



Pima County

Medical and Pharmacy Experience

Plan Year: *July 2020 to June 2021*

Month End: June 2021

Presented by your CBIZ Team

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our **business**
is growing **yours.**

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Pima County

Medical Plan Costs - Incurred and Paid

Plan Year: July 2020 to June 2021 (as of June 2021)

Loss Ratio						
Month	2020-2021 Actual Claims vs. Expected Claims (%)	2019-2020 Actual Claims vs. Expected Claims (%)	2018/2019 Actual Claims vs. Expected Claims (%)	2017/2018 Actual Claims vs. Expected Claims (%)	2016/2017 Actual Claims vs. Expected Claims (%)	2015/2016 Actual Claims vs. Expected Claims (%)
Jul	88.2%	32.9%	29.2%	24.6%	21.9%	36.0%
Aug	71.7%	62.2%	53.0%	49.5%	51.5%	49.8%
Sep	70.0%	75.1%	68.9%	60.1%	58.8%	65.7%
Oct	102.1%	101.4%	69.1%	78.1%	63.9%	72.8%
Nov	78.4%	85.4%	80.3%	70.9%	70.0%	72.8%
Dec	57.5%	65.6%	70.8%	87.9%	78.6%	78.5%
Jan	90.0%	99.2%	123.0%	95.2%	78.8%	88.2%
Feb	96.4%	120.1%	109.7%	79.2%	84.6%	86.6%
Mar	79.4%	99.7%	101.4%	78.9%	80.1%	79.3%
Apr	111.6%	101.0%	125.7%	101.8%	85.0%	96.4%
May	113.9%	89.8%	115.9%	110.5%	110.5%	100.4%
Jun	110.5%	103.2%	100.3%	90.6%	83.6%	94.5%
Total	89.0%	86.4%	87.2%	77.2%	72.3%	76.7%

PEPM Costs					
2020-2021 Total Claims Paid and Other Costs (\$)	2019-2020 Total Claims Paid and Other Costs (\$)	2018/2019 Total Claims Paid and Other Costs (\$)	2017/2018 Total Claims Paid and Other Costs (\$)	2016/2017 Total Claims Paid and Other Costs (\$)	2015/2016 Total Claims Paid and Other Costs (\$)
875	436	382	371	353	420
750	640	529	534	548	511
737	730	627	603	597	616
981	913	628	720	630	662
800	801	697	673	670	662
642	664	639	785	727	699
888	897	961	833	729	762
937	1,043	879	728	768	751
808	901	828	726	737	703
1,051	910	978	876	770	814
1,069	831	917	933	938	840
1,043	925	820	802	761	800
881	808	740	715	686	687

% Diff	9.0%	9.3%	3.4%	4.3%	-0.1%
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Pima County

Medical Plan Costs - Aetna and CVS Caremark Paid

Plan Year: July 2020 to June 2021 (as of June 2021)

HDHP Plan											Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability (\$)	Medical Claims Paid (\$)	Rx Claims Paid (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Claims Paid (\$)	Admin Fees (\$)	HSA Contributions (active ee's only) (\$)	Total Claims Paid and Other Costs (\$)	Actual Claims vs. Expected Claims (%)	Paid Claims (Medical) (\$)	Paid Claims (Rx) (\$)	Total Paid (\$)	Total Claims Paid and Other Costs (\$)
A	B	C = (T*B)	D	E	F	G	H = (D+E+F+G)	I = (Q*B)	J = (R*S)	K = (H+I+J)	L = (H/C)	M =(D/B)	N = (E+F/B)	O = (H/B)	P = (K/B)
Jul-20	5,230	3,964,915	2,722,040	773,404	-	-	3,495,444	447,845	630,558	4,573,847	88.2%	520	148	668	875
Aug-20	5,188	3,933,075	1,861,179	959,722	-	-	2,820,901	444,248	626,475	3,891,624	71.7%	359	185	544	750
Sep-20	5,162	3,913,364	2,842,069	1,094,081	(1,198,296)	-	2,737,854	442,022	622,808	3,802,684	70.0%	551	(20)	530	737
Oct-20	5,145	3,900,476	2,911,197	1,072,894	-	-	3,984,091	440,566	620,392	5,045,050	102.1%	566	209	774	981
Nov-20	5,150	3,904,267	1,960,718	1,099,249	-	-	3,059,967	440,995	620,559	4,121,520	78.4%	381	213	594	800
Dec-20	5,154	3,907,299	2,259,839	1,173,282	(1,185,524)	-	2,247,597	441,337	621,808	3,310,742	57.5%	438	(2)	436	642
Jan-21	5,136	3,893,653	2,375,432	1,127,841	-	-	3,503,273	439,796	617,809	4,560,877	90.0%	463	220	682	888
Feb-21	5,088	3,857,264	2,525,520	1,194,316	-	-	3,719,836	435,685	611,809	4,767,330	96.4%	496	235	731	937
Mar-21	5,081	3,851,957	2,913,966	1,242,242	(1,097,231)	-	3,058,977	435,086	610,976	4,105,039	79.4%	574	29	602	808
Apr-21	5,088	3,857,264	3,017,063	1,286,431	-	-	4,303,494	435,685	610,726	5,349,905	111.6%	593	253	846	1,051
May-21	5,071	3,844,376	3,107,149	1,271,688	-	-	4,378,837	434,230	607,976	5,421,042	113.9%	613	251	864	1,069
Jun-21	5,071	3,844,376	4,003,138	1,338,221	(1,059,736)	(31,939)	4,249,685	434,230	607,476	5,291,390	110.5%	789	55	838	1,043
Total	61,564	46,672,284	32,499,310	13,633,371	(4,540,787)	(31,939)	41,559,955	5,271,725	7,409,370	54,241,051	89.0%	528	148	675	881

Avg	5,130
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Admin Fees (\$)	Q
Admin Fees PEPM	80.06
ISL Fee PEPM (\$1M with a Paid Contract)	5.57
Total PEPM Fees for the PPO Plan	85.63

Claim Factors (\$)	R
Expected Claims Factor PEPM	758

HSA Contribution (\$)	Annual Amt	Monthly Amt
EE Only	1,000	83.33
EE & Family	2,000	166.66

Pima County

Medical Plan Costs - Aetna and CVS Caremark Incurred and Paid

Plan Year: July 2019 to June 2020

HDHP Plan											Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability (\$)	Medical Claims Paid (\$)	Rx Claims Paid (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Claims Paid (\$)	Admin Fees (\$)	HSA Contributions (active ee's only) (\$)	Total Claims Paid and Other Costs (\$)	Actual Claims vs. Expected Claims (%)	Paid Claims (Medical) (\$)	Paid Claims (Rx) (\$)	Total Paid (\$)	Total Claims Paid and Other Costs (\$)
A	B	C = (T*B)	D	E	F	G	H = (D+E+F+G)	I = (Q*B)	J = (R*S)	K = (H+I+J)	L = (H/C)	M =(D/B)	N = (E+F/B)	O = (H/B)	P = (K/B)
Jul-19	5,117	3,563,939	466,436	704,436	-	-	1,170,872	435,764	621,892	2,228,527	32.9%	91	138	229	436
Aug-19	5,115	3,562,546	1,275,380	940,173	-	-	2,215,553	435,593	622,392	3,273,538	62.2%	249	184	433	640
Sep-19	5,130	3,572,994	1,797,139	885,357	-	-	2,682,496	436,871	624,558	3,743,925	75.1%	350	173	523	730
Oct-19	5,135	3,576,476	2,556,415	1,071,322	-	-	3,627,737	437,297	622,892	4,687,925	101.4%	498	209	706	913
Nov-19	5,154	3,589,709	2,069,630	995,164	-	-	3,064,794	438,915	625,642	4,129,350	85.4%	402	193	595	801
Dec-19	5,168	3,599,460	2,184,132	1,058,296	(881,121)	-	2,361,307	440,107	627,808	3,429,222	65.6%	423	34	457	664
Jan-20	5,162	3,595,281	2,423,957	1,140,811	-	-	3,564,768	439,596	626,975	4,631,339	99.2%	470	221	691	897
Feb-20	5,157	3,591,799	3,212,840	1,099,780	-	-	4,312,620	439,170	626,475	5,378,265	120.1%	623	213	836	1,043
Mar-20	5,177	3,605,729	3,268,726	1,292,365	(964,456)	-	3,596,635	440,873	627,642	4,665,150	99.7%	631	63	695	901
Apr-20	5,222	3,637,071	2,505,253	1,169,084	-	-	3,674,337	444,706	631,308	4,750,351	101.0%	480	224	704	910
May-20	5,240	3,649,608	2,040,220	1,237,122	-	-	3,277,342	446,238	631,475	4,355,055	89.8%	389	236	625	831
Jun-20	5,224	3,638,464	3,426,606	1,298,013	(968,511)	-	3,756,107	444,876	629,558	4,830,541	103.2%	656	63	719	925
Total	62,001	43,183,076	27,226,734	12,891,922	(2,814,088)	-	37,304,568	5,280,005	7,518,616	50,103,189	86.4%	439	163	602	808

Avg	5,167
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Admin Fees (\$)	Q
Admin Fees PEPM	80.19
ISL Fee PEPM (\$1M with a 12/15 Contract)	4.97
Total PEPM Fees for the PPO Plan	85.16

Claim Factors (\$)	R
Expected Claims Factor PEPM	696

HSA Contribution (\$)	Annual Amt	Monthly Amt
EE Only	1,000	83.33
EE & Family	2,000	166.66

**Pima County
Medical Plan Costs**

Plan Year: July 2020 to June 2021 (as of June 2021)

Annual Cost Comparison Analysis 2019/2020 vs. 2020/2021

Cost Categories	2019-2020 Estimated Annual Costs (\$)	PEPM Costs (\$)	2020-2021 Estimated Annual Costs (\$)	PEPM Costs (\$)	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History (\$)		Increase/ Decrease (%)	National Med/Rx Trend (%)
									2013-2014	2014-2015		
Medical Claims Costs*	27,226,734	439	32,499,310	528	19.4%	5,272,576	20.2%	89	2013-2014	631		
Rx Claims Costs*	12,891,922	208	13,633,371	221	5.8%	741,449	6.5%	14	2014-2015	715	13.3%	9% Med / 9% Rx
Rx Rebates***	(2,814,088)	(45)	(4,540,787)	(74)	61.4%	(1,726,699)	62.5%	(28)	2015-2016	722	1.0%	7.9% Med / 8.6% Rx
Stop Loss Recoveries	-		(31,939)	(0.52)		(31,939)		(0.52)	2016-2017	722	0.0%	8% Med / 11.3% Rx
Admin & Stop Loss Fees (SF)	5,280,005	85	5,271,725	86	-0.2%	(8,280)	0.6%	0	2017-2018	752	4.1%	7.8% Med / 11.3% Rx
HSA Contributions	7,518,616	121	7,409,370	120	-1.5%	(109,246)	-0.8%	(1)	2018-2019	776	3.1%	8.0% Med / 11.3% Rx
Total Costs	50,103,189	808	54,241,051	881	8.3%	4,137,862	9.0%	73	2019-2020	808	4.2%	7.3% Med / 7.5% Rx
									2020-2021	881	9.0%	7.3% Med / 7.5% Rx

	Annual
Enrollment	62,001

	Annualized
Enrollment	61,564

% Enrollment Change	# Enrollment Change
-0.7%	(437)

2020-2021 Annualized Expected Claims Liability vs. Annualized Paid Claims	
Annualized Expected Claims Liability (\$)	46,672,284
Annualized Expected Claims Liability vs. Annualized Paid Claims (%)	89.0%
Annualized Expected Claims PEPM (\$)	758.11

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018-2019 Annual Costs with Runout (\$)	PEPM Costs (\$)	2019-2020 Estimated Annual Costs (\$)	PEPM Costs (\$)	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History (\$)		Increase/ Decrease (%)	National Med/Rx Trend (%)
									2013-2014	2014-2015		
Medical Claims Costs*	27,909,300	454	27,226,734	439	-2.4%	(682,566)	-3.3%	(15)	2013-2014	631		
Rx Claims Costs**	10,827,718	176	12,891,922	208	19.1%	2,064,204	18.1%	32	2014-2015	715	13.3%	9% Med / 9% Rx
Rx Rebates***	(3,457,903)	(56)	(2,814,088)	(45)	-18.6%	643,815	-19.3%	11	2015-2016	722	1.0%	7.9% Med / 8.6% Rx
Stop Loss Recoveries	-		-			-			2016-2017	722	0.0%	8% Med / 11.3% Rx
Admin & Stop Loss Fees (SF)	4,914,391	80	5,280,005	85	7.4%	365,614	6.5%	5	2017-2018	752	4.1%	7.8% Med / 11.3% Rx
HSA Contributions	7,489,284	122	7,518,616	121	0.4%	29,332	-0.5%	(1)	2018-2019	776	3.1%	8.0% Med / 11.3% Rx
Total Costs	47,682,790	776	50,103,189	808	5.1%	2,420,399	4.2%	32	2019-2020	808	4.2%	7.3% Med / 7.5% Rx

	Annual
Enrollment	61,476

	Annualized
Enrollment	62,001

% Enrollment Change	# Enrollment Change
0.9%	525

2019-2020 Annualized Expected Claims Liability vs. Annualized Paid Claims	
Annualized Expected Claims Liability (\$)	43,183,076
Annualized Expected Claims Liability vs. Annualized Paid Claims (%)	86.4%