

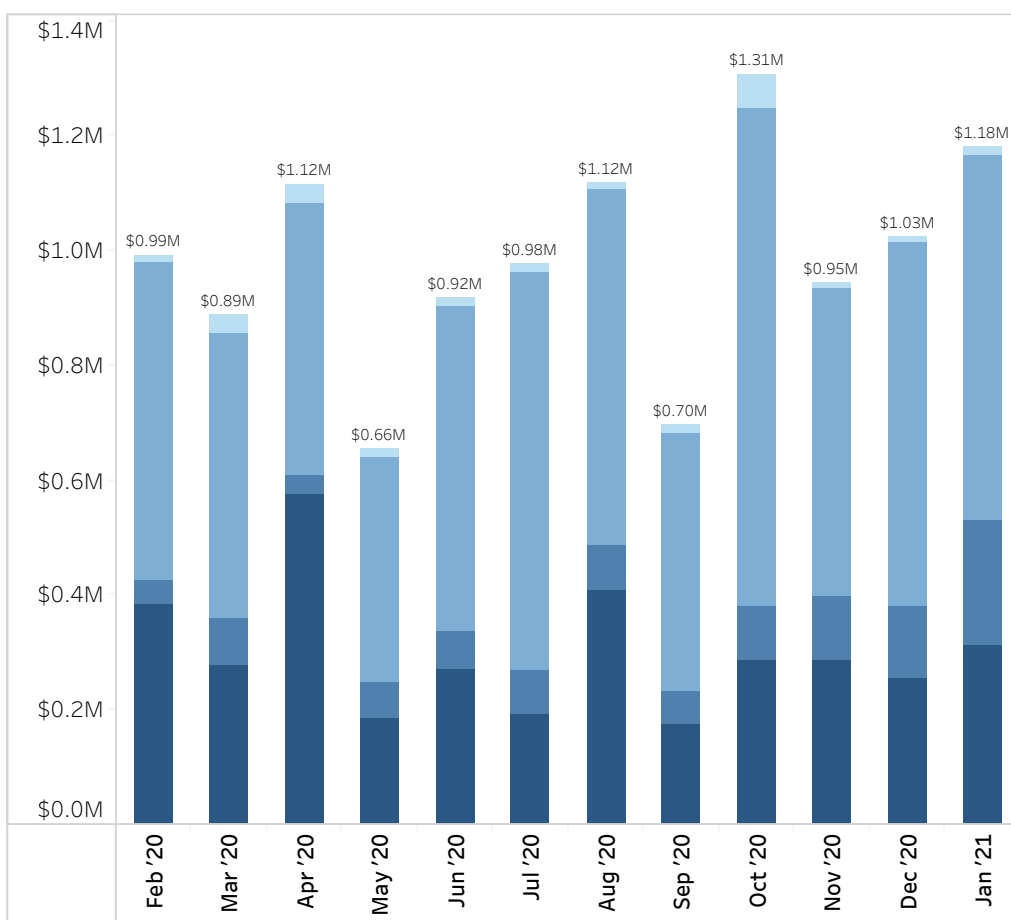


# Sample Company

Experience Report  
January 2021

# Claims by Company

## 12-Month Net Claims Trend



## Key Metrics by Company

Prior 12 vs Current 12

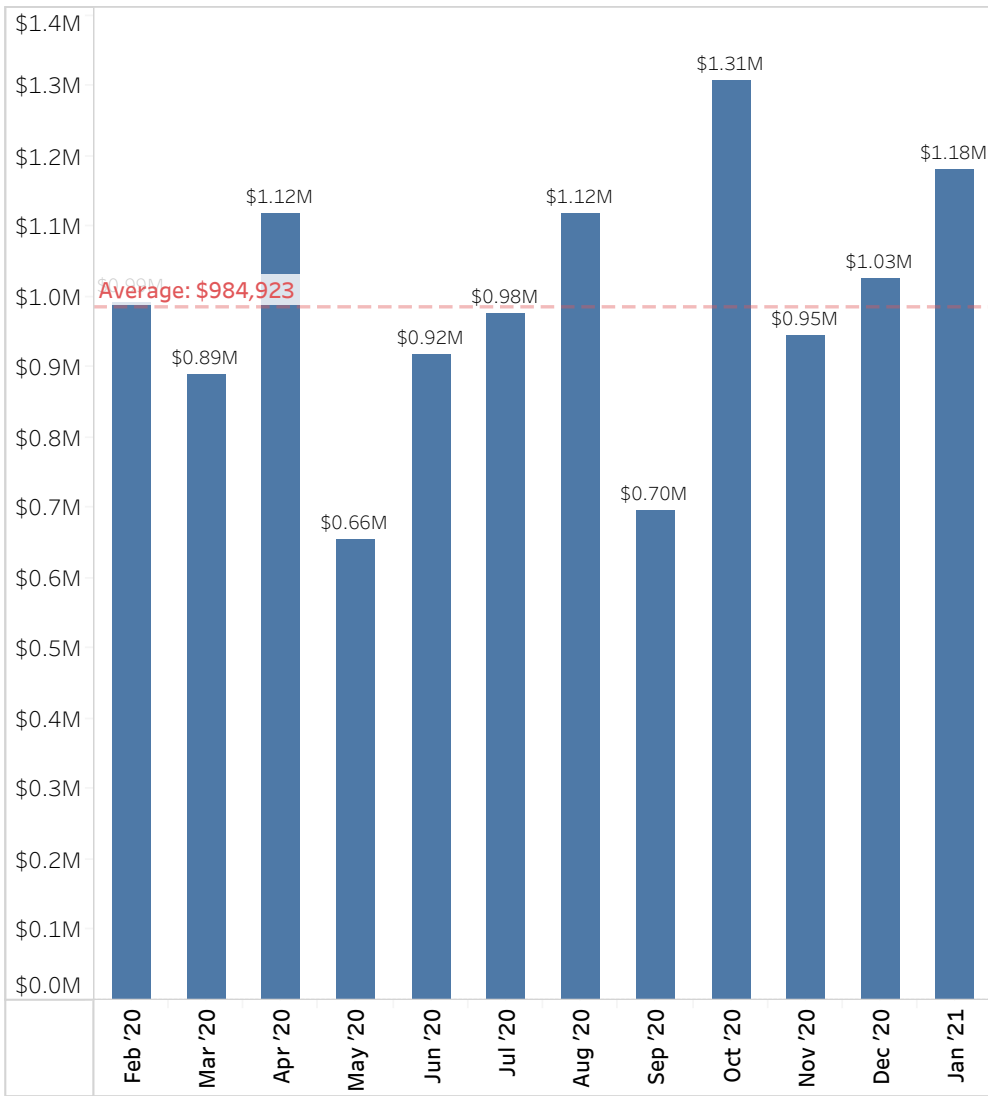
		2/1/2019 to 1/31/2020	2/1/2020 to 1/31/2021
A	Avg. Subscribers	56	52
	Net Claims*	\$380,138	\$241,326
	Expected Claims	\$529,545	\$500,745
	Loss Ratio	72%	48%
B	Avg. Subscribers	753	771
	Net Claims*	\$7,587,938	\$6,921,918
	Expected Claims	\$7,146,654	\$7,452,174
	Loss Ratio	106%	93%
C	Avg. Subscribers	151	146
	Net Claims*	\$1,407,185	\$1,052,031
	Expected Claims	\$1,428,980	\$1,412,438
	Loss Ratio	98%	74%
D	Avg. Subscribers	433	402
	Net Claims*	\$2,948,141	\$3,603,800
	Expected Claims	\$4,103,680	\$3,889,269
	Loss Ratio	72%	93%

\*Net claims are calculated based on stop-loss reimbursements during the following policy years: 7/1/18 to 6/30/19, 7/1/19 to 6/30/20, and 7/1/20 to 6/30/21.

# Key Metrics



## 12-Month Net Claims Trend



## Policy-YTD Key Aggregate Data

7/1/2020 to 1/31/2021

Medical Claims	\$6,279,453
Rx Claims	\$1,286,476
Gross Claims	\$7,565,929
Claims Over \$150k ISL	\$66,371
Rx Rebates	\$251,720
Expected Claims	\$7,458,240
Loss Ratio (Net Claims / Expected)	97%
Loss Ratio (Net Claims / Expected Costs) <sup>1,2,3</sup>	81%
Net Claims	\$7,247,838
# of Clinic Medical Claims	1,815
# of Clinic Rx Prescriptions	5,692
Clinic Medical Claims	\$99,135
Clinic Rx Claims	\$380,777
Sum of Fixed Costs	\$1,491,760

## Per Employee Per Month Avg-Prior

Prior 12 vs Current 12

	2/1/2019 to 1/31/2020	2/1/2020 to 1/31/2021	% Change
Avg. Subscribers	1,393	1,371	-2%
Avg. Members	2,141	2,078	-3%
Medical Claims PEPM	\$672.53	\$651.61	-3%
Rx Claims PEPM	\$123.55	\$136.17	10%
Net Claims PEPM	\$737.44	\$718.27	-3%

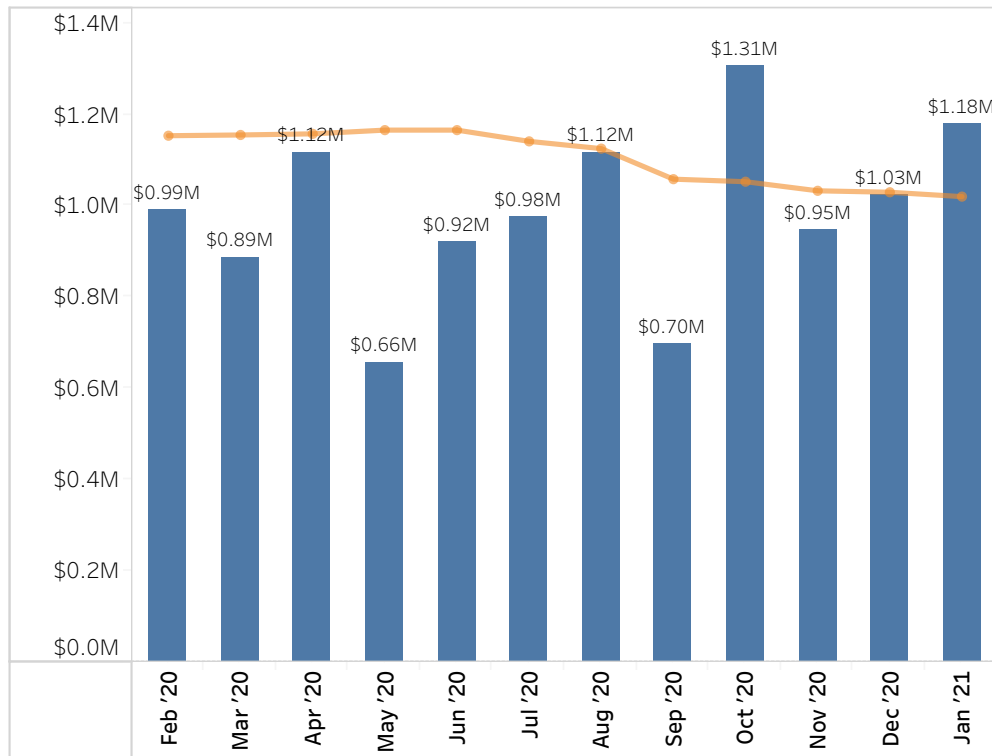
1. 1/1/19 to 6/30/19 expected claims + fixed costs composite factor = \$875.93 PEPM
2. 7/1/19 to 6/30/20 expected claims + fixed costs composite factor = \$967.31 PEPM
3. 7/1/20 to 6/30/21 expected claims + fixed costs composite factor = \$955.38 PEPM

# Monthly Plan Performance



## 12-Month Plan Performance

■ Net Claims  
■ Expected Claims

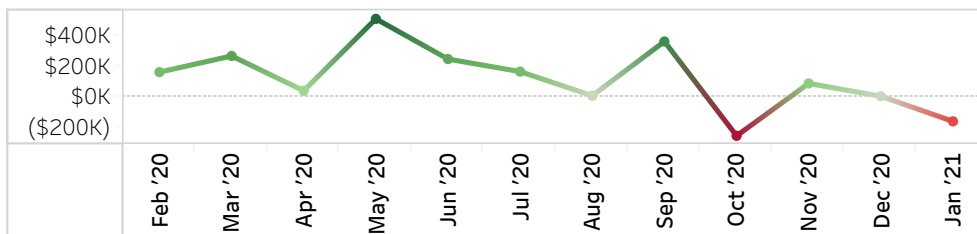


## 12-Month Per Employee Per Month Avgs.

		Subscribers	Net Claims PEPM	Expected Claims PEPM	Loss Ratio
2020	February	1,410	\$703.42	\$817.89	86%
	March	1,412	\$628.69	\$817.89	77%
	April	1,415	\$789.64	\$817.89	97%
	May	1,425	\$460.12	\$817.89	56%
	June	1,425	\$644.70	\$817.89	79%
	July	1,433	\$681.14	\$796.14	86%
	August	1,413	\$790.93	\$796.14	99%
	September	1,329	\$523.77	\$796.14	66%
	October	1,322	\$988.90	\$796.14	124%
	November	1,297	\$728.70	\$796.14	92%
	December	1,293	\$793.08	\$796.14	100%
	2021	January	1,281	\$921.31	\$796.14
12-Month Agg. Avg.		1,371	\$718.27	\$805.51	89%

## 12-Month Cash Flow

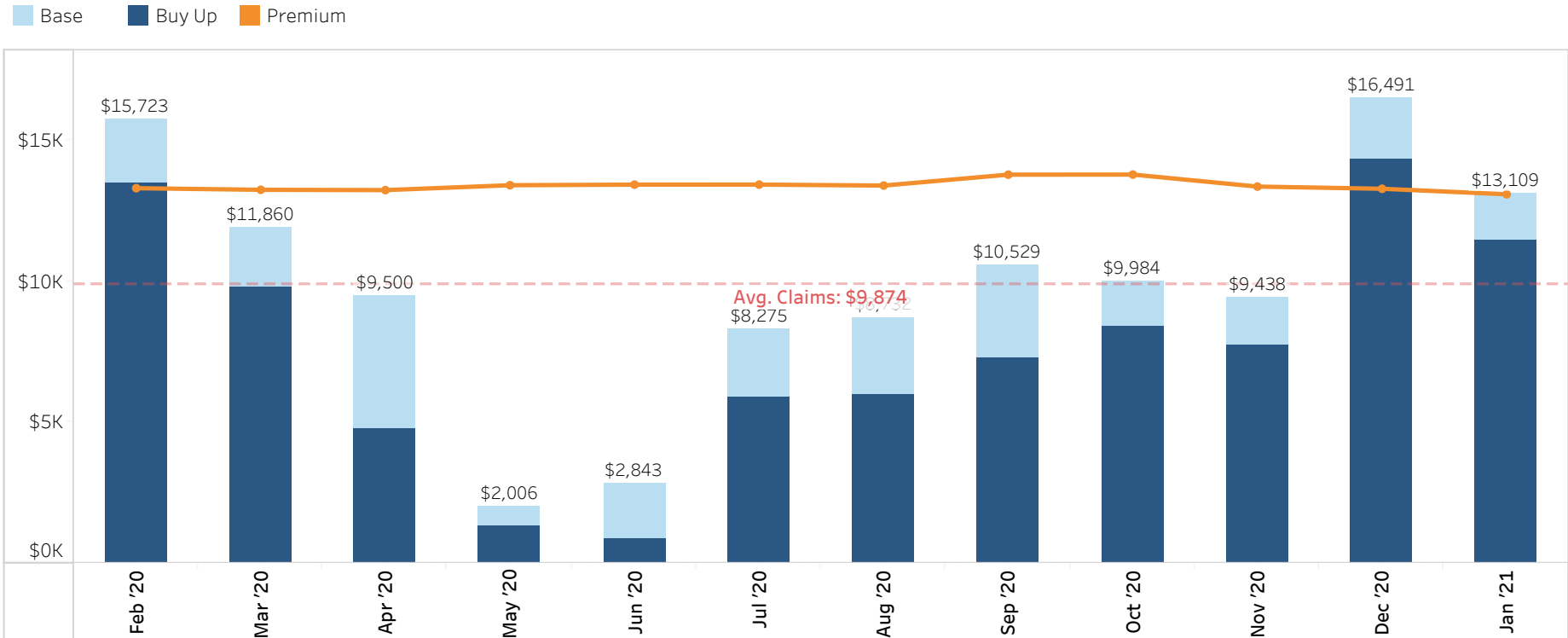
Expected - Net Claims



# Vision Claims Summary



## 12-Month Vision Claims Trend



## Vision Plan Summary

Current 12 vs Prior 12 Months

	Base				Buy Up			
	Avg. Subscribers	Claims	Premium	Loss Ratio	Avg. Subscribers	Claims	Premium	Loss Ratio
2/1/19 to 1/31/20	544	\$28,398	\$39,756	71%	362	\$83,434	\$116,663	72%
2/1/20 to 1/31/21	539	\$27,143	\$39,414	69%	377	\$91,349	\$121,335	75%

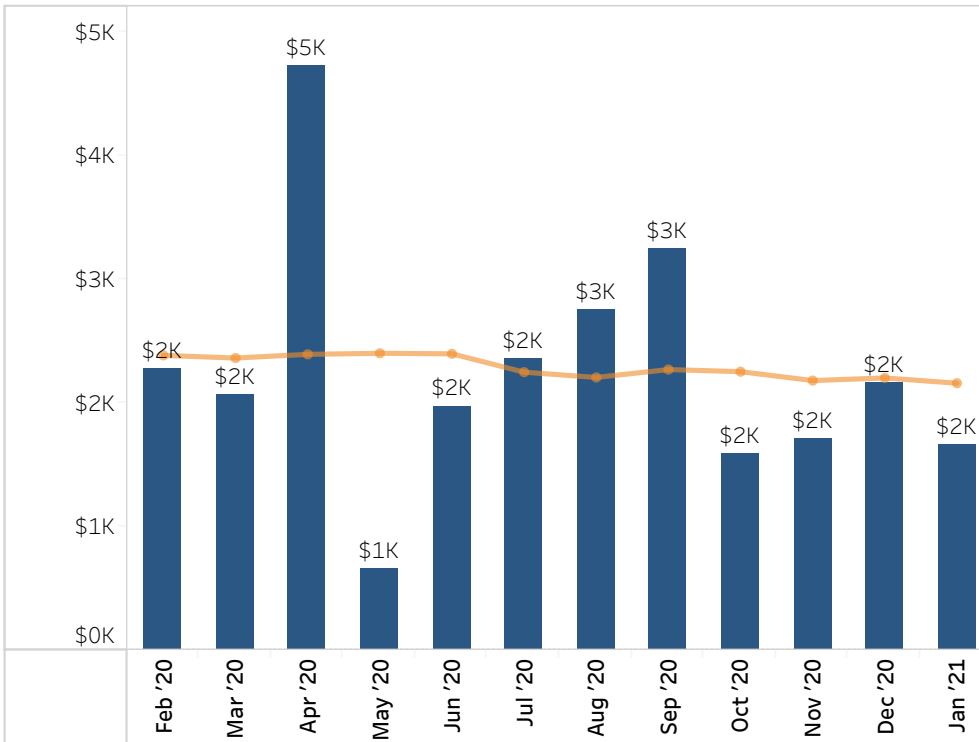
\*Premium based on self-funded premium equivalents (composite funding factor + ASO fee).  
 7/1/18 to 6/30/21 Base plan expected claims factor = \$4.24 PEPM.  
 7/1/18 to 6/30/21 Buy-Up plan expected claims factor = \$25.00 PEPM.  
 7/1/18 to 6/30/21 ASO Fee = \$1.85 PEPM.

# Monthly Plan Performance - Vision Base Plan



## 12-Month Plan Performance

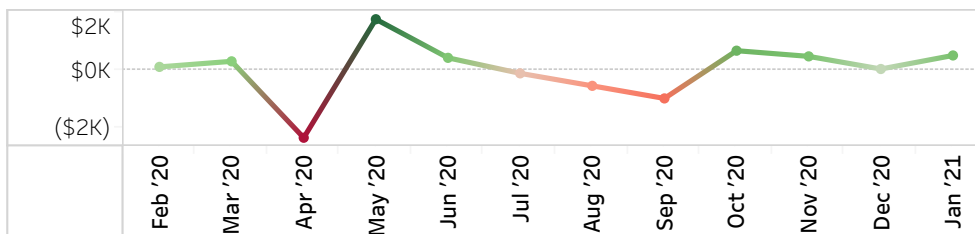
■ Vision Claims  
■ Expected Claims



## 12-Month Per Employee Per Month Avgs.

		Subscribers	Vision Claims PEPM	Expected Claims PEPM	Loss Ratio
2020	February	562	\$4.05	\$4.24	95%
	March	557	\$3.70	\$4.24	87%
	April	564	\$8.37	\$4.24	197%
	May	566	\$1.15	\$4.24	27%
	June	565	\$3.50	\$4.24	82%
	July	530	\$4.45	\$4.24	105%
	August	520	\$5.28	\$4.24	125%
	September	535	\$6.06	\$4.24	143%
	October	531	\$2.98	\$4.24	70%
	November	514	\$3.32	\$4.24	78%
	December	519	\$4.17	\$4.24	98%
	2021	January	509	\$3.25	\$4.24
12-Month Agg. Avg.		539	\$4.19	\$4.24	99%

## 12-Month Cash Flow Expected - Claims

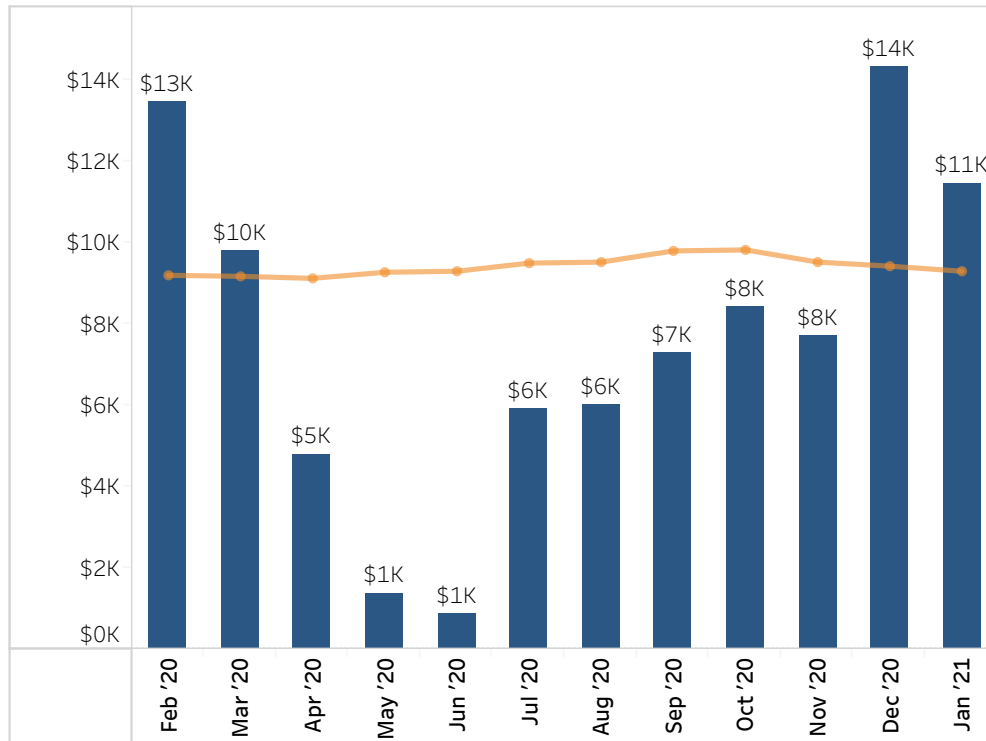


# Monthly Plan Performance - Vision Buy-Up Plan



## 12-Month Plan Performance

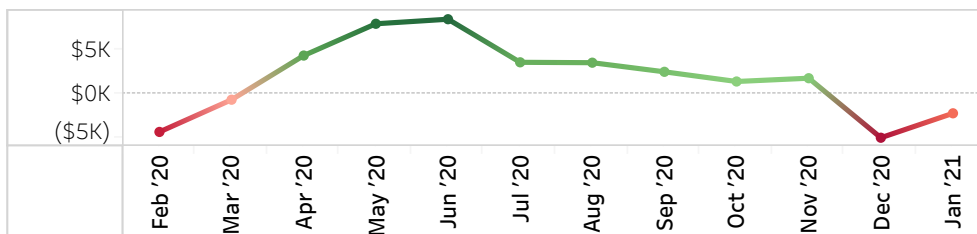
- Vision Claims
- Expected Claims



## 12-Month Per Employee Per Month Avgs.

		Subscribers	Vision Claims PEPM	Expected Claims PEPM	Loss Ratio
2020	February	368	\$36.55	\$25.00	146%
	March	367	\$26.70	\$25.00	107%
	April	365	\$13.10	\$25.00	52%
	May	371	\$3.65	\$25.00	15%
	June	372	\$2.33	\$25.00	9%
	July	380	\$15.57	\$25.00	62%
	August	381	\$15.71	\$25.00	63%
	September	392	\$18.58	\$25.00	74%
	October	393	\$21.37	\$25.00	85%
	November	381	\$20.29	\$25.00	81%
	December	377	\$38.00	\$25.00	152%
	2021	January	372	\$30.79	\$25.00
12-Month Agg. Avg.		377	\$20.21	\$25.00	81%

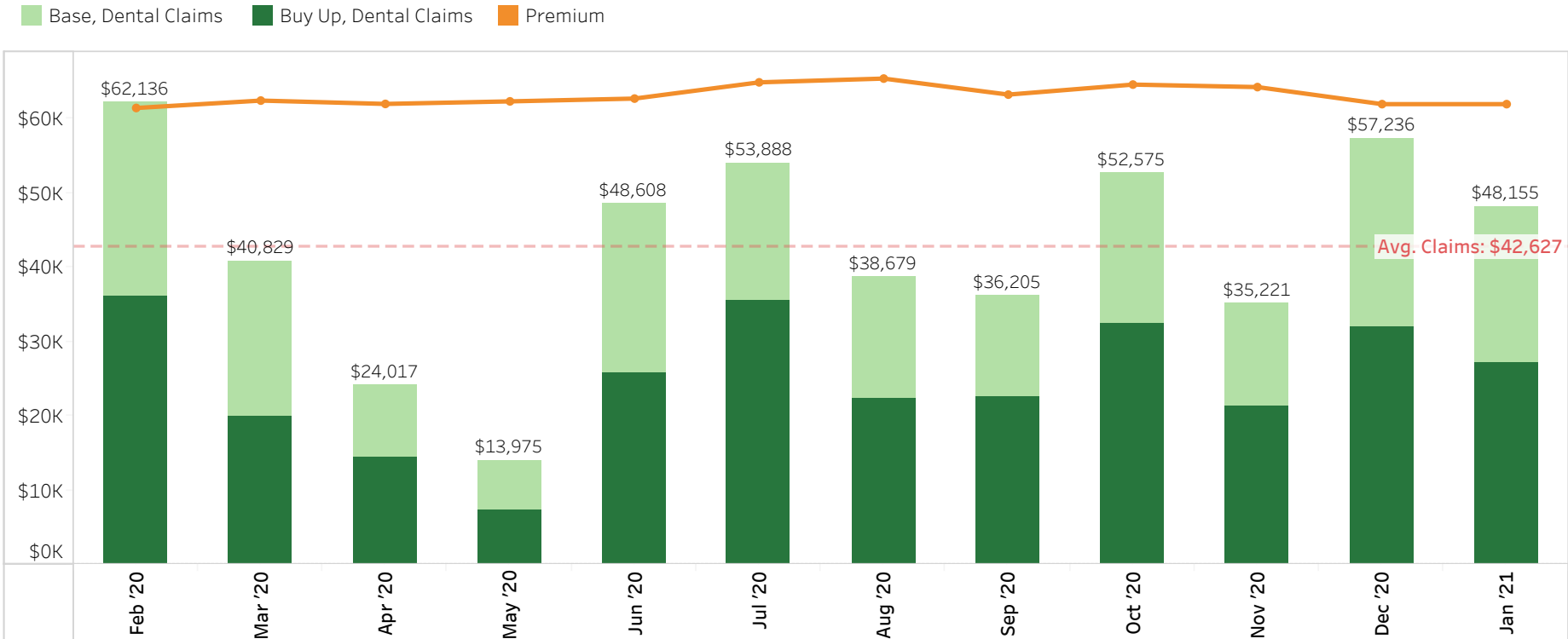
## 12-Month Cash Flow Expected - Claims



# Dental Claims Summary



## 12-Month Dental Claims Trend



## Dental Plan Summary

Current 12 vs Prior 12 Months

	Base				Buy Up			
	Avg. Subscribers	Dental Claims	Premium	Loss Ratio	Avg. Subscribers	Dental Claims	Premium	Loss Ratio
2/1/19 to 1/31/20	545	\$290,382	\$350,003	83%	373	\$345,613	\$384,134	90%
2/1/20 to 1/31/21	557	\$214,681	\$374,709	57%	373	\$296,842	\$382,191	78%

\*Premium based on self-funded premium equivalents (composite funding factor + ASO fee).

7/1/18 to 6/30/20 Base plan expected claims factor = \$46.44 PEPM.  
 7/1/18 to 6/30/20 Buy-Up plan expected claims factor = \$78.73 PEPM.  
 7/1/18 to 6/30/20 ASO Fee = \$7.11 PEPM.

7/1/20 to 6/30/21 Base plan expected claims factor = \$50.66 PEPM.  
 7/1/20 to 6/30/21 Buy-Up plan expected claims factor = \$78.01 PEPM.  
 7/1/20 to 6/30/21 ASO Fee = \$7.25 PEPM.

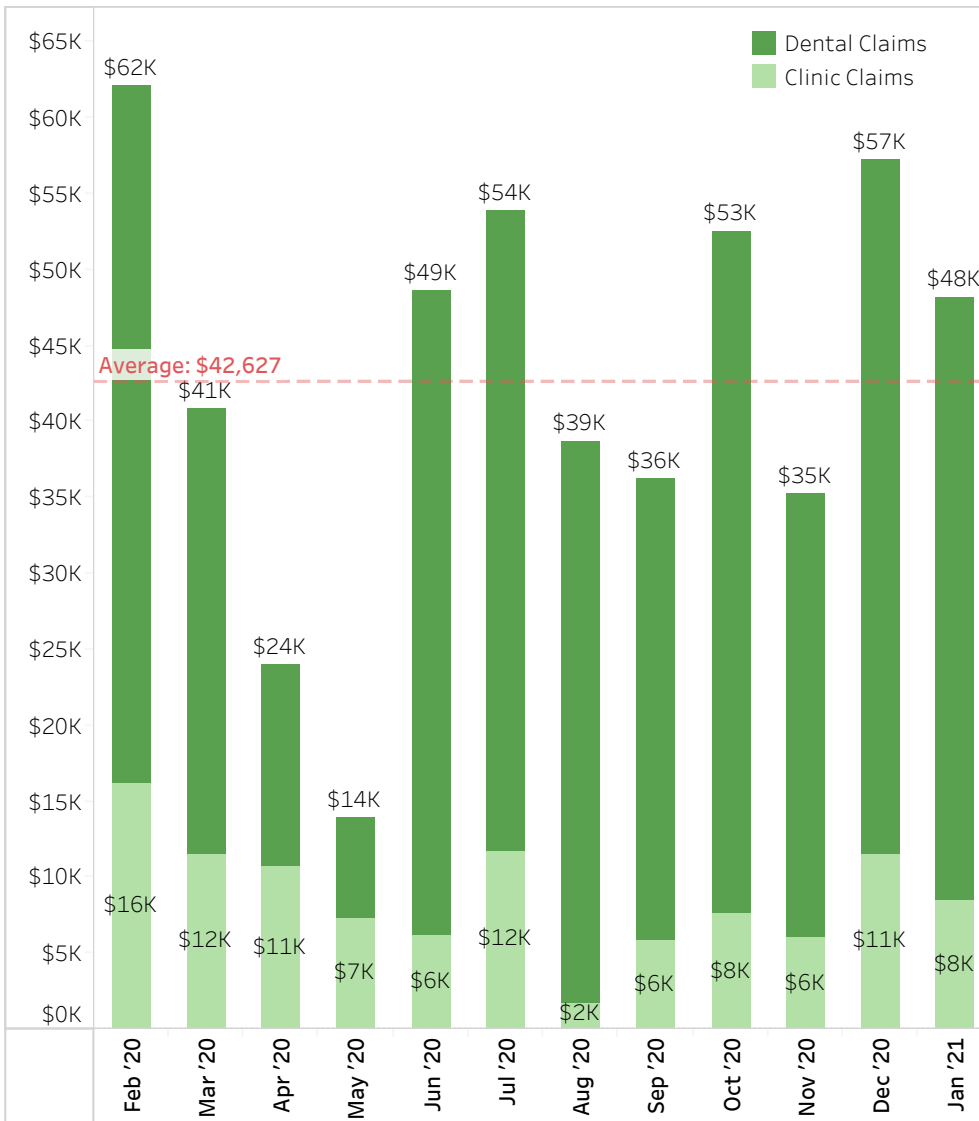
Dental Buy-Up Clinic Claims: \$45,885  
 Dental Base Clinic Claims: \$58,532



# Dental Key Metrics



## 12-Month Net Claims Trend



## Policy-YTD Key Aggregate Data

7/1/2020 to 1/31/2021

Dental Claims	\$321,958
Expected Claims	\$399,204
Loss Ratio (Net Claims / Expected)	81%
Clinic Claims	\$52,629
Non-Clinic Claims	\$269,329

## Per Employee Per Month Avg-Prior

Prior 12 vs Current 12

	2/1/2019 to 1/31/2020	2/1/2020 to 1/31/2021	% Change
Avg. Subscribers	918	929	1%
Dental Claims PEPM	\$57.76	\$45.86	-21%
Expected Claims PEPM	\$59.56	\$60.67	2%

7/1/18 to 6/30/20 Base plan expected claims factor = \$46.44 PEPM  
7/1/18 to 6/30/20 Buy-Up plan expected claims factor = \$78.73 PEPM

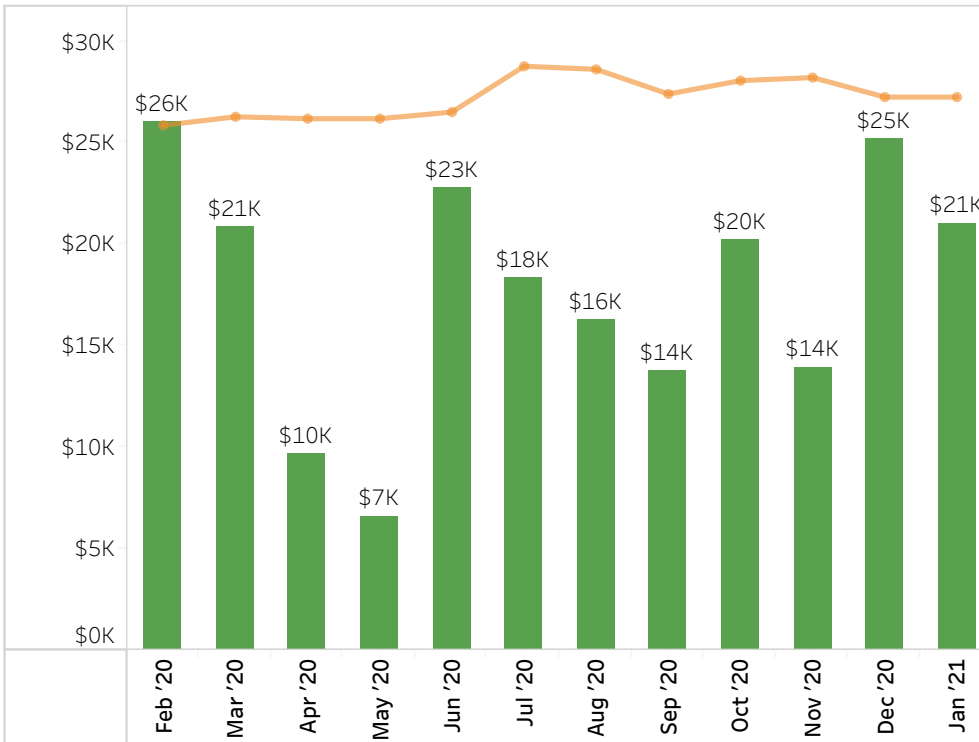
7/1/20 to 6/30/21 Base plan expected claims factor = \$50.66 PEPM  
7/1/20 to 6/30/21 Buy-Up plan expected claims factor = \$78.01 PEPM

# Monthly Plan Performance - Dental Base Plan



## 12-Month Plan Performance

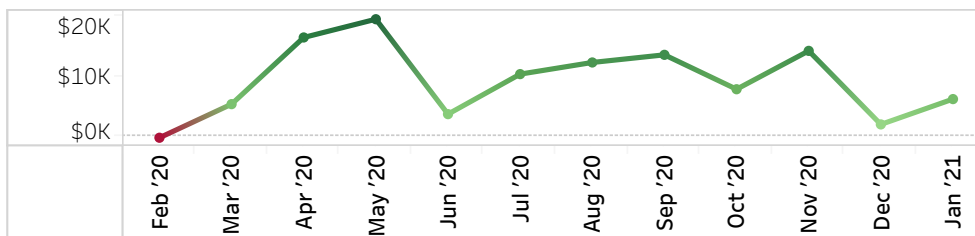
■ Dental Claims  
■ Expected Claims



## 12-Month Per Employee Per Month Avgs.

		Subscribers	Dental Claims PEPM	Expected Claims PEPM	Loss Ratio
2020	February	557	\$46.77	\$46.44	101%
	March	566	\$36.87	\$46.44	79%
	April	564	\$17.14	\$46.44	37%
	May	564	\$11.75	\$46.44	25%
	June	571	\$39.87	\$46.44	86%
	July	568	\$32.32	\$50.66	64%
	August	565	\$28.79	\$50.66	57%
	September	541	\$25.46	\$50.66	50%
	October	554	\$36.40	\$50.66	72%
	November	557	\$25.00	\$50.66	49%
	December	538	\$46.87	\$50.66	93%
	2021	January	538	\$39.03	\$50.66
12-Month Agg. Avg.		557	\$32.12	\$48.88	66%

## 12-Month Cash Flow Expected - Claims

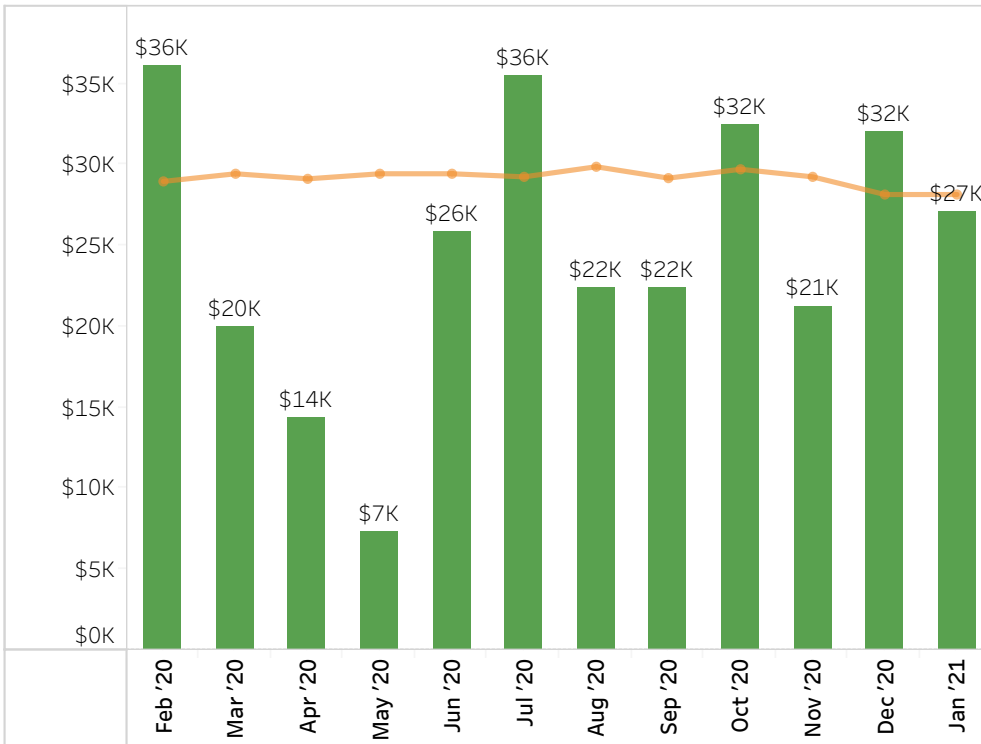


# Monthly Plan Performance - Dental Buy-Up Plan



## 12-Month Plan Performance

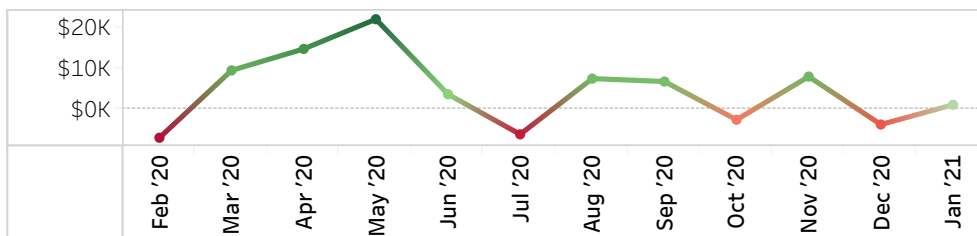
■ Dental Claims  
— Expected Claims



## 12-Month Per Employee Per Month Avgs.

		Subscribers	Dental Claims PEPM	Expected Claims PEPM	Loss Ratio
2020	February	368	\$98.06	\$78.73	125%
	March	374	\$53.37	\$78.73	68%
	April	370	\$38.78	\$78.73	49%
	May	374	\$19.64	\$78.73	25%
	June	374	\$69.10	\$78.73	88%
	July	375	\$94.75	\$78.01	121%
	August	383	\$58.52	\$78.01	75%
	September	374	\$59.97	\$78.01	77%
	October	381	\$85.06	\$78.01	109%
	November	375	\$56.79	\$78.01	73%
	December	361	\$88.69	\$78.01	114%
	2021	January	361	\$75.23	\$78.01
12-Month Agg. Avg.		373	\$66.41	\$78.31	85%

## 12-Month Cash Flow Expected - Claims



# Top 10 Rx Claims

Policy - YTD: 7/1/2020 to 1/31/2021



Rank	Drug Name	Drug Class	# of Rx	Total Claims	Avg. Paid per Rx
1	ENBREL	ANALGESICS - ANTI-INFLAMMATORY	19	\$102,588	\$5,399
2	JAKAFI	MULTIKINASE INHIBITORS	6	\$83,416	\$13,903
3	IBRANCE	CDK 4/6 INHIBITORS	4	\$67,286	\$16,822
4	JARDIANCE	SGLT-2 INHIBITORS	131	\$66,192	\$505
5	ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	9	\$48,214	\$5,357
6	CIMZIA	GASTROINTESTINAL AGENTS - MISC.	9	\$40,742	\$4,527
7	LANTUS SOLOSTAR	ANTIDIABETICS	82	\$37,380	\$456
8	ELIQUIS	FACTOR XA INHIBITORS	73	\$34,545	\$473
9	TRULICITY	ANTIDIABETICS	42	\$34,300	\$817
10	XELJANZ	ANTIRHEUMATICS	7	\$32,651	\$4,664

# Claimants Exceeding \$60K

Policy - YTD: 7/1/2020 to 1/31/2021



#	Division*	Relation	Effective Date	Most Expensive Primary Diagnosis	MLR Status	Plan Payment	Claims Over \$150K ISL
1		Employee	12/2017	Pneumonia, unspecified organism	No	\$210K	\$60K
2		Employee	8/2019	Encounter for breast reconstruction following mastectomy	No	\$156K	\$6K
3		Employee	1/2017	Unspecified atrial flutter	No	\$147K	
4		Employee	2/2015	Encounter for antineoplastic radiation therapy	No	\$147K	
5		Employee	10/2016	Diverticulitis of large intestine with perforation and abscess without bleeding	No	\$131K	
6		Employee	7/2012	Unilateral primary osteoarthritis, right knee	No	\$114K	
7		Employee	2/2015	Alcohol dependence with withdrawal with perceptual disturbance	No	\$112K	
8		Employee	12/2016	Encounter for antineoplastic radiation therapy	No	\$111K	
9		Employee	12/2016	Atrial septal defect	No	\$110K	
10		Employee	10/2017	Nontraumatic subarachnoid hemorrhage from left posterior communicating artery	Yes	\$105K	
11		Child	7/2016	Opioid dependence, uncomplicated	Yes	\$99K	
12		Employee	6/2019	Traumatic hemorrhage of cerebrum, with loss of consciousness of unspecified duration	No	\$92K	
13		Employee	7/2012	Encounter for antineoplastic immunotherapy	No	\$91K	
14		Employee	12/2018	Diffuse large B-cell lymphoma, intrapelvic lymph nodes	No	\$90K	
15		Employee	5/2018	Traumatic hemothorax, initial encounter	No	\$87K	
16		Employee	11/2019	Calculus of gallbladder with acute and chronic cholecystitis without obstruction	No	\$87K	
17		Employee	7/2019	Pneumonia, unspecified organism	Yes	\$83K	
18		Employee	8/2015	Atherosclerosis of native arteries of right leg with ulceration of heel and midfoot	No	\$81K	
19		Employee	4/2017	Streptococcal sepsis, unspecified	Yes	\$78K	
20		Spouse	8/2018	Opioid dependence, uncomplicated	No	\$76K	
21		Employee	5/2019	Chronic inflammatory demyelinating polyneuritis	Yes	\$72K	
22		Employee	5/2015	Sepsis due to streptococcus, group B	No	\$69K	
23		Employee	3/2017	Type 2 diabetes mellitus with other specified complication	Yes	\$69K	
24		Spouse	2/2018	Non-ST elevation (NSTEMI) myocardial infarction	No	\$69K	
25		Employee	3/2015	Sepsis, unspecified organism	Yes	\$64K	
26		Employee	2/2015	Encounter for antineoplastic chemotherapy	Yes	\$61K	ISL: \$150K

**\*Division Abbreviations**

- Claimant 7 was termed as of 8/31/2020
- Claimant 18 was termed as of 8/31/2020
- Claimant 19 was termed as of 10/31/2020
- Claimant 25 was termed as of 11/30/2020

# Medicare Like Rates Savings Overview

7/1/2015 to 1/31/2021



## Facilities

	7/1/15 to 6/30/16	7/1/16 to 6/30/17	7/1/17 to 6/30/18	7/1/18 to 6/30/19	7/1/19 to 6/30/20	7/1/20 to 1/31/21
<b>Total Billed*</b>	\$4,461,439	\$4,814,778	\$5,178,546	\$6,944,864	\$4,724,927	\$3,145,367
<b>Total Savings</b>	(\$3,340,053)	(\$3,741,009)	(\$4,019,991)	(\$5,318,707)	(\$3,763,926)	(\$2,521,076)
<b>Total Paid</b>	\$1,121,386	\$1,073,768	\$1,157,698	\$1,670,569	\$958,418	\$753,701
<b>Regence Claims</b>	0	0	0	0	0	0
<b>MLR Claims</b>	636	548	643	773	682	294
<b>Total Claims**</b>	29,605	28,692	38,778	21,690	2,345	1,027
<b>% of Savings - MLR</b>	75%	78%	78%	77%	80%	80%

## Professional Services

	1/1/19 to 6/30/19			7/1/19 to 6/30/20			7/1/20 to 1/31/21		
	Non-Tribal Clinic	Tribal Clinic	Total	Non-Tribal Clinic	Tribal Clinic	Total	Non-Tribal Clinic	Tribal Clinic	Total
<b>Total Billed*</b>	\$1,273,524	\$31,944	<b>\$1,305,469</b>	\$1,671,555	\$327,887	<b>\$1,999,442</b>	\$527,644	\$57,224	<b>\$584,867</b>
<b>Total Savings</b>	(\$849,064)	(\$14,535)	<b>(\$863,599)</b>	(\$1,131,073)	(\$174,090)	<b>(\$1,305,163)</b>	(\$380,888)	(\$29,956)	<b>(\$410,844)</b>
<b>Total Paid</b>	\$403,351	\$21,719	<b>\$425,069</b>	\$531,362	\$153,797	<b>\$685,159</b>	\$142,260	\$27,243	<b>\$169,502</b>
<b>Regence Claims</b>	9,946	0	<b>9,946</b>	37,714	0	<b>37,714</b>	23,429	0	<b>23,429</b>
<b>MLR Claims</b>	2,843	192	<b>3,035</b>	4,252	1,916	<b>6,168</b>	1,052	544	<b>1,596</b>
<b>% of Savings - MLP</b>	67%	46%	<b>66%</b>	68%	53%	<b>65%</b>	72%	52%	<b>70%</b>

\*Total billed does not include denied claims/ineligible charges.

\*\*Total claims for prior plan years include the professional claim counts.