

Stop Loss Report: Through 12/31/2021

Subscriber	Total Amt	Amt over Spec	Amt Requested	Amt Reimbursed	Non Reimbursed Expenses	Amt Open
1- <i>LASERED</i>	\$ 1,506,417.12	\$ 6,417.12	\$ 6,417.12	\$ -	\$ -	\$ 6,417.12
2- <i>LASERED</i>	\$ 1,495,497.94					
3	\$ 738,188.96	\$ 488,188.96	\$ 488,188.96	\$ 392,840.66	\$ -	\$ 95,348.30
4	\$ 677,116.22	\$ 427,116.22	\$ 427,116.23	\$ 421,693.91	\$ -	\$ 5,422.31
5	\$ 451,472.41	\$ 201,472.41	\$ 201,472.41	\$ 197,462.91	\$ -	\$ 4,009.50
6	\$ 297,385.86	\$ 47,385.86	\$ 47,385.86	\$ -	\$ -	\$ 47,385.86
7	\$ 295,034.83	\$ 45,034.83	\$ 45,034.83	\$ -	\$ -	\$ 45,034.83
	\$ 9,177,971.40	\$ 1,215,615.40	\$ 1,215,615.41	\$ 1,011,997.48	\$ -	\$ 203,617.92

HDHP (HRA & HSA) - July 1, 2021 through June 30, 2022

Kenai Peninsula Borough School District	<u>Reserve Account</u>	<u>As of 6-30-20</u>	<u>As of 6-30-21</u>	FY22 Monthly Contribution
	Employee Share	1,406,512.43	1,530,525.84	HDHP - July - June
Health Care Committee Monthly recap as of November 30, 2021.	Employer Share	4,870,282.48	5,241,630.41	Employee Share * 365.54
				Employer Share 2,219.43
				<u>2,584.97</u>

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	Number of Employees	YTD Employees	Current Month Obligations	YTD Obligations	Contributions Current Month Collected	Contributions YTD Collected
Employees						
KPEA Employees - HDHP	528	2,637	193,005.12	963,928.98	255,318.90	764,646.18
KPESA Employees - HDHP	318	1,581	116,241.72	577,918.74	150,345.29	472,301.21
Administrators - HDHP	60	300	21,932.40	109,662.00	27,905.26	91,410.58
Board Members - HDHP	2	14	731.08	5,117.56	550.00	8,255.96
Exempt Employees - HDHP	23	115	8,407.42	42,037.10	8,444.79	42,647.67
Total Employees on Payroll	931	4,647	340,317.74	1,698,664.38	442,564.24	1,379,261.60
COBRA HD Payers (FY22 = \$2668.59)	-	9	-	18,503.46	-	18,680.13
Total Employees	931	4,656	Total 340,317.74 *	1,717,167.84	442,564.24	1,397,941.73

* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

** Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

Total Employer	931	4,647	<u>2,066,289.33</u>	<u>10,313,691.21</u>	<u>2,689,660.47</u>	<u>8,344,545.74</u>
Total Employees + Employer			2,406,607.07	12,030,859.05	3,132,224.71	9,742,487.47

Kenai Peninsula Borough School District

Health Care Committee Monthly recap
as of November 30, 2021.

Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

HDHP

Claims	September	Year-To-Date
Health Care Claims paid by TPA (Rehn)	2,299,755.82	7,142,026.55
Prescription Claims paid by Caremark	321,814.89	2,259,901.39
HRA	-	-
HSA	-	-
Total Claims Paid	2,621,570.71	9,401,927.94
Administration		
TPA (Rehn) fees and costs	33,534.55	161,418.18
Aetna Administration Fees	22,113.20	108,961.20
Consultant Fees	4,933.33	24,666.65
Stop Loss Premiums	201,128.64	978,797.64
RX Health	-	-
Affordable Care Act Fee	-	28,154.90
Total Administration	261,709.72	1,301,998.57
Total Claims plus Administration	2,883,280.43	10,703,926.51
Adjustments		
Stop Loss reimbursements	(278,336.86)	(948,221.02)
Prescription Rebates	(232,641.68)	(534,090.50)
Health Care Claims refund	-	(41,981.67)
Prescription refund	-	(200.00)
Claims reimbursements	(238.70)	(1,088.70)
Other adjustments - Legal Opinion	-	(75.00)
Total Adjustments	(511,217.24)	(1,525,656.89)
Total Expenditures	2,372,063.19	9,178,269.62

Obligations/Contributions

Health care obligations and contributions provide employee and employer amounts of health care contributions using different calculation methods.

Obligations are estimates of funds that employees and the district will be obligated to contribute, based on the plan year (July through June).

Returning employees are covered by the health care plan for the entire plan year, meaning the 12 month period July through June; both employee and employer are obligated to pay for 12 months of coverage. New employees pay for coverage from date of hire through June, the end of the plan year. If an employee works at all during a month, both employee and employer pay for the entire month of coverage.

Actual Contributions made by employees and benefits paid by the employer during the payroll process are shown on the sheet in the columns labeled "Collected." The division of payments is governed by the Collective Bargaining Agreements and Memorandums of Understanding between the district and the employee groups.

Employee-paid contributions are deductions from payroll checks. Employees who work 12 months make contributions each pay period. Many school district employees do not work 12 months, so contributions are collected for those employees during the 9 month period from September through May.

For this reason, contributions are generally larger than obligations for September through May and contributions are generally smaller than obligations for June, July and August.

The "Collected" columns show what is actually available for paying health care costs. The "Obligations" show what is estimated to be available by month, based on number of employees at the current rate of contributions.

HDHP (HRA & HSA) - July 1, 2021 through June 30, 2022

**Kenai Peninsula Borough School District
Healthcare Expenditures Split
as of November 30, 2021.**

YTD Participants	4,656
Net Expenditures	9,178,269.62
ER - Employer portion (85%)	<u>7,801,529.18</u>
EE - Employee portion (15%)	<u>1,376,740.44</u>
Total ER & EE Expenditures	9,178,269.62

Through Current Month	YTD EXP	YTD REV	REV Less EXP
Employer	7,801,529.18	8,344,545.74	543,016.56
Employee	<u>1,376,740.44</u>	<u>1,397,941.73</u>	<u>21,201.29</u>
Totals	9,178,269.62	9,742,487.47	564,217.85

Obligation per Employee FY22		Year-to-date	Current Variance
365.54/2219.43 ER Split	2,584.97	2,584.97	
Monthly Cost per Employee - ER		1675.59	543.84
Monthly Cost per Employee - EE + Cobra		<u>295.69</u>	<u>69.85</u>
		1971.28	
		613.69	613.69

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

HDHP (HRA & HSA) - July 1, 2021 through June 30, 2022

Kenai Peninsula Borough School District	<u>Reserve Account</u>	<u>As of 6-30-20</u>	<u>As of 6-30-21</u>	FY22 Monthly Contribution
	Employee Share	1,406,512.43	1,530,525.84	HDHP - July - June
Health Care Committee Monthly recap	Employer Share	4,870,282.48	5,241,630.41	Employee Share *
as of December 31, 2021.				Employer Share
				<u>2,219.43</u>
				2,584.97

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	Number of Employees	YTD Employees	Current Month Obligations	YTD Obligations	Contributions Current Month Collected	Contributions YTD Collected
Employees						
KPEA Employees - HDHP	528	3,165	193,005.12	1,156,934.10	254,628.45	1,019,274.63
KPESA Employees - HDHP	317	1,898	115,876.18	693,794.92	148,700.35	621,001.56
Administrators - HDHP	60	360	21,932.40	131,594.40	27,905.26	119,315.84
Board Members - HDHP	2	16	731.08	5,848.64	550.00	8,805.96
Exempt Employees - HDHP	23	138	8,407.42	50,444.52	8,444.79	51,092.46
Total Employees on Payroll	930	5,577	339,952.20	2,038,616.58	440,228.85	1,819,490.45
COBRA HD Payers (FY22 = \$2668.59)	-	9	-	18,503.46	-	18,680.13
Total Employees	930	5,586	Total 339,952.20 *	2,057,120.04	440,228.85	1,838,170.58

* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

** Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

Total Employer	930	5,577	<u>2,064,069.90</u>	<u>12,377,761.11</u>	<u>2,672,521.53</u>	<u>11,017,067.27</u>
Total Employees + Employer			2,404,022.10	14,434,881.15	3,112,750.38	12,855,237.85

Kenai Peninsula Borough School District

Health Care Committee Monthly recap
as of December 31, 2021.

Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

HDHP

	September	Year-To-Date
Claims		
Health Care Claims paid by TPA (Rehn)	2,145,752.42	9,287,778.97
Prescription Claims paid by Caremark	580,870.13	2,840,771.52
HRA	-	-
HSA	-	-
Total Claims Paid	2,726,622.55	12,128,550.49
Administration		
TPA (Rehn) fees and costs	37,043.78	198,461.96
Aetna Administration Fees	21,995.20	130,956.40
Consultant Fees	4,933.33	29,599.98
Stop Loss Premiums	196,228.26	1,175,025.90
RX Health	-	-
Affordable Care Act Fee	2,922.50	31,077.40
Total Administration	263,123.07	1,565,121.64
Total Claims plus Administration	2,989,745.62	13,693,672.13
Adjustments		
Stop Loss reimbursements	-	(948,221.02)
Voya/Rehn Stop Loss adjustments	245,092.33	245,092.33
Prescription Rebates	-	(534,090.50)
Health Care Claims refund	-	(41,981.67)
Prescription refund	-	(200.00)
Claims reimbursements	(100.00)	(1,188.70)
Other adjustments - Legal Opinion	-	(75.00)
Total Adjustments	244,992.33	(1,280,664.56)
Total Expenditures	3,234,737.95	12,413,007.57

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HDHP (HRA & HSA) - July 1, 2021 through June 30, 2022

**Kenai Peninsula Borough School District
Healthcare Expenditures Split
as of December 31, 2021.**

YTD Participants	5,586
Net Expenditures	12,413,007.57
ER - Employer portion (85%)	<u>10,551,056.43</u>
EE - Employee portion (15%)	<u>1,861,951.14</u>
Total ER & EE Expenditures	12,413,007.57

Through Current Month	YTD EXP	YTD REV	REV Less EXP
Employer	10,551,056.43	11,017,067.27	466,010.84
Employee	<u>1,861,951.14</u>	<u>1,838,170.58</u>	<u>(23,780.56)</u>
Totals	12,413,007.57	12,855,237.85	442,230.28

Obligation per Employee FY22	365.54/2219.43 ER Split	2,584.97	Year-to-date	Current Variance
Monthly Cost per Employee - ER			1888.84	330.59
Monthly Cost per Employee - EE + Cobra			<u>333.32</u>	<u>32.22</u>
			2222.16	
			362.81	362.81

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

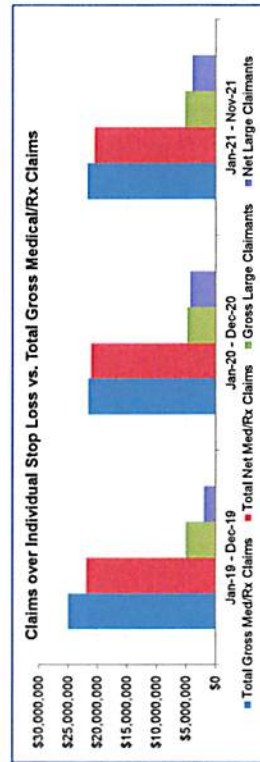
A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

Kenai Peninsula Borough School District

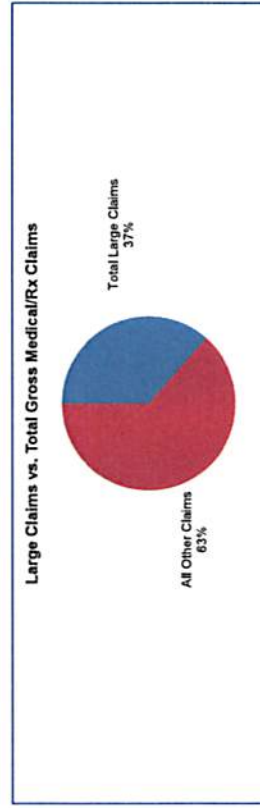
Historical Large Claims All Plans

Current Plan Year
All Plans

	Jan-19 - Dec-19	Jan-20 - Dec-20	Jan-21 - Nov-21	AVERAGE/ TOTAL
Average Monthly Enrolled Employees	1,032	964	940	979
Annual Pooling Point	\$220,000	\$250,000	\$250,000	
Number of Claimants Above Pooling Point	9	7	7	8
Large Claimants per 1,000 Employees	8.7	7.3	7.4	7.8
Gross Claims for ISL Claimants	\$5,037,139	\$4,794,711	\$5,210,504	\$15,042,353
Total Gross Medical/Rx Claims	\$25,050,317	\$21,586,028	\$21,759,928	\$68,399,271
Large Claims as a Percent of Total Claims	20.1%	22.2%	23.9%	22.0%
Claims Above the Pooling Point	\$3,057,139	\$444,711	\$1,225,711	\$4,727,560
Total Net Medical/Rx Claims	\$21,993,179	\$21,141,317	\$20,534,215	\$63,668,711
Total ISL Premiums	\$3,442,507	\$2,692,570	\$2,172,444	\$8,307,521
ISL Loss Ratio	88.8%	16.5%	56.4%	56.9%



#	Plan	Member	Diagnosis	Total \$	Amount Over ISL Deductible
1	HDHP HRA	Dependent	Adjustment disorder with anxiety	\$1,389,827	\$0
2	HDHP HRA	Dependent	Other reactions to severe stress	\$1,305,165	\$0
3	HDHP HRA	Self	Infect/inflm react dft oth card/vasc dev/impln/grft, init	\$871,758	\$421,758
4	HDHP HRA	Dependent	Panic disorder without agoraphobia	\$811,923	\$381,923
5	HDHP HRA	Spouse	Preterm labor third tr w preterm del third tr, fetus 2	\$452,129	\$202,129
6	HDHP HRA	Self	Spinal stenosis, lumbar region without neurogenic claudication	\$447,759	\$197,759
7	HDHP HSA	Dependent	Hemolytic-uremic syndrome	\$292,141	\$42,141
8	HDHP HRA	Self	Primary osteoarthritis, left shoulder	\$226,821	\$0
9	HDHP HRA	Self	Oth fracture of upper and lower end of right fibula, init	\$225,996	\$0
10	HDHP HRA	Spouse	Unsp abscd native arteries of extremities, left leg	\$223,084	\$0
11	HDHP HRA	Spouse	Encounter for antineoplastic chemotherapy	\$222,813	\$0
12	HDHP HRA	Self	Primn prem ROM, unsp time below rupt and const labor, unsp tr	\$210,424	\$0
13	HDHP HRA	Spouse	Sprain of anterior cruciate ligament of right knee, init	\$210,387	\$0
14	HDHP HRA	Self	Other persistent atrial fibrillation	\$209,286	\$0
15	HDHP HRA	Self	Multiple myeloma in remission	\$195,404	\$0
16	HDHP HRA	Self	Malignant neoplasm of brain, unspecified	\$183,372	\$0
17	HDHP HRA	Dependent	Laceration without foreign body of scalp, initial encounter	\$165,028	\$0
18	HDHP HRA	Self	Pneumonia, unspecified organism	\$140,080	\$0
19	HDHP HRA	Spouse	Occlusion and stenosis of bilateral vertebral arteries	\$135,709	\$0
20	HDHP HRA	Spouse	Abscd heart disease of native cor art w oth ang pctrs	\$130,722	\$0
21	HDHP HSA	Spouse	Other spondylosis with radiculopathy, lumbar region	\$129,394	\$0
22	HDHP HRA	Self	Oth dis of the bbl/bbl-form org/immun mechansm comp childbrth	\$129,354	\$0
Total Large Claims				\$7,848,198	\$1,225,711
% of Total Gross Medical/Rx Claims				37%	

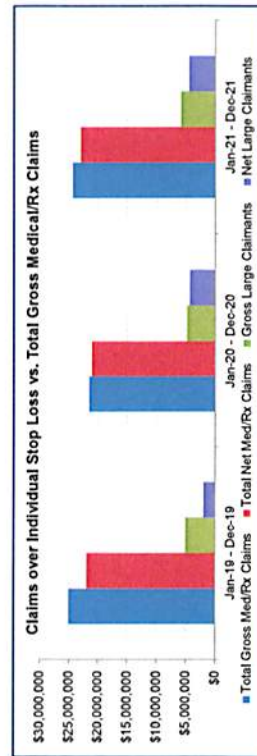


Kenai Peninsula Borough School District

Historical Large Claims
All Plans

Current Plan Year
All Plans

	Jan-19 - Dec-19	Jan-20 - Dec-20	Jan-21 - Dec-21	AVERAGE / TOTAL
Average Monthly Enrolled Employees	1,032	984	939	
Annual Pooling Point	\$220,000	\$250,000	\$250,000	
Number of Claimants Above Pooling Point	9	7	8	6
Large Claimants per 1,000 Employees	8.7	7.3	8.5	#VALUE!
Gross Claims for ISL Claims	\$5,037,139	\$4,794,711	\$5,869,235	\$15,701,084
Total Gross Medical/Rx Claims	\$25,050,317	\$21,586,028	\$24,432,043	\$71,068,388
Large Claims as a Percent of Total Claims	20.1%	22.2%	24.0%	22.1%
Claims Above the Pooling Point	\$3,057,139	\$444,711	\$1,371,276	\$4,873,125
Total Net Medical/Rx Claims	\$21,993,179	\$21,141,317	\$23,060,767	\$66,195,263
Total ISL Premiums	\$3,442,507	\$2,692,570	\$2,366,841	\$8,502,018
ISL Loss Ratio	88.8%	16.5%	57.9%	57.3%



Services provided by Marsh & McLennan Agency LLC based on data provided by TPA

#	Plan	Member	Diagnosis	Total \$	Amount Over ISL Deductible
1	HDHP HRA	Dependent	Adjustment disorder with anxiety	\$1,508,407	\$8,407
2	HDHP HRA	Dependent	Other reactions to severe stress	\$1,497,959	\$0
3	HDHP HRA	Dependent	Panic disorder without agoraphobia	\$886,948	\$438,948
4	HDHP HRA	Self	Infect/inflm react dt oth card/vasc dev/imp/hgrft, init	\$676,709	\$428,709
5	HDHP HRA	Spouse	Prem labor third tr w preterm del third tr, fetus 2	\$453,260	\$203,260
6	HDHP HRA	Self	Spinal stenosis, lumbar region without neurogenic claudication	\$451,527	\$201,527
7	HDHP HRA	Self	Oth fracture of upper and lower end of right fibula, init	\$297,390	\$47,390
8	HDHP HRA	Self	Hemolytic-uremic syndrome	\$295,035	\$45,035
9	HDHP HRA	Self	Primary osteoarthritis, left shoulder	\$244,478	\$0
10	HDHP HRA	Spouse	Encounter for antineoplastic chemotherapy	\$236,568	\$0
11	HDHP HRA	Spouse	Encounter for antineoplastic chemotherapy	\$228,648	\$0
12	HDHP HRA	Spouse	Unsp attach native arteries of extremities, left leg	\$223,084	\$0
13	HDHP HRA	Spouse	Malignant neoplasm of brain, unspecified	\$217,710	\$0
14	HDHP HRA	Self	Sprain of anterior cruciate ligament of right knee, init	\$211,654	\$0
15	HDHP HRA	Spouse	Sprain of anterior cruciate ligament of right knee, init	\$210,649	\$0
16	HDHP HRA	Self	Prem piem ROM, unsp time betw rupt and onst labr, unsp tr	\$209,893	\$0
17	HDHP HRA	Self	Multiple myeloma in remission	\$184,236	\$0
18	HDHP HRA	Self	Laceration without foreign body of scalp, initial encounter	\$172,534	\$0
19	HDHP HRA	Spouse	Occlusion and stenosis of bilateral vertebral arteries	\$159,623	\$0
20	HDHP HRA	Spouse	Guillain-Barre syndrome	\$153,888	\$0
21	HDHP HRA	Spouse	Encounter for antineoplastic chemotherapy	\$144,305	\$0
22	HDHP HRA	Self	Pneumonia, unspecified organism	\$139,963	\$0
23	HDHP HRA	Self	Sprain of anterior cruciate ligament of left knee, init	\$138,179	\$0
24	HDHP HRA	Self	Unilateral primary osteoarthritis, left hip	\$132,667	\$0
25	HDHP HRA	Spouse	Ahmed heart disease of native cor art w oth ang potrs	\$131,637	\$0
26	HDHP HRA	Self	Oth dis of the bk/hbd-form org/inmm mechsm corpe chldbrth	\$130,203	\$0
27	HDHP HRA	Spouse	Other spondylosis with radiolopathy, lumbar region	\$129,394	\$0
28	HDHP HRA	Dependent	Other obstructive defects of renal pelvis and ureter	\$125,238	\$0
Total Large Claims				\$9,394,786	\$1,371,276
% of Total Gross Medical/Rx Claims				35%	

