

# Lake Havasu City Schools Employee Benefit Trust #301248

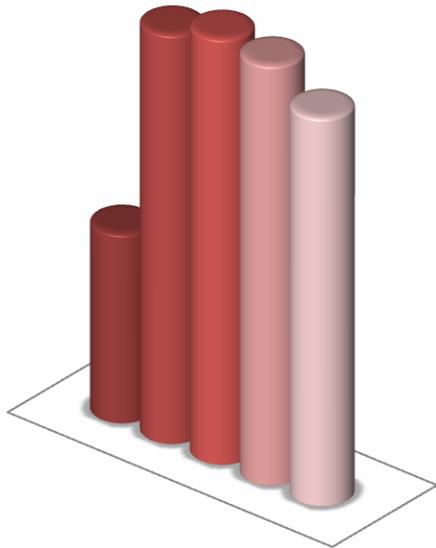
**March 2017**

**Reporting Rolling 12 months**

# LHCSEBT– Paid Claims

## Claims Paid

■ 2012 ■ 2013 ■ 2014  
 ■ 2015 ■ 2016

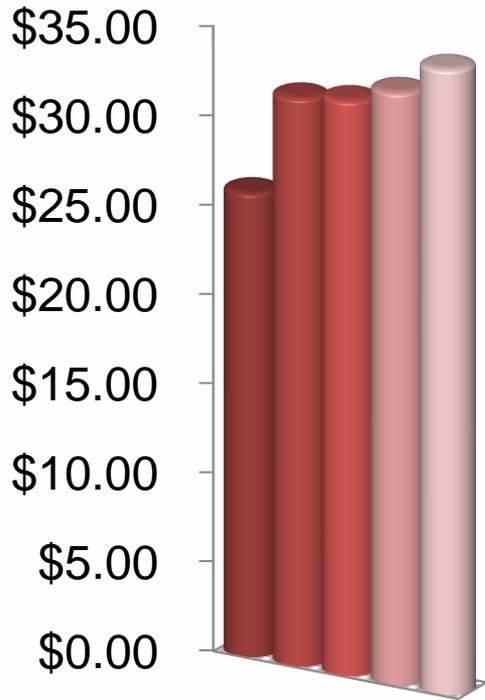


<u>Total Claims Paid</u>					<u>% Change Year vs Year</u>
2012	2013	2014	2015	2016	
\$185,002	\$214,058	\$216,231	\$215,449	\$211,260	1.9%

<u>PEPY</u>					<u>% Change Year vs Year</u>
2012	2013	2014	2015	2016	
\$311.63	\$381.74	\$386.24	\$398.13	\$420.14	+5.5%

# LHCSEBT - Paid Claims Monthly Report

## Claims PEPM

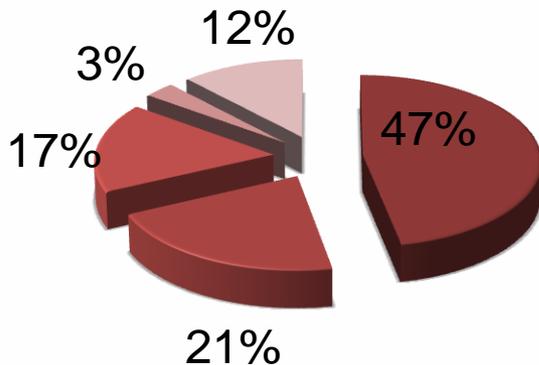


<u>Month</u>	<u>Fees</u>	<u>Paid Claims</u>	<u>Enrolled Employees</u>	<u>PEPM</u>
March	\$1,555	\$18,938	535	\$35.40
April	\$1,534	\$15,295	530	\$28.86
May	\$1,566	\$15,804	528	\$29.93
June	\$1,525	\$25,258	519	\$48.67
July	\$1,446	\$27,970	503	\$55.61
August	\$1,106	\$18,581	456	\$40.75
September	\$1,304	\$16,904	453	\$37.32
October	\$1,528	\$13,006	486	\$26.76
November	\$1,537	\$17,651	505	\$34.95
December	\$1,505	\$11,655	507	\$22.99
January	\$1,645	\$18,012	507	\$35.53
February	\$1,647	\$12,186	505	\$24.13
<b>Total</b>	<b>\$17,897</b>	<b>\$211,260</b>	<b>6,034</b>	<b>-</b>
<b>Average</b>	<b>\$1,491</b>	<b>\$17,605</b>	<b>503</b>	<b>\$35.00</b>

# LHCSEBT – Paid Claims Detail

## Benefits Paid

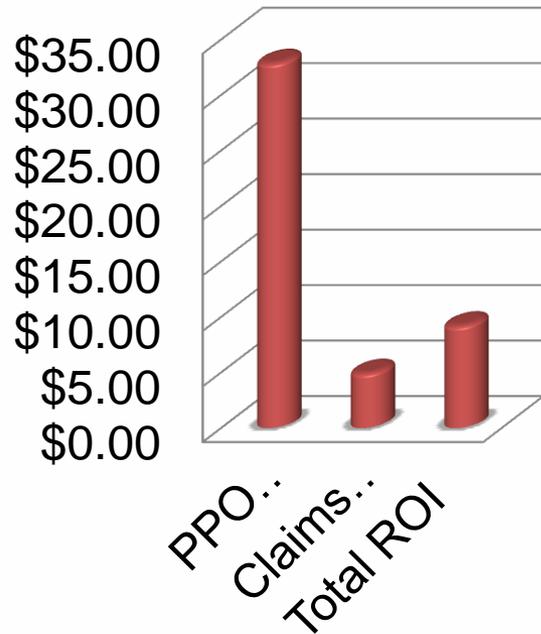
- Benefits Paid
- PPO Savings
- Claims Savings
- Total Deductible
- Total Coinsurance



<u>Total Submitted Claims</u>	<u>Benefits Paid</u>	<u>PPO Savings</u>	<u>Claims Savings</u>	<u>Total Deductible</u>	<u>Total Coinsurance</u>
				Paid by member	Paid by member
\$447,217	\$211,260	\$95,402	\$75,352	\$11,500	\$53,704
2012	45%	20%	18%	3%	13%
2013	45%	22%	19%	3%	11%
2014	46%	20%	17%	2%	14%
2015	49%	21%	16%	3%	11%
2016	47%	21%	17%	3%	12%

# LHCSEBT – Return on Investment

## ROI

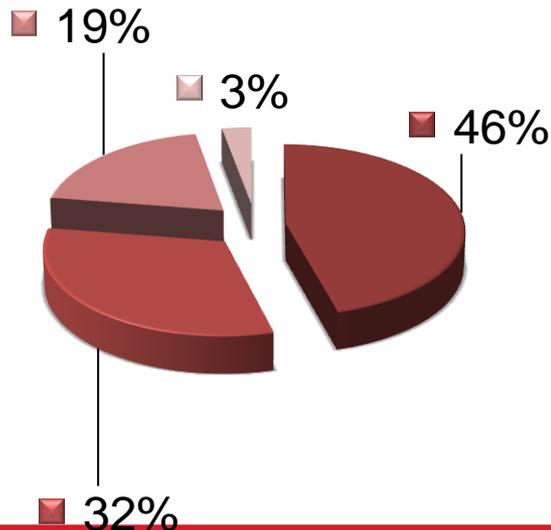


	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>Totals</u>	<u>ROI Per \$1 spent</u>
<b>PPO Savings</b>	\$83,630	\$107,028	\$95,097	\$89,495	\$95,402	\$470,652	\$32.79
<b>Claims Savings</b>	\$74,219	\$89,031	\$79,134	\$69,125	\$75,325	\$386,834	\$4.86
<b>Total Savings</b>	\$157,849	\$196,059	\$174,231	\$158,620	\$170,727	\$857,016	\$9.13
<b>Total Fixed Costs</b>	\$19,964	\$18,530	\$18,942	\$18,568	\$17,897	\$93,901	-

# LHCSEBT – Paid Claims by Procedure Type

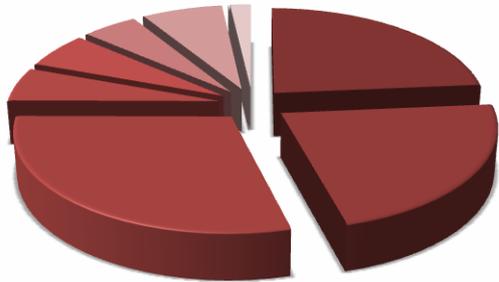
## Paid Claims by Type

- Type 1
- Type 2
- Type 3
- Ortho



<u>Dental Procedure Type</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>Average</u>	<u>Expected</u>	<u>2016 Paid</u>
Type 1	51.5%	46.5%	46.3%	50.6%	45.9%	48.2%	49.9%	\$96,887
Type 2	25.0%	36.0%	30.9%	30.6%	34.0%	31.3%	35.3%	\$71,891
Type 3	21.2%	16.0%	20.8%	17.1%	18.5%	18.7%	12.1%	\$38,990
Type 4	1.9%	0.0%	0.0%	0.0%	0.0%	0.4%	0%	\$0
Ortho	1.1%	2.0%	2.3%	2.0%	1.8%	1.8%	2.7%	\$3,887
Total	100%	100%	100%	100%	100%	100%	100%	\$211,260

# LHCSEBT- Paid Claims by Procedure Group



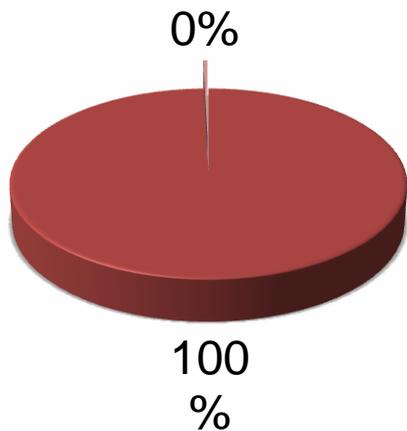
- Exams/X-rays
- Cleanings / Sealants/ Appl
- Restorative
- Endodontics
- Periodontics
- Prostodontics
- Oral Surgery /Anesthesia
- General Services
- Orthodontics

<u>Procedure Group</u>	<u>Proc Count</u>	<u>Total Current Claims Paid</u>	<u>Average Cost Per Procedure</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>Expected</u>
Exams/X-rays	1,664	\$49,850	\$29.96	24.5%	23.3%	23.3%	25.6%	23.6%	28.4%
Cleanings / Sealants/ Appl	933	\$47,043	\$50.42	27.0%	23.2%	23.0%	25.0%	22.3%	22.1%
Restorative	519	\$61,682	\$118.85	26.4%	24.1%	29.5%	27.3%	29.2%	26.5%
Endodontics	30	\$11,511	\$383.70	4.6%	7.2%	9.3%	6.8%	5.5%	6.5%
Periodontics	126	\$12,321	\$97.79	7.8%	9.7%	5.8%	7.1%	5.8%	4.1%
Prostodontics	49	\$10,147	\$207.10	4.9%	4.6%	3.5%	2.2%	4.8%	2.5%
Oral Surgery /Anesthesia	149	\$14,760	\$99.06	4.3%	6.3%	3.5%	4.1%	7.0%	6.8%
General Services/TMD	27	\$60	\$2.22	(0.6%)	(0.3%)	(0.2%)	0.0%	0.0%	0.3%
<u>Ortho</u>	<u>21</u>	<u>\$3,887</u>	<u>\$185.10</u>	<u>1.1%</u>	<u>2.0%</u>	<u>2.3%</u>	<u>2.0%</u>	<u>1.8%</u>	<u>2.7%</u>
<b>Total</b>	<b>3,518</b>	<b>\$211,260</b>	<b>\$60.05</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

# LHCSEBT- In Network vs Out of Network Claims

## 2016 PPO Claims

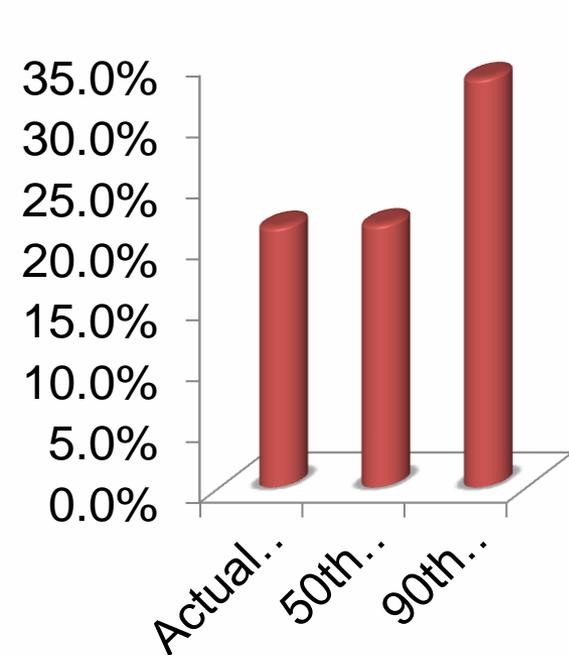
- In-Network
- Out of Network



<u>PPO</u>	<u>Proc Count</u>	<u>Total Current Claims Paid</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>Expected</u>
Yes	3,444	\$210,427	98.4%	99.2%	99.0%	99.6%	99.6%	72.2%
No	78	\$833	1.6%	0.8%	1.0%	0.4%	0.4%	27.8%
Total	3,518	\$211,260	100%	100%	100%	100%	100%	100%

# LHCSEBT - PPO Savings

## % Savings

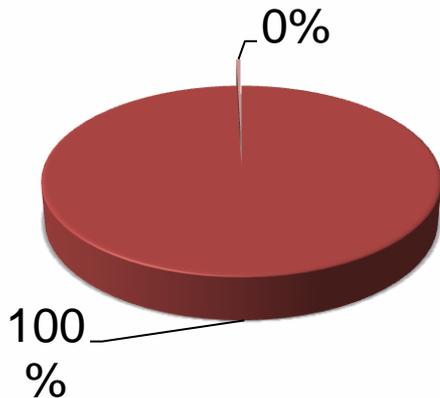


	<u>Submitted Claims</u>	<u>PPO Savings</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>Expected</u>
<b>Actual Submitted Claims</b>	\$447,217	\$95,402	20.5%	22.4%	20.3%	20.6%	21.3%	-
<b>50<sup>th</sup> Percentile U&amp;C</b>	\$448,237	\$96,422	22.6%	21.8%	18.1%	21.4%	21.5%	-
<b>90<sup>th</sup> Percentile U&amp;C</b>	\$528,985	\$177,170	31.6%	31.4%	28.4%	33.0%	33.5%	28.8%

# LHCSEBT - Top Provider Utilization

## Current PPO Claims

- In-Network
- Out of Network



Provider Name	Provider City	PPO Claim	Total Dollars Paid
CARVER,JEFFERY ALAN	LK HAVASU CTY	Y	40,875.50
SORKIN,EDOUARD	LK HAVASU CTY	Y	22,758.30
NELSON,DARRIN JOHN	LK HAVASU CTY	Y	17,754.10
LUNDIN,LARRY C	LK HAVASU CTY	Y	11,942.50
KINZER,DEBORAH A	LK HAVASU CTY	Y	11,620.20
CURRIVAN,ROBERT	LK HAVASU CTY	Y	8,174.60
LYSDALE,JEFFREY S	LK HAVASU CTY	Y	7,874.60
TOMAS,IKE-ARTHUR WENCESLAO	LK HAVASU CTY	Y	7,017.00
LAVENE,RYAN MATTHEW	LK HAVASU CTY	Y	6,343.80
PORTER,RYAN J	LK HAVASU CTY	Y	5,899.00
KAUSHESH,ASHUTOSH	LK HAVASU CTY	Y	5,845.50
VOGEL,KRISTEN ANN	LK HAVASU CTY	Y	5,384.80
KIM,CHANG Y	LK HAVASU CTY	Y	5,224.60
AHN,EDWARD B	LK HAVASU CTY	Y	4,833.70
MEAD,C REESE	LK HAVASU CTY	Y	4,638.20
YOLE,JASON J	LK HAVASU CTY	Y	3,930.10
GONZALEZ,RUTH CHRISTINE	LK HAVASU CTY	Y	3,920.20
CHAPMAN,BRETT	LK HAVASU CTY	Y	2,870.00
BOYD JR,KEITH E	BULLHEAD CITY	Y	2,683.00
URQUHART,N NATHANIEL	LK HAVASU CTY	Y	2,603.00
THOMAS,MICHAEL E	BULLHEAD CITY	Y	2,468.50
KORT,MICHAEL A	LK HAVASU CTY	Y	2,409.40
FOX,JOAN L	LK HAVASU CTY	Y	2,385.70
BULLEN,RYAN N	LK HAVASU CTY	Y	2,000.00
YETTER,NATHAN R	LK HAVASU CTY	Y	1,692.47

# Questions?

**Lake Havasu City Schools EBT**  
**March 2017**  
**Reporting rolling 12 months**