
PEIA Task Force Orientation



APRIL 10, 2018

Who is PEIA?

ENABLING STATUTE:

- *WV Code* §5-16-1 through §5-16-27 (PEIA and Finance Board)
- *WV Code* §5-16D-1 through §5-16D-6 (West Virginia Retiree Health Benefit Trust Fund) RHBT

Primary Purpose: The Mission of the Public Employees Insurance Agency (PEIA) is to administer affordable insurance programs and services that protect, promote and benefit the health and well-being of our members. PEIA provides benefits to 230,000 members in the following categories: county schools, higher education, state agencies, local governments, retirees and survivors.

Website: <http://www.wvpeia.com>

Telephone number: 1-304-558-7850

1-888-680-7342

Physical address: 601 57th St., SE, Suite 2
Charleston, WV 25304-2345

PEIA Finance Board

John A. Myers, Chairman	Representing: West Virginia Department of Administration Ex-officio member serves at the will and pleasure of the governor.
Raymond S. Whiting, Member	Representing: Public Employees Term expires: June 30, 2018 Affiliation: Democrat
Geoff S. Christian, Member	Representing: Public-at-Large Term expires: June 30, 2021 Affiliation: Democrat
Amanda D. Meadows, Member	Representing: Public-at-Large Term expires: June 30, 2021 Affiliation: Independent
Jared Robertson, Member	Representing: Education Employees Term expires: June 30, 2018 Affiliation: Republican
Lee R. Dinznoff, Member	Representing: Public-at-Large Term expires: June 30, 2020 Affiliation: Democrat
Jason Myers, Member	Representing: Participating Political Subdivision Term expires: June 30, 2019 Affiliation: Independent
William Milam, Member	Representing: Public Employee Retirees Term expires: June 30, 2020 Affiliation: Independent
Michael T. Smith, Member	Representing: Public Employees Term expires: June 30, 2019 Affiliation: Independent

Duties of Finance Board

Responsible for employing impartial, professional actuaries to estimate the total financial needs of PEIA each fiscal year.

Reviews and analyzes actuarial reports, forecasts, and finances throughout the year before adopting the annual financial plans and the prospective 5-year financial plans which are reported to the Governor and Legislature each year.

Serves the important function of both listening to and informing the public. Members of the Board attend public hearings throughout the state to hear public concerns and share the actuarial and financial information with the public prior to adoption of the financial plan each year.

Statutory Highlights

Established by state statute - ERISA (The Employee Retirement Income Security Act of 1974) exempt

80/20 premium sharing ratio

Three Public Hearings- November timeframe

Dependent Coverage

OMNIBUS Health Care Act

Ability to pay

Non-state agencies

Retiree subsidy

July 1, 2010, retiree subsidy change

- Net 3% Cap set by Finance Board
- July 1, 2001 cancelled sick leave conversion
- July 1, 1988, leave conversion moved to 50%

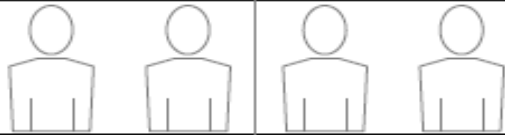
PEIA Mission Statement

Administer affordable insurance-oriented programs and quality services that protect, promote, and benefit the health and well-being of our members.

PEIA diligently works to achieve this by...

- Improving benefits and choices for members
- Offering exceptional and caring customer service
- Providing education and awareness related to insurance and health care
- Advocating for members in matters that enhance being a PEIA member
- Implementing improved processes and updated documented policies
- Assisting members regarding insurance and health care benefits
- Collaborating with others so as to improve PEIA programs and services
- Ensuring that claims and other requests are processed promptly and accurately
- Working with providers to ensure ample access to medical services at a reasonable cost

BOARD

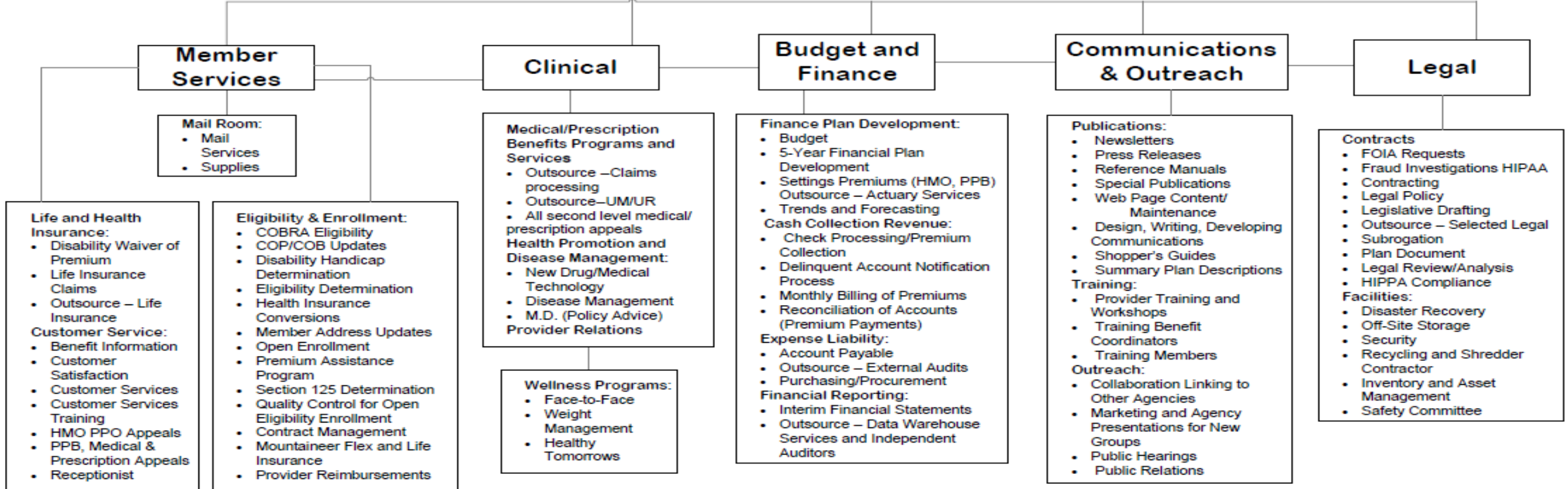


Contract Monitoring
Management Team
Internal Audits
Leadership/Director
Leadership Team
Legislative Liaison
Worksite Wellness Coordinator Selection

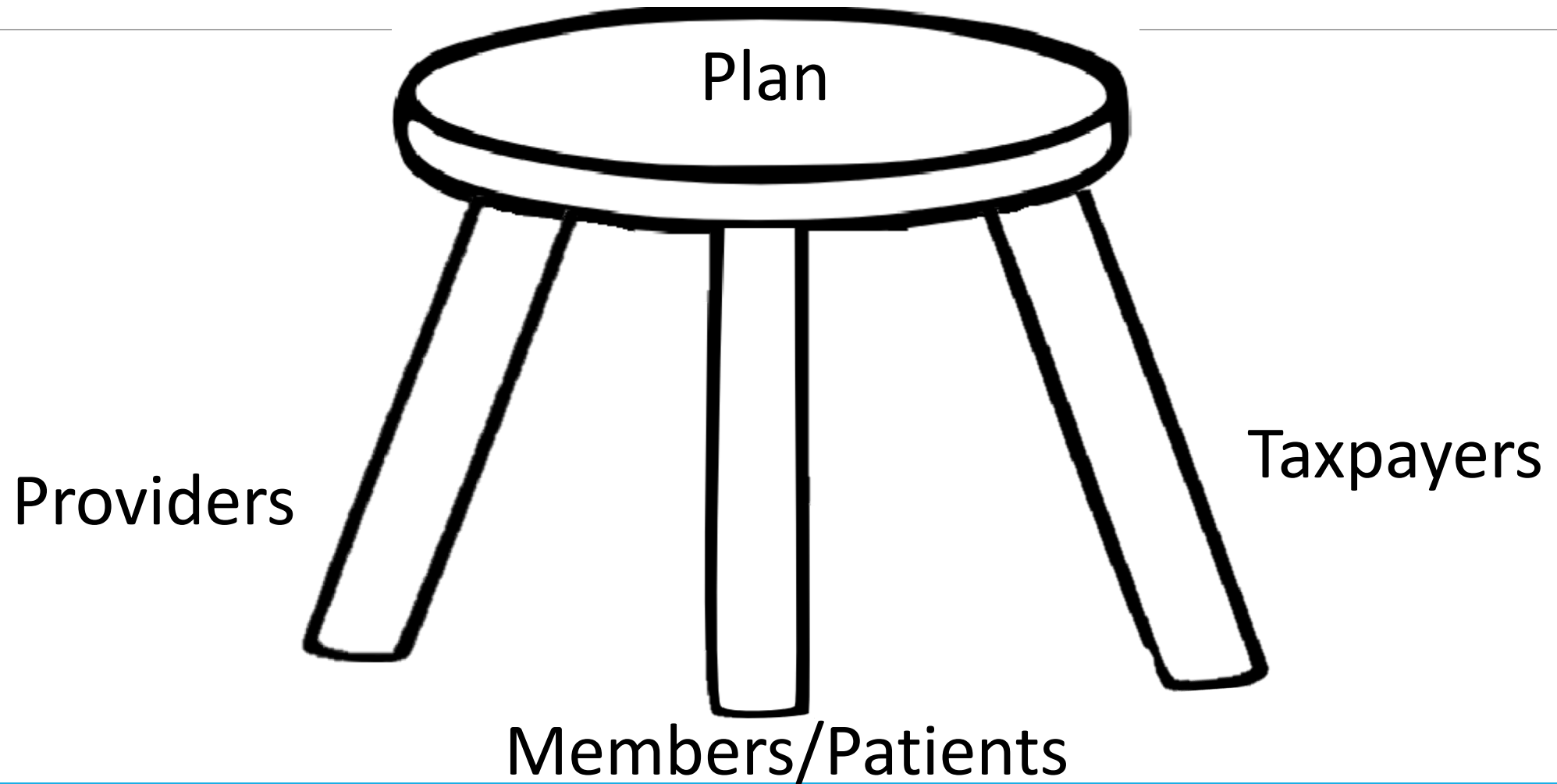
New Business Development
New Product Development
Performance Improvement
Quality Assurance
Special Assignments from Director
Special Projects and Reports

Director

Outsourced Services:
Life Insurance
Claims Processing
UM/UR
Pharmacy
Fraud & Abuse
Wellness Programs
Actuary Services
External Audits
Data Warehouse Services & Reporting
Printing
Selected Legal
COBRA Administration



Perry Bryant's "The Three-Legged Stool"



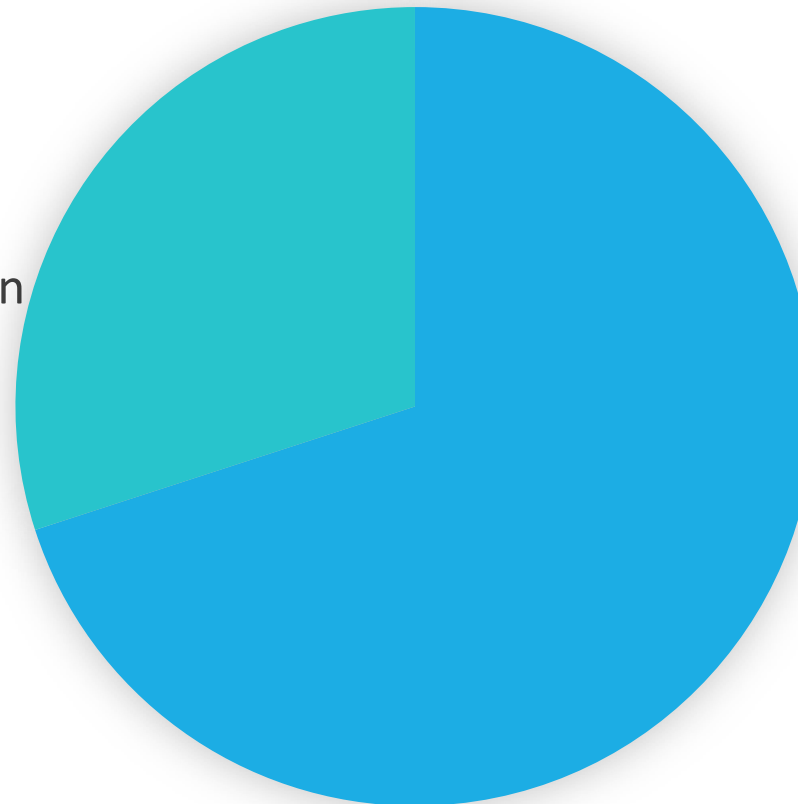
PEIA Budget - FY2019

- Total budget
 - \$921 Million
 - \$647 Million – Active
 - \$274 Million – Retiree

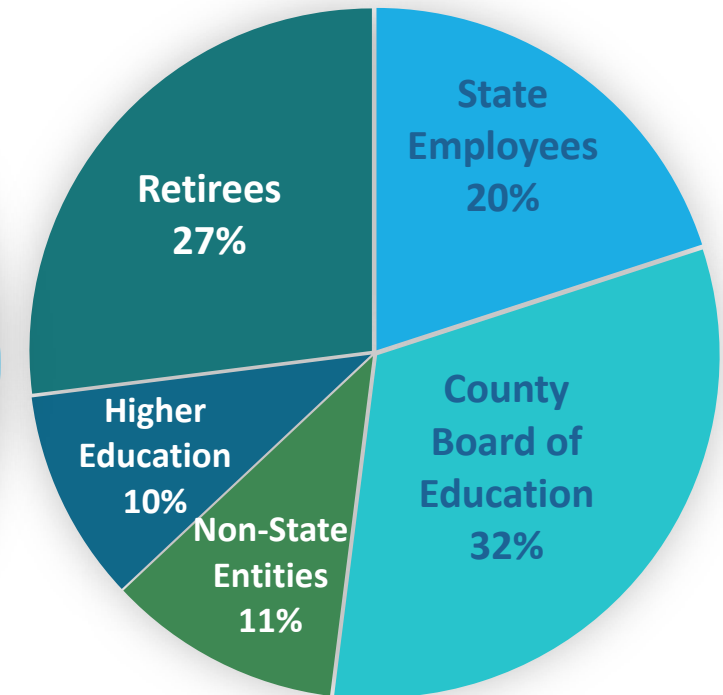
- Over 230,000 members insured
 - 20% state employees
 - 32% county boards of education
 - 11% non-state entities
 - 10% higher education
 - 27% retirees

- Three risk pools
 - State agencies
 - Non-state agencies
 - Retirees

Budget



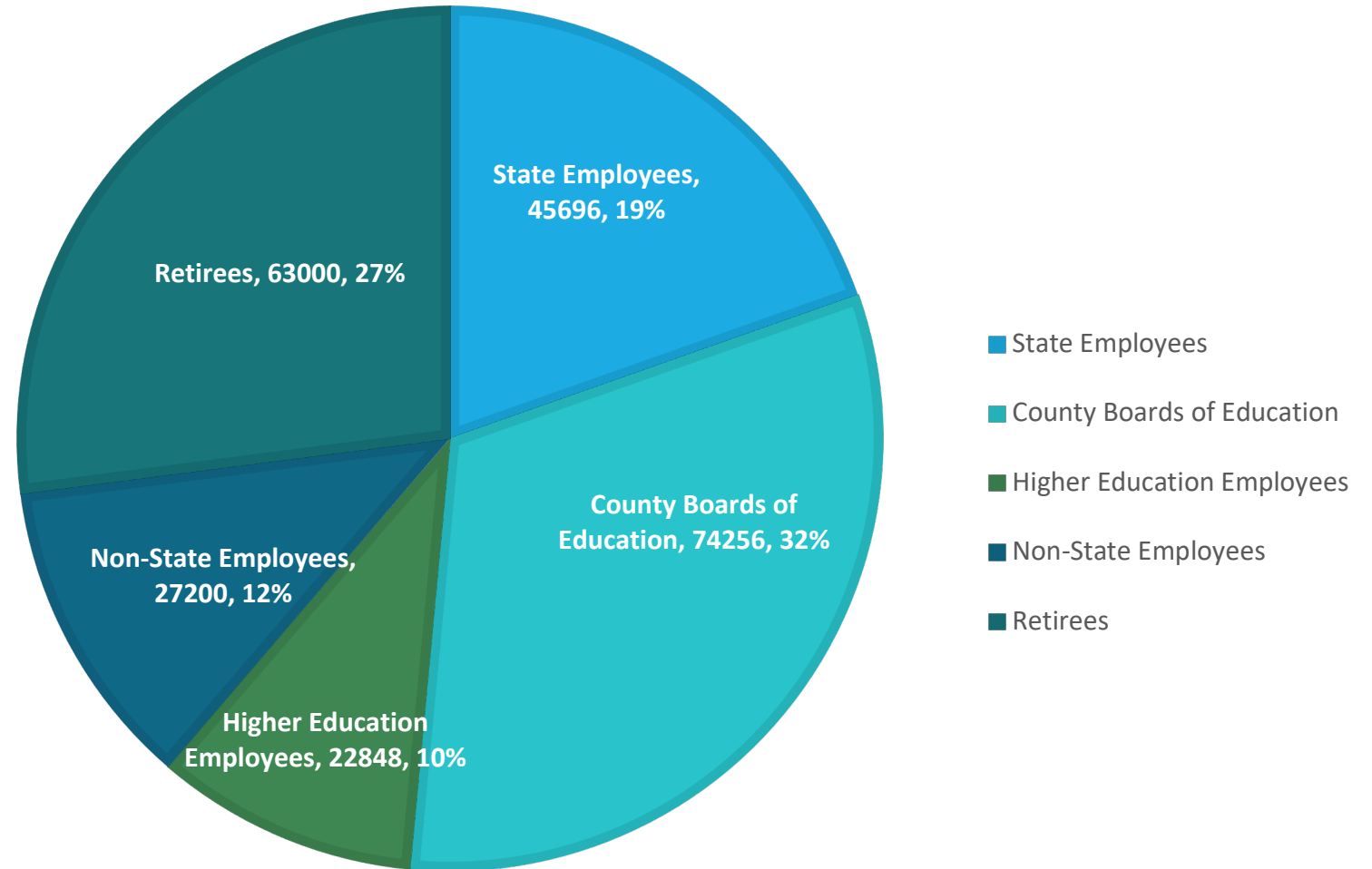
Member



Who Do We Insure?

- 170,000 Active Employees and Dependents
 - 84% "State" Fund Employees
 - 52% County Boards of Education
 - 32% State Employees
 - 16% Higher Education Employees
 - 16% Non-state agencies
 - Over 600 agencies
- 63,000 West Virginia retirees and dependents

WHO WE INSURE



Finance

Financial Overview

\$647,000,000 Active Employee Expenses

State Fund Employees

- \$548,000,000
 - 80% state dollars (your tax dollars)
 - 20% employee premiums

• Non-State Agencies

- \$99,000,000
 - Employee contributions vary by agency
 - Closed, separately rated insurance pool

Financial Overview

\$274,000,000 Retiree Expenses

Non-Medicare Retirees

- \$106,000,000
 - 64% subsidy from active premium
 - 36% retiree premium

Medicare Retirees

- \$168,000,000
 - 69% subsidy from active premium
 - 31% retiree premium

*Employees hired after 2010 are not eligible for any retiree subsidy

PEIA-Local Fund

West Virginia Public Employees Insurance Agency

- Financial Forecast
 - Fiscal Year 2019

Local Fund	PERIOD 7/1/2018 - 6/30/2019	Baseline Projection	Board Decision	Ending Projection
<u>Revenues</u>				
Employer Premiums - PPB		\$ 91,847,247	\$ -	\$ 91,847,247
Employer Premiums - MCO		4,470,204	-	4,470,204
Employee Premiums - PPB		-	-	-
Employee Premiums - MCO		-	-	-
WV RHBT Pay Go Premiums		27,333,876		27,333,876
Life Insurance		207,170		207,170
Direct Transfers		-		-
Investment Income		2,257,302		2,257,302
Litigation Settlement		-		-
COBRA Premiums		474,078		474,078
Administrative Fees		707,241		707,241
Total Revenue		\$ 127,297,118	\$ -	\$ 127,297,118
<u>Program Expenses</u>				
Medical Claims		\$ 60,748,048	\$ -	\$ 60,748,048
Prescription Drug Claims		30,504,887	\$ -	30,504,887
Managed Care Capitations		4,100,469		4,100,469
Administration		2,488,218		2,488,218
Life Insurance		194,415		194,415
Wellness		799,456		799,456
ACA Reinsurance Contributions		-		-
ACA Comparative Effectiveness Research Fees		48,781		48,781
Computer Software Reserve		-		-
Director's Discretionary Fund		275,183		275,183
WV RHBT Pay Go Premiums		27,333,876		27,333,876
Total Expenses		\$ 126,493,333	\$ -	\$ 126,493,333
Fiscal Year Results		\$ 803,785		\$ 803,785
Beginning Plan Reserve		47,404,834		47,404,834
Ending Plan Reserve		\$ 48,208,619		\$ 48,208,619
Reserve as a Percent of Expenses				33%

KEY ASSUMPTIONS

Additional Local Agency Revenue	\$ -	Claim and Other Expense Trends		
		<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
		Local	8.0%	12.0%
		Capitations		6.0%
		Administrative Expense		3.0%

PEIA - State Fund

West Virginia Public Employees Insurance Agency

- Financial Forecast
 - Fiscal Year 2019

State Fund	PERIOD 7/1/2018 - 6/30/2019	Baseline Projection	Board Decision	Ending Projection
<u>Revenues</u>				
Employer Premiums - PPB		\$ 362,479,111	\$ 7,254,028	\$ 369,733,139
Employer Premiums - MCO		37,390,237	745,972	38,136,209
Employee Premiums - PPB		91,728,711	-	91,728,711
Employee Premiums - MCO		10,030,367	-	10,030,367
WV RHBTPay Go Premiums		126,666,124		126,666,124
Life Insurance		1,179,224		1,179,224
Direct Transfers		10,000,000	21,000,000	31,000,000
Investment Income		7,186,637		7,186,637
Litigation Settlement		-		-
COBRA Premiums		2,014,911		2,014,911
Administrative Fees		3,918,609		3,918,609
Total Revenue		\$ 652,593,930	\$ 29,000,000	\$ 681,593,930
<u>Program Expenses</u>				
Medical Claims		\$ 336,604,743	\$ -	\$ 336,604,743
Prescription Drug Claims		148,064,464	\$ -	148,064,464
Managed Care Capitations		41,728,586		41,728,586
Administration		14,163,070		14,163,070
Life Insurance		1,106,623		1,106,623
Wellness		4,550,544		4,550,544
ACA Reinsurance Contributions		-		-
ACA Comparative Effectiveness Research Fees		271,780		271,780
Computer Software Reserve		-		-
Director's Discretionary Fund		1,461,571		1,461,571
WV RHBTPay Go Premiums		126,666,124		126,666,124
Total Expenses		\$ 674,617,505	\$ -	\$ 674,617,505
Fiscal Year Results		\$ (22,023,575)		\$ 6,976,425
Beginning Plan Reserve		131,717,327		131,717,327
Ending Plan Reserve		\$ 109,693,752		\$ 138,693,752
Reserve as a Percent of Expenses				18%

KEY ASSUMPTIONS

Additional State Employer Premiums	\$ 8,000,000	Claim and Other Expense Trends		
Additional State Employee Premiums	\$ -	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
Direct Transfers	\$ 31,000,000	State	8.0%	12.0%
		Capitations		6.0%
		Administrative Expense		3.0%

RHBT - Non-Medicare

West Virginia Public Employees Insurance Agency

- Financial Forecast
 - Fiscal Year 2019

Non-Medicare Retiree	PERIOD 7/1/2018 - 6/30/2019	Baseline Projection	Board Decision	Ending Projection
Revenues				
WV PEIA Pay Go Premiums		\$ 52,234,240		\$ 52,234,240
Employer Premiums - PPB		13,709,948	-	13,709,948
Employer Premiums - MCO		1,242,916	-	1,242,916
Retiree Premiums - PPB		21,954,822	-	21,954,822
Retiree Premiums - MCO		869,790	-	869,790
Annual Required Contributions		-		-
Non Par Premiums		1,318,651		1,318,651
Life Insurance		10,849,260		10,849,260
Investment Income		27,499,699		27,499,699
Transfer from Premium Stabilization Reserve		-		-
General Revenue Transfer (OPEB Funding)		12,140,934		12,140,934
General Revenue Transfer (Premium Offset)		2,023,489		2,023,489
Total Revenue		\$ 143,843,750	\$ -	\$ 143,843,750
Program Expenses				
Non-Medicare Medical Claims		\$ 60,614,409	\$ -	\$ 60,614,409
Non-Medicare Prescription Drug Claims		26,680,103	-	26,680,103
Non-Medicare Managed Care Capitations		4,589,361		4,589,361
Administration		2,664,375		2,664,375
Life Insurance		10,689,122		10,689,122
Retiree Assistance Program		831,965		831,965
ACA Reinsurance Contributions		-		-
ACA Comparative Effectiveness Research Fees		6,952		6,952
Computer Software Reserve		-		-
Director's Discretionary Fund		263,246		263,246
Total Expenses		\$ 106,339,533	\$ -	\$ 106,339,533
Fiscal Year Results		\$ 37,504,217		\$ 37,504,217
Beginning Restricted Reserve		\$ 448,963,220		\$ 448,963,220
Ending Restricted Reserve		\$ 486,467,437		\$ 486,467,437
Beginning Premium Stabilization Reserve		\$ -		\$ -
PSR Addition/(Drawdown)		\$ -		\$ -
Ending Premium Stabilization Reserve		\$ -		\$ -
Total Beginning Plan Reserve		448,963,220		448,963,220
Total Ending Plan Reserve		\$ 486,467,437		\$ 486,467,437
Accrued Actuarial Liability (AAL)		\$ -		\$ -
Funded Status		N/A		N/A

KEY ASSUMPTIONS

Pay Go Monthly Premium for Actives	\$ 176.40	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ -	Eligibility	Medical	Drugs
Pay Go PEPM Subsidy for Retirees	\$ 579.93	Non-Medicare	8.0%	12.0%
		Capitations		8.0%
		Administrative Expense		3.0%
Number of Net New Retirees	300	Pay Go Monthly Premium		-1.1%

RHBT - Medicare

West Virginia Public Employees Insurance Agency

- Financial Forecast
 - Fiscal Year 2019

Medicare Retiree	PERIOD 7/1/2018 - 6/30/2019	Baseline Projection	Board Decision	Ending Projection
<u>Revenues</u>				
WV PEIA Pay Go Premiums		\$ 101,765,760		\$ 101,765,760
Employer Premiums - PPB		9,084,054	-	9,084,054
Employer Premiums - MCO		-	-	-
Retiree Premiums - PPB		43,474,250	-	43,474,250
Retiree Premiums - MCO		-	-	-
Annual Required Contributions		-	-	-
Non Par Premiums		1,688,075		1,688,075
Life Insurance		13,888,711		13,888,711
Investment Income		30,645,566		30,645,566
Transfer from Premium Stabilization Reserve		-		-
General Revenue Transfer (OPEB Funding)		17,859,066		17,859,066
General Revenue Transfer (Premium Offset)		2,976,511		2,976,511
Total Revenue		\$ 221,381,994	\$ -	\$ 221,381,994
<u>Program Expenses</u>				
Medicare Medical Claims		\$ 1,632,753	\$ -	\$ 1,632,753
Medicare Prescription Drug Claims		4,771,151	-	4,771,151
Humana MAPD Program		145,214,843	-	145,214,843
Administration		1,558,941		1,558,941
Life Insurance		13,683,710		13,683,710
Retiree Assistance Program		1,065,042		1,065,042
ACA Reinsurance Contributions		-		-
ACA Comparative Effectiveness Research Fees		25,948		25,948
Computer Software Reserve		-		-
Director's Discretionary Fund		-		-
Total Expenses		\$ 167,952,388	\$ -	\$ 167,952,388
Fiscal Year Results		\$ 53,429,606		\$ 53,429,606
Beginning Restricted Reserve		\$ 510,267,737		\$ 510,267,737
Ending Restricted Reserve		<u>\$ 563,697,343</u>		<u>\$ 563,697,343</u>
Beginning Premium Stabilization Reserve		\$ -		\$ -
PSR Addition/(Drawdown)		\$ -		\$ -
Ending Premium Stabilization Reserve		<u>\$ -</u>		<u>\$ -</u>
Total Beginning Plan Reserve		510,267,737		510,267,737
Total Ending Plan Reserve		<u>\$ 563,697,343</u>		<u>\$ 563,697,343</u>
Accrued Actuarial Liability (AAL)		\$ 3,479,324,603		\$ 3,479,324,603
Funded Status		30.2%		30.2%

KEY ASSUMPTIONS

Pay Go Monthly Premium for Actives	\$ 176.40	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ -	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
Pay Go PEPM Subsidy for Retirees	\$ 231.53	Medicare	8.0%	12.0%
		Capitations		8.0%
		Administrative Expense		3.0%
Number of Net New Retirees	700	Pay Go Monthly Premium		-1.1%

Retiree Leave Conversion Benefit Summary

Mar-18

	Number of Policyholders	Number of Members	Monthly Employer Premium	Monthly Retiree Premium
50% Retirees (Post 1988 hire date)	1,324	2,079	\$ 240,914	\$ 197,284
100% Retirees (Pre 1988 hire date)	4,359	7,227	\$ 1,144,279	\$ -
Total Leave Conversion Retirees and Premium	5,683	9,306	\$ 1,385,193	\$ 197,284
As Percent of Total Retiree Population	13%	15%	90%	4%

Calculating Your Leave Benefit

If PEIA coverage has been in effect with no lapse since:

- Before July 1, 1988:

2 days = 100% premium for 1 month single coverage

3 days = 100% premium for 1 month family coverage

- After July 1, 1988, but before July 1, 2001:

2 days = 50% premium 1 month single coverage

3 days = 50% premium for 1 month family coverage

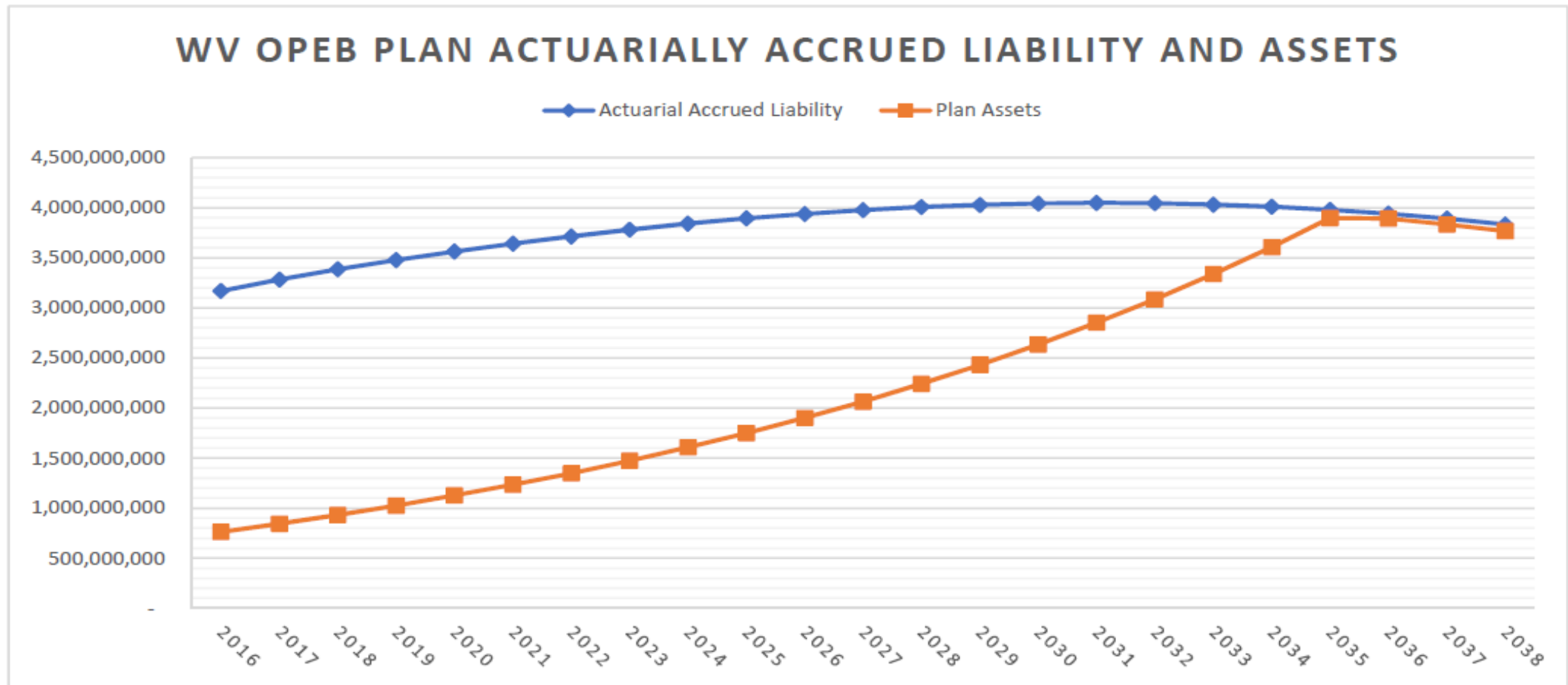
Higher education full-time faculty members employed on an annual contract basis for a period other than 12 months extend employer-paid insurance coverage based on years of teaching service as follows:

3 1/3 years of teaching service = 1 year of single coverage

5 years of teaching service = 1 year of family coverage

WV OPEB Plan Actuarially Accrued Liability and Assets (in thousands)

The following chart indicates the AAL in relation to the plan assets. The plan is projected to be fully funded with plan assets by approximately 2037.



Investment Balances

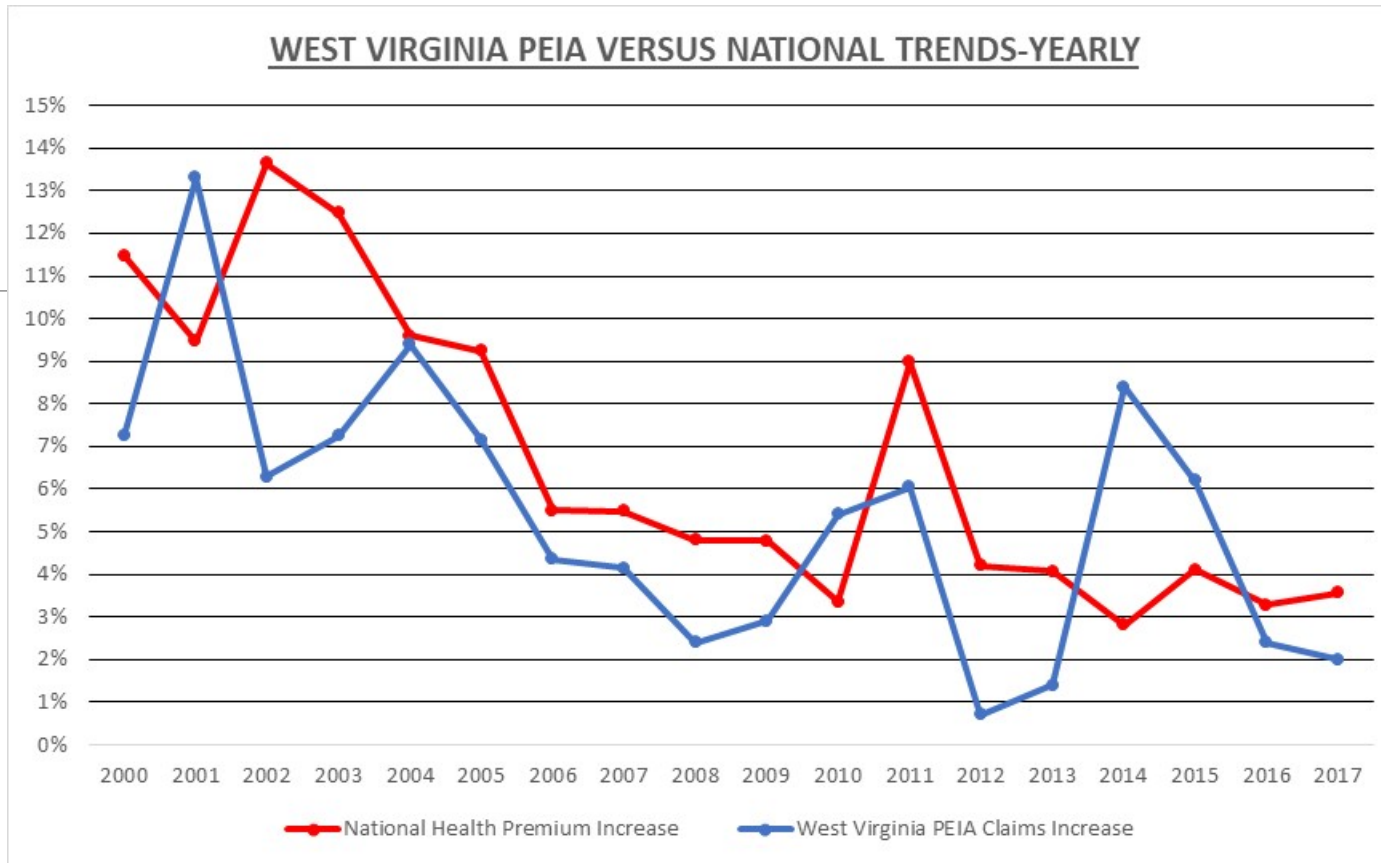
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PEIA

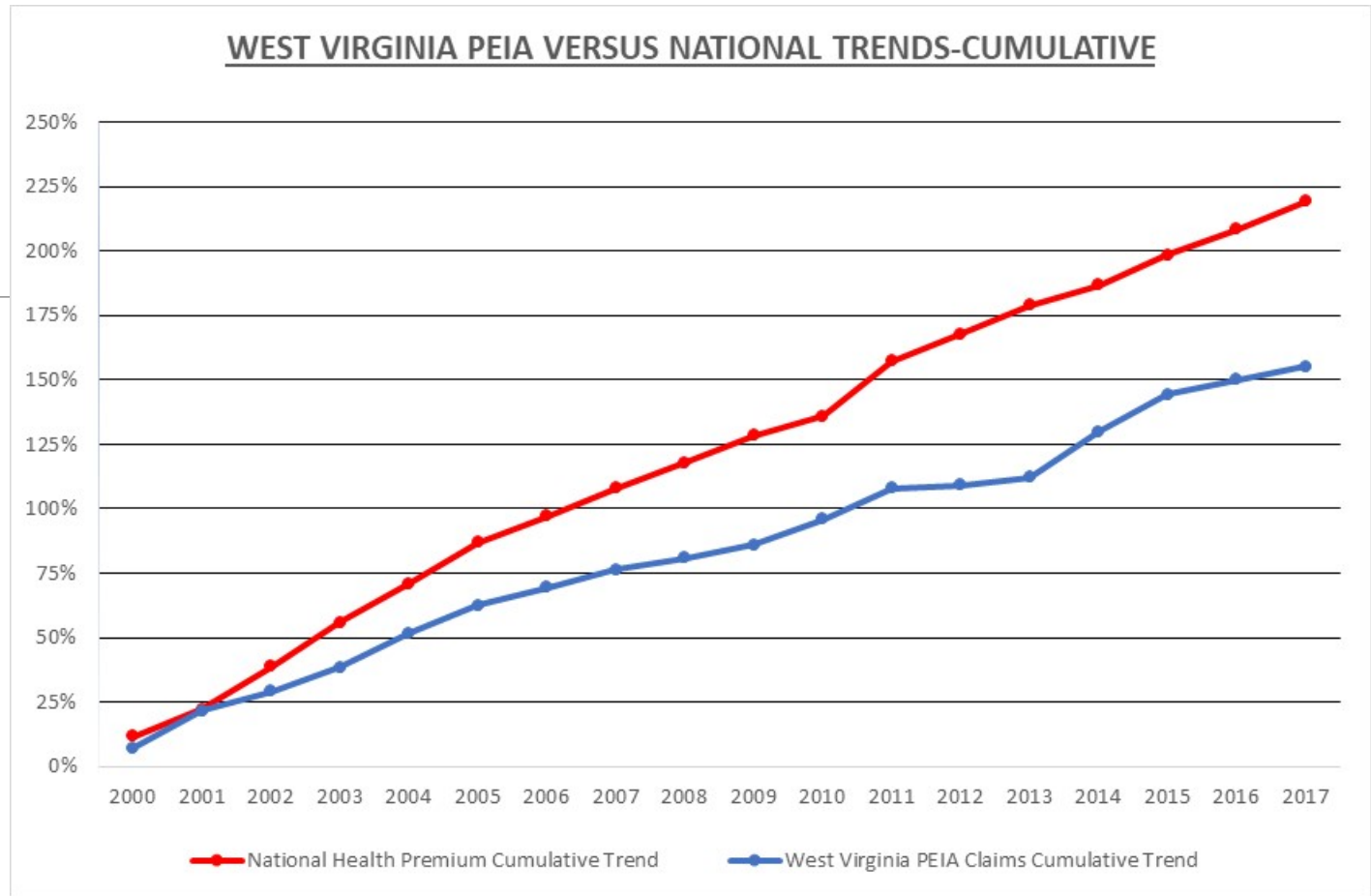
Noncurrent - Investment Management Board	\$	164,186,000
Current - Board of Treasury Investment	\$	74,591,000
	\$	<u>238,777,000</u>

RHBT

Noncurrent - Investment Management Board	\$	906,493,000
Current - Board of Treasury Investment	\$	45,828,000
	\$	<u>952,321,000</u>



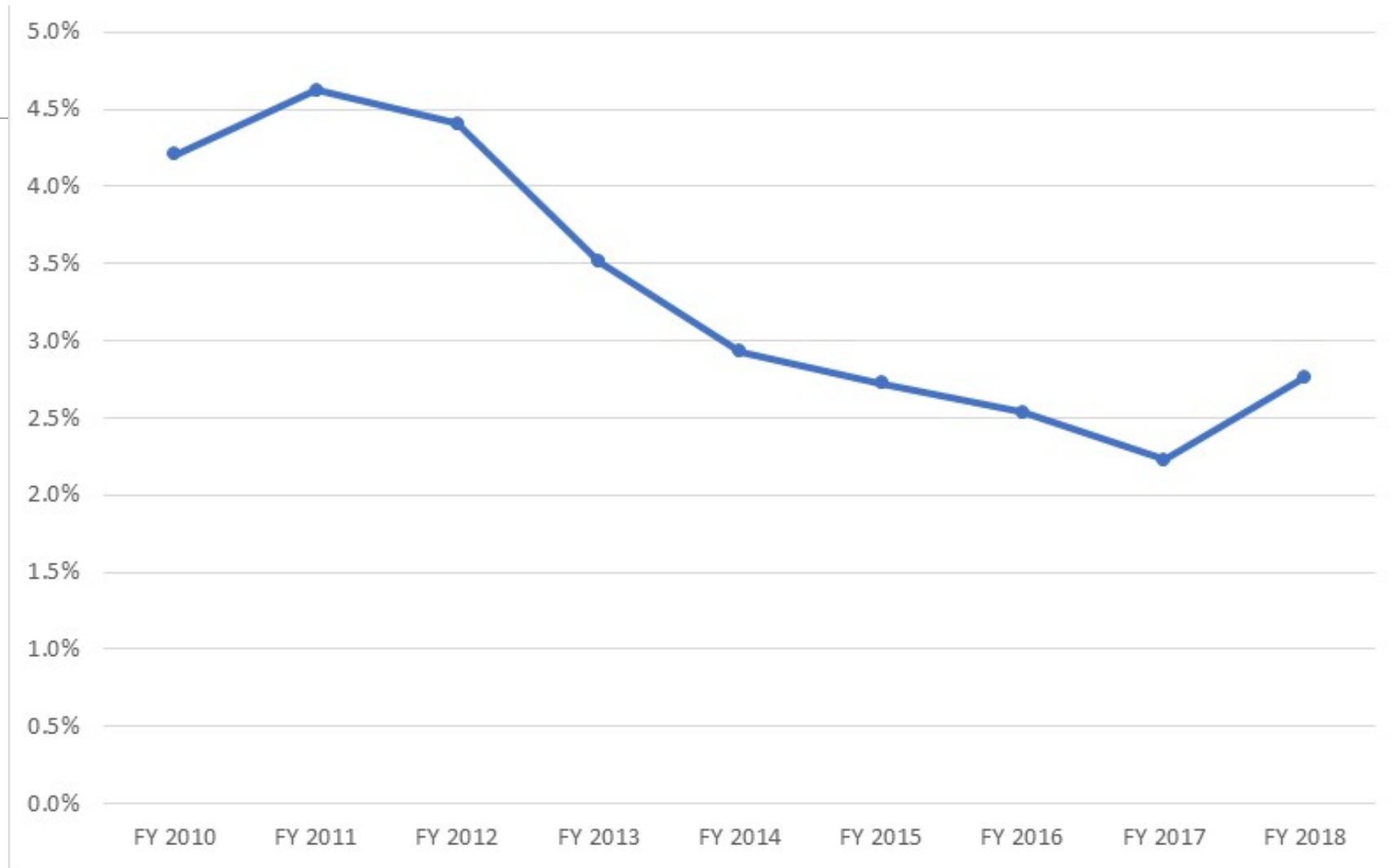
- PEIA Trend has exceeded National Health Care trends in only 3 of the last 15 years.
- The relatively high trend years of 2014 and 2015 are due to the impact of ACA required benefits.



- PEIA Cumulative Trend is 64% less than the National Cumulative Trend over the last 18 years.

PEIA Administration

Total Administration as a Percent of Total Expenditures



Administrative Expense Breakdown

Vendor	Description	2018 Projected Expense
Healthsmart	Medical Claim Administrator	10,016,010
Personal Services	PEIA/RHBT Personal Service Cost	2,865,841
CVS	Prescription Drug Administrator	2,392,091
OT- IS&C	Information Techonology	1,904,923
DHG	Independent Financial Auditors	528,705
CCA	Independent Actuaries	385,748
WVU	Rx Utilization Mgmnt., Opioid Program	302,328
DEP- Building Rent	PEIA/RHBT Office Rent Expense	300,223
USPS	Postage	231,576
Madalena	Datawarehouse Consultant	223,380
Office Administration	PEIA Administrative Expense	196,511
Express Services	Temporary Employment Services	192,477
VG Reed	Printing Services	145,357
GRS	OPEB Valuation Actuaries	101,733
Attorney Gen	Legal Services	36,226
WVSTO	Banking Services	34,636
PEIA Medical Director	Medical Director	33,600
AT&T	Phone/Data Services	31,510
BRIM	Insurance	26,988
		19,949,864

Claims and Customer Service

- **77,846** employees managed
- **171,804** dependents managed
- **Complex design** of 65 plans
- **2.5M** claims processed
- **\$2.09B** billed charges received
 - **\$307M** in denied charges (**15%**)
 - **\$124M** for additional information
 - **\$ 62M** in COB denials
 - **\$ 28M** in ineligible expenses
 - **\$ 22M** failure to authorize services
 - **\$ 2.4M** in claim edit denials
 - **\$ 69M** in other categories
- **\$490M** paid claims

Time Period: July 1, 2016 – June 30, 2017

Claims and Customer Service

- **92%** Claims paid in 14 days
- **99.6%** Dollar accuracy
- **65%** Auto adjudication rate in July 2017
- **344,384** Calls received
- **39,000** IVR calls
- **15%** IVR usage in July 2017
- **Performance agreement**
 - HealthSmart risks 11%-33% of admin fees

- PEIA pays **\$5.44 PEPM** for basic admin
- Annual cost **\$5.1M**
- **Expected market rate \$8.50 - \$9.50 PEPM**
- Estimated annual cost **\$8M - \$9M**

- **Your 2.8 claims/EE/month** - 74% higher than HS block of business
- Auto adjudication rates increased **32% Q1 to Q4 2016-2017**
- Manual claims decreased **97% Q1 to Q4 2016-2017**

Time Period: July 1, 2016 – June 30, 2017

Maternity Management Program

- **Managed 421** deliveries in 16-17
- **Managed 41** preterm deliveries
- PEIA preterm rate **9.7%**
 - March of Dimes rate 9.6%
 - WV rate 11.3%
- **\$2.8M** saved

- PEIA pays **\$0.24 PEPM**
- Annual cost **\$224K**
- **12.3** ROI

Benefits

Where are we today?

Active State-funded Employees

Four PEIA Preferred Provider Benefit Plans & Three Managed Care Organization Plans

- 10 Salary tiers
- Deductibles vary by salary
- Out-of-Pocket maximums vary by salary
- 80/20 Premium split requirement

Retirees

- Premium based on years of service
- 70% subsidy to premiums from Active Employees and Employers

Current Landscape-By PPB Plan

Currently there are 7 Plan Options for Active Employees

- PPB: Plan A
- PPB: Plan B
- PPB: Plan C
- PPB: Plan D
- The Health Plan of The Upper Ohio Valley: Plan A
- The Health Plan of The Upper Ohio Valley : Plan B
- The Health Plan of The Upper Ohio Valley : PPO Plan

Current Landscape- By Plan

State Policies-PPB					Non-State Policies-PPB				
	<u>Policies</u>	<u>Avg Ded</u>	<u>Avg MOOP</u>	<u>% of Total</u>		<u>Policies</u>	<u>Avg Ded</u>	<u>Avg MOOP</u>	<u>% of Total</u>
Plan A					Plan A				
Single	17,183	460	2,425	28%	Single	3,875	450	2,500	30%
Child	5,052	934	4,938	8%	Child	682	900	5,000	5%
Family	<u>24,636</u>	<u>941</u>	<u>4,940</u>	<u>40%</u>	Family	<u>4,334</u>	<u>900</u>	<u>5,000</u>	<u>34%</u>
Total	46,871	764	4,018	76%	Total	8,891	704	3,910	69%
Plan B					Plan B				
Single	3,679	913	3,000	6%	Single	1,265	725	3,000	10%
Child	857	1,651	6,000	1%	Child	236	1,450	6,000	2%
Family	<u>3,660</u>	<u>1,704</u>	<u>6,000</u>	<u>6%</u>	Family	<u>1,181</u>	<u>1,450</u>	<u>6,000</u>	<u>9%</u>
Total	8,196	1,343	4,653	13%	Total	2,682	1,108	4,585	21%
Plan C					Plan C				
Single	121	1,300	2,500	0%	Single	256	1,300	2,500	2%
Child	22	2,600	5,000	0%	Child	32	2,600	5,000	0%
Family	<u>185</u>	<u>2,600</u>	<u>5,000</u>	<u>0%</u>	Family	<u>175</u>	<u>2,600</u>	<u>5,000</u>	<u>1%</u>
Total	328	2,120	4,078	1%	Total	463	1,881	3,618	4%
Plan D					Plan D				
Single	260	427	2,285	0%	Single	26	450	2,500	0%
Child	55	875	4,680	0%	Child	5	900	5,000	0%
Family	<u>314</u>	<u>904</u>	<u>4,805</u>	<u>1%</u>	Family	<u>19</u>	<u>900</u>	<u>5,000</u>	<u>0%</u>
Total	629	704	3,753	1%	Total	50	666	3,700	0%
HMHP					HMHP				
Single	2,154	640	6,850	3%	Single	426	640	6,850	3%
Child	610	1,280	13,700	1%	Child	111	1,280	13,700	1%
Family	<u>2,800</u>	<u>1,280</u>	<u>13,700</u>	<u>5%</u>	Family	<u>192</u>	<u>1,280</u>	<u>13,700</u>	<u>1%</u>
Total	5,564	1,032	11,048	9%	Total	729	906	9,697	6%
Total					Total				
Single	23,397	551	2,922	38%	Single	5,848	561	2,925	46%
Child	6,596	1,064	5,884	11%	Child	1,066	1,112	6,127	8%
Family	<u>31,595</u>	<u>1,069</u>	<u>5,838</u>	<u>51%</u>	Family	<u>5,901</u>	<u>1,073</u>	<u>5,483</u>	<u>46%</u>
Total	61,588	872	4,735	100%	Total	12,815	842	4,369	100%

Current Landscape-By Income

PPB State Policies: FY2018													
Salary Tier	Number of Policies				Percent by Tier				Number of Policies			Total	
	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Single	Child	Family	Total	Percent
1: \$0-\$20	1,352	265	4	42	81%	16%	0%	3%	843	137	683	1,663	3%
2: \$20-\$30	13,006	1,880	24	231	86%	12%	0%	2%	6,176	1,627	7,338	15,141	27%
3: \$30-\$36	6,571	1,107	11	99	84%	14%	0%	1%	3,239	713	3,836	7,788	14%
4: \$36-\$42	7,399	1,356	8	89	84%	15%	0%	1%	3,290	1,048	4,514	8,852	16%
5: \$42-\$50	7,447	1,131	16	68	86%	13%	0%	1%	2,856	1,073	4,733	8,662	15%
6: \$50-\$62.5	7,027	1,199	27	60	85%	14%	0%	1%	2,981	888	4,444	8,313	15%
7: \$62.5-\$75	2,198	523	23	17	80%	19%	1%	1%	904	276	1,581	2,761	5%
8: \$75-\$100	1,308	456	55	19	71%	25%	3%	1%	669	146	1,023	1,838	3%
9: \$100-\$125	290	148	51	1	59%	30%	10%	0%	156	33	301	490	1%
10: \$125+	273	131	109	3	53%	25%	21%	1%	129	45	342	516	1%
Total	46,871	8,196	328	629	84%	15%	1%	1%	21,243	5,986	28,795	56,024	4.06

Benefit Structure - Tier 2 \$20,001-\$30,000							
	<u>PPB Plan A</u>	<u>PPB Plan B</u>	<u>PPB Plan C</u>	<u>PPB Plan D</u>	<u>HMO Plan A</u>	<u>HMO Plan B</u>	<u>HMO PPO</u>
<u>Single</u>							
EE Premium	\$81	\$50	\$85	\$68	\$115	\$52	\$64
Deductible	\$375	\$725	\$1,300*	\$375	\$600	\$1,000	\$1,200 In \$2,400 Out
MOOP	\$2,100	\$3,000	\$2,500*	\$2,100	\$6,850	\$6,850	\$6,800 In \$10,000 Out
Rx Deductible	\$75	\$150	Combined*	\$75	Combined*	Combined*	Combined*
Rx MOOP	\$1,750	\$1,750	Combined*	\$1,750	Combined*	Combined*	Combined*
<u>Family</u>							
EE Premium	\$234	\$145	\$304	\$192	\$296	\$190	\$209
Deductible	\$750	\$1,450	\$2,600*	\$750	\$1,200	\$2,000	\$2,400 In \$4,800 Out
MOOP	\$4,200	\$6,000	\$5,000*	\$4,200	\$13,700	\$13,700	\$13,700 In \$20,000 Out
Rx Deductible	\$150	\$300	Combined*	\$150	Combined*	Combined*	Combined*
Rx MOOP	\$3,500	\$3,500	Combined*	\$3,500	Combined*	Combined*	Combined*
Benefit Structure - Tier 4 \$36,001-\$42,000							
	<u>PPB Plan A</u>	<u>PPB Plan B</u>	<u>PPB Plan C</u>	<u>PPB Plan D</u>	<u>HMO Plan A</u>	<u>HMO Plan B</u>	<u>HMO PPO</u>
<u>Single</u>							
EE Premium	\$94	\$55	\$85	\$79	\$128	\$57	\$69
Deductible	\$450	\$725	\$1,300*	\$450	\$600	\$1,000	\$1,200 In \$2,400 Out
MOOP	\$2,500	\$3,000	\$2,500*	\$2,500	\$6,850	\$6,850	\$6,800 In \$10,000 Out
Rx Deductible	\$75	\$150	Combined*	\$75	Combined*	Combined*	Combined*
Rx MOOP	\$1,750	\$1,750	Combined*	\$1,750	Combined*	Combined*	Combined*
<u>Family</u>							
EE Premium	\$291	\$175	\$304	\$239	\$352	\$220	\$239
Deductible	\$900	\$1,450	\$2,600*	\$900	\$1,200	\$2,000	\$2,400 In \$4,800 Out
MOOP	\$5,000	\$6,000	\$5,000*	\$5,000	\$13,700	\$13,700	\$13,700 In \$20,000 Out
Rx Deductible	\$150	\$300	Combined*	\$150	Combined*	Combined*	Combined*
Rx MOOP	\$3,500	\$3,500	Combined*	\$3,500	Combined*	Combined*	Combined*

Tobacco discounts available: \$25 Single /\$50 Family

In-Network Copay and Coinsurance (after Deductible for most)

	<u>PPB Plan A</u>	<u>PPB Plan B</u>	<u>PPB Plan C</u>	<u>PPB Plan D</u>	<u>HMO Plan A</u>	<u>HMO Plan B</u>	<u>HMO PPO</u>
Primary Care Visit	\$20	\$20	20% Coins	\$20	\$10	\$10	\$10 In/ 40% Out
Specialty Care Visit	\$40	\$40	20% Coins	\$40	\$40	\$40	\$40 In %40 Out
Inpatient Services	\$100 + 20%	\$100 + 30%	20% Coins	\$100 + 20%	\$100 + 15%	\$100 + 30%	\$100 + 30% In 50% Out
Outpatient Surgery	\$100 + 20%	\$100 + 30%	20% Coins	\$100 + 20%	\$100 + 15%	\$100 + 30%	\$100 + 30% In 50% Out
Diagnostics & Imaging	20% Coins	30% Coins	20% Coins	20% Coins	20%	30%	30% In 50% Out
Therapy	\$10/\$25 + 20%	\$10/\$25 + 30%	20% Coins	\$10/\$25 + 20%	\$40	\$40	\$40 In 40% Out
ER - Emergency	20% Coins	30% Coins	20% Coins	20% Coins	\$75	\$75	\$75
ER - Non-Emergency	\$100 + 20%	\$100 + 30%	20% Coins	\$100 + 20%	Not Covered	Not Covered	Not Covered
Urgent Care	\$50	\$50	20% Coins	\$50	\$50	\$50	\$50
Rx Generic	\$10	\$10	\$10 after Ded	\$10	\$10	\$10	\$10
Rx Formulary	\$25	\$30	\$25 after Ded	\$25	50%	Not Covered	Not Covered
Rx Non-Formulary	75% Coins	75% Coins	75% after Ded	75% Coins	Not Covered	Not Covered	Not Covered
Rx Specialty	\$100/\$150 after Ded	\$100/\$150 after Ded	\$100/\$150 after Ded	\$100/\$150 after Ded	30% or \$300	Generic 30% or \$300	30% or \$300

Coinsurance Structure

	<u>PPB Plan A</u>	<u>PPB Plan B</u>	<u>PPB Plan C</u>	<u>PPB Plan D</u>	<u>HMO Plan A</u>	<u>HMO Plan B</u>	<u>HMO PPO</u>
In West Virginia	20%	30%	20%	20%	15-20%	30%	30%-50%
In-Network OOS With Approval	30%	35%	20%	30%			
In-Network OOS Without Approval	40%	50%	20%	Not Covered			
Out-of-Network OOS Without Approval	Not Covered	Not Covered	20%	Not Covered			

Migration by Plan and Tier

FY2019 “Frozen”

State Policies													
	Jul-12	Jul-13	Yearly Delta	Jul-14	Yearly Delta	Jul-15	Yearly Delta	Jul-16	Yearly Delta	Jul-17	Yearly Delta	Total Delta	Percent
Plan A													
Single	20,467	19,634	-833	19,214	-420	18,529	-685	17,911	-618	17,183	-728	-3,284	-16%
Child	5,843	5,942	99	5,633	-309	5,498	-135	5,260	-238	5,052	-208	-791	-14%
Family	<u>29,030</u>	<u>28,458</u>	<u>-572</u>	<u>27,608</u>	<u>-850</u>	<u>26,832</u>	<u>-776</u>	<u>25,795</u>	<u>-1,037</u>	<u>24,636</u>	<u>-1,159</u>	<u>-4,394</u>	<u>-15%</u>
Total	55,340	54,034	-1,306	52,455	-1,579	50,859	-1,596	48,966	-1,893	46,871	-2,095	-8,469	-15%
Plan B													
Single	1,822	2,232	410	2,719	487	3,176	457	3,449	273	3,679	230	1,857	102%
Child	368	508	140	545	37	684	139	751	67	857	106	489	133%
Family	<u>1,368</u>	<u>1,909</u>	<u>541</u>	<u>2,382</u>	<u>473</u>	<u>2,981</u>	<u>599</u>	<u>3,335</u>	<u>354</u>	<u>3,660</u>	<u>325</u>	<u>2,292</u>	<u>168%</u>
Total	3,558	4,649	1,091	5,646	997	6,841	1,195	7,535	694	8,196	661	4,638	130%
Plan C													
Single	66	73	7	91	18	83	-8	88	5	121	33	55	83%
Child	12	14	2	14	0	12	-2	17	5	22	5	10	83%
Family	<u>115</u>	<u>123</u>	<u>8</u>	<u>129</u>	<u>6</u>	<u>146</u>	<u>17</u>	<u>148</u>	<u>2</u>	<u>185</u>	<u>37</u>	<u>70</u>	<u>61%</u>
Total	193	210	17	234	24	241	7	253	12	328	75	135	70%
Plan D													
Single	0	49	49	75	26	137	62	223	86	260	37	260	N/A
Child	0	12	12	21	9	32	11	40	8	55	15	55	N/A
Family	<u>0</u>	<u>56</u>	<u>56</u>	<u>90</u>	<u>34</u>	<u>147</u>	<u>57</u>	<u>217</u>	<u>70</u>	<u>314</u>	<u>97</u>	<u>314</u>	<u>N/A</u>
Total	0	117	117	186	69	316	130	480	164	629	149	629	N/A
HMHP													
Single	1,885	1,845	-40	1,890	45	1,910	20	2,031	121	2,154	123	269	14%
Child	606	639	33	592	-47	572	-20	589	17	610	21	4	1%
Family	<u>2,886</u>	<u>2,814</u>	<u>-72</u>	<u>2,725</u>	<u>-89</u>	<u>2,763</u>	<u>38</u>	<u>2,869</u>	<u>106</u>	<u>2,800</u>	<u>-69</u>	<u>-86</u>	<u>-3%</u>
Total	5,377	5,298	-79	5,207	-91	5,245	38	5,489	244	5,564	75	187	3%
Total													
Single	24,240	23,833	-407	23,989	156	23,835	-154	23,702	-133	23,397	-305	-843	-3%
Child	6,829	7,115	286	6,805	-310	6,798	-7	6,657	-141	6,596	-61	-233	-3%
Family	<u>33,399</u>	<u>33,360</u>	<u>-39</u>	<u>32,934</u>	<u>-426</u>	<u>32,869</u>	<u>-65</u>	<u>32,364</u>	<u>-505</u>	<u>31,595</u>	<u>-769</u>	<u>-1,804</u>	<u>-5%</u>
Total	64,468	64,308	-160	63,728	-580	63,502	-226	62,723	-779	61,588	-1,135	-2,880	-4%

Demographic Changes- Employee Age

State Policies-Average Age													
	Jul-12	Jul-13	Yearly Delta	Jul-14	Yearly Delta	Jul-15	Yearly Delta	Jul-16	Yearly Delta	Jul-17	Yearly Delta	Total Delta	Percent
Plan A													
Single	47.7	47.9	0.1	47.8	(0.1)	47.8	0.0	48.0	0.2	48.5	0.5	0.7	2%
Child	44.4	44.5	0.1	44.9	0.4	45.0	0.0	45.2	0.2	45.4	0.3	1.0	2%
Family	48.8	48.7	(0.0)	48.7	0.0	48.8	0.1	48.9	0.1	49.2	0.4	0.5	1%
Total	47.9	47.9	0.0	48.0	0.0	48.0	0.0	48.2	0.1	48.5	0.4	0.6	1%
Plan B													
Single	39.0	39.5	0.5	39.2	(0.3)	39.3	0.1	39.3	(0.1)	39.6	0.4	0.6	2%
Child	41.2	41.7	0.4	42.6	0.9	42.2	(0.3)	42.9	0.7	43.3	0.4	2.1	5%
Family	42.2	42.8	0.6	42.8	(0.0)	43.3	0.5	43.2	(0.1)	43.6	0.5	1.4	3%
Total	40.4	41.1	0.6	41.0	(0.0)	41.3	0.3	41.3	0.0	41.8	0.4	1.3	3%
Plan C													
Single	48.0	46.4	(1.7)	46.4	0.1	48.4	1.9	45.5	(2.8)	45.4	(0.2)	(2.7)	-6%
Child	52.9	51.5	(1.3)	52.0	0.5	50.8	(1.2)	51.7	1.0	49.0	(2.7)	(3.9)	-7%
Family	51.5	52.1	0.6	52.1	0.1	52.1	0.0	50.7	(1.4)	50.5	(0.2)	(0.9)	-2%
Total	50.4	50.0	(0.3)	49.9	(0.1)	50.8	0.9	49.0	(1.8)	48.5	(0.5)	(1.9)	-4%
Plan D													
Single	-	40.0	40.0	37.6	(2.4)	41.5	3.9	42.4	0.9	42.6	0.2	2.6	7%
Child	-	41.2	41.2	41.0	(0.2)	41.8	0.7	42.2	0.4	42.9	0.7	1.7	4%
Family	-	43.5	43.5	42.9	(0.6)	44.7	1.8	44.4	(0.3)	44.2	(0.2)	0.8	2%
Total	-	41.8	41.8	40.5	(1.2)	43.0	2.5	43.3	0.3	43.4	0.2	1.7	4%
HMHP													
Single	45.1	45.3	0.2	44.8	(0.5)	44.5	(0.3)	44.7	0.2	45.2	0.5	0.2	0%
Child	43.6	43.6	(0.0)	44.1	0.5	44.2	0.2	44.1	(0.2)	44.4	0.3	0.8	2%
Family	47.7	47.8	0.1	47.9	0.1	47.8	(0.0)	47.7	(0.1)	47.9	0.1	0.2	0%
Total	46.3	46.4	0.1	46.3	(0.1)	46.2	(0.1)	46.2	(0.0)	46.5	0.3	0.2	0%
Total													
Single	46.9	46.9	-	46.6	(0.3)	46.4	(0.2)	46.4	(0.0)	46.7	0.3	(0.2)	0%
Child	44.2	44.2	0.1	44.7	0.4	44.6	(0.0)	44.8	0.2	45.0	0.2	0.9	2%
Family	48.4	48.3	(0.1)	48.2	(0.1)	48.2	(0.0)	48.2	(0.0)	48.4	0.3	0.0	0%
Total	47.4	47.3	(0.1)	47.2	(0.1)	47.1	(0.1)	47.1	(0.0)	47.4	0.3	0.0	0%

Premiums by Plan & Coverage-PPB

State Policies-PPB						Non-State Policies		
	<u>Policies</u>	<u>ER Prem</u>	<u>EE Prem</u>	<u>Total</u>	<u>EE Share</u>		<u>Policies</u>	<u>ER Prem</u>
Plan A						Plan A		
Single	17,183	\$465	\$81	\$546	14.8%	Single	3,875	\$523
Child	5,052	\$579	\$154	\$733	21.0%	Child	682	\$965
Family	24,636	\$946	\$267	\$1,213	22.0%	Family	4,334	\$1,102
Total	46,871	\$730	\$187	\$917	20.4%	Total	8,891	\$839
Plan B						Plan B		
Single	3,679	\$329	\$40	\$369	10.7%	Single	1,265	\$472
Child	857	\$414	\$69	\$483	14.3%	Child	236	\$851
Family	3,660	\$673	\$171	\$844	20.3%	Family	1,181	\$962
Total	8,196	\$492	\$101	\$593	17.1%	Total	2,682	\$721
Plan C						Plan C		
Single	121	\$384	\$62	\$446	14.0%	Single	256	\$324
Child	22	\$483	\$137	\$620	22.0%	Child	32	\$473
Family	185	\$784	\$251	\$1,035	24.3%	Family	175	\$660
Total	328	\$616	\$174	\$790	22.0%	Total	463	\$462
Plan D						Plan D		
Single	260	\$399	\$59	\$458	12.9%	Single	26	\$493
Child	55	\$501	\$109	\$610	17.9%	Child	5	\$919
Family	314	\$815	\$205	\$1,020	20.1%	Family	19	\$1,039
Total	629	\$616	\$136	\$752	18.1%	Total	50	\$743
PPB Total						Total		
Single	21,243	\$440	\$73	\$513	14.3%	Single	5,422	\$501
Child	5,986	\$555	\$142	\$696	20.3%	Child	955	\$920
Family	28,795	\$909	\$254	\$1,163	21.8%	Family	5,709	\$1,059
Total	56,024	\$693	\$173	\$867	20.0%	Total	12,086	\$798

Recent Plan Changes

FY 2016

- Increase primary care office visit copayment from \$15 to \$20 per visit
- Increase specialist office visit copayment from \$25 to \$40 per visit
- Increase deductible by \$25 for single coverage and \$50 for family coverage
- Increase outpatient surgery copay from \$50 to \$100
- Increase emergency room copay to \$100
- Increase family out-of-pocket maximum to 2 times single.
- Add \$100 copay per admission to existing deductible and 20% coinsurance for inpatient hospital care
- Increase generic drug copay for 30-day supply from \$5 to \$10 and for 90-day supply (maintenance only) from \$10 to \$20
- Increase Preferred Brand Drug Copay for 30-day supply from \$15 to \$25 and for 90-day supply (maintenance only) from \$30 to \$50
- Medicare: Increase copayment for office visits PCP/Specialist from \$10/\$20 to \$20/\$40, Outpatient Surgery copayment from \$50 to \$100, and deductible by \$75 per person from \$25 to \$100

FY 2017

- Implement Reference-Based Pricing for certain outpatient procedures performed out of state.
- Increase urgent care copay to \$50
- Removal of non-network, out-of-state benefits
- New CVS pharmacy benefit contract
- Premium Increases:
 - State Employer: 14%
 - State Employee: 12%
 - Local: 4%
 - Retirees: 6%
- \$10M yearly state direct transfer

Recent Plan Changes

FY 2018

- \$31.8M In State Employee Benefit Reduction and \$7.2M In Non-State Employee benefit cuts:
 - Fee Schedules Payment Changes
 - Deductible/MOOP Increases \$200/400 & \$1,000/2,000
 - Plan A, B & D Coinsurance Changes
 - Office Visits All PCP Copays \$20
 - Rx Mandatory Maintenance (90 Days)
 - Rx Specialty Copay Increases to \$100/\$150
- Non-States \$6.6M, 6% premium Increase
- \$3.4M In Non-Med Retiree Benefit Reduction:
 - Fee Schedules Payment Changes
 - Office Visits All PCP Copays \$20
 - Deductible/MOOP Increases \$100/200 & to \$3,000/\$6,000
 - Plan A & B Coinsurance Changes
 - Rx Mandatory Maintenance (90 Days)
 - Rx Specialty Copay Increases to \$100/\$150
- 4% Premium Increase for Non-Med retirees and 2% Premium Increase for Medicare Retirees
- \$9.6M Savings for the Medicare plan with new Humana MAPD contract

Remember: These benefits are “frozen” for plan year FY 2019.

Deductible and MOOP Changes

(in millions)

PPB Plans A, B, C, & D State and Local

<u>Deductible Increase</u>	<u>Deductible and MOOP Increases</u>							
Single	\$25	\$100	\$200	\$300	\$350	\$400	\$450	\$500
Family/Child	\$50	\$200	\$400	\$600	\$700	\$800	\$900	\$1,000
<u>MOOP Increase</u>								
Single	\$150	\$600	\$1,200	\$1,500	\$2,100	\$2,400	\$2,700	\$2,500
Family/Child	\$300	\$1,200	\$2,400	\$3,000	\$4,200	\$4,800	\$5,400	\$5,000

Savings in Millions

Plan A: State	\$4.11	\$14.77	\$26.38	\$34.24	\$40.53	\$44.68	\$48.61	\$50.34
Plan A: Local	0.49	1.82	3.37	4.66	5.44	6.07	6.69	7.17
Plan B: State	0.29	1.06	1.94	2.63	3.09	3.44	3.76	3.95
Plan B: Local	0.13	0.51	0.96	1.35	1.58	1.77	1.95	2.10
Plan C: State	0.01	0.03	0.06	0.08	0.10	0.11	0.12	0.13
Plan C: Local	0.00	0.02	0.03	0.05	0.06	0.06	0.07	0.07
Plan D: State	0.04	0.13	0.22	0.28	0.33	0.36	0.39	0.41
Plan D: Local	0.00	0.01	0.01	0.01	0.01	0.02	0.02	0.02
Total: Plan A	\$4.60	\$16.59	\$29.75	\$38.90	\$45.97	\$50.76	\$55.30	\$57.51
Total: Plan B	0.42	1.56	2.90	3.98	4.67	5.20	5.72	6.06
Total: Plan C	0.01	0.05	0.09	0.13	0.15	0.17	0.19	0.20
Total: Plan D	0.04	0.14	0.23	0.30	0.34	0.38	0.41	0.43
Total: State	\$4.44	\$15.99	\$28.61	\$37.23	\$44.05	\$48.59	\$52.89	\$54.83
Total: Local	0.63	2.35	4.38	6.08	7.08	7.92	8.73	9.37
Grand Total	\$5.07	\$18.35	\$32.98	\$43.30	\$51.13	\$56.51	\$61.62	\$64.20

How we compare Nationally

PEIA comparison based on Plan A Coverage									
Single Coverage									
	Employee PEIA Monthly Premium	State Employer Monthly Premium	Total Monthly Premium	% Paid by Employee	Deductible	Out of Pocket	Employee Monthly Segal Average National Premium	Segal Average National deductible	Segal Average National Out of Pocket
Salary									
\$30,000.00	\$88	\$476.00	\$564.00	16%	\$425.00	\$2,250.00	\$111	\$483	\$4,092
\$45,000.00	\$109	\$476.00	\$585.00	19%	\$475.00	\$2,750.00	\$111	\$483	\$4,092
\$60,000.00	\$132	\$476.00	\$608.00	22%	\$600.00	\$2,800.00	\$111	\$483	\$4,092
\$90,000.00	\$176	\$476.00	\$652.00	27%	\$650.00	\$2,900.00	\$111	\$483	\$4,092

Average WV Small Group Rates for Employee				Average WV Single Coverage Individual Marketplace Plan			
Age	Total Employee & Employer Monthly Premium	Deductible	Out of Pocket	Age	Monthly Premium	Deductible	Out of Pocket
30	\$412	\$4,000	\$7,150	30	\$557	\$4,750	\$9,500
40	\$463	\$4,000	\$7,150	40	\$627	\$4,750	\$9,500
50	\$648	\$4,000	\$7,150	50	\$876	\$4,750	\$9,500
60	\$985	\$4,000	\$7,150	60	\$1,332	\$4,750	\$9,500

Family										Average WV Family Coverage Small Group (assuming parents are same age, child age 10 and child age 15)				Average WV Family Coverage on a Marketplace Plan (2 parents, 2 children)			
Salary	Employee PEIA Monthly Premium	State Employer Monthly Premium	Total Monthly Premium	% Paid by Employee	Deductible	Out of Pocket	Employee Monthly Segal Average National Premium for Family Coverage	Segal Average National deductible	Segal Average National Out of Pocket	Age	Total Employee & Employer Monthly Premium	Deductible	Out of Pocket	Age	Monthly Premium	Deductible	Out of Pocket
\$30,000.00	\$261.00	\$971.00	\$1,232.00	21%	\$850.00	\$4,500.00	\$455.00	\$1,100.00	\$8,409.00	30	\$1,437.00	\$8,000.00	\$14,300.00	\$30.00	\$1,914.00	\$7,350.00	\$14,700.00
\$45,000.00	\$341.00	\$971.00	\$1,312.00	26%	\$950.00	\$5,500.00	\$455.00	\$1,100.00	\$8,409.00	40	\$1,543.00	\$8,000.00	\$14,300.00	\$40.00	\$2,054.00	\$7,350.00	\$14,700.00
\$60,000.00	\$409.00	\$971.00	\$1,380.00	30%	\$1,200.00	\$5,600.00	\$455.00	\$1,100.00	\$8,409.00	50	\$1,921.00	\$8,000.00	\$14,300.00	\$50.00	\$2,552.00	\$7,350.00	\$14,700.00
\$90,000.00	\$528.00	\$971.00	\$1,499.00	35%	\$1,300.00	\$5,800.00	\$455.00	\$1,100.00	\$8,409.00	60	\$2,610.00	\$8,000.00	\$14,300.00	\$60.00	\$3,464.00	\$7,350.00	\$14,700.00

Note: you can get a single \$25 deduction and \$50 family deduction if you are tobacco free.

- *Employees paid on average 18% (single coverage) and 31% (family coverage) of the premium.*

20% of total active premiums subsidizes retiree health coverage for approximately 60,000 retirees and dependents.

- *26% of workers with single coverage and 49% of workers with family coverage in large firms pay 25% or more of the premium.*

- *57% of workers with single coverage have an out-of-pocket maximum above \$3,000.*

- *18% of workers with single coverage have an out-of-pocket maximum above \$6,000.*

45Source: Employer Health Benefits 2017 Annual Survey from the Kaiser Family Foundation

Rev. 3-2-18

State and Region Benchmarks – PPO Plans

DESCRIPTION	WV	Ohio	North Carolina	PA	Illinois	Iowa	National	South Atlantic Region	East North Central Region
Deductible	\$1,000	\$1,000	\$1,500	\$688	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Co-Insurance	80/20	80/20	80/20	100	80/20	80/20	80/20	80/20	80/20
Total Maximum Out of Pocket	\$6,000	\$3,200	\$4,000	\$3,000	\$3,000	\$3,000	\$3,750	\$4,000	\$4,000
Office Co-Pay	\$20	\$30	\$25	\$20	\$25	\$25	\$25	\$25	\$25
Specialist Co-Pay	\$25	\$30	\$50	\$30	\$40	\$40	\$40	\$50	\$45
Prescription Drug									
Generic	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Preferred Brand	\$30	\$35	\$35	\$30	\$35	\$35	\$35	\$30	\$30
Non-Preferred Brand	\$60	\$70	\$55	\$50	\$60	\$50	\$55	\$50	\$60
Specialty	\$100	\$100	\$85	\$70	\$75	\$85	\$85	\$75	\$75

Information based on Milliman Mid-Market Surveys 2016 & 2017

State and Region Benchmarks - HDHP

DESCRIPTION	WV	Ohio	North Carolina	PA	Illinois	Iowa	National	South Atlantic Region	East North Central Region
Deductible	\$2,750	\$2,500	\$2,500	\$2,000	\$2,500	\$2,600	\$2,500	\$2,600	\$2,600
Co-Insurance	100	90/10	80/20	100	80/20	100	90/10	90/10	90/10
Total Maximum Out of Pocket	\$6,550	\$4,500	\$4,000	\$4,000	\$3,750	\$3,550	\$4,500	\$4,000	\$5,000

Information based on Milliman Mid-Market Surveys 2016 & 2017

Actuarial Values

- Actuarial Value is defined as the total average costs of covered benefits that the plan will cover.
- The Actuarial Values for Plans A and B vary by salary because the salary defines each member's Deductible and Maximum Out-of-Pocket.

Actuarial Values

PPB Plan A										
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<u>Salary (\$K)</u>	<u>FY10</u>	<u>FY11</u>	<u>FY12</u>	<u>FY13</u>	<u>FY14</u>	<u>FY15</u>	<u>FY16</u>	<u>FY17</u>	<u>FY18</u>	<u>FY19</u>
\$0-\$20	92%	92%	91%	91%	91%	91%	90%	90%	84%	84%
\$20-\$30	90%	90%	90%	90%	89%	89%	88%	88%	83%	83%
\$30-\$36	89%	89%	89%	89%	88%	88%	87%	87%	83%	83%
\$36-\$42	89%	88%	88%	88%	88%	87%	86%	86%	82%	82%
\$42-\$50	88%	88%	87%	87%	87%	87%	86%	86%	82%	82%
\$50-\$62.5	87%	87%	86%	86%	86%	86%	85%	85%	81%	81%
\$62.5-\$75	87%	86%	86%	86%	86%	85%	84%	84%	81%	81%
\$75-\$100	86%	86%	86%	86%	85%	85%	84%	84%	80%	80%
\$100-\$125	86%	85%	85%	85%	85%	84%	83%	83%	80%	80%
\$125+	85%	84%	84%	84%	84%	83%	82%	82%	79%	79%

PPB Plan B										
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<u>Salary (\$K)</u>	<u>FY10</u>	<u>FY11</u>	<u>FY12</u>	<u>FY13</u>	<u>FY14</u>	<u>FY15</u>	<u>FY16</u>	<u>FY17</u>	<u>FY18</u>	<u>FY19</u>
\$0-\$42	85%	85%	85%	84%	84%	84%	83%	83%	78%	78%
\$42+	83%	82%	82%	82%	82%	81%	80%	80%	76%	76%

PPB Plan C										
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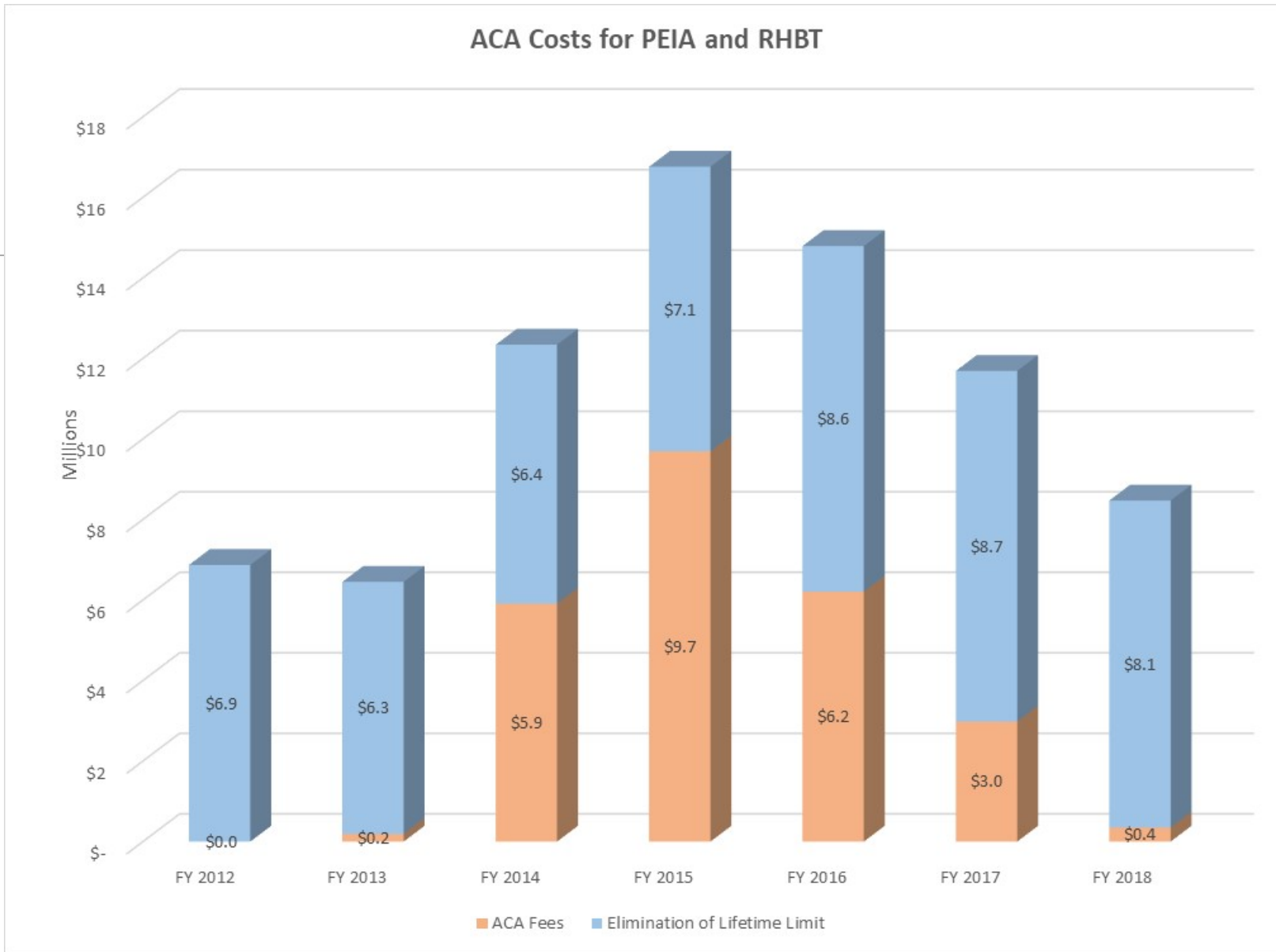
<u>Salary (\$K)</u>	<u>FY10</u>	<u>FY11</u>	<u>FY12</u>	<u>FY13</u>	<u>FY14</u>	<u>FY15</u>	<u>FY16</u>	<u>FY17</u>	<u>FY18</u>	<u>FY19</u>
All	N/A	85%	85%	84%	84%	84%	83%	81%	79%	78%

MOOP-Single

PPB Plan A										
<u>Salary (\$K)</u>	<u>FY10</u>	<u>FY11</u>	<u>FY12</u>	<u>FY13</u>	<u>FY14</u>	<u>FY15</u>	<u>FY16</u>	<u>FY17</u>	<u>FY18</u>	<u>FY19</u>
\$0-\$20	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$1,800	\$1,800
\$20-\$30	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$2,100	\$2,100
\$30-\$36	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$2,250	\$2,250
\$36-\$42	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$2,500	\$2,500
\$42-\$50	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$2,750	\$2,750
\$50-\$62.5	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$2,800	\$2,800
\$62.5-\$75	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$2,850	\$2,850
\$75-\$100	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$2,900	\$2,900
\$100-\$125	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$3,000	\$3,000
\$125+	\$2,250	\$2,250	\$2,250	\$2,250	\$2,250	\$2,250	\$2,250	\$2,250	\$3,250	\$3,250

PPB Plan B										
<u>Salary (\$K)</u>	<u>FY10</u>	<u>FY11</u>	<u>FY12</u>	<u>FY13</u>	<u>FY14</u>	<u>FY15</u>	<u>FY16</u>	<u>FY17</u>	<u>FY18</u>	<u>FY19</u>
\$0-\$42	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$3,000	\$3,000
\$42+	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$3,000	\$3,000

PPB Plan C										
<u>Salary (\$K)</u>	<u>FY10</u>	<u>FY11</u>	<u>FY12</u>	<u>FY13</u>	<u>FY14</u>	<u>FY15</u>	<u>FY16</u>	<u>FY17</u>	<u>FY18</u>	<u>FY19</u>
All	N/A	\$2,400	\$2,400	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500



- Total ACA Fees and Life Time Limit Costs to date: \$77M

Other ACA Benefits and Costs Added

<u>Health Care Reform Requirement</u>	<u>Estimated Yearly Cost</u>
Free preventive health services	\$3.5
Cover children to age 26 unless other coverage	\$6.0
Increased Medicare physician reimbursement	\$1.5
Medicare Advantage Payment reform	\$3.5
Change to Appeal Process	\$1.0
<hr/> Total	<hr/> \$15.5

Eligibility

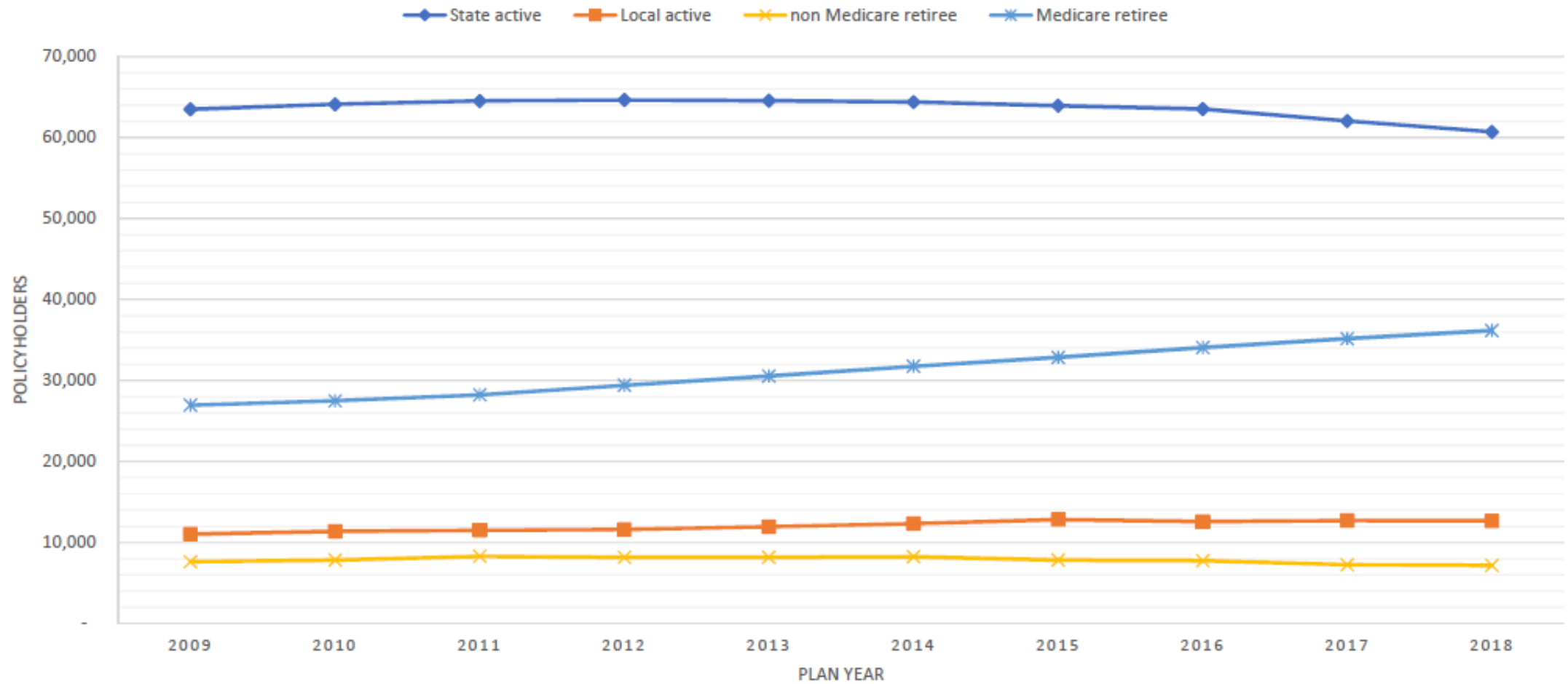
Eligibility management

Eligibility audit

Divorce audit

Medicare Validation audit

ENROLLMENT BY POLICYHOLDER



Enrollment By County in West Virginia

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
WV-KANAWHA	14,810	27,604	WV-BOONE	1,296	2,749
WV-MONONGALIA	7,540	14,713	WV-WYOMING	1,201	2,421
WV-CABELL	5,794	11,350	WV-HAMPSHIRE	1,196	2,446
WV-MERCER	4,686	9,204	WV-MCDOWELL	1,190	2,067
WV-RALEIGH	4,253	8,528	WV-HANCOCK	1,079	2,074
WV-HARRISON	4,182	8,469	WV-BARBOUR	984	1,882
WV-WOOD	4,048	8,105	WV-MONROE	945	1,946
WV-PUTNAM	3,763	8,258	WV-WETZEL	927	1,902
WV-BERKELEY	3,716	7,774	WV-TAYLOR	908	1,783
WV-MARION	3,465	6,607	WV-BRAXTON	881	1,790
WV-FAYETTE	2,969	6,003	WV-BROOKE	848	1,575
WV-GREENBRIER	2,276	4,641	WV-ROANE	823	1,654
WV-WAYNE	2,215	4,425	WV-GRANT	816	1,725
WV-RANDOLPH	2,127	4,270	WV-POCAHONTAS	806	1,571
WV-JACKSON	1,988	3,977	WV-HARDY	761	1,619
WV-LOGAN	1,980	3,911	WV-SUMMERS	756	1,407
WV-OHIO	1,905	3,775	WV-TUCKER	716	1,471
WV-PRESTON	1,886	3,580	WV-CLAY	696	1,406
WV-NICHOLAS	1,647	3,379	WV-RITCHIE	663	1,322
WV-JEFFERSON	1,586	3,307	WV-GILMER	663	1,338
WV-LEWIS	1,525	2,878	WV-MORGAN	574	1,167
WV-MASON	1,490	3,063	WV-PENDLETON	531	1,104
WV-MARSHALL	1,434	2,905	WV-WEBSTER	527	1,063
WV-MINERAL	1,432	2,810	WV-PLEASANTS	516	1,031
WV-LINCOLN	1,354	2,775	WV-TYLER	511	1,114
WV-MINGO	1,348	2,538	WV-CALHOUN	360	724
WV-UPSHUR	1,312	2,628	WV-WIRT	350	710
			WV-DODDRIDGE	328	660

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members
OH-LAWRENCE	714	1,483
OH-WASHINGTON	412	791
VA-TAZEVELL	347	674
PA-FAYETTE	305	590
OH-BELMONT	297	581
MD-ALLEGANY	221	403
PA-GREENE	197	345
MD-WASHINGTON	183	348
KY-PIKE	159	298
KY-BOYD	136	273
SC-HORRY	133	198
PA-ALLEGHENY	130	258
OH-GALLIA	122	278
PA-WASHINGTON	120	220
OH-JEFFERSON	119	223
OH-MEIGS	94	193
VA-FREDERICK	93	168
MD-GARRETT	92	181
OH-MONROE	61	132
FL-VOLUSIA	58	88
MD-FREDERICK	55	120
FL-BREVARD	51	72
OH-FRANKLIN	50	75
SC-BEAUFORT	49	78
VA-GILES	46	99
NC-MECKLENBURG	43	62
FL-PINELLAS	43	63
VA-BLAND	42	81
FL-LEE	40	54
NC-WAKE	39	55
KY-LAWRENCE	39	79
OH-COLUMBIANA	38	63
OH-ATHENS	38	84
PA-FRANKLIN	36	66
NC-BRUNSWICK	36	56
FL-POLK	36	55
FL-LAKE	36	51
KY-GREENUP	35	72
VA-WINCHESTER CITY	33	52
FL-SUMTER	32	49
FL-SARASOTA	31	39
OH-SCIOTO	29	62
FL-MARION	28	43
VA-LOUDOUN	27	55
PA-WESTMORELAND	27	43
VA-MONTGOMERY	26	44
VA-BUCHANAN	26	43
NC-NEW HANOVER	26	32
SC-YORK	25	38

Patient County Name	Number of Employees	Number of Members
SC-CHARLESTON	25	44
KY-MARTIN	25	32
VA-ROCKINGHAM	24	45
NC-UNION	24	36
KY-FAYETTE	24	39
KY-CARTER	24	39
FL-MANATEE	23	34
FL-HILLSBOROUGH	23	36
FL-COLLIER	23	32
MD-MONTGOMERY	22	40
FL-PASCO	22	33
NC-FORSYTH	21	24
FL-PALM BEACH	20	29
VA-ALLEGHANY	19	37
SC-GREENVILLE	19	24
FL-ST JOHNS	19	27
NC-GUILFORD	18	21
VA-ROANOKE CITY	17	19
VA-ROANOKE	17	30
NC-IREDELL	17	25
VA-WYTHE	16	24
VA-FAIRFAX	16	26
PA-BEAVER	16	33
NC-ONSLOW	16	27
FL-ORANGE	16	28
FL-HIGHLANDS	16	20
VA-CLARKE	15	44
FL-DUVAL	15	22
FL-CITRUS	15	24
TN-SULLIVAN	14	23
FL-HERNANDO	14	21
FL-CHARLOTTE	14	21
FL-BROWARD	14	25
AZ-MARICOPA	14	21
VA-VIRGINIA BEACH CITY	13	17
SC-LEXINGTON	13	23
SC-LANCASTER	13	18
VA-SHENANDOAH	12	19
TX-HARRIS	12	20
TN-JEFFERSON	12	16
SC-SPARTANBURG	12	17
NC-DURHAM	12	18
KY-JEFFERSON	12	19
FL-CLAY	12	19
AZ-PIMA	12	16
VA-WASHINGTON	11	16
VA-BOTETOURT	11	16
VA-BEDFORD	11	19
TN-WASHINGTON	11	14
PA-SOMERSET	11	18

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members
PA-FULTON	11	19
PA-BUTLER	11	21
OH-HAMILTON	11	18
FL-ALACHUA	11	18
VA-PULASKI	10	12
SC-DORCHESTER	10	18
PA-BEDFORD	10	16
NC-ROWAN	10	13
NC-CABARRUS	10	14
IL-COOK	10	16
FL-FLAGLER	10	19
VA-SALEM CITY	9	9
VA-LYNCHBURG CITY	9	13
VA-HENRICO	9	10
VA-HANOVER	9	14
TN-SEVIER	9	13
PA-BUCKS	9	12
OH-SUMMIT	9	14
OH-NOBLE	9	17
OH-MONTGOMERY	9	11
OH-DELAWARE	9	13
FL-PUTNAM	9	13
CA-SAN DIEGO	9	15
VA-CHESAPEAKE CITY	8	11
VA-ALBEMARLE	8	14
TN-KNOX	8	15
TN-DAVIDSON	8	10
SC-CLARENDON	8	14
PA-CUMBERLAND	8	12
OH-STARK	8	15
OH-JACKSON	8	10
NC-GASTON	8	15
NC-CARTERET	8	13
NC-ALAMANCE	8	12
MD-HOWARD	8	15
FL-ST LUCIE	8	12
FL-NASSAU	8	12
VA-STAUNTON CITY	7	11
VA-STAFFORD	7	10
VA-HARRISONBURG CITY	7	12
VA-CHESTERFIELD	7	13
TN-HAWKINS	7	11
SC-RICHLAND	7	9
PA-LANCASTER	7	16
PA-INDIANA	7	10
NV-CLARK	7	10
NC-CUMBERLAND	7	11
GA-GWINNETT	7	14
GA-COBB	7	11
FL-INDIAN RIVER	7	12

Patient County Name	Number of Employees	Number of Members
VA-FRANKLIN	6	10
TX-TARRANT	6	8
TX-COLLIN	6	7
TN-RUTHERFORD	6	10
SC-GEORGETOWN	6	8
SC-BERKELEY	6	9
PA-ERIE	6	10
PA-ADAMS	6	11
OH-WAYNE	6	11
OH-WARREN	6	8
OH-PORTAGE	6	17
OH-LICKING	6	14
OH-GUERNSEY	6	8
OH-GREENE	6	12
OH-FAIRFIELD	6	7
OH-BUTLER	6	12
NC-SURRY	6	11
NC-ORANGE	6	9
NC-MOORE	6	9
NC-BUNCOMBE	6	8
MI-WASHTENAW	6	11
MD-ANNE ARUNDEL	6	11
GA-DEKALB	6	7
DE-SUSSEX	6	8
AL-SHELBY	6	9
VA-YORK	5	9
VA-SPOTSYLVANIA	5	7
VA-PRINCE WILLIAM	5	14
VA-MECKLENBURG	5	8
VA-JAMES CITY	5	8
VA-HIGHLAND	5	13
TN-WILLIAMSON	5	7
TN-GREENE	5	8
SC-ANDERSON	5	6
PA-YORK	5	11
OH-PIKE	5	6
OH-LAKE	5	6
OH-HARRISON	5	8
OH-CUYAHOGA	5	16
NM-BERNALILLO	5	7
NC-LINCOLN	5	6
NC-HENDERSON	5	7
NC-DARE	5	6
NC-CRAVEN	5	8
MO-ST LOUIS	5	8
MI-OAKLAND	5	12
MD-PRINCE GEORGE'S	5	10
MD-CARROLL	5	10
GA-HALL	5	7
GA-FULTON	5	8

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
GA-CHATHAM	5	7	FL-ESCAMBIA	4	6
FL-SEMINOLE	5	6	DE-NEW CASTLE	4	7
FL-OKALOOSA	5	11	CA-VENTURA	4	7
FL-MARTIN	5	7	CA-ORANGE	4	4
FL-LEON	5	12	WI-DANE	3	8
CA-RIVERSIDE	5	12	VA-WISE	3	9
WI-MILWAUKEE	4	7	VA-WILLIAMSBURG CITY	3	4
WA-KING	4	5	VA-WAYNESBORO CITY	3	4
VA-SMYTH	4	8	VA-RUSSELL	3	3
VA-RADFORD CITY	4	7	VA-ROCKBRIDGE	3	5
VA-ORANGE	4	8	VA-NORFOLK CITY	3	5
VA-FLUVANNA	4	6	VA-MARTINSVILLE CITY	3	3
VA-DANVILLE CITY	4	5	VA-HALIFAX	3	6
VA-CARROLL	4	5	VA-FLOYD	3	4
VA-AUGUSTA	4	5	VA-FAUQUIER	3	3
TX-TRAVIS	4	5	VA-APPOMATTOX	3	7
TX-DENTON	4	9	TX-WILLIAMSON	3	4
TX-DALLAS	4	7	TX-GALVESTON	3	3
TX-BEXAR	4	6	TX-COMAL	3	4
TN-WILSON	4	6	TX-BRAZOS	3	6
TN-SUMNER	4	4	TN-ROBERTSON	3	4
TN-HAMILTON	4	8	TN-MONTGOMERY	3	6
TN-GRAINGER	4	6	TN-LOUDON	3	6
SC-OCONEE	4	6	TN-HAMBLEN	3	4
SC-NEWBERRY	4	6	TN-CUMBERLAND	3	4
PA-NORTHAMPTON	4	9	TN-COFFEE	3	4
PA-MONTGOMERY	4	12	TN-BLOUNT	3	4
PA-LAWRENCE	4	5	SC-PICKENS	3	4
PA-CENTRE	4	11	SC-GREENWOOD	3	8
OH-TUSCARAWAS	4	6	SC-FLORENCE	3	4
OH-MIAMI	4	4	PA-MERCER	3	4
OH-CLERMONT	4	5	PA-CHESTER	3	8
NC-STOKES	4	6	OH-VINTON	3	8
NC-DAVIDSON	4	8	OH-ROSS	3	3
NC-CATAWBA	4	6	OH-MUSKINGUM	3	6
MD-DORCHESTER	4	7	OH-MORGAN	3	4
MD-CALVERT	4	7	OH-MAHONING	3	11
MD-BALTIMORE CITY	4	8	OH-LORAIN	3	6
KY-ROWAN	4	4	OH-KNOX	3	6
KY-MADISON	4	5	NJ-MONMOUTH	3	6
KY-BOONE	4	5	NJ-BERGEN	3	3
HI-HONOLULU	4	7	NH-ROCKINGHAM	3	3
GA-GLYNN	4	5	NH-HILLSBOROUGH	3	4
GA-FLOYD	4	5	NC-WATAUGA	3	3
GA-CLARKE	4	6	NC-TRANSYLVANIA	3	5
GA-CAMDEN	4	6	NC-RANDOLPH	3	9
FL-OSCEOLA	4	8	NC-PASQUOTANK	3	5
FL-MONROE	4	6	NC-PAMLICO	3	5
FL-LEVY	4	7	NC-MITCHELL	3	4
			NC-LEE	3	5
			NC-JOHNSTON	3	5

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
NC-HARNETT	3	4	TX-ROCKWALL	2	2
NC-FRANKLIN	3	6	TX-HENDERSON	2	4
NC-CLEVELAND	3	4	TX-GUADALUPE	2	2
NC-CHATHAM	3	3	TX-BRAZORIA	2	3
MI-WAYNE	3	6	TN-SHELBY	2	3
MI-JACKSON	3	3	TN-MONROE	2	2
MD-HARFORD	3	3	TN-MAURY	2	2
MD-BALTIMORE	3	4	TN-FENTRESS	2	3
KY-JESSAMINE	3	4	TN-CLAIBORNE	2	5
IN-BOONE	3	5	SD-MINNEHAHA	2	3
IL-LAKE	3	5	SD-LAKE	2	5
ID-ADA	3	4	SC-WILLIAMSBURG	2	4
GA-PAULDING	3	5	SC-SUMTER	2	3
GA-LINCOLN	3	6	RI-NEWPORT	2	2
GA-JACKSON	3	5	PA-SCHUYLKILL	2	3
GA-FAYETTE	3	4	PA-LYCOMING	2	2
GA-CHEROKEE	3	4	PA-LUZERNE	2	2
GA-BALDWIN	3	3	PA-LEHIGH	2	2
FL-SANTA ROSA	3	3	PA-DELAWARE	2	4
FL-MIAMI-DADE	3	6	PA-CRAWFORD	2	6
FL-BAY	3	3	PA-CLARION	2	3
DE-KENT	3	3	PA-CAMBRIA	2	10
DC-DISTRICT OF COLUMBIA	3	6	PA-BLAIR	2	2
CO-WELD	3	7	OR-MULTNOMAH	2	2
CA-SANTA CLARA	3	4	OK-TULSA	2	3
CA-SAN FRANCISCO	3	4	OK-OKLAHOMA	2	2
CA-LOS ANGELES	3	5	OK-CLEVELAND	2	7
AZ-YAVAPAI	3	3	OH-WOOD	2	4
AR-WHITE	3	4	OH-TRUMBULL	2	2
AL-JEFFERSON	3	6	OH-MORROW	2	2
WA-WHATCOM	2	2	OH-MARION	2	2
WA-SPOKANE	2	3	OH-LUCAS	2	4
WA-PIERCE	2	3	OH-HURON	2	2
VA-WARREN	2	3	OH-CLINTON	2	3
VA-PRINCE GEORGE	2	2	OH-CLARK	2	2
VA-POWHATAN	2	4	OH-BROWN	2	3
VA-MCDOWELL	2	2	NY-TOMPKINS	2	2
VA-MANASSAS CITY	2	2	NY-MONROE	2	2
VA-LOUISA	2	4	NY-LIVINGSTON	2	3
VA-KING AND QUEEN	2	2	NY-CAYUGA	2	3
VA-HENRY	2	4	NJ-MERCER	2	5
VA-DICKENSON	2	5	NE-DOUGLAS	2	2
VA-CULPEPER	2	3	NC-WILSON	2	3
VA-COLONIAL HEIGHTS CITY	2	2	NC-STANLY	2	2
VA-CAMPBELL	2	3	NC-SAMPSON	2	2
VA-BRISTOL CITY	2	3	NC-RUTHERFORD	2	2
VA-BATH	2	4	NC-POLK	2	3
VA-ARLINGTON	2	3	NC-PERQUIMANS	2	4
VA-ALEXANDRIA CITY	2	4	NC-NASH	2	4
UT-SALT LAKE	2	2	NC-LENOIR	2	3

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
NC-HAYWOOD	2	2	CO-DOUGLAS	2	2
NC-GRANVILLE	2	2	CO-ARAPAHOE	2	3
NC-DUPLIN	2	2	CA-SACRAMENTO	2	2
NC-DAVIE	2	3	CA-CONTRA COSTA	2	2
NC-CHEROKEE	2	3	CA-ALAMEDA	2	7
NC-BURKE	2	2	AZ-YUMA	2	2
MT-MISSOULA	2	4	AZ-PINAL	2	2
MT-FLATHEAD	2	3	AR-BENTON	2	3
MS-HARRISON	2	2	AL-RUSSELL	2	3
MN-WASHINGTON	2	2	AL-MOBILE	2	3
MN-DAKOTA	2	2	AL-LEE	2	3
MI-OTTAWA	2	2	AL-DALE	2	4
MI-MACOMB	2	3	AK-ANCHORAGE BOROUGH	2	2
MI-KENT	2	4	WY-LINCOLN	2	3
ME-HANCOCK	2	4	WI-WASHBURN	1	1
ME-CUMBERLAND	2	3	WI-POLK	1	1
MD-TALBOT	2	3	WI-OUTAGAMIE	1	1
MD-QUEEN ANNE'S	2	5	WI-MANITOWOC	1	1
MD-CECIL	2	4	WI-KENOSHA	1	1
LA-ORLEANS PARISH	2	5	WA-WALLA WALLA	1	2
LA-EAST BATON ROUGE PARISH	2	3	WA-THURSTON	1	1
KY-WARREN	2	4	WA-SNOHOMISH	1	2
KY-MONTGOMERY	2	2	WA-OKANOGAN	1	1
KY-MERCER	2	2	WA-ISLAND	1	1
KY-KENTON	2	2	WA-CLARK	1	1
KY-FLOYD	2	2	VA-SURRY	1	2
KY-DAVIESS	2	4	VA-SOUTHAMPTON	1	1
KY-CLARK	2	4	VA-RICHMOND CITY	1	2
KY-CAMPBELL	2	3	VA-PRINCE EDWARD	1	2
KY-BATH	2	4	VA-PITTSYLVANIA	1	2
IN-VIGO	2	2	VA-PATRICK	1	1
IN-PORTER	2	8	VA-PAGE	1	2
IN-HENRY	2	2	VA-NORTON CITY	1	1
IN-HENDRICKS	2	3	VA-NORTHUMBERLAND	1	1
IN-HAMILTON	2	4	VA-NELSON	1	2
IN-FLOYD	2	3	VA-MADISON	1	1
IL-WINNEBAGO	2	4	VA-LANCASTER	1	1
IL-CHAMPAIGN	2	2	VA-KING GEORGE	1	2
ID-BONNER	2	4	VA-HAMPTON CITY	1	2
GA-OCONEE	2	4	VA-GREENE	1	1
GA-MONROE	2	5	VA-GALAX CITY	1	1
GA-MCDUFFIE	2	4	VA-DINWIDDIE	1	2
GA-HENRY	2	2	VA-BRUNSWICK	1	1
GA-GRADY	2	2	VA-AMHERST	1	1
GA-COLUMBIA	2	3	VA-ACCOMACK	1	2
GA-BRYAN	2	2	UT-CACHE	1	1
FL-WALTON	2	3	TX-WOOD	1	2
FL-OKEECHOBEE	2	2	TX-WASHINGTON	1	2
FL-FRANKLIN	2	3	TX-TOM GREEN	1	1
FL-DESOTO	2	2	TX-TITUS	1	1

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
TX-SMITH	1	2	PA-MIFFLIN	1	1
TX-RUNNELS	1	1	PA-LACKAWANNA	1	5
TX-POLK	1	2	PA-JUNIATA	1	1
TX-PARKER	1	1	PA-CLINTON	1	1
TX-NOLAN	1	1	PA-CARBON	1	1
TX-HIDALGO	1	1	PA-ARMSTRONG	1	1
TX-HAYS	1	2	OR-WASHINGTON	1	2
TX-GRIMES	1	2	OR-POLK	1	2
TX-GREGG	1	1	OR-KLAMATH	1	2
TX-FORT BEND	1	4	OR-JACKSON	1	1
TX-EL PASO	1	2	OR-DESCHUTES	1	1
TX-BREWSTER	1	2	OR-BENTON	1	1
TX-BOWIE	1	1	OK-PITTSBURG	1	3
TX-BELL	1	2	OK-MUSKOGEE	1	1
TX-BASTROP	1	2	OK-JACKSON	1	1
TX-BANDERA	1	2	OK-CREEK	1	1
TN-WHITE	1	1	OK-CANADIAN	1	2
TN-WEAKLEY	1	2	OH-SENECA	1	5
TN-SMITH	1	2	OH-SANDUSKY	1	2
TN-PUTNAM	1	2	OH-PREBLE	1	2
TN-OBION	1	1	OH-PICKAWAY	1	1
TN-MADISON	1	2	OH-PERRY	1	2
TN-JOHNSON	1	2	OH-OTTAWA	1	1
TN-JACKSON	1	2	OH-MERCER	1	1
TN-HICKMAN	1	1	OH-MADISON	1	1
TN-HENRY	1	1	OH-LOGAN	1	1
TN-GRUNDY	1	1	OH-HOCKING	1	2
TN-GIBSON	1	2	OH-HIGHLAND	1	2
TN-FAYETTE	1	2	OH-HARDIN	1	1
TN-DICKSON	1	1	OH-CHAMPAIGN	1	2
TN-DE KALB	1	1	OH-CARROLL	1	2
TN-COCKE	1	1	OH-ASHLAND	1	3
TN-CHEATHAM	1	1	OH-ALLEN	1	2
TN-CAMPBELL	1	3	NY-WESTCHESTER	1	2
SD-PENNINGTON	1	2	NY-ST LAWRENCE	1	1
SD-MEADE	1	2	NY-SCHENECTADY	1	1
SD-LAWRENCE	1	2	NY-PUTNAM	1	1
SD-HAMLIN	1	2	NY-ORANGE	1	2
SC-ORANGEBURG	1	2	NY-ONONDAGA	1	3
SC-MARION	1	1	NY-NEW YORK	1	9
SC-KERSHAW	1	2	NY-NASSAU	1	1
SC-JASPER	1	2	NY-MONTGOMERY	1	1
SC-EDGEFIELD	1	2	NY-CHAUTAUQUA	1	4
SC-COLLETON	1	3	NY-BRONX	1	2
RI-WASHINGTON	1	2	NY-ALLEGANY	1	1
PA-UNION	1	1	NY-ALBANY	1	1
PA-SNYDER	1	1	NM-SANDOVAL	1	1
PA-NORTHUMBERLAND	1	1	NM-LINCOLN	1	2
PA-MONTOUR	1	1	NM-EDDY	1	1
PA-MONONGALIA	1	6	NM-DONA ANA	1	2

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
NJ-UNION	1	4	MO-BOONE	1	2
NJ-SALEM	1	1	MO-AUDRAIN	1	2
NJ-OCEAN	1	3	MO-ADAIR	1	1
NJ-MORRIS	1	2	MN-MOWER	1	1
NJ-MIDDLESEX	1	3	MN-JACKSON	1	4
NJ-HUNTERDON	1	1	MN-CARVER	1	1
NJ-ESSEX	1	5	MN-BENTON	1	2
NJ-CAPE MAY	1	3	MI-MONROE	1	1
NJ-BURLINGTON	1	3	MI-LEELANAU	1	2
NH-GRAFTON	1	1	MI-LAPEER	1	1
NH-CARROLL	1	1	MI-KALKASKA	1	1
NE-SCOTT'S BLUFF	1	1	MI-BERRIEN	1	3
NE-LANCASTER	1	1	MI-ALLEGAN	1	2
NE-KIMBALL	1	1	MD-WORCESTER	1	1
ND-CASS	1	4	MD-WICOMICO	1	1
NC-YADKIN	1	2	MD-ST MARY'S	1	2
NC-WILKES	1	1	MD-SOMERSET	1	1
NC-WAYNE	1	1	MD-CHARLES	1	1
NC-VANCE	1	2	MA-PLYMOUTH	1	3
NC-ROBESON	1	2	MA-MIDDLESEX	1	2
NC-RICHMOND	1	1	MA-HAMPSHIRE	1	1
NC-PITT	1	1	MA-ESSEX	1	1
NC-PERSON	1	1	MA-BARNSTABLE	1	2
NC-PENDER	1	1	LA-VERNON PARISH	1	1
NC-MONTGOMERY	1	2	LA-ST LANDRY PARISH	1	1
NC-MACON	1	2	LA-LAFAYETTE PARISH	1	1
NC-EDGECOMBE	1	1	LA-BOSSIER PARISH	1	1
NC-CURRITUCK	1	3	LA-ASSUMPTION PARISH	1	2
NC-COLUMBUS	1	1	KY-WOODFORD	1	2
NC-CHOWAN	1	2	KY-WHITLEY	1	2
NC-CALDWELL	1	2	KY-TRIMBLE	1	1
NC-ASHE	1	1	KY-TRIGG	1	1
NC-ANSON	1	1	KY-TAYLOR	1	1
MT-MINERAL	1	1	KY-SHELBY	1	2
MT-LEWIS AND CLARK	1	1	KY-RUSSELL	1	1
MT-GALLATIN	1	2	KY-NICHOLAS	1	1
MS-LEFLORE	1	1	KY-NELSON	1	2
MS-LAUDERDALE	1	1	KY-MASON	1	3
MS-LAMAR	1	2	KY-MAGOFFIN	1	1
MS-DESOTO	1	1	KY-LINCOLN	1	1
MS-COPIAH	1	2	KY-JOHNSON	1	1
MO-WEBSTER	1	1	KY-JACKSON	1	1
MO-TEXAS	1	1	KY-HOPKINS	1	1
MO-TANEY	1	2	KY-HARLAN	1	3
MO-ST CHARLES	1	1	KY-FRANKLIN	1	2
MO-SCOTT	1	1	KY-CHRISTIAN	1	2
MO-PHELPS	1	1	KY-BRACKEN	1	1
MO-JACKSON	1	9	KY-BELL	1	1
MO-COLE	1	1	KS-SHAWNEE	1	1
MO-CASS	1	2	KS-POTTAWATOMIE	1	1

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
KS-MCPHERSON	1	3	GA-CATOOSA	1	3
KS-JOHNSON	1	2	GA-CARROLL	1	2
KS-DOUGLAS	1	2	GA-BRANTLEY	1	4
IN-WHITE	1	1	GA-BIBB	1	2
IN-WABASH	1	1	GA-BARROW	1	2
IN-VANDERBURGH	1	3	FL-SUWANNEE	1	11
IN-TIPPECANOE	1	7	FL-JEFFERSON	1	1
IN-ST JOSEPH	1	1	FL-GULF	1	1
IN-PUTNAM	1	1	FL-COLUMBIA	1	1
IN-MARION	1	6	CT-LITCHFIELD	1	1
IN-MADISON	1	1	CT-HARTFORD	1	2
IN-HOWARD	1	1	CO-MESA	1	2
IN-HARRISON	1	2	CO-LARIMER	1	2
IN-HANCOCK	1	1	CO-LA PLATA	1	1
IN-ELKHART	1	2	CO-JEFFERSON	1	1
IN-DEARBORN	1	1	CO-EL PASO	1	3
IN-CRAWFORD	1	2	CO-DENVER	1	2
IN-CLARK	1	1	CO-BROOMFIELD	1	1
IN-CARROLL	1	1	CO-BOULDER	1	1
IN-ALLEN	1	1	CA-SONOMA	1	1
IL-MACOU PIN	1	1	CA-SAN JOAQUIN	1	1
IL-KENDALL	1	2	CA-SAN BERNARDINO	1	2
IL-KANKAKEE	1	1	CA-MENDOCINO	1	2
IL-DUPAGE	1	5	CA-FRESNO	1	5
IL-CLARK	1	4	AZ-MOHAVE	1	2
ID-KOOTENAI	1	2	AZ-GRAHAM	1	2
ID-BONNEVILLE	1	1	AZ-COCONINO	1	2
IA-LINN	1	3	AZ-COCHISE	1	1
IA-JOHNSON	1	2	AR-CRAIGHEAD	1	1
IA-CLINTON	1	1	AR-BAXTER	1	1
IA-BLACK HAWK	1	1	AL-WINSTON	1	1
HI-HAWAII	1	2	AL-WALKER	1	1
GA-WHITFIELD	1	1	AL-ST CLAIR	1	2
GA-WHITE	1	2	AL-MONTGOMERY	1	1
GA-UNION	1	2	AL-MARSHALL	1	2
GA-TROUP	1	2	AL-MADISON	1	2
GA-TOOMBS	1	1	AL-HOUSTON	1	2
GA-MORGAN	1	2	AL-ETOWAH	1	1
GA-LUMPKIN	1	2	AL-CHAMBERS	1	1
GA-LOWNDES	1	1	AL-BARBOUR	1	2
GA-LIBERTY	1	2	AL-BALDWIN	1	2
GA-LEE	1	1	AK-MUNICIPALITY OF ANCHORAGE	1	1
GA-HOUSTON	1	2	AK-KENAI PENINSULA BOROUGH	1	2
GA-HART	1	2	WY-SUBLETTE	1	1
GA-HARRIS	1	2	WY-PARK	1	1
GA-GREENE	1	2	WY-GOSHEN	1	1
GA-FANNIN	1	1	WA-KITTITAS	0	3
GA-DOUGLAS	1	1	VT-CHITTENDEN	0	1
GA-COOK	1	4	VA-MANASSAS PARK CITY	0	1
GA-CHATTOOGA	1	1	VA-GLOUCESTER	0	1

Enrollment by State & County

Patient County Name	Number of Employees	Number of Members	Patient County Name	Number of Employees	Number of Members
UT-WEBER	0	1	ND-GRAND FORKS	0	1
UT-DAVIS	0	1	NC-NORTHAMPTON	0	1
TX-RANDALL	0	1	MN-RAMSEY	0	1
TX-LUBBOCK	0	2	MN-BECKER	0	1
TX-KENDALL	0	3	MI-ST CLAIR	0	2
TX-JEFFERSON	0	1	MI-SHIAWASSEE	0	2
TX-HALE	0	1	MI-INGHAM	0	3
TX-ECTOR	0	1	MI-GENESEE	0	1
TX-CAMERON	0	1	MI-CLARE	0	1
TN-HARDEMAN	0	1	MI-CALHOUN	0	4
SD-CLAY	0	2	MA-WORCESTER	0	1
SC-LAURENS	0	1	MA-SUFFOLK	0	2
SC-DILLON	0	1	KY-SCOTT	0	3
RI-PROVIDENCE	0	1	KY-BOURBON	0	1
RI-KENT	0	1	KS-SEDGWICK	0	1
PA-WARREN	0	1	ID-MADISON	0	1
PA-BROOKE	0	1	GA-GORDON	0	1
OR-MARION	0	5	GA-DAWSON	0	1
OR-LANE	0	2	GA-COWETA	0	1
OK-PAYNE	0	3	GA-CLINCH	0	1
OK-MARSHALL	0	1	CT-WINDHAM	0	1
OK-LE FLORE	0	1	CT-NEW LONDON	0	1
OK-KANAWHA	0	1	CT-NEW HAVEN	0	3
OK-CUSTER	0	2	CO-SUMMIT	0	1
OH-OHIO	0	1	CO-LINCOLN	0	1
OH-HANCOCK	0	2	CA-YOLO	0	1
OH-FAYETTE	0	1	CA-SAN MATEO	0	1
OH-COSHOCTON	0	2	CA-MONONGALIA	0	1
NY-QUEENS	0	1	CA-KERN	0	1
NY-OSWEGO	0	3	AR-WASHINGTON	0	4
NY-KINGS	0	3	AR-CONWAY	0	3
NY-HERKIMER	0	1	AL-CLARKE	0	1
NJ-GLOUCESTER	0	1	WY-ALBANY	0	2

Premiums

Premium Revenue	
FY 2019	
	FY 2019
State Employer Active Premium:	
General Revenue	265,115,076
Special Revenue	<u>142,754,272</u>
Total State Active Employer Premium	<u><u>407,869,348</u></u>
State Employer Retiree Subsidy:	
General Revenue	65,866,385
Special Revenue	<u>35,466,515</u>
Total State Employer Retiree Subsidy	<u><u>101,332,899</u></u>
Total State Premium	<u>509,202,247</u>

Premiums over the years

Employer Premiums

State Agencies:

Employee Only
Employee/Children
Family

	Jan-95	Jan-96	% Increase	Jul-96	% Increase	Jan-97	% Increase	Jul-97	% Increase	Jan-98	% Increase
Employee Only	177.00	177.00	0.00%	178.01	0.57%	182.56	2.56%	189.82	3.98%	185.48	-2.29%
Employee/Children	279.00	279.00	0.00%	287.72	3.13%	287.72	0.00%	299.40	4.06%	295.06	-1.45%
Family	381.00	381.00	0.00%	392.89	3.12%	392.89	0.00%	408.98	4.10%	392.62	-4.00%
Non-State Agencies:											
Employee Only	185.00	185.00	0.00%	192.81	4.22%	192.81	0.00%	192.81	0.00%	192.82	0.01%
Employee/Children	391.00	391.00	0.00%	407.46	4.21%	407.46	0.00%	407.46	0.00%	407.46	0.00%
Family	391.00	391.00	0.00%	407.46	4.21%	407.46	0.00%	407.46	0.00%	407.46	0.00%

Combined State Agency and Employee

Employee Only
Employee/Children
Family

177.00
299.00
421.00

Employees/Retirees

State Employees (18/20 to 30 Salary) Net of Discounts

Employee Only
Employee/Children
Family

	Jan-95	Jan-96	% Increase	Jul-96	% Increase	Jan-97	% Increase	Jul-97	% Increase	Jan-98	% Increase
Employee Only	0.00	0.00	n/a	10.00	#DIV/0!	\$ 10.00	0.00%	\$ 10.00	0.00%	10.00	0.00%
Employee/Children	20.00	20.00	0.00%	25.00	25.00%	\$ 25.00	0.00%	\$ 25.00	0.00%	25.00	0.00%
Family	40.00	40.00	0.00%	50.00	25.00%	\$ 50.00	0.00%	\$ 50.00	0.00%	48.00	-4.00%
Retiree Rates:											
Medicare											
Retiree Only	41.00	41.00	0.00%	41.00	0.00%	41.00	0.00%	45.00	9.76%	45.50	1.11%
Retiree w/Medicare Dependents	68.00	68.00	0.00%	68.00	0.00%	68.00	0.00%	76.00	11.76%	76.50	0.66%
Retiree w/Non Medicare Dependents	163.00	163.00	0.00%	163.00	0.00%	163.00	0.00%	183.00	12.27%	183.50	0.27%

Non - Medicare

Retiree Only
Retiree w/Medicare Dependents
Retiree w/Non Medicare Dependents

Retiree Only	119.00	119.00	0.00%	119.00	0.00%	119.00	0.00%	132.10	11.01%	132.60	0.38%
Retiree w/Medicare Dependents	151.00	151.00	0.00%	151.00	0.00%	151.00	0.00%	168.26	11.43%	168.76	0.30%
Retiree w/Non Medicare Dependents	238.00	238.00	0.00%	238.00	0.00%	238.00	0.00%	266.56	12.00%	267.06	0.19%

PEIA

Employer Premiums

	Jul-98	% Increase	Jul-99	% Increase	Jul-00	% Increase	Jul-01	% Increase	Jul-02	% Increase
State Agencies:										
Employee Only	213.76	15.25%	234.76	9.82%	234.76	0.00%	239.00	1.81%	273.00	14.23%
Employee/Children	285.18	-3.35%	290.18	1.75%	293.00	0.97%	299.00	2.05%	340.00	13.71%
Family	441.10	12.35%	452.10	2.49%	476.00	5.29%	486.00	2.10%	549.00	12.96%
Non-State Agencies:										
Employee Only	239.40	24.16%	239.40	0.00%	241.90	1.04%	247.00	2.11%	301.00	21.86%
Employee/Children	487.20	19.57%	487.20	0.00%	509.20	4.52%	502.00	-1.41%	611.00	21.71%
Family	487.20	19.57%	487.20	0.00%	509.20	4.52%	502.00	-1.41%	611.00	21.71%

Combined State Agency and Employee

Employee Only
Employee/Children
Family

Employees/Retirees

State Employees (18/20 to 30 Salary) Net of Discounts

	Jul-98	% Increase	Jul-99	% Increase	Jul-00	% Increase	Jul-01	% Increase	Jul-02	% Increase
Employee Only	10.00	0.00%	10.00	0.00%	15.00	50.00%	19.00	26.67%	25.00	31.58%
Employee/Children	25.00	0.00%	25.00	0.00%	30.00	20.00%	38.00	26.67%	50.00	31.58%
Family	48.00	0.00%	48.00	0.00%	58.00	20.83%	72.00	24.14%	94.00	30.56%
Retiree Rates:										
Medicare										
Retiree Only	45.50	0.00%	45.50	0.00%	45.50	0.00%	47.00	3.30%	52.00	10.64%
Retiree w/Medicare Dependents	76.50	0.00%	76.50	0.00%	76.50	0.00%	79.00	3.27%	88.00	11.39%
Retiree w/Non Medicare Dependents	183.50	0.00%	183.50	0.00%	183.50	0.00%	189.00	3.00%	210.00	11.11%
Non - Medicare										
Retiree Only	132.60	0.00%	132.60	0.00%	132.60	0.00%	137.00	3.32%	158.00	15.33%
Retiree w/Medicare Dependents	168.76	0.00%	168.76	0.00%	168.76	0.00%	174.00	3.11%	200.00	14.94%
Retiree w/Non Medicare Dependents	267.06	0.00%	267.06	0.00%	267.06	0.00%	275.00	2.97%	316.00	14.91%

Employer Premiums

	Jul-03	% Increase	Jul-04	% Increase	Jul-05	% Increase	Jan-06	% Increase	Jul-06	% Increase
State Agencies:										
Employee Only	308.00	12.82%	\$314.00	1.95%	\$339.00	7.96%	\$339.00	0.00%	\$345.00	1.77%
Employee/Children	384.00	12.94%	\$392.00	2.08%	\$431.00	9.95%	\$431.00	0.00%	\$433.00	0.46%
Family	620.00	12.93%	\$632.00	1.94%	\$699.00	10.60%	\$699.00	0.00%	\$705.00	0.86%
Non-State Agencies:										
Employee Only	336.00	11.63%	\$364.00	8.33%	\$383.00	5.22%	\$383.00	0.00%	\$395.00	3.13%
Employee/Children	683.00	11.78%	\$740.00	8.35%	\$779.00	5.27%	\$779.00	0.00%	\$803.00	3.08%
Family	683.00	11.78%	\$740.00	8.35%	\$779.00	5.27%	\$779.00	0.00%	\$803.00	3.08%

Combined State Agency and Employee

Employee Only
Employee/Children
Family

Employees/Retirees**State Employees (18/20 to 30 Salary) Net of Discounts**

	Jul-03	% Increase	Jul-04	% Increase	Jul-05	% Increase	Jan-06	% Increase	Jul-06	% Increase
Employee Only	31.00	24.00%	\$31.00	0.00%	\$31.00	0.00%	\$33.00	6.45%	\$37.00	12.12%
Employee/Children	61.00	22.00%	\$61.00	0.00%	\$61.00	0.00%	\$65.00	6.56%	\$73.00	12.31%
Family	116.00	23.40%	\$116.00	0.00%	\$116.00	0.00%	\$122.00	5.17%	\$136.00	11.48%
Retiree Rates:										
Medicare										
Retiree Only	59.00	13.46%	59.00	0.00%	59.00	0.00%	\$63.00	6.78%	\$68.00	7.94%
Retiree w/Medicare Dependents	99.00	12.50%	99.00	0.00%	99.00	0.00%	\$106.00	7.07%	\$113.00	6.60%
Retiree w/Non Medicare Dependents	237.00	12.86%	237.00	0.00%	237.00	0.00%	\$254.00	7.17%	\$271.00	6.69%
Non - Medicare										
Retiree Only	182.00	15.19%	182.00	0.00%	182.00	0.00%	\$195.00	7.14%	\$208.00	6.67%
Retiree w/Medicare Dependents	230.00	15.00%	230.00	0.00%	230.00	0.00%	\$246.00	6.96%	\$263.00	6.91%
Retiree w/Non Medicare Dependents	363.00	14.87%	363.00	0.00%	363.00	0.00%	\$389.00	7.16%	\$416.00	6.94%

PEIA

Employer Premiums

	Jul-07	% Increase	Jul-08	% Increase	Jul-09	% Increase	Jul-10	% Increase	Jul-11	% Increase
State Agencies:										
Employee Only	\$345.00	0.00%	\$345.00	0.00%	\$365.00	5.80%	\$ 381.00	4.38%	\$ 381.00	0.00%
Employee/Children	\$433.00	0.00%	\$433.00	0.00%	\$459.00	6.00%	\$ 478.00	4.14%	\$ 478.00	0.00%
Family	\$705.00	0.00%	\$705.00	0.00%	\$748.00	6.10%	\$ 778.00	4.01%	\$ 778.00	0.00%
Non-State Agencies:										
Employee Only	\$395.00	0.00%	\$436.00	10.38%	\$482.00	10.55%	\$482.00	0.00%	\$482.00	0.00%
Employee/Children	\$803.00	0.00%	\$845.00	5.23%	\$908.00	7.46%	\$908.00	0.00%	\$908.00	0.00%
Family	\$803.00	0.00%	\$895.00	11.46%	\$999.00	11.62%	\$999.00	0.00%	\$999.00	0.00%

Combined State Agency and Employee

Employee Only			382.00		404.00		422.00		422.00
Employee/Children			506.00		536.00		558.00		558.00
Family			841.00		893.00		930.00		930.00

Employees/Retirees

	Jul-07	% Increase	Jul-08	% Increase	Jul-09	% Increase	Jul-10	% Increase	Jul-11	% Increase
State Employees (18/20 to 30 Salary) Net of Discounts										
Employee Only	\$37.00	0.00%	\$37.00	0.00%	\$39.00	5.41%	\$41.00	5.13%	\$41.00	0.00%
Employee/Children	\$73.00	0.00%	\$73.00	0.00%	\$77.00	5.48%	\$80.00	3.90%	\$80.00	0.00%
Family	\$136.00	0.00%	\$136.00	0.00%	\$145.00	6.62%	\$152.00	4.83%	\$152.00	0.00%
Retiree Rates:										
Medicare										
Retiree Only	\$46.00	-32.35%	\$46.00	0.00%	\$46.00	0.00%	\$48.00	4.35%	\$48.00	0.00%
Retiree w/Medicare Dependents	\$69.00	-38.94%	\$69.00	0.00%	\$69.00	0.00%	\$73.00	5.80%	\$73.00	0.00%
Retiree w/Non Medicare Dependents	\$249.00	-8.12%	\$249.00	0.00%	\$249.00	0.00%	\$259.00	4.02%	\$259.00	0.00%
Non - Medicare										
Retiree Only	\$208.00	0.00%	\$208.00	0.00%	\$227.00	9.13%	\$235.00	3.52%	\$235.00	0.00%
Retiree w/Medicare Dependents	\$241.00	-8.37%	\$241.00	0.00%	\$268.00	11.20%	\$280.00	4.48%	\$280.00	0.00%
Retiree w/Non Medicare Dependents	\$416.00	0.00%	\$416.00	0.00%	\$457.00	9.86%	\$475.00	3.94%	\$475.00	0.00%

PEIA

Employer Premiums

	Jul-12	% Increase	Jul-13	% Increase	Jul-14	% Increase	Jul-15	% Increase	Jul-16	% Increase	Jul-17	% Increase
State Agencies:												
Employee Only	\$ 396.00	3.94%	\$ 400.00	1.01%	\$ 400.00	0.00%	\$ 400.00	0.00%	\$ 462.00	15.50%	\$ 465.00	0.65%
Employee/Children	\$ 497.00	3.97%	\$ 497.00	0.00%	\$ 502.00	1.01%	\$ 502.00	0.00%	\$ 575.00	14.54%	\$ 579.00	0.70%
Family	\$ 809.00	3.98%	\$ 817.00	0.99%	\$ 817.00	0.00%	\$ 817.00	0.00%	\$ 940.00	15.06%	\$ 946.00	0.64%
Non-State Agencies:												
Employee Only	\$482.00	0.00%	\$482.00	0.00%	\$482.00	0.00%	\$467.00	-3.11%	\$490.00	4.93%	\$516.00	5.31%
Employee/Children	\$908.00	0.00%	\$908.00	0.00%	\$908.00	0.00%	\$877.00	-3.41%	\$911.00	3.88%	\$949.00	4.17%
Family	\$999.00	0.00%	\$999.00	0.00%	\$999.00	0.00%	\$973.00	-2.60%	\$1,018.00	4.62%	\$1,087.00	6.78%
<u>Combined State Agency and Employee</u>												
Employee Only	437.00		441.00		441.00		441.00		517.00		521.00	
Employee/Children	577.00		577.00		582.00		582.00		675.00		680.00	
Family	961.00		969.00		969.00		969.00		1122.00		1130.00	
<u>Employees/Retirees</u>												
State Employees (18/20 to 30 Salary)												
Net of Discounts												
Employee Only	\$41.00	0.00%	\$41.00	0.00%	\$41.00	0.00%	\$41.00	0.00%	\$55.00	34.15%	\$56.00	1.82%
Employee/Children	\$80.00	0.00%	\$80.00	0.00%	\$80.00	0.00%	\$80.00	0.00%	\$100.00	25.00%	\$101.00	1.00%
Family	\$152.00	0.00%	\$152.00	0.00%	\$152.00	0.00%	\$152.00	0.00%	\$182.00	19.74%	\$184.00	1.10%
Retiree Rates:												
Medicare												
Retiree Only	\$55.00	14.58%	\$55.00	0.00%	\$55.00	0.00%	\$55.00	0.00%	\$59.00	7.27%	\$63.00	6.78%
Retiree w/Medicare Dependents	\$85.00	16.44%	\$85.00	0.00%	\$85.00	0.00%	\$85.00	0.00%	\$89.00	4.71%	\$95.00	6.74%
Retiree w/Non Medicare Dependents	\$288.00	11.20%	\$288.00	0.00%	\$288.00	0.00%	\$288.00	0.00%	\$292.00	1.39%	\$308.00	5.48%
Non - Medicare												
Retiree Only	\$235.00	0.00%	\$235.00	0.00%	\$235.00	0.00%	\$235.00	0.00%	\$255.00	8.51%	\$266.00	4.31%
Retiree w/Medicare Dependents	\$280.00	0.00%	\$280.00	0.00%	\$280.00	0.00%	\$280.00	0.00%	\$303.00	8.21%	\$317.00	4.62%
Retiree w/Non Medicare Dependents	\$475.00	0.00%	\$475.00	0.00%	\$475.00	0.00%	\$475.00	0.00%	\$509.00	7.16%	\$532.00	4.52%

Year End Reserve History and Funding

Fiscal Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
PEIA Reserve	\$146,606,755	\$124,820,280	\$173,604,183	\$200,814,753	\$190,477,676	\$214,337,559	\$230,095,817	\$171,506,732	\$105,159,494	\$149,044,191	\$165,363,966	N/A
(reserve for current claim expenses)												
RHBT OPEB Reserve	\$254,242,041	\$397,414,283	\$422,635,843	\$472,078,789	\$492,778,860	\$590,229,840	\$691,148,516	\$704,592,263	\$685,668,002	\$823,911,317	\$916,914,310	N/A
(reserve for OPEB Liability)												
Additional Funding from WV	\$ -	\$ -	\$27,000,000	\$21,500,000	\$3,500,000	\$18,500,000	\$4,000,000	\$ -	\$ -	\$81,800,000	\$15,000,000	\$171,300,000
OPEB Liability Funding	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$30,000,000	\$30,000,000	\$60,000,000
Reserve Utilization		\$(21,786,475)			\$(10,337,077)			\$(58,589,085)		\$(66,347,238)		\$(157,059,875)

Claims and Provider Reimbursement

Provider Reimbursement

In State

- Hospitals Reimbursements
 - Medicaid Rates
 - 30% of charge
 - 70% of cost
 - Medicaid Swap
- Professional Reimbursement
 - 100-111% of Medicare rates
- Comprehensive Care Partnership (CCP) Program

Provider Reimbursement

Out of State

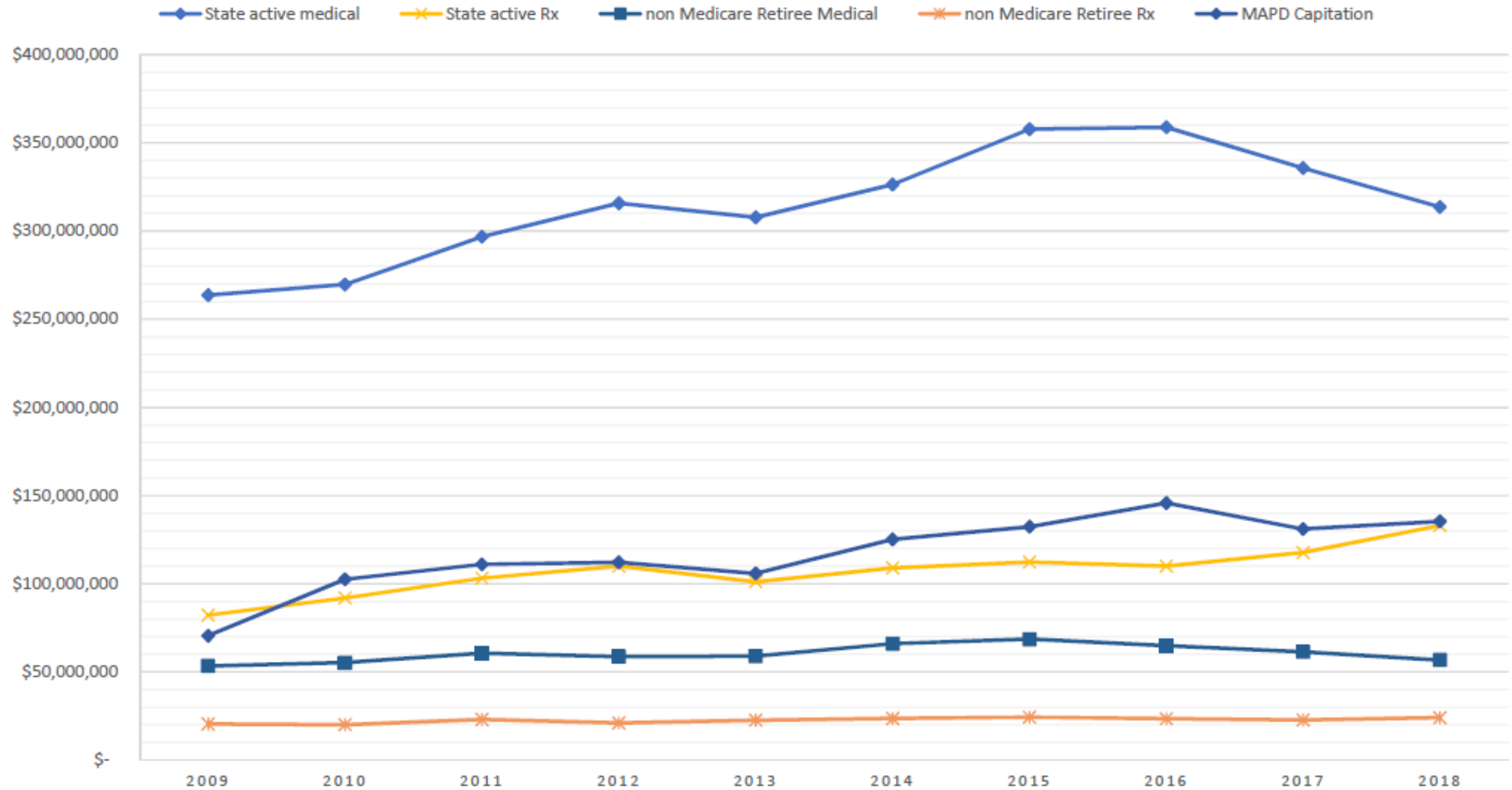
- AETNA Signature Administrators national network
 - 42% discounts off charges
- Other direct contracts
- Individually negotiated cases

Comprehensive Care Partnership (CCP) Program

- Almost 17,000 members
- 10 provider groups
- Over 190 separate locations
 - Office settings
 - School Based Health Clinics
- In over 20 counties
- Total savings last year: \$204,420
 - CCP \$143,094
 - PEIA \$61,326
- 2 new CCP groups and 1 shared savings group effective 7/1/18 with an additional 8000 to 10,000 members

Access Health	1702
Cabin Creek Health Systems	1389
Community Care of West Virginia	2313
Huntington Internal Medicine Group	1540
Family Care Health Center	855
Marshall University Physicians and Surgeons	4597
Monongahela Valley Association of Health Centers	371
New River Health	1436
Pocahontas Memorial Hospital	273
Valley Health	2360

HEALTHCARE EXPENSES



TREND ANALYSIS
FOR CLAIMS PAID: 7/2016 THROUGH 6/2017

	ENCOUNTERS	DAYS	TOTAL CHARGES	TOTAL ALLOWED	TOTAL PAID	PAID/ENCOUNTERS
	-----	-----	-----	-----	-----	-----
TOTAL ALL CLAIMS						
HOSPITAL INPATIENT ADMITS						
MATERNITY	1,237	3,549	22,253,055	3,382,562	2,608,921	2,109
MEDICAL	3,451	15,033	121,867,825	25,745,208	20,417,186	5,916
NEWBORN/NEONATES	5,185	23,340	189,111,259	42,210,838	37,601,558	7,251
NURSING FAC/REHAB/THERAPY	493	8,127	11,741,462	5,496,082	3,986,578	8,086
PSYCHIATRIC	347	2,245	6,494,732	2,244,361	1,889,283	5,444
SUBSTANCE ABUSE	132	857	2,860,144	775,416	635,700	4,815
SURGICAL	3,375	17,609	246,594,451	66,687,447	53,177,664	15,756
OTHER	3	16	179,213	18,672	16,954	5,651
TOTAL	14,223	70,776	601,102,140	146,560,587	120,333,843	8,460
HOSPITAL OUTPATIENT VISITS						
CHEMOTHERAPY/RADIATION	16,132	0	68,120,268	26,409,547	23,457,659	1,454
DIAGNOSTIC SERVICES	254,078	0	216,054,818	47,200,920	29,288,535	115
EMERGENCY ROOM	50,604	0	152,710,129	37,248,915	22,931,776	453
HOME HEALTH/HOSPICE	21,881	0	7,223,220	3,422,679	3,252,879	148
MATERNITY	49	0	951,830	5,906	2,508	51
MEDICAL	90,753	0	165,650,305	45,247,238	15,278,699	168
NEWBORN/NEONATES	177	0	119,452	23,441	16,948	95
PSYCHIATRIC	6,748	0	5,351,619	1,360,600	883,258	130
REHABILITATION/THERAPY	33,827	0	10,908,292	3,691,203	2,384,882	70
SUBSTANCE ABUSE	3,159	0	4,557,398	1,186,113	931,193	294
SURGICAL	50,507	0	354,732,260	108,922,221	83,689,628	1,656
OTHER	12,316	0	11,960,014	2,924,788	2,081,760	169
TOTAL	540,231	0	998,339,605	277,643,568	184,199,726	340
PHYSICIANS SERVICES SERVICES						
ALLERGY	44,950	0	4,560,093	2,257,851	1,358,610	30
ANESTHESIA	55,784	0	56,279,634	15,214,786	12,059,853	216
CHEMOTHERAPY/RADIATION	13,616	0	13,705,541	4,843,370	4,004,168	294
CHIROPRACTIC CARE	190,311	0	12,086,290	6,467,962	3,311,136	17
CONSULT - PC	339	0	247,039	82,693	64,551	190
CONSULT - OBGYN	40	0	21,890	8,192	5,715	142
CONSULT - SP	3,093	0	1,707,315	710,134	519,001	167
EMERGENCY ROOM VISIT	44,845	0	35,036,751	7,413,219	4,414,074	98
HOME SERVICES	14,658	0	54,328,181	19,828,701	18,492,573	1,261
IMMUNIZATIONS	199,545	0	13,352,250	7,718,660	7,604,492	38
IP VISIT - PC	24,847	0	7,326,844	3,051,178	2,320,185	93
IP VISIT - OBGYN	542	0	119,885	56,174	46,245	85
IP VISIT - NEWBORN	452	0	230,150	95,701	81,460	180
IP VISIT - PSYCH/SA	4,214	0	877,762	369,225	293,532	69
IP VISIT - SP	40,353	0	11,192,007	5,341,607	4,356,226	107
LAB - INPT	6,049	0	2,036,002	484,606	375,529	62
LAB - OUTPT - PC	197,836	0	10,047,988	2,789,773	1,358,524	6
LAB - OUTPT - OBGYN	13,953	0	789,936	176,981	120,092	8
LAB - OUTPT - OTHER	601,228	0	76,319,430	16,871,540	10,522,228	17
MATERNITY	5,443	0	12,448,038	4,925,002	4,588,278	842
MENTAL HEALTH	140,411	0	28,019,008	13,668,241	8,935,542	63
OFFICE VISIT - PC	366,821	0	59,589,884	33,237,884	26,862,882	73
OFFICE VISIT - OBGYN	39,844	0	7,936,492	4,287,964	3,883,437	97
OFFICE VISIT - SP	306,703	0	54,027,196	29,033,470	17,686,511	57

TREND ANALYSIS
FOR CLAIMS PAID: 7/2016 THROUGH 6/2017

	ENCOUNTERS	DAYS	TOTAL CHARGES	TOTAL ALLOWED	TOTAL PAID	PAID/ ENCOUNTERS
PHYSICIANS SERVICES	SERVICES					
PODIATRIST	28,014	0	4,536,182	2,037,273	1,077,511	38
RADIOLOGY - INPT	23,518	0	3,373,300	981,108	668,178	28
RADIOLOGY - OUTPT	188,246	0	27,942,509	7,847,228	4,908,397	26
RADIOLOGY - OFFICE	78,227	0	26,656,347	7,509,084	4,586,994	58
SUBSTANCE ABUSE	17,358	0	11,095,179	1,518,592	1,078,262	62
SURGERY - INPT	13,187	0	33,440,389	10,169,369	7,771,694	589
SURGERY ASSIST - INPT	329	0	667,604	103,172	72,608	220
SURGERY - OUTPT	62,143	0	86,836,003	22,094,564	15,772,064	253
SURGERY ASSIST - OUTPT	258	0	493,033	58,953	42,368	164
SURGERY - OFFICE	75,282	0	29,262,148	10,567,733	5,859,844	77
SURGERY ASSIST - OFFICE	2	0	835	283	234	117
THERAPY/REHAB	214,062	0	20,799,156	10,684,747	6,674,418	31
WELL CHILD VISITS	33,389	0	6,069,045	3,479,700	3,456,288	103
VISION EXAMS	23,205	0	3,554,480	2,435,312	1,423,412	61
MISC MEDICAL - PC	113,005	0	12,840,356	4,954,332	3,360,029	29
MISC MEDICAL - OBGYN	5,935	0	1,855,245	1,109,268	992,658	167
MISC MEDICAL - SP	310,982	0	79,384,890	34,526,903	22,583,951	72
TOTAL	3,503,019	0	811,092,305	299,012,534	213,593,753	60
OTHER SERVICES	SERVICES					
AMBULANCE	15,159	0	20,596,789	6,408,151	4,846,700	319
CHRISTIAN SCIENTIST	9	0	232	152	58	6
DURABLE MED EQUIP/SUPPLIES	96,545	0	27,785,284	11,953,938	8,401,512	87
PROSTHESIS/ORTHOSIS	9,623	0	4,458,718	2,377,793	1,708,726	177
OTHER	27,272	0	10,192,600	5,970,063	5,449,658	199
TOTAL	148,608	0	63,033,623	26,710,096	20,406,654	137
CLAIMS TOTAL - EXCLUDES DRUGS	4,206,081	70,776	2,473,567,673	749,926,786	538,533,975	
PRESCRIPTION DRUGS	3,253,540	0	588,368,735	588,368,735	220,867,109	67
GRAND TOTAL - INCLUDES DRUGS	7,459,621	70,776	3,061,936,408	1,338,295,521	759,401,085	

Summary of Claims Paid By Total Paid
 Claims Paid 7/1/17 to 12/31/17

	Number of Claims	Total Charges	Total Allowed	Total Paid	Avg Pd Per Claim	WV vs OOS Paid Per Claim Percent Difference
WV Providers						
Institutional/Hospital Facility Services	169,762	\$ 587,155,300.71	\$ 116,853,456.32	\$ 69,595,429.11	\$ 410	
Professional/Physician Services	730,390	\$ 253,336,669.72	\$ 97,149,460.99	\$ 61,894,841.31	\$ 85	
Other Services	37,128	\$ 31,114,020.89	\$ 11,609,318.37	\$ 9,796,068.22	\$ 264	
Total	937,280	\$ 871,605,991.32	\$ 225,612,235.68	\$ 141,286,338.64	\$ 151	
Out of State Providers						
Institutional/Hospital Facility Services	14,331	\$ 148,739,131.75	\$ 61,212,003.78	\$ 48,738,070.32	\$ 3,401	730%
Professional/Physician Services	74,879	\$ 49,829,318.88	\$ 20,483,107.75	\$ 12,975,381.27	\$ 173	104%
Other Services	75,218	\$ 44,496,801.80	\$ 13,611,205.49	\$ 8,515,548.93	\$ 113	-57%
Total	164,422	\$ 243,065,252.43	\$ 95,306,317.02	\$ 70,229,000.52	\$ 427	183%
All Services	1,101,702	\$ 1,114,671,243.75	\$ 320,918,552.70	\$ 211,515,339.16	\$ 192	

Out-of-State Management

Benefit design focused to discourage out-of-state utilization

Eliminated cross border coverage

- Parkersburg (Marietta, OH)
- Huntington (Ashland, KY)

Eliminated out-of-state, non-network coverage

70/30 out of state benefit in Plan A (60/40 without authorization)

- Separate deductible and out-of-pocket maximum

143 Facility Fee Maximums

- Imaging, Etc.

Have attempted waived deductibles, waived copays, waived co-insurance with very limited success

Pharmacy

Top Drug By Net Cost

Product/Drug Name	GPI 2 Group Name Desc	Brand/Generic Code - Current	Total Utilizers	Total Net Cost	Total Rx
HUMIRA	ANALGESICS - ANTI-INFLAMMATORY	BRND	433	\$14,980,926.85	3,550
ENBREL	ANALGESICS - ANTI-INFLAMMATORY	BRND	225	\$7,006,468.77	1,826
NOVOLOG FLEXPEN	ANTIDIABETICS	BRND	1,820	\$6,542,549.29	7,429
JANUVIA	ANTIDIABETICS	BRND	1,928	\$5,193,454.33	9,741
TRULICITY	ANTIDIABETICS	BRND	1,214	\$5,152,936.16	6,803
LEVEMIR FLEXTOUCH	ANTIDIABETICS	BRND	1,437	\$4,873,383.54	6,495
COPAXONE	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	BRND	105	\$3,951,613.50	879
TRESIBA FLEXTOUCH	ANTIDIABETICS	BRND	1,270	\$3,728,366.95	4,599
NOVOLOG	ANTIDIABETICS	BRND	779	\$3,696,065.30	3,810
VICTOZA	ANTIDIABETICS	BRND	845	\$3,302,363.70	4,311
FARXIGA	ANTIDIABETICS	BRND	1,094	\$3,160,125.91	5,955
ARIPIPRAZOLE	ANTIPSYCHOTICS/ANTIMANIC AGENTS	GNRC	1,014	\$2,697,056.82	5,600
METFORMIN HCL ER	ANTIDIABETICS	GNRC	3,496	\$2,409,999.29	15,407
JARDIANCE	ANTIDIABETICS	BRND	928	\$2,272,063.43	4,243
TECFIDERA	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	BRND	44	\$2,183,954.34	350
XYREM	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	BRND	25	\$2,093,831.77	211
LANTUS SOLOSTAR	ANTIDIABETICS	BRND	1,262	\$2,086,228.54	3,487
NORDITROPIN	ENDOCRINE AND METABOLIC AGENTS - MISC.	BRND	44	\$1,968,938.24	358
TRADJENTA	ANTIDIABETICS	BRND	769	\$1,940,572.47	3,877
VYVANSE	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	BRND	1,269	\$1,852,989.88	8,083
XARELTO	ANTICOAGULANTS	BRND	887	\$1,801,541.70	4,551
ESOMEPRAZOLE MAGNESIUM	ULCER DRUGS	GNRC	1,527	\$1,792,584.15	7,347
ELIQUIS	ANTICOAGULANTS	BRND	813	\$1,780,575.06	4,351
ADVAIR DISKUS	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	BRND	1,320	\$1,779,757.19	4,828
ONE TOUCH VERIO TEST STRIP	DIAGNOSTIC PRODUCTS	BRND	3,411	\$1,770,726.14	9,864

Top Drug by RX Count

Product/Drug Name	GPI 2 Group Name Desc.	Brand/Generic Code			
		- Current	Total Utilizers	Total Net Cost	Total Rx
OMEPRAZOLE	ULCER DRUGS	GNRC	15,713	\$21,266.22	86,873
LISINOPRIL	ANTIHYPERTENSIVES	GNRC	15,317	\$1,874.55	76,065
ATORVASTATIN CALCIUM	ANTIHYPERLIPIDEMICS	GNRC	13,075	\$26,406.76	60,389
MONTELUKAST SODIUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	GNRC	11,371	\$171,909.12	47,941
METFORMIN HCL	ANTIDIABETICS	GNRC	9,498	\$19,289.58	45,797
LEVOTHYROXINE SODIUM	THYROID AGENTS	GNRC	9,257	\$151,592.15	44,737
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	GNRC	18,770	\$110,092.14	43,519
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	GNRC	16,921	\$148,717.75	40,863
SIMVASTATIN	ANTIHYPERLIPIDEMICS	GNRC	8,750	\$646.74	40,399
METOPROLOL SUCCINATE ER	BETA BLOCKERS	GNRC	7,485	\$540,049.92	39,251
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	GNRC	7,740	\$552.22	38,574
AMOXICILLIN	PENICILLINS	GNRC	27,852	\$1,570.33	37,737
HYDROCHLOROTHIAZIDE	DIURETICS	GNRC	8,167	\$3,315.51	37,482
PREDNISONE	CORTICOSTEROIDS	GNRC	22,356	\$13,588.75	34,475
GABAPENTIN	ANTICONVULSANTS	GNRC	7,415	\$338,946.78	34,347
SERTRALINE HCL	ANTIDEPRESSANTS	GNRC	6,690	\$2,355.85	33,542
PANTOPRAZOLE SODIUM	ULCER DRUGS	GNRC	6,660	\$4,292.17	33,399
AZITHROMYCIN	MACROLIDES	GNRC	25,177	\$18,654.17	33,126
LOSARTAN POTASSIUM	ANTIHYPERTENSIVES	GNRC	6,128	\$1,028.01	31,038
AMOXICILLIN/CLAVULANATE P	PENICILLINS	GNRC	23,003	\$83,610.65	29,548
CITALOPRAM HYDROBROMIDE	ANTIDEPRESSANTS	GNRC	5,618	\$1,817.38	28,426
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	GNRC	5,794	\$7,220.52	27,886
ALPRAZOLAM	ANTIANSXIETY AGENTS	GNRC	5,335	\$1,649.00	26,924
AMOS LEVOTHYROXINE SODIUM	THYROID AGENTS	GNRC	5,905	\$144,505.52	26,851
FLUOXETINE HCL	ANTIDEPRESSANTS	GNRC	4,956	\$163,660.93	25,290

Top Specialty Drug by Cost

Product/Drug Name	Specialty Drug Class Name	Total Utilizers	Total Rx	Total Net Cost
HUMIRA	RHEUMATOID ARTHRITIS	423	3,521	\$14,753,283.77
ENBREL	RHEUMATOID ARTHRITIS	225	1,826	\$7,006,468.77
COPAXONE	MULTIPLE SCLEROSIS	105	879	\$3,951,613.50
TECFIDERA	MULTIPLE SCLEROSIS	44	350	\$2,183,954.34
XYREM	SLEEP DISORDER	25	211	\$2,093,831.77
NORDITROPIN	GROWTH HORMONE AND RELATED DISORDERS	44	358	\$1,968,938.24
REVLIMID	ONCOLOGY	24	161	\$1,658,706.96
GILENYA	MULTIPLE SCLEROSIS	31	283	\$1,489,811.21
OTEZLA	PSORIASIS	77	541	\$1,378,834.72
AVONEX	MULTIPLE SCLEROSIS	28	237	\$1,352,253.89
KALYDECO	CYSTIC FIBROSIS	5	50	\$1,163,615.00
AUBAGIO	MULTIPLE SCLEROSIS	23	186	\$1,126,841.94
CIMZIA	INFLAMMATORY BOWEL DISEASE	33	295	\$1,029,335.58
ORKAMBI	CYSTIC FIBROSIS	6	50	\$989,893.99
HARVONI	HEPATITIS C	13	42	\$977,100.00
IBRANCE	ONCOLOGY	15	88	\$934,230.21
LETAIRIS	PULMONARY ARTERIAL HYPERTENSION	11	107	\$875,981.65
REBIF	MULTIPLE SCLEROSIS	17	138	\$854,529.75
XELJANZ	RHEUMATOID ARTHRITIS	36	301	\$814,683.26
GLEEVEC	ONCOLOGY	19	103	\$725,581.19
SIMPONI	RHEUMATOID ARTHRITIS	30	243	\$633,836.92
XTANDI	ONCOLOGY	10	65	\$627,052.96
SUTENT	ONCOLOGY	9	61	\$573,653.87
SPRYCEL	ONCOLOGY	8	66	\$553,646.18
ATRIPLA	HUMAN IMMUNODEFICIENCY VIRUS	24	208	\$527,735.91

Your Top Therapeutic Class Review

CLASS	COST									UTILIZATION			
	Therapeutic Class	Gross Cost	% Gross Cost	Gross Cost PMPM	Gross Trend	BOB* Gross Trend	Net Cost	Net Cost PMPM	Net Trend	BOB* Net Trend	Utilizers	Utilizers as % of Total Members	Utilization Trend
Antidiabetics	\$57,053,926	23.2%	\$27.70	0.0%	15.3%	\$54,116,033	\$26.27	0.0%	16.2%	16,964	9.9%	0.0%	4.4%
Analgesics - Anti-Inflammatory	\$30,751,920	12.5%	\$14.93	0.0%	28.2%	\$26,125,291	\$12.68	0.0%	28.2%	31,801	18.5%	0.0%	1.3%
Psychotherapeutic And Neurological Agents - Misc.	\$16,729,171	6.8%	\$8.12	0.0%	8.7%	\$15,032,969	\$7.30	0.0%	8.9%	2,320	1.4%	0.0%	-1.5%
Antineoplastics	\$9,840,696	4.0%	\$4.78	0.0%	14.6%	\$8,952,293	\$4.35	0.0%	14.7%	2,094	1.2%	0.0%	2.3%
Antiasthmatic And Bronchodilator Agents	\$9,570,169	3.9%	\$4.65	0.0%	5.3%	\$7,247,623	\$3.52	0.0%	5.9%	24,053	14.0%	0.0%	2.4%
Antihyperlipidemics	\$8,817,653	3.6%	\$4.28	0.0%	-28.3%	\$6,728,046	\$3.27	0.0%	-28.5%	32,254	18.8%	0.0%	-0.8%
Dermatologicals	\$7,773,713	3.2%	\$3.77	0.0%	4.8%	\$6,417,220	\$3.12	0.0%	6.0%	27,210	15.9%	0.0%	-1.4%
Adhd/Anti-Narcolepsy/Anti-Obesity/Aorexiant	\$6,469,072	2.6%	\$3.14	0.0%	0.8%	\$5,566,507	\$2.70	0.0%	0.2%	5,143	3.0%	0.0%	4.8%
Gastrointestinal Agents - Misc.	\$6,181,207	2.5%	\$3.00	0.0%	14.9%	\$5,815,744	\$2.82	0.0%	15.1%	2,557	1.5%	0.0%	4.1%
Antidepressants	\$5,561,140	2.3%	\$2.70	0.0%	-10.9%	\$3,586,991	\$1.74	0.0%	-12.6%	36,508	21.3%	0.0%	4.6%
All Others	\$87,197,966	35.5%	\$42.33	0.0%		\$68,552,794	\$33.28	0.0%				0.0%	
Total	\$245,946,631		\$119.40			\$208,141,512	\$101.04						

*EMPLOYER information is based on the most recent year ending Jun 30, 2017.

Specialty Drug Program

- Custom program developed for PEIA
- Managed 8 specialty pharmacy contracts
- Over 480 specialty medications
- Renegotiated to 2 contracts in 2017
 - Better discounts
 - Best in class pricing
- Medical appropriateness review on all drugs
- Care coordination with CM nurses
- Access to copay assist programs
- Coordination with claims team
- Medical specialty drug rebates
- Developed 340b program

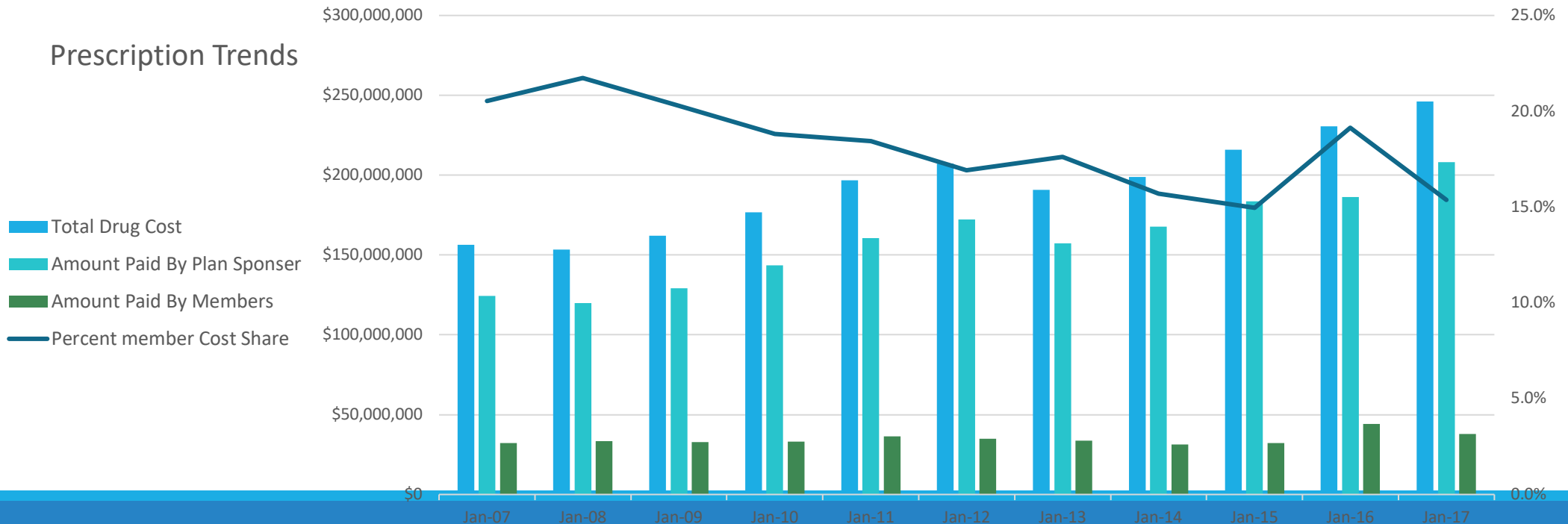
AVERAGE COST AND SAVINGS

PEIA pays **\$0.79 PEPM** program
Annual cost **\$737K**

- **\$10.9M** saved on specialty drugs
- **+\$6.6M** saved through copay assist
- **\$17.7M** total saved in 16-17
- **24.0 ROI**

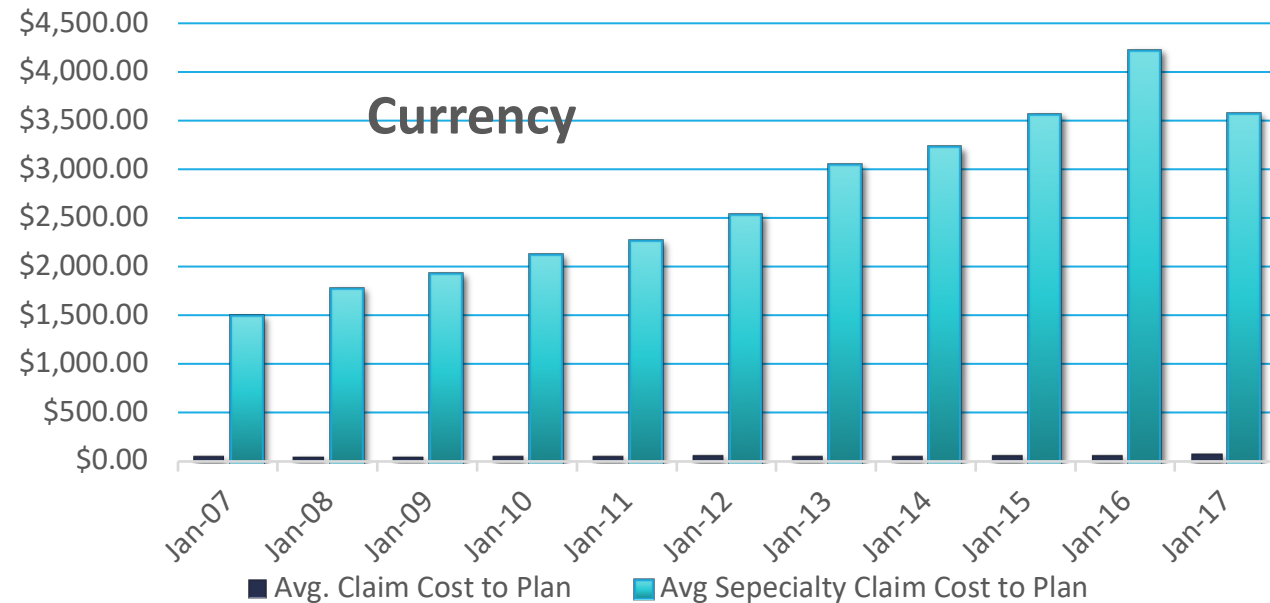
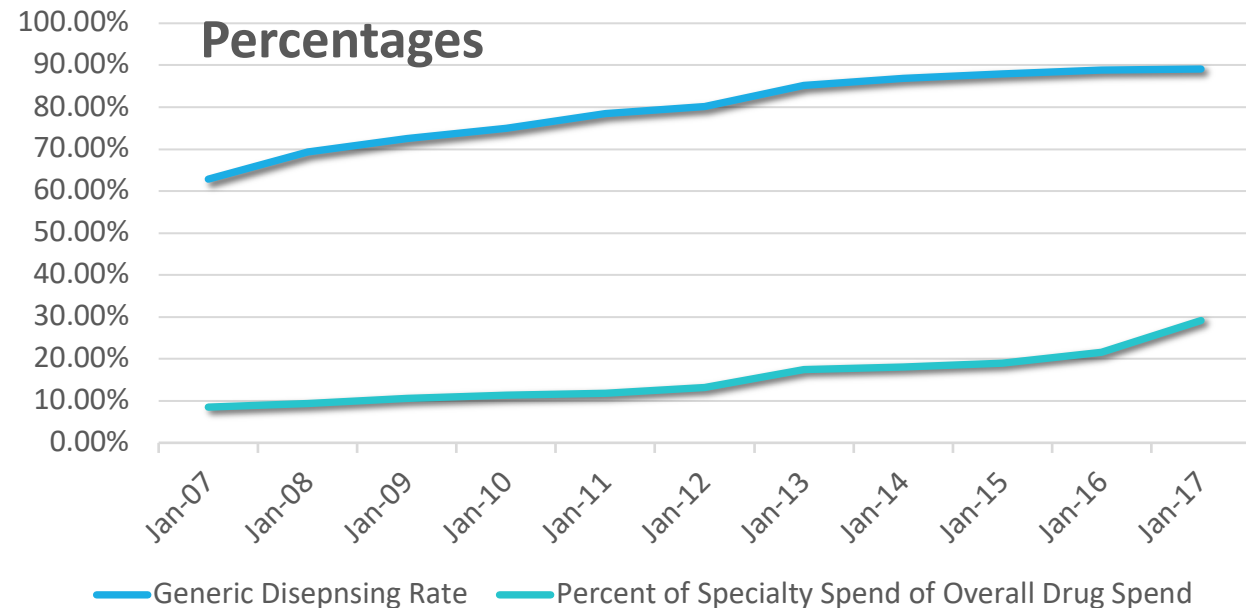
Prescription Trends

Plan Demographics	Jun-07	Jun-08	Jun-09	Jun-10	Jun-11	Jun-12	Jun-13	Jun-14	Jun-15	Jun-16	Jun-17
Total Drug Cost	\$156,490,788	\$153,327,177	\$162,148,314	\$176,772,320	\$196,784,498	\$207,246,177	\$190,823,983	\$198,903,626	\$215,999,564	\$230,515,902	\$246,002,111
Amount Paid By Plan Sponsor	\$124,335,927	\$119,999,790	\$129,236,756	\$143,529,357	\$160,471,615	\$172,190,799	\$157,195,708	\$167,662,534	\$183,680,332	\$186,384,618	\$208,192,779
Amount Paid By Members	\$32,154,861	\$33,327,387	\$32,911,558	\$33,242,962	\$36,312,883	\$35,055,378	\$33,628,275	\$31,241,092	\$32,319,232	\$44,131,285	\$37,809,332
Percent member Cost Share	20.5%	21.7%	20.3%	18.8%	18.5%	16.9%	17.6%	15.7%	15.0%	19.1%	15.37%



Prescription Trends

Generic Dispensing Rate	62.85%	69.40%	72.45%	74.90%	78.48%	80.22%	85.13%	86.83%	87.95%	88.88%	89.10%
Avg. Claim Cost to Plan	\$53.27	\$49.34	\$50.35	\$53.51	\$56.71	\$60.76	\$54.67	\$59.02	\$62.42	\$64.01	\$74.46
Avg Specialty Claim Cost to Plan	\$1,490.12	\$1,770.16	\$1,927.24	\$2,116.55	\$2,260.29	\$2,525.02	\$3,040.56	\$3,219.35	\$3,558.37	\$4,216.22	\$3,563
Percent of Specialty Spend of Overall Drug Spend	8.51%	9.33%	10.65%	11.30%	11.84%	13.17%	17.44%	18.06%	19.03%	21.63%	29.15%



Pharmacy Programs

- Rational Drug Therapy Program (RDTP) prior authorization (WV dollars)
- Opioid Program (WV dollars)
- Specialty drug management
- Pill splitting
- Waived generic copay programs
- Specialty coupons
- Academic detailing
- Mandatory 90-day fill for maintenance medications
- Retiree drug subsidy (CMS)

Wellness

Wellness Initiatives

Face-2-Face Diabetes

- 2-year program
- Once-per-lifetime benefit

Weight Management

- 2-year program
- Once per lifetime benefit

Fitness center discounts

Healthy tomorrows (history)

- Biometric screenings
- Annual wellness check

Tobacco premium differential

Medicare Retirees

Plans that go the extra mile

Humana Group Medicare
Advantage Prescription Drug PPO
plans

West Virginia Public Employees Insurance Agency

Humana.



Humana – Product at a Glance

Product

- Medicare Advantage Prescription Drug PPO plan – Humana administers both the medical and pharmacy benefits. Humana is its own Pharmacy Benefits Manager. This provides an integrated clinical and plan benefit experience for retirees.

Network

- Humana administers a ‘passive’ PPO plan. Members can see both in network and out of network providers at the same benefit level. For out of network providers, the provider must accept Medicare assignment and agree to bill Humana.
- Humana also covers retirees via the same plan benefits that live out of state.

Formulary

- Humana offers an ‘open’ formulary. This means all drugs approved by Medicare are included. PEIA added buy-ups for cough & cold, vitamins and erectile dysfunction.

Year Over Year Enrollment and Rate Information

Plan Year	Coverage	Enrollment	Rate – Standard/Benefit Assist
July 2010 – June 2011	Medical only	36,403	\$100.00
July 2011 – June 2012	Medical only	37,284	\$95.00
July 2012 – June 2013	Medical + Pharmacy	38,814	\$220.00
July 2013 – December 2013	Medical + Pharmacy	40,546	\$223.87
January 2014 – December 2014	Medical + Pharmacy	42,807	\$249.39
January 2015 – December 2015	Medical + Pharmacy	44,373	\$261.03
January 2016 – December 2016	Medical + Pharmacy	46,069	\$279.52
January 2017 – December 2017*	Medical + Pharmacy	48,121	\$236.10
January 2018 – December 2018	Medical + Pharmacy	50,470	\$224.21

Trend: The combined net medical trend was only **7.11% (excluding benefit changes) from 2010 to 2017 which is less than 1% per year**. This has been achieved through improved clinical outcomes, provider contracting, claims cost containment and clinical and wellness programs.

The net drug trend from 2013 through 2017 has been a negative 10.7% (excluding benefit changes). Besides the initial first year savings of moving to a Part D drug plan, Humana has managed to contain drug costs through member education, manufacturer rebates, and clinical and utilization management programs.

Retiree Assistance

Federal Assistance

- **Low Income Subsidy (LIS)** is a government program provided by the Social Security Administration which helps retirees pay for prescription drug costs. Retirees must apply for and qualify for this program annually.
- **Currently, 1,277 Humana members retired from PEIA have LIS.** This is about 2.5% of the total PEIA membership enrolled in the Humana plan.
- **Levels of LIS:** There are 9 levels of LIS with level 1 providing the largest member cost savings and level 9 providing the least amount of cost savings. The level the member qualifies for is based on their specific financial needs. Different cost savings apply to premium and copayment/coinsurance reduction based on the level the member is eligible for.

State Assistance

It will include the following 2018 Benefit Assistance plan design:

<u>Medical</u>	<u>RX</u>
Medical Deductible-\$50	Deductible-\$75
Medical OOP-\$600	RX OOP-\$250
PCP Copay-\$2	Generic Copay-\$5
Specialist Copay-\$5	Preferred Drug-\$15
IP Hospital-\$100/admission	Non-Preferred Drug-50% coinsurance
SNF-\$0	Specialty Drug-\$100
ER-\$50	
Ambulance-\$0	
OP/Office visit Copay-\$50	

*Premiums for this plan are combined with the standard plan. Current rate is \$224.10.

Plan at a Glance – Year over Year Benefit

Plan Year	Benefits
July 2010 – June 2011	Original benefit: \$0 med deductible / \$750 med max out of pocket, PCP \$10 / SPC \$20 / ER \$50 / Hosp \$100 per admit / OP Surgery \$50 / Rx by ESI
July 2011 – June 2012	Changes: \$775 med max out of pocket
July 2012 – June 2013	Changes: \$25 med deductible and Humana added Rx coverage: \$75 Rx deductible / \$1750 Rx max out of pocket / \$5 generic / \$15 preferred drug / \$50 non preferred drug / \$50 specialty
July 2013 – December 2013	Changes: \$400 med max out of pocket (*adjusted for short plan year to move to calendar year) / \$900 Rx max out of pocket *
January 2014 – December 2014	Plan moved to calendar year. Changes: \$775 med max out of pocket / \$1,825 Rx max out of pocket
January 2015 – December 2015	No benefit changes
January 2016 – December 2016	Changes: \$850 med max out of pocket \$100 med deductible / PCP \$20 / SPC \$40 / OP Surgery \$100
January 2017 – December 2017	Acupuncture removed
January 2018 – December 2018	Changes: \$150 med deductible / \$1,350 med max out of pocket / Diabetic Eye Exam added at \$0 / Web-Phone Based Tech added / Tier 3 non preferred drug moved to 50% coinsurance in ICL and 35% in the Coverage Gap

Actuarial Medical benefit factor 2018: 0.9554 Actuarial Rx benefit factor 2018: 0.3787
 Actuarial Medical benefit factor 2010: 0.9823 Actuarial Rx benefit factor 2012: 0.3869
 Reduction in medical benefits: -2.74% Reduction in Rx benefits: -2.12%

Humana's Clinical and Wellness Programs

Humana At Home is a multi-tiered clinical strategy to address overall well-being.

In 2017, **PEIA's has 91.6% of members who qualified for Humana at Home participating in the program.** Humana's target is 80%.

Humana's Medicare Advantage plans include the **SilverSneakers®** Fitness program at no extra cost.

In July 2010, **PEIA had 9.2% participation with 15 facilities in the program.** As of January 2018, **PEIA has 26.1% participation with 125 facilities in the program.**

Humana's Go365 program helps members realize fitness and lifestyle goals. PEIA had 12% of it's membership redeem bucks in the program in 2017.

Humana's Clinical and Wellness Programs:

- Humana at Home
- Health Coaching
- HumanaFirst
- Go365
- Humana Points of Care
- MyDirectives
- Humana WellDine meal program
- SilverSneakers

Additional Quality Information:

- **74% of Humana MA members are in a 4 Star** or higher rated plan for Bonus Year 2019
- **98% of Group Medicare Members** are in a 4 Star or higher rated plan
- **PEIA's membership is in a 4 Star rated plan**

Other Programs

Other Programs Administered by PEIA

Life insurance

- \$10,000 Basic- Employer Paid
- Optional and Dependent Life Insurance

•FBMC Contract

- Medical HSA
- Medical FSA
- Dependent FSA
- Dental
- Vision
- Hearing aid
- Legal
- Short-Term Disability
- Long-Term Disability

FBMC

Enrollment

Benefit	Participants	PY 2012	PY 2013	PY 2014	PY 2015	PY 2016	PY 2017	PY 2018
Dental	Active	19,087	20,296	21,811	22,934	23,401	24,360	25,102
	Retiree	6,869	7,634	7,967	9,968	11,019	12,377	13,967
	Combined	25,956	27,930	29,778	32,902	34,420	36,737	39,069
Long Term Disability	Active	2,905	3,145	3,428	3,632	3,908	4,318	4,426
Short Term Disability	Active	1,453	1,624	1,911	2,221	2,484	2,958	3,283
Hearing	Active	433	660	1,050	1,313	1,588	1,864	1,983
	Retiree	n/a	585	764	1,634	1,946	2,303	2,822
	Combined	433	1,245	1,814	2,947	3,534	4,167	4,805
Health Savings Account	Active	94	133	167	140	142	144	251
Medical FSA	Active	4,468	4,263	4,538	4,543	4,605	4,768	4,673
Dependent FSA	Active	340	372	412	370	449	476	433
Limited Use FSA	Active	24	27	30	39	41	33	52
Combined FSAs		4,832	4,662	4,980	4,952	5,095	5,277	5,158
Legal	Active	911	934	1,018	1,096	1,185	1,285	1,345
	Retiree	n/a	n/a	n/a	109	198	276	363
	Combined	911	934	1,018	1,205	1,383	1,561	1,708
Vision	Active	16,735	17,909	19,454	20,899	22,051	23,222	24,143
	Retiree	6,413	7,124	7,343	9,234	10,193	11,456	12,961
	Combined	23,148	25,033	26,797	30,133	32,244	34,678	39,426

PEIA Quick Reference Guide

State of West Virginia: Website: www.wv.gov Phone: 558-2000

Public Employees Insurance Agency – Website: www.wvpeia.com Phone: 888-680-7342

Secretary of State – Website: www.sos.wv.gov Phone: 866-767-8683

HealthSmart – Website: myhealth.healthsmart.com Phone: 888-440-7342

The Health Plan – Website: www.healthplan.org Phone: 800-624-6961

Humana – Website: www.humana.com Phone: 800-783-4599

Mountaineer Flexible Benefits – Website: www.myfbmc.com Phone: 800-342-8017

CVS (Caremark) – Website: www.caremark.com Phone: 844-260-5894

iSelectMD – Website: www.iselectmd.com Phone: 877-775-3006

Securian Life Insurance – Website: www.securian.com Phone: 800-203-9515