

Orange County Department of Education

Health Benefits Review Committee

February 9, 2022



Agenda

Section 1: Compliance Updates

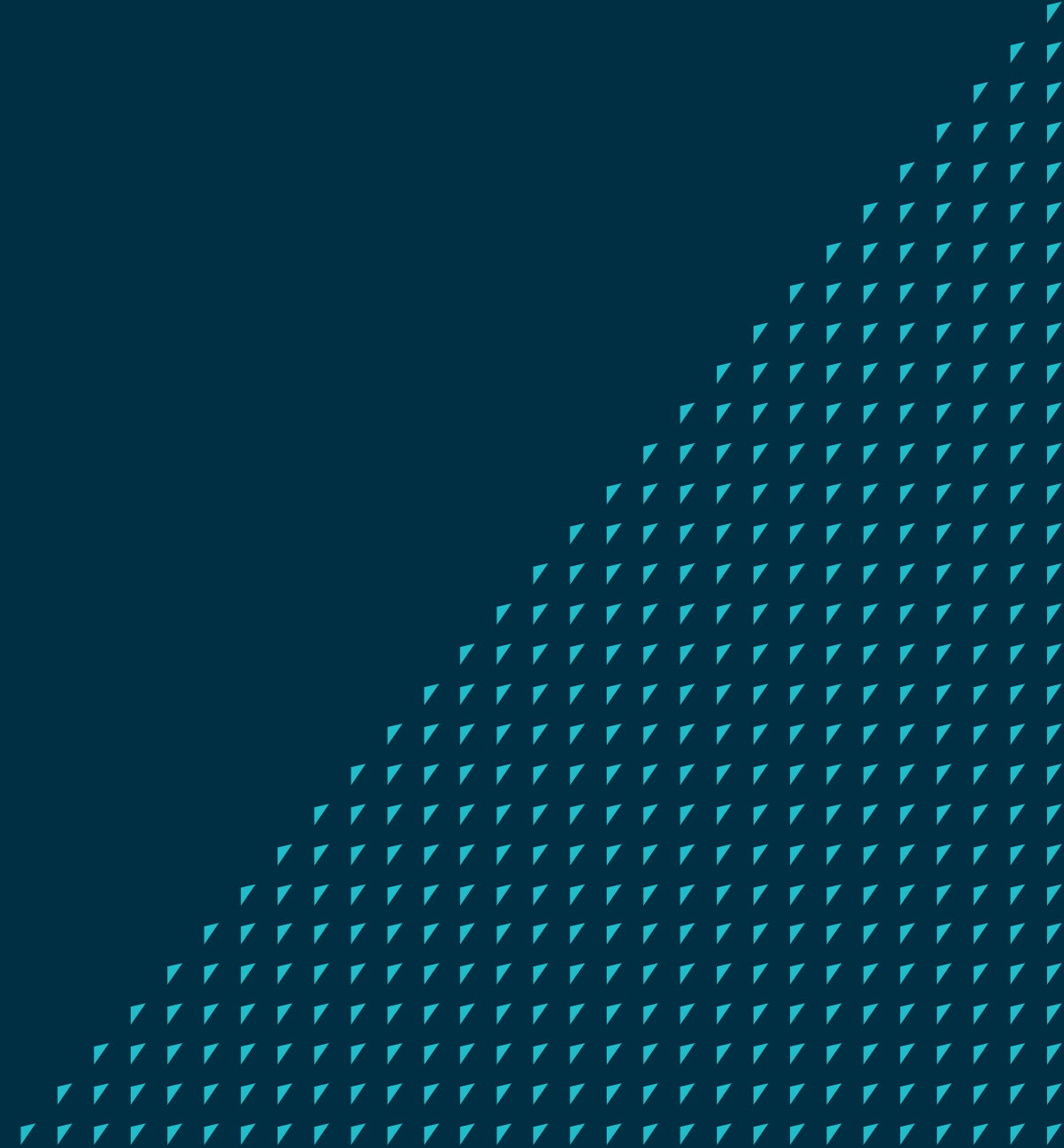
Section 2: ACSIG Dental Utilization Review

Section 3: Next Steps and Renewal Timeline

Exhibits:

- ❖ Experience (Medical, Dental, Vision & Teladoc)
- ❖ Committee Meeting Schedule

Compliance Updates



Compliance Updates: ACA Reporting

Applicable Large Employers (ALEs) are required to make a sufficient offer of coverage to their full-time employees (and their dependents) in order to avoid ACA Pay or Play penalties.

- On November 22, 2021, the IRS issued proposed regulations providing a permanent and automatic extension of the due date for Applicable Large Employers (ALEs) to furnish Form 1095-C statements to employees by 30 days from the original January 31 deadline (March 2, 2022 for this reporting cycle).
- Due dates for filing Form 1095-C with the IRS are NOT extended. The due dates to file information returns with the IRS remain February 28 for paper filers or March 31 if filing electronically.
- The regulations eliminate good-faith transition relief from reporting penalties.
- The IRS may impose penalties of up to \$280 per form for failing to furnish an accurate Form 1095-C or 1095-B to an employee. A separate \$280 per form penalty may be imposed for failing to file an accurate form with the IRS (a potential \$560 penalty per employee).

Compliance Updates: Vaccine & Testing Requirements

Federal Requirements:

- **UPDATE:** On January 13, 2022, the United States Supreme Court issued its highly anticipated decision blocking OSHA's Emergency Temporary Standard (ETS). This decision halts enforcement (which would have begun on January 10, 2022) of the ETS requirements for employers with 100 or more employees to develop, implement, and enforce a mandatory COVID-19 vaccination policy or implement an alternative standard that includes weekly testing. **This does not impact the CA public education mandates that remain in effect at this time.**

State Requirements:

- Cal OSHA:
 - Employer must develop a written COVID-19 Prevention Program
 - Employers to provide employees who are not fully vaccinated with face coverings and ensure they are worn properly
- Governor's Executive Orders:
 - Universal mask mandate in schools
 - Vaccine requirements - unvaccinated or incompletely vaccinated workers are required to undergo diagnostic screening testing at least once weekly
 - Vaccine requirements for students for in-person school attendance (only upon full FDA approval)

Employer Next Steps:

- Employers should stay in touch with employment law counsel, as requirements are subject to frequent change and can vary by jurisdiction (states may have their own independent rules, as noted above).

Compliance Updates: OTC COVID-19 Tests

Blue Shield of California Specific Carrier Process for OTC COVID-19 Tests:

- Blue Shield will provide coverage for up to eight at-home COVID-19 tests each month for personal use that are purchased on or after January 15, 2022.
- Blue Shield will cover these tests without cost-sharing, medical management, or prior authorization for members in individual and group health plans.
- Blue Shield does not have direct coverage or a preferred pharmacy for COVID-19 at-home test kits at this time.
- Members can purchase test kits at a retailer of their choice and submit for reimbursement of the full amount shown on their receipt.
- Information for member reimbursement can be found on the Blue Shield [member site](#).
- Under the federal FFCRA CARES Act, at-home COVID-19 tests must be purchased by the participant, beneficiary, or enrollee for personal use, and not for resale.
- SB 510 provides broader coverage to include testing coverage for screening purposes, such as for employment, school, or travel. Final guidance from DMHC is still pending.
- The federal government is providing every home in the U.S. four free at-home COVID-19 tests. Ordering and information is available at www.covidtests.gov.

ACSIG Dental Utilization Review



ACSIG Dental Utilization Review: Demographics

Current Period: As of September 30, 2021

Prior Period: As of September 30, 2020

	Current	Prior	Change
Member Count	2,747	2,793	-1.6%
Primary Enrollee	1,094	1,122	-2.5%
Adult Dependent	627	630	-0.5%
Child Dependent	1,026	1,041	-1.4%
Average Age	36.0	35.8	0.4%
Primary Enrollee	48.0	47.7	0.6%
Adult Dependent	50.3	50.2	0.3%
Child Dependent	14.5	14.4	0.2%

* Data shown as of a snapshot in time.

ACSIG Dental Utilization Review: Network Utilization by Procedure

Current Period: October 1, 2020 – September 30, 2021

Prior Period: October 1, 2019 – September 30, 2020

	Current	Prior	Change
Number of Procedures	16,748	14,811	13.1%
Delta Dental PPO	11,124	9,836	13.1%
Delta Dental Premier	4,989	4,561	9.4%
Non-Contracted	635	414	53.4%
Percent of Total Procedures			
Delta Dental PPO	66.4%	66.4%	0.0
Delta Dental Premier	29.8%	30.8%	-1.0
Non-Contracted	3.8%	2.8%	1.0

ACSIG Dental Utilization Review: Dollar-Banded Utilization

Current Period: October 1, 2020 – September 30, 2021

Prior Period: October 1, 2019 – September 30, 2020

	Current		Prior		Change	
	Count	% of Total	Count	% of Total	Count	% of Total
Utilizers	2,944	100.0%	2,611	100.0%	12.8%	
No Utilization	867	29.4%	1,003	38.4%	-13.6%	-9.0
<= \$439.99	1,220	41.4%	1,245	47.7%	-2.0%	-6.2
\$440.00 to \$879.99	423	14.4%	363	13.9%	16.5%	0.5
\$880.00 to \$1,319.99	163	5.5%	132	5.1%	23.5%	0.5
\$1,320.00 to \$1,759.99	101	3.4%	86	3.3%	17.4%	0.1
\$1,760.00 to \$2,199.99	77	2.6%	77	2.9%	0.0%	-0.3
>= \$2,200.00	93	3.2%	87	3.3%	6.9%	-0.2

Note: Includes Waiver for D&P. Excludes Orthodontia.

ACSIG Dental Utilization Review: Distribution of Services by Paid Amount

Current Period: October 1, 2020 – September 30, 2021

Prior Period: October 1, 2019 – September 30, 2020

Type of Service	Current		Prior		% Change	
	Paid Amt	% of Total	Paid Amt	% of Total	Paid Amt	% of Total
Preventive Services	\$272,467		\$234,206		16.3%	
Delta Dental PPO	\$146,037	53.6%	\$123,251	52.6%	18.5%	1.0
Delta Dental Premier	\$116,496	42.8%	\$104,618	44.7%	11.4%	-1.9
Non-Contracted	\$9,934	3.6%	\$6,337	2.7%	56.8%	0.9
Diagnostic Services	\$257,946		\$224,422		14.9%	
Delta Dental PPO	\$135,458	52.5%	\$116,836	52.1%	15.9%	0.5
Delta Dental Premier	\$112,387	43.6%	\$100,801	44.9%	11.5%	-1.3
Non-Contracted	\$10,101	3.9%	\$6,785	3.0%	48.9%	0.9
Basic Services	\$434,455		\$387,736		12.0%	
Delta Dental PPO	\$307,265	70.7%	\$288,286	74.4%	6.6%	-3.6
Delta Dental Premier	\$110,078	25.3%	\$89,595	23.1%	22.9%	2.2
Non-Contracted	\$17,113	3.9%	\$9,855	2.5%	73.6%	1.4
Major Services	\$286,708		\$279,271		2.7%	
Delta Dental PPO	\$194,653	67.9%	\$186,183	66.7%	4.5%	1.2
Delta Dental Premier	\$73,878	25.8%	\$81,527	29.2%	-9.4%	-3.4
Non-Contracted	\$18,178	6.3%	\$11,561	4.1%	57.2%	2.2
Orthodontia	\$53,782		\$46,010		16.9%	
Delta Dental PPO	\$28,056	52.2%	\$21,115	45.9%	32.9%	6.3
Delta Dental Premier	\$17,754	33.0%	\$19,903	43.3%	-10.8%	-10.2
Non-Contracted	\$7,972	14.8%	\$4,993	10.9%	59.7%	4.0
GRAND TOTAL	\$1,305,358		\$1,171,645		11.4%	
Delta Dental PPO	\$811,469	62.2%	\$735,670	62.8%	10.3%	-0.6
Delta Dental Premier	\$430,592	33.0%	\$396,444	33.8%	8.6%	-0.9
Non-Contracted	\$63,298	4.8%	\$39,531	3.4%	60.1%	1.5

ACSIG Dental Utilization Review: Calendar Year Maximum

Current Period: October 1, 2020 – September 30, 2021

Prior Period: October 1, 2019 – September 30, 2020

	Current	Prior	Change
Member Count	2,983	3,036	-1.7%
Primary Enrollee	1,185	1,196	-0.9%
Adult Dependent	686	699	-1.9%
Child Dependent	1,112	1,141	-2.5%
Unique Utilizer Count	2,041	1,956	4.3%
Primary Enrollee	843	812	3.8%
Adult Dependent	429	430	-0.2%
Child Dependent	769	714	7.7%
Unique Utilizers Reaching Maximum	104	97	7.2%
Primary Enrollee	52	57	-8.8%
Adult Dependent	25	20	25.0%
Child Dependent	27	20	35.0%
Percent Unique Utilizers of Member Count	68.4%	64.4%	4.0
Primary Enrollee	71.1%	67.9%	3.2
Adult Dependent	62.5%	61.5%	1.0
Child Dependent	69.2%	62.6%	6.6
Percent of Members Reaching Maximum	3.5%	3.2%	0.3
Primary Enrollee	4.4%	4.8%	-0.4
Adult Dependent	3.6%	2.9%	0.8
Child Dependent	2.4%	1.8%	0.7
Percent of Unique Utilizers Reaching Maximum	5.1%	5.0%	0.1
Primary Enrollee	6.2%	7.0%	-0.9
Adult Dependent	5.8%	4.7%	1.2
Child Dependent	3.5%	2.8%	0.7

Note: Calendar Year Max reports pulled on a calendar year basis as that is how maximums accumulate.

Next Steps and Renewal Timeline



Next Steps

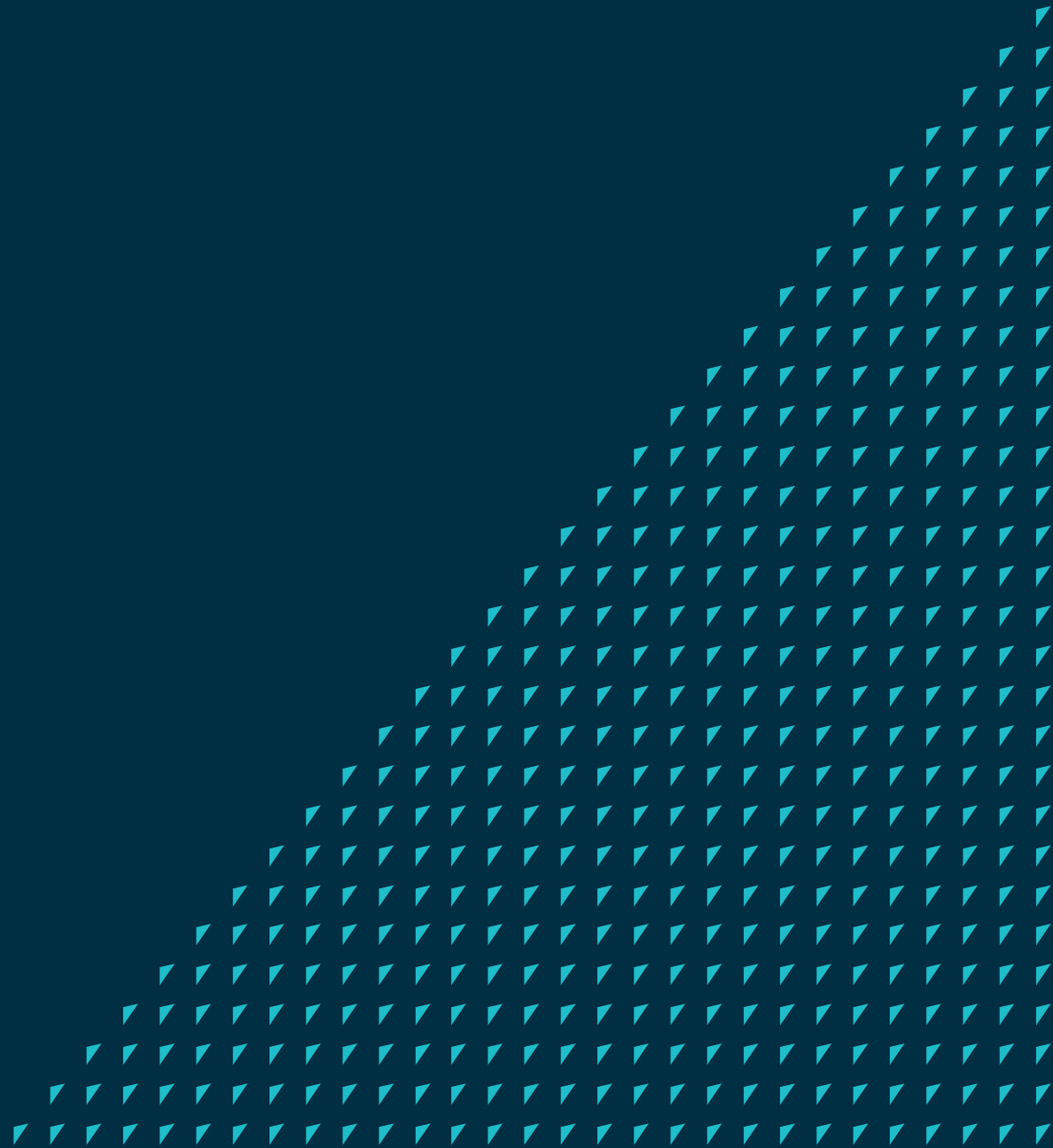
- Blue Shield Medical Utilization Review – scheduled for March
 - Blue Shield team will join our regularly scheduled March HBRC meeting (March 9th)
- Alliant to begin requesting 10/1/2022 renewals from carriers
 - Benefit / Plan Design Option requests from the Committee

Renewal Timeline

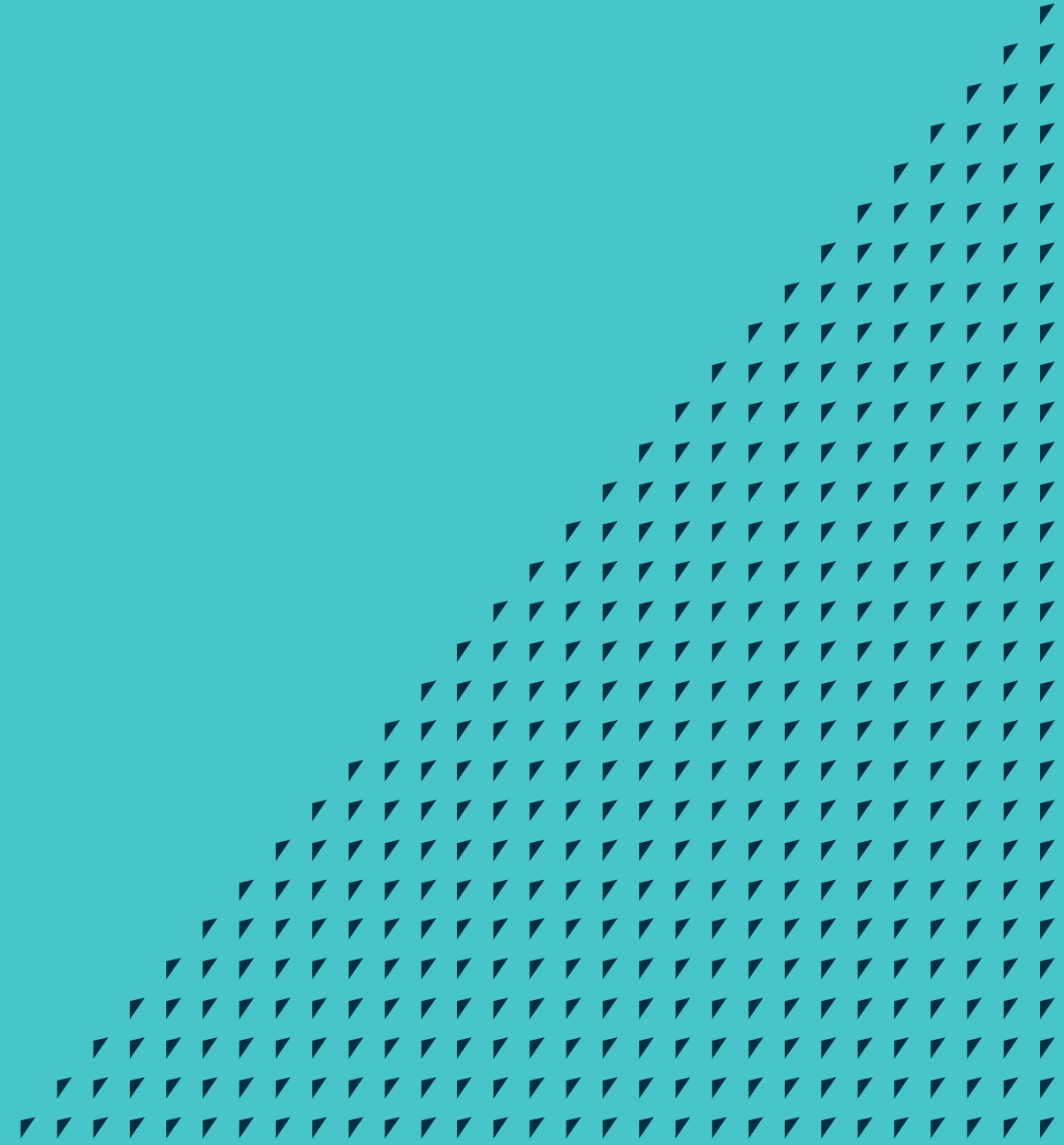
Item	Date*
Renewal Requests / Strategy	March 2022
Renewal Receipts	April / May 2022
Renewal Presentation	May 2022 HBRC Meeting
HBRC Recommendations	June 2022 HBRC Meeting
Open Enrollment	August 2022
Effective Date	October 1, 2022

***NOTE:** For illustrative purposes, dates are subject to change.

Appendix



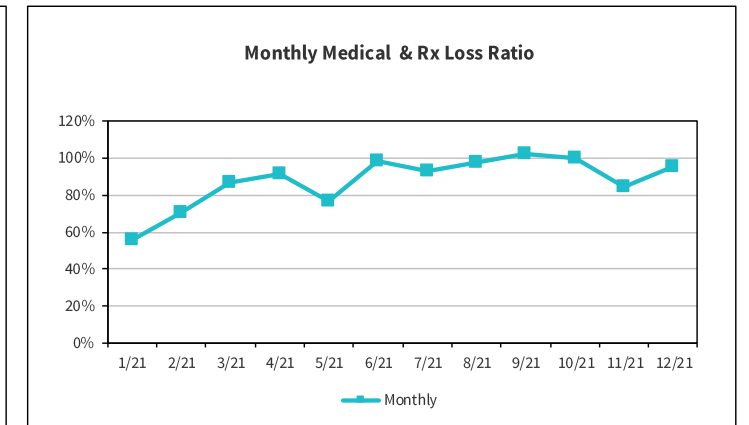
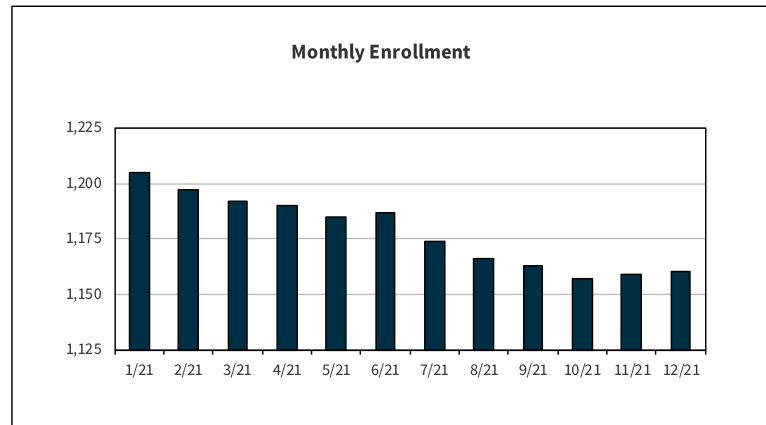
Experience



Medical Experience – All Plan Roll-Up

All Medical Plans

		Enrollment	Medical					Rx			Medical & Rx Loss Ratio
		Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	*	1,205	\$1,543,320	\$730,536	\$496,060	\$1,226,596	79.5%	\$379,727	\$421,594	111.0%	85.7%
Nov-20		1,202	\$1,545,867	\$710,427	\$499,994	\$1,210,421	78.3%	\$380,450	\$422,873	111.2%	84.8%
Dec-20		1,206	\$1,550,892	\$949,625	\$503,371	\$1,452,996	93.7%	\$381,269	\$420,371	110.3%	97.0%
Jan-21		1,205	\$1,544,014	\$210,329	\$516,064	\$726,394	47.0%	\$379,353	\$348,750	91.9%	55.9%
Feb-21		1,197	\$1,536,018	\$493,963	\$515,913	\$1,009,876	65.7%	\$377,200	\$332,118	88.0%	70.1%
Mar-21		1,192	\$1,526,823	\$721,555	\$515,112	\$1,236,667	81.0%	\$374,895	\$411,808	109.8%	86.7%
Apr-21		1,190	\$1,523,210	\$812,374	\$517,273	\$1,329,647	87.3%	\$374,098	\$411,071	109.9%	91.7%
May-21		1,185	\$1,517,810	\$587,059	\$519,774	\$1,106,833	72.9%	\$372,854	\$342,865	92.0%	76.7%
Jun-21		1,187	\$1,521,221	\$981,765	\$522,794	\$1,504,559	98.9%	\$373,716	\$366,813	98.2%	98.8%
Jul-21		1,174	\$1,502,826	\$877,794	\$515,994	\$1,393,788	92.7%	\$369,150	\$350,623	95.0%	93.2%
Aug-21	1,166	\$1,494,341	\$944,593	\$513,685	\$1,458,277	97.6%	\$367,065	\$355,059	96.7%	97.4%	
Sep-21	1,163	\$1,488,755	\$941,635	\$522,533	\$1,464,168	98.3%	\$365,773	\$432,566	118.3%	102.3%	
Oct-21	**	1,157	\$1,489,359	\$880,818	\$529,135	\$1,409,954	94.7%	\$366,843	\$449,204	122.5%	100.2%
Nov-21		1,159	\$1,487,171	\$608,020	\$527,641	\$1,135,661	76.4%	\$366,362	\$429,632	117.3%	84.4%
Dec-21		1,160	\$1,500,470	\$778,930	\$522,465	\$1,301,395	86.7%	\$369,377	\$475,897	128.8%	95.1%
2020-2021 PY		14,272	\$18,295,097	\$8,961,655	\$6,158,567	\$15,120,222	82.6%	\$4,495,551	\$4,616,510	102.7%	86.6%
2021-2022 PY		3,476	\$4,477,001	\$2,267,769	\$1,579,241	\$3,847,010	85.9%	\$1,102,582	\$1,354,734	122.9%	93.2%
Rolling 12		14,135	\$18,132,018	\$8,838,836	\$6,238,384	\$15,077,220	83.2%	\$4,456,687	\$4,706,406	105.6%	87.6%



Notes:

1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.

2) Information provided by Blue Shield. Data is restated monthly and updated accordingly

3) Reporting data switched from CRN to Intelligent Health

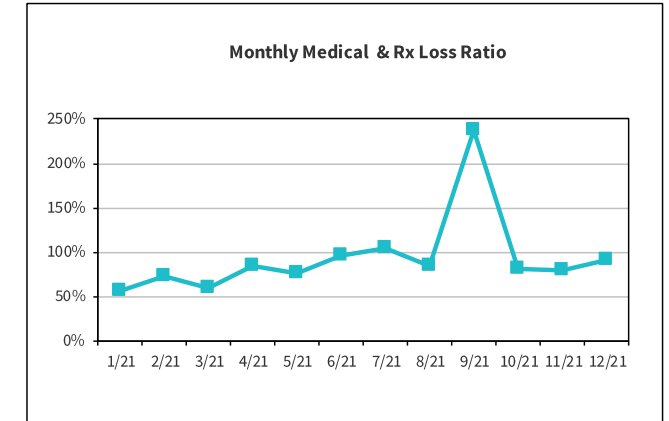
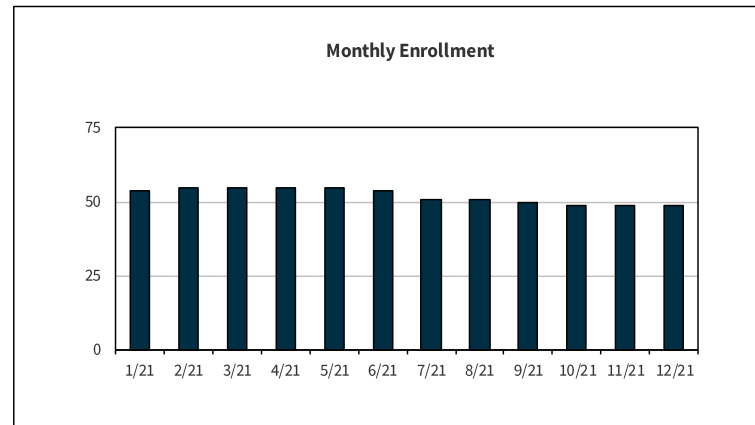
* Experience does not reflect the plan year 2020 SPA credit of \$100,000 or the COVID premium credit of \$192,099.69. Both credits were captured on the November 2020 Blue Shield invoice

** December Medical and Rx Premiums are based on historical percentage splits. Data will be updated with actuals once Intelligent Health is updated

Medical Experience – HMO (Certificated)

Blue Shield Traditional HMO

	Enrollment	Medical					Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	55	\$77,214	\$30,150	\$34,121	\$64,271	83.2%	\$17,042	\$38,432	225.5%	109.0%
Nov-20	55	\$77,882	\$18,049	\$34,758	\$52,807	67.8%	\$17,190	\$42,743	248.7%	100.5%
Dec-20	55	\$77,882	\$2,616	\$34,666	\$37,282	47.9%	\$17,190	\$19,432	113.0%	59.7%
Jan-21	54	\$76,865	\$1,830	\$35,297	\$37,127	48.3%	\$16,965	\$16,287	96.0%	56.9%
Feb-21	55	\$77,473	\$10,169	\$35,617	\$45,786	59.1%	\$17,100	\$23,808	139.2%	73.6%
Mar-21	55	\$77,473	\$3,904	\$36,023	\$39,928	51.5%	\$17,100	\$15,670	91.6%	58.8%
Apr-21	55	\$77,473	\$12,652	\$36,518	\$49,170	63.5%	\$17,100	\$31,131	182.1%	84.9%
May-21	55	\$77,473	\$8,082	\$36,923	\$45,005	58.1%	\$17,100	\$26,967	157.7%	76.1%
Jun-21	54	\$75,102	\$22,739	\$35,134	\$57,874	77.1%	\$16,576	\$30,562	184.4%	96.5%
Jul-21	51	\$71,371	\$30,472	\$31,003	\$61,475	86.1%	\$15,753	\$29,849	189.5%	104.8%
Aug-21	51	\$71,371	\$9,956	\$31,211	\$41,167	57.7%	\$15,753	\$32,222	204.5%	84.2%
Sep-21	50	\$70,786	\$138,574	\$31,098	\$169,672	239.7%	\$15,624	\$35,777	229.0%	237.8%
Oct-21	49	\$66,588	\$9,265	\$32,532	\$41,797	62.8%	\$14,697	\$24,274	165.2%	81.3%
Nov-21	49	\$66,588	\$5,903	\$32,634	\$38,538	57.9%	\$14,697	\$26,294	178.9%	79.8%
Dec-21	49	\$65,318	\$4,510	\$32,720	\$37,230	57.0%	\$14,417	\$35,841	248.6%	91.6%
2020-2021 PY	645	\$908,368	\$289,193	\$412,370	\$701,562	77.2%	\$200,490	\$342,879	171.0%	94.2%
2021-2022 PY	147	\$198,495	\$19,679	\$97,886	\$117,565	59.2%	\$43,812	\$86,409	197.2%	84.2%
Rolling 12	627	\$873,884	\$258,058	\$406,710	\$664,768	76.1%	\$192,880	\$328,682	170.4%	93.1%



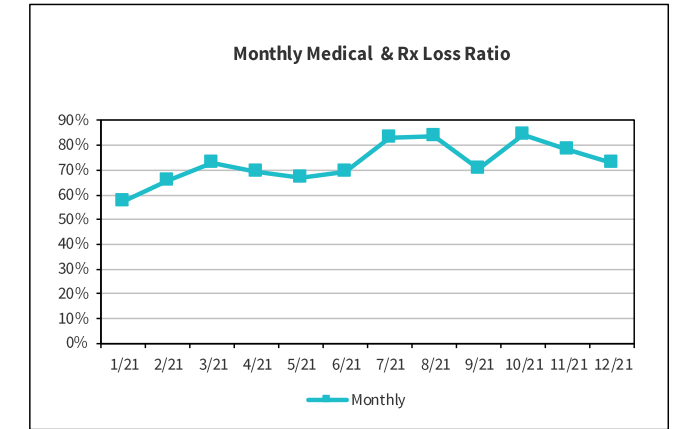
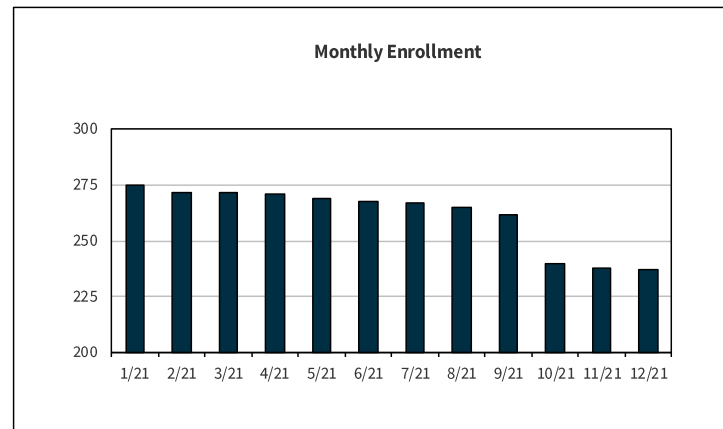
Notes:

- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
 - 2) As of October 2017, the only division on this plan is the Certificated employees.
 - 3) Information provided by Blue Shield. Data is restated monthly and updated accordingly.
 - 4) Reporting data switched from CRN to Intelligent Health
- * December Medical and Rx Premiums are based on historical percentage splits. Data will be updated with actuals once Intelligent Health is updated

Medical Experience – HMO (All Others)

Blue Shield Traditional HMO

	Enrollment	Medical					Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	272	\$364,413	\$53,896	\$139,072	\$192,968	53.0%	\$80,433	\$94,846	117.9%	64.7%
Nov-20	270	\$360,846	\$42,002	\$140,005	\$182,008	50.4%	\$79,646	\$107,668	135.2%	65.8%
Dec-20	271	\$363,841	\$75,855	\$141,117	\$216,972	59.6%	\$80,307	\$88,399	110.1%	68.8%
Jan-21	275	\$364,436	\$9,219	\$149,207	\$158,426	43.5%	\$80,438	\$96,164	119.5%	57.2%
Feb-21	272	\$361,998	\$61,232	\$148,177	\$209,409	57.8%	\$79,900	\$80,960	101.3%	65.7%
Mar-21	272	\$360,274	\$52,422	\$148,619	\$201,041	55.8%	\$79,520	\$120,061	151.0%	73.0%
Apr-21	271	\$358,491	\$43,701	\$149,541	\$193,242	53.9%	\$79,126	\$110,847	140.1%	69.5%
May-21	269	\$356,648	\$70,080	\$150,065	\$220,145	61.7%	\$78,719	\$71,602	91.0%	67.0%
Jun-21	268	\$356,053	\$73,782	\$150,257	\$224,038	62.9%	\$78,588	\$76,222	97.0%	69.1%
Jul-21	267	\$355,421	\$138,347	\$149,494	\$287,842	81.0%	\$78,449	\$71,710	91.4%	82.9%
Aug-21	265	\$352,054	\$157,379	\$148,553	\$305,932	86.9%	\$77,705	\$54,846	70.6%	83.9%
Sep-21	262	\$347,892	\$62,229	\$150,123	\$212,351	61.0%	\$76,787	\$87,663	114.2%	70.6%
Oct-21	240	\$314,063	\$117,683	\$140,628	\$258,311	82.2%	\$69,320	\$65,475	94.5%	84.5%
Nov-21	238	\$311,733	\$91,066	\$141,003	\$232,069	74.4%	\$68,806	\$66,394	96.5%	78.4%
Dec-21 *	237	\$312,330	\$57,902	\$140,306	\$198,208	63.5%	\$68,938	\$79,626	115.5%	72.9%
2020-2021 PY	3,234	\$4,302,369	\$840,144	\$1,764,230	\$2,604,374	60.5%	\$949,619	\$1,060,988	111.7%	69.8%
2021-2022 PY	715	\$938,126	\$266,651	\$421,937	\$688,588	73.4%	\$207,064	\$211,495	102.1%	78.6%
Rolling 12	3,136	\$4,151,394	\$935,042	\$1,765,972	\$2,701,014	65.1%	\$916,297	\$981,570	107.1%	72.7%



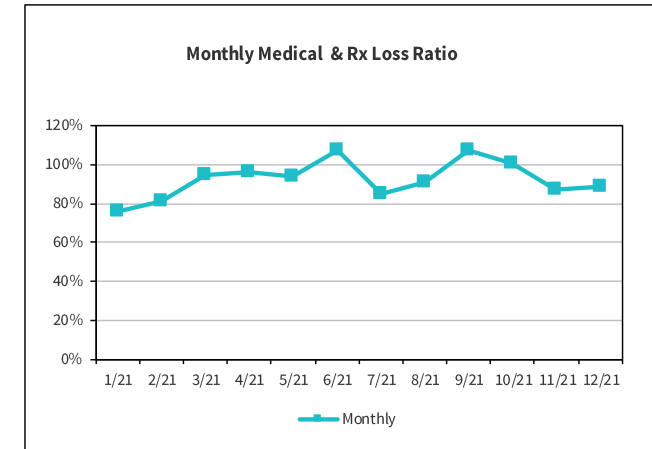
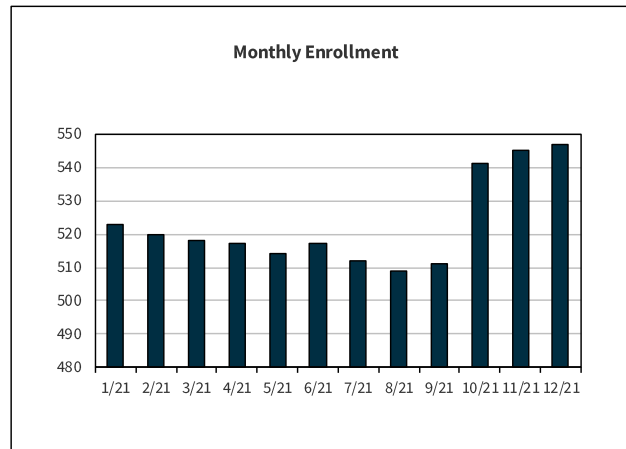
Notes:

- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
 - 2) As of October 2017, the only divisions on this plan are the Management & Admin, Classified, and Paraeducator employees.
 - 3) Information provided by Blue Shield. Data is restated monthly and updated accordingly.
 - 4) Reporting data switched from CRN to Intelligent Health
- * December Medical and Rx Premiums are based on historical percentage splits. Data will be updated with actuals once Intelligent Health is updated

Medical Experience – TRIO

Blue Shield Trio HMO

	Enrollment	Medical					Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	TOTAL	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	519	\$495,649	\$78,052	\$305,286	\$383,338	77.3%	\$109,397	\$104,740	95.7%	80.7%
Nov-20	518	\$498,616	\$114,598	\$307,551	\$422,149	84.7%	\$110,052	\$94,251	85.6%	84.8%
Dec-20	523	\$505,135	\$189,334	\$310,035	\$499,368	98.9%	\$111,491	\$100,026	89.7%	97.2%
Jan-21	523	\$504,790	\$71,924	\$312,758	\$384,682	76.2%	\$111,415	\$82,579	74.1%	75.8%
Feb-21	520	\$504,607	\$91,407	\$313,509	\$404,916	80.2%	\$111,374	\$95,284	85.6%	81.2%
Mar-21	518	\$501,371	\$156,020	\$312,132	\$468,152	93.4%	\$110,660	\$109,961	99.4%	94.5%
Apr-21	517	\$499,542	\$181,303	\$312,956	\$494,259	98.9%	\$110,256	\$91,662	83.1%	96.1%
May-21	514	\$496,793	\$157,747	\$313,853	\$471,600	94.9%	\$109,650	\$98,168	89.5%	94.0%
Jun-21	517	\$501,482	\$246,301	\$318,259	\$564,561	112.6%	\$110,685	\$91,269	82.5%	107.1%
Jul-21	512	\$495,245	\$103,762	\$316,574	\$420,336	84.9%	\$109,308	\$90,954	83.2%	84.6%
Aug-21	509	\$493,387	\$133,894	\$315,047	\$448,941	91.0%	\$108,898	\$100,290	92.1%	91.2%
Sep-21	511	\$493,468	\$175,910	\$322,485	\$498,394	101.0%	\$108,916	\$149,329	137.1%	107.5%
Oct-21	541	\$517,304	\$140,042	\$337,457	\$477,499	92.3%	\$114,176	\$157,751	138.2%	100.6%
Nov-21	545	\$517,414	\$66,014	\$335,436	\$401,450	77.6%	\$114,200	\$150,095	131.4%	87.3%
Dec-21	547	\$530,153	\$78,734	\$333,776	\$412,510	77.8%	\$117,012	\$160,077	136.8%	88.5%
2020-2021 PY	6,201	\$5,990,084	\$1,700,251	\$3,760,446	\$5,460,697	91.2%	\$1,322,103	\$1,208,513	91.4%	91.2%
2021-2022 PY	1,633	\$1,564,871	\$284,790	\$1,006,669	\$1,291,459	82.5%	\$345,389	\$467,924	135.5%	92.1%
Rolling 12	6,274	\$6,055,555	\$1,603,057	\$3,844,242	\$5,447,300	90.0%	\$1,336,551	\$1,377,419	103.1%	92.3%



Notes:

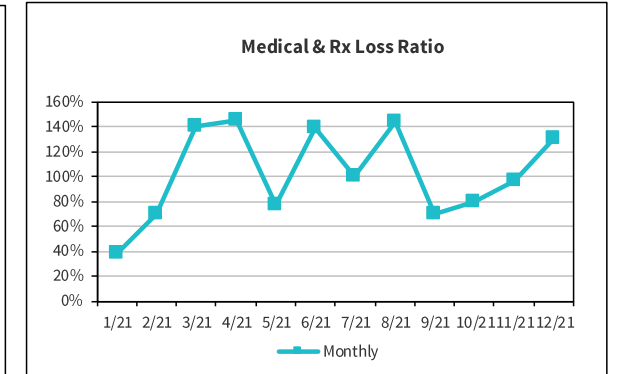
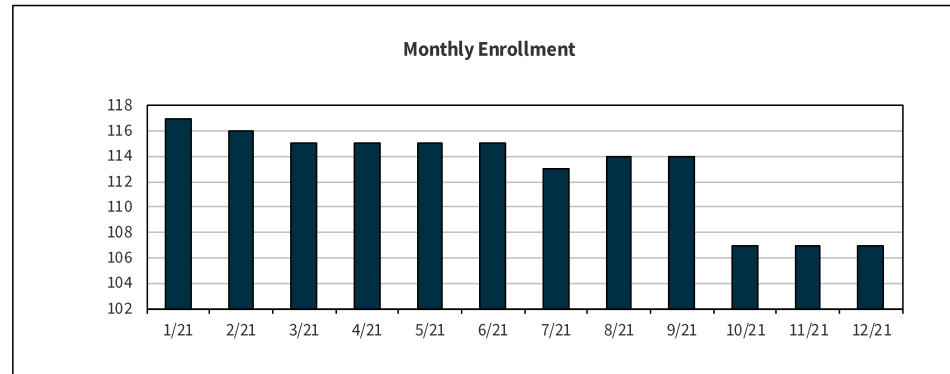
- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
- 2) Information provided by Blue Shield. Data is restated monthly and updated accordingly
- 3) Reporting data switched from CRN to Intelligent Health

* December Medical and Rx Premiums are based on historical percentage splits. Data will be updated with actuals once Intelligent Health is updated

Medical Experience – PPO (Certificated)

Blue Shield PPO

	Enrollment	Medical				Rx			Medical & Rx Loss
		Premium	Claims	Capitation	Total	Loss Ratio	Premium	Claims	Ratio
	Total								Monthly
Oct-20	119	\$197,947	\$252,695	\$6,290	\$258,984	130.8%	\$56,456	\$75,378	129.0%
Nov-20	119	\$198,778	\$160,407	\$6,280	\$166,686	83.9%	\$56,694	\$56,718	85.0%
Dec-20	117	\$195,311	\$370,614	\$6,198	\$376,812	192.9%	\$55,703	\$79,757	179.4%
Jan-21	117	\$195,126	\$39,019	\$6,590	\$45,608	23.4%	\$55,650	\$56,490	101.5%
Feb-21	116	\$193,392	\$121,371	\$6,519	\$127,891	66.1%	\$55,155	\$53,562	97.1%
Mar-21	115	\$191,389	\$292,977	\$6,423	\$299,400	156.4%	\$54,583	\$51,563	94.5%
Apr-21	115	\$191,389	\$289,342	\$6,385	\$295,727	154.5%	\$54,583	\$68,585	125.7%
May-21	115	\$191,389	\$147,251	\$6,639	\$153,890	80.4%	\$54,583	\$41,592	76.2%
Jun-21	115	\$191,389	\$276,082	\$6,621	\$282,704	147.7%	\$54,583	\$66,803	122.4%
Jul-21	113	\$186,987	\$187,701	\$6,573	\$194,274	103.9%	\$53,325	\$55,018	103.2%
Aug-21	114	\$187,091	\$269,340	\$6,520	\$275,859	147.4%	\$53,355	\$76,452	143.3%
Sep-21	114	\$187,059	\$131,982	\$6,632	\$138,615	74.1%	\$53,346	\$36,003	67.5%
Oct-21	107	\$186,636	\$123,504	\$6,256	\$129,760	69.5%	\$53,227	\$69,106	129.8%
Nov-21	107	\$186,636	\$182,197	\$6,237	\$188,435	101.0%	\$53,227	\$50,959	95.7%
Dec-21 *	107	\$186,858	\$263,054	\$5,349	\$268,402	143.6%	\$53,290	\$51,346	96.4%
2020-2021 PY	1,389	\$2,307,249	\$2,538,780	\$77,670	\$2,616,450	113.4%	\$658,016	\$717,921	109.1%
2021-2022 PY	321	\$560,130	\$568,755	\$17,841	\$586,597	104.7%	\$159,744	\$171,410	107.3%
Rolling 12	1,355	\$2,275,342	\$2,323,820	\$76,744	\$2,400,564	102.1%	\$648,908	\$677,478	104.4%



Notes:

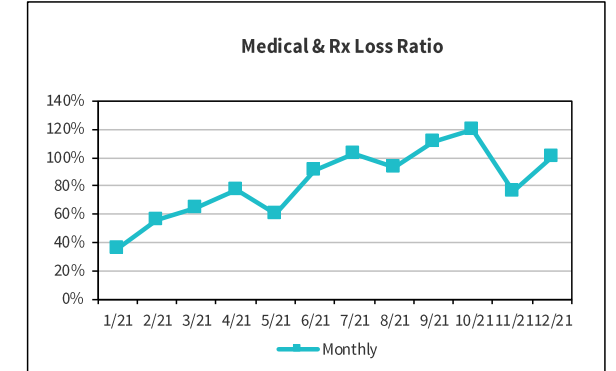
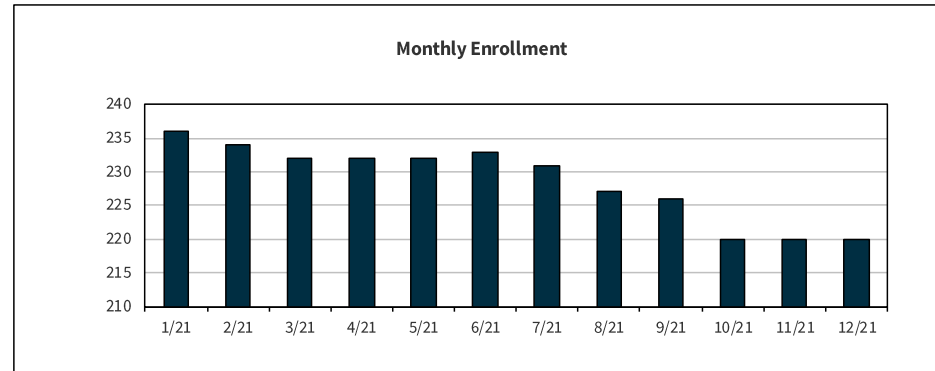
- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
- 2) As of October 2017, the only division on this plan is the Certificated employees.
- 3) Information provided by Blue Shield. Data is restated monthly and updated accordingly.
- 4) Reporting data switched from CRN to Intelligent Health

* December Medical and Rx Premiums are based on historical percentage splits. Data will be updated with actuals once Intelligent Health is updated

Medical Experience – PPO (All Others)

Blue Shield PPO

	Enrollment	Medical					Rx			Medical & Rx Loss Ratio
	Total	Premium	Claims	Capitation	Total	Loss Ratio	Premium	Claims	Loss Ratio	Monthly
Oct-20	240	\$408,097	\$315,744	\$11,291	\$327,035	77.4%	\$116,398	\$108,199	93.0%	80.8%
Nov-20	240	\$409,744	\$375,372	\$11,399	\$386,771	91.6%	\$116,868	\$121,492	104.0%	94.4%
Dec-20	240	\$408,723	\$311,208	\$11,355	\$322,562	76.1%	\$116,578	\$132,757	113.9%	84.5%
Jan-21	236	\$402,797	\$88,338	\$12,212	\$100,550	21.9%	\$114,885	\$97,231	84.6%	35.8%
Feb-21	234	\$398,548	\$209,784	\$12,091	\$221,875	52.6%	\$113,671	\$78,504	69.1%	56.3%
Mar-21	232	\$396,315	\$216,231	\$11,915	\$228,146	54.6%	\$113,033	\$114,553	101.3%	64.9%
Apr-21	232	\$396,315	\$285,376	\$11,873	\$297,249	72.0%	\$113,033	\$108,846	96.3%	77.4%
May-21	232	\$395,507	\$203,898	\$12,294	\$216,192	51.6%	\$112,802	\$104,536	92.7%	60.7%
Jun-21	233	\$397,193	\$362,860	\$12,522	\$375,382	91.4%	\$113,284	\$101,957	90.0%	91.1%
Jul-21	231	\$393,802	\$417,512	\$12,350	\$429,862	106.0%	\$112,315	\$103,091	91.8%	102.9%
Aug-21	227	\$390,439	\$374,024	\$12,354	\$386,378	95.8%	\$111,354	\$91,249	81.9%	92.7%
Sep-21	226	\$389,549	\$432,941	\$12,196	\$445,136	111.1%	\$111,100	\$123,794	111.4%	111.2%
Oct-21	220	\$404,768	\$490,324	\$12,263	\$502,586	121.1%	\$115,422	\$132,599	114.9%	119.7%
Nov-21	220	\$404,801	\$262,840	\$12,331	\$275,171	64.9%	\$115,432	\$135,890	117.7%	76.6%
Dec-21 *	220	\$405,810	\$374,730	\$10,315	\$385,045	92.3%	\$115,719	\$149,007	128.8%	100.4%
2020-2021 PY	2,803	\$4,787,028	\$3,593,288	\$143,851	\$3,737,139	75.1%	\$1,365,322	\$1,286,210	94.2%	79.3%
2021-2022 PY	660	\$1,215,379	\$1,127,894	\$34,908	\$1,162,802	95.7%	\$346,573	\$417,496	120.5%	98.9%
Rolling 12	2,743	\$4,775,843	\$3,718,858	\$144,715	\$3,863,573	77.9%	\$1,362,051	\$1,341,257	98.5%	82.4%



Notes:

- 1) Data from Blue Shield includes active and retiree populations. Retirees cannot be broken out separately.
- 2) As of October 2017, the only divisions on this plan are the Management & Admin, and Classified employees.
- 3) Information provided by Blue Shield. Data is restated monthly and updated accordingly.
- 4) Reporting data switched from CRN to Intelligent Health

* December Medical and Rx Premiums are based on historical percentage splits. Data will be updated with actuals once Intelligent Health is updated

Medical Experience – HMO Large Claims

HMO Medical Claims over \$50,000

1/1/2020 through 12/31/2021

#	Total Paid	Leading Diagnosis
1	\$607,362	D59 Acquired hemolytic anemia
2	\$407,356	N18 Chronic kidney disease (CKD)
3	\$187,553	Immunomodulators
4	\$160,592	F50 Eating disorders
5	\$146,803	Cmv Agents
6	\$146,407	U07 Emergency use of U07
7	\$137,733	Anti-cataplectic Agents
8	\$128,717	E43 Unspecified severe protein-calorie malnutrition
9	\$79,989	Anti-tnf-alpha - Monoclonal Antibodies
10	\$78,623	Anti-tnf-alpha - Monoclonal Antibodies
11	\$73,176	Soluble Tumor Necrosis Factor Receptor Agents
12	\$72,492	Soluble Tumor Necrosis Factor Receptor Agents
13	\$63,926	U07 Emergency use of U07
14	\$63,306	Anti-tnf-alpha - Monoclonal Antibodies
15	\$60,559	Opioid Combinations
16	\$58,532	Multiple Sclerosis Agents
17	\$61,322	D50 Iron deficiency anemia
18	\$56,148	K44 Diaphragmatic hernia
19	\$55,331	E11 Type 2 diabetes mellitus
20	\$53,792	N48 Other disorders of penis
Total Large Claims Over \$50,000		\$2,699,719
Total Claims Over Pooling Point		\$514,718

Note: Large claim pooling point for PY 2020-2021 is \$250,000.

Medical Experience – PPO Large Claims

PPO Medical Claims over \$50,000

1/1/2020 through 12/31/2021

#	Total Paid	Leading Diagnosis
1	\$582,525	F44 Dissociative and conversion disorders
2	\$417,213	C50 Malignant neoplasm of breast
3	\$354,060	I71 Aortic aneurysm and dissection
4	\$226,685	C71 Malignant neoplasm of brain
5	\$225,523	C61 Malignant neoplasm of prostate
6	\$210,174	M54 Dorsalgia
7	\$197,917	D83 Common variable immunodeficiency
8	\$177,059	Z51 Encounter for other aftercare and medical care
9	\$159,627	D83 Common variable immunodeficiency
10	\$148,078	M51 Thoracic, thoracolum, and lumbosacral intvrt disc disorders
11	\$143,783	Antipsoriatics
12	\$136,473	Z43 Encounter for attention to artificial openings
13	\$130,594	Z51 Encounter for other aftercare and medical care
14	\$127,716	T86 Complications of transplanted organs and tissue
15	\$114,943	Anti-tnf-alpha - Monoclonal Antibodies
16	\$112,211	Z51 Encounter for other aftercare and medical care
17	\$103,547	J38 Diseases of vocal cords and larynx, not elsewhere classified
18	\$102,705	K56 Paralytic ileus and intestinal obstruction without hernia
19	\$83,126	D80 Immunodeficiency with predominantly antibody defects
20	\$9,373	G43 Migraine
21	\$89,095	Antirheumatic - Enzyme Inhibitors
22	\$88,997	Soluble Tumor Necrosis Factor Receptor Agents
23	\$88,232	I48 Atrial fibrillation and flutter
24	\$79,031	Antiretrovirals
25	\$76,976	M17 Osteoarthritis of knee
26	\$74,795	Antipsoriatics
27	\$74,241	Soluble Tumor Necrosis Factor Receptor Agents
28	\$71,860	O21 Excessive vomiting in pregnancy
29	\$71,191	I25 Chronic ischemic heart disease
30	\$68,263	D47 Oth neopl of uncrd behav of lymphoid, hematpoetc & rel tiss
31	\$67,552	Antipsoriatics
32	\$67,029	Z45 Encounter for adjustment and management of implanted device
33	\$66,877	Anti-tnf-alpha - Monoclonal Antibodies
34	\$64,764	Incretin Mimetic Agents (glp-1 Receptor Agonists)
35	\$64,404	I47 Paroxysmal tachycardia
36	\$61,885	Eczema Agents
37	(\$3,543)	F32 Depressive episode
38	\$18,776	K21 Gastro-esophageal reflux disease
39	\$38,628	Z12 Encounter for screening for malignant neoplasms
40	\$54,963	N40 Benign prostatic hyperplasia
41	\$54,869	D80 Immunodeficiency with predominantly antibody defects
42	\$53,510	C50 Malignant neoplasm of breast
43	\$50,963	R10 Abdominal and pelvic pain
44	\$50,783	C85 Oth and unspecified types of non-Hodgkin lymphoma
45	\$50,207	Soluble Tumor Necrosis Factor Receptor Agents
Total Large Claims Over \$50,000	\$5,307,678	
Total Claims Over Pooling Point	\$603,799	

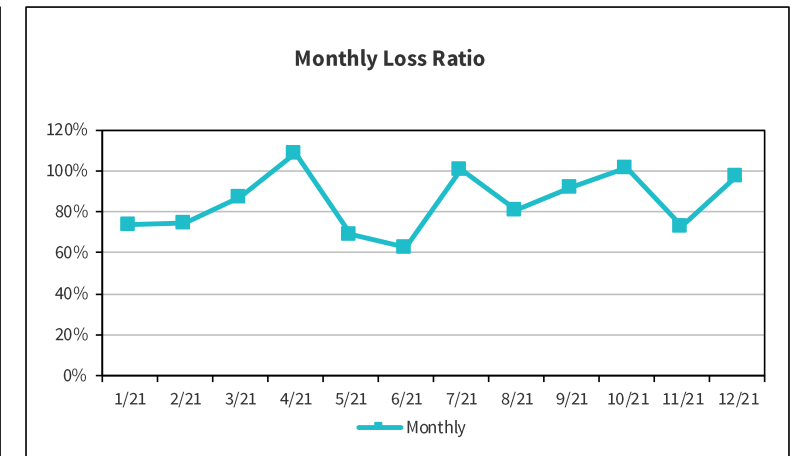
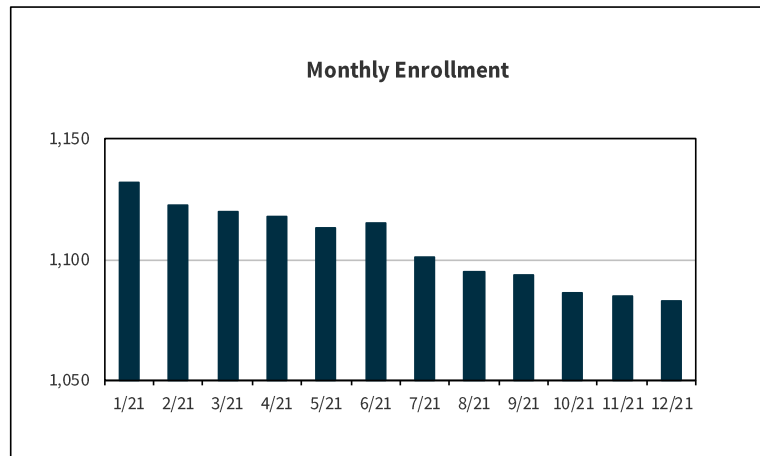
Note: Large claim pooling point for PY 2020-2021 is \$250,000.

Dental Experience (Updated Quarterly)

Delta Dental

10/1/2019 through 9/30/2021

	Enrollment	Claims Paid	Base Admin fee (no ACSIG)	Admin Fee (with ACSIG)	Total Expenses	Funding	Loss Ratio
							Monthly
Oct-20	1,126	\$145,075	\$8,472	\$9,148	\$154,223	\$138,686	111.2%
Nov-20	1,127	\$77,608	\$4,532	\$5,209	\$82,817	\$139,372	59.4%
Dec-20	1,133	\$113,831	\$6,648	\$7,328	\$121,159	\$140,308	86.4%
Jan-21	1,132	\$97,246	\$5,679	\$6,358	\$103,605	\$140,018	74.0%
Feb-21	1,123	\$97,153	\$5,674	\$6,348	\$103,501	\$139,181	74.4%
Mar-21	1,120	\$114,029	\$6,659	\$7,331	\$121,360	\$138,548	87.6%
Apr-21	1,118	\$141,064	\$8,238	\$8,909	\$149,973	\$138,146	108.6%
May-21	1,113	\$89,111	\$5,204	\$5,872	\$94,983	\$137,678	69.0%
Jun-21	1,115	\$81,509	\$4,760	\$5,429	\$86,938	\$137,902	63.0%
Jul-21	1,101	\$128,913	\$7,529	\$8,189	\$137,102	\$136,326	100.6%
Aug-21	1,095	\$102,897	\$6,009	\$6,666	\$109,563	\$135,489	80.9%
Sep-21	1,094	\$116,921	\$6,828	\$7,485	\$124,406	\$135,107	92.1%
Oct-21	1,086	\$119,065	\$6,953	\$7,605	\$126,670	\$124,599	101.7%
Nov-21	1,085	\$85,233	\$4,978	\$5,629	\$90,862	\$124,482	73.0%
Dec-21	1,083	\$113,746	\$6,643	\$7,293	\$121,039	\$124,024	97.6%
2019-2020 PY	13,510	\$1,171,645	\$68,511	\$76,617	\$1,248,262	\$1,664,791	75.0%
2020-2021 PY	13,397	\$1,305,358	\$76,233	\$84,271	\$1,389,629	\$1,656,762	83.9%
2021-2022 PY	3,254	\$318,044	\$18,574	\$20,526	\$338,571	\$373,105	90.7%
Rolling 12	13,265	\$1,286,887	\$75,154	\$83,113	\$1,370,001	\$1,611,500	85.0%

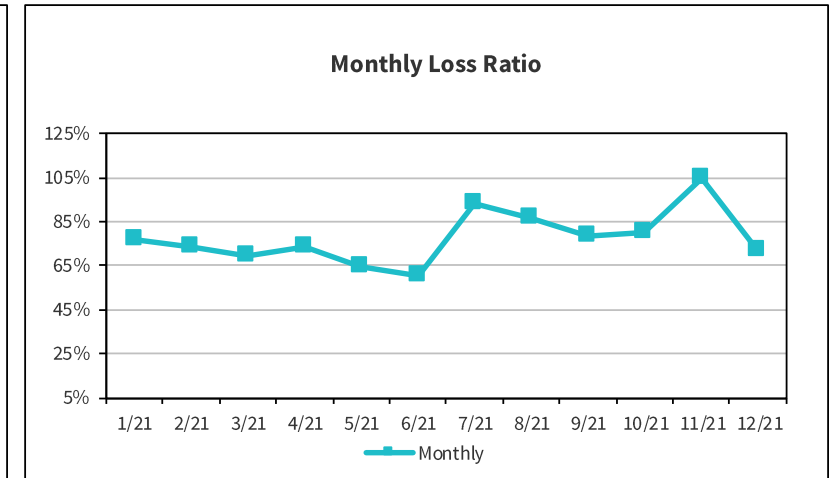
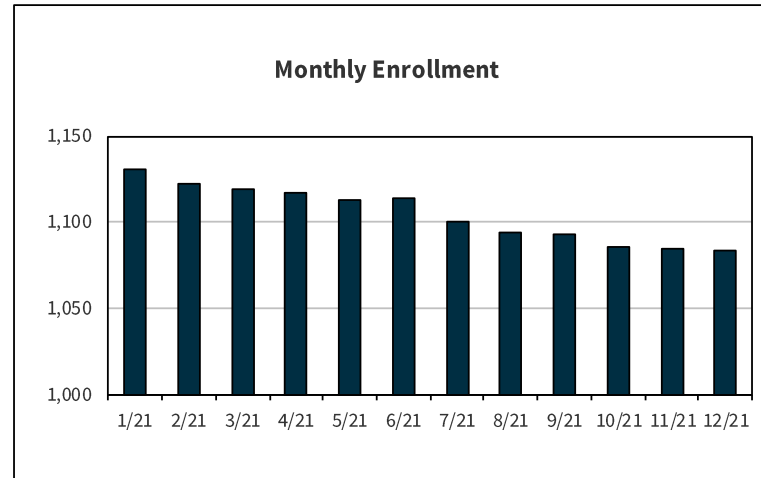


Note: Dental experience will only be released every quarter due to ACSIG's reporting policies

Vision Experience

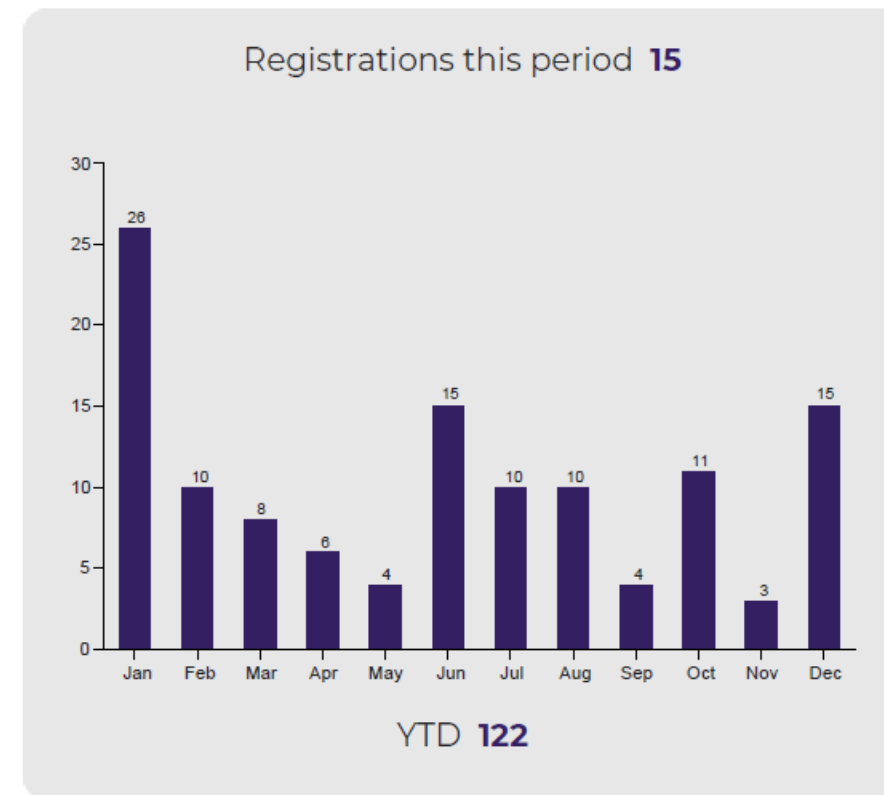
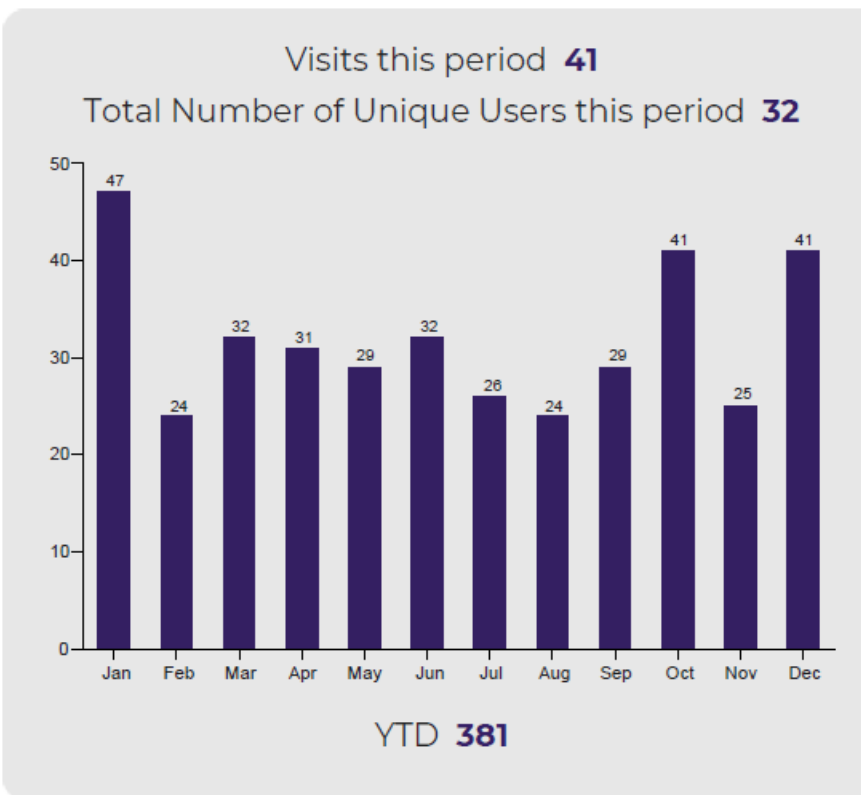
VSP Vision Plan 10/1/2020 through 11/30/2021

	Enrollment	Premium	Paid Claims	Average Claim Cost Per Employee	Loss Ratio
					Monthly
Oct-20	1,126	\$26,407	\$18,795	\$16.69	71.2%
Nov-20	1,126	\$26,416	\$21,868	\$19.42	82.8%
Dec-20	1,132	\$26,557	\$18,687	\$16.51	70.4%
Jan-21	1,131	\$26,532	\$20,487	\$18.11	77.2%
Feb-21	1,122	\$26,323	\$19,342	\$17.24	73.5%
Mar-21	1,119	\$26,251	\$18,221	\$16.28	69.4%
Apr-21	1,117	\$26,204	\$19,301	\$17.28	73.7%
May-21	1,113	\$26,087	\$16,934	\$15.21	64.9%
Jun-21	1,114	\$26,132	\$15,803	\$14.19	60.5%
Jul-21	1,100	\$25,826	\$23,994	\$21.81	92.9%
Aug-21	1,094	\$25,704	\$22,308	\$20.39	86.8%
Sep-21	1,093	\$25,676	\$20,143	\$18.43	78.5%
Oct-21	1,086	\$25,544	\$20,435	\$18.82	80.0%
Nov-21	1,085	\$25,523	\$26,696	\$24.60	104.6%
Dec-21	1,084	\$25,496	\$18,366	\$16.94	72.0%
2020-2021 PY	13,387	\$314,115	\$235,883	\$17.62	75.1%
2021-2022 PY	3,255	\$76,563	\$65,497	\$20.12	85.5%
Rolling 12	13,446	\$315,366	\$238,817	\$17.76	75.7%



Teladoc Utilization

December 2021 – General Medical



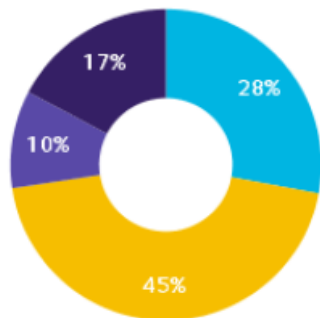
	VISITS		MEMBERSHIP		REGISTRATIONS		MEDICAL HISTORY COMPLETIONS	
	Report Period	YTD	Report Period	YTD AVG	Report Period	Since Inception	Report Period	Since Inception
Primaries	32	315	1,176	1,190	13	761	13	628
Dependents	9	66	1,676	1,697	2	243	3	212
Eligible Lives	41	381	2,852	2,887	15	1,004	16	840

* YTD Average: Sum of each month's eligible lives divided by the number of calendar months the account is effective. Eligible Lives: All members with access to the service (primaries & dependents).

Teladoc Utilization

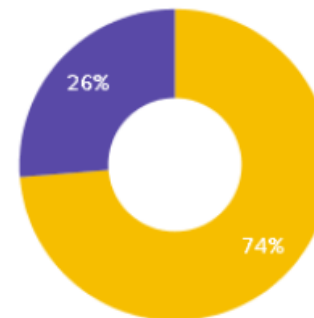
December 2021 – General Medical

Visit request method



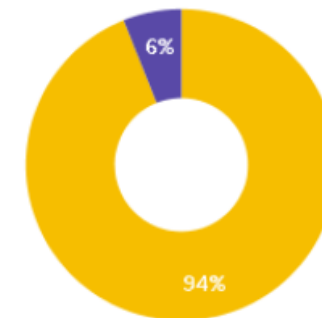
Web App SDK Call

Visit method



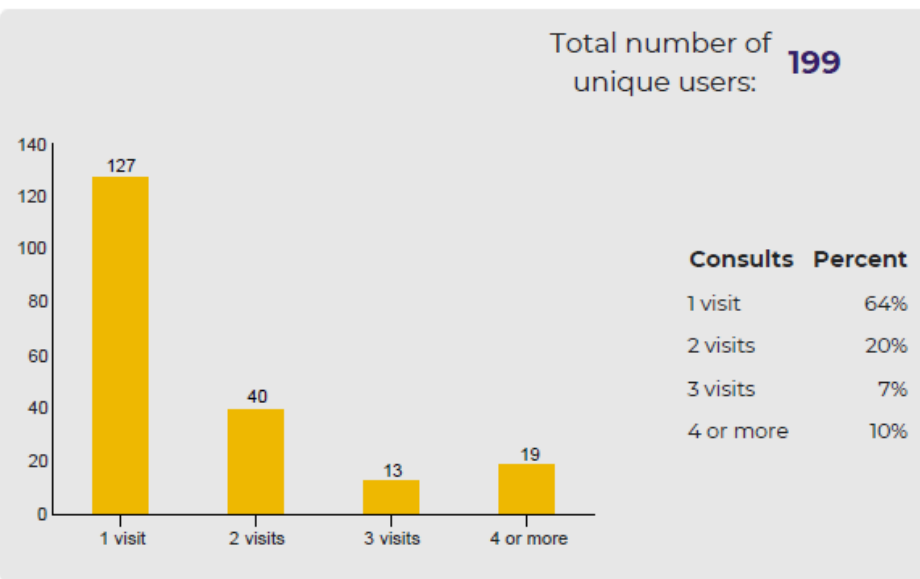
Phone Visualized

On demand vs scheduled

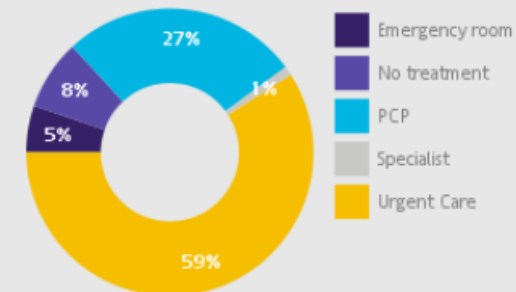


On demand Scheduled

Visit frequency



Where member would have gone if Teladoc were not available



Teladoc Utilization

December 2021 – General Medical

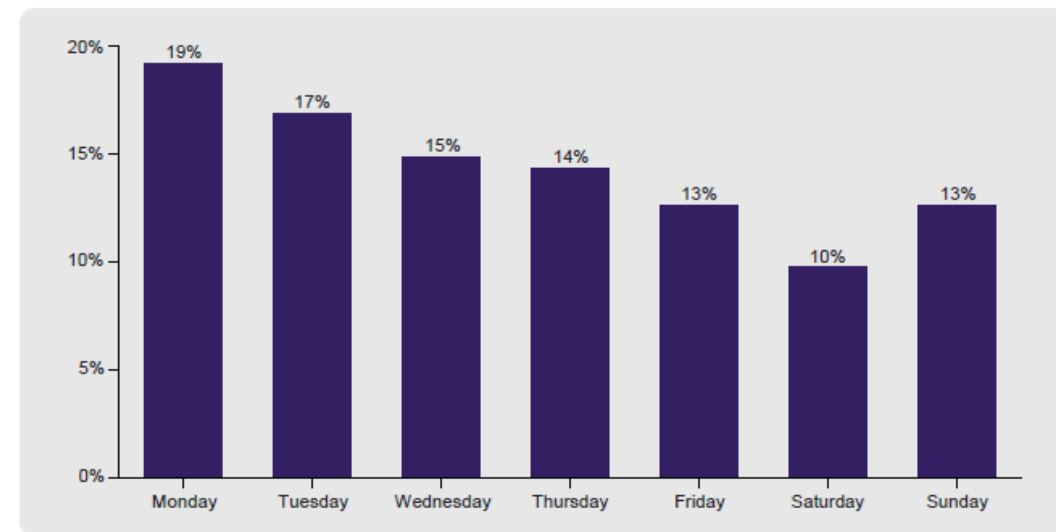
Gender

65% Female

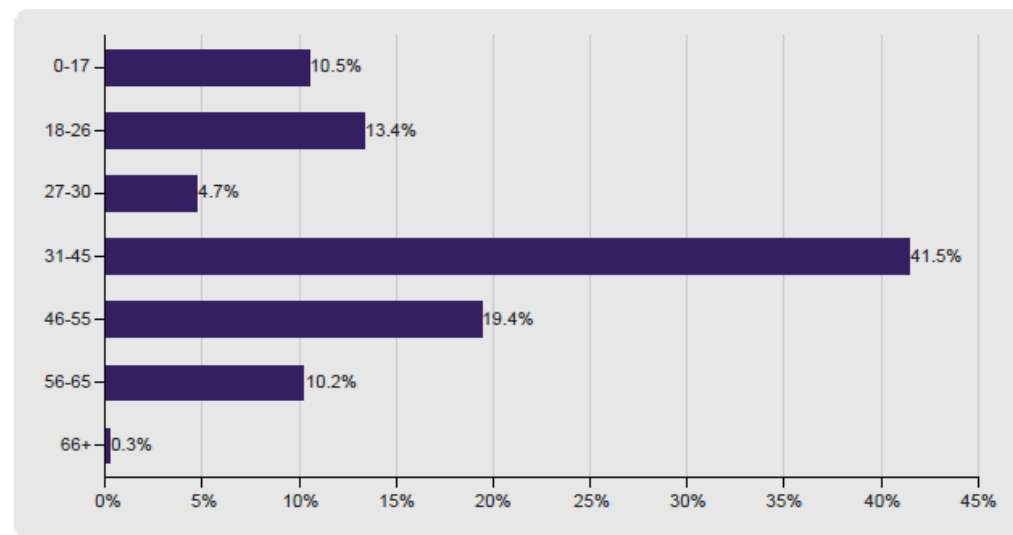
29% Male

6% Other

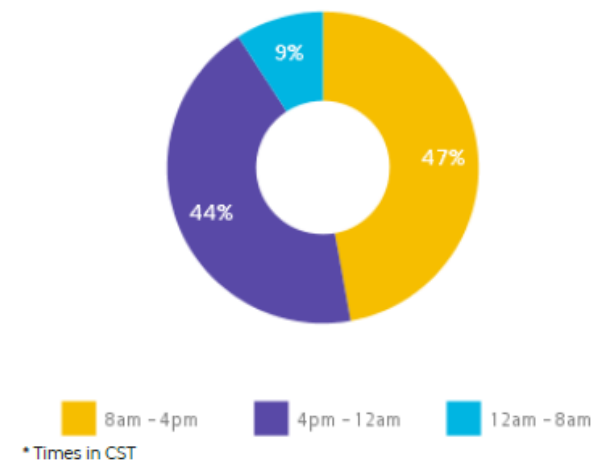
Day of week



Utilization by age



Time of day*



Teladoc Utilization

December 2021 – Behavioral Health

UPCOMING VISITS**	Sessions		Membership		Utilization*	
	Report Period	YTD	Report Period	YTD	Report Period	YTD
2						
Primaries	0	76	1,176	1,190	0.00%	31.93%
Dependents	0	4	1,676	1,697	0.00%	1.18%
Eligible Lives	0	80	2,852	2,887	0.00%	13.86%

TOTAL # UNIQUE
USERS - YTD

14

Provider type delivery

	Report Period	YTD
Psychiatrist	0	10
Psychologist	0	0
Licensed Therapist	0	70

Session type

	Report Period	YTD
Initial Visits	0	10
Ongoing Visits	0	70
Total	0	80

AVG. VISITS PER
USER - YTD

5.7

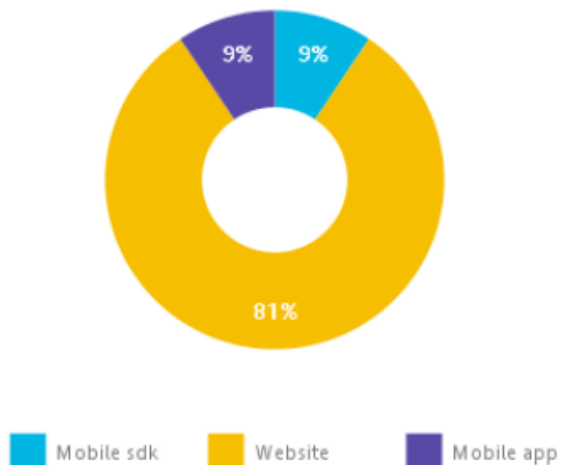
* Mental Health utilization is calculated assuming 20% of the population needs care in a given year. This is in accordance to a Kaiser Family Foundation Analysis of the 2015 National Survey on Drug Use and Health.

** Visits that are scheduled, but have not yet occurred.

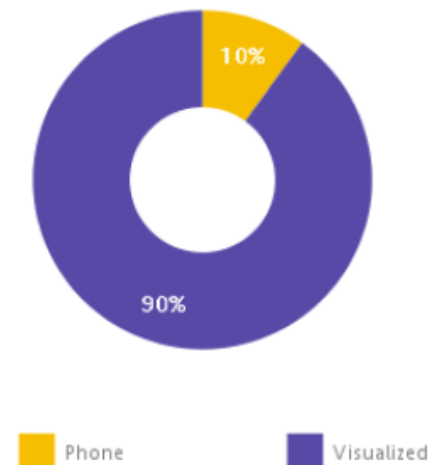
Teladoc Utilization

December 2021 – Behavioral Health

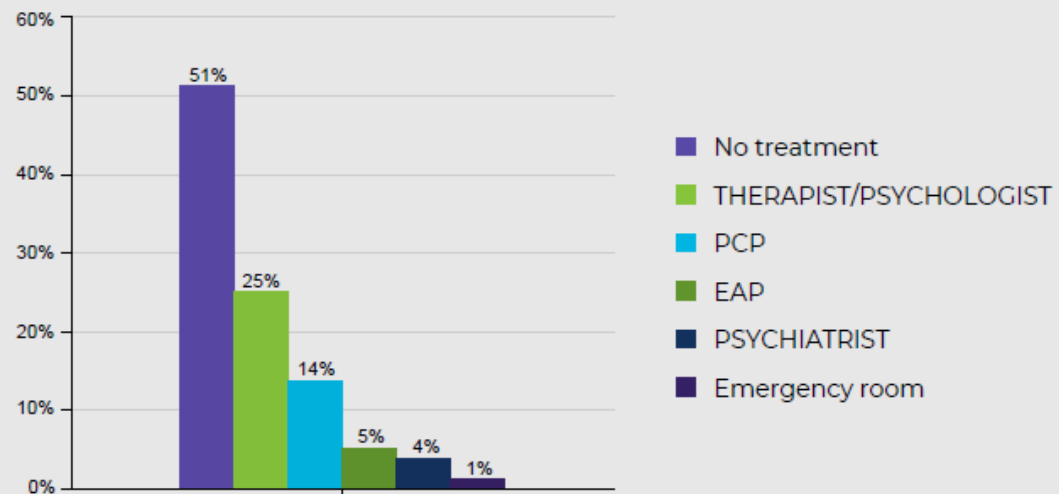
Visit request method



Visit method



Where member would have gone if Teladoc were not available



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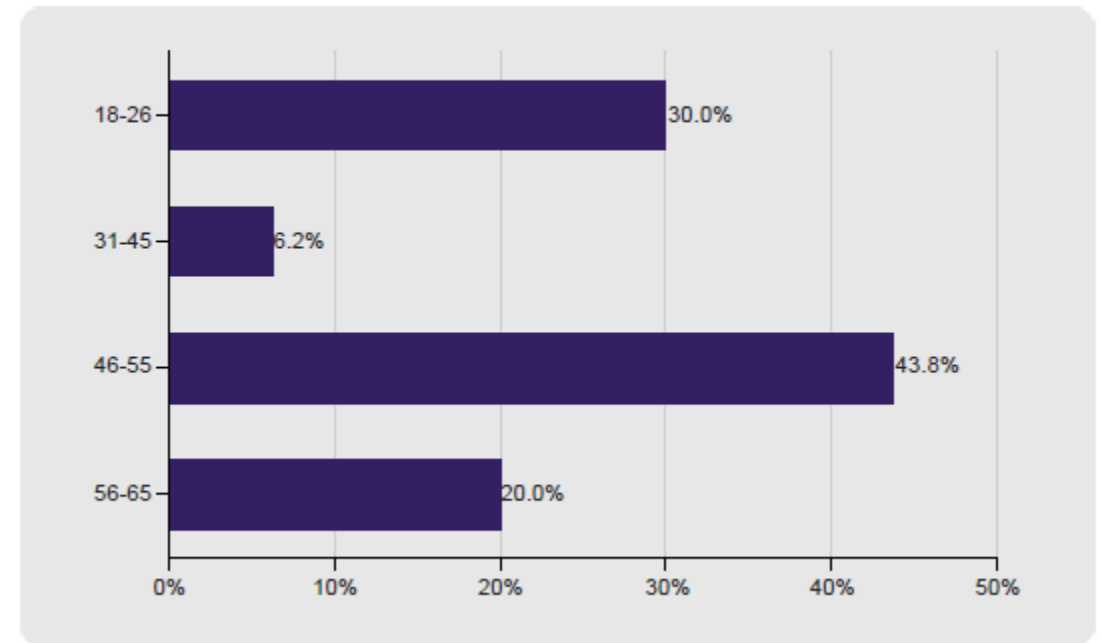
Gender

56% Female

34% Male

10% Other

Utilization by age



Committee Meeting Schedule



Committee Meeting Schedule

Date	Time
Wednesday, January 12, 2022	1:00 PM – 2:30 PM
Wednesday, February 9, 2022	1:00 PM – 2:30 PM
Wednesday, March 9, 2022	1:00 PM – 2:30 PM
Wednesday, April 13, 2022	1:00 PM – 2:30 PM
Wednesday, May 11, 2022	1:00 PM – 2:30 PM
Wednesday, June 8, 2022	1:00 PM – 2:30 PM

Disclosures



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Newport Beach Office

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Newport Beach, CA 92660

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