

# State of Montana SEGBAC Committee Meeting

December 4, 2012

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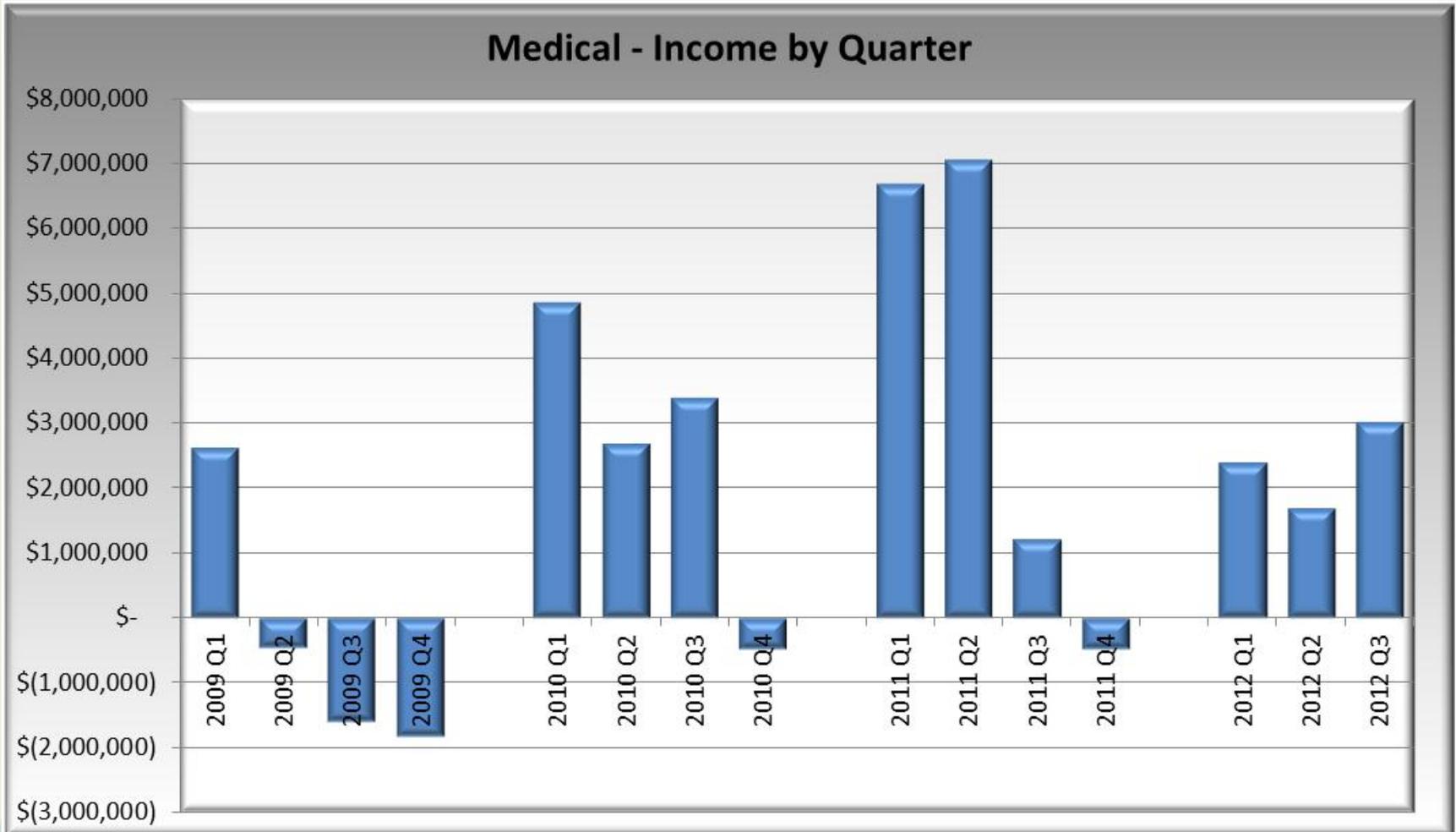
# Q3 2012 Financial Report

# Financial Results

<b>(Amounts in \$000's)</b>	<b>Jan 2012 – Sep 2012</b>	<b>Jan 2012 – Dec 2012*</b>
Revenue	\$111,990	\$149,244
Claims	\$ 96,813	\$133,930
<u>Administration</u>	<u>\$ 6,144</u>	<u>\$ 8,592</u>
Total Expenses	\$102,957	\$142,522
Contribution to Reserves	\$ 9,034	\$ 6,722
Assets as % of ACL	482%	455%

\* Projections under High Trend Scenario

# Net Income by Quarter



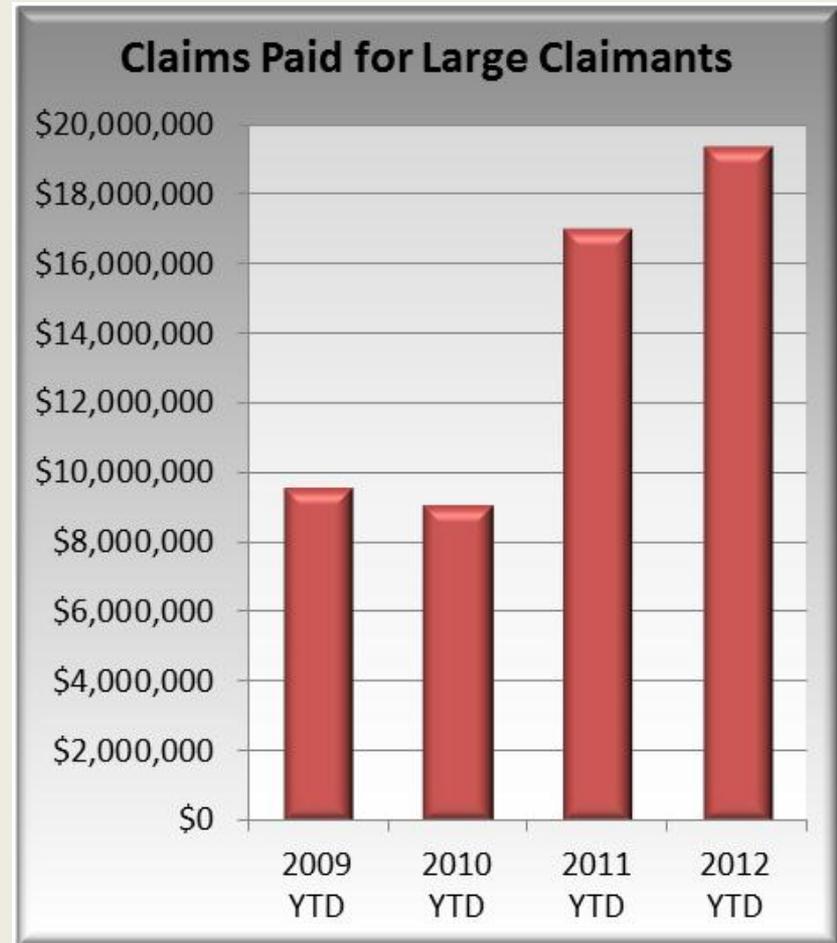
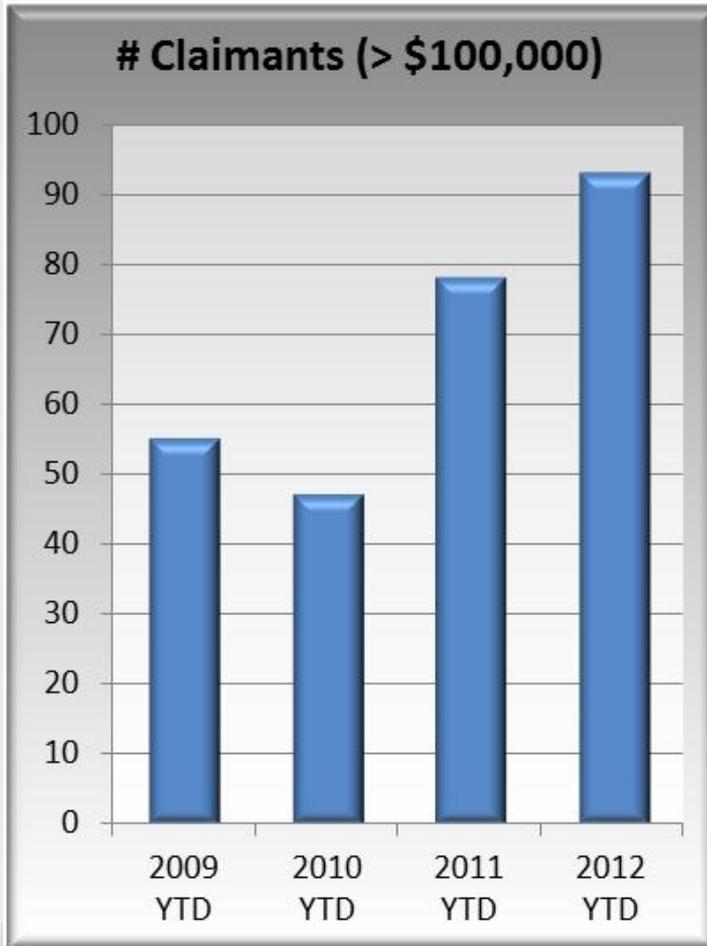
# Claim Trends

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

<b>Benefit (12-mths)</b>	<b>Oct 11 - Sep 12</b>	<b>Oct 10 - Sep 11</b>	<b>% Change</b>
Medical	\$525.61	\$519.85	1.1%
Rx	<u>\$137.93</u>	<u>\$120.86</u>	<u>14.1%</u>
Combined	\$663.55	\$640.71	3.6%
Dental	\$37.75	\$36.86	2.4%

<b>Benefit (YTD)</b>	<b>Jan 12 - Sep 12</b>	<b>Jan 11 - Sep 11</b>	<b>% Change</b>
Medical	\$514.75	\$513.21	0.3%
Rx	<u>\$137.47</u>	<u>\$122.14</u>	<u>12.6%</u>
Combined	\$652.22	\$635.35	2.7%

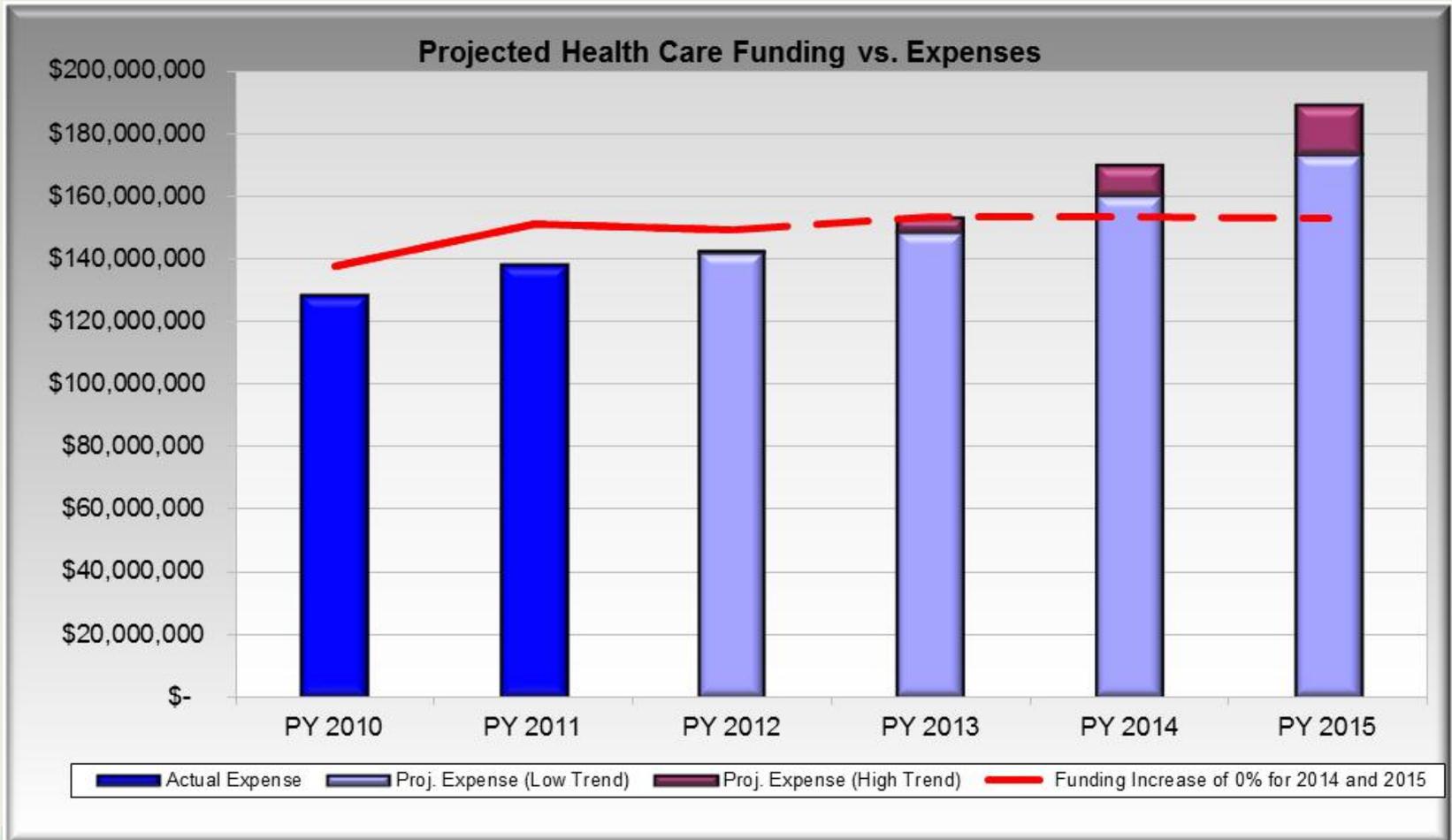
# Large Claims Comparison



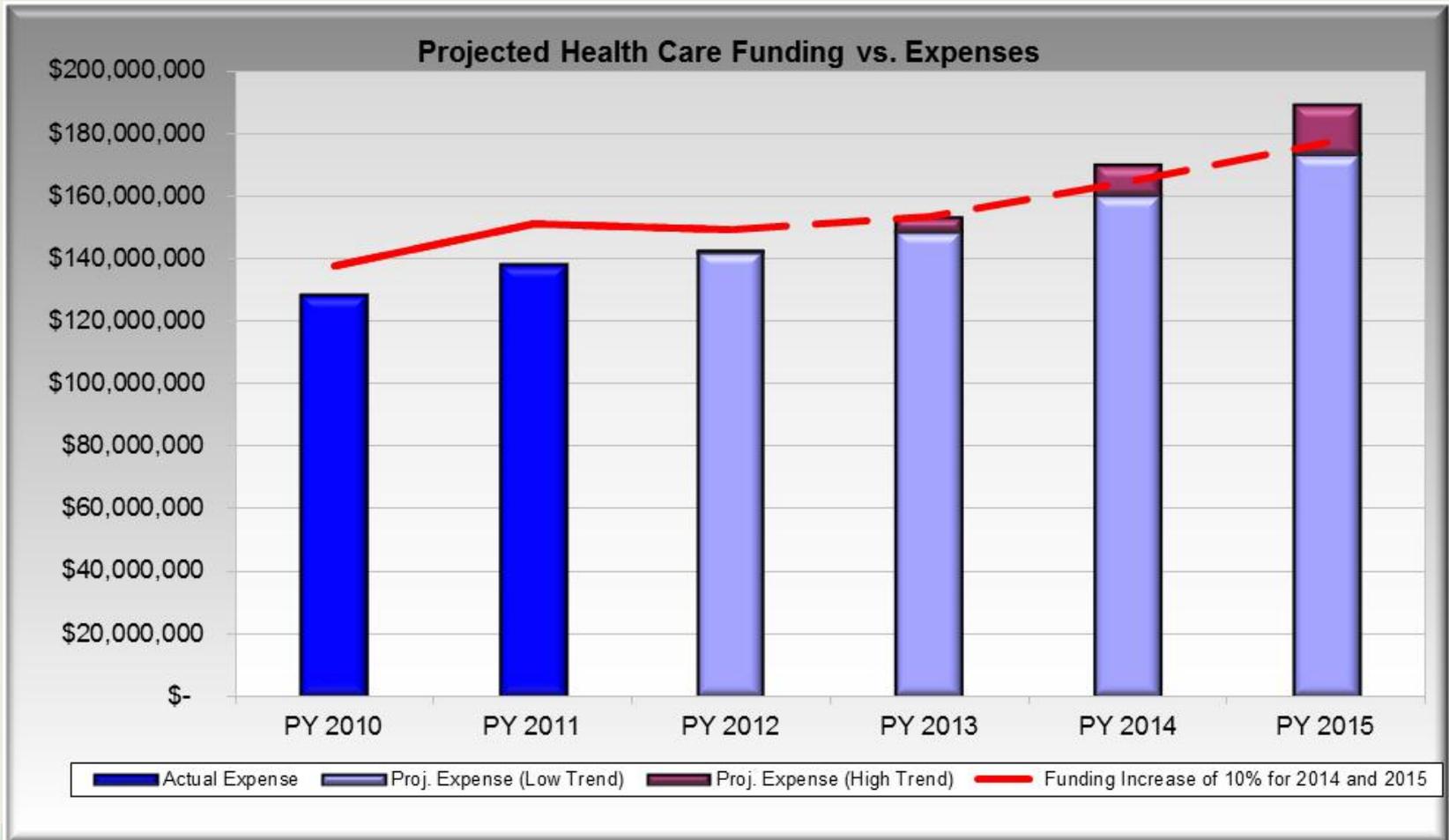
# Loss Ratios by Group

<b>Group</b>	<b>Jan-Sep 2012 Loss Ratio</b>	<b>Jan-Sep 2011 Loss Ratio</b>
Actives	86.9%	81.8%
Non-Medicare Retirees	148.1%	139.0%
<u>Medicare Retirees</u>	<u>75.9%</u>	<u>62.9%</u>
Combined	89.5%	83.5%
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Indemnity	103.1%	98.4%
Managed Care	86.8%	79.2%

# Funding vs. Expenses (0%) (through September 2012)



# Funding vs. Expenses (10%) (through September 2012)



# Recent PPACA Proposed Rules

- Essential Health Benefits
- Actuarial Value
- Market Rules
- Wellness Programs