

Lake Havasu City Schools

September, 2017

Reporting July 1, 2016 to June 30, 2017



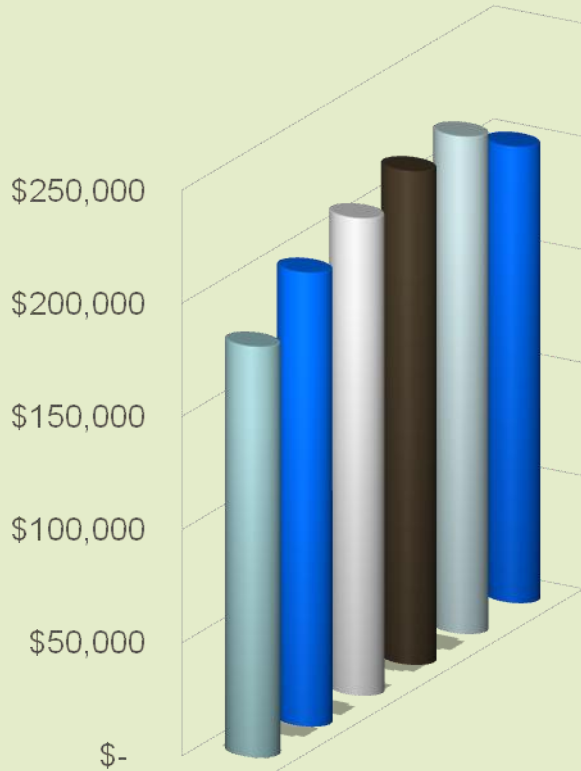
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Lake Havasu City Schools

Policy #301248

Paid Claims Report

Paid Claims



■ 2012
 ■ 2013
 ■ 2014
■ 2015
 ■ 2016
 ■ 2017

<u>Fiscal Year</u>	<u>Fiscal Year</u>	<u>Fiscal Year</u>	<u>Fiscal Year</u>	<u>Fiscal Year</u>	<u>Fiscal Year</u>	<u>% Change Year vs Year</u>	<u>Annual Trend</u>
2012	2013	2014	2015	2016	2017		
\$181,499	\$200,566	\$211,016	\$218,184	\$219,919	\$201,820	-8.2%	+2.2%

<u>PEPY</u>						<u>% Change Year vs Year</u>	<u>Annual Trend</u>
2012	2013	2014	2015	2016	2017		
\$309	\$341	\$381	\$387	\$415	\$408	-1.7%	+6.4%



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Paid Claims Report

PEPM



■ 2012
 ■ 2013
 ■ 2014
■ 2015
 ■ 2016
 ■ 2017

<u>Month</u>	<u>Fees</u>	<u>Paid Claims</u>	<u>Enrolled Employees</u>	<u>PEPM</u>
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	\$23.01
January	\$1,645	\$18,012	507	\$35.53
February	\$1,647	\$12,186	505	\$24.13
March	\$1,635	\$14,089	504	\$29.38
April	\$1,638	\$15,049	508	\$29.62
May	\$1,628	\$17,050	504	\$33.83
June	\$1,638	\$19,668	505	\$38.95
<u>Total</u>	<u>\$18,256</u>	<u>\$201,820</u>	<u>5,943</u>	
<u>Average</u>	<u>\$1,521</u>	<u>\$16,818</u>	<u>495</u>	<u>\$33.96</u>
2012	\$19,712	\$181,499	7,044	\$25.77
2013	\$19,376	\$200,566	7,051	\$28.45
2014	\$18,651	\$211,016	6,653	\$31.72
2015	\$19,056	\$218,184	6,770	\$32.23
2016	<u>\$18,502</u>	<u>\$219,919</u>	<u>6,365</u>	\$34.55

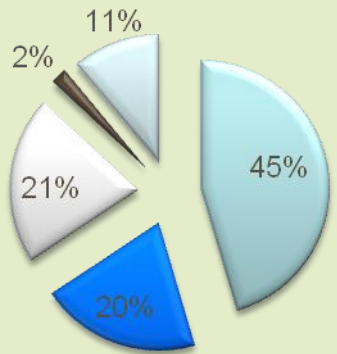
Lake Havasu City Schools

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Paid Claims Report

Lake Havasu City Schools

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



<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
\$448,577	\$201,820	\$91,212	\$94,379	\$10,100	\$51,066
2012	49%	21%	12%	3%	14%
2013	44%	21%	19%	3%	14%
2014	47%	22%	16%	3%	12%
2015	46%	21%	19%	2%	12%
2016	49%	22%	15%	3%	12%
2017	45%	20%	21%	2%	11%



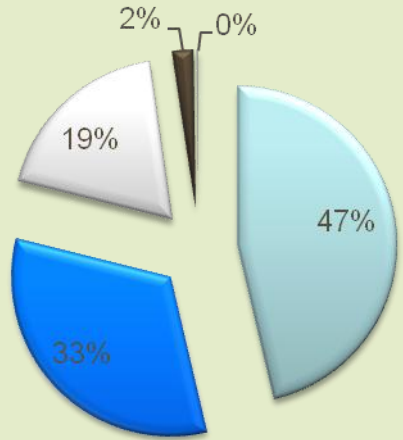
Lake Havasu City Schools

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Paid Claims Report

Lake Havasu City Schools

■ Type 1 ■ Type 2 ■ Type 3 ■ Ortho ■ Credits



<u>Dental Procedure Type</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Benchmark National</u>	<u>2017 Paid</u>
Type 1	52.1%	48.1%	46.5%	47.1%	48.9%	46.5%	49.9%	\$93,874
Type 2	27.3%	29.1%	34.0%	33.3%	31.8%	32.7%	35.3%	\$65,967
Type 3	20.3%	22.1%	18.0%	17.5%	17.9%	18.9%	12.1%	\$38,066
Ortho	0.8%	1.3%	2.1%	2.4%	1.7%	2.1%	2.7%	\$4,309
<u>Credits</u>	<u>-0.3%</u>	<u>-0.6%</u>	<u>-0.5%</u>	<u>-0.3%</u>	<u>-0.2%</u>	<u>-0.2%</u>	0%	(\$396)
Total	100%	100%	100%	100%	100%	100%	100%	\$201,820

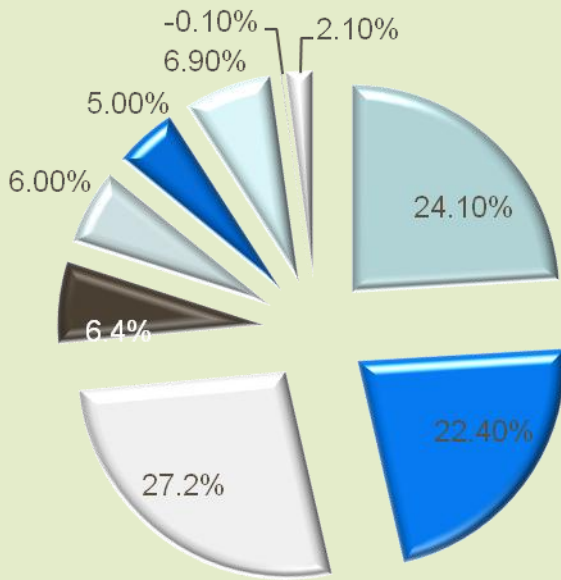


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Paid Claims Report



- 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>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Benchmark National</u>
Exams/X-rays	1,629	\$48,669	25.7%	23.0%	23.2%	24.0%	25.1%	24.1%	<u>28.4%</u>
Cleanings / Sealants / Appl	887	\$45,205	26.4%	25.1%	23.3%	23.1%	23.8%	22.4%	<u>22.1%</u>
Restorative	447	\$54,888	27.0%	25.9%	25.8%	28.2%	28.8%	27.2%	<u>26.5%</u>
Endodontics	30	\$12,895	5.2%	5.3%	8.1%	8.9%	6.1%	6.4%	<u>6.5%</u>
Periodontics	126	\$12,075	6.3%	9.1%	7.2%	8.0%	6.3%	6.0%	<u>4.1%</u>
Prostodontics	53	\$10,098	4.9%	6.1%	4.2%	2.8%	3.1%	5.0%	<u>2.5%</u>
Oral Surgery /Anesthesia	159	\$13,821	4.1%	4.7%	6.5%	2.8%	5.1%	6.9%	<u>6.8%</u>
General Services/TMD	30	(\$141)	-0.3%	-0.5%	-0.3%	-0.2%	0.2%	-0.1%	<u>0.3%</u>
<u>Ortho</u>	<u>22</u>	<u>\$4,309</u>	<u>0.8%</u>	<u>1.3%</u>	<u>2.1%</u>	<u>2.4%</u>	<u>1.7%</u>	<u>2.1%</u>	<u>2.7%</u>
Total	3,383	\$201,820	100%	100%	100%	100%	100%	100%	<u>100%</u>



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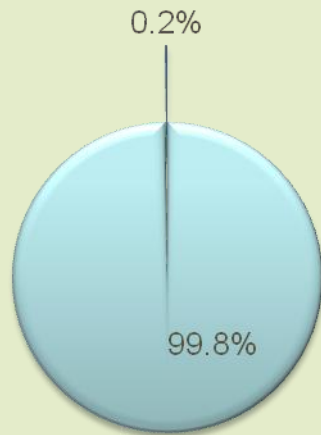
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Paid Claims Report

Lake Havasu City Schools

- 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>2017</u>	<u>Benchmark (AZ)</u>
Yes	3,321	\$201,457	96.9%	98.9%	99.4%	99.0%	99.6%	99.8%	81%
No	62	\$363	3.1%	1.1%	0.6%	1.0%	0.4%	0.2%	19%
Total	3,383	\$201,820	100%	100%	100%	100%	100%	100%	100%

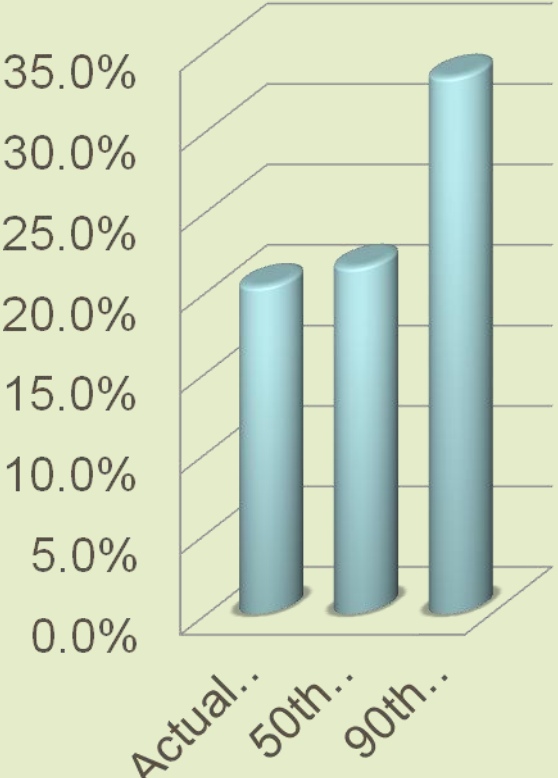


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PPO Discount



■ Lake Havasu City Schools

	<u>Submitted Claims</u>	<u>PPO Savings</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Benchmark</u>
Actual Submitted Claims	\$448,577	\$91,212	21.1%	20.8%	21.8%	20.5%	21.7%	20.3%	-
50th Percentile U&C	\$455,318	\$97,953	25.4%	21.8%	21.2%	18.0%	22.4%	21.5%	-
90th Percentile U&C	\$536,124	\$178,759	33.3%	30.9%	31.2%	29.0%	34.0%	33.3%	31.1%



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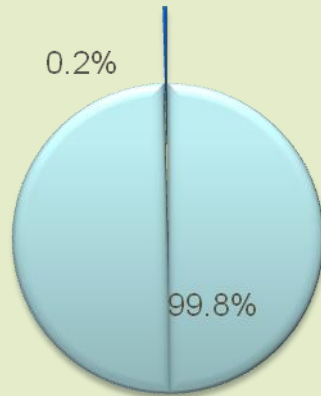
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Provider Name	Provider City	PPO Claim	Total Dollars Paid
CARVER,JEFFERY ALAN	LK HAVASU CTY	Y	39,501.20
SORKIN,EDOUARD	LK HAVASU CTY	Y	21,040.40
NELSON,DARRIN JOHN	LK HAVASU CTY	Y	18,207.70
LUNDIN,LARRY C	LK HAVASU CTY	Y	12,048.60
KINZER,DEBORAH A	LK HAVASU CTY	Y	11,473.10
LAVENE,RYAN MATTHEW	LK HAVASU CTY	Y	9,463.30
LYSDALE,JEFFREY S	LK HAVASU CTY	Y	6,631.70
CURRIVAN,ROBERT	LK HAVASU CTY	Y	6,517.10
TOMAS,IKE-ARTHUR WENCESLAO	LK HAVASU CTY	Y	5,820.20
YOLE,JASON J	LK HAVASU CTY	Y	5,675.30
AHN,EDWARD B	LK HAVASU CTY	Y	5,455.20
KAUSHESH,ASHUTOSH	LK HAVASU CTY	Y	5,400.40
KIM,CHANG Y	LK HAVASU CTY	Y	5,317.60
PORTER,RYAN J	LK HAVASU CTY	Y	5,037.00
MEAD,C REESE	LK HAVASU CTY	Y	4,415.80
SHAMOS,ILAN HIRAM	LK HAVASU CTY	Y	4,326.60
KORT,MICHAEL A	LK HAVASU CTY	Y	4,064.00
BOYD JR,KEITH E	BULLHEAD CITY	Y	4,055.80
THOMAS,MICHAEL E	BULLHEAD CITY	Y	2,763.50
URQUHART,N NATHANIEL	LK HAVASU CTY	Y	2,618.00
YETTER,NATHAN R	LK HAVASU CTY	Y	2,409.18
FOX,JOAN L	LK HAVASU CTY	Y	2,385.70
DHARIA,MANEET MUKESH	LK HAVASU CTY	Y	1,989.60
BULLEN,RYAN N	LK HAVASU CTY	Y	1,900.00
SCOTT,JAY D	LK HAVASU CTY	Y	1,757.90
Various Other Visited Dentists		-	\$11,545.12
TOTALS		-	\$201,820

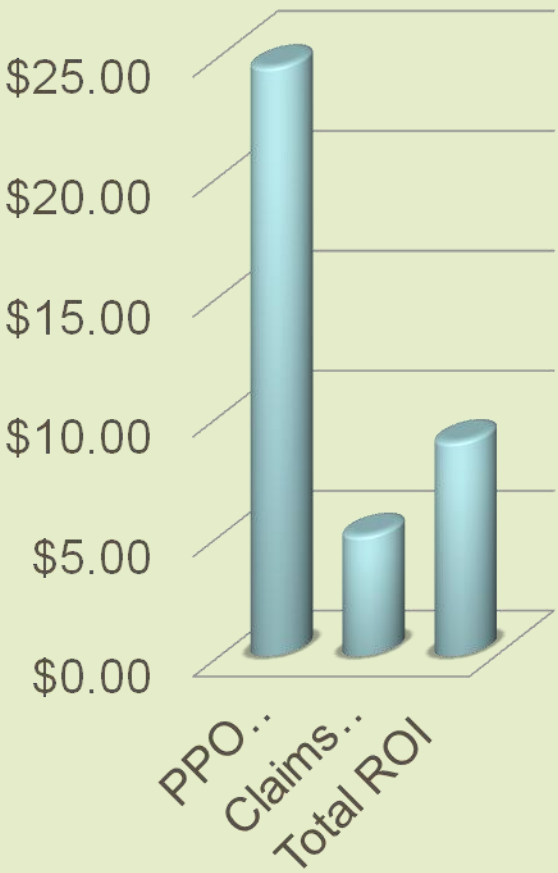


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Lake Havasu City Schools

Return on Investment

ROI



	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Totals</u>	<u>ROI per \$1 Spent</u>
PPO Savings	\$77,840	\$95,799	\$97,653	\$98,061	\$96,975	\$91,212	\$557,540	\$24.55
Claims Savings	\$45,099	\$89,245	\$71,460	\$89,998	\$65,279	\$94,379	\$455,640	\$5.02
Total Fixed Costs	\$19,712	\$19,376	\$18,651	\$19,056	\$18,502	\$18,256	\$113,553	\$8.92

Questions?

Lake Havasu City Schools

September, 2017

Reporting July 1, 2016 to June 30, 2017



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