

CITY OF LEAGUE CITY
PARTIAL SELF-FUNDING RENEWAL ANALYSIS PY 2021

		CURRENT	PROPOSED
		2019-2020	2020-2021
THIRD PARTY ADMINISTRATOR:		BCBS	BCBS
PPO NETWORK:		Blue Choice	Blue Choice
STOP LOSS CARRIER:		BCBS	BCBS
PRESCRIPTION BENEFIT MANAGER:		RxBen/ESI	RxBen/ESI
SPECIFIC STOP LOSS DEDUCTIBLE:		\$125,000	\$125,000
SPECIFIC STOP LOSS MAXIMUM		Unlimited	Unlimited
SPECIFIC CONTRACT :		24/12 (M, Rx)	24/12 (M, Rx)
AGGREGATE CONTRACT CORRIDOR:		125%	125%
AGGREGATE CONTRACT MAXIMUM:		Unlimited	Unlimited
AGGREGATE CONTRACT:		24/12 (M, Rx)	24/12 (M, Rx)
SPECIFIC PREMIUM: (Per Employee)		\$158.30	\$158.30
MONTHLY TOTAL		\$84,849	\$84,849
ANNUAL TOTAL		\$1,018,186	\$1,018,186
AGGREGATE PREMIUM (Per Employee):		\$5.15	\$5.57
MONTHLY TOTAL		\$2,827	\$3,058
ANNUAL TOTAL		\$33,928	\$36,695
AGGREGATE STOP LOSS FACTOR:			
Composite		\$974.73	\$1,072.21
Monthly Aggregate Accumulation		\$535,127	\$588,643
Annual Aggregate Accumulation		\$6,421,521	\$7,063,719
Projected Claims - Carrier		\$5,137,217	\$5,650,976
DOLLAR CHANGE FROM CURRENT		n/a	\$513,759
PERCENTAGE Δ FROM CURRENT		n/a	10.0%
MEDICAL CLAIM ADMINISTRATION:		\$47.48	\$48.73
MONTHLY TOTAL		\$26,067	\$26,753
ANNUAL TOTAL		\$312,798	\$321,033
DOLLAR CHANGE FROM CURRENT		n/a	\$8,235
PERCENTAGE Δ FROM CURRENT		n/a	2.6%
FIXED MONTHLY TOTAL		\$113,743	\$114,660
FIXED ANNUAL TOTAL		\$1,364,912	\$1,375,914
DOLLAR CHANGE FROM CURRENT		n/a	\$11,002
PERCENTAGE Δ FROM CURRENT		n/a	0.8%
HEALTH REFORM FEES (PCORI)		\$2,092	\$2,092
THIRD PARTY STOP LOSS REPORTING		\$0	\$0
ESTIMATED FEE CREDITS / ALLOWANCES		-\$25,000	-\$40,000
ADDED COST OF INDIVIDUAL LASER(S)		NA	NA
MONTHLY MAXIMUM FUNDING		\$646,960	\$700,144
MAXIMUM ANNUAL FUNDING		\$7,763,525	\$8,401,725
DOLLAR CHANGE FROM CURRENT		n/a	\$638,200
PERCENTAGE Δ FROM CURRENT		n/a	8.2%
EXPECTED MONTHLY FUNDING		\$539,935	\$582,415
EXPECTED ANNUAL FUNDING		\$6,479,221	\$6,988,982
DOLLAR CHANGE FROM CURRENT		n/a	\$509,761
PERCENTAGE Δ FROM CURRENT		n/a	7.9%
MEDICAL CALCULATIONS BASED ON:		BCBS included \$25,000 admin credit	BCBS included \$40,000 admin credit
MID PLAN ENROLLMENT	406		
BUY-UP PLAN	77		
HSA OPTION	66		
TOTAL ENROLLMENT	549		
Enrollment as of June 2020			

