



"Expect the Best"



Mosinee School District

Health Insurance Presentation
Q & A Session

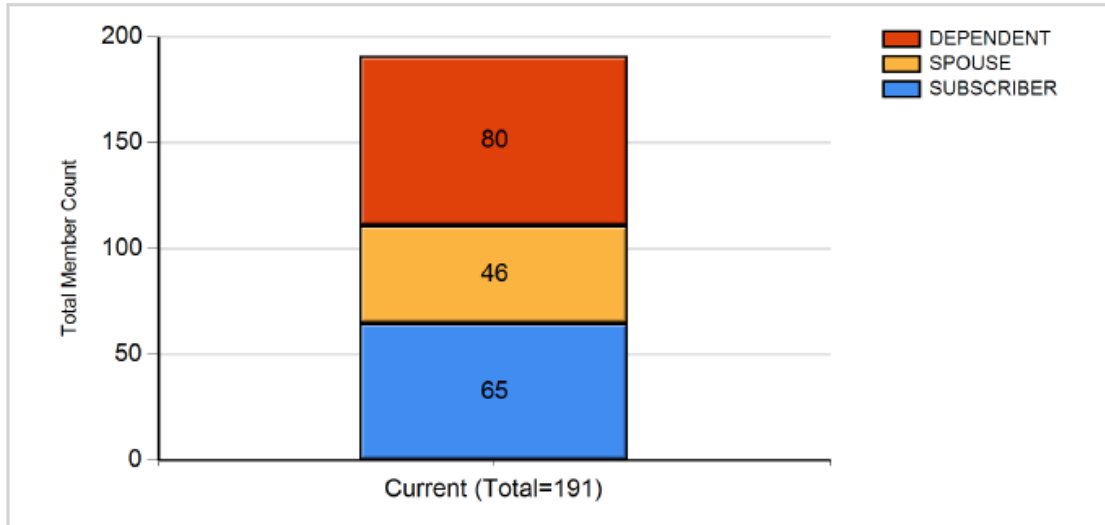
Premium vs. Paid Claims

HCG Setting	Prior	Current	Trend
Average Members		191	
Medical Claims			
Facility Inpatient		\$97,107	
Facility Outpatient		\$123,687	
Professional		\$451,379	
Ancillary		\$5,154	
Pharmacy Claims			
Prescription Drug		\$154,203	
Financial Adjustment			
Other Pool Costs		\$27,641	
Total Premiums		\$1,212,297	
Total Paid Amounts		\$859,171	
Medical Loss Ratio (MLR)		70.9%	
	Prior	Current	Trend
Medical Claims PMPM			
Facility Inpatient		\$42.40	
Facility Outpatient		\$54.01	
Professional		\$197.11	
Ancillary		\$2.25	
Pharmacy Claims PMPM			
Prescription Drug		\$67.34	
Financial Adjustment PMPM			
Other Pool Costs		\$12.07	
Total Premiums PMPM		\$529.39	
Total Claims PMPM		\$375.18	

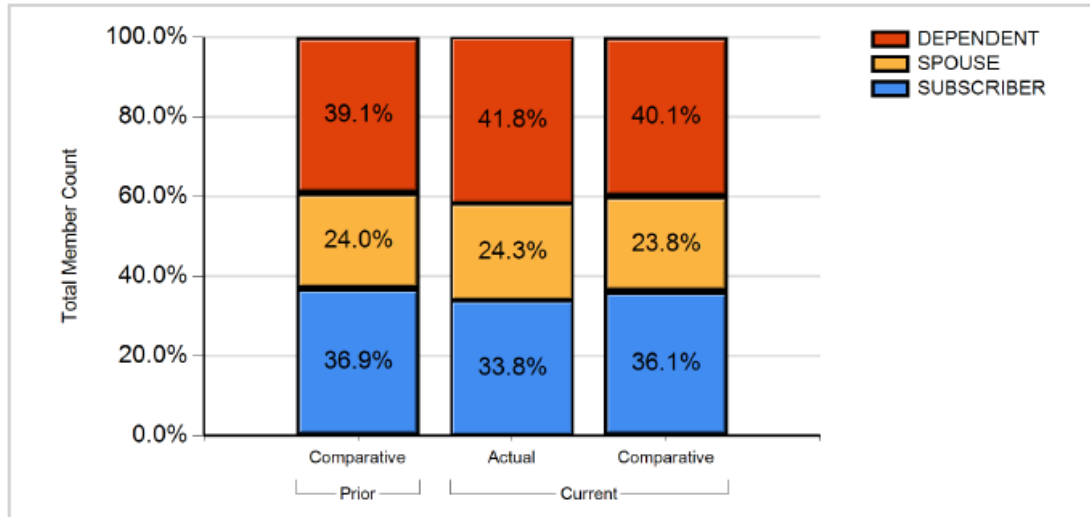


Population Metrics

Total Member Count by Relationship



Percent of Total Membership by Relationship



Membership

Summary of Age, Gender and Risk Profiles

	Age/Gender Factor	Concurrent Risk Score
Current	0.96	0.46
Comparative Benchmark	1.04	1.10

Risk Scores by Relation, Current Year and Prior Year (MARA)

Relation	Age/Gender Factor		Concurrent Risk Score	
	Current	Comparative Benchmark	Current	Comparative Benchmark
SUBSCRIBER	1.29	1.41	0.54	1.38
SPOUSE	1.28	1.31	0.60	1.42
DEPENDENT	0.51	0.54	0.32	0.66
Total	0.96	1.04	0.46	1.10



Top Claimants over \$20K

Current High Cost Members and Prospective Risk

Member Key	Prospective Risk Score	Concurrent Risk Score	Paid	Predicted Annual Cost	CCHG Code Description
66918	3.87	9.26	\$100,374	\$16,848	Severe heart failure/transplant/rheumatic heart disease/non-rheumatic valvular heart disease
260539	15.60	14.85	\$29,663	\$67,982	Active cancer
87976	6.17	4.48	\$25,614	\$26,873	Neurologic disorders
152337	3.09	4.62	\$24,208	\$13,471	Gastrointestinal disorders
128016	1.59	1.59	\$24,139	\$6,935	Dermatologic disorders
275373	1.40	2.21	\$22,570	\$6,119	Gastrointestinal disorders
39517	2.25	0.95	\$21,485	\$9,782	Active cancer
65954	3.77	6.68	\$20,106	\$16,423	Renal failure - post transplant
106875	2.04	2.11	\$19,949	\$8,871	Other chronic conditions
252855	2.80	5.15	\$15,623	\$12,204	Chronic Musculoskeletal/ Osteo Arthritis/ Osteoporosis
59902	2.25	0.90	\$15,419	\$9,782	Diabetes without CAD
262866	3.80	2.69	\$12,108	\$16,544	Severe heart failure/transplant/rheumatic heart disease/non-rheumatic valvular heart disease
108456	0.91	1.13	\$11,386	\$3,958	Healthy Female (41-64)
117689	2.70	3.46	\$10,930	\$11,779	Chronic Musculoskeletal/ Osteo Arthritis/ Osteoporosis
38693	1.05	0.60	\$10,814	\$4,566	Gastrointestinal disorders
95995	1.62	0.86	\$10,406	\$7,039	Diabetes without CAD
133876	1.40	0.69	\$9,972	\$6,093	Healthy Male (41-64)
177464	0.94	1.18	\$9,603	\$4,080	Healthy Male (6-15)
85187	0.75	0.73	\$9,287	\$3,246	Healthy Female (41-64)
208978	2.39	5.16	\$7,551	\$10,407	Diabetes without CAD
216892	1.90	2.69	\$7,184	\$8,272	Healthy Male (41-64)
62303	2.51	1.81	\$6,593	\$10,945	Healthy Female (41-64)
44855	2.85	1.88	\$6,582	\$12,430	Chronic Musculoskeletal/ Osteo Arthritis/ Osteoporosis
224544	0.58	0.40	\$5,814	\$2,543	Healthy Male (41-64)
42581	1.29	0.63	\$5,549	\$5,625	Healthy Male (16-40)



Top 20 Prescription Drugs

Drug Name	Allowed	% Total	Scripts	% Total	Allowed per Script
COPAXONE	\$ 26,912	14.2%	5	0.3%	\$ 5,382
COSENTYX SENSOREADY PEN	\$ 24,997	13.2%	4	0.3%	\$ 6,249
NOVOLOG	\$ 8,180	4.3%	8	0.5%	\$ 1,023
NOVOLOG FLEXPEN	\$ 6,092	3.2%	5	0.3%	\$ 1,218
AMPHETAMINE/DEXTROAMPHETA	\$ 6,037	3.2%	46	2.9%	\$ 131
ACIPHEX	\$ 5,941	3.1%	3	0.2%	\$ 1,980
VYVANSE	\$ 5,406	2.9%	21	1.3%	\$ 257
LANTUS	\$ 5,140	2.7%	5	0.3%	\$ 1,028
DEXMETHYLPHENIDATE HCL ER	\$ 4,074	2.2%	19	1.2%	\$ 214
LANTUS SOLOSTAR	\$ 4,039	2.1%	3	0.2%	\$ 1,346
LIALDA	\$ 3,911	2.1%	4	0.3%	\$ 978
LATUDA	\$ 3,908	2.1%	4	0.3%	\$ 977
BUDESONIDE	\$ 3,507	1.9%	4	0.3%	\$ 877
ADVAIR DISKUS	\$ 2,840	1.5%	5	0.3%	\$ 568
PENTASA	\$ 2,812	1.5%	3	0.2%	\$ 937
NOVOLOG PENFILL	\$ 2,720	1.4%	1	0.1%	\$ 2,720
METHYLPHENIDATE HCL ER	\$ 2,406	1.3%	11	0.7%	\$ 219
EFFIENT	\$ 2,264	1.2%	2	0.1%	\$ 1,132
MYCOPHENOLIC ACID DR	\$ 2,247	1.2%	1	0.1%	\$ 2,247
ADDERALL XR	\$ 2,212	1.2%	10	0.6%	\$ 221
Top 20 Drugs Total	\$ 125,644	66.3%	164	10.3%	\$ 766
Other Total	\$ 63,748	33.7%	1,429	89.7%	\$ 45
Total	\$ 189,392	100.0%	1,593	100.0%	\$ 119