



Wyandot Crawford Health Benefits Consortium

State of the Consortium 2020 Year End Summary

Presented by:

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Date: May 27, 2021

Year End Review

- Recent History & Current State of Consortium
- Plan Costs
 - 2016-2020 Medical Trends
 - Prescription Drug Review
 - Health Status Trends
 - Preventive Care
 - Summary of Plan Costs
- Future Considerations

Significant Changes

- Surcharge applied on district plans remaining after 1-1-16
- Changed Stop Loss from Medical Mutual to SunLife
- Implemented Rx Cost Management Programs 1-1-2019
 - Prior Authorization
 - Step Therapy
- Increased HDHP Deductibles per Federal Guidelines
- Eliminated all Common Plans
- COVID-19

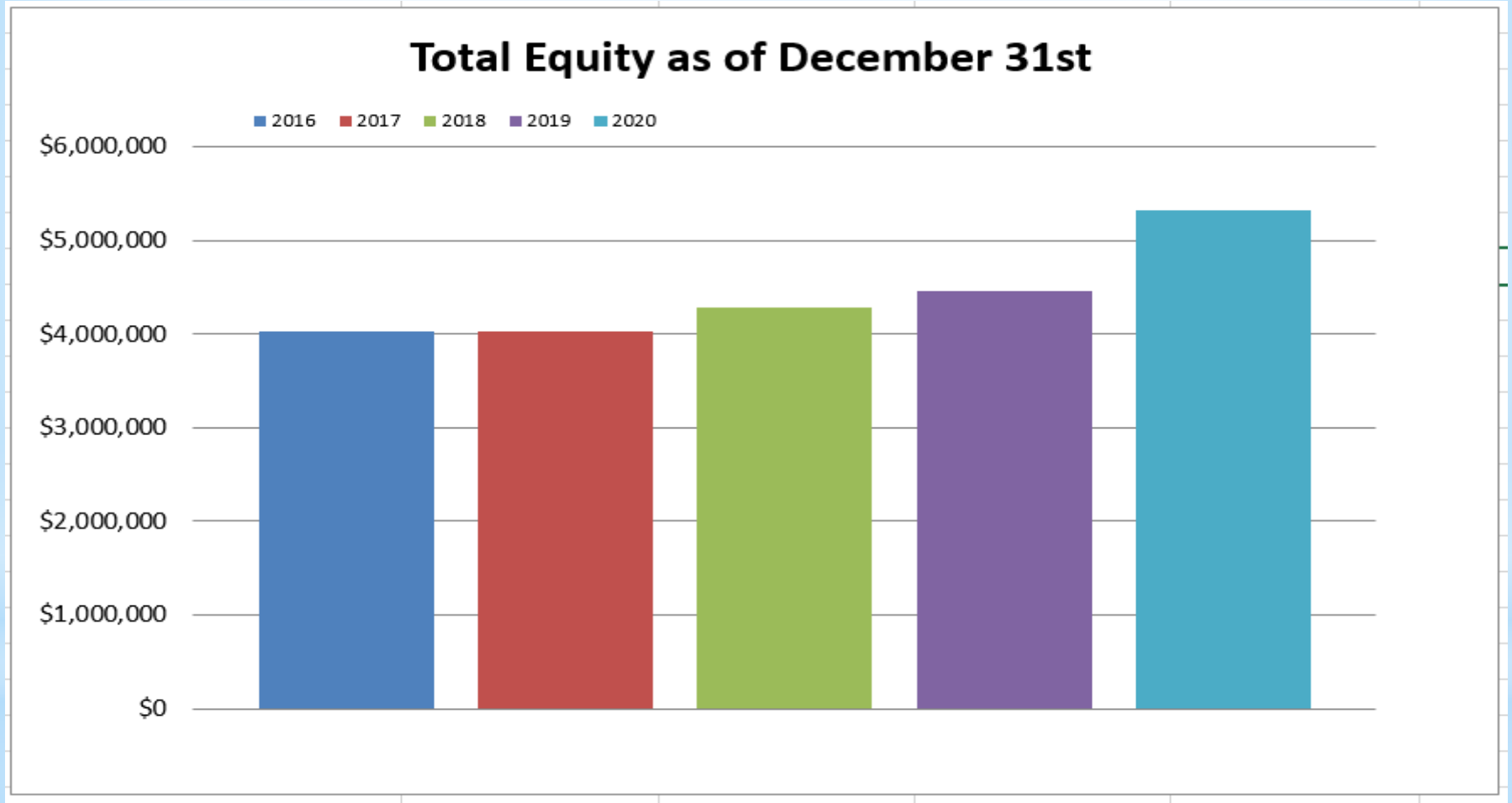
Plan history and trends

RATE INCREASES

Effective Date	Medical & Rx Rate Increases	
1/1/2016	3%	+ 10% Surcharge on District plans
1/1/2017	4.8%	All Common Plans, surcharge remains
1/1/2018	8%	All Common Plans, surcharge remains
1/1/2019	11%	All Common Plans, 50% surcharge
1/1/2020	5.45%	All Common Plans, 50% surcharge
1/1/2021	3%	No Common Plans Utilize Reserve to offset low increase

Plan history and trends

Reserve and Trust Equity



	2016	2017	2018	2019	2020
Total Reserve and Trust Equity	\$ 4,027,740	\$ 4,027,440	\$ 4,277,845	\$ 4,463,895	\$ 5,319,752

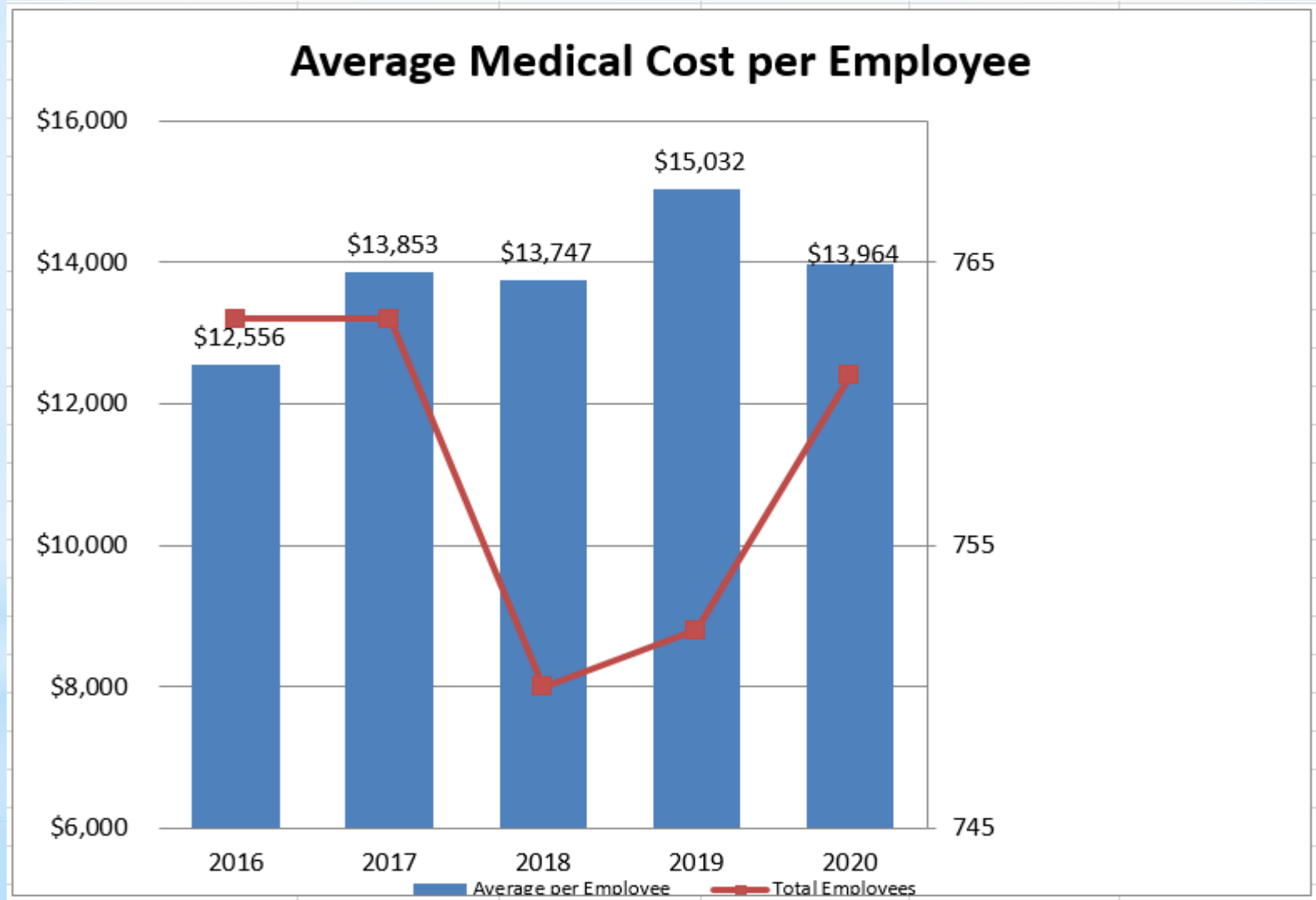
Plan history and trends

Kaiser Family Foundation Health Plan Benchmarks

Project Period	Benchmark
01/01/2016 - 12/31/2016	\$16,454.14
01/01/2017 - 12/31/2017	\$16,803.88
01/01/2018 - 12/31/2018	\$17,853.40
01/01/2019 - 12/31/2019	\$19,130.37
01/01/2020 - 12/31/2020	\$19,302.09

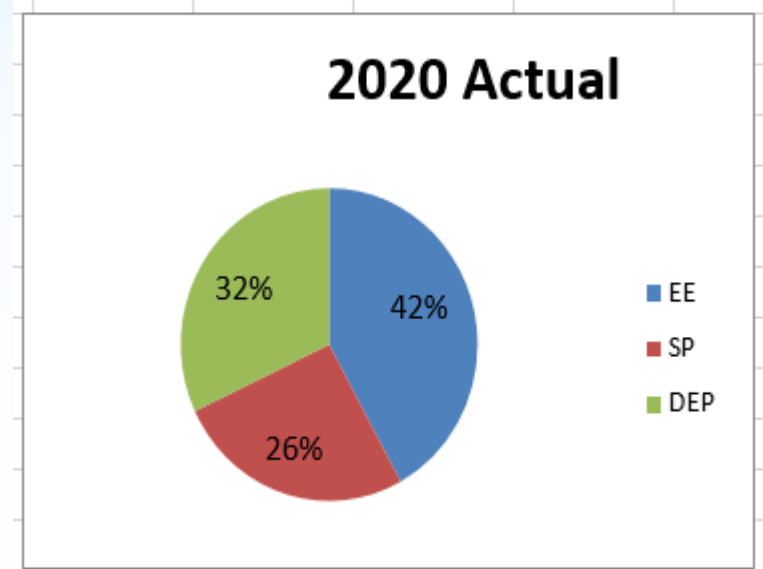
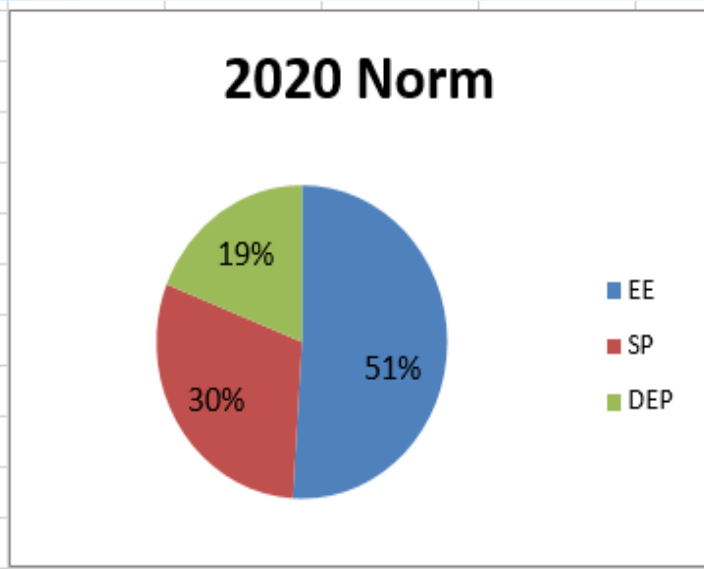
Plan history and trends

NET MEDICAL COST TREND



Plan history and trends

CLAIMS DISTRIBUTION

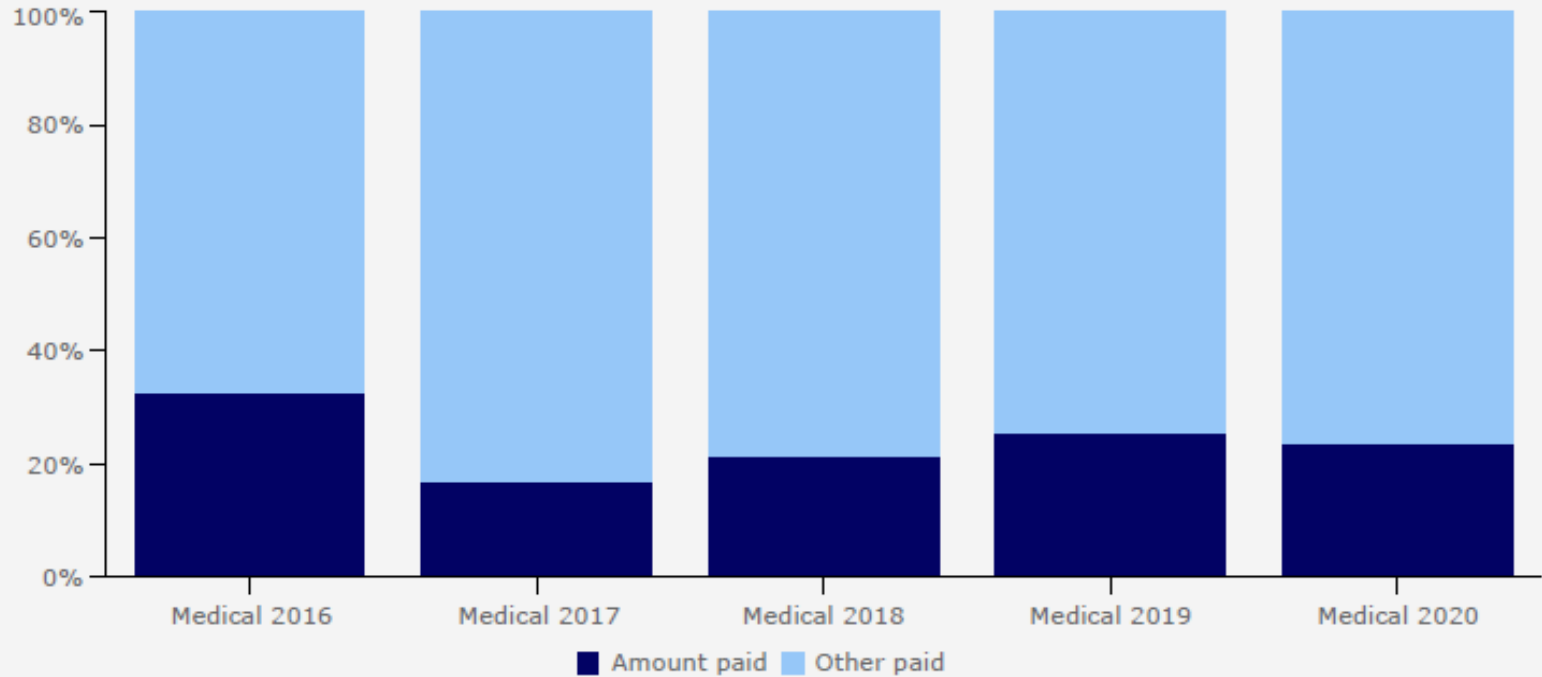


	Norm	2020	2019	2018	2017	2016
EE	51%	42%	37%	36%	48%	35%
SP	30%	26%	31%	37%	26%	21%
DEP	19%	32%	32%	27%	26%	44%

Participation in Consumer Driven Plan – HDHP H.S.A.

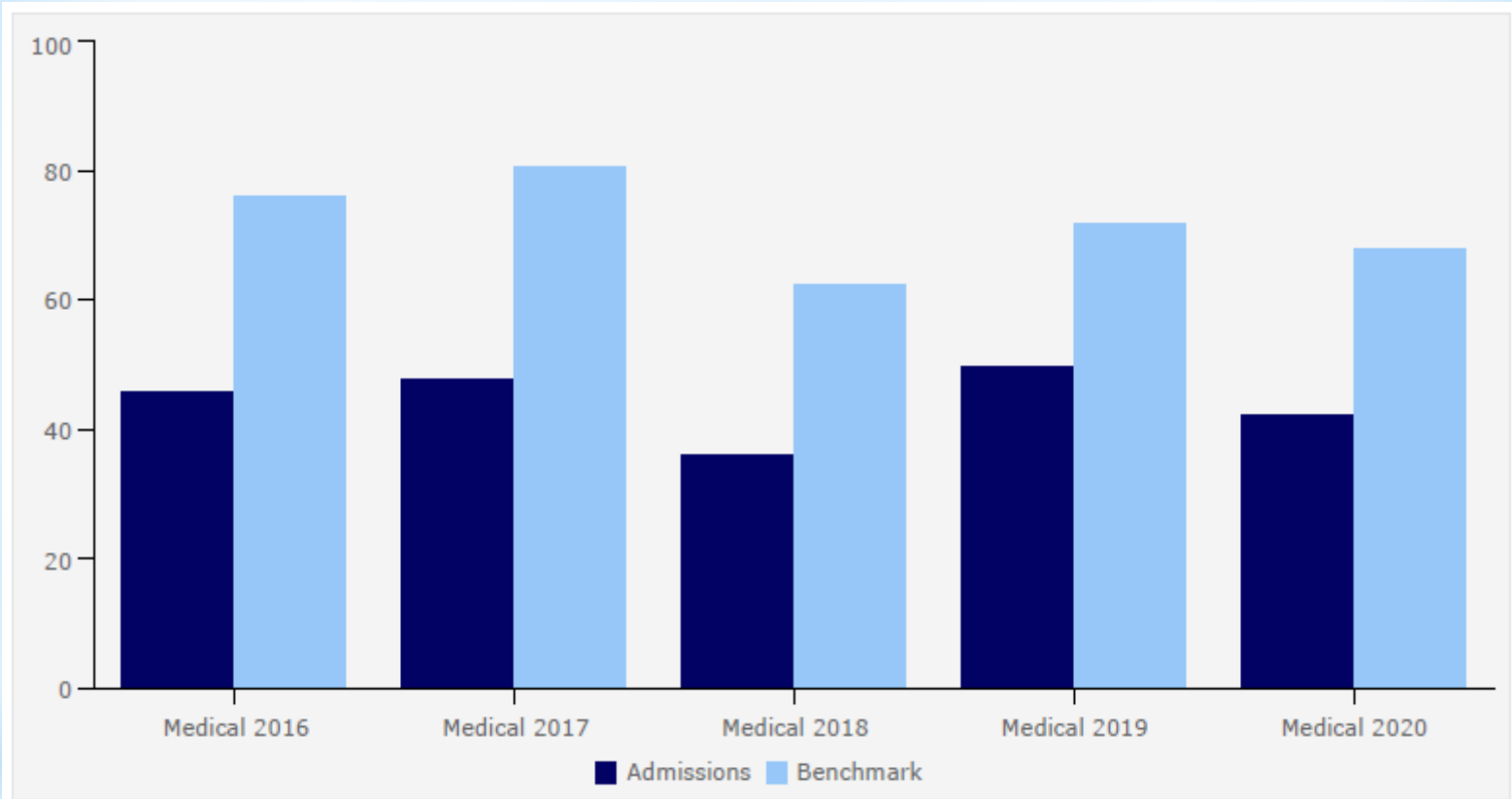
	Plan C	All Plans	%
2016	50	763	7%
2017	66	765	9%
2018	73	751	10%
2019	83	760	11%
2020	91	761	12%
2021	91	760	12%

High Cost Claimants



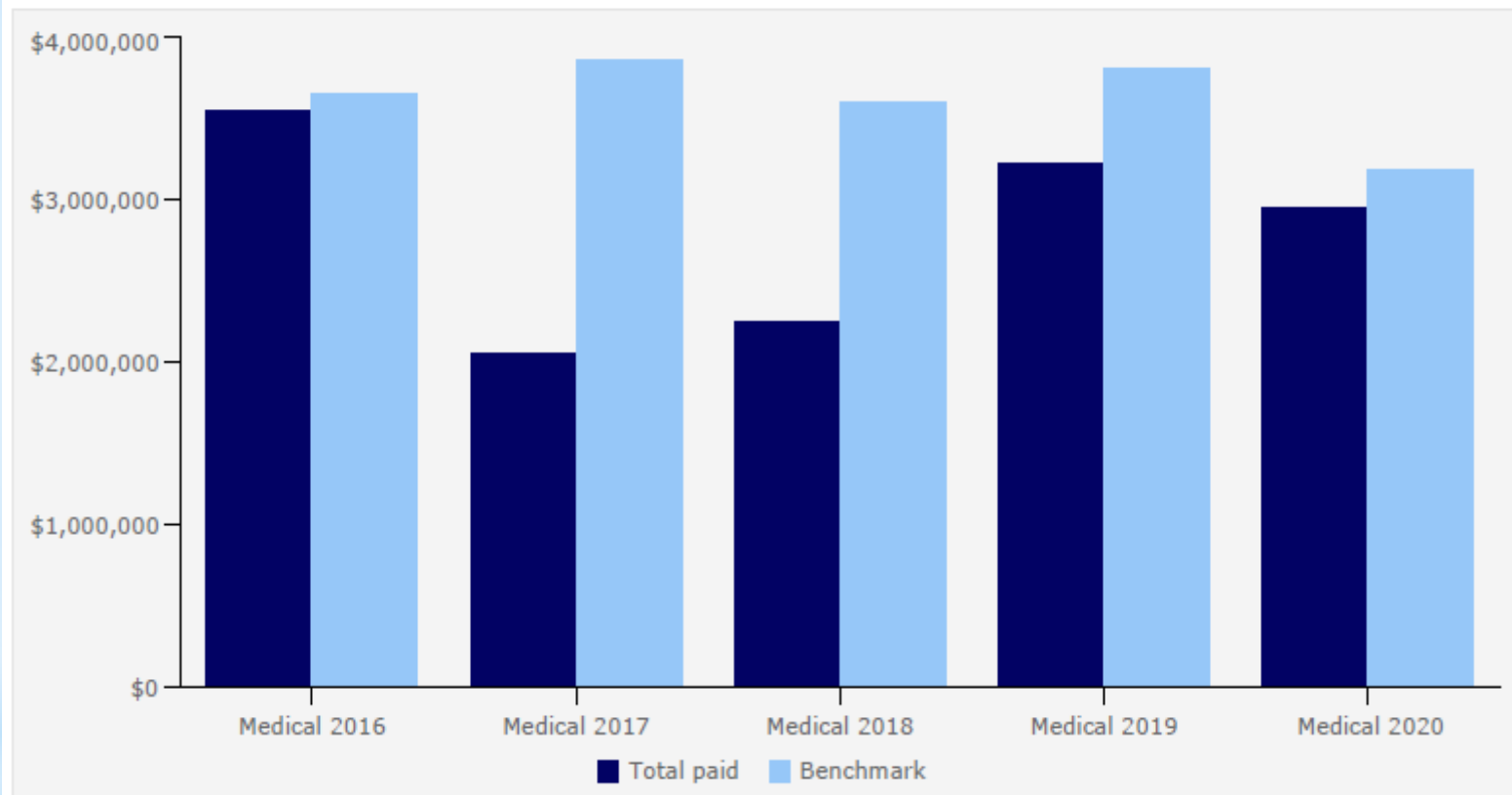
Project Name	Project Period	Amount Paid	Total Amount Paid	% of Total Paid
Medical 2016	01/01/2016 - 12/31/2016	\$3,457,106.51	\$10,543,137.85	32.79%
Medical 2017	01/01/2017 - 12/31/2017	\$1,567,085.89	\$9,215,452.27	17.00%
Medical 2018	01/01/2018 - 12/31/2018	\$2,064,908.19	\$9,667,339.89	21.36%
Medical 2019	01/01/2019 - 12/31/2019	\$3,214,337.15	\$12,663,522.04	25.38%
Medical 2020	01/01/2020 - 12/31/2020	\$2,677,829.23	\$11,375,585.06	23.54%

Inpatient Admissions per 1000



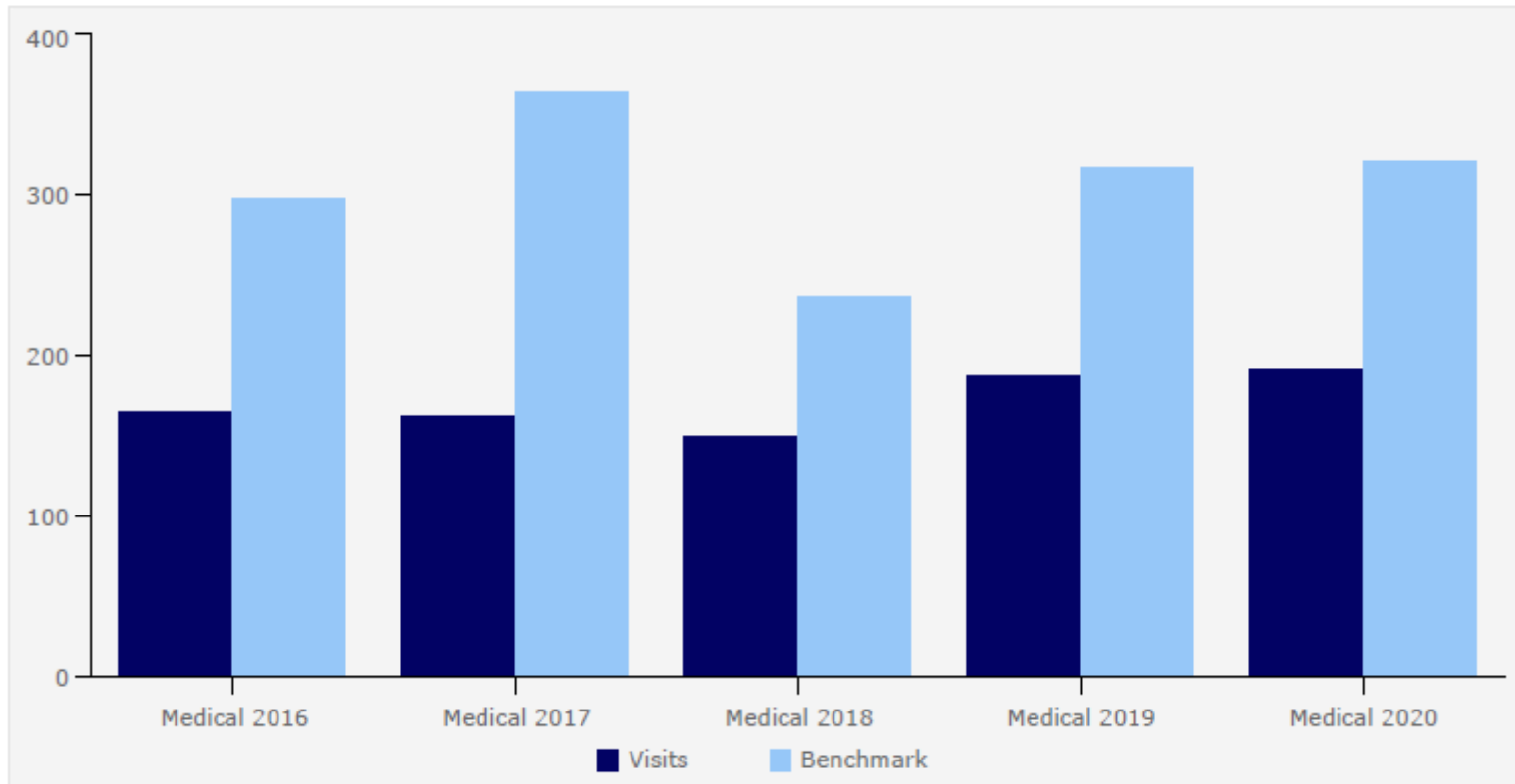
Project Name	Project Period	Admissions	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	45.96	76.16	-39.66%
Medical 2017	01/01/2017 - 12/31/2017	47.62	80.45	-40.81%
Medical 2018	01/01/2018 - 12/31/2018	36.23	62.38	-41.93%
Medical 2019	01/01/2019 - 12/31/2019	49.76	71.78	-30.67%
Medical 2020	01/01/2020 - 12/31/2020	42.34	67.85	-37.60%

Inpatient Admissions Total Paid



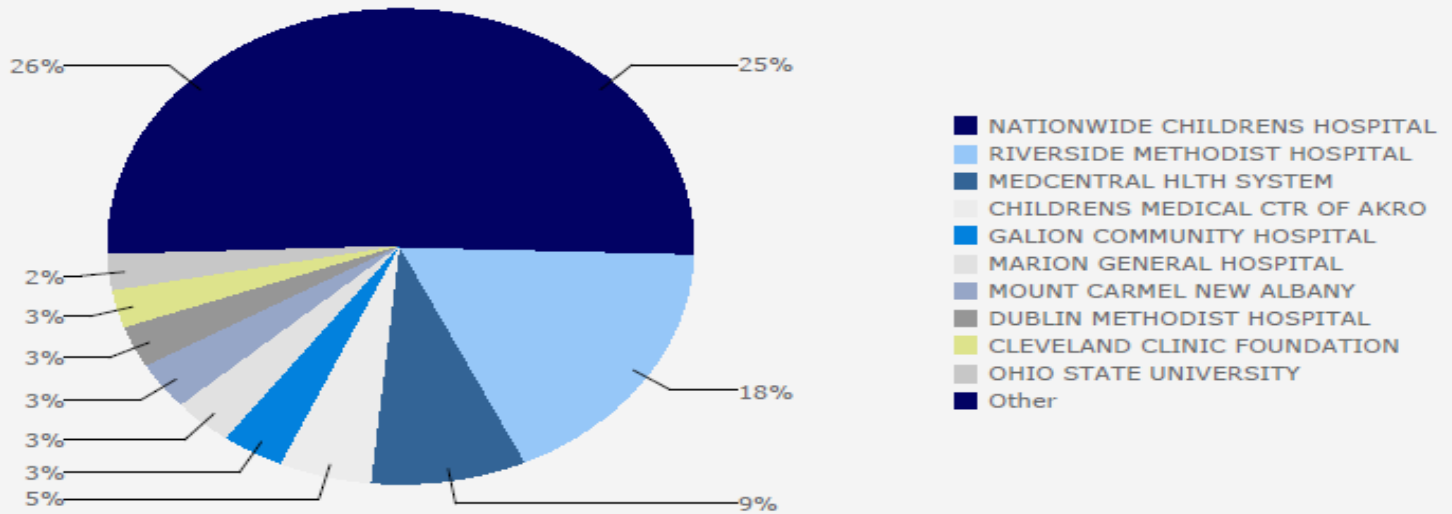
Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	\$3,544,114.05	\$3,649,129.96	-2.88%
Medical 2017	01/01/2017 - 12/31/2017	\$2,049,319.89	\$3,857,526.22	-46.87%
Medical 2018	01/01/2018 - 12/31/2018	\$2,248,476.35	\$3,601,479.25	-37.57%
Medical 2019	01/01/2019 - 12/31/2019	\$3,218,121.11	\$3,807,763.15	-15.49%
Medical 2020	01/01/2020 - 12/31/2020	\$2,945,269.76	\$3,184,031.07	-7.50%

ER Visits per 1000



Project Name	Project Period	Visits	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	165.71	298.12	-44.41%
Medical 2017	01/01/2017 - 12/31/2017	163.06	364.04	-55.21%
Medical 2018	01/01/2018 - 12/31/2018	149.72	236.56	-36.71%
Medical 2019	01/01/2019 - 12/31/2019	187.56	317.77	-40.98%
Medical 2020	01/01/2020 - 12/31/2020	191.03	320.99	-40.49%

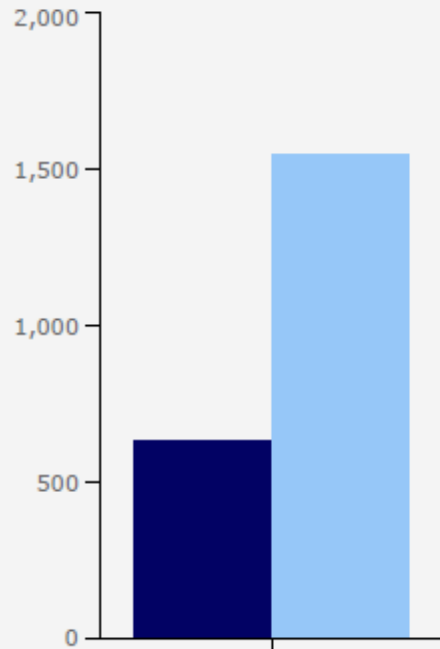
Inpatient Provider Utilization



Inpatient Provider	Network	Number of Admits	Total Paid	Percent of All Paid
NATIONWIDE CHILDRENS HOSPITAL	Yes	6	\$750,469	25.48%
RIVERSIDE METHODIST HOSPITAL	Yes	2	\$515,992	17.52%
MEDCENTRAL HLTH SYSTEM	Yes	17	\$252,096	8.56%
CHILDRENS MEDICAL CTR OF AKRO	Yes	2	\$149,366	5.07%
GALION COMMUNITY HOSPITAL	Yes	7	\$101,167	3.43%
MARION GENERAL HOSPITAL	Yes	6	\$97,193	3.30%
MOUNT CARMEL NEW ALBANY	Yes	1	\$95,050	3.23%
DUBLIN METHODIST HOSPITAL	Yes	1	\$83,046	2.82%
CLEVELAND CLINIC FOUNDATION	Yes	2	\$75,491	2.56%
OHIO STATE UNIVERSITY	Yes	3	\$72,492	2.46%

Outpatient Surgeries 2020

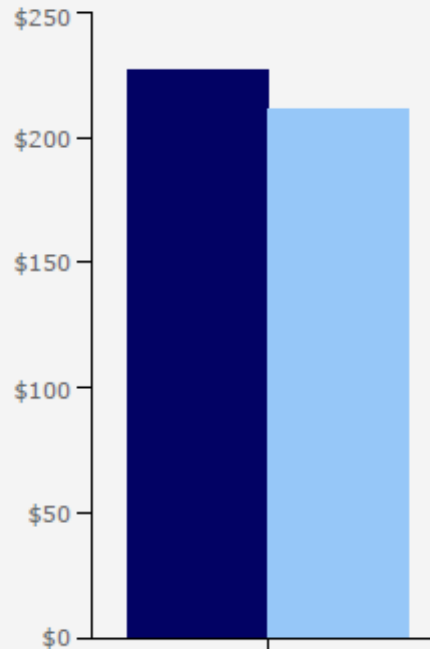
Surgeries per 1000



■ Actual ■ Norm

Actual surgeries	1,250
Norm surgeries	3,059
Amount over/under norm	-1,809
Percent over/under norm	-59.14%

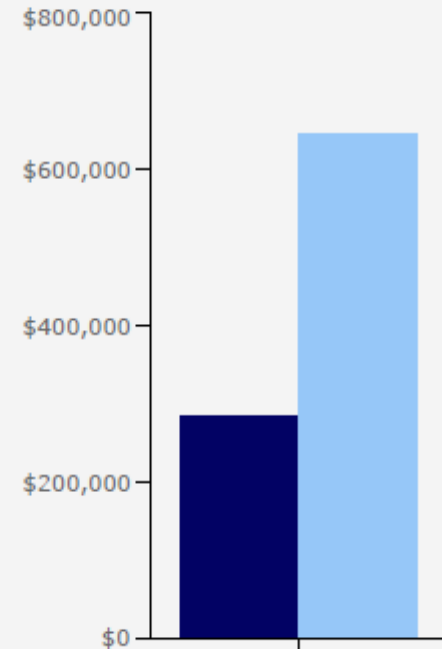
Average Paid per Surgery



■ Actual ■ Norm

Actual average paid	\$226.99
Norm average paid	\$210.87
Amount over/under norm	\$16.12
Percent over/under norm	7.64%

Total Paid

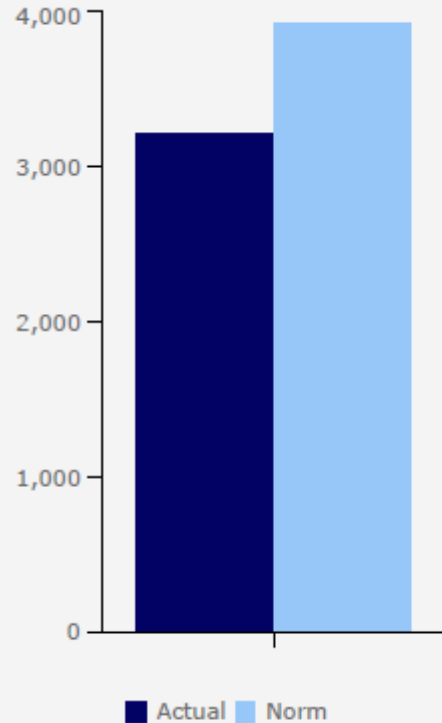


■ Actual Total ■ Norm Total

Actual total paid	\$283,735
Norm total paid	\$645,134
Amount over/under norm	(\$361,399)
Percent over/under norm	-56.02%

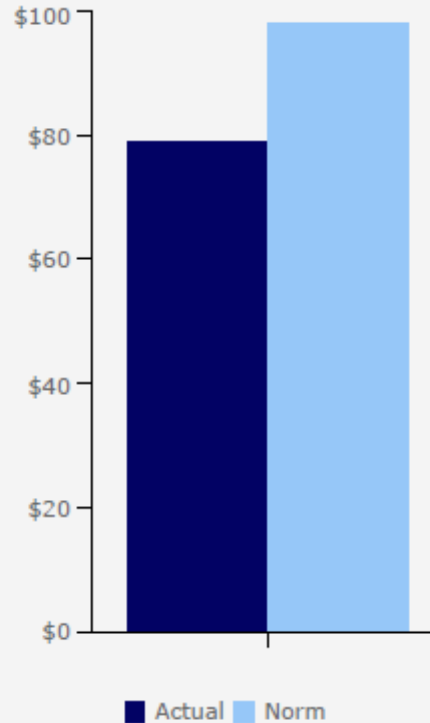
Office Visits 2020

Visits per 1000



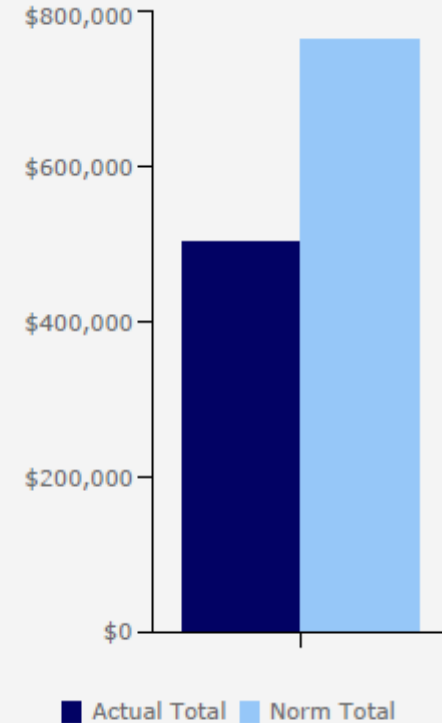
Actual visits	6,370
Norm visits	7,769
Amount over/under norm	-1,399
Percent over/under norm	-18.01%

Average Paid per Visit



Actual avg paid/visit	\$78.96
Norm avg paid/visit	\$98.12
Amount over/under norm	(\$19.16)
Percent over/under norm	-19.53%

Total Paid



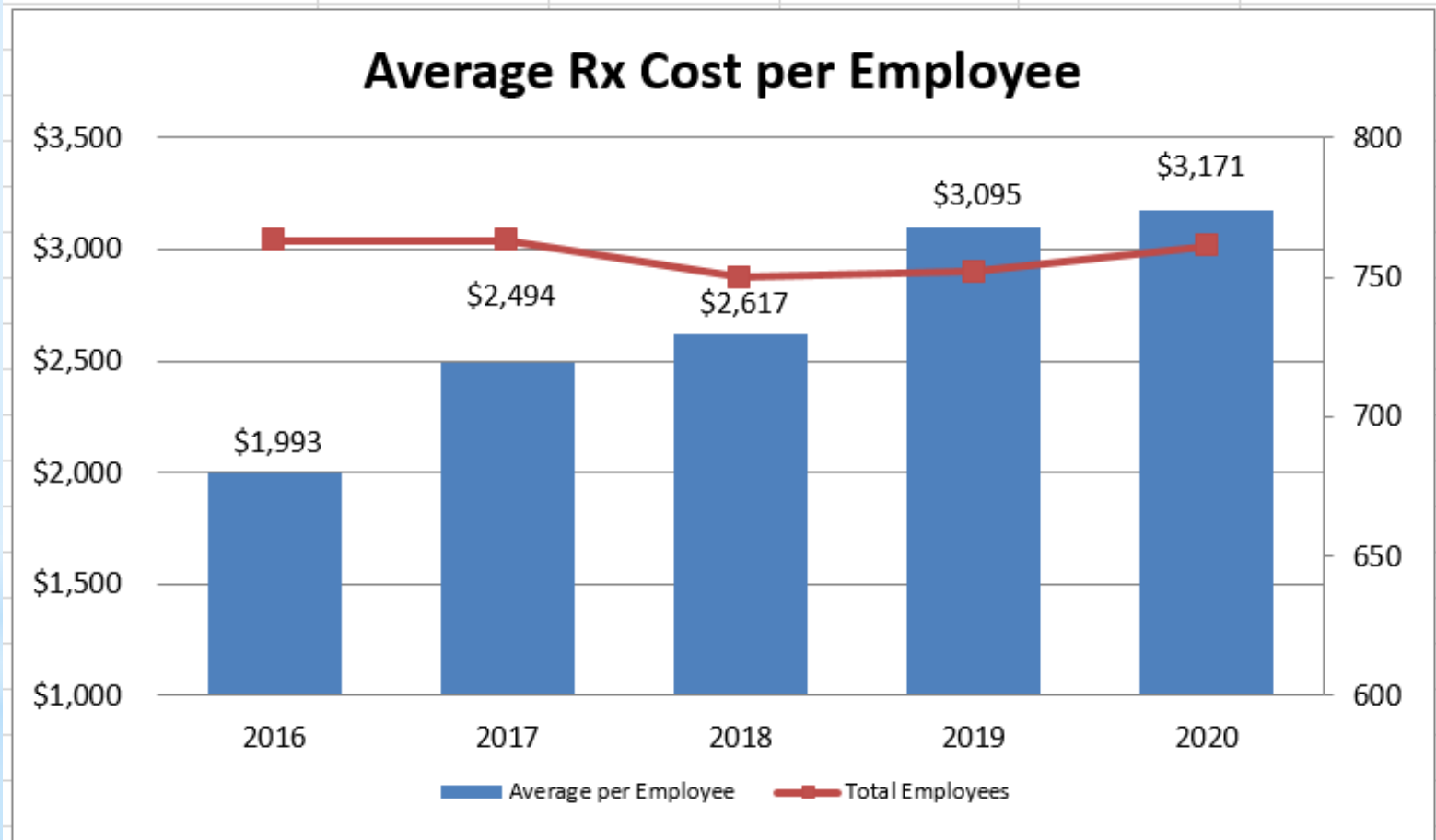
Actual total paid	\$502,972
Norm total paid	\$762,344
Amount over/under norm	(\$259,372)
Percent over/under norm	-34.02%



Prescription Drug Review

Plan history and trends

Rx COST TREND



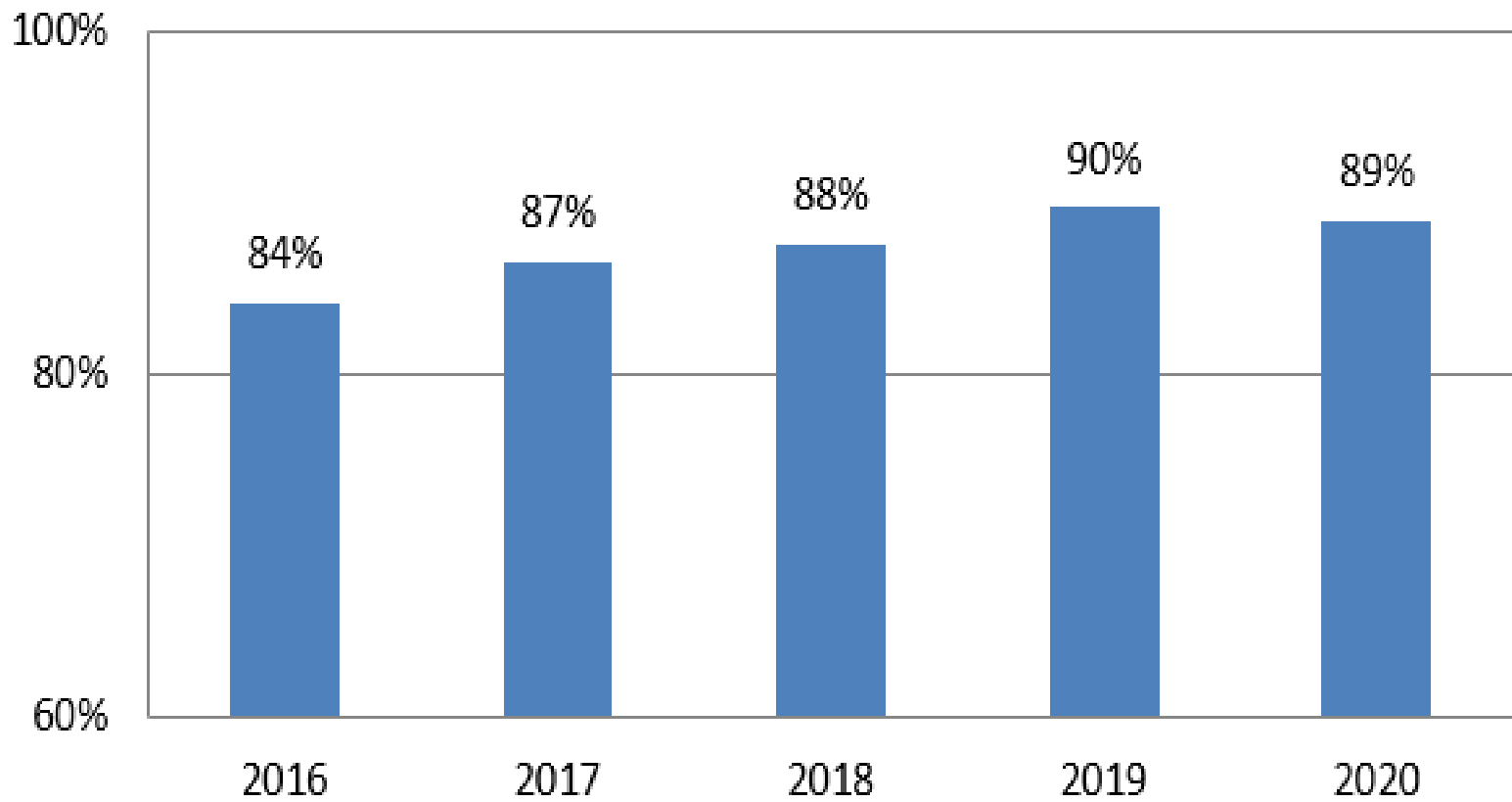
2020 vs. 2019 Rx Cost

Plan Summary 2020	Retail Pharmacy	Mail Order	Total
Plan Paid	\$ 1,230,253	\$ 1,183,119	\$ 2,413,373
# of Scripts	\$ 18,261	\$ 4,006	\$ 22,267
% of Total	82%	18%	
Norm: % of Scripts	86%	14%	
Average Plan Paid per Script	\$ 67.37	\$ 295.34	\$ 108.38
Norm: Average Plan Paid per Script	\$ 71.64	\$ 462.45	\$ 124.99

Plan Summary 2019	Retail Pharmacy	Mail Order	Total
Plan Paid	\$ 994,218	\$ 1,333,141	\$ 2,327,360
# of Scripts	\$ 17,202	\$ 4,031	\$ 21,233
% of Total	81%	19%	
Norm: % of Scripts	87%	13%	
Average Plan Paid per Script	\$ 57.80	\$ 330.72	\$ 109.61
Norm: Average Plan Paid per Script	\$ 62.15	\$ 425.01	\$ 108.30

Rx Costs

Generic Dispensing Rate



Plan history and trends

TOP 5 Prescription Drugs by Cost

2020	
Name	Plan Cost
Stelara	\$ 246,996
Trulicity	\$ 120,869
Cimzia	\$ 106,285
Gilenya	\$ 96,572
Rebif Rebidose	\$ 92,236
Total	\$ 662,958

2019	
Name	Plan Cost
Stelara	\$ 193,460
Afinitor	\$ 157,099
Ibrance	\$ 102,856
Trulicity	\$ 92,954
Cimzia	\$ 74,885
Total	\$ 621,254

Plan history and trends

Rx Costs – PMPM Cost Share

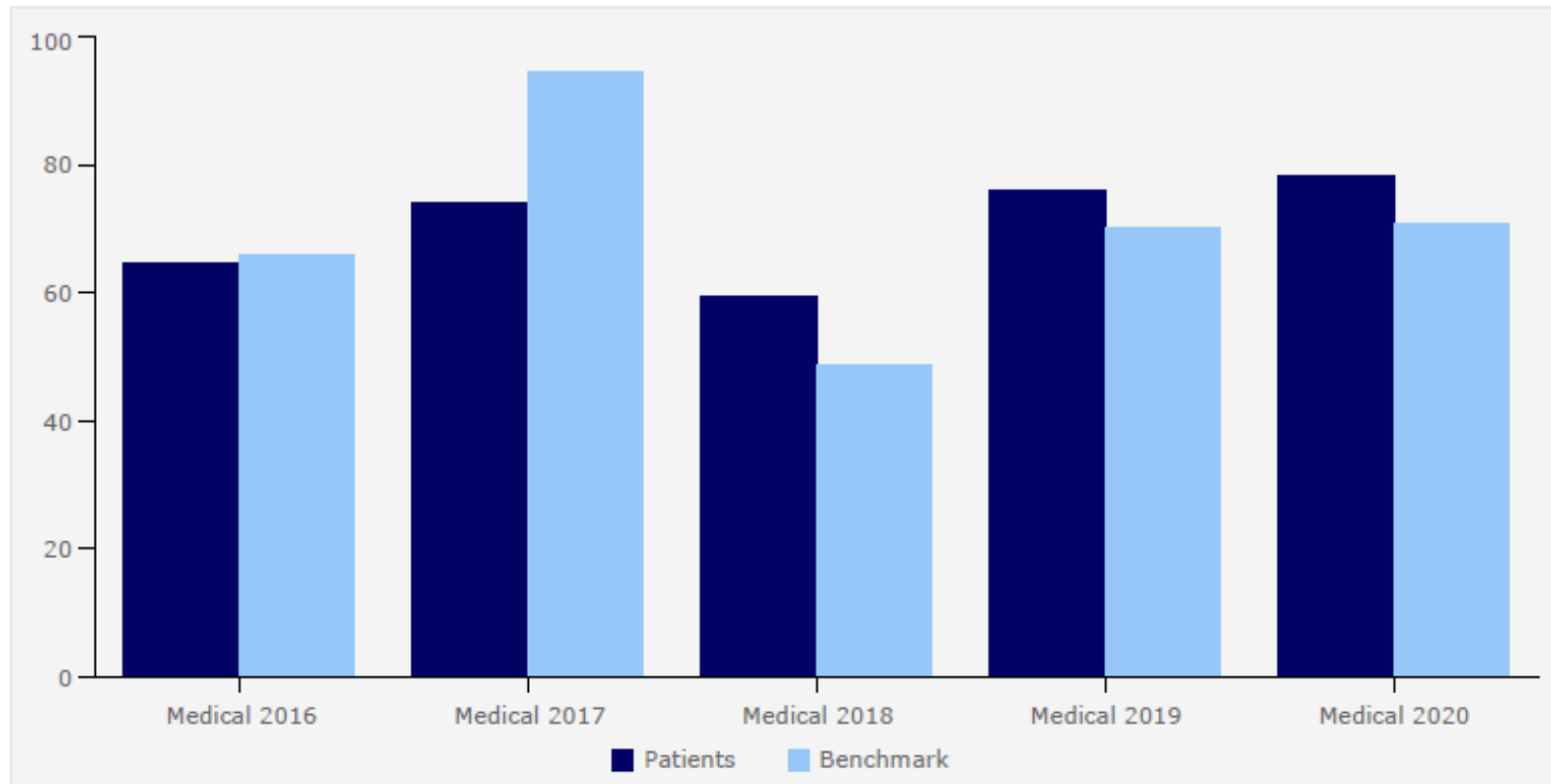
2020	6.19%	\$76.24
2019	7.19%	\$88.02
2018	7%	\$64.46
2017	7.05%	\$69.39
2016	8.54%	\$62.73



Health Status Trends

Health Status Trends

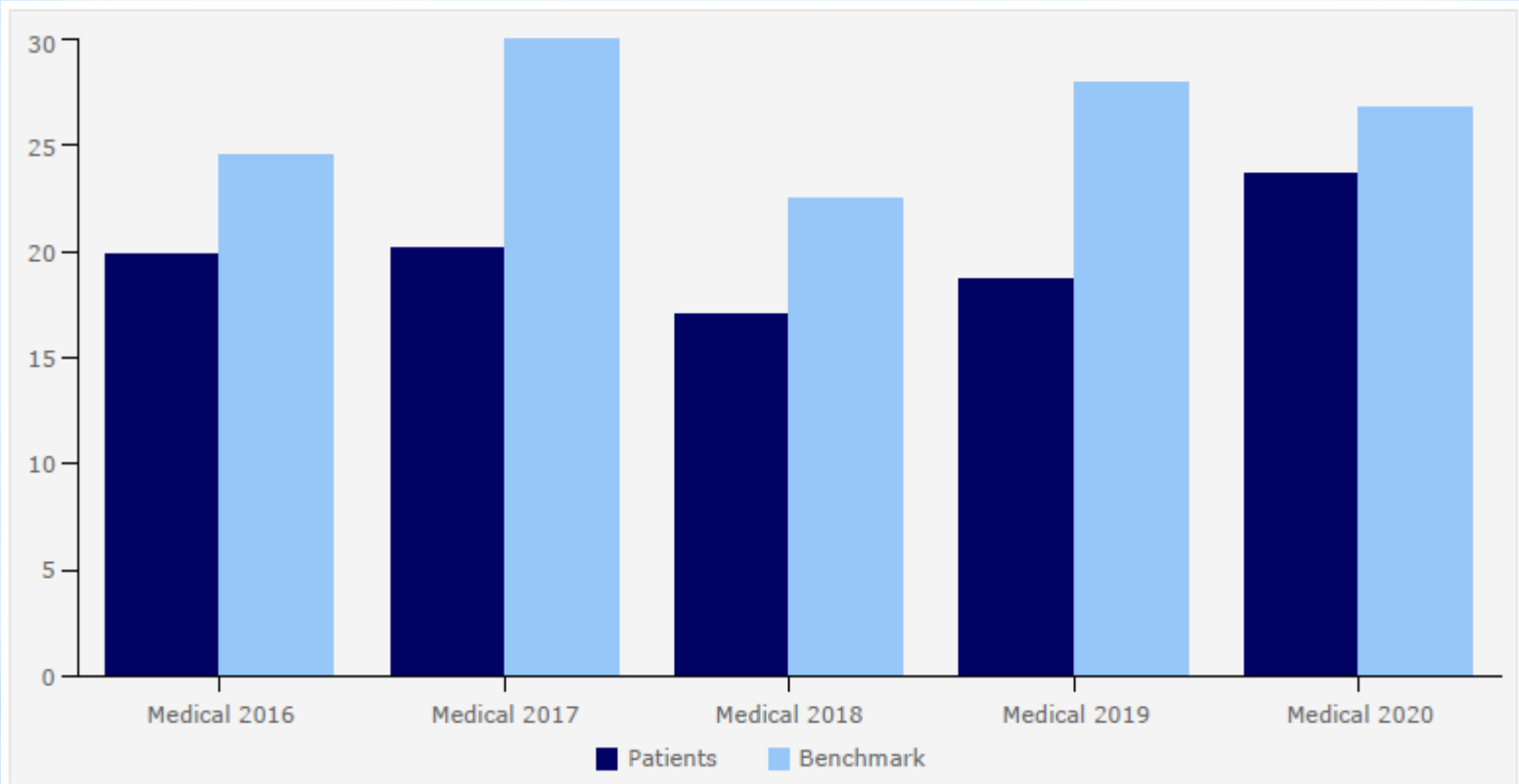
Arthritis Patients per 1,000



Project Name	Project Period	Patients	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	64.52	65.77	-1.90%
Medical 2017	01/01/2017 - 12/31/2017	74.07	94.37	-21.50%
Medical 2018	01/01/2018 - 12/31/2018	59.36	48.57	22.22%
Medical 2019	01/01/2019 - 12/31/2019	76.08	70.22	8.35%
Medical 2020	01/01/2020 - 12/31/2020	78.13	70.74	10.44%

Health Status Trends

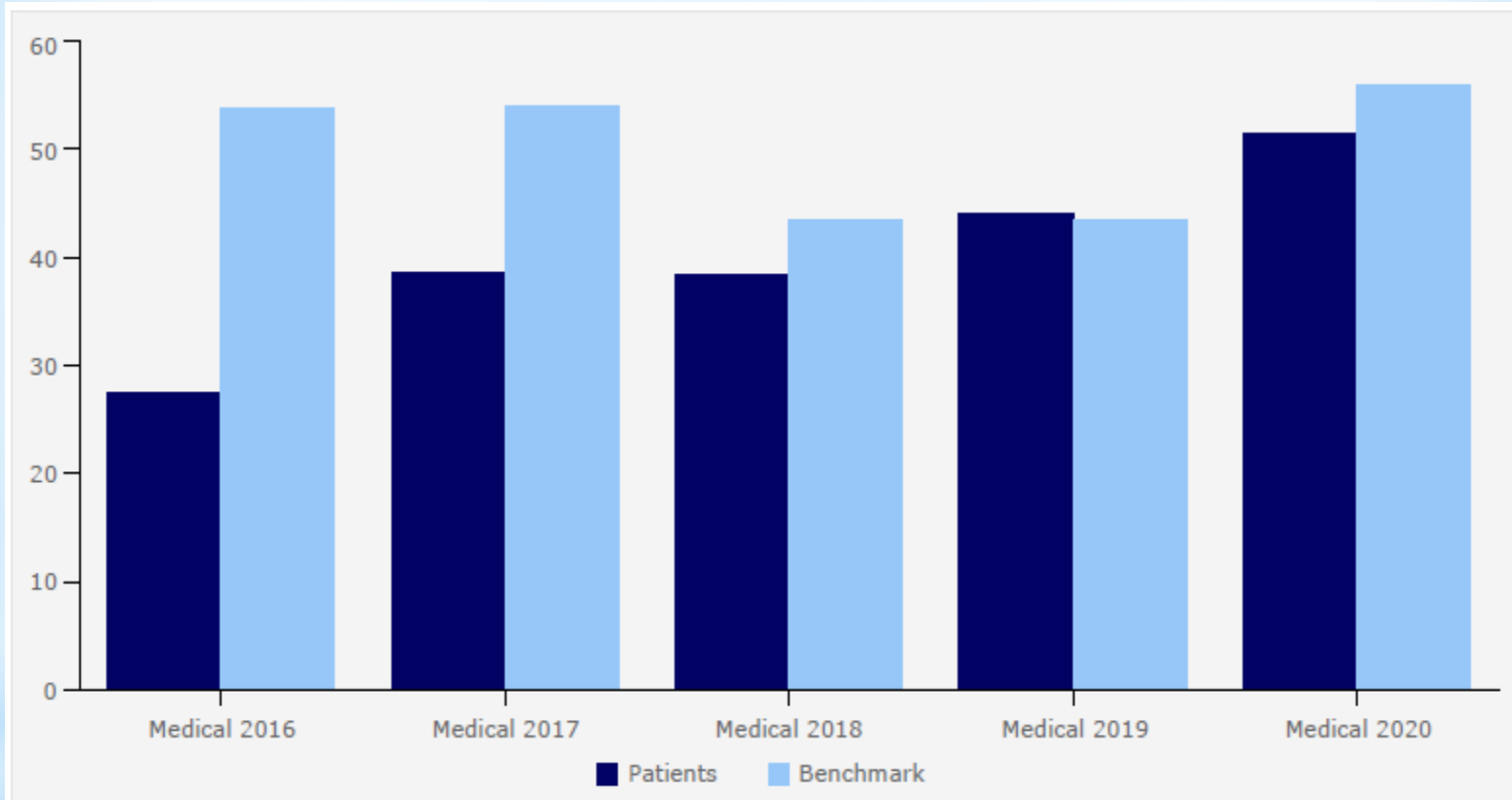
Cancer Patients per 1,000



Project Name	Project Period	Patients	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	19.89	24.55	-19.00%
Medical 2017	01/01/2017 - 12/31/2017	20.20	29.98	-32.61%
Medical 2018	01/01/2018 - 12/31/2018	17.02	22.55	-24.52%
Medical 2019	01/01/2019 - 12/31/2019	18.66	27.98	-33.31%
Medical 2020	01/01/2020 - 12/31/2020	23.69	26.75	-11.43%

Health Status Trends

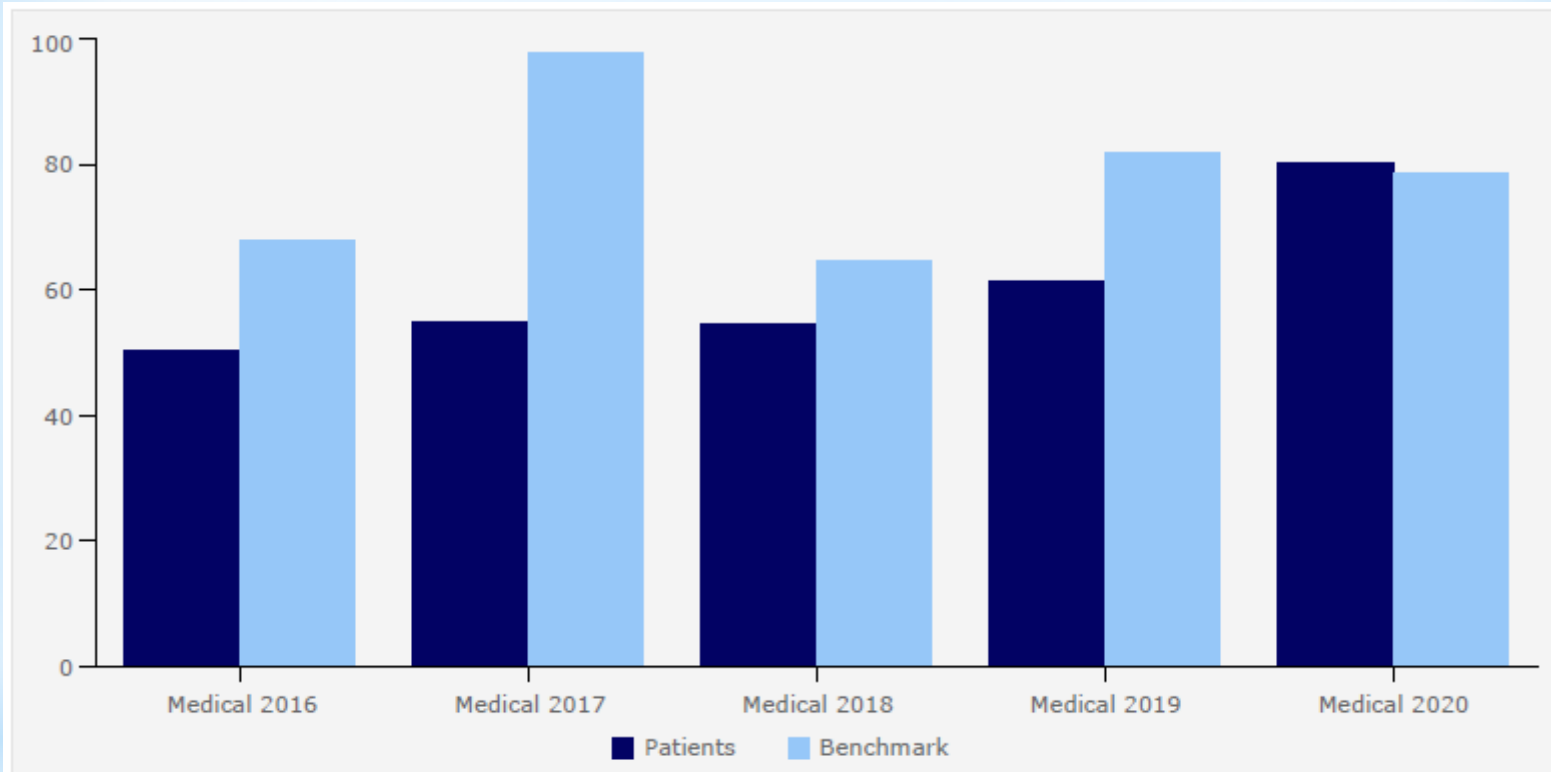
Depression Patients per 1,000



Project Name	Project Period	Patients	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	27.40	53.79	-49.06%
Medical 2017	01/01/2017 - 12/31/2017	38.48	54.06	-28.82%
Medical 2018	01/01/2018 - 12/31/2018	38.41	43.37	-11.43%
Medical 2019	01/01/2019 - 12/31/2019	44.02	43.54	1.10%
Medical 2020	01/01/2020 - 12/31/2020	51.41	55.93	-8.09%

Health Status Trends

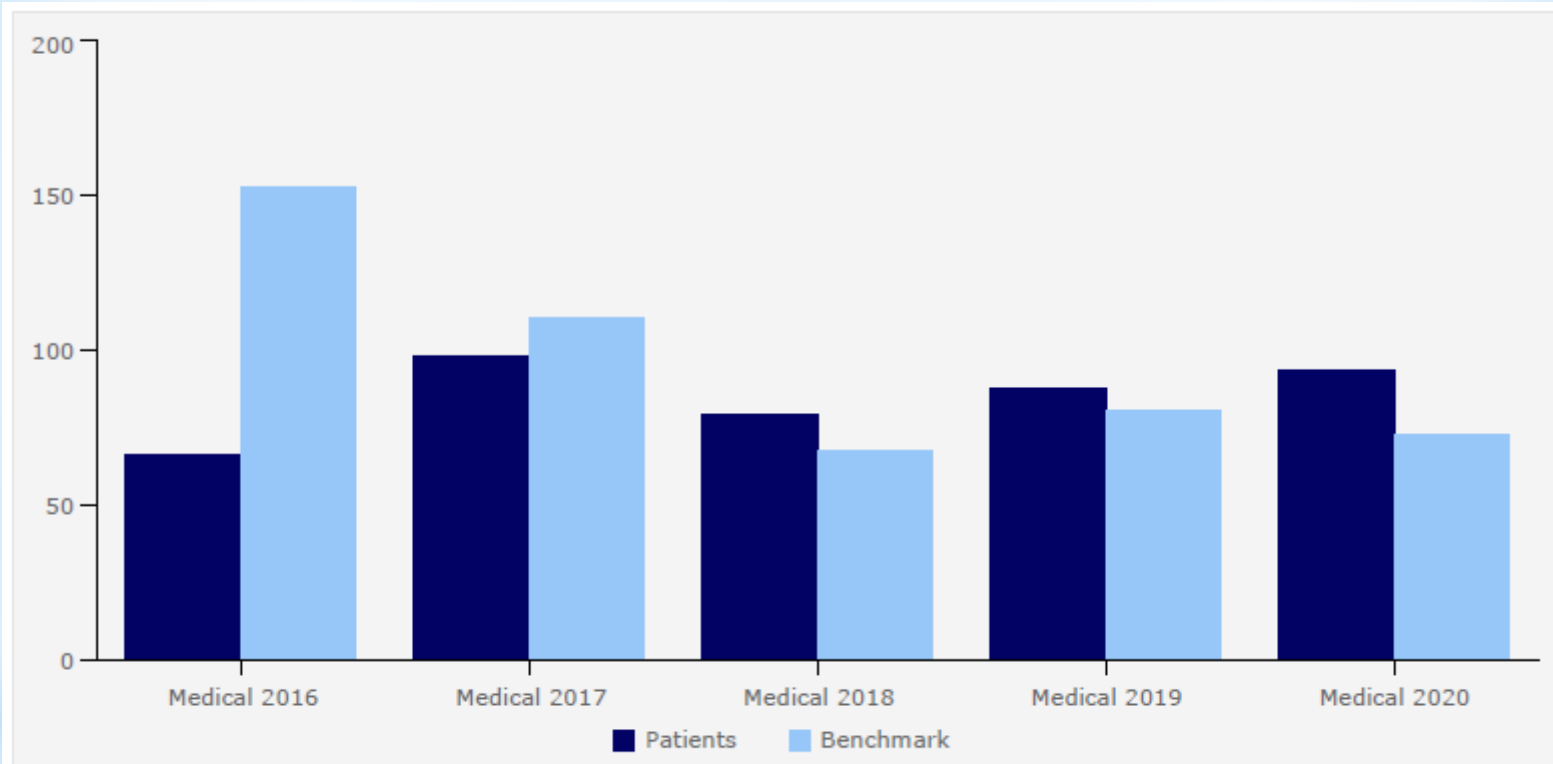
Diabetes Patients per 1,000



Project Name	Project Period	Patients	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	50.38	67.89	-25.80%
Medical 2017	01/01/2017 - 12/31/2017	54.83	97.88	-43.98%
Medical 2018	01/01/2018 - 12/31/2018	54.56	64.46	-15.36%
Medical 2019	01/01/2019 - 12/31/2019	61.24	81.71	-25.04%
Medical 2020	01/01/2020 - 12/31/2020	80.14	78.47	2.13%

Health Status Trends

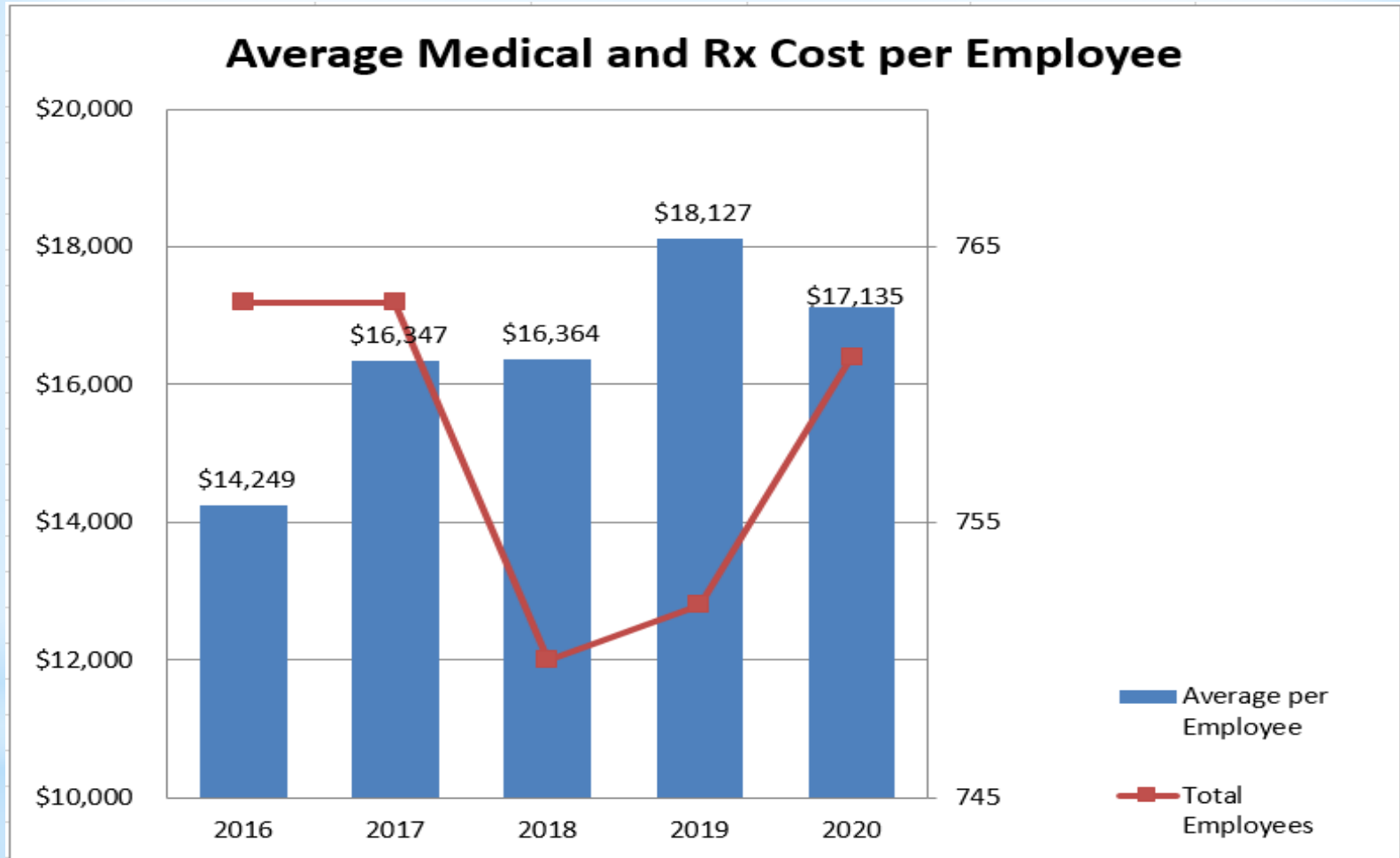
Heart Patients per 1,000



Project Name	Project Period	Patients	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	66.28	152.38	-56.50%
Medical 2017	01/01/2017 - 12/31/2017	98.12	110.18	-10.94%
Medical 2018	01/01/2018 - 12/31/2018	79.00	67.81	16.52%
Medical 2019	01/01/2019 - 12/31/2019	87.56	80.40	8.91%
Medical 2020	01/01/2020 - 12/31/2020	93.75	72.91	28.58%

Plan history and trends

Net Medical and Rx Cost Trend – Per Employee Per Year



Statistics 2020 Kaiser Family Foundation and Truven Analytics

Norm by Region: \$20,009

Norm by Size: \$19,204

Norm by Industry: \$18,692

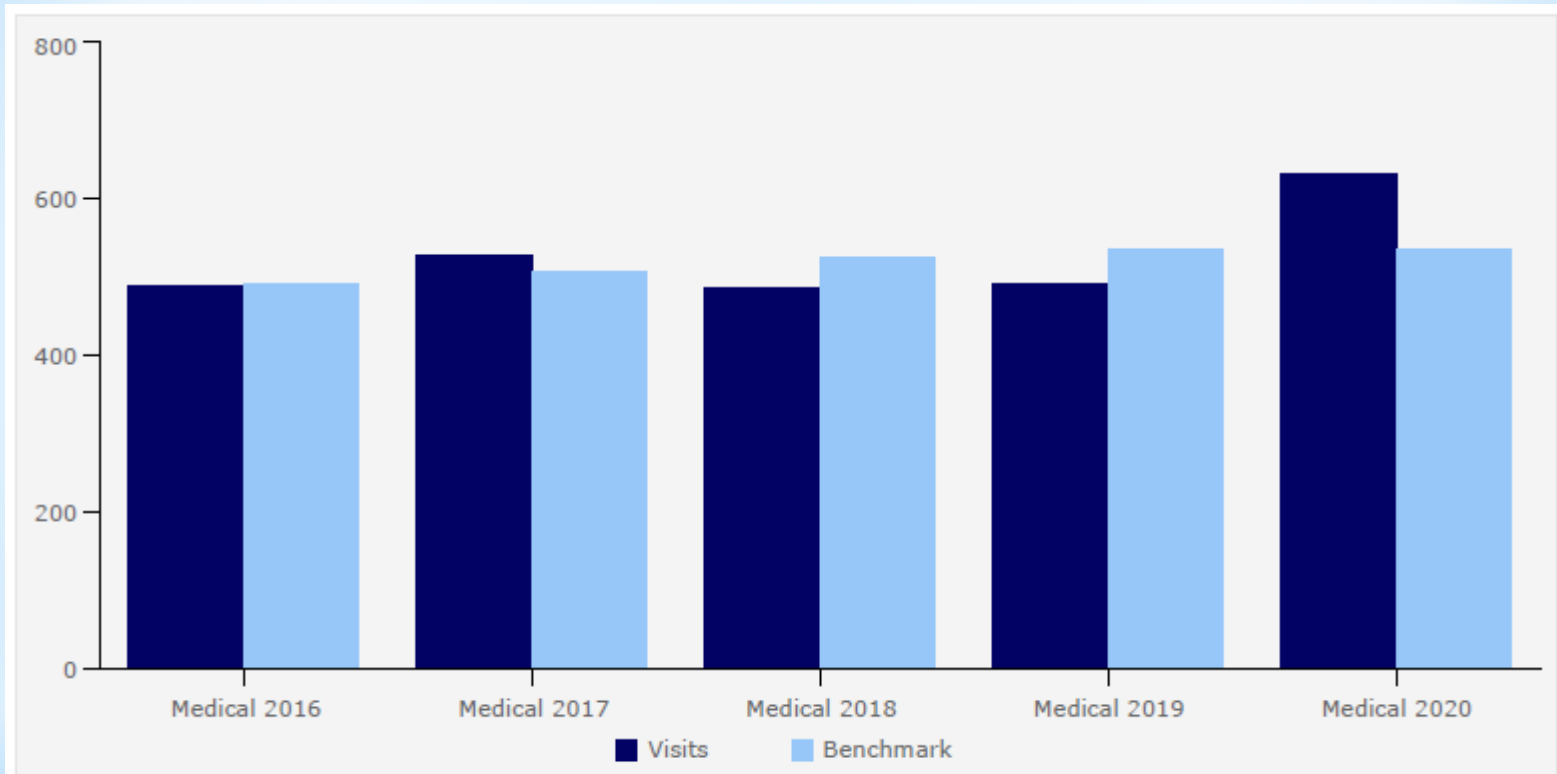


Health Management

Preventative Care Check Ups

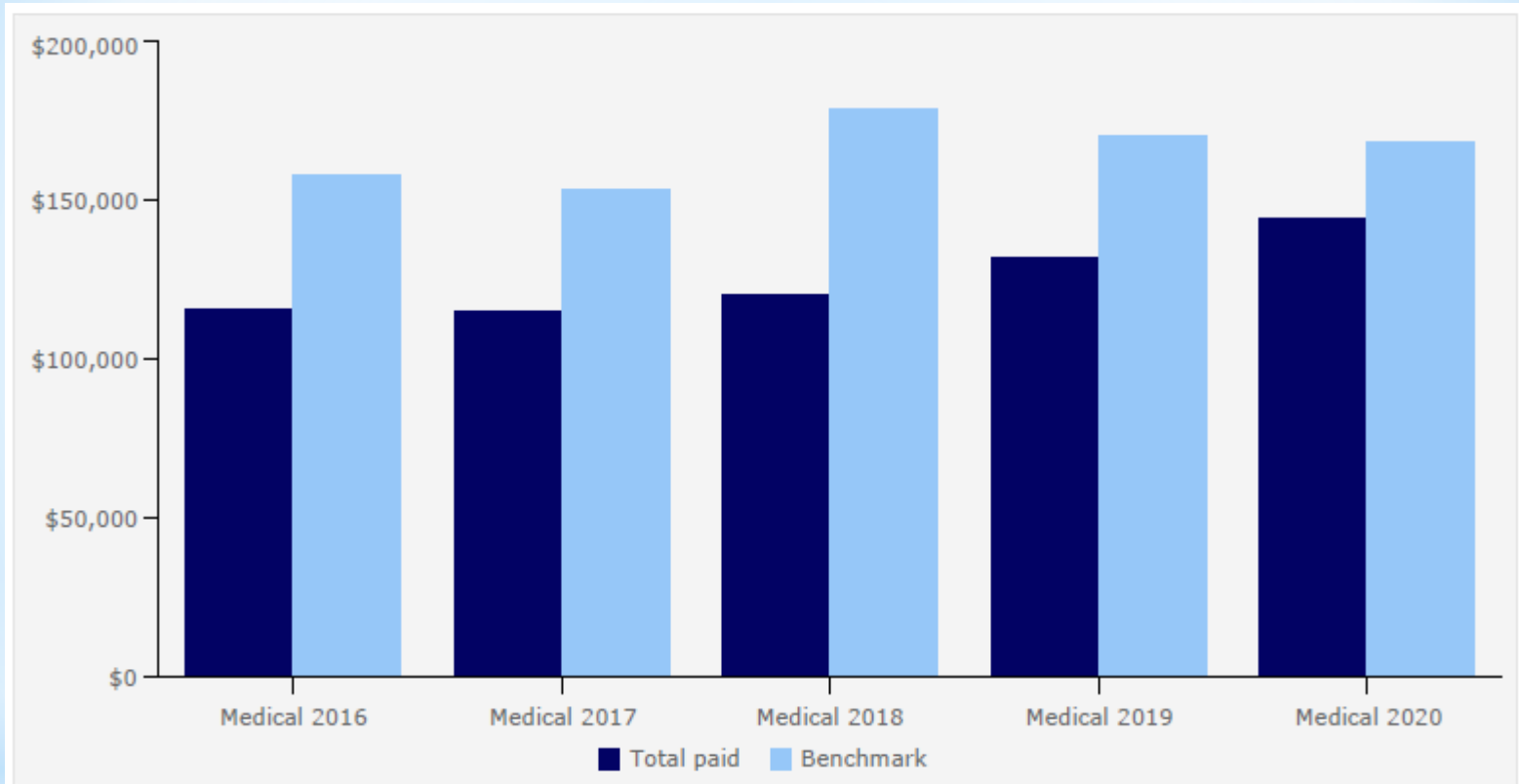
	2016	2017	2018	2019	2020
Employees	343	336	372	374	446
Spouses	150	136	146	158	162
Dependents	464	464	595	585	644
Average Members	2263	2277	2291	2280	2280
Total % of Members receiving a Preventative Care Checkup	42%	41%	49%	49%	55%

Preventative Care Visits per 1,000



Project Name	Project Period	Visits	Benchmark	% Over/Under
Medical 2016	01/01/2016 - 12/31/2016	490.06	492.00	-0.39%
Medical 2017	01/01/2017 - 12/31/2017	529.10	507.00	4.36%
Medical 2018	01/01/2018 - 12/31/2018	485.81	526.00	-7.64%
Medical 2019	01/01/2019 - 12/31/2019	492.82	537.00	-8.23%
Medical 2020	01/01/2020 - 12/31/2020	631.05	535.00	17.95%

Preventative Care Total Paid



Project ID	Project Name	Project Period	Total Paid	Benchmark	% Over/Under
364523	Medical 2016	01/01/2016 - 12/31/2016	\$116,047.14	\$157,880.91	-26.50%
384149	Medical 2017	01/01/2017 - 12/31/2017	\$115,113.51	\$153,332.49	-24.93%
403115	Medical 2018	01/01/2018 - 12/31/2018	\$120,102.25	\$178,585.05	-32.75%
417092	Medical 2019	01/01/2019 - 12/31/2019	\$132,183.44	\$170,484.23	-22.47%
422891	Medical 2020	01/01/2020 - 12/31/2020	\$144,668.40	\$168,412.04	-14.10%

Summary of Plan Costs

- Total Costs are less than Benchmarks on a Per Employee Per Year Cost for 2020
 - Medical Cost per Employee Cost has **decreased** 7% in 2020. This was virtually the same PEPY cost as 2017 and 2018. 2019 was a higher cost plan year.
 - Rx Cost per Employee Cost increased 3% in 2020. There has been a steady increase over the last 5 years, however, no major increase.

Summary of Plan Costs

- Plan members moving into the HDHP H.S.A. plan increased 1% in 2019. Increased an additional 1% in 2020. For 20201 to date the participation is holding steady at 12%.
- Dependent claims continue to be much higher than the norm and spouse claims have been consistently higher than the norm
- 10 Highest dollar claimants incurred 37% of the claim costs for all individuals exceeding \$25,000 in claims.

Summary of Plan Costs

- Prescription Drug costs – Top 5 drugs only increased by less than 7% 2019 to 2020. 3 of the top 5 drugs were the same as last year.
- Plan member cost share is still below the norms.
- # of Scripts increased by approx. 5% in 2020 to \$22,200 vs. 2019 at \$21,200.

Summary of Plan Costs

COVID-19 Impact

- Prescription Drug costs – were not impacted much by COVID-19 individuals continued to receive necessary medications.
- Average Monthly Medical Costs:
 - January – March 2020 \$1,213,980
 - April – September 2020 \$ 783,000
 - October – December 2020 \$1,076,742
- Consideration as we move into the aftermath of COVID:
 - Vaccinations
 - Continuous COVID Diagnosis
 - TeleHealth



Future Considerations

Future Considerations

Wyandot Crawford School Consortium

- Continue to review medical costs
 - Strategy in plan design
 - HDHP H.S.A – higher utilization
 - Employee education
 - Wellness Initiatives – optional
- Continue to review Rx costs
 - Look at Specialty medication co-pay strategy
 - Review Rx co-pay strategy

Questions

Thank you for you time.