

**Employee Medical Benefits Board
Regular Meeting**

Monday, November 13, 2017

Newtown Municipal Center
Newtown, CT 06470

**THESE MINUTES ARE SUBJECT TO APPROVAL BY THE
EMPLOYEE MEDICAL BENEFITS BOARD**

The Employee Medical Benefits Board held a regular meeting Monday, November 13, 2017. The meeting was held in Meeting Room 1, Newtown Municipal Center, 3 Primrose Street, Newtown, CT. The meeting was called to order at 6:15pm.

Present: Donna Van Waalwijk, Jim Loring, Dave Stott

Also Present: Robert Tait, Ron Bienkowski, Joe Spurgeon of Lindberg & Ripple

Absent: Jim O'Sullivan

Acceptance of Minutes from previous meeting: Ms. Van Waalwijk moved to approve the minutes from the September 18, 2017 meeting. Mr. Stott seconded, motion unanimously approved.

Voter Comments: None

New Business

Review claim months of August, September and October 2017 – Mr. Tait provided the claims analysis (Attachment A).

Review other information board members, partners, insurance consultant make available – Mr. Spurgeon provided the Self Insurance Plan Summary from 7/16 to 6/17 and 7/17 to 10/17 (Attachment B). Moving forward something to think about is raising the stop lose or moving to a third party vendor. The reserves are 25% and the lag is mid 7% to 8% which is less than a month. Anthem is in the double digits for trend and he doesn't see that from other vendors. They expect the high detectable health plan might see a lower trend.

Added to Agenda – Ms. Van Waalwijk moved to add the 2018 meeting schedule to the agenda. Mr. Stott seconded, motion unanimously approved.

Ms. Van Waalwijk moved to approve the 2018 meeting schedule (Attachement C). Mr. Stott seconded, motion unanimously approved.

Communications – None

Announcements - None

Having no further business, the meeting was adjourned at 7:03pm.

Arlene Miles,
Clerk Pro-Tem

TOWN OF NEWTOWN CLAIMS ANALYSIS
2017 - 18

	JUL-12	AUG-12	SEP-12	OCT-12	NOV-12	DEC-12	JAN-13	FEB-13	MAR-13	APR-13	MAY-13	JUN-13	TOTALS	
TOWN	247,000	226,000	168,000	198,000	190,000	266,000	242,000	246,000	279,000	262,000	304,000	215,000	2,843,000	25%
BOE	722,000	764,000	611,000	812,000	694,000	739,000	596,000	754,000	677,000	763,000	843,000	709,000	8,684,000	75%
TOTAL	969,000	990,000	779,000	1,010,000	884,000	1,005,000	838,000	1,000,000	956,000	1,025,000	1,147,000	924,000	11,527,000	33%

FISCAL YEAR 2013 - 2014													111,750	
	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	TOTALS	
TOWN	275,000	238,000	389,000	180,000	276,000	280,000	220,000	203,000	336,000	261,000	403,000	462,000	3,523,000	27%
BOE	958,000	865,000	493,000	741,000	649,000	804,000	546,000	771,000	856,000	739,000	623,000	803,000	8,798,000	73%
TOTAL	1,233,000	1,103,000	882,000	921,000	925,000	1,084,000	766,000	974,000	1,192,000	1,000,000	1,026,000	1,265,000	12,321,000	34%

FISCAL YEAR 2014 - 2015													TOTALS	
	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15		
TOWN	331,000	221,000	352,000	475,000	307,000	304,000	234,000	365,000	361,000	304,000	340,000	202,000	3,843,000	32%
BOE	834,000	821,000	543,000	599,000	644,000	652,000	603,000	728,000	782,000	801,000	843,000	701,000	8,730,000	66%
TOTAL	1,165,000	1,042,000	895,000	1,074,000	951,000	956,000	837,000	1,093,000	1,143,000	1,105,000	1,183,000	903,000	12,573,000	34%
											NAF fees	179,000	47,000	

FISCAL YEAR 2015 - 2016													171,250	
	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	TOTALS	
TOWN	268,000	291,000	258,000	571,000	288,000	228,000	320,000	268,000	425,000	268,000	221,000	264,000	3,670,000	29%
BOE	1,080,000	817,000	737,000	701,000	655,000	848,000	671,000	753,000	1,005,000	690,000	693,000	1,055,000	9,705,000	71%
TOTAL	1,348,000	1,108,000	995,000	1,272,000	943,000	1,076,000	991,000	1,021,000	1,430,000	958,000	914,000	1,319,000	13,375,000	36%

FISCAL YEAR 2016 - 2017													314,000	
	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	TOTALS	
TOWN	327,000	300,000	242,000	375,000	296,000	295,000	218,000	219,000	310,000	260,000	332,000	241,000	3,415,000	26%
BOE	891,000	781,000	619,000	643,000	909,000	800,000	626,000	547,000	833,000	587,000	825,000	920,000	8,981,000	72%
TOTAL	1,218,000	1,081,000	861,000	1,018,000	1,205,000	1,095,000	844,000	766,000	1,143,000	847,000	1,157,000	1,161,000	12,396,000	35%

FISCAL YEAR 2017 - 2018													657,000	n.a.
	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	TOTALS	
TOWN	265,000	269,000	221,000	258,000									1,013,000	28%
BOE	698,000	723,000	588,000	557,000									2,566,000	72%
TOTAL	963,000	992,000	809,000	815,000	-	-	-	-	-	-	-	-	3,579,000	\$ 12,458,824
														Estimated Annual

TOWN OF NEWTOWN
MEDICAL SELF INSURANCE FUND ANALYSIS @ OCT 31, 2017
FISCAL YEAR 2017 - 2018 FORECAST

FUND BALANCE @ JULY 1, 2017

4,145,237

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL	3,181,000	
EDUCATION	8,686,000	11,867,000

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL	385,000	
EDUCATION	2,100,000	2,485,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL	350,000	
EDUCATION	392,000	742,000

INTEREST EARNED ON INVESTMENTS

TOTAL REVENUES		20,000
		15,114,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL		FROM CLAIMS ANALYSIS
EDUCATION		12,500,000

ADMINISTRATIVE FEES:

MUNICIPAL		
EDUCATION		1,060,000

CONSULTANT FEES

TOTAL EXPENSES		55,000
		13,615,000

ESTIMATED FUND BALANCE @ JUNE 30, 2018

25% OF TOTAL CLAIMS =

3,125,000

5,644,237

45%

TOWN OF NEWTOWN
MEDICAL SELF INSURANCE FUND ANALYSIS @ OCT 31, 2017
FISCAL YEAR 2018 - 2019 FORECAST

ESTIMATED FUND BALANCE @ JULY 1, 2018

5,644,237

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL	3,181,000	
EDUCATION	8,686,000	11,867,000

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL	385,000	
EDUCATION	2,100,000	2,485,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL	350,000	
EDUCATION	392,000	742,000

INTEREST EARNED ON INVESTMENTS

TOTAL REVENUES		20,000
		15,114,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL		13,437,500 (7.5%)
EDUCATION		

ADMINISTRATIVE FEES:

MUNICIPAL		
EDUCATION		1,060,000

CONSULTANT FEES

TOTAL EXPENSES		55,000
		14,552,500

ESTIMATED FUND BALANCE @ JUNE 30, 2019

25% OF TOTAL CLAIMS =

3,359,375

6,205,737

46%

Rolling 12 Months Medical Contract Count Summary

1102 / 1103

Current Month Contract Count Report

A bar chart titled 'Current Month Contract Count Report'. The vertical axis (y-axis) represents the count, ranging from 0 to 300 in increments of 100. The horizontal axis (x-axis) lists five subscriber categories. The bars are dark gray with black outlines. The values for each category are: Subscriber Only (229), Subscriber & Spouse (148), Subscriber, Spouse & Child (325), Subscriber & Many Children (24), and Subscriber & One Child (28).

Subscriber Category	Count
Subscriber Only	229
Subscriber & Spouse	148
Subscriber, Spouse & Child	325
Subscriber & Many Children	24
Subscriber & One Child	28

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NEW TOWN TOWN & BOE

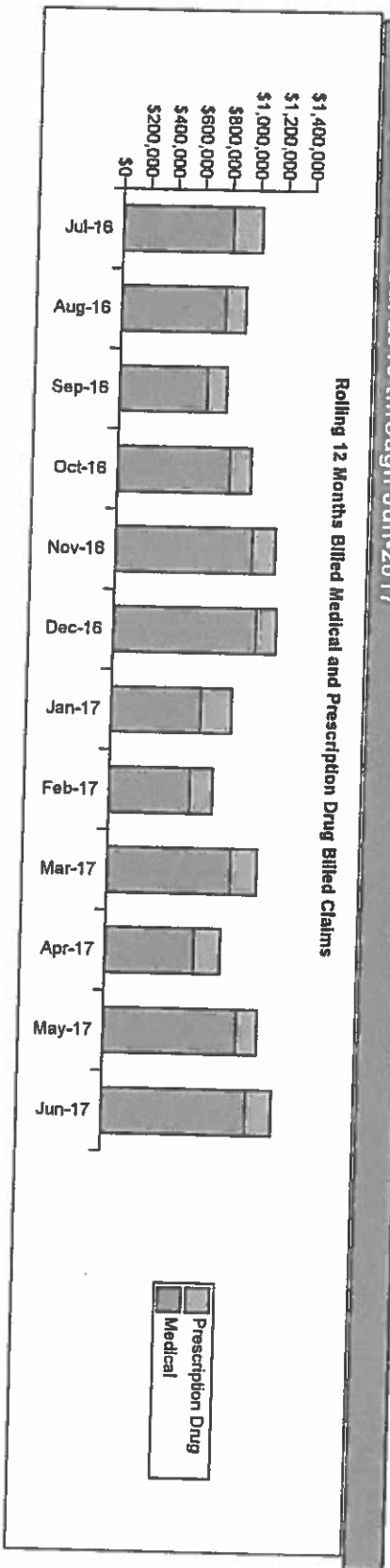
Rolling 12 Months Medical and Prescription Drug Billed Claims Summary Report Billed Claims From Jul-2016 through Jun-2017

Period	Contracts	Members	Institutional	Med/Surg	Major Med	Medical Total	Prescription Drug	Total Claims
Jul-16	749	1,959	\$503,680	\$309,520	\$0	\$813,199	\$210,017	\$1,023,216
Aug-16	748	1,955	\$395,686	\$371,822	\$0	\$767,508	\$145,872	\$913,380
Sep-16	760	1,985	\$340,936	\$305,645	\$0	\$646,581	\$144,272	\$790,853
Oct-16	763	1,996	\$490,786	\$335,503	\$0	\$826,289	\$152,335	\$978,624
Nov-16	763	1,990	\$609,824	\$391,395	\$0	\$1,001,218	\$170,329	\$1,171,548
Dec-16	758	1,979	\$666,479	\$376,888	\$0	\$1,043,367	\$148,146	\$1,191,513
Jan-17	757	1,969	\$361,346	\$286,324	\$0	\$657,670	\$226,296	\$883,966
Feb-17	753	1,960	\$310,231	\$280,555	\$0	\$590,786	\$168,425	\$759,211
Mar-17	754	1,954	\$535,445	\$371,495	\$0	\$906,940	\$186,673	\$1,093,613
Apr-17	754	1,956	\$345,436	\$302,764	\$0	\$648,200	\$195,847	\$844,047
May-17	756	1,958	\$560,044	\$414,090	\$0	\$974,135	\$148,681	\$1,122,816
Jun-17	754	1,954	\$679,775	\$375,726	\$0	\$1,055,501	\$188,137	\$1,243,638
TOTAL	9,068	23,615	\$5,799,668	\$4,131,728	\$0	\$9,931,395	\$2,085,029	\$12,016,425
AVERAGE	756	1,968	\$483,306	\$344,311	\$0	\$827,616	\$173,752	\$1,001,369
PEPM			\$639.58	\$455.64	\$0.00	\$1,095.21	\$233.96	\$1,325.15
PMPPM			\$245.59	\$174.96	\$0.00	\$420.55	\$89.77	\$508.85

-- Contract and Member counts are for Medical Coverage.
-- This report is not meant to replace the contract year settlement.

Rolling 12 Months Medical and Prescription Drug Billed Claims Summary Report

Billed Claims From Jul-2016 through Jun-2017



- Contract and Member counts are for Medical Coverage.
- This report is not meant to replace the contract year settlement.



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Rolling 12 Months Ancillary Billed Claims and Contract Count Summary

Month	Billed Dental Claims (\$)
Jul-16	~\$5,000
Aug-16	~\$14,000
Sep-16	~\$14,000
Oct-16	~\$6,000
Nov-16	~\$5,000
Dec-16	~\$5,000
Jan-17	~\$6,000
Feb-17	~\$5,000
Mar-17	~\$18,000
Apr-17	~\$12,000
May-17	~\$7,000
Jun-17	~\$3,000

- Pharmacy membership may differ from medical membership due to timing of the updates

Contract Year-to-Date Medical/Rx Claims Comparison Summary
Billed Claims From Jul-2016 through Jun-2017

Contract Year-to-Date Actual Billed Claims Compared to Expected Claims

Month	Actual Billed Claims	Expected Claims
Jul-16	\$850,000	\$950,000
Aug-16	\$800,000	\$900,000
Sep-16	\$700,000	\$900,000
Oct-16	\$850,000	\$950,000
Nov-16	\$1,000,000	\$850,000
Dec-16	\$850,000	\$900,000
Jan-17	\$700,000	\$900,000
Feb-17	\$550,000	\$900,000
Mar-17	\$850,000	\$900,000
Apr-17	\$700,000	\$900,000
May-17	\$850,000	\$900,000
Jun-17	\$850,000	\$900,000

- Expected Claims: Annual projection of claims made by Underwriting at renewal
- Total Claims: for Medical (including Vision) and Prescription Drug claims.
- Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL" billed to the group.
- This report is not meant to replace the contract year settlement.

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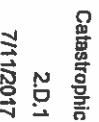
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Billed Claims From Jul-2016 through Jun-2017

Group ISL = \$175,000

50% of Group 1SL = \$87,500

- Claims over ISL credited claims dollars in excess of the individual Stop Loss (ISL) amount.
- Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.
- Newborn Inc: If "Y" then it is possible Parent and Baby claims are combined. This will be resolved by Underwriting during contract year settlement.



Contract Year-to-Date Variable Fees Summary
Billed Claims From Jul-2016 through Jun-2017

Local Discount Savings				Local NAF Fee						
Period	Facility	Professional	Total Savings	Facility	Professional	Total NAF Fee	SIP Admin Fee as % of Claims	Other Variable Fees	Total Fees	
Jul-16	\$478,795	\$253,298	\$732,093	\$59,582	\$50,486	\$110,068	\$0	\$0	\$110,068	
Aug-16	\$397,151	\$262,325	\$659,476	\$60,530	\$52,466	\$112,996	\$0	\$0	\$112,996	
Sep-16	\$338,003	\$255,362	\$593,366	\$2,652	\$5,316	\$7,968	\$0	\$0	\$7,968	
Oct-16	\$434,309	\$268,616	\$702,925	\$0	\$0	\$0	\$0	\$0	\$0	
Nov-16	\$1,051,502	\$316,291	\$1,367,793	\$0	\$0	\$0	\$0	\$0	\$0	
Dec-16	\$617,012	\$236,700	\$853,712	\$0	\$0	\$0	\$0	\$0	\$0	
Jan-17	\$289,015	\$262,939	\$551,954	\$0	\$0	\$0	\$0	\$0	\$0	
Feb-17	\$198,149	\$303,922	\$502,072	\$0	\$0	\$0	\$0	\$0	\$0	
Mar-17	\$646,457	\$355,739	\$1,001,195	\$0	\$0	\$0	\$0	\$0	\$0	
Apr-17	\$304,589	\$305,973	\$610,562	\$0	\$0	\$0	\$0	\$0	\$0	
May-17	\$472,917	\$374,497	\$847,414	\$0	\$0	\$0	\$0	\$0	\$0	
Jun-17	\$467,063	\$389,590	\$856,653	\$0	\$0	\$0	\$0	\$0	\$0	
Total	\$5,693,963	\$3,585,253	\$9,279,216	\$122,764	\$108,268	\$231,032	\$0	\$0	\$231,032	

- **Local Discount Savings:** the difference between the provider's Charge amount and Anthem's Allowed contracted payment amount. These Discount Savings are for Anthem's local in-state provider network.
- **Retention SIP Fees:** Includes only those fees that are based on a percentage of claims.
- This report is not meant to replace the contract year settlement.

- **NAF Fees:** Network Access Fees are based on a percentage of Anthem's Discount Savings amount.
- **Other Fees:** may include MH BHM capitation fees and/or other administrative fees based on a percentage of claims.

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Fees
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7/11/2017

Claims Lag Table

Billed Claims From Jul-2016 through Jun-2017

Claims Only

Claims Only		Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Total Incurred
Prior		\$445,404	\$88,684	\$42,426	\$36,085	\$2,256	\$4,170	\$1,738	\$588	\$6,126	\$1,322	\$2,440	\$552	\$631,770
Jul-16		\$367,796	\$278,428	\$97,816	\$12,098	\$35,936	\$11,645	\$5,868	-\$10	-\$118	\$217	\$972	\$0	\$811,647
Aug-16		\$0	\$399,397	\$188,552	\$188,579	\$4,748	\$9,518	\$4,331	-\$583	-\$66,955	\$104	-\$4,572	\$2,080	\$705,200
Sep-16		\$0	\$0	\$317,787	\$263,595	\$101,000	\$35,677	\$8,086	\$5,037	\$1,795	-\$1,071	\$1,003	\$0	\$732,920
Oct-16		\$0	\$0	\$0	\$345,931	\$343,851	\$153,933	\$17,729	\$1,337	\$6,403	\$788	-\$99	\$1,349	\$870,924
Nov-16		\$0	\$0	\$0	\$0	\$513,426	\$397,009	\$116,228	\$24,414	\$8,017	-\$32,157	\$591	\$1,157	\$1,029,685
Dec-16		\$0	\$0	\$0	\$0	\$0	\$431,715	\$236,717	\$21,035	\$11,125	\$505	\$196	\$920	\$702,212
Jan-17		\$0	\$0	\$0	\$0	\$0	\$0	\$286,963	\$263,777	\$202,347	\$52,254	\$3,031	\$4,660	\$793,033
Feb-17		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$275,211	\$248,898	\$54,137	\$60,345	\$1,985	\$640,476
Mar-17		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$468,301	\$223,238	\$42,323	\$86,013	\$839,875
Apr-17		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$348,983	\$333,196	\$98,492	\$780,551
May-17		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$534,709	\$343,087	\$877,796
Jun-17		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Paid		\$813,199	\$767,508	\$646,581	\$826,289	\$1,001,218	\$1,043,367	\$657,670	\$590,786	\$905,940	\$648,200	\$974,135	\$1,055,501	\$8,931,395

- **Medical Claims Only:** excludes Prescription Drug and Dental claims.
- **Prescription Drugs:** Includes only those claims billed through a retail pharmacy using a drug card.
- This report is not meant to replace the contract year settlement.



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Claims Lag

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7/11/2017

Claims Lag Table

Billed Claims From Jul-2016 through Jun-2017

Prescription

Drug	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Total Incurred
Prior	\$97,958	\$0	\$417	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$820	\$0	\$99,198
Jul-16	\$112,058	\$54,070	\$10	\$0	\$940	\$0	\$0	\$0	\$0	\$0	\$0	\$100	\$166,978
Aug-16	\$0	\$91,802	\$52,548	\$3,493	\$1,563	\$0	\$0	\$0	\$0	\$0	\$0	-\$50	\$149,355
Sep-16	\$0	\$0	\$91,297	\$46,424	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$137,722
Oct-16	\$0	\$0	\$0	\$102,418	\$36,947	\$31	\$0	\$70	\$0	\$0	\$0	\$0	\$139,465
Nov-16	\$0	\$0	\$0	\$0	\$130,879	\$50,141	-\$223	\$0	\$0	\$0	\$0	-\$50	\$180,747
Dec-16	\$0	\$0	\$0	\$0	\$0	\$87,974	\$50,926	\$70	\$0	\$0	\$0	\$0	\$148,970
Jan-17	\$0	\$0	\$0	\$0	\$0	\$0	\$175,593	\$61,306	\$0	\$0	\$0	\$0	\$236,900
Feb-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,975	\$48,624	\$0	\$0	\$0	\$155,599
Mar-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$138,049	\$57,597	\$0	\$0	\$195,646
Apr-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$139,250	\$47,919	\$0	\$166,168
May-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$89,942	\$56,012	\$165,955
Jun-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$132,324	\$132,324
Total Paid	\$210,017	\$145,872	\$144,272	\$162,335	\$170,329	\$148,146	\$226,296	\$168,425	\$186,873	\$185,847	\$148,681	\$188,137	\$2,085,029

- Medical Claims Only: excludes Prescription Drug and Dental claims.
- Prescription Drugs: Includes only those claims billed through a retail pharmacy using a drug card.
- This report is not meant to replace the contract year settlement.

Glossary of Terms

"Actual Paid Claims" divided by "Expected Claims"

... of 100% indicates the group's claims are as projected by Underwriting

amount - Claims divided by the number of months for the contract year to date (ACTA)

cess of the Individual Sign-off (ISI) if the driver has not received a year-to-date (YTD)

group. If the group does not have ISL through Anthem, there will be no dollar amounts in this column. Amounts are restated to reflect retroactive membership adjustments (Subscribers/Employees). Amounts are restated to reflect retroactive membership adjustments.

It is determined in Underwriting. It is the medical plan. It includes certain claims covered through the medical plan.

the expected Claims amount may be \$0.

... to protect against excessive individualism.

In-state Anthem network savings: The difference between the claim CHARGE amount and the ALLOWED amount. Local Discount Savings does not include savings from Anthem's Blue Card (out of state) network or Retail Prescription Drug network. A group's Local Network Access Fee (NAF) may be calculated as Local Discount Savings.

is Fee (NAF) is a fee paid by the group to gain access to Anthem's local (in-state) provider network. This fee may be a percentage of the Local Discount Savings. Some groups may be charged a per member/per contract amount to gain access to Anthem's Local provider network. Per member/per contract amounts ARE NOT reported. Only NAF fees as a percentage of LDS are included in this report.

1% multiplied by the Expected Claims amount. For amounts of \$100,000 or more, the Expected Claims amount is the actual claims paid under the medical benefit, or other specially classified services, in the preceding calendar year.

... groups who do not have ASL coverage through Anthem, this amount may be \$0.

the member is enrolled in the standard Vision plan, this category also includes Vision claims.

dependents) are medical member counts. Amounts are not subject to audit. Coverage means the member is NOT enrolled in the group's Medical plan.

... are required to reflect retroactive membership adjustments

Summary report: These are New Hampshire Behavioral Health Network (NHBH) members. These members will be contacted until the baby has its own member ID.

fees, no per member/per contract fees are shown on this report

Amount per Employee per Month (for annual amounts multiply by 12)

per month (for annual amounts multiply by 12)

at a retail pharmacy using a prescription drug card.

could have separate SIP Rel Cds.

Administrative Fees based on a percentage of claims. Administrative Fees based on per member/per contract amounts ARE NOT shown on this report. Administrative Fees based on a percentage of claims. Administrative Fees based on per member/per contract amounts ARE NOT shown on this report.

period reflects months in the current contract class.

Self Insurance Plan Summary

For the Contract Year Beginning Jul-2017

Claims Billed Through Oct-2017

This report will NOT show manual adjustments made to a group's account.

This report shows claims which were BILLED to the group during each month. The amounts subsequently PAID by the group or DRAWN from the group's account may not coincide with the month the claims were billed.



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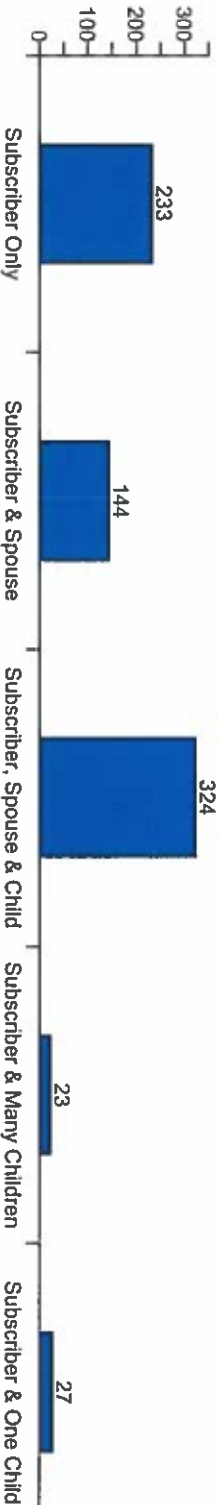
NEWTOWN TOWN & BOE

Rolling 12 Months Medical Contract Count Summary

Restated Membership From Nov-2016 through Oct-2017

Period	Medical Contracts	Medical Members	Subscriber only	Subscriber & spouse	Subscriber, spouse & child	Subscriber & many children	Subscriber & one child
Nov-16	763	1,990	230	155	330	24	24
Dec-16	758	1,979	229	152	332	23	22
Jan-17	757	1,969	230	151	329	24	23
Feb-17	753	1,960	229	149	328	24	23
Mar-17	753	1,954	233	146	328	23	23
Apr-17	754	1,956	232	145	329	22	26
May-17	756	1,957	232	144	328	24	28
Jun-17	754	1,951	229	148	325	24	28
Jul-17	748	1,940	227	151	319	25	26
Aug-17	736	1,921	221	146	318	25	26
Sep-17	754	1,954	232	147	323	26	26
Oct-17	751	1,948	233	144	324	23	27
TOTAL	9,037	23,479	2,757	1,778	3,913	287	302
AVERAGE	753	1,957	230	148	326	24	25

Current Month Contract Count Report



- Contract and Member counts are for Medical Coverage.
- Membership is restated to reflect retroactive adjustments
- This report is not meant to replace the contract year settlement.

NEWTOWN TOWN & BOE

Rolling 12 Months Medical and Prescription Drug Billed Claims Summary Report

Billed Claims From Nov-2016 through Oct-2017

Period	Contracts	Members	Institutional	Med/Surg	Major Med	Medical Total	Prescription Drug	Total Claims
Nov-16	763	1,990	\$609,824	\$391,395	\$0	\$1,001,218	\$170,329	\$1,171,548
Dec-16	758	1,979	\$666,479	\$376,888	\$0	\$1,043,367	\$148,146	\$1,191,513
Jan-17	757	1,969	\$361,346	\$296,324	\$0	\$657,670	\$226,296	\$883,966
Feb-17	753	1,960	\$310,231	\$280,555	\$0	\$590,786	\$168,425	\$759,211
Mar-17	753	1,954	\$535,445	\$371,495	\$0	\$906,940	\$186,673	\$1,093,613
Apr-17	754	1,956	\$345,436	\$302,764	\$0	\$648,200	\$195,847	\$844,047
May-17	756	1,957	\$660,044	\$414,090	\$0	\$974,135	\$148,681	\$1,122,816
Jun-17	754	1,951	\$679,775	\$375,726	\$0	\$1,055,501	\$188,137	\$1,243,638
Jul-17	748	1,940	\$377,186	\$304,498	\$0	\$681,684	\$123,445	\$805,128
Aug-17	736	1,921	\$451,383	\$313,686	\$0	\$765,069	\$102,629	\$867,699
Sep-17	754	1,954	\$339,789	\$287,420	\$0	\$627,208	\$103,765	\$730,973
Oct-17	751	1,948	\$360,114	\$290,158	\$0	\$650,273	\$124,954	\$775,227
TOTAL	9,037	23,479	\$5,597,051	\$4,005,000	\$0	\$9,602,051	\$1,887,326	\$11,489,377
AVERAGE	753	1,957	\$466,421	\$333,750	\$0	\$800,171	\$157,277	\$957,448
PEPM			\$619.35	\$443.18	\$0.00	\$1,062.53	\$208.84	\$1,271.37
PMPM			\$238.39	\$170.58	\$0.00	\$408.96	\$80.38	\$489.35

-- Contract and Member counts are for Medical Coverage.

-- This report is not meant to replace the contract year settlement.



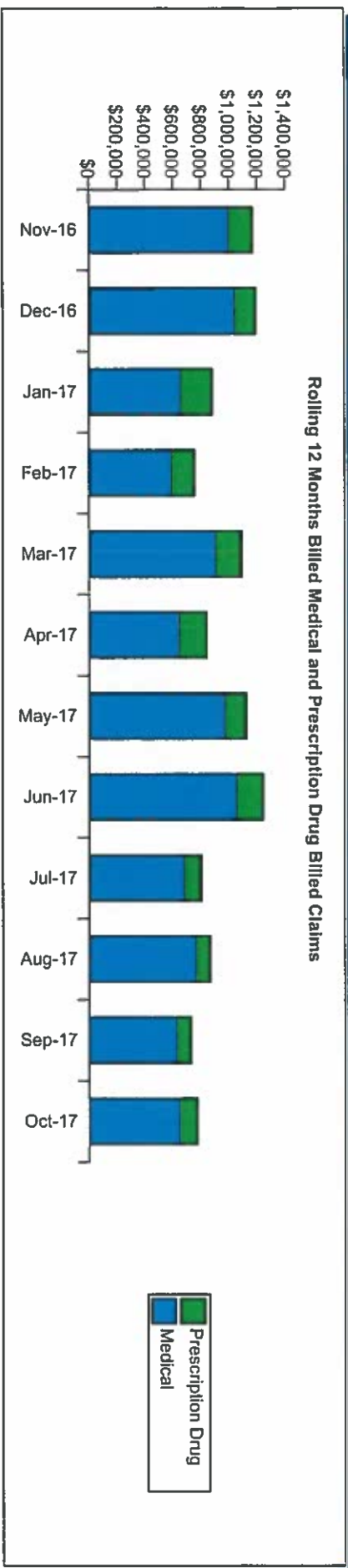
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Rolling 12 Months Medical and Prescription Drug Billed Claims Summary Report

Billed Claims From Nov-2016 through Oct-2017



Contract and Member counts are for Medical Coverage.
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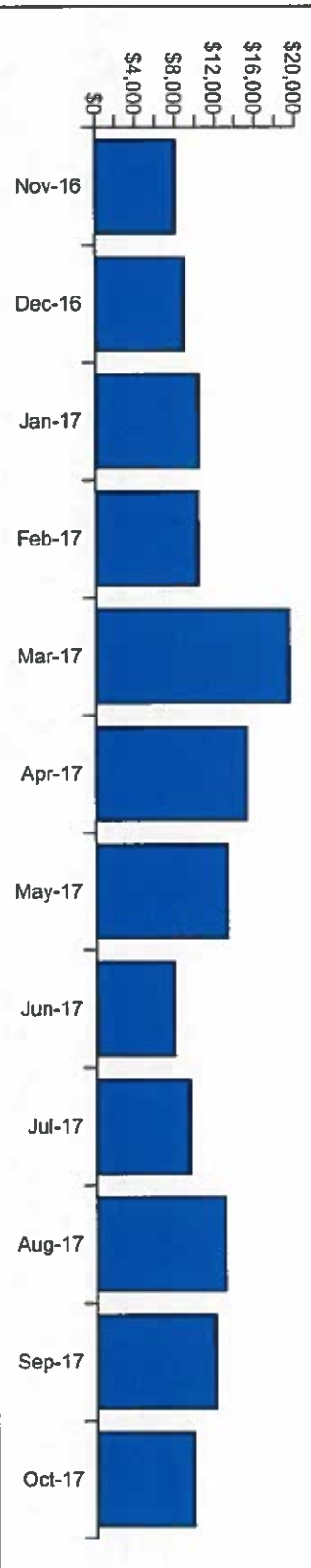
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Rolling 12 Months Ancillary Billed Claims and Contract Count Summary

Billed Claims From Nov-2016 through Oct-2017

Dental				Vision			Pharmacy	
Period	Contracts	Members	Claims	Contracts	Members	Contracts	Members	
Nov-16	200	461	\$8,047	47	137	763	1,990	
Dec-16	199	459	\$8,942	47	137	758	1,979	
Jan-17	196	445	\$10,382	47	137	757	1,969	
Feb-17	196	444	\$10,297	47	136	753	1,960	
Mar-17	197	442	\$19,445	47	136	753	1,954	
Apr-17	197	441	\$15,135	47	136	754	1,956	
May-17	199	447	\$13,243	48	139	756	1,957	
Jun-17	199	449	\$7,878	48	139	754	1,951	
Jul-17	201	456	\$9,419	49	142	748	1,940	
Aug-17	196	450	\$12,964	49	142	736	1,921	
Sep-17	196	446	\$11,977	49	142	754	1,954	
Oct-17	196	447	\$9,766	49	142	751	1,948	
TOTAL	2,372	5,387	\$137,493	574	1,665	9,037	23,479	
AVERAGE	198	449	\$11,458	48	139	753	1,957	
PEPM			\$57.97					
PMPM			\$25.52					

Rolling 12 Months Billed Dental Claims



- If Contract and Member counts are zero, coverage is not through Anthem
- Vision claims are included in the Med/Surg column of Medical claims
- This report is not meant to replace the contract year settlement.

- Pharmacy membership may differ from medical membership due to timing of file updates



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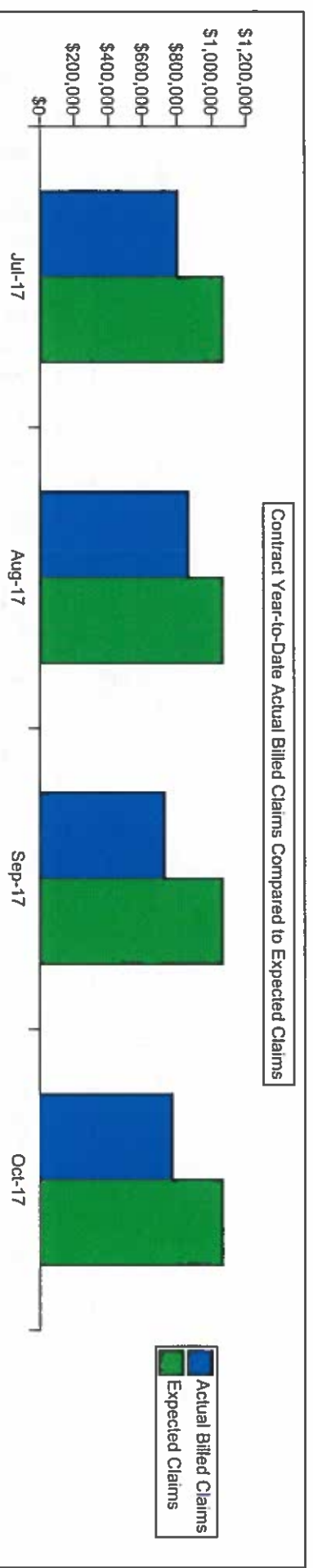
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Ancillary Claims

Contract Year-to-Date Medical/Rx Claims Comparison Summary

Billed Claims From Jul-2017 through Oct-2017

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- Expected Claims: Annual projection of claims made by Underwriting at renewal
 - Total Claims: for Medical (including Vision) and Prescription Drug claims.
 - Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.
- This report is not meant to replace the contract year settlement.
- Claims Compare

NEWTOWN TOWN & BOE

Catastrophic Claims Summary

Billed Claims From Jul-2017 through Oct-2017

Year-to-Date Claimants exceeding 50% of Individual Stop Loss (Specific)

Group ISL = \$175,000

50% of Group ISL = \$87,500

Member Status	Relationship to Subscriber	Member	Newborn Ind	SIP Rel Code	Medical	Drug	Ancillary	Total Claims	Claims Over ISL	Actual Billed Claims
Active	SPOUSE	12310220001121516283	N	685	\$137,170	\$7,526	\$0	\$144,697	\$0	\$144,697
					\$137,170	\$7,526	\$0	\$144,697	\$0	\$144,697

- If group does not purchase ISL insurance from Anthem, this report will show members with claims over \$50,000.
- Member Status: Active = member is enrolled in the group's medical plan, "Non-Active" = member is no longer enrolled in the group's medical plan.
- Member ID: Encrypted Member IDs will remain the same from one period to the next.
- This report is not meant to replace the contract year settlement.

- Claims over ISL: credited claims dollars in excess of the individual Stop Loss (ISL) amount.
- Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.
- Newborn Ind: If "Y" then it is possible Parent and Baby claims are combined. This will be resolved by Underwriting during contract year settlement.

Catastrophic



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11/13/2017

Contract Year-to-Date Variable Fees Summary

Billed Claims From Jul-2017 through Oct-2017

Period	Local Discount Savings			Local NAF Fee			SIP Admin Fee as % of Claims	Other Variable Fees	Total Fees
	Facility	Professional	Total Savings	Facility	Professional	Total NAF Fee			
Jul-17	\$290,564	\$261,092	\$551,657	\$45,928	\$52,218	\$98,146	\$0	\$0	\$98,146
Aug-17	\$272,749	\$337,470	\$610,220	\$46,113	\$65,566	\$111,679	\$0	\$0	\$111,679
Sep-17	\$248,934	\$285,982	\$534,916	\$12,616	\$15,373	\$27,990	\$0	\$0	\$27,990
Oct-17	\$289,521	\$266,952	\$556,473	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$1,101,768	\$1,151,496	\$2,253,265	\$104,657	\$133,158	\$237,815	\$0	\$0	\$237,815

-- **Local Discount Savings**, the difference between the provider's Charge amount and Anthem's Allowed contracted payment amount. These Discount Savings are for Anthem's local in-state provider network.

- **Retention SIP Fees:** Includes only those fees that are based on a percentage of claims.

– This report is not meant to replace the contract year settlement.

- **MAF Fees:** Network Access Fees are based on a percentage of Anthem's Discount Savings amount.
- **Other Fees:** may include NH BHN capitation fees and/or other administrative fees based on a percentage of claims.

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11/13/2017

NEWTOWN TOWN & BOE

Claims Lag Table

Billed Claims From Nov-2016 through Oct-2017

Medical

Claims Only	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Total Incurred
Prior	\$487,793	\$214,643	\$37,762	\$6,349	-\$52,748	\$1,360	-\$257	\$3,981	\$1,154	-\$3,613	\$416	-\$3,210	\$693,630
Nov-16	\$513,426	\$397,009	\$116,228	\$24,414	\$9,017	-\$32,157	\$591	\$1,157	\$9,891	\$6,552	-\$99	\$33,549	\$1,079,578
Dec-16	\$0	\$431,715	\$236,717	\$21,035	\$11,125	\$505	\$196	\$920	\$355	\$2,069	-\$352	\$255	\$704,539
Jan-17	\$0	\$0	\$266,963	\$263,777	\$202,347	\$52,254	\$3,031	\$4,660	\$16,595	\$620	\$3,019	\$120	\$813,287
Feb-17	\$0	\$0	\$0	\$275,211	\$248,899	\$54,137	\$60,345	\$1,885	\$10,104	\$767	\$596	\$857	\$652,800
Mar-17	\$0	\$0	\$0	\$0	\$488,301	\$223,238	\$42,323	\$86,013	\$1,053	\$1,441	\$1,258	\$639	\$844,267
Apr-17	\$0	\$0	\$0	\$0	\$0	\$348,863	\$333,196	\$98,492	\$28,712	\$9,495	-\$2,707	-\$40,574	\$775,476
May-17	\$0	\$0	\$0	\$0	\$0	\$0	\$534,709	\$343,087	\$36,005	\$14,005	\$2,565	-\$29,373	\$900,998
Jun-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$515,307	\$282,843	\$156,508	\$9,996	\$4,215	\$968,870
Jul-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$294,971	\$192,650	\$51,539	\$26,853	\$566,013
Aug-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$384,675	\$242,299	\$79,711	\$706,685
Sep-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$318,678	\$243,122	\$561,799
Oct-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$334,109	\$334,109
Total Paid	\$1,001,218	\$1,043,367	\$657,670	\$590,766	\$906,940	\$648,200	\$974,135	\$1,055,501	\$581,684	\$765,069	\$627,208	\$650,273	\$9,602,051

- Medical Claims Only: excludes Prescription Drug and Dental claims.
- Prescription Drugs: Includes only those claims billed through a retail pharmacy using a drug card.
- This report is not meant to replace the contract year settlement.



Health Insights
DataView Direct

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Claims Lag

4.A.1

11/13/2017

NEWTOWN TOWN & BOE

Claims Lag Table

Billed Claims From Nov-2016 through Oct-2017

Prescription

Drug	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Total Incurred
Prior	\$39,450	\$31	\$0	\$74	\$0	\$0	\$820	-\$150	\$0	\$0	\$0	\$0	\$40,224
Nov-16	\$130,879	\$50,141	-\$223	\$0	\$0	\$0	\$0	-\$50	\$0	\$0	\$0	\$0	\$180,747
Dec-16	\$0	\$97,974	\$50,926	\$70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$148,970
Jan-17	\$0	\$0	\$175,593	\$61,306	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$236,900
Feb-17	\$0	\$0	\$0	\$106,975	\$48,624	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$155,599
Mar-17	\$0	\$0	\$0	\$0	\$138,049	\$57,597	\$0	\$0	\$0	\$0	\$105	\$0	\$195,751
Apr-17	\$0	\$0	\$0	\$0	\$0	\$138,250	\$47,919	\$0	\$0	\$0	\$35	\$0	\$186,203
May-17	\$0	\$0	\$0	\$0	\$0	\$0	\$99,942	\$56,012	\$0	\$0	\$0	\$0	\$155,955
Jun-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$132,324	\$39,768	-\$99	\$105	\$0	\$172,096
Jul-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$83,677	\$43,118	\$3	\$0	\$126,797
Aug-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,610	\$41,296	\$0	\$100,906
Sep-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$62,221	\$46,386	\$108,607
Oct-17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,568	\$78,568
Total Paid	\$170,329	\$148,146	\$226,296	\$168,425	\$186,673	\$195,847	\$148,681	\$186,137	\$123,445	\$102,629	\$103,765	\$124,954	\$1,887,326

- Medical Claims Only: excludes Prescription Drug and Dental claims.
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Health Insights
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Claims Lag

4.A.2

11/13/2017

Glossary of Terms

Actual vs Expected Claims: "Actual Paid Claims" divided by "Expected Claims". Similar to a Loss Ratio. A value of 100% indicates the group's claims are as projected by Underwriting.

ASL: Aggregate Stop Loss, insurance to protect against excessive total group claims. This is a percentage of claims amount in excess of the expected claims amount.

Average: The average monthly amount - Claims divided by the number of months for the contract year-to-date (YTD).

Claims over ISL: Claims in excess of the Individual Stop Loss (ISL). If the group has ISL coverage through Anthem dollar amounts in this column will reflect claim dollars for members in excess of the ISL. These excess dollars were not billed to the group. If the group does not have ISL through Anthem, there will be no dollar amounts in this column.

Contracts: Medical contract counts (Subscribers/Employees). Amounts are restated to reflect retroactive membership adjustments.

Dental: Dental coverage under a separate (stand alone) policy. Does not include dental claims covered through the medical plan.

Expected Claims: This amount is determined in Underwriting. It is the projected claims amount for the contract period. The monthly value is $1/12$ the annual amount determined by Underwriting.

Institutional: Claims billed through a facility (typically hospitals) on a UB92 claim form.

ISL: Individual Stop Loss, insurance to protect against excessive individual member claims.

Local Discount Savings: The in-state Anthem network savings. The difference between the claim CHARGE amount and the ALLOWED amount. Local Discount Savings does not include savings from Anthem's Blue Card (out of state) network or Retail Prescription Drug network. A group's Local Network Access Fee (NAF) may be calculated based on the Local Discount Savings.

Local NAF Fee: Network Access Fee (NAF) is a fee paid by the group to gain access to Anthem's local (in-state) provider network. This fee may be a percentage of the Local Discount Savings (LDS) amount. Some groups may be charged a per member/per contract amount to gain access to Anthem's Local provider network. Per member/per contract amounts ARE NOT shown in this report. Only NAF fees as a percentage of LDS are included in this report.

Major Med: Can include claims for Durable Medical Equipment (DME), Drug claims paid under the medical benefit, or other specially classified services.

Maximum Aggregate: The ASL % multiplied by the Expected Claims amount. For groups who do not have ASL coverage through Anthem, this amount may be \$0.

Med/Surg: Claims billed through a physician's office on a HCFA 1500 claim form. This category also includes Vision claims.

Member Status: "Active" means the member is enrolled in the group's Medical plan. "Inactive" means the member is NOT enrolled in the group's Medical plan.

Members: (Employees and Dependents) are medical member counts. Amounts are restated to reflect retroactive membership adjustments.

Newborn Ind: Indicates if the member is a newborn baby. Occasionally, the newborn baby's claims will be combined with the parent's claims until the baby has its own member ID.

Other Fees: (Year-to-Date Fees Summary report): These are New Hampshire Behavioral Health Network (BHN) capitation fees or miscellaneous fees based on a percentage of claims. Other than BHN capitation fees, no per member/per contract fees are shown on this report.

PEPM: Per Employee Per Month - Claims per Employee per Month (for annual amounts multiply by 12).

PMPM: Per Member Per Month - Claims per Member per Month (for annual amounts multiply by 12)

Prescription Drug: Claims billed through a retail pharmacy using a prescription drug card.

SIP Rel Cd: The group's code used by finance (billing). A group could have more than one SIP Rel Cd depending on how the group is administered by Finance or Underwriting. Ex: A Town and a Board of Education could have separate SIP Rel Cds.

SIP Retention Fee: For groups with Administrative Fees based on a percentage of claims, Administrative Fees based on per member/per contract amounts ARE NOT shown on this report.

Vision: Vision coverage under a separate (stand alone) policy. The associated claims are included in the Med/Surg claims category.

Year-to-Date (YTD): The time period reflects months in the current contract plan year.

Attachment C

EMPLOYEE MEDICAL BENEFITS BOARD

The following is a list of meetings of the Employee Medical Benefits Board for 2018. Meetings are held at the Newtown Municipal Center, Meeting Room #1, 3 Primrose Street, Newtown, CT at 6:15 p.m.

February 5, 2018

May 7, 2018

September 10, 2018

November 5, 2018