



# Yavapai Combined Trust

## Monthly Report

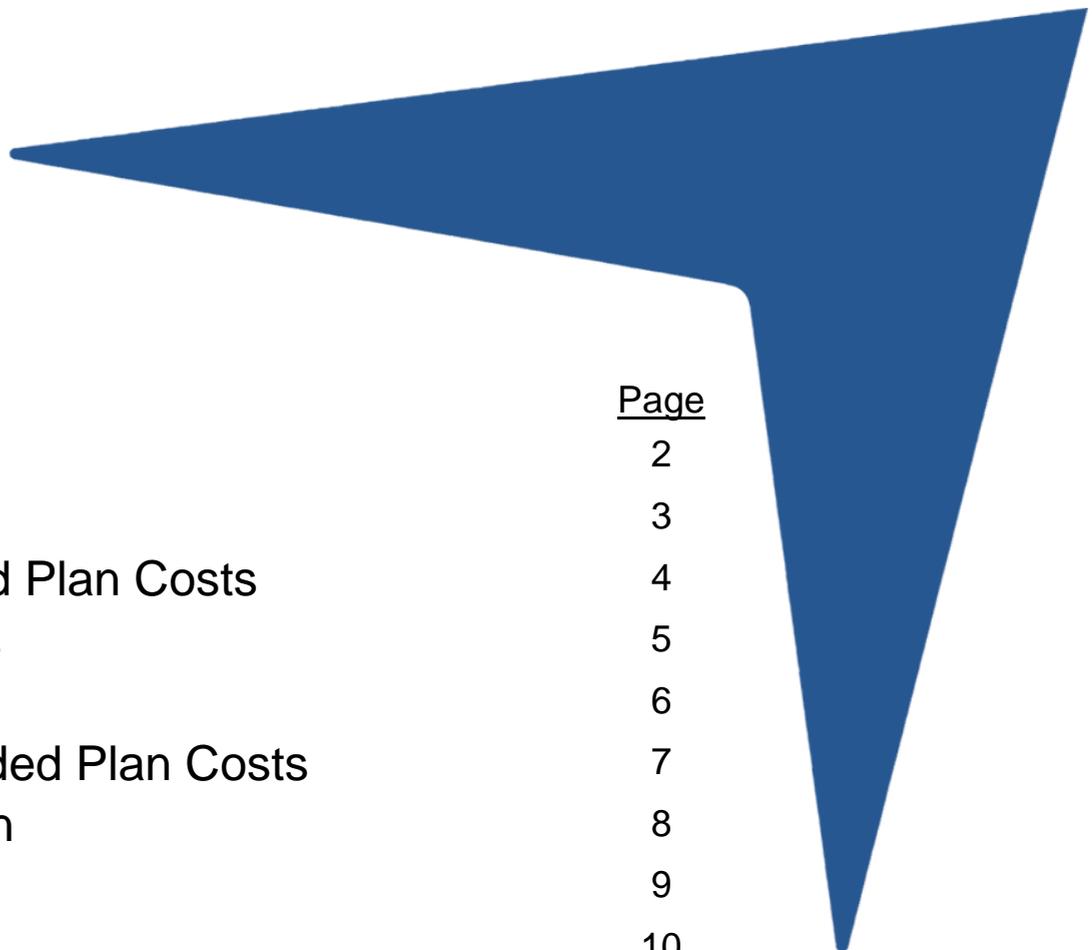
**Reporting Period: July 2018 through June 2019**

(Updated through June 2019)

 Segal Consulting

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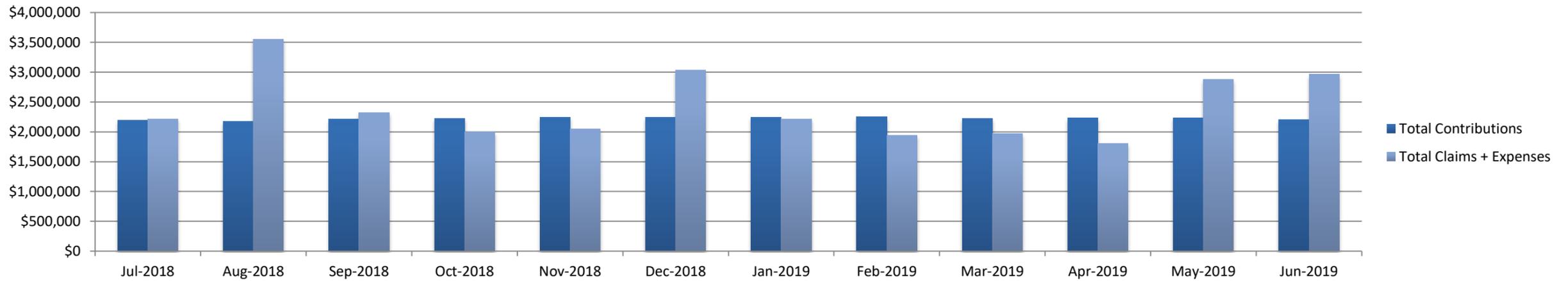


# Yavapai Combined Trust Executive Summary

- During June 2019, expenses exceeded contributions by \$761,837 (34.6% of contributions).
- The medical plan loss ratio YTD is 114.0% when not including stop loss refunds and pharmacy rebates. That loss ratio drops to 110.2% when they are included.
- Average Monthly Medical claims, adjusted for paid stop-loss refunds, have changed by 35.0% from the prior plan year.
- Average Monthly Pharmacy claims, adjusted for paid Pharmacy rebates, have changed by -18.7% from the prior year average.



# Yavapai Combined Trust Monthly Contributions vs. Expense Report

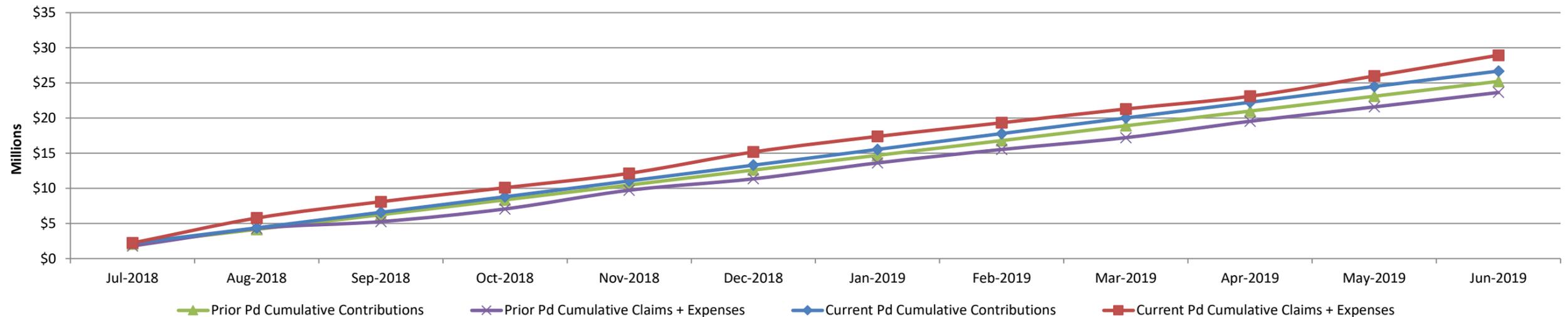


	Medical Enrollment	Contributions <sup>1</sup>	-----Paid Claims-----					Total Claims	Expenses	Net Surplus/(Loss)	Loss Ratio
			Medical <sup>2</sup>	Pharmacy <sup>3</sup>	Dental	Vision	STD				
Jul-2018	2,438	\$2,191,088	\$1,574,041	\$241,236	\$162,984	\$45,252	\$2,651	\$2,026,163	\$191,883	(\$26,957)	101.2%
Aug-2018	2,430	\$2,179,428	\$2,924,718	\$101,930	\$239,229	\$83,602	\$1,390	\$3,350,869	\$199,792	(\$1,371,233)	162.9%
Sep-2018	2,441	\$2,210,207	\$1,718,722	\$224,806	\$133,579	\$55,069	\$4,073	\$2,136,250	\$185,676	(\$111,719)	105.1%
Oct-2018	2,473	\$2,221,005	\$1,284,262	\$261,285	\$161,626	\$50,106	\$7,766	\$1,765,045	\$233,708	\$222,252	90.0%
Nov-2018	2,479	\$2,247,836	\$1,652,883	-\$10,655	\$168,268	\$48,995	\$1,175	\$1,860,666	\$188,229	\$198,941	91.1%
Dec-2018	2,499	\$2,241,958	\$2,383,625	\$262,246	\$142,252	\$43,266	\$4,304	\$2,835,693	\$198,243	(\$791,978)	135.3%
Jan-2019	2,476	\$2,248,124	\$1,482,168	\$304,298	\$191,687	\$34,757	\$10,858	\$2,023,768	\$188,933	\$35,423	98.4%
Feb-2019	2,489	\$2,254,944	\$1,487,244	\$96,936	\$127,891	\$25,974	\$8,406	\$1,746,450	\$198,733	\$309,761	86.3%
Mar-2019	2,497	\$2,224,021	\$1,296,709	\$311,655	\$142,166	\$24,930	\$2,656	\$1,778,117	\$189,627	\$256,277	88.5%
Apr-2019	2,487	\$2,229,822	\$1,162,050	\$276,981	\$127,146	\$31,913	\$3,424	\$1,601,515	\$205,325	\$422,982	81.0%
May-2019	2,483	\$2,238,236	\$2,293,773	\$162,344	\$163,146	\$40,700	\$8,929	\$2,668,890	\$209,056	(\$639,711)	128.6%
Jun-2019	2,473	\$2,200,314	\$2,269,646	\$287,708	\$141,745	\$53,437	\$8,379	\$2,760,915	\$201,236	(\$761,837)	134.6%
<b>TOTAL</b>	<b>29,665</b>	<b>\$26,686,982</b>	<b>\$21,529,840</b>	<b>\$2,520,769</b>	<b>\$1,901,718</b>	<b>\$538,002</b>	<b>\$64,010</b>	<b>\$26,554,340</b>	<b>\$2,390,441</b>	<b>(\$2,257,799)</b>	<b>108.5%</b>
<b>Average</b>	<b>2,472</b>	<b>\$2,223,915</b>	<b>\$1,794,153</b>	<b>\$210,064</b>	<b>\$158,477</b>	<b>\$44,834</b>	<b>\$5,334</b>	<b>\$2,212,862</b>	<b>\$199,203</b>	<b>(\$188,150)</b>	<b>108.5%</b>
<b>Prior Pd (12 month) Avg</b>	<b>2,408</b>	<b>\$2,101,843</b>	<b>\$1,329,246</b>	<b>\$258,361</b>	<b>\$151,071</b>	<b>\$34,928</b>	<b>\$8,053</b>	<b>\$1,781,659</b>	<b>\$188,321</b>	<b>\$131,864</b>	<b>93.7%</b>
Change from Prior Pd	2.6%	5.8%	35.0%	-18.7%	4.9%	28.4%	-33.8%	24.2%	5.8%	n/a	n/a
<b>Prior Plan Year Avg</b>	<b>2,408</b>	<b>\$2,101,843</b>	<b>\$1,329,246</b>	<b>\$258,361</b>	<b>\$151,071</b>	<b>\$34,928</b>	<b>\$8,053</b>	<b>\$1,781,659</b>	<b>\$188,321</b>	<b>\$131,864</b>	<b>93.7%</b>
Change from Prior PY Avg	2.6%	5.8%	35.0%	-18.7%	4.9%	28.4%	-33.8%	24.2%	5.8%	n/a	n/a

(1) Includes COBRA contributions

(2) Medical claims include stop loss refunds

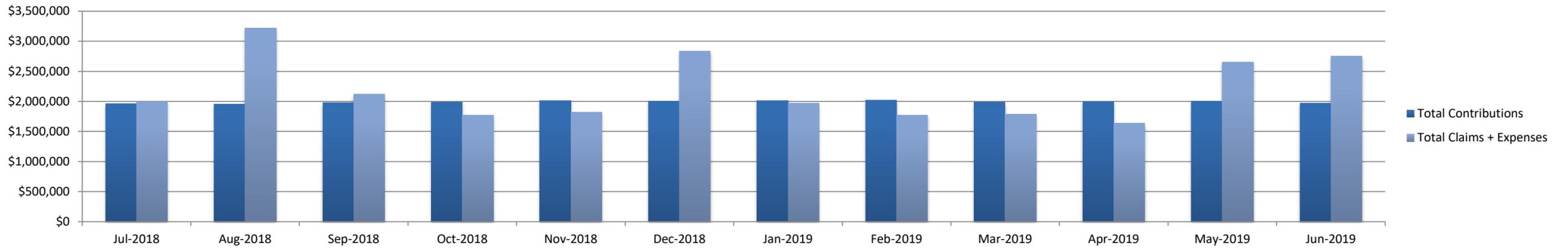
(3) Pharmacy claims include pharmacy rebates





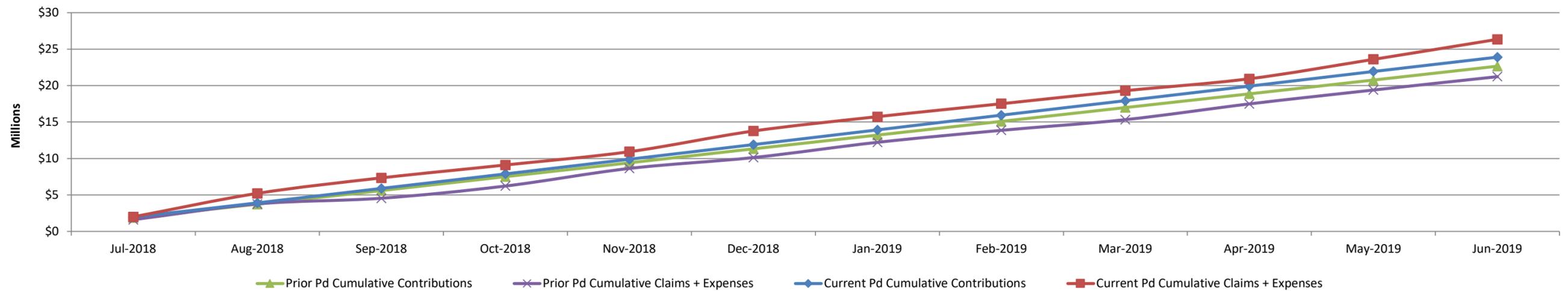
# Yavapai Combined Trust

## Monthly Contributions vs. Expense Report - Medical / Pharmacy



	Enrollment	Contributions <sup>1</sup>	Paid Claims					Stop Loss Refunds	Pharmacy Rebates	Plan Expenses	Total Cost	Net Surplus/(Loss)	Loss Ratio
			Premier	Basic Plus	HDHP	Medical	Pharmacy						
Jul-2018	2,438	\$1,962,567	\$729,314	\$486,988	\$385,266	\$1,601,568	\$241,236	(\$27,527)	\$0	\$184,180	\$1,999,457	(\$36,890)	101.9%
Aug-2018	2,430	\$1,951,403	\$1,565,808	\$1,053,388	\$305,522	\$2,924,718	\$278,798	\$0	(\$176,868)	\$192,111	\$3,218,759	(\$1,267,356)	164.9%
Sep-2018	2,441	\$1,981,289	\$1,045,855	\$430,025	\$252,117	\$1,727,997	\$224,806	(\$9,274)	\$0	\$177,977	\$2,121,506	(\$140,217)	107.1%
Oct-2018	2,473	\$1,988,935	\$692,519	\$373,179	\$218,564	\$1,284,262	\$261,285	\$0	\$0	\$225,911	\$1,771,458	\$217,477	89.1%
Nov-2018	2,479	\$2,015,153	\$913,284	\$398,820	\$343,529	\$1,655,633	\$283,251	(\$2,750)	(\$293,906)	\$180,397	\$1,822,625	\$192,528	90.4%
Dec-2018	2,499	\$2,007,882	\$1,168,296	\$907,809	\$307,520	\$2,383,625	\$262,246	\$0	\$0	\$190,354	\$2,836,225	(\$828,343)	141.3%
Jan-2019	2,476	\$2,015,095	\$800,204	\$362,292	\$319,671	\$1,482,168	\$304,298	\$0	\$0	\$181,092	\$1,967,557	\$47,538	97.6%
Feb-2019	2,489	\$2,020,778	\$852,714	\$420,416	\$214,114	\$1,487,244	\$300,065	\$0	(\$203,129)	\$190,834	\$1,775,013	\$245,765	87.8%
Mar-2019	2,497	\$1,989,372	\$563,326	\$578,933	\$154,450	\$1,296,709	\$311,655	\$0	\$0	\$181,704	\$1,790,068	\$199,304	90.0%
Apr-2019	2,487	\$1,995,938	\$710,695	\$322,329	\$129,026	\$1,162,050	\$276,981	\$0	\$0	\$197,421	\$1,636,453	\$359,485	82.0%
May-2019	2,483	\$2,004,889	\$995,123	\$870,961	\$427,688	\$2,293,773	\$338,092	\$0	(\$175,748)	\$201,162	\$2,657,279	(\$652,390)	132.5%
Jun-2019	2,473	\$1,968,504	\$1,149,709	\$874,473	\$265,450	\$2,289,631	\$287,708	(\$19,985)	\$0	\$193,371	\$2,750,725	(\$782,221)	139.7%
<b>TOTAL</b>	<b>29,665</b>	<b>\$23,901,805</b>	<b>\$11,186,846</b>	<b>\$7,079,613</b>	<b>\$3,322,917</b>	<b>\$21,589,376</b>	<b>\$3,370,420</b>	<b>(\$59,536)</b>	<b>(\$849,651)</b>	<b>\$2,296,515</b>	<b>\$26,347,124</b>	<b>(\$2,445,319)</b>	<b>110.2%</b>
<b>Average</b>	<b>2,472</b>	<b>\$1,991,817</b>	<b>\$932,237</b>	<b>\$589,968</b>	<b>\$276,910</b>	<b>\$1,799,115</b>	<b>\$280,868</b>	<b>(\$4,961)</b>	<b>(\$70,804)</b>	<b>\$191,376</b>	<b>\$2,195,594</b>	<b>(\$203,777)</b>	<b>110.2%</b>
<b>Prior Pd (12 month) Avg</b>	<b>2,408</b>	<b>\$1,888,591</b>	<b>\$800,784</b>	<b>\$443,873</b>	<b>\$166,802</b>	<b>\$1,411,459</b>	<b>\$302,772</b>	<b>(\$82,213)</b>	<b>(\$44,411)</b>	<b>\$181,232</b>	<b>\$1,768,838</b>	<b>\$119,753</b>	<b>93.7%</b>
Change from Prior Pd	2.6%	5.5%	16.4%	32.9%	66.0%	27.5%	-7.2%	-94.0%	59.4%	5.6%	24.1%	n/a	n/a
<b>Prior Plan Year Avg</b>	<b>2,408</b>	<b>\$1,888,591</b>	<b>\$800,784</b>	<b>\$443,873</b>	<b>\$166,802</b>	<b>\$1,411,459</b>	<b>\$302,772</b>	<b>(\$82,213)</b>	<b>(\$44,411)</b>	<b>\$181,232</b>	<b>\$1,768,838</b>	<b>\$119,753</b>	<b>93.7%</b>
Change from Prior PY Avg	2.6%	5.5%	16.4%	32.9%	66.0%	27.5%	-7.2%	-94.0%	59.4%	5.6%	24.1%	n/a	n/a

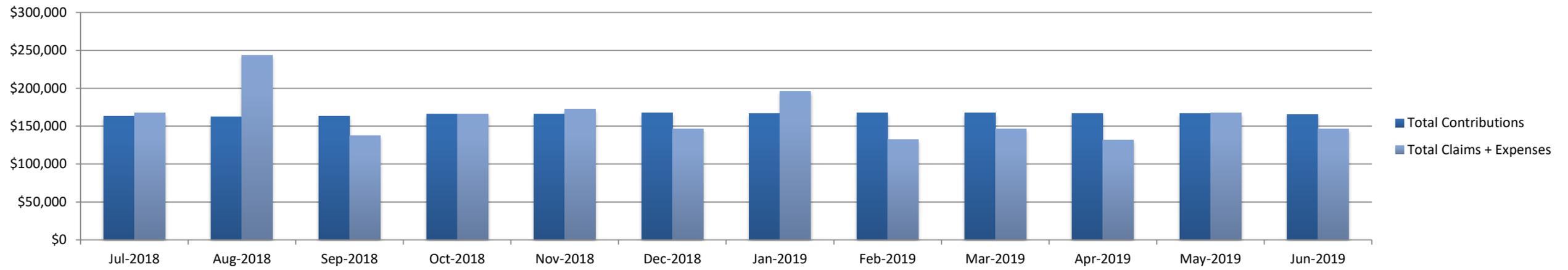
(1) Includes COBRA contributions



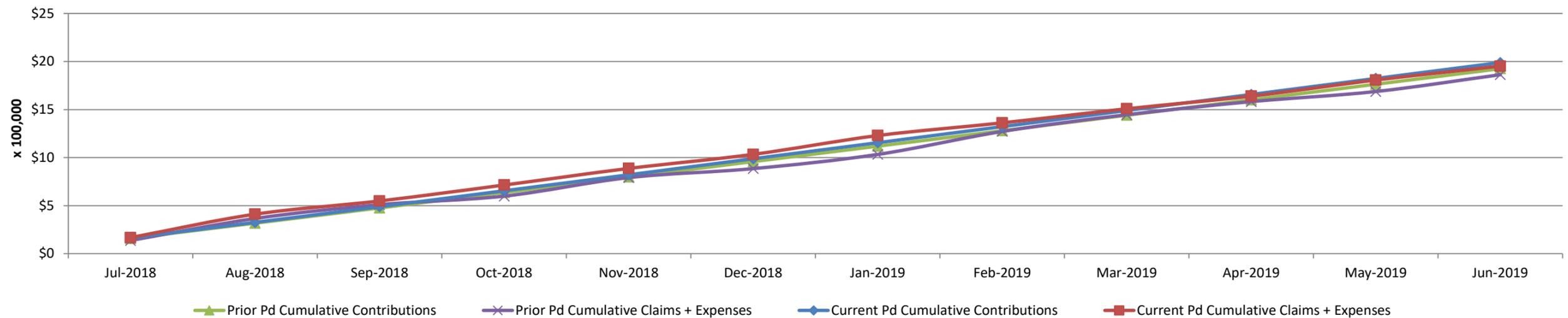


# Yavapai Combined Trust

## Monthly Contributions vs. Expense Report - Dental



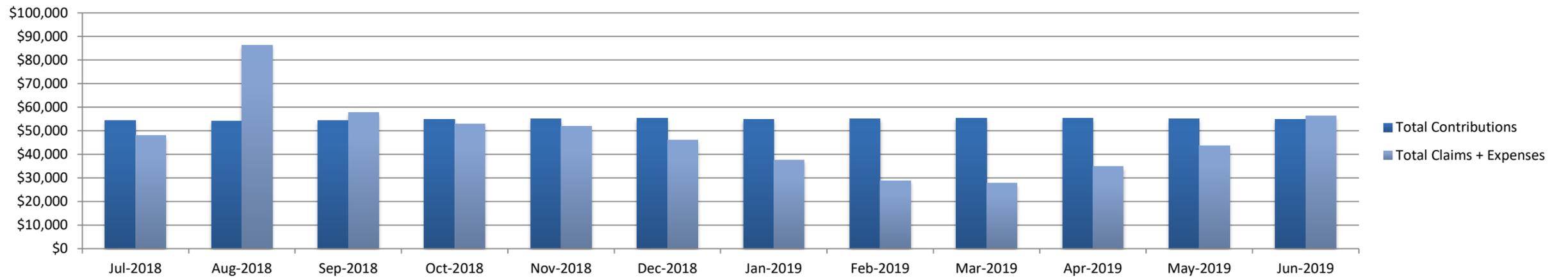
	Enrollment	Contributions	Paid Claims			Plan Expenses	Total Cost	Net Surplus/(Loss)	Loss Ratio
			Comprehensive	Preventive	Total Dental				
Jul-2018	2,378	\$162,779	\$159,998	\$2,986	\$162,984	\$4,162	\$167,145	(\$4,366)	102.7%
Aug-2018	2,374	\$162,580	\$231,455	\$7,775	\$239,229	\$4,155	\$243,384	(\$80,804)	149.7%
Sep-2018	2,380	\$163,276	\$130,003	\$3,576	\$133,579	\$4,165	\$137,744	\$25,532	84.4%
Oct-2018	2,414	\$165,680	\$154,468	\$7,158	\$161,626	\$4,225	\$165,850	(\$170)	100.1%
Nov-2018	2,425	\$166,223	\$161,860	\$6,408	\$168,268	\$4,244	\$172,512	(\$6,289)	103.8%
Dec-2018	2,445	\$167,302	\$138,329	\$3,924	\$142,252	\$4,279	\$146,531	\$20,771	87.6%
Jan-2019	2,434	\$166,760	\$184,714	\$6,973	\$191,687	\$4,260	\$195,947	(\$29,187)	117.5%
Feb-2019	2,448	\$167,367	\$123,890	\$4,000	\$127,891	\$4,284	\$132,175	\$35,192	79.0%
Mar-2019	2,457	\$167,659	\$138,975	\$3,191	\$142,166	\$4,300	\$146,466	\$21,193	87.4%
Apr-2019	2,449	\$167,055	\$122,238	\$4,908	\$127,146	\$4,286	\$131,432	\$35,623	78.7%
May-2019	2,446	\$166,668	\$159,808	\$3,338	\$163,146	\$4,281	\$167,426	(\$758)	100.5%
Jun-2019	2,437	\$165,545	\$138,937	\$2,808	\$141,745	\$4,265	\$146,009	\$19,536	88.2%
<b>TOTAL</b>	<b>29,087</b>	<b>\$1,988,894</b>	<b>\$1,844,674</b>	<b>\$57,044</b>	<b>\$1,901,718</b>	<b>\$50,902</b>	<b>\$1,952,620</b>	<b>\$36,274</b>	<b>98.2%</b>
<b>Average</b>	<b>2,424</b>	<b>\$165,741</b>	<b>\$153,723</b>	<b>\$4,754</b>	<b>\$158,477</b>	<b>\$4,242</b>	<b>\$162,718</b>	<b>\$3,023</b>	<b>98.2%</b>
<b>Prior Pd (12 month) Avg</b>	<b>2,362</b>	<b>\$160,437</b>	<b>\$146,330</b>	<b>\$4,742</b>	<b>\$151,071</b>	<b>\$4,133</b>	<b>\$155,204</b>	<b>\$5,233</b>	<b>96.7%</b>
Change from Prior Pd	2.6%	3.3%	5.1%	0.3%	4.9%	2.6%	4.8%	n/a	n/a
<b>Prior Plan Year Avg</b>	<b>2,362</b>	<b>\$160,437</b>	<b>\$146,330</b>	<b>\$4,742</b>	<b>\$151,071</b>	<b>\$4,133</b>	<b>\$155,204</b>	<b>\$5,233</b>	<b>96.7%</b>
Change from Prior PY Avg	2.6%	3.3%	5.1%	0.3%	4.9%	2.6%	4.8%	n/a	n/a



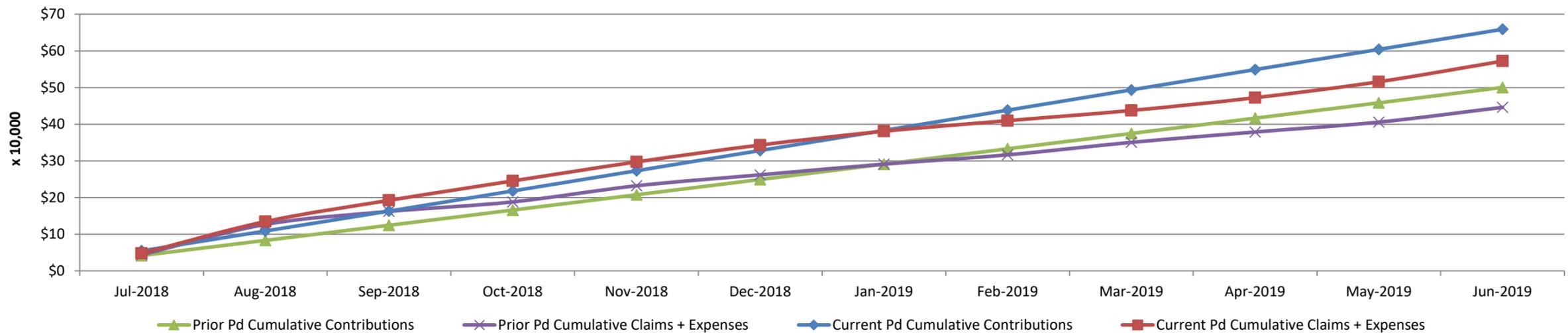


# Yavapai Combined Trust

## Monthly Contributions vs. Expense Report - Vision



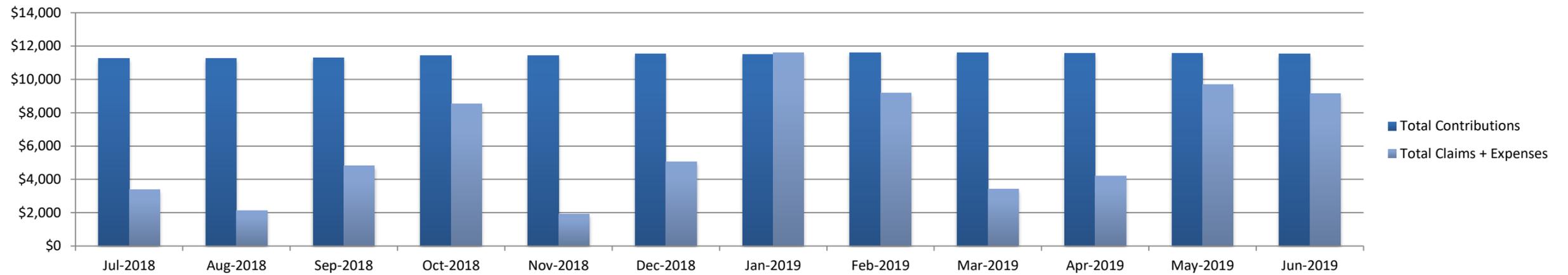
	Enrollment	Contributions	Paid Claims	Plan Expenses	Total Cost	Net Surplus/(Loss)	Loss Ratio
Jul-2018	2,239	\$54,485	\$45,252	\$2,799	\$48,050	\$6,435	88.2%
Aug-2018	2,229	\$54,181	\$83,602	\$2,786	\$86,388	(\$32,207)	159.4%
Sep-2018	2,235	\$54,337	\$55,069	\$2,794	\$57,863	(\$3,526)	106.5%
Oct-2018	2,258	\$54,946	\$50,106	\$2,823	\$52,929	\$2,017	96.3%
Nov-2018	2,269	\$55,023	\$48,995	\$2,836	\$51,831	\$3,192	94.2%
Dec-2018	2,282	\$55,240	\$43,266	\$2,853	\$46,119	\$9,121	83.5%
Jan-2019	2,263	\$54,779	\$34,757	\$2,829	\$37,586	\$17,193	68.6%
Feb-2019	2,283	\$55,189	\$25,974	\$2,854	\$28,828	\$26,361	52.2%
Mar-2019	2,288	\$55,374	\$24,930	\$2,860	\$27,790	\$27,584	50.2%
Apr-2019	2,285	\$55,263	\$31,913	\$2,856	\$34,769	\$20,494	62.9%
May-2019	2,281	\$55,115	\$40,700	\$2,851	\$43,551	\$11,564	79.0%
Jun-2019	2,272	\$54,738	\$53,437	\$2,840	\$56,277	(\$1,539)	102.8%
<b>TOTAL</b>	<b>27,184</b>	<b>\$658,670</b>	<b>\$538,002</b>	<b>\$33,980</b>	<b>\$571,982</b>	<b>\$86,688</b>	<b>86.8%</b>
<b>Average</b>	<b>2,265</b>	<b>\$54,889</b>	<b>\$44,834</b>	<b>\$2,832</b>	<b>\$47,665</b>	<b>\$7,224</b>	<b>86.8%</b>
<b>Prior Pd (12 month) Avg</b>	<b>1,778</b>	<b>\$41,687</b>	<b>\$34,928</b>	<b>\$2,222</b>	<b>\$37,151</b>	<b>\$4,536</b>	<b>89.1%</b>
Change from Prior Pd	27.4%	31.7%	28.4%	27.4%	28.3%	n/a	n/a
<b>Prior Plan Year Avg</b>	<b>1,778</b>	<b>\$41,687</b>	<b>\$34,928</b>	<b>\$2,222</b>	<b>\$37,151</b>	<b>\$4,536</b>	<b>89.1%</b>
Change from Prior PY Avg	27.4%	31.7%	28.4%	27.4%	28.3%	n/a	n/a



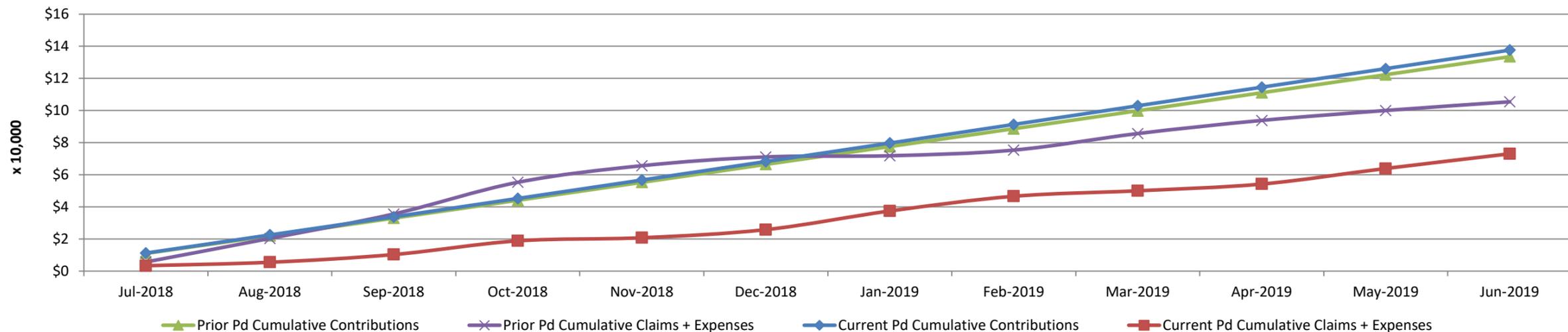


# Yavapai Combined Trust

## Monthly Contributions vs. Expense Report - Short Term Disability



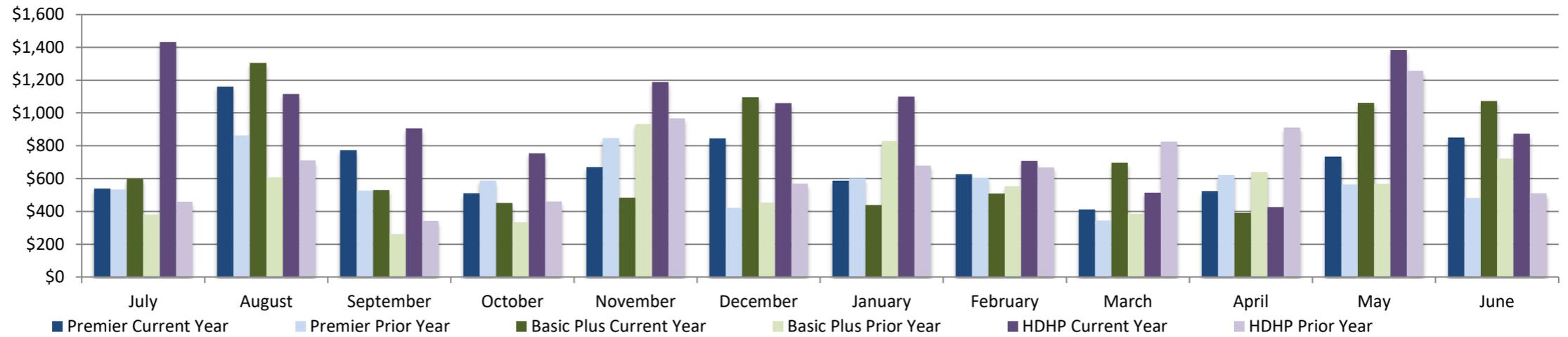
	Enrollment	Contributions	Paid Claims	Plan Expenses	Total Cost	Net Surplus/(Loss)	Loss Ratio
Jul-2018	2,474	\$11,257	\$2,651	\$742	\$3,393	\$7,864	30.1%
Aug-2018	2,466	\$11,264	\$1,390	\$740	\$2,130	\$9,135	18.9%
Sep-2018	2,469	\$11,305	\$4,073	\$741	\$4,813	\$6,492	42.6%
Oct-2018	2,499	\$11,444	\$7,766	\$750	\$8,515	\$2,928	74.4%
Nov-2018	2,507	\$11,437	\$1,175	\$752	\$1,927	\$9,509	16.9%
Dec-2018	2,526	\$11,534	\$4,304	\$758	\$5,061	\$6,473	43.9%
Jan-2019	2,509	\$11,490	\$10,858	\$753	\$11,611	(\$121)	101.1%
Feb-2019	2,538	\$11,610	\$8,406	\$761	\$9,167	\$2,443	79.0%
Mar-2019	2,545	\$11,616	\$2,656	\$764	\$3,420	\$8,196	29.4%
Apr-2019	2,539	\$11,566	\$3,424	\$762	\$4,186	\$7,380	36.2%
May-2019	2,541	\$11,564	\$8,929	\$762	\$9,691	\$1,873	83.8%
Jun-2019	2,534	\$11,527	\$8,379	\$760	\$9,140	\$2,387	79.3%
<b>TOTAL</b>	<b>30,147</b>	<b>\$137,613</b>	<b>\$64,010</b>	<b>\$9,044</b>	<b>\$73,054</b>	<b>\$64,559</b>	<b>53.1%</b>
<b>Average</b>	<b>2,512</b>	<b>\$11,468</b>	<b>\$5,334</b>	<b>\$754</b>	<b>\$6,088</b>	<b>\$5,380</b>	<b>53.1%</b>
<b>Prior Pd (12 month) Avg</b>	<b>2,446</b>	<b>\$11,128</b>	<b>\$8,053</b>	<b>\$734</b>	<b>\$8,786</b>	<b>\$2,342</b>	<b>79.0%</b>
Change from Prior Pd	2.7%	3.0%	-33.8%	2.7%	-30.7%	n/a	n/a
<b>Prior Plan Year Avg</b>	<b>2,446</b>	<b>\$11,128</b>	<b>\$8,053</b>	<b>\$734</b>	<b>\$8,786</b>	<b>\$2,342</b>	<b>79.0%</b>
Change from Prior PY Avg	2.7%	3.0%	-33.8%	2.7%	-30.7%	n/a	n/a



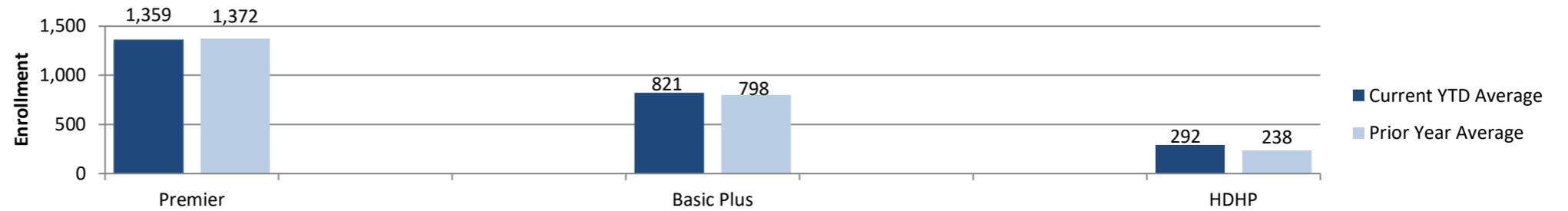


# Yavapai Combined Trust Medical Paid Claims and Enrollment by Plan

Paid Claims PEPM



	Premier	Basic Plus	HDHP
Current YTD PEPM	\$685.85	\$718.38	\$949.68
Prior Average PEPM	\$583.48	\$556.00	\$701.83
% Change	17.5%	29.2%	35.3%

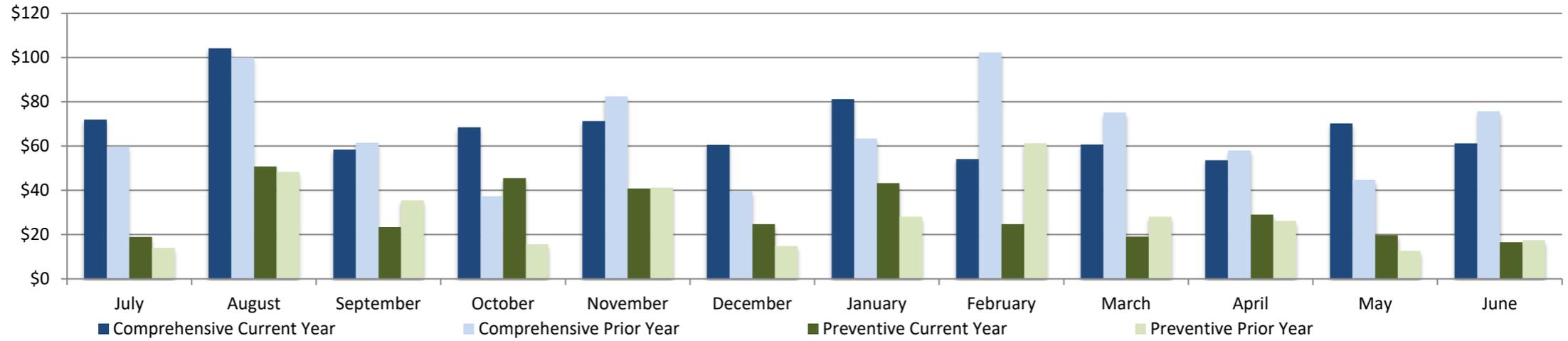


	TOTAL		
	Premier	Basic Plus	HDHP
Jul-2018	1,354	815	269
Aug-2018	1,349	807	274
Sep-2018	1,352	811	278
Oct-2018	1,355	828	290
Nov-2018	1,365	825	289
Dec-2018	1,381	828	290
Jan-2019	1,361	824	291
Feb-2019	1,361	825	303
Mar-2019	1,367	830	300
Apr-2019	1,359	826	302
May-2019	1,354	820	309
Jun-2019	1,353	816	304
<b>Average</b>	<b>1,359</b>	<b>821</b>	<b>292</b>
<b>% of Total</b>	<b>55.0%</b>	<b>33.2%</b>	<b>11.8%</b>
<b>Prior Year Average</b>	<b>1,372</b>	<b>798</b>	<b>238</b>
<b>Change</b>	<b>-1.0%</b>	<b>2.9%</b>	<b>22.7%</b>

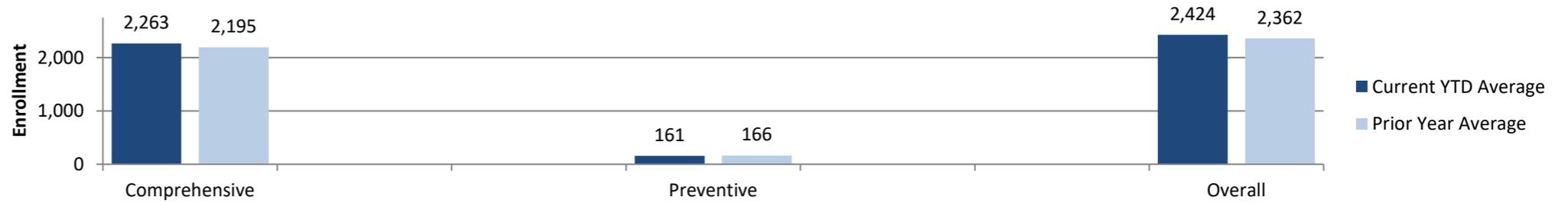


# Yavapai Combined Trust Dental Paid Claims and Enrollment by Plan

Paid Claims PEPM



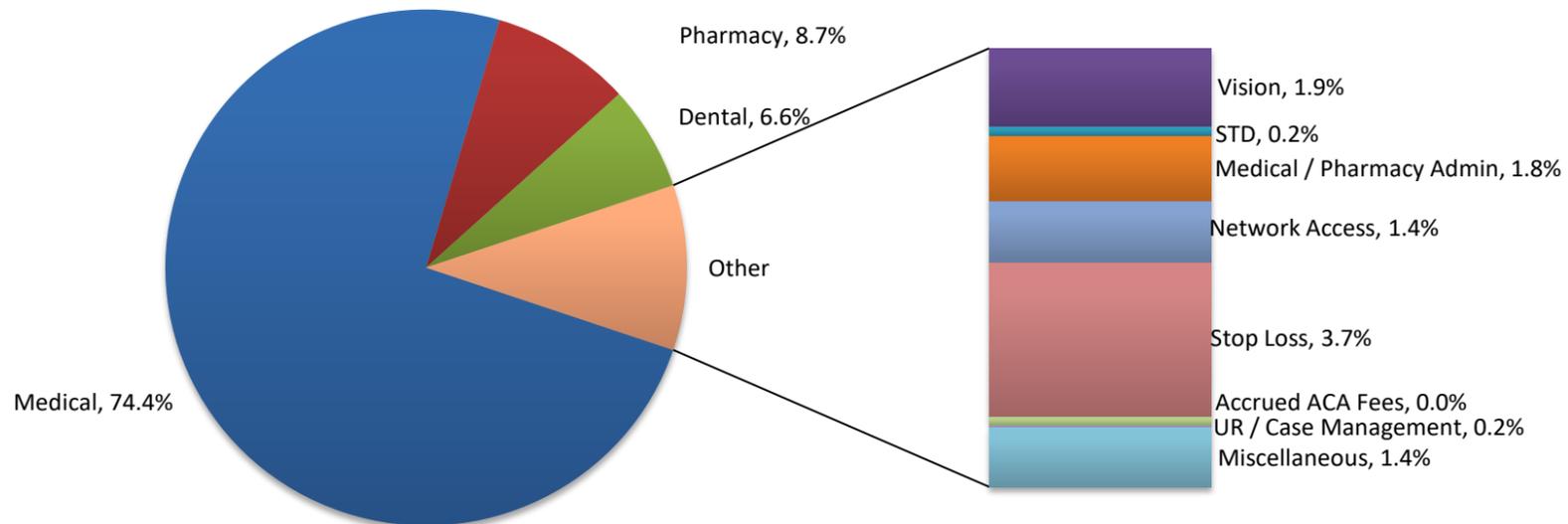
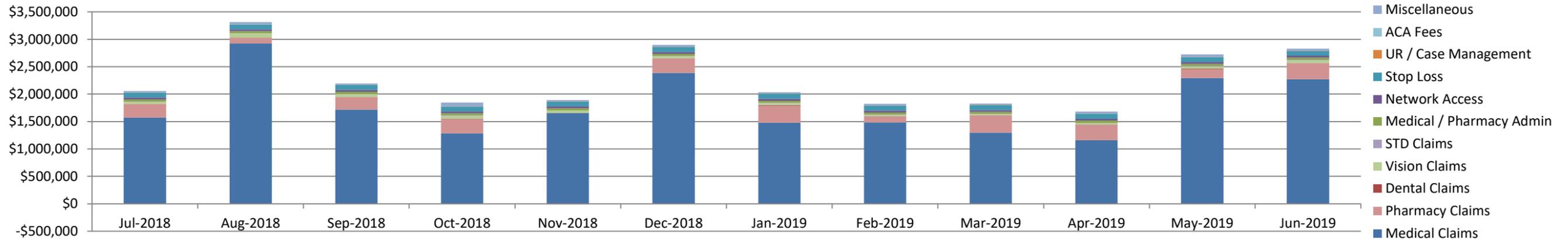
	Comprehensive	Preventive	Overall
Current YTD PEPM	\$67.93	\$29.51	\$65.38
Prior Average PEPM	\$66.65	\$28.49	\$63.96
% Change	1.9%	3.6%	2.2%



	Comprehensive	Preventive	Overall
Jul-2018	2,221	157	2,378
Aug-2018	2,221	153	2,374
Sep-2018	2,227	153	2,380
Oct-2018	2,257	157	2,414
Nov-2018	2,268	157	2,425
Dec-2018	2,286	159	2,445
Jan-2019	2,273	161	2,434
Feb-2019	2,286	162	2,448
Mar-2019	2,290	167	2,457
Apr-2019	2,280	169	2,449
May-2019	2,277	169	2,446
Jun-2019	2,268	169	2,437
<b>Average</b>	<b>2,263</b>	<b>161</b>	<b>2,424</b>
<b>% of Total</b>	<b>93.4%</b>	<b>6.6%</b>	<b>100.0%</b>
<b>Prior Year Average</b>	<b>2,195</b>	<b>166</b>	<b>2,362</b>
<b>Change</b>	<b>3.1%</b>	<b>-3.2%</b>	<b>2.6%</b>



# Yavapai Combined Trust Claims and Non-Claim Expenses



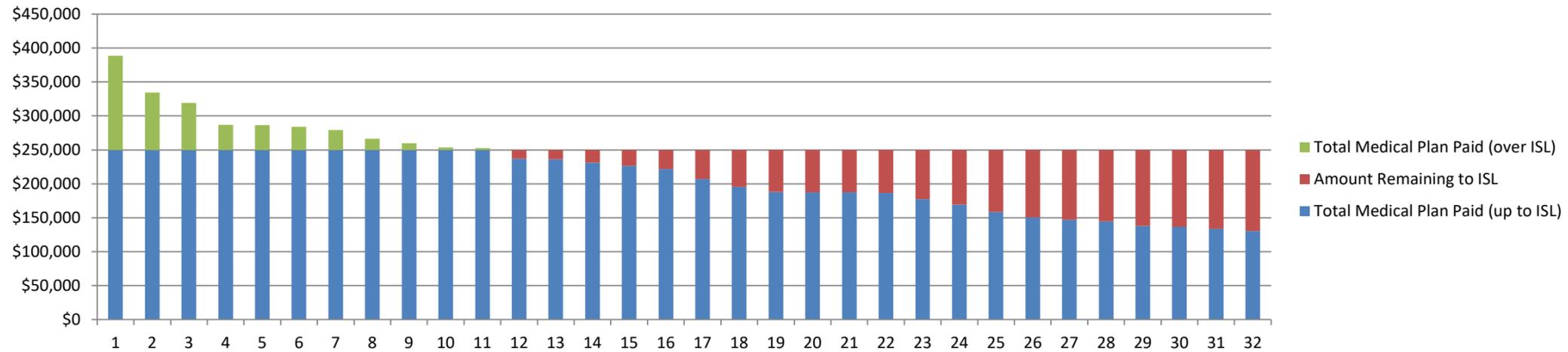
	Paid Claims						Non-Claim Expenses					
	Medical Enrollment	Medical	Pharmacy	Dental	Vision	STD	Medical / Pharmacy Admin	Network Access	Stop Loss	UR / Case Management	Accrued ACA Fees	Miscellaneous
Jul-2018	2,438	\$1,574,041	\$241,236	\$162,984	\$45,252	\$2,651	\$36,746	\$34,188	\$87,010	\$4,518	\$1,025	\$28,397
Aug-2018	2,430	\$2,924,718	\$101,930	\$239,229	\$83,602	\$1,390	\$36,562	\$34,020	\$86,490	\$4,496	\$1,021	\$37,203
Sep-2018	2,441	\$1,718,722	\$224,806	\$133,579	\$55,069	\$4,073	\$36,851	\$34,300	\$87,177	\$4,533	\$1,026	\$21,789
Oct-2018	2,473	\$1,284,262	\$261,285	\$161,626	\$50,106	\$7,766	\$37,232	\$34,636	\$88,216	\$4,577	\$1,039	\$68,008
Nov-2018	2,479	\$1,652,883	-\$10,655	\$168,268	\$48,995	\$1,175	\$37,292	\$34,720	\$88,175	\$4,588	\$1,042	\$22,413
Dec-2018	2,499	\$2,383,625	\$262,246	\$142,252	\$43,266	\$4,304	\$37,580	\$34,972	\$88,854	\$4,621	\$1,050	\$31,166
Jan-2019	2,476	\$1,482,168	\$304,298	\$191,687	\$34,757	\$10,858	\$37,276	\$34,678	\$88,212	\$4,582	\$1,040	\$23,144
Feb-2019	2,489	\$1,487,244	\$96,936	\$127,891	\$25,974	\$8,406	\$37,443	\$34,846	\$88,598	\$4,605	\$1,046	\$32,195
Mar-2019	2,497	\$1,296,709	\$311,655	\$142,166	\$24,930	\$2,656	\$37,552	\$34,944	\$88,946	\$4,618	\$1,049	\$22,519
Apr-2019	2,487	\$1,162,050	\$276,981	\$127,146	\$31,913	\$3,424	\$37,397	\$34,804	\$88,569	\$4,599	\$1,045	\$38,911
May-2019	2,483	\$2,293,773	\$162,344	\$163,146	\$40,700	\$8,929	\$37,133	\$34,790	\$88,414	\$4,597	\$1,043	\$43,079
Jun-2019	2,473	\$2,269,646	\$287,708	\$141,745	\$53,437	\$8,379	\$37,295	\$34,692	\$87,898	\$4,584	\$1,039	\$35,727
<b>Average</b>	<b>2,472</b>	<b>\$1,794,153</b>	<b>\$210,064</b>	<b>\$158,477</b>	<b>\$44,834</b>	<b>\$5,334</b>	<b>\$37,196</b>	<b>\$34,633</b>	<b>\$88,047</b>	<b>\$4,576</b>	<b>\$1,039</b>	<b>\$33,713</b>
PEPM Avg		\$725.77	\$84.97	\$64.11	\$18.14	\$2.16	\$15.05	\$14.01	\$35.62	\$1.85	\$0.42	\$13.64
<b>Prior Plan Year Avg</b>	<b>2,408</b>	<b>\$1,329,246</b>	<b>\$258,361</b>	<b>\$151,071</b>	<b>\$34,928</b>	<b>\$8,053</b>	<b>\$33,858</b>	<b>\$33,142</b>	<b>\$78,553</b>	<b>\$4,580</b>		<b>\$37,201</b>
PEPM Avg		\$551.92	\$107.27	\$62.73	\$14.50	\$3.34	\$14.06	\$13.76	\$32.62	\$1.90		\$15.45
% Change	2.6%	31.5%	-20.8%	2.2%	25.1%	-35.5%	7.0%	1.8%	9.2%	-2.6%		-11.7%

Medical claims include stop loss refunds; Pharmacy claims include pharmacy rebates.

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## Yavapai Combined Trust Claimants over \$125,000 through June 2019



**Eleven claimants have exceeded the \$250,000 individual stop-loss deductible during the current plan year through June 2019.**

Claimant #	Status	Major Diagnosis	Medical Paid	Pharmacy Paid	Total Plan Paid
1	Active	Sepsis	\$388,640	\$148	\$388,788
2	Active	Breast Cancer	\$334,091	\$277	\$334,368
3	Active	Various Issues	\$318,812	\$436	\$319,247
4	Active	Hodgkins Lymphoma	\$286,062	\$643	\$286,705
5	Active	Lung Cancer	\$280,956	\$5,472	\$286,428
6	Active	Neuroendocrine Tumors	\$283,865	\$142	\$284,006
7	Active	Malignant Neoplasm	\$273,178	\$6,137	\$279,314
8	COBRA	Cancer	\$262,655	\$3,923	\$266,578
9	Active	Heart Issues	\$259,775	\$20	\$259,795
10	Active	Infantile Idopathic Scoliosis	\$252,817	\$596	\$253,413
11	Active	Cancer	\$252,227	\$223	\$252,450
12	Term	Spinal Injury	\$236,808	\$20	\$236,828
13	Term	Heart Failure	\$232,946	\$3,290	\$236,237
14	Active	Newborn Complications	\$222,768	\$8,316	\$231,084
15	Active	Infantile Idopathic Scoliosis	\$223,523	\$2,838	\$226,361
16	Active	Tumor	\$221,773	\$177	\$221,950
17	Active	Multiple Sclerosis	\$174,358	\$32,781	\$207,139
18	COBRA	Heart Disease	\$195,436	\$302	\$195,738
19	Active	Cancer	\$187,860	\$109	\$187,969
20	Active	Myoclonus Dystonia	\$184,467	\$3,044	\$187,511
21	Active	Atrial Fibrillation	\$184,117	\$3,314	\$187,431
22	Active	Lumbar Spondylolisthesis	\$186,638	\$115	\$186,753
23	Active	Knife Assault Complication	\$177,309	\$0	\$177,309
24	Active	Chest Injury	\$169,576	\$4	\$169,580
25	Active	Colon Cancer	\$145,957	\$12,353	\$158,310
26	Term	Leg Injury	\$150,419	\$0	\$150,419
27	Active	Osteoarthritis Right Knee /C. Difficile Colitis	\$140,339	\$6,571	\$146,910
28	Active	Gastroparesis	\$138,475	\$6,413	\$144,888
29	Term	Osteoarthritis	\$137,853	\$112	\$137,965
30	Active	Angyodysplasia Of Colon/ Heart Failure	\$136,421	\$152	\$136,573
31	Active	Hepatocellular Carcinoma	\$131,637	\$2,195	\$133,831
32	Active	Kidney Injury	\$130,508	\$4	\$130,512
<b>Total</b>			<b>\$6,902,265</b>	<b>\$100,125</b>	<b>\$7,002,390</b>
<b>% of Medical/Rx Claims</b>			<b>28.7%</b>	<b>0.4%</b>	<b>29.1%</b>
<b>Total Exceeding Stop Loss Deductible</b>					<b>\$461,093</b>
<b>Aggregating Specific Deductible</b>					<b>\$100,000</b>
<b>Estimated Reimbursement Due and/or Paid</b>					<b>\$361,093</b>



## Yavapai Combined Trust Estimated Fund Balance

### Calculation as of June 30, 2019

	Recommended Funding Policy	Fund Balance as of 6/30/19
Estimated Expenses/Claims For One Month <sup>1</sup>	\$2,412,000	
	+	
Estimated Risk Corridor <sup>2</sup>	<u>\$6,639,000</u>	
	=	
<b>Total Estimated Fund Balance</b>	<b><u>\$9,051,000</u></b>	
<b>Total Equity<sup>3</sup></b>		<b><u>\$7,911,026</u></b>
	+	+
Estimated Recommended Reserve for Incurred But Not Reported (IBNR) <sup>4</sup>	\$6,548,000	
IBNR Liability		\$5,250,000
	+	+
Current Liabilities Other Than IBNR		<u>\$525,908</u>
	=	=
<b>Total Recommended Reserves</b>	<b><u>\$15,599,000</u></b>	
<b>Total Liabilities and Equity<sup>3</sup></b>		<b><u>\$13,686,934</u></b>
<b>Reserve Surplus/(Shortage)</b>	<b><u>-\$1,912,066</u></b>	

(1) One month average claims and expenses based on 12 month period ending June 30, 2019.

(2) Based on 25% of total net paid claims for the past 12 months

(3) "Total Equity" and "Total Liabilities and Equity" reflect Balance Sheet provided by Summit.

(4) IBNR calculation based on IBNR Reserve as a % of prior 12 months paid claims from June 30, 2018 certification and paid claims during the 12 month period ending June 30, 2019.



# Yavapai Combined Trust Data Sources / Disclaimer

Data Element	Source	Notes
Enrollment counts	Summit	
Medical claims	Summit	
Rx claims	Optum	
Dental claims	Summit	
Admin fees	Summit / Calculated	Dental, Vision, & STD administration are calculated: Enrollment X Rates
Large claimant information	Summit	
Other expenses	Summit	
Rx rebates	Summit	
ACA Fees	Calculated	ACA fees are shown on an accrued basis and are calculated: Est. Membership X Fees

The data received from vendors has not been audited by Segal Consulting. The accuracy and reliability of this report is dependent on the information available to Segal Consulting at the time the report was prepared. Any changes to the underlying data will affect the results reported in this report.