

# PfISD Insurance Committee Meeting

March 9, 2021

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# Agenda

- Financial Overview
- Looking Forward - 2022 Strategies

# Medical

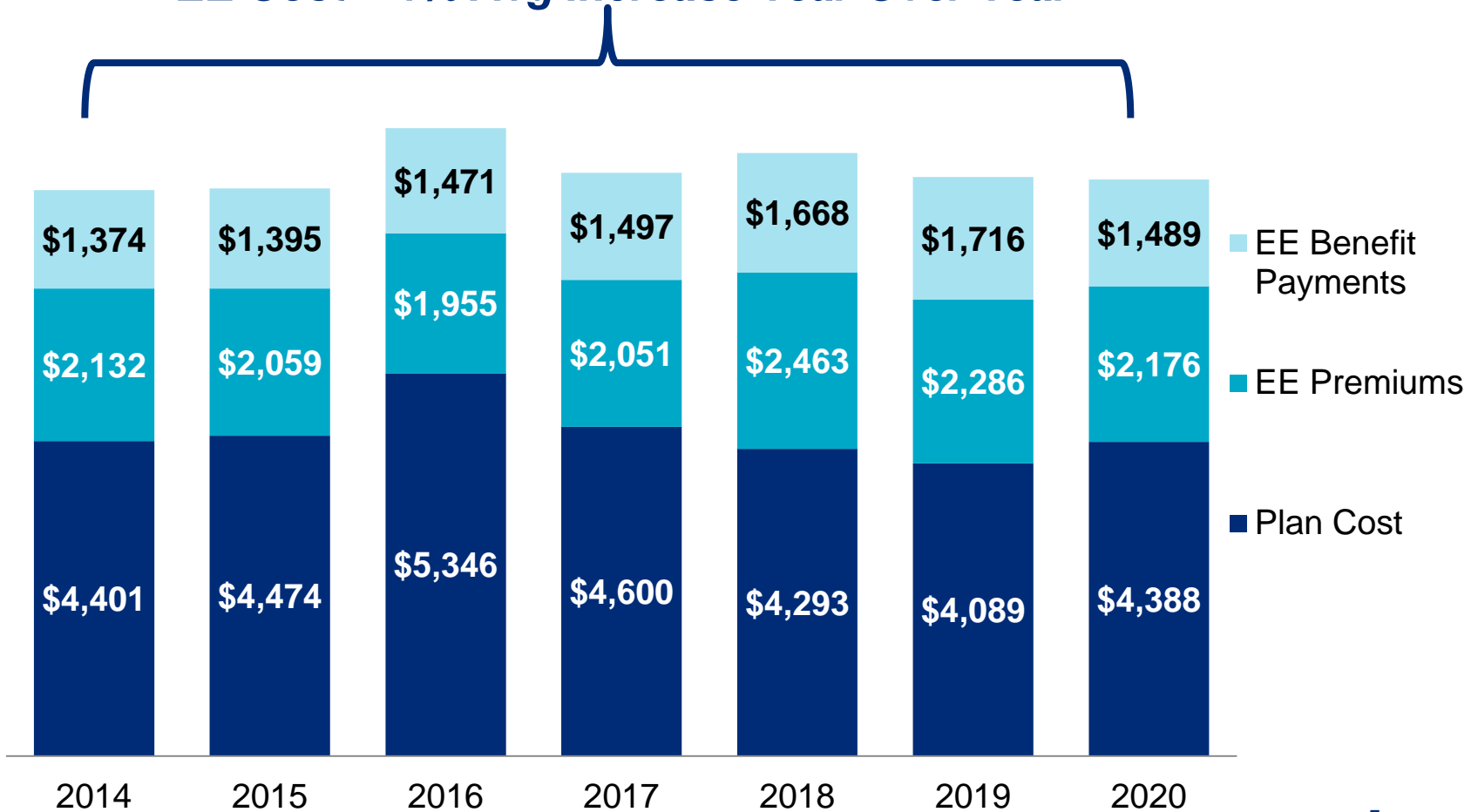
	2016	2017	2018	2019	2020
<b>Avg # Covered</b>					
Employees	2,447	2,516	2,519	2,591	2,818
Members	3,601	3,769	3,814	3,920	4,213
<i>% Increase in Members</i>		4.7%	1.2%	2.8%	7.5%
<b>Total Medical Paid Claims</b>	\$11,638,935	\$11,329,876	\$10,744,455	\$10,868,776	\$13,323,802
<i>PMPM</i>	\$269.34	\$250.51	\$234.74	\$233.61	\$249.82
<i>% Increase</i>		-7.0%	-6.3%	-0.5%	6.9%
<b>Large Claims over \$100,000</b>					
Number of Claimants	12	11	16	18	24
Total Cost to PfISD	\$2,213,498	\$1,733,253	\$2,490,172	\$3,096,085	\$4,141,033

# Pharmacy

	2016	2017	2018	2019	2020
<b>Avg # Covered</b>					
Employees	2,447	2,516	2,519	2,591	2,818
Members	3,601	3,769	3,814	3,920	4,213
<i>% Increase in Members</i>	15.5%	4.7%	1.2%	2.8%	7.5%
<b>Total Rx Paid Claims</b>	\$4,143,599	\$3,600,601	\$4,658,291	\$4,722,025	\$4,938,254
<i>PMPM</i>	\$95.89	\$79.61	\$101.77	\$102.13	\$100.52
<i>% Increase</i>		-17.0%	27.8%	0.4%	-1.6%
<i># 30 Day Scripts</i>	35,864	34,359	35,695	37,044	35,350

# Medical & Rx Per Employee Per Year

*EE Cost = 1% Avg Increase Year Over Year*



# Medical / Rx – Key Statistics

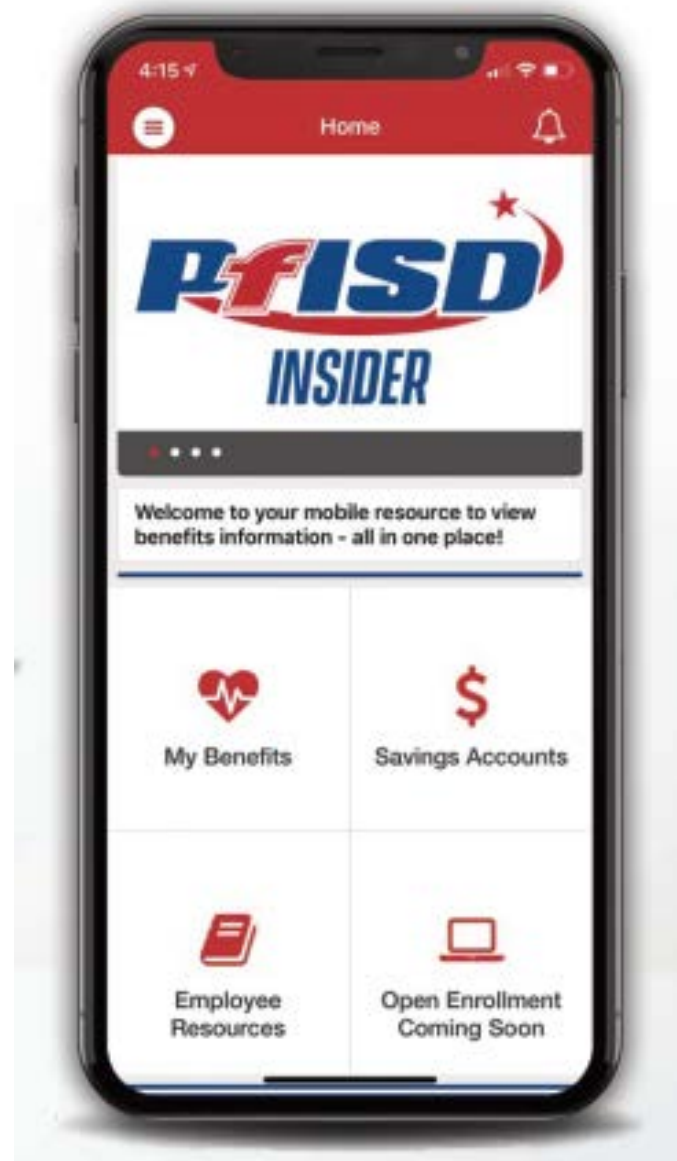
- Spouse cost
  - 121% higher than the average member
- Emergency Room (% of total plan cost)
  - 2020: 9.0%
  - 2019: 8.6%
  - 2018: 8.1%
  - 2017: 9.3%
- Preventive Screenings
  - 41% of targeted population completed screening
- “Top Shelf” Prescriptions (\$1,000+ per 30 day supply)
  - 50.2% of total prescription cost

# 2022 Strategies / Considerations

- District contribution & employee premium has remained flat for the last few years with modest changes to plan design
- Healthcare costs continue to rise year over year
- For 2022, we will be evaluating changes to district contribution, employee premiums, plan design, and vendors to help offset rising healthcare costs
- We will be marketing medical administration, HSA, and EAP to make sure we are partnered with the best vendors
- We are also considering:
  - High performance networks
  - Virtual primary care
  - Onsite clinic

# iNGAGED App

- PfISD Insider app is live
- More communication and information will be coming through the app
- Please download and promote at campuses







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**[MarshMMA.com](http://MarshMMA.com)**