



**The School District of Osceola County  
Employee Benefits Committee Meeting  
Agenda  
December 15, 2021**

- I. Welcome (2 minutes)**
  - a. Speaking order volunteer
  - b. Timekeeper volunteer
  
- II. Reports (5 minutes)**
  - a. Highlights and committee questions on monthly reports and Health Plan Analysis
  
- III. Third Party Administrator – Lisa True and Laura Hirsch, Aither (25 minutes)**
  
- IV. Member concerns, tracking and brainstorming solutions (35 minutes)**
  
- V. Other concerns and updates (18 minutes)**

The next meeting will be held on **January 19, 2022** at **4:30 pm** in the **Multipurpose Room** located at The Center for Employee Health 831 Simpson Road, in Kissimmee **or WebEx** (if needed).

## **Employee Benefits Committee Meeting**

### **2021-2022 Membership**

#### **OCEA**

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

#### **Teamsters**

Vacant (v)  
Gary Conroy – Teamsters (v)

#### **Provider Representatives**

Kelly Johnson – Lincoln Financial Group  
Mark Tafuri- VSP  
Belinda Gonzalez – Humana (Dental)  
Tom Remus - MetLife Life Ins.  
Mayra Diaz – Aither Benefits Champion  
Laura Hirsch – Aither Cofounder & co-CEO  
Lisa True – Aither Cofounder & co-CEO  
Melissa Fritz – Aither Director of Operations  
Mohammad Abdallah – Aither Account Manager  
Contance Crawford – Evolutions Healthcare  
Jay Weingart – Trustmark

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

Lauren M. Haddox – Director  
LaTasha Aponte – Employee Benefits Supervisor  
Jack Achenbach – Wellness Specialist  
Vanessa Louis - 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**

Vacant – Retired Teacher

#### **Benefits Consultant**

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

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

Kenneth Aldridge - RosenCare



trust built through transparency

# The School District of Osceola Benefits Committee

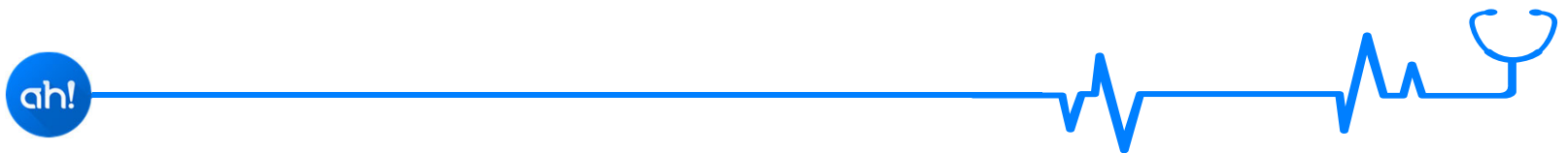


December 15, 2021



## Who We Are

- Over 30 years in TPAs serving self-funded employers
- 100% Independent
- Early adopters of transparency
- Innovators looking to reduce the cost of health care
- Seek Innovative employers
- Aither is the glue of your health benefit ecosystem
  - Positive feedback

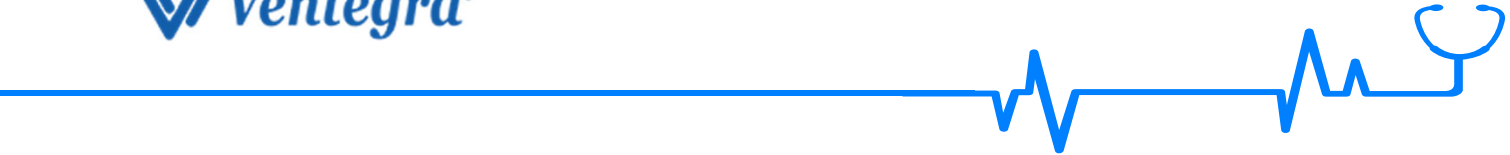


# Innovative Health Plan

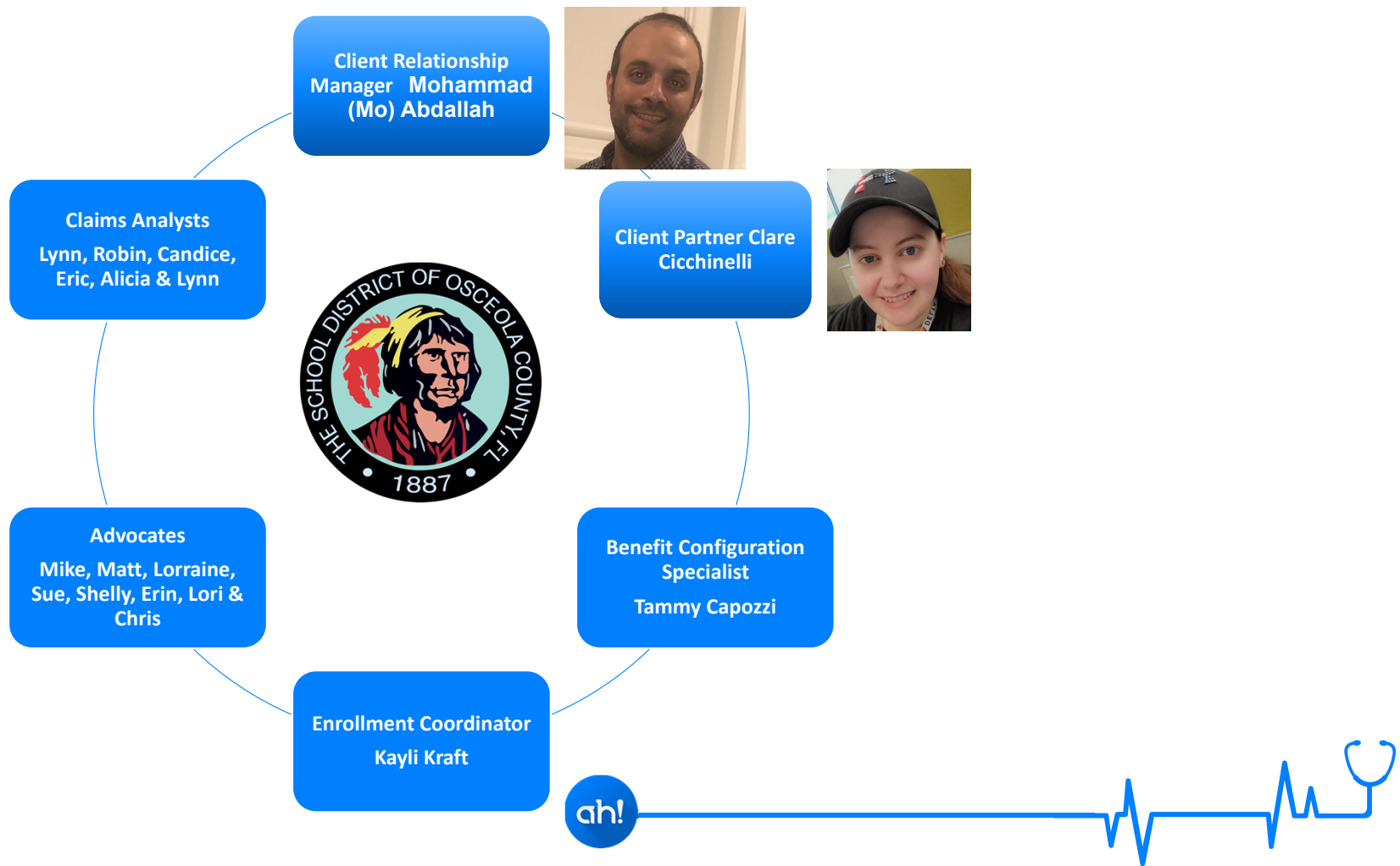
In effect for 14 months



ah!



# Dedicated Client Centric Cross Functional Service Team



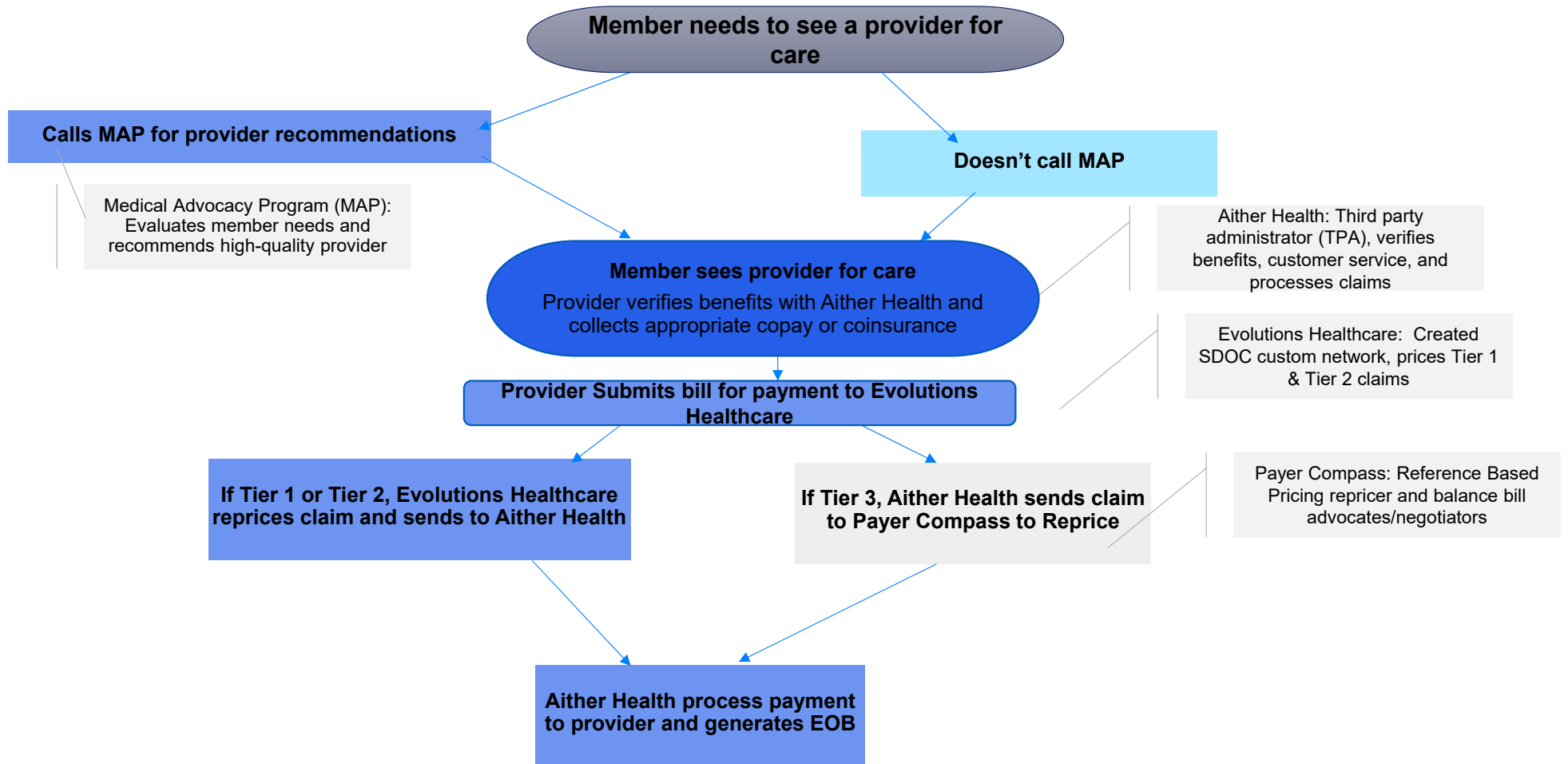


## January – November 2021 Stats

- Total Claims processed – 184,147
  - Clean vs Non-Clean Claim
    - Need accident details
    - No precertification/authorization on file
    - Missing or invalid codes
  - Enhancements
    - Accident Details
      - Outbound calls/emails before processing



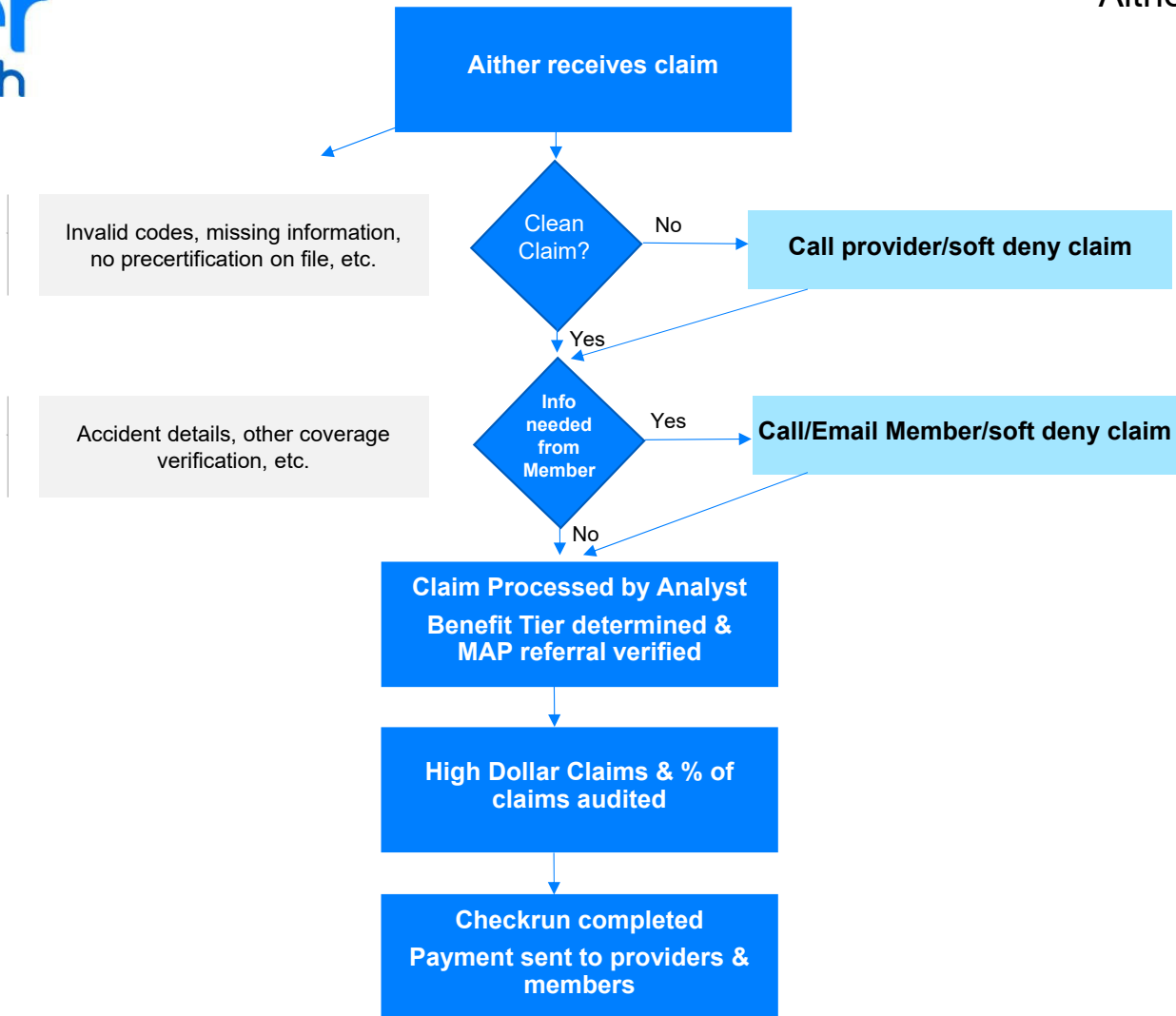
# Health Services Plan







# Aither Internal Claim Process





## January – November 2021 Stats

- Calls – 29,228
  - Provider calls -70%
    - Verify benefits & eligibility
    - Precertification
    - Claim status/questions
  - Member calls – 30%
    - Benefit questions
    - Help finding tier 1 providers
    - Claim status/questions
- Phone routing
  - Options to route call directly to appropriate vendor





trust built through transparency



**Thank you!**

Health Plan Analysis 12/01/2021

Summary

Plan	TALLIES	Total	%
Healthy Essentials	1218	7371	16.52%
Healthy Essentials Wellness	1993	7371	27.04%
Healthy Advantage Plus	959	7371	13.01%
Healthy Advantage Plus Wellness	2279	7371	30.92%
Opt Out Credit Plan	917	7371	12.44%

PROJECTED REVENUE BASED ON CURRENT ENROLLMENT MINUS ADMIN FEES

Board Paid	\$49,611,368.00
Employee Premium	\$7,123,720.00
Retiree Premium	\$842,539.92
SubTotal	\$57,577,627.92
Administration Fees	(5,274,547.68)
<b>Total</b>	<b>52,303,080.24</b>

DESCRIPTION	OPTION	TALLIES	Board Share			Employee Premium			Retiree Premium		
			Per Pay	Per Year	Per Pay	Per Year	Per Month	Per Year			
Healthy Advantage Plus	1	767	341.30	261,777.10	5,235,542.00	50.00	38,350.00	767,000.00			
Healthy Advantage Plus	2	17	341.30	5,802.10	116,042.00	435.00	7,395.00	147,900.00			
Healthy Advantage Plus	3	107	341.30	36,519.10	730,382.00	245.00	26,215.00	524,300.00			
Healthy Advantage Plus	4	16	341.30	5,460.80	109,216.00	580.00	9,280.00	185,600.00			
Healthy Advantage Plus	5	26	341.30	8,873.80	177,476.00	220.00	5,720.00	114,400.00			
Healthy Advantage Plus	6	26	341.30	8,873.80	177,476.00	0.00	0.00	0.00			
Healthy Advantage Plus Wellness	1	1685	341.30	575,090.50	11,501,810.00	25.00	42,125.00	842,500.00			
Healthy Advantage Plus Wellness	2	48	341.30	16,382.40	327,648.00	385.00	18,480.00	369,600.00			
Healthy Advantage Plus Wellness	3	265	341.30	90,444.50	1,808,890.00	195.00	51,675.00	1,033,500.00			
Healthy Advantage Plus Wellness	4	51	341.30	17,406.30	348,126.00	530.00	27,030.00	540,600.00			
Healthy Advantage Plus Wellness	5	71	341.30	24,232.30	484,646.00	170.00	12,070.00	241,400.00			
Healthy Advantage Plus Wellness	6	71	341.30	24,232.30	484,646.00	0.00	0.00	0.00			
Healthy Advantage Plus Wellness	7	1	341.30	341.30	6,826.00	385.00	385.00	7,700.00			
Healthy Advantage Plus Wellness	8	1	341.30	341.30	6,826.00	530.00	530.00	10,600.00			
Healthy Advantage Plus Wellness (JS)	1	0	170.65	0.00	0.00	195.65	0.00	0.00			
Healthy Advantage Plus Wellness Retiree	1	79							629.83	49,756.57	597,078.84
Healthy Advantage Plus Wellness Retiree	2	5							1,322.58	6,612.90	79,354.80
Healthy Advantage Plus Wellness Retiree	3	0							973.85	0.00	0.00
Healthy Advantage Plus Wellness Retiree	4	2							1,703.64	3,407.28	40,887.36
Healthy Essentials Wellness	1	1561	341.30	532,769.30	10,655,386.00	0.00	0.00	0.00			
Healthy Essentials Wellness	2	39	341.30	13,310.70	266,214.00	325.00	12,675.00	253,500.00			
Healthy Essentials Wellness	3	183	341.30	62,457.90	1,249,158.00	152.00	27,816.00	556,320.00			
Healthy Essentials Wellness	4	46	341.30	15,699.80	313,996.00	452.00	20,792.00	415,840.00			
Healthy Essentials Wellness	5	75	341.30	25,597.50	511,950.00	20.00	1,500.00	30,000.00			
Healthy Essentials Wellness	6	75	341.30	25,597.50	511,950.00	0.00	0.00	0.00			
Healthy Essentials Wellness	7	0	341.30	0.00	0.00	325.00	0.00	0.00			
Healthy Essentials	1	1086	341.30	370,651.80	7,413,036.00	25.00	27,150.00	543,000.00			
Healthy Essentials	2	20	341.30	6,826.00	136,520.00	375.00	7,500.00	150,000.00			
Healthy Essentials	3	62	341.30	21,160.60	423,212.00	202.00	12,524.00	250,480.00			
Healthy Essentials	4	12	341.30	4,095.60	81,912.00	502.00	6,024.00	120,480.00			
Healthy Essentials	5	19	341.30	6,484.70	129,694.00	50.00	950.00	19,000.00			
Healthy Essentials	6	19	341.30	6,484.70	129,694.00	0.00	0.00	0.00			
Healthy Essentials Wellness Retiree	1	12							588.17	7,058.04	84,696.48
Healthy Essentials Wellness Retiree	2	2							1,235.15	2,470.30	29,643.60
Healthy Essentials Wellness Retiree	3	1							906.57	906.57	10,878.84
Opt Out Credit Plan	1	917	341.30	312,972.10	6,259,442.00	0.00	0.00	0.00			
Job Share Declined Benefits	0	4	170.65	682.60	13,652.00						
FSA Extra \$250	1	1182	250.00		295,500.00						
<b>Total Employees and Retirees</b>		<b>7371</b>		<b>2,480,568.40</b>	<b>49,611,368.00</b>		<b>356,186.00</b>	<b>7,123,720.00</b>		<b>70,211.66</b>	<b>842,539.92</b>

Option Legend	
Single	1
Spouse	2
Child(ren)	3
Family	4
Half Family Primary	5
Half Family Secondary	6
Domestic Partner	7
Child(ren) +DP	8
DP +DP Child(ren)	9
Child(ren) + DP + DP Child(ren)	10

Revenue Totals Per Year

Board Paid	\$49,611,368.00
Employee Premium	\$7,123,720.00
Retiree Premium	\$842,539.92
<b>Total</b>	<b>\$57,577,627.92</b>

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

**Benefits  
Committee  
Monthly Update  
November 2021**

Plan year: 10/1/2021 – 9/30/2022



***People Helping People***

*Every Child, Every Chance, Every Day!*



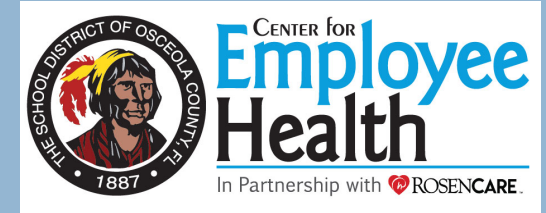
*Every Child, Every Chance, Every Day!*



# 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	1,248	6	69	1,173	827	49
Chiropractor	175	2	8	165	84	8
Physical Therapy	266	4	4	258	91	12
Wellness Coaching	154	1	0	153	114	8
Disease Management	15	0	2	13	12	1
Occupational Health	251	0	10	241	35	11
Workers Comp	265	1	5	259	99	12
Overall - Total	2,374	14	98	2,262		

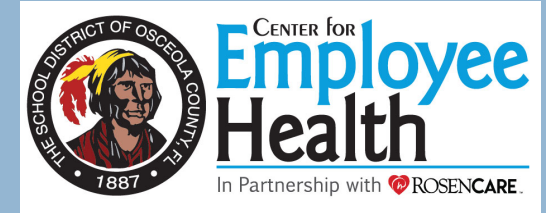
**September 1 –  
September 30, 2021**

**MAIN  
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	761	64	2
Chiropractor	65	16	3
Physical Therapy	50	30	11
Wellness Coaching	110	4	0
Disease Management	12	0	0
Occupational Health	33	0	2
Workers Comp	68	21	10

# Center for Employee Health



## UTILIZATION OVERVIEW

September 1 – September 30, 2021

Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	56	0	7	49	44	7
Disease Management	2	0	0	2	2	2
Overall - Total	58	0	7	51		

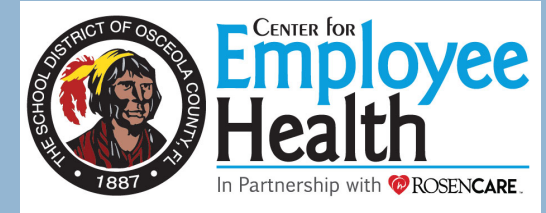
**POINCIANA  
LOCATION**

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

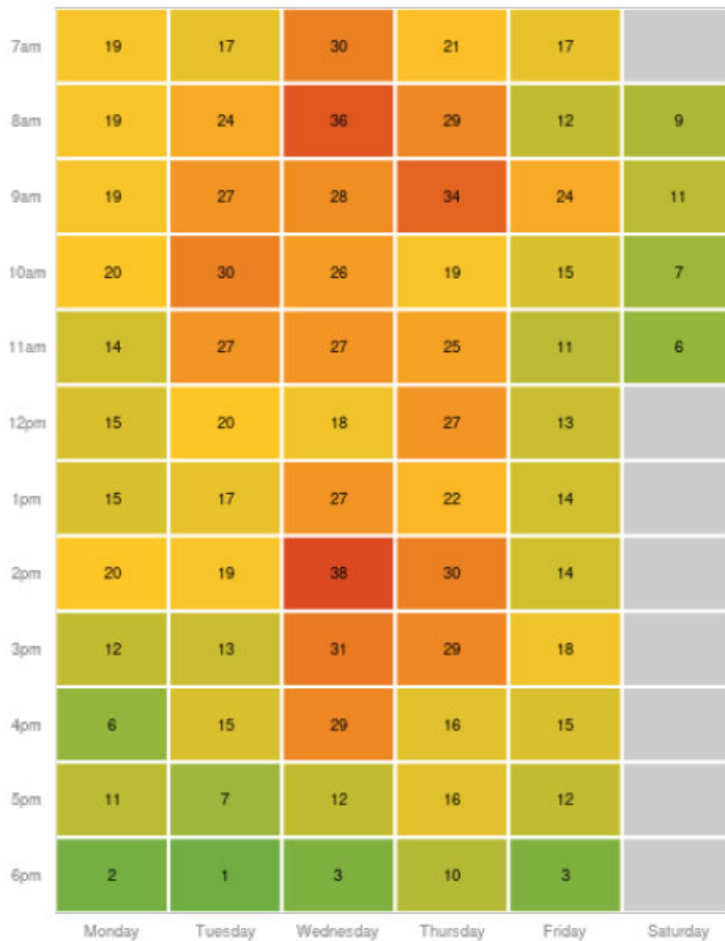
Service Type	1-2 Times	3-5 Times	6+ Times
Medical	43	1	0
Disease Management	2	0	0



# Center for Employee Health

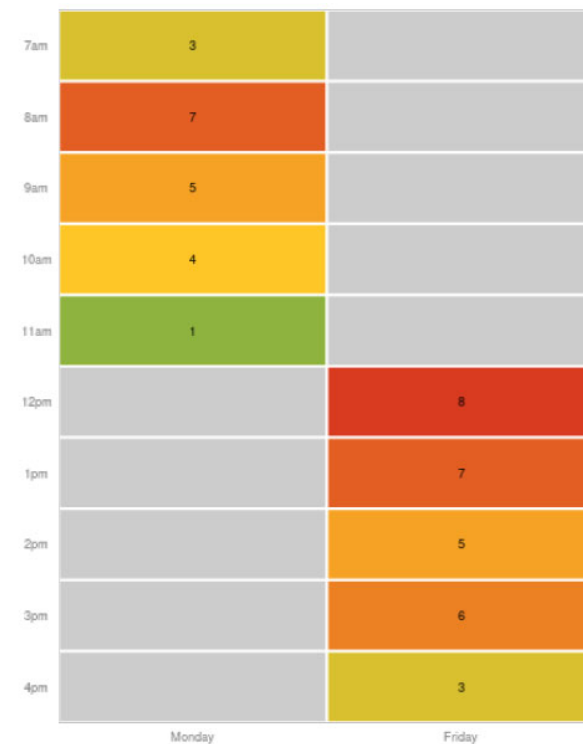


## MAIN LOCATION: Medical

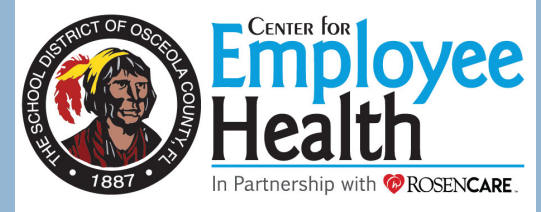


## September 1 – September 30, 2021

## POINCIANA LOCATION: Medical



# Center for Employee Health

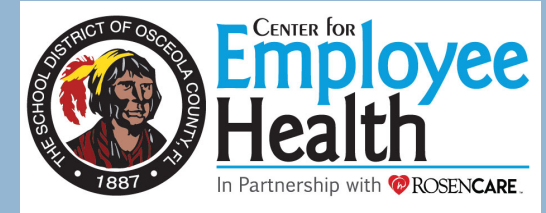


7am		6			5
8am		5			5
9am	5	5	7	3	2
10am	4	1	5	2	6
11am	3	3	7	4	5
12pm	2	1	1		2
1pm	2	3	5	5	5
2pm	2	5	7	4	6
3pm	4		5	7	
4pm	4		7	5	
	Monday	Tuesday	Wednesday	Thursday	Friday

**September 1 –  
September 30, 2021**

**MAIN LOCATION:  
Chiropractor**

# Center for Employee Health



7am	1	10	10	13	5
8am	2	7	14	11	6
9am	1	2	6	5	6
10am	2	10	7	9	4
11am	2	2	8	8	
12pm		2	6	6	4
1pm	3	1	5	4	1
2pm	2	4	3	3	
3pm	4	6	11	10	
4pm	1	8	9	7	
5pm		1	4	2	
	Monday	Tuesday	Wednesday	Thursday	Friday

**September 1 –  
September 30, 2021**

**MAIN LOCATION:  
Physical Therapy**

# Center for Employee Health

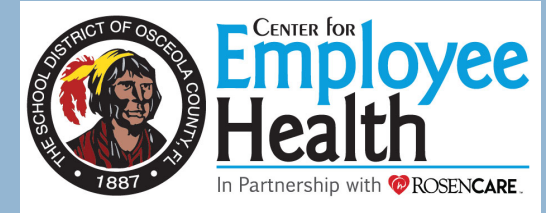


## TRENDING INFORMATION: Aug 2020 – Sept 2021

### Medical Encounters

Completed Encounters	2020					2021									Total
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
CON		1	1	12	3		8	4							29
EAP 60	29	31	41	33	31	37	25	39	22	16	14	16	8	6	348
EAP EST													10	5	15
EYE EXAM				11	27	26	23	33	18	26	12	45	16	10	247
MAMMO		12	20	18	7	17									74
MED EST	166	210	243	214	299	273	316	412	298	277	345	337	257	289	3,936
MED EST 60	127	136	109	119	153	141	221	223	167	140	218	184	161	144	2,243
MED NEW	66	82	87	71	62	61	73	67	58	39	43	41	43	41	834
MED URGEST	117	123	88	64	86	68	104	100	75	48	69	74	78	86	1,180
MED URGNEW	28	43	34	29	34	28	34	36	24	3	18	15	14	21	361
MNTLHEALTH											7	54	44	54	159
NV LAB	198	222	254	247	240	257	237	274	264	171	240	260	208	201	3,273
TELEHEALTH	81	73	99	67	106	103	123	150	146	165	156	134	213	183	1,799
TeleVisit	80	44	40	45	29	39	21	20	10	9	3	3	6	4	353
X-Ray 30	16	26	65	48	41	39	124	131	100	73	134	99	115	134	1,145
<b>Total</b>	<b>908</b>	<b>1,003</b>	<b>1,081</b>	<b>978</b>	<b>1,118</b>	<b>1,089</b>	<b>1,309</b>	<b>1,489</b>	<b>1,182</b>	<b>967</b>	<b>1,259</b>	<b>1,262</b>	<b>1,173</b>	<b>1,178</b>	<b>15,996</b>

# Center for Employee Health

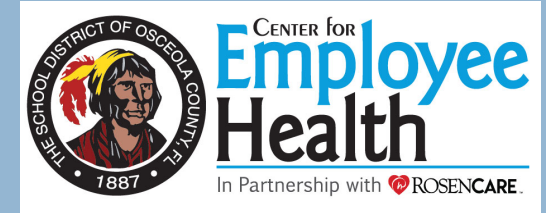


## TRENDING INFORMATION: Aug 2020 – Sept 2021

Physical Therapy																
Completed Encounters	2020					2021										Total
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept		
PT ESTPT	179	156	255	163	175	176	192	255	190	181	151	181	144	216	2,614	
PT ESTPT45									2	12	16	15	1	3	49	
PT NEWPT	41	58	36	43	44	39	47	43	47	37	61	38	42	39	615	
T Visit PT	1					2	3		2						8	
<b>Total</b>	<b>221</b>	<b>214</b>	<b>291</b>	<b>206</b>	<b>219</b>	<b>217</b>	<b>242</b>	<b>298</b>	<b>241</b>	<b>230</b>	<b>228</b>	<b>234</b>	<b>187</b>	<b>258</b>	<b>3,286</b>	

Wellness Coaching																
Completed Encounters	2020					2021										Total
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept		
COACH GRP	4	7	9	8	9	9	6	3	8	5				1	69	
NUTR EST	2			1	1	1	5	5	12	6	14	17	24	36	124	
NUTR NEW	1			5	3	3	10	13	14	11	20	25	20	27	152	
NUTRTELEST	70	85	74	63	71	96	91	100	98	88	97	72	58	82	1,145	
NUTRTELNEW	33	13	22	23	22	20	21	27	19	24	22	14	8	7	275	
<b>Total</b>	<b>110</b>	<b>105</b>	<b>105</b>	<b>100</b>	<b>106</b>	<b>129</b>	<b>133</b>	<b>148</b>	<b>151</b>	<b>134</b>	<b>153</b>	<b>128</b>	<b>110</b>	<b>153</b>	<b>1,765</b>	

# Center for Employee Health

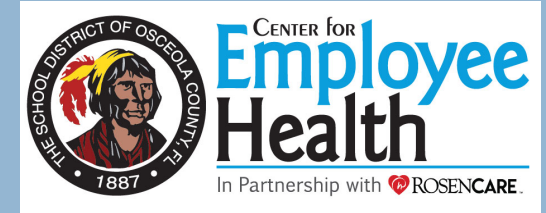


## TRENDING INFORMATION: Aug 2020 – Sept 2021

Workers Compensation															
Completed Encounters	2020					2021									Total
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
MED WCEST											7	22	53	84	166
MED WCNEW											6	15	41	57	119
PT WCEST	6	12	17	31	63	61	34	43	40	44	32	67	71	93	614
PT WCNEW		1	1	5	7	7	5	3	10	12	9	8	10	15	93
WC ChPT														10	10
<b>Total</b>	<b>6</b>	<b>13</b>	<b>18</b>	<b>36</b>	<b>70</b>	<b>68</b>	<b>39</b>	<b>46</b>	<b>50</b>	<b>56</b>	<b>54</b>	<b>112</b>	<b>175</b>	<b>259</b>	<b>1,002</b>

Telephone Interaction																
	2020					2021										Total
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept		
DM - Outreach														1		1
Lab Results	147	166	138	157	205	171	186	200	183	104	96	110	82	51	1,996	
Medical - Outreach						1			7	15	9	8	3	6	49	
Professional Collaboration	2	7	7	3		10	17	13	25	20	13	21	35	27	200	
Question for Provider	19	32	28	35	18	28	15	15	20	21	16	17	21	12	297	
Rx	61	83	86	78	98	74	88	116	98	68	67	69	70	54	1,110	
<b>Total</b>	<b>229</b>	<b>288</b>	<b>259</b>	<b>273</b>	<b>321</b>	<b>284</b>	<b>306</b>	<b>344</b>	<b>333</b>	<b>228</b>	<b>201</b>	<b>225</b>	<b>212</b>	<b>150</b>	<b>3,653</b>	

# Center for Employee Health



## TRENDING INFORMATION: Aug 2020 – Sept 2021

### Occupational Health

*NOTE: Started July 2020*

Completed Encounters	2020					2021									Total
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
OCC	276	130	142	104	150	149	145	121	102	65	125	318	353	227	2,407
OCC 60												11	17	14	42
Total	276	130	142	104	150	149	145	121	102	65	125	329	370	241	2,449

### Chiropractor

*NOTE: program started September 2020*

Completed Encounters	2020				2021									Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
CHPT EST	6	67	95	114	132	190	194	181	160	201	173	149	139	1,801
CHPT NP	7	32	39	27	30	27	34	29	27	32	11	22	25	342
CHPT URG													1	1
Total	13	99	134	141	162	217	228	210	187	233	184	171	165	2,144

## Satisfaction Survey for September 2021:

**4.86 / 5**



**805** surveys completed September

Average score since 10/2019:

**4.74**

### Number of surveys completed in past months

Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	June 21	July 21	Aug 21
432	388	410	322	406	385	388	559	652	643	799	718	715



*Every Child, Every Chance, Every Day!*



# Advisor / Financial Update



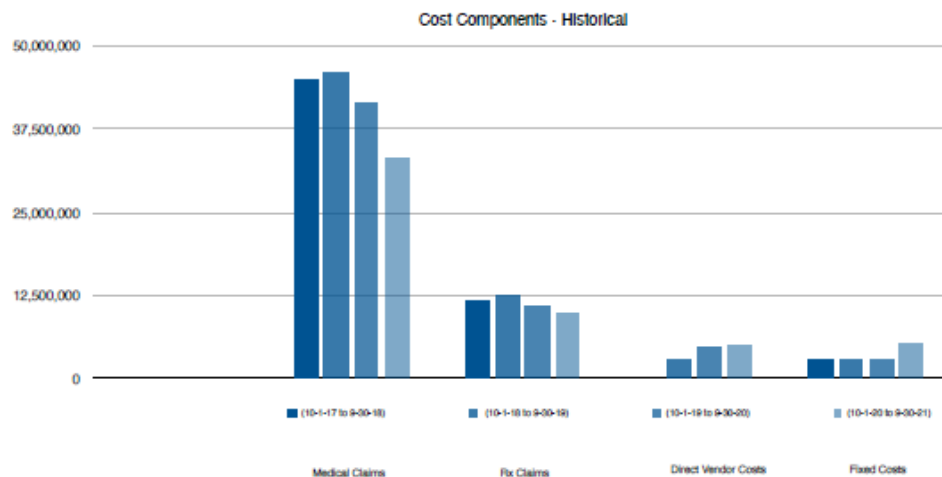
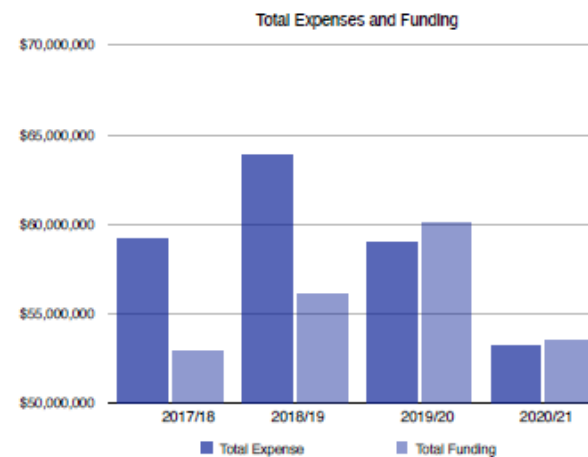
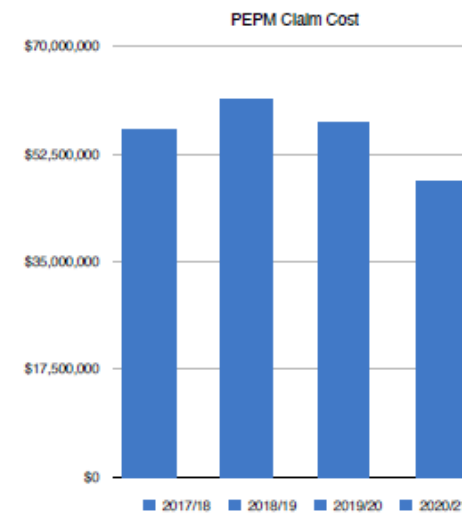
### Historical Costs / Plan Year

School District of Osceola County

12 months

Date Range: (10-1-17 to 9-30-18) (10-1-18 to 9-30-19) (10-1-19 to 9-30-20) (10-1-20 to 9-30-21)

Cost Component	2017/18 Plan	2018/19 Plan	2019/20 Plan	2020/21 Plan
Medical Claims	\$44,815,481	\$45,967,272	\$41,566,112	\$33,140,969
Rx Claims	\$11,598,481	\$12,307,935	\$11,049,021	\$9,844,133
Direct Contract Vendors	\$0	\$3,000,000	\$4,835,823	\$4,916,176
Fixed Costs	\$2,709,449	\$2,906,857	\$2,860,047	\$5,347,984
Claims over Specific Stop Loss Level	(\$4,631)	(\$328,850)	(\$1,418,812)	(\$212)
<b>Total Expenses</b>	<b>\$59,118,304</b>	<b>\$63,853,214</b>	<b>\$58,992,191</b>	<b>\$53,249,050</b>
Average Medical Enrollment	6,379	6,563	6,464	6,330
PEPM Total Expenses	\$772	\$811	\$761	\$701
%PEPM Claims vs. Previous Year		105%	94%	92%
Medical Claims PEPM	\$585	\$584	\$536	\$436
Rx Claims PEPM	\$152	\$156	\$142	\$130
Direct Contract Vendors PEPM	\$0	\$38	\$62	\$65
Fixed Costs PEPM	\$35	\$37	\$37	\$70
<b>Total Funding</b>	<b>\$52,847,513</b>	<b>\$56,092,962</b>	<b>\$60,116,719</b>	<b>\$53,424,677</b>
<b>Additional Funding</b>	<b>\$8,500,000</b>	<b>\$10,000,000</b>	<b>\$0</b>	<b>\$0</b>



# Rolling 12 Months: 10/1/2020 – 9/30/2021



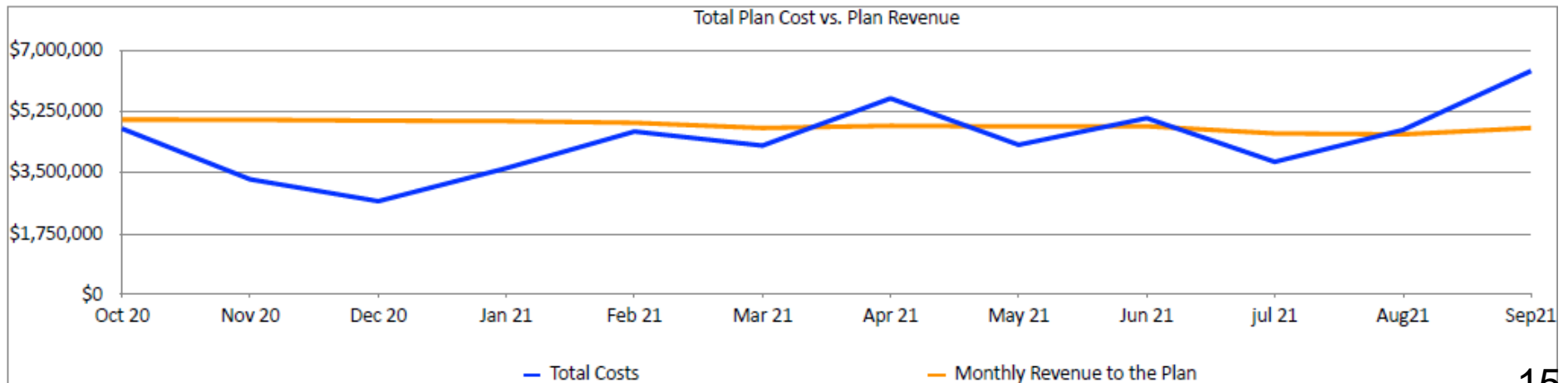
## Medical Expenses / Plan Rolling 12 Months

School District of Osceola County

2020 - 2021 Plan Years

Combined Medical Plans

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-20	6534	\$3,080,184	\$744,868	\$395,603	\$62,560	\$87,888	\$4,371,103	\$388,749	\$4,759,852	\$5,019,698	\$3,758,850	\$501,142	\$759,706	95%
Nov-20	6534	\$1,038,703	\$708,908	\$365,937	\$60,847	\$130,175	\$2,304,570	\$999,851	\$3,304,421	\$5,014,163	\$3,748,042	\$510,244	\$755,877	66%
Dec-20	6,507	\$900,311	\$817,767	\$383,574	\$77,865	\$87,575	\$2,267,092	\$410,270	\$2,677,362	\$4,990,183	\$3,759,988	\$498,298	\$731,897	54%
Jan-21	6,485	\$1,857,601	\$726,718	\$400,231	\$90,120	\$150,470	\$3,225,140	\$399,914	\$3,625,054	\$4,976,785	\$3,746,905	\$498,298	\$731,582	73%
Feb-21	6,420	\$2,844,336	\$738,966	\$438,567	\$89,015	\$132,800	\$4,243,684	\$433,977	\$4,677,661	\$4,928,016	\$3,705,949	\$504,555	\$717,512	95%
Mar-21	6,290	\$2,201,163	\$926,522	\$482,172	\$70,392	\$161,910	\$3,842,159	\$431,103	\$4,273,262	\$4,778,572	\$3,559,419	\$515,932	\$703,221	89%
Apr-21	6,312	\$3,848,000	\$863,802	\$414,278	\$114,220	\$163,275	\$5,203,575	\$425,836	\$5,629,411	\$4,843,211	\$3,624,606	\$525,602	\$693,003	116%
May-21	6,285	\$2,628,269	\$690,798	\$360,062	\$68,871	\$132,490	\$3,880,490	\$415,204	\$4,295,694	\$4,824,755	\$3,609,248	\$525,662	\$689,845	89%
Jun-21	6,294	\$3,354,678	\$899,735	\$360,062	\$116,526	\$132,165	\$4,663,166	\$398,673	\$5,061,839	\$4,829,948	\$3,631,432	\$509,106	\$689,410	105%
Jul-21	5,928	\$1,964,965	\$743,133	\$412,323	\$102,005	\$198,800	\$3,421,026	\$385,655	\$3,806,681	\$4,622,763	\$3,496,618	\$463,030	\$663,115	82%
Aug-21	5,918	\$3,046,355	\$698,801	\$450,479	\$93,004	\$135,300	\$4,423,939	\$299,180	\$4,723,119	\$4,596,583	\$3,471,021	\$462,462	\$663,100	103%
Sep-21	6,455	\$4,756,116	\$621,769	\$452,888	\$116,921	\$107,640	\$6,055,334	\$359,572	\$6,414,906	\$4,780,355	\$3,609,816	\$508,537	\$662,002	134%
YTD	75,962	\$31,520,681	\$8,781,787	\$4,916,176	\$1,062,346	\$1,620,288	\$47,901,278	\$5,347,984	\$53,249,262	\$58,205,032	\$43,721,894	\$6,022,868	\$8,460,270	91%



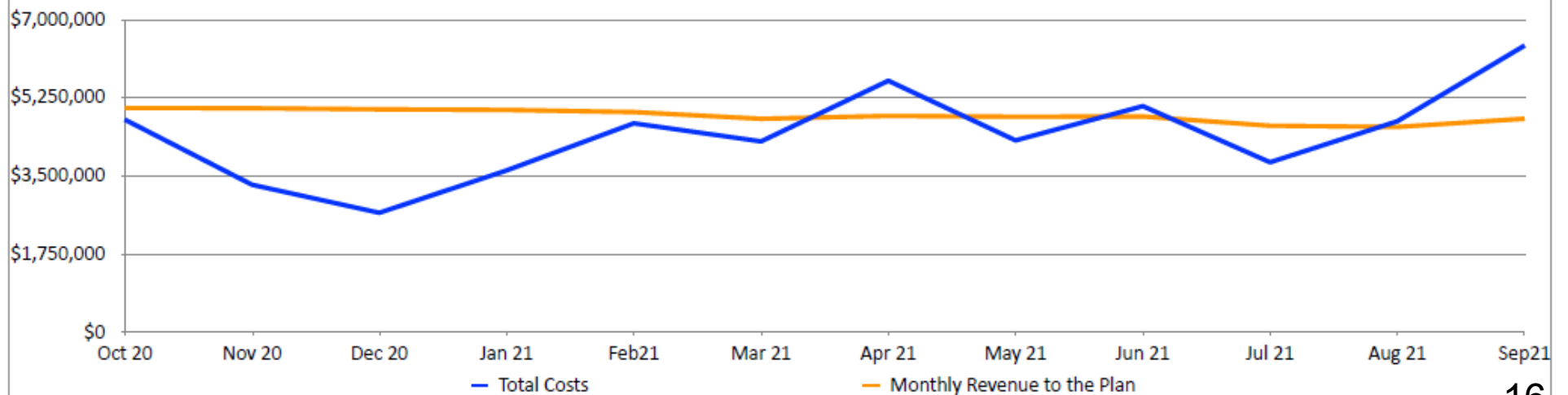
# Plan Year to Date: 10/1/2020 – 9/30/2021



## Medical Expenses / Plan Year to Date

Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center Cost	International Rx	Green Imaging	Field Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Oct-20	6534	\$3,080,184	\$744,868	\$395,603	\$62,560	\$87,888	\$4,371,103	\$388,749	\$4,759,852	\$5,019,898	\$3,758,850	\$501,142	\$759,706	95%
Nov-20	6534	\$1,038,703	\$708,908	\$365,937	\$60,847	\$130,175	\$2,304,570	\$999,851	\$3,304,421	\$5,014,163	\$3,748,042	\$510,244	\$755,877	88%
Dec-20	6,507	\$900,311	\$817,767	\$383,574	\$77,865	\$87,575	\$2,267,082	\$410,270	\$2,677,362	\$4,990,183	\$3,759,988	\$498,298	\$731,897	54%
Jan-21	6,485	\$1,857,601	\$726,718	\$400,231	\$90,120	\$150,470	\$3,225,140	\$399,914	\$3,625,054	\$4,976,785	\$3,746,905	\$498,298	\$731,582	73%
Feb-21	6,420	\$2,844,338	\$738,966	\$438,567	\$89,015	\$132,800	\$4,243,684	\$433,977	\$4,677,661	\$4,928,016	\$3,705,949	\$504,555	\$717,512	95%
Mar-21	6,290	\$2,201,163	\$926,522	\$482,172	\$70,392	\$181,910	\$3,842,159	\$431,103	\$4,273,262	\$4,778,572	\$3,559,419	\$515,932	\$703,221	89%
Apr-21	6,312	\$3,848,000	\$683,802	\$414,278	\$114,220	\$183,275	\$5,203,575	\$425,836	\$5,629,411	\$4,843,211	\$3,624,606	\$525,602	\$693,003	116%
May-21	6,285	\$2,628,289	\$690,798	\$380,062	\$68,871	\$132,490	\$3,880,490	\$415,204	\$4,295,694	\$4,824,755	\$3,609,248	\$525,662	\$689,845	89%
Jun-21	6,294	\$3,354,678	\$699,735	\$380,062	\$116,526	\$132,185	\$4,663,166	\$398,673	\$5,061,839	\$4,829,948	\$3,631,432	\$509,108	\$689,410	105%
Jul-21	5,928	\$1,964,985	\$743,133	\$412,323	\$102,005	\$198,600	\$3,421,026	\$385,655	\$3,806,681	\$4,622,763	\$3,496,618	\$463,030	\$683,115	82%
Aug-21	5,918	\$3,048,355	\$698,801	\$450,479	\$93,004	\$135,300	\$4,423,939	\$299,180	\$4,723,119	\$4,596,583	\$3,471,021	\$462,462	\$683,100	103%
Sep-21	6,455	\$4,756,116	\$621,769	\$452,888	\$116,921	\$107,640	\$6,055,334	\$359,572	\$6,414,906	\$4,780,355	\$3,609,816	\$508,537	\$682,002	134%
YTD	75,982	\$31,320,681	\$8,781,787	\$4,918,178	\$1,082,348	\$1,820,288	\$47,901,278	\$5,347,984	\$53,249,262	\$58,205,032	\$43,721,894	\$8,022,868	\$8,460,270	91%

Total Plan Cost vs. Plan Revenue



# Plan Year Large Claimants: +\$200,000



**High Claimant Tracking**  
 School District of Osceola County  
 Med/Rx Claims > \$200,000  
 October 2020 through September 2021  
 Specific Deductible \$900,000.00

**NOTE: Bone Marrow transplant with special contract with InterLink not contained in this report. ~ \$1,200,000 paid.**

	Relationship	Diagnosis	Medical Claims Paid	Rx Claims Paid	Total Paid
1	Employee	Displaced Pilon Fracture of Left Tibia - Multiple Fracture of Ribs - Displacement Fracture of Base of 3rd Metacarpal Bone Right Hand	\$830,360	\$302	\$830,662
2	Employee	Other Specified Sepsis - Pneumonia - Acute Respiratory Failure with Hypercapria	\$777,657	\$0	\$777,657
3	Dependent	Acute Lymphoblastic Leukemia	\$504,077	\$1,501	\$505,578
4	Termed Employee	Stemi Involving Left Anterior Descending Coronary Artery - Cardiogenic Shock - Myocardial Infarction of Unspecified Site	\$411,110	\$0	\$411,110
5	Dependent	Hereditary Factor IX Deficiency - Exposure to Viral Communicable Disease	\$398,784	\$1,942	\$400,726
6	Termed Employee	Osteomyelitis of Vertebra - Lumbosacral Resion - Meningitis Due to Other Specified Causes - Disc Disorders with Tadiculopathy,	\$396,998	\$2,492	\$399,490
7	Employee	Scoliosis - Thoracic Region	\$385,535	\$3,456	\$388,991
8	Employee	Crohn's Disease of Large Intestine with Fistula	\$13,026	\$310,437	\$323,463
9	Dependent	Hereditary Deficiency of Other Clotting Factors	\$279,296	\$40,212	\$319,508
10	Dependent	Single Liveborn Birth - Delivered by Cesarean	\$306,653	\$0	\$306,653
11	Employee	Antineoplastic Chemotherapy - Multiple Myeloma with no Remission - Immunotherapy	\$124,652	\$167,768	\$292,420
12	Employee	Sepsis due to Methicillin Resistant Staphylococcus Aureus	\$287,851	\$221	\$288,072
13	Termed Employee	Chronic Kidney Disease with Health Failure - Athlerslerosis of Carotid Artery	\$271,994	\$0	\$271,994

# Plan Year Large Claimants: +\$200,000



	Relationship	Diagnosis	Medical Claims Paid	Rx Claims Paid	Total Paid
14	Employee	Chronic Respiratory Failure with Hypoxia	\$249,622	\$6,877	\$256,499
15	Dependent	Hypopituitarism (short stature)	\$1,599	\$252,137	\$253,736
16	Employee	End Stage Renal Disease - Infection from Periton Dialysis Catheter	\$248,560	\$0	\$248,560
17	Employee	Antinroplastic -Chemotherapy Lymphoma	\$245,470	\$321	\$245,791
18	Employee	Malignant Neoplasm of Breast	\$235,444	\$505	\$235,949
19	Employee	Other Specified Sepsis and Covid - Acute Respiratory Failure with Hypoxia <i>Possible re-imburement for COVID claim?</i>	\$234,049	\$19	\$234,068
<b>Total</b>			<b>\$6,202,737</b>	<b>\$788,190</b>	<b>\$6,990,927</b>

*These 19 members' claims total 13% of total spending for the year.*

*Every Child, Every Chance, Every Day!*



Questions / Comments