

**Employee Medical Benefits Board
Regular Meeting
Monday, November 5, 2018 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, November 5, 2018. 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, Donna Van Waalwijk, Jim O'Sullivan

Absent: David Stott, Andrew Paley

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

Minutes – J. O'Sullivan moved to approve the minutes from the 5/7/18 meeting. D. Waalwijk seconded, motion unanimously approved.

Voter Comments – None

NEW BUSINESS

Review claims – J. Sturgeon reviewed claims (Attachment A). The numbers differ from R. Tait's because his include NAF and BOE dental. Anthem moved to a new financial system as of July 1. Once they did that they could not provide reporting from the previous program. All the excess claims went into June but the year to date is accurate.

Review current status of Self-funded Insurance Reserve Fund, and estimate for year end – R. Tait reviewed the medical self insurance fund (Attachment B). For the first 4 months into the fiscal year, they are on track. At the next meeting in February, they will have a better number to provide to the Board of Finance for the 2019-2020 budget.

Review other information board members, partners, insurance consultants make available- J. Sturgeon explained that they did an RFP for dental. TR Paul has been used in the past and as of January 1, they will be making the change to Anthem (Attachment C). With the exception of TR Paul all the other bidders provide a PPO for discounted claims. By switching to an in-house provider, you can save 20%. Administratively it will be a significant improvement. There is a guarantee through 2021 renewal on the fee level.

2019 Meeting schedule – D. Waalwijk moved to accept the 2019 meeting schedule (Attachment D). J. O'Sullivan seconded, motion unanimously approved.

Having no further business the meeting was adjourned at 6:49pm

Respectfully submitted,

Arlene Miles, Clerk

Attachment A

Newtown:TOWN and BOARD OF EDUCATION

Running Claim History

Net Paid Claims by Month

	Excess Claims All Reported in June				
	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019
July	\$ 936,724	\$ 1,126,543	\$ 1,031,113	\$ 814,547	\$ 930,743
August	\$ 1,040,447	\$ 989,316	\$ 927,231	\$ 880,663	\$ 860,200
September	\$ 892,841	\$ 952,992	\$ 804,779	\$ 742,950	\$ 767,012
October	\$ 976,633	\$ 1,224,430	\$ 979,689	\$ 784,993	\$ -
November	\$ 948,278	\$ 916,053	\$ 1,171,352	\$ 881,106	\$ -
December	\$ 952,562	\$ 1,026,971	\$ 1,058,536	\$ 879,984	\$ -
January	\$ 833,027	\$ 944,287	\$ 789,791	\$ 976,437	\$ -
February	\$ 1,054,648	\$ 965,184	\$ 724,150	\$ 942,337	\$ -
March	\$ 1,138,915	\$ 1,344,722	\$ 1,099,505	\$ 817,907	\$ -
April	\$ 1,100,929	\$ 892,083	\$ 803,288	\$ 1,053,245	\$ -
May	\$ 1,179,895	\$ 876,025	\$ 1,049,201	\$ 1,183,464	\$ -
June	\$ 899,215	\$ 1,279,465	\$ 1,094,485	\$ 1,007,754	\$ -
TOTAL	\$11,954,114	\$12,538,071	\$11,533,120	\$10,965,387	\$2,557,955
Per Month	\$996,176	\$ 1,044,839	\$ 961,093	\$ 913,782	\$ 852,652
Average Contracts	778	770	756	754	741
Average Members	2,053	2,011	1,968	1,965	1,956
Average Cost/Contract	\$15,365	\$16,283	\$15,255	\$14,548	<i>Annualized</i> \$13,808
Average Cost/Member	\$5,823	\$6,235	\$5,860	\$5,581	\$5,231
% Change Cost/Contract		6.0%	-6.3%	-4.6%	-5.1%
% Change Cost/Member		7.1%	-6.0%	-4.8%	-6.3%

**Newtown: Town and BOE
Anthem Projections vs Actual**

		July-June 2014 - 2015	July-June 2015 - 2016	July-June 2016 - 2017	July-June 2017 - 2018	Thru Sept FYTD July-June 2018 - 2019
I. Carrier Values						
Anthem Expected Claims <i>Expected Plan YTD (July-YTD)</i>		\$13,361,652	\$13,206,912	\$13,109,832	\$12,959,316	\$12,528,012 \$3,132,003
Actual Claims						
Gross Claims:		\$12,355,869	\$12,861,033	\$12,155,291	\$11,046,746	\$2,557,955
Excess Claims Over Stop Loss:		<u>-\$401,755</u>	<u>-\$322,962</u>	<u>-\$622,171</u>	<u>-\$81,359</u>	<u>\$0</u>
Actual Net Claims:		\$11,954,114	\$12,538,071	\$11,533,120	\$10,965,387	\$2,557,955
Plan Year Differential		\$ (1,407,538)	\$ (668,841)	\$ (1,576,712)	\$ (1,993,929)	\$ (574,048)
% Differential		-10.53%	-5.06%	-12.03%	-15.39%	-18.33%
Stop Loss Premium		\$763,898	\$810,113	\$835,662	\$855,006	\$928,991
Stop Loss Levels (ISL/ASL)		\$175K/125%	\$175K/125%	\$175K/125%	\$175K/125%	\$175K/125%
II. Non-Catastrophic/Catastrophic Claims		<i>ISL MED ONLY</i>	<i>ISL MED & RX</i>	<i>ISL MED & RX</i>	<i>ISL MED & RX</i>	<i>ISL MED & RX</i>
Total Employer Paid		\$11,954,114	\$12,538,071	\$11,533,120	\$10,965,387	\$2,557,955
HDC Employer Paid:		\$3,969,717	\$3,606,038	\$3,382,230	\$3,192,503	\$380,737
Non-HDC Employer Paid:		\$7,984,397	\$8,932,033	\$8,150,890	\$7,772,884	\$2,177,218
Members:						
Average Total Members:		2,053	2,011	1,968	1,965	1,956
HDC Members:		40	41	42	36	4
HDC %:						
\$:		33.21%	28.76%	29.33%	29.11%	14.88%
Members:		1.95%	2.04%	2.13%	1.83%	0.20%
Non HDC PMPM		\$324.09	\$370.13	\$345.14	\$329.69	\$371.03
Year-Over-Year % Change			14.20%	-6.75%	-4.48%	12.54%
III. Additional Data						
Med and RX Claims Over \$50K Bucketed ¹						
\$50k-75K	\$	\$1,132,335	\$1,406,906	\$1,362,423	\$1,096,817	\$106,484
	#	18	24	23	18	2
\$75-100K	\$	\$512,619	\$251,894	\$1,002,837	\$715,440	\$0
	#	6	3	12	8	0
\$100-125K	\$	\$554,655	\$680,030	\$216,634	\$531,045	\$117,304
	#	5	6	2	5	1
\$125-150K	\$	\$546,695	\$567,208	\$275,336	\$153,818	\$0
	#	4	4	2	1	0
\$150-175K	\$	\$173,413	\$0	\$0	\$170,383	\$156,949
	#	1	0	0	1	1
\$175-200K	\$	\$551,938	\$368,005	\$181,045	\$373,559	\$0
	#	3	2	1	2	0
\$200-300K	\$	\$494,821	\$200,382	\$244,323	\$232,800	\$0
	#	2	1	1	1	0
\$300-400K	\$	\$0	\$0	\$0	\$0	\$0
	#	0	0	0	0	0
\$400K-500K	\$	\$404,989	\$454,516	\$0	\$0	\$0
	#	1	1	0	0	0
\$500K+	\$	\$0	\$0	\$721,835	\$0	\$0
	#	0	0	1	0	0
Highest Claimant		\$404,989	\$454,516	\$721,835	\$232,800	\$156,949
Inactive Members		4	3	3	0	0

(1) Bucketed Large Claims From Updated Anthem Reports (May vary slightly from Section I)

Self-Insurance Fund Analysis:

TOWN OF NEWTOWN		TOWN OF NEWTOWN	
MEDICAL SELF INSURANCE FUND ANALYSIS @ JAN 31, 2018		MEDICAL SELF INSURANCE FUND ANALYSIS @ JAN 31, 2018	
FISCAL YEAR 2017 - 2018 FORECAST		FISCAL YEAR 2018 - 2019 FORECAST	
FUND BALANCE @ JULY 1, 2017	4,146,007	ESTIMATED FUND BALANCE @ JULY 1, 2018	5,650,007
ESTIMATED REVENUES		ESTIMATED REVENUES	
EMPLOYER CONTRIBUTIONS:		EMPLOYER CONTRIBUTIONS:	
MUNICIPAL	3,181,000	MUNICIPAL	2,942,425
EDUCATION	8,686,000	EDUCATION	8,034,550
	11,867,000		10,976,975
7.5% (128,575)		7.5% (651,450)	
EMPLOYEE CONTRIBUTIONS:		EMPLOYEE CONTRIBUTIONS:	
MUNICIPAL	390,000	MUNICIPAL	390,000
EDUCATION	2,100,000	EDUCATION	2,100,000
	2,490,000		2,490,000
RETIREE/COBRA/AGENCY CONTRIBUTIONS:		RETIREE/COBRA/AGENCY CONTRIBUTIONS:	
MUNICIPAL	350,000	MUNICIPAL	350,000
EDUCATION	392,000	EDUCATION	392,000
	742,000		742,000
INTEREST EARNED ON INVESTMENTS	20,000	INTEREST EARNED ON INVESTMENTS	20,000
TOTAL REVENUES	15,119,000	TOTAL REVENUES	14,228,975
ESTIMATED EXPENSES		ESTIMATED EXPENSES	
CLAIMS/NAF:		CLAIMS/NAF:	
MUNICIPAL		MUNICIPAL	13,312,500 (6.5%)
EDUCATION	FROM CLAIMS ANALYSIS	EDUCATION	
	12,500,000		
ADMINISTRATIVE FEES:		ADMINISTRATIVE FEES:	
MUNICIPAL		MUNICIPAL	1,060,000
EDUCATION		EDUCATION	
	1,060,000		
CONSULTANT FEES	55,000	CONSULTANT FEES	55,000
TOTAL EXPENSES	13,615,000	TOTAL EXPENSES	14,427,500
ESTIMATED FUND BALANCE @ JUNE 30, 2018	5,650,007 45%	ESTIMATED FUND BALANCE @ JUNE 30, 2019	5,451,482 41%
25% OF TOTAL CLAIMS =	3,118,000	25% OF TOTAL CLAIMS =	3,328,125

Attachment 15

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

FUND BALANCE @ JULY 1, 2018		5,580,793	
<u>ESTIMATED REVENUES</u>			
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		50,000	
TOTAL REVENUES		14,194,000	
<u>ESTIMATED EXPENSES</u>			
CLAIMS/NAF:			
MUNICIPAL		13,000,000	
EDUCATION			
ADMINISTRATIVE FEES:			
MUNICIPAL		1,133,000	
EDUCATION			
CONSULTANT FEES		55,000	
TOTAL EXPENSES		14,188,000	
ESTIMATED FUND BALANCE @ JUNE 30, 2019		5,586,793	43%
25% OF TOTAL CLAIMS =		3,250,000	

TOWN OF NEWTOWN
MEDICAL SELF INSURANCE FUND ANALYSIS @ OCT 31, 2018
FISCAL YEAR 2019 - 2020 FORECAST

ESTIMATED FUND BALANCE @ JULY 1, 2019		5,586,793	
<u>ESTIMATED REVENUES</u>			
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		60,000	
TOTAL REVENUES		14,204,000	
<u>ESTIMATED EXPENSES</u>			
CLAIMS/NAF:			
MUNICIPAL		13,715,000	5.50%
EDUCATION			
ADMINISTRATIVE FEES:			
MUNICIPAL		1,133,000	
EDUCATION			
CONSULTANT FEES		55,000	
TOTAL EXPENSES		14,903,000	
ESTIMATED FUND BALANCE @ JUNE 30, 2020		4,887,793	36%
25% OF TOTAL CLAIMS =		3,428,750	

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	28%
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	72%
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	34%
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	30%
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	70%
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														171,250 h.s.a.
47,000														
	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	27%
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	73%
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	27%
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	73%
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														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	28%
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	72%
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	34%
FISCAL YEAR 2018 - 2019														708,533 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	-	-	-	-	-	-	-	-	1,381,309	h.s.a.
BOE	-	-	1,729,425	580,142	-	-	-	-	-	-	-	-	2,309,567	h.s.a.
TOTAL	-	-	2,855,593	835,283	-	-	-	-	-	-	-	-	3,690,876	
Estimated Annual														
\$ 12,948,262														
10%														

All Carriers Using Anthem & TR Paul Counts

	Base Yr Current TR Paul and Anthem July 1 2018	Anthem Proposed January 1 2019	Cigna Proposed January 1 2019	Delta Proposed January 1 2019	TR Paul Proposed January 1 2019	Stirling Proposed January 1 2019
# Covered Employees	738	738	738	738	738	738
Administrative Fee	\$ 5.27	\$ 2.95	\$ 2.59	\$ 4.79	\$ 4.75	\$ 5.42
Annual Administrative Cost	\$ 46,637	\$ 26,125	\$ 22,937	\$ 42,420	\$ 42,066	\$ 48,000
Annual Expenses	\$ 46,637	\$ 26,125	\$ 22,937	\$ 42,420	\$ 42,066	\$ 48,000
Expected Paid Claims PEPM	\$ 77.03	\$ 62.35	\$ 67.81	\$ 70.04	\$ 74.56	\$ 77.18
Expected Paid Claims	\$ 682,212	\$ 552,128	\$ 600,525	\$ 620,274	\$ 661,189	\$ 683,506
Total	\$ 728,849	\$ 578,253	\$ 623,462	\$ 662,694	\$ 703,255	\$ 731,506
Total Projected Cost	\$ 728,849	\$ 578,253	\$ 623,462	\$ 662,694	\$ 703,255	\$ 731,506
Cost Per Employee Per Year (PEPY)	\$ 987.60	\$ 783.54	\$ 844.80	\$ 897.96	\$ 952.92	\$ 991.20
Fully Insured Quote		\$ 772,168	\$ 651,472	\$ 712,560		
\$ Difference to Insure		\$ 193,915	\$ 28,040	\$ 49,866		
% Difference To		33.53%	4.49%	7.52%		
2018 Claims Trend Factor		5.05%	4.00%	3.36%	2.00%	3.00%
Claims Decrement		15%-BOE Claims Only	see below			
Provider Match						
Admin Guarantee						
Benefit Deviations		Fee Guaranteed 1/19-6/22	Fee Guaranteed 3 Years	Renewal Increase not to exceed 4% Year 2	No 2% Increase Yr 2	Fee Guaranteed 2 Years
Claim Performance Glee		None Outlined	Some minor benefit Deviation concerns need to review further	None outlined Checking with John	None outlined Need to Verify	None outlined Need to Verify
Service Performance. Glee		No No	No \$3,399	No No	No No	No No

*OON Reimbursement for
BOE is paid as billed.

*Anthem reduced BOE claims 15%
due to indemnity to Flex
Network

*Flex Network

*OON Reimbursement Town 85th
BOE paid as billed

*Reduced Town Claims 3.4%
BOE applied -16.86% due to
indemnity to DPPD

*FJ Service Performance
Guarantees totaling \$14,190

*OON Reimbursement 90th
Percentile for the BOE

50th Percentile for Town
*Reduced BOE claims by
10% no reduction taken on
Town claims.

*TR Paul has provided
the same fee in all
scenarios

*Additional \$0.50
for online enrollment
maintenance - not
included in above fee

*OON Reimbursement
states using current but
option from 60-95th
Percentile

*Using Cigna
PPO SA Plus Network

*Stirling Proposed
same fee in all
scenarios

* Fully Insured rates are
guaranteed for 18 months
and then rate cap of 7% for
2020-2021 plan year.

*Cigna has provided a rate cap
on fully insured quote. 6.5% cap
for 1/20, 7.5% cap 1/21.

NOTE: Anthem Admin Fee Reflects Final Negotiated Fee and is Based on Combined Town and BOE

All Carriers Using TR Paul Counts

	Base Yr Current TR Paul Renewal July 1 2018	Anthem Proposed January 1 2019	Cigna Proposed January 1 2019	Delta Proposed January 1 2019	TR Paul Proposed January 1 2019	Stirling Proposed January 1 2019
# Covered Employees	538	538	538	538	538	538
Administrative Fee	\$ 5.25	\$ 2.95	\$ 2.75	\$ 5.09	\$ 4.75	\$ 5.42
Annual Administrative Cost	\$ 33,894	\$ 19,045	\$ 17,754	\$ 32,861	\$ 30,666	\$ 34,992
Annual Expenses	\$ 33,894	\$ 19,045	\$ 17,754	\$ 32,861	\$ 30,666	\$ 34,992
Expected Paid Claims PERM	\$ 80.86	\$ 63.79	\$ 69.25	\$ 72.41	\$ 78.70	\$ 81.79
Expected Paid Claims	\$ 522,054	\$ 411,827	\$ 447,078	\$ 467,479	\$ 508,087	\$ 528,036
Total	\$ 555,948	\$ 430,872	\$ 464,832	\$ 500,340	\$ 538,753	\$ 563,028
Total Projected Cost	\$ 555,948	\$ 430,872	\$ 464,832	\$ 500,340	\$ 538,753	\$ 563,028
Cost Per Employee Per Year (PEPY)	\$ 1,033.36	\$ 800.88	\$ 864.00	\$ 930.00	\$ 1,001.40	\$ 1,046.52
Fully Insured Quote						
\$ Difference to Insure		\$ 598,602	\$ 486,689	\$ 527,324		
% Difference To		\$ 167,730	\$ 21,857	\$ 26,984		
		38.93%	4.70%	5.39%		
2018 Claims Trend Factor	5.00%	5.05%	4.00%	3.36%	2.00%	3.00%
Claims Decrement		15%	See below	10.00%		
Provider Match	Non Network Plan	75.87%	76.41%	85.79%	Non Network Plan	60.32%
Admin Guarantee						
Benefit Deviations		Fee Guaranteed 1/19-6/22	Fee Guaranteed 3 Years	Renewal Increase not to exceed 4% Year 2	No 3% Increase Yr 2	Fee Guaranteed 2 Years
		None Outlined Need to Verify	Some minor benefit Deviation concerns need to review further	None outlined Checking with John	None outlined Need to Verify	None outlined Need to Verify
Claim Performance Glee Service Performance, Glee		No No	No No	No No	No No	No No

* Fully Insured rates are guaranteed for 18 months and then rate cap of 7% for 2020-2021 plan year.

* Cigna has provided a rate cap on fully insured quote. 6.5% cap for 1/20, 7.5% cap 1/21.

* Delta has provided a 24 month fee at \$5.19

* TR Paul has provided the same fee in all scenarios

* OON Reimbursement for BOE is paid as billed.

* OON Reimbursement states Pay as Billed

* OON Reimbursement 90th Percentile

* Anthem reduced BOE claims 15% due to indemnity to Flex Network

* No claim decrement used but applied -16.86% due to indemnity to DPPD

* Using Cigna PPO SA Plus Network

* Stirling proposed same fee in all scenarios

* OON Reimbursement states using current but option from 60-95th Percentile

Included in above fee

* Additional \$0.50 for online enrollment maintenance - not included in above fee

NOTE: Anthem Admin Fee Reflects Final Negotiated Fee and is Based on Combined Town and BOE

All Carriers Using Anthem Counts

All Carriers Using Anthem Counts							
	Base Yr	Current Anthem Renewal July 1 2018	Anthem Proposed January 1 2019	Cigna Proposed January 1 2019	Delta Proposed January 1 2019	TR Paul Proposed January 1 2019	Stirling Proposed January 1 2019
# Covered Employees		200	200	200	200	200	200
Administrative Fee		\$ 5.31	\$ 2.95	\$ 3.54	\$ 5.15	\$ 4.75	\$ 5.42
Annual Administrative Cost		\$ 12,744	\$ 7,080	\$ 8,496	\$ 12,360	\$ 11,400	\$ 13,008
Annual Expenses		\$ 12,744	\$ 7,080	\$ 8,496	\$ 12,360	\$ 11,400	\$ 13,008
Expected Paid Claims PEPM		\$ 66.73	\$ 65.38	\$ 63.92	\$ 63.77	\$ 63.85	\$ 64.89
Expected Paid Claims		\$ 160,158	\$ 156,910	\$ 153,408	\$ 153,048	\$ 153,240	\$ 155,736
Total		\$ 172,902	\$ 163,990	\$ 161,904	\$ 165,408	\$ 164,640	\$ 168,744
Total Projected Cost		\$ 172,902	\$ 163,990	\$ 161,904	\$ 165,408	\$ 164,640	\$ 168,744
Cost Per Employee Per Year (PEPV)		\$ 864.51	\$ 819.95	\$ 809.52	\$ 827.04	\$ 823.20	\$ 843.72
Fully Insured Quote			\$ 191,973	\$ 169,300	\$ 175,291		
\$ Difference to Insure			\$ 27,983	\$ 7,396	\$ 9,883		
% Difference To			17.06%	4.57%	5.97%		
2018 Claims Trend Factor		7.56%	5.05%	4.00%	3.36%	2.00%	3.00%
Claims Decrement							
Provider Match				3.40%			
Admin Guarantee		86.73%	86.73%	84.69%	90.31%	Non Network Plan	72.45%
Benefit Deviations			Fee Guaranteed 1/19-6/22	Fee Guranteed 3 Years	Renewal Increase not to exceed 4% Year 2	No 2% Increase Yr 2	Fee Guaranteed 2 Years
			N/A	Some minor benefit Deviation concerns need to review further	None outlined Checking with John	None outlined Need to Verify	None outlined Need to Verify
Claim Performance Glee			No	No	No	No	No
Service Performance, Glee			No	No	No	No	No
* Fully Insured rates are							
* Cigna has provided a rate cap							
* Delta has provided a 24							

* Fully Insured rates are guaranteed for 18 months and then rate cap of 7% for 2020-2021 plan year.

* Cigna has provided a rate cap on fully insured quote. 6.5% cap for 1/20, 7.5% cap 1/21.

* Delta has provided a 24 month fee at \$5.25

* TR Paul has provided the same fee in all scenarios

* Additional \$0.50 for online enrollment maintenance - not included in above fee

* Anthem has a trend of 5.05% for 1/19 quote compared to trend of 7.56% from 7/18 renewal

* OON Reimbursement 85th Percentile

* OON Reimbursement 50th Percentile

* OON Reimbursement states using current but option from 60-95th Percentile

* Using Cigna PPO SA Plus Network

* Stirling proposed same fee in all scenarios

Attachment D

EMPLOYEE MEDICAL BENEFITS BOARD

The following is a list of meetings of the Employee Medical Benefits Board for 2019. Meetings are held at the Newtown Municipal Center, Meeting Room #1, 3 Primrose Street, Newtown, CT at 6:15 p.m.

February 4, 2019

May 6, 2019

September 9, 2019

November 4, 2019