

STATE OF MONTANA

SEGBAC

Tuesday December 2, 2014



Total Expenses Summary

Paid Period: November 1, 2013 – October 31, 2014

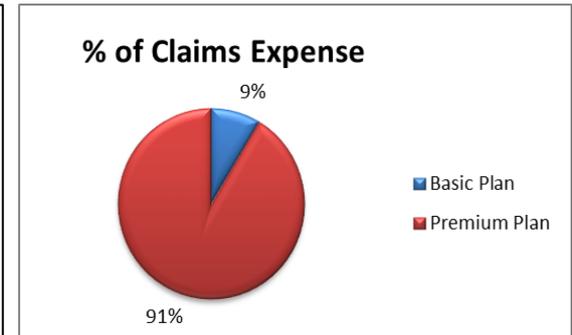
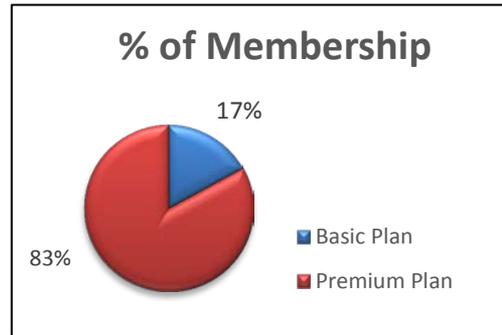
12 Month Expenses			
	Total Claims Paid	Administrative Expenses	Total Expenses
Basic Plan	\$740,000	\$71,456	\$811,456
Premium Plan	\$7,144,689	\$299,913	\$7,444,602
Total	\$7,884,689	\$371,368	\$8,256,057

❖ Total expenses were \$8.25M of which \$7.88M were for claims reimbursement.

Enrollment Summary

Average Monthly Enrollees

Basic Plan	2,580
Premium Plan	12,621
Total	15,201



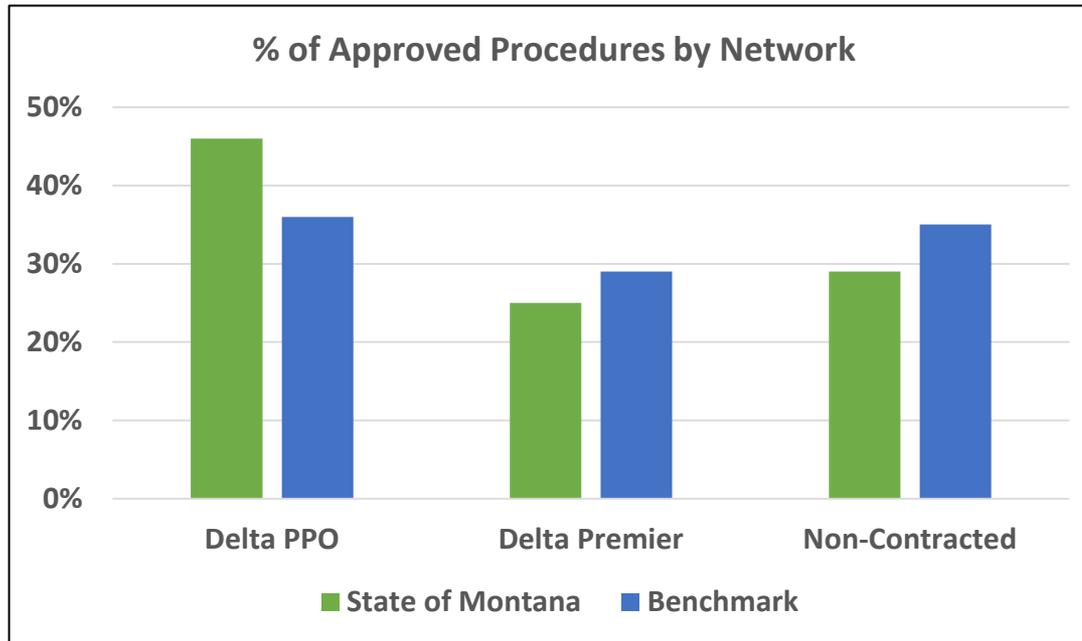
MONTHLY PRIMARY ENROLLEES BY TIER

Date	Enrollee Only	Enrollee + Spouse	Enrollee + 1 Child	Enrollee + Children	Family	Total
Nov-13	6,650	3,755	694	798	3,249	15,146
Dec-13	6,663	3,763	703	795	3,249	15,173
Jan-14	6,518	3,792	704	823	3,348	15,185
Feb-14	6,521	3,782	702	823	3,342	15,170
Mar-14	6,538	3,776	700	822	3,337	15,173
Apr-14	6,582	3,762	705	825	3,336	15,210
May-14	6,555	3,743	704	817	3,335	15,154
Jun-14	6,581	3,747	705	815	3,346	15,194
Jul-14	6,594	3,766	695	823	3,354	15,232
Aug-14	6,602	3,759	691	831	3,376	15,259
Sep-14	6,643	3,757	686	837	3,377	15,300
Oct-14	6,604	3,743	676	830	3,362	15,215
Total	79,051	45,145	8,365	9,839	40,011	182,411

Network Utilization Summary

Paid Period: November 1, 2013 – October 31, 2014

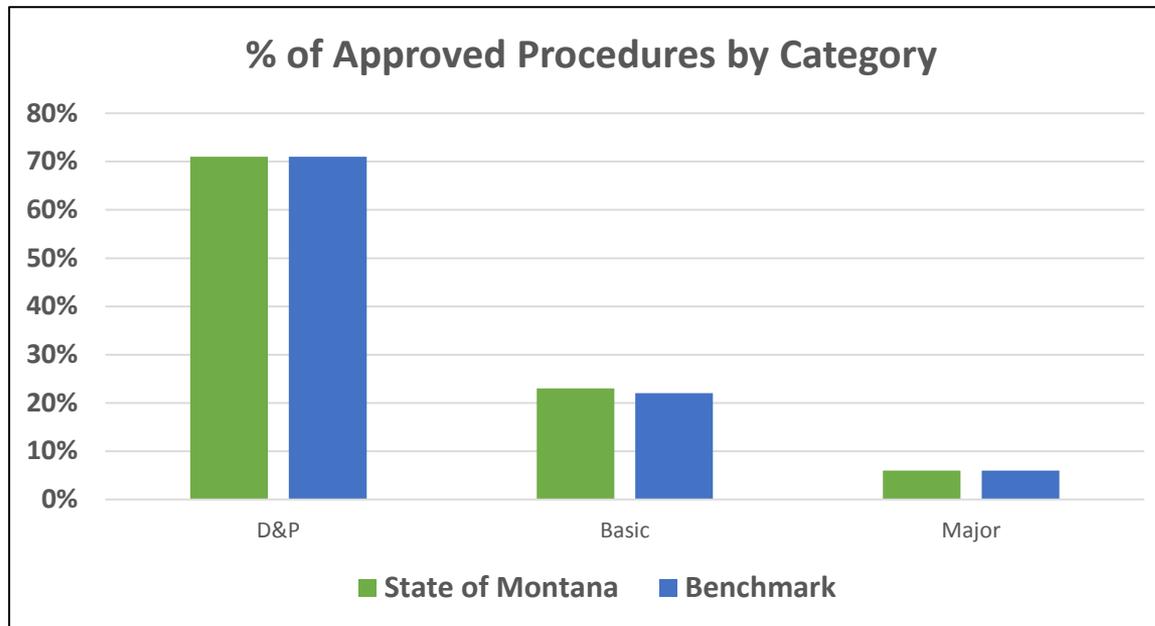
Network Utilization (% of Approved Procedures)		
	State of Montana	Benchmark
Delta PPO	46%	36%
Delta Premier	25%	29%
Non-Contracted	29%	35%



Procedure Utilization Summary

Paid Period: November 1, 2013 – October 31, 2014

Distribution of Services (% of Procedures)		
	State of Montana	Benchmark
D&P	71%	71%
Basic	23%	23%
Major	6%	6%

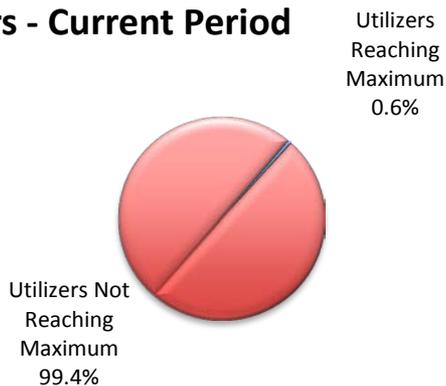


Member Utilization & Maximum Summary- Basic Plan

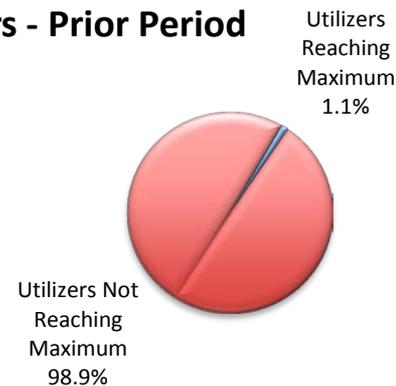
Paid Period and Incurred Period: January 1, 2014 - October 31, 2014

	Average Total Members	Total Utilizers	Utilizers at Maximum	Members Using Services	Members Reaching Maximum	Utilizers Reaching Maximum
Primary Enrollee	2,554	1,743	9	68.2%	0.4%	0.5%
Adult Dependent	1,042	717	5	68.8%	0.5%	0.7%
Child Dependent	1,555	978	6	62.9%	0.4%	0.6%
Totals	5,151	3,438	20	66.7%	0.4%	0.6%

Total Utilizers - Current Period



Total Utilizers - Prior Period



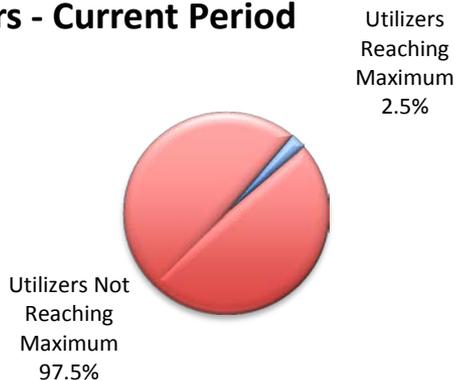
- ❖ 37 or 1.1% of all utilizers reached their maximum in 2013; January 1, 2014 – October 31, 2014, 20 or 0.6% have reached their maximum
- ❖ Total members using services in 2013 was 67.9%; January 1, 2014 – October 31, 2014, 66.7%

Member Utilization & Maximum Summary- Premium Plan

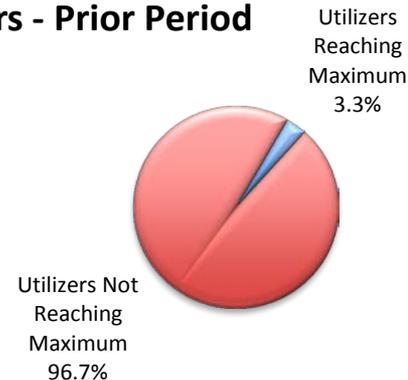
Paid Period and Incurred Period: January 1, 2014 - October 31, 2014

	Average Total Members	Total Utilizers	Utilizers at Maximum	Members Using Services	Members Reaching Maximum	Utilizers Reaching Maximum
Primary Enrollee	12,655	9,426	238	74.5%	1.9%	2.5%
Adult Dependent	6,071	4,376	108	72.1%	1.8%	2.5%
Child Dependent	7,976	5,011	130	62.8%	1.6%	2.6%
Totals	26,702	18,813	476	70.5%	1.8%	2.5%

Total Utilizers - Current Period



Total Utilizers - Prior Period



- ❖ 621 or 3.3% of all utilizers reached their maximum in 2013; January 1, 2014 – October 31, 2014, 476 or 2.5% have reached their maximum
- ❖ Total members using services in 2013 was 70.5%; January 1, 2014 – October 31, 2014, 70.5%

Questions?

