

County of Hidalgo

Health Plan Updates

Lou Arias | November 17, 2020



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Agenda

- I. Financial Monitor Report as of September 30, 2020
- II. COVID-19 Updates



A Self-Funded
Evaluation

**YTD CLAIM ANALYSIS
PREPARED EXCLUSIVELY FOR:**

County of Hidalgo

January 1, 2020 - December 31, 2020

September 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 September 2020



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Financial Monitoring Report - County of Hidalgo

Medical Summary - Combined

Reporting as of September 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	3,912	3,909	3,930	0	0	0		35,073	
Members ¹	6,675	6,692	6,753	6,764	6,744	6,742	6,736	6,733	6,753	0	0	0		60,592	
Contract Size	1.74	1.73	1.73	1.73	1.73	1.73	1.72	1.72	1.72	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	\$1,541,237	\$1,843,483	\$2,147,919	\$0	\$0	\$0		\$15,173,057	\$432.61
Pharmacy Claims	\$602,085	\$589,320	\$584,067	\$810,884	\$722,982	\$657,041	\$792,689	\$662,238	\$706,280	\$0	\$0	\$0		\$6,127,588	\$174.71
Stop Loss Reimbursements	\$0	\$0	\$0	(\$18,906)	(\$26,100)	(\$14,569)	(\$46,564)	(\$9,884)	(\$54,363)	\$0	\$0	\$0		(\$170,387)	(\$4.86)
Claim Wire Billing	\$0	\$0	\$0	\$0	(\$2,779)	\$0	\$0	\$0	\$0	\$0	\$0	\$0		(\$2,779)	(\$0.08)
Total Net Claim Payments	\$2,062,615	\$2,276,047	\$2,403,138	\$2,453,415	\$2,072,934	\$2,276,295	\$2,287,361	\$2,495,838	\$2,799,836	\$0	\$0	\$0		\$21,127,480	\$602.39
Total Net Claim Payments PEPM	\$537	\$590	\$616	\$627	\$531	\$583	\$585	\$638	\$712	\$0	\$0	\$0			
Fixed Costs															
Administrative Fees	\$102,564	\$103,071	\$104,220	\$104,514	\$104,246	\$104,300	\$104,487	\$104,407	\$104,968	\$0	\$0	\$0		\$936,776	\$26.71
Benefits Department Costs	\$28,129	\$51,976	\$71,721	\$29,849	\$43,307	\$97,081	\$67,401	\$39,278	\$62,483	\$0	\$0	\$0		\$491,227	\$14.01
Stop Loss Premiums	\$148,608	\$149,343	\$151,007	\$151,433	\$151,046	\$151,124	\$151,394	\$151,278	\$152,091	\$0	\$0	\$0		\$1,357,325	\$38.70
Total Fixed Costs	\$279,301	\$304,391	\$326,948	\$285,796	\$298,600	\$352,505	\$323,283	\$294,963	\$319,541	\$0	\$0	\$0		\$2,785,328	\$79.42
Total Fixed Costs PEPM	\$73	\$79	\$84	\$73	\$77	\$90	\$83	\$75	\$81	\$0	\$0	\$0			
Total Plan Cost	\$2,341,916	\$2,580,438	\$2,730,087	\$2,739,211	\$2,371,533	\$2,628,800	\$2,610,644	\$2,790,802	\$3,119,377	\$0	\$0	\$0		\$23,912,808	\$681.80
Contributions															
Employer Contributions ¹	\$2,485,200	\$2,496,972	\$2,525,094	\$2,531,634	\$2,525,748	\$2,527,056	\$2,531,634	\$2,529,672	\$2,543,406	\$0	\$0	\$0		\$22,696,416	\$647.12
Employee Contributions ²	\$276,930	\$276,333	\$277,673	\$278,437	\$277,055	\$275,433	\$275,425	\$276,799	\$275,799	\$0	\$0	\$0		\$2,489,882	\$70.99
Total Contributions	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,489	\$2,807,059	\$2,806,471	\$2,819,205	\$0	\$0	\$0		\$25,186,298	\$718.11
Budget Comparison															
Budgeted Cost ²	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,489	\$2,807,059	\$2,806,471	\$2,819,205	\$0	\$0	\$0		\$25,186,298	\$718.11
Total Plan Cost	\$2,341,916	\$2,580,438	\$2,730,087	\$2,739,211	\$2,371,533	\$2,628,800	\$2,610,644	\$2,790,802	\$3,119,377	\$0	\$0	\$0		\$23,912,808	\$681.80
Surplus/(Deficit) (\$)	\$420,214	\$192,866	\$72,680	\$70,860	\$431,269	\$173,689	\$196,415	\$15,669	(\$300,173)	\$0	\$0	\$0		\$1,273,490	\$36.31
Variance from Projected (%)	84.8%	93.0%	97.4%	97.5%	84.6%	93.8%	93.0%	99.4%	110.6%	0.0%	0.0%	0.0%		94.9%	



Claims Summary through September 2020



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Financial Monitoring Report - County of Hidalgo

Medical Summary - Basic
Reporting as of September 30, 2020Carrier: 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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Contract Size	1.74	1.73	1.73	1.73	1.73	1.73	1.72	1.72	1.72	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	\$1,539,908	\$1,850,539	\$2,151,329	\$0	\$0	\$0		\$14,747,429	\$420.48
Pharmacy Claims	\$551,234	\$589,320	\$584,067	\$810,884	\$722,781	\$657,041	\$792,689	\$662,238	\$706,280	\$0	\$0	\$0		\$6,076,536	\$173.25
Stop Loss Reimbursements	\$0	\$0	\$0	(\$18,906)	(\$26,100)	(\$14,589)	(\$46,564)	(\$9,884)	(\$54,363)	\$0	\$0	\$0		(\$170,387)	(\$4.80)
Total Net Claim Payments	\$1,868,517	\$2,259,481	\$2,402,289	\$2,199,721	\$2,069,218	\$2,262,180	\$2,286,033	\$2,502,893	\$2,803,246	\$0	\$0	\$0		\$20,653,579	\$588.87
Total Net Claim Payments PEPM	\$487	\$586	\$616	\$562	\$530	\$579	\$584	\$640	\$713	\$0	\$0	\$0			
Fixed Costs															
Administrative Fees	\$102,564	\$103,071	\$104,220	\$104,514	\$104,246	\$104,300	\$104,487	\$104,407	\$104,968	\$0	\$0	\$0		\$936,778	\$26.71
Benefits Department Costs	\$28,129	\$51,976	\$71,721	\$29,849	\$43,307	\$97,081	\$67,401	\$39,278	\$62,483	\$0	\$0	\$0		\$491,227	\$14.01
Stop Loss Premiums	\$148,608	\$149,343	\$151,007	\$151,433	\$151,046	\$151,124	\$151,394	\$151,278	\$152,091	\$0	\$0	\$0		\$1,357,325	\$38.70
Total Fixed Costs	\$279,301	\$304,391	\$326,948	\$285,796	\$298,600	\$352,505	\$323,283	\$294,963	\$319,541	\$0	\$0	\$0		\$2,785,328	\$79.42
Total Fixed Costs PEPM	\$73	\$79	\$84	\$73	\$77	\$90	\$83	\$75	\$81	\$0	\$0	\$0			
Total Plan Cost	\$2,147,818	\$2,563,872	\$2,729,237	\$2,485,517	\$2,367,818	\$2,614,685	\$2,609,316	\$2,797,857	\$3,122,787	\$0	\$0	\$0		\$23,438,907	\$668.29
Contributions															
Employer Contributions ²	\$2,485,200	\$2,496,972	\$2,525,094	\$2,531,634	\$2,525,748	\$2,527,056	\$2,531,634	\$2,529,672	\$2,543,406	\$0	\$0	\$0		\$22,696,416	\$647.12
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Total Contributions	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,489	\$2,807,059	\$2,806,471	\$2,819,205	\$0	\$0	\$0		\$25,186,298	\$718.11
Budget Comparison															
Budgeted Cost ²	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,489	\$2,807,059	\$2,806,471	\$2,819,205	\$0	\$0	\$0		\$25,186,298	\$718.11
Total Plan Cost	\$2,147,818	\$2,563,872	\$2,729,237	\$2,485,517	\$2,367,818	\$2,614,685	\$2,609,316	\$2,797,857	\$3,122,787	\$0	\$0	\$0		\$23,438,907	\$668.29
Surplus/(Deficit) (\$)	\$614,312	\$209,433	\$73,529	\$324,554	\$434,985	\$187,803	\$197,743	\$8,614	(\$303,582)	\$0	\$0	\$0		\$1,747,391	\$49.82
Variance from Projected (%)	77.8%	92.4%	97.4%	88.5%	84.5%	93.3%	93.0%	99.7%	110.8%	0.0%	0.0%	0.0%		93.1%	

Paid Month	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Budget Comparison									
Budgeted Cost ²	\$2,583,186	\$2,580,157	\$2,664,440	\$2,688,681	\$2,656,662	\$2,644,257	\$2,648,702	\$2,598,466	\$1,636,983
Total Plan Cost	\$2,732,419	\$2,222,748	\$2,092,966	\$2,461,273	\$2,472,032	\$2,153,425	\$2,307,093	\$2,634,121	\$2,308,959
Surplus/(Deficit) (\$)	(\$149,233)	\$357,409	\$571,474	\$227,408	\$184,630	\$490,832	\$341,609	(\$35,655)	(\$671,976)
Variance from Projected (%)	105.8%	86.1%	78.6%	91.5%	93.1%	81.4%	87.1%	101.4%	141.0%

Year-to-Date

Diff- \$2,053,871

\$21,385,036

Claims Summary through September 2020



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Financial Monitoring Report - County of Hidalgo

Medical Summary - Runout
Reporting as of September 30, 2020

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

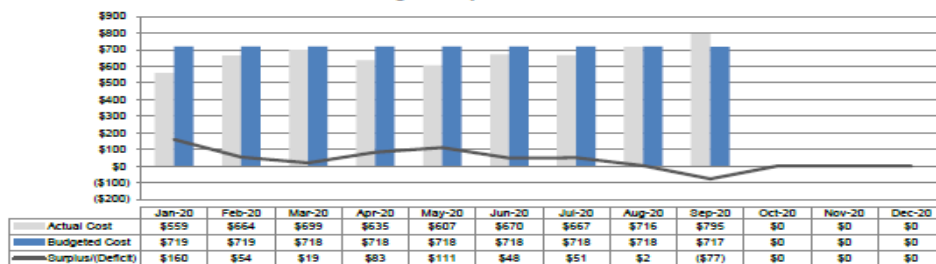
Paid Month	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Year-to-Date		
													Total	PEPM	
Enrollment															
Subscribers ¹	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Members ¹	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Contract Size	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	\$1,328	(\$7,055)	(\$3,409)	\$0	\$0	\$0	\$0	\$425,629	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	\$1,328	(\$7,055)	(\$3,409)	\$0	\$0	\$0	\$0	\$476,680	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	\$1,328	(\$7,055)	(\$3,409)	\$0	\$0	\$0	\$0	\$476,680	N/A
Contributions															
Employer Contributions ²	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Employee Contributions ¹	\$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	\$1,328	(\$7,055)	(\$3,409)	\$0	\$0	\$0	\$0	\$476,680	N/A
Surplus/(Deficit) (\$)	(\$194,098)	(\$16,566)	(\$849)	(\$253,694)	(\$6,495)	(\$14,115)	(\$1,328)	\$7,055	\$3,409	\$0	\$0	\$0	\$0	(\$476,680)	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 September 2020

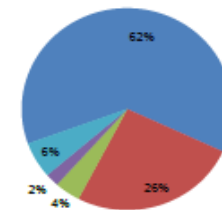
- 63% of cost is for medical expenses.
- 25% of cost is for pharmacy expenses.
- 4% of cost is for admin fees (ASO).
- 6% of cost is for stop loss premiums.
- 2% of cost is for Benefits Dept Cost.
- Plan is running at a \$2,166,504 surplus (87.1%)
- Surplus does not include office overhead and Vera clinic.

Budget Comparison PEPM



Combined Plan Expenses

- Medical Claims
- Pharmacy Claims
- Administrative Fees
- Benefits Department Costs
- Stop Loss Premiums





Large Claimants over \$150,000



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Financial Monitoring Report - County of Hidalgo

Large Claimants over \$150,000

Reporting as of September 30, 2020

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 Without Angina Pectoris	\$289,861	\$10,139	\$150,464	\$450,464
Claimant 2	Basic	Subscriber	Active	Urinary Tract Infection, Site Not Specified	\$299,941	\$59	\$19,922	\$319,922
Claimant 3	Basic	Subscriber	Active	Non-st Elevation (nstem) Myocardial Infarction	\$285,914	\$896	\$0	\$286,810
Claimant 4	Basic	Subscriber	Active	Infection And Inflammatory Reaction Due To Internal Fixation Device Of Other Site, Initial Encounter	\$239,941	\$1,081	\$0	\$241,022
Claimant 5	Basic	Subscriber	Active	Covid-19	\$237,700	\$0	\$0	\$237,700
Claimant 6	Basic	Subscriber	Active	Thrombosis Due To Vascular Prosthetic Devices, Implants And Grafts, Initial Encounter	\$220,784	\$12,242	\$0	\$233,027
Claimant 7	Basic	Subscriber	Active	Sepsis, Unspecified Organism	\$222,923	\$1,605	\$0	\$224,527
Claimant 8	Basic	Subscriber	Active	Intestinal Adhesions Bandsy, With Partial Obstruction	\$210,175	\$1,459	\$0	\$211,634
Claimant 9	Basic	Subscriber	Retiree	Benign Prostatic Hyperplasia Without Lower Urinary Tract Symptoms	\$3,882	\$201,323	\$0	\$205,005
Claimant 10	Basic	Subscriber	Active	Malignant Neoplasm Of Larynx, Unspecified	\$194,683	\$1,403	\$0	\$196,086
Claimant 11	Basic	Subscriber	Active	Sepsis, Unspecified Organism	\$182,796	\$1,354	\$0	\$184,150
Claimant 12	Basic	Spouse	Active	Encounter For Immunization	\$3,282	\$173,817	\$0	\$177,109
Claimant 13	Basic	Subscriber	Active	Type 2 Diabetes Mellitus With Diabetic Peripheral Angiopathy With Gangrene	\$172,371	\$2,700	\$0	\$175,071
					\$2,564,063	\$408,077	\$170,387	\$3,142,527



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County of Hidalgo - COVID-19 Update



COVID-19 Activity

March 2020 – September 2020





COVID-19 Claims Activity

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

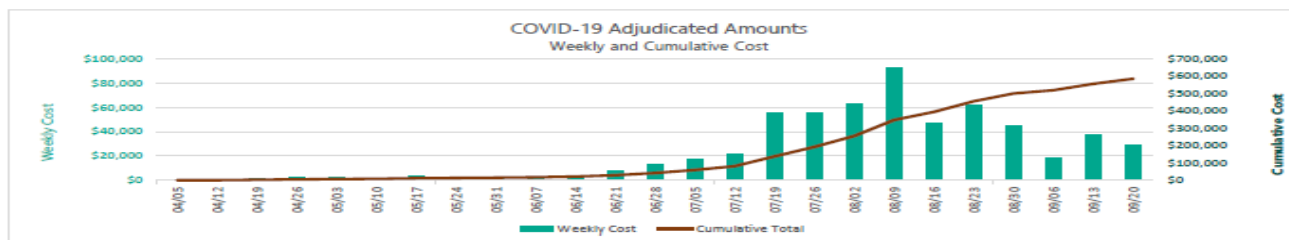
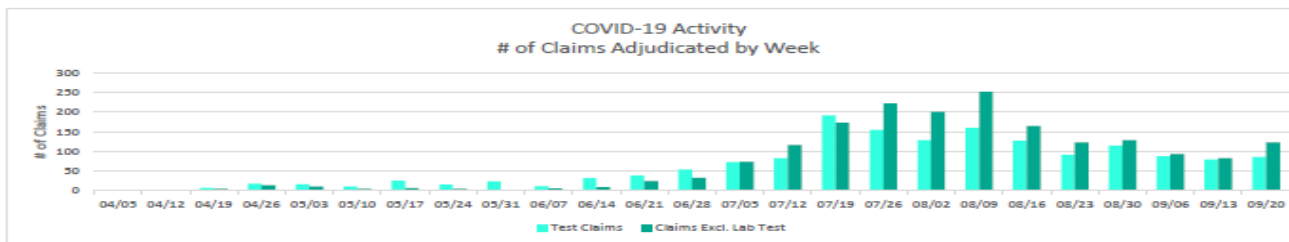
Use these insights to:

- ✓ 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	\$29,064	86	73	78
3/1 - 9/20	\$583,971	1,640	827	1,051

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?

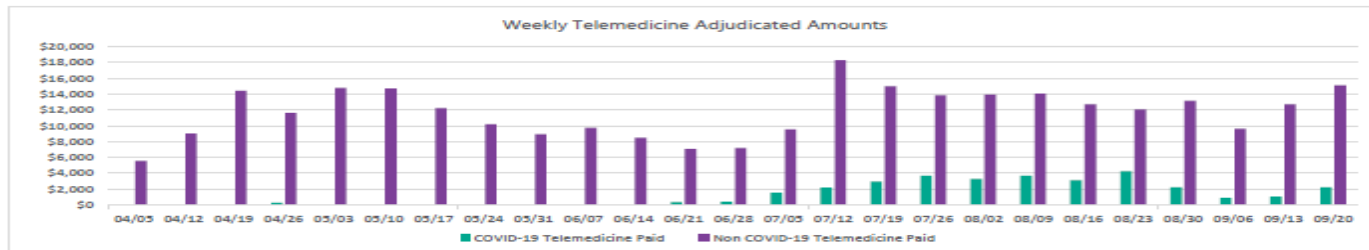
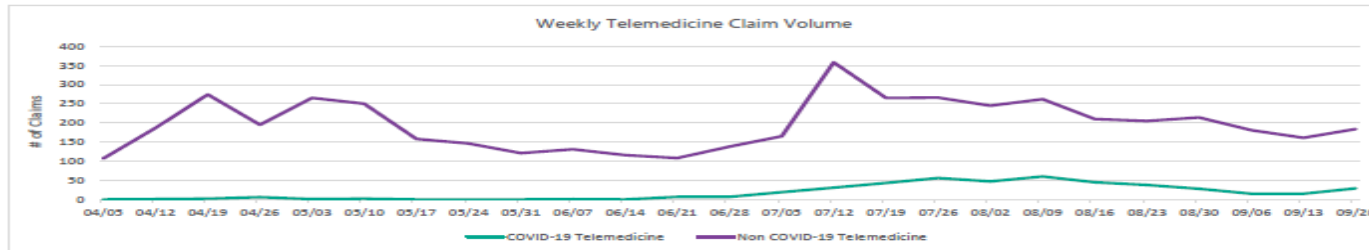
Use these insights to

- ✓ Review monthly growth of both Teladoc and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims verses 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	\$2,233	\$15,120	29	184
3/1 - 9/20	\$32,645	\$299,952	455	5,055

How is Telemedicine changing over time?



*Source
Aetna Covid-19 Report

Disclaimers

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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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