

# MDA Health Plan - MEWA Meeting Attachment 7

## 2022 Monthly Health Expenses - Priority Health Plan

### Priority Health Plan Experience

	Jan-22	Feb-22	Mar-22	Apr-22
<b>Contracts</b>				
Plan 1 & 7	271	268	267	264
Plan 1A & 7A Cofinity	-	0	0	0
Plan 2	206	205	201	196
Plan 2A Cofinity	-	0	0	0
Plan 3	251	246	240	233
Plan 3A Cofinity	-	0	0	0
Plan 4, 8 & 10	388	392	390	383
Plan 4, 8 & 10A Cofinity	-	0	0	0
Plan 5	134	133	133	134
Plan 5A Cofinity	-	0	0	0
Plan 6 & 9	127	128	127	126
Plan 6 & 9A Cofinity	-	0	0	0
Plan 11 & 12	643	645	655	662
Plan 11 & 12A Cofinity	-	0	0	0
Total	2,020	2,017	2,013	1,998
Total YTD	2,020	4,037	6,050	8,048
<b>Equivalent Premium</b>				
Plan 1 & 7	\$ 360,826	\$ 353,916	\$ 349,486	\$ 346,925
Plan 1A & 7A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 2	\$ 221,623	\$ 220,685	\$ 210,519	\$ 207,887
Plan 2A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 3	\$ 227,142	\$ 219,277	\$ 203,303	\$ 203,242
Plan 3A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 4, 8 & 10	\$ 293,061	\$ 312,983	\$ 292,352	\$ 291,473
Plan 4, 8 & 10A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 5	\$ 154,122	\$ 147,672	\$ 152,152	\$ 151,564
Plan 5A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 6 & 9	\$ 112,177	\$ 110,260	\$ 109,433	\$ 108,844
Plan 6 & 9A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 11 & 12	\$ 457,358	\$ 457,814	\$ 463,000	\$ 463,274
Plan 11 & 12A Cofinity	\$ -	\$ -	\$ -	\$ -
Total	\$ 1,826,310	\$ 1,822,608	\$ 1,780,245	\$ 1,773,209
YTD Premium	\$ 1,826,310	\$ 3,648,918	\$ 5,429,162	\$ 7,202,371
<b>Actual Claims</b>				
Wrap Network Claims	\$ -	\$ -	\$ -	\$ -
Plan 1 & 7	\$ 343,046	\$ 267,465	\$ 266,002	\$ 392,768
Plan 1A & 7A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 2	\$ 141,355	\$ 91,196	\$ 143,162	\$ 162,467
Plan 2A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 3	\$ 540,217	\$ 222,823	\$ 389,811	\$ 237,039
Plan 3A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 4, 8 & 10	\$ 218,340	\$ 150,320	\$ 195,431	\$ 177,522
Plan 4, 8 & 10A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 5	\$ 57,376	\$ 73,248	\$ 90,409	\$ 86,255
Plan 5A Cofinity	\$ -	\$ -	\$ -	\$ -
Plan 6 & 9	\$ 41,746	\$ 51,815	\$ 39,443	\$ 34,659
Plan 6 & 9A Cofinity	\$ -	\$ -	\$ -	\$ 381
Plan 11 & 12	\$ 378,997	\$ 258,161	\$ 287,638	\$ 315,054
Plan 11 & 12A Cofinity	\$ -	\$ -	\$ -	\$ -
Total Claims	\$ 1,721,078	\$ 1,115,028	\$ 1,411,895	\$ 1,406,144
Pooled Claims	\$ (1,195)	\$ 270	\$ (1,523)	\$ (158,600)
Net Monthly	\$ 1,719,883	\$ 1,115,298	\$ 1,410,372	\$ 1,247,544
Net YTD Total	\$ 1,719,883	\$ 2,835,181	\$ 4,245,553	\$ 5,493,098
Average Cost/Contract	\$ 851.43	\$ 552.95	\$ 700.63	\$ 624.40
Average Cost/Contract YTD	\$ 851.43	\$ 702.30	\$ 701.74	\$ 682.54
<b>Fixed Expenses (Administration)</b>				
TPA Fees	\$ 106,133	\$ 105,302	\$ 103,073	\$ 102,658
Individual Stop-loss	\$ 128,580	\$ 126,758	\$ 124,713	\$ 123,859
Professional & ACA Fees	\$ 144,845	\$ 144,630	\$ 144,343	\$ 143,268
Other Fees	\$ 1,039	\$ 1,030	\$ 1,007	\$ 1,002
Monthly Total	\$ 380,597	\$ 377,720	\$ 373,137	\$ 370,786
YTD Administration	\$ 380,597	\$ 758,317	\$ 1,131,454	\$ 1,502,239
<b>Actual Claims + Fixed Expenses Totals</b>				
Monthly Total	\$ 2,100,480	\$ 1,493,019	\$ 1,783,509	\$ 1,618,330
YTD Total	\$ 2,100,480	\$ 3,593,499	\$ 5,377,007	\$ 6,995,337
YTD \$ Variance from Premium	15%	-2%	-1%	-3%
YTD Cost/Contract	\$ 1,039.84	\$ 890.14	\$ 888.76	\$ 869.20
<b>Loss Ratio / Claim Cost Per Employee</b>				
YTD Loss Ratio	115.0%	98.5%	99.0%	97.1%
Monthly Claim Cost Per Employee	\$ 851.43	\$ 552.95	\$ 700.63	\$ 624.40