



County of Cayuga Health Insurance Consortium Health Insurance Advisory Committee

Meeting Minutes of October 10, 2013

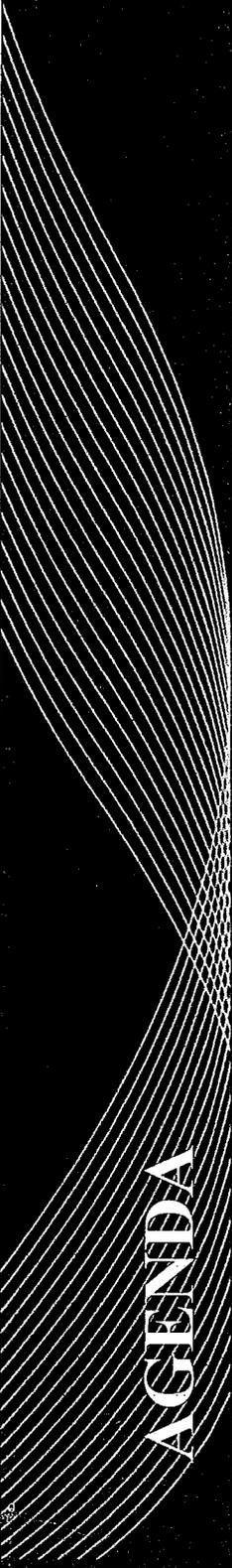
Quorum Members Present: Michelle Anthony (Co Legis Rep), James Orman (Co Treasurer), Mike Russell (Co Dir HR), Scott Whalen (CCC Dir HR), Lisa Miller (S&W Dir Rep), Terry Debiaw (CSEA), Brian Schenck (DPSA), Penny Herrling (CCC Educ Support), Doug Hart (CCC Admin Prof)

Quorum Members Not Present: (Co Admin), (County Sheriff), (CCC VP), (CCC HR), (CCC Comptroller), (Exec Dir S&W), (AFSCME), (SEACC), (Admin Prof), (NYSNA), (CCC Faculty Assoc.)

Others Present: Judy Tyo, Brian McNaney, Cortney Haberlau, Terri Hoffman, Karen Wheat

Meeting began at 10:04 am.

1. First Niagara presentation – see attached
2. Michelle Anthony gives update on Wellness Committee
3. Purpose of Health Insurance Advisory Committee discussion



AGENDA

- Medical/Rx Financial Update – 1/1/2013 – 8/31/2013
- Medical/Rx Utilization Review – 1/1/2013 – 8/31/2013

MEDICAL/RX FINANCIAL UPDATE

Plan Costs

Our Review of the Plan Costs 1/13-8/13 as compared to the same time period in 2012.

	2013	2012	% Change
# of Employees	1,276	1,273	Less than 1%
# of Members	2,149	2,143	Less than 1%
Total Medical Claims /Per Member Cost	\$5,225,462	\$5,066,635	3.1%
Total Rx Claims/Per Member Cost	\$2,943,256	\$2,932,653	Less than 1%
Total Med/Rx Claims/Per Member Cost	\$8,168,718	\$7,999,288	2.1%
Total Medical/Rx Fixed Costs/Per Member Costs	\$408,443	\$401,309	1.8%
Total Medical/Rx Program Costs/Per Member Cost	\$8,577,161	\$8,400,597	2.1%
Large Claims Over \$50,000	\$1,114,840	\$791,912	41%

*3 tier
- keeps cost
Down*

MEDICAL/RX FINANCIAL UPDATE



LARGE CLAIMS

There are 12 members with claim costs over \$50,000 with a total paid of \$1,114,840. Large claims represent 21% of the total medical paid. *normal range - just met to us*

PRESCRIPTION DRUGS

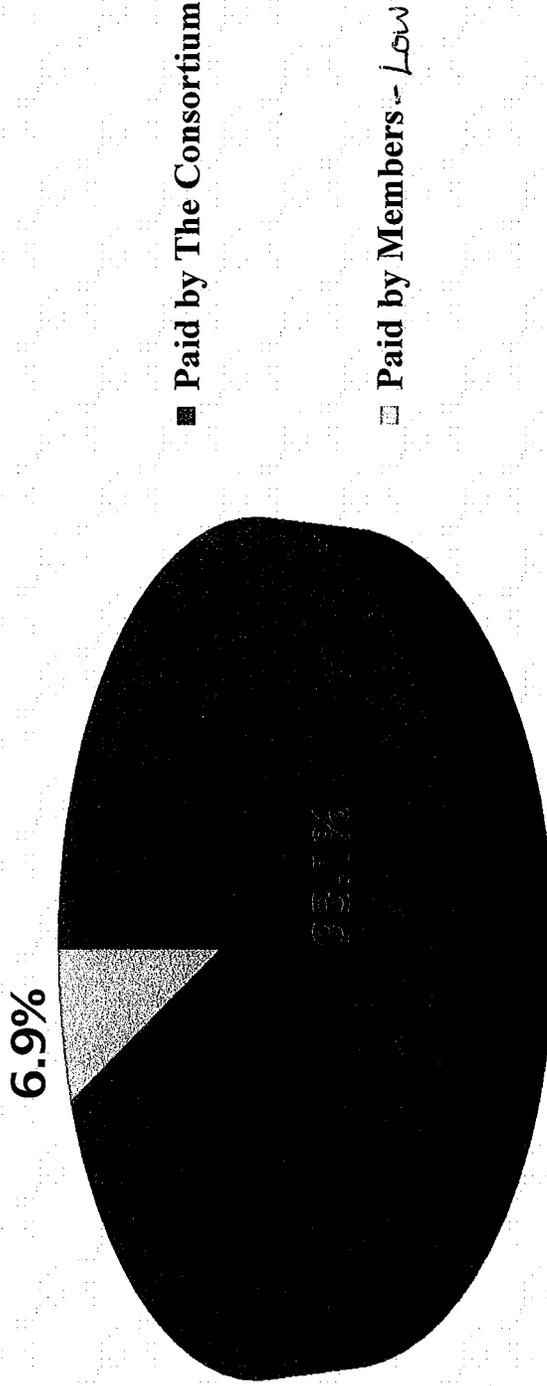
Prescription drugs represent 36% of the total claim costs.

YTD PREMIUM EQUIVALENT

Total plan costs (claims and fixed expenses) were \$8,577,161 which provides a negative balance of \$35,217 when compared to enrollment and premium equivalent rates through 8/31/2013.

MEDICAL/RX FINANCIAL UPDATE

Cayuga County Health Insurance Consortium Employee Cost Sharing (Deductibles, Coinsurance, Copayments)



MEDICAL/RX UTILIZATION REVIEW



Enrollment Demographics

	Current	Prior	% Change	Comparison	Variance
Average Age: Subscribers	58.1	58.0	0%	46.5	older
% Female: Subscribers	60%	60%	0%	51%	more
Average Age: Members	49.4	49.3	0%	35.9	older
% Female: Members	57%	57%	0%	51%	more

MEDICAL/RX UTILIZATION REVIEW



Overall Expenses (Paid PMPM)

	2013	2012	% Change	Comparison	Variance
Inpatient Facility	\$59.64	\$75.17	-24%	\$65.122	-13%
Outpatient Facility	\$112.40	\$96.29	17%	\$87.26	29%
Physician	\$121.66	\$112.05	9%	\$97.15	25%
Other	\$12.94	\$12.02	8%	\$9.89	31%
Pharmacy*	\$171.20	\$171.06	0%	\$56.92	206%

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*Comparison amount shown is *Excellent*; Typical Comparison for municipalities is \$135; Consortium is 27% higher than other municipalities

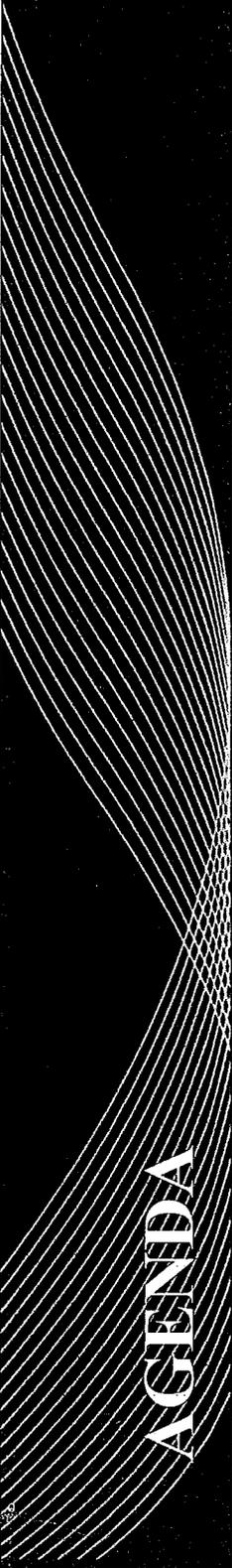
MEDICAL/RX UTILIZATION REVIEW



Other Pertinent Utilization Measures

	2013	2012	% Change	Comparison	Variance
Admissions per 1,000	106	115	-8%	65	63%
Number of Admissions	152	164	-7%	--	--
Physician Office Visits per 1,000	5,322	4,963	7%	3,365	58%
ER Visits per 1,000	232	161	44%	1747 147	33%
ER Visits Potentially Avoidable	37	27	37%	33	12%
Generic Fill Rate	71%	66%	7%	82%	-13%
Rx per Member per Year	30.7	30.6	0%	12.7	141 141

3 tiers - more to go



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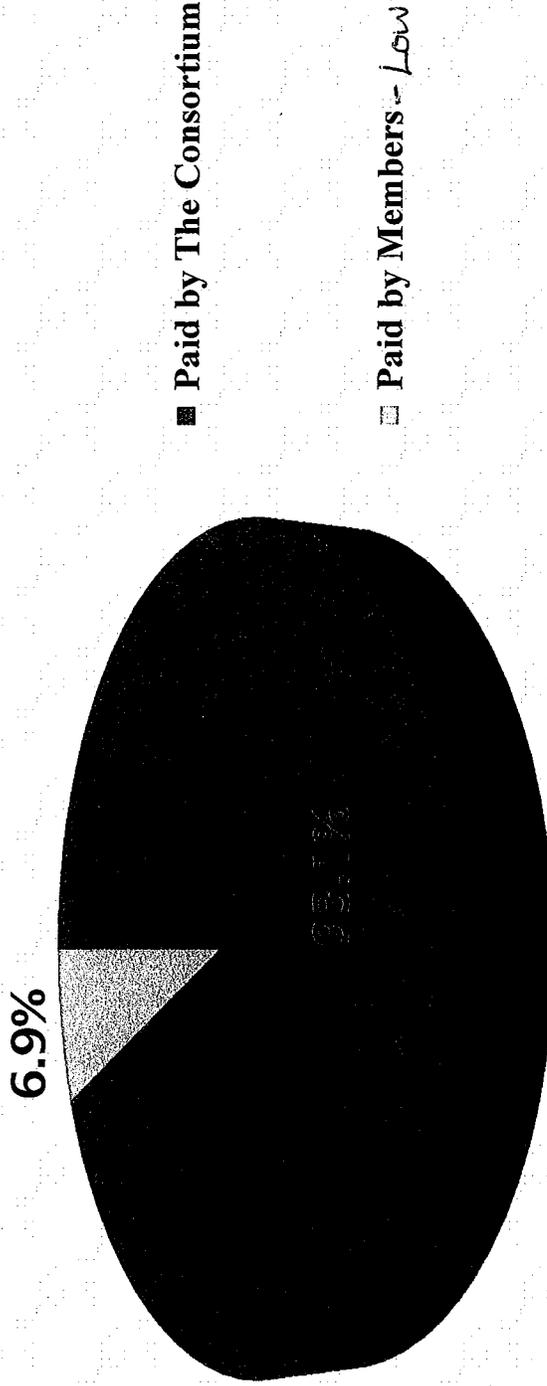
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