



Health Plan Performance Monitor

Prepared for City of Manitowoc



I. REPORT PARAMETERS

A. Medical Administrator:	Auxiant	Employer Rates used for Calculating Health Premiums*:
B. Prescription Drug Administrator:	Serve You	Single \$534.00
C. Reinsurance Carrier:	HCC Life	Family \$1,394.00
D. Specific Stop-Loss Deductible:	\$100,000	<i>*Weighted Average Based On Enrollment</i>
E. Aggregating Specific Deductible:	\$0	

II. PLAN EXPERIENCE

Month	FIXED COST ANALYSIS			TOTAL FIXED COSTS	VARIABLE COST ANALYSIS			TOTAL VARIABLE COSTS	TOTAL PLAN COSTS	ENROLLMENT		TOTAL CONTRACTS
	Provider Network Fees	Administration	Reinsurance Premiums		Medical Paid Claims	Prescription Drug Costs	Paid Claims Over Stop Loss Deductible			Single Contracts	Family Contracts	
January 2014	\$990	\$7,783	\$28,314	\$37,087	\$147,048	\$24,087	\$0	\$171,135	\$208,221	73	147	220
February 2014	\$972	\$7,643	\$27,572	\$36,187	\$46,345	\$0	\$0	\$46,345	\$82,531	74	142	216
March 2014	\$990	\$7,783	\$28,021	\$36,794	\$193,919	\$38,770	\$0	\$232,689	\$269,483	76	144	220
April 2014	\$995	\$7,818	\$28,084	\$36,897	\$209,091	\$25,291	\$0	\$234,382	\$271,279	77	144	221
May 2014	\$986	\$7,748	\$27,957	\$36,691	\$132,753	\$18,265	\$0	\$151,018	\$187,709	75	144	219
June 2014	\$981	\$7,713	\$27,796	\$36,490	\$211,188	\$21,877	\$0	\$233,065	\$269,556	75	143	218
July 2014	\$918	\$7,223	\$26,419	\$34,561	\$94,332	\$25,751	\$0	\$120,083	\$154,644	66	138	204
August 2014	\$905	\$7,118	\$26,229	\$34,252	\$137,502	\$16,423	\$0	\$153,924	\$188,176	63	138	201
September 2014												
October 2014												
November 2014												
December 2014												
TOTALS	\$7,736	\$60,832	\$220,392	\$288,959	\$1,172,178	\$170,463	\$0	\$1,342,641	\$1,631,600	579	1,140	1,719

III. KEY INDICATORS

Average Single Enrollment:	72	Total Plan Costs:	\$1,631,600	Fixed Costs per Employee per Year:	\$2,017
Average Family Enrollment:	143	Projected Plan Costs:	\$1,898,346	Variable Costs per Employee per Year:	\$9,373
Average Total Enrollment:	215	Dollar Difference:	\$266,746	Total Costs per Employee per Year:	\$11,390
		Funding Loss Ratio:	86%		