



**Gallagher**

Insurance | Risk Management | Consulting

A Self-Funded  
Evaluation

**YTD CLAIM ANALYSIS  
PREPARED EXCLUSIVELY FOR:**

**OKHEEI**

**January 1, 2023 - December 31, 2023**

**June 2023**

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.

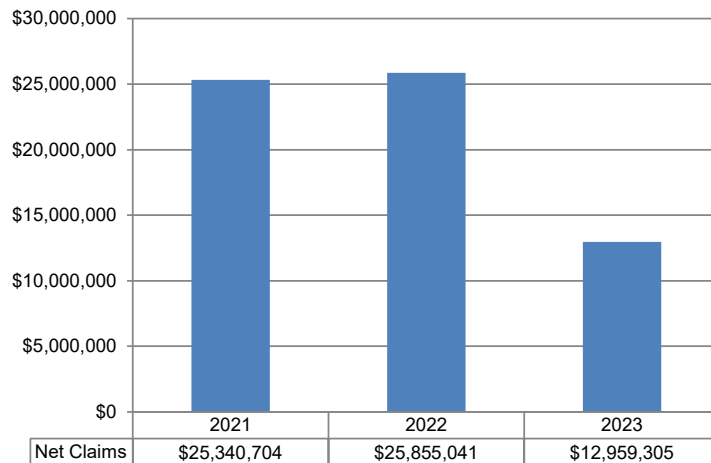
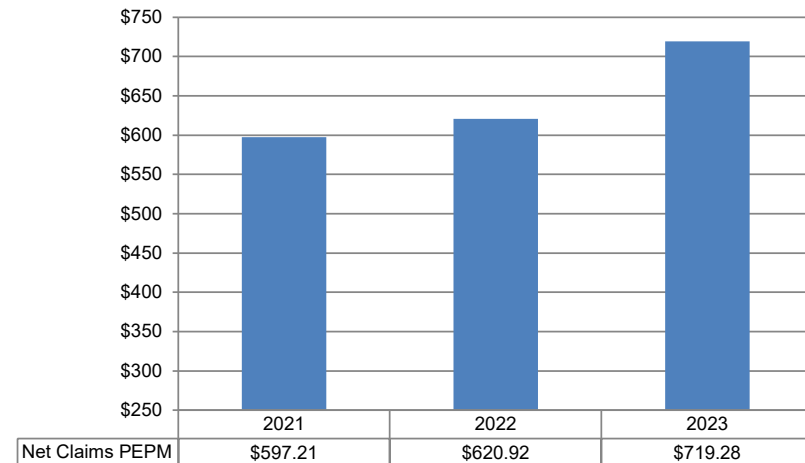
**Carrier: BCBS OK**  
**Specific Deductible: \$300,000**  
**Plan Year: 1/1/2023 - 12/31/2023**

### Executive Analysis

- 1) The medical plan expense for the month of June is \$2,969,522 or \$999.17 per employee per month (PEPM)
- 2) The YTD medical plan expense through June is \$15,267,864 or \$847.41 PEPM
- 3) Actual results YTD are -0.7% below projected budget on a gross PEPM basis
- 4) The projected budget results yield a \$108,156 surplus YTD , which equates to \$6.00 PEPM

**Total Medical/Rx Claims**

Month	2021	2022	2023
January	\$2,329,905	\$2,137,921	\$2,045,804
February	\$1,662,993	\$1,602,920	\$1,762,304
March	\$2,637,523	\$2,099,917	\$2,129,348
April	\$1,677,736	\$2,207,150	\$1,770,065
May	\$2,146,191	\$1,813,185	\$2,755,920
June	\$2,095,973	\$2,127,589	\$2,525,205
July	\$2,140,083	\$2,052,138	
August	\$1,648,196	\$2,231,305	
September	\$2,171,884	\$2,156,815	
October	\$2,623,395	\$2,227,620	
November	\$2,108,987	\$2,610,164	
December	\$2,097,838	\$2,588,317	
<b>Net Claims</b>	<b>\$25,340,704</b>	<b>\$25,855,041</b>	<b>\$12,959,305</b>
<b>Average Monthly Enrollment</b>	<b>3536</b>	<b>3470</b>	<b>3003</b>
<b>Net Claims PEPM</b>	<b>\$597.21</b>	<b>\$620.92</b>	<b>\$719.28</b>
<b>% Increase/Decrease from Prior</b>	<b>N/A</b>	<b>3.97%</b>	<b>15.84%</b>
<b>Admin Fees</b>	<b>N/A</b>	<b>N/A</b>	<b>-\$546,456</b>
<b>Stop Loss Fees</b>	<b>N/A</b>	<b>N/A</b>	<b>\$966,252</b>
<b>Total Fixed Costs</b>	<b>N/A</b>	<b>N/A</b>	<b>\$419,796</b>
<b>Total Fixed Costs PEPM</b>	<b>N/A</b>	<b>N/A</b>	<b>\$23.30</b>

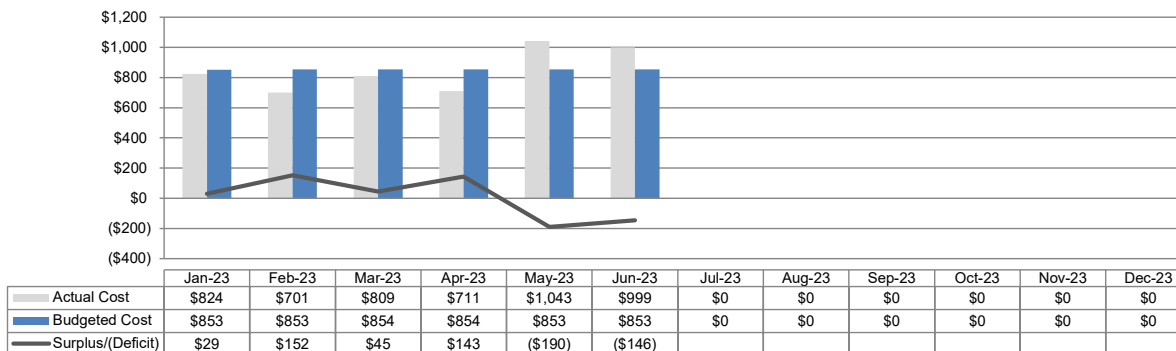
**Paid Claims by Plan Year**

**Net Paid Claims PEPM**


**Carrier: BCBS OK**  
**Specific Deductible: \$300,000**  
**Plan Year: 1/1/2023 - 12/31/2023**

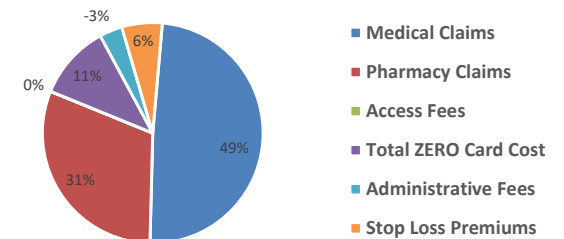
Paid Month	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Year-to-Date Total	PEPM
<b>Enrollment</b>														
Subscribers	2,992	3,015	3,013	3,014	3,011	2,972							18,017	
Members	4,151	4,186	4,192	4,196	4,193	4,146							25,064	
Contract Size	1.39	1.39	1.39	1.39	1.39	1.40							1.39	
<b>Claim Payments</b>														
Medical Claims	\$1,308,005	\$1,140,978	\$1,117,463	\$1,032,747	\$1,907,985	\$1,490,830							\$7,998,008	\$443.91
Pharmacy Claims	\$737,315	\$621,023	\$1,010,376	\$737,195	\$847,298	\$1,063,671							\$5,016,877	\$278.45
Rx Rebates	\$0	\$0	\$0	\$0	\$0	\$0							\$0	\$0.00
Access Fees	\$483	\$303	\$1,509	\$123	\$637	\$45							\$3,100	\$0.17
Claims Over Specific	\$0	\$0	\$0	\$0	\$0	(\$29,341)							(\$29,341)	(\$1.63)
<b>Total Claim Payments</b>	<b>\$2,045,804</b>	<b>\$1,762,304</b>	<b>\$2,129,348</b>	<b>\$1,770,065</b>	<b>\$2,755,920</b>	<b>\$2,525,205</b>							<b>\$12,988,645</b>	<b>\$720.91</b>
Total Claim Payments PEPM	\$683.76	\$584.51	\$706.72	\$587.28	\$915.28	\$849.67								
<b>ZERO Card</b>														
Claims	\$312,379	\$245,444	\$205,181	\$268,163	\$279,165	\$338,179							\$1,648,512	\$91.50
Fee	\$24,406	\$22,248	\$21,100	\$22,975	\$23,290	\$24,890							\$138,910	\$7.71
<b>Total ZERO Card Cost</b>	<b>\$336,786</b>	<b>\$267,692</b>	<b>\$226,282</b>	<b>\$291,138</b>	<b>\$302,455</b>	<b>\$363,070</b>							<b>\$1,787,422</b>	<b>\$99.21</b>
<b>Fixed Costs</b>														
Administrative Fees	(\$90,747)	(\$91,445)	(\$91,384)	(\$91,415)	(\$91,324)	(\$90,141)							(\$546,456)	(\$30.33)
Consulting Fee	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000							\$72,000	\$4.00
Stop Loss Premiums	\$160,461	\$161,694	\$161,587	\$161,641	\$161,480	\$159,388							\$966,252	\$53.63
<b>Total Fixed Costs</b>	<b>\$81,714</b>	<b>\$82,250</b>	<b>\$82,203</b>	<b>\$82,226</b>	<b>\$82,156</b>	<b>\$81,248</b>							<b>\$491,796</b>	<b>\$27.30</b>
<b>Total Plan Cost</b>	<b>\$2,464,303</b>	<b>\$2,112,246</b>	<b>\$2,437,832</b>	<b>\$2,143,430</b>	<b>\$3,140,531</b>	<b>\$2,969,522</b>							<b>\$15,267,864</b>	<b>\$847.41</b>
Employee Contributions <sup>(1)</sup>	\$25,806	\$27,245	\$28,554	\$27,918	\$28,471	\$26,837							\$164,830	\$9.15
<b>Employer Cost</b>	<b>\$2,438,497</b>	<b>\$2,085,001</b>	<b>\$2,409,278</b>	<b>\$2,115,512</b>	<b>\$3,112,060</b>	<b>\$2,942,685</b>							<b>\$15,103,033</b>	<b>\$838.27</b>
<b>Budget Comparison</b>														
Budgeted Cost <sup>(1)</sup>	\$2,551,843	\$2,571,565	\$2,573,550	\$2,573,528	\$2,569,519	\$2,536,013							\$15,376,019	\$853.42
Actual Cost	\$2,464,303	\$2,112,246	\$2,437,832	\$2,143,430	\$3,140,531	\$2,969,522							\$15,267,864	\$847.41
<b>Surplus/(Deficit)</b>	<b>\$87,540</b>	<b>\$459,320</b>	<b>\$135,718</b>	<b>\$430,098</b>	<b>(\$571,012)</b>	<b>(\$433,509)</b>							<b>\$108,156</b>	<b>\$6.00</b>

(1) Estimated based on enrollment and monthly employee contributions and fully insured equivalent rates. Employee contributions assume all employees contribute at the wellness rate.  
 (2) Based on carrier reported Allowed vs. Covered claims.

**Budget Comparison PEPM**



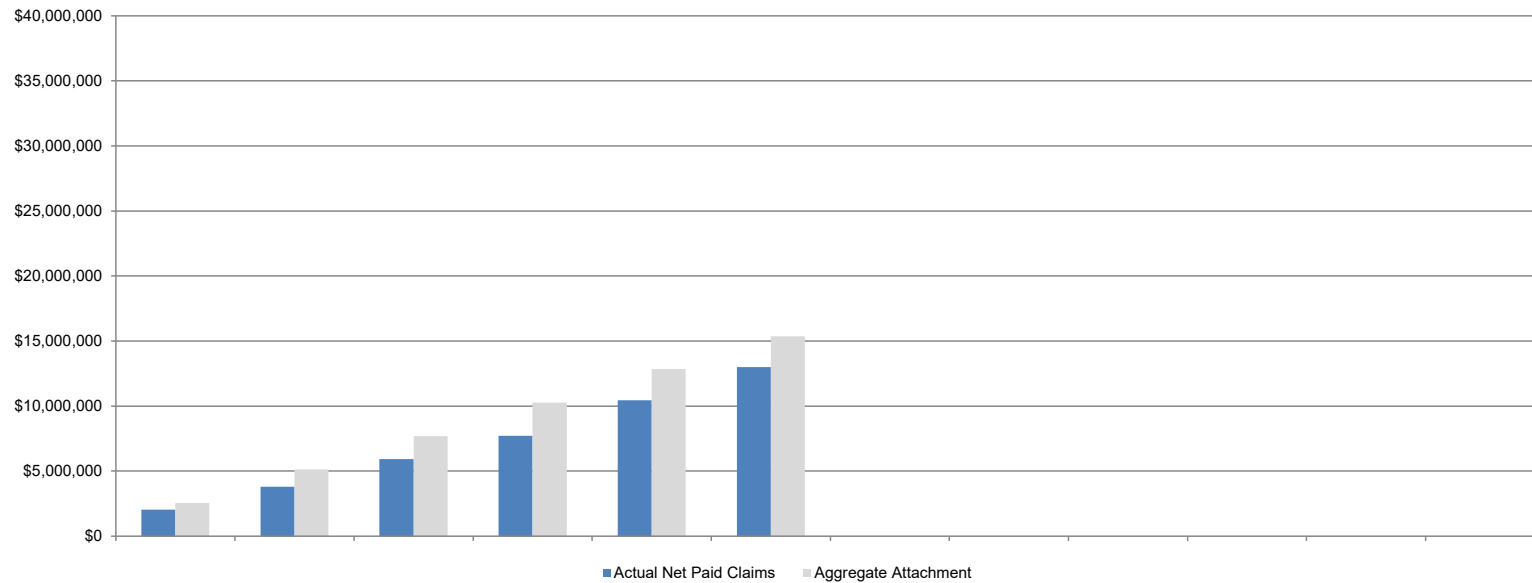
**Combined Plan Expenses**



**Carrier: BCBS OK**  
**Specific Deductible: \$300,000**  
**Aggregating Specific: \$0,000**  
**Contract Type:**  
**Plan Year: 1/1/2023 - 12/31/2023**

Paid Month	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Year-to-Date		
													Total	PEPM	
Subscribers	2,992	3,015	3,013	3,014	3,011	2,972								18,017	3,003
<b>Aggregate Stop Loss</b>															
Actual Net Paid Claims	\$2,045,804	\$1,762,304	\$2,129,348	\$1,770,065	\$2,755,920	\$2,525,205								\$12,988,645	\$720.91
Aggregate Attachment	\$2,552,296	\$2,571,916	\$2,570,210	\$2,571,063	\$2,568,503	\$2,535,235								\$15,369,222	\$853.04
<b>Aggregate Attachment vs. Aggregate Claims</b>	<b>80.2%</b>	<b>68.5%</b>	<b>82.8%</b>	<b>68.8%</b>	<b>107.3%</b>	<b>99.6%</b>								<b>84.5%</b>	

**Aggregate Attachment vs. Aggregate Claims**



**Carrier: BCBS OK**  
**Specific Deductible: \$300,000**  
**Plan Year: 1/1/2023 - 12/31/2023**

Claimant	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total <sup>(1)</sup>	Amount Over Specific
1	\$77,955	\$244	\$85,278	\$117	\$82,708	\$83,039							\$329,341	\$29,341
2	\$41,770	\$34,336	\$42,031	\$34,895	\$41,790	\$42,323							\$237,145	\$0
3	\$42,794	\$26,881	\$4,560	\$35,269	\$29,983	\$93,646							\$233,132	\$0
4	\$71,158	\$27,026	\$28,697	\$28,596	\$43,002	\$19,991							\$218,471	\$0
5	\$45,125	\$47,926	\$22,959	\$2,194	\$26,782	\$54,358							\$199,345	\$0
<b>Total</b>	<b>\$278,802</b>	<b>\$136,414</b>	<b>\$183,526</b>	<b>\$101,071</b>	<b>\$224,264</b>	<b>\$293,357</b>							<b>\$1,217,433</b>	<b>\$29,341</b>
<b>% of Gross Claims</b>	<b>13.6%</b>	<b>7.7%</b>	<b>8.6%</b>	<b>5.7%</b>	<b>8.1%</b>	<b>11.5%</b>							<b>9.4%</b>	
<b>Claimants above \$150,000</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>5</b>							<b>5</b>	

<sup>(1)</sup> Totals do not include HCA draft amount.

**Carrier: BCBS OK**  
**Specific Deductible: \$300,000**  
**Plan Year: 1/1/2023 - 12/31/2023**

Claimant	Relationship	Plan	Gender	Age Range	Diagnosis	Medical Paid	Pharmacy Paid	Total Paid Claims (YTD) <sup>(1)</sup>	Expected Reimbursement
1	Subscriber	PLAN A	Male	40-49	F63 - Habit and impulse disorders	\$422	\$328,919	\$329,341	\$29,341
2	Disabled Dependent	PLAN B	Male	30-39	K21 - Gastro-oesophageal reflux disease	\$1,896	\$235,250	\$237,145	\$0
3	Subscriber	PLAN B	Female	60-64	Z51 - Other medical care	\$232,423	\$709	\$233,132	\$0
4	Spouse	PLAN C	Female	50-59	D61 - Other aplastic anaemias	\$218,141	\$329	\$218,471	\$0
5	Spouse	PLAN B	Female	60-64	C50 - Malignant neoplasm of breast	\$198,847	\$498	\$199,345	\$0
<b>Total:</b>						<b>\$651,729</b>	<b>\$565,704</b>	<b>\$1,217,433</b>	<b>\$29,341</b>

<sup>(1)</sup>Totals do not include HCA draft amount.



Insurance | Risk Management | Consulting

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.