

County of Hidalgo

Health Plan Updates

Lou Arias | September 22, 2020



Gallagher

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Agenda

- I. Financial Monitor Report as of June 30, 2020
- II. Aetna Mid Year Summary (Focus on RX)
- III. COVID-19 Updates



A Self-Funded
Evaluation

**YTD CLAIM ANALYSIS
PREPARED EXCLUSIVELY FOR:**

County of Hidalgo

January 1, 2020 - December 31, 2020

June 2020

Presented by



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This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Claims Summary through June 2020



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Medical Summary - Combined

Reporting as of June 30, 2020

Carrier: Aetna

Specific Deductible: \$300,000

Contract Type: Paid

Plan Year: 1/1/2020 - 12/31/2020

Paid Month	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Year-to-Date		
													Total	PEPM	
Enrollment															
Subscribers ¹	3,840	3,859	3,902	3,913	3,903	3,905	0	0	0	0	0	0		23,322	
Members ¹	6,675	6,692	6,753	6,764	6,744	6,741	0	0	0	0	0	0		40,369	
Contract Size	1.74	1.73	1.73	1.73	1.73	1.73	0.00	0.00	0.00	0.00	0.00	0.00		1.73	
Claim Payments															
Medical Claims	\$1,460,530	\$1,686,727	\$1,819,071	\$1,661,436	\$1,378,831	\$1,633,823	\$0	\$0	\$0	\$0	\$0	\$0		\$9,640,418	\$413.36
Pharmacy Claims	\$602,085	\$589,320	\$584,067	\$810,884	\$722,982	\$657,041	\$0	\$0	\$0	\$0	\$0	\$0		\$3,966,380	\$170.07
Stop Loss Reimbursements	\$0	\$0	\$0	(\$18,906)	(\$26,100)	(\$14,569)	\$0	\$0	\$0	\$0	\$0	\$0		(\$59,575)	(\$2.55)
Claim Wire Billing	\$0	\$0	\$0	\$0	(\$2,779)	\$0	\$0	\$0	\$0	\$0	\$0	\$0		(\$2,779)	(\$0.12)
Total Net Claim Payments	\$2,062,615	\$2,276,047	\$2,403,138	\$2,453,415	\$2,072,934	\$2,276,295	\$0	\$0	\$0	\$0	\$0	\$0		\$13,544,444	\$580.76
Total Net Claim Payments PEPM	\$537	\$590	\$616	\$627	\$531	\$583	\$0	\$0	\$0	\$0	\$0	\$0			
Fixed Costs															
Administrative Fees	\$102,573	\$103,080	\$104,229	\$104,523	\$104,256	\$104,309	\$0	\$0	\$0	\$0	\$0	\$0		\$622,969	\$26.71
Stop Loss Premiums	\$148,608	\$149,343	\$151,007	\$151,433	\$151,046	\$151,124	\$0	\$0	\$0	\$0	\$0	\$0		\$902,561	\$38.70
Total Fixed Costs	\$251,181	\$252,424	\$255,236	\$255,956	\$255,302	\$255,433	\$0	\$0	\$0	\$0	\$0	\$0		\$1,525,531	\$65.41
Total Fixed Costs PEPM	\$65	\$65	\$65	\$65	\$65	\$65	\$0	\$0	\$0	\$0	\$0	\$0			
Total Plan Cost	\$2,313,796	\$2,528,471	\$2,658,374	\$2,709,370	\$2,328,235	\$2,531,728	\$0	\$0	\$0	\$0	\$0	\$0		\$15,069,975	\$646.17
Contributions															
Employer Contributions ²	\$2,485,200	\$2,496,972	\$2,525,094	\$2,531,634	\$2,525,748	\$2,527,056	\$0	\$0	\$0	\$0	\$0	\$0		\$15,091,704	\$647.10
Employee Contributions ²	\$276,930	\$276,333	\$277,673	\$278,437	\$277,055	\$275,311	\$0	\$0	\$0	\$0	\$0	\$0		\$1,661,738	\$71.25
Total Contributions	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,367	\$0	\$0	\$0	\$0	\$0	\$0		\$16,753,442	\$718.35
Budget Comparison															
Budgeted Cost ²	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,367	\$0	\$0	\$0	\$0	\$0	\$0		\$16,753,442	\$718.35
Total Plan Cost	\$2,313,796	\$2,528,471	\$2,658,374	\$2,709,370	\$2,328,235	\$2,531,728	\$0	\$0	\$0	\$0	\$0	\$0		\$15,069,975	\$646.17
Surplus/(Deficit) (\$)	\$448,334	\$244,834	\$144,392	\$100,701	\$474,567	\$270,639	\$0	\$0	\$0	\$0	\$0	\$0		\$1,683,467	\$72.18
Variance from Projected (%)	83.8%	91.2%	94.8%	96.4%	83.1%	90.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		90.0%	



Claims Summary through June 2020

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Medical Summary - Basic

Reporting as of June 30, 2020

Carrier: Aetna
 Specific Deductible: \$300,000
 Contract Type: Paid
 Plan Year: 1/1/2020 - 12/31/2020

Paid Month	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Year-to-Date		
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Members ¹	6,675	6,692	6,753	6,764	6,744	6,741	0	0	0	0	0	0		40,369	
Contract Size	1.74	1.73	1.73	1.73	1.73	1.73	0.00	0.00	0.00	0.00	0.00	0.00		1.73	
Claim Payments															
Medical Claims	\$1,317,283	\$1,670,161	\$1,818,222	\$1,407,743	\$1,372,537	\$1,619,708	\$0	\$0	\$0	\$0	\$0	\$0		\$9,205,653	\$394.72
Pharmacy Claims	\$551,234	\$589,320	\$584,067	\$810,884	\$722,781	\$657,041	\$0	\$0	\$0	\$0	\$0	\$0		\$3,915,328	\$167.88
Stop Loss Reimbursements	\$0	\$0	\$0	(\$18,906)	(\$26,100)	(\$14,569)	\$0	\$0	\$0	\$0	\$0	\$0		(\$59,575)	(\$2.55)
Total Net Claim Payments	\$1,868,517	\$2,259,481	\$2,402,289	\$2,199,721	\$2,069,218	\$2,262,180	\$0	\$0	\$0	\$0	\$0	\$0		\$13,061,407	\$560.05
Total Net Claim Payments PEPM	\$487	\$586	\$616	\$562	\$530	\$579	\$0	\$0	\$0	\$0	\$0	\$0			
Fixed Costs															
Administrative Fees	\$102,573	\$103,080	\$104,229	\$104,523	\$104,256	\$104,309	\$0	\$0	\$0	\$0	\$0	\$0		\$622,969	\$26.71
Stop Loss Premiums	\$148,608	\$149,343	\$151,007	\$151,433	\$151,046	\$151,124	\$0	\$0	\$0	\$0	\$0	\$0		\$902,561	\$38.70
Total Fixed Costs	\$251,181	\$252,424	\$255,236	\$255,956	\$255,302	\$255,433	\$0	\$0	\$0	\$0	\$0	\$0		\$1,525,531	\$65.41
Total Fixed Costs PEPM	\$65	\$65	\$65	\$65	\$65	\$65	\$0	\$0	\$0	\$0	\$0	\$0			
Total Plan Cost	\$2,119,698	\$2,511,905	\$2,657,525	\$2,455,677	\$2,324,520	\$2,517,613	\$0	\$0	\$0	\$0	\$0	\$0		\$14,586,937	\$625.46
Contributions															
Employer Contributions ²	\$2,485,200	\$2,496,972	\$2,525,094	\$2,531,634	\$2,525,748	\$2,527,056	\$0	\$0	\$0	\$0	\$0	\$0		\$15,091,704	\$647.10
Employee Contributions ²	\$276,930	\$276,333	\$277,673	\$278,437	\$277,055	\$275,311	\$0	\$0	\$0	\$0	\$0	\$0		\$1,661,738	\$71.25
Total Contributions	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,367	\$0	\$0	\$0	\$0	\$0	\$0		\$16,753,442	\$718.35
Budget Comparison															
Budgeted Cost ²	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,367	\$0	\$0	\$0	\$0	\$0	\$0		\$16,753,442	\$718.35
Total Plan Cost	\$2,119,698	\$2,511,905	\$2,657,525	\$2,455,677	\$2,324,520	\$2,517,613	\$0	\$0	\$0	\$0	\$0	\$0		\$14,586,937	\$625.46
Surplus/(Deficit) (\$)	\$642,432	\$261,400	\$145,242	\$354,394	\$478,283	\$284,754	\$0	\$0	\$0	\$0	\$0	\$0		\$2,166,504	\$92.90
Variance from Projected (%)	76.7%	90.6%	94.8%	87.4%	82.9%	89.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		87.1%	

Paid Month	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19
Budget Comparison						
Budgeted Cost ²	\$2,583,186	\$2,580,157	\$2,664,440	\$2,688,681	\$2,656,662	\$2,644,257
Total Plan Cost	\$2,732,419	\$2,222,748	\$2,092,986	\$2,481,273	\$2,472,032	\$2,153,425
Surplus/(Deficit) (\$)	(\$149,233)	\$357,409	\$571,474	\$227,408	\$184,630	\$490,832
Variance from Projected (%)	105.8%	86.1%	78.6%	91.5%	93.1%	81.4%

Year-to-Date

\$14,134,863

Diff-\$452,074

Claims Summary through June 2020



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Medical Summary - Runout

Reporting as of June 30, 2020

Carrier: Aetna
 Specific Deductible: \$300,000
 Contract Type: Paid
 Plan Year: 1/1/2020 - 12/31/2020

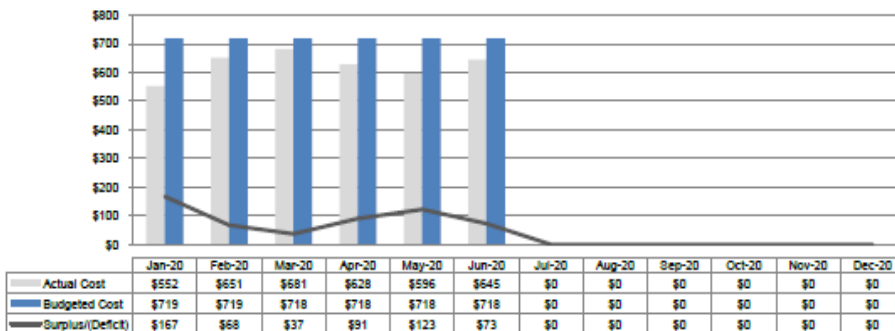
Paid Month	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Year-to-Date		
													Total	PEPM	
Enrollment															
Subscribers ¹	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Members ¹	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Contract Size	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	
Claim Payments															
Medical Claims	\$143,247	\$16,566	\$849	\$253,694	\$6,294	\$14,115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$434,765	N/A
Pharmacy Claims	\$50,851	\$0	\$0	\$0	\$201	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$51,052	N/A
Stop Loss Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Total Net Claim Payments	\$194,098	\$16,566	\$849	\$253,694	\$6,495	\$14,115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$485,817	N/A
Total Net Claim Payments PEPM	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Fixed Costs															
Administrative Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Stop Loss Premiums	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Total Fixed Costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Total Fixed Costs PEPM	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Total Plan Cost	\$194,098	\$16,566	\$849	\$253,694	\$6,495	\$14,115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$485,817	N/A
Contributions															
Employer Contributions ²	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Employee Contributions ²	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Total Contributions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Budget Comparison															
Budgeted Cost ²	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Total Plan Cost	\$194,098	\$16,566	\$849	\$253,694	\$6,495	\$14,115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$485,817	N/A
Surplus/(Deficit) (\$)	(\$194,098)	(\$16,566)	(\$849)	(\$253,694)	(\$6,495)	(\$14,115)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$485,817)	N/A
Variance from Projected (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	



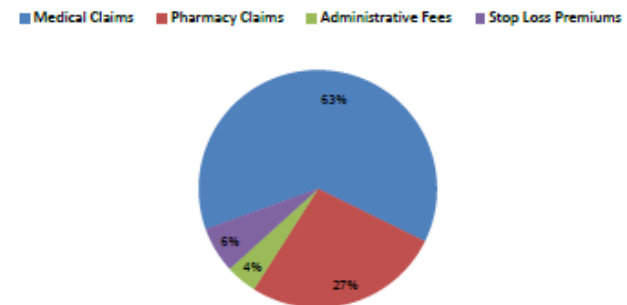
Medical Summary through June 2020

- 63% of cost is for medical expenses.
- 27% of cost is for pharmacy expenses.
- 4% of cost is for admin fees (ASO).
- 6% of cost is for stop loss premiums.
- Plan is running at a \$2,166,504 surplus (87.1%)
- Surplus does not include office overhead and Vera clinic.

Budget Comparison PEPM



Combined Plan Expenses





Large Claimants over \$150,000

Carrier: Aetna
Specific Deductible: \$300,000
Contract Type: Paid
Plan Year: 1/1/2020 - 12/31/2020

Claimant	Plan	Relationship	Status	Diagnosis	Medical	Rx	Pooled Claim Amount	Total Paid Claims (YTD)
Claimant 1	Basic	Subscriber	Active	Atherosclerotic Heart Disease Of Native Coronary Artery With Other Forms Of Angina Pectoris	\$289,861	\$10,139	\$59,575	\$359,575
Claimant 2	Basic	Subscriber	Active	Chronic Obstructive Pulmonary Disease, Unspecified	\$285,714	\$898	\$0	\$288,610
Claimant 3	Basic	Subscriber	Active	Malignant Neoplasm Of Larynx, Unspecified	\$185,222	\$950	\$0	\$186,172
Claimant 4	Basic	Subscriber	Active	Displaced Fracture Of Posterior Wall Of Right Acetabulum, Initial Encounter For Closed Fracture	\$183,425	\$849	\$0	\$184,274
Claimant 5	Basic	Subscriber	Active	Intestinal Adhesions Bandsy, With Partial Obstruction	\$154,045	\$1,437	\$0	\$155,481
					\$1,098,266	\$14,271	\$59,575	\$1,172,112



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County of Hidalgo - Aetna 2020 Mid Year Summary



Executive Summary

Jan 1, 2020 – June 30, 2020



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FINANCIAL				
	Prior	Current	%Change	Aetna BOB
Total Medical and Pharmacy Paid Amount	\$12,285,218	\$13,007,788	5.9%	N/A
Total Pharmacy Paid Amount	\$3,489,729	\$4,024,424	15.3%	N/A
Pharmacy Paid Amount per Member	\$523	\$598	14.4%	\$1,291
Total Medical Paid Amount	\$8,795,488	\$8,983,365	2.1%	N/A
Medical Paid Amount per Member	\$1,317	\$1,335	1.4%	\$3,811
Medical Paid Amount per Employee	\$2,285	\$2,311	1.2%	N/A
Total Medical Capitation Payments	\$0	\$0	N/A	N/A
Medical Capitation Paid per Member	\$0	\$0	N/A	N/A
Total Medical Paid (Claims and Capitation)	\$8,795,488	\$8,983,365	2.1%	N/A
Medical Paid per Member (Claims and Capitation)	\$1,317	\$1,335	1.4%	N/A
Inpatient Paid Amount per Member	\$368	\$361	-1.8%	\$1,302
Ambulatory Paid Amount per Member	\$949	\$974	2.6%	\$2,509



Executive Summary – continued

UTILIZATION				
	Prior	Current	%Change	Aetna BOB
Total Admissions/1,000 Members	23	22	-3.4%	52
Medical/Surgical Admissions/1,000 Members	13	11	-15.1%	N/A
Maternity Admissions/1,000 Members*	4	5	2.5%	N/A
Newborn Admissions/1,000 Members*	3	4	38.9%	N/A
Acute Admissions/1,000 Members	22	22	-2.1%	N/A
Non-Acute Admissions/1,000 Members	0	0	-66.9%	N/A
Total Days of Care/1,000 Members	95	85	-9.9%	245
Medical/Surgical Days/1,000 Members	65	60	-7.8%	N/A
Maternity Days/1,000 Members*	10	8	-11.6%	N/A
Newborn Days/1,000 Members*	8	7	-14.1%	N/A
Acute Days of Care/1,000 Members	85	82	-3.6%	N/A
Non-Acute Days of Care/1,000 Members	9	3	-69.1%	N/A
Average Length of Stay	4.1	3.8	-6.8%	4.7
Medical/Surgical ALOS	4.9	5.3	8.6%	N/A
Maternity ALOS*	2.1	1.8	-13.8%	N/A
Newborn ALOS*	2.6	1.6	-38.2%	N/A
Acute Average Length of Stay	3.8	3.7	-1.5%	N/A
Non-Acute Average Length of Stay	20.3	19.0	-6.6%	N/A
Total Surgeries/1,000 Members	177	170	-3.9%	493
Inpatient Surgeries/1,000 Members	14	17	26.5%	37
Ambulatory Surgeries/1,000 Members	164	153	-6.6%	456
Office Visits/1,000 Members	1,948	2,173	11.6%	3,123
PCP Office Visits/1,000 Members	1,241		s	N/A
Specialist Office Visits/1,000 Members	708	737	4.1%	N/A
ER Visits/1,000 Members	95	87	-8.3%	186

Key Metrics at a Glance

January 2020 – July 2020



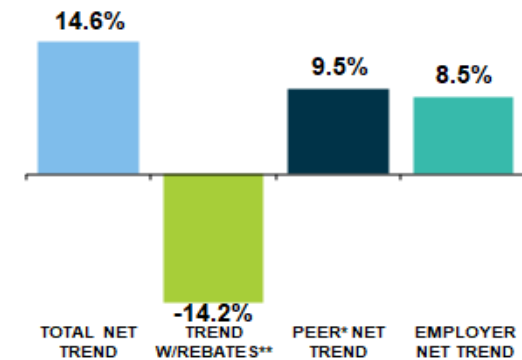
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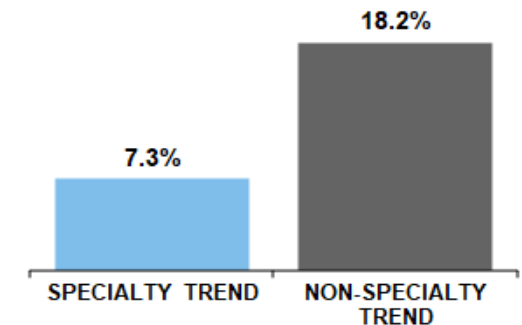
Key Metrics at a Glance

SNAPSHOT					
ELIGIBILITY	Jan-Jul 19	% Change	Jan-Jul 20	EMPLOYER†	Peer*
Average Eligible Members Per Month	6,677	0.8%	6,729		
Avg. Monthly Utilizers as % of Members	28.6%	8.6%	31.1%	32.3%	39.6%
Average Member Age	33	-0.1%	33	36	40
COST WITH REBATES					
Total Gross Cost	\$4,455,234	13.9%	\$5,072,872		
Gross Cost w/ Rebates	\$4,455,234	-12.9%	\$3,882,246		
Total Net Cost w/ Rebates	\$4,097,301	-13.5%	\$3,542,368		
Gross Cost w/ Rebates PMPM	\$95.32	-13.5%	\$82.42		
Net Cost w/ Rebates PMPM	\$87.66	-14.2%	\$75.20		
Member Cost Share	8.0%	-16.6%	6.7%	10.9%	9.0%
DRUG MIX					
% Single Source Brands	12.8%	3.8%	13.3%	10.4%	10.7%
% Multi Source Brands	0.6%	-2.6%	0.6%	1.8%	1.5%
Generic Dispensing Rate	86.6%	-0.5%	86.1%	87.8%	87.9%
Generic Substitution Rate	99.3%	0.0%	99.3%	98.0%	98.4%
UTILIZATION					
Total Prescriptions	30,380	25.0%	37,963		
% Retail Prescriptions	99.6%	-11.0%	88.6%	77.5%	84.6%
% Mail Prescriptions	0.4%	78.7%	0.7%	6.2%	6.2%
% Maintenance Choice® Prescriptions	0.0%		10.7%	16.3%	9.2%
Days' Supply PMPM	24.20	1.5%	24.57	33.82	47.04
SPECIALTY					
Specialty Total Net Cost	\$1,355,607	8.2%	\$1,466,340		
Specialty Utilizers as % of Members	0.9%	0.9%	0.9%	0.9%	1.0%
Specialty Net Cost PMPM	\$29.00	7.3%	\$31.13	\$58.95	\$73.59
Specialty % of Total Net Cost	33.1%	-6.4%	31.0%	51.0%	47.8%
Specialty % of Total Prescriptions	1.0%	-15.0%	0.8%	1.4%	1.2%
% Specialty Member Cost Share	0.5%	-17.5%	0.4%	5.3%	2.9%

YOUR NET TREND



YOUR SPECIALTY VS. NON-SPECIALTY TREND



*Source
Aetna RX Insight Report

Specialty Trend



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Executive Summary: Your Top Specialty Classes by Contribution to Trend

Key Metrics:



SPECIALTY PRESCRIPTIONS represented

31.0%

of total net cost and comprised

0.8% of all prescriptions.



NEWLY LAUNCHED MEDICATIONS contributed

0.0%

to specialty trend.

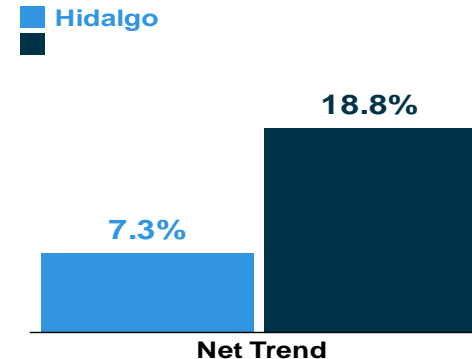


PRICE INFLATION contributed

-2.1%

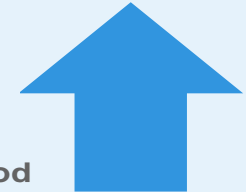
to specialty trend.

SPECIALTY TREND



9.3%

OVERALL SPECIALTY utilization increase compared to prior period



The TOP THREE CLASSES with the greatest contribution to specialty drug utilization trend are:

- Osteoporosis
- Psoriasis
- Inflammatory Bowel Disease

YOUR TOP 5 CONTRIBUTING SPECIALTY CLASSES

Specialty Class	Top Contributors	Net Cost	Utilizers	Net Cost PMPM	Contribution to Net Trend
Psoriasis	Cosentyx, Taltz	\$239,121	10	\$5.08 \$9.64	2.5%
Inflammatory Bowel Disease	Cimzia, Entyvio	\$80,498	4	\$1.71 \$1.23	0.9%
Osteoporosis	Forteo, Prolia	\$25,588	5	\$0.54 \$0.62	0.5%
Asthma	Dupixent_Asthma	\$11,924	1	\$0.25 \$1.14	0.3%
Acromegaly	Octreotide Acetate, Sandostatin	\$8,813	1	\$0.19 \$0.18	0.2%

Peer:Government

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*Source
Aetna RX Insight Report



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County of Hidalgo - COVID-19 Update



COVID-19 Activity March 2020 – June 2020



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COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

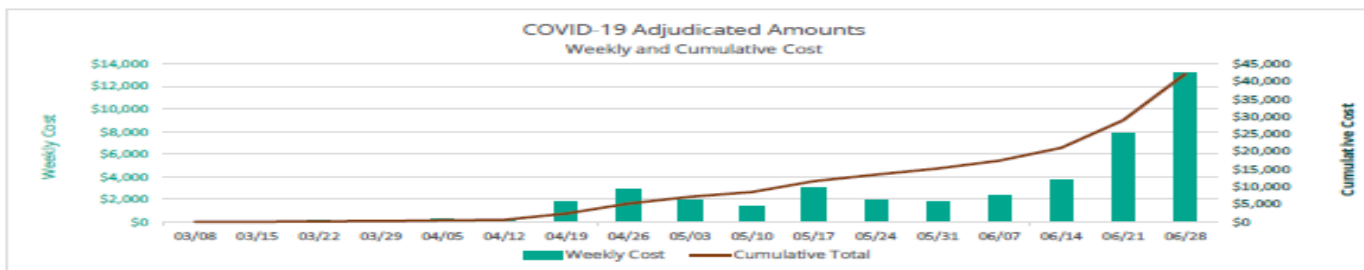
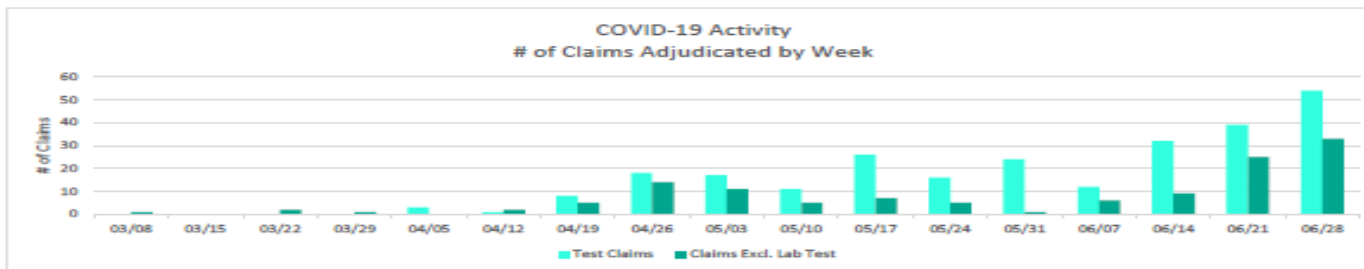
Use these insights to:

- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

At a glance

	 COVID-19 paid	 # of Tests	 Unique Claimants Excluding Lab Tests	 Unique Claimants Lab Tests
Current Week	\$13,165	54	28	53
3/1 - 6/28	\$42,162	261	100	225

How does this week compare to previous weeks?



*Source
Aetna Covid-19 Report

COVID-19 Activity Telemedicine



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Telemedicine Monitor

What is the recent Telemedicine claims activity?

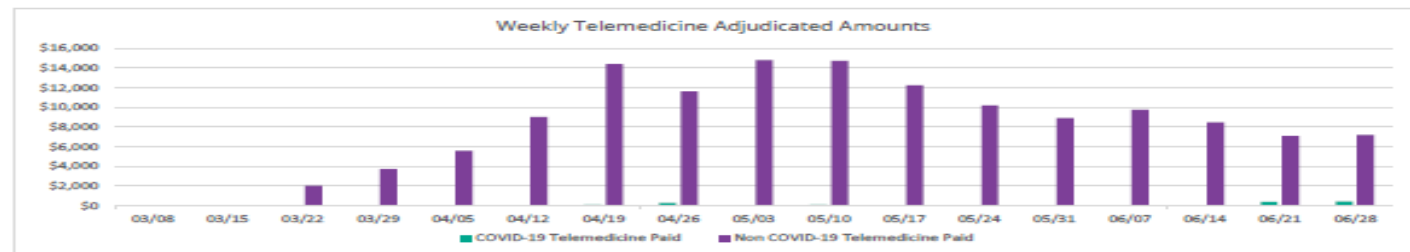
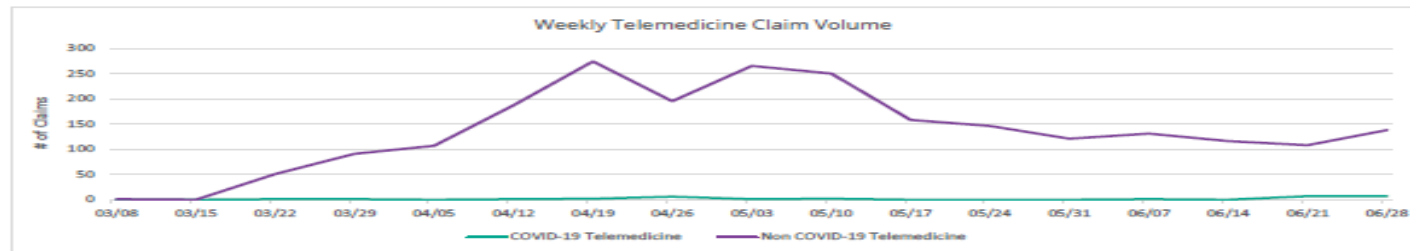
Use these insights to

- ✓ Review monthly growth of both Teladoc and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

At a glance

	 COVID-19 telemedicine paid	 Non COVID-19 telemedicine paid	 COVID-19 telemedicine claims	 Non COVID-19 telemedicine claims
Current Week	\$412	\$7,186	7	138
3/1 - 6/28	\$1,420	\$139,826	29	2,339

How is Telemedicine changing over time?



*Source
Aetna Covid-19 Report

Disclaimers

- This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

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Thank You!

Lou Arias
512.706.5427
Lou_Arias@ajg.com

70 NE Loop 410, Suite 325
San Antonio, Texas 78216
USA

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