



# Ventura County Community College District

2018-2019 Underwriting Dashboard

December 2018 Update

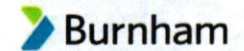
Presented By:

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

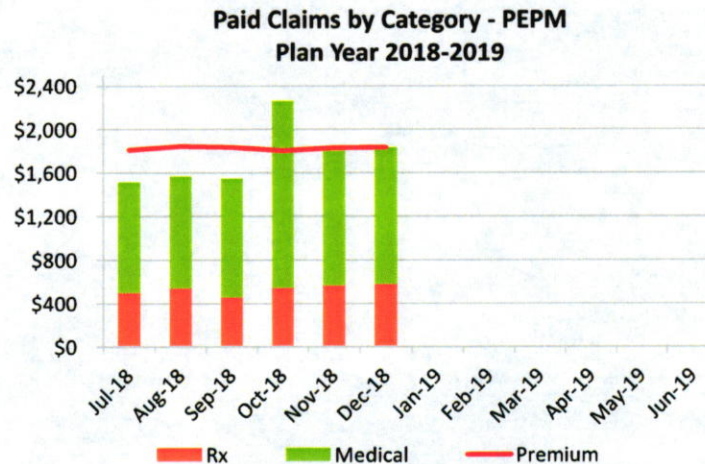
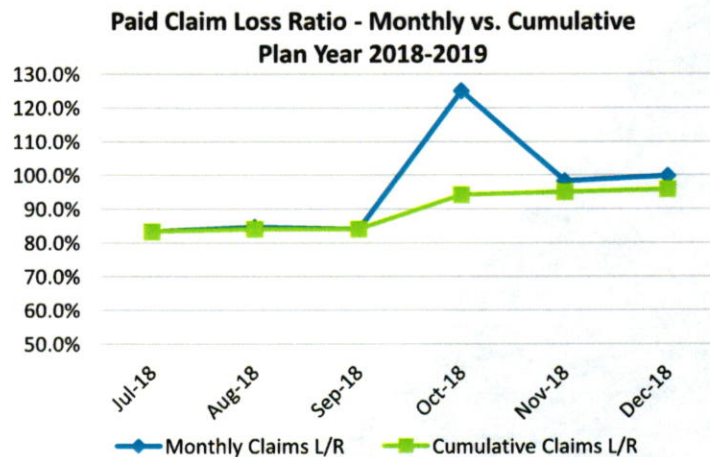


Month	Funding		Paid Claims <sup>1</sup>			Plan Performance		
	EE Count	Premium	Medical	Rx	Total	Premium PEPM	Claims PEPM	Claim L/R <sup>2</sup>
Jan-18	1,347	\$2,251,462	\$1,062,389	\$578,435	\$1,640,824	\$1,671.46	\$1,218.13	72.9%
Feb-18	1,345	\$2,264,226	\$1,216,371	\$538,811	\$1,755,182	\$1,683.44	\$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%
<b>Rolling 12</b>	<b>1,341</b>	<b>\$28,178,794</b>	<b>\$17,733,558</b>	<b>\$8,218,127</b>	<b>\$25,951,684</b>	<b>\$1,751.32</b>	<b>\$1,612.91</b>	<b>92.1%</b>
<b>Plan Year 18-19</b>	<b>1,341</b>	<b>\$14,692,884</b>	<b>\$9,750,696</b>	<b>\$4,321,329</b>	<b>\$14,072,025</b>	<b>\$1,825.66</b>	<b>\$1,748.51</b>	<b>95.8%</b>
<b>Plan Year 17-18</b>	<b>1,348</b>	<b>\$27,116,882</b>	<b>\$16,697,706</b>	<b>\$7,771,786</b>	<b>\$24,469,491</b>	<b>\$1,676.88</b>	<b>\$1,513.17</b>	<b>90.2%</b>
<b>Plan Year 16-17</b>	<b>1,365</b>	<b>\$26,744,679</b>	<b>\$16,417,717</b>	<b>\$7,298,453</b>	<b>\$23,716,170</b>	<b>\$1,632.27</b>	<b>\$1,447.43</b>	<b>88.7%</b>
<b>Plan Year 15-16</b>	<b>1,356</b>	<b>\$23,491,500</b>	<b>\$16,099,373</b>	<b>\$6,164,326</b>	<b>\$22,263,699</b>	<b>\$1,443.41</b>	<b>\$1,367.97</b>	<b>94.8%</b>

## Notes:

<sup>1</sup> Paid claims INCLUDE claims over the pooling point

<sup>2</sup> 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



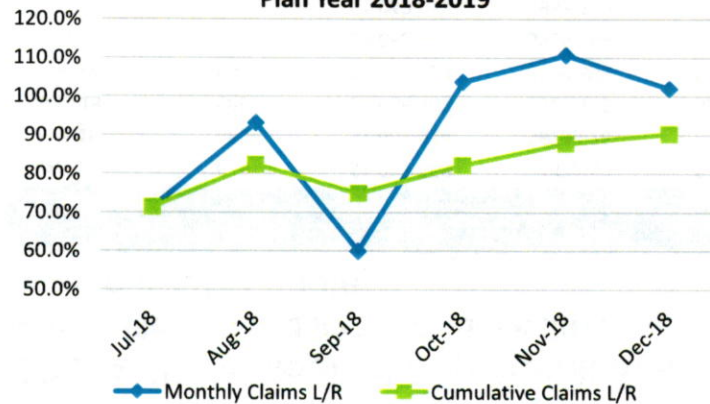
Month	Funding EE Count	Premium	Medical	Paid Claims <sup>1</sup>		Plan Performance		
				Rx	Total	Premium PEPM	Claims PEPM	Claim L/R <sup>2</sup>
Jan-18	621	\$1,110,055	\$558,822	\$219,226	\$778,048	\$1,787.53	\$1,252.90	70.1%
Feb-18	621	\$1,126,674	\$508,066	\$228,314	\$736,380	\$1,814.29	\$1,185.80	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%
<b>Rolling 12</b>	<b>618</b>	<b>\$13,970,166</b>	<b>\$8,375,322</b>	<b>\$3,483,645</b>	<b>\$11,858,967</b>	<b>\$1,884.30</b>	<b>\$1,599.54</b>	<b>84.9%</b>
<b>Plan Year 18-19</b>	<b>618</b>	<b>\$7,278,423</b>	<b>\$4,767,987</b>	<b>\$1,801,588</b>	<b>\$6,569,574</b>	<b>\$1,963.96</b>	<b>\$1,772.69</b>	<b>90.3%</b>
<b>Plan Year 17-18</b>	<b>620</b>	<b>\$13,440,737</b>	<b>\$8,114,422</b>	<b>\$3,261,055</b>	<b>\$11,375,477</b>	<b>\$1,806.55</b>	<b>\$1,528.96</b>	<b>84.6%</b>
<b>Plan Year 16-17</b>	<b>616</b>	<b>\$13,051,196</b>	<b>\$8,291,348</b>	<b>\$3,293,061</b>	<b>\$11,584,410</b>	<b>\$1,766.30</b>	<b>\$1,567.79</b>	<b>88.8%</b>
<b>Plan Year 15-16</b>	<b>595</b>	<b>\$5,585,935</b>	<b>\$3,824,292</b>	<b>\$1,385,565</b>	<b>\$5,209,857</b>	<b>\$1,565.56</b>	<b>\$1,460.16</b>	<b>93.3%</b>

Notes:

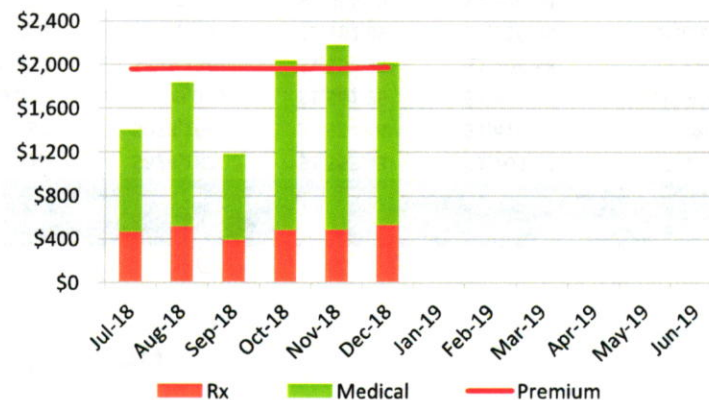
<sup>1</sup> Paid claims INCLUDE claims over the pooling point

<sup>2</sup> Claims Loss Ratio reflects GROSS paid claims against premium

**Paid Claim Loss Ratio - Monthly vs. Cumulative  
Plan Year 2018-2019**



**Paid Claims by Category - PEPM  
Plan Year 2018-2019**



# ASCC Anthem Medical PPO Premium & Paid Claims

## Medical Plan Year: July 2018 - June 2019

### December 2018 Update

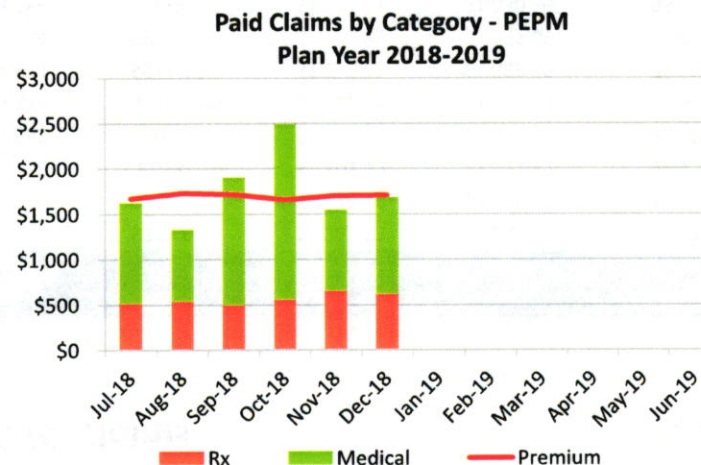
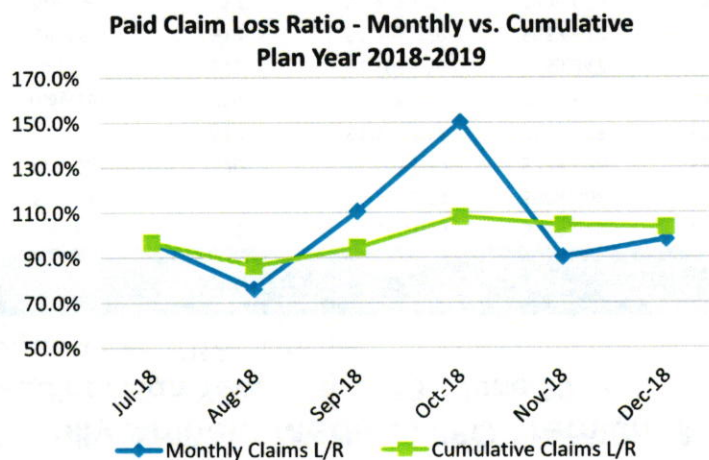


Month	Funding		Paid Claims <sup>1</sup>			Plan Performance		
	EE Count	Premium	Medical	Rx	Total	Premium PEPM	Claims PEPM	Claim L/R <sup>2</sup>
Jan-18	685	\$1,065,469	\$487,663	\$336,519	\$824,182	\$1,555.43	\$1,203.19	77.4%
Feb-18	683	\$1,061,614	\$679,676	\$293,490	\$973,166	\$1,554.34	\$1,424.84	91.7%
Mar-18	683	\$1,066,407	\$819,175	\$389,837	\$1,209,013	\$1,561.36	\$1,770.15	113.4%
Apr-18	682	\$1,062,522	\$508,658	\$316,478	\$825,136	\$1,557.95	\$1,209.88	77.7%
May-18	677	\$1,058,074	\$666,469	\$356,039	\$1,022,509	\$1,562.89	\$1,510.35	96.6%
Jun-18	677	\$1,042,098	\$938,730	\$399,251	\$1,337,981	\$1,539.29	\$1,976.34	128.4%
Jul-18	688	\$1,149,425	\$749,974	\$361,033	\$1,111,006	\$1,670.68	\$1,614.84	96.7%
Aug-18	686	\$1,187,388	\$525,565	\$378,032	\$903,597	\$1,730.89	\$1,317.20	76.1%
Sep-18	683	\$1,170,285	\$944,911	\$348,063	\$1,292,974	\$1,713.45	\$1,893.08	110.5%
Oct-18	685	\$1,134,033	\$1,315,833	\$387,364	\$1,703,197	\$1,655.52	\$2,486.42	150.2%
Nov-18	683	\$1,163,672	\$595,849	\$453,951	\$1,049,800	\$1,703.77	\$1,537.04	90.2%
Dec-18	685	\$1,170,646	\$718,857	\$429,857	\$1,148,714	\$1,708.97	\$1,676.95	98.1%
<b>Rolling 12</b>	<b>683</b>	<b>\$13,331,631</b>	<b>\$8,951,360</b>	<b>\$4,449,915</b>	<b>\$13,401,274</b>	<b>\$1,626.40</b>	<b>\$1,634.90</b>	<b>100.5%</b>
<b>Plan Year 18-19</b>	<b>685</b>	<b>\$6,975,448</b>	<b>\$4,850,988</b>	<b>\$2,358,300</b>	<b>\$7,209,288</b>	<b>\$1,697.19</b>	<b>\$1,754.08</b>	<b>103.4%</b>
<b>Plan Year 17-18</b>	<b>686</b>	<b>\$12,790,014</b>	<b>\$8,090,045</b>	<b>\$4,262,672</b>	<b>\$12,352,717</b>	<b>\$1,554.07</b>	<b>\$1,500.94</b>	<b>96.6%</b>
<b>Plan Year 16-17</b>	<b>709</b>	<b>\$12,835,685</b>	<b>\$7,559,784</b>	<b>\$3,793,562</b>	<b>\$11,353,346</b>	<b>\$1,508.48</b>	<b>\$1,334.28</b>	<b>88.5%</b>
<b>Plan Year 15-16</b>	<b>728</b>	<b>\$5,843,000</b>	<b>\$3,100,738</b>	<b>\$1,684,290</b>	<b>\$4,785,028</b>	<b>\$1,338.60</b>	<b>\$1,096.23</b>	<b>81.9%</b>

#### Notes:

<sup>1</sup> Paid claims INCLUDE claims over the pooling point

<sup>2</sup> Claims Loss Ratio reflects GROSS paid claims against premium





# Anthem Large Claim Report

Claims Over Large Claim Threshold - \$75,000

Experience Period: January 2018 - December 2018



Claimant Information				Health Condition	Diagnosis Information	Claim Information
Claimant #	Age	Relationship	Active (Yes/No)	Primary	Primary	Total Paid PPO - Medical Only
1	15-19	DEP	Yes	Neoplasms - Malignant	NON-FOLLICULAR LYMPHOMA	\$674,836
2	50-54	EE	Yes	Endocrine/Metabolic	TYPE 1 DIABETES MELLITUS	\$656,430
3	45-49	DEP	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$420,789
4	45-49	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF COLON	\$404,500
5	15-19	DEP	Yes	Circulatory System	HEART FAILURE	\$388,265
6	60-64	EE	Yes	Injury & Poisoning	INTRACRANIAL INJURY	\$331,306
7	75+	EE	Yes	Neoplasms - Malignant	OTH UNS TYPES NON-HODGKINS LYMPHOMA	\$309,391
8	25-29	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$286,090
9	65-74	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEUROENDOCRINE TUMORS	\$284,410
10	60-64	EE	Yes	Neoplasms - Malignant	MYELOID LEUKEMIA	\$260,554
11	65-74	DEP	Yes	Circulatory System	NONRHEUMATIC AORTIC VALVE DISORDERS	\$249,312
12	75+	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF BREAST	\$243,322
13	75+	DEP	Yes	Circulatory System	OCCL & STEN PRECEREB ART NO INFARCT	\$240,718
14	55-59	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$210,084
15	55-59	DEP	Yes	Genitourinary System	CHRONIC KIDNEY DISEASE	\$200,559
16	50-54	EE	Yes	Diseases of the Blood	SARCOIDOSIS	\$197,930
17	40-44	EE	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$183,918
18	60-64	EE	Yes	Aftercare	ORTHOPEDIC AFTERCARE	\$153,317
19	75+	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$116,433
20	35-39	EE	Yes	Nervous System	MULTIPLE SCLEROSIS	\$112,137
21	60-64	EE	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$109,898
22	20-24	DEP	Yes	Behavioral Health	OPIOID RELATED DISORDERS	\$105,585
23	60-64	EE	Yes	Diseases of the Blood	IMMUNODEF PREDOMNTLY ANTIBDY DEFECT	\$105,152
24	65-74	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$102,846
25	60-64	DEP	Yes	Endocrine/Metabolic	TYPE 2 DIABETES MELLITUS	\$100,735
26	45-49	EE	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$98,162
27	60-64	EE	Yes	Musculoskeletal System	OTHER & UNSPECIFIED OSTEOARTHRITIS	\$97,575
28	50-54	DEP	Yes	Behavioral Health	REACTION SEVERE STRESS & ADJUST D/O	\$96,860
29	55-59	DEP	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$95,801
30	65-74	EE	Yes	Circulatory System	ATRIAL FIBRILLATION AND FLUTTER	\$95,531
31	75+	EE	Yes	Diseases of the Skin	CELLULITIS AND ACUTE LYMPHANGITIS	\$95,070
32	55-59	DEP	Yes	Infectious/Parasitic	OTHER SEPSIS	\$94,274
33	60-64	EE	Yes	Neoplasms - Malignant	MAL NEOPLASM OTH CONN & SOFT TISS	\$91,798
34	60-64	EE	Yes	Congenital Abnormalities	OTH CONGEN MALFORM PERIPH VASC SYS	\$91,445
35	55-59	EE	Yes	Neoplasms - Malignant	SECONDARY MALIGNANT NEOPLASM OF OTH	\$88,722
36	55-59	EE	Yes	Neoplasms - Malignant	MALIG NEO KIDNEY NO RENAL PELVIS	\$84,092
37	60-64	EE	Yes	Musculoskeletal System	OSTEOARTHRITIS OF HIP	\$83,716
38	20-24	DEP	Yes	Digestive System	UNSPECIFIED APPENDICITIS	\$82,384
39	30-34	EE	Yes	Ill-Defined Conditions	ABDOMINAL AND PELVIC PAIN	\$80,571
40	50-54	EE	Yes	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	\$77,789
41	55-59	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$76,933

Total Paid Large Claims Over \$75K \$7,879,239

Total Paid Large Claims Over \$250K Pooling Point \$1,516,571

Total Paid Claims in Period (Rolling 12)<sup>2</sup> \$25,951,684

<sup>1</sup> Primary diagnosis as stated by Anthem

<sup>2</sup> Total paid claims include all gross medical, Rx and capitated paid claims on a rolling 12 basis and correspond with plan totals on the preceding pages

# Faculty Anthem Large Claim Report

## Claims Over Large Claim Threshold - \$75,000

Experience Period: January 2018 - December 2018



Claimant Information				Health Condition	Diagnosis Information	Claim Information
Claimant #	Age	Relationship	Active (Yes/No)	Primary	Primary	Total Paid PPO - Medical Only
1	15-19	DEP	Yes	Neoplasms - Malignant	NON-FOLLICULAR LYMPHOMA	\$674,836
2	50-54	EE	Yes	Endocrine/Metabolic	TYPE 1 DIABETES MELLITUS	\$656,430
3	45-49	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF COLON	\$404,500
4	75+	EE	Yes	Neoplasms - Malignant	OTH UNS TYPES NON-HODGKINS LYMPHOMA	\$309,391
5	75+	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF BREAST	\$243,322
6	60-64	EE	Yes	Aftercare	ORTHOPEDIC AFTERCARE	\$153,317
7	75+	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$116,433
8	35-39	EE	Yes	Nervous System	MULTIPLE SCLEROSIS	\$112,137
9	20-24	DEP	Yes	Behavioral Health	OPIOID RELATED DISORDERS	\$105,585
10	60-64	DEP	Yes	Endocrine/Metabolic	TYPE 2 DIABETES MELLITUS	\$100,735
11	60-64	EE	Yes	Musculoskeletal System	OTHER & UNSPECIFIED OSTEOARTHRITIS	\$97,575
12	65-74	EE	Yes	Circulatory System	ATRIAL FIBRILLATION AND FLUTTER	\$95,531
13	60-64	EE	Yes	Congenital Abnormalities	OTH CONGEN MALFORM PERIPH VASC SYS	\$91,445
14	55-59	EE	Yes	Neoplasms - Malignant	SECONDARY MALIGNANT NEOPLASM OF OTH	\$88,722
15	55-59	EE	Yes	Neoplasms - Malignant	MALIG NEO KIDNEY NO RENAL PELVIS	\$84,092
16	60-64	EE	Yes	Musculoskeletal System	OSTEOARTHRITIS OF HIP	\$83,716
17	30-34	EE	Yes	Ill-Defined Conditions	ABDOMINAL AND PELVIC PAIN	\$80,571
18	50-54	EE	Yes	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	\$77,789
Total Paid Large Claims Over \$75K						\$3,576,127
Total Paid Large Claims Over \$250K Pooling Point						\$1,045,157
Total Paid Claims in Period (Rolling 12) <sup>2</sup>						\$11,858,967

<sup>1</sup> Primary diagnosis as stated by Anthem

<sup>2</sup> Total paid claims include all gross medical, Rx and capitated paid claims on a rolling 12 basis and correspond with plan totals on the preceding pages

# ASCC Anthem Large Claim Report

Claims Over Large Claim Threshold - \$75,000

Experience Period: January 2018 - December 2018



Claimant Information				Health Condition	Diagnosis Information	Claim Information
Claimant #	Age	Relationship	Active (Yes/No)	Primary	Primary	Total Paid PPO - Medical Only
1	45-49	DEP	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$420,789
2	15-19	DEP	Yes	Circulatory System	HEART FAILURE	\$388,265
3	60-64	EE	Yes	Injury & Poisoning	INTRACRANIAL INJURY	\$331,306
4	25-29	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$286,090
5	65-74	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEUROENDOCRINE TUMORS	\$284,410
6	60-64	EE	Yes	Neoplasms - Malignant	MYELOID LEUKEMIA	\$260,554
7	65-74	DEP	Yes	Circulatory System	NONRHEUMATIC AORTIC VALVE DISORDERS	\$249,312
8	75+	DEP	Yes	Circulatory System	OCCL & STEN PRECEREB ART NO INFARCT	\$240,718
9	55-59	DEP	Yes	Genitourinary System	CHRONIC KIDNEY DISEASE	\$200,559
10	50-54	EE	Yes	Diseases of the Blood	SARCOIDOSIS	\$197,930
11	40-44	EE	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$183,918
12	60-64	EE	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$109,898
13	60-64	EE	Yes	Diseases of the Blood	IMMUNODEF PREDOMNTLY ANTIBDY DEFECT	\$105,152
14	65-74	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$102,846
15	45-49	EE	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$98,162
16	50-54	DEP	Yes	Behavioral Health	REACTION SEVERE STRESS & ADJUST D/O	\$96,860
17	55-59	DEP	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$95,801
18	75+	EE	Yes	Diseases of the Skin	CELLULITIS AND ACUTE LYMPHANGITIS	\$95,070
19	55-59	DEP	Yes	Infectious/Parasitic	OTHER SEPSIS	\$94,274
20	60-64	EE	Yes	Neoplasms - Malignant	MAL NEOPLASM OTH CONN & SOFT TISS	\$91,798
21	20-24	DEP	Yes	Digestive System	UNSPECIFIED APPENDICITIS	\$82,384
22	55-59	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$76,933

Total Paid Large Claims Over \$75K \$4,093,028

Total Paid Large Claims Over \$250K Pooling Point \$471,414

**Total Paid Claims in Period (Rolling 12)<sup>2</sup> \$13,401,274**

<sup>1</sup> Primary diagnosis as stated by Anthem

<sup>2</sup> Total paid claims include all gross medical, Rx and capitated paid claims on a rolling 12 basis and correspond with plan totals on the preceding pages