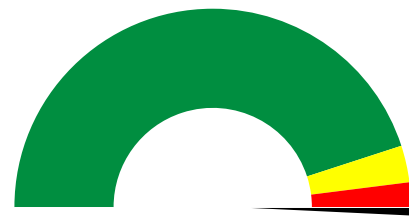
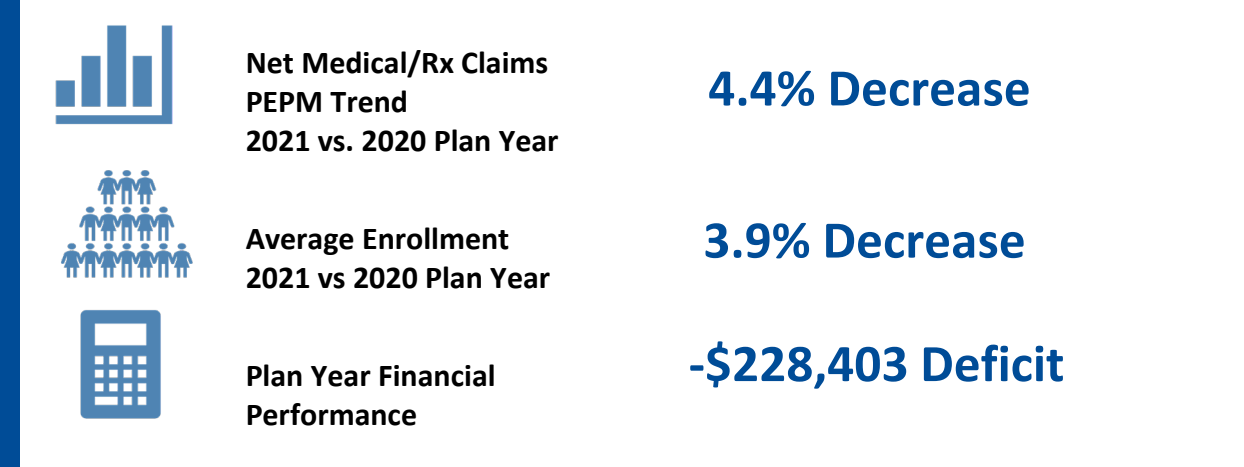
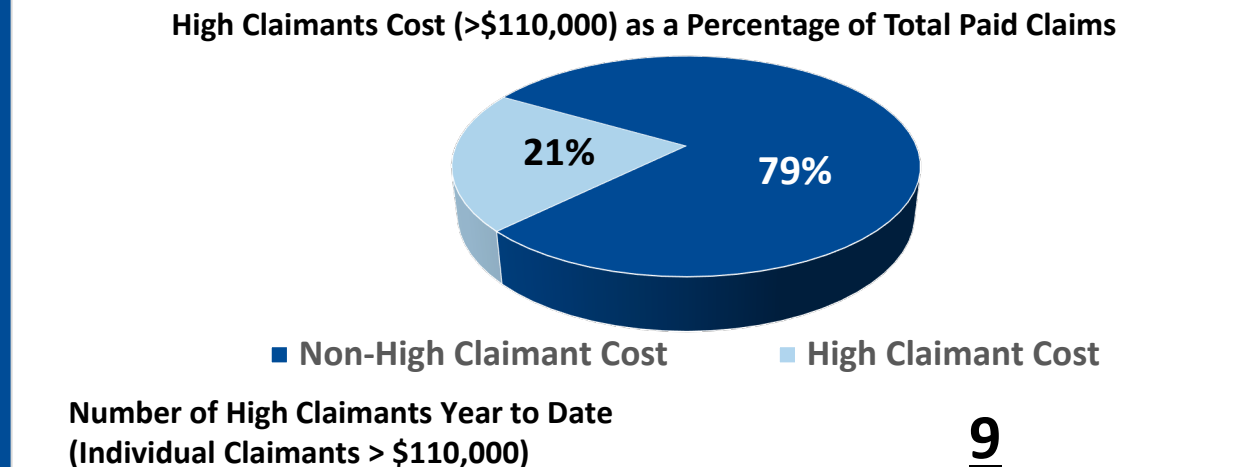
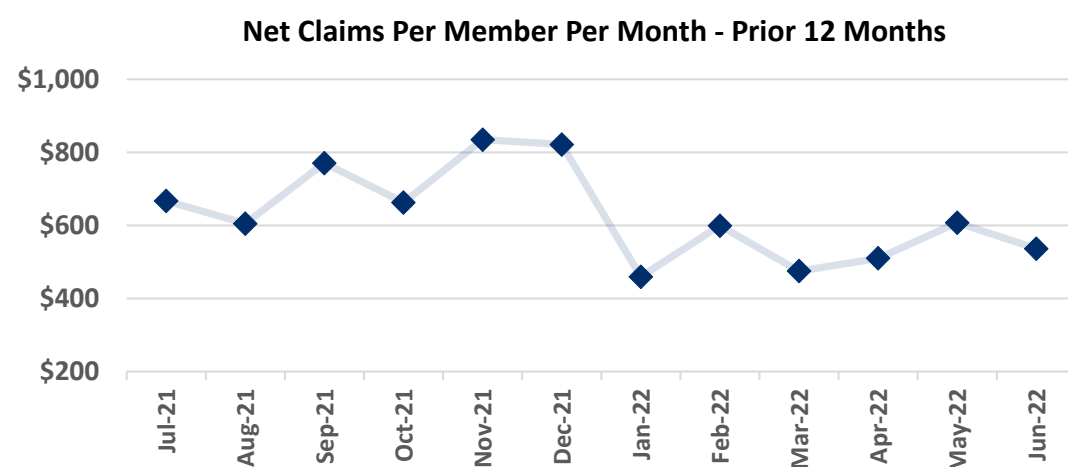
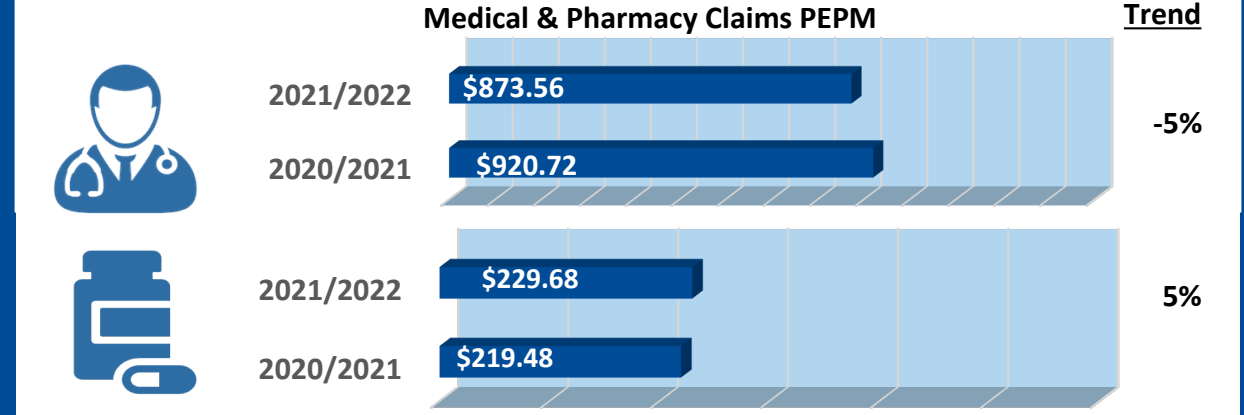
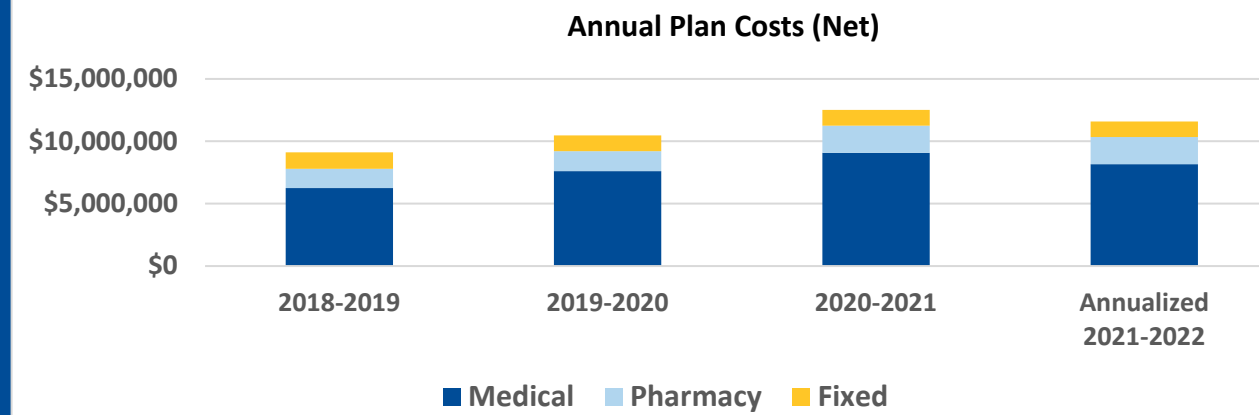


2021-22 Total	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 48/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>		
October-21	\$ 924,222	\$ 59,168	\$ 816,059	\$ 2,039	\$ 136,151	\$ 1,013,417	\$ (58,736)	\$ 35,045	\$ 67,661	\$ 4,841	\$ 1,062,229	\$ (138,007)	489	122	81	123	815	1,440	\$ 1,171.39	\$ 662.97	114.9%		
November-21	\$ 912,374	\$ 50,934	\$ 964,225	\$ 1,668	\$ 191,431	\$ 1,208,259	\$ (20,831)	\$ 34,572	\$ 66,748	\$ 4,776	\$ 1,293,523	\$ (381,149)	482	120	81	121	804	1,422	\$ 1,476.90	\$ 835.04	141.8%		
December-21	\$ 912,795	\$ 51,202	\$ 939,972	\$ 1,863	\$ 184,798	\$ 1,177,836	\$ (8,904)	\$ 34,529	\$ 66,665	\$ 4,770	\$ 1,274,895	\$ (362,100)	482	119	78	124	803	1,423	\$ 1,455.71	\$ 821.46	139.7%		
January-22	\$ 901,375	\$ 52,572	\$ 416,169	\$ 1,905	\$ 177,597	\$ 648,243	\$ (1,343)	\$ 34,142	\$ 65,918	\$ 4,716	\$ 751,676	\$ 149,699	477	119	76	122	794	1,407	\$ 814.74	\$ 459.77	83.4%		
February-22	\$ 887,209	\$ 52,279	\$ 572,896	\$ 7,717	\$ 198,571	\$ 831,464	\$ (10)	\$ 33,626	\$ 64,922	\$ 4,645	\$ 934,647	\$ (47,438)	472	114	74	122	782	1,387	\$ 1,063.24	\$ 599.46	105.3%		
March-22	\$ 885,063	\$ 42,507	\$ 435,134	\$ 12,962	\$ 170,869	\$ 661,472	\$ (447)	\$ 33,497	\$ 64,673	\$ 4,627	\$ 763,822	\$ 121,241	468	113	74	124	779	1,391	\$ 848.56	\$ 475.22	86.3%		
April-22	\$ 889,615	\$ 51,849	\$ 487,627	\$ 4,475	\$ 170,807	\$ 714,758	\$ -	\$ 33,712	\$ 65,088	\$ 4,657	\$ 818,215	\$ 71,400	473	111	74	126	784	1,401	\$ 911.68	\$ 510.18	92.0%		
May-22	\$ 888,360	\$ 53,194	\$ 613,317	\$ 889	\$ 180,419	\$ 847,819	\$ -	\$ 33,626	\$ 64,922	\$ 4,645	\$ 951,012	\$ (62,652)	473	109	75	125	782	1,395	\$ 1,084.17	\$ 607.76	107.1%		
June-22	\$ 885,534	\$ 52,319	\$ 475,523	\$ 1,045	\$ 225,152	\$ 754,039	\$ (8,571)	\$ 33,497	\$ 64,673	\$ 4,627	\$ 848,265	\$ 37,269	472	108	73	126	779	1,389	\$ 956.96	\$ 536.69	95.8%		
July-22																							
August-22																							
September-22																							
Pharmacy Rebates												\$ 383,334											
<b>2021-22 TOTAL</b>	<b>\$ 8,086,547</b>	<b>\$ 466,025</b>	<b>\$ 5,720,921</b>	<b>\$ 34,565</b>	<b>\$ 1,635,796</b>	<b>\$ 7,857,307</b>	<b>\$ (98,842)</b>	<b>\$ 306,246</b>	<b>\$ 591,268</b>	<b>\$ 42,305</b>	<b>\$ 8,698,284</b>	<b>\$ (228,403)</b>	<b>4,288</b>	<b>1,035</b>	<b>686</b>	<b>1,113</b>	<b>7,122</b>	<b>12,655</b>	<b>\$ 1,089.37</b>	<b>\$ 613.08</b>	<b>107.6%</b>		
<b>Rolling 12 months<sup>(2)</sup></b>	<b>\$ 10,742,719</b>	<b>\$ 623,915</b>	<b>\$ 8,024,314</b>	<b>\$ 39,835</b>	<b>\$ 2,209,993</b>	<b>\$ 10,898,058</b>	<b>\$ (98,842)</b>	<b>\$ 412,499</b>	<b>\$ 786,626</b>	<b>\$ 55,722</b>	<b>\$ 12,054,063</b>	<b>\$ (807,111)</b>	<b>5,736</b>	<b>1,422</b>	<b>940</b>	<b>1,495</b>	<b>9,593</b>	<b>17,120</b>	<b>\$ 1,125.74</b>	<b>\$ 630.80</b>	<b>112.2%</b>		

(1) Loss Ratio is calculated based on Total Plan Cost.  
 (2) Reserve Accumulation includes Pharmacy Rebates.



**108%**  
 Plan Expenses vs. Plan Funding



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2021-22 Base Plan	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 48/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>	
October-21	\$ 350,364	\$ 30,513	\$ 246,794	\$ 1,839	\$ 10,355	\$ 289,500	\$ -	\$ 16,512	\$ 31,880	\$ 2,281	\$ 340,173	\$ 10,191	284	39	33	28	384	557	\$ 753.91	\$ 519.75	97.1%	
November-21	\$ 342,776	\$ 15,820	\$ 286,196	\$ 374	\$ 11,182	\$ 313,572	\$ -	\$ 16,211	\$ 31,299	\$ 2,239	\$ 363,321	\$ (20,545)	282	35	33	27	377	542	\$ 831.76	\$ 578.55	106.0%	
December-21	\$ 340,792	\$ 15,223	\$ 72,669	\$ 173	\$ 25,066	\$ 113,131	\$ -	\$ 16,125	\$ 31,133	\$ 2,228	\$ 162,616	\$ 178,176	283	32	30	30	375	542	\$ 301.68	\$ 208.73	47.7%	
January-22	\$ 338,747	\$ 16,282	\$ 83,504	\$ 673	\$ 5,289	\$ 105,747	\$ -	\$ 15,996	\$ 30,883	\$ 2,210	\$ 154,836	\$ 183,911	279	34	29	30	372	538	\$ 284.27	\$ 196.56	45.7%	
February-22	\$ 333,225	\$ 16,221	\$ 217,891	\$ 3,458	\$ 7,438	\$ 245,008	\$ -	\$ 15,738	\$ 30,385	\$ 2,174	\$ 293,306	\$ 39,920	275	33	28	30	366	529	\$ 669.42	\$ 463.15	88.0%	
March-22	\$ 332,680	\$ 11,676	\$ 193,882	\$ 11,971	\$ 9,950	\$ 227,479	\$ -	\$ 15,695	\$ 30,302	\$ 2,168	\$ 275,644	\$ 57,036	273	33	29	30	365	529	\$ 623.23	\$ 430.02	82.9%	
April-22	\$ 336,429	\$ 16,113	\$ 174,636	\$ 166	\$ 23,706	\$ 214,620	\$ -	\$ 15,910	\$ 30,717	\$ 2,198	\$ 263,445	\$ 72,984	279	32	29	30	370	533	\$ 580.05	\$ 402.66	78.3%	
May-22	\$ 329,612	\$ 16,389	\$ 117,981	\$ 45	\$ 22,637	\$ 157,052	\$ -	\$ 15,609	\$ 30,136	\$ 2,156	\$ 204,953	\$ 124,659	275	28	30	30	363	525	\$ 432.65	\$ 299.15	62.2%	
June-22	\$ 326,770	\$ 16,241	\$ 62,867	\$ 92	\$ 29,754	\$ 108,955	\$ -	\$ 15,437	\$ 29,804	\$ 2,132	\$ 156,328	\$ 170,442	270	27	31	31	359	523	\$ 303.50	\$ 208.33	47.8%	
July-22																						
August-22																						
September-22																						
<b>2021-22 TOTAL</b>	<b>\$ 3,031,395</b>	<b>\$ 154,477</b>	<b>\$ 1,456,419</b>	<b>\$ 18,790</b>	<b>\$ 145,377</b>	<b>\$ 1,775,063</b>	<b>\$ -</b>	<b>\$ 143,233</b>	<b>\$ 276,540</b>	<b>\$ 19,786</b>	<b>\$ 2,214,622</b>	<b>\$ 816,773</b>	<b>2,500</b>	<b>293</b>	<b>272</b>	<b>266</b>	<b>3,331</b>	<b>4,818</b>	<b>\$ 532.89</b>	<b>\$ 368.42</b>	<b>73.1%</b>	

(1) Loss Ratio is calculated based on Total Plan Cost.

2021-22 Funding		ASO PEPM	ISL PEPM	ASL PEPM
EE	\$ 818.00	\$ 43.00	\$ 83.02	\$ 5.94
EE + Spouse	\$ 1,159.00	\$ 43.00	\$ 83.02	\$ 5.94
EE + Child(ren)	\$ 1,091.00	\$ 43.00	\$ 83.02	\$ 5.94
EE + Family	\$ 1,316.00	\$ 43.00	\$ 83.02	\$ 5.94

2021-22 Mid Plan	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 48/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>	
October-21	\$ 427,898	\$ 18,651	\$ 406,629	\$ -	\$ 91,945	\$ 517,225	\$ (58,736)	\$ 14,362	\$ 27,729	\$ 1,984	\$ 502,563	\$ (74,665)	164	58	38	74	334	686	\$ 1,372.72	\$ 668.35	117.4%	
November-21	\$ 426,247	\$ 27,360	\$ 477,867	\$ 252	\$ 106,938	\$ 612,417	\$ (20,831)	\$ 14,276	\$ 27,563	\$ 1,972	\$ 635,396	\$ (209,149)	161	59	38	74	332	686	\$ 1,781.88	\$ 862.37	149.1%	
December-21	\$ 424,596	\$ 27,454	\$ 680,882	\$ 1,243	\$ 102,810	\$ 812,389	\$ (8,904)	\$ 14,190	\$ 27,397	\$ 1,960	\$ 847,032	\$ (422,436)	158	60	38	74	330	684	\$ 2,434.80	\$ 1,174.69	199.5%	
January-22	\$ 421,162	\$ 28,136	\$ 208,264	\$ 38	\$ 121,647	\$ 358,084	\$ (1,343)	\$ 14,104	\$ 27,231	\$ 1,948	\$ 400,024	\$ 21,138	159	59	37	73	328	678	\$ 1,087.62	\$ 526.17	95.0%	
February-22	\$ 415,850	\$ 28,071	\$ 268,063	\$ 2,760	\$ 133,058	\$ 431,952	\$ (10)	\$ 13,932	\$ 26,898	\$ 1,925	\$ 474,697	\$ (58,847)	158	57	36	73	324	671	\$ 1,333.16	\$ 643.73	114.2%	
March-22	\$ 414,249	\$ 24,597	\$ 205,756	\$ 507	\$ 94,465	\$ 325,326	\$ (447)	\$ 13,846	\$ 26,732	\$ 1,913	\$ 367,370	\$ 46,879	156	56	35	75	322	675	\$ 1,008.94	\$ 481.30	88.7%	
April-22	\$ 415,052	\$ 27,955	\$ 193,669	\$ 3,706	\$ 121,244	\$ 346,574	\$ -	\$ 13,846	\$ 26,732	\$ 1,913	\$ 389,065	\$ 25,987	155	55	35	77	322	681	\$ 1,076.32	\$ 508.92	93.7%	
May-22	\$ 419,419	\$ 29,062	\$ 328,922	\$ 843	\$ 124,820	\$ 483,647	\$ -	\$ 14,018	\$ 27,065	\$ 1,936	\$ 526,666	\$ (107,247)	158	57	35	76	326	682	\$ 1,483.58	\$ 709.16	125.6%	
June-22	\$ 419,594	\$ 28,229	\$ 299,233	\$ 570	\$ 123,666	\$ 451,697	\$ -	\$ 14,061	\$ 27,148	\$ 1,942	\$ 494,848	\$ (75,254)	161	58	33	75	327	679	\$ 1,381.34	\$ 665.24	117.9%	
July-22																						
August-22																						
September-22																						
<b>2021-22 TOTAL</b>	<b>\$ 3,784,067</b>	<b>\$ 239,515</b>	<b>\$ 3,069,285</b>	<b>\$ 9,919</b>	<b>\$ 1,020,592</b>	<b>\$ 4,339,312</b>	<b>\$ (90,271)</b>	<b>\$ 126,635</b>	<b>\$ 244,494</b>	<b>\$ 17,493</b>	<b>\$ 4,637,663</b>	<b>\$ (853,596)</b>	<b>1,430</b>	<b>519</b>	<b>325</b>	<b>671</b>	<b>2,945</b>	<b>6,122</b>	<b>\$ 1,442.80</b>	<b>\$ 694.06</b>	<b>122.6%</b>	

(1) Loss Ratio is calculated based on Total Plan Cost.

2021-22 Funding		ASO PEPM	ISL PEPM	ASL PEPM
Employee	\$ 1,035.00	\$ 43.00	\$ 83.02	\$ 5.94
EE + Spouse	\$ 1,454.00	\$ 43.00	\$ 83.02	\$ 5.94
EE + Child(ren)	\$ 1,369.00	\$ 43.00	\$ 83.02	\$ 5.94
EE + Family	\$ 1,646.00	\$ 43.00	\$ 83.02	\$ 5.94

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2021-22 High Plan	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 48/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>
October-21	\$ 145,960	\$ 10,004	\$ 162,637	\$ 200	\$ 33,851	\$ 206,693	\$ -	\$ 4,171	\$ 8,053	\$ 576	\$ 219,493	\$ (73,533)	41	25	10	21	97	197	\$ 2,130.85	\$ 1,049.20	150.4%
November-21	\$ 143,351	\$ 7,754	\$ 200,162	\$ 1,043	\$ 73,311	\$ 282,270	\$ -	\$ 4,085	\$ 7,887	\$ 564	\$ 294,806	\$ (151,455)	39	26	10	20	95	194	\$ 2,971.26	\$ 1,455.00	205.7%
December-21	\$ 147,407	\$ 8,525	\$ 186,420	\$ 448	\$ 56,923	\$ 252,315	\$ -	\$ 4,214	\$ 8,136	\$ 582	\$ 265,248	\$ (117,841)	41	27	10	20	98	197	\$ 2,574.65	\$ 1,280.79	179.9%
January-22	\$ 141,466	\$ 8,154	\$ 124,401	\$ 1,195	\$ 50,661	\$ 184,412	\$ -	\$ 4,042	\$ 7,804	\$ 558	\$ 196,816	\$ (55,350)	39	26	10	19	94	191	\$ 1,961.83	\$ 965.51	139.1%
February-22	\$ 138,134	\$ 7,987	\$ 86,942	\$ 1,500	\$ 58,076	\$ 154,504	\$ -	\$ 3,956	\$ 7,638	\$ 546	\$ 166,645	\$ (28,511)	39	24	10	19	92	187	\$ 1,679.39	\$ 826.23	120.6%
March-22	\$ 138,134	\$ 6,234	\$ 35,496	\$ 484	\$ 66,454	\$ 108,667	\$ -	\$ 3,956	\$ 7,638	\$ 546	\$ 120,807	\$ 17,327	39	24	10	19	92	187	\$ 1,181.16	\$ 581.11	87.5%
April-22	\$ 138,134	\$ 7,782	\$ 119,322	\$ 603	\$ 25,857	\$ 153,564	\$ -	\$ 3,956	\$ 7,638	\$ 546	\$ 165,704	\$ (27,570)	39	24	10	19	92	187	\$ 1,669.17	\$ 821.20	120.0%
May-22	\$ 139,329	\$ 7,743	\$ 166,414	\$ -	\$ 32,963	\$ 207,120	\$ -	\$ 3,999	\$ 7,721	\$ 552	\$ 219,392	\$ (80,063)	40	24	10	19	93	188	\$ 2,227.10	\$ 1,101.70	157.5%
June-22	\$ 139,170	\$ 7,849	\$ 113,423	\$ 384	\$ 71,732	\$ 193,387	\$ (8,571)	\$ 3,999	\$ 7,721	\$ 552	\$ 197,088	\$ (57,918)	41	23	9	20	93	187	\$ 1,987.27	\$ 988.32	141.6%
July-22																					
August-22																					
September-22																					
<b>2021-22 TOTAL</b>	<b>\$ 1,271,085</b>	<b>\$ 72,032</b>	<b>\$ 1,195,216</b>	<b>\$ 5,856</b>	<b>\$ 469,827</b>	<b>\$ 1,742,932</b>	<b>\$ (8,571)</b>	<b>\$ 36,378</b>	<b>\$ 70,235</b>	<b>\$ 5,025</b>	<b>\$ 1,845,999</b>	<b>\$ (574,914)</b>	<b>358</b>	<b>223</b>	<b>89</b>	<b>176</b>	<b>846</b>	<b>1,715</b>	<b>\$ 2,050.07</b>	<b>\$ 1,011.29</b>	<b>145.2%</b>

(1) Loss Ratio is calculated based on Total Plan Cost.

2021-22 Funding	ASO PEPM	ISL PEPM	ASL PEPM
EE	\$ 43.00	\$ 83.02	\$ 5.94
EE + Spouse	\$ 43.00	\$ 83.02	\$ 5.94
EE + Child(ren)	\$ 43.00	\$ 83.02	\$ 5.94
EE + Family	\$ 43.00	\$ 83.02	\$ 5.94

2020-21 Total	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 36/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>
October-20	\$ 895,838	\$ 46,640	\$ 684,017	\$ 557	\$ 131,654	\$ 862,867	\$ (1,256)	\$ 35,303	\$ 64,908	\$ 4,458	\$ 966,281	\$ (70,443)	465	128	91	137	821	1,521	\$ 1,049.47	\$ 566.48	107.9%
November-20	\$ 902,204	\$ 45,329	\$ 751,724	\$ 949	\$ 166,307	\$ 964,309	\$ -	\$ 35,518	\$ 65,304	\$ 4,485	\$ 1,069,615	\$ (167,411)	465	131	92	138	826	1,535	\$ 1,167.44	\$ 628.21	118.6%
December-20	\$ 895,057	\$ 46,003	\$ 747,695	\$ 3,345	\$ 164,421	\$ 961,464	\$ -	\$ 35,389	\$ 65,066	\$ 4,469	\$ 1,066,389	\$ (171,332)	469	128	90	136	823	1,516	\$ 1,168.24	\$ 634.21	119.1%
January-21	\$ 893,567	\$ 46,401	\$ 594,659	\$ 1,879	\$ 171,136	\$ 814,076	\$ -	\$ 35,389	\$ 65,066	\$ 4,469	\$ 919,000	\$ (25,433)	470	132	88	133	823	1,506	\$ 989.16	\$ 540.56	102.8%
February-21	\$ 887,029	\$ 49,606	\$ 570,484	\$ 2,436	\$ 192,525	\$ 815,052	\$ -	\$ 35,217	\$ 64,750	\$ 4,447	\$ 919,467	\$ (32,438)	472	132	84	131	819	1,494	\$ 995.18	\$ 545.55	103.7%
March-21	\$ 889,890	\$ 56,886	\$ 492,449	\$ 18,223	\$ 176,389	\$ 743,946	\$ -	\$ 35,432	\$ 65,145	\$ 4,474	\$ 848,998	\$ 40,892	478	133	84	129	824	1,494	\$ 902.85	\$ 497.96	95.4%
April-21	\$ 886,541	\$ 43,045	\$ 625,442	\$ 19,227	\$ 196,763	\$ 884,478	\$ -	\$ 35,389	\$ 65,066	\$ 4,469	\$ 989,402	\$ (102,861)	483	129	83	128	823	1,485	\$ 1,074.70	\$ 595.61	111.6%
May-21	\$ 881,423	\$ 49,744	\$ 793,050	\$ 5,116	\$ 217,523	\$ 1,065,432	\$ -	\$ 35,217	\$ 64,750	\$ 4,447	\$ 1,169,847	\$ (288,424)	480	128	84	127	819	1,481	\$ 1,300.89	\$ 719.40	132.7%
June-21	\$ 884,443	\$ 49,549	\$ 851,728	\$ 25,662	\$ 175,586	\$ 1,102,524	\$ -	\$ 35,346	\$ 64,987	\$ 4,463	\$ 1,207,321	\$ (322,878)	482	129	83	128	822	1,487	\$ 1,341.27	\$ 741.44	136.5%
July-21	\$ 886,267	\$ 52,150	\$ 760,421	\$ 1,122	\$ 180,298	\$ 993,991	\$ -	\$ 35,432	\$ 65,145	\$ 4,474	\$ 1,099,043	\$ (212,776)	483	130	83	128	824	1,489	\$ 1,206.30	\$ 667.56	124.0%
August-21	\$ 887,598	\$ 53,127	\$ 632,803	\$ 2,140	\$ 215,598	\$ 903,669	\$ -	\$ 35,475	\$ 65,225	\$ 4,480	\$ 1,008,848	\$ (121,250)	481	131	86	127	825	1,493	\$ 1,095.36	\$ 605.27	113.7%
September-21	\$ 882,307	\$ 52,614	\$ 910,169	\$ 2,008	\$ 178,301	\$ 1,143,091	\$ -	\$ 35,346	\$ 64,987	\$ 4,463	\$ 1,247,888	\$ (365,581)	484	126	85	127	822	1,483	\$ 1,390.62	\$ 770.80	141.4%
<b>Pharmacy Rebates</b>												\$460,306									
<b>2020-21 TOTAL</b>	<b>\$ 10,672,164</b>	<b>\$ 591,093</b>	<b>\$ 8,414,641</b>	<b>\$ 82,665</b>	<b>\$ 2,166,502</b>	<b>\$ 11,254,901</b>	<b>\$ (1,256)</b>	<b>\$ 424,453</b>	<b>\$ 780,401</b>	<b>\$ 53,600</b>	<b>\$ 12,512,099</b>	<b>\$ (1,379,629)</b>	<b>5,712</b>	<b>1,557</b>	<b>1,033</b>	<b>1,569</b>	<b>9,871</b>	<b>17,984</b>	<b>\$ 1,140.07</b>	<b>\$ 625.76</b>	<b>117.2%</b>

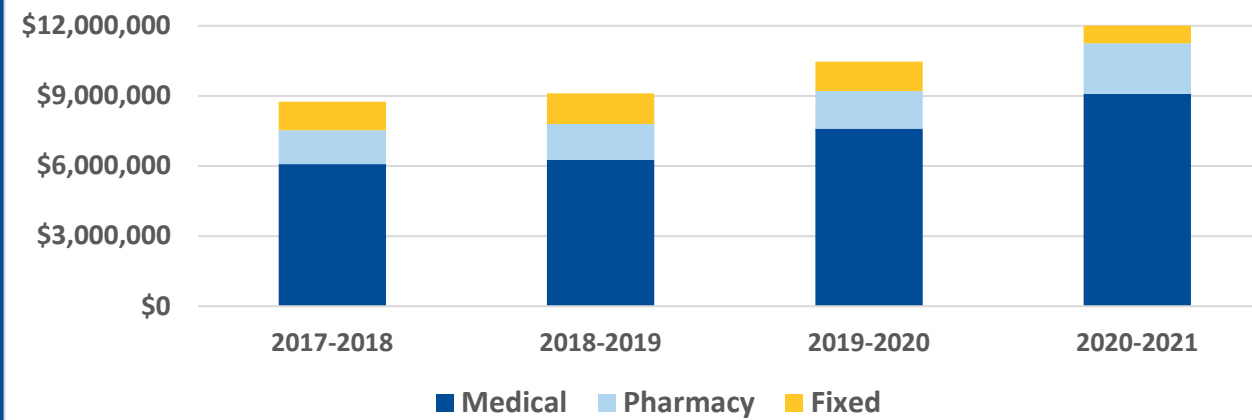
(1) Loss Ratio is calculated based on Total Plan Cost.

(2) Rolling 12 In Network Claims Include Florida Blue Run Out from Prior Year & Reserve Accumulation includes Pharmacy Rebates.

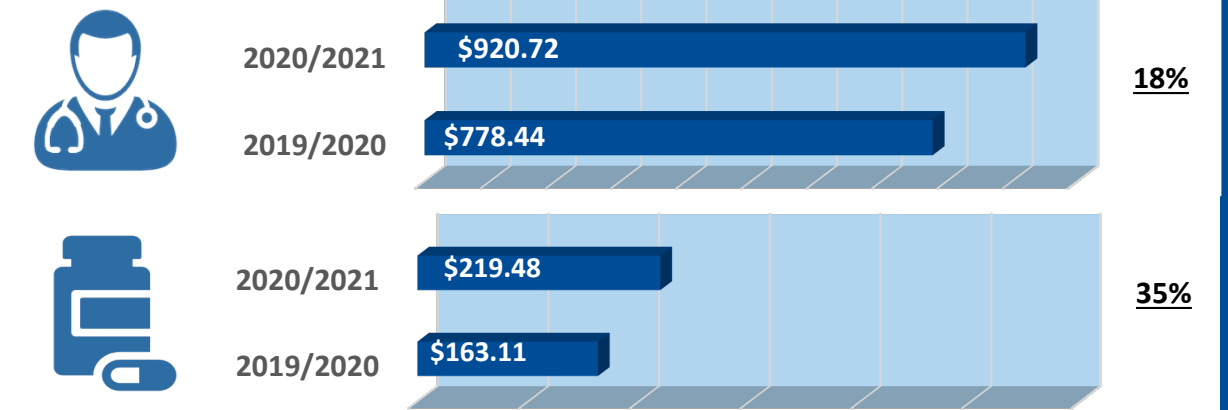


Plan Expenses vs. Plan Funding

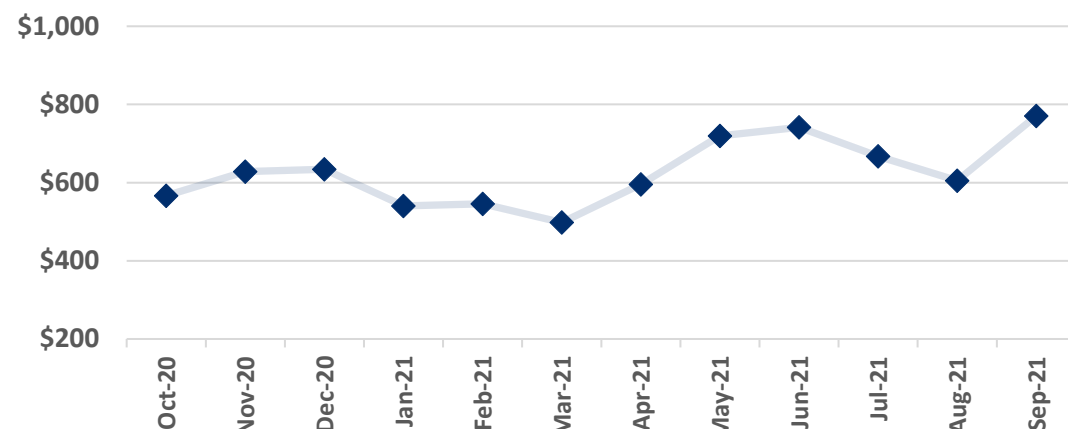
Annual Plan Costs (Net)



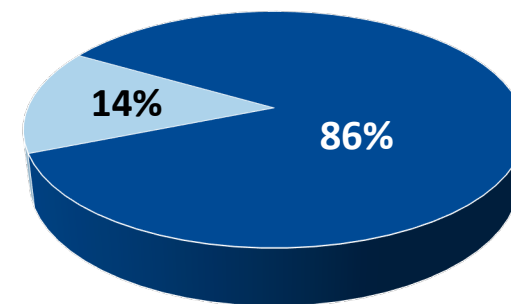
Medical & Pharmacy Claims PEPM Trend



Net Claims Per Member Per Month - 2020 Plan Year



High Claimants Cost (>\$110,000) as a Percentage of Total Paid Claims



Number of High Claimants Year to Date (Individual Claimants > \$110,000) **10**



Net Medical/Rx Claims PEPM Trend 2020 vs. 2019 Plan Year

**21.4% Increase**



Average Enrollment 2020 vs 2019 Plan Year

**0.7% Increase**



Plan Year Financial Performance

**-\$1,379,629 Deficit**



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2020-21 Base Plan	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 36/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>
October-20	\$ 447,249	\$ 23,652	\$ 306,703	\$ 226	\$ 36,943	\$ 367,524	\$ -	\$ 20,210	\$ 37,158	\$ 2,552	\$ 427,444	\$ 19,805	303	61	48	58	470	789	\$ 781.97	\$ 465.81	95.6%
November-20	\$ 451,544	\$ 23,575	\$ 375,257	\$ 176	\$ 37,377	\$ 436,385	\$ -	\$ 20,382	\$ 37,474	\$ 2,574	\$ 496,816	\$ (45,272)	304	64	48	58	474	797	\$ 920.64	\$ 547.53	110.0%
December-20	\$ 454,202	\$ 23,878	\$ 212,333	\$ 200	\$ 34,272	\$ 270,682	\$ -	\$ 20,554	\$ 37,791	\$ 2,596	\$ 331,622	\$ 122,580	310	63	47	58	478	797	\$ 566.28	\$ 339.63	73.0%
January-21	\$ 455,319	\$ 24,174	\$ 150,719	\$ 285	\$ 43,971	\$ 219,150	\$ -	\$ 20,640	\$ 37,949	\$ 2,606	\$ 280,345	\$ 174,974	313	66	45	56	480	790	\$ 456.56	\$ 277.40	61.6%
February-21	\$ 453,614	\$ 26,194	\$ 205,985	\$ 754	\$ 64,604	\$ 297,537	\$ -	\$ 20,597	\$ 37,870	\$ 2,601	\$ 358,605	\$ 95,009	315	65	43	56	479	787	\$ 621.16	\$ 378.07	79.1%
March-21	\$ 459,660	\$ 29,893	\$ 122,580	\$ 9,338	\$ 34,587	\$ 196,398	\$ -	\$ 20,941	\$ 38,502	\$ 2,644	\$ 258,486	\$ 201,174	324	65	43	55	487	790	\$ 403.28	\$ 248.61	56.2%
April-21	\$ 457,866	\$ 22,750	\$ 214,989	\$ 17,256	\$ 61,106	\$ 316,101	\$ -	\$ 20,941	\$ 38,502	\$ 2,644	\$ 378,189	\$ 79,677	329	62	42	54	487	783	\$ 649.08	\$ 403.70	82.6%
May-21	\$ 459,591	\$ 26,236	\$ 293,156	\$ 430	\$ 66,848	\$ 386,670	\$ -	\$ 21,027	\$ 38,660	\$ 2,655	\$ 449,013	\$ 10,578	331	60	43	55	489	788	\$ 790.74	\$ 490.70	97.7%
June-21	\$ 462,611	\$ 26,471	\$ 150,060	\$ 640	\$ 34,324	\$ 211,495	\$ -	\$ 21,156	\$ 38,898	\$ 2,672	\$ 274,220	\$ 188,391	333	61	42	56	492	794	\$ 429.87	\$ 266.37	59.3%
July-21	\$ 464,410	\$ 27,889	\$ 137,883	\$ 396	\$ 48,560	\$ 214,727	\$ -	\$ 21,285	\$ 39,135	\$ 2,688	\$ 277,835	\$ 186,575	337	62	42	54	495	792	\$ 433.79	\$ 271.12	59.8%
August-21	\$ 465,890	\$ 27,899	\$ 266,118	\$ 700	\$ 51,372	\$ 346,088	\$ -	\$ 21,328	\$ 39,214	\$ 2,693	\$ 409,323	\$ 56,567	335	63	45	53	496	796	\$ 697.76	\$ 434.78	87.9%
September-21	\$ 464,233	\$ 28,087	\$ 412,266	\$ 1,267	\$ 45,730	\$ 487,350	\$ -	\$ 21,285	\$ 39,135	\$ 2,688	\$ 550,458	\$ (86,225)	336	62	45	52	495	792	\$ 984.55	\$ 615.34	118.6%
<b>2020-21 TOTAL</b>	<b>\$ 5,496,189</b>	<b>\$ 310,697</b>	<b>\$ 2,848,048</b>	<b>\$ 31,668</b>	<b>\$ 559,695</b>	<b>\$ 3,750,109</b>	<b>\$ -</b>	<b>\$ 250,346</b>	<b>\$ 460,287</b>	<b>\$ 31,613</b>	<b>\$ 4,492,356</b>	<b>\$ 1,003,833</b>	<b>3,870</b>	<b>754</b>	<b>533</b>	<b>665</b>	<b>5,822</b>	<b>9,495</b>	<b>\$ 644.13</b>	<b>\$ 394.96</b>	<b>81.7%</b>

(1) Loss Ratio is calculated based on Total Plan Cost.

2020-21 Funding		ASO PEPM	ISL PEPM	ASL PEPM
EE	\$ 818.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Spouse	\$ 1,159.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Child(ren)	\$ 1,091.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Family	\$ 1,316.00	\$ 43.00	\$ 79.06	\$ 5.43

2020-21 Mid Plan	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 36/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>
October-20	\$ 256,377	\$ 13,657	\$ 219,363	\$ -	\$ 45,660	\$ 278,679	\$ (1,256)	\$ 9,245	\$ 16,998	\$ 1,167	\$ 304,834	\$ (48,457)	107	33	27	48	215	445	\$ 1,290.34	\$ 623.42	118.9%
November-20	\$ 256,689	\$ 13,270	\$ 241,838	\$ -	\$ 44,877	\$ 299,985	\$ -	\$ 9,245	\$ 16,998	\$ 1,167	\$ 327,395	\$ (70,706)	106	33	28	48	215	446	\$ 1,395.28	\$ 672.61	127.5%
December-20	\$ 253,221	\$ 13,329	\$ 432,179	\$ -	\$ 61,031	\$ 506,540	\$ -	\$ 9,116	\$ 16,761	\$ 1,151	\$ 533,568	\$ (280,347)	104	33	28	47	212	439	\$ 2,389.34	\$ 1,153.85	210.7%
January-21	\$ 254,399	\$ 13,383	\$ 276,856	\$ 100	\$ 49,589	\$ 339,928	\$ -	\$ 9,159	\$ 16,840	\$ 1,157	\$ 367,084	\$ (112,685)	104	35	28	46	213	440	\$ 1,595.91	\$ 772.56	144.3%
February-21	\$ 253,908	\$ 14,499	\$ 244,238	\$ 170	\$ 56,621	\$ 315,528	\$ -	\$ 9,159	\$ 16,840	\$ 1,157	\$ 342,683	\$ (88,775)	105	36	27	45	213	437	\$ 1,481.35	\$ 722.03	135.0%
March-21	\$ 251,485	\$ 16,722	\$ 198,405	\$ -	\$ 64,879	\$ 280,006	\$ -	\$ 9,073	\$ 16,682	\$ 1,146	\$ 306,906	\$ (55,421)	104	37	26	44	211	434	\$ 1,327.04	\$ 645.18	122.0%
April-21	\$ 251,485	\$ 12,538	\$ 183,730	\$ 228	\$ 59,041	\$ 255,537	\$ -	\$ 9,073	\$ 16,682	\$ 1,146	\$ 282,437	\$ (30,952)	104	37	26	44	211	434	\$ 1,211.07	\$ 588.79	112.3%
May-21	\$ 246,872	\$ 14,579	\$ 353,629	\$ 3,190	\$ 63,051	\$ 434,450	\$ -	\$ 8,901	\$ 16,365	\$ 1,124	\$ 460,840	\$ (213,968)	101	38	26	42	207	426	\$ 2,098.79	\$ 1,019.83	186.7%
June-21	\$ 246,872	\$ 14,306	\$ 399,086	\$ 23,901	\$ 54,536	\$ 491,829	\$ -	\$ 8,901	\$ 16,365	\$ 1,124	\$ 518,219	\$ (271,347)	101	38	26	42	207	426	\$ 2,375.99	\$ 1,154.53	209.9%
July-21	\$ 248,012	\$ 14,810	\$ 252,090	\$ 113	\$ 49,169	\$ 316,181	\$ -	\$ 8,901	\$ 16,365	\$ 1,124	\$ 342,572	\$ (94,560)	99	38	26	44	207	431	\$ 1,527.45	\$ 733.60	138.1%
August-21	\$ 248,978	\$ 14,974	\$ 185,104	\$ 200	\$ 74,115	\$ 274,393	\$ -	\$ 8,944	\$ 16,444	\$ 1,129	\$ 300,911	\$ (51,933)	100	38	26	44	208	432	\$ 1,319.20	\$ 635.17	120.9%
September-21	\$ 248,454	\$ 15,135	\$ 401,603	\$ 100	\$ 49,469	\$ 466,307	\$ -	\$ 8,944	\$ 16,444	\$ 1,129	\$ 492,825	\$ (244,371)	102	36	25	45	208	430	\$ 2,241.86	\$ 1,084.43	198.4%
<b>2020-21 TOTAL</b>	<b>\$ 3,016,752</b>	<b>\$ 171,203</b>	<b>\$ 3,388,121</b>	<b>\$ 28,001</b>	<b>\$ 672,038</b>	<b>\$ 4,259,362</b>	<b>\$ (1,256)</b>	<b>\$ 108,661</b>	<b>\$ 199,785</b>	<b>\$ 13,722</b>	<b>\$ 4,580,274</b>	<b>\$ (1,563,522)</b>	<b>1,237</b>	<b>432</b>	<b>319</b>	<b>539</b>	<b>2,527</b>	<b>5,220</b>	<b>\$ 1,685.04</b>	<b>\$ 815.73</b>	<b>151.8%</b>

(1) Loss Ratio is calculated based on Total Plan Cost.

2020-21 Funding		ASO PEPM	ISL PEPM	ASL PEPM
Employee	\$ 966.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Spouse	\$ 1,357.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Child(ren)	\$ 1,278.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Family	\$ 1,536.00	\$ 43.00	\$ 79.06	\$ 5.43

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2020-21 High Plan	Monthly Funding	Capitation	In Network	Out of Network	Pharmacy Retail/Mail	Total Paid Claims	Stop Loss Reimbursement (\$225K 36/12)	ASO Fee	Specific Stop Loss	Aggregate Stop Loss	Total Plan Cost	Reserve Accumulation	EE	ES	EC	EF	Total EE's	Total Mbrs	Net Claims PEPM	Net Claims PMPM	Loss Ratio <sup>(1)</sup>
October-20	\$ 192,212	\$ 9,331	\$ 157,951	\$ 331	\$ 49,051	\$ 216,664	\$ -	\$ 5,848	\$ 10,752	\$ 738	\$ 234,002	\$ (41,790)	55	34	16	31	136	287	\$ 1,593.12	\$ 754.93	121.7%
November-20	\$ 193,971	\$ 8,485	\$ 134,629	\$ 773	\$ 84,053	\$ 227,939	\$ -	\$ 5,891	\$ 10,831	\$ 744	\$ 245,405	\$ (51,434)	55	34	16	32	137	292	\$ 1,663.78	\$ 780.61	126.5%
December-20	\$ 187,634	\$ 8,796	\$ 103,183	\$ 3,145	\$ 69,118	\$ 184,243	\$ -	\$ 5,719	\$ 10,515	\$ 722	\$ 201,199	\$ (13,565)	55	32	15	31	133	280	\$ 1,385.28	\$ 658.01	107.2%
January-21	\$ 183,849	\$ 8,844	\$ 167,084	\$ 1,494	\$ 77,576	\$ 254,998	\$ -	\$ 5,590	\$ 10,278	\$ 706	\$ 271,572	\$ (87,723)	53	31	15	31	130	276	\$ 1,961.52	\$ 923.91	147.7%
February-21	\$ 179,507	\$ 8,913	\$ 120,262	\$ 1,512	\$ 71,300	\$ 201,987	\$ -	\$ 5,461	\$ 10,041	\$ 690	\$ 218,178	\$ (38,671)	52	31	14	30	127	270	\$ 1,590.45	\$ 748.10	121.5%
March-21	\$ 178,745	\$ 10,271	\$ 171,464	\$ 8,885	\$ 76,923	\$ 267,542	\$ -	\$ 5,418	\$ 9,962	\$ 684	\$ 283,606	\$ (104,861)	50	31	15	30	126	270	\$ 2,123.35	\$ 990.90	158.7%
April-21	\$ 177,190	\$ 7,757	\$ 226,723	\$ 1,744	\$ 76,616	\$ 312,840	\$ -	\$ 5,375	\$ 9,883	\$ 679	\$ 328,777	\$ (151,587)	50	30	15	30	125	268	\$ 2,502.72	\$ 1,167.31	185.6%
May-21	\$ 174,960	\$ 8,928	\$ 146,265	\$ 1,496	\$ 87,623	\$ 244,312	\$ -	\$ 5,289	\$ 9,724	\$ 668	\$ 259,994	\$ (85,034)	48	30	15	30	123	267	\$ 1,986.28	\$ 915.03	148.6%
June-21	\$ 174,960	\$ 8,772	\$ 302,581	\$ 1,121	\$ 86,726	\$ 399,200	\$ -	\$ 5,289	\$ 9,724	\$ 668	\$ 414,881	\$ (239,921)	48	30	15	30	123	267	\$ 3,245.53	\$ 1,495.13	237.1%
July-21	\$ 173,845	\$ 9,451	\$ 370,449	\$ 613	\$ 82,569	\$ 463,083	\$ -	\$ 5,246	\$ 9,645	\$ 662	\$ 478,636	\$ (304,791)	47	30	15	30	122	266	\$ 3,795.76	\$ 1,740.91	275.3%
August-21	\$ 172,730	\$ 10,255	\$ 181,581	\$ 1,240	\$ 90,111	\$ 283,187	\$ -	\$ 5,203	\$ 9,566	\$ 657	\$ 298,614	\$ (125,884)	46	30	15	30	121	265	\$ 2,340.39	\$ 1,068.63	172.9%
September-21	\$ 169,620	\$ 9,391	\$ 96,300	\$ 641	\$ 83,102	\$ 189,434	\$ -	\$ 5,117	\$ 9,408	\$ 646	\$ 204,606	\$ (34,986)	46	28	15	30	119	261	\$ 1,591.88	\$ 725.80	120.6%
<b>2020-21 TOTAL</b>	<b>\$ 2,159,223</b>	<b>\$ 109,193</b>	<b>\$ 2,178,472</b>	<b>\$ 22,995</b>	<b>\$ 934,769</b>	<b>\$ 3,245,429</b>	<b>\$ -</b>	<b>\$ 65,446</b>	<b>\$ 120,329</b>	<b>\$ 8,264</b>	<b>\$ 3,439,469</b>	<b>\$ (1,280,246)</b>	<b>605</b>	<b>371</b>	<b>181</b>	<b>365</b>	<b>1,522</b>	<b>3,269</b>	<b>\$ 2,132.35</b>	<b>\$ 992.79</b>	<b>159.3%</b>

(1) Loss Ratio is calculated based on Total Plan Cost.

2020-21 Funding		ASO PEPM	ISL PEPM	ASL PEPM
EE	\$ 1,115.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Spouse	\$ 1,555.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Child(ren)	\$ 1,468.00	\$ 43.00	\$ 79.06	\$ 5.43
EE + Family	\$ 1,759.00	\$ 43.00	\$ 79.06	\$ 5.43

**Highlands County BOCC**  
**Net Medical and Rx Claims Cost per Member per Month**  
**October 2019 - Current**

