

Self-Insurance 2015 Q2 Update

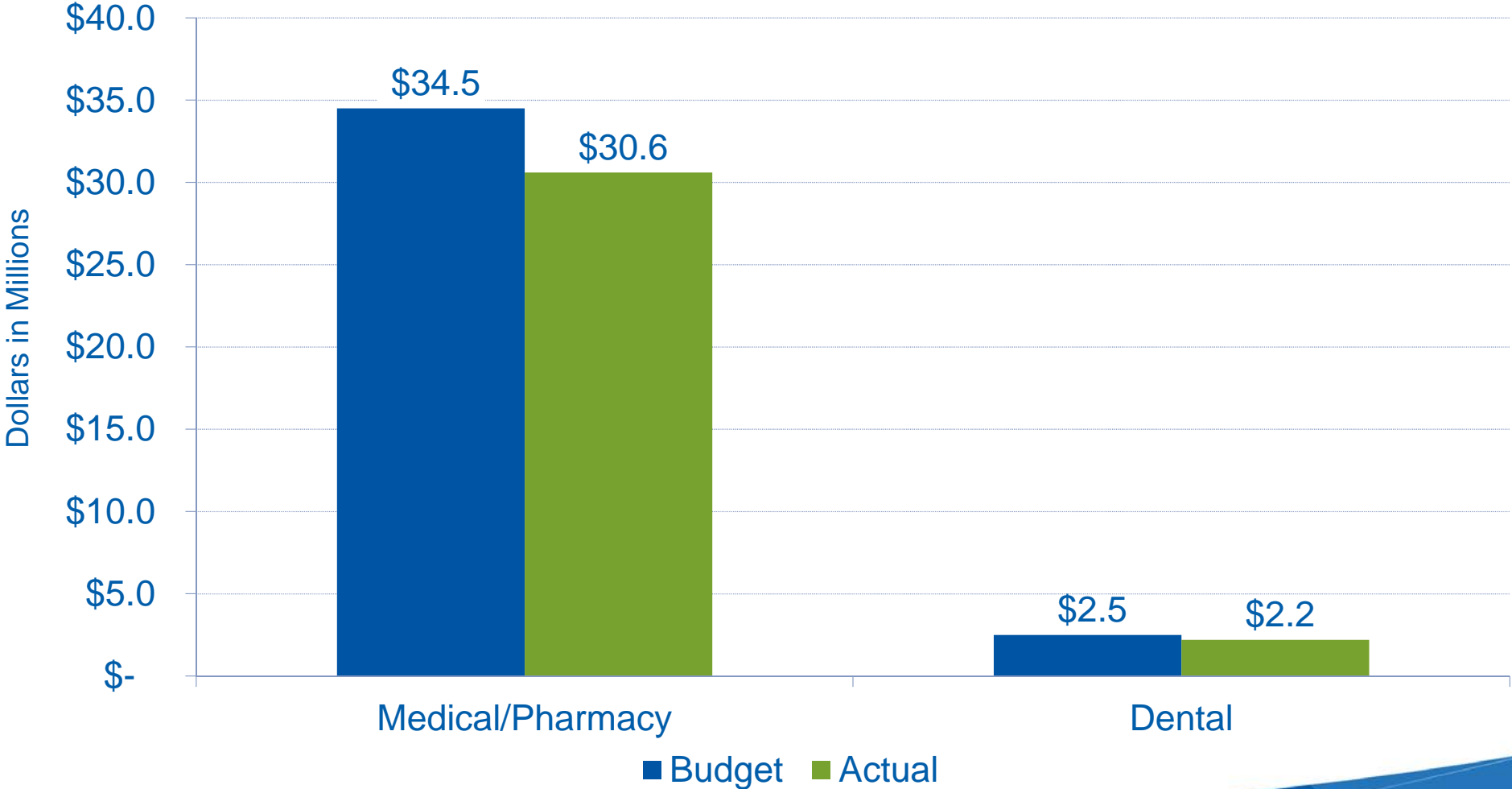
Presented by Marcy Syman, Human Resources Director

Management Committee 09-23-2015

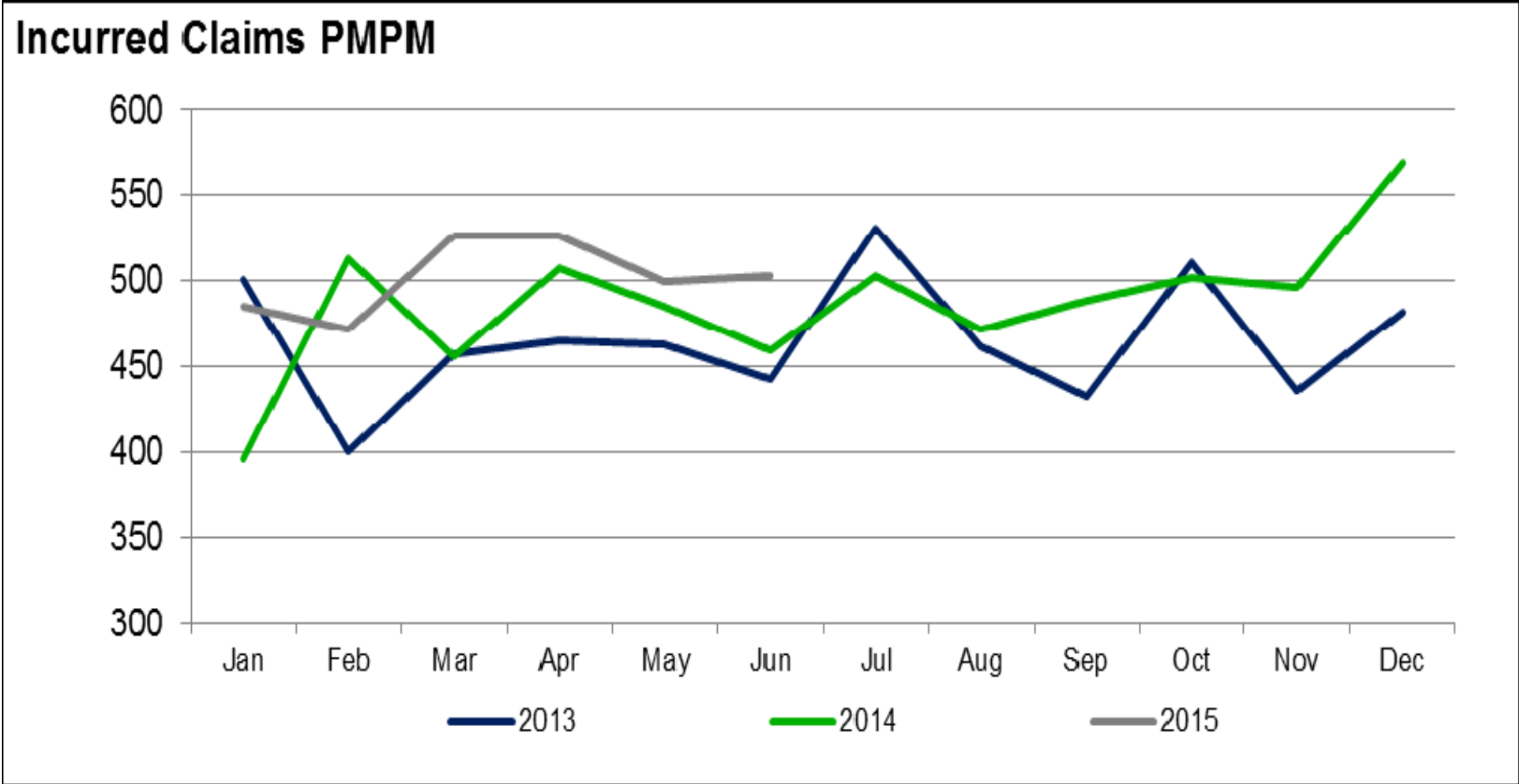


Self-Insured Plan Costs – Q2 2015

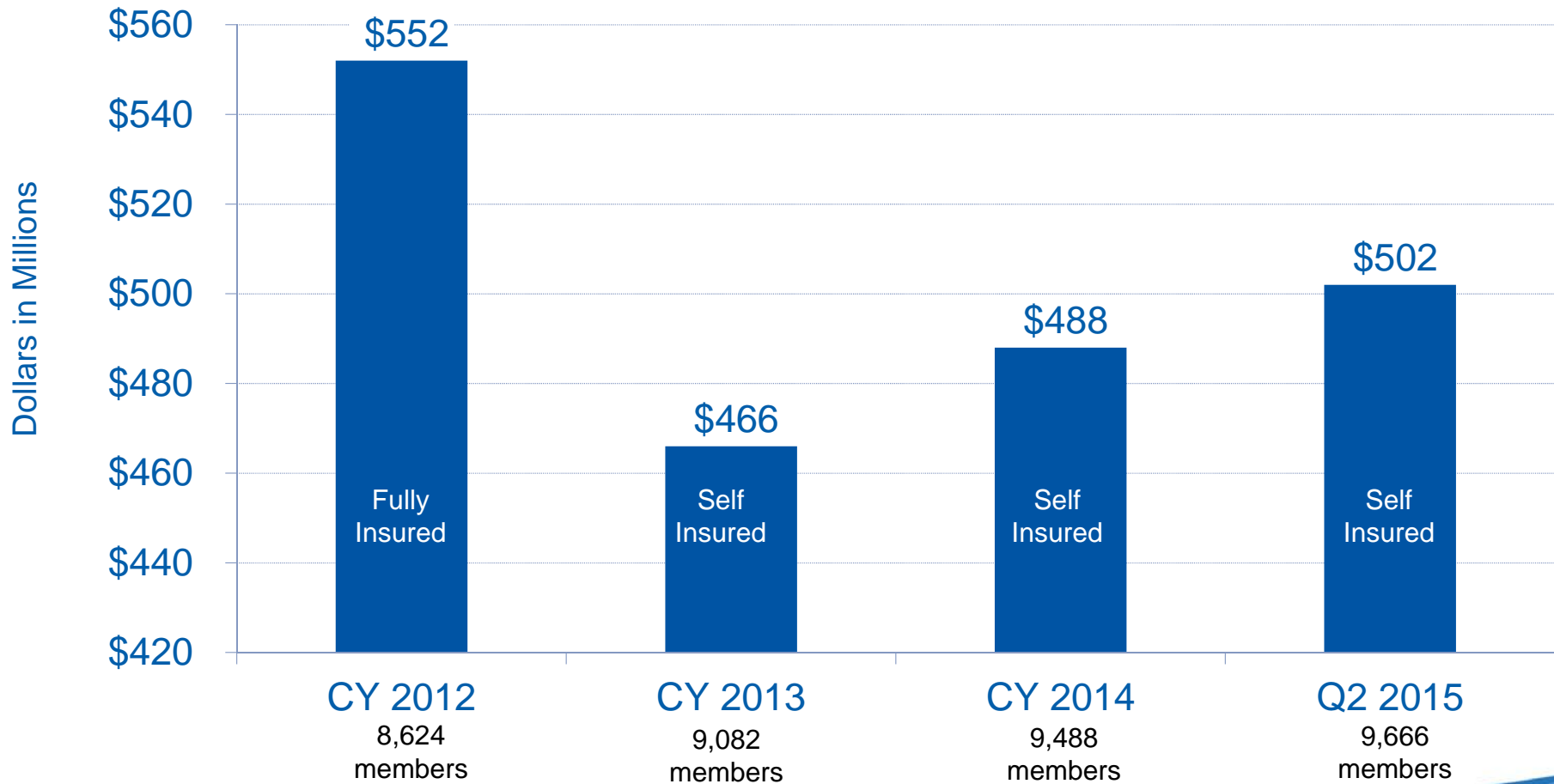
(Claims, admin fees and stop loss premium)



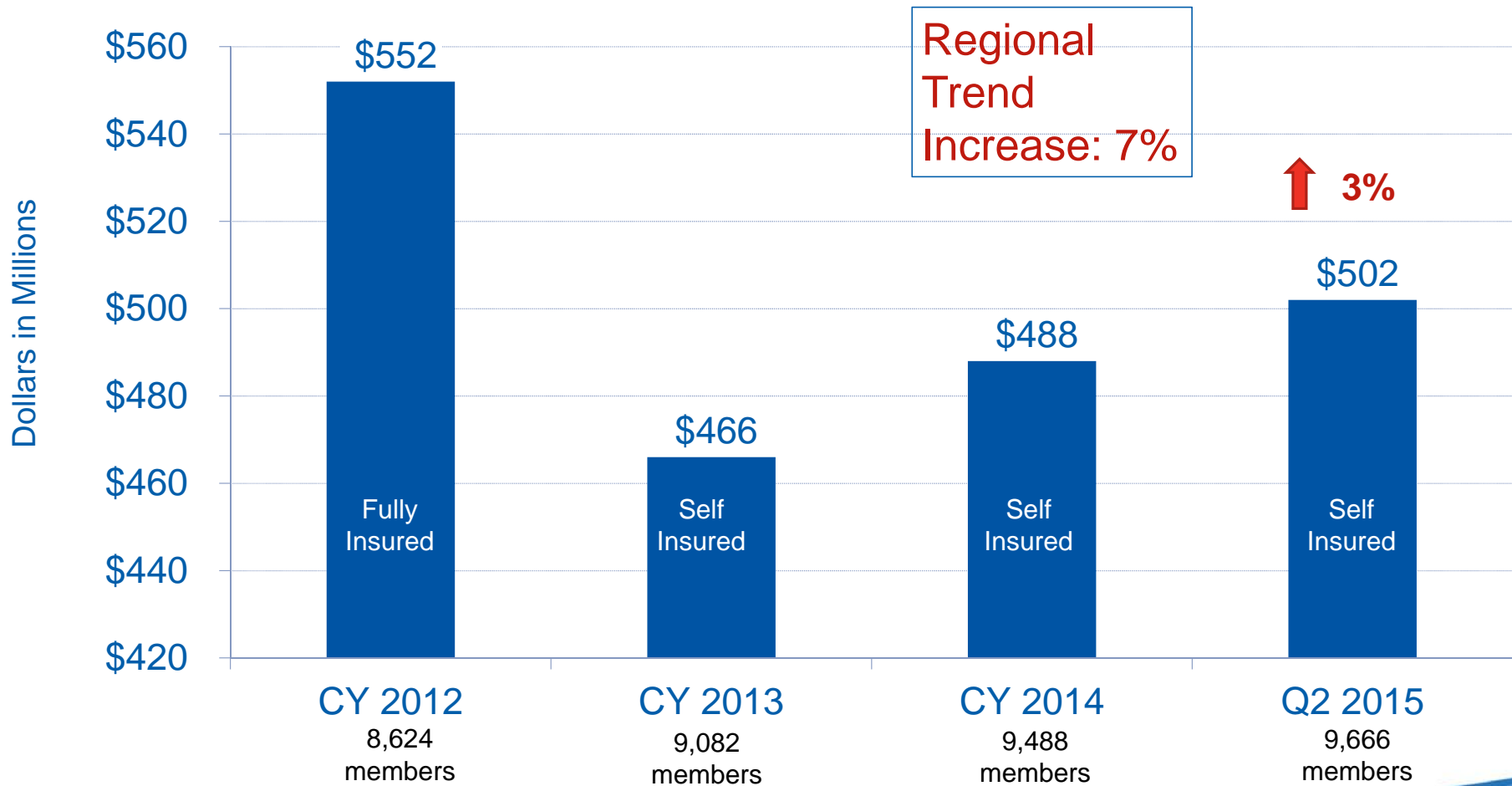
Incurred Claims: Medical/Pharmacy



Total Incurred Medical Claims Per Member Per Month (PMPM)



Total Incurred Medical Claims Per Member Per Month (PMPM)



Pharmacy Top 20 Drugs by Cost

YTD Q2 2014

	Drug Name	Therapeutic Class	Brand / Generic	Scripts	Total	Per Script
1	Humira*	Antirheumatics	Brand	58	\$150,026	\$2,587
2	Enbrel*	Antirheumatics	Brand	60	\$160,453	\$2,674
3	Humalog	Diabetes	Brand	406	\$136,705	\$337
4	Lantus	Diabetes	Brand	614	\$149,922	\$244
5	Harvoni*	Hepatitis	Brand	0	\$0	\$0
6	Sovaldi	Hepatitis	Brand	3	\$84,146	\$28,049
7	Advair	Asthma	Brand	418	\$113,751	\$272
8	Victoza	Diabetes	Brand	178	\$77,560	\$436
9	Viekira*	Hepatitis	Brand	0	\$0	\$0
10	Adderall	Stimulants	Generic	393	\$62,343	\$159
11	Tecfidera*	MS Agents	Brand	12	\$58,812	\$4,901
12	Imbruvica*	Oncology	Brand	0	\$0	\$0
13	Rebif*	MS Agents	Brand	35	\$149,471	\$4,271
14	Androgel	Androgens	Brand	116	\$62,927	\$542
15	Stribild	Antivirals	Brand	0	\$0	\$0
16	Truvada	Antivirals	Brand	50	\$64,149	\$1,283
17	Abilify	Antipsychotics	Brand	91	\$75,051	\$825
18	Aubagio*	MS Agents	Brand	0	\$0	\$0
19	Gleevec*	Oncology	Brand	6	\$45,571	\$7,595
20	Tradjenta	Diabetes	Brand	0	\$0	\$0
	Total			2,440	\$1,390,886	\$570

CY 2014

	Drug Name	Therapeutic Class	Brand / Generic	Scripts	Total	Per Script
	Lantus	Diabetes	Brand	1293	\$342,013	\$265
	Humalog	Diabetes	Brand	914	\$336,858	\$369
	Humira*	Antirheumatics	Brand	117	\$335,291	\$2,866
	Enbrel*	Antirheumatics	Brand	121	\$333,846	\$2,759
	Rebif*	MS Agents	Brand	64	\$262,965	\$4,109
	Advair	Asthma	Brand	901	\$246,710	\$274
	Adderall	Stimulants	Generic	777	\$206,068	\$265
	Abilify	Antipsychotics	Brand	210	\$171,661	\$817
	Victoza	Diabetes	Brand	366	\$170,598	\$466
	Sovaldi	Hepatitis	Brand	6	\$165,631	\$27,605
	Tecfidera*	MS Agents	Brand	31	\$154,080	\$4,970
	Duloxetine	Antidepressants	Generic	843	\$154,079	\$183
	Harvoni*	Hepatitis	Brand	5 or Fewer	\$139,661	\$27,932
	Androgel	Androgens	Brand	233	\$133,596	\$573
	Truvada	Antivirals	Brand	98	\$124,590	\$1,271
	Xyrem*	CNS Agent	Brand	12	\$112,748	\$9,396
	Letairis*	Pulmonary Hypertension	Brand	16	\$112,664	\$7,041
	Oxycontin	Narcotic Analgesics	Brand	294	\$104,047	\$354
	Gleevec*	Oncology	Brand	13	\$103,742	\$7,980
	Atripla	Antivirals	Brand	46	\$92,728	\$2,016
	Total			6,355	\$3,803,576	\$599

YTD Q2 2015

	Drug Name	Therapeutic Class	Brand / Generic	Scripts	Total	Per Script
	Humira*	Antirheumatics	Brand	76	\$255,428	\$3,361
	Enbrel*	Antirheumatics	Brand	65	\$194,187	\$2,987
	Humalog	Diabetes	Brand	474	\$184,602	\$389
	Lantus	Diabetes	Brand	604	\$174,537	\$289
	Harvoni*	Hepatitis	Brand	6	\$169,948	\$28,325
	Sovaldi	Hepatitis	Brand	5	\$140,113	\$28,023
	Advair	Asthma	Brand	438	\$128,385	\$293
	Victoza	Diabetes	Brand	187	\$92,808	\$496
	Viekira*	Hepatitis	Brand	5	\$83,387	\$16,677
	Adderall	Stimulants	Generic	410	\$83,196	\$203
	Tecfidera*	MS Agents	Brand	15	\$76,709	\$5,114
	Imbruvica*	Oncology	Brand	8	\$72,587	\$9,073
	Rebif*	MS Agents	Brand	21	\$70,037	\$3,335
	Androgel	Androgens	Brand	77	\$66,933	\$869
	Stribild	Antivirals	Brand	26	\$65,203	\$2,508
	Truvada	Antivirals	Brand	52	\$64,937	\$1,249
	Abilify	Antipsychotics	Brand	65	\$61,119	\$940
	Aubagio*	MS Agents	Brand	11	\$55,197	\$5,018
	Gleevec*	Oncology	Brand	6	\$54,482	\$9,080
	Tradjenta	Diabetes	Brand	175	\$53,677	\$307
	Total			2,726	\$2,147,473	\$788

*Specialty Drug

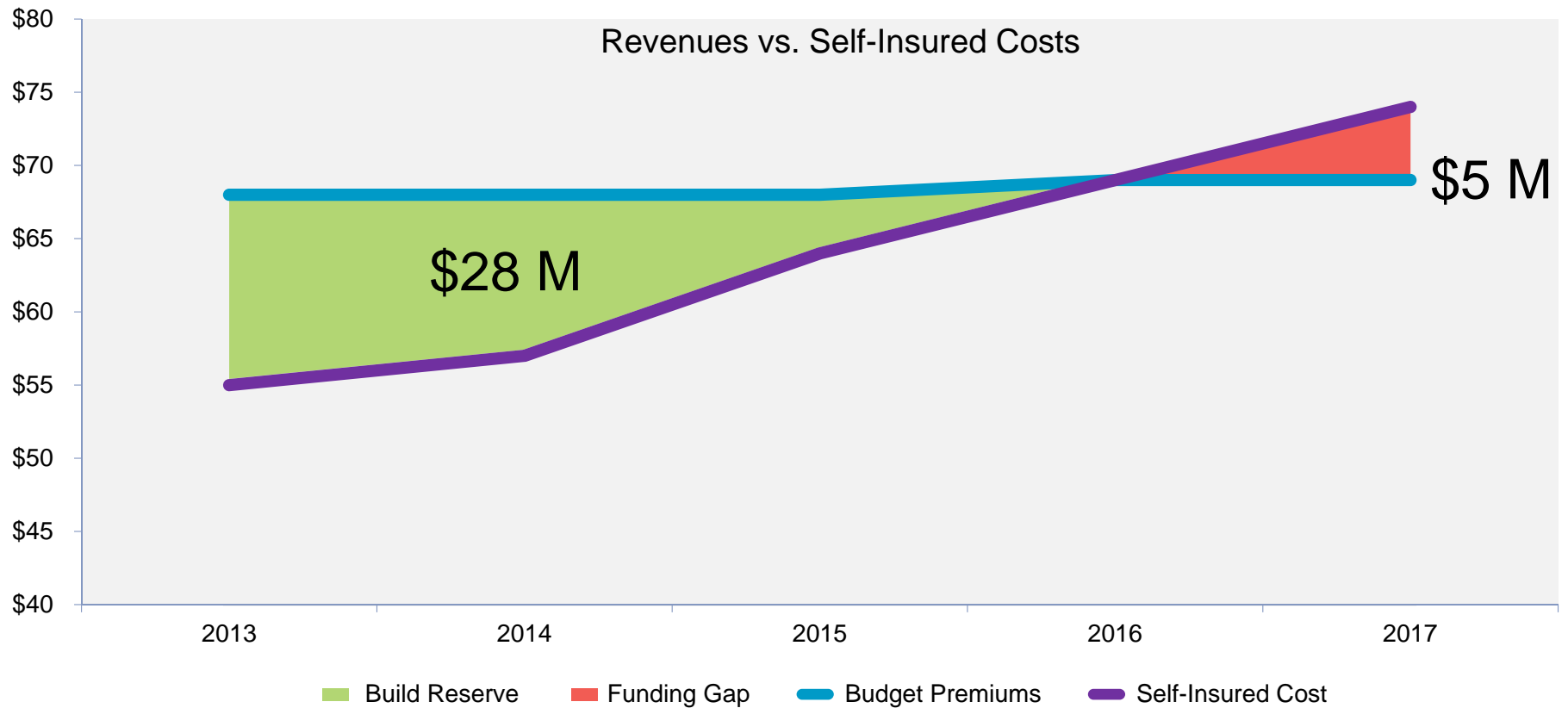
Self-Insurance Reserve Balance

12-31-14

\$23 Million

Projected Self-Insured Reserves

Total premiums remain flat 2013 - 2015



Claims Costs

2014 Year End	\$58.9 M
2015 as of 8-31-15	\$41.3 M
2015 YE projected	\$61.9 M
2016 Projected (7% trend)	\$66.2 M

Recommended Reserves 2016

	Recommended (as % of annual claims)	Reserve Amount
IBNP	8 - 11.0%	\$7.3 M
Claims fluctuation	0.8 - 2.2%	\$1.5 M
Rate Stabilization	15 - 20.0%	\$13.3 M
Changes in admin fees	1.5 - 2.0%	\$1.3 M
	TOTAL RECOMMENDED RESERVES	\$16.7 – 23.3

Estimated 2016 Admin fees: \$3.8 M

- Administrative: Deloitte consulting, Benefitfocus, Stop-loss Insurance, HP claims administrative fee
- Wellness: Wellness Coach, Health assessment gift cards
- Clinic: Annual variable costs

Incurred Claims: Dental

