

# MDA Health Plan - Attachment 3

## 2022 Monthly Health Expenses - Priority Health Plan

### Priority Health Plan Experience

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
<b>Contracts</b>							
Plan 1 & 7	271	268	267	264	262	256	257
Plan 1A & 7A Cofinity	-	0	0	0	0	0	0
Plan 2	206	205	201	196	197	196	193
Plan 2A Cofinity	-	0	0	0	0	0	0
Plan 3	251	246	240	233	222	225	223
Plan 3A Cofinity	-	0	0	0	0	0	0
Plan 4, 8 & 10	388	392	390	383	381	382	378
Plan 4, 8 & 10A Cofinity	-	0	0	0	0	0	0
Plan 5	134	133	133	134	132	134	131
Plan 5A Cofinity	-	0	0	0	0	0	0
Plan 6 & 9	127	128	127	126	124	125	125
Plan 6 & 9A Cofinity	-	0	0	0	0	0	0
Plan 11 & 12	643	645	655	662	656	648	643
Plan 11 & 12A Cofinity	-	0	0	0	0	0	0
Total	2,020	2,017	2,013	1,998	1,974	1,966	1,950
Total YTD	2,020	4,037	6,050	8,048	10,022	11,988	13,938
<b>Equivalent Premium</b>							
Plan 1 & 7	\$ 360,826	\$ 353,916	\$ 349,486	\$ 346,925	\$ 333,396	\$ 339,211	\$ 341,630
Plan 1A & 7A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 2	\$ 221,623	\$ 220,685	\$ 210,519	\$ 207,887	\$ 207,088	\$ 204,696	\$ 341,630
Plan 2A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 3	\$ 227,142	\$ 219,277	\$ 203,303	\$ 203,242	\$ 195,588	\$ 201,339	\$ 195,136
Plan 3A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 4, 8 & 10	\$ 293,061	\$ 312,983	\$ 292,352	\$ 291,473	\$ 290,018	\$ 291,776	\$ 279,808
Plan 4, 8 & 10A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 5	\$ 154,122	\$ 147,672	\$ 152,152	\$ 151,564	\$ 143,962	\$ 144,993	\$ 144,705
Plan 5A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 6 & 9	\$ 112,177	\$ 110,260	\$ 109,433	\$ 108,844	\$ 105,727	\$ 106,407	\$ 103,854
Plan 6 & 9A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 11 & 12	\$ 457,358	\$ 457,814	\$ 463,000	\$ 463,274	\$ 451,198	\$ 436,644	\$ 440,969
Plan 11 & 12A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 1,826,310	\$ 1,822,608	\$ 1,780,245	\$ 1,773,209	\$ 1,726,976	\$ 1,725,067	\$ 1,847,732
YTD Premium	\$ 1,826,310	\$ 3,648,918	\$ 5,429,162	\$ 7,202,371	\$ 8,929,348	\$ 10,654,415	\$ 12,502,147
<b>Actual Claims</b>							
Wrap Network Claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 1 & 7	\$ 343,046	\$ 267,465	\$ 266,002	\$ 392,768	\$ 395,123	\$ 373,566	\$ 263,164
Plan 1A & 7A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 2	\$ 141,355	\$ 91,196	\$ 143,162	\$ 162,467	\$ 121,030	\$ 314,074	\$ 339,887
Plan 2A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 3	\$ 540,217	\$ 222,823	\$ 389,811	\$ 237,039	\$ 169,416	\$ 398,834	\$ 222,366
Plan 3A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 4, 8 & 10	\$ 218,340	\$ 150,320	\$ 195,431	\$ 177,522	\$ 266,206	\$ 269,813	\$ 208,152
Plan 4, 8 & 10A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 5	\$ 57,376	\$ 73,248	\$ 90,409	\$ 86,255	\$ 99,256	\$ 63,418	\$ 112,948
Plan 5A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 6 & 9	\$ 41,746	\$ 51,815	\$ 39,443	\$ 34,659	\$ 62,319	\$ 65,279	\$ 56,620
Plan 6 & 9A Cofinity	\$ -	\$ -	\$ -	\$ 381	\$ -	\$ -	\$ -
Plan 11 & 12	\$ 378,997	\$ 258,161	\$ 287,638	\$ 315,054	\$ 336,092	\$ 291,203	\$ 314,012
Plan 11 & 12A Cofinity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Claims	\$ 1,721,078	\$ 1,115,028	\$ 1,411,895	\$ 1,406,144	\$ 1,449,441	\$ 1,776,187	\$ 1,517,149
Pooled Claims	\$ (1,195)	\$ 270	\$ (1,523)	\$ (158,600)	\$ (54,770)	\$ (240,162)	\$ (224,032)
Net Monthly	\$ 1,719,883	\$ 1,115,298	\$ 1,410,372	\$ 1,247,544	\$ 1,394,671	\$ 1,536,025	\$ 1,293,117
Net YTD Total	\$ 1,719,883	\$ 2,835,181	\$ 4,245,553	\$ 5,493,098	\$ 6,887,768	\$ 8,423,794	\$ 9,716,911
Average Cost/Contract	\$ 851.43	\$ 552.95	\$ 700.63	\$ 624.40	\$ 706.52	\$ 781.29	\$ 663.14
Average Cost/Contract YTD	\$ 851.43	\$ 702.30	\$ 701.74	\$ 682.54	\$ 687.26	\$ 702.69	\$ 697.15
<b>Fixed Expenses (Administration)</b>							
TPA Fees	\$ 106,133	\$ 105,302	\$ 103,073	\$ 102,658	\$ 100,542	\$ 102,046	\$ 101,109
Individual Stop-loss	\$ 128,580	\$ 126,758	\$ 124,713	\$ 123,859	\$ 121,382	\$ 122,989	\$ 121,539
Professional & ACA Fees	\$ 144,845	\$ 144,630	\$ 144,343	\$ 143,268	\$ 141,547	\$ 140,973	\$ 139,826
Other Fees	\$ 1,039	\$ 1,030	\$ 1,007	\$ 1,002	\$ 982	\$ 99,436	\$ 985
Monthly Total	\$ 380,597	\$ 377,720	\$ 373,137	\$ 370,786	\$ 364,453	\$ 465,443	\$ 363,458
YTD Administration	\$ 380,597	\$ 758,317	\$ 1,131,454	\$ 1,502,239	\$ 1,866,692	\$ 2,332,135	\$ 2,695,594
<b>Actual Claims + Fixed Expenses Totals</b>							
Monthly Total	\$ 2,100,480	\$ 1,493,019	\$ 1,783,509	\$ 1,618,330	\$ 1,759,123	\$ 2,001,469	\$ 1,656,575
YTD Total	\$ 2,100,480	\$ 3,593,499	\$ 5,377,007	\$ 6,995,337	\$ 8,754,460	\$ 10,755,929	\$ 12,412,504
YTD \$ Variance from Premium	15%	-2%	-1%	-3%	-2%	1%	-1%
YTD Cost/Contract	\$ 1,039.84	\$ 890.14	\$ 888.76	\$ 869.20	\$ 873.52	\$ 897.22	\$ 890.55
<b>Loss Ratio / Claim Cost Per Employee</b>							
YTD Loss Ratio	115.0%	98.5%	99.0%	97.1%	98.0%	101.0%	99.3%
Monthly Claim Cost Per Employee	\$ 851.43	\$ 552.95	\$ 700.63	\$ 624.40	\$ 706.52	\$ 781.29	\$ 663.14