

Financial Report December 2013

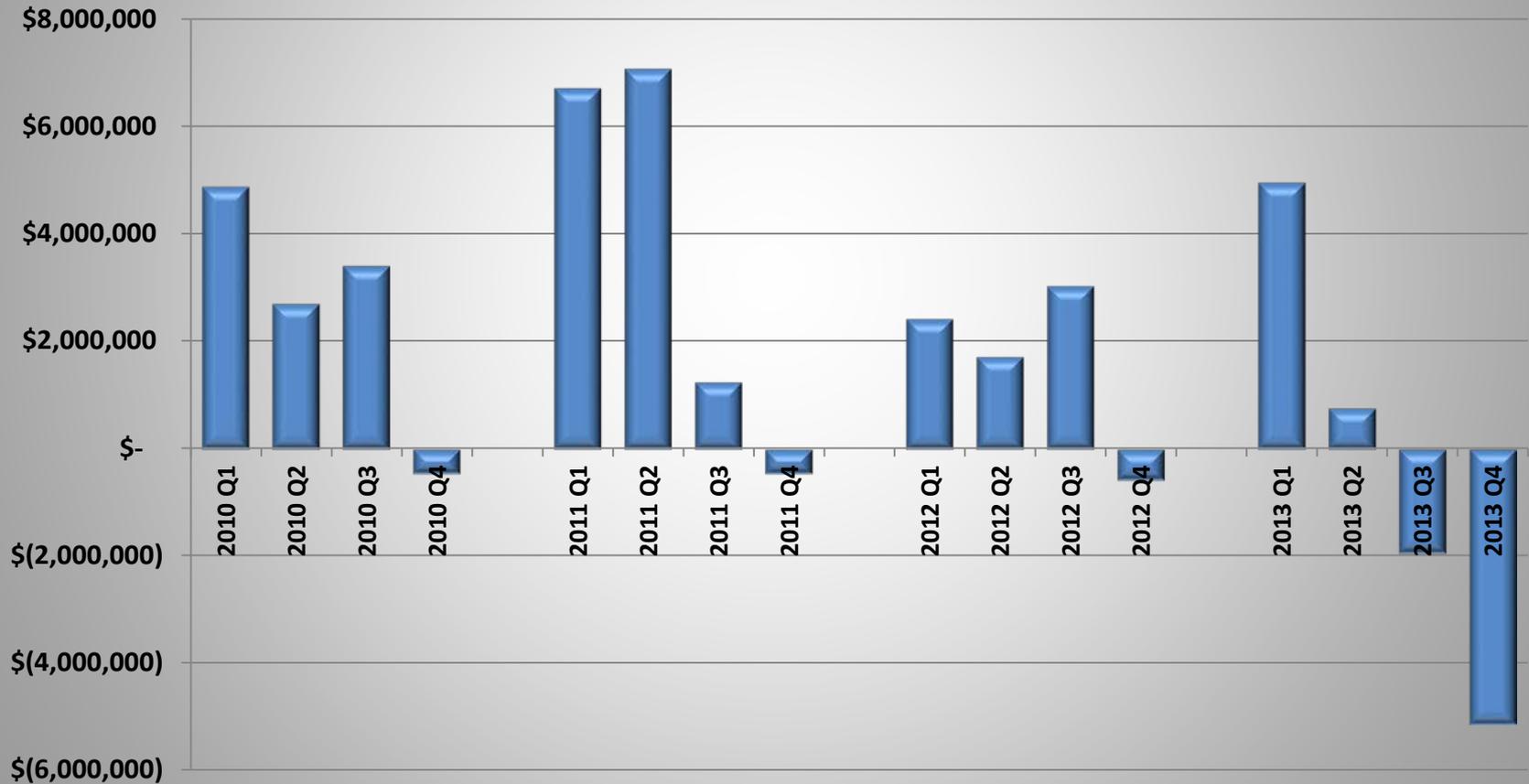


Financial Results

(Amounts in \$000's)	2013 Ratesetting	Jan – Dec 2013 Actual	Difference
Enrollment	16,018	16,012	(6)
Revenue	\$155,399	\$154,055	(\$1,344)
Claims	\$148,650	\$144,972	(\$3,678)
<u>Administration</u>	<u>\$ 9,298</u>	<u>\$ 9,003</u>	<u>(\$ 296)</u>
Total Expenses	\$157,948	\$153,975	(\$3,973)
Contribution to Reserves	(\$ 2,549)	\$ 80	\$2,629
Assets as % of ACL	372%	424%	52%

History by Quarter

Medical - Income by Quarter



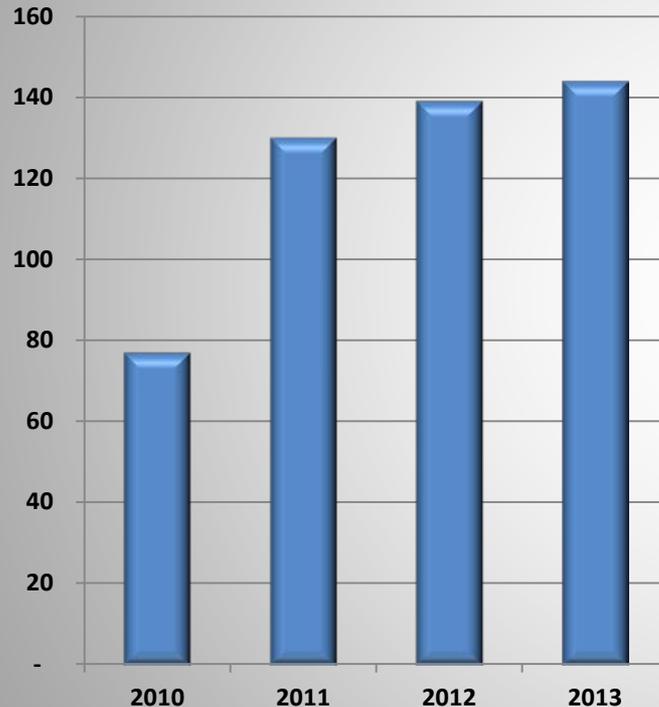
Trends

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

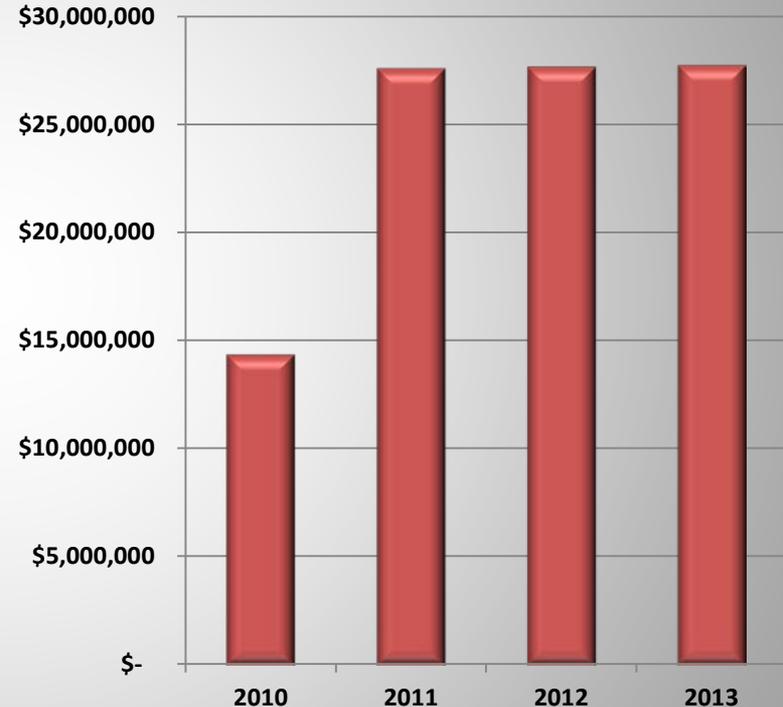
Benefit	Jan - Dec 2013	Jan - Dec 2012	Jan - Dec 2011	% Change Dec 13 vs. Dec 12	% Change Dec 12 vs. Dec 11
Medical	\$557.16	\$523.56	\$524.40	6.4%	(0.2%)
Rx	<u>\$143.62</u>	<u>\$140.31</u>	<u>\$126.41</u>	<u>2.4%</u>	<u>11.0%</u>
Combined	\$700.78	\$663.86	\$650.81	5.6%	2.0%
Dental	\$41.79	\$37.91	\$37.18	10.2%	2.0%

Large Claims Comparison

Claimants (>\$100,000)



Claims Paid for Large Claimants



In 2013, 144 claimants (0.4% of total members) had medical and Rx paid claims of \$27,753,000 (20.2% of total claims)

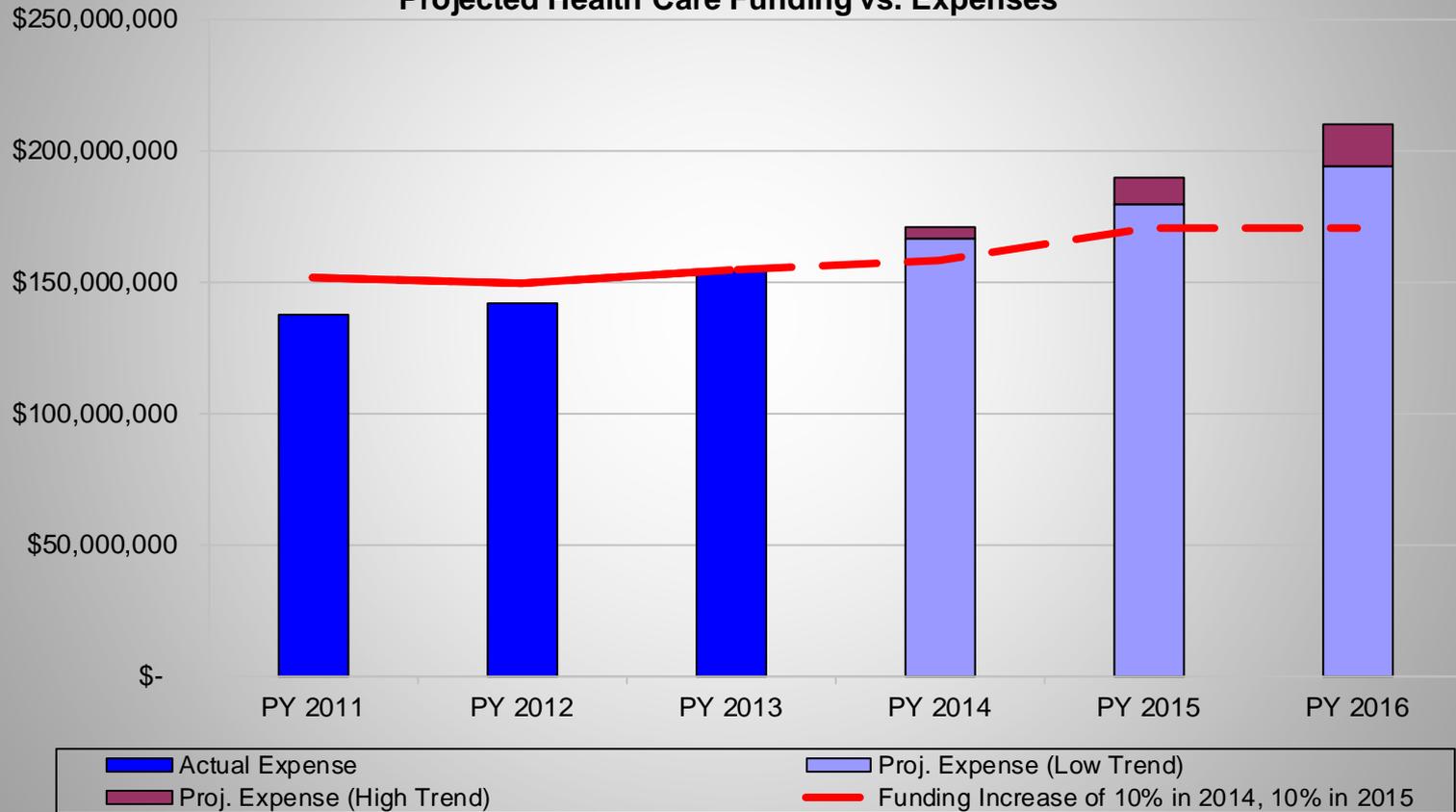
Loss Ratios by Group

Group	Jan - Dec 13 Loss Ratio	Jan - Dec 12 Loss Ratio
Actives	88.8%	88.2%
Non-Medicare Retirees	136.7%	156.0%
<u>Medicare Retirees</u>	<u>102.0%</u>	<u>80.6%</u>
Combined	92.7%	91.4%
Capitol (Traditional)	99.3%	101.3%
Choice (Managed Care)	94.4%	82.6%

Funding vs. Expenses

State of Montana

Projected Health Care Funding vs. Expenses





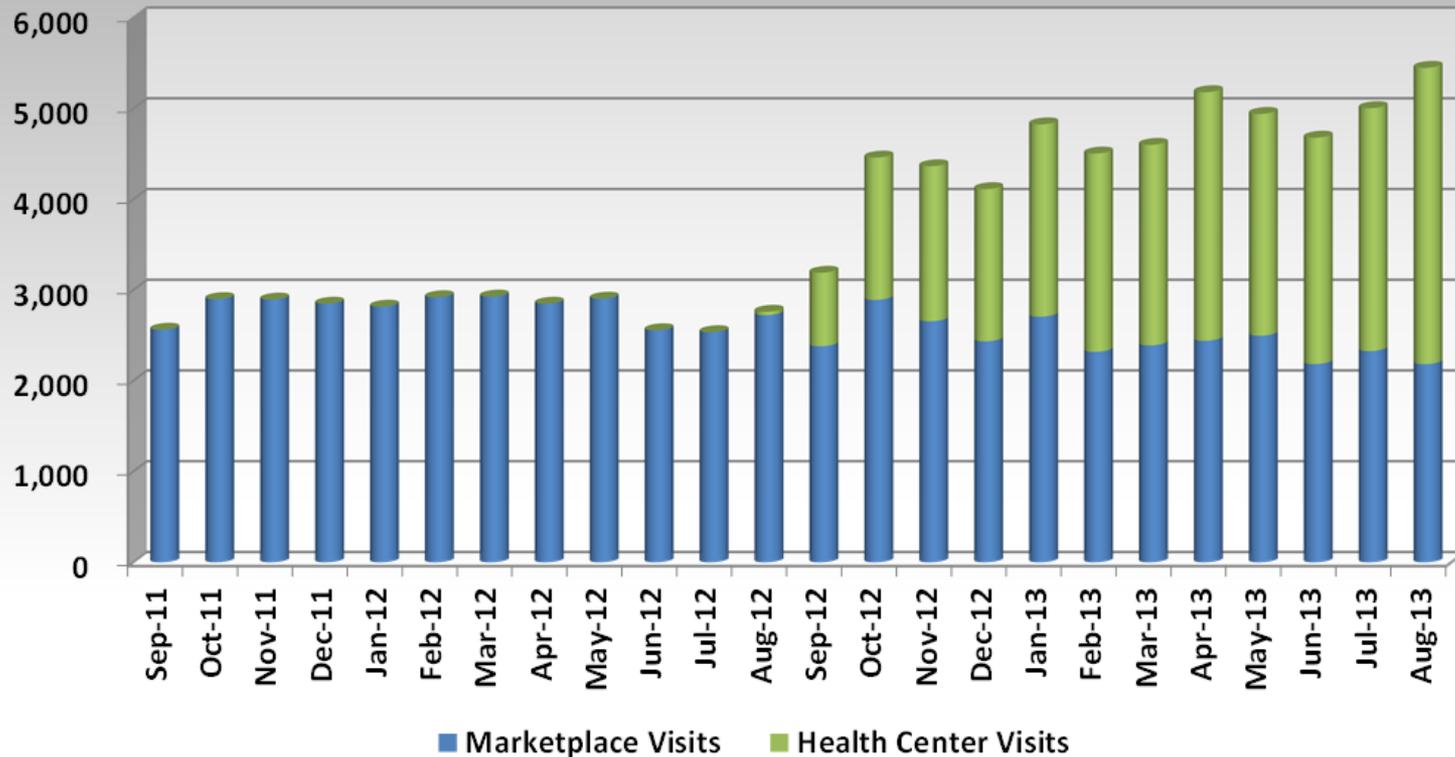
State of Montana Healthcare Analytics Reporting Package

Employee Health Center Review
through August 31, 2013



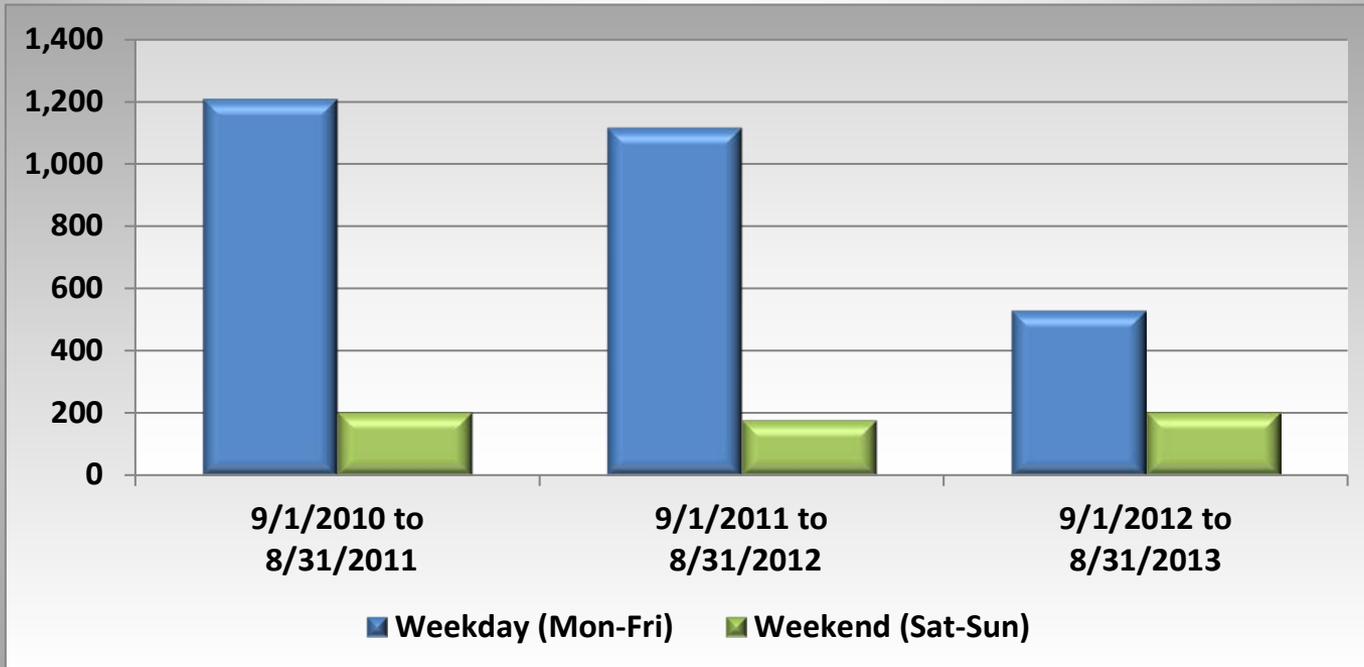
Health Center Effect on Office Visit Utilization - Helena Actives

All Helena Providers - Primary Care Visits by Month

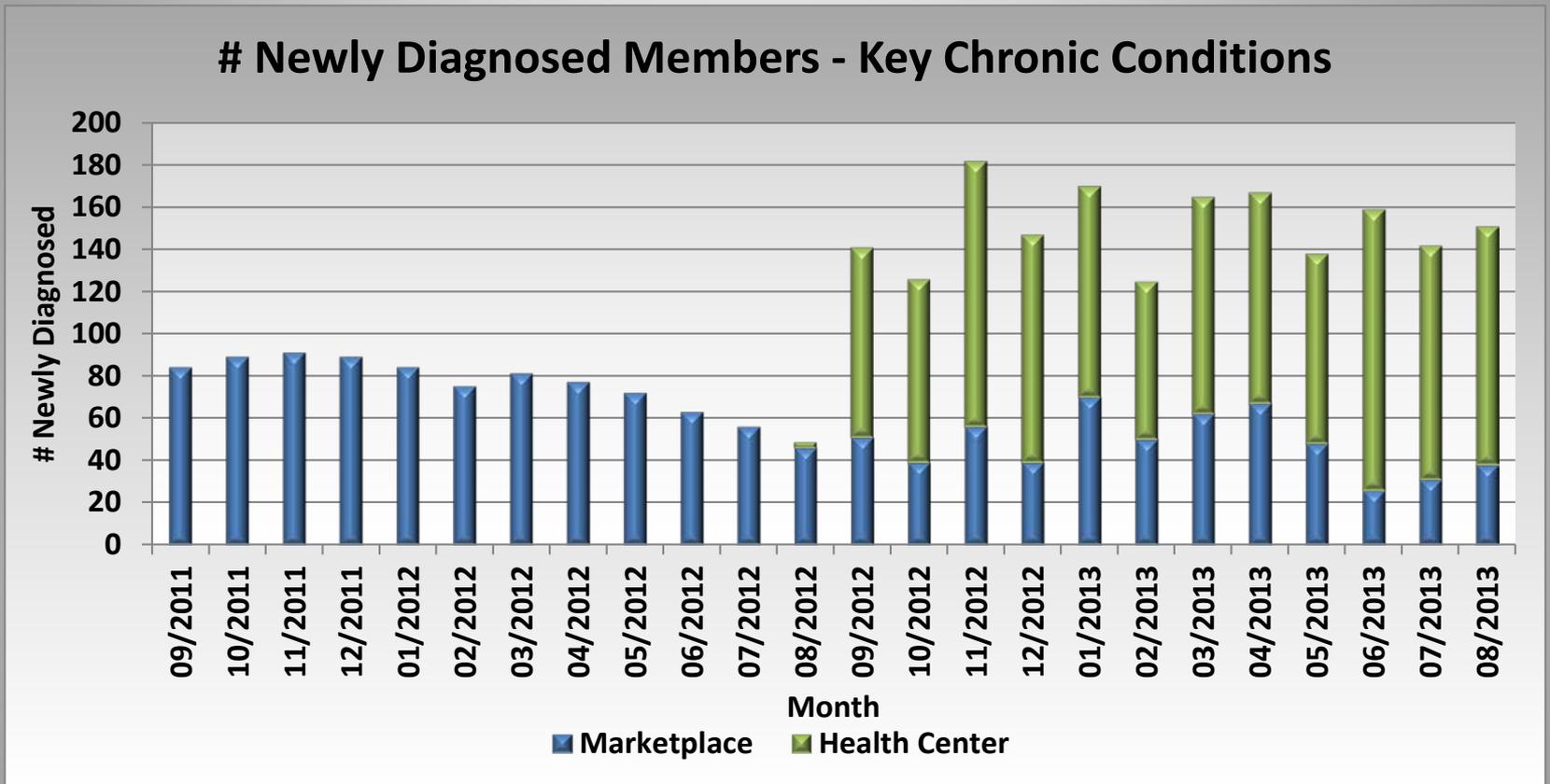


Health Center Effect on Urgent Care Visits - Helena Actives

Helena Actives	9/1/2010 to 8/31/2011	9/1/2011 to 8/31/2012	9/1/2012 to 8/31/2013 (Projected)	9/1/2012 to 8/31/2013 (Actual)	9/1/2012 to 8/31/2013 (Difference)
Urgent Care	1,411	1,290	1,319	732	(587)



Health Center Effect on Diagnosing Key Chronic Conditions



Health Center Effect on Diagnosing Key Chronic Conditions

Newly Diagnosed - Asthma / COPD



Newly Diagnosed - Diabetes



Newly Diagnosed - Hyperlipidemia



Newly Diagnosed - Hypertension



Health Center Effect on Cost - First-year Savings Estimate

Expense Category	Marketplace Cost	Health Center Expense	Total Savings
Primary Care Services	\$2,450,304	\$1,756,589	\$693,715
Emergency Room Services	\$6,777	Included above	\$6,777
Urgent Care Services	\$66,378	Included above	\$66,378
Routine Lab Services	\$588,560	\$227,692	\$360,868
Health Screening Services	\$1,627,739	\$22,537	\$1,605,202
Radiology / Imaging	\$622,005	\$404,457	\$217,548
Wellness Coaching	\$814,582	\$814,582	\$0
Total Health Expenses	\$6,176,345	\$3,225,857	\$2,950,488

All Services	Total	Member	Plan
Marketplace Allowable Cost	\$6,176,345	\$1,615,819	\$4,560,526
Health Center Operating Expense	\$3,225,857	\$0	\$3,225,857
First Year Savings – All Services	\$2,950,488	\$1,615,819	\$1,334,669

Health Screening Results - Total Health Screenings

