



Ventura County Community College District

2018-2019 Underwriting Dashboard

November 2018 Update

Presented By:

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Anthem Medical PPO Premium & Paid Claims

Medical Plan Year: July 2018 - June 2019

November 2018 Update

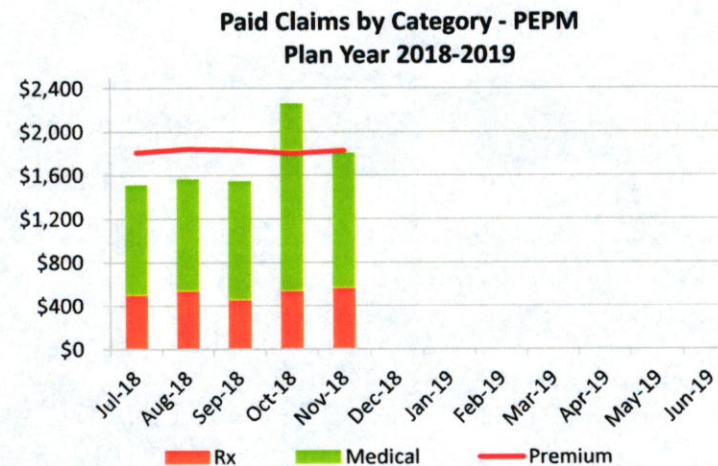
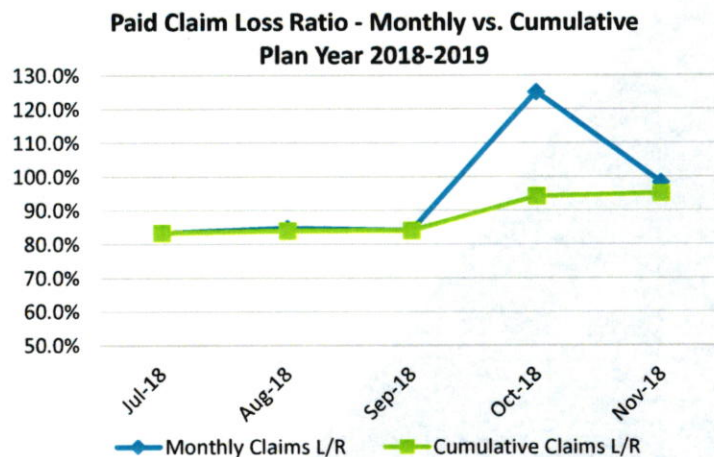


| Month | Funding | | Paid Claims ¹ | | | Plan Performance | | |
|------------------------|--------------|---------------------|--------------------------|--------------------|---------------------|-------------------|-------------------|------------------------|
| | EE Count | Premium | Medical | Rx | Total | Premium PEPM | Claims PEPM | Claim L/R ² |
| Dec-17 | 1,353 | \$2,276,404 | \$1,747,493 | \$809,528 | \$2,557,020 | \$1,682.49 | \$1,889.89 | 112.3% |
| Jan-18 | 1,348 | \$2,251,462 | \$1,062,389 | \$578,435 | \$1,640,824 | \$1,670.22 | \$1,217.23 | 72.9% |
| Feb-18 | 1,346 | \$2,264,226 | \$1,216,371 | \$538,811 | \$1,755,182 | \$1,682.19 | \$1,304.00 | 77.5% |
| Mar-18 | 1,345 | \$2,250,592 | \$1,674,747 | \$750,253 | \$2,425,000 | \$1,673.30 | \$1,802.97 | 107.7% |
| Apr-18 | 1,341 | \$2,255,546 | \$1,166,344 | \$576,006 | \$1,742,350 | \$1,681.99 | \$1,299.29 | 77.2% |
| May-18 | 1,335 | \$2,247,409 | \$1,454,830 | \$639,364 | \$2,094,194 | \$1,683.45 | \$1,568.68 | 93.2% |
| Jun-18 | 1,333 | \$2,216,674 | \$1,408,181 | \$813,929 | \$2,222,110 | \$1,662.92 | \$1,667.00 | 100.2% |
| Jul-18 | 1,345 | \$2,432,135 | \$1,344,290 | \$681,304 | \$2,025,595 | \$1,808.28 | \$1,506.02 | 83.3% |
| Aug-18 | 1,346 | \$2,479,206 | \$1,364,121 | \$734,802 | \$2,098,923 | \$1,841.91 | \$1,559.38 | 84.7% |
| Sep-18 | 1,340 | \$2,453,995 | \$1,442,597 | \$619,183 | \$2,061,779 | \$1,831.34 | \$1,538.64 | 84.0% |
| Oct-18 | 1,343 | \$2,418,702 | \$2,288,683 | \$736,662 | \$3,025,345 | \$1,800.97 | \$2,252.68 | 125.1% |
| Nov-18 | 1,340 | \$2,448,341 | \$1,637,438 | \$768,147 | \$2,405,585 | \$1,827.12 | \$1,795.21 | 98.3% |
| Rolling 12 | 1,343 | \$27,994,692 | \$17,807,484 | \$8,246,423 | \$26,053,907 | \$1,737.18 | \$1,616.75 | 93.1% |
| Plan Year 18-19 | 1,343 | \$12,232,378 | \$8,077,129 | \$3,540,097 | \$11,617,227 | \$1,821.92 | \$1,730.30 | 95.0% |
| Plan Year 17-18 | 1,349 | \$27,116,882 | \$16,697,706 | \$7,771,786 | \$24,469,491 | \$1,675.64 | \$1,512.05 | 90.2% |
| Plan Year 16-17 | 1,366 | \$26,744,679 | \$16,417,717 | \$7,298,453 | \$23,716,170 | \$1,631.87 | \$1,447.08 | 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

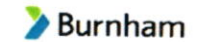
² Claims Loss Ratio reflects GROSS paid claims against premium



Anthem Large Claim Report

Claims Over Large Claim Threshold - \$75,000

Experience Period: December 2017 - November 2018



| Claimant # | Claimant Information | | | Health Condition Primary | Diagnosis Information Primary | Claim Information Total Paid PPO - Medical Only |
|------------|----------------------|--------------|-----------------|-----------------------------|-------------------------------------|--|
| | Age | Relationship | Active (Yes/No) | | | |
| 1 | 15-19 | DEP | Yes | Neoplasms - Malignant | NON-FOLLICULAR LYMPHOMA | \$595,049 |
| 2 | 50-54 | EE | Yes | Diseases of the Blood | COMMON VARIABLE IMMUNODEFICIENCY | \$524,647 |
| 3 | 45-49 | DEP | Yes | Neoplasms - Malignant | MALIGNANT NEOPLASM OF COLON | \$443,485 |
| 4 | 45-49 | DEP | Yes | Digestive System | ALCOHOLIC LIVER DISEASE | \$389,945 |
| 5 | 15-19 | DEP | Yes | Circulatory System | HEART FAILURE | \$375,996 |
| 6 | 25-29 | EE | No | Injury & Poisoning | COMP FOLLOW INFUS TRANSFUS TX INJ | \$369,020 |
| 7 | 60-64 | EE | Yes | Injury & Poisoning | INTRACRANIAL INJURY | \$314,832 |
| 8 | 65-74 | DEP | Yes | Neoplasms - Malignant | MALIGNANT NEUROENDOCRINE TUMORS | \$298,782 |
| 9 | 25-29 | DEP | Yes | Behavioral Health | ALCOHOL RELATED DISORDERS | \$278,107 |
| 10 | 65-74 | DEP | Yes | Circulatory System | NONRHEUMATIC AORTIC VALVE DISORDERS | \$252,792 |
| 11 | 75+ | DEP | Yes | Neoplasms - Malignant | MALIGNANT NEOPLASM OF BREAST | \$241,949 |
| 12 | 75+ | DEP | Yes | Circulatory System | OCCL & STEN PRECEREB ART NO INFARCT | \$240,636 |
| 13 | 75+ | EE | Yes | Neoplasms - Malignant | OTH UNS TYPES NON-HODGKINS LYMPHOMA | \$234,941 |
| 14 | 60-64 | EE | Yes | Neoplasms - Malignant | MYELOID LEUKEMIA | \$228,705 |
| 15 | 55-59 | DEP | Yes | Behavioral Health | ALCOHOL RELATED DISORDERS | \$219,012 |
| 16 | 50-54 | EE | Yes | Diseases of the Blood | SARCOIDOSIS | \$205,212 |
| 17 | 75+ | EE | Yes | Infectious/Parasitic | OTHER SEPSIS | \$203,599 |
| 18 | 40-44 | EE | Yes | Digestive System | ALCOHOLIC LIVER DISEASE | \$183,729 |
| 19 | 55-59 | DEP | Yes | Genitourinary System | CHRONIC KIDNEY DISEASE | \$181,590 |
| 20 | 60-64 | EE | Yes | Aftercare | ORTHOPEDIC AFTERCARE | \$153,352 |
| 21 | 65-74 | EE | Yes | Musculoskeletal System | OTHER SPONDYLOPATHIES | \$122,655 |
| 22 | 35-39 | EE | Yes | Nervous System | MULTIPLE SCLEROSIS | \$112,137 |
| 23 | 60-64 | EE | Yes | Circulatory System | CHRONIC ISCHEMIC HEART DISEASE | \$109,235 |
| 24 | 60-64 | DEP | Yes | Endocrine/Metabolic | TYPE 2 DIABETES MELLITUS | \$108,282 |
| 25 | 65-74 | EE | Yes | Infectious/Parasitic | OTHER SEPSIS | \$102,712 |
| 26 | 20-24 | DEP | Yes | Behavioral Health | OPIOID RELATED DISORDERS | \$99,634 |
| 27 | 50-54 | EE | Yes | Aftercare | ENCOUNTER FOR OTHER AFTERCARE | \$99,039 |
| 28 | 55-59 | DEP | Yes | Behavioral Health | ALCOHOL RELATED DISORDERS | \$99,013 |
| 29 | 60-64 | EE | Yes | Musculoskeletal System | OTHER & UNSPECIFIED OSTEOARTHRITIS | \$98,097 |
| 30 | 45-49 | EE | Yes | Behavioral Health | ALCOHOL RELATED DISORDERS | \$97,811 |
| 31 | 50-54 | DEP | Yes | Behavioral Health | REACTION SEVERE STRESS & ADJUST D/O | \$95,926 |
| 32 | 65-74 | EE | Yes | Circulatory System | ATRIAL FIBRILLATION AND FLUTTER | \$95,164 |
| 33 | 60-64 | EE | Yes | Neoplasms - Malignant | MAL NEOPLASM OTH CONN & SOFT TISS | \$94,553 |
| 34 | 55-59 | DEP | Yes | Infectious/Parasitic | OTHER SEPSIS | \$94,230 |
| 35 | 55-59 | DEP | Yes | Circulatory System | CHRONIC ISCHEMIC HEART DISEASE | \$93,328 |
| 36 | 60-64 | EE | Yes | Congenital Abnormalities | OTH CONGEN MALFORM PERIPH VASC SYS | \$91,870 |
| 37 | 75+ | EE | Yes | Injury & Poisoning | SUPERFICIAL INJURY OF HEAD | \$89,612 |
| 38 | 55-59 | EE | Yes | Neoplasms - Malignant | SECONDARY MALIGNANT NEOPLASM OF OTH | \$88,744 |
| 39 | 60-64 | EE | Yes | Diseases of the Blood | IMMUNODEF PREDOMNTLY ANTIBDY DEFECT | \$86,713 |
| 40 | 60-64 | EE | Yes | Musculoskeletal System | OSTEOARTHRITIS OF HIP | \$84,386 |
| 41 | 55-59 | EE | Yes | Neoplasms - Malignant | MALIG NEO KIDNEY NO RENAL PELVIS | \$83,921 |
| 42 | 20-24 | DEP | Yes | Digestive System | UNSPECIFIED APPENDICITIS | \$82,679 |
| 43 | 60-64 | EE | Yes | Digestive System | DISEASES PULP & PERIAPICAL TISSUES | \$76,320 |

Total Paid Large Claims Over \$75K \$8,141,441

Total Paid Large Claims Over \$250K Pooling Point \$1,342,654

Total Paid Claims in Period (Rolling 12)² \$26,053,907

¹ Primary diagnosis as stated by Anthem

² 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 page