



Ventura County Community College District

2018-2019 Underwriting Dashboard

December 2018 Update

Presented By:

Maggie Lepore, Senior Consultant

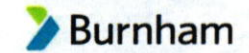
Christian Hariot, Account Executive

Glen Morse, Senior Underwriting Consultant

Anthem Medical PPO Premium & Paid Claims

Medical Plan Year: July 2018 - June 2019

December 2018 Update

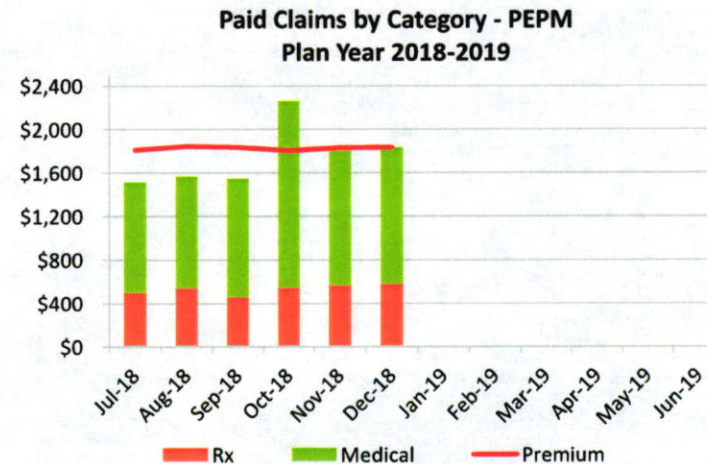
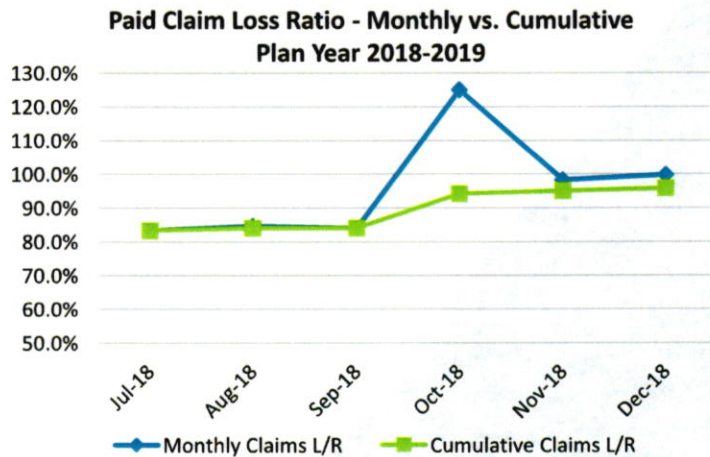


Month	Funding		Paid Claims ¹			Plan Performance		
	EE Count	Premium	Medical	Rx	Total	Premium PEPM	Claims PEPM	Claim L/R ²
Jan-18	1,347	\$2,251,462	\$1,062,389	\$578,435	\$1,640,824	\$1,671.46	\$1,218.13	72.9%
Feb-18	1,345	\$2,264,226	\$1,216,371	\$538,811	\$1,755,182	\$1,683.44	\$1,304.97	77.5%
Mar-18	1,344	\$2,250,592	\$1,674,747	\$750,253	\$2,425,000	\$1,674.55	\$1,804.32	107.7%
Apr-18	1,340	\$2,255,546	\$1,166,344	\$576,006	\$1,742,350	\$1,683.24	\$1,300.26	77.2%
May-18	1,334	\$2,247,409	\$1,454,830	\$639,364	\$2,094,194	\$1,684.71	\$1,569.86	93.2%
Jun-18	1,332	\$2,216,674	\$1,408,181	\$813,929	\$2,222,110	\$1,664.17	\$1,668.25	100.2%
Jul-18	1,344	\$2,432,135	\$1,344,290	\$681,304	\$2,025,595	\$1,809.62	\$1,507.14	83.3%
Aug-18	1,345	\$2,479,206	\$1,364,121	\$734,802	\$2,098,923	\$1,843.28	\$1,560.54	84.7%
Sep-18	1,338	\$2,453,995	\$1,442,597	\$619,183	\$2,061,779	\$1,834.08	\$1,540.94	84.0%
Oct-18	1,341	\$2,418,702	\$2,288,683	\$736,662	\$3,025,345	\$1,803.66	\$2,256.04	125.1%
Nov-18	1,339	\$2,448,341	\$1,637,438	\$768,147	\$2,405,585	\$1,828.48	\$1,796.55	98.3%
Dec-18	1,341	\$2,460,506	\$1,673,567	\$781,231	\$2,454,798	\$1,834.83	\$1,830.57	99.8%
Rolling 12	1,341	\$28,178,794	\$17,733,558	\$8,218,127	\$25,951,684	\$1,751.32	\$1,612.91	92.1%
Plan Year 18-19	1,341	\$14,692,884	\$9,750,696	\$4,321,329	\$14,072,025	\$1,825.66	\$1,748.51	95.8%
Plan Year 17-18	1,348	\$27,116,882	\$16,697,706	\$7,771,786	\$24,469,491	\$1,676.88	\$1,513.17	90.2%
Plan Year 16-17	1,365	\$26,744,679	\$16,417,717	\$7,298,453	\$23,716,170	\$1,632.27	\$1,447.43	88.7%
Plan Year 15-16	1,356	\$23,491,500	\$16,099,373	\$6,164,326	\$22,263,699	\$1,443.41	\$1,367.97	94.8%

Notes:

¹ Paid claims INCLUDE claims over the pooling point

² Claims Loss Ratio reflects GROSS paid claims against premium



Faculty Anthem Medical PPO Premium & Paid Claims

Medical Plan Year: July 2018 - June 2019

December 2018 Update



Month	Funding		Paid Claims ¹			Plan Performance		
	EE Count	Premium	Medical	Rx	Total	Premium PEPM	Claims PEPM	Claim L/R ²
Jan-18	621	\$1,110,055	\$558,822	\$219,226	\$778,048	\$1,787.53	\$1,252.90	70.1%
Feb-18	621	\$1,126,674	\$508,066	\$228,314	\$736,380	\$1,814.29	\$1,185.80	65.4%
Mar-18	620	\$1,117,070	\$733,076	\$340,216	\$1,073,292	\$1,801.73	\$1,731.12	96.1%
Apr-18	617	\$1,120,027	\$618,068	\$243,359	\$861,427	\$1,815.28	\$1,396.15	76.9%
May-18	616	\$1,116,338	\$755,956	\$263,119	\$1,019,075	\$1,812.24	\$1,654.34	91.3%
Jun-18	613	\$1,101,579	\$433,347	\$387,824	\$821,170	\$1,797.03	\$1,339.59	74.5%
Jul-18	614	\$1,201,480	\$567,672	\$290,144	\$857,815	\$1,956.81	\$1,397.09	71.4%
Aug-18	617	\$1,212,473	\$806,049	\$323,286	\$1,129,335	\$1,965.11	\$1,830.36	93.1%
Sep-18	613	\$1,202,265	\$477,180	\$243,784	\$720,964	\$1,961.28	\$1,176.12	60.0%
Oct-18	614	\$1,204,274	\$947,526	\$301,641	\$1,249,167	\$1,961.36	\$2,034.47	103.7%
Nov-18	613	\$1,204,274	\$1,031,587	\$302,121	\$1,333,708	\$1,964.56	\$2,175.71	110.7%
Dec-18	635	\$1,253,658	\$937,974	\$340,611	\$1,278,585	\$1,974.26	\$2,013.52	102.0%
Rolling 12	618	\$13,970,166	\$8,375,322	\$3,483,645	\$11,858,967	\$1,884.30	\$1,599.54	84.9%
Plan Year 18-19	618	\$7,278,423	\$4,767,987	\$1,801,588	\$6,569,574	\$1,963.96	\$1,772.69	90.3%
Plan Year 17-18	620	\$13,440,737	\$8,114,422	\$3,261,055	\$11,375,477	\$1,806.55	\$1,528.96	84.6%
Plan Year 16-17	616	\$13,051,196	\$8,291,348	\$3,293,061	\$11,584,410	\$1,766.30	\$1,567.79	88.8%
Plan Year 15-16	595	\$5,585,935	\$3,824,292	\$1,385,565	\$5,209,857	\$1,565.56	\$1,460.16	93.3%

Notes:

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