



## ***Benefits Administration Committee Agenda***

### **REGULAR MEETING**

**TUESDAY, JUNE 13, 2023**

**TIME: 9:30 A.M.**

### **MEETING LOCATION:**

LACERS Boardroom  
977 N. Broadway  
Los Angeles, California 90012

#### **Important Message to the Public**

An opportunity for the public to address the Committee in person from the Boardroom and provide comment on items of interest that are within the subject matter jurisdiction of the Committee or on any agenda item will be provided at the beginning of the meeting and before consideration of items on the agenda.

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#### **Disclaimer to Participants**

Please be advised that all LACERS Committee meetings are recorded.

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[www.LACERS.org](http://www.LACERS.org)

In compliance with Government Code Section 54957.5, non-exempt writings that are distributed to a majority or all of the Board in advance of the meeting may be viewed by clicking on LACERS website at [www.LACERS.org](http://www.LACERS.org), at LACERS' offices, or at the scheduled meeting. In addition, if you would like a copy of a non-exempt record related to an item on the agenda, please call (213) 855-9348 or email at [lacers.board@lacers.org](mailto:lacers.board@lacers.org).

Chair: Michael R. Wilkinson

Committee Members: Annie Chao  
Thuy Huynh

Manager-Secretary: Neil M. Guglielmo

Executive Assistant: Ani Ghoukassian

Legal Counselor: City Attorney's Office  
Public Pensions General  
Counsel Division

#### **Notice to Paid Representatives**

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- I. PUBLIC COMMENTS AND GENERAL PUBLIC COMMENTS ON MATTERS WITHIN THE COMMITTEE'S JURISDICTION AND COMMENTS ON ANY SPECIFIC MATTERS ON THE AGENDA
- II. [APPROVAL OF MINUTES FOR THE MEETING OF MARCH 28, 2023 AND POSSIBLE COMMITTEE ACTION](#)

- III. [HEALTH PLAN FINANCIAL DASHBOARDS – RECEIVE AND FILE](#)
- IV. VERBAL UPDATE ON 2024 DENTAL AND VISION PLAN RENEWALS
- V. OTHER BUSINESS
- VI. NEXT MEETING: The next Benefits Administration Committee meeting is not scheduled at this time and will be announced upon scheduling. Please continue to view the LACERS website for updated information on public access to Board/Committee meetings.
- VII. ADJOURNMENT



# LACERS

LA CITY EMPLOYEES'  
RETIREMENT SYSTEM



## Board of Administration Agenda

### SPECIAL MEETING

**TUESDAY, JUNE 13, 2023**

**TIME: 9:30 A.M.**

### MEETING LOCATION:

LACERS Boardroom  
977 N. Broadway  
Los Angeles, California 90012

#### Important Message to the Public

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President:	Vacant
Vice President:	Elizabeth Lee
Commissioners:	Annie Chao Thuy Huynh Janna Sidley Sung Won Sohn Michael R. Wilkinson
Manager-Secretary:	Neil M. Guglielmo
Executive Assistant:	Ani Ghoukassian
Legal Counsel:	City Attorney's Office Public Pensions General Counsel Division

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- III. HEALTH PLAN FINANCIAL DASHBOARDS – RECEIVE AND FILE
- IV. VERBAL UPDATE ON 2024 DENTAL AND VISION PLAN RENEWALS
- V. OTHER BUSINESS
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- VII. ADJOURNMENT

MINUTES OF THE REGULAR MEETING  
**BENEFITS ADMINISTRATION COMMITTEE**  
LOS ANGELES CITY EMPLOYEES' RETIREMENT SYSTEM

March 28, 2023

9:05 a.m.

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PRESENT via Videoconferencing:	Chair:	Michael R. Wilkinson
	Committee Members:	Annie Chao Thuy Huynh
	Executive Assistant:	Ani Ghoukassian
	Legal Counselor:	Anya Freedman
	Manager-Secretary:	Neil M. Guglielmo

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*The Items in the Minutes are numbered to correspond with the Agenda.*

I

PUBLIC COMMENTS AND GENERAL PUBLIC COMMENTS ON MATTERS WITHIN THE COMMITTEE'S JURISDICTION AND COMMENTS ON ANY SPECIFIC MATTERS ON THE AGENDA  
**PRESS \*9 TO RAISE HAND DURING PUBLIC COMMENT PERIOD** – Chair Wilkinson asked if any persons wished to speak on matters within the Committee's jurisdiction, and there were no public comment cards submitted.

II

APPROVAL OF MINUTES FOR THE MEETING OF FEBRUARY 28, 2023 AND POSSIBLE COMMITTEE ACTION – Committee Member Chao moved approval, adopted by the following vote: Ayes, Committee Members Chao, Huynh, and Chair Wilkinson -3; Nays, None.

III

ANTHEM MEDICARE PREFERRED (PPO) PLAN MEMBER SURVEY – RECEIVE AND FILE – James Kawashima, Senior Benefits Analyst, Vi Duong, Benefits Analyst, Jillian Goff, Account Manager III, and Jordan Hanson, Marketing Director, with Anthem provided the Committee with an summary of the member survey. They discussed this item with the Committee for 45 minutes.

IV

2024 HEALTH PLAN CONTRACT RENEWAL TIMELINE AND STRATEGY – RECEIVE AND FILE – Karen Freire, Chief Benefits Analyst, Ada Lok, Senior Benefits Analyst, and Bordan Darm, Vice President with Keenan Associates, presented this item to the Committee.

V

OTHER BUSINESS –There was no other business.

VI

NEXT MEETING: The next Benefits Administration Committee meeting is not scheduled at this time, and will be announced upon scheduling. Please continue to view the LACERS website for updated information on public access to Board/Committee meetings.

VII

ADJOURNMENT – There being no further business before the Committee, Chair Wilkinson adjourned the Meeting at 9:59 a.m.

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Michael R. Wilkinson  
Chair

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Neil M. Guglielmo  
Manager-Secretary



**REPORT TO BENEFITS ADMINISTRATION COMMITTEE**  
**From: Neil M. Guglielmo, General Manager**

**MEETING: JUNE 13, 2023**  
**ITEM: III**

*Neil M. Guglielmo*

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**SUBJECT: HEALTH PLAN FINANCIAL DASHBOARDS**

ACTION:  CLOSED:  CONSENT:  RECEIVE & FILE:

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### **Recommendation**

That the Committee receive and file this report.

### **Executive Summary**

The LACERS' financial dashboard was developed by Keenan & Associates to assist LACERS in identifying trends and assisting in the renewal and Request for Proposal negotiation processes with LACERS' carriers. In 2022, overall claim costs increased due to inflation and the impact of COVID-19 on utilization. Although essential and non-essential healthcare services were available throughout most of 2021, increases in utilization in 2022 continued to affect claims coming off the COVID-19 era, as reflected on the financial dashboard. These increases impacted the financial performance of our vendor partners differently based on their model. LACERS' Health and Welfare Consultant, Keenan & Associates (Keenan), will present the health plan financial dashboards which track utilization data to inform LACERS on trends impacting contract renewals.

### **Discussion**

LACERS developed a health plan data initiative to help achieve the Strategic Plan Goal: To improve value and minimize costs of Members' health and wellness benefits. The purpose of the initiative is to analyze various health plan data reports to better understand costs and trends, and to identify cost drivers that have the potential to be mitigated. As such cost drivers are identified, staff and Keenan develop strategies to minimize their impact in an effort to reduce health plan premium increases. The results of these efforts are monitored and reported back to the Board through health plan dashboards.

Keenan developed a set of financial dashboards to track utilization and cost trends associated with LACERS health plans, as they relate to diagnostic categories, inpatient and outpatient claims, prescription drug claims, high-cost claims, and therapies. These health plan data dashboards are useful in monitoring the performance of each plan, explaining changes in premiums, making informed health plan decisions, and as negotiation points during contract renewals and Request for Proposals.

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Additionally, they help guide communication and wellness efforts to encourage our Members to utilize services offered by their plans to improve their health in a cost-effective manner.

Keenan will be present to share highlights from the current set of financial dashboards.

### **Strategic Plan Impact Statement**

The health plan financial dashboards support Strategic Plan Goal #3: Improve Value and Minimize Costs of Members' Health and Wellness Benefits. These dashboards give the Board and LACERS staff insight into health plan utilization, which allows staff to develop strategies to minimize future increases in premium costs.

Prepared By: Ada Lok, Senior Benefits Analyst I, Health, Wellness and Buyback Division

NMG/DWN/KF/al

Attachment:           1. Keenan Report – LACERS Health Plan Financial Dashboards

BAC Meeting: 6/13/23  
Item: III  
Attachment



# Los Angeles City Employees' Retirement System Financial Dashboard Anthem Blue Cross, Kaiser, Delta Dental, and Anthem Blue View Vision June 13, 2023

Respectfully Submitted by:

Ju Anderson, Senior Advisor | Bordan Darm, Lead Consultant  
Erin Robinson, Service Consultant | James Takamatsu, Actuary

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# Background

- The LACERS financial dashboard was developed by Keenan & Associates to assist LACERS in identifying trends and assisting in the renewal and Request for Proposal negotiation processes with LACERS' carriers
- The 2022 financial dashboard includes the most recent experience available for the following:
  - Anthem plans from January 1, 2017, to December 31, 2022
  - Kaiser plan from January 1, 2017, to December 31, 2022
  - Dental and Vision plans from January 1, 2017, to December 31, 2022
- This report is based on information provided by the carriers where plan experience is available
  - This report excludes Medicare coverage for the following carriers:
    - Anthem Blue Cross Passive PPO Medicare Advantage coverage (which replaced the Anthem Blue Cross Medicare Supplement coverage effective January 1, 2022)
    - Kaiser Medicare coverage
    - UHC Medicare coverage
    - SCAN Medicare coverage
- *Anthem HMO* refers to coverage for U65 retirees and retirees with Part B coverage
- *Anthem PPO* refers to coverage for U65 retirees and retirees with Part B coverage
- The *New Anthem Passive PPO Medicare Advantage plan* provides coverage to retirees with Part A and B. Plan experience for this plan is not available.
- Kaiser refers to coverage for U65 retirees
- This report is highlighted by red and green arrows. Red refers to an unfavorable trend and green to a favorable trend.

# Executive Summary

# Executive Summary

LACERS 2022 plan experience overall 100.9% loss ratio was 9.2% higher than 2021

Kaiser 102.6% in 2022 versus 102.2% in 2021

Anthem HMO 93.6% in 2022 versus 86.8% in 2021

- Anthem PPO excludes the Medicare Supplemental member enrollment (75% of the PPO enrollment)

Delta Dental 85.6% in 2022 versus 77.2% for 2021

- Anthem Blue View Vision 68.1% in 2022 versus 75.5% for 2021

Overall claim cost increased due to coming off of the COVID Era and inflation

Premium	2017	2018	2019	2020	2021	2022
Kaiser <sup>1,4</sup>	\$ 35,290,459	\$ 38,665,574	\$ 38,093,075	\$ 38,186,226	\$ 45,924,911	\$ 47,623,761
Anthem - HMO <sup>2,5</sup>	\$ 13,165,555	\$ 15,252,406	\$ 12,114,384	\$ 13,823,063	\$ 16,500,249	\$ 16,354,049
Anthem - PPO <sup>3,5</sup>	\$ 23,421,893	\$ 26,759,578	\$ 26,504,659	\$ 27,995,073	\$ 31,685,480	\$ 20,745,944
Dental	\$ 9,054,217	\$ 9,440,831	\$ 10,185,820	\$ 10,586,448	\$ 11,538,515	\$ 11,889,995
Vision	\$ 636,952	\$ 679,099	\$ 725,266	\$ 794,534	\$ 854,178	\$ 876,222
<b>Total</b>	<b>\$ 81,569,076</b>	<b>\$ 90,797,488</b>	<b>\$ 87,623,204</b>	<b>\$ 91,385,344</b>	<b>\$ 106,503,333</b>	<b>\$ 97,489,971</b>
Claims	2017	2018	2019	2020	2021	2022
Kaiser <sup>1,4</sup>	\$ 28,189,333	\$ 30,385,948	\$ 34,746,396	\$ 36,379,147	\$ 46,920,494	\$ 48,885,266
Anthem - HMO <sup>2,5</sup>	\$ 11,819,412	\$ 12,004,658	\$ 11,297,796	\$ 11,989,195	\$ 14,326,329	\$ 15,314,447
Anthem - PPO <sup>3,5</sup>	\$ 21,597,294	\$ 22,119,027	\$ 22,481,067	\$ 23,213,272	\$ 26,889,928	\$ 23,363,201
Dental	\$ 7,666,357	\$ 7,884,355	\$ 7,763,760	\$ 7,050,619	\$ 8,904,930	\$ 10,176,822
Vision	\$ 608,902	\$ 684,891	\$ 681,374	\$ 467,912	\$ 644,783	\$ 596,944
<b>Total</b>	<b>\$ 69,881,298</b>	<b>\$ 73,078,879</b>	<b>\$ 76,970,393</b>	<b>\$ 79,100,145</b>	<b>\$ 97,686,464</b>	<b>\$ 98,336,680</b>
Claim Cost Loss Ratio <sup>6</sup>	2017	2018	2019	2020	2021	2022
Kaiser <sup>1,4</sup>	79.9%	78.6%	91.2%	95.3%	102.2%	102.6%
Anthem - HMO <sup>2,5</sup>	89.8%	78.7%	93.3%	86.7%	86.8%	93.6%
Anthem - PPO <sup>3,5</sup>	92.2%	82.7%	84.8%	82.9%	84.9%	112.6%
Dental	84.7%	83.5%	76.2%	66.6%	77.2%	85.6%
Vision	95.6%	100.9%	93.9%	58.9%	75.5%	68.1%
<b>Total</b>	<b>85.7%</b>	<b>80.5%</b>	<b>87.8%</b>	<b>86.6%</b>	<b>91.7%</b>	<b>100.9%</b>

Notes:

1. Kaiser is for U65 retiree plans only
2. Anthem Blue Cross HMO is for the U65 retiree plans and retirees with Part B. (includes Capitation Fees)
3. Anthem Blue Cross PPO includes the Blue Card plan for U65 retirees and retirees with Part B, and from 2017 to 2021 retirees with Parts A and B
4. Kaiser data is based on the annual renewal packets
5. Anthem Blue Cross data is based on the Summary Annual Reports and Claims Loss Reports
6. A good Claim Cost Loss Ratio would be 85% or below.

# Executive Summary (Cont.)

## Anthem Blue Cross PPO

- 2022 recalibrates our data markers for the PPO plan since this is our first year of the Passive PPO Medicare Advantage Plan experience and data is not available
- Membership in the Anthem PPO plan is 1,145 subscribers and 1,438 covered lives
- The Claim Cost loss ratio was 112.6%
- Please note that the Medicare PPO Supplemental run-out claims would be realized in this loss ratio
- In-network utilization was 89.5%

## Anthem Blue Cross HMO

- Medical Enrollment remained constant at 942 subscribers and 1,426 members
- The Claim Cost ratio including capitation increased to 93.6%
- Premium pmpm increased to \$955.71 (0.1%)

## Kaiser

- The Claim Cost ratio increased from 102.2% to 102.6% (0.5%)
- Medical membership decreased by 105 covered lives to 4,800 (-2.1%)
- The average age increased from 53.7 to 54.1

# Executive Summary (Cont.)

## Delta Dental

- 2022 was the fourth year LACERS self-funded the dental plan
- Premium equivalent exceeded claim cost for an 85.6% loss ratio
- Given Delta Dental's administration cost of \$5.10 prpm, LACERS accumulated a cash position of \$858,454 in 2022, and an overall self-funded cash position of \$7,122,125 over the four-year period.
- Keenan recommends LACERS maintain an IBNR reserve of \$694,092.
- This leaves an accumulation of margin of \$6,428,033
- A Request for Renewal (RFR) is in progress for both Dental and Vision. A Request for Proposal is planned for Plan Year 2024.

## Anthem Blue View Vision

- 2022 was the first year LACERS self-funded the vision plan
- Membership grew 2.6% to 6,971
- The loss ratio decreased to 68.1% from 75.5%
- Claim cost prpm decreased 9.7% to \$7.14 prpm (from \$7.91 prpm in 2021)
- A Request for Renewal (RFR) is in progress for both Dental and Vision. A Request for Proposal is planned for Plan Year 2024.

# Carrier Detail

# Anthem Blue Cross PPO

# Anthem Blue Cross PPO – Medical Summary



Medical	2017	2018	2019	2020	2021	2022
Medical Eligible Subscribers	3,911	4,075	4,185	4,335	4,597	1,145
Medical Eligible Members	4,714	4,952	5,114	5,322	5,666	1,438
Premium	\$23,421,893	\$26,759,578	\$26,504,659	\$27,995,073	\$31,685,480	\$20,745,944
Medical Claims	\$21,597,294	\$22,119,027	\$22,481,067	\$23,213,272	\$26,889,689	\$23,363,201
Loss Ratio	92.2%	82.7%	84.8%	82.9%	84.9%	112.6%
Premium PMPM	\$414.05	\$450.32	\$431.90	\$438.35	\$466.02	\$1,202.25
Medical Claim Cost PMPM	\$381.79	\$372.22	\$366.33	\$363.48	\$395.48	\$1,353.92
Percent Paid in network	73.2%	82.6%	80.9%	85.1%	83.8%	89.5%

- 2022 recalibrates the PPO plan data markers since the Medicare Supplement Plan was replaced with the Passive PPO Medicare Advantage Plan, and those Members are no longer reflected in this summary
- Membership in the Anthem PPO plan is 1,145 subscribers and 1,438 covered lives
- The Claim Cost loss ratio was 112.6%
  - Please note that the Medicare PPO Supplemental run-out claims would be realized in this loss ratio
- In-network utilization was 89.5%

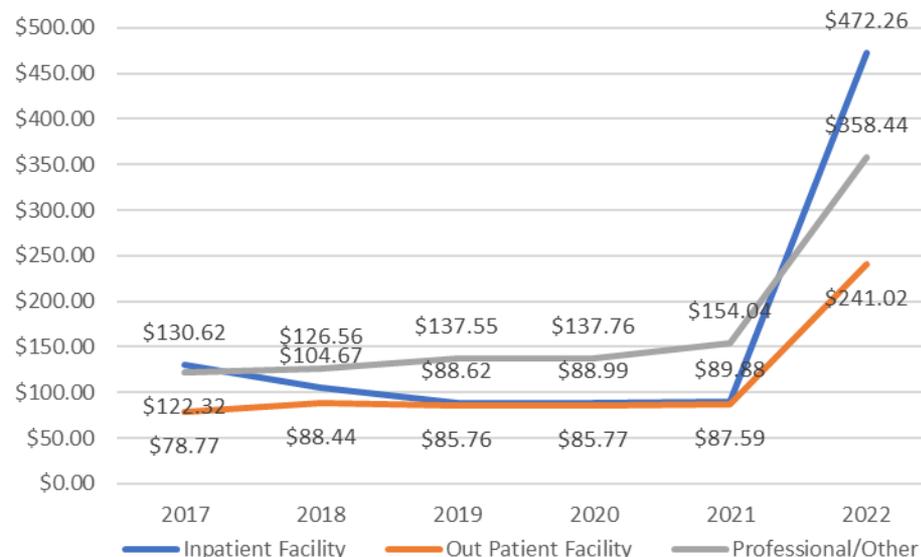
# Anthem Blue Cross PPO –

## Medical Summary

Please note the sharp increase in 2022 cost is due to the removal of covered lives previously enrolled in the PPO Medicare Supplemental plan and the benefit of Medicare subsidized cost on 75% of the population.

Medicare now pays Anthem directly on the Passive PPO Medicare Advantage plan.

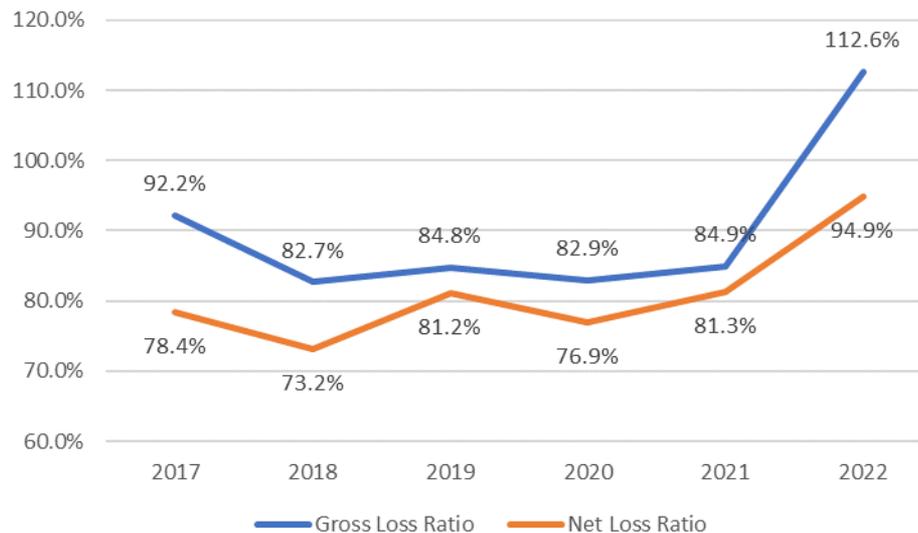
- Inpatient Facility cost was \$472.26
- Outpatient Facility cost was \$241.02
- Professional/Other cost was \$358.44



	2017	2018	2019	2020	2021	2022
Inpatient Facility	\$130.61	\$104.68	\$88.62	\$88.99	\$89.88	\$472.23
Out Patient Facility	\$78.77	\$88.44	\$85.76	\$85.77	\$87.59	\$241.02
Professional/Other	\$122.32	\$126.56	\$137.55	\$137.76	\$154.04	\$358.44
<b>Total Paid PMPM</b>	<b>\$331.71</b>	<b>\$319.67</b>	<b>\$311.93</b>	<b>\$312.52</b>	<b>\$331.51</b>	<b>\$1,071.69</b>

# Anthem Blue Cross PPO – Large Claim Cost Summary

2022	
Description	Total Paid
Other Sepsis	\$2,324,536
Hereditary Factor VIII Deficiency	\$1,134,746
Aortic Aneurysm And Dissection	\$941,856
Other Sepsis	\$367,260
Encounter For Other Aftercare	\$357,979
Cerebral Infarction	\$330,881
Encounter For Other Aftercare	\$311,462
<b>Total</b>	<b>\$5,768,720</b>



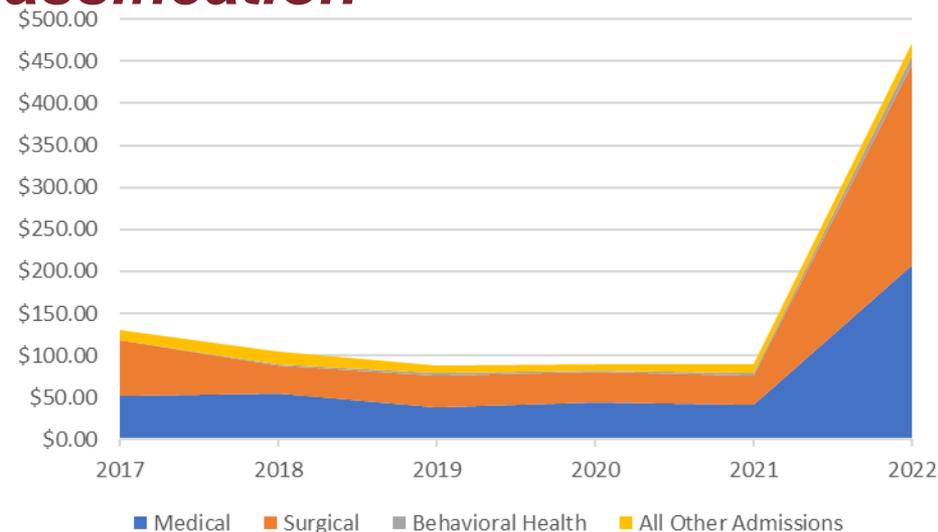
- For 2022, the pooling level for individual large claimants remained \$300,000
- There were seven large claimants which reduced the Claim Cost loss ratio by 17.7%
- The large claimant amount total was \$5,768,720 resulting in a \$3,668,720 pooling credit

High Cost Claimants	2017	2018	2019	2020	2021	2022
Premium	\$ 23,421,893	\$ 26,759,578	\$ 26,504,659	\$ 27,995,073	\$ 31,685,480	\$ 20,745,944
Gross Paid Claims	\$ 21,597,294	\$ 22,119,027	\$ 22,481,067	\$ 23,213,272	\$ 26,889,928	\$ 23,363,201
Gross Loss Ratio	92.2%	82.7%	84.8%	82.9%	84.9%	112.6%
Pooling Point	\$200,000	\$200,000	\$300,000	\$300,000	\$300,000	\$300,000
Number of Pooled Claimants	14	12	4	8	3	7
Total Large Claims	\$6,034,148	\$4,942,569	\$2,165,195	\$4,078,462	\$2,031,055	\$5,768,720
Pooled Amount	\$3,234,148	\$2,542,569	\$965,195	\$1,678,462	\$1,131,055	\$3,668,720
Net Paid Claims	\$18,363,146	\$19,576,458	\$21,515,872	\$21,534,810	\$25,758,872	\$19,694,482
Net Loss Ratio	78.4%	73.2%	81.2%	76.9%	81.3%	94.9%

# Anthem Blue Cross PPO – Inpatient Claim Summary by Classification

Please note the sharp increase in 2022 cost is due to the removal of covered lives previously enrolled in the PPO Medicare Supplemental plan and the benefit of Medicare subsidized cost on 75% of the population.

- Medical facility costs were \$206.91 pmpm
- Surgical facility costs were \$239.17 pmpm
- Behavioral Health costs were \$10.94 pmpm
- All other inpatient charges were \$15.22 pmpm



Medicare now pays Anthem directly on the Passive PPO Medicare Advantage plan.

Inpatient Facility	2017	2018	2019	2020	2021	2022
Medical	\$2,935,328	\$3,281,032	\$2,386,304	\$2,837,217	\$2,854,993	\$3,570,435
Surgical	\$3,723,909	\$1,982,709	\$2,286,047	\$2,315,920	\$2,362,903	\$4,127,090
Behavioral Health	\$16,405	\$56,441	\$145,807	\$46,824	\$130,998	\$188,781
All Other Admissions	\$712,495	\$900,218	\$620,400	\$483,174	\$762,536	\$262,557
<b>Subtotal Inpatient Facility</b>	<b>\$7,388,137</b>	<b>\$6,220,400</b>	<b>\$5,438,558</b>	<b>\$5,683,135</b>	<b>\$6,111,430</b>	<b>\$8,148,863</b>
PMPM	2017	2018	2019	2020	2021	2022
Medical	\$51.89	\$55.21	\$38.89	\$44.43	\$41.99	\$206.91
Surgical	\$65.83	\$33.37	\$37.25	\$36.26	\$34.75	\$239.17
Behavioral Health	\$0.29	\$0.95	\$2.38	\$0.73	\$1.93	\$10.94
All Other Admissions	\$12.60	\$15.15	\$10.11	\$7.57	\$11.22	\$15.22
<b>Subtotal Inpatient Facility</b>	<b>\$130.61</b>	<b>\$104.68</b>	<b>\$88.62</b>	<b>\$88.99</b>	<b>\$89.88</b>	<b>\$472.23</b>

# Anthem Blue Cross PPO – *Inpatient Utilization Summary*

- The total number of admissions was 280
- The number of days in hospital was 2,478
- The length of stays per admission was 8.9 days
- The covered charge per admission was \$28,366
- The covered charge per day was \$3,205

Inpatient Admissions	2017	2018	2019	2020	2021	2022
# of Admits	873	915	871	681	796	280
# of Days	4,670	5,146	4,559	3,731	4,672	2,478
Avg Length of Stay (LOS)	5.3	5.6	5.2	5.5	5.9	8.9
Admits Per 1,000	185	185	170	128	141	195
DOC Per 1,000	991	1,039	891	701	825	1,723
Covered Charge per Admit	\$7,647	\$5,951	\$5,536	\$7,515	\$6,787	\$28,366
Covered Charge per Day	\$1,429	\$1,058	\$1,058	\$1,372	\$1,156	\$3,205

# Anthem Blue Cross PPO – Major Diagnostic Category Summary

- Infectious/Parasitic, Circulatory System, Neoplasms – Malignant, and Musculoskeletal System, make up the top 48.8% health condition

2022 Health Conditions Category	Unique Claimants	Paid Amount by Setting				Total	% of Total
		Inpatient	Outpatient	Professional	Total		
1 Infectious/Parasitic	279	\$2,990,315	\$34,361	\$36,706	\$3,061,382	16.6%	
2 Circulatory System	1,504	\$1,964,760	\$442,166	\$357,260	\$2,764,186	14.9%	
3 Neoplasms - Malignant	418	\$161,946	\$903,540	\$628,610	\$1,694,096	9.2%	
4 Musculoskeletal System	1,630	\$128,860	\$696,253	\$675,698	\$1,500,811	8.1%	
5 Diseases of the Blood	180	\$23,218	\$27,800	\$1,199,665	\$1,250,682	6.8%	
6 Injury & Poisoning	523	\$852,555	\$161,591	\$198,316	\$1,212,462	6.6%	
7 Respiratory System	554	\$712,981	\$54,358	\$149,782	\$917,122	5.0%	
8 Ill-Defined Conditions	1,667	\$4,267	\$382,011	\$484,965	\$871,243	4.7%	
9 Digestive System	533	\$321,951	\$222,690	\$251,341	\$795,982	4.3%	
10 Health Status	1,726	\$33,501	\$271,463	\$490,380	\$795,343	4.3%	
11 Nervous System	627	\$274,149	\$226,911	\$195,947	\$697,007	3.8%	
12 Genitourinary System	686	\$85,581	\$361,973	\$196,084	\$643,637	3.5%	
13 Behavioral Health	400	\$188,781	\$27,994	\$334,483	\$551,258	3.0%	
14 Endocrine/Metabolic	1,168	\$85,587	\$57,992	\$202,310	\$345,889	1.9%	
15 COVID-19	184	\$254,833	\$37,123	\$28,297	\$320,253	1.7%	
16 Diseases of the Eye	889	\$0	\$88,878	\$205,948	\$294,826	1.6%	
17 Diseases of the Skin	770	\$8,490	\$37,877	\$242,505	\$288,872	1.6%	
18 Diseases of the Ear	302	\$0	\$7,472	\$237,953	\$245,424	1.3%	
19 Neoplasms - Benign	272	\$0	\$81,314	\$34,755	\$116,070	0.6%	
20 Aftercare	132	\$57,089	\$25,528	\$11,027	\$93,644	0.5%	
21 Neoplasms - Uncertain/Unspecified	148	\$0	\$1,917	\$20,401	\$22,319	0.1%	
22 Congenital Abnormalities	17	\$0	\$3,396	\$1,284	\$4,680	0.0%	
23 Maternity	*	\$0	\$4,193	\$428	\$4,621	0.0%	
24 Procreative management	*	\$0	\$0	\$569	\$569	0.0%	
25 Injury & Poisoning - External	*	\$0	\$0	\$0	\$0	0.0%	
26 Vaping Related Disorder	0	\$0	\$0	\$0	\$0	0.0%	
27 Unknown	6	\$0	\$0	\$205	\$205	0.0%	
Total		\$8,148,863	\$4,158,800	\$6,184,917	\$18,492,581	100.0%	

# Anthem Blue Cross PPO – Pharmacy Summary: Retail vs. Mail Order

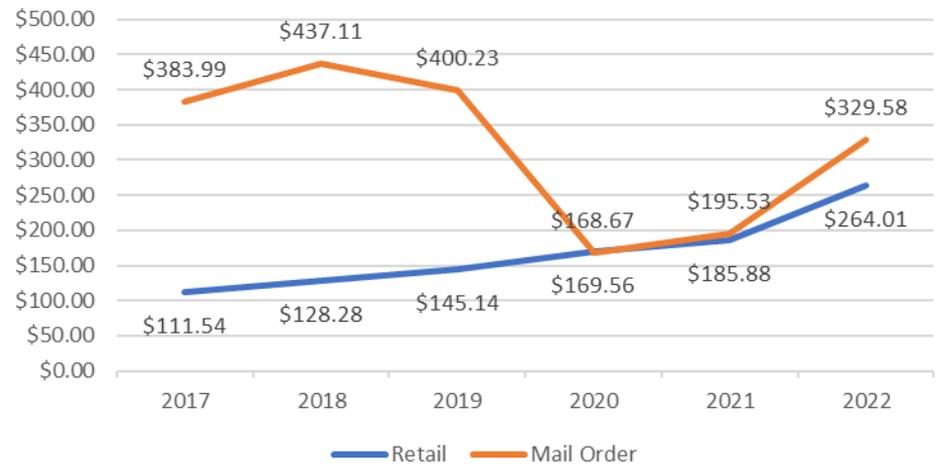
- The decrease in 2022 cost is due to the removal of covered lives previously enrolled in the PPO Medicare Supplemental plan.
- For 2022, drug cost was \$280.24 pmpm, \$266.86/script
  - Retail drug cost was \$265.19 pmpm, \$264.01/script
  - Mail order drug cost was \$15.05 pmpm, \$329.58
  - Retail claim cost represented 94.6% of cost

Pharmacy/Script	2017	2018	2019	2020	2021	2022
Retail	\$111.54	\$128.28	\$145.14	\$169.56	\$185.88	\$264.01
Mail Order	\$383.99	\$437.11	\$400.23	\$168.67	\$195.53	\$329.58
Total	\$135.50	\$156.70	\$169.37	\$169.49	\$186.62	\$266.86

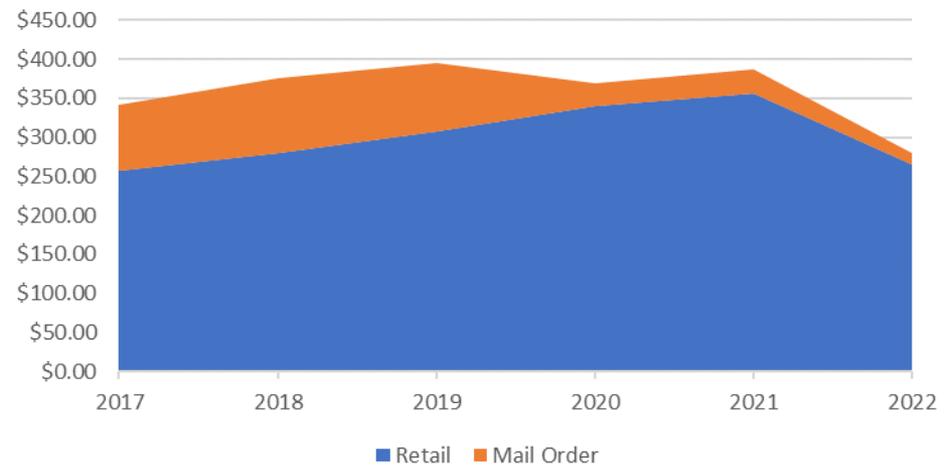
  

Pharmacy/PMPM	2017	2018	2019	2020	2021	2022
Retail	\$257.11	\$279.91	\$306.81	\$339.79	\$355.81	\$265.19
Mail Order	\$85.36	\$96.67	\$88.81	\$30.31	\$31.11	\$15.05
Total	\$342.47	\$376.58	\$395.62	\$370.11	\$386.92	\$280.24

Retail vs. Mail Order / Script



Retail vs. Mail Order / PMPM



# Anthem Blue Cross PPO – Pharmacy Summary: Generic vs. Brand

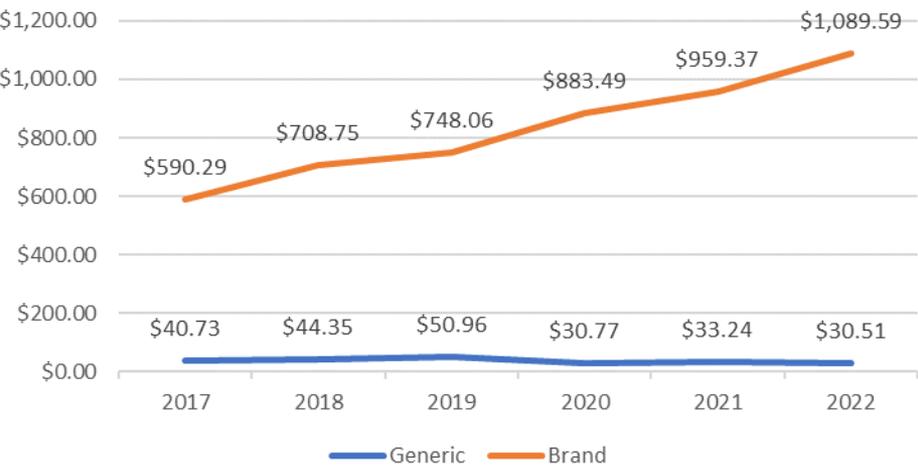
- The decrease in 2022 cost pmpm is due to the removal of covered lives previously enrolled in the PPO Medicare Supp plan.
- Generic drug cost was \$30.51 per script, \$24.89 pmpm
- Brand drug cost was \$1,089.59 per script, \$255.35 pmpm
- Overall Drug cost was \$266.86 per script, \$280.24 pmpm

Pharmacy/Script	2017	2018	2019	2020	2021	2022
Generic	\$40.73	\$44.35	\$50.96	\$30.77	\$33.24	\$30.51
Brand	\$590.29	\$708.75	\$748.06	\$883.49	\$959.37	\$1,089.59
Total	\$135.50	\$156.70	\$169.37	\$169.49	\$186.62	\$266.86

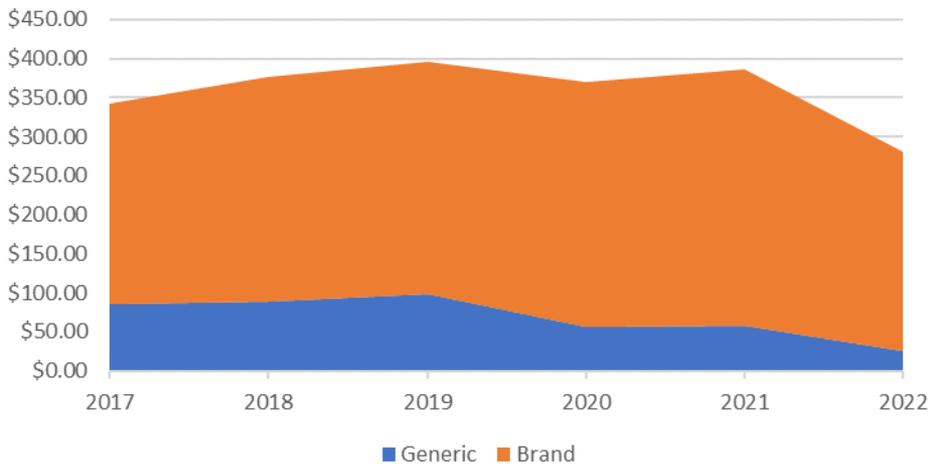
  

Pharmacy/PMPM	2017	2018	2019	2020	2021	2022
Generic	\$85.19	\$88.55	\$98.81	\$56.26	\$57.49	\$24.89
Brand	\$257.28	\$288.03	\$296.81	\$313.85	\$329.43	\$255.35
Total	\$342.47	\$376.58	\$395.62	\$370.11	\$386.92	\$280.24

Generic vs. Brand /Script



Generic vs. Brand PMPM



# Anthem Blue Cross PPO –

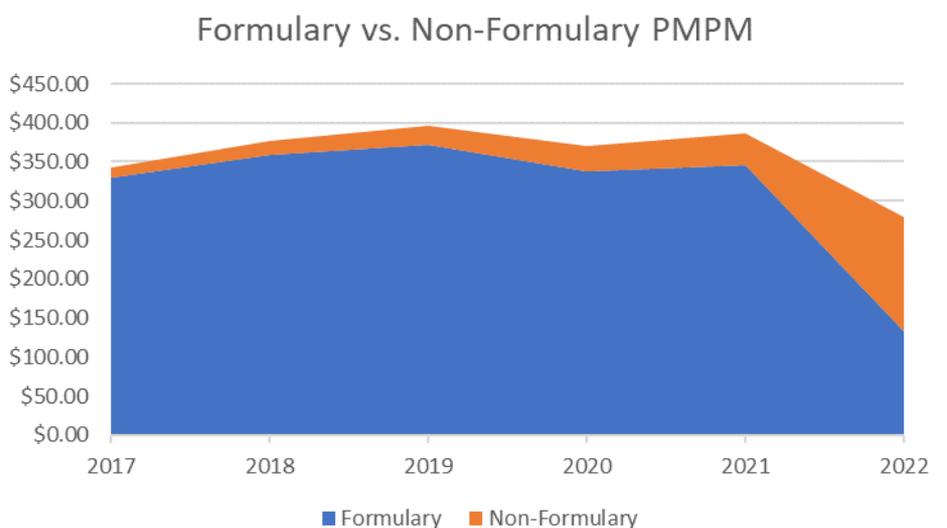
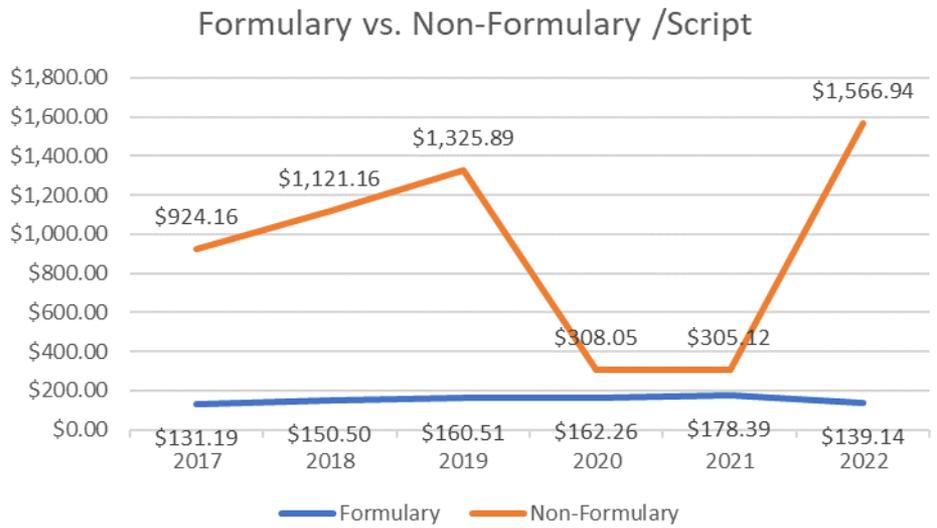
## Pharmacy Summary: Formulary vs. Non-Formulary

- The decrease in 2022 cost pmpm is due to the removal of covered lives previously enrolled in the PPO Medicare Supp plan.
- Formulary drug cost was \$139.14 per script, \$133.00 pmpm
- Non-formulary drug cost was \$1,566.94 per script, \$147.00 pmpm
- Total Overall drug cost was \$266.86 per script, \$280.00 pmpm

Pharmacy/Script	2017	2018	2019	2020	2021	2022
Formulary	\$131.19	\$150.50	\$160.51	\$162.26	\$178.39	\$139.14
Non-Formulary	\$924.16	\$1,121.16	\$1,325.89	\$308.05	\$305.12	\$1,566.94
Total	\$135.50	\$156.70	\$169.37	\$169.49	\$186.62	\$266.86

Pharmacy/PMPM	2017	2018	2019	2020	2021	2022
Formulary	\$330.00	\$359.00	\$372.00	\$337.00	\$346.00	\$133.00
Non-Formulary	\$13.00	\$17.00	\$24.00	\$33.00	\$41.00	\$147.00
Total	\$343.00	\$376.00	\$396.00	\$370.00	\$387.00	\$280.00



# Anthem Blue Cross HMO

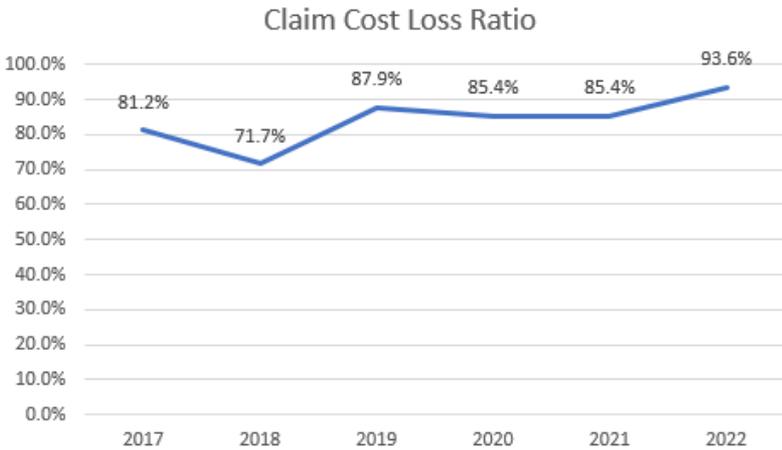
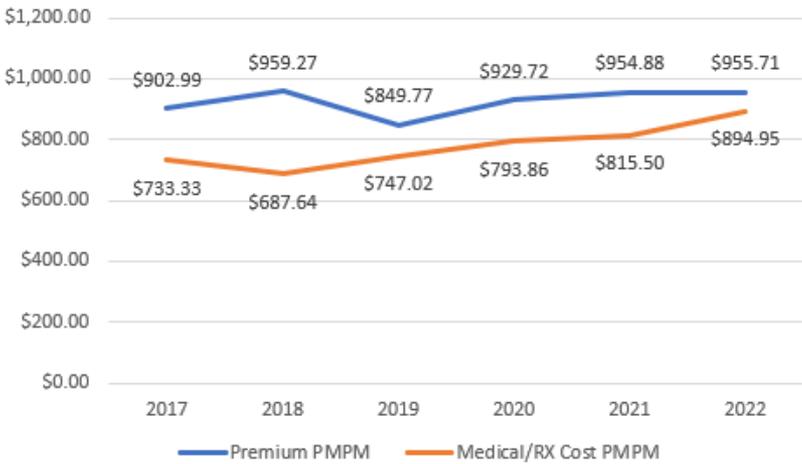
# Anthem Blue Cross HMO –



## HMO Summary

- Medical Enrollment remained constant at 942 subscribers and 1,426 covered lives
- 👍 The Claim Cost ratio including capitation increased to 93.6%
- Premium pmpm increased to \$955.71 (0.1%)
- 👍 Claim Cost including capitation increased to \$865.80 (6.2%)
- 👍 In-network utilization remained at 96.2%

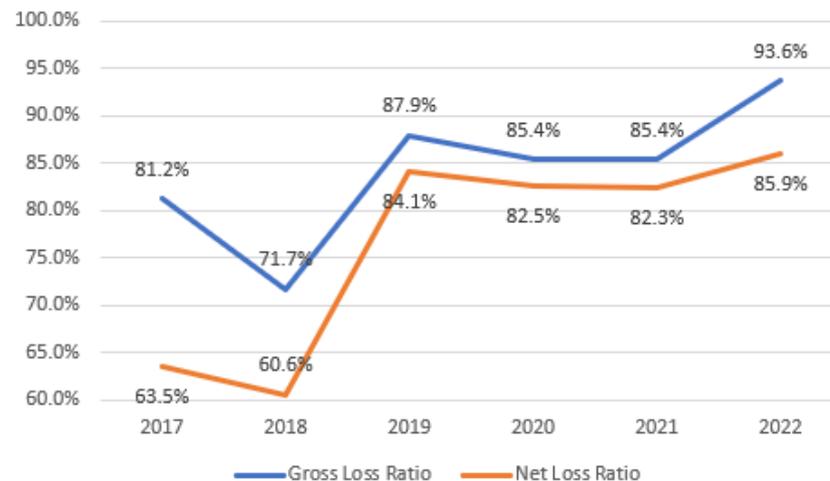
Medical	2017	2018	2019	2020	2021	2022
Eligible Subscribers	823	888	804	824	945	942
Eligible Members	1,215	1,325	1,188	1,239	1,440	1,426
Premium	\$13,165,555	\$15,252,406	\$12,114,384	\$13,823,063	\$16,500,249	\$16,354,049
Medical/RX Cost	\$10,692,000	\$10,933,489	\$10,649,553	\$11,803,141	\$14,091,809	\$15,314,447
Claim Cost Loss Ratio	81.2%	71.7%	87.9%	85.4%	85.4%	93.6%
Premium PMPM	\$902.99	\$959.27	\$849.77	\$929.72	\$954.88	\$955.71
Medical/RX Cost PMPM	\$733.33	\$687.64	\$747.02	\$793.86	\$815.50	\$894.95
Percent Paid in network	91.3%	98.9%	95.7%	96.0%	96.2%	96.2%
<b>Change from Previous Year</b>						
Eligible Subscribers	8.9%	7.8%	-9.5%	2.5%	14.7%	-0.3%
Eligible Members	8.8%	9.1%	-10.3%	4.3%	16.2%	-1.0%
Premium PMPM	-2.4%	6.2%	-11.4%	9.4%	2.7%	0.1%
Medical/RX Cost PMPM	2.1%	-6.2%	8.6%	6.3%	2.7%	9.7%



# Anthem Blue Cross HMO –

## Large Claim Cost Summary

- For 2022, the large claim pooling level remained \$175,000
- There were five large claimants
- Pooling claims reduced the loss ratio by 7.7%



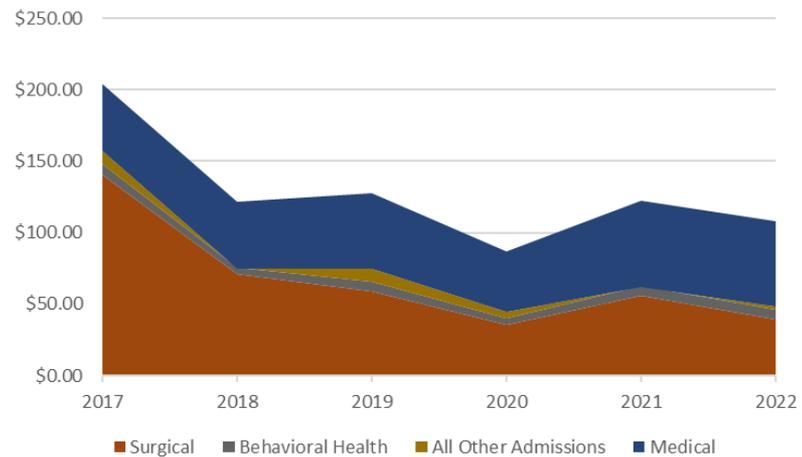
2022	
Description	Total Paid
Spinal Musc Atrophy & Related Synd	\$848,758
Malignant Neoplasm Of Bladder	\$568,092
Multiple Sclerosis	\$320,732
Mal Neoplasm w/o Specification Site	\$206,969
Complications of Procedures Nec	\$189,575
<b>Total</b>	<b>\$2,134,126</b>

High Cost Claimants	2017	2018	2019	2020	2021	2022
Premium	\$13,165,555	\$15,252,406	\$12,114,384	\$13,823,063	\$16,500,249	\$16,354,049
Gross Paid Claims	\$10,692,000	\$10,933,489	\$10,649,553	\$11,803,141	\$14,091,809	\$15,314,447
Gross Loss Ratio	81.2%	71.7%	87.9%	85.4%	85.4%	93.6%
Pooling Point	\$100,000	\$100,000	\$175,000	\$175,000	\$175,000	\$175,000
Number of Pooled Claimants	7	12	4	4	5	5
Total Large Claims	\$3,028,925	\$2,896,277	\$1,163,641	\$1,093,929	\$1,388,023	\$2,134,126
Pooled Amount	\$2,328,925	\$1,696,277	\$463,641	\$393,929	\$513,023	\$1,259,126
Net Paid Claims	\$8,363,075	\$9,237,212	\$10,185,912	\$11,409,212	\$13,578,786	\$14,055,321
Net Loss Ratio	63.5%	60.6%	84.1%	82.5%	82.3%	85.9%

# Anthem Blue Cross HMO –

## Inpatient Claim Summary

- The following year over year changes occurred on a pmpm basis:
  - 👍 Medical Facility claim cost decreased -0.4%
  - Surgical claim cost decreased -29.8%
  - 👍 Behavioral Health claim cost increased 3.5%
  - Total Inpatient claim cost decreased -11.7%

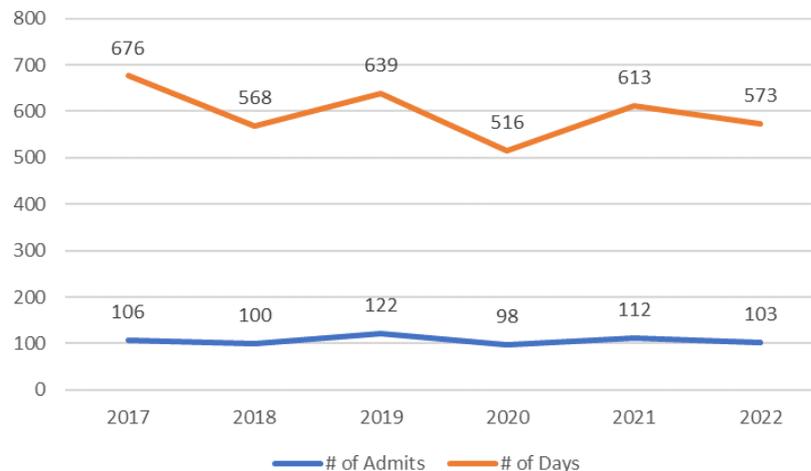


Inpatient Summary	2017	2018	2019	2020	2021	2022
Medical	\$685,320	\$747,914	\$750,808	\$637,094	\$1,032,272	\$1,017,889
Surgical	\$2,048,405	\$1,128,613	\$837,716	\$532,607	\$970,679	\$674,322
Behavioral Health	\$106,478	\$75,002	\$99,348	\$64,836	\$116,948	\$119,936
All Other Admissions	\$133,235	-\$18,318	\$128,594	\$62,178	-\$10,682	\$31,700
<b>Total Inpatient</b>	<b>\$2,973,438</b>	<b>\$1,933,211</b>	<b>\$1,816,466</b>	<b>\$1,296,715</b>	<b>\$2,109,217</b>	<b>\$1,843,847</b>
<b>PMPM</b>						
Medical	\$47.00	\$47.04	\$52.66	\$42.84	\$59.72	\$59.47
Surgical	\$140.49	\$70.98	\$58.75	\$35.81	\$56.16	\$39.40
Behavioral Health	\$7.30	\$4.72	\$6.97	\$4.36	\$6.77	\$7.01
All Other Admissions	\$9.14	-\$1.15	\$9.01	\$4.18	-\$0.62	\$1.85
<b>Total Inpatient</b>	<b>\$203.94</b>	<b>\$121.59</b>	<b>\$127.39</b>	<b>\$87.19</b>	<b>\$122.03</b>	<b>\$107.73</b>
<b>Change from Previous Year PMPM</b>						
Medical	-52.2%	0.1%	12.0%	-18.6%	39.4%	-0.4%
Surgical	273.3%	-49.5%	-17.2%	-39.0%	56.8%	-29.8%
Behavioral Health	38.1%	-35.4%	47.8%	-37.4%	55.3%	3.5%
All Other Admissions	-49.7%	-112.6%	-882.1%	-53.6%	-114.8%	-398.7%
<b>Total Inpatient</b>	<b>27.9%</b>	<b>-40.4%</b>	<b>4.8%</b>	<b>-31.6%</b>	<b>40.0%</b>	<b>-11.7%</b>

# Anthem Blue Cross HMO – Inpatient Utilization Summary

The following year over year changes occurred on a pmpm basis:

- 👍 The total number of admissions decreased -8.0%
- 👍 The number of days in hospital decreased -6.5%
- The length of stays per admission increased 1.6%
- The covered charge per admission increased 0.7%
- 👍 The covered charge per day decreased -2.9%



Inpatient Utilization Summary	2017	2018	2019	2020	2021	2022
# of Admits	106	100	122	98	112	103
# of Days	676	568	639	516	613	573
Avg Length of Stay (LOS)	6.4	5.7	5.2	5.3	5.5	5.6
Admits Per 1,000	87	75	103	79	78	72
DOC Per 1,000	557	429	538	416	426	402
Covered Charge per Admit	\$53,589	\$30,987	\$25,621	\$32,871	\$30,003	\$30,202
Covered Charge per Day	\$6,174	\$4,572	\$4,729	\$5,605	\$5,692	\$5,525
<b>Change from Previous Year</b>						
# of Admits	89.3%	-5.7%	22.0%	-19.7%	14.3%	-8.0%
# of Days	165.1%	-16.0%	12.5%	-19.2%	18.8%	-6.5%
Avg Length of Stay (LOS)	38.6%	-10.9%	-7.7%	0.6%	3.8%	1.6%
Admits Per 1,000	74.6%	-13.6%	36.2%	-23.0%	-1.6%	-7.2%
DOC Per 1,000	144.1%	-23.0%	25.5%	-22.6%	2.2%	-5.6%
Covered Charge per Admit	56.9%	-42.2%	-17.3%	28.3%	-8.7%	0.7%
Covered Charge per Day	-17.7%	-25.9%	3.4%	18.5%	1.6%	-2.9%

# Anthem Blue Cross HMO – Major Diagnostic Category Summary

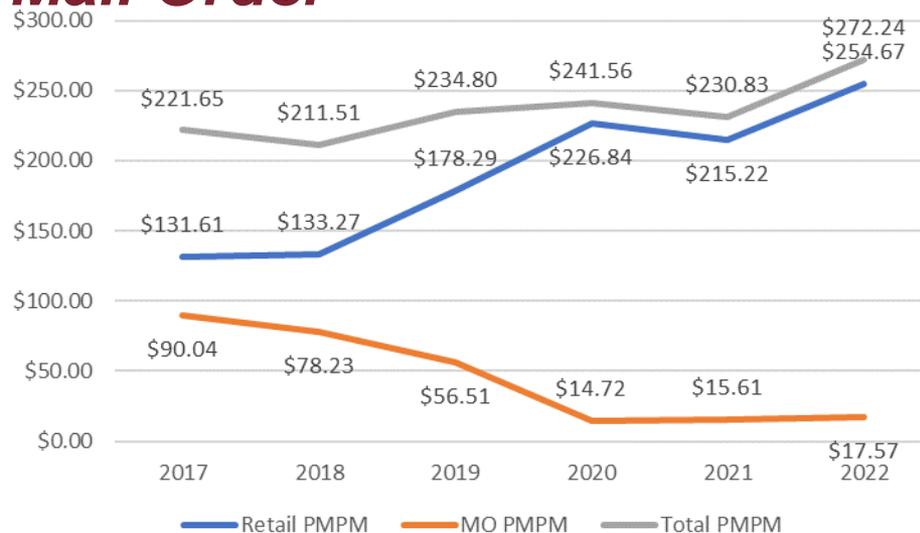
- Nervous System, Neoplasms – Malignant, Musculoskeletal System, Behavioral Health, Injury & poisoning, Health Status, and Circulatory System make up the top 73% health conditions
- COVID-19 (13) is shown as a total of \$155,679 with 158 unique claimants. Many COVID-19 claimants have co-morbidity factors and are included in other Conditions.

Health Conditions Category	Unique Claimants	Inpatient	Outpatient	Professional	Total	% of Total
1 Nervous System	205	\$10,533	\$668,738	\$558,327	\$1,237,598	23.6%
2 Neoplasms - Malignant	107	\$464,676	\$115,855	\$81,649	\$662,180	12.7%
3 Musculoskeletal System	632	\$251,496	\$261,865	\$19,550	\$532,910	10.2%
4 Behavioral Health	187	\$119,936	\$80,458	\$202,932	\$403,326	7.7%
5 Injury & Poisoning	220	\$230,910	\$129,760	\$18,143	\$378,813	7.2%
6 Health Status	1,210	\$0	\$168,002	\$162,885	\$330,887	6.3%
7 Circulatory System	496	\$215,720	\$52,684	\$9,681	\$278,084	5.3%
8 Digestive System	274	\$56,486	\$149,614	\$18,778	\$224,878	4.3%
9 Infectious/Parasitic	110	\$169,147	\$17,003	\$8,162	\$194,312	3.7%
10 Ill-Defined Conditions	726	\$0	\$117,930	\$70,032	\$187,962	3.6%
11 Respiratory System	243	\$150,928	\$18,896	\$4,573	\$174,397	3.3%
12 Genitourinary System	346	\$32,295	\$129,981	\$6,996	\$169,272	3.2%
13 COVID-19	158	\$140,165	\$13,051	\$2,464	\$155,679	3.0%
14 Diseases of the Eye	283	\$0	\$83,875	\$4,171	\$88,046	1.7%
15 Neoplasms - Benign	124	\$0	\$65,550	\$134	\$65,684	1.3%
16 Endocrine/Metabolic	607	\$1,556	\$36,518	\$19,579	\$57,653	1.1%
17 Diseases of the Skin	346	\$0	\$27,362	\$3,177	\$30,538	0.6%
18 Diseases of the Ear	121	\$0	\$546	\$29,143	\$29,688	0.6%
19 Diseases of the Blood	108	\$0	\$10,456	\$13,662	\$24,118	0.5%
20 Aftercare	40	\$0	\$7,791	\$0	\$7,791	0.1%
21 Neoplasms - Uncertain/Unspecified	85	\$0	\$76	\$0	\$76	0.0%
22 Maternity	*	\$0	\$0	\$51	\$51	0.0%
23 Injury & Poisoning - External	*	\$0	\$0	\$17	\$17	0.0%
24 Congenital Abnormalities	20	\$0	\$0	\$0	\$0	0.0%
25 <u>Unknown</u>	*	\$0	\$0	\$167	\$167	0.0%
Total		\$1,843,848	\$2,156,009	\$1,234,272	\$5,234,128	100.0%

# Anthem Blue Cross HMO –

## Pharmacy Summary: Retail vs. Mail Order

- 📉 Drug cost increased 17.9% year over year, from \$230.83 to \$272.24 pmpm
- 📉 Retail drug cost increased 18.3% year over year, from \$215.22 to \$254.67 pmpm
- 📉 Mail order drug cost increased 12.6% year over year, from \$15.61 to \$17.57 pmpm
- 📉 Retail claim cost represents 93.5% of total scripts and 93.8% of total dollars

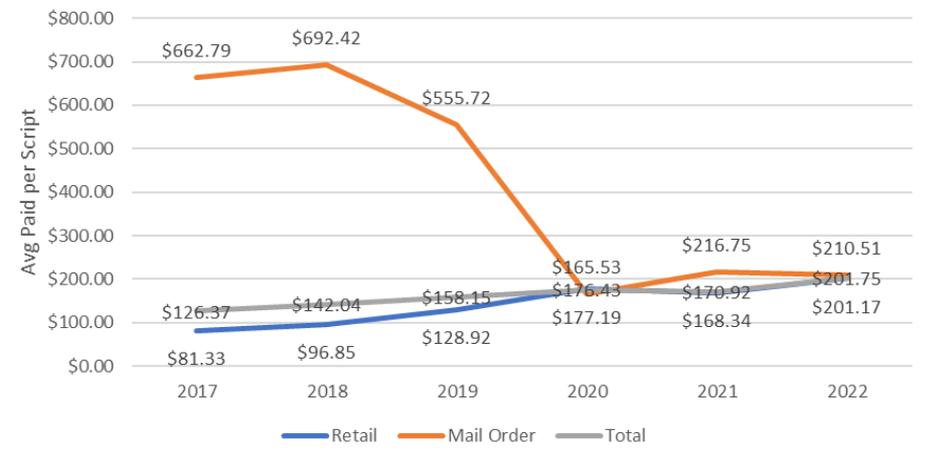
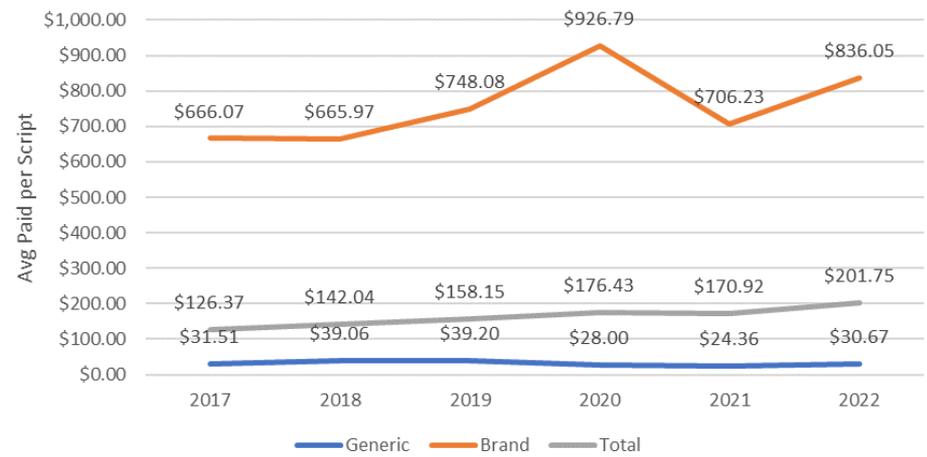


Retail vs Mail Order		2017	2018	2019	2020	2021	2022
Retail	Total Number Of Paid Scripts	20,261	18,841	16,659	16,182	19,207	18,898
	Paid	\$1,647,836	\$1,824,760	\$2,147,680	\$2,867,295	\$3,233,287	\$3,801,766
	PMPM	\$131.61	\$133.27	\$178.29	\$226.84	\$215.22	\$254.67
	Average Payment Per Script	\$81.33	\$96.85	\$128.92	\$177.19	\$168.34	\$201.17
Mail Order	Total Number Of Paid Scripts	1,701	1,547	1,225	1,124	1,082	1,246
	Paid	\$1,127,413	\$1,071,169	\$680,761	\$186,054	\$234,520	\$262,299
	PMPM	\$90.04	\$78.23	\$56.51	\$14.72	\$15.61	\$17.57
	Average Payment Per Script	\$662.79	\$692.42	\$555.72	\$165.53	\$216.75	\$210.51
Total	Total Number Of Paid Scripts	21,962	20,388	17,884	17,306	20,289	20,144
	Paid	\$2,775,249	\$2,895,929	\$2,828,441	\$3,053,349	\$3,467,807	\$4,064,065
	PMPM	\$221.65	\$211.51	\$234.80	\$241.56	\$230.83	\$272.24
	Average Payment Per Script	\$126.37	\$142.04	\$158.15	\$176.43	\$170.92	\$201.75
% of Retail Scripts		59.4%	63.0%	75.9%	93.9%	93.2%	93.5%
% of Retail Dollars		92.3%	92.4%	93.2%	93.5%	94.7%	93.8%

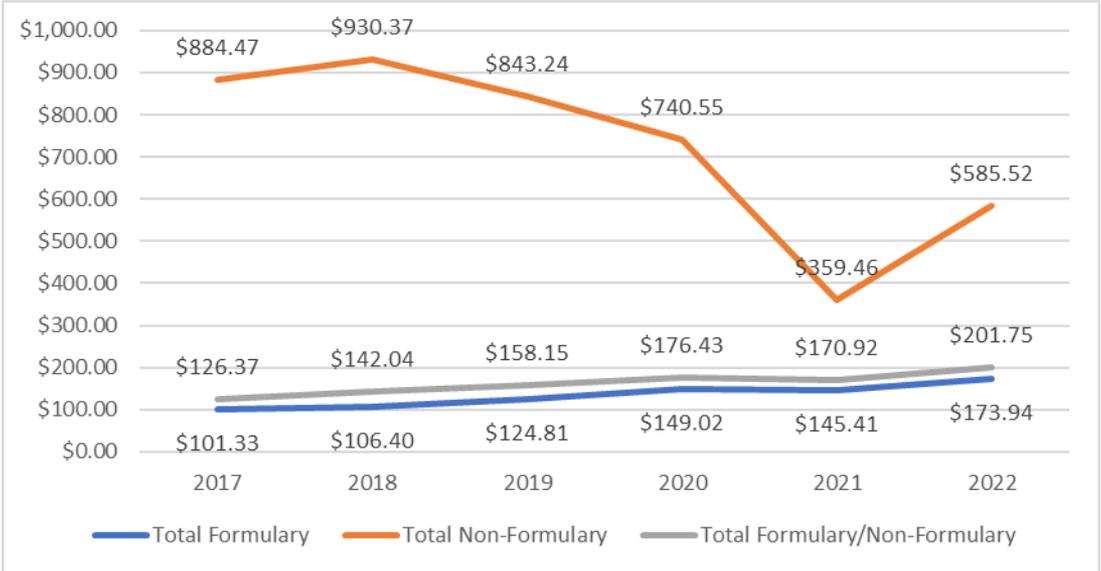
# Anthem Blue Cross HMO – Pharmacy Summary: Generic vs. Brand

2022 realized the following results over 2021:

- 📉 Generic drug cost per script increased 25.9%, from \$24.36 to \$30.67
- 📉 Brand drug cost per script increased 18.4%, from \$706.23 to \$836.05 per script
- 📉 Total drug cost per script increased 18.0%, from \$170.92 to \$201.75 per script
- 📉 The Generic fill rate represents 12.0% of claim cost and 78.8% of scripts
- Over the past three years, the Retail (30-day supply) and mail order (90-day supply) cost per script have converged in price
  - Retail \$210.51 per script
  - Mail Order \$201.17 per script



# Anthem Blue Cross HMO – Pharmacy Summary: Formulary vs. Non-Formulary



- 🚩 Formulary drug cost increased 19.6% year over year, from \$145.41 to \$173.94 per script
- 🚩 Non-formulary drug cost increased 62.9% year over year, from \$359.46 to \$585.52 per script
- 🚩 Overall drug cost increased 18.0% year over year, from \$170.92 to \$201.75 per script
- The Formulary fill rate represents 74.9% of claim cost and 88.1% of scripts

# Anthem Blue Cross HMO –



## Pharmacy Summary: Generic vs. Brand

Generic vs Brand		Data						%					
		2017	2018	2019	2020	2021	2022	2017	2018	2019	2020	2021	2022
<b>Generic</b>													
Retail	Number of Scripts Paid	17,355	15,833	13,887	13,466	15,033	14,843	-6.4%	-8.8%	-12.3%	-3.0%	11.6%	-1.3%
	Paid	\$481,222	\$567,800	\$484,280	\$347,043	\$328,704	\$431,578	-3.8%	18.0%	-14.7%	-28.3%	-5.3%	31.3%
	Average Paid per Script	\$27.73	\$35.86	\$34.87	\$25.77	\$21.87	\$29.08	2.8%	29.3%	-2.8%	-26.1%	-15.2%	33.0%
Mail Order	Number of Scripts Paid	1,324	1,206	996	982	895	1,022	-14.4%	-8.9%	-17.4%	-1.4%	-8.9%	14.2%
	Paid	\$107,333	\$97,788	\$99,166	\$57,546	\$59,225	\$55,023	-5.6%	-8.9%	1.4%	-42.0%	2.9%	-7.1%
	Average Paid per Script	\$81.07	\$81.08	\$99.56	\$58.60	\$66.17	\$53.84	10.3%	0.0%	22.8%	-41.1%	12.9%	-18.6%
Combined	Number of Scripts Paid	18,679	17,039	14,883	14,448	15,928	15,865	-7.0%	-8.8%	-12.7%	-2.9%	10.2%	-0.4%
	Paid	\$588,555	\$665,588	\$583,446	\$404,589	\$387,929	\$486,601	-4.1%	13.1%	-12.3%	-30.7%	-4.1%	25.4%
	Average Paid per Script	\$31.51	\$39.06	\$39.20	\$28.00	\$24.36	\$30.67	3.1%	24.0%	0.4%	-28.6%	-13.0%	25.9%
<b>Brand</b>													
Retail	Number of Scripts Paid	2,906	3,008	2,772	2,716	4,174	4,055	10.4%	3.5%	-7.8%	-2.0%	53.7%	-2.9%
	Paid	\$1,166,614	\$1,256,959	\$1,663,400	\$2,520,252	\$2,904,584	\$3,370,189	14.8%	7.7%	32.3%	51.5%	15.2%	16.0%
	Average Paid per Script	\$401.45	\$417.87	\$600.07	\$927.93	\$695.88	\$831.12	4.1%	4.1%	43.6%	54.6%	-25.0%	19.4%
Mail Order	Number of Scripts Paid	377	341	229	142	187	224	-17.9%	-9.5%	-32.8%	-38.0%	31.7%	19.8%
	Paid	\$1,020,080	\$973,382	\$581,595	\$128,508	\$175,294	\$207,276	-27.3%	-4.6%	-40.3%	-77.9%	36.4%	18.2%
	Average Paid per Script	\$2,705.78	\$2,854.49	\$2,539.72	\$904.99	\$937.40	\$925.34	-11.5%	5.5%	-11.0%	-64.4%	3.6%	-1.3%
Combined	Number of Scripts Paid	3,283	3,349	3,001	2,858	4,361	4,279	6.2%	2.0%	-10.4%	-4.8%	52.6%	-1.9%
	Paid	\$2,186,694	\$2,230,341	\$2,244,995	\$2,648,760	\$3,079,878	\$3,577,465	-9.6%	2.0%	0.7%	18.0%	16.3%	16.2%
	Average Paid per Script	\$666.07	\$665.97	\$748.08	\$926.79	\$706.23	\$836.05	-14.9%	0.0%	12.3%	23.9%	-23.8%	18.4%
<b>Total</b>													
Retail	Number of Scripts Paid	20,261	18,841	16,659	16,182	19,207	18,898	-4.3%	-7.0%	-11.6%	-2.9%	18.7%	-1.6%
	Paid	\$1,647,836	\$1,824,759	\$2,147,680	\$2,867,295	\$3,233,288	\$3,801,767	8.7%	10.7%	17.7%	33.5%	12.8%	17.6%
	Average Paid per Script	\$81.33	\$96.85	\$128.92	\$177.19	\$168.34	\$201.17	13.6%	19.1%	33.1%	37.4%	-5.0%	19.5%
Mail Order	Number of Scripts Paid	1,701	1,547	1,225	1,124	1,082	1,246	-15.2%	-9.1%	-20.8%	-8.2%	-3.7%	15.2%
	Paid	\$1,127,413	\$1,071,170	\$680,761	\$186,054	\$234,519	\$262,299	-25.7%	-5.0%	-36.4%	-72.7%	26.0%	11.8%
	Average Paid per Script	\$662.79	\$692.42	\$555.72	\$165.53	\$216.75	\$210.51	-12.4%	4.5%	-19.7%	-70.2%	30.9%	-2.9%
Combined	Number of Scripts Paid	21,962	20,388	17,884	17,306	20,289	20,144	-5.2%	-7.2%	-12.3%	-3.2%	17.2%	-0.7%
	Paid	\$2,775,249	\$2,895,929	\$2,828,441	\$3,053,349	\$3,467,807	\$4,064,066	-8.5%	4.3%	-2.3%	8.0%	13.6%	17.2%
	Average Paid per Script	\$126.37	\$142.04	\$158.15	\$176.43	\$170.92	\$201.75	-3.4%	12.4%	11.3%	11.6%	-3.1%	18.0%

# Anthem Blue Cross HMO –



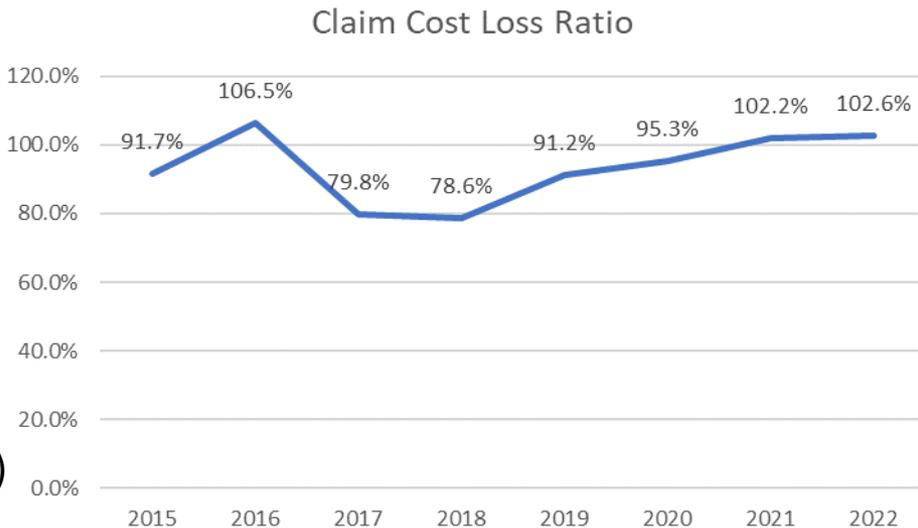
## Pharmacy Summary: Formulary vs. Non-Formulary

Formulary vs. Non-Formulary		Data						%					
		2017	2018	2019	2020	2021	2022	2017	2018	2019	2020	2021	2022
<b>Formulary</b>													
Retail	Number of Scripts Paid	19,636	18,059	15,890	15,420	16,884	17,639	-6.6%	-8.0%	-12.0%	-3.0%	9.5%	4.5%
	Paid	\$1,346,256	\$1,463,146	\$1,727,984	\$2,295,768	\$2,389,356	\$3,028,796	10.5%	8.7%	18.1%	32.9%	4.1%	26.8%
	Average Paid per Script	\$68.56	\$81.02	\$108.75	\$148.88	\$141.52	\$171.71	18.3%	18.2%	34.2%	36.9%	-4.9%	21.3%
Mail Order	Number of Scripts Paid	1,624	1,447	1,164	1,084	987	1,144	-17.8%	-10.9%	-19.6%	-6.9%	-8.9%	15.9%
	Paid	\$808,092	\$612,196	\$400,565	\$163,658	\$209,268	\$238,374	-25.5%	-24.2%	-34.6%	-59.1%	27.9%	13.9%
	Average Paid per Script	\$497.59	\$423.08	\$344.13	\$150.98	\$212.02	\$208.37	-9.4%	-15.0%	-18.7%	-56.1%	40.4%	-1.7%
Total	Number of Scripts Paid	21,260	19,506	17,054	16,504	17,871	18,783	-7.6%	-8.3%	-12.6%	-3.2%	8.3%	5.1%
	Paid	\$2,154,348	\$2,075,342	\$2,128,549	\$2,459,426	\$2,598,624	\$3,267,170	-6.5%	-3.7%	2.6%	15.5%	5.7%	25.7%
	Average Paid per Script	\$101.33	\$106.40	\$124.81	\$149.02	\$145.41	\$173.94	1.2%	5.0%	17.3%	19.4%	-2.4%	19.6%
<b>Non-Formulary</b>													
Retail	Number of Scripts Paid	625	782	769	762	2,323	1,259	-22.3%	25.1%	-1.7%	-0.9%	204.9%	-45.8%
	Paid	\$301,580	\$361,614	\$419,697	\$571,527	\$843,932	\$772,970	-13.7%	19.9%	16.1%	36.2%	47.7%	-8.4%
	Average Paid per Script	\$482.53	\$462.42	\$545.77	\$750.04	\$363.29	\$613.96	11.0%	-4.2%	18.0%	37.4%	-51.6%	69.0%
Mail Order	Number of Scripts Paid	77	100	61	40	95	102	-23.0%	29.9%	-39.0%	-34.4%	137.5%	7.4%
	Paid	\$319,321	\$458,973	\$280,196	\$22,396	\$25,252	\$23,925	-27.9%	43.7%	-39.0%	-92.0%	12.8%	-5.3%
	Average Paid per Script	\$4,147.03	\$4,589.73	\$4,593.37	\$559.90	\$265.81	\$234.56	-6.3%	10.7%	0.1%	-87.8%	-52.5%	-11.8%
Total	Number of Scripts Paid	702	882	830	802	2,418	1,361	-22.3%	25.6%	-5.9%	-3.4%	201.5%	-43.7%
	Paid	\$620,901	\$820,587	\$699,893	\$593,923	\$869,184	\$796,895	-21.6%	32.2%	-14.7%	-15.1%	46.3%	-8.3%
	Average Paid per Script	\$884.47	\$930.37	\$843.24	\$740.55	\$359.46	\$585.52	0.9%	5.2%	-9.4%	-12.2%	-51.5%	62.9%
<b>Total</b>													
Retail	Number of Scripts Paid	20,261	18,841	16,659	16,182	19,207	18,898	-7.2%	-7.0%	-11.6%	-2.9%	18.7%	-1.6%
	Paid	\$1,647,836	\$1,824,760	\$2,147,681	\$2,867,295	\$3,233,288	\$3,801,766	5.1%	10.7%	17.7%	33.5%	12.8%	17.6%
	Average Paid per Script	\$81.33	\$96.85	\$128.92	\$177.19	\$168.34	\$201.17	13.2%	19.1%	33.1%	37.4%	-5.0%	19.5%
Mail Order	Number of Scripts Paid	1,701	1,547	1,225	1,124	1,082	1,246	-18.0%	-9.1%	-20.8%	-8.2%	-3.7%	15.2%
	Paid	\$1,127,413	\$1,071,169	\$680,761	\$186,054	\$234,520	\$262,299	-26.2%	-5.0%	-36.4%	-72.7%	26.0%	11.8%
	Average Paid per Script	\$662.79	\$692.42	\$555.72	\$165.53	\$216.75	\$210.51	-10.0%	4.5%	-19.7%	-70.2%	30.9%	-2.9%
Total	Number of Scripts Paid	21,962	20,388	17,884	17,306	20,289	20,144	-8.1%	-7.2%	-12.3%	-3.2%	17.2%	-0.7%
	Paid	\$2,775,249	\$2,895,929	\$2,828,442	\$3,053,349	\$3,467,808	\$4,064,065	-10.4%	4.3%	-2.3%	8.0%	13.6%	17.2%
	Average Paid per Script	\$126.37	\$142.04	\$158.15	\$176.43	\$170.92	\$201.75	-2.4%	12.4%	11.3%	11.6%	-3.1%	18.0%

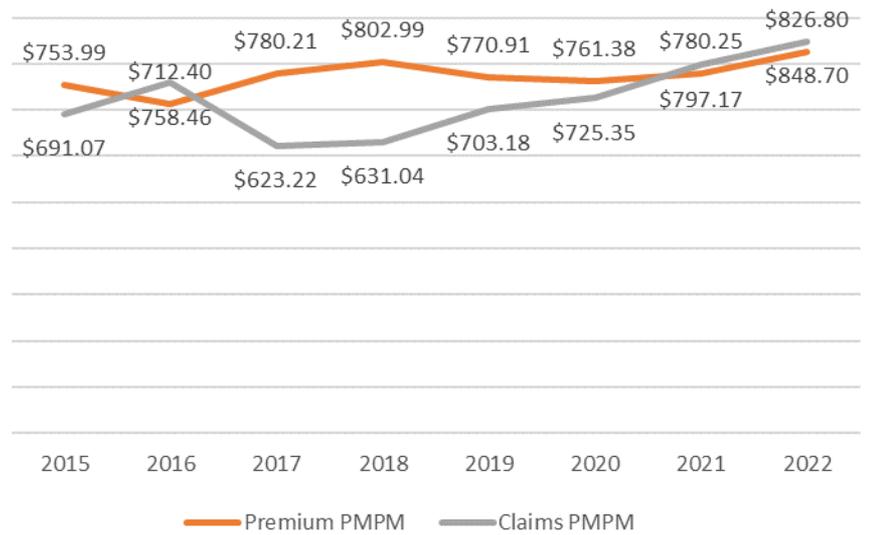
# Kaiser HMO

# Kaiser HMO – HMO Summary

- 📌 The Claim Cost ratio increased from 102.2% to 102.6% (0.5%)
- 📌 Medical membership decreased by 105 covered lives to 4,800 (-2.1%)
  - The average age increased from 53.7 to 54.1
- 📌 Claim Cost increased 6.5% to \$848.70 pmpm
- Premium increased 6.0% to \$826.80 pmpm
- Kaiser values are shown per member per month (PMPM) not per retiree subscriber per month (PRPM)

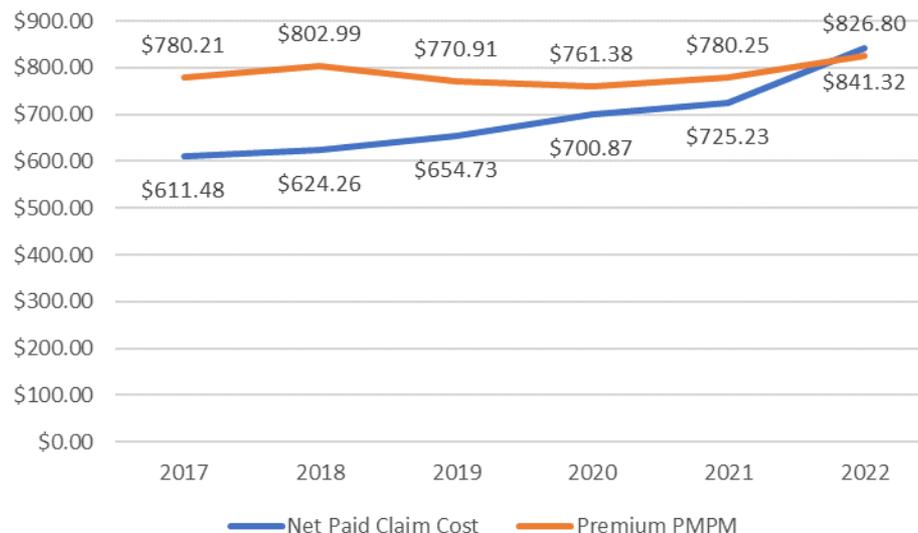


Kaiser	2017	2018	2019	2020	2021	2022
Avg Members	3,769	4,013	4,118	4,180	4,905	4,800
Avg Age	54.7	54.2	54.1	54.2	53.7	54.1
Premium	\$35,290,459	\$38,665,574	\$38,093,075	\$38,186,226	\$45,924,911	\$47,623,761
Claims	\$28,189,333	\$30,385,948	\$34,746,396	\$36,379,147	\$46,920,494	\$48,885,266
<b>Loss Ratio</b>	<b>79.8%</b>	<b>78.6%</b>	<b>91.2%</b>	<b>95.3%</b>	<b>102.2%</b>	<b>102.6%</b>
<b>Per Member Per Month (PMPM)</b>						
Premium PMPM	\$780.21	\$802.99	\$770.91	\$761.38	\$780.25	\$826.80
Claims PMPM	\$623.22	\$631.04	\$703.18	\$725.35	\$797.17	\$848.70
<b>Change from Previous Year</b>						
Enrollment	2.0%	6.5%	2.6%	1.5%	17.4%	-2.1%
Premium PMPM	9.5%	2.9%	-4.0%	-1.2%	2.5%	6.0%
Claims PMPM	-17.8%	1.3%	11.4%	3.2%	9.9%	6.5%



# Kaiser HMO – Large Claim

- For 2022, the pooling level for large claimants increased to \$325,000 from \$310,000 in 2021
- Pooling claims reduced the claims cost by 0.9% from \$848.70 to \$841.32 pmpm
- 👎 The net claim cost ratio was 101.8%
- 👍 There were six large claimants above \$325,000 in 2022 compared to twelve in 2021 at \$310,000



Large Claims	2017	2018	2019	2020	2021	2022
Claims	\$28,189,333	\$30,385,948	\$34,746,396	\$36,379,147	\$46,920,494	\$48,885,266
Pooling Level	\$280,000	\$280,000	\$280,000	\$295,000	\$310,000	\$325,000
# of Large Claimants	3	3	6	7	12	6
Total Large Claims	\$1,370,716	\$1,166,402	\$4,074,054	\$3,292,702	\$7,954,143	\$2,375,374
<u>Pooling Level</u>	<u>\$840,000</u>	<u>\$840,000</u>	<u>\$1,680,000</u>	<u>\$2,065,000</u>	<u>\$3,720,000</u>	<u>\$1,950,000</u>
Pooled Claims	\$530,716	\$326,402	\$2,394,054	\$1,227,702	\$4,234,143	\$425,374
Net Claims	\$27,658,617	\$30,059,546	\$32,352,342	\$35,151,445	\$42,686,351	\$48,459,892
	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Gross Claim Cost	\$623.22	\$631.04	\$703.18	\$725.35	\$797.17	\$848.70
Net Paid Claim Cost	\$611.48	\$624.26	\$654.73	\$700.87	\$725.23	\$841.32
Premium PMPM	\$780.21	\$802.99	\$770.91	\$761.38	\$780.25	\$826.80

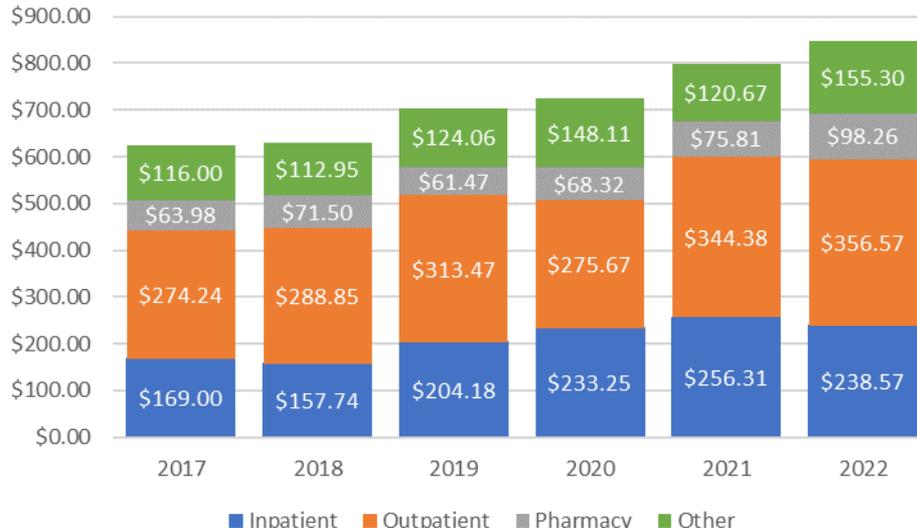
# Kaiser HMO – Large Claims



	Diagnosis	2022 Claims
1	Sepsis; Unspecified Organism	\$473,654.58
2	Other Specified Sepsis	\$454,860.84
3	Sepsis; Unspecified Organism	\$426,736.08
4	Hyp Hrt & Chr Kdny Dis w Hrt Fail and w Stg 5 Chr Kdny/Esrd	\$364,915.41
5	Sepsis due to Escherichia Coli (E. Coli)	\$328,858.71
6	Gram-Negative Sepsis; Unspecified	\$326,348.77
	<b>Total</b>	<b>\$2,375,374.39</b>

# Kaiser – Claim Summary

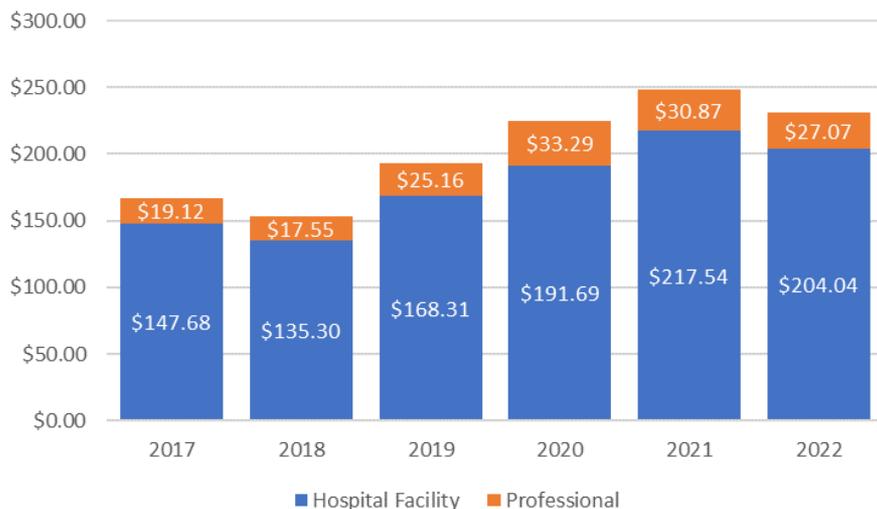
- Total Claim cost for 2022, was 6.5% higher than 2021 on a pmpm basis
- 2022 realized the following results over 2021:
  - 👍 Inpatient costs decreased -6.9%
    - Outpatient costs increased 3.5%
  - 👎 Pharmacy costs increased 29.6%
  - 👎 The Other category increased 28.7%
    - More information in each category is detailed on the following pages



Claims Summary	2017	2018	2019	2020	2021	2022
Inpatient	\$169.00	\$157.74	\$204.18	\$233.25	\$256.31	\$238.57
Outpatient	\$274.24	\$288.85	\$313.47	\$275.67	\$344.38	\$356.57
Pharmacy	\$63.98	\$71.50	\$61.47	\$68.32	\$75.81	\$98.26
Other	\$116.00	\$112.95	\$124.06	\$148.11	\$120.67	\$155.30
<b>Total Claims</b>	<b>\$623.22</b>	<b>\$631.04</b>	<b>\$703.18</b>	<b>\$725.35</b>	<b>\$797.17</b>	<b>\$848.70</b>
<b>Change from Previous Year</b>						
Inpatient	-44.7%	-6.7%	29.4%	14.2%	9.9%	-6.9%
Outpatient	10.8%	5.3%	8.5%	-12.1%	24.9%	3.5%
Pharmacy	-13.7%	11.8%	-14.0%	11.1%	11.0%	29.6%
Other	-11.8%	-2.6%	9.8%	19.4%	-18.5%	28.7%
<b>Total Claims</b>	<b>-17.8%</b>	<b>1.3%</b>	<b>11.4%</b>	<b>3.2%</b>	<b>9.9%</b>	<b>6.5%</b>

# Kaiser – Inpatient (IP) Summary

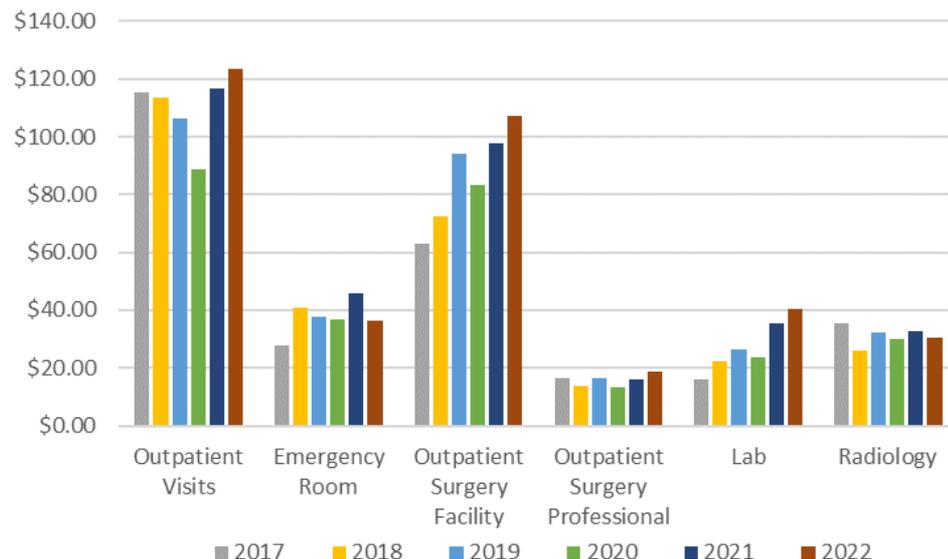
- 2022 realized the following results over 2021:
  - 👍 IP medical costs decreased -32.7%
  - 👎 IP surgical costs increased 30.0%
  - 👍 IP hospital facility charges decreased -6.2%
  - 👍 IP professional services decreased -12.3%
  - 👎 IP substance abuse increased 186.8%
  - 👍 IP Skilled Nursing Facility decreased -43.9%
- The decrease in medical cost and increase in surgical cost are due to normalization from the COVID ERA.



Inpatient \$ PMPM	2017	2018	2019	2020	2021	2022
Medical - Hospital	\$60.43	\$56.69	\$61.06	\$59.47	\$124.23	\$82.63
Medical - Professional	\$7.78	\$8.19	\$10.12	\$12.95	\$19.99	\$14.46
Medical - Total	\$68.21	\$64.88	\$71.18	\$72.42	\$144.22	\$97.09
Surgical						
Surgical - Hospital	\$86.18	\$77.16	\$106.58	\$131.69	\$91.75	\$120.29
Surgical - Professional	\$10.92	\$8.78	\$14.79	\$20.10	\$10.15	\$12.19
Surgical - Total	\$97.10	\$85.94	\$121.37	\$151.79	\$101.90	\$132.48
Maternity						
Maternity - Hospital	\$1.07	\$1.45	\$0.67	\$0.53	\$1.56	\$1.12
Maternity - Professional	\$0.42	\$0.58	\$0.25	\$0.24	\$0.73	\$0.42
Maternity - Total	\$1.49	\$2.03	\$0.92	\$0.77	\$2.29	\$1.54
Mental Health	\$1.21	\$2.42	\$5.01	\$4.65	\$3.29	\$3.12
Substance Abuse	\$0.98	\$0.19	\$2.76	\$0.73	\$0.76	\$2.18
Skilled Nursing Facility (SNF)	\$0.02	\$2.28	\$2.93	\$2.89	\$3.85	\$2.16
<b>Total Inpatient \$PMPM</b>	<b>\$169.01</b>	<b>\$157.74</b>	<b>\$204.17</b>	<b>\$233.25</b>	<b>\$256.31</b>	<b>\$238.57</b>
<b>Change from Previous Year</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Medical - Hospital	-48.5%	-6.2%	7.7%	-2.6%	108.9%	-33.5%
Medical - Professional	-51.2%	5.3%	23.6%	28.0%	54.4%	-27.7%
Medical - Total	-48.9%	-4.9%	9.7%	1.7%	99.1%	-32.7%
Surgical						
Surgical - Hospital	-39.9%	-10.5%	38.1%	23.6%	-30.3%	31.1%
Surgical - Professional	-43.7%	-19.6%	68.5%	35.9%	-49.5%	20.1%
Surgical - Total	-40.4%	-11.5%	41.2%	25.1%	-32.9%	30.0%
Maternity						
Maternity - Hospital	27.4%	35.5%	-53.8%	-20.9%	194.3%	-28.2%
Maternity - Professional	27.3%	38.1%	-56.9%	-4.0%	204.2%	-42.5%
Maternity - Total	27.4%	36.2%	-54.7%	-16.3%	197.4%	-32.8%
Mental Health	-57.4%	100.0%	107.1%	-7.2%	-29.2%	-5.2%
Substance Abuse	-34.2%	-81.0%	1382.9%	-73.6%	4.1%	186.8%
Skilled Nursing Facility (SNF)	-99.5%	11300.0%	28.5%	-1.4%	33.2%	-43.9%
<b>Total Inpatient \$PMPM</b>	<b>-44.7%</b>	<b>-6.7%</b>	<b>29.4%</b>	<b>14.2%</b>	<b>9.9%</b>	<b>-6.9%</b>

# Kaiser – Outpatient (OP) Summary

- 2022 realized the following results over 2021:
  - Total Outpatient cost increased 3.5% from \$344.38 pmpm to \$356.58 pmpm
  - Outpatient visit cost increased 6.0%
  - 👍 Emergency room cost decreased -21.3%
  - 👎 OP Surgery Facility cost increased 10.0%
  - 👎 OP Surgery Professional cost increased 15.7%
  - 👎 Laboratory services increased 13.9%
  - 👍 Radiology decreased -6.9%

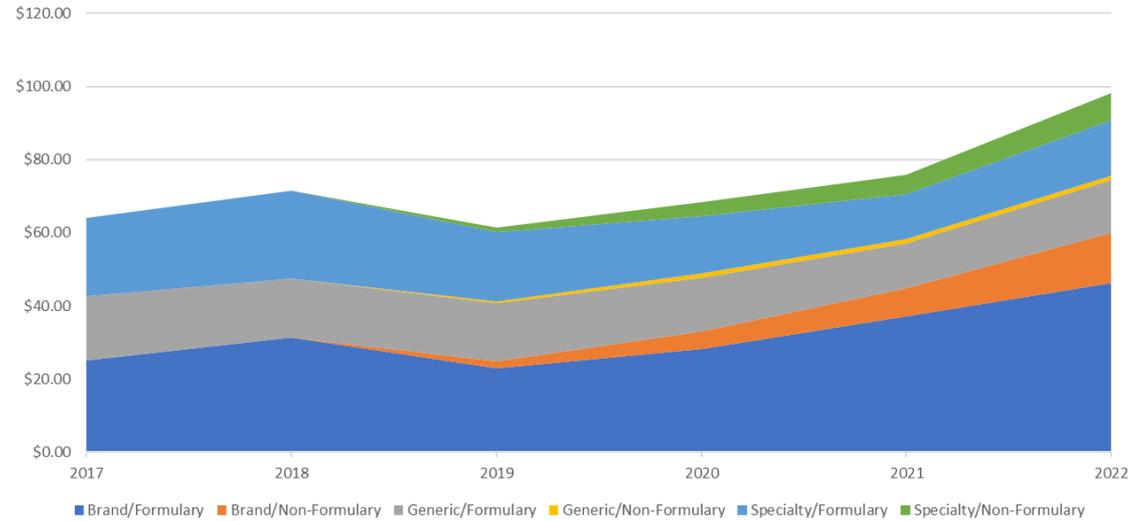


Outpatient \$ PMPM	2017	2018	2019	2020	2021	2022
Outpatient Visits	\$115.54	\$113.41	\$106.22	\$88.73	\$116.54	\$123.53
Emergency Room	\$27.58	\$40.99	\$37.75	\$36.93	\$46.03	\$36.22
Surgical/Procedures						
Outpatient Surgery Facility	\$63.15	\$72.30	\$94.27	\$83.34	\$97.62	\$107.42
Outpatient Surgery Professional	\$16.65	\$13.93	\$16.60	\$13.31	\$16.26	\$18.82
Lab	\$16.02	\$22.31	\$26.57	\$23.50	\$35.33	\$40.24
Radiology	\$35.30	\$25.91	\$32.07	\$29.88	\$32.60	\$30.35
<b>Total Outpatient \$PMPM</b>	<b>\$274.24</b>	<b>\$288.85</b>	<b>\$313.48</b>	<b>\$275.69</b>	<b>\$344.38</b>	<b>\$356.58</b>
<b>Change from Previous Year</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Outpatient Visits	23.6%	-1.8%	-6.3%	-16.5%	31.3%	6.0%
Emergency Room	-16.2%	48.6%	-7.9%	-2.2%	24.6%	-21.3%
Surgical/Procedures						
Outpatient Surgery Facility	8.9%	14.5%	30.4%	-11.6%	17.1%	10.0%
Outpatient Surgery Professional	5.7%	-16.3%	19.2%	-19.8%	22.2%	15.7%
Lab	10.0%	39.3%	19.1%	-11.6%	50.3%	13.9%
Radiology	7.7%	-26.6%	23.8%	-6.8%	9.1%	-6.9%
<b>Total Outpatient \$PMPM</b>	<b>10.8%</b>	<b>5.3%</b>	<b>8.5%</b>	<b>-12.1%</b>	<b>24.9%</b>	<b>3.5%</b>

# Kaiser – Pharmacy Summary

- 2022 realized the following results over 2021:

- Total Pharmacy cost increased 29.6% to \$98.26
- Formulary and Non-Formulary Brand drugs increased 24.7% and 79.4% respectively
- Formulary and Non-Formulary Specialty drugs increased 24.0% and 43.8% respectively



## Top Drug Categories:

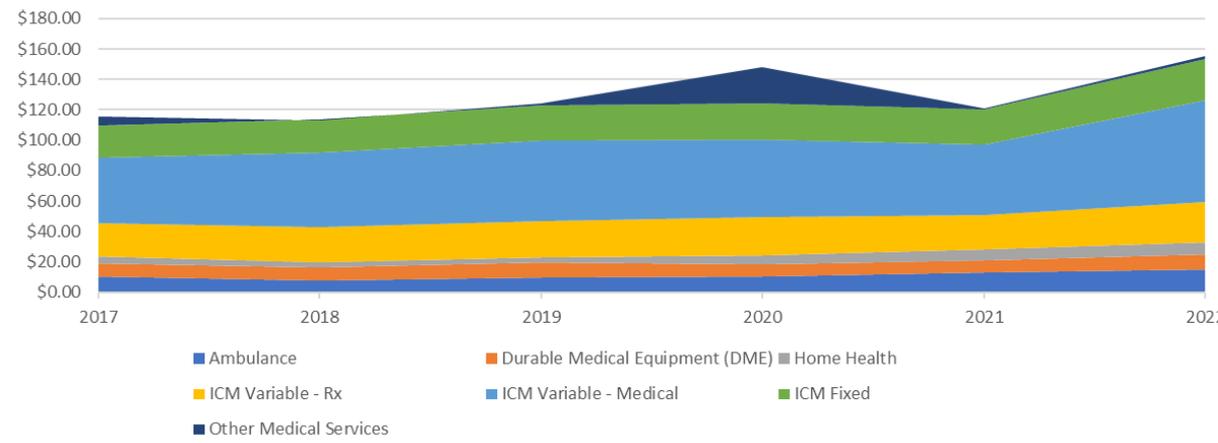
- Antineoplastic therapeutics (commonly used in the treatment of cancer)
- Analgesic, Anti-Inflammatory (commonly used for pain and certain arthritis treatments)
- Hematological Agents (commonly used in the treatment of blood clots and stroke prevention)

Pharmacy \$ PMPM	2017	2018	2019	2020	2021	2022
Brand/Formulary	\$25.17	\$31.41	\$22.93	\$28.18	\$37.11	\$46.28
Brand/Non-Formulary	\$0.00	\$0.00	\$1.91	\$4.96	\$7.62	\$13.67
Generic/Formulary	\$17.60	\$16.09	\$15.93	\$14.50	\$12.42	\$14.44
Generic/Non-Formulary	\$0.00	\$0.00	\$0.51	\$1.31	\$1.17	\$1.15
Specialty/Formulary	\$21.22	\$24.00	\$18.90	\$15.65	\$12.28	\$15.23
Specialty/Non-Formulary	-\$0.01	\$0.00	\$1.29	\$3.72	\$5.21	\$7.49
<b>Total Pharmacy \$PMPM</b>	<b>\$63.98</b>	<b>\$71.50</b>	<b>\$61.47</b>	<b>\$68.32</b>	<b>\$75.81</b>	<b>\$98.26</b>
<b>Change from Previous Year</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Brand/Formulary	5.2%	24.8%	-27.0%	22.9%	31.7%	24.7%
Brand/Non-Formulary	0.0%	0.0%	0.0%	159.7%	53.6%	79.4%
Generic/Formulary	-24.7%	-8.6%	-1.0%	-9.0%	-14.3%	16.3%
Generic/Non-Formulary	0.0%	0.0%	0.0%	156.9%	-10.7%	-1.7%
Specialty/Formulary	-21.0%	13.1%	-21.3%	-17.2%	-21.5%	24.0%
Specialty/Non-Formulary	0.0%	-100.0%	0.0%	188.4%	40.1%	43.8%
<b>Total Pharmacy \$PMPM</b>	<b>-13.7%</b>	<b>11.8%</b>	<b>-14.0%</b>	<b>11.1%</b>	<b>11.0%</b>	<b>29.6%</b>

# Kaiser – Other Summary

- 2022 realized the following results over 2021:

- Total Other cost increased 28.7% to \$155.30 pmpm
- Ambulance Services increased 15.8% pmpm
- Durable Medical Equipment increased 22.6%
- Home Healthcare increased 9.4% pmpm
- Total Integrated Care Management (ICM) fees increased 30.9% to \$121.17 pmpm



Total Other \$ PMPM	2017	2018	2019	2020	2021	2022
Ambulance	\$10.09	\$7.52	\$9.70	\$10.22	\$13.17	\$15.25
Durable Medical Equipment (DME)	\$9.17	\$8.85	\$9.96	\$8.02	\$8.07	\$9.89
Home Health	\$4.23	\$2.98	\$3.07	\$6.17	\$6.78	\$7.42
ICM Variable - Rx	\$22.14	\$23.26	\$23.94	\$24.89	\$22.90	\$26.61
ICM Variable - Medical	\$43.01	\$48.91	\$52.95	\$51.27	\$46.08	\$66.91
ICM Fixed	\$21.06	\$22.31	\$23.09	\$23.95	\$23.58	\$27.65
Other Medical Services	\$6.30	-\$0.88	\$1.35	\$23.59	\$0.09	\$1.57
<b>Total Other \$PMPM</b>	<b>\$116.00</b>	<b>\$112.95</b>	<b>\$124.06</b>	<b>\$148.11</b>	<b>\$120.67</b>	<b>\$155.30</b>
Change from Previous Year	2017	2018	2019	2020	2021	2022
Ambulance	-10.5%	-25.5%	29.0%	5.4%	28.9%	15.8%
Durable Medical Equipment (DME)	-18.1%	-3.5%	12.5%	-19.5%	0.6%	22.6%
Home Health	-15.4%	-29.6%	3.0%	101.0%	9.9%	9.4%
ICM Variable - Rx	7.4%	5.1%	2.9%	4.0%	-8.0%	16.2%
ICM Variable - Medical	-17.3%	13.7%	8.3%	-3.2%	-10.1%	45.2%
ICM Fixed	5.6%	5.9%	3.5%	3.7%	-1.5%	17.3%
Other Medical Services	-44.7%	-113.9%	-254.2%	1643.1%	-99.6%	1693.0%
<b>Total Other PMPM</b>	<b>-11.8%</b>	<b>-2.6%</b>	<b>9.8%</b>	<b>19.4%</b>	<b>-18.5%</b>	<b>28.7%</b>

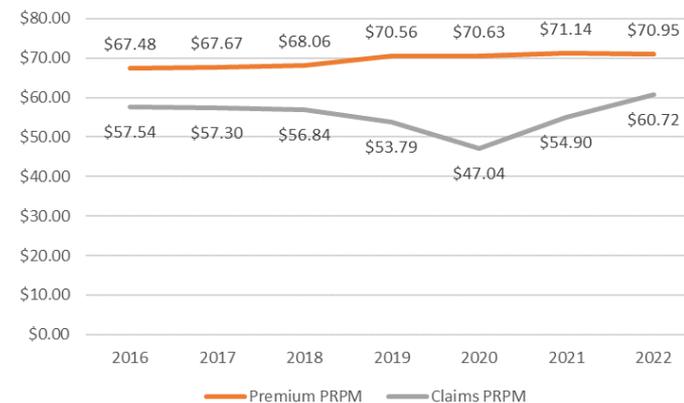
# Delta Dental

# Delta Dental – Summary

Delta Dental	2016	2017	2018	2019	2020	2021	2022
Average Members	10,794	11,150	11,559	12,029	12,490	13,517	13,966
Premium	\$8,740,607	\$9,054,217	\$9,440,831	\$10,185,820	\$10,586,448	\$11,538,515	\$11,889,995
Claims	\$7,453,548	\$7,666,357	\$7,884,355	\$7,763,760	\$7,050,619	\$8,904,930	\$10,176,822
Loss Ratio	85.3%	84.7%	83.5%	76.2%	66.6%	77.2%	85.6%
<b>Per Retiree Per Month (PRPM)</b>							
Premium PRPM	\$67.48	\$67.67	\$68.06	\$70.56	\$70.63	\$71.14	\$70.95
Claims PRPM	\$57.54	\$57.30	\$56.84	\$53.79	\$47.04	\$54.90	\$60.72
<b>Change from Previous Year</b>							
Enrollment		3.3%	3.7%	4.1%	3.8%	8.2%	3.3%
Premium PRPM		0.3%	0.6%	3.7%	0.1%	0.7%	-0.3%
Claims PRPM		-0.4%	-0.8%	-5.4%	-12.5%	16.7%	10.6%



- 2022 was the fourth consecutive year LACERS self-funded the dental plan
- Premium equivalent exceeded claim cost for an 85.6% loss ratio
- Given Delta Dental’s administration cost of \$5.10 prpm, LACERS accumulated a cash position of \$858,454 in 2022, and an overall self-funded cash position of \$7,122,125 over the four-year period.
- Keenan recommends LACERS maintain an IBNR reserve of \$694,092.
- This leaves an accumulation of margin of \$6,428,033
- A Request for Renewal (RFR) is in progress for Dental.



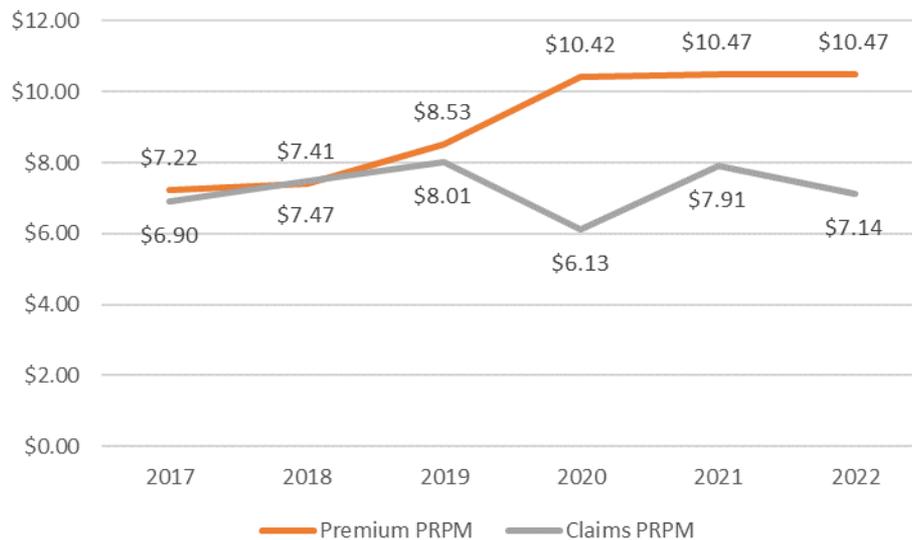
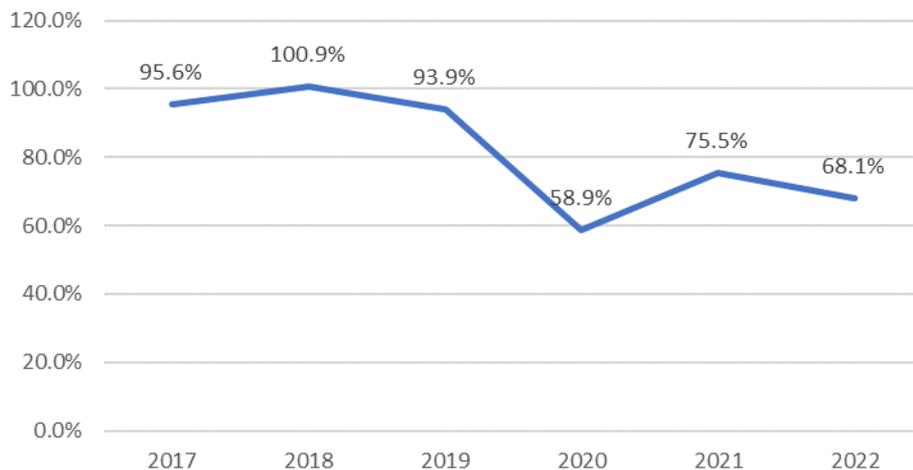
# Anthem Blue View Vision

# Anthem Blue View Vision – Summary

- 2022 was the first year of self-funding vision.
- Given Blue View’s administration cost of \$0.67 prpm, LACERS accumulated a cash position of \$112,768 in 2022 including funding \$54,416 for IBNR
- Membership grew 2.6% to 6,971
- The loss ratio decreased to 68.1% from 75.5%
- Claim cost prpm decreased 9.7% to \$7.14 prpm (from \$7.91 prpm in 2021)
- A Request for Renewal (RFR) is in progress for Vision.

Vision	2017	2018	2019	2020	2021	2022
Average Members	7,353	7,641	7,089	6,356	6,796	6,971
Premium	\$636,952	\$679,099	\$725,266	\$794,534	\$854,178	\$876,222
Claims	\$608,902	\$684,891	\$681,374	\$467,912	\$644,783	\$596,944
Loss Ratio	95.6%	100.9%	93.9%	58.9%	75.5%	68.1%
<b>Per Retiree Per Month (PRPM)</b>						
Premium PRPM	\$7.22	\$7.41	\$8.53	\$10.42	\$10.47	\$10.47
Claims PRPM	\$6.90	\$7.47	\$8.01	\$6.13	\$7.91	\$7.14
<b>Change from Previous Year</b>						
Enrollment	3.1%	3.9%	-7.2%	-10.3%	6.9%	2.6%
Premium PRPM	0.0%	2.6%	15.1%	22.2%	0.5%	0.0%
Claims PRPM	10.7%	8.2%	7.2%	-23.4%	28.9%	-9.7%

Claim Cost Loss Ratio



# Next Steps

# Next Steps

- Develop coordinated carrier strategy using dashboard findings:
  - Share dashboard findings across all carriers for their strengths and weaknesses to improve various programs through innovative and proactive approaches as requested in the 2024 medical Request for Proposal (RFP).
  - As noted in the 2024 medical RFP, seek carrier programs to better serve LACERS' membership and mitigate cost trends with the ability to influence Member care purchasing decisions.
  - Develop targeted Wellness program initiatives based on care management programs such as disease management and health coaching.
- Use the results of this financial dashboard to inform and guide the planning of the upcoming 2024 dental and vision plan renewals.

# Glossary

- Claim Cost Loss Ratio – the claim cost of a particular line of coverage over a particular time frame divided by the premium for the same line of coverage for the same time frame provides you with a claim cost loss ratio.
- Total Cost Loss Ratio - the total cost of a particular line of coverage over a particular time frame divided by the premium for the same line of coverage for the same time frame provides you with a total cost loss ratio.
- Total Cost – claim cost plus the associated carrier retention/administration cost
- Capitation Fee – Applies to HMO coverage. A contracted and carrier negotiated fee paid to providers and hospitals on a monthly basis for certain services eliminating the claim cost. Fee is based on covered lives selection of a primary care physician and hospital selection.
- U65 – Under age 65 or with Medicare Part B only. These are non-Medicare A & B plans also known as commercial plans.
- Passive PPO Medicare Advantage plan – A single integrated program approved by Medicare with the option to obtain services within the network or go out-of-network to any doctor or hospital that accepts Medicare. LACERS plan – Anthem Blue Cross Medicare Preferred (PPO)
- PMPM – per member per month
- PRPM – per retiree per month
- IBNR – Incurred but not Reported reserve
- Accumulation of margin – For self-funded plans if total premium equivalent is greater than total cost an accumulation of margin is realized.
- Pooling Point (Level) – In a fully insured program, a dollar value where individual claimants who have accumulated claims (within the plan year) exceeding the pooling point, the amount above is pooled and not counted towards the plan experience.
- Pool Charge – The insurers charge for having a pooling point. Cost decreases as pooling point increases.
- DOC – days of care
- DME – durable medical equipment
- SNF – skilled nursing facility
- Retail Drug – a drug which is purchased at a local pharmacy (typically no more than a 30-day supply)
- Mail Order Drug – a drug that is purchased through a mail order facility (typically a 3-month supply)
- Generic Drug – a drug which is manufactured by more than one pharmacy drug manufacturer.
- Brand Drug – a drug which is manufactured exclusively by one pharmacy drug manufacturer.
- Formulary Drug – a drug with which the insurance carrier or PBM has a contractual relationship for price and terms.
- Non-Formulary Drug - a drug with which the insurance carrier or PBM does not have a contractual relationship for price and terms.

# Appendix

# Anthem Blue Cross PPO – Monthly Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Retirees</b>	1,173	1,169	1,160	1,158	1,153	1,151	1,138	1,150	1,138	1,130	1,129	1,118	1,147
<b>Premium</b>	\$ 1,754,882	\$ 1,692,089	\$ 1,744,940	\$ 2,108,314	\$ 1,686,712	\$ 1,709,265	\$ 1,707,153	\$ 1,671,232	\$ 1,695,575	\$ 1,659,083	\$ 1,655,430	\$ 1,661,268	\$ 20,745,944
<b>Claims</b>	\$ 1,842,353	\$ 2,764,683	\$ 1,838,371	\$ 2,008,390	\$ 1,467,065	\$ 2,130,009	\$ 1,474,584	\$ 1,637,137	\$ 3,062,232	\$ 1,514,294	\$ 1,824,581	\$ 1,799,502	\$ 23,363,201

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Retirees</b>	4,444	4,478	4,511	4,560	4,593	4,632	4,638	4,651	4,667	4,665	4,665	4,664	4,597
<b>Premium</b>	\$ 2,547,104	\$ 2,555,240	\$ 2,623,606	\$ 2,670,443	\$ 2,680,457	\$ 2,504,220	\$ 2,515,410	\$ 2,757,753	\$ 2,722,205	\$ 2,719,113	\$ 2,699,934	\$ 2,689,995	\$ 31,685,480
<b>Claims</b>	\$ 1,603,152	\$ 1,880,216	\$ 3,596,490	\$ 1,779,559	\$ 2,156,297	\$ 2,279,732	\$ 2,387,053	\$ 1,931,490	\$ 2,235,877	\$ 1,787,636	\$ 2,359,540	\$ 2,892,886	\$ 26,889,928

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Retirees</b>	4,296	4,305	4,318	4,323	4,329	4,335	4,332	4,336	4,343	4,360	4,358	4,385	4,335
<b>Premium</b>	\$ 2,265,680	\$ 2,420,272	\$ 2,296,023	\$ 2,403,328	\$ 2,389,747	\$ 2,395,109	\$ 2,383,253	\$ 2,371,051	\$ 2,375,524	\$ 2,384,085	\$ 1,935,065	\$ 2,375,936	\$ 27,995,073
<b>Claims</b>	\$ 1,644,027	\$ 1,897,820	\$ 2,059,820	\$ 2,132,592	\$ 1,270,737	\$ 2,310,895	\$ 1,745,715	\$ 1,586,525	\$ 2,450,826	\$ 1,952,561	\$ 1,762,414	\$ 2,399,341	\$ 23,213,273

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Retirees</b>	4,102	4,117	4,124	4,153	4,171	4,189	4,199	4,207	4,226	4,237	4,242	4,249	4,185
<b>Premium</b>	\$ 2,325,037	\$ 2,171,193	\$ 1,755,650	\$ 2,191,037	\$ 2,243,473	\$ 2,272,895	\$ 2,186,785	\$ 2,255,384	\$ 2,259,094	\$ 2,291,792	\$ 2,279,137	\$ 2,273,182	\$ 26,504,659
<b>Claims</b>	\$ 1,434,756	\$ 1,251,569	\$ 1,655,633	\$ 1,890,888	\$ 1,879,563	\$ 2,085,488	\$ 1,817,724	\$ 2,034,197	\$ 1,888,351	\$ 1,982,553	\$ 2,425,792	\$ 2,134,554	\$ 22,481,068

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Retirees</b>	3,964	3,963	3,979	4,012	4,029	4,061	4,081	4,115	4,145	4,168	4,182	4,196	4,075
<b>Premium</b>	\$ 2,108,087	\$ 2,213,117	\$ 2,047,322	\$ 2,219,356	\$ 2,226,618	\$ 2,143,259	\$ 2,277,232	\$ 2,270,932	\$ 2,314,606	\$ 2,315,659	\$ 2,329,326	\$ 2,294,064	\$ 26,759,578
<b>Claims</b>	\$ 1,437,361	\$ 1,504,362	\$ 2,045,506	\$ 1,447,687	\$ 1,942,384	\$ 2,016,506	\$ 1,952,469	\$ 1,889,571	\$ 1,412,122	\$ 2,757,743	\$ 1,850,689	\$ 1,862,627	\$ 22,119,027

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Retirees</b>	3,838	3,909	3,934	3,870	3,886	3,856	3,873	3,947	3,919	3,934	4,031	3,929	3,911
<b>Premium</b>	\$ 1,926,978	\$ 1,978,730	\$ 2,006,821	\$ 1,965,298	\$ 1,986,401	\$ 1,944,582	\$ 1,775,361	\$ 2,010,426	\$ 1,891,199	\$ 2,006,798	\$ 2,024,301	\$ 1,904,998	\$ 23,421,893
<b>Claims</b>	\$ 1,579,959	\$ 2,676,376	\$ 2,118,584	\$ 1,502,085	\$ 1,648,562	\$ 1,803,725	\$ 2,069,502	\$ 1,797,383	\$ 1,463,551	\$ 1,270,688	\$ 2,054,775	\$ 1,612,104	\$ 21,597,294

Note: Retirees are covered lives

# Anthem Blue Cross PPO – Per Retiree Per Month Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Retirees</b>	1,173	1,169	1,160	1,158	1,153	1,151	1,138	1,150	1,138	1,130	1,129	1,118	1,147
<b>Premium</b>	\$ 1,496.06	\$ 1,447.47	\$ 1,504.26	\$ 1,820.65	\$ 1,462.89	\$ 1,485.03	\$ 1,500.13	\$ 1,453.25	\$ 1,489.96	\$ 1,468.21	\$ 1,466.28	\$ 1,485.93	\$ 1,506.68
<b>Claims</b>	\$ 1,570.63	\$ 2,365.00	\$ 1,584.80	\$ 1,734.36	\$ 1,272.39	\$ 1,850.57	\$ 1,295.77	\$ 1,423.60	\$ 2,690.89	\$ 1,340.08	\$ 1,616.10	\$ 1,609.57	\$ 1,696.15

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Retirees</b>	4,444	4,478	4,511	4,560	4,593	4,632	4,638	4,651	4,667	4,665	4,665	4,664	4,597
<b>Premium</b>	\$ 573.16	\$ 570.62	\$ 581.60	\$ 585.62	\$ 583.60	\$ 540.63	\$ 542.35	\$ 592.94	\$ 583.29	\$ 582.88	\$ 578.76	\$ 576.76	\$ 574.35
<b>Claims</b>	\$ 360.75	\$ 419.88	\$ 797.27	\$ 390.25	\$ 469.47	\$ 492.17	\$ 514.67	\$ 415.28	\$ 479.08	\$ 383.20	\$ 505.80	\$ 620.26	\$ 487.34

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Retirees</b>	4,296	4,305	4,318	4,323	4,329	4,335	4,332	4,336	4,343	4,360	4,358	4,385	4,335
<b>Premium</b>	\$ 527.39	\$ 562.20	\$ 531.73	\$ 555.94	\$ 552.03	\$ 552.50	\$ 550.15	\$ 546.83	\$ 546.98	\$ 546.81	\$ 444.03	\$ 541.83	\$ 538.20
<b>Claims</b>	\$ 382.69	\$ 440.84	\$ 477.03	\$ 493.31	\$ 293.54	\$ 533.08	\$ 402.98	\$ 365.90	\$ 564.32	\$ 447.84	\$ 404.41	\$ 547.17	\$ 446.09

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Retirees</b>	4,102	4,117	4,124	4,153	4,171	4,189	4,199	4,207	4,226	4,237	4,242	4,249	4,185
<b>Premium</b>	\$ 566.81	\$ 527.37	\$ 425.72	\$ 527.58	\$ 537.87	\$ 542.59	\$ 520.79	\$ 536.10	\$ 534.57	\$ 540.90	\$ 537.28	\$ 534.99	\$ 527.71
<b>Claims</b>	\$ 349.77	\$ 304.00	\$ 401.46	\$ 455.31	\$ 450.63	\$ 497.85	\$ 432.89	\$ 483.53	\$ 446.84	\$ 467.91	\$ 571.85	\$ 502.37	\$ 447.03

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Retirees</b>	3,964	3,963	3,979	4,012	4,029	4,061	4,081	4,115	4,145	4,168	4,182	4,196	4,075
<b>Premium</b>	\$ 531.81	\$ 558.44	\$ 514.53	\$ 553.18	\$ 552.65	\$ 527.77	\$ 558.01	\$ 551.87	\$ 558.41	\$ 555.58	\$ 556.99	\$ 546.73	\$ 547.29
<b>Claims</b>	\$ 362.60	\$ 379.60	\$ 514.08	\$ 360.84	\$ 482.10	\$ 496.55	\$ 478.43	\$ 459.19	\$ 340.68	\$ 661.65	\$ 442.54	\$ 443.91	\$ 452.38

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Retirees</b>	3,838	3,909	3,934	3,870	3,886	3,856	3,873	3,947	3,919	3,934	4,031	3,929	3,911
<b>Premium</b>	\$ 502.08	\$ 506.20	\$ 510.12	\$ 507.83	\$ 511.17	\$ 504.30	\$ 458.39	\$ 509.36	\$ 482.57	\$ 510.12	\$ 502.18	\$ 484.86	\$ 499.12
<b>Claims</b>	\$ 411.66	\$ 684.67	\$ 538.53	\$ 388.14	\$ 424.23	\$ 467.77	\$ 534.34	\$ 455.38	\$ 373.45	\$ 323.00	\$ 509.74	\$ 410.31	\$ 460.24

Note: Retirees are covered lives

# Anthem Blue Cross HMO – Monthly Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Retirees</b>	955	952	950	951	944	938	935	936	938	937	939	929	942
<b>Premium</b>	\$ 1,381,873	\$ 1,356,674	\$ 1,381,069	\$ 1,392,194	\$ 1,365,609	\$ 1,357,766	\$ 1,357,149	\$ 1,329,747	\$ 1,354,549	\$ 1,375,398	\$ 1,341,347	\$ 1,360,675	\$ 16,354,049
<b>Claims</b>	\$ 1,097,647	\$ 1,072,673	\$ 1,400,695	\$ 1,128,846	\$ 1,426,214	\$ 1,443,108	\$ 1,603,026	\$ 1,294,156	\$ 1,346,677	\$ 1,159,421	\$ 1,257,224	\$ 1,084,762	\$ 15,314,447

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Retirees</b>	864	895	909	946	954	963	963	970	971	973	966	960	945
<b>Premium</b>	\$ 1,242,023	\$ 1,316,928	\$ 1,376,300	\$ 1,361,375	\$ 1,422,264	\$ 1,389,647	\$ 1,377,995	\$ 1,415,197	\$ 1,409,165	\$ 1,412,764	\$ 1,356,792	\$ 1,419,800	\$ 16,500,249
<b>Claims</b>	\$ 889,765	\$ 992,031	\$ 1,272,805	\$ 1,565,431	\$ 1,191,217	\$ 1,393,004	\$ 1,067,344	\$ 1,224,631	\$ 972,412	\$ 1,148,672	\$ 1,277,992	\$ 1,331,027	\$ 14,326,329

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Retirees</b>	795	805	814	819	827	828	821	810	833	840	842	848	824
<b>Premium</b>	\$ 1,142,063	\$ 1,108,613	\$ 1,122,525	\$ 1,153,462	\$ 1,169,331	\$ 1,182,401	\$ 1,160,469	\$ 1,150,491	\$ 1,141,629	\$ 1,202,984	\$ 1,110,757	\$ 1,178,339	\$ 13,823,064
<b>Claims</b>	\$ 1,156,915	\$ 925,146	\$ 1,078,180	\$ 859,863	\$ 872,348	\$ 979,444	\$ 999,506	\$ 1,078,435	\$ 1,035,419	\$ 1,028,595	\$ 1,004,443	\$ 970,900	\$ 11,989,194

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Retirees</b>	768	779	785	795	803	806	818	818	828	821	815	806	804
<b>Premium</b>	\$ 964,929	\$ 978,750	\$ 986,288	\$ 998,853	\$ 1,008,904	\$ 1,012,673	\$ 1,027,750	\$ 1,027,750	\$ 1,040,314	\$ 1,031,519	\$ 1,023,981	\$ 1,012,673	\$ 12,114,384
<b>Claims</b>	\$ 816,069	\$ 908,388	\$ 859,984	\$ 1,309,970	\$ 727,839	\$ 762,997	\$ 833,831	\$ 1,166,212	\$ 1,026,500	\$ 1,038,197	\$ 980,281	\$ 867,528	\$ 11,297,796

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Retirees</b>	848	853	862	872	888	896	885	894	903	909	917	923	888
<b>Premium</b>	\$ 1,231,168	\$ 1,258,060	\$ 1,088,455	\$ 1,251,256	\$ 1,243,772	\$ 1,322,926	\$ 1,351,647	\$ 1,320,972	\$ 1,298,594	\$ 1,243,701	\$ 1,335,136	\$ 1,306,719	\$ 15,252,406
<b>Claims</b>	\$ 962,346	\$ 695,105	\$ 1,265,144	\$ 954,252	\$ 788,631	\$ 1,023,184	\$ 1,163,757	\$ 1,086,229	\$ 836,634	\$ 1,322,936	\$ 882,834	\$ 1,023,606	\$ 12,004,658

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Retirees</b>	784	815	788	797	844	825	787	842	857	839	860	843	823
<b>Premium</b>	\$ 1,044,772	\$ 1,076,927	\$ 1,052,062	\$ 1,061,615	\$ 1,135,200	\$ 1,110,027	\$ 1,009,107	\$ 1,107,553	\$ 1,128,335	\$ 1,129,192	\$ 1,158,671	\$ 1,152,094	\$ 13,165,555
<b>Claims</b>	\$ 908,415	\$ 887,394	\$ 1,090,354	\$ 779,124	\$ 920,028	\$ 1,528,446	\$ 889,390	\$ 884,263	\$ 914,962	\$ 762,349	\$ 1,171,923	\$ 1,082,764	\$ 11,819,412

Note: Retirees are covered lives

# Anthem Blue Cross HMO –

## Per Retiree Per Month Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Retirees</b>	955	952	950	951	944	938	935	936	938	937	939	929	<b>942</b>
<b>Premium</b>	\$ 1,446.99	\$ 1,425.08	\$ 1,453.76	\$ 1,463.93	\$ 1,446.62	\$ 1,447.51	\$ 1,451.50	\$ 1,420.67	\$ 1,444.08	\$ 1,467.87	\$ 1,428.48	\$ 1,464.67	\$ <b>1,446.76</b>
<b>Claims</b>	\$ 1,149.37	\$ 1,126.76	\$ 1,474.42	\$ 1,187.01	\$ 1,510.82	\$ 1,538.49	\$ 1,714.47	\$ 1,382.65	\$ 1,435.69	\$ 1,237.38	\$ 1,338.90	\$ 1,167.67	\$ <b>1,355.30</b>

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Retirees</b>	864	895	909	946	954	963	963	970	971	973	966	960	<b>945</b>
<b>Premium</b>	\$ 1,437.53	\$ 1,471.43	\$ 1,514.08	\$ 1,439.09	\$ 1,490.84	\$ 1,443.04	\$ 1,430.94	\$ 1,458.97	\$ 1,451.25	\$ 1,451.97	\$ 1,404.55	\$ 1,478.96	\$ <b>1,456.05</b>
<b>Claims</b>	\$ 1,029.82	\$ 1,108.41	\$ 1,400.23	\$ 1,654.79	\$ 1,248.66	\$ 1,446.53	\$ 1,108.35	\$ 1,262.51	\$ 1,001.45	\$ 1,180.55	\$ 1,322.97	\$ 1,386.49	\$ <b>1,262.56</b>

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Retirees</b>	795	805	814	819	827	828	821	810	833	840	842	848	<b>824</b>
<b>Premium</b>	\$ 1,436.56	\$ 1,377.16	\$ 1,379.02	\$ 1,408.38	\$ 1,413.94	\$ 1,428.02	\$ 1,413.48	\$ 1,420.36	\$ 1,370.50	\$ 1,432.12	\$ 1,319.19	\$ 1,389.55	\$ <b>1,399.02</b>
<b>Claims</b>	\$ 1,455.24	\$ 1,149.25	\$ 1,324.55	\$ 1,049.89	\$ 1,054.83	\$ 1,182.90	\$ 1,217.43	\$ 1,331.40	\$ 1,243.00	\$ 1,224.52	\$ 1,192.93	\$ 1,144.93	\$ <b>1,214.24</b>

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Retirees</b>	768	779	785	795	803	806	818	818	828	821	815	806	<b>804</b>
<b>Premium</b>	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ 1,256.42	\$ <b>1,256.42</b>
<b>Claims</b>	\$ 1,062.59	\$ 1,166.09	\$ 1,095.52	\$ 1,647.76	\$ 906.40	\$ 946.65	\$ 1,019.35	\$ 1,425.69	\$ 1,239.73	\$ 1,264.55	\$ 1,202.80	\$ 1,076.34	\$ <b>1,171.12</b>

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Retirees</b>	848	853	862	872	888	896	885	894	903	909	917	923	<b>888</b>
<b>Premium</b>	\$ 1,451.85	\$ 1,474.86	\$ 1,262.71	\$ 1,434.93	\$ 1,400.64	\$ 1,476.48	\$ 1,527.28	\$ 1,477.60	\$ 1,438.09	\$ 1,368.21	\$ 1,455.98	\$ 1,415.73	\$ <b>1,432.15</b>
<b>Claims</b>	\$ 1,134.84	\$ 814.89	\$ 1,467.68	\$ 1,094.33	\$ 888.10	\$ 1,141.95	\$ 1,314.98	\$ 1,215.02	\$ 926.51	\$ 1,455.38	\$ 962.74	\$ 1,109.00	\$ <b>1,127.20</b>

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Retirees</b>	784	815	788	797	844	825	787	842	857	839	860	843	<b>823</b>
<b>Premium</b>	\$ 1,332.62	\$ 1,321.38	\$ 1,335.10	\$ 1,332.01	\$ 1,345.02	\$ 1,345.49	\$ 1,282.22	\$ 1,315.38	\$ 1,316.61	\$ 1,345.88	\$ 1,347.29	\$ 1,366.66	\$ <b>1,332.41</b>
<b>Claims</b>	\$ 1,158.69	\$ 1,088.83	\$ 1,383.70	\$ 977.57	\$ 1,090.08	\$ 1,852.66	\$ 1,130.10	\$ 1,050.19	\$ 1,067.63	\$ 908.64	\$ 1,362.70	\$ 1,284.42	\$ <b>1,196.18</b>

Note: Retirees are covered lives

# Kaiser –

## Monthly Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Members</b>	4,950	4,937	4,943	4,902	4,857	4,812	4,786	4,780	4,723	4,687	4,636	4,591	<b>4,800</b>
<b>Premium</b>	\$ 4,092,383	\$ 4,081,635	\$ 4,086,596	\$ 4,052,699	\$ 4,015,496	\$ 3,978,292	\$ 3,956,797	\$ 3,951,836	\$ 3,904,712	\$ 3,874,949	\$ 3,832,785	\$ 3,795,582	<b>\$ 47,623,761</b>
<b>Claims</b>	\$ 5,475,452	\$ 3,603,309	\$ 4,900,078	\$ 4,018,715	\$ 3,948,354	\$ 2,887,342	\$ 3,257,813	\$ 4,979,118	\$ 3,499,588	\$ 4,136,434	\$ 4,539,621	\$ 3,639,442	<b>\$ 48,885,266</b>

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Members</b>	4,433	4,559	4,670	4,816	4,993	5,064	5,093	5,093	5,064	5,051	5,023	5,000	<b>4,905</b>
<b>Premium</b>	\$ 3,458,862	\$ 3,557,173	\$ 3,643,782	\$ 3,757,698	\$ 3,895,803	\$ 3,951,201	\$ 3,973,829	\$ 3,973,829	\$ 3,951,201	\$ 3,941,058	\$ 3,919,211	\$ 3,901,265	<b>\$ 45,924,911</b>
<b>Claims</b>	\$ 3,074,838	\$ 2,941,216	\$ 5,381,766	\$ 2,082,575	\$ 3,890,047	\$ 3,788,463	\$ 3,604,256	\$ 4,941,464	\$ 4,204,794	\$ 3,090,321	\$ 4,074,584	\$ 5,846,170	<b>\$ 46,920,494</b>

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Members</b>	4,049	4,109	4,151	4,141	4,155	4,175	4,091	4,091	4,216	4,277	4,432	4,267	<b>4,180</b>
<b>Premium</b>	\$ 3,078,835	\$ 3,124,459	\$ 3,156,395	\$ 3,148,792	\$ 3,159,437	\$ 3,174,645	\$ 3,110,772	\$ 3,110,772	\$ 3,205,821	\$ 3,252,205	\$ 3,370,066	\$ 3,244,601	<b>\$ 38,136,800</b>
<b>Claims</b>	\$ 2,788,400	\$ 2,882,476	\$ 3,010,833	\$ 2,039,703	\$ 1,909,878	\$ 1,777,659	\$ 3,481,047	\$ 2,999,856	\$ 2,900,728	\$ 3,890,059	\$ 3,368,998	\$ 5,330,295	<b>\$ 36,379,932</b>

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Members</b>	4,056	4,051	4,089	4,139	4,145	4,158	4,170	4,158	4,167	4,122	4,097	4,061	<b>4,118</b>
<b>Premium</b>	\$ 3,126,819	\$ 3,122,965	\$ 3,152,259	\$ 3,190,805	\$ 3,195,430	\$ 3,205,452	\$ 3,214,703	\$ 3,205,452	\$ 3,212,390	\$ 3,177,699	\$ 3,158,426	\$ 3,130,674	<b>\$ 38,093,074</b>
<b>Claims</b>	\$ 2,773,098	\$ 2,198,082	\$ 2,482,638	\$ 2,548,366	\$ 2,544,412	\$ 2,363,768	\$ 3,435,651	\$ 3,050,397	\$ 2,354,707	\$ 2,993,508	\$ 5,214,113	\$ 2,787,655	<b>\$ 34,746,395</b>

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Members</b>	3,800	3,780	3,864	4,011	3,985	3,990	4,029	4,060	4,161	4,126	4,168	4,178	<b>4,013</b>
<b>Premium</b>	\$ 3,051,362	\$ 3,035,302	\$ 3,102,753	\$ 3,220,793	\$ 3,199,915	\$ 3,203,930	\$ 3,235,247	\$ 3,260,139	\$ 3,341,241	\$ 3,313,137	\$ 3,346,862	\$ 3,354,892	<b>\$ 38,665,574</b>
<b>Claims</b>	\$ 2,688,477	\$ 2,283,585	\$ 2,019,194	\$ 2,140,224	\$ 2,283,457	\$ 2,993,169	\$ 3,232,660	\$ 2,296,956	\$ 2,828,420	\$ 3,071,918	\$ 2,150,606	\$ 2,397,282	<b>\$ 30,385,948</b>

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Members</b>	3,733	3,712	3,713	3,745	3,782	3,765	3,744	3,787	3,781	3,812	3,843	3,815	<b>3,769</b>
<b>Premium</b>	\$ 2,912,524	\$ 2,896,140	\$ 2,896,920	\$ 2,921,886	\$ 2,950,754	\$ 2,937,491	\$ 2,921,106	\$ 2,954,655	\$ 2,949,974	\$ 2,974,161	\$ 2,998,347	\$ 2,976,501	<b>\$ 35,290,459</b>
<b>Claims</b>	\$ 2,467,331	\$ 2,134,732	\$ 3,368,101	\$ 2,630,415	\$ 2,214,887	\$ 1,711,140	\$ 2,293,468	\$ 2,533,288	\$ 2,098,372	\$ 2,218,897	\$ 2,550,296	\$ 1,968,406	<b>\$ 28,189,333</b>

Note: Members are covered lives

# Kaiser –

## Per Retiree Per Month Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Members</b>	4,950	4,937	4,943	4,902	4,857	4,812	4,786	4,780	4,723	4,687	4,636	4,591	<b>4,800</b>
<b>Premium</b>	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ 826.74	\$ <b>826.74</b>
<b>Claims</b>	\$ 1,106.15	\$ 729.86	\$ 991.32	\$ 819.81	\$ 812.92	\$ 600.03	\$ 680.70	\$ 1,041.66	\$ 740.97	\$ 882.53	\$ 979.21	\$ 792.73	\$ <b>848.64</b>

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Members</b>	4,433	4,559	4,670	4,816	4,993	5,064	5,093	5,093	5,064	5,051	5,023	5,000	<b>4,905</b>
<b>Premium</b>	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ 780.25	\$ <b>780.25</b>
<b>Claims</b>	\$ 693.62	\$ 645.14	\$ 1,152.41	\$ 432.43	\$ 779.10	\$ 748.12	\$ 707.69	\$ 970.25	\$ 830.33	\$ 611.82	\$ 811.19	\$ 1,169.23	\$ <b>797.17</b>

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Members</b>	4,049	4,109	4,151	4,141	4,155	4,175	4,091	4,091	4,216	4,277	4,432	4,267	<b>4,180</b>
<b>Premium</b>	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ <b>760.39</b>
<b>Claims</b>	\$ 688.66	\$ 701.50	\$ 725.33	\$ 492.56	\$ 459.66	\$ 425.79	\$ 850.90	\$ 733.28	\$ 688.03	\$ 909.53	\$ 760.15	\$ 1,249.19	\$ <b>725.36</b>

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Members</b>	4,056	4,051	4,089	4,139	4,145	4,158	4,170	4,158	4,167	4,122	4,097	4,061	<b>4,118</b>
<b>Premium</b>	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ <b>770.91</b>
<b>Claims</b>	\$ 683.70	\$ 542.60	\$ 607.15	\$ 615.70	\$ 613.85	\$ 568.49	\$ 823.90	\$ 733.62	\$ 565.08	\$ 726.23	\$ 1,272.67	\$ 686.45	\$ <b>703.18</b>

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Members</b>	3,800	3,780	3,864	4,011	3,985	3,990	4,029	4,060	4,161	4,126	4,168	4,178	<b>4,013</b>
<b>Premium</b>	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ <b>802.99</b>
<b>Claims</b>	\$ 707.49	\$ 604.12	\$ 522.57	\$ 533.59	\$ 573.01	\$ 750.17	\$ 802.35	\$ 565.75	\$ 679.75	\$ 744.53	\$ 515.98	\$ 573.79	\$ <b>631.04</b>

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Members</b>	3,733	3,712	3,713	3,745	3,782	3,765	3,744	3,787	3,781	3,812	3,843	3,815	<b>3,769</b>
<b>Premium</b>	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ <b>780.21</b>
<b>Claims</b>	\$ 660.95	\$ 575.09	\$ 907.11	\$ 702.38	\$ 585.64	\$ 454.49	\$ 612.57	\$ 668.94	\$ 554.98	\$ 582.08	\$ 663.62	\$ 515.96	\$ <b>623.22</b>

Note: Members are covered lives

# Delta Dental –

## Monthly Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Members</b>	13,929	13,954	13,962	13,958	13,957	13,967	13,972	13,992	13,992	13,988	13,976	13,940	<b>13,966</b>
<b>Premium</b>	\$ 991,714	\$ 992,751	\$ 992,562	\$ 991,277	\$ 990,336	\$ 990,742	\$ 990,762	\$ 992,222	\$ 991,399	\$ 990,928	\$ 989,531	\$ 985,769	<b>\$ 11,889,995</b>
<b>Claims</b>	\$ 690,889	\$ 931,991	\$ 1,109,723	\$ 835,246	\$ 903,689	\$ 924,011	\$ 702,167	\$ 761,069	\$ 930,776	\$ 742,825	\$ 768,306	\$ 876,130	<b>\$ 10,176,822</b>

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Members</b>	12,923	13,074	13,196	13,385	13,548	13,651	13,692	13,722	13,758	13,756	13,747	13,746	<b>13,517</b>
<b>Premium</b>	\$ 914,372	\$ 926,913	\$ 936,653	\$ 951,408	\$ 964,791	\$ 972,472	\$ 975,831	\$ 978,175	\$ 980,806	\$ 980,156	\$ 978,962	\$ 977,976	<b>\$ 11,538,515</b>
<b>Claims</b>	\$ 652,127	\$ 704,101	\$ 740,992	\$ 947,377	\$ 732,683	\$ 688,654	\$ 840,385	\$ 676,516	\$ 841,246	\$ 635,531	\$ 621,601	\$ 823,717	<b>\$ 8,904,930</b>

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Members</b>	12,324	12,372	12,439	12,445	12,469	12,454	12,452	12,447	12,524	12,595	12,652	12,710	<b>12,490</b>
<b>Premium</b>	\$ 870,198	\$ 873,660	\$ 878,822	\$ 879,340	\$ 881,352	\$ 879,801	\$ 879,397	\$ 878,669	\$ 885,061	\$ 889,347	\$ 893,133	\$ 897,668	<b>\$ 10,586,448</b>
<b>Claims</b>	\$ 905,378	\$ 870,292	\$ 689,302	\$ 221,127	\$ 149,923	\$ 448,055	\$ 660,701	\$ 552,036	\$ 589,843	\$ 756,617	\$ 526,483	\$ 680,862	<b>\$ 7,050,619</b>

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Members</b>	11,822	11,836	11,880	11,968	11,995	12,033	12,072	12,096	12,140	12,163	12,174	12,174	<b>12,029</b>
<b>Premium</b>	\$ 835,516	\$ 835,668	\$ 838,960	\$ 845,985	\$ 847,141	\$ 849,845	\$ 852,544	\$ 853,519	\$ 856,900	\$ 857,636	\$ 857,152	\$ 854,954	<b>\$ 10,185,820</b>
<b>Claims</b>	\$ 545,725	\$ 737,068	\$ 700,291	\$ 642,973	\$ 781,973	\$ 610,363	\$ 568,691	\$ 737,173	\$ 597,225	\$ 731,619	\$ 572,951	\$ 537,709	<b>\$ 7,763,760</b>

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Members</b>	11,351	11,391	11,419	11,462	11,525	11,558	11,586	11,633	11,685	11,710	11,697	11,688	<b>11,559</b>
<b>Premium</b>	\$ 773,262	\$ 772,317	\$ 772,477	\$ 776,696	\$ 780,075	\$ 792,008	\$ 788,684	\$ 789,959	\$ 795,379	\$ 799,546	\$ 802,303	\$ 798,124	<b>\$ 9,440,830</b>
<b>Claims</b>	\$ 918,160	\$ 720,511	\$ 736,277	\$ 689,322	\$ 714,306	\$ 613,328	\$ 563,379	\$ 641,636	\$ 555,328	\$ 621,293	\$ 544,463	\$ 566,352	<b>\$ 7,884,355</b>

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Members</b>	10,973	11,010	11,031	11,089	11,120	11,124	11,170	11,218	11,238	11,275	11,278	11,279	<b>11,150</b>
<b>Premium</b>	\$ 742,378	\$ 740,018	\$ 742,033	\$ 748,793	\$ 749,577	\$ 757,359	\$ 755,495	\$ 755,582	\$ 759,484	\$ 767,756	\$ 767,313	\$ 768,429	<b>\$ 9,054,217</b>
<b>Claims</b>	\$ 767,130	\$ 680,435	\$ 722,622	\$ 611,108	\$ 671,173	\$ 632,995	\$ 561,567	\$ 648,443	\$ 516,352	\$ 612,430	\$ 585,825	\$ 656,277	<b>\$ 7,666,357</b>

Note: Members are covered lives

# Delta Dental –

## Per Retiree Per Month Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Members</b>	13,929	13,954	13,962	13,958	13,957	13,967	13,972	13,992	13,992	13,988	13,976	13,940	<b>13,966</b>
<b>Premium</b>	\$ 71.20	\$ 71.14	\$ 71.09	\$ 71.02	\$ 70.96	\$ 70.93	\$ 70.91	\$ 70.91	\$ 70.85	\$ 70.84	\$ 70.80	\$ 70.72	<b>\$ 70.95</b>
<b>Claims</b>	\$ 49.60	\$ 66.79	\$ 79.48	\$ 59.84	\$ 64.75	\$ 66.16	\$ 50.26	\$ 54.39	\$ 66.52	\$ 53.10	\$ 54.97	\$ 62.85	<b>\$ 60.73</b>

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Members</b>	12,923	13,074	13,196	13,385	13,548	13,651	13,692	13,722	13,758	13,756	13,747	13,746	<b>13,517</b>
<b>Premium</b>	\$ 70.76	\$ 70.90	\$ 70.98	\$ 71.08	\$ 71.21	\$ 71.24	\$ 71.27	\$ 71.29	\$ 71.29	\$ 71.25	\$ 71.21	\$ 71.15	<b>\$ 71.14</b>
<b>Claims</b>	\$ 50.46	\$ 53.86	\$ 56.15	\$ 70.78	\$ 54.08	\$ 50.45	\$ 61.38	\$ 49.30	\$ 61.15	\$ 46.20	\$ 45.22	\$ 59.92	<b>\$ 54.91</b>

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Members</b>	12,324	12,372	12,439	12,445	12,469	12,454	12,452	12,447	12,524	12,595	12,652	12,710	<b>12,490</b>
<b>Premium</b>	\$ 70.61	\$ 70.62	\$ 70.65	\$ 70.66	\$ 70.68	\$ 70.64	\$ 70.62	\$ 70.59	\$ 70.67	\$ 70.61	\$ 70.59	\$ 70.63	<b>\$ 70.63</b>
<b>Claims</b>	\$ 73.46	\$ 70.34	\$ 55.41	\$ 17.77	\$ 12.02	\$ 35.98	\$ 53.06	\$ 44.35	\$ 47.10	\$ 60.07	\$ 41.61	\$ 53.57	<b>\$ 47.06</b>

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Members</b>	11,822	11,836	11,880	11,968	11,995	12,033	12,072	12,096	12,140	12,163	12,174	12,174	<b>12,029</b>
<b>Premium</b>	\$ 70.67	\$ 70.60	\$ 70.62	\$ 70.69	\$ 70.62	\$ 70.63	\$ 70.62	\$ 70.56	\$ 70.58	\$ 70.51	\$ 70.41	\$ 70.23	<b>\$ 70.56</b>
<b>Claims</b>	\$ 46.16	\$ 62.27	\$ 58.95	\$ 53.72	\$ 65.19	\$ 50.72	\$ 47.11	\$ 60.94	\$ 49.19	\$ 60.15	\$ 47.06	\$ 44.17	<b>\$ 53.80</b>

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Members</b>	11,351	11,391	11,419	11,462	11,525	11,558	11,586	11,633	11,685	11,710	11,697	11,688	<b>11,559</b>
<b>Premium</b>	\$ 68.12	\$ 67.80	\$ 67.65	\$ 67.76	\$ 67.69	\$ 68.52	\$ 68.07	\$ 67.91	\$ 68.07	\$ 68.28	\$ 68.59	\$ 68.29	<b>\$ 68.06</b>
<b>Claims</b>	\$ 80.89	\$ 63.25	\$ 64.48	\$ 60.14	\$ 61.98	\$ 53.07	\$ 48.63	\$ 55.16	\$ 47.52	\$ 53.06	\$ 46.55	\$ 48.46	<b>\$ 56.93</b>

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Members</b>	10,973	11,010	11,031	11,089	11,120	11,124	11,170	11,218	11,238	11,275	11,278	11,279	<b>11,150</b>
<b>Premium</b>	\$ 67.65	\$ 67.21	\$ 67.27	\$ 67.53	\$ 67.41	\$ 68.08	\$ 67.64	\$ 67.35	\$ 67.58	\$ 68.09	\$ 68.04	\$ 68.13	<b>\$ 67.67</b>
<b>Claims</b>	\$ 69.91	\$ 61.80	\$ 65.51	\$ 55.11	\$ 60.36	\$ 56.90	\$ 50.27	\$ 57.80	\$ 45.95	\$ 54.32	\$ 51.94	\$ 58.19	<b>\$ 57.29</b>

Note: Members are covered lives

# Anthem Blue View Vision – Monthly Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Members</b>	6,947	6,927	6,931	6,943	6,956	6,955	6,967	7,001	7,007	6,996	7,013	7,011	<b>6,971</b>
<b>Premium</b>	\$ 72,317	\$ 72,248	\$ 72,853	\$ 72,516	\$ 73,151	\$ 72,792	\$ 73,344	\$ 73,600	\$ 73,451	\$ 73,512	\$ 73,097	\$ 73,341	<b>\$ 876,222</b>
<b>Claims</b>	\$ 58,621	\$ 42,889	\$ 44,718	\$ 44,395	\$ 48,022	\$ 44,448	\$ 47,310	\$ 53,478	\$ 57,541	\$ 59,364	\$ 49,823	\$ 46,335	<b>\$ 596,944</b>

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Members</b>	6,533	6,593	6,652	6,740	6,797	6,852	6,860	6,885	6,905	6,909	6,904	6,917	<b>6,796</b>
<b>Premium</b>	\$ 68,007	\$ 68,764	\$ 69,920	\$ 70,396	\$ 71,479	\$ 71,714	\$ 72,218	\$ 72,381	\$ 72,382	\$ 72,598	\$ 71,961	\$ 72,358	<b>\$ 854,178</b>
<b>Claims</b>	\$ 38,601	\$ 33,167	\$ 61,771	\$ 47,527	\$ 55,810	\$ 49,973	\$ 56,695	\$ 69,239	\$ 52,626	\$ 56,940	\$ 71,050	\$ 51,384	<b>\$ 644,783</b>

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Members</b>	6,270	6,291	6,310	6,324	6,344	6,357	6,350	6,344	6,381	6,419	6,422	6,455	<b>6,356</b>
<b>Premium</b>	\$ 65,308	\$ 65,642	\$ 65,313	\$ 66,763	\$ 66,290	\$ 65,367	\$ 66,242	\$ 66,181	\$ 66,070	\$ 67,073	\$ 67,308	\$ 66,977	<b>\$ 794,534</b>
<b>Claims</b>	\$ 51,501	\$ 40,810	\$ 49,109	\$ (217)	\$ 6,583	\$ 33,848	\$ 37,211	\$ 54,239	\$ 30,164	\$ 54,650	\$ 61,519	\$ 48,495	<b>\$ 467,912</b>

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Members</b>	7,944	8,063	7,931	7,893	7,925	7,962	6,182	6,198	6,226	6,236	6,250	6,253	<b>7,089</b>
<b>Premium</b>	\$ 60,838	\$ 61,619	\$ 65,102	\$ 62,860	\$ 51,129	\$ 54,377	\$ 61,004	\$ 61,048	\$ 62,204	\$ 62,050	\$ 61,361	\$ 61,674	<b>\$ 725,266</b>
<b>Claims</b>	\$ 36,187	\$ 53,941	\$ 51,231	\$ 61,364	\$ 60,561	\$ 55,016	\$ 59,086	\$ 59,749	\$ 67,363	\$ 66,775	\$ 62,624	\$ 47,477	<b>\$ 681,374</b>

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Members</b>	7,457	7,451	7,477	7,537	7,564	7,616	7,654	7,700	7,759	7,805	7,825	7,846	<b>7,641</b>
<b>Premium</b>	\$ 55,258	\$ 55,573	\$ 55,193	\$ 55,883	\$ 56,013	\$ 56,575	\$ 56,861	\$ 56,775	\$ 57,126	\$ 57,846	\$ 58,359	\$ 57,637	<b>\$ 679,099</b>
<b>Claims</b>	\$ 56,894	\$ 41,383	\$ 60,183	\$ 61,270	\$ 55,218	\$ 50,458	\$ 62,857	\$ 55,571	\$ 50,096	\$ 74,149	\$ 61,492	\$ 55,320	<b>\$ 684,891</b>

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Members</b>	7,230	7,281	7,296	7,307	7,310	7,324	7,362	7,411	7,406	7,435	7,436	7,437	<b>7,353</b>
<b>Premium</b>	\$ 51,972	\$ 52,485	\$ 52,533	\$ 52,988	\$ 52,639	\$ 52,904	\$ 52,870	\$ 53,725	\$ 53,431	\$ 53,739	\$ 53,939	\$ 53,727	<b>\$ 636,952</b>
<b>Claims</b>	\$ 38,677	\$ 44,386	\$ 49,515	\$ 52,476	\$ 52,383	\$ 49,527	\$ 41,600	\$ 62,340	\$ 57,813	\$ 55,001	\$ 58,884	\$ 46,300	<b>\$ 608,902</b>

Note: Members are covered lives

# Anthem Blue View Vision –

## Per Retiree Per Month Premium and Claims Summary

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
<b>Members</b>	6,947	6,927	6,931	6,943	6,956	6,955	6,967	7,001	7,007	6,996	7,013	7,011	<b>6,971</b>
<b>Premium</b>	\$ 10.41	\$ 10.43	\$ 10.51	\$ 10.44	\$ 10.52	\$ 10.47	\$ 10.53	\$ 10.51	\$ 10.48	\$ 10.51	\$ 10.42	\$ 10.46	<b>\$ 10.47</b>
<b>Claims</b>	\$ 8.44	\$ 6.19	\$ 6.45	\$ 6.39	\$ 6.90	\$ 6.39	\$ 6.79	\$ 7.64	\$ 8.21	\$ 8.49	\$ 7.10	\$ 6.61	<b>\$ 7.14</b>

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
<b>Members</b>	6,533	6,593	6,652	6,740	6,797	6,852	6,860	6,885	6,905	6,909	6,904	6,917	<b>6,796</b>
<b>Premium</b>	\$ 10.41	\$ 10.43	\$ 10.51	\$ 10.44	\$ 10.52	\$ 10.47	\$ 10.53	\$ 10.51	\$ 10.48	\$ 10.51	\$ 10.42	\$ 10.46	<b>\$ 10.47</b>
<b>Claims</b>	\$ 5.91	\$ 5.03	\$ 9.29	\$ 7.05	\$ 8.21	\$ 7.29	\$ 8.26	\$ 10.06	\$ 7.62	\$ 8.24	\$ 10.29	\$ 7.43	<b>\$ 7.91</b>

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Members</b>	6,270	6,291	6,310	6,324	6,344	6,357	6,350	6,344	6,381	6,419	6,422	6,455	<b>6,356</b>
<b>Premium</b>	\$ 10.42	\$ 10.43	\$ 10.35	\$ 10.56	\$ 10.45	\$ 10.28	\$ 10.43	\$ 10.43	\$ 10.35	\$ 10.45	\$ 10.48	\$ 10.38	<b>\$ 10.42</b>
<b>Claims</b>	\$ 8.21	\$ 6.49	\$ 7.78	\$ (0.03)	\$ 1.04	\$ 5.32	\$ 5.86	\$ 8.55	\$ 4.73	\$ 8.51	\$ 9.58	\$ 7.51	<b>\$ 6.13</b>

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
<b>Members</b>	7,944	8,063	7,931	7,893	7,925	7,962	6,182	6,198	6,226	6,236	6,250	6,253	<b>7,089</b>
<b>Premium</b>	\$ 7.66	\$ 7.64	\$ 8.21	\$ 7.96	\$ 6.45	\$ 6.83	\$ 9.87	\$ 9.85	\$ 9.99	\$ 9.95	\$ 9.82	\$ 9.86	<b>\$ 8.53</b>
<b>Claims</b>	\$ 4.56	\$ 6.69	\$ 6.46	\$ 7.77	\$ 7.64	\$ 6.91	\$ 9.56	\$ 9.64	\$ 10.82	\$ 10.71	\$ 10.02	\$ 7.59	<b>\$ 8.01</b>

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Total
<b>Members</b>	7,457	7,451	7,477	7,537	7,564	7,616	7,654	7,700	7,759	7,805	7,825	7,846	<b>7,641</b>
<b>Premium</b>	\$ 7.41	\$ 7.46	\$ 7.38	\$ 7.41	\$ 7.41	\$ 7.43	\$ 7.43	\$ 7.37	\$ 7.36	\$ 7.41	\$ 7.46	\$ 7.35	<b>\$ 7.41</b>
<b>Claims</b>	\$ 7.63	\$ 5.55	\$ 8.05	\$ 8.13	\$ 7.30	\$ 6.63	\$ 8.21	\$ 7.22	\$ 6.46	\$ 9.50	\$ 7.86	\$ 7.05	<b>\$ 7.47</b>

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total
<b>Members</b>	7,230	7,281	7,296	7,307	7,310	7,324	7,362	7,411	7,406	7,435	7,436	7,437	<b>7,353</b>
<b>Premium</b>	\$ 7.19	\$ 7.21	\$ 7.20	\$ 7.25	\$ 7.20	\$ 7.22	\$ 7.18	\$ 7.25	\$ 7.21	\$ 7.23	\$ 7.25	\$ 7.22	<b>\$ 7.22</b>
<b>Claims</b>	\$ 5.35	\$ 6.10	\$ 6.79	\$ 7.18	\$ 7.17	\$ 6.76	\$ 5.65	\$ 8.41	\$ 7.81	\$ 7.40	\$ 7.92	\$ 6.23	<b>\$ 6.90</b>

Note: Members are covered lives

# Acknowledgement

Keenan & Associates would like to thank Ms. Dale Wong-Nguyen, Ms. Karen Freire, the LACERS Health Benefits Administration staff and LACERS' vendor partners for providing the necessary data. Their cooperation and guidance have been extremely valuable.

## Questions and Answers