

County of Hidalgo

Health Plan Updates

Lou Arias | February 23, 2021



Gallagher

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Agenda

- I. Financial Monitor Report as of December 2020, end of the year report.
- II. COVID-19 Updates
- III. Ongoing projects



A Self-Funded
Evaluation

**YTD CLAIM ANALYSIS
PREPARED EXCLUSIVELY FOR:**

County of Hidalgo

January 1, 2020 - December 31, 2020

December 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 December 2020



Financial Monitoring Report - County of Hidalgo

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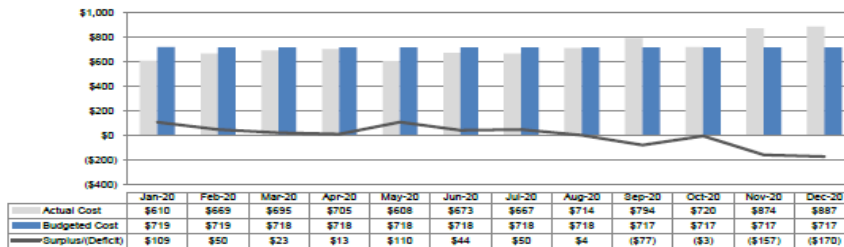
Medical Summary - Combined
Reporting as of December 31, 2020

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	Year-to-Date PEPM
Enrollment														
Subscribers ¹	3,840	3,859	3,902	3,913	3,903	3,905	3,912	3,908	3,929	3,928	3,934	3,956	46,889	
Members ¹	6,675	6,692	6,753	6,764	6,744	6,742	6,736	6,732	6,750	6,752	6,746	6,773	80,859	
Contract Size	1.74	1.73	1.73	1.73	1.73	1.73	1.72	1.72	1.72	1.72	1.71	1.71	1.72	
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	\$1,929,679	\$2,362,604	\$2,378,480	\$21,943,820	\$465.86
Pharmacy Claims	\$602,085	\$589,320	\$584,067	\$610,884	\$722,982	\$657,041	\$792,889	\$662,238	\$706,280	\$721,760	\$790,317	\$917,209	\$8,456,874	\$180.36
Stop Loss Reimbursements	\$0	\$0	\$0	(\$18,906)	(\$26,100)	(\$14,569)	(\$46,564)	(\$9,884)	(\$54,363)	(\$121,173)	(\$41,237)	(\$82,255)	(\$415,052)	(\$8.85)
Claim Wire Piling	\$0	\$0	\$0	\$0	(\$2,778)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,778)	(\$0.06)
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	\$2,530,265	\$3,111,684	\$3,113,434	\$29,882,863	\$637.31
Total Net Claim Payments PEPM	\$537	\$590	\$616	\$627	\$531	\$583	\$585	\$639	\$713	\$644	\$791	\$787		
Fixed Costs														
Administrative Fees	\$102,555	\$103,063	\$104,211	\$104,505	\$104,238	\$104,291	\$104,478	\$104,371	\$104,932	\$104,906	\$105,066	\$105,653	\$1,252,271	\$26.71
Benefits Department Costs	\$28,129	\$51,976	\$53,404	\$48,166	\$43,307	\$97,081	\$67,401	\$39,278	\$62,517	\$41,143	\$68,898	\$136,940	\$738,242	\$15.74
Stop Loss Premiums	\$148,008	\$149,343	\$151,007	\$151,433	\$151,046	\$151,124	\$151,394	\$151,240	\$152,052	\$152,014	\$152,246	\$153,097	\$1,814,604	\$38.70
Total Fixed Costs	\$279,293	\$304,382	\$308,623	\$304,104	\$298,591	\$352,494	\$323,274	\$294,890	\$319,501	\$298,063	\$326,209	\$353,691	\$3,805,118	\$81.15
Total Fixed Costs PEPM	\$73	\$79	\$79	\$78	\$77	\$90	\$83	\$75	\$81	\$76	\$83	\$100		
Total Plan Cost	\$2,341,908	\$2,580,430	\$2,711,761	\$2,757,519	\$2,371,525	\$2,628,791	\$2,610,635	\$2,790,728	\$3,119,337	\$2,828,328	\$3,437,894	\$3,509,125	\$33,687,980	\$718.46
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	\$2,529,018	\$2,542,098	\$2,541,444	\$2,545,368	\$2,559,756	\$30,341,022	\$647.08
Employee Contributions ²	\$276,930	\$276,333	\$277,673	\$278,437	\$277,055	\$275,433	\$275,425	\$276,799	\$276,261	\$276,783	\$276,709	\$277,269	\$3,321,085	\$70.83
Total Contributions	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,489	\$2,807,059	\$2,805,817	\$2,818,359	\$2,818,207	\$2,822,077	\$2,837,025	\$33,662,107	\$717.91
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	\$2,805,817	\$2,818,359	\$2,818,207	\$2,822,077	\$2,837,025	\$33,662,107	\$717.91
Total Plan Cost	\$2,341,908	\$2,580,430	\$2,711,761	\$2,757,519	\$2,371,525	\$2,628,791	\$2,610,635	\$2,790,728	\$3,119,337	\$2,828,328	\$3,437,894	\$3,509,125	\$33,687,980	\$718.46
Surplus/(Deficit) (\$)	\$420,223	\$192,875	\$91,005	\$52,552	\$431,278	\$173,697	\$196,423	\$15,089	(\$309,979)	(\$10,121)	(\$615,817)	(\$672,100)	(\$25,874)	(\$0.55)
Variance from Projected (%)	84.8%	93.0%	96.8%	98.1%	84.6%	93.8%	93.0%	99.5%	110.7%	100.4%	121.8%	123.7%	100.1%	

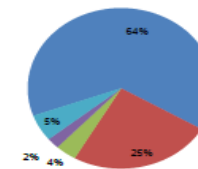
(1) Most recent month of enrollment based on prior month
(2) Estimated based on monthly enrollment and employer/employee contributions.
(3) This exhibit does not reflect any of the enrollment, claims, or contributions associated with the indemnity plan.

Budget Comparison PEPM



Combined Plan Expenses

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





Claims Summary through December 2020



Insurance | Risk Management | Consulting

Financial Monitoring Report - County of Hidalgo

Medical Summary - Basic
Reporting as of December 31, 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	
													Total	PEPM
Enrollment														
Subscribers ¹	3,840	3,859	3,902	3,913	3,903	3,905	3,912	3,908	3,929	3,928	3,934	3,956	46,889	
Members ¹	6,675	6,692	6,753	6,764	6,744	6,742	6,736	6,732	6,750	6,752	6,746	6,773	80,859	
Contract Size	1.74	1.73	1.73	1.73	1.73	1.73	1.72	1.72	1.72	1.72	1.71	1.71	1.72	
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	\$1,929,127	\$2,360,647	\$2,379,095	\$21,416,297	\$456.74
Pharmacy Claims	\$551,234	\$589,320	\$584,067	\$810,884	\$722,781	\$657,041	\$792,689	\$662,238	\$706,280	\$721,760	\$790,317	\$817,209	\$8,405,822	\$179.27
Stop Loss Reimbursements	\$0	\$0	\$0	(\$18,906)	(\$26,100)	(\$14,589)	(\$46,564)	(\$9,884)	(\$54,363)	(\$121,173)	(\$41,237)	(\$82,255)	(\$415,052)	(\$8.85)
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	\$2,529,713	\$3,109,727	\$3,114,049	\$29,407,067	\$627.16
Total Net Claim Payments PEPM	\$487	\$586	\$616	\$562	\$530	\$579	\$584	\$640	\$713	\$644	\$790	\$787		
Fixed Costs														
Administrative Fees	\$102,555	\$103,063	\$104,211	\$104,505	\$104,238	\$104,291	\$104,478	\$104,371	\$104,932	\$104,906	\$105,066	\$105,653	\$1,252,271	\$26.71
Benefits Department Costs	\$28,129	\$51,976	\$53,404	\$48,166	\$43,307	\$97,081	\$67,401	\$39,278	\$62,517	\$41,143	\$68,898	\$136,840	\$738,242	\$15.74
Stop Loss Premiums	\$148,808	\$149,343	\$151,007	\$151,433	\$151,046	\$151,124	\$151,394	\$151,240	\$152,052	\$152,014	\$152,248	\$153,097	\$1,814,804	\$38.70
Total Fixed Costs	\$279,293	\$304,382	\$308,623	\$304,104	\$298,591	\$352,496	\$323,274	\$294,890	\$319,501	\$298,063	\$326,209	\$395,691	\$3,805,118	\$81.15
Total Fixed Costs PEPM	\$73	\$79	\$79	\$78	\$77	\$90	\$83	\$75	\$81	\$76	\$83	\$100		
Total Plan Cost	\$2,147,810	\$2,563,863	\$2,710,912	\$2,503,825	\$2,367,809	\$2,614,677	\$2,609,307	\$2,797,783	\$3,122,747	\$2,827,775	\$3,435,936	\$3,509,740	\$33,212,184	\$708.32
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	\$2,529,018	\$2,542,098	\$2,541,444	\$2,545,368	\$2,559,756	\$30,341,022	\$647.08
Employee Contributions ²	\$276,930	\$276,333	\$277,673	\$278,437	\$277,055	\$275,433	\$275,425	\$276,799	\$276,261	\$276,763	\$276,709	\$277,269	\$3,321,085	\$70.83
Total Contributions	\$2,762,130	\$2,773,305	\$2,802,767	\$2,810,071	\$2,802,803	\$2,802,489	\$2,807,059	\$2,805,817	\$2,818,359	\$2,818,207	\$2,822,077	\$2,837,025	\$33,662,107	\$717.91
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	\$2,805,817	\$2,818,359	\$2,818,207	\$2,822,077	\$2,837,025	\$33,662,107	\$717.91
Total Plan Cost	\$2,147,810	\$2,563,863	\$2,710,912	\$2,503,825	\$2,367,809	\$2,614,677	\$2,609,307	\$2,797,783	\$3,122,747	\$2,827,775	\$3,435,936	\$3,509,740	\$33,212,184	\$708.32
Surplus/(Deficit) (\$)	\$614,320	\$209,441	\$91,855	\$306,246	\$434,994	\$187,812	\$197,751	\$8,034	(\$304,388)	(\$9,568)	(\$613,859)	(\$672,715)	\$449,922	\$9.60
Variance from Projected (%)	77.8%	92.4%	98.7%	89.1%	84.5%	93.3%	93.0%	99.7%	110.8%	100.3%	121.8%	123.7%		98.7%

(1) Most recent month of enrollment based on prior month

(2) Estimated based on monthly enrollment and employer/employee contributions.

Paid Month	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Year-to-Date	
Budget Comparison														
Budgeted Cost ¹	\$2,583,186	\$2,580,157	\$2,684,440	\$2,688,881	\$2,656,662	\$2,644,257	\$2,648,702	\$2,598,466	\$1,636,983	\$3,616,028	\$2,616,370	\$2,939,207	\$31,873,139	\$680.49
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	\$2,301,999	\$2,575,630	\$2,624,286	\$28,886,952	\$625.80
Surplus/(Deficit) (\$)	(\$149,233)	\$357,409	\$571,474	\$227,408	\$184,830	\$490,832	\$341,609	(\$35,655)	(\$671,976)	\$1,314,028	\$40,740	\$314,921	\$2,986,187	\$64.69
Variance from Projected (%)	105.8%	86.1%	78.6%	91.5%	93.1%	81.4%	87.1%	101.4%	141.0%	63.7%	98.4%	89.3%	90.6%	

Diff - \$4,325,232

\$28,886,952



Claims Summary through December 2020



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Financial Monitoring Report - County of Hidalgo

Medical Summary - Runout
Reporting as of December 31, 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	
													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)	\$552	\$1,958	(\$615)	\$427,523	N/A
Pharmacy Claims	\$50,851	\$0	\$0	\$0	\$201	\$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	N/A
Total Net Claim Payments	\$194,098	\$16,566	\$849	\$253,694	\$6,495	\$14,115	\$1,328	(\$7,055)	(\$3,409)	\$552	\$1,958	(\$615)	\$478,575	N/A
Total Net Claim Payments PEPM	\$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	N/A
Stop Loss Premiums	\$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	N/A
Total Fixed Costs PEPM	\$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)	\$552	\$1,958	(\$615)	\$478,575	N/A
Contributions														
Employer Contributions ²	\$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	N/A
Total Contributions	\$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	N/A
Total Plan Cost	\$194,098	\$16,566	\$849	\$253,694	\$6,495	\$14,115	\$1,328	(\$7,055)	(\$3,409)	\$552	\$1,958	(\$615)	\$478,575	N/A
Surplus/(Deficit) (\$)	(\$194,098)	(\$16,566)	(\$849)	(\$253,694)	(\$6,495)	(\$14,115)	(\$1,328)	\$7,055	\$3,409	(\$552)	(\$1,958)	\$615	(\$478,575)	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%

(1) Most recent month of enrollment based on prior month

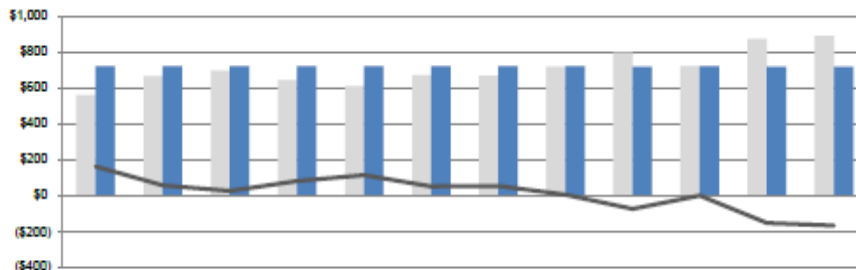
(2) Estimated based on monthly enrollment and employer/employee contributions.



Medical Summary through December 2020

- 64% of cost is for medical expenses.
- 25% of cost is for pharmacy expenses.
- 4% of cost is for admin fees (ASO).
- 5% of cost is for stop loss premiums.
- 2% of cost is for Benefits Dept Cost.
- Plan ended with a \$449,922 surplus (98.7%)
- Surplus does not include office overhead and Vera clinic.

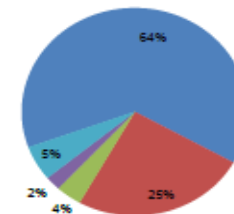
Budget Comparison PEPM



	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Actual Cost	\$559	\$664	\$695	\$640	\$607	\$670	\$667	\$716	\$795	\$720	\$873	\$887
Budgeted Cost	\$719	\$719	\$718	\$718	\$718	\$718	\$718	\$718	\$717	\$717	\$717	\$717
Surplus/Deficit	\$160	\$54	\$24	\$78	\$111	\$48	\$51	\$2	(\$77)	(\$2)	(\$156)	(\$170)

Combined Plan Expenses

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





Large Claimants over \$150,000



Financial Monitoring Report - County of Hidalgo

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Large Claimants over \$150,000

Reporting as of December 31, 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	\$235,711	\$535,711
Claimant 2	Basic	Subscriber	Active	Other Specified Sepsis	\$299,543	\$457	\$88,368	\$388,368
Claimant 3	Basic	Subscriber	Active	Covid-19	\$299,941	\$59	\$70,939	\$370,939
Claimant 4	Basic	Subscriber	Active	Thrombosis Due To Vascular Prosthetic Devices, Implants And Grafts, Initial Encounter	\$287,758	\$12,242	\$20,034	\$320,034
Claimant 5	Basic	Subscriber	Active	Non-st Elevation (nSTEMI) Myocardial Infarction	\$285,981	\$896	\$0	\$286,876
Claimant 6	Basic	Subscriber	Active	Infection And Inflammatory Reaction Due To Internal Fixation Device Of Other Site, Initial Encounter	\$268,330	\$1,430	\$0	\$269,760
Claimant 7	Basic	Subscriber	Retiree	Benign Prostatic Hyperplasia Without Lower Urinary Tract Symptoms	\$5,819	\$261,451	\$0	\$267,270
Claimant 8	Basic	Subscriber	Active	Secondary Malignant Neoplasm Of Right Lung	\$255,953	\$1,475	\$0	\$257,428
Claimant 9	Basic	Subscriber	Active	Sepsis, Unspecified Organism	\$252,986	\$2,914	\$0	\$255,900
Claimant 10	Basic	Child	Active	Single Liveborn Infant, Delivered By Cesarean	\$245,047	\$0	\$0	\$245,047
Claimant 11	Basic	Spouse	Active	Encounter For Immunization	\$3,531	\$238,585	\$0	\$242,116
Claimant 12	Basic	Subscriber	Active	Type 2 Diabetes Mellitus With Diabetic Peripheral Angiopathy With Gangrene	\$236,707	\$3,183	\$0	\$239,890
Claimant 13	Basic	Subscriber	Active	Sepsis, Unspecified Organism	\$223,160	\$1,806	\$0	\$224,765
Claimant 14	Basic	Subscriber	Active	Acute Lymphoblastic Leukemia, In Remission	\$5,587	\$193,769	\$0	\$199,356
Claimant 15	Basic	Subscriber	Active	Malignant Neoplasm Of Larynx, Unspecified	\$195,188	\$1,403	\$0	\$196,591
Claimant 16	Basic	Subscriber	Active	Malignant Neoplasm Of Right Ovary	\$183,728	\$145	\$0	\$183,873
Claimant 17	Basic	Subscriber	Active	Other Specified Sepsis	\$154,861	\$212	\$0	\$155,073
					\$3,493,980	\$729,966	\$415,052	\$4,638,997



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County of Hidalgo - COVID-19 Update



COVID-19 Activity

March 2020 – Feb 7, 2021



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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:

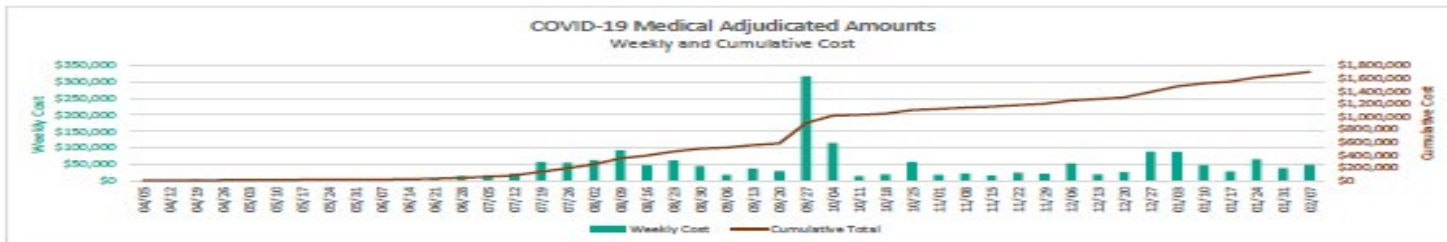
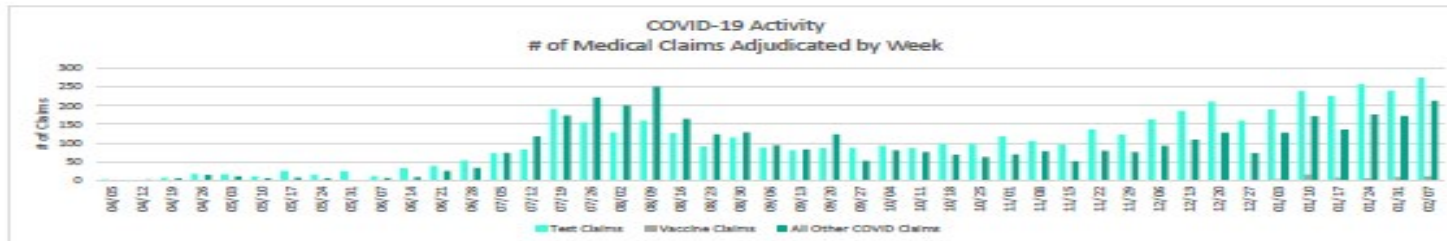
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

At a glance

	COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		Tests	Vaccine	Tests	Vaccine Administration*	All Other Claims
Current Week	\$47,876	275	18	243	16	166
3/1/20 - 2/07/21	\$1,702,845	4,823	79	2,270	53	1,569

*Vaccine data includes medical and pharmacy for Aetna administered plans

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?

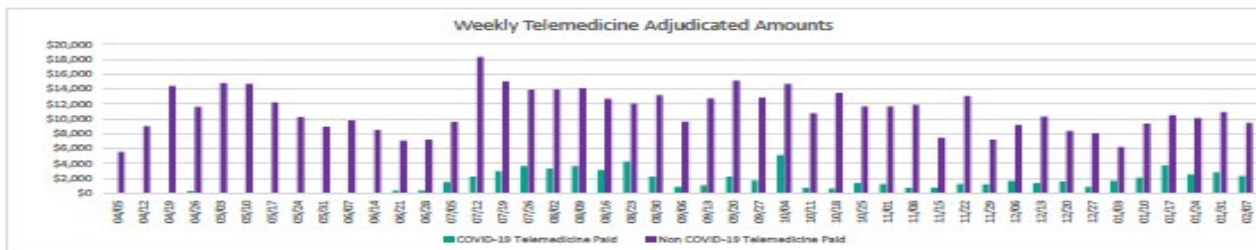
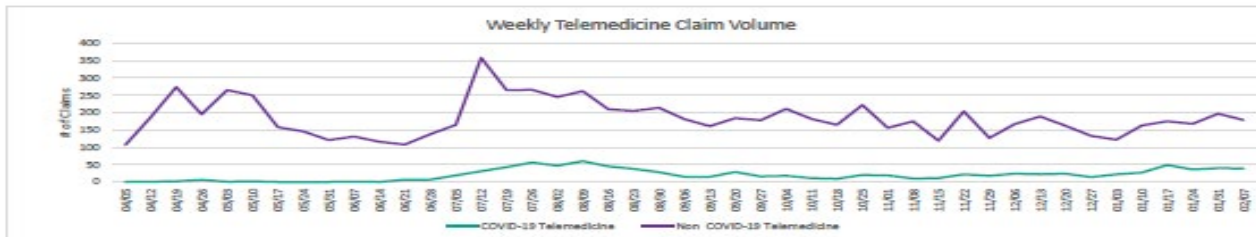
Use these insights to

- ✓ Assess monthly growth of both Teledoc 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	\$2,326	\$9,447	39	179
3/1/20 - 2/07/21	\$68,151	\$507,100	906	8,449

How is Telemedicine changing over time?



*Source
Aetna Covid-19 Report



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Upcoming projects

- I. Update on Prudent RX
- II. Vera Clinic – Reporting for August 2020 to December 2020
- III. Wellness strategies to increase participation
- IV. Out Patient cost saving measures

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!

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