

Wyandot-Crawford

Proposed Rates - Medical & Rx

Experience Period: September 1, 2017 through August 31, 2018

Rating Period: January 1, 2019 through December 31, 2019

Sun Life Stop Loss

			Total Medical	
			Average	\$175K Specific
			Census	Deductible Sun
				Life
Current Premium				
Single			158	
Family			594	
Current Revenue			752	\$ 12,954,595
				\$ 1,435.57
Paid Medical Claims	\$ 9,892,346	\$ 2,178,190		\$ 12,070,536
Less Claims over Spec/Rebates	\$ (399,645)	\$ (100,560)		\$ (500,205)
Net Paid Medical Claims	\$ 9,492,701	\$ 2,077,630		\$ 11,570,331
Trend	7.2%	11.1%		
	16 months	9.6%		
Total Projected Claims	\$ 10,404,000	\$ 2,385,119		\$ 12,789,120
Projected Fixed Costs		\$175K	\$ 181.48	\$ 1,637,632
Projected PCORI/Reinsurance Fees			\$0.42	\$ 3,764
Total Projected Costs				\$ 14,430,516
				\$ 1,599.13
Rate Increase Required				11.4%

Hold Rate @ 11%

Wyandot Crawford Consortium

DRAFT Rates - Dental

Experience Period: September 1, 2016 through August 31, 2017

Rating Period: January 1, 2019 through December 31, 2019

	Dental Rates			
	1-1-18 Rates		Average Census	
Current Premium				
Single	\$	39.53	106	\$ 50,282
Family	\$	86.06	495	\$ 511,196
Current Revenue			601	\$ 561,479
				\$ 77.85
Paid Claims				\$ 564,549
Incurred Claims				\$ 564,549
PEPM				\$ 78.28
Trend	@ 6.5%		16	1.0867
Total Projected Claims				\$ 613,477
Total Projected Fixed		\$ 3.05		\$ 21,997
Total Projected Cost				\$ 635,473
Rate Increase Required				13.2%

Hold Rate at 11%

Current Rates		Proposed Rates	
Single	Family	Single	Family
\$ 39.53	\$ 86.06	\$ 44.74	\$ 97.40

Wyandot Crawford Consortium

Rates - Vision

Experience Period: September 1, 2017 through August 31, 2018

Rating Period: January 1, 2018 through December 31, 2018

	Vision Rates					
	1-1-17 Rates		Average Census		Average Census	
	Plan B	Plan B	Plan C	Plan C		
Current Premium						
<u>Three-Tier Rates</u>						
Single	\$ 9.18	68	\$ 14.54	34	\$	13,423
EE + 1	\$ 18.41	97	\$ 29.04	36	\$	33,975
Family	\$ 29.62	244	\$ 46.79	116	\$	151,859
Current Revenue				595	\$	199,257
					\$	27.91
Paid Claims					\$	127,520
Incurred Claims					\$	127,520
PEPM					\$	17.86
Trend	@ 4%			16		1.0533
Total Projected Claims					\$	134,321
Total Projected Fixed				\$ 4.08	\$	29,131
Total Projected Cost					\$	163,453
Rate Increase Required						0.0%

		Plan B		Plan C	
Three-tier Rates					
Current	Single	\$	9.18	\$	14.54
	EE + 1	\$	18.41	\$	29.04
	Family	\$	29.62	\$	46.79
Proposed	Single	\$	9.18	\$	14.54
	EE + 1	\$	18.41	\$	29.04
	Family	\$	29.62	\$	46.79