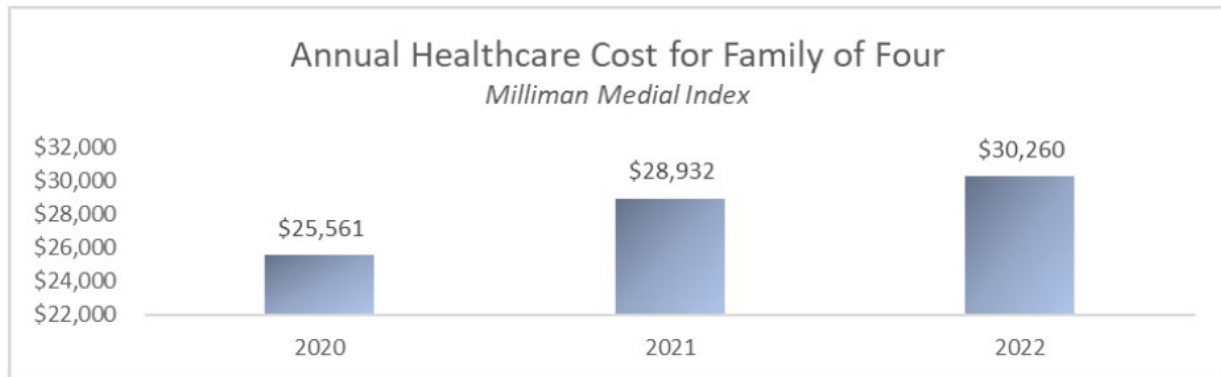


Stop Loss Renewal Update

Cost Trends Driving Concern for Future Cost Increases

1. **Labor Costs** are up almost 6% in healthcare (3% above norm)
2. **Post Pandemic Utilization** is driving up use of care
3. **Innovation in Care** creating new levels of catastrophic care
4. **Aging Workforce** putting pressure on hospital budgets
5. **Minimal Cost Shifting** creating leveraged trend for employers



Stop Loss Renewal Trend – Aegis Risk 2022 Medical Stop Loss Premium Survey

- Aegis is illustrating a 13% market-wide leveraged trend for 2023 premiums. However, increases approaching 20% or more may not be uncommon.

MDA Health Plan – Priority Health Renewal

Administrative Fees:

The admin fees increased by 2%.

Specific Stop-Loss:

The specific stop-loss premium increased by 2.5%.

- Year to Date Stop Loss Premium: \$1,112,382
- Year to Date Stop Loss Reimbursements: \$671,326 (4 claimants)
- 6 ongoing cancer claimants
- 5 ongoing specialty drug claimants

Aggregate Stop-Loss:

The aggregate stop-loss premium did not receive an increase.

Aggregate Factor:

The aggregate factors did not receive an increase.