

Self Insured Medical/Rx Report for FY 2012

Issued: February 2012



Purpose of Presentation



1. Review FY 2012 Financial Report and Utilization Information
2. Review Wellness Initiatives

Overview



- It appears we picked the right time to move to self-funded
 - Takes 3-5 Years until a Fully Mature Plan
- Utilization information has proven to be beneficial in developing Wellness program

Off to a Good Start



FY 2012	Actual (in millions)
Total Sources	\$3.80
Total Uses (Paid Claims and Admin)	<u>(\$3.30)</u>
Net Activity (Excluding IBNR Estimate)	\$0.50
Estimated Incurred but Not Reported Claims (IBNR)	<u>(\$0.00)</u>
Beginning Fund Balance	<u>\$(0.04)</u>
Ending Fund Balance	<u>\$0.44</u>

Enrollment Overview

Enrollment Highlights



- Plan Participation
 - No significant changes
- Dependent coverage was steady

Pharmacy Overview

Rx: Areas of Emphasis



1. Prescriptions

- Increase of 9% prescription usage
- Cost offset by increase of generic brand
 - 72% generic, benchmark 73%
- Mail order lags to benchmark
 - 2.9% usage and benchmark 6.4%

Medical Overview

Medical



- In-network discounts were 60%
 - On Par with other insurance carriers in Phoenix Metro area
- In-Network Usage was Strong at 98.7%
- Member Cost share dropped 22%
 - Cost share drops with more large claims
- Increase in large claim activity(claims>\$50,000)
 - 19 current to 11 in prior period

Medical cont.



- Inpatient hospitalization continued to increase.
 - Bed days per 1,000 increased 56%
 - Average length of stay increased to 5.2 days
 - Both above the BCBSAZ bench mark

Review Wellness Initiatives

2012 Wellness Update



- Fit Friendly Recognition by AHA
- Health & Wellness Committee
- Health Screenings - January
- 30 for \$30 Challenge
- On-site Yoga Classes

2012 Wellness Calendar



Month	Event
January	Biometric & HRA Assessments; 50% Goal participation
February	90 Day Activity Challenge – 30 for \$30 Challenge
March	Reflexology/Meditation Open Swim & Chair Massages
April	Stress Management Workshop
May	Benefit Fair & Open Enrollment
June	Chair Massages
July	Hearing Tests
August	Allergy Tests or Arthritis Education
September	Flu Shots Chair Massages
October	MOM On-Site Screening & Flu Shots
November	Osteoporosis Screening & Alzheimer's Education
December	EAP Webinar: Enjoy the Holidays and Minimize Stress

2012 Wellness Ongoing Events



Month	Event
October – April	Hiking Club – 2x/month
February – April	90 Day Activity Challenge
March	Mail Order Initiative
March – Oct.	Open Swim
Monthly	EAP Tips on IS News
Quarterly – March, June, Sept.	Chair Massages (3 hrs/month)
April - June	Community Supported Agriculture (CSA) Program

2012 Wellness



Questions or Comments?

