



Burnham

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Ventura County Community
College District

**Joint Meeting: Medical Benefits
Homework Session**

December 6, 2018





Medical Benefits Homework Session

AFT, ASCC, MGMT

1. **Dashboard** - Aggregate October Utilization Report *Attachment Item*
2. **Data Errors** - Details of Errors, Current Status, Maintenance Process
3. **Retirees with Restrictive Medicare Language** - Review of Plan Requirements
4. **Marketing Request for Proposal (RFP)** - Template, Step-By-Step Process
5. **Kaiser Discussion Item**

Anthem October Utilization



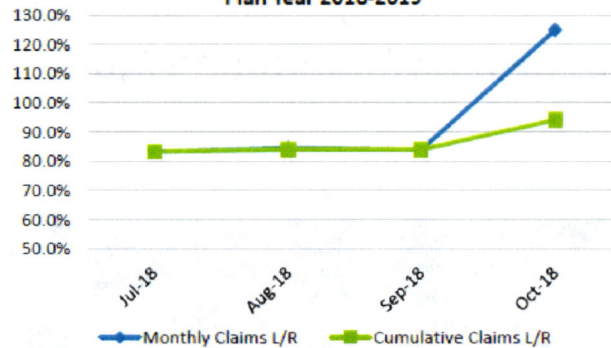
Month	Funding		Paid Claims ¹			Plan Performance		
	EE Count	Premium	Medical	Rx	Total	Premium PEPM	Claims PEPM	Claim L/R ²
Nov-17	1,356	\$2,272,440	\$1,380,393	\$605,437	\$1,985,830	\$1,675.84	\$1,464.48	87.4%
Dec-17	1,353	\$2,276,404	\$1,747,493	\$809,528	\$2,557,020	\$1,682.49	\$1,889.89	112.3%
Jan-18	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	1,339	\$2,453,995	\$1,442,597	\$619,183	\$2,061,779	\$1,832.71	\$1,539.79	84.0%
Oct-18	1,340	\$2,418,702	\$2,288,683	\$736,662	\$3,025,345	\$1,805.00	\$2,257.72	125.1%
Rolling 12	1,344	\$27,818,792	\$17,550,439	\$8,083,714	\$25,634,152	\$1,724.98	\$1,589.52	92.1%
Plan Year 18-19	1,343	\$9,784,038	\$6,439,691	\$2,771,951	\$9,211,642	\$1,821.98	\$1,715.39	94.1%
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:

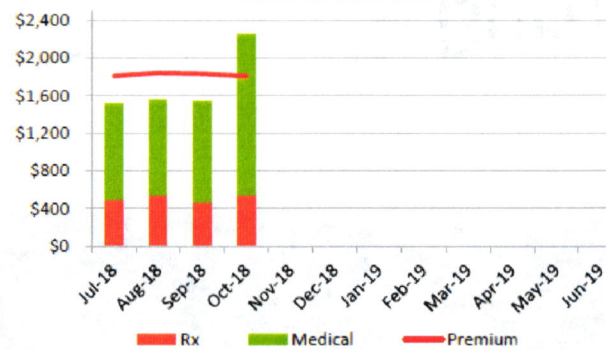
¹ Paid claims INCLUDE claims over the pooling point

² Claims Loss Ratio reflects GROSS paid claims against premium

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



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



Anthem October Utilization



Ventura County Community College District
 Adjusted Paid Claims Loss Ratio
 November 1, 2017 through October 31, 2018



	Total
Paid Premium	\$27,818,792
Premium Adjustment - 9.1% renewal increase on July 1, 2018	\$1,641,163
Adjusted Paid Premium	\$29,459,955

	Medical	Rx	Total
Paid Claims (September 2017 - August 2018)	\$17,550,439	\$8,083,714	\$25,634,152
Pooled Claims (Claims over \$250k)	(\$1,030,871)	\$0	(\$1,030,871)
Adjusted Paid Claims	\$16,519,568	\$8,083,714	\$24,603,281

Adjusted Paid Loss Ratio - Adjusted Paid Claims divided by Adjusted Paid Premium	83.5%
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Anthem October Large Claims



Claimant #	Claimant Information		Health Condition Primary	Diagnosis Information Primary		Claim Information Total Paid PPO - Medical Only
	Age	Relationship		Active (Yes/No)		
1	50-54	EE	Yes	Diseases of the Blood	COMMON VARIABLE IMMUNODEFICIENCY	\$527,608
2	45-49	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF COLON	\$457,752
3	25-29	EE	No	Injury & Poisoning	COMP FOLLOW INFUS TRANSFUS TX INJ	\$380,239
4	45-49	DEP	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$354,657
5	15-19	DEP	Yes	Circulatory System	HEART FAILURE	\$352,370
6	15-19	DEP	Yes	Neoplasms - Malignant	NON-FOLLICULAR LYMPHOMA	\$346,313
7	60-64	EE	Yes	Injury & Poisoning	INTRACRANIAL INJURY	\$304,232
8	65-74	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEUROENDOCRINE TUMORS	\$288,547
9	25-29	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$266,423
10	65-74	DEP	Yes	Circulatory System	NONRHEUMATIC AORTIC VALVE DISORDERS	\$252,729
11	75+	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF BREAST	\$244,193
12	75+	DEP	Yes	Circulatory System	OCCL & STEN PRECEREB ART NO INFARCT	\$240,595
13	55-59	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$220,735
14	75+	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$214,683
15	60-64	EE	Yes	Neoplasms - Malignant	MYELOID LEUKEMIA	\$206,899
16	50-54	EE	Yes	Diseases of the Blood	SARCOIDOSIS	\$206,039
17	40-44	EE	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$181,788
18	75+	EE	Yes	Neoplasms - Malignant	OTH UNS TYPES NON-HODGKINS LYMPHOMA	\$171,199
19	55-59	DEP	Yes	Genitourinary System	CHRONIC KIDNEY DISEASE	\$163,371
20	60-64	EE	Yes	Aftercare	ORTHOEPIC AFTERCARE	\$149,348
21	50-54	EE	Yes	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	\$124,578
22	55-59	DEP	Yes	Endocrine/Metabolic	TYPE 2 DIABETES MELLITUS	\$112,370
23	35-39	EE	Yes	Nervous System	MULTIPLE SCLEROSIS	\$112,137
24	60-64	EE	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$109,076
25	65-74	EE	Yes	Musculoskeletal System	OTHER SPONDYLOPATHIES	\$108,022
26	65-74	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$102,221
27	55-59	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$98,363
28	45-49	EE	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$97,800
29	65-74	EE	Yes	Circulatory System	ATRIAL FIBRILLATION AND FLUTTER	\$95,164
30	50-54	DEP	Yes	Behavioral Health	REACTION SEVERE STRESS & ADJUST D/O	\$94,390
31	50-54	DEP	Yes	Infectious/Parasitic	OTHER SEPSIS	\$94,186
32	60-64	EE	Yes	Congenital Abnormalities	OTH CONGEN MALFORM PERIPH VASC SYS	\$92,000
33	60-64	EE	Yes	Musculoskeletal System	OTHER & UNSPECIFIED OSTEOARTHRITIS	\$91,473
34	55-59	DEP	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$89,112
35	60-64	EE	Yes	Neoplasms - Malignant	MAL NEOPLASM OTH CONN & SOFT TISS	\$88,588
36	60-64	EE	Yes	Diseases of the Blood	IMMUNODEF PREDOMINANTLY ANTIBODY DEFECT	\$86,996
37	60-64	EE	Yes	Musculoskeletal System	OSTEOARTHRITIS OF HIP	\$84,716
38	20-24	DEP	Yes	Digestive System	UNSPECIFIED APPENDICITIS	\$83,662
39	55-59	EE	Yes	Neoplasms - Malignant	MALIG NEO KIDNEY NO RENAL PELVIS	\$83,374
40	60-64	EE	Yes	Behavioral Health	MAJ DEPRESS D/O RECURRENT	\$82,305
41	50-54	EE	Yes	Musculoskeletal System	OTHER DEFORMING DORSOPATHIES	\$75,233

List of Group Numbers & Description



Ventura County Community College District Rate Sheet - Faculty Effective 7/1/2018

Plan ID	Description	Monthly Rate
Anthem PPO		
1822ZA	Active Employees	\$2,008.74
1822ZB	Retirees <65 & Dependents <65	\$2,008.74
1822ZC	Retirees 65+ w/ Medicare A&B	\$2,008.74
1822ZD	Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$2,008.74
1822ZE	Retirees 65+ w/ Medicare A Only	\$2,008.74
1822ZF	Retirees 65+ w/ No Medicare	\$2,008.74
1822ZG	Blue Card - Retirees <65 & Dependents <65	\$2,008.74
1822ZH	Blue Card - Retirees 65+ w/ Medicare A&B	\$2,008.74
1822ZJ	Blue Card - Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$2,008.74
1822ZK	Blue Card - Retirees 65+ w/ Medicare A Only	\$2,008.74
1822ZL	Blue Card - Retirees 65+ w/ No Medicare	\$2,008.74
1822ZM	Blue Card - Retirees 65+ w/ Medicare B Only	\$2,008.74
1823AZ	COBRA Extension	
	<i>Single</i>	\$1,575.63
	<i>2-Party</i>	\$3,151.50
	<i>Family</i>	\$3,971.07
1822ZP	Retirees w/Restrictive Medicare Language	
	<i>Single</i>	\$797.16
	<i>2-Party</i>	\$1,592.88
	<i>Family</i>	\$1,991.11

List of Group Numbers & Description



Ventura County Community College District Rate Sheet - ASCC/MGMT Effective 7/1/2018

Plan ID	Description	Monthly Rate
Anthem PPO		
1823AA	Active Employees (Admin & Mgmt)	\$1,743.44
1823AB	Active Employees (Classified)	\$1,743.44
1823AC	Retirees <65 & Dependents <65	\$1,743.44
1823AE	Retirees 65+ w/ Medicare A&B	\$1,743.44
1823AF	Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$1,743.44
1823AG	Retirees 65+ w/ Medicare A Only	\$1,743.44
1823AH	Retirees 65+ w/ No Medicare	\$1,743.44
1823AJ	Blue Card - Retirees <65 & Dependents <65	\$1,743.44
1823AK	Blue Card - Retirees 65+ w/ Medicare A&B	\$1,743.44
1823AL	Blue Card - Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$1,743.44
1823AM	Blue Card - Retirees 65+ w/ Medicare A Only	\$1,743.44
1823AN	Blue Card - Retirees 65+ w/ No Medicare	\$1,743.44
1823AQ	Retirees 65+ w/ Medicare B Only	\$1,743.44
1823AS	Retirees w/Restrictive Medicare Language	
	<i>Single</i>	\$691.91
	<i>2-Party</i>	\$1,382.52
	<i>Family</i>	\$1,728.20
1823AT	Blue Card - Retirees w/Restrictive Medicare Language	
	<i>Single</i>	\$691.91
	<i>2-Party</i>	\$1,382.52
	<i>Family</i>	\$1,728.20

Report from CMS - Medicare



GROUP	MBRNO	REL	SEX	AGE	SUBSTATE	SUBZIP	A ONLY	B ONLY	A & B
1822ZB	30	SPS	M	69	CA	93003			YES
1822ZB	30	SPS	M	68	CA	93003			YES
1822ZB	30	SPS	M	70	CA	93003			YES
1822ZB	30	SPS	M	70	CA	93035	YES		
1822ZC	20	SUB	F	95	NY	10566			YES
1822ZC	10	SUB	M	83	CA	91362			YES
1822ZC	40	SPS	F	70	CA	91362			YES
1822ZC	10	SUB	M	73	CA	93003			YES
1822ZC	40	SPS	F	81	CA	93003			YES
1822ZC	10	SUB	M	86	CA	91326			YES
1822ZC	40	SPS	F	82	CA	91326			YES
1822ZC	20	SUB	F	78	CA	93010			YES
1822ZC	10	SUB	M	81	CA	93103			YES
1822ZC	40	SPS	F	76	CA	93103			YES

Medicare Report

- All Employees, Retirees, and Dependents with Medicare A and/or Medicare B
- Total of 928 Members
- Fields:
 - Group Number
 - Member Code
 - SSN
 - Name
 - Age
 - A Only
 - B Only
 - A & B

Report from Anthem



ID No./SSN	LASTNAME	FIRSTNAME	MIDINIT	BIRTHDATE	MEMBCODE	AGE	GROUPNMBR
[REDACTED]					20	95	18222C
[REDACTED]					20	71	18222C
[REDACTED]					40	71	18222C
[REDACTED]					10	84	18222C
[REDACTED]					20	76	18222C
[REDACTED]					40	82	18222C
[REDACTED]					10	73	18222C
[REDACTED]					40	83	18222C
[REDACTED]					10	86	18222C
[REDACTED]					20	79	18222C
[REDACTED]					10	81	18222C
[REDACTED]					40	77	18222C
[REDACTED]					41	70	18222C
[REDACTED]					10	75	18222C
[REDACTED]					20	69	18222C
[REDACTED]					30	70	18222C
[REDACTED]					20	71	18222C
[REDACTED]					20	74	18222C
[REDACTED]					10	82	18222C
[REDACTED]					30	74	18222C
[REDACTED]					20	80	18222C
[REDACTED]					30	75	18222C

B-Roster

- All Employees, Retirees, and Dependents on the plan are listed
- Total of 2,898 Members
- Fields:
 - SSN
 - Last Name
 - First Name
 - Middle Initial
 - Birthdate
 - Member Code
 - Age
 - Group Number

Report from Anthem – With Medicare



ID No./SSN	LASTNAME	FIRSTNAME	MIDINIT	BIRTHDATE	MEMBCODE	AGE	GROUPNMBR	DUPLICATE	Medicare
					20	95	1822ZC		AB
					20	71	1822ZC		
					40	71	1822ZC		AB
					10	84	1822ZC		AB
					20	76	1822ZC		
					40	82	1822ZC		AB
					10	73	1822ZC		AB
					40	83	1822ZC		AB
					10	86	1822ZC		AB
					20	79	1822ZC		AB
					10	81	1822ZC		AB
					40	77	1822ZC		AB
					41	70	1822ZC		A
					10	75	1822ZC		A
					20	69	1822ZC		AB
					30	70	1822ZC		AB
					20	71	1822ZC		
					20	74	1822ZC		
					10	82	1822ZC		AB
					30	74	1822ZC		A
20	80	1822ZC		A					
30	75	1822ZC		AB					

Report from Anthem – With District Changes



ID No./SSN	LASTNAME	FIRSTNAME	MIDINIT	BIRTHDATE	MEMBCODE	AGE	GROUPNMBR	DUPLICATE	Medicare	Move to
[REDACTED]					20	95	1822ZC		AB	
					20	71	1822ZC		AB	1822ZF
					40	71	1822ZC		AB	
					10	84	1822ZC		AB	
					20	76	1822ZC		AB	1822ZF
					40	82	1822ZC		AB	
					10	73	1822ZC		AB	
					40	83	1822ZC		AB	
					10	86	1822ZC		AB	
					20	79	1822ZC		AB	
					10	81	1822ZC		AB	
					40	77	1822ZC		AB	
					41	70	1822ZC		A	
					10	75	1822ZC		A	1822ZE
					20	69	1822ZC		AB	
					30	70	1822ZC		AB	
					20	71	1822ZC			1822ZF
					20	74	1822ZC			1822ZF
					10	82	1822ZC		AB	
					30	74	1822ZC		A	
20	80	1822ZC		A	1822ZE					
30	75	1822ZC		AB						

Report from Anthem - Results



ID No./SSN	LASTNAME	FIRSTNAME	MIDINIT	BIRTHDATE	MEMBCODE	AGE	GROUPNMBR	DUPLICATE	Medicare	Move to
					20	95	1822ZC		AB	
					20	71	1822ZC			1822ZF
					40	71	1822ZC		AB	
					10	84	1822ZC		AB	
					20	76	1822ZC			1822ZF
					40	82	1822ZC		AB	
					10	73	1822ZC		AB	
					40	83	1822ZC		AB	
					10	86	1822ZC		AB	
					20	79	1822ZC		AB	
					10	81	1822ZC		AB	
					40	77	1822ZC		AB	
					41	70	1822ZC		A	
					10	75	1822ZC		A	1822ZE
					20	69	1822ZC		AB	
					30	70	1822ZC		AB	
					20	71	1822ZC			1822ZF
					20	74	1822ZC			1822ZF
					10	82	1822ZC		AB	
					30	74	1822ZC		A	
					20	80	1822ZC		A	1822ZE
					30	75	1822ZC		AB	

RESULTS

AFT - 105 Corrections

ASCC - 58 Corrections

Medicare Analysis Counts



FACULTY	# ENROLLED
Anthem Blue Cross PPO	
Active Employees	341
Retirees Under Age 65	19
Retirees Over Age 65	
<i>With Medicare A&B</i>	161
<i>With Medicare A Only</i>	80
<i>With No Medicare</i>	16 / <u>53</u>
TOTAL Retirees Over Age 65	257 / <u>294</u>

ASCC	# ENROLLED
Anthem Blue Cross PPO	
Active Admin & Mgmt	47
Active Classified	289
Retirees Under Age 65	60
Retirees Over Age 65	
<i>With Medicare A&B</i>	227
<i>With Medicare A Only</i>	58
<i>With No Medicare</i>	3 / <u>14</u>
TOTAL Retirees Over Age 65	288 / <u>299</u>

Retirees with Restrictive Medicare Language



Ventura County Federation of College Teachers (AFT) Collective Bargaining Agreement

July 1, 2016, through June 30, 2019

Article 4 – Health & Welfare Benefits, Section 4.8

Faculty initially hired from July 1, 1990 through June 30, 2001 shall receive District-provided coverage to the age of 65 at which time the retiree's medical care plan shall be replaced by Medicare and a Medicare supplemental plan which provides comparable benefits and which is provided and paid for by the District. Dental and vision coverage will continue as provided above.

AFT Enrollment - 45 Retirees - 1 with *Part A Only*
39 Dependents - 3 with Part A Only,
3 with no Medicare, 15 Under Age 65

1822ZP, 1822ZQ

List of Group Numbers & Description



Ventura County Community College District Rate Sheet - Faculty Effective 7/1/2018

Plan ID	Description	Monthly Rate
Anthem PPO		
1822ZA	Active Employees	\$2,008.74
1822ZB	Retirees <65 & Dependents <65	\$2,008.74
1822ZC	Retirees 65+ w/ Medicare A&B	\$2,008.74
1822ZD	Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$2,008.74
1822ZE	Retirees 65+ w/ Medicare A Only	\$2,008.74
1822ZF	Retirees 65+ w/ No Medicare	\$2,008.74
1822ZG	Blue Card - Retirees <65 & Dependents <65	\$2,008.74
1822ZH	Blue Card - Retirees 65+ w/ Medicare A&B	\$2,008.74
1822ZJ	Blue Card - Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$2,008.74
1822ZK	Blue Card - Retirees 65+ w/ Medicare A Only	\$2,008.74
1822ZL	Blue Card - Retirees 65+ w/ No Medicare	\$2,008.74
1822ZM	Blue Card - Retirees 65+ w/ Medicare B Only	\$2,008.74
1823AZ	COBRA Extension <i>Single</i> <i>2-Party</i> <i>Family</i>	\$1,575.63 \$3,151.50 \$3,971.07
1822ZP	Retirees w/Restrictive Medicare Language <i>Single</i> <i>2-Party</i> <i>Family</i>	\$797.16 \$1,592.88 \$1,991.11
1822ZQ	Blue Card - Retirees w/Restrictive Medicare Language	

Retirees with Restrictive Medicare Language



Ventura County Service of Employees International Union (SEIU) Collective Bargaining Agreement

July 1, 2016, through June 30, 2019

Article XII – Health & Welfare Benefits, Section 12.8

Those retired individuals who meet the conditions listed in “a.” above, who were hired July 24, 1990, or after, shall be provided with a Medicare Supplemental Plan at the age of sixty-five (65). Premiums for such Medicare Supplemental Plan shall not exceed the amount listed in Sections 12.4 and 12.5. The District shall conduct exit interviews, prior to employee’s retirement, during which time medical coverage is explained and eligible employees are advised of their obligation to enroll in Medicare Parts A and B.

ASCC Enrollment - 58 Retirees - 1 with *Part A Only*
18 Dependents - 1 with Part A Only,
1 with no Medicare, 6 Under Age 65

1823AS, 1823AT

List of Group Numbers & Description



Ventura County Community College District Rate Sheet - ASCC/MGMT Effective 7/1/2018

Plan ID	Description	Monthly Rate
Anthem PPO		
1823AA	Active Employees (Admin & Mgmt)	\$1,743.44
1823AB	Active Employees (Classified)	\$1,743.44
1823AC	Retirees <65 & Dependents <65	\$1,743.44
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1823AF	Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$1,743.44
1823AG	Retirees 65+ w/ Medicare A Only	\$1,743.44
1823AH	Retirees 65+ w/ No Medicare	\$1,743.44
1823AJ	Blue Card - Retirees <65 & Dependents <65	\$1,743.44
1823AK	Blue Card - Retirees 65+ w/ Medicare A&B	\$1,743.44
1823AL	Blue Card - Retirees 65+ w/ Medicare & Dep w/ no Medicare or A Only	\$1,743.44
1823AM	Blue Card - Retirees 65+ w/ Medicare A Only	\$1,743.44
1823AN	Blue Card - Retirees 65+ w/ No Medicare	\$1,743.44
1823AQ	Retirees 65+ w/ Medicare B Only	\$1,743.44
1823AS	Retirees w/Restrictive Medicare Language	
	<i>Single</i>	\$691.91
	<i>2-Party</i>	\$1,382.52
	<i>Family</i>	\$1,728.20
1823AT	Blue Card - Retirees w/Restrictive Medicare Language	
	<i>Single</i>	\$691.91
	<i>2-Party</i>	\$1,382.52
	<i>Family</i>	\$1,728.20

Retirees with Restrictive Medicare Language



Issues:

1. CBAs indicate the plan for Tier II over 65 shall be a Medicare Supplement but the plan offered is not a Medicare Supplement
2. CBAs indicate Tier II shall enroll in Medicare, some employees and dependents are not enrolled in Medicare
3. Medicare Supplements do not allow under age 65 enrollees but there are 21 dependents under age 65 enrolled under these group numbers; *1822ZP, 1822ZQ, 1823AS, 1823AT*

School Pool Eligibility Rules - Retirees



SCHOOL POOLS	CalPERS	SISC	CVT	CSEBA	VEBA
Retirees & Medicare	Required to enroll in Medicare Parts A & B, unless ineligible for free Part A.	Required to enroll in Medicare Parts A & B, otherwise pay a penalty for non-enrollment.	Required to enroll in Medicare Parts A & B. Failure to obtain both Medicare Parts A and B will result in the disqualification from eligibility to participate in CVT health plans.	Required to enroll in Medicare Parts A & B.	Required to enroll in Medicare Parts A & B.
DIRECT MARKETS	Anthem	Blue Shield	Cigna	Aetna	UnitedHealthcare
Retirees & Medicare	Incumbent	Carrier is adaptable to your current benefit structure.	Carrier is adaptable to your current benefit structure.	Carrier is adaptable to your current benefit structure.	Carrier is adaptable to your current benefit structure.

Request for Proposal (RFP)



REQUEST FOR PROPOSAL

REASON FOR MARKETING:

We invite you to provide a quote for the below valued client of Burnham Benefits.....

Date of Request
RFP Response Due
Burnham Team Contacts

COMPANY INFORMATION	
Company Name	
Headquarters	
Effective Date	
Industry / Business Line	
Current Enrollment	
Additional Company Details	
ELIGIBILITY INFORMATION	
Eligibility	
Waiting Period	
ACA CONSIDERATIONS	
ATTACHMENTS	
<input type="checkbox"/> Census M/D/V – DOB/Gender/Zip/Tier/Plan COBRA <input type="checkbox"/> Included <input type="checkbox"/> Excluded Waivers <input type="checkbox"/> Included <input type="checkbox"/> Excluded Life/Disability – DOB/Gender/Zip/Salary/Job Title	<input type="checkbox"/> Rate History
<input type="checkbox"/> Loss Ratio reports/Claim information	<input type="checkbox"/> Large Claim Information
<input type="checkbox"/> Employee Benefits Guide	<input type="checkbox"/> Carrier Benefit Summary or SPD

RFP Items

- Reason for marketing
- Company Info
- Eligibility Info (actives and retirees)
- Attachments:
 - Census
 - Rate History
 - Loss Ratio Reports
 - Large Claims
 - Plan Summaries
 - Employee Communications
 - Benefits Related

Request for Proposal (RFP)



REQUEST FOR PROPOSAL

MEDICAL	
CURRENT COVERAGE	
Carrier	
Carrier History	
Rate History	
Contribution Strategy	
Carrier Strategy	
Renewal	
REQUESTED COVERAGE	
Plans	
Geo Access	
Rate Guarantee	
Incentives	Please acknowledge if your firm can offer any of the below incentives to our client. While these incentives will not be the primary driver in the decision process, they can tip the scales when multiple carriers are being considered. <ul style="list-style-type: none">• <u>Performance Guarantees:</u>• <u>Wellness Credit:</u>• <u>Implementation Credit:</u>• <u>Multi-Line Discounts:</u>• <u>Sales Promotions:</u>• <u>Benefits Administration Subsidies:</u>

Current Coverage Information

- Carrier Name
- Carrier History
- 5 Year Rate History
- Current Contribution Model
 - Future Model is shared if current is being changed
- Carrier Strategy
 - Network strength, medical management, multiline discounts...

Requested Coverage

- HMO, PPO, EPO
- Geo Access
- Rate Guarantee Offering

Marketing Timeline



5 - 10 weeks total
(from start to client/prospect delivery)

All checklist information has been provided



1-2 weeks (depending on complexity and workload)

RFP sent to the market



2-4 weeks (depending on carrier activity levels and marketing complexity)

All carrier RFP responses received and scrubbed



1-2 weeks (depending on adjustments required, negotiations and workload)

Marketing results spread and ready for internal review



1-2 weeks (depending on changes required, complexity and workload)

Marketing results delivered to client/prospect

Marketing Steps



1. Request for Proposal (RFP) sent out to the market
2. Carriers will review what was provided
3. Carriers will reach out to Burnham for more info if necessary
 1. Most carriers will take what is provided in the RFP and generate a quote. Some Underwriting teams dig a little further into claims/large claims and plan designs which require additional time for their review after further info is provided to them.
4. Burnham will collect and spread all carrier quotes
 1. Quotes will be reviewed by Burnham
 1. Additional time is necessary when carriers do not provide apples to apples coverage options
 2. Intention is to align all carrier options as best as possible to allow for proper decision making
5. Burnham will then focus on the best options and negotiate incentives
6. Options will be presented to the benefits committee
7. Interview process of the carriers of interest
8. Decision will be made by the committee and then implementation starts

Ventura County Community
College District
2018-2019 Underwriting Dashboard

October 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

October 2018 Update

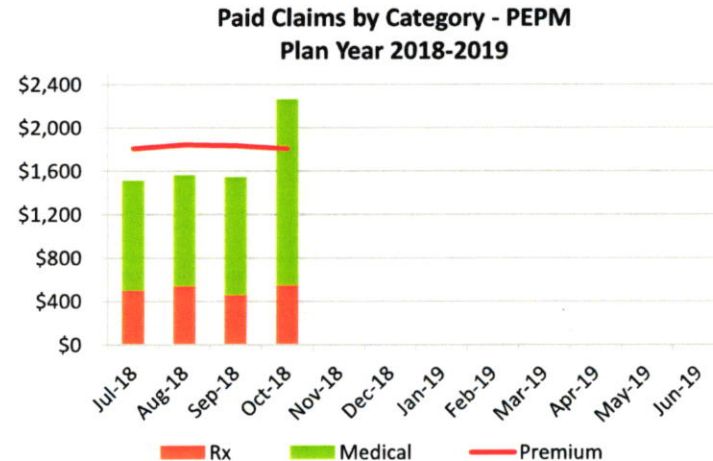
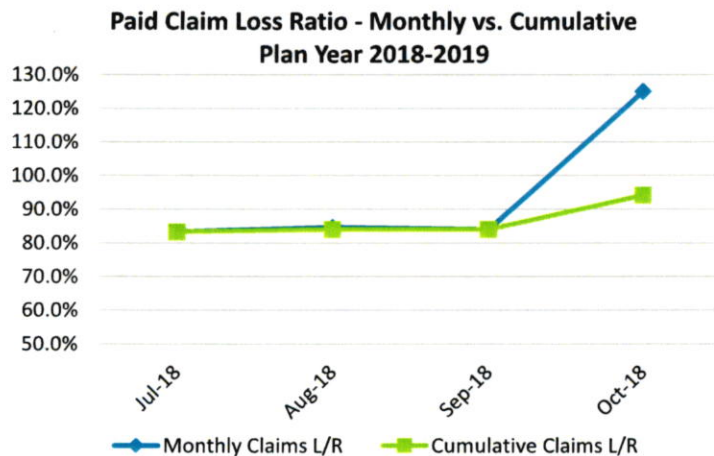


Month	Funding		Paid Claims ¹			Plan Performance		
	EE Count	Premium	Medical	Rx	Total	Premium PEPM	Claims PEPM	Claim L/R ²
Nov-17	1,356	\$2,272,440	\$1,380,393	\$605,437	\$1,985,830	\$1,675.84	\$1,464.48	87.4%
Dec-17	1,353	\$2,276,404	\$1,747,493	\$809,528	\$2,557,020	\$1,682.49	\$1,889.89	112.3%
Jan-18	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	1,339	\$2,453,995	\$1,442,597	\$619,183	\$2,061,779	\$1,832.71	\$1,539.79	84.0%
Oct-18	1,340	\$2,418,702	\$2,288,683	\$736,662	\$3,025,345	\$1,805.00	\$2,257.72	125.1%
Rolling 12	1,344	\$27,818,792	\$17,550,439	\$8,083,714	\$25,634,152	\$1,724.98	\$1,589.52	92.1%
Plan Year 18-19	1,343	\$9,784,038	\$6,439,691	\$2,771,951	\$9,211,642	\$1,821.98	\$1,715.39	94.1%
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: November 2017 - October 2018



Claimant #	Claimant Information			Health Condition	Diagnosis Information	Claim Information
	Age	Relationship	Active (Yes/No)	Primary	Primary	Total Paid PPO - Medical Only
1	50-54	EE	Yes	Diseases of the Blood	COMMON VARIABLE IMMUNODEFICIENCY	\$527,608
2	45-49	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF COLON	\$457,752
3	25-29	EE	No	Injury & Poisoning	COMP FOLLOW INFUS TRANSFUS TX INJ	\$380,239
4	45-49	DEP	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$354,657
5	15-19	DEP	Yes	Circulatory System	HEART FAILURE	\$352,370
6	15-19	DEP	Yes	Neoplasms - Malignant	NON-FOLLICULAR LYMPHOMA	\$346,313
7	60-64	EE	Yes	Injury & Poisoning	INTRACRANIAL INJURY	\$304,232
8	65-74	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEUROENDOCRINE TUMORS	\$288,547
9	25-29	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$266,423
10	65-74	DEP	Yes	Circulatory System	NONRHEUMATIC AORTIC VALVE DISORDERS	\$252,729
11	75+	DEP	Yes	Neoplasms - Malignant	MALIGNANT NEOPLASM OF BREAST	\$244,193
12	75+	DEP	Yes	Circulatory System	OCCL & STEN PRECEREB ART NO INFARCT	\$240,595
13	55-59	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$220,735
14	75+	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$214,683
15	60-64	EE	Yes	Neoplasms - Malignant	MYELOID LEUKEMIA	\$206,899
16	50-54	EE	Yes	Diseases of the Blood	SARCOIDOSIS	\$206,039
17	40-44	EE	Yes	Digestive System	ALCOHOLIC LIVER DISEASE	\$181,788
18	75+	EE	Yes	Neoplasms - Malignant	OTH UNS TYPES NON-HODGKINS LYMPHOMA	\$171,199
19	55-59	DEP	Yes	Genitourinary System	CHRONIC KIDNEY DISEASE	\$163,371
20	60-64	EE	Yes	Aftercare	ORTHOPEDIC AFTERCARE	\$149,348
21	50-54	EE	Yes	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	\$124,578
22	55-59	DEP	Yes	Endocrine/Metabolic	TYPE 2 DIABETES MELLITUS	\$112,370
23	35-39	EE	Yes	Nervous System	MULTIPLE SCLEROSIS	\$112,137
24	60-64	EE	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$109,076
25	65-74	EE	Yes	Musculoskeletal System	OTHER SPONDYLOPATHIES	\$108,022
26	65-74	EE	Yes	Infectious/Parasitic	OTHER SEPSIS	\$102,221
27	55-59	DEP	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$98,363
28	45-49	EE	Yes	Behavioral Health	ALCOHOL RELATED DISORDERS	\$97,800
29	65-74	EE	Yes	Circulatory System	ATRIAL FIBRILLATION AND FLUTTER	\$95,164
30	50-54	DEP	Yes	Behavioral Health	REACTION SEVERE STRESS & ADJUST D/O	\$94,390
31	50-54	DEP	Yes	Infectious/Parasitic	OTHER SEPSIS	\$94,186
32	60-64	EE	Yes	Congenital Abnormalities	OTH CONGEN MALFORM PERIPH VASC SYS	\$92,000
33	60-64	EE	Yes	Musculoskeletal System	OTHER & UNSPECIFIED OSTEOARTHRITIS	\$91,473
34	55-59	DEP	Yes	Circulatory System	CHRONIC ISCHEMIC HEART DISEASE	\$89,112
35	60-64	EE	Yes	Neoplasms - Malignant	MAL NEOPLASM OTH CONN & SOFT TISS	\$88,588
36	60-64	EE	Yes	Diseases of the Blood	IMMUNODEF PREDOMNTLY ANTIBDY DEFECT	\$86,996
37	60-64	EE	Yes	Musculoskeletal System	OSTEOARTHRITIS OF HIP	\$84,716
38	20-24	DEP	Yes	Digestive System	UNSPECIFIED APPENDICITIS	\$83,662
39	55-59	EE	Yes	Neoplasms - Malignant	MALIG NEO KIDNEY NO RENAL PELVIS	\$83,374
40	60-64	EE	Yes	Behavioral Health	MAJ DEPRESS D/O RECURRENT	\$82,305
41	50-54	EE	Yes	Musculoskeletal System	OTHER DEFORMING DORSOPATHIES	\$75,233

Total Paid Large Claims Over \$75K \$7,535,485

Total Paid Large Claims Over \$250K Pooling Point \$1,030,871

Total Paid Claims in Period (Rolling 12)² \$25,634,152

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 pages

Ventura County Community College District
 Adjusted Paid Claims Loss Ratio
 November 1, 2017 through October 31, 2018



	Total
Paid Premium	\$27,818,792
Premium Adjustment - 9.1% renewal increase on July 1, 2018	\$1,641,163
Adjusted Paid Premium	\$29,459,955

	Medical	Rx	Total
Paid Claims (September 2017 - August 2018)	\$17,550,439	\$8,083,714	\$25,634,152
Pooled Claims (Claims over \$250k)	<u>(\$1,030,871)</u>	<u>\$0</u>	<u>(\$1,030,871)</u>
Adjusted Paid Claims	\$16,519,568	\$8,083,714	\$24,603,281

Adjusted Paid Loss Ratio - Adjusted Paid Claims divided by Adjusted Paid Premium	83.5%
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