

HIDALGO COUNTY texas

100 N. Closner Blvd.
Edinburg, Texas 78539
956-318-2600

April 10, 2007

Honorable Judge	J.D. Salinas	
Honorable Commissioner	Sylvia Handy	Precinct 1
Honorable Commissioner	Tito Palacios	Precinct 2
Honorable Commissioner	Joe Flores	Precinct 3
Honorable Commissioner	Oscar Garza, Jr.	Precinct 4

Budget Officer	Valde Guerra
Purchasing Agent	Marty Salazar

Consultant Presentation

Prepared by Alamo Insurance Group, Inc.



**Hidalgo County
2007
Health Plan Review**

Consultant

Gary Looney, RHU, REBC



Presented By: Gary Looney, Sr. Vice President

3201 Cherry Ridge Drive San Antonio, Texas 78230 & 929 E. Esperanza #10, McAllen, Texas 78501
Phone 210-930-6665 and 956-451-2131



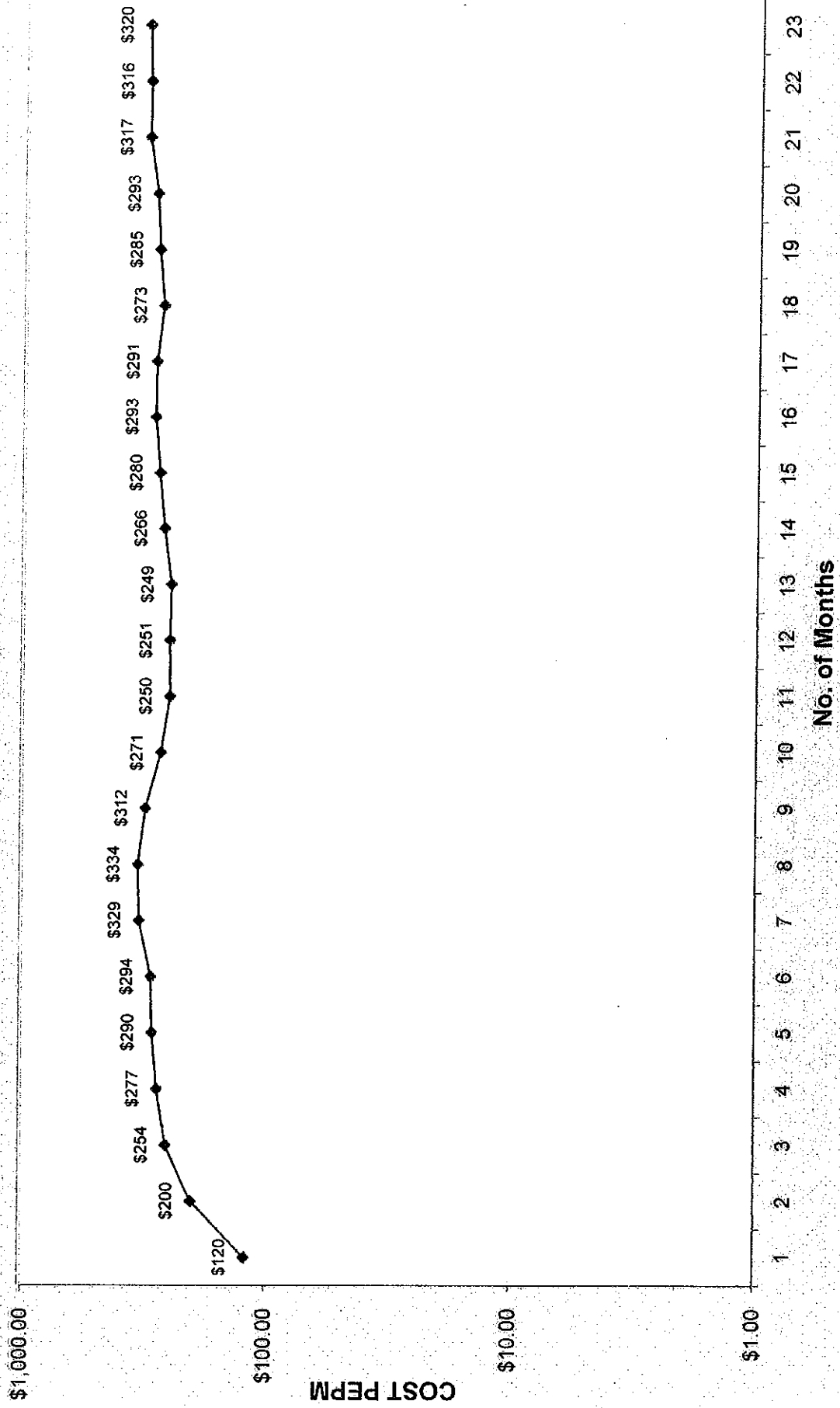
Logarithm Charts

These charts are presented to give a visual perspective of the health plan's experience. The charts plot the cost per employee per month for the combined claims experience for the medical plus prescription plan, medical only and prescription only.

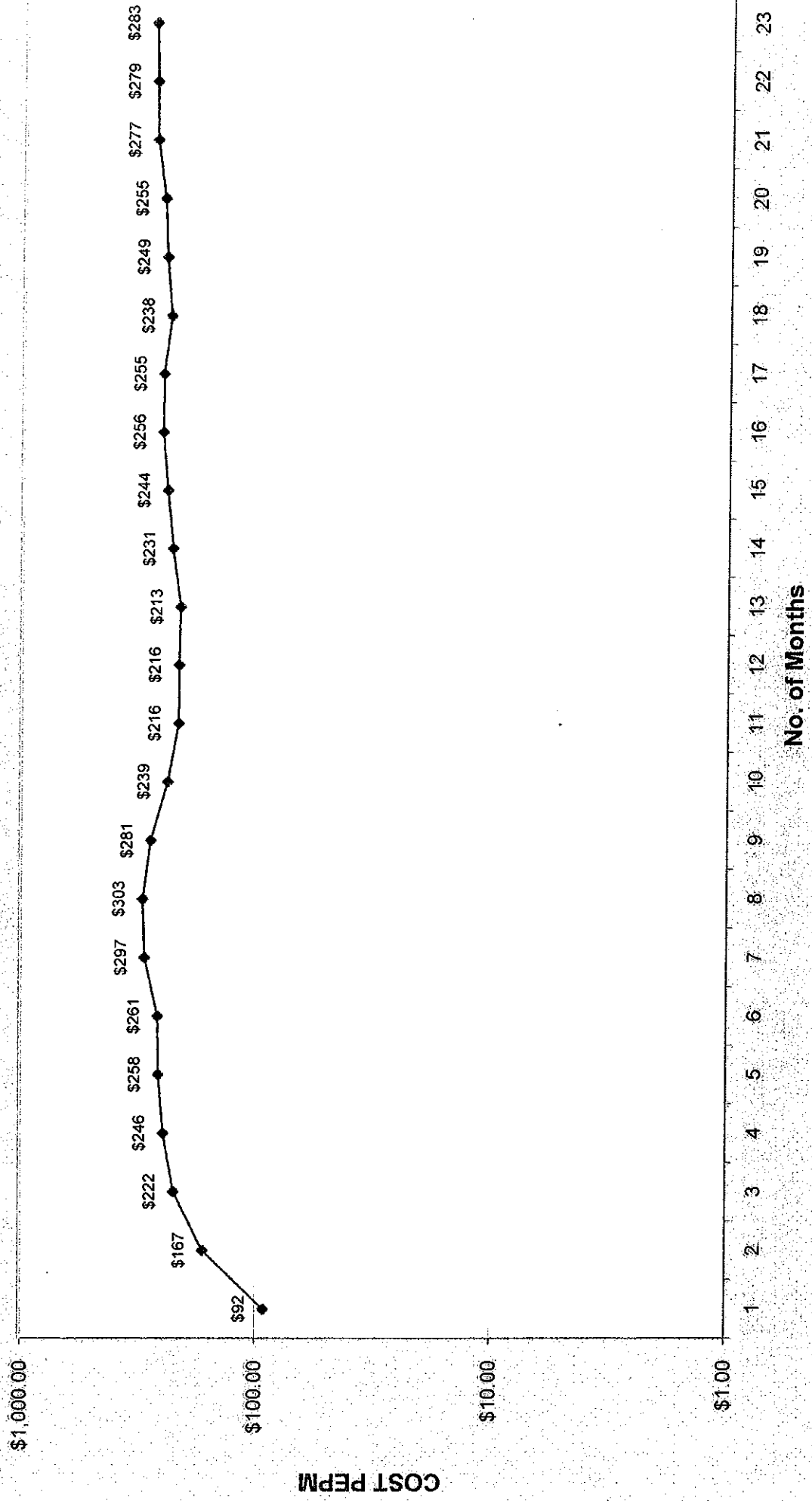
Presentation of data on a logarithmic scale is used when the data covers a large range of values. Averages and linear progressions quite often give a false projection of future results especially when the data that has significant variations in the short term. Future exposures are more accurately projected by using a logarithmic progression.

A detail explanation of the contents and meaning of the chart results will be provided by Gary Looney, RHU, REBC, Consultant for Hidalgo County.

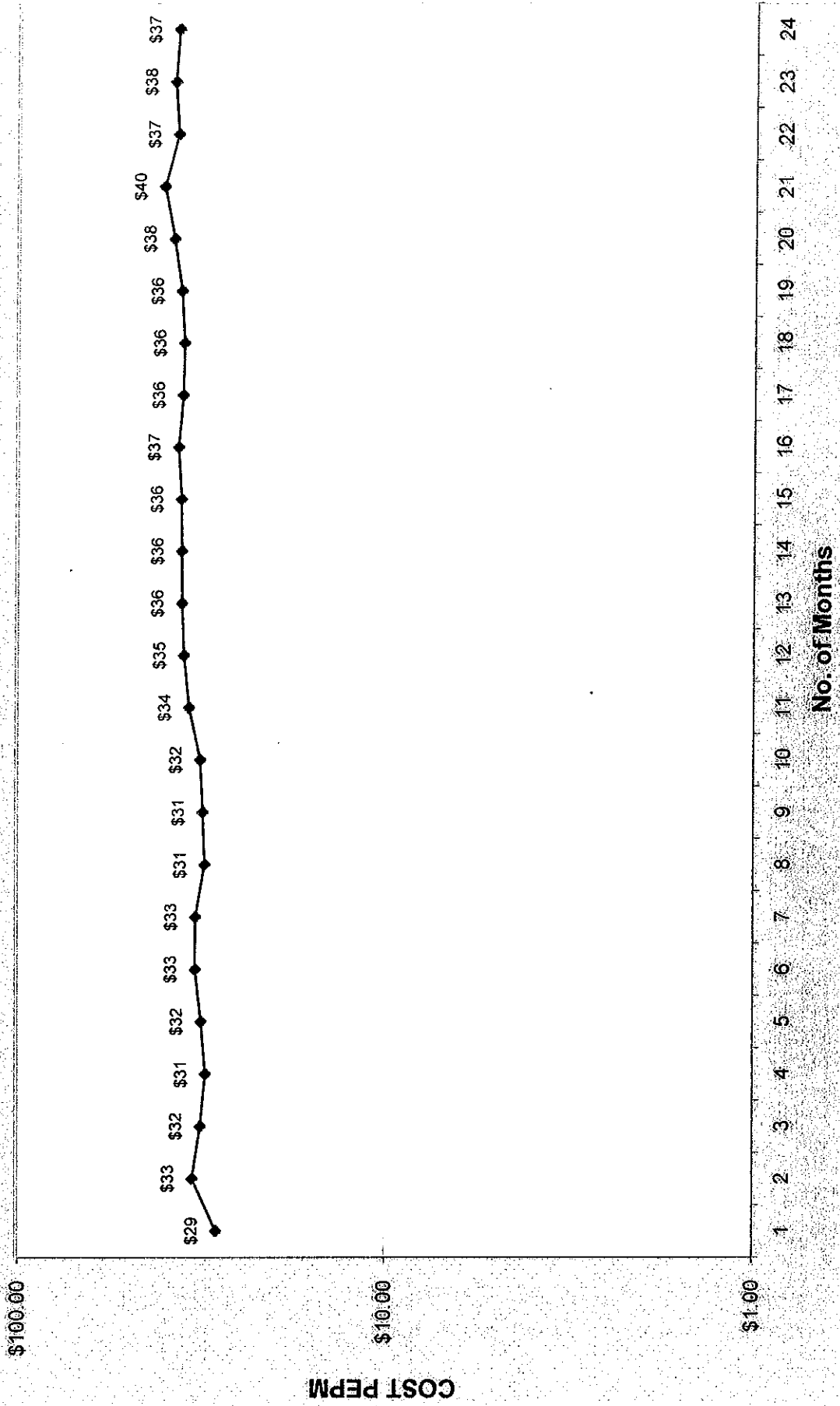
Logarithmic Chart Medical/Rx 90 Day Lag



Logarithmic Chart Medical Only 90 Day Lag



Logarithmic Chart Rx Cost PEPM 90 Day Lag



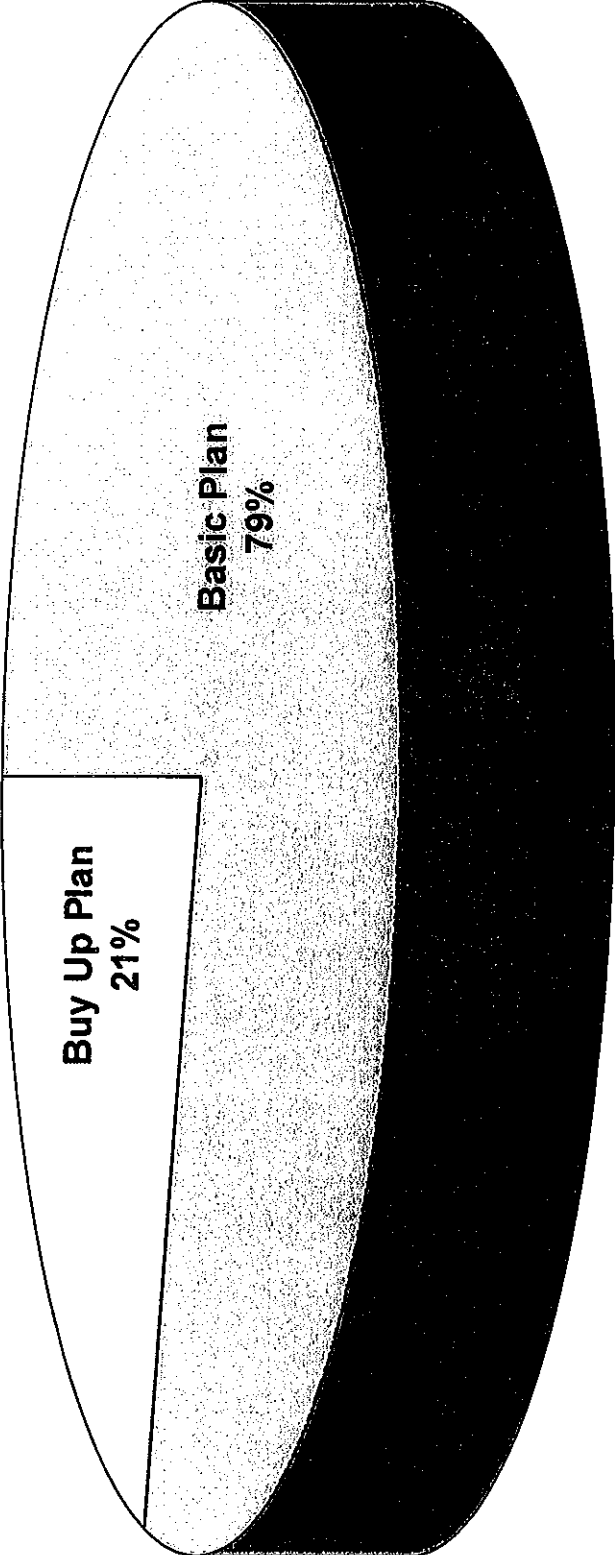


Health Plan Participation

Basic Plan I

Buy Up Plan II

Health Plan Participation Basic Plan I and Buy Up Plan II 2006



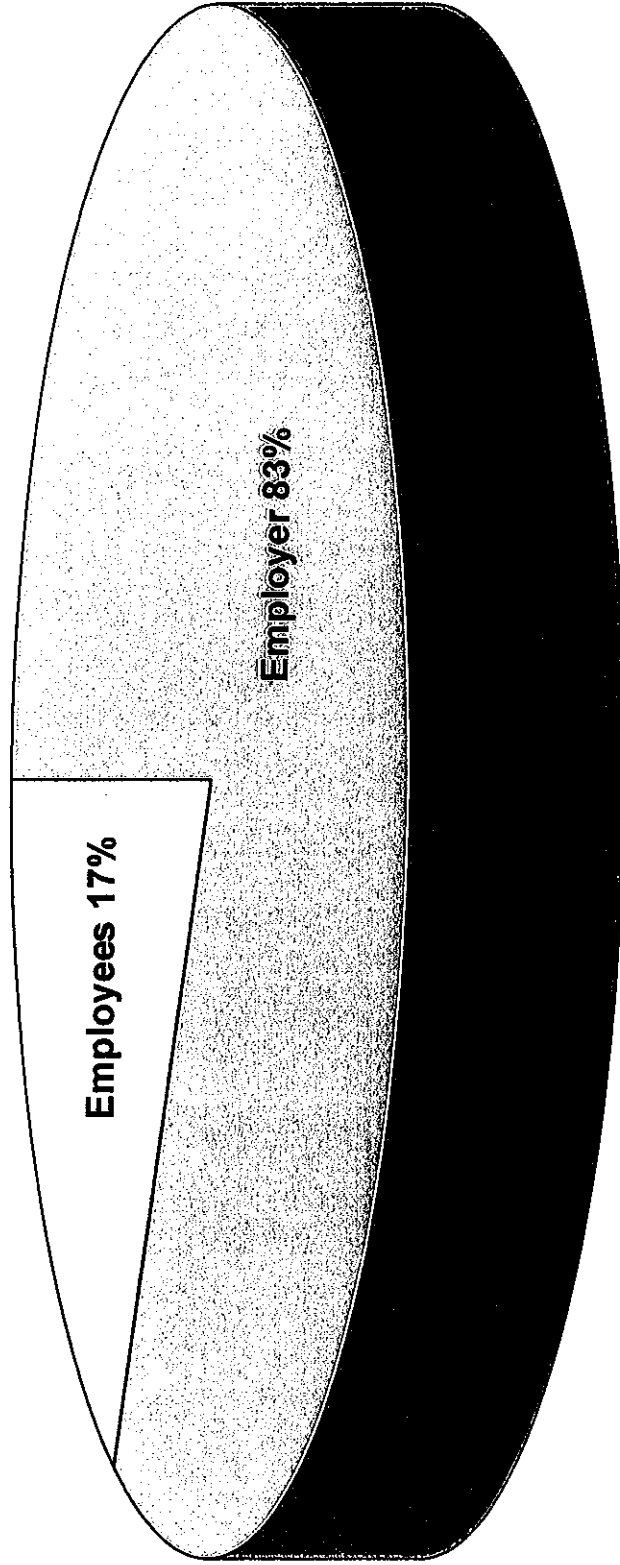


Health Plan Premium Contribution

Employer

Employees

Medical Health Plan Premium Contribution



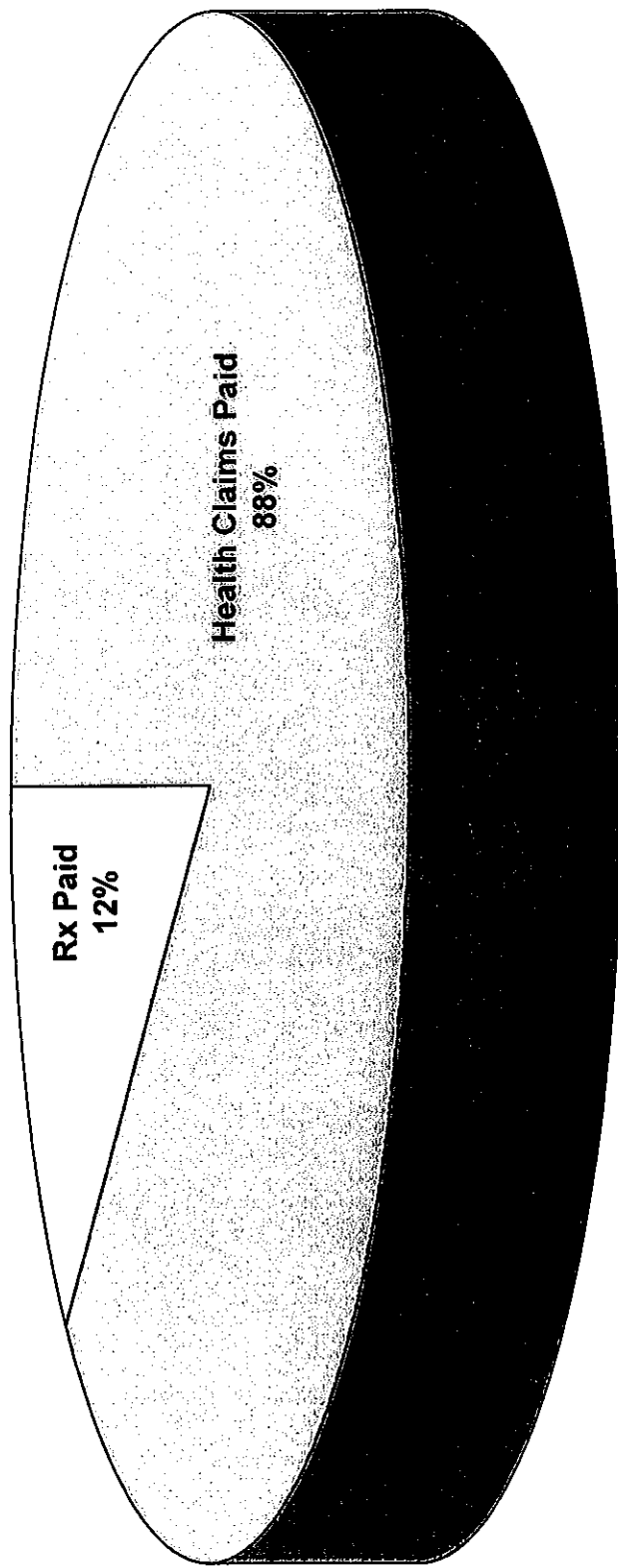


Health Plan Paid Claims Comparison

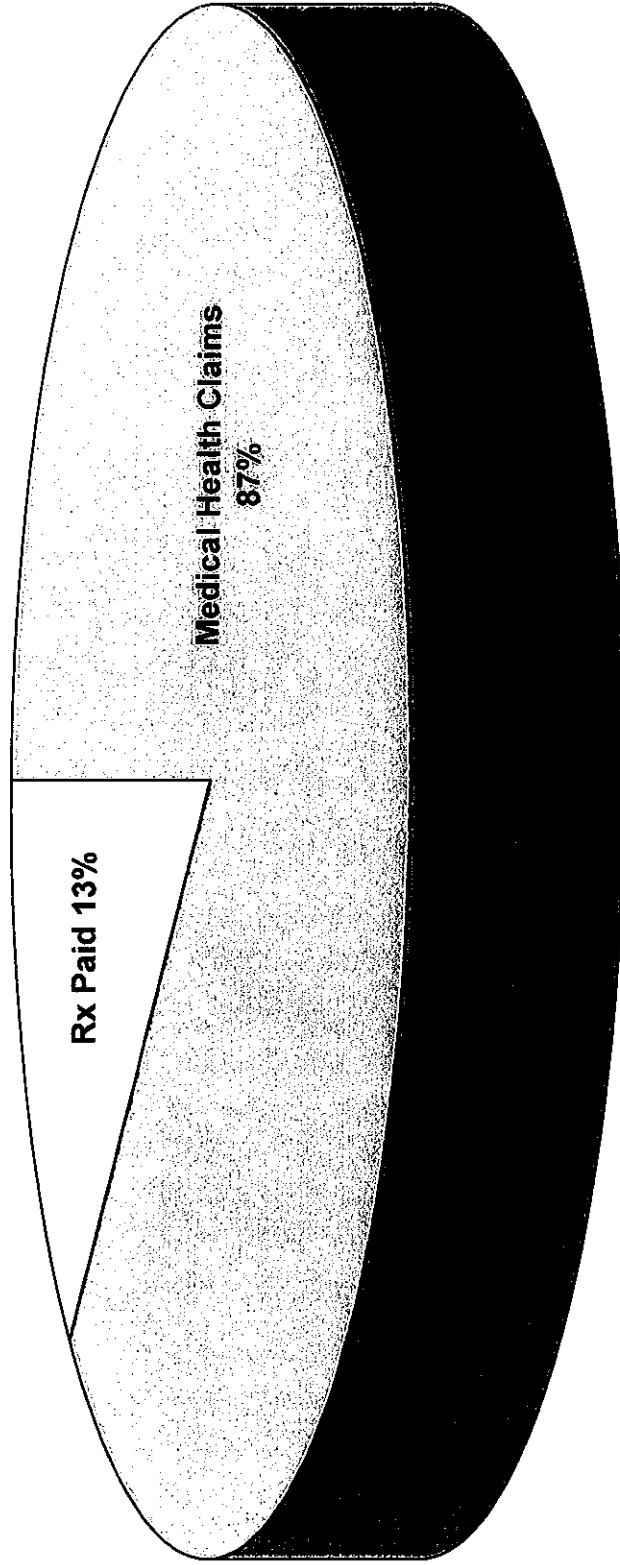
Medical / Rx

2005 / 2006

Medical Health Claims vs. Rx Claims Paid 2005



Medical Health Claims vs. Rx Claims Paid 2006





Top 7 Hospitals Paid by
Hidalgo County's Health Plan

HIDALGO COUNTY TOP 7 HOSPITALS PAID AS A % OF TOTAL CLAIMS PAID

Provider	2005	Provider	2006
Rio Grande Regional Hospital	27.05%	Doctors Hospital at Renaissance	30.67%
Doctors Hospital at Renaissance	26.88%	Rio Grande Regional Hospital	17.82%
Knapp Hospital Center	9.20%	McAllen Medical Center	9.31%
McAllen Medical Center	6.95%	Valley Baptist Medical Center	7.08%
Edinburg Regional Medical Center	5.93%	Knapp Hospital Center	7.02%
MD Anderson Cancer Center Houston	3.51%	Edinburg Regional Medical Center	2.97%
Valley Baptist Medical Center	3.33%	Driscoll Childrens Hospital	2.76%



Large Claim Summary
Hidalgo County's Health Plan

**Large Claims Summary
Over \$70,000 As of March 2007
Individual Stop Loss Level \$100,000**

Member	Subscriber	Dependent	Total	Stop Loss	Amount in Excess of ISL
1	\$ -	\$ 268,078	\$ 268,078	\$ 100,000	\$ 168,078
2	\$ -	\$ 205,727	\$ 205,727	\$ 100,000	\$ 105,727
3	\$ -	\$ 202,862	\$ 202,862	\$ 100,000	\$ 102,862
4	\$ -	\$ 187,260	\$ 187,260	\$ 100,000	\$ 87,260
5	\$ -	\$ 178,761	\$ 178,761	\$ 100,000	\$ 78,761
6	\$ 145,908	\$ -	\$ 145,908	\$ 100,000	\$ 45,908
7	\$ 130,338	\$ -	\$ 130,338	\$ 100,000	\$ 30,338
8	\$ 126,196	\$ -	\$ 126,196	\$ 100,000	\$ 26,196
9	\$ -	\$ 121,626	\$ 121,626	\$ 100,000	\$ 21,626
10	\$ 115,753	\$ -	\$ 115,753	\$ 100,000	\$ 15,753
11	\$ -	\$ 114,708	\$ 114,708	\$ 100,000	\$ 14,708
12	\$ -	\$ 112,414	\$ 112,414	\$ 100,000	\$ 12,414
13	\$ 103,830	\$ -	\$ 103,830	\$ 100,000	\$ 3,830
14	\$ -	\$ 95,612	\$ 95,612		
15	\$ 94,333	\$ -	\$ 94,333		
16	\$ -	\$ 91,819	\$ 91,819		
17	\$ 81,328	\$ -	\$ 81,328		
18	\$ 79,106	\$ -	\$ 79,106		
19	\$ 77,960	\$ -	\$ 77,960		
20	\$ 74,796	\$ -	\$ 74,796		
21	\$ 72,173	\$ -	\$ 72,173		



Top Prescription Drug Analysis
Hidalgo County's Health Plan

HIDALGO COUNTY TOP 25 DRUGS BY NUMBER OF SCRIPTS 2/1/06 TO 2/1/07

DRUG NAME	TREATS	No. of Scripts	Paid Amt	Cost Per Script
Toprol XL	High blood pressure	485	\$ 8,262.41	\$17.04
Lipitor	Cholesterol	448	\$ 33,972.42	\$75.83
Azithromycin	Bacterial Infections	446	\$ 10,040.84	\$22.51
Metformin HCL	Diabetes	437	\$ 3,813.74	\$8.73
Nexium	Heart burn	377	\$ 44,832.58	\$118.92
Glyburide-Metfor	Diabetes	343	\$ 15,000.66	\$43.73
Propoxy-N/Apap	Pain-reliever	268	\$ 575.77	\$2.15
Ortho Tri-Cyclen	Birth Control	264	\$ 6,621.75	\$25.08
Sulfamethoxazole	Infections	217	\$ 126.92	\$0.58
Norvasc	Hypertension, angina	197	\$ 5,766.19	\$29.27
Levaquin	Infections	193	\$ 15,442.79	\$80.01
Cephalexin	Bacterial Infections	191	\$ 500.11	\$2.62
Ciprofloxacin	Infections	188	\$ 769.56	\$4.09
Tricor	Cholestrol	178	\$ 15,194.36	\$85.36
Singulair	Allergies	178	\$ 12,916.26	\$72.56
Zyrtec	Allergies	178	\$ 4,372.61	\$24.57
Lamisil	Infections fungus	174	\$ 50,648.19	\$291.08
Glimepride	Diabetes	167	\$ 1,545.32	\$9.25
Hydrocodone	Pain-reliever	158	\$ 65.36	\$0.41
Fluconazole	Fungal infections	144	\$ 107.22	\$0.74
Lantus	Diabetes	137	\$ 17,577.35	\$128.30
Fexofenadine HCL	Allergies	133	\$ 6,463.29	\$48.60
		5,501	\$ 254,615.70	\$46.29

HIDALGO COUNTY TOP 25 DRUGS BY PAID AMOUNT 2/1/06 TO 2/1/07

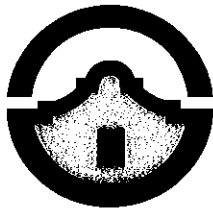
DRUG NAME	TREATS	No. of Scripts	Paid Amount	Cost Per Script
Gleevec	Cancer	11	\$ 60,835.39	\$5,530.49
Enbrel	Rheumatoid arthritis	52	\$ 65,735.42	\$1,264.14
Lamisil	Infections fungus	174	\$ 50,648.19	\$291.08
Nexium	Heart burn	377	\$ 44,832.58	\$118.92
Lipitor	Cholesterol	448	\$ 33,972.42	\$75.83
Lantus	Diabetes	137	\$ 17,577.35	\$128.30
Prevpac	Infections	63	\$ 16,827.51	\$267.10
Peg-Intron Redipe	Hepatitis C Treatment	12	\$ 15,858.61	\$1,321.55
Byetta	Diabetes	85	\$ 15,749.47	\$185.29
Levaquin	Infections	193	\$ 15,442.79	\$80.01
Avandia	Diabetes	221	\$ 29,749.47	\$134.61
Tricor	Cholestrol	178	\$ 15,194.36	\$85.36
Glyburide-Metfor	Diabetes	343	\$ 15,000.66	\$43.73
Actos	Diabetes	183	\$ 29,672.54	\$162.15
Plavix	Heart attacks, strokes	129	\$ 14,670.14	\$113.72
Infergen	Hepatitis C Treatment	8	\$ 14,146.79	\$1,768.35
Singulair	Allergies	178	\$ 12,916.26	\$72.56
Humira	Rheumatoid arthritis	10	\$ 12,417.08	\$1,241.71
Omnicef	Infections	119	\$ 11,992.72	\$100.78
Imitrex	Migraine headaches	33	\$ 11,312.79	\$342.81
Protonix	Heartburn	104	\$ 10,573.05	\$101.66
Azithromycin	Bacterial Infections	446	\$ 10,040.84	\$22.51
		3,504	\$ 525,166.43	\$149.88

HIDALGO COUNTY TOP 25 DRUGS BY COST PER SCRIPT 2/1/06 TO 2/1/07

DRUG NAME	TREATS	No. of Scripts	Paid Amount	Cost Per Script
Gleevec	Cancer	11	\$ 60,835.39	\$5,530.49
Infergen	Hepatitis C Treatment	8	\$ 14,146.79	\$1,768.35
Peg-Intron Redipe	Hepatitis C Treatment	12	\$ 15,858.61	\$1,321.55
Enbrel	Rheumatoid arthritis	52	\$ 65,735.42	\$1,264.14
Humira	Rheumatoid arthritis	10	\$ 12,417.08	\$1,241.71
Imitrex	Migraine headaches	33	\$ 11,312.79	\$342.81
Lamisil	Infections fungus	174	\$ 50,648.19	\$291.08
Prevpac	Infections	63	\$ 16,827.51	\$267.10
Byetta	Diabetes	85	\$ 15,749.47	\$185.29
Actos	Diabetes	183	\$ 29,672.54	\$162.15
Avandia	Diabetes	221	\$ 29,749.47	\$134.61
Lantus	Diabetes	137	\$ 17,577.35	\$128.30
Nexium	Heart burn	377	\$ 44,832.58	\$118.92
Plavix	Heart attacks, strokes	129	\$ 14,670.14	\$113.72
Protonix	Heartburn	104	\$ 10,573.05	\$101.66
Omnicef	Infections	119	\$ 11,992.72	\$100.78
Tricor	Cholestrol	178	\$ 15,194.36	\$85.36
Levaquin	Infections	193	\$ 15,442.79	\$80.01
Lipitor	Cholesterol	448	\$ 33,972.42	\$75.83
Singulair	Allergies	178	\$ 12,916.26	\$72.56
Glyburide-Metfor	Diabetes	343	\$ 15,000.66	\$43.73
Azithromycin	Bacterial Infections	446	\$ 10,040.84	\$22.51
		3,504	\$ 525,166.43	\$149.88

HIDALGO COUNTY TOP 25 DRUGS SORTED BY TREATMENT 2/1/06 TO 2/1/07

	DRUG NAME	TREATS	No. of Scripts	Paid Amount	Cost Per Script
Diabetes	Byetta	Diabetes	85	\$ 15,749.47	\$185.29
	Actos	Diabetes	183	\$ 29,672.54	\$162.15
	Avandia	Diabetes	221	\$ 29,749.47	\$134.61
	Lantus	Diabetes	137	\$ 17,577.35	\$128.30
	Glyburide-Metfor	Diabetes	343	\$ 15,000.66	\$43.73
			969	\$ 107,749.49	\$111.20
Infections	Lamisil	Infections fungus	174	\$ 50,648.19	\$291.08
	Prevpac	Infections	63	\$ 16,827.51	\$267.10
	Omnicef	Infections	119	\$ 11,992.72	\$100.78
	Levaquin	Infections	193	\$ 15,442.79	\$80.01
	Azithromycin	Bacterial Infections	446	\$ 10,040.84	\$22.51
			995	\$ 104,952.05	\$105.48
Arth	Enbrel	Rheumatoid arthritis	52	\$ 65,735.42	\$1,264.14
	Humira	Rheumatoid arthritis	10	\$ 12,417.08	\$1,241.71
			62	\$ 78,152.50	\$1,260.52
	Gleevec	Cancer	11	\$ 60,835.39	\$5,530.49
H-C	Infergen	Hepatitis C Treatment	8	\$ 14,146.79	\$1,768.35
	Peg-Intron Redipe	Hepatitis C Treatment	12	\$ 15,858.61	\$1,321.55
			20	\$ 30,005.40	\$1,500.27
Heart	Plavix	Heart attacks, strokes, GI bleeds	129	\$ 14,670.14	\$113.72
	Tricor	Cholestrol	178	\$ 15,194.36	\$85.36
	Lipitor	Cholesterol	448	\$ 33,972.42	\$75.83
			755	\$ 63,836.92	\$84.55
GI	Nexium	Heart burn	377	\$ 44,832.58	\$118.92
	Protonix	Heartburn	104	\$ 10,573.05	\$101.66
			481	\$ 55,405.63	\$115.19
	Imitrex	Migraine headaches	33	\$ 11,312.79	\$342.81
	Singulair	Allergies	178	\$ 12,916.26	\$72.56



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