

**Employee Medical Benefits Board  
Regular Meeting**

Monday, May 8, 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, May 8, 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:** Jim O'Sullivan, Donna Van Waalwijk, Jim Loring, Dave Stott

**Also Present:** Robert Tait, Ron Bienkowski, Ellie Whelan

**Acceptance of Minutes from previous meeting:** Ms. Van Waalwijk moved to approve the minutes of the February 6, 2017 meeting. Mr. O'Sullivan seconded, motion unanimously approved.

**Voter Comments:** None

**New Business**

**Elect a Chairman –** Ms. Van Waalwijk moved to nominate Jim Loring as Chairman, Mr. O'Sullivan seconded. Mr. Loring agreed to do it for a year. Motion unanimously approved.

**Review claim months of February, March, April (Attachment A) –** Mr. Tait explained that during the Legislative Council budget process they were looking at 8 months' worth of claims. February claims were very favorable. The Council decided not to increase the contribution. They have always started in \$2.7 million in fund balance. It is estimated to increase to \$3.6 million which is 28% of claims. This will give flexibility next year.

**Review current status of Self-funded Insurance Reserve Fund, and estimate for year-end (June 30, 2017) –** Mr. Tait provided the difference between claims on Anthem report and town report (Attachment B).

**Review Anthem renewal – Mr. Tait provided the renewal cost summary and the Self Insurance Plan Summary (Attachment C). Overall net retention and stop loss went down.**

**Review other information board members, partners, insurance consultant make available – Mr. Loring expressed concern that the board agreed to increase contributions by 2% at the February meeting but when it got to the LC in the budget process, it was reduced without consulting the board. Mr. Tait explained that when they were at the LC they had another month of claims and it was favorable. If the claims went up, they would not have taken the same action.**

**Communications – None**

**Announcements - Next meeting is scheduled for Monday, September 18, 2017 at 6:15pm.**

**Having no further business, the meeting was adjourned at 7:00pm.**

**Arlene Miles,  
Clerk Pro-Tem**

# Attachment A

## TOWN OF NEWTOWN CLAIMS ANALYSIS

	FISCAL YEAR 2011 - 2012												TOTALS	
TOWN	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	3,148,000	28%
BOE	213,000	304,000	266,000	171,000	223,000	302,000	238,000	227,000	298,000	276,000	312,000	318,000	8,112,000	72%
TOTAL	860,000	618,000	742,000	561,000	573,000	621,000	601,000	657,000	692,000	726,000	659,000	802,000	11,260,000	APR= 81%
	1,073,000	922,000	1,008,000	732,000	796,000	923,000	839,000	884,000	990,000	1,002,000	971,000	1,120,000		

	FISCAL YEAR 2012 - 2013												TOTALS	
TOWN	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	2,843,000	25%
BOE	247,000	226,000	168,000	198,000	190,000	266,000	242,000	246,000	279,000	262,000	304,000	215,000	8,684,000	75%
TOTAL	722,000	764,000	611,000	812,000	694,000	739,000	596,000	754,000	677,000	763,000	843,000	709,000	11,527,000	APR= 82%
	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		2.4%

	FISCAL YEAR 2013 - 2014												TOTALS	
TOWN	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	3,523,000	27%
BOE	275,000	238,000	389,000	180,000	276,000	280,000	220,000	203,000	336,000	261,000	403,000	462,000	8,798,000	73%
TOTAL	958,000	865,000	493,000	741,000	649,000	804,000	546,000	721,000	856,000	739,000	623,000	803,000	12,321,000	APR= 81%
	1,233,000	1,303,000	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		6.9%

	FISCAL YEAR 2014 - 2015												TOTALS	
TOWN	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	3,843,000	32%
BOE	331,000	221,000	352,000	475,000	307,000	304,000	234,000	365,000	361,000	304,000	340,000	202,000	8,730,000	68%
TOTAL	834,000	821,000	543,000	599,000	644,000	652,000	603,000	728,000	782,000	801,000	843,000	701,000	12,573,000	APR= 82%
	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		2.0%

	FISCAL YEAR 2015 - 2016												TOTALS	
TOWN	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	3,670,000	29%
BOE	268,000	291,000	258,000	571,000	288,000	228,000	320,000	268,000	425,000	268,000	221,000	264,000	9,705,000	71%
TOTAL	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	13,375,000	APR= 83%
	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		6.4%

	FISCAL YEAR 2016 - 2017												TOTALS	
TOWN	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	2,842,000	28%
BOE	327,000	300,000	242,000	375,000	296,000	295,000	218,000	219,000	310,000	260,000			7,236,000	72%
TOTAL	891,000	781,000	619,000	643,000	909,000	800,000	626,000	547,000	833,000	587,000			10,078,000	
	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				

**Yellow highlight totals:**  
 2014-15 3,341,000  
 2015-16 3,409,000  
 2016-17 2,756,000

h.s.a. payments not in monthly claims above.

171,250 h.s.a.  
 313,000 h.s.a.  
 12,441,975  
 313,000  
 12,754,975  
 -4.6%

TOWN OF NEWTOWN  
 MEDICAL SELF INSURANCE FUND ANALYSIS @ APR 30, 2017  
 FISCAL YEAR 2016 - 2017 FORECAST

FUND BALANCE @ JULY 1, 2016 2,743,000

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL 3,163,000  
 EDUCATION 8,685,000  
11,848,000

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL 360,000  
 EDUCATION 2,080,000  
2,440,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL 350,000  
 EDUCATION 392,000  
742,000

INTEREST EARNED ON INVESTMENTS

TOTAL REVENUES 15,040,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL FROM CLAIMS  
 EDUCATION ANALYSIS  
13,000,000

ADMINISTRATIVE FEES:

MUNICIPAL 1,054,000  
 EDUCATION

CONSULTANT FEES

TOTAL EXPENSES 14,109,000

ESTIMATED FUND BALANCE @ JUNE 30, 2017

25% OF TOTAL CLAIMS = 3,250,000

28%

ESTIMATED FUND BALANCE @ JUNE 30, 2018

25% OF TOTAL CLAIMS = 3,493,750

26%

TOWN OF NEWTOWN  
 MEDICAL SELF INSURANCE FUND ANALYSIS @ APR 30, 2017  
 FISCAL YEAR 2017 - 2018 FORECAST

ESTIMATED FUND BALANCE @ JULY 1, 2017 3,674,000

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL 3,163,000  
 EDUCATION 8,685,000  
11,848,000

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL 357,000  
 EDUCATION 2,100,000  
2,457,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL 350,000  
 EDUCATION 392,000  
742,000

INTEREST EARNED ON INVESTMENTS

TOTAL REVENUES 15,062,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL FROM CLAIMS  
 EDUCATION ANALYSIS  
13,975,000 (7.5%)

ADMINISTRATIVE FEES:

MUNICIPAL 1,020,000  
 EDUCATION

CONSULTANT FEES

TOTAL EXPENSES 15,050,000

ESTIMATED FUND BALANCE @ JUNE 30, 2018

25% OF TOTAL CLAIMS = 3,686,000

26%

## Attachment B

Difference between claims on Anthem report and town report:

- Network Access Fees (NAF) are in town claims. Reported as a fee on Anthem report (\$240,000 rounded).
- BOE dental claims are not in Anthem report (\$464,000 rounded.....admin fees are around \$36,000).
- BOE H.S.A. contributions are not in Anthem report (\$311,000 rounded).

Hi Bob and Ron,

Attachment C

Per our conversations there is good news on the Anthem renewal. Total cost is down about \$900K from the initial all attributed to claims improvement. Overall from a total cost perspective we are seeing about a 1.18% reduction in total cost or about \$170K versus the in-force Anthem renewal.

Rates are now about 4.5% increase over last year versus the 10% in the initial renewal. Rates are up even though we are seeing a decrease in expected cost due to two main reasons; 1) Anthem allocation rates were underfunded last year by about 2% and 2) We have had additional HSA Migration which lowers our base.

Attached is my summary Projection Model based on Anthem's revised renewal, but here are the highlights:

1. Claims are now down 2% to \$12M over the In-Force 16-17 renewal (Down about 4% versus claims thru Dec 16 Initial 2017 Renewal Experience Period)  
2. Excess Claims over \$175 are up to \$343K  
3. New claims are down 3.5%  
4. Experience Period Enrollment is down about 2%  
5. Projected claims are about \$13M down about 1.1% from 16-17 In-force Renewal  
6. Total Cost down to \$14.2M from \$14.4M or about 170K.

Let me know if you have any questions,

Joe

Joseph D. Spurgeon, MHA | Senior Health Benefits

Consultant | [joe.spurgeon@milliman.com](mailto:joe.spurgeon@milliman.com)

Milliman | 80 Lambertson Road | Windsor, CT 06095 | USA

Tel +1 860 687 0188 | Fax +1 860 687 2111 | [milliman.com](http://milliman.com)

**Newtown: Town and Board of Ed  
Claim Projection Model**

Experience	In-Force Anthem '16-'17		Initial Renewal 17-18		Revised Renewal 17-18	
	Dec-15	Dec-16	Dec-16	Feb-17	Dec-16	Feb-17
Experience Period Thru:						
Gross Paid Claims	\$ 12,260,038	\$ 12,543,004	\$ 12,543,004	\$ 12,015,448	-2.00%	
Excess Claims	\$ (158,985)	\$ (223,178)	\$ (223,178)	\$ (343,171)	115.9%	
Paid Claims Less Large Claims	\$ 12,101,053	\$ 12,319,826	\$ 12,319,826	\$ 11,672,277	-3.54%	
Experience Period Contracts	9,292	9,175	9,175	9,122	-1.83%	
Adjusted Claims PCPM	\$ 1,302.31	\$ 1,342.76	\$ 1,342.76	\$ 1,279.57	-1.75%	

NOTE: ABC Removed \$692K Claimant

Experience Large Claim Data	
Members Over \$50K (\$-Count)	\$ 3,990,707 34 mbrs
Of Those Over \$50K Also Over \$175K (\$-Count)	\$ 1,104,605 1 mbrs
Claims in Excess of \$175K	\$ 579,605

Claim Modeling	Anthem's Result		ABC Trend		ABC Trend	
	18	18	18	15	15	15
Adjusted Claims PCPM	\$ 1,302.31	\$ 1,342.76	\$ 1,342.76	\$ 1,279.57	8.75%	
Annual Trend	6.10%	8.51%	8.51%	8.75%	11.1%	
Applied Trend	9.3%	13.0%	13.0%	11.1%	11.1%	
Trended Claims PCPM	\$ 1,423.26	\$ 1,517.72	\$ 1,517.72	\$ 1,421.02	1.00	
Margin	1.00	1.00	1.00	1.00	1.00	
Trended Claims with Margin	\$ 1,423.26	\$ 1,517.72	\$ 1,517.72	\$ 1,421.02	752	
Current Contracts	772	758	758	752		
Projected Trended Claims	\$ 13,185,104	\$ 13,805,186	\$ 13,805,186	\$ 12,823,272		
Adjustment--Force to ABC or Bene Adj	0.9943	1.0020	1.0020	1.0106		
Adjusted Projected Claims	\$ 13,109,832	\$ 13,832,460	\$ 13,832,460	\$ 12,959,316		

Other Expenses	
Stop Loss	\$ 835,662
Admin & NAF	\$ 433,187
	\$ 862,061
	\$ 394,945
	\$ 855,006
	\$ 394,467

Total Cost	
Projected Total Cost	\$ 14,378,681
Contracts	772
PCPY	\$ 18,625.23
	\$ 19,906.95
	\$ 18,894.67

Cost Change	
Projected Total Cost (\$--%)	\$ 710,785 4.94%
Contracts	-1.81%
PCPY	6.88%
	\$ (169,892) -1.18%
	-2.59%
	1.45%

Trend: Anthem=7.86% Med, 13.07% RX, 6% Dental

Report 1

Renewal Cost Summary

Newtown Town And Board Of Education  
Renewal Effective Date: July 1, 2017

<b>Expected Paid Claims by Coverage Category*</b>	
Medical	\$10,864,044
Drug	\$1,936,272
Dental	\$155,160
Vision	\$3,840
<b>Total Expected Paid Claims:</b>	<b>\$12,959,316</b>
<b>Network Access Fee:</b>	<b>\$237,815</b>
<b>Estimated Retention and Stop Loss:**</b>	
Retention Fees	\$156,652
Stop Loss Fees	\$855,006
<b>Estimated Total Retention and Stop Loss Fees</b>	<b>\$1,011,658</b>
<b>Estimated Total Cost:</b>	<b>\$14,208,788</b>

The Expected Paid Claims represents the actuarial projection of claims cost for the renewal period. These amounts are provided to assist you with estimating claim liability for your budgetary purposes. These projections are also used as the basis for determining the maximum liability for aggregate stop loss coverage.

\*Claims, Retention, and Stop Loss costs were calculated based on contracts as of March, 2017

The Network Access Fee listed above is capped at 100% with a maximum dollar amount of \$237,815.

The health benefit plan(s) reflected in this quote is not considered to be grandfathered under the provisions of the Patient Protection and Affordable Care Act. Nongrandfathered plans are subject to additional provisions under the Patient Protection and Affordable Care Act that do not apply to grandfathered plans. For further information, please contact your account representative.

This renewal rate includes changes to the standard medical plan to ensure compliance with the requirements of the federal health care reform legislation for nongrandfathered plans, including 100 percent coverage of in-network preventive care services.

This renewal includes the cost of a Wellness Fund of \$15,000 to be used toward the purchase of health and wellness services for the renewal period July 1, 2017 - June 30, 2018. Wellness Program receipts are required for reimbursement. Any unused Wellness Funds remaining after the close of the renewal period will be retained by Anthem.





# NEWTOWN TOWN & BOE

## Self Insurance Plan Summary

For the Contract Year Beginning Jul-2016  
Claims Billed Through Feb-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.



Health Insights  
DataView Direct

In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Illinois, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Illinois, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. In New York, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New York, Inc. In Pennsylvania, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Pennsylvania, Inc. In Virginia, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. In Washington, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Washington, Inc. In West Virginia, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of West Virginia, Inc. In Wisconsin, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Wisconsin, Inc. In Maryland, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maryland, Inc. In North Carolina, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of North Carolina, Inc. In North Dakota, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of North Dakota, Inc. In South Carolina, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of South Carolina, Inc. In South Dakota, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of South Dakota, Inc. In Texas, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Texas, Inc. In Utah, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Utah, Inc. In Florida, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Florida, Inc. In Georgia, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Georgia, Inc. In Alabama, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Alabama, Inc. In Louisiana, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Louisiana, Inc. In Mississippi, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Mississippi, Inc. In Arkansas, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Arkansas, Inc. In Missouri, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Missouri, Inc. In Iowa, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Iowa, Inc. In Minnesota, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Minnesota, Inc. In Nebraska, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Nebraska, Inc. In Kansas, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kansas, Inc. In Oklahoma, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Oklahoma, Inc. In Colorado, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Colorado, Inc. In Arizona, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Arizona, Inc. In New Mexico, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Mexico, Inc. In Idaho, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Idaho, Inc. In Montana, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Montana, Inc. In Wyoming, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Wyoming, Inc. In Alaska, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Alaska, Inc. In Hawaii, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Hawaii, Inc. In Puerto Rico, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Puerto Rico, Inc. In the District of Columbia, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of the District of Columbia, Inc. In the Virgin Islands, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of the Virgin Islands, Inc. In the United States, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of the United States, Inc. In Canada, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Canada, Inc. In Mexico, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Mexico, Inc. In all other jurisdictions, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of the respective jurisdiction. If you have received this message in error, please immediately notify the sender by e-mail and delete this original message.

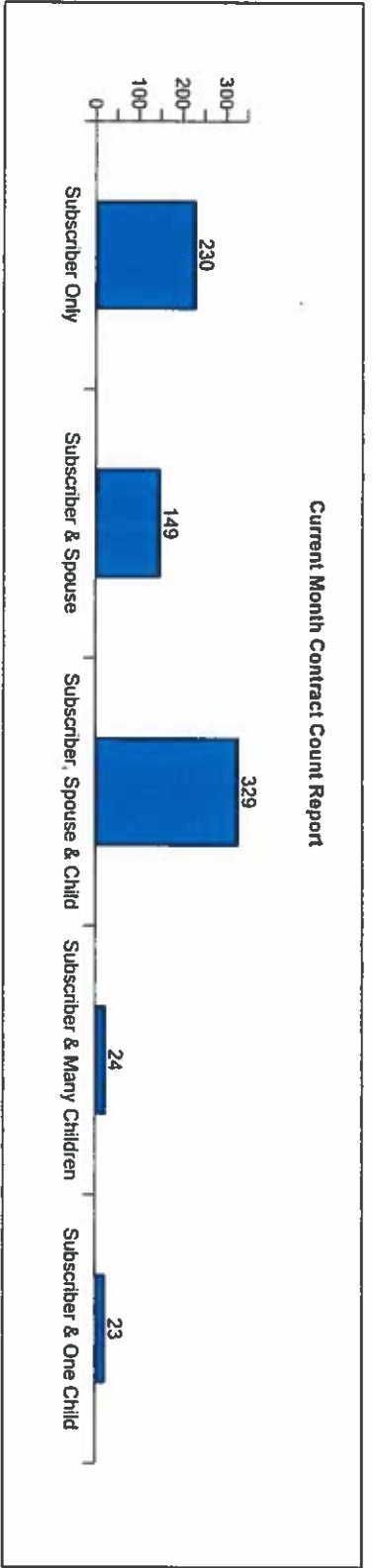
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# NEWTOWN TOWN & BOE

## Rolling 12 Months Medical Contract Count Summary

### Restated Membership From Mar-2016 through Feb-2017

Period	Medical Contracts	Medical Members	Subscriber only	Subscriber & spouse	Subscriber, spouse & child	Subscriber, spouse & many children	Subscriber & one child
Mar-16	772	2,003	240	157	330	24	21
Apr-16	771	2,000	239	158	328	23	23
May-16	773	2,006	239	160	327	23	24
Jun-16	773	2,013	238	158	329	23	25
Jul-16	749	1,959	226	155	322	23	23
Aug-16	748	1,955	227	153	322	24	22
Sep-16	760	1,985	230	153	329	25	23
Oct-16	763	1,996	228	155	331	25	24
Nov-16	763	1,990	230	155	330	24	24
Dec-16	758	1,979	229	152	332	23	22
Jan-17	759	1,977	231	151	331	24	22
Feb-17	755	1,967	230	149	329	24	23
<b>TOTAL</b>	<b>9,144</b>	<b>23,830</b>	<b>2,787</b>	<b>1,856</b>	<b>3,940</b>	<b>285</b>	<b>276</b>
<b>AVERAGE</b>	<b>762</b>	<b>1,986</b>	<b>232</b>	<b>155</b>	<b>328</b>	<b>24</b>	<b>23</b>



- 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 statement.



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Contract Count  
 1.A.1  
 3/8/2017





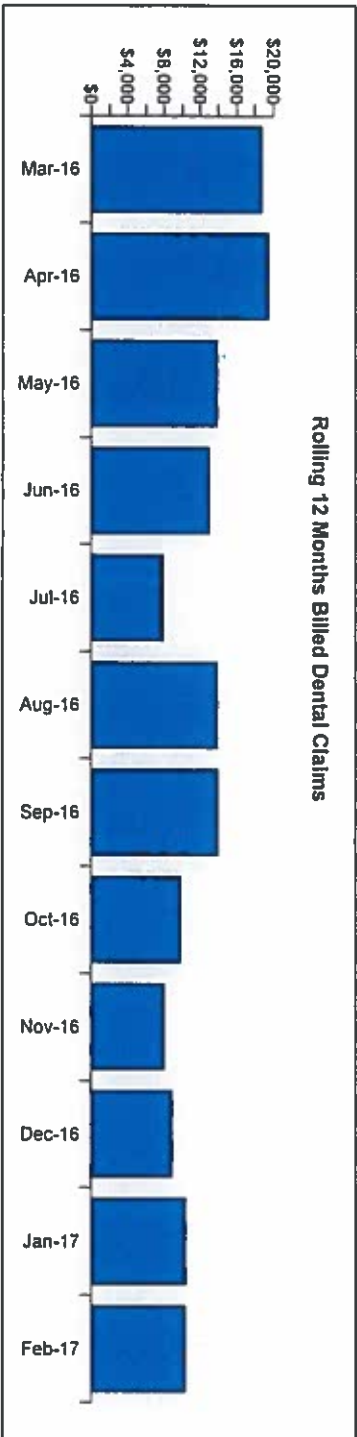
# NEWTOWN TOWN & BOE

## Rolling 12 Months Ancillary Billed Claims and Contract Count Summary

### Billed Claims From Mar-2016 through Feb-2017

Period	Dental		Vision		Pharmacy	
	Contracts	Members	Contracts	Members	Contracts	Members
Mar-16	203	469	47	133	772	2,003
Apr-16	201	466	46	132	771	2,000
May-16	203	468	47	134	773	2,006
Jun-16	201	470	47	134	773	2,013
Jul-16	200	465	48	136	592	1,571
Aug-16	199	464	47	136	748	1,955
Sep-16	198	462	47	136	760	1,985
Oct-16	200	464	47	137	763	1,996
Nov-16	200	459	47	137	763	1,990
Dec-16	199	456	47	137	758	1,979
Jan-17	198	449	47	137	759	1,977
Feb-17	198	449	47	136	755	1,967
<b>TOTAL</b>	<b>2,400</b>	<b>5,541</b>	<b>564</b>	<b>1,625</b>	<b>8,987</b>	<b>23,442</b>
<b>AVERAGE</b>	<b>200</b>	<b>462</b>	<b>47</b>	<b>135</b>	<b>749</b>	<b>1,954</b>
<b>PEPM</b>						
<b>PMPM</b>						

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

Ancillary Claims



Health Insights  
DataView Direct

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2.B.1  
3/8/2017



# NEWTOWN TOWN & BOE Catastrophic Claims Summary

## Billed Claims From Jul-2016 through Feb-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	SUBSCRIBER	00390619970913907605	N	685	\$460,035	\$883	\$0	\$460,918	\$285,918	\$175,000
Active	CHILD	11122420001113981826	N	685	\$194,336	\$3,559	\$0	\$197,895	\$22,918	\$174,977
Active	SPOUSE	19245520050314296318	N	684	\$148,029	\$3,507	\$0	\$151,536	\$0	\$151,536
Active	SUBSCRIBER	15540220050523202018	N	685	\$106,189	\$33,962	\$0	\$140,150	\$0	\$140,150
Active	SUBSCRIBER	12302720001121000208	N	685	\$125,465	\$467	\$0	\$125,932	\$0	\$125,932
Inactive	SUBSCRIBER	16022320020306518814	N	685	\$94,152	\$1,735	\$0	\$95,887	\$0	\$95,887
					\$1,128,206	\$44,112	\$0	\$1,172,318	\$308,835	\$863,482

- 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



Health Insights  
DataView Direct

In Catastrophic, Anthem Blue Cross and Blue Shield is the underwriter of Anthem Health Plans, Inc. In Health, Anthem Blue Cross and Blue Shield is the underwriter of independent policies of the Blue Cross and Blue Shield Association. This report is based on a selected period of performance and is intended to be used to measure actual performance against the goal of the program and report of performance. This report contains information that is confidential and may be subject to the provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The information contained herein is for your use only and is not to be distributed or used for any other purpose. If you are not the intended recipient of this information, please do not disseminate, copy, or otherwise use this information. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

2.D.1  
3/8/2017











