



Renewal Discussion

May 27, 2021
Budget Meeting

FY2022 Insurance Renewal

- **How is the City of Pocatello Insured?**
 - The City of Pocatello is Fully Insured through Blue Cross of Idaho
- **Blue Cross of Idaho is the largest carrier in Idaho**
 - We saw discounts that were as much as 20% better with Blue Cross than with Aetna
- **We have taken a very proactive approach to managing the plan for the City of Pocatello**
 - We have our Data Analytics system in place
 - We have gotten aggressive with plan design
 - We have made Case/Care Management Mandatory
- **FY2022 renewal is a 7% increase**



Reporting/Experience Background

What does experience mean?



Reporting or claims data that applies to a particular group

What is a loss ratio?



Premium paid in vs. Claims paid out

Blue Cross can take 15% of the total premium paid and apply it to administration based on PPACA (The loss ratios shown do not include administration).

What is a large claimant?



Any claimant (Employee, Spouse, or Dependent) that has incurred over \$10,000 in expenses

What is Trend?



Trend is essentially medical inflation. In Idaho depending on the carrier; 7%-8.6%



Current Experience FY2021

- **FY2021: Oct 2020- April 2021**
 - **The Current Loss Ratio is 92.34%**
 - **We currently have 60 Large Claimants (Claimants over \$10k) with claims totaling \$2,180,903**
 - **Each large claimant is averaging \$36,348**
 - **Your total claims are \$3,193,432**
 - **60 Large Claimants are currently 68% of your overall claims.**
 - **Your Rx Costs are 33% of your total claims costs**



Experience FY2020

- **FY2020: Oct 2019- Sept 2020 The Loss Ratio was 75.1%**
 - **We had 92 Large Claimants with claims totaling \$3,918,282**
 - Each Large Claimant is averaging \$42,590
 - **92 Large Claimants were 76% of your overall claims**
 - **Your Rx Costs were 38% of your overall claims costs**
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- **COVID is complicating things because of the unknown costs associated it.**
 - **For Example people not going in to the doctor as well as complications associated with COVID. Things seem to be balancing out with the rollout of the vaccine.**



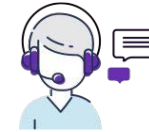
How are City of Pocatello members utilizing HealthJoy?

- ▶ **59** Current GBS Clients
- ▶ **70.5%** Average Activation Rate
- ▶ **87%** Activation Rate for Pocatello
- ▶ **136%** ROI (\$45,938 in savings)
- ▶ **100%** Survey Satisfaction Rate

Total Member Utilization: **2,321**
(Total Number of unique actions)



Services Delivered:



Benefits Wallet Utilization
2029



Concierge and Telemed Utilization
292



Benefits Support Utilization
128



Provider Guidance & RX Reviews
67

Conclusion

- **Our Claims experience is running really hot right now**
 - Large claimants and Rx are currently driving this
- **You will need to expect another increase next year if claims don't change dramatically**
- **Questions???**

