

# Center for Employee Health and Advisor **Update**

**August 17, 2022**

Plan year: 10/1/2021 – 9/30/2022

## Quarterly School Board Workshop

***People Helping People***

*Every Child, Every Chance, Every Day!*



# Every Child, Every Chance, Every Day!



## AGENDA

- |                                                              |                  |
|--------------------------------------------------------------|------------------|
| I. Welcome and introductions                                 | Ashley Bacot     |
| II. Center for Employee Health report and insights           | Kenneth Aldridge |
| III. Advisors Financial Report                               | Ashley Bacot     |
| IV. Cancer screenings                                        | Barry Murphy     |
| V. Milliman Risk Score                                       | Barry Murphy     |
| VI. Claims Trending Report from Actuary                      | Jay Miniati      |
| VII. Claims by Tiers – How is our custom network performing? | Barry Murphy     |
| VIII. Stop Loss / Reinsurance renewal                        | Barry Murphy     |
| IX. Planning for next year and the future years              | Barry Murphy     |
| X. Questions / Discussion                                    |                  |

*Every Child, Every Chance, Every Day!*



# Health Center Update

***“People Helping People”***

# Center for Employee Health

## UTILIZATION OVERVIEW



Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	1,358	11	46	1,301	920	50
Chiropractor	217	4	12	201	114	9
Physical Therapy	364	10	12	342	100	14
Wellness Coaching	112	0	6	106	92	8
Disease Management	4	0	0	4	4	1
Occupational Health	148	0	12	136	22	6
Workers Comp	143	4	3	136	52	6
Overall - Total	2,346	29	91	2,226		

June 1 to  
June 30, 2022

MAIN  
LOCATION

<b>Overall – Total</b>	<b>2,418</b>	<b>29</b>	<b>91</b>	<b>2,150</b>
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Additional Services	Scheduled	Late/Cancel	No Show	Completed	**These numbers are included under the medical category above
Mental Health / Counseling**	89	1	3	85	
Ophthalmologist / Eye Exam **	21	0	0	21	
X-Ray	72	0	0	72	

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	851	69	0
Chiropractor	89	24	1
Physical Therapy	50	28	22
Wellness Coaching	90	2	0
Disease Management	4	0	0
Occupational Health	21	0	1
Workers Comp	34	10	8

Individuals that have accessed the Center for Employee Health 1-2 times, 3-5, 6+ times in the selected time frame.

# Center for Employee Health



## UTILIZATION OVERVIEW

June 1 to June 30, 2022

Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	33	0	1	32	31	4
Overall - Total	33	0	1	32		

**POINCIANA  
LOCATION**

Individuals that have accessed the Center for Employee Health 1-2 times, 3-5, 6+ times in the selected time frame.

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	31	0	0

# Center for Employee Health



## TRENDING INFORMATION: June 2021 – June 2022

Completed Encounters	2021							2022						Total
	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
EAP 60	15	16	8	7	6									52
EAP EST			12	5	4									21
EYE EXAM	12	45	16	14		25	41	12	20	20	18	17	21	261
MED EST	345	337	257	291	350	359	316	266	264	299	242	256	293	3,875
MED EST 60	218	184	161	144	141	149	130	98	150	100	39	42	37	1,593
MED NEW	43	41	42	41	45	37	41	36	38	29	6	9	4	412
MED URGEST	69	74	78	86	60	45	59	37	48	89	77	98	103	923
MED URGNEW	18	15	14	21	16	15	22	14	17	26	20	9	20	227
MNTLHEALTH	7	64	47	67	80	91	82	86	98	99	99	97	85	1,002
NV LAB	240	268	208	218	210	248	238	184	203	296	248	220	362	3,143
TELEHEALTH	156	134	213	184	194	224	243	331	226	315	276	266	284	3,046
TeleVisit	3	3	6	4	4	9	5	12	5	15	18	28	20	132
X-Ray 30	134	99	115	134	114	90	90	99	82	108	86	93	72	1,316
<b>Total</b>	<b>1,260</b>	<b>1,280</b>	<b>1,177</b>	<b>1,216</b>	<b>1,224</b>	<b>1,292</b>	<b>1,267</b>	<b>1,175</b>	<b>1,151</b>	<b>1,396</b>	<b>1,129</b>	<b>1,135</b>	<b>1,301</b>	<b>16,003</b>

# Center for Employee Health



## TRENDING INFORMATION: June 2021 – June 2022

Count	Telephone Interaction							2022						Total	
	2021	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		Jun
DM - Outreach				1											1
Lab Results	95	106	82	50	30	29	35	41	63	49	68	47	45	740	
Lab Results, Medical - Outreach												1	1	2	
Lab Results, Professional Collaboration												2	4	6	
Lab Results, Question for Provider													3	3	
Lab Results, Question for Provider, Rx											1	1	1	3	
Lab Results, Rx												10	3	13	
Medical - Outreach	9	8	3	5	2	9	10	6	7	2	6	1	4	72	
Medical - Outreach, Professional Collaboration													2	2	
Professional Collaboration	13	21	34	26	32	42	52	47	77	72	58	47	41	562	
Question for Provider	18	16	21	12	16	15	26	14	29	19	20	22	13	241	
Question for Provider, Professional Collaboration									1			3	3	7	
Question for Provider, Rx												2	4	6	
Rx	66	67	69	54	55	58	59	52	55	71	60	69	52	787	
Rx, Medical - Outreach													1	1	
Rx, Professional Collaboration												9	10	19	
<b>Total</b>	<b>201</b>	<b>218</b>	<b>210</b>	<b>147</b>	<b>135</b>	<b>153</b>	<b>182</b>	<b>160</b>	<b>232</b>	<b>213</b>	<b>213</b>	<b>214</b>	<b>187</b>	<b>2,465</b>	

# Center for Employee Health



## TRENDING INFORMATION: June 2021 – June 2022

Completed Encounters	Physical Therapy							2022						Total
	2021							Jan	Feb	Mar	Apr	May	Jun	
	Jun	Jul	Aug	Sept	Oct	Nov	Dec							
PT ESTPT	151	181	144	217	159	161	244	188	236	245	211	229	283	2,649
PT ESTPT45	16	15	1	3	8	6	6	2	4	5	7	2	2	77
PT NEWPT	61	38	42	39	32	39	48	33	41	53	41	41	57	565
<b>Total</b>	<b>228</b>	<b>234</b>	<b>187</b>	<b>259</b>	<b>199</b>	<b>206</b>	<b>298</b>	<b>223</b>	<b>281</b>	<b>303</b>	<b>259</b>	<b>272</b>	<b>342</b>	<b>3,291</b>

Completed Encounters	Wellness Coaching							2022						Total
	2021							Jan	Feb	Mar	Apr	May	Jun	
	Jun	Jul	Aug	Sept	Oct	Nov	Dec							
COACH GRP				1	3	1		1			2	2		10
NUTR EST	14	17	24	36	27	32	44	15	33	34	42	34	27	379
NUTR NEW	20	25	20	27	22	23	28	9	17	29	24	19	20	283
NUTRTELEST	97	72	58	82	77	50	60	90	66	85	83	60	52	932
NUTRTELNEW	22	14	8	7	7	7	11	15	11	10	4	6	7	129
<b>Total</b>	<b>153</b>	<b>128</b>	<b>110</b>	<b>153</b>	<b>136</b>	<b>113</b>	<b>143</b>	<b>130</b>	<b>127</b>	<b>158</b>	<b>155</b>	<b>121</b>	<b>106</b>	<b>1,733</b>

# Center for Employee Health



## TRENDING INFORMATION: June 2021 – June 2022

Completed Encounters	2021			Workers Compensation				2022						Total
	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
MED WCEST	7	22	53	84	81	75	58				50	69	33	532
MED WCNEW	6	15	41	57	73	51	23			9	47	51	16	389
PT WCEST	32	67	71	93	104	115	119	63	53	67	99	77	77	1,037
PT WCNEW	9	8	10	15	17	23	16	1	9	15	11	9	10	153
WC Chiro45					2	2	1	1						6
WC ChPT				10	5	6	9	2						32
<b>Total</b>	<b>54</b>	<b>112</b>	<b>175</b>	<b>259</b>	<b>282</b>	<b>272</b>	<b>226</b>	<b>67</b>	<b>62</b>	<b>91</b>	<b>207</b>	<b>206</b>	<b>136</b>	<b>2,149</b>

# Center for Employee Health



## TRENDING INFORMATION: June 2021 – June 2022

Completed Encounters	Occupational Health							2022						Total
	2021	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
OCC	125	318	353	227	264	177	134	174	168	122	114	66	116	2,358
OCC 60		11	17	14	10	18	15				17	19	20	141
Total	125	329	370	241	274	195	149	174	168	122	131	85	136	2,499

Completed Encounters	Chiropractor							2022						Total
	2021	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
CHPT EST	201	173	149	139	148	144	151	110	155	156	144	164	169	2,003
CHPT NP	32	11	22	25	30	31	38	17	24	26	21	21	31	329
CHPT URG				1							1		1	3
Total	233	184	171	165	178	175	189	127	179	182	166	185	201	2,335

## Satisfaction Survey for **June 2022:**

**4.86 / 5**



**783** surveys completed  
**June 2022**

Number of surveys completed in past months

Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	June 21	Jul 21	Aug 21	Sep 21	Oct 21	Nov 21	Dec 21	Jan 22	Feb 22	Mar 22
406	385	388	559	652	643	799	718	715	776	788	760	794	635	663	842
April 22	May 22	June 22	July 22	Aug 22	Sept 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23
756	732														

# Insights on the Center for Employee Health -

## QUALITY METRICS



SN	Condition	Metric Description	Reporting					Comparison			
			Eligible	Meeting	Not Meet.	% Meet.	Benchmark	Eligible	Meeting	Not Meet.	% Meet.
E01	Asthma	Readmit with same asthma Dx 30 days after D/C	2	0	2	0.00%	1.43%	0	0	0	0.00%
E02	Asthma	Visit to an ED/Urgent care for asthma last 6 months	317	62	255	19.56%	20.74%	273	19	254	6.96%
E03	Asthma	Asthma and routine provider visit last 12 months	317	313	4	98.74%	96.95%	273	269	4	98.53%
E04	Asthma	Children with asthma-related acute visit last 2 months	16	1	15	6.25%	9.99%	16	2	14	12.50%
E05	Asthma	Members with asthma taking Rx for asthma	306	240	66	78.43%	53.83%	263	210	53	79.85%
E06	Asthma	Asthma with pneumococcal vaccination	317	40	277	12.62%	7.10%	273	32	241	11.72%
E07	Asthma	2+ asthma-related ER Visits last 6 months	317	0	317	0.00%	0.23%	273	1	272	0.37%
E08	Asthma	Asthma-related admit last 12 months	317	2	315	0.63%	0.24%	273	0	273	0.00%
E09	Asthma	Asthma with influenza vaccination last 12 months	317	113	204	35.65%	40.78%	273	116	157	42.49%
E10	Asthma	Persistent asthma with annual pulmonary function test	83	26	57	31.33%	40.34%	61	6	55	9.84%
E11	Asthma	Received control inhaler (long acting) last 12 months	78	75	3	96.15%	95.13%	61	52	9	85.25%
E12	Asthma	Received rescue inhaler (short acting) last 12 months	78	75	3	96.15%	75.66%	61	57	4	93.44%
E13	Asthma	1+ canister short-acting inhaled beta agonist/month	215	37	178	17.21%	2.95%	183	22	161	12.02%
E15	Asthma	Persistent asthma controller med ratio >= 50% PDC	73	52	21	71.23%	88.43%	52	35	17	67.31%

# Insights on the Center for Employee Health -

## QUALITY METRICS



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SN	Condition	Metric Description	Reporting					Comparison			
			Eligible	Meeting	Not Meet.	% Meet.	Benchmark	Eligible	Meeting	Not Meet.	% Meet.
I02	Breast Cancer	Breast cancer and ER/PR test	37	30	7	81.08%	70.09%	39	28	11	71.79%
I03	Breast Cancer	ER/PR negative breast cancer with endocrine therapy	7	0	7	0.00%	7.87%	3	0	3	0.00%
I04	Breast Cancer	ER/PR pos breast cancer with recommended genetic test	21	2	19	9.52%	13.44%	22	6	16	27.27%
I05	Breast Cancer	ER/PR positive breast cancer with chemotherapy	21	17	4	80.95%	73.84%	22	20	2	90.91%
C02	COPD	ER Visit for COPD related diagnosis in last 90 days	30	1	29	3.33%	6.26%	27	2	25	7.41%
C03	COPD	Exacerbations last 12 months	30	1	29	3.33%	4.75%	27	0	27	0.00%
C04	COPD	Age 21+ with COPD on bronchodilator therapy	30	24	6	80.00%	53.54%	27	20	7	74.07%
C05	COPD	COPD with annual spirometry test	30	3	27	10.00%	15.06%	27	2	25	7.41%
C06	COPD	Annual flu vaccination	30	12	18	40.00%	39.52%	27	12	15	44.44%
C07	COPD	COPD Exacerbation in past 12 months while on therapy	1	1	0	100.00%	56.88%	1	1	0	100.00%
B01	CHF	Heart failure and atrial fibrillation on warfarin therapy	3	1	2	33.33%	24.29%	4	3	1	75.00%
B04	CHF	Readmit for Heart Failure within 30 days of HF D/C	1	0	1	0.00%	5.05%	4	1	3	25.00%
B05	CHF	ER Visit for Heart Failure last 90 days	25	1	24	4.00%	3.50%	29	2	27	6.90%
B06	CHF	F/U OV within 4 weeks of D/C from HF admission	1	1	0	100.00%	85.10%	4	4	0	100.00%
B07	CHF	Heart failure and AFib on anticoagulant therapy	3	3	0	100.00%	61.55%	4	4	0	100.00%
A01	CAD	CAD Annual lipid profile	140	128	12	91.43%	74.48%	160	146	14	91.25%

# Insights on the Center for Employee Health -

## QUALITY METRICS



SN	Condition	Metric Description	Reporting					Comparison			
			Eligible	Meeting	Not Meet.	% Meet.	Benchmark	Eligible	Meeting	Not Meet.	% Meet.
A02	CAD	On anti-platelet medication	130	39	91	30.00%	23.15%	142	43	99	30.28%
A03	CAD	On lipid lowering medication	120	81	39	67.50%	67.34%	145	97	48	66.90%
D01	Diabetes	Annual dilated eye exam	484	77	407	15.91%	26.71%	482	87	395	18.05%
D02	Diabetes	Annual foot exam	484	326	158	67.36%	46.57%	482	361	121	74.90%
D03	Diabetes	Annual HbA1c test done	484	455	29	94.01%	83.43%	482	451	31	93.57%
D04	Diabetes	Diabetes Annual lipid profile	484	450	34	92.98%	74.77%	482	437	45	90.66%
D05	Diabetes	Home glucose testing supplies last 12 months	486	209	277	43.00%	32.81%	486	210	276	43.21%
D06	Diabetes	Annual microalbumin urine screen	484	416	68	85.95%	68.26%	482	413	69	85.68%
D07	Diabetes	Annual LDL-C screening	484	447	37	92.36%	74.89%	482	435	47	90.25%
D08	Diabetes	Diabetes with CVD or >40 yrs with CVD risks not on lipid lowering meds	354	134	220	37.85%	43.44%	370	146	224	39.46%
D09	Diabetes	LDL < 100mg/dL	446	179	267	40.13%	0.88%	450	171	279	38.00%
D10	Diabetes	LDL < 130mg/dL	446	264	182	59.19%	1.16%	450	259	191	57.56%
D11	Diabetes	BP < 130/80 mmHg	484	138	346	28.51%	5.60%	482	131	351	27.18%
D12	Diabetes	BP < 140/90 mmHg	484	256	228	52.89%	10.50%	482	271	211	56.22%
D13	Diabetes	HbA1c < 7.0%	385	156	229	40.52%	5.88%	384	150	234	39.06%
D14	Diabetes	HbA1c < 8.0%	484	250	234	51.65%	6.05%	482	246	236	51.04%

# Insights on the Center for Employee Health -

## QUALITY METRICS



SN	Condition	Metric Description	Reporting					Comparison			
			Eligible	Meeting	Not Meet.	% Meet.	Benchmark	Eligible	Meeting	Not Meet.	% Meet.
D15	Diabetes	HbA1c > 8.0%	484	87	397	17.98%	1.82%	482	92	390	19.09%
D16	Diabetes	Smoking status/cessation advice/treatment	486	442	44	90.95%	60.65%	486	446	40	91.77%
H04	Hepatitis C	Members on antiviral drug in the last 12 months	2	0	2	0.00%	15.07%	3	0	3	0.00%
H05	Hepatitis C	Primary & specialist office visit last 12 months	2	0	2	0.00%	0.01%	3	0	3	0.00%
G01	Hyperlip.	Hyperlipidemia annual lipid profile	974	902	72	92.61%	83.31%	879	820	59	93.29%
G02	Hyperlip.	On lipid-lowering medication	882	474	408	53.74%	53.73%	819	462	357	56.41%
G03	Hyperlip.	Prescribed lipid lowering therapy and gaps in prescription refills	444	143	301	32.21%	30.99%	439	186	253	42.37%
F01	Hypertension	On antihypertensive medication	1,058	849	209	80.25%	72.82%	1,067	831	236	77.88%
F02	Hypertension	Hypertension Annual lipid profile	1,058	930	128	87.90%	70.90%	1,067	920	147	86.22%
F03	Hypertension	Hypertension dx with prescribed lipid lowering therapy & gaps in rx refills	387	114	273	29.46%	29.85%	386	157	229	40.67%
F04	Hypertension	Annual serum creatinine test	1,042	971	71	93.19%	83.09%	1,000	898	102	89.80%
M01	Mental Health	Major depression remaining on antidepressants	165	155	10	93.94%	84.97%	171	163	8	95.32%
J01	Pharmacy	Use of opioids from 4+ prescribers	2,903	23	2,880	0.79%	0.23%	3,538	24	3,514	0.68%
J02	Pharmacy	Use of opioids from 4+ pharmacies	2,903	3	2,900	0.10%	0.03%	3,538	4	3,534	0.11%
J03	Pharmacy	Use of opioids from 4+ prescribers & 4+ pharmacies	2,903	3	2,900	0.10%	0.02%	3,538	3	3,535	0.08%
J04	Pharmacy	45+ Opioid days supply in last 6 months	2,903	39	2,864	1.34%	1.05%	3,538	47	3,491	1.33%

# Insights on the Center for Employee Health -

## QUALITY METRICS



SN	Condition	Metric Description	Reporting					Comparison			
			Eligible	Meeting	Not Meet.	% Meet.	Benchmark	Eligible	Meeting	Not Meet.	% Meet.
J05	Pharmacy	90+ Opioid days supply in last 6 months	2,903	30	2,873	1.03%	0.85%	3,538	37	3,501	1.05%
J06	Pharmacy	Opioid related ER / UC visit in last 6 months	2,903	0	2,903	0.00%	0.02%	3,538	1	3,537	0.03%
J07	Pharmacy	Opioid related admission in last 6 months	2,903	1	2,902	0.03%	0.01%	3,538	0	3,538	0.00%
J08	Pharmacy	Statin medication possession compliance	636	518	118	81.45%	69.63%	600	475	125	79.17%
P01	Pregnancy	Postpartum visit 21-56 days after delivery	16	6	10	37.50%	40.13%	23	8	15	34.78%
P02	Pregnancy	Timeliness of prenatal care	16	16	0	100.00%	94.18%	23	19	4	82.61%
R01	RA	On disease-modifying anti-rheumatic drugs	47	31	16	65.96%	56.55%	48	30	18	62.50%
U01	Utilization	2+ ER Visits last 6 months	3,264	90	3,174	2.76%	2.37%	3,923	129	3,794	3.29%
U02	Utilization	Readmit within 30 days of D/C	59	8	51	13.56%	6.39%	104	8	96	7.69%
U03	Utilization	Office visit within 30 days of D/C	59	32	27	54.24%	57.52%	104	57	47	54.81%
U04	Utilization	3+ ER Visits last 6 months	3,264	20	3,244	0.61%	0.65%	3,923	34	3,889	0.87%
W02	Wellness	Age 50-64, annual flu vaccination	1,401	512	889	36.55%	29.56%	1,546	599	947	38.75%
W03	Wellness	Age 45 to 75 years with colorectal cancer screening	1,889	1,092	797	57.81%	23.02%	2,153	1,011	1,142	46.96%
W04	Wellness	Women age 25-65 with cervical cancer screen last 24 months	1,988	1,771	217	89.08%	57.81%	2,378	2,028	350	85.28%
W05	Wellness	Males 50+, PSA test last 24 months	372	276	96	74.19%	44.49%	430	329	101	76.51%
W06	Wellness	Women 65+, screening for osteoporosis	59	29	30	49.15%	22.50%	68	25	43	36.76%

# Insights on the Center for Employee Health -

## QUALITY METRICS



SN	Condition	Metric Description	Reporting					Comparison			
			Eligible	Meeting	Not Meet.	% Meet.	Benchmark	Eligible	Meeting	Not Meet.	% Meet.
W07	Wellness	Routine exam last 24 months	3,263	3,239	24	99.26%	80.65%	3,923	3,832	91	97.68%
W08	Wellness	Women 40-75 with a screening mammogram in last 24 mos	1,695	1,410	285	83.19%	54.45%	1,924	1,401	523	72.82%
W09	Wellness	Children, lead screening	0	0	0	0.00%	32.59%	1	1	0	100.00%
W10	Wellness	Age 2-6, annual well-child exam	2	2	0	100.00%	73.47%	8	8	0	100.00%
W11	Wellness	Age 7-12, annual well-child exam	47	30	17	63.83%	53.52%	70	43	27	61.43%
W12	Wellness	Age 13-21, annual well-child exam	210	103	107	49.05%	43.70%	257	150	107	58.37%
W13	Wellness	Age 4-6 yrs with recommended immunizations	1	1	0	100.00%	40.67%	5	4	1	80.00%
W14	Wellness	Age 13-21, rec. immunizations	210	4	206	1.90%	2.45%	257	4	253	1.56%
W15	Wellness	Age 13, rec. immunizations	17	5	12	29.41%	11.80%	11	2	9	18.18%
W16	Wellness	Age 2, rec. immunizations	0	0	0	0.00%	7.28%	1	0	1	0.00%
W21	Wellness	Routine office visit last 6 months	3,263	2,632	631	80.66%	61.53%	3,923	3,175	748	80.93%
W22	Wellness	Women age 21-65 with cervical cancer screen last 36 mos	2,032	1,898	134	93.41%	57.25%	2,438	2,147	291	88.06%
W23	Wellness	Age 65+, glaucoma screening last 24 months	83	9	74	10.84%	29.61%	95	17	78	17.89%
W24	Wellness	Age 19-39, preventive visit last 24 months	802	666	136	83.04%	39.53%	1,065	858	207	80.56%
W25	Wellness	Age 40-64, preventive visit last 24 months	2,183	1,989	194	91.11%	54.13%	2,497	2,231	266	89.35%
W26	Wellness	Women age 25-65 with recommended cervical cancer screening	1,986	1,860	126	93.66%	57.30%	2,376	2,096	280	88.22%

# Insights on the Center for Employee Health



## Onsite Pharmacy project update



# International Pharmacy Program continues to grow



## Activity/Savings Summary

International Rx report for 2<sup>nd</sup> Quarter

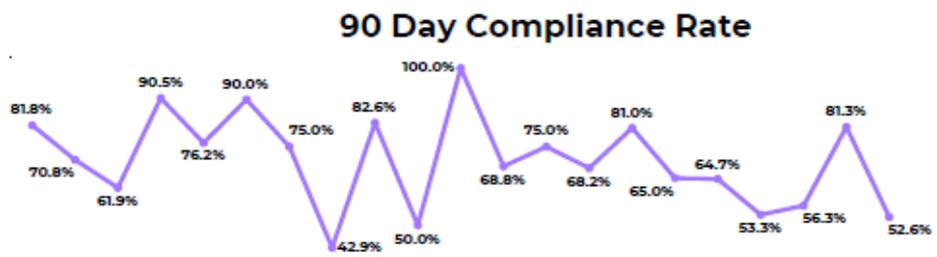
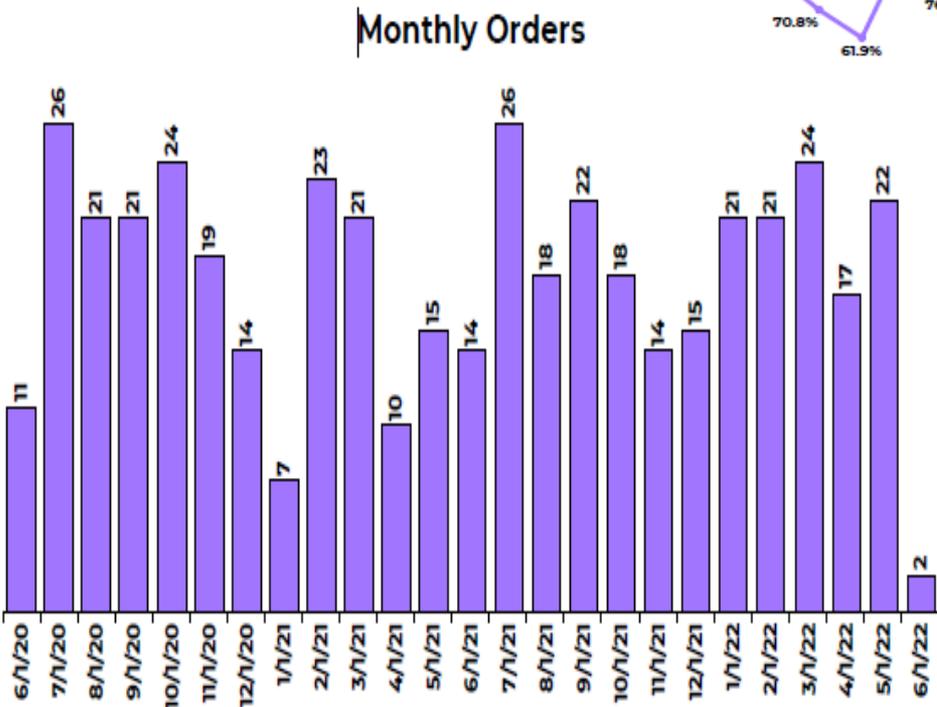
<b>Plan Sponsor:</b>	<b>School District of Osceola County</b>		
<b>Report period:</b>	April 1, 2022 to June 30, 2022		
<b>Total Plan Sponsor Savings:</b>	\$371,189	<b>Specialty Drugs =</b>	\$107,419
<b>Total Plan Member Savings:</b>	\$37,775	<b>Specialty Drugs =</b>	\$1,220
<b>Total savings:</b>	\$408,964	<b>Specialty Drugs =</b>	\$108,639 27%
<b>Total number of customers:</b>	181		
<b>Average savings per customer:</b>	\$2,259		
<b>Total savings for 2022: 1/1 to 6/30/22</b>	\$765,786		
<b>Total savings for 2021:</b>	\$1,219,258		
<b>Total savings for 2020:</b>	\$727,561		

Summary By Month						Savings				Cumulative		
Month	Customers	Scripts	Product Options	PBM Price	ElectRx Price	\$ Savings	% Savings	Per Customer	Per Script	PBM Cml Price	ElectRx Cml Price	Cumulative Savings
Apr 2022	108	138	59	\$327,291	\$156,724	\$170,566	52%	\$1,579	\$1,236	\$327,291	\$156,724	\$170,566
May 2022	84	107	60	\$240,396	\$114,121	\$126,275	53%	\$1,503	\$1,180	\$567,687	\$270,845	\$296,841
Jun 2022	82	94	47	\$206,127	\$94,005	\$112,123	54%	\$1,367	\$1,193	\$773,814	\$364,850	\$408,964

Please note: PBM prices are estimates only based on retail pricing data.

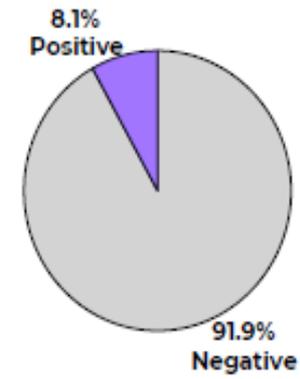
# Insights on the Center for Employee Health

**EXACT SCIENCES**      **RosenCare--School Dist Osceola Cty Health System Dashboard**      



- **Total Orders** (since 6/2022): **446**
- **Shipment Rate:** **100%**
- **Avg 90-Day Compliance Rate:** **70.9%**

**% of Valid Results that are Positive**



*Every Child, Every Chance, Every Day!*



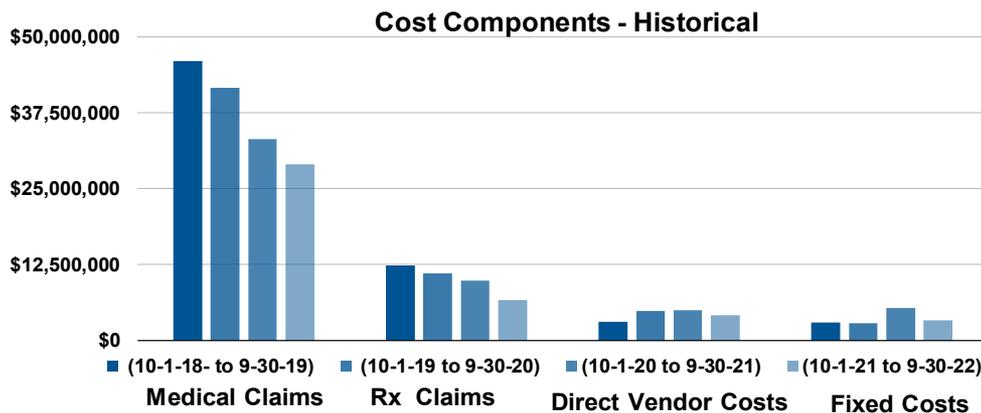
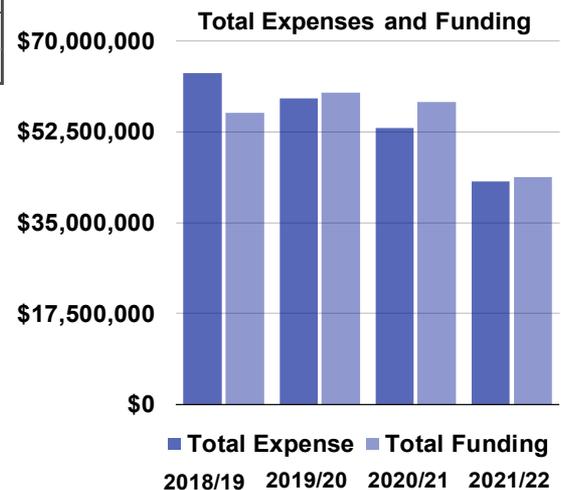
# Advisor / Financial Update

# Financial Dashboard as of 6-30-22



## School District of Osceola County Historical Costs by Plan Year *as of 6-30-2022*

Date Range: Plan Year	10/1/18 to 9/30/19	10/1/19 to 9/30/20	10/1/20 to 9/30/21	10/1/21 to 9/30/22
Cost Component	2018/19 Plan	2019/20 Plan	2020/21 Plan	2021/22 Plan
Medical Claims PEPM	\$45,967,272	\$41,566,112	\$33,140,969	\$29,014,906
Rx Claims	\$12,307,935	\$11,049,021	\$9,844,133	\$6,627,537
Direct Contract Vendors	\$3,000,000	\$4,835,823	\$4,916,176	\$4,069,403
Fixed Costs	\$2,906,857	\$2,860,047	\$5,347,984	\$3,268,656
Claims over Specific Stop Loss	(\$328,850)	(\$1,418,812)	(\$212)	(\$62,006)
<b>Total Expenses</b>	<b>\$63,853,214</b>	<b>\$58,992,191</b>	<b>\$53,249,050</b>	<b>\$42,918,496</b>
Average Medical Enrollment	6,563	6,464	6,330	6,206
PEPM Total Expenses	\$811	\$761	\$701	\$768
PEPM Claims vs Previous Year	105%	94%	92%	110%
Medical Claims PEPM	\$584	\$536	\$436	\$519
Rx Claims PEPM	\$156	\$142	\$130	\$119
Direct Contract Vendors PEPM	\$38	\$62	\$65	\$73
Fixed Costs PEPM	\$37	\$37	\$70	\$59
<b>Total Funding</b>	<b>\$56,092,962</b>	<b>\$60,116,719</b>	<b>\$58,205,032</b>	<b>\$43,741,664</b>
<b>Difference</b>	<b>-\$7,760,252</b>	<b>\$1,124,528</b>	<b>\$4,955,982</b>	<b>\$823,168</b>
Additional Funding - School Board	\$10,500,000	\$0	\$0	\$3,000,000
Additional Funding - COVID Relief		\$0	\$2,765,331	\$2,497,405





# School District of Osceola County: Plan Year 2021-2022 – Medical Plan

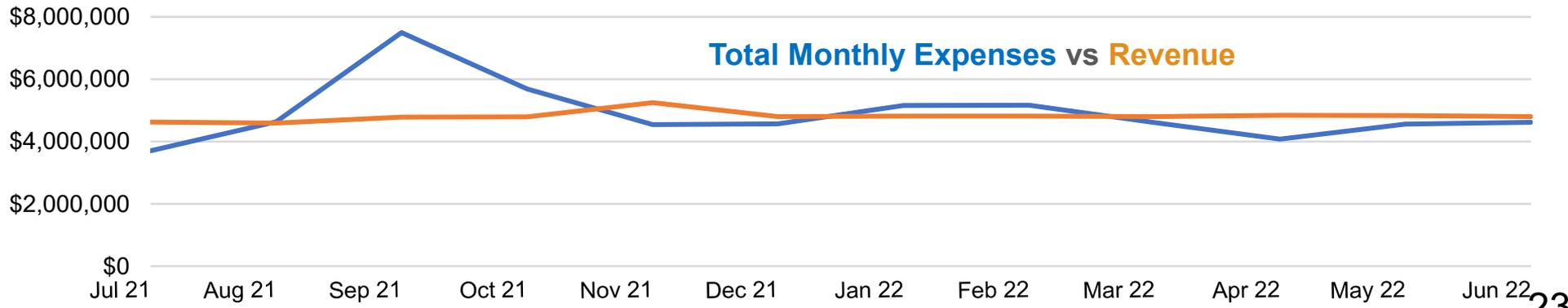
## Rolling 12 months – Medical Plan PAID Expenses vs Budget/Revenue

### School District of Osceola County

#### Medical Plan - Expenses to Budget Rolling 12 Months

#### 2021 - 2022 Plan Years

Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center	International Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Jul-21	5,928	\$1,862,960	\$743,133	\$412,323	\$102,005	\$198,600	\$3,319,021	\$385,655	\$3,704,676	\$4,622,763	\$3,496,618	\$463,030	\$663,115	80%
Aug-21	5,918	\$2,953,351	\$698,801	\$450,479	\$93,004	\$135,300	\$4,330,935	\$299,180	\$4,630,115	\$4,596,583	\$3,471,021	\$462,462	\$663,100	101%
Sep-21	6,455	\$5,839,195	\$621,769	\$452,888	\$116,921	\$107,640	\$7,138,413	\$359,572	\$7,497,985	\$4,780,355	\$3,609,816	\$508,537	\$662,002	157%
Oct-21	6,153	\$4,003,171	\$650,472	\$452,738	\$93,317	\$124,956	\$5,324,654	\$365,030	\$5,689,684	\$4,794,095	\$3,590,476	\$511,950	\$691,669	119%
Nov-21	6,128	\$2,870,145	\$619,415	\$444,546	\$135,175	\$114,404	\$4,183,685	\$357,736	\$4,541,421	\$5,247,516	\$4,045,316	\$519,913	\$682,287	87%
Dec-21	6,189	\$2,882,113	\$676,541	\$458,656	\$64,756	\$128,325	\$4,210,391	\$360,482	\$4,570,873	\$4,798,133	\$3,612,661	\$521,617	\$663,855	95%
Jan-22	6,210	\$3,534,318	\$595,478	\$436,543	\$97,725	\$121,010	\$4,785,074	\$369,609	\$5,154,683	\$4,814,228	\$3,634,846	\$513,088	\$666,294	107%
Feb-22	6,210	\$3,565,877	\$547,153	\$418,745	\$130,033	\$142,275	\$4,804,083	\$360,673	\$5,164,756	\$4,814,226	\$3,634,845	\$513,087	\$666,294	107%
Mar-22	6,198	\$2,874,188	\$687,488	\$458,927	\$95,506	\$131,297	\$4,247,406	\$364,758	\$4,612,164	\$4,797,776	\$3,621,763	\$513,657	\$662,356	96%
Apr-22	6,274	\$2,298,946	\$674,809	\$446,817	\$117,099	\$171,824	\$3,709,495	\$365,927	\$4,075,422	\$4,840,291	\$3,655,323	\$523,895	\$661,073	84%
May-22	6,273	\$2,856,981	\$594,560	\$457,393	\$149,908	\$138,110	\$4,196,952	\$359,972	\$4,556,924	\$4,836,094	\$3,658,735	\$524,465	\$652,894	94%
Jun-22	6,218	\$2,886,339	\$598,426	\$495,038	\$99,676	\$170,627	\$4,250,106	\$364,469	\$4,614,575	\$4,799,305	\$3,627,450	\$525,601	\$646,254	96%
YTD	\$67,936	\$35,541,245	\$7,109,619	\$4,890,055	\$1,195,449	\$1,513,741	\$50,250,109	\$3,948,594	\$54,198,703	\$52,942,060	\$40,031,420	\$5,575,701	\$7,334,939	102%



# School District of Osceola County: Plan Year 2021-2022 – Medical Plan

## Plan Year to Date – Medical Plan PAID Expenses vs Budget/Revenue

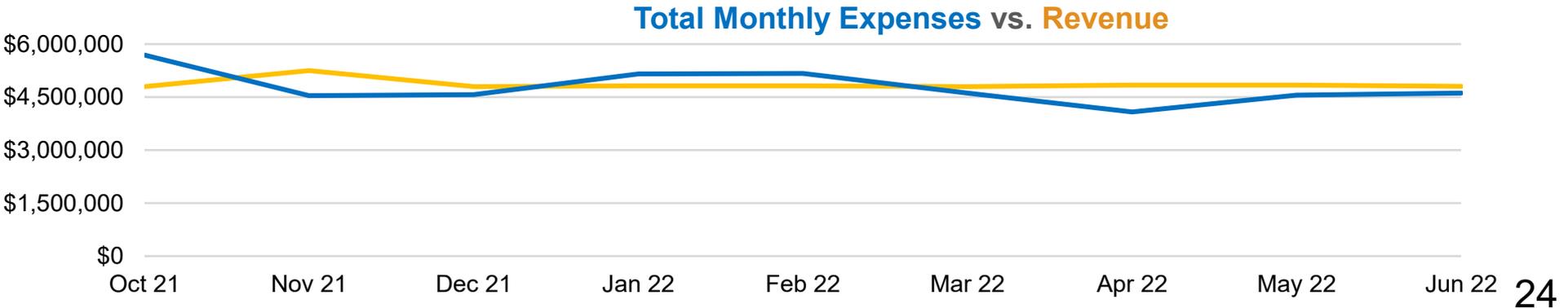
Plan Year: 10/1/2021 – 9/30/2022



### School District of Osceola County

#### Medical Plan - Expenses to Budget 2021 Plan Year to Date

Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center Cost	International Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Oct-21	6,153	\$4,003,171	\$650,472	\$452,738	\$93,317	\$124,956	\$5,324,654	\$365,030	\$5,689,684	\$4,794,095	\$3,590,476	\$511,950	\$691,669	119%
Nov-21	6,128	\$2,870,145	\$619,415	\$444,546	\$135,175	\$114,404	\$4,183,685	\$357,736	\$4,541,421	\$5,247,516	\$4,045,316	\$519,913	\$682,287	87%
Dec-21	6,189	\$2,882,113	\$676,541	\$458,656	\$64,756	\$128,325	\$4,210,391	\$360,482	\$4,570,873	\$4,798,133	\$3,612,661	\$521,617	\$663,855	95%
Jan-22	6,210	\$3,534,318	\$595,478	\$436,543	\$97,725	\$121,010	\$4,785,074	\$369,609	\$5,154,683	\$4,814,228	\$3,634,846	\$513,088	\$666,294	107%
Feb-22	6,210	\$3,565,877	\$547,153	\$418,745	\$130,033	\$142,275	\$4,804,083	\$360,673	\$5,164,756	\$4,814,226	\$3,634,845	\$513,087	\$666,294	107%
Mar-22	6,198	\$2,874,188	\$687,488	\$458,927	\$95,506	\$131,297	\$4,247,406	\$364,758	\$4,612,164	\$4,797,776	\$3,621,763	\$513,657	\$662,356	96%
Apr-22	6,274	\$2,298,946	\$674,809	\$446,817	\$117,099	\$171,824	\$3,709,495	\$365,927	\$4,075,422	\$4,840,291	\$3,655,323	\$523,895	\$661,073	84%
May-22	6,273	\$2,856,981	\$594,560	\$457,393	\$149,908	\$138,110	\$4,196,952	\$359,972	\$4,556,924	\$4,836,094	\$3,658,735	\$524,465	\$652,894	94%
Jun-22	6,218	\$2,886,339	\$598,426	\$495,038	\$99,676	\$170,627	\$4,250,106	\$364,469	\$4,614,575	\$4,799,305	\$3,627,450	\$525,601	\$646,254	96%
Jul-22														
Aug-22														
Sep-22														
<b>YTD</b>	<b>55,853</b>	<b>\$27,772,078</b>	<b>\$5,644,342</b>	<b>\$4,069,403</b>	<b>\$983,195</b>	<b>\$1,242,828</b>	<b>\$39,711,846</b>	<b>\$3,268,656</b>	<b>\$42,980,502</b>	<b>\$43,741,664</b>	<b>\$33,081,415</b>	<b>\$4,667,273</b>	<b>\$5,992,976</b>	<b>98%</b>



# School District of Osceola County: Plan Year 2021-2022 – Medical Plan

## Plan Year to Date – Large Claimants: Medical / Rx Claims > \$200,000



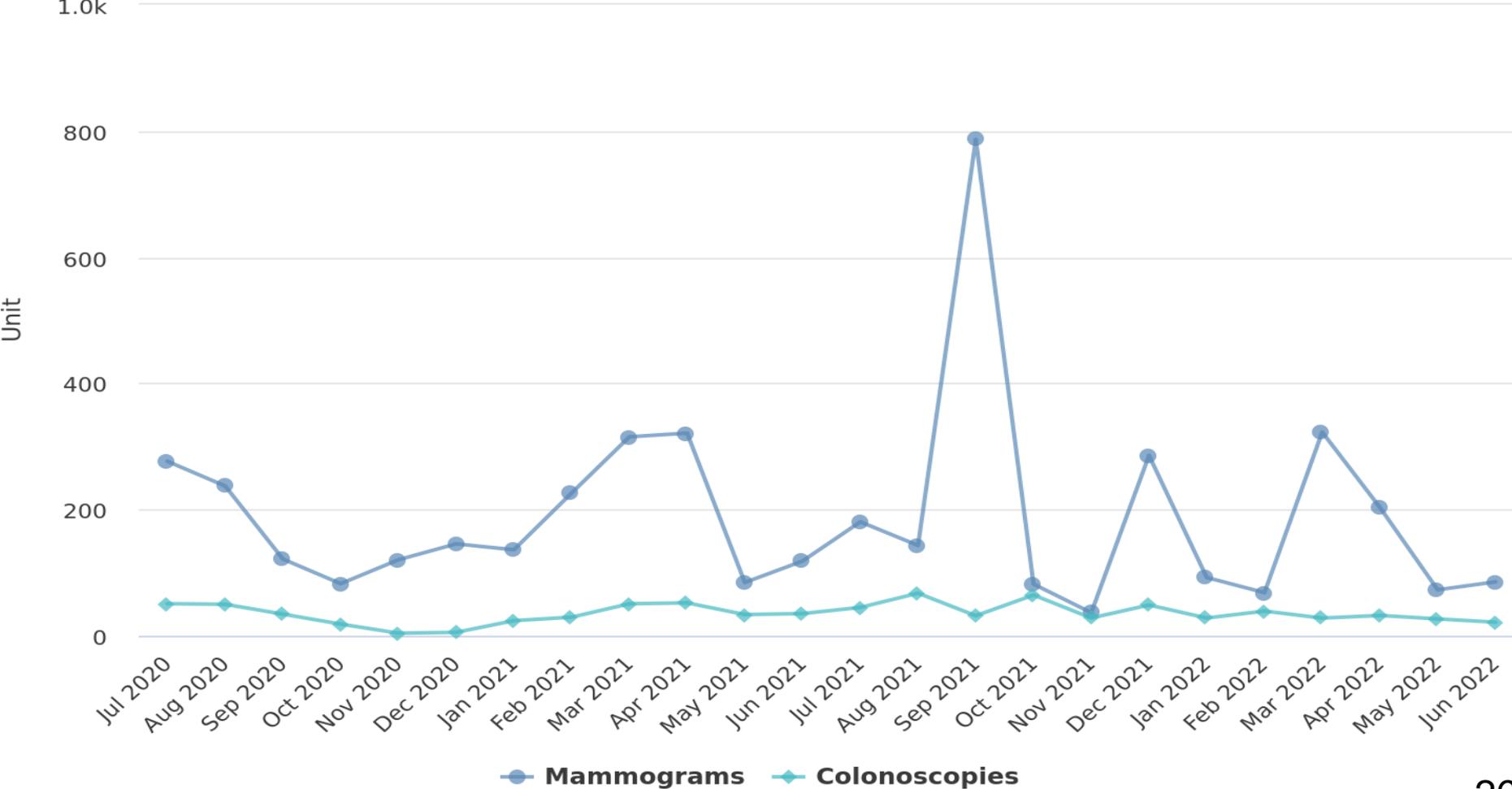
Re-Insurance Specific Deductible: \$1,500,000 + \$135,000 Aggregating Deductible

School District of Osceola County				
Plan Year 10/1/2021 to 9/30/2022				
Large Claimants Plan Year to Date				
Specific Deductible \$1,500,000 + \$135,000 aggregating deductible		Medical / Rx Claims < \$200,000		
Relationship	Diagnosis	Medical Claims Paid	Rx Claims Paid	Total Paid
Spouse	Thyrotoxicosis with Diffuse Goiter, Vertical Strabismus, Left Eye	\$782,132	\$17	\$782,149
Employee	COVID-19 Virus/Pneumonia <i>*possible reimbursement</i>	\$740,228	\$3,896	\$744,124
Employee	Dermatopolymyositis - rare disease causing rashes and progressive muscular weakness	\$674,152	\$120	\$674,272
Termed	Colon Cancer	\$442,346	\$346	\$442,692
Employee	Lung Cancer	\$400,624	\$1,752	\$402,376
Employee	End Stage Renal Disease	\$370,429	\$3,444	\$373,873
Dependent	Hereditary Clotting Deficiency	\$338,021	\$0	\$338,021
Employee	Sepsis - Bone Cancer	\$326,222	\$0	\$326,222
Employee	Lung Cancer/Cerebral Occlusion	\$290,531	\$4,580	\$295,111
Employee	Heart Disease	\$253,120	\$13,495	\$266,615
Employee	Sepsis	\$258,574	\$3,527	\$262,101
Employee	Chemotherapy - Esophagus	\$254,356	\$1,070	\$255,426
Employee	Pancreatic Cancer	\$234,259	\$469	\$234,728
Dependent	Crohn's Disease/Stage 5 ESRD	\$214,187	\$9,080	\$223,267
Dependent	Fracture of Lateral Orbital Wall	\$232,999	\$60	\$233,059
Dependent	Epilepsy - Seizures	\$228,426	\$758	\$229,184
Dependent	Chronic Respiratory Failure	\$218,575	\$5,263	\$223,838
Dependent	Hereditary Deficiency of Clotting Factors	\$214,711	\$0	\$214,711
<b>Total</b>		<b>\$6,473,892</b>	<b>\$47,877</b>	<b>\$6,521,769</b>

# Cancer Screenings: Mammograms and Colonoscopies



Population Of School District of Osceola County



# Cancer Screenings: Mammograms and Colonoscopies



Data From CedarGate (Deerwalk)

## 12 month to 12 month comparison period

Utilization Metrics	Reporting Period (Jul 2021 through Jun 2022) <i>Most recent 12-Months</i>		Comparison Period (Jul 2020 through Jun 2021)		Difference	
	Reporting Group (Total)	Reporting Plan + Member Paid Avg	Comparison Group (Total)	Comparison Plan + Member Paid Avg	% Change Group (Total)	% Change Plan Paid Avg
Mammograms	1,702	\$227.09	1,626	\$229.35	4.67%	-1.78%
Colonoscopies	331	\$2,521.97	286	\$2,364.76	15.73%	9.66%

# Impacting the Health of the SDOC Population



- One of our long-term goals is to improve the **overall health of your health plan population**. Increasing access to care by minimizing financial barriers and increasing the use of the *Center for Employee Health*.
- **Milliman Benefits** is a prominent actuarial firm that assesses the overall risk of a given population by utilizing risk-oriented algorithms within the data.
- Upon review, we have identified **improvement in risk scores** for SDOC resulting from a new approach to benefit management and, of course, improvements in processes at the *Center for Employee Health*.

# Impacting the Health of the SDOC Population



## MILLIMAN MEASUREMENTS

*Each time period reflects claims activity between July 1 and June 30 for each year*

<b>Plan Year</b>	<b><u>ACTUAL</u> Claims PMPM <i>Per Member Per Month</i></b>	<b><u>EXPECTED</u> Claims PMPM <i>Per Member Per Month</i></b>
2018 – 2019	<b>\$ 507.52</b>	\$ 466.92
2019 – 2020	<b>\$ 401.11</b>	\$ 398.03
2020 – 2021	<b>\$ 335.68</b>	\$ 394.17
2021 - 2022	<b>\$ 387.21</b>	\$ 437.24

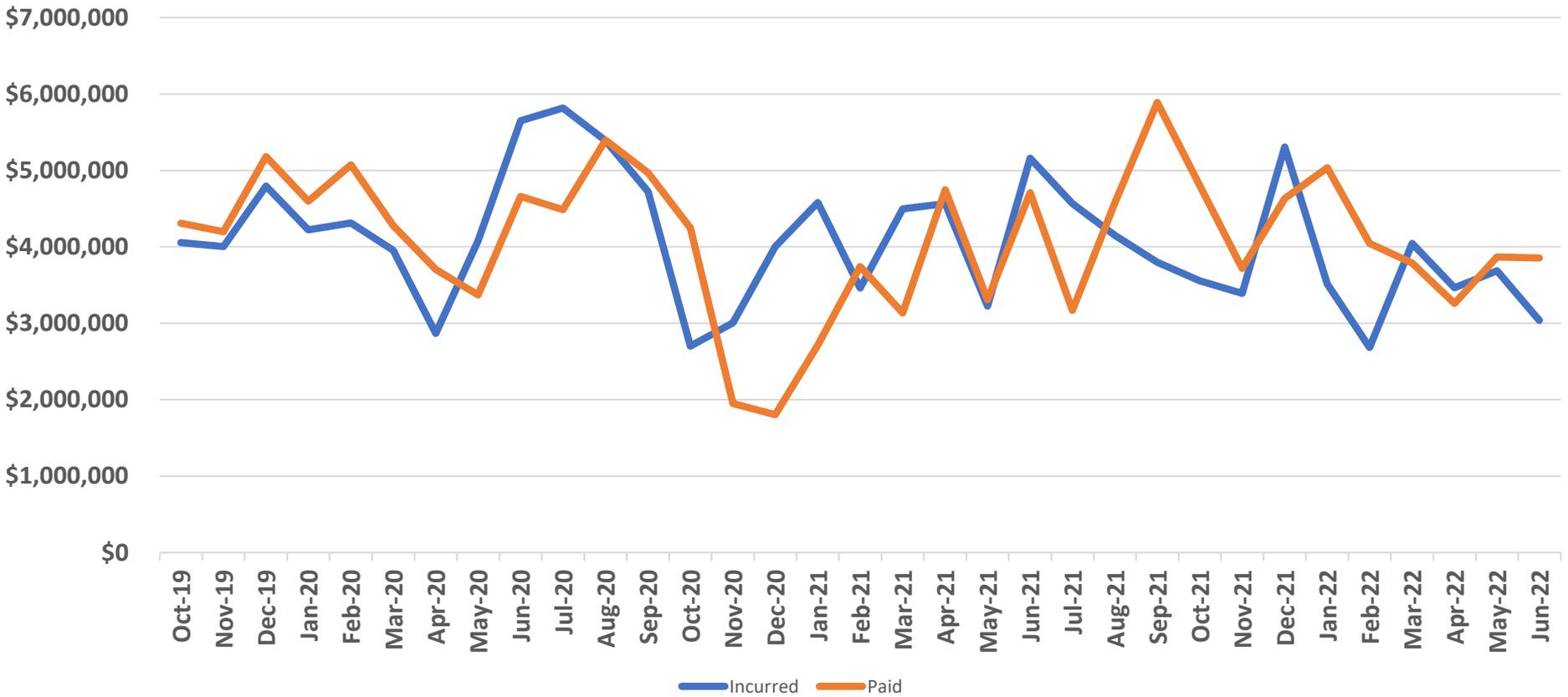
**Milliman** looks at the overall health characteristics and demographics of your population and projects an expected claims per member month and compares this to the actual per member per month paid claims.

Since implementing our **unbundled plan and unique design**, SDOC has **outperformed expected claims performance**.

# Actuarial Plan Trend Analysis



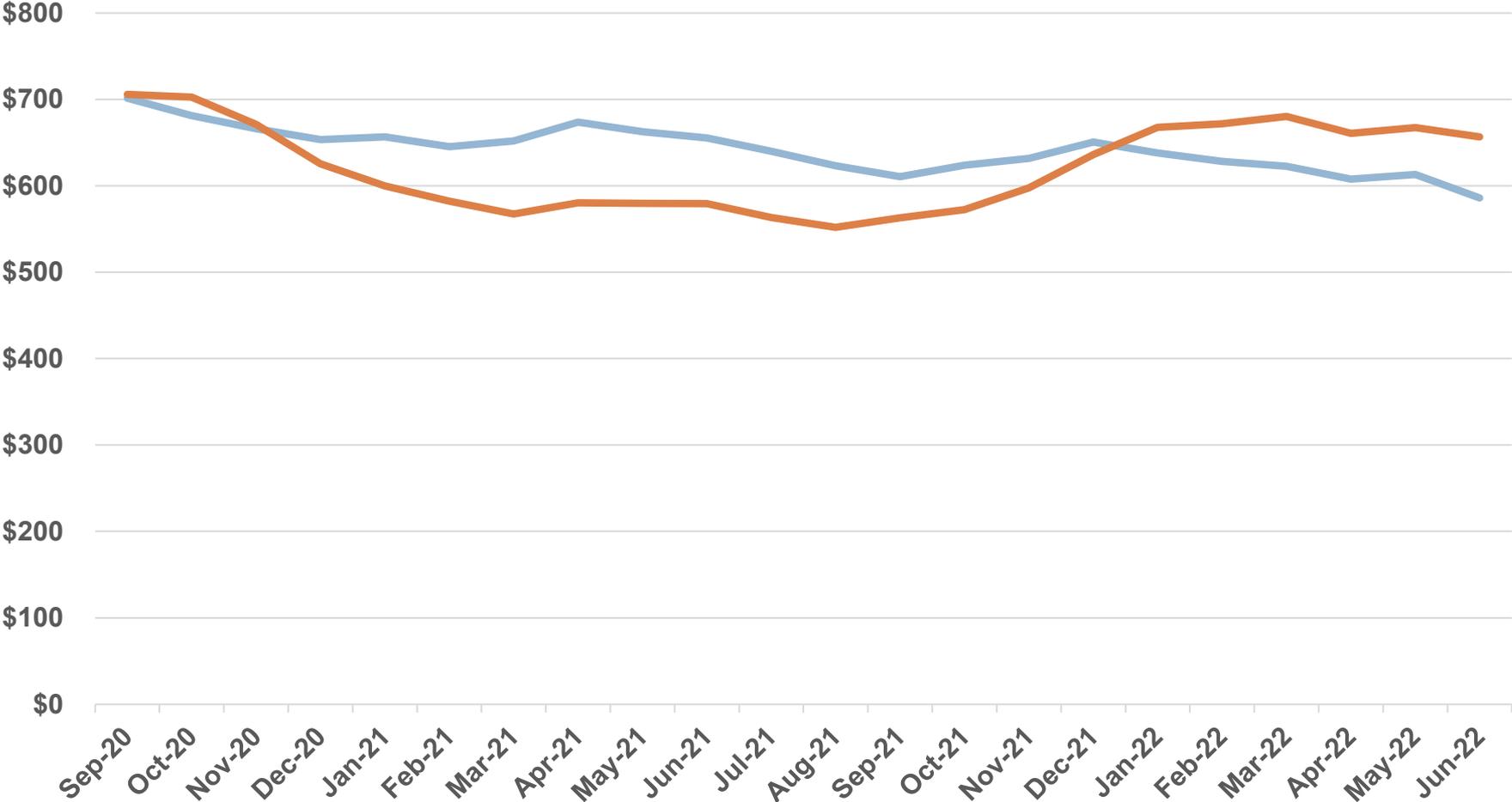
## Incurred Claims vs. Paid Claims By Month



# Actuarial Plan Trend Analysis



Rolling 12 Month Claims: **Incurred PEPM** vs. **Paid PEPM**



# Plan “Tiers” Analysis

## Tier 1, 2, 3



Report Run: 6/07/22



### SCHOOL DISTRICT OF OSCEOLA COUNTY UTILIZATION SUMMARY 10/1/20-9/30/21 for 2020 Plan Year

*Plan year 2020 “last year”*

Facility Summary	Billed	Discount	Allowance	Claim Count	Discount %	% of Billed by Tier	% of Claims by Tier	% of Total Allowable
TOTAL ALL CLAIMS - ALL TIERS	\$ 151,838,801.69	\$ 106,535,344.76	\$ 26,510,366.93	79409	70%			
FACILITIES- ALL TIERS	\$ 110,286,648.69	\$ 83,776,281.76	\$ 26,510,367.02	7690	76%	73%	10%	100%
PHYSICIANS & ANCILLARIES ALL TIERS	\$ 41,552,153.00	\$ 22,759,063.00	\$ 18,793,090.00	71878	55%	27%	91%	71%
TOTAL TIER 1	\$ 125,592,590.02	\$ 89,980,147.94	\$ 35,612,442.08	62532	72%	83%	79%	134%
TOTAL TIER 2	\$ 9,921,638.71	\$ 3,093,680.83	\$ 6,827,617.91	7599	31%	7%	10%	26%
<b>TOTAL TIER 3</b>	<b>\$ 16,884,395.00</b>	<b>\$ 13,183,249.00</b>	<b>\$ 3,701,146.00</b>	<b>6738</b>	<b>78%</b>	<b>11%</b>	<b>8%</b>	<b>14%</b>
Facility Summary								
TOTAL FACILITY	\$ 110,286,648.69	\$ 83,776,281.76	\$ 26,510,367.02	7690	76%			
FACILITY TIER 1	\$ 96,130,829.92	\$ 73,253,866.64	\$ 22,876,963.34	4186	76%	63%	54%	86%
FACILITY TIER 2	\$ 4,349,638.77	\$ 1,811,201.12	\$ 2,538,437.68	158	42%	3%	2%	10%
<b>FACILITY TIER 3</b>	<b>\$ 9,806,180.00</b>	<b>\$ 8,711,214.00</b>	<b>\$ 1,094,966.00</b>	<b>3346</b>	<b>89%</b>	<b>6%</b>		<b>4%</b>
Physician & Ancillary Summary								
TOTAL PHYSICIAN & ANCILLARY	\$ 41,552,153.04	\$ 22,759,062.01	\$ 18,792,860.86	71878	55%			
PHYSICIAN & ANCILLARY TIER 1	\$ 28,602,876.34	\$ 16,720,543.37	\$ 11,880,809.94	53714	58%	19%	75%	45%
PHYSICIAN & ANCILLARY TIER 1 Billed at or below contracted rate	\$ 858,883.76	\$ 5,737.93	\$ 854,438.69	4632	1%	1%	6%	3%
PHYSICIAN & ANCILLARY TIER 2	\$ 5,571,999.94	\$ 1,282,819.71	\$ 4,289,180.23	7441	23%	4%	10%	16%
<b>PHYSICIAN &amp; ANCILLARY TIER 3</b>	<b>\$ 6,518,393.00</b>	<b>\$ 4,749,961.00</b>	<b>\$ 1,768,432.00</b>	<b>6091</b>	<b>73%</b>	<b>4%</b>	<b>8%</b>	<b>7%</b>

# Plan "Tiers" Analysis

## Tier 1, 2, 3



Report Run: 6/07/22



### SCHOOL DISTRICT OF OSCEOLA COUNTY UTILIZATION SUMMARY 10/1/21-5/31/22 for 2021 Plan Year

**Year to Date**  
**Current Plan Year**  
**8 months**

	Billed	Discount	Allowance	Claim Count	Discount %	% of Total Billed	% of Total Claims	% of Total Allowable
<b>TOTAL ALL CLAIMS - ALL TIERS</b>	\$ 87,541,968.00	\$ 61,256,036.00	\$ 26,279,784.00	44115	70%			
<b>FACILITIES- ALL TIERS</b>	\$ 61,407,507.00	\$ 47,245,066.00	\$ 14,162,442.00	2948	77%	70%	7%	54%
<b>PHYSICIANS &amp; ANCILLARIES: ALL TIERS</b>	\$ 26,134,461.00	\$ 14,010,970.00	\$ 12,117,342.00	41167	54%	30%	93%	46%
<b>TOTAL TIER 1</b>	\$ 71,778,874.11	\$ 51,016,209.78	\$ 20,756,617.68	34520	71%	82%	78%	79%
<b>TOTAL TIER 2</b>	\$ 3,379,283.96	\$ 787,568.37	\$ 2,591,715.59	3072	23%	4%	7%	10%
<b>TOTAL TIER 3</b>	\$ 12,383,709	\$ 9,452,258	\$ 2,931,451	6523	76%	14%	15%	11%
<b>Facility Summary</b>								
<b>TOTAL FACILITY</b>	\$ 61,407,506.93	\$ 47,245,065.53	\$ 14,162,441.57	2948	77%			
<b>FACILITY TIER 1</b>	\$ 53,070,116.93	\$ 40,858,912.85	\$ 12,211,204.25	2362	77%	61%	80%	46%
<b>FACILITY TIER 2</b>	\$ 732,461.00	\$ 209,766.68	\$ 522,694.32	29	29%	1%	1%	2%
<b>FACILITY TIER 3</b>	\$ 7,604,929.00	\$ 6,176,386.00	\$ 1,428,543.00	557	81%	9%	19%	5%
<b>Physician &amp; Ancillary Summary</b>								
<b>TOTAL PHYSICIAN &amp; ANCILLARY</b>	\$ 26,134,461.00	\$ 14,010,970.62	\$ 12,117,342.70	41167	54%			
<b>PHYSICIAN &amp; ANCILLARY TIER 1</b>	\$ 17,921,833.61	\$ 10,135,674.20	\$ 7,785,839.41	30285	57%	20%	74%	30%
<b>PHYSICIAN &amp; ANCILLARY TIER 1</b> <i>Billed at or below contracted rate</i>	\$ 786,923.57	\$ 21,622.73	\$ 759,574.02	1873	3%	1%	5%	3%
<b>PHYSICIAN &amp; ANCILLARY TIER 2</b>	\$ 2,646,822.96	\$ 577,801.69	\$ 2,069,021.27	3043	22%	3%	7%	8%
<b>PHYSICIAN &amp; ANCILLARY TIER 3</b>	\$ 4,778,780.00	\$ 3,275,872.00	\$ 1,502,908.00	5966	69%	5%	14%	6%

# Plan “Tiers” Analysis

## Tier 1, 2, 3



 <b>SCHOOL DISTRICT OF OSCEOLA COUNTY</b> <b>In Area Hospitalization Comparison</b> <b>10-1-2020 to 9-30-2021 Utilization Summary for 2020 Plan Year</b>								
							2020 Plan Year “last year”	
Hospital System	Total Billed	Discount	Allowed	Claim Count	Discount %	% of \$ TOTAL	% of Claims	% of Allowable
<b>Orlando Health</b>	\$ 63,607,330.18	\$ 48,321,782.38	\$ 15,285,547.86	2973	76%	68%	80%	69%
<b>HCA</b>	\$ 27,537,648.46	\$ 21,933,255.91	\$ 5,604,392.55	612	80%	29%	16%	25%
<b>Nemours</b>	\$ 2,892,380.64	\$ 1,673,431.27	\$ 1,218,949.37	142	58%	3%	4%	6%
<b>Total</b>	<b>\$ 94,037,359.28</b>	<b>\$ 71,928,469.56</b>	<b>\$ 22,108,889.78</b>	<b>3727</b>				

 <b>SCHOOL DISTRICT OF OSCEOLA COUNTY</b> <b>In Area Hospital Comparison</b> <b>10-1-2021 to 5-31-2022 Utilization Summary for 2021 Plan Year to Date</b>								
							Year to Date Current Plan Year 8 months	
Hospital System	Total Billed	Discount	Allowed	Claim Count	Discount %	% of \$ TOTAL	% of Claims	% of Allowable
<b>Orlando Health</b>	\$ 31,345,606.07	\$ 23,940,016.18	\$ 7,405,590.06	1584	76%	61%	74%	63%
<b>HCA</b>	\$ 19,380,468.14	\$ 15,366,033.59	\$ 4,014,434.55	446	79%	38%	21%	34%
<b>Nemours</b>	\$ 827,168.00	\$ 521,766.23	\$ 305,401.77	111	63%	2%	5%	3%
<b>Total</b>	<b>\$ 51,553,242.21</b>	<b>\$ 39,827,816.00</b>	<b>\$ 11,725,426.38</b>	<b>2141</b>	<b>77%</b>			

# Stop Loss Reinsurance for 2022 Plan year



## Reinsurance = The TRUE INSURANCE

- The larger the insured population, the more predictable are the claims. In order to define the risk, the health plan will purchase what is known as “Excess” Insurance.
- Self-funded health plans typically assume the risk for any individual’s claims up to a “Stop Loss” amount known as the **Individual Specific Deductible aka Individual Stop Loss (ISL)**. If this individuals’ claims exceed this amount, a Reinsurance Company assumes the excess risk.

# Stop Loss Reinsurance for 2022 Plan year



## Reinsurance = The TRUE INSURANCE

- In addition to the Specific Deductible, there is often an additional piece of reinsurance to limit the risk of many claims below the Specific. This protection is called the **Aggregate Insurance**. Once all claims below the specific accumulate and exceed the Aggregate Deductible (*generally 120% of expected claims*), insurance companies assume the remaining risk for the year.
- At 6,400 covered employees and 8,500 members, we can reasonably predict the total claims in a year for SDOC, but we still need protection against the infrequent, but financially devastating claim.
- SDOC purchases **specific deductible insurance** determined by the risk vs. the cost.
- SDOC does not purchase aggregate coverage - again, small claims are predictable.

# Stop Loss Reinsurance for 2022 Plan year



## School District of Osceola County Health Plan Reinsurance History

Our  
Recommendation



PLAN YEAR	2017	2018	2019	2020	2021	2022
<b>Risk / Individual Stop Loss (ISL)</b>	\$900,000	\$900,000	\$900,000 with \$300,000 Aggregating <u>Specific</u> \$1,200,000	\$900,000 with \$300,000 Aggregating <u>Specific</u> \$1,200,000	\$1,500,000 with \$135,000 Aggregating <u>Specific</u> \$1,635,000	\$1,500,000 with \$135,000 Aggregating <u>Specific</u> \$1,635,000
<b>Individual Lasers*</b>	\$2,000,000	\$2,500,000	\$0	\$0	\$0	\$0
<b>Premium</b>	<b>\$348,648</b>	<b>\$400,000</b>	<b>\$465,256</b>	<b>\$490,256</b>	<b>\$233,739</b>	<b>\$233,739</b>

*\*Individual Lasers: an increased amount of ISL threshold placed on specific members due to medical conditions or previous high claims.*

# Stop Loss Reinsurance for 2022 Plan year



## School District of Osceola County Health Plan Reinsurance History

- Because of our enhanced capability to predict, manage and ultimately control claim costs, we have had the health plan assume more reasonable levels of risk in order to save the fixed expense of reinsurance premiums.
- This is no better illustrated by the **0% rate** increase offered this year. This is the first ***flat renewal*** in many years.

# Planning for the 2022 – 2023 Plan Year



- *Innovation*
- *Better member outcomes*
- *Best Care, Best Provider at the Best Price*

- Genomics
- Infusions
- Cancer Concierge / Navigation
- Additional cancer screenings
- Emergency Room mitigation / Hospital Admission mitigation

*Every Child, Every Chance, Every Day!*



Questions / Comments



## The School District of Osceola County Employee Benefits Committee Meeting

### Agenda

August 17, 2022

- I. **Welcome (5 minutes)**
  - a. Introductions
  - b. Speaking order volunteer
  - c. Timekeeper volunteer
- II. **Board Workshop Presentation (10 minutes)**
- III. **EBMS introduction and MiBenefits presentation (40 minutes)**
- IV. **Member concerns, tracking and brainstorming solutions (20 minutes)**
- V. **Other concerns and updates (15 minutes)**

The next meeting will be held on **September 21, 2022** at **4:30 pm** in the **Multipurpose Room** located at The Center for Employee Health 831 Simpson Road, in Kissimmee.

## **Employee Benefits Committee Meeting**

### **2021-2022 Membership**

#### **OCEA**

Judi Crowell – St Cloud HS (v)  
Kim Castro-Stevens – HTES(v)  
Vacant (v)  
Ruth Nelson – Osceola HS (v)  
Lare Allen – OCEA/ESP Pres (v)  
Vacant (Alternate)

#### **Teamsters**

Vacant (v)  
Carlos Martinez – Teamsters (v)

#### **Provider Representatives**

Kelly Johnson – Lincoln Financial Group  
Mark Tafuri- VSP  
Belinda Gonzalez – Humana (Dental)  
Tom Remus - MetLife Life Ins.  
Cindy McCormick -- EBMS  
Mike Trent -- EBMS  
Jennifer Pabon -- EBMS  
Jay Weingart – Trustmark

#### **Risk & Benefits Management/SDOC**

Lauren M. Haddox – Director  
LaTasha Aponte – Employee Benefits Supervisor  
Vacant – Wellness Specialist  
Vacant – Benefits Education Specialist  
Vacant - Secretary  
Sarah Graber – Chief Business & Finance Officer  
John Boyd – Chief Negotiator  
Randy Shuttera – Chief Negotiator

#### **Prof. Support Council**

Felicia Bracy – School Operations (v)

#### **ESP**

Barb Gleason – OCSA (v)  
Susan Compton – Custodial Servs. (v)

#### **Retirees**

Ray Lackey – Retired Teacher

#### **Benefits Consultant**

Ashley Bacot - ProvInsure  
Carolyn Grant - ProvInsure  
Barry Murphy – ProvInsure  
Sarah Taylor -- ProvInsure

#### **Center for Employee Health**

Kenneth Aldridge - RosenCare



Introducing EBMS to



**THE SCHOOL DISTRICT OF  
OSCEOLA COUNTY  
BENEFITS COMMITTEE**



- ✓ **Your EBMS Team**
- ✓ **EBMS At-A-Glance**
- ✓ **Plan Administration**
- ✓ **Integration**



## EBMS Introductions:

- **Cindy McCormick**- Senior Relationship Manager
- **Jennifer Pabon**- Employee Benefits Specialist
- **Mike Trent** – RVP, Sales
- **Rob Carr** – VP of Client Implementation and Configuration
- **Juliette Crowley**- Director of Process and Project Implementation



# Account Team Structure

## The School District of Osceola County



### Executive Sponsors:

**Jim Vertino**  
CEO, EBMS

**Rod Kastelitz**  
EVP of Sales & Account Management

**Stephen Sachtleben**  
Regional VP, Market Leader

**Cindy McCormick**

Senior Relationship Manager, Client Experience

**(Also Leading Implementation)**

**Jennifer Pabon**

Employee Benefits Specialist

**Dedicated on-site SDOC's Benefit Champion**

**Implementation – EBMS**

Team Support

Rob Carr & Juliette Crowley

**Operations**

Team Leader

**Member Experience &**

**Communications**

Team Leader

**Legal and Compliance**

Team Leader

**IT Support**

Team Leader



# EBMS At-A-Glance:

## locations, staffing and results

- Founded in 1980 in Billings, MT
- Part of Imagine 360, a national integrated health management organization

**1,200+ Employees Nationwide**

### OFFICES IN:

- Billings, MT
- Dallas, TX
- Salt Lake City, UT
- Philadelphia, PA
- Plus, associates across the country to best serve our clients

**267** self-funded plan sponsors and **700** employers

**1,000+** interfaces with over **70** vendors

**90%** Client Retention

**145,000** medical lives covered

# Decades of Experience Integrating with Third-Party Solutions

## Integrations

21 PBMs  
25+ Repricers  
7+ Telemedicine  
1,500+ Direct Contracts



We provide **administrative flexibility** with options for **customization** and **integration**

## Seamless integration and claims coordination

Ability to integrate and work with SDOC vendors and direct contracts while supporting three benefit tiers.

## Transparent reporting

See exactly what you pay for care so you can improve plan performance.

## Full Compliance

Fully compliant with all state and federal legislation, including the new No Surprises Act

## Advanced HR support

Comprehensive HR support and member communication resources including customized education material.

## Complete flexibility

Flexible program options to meet the plan and member's needs.

# Relevant Experience

- ✔ Experience in Florida and Overall Experience with School Districts



# Experience and Established Relationships in Florida

**20,000+** covered members in the State of Florida

**44** employees located in the state

**Long-term provider relationship** with Orlando Health





## Experience partnering with School Districts

**38 years** of experience partnering with school systems

**71** School Districts Across the Nation

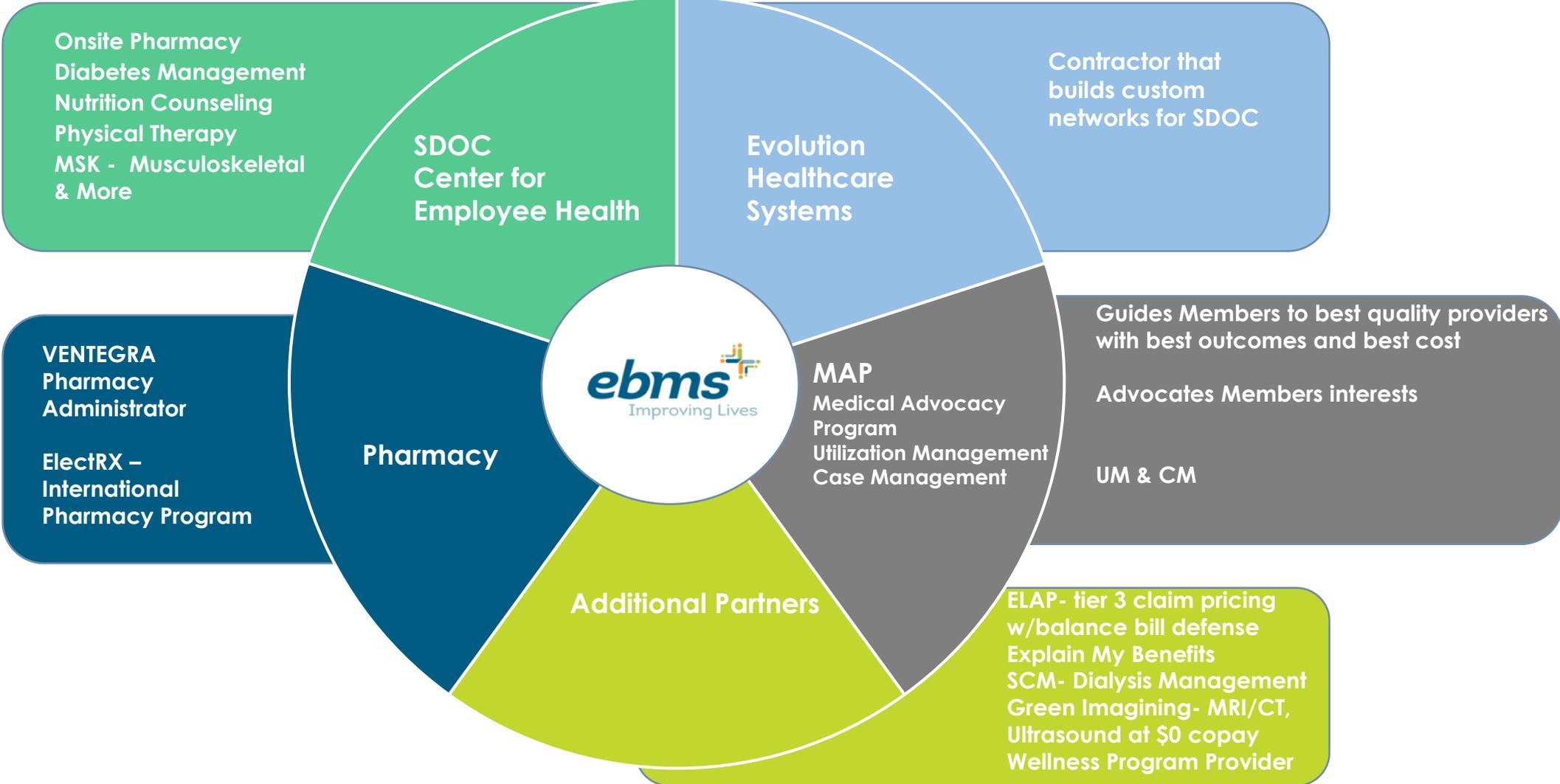
**50,000+** School District covered members

# Approach and Methodology

- ✔ **Integration Model for SDOC**
- ✔ **Member Support**
- ✔ **SDOC Support and Implementation**
- ✔ **miBenefits Portal Demonstration**



# Integration Model for SDOC



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# Member Support

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# Exceptional Member Support 24/7

**Live on-site, over the phone or digitally**

Ensuring every member gets the care and guidance they need, utilizing a **compassionate support team**, **intelligent technology** and **clinical expertise**.

## One Number to Call

EBMS Client Service Team helps members get the most out of their health plan with just one call.

Support includes:

- Benefits information
- Billing and claims questions
- Call Prompts to SDOC's vendor partners

EBMS has a 95% one-call resolution rate.

## Member Advocacy

EBMS **1 on 1 support** helps members manage their concerns.

EBMS integrates with MAP:

- More than 39 mutual clients
- Electronic connections to share claim files and authorizations
- Customer service coordinates with MAP CSRs

## Price Protection & Billing Support Services

EBMS eliminates stress and confusion for your members RBP experience (Tier 3) through partnership and integration with ELAP

- Member may contact ELAP directly or
- EBMS Coordinates electronic and customer services
- Navigation team coordinates RBP support for the member

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# miBenefits Website & Mobile App

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Our dynamic administration services give you control over how your plan is **designed, managed** and **optimized**.

Our next-generation portal platform gives users (Members, Employers, Consultants and Providers) easy access to key benefits information.

## Technology Services

Access enhanced enrollment capabilities with our different online portals.

## Integrated Benefits

View claims, eligibility and benefit information in a single platform.

## Eligibility Management

Can include all benefit programs in addition to Medical and Rx (e.g., Life, Dental, Vision, STD, LTD).

## Data Analytics

View claims and incident tracking from all the plans into a single report on a single platform powered by Deerwalk.

# miBenefits Member Portal



Members can manage their benefits anytime, anywhere

## Robust provider search

- ✓ Search for a provider using **quality, access and cost data** to help members make informed decisions

## Dynamic member dashboard

- ✓ Members can track all their claims and deductibles in real-time, print ID cards, view plan information, and more

## Live healthcare support

- ✓ Available through our concierge team or on-demand via our portal or app

# Member Portal



Benefits and Coverage Claims Care and Services

- Language
- Document Library
- Contact
- Notifications
- Account
- Logout

## Quick Actions

Order a new ID card

Update HIPAA Authorization

Request certificate of coverage

Plan Documents

Edit Demographic Details

Add Other Insurance

## Hello Stephanie,

Member ID: 98Z1be2dd

What would you like to do today?

- Find a Provider >
- Find a Pharmacy >
- Submit a Claim >
- Refill a Prescription >
- Make an Appointment >

### Medical

(01-01-2022 - 12-31-2022) [Details](#)

Family You Nelson Kenzie Wa...

Co-Insurance 20%

Deductible Met	\$1,500.00 of \$1,500.00
Out Of Pocket	\$4,212.30 of \$6,000.00

Recent Claims

Date	Provider	Amount	Status
01-29-22	Deaconess Medic...	\$2,444.96	Comple...
01-26-22	Deaconess Medic...	\$1,524.75	In Proc...
01-22-22	Deaconess Medic...	\$2,388.33	Comple...

[View all medical claims >](#) [Submit medical claims >](#)

### Prescription

(01-01-2022 - 12-31-2022) [Details](#)

Family You Nelson Kenzie Wa...

Prescription administered by

Recent Claims

Date	Provider	Amount	Status
No recent claims found			

[View all prescription claims >](#) [Submit prescription claim >](#)

### Dental

(01-01-2022 - 12-31-2022) [Details](#)

Family You Nelson Kenzie Wa...

In Network Deductible Met	\$50.00 of \$150.00
In Network Deductible Met	\$50.00 of \$150.00
Annual Maximum	\$0.00 of \$0.00

Recent Claims

Date	Provider	Amount	Status
01-30-22	Lisa Thompson A...	\$530.00	In Proc...
01-28-22	Daniel S Shaub	\$374.57	Comple...
01-26-22	James E Turley	\$455.00	In Proc...

[View all dental claims >](#) [Submit dental claim >](#)

### Vision

(01-01-2022 - 12-31-2022) [Details](#)

Family You Nelson Kenzie Wa...

Deductible Met	\$0.00 of \$0.00
Annual Maximum	\$0.00 of \$0.00

Recent Claims

Date	Provider	Amount	Status
01-29-22	Jennifer H Dull	\$2,450.00	In Proc...
01-28-22	Brian E Linde	\$510.50	In Proc...
01-17-22	Brad A Kimball	\$420.49	Comple...

[View all vision claims >](#) [Submit vision claim >](#)

- ### Helpful Information
- [Understanding your Explanation of Benefits >](#)
  - [Where should I go for care? >](#)
  - [Preventive Screening >](#)

Did you receive a balance bill from your provider? We are here to help.

[Click Here](#)

Wondering how much of your prescription is covered? [Learn more](#)

# Member Portal

Here's a look at **All** claims for **You** under policy **98Z1be2dd** from **Jan 1, 2022 to Feb 8, 2022**

**Claims - 8**

Claims	Completed
\$8,580.60	\$5,726.50
In Process	
\$2,954.10	



**Completed Claims - 6**

Billed	Total Savings
\$5,726.50	\$102.05
Ineligible Charge	Plan Paid
\$0.00	\$2,014.22
Member Responsibility	
\$3,610.23	





Claim ID	Member ID	Type	Patient Name	Provider	Date of Service	Amount Billed	Discounts/Adjustments	Member Responsibility	Ineligible Charge	Plan Paid	Check Numbers	Paid Date	State	Status	Download
222-0000148392-00	98Z1be2dd	Dental	Stephanie Crain	Daniel S Shaub	01-28-2022	\$645.50	\$0.00	\$270.93	\$0.00	\$374.57	40	02-01-2022	Completed	Partially Paid	more
222-0000146009-00	98Z1be2dd	Medical	Stephanie Crain	Bingham Memorial Hospital	01-20-2022	\$2,490.60	\$0.00	\$0.00	\$0.00	\$0.00	-	-	In Process	Pricing	more
222-0000148393-00	98Z1be2dd	Vision	Stephanie Crain	Brad A Kimball	01-17-2022	\$421.25	\$0.00	\$0.76	\$0.00	\$420.49	41	02-01-2022	Completed	Paid	more
222-0000146007-00	98Z1be2dd	Medical	Stephanie Crain	Steven B Daines	01-15-2022	\$1,968.75	\$93.30	\$656.29	\$0.00	\$1,219.16	39	02-01-2022	Completed	Paid	more
222-0000146008-00	98Z1be2dd	Medical	Stephanie Crain	Bingham Memorial Hospital	01-15-2022	\$2,438.75	\$0.00	\$2,438.75	\$0.00	\$0.00	43	02-01-2022	Completed	Additional document required	more

# Member Portal

Quick Actions



EOB



Download



Documents



Appeal

Claim ID 222-0000146007-00	Patient Name Stephanie Crain	Member ID 98Z1be2dd	Plan Name Standard Medical Plan	Provider Steven B Daines	Patient Account -
Alternate Claim ID -	State Completed	Status Paid	Paid Date 02-01-2022	Check Numbers 39	Payment Type Primary



Amount Billed  
**\$1,968.75**

The full amount billed by your doctor or other health care provider to your health plan for payment after they have treated you.

Discounts/Adjustments  
**\$93.30**

We have arranged discounted rates with this provider. Your provider should not bill you for this amount, it is a discount you receive by being a member of this plan.

Ineligible Charge  
**\$0.00**

This amount is not eligible for consideration under the plan. You should not be balanced billed for this amount. See the reason code for further explanation.

Member Responsibility  
**\$656.29**

You may have already paid or the provider may bill you separately for any charges you're still responsible for. You should not be asked to pay more than this amount.

Plan Paid  
**\$1,219.16**

This is the amount that was reimbursed by your health plan.



Date of Service		Service Code	Amount Billed	Discounts/Adjustments		Ineligible Charge	Not a Covered Benefit	Member Responsibility			Plan Paid
Initial	Final			Discounts (Savings)	Other Insurance Payments			Deductible Amount	Member Co-Insurance	Co-Pay Amount	
01-15-2022	01-15-2022	<a href="#">44950</a> <a href="#">K38.9</a>	\$1,968.75	\$93.30	\$0.00	\$0.00	\$0.00	\$351.50	\$304.79	\$0.00	\$1,219.16

# Member Portal

Employee

Spouse

Child

Child

Edit Demographic Details

**Member Details - as of Today**

First Name <b>Stephanie</b>	Middle Initial -	Last Name <b>Crain</b>	Suffix -	SSN <b>XXX-XX-1337</b>	Date of birth <b>01-06-1973</b>	Gender <b>Female</b>
Member ID <b>98Z1be2dd</b>	Group Number <b>Z0001</b>	Employer Name <b>miHealth Plan Total Premium Billing</b>	Location <b>All Employees in the Missoula Area</b>	Department -	Employee ID -	Employment Status -
Residential Address <b>57 Krop Ter Missoula, MT 59801</b>	Mailing Address -	Phone Number(H) <b>406-579-2254</b>	Phone Number(M) -	Email ID <b>member1@mailinator.com</b>	Marital Status -	Date of Hire <b>01-02-1999</b>

**Demographic History**

Email Changed

01-31-2019

Home Phone 1 Changed

09-05-2019

**Policy History**

Policy Activated

02-01-2017

Plan Year Changed

01-01-2018

Plan Year Changed

01-01-2019

Plan Year Changed

01-01-2020

Plan Year Changed

01-01-2021

Plan Year Changed

01-01-2022

**Benefits**
Plan Documents | Plan Year: **2022** | 01-01-2022 to 12-31-2022

Jan 22

Current

# Member Portal – Mobile

**Medical**

Overview Coverage Details

Current Year

**Family**

**IN NETWORK**

Deductible Met \$1,500.00 of \$1,000.00 [+]

Out Of Pocket \$4,212.30 of \$6,000.00 [+]

**OUT OF NETWORK**

Deductible Met \$1,500.00 of \$1,000.00 [+]

Out Of Pocket \$4,212.30 of \$6,000.00 [+]

**PERIOD**

Coverage Period

01/01 03/01

**You**  
Policy Holder

**IN NETWORK**

Deductible Met \$500.00 of \$500.00

Out Of Pocket \$804.79 of \$3,000.00 [+]

**OUT OF NETWORK**

Deductible Met \$500.00 of \$500.00

Out Of Pocket \$804.79 of \$3,000.00 [+]

Benefits Actions Claims

Search by claim

**Stephanie Crain**  
Member ID: 98Z1be2dd

Overview

Total 8

View ID Card

Account Settings

Contact

Sign Out

Care and Services

ELAPulse

Imagine Health

PHCS Practitioner

WellVia

Magellan

miRx

Benefits

# Member Portal – Mobile

Home
Menu

## Coverage

Products
Members

### Medical (01-01-2022 - 12-31-2022) Details

Family

You

Nelson

Kenzie

Wade

Co-Insurance 20%

Deductible ... \$1,500.00 of \$1,...

Out Of Pocket \$4,212.30 of \$6,...

#### Recent Claims

Date	Provider	Amount	Status
01-29-22	Deaconess Medic...	\$2,444.96	Completed
01-26-22	Deaconess Medic...	\$1,524.75	In Process
01-22-22	Deaconess Medic...	\$2,388.33	Completed

### Dental (01-01-2022 - 12-31-2022) Details

Family

You

Nelson

Kenzie

Wade

In Network Deductible Met \$50.00 of \$150.00

In Network Deductible Met \$50.00 of \$150.00

Annual Maximum \$0.00 of \$0.00

Benefits
Actions
Claims

Home
Menu

## Claims

Search by claim ID, patient or provider

### Overview All, You, 01-01-2022 to 02-08-2022, All

Total  
8

In Process  
2

Completed  
6

Patient	Provider	Dates	Total Billed
Stephanie	Daniel S Shaub	01-28-2022	\$645.50

Patient	Provider	Dates	Total Billed
Stephanie	Bingham Memorial	01-20-2022	\$2,490.60

Patient	Provider	Dates	Total Billed
Stephanie	Brad A Kimball	01-17-2022	\$421.25

Patient	Provider	Dates	Total Billed
Stephanie	Steven B Daines	01-15-2022	\$1,968.75

Patient	Provider	Dates	Total Billed
Stephanie	Bingham Memorial	01-15-2022	\$2,438.75

Benefits
Actions
Claims

Back
Close

## ID Card

### Front

**Member**

Group #: 0009350  
Employee ID Number:  
Healthcare Provider: This card is no longer in service

**Medical and Dental Network**

To Find a Participating Provider

Dental participating providers, dentists and hospitals are independent providers and are neither agents nor employees of Aetna.

**Vision Plan Information**

Vision Plan: PPO Plan 905010  
Birmingham, AL 35298-0010

**Pharmacy Plan**

Rx Plan: 000047  
Rx Code: CLAIMOR  
Rx Code: NLANA01

### Back

**Provider Contact Info**

Providers Send Claims to:

EBMS  
P.O. Box 21367  
Birmingham, AL 35204-1367  
Member Benefits and Provider Questions  
800.808.3555

**Member Contact Info**

Claims and Benefit Information:

Online: Log in to my health manager at [www.aetna.com](http://www.aetna.com)

On the phone: For immediate assistance, Monday through Friday call 800.347.5400

Support: Use MAP: 800.801.5462 Please contact prior to all mental health and substance abuse claims

**24/7 Physician Consultations**

Physician: 800.808.3555  
(24/7, 365/365)  
MyCareNow.com

**Pre-Notification**

CareLink Pre-Notification: 800.804.1885

Hospital Pre-Notification: CareLink must be notified of all hospital admissions

Legend Air Ambulance Services: 800.228.1818 (24/7) or 414.862.0294 (24/7). Pre-Notification is Mandatory

Download
Order Copy

# Employer Portal


Group Administration Reports Stop Loss Tasks Claims Membership Enrollments Appeals







Hello Employer, you are looking at **miHealth Plan Total Premium Billing - Z0001** | [+All Locations](#)

Search Member | Enter any SSN, first name, last name or member ID | 🔍

Quick Actions

-  miInsights Executive Analytics
-  miInsights Plan Analytics
-  Begin New Enrollment
-  Plan Documents
-  Manage Content
-  Downloads

Here's a look at the account summary

### Financial

Incurred Date
Paid Date
01-01-2022 - 02-08-2022

All Products
Medical
Dental
Vision
Prescription

Total Charges \$410,183.59	Allowed \$164,335.14	Member Responsibility \$12,785.01
	Disallowed \$245,848.45	COB Savings \$241.18
		Plan Paid \$151,308.95

### Tasks

2 Awaiting Your Approval | 0 Completed This Month

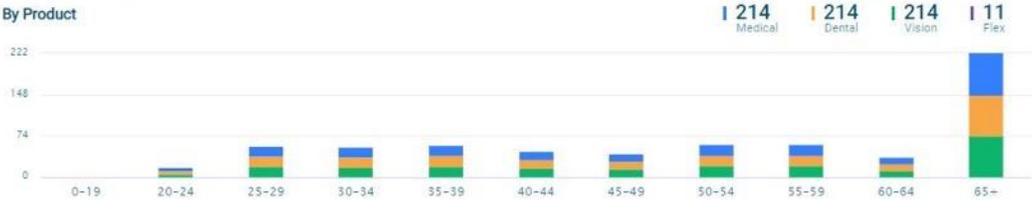
#### Recent Requests

- Stephanie Crain has submitted a demographic change ✔ ✖
- Stephanie Crain has submitted a demographic change ✔ ✖

### Census - 216

By Product

214 Medical
214 Dental
214 Vision
11 Flex



### Plan Paid Amount PMPM

Previous Plan Year
Plan Year
YTD
This Month

No results found

### Stop Loss

2 Approaching
0 Exceeded
01-01-2022 - 02-08-2022

Daryle Bergeau	\$71,645.22	out of \$100,000.00
Stephan Bergeau	\$66,665.80	out of \$100,000.00

# Employer Portal



Group Administration Reports Stop Loss Tasks Claims Membership Enrollments Appeals

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Quick Actions



miInsights Executive Analytics



miInsights Plan Analytics



Begin New Enrollment



Plan Documents



Manage Content



Downloads

Hello Employer, you are looking at **miHealth Plan Total Premium Billing - Z0001** | [+All Locations](#)

Jo

First Name	Middle Name	Last Name	Date of birth	Relationship	Member ID	Location	Department	Employment Status	Coverage Status	Download
Jorie		Ashlin	03-20-1945	Policy Holder	98Z1d1162	All Our Covered Members	All Employees	-	Active	More Options
Jori		Betje	06-23-1958	Spouse	98Z1d121b	All Our Covered Members	All Employees	-	Active	More Options
Jobie		Box	09-01-1982	Spouse	98Z1d1110	All Our Covered Members	All Employees	-	Active	More Options
Jocelin		Dowe	03-29-2000	Dependent	98Ze1d1b5	All Our Covered Members	All Employees	-	Active	More Options
Joyann		Harryman	01-09-1998	Dependent	98Z1d1250	All Our Covered Members	All Employees	-	Active	More Options
Fern		Jobbings	12-27-1997	Dependent	98Z1d116e	All Our Covered Members	All Employees	-	Active	More Options

Here's a look at the account summary



Tasks View all tasks >

**2** Awaiting Your Approval | **0** Completed This Month

Recent Requests

- Stephanie Crain has submitted a demographic change ✓ ✗
- Stephanie Crain has submitted a demographic change ✓ ✗

# Employer Portal



Group Administration Reports Stop Loss Tasks Claims **Membership** Enrollments Appeals

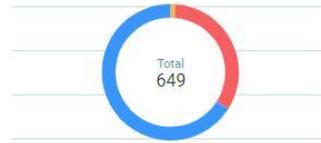
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Here's a look at [All Members](#) for [miHealth Plan Total Premium Billing - Z0001](#) | [+All Locations](#)

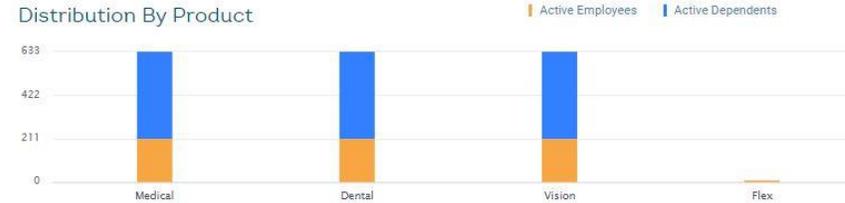
[Invite New Employee](#)

## Registration Statistics

Registered Members: 8  
 Non Registered Members: 213  
 Registered Dependents: 0  
 Non Registered Dependents: 428



## Distribution By Product



Search members by SSN, first name, last name or member ID



First Name	Middle Initial	Last Name	Suffix	Date of birth	Relationship	SSN	Group ID	Member ID	Location	Department	Employment Status	Coverage Status	Registration Status	Download
Bernie	-	Allmen	-	01-11-1995	Policy Holder	302-98-5982	Z0001	98Z1be2d9	All Employees in the Bozeman Area	All Employees	-	Active	Registered	more
Jorie	-	Ashlin	-	03-20-1945	Policy Holder	218-15-3410	Z0001	98Z1d1162	All Our Covered Members	All Employees	-	Active	Non-Registered	more
Alfie	-	Ashlin	-	10-21-2011	Dependent	875-72-3405	Z0001	98Z1d1162	All Our Covered Members	All Employees	-	Active	Non-Registered	more
Gaye	-	Ashlin	-	03-20-1945	Spouse	317-22-9305	Z0001	98Z1d1162	All Our Covered Members	All Employees	-	Active	Non-Registered	more
Storm	-	Attoe	-	05-23-2002	Dependent	509-98-4989	Z0001	98Z1d1119	All Our Covered Members	All Employees	-	Active	Non-Registered	more
Quinta	-	Attoe	-	04-20-1936	Policy Holder	243-10-8080	Z0001	98Z1d1119	All Our Covered Members	All Employees	-	Active	Non-Registered	more
Katharina	-	Attoe	II	04-20-1936	Spouse	846-20-9741	Z0001	98Z1d1119	All Our Covered Members	All Employees	-	Active	Non-Registered	more

# Employer Portal



Here's a look at **All** claims for **miHealth Plan Total Premium Billing - Z0001** | **+All Locations** from **Jan 1, 2022 to Feb 8, 2022** for



Claim ID	Member ID	Type	Patient Name	Provider	Date of Service	Amount Billed	Discounts/Adjustments	Member Responsibility	Ineligible Charge	Plan Paid	Check Numbers	Paid Date	State	Status	Download
222-0000148408-00	98Z1be2dd	Dental	Kenzie Crain	Lisa Thompson Abeln	01-30-2022	\$530.00	\$0.00	\$70.96	\$0.00	\$459.04	-	-	In Process	Review	...
222-0000148404-00	98Z1be2dd	Medical	Kenzie Crain	Deaconess Medical Center	01-29-2022	\$3,265.50	\$209.30	\$611.24	\$0.00	\$2,444.96	29	02-01-2022	Completed	Paid	...
222-0000148571-00	98Z1be2dd	Vision	Wade Crain	Jennifer H Dull	01-29-2022	\$2,450.00	\$0.00	\$0.00	\$0.00	\$2,450.00	-	-	In Process	Review	...
222-0000148392-00	98Z1be2dd	Dental	Stephanie Crain	Daniel S Shaub	01-28-2022	\$645.50	\$0.00	\$270.93	\$0.00	\$374.57	40	02-01-2022	Completed	Partially Paid	...

# Employer Portal



Here's a look at all claim appeals received from **Feb 1, 2021 to Feb 8, 2022** for

Appeal Levels - 3



Total Appeals - 3



Search	Appeal ID	Member ID	First Name	Middle Name	Last Name	Appeal Level	Claim ID	Received Date	Response Date	State	Status	Download
	0000388816	98Z1be2da	Julie	-	White	First Level	-	03-23-2021	03-23-2021	Completed	Granted	... more
	0000388749	98Z1be2da	Avery	L	White	First Level	-	03-23-2021	-	In Progress	Pending	... more
	0000388722	98Z1be2d7	Stephan	-	Bergeau	First Level	-	03-23-2021	-	In Progress	Pending	... more

# Employer Portal



Group Administration

Reports Stop Loss Tasks Claims Membership Enrollments Appeals

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Group Administration

Content

Helpful Information

Documents

Announcements

Here's a look at Content administration for **miHealth Plan Total Premium Billing - Z0001**

Documents for **Member**

Search contents | Type any title or description



+ Add New

All Active Future Expired

<b>Authorization for access to PHI</b> Privacy Forms   Authorization for access to PHI	Release 12-31-2021	Expires 12-31-2099		
<b>Claim form</b> Claims   Claim form	Release 12-31-2021	Expires 12-31-2099		
<b>Accident letter</b> Claims   Accident letter	Release 02-07-2022	Expires 02-07-2099		
<b>Claim appeal form</b> Claims   Claim appeal form	Release 02-07-2022	Expires 02-07-2099		
<b>Benefit enrollment form</b> Enrollment   Benefit enrollment form	Release 02-07-2022	Expires 02-07-2099		
<b>Benefit change form</b> Enrollment   Benefit change form	Release 02-07-2022	Expires 02-07-2099		



Thank You!