

Benefits Administration Committee Agenda

REGULAR MEETING

TUESDAY, APRIL 27, 2021

TIME: 9:15 A.M.

MEETING LOCATION:

In conformity with the Governor's Executive Order N-29-20 (March 17, 2020) and due to the concerns over COVID-19, the LACERS Benefits Administration Committee's April 27, 2021, meeting will be conducted via telephone and/or videoconferencing.

Important Message to the Public

Information to call-in to listen and/or participate:

Dial: (669) 900-6833 or (253) 215-8782

Meeting ID# 884 1259 3386

Instructions for call-in participants:

- 1- Dial in and enter Meeting ID
- 2- Automatically enter virtual "Waiting Room"
- 3- Automatically enter Meeting
- 4- During Public Comment, **press *9** to raise hand
- 5- Staff will call out the last 3-digits of your phone number to make your comment

Information to listen only: Live Committee Meetings can be heard at: (213) 621-CITY (Metro), (818) 904-9450 (Valley), (310) 471-CITY (Westside), and (310) 547-CITY (San Pedro Area).

Chair: Michael R. Wilkinson

Committee Members: Sandra Lee
Nilza R. Serrano

Manager-Secretary: Neil M. Guglielmo

Executive Assistant: Ani Ghoukassian

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

Notice to Paid Representatives

If you are compensated to monitor, attend, or speak at this meeting, City law may require you to register as a lobbyist and report your activity. See Los Angeles Municipal Code §§ 48.01 *et seq.* More information is available at ethics.lacity.org/lobbying. For assistance, please contact the Ethics Commission at (213) 978-1960 or ethics.commission@lacity.org.

Request for services

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and activities.

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Disclaimer to participants

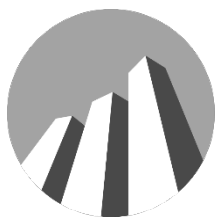
Please be advised that all LACERS Board and Committee Meeting proceedings are audio recorded.

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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 – THIS WILL BE THE ONLY OPPORTUNITY FOR PUBLIC COMMENT - PRESS *9
TO RAISE HAND DURING PUBLIC COMMENT PERIOD**

- II. [APPROVAL OF MINUTES FOR THE MEETING OF JANUARY 26, 2021 AND POSSIBLE COMMITTEE ACTION](#)
- III. [HEALTH PLAN FINANCIAL DASHBOARDS – RECEIVE AND FILE](#)
- IV. [HEALTH MANAGEMENT DASHBOARDS – RECEIVE AND FILE](#)
- V. OPERATIONAL UPDATE
- VI. OTHER BUSINESS
- VII. 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 while public health concerns relating to the novel coronavirus continue.
- VIII. ADJOURNMENT



Board of Administration Agenda

SPECIAL MEETING

TUESDAY, APRIL 27, 2021

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President: Cynthia M. Ruiz
Vice President: Sung Won Sohn

Commissioners: Annie Chao
Elizabeth Lee
Sandra Lee
Nilza R. Serrano
Michael R. Wilkinson

Manager-Secretary: Neil M. Guglielmo

Executive Assistant: Ani Ghoukassian

Legal Counsel: City Attorney's Office
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- VIII. ADJOURNMENT

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

In conformity with the Governor's Executive Order N-29-20 (March 17, 2020)
and due to the concerns over COVID-19, the
LACERS Benefits Administration Committee's
January 26, 2021, meeting was conducted
via telephone and/or videoconferencing

January 26, 2021

Agenda of: April 27, 2021

Item No: II

9:00 a.m.

PRESENT via Videoconferencing:	Chair:	Michael R. Wilkinson
	Committee Members:	Sandra Lee Nilza R. Serrano
	Manager-Secretary:	Neil M. Guglielmo
	Legal Counselor:	Miguel Bahamon
PRESENT at LACERS offices:	Executive Assistant:	Ani Ghoukassian

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, to which there was no response.

II

APPROVAL OF MINUTES FOR THE MEETINGS OF JULY 28, 2020 AND AUGUST 11, 2020 AND POSSIBLE COMMITTEE ACTION – Committee Member Serrano moved approval, and adopted by the following vote: Ayes, Committee Members Sandra Lee, Serrano, and Chair Wilkinson -3; Nays, None.

III

RE-INTRODUCTION OF STEPHANIE SMITH, WELLNESS PROGRAM MANAGER – VERBAL REPORT – Alex Rabrenovich, Chief Benefits Analyst, introduced Stephanie Smith, Wellness Program Manager to the Committee. Ms. Smith shared her experience and vision for LACERS *Well* as the new retiree Wellness Program Manager at LACERS.

IV

LACERS *WELL* 2020 ANNUAL REPORT – RECEIVE AND FILE – Stephanie Smith, Wellness Program Manager, and Kristal Baldwin, Benefits Analyst, presented and discussed this report with the Committee for 15 minutes. The report was received by the Committee and filed.

V

2022 HEALTH PLAN RENEWAL – VERBAL REPORT – Alex Rabrenovich, Chief Benefits Analyst, presented and discussed this item with the Committee for 15 minutes.

VI

OPERATIONAL UPDATE – Lita Payne, Executive Officer, provided the Committee with the following update:

- Harbor Department considering a SIP, staff will update the Board on this issue

VII

OTHER BUSINESS –There was no other business.

VIII

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 while responding to public health concerns relating to the novel coronavirus continue.

IX

ADJOURNMENT – There being no further business before the Committee, Chair Wilkinson adjourned the Meeting at 9:47 a.m.

Michael R. Wilkinson
Chair

Neil M. Guglielmo
Manager-Secretary

REPORT TO BENEFITS ADMINISTRATION COMMITTEE

From: Neil M. Guglielmo, General Manager

MEETING: APRIL 27, 2021

ITEM: III

Neil M. Guglielmo

SUBJECT: HEALTH PLAN FINANCIAL DASHBOARDS

ACTION: ☐ CLOSED: ☐ CONSENT: ☐ RECEIVE & FILE: ☒

Recommendation

That the Committee receive and file this report.

Executive Summary

LACERS' health and welfare consultant, Keenan and Associates, will present the health plan financial dashboards, tracking utilization data to inform LACERS on trends impacting contract renewals. The financial dashboards show that the overall health plan loss ratio of the plans reviewed has decreased from 87.8% to 86.6% from 2019 to 2020.

Discussion

As part of LACERS' Strategic Plan, staff developed a health plan data initiative to help achieve the Goal: Maximize Value and Minimize Costs of our Health and Wellness Program. The purpose of the initiative is to review 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 its health and welfare consultant, Keenan and Associates (Keenan), develop strategies to minimize their impact in an effort to reduce health plan premium increases. The results of these efforts is 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, and informing health plan decisions and negotiation points during contract renewals. Additionally, they may guide staff's communications and wellness efforts to encourage our Members to utilize their plans in a more cost-effective manner for better health and financial outcomes.

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

Strategic Plan Impact Statement

The health plan 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: Alex Rabrenovich, Chief Benefits Analyst of the Health Benefits and Wellness Division.

NG:AR:ar

Attachments: 1. Summary Dashboard
 2. Keenan Report – LACERS Health Plan Financial Dashboards

LACERS	2020 Financial Dashboard Metrics								
	Kaiser			Anthem HMO			Anthem PPO		
	Better	Neutral	Worse	Better	Neutral	Worse	Better	Neutral	Worse
Change in Membership									
Subscribers				2.6%			3.6%		
Members		0.1%		4.3%			4.1%		
Paid Claim Loss Ratio									
Change in Premium		0.2%		14.1%			5.6%		
Gross Loss Ratio			95.3%	86.7%			82.9%		
Large Claim Impact			3.2%	2.8%			6.0%		
Net PaidRatio			92.1%'	83.9%			76.9%		
Change in Claims pmpm									
Capitation		N/A				10.8%		N/A	
Inpatient			14.2%	-31.6%				0.4%	
Outpatient	-12.1%					25.9%		0.0%	
Pharmacy			11.1%		2.9%			0.1%	
Other		1.5%		-6.9%				0.2%	
Total		0.0%		-7.3%				0.2%	
Delta Dental									
Change in Membership	3.7%								
Premium	3.8%								
Paid Claims	-9.2%								
Loss Ratio	66.7%								
Anthem Blue View Vision									
Change in Membership			-10.3%						
Premium	9.6%								
Paid Claims	-31.3%								
Loss Ratio	58.9%								



BAC Meeting: 4/27/21
Item III
Attachment 2

Los Angeles City Employees' Retirement System

Financial Dashboard

Anthem Blue Cross, Kaiser, Delta Dental, and Anthem Blue View Vision

April 27, 2021

Respectfully Submitted by:

Ju Anderson, Senior Advisor | Bordan Darm, Senior Consultant
Erin Robinson, Service Consultant | Christine Hough, Consultant and Actuary

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Background



- The LACERS financial dashboard was developed by Keenan & Associates to assist LACERS in identifying trends and in the renewal negotiation process with LACERS' carriers
- The 2020 financial dashboard includes the most recent experience available for the following:
 - Anthem plans from January 1, 2016 to December 31, 2020
 - Kaiser plan from January 1, 2015 to September 30, 2020 (annualized through 3rd quarter)
 - Dental and Vision plans from January 1, 2016 to December 31, 2020
 - Delta Dental has been the current dental carrier since January 1, 2015
 - Anthem Blue View Vision has been the current vision carrier since January 1, 2015
- This report is based on information provided by the carriers where plan experience is available, but excludes the following carriers and coverage:
 - Kaiser Medicare coverage
 - UHC Medicare coverage
 - SCAN Medicare coverage
- *Anthem Blue Cross HMO* refers to coverage for early retirees and retirees with only Part B coverage
- *Anthem Blue Cross PPO* refers to coverage for early retirees and retirees with only Part B coverage and retirees with Part A and Part B coverage
- Kaiser refers to coverage for early 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 2020 plan experience: overall loss ratio was 1.2% lower than 2019
 - Kaiser 95.3% in 2020 versus 91.2% in 2019 🍷
 - Anthem HMO 86.7% in 2020 versus 93.3% in 2019 👍
 - Anthem PPO 82.9% in 2020 versus 84.8% for 2019 👍
 - Delta Dental 66.7% in 2020 versus 76.2% for 2019 👍
 - Anthem Blue View Vision 58.9% in 2020 versus 93.9% for 2019 👍
 - Overall loss ratio 86.6% in 2020 versus 87.8% for 2019 👍

	2016	2017	2018	2019			2020		
	Loss Ratio	Loss Ratio	Loss Ratio	Premium	Claims	Loss Ratio	Premium	Claims	Loss Ratio
Kaiser ^{1,5}	106.5%	79.9%	78.6%	\$ 38,093,075	\$ 34,746,396	91.2%	\$ 38,186,226	\$ 36,379,147	95.3%
Anthem - HMO ^{2,6}	90.0%	89.8%	78.7%	\$ 12,114,384	\$ 11,297,796	93.3%	\$ 13,823,063	\$ 11,989,195	86.7%
Anthem - PPO (Excludes Medicare Part D) ^{3,4,6}	81.0%	92.2%	82.7%	\$ 26,504,659	\$ 22,481,067	84.8%	\$ 27,995,073	\$ 23,213,272	82.9%
Dental ⁷	85.3%	84.7%	83.5%	\$ 10,185,820	\$ 7,763,760	76.2%	\$ 10,574,056	\$ 7,050,619	66.7%
Vision ⁷	86.4%	95.6%	100.9%	\$ 725,266	\$ 681,374	93.9%	\$ 794,534	\$ 467,912	58.9%
Total	93.8%	85.7%	80.1%	\$ 87,623,204	\$ 76,970,393	87.8%	\$ 91,372,952	\$ 79,100,145	86.6%

Notes:

1. Kaiser is for the early retiree plans only
2. Anthem Blue Cross HMO is for the early retiree plans and retirees with Part B. (includes Capitation Fees)
3. Anthem Blue Cross PPO includes the Blue Card plan for early retirees and retirees with Part B, and retirees with Parts A and B
4. Anthem Blue Cross 2016-2017 include MedSupp plans
5. Kaiser data is based on the annual renewal packets
6. Anthem Blue Cross data is based on the Summary Annual Reports and Claims Loss Reports
7. Delta Dental and Anthem Blue Vision plans were added in 2015

Executive Summary (Cont.)



COVID-19

During 2020, COVID-19 impacted the financial performance of LACERS carriers differently based on their model.

- Kaiser is a staff model HMO. COVID-19 impacted Kaiser adversely with the highest loss ratio 95.3%. This is predominantly due to Kaiser having captured facilities and captured providers which still required payment regardless whether services were provided or not.
- Anthem – HMO is a partially-capitated and partially fee-for-service model. Covid-19 would have adversely impacted the Anthem HMO. The capitation fee is paid to providers and facilities on a monthly basis regardless of whether or not services were provided.
- Fee-for-service arrangements in the Anthem PPO, Anthem Blue View Vision, and the self-funded Delta Dental plan were positively impacted as non-essential services were provided on a limited scale. These plans were able to reserve premium dollars due to the unrealized claims dollars.

Executive Summary (Cont.)



Anthem Blue Cross PPO

- The PPO loss ratio decreased to 82.9% compared to 84.8% in the previous year
 - Inpatient Facility cost increased 0.4% to \$88.99
 - Outpatient Facility cost increased 0.0% to \$85.77
 - Professional/Other cost increased 0.2% to \$137.76
- Medical Enrollment increased 3.6% to 4,335 subscribers and 4.1% to 5,322 members

Anthem Blue Cross HMO

- The HMO loss ratio increased to 86.7% compared to 93.5% in the previous year
 - Capitation cost increased 10.8% to \$329.40 pmpm
 - Inpatient Facility cost decreased 31.8% to \$87.19
 - Outpatient Facility cost increased 25.8% to \$93.90
 - Professional/Other cost decreased 6.9% to \$90.43
 - Prescription Drug cost increased 2.9% to \$241.64
- Medical Enrollment increased 2.6% to 824 subscribers and 4.3% to 1,239 members

Kaiser

- The Kaiser loss ratio for 2020 was 95.3% versus 91.2% in 2019
- Medical Enrollment stayed flat at 4,124 members

Executive Summary (Cont.)



Delta Dental

- The Delta Dental loss ratio for 2020 was 66.7% versus 76.2% for 2019
- LACERS self-funded the dental program starting January 1, 2019
- When self-funding, a reserve for claims incurred but not reported (IBNR or claims runout) must be maintained
- Keenan's Actuary calculated a \$521,600 IBNR reserve requirement year-end December 31, 2019
- Despite the decrease in the loss ratio, Keenan recommends the \$521,600 be held as the 2020 IBNR reserve
- LACERS was able to fund a margin surplus of \$1,685,860 in 2019 and \$2,759,875 in 2020, for a grand total of \$4,445,735 over two years
- Deducting for the IBNR reserve requirement, LACERS is left with a funded IBNR and a margin accumulation of \$3,924,135

Anthem Blue View Vision

- Anthem Blue View Vision's loss ratio for 2020 decreased to 58.9% from 93.9% for 2019
- 2020 Loss Ratio has been impacted by COVID-19
- LACERS may want to consider self-funding this coverage

Carrier Detail

Anthem Blue Cross PPO

Anthem Blue Cross PPO – Medical Summary



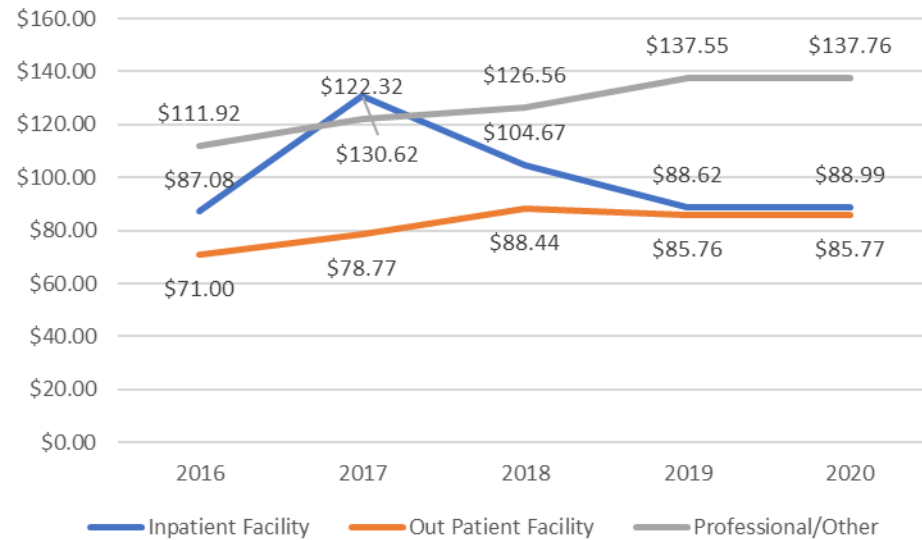
- Membership in the Anthem Blue Cross PPO plan increased 3.6% to 4,335 subscribers and 4.1% to 5,322 members
- Pharmacy Enrollment increased 3.6% to 5,220 subscribers and to 5,463 members
- The Claim Cost ratio decreased 2.6% to 82.9% from 84.8%
- In-network utilization increased 5.2% to 85.1%

	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Medical Subscribers	3,762	3.8%	3,905	4.4%	4,075	2.7%	4,186	3.6%	4,335
Medical Members	4,502	4.7%	4,714	5.0%	4,952	3.3%	5,114	4.1%	5,322
RX Subscribers	4,464	4.5%	4,667	3.7%	4,839	4.2%	5,041	3.6%	5,220
RX Members	4,646	4.8%	4,869	4.0%	5,061	4.2%	5,272	3.6%	5,463
Premium	\$21,730,470	7.8%	\$23,421,893	14.3%	\$26,759,578	-1.0%	\$26,504,659	5.6%	\$27,995,073
Claim Cost	\$17,611,357	22.6%	\$21,597,294	2.4%	\$22,119,027	1.6%	\$22,481,067	3.3%	\$23,213,272
Claim Cost Loss Ratio	81.0%	13.8%	92.2%	-10.4%	82.7%	2.6%	84.8%	-2.2%	82.9%
Percent Paid in network	78.4%	-6.6%	73.2%	12.8%	82.6%	-2.1%	80.9%	5.2%	85.1%

Anthem Blue Cross PPO – Medical Summary



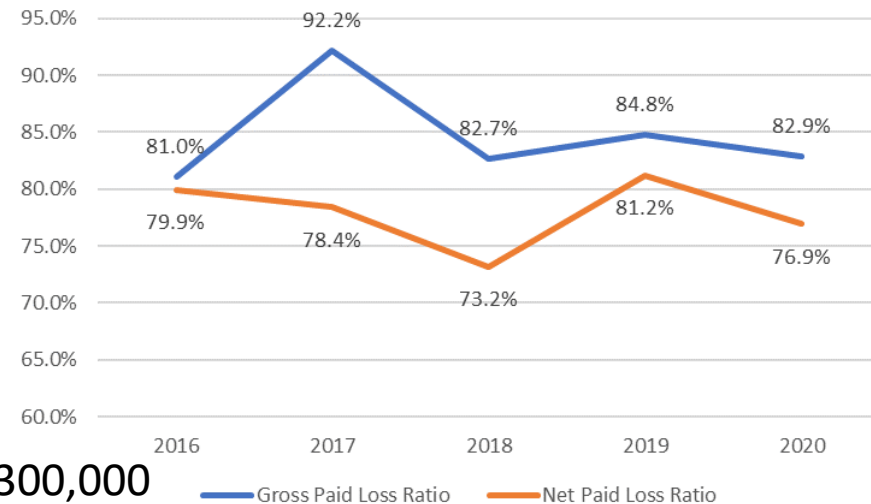
- Total paid claims pmpm increased 0.2% to \$312.52
- Inpatient Facility cost increased 0.4% to \$88.99
- Outpatient Facility cost stayed flat at 0.0% to \$85.77
- Professional/Other cost stayed flat at 0.0% to \$137.76



	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Inpatient Facility	\$87.08	50.0%	\$130.62	-19.9%	\$104.67	-15.3%	\$88.62	0.4%	\$88.99
Out Patient Facility	\$71.00	10.9%	\$78.77	12.3%	\$88.44	-3.0%	\$85.76	0.0%	\$85.77
Professional/Other	\$111.92	9.3%	\$122.32	3.5%	\$126.56	8.7%	\$137.55	0.2%	\$137.76
Total Paid PMPM	\$270.00	22.9%	\$331.71	-3.6%	\$319.67	-2.4%	\$311.93	0.2%	\$312.52



Description	Total Paid
Hereditary Factor VIII Deficiency	\$1,268,161
Other Sepsis	\$493,383
Other Cardiac Arrhythmias	\$491,543
Non-Follicular Lymphoma	\$473,028
Pain In Throat & Chest	\$389,800
Encounter For Other Aftercare	\$341,010
Chronic Kidney Disease	\$321,375
Malignant Neoplasm Floor of Mouth	\$300,161
Total	\$4,078,462



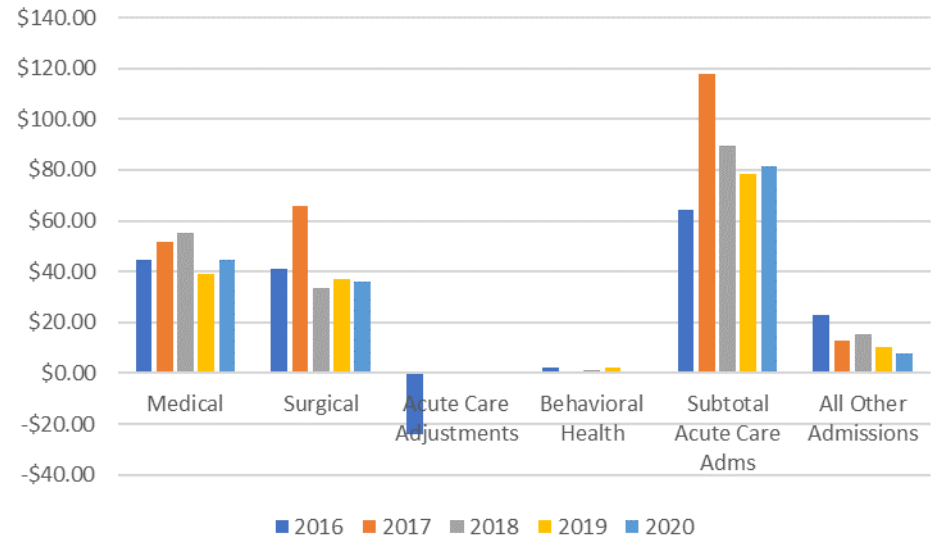
- For 2020, the pooling level for large claimants is \$300,000
- Pooling claims reduced the loss ratio by 6.0%.
- There were eight large claimants above \$300,000 in 2020.
- The large claimant amounts were \$4,078,462 and LACERS received a \$1,678,462 pooling credit

High Cost Claimant	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Premium	\$21,730,470	7.8%	\$23,421,893	14.3%	\$26,759,578	-1.0%	\$26,504,659	5.6%	\$27,995,073
Gross Paid Claims	\$17,611,357	22.6%	\$21,597,294	2.4%	\$22,119,027	1.6%	\$22,481,067	3.3%	\$23,213,272
Gross Paid Loss Ratio	81.0%	13.8%	92.2%	-10.4%	82.7%	2.6%	84.8%	-2.2%	82.9%
Pooling Point	\$200,000	0.0%	\$200,000	0.0%	\$200,000	50.0%	\$300,000	0.0%	\$300,000
Number of Pooled Claimants	2	600.0%	14	-14.3%	12	-66.7%	4	100.0%	8
Total Large Claims	\$651,552	826.1%	\$6,034,148	-18.1%	\$4,942,569	-56.2%	\$2,165,195	88.4%	\$4,078,462
LACERS Claims	\$400,000	600.0%	\$2,800,000	-14.3%	\$2,400,000	-50.0%	\$1,200,000	100.0%	\$2,400,000
Pooled Amount	\$251,552	1185.7%	\$3,234,148	-21.4%	\$2,542,569	-62.0%	\$965,195	73.9%	\$1,678,462
Net Paid Claims	\$17,359,805	5.8%	\$18,363,146	6.6%	\$19,576,458	9.9%	\$21,515,872	0.1%	\$21,534,810
Net Paid Loss Ratio	79.9%	-1.9%	78.4%	-6.7%	73.2%	11.0%	81.2%	-5.2%	76.9%

Anthem Blue Cross PPO – Inpatient Claim Summary by Classification



- Inpatient facility charges increased 0.4% from \$88.62 pmpm to \$88.99 pmpm



Inpatient Classification	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Medical	\$2,422,255	21.2%	\$2,935,328	11.8%	\$3,281,032	-27.3%	\$2,386,304	18.9%	\$2,837,217
Surgical	\$2,226,804	67.2%	\$3,723,909	-46.8%	\$1,982,709	15.3%	\$2,286,047	1.3%	\$2,315,920
Acute Care Adjustments	-\$1,306,033	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0
Behavioral Health	\$129,307	-87.3%	\$16,405	244.0%	\$56,441	158.3%	\$145,807	-67.9%	\$46,824
Subtotal Acute Care Adms	\$3,472,333	92.3%	\$6,675,642	-20.3%	\$5,320,182	-9.4%	\$4,818,158	7.9%	\$5,199,961
All Other Admissions	\$1,229,941	-42.1%	\$712,495	26.3%	\$900,218	-31.1%	\$620,400	-22.1%	\$483,174
Total	\$4,702,274	57.1%	\$7,388,137	-15.8%	\$6,220,400	-12.6%	\$5,438,558	4.5%	\$5,683,135
Medical	\$44.84	15.7%	\$51.89	6.4%	\$55.21	-29.6%	\$38.89	14.2%	\$44.43
Surgical	\$41.22	59.7%	\$65.83	-49.3%	\$33.37	11.6%	\$37.25	-2.7%	\$36.26
Acute Care Adjustments	-\$24.18	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.00
Behavioral Health	\$2.39	-87.9%	\$0.29	227.5%	\$0.95	150.2%	\$2.38	-69.1%	\$0.73
Subtotal Acute Care Adms	\$64.27	83.6%	\$118.01	-24.1%	\$89.53	-12.3%	\$78.51	3.7%	\$81.42
All Other Admissions	\$22.77	-44.7%	\$12.60	20.2%	\$15.15	-33.3%	\$10.11	-25.2%	\$7.57
Total	\$87.04	50.1%	\$130.61	-19.9%	\$104.68	-15.3%	\$88.62	0.4%	\$88.99

Anthem Blue Cross PPO – Inpatient Utilization Summary



- The total number of admissions decreased 21.8% from 871 to 681
- The number of days in hospital decreased 18.2% from 4,559 to 3,371
- The length of stays per admission increased from 5.2 days to 5.5 days or 4.8%
- The covered charge per admission increased 35.7% to \$7,515
- The covered charge per day increased 29.7% from \$1,058 to \$1,372

Inpatient Utilization Summary	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
# of Admits	756	15.5%	873	4.8%	915	-4.8%	871	-21.8%	681
# of Days	3,991	17.0%	4,670	10.2%	5,146	-11.4%	4,559	-18.2%	3,731
Avg LOS	5.3	0.0%	5.3	6.1%	5.6	-7.0%	5.2	4.8%	5.5
Admits Per 1,000	168	10.1%	185	-0.1%	185	-7.8%	170	-24.8%	128
DOC Per 1,000	887	11.7%	991	4.9%	1,039	-14.2%	891	-21.3%	701
Covered Charge per Admit	\$5,521	38.5%	\$7,647	-22.2%	\$5,951	-7.0%	\$5,536	35.7%	\$7,515
Covered Charge per Day	\$1,046	36.6%	\$1,429	-26.0%	\$1,058	0.0%	\$1,058	29.7%	\$1,372

Anthem Blue Cross PPO – Major Diagnostic Category Summary



- Neoplasms – Malignant, Musculoskeletal System, and Circulatory System, make up the top 39.9% health conditions

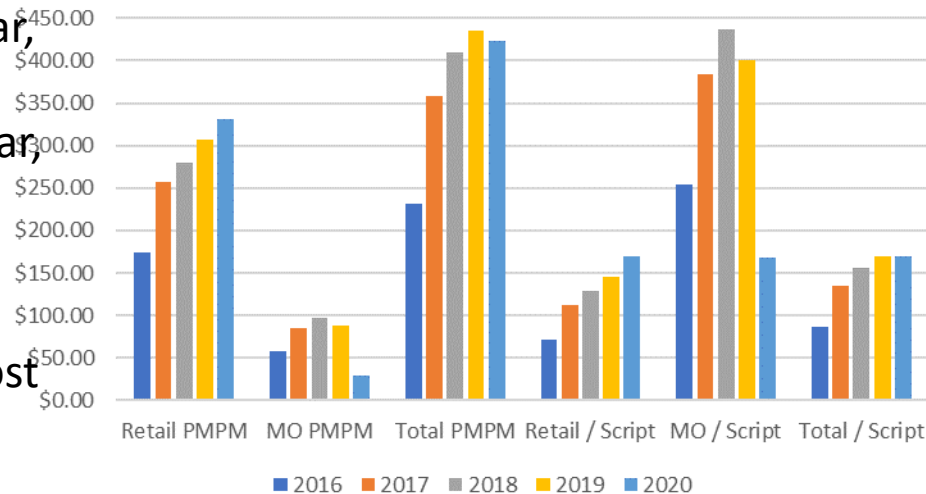
	Health Conditions Category	Paid Amount by Setting				Total	% of
		Unique Claimants	Inpatient	Outpatient	Professional		Total
1	Neoplasms - Malignant	885	\$522,859	\$1,553,349	\$993,710	\$3,069,918	15.4%
2	Musculoskeletal System	2,635	\$591,840	\$635,761	\$1,236,775	\$2,464,376	12.3%
3	Circulatory System	2,860	\$1,352,017	\$407,486	\$672,990	\$2,432,493	12.2%
4	Genitourinary System	1,518	\$303,604	\$783,018	\$270,853	\$1,357,475	6.8%
5	Diseases of the Blood	452	\$21,955	\$27,440	\$1,289,997	\$1,339,391	6.7%
6	Ill-Defined Conditions	3,155	\$113,582	\$383,078	\$706,635	\$1,203,296	6.0%
7	Injury & Poisoning	1,102	\$595,821	\$298,546	\$280,505	\$1,174,873	5.9%
8	Digestive System	1,191	\$385,932	\$345,099	\$276,776	\$1,007,807	5.0%
9	Infectious/Parasitic	690	\$859,076	\$25,697	\$71,337	\$956,110	4.8%
10	Nervous System	1,222	\$287,080	\$253,959	\$320,185	\$861,224	4.3%
11	Respiratory System	1,331	\$465,277	\$118,589	\$207,950	\$791,816	4.0%
12	Health Status	2,772	-\$71,399	\$294,234	\$405,390	\$628,226	3.1%
13	Diseases of the Eye	1,977	\$0	\$91,331	\$505,404	\$596,735	3.0%
14	Diseases of the Ear	634	\$0	\$5,936	\$516,312	\$522,247	2.6%
15	Endocrine/Metabolic	2,125	\$69,105	\$60,780	\$316,408	\$446,294	2.2%
16	Diseases of the Skin	1,742	\$49,924	\$40,150	\$304,569	\$394,642	2.0%
17	Behavioral Health	714	\$51,004	\$13,990	\$232,578	\$297,573	1.5%
18	Neoplasms - Benign	671	\$4,180	\$38,061	\$85,380	\$127,621	0.6%
19	Aftercare	316	\$23,711	\$66,109	\$18,234	\$108,054	0.5%
20	Neoplasms - Uncertain/Unspecified	480	\$0	\$29,126	\$66,985	\$96,111	0.5%
21	COVID-19	71	\$56,159	\$4,679	\$15,395	\$76,234	0.4%
22	Congenital Abnormalities	47	\$1,408	\$1,433	\$2,980	\$5,820	0.0%
23	Maternity	0	\$0	\$0	\$216	\$216	0.0%
24	Newborn	0	\$0	\$0	\$275	\$275	0.0%
25	Procreative management	0	\$0	\$0	\$105	\$105	0.0%
26	Injury & Poisoning - External	0	\$0	\$0	\$0	\$0	0.0%
	TOTAL	28,590	\$5,683,134	\$5,477,851	\$8,797,945	\$19,958,930	100.0%

Anthem Blue Cross PPO –



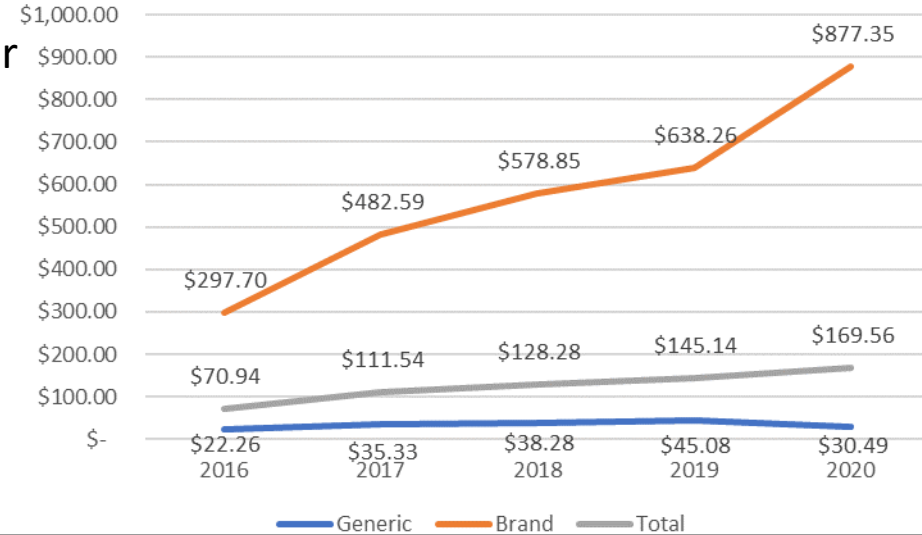
Pharmacy Summary: Retail vs. Mail Order

- Overall drug cost decreased 2.6% year over year, from \$435.37 to \$423.96 pmpm
 - Retail drug cost increased 7.9% year over year, from \$306.81 to \$331.02 pmpm
 - Mail order drug cost decreased 66.7% year over year, from \$88.81 to \$29.53 pmpm
- Retail claim cost represented 91.8% of total cost
- Mail Order Utilization decreased to 15.7% of scripts



Retail vs Mail Order		2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Retail	Total Number of Paid Scripts	136,929	-1.6%	134,686	-1.6%	132,516	-2.1%	129,730	-1.3%	127,981
	Paid	\$9,713,416	54.7%	\$15,022,478	13.2%	\$16,999,404	10.8%	\$18,828,618	15.3%	\$21,700,561
	PMPM	\$174.23	47.6%	\$257.13	8.9%	\$279.91	9.6%	\$306.81	7.9%	\$331.02
	Average Payment Per Script	\$70.94	57.2%	\$111.54	15.0%	\$128.28	13.1%	\$145.14	16.8%	\$169.56
Mail Order	Total Number of Paid Scripts	12,521	3.7%	12,988	3.4%	13,431	1.4%	13,617	-15.7%	11,478
	Paid	\$3,187,785	56.4%	\$4,987,228	17.7%	\$5,870,819	-7.2%	\$5,449,915	-64.5%	\$1,935,993
	PMPM	\$57.18	49.3%	\$85.36	13.2%	\$96.67	-8.1%	\$88.81	-66.7%	\$29.53
	Average Payment Per Script	\$254.60	50.8%	\$383.99	13.8%	\$437.11	-8.4%	\$400.23	-57.9%	\$168.67
Total	Total Number of Paid Scripts	149,450	-1.2%	147,674	-1.2%	145,947	-1.8%	143,347	-2.7%	139,459
	Paid	\$12,901,201	55.1%	\$20,009,706	14.3%	\$22,870,223	6.2%	\$24,278,533	-2.6%	\$23,636,554
	PMPM	\$231.40	55.1%	\$358.91	14.3%	\$410.21	6.2%	\$435.47	-2.6%	\$423.96
	Average Payment Per Script	\$86.32	57.0%	\$135.50	15.6%	\$156.70	8.1%	\$169.37	0.1%	\$169.49
% Retail Dollars		75.3%	-0.3%	75.1%	-1.0%	74.3%	4.3%	77.6%	18.4%	91.8%
% Retail Scripts		91.6%	-0.5%	91.2%	-0.4%	90.8%	-0.3%	90.5%	1.4%	91.8%

- Overall generic drug cost decreased 32.4% year over year, from \$45.08 to \$30.49 per script
- Overall brand drug cost increased 37.5% year over year, from \$638.26 to \$877.35 per script
- Total Overall drug cost increased 16.8% year over year, from \$145.14 to \$169.56 per script
- The Generic fill rate represents 15.0% of claim cost and 83.6% of scripts



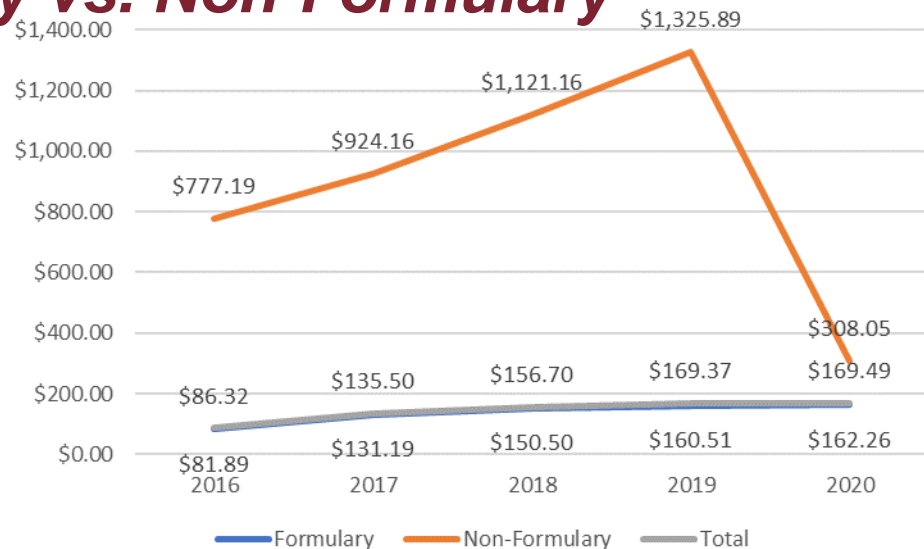
Pharmacy Plan		2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Generic	Number of Scripts Paid	112,730	-0.9%	111,738	-1.2%	110,453	-2.4%	107,848	-0.8%	106,964
	Paid	\$2,509,410	57.3%	\$3,947,962	7.1%	\$4,228,293	15.0%	\$4,862,131	-32.9%	\$3,261,218
	Average Paid per Script	\$22.26	58.7%	\$35.33	8.3%	\$38.28	17.8%	\$45.08	-32.4%	\$30.49
Brand	Number of Scripts Paid	24,199	-5.2%	22,948	-3.9%	22,063	-0.8%	21,882	-4.0%	21,017
	Paid	\$7,204,006	53.7%	\$11,074,516	15.3%	\$12,771,112	9.4%	\$13,966,487	32.0%	\$18,439,342
	Average Paid per Script	\$297.70	62.1%	\$482.59	19.9%	\$578.85	10.3%	\$638.26	37.5%	\$877.35
Total	Number of Scripts Paid	136,929	-1.6%	134,686	-1.6%	132,516	-2.1%	129,730	-1.3%	127,981
	Paid	9,713,416	54.7%	15,022,478	13.2%	16,999,405	10.8%	18,828,618	15.3%	21,700,560
	Average Paid per Script	\$70.94	57.2%	\$111.54	15.0%	\$128.28	13.1%	\$145.14	16.8%	\$169.56
Brand Fill Rate										
	Paid Claims	74.2%	-0.6%	73.7%	1.9%	75.1%	-1.3%	74.2%	14.6%	85.0%
	# of Scripts	17.7%	-3.6%	17.0%	-2.3%	16.6%	1.3%	16.9%	-2.6%	16.4%

Anthem Blue Cross PPO –

Pharmacy Summary: Formulary vs. Non-Formulary



- Formulary drug cost increased 1.1% from \$160.51 to \$162.26 per script
- Non-formulary drug cost decreased 76.8% from \$1,325.89 to \$308.05 per script
- Total Overall drug cost increased 0.1% from \$169.37 to \$169.49
- The Formulary fill rate represents 91.0% of claim cost and 95.0% of scripts



Pharmacy Plan		2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Formulary	Number of Scripts Paid	148,496	-1.1%	146,872	-1.3%	145,015	-1.9%	142,257	-6.8%	132,542
	Paid	\$12,159,763	58.5%	\$19,268,526	13.3%	\$21,825,300	4.6%	\$22,833,313	-5.8%	\$21,505,751
	Average Paid per Script	\$81.89	60.2%	\$131.19	14.7%	\$150.50	6.6%	\$160.51	1.1%	\$162.26
Non-Formulary	Number of Scripts Paid	954	-15.9%	802	16.2%	932	17.0%	1,090	534.6%	6,917
	Paid	\$741,437	0.0%	\$741,179	41.0%	\$1,044,923	38.3%	\$1,445,219	47.4%	\$2,130,803
	Average Paid per Script	\$777.19	18.9%	\$924.16	21.3%	\$1,121.16	18.3%	\$1,325.89	-76.8%	\$308.05
Total	Number of Scripts Paid	149,450	-1.2%	147,674	-1.2%	145,947	-1.8%	143,347	-2.7%	139,459
	Paid	\$12,901,200	55.1%	\$20,009,705	14.3%	\$22,870,223	6.2%	\$24,278,532	-2.6%	\$23,636,554
	Average Paid per Script	\$86.32	57.0%	\$135.50	15.6%	\$156.70	8.1%	\$169.37	0.1%	\$169.49
Formulary Fill Rate										
	Paid Claims	94.3%		96.3%		95.4%		94.0%		91.0%
	# of Scripts	99.4%		99.5%		99.4%		99.2%		95.0%

Anthem Blue Cross HMO



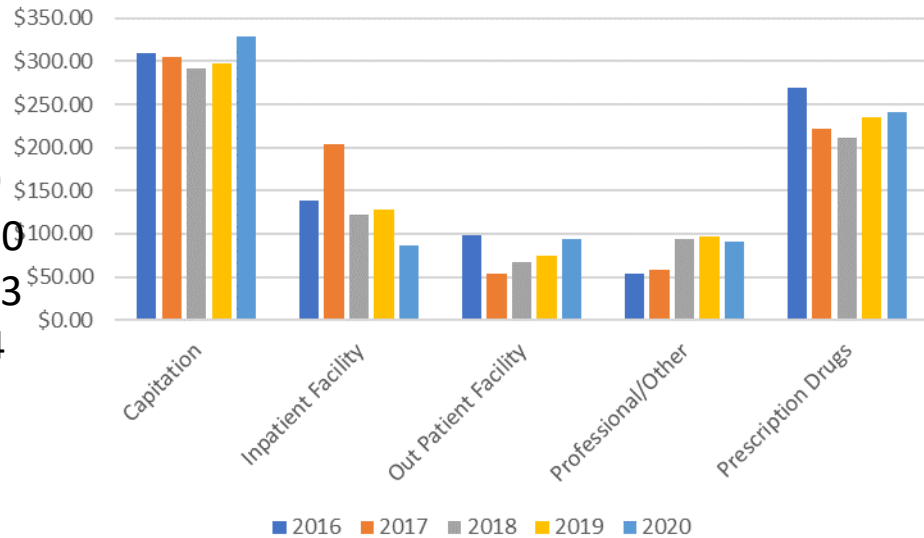
Medical	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Medical Subscribers	756	8.9%	823	7.9%	888	-9.6%	803	2.6%	824
Medical Members	1,117	8.8%	1,215	9.1%	1,325	-10.3%	1,188	4.3%	1,239
Rx Subscribers	615	8.0%	664	7.8%	716	-11.6%	633	3.2%	653
Rx Members	960	8.6%	1,043	9.4%	1,141	-12.0%	1,004	4.9%	1,053
Premium	\$12,397,039	6.2%	\$13,165,555	15.9%	\$15,252,406	-20.6%	\$12,114,386	14.1%	\$13,823,063
Medical Paid Claims (Non-Capitation)	\$3,902,488	17.8%	\$4,597,352	-2.6%	\$4,479,263	-4.8%	\$4,264,922	-5.3%	\$4,038,355
Capitation	\$4,158,124	6.9%	\$4,446,812	4.1%	\$4,629,466	-8.5%	\$4,236,951	15.6%	\$4,897,491
<u>Rx Paid Claims</u>	<u>\$3,096,358</u>	<u>-10.4%</u>	<u>\$2,775,249</u>	<u>4.3%</u>	<u>\$2,895,929</u>	<u>-2.3%</u>	<u>\$2,828,441</u>	<u>8.0%</u>	<u>\$3,053,349</u>
Total Claim Cost	\$11,156,970	5.9%	\$11,819,413	1.6%	\$12,004,658	-5.6%	\$11,330,314	5.8%	\$11,989,195
Claim Cost Loss Ratio	90.0%	-0.2%	89.8%	-12.3%	78.7%	18.8%	93.5%	-7.3%	86.7%
Percent Paid in network	95.5%	-4.4%	91.3%	8.3%	98.9%	-3.2%	95.7%	0.3%	96.0%

- Medical Enrollment increased 2.6% to 8824 subscribers and 4.3% to 1,239 members
- Pharmacy Enrollment increased 3.2% to 653 subscribers and 4.9% to 1,053 members
- The Claim Cost ratio including capitation decreased 7.3% to 86.7%
- In-network utilization increased 0.3% to 96.0%
- Total Premium increased 14.1%, when Total Claim Cost only increased 5.8% which is a favorable trend

Anthem Blue Cross HMO – HMO Summary



- Premium pmpm increased 9.4% to \$929.72
- Capitation cost increased 10.8% to \$329.40
- Inpatient Facility cost decreased 31.6% to \$87.19
- Outpatient Facility cost increased 25.9% to \$93.90
- Professional/Other cost decreased 6.9% to \$90.43
- Prescription Drug cost increased 2.9% to \$241.64
- The claim cost loss ratio decreased to 90.6%, a 7.3% decrease



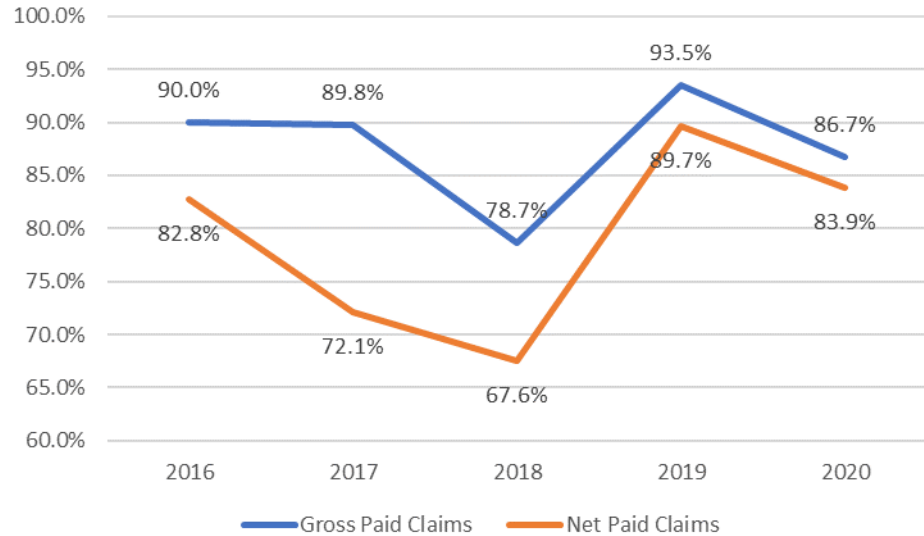
Medical	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Premium	\$924.88	-2.4%	\$902.99	6.2%	\$959.27	-11.4%	\$849.77	9.4%	\$929.72
Capitation	\$310.22	-1.7%	\$304.99	-4.5%	\$291.16	2.1%	\$297.20	10.8%	\$329.40
Inpatient Facility	\$138.76	47.0%	\$204.01	-40.4%	\$121.55	4.8%	\$127.40	-31.6%	\$87.19
Out Patient Facility	\$98.62	-45.6%	\$53.66	24.4%	\$66.74	11.8%	\$74.59	25.9%	\$93.90
Professional/Other	\$53.76	7.3%	\$57.71	61.7%	\$93.34	4.1%	\$97.13	-6.9%	\$90.43
Prescription Drugs	\$268.78	-17.5%	\$221.74	-4.6%	\$211.51	11.0%	\$234.76	2.9%	\$241.64
Total Paid PMPM	\$870.14	-3.2%	\$842.11	-6.9%	\$784.30	6.0%	\$831.09	1.4%	\$842.56
Claim Cost Loss Ratio	94.1%	-0.9%	93.3%	-12.3%	81.8%	19.6%	97.8%	-7.3%	90.6%

Anthem Blue Cross HMO – Large Claim Cost Summary



- For 2020, the pooling level was \$175,000 for large claimants
- There were four large claimants above \$175,000 in 2020
- Pooling claims reduced the loss ratio by 2.8%

2020	
Description	Total Paid
Other Systemic Invlv Connective Tiss	\$335,135
Spinal Musc Atrophy & Related Synd	\$270,812
Other Sepsis	\$265,431
Paralyt Ileus Intest Obst W/O Hern	\$222,551
Total	\$1,093,929



High Cost Claimant	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Premium	\$12,397,039	6.2%	\$13,165,555	15.9%	\$15,252,406	-20.6%	\$12,114,386	14.1%	\$13,823,063
Gross Paid Claims	\$11,156,970	5.9%	\$11,819,413	1.6%	\$12,004,658	-5.6%	\$11,330,314	5.8%	\$11,989,195
Gross Loss Ratio	90.0%	-0.2%	89.8%	-12.3%	78.7%	18.8%	93.5%	-7.3%	86.7%
Pooling Point	\$100,000	0.0%	\$100,000	0.0%	\$100,000	75.0%	\$175,000	0.0%	\$175,000
Number of Pooled Claimants	7	0.0%	7	71.4%	12	-66.7%	4	0.0%	4
Total Large Claim Cost	\$1,597,780	89.6%	\$3,028,925	-4.4%	\$2,896,277	-59.8%	\$1,163,641	-6.0%	\$1,093,929
Pooled Amount	\$700,000	0.0%	\$700,000	71.4%	\$1,200,000	-41.7%	\$700,000	0.0%	\$700,000
Pooled Claims	\$897,780	159.4%	\$2,328,925	-27.2%	\$1,696,277	-72.7%	\$463,641	-15.0%	\$393,929
Net Paid Claims	\$10,259,190	-7.5%	\$9,490,488	8.6%	\$10,308,381	5.4%	\$10,866,673	6.7%	\$11,595,266
Net Loss Ratio	82.8%	-12.9%	72.1%	-6.2%	67.6%	32.7%	89.7%	-6.5%	83.9%

Anthem Blue Cross HMO – Inpatient Claim Classification Summary



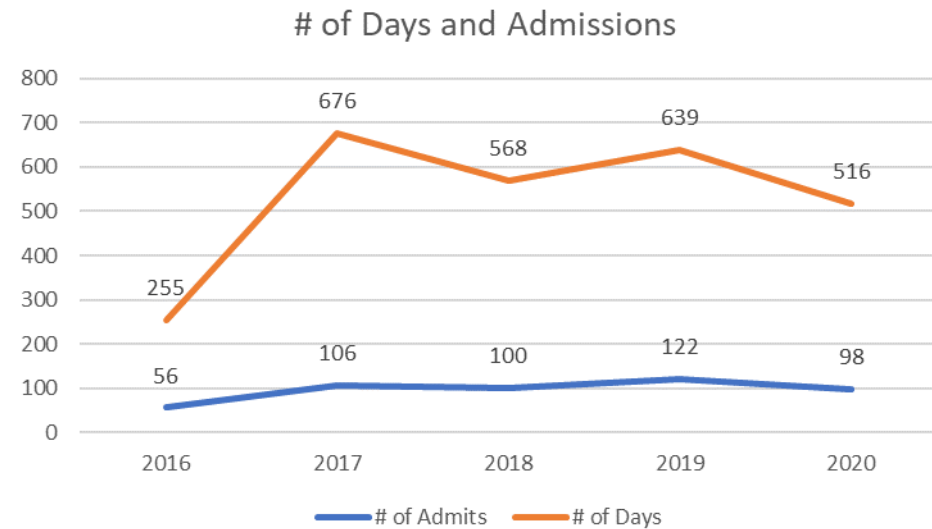
- 2020 Total Inpatient Facility charges decreased 31.6% to \$87.19 from \$127.39 pmpm
- 2020 was LACERS lowest year in total Inpatient Facility spend in five years

Inpatient Facility by Classification	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Annual Cost									
Medical	\$1,317,983	-48.0%	\$685,320	9.1%	\$747,914	0.4%	\$750,808	-15.1%	\$637,094
Surgical	\$504,587	306.0%	\$2,048,405	-44.9%	\$1,128,613	-25.8%	\$837,716	-36.4%	\$532,607
Acute Care Adjustments	-\$277,643		-		-		-		-
Behavioral Health	\$71,022	49.9%	\$106,478	-29.6%	\$75,002	32.5%	\$99,348	-34.7%	\$64,836
Subtotal Acute Care Adms	\$1,615,949	75.8%	\$2,840,203	-31.3%	\$1,951,529	-13.5%	\$1,687,872	-26.9%	\$1,234,537
All Other Admissions	\$243,652	-45.3%	\$133,235	-113.7%	-\$18,318	-802.0%	\$128,594	-51.6%	\$62,178
Subtotal Inpatient Facility	\$1,859,601	59.9%	\$2,973,438	-35.0%	\$1,933,211	-6.0%	\$1,816,466	-28.6%	\$1,296,715
PMPM									
Medical	\$98.32	-52.2%	\$47.00	0.1%	\$47.04	12.0%	\$52.66	-18.6%	\$42.84
Surgical	\$37.64	273.3%	\$140.49	-49.5%	\$70.98	-17.2%	\$58.75	-39.0%	\$35.81
Acute Care Adjustments	-\$20.71		-		-		-		-
Behavioral Health	\$5.29	38.1%	\$7.30	-35.4%	\$4.72	47.8%	\$6.97	-37.4%	\$4.36
Subtotal Acute Care Adms	\$120.55	61.6%	\$194.80	-37.0%	\$122.74	-3.6%	\$118.38	-29.9%	\$83.01
All Other Admissions	\$18.17	-49.7%	\$9.14	-112.6%	-\$1.15	-882.1%	\$9.01	-53.6%	\$4.18
Subtotal Inpatient Facility	\$138.73	47.0%	\$203.94	-40.4%	\$121.59	4.8%	\$127.39	-31.6%	\$87.19

Anthem Blue Cross HMO – Inpatient Utilization Summary



- The total number of admissions decreased 19.7% from 122 to 98
- The number of days in hospital decreased 19.2% from 639 to 516
- The length of stays per admission increased from 5.2 days to 5.3 days
- The covered charge per admission increased 28.3% to \$32,871
- The covered charge per day increased 18.5% to \$5,605



Inpatient Utilization Summary	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
# of Admits	56	89.3%	106	-5.7%	100	22.0%	122	-19.7%	98
# of Days	255	165.1%	676	-16.0%	568	12.5%	639	-19.2%	516
Avg LOS	4.6	38.6%	6.4	-10.9%	5.7	-7.7%	5.2	0.6%	5.3
Admits Per 1,000	50	74.6%	87	-13.6%	75	36.2%	103	-23.0%	79
DOC Per 1,000	228	144.1%	557	-23.0%	429	25.5%	538	-22.6%	416
Covered Charge per Admit	\$34,160	56.9%	\$53,589	-42.2%	\$30,987	-17.3%	\$25,621	28.3%	\$32,871
Covered Charge per Day	\$7,502	-17.7%	\$6,174	-25.9%	\$4,572	3.4%	\$4,729	18.5%	\$5,605

Anthem Blue Cross HMO – Major Diagnostic Category Summary



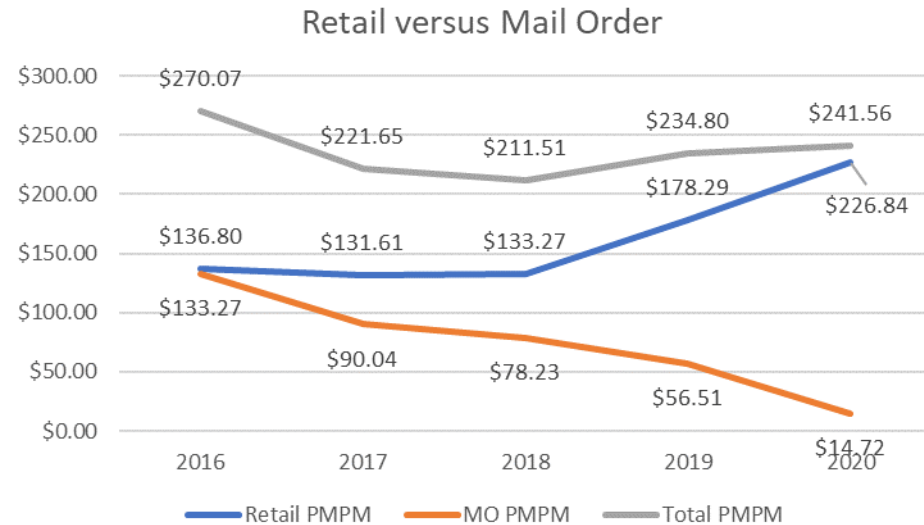
- Neoplasms - Malignant, Nervous System, and Musculoskeletal System make up the top 44.1% health conditions
- 8.1% of the population were seen for Behavioral Health issues

Health Conditions Category	Unique Claimants	Inpatient	Outpatient	Professional	Total	% of Total
1 Neoplasms - Malignant	95	\$300,902	\$210,016	\$239,810	\$750,729	18.6%
2 Nervous System	185	\$0	\$285,287	\$317,459	\$602,746	14.9%
3 Musculoskeletal System	495	\$75,724	\$88,395	\$264,412	\$428,532	10.6%
4 Behavioral Health	189	\$64,836	\$45,864	\$250,690	\$361,389	9.0%
5 Circulatory System	391	\$190,550	\$77,834	\$59,646	\$328,031	8.1%
6 Digestive System	207	\$191,407	\$130,609	\$5,948	\$327,964	8.1%
7 Injury & Poisoning	180	\$124,511	\$88,972	\$6,795	\$220,278	5.5%
8 Infectious/Parasitic	108	\$188,444	\$6,458	\$2,743	\$197,645	4.9%
9 Genitourinary System	271	\$64,171	\$90,723	\$5,549	\$160,442	4.0%
10 Health Status	899	\$13,500	\$93,543	\$45,552	\$152,595	3.8%
11 Ill-Defined Conditions	574	\$0	\$83,042	\$50,694	\$133,736	3.3%
12 Respiratory System	219	\$18,000	\$69,484	\$17,277	\$104,761	2.6%
13 Endocrine/Metabolic	491	\$32,754	\$11,625	\$22,273	\$66,652	1.7%
14 Diseases of the Blood	66	\$0	\$12,024	\$35,984	\$48,009	1.2%
15 Diseases of the Skin	277	\$0	\$46,601	\$1,063	\$47,663	1.2%
16 Diseases of the Eye	232	\$0	\$33,677	\$1,528	\$35,205	0.9%
17 Neoplasms - Benign	101	\$21,138	\$7,903	\$94	\$29,135	0.7%
18 Aftercare	32	\$10,778	\$11,286	\$0	\$22,063	0.5%
19 Diseases of the Ear	103	\$0	\$0	\$17,394	\$17,394	0.4%
20 COVID-19	16	\$0	\$1,717	\$0	\$1,717	0.0%
21 Congenital Abnormalities	13	\$0	\$1,449	\$100	\$1,549	0.0%
22 Maternity	*	\$0	\$121	\$0	\$121	0.0%
23 Neoplasms - Uncertain/Unspecified	79	\$0	\$0	\$0	\$0	0.0%
24 Newborn	0	\$0	\$0	\$0	\$0	0.0%
25 Procreative management	0	\$0	\$0	\$0	\$0	0.0%
26 Injury & Poisoning - External	0	\$0	\$0	\$0	\$0	0.0%
27 All Other		-\$374	-\$525	-\$497	-\$1,396	0.0%
Total		1296340.92	1396105.2	1344513.24	4036959.36	100.0%

Anthem Blue Cross HMO –

Pharmacy Summary: Retail vs. Mail Order

- Overall drug cost increased 2.9% year over year, from \$234.80 to \$241.56 pmpm
 - Retail drug cost increased 27.2% year over year, from \$178.29 to \$226.84 pmpm
 - Mail order drug cost decreased 74.0% year over year, from \$56.51 to \$14.72 pmpm
- Retail claim cost represents 93.9% of total cost
- Mail Order Utilization decreased to 8.2% as a percent of scripts

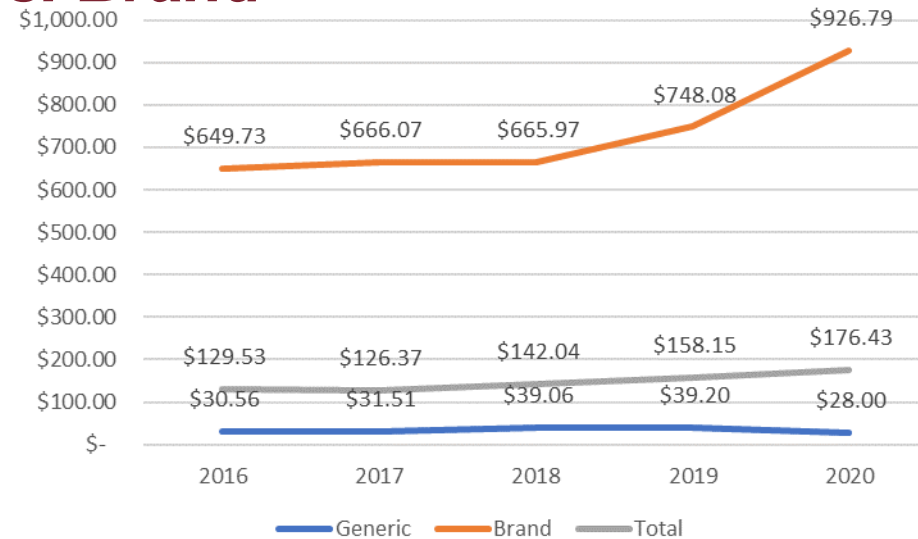


Pharmacy Retail vs Mail Order		2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Retail	Total Number Of Paid Scripts	21,829	-7.2%	20,261	-7.0%	18,841	-11.6%	16,659	-2.9%	16,182
	Paid	\$1,568,400	5.1%	\$1,647,836	10.7%	\$1,824,760	17.7%	\$2,147,680	33.5%	\$2,867,295
	PMPM	\$136.80	-3.8%	\$131.61	1.3%	\$133.27	33.8%	\$178.29	27.2%	\$226.84
	Average Payment Per Script	\$71.85	13.2%	\$81.33	19.1%	\$96.85	33.1%	\$128.92	37.4%	\$177.19
Mail Order	Total Number Of Paid Scripts	2,075	-18.0%	1,701	-9.1%	1,547	-20.8%	1,225	-8.2%	1,124
	Paid	\$1,527,958	-26.2%	\$1,127,413	-5.0%	\$1,071,169	-36.4%	\$680,761	-72.7%	\$186,054
	PMPM	\$133.27	-32.4%	\$90.04	-13.1%	\$78.23	-27.8%	\$56.51	-74.0%	\$14.72
	Average Payment Per Script	\$736.37	-10.0%	\$662.79	4.5%	\$692.42	-19.7%	\$555.72	-70.2%	\$165.53
Total	Total Number Of Paid Scripts	23,904	-8.1%	21,962	-7.2%	20,388	-12.3%	17,884	-3.2%	17,306
	Paid	\$3,096,358	-10.4%	\$2,775,249	4.3%	\$2,895,929	-2.3%	\$2,828,441	8.0%	\$3,053,349
	PMPM	\$270.07	-17.9%	\$221.65	-4.6%	\$211.51	11.0%	\$234.80	2.9%	\$241.56
	Average Payment Per Script	\$129.53	-2.4%	\$126.37	12.4%	\$142.04	11.3%	\$158.15	11.6%	\$176.43

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



- Overall generic drug cost decreased 28.6% year over year, from \$39.20 to \$28.00 per script
- Overall brand drug cost increased 23.9% year over year, from \$748.08 to \$926.79 per script
- Total Overall drug cost increased 11.6% year over year, from \$158.15 to \$176.43 per script
- The Generic fill rate represents 13.3% of claim cost and 83.5% of scripts

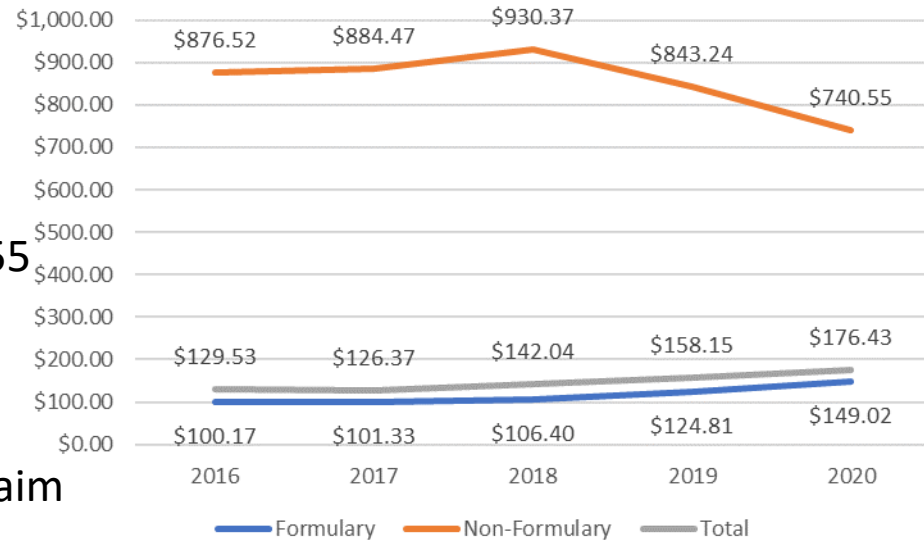


Pharmacy Plan		2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Generic	Number of Scripts Paid	20,083	-7.0%	18,679	-8.8%	17,039	-12.7%	14,883	-2.9%	14,448
	Paid	613,722	-4.1%	588,555	13.1%	665,588	-12.3%	583,446	-30.7%	404,589
	Average Paid per Script	\$30.56	3.1%	\$31.51	24.0%	\$39.06	0.4%	\$39.20	-28.6%	\$28.00
Brand	Number of Scripts Paid	3,821	-14.1%	3,283	2.0%	3,349	-10.4%	3,001	-4.8%	2,858
	Paid	2,482,637	-11.9%	2,186,694	2.0%	2,230,341	0.7%	2,244,995	18.0%	2,648,760
	Average Paid per Script	\$649.73	2.5%	\$666.07	0.0%	\$665.97	12.3%	\$748.08	23.9%	\$926.79
Total	Number of Scripts Paid	23,904	-8.1%	21,962	-7.2%	20,388	-12.3%	17,884	-3.2%	17,306
	Paid	3,096,359	-10.4%	2,775,249	4.3%	2,895,929	-2.3%	2,828,441	8.0%	3,053,349
	Average Paid per Script	\$129.53	-2.4%	\$126.37	12.4%	\$142.04	11.3%	\$158.15	11.6%	\$176.43
Brand Fill Rate										
	Paid Claims	80.2%	-1.7%	78.8%	-2.3%	77.0%	3.1%	79.4%	9.3%	86.7%
	# of Scripts	16.0%	-6.5%	14.9%	9.9%	16.4%	2.2%	16.8%	-1.6%	16.5%

Anthem Blue Cross HMO –

Pharmacy Summary: Formulary vs. Non-Formulary

- Overall formulary drug cost increased 19.4% year over year, from \$124.81 to \$149.02 per script
- Overall non-formulary drug cost decreased 12.2% year over year, from \$843.24 to \$740.55 per script
- Total Overall drug cost increased 11.6% year over year, from \$158.15 to \$176.43 per script
- The Formulary fill rate represents 80.5% of claim cost and 95.4% of scripts



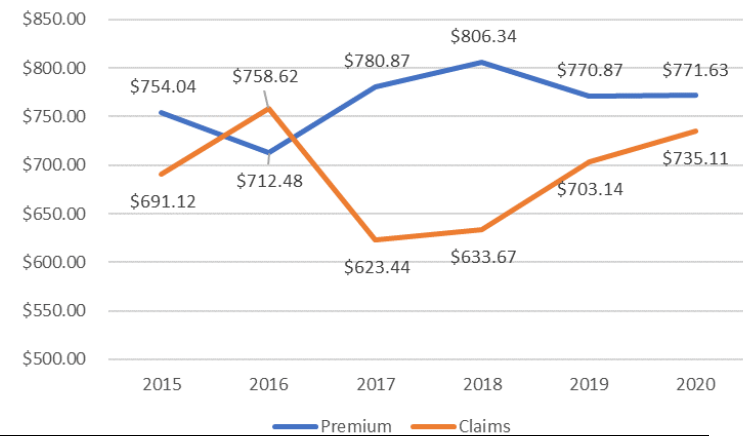
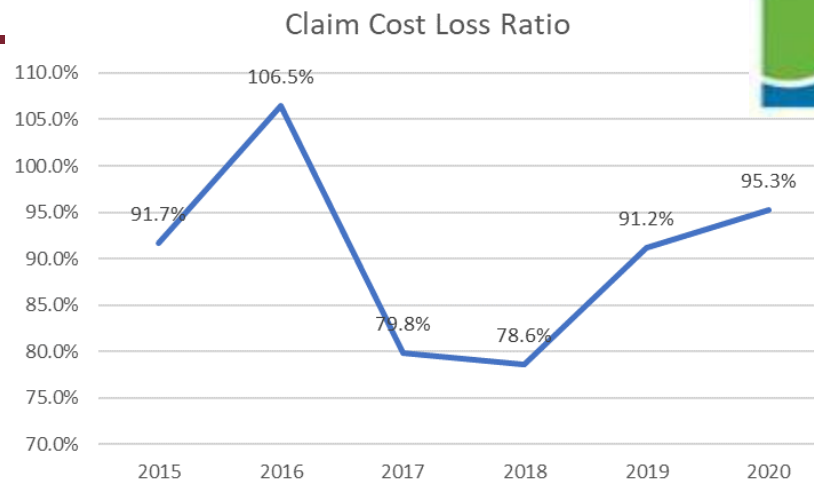
Pharmacy Plan		2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Formulary	Number of Scripts Paid	23,000	-7.6%	21,260	-8.3%	19,506	-12.6%	17,054	-3.2%	16,504
	Paid	2,303,987	-6.5%	2,154,348	-3.7%	2,075,342	2.6%	2,128,549	15.5%	2,459,426
	Average Paid per Script	\$100.17	1.2%	\$101.33	5.0%	\$106.40	17.3%	\$124.81	19.4%	\$149.02
Non-Formulary	Number of Scripts Paid	904	-22.3%	702	25.6%	882	-5.9%	830	-3.4%	802
	Paid	792,370	-21.6%	620,901	32.2%	820,587	-14.7%	699,893	-15.1%	593,923
	Average Paid per Script	\$876.52	0.9%	\$884.47	5.2%	\$930.37	-9.4%	\$843.24	-12.2%	\$740.55
Total	Number of Scripts Paid	23,904	-8.1%	21,962	-7.2%	20,388	-12.3%	17,884	-3.2%	17,306
	Paid	3,096,357	-10.4%	2,775,249	4.3%	2,895,929	-2.3%	2,828,442	8.0%	3,053,349
	Average Paid per Script	\$129.53	-2.4%	\$126.37	12.4%	\$142.04	11.3%	\$158.15	11.6%	\$176.43
Formulary Fill Rate										
	Paid Claims	74.4%	4.3%	77.6%	-7.7%	71.7%	5.0%	75.3%	7.0%	80.5%
	# of Scripts	96.2%	0.6%	96.8%	-1.2%	95.7%	-0.3%	95.4%	0.0%	95.4%

Kaiser HMO

Kaiser HMO – HMO Summary



- The Claim Cost ratio increased 4.4% to 95.3%
- Medical Enrollment remained relatively unchanged at 4,124 members
- The average age remained constant at 54.2
- Claim Cost rose 4.5% to \$735.11 pmpm, while premium stayed flat at \$771.63 pmpm

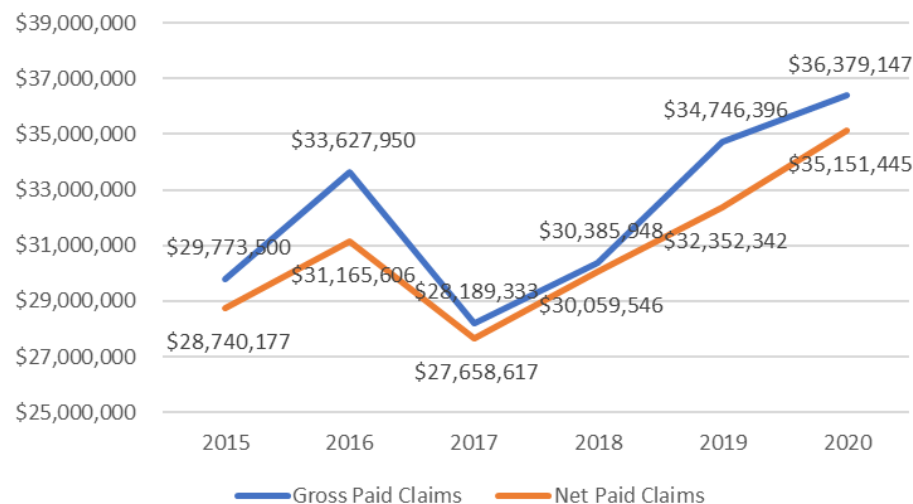


Medical	2015	% Change	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Average Members	3,590	2.9%	3,694	2.0%	3,768	6.1%	3,996	3.1%	4,118	0.1%	4,124
Average Age	55.7	-0.9%	55.2	-0.9%	54.7	-0.9%	54.2	-0.2%	54.1	0.2%	54.2
Premium	\$32,484,151	-2.8%	\$31,582,829	11.8%	\$35,307,623	9.5%	\$38,665,574	-1.5%	\$38,093,075	0.2%	\$38,186,226
Claims	\$29,773,500	12.9%	\$33,627,950	-16.2%	\$28,189,333	7.8%	\$30,385,948	14.4%	\$34,746,396	4.7%	\$36,379,147
Loss Ratio	91.7%	16.2%	106.5%	-25.0%	79.8%	-1.6%	78.6%	16.1%	91.2%	4.4%	95.3%
Premium PMPM	\$754.04	-5.5%	\$712.48	9.6%	\$780.87	3.3%	\$806.34	-4.4%	\$770.87	0.1%	\$771.63
Claims PMPM	\$691.12	9.8%	\$758.62	-17.8%	\$623.44	1.6%	\$633.67	11.0%	\$703.14	4.5%	\$735.11

Kaiser HMO – Large Claims

- For 2020, the pooling level for large claimants increased to \$295,000 from \$280,000 in 2019
- Pooling claims reduced the loss ratio by 3.2%
- There were seven large claimants above \$295,000 in 2020 compared to six in 2019

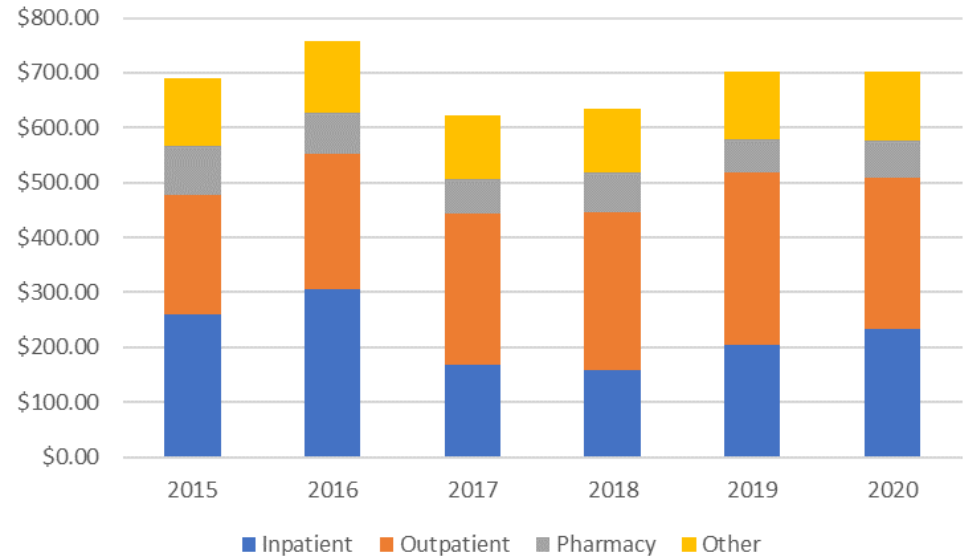
	Diagnosis	2020 Claims
1	Sepsis Due to Streptococcus Pneumoniae	\$890,533.69
2	Other General Symptoms And Signs	\$479,062.55
3	Malignant Neoplasm Of Thyroid Gland	\$421,906.36
4	Other Specified Sepsis	\$409,421.05
5	Hypertensive Heart and Chronic Kidney Disease w/ Heart Failure	\$396,357.03
6	Nonrheumatic Aortic (Valve) Insufficiency	\$381,186.06
7	Other Specified Sepsis	\$314,235.54
	Total	\$3,292,702.28



Premium and Paid Claims	2015	2016	2017	2018	2019	2020
Premium	\$32,484,151	\$31,582,829	\$35,307,623	\$38,665,574	\$38,093,075	\$38,186,226
Gross Paid Claims	\$29,773,500	\$33,627,950	\$28,189,333	\$30,385,948	\$34,746,396	\$36,379,147
Gross Claim Cost Loss Ratio	91.7%	106.5%	79.8%	78.6%	91.2%	95.3%
High Cost Claimants						
Pooling Point	\$265,000	\$265,000	\$280,000	\$280,000	\$280,000	\$295,000
Number of Pooled Claimants	9	12	3	3	6	7
Pooled Amount	\$1,033,323	\$2,462,344	\$530,716	\$326,402	\$2,394,054	\$1,227,702
Net Paid Claims	\$28,740,177	\$31,165,606	\$27,658,617	\$30,059,546	\$32,352,342	\$35,151,445
Net Paid Claim Loss Ratio	88.5%	98.7%	78.3%	77.7%	84.9%	92.1%

Kaiser – Claim Summary

- Total Claims for 2020, are flat from 2019 with a 0.0% trend
- Inpatient costs increased 14.2% over 2019
- Outpatient costs decreased 12.1% for 2020
- The inpatient and Outpatient trends are indicative essential services being available, while non-essential services were not always available during the year
- The 11.1% increase in prescription drug costs is of concern



Claim Summary	2015	% Change	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Inpatient	\$259.50	17.7%	\$305.38	-44.7%	\$169.00	-6.7%	\$157.74	29.4%	\$204.18	14.2%	\$233.25
Outpatient	\$218.31	13.4%	\$247.49	10.8%	\$274.24	5.3%	\$288.85	8.5%	\$313.47	-12.1%	\$275.67
Pharmacy	\$89.62	-17.3%	\$74.15	-13.7%	\$63.98	11.8%	\$71.50	-14.0%	\$61.47	11.1%	\$68.32
Other	\$123.70	6.4%	\$131.56	-11.7%	\$116.20	-0.3%	\$115.82	7.1%	\$124.06	1.5%	\$125.87
Total Claims PMPM	\$691.14	9.8%	\$758.58	-17.8%	\$623.42	1.7%	\$633.91	10.9%	\$703.18	0.0%	\$703.11

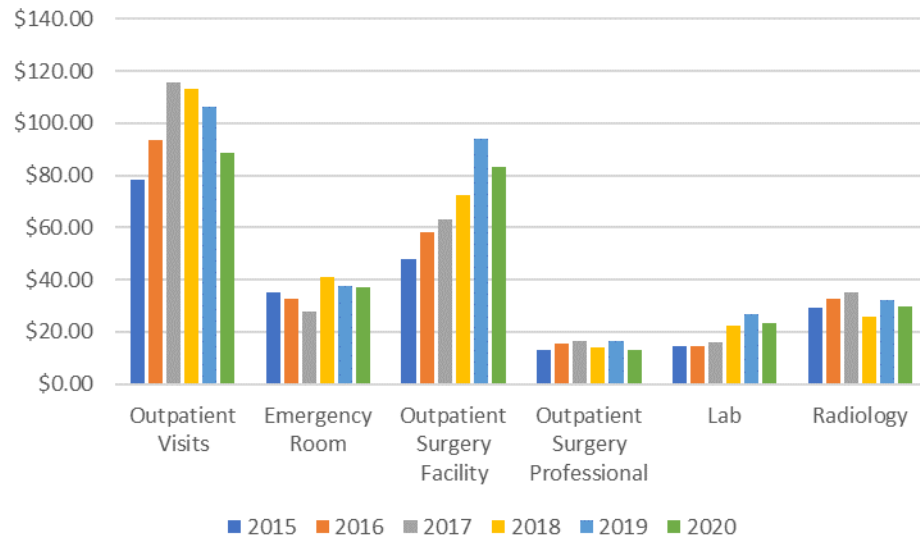
Kaiser – Inpatient Summary

Inpatient \$ PMPM	2015	% Change	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Medical - Hospital	\$117.23	0.2%	\$117.44	-48.5%	\$60.43	-6.2%	\$56.69	7.7%	\$61.06	-2.6%	\$59.47
Medical - Professional	\$16.24	-1.8%	\$15.95	-51.2%	\$7.78	5.3%	\$8.19	23.6%	\$10.12	28.0%	\$12.95
Surgical											
Surgical - Hospital	\$104.34	37.4%	\$143.41	-39.9%	\$86.18	-10.5%	\$77.16	38.1%	\$106.58	23.6%	\$131.69
Surgical - Professional	\$15.14	28.0%	\$19.39	-43.7%	\$10.92	-19.6%	\$8.78	68.5%	\$14.79	35.9%	\$20.10
Maternity											
Maternity - Hospital	\$1.02	-17.6%	\$0.84	27.4%	\$1.07	35.5%	\$1.45	-53.8%	\$0.67	-20.9%	\$0.53
Maternity - Professional	\$0.35	-5.7%	\$0.33	27.3%	\$0.42	38.1%	\$0.58	-56.9%	\$0.25	-4.0%	\$0.24
Mental Health	\$0.98	189.8%	\$2.84	-57.4%	\$1.21	100.0%	\$2.42	107.1%	\$5.01	-7.2%	\$4.65
Substance Abuse	\$0.00	0.0%	\$1.49	-34.2%	\$0.98	-81.0%	\$0.19	1382.9%	\$2.76	-73.6%	\$0.73
SNF	\$4.21	-12.6%	\$3.68	-99.5%	\$0.02	11300.0%	\$2.28	28.5%	\$2.93	-1.4%	\$2.89
Total Inpatient \$PMPM	\$259.50	17.7%	\$305.38	-44.7%	\$169.01	-6.7%	\$157.74	29.4%	\$204.17	14.2%	\$233.25

- Inpatient Cost are lead by Facility Charges accounting for 82.2% of Inpatient Cost
- Inpatient Professional services only account for 14.3% of Inpatient Cost

Kaiser – Outpatient Summary

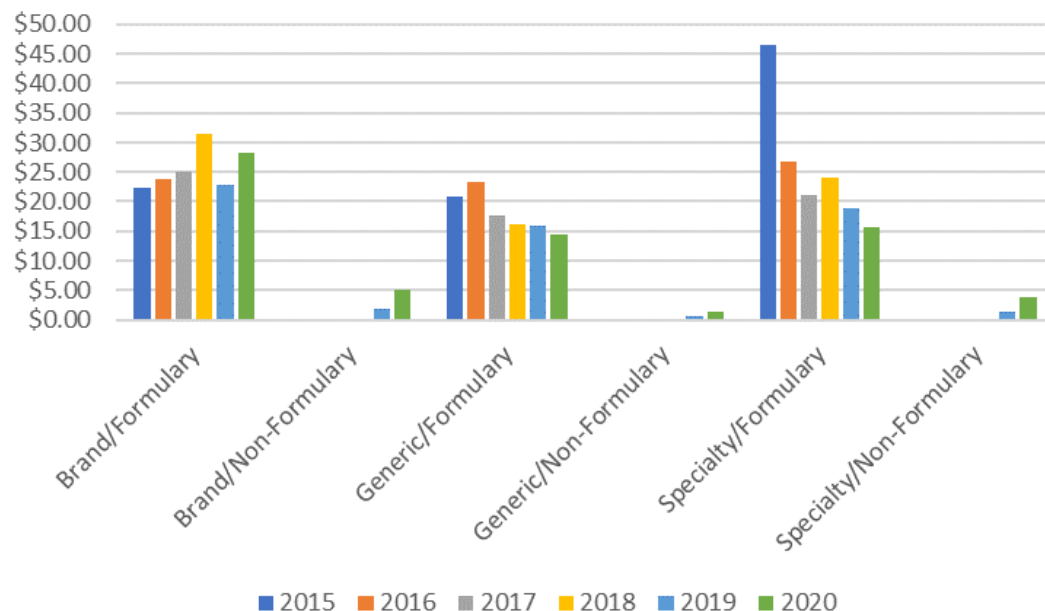
- Total Outpatient cost decreased 12.1% from \$313.48 to \$275.69 pmpm
 - Outpatient visits decreased 16.5%
 - Emergency room decreased 2.2%
 - OP Surgery Facility decreased 11.6%
 - OP Surgery Professional decreased 19.8%
 - Laboratory services decreased 11.6%
 - Radiology decreased 6.8%



Outpatient \$ PMPM	2015	% Change	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Outpatient Visits	\$78.42	19.2%	\$93.50	23.6%	\$115.54	-1.8%	\$113.41	-6.3%	\$106.22	-16.5%	\$88.73
Emergency Room	\$35.15	-6.3%	\$32.92	-16.2%	\$27.58	48.6%	\$40.99	-7.9%	\$37.75	-2.2%	\$36.93
Surgical/Procedures											
Outpatient Surgery Facility	\$48.04	20.7%	\$57.98	8.9%	\$63.15	14.5%	\$72.30	30.4%	\$94.27	-11.6%	\$83.34
Outpatient Surgery Professional	\$13.25	18.9%	\$15.75	5.7%	\$16.65	-16.3%	\$13.93	19.2%	\$16.60	-19.8%	\$13.31
Lab	\$14.38	1.3%	\$14.57	10.0%	\$16.02	39.3%	\$22.31	19.1%	\$26.57	-11.6%	\$23.50
Radiology	\$29.07	12.7%	\$32.77	7.7%	\$35.30	-26.6%	\$25.91	23.8%	\$32.07	-6.8%	\$29.88
Total Outpatient \$PMPM	\$218.31	13.4%	\$247.49	10.8%	\$274.24	5.3%	\$288.85	8.5%	\$313.48	-12.1%	\$275.69

Kaiser – Pharmacy Summary

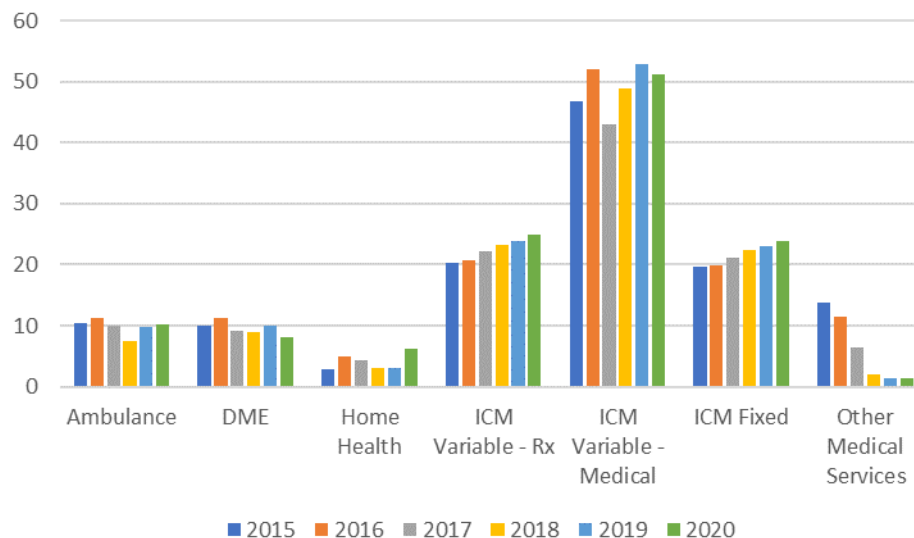
- Total Pharmacy cost increased - 11.1% from \$61.47 to \$68.32 pmpm
- Formulary Brand drugs lead the way with an increase of 22.9%
- Specialty Brand and Generic drugs lead the cost decrease with a 17.2% and 9.0% reduction in cost over 2019
- An emerging trend is the prescribing of Specialty non-formulary drugs with \$3.72 cost compared to \$0.00 prior to 2019



Pharmacy \$ PMPM	2015	% Change	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Brand/Formulary	\$22.24	7.6%	\$23.93	5.2%	\$25.17	24.8%	\$31.41	-27.0%	\$22.93	22.9%	\$28.18
Brand/Non-Formulary	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$1.91	0.0%	\$4.96
Generic/Formulary	\$20.95	11.6%	\$23.37	-24.7%	\$17.60	-8.6%	\$16.09	-1.0%	\$15.93	-9.0%	\$14.50
Generic/Non-Formulary	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.51	0.0%	\$1.31
Specialty/Formulary	\$46.43	-42.1%	\$26.86	-21.0%	\$21.22	13.1%	\$24.00	-21.3%	\$18.90	-17.2%	\$15.65
Specialty/Non-Formulary	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$1.29	0.0%	\$3.72
Total Pharmacy \$PMPM	\$89.62	-17.3%	\$74.15	-13.7%	\$63.99	11.7%	\$71.50	-14.0%	\$61.47	11.1%	\$68.32

Kaiser – Other Summary

- Total Other cost increased 1.5% from \$124.06 to \$125.88 pmpm
- While most other services have maintained cost, Integrated care management for medical services, prescription drug services, and fixed ICM costs have shown a steady increase over the last five years

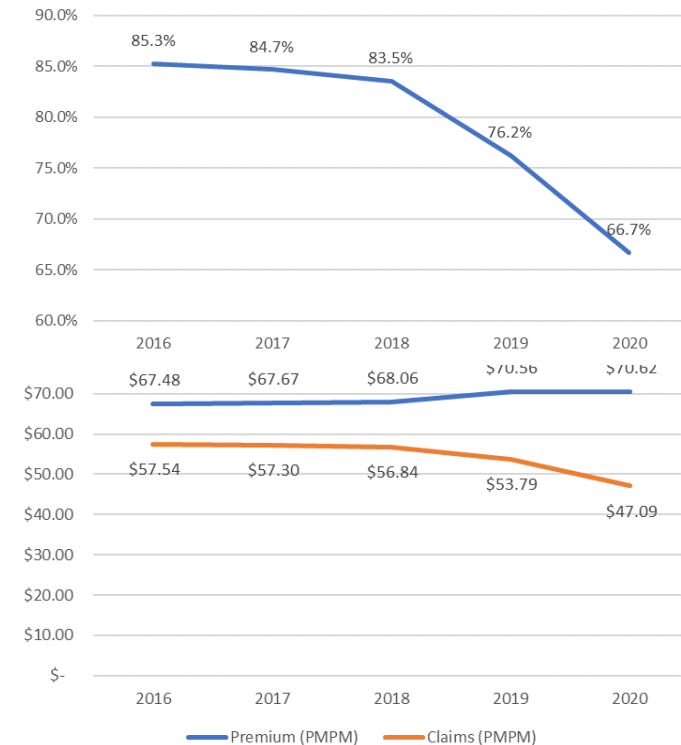


Other \$ PMPM	2015	% Change	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Ambulance	\$10.47	7.6%	\$11.27	-10.5%	\$10.09	-25.5%	\$7.52	29.0%	\$9.70	5.4%	\$10.22
DME	\$9.92	12.8%	\$11.19	-18.1%	\$9.17	-3.5%	\$8.85	12.5%	\$9.96	-19.5%	\$8.02
Home Health	\$2.94	70.1%	\$5.00	-15.4%	\$4.23	-29.6%	\$2.98	3.0%	\$3.07	101.0%	\$6.17
Intergrated Care Management											
Variable - Rx	\$20.27	1.7%	\$20.62	7.4%	\$22.14	5.1%	\$23.26	2.9%	\$23.94	4.0%	\$24.89
Variable - Medical	\$46.72	11.4%	\$52.03	-17.3%	\$43.01	13.7%	\$48.91	8.3%	\$52.95	-3.2%	\$51.27
Fixed	\$19.65	1.5%	\$19.95	5.6%	\$21.06	5.9%	\$22.31	3.5%	\$23.09	3.7%	\$23.95
Other Medical Services	\$13.73	-16.2%	\$11.50	-43.5%	\$6.50	-69.7%	\$1.97	-31.5%	\$1.35	0.7%	\$1.36
Total Other \$PMPM	\$123.70	6.4%	\$131.56	-11.7%	\$116.20	-0.3%	\$115.80	7.1%	\$124.06	1.5%	\$125.88

Delta Dental

Delta Dental – Summary

Claim Cost Loss Ratio



- 2020 was the second year LACERS self-funded the dental plan
- Premium equivalent exceeded claim cost for a 66.7% loss ratio.
- Given Delta Dental's administration cost of \$5.10 prpm, LACERS accumulated a cash position of \$2,759,875 in 2020 and \$1,685,860 for 2019 for a total of \$4,445,735.
- When self-funding, there is an outstanding liability for claims Incurred But Not Reported (IBNR) or run-out claims. Keenan recommends LACERS continue the 2019 IBNR reserve and fund the \$521,600 IBNR reserve. This would leave a net accumulation of margin of \$3,924,135.

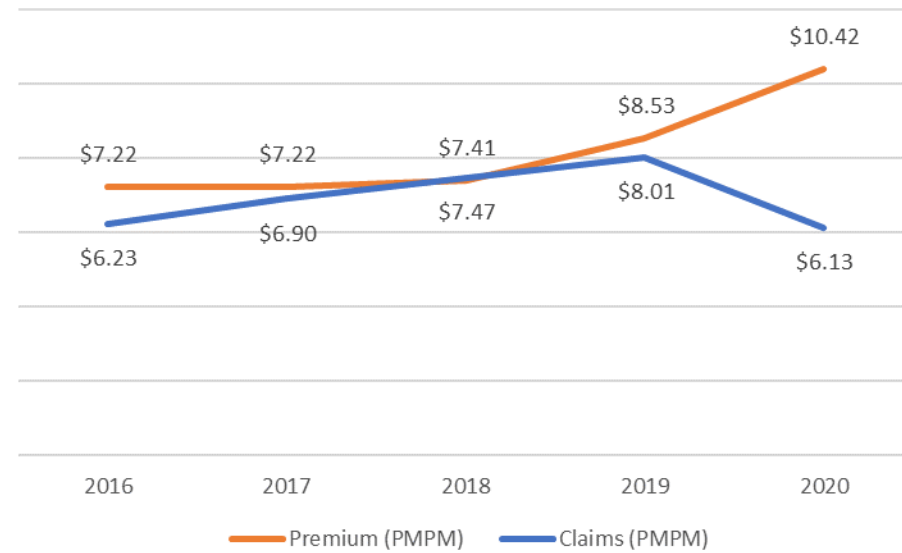
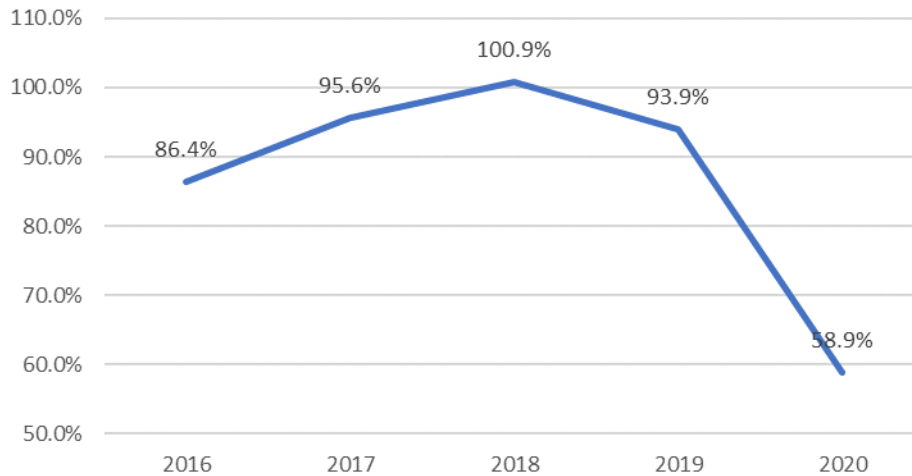
	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Average Members	10,794	3.3%	11,150	3.7%	11,559	4.1%	12,029	3.7%	12,477
Premium	\$8,740,607	3.6%	\$9,054,217	4.3%	\$9,440,831	7.9%	\$10,185,820	3.8%	\$10,574,056
Claims	\$7,453,548	2.9%	\$7,666,357	2.8%	\$7,884,355	-1.5%	\$7,763,760	-9.2%	\$7,050,619
Loss Ratio	85.3%	-0.7%	84.7%	-1.4%	83.5%	-8.7%	76.2%	-12.5%	66.7%
Premium (PMPM)	\$67.48	0.3%	\$67.67	0.6%	\$68.06	3.7%	\$70.56	0.1%	\$70.62
Claims (PMPM)	\$57.54	-0.4%	\$57.30	-0.8%	\$56.84	-5.4%	\$53.79	-12.4%	\$47.09

Anthem Blue View Vision

Anthem Blue View Vision – Executive Summary

- For 2019, claim cost was \$6.13 pmpm for a 58.9% loss ratio

Claim Cost Loss Ratio



	2016	% Change	2017	% Change	2018	% Change	2019	% Change	2020
Average Members	7,129	3.1%	7,353	3.9%	7,641	-7.2%	7,089	-10.3%	6,356
Premium	\$617,329	3.2%	\$636,952	6.6%	\$679,099	6.8%	\$725,266	9.6%	\$794,534
Claims	\$533,380	14.2%	\$608,902	12.5%	\$684,891	-0.5%	\$681,374	-31.3%	\$467,912
Loss Ratio	86.4%	10.6%	95.6%	5.5%	100.9%	-6.8%	93.9%	-37.3%	58.9%
Premium (PMPM)	\$7.22	0.0%	\$7.22	2.6%	\$7.41	15.1%	\$8.53	22.2%	\$10.42
Claims (PMPM)	\$6.23	10.7%	\$6.90	8.2%	\$7.47	7.2%	\$8.01	-23.4%	\$6.13



Next Steps

Next Steps



- Develop coordinated carrier strategy using dashboard findings:
 - Share dashboard findings with carriers
 - Seek carrier programs to better serve LACERS' membership
 - Prepare for upcoming 2022 renewal
 - consider self-funding the vision coverage
- Review with LACERS the 2020 financial dashboard and develop 2022 key benefit initiatives

Appendix

Anthem Blue Cross PPO – Monthly Premium and Claims Summary



	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
Retirees	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
Premium	\$ 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
Claims	\$ 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
Retirees	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
Premium	\$ 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
Claims	\$ 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
Retirees	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
Premium	\$ 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
Claims	\$ 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
Retirees	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
Premium	\$ 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
Claims	\$ 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
	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	3,686	3,779	3,741	3,779	3,769	3,775	3,819	3,800	3,824	3,813	3,849	3,826	3,788
Premium	\$ 1,727,736	\$ 1,813,052	\$ 1,785,189	\$ 1,799,779	\$ 1,782,113	\$ 1,816,176	\$ 1,821,315	\$ 1,820,245	\$ 1,847,355	\$ 1,838,540	\$ 1,850,391	\$ 1,828,579	\$ 21,730,470
Claims	\$ 1,378,405	\$ 1,117,151	\$ 1,478,871	\$ 1,266,440	\$ 1,486,157	\$ 1,646,629	\$ 1,430,059	\$ 1,527,161	\$ 1,489,970	\$ 1,441,605	\$ 1,698,688	\$ 1,650,221	\$ 17,611,357
	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Retirees	3,561	3,687	3,645	3,651	3,677	3,630	3,683	3,721	3,668	3,707	3,705	3,623	3,663
Premium	\$ 2,207,448	\$ 2,332,280	\$ 2,306,408	\$ 2,286,441	\$ 2,306,379	\$ 2,291,149	\$ 2,329,235	\$ 2,350,454	\$ 2,294,500	\$ 2,317,084	\$ 2,328,591	\$ 2,242,589	\$ 27,592,559
Claims	\$ 1,809,972	\$ 1,467,236	\$ 1,474,743	\$ 2,282,917	\$ 1,543,014	\$ 1,736,139	\$ 2,068,048	\$ 1,690,055	\$ 1,951,923	\$ 1,802,310	\$ 2,120,645	\$ 1,860,588	\$ 21,807,589

Anthem Blue Cross PPO –

Per Employee Per Month Premium and Claims Summary

	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
Retirees	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
Premium	\$ 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
Claims	\$ 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
Retirees	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
Premium	\$ 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
Claims	\$ 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
Retirees	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
Premium	\$ 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
Claims	\$ 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
Retirees	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
Premium	\$ 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
Claims	\$ 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

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	3,686	3,779	3,741	3,779	3,769	3,775	3,819	3,800	3,824	3,813	3,849	3,826	3,788
Premium	\$ 468.73	\$ 479.77	\$ 477.20	\$ 476.26	\$ 472.83	\$ 481.11	\$ 476.91	\$ 479.01	\$ 483.09	\$ 482.18	\$ 480.75	\$ 477.93	\$ 478.01
Claims	\$ 373.96	\$ 295.62	\$ 395.31	\$ 335.13	\$ 394.31	\$ 436.19	\$ 374.46	\$ 401.88	\$ 389.64	\$ 378.08	\$ 441.33	\$ 431.32	\$ 387.40

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Retirees	3,561	3,687	3,645	3,651	3,677	3,630	3,683	3,721	3,668	3,707	3,705	3,623	3,663
Premium	\$ 619.90	\$ 632.57	\$ 632.76	\$ 626.25	\$ 627.24	\$ 631.17	\$ 632.43	\$ 631.67	\$ 625.55	\$ 625.06	\$ 628.50	\$ 618.99	\$ 627.70
Claims	\$ 508.28	\$ 397.95	\$ 404.59	\$ 625.29	\$ 419.64	\$ 478.28	\$ 561.51	\$ 454.19	\$ 532.15	\$ 486.19	\$ 572.37	\$ 513.55	\$ 496.10

Anthem Blue Cross HMO – Monthly Premium and Claims Summary



	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
Retirees	795	805	814	819	827	828	821	810	833	840	842	848	824
Premium	\$ 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
Claims	\$ 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
Retirees	768	779	785	795	803	806	818	818	828	821	815	806	804
Premium	\$ 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
Claims	\$ 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
Retirees	848	853	862	872	888	896	885	894	903	909	917	923	888
Premium	\$ 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
Claims	\$ 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
Retirees	784	815	788	797	844	825	787	842	857	839	860	843	823
Premium	\$ 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
Claims	\$ 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
	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	768	764	713	767	751	759	736	759	762	771	771	754	756
Premium	\$ 1,059,289	\$ 1,047,518	\$ 999,160	\$ 1,048,266	\$ 1,038,163	\$ 1,038,621	\$ 990,208	\$ 1,050,928	\$ 1,026,857	\$ 1,029,708	\$ 1,037,445	\$ 1,030,877	\$ 12,397,041
Claims	\$ 833,016	\$ 918,929	\$ 832,864	\$ 905,215	\$ 814,722	\$ 924,473	\$ 1,033,931	\$ 827,021	\$ 1,247,048	\$ 861,241	\$ 820,963	\$ 1,137,731	\$ 11,157,154
	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Retirees	784	717	759	746	736	776	772	765	757	754	754	682	750
Premium	\$ 956,186	\$ 899,834	\$ 966,702	\$ 926,502	\$ 918,252	\$ 973,272	\$ 973,606	\$ 964,541	\$ 973,048	\$ 950,139	\$ 960,100	\$ 871,964	\$ 11,334,147
Claims	\$ 676,797	\$ 1,041,922	\$ 640,752	\$ 670,913	\$ 932,706	\$ 777,484	\$ 813,275	\$ 876,307	\$ 793,769	\$ 730,081	\$ 740,746	\$ 823,701	\$ 9,518,453

Anthem Blue Cross HMO –

Per Employee Per Month Premium and Claims Summary



	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
Retirees	795	805	814	819	827	828	821	810	833	840	842	848	824
Premium	\$ 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	\$ 1,399.02
Claims	\$ 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	\$ 1,214.24
	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
Retirees	768	779	785	795	803	806	818	818	828	821	815	806	804
Premium	\$ 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	\$ 1,256.42
Claims	\$ 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	\$ 1,171.12
	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
Retirees	848	853	862	872	888	896	885	894	903	909	917	923	888
Premium	\$ 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	\$ 1,432.15
Claims	\$ 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	\$ 1,127.20
	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
Retirees	784	815	788	797	844	825	787	842	857	839	860	843	823
Premium	\$ 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	\$ 1,332.41
Claims	\$ 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	\$ 1,196.18
	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Retirees	768	764	713	767	751	759	736	759	762	771	771	754	756
Premium	\$ 1,379.28	\$ 1,371.10	\$ 1,401.35	\$ 1,366.71	\$ 1,382.37	\$ 1,368.41	\$ 1,345.39	\$ 1,384.62	\$ 1,347.58	\$ 1,335.55	\$ 1,345.58	\$ 1,367.21	\$ 1,366.07
Claims	\$ 1,084.66	\$ 1,202.79	\$ 1,168.11	\$ 1,180.20	\$ 1,084.85	\$ 1,218.01	\$ 1,404.80	\$ 1,089.62	\$ 1,636.55	\$ 1,117.04	\$ 1,064.80	\$ 1,508.93	\$ 1,229.44
	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Retirees	784	717	759	746	736	776	772	765	757	754	754	682	750
Premium	\$ 1,219.63	\$ 1,255.00	\$ 1,273.65	\$ 1,241.96	\$ 1,247.63	\$ 1,254.22	\$ 1,261.15	\$ 1,260.84	\$ 1,285.40	\$ 1,260.13	\$ 1,273.34	\$ 1,278.54	\$ 1,259.07
Claims	\$ 863.26	\$ 1,453.17	\$ 844.21	\$ 899.35	\$ 1,267.26	\$ 1,001.91	\$ 1,053.47	\$ 1,145.50	\$ 1,048.57	\$ 968.28	\$ 982.42	\$ 1,207.77	\$ 1,057.37

Kaiser –

Monthly Premium and Claims Summary



	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
Members	4,049	4,109	4,151	4,141	4,155	4,175	4,091	4,091	4,216	4,277	4,474	4,290	4,185
Premium	\$ 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	\$ 3,402,003	\$ 3,262,090	\$ 38,186,226
Claims	\$ 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	\$ 5,329,510	\$ 36,379,147
	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
Members	4,056	4,051	4,089	4,139	4,145	4,158	4,170	4,158	4,167	4,122	4,097	4,061	4,118
Premium	\$ 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	\$ 38,093,074
Claims	\$ 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	\$ 34,746,395
	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
Members	3,800	3,780	3,864	4,011	3,985	3,990	4,029	4,060	4,161	4,126	4,168	4,178	4,013
Premium	\$ 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	\$ 38,665,574
Claims	\$ 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	\$ 30,385,948
	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
Members	3,733	3,712	3,713	3,745	3,782	3,765	3,744	3,787	3,781	3,812	3,843	3,815	3,769
Premium	\$ 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	\$ 35,290,459
Claims	\$ 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	\$ 28,189,333
	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	3,640	3,657	3,671	3,667	3,700	3,700	3,708	3,742	3,724	3,713	3,716	3,695	3,694
Premium	\$ 2,593,136	\$ 2,605,247	\$ 2,615,220	\$ 2,612,371	\$ 2,635,880	\$ 2,635,880	\$ 2,641,579	\$ 2,665,801	\$ 2,652,978	\$ 2,645,141	\$ 2,647,278	\$ 2,632,318	\$ 31,582,829
Claims	\$ 2,555,199	\$ 3,776,444	\$ 3,014,380	\$ 2,976,014	\$ 3,289,930	\$ 2,560,709	\$ 3,142,465	\$ 2,551,200	\$ 2,371,659	\$ 2,305,036	\$ 2,377,768	\$ 2,704,146	\$ 33,624,950
	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Members	3,497	3,519	3,557	3,577	3,605	3,602	3,633	3,651	3,634	3,608	3,603	3,597	3,590
Premium	\$ 2,636,703	\$ 2,653,291	\$ 2,681,942	\$ 2,697,022	\$ 2,718,134	\$ 2,715,872	\$ 2,739,246	\$ 2,752,817	\$ 2,740,000	\$ 2,720,396	\$ 2,716,626	\$ 2,712,102	\$ 32,484,151
Claims	\$ 2,385,244	\$ 2,087,995	\$ 2,350,843	\$ 2,677,802	\$ 2,264,638	\$ 2,462,225	\$ 2,579,045	\$ 2,449,195	\$ 2,736,786	\$ 2,663,993	\$ 2,974,071	\$ 2,141,663	\$ 29,773,500

Kaiser –

Per Employee Per Month Premium and Claims Summary

	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
Members	4,049	4,109	4,151	4,141	4,155	4,175	4,091	4,091	4,216	4,277	4,474	4,290	4,185
Premium	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39	\$ 760.39
Claims	\$ 688.66	\$ 701.50	\$ 725.33	\$ 492.56	\$ 459.66	\$ 425.79	\$ 850.90	\$ 733.28	\$ 688.03	\$ 909.53	\$ 753.02	\$ 1,242.31	\$ 724.41

	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
Members	4,056	4,051	4,089	4,139	4,145	4,158	4,170	4,158	4,167	4,122	4,097	4,061	4,118
Premium	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91	\$ 770.91
Claims	\$ 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	\$ 703.18

	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
Members	3,800	3,780	3,864	4,011	3,985	3,990	4,029	4,060	4,161	4,126	4,168	4,178	4,013
Premium	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99	\$ 802.99
Claims	\$ 707.49	\$ 604.12	\$ 522.57	\$ 533.59	\$ 573.01	\$ 750.17	\$ 802.35	\$ 565.75	\$ 679.75	\$ 744.53	\$ 515.98	\$ 573.79	\$ 631.04

	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
Members	3,733	3,712	3,713	3,745	3,782	3,765	3,744	3,787	3,781	3,812	3,843	3,815	3,769
Premium	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21	\$ 780.21
Claims	\$ 660.95	\$ 575.09	\$ 907.11	\$ 702.38	\$ 585.64	\$ 454.49	\$ 612.57	\$ 668.94	\$ 554.98	\$ 582.08	\$ 663.62	\$ 515.96	\$ 623.22

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	3,640	3,657	3,671	3,667	3,700	3,700	3,708	3,742	3,724	3,713	3,716	3,695	3,694
Premium	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40	\$ 712.40
Claims	\$ 701.98	\$ 1,032.66	\$ 821.13	\$ 811.57	\$ 889.17	\$ 692.08	\$ 847.48	\$ 681.77	\$ 636.86	\$ 620.80	\$ 639.87	\$ 731.84	\$ 758.46

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Members	3,497	3,519	3,557	3,577	3,605	3,602	3,633	3,651	3,634	3,608	3,603	3,597	3,590
Premium	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99	\$ 753.99
Claims	\$ 682.08	\$ 593.35	\$ 660.91	\$ 748.62	\$ 628.19	\$ 683.57	\$ 709.89	\$ 670.83	\$ 753.11	\$ 738.36	\$ 825.44	\$ 595.40	\$ 691.07

Delta Dental –

Monthly Premium and Claims Summary



	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
Members	12,324	12,372	12,439	12,445	12,469	12,453	12,451	12,446	12,521	12,585	12,615	12,598	12,477
Premium	\$ 870,198	\$ 873,660	\$ 878,822	\$ 879,340	\$ 881,352	\$ 879,750	\$ 879,345	\$ 878,618	\$ 884,907	\$ 888,785	\$ 890,542	\$ 888,737	\$10,574,056
Claims	\$ 905,378	\$ 870,292	\$ 689,302	\$ 221,127	\$ 149,923	\$ 448,055	\$ 660,701	\$ 552,036	\$ 589,843	\$ 756,617	\$ 526,483	\$ 680,862	\$ 7,050,619

	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
Members	11,822	11,836	11,880	11,968	11,995	12,033	12,072	12,096	12,140	12,163	12,174	12,174	12,029
Premium	\$ 835,516	\$ 835,668	\$ 838,960	\$ 845,985	\$ 847,141	\$ 849,845	\$ 852,544	\$ 853,519	\$ 856,900	\$ 857,636	\$ 857,152	\$ 854,954	\$10,185,820
Claims	\$ 545,725	\$ 737,068	\$ 700,291	\$ 642,973	\$ 781,973	\$ 610,363	\$ 568,691	\$ 737,173	\$ 597,225	\$ 731,619	\$ 572,951	\$ 537,709	\$ 7,763,760

	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
Members	11,351	11,391	11,419	11,462	11,525	11,558	11,586	11,633	11,685	11,710	11,697	11,688	11,559
Premium	\$ 773,262	\$ 772,317	\$ 772,477	\$ 776,696	\$ 780,075	\$ 792,008	\$ 788,684	\$ 789,959	\$ 795,379	\$ 799,546	\$ 802,303	\$ 798,124	\$ 9,440,830
Claims	\$ 918,160	\$ 720,511	\$ 736,277	\$ 689,322	\$ 714,306	\$ 613,328	\$ 563,379	\$ 641,636	\$ 555,328	\$ 621,293	\$ 544,463	\$ 566,352	\$ 7,884,355

	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
Members	10,973	11,010	11,031	11,089	11,120	11,124	11,170	11,218	11,238	11,275	11,278	11,279	11,150
Premium	\$ 742,378	\$ 740,018	\$ 742,033	\$ 748,793	\$ 749,577	\$ 757,359	\$ 755,495	\$ 755,582	\$ 759,484	\$ 767,756	\$ 767,313	\$ 768,429	\$ 9,054,217
Claims	\$ 767,130	\$ 680,435	\$ 722,622	\$ 611,108	\$ 671,173	\$ 632,995	\$ 561,567	\$ 648,443	\$ 516,352	\$ 612,430	\$ 585,825	\$ 656,277	\$ 7,666,357

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	10,652	10,669	10,715	10,734	10,773	10,805	10,822	10,848	10,862	10,887	10,885	10,872	10,794
Premium	\$ 720,515	\$ 717,639	\$ 720,435	\$ 725,349	\$ 726,556	\$ 727,953	\$ 729,869	\$ 732,200	\$ 734,091	\$ 735,615	\$ 736,494	\$ 733,891	\$ 8,740,607
Claims	\$ 807,266	\$ 719,388	\$ 711,205	\$ 603,411	\$ 610,820	\$ 590,578	\$ 574,443	\$ 595,451	\$ 547,563	\$ 550,508	\$ 529,359	\$ 613,556	\$ 7,453,548

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Members	10,603	10,585	10,533	10,494	10,467	10,438	10,471	10,495	10,512	10,523	10,527	10,537	10,515
Premium	\$ 689,523	\$ 689,507	\$ 693,809	\$ 698,987	\$ 698,680	\$ 700,266	\$ 706,268	\$ 708,598	\$ 710,357	\$ 710,653	\$ 709,007	\$ 710,765	\$ 8,426,420
Claims	\$ 725,886	\$ 610,915	\$ 682,879	\$ 642,879	\$ 546,209	\$ 596,476	\$ 581,619	\$ 541,167	\$ 530,850	\$ 576,100	\$ 515,010	\$ 645,990	\$ 7,195,980

Delta Dental –

Per Employee Per Month Premium and Claims Summary

	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
Members	12,324	12,372	12,439	12,445	12,469	12,453	12,451	12,446	12,521	12,585	12,615	12,598	12,477
Premium	\$ 70.61	\$ 70.62	\$ 70.65	\$ 70.66	\$ 70.68	\$ 70.65	\$ 70.62	\$ 70.59	\$ 70.67	\$ 70.62	\$ 70.59	\$ 70.55	\$ 70.63
Claims	\$ 73.46	\$ 70.34	\$ 55.41	\$ 17.77	\$ 12.02	\$ 35.98	\$ 53.06	\$ 44.35	\$ 47.11	\$ 60.12	\$ 41.73	\$ 54.05	\$ 47.12

	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
Members	11,822	11,836	11,880	11,968	11,995	12,033	12,072	12,096	12,140	12,163	12,174	12,174	12,029
Premium	\$ 70.67	\$ 70.60	\$ 70.62	\$ 70.69	\$ 70.62	\$ 70.63	\$ 70.62	\$ 70.56	\$ 70.58	\$ 70.51	\$ 70.41	\$ 70.23	\$ 70.56
Claims	\$ 46.16	\$ 62.27	\$ 58.95	\$ 53.72	\$ 65.19	\$ 50.72	\$ 47.11	\$ 60.94	\$ 49.19	\$ 60.15	\$ 47.06	\$ 44.17	\$ 53.80

	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
Members	11,351	11,391	11,419	11,462	11,525	11,558	11,586	11,633	11,685	11,710	11,697	11,688	11,559
Premium	\$ 68.12	\$ 67.80	\$ 67.65	\$ 67.76	\$ 67.69	\$ 68.52	\$ 68.07	\$ 67.91	\$ 68.07	\$ 68.28	\$ 68.59	\$ 68.29	\$ 68.06
Claims	\$ 80.89	\$ 63.25	\$ 64.48	\$ 60.14	\$ 61.98	\$ 53.07	\$ 48.63	\$ 55.16	\$ 47.52	\$ 53.06	\$ 46.55	\$ 48.46	\$ 56.93

	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
Members	10,973	11,010	11,031	11,089	11,120	11,124	11,170	11,218	11,238	11,275	11,278	11,279	11,150
Premium	\$ 67.65	\$ 67.21	\$ 67.27	\$ 67.53	\$ 67.41	\$ 68.08	\$ 67.64	\$ 67.35	\$ 67.58	\$ 68.09	\$ 68.04	\$ 68.13	\$ 67.67
Claims	\$ 69.91	\$ 61.80	\$ 65.51	\$ 55.11	\$ 60.36	\$ 56.90	\$ 50.27	\$ 57.80	\$ 45.95	\$ 54.32	\$ 51.94	\$ 58.19	\$ 57.29

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	10,652	10,669	10,715	10,734	10,773	10,805	10,822	10,848	10,862	10,887	10,885	10,872	10,794
Premium	\$ 67.64	\$ 67.26	\$ 67.24	\$ 67.57	\$ 67.44	\$ 67.37	\$ 67.44	\$ 67.50	\$ 67.58	\$ 67.57	\$ 67.66	\$ 67.50	\$ 67.48
Claims	\$ 75.79	\$ 67.43	\$ 66.37	\$ 56.21	\$ 56.70	\$ 54.66	\$ 53.08	\$ 54.89	\$ 50.41	\$ 50.57	\$ 48.63	\$ 56.43	\$ 57.55

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Members	10,603	10,585	10,533	10,494	10,467	10,438	10,471	10,495	10,512	10,523	10,527	10,537	10,515
Premium	\$ 65.03	\$ 65.14	\$ 65.87	\$ 66.61	\$ 66.75	\$ 67.09	\$ 67.45	\$ 67.52	\$ 67.58	\$ 67.53	\$ 67.35	\$ 67.45	\$ 66.78
Claims	\$ 68.46	\$ 57.72	\$ 64.83	\$ 61.26	\$ 52.18	\$ 57.14	\$ 55.55	\$ 51.56	\$ 50.50	\$ 54.75	\$ 48.92	\$ 611.32	\$ 57.03

	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
Members	6,270	6,291	6,310	6,324	6,344	6,357	6,350	6,344	6,381	6,419	6,422	6,455	6,356
Premium	\$ 65,308	\$ 65,642	\$ 65,313	\$ 66,763	\$ 66,290	\$ 65,367	\$ 66,242	\$ 66,181	\$ 66,070	\$ 67,073	\$ 67,308	\$ 66,977	\$ 794,534
Claims	\$ 51,501	\$ 40,810	\$ 49,109	\$ (217)	\$ 6,583	\$ 33,848	\$ 37,211	\$ 54,239	\$ 30,164	\$ 54,650	\$ 61,519	\$ 48,495	\$ 467,912

	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
Members	7,944	8,063	7,931	7,893	7,925	7,962	6,182	6,198	6,226	6,236	6,250	6,253	7,089
Premium	\$ 60,838	\$ 61,619	\$ 65,102	\$ 62,860	\$ 51,129	\$ 54,377	\$ 61,004	\$ 61,048	\$ 62,204	\$ 62,050	\$ 61,361	\$ 61,674	\$ 725,266
Claims	\$ 36,187	\$ 53,941	\$ 51,231	\$ 61,364	\$ 60,561	\$ 55,016	\$ 59,086	\$ 59,749	\$ 67,363	\$ 66,775	\$ 62,624	\$ 47,477	\$ 681,374

	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
Members	7,457	7,451	7,477	7,537	7,564	7,616	7,654	7,700	7,759	7,805	7,825	7,846	7,641
Premium	\$ 55,258	\$ 55,573	\$ 55,193	\$ 55,883	\$ 56,013	\$ 56,575	\$ 56,861	\$ 56,775	\$ 57,126	\$ 57,846	\$ 58,359	\$ 57,637	\$ 679,099
Claims	\$ 56,894	\$ 41,383	\$ 60,183	\$ 61,270	\$ 55,218	\$ 50,458	\$ 62,857	\$ 55,571	\$ 50,096	\$ 74,149	\$ 61,492	\$ 55,320	\$ 684,891

	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
Members	7,230	7,281	7,296	7,307	7,310	7,324	7,362	7,411	7,406	7,435	7,436	7,437	7,353
Premium	\$ 51,972	\$ 52,485	\$ 52,533	\$ 52,988	\$ 52,639	\$ 52,904	\$ 52,870	\$ 53,725	\$ 53,431	\$ 53,739	\$ 53,939	\$ 53,727	\$ 636,952
Claims	\$ 38,677	\$ 44,386	\$ 49,515	\$ 52,476	\$ 52,383	\$ 49,527	\$ 41,600	\$ 62,340	\$ 57,813	\$ 55,001	\$ 58,884	\$ 46,300	\$ 608,902

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	7,099	7,094	7,083	7,132	7,093	7,116	7,122	7,124	7,140	7,174	7,188	7,178	7,129
Premium	\$ 51,115	\$ 51,272	\$ 50,873	\$ 51,193	\$ 52,069	\$ 50,667	\$ 51,566	\$ 51,460	\$ 51,812	\$ 51,842	\$ 51,795	\$ 51,665	\$ 617,329
Claims	\$ 43,151	\$ 50,462	\$ 44,392	\$ 43,247	\$ 40,081	\$ 41,473	\$ 41,569	\$ 46,915	\$ 48,266	\$ 47,601	\$ 42,869	\$ 43,354	\$ 533,380

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Members	5,397	5,453	5,450	5,492	5,513	5,468	5,512	5,546	5,526	5,566	5,559	5,482	5,497
Premium	\$ 49,486	\$ 50,241	\$ 50,117	\$ 50,475	\$ 50,784	\$ 50,407	\$ 50,786	\$ 51,095	\$ 51,021	\$ 51,264	\$ 51,273	\$ 50,552	\$ 607,501
Claims	\$ 11,598	\$ 58,368	\$ 68,986	\$ 50,100	\$ 51,563	\$ 63,019	\$ 46,168	\$ 66,119	\$ 42,446	\$ 60,005	\$ 71,042	\$ 28,943	\$ 618,357

Anthem Blue View Vision –

Per Employee Per Month Premium and Claims Summary



	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
Members	6,270	6,291	6,310	6,324	6,344	6,357	6,350	6,344	6,381	6,419	6,422	6,455	6,356
Premium	\$ 10.42	\$ 10.43	\$ 10.35	\$ 10.56	\$ 10.45	\$ 10.28	\$ 10.43	\$ 10.43	\$ 10.35	\$ 10.45	\$ 10.48	\$ 10.38	\$ 10.42
Claims	\$ 8.21	\$ 6.49	\$ 7.78	\$ (0.03)	\$ 1.04	\$ 5.32	\$ 5.86	\$ 8.55	\$ 4.73	\$ 8.51	\$ 9.58	\$ 7.51	\$ 6.13

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	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
Members	7,944	8,063	7,931	7,893	7,925	7,962	6,182	6,198	6,226	6,236	6,250	6,253	7,089
Premium	\$ 7.66	\$ 7.64	\$ 8.21	\$ 7.96	\$ 6.45	\$ 6.83	\$ 9.87	\$ 9.85	\$ 9.99	\$ 9.95	\$ 9.82	\$ 9.86	\$ 8.67
Claims	\$ 4.56	\$ 6.69	\$ 6.46	\$ 7.77	\$ 7.64	\$ 6.91	\$ 9.56	\$ 9.64	\$ 10.82	\$ 10.71	\$ 10.02	\$ 7.59	\$ 8.20

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	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
Members	7,457	7,451	7,477	7,537	7,564	7,616	7,654	7,700	7,759	7,805	7,825	7,846	7,641
Premium	\$ 7.41	\$ 7.46	\$ 7.38	\$ 7.41	\$ 7.41	\$ 7.43	\$ 7.43	\$ 7.37	\$ 7.36	\$ 7.41	\$ 7.46	\$ 7.35	\$ 7.41
Claims	\$ 7.63	\$ 5.55	\$ 8.05	\$ 8.13	\$ 7.30	\$ 6.63	\$ 8.21	\$ 7.22	\$ 6.46	\$ 9.50	\$ 7.86	\$ 7.05	\$ 7.47

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	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
Members	7,230	7,281	7,296	7,307	7,310	7,324	7,362	7,411	7,406	7,435	7,436	7,437	7,353
Premium	\$ 7.19	\$ 7.21	\$ 7.20	\$ 7.25	\$ 7.20	\$ 7.22	\$ 7.18	\$ 7.25	\$ 7.21	\$ 7.23	\$ 7.25	\$ 7.22	\$ 7.22
Claims	\$ 5.35	\$ 6.10	\$ 6.79	\$ 7.18	\$ 7.17	\$ 6.76	\$ 5.65	\$ 8.41	\$ 7.81	\$ 7.40	\$ 7.92	\$ 6.23	\$ 6.90

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	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Members	7,099	7,094	7,083	7,132	7,093	7,116	7,122	7,124	7,140	7,174	7,188	7,178	7,129
Premium	\$ 7.20	\$ 7.23	\$ 7.18	\$ 7.18	\$ 7.34	\$ 7.12	\$ 7.24	\$ 7.22	\$ 7.26	\$ 7.23	\$ 7.21	\$ 7.20	\$ 7.22
Claims	\$ 6.08	\$ 7.11	\$ 6.27	\$ 6.06	\$ 5.65	\$ 5.83	\$ 5.84	\$ 6.59	\$ 6.76	\$ 6.64	\$ 5.96	\$ 6.04	\$ 6.24

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	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Members	5,397	5,453	5,450	5,492	5,513	5,468	5,512	5,546	5,526	5,566	5,559	5,482	5,497
Premium	\$ 9.17	\$ 9.21	\$ 9.20	\$ 9.19	\$ 9.21	\$ 9.22	\$ 9.21	\$ 9.21	\$ 9.23	\$ 9.21	\$ 9.22	\$ 9.22	\$ 9.21
Claims	\$ 2.15	\$ 10.70	\$ 12.66	\$ 9.12	\$ 9.35	\$ 11.53	\$ 8.38	\$ 11.92	\$ 7.68	\$ 10.78	\$ 12.78	\$ 5.28	\$ 9.37

Acknowledgement



Keenan & Associates would like to thank Ms. Lita Payne, Mr. Alex Rabrenovich, 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



REPORT TO BENEFITS ADMINISTRATION COMMITTEE

From: Neil M. Guglielmo, General Manager

MEETING: APRIL 27, 2021

ITEM: IV

Neil M. Guglielmo

SUBJECT: HEALTH MANAGEMENT DASHBOARDS

ACTION: ☐ CLOSED: ☐ CONSENT: ☐ RECEIVE & FILE: ☒

Recommendation

That the Committee receive and file this report.

Executive Summary

LACERS' health and welfare consultant, Keenan and Associates, will present the health management dashboards, tracking utilization data to inform LACERS on trends that may impact contract renewals and focus areas for future Member outreach. Overall, the trends have been relatively stable over the last three years.

Discussion

As part of LACERS' Strategic Plan, staff developed a health plan data initiative to help achieve the Goal: Maximize Value and Minimize Costs of our Health and Wellness Program. The purpose of the initiative is to review 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 its health and welfare consultant, Keenan and Associates (Keenan), develop strategies to minimize their impact in an effort to reduce health plan premium increases. The results of these efforts is monitored and reported back to the Board through health plan dashboards.

As a means of monitoring and reporting on the impact of the data initiative/wellness program strategies, the health management dashboards reflect claims costs associated with various health conditions, and any changes in participation in health management programs and resources available to Members through their LACERS medical plans.

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

Strategic Plan Impact Statement

The health plan 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: Alex Rabrenovich, Chief Benefits Analyst of the Health Benefits and Wellness Division.

NG:AR:ar

Attachments: 1. Keenan Report – LACERS Health Management Data Report



BAC Meeting: 4/27/21
Item IV
Attachment 1

Los Angeles City Employees' Retirement System Health Management Data Report 2020

April 27, 2021

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Introduction

In this LACERS health management data report, health management metrics on LACERS Non-Medicare and Medicare members enrolled in the Kaiser Permanente (KP) and Anthem Blue Cross (ABC) health plans for the 12-month period of January 1- December 31, 2020 are presented, including statistics on:

Health Risks (KP Members Only)

Lifestyle-Related Chronic Health Conditions

Chronic Condition Management

Preventive Care

Member Engagement

These metrics can be used for a) identifying the primary health issues and cost drivers among the LACERS members, b) tracking members' use of the health management resources available to them, c) and guiding the development of health management strategies for optimizing the members' health.

Summary

Summary

In general, among the LACERS members enrolled in Kaiser and Anthem Non-Medicare and Medicare plans, the **2020 rates** for the members' health risks, lifestyle-related chronic health conditions, chronic condition management, preventive care, and member engagement have remained **relatively steady from the previous 3 years**, with a few exceptions as noted in the report highlights below.

The top health issues among LACERS members continue to be related to **obesity, diabetes, high blood pressure, depression, osteoarthritis, and back problems**.

Key highlights of the report are presented in pages 5-12. Complete Kaiser and Anthem health management data report metrics can be found in the Appendix in pages 17-31.

Key Highlights

LACERS KP Members: 2020 Metrics vs KP Reference Group Benchmark						
	Non-Medicare Members			Medicare Members		
	Better	Similar	Worse	Better	Similar	Worse
Top 3 Health Risks						
• Obesity/Overweight						
• Inadequate Exercise						
• Pre-Diabetes						
Top 3 Lifestyle-Related Chronic Conditions						
• Hypertension						
• Diabetes						
• Depression						
Prevalence of Lifestyle-Related Chronic Conditions						
• 1 Condition						
• 2+ Conditions						
Chronic Condition Management						
• Diabetes						
• Hypertension						
• High Cholesterol						
• Depression - Acute						
• Depression - Chronic						
Preventive Care Compliance						
• Clinical Visit						
• Cervical Cancer Screening						
• Colorectal Cancer Screening						
• Breast Cancer Screening						
• Flu Immunization						
Member Engagement						
• Getting Connected						
• Knowing Numbers						
• Staying Up to Date						
• Seeking Care						

Key Highlights

2019 vs 2020 LACERS ABC Members						
	Non-Medicare			Medicare		
	Better	Similar	Worse	Better	Similar	Worse
Top 3 Lifestyle-Related Chronic Conditions						
• Hypertension						
• Diabetes						
• Osteoarthritis						
Overall Prevalence of Lifestyle-Related Chronic Conditions						
• Overall Prevalence						
Chronic Condition Management						
	All Members					
• High/Mod Risk for Core Cond						
• Able to Contact via Phone						
• Enrolled of Contacted						
• Engaged of Enrolled						
Preventive Care Compliance						
• Adult Preventive Visit						
• Cholesterol Screening						
• Colorectal Screening						
• Immunizations						
• Mammogram 40+						
• PSA 50+						
Member Engagement						
	All Members					
• ABC Website – Aver Mo Users						
• ABC Website – Aver Mo Sessions						
• ABC App – Aver Mo Users						
• ABC App – Aver Mo Sessions						
• Solera Diab Prev Prog – Enrolled						
• Live Health Online - Registrations						

Key Highlights

Health Risks

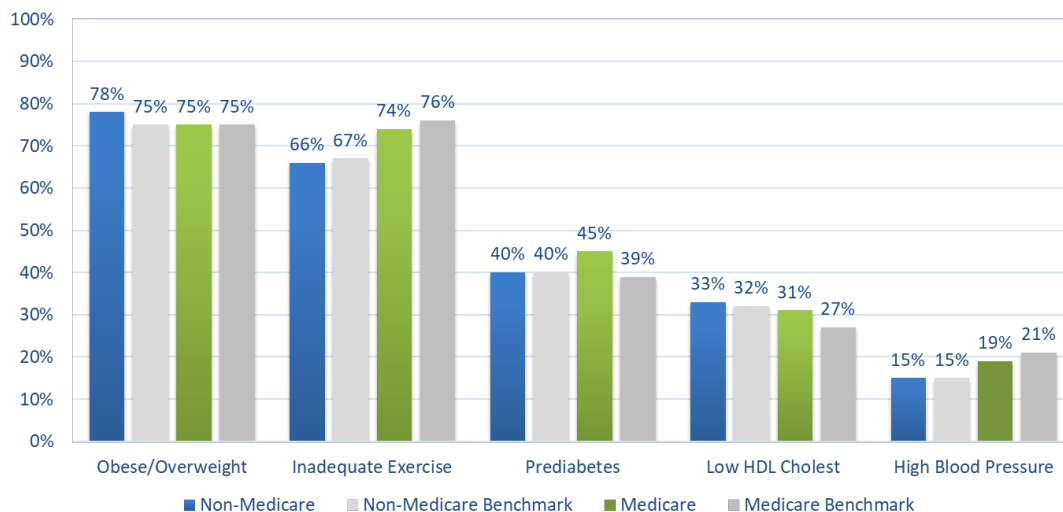
KP Members:

- In 2020, the top 3 health risks among KP members have continued to be **obesity/overweight**, **inadequate exercise**, and **prediabetes**, and **low HDL (good) cholesterol** was prevalent in about a third of the population – likely associated with the low physical activity.
- The KP **Medicare members** had **higher rates** for **inadequate exercise** and **prediabetes** compared to Non-Medicare members.
- Both groups saw **increases in the rates for at least 3 of their health risk factors**, with both experiencing a **spike in high blood pressure rates** in 2020.
- For KP Non-Medicare members, the rate for **overweight/obesity was 3% higher** than the benchmark group. For Medicare members, **prediabetes was 6% higher** than the benchmark and **high blood pressure was 3% lower** than the benchmark.

ABC Members:

- Adequate 2020 data for ABC members are not available.

Top Health Risks – KP Members
Non-Medicare & Medicare



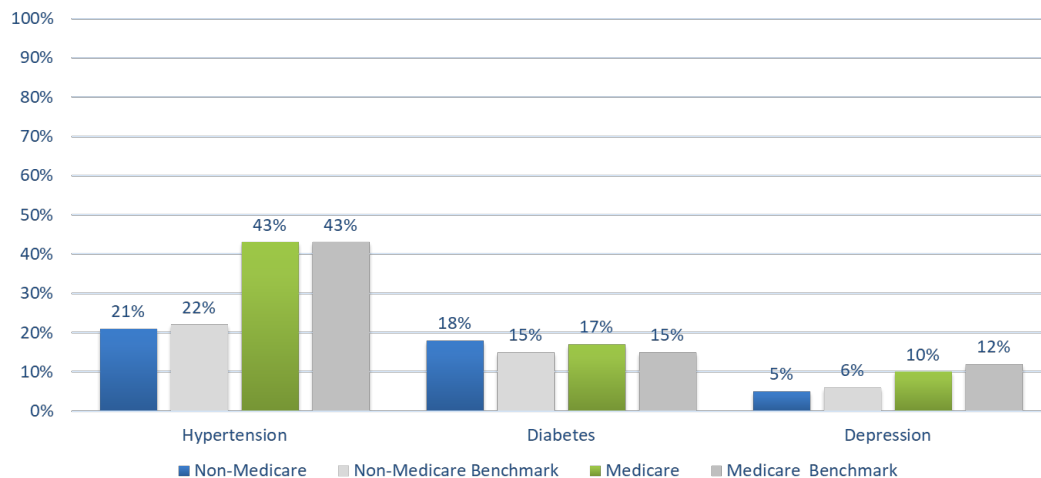
Key Highlights

Lifestyle-Related Chronic Health Conditions

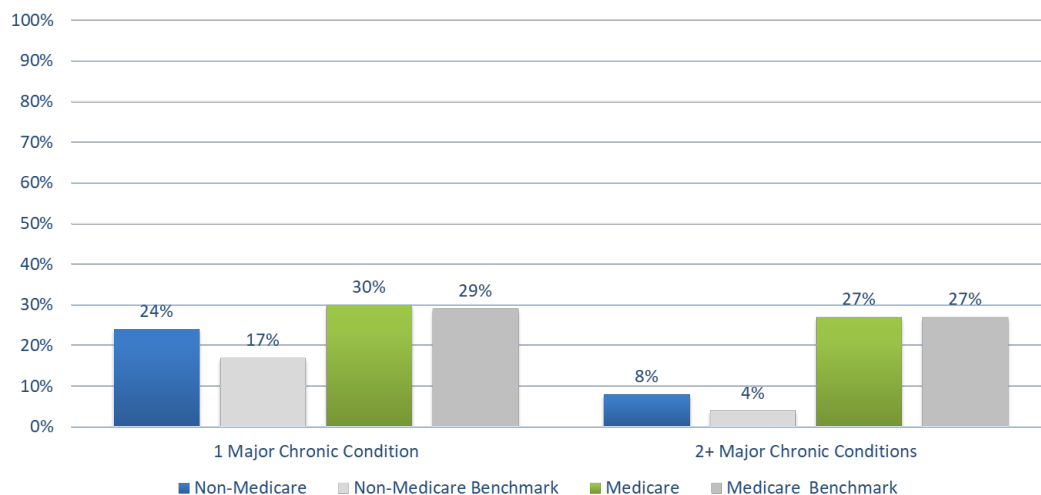
KP Members:

- In 2020, the top lifestyle-related chronic health conditions among KP members have continued to be **hypertension, diabetes, and depression**.
- The KP **Medicare members** had significantly **higher rates of hypertension and depression** compared to the Non-Medicare members.
- The KP **Medicare members** also had over **3 times the rate of 2 or more major chronic conditions** compared to the Non-Medicare members.
- The chronic condition rates for KP Non-Medicare members were higher than their benchmarks for **diabetes** and for **number of major chronic conditions**, while the rates for Medicare members were **similar** to their benchmark groups.

Top Lifestyle-Related Chronic Health Conditions – KP Members Non-Medicare & Medicare



Prevalence of Major Chronic Conditions – KP Members Non-Medicare & Medicare



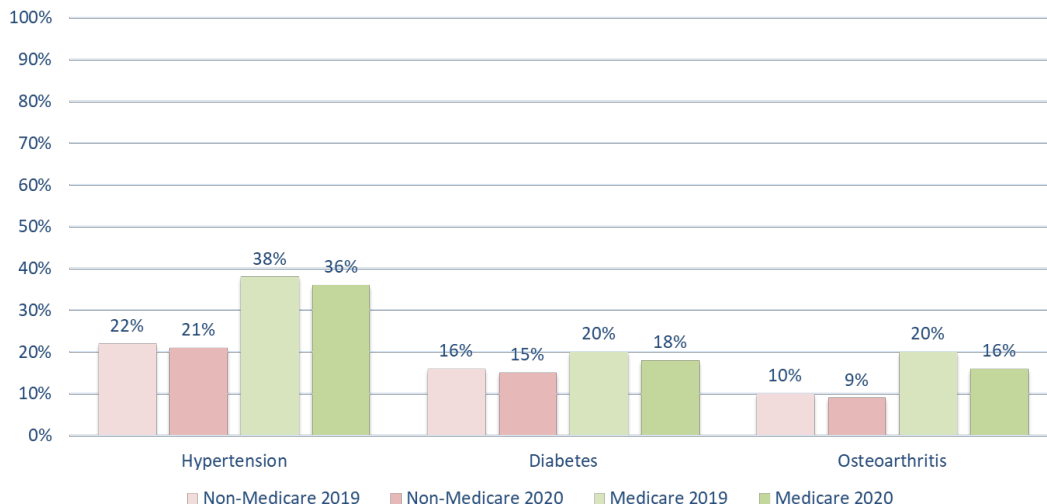
Key Highlights

Lifestyle-Related Chronic Health Conditions

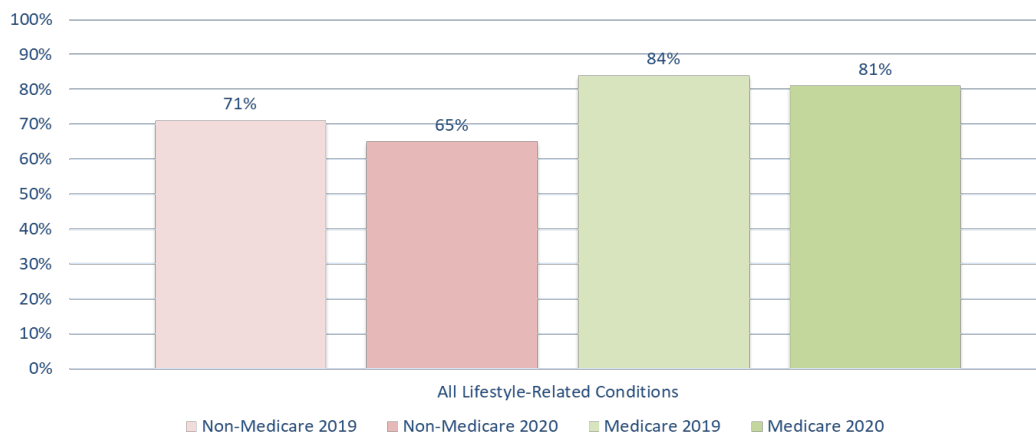
ABC Members:

- In 2019 and 2020, the top lifestyle-related chronic health conditions among ABC members were **hypertension, diabetes, and osteoarthritis**, with slightly decreasing rates, particularly for osteoarthritis, which dropped by 4%.
- The ABC **Medicare members** had **higher rates for 8 or the 9 lifestyle-related conditions** in 2019 and 2020, in particular for **hypertension**, compared to the Non-Medicare members.
- The lifestyle-related conditions prevalence rates **decreased slightly overall** for both ABC Non-Medicare and Medicare members from 2019 to 2020.
- No valid ABC retiree benchmark comparison groups were available for this report.

Top Lifestyle-Related Chronic Health Conditions – ABC Members Non-Medicare & Medicare



Overall Prevalence Lifestyle-Related Chronic Health Conditions – ABC Members Non-Medicare & Medicare



Key Highlights

Chronic Condition Management

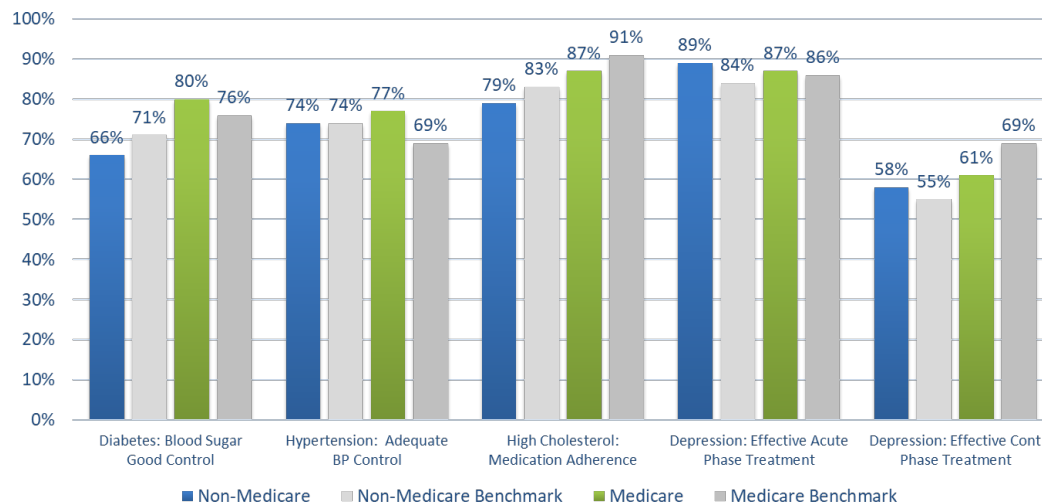
KP Members:

- In 2020, overall, a **high percentage** of KP members with chronic conditions were being **well managed**, with similar condition control rates for both the Non-Medicare and Medicare groups.
- Overall, the KP Medicare members had **higher rates of good control** for these conditions than Non-Medicare members.
- The KP Non-Medicare groups had lower control rates compared to their benchmarks **for diabetes blood sugar and high cholesterol medication**; the Medicare groups had lower control rates for **high cholesterol medication and continuous phase depression treatment** compared to the benchmarks.

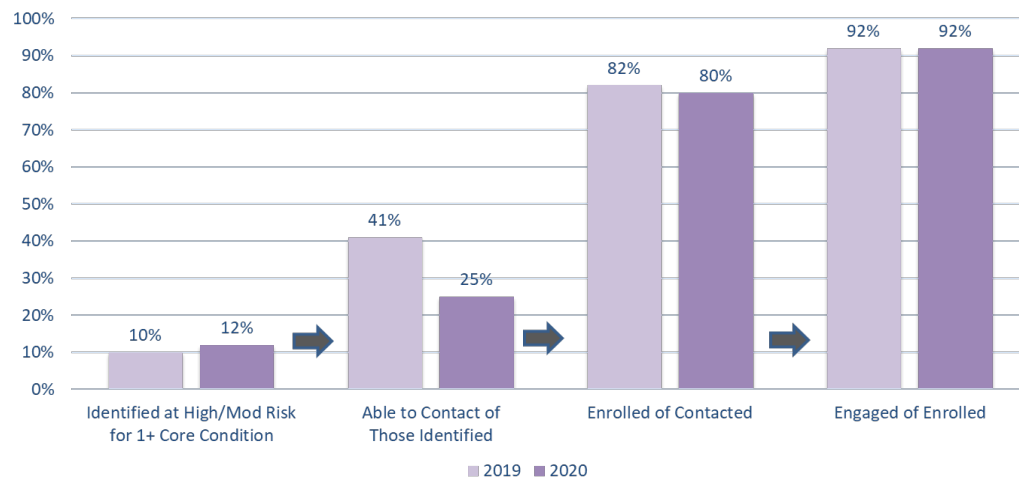
ABC Members:

- In 2019 and 2020, of the 10-12% ABC members identified at moderate or high risk for high-acuity chronic conditions who were contacted through phone outreach, a **high percentage enrolled and remained engaged** in the condition management program.
- However, the percentage of those **who were able to be contacted** by ABC dropped from 41% in 2019 to 25% in 2020.
- No valid ABC retiree benchmark comparison groups were available for this report

Chronic Condition Management – KP Members Non-Medicare & Medicare



Chronic Condition Management – ABC Members Non-Medicare & Medicare



Key Highlights

Preventive Care

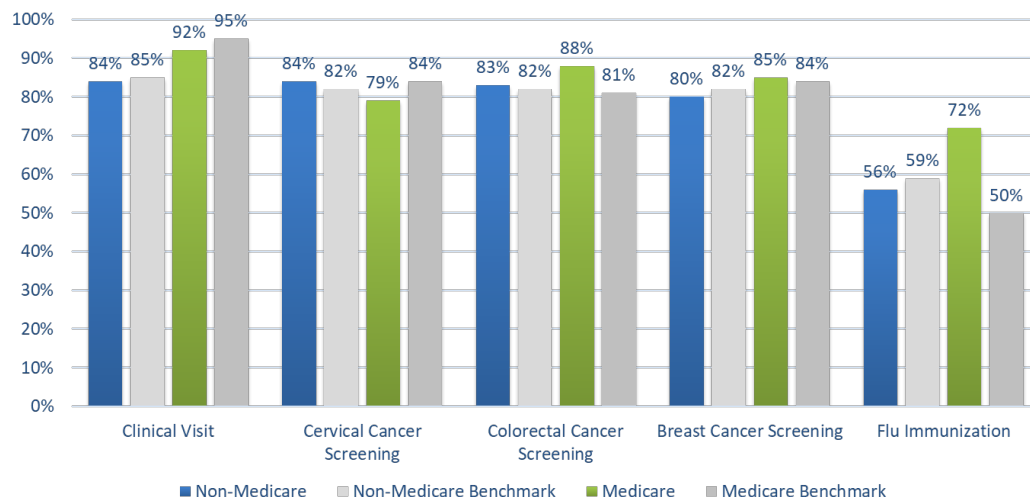
KP Members:

- In 2020, KP members continued to have **high rates of preventive care compliance overall** for both Non-Medicare and Medicare groups, and the rates have been relatively consistent over the past 3 years.
- The preventive care rates for KP Non-Medicare members were close to the benchmarks except for a slightly **lower flu immunization rate**; the Medicare members had lower than the benchmark rates for clinical visit and cervical cancer screening, but a much **higher flu immunization rate**.

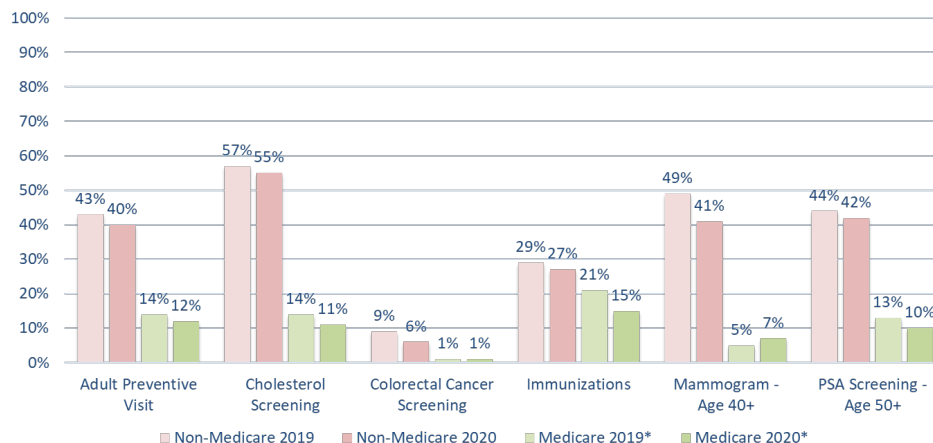
ABC Members:

- During 2019 and 2020, the ABC **Non-Medicare group** had moderate rates of preventive care compliance except **colorectal cancer screening**.
- The preventive care compliance rates for the ABC **Medicare group** presented in this report are low because they **reflect only the claims paid by ABC as the secondary to Medicare payment**.
- All of these preventive care compliance rates **decreased** from 2019 to 2020.
- No valid ABC retiree benchmark comparison groups were available for this report.

Preventive Care Compliance of Eligible Members – KP Members Non-Medicare & Medicare



Preventive Care Compliance of Eligible Members – ABC Members Non-Medicare & Medicare



*ABC Medicare group compliance rates reflect claims paid by ABC as secondary to Medicare payment.

Key Highlights

Member Engagement

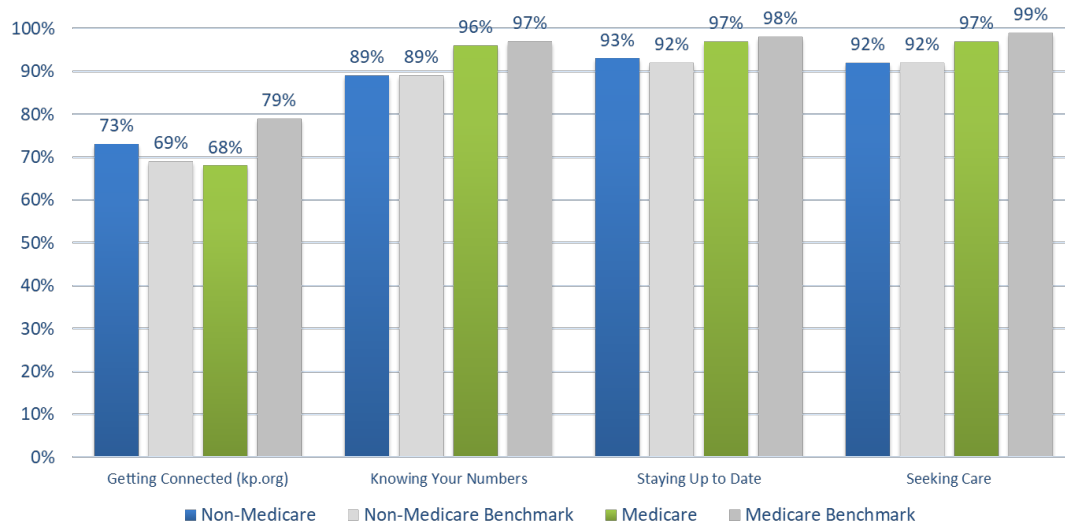
KP Members:

- In 2020, KP members continued to have **high rates** of member engagement for **Getting Connected** (registration and sign-on to the kp.org website), **Knowing Your Numbers** (BMI, BP, or Exercise measured), **Staying Up to Date** (cholesterol or glucose measured; cancer screenings; or flu shot), and **Seeking Care** (outpatient visit, nurse line, email to doctor, or prescription filled).
- Although the rate for **Getting Connected** was higher than the benchmark for the KP Non-Medicare group and lower for the Medicare group, both groups saw **increases** in connection via kp.org from the previous year.

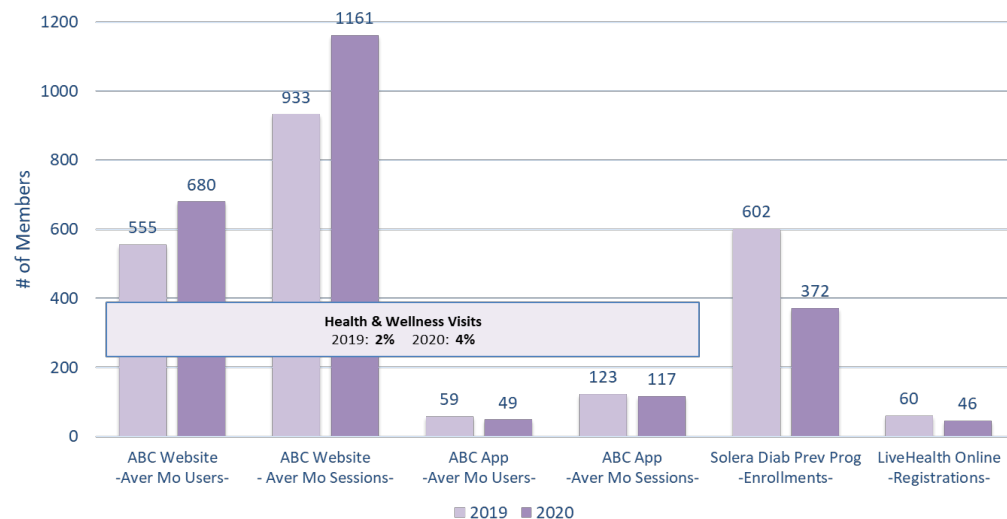
ABC Members:

- During 2019 and 2020, a significant number of ABC members continued to engage in the relatively new **ABC website**, although utilization of the **ABC mobile app** remained low and decreased in 2020.
- Health and wellness visits** to the website and app among ABC members increased slightly from 2% in 2019 to 4% in 2020.
- ABC members had **decreases** in the Solera Diabetes Prevention Program enrollment and LiveHealth Online registration from the previous year.
- No valid ABC retiree benchmark comparison groups were available for this report.

Member Engagement – KP Members Non-Medicare & Medicare



Member Engagement – ABC Members



Recommendations

Recommendations for Kaiser and Anthem Health Management Initiatives

As part of its comprehensive health management approach, LACERS has collaborated with its healthcare carriers – Kaiser Permanente and Anthem Blue Cross – over the past several years to promote and support the health and well-being of its members. The following recommendations are provided for the carriers' health management initiatives, based on the Kaiser and Anthem data collected for this report:

Recommended 2021/22 Kaiser Focuses:

- 1) Intensify efforts to address the following health issues and co-morbidities, particularly for the Medicare members:

Overweight & Obesity	Prediabetes & Diabetes
Prehypertension & Hypertension	Depression
- 2) Improve management of blood sugar control for diabetes and effective continuous phase treatment for depression for KP Non-Medicare members.
- 3) Increase member participation in flu immunizations, particularly for KP Non-Medicare members.
- 4) Increase member awareness of and participation in KP's telemedicine and new virtual wellness and condition management program resources.

Recommendations

Recommended 2021/22 Anthem Focuses:

- 1) Facilitate the collection and reporting of ABC member health risk data.
- 2) Intensify efforts to address the following health issues and co-morbidities, particularly for the Medicare members:

Overweight & Obesity	Prediabetes & Diabetes
Prehypertension & Hypertension	Osteoarthritis & Low Back Problems
- 3) Improve ability to contact members identified as having chronic health conditions.
- 4) Increase eligible member compliance with recommended preventive care screenings, particularly for adult preventive visits and immunizations.
- 5) Increase member awareness of and participation in ABC's telemedicine and new virtual wellness and condition management program resources, including the new Lark diabetes prevention program and the Sydney mobile app.

Recommendations

Recommendations for LACERS *Well* Program Initiatives

To address the key health issues facing LACERS members, the LACERS *Well* wellness program has developed a wide array of prevention and intervention initiatives, in collaboration with its medical, dental, and vision carriers. In addition to providing virtual and onsite events and activities, a key goal of the wellness program has been the encouragement of members to connect with their primary care providers for utilization of the many preventive care and health management services available to them.

Due to the coronavirus pandemic, the in-person LACERS *Well* program activities had to be shifted to virtual formats (e.g., webinars, virtual chats, podcasts, videos, etc.) during 2020, and it is recognized that some of those activities may still need to be provided virtually through 2021 and beyond. Keeping those constraints in mind, the following recommendations are provided for the LACERS *Well* program initiatives, based on the Kaiser and Anthem data collected for this report:

- 1) Continue to promote physical activity, healthy nutrition habits, weight control, and tobacco cessation, particularly among the younger members.
- 2) Encourage members to consistently monitor their blood pressure, blood glucose, and cholesterol.

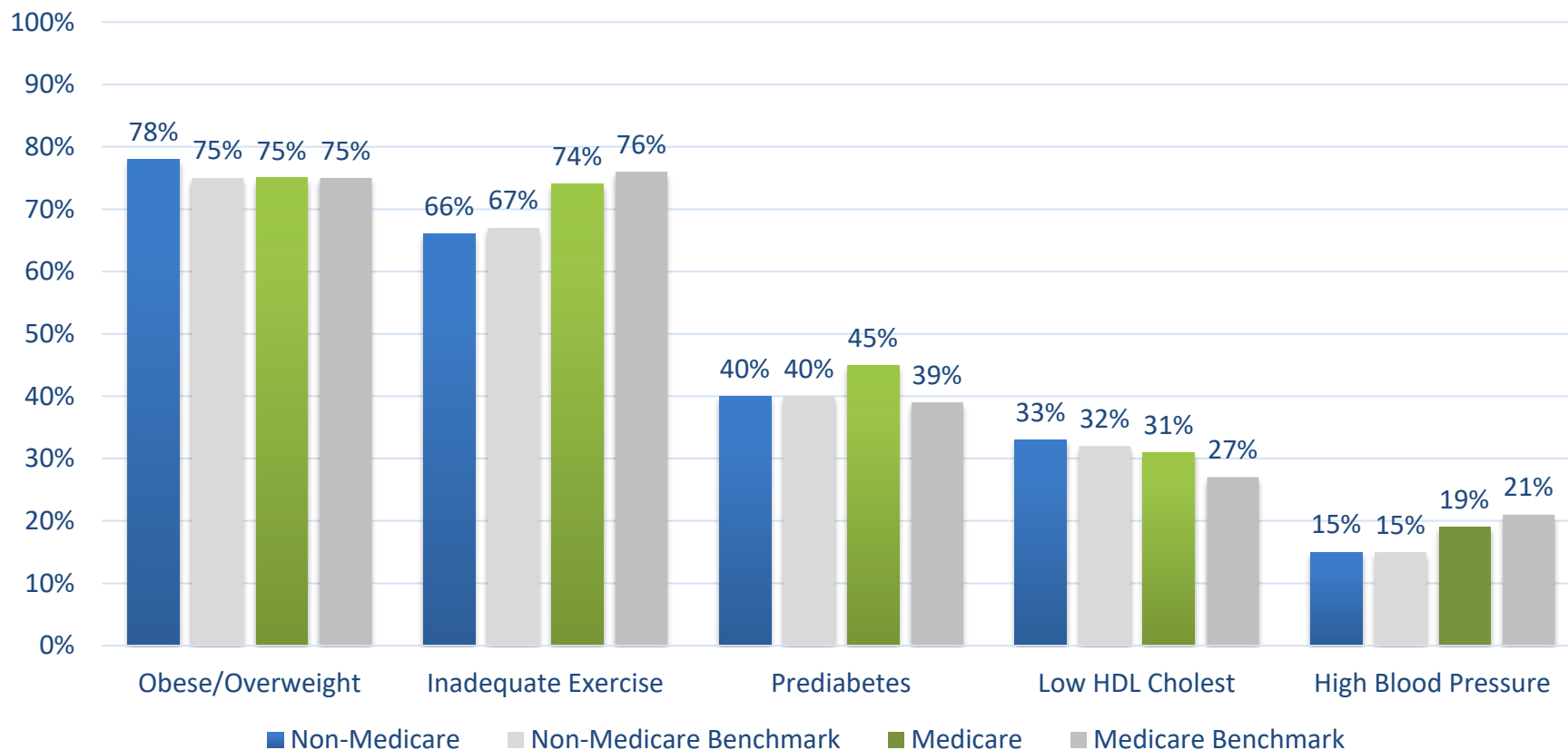
Recommendations

- 3) Promote the new virtual wellness and condition management program options (including diabetes prevention and management programs) available to members through their Kaiser or Anthem health plans.
- 4) Provide a virtual back care program to all members.
- 5) Provide programs and resources that address loneliness, isolation, and depression, particularly for older retirees.
- 6) Promote preventive care screenings and flu shots for all members, but particularly older members.
- 7) Direct members to the health plan websites to access their personal health care information (e.g., lab results), communicate with their doctor, schedule appointments, and order prescriptions.
- 8) Promote the telemedicine options and new mobile apps available through the carriers.
- 9) Collaborate with the City of LA's active employee wellness/health management program in partnership with carriers and community organizations to support and co-promote the collective resources available to actives and retirees.

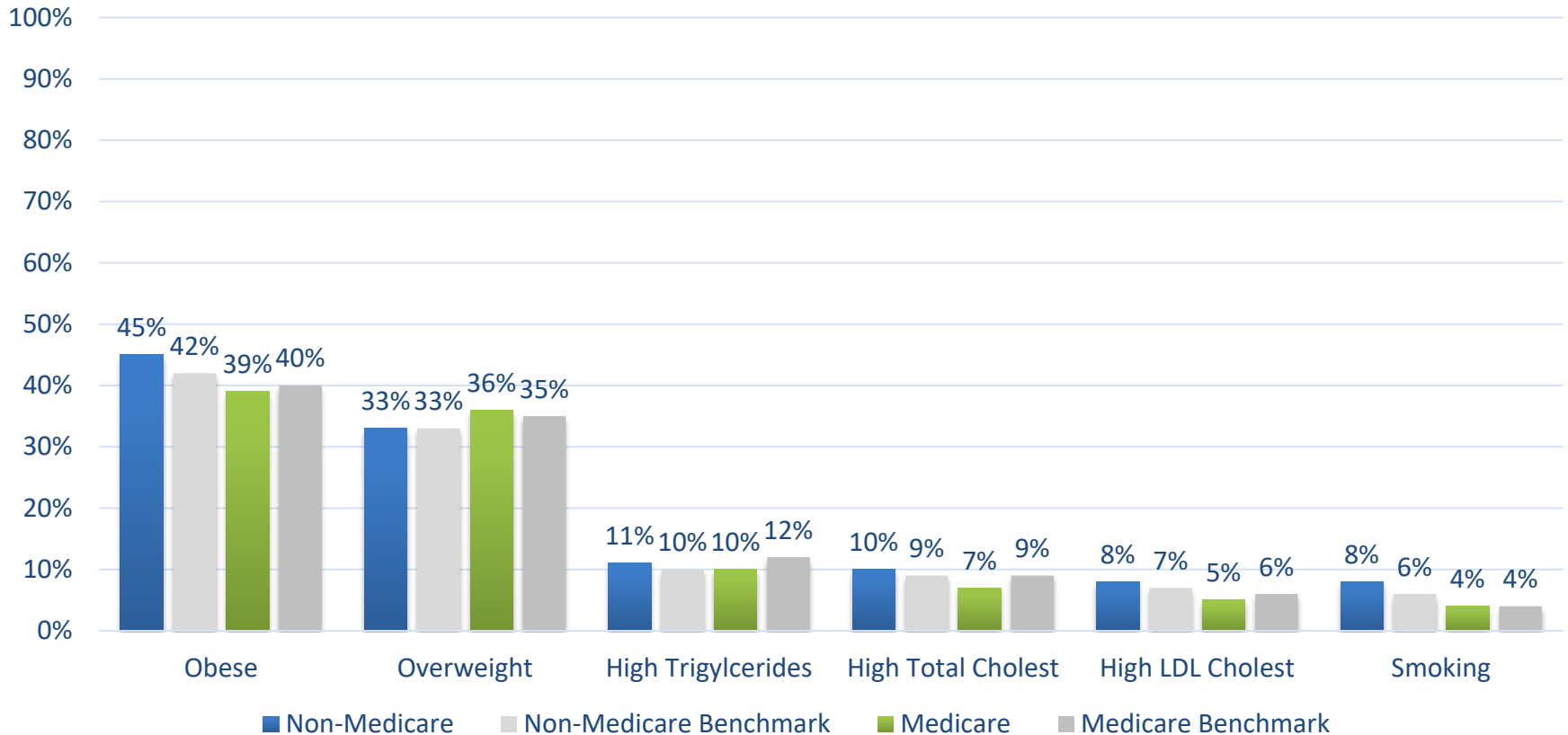
Appendix

Kaiser Permanente Members

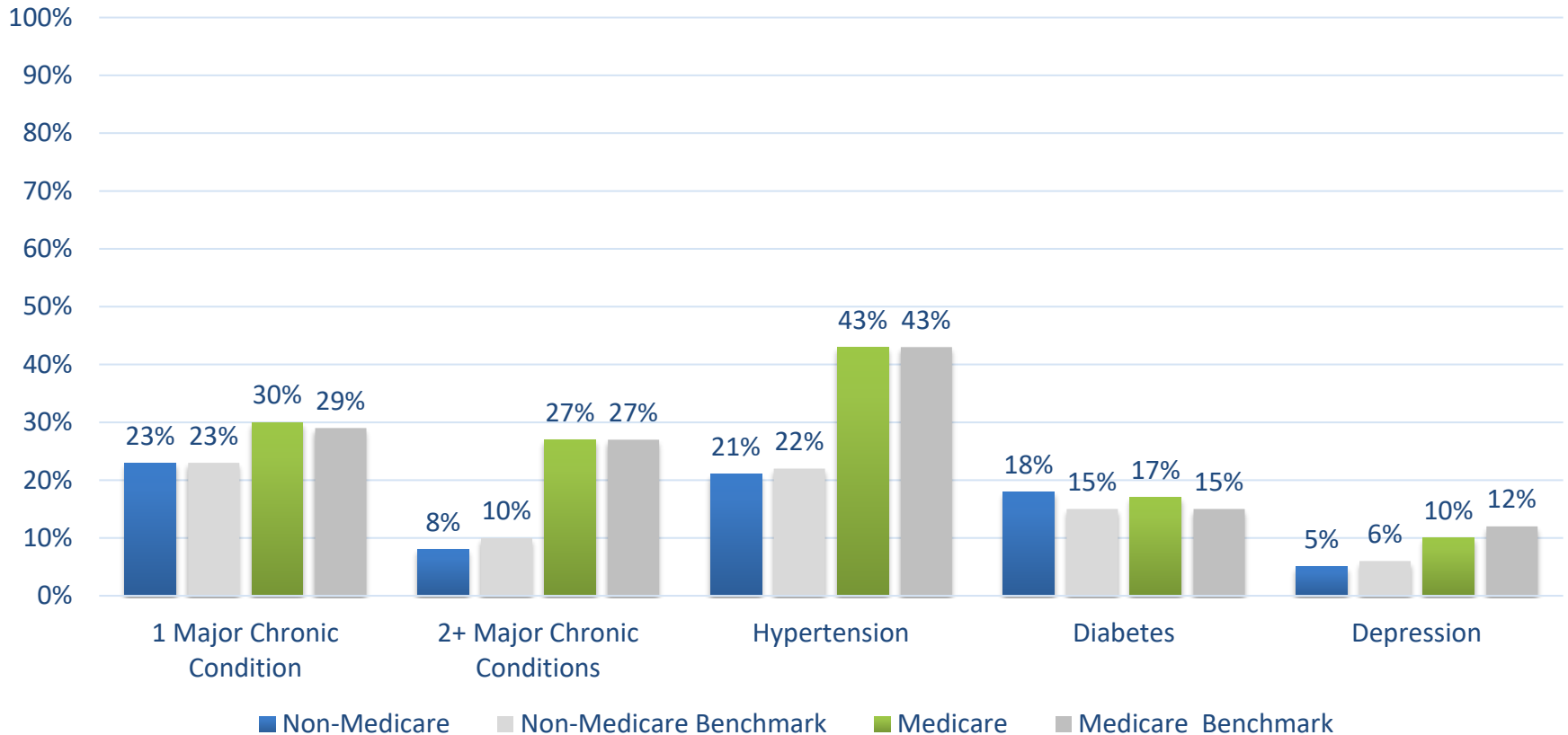
Health Risks – KP Members Non-Medicare & Medicare



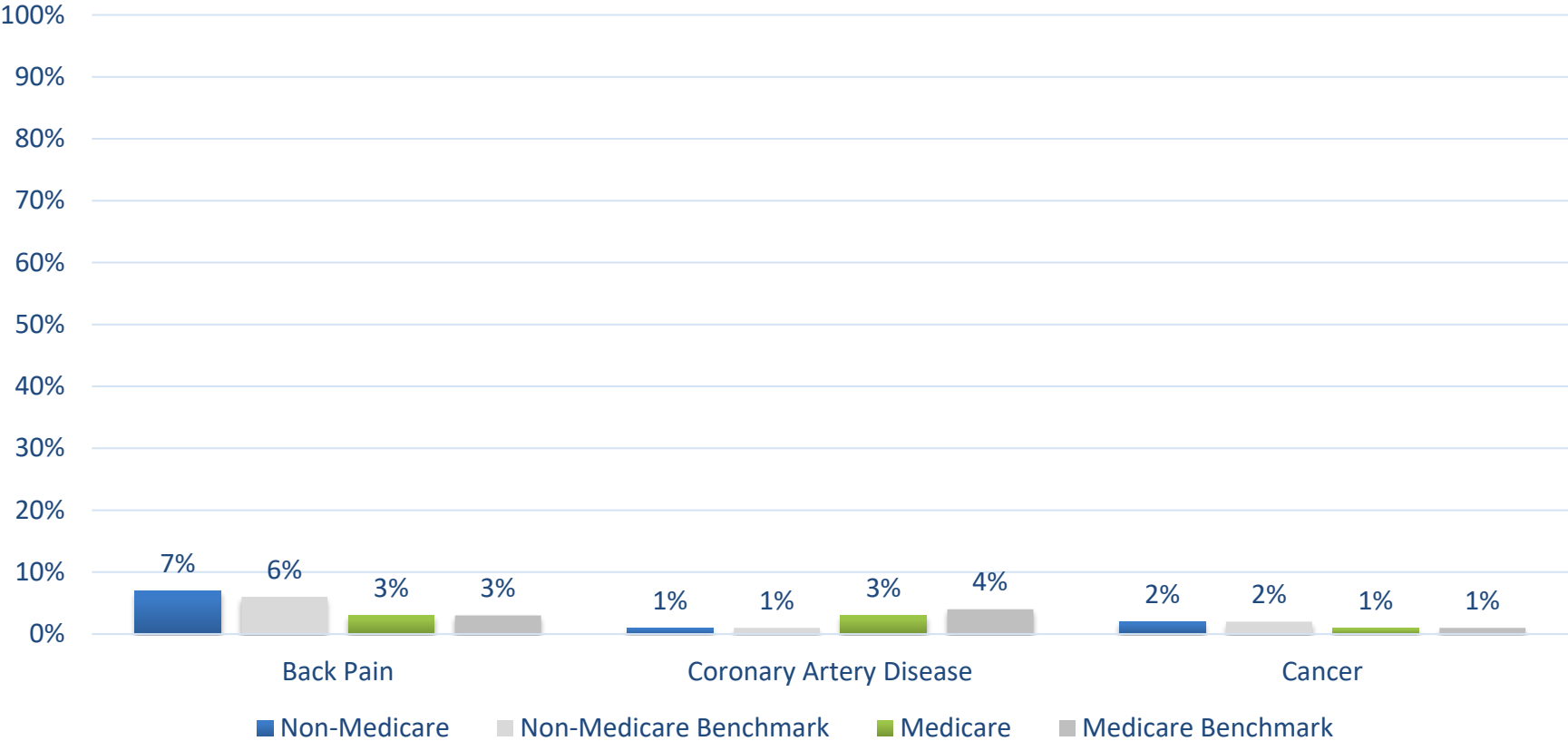
Health Risks – KP Members Non-Medicare & Medicare



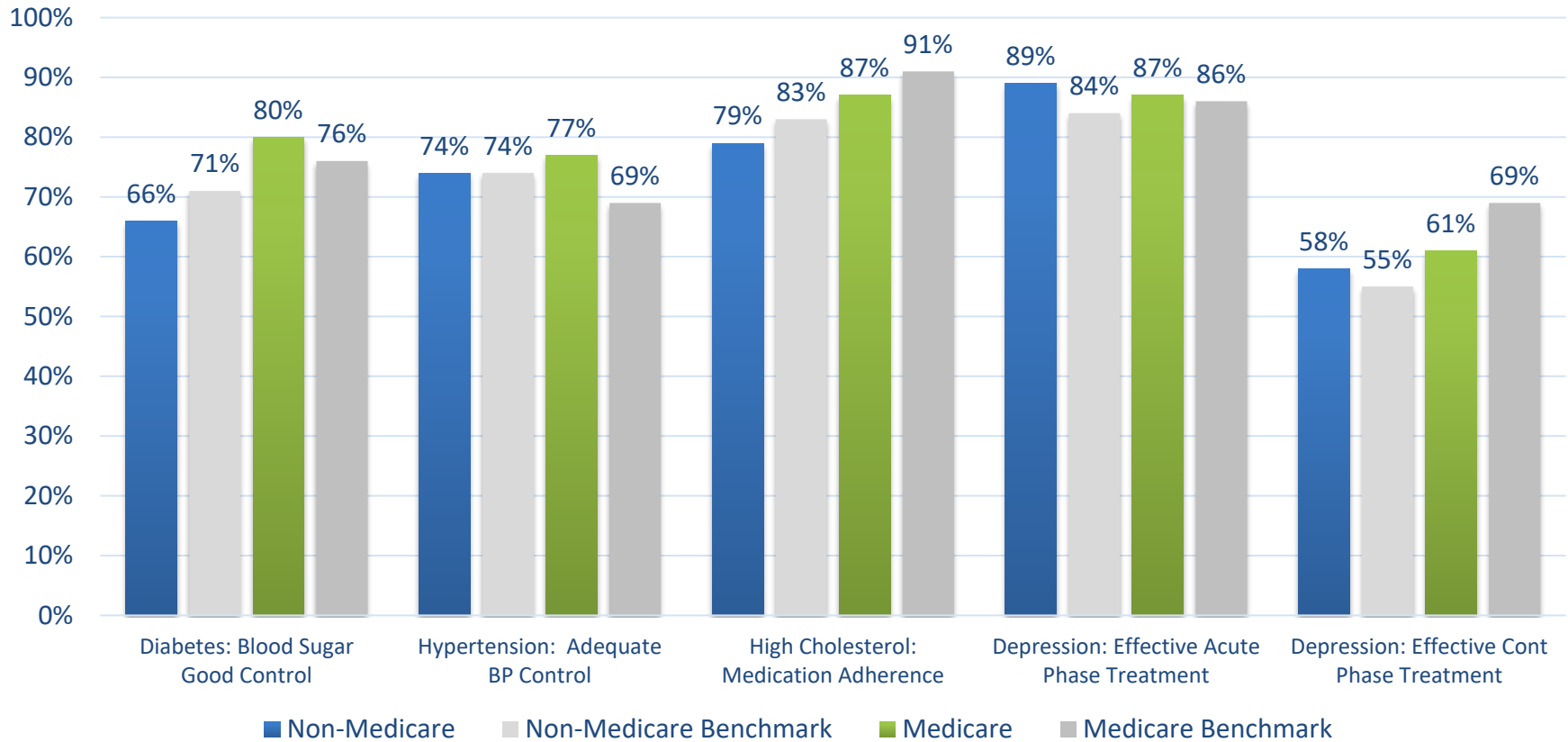
Lifestyle-Related Chronic Health Conditions – KP Members Non-Medicare & Medicare



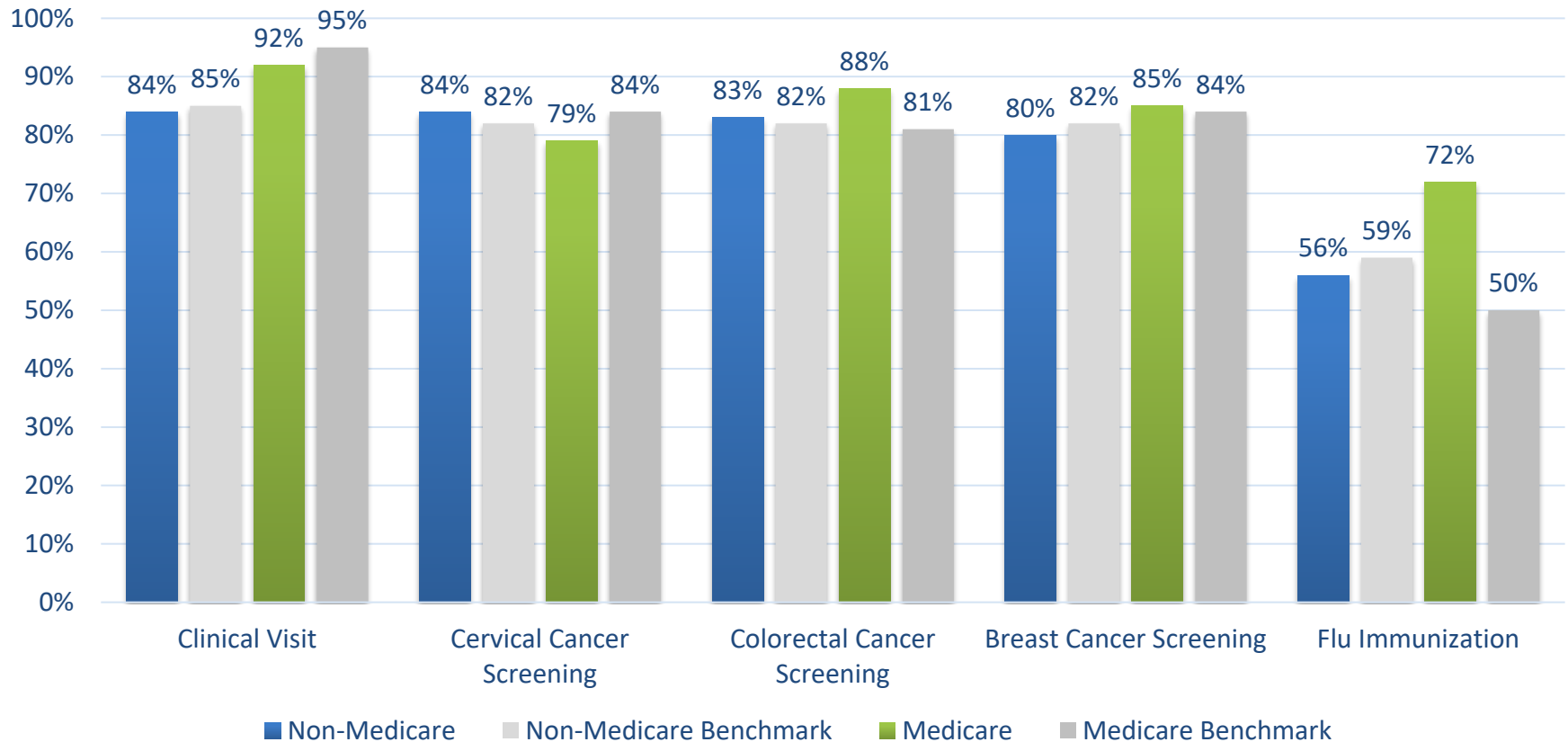
Lifestyle-Related Chronic Health Conditions – KP Members
Non-Medicare & Medicare



Chronic Condition Management – KP Members Non-Medicare & Medicare

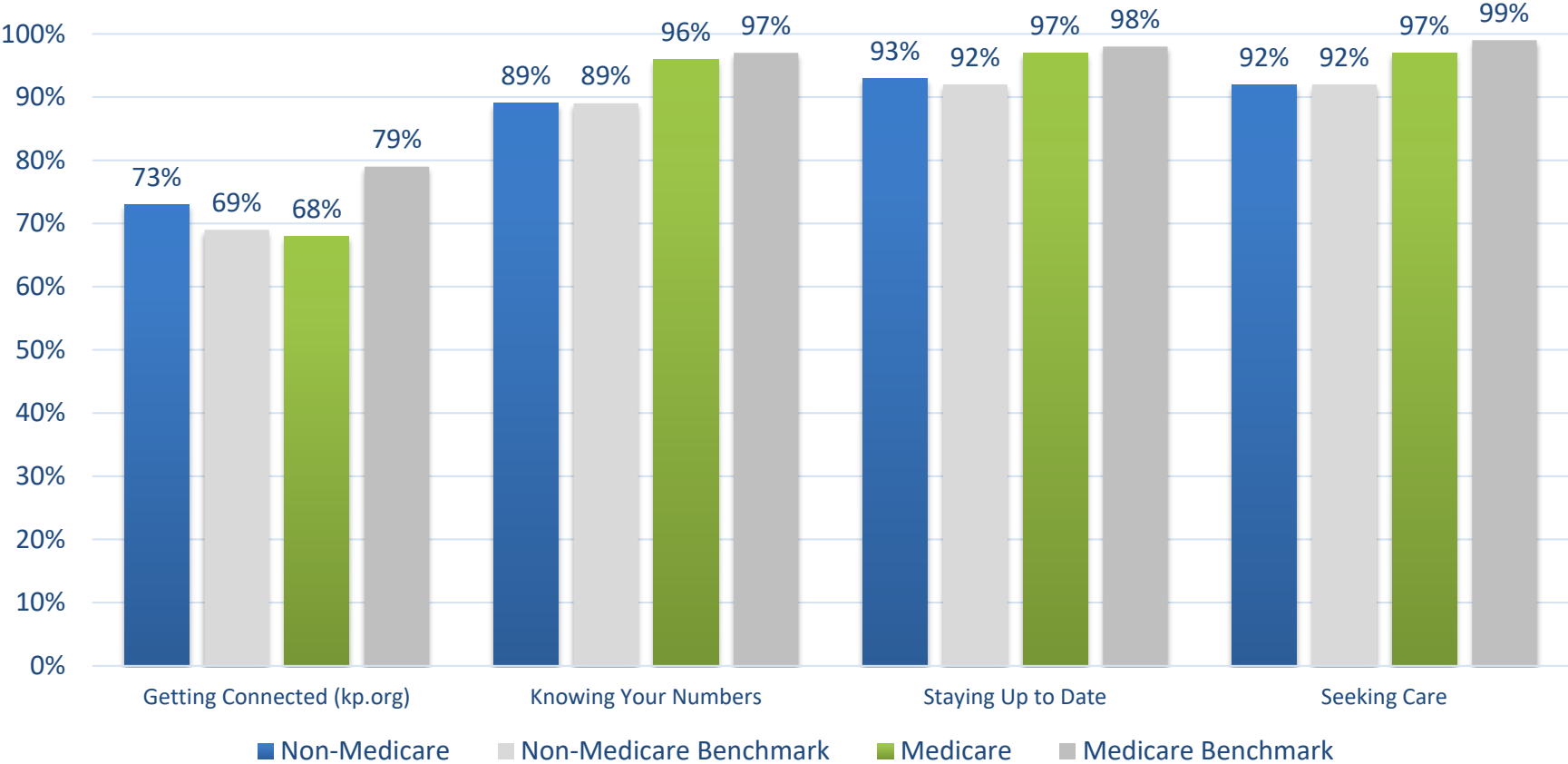


Preventive Care Compliance of Eligible Members – KP Members Non-Medicare & Medicare



*See Appendix for screening criteria

Member Engagement – KP Members
Non-Medicare & Medicare



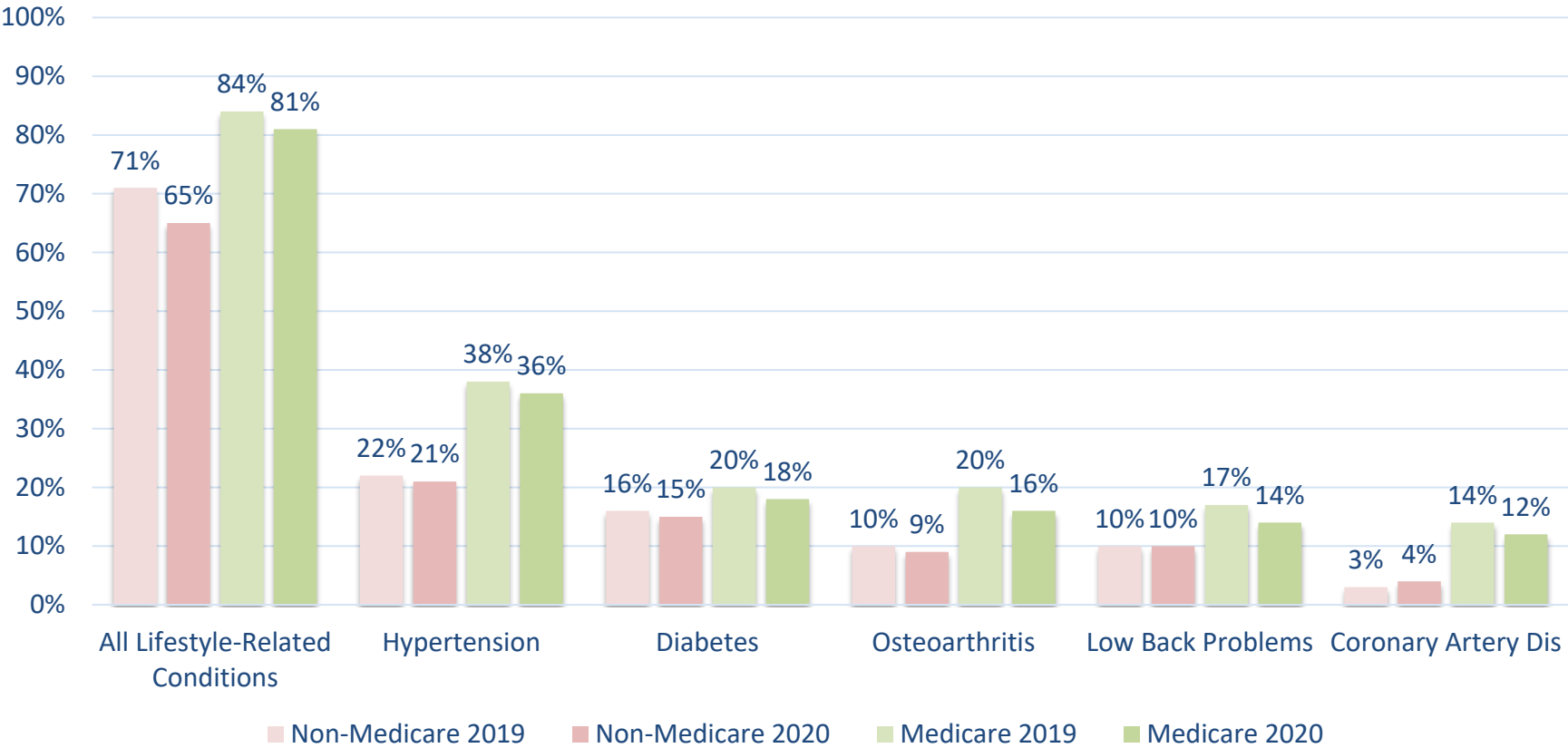
Metrics Notes

Metric	Notes
Blood Glucose	Adults ages 18+ with a recorded result for glucose. KP is using a new advanced lab process for HbA1C testing (a measure of average blood glucose) which provides improved accuracy and reliability. Results from the prior process used different standards and are not directly comparable to KP's current testing. Due to this change, KP is only reporting results from the current measurement period.
Blood Pressure	Of those with a recorded result during the measurement period (12-months time period for BMI and Blood Pressure results); ages 18-75, based on HEDIS standards for age on similar measures.
BMI	Adults ages 21-74 with a recorded result for BMI. BMI categorizations are based on CDC guidelines; excludes members who utilized maternity services.
Cholesterol	Of those with a recorded result during the measurement period (5-year time period for Cholesterol results); ages 18-75, based on HEDIS standards for age on similar measures.
Depression - Effective acute phase treatment	The percentage of members who continued antidepressant use for at least 12 weeks among those who started use for a new episode of depression. New episodes are defined as depression diagnoses with no depression diagnosis in the previous year and no antidepressant use in the previous 4 months.
Depression - Effective continuation phase treatment	The percentage of members who continued antidepressant use for at least 6 months among those who started use for a new episode of depression. New episodes are defined as depression diagnoses with no depression diagnosis in the previous year and no antidepressant use in the previous 4 months.
Depression- Prevalence	Starting with Q4 2016 data, KP is using an industry-standard disease cohort definition for depression prevalence that more accurately reflects the latest coding.
Exercise Level	Adults ages 18+ with a recorded result for exercise; excludes members who utilized maternity services.
Flu Immunization	Of those with a recorded result during the measurement period.
Hypertension	The specifications for the Hypertension metric have been further defined. The denominator population was previously identified as members with one outpatient visit with a hypertension diagnosis in the first 6 months of the year, with confirmation of hypertension in the medical record before June 30 of the measurement year. Effective with Q4 2018 data release, the denominator is now identified as members with at least two visits with a hypertension diagnosis on different dates of service any time in the measurement year or the year prior to the measurement year. Additionally, the numerator was previously members ages 60-85 who are not diabetic with a BP <= 150/90. Effective with Q4 2018 data release, members must have a BP <= 140/90.
Kp.org - Registered on kp.org	The percentage of eligible members registered on kp.org; includes kp.org activity for members regardless of whether or not they were enrolled at the end of the measurement period.
Kp.org - Signed on to kp.org at least 1 time	The percentage of eligible members who signed on to kp.org at least once; includes kp.org activity for members regardless of whether or not they were enrolled at the end of the measurement period.

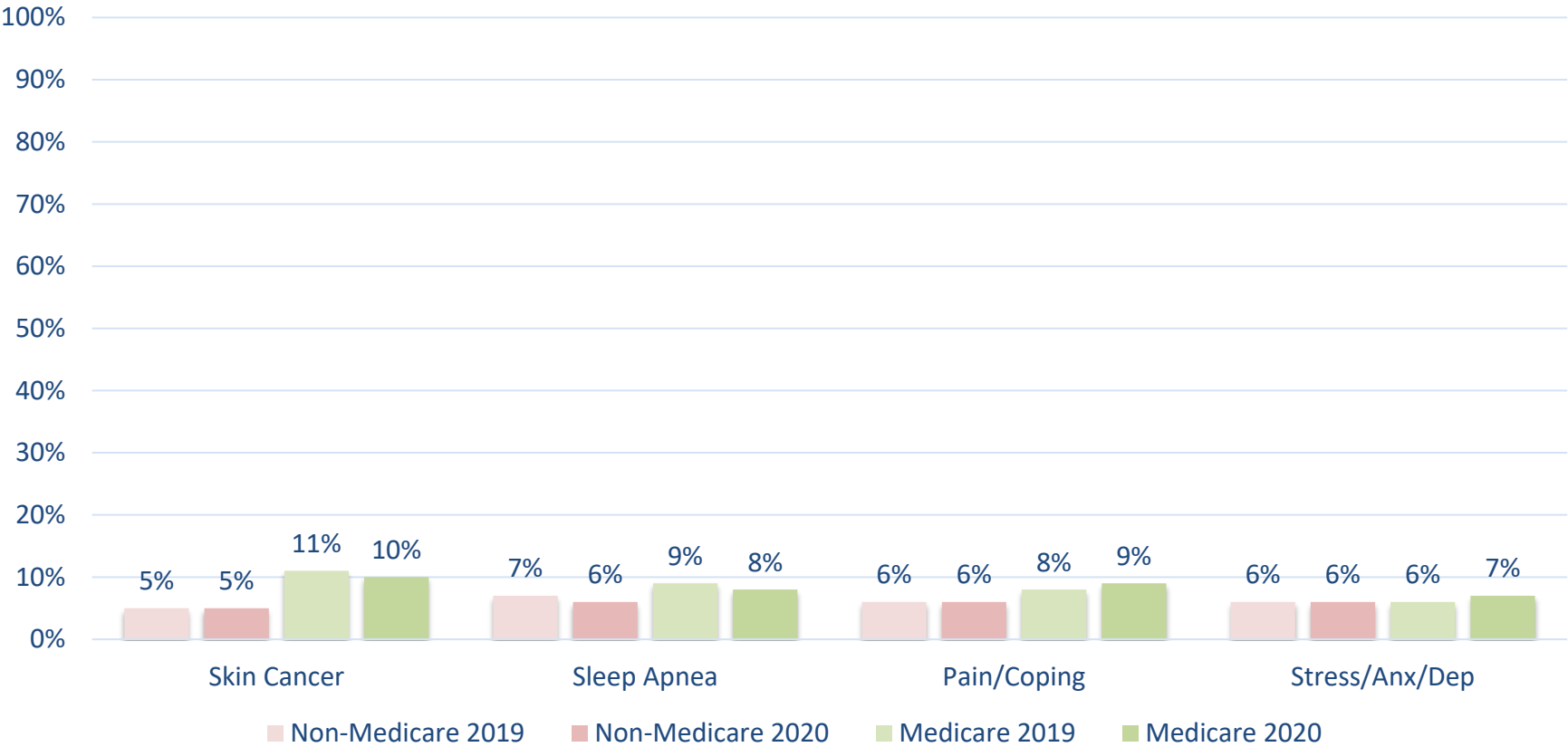
Metrics Notes

Metric	Notes
Major Chronic Conditions	Major chronic conditions are defined as diabetes, asthma, coronary heart disease, chronic heart failure, COPD, CKD, and depression.
Medication Adherence - High Cholesterol	Percentage of subscribers with a proportion of days covered (PDC) greater than or equal to 80% on the statin medication variable. PDC is the proportion of days in the measurement period "covered" by prescription claims for the same medication or another in its therapeutic category. The PDC threshold of 80% is the level above which the medication has a reasonable likelihood of achieving most of the potential clinical benefit.
Obesity Prevalence	Based on BMI for all members (adults and children) with a measurement recorded within the last 12 months.
Screening - Breast Cancer	The percentage of women ages 52-74 who had a mammogram during the measurement period or one year prior to the measurement period. Members must have been continuously enrolled during the measurement period. Note: As of the Q1 2018 measurement period, the metric age range was corrected to the appropriate HEDIS age range of 52-74 (previously 52-69).
Screening - Cervical Cancer	The percentage of women ages 21-64 years who were screened for cervical cancer using either of the following criteria: <ul style="list-style-type: none"> · Women age 21-64 who had cervical cytology performed every 3 years (the original definition prior to Q4 2013) · Women age 30-64 who had cervical cytology/human papillomavirus (HPV) co-testing performed every 5 years (added to the original definition starting Q4 2013)
Screening - Colorectal Cancer	The percentage of men and women ages 51-75 who had an appropriate screening for colorectal cancer. Appropriate screening is: Cologuard Test (FIT-DNA Test) during the measurement year or the 2 years prior to the measurement year, a fecal occult blood test during the measurement year, a flexible sigmoidoscopy during the measurement year or up to four years prior to the measurement year, or a colonoscopy during the measurement year or up to nine years prior to the measurement year.
Smoking	Of those with a recorded result during the measurement period (lifetime for smoking status); ages 18+

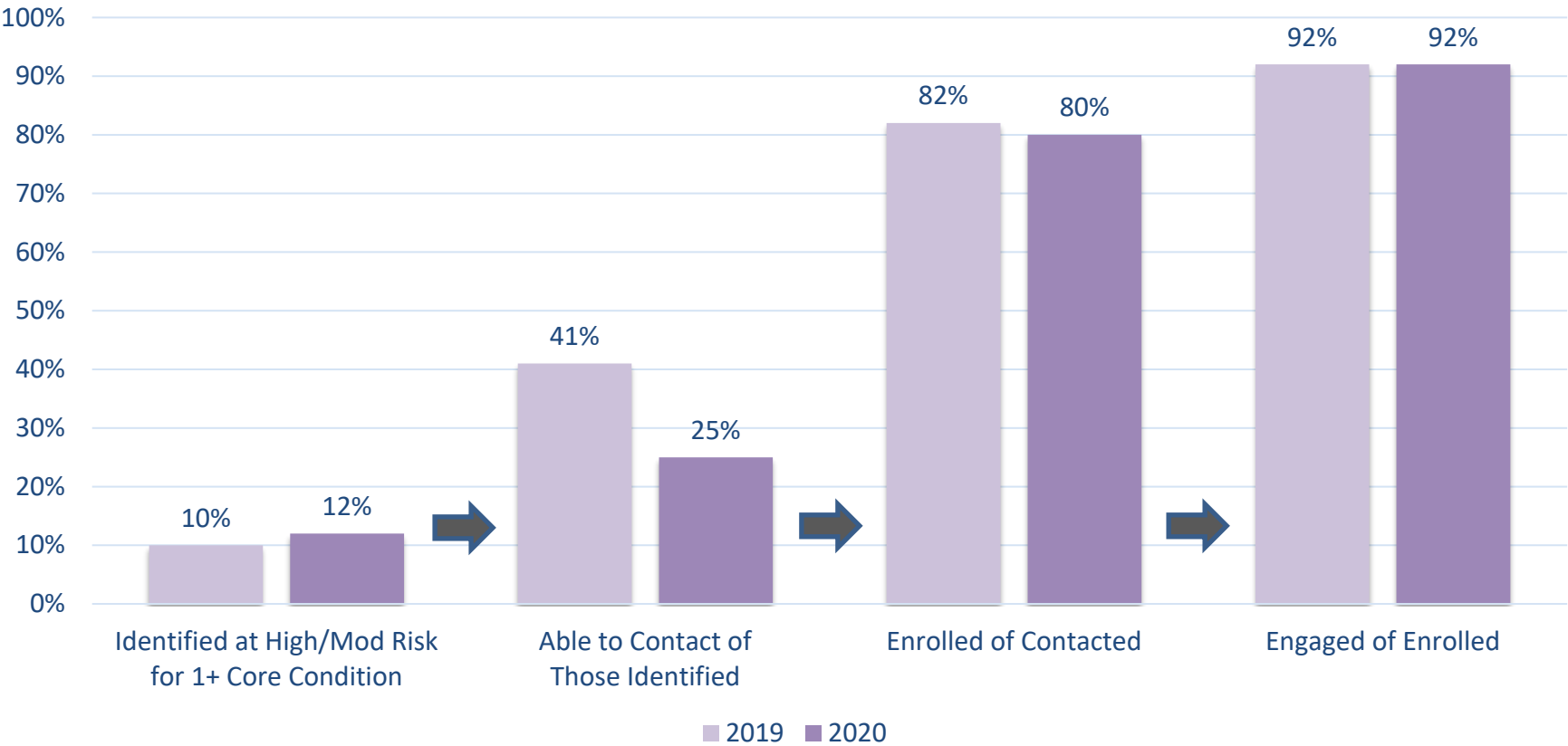
Lifestyle-Related Chronic Health Conditions – ABC Members
Non-Medicare & Medicare



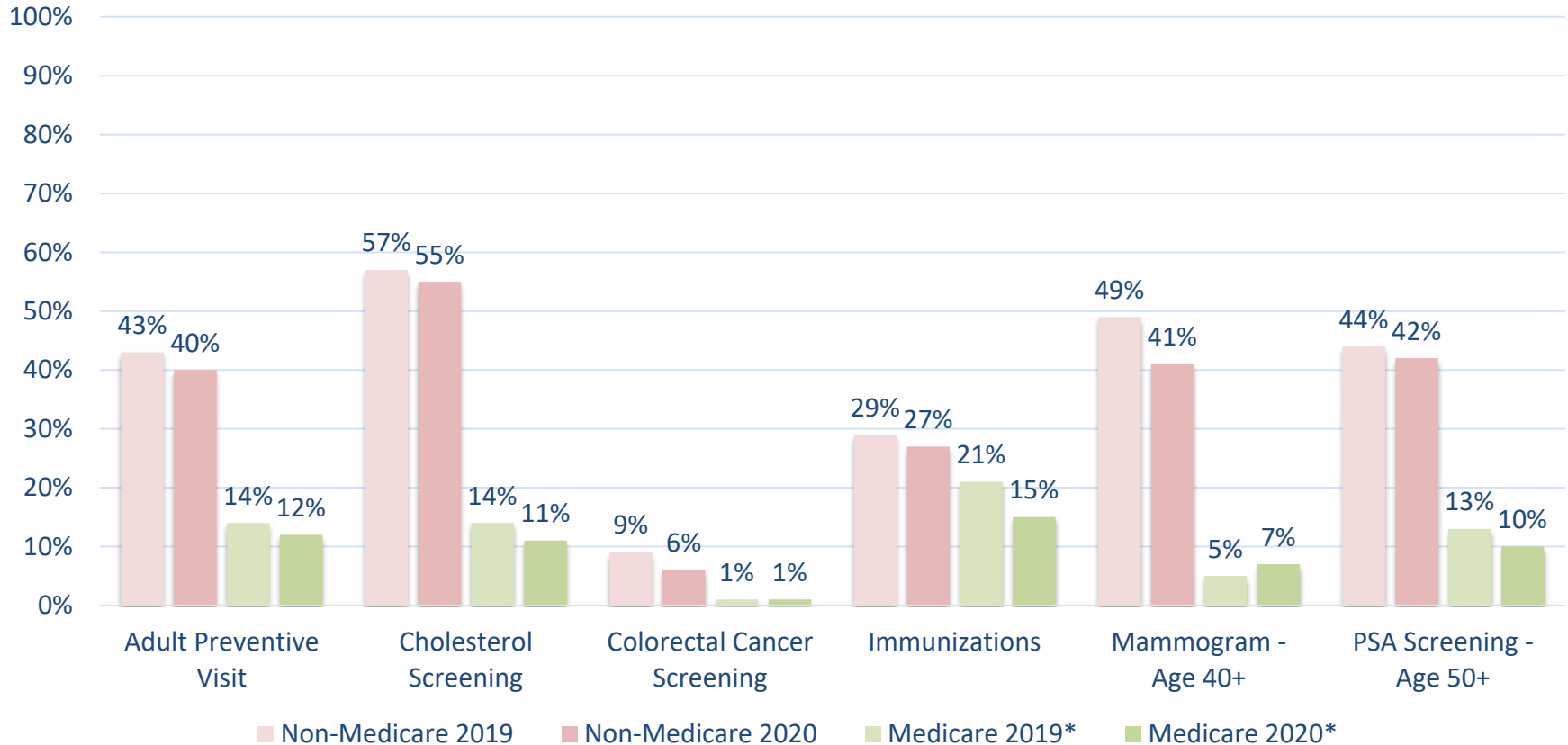
Lifestyle-Related Chronic Health Conditions – ABC Members
Non-Medicare & Medicare



Chronic Condition Management – ABC Members
Non-Medicare & Medicare



Preventive Care Compliance of Eligible Members – ABC Members Non-Medicare & Medicare



*ABC Medicare group compliance rates reflect claims paid by ABC as secondary to Medicare payment.

Member Engagement – ABC Members

