

# State of Montana SEGBAC Committee Meeting

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# Q3 2011 Financial Report

# Financial Results

<b>(Amounts in \$000's)</b>	<b>Jan 2011 – Sep 2011</b>	<b>Jan 2011 – Dec 2011*</b>
Revenue	\$113,954	\$151,407
Claims	\$ 93,220	\$127,327
<u>Administration</u>	<u>\$ 5,685</u>	<u>\$ 8,440</u>
Total Expenses	\$ 98,905	\$135,768
Contribution to Reserves	\$ 15,049	\$ 15,639
Assets as % of ACL	395%	383%

\* High Trend Scenario

# Claim Trends

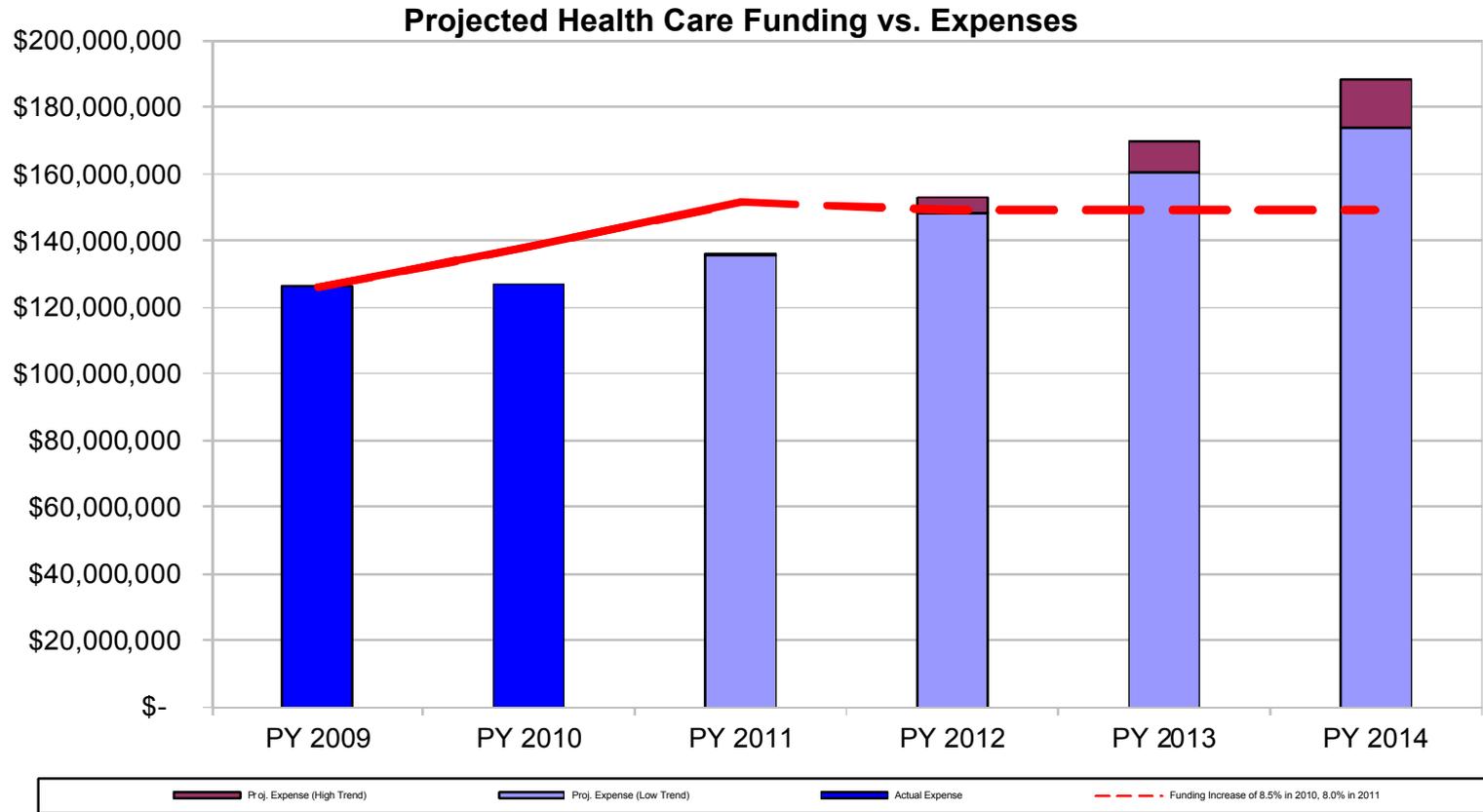
## Comparison of Medical, Rx and Dental Monthly Per-Capita Claims Costs

<b>Benefit (12-mths)</b>	<b>Oct 10 - Sep 11</b>	<b>Oct 09 - Sep 10</b>	<b>% Change</b>
Medical	\$508.43	\$460.67	10.4%
Rx	<u>\$120.89</u>	<u>\$112.23</u>	<u>7.7%</u>
Combined	\$629.31	\$572.90	9.8%
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Dental	\$35.63	\$35.52	0.3%
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<b>Benefit (YTD)</b>	<b>Jan 11 - Sep 11</b>	<b>Jan 10 - Sep 10</b>	<b>% Change</b>
Medical	\$507.54	\$450.88	12.6%
Rx	<u>\$122.23</u>	<u>\$103.18</u>	<u>18.5%</u>
Combined	\$629.77	\$554.06	13.7%

# Loss Ratios by Group

Group	Jan-Sep 2011 Loss Ratio	Jan-Sep 2010 Loss Ratio
Actives	81.0%	78.4%
Non-Medicare Retirees	138.8%	163.8%
<u>Medicare Retirees</u>	<u>61.8%</u>	<u>88.2%</u>
Combined	82.8%	84.3%
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Indemnity	97.4%	96.8%
Managed Care	78.9%	83.0%

# Funding vs. Expenses (through September 2011)



**100.6% Loss**

**92.1% Loss**

**89.3% Loss**

**99.5% Loss**

**107.6% Loss**

**116.5% Loss**

**89.7% Loss**

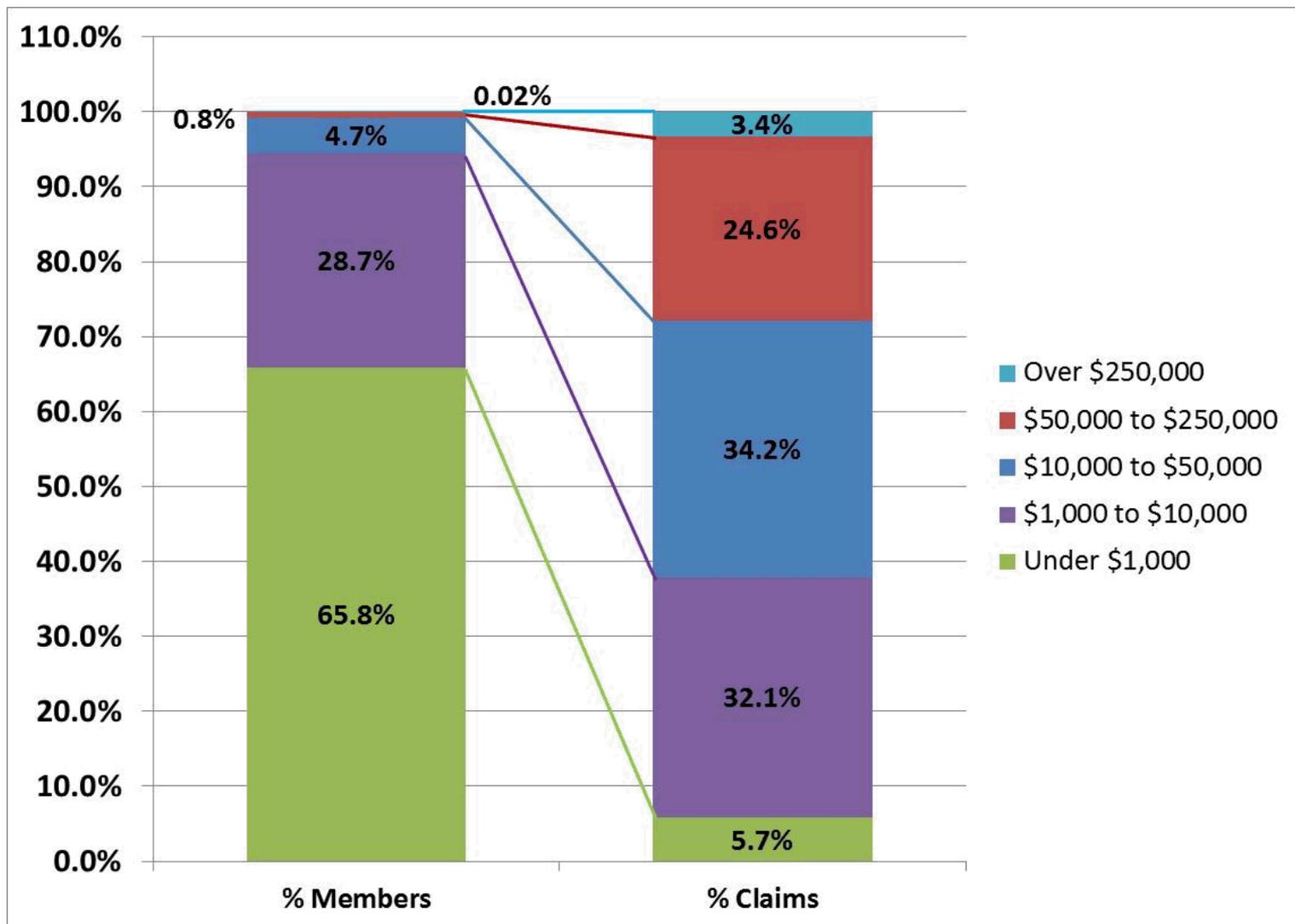
**102.5% Loss**

**113.8% Loss**

**126.5% Loss**

# Claim Distributions

# Claim Distribution - 2010



# Claim Distributions – 2008 to 2011

