

**Employee Medical Benefits Board
Regular Meeting
Monday, February 4, 2019 at 6:15pm
Newtown Municipal Center
Newtown, CT**

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

The Employee Medical Benefits Board held a regular meeting on Monday, February 4, 2019. 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: Jim Loring, Jim O'Sullivan, Andrew Paley, Donna Van Waalwijk, David Stott
Also Present: Robert Tait

Minutes – J. O'Sullivan moved to approve the minutes of the 11/5/18 meeting. D. Van Waalwijk seconded, motion unanimously approved.

Voter Comments – None

NEW BUSINESS

Review claims – R. Tait reviewed the medical self insurance fund analysis and claims analysis (Attachment A).

Review other information board members, partners, insurance consultants make available- R. Tait reviewed the medical dashboard (Attachment B) and high cost claim details 2018 (Attachment C).

Vote on Reserve Fund recommendation for the 2019-20 budget – J. O'Sullivan moved to accept the employer contribution to the medical self insurance fund as presented on the medical self insurance fund analysis (Attachment A). D. Van Waalwijk seconded, motion unanimously approved.

Having no further business the meeting was adjourned at 6:47pm

Respectfully submitted,
Arlene Miles, Clerk

Attachment A

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

FUND BALANCE @ JULY 1, 2018 5,580,793

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL 2,938,000
EDUCATION 8,134,000 11,072,000

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL 416,000
EDUCATION 2,006,000 2,422,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL 350,000
EDUCATION 300,000 650,000

INTEREST EARNED ON INVESTMENTS

TOTAL REVENUES 50,000 14,194,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL FROM CLAIMS ANALYSIS
EDUCATION 13,050,000

ADMINISTRATIVE FEES:

MUNICIPAL 1,133,000
EDUCATION

CONSULTANT FEES

TOTAL EXPENSES 55,000 14,238,000

ESTIMATED FUND BALANCE @ JUNE 30, 2019

25% OF TOTAL CLAIMS = 3,262,500

5,536,793 42%

TOWN OF NEWTOWN
MEDICAL SELF INSURANCE FUND ANALYSIS @ JAN 31, 2019
FISCAL YEAR 2019 - 2020 FORECAST

ESTIMATED FUND BALANCE @ JULY 1, 2019 5,536,793

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL 2,938,000
EDUCATION 8,009,000 10,947,000 reduced by 125,000 for dental

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL 416,000
EDUCATION 2,006,000 2,422,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL 350,000
EDUCATION 300,000 650,000

INTEREST EARNED ON INVESTMENTS

TOTAL REVENUES 60,000 14,079,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL 13,702,500 5.00%
EDUCATION

ADMINISTRATIVE FEES:

MUNICIPAL 1,133,000
EDUCATION

CONSULTANT FEES

TOTAL EXPENSES 55,000 14,890,500

ESTIMATED FUND BALANCE @ JUNE 30, 2020

25% OF TOTAL CLAIMS = 3,425,625

4,725,293 34%

TOWN OF NEWTOWN CLAIMS ANALYSIS
2018 - 19

FISCAL YEAR 2013 - 2014													111,750 h.s.a.
	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
BOE	958,000	865,000	493,000	741,000	649,000	804,000	546,000	721,000	856,000	739,000	623,000	803,000	8,798,000
TOTAL	1,233,000	1,103,000	882,000	921,000	925,000	1,084,000	766,000	924,000	1,192,000	1,000,000	1,026,000	1,265,000	12,321,000
													57%
													12,432,750
FISCAL YEAR 2014 - 2015													135,583 h.s.a.
	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	TOTALS
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
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
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
										NAF fees	179,000	47,000	56%
													12,708,583
FISCAL YEAR 2015 - 2016													171,250 h.s.a.
	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
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
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
													58%
													13,546,250
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
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
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
													73%
													12,710,000
FISCAL YEAR 2017 - 2018													682,000 h.s.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	260,000	287,000	293,000	314,000	338,000	373,000	345,000	234,000	3,457,000
BOE	698,000	723,000	588,000	557,000	651,000	637,000	740,000	683,000	539,000	721,000	886,000	855,000	8,278,000
TOTAL	963,000	992,000	809,000	815,000	911,000	924,000	1,033,000	997,000	877,000	1,094,000	1,231,000	1,089,000	11,735,000
													72%
													12,417,000
FISCAL YEAR 2018 - 2019													715,759 h.s.a.
	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	TOTALS
TOWN			1,126,168	255,141	321,331	326,327	287,957						2,316,924
BOE			1,729,425	589,305	737,760	645,957	659,030						4,361,477
TOTAL			2,855,593	844,446	1,059,091	972,284	946,987						6,678,401
													Estimated Annual
													12,977,474
													4.5%

Note: Sep-18 includes Jul-18 + Aug-18 (data was not reported till September due to new system implementation).



Financial and Utilization Dashboard (Paid Claims)

Attachment B

TOWN OF NEWTOWN - Total Account ASO

Current Period : Jan 2018 - Dec 2018
Prior Period 1 : Jan 2017 - Dec 2017
Prior Period 2 : Jan 2016 - Dec 2016

Medical Membership Summary				
Period	Subscribers	Members	Contract Size	Member Trend
Current	751	1,875	2.6	1.0%
Prior	752	1,854	2.6	-1.6%

Medical and Pharmacy Paid Amount Summary

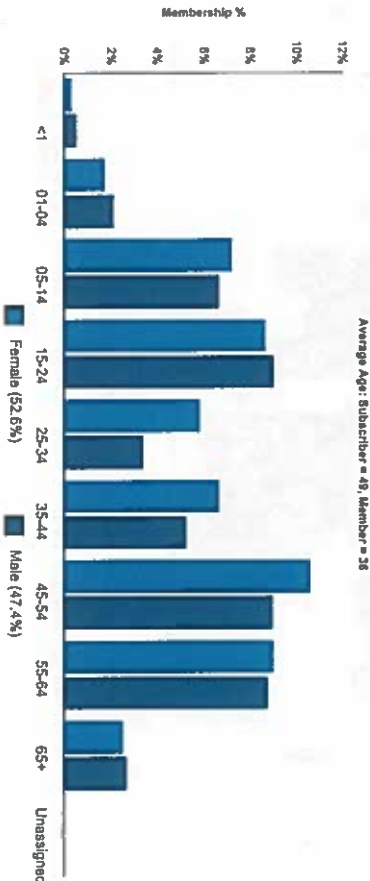
	Current	Prior	Trend	Prior Trend
Medical				
Paid Amount	\$9,335,941	\$8,894,641		
Paid PMPM	\$384.00	\$383.58	2.7%	-8.7%
Paid PEPM	\$1,038.52	\$996.33	4.0%	-9.8%
Pharmacy				
Paid Amount	\$2,091,470	\$1,868,764		
Paid PMPM	\$88.22	\$78.70	10.7%	-13.3%
Paid PEPM	\$231.80	\$206.83	12.1%	-13.5%
Total	\$11,427,411	\$10,864,606		
Paid Amount	\$482.27	\$463.33	4.1%	-10.3%
Paid PMPM	\$1,268.73	\$1,203.43	5.4%	-10.6%
Paid PEPM	\$8,800.493	\$8,349,450		
Percent Paid Amount in Network	94.3%	92.8%		
Discount Amount	\$10,354,533	\$9,438,038		
Payment Innovation				
Payment Innovation Paid Amount	\$68,992	\$58,042		
Payment Innovation PMPM	\$2.81	\$2.48	18.3%	33.3%
Total Paid Amount with Payment Innovation	\$11,497,402	\$10,922,647		
Total PMPM with Payment Innovation	\$485.22	\$465.80	4.2%	-10.2%

High Cost Claimants with Paid Amounts > \$50,000

High Cost Claimant (HCC) Summary				
	Current	Prior	Trend	Commercial Benchmark
Total Paid Amount	\$11,427,411	\$10,864,606		
Total HCC Paid Amount Med	\$3,123,076	\$2,852,757		95.3%
Total HCC Paid Amount Rx	\$760,482	\$560,863		95.7%
HCC Paid Amount as % of Total Paid Amount	34.0%	31.4%	8.2%	100.0%
Number of HCC Members > \$50K	39	34		
HCC Members as Percent of Total Members	2.0%	1.7%	13.5%	1.4%
High Cost Claimant (HCC) Detail				
	Current	Prior	Trend	Commercial Benchmark
HCC PMPM - Total	\$163.80	\$145.68	12.6%	\$148.68
HCC PEPM - Total	\$431.17	\$378.11	14.0%	\$308.22
Non-HCC PMPM - Total	\$318.37	\$317.74	0.2%	\$200.31
Non-HCC PEPM - Total	\$837.45	\$825.32	1.5%	\$415.26
HCC PMPM - Medical	\$131.80	\$121.66	8.3%	\$139.18
HCC PEPM - Medical	\$346.74	\$315.99	9.7%	\$468.51
Non-HCC PMPM - Medical	\$262.20	\$261.83	0.1%	\$181.19
Non-HCC PEPM - Medical	\$689.78	\$680.34	1.4%	\$375.57
HCC PMPM - Pharmacy	\$32.08	\$23.91	34.2%	\$30.54
HCC PEPM - Pharmacy	\$84.32	\$62.04	35.9%	\$58.30
Non-HCC PMPM - Pharmacy	\$56.14	\$55.18	0.6%	\$61.50
Non-HCC PEPM - Pharmacy	\$147.58	\$144.78	1.9%	\$117.44

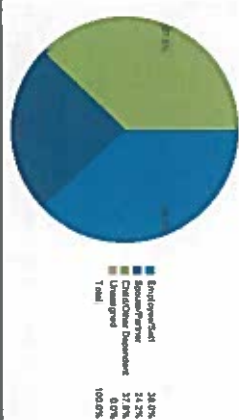
Note: High Cost Claimants are defined as those claimants with more than \$50,000 in paid amount during the reporting period.

Medical Membership Summary by Age Band and Gender

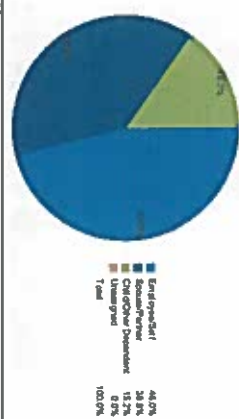


NOTE: Anthem Book of Business Average Age is 35

Medical Membership by Relationship



Paid Amount by Relationship





Current Period : Jan 2018 - Dec 2018
Prior Period 1 : Jan 2017 - Dec 2017
Prior Period 2 : Jan 2016 - Dec 2016

Paid Amount by Setting



Pharmacy Highlights

* These values not shown due to small number.

[illegible]

⁷ Compare underpayment or understatement, H&M or PDS policies, and Blue Shield Association.



Current Period: Jan 2018 - Dec 2018

Current Period: Jan 2018 - Dec 2018

Abstract Not Available. In Copyright.

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