



The School District of Osceola County Employee Benefits Committee Meeting

Agenda

November 16, 2022

- I. **Welcome (2 minutes)**
 - a. Speaking order volunteer
 - b. Timekeeper volunteer
- II. **Monthly Reports (10 minutes)**
- III. **EMBS Implementation Update (10 minutes)**
- IV. **Member concerns, tracking and brainstorming solutions (40 minutes)**
- V. **Other concerns and updates (28 minutes)**

The next meeting will be held on **December 14, 2022** at **4:30 pm** in the **Multipurpose Room** located at The Center for Employee Health 831 Simpson Road, in Kissimmee.

Employee Benefits Committee Meeting

2022-2023 Membership

OCEA

Judi Crowell – St Cloud HS (v)
Kim Castro-Stevens – HTES(v)
Vacant (v)
Ruth Nelson – Osceola HS (v)
Lare Allen – OCEA/ESP Pres (v)
Vacant (Alternate)

Teamsters

Vacant (v)
Carlos Martinez – Teamsters (v)

Provider Representatives

Kelly Johnson – Lincoln Financial Group
Mark Tafuri- VSP
Belinda Gonzalez – Humana (Dental)
Tom Remus - MetLife Life Ins.
Cindy McCormick -- EBMS
Mike Trent -- EBMS
Jennifer Pabon -- EBMS
Jay Weingart – Trustmark

Risk & Benefits Management/SDOC

Lauren M. Haddox – Director
LaTasha Aponte – Employee Benefits Supervisor
Megan Arencibia – Wellness Specialist
Vacant – Benefits Education Specialist
Iris Hernandez - Secretary
Sarah Graber – Chief Business & Finance Officer
John Boyd – Chief Negotiator
Vacant – Chief Negotiator

Prof. Support Council

Felicia Smith – School Operations (v)

ESP

Barb Gleason – OCSA (v)
Susan Compton – Custodial Servs. (v)

Retirees

Ray Lackey – Retired Teacher

Benefits Consultant

Ashley Bacot - ProvInsure
Carolyn Grant - ProvInsure
Barry Murphy – ProvInsure
Sarah Taylor -- ProvInsure

Center for Employee Health

Kenneth Aldridge - RosenCare

Health Plan Analysis 11/01/2022

Summary

Plan	ENROLLMENT		
	TALLIES	Total	%
Healthy Essentials	1761	7748	22.73%
Healthy Essentials Wellness	1850	7748	23.88%
Healthy Advantage Plus	1188	7748	15.33%
Healthy Advantage Plus Wellness	1880	7748	24.26%
Opt Out Credit Plan	1067	7748	13.77%

PROJECTED REVENUE BASED ON CURRENT ENROLLMENT MINUS ADMIN FEES

Board Paid	\$52,215,487.00
Employee Premium	\$7,630,760.00
Retiree Premium	\$829,628.52
SubTotal	\$60,675,875.52
Administration Fees	(5,310,617.40)
Total	55,365,258.12

DESCRIPTION	OPTION	TALLIES	Board Share			Employee Premium			Retiree Premium		
			Per Pay	Per Year	Per Month	Per Pay	Per Year	Per Month	Per Year		
Healthy Advantage Plus	1	950	341.30	324,235.00	6,484,700.00	50.00	47,500.00	950,000.00			
Healthy Advantage Plus	2	22	341.30	7,508.60	150,172.00	435.00	9,570.00	191,400.00			
Healthy Advantage Plus	3	133	341.30	45,392.90	907,858.00	245.00	32,585.00	651,700.00			
Healthy Advantage Plus	4	27	341.30	9,215.10	184,302.00	580.00	15,660.00	313,200.00			
Healthy Advantage Plus	5	28	341.30	9,556.40	191,128.00	220.00	6,160.00	123,200.00			
Healthy Advantage Plus	6	28	341.30	9,556.40	191,128.00	0.00	0.00	0.00			
Healthy Advantage Plus Wellness	1	1371	341.30	467,922.30	9,358,446.00	25.00	34,275.00	685,500.00			
Healthy Advantage Plus Wellness	2	42	341.30	14,334.60	286,692.00	385.00	16,170.00	323,400.00			
Healthy Advantage Plus Wellness	3	212	341.30	72,355.60	1,447,112.00	195.00	41,340.00	826,800.00			
Healthy Advantage Plus Wellness	4	44	341.30	15,017.20	300,344.00	530.00	23,320.00	466,400.00			
Healthy Advantage Plus Wellness	5	64	341.30	21,843.20	436,864.00	170.00	10,880.00	217,600.00			
Healthy Advantage Plus Wellness	6	64	341.30	21,843.20	436,864.00	0.00	0.00	0.00			
Healthy Advantage Plus Wellness	7	2	341.30	682.60	13,652.00	385.00	770.00	15,400.00			
Healthy Advantage Plus Wellness	8	1	341.30	341.30	6,826.00	530.00	530.00	10,600.00			
Healthy Advantage Plus Wellness (JS)	1	0	170.65	0.00	0.00	195.65	0.00	0.00			
Healthy Advantage Plus Wellness Retiree	1	72							629.83	45,347.76	544,173.12
Healthy Advantage Plus Wellness Retiree	2	6							1,322.58	7,935.48	95,225.76
Healthy Advantage Plus Wellness Retiree	3	1							973.85	973.85	11,686.20
Healthy Advantage Plus Wellness Retiree	4	1							1,703.64	1,703.64	20,443.68
Healthy Essentials Wellness	1	1448	341.30	494,202.40	9,884,048.00	0.00	0.00	0.00			
Healthy Essentials Wellness	2	28	341.30	9,556.40	191,128.00	325.00	9,100.00	182,000.00			
Healthy Essentials Wellness	3	169	341.30	57,679.70	1,153,594.00	152.00	25,688.00	513,760.00			
Healthy Essentials Wellness	4	55	341.30	18,771.50	375,430.00	452.00	24,860.00	497,200.00			
Healthy Essentials Wellness	5	66	341.30	22,525.80	450,516.00	20.00	1,320.00	26,400.00			
Healthy Essentials Wellness	6	66	341.30	22,525.80	450,516.00	0.00	0.00	0.00			
Healthy Essentials Wellness	7	0	341.30	0.00	0.00	325.00	0.00	0.00			
Healthy Essentials Wellness	8	1	341.30	341.30	6,826.00	452.00	452.00	9,040.00			
Healthy Essentials	1	1536	341.30	524,236.80	10,484,736.00	25.00	38,400.00	768,000.00			
Healthy Essentials	2	26	341.30	8,873.80	177,476.00	375.00	9,750.00	195,000.00			
Healthy Essentials	3	111	341.30	37,884.30	757,686.00	202.00	22,422.00	448,440.00			
Healthy Essentials	4	18	341.30	6,143.40	122,868.00	502.00	9,036.00	180,720.00			
Healthy Essentials	5	35	341.30	11,945.50	238,910.00	50.00	1,750.00	35,000.00			
Healthy Essentials	6	35	341.30	11,945.50	238,910.00	0.00	0.00	0.00			
Healthy Essentials Wellness Retiree	1	14							588.17	8,234.38	98,812.56
Healthy Essentials Wellness Retiree	2	4							1,235.15	4,940.60	59,287.20
Healthy Essentials Wellness Retiree	3	0							906.57	0.00	0.00
Opt Out Credit Plan	1	1067	341.30	364,167.10	7,283,342.00	0.00	0.00	0.00			
Job Share Declined Benefits	0	1	170.65	170.65	3,413.00						
FSA Extra \$250	1	1182		250.00	295,500.00						
Total Employees and Retirees		7748		2,610,774.35	52,215,487.00		381,538.00	7,630,760.00	69,135.71	829,628.52	

Option Legend	
Single	1
Spouse	2
Child(ren)	3
Family	4
Half Family Primary	5
Half Family Secondary	6
Domestic Partner	7
Child(ren) +DP	8
DP +DP Child(ren)	9
Child(ren) + DP + DP Child(ren)	10

Revenue Totals Per Year

Board Paid	\$52,215,487.00
Employee Premium	\$7,630,760.00
Retiree Premium	\$829,628.52
Total	\$60,675,875.52

Center for Employee Health and Advisor **Update**

Benefits Committee Monthly Update October 2022

Plan year: 10/1/2021 – 9/30/2022



People Helping People

Every Child, Every Chance, Every Day!



Every Child, Every Chance, Every Day!

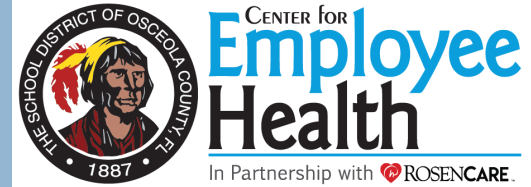


Health Center Update

“People Helping People”

Center for Employee Health

UTILIZATION OVERVIEW



Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	1,154	8	55	1,091	778	50
Chiropractor	156	0	5	151	93	8
Physical Therapy	213	5	13	195	69	10
Wellness Coaching	100	0	5	95	88	7
Disease Management	1	0	0	1	1	1
Occupational Health	19	0	0	19	19	2
Workers Comp	62	1	1	60	13	4
Overall - Total	1,705	14	79	1,612		

**September 1 to
September 30, 2022**

**MAIN
LOCATION**

Overall – Total	1,799	1	6	1,792
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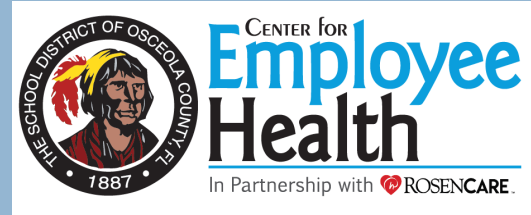
Additional Services	Scheduled	Late/Cancel	No Show	Completed
Mental Health / Counseling**	61	1	2	59
Ophthalmologist / Eye Exam **	12	0	3	9
X-Ray	94	0	1	93

**These numbers are included under the medical category above

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	718	58	2
Chiropractor	78	15	0
Physical Therapy	39	23	7
Wellness Coaching	88	0	0
Disease Management	1	0	0
Occupational Health	19	0	0
Workers Comp	3	4	6

Individuals that have accessed the Center for Employee Health 1-2 times, 3-5, 6+ times in the selected time frame.

Center for Employee Health



UTILIZATION OVERVIEW

September 1 to September 30, 2022

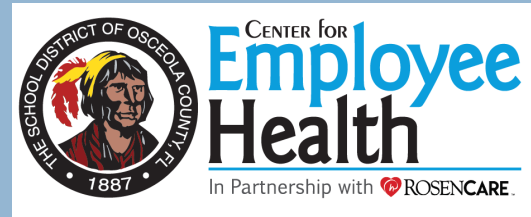
Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	39	0	6	33	33	5
Overall - Total	39	0	6	33		

**POINCIANA
LOCATION**

Individuals that have accessed the Center for Employee Health 1-2 times, 3-5, 6+ times in the selected time frame.

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	33	0	0

Center for Employee Health



MAIN LOCATION: Medical

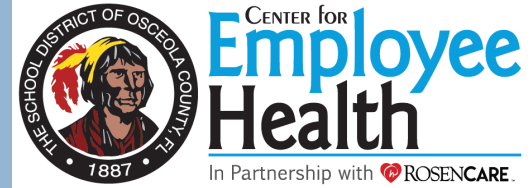
7am	15	21	19	16	21	
8am	14	24	25	23	31	4
9am	10	36	24	28	38	13
10am	11	33	20	30	35	15
11am	2	18	20	14	22	10
12pm	5	15	14	16	11	
1pm	3	7	7	9	10	
2pm	14	8	9	15	27	
3pm	18	15	22	29	26	
4pm	15	19	14	26	22	
5pm	10	17	22	17	19	
6pm	4	5	10	12	7	
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

September 1 to September 30, 2022

POINCIANA LOCATION: Medical

6am	2	
7am	3	
8am	3	
9am	1	
10am	3	
11am	2	
1pm		1
2pm		2
3pm		5
4pm		5
5pm		3
6pm		3
	Monday	Friday

Center for Employee Health



MAIN LOCATION: Chiropractor

7am		6			6	
8am		5			4	
9am	4	4	5	5	4	1
10am	2	4	3	1	2	1
11am	2	5	4	5	1	
12pm	3	2	5	4	4	
1pm	3	3	2	3		
2pm	2	4	4	4		
3pm	5		4	6		
4pm	4		5	6		
5pm			4			
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

September 1 to September 30, 2022 Physical Therapy

7am	2	5	3	9	7	
8am	1	4	1	1	4	
9am		4	4	5	4	2
10am	5	7	4	4	3	4
11am	1	8	5	4	2	
12pm		4	1	7	3	
1pm	2	2	2	3	1	
2pm	1	2	1	3	1	
3pm	1	8	4	8		
4pm	2	5	3	7	2	
5pm		6	1	4	1	
6pm	1	3		2	1	
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

Center for Employee Health



TRENDING INFORMATION: September 2021 – September 2022

Completed Encounters	2021				2022				Medical Encounters					Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
EAP 60	7	6												13
EAP EST	5	4												9
EYE EXAM	14		25	41	12	20	20	18	17	21	25	6	9	228
MED EST	291	350	359	316	266	264	299	242	256	293	251	286	248	3,721
MED EST 60	144	141	149	130	98	150	100	40	42	37	38	45	31	1,145
MED NEW	41	45	37	41	36	38	29	6	9	4	6	4	4	300
MED URGEST	86	60	45	59	37	48	89	77	98	103	85	110	123	1,020
MED URGNEW	21	16	15	22	14	17	26	20	9	20	8	18	24	230
MNTLHEALTH	67	80	91	82	86	98	99	99	97	85	77	82	59	1,102
NV LAB	218	210	248	238	184	203	296	248	220	357	328	288	237	3,275
TELEHEALTH	184	194	224	243	331	226	315	276	267	283	221	320	249	3,333
TeleVisit	4	4	9	5	12	5	15	18	28	20	10	26	14	170
X-Ray 30	134	114	90	90	99	82	108	86	93	72	114	110	93	1,285
Total	1,216	1,224	1,292	1,267	1,175	1,151	1,396	1,130	1,136	1,295	1,163	1,295	1,091	15,831

Center for Employee Health



TRENDING INFORMATION: September 2021 – September 2022

Count	2021				2022										Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept		
Lab Results	49	29	28	34	39	63	49	66	47	44	35	48	27	558	
Lab Results, Medical - Outreach									1	1		4		6	
Lab Results, Professional Collaboration									2	4	3	5	1	15	
Lab Results, Question for Provider										3	2		1	6	
Lab Results, Question for Provider, Professional Collaboration												1		1	
Lab Results, Question for Provider, Rx								1	1	1				3	
Lab Results, Rx									10	3	5	2	1	21	
Lab Results, Rx, Professional Collaboration											1			1	
Medical - Outreach	5	2	9	10	6	7	2	6	1	4	9	6	4	71	
Medical - Outreach, Professional Collaboration										2				2	
Professional Collaboration	25	31	39	53	44	76	68	55	43	40	36	47	25	582	
Question for Provider	10	15	15	25	13	29	17	18	21	13	15	13	9	213	
Question for Provider, Professional Collaboration						1			3	3	2	2		11	
Question for Provider, Rx									2	4	4	4		14	
Rx	48	55	58	54	51	54	71	59	66	49	48	36	12	661	
Rx, Medical - Outreach										1	1	1	1	4	
Rx, Professional Collaboration									8	10	2	4	2	26	
Total	137	132	149	176	153	230	207	205	205	182	163	173	83	2,195	

Center for Employee Health



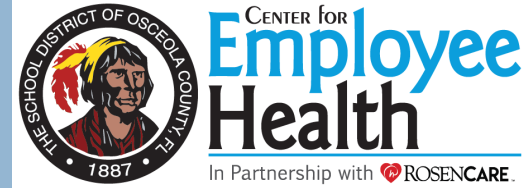
CENTER FOR
Employee Health
In Partnership with ROSEN CARE.

TRENDING INFORMATION: September 2021 – September 2022

Completed Encounters	2021				2022				Physical Therapy					Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
PT ESTPT	217	159	161	244	188	236	245	211	229	283	290	220	147	2,830
PT ESTPT45	3	8	6	6	2	4	5	7	2	2	17	32	21	115
PT NEWPT	39	32	39	48	33	41	53	41	41	57	43	35	27	529
Total	259	199	206	298	223	281	303	259	272	342	350	287	195	3,474

Completed Encounters	2021				2022				Wellness Coaching					Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
COACH GRP	1	3	1		1			2	2					10
NUTR EST	36	27	32	44	15	33	34	42	34	27	36	32	26	418
NUTR NEW	27	22	23	28	9	17	29	24	19	20	34	29	13	294
NUTRTELEST	82	77	50	60	90	66	85	83	60	51	61	64	50	879
NUTRTELNEW	7	7	7	11	15	11	10	4	6	7	8	9	6	108
Total	153	136	113	143	130	127	158	155	121	105	139	134	95	1,709

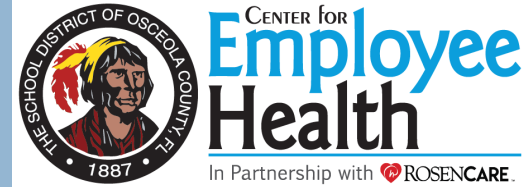
Center for Employee Health



TRENDING INFORMATION: September 2021 – September 2022

Completed Encounters	2021				2022		Workers Compensation							Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
MED WCEST	84	81	75	58				50	69	33	15	15		480
MED WCNEW	57	73	51	23			9	47	51	16	5		2	334
PT WCEST	93	104	115	119	63	53	67	99	77	77	37	30	54	988
PT WCNEW	15	17	23	16	1	9	15	11	9	10	2	6	3	137
WC Chiro45		2	2	1	1								1	7
WC ChPT	10	5	6	9	2									32
Total	259	282	272	226	67	62	91	207	206	136	59	51	60	1,978

Center for Employee Health



TRENDING INFORMATION: September 2021 – September 2022

Completed Encounters	2021				2022									Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
OCC	227	264	177	134	174	168	122	114	66	122	150	105	7	1,830
OCC 60	14	10	18	15				17	19	20	14	9	12	148
Total	241	274	195	149	174	168	122	131	85	142	164	114	19	1,978

Completed Encounters	2021				2022									Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	
CHPT EST	139	148	144	151	110	155	156	144	164	169	159	163	132	1,934
CHPT NP	25	30	31	38	17	24	26	21	21	31	26	24	19	333
CHPT URG	1							1		1				3
Total	165	178	175	189	127	179	182	166	185	201	185	187	151	2,270

Satisfaction Survey for September 2022: **4.87 / 5**



*In **September 2022**
557 surveys completed*

Number of surveys completed in past few months:

Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	June 21	Jul 21	Aug 21	Sep 21	Oct 21	Nov 21	Dec 21	Jan 22	Feb 22	Mar 22	April 22	May 22	June 22	July 22	Aug 22	Sept 22
406	385	388	559	652	643	799	718	715	776	788	760	794	635	663	842	756	732	783	734	751	557

Every Child, Every Chance, Every Day!



Advisor / Financial Update

International Pharmacy savings

Q3 2022 – 7/1/2022 – 9/30/2022 – Quarterly update



Activity/Savings Summary

Plan Sponsor:	School District of Osceola County		
Report period:	July 1, 2022 to September 30, 2022	Q3 2022	
Total Plan Sponsor Savings:	\$365,821	Specialty Drugs =	\$102,123
Total Plan Member Savings:	\$37,890	Specialty Drugs =	\$980
Total savings:	\$403,711	Specialty Drugs =	\$103,103 26%
Total number of customers:	187		
Average savings per customer:	\$2,159		
Total savings for 2022: 1/1 to 9/3			
	\$1,169,497		
Total savings for 2021:	\$1,219,258		
Total savings for 2020:	\$727,561		

Summary By Month						Savings				Cumulative		
Month	Customers	Scripts	Product Options	PBM Price	ElectRx Price	\$ Savings	% Savings	Per Customer	Per Script	PBM Cml Price	ElectRx Cml Price	Cumulative Savings
Jul 2022	98	123	61	\$288,549	\$136,012	\$152,537	53%	\$1,556	\$1,240	\$288,549	\$136,012	\$152,537
Aug 2022	90	118	63	\$267,675	\$125,774	\$141,901	53%	\$1,577	\$1,203	\$556,224	\$261,786	\$294,438
Sep 2022	86	97	49	\$197,386	\$88,114	\$109,273	55%	\$1,271	\$1,127	\$753,610	\$349,899	\$403,711

Please note: PBM prices are estimates only based on retail pricing data.

Advisor Commentary

September 2022



September was an expensive month for the plan.

Most of the dramatic pattern results from new additions to the high claimants list. We had 9 new entrants to this list for a total of \$3,600,000. We are actively reviewing details of this group.

This review includes the cause of the claim - in particular, the acuity of the condition, and the timing of the claim (incurred vs. paid).

A review of the claims paid in September shows that \$6,800,000 of the total \$7,600,000 in medical claims were incurred since June - within an acceptable lag, while \$850,000 of the claims were incurred prior to June (also within an acceptable lag range).

The top 2 claims on the high claimant list were for **Acute Kidney failure** and a **Nasal Fracture**. Both claims (totaling \$1,800,000) appear that they could have been acute - and happening in a hurry. There is also a **Congestive Health Failure**, which could likewise be acute. The remaining claims are of an intensity that they may have just appeared on our list, but with claims occurring over an extended period.

We will be looking at the claim timing for selected claims.

Please remember that statistically, one in every (approximate) 7 years one can expect a “bad” claim year when self-funding and we should always take the long view, whether experiencing a good claim period or a bad one.

Further, it is possible that either timing issues may have more appropriately assigned some of these claims to last year rather than this. If such is the case, while last year may not have been as “good” as it appeared, this year likewise may not be quite as bad as it appears.

We will continue to report back on the findings of our research and will continue to closely monitor claim activity over the coming year.

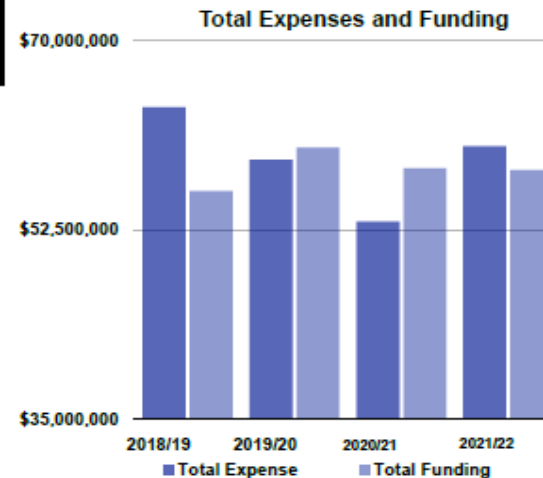
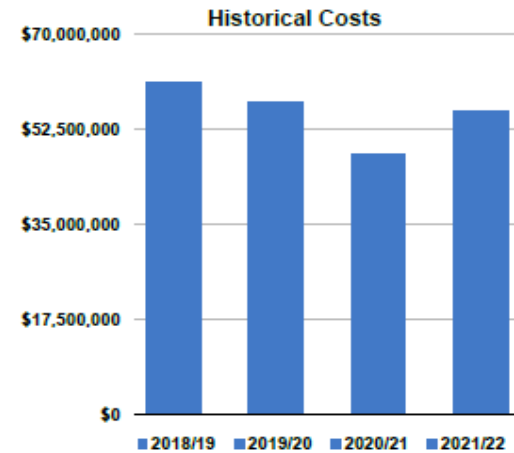
Financial Dashboard as of 9-30-22



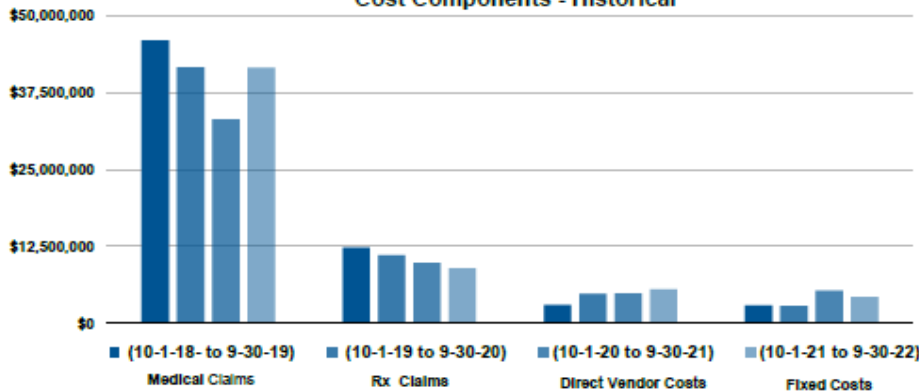
Historical Costs / Plan Year School District of Osceola County

Date Range:	10/1/18 to 9/30/19	10/1/19 to 9/30/20	10/1/20 to 9/30/21	10/1/21 to 9/30/22
Cost Component	2018/19 Plan	2019/20 Plan	2020/21 Plan	2021/22 Plan
Medical Claims	\$45,987,272	\$41,586,112	\$33,140,969	\$41,500,297
Rx Claims	\$12,307,935	\$11,049,021	\$9,844,133	\$8,966,174
Direct Contract Vendors	\$3,000,000	\$4,835,823	\$4,916,176	\$5,507,701
Fixed Costs	\$2,906,857	\$2,860,047	\$5,347,984	\$4,321,131
Claims over Specific Stop Loss	(\$328,850)	(\$1,418,812)	(\$212)	(\$62,008)
Total Expenses	\$63,853,214	\$58,992,191	\$53,249,050	\$60,233,297
Average Medical Enrollment	6,563	6,464	6,330	6,182
PEPM Total Expenses	\$811	\$761	\$701	\$812
PEPM Claims vs Previous Year	105%	94%	92%	116%
Medical Claims PEPM	\$584	\$536	\$436	\$559
Rx Claims PEPM	\$158	\$142	\$130	\$121
Direct Contract Vendors PEPM	\$38	\$62	\$65	\$74
Fixed Costs PEPM	\$37	\$37	\$70	\$58
Total Funding	\$56,092,962	\$60,116,719	\$58,205,032	\$58,041,431
Difference	-\$7,760,252	\$1,124,528	\$4,955,982	-\$2,191,866
Additional Funding Needed	\$10,500,000	\$0	\$0	\$3,000,000
Additional Funded - COVID Relief	N/A	N/A	\$2,765,331	\$2,497,405

Oct 21 to Sept 22
12 months



Cost Components - Historical





School District of Osceola County: Plan Year 2021-2022 – Medical Plan

Rolling 12 months – Medical Plan PAID Expenses vs Budget/Revenue

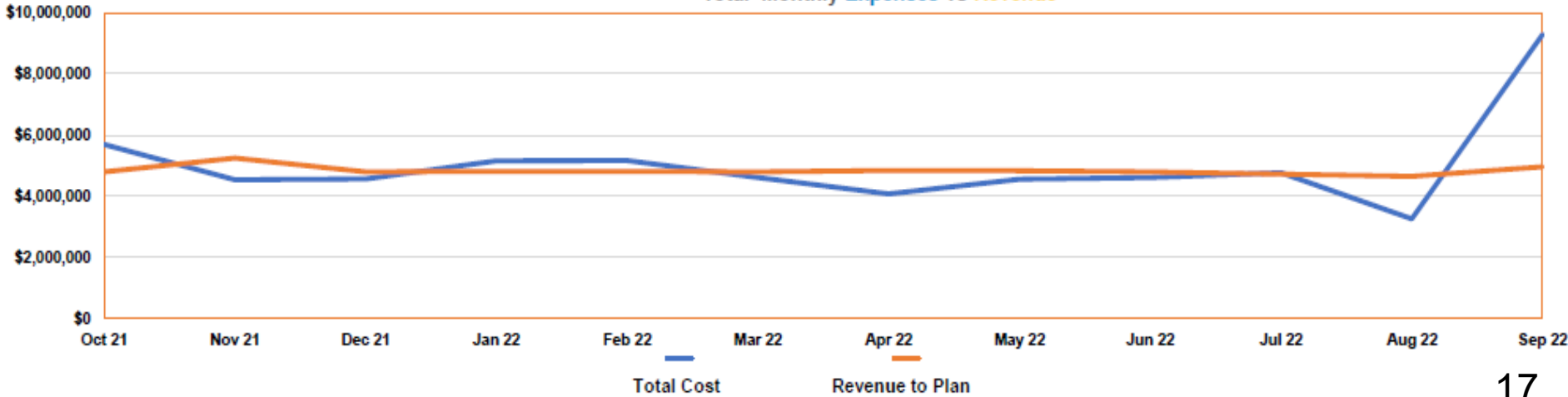
School District of Osceola County

Medical Plan - Expenses to Budget **Rolling 12 Months**

2021 - 2022 Plan Years

Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center	International Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Oct-21	6,153	\$4,003,171	\$850,472	\$452,738	\$93,317	\$124,958	\$5,324,854	\$385,030	\$5,689,684	\$4,794,095	\$3,590,476	\$511,950	\$691,669	119%
Nov-21	6,128	\$2,870,145	\$619,415	\$444,546	\$135,175	\$114,404	\$4,183,685	\$357,736	\$4,541,421	\$5,247,516	\$4,045,316	\$519,913	\$682,287	87%
Dec-21	6,189	\$2,882,113	\$676,541	\$458,656	\$64,756	\$128,325	\$4,210,391	\$380,482	\$4,570,873	\$4,798,133	\$3,612,661	\$521,817	\$683,855	95%
Jan-22	6,210	\$3,534,318	\$595,478	\$436,543	\$97,725	\$121,010	\$4,785,074	\$389,609	\$5,154,683	\$4,814,228	\$3,634,846	\$513,088	\$686,294	107%
Feb-22	6,210	\$3,565,877	\$547,153	\$418,745	\$130,033	\$142,275	\$4,804,083	\$360,673	\$5,164,756	\$4,814,228	\$3,634,845	\$513,087	\$686,294	107%
Mar-22	6,198	\$2,874,188	\$687,488	\$458,927	\$95,506	\$131,297	\$4,247,406	\$364,758	\$4,612,164	\$4,797,776	\$3,621,763	\$513,657	\$682,356	96%
Apr-22	6,274	\$2,298,946	\$674,809	\$446,817	\$117,099	\$171,824	\$3,709,495	\$365,927	\$4,075,422	\$4,840,291	\$3,655,323	\$523,895	\$661,073	84%
May-22	6,273	\$2,856,981	\$594,560	\$457,393	\$149,908	\$138,110	\$4,196,952	\$359,972	\$4,556,924	\$4,836,094	\$3,658,735	\$524,465	\$652,894	94%
Jun-22	6,218	\$2,886,339	\$598,426	\$495,038	\$99,676	\$170,627	\$4,250,106	\$364,469	\$4,614,575	\$4,799,305	\$3,627,450	\$525,801	\$646,254	98%
Jul-22	6,068	\$2,887,160	\$668,792	\$469,226	\$136,147	\$251,190	\$4,412,515	\$358,668	\$4,771,183	\$4,725,148	\$3,543,832	\$524,464	\$656,852	101%
Aug-22	5,900	\$1,526,984	\$666,800	\$471,657	\$97,935	\$156,028	\$2,919,404	\$343,790	\$3,263,194	\$4,650,659	\$3,448,268	\$523,896	\$678,495	70%
Sep-22	6433	\$7,502,984	\$653,915	\$497,415	\$115,048	\$161,045	\$8,930,407	\$350,017	\$9,280,424	\$4,966,960	\$3,773,822	\$541,529	\$651,609	187%
YTD	74,252	\$39,689,206	\$7,633,849	\$5,507,701	\$1,332,325	\$1,811,091	\$55,974,172	\$4,321,131	\$60,295,303	\$58,084,431	\$43,847,337	\$6,257,162	\$7,979,932	104%

Total Monthly Expenses vs Revenue



School District of Osceola County: Plan Year 2021-2022 – Medical Plan

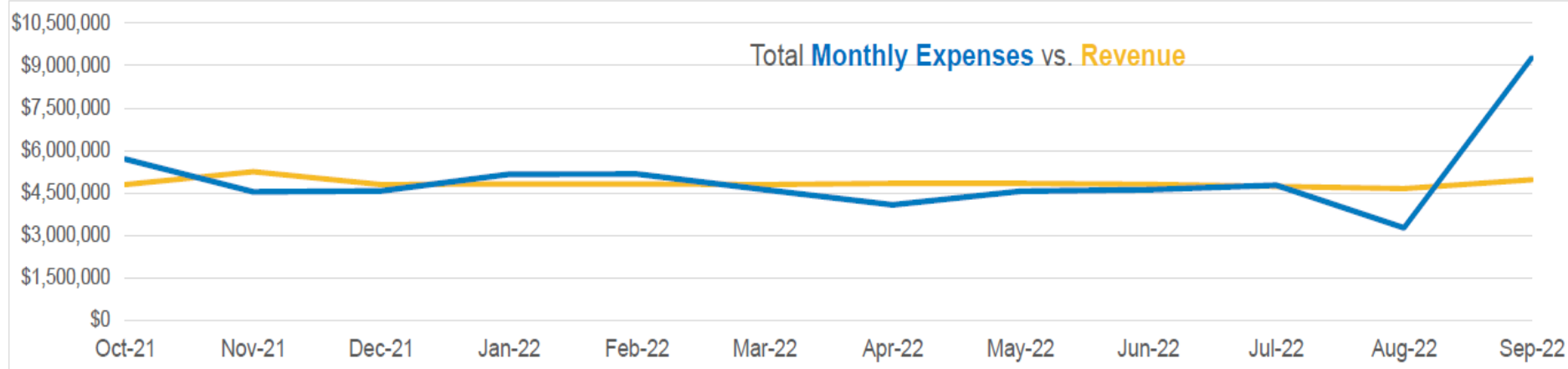
Plan Year to Date – Medical Plan PAID Expenses vs Budget/Revenue

Plan Year: 10/1/2021 – 9/30/2022



School District of Osceola County Medical Plan - Expenses to Budget 2021 Plan Year to Date

Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center	Intl. Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Oct-21	6,153	\$4,003,171	\$650,472	\$452,738	\$93,317	\$124,956	\$5,324,654	\$365,030	\$5,689,684	\$4,794,095	\$3,590,476	\$511,950	\$691,669	119%
Nov-21	6,128	\$2,870,145	\$619,415	\$444,546	\$135,175	\$114,404	\$4,183,685	\$357,736	\$4,541,421	\$5,247,516	\$4,045,316	\$519,913	\$682,287	87%
Dec-21	6,189	\$2,882,113	\$676,541	\$458,656	\$64,756	\$128,325	\$4,210,391	\$360,482	\$4,570,873	\$4,798,133	\$3,612,661	\$521,617	\$663,855	95%
Jan-22	6,210	\$3,534,318	\$595,478	\$436,543	\$97,725	\$121,010	\$4,785,074	\$369,609	\$5,154,683	\$4,814,228	\$3,634,846	\$513,088	\$666,294	107%
Feb-22	6,210	\$3,565,877	\$547,153	\$418,745	\$130,033	\$142,275	\$4,804,083	\$360,673	\$5,164,756	\$4,814,226	\$3,634,845	\$513,087	\$666,294	107%
Mar-22	6,198	\$2,874,188	\$687,488	\$458,927	\$95,506	\$131,297	\$4,247,406	\$364,758	\$4,612,164	\$4,797,776	\$3,621,763	\$513,657	\$662,356	96%
Apr-22	6,274	\$2,298,946	\$674,809	\$446,817	\$117,099	\$171,824	\$3,709,495	\$365,927	\$4,075,422	\$4,840,291	\$3,655,323	\$523,895	\$661,073	84%
May-22	6,273	\$2,856,981	\$594,560	\$457,393	\$149,908	\$138,110	\$4,196,952	\$359,972	\$4,556,924	\$4,836,094	\$3,658,735	\$524,465	\$652,894	94%
Jun-22	6,218	\$2,886,339	\$598,426	\$495,038	\$99,676	\$170,627	\$4,250,106	\$364,469	\$4,614,575	\$4,799,305	\$3,627,450	\$525,601	\$646,254	96%
Jul-22	6,066	\$2,887,160	\$668,792	\$469,226	\$136,147	\$251,190	\$4,412,515	\$358,668	\$4,771,183	\$4,725,148	\$3,543,832	\$524,464	\$656,852	101%
Aug-22	5,900	\$1,526,984	\$666,800	\$471,657	\$97,935	\$156,028	\$2,919,404	\$343,790	\$3,263,194	\$4,650,659	\$3,448,268	\$523,896	\$678,495	70%
Sep-22	6,433	\$7,502,984	\$653,915	\$497,415	\$115,048	\$161,045	\$8,930,407	\$350,017	\$9,280,424	\$4,966,960	\$3,773,822	\$541,529	\$651,609	187%
YTD	74,252	\$39,689,206	\$7,633,849	\$5,507,701	\$1,332,325	\$1,811,091	\$55,974,172	\$4,321,131	\$60,295,303	\$58,084,431	\$43,847,337	\$6,257,162	\$7,979,932	104%



School District of Osceola County: Plan Year 2021-2022 – Medical Plan Plan Year to Date – Large Claimants: Medical / Rx Claims > \$200,000



Re-Insurance Specific Deductible: \$1,500,000 + \$135,000 Aggregating Deductible

School District of Osceola County				
Plan Year 10/1/2021 to 9/30/2022				
Large Claimants Plan Year to Date				
Specific Deductible \$1,500,000 + \$135,000 aggregating deductible		Medical / Rx Claims < \$200,000		
Relationship	Diagnosis	Medical Claims Paid	Rx Claims Paid	Total Paid
Employee	Non-Alcoholic Hepatitis/Acure Kidney Failure	\$910,534	\$2,819	\$913,353
Former Employee	Fracture of Nasal Boane/Colon Cancer Screening	\$863,274	\$15,013	\$878,287
Spouse	Thyrotoxicosis with Diffuse Goiter, Vertical Strabismus, Left Eye	\$850,034	\$57	\$850,091
Employee	Dermatopolymyositis - rare disease causing rashes and progressive muscular weakness	\$803,503	\$6,508	\$810,011
Employee	End Stage Reneal Disease - Inferction for Amputation	\$803,326	\$6,508	\$809,834
Employee	COVID-19 Virus/Pneumonia <i>*possible reimbursement</i>	\$747,934	\$5,996	\$753,930
Employee	Lung Cancer	\$495,504	\$6,949	\$502,453
Dependent	Hereditary Clotting Deficiency	\$449,396	\$0	\$449,396
Former Employee	Colon Cancer	\$442,356	\$346	\$442,702
Former Employee	Breast Cancer/Complications of Catheter Use	\$386,321	\$216	\$386,537
Dependent	Crohn's Disease/Stage 5 ESRD	\$322,402	\$11,513	\$333,915
Employee	Sepsis - Bone Cancer	\$326,222	\$0	\$326,222
Employee	Congestive Heart Failure	\$322,279	\$143	\$322,422
Employee	Pancreatic Cancer	\$305,469	\$525	\$305,994
Employee	Lung Cancer/Cerebral Occlusion	\$295,570	\$5,737	\$301,307
Dependent	Chronic Respiratory Failure	\$284,657	\$6,618	\$291,275
Employee	Ulcerative Colitis with Sepsis	\$263,744	\$5,717	\$269,461
Employee	Heart Disease	\$253,570	\$13,552	\$267,122
Employee	Cancer of the Appendix	\$256,140	\$187	\$256,327
Employee	Chemotherapy - Esophagus	\$254,836	\$1,070	\$255,906
Dependent	Fracture of Lateral Orbital Wall	\$235,741	\$141	\$235,882
Dependent	Epilepsy - Seizures	\$234,180	\$900	\$235,080
Employee	Diabetic Retinopathy/Esophagitis	\$209,343	\$11,549	\$220,892
Dependent	Hereditary Deficiency of Clotting Factors	\$214,711	\$0	\$214,711
Employee	Cancer of the Uterus	\$212,157	\$6	\$212,163
Employee	Breast Cancer	\$211,499	\$282	\$211,781
Employee	Multiple Myeloma/Reespiratory Infection	\$20,801	\$189,735	\$210,536
Employee	Thyroid Cancer	\$210,177	\$307	\$210,484
Employee	Gastroenteritis and Colitis/Crhohn's Disease	\$8,764	\$193,194	\$201,958
Total		\$9,420,636	\$467,756	\$9,888,392
	New Condition			\$3,814,256

Every Child, Every Chance, Every Day!



Questions / Comments