

# State of Montana SEGBAC Committee Meeting

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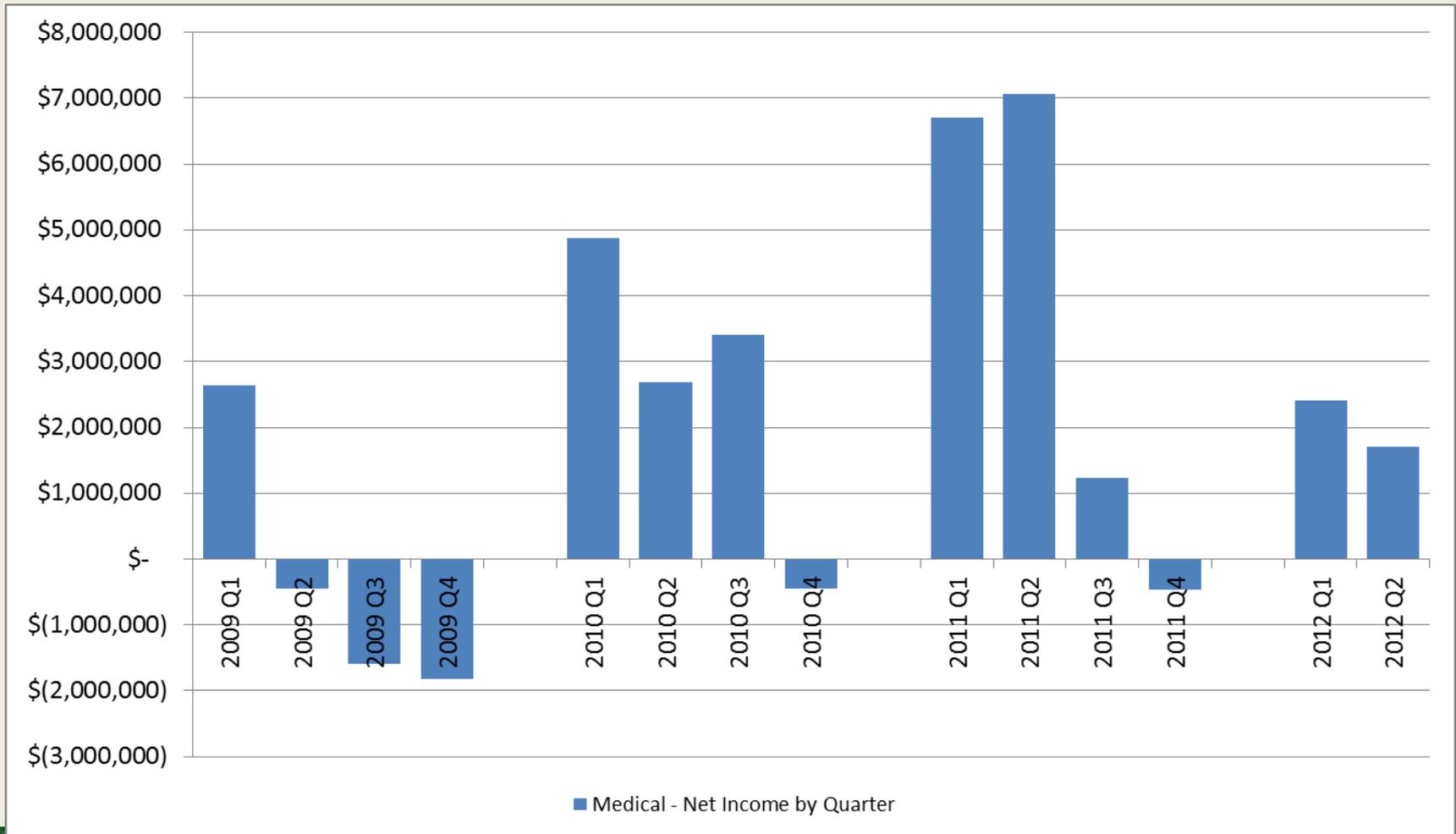
# Q2 2012 Financial Report

# Financial Results

(Amounts in \$000's)	Jan 2012 – Jun 2012	Jan 2012 – Dec 2012*
Revenue	\$74,841	\$149,429
Claims	\$65,275	\$139,541
<u>Administration</u>	<u>\$ 4,495</u>	<u>\$ 9,026</u>
Total Expenses	\$69,771	\$148,567
Contribution to Reserves	\$ 5,069	\$ 862
Assets as % of ACL	459%	432%

\* Projections under High Trend Scenario

# Net Income by Quarter



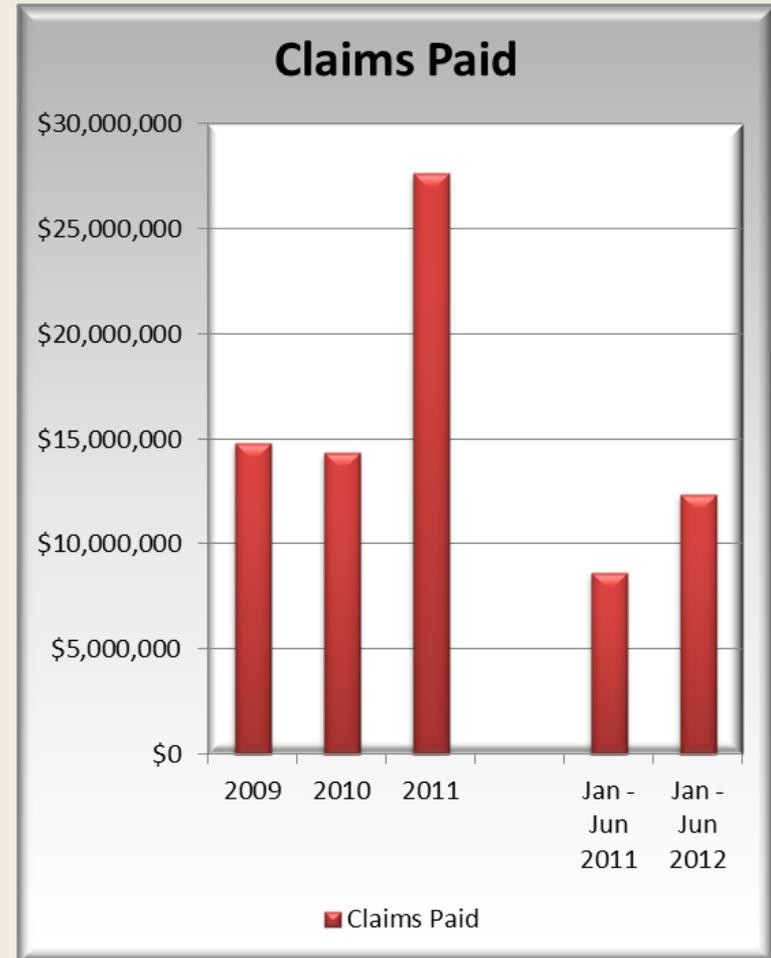
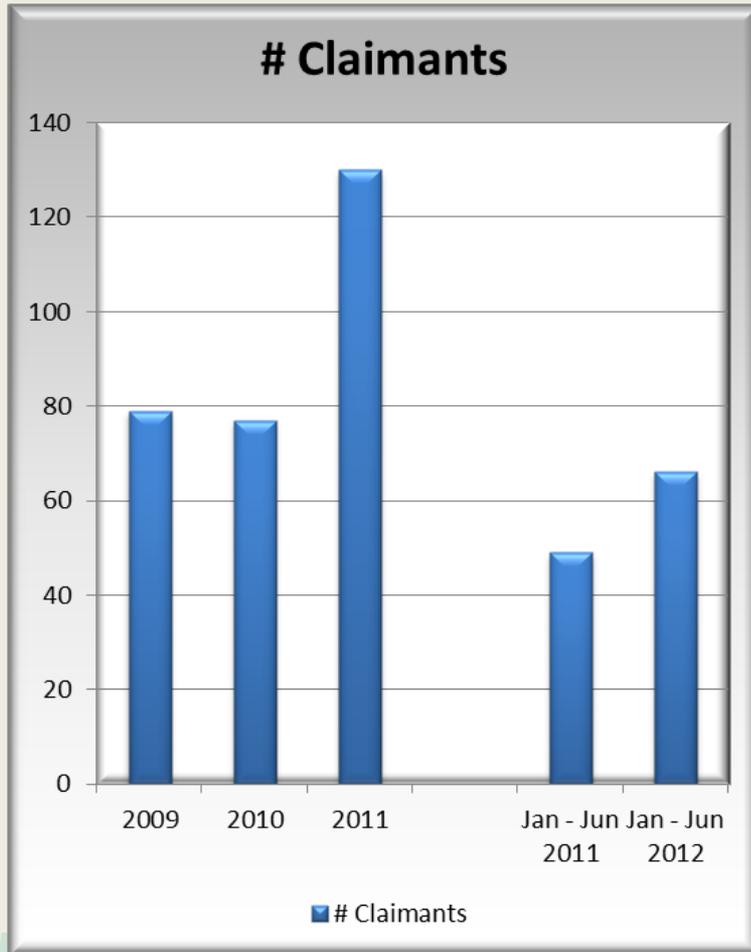
# Claim Trends

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

<b>Benefit (12-mths)</b>	<b>Jul 11 - Jun 12</b>	<b>Jul 10 - Jun 11</b>	<b>% Change</b>
Medical	\$533.97	\$495.28	7.8%
Rx	<u>\$136.39</u>	<u>\$117.05</u>	<u>16.5%</u>
Combined	\$670.36	\$612.33	9.5%
Dental	\$37.62	\$36.90	2.0%

<b>Benefit (YTD)</b>	<b>Jan 12 - Jun 12</b>	<b>Jan 11 - Jun 11</b>	<b>% Change</b>
Medical	\$523.46	\$504.49	3.8%
Rx	<u>\$138.31</u>	<u>\$118.41</u>	<u>16.8%</u>
Combined	\$661.77	\$622.90	6.2%

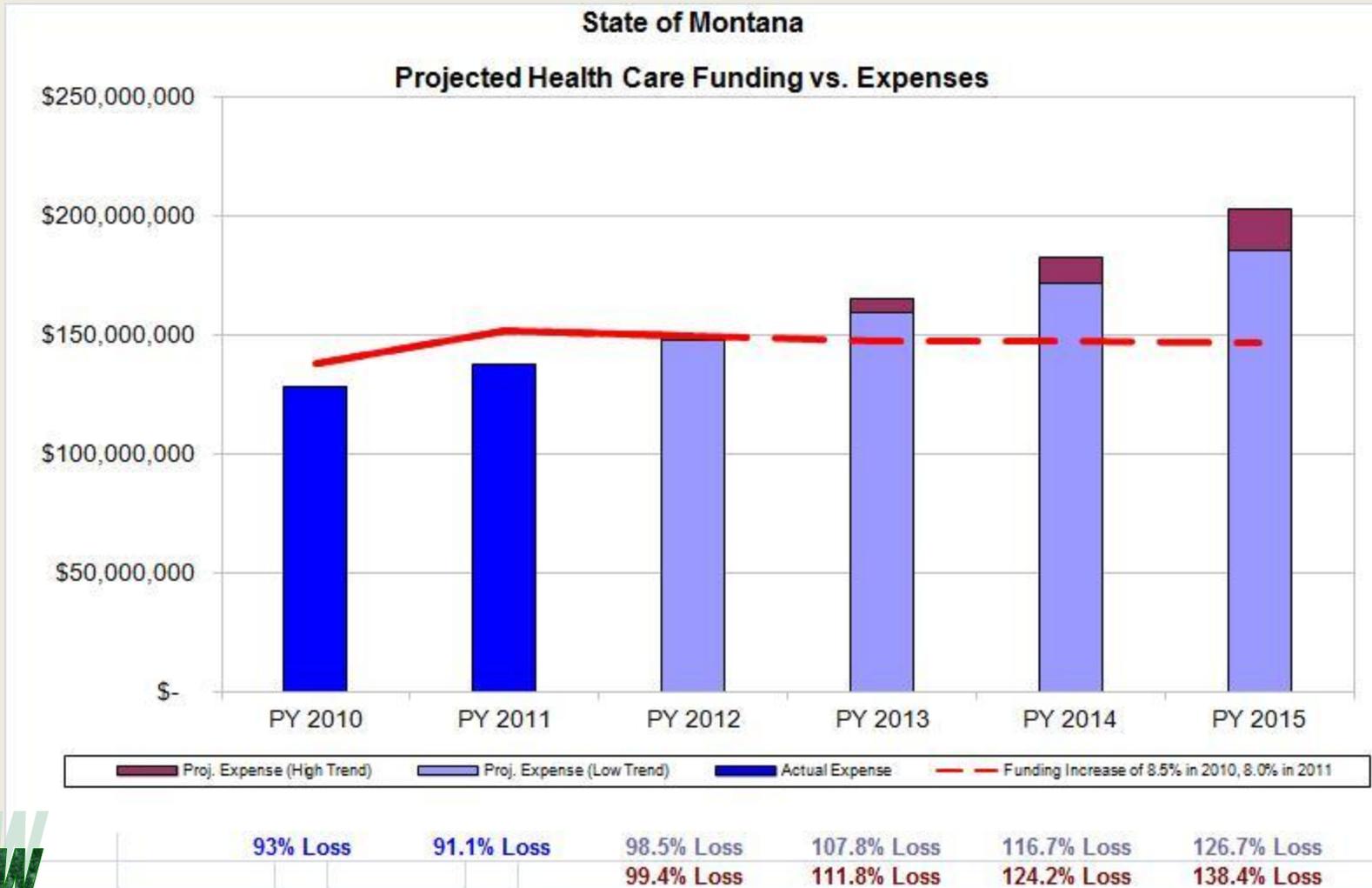
# Large Claims Update



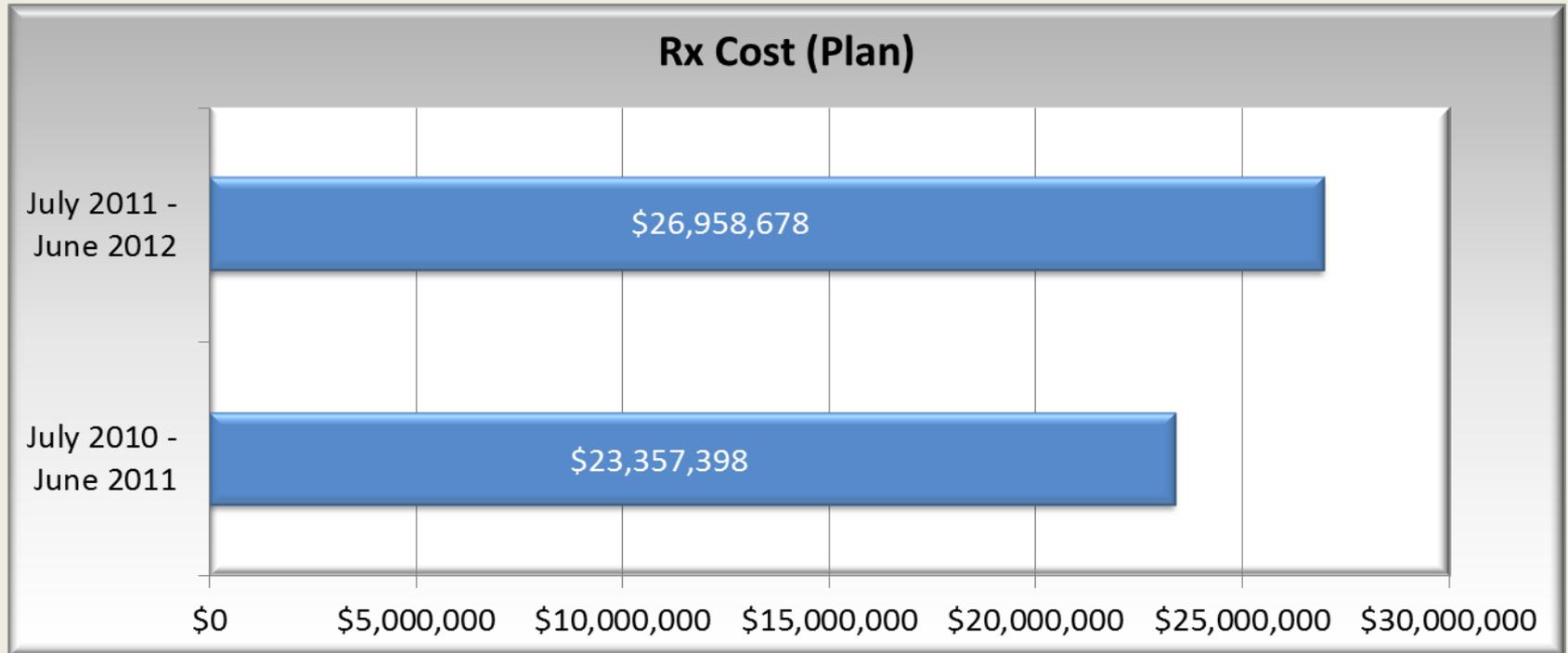
# Loss Ratios by Group

<b>Group</b>	<b>Jan-Jun 2012 Loss Ratio</b>	<b>Jan-Jun 2011 Loss Ratio</b>
Actives	87.7%	78.7%
Non-Medicare Retirees	151.8%	138.5%
<u>Medicare Retirees</u>	<u>72.3%</u>	<u>48.4%</u>
Combined	90.0%	79.7%
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Indemnity	103.2%	90.1%
Managed Care	88.3%	77.4%

# Funding vs. Expenses (through June 2012)



# Pharmacy Spend



SOM pharmacy cost increased \$3.6 million, or 15.4%.

# Pharmacy Trend

