

**Clay County Renewal 12-2017**

	Plan		Alternate		Alternate		NON-GRANDFATHERED					
	Plan	400	Plan	400G	Plan	400G2	Plan	1100 NG				
Deductible		\$250		\$300		\$340		\$750				
Coinsurance		80%		80%		80%		80%				
Coinsurance Limit		\$2,000		\$2,400		\$2,750		\$3,000				
Office Visit Copay		\$20		\$25		\$25		\$25				
ER Copay		\$90		\$90		\$100		\$150				
RX												
Deductible								\$100				
Generic		\$10		\$10		\$15		\$10				
Brand		\$20		\$25		\$25		\$30				
Non-Formulary		\$35		\$40		\$45		\$50				
Employee Only	Current	\$1,024.38	Renewal	\$1,123.00	Increase 9.6%	\$98.62	Increase 9.6%	\$1,092.88	\$68.50	Increase 4.48%	\$1,070.30	\$45.92
Child(ren)		\$551.28		\$607.78		\$56.50		\$591.10	\$39.82		\$578.58	\$27.30
Spouse		\$901.68		\$994.10		\$92.42		\$966.80	\$65.12		\$946.34	\$44.66
Child(ren) + Spouse		\$1,382.90		\$1,524.62		\$141.72		\$1,482.76	\$99.86		\$1,451.36	\$68.46
Life Insurance BCBS		\$4.64										

- ◆ Pool overall increase 7%
- ◆ Clay County surplus \$2,500 based on longevity
- ◆ TAC has stayed BELOW the national average for health plan rate increases
- ◆ Renewal based on claims over the past 12 - 36 months, avg member age and geographic area
- ◆ May 2016 - April 2017 Total Premiums paid into TAC \$874,092.82
- ◆ Total paid claims by TAC \$1,492,302.18
- ◆ Difference \$618,209.36
- ◆ Loss ratio = 170% (80% is break even)
- ◆ TAC pays the ACA fee of \$2.26 per member
- ◆ If move from grandfathered plan preventative must be covered at 100% as well as some other things.
- ◆ Expect a 1.5 - 2% rate increase moving from grandfathered to non-grandfathered plan

included in deductible - no copays



# 12 Month Medical Report

Metrics : (Medical Paid, Paid, Pharmacy Paid, Total Contribution, Unique Members, Unique Subscribers)

Rows : (Paid Date)

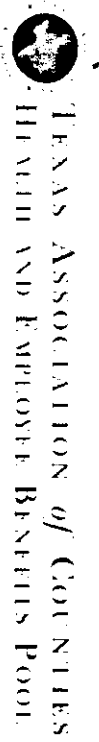
Columns : (Metrics)

Paid Date : Last 12 TimeMonths

Coverage Type : (Medical)

Group : (015919 - CLAY COUNTY/TAC)

Paid Date	Unique Subscribers	Unique Members	Total Contribution	Medical Paid	Pharmacy Paid	Paid
May 2016	08	08	\$72,499.60	\$18,904.90	\$11,070.00	\$26,674.90
Jun 2016	08	08	\$72,499.60	\$37,156.33	\$13,664.03	\$50,809.36
Jul 2016	08	08	\$71,632.60	\$25,674.27	\$26,073.94	\$281,748.21
Aug 2016	08	08	\$71,632.60	\$53,365.05	\$12,014.15	\$65,369.20
Sep 2016	08	08	\$72,617.68	\$31,125.72	\$19,139.09	\$50,264.81
Oct 2016	06	08	\$69,662.84	\$69,077.88	\$26,466.84	\$66,544.69
Nov 2016	07	01	\$70,647.62	\$47,075.66	\$12,294.87	\$59,370.53
Dec 2016	06	03	\$75,399.62	\$36,091.42	\$26,902.76	\$362,994.18
Jan 2017	06	03	\$76,399.62	\$30,296.42	\$9,866.98	\$40,162.40
Feb 2017	06	03	\$75,399.62	\$65,265.37	\$15,973.67	\$71,239.04
Mar 2017	07	02	\$74,375.24	\$18,123.49	\$17,146.30	\$195,269.79
Apr 2017	06	08	\$72,329.48	\$16,220.88	\$16,634.19	\$192,855.07



# Large Claimant Report Renewal PY 2018

**Paid Band :** Total (\$10,001 - \$30,000, \$30,001 - \$50,000, \$50,001 - \$75,000, \$75,001 - \$100,000, \$100,001 - \$150,000, \$150,001 - \$200,000, \$200,001 - \$250,000, \$250,001 - \$300,000, \$300,001 - \$400,000, \$400,001 - \$500,000, \$500,000+)

**Metrics :** (Paid)

**Group :** (015919 - CLAY COUNTY/TAC)

**Paid Month :** May 2016 - Apr 2017

**Service Category :** Exclude (Dental)

**Paid :** descending

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
17430191588	Active	\$551,258.67	\$3,161.16	\$554,419.83
3050912339	Active	\$263,856.85	\$416.99	\$264,273.84
3040604555	Active	\$132,093.68	\$2,634.59	\$134,728.27
17430334813	Active	\$3,710.73	\$62,446.52	\$66,157.25
3470171520	Active	\$44,559.86	\$190.86	\$44,750.72
3040604533	Active	\$30,955.02	\$9,247.61	\$40,202.63
9060021867	Active	\$2,479.16	\$28,309.81	\$30,788.97
3040604592	Active	\$24,754.39	\$5,407.20	\$30,161.59
7040107795	Active	\$12,671.84	\$7,638.56	\$20,310.40
3040604567	Active	\$17,987.05	\$1,961.20	\$19,948.25
14890109360	Active	\$16,436.15	\$1,985.97	\$18,422.12
16830391607	Active	\$12,662.80	\$5,492.21	\$18,155.01
16370007876	Active	\$13,457.55	\$1,858.90	\$15,316.45
16400532657	Active	\$8,413.10	\$5,989.32	\$14,402.42
4970190339	Active	\$5,783.75	\$7,790.63	\$13,574.38
3040604561	Active	\$3,780.68	\$9,265.20	\$13,045.88
3040604584	Active	\$4,537.88	\$7,737.10	\$12,274.98
3066503887	Active	\$12,117.55	\$0.00	\$12,117.55
3070002417	Active	\$9,893.91	\$2,179.73	\$12,073.64
3046246089	Active	\$10,569.50	\$1,214.38	\$11,783.88