

Gregg County



Monthly Aggregate Paid Claims

July 1, 2019

Carrier: Optum	Renewal Date:	7/1/2020
Broker:	Months of Data:	9

Agg. Contract Basis: 24/12	Minimum Attachment Point:	\$ 8,371,308.00
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Agg. Covered Benefits: Med/Rx	Single:	\$ 914.78
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Aggregate Loss Limit: \$200,000	Family:	\$ 2,195.48
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Aggregate Corridor: 125%		
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Month and Year	Single	Family	Total	Monthly Aggregate Attachment Point	Monthly Medical Paid Claims	Monthly Rx Paid Claims	Total Paid Claims	Claims Over Aggregate Loss Limit	Total Claims Subject to Aggregate
July-19	374	155	529	\$ 682,427.12	\$ 547,154.80	\$ 105,832.08	\$ 652,986.88	\$ -	\$ 652,986.88
August-19	376	153	529	\$ 679,865.72	\$ 364,652.19	\$ 178,202.54	\$ 542,854.73	\$ -	\$ 542,854.73
September-19	371	156	527	\$ 681,878.26	\$ 302,453.99	\$ 149,250.18	\$ 451,704.17	\$ -	\$ 451,704.17
October-19	374	156	530	\$ 684,622.60	\$ 360,672.08	\$ 200,343.32	\$ 561,015.40	\$ -	\$ 561,015.40
November-19	376	158	534	\$ 690,843.12	\$ 277,478.87	\$ 186,947.49	\$ 464,426.36	\$ -	\$ 464,426.36
December-19	385	158	543	\$ 699,076.14	\$ 494,057.91	\$ 156,664.78	\$ 650,722.69	\$ -	\$ 650,722.69
January-20	385	163	548	\$ 710,053.54	\$ 437,235.40	\$ 160,826.41	\$ 598,061.81	\$ -	\$ 598,061.81
February-20	393	166	559	\$ 723,958.22	\$ 372,192.02	\$ 103,527.17	\$ 475,719.19	\$ -	\$ 475,719.19
March-20	390	166	556	\$ 721,213.88	\$ 503,525.02	\$ 84,508.29	\$ 588,033.31	\$ 16,294.30	\$ 571,739.01
April-20			0	\$ -			\$ -		\$ -
May-20			0	\$ -			\$ -		\$ -
June-20			0	\$ -			\$ -		\$ -

Total				\$ 6,273,938.60	\$ 3,659,422.28	\$ 1,326,102.26	\$ 4,985,524.54	\$ 16,294.30	\$ 4,969,230.24
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Average	380	159	539	\$ 697,104.29	\$ 406,602.48	\$ 147,344.70	\$ 553,947.17	\$ 1,810.48	\$ 552,136.69
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CLAIMANT TOTAL OVER AGGREGATE LOSS LIMIT BASED ON AGGREGATE CONTRACT			
CLAIMANT NAME	TOTAL PAID	AGG LOSS LIMIT	EXCLUDED AMT
PENDLETON, KRISTOPHER	\$ 216,294.30	\$ 200,000.00	\$ 16,294.30
			\$ -
TOTAL			\$ 16,294.30

ESTIMATED AGGREGATE LOSS RATIO: 79.2%

Disclaimer

The reports provided are for informational purposes only. The numbers in the reports may change at any time due to adjustments to claims or enrollment. Specific claim amounts noted in the reports cannot be used to calculate actual reimbursement. This report contains PHI. The information may only be viewed by the plan sponsor or the employer and the employer's agents, employee's and representatives who have a need to know that all such parties: (a) have been instructed to safeguard Disclosed Information; (b) use Disclosed Information solely for the purpose for which the information is intended; (c) acknowledge that all Disclosed Information remains the sole and exclusive property of the TPA and/or its present, future and potential client; (d) will not further release any Disclosed Information to any third party without the prior written consent of the TPA, and (e) will comply with all the requirements of HIPAA's Privacy Rules. All parties agree that all information disclosed by the TPA is confidential and proprietary to the TPA and/or its client, broker or consultant, including but not limited to: (a) Names of such client; (b) details of such client's health benefit plans; (c) "Individual Identifiable Health Information" and "Protected Health Information" [as those terms are defined in the Department of Health & Human Services regulations, "Standards for Privacy of Individual Identifiable Health Information, 45 C.F.R. Part 160 & Part 164, Subparts A & E (the "Privacy Rules"), under the Health Insurance Portability & Accountability Act of 1996 (HIPAA)]; (d) such client's claim data, and; (e) HSB's and/or such client's financial & technical information (Disclosed Information).

Gregg County



Monthly Aggregate Paid Claims

July 1, 2018

Carrier: HM Life	Renewal Date: 7/1/2019
Broker: Health Care Highways	Months of Data: 12
Agg. Contract Basis: 15/12	Minimum Attachment Point: \$ 8,261,536.00
Agg. Covered Benefits: Med/Rx	Single: \$ 924.11
Aggregate Loss Limit: \$ 250,000.00	Family: \$ 2,217.86
Aggregate Corridor: 125%	

Month and Year	Single	Family	Total	Monthly Aggregate Attachment Point	Monthly Medical Paid Claims	Monthly Rx Paid Claims	Total Paid Claims	Claims Over Aggregate Loss Limit	Total Claims Subject to Aggregate
July-18	378	146	524	\$ 673,121.14	\$ 236,237.18	\$ 198,025.35	\$ 434,262.53	\$ -	\$ 434,262.53
August-18	380	148	528	\$ 679,405.08	\$ 216,359.19	\$ 185,347.27	\$ 401,706.46	\$ -	\$ 401,706.46
September-18	375	145	520	\$ 668,130.95	\$ 282,608.10	\$ 142,687.61	\$ 425,295.71	\$ -	\$ 425,295.71
October-18	385	146	531	\$ 679,589.91	\$ 488,840.43	\$ 173,431.64	\$ 662,272.07	\$ -	\$ 662,272.07
November-18	390	146	536	\$ 684,210.46	\$ 321,854.03	\$ 134,376.56	\$ 456,230.59	\$ -	\$ 456,230.59
December-18	391	145	536	\$ 682,916.71	\$ 444,179.55	\$ 125,651.62	\$ 569,831.17	\$ -	\$ 569,831.17
January-19	382	144	526	\$ 672,381.86	\$ 313,908.27	\$ 158,649.99	\$ 472,558.26	\$ -	\$ 472,558.26
February-19	386	147	533	\$ 682,731.88	\$ 385,064.36	\$ 163,857.55	\$ 548,921.91	\$ 62,699.01	\$ 486,222.90
March-19	390	149	539	\$ 690,864.04	\$ 241,734.42	\$ 141,938.26	\$ 383,672.68	\$ 12,741.87	\$ 370,930.81
April-19	395	147	542	\$ 691,048.87	\$ 394,435.78	\$ 176,779.13	\$ 571,214.91	\$ 770.22	\$ 570,444.69
May-19	396	146	542	\$ 689,755.12	\$ 285,432.37	\$ 213,435.63	\$ 498,868.00	\$ 419.15	\$ 498,448.85
June-19	393	147	540	\$ 689,200.65	\$ 559,266.32	\$ 112,477.93	\$ 671,744.25	\$ 524.97	\$ 671,219.28
Total				\$ 8,183,356.67	\$ 4,169,920.00	\$ 1,926,658.54	\$ 6,096,578.54	\$ 77,155.22	\$ 6,019,423.32
Average	387	146	533	\$ 681,946.39	\$ 347,493.33	\$ 160,554.88	\$ 508,048.21	\$ 6,429.60	\$ 501,618.61

CLAIMANT TOTAL OVER AGGREGATE LOSS LIMIT BASED ON AGGREGATE CONTRACT			
CLAIMANT NAME	TOTAL PAID	AGG LOSS LIMIT	EXCLUDED AMT
S. WINGO	\$ 327,155.22	\$ 250,000.00	\$ 77,155.22
			\$ -
TOTAL			\$ 77,155.22

ESTIMATED AGGREGATE LOSS RATIO: 73.6%

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High Cost Claims Summary - Current Year Gregg County

July 1, 2019 - March 31, 2020

Claimants over \$50k

Rank	Prior	Class	Plan	Gender	Relationship	Age	Diagnosis	Amount	Over Spec
1	7	Blank	Health	M	Dependent	15	Inflammation of bronchioles (lungs)	\$ 216,294	\$ 16,294
2	-	Active	Health	M	Employee	48	Secondary malignant neoplasm of respiratory and digestive organs	\$ 164,145	\$ -
3	-	Blank	Health	M	Employee	57	1: Unknown cause of Death. 2: Chronic Kidney Disease	\$ 157,592	\$ -
4	-	Active	Health	F	Employee	57	Degenerative disc disease (spondylitis)	\$ 127,207	\$ -
5	-	Active	Health	F	Employee	35	Severe obesity	\$ 122,568	\$ -
6	6	Active	Health	F	Employee	34	Other disorders of kidney and ureter, not elsewhere classified	\$ 122,423	\$ -
7	-	Blank	Health	F	Employee	32	Inflammation of the nervous system	\$ 112,765	\$ -
8	-	Active	Health	M	Employee	54	Complications of internal prosthetic devices	\$ 109,329	\$ -
9	-	Blank	Health	F	Spouse	60	Cervical (neck) disc disorder	\$ 105,818	\$ -
10	11	Blank	Health	F	Employee	63	Multiple sclerosis	\$ 98,862	\$ -
11	4	Active	Health	F	Employee	28	Intestinal inflammation (Crohn's disease)	\$ 92,718	\$ -
12	-	Blank	Health	F	Spouse	65	Cataract	\$ 92,079	\$ -
13	-	Blank	Health	F	Employee	64	Pain in throat or chest	\$ 92,026	\$ -
14	-	Blank	Health	F	Dependent		Liveborn birth	\$ 89,327	\$ -
15	-	Blank	Health	M	Dependent	25	Disease of heart muscle	\$ 86,662	\$ -
Total								\$ 1,789,815	\$ 16,294

High Cost Claims by Month

Rank	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Amount	Reimburs.
1	4,380	25,778	152	38,576	23,442	35,521	33,096	24,129	31,220	-	-	-	\$ 216,294	\$ 16,294
2	42,122	16,779	2,193	535	26,541	1,912	34,110	1,228	38,725	-	-	-	\$ 164,145	\$ -
3	4,960	18,822	2,337	39,851	12,781	19,642	13,670	22,319	23,209	-	-	-	\$ 157,592	\$ -
4	110,916	5,871	796	354	5,971	2,823	144	286	46	-	-	-	\$ 127,207	\$ -
5	78,352	10,745	11,632	11,922	9,136	281	127	174	198	-	-	-	\$ 122,568	\$ -
6	25,142	33,898	7,338	7,058	26,169	3,050	10,754	1,549	7,465	-	-	-	\$ 122,423	\$ -
7	73	187	57	129	68	139	18,921	90,889	2,302	-	-	-	\$ 112,765	\$ -
8	4,294	46,785	5,629	265	722	49,617	731	1,170	116	-	-	-	\$ 109,329	\$ -
9	45	16,376	21,961	12,303	39,423	12,288	2,978	148	296	-	-	-	\$ 105,818	\$ -
10	3,065	9,572	49,500	36,012	48	48	45	90	482	-	-	-	\$ 98,862	\$ -
11	401	23,550	80	22,434	324	22,400	204	23,275	50	-	-	-	\$ 92,718	\$ -
12	4,701	4,818	4,565	21,466	15,643	5,637	16,839	5,661	12,750	-	-	-	\$ 92,079	\$ -
13	316	1,027	715	264	168	13,607	11,956	38,046	25,927	-	-	-	\$ 92,026	\$ -
14	21,307	1,700	2,579	59,839	1,249	238	1,624	418	373	-	-	-	\$ 89,327	\$ -
15	39	-	1,367	886	1,437	82,372	-	53	508	-	-	-	\$ 86,662	\$ -
Total	300,114	215,909	110,901	251,894	163,121	249,574	145,199	209,435	143,668	-	-	-	\$ 1,789,815	\$ 16,294

High Cost Claims Summary - Prior Year Gregg County

July 1, 2018 - June 1, 2019

Top 15 Claimants

Rank	Prior	Class	Plan	Gender	Relationship	Age	Diagnosis	Amount	Over Spec
1		Retiree	Health	M	Employee	62	Heart infection (endocarditis)	\$ 327,574	\$ 77,574
2		Active	Health	M	Employee	66	Osteoarthritis of hip	\$ 228,703	\$ -
3		Retiree	Health	M	Employee	56	Atherosclerosis (plaque build up in arteries)	\$ 138,078	\$ -
4		Active	Health	F	Employee	27	Intestinal inflammation (Crohn's disease)	\$ 131,208	\$ -
5		Active	Health	F	Employee	27	Heart failure	\$ 128,641	\$ -
6		Active	Health	F	Employee	33	Abdominal and pelvic pain	\$ 112,737	\$ -
7		Active	Health	M	Dependent	14	Inflammation of bronchioles (lungs)	\$ 105,762	\$ -
8		Active	Health	M	Employee	60	Aortic aneurysm	\$ 103,882	\$ -
9		Active	Health	M	Employee	75	Follicular lymphoma grade II, extranodal and solid organ sites	\$ 99,384	\$ -
10		Active	Health	F	Employee	63	Special cancer screening	\$ 93,142	\$ -
11		Retiree	Health	F	Employee	62	Multiple sclerosis	\$ 85,049	\$ -
12		Blank	Health	M	Employee	69	Fractured femur (thigh bone)	\$ 82,885	\$ -
13		Active	Health	F	Employee	65	Irregular heartbeat	\$ 78,011	\$ -
14		Active	Health	F	Employee	51	Degenerative disc disease (spondylitis)	\$ 77,179	\$ -
15		Active	Health	F	Employee	64	Complication of unspecified infection (sepsis)	\$ 74,707	\$ -
Total								\$ 1,866,945	\$ 77,574

High Cost Claims by Month

Rank	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Amount	Over Spec
1	41,925	27,792	5,442	7,872	24,515	29,847	3,187	172,415	12,781	813	462	524	\$ 327,574	\$ 77,574
2	3,660	689	2,125	49,043	12,533	54,213	2,051	1,016	85	467	1,182	101,639	\$ 228,703	\$ -
3	84,094	3,962	11,443	5,389	1,882	2,016	29,292	-	-	-	-	-	\$ 138,078	\$ -
4	21,235	21,069	420	21,230	101	21,285	90	22,693	128	22,545	149	263	\$ 131,208	\$ -
5	-	117	-	2,682	2,587	3,649	340	233	2,045	47,564	12,593	56,831	\$ 128,641	\$ -
6	6,916	6,510	3,496	5,039	14,125	5,474	35,397	6,086	1,012	14,716	10,064	3,902	\$ 112,737	\$ -
7	21,408	3,176	3,263	28,009	878	21,309	257	68	21,378	1,987	3,706	324	\$ 105,762	\$ -
8	1,539	1,407	1,334	1,405	1,450	2,018	1,291	1,476	1,533	1,769	11,372	77,289	\$ 103,882	\$ -
9	6,727	8,386	6,431	5,207	5,216	17,337	5,143	6,092	3,612	3,828	20,310	11,095	\$ 99,384	\$ -
10	6,929	6,951	7,709	7,518	6,935	13,837	7,074	7,074	7,074	7,150	7,804	7,089	\$ 93,142	\$ -
11	3,049	35,905	2,964	1,506	132	2,855	2,750	23,731	6,385	80	2,845	2,845	\$ 85,049	\$ -
12	2,315	20,991	1,104	54,445	3,136	243	-	651	-	-	-	-	\$ 82,885	\$ -
13	1,344	277	1,932	54,129	739	13,085	2,846	300	285	438	300	2,338	\$ 78,011	\$ -
14	1,368	108	68,006	2,479	203	20	3,353	869	174	196	340	63	\$ 77,179	\$ -
15	1,364	193	2,294	1,363	123	2,203	2,032	9,027	13,953	8,030	2,849	31,278	\$ 74,707	\$ -
Total	203,873	137,533	117,963	247,316	74,556	189,391	95,103	251,731	70,444	109,581	73,976	295,480	\$ 1,866,945	\$ 77,574