



City of Durham

Self-Funded Medical Paid Claims Summary By Plan

Current Plan Year: September 1, 2013 Through August 31, 2014

Data Sources: Enrollment From COD Payroll - Claims From BCBSNC

February 2014

Plan	Month	Total Employees & Pre-65 Retirees	Gross Paid Claims	Stop Loss Credit	Net Paid Claims	Fixed Costs	ComPsych EAP	Net Paid Claims + Fixed Costs + EAP	Premium Equivalent	Loss Ratio
Premium	Sept 2013	386	\$644,223	\$0	\$644,223	\$22,071	\$950	\$667,244	\$336,061	199%
	Oct 2013	385	\$548,511	\$0	\$548,511	\$22,014	\$947	\$571,472	\$334,921	171%
	Nov 2013	384	\$406,192	\$0	\$406,192	\$21,957	\$945	\$429,094	\$333,780	129%
	Dec 2013	386	\$557,845	\$0	\$557,845	\$22,071	\$950	\$580,866	\$335,061	173%
	Jan 2014	381	\$544,836	\$0	\$544,836	\$21,786	\$937	\$567,559	\$330,359	172%
	Feb 2014	378	\$796,606	\$0	\$796,606	\$21,614	\$930	\$819,150	\$326,378	251%
	Mar 2014									
	April 2014									
	May 2014									
	June 2014									
	July 2014									
	Aug 2014									
	Total		2,300	\$3,498,213	\$0	\$3,498,213	\$131,514	\$5,658	\$3,635,385	\$1,996,560
Core	Sept 2013	1,422	\$1,085,416	\$0	\$1,085,416	\$81,310	\$3,498	\$1,170,224	\$1,202,068	97%
	Oct 2013	1,422	\$1,206,699	\$0	\$1,206,699	\$81,310	\$3,498	\$1,291,507	\$1,202,991	107%
	Nov 2013	1,408	\$1,161,290	\$0	\$1,161,290	\$80,509	\$3,464	\$1,245,263	\$1,192,405	104%
	Dec 2013	1,402	\$962,877	\$0	\$962,877	\$80,166	\$3,449	\$1,046,492	\$1,191,546	88%
	Jan 2014	1,401	\$1,167,877	\$0	\$1,167,877	\$80,109	\$3,446	\$1,251,433	\$1,190,440	105%
	Feb 2014	1,404	\$1,125,629	\$0	\$1,125,629	\$80,281	\$3,454	\$1,209,364	\$1,195,678	101%
	Mar 2014									
	April 2014									
	May 2014									
	June 2014									
	July 2014									
	Aug 2014									
	Total		8,459	\$6,709,788	\$0	\$6,709,788	\$483,686	\$20,809	\$7,214,283	\$7,175,128
Basic	Sept 2013	801	\$368,703	\$0	\$368,703	\$45,801	\$1,970	\$416,474	\$717,808	58%
	Oct 2013	803	\$450,032	\$0	\$450,032	\$45,916	\$1,975	\$497,923	\$721,859	69%
	Nov 2013	807	\$508,741	\$0	\$508,741	\$46,144	\$1,985	\$556,870	\$726,769	77%
	Dec 2013	803	\$489,592	\$0	\$489,592	\$45,916	\$1,975	\$537,483	\$722,894	74%
	Jan 2014	801	\$467,918	\$0	\$467,918	\$45,801	\$1,970	\$515,690	\$719,312	72%
	Feb 2014	810	\$568,340	\$0	\$568,340	\$46,316	\$1,993	\$616,648	\$726,930	85%
	Mar 2014									
	April 2014									
	May 2014									
	June 2014									
	July 2014									
	Aug 2014									
	Total		4,825	\$2,853,326	\$0	\$2,853,326	\$275,894	\$11,870	\$3,141,089	\$4,335,572
Total All Plans	Sept 2013	2,609	\$2,098,342	\$0	\$2,098,342	\$149,183	\$6,418	\$2,253,943	\$2,255,937	100%
	Oct 2013	2,610	\$2,205,242	\$0	\$2,205,242	\$149,240	\$6,421	\$2,360,902	\$2,259,771	104%
	Nov 2013	2,599	\$2,076,223	\$0	\$2,076,223	\$148,611	\$6,394	\$2,231,227	\$2,252,954	99%
	Dec 2013	2,591	\$2,010,314	\$0	\$2,010,314	\$148,153	\$6,374	\$2,164,841	\$2,249,501	96%
	Jan 2014	2,583	\$2,180,631	\$0	\$2,180,631	\$147,696	\$6,354	\$2,334,681	\$2,240,111	104%
	Feb 2014	2,592	\$2,490,575	\$0	\$2,490,575	\$148,211	\$6,376	\$2,645,162	\$2,248,986	118%
	Mar 2014									
	April 2014									
	May 2014									
	June 2014									
	July 2014									
	Aug 2014									
	Total		15,584	\$13,061,327	\$0	\$13,061,327	\$891,093	\$38,337	\$13,990,756	\$13,507,260

Enrollment counts from COD payroll data lack COBRA enrollment, however BCBSNC claims data includes COBRA claims.



City of Durham

Self-Funded Medical Paid Claims Summary By Plan

Most Recent 12 Months: March 1, 2013 Through February 28, 2014

Data Sources: Enrollment From COD Payroll - Claims From BCBSNC

February 2014

Plan	Month	Total Employees & Pre-65 Retirees	Gross Paid Claims	Stop Loss Credit	Net Paid Claims	Fixed Costs	ComPsych EAP	Net Paid Claims + Fixed Costs + EAP	Premium Equivalent	Loss Ratio
Premium	Mar 2013	398	\$600,592	\$13,756	\$586,836	\$22,579	\$1,266	\$610,680	\$355,352	172%
	April 2013	391	\$446,063	\$13,756	\$432,307	\$22,181	\$1,243	\$455,732	\$349,308	130%
	May 2013	387	\$681,310	\$13,756	\$667,554	\$21,955	\$1,231	\$690,739	\$346,746	199%
	June 2013	390	\$462,249	\$13,756	\$448,493	\$22,125	\$1,240	\$471,858	\$347,607	136%
	July 2013	390	\$502,750	\$13,756	\$488,994	\$22,125	\$1,240	\$512,359	\$347,607	147%
	Aug 2013	312	\$559,214	\$13,756	\$545,458	\$17,700	\$992	\$564,150	\$295,088	191%
	Sept 2013	386	\$644,223	\$0	\$644,223	\$22,071	\$950	\$667,244	\$336,061	199%
	Oct 2013	385	\$548,511	\$0	\$548,511	\$22,014	\$947	\$571,472	\$334,921	171%
	Nov 2013	384	\$406,192	\$0	\$406,192	\$21,957	\$945	\$429,094	\$333,780	129%
	Dec 2013	386	\$557,845	\$0	\$557,845	\$22,071	\$950	\$580,866	\$335,061	173%
	Jan 2014	381	\$544,836	\$0	\$544,836	\$21,786	\$937	\$567,559	\$330,359	172%
	Feb 2014	378	\$796,606	\$0	\$796,606	\$21,614	\$930	\$819,150	\$326,378	251%
Total	4,568	\$6,750,391	\$82,536	\$6,667,855	\$260,178	\$12,870	\$6,940,903	\$4,038,268	172%	
Core	Mar 2013	1,822	\$1,163,436	\$75,880	\$1,087,556	\$103,362	\$5,794	\$1,196,712	\$1,450,132	83%
	April 2013	1,822	\$1,171,335	\$75,880	\$1,095,455	\$103,362	\$5,794	\$1,204,611	\$1,450,496	83%
	May 2013	1,805	\$1,600,625	\$75,880	\$1,524,745	\$102,398	\$5,740	\$1,632,883	\$1,441,327	113%
	June 2013	1,799	\$882,695	\$75,880	\$806,815	\$102,057	\$5,721	\$914,593	\$1,442,508	63%
	July 2013	1,789	\$973,372	\$75,880	\$897,492	\$101,490	\$5,689	\$1,004,671	\$1,442,508	70%
	Aug 2013	1,776	\$1,002,584	\$75,880	\$926,704	\$100,752	\$5,648	\$1,033,104	\$1,427,112	72%
	Sept 2013	1,422	\$1,085,416	\$0	\$1,085,416	\$81,310	\$3,498	\$1,170,224	\$1,202,068	97%
	Oct 2013	1,422	\$1,206,699	\$0	\$1,206,699	\$81,310	\$3,498	\$1,291,507	\$1,202,991	107%
	Nov 2013	1,408	\$1,161,290	\$0	\$1,161,290	\$80,509	\$3,464	\$1,245,263	\$1,192,405	104%
	Dec 2013	1,402	\$962,877	\$0	\$962,877	\$80,166	\$3,449	\$1,046,492	\$1,191,546	88%
	Jan 2014	1,401	\$1,167,877	\$0	\$1,167,877	\$80,109	\$3,446	\$1,251,433	\$1,190,440	105%
	Feb 2014	1,404	\$1,125,629	\$0	\$1,125,629	\$80,281	\$3,454	\$1,209,364	\$1,195,678	101%
Total	19,272	\$13,503,835	\$455,280	\$13,048,555	\$1,097,107	\$55,194	\$14,200,857	\$15,829,211	90%	
Basic	Mar 2013	429	\$273,160	\$13,841	\$259,319	\$24,337	\$1,364	\$285,020	\$495,768	57%
	April 2013	431	\$290,229	\$13,841	\$276,388	\$24,451	\$1,371	\$302,209	\$498,504	61%
	May 2013	427	\$389,432	\$13,841	\$375,591	\$24,224	\$1,358	\$401,173	\$492,656	81%
	June 2013	429	\$409,768	\$13,841	\$395,927	\$24,337	\$1,364	\$421,628	\$491,259	86%
	July 2013	438	\$309,712	\$13,841	\$295,871	\$24,848	\$1,393	\$322,112	\$491,259	66%
	Aug 2013	444	\$337,694	\$13,841	\$323,853	\$25,188	\$1,412	\$350,453	\$502,953	70%
	Sept 2013	801	\$368,703	\$0	\$368,703	\$45,801	\$1,970	\$416,475	\$717,808	58%
	Oct 2013	803	\$450,032	\$0	\$450,032	\$45,916	\$1,975	\$497,923	\$721,859	69%
	Nov 2013	807	\$508,741	\$0	\$508,741	\$46,144	\$1,985	\$556,870	\$726,769	77%
	Dec 2013	803	\$489,592	\$0	\$489,592	\$45,916	\$1,975	\$537,483	\$722,894	74%
	Jan 2014	801	\$467,918	\$0	\$467,918	\$45,801	\$1,970	\$515,690	\$719,312	72%
	Feb 2014	810	\$568,340	\$0	\$568,340	\$46,316	\$1,993	\$616,648	\$726,930	85%
Total	7,423	\$4,863,321	\$83,046	\$4,780,275	\$423,278	\$20,131	\$5,223,684	\$7,307,971	71%	
Total All Plans	Mar 2013	2,649	\$2,037,188	\$103,477	\$1,933,711	\$150,278	\$8,424	\$2,092,413	\$2,301,252	91%
	April 2013	2,644	\$1,907,627	\$103,477	\$1,804,150	\$149,994	\$8,408	\$1,962,552	\$2,298,308	85%
	May 2013	2,619	\$2,671,367	\$103,477	\$2,567,890	\$148,576	\$8,328	\$2,724,794	\$2,280,729	119%
	June 2013	2,618	\$1,754,712	\$103,477	\$1,651,235	\$148,519	\$8,325	\$1,808,079	\$2,281,374	79%
	July 2013	2,617	\$1,785,834	\$103,477	\$1,682,357	\$148,462	\$8,322	\$1,839,141	\$2,281,374	81%
	Aug 2013	2,532	\$1,899,492	\$103,477	\$1,796,015	\$143,640	\$8,052	\$1,947,707	\$2,225,153	88%
	Sept 2013	2,609	\$2,098,342	\$0	\$2,098,342	\$149,183	\$6,418	\$2,253,943	\$2,255,937	100%
	Oct 2013	2,610	\$2,205,242	\$0	\$2,205,242	\$149,240	\$6,421	\$2,360,902	\$2,259,771	104%
	Nov 2013	2,599	\$2,076,223	\$0	\$2,076,223	\$148,611	\$6,394	\$2,231,227	\$2,252,954	99%
	Dec 2013	2,591	\$2,010,314	\$0	\$2,010,314	\$148,153	\$6,374	\$2,164,841	\$2,249,501	96%
	Jan 2014	2,583	\$2,180,631	\$0	\$2,180,631	\$147,696	\$6,354	\$2,334,681	\$2,240,111	104%
	Feb 2014	2,592	\$2,490,575	\$0	\$2,490,575	\$148,211	\$6,376	\$2,645,162	\$2,248,986	118%
Total	31,263	\$25,117,547	\$620,862	\$24,496,685	\$1,780,563	\$88,196	\$26,365,443	\$27,175,450	97%	

Enrollment counts from COD payroll data lack COBRA enrollment, however BCBSNC claims data includes COBRA claims.

The Stop Loss Credits for Plan Year 2012 - 2013 are distributed evenly for the purposes of this report. The actual credits did not accumulate evenly.



City of Durham

Self-Funded Dental Paid Claims Summary

Data Sources: Enrollment From BCBSNC - Claims From BCBSNC

Current Plan Year: September 1, 2013 Through August 31, 2014

February 2014

Month	Total Employees	Total Members	Paid Claims	Admin Costs	Paid Claims + Admin Costs	Paid Claims + Admin Costs PEPM	Premium Equivalent	Premium Equivalent PEPM	Loss Ratio
Sept 2013	2,185	4,592	\$127,821	\$6,599	\$134,420	\$61.52	\$150,536	\$68.90	89%
Oct 2013	2,194	4,600	\$246,265	\$6,626	\$252,891	\$115.26	\$151,025	\$68.84	167%
Nov 2013	2,204	4,609	\$136,773	\$6,656	\$143,429	\$65.08	\$151,615	\$68.79	95%
Dec 2013	2,167	4,540	\$165,165	\$6,544	\$171,709	\$79.24	\$149,064	\$68.79	115%
Jan 2014	2,171	4,548	\$131,562	\$6,556	\$138,118	\$63.62	\$149,525	\$68.87	92%
Feb 2014	2,195	4,578	\$105,359	\$6,629	\$111,988	\$51.02	\$150,690	\$68.65	74%
Mar 2014									
April 2014									
May 2014									
June 2014									
July 2014									
Aug 2014									
Total	13,116	27,467	\$912,945	\$39,610	\$952,555	\$72.63	\$902,455	\$68.81	106%



City of Durham

Self-Funded Dental Paid Claims Summary

Data Sources: Enrollment From BCBSNC - Claims From BCBSNC

Most Recent 12 Months: March 1, 2013 Through February 28, 2014

February 2014

Month	Total Employees	Total Members	Paid Claims	Admin Costs	Paid Claims + Admin Costs	Paid Claims + Admin Costs PEPM	Premium Equivalent	Premium Equivalent PEPM	Loss Ratio
Mar 2013	2,190	4,522	\$108,233	\$6,614	\$114,847	\$52.44	\$145,482	\$66.43	79%
April 2013	2,183	4,513	\$75,840	\$6,593	\$82,433	\$37.76	\$145,096	\$66.47	57%
May 2013	2,168	4,484	\$127,999	\$6,547	\$134,546	\$62.06	\$144,544	\$66.67	93%
June 2013	2,169	4,487	\$117,018	\$6,550	\$123,568	\$56.97	\$144,652	\$66.69	85%
July 2013	2,161	4,472	\$170,537	\$6,526	\$177,063	\$81.94	\$144,390	\$66.82	123%
Aug 2013	2,167	4,487	\$127,176	\$6,544	\$133,720	\$61.71	\$144,881	\$66.86	92%
Sept 2013	2,185	4,592	\$127,821	\$6,599	\$134,420	\$61.52	\$150,536	\$68.90	89%
Oct 2013	2,194	4,600	\$246,265	\$6,626	\$252,891	\$115.26	\$151,025	\$68.84	167%
Nov 2013	2,204	4,609	\$136,773	\$6,656	\$143,429	\$65.08	\$151,615	\$68.79	95%
Dec 2013	2,167	4,540	\$165,165	\$6,544	\$171,709	\$79.24	\$149,064	\$68.79	115%
Jan 2014	2,171	4,548	\$131,562	\$6,556	\$138,118	\$63.62	\$149,525	\$68.87	92%
Feb 2014	2,195	4,578	\$105,359	\$6,629	\$111,988	\$51.02	\$150,690	\$68.65	74%
Total	26,154	54,432	\$1,639,748	\$78,985	\$1,718,733	\$65.72	\$1,771,500	\$67.73	97%