



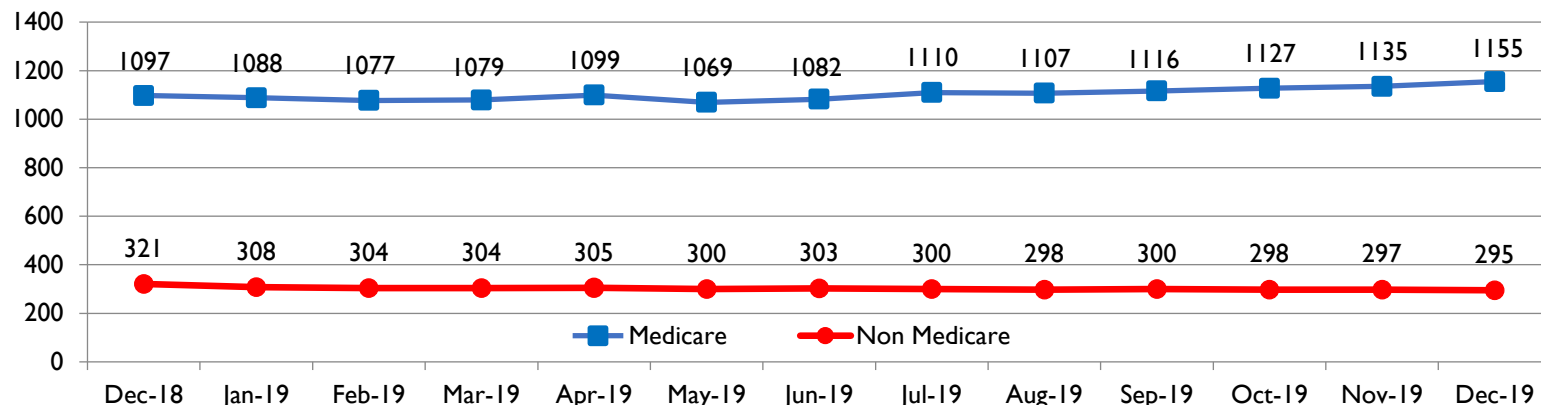
WSHIP Yearly Operating Report 2019

An Annual Overview Summary of the Administrator's Operations and Pool Activities

Administered by Benefit Management, LLC



Enrollment Summary

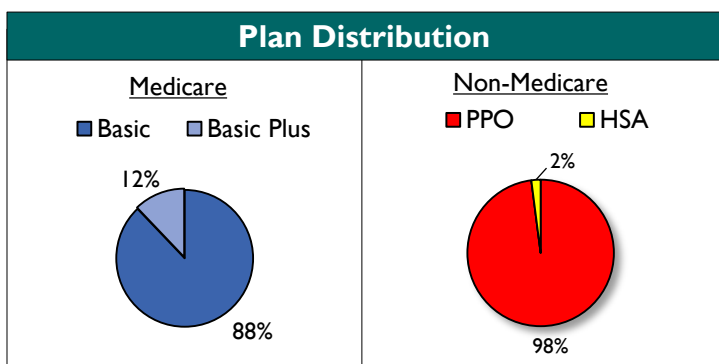


Applications Received

Medicare: 310

Non-Medicare: 0 (Closed)

Individuals	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Total Enrollment	1418	1396	1381	1383	1404	1369	1385	1410	1405	1416	1425	1432	1450
3rd Party Sponsorship	864 (61%)	854 (61%)	847 (61%)	845 (61%)	870 (62%)	839 (61%)	857 (62%)	879 (62%)	871 (62%)	882 (62%)	895 (63%)	907 (63%)	927 (64%)
Non-Medicare	249 (78%)	243 (79%)	242 (80%)	242 (80%)	243 (80%)	239 (80%)	241 (80%)	241 (80%)	240 (81%)	241 (80%)	240 (81%)	240 (81%)	239 (81%)
EHIP	222	217	216	216	217	216	216	216	216	216	215	215	214
Other (Mostly AKF)	27	26	26	26	26	23	25	25	24	25	25	25	25
Medicare (Mostly AKF)	615 (56%)	611 (56%)	605 (56%)	603 (56%)	627 (57%)	600 (56%)	616 (57%)	638 (57%)	631 (57%)	641 (57%)	655 (58%)	667 (59%)	688 (60%)



Medicare Enrollee Profile

Average Age: 60
 Gender: Female 40% Male 60%
 Top Diagnosis: Kidney & Urinary Disease

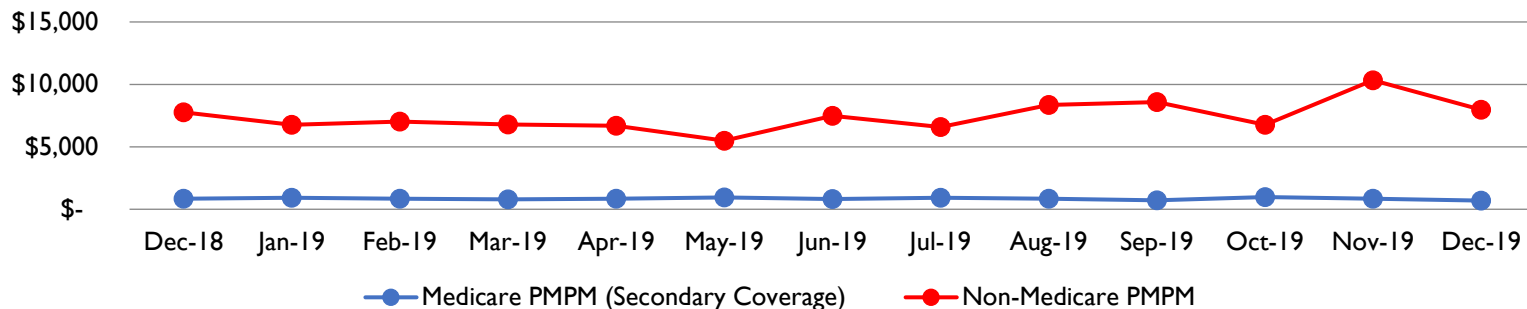
Non-Medicare Enrollee Profile

Average Age: 46
 Gender: Female 29% Male 71%
 Top Diagnosis: HIV / AIDS

Claims Paid Summary



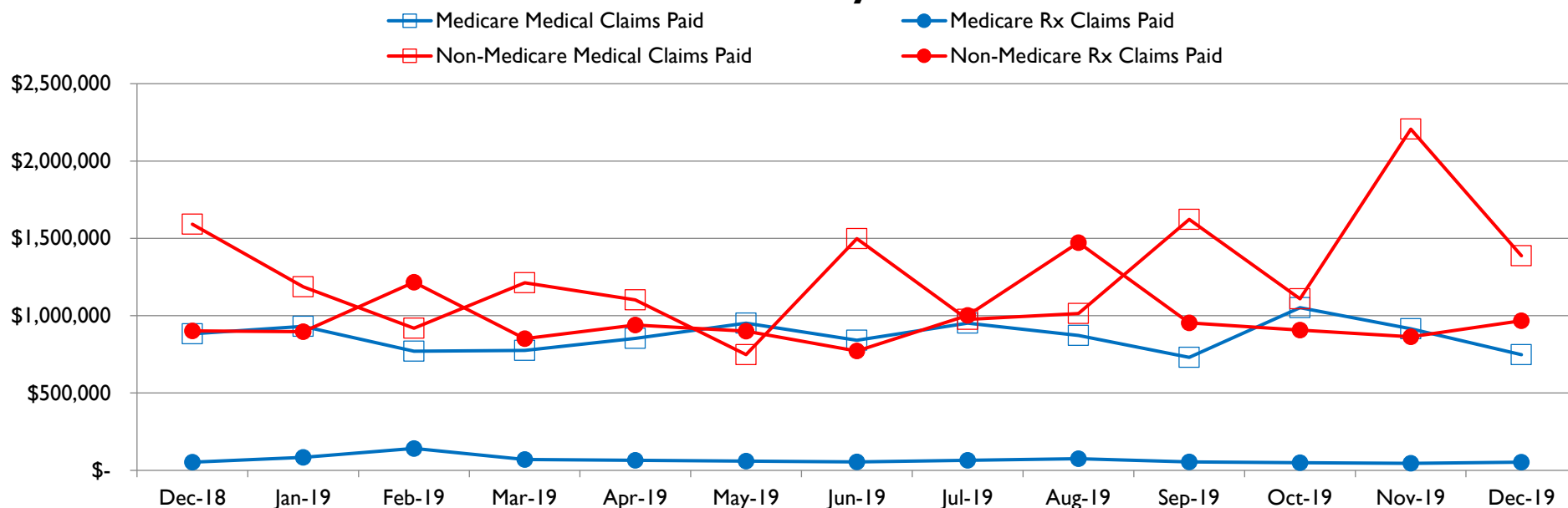
Claims Paid Per Member Per Month



High Dollar Claims (over \$100,000)

20 High Dollar Claims
Total Paid: \$3,509,561

Medical & Pharmacy Claims Paid

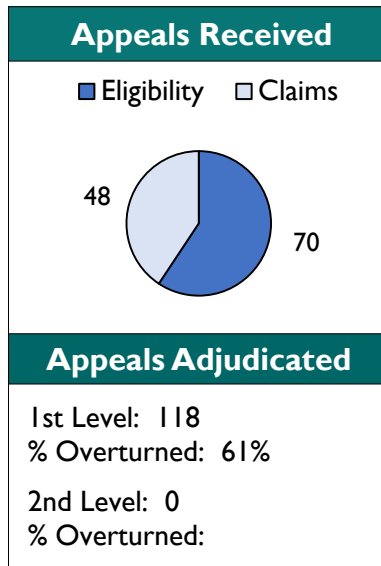
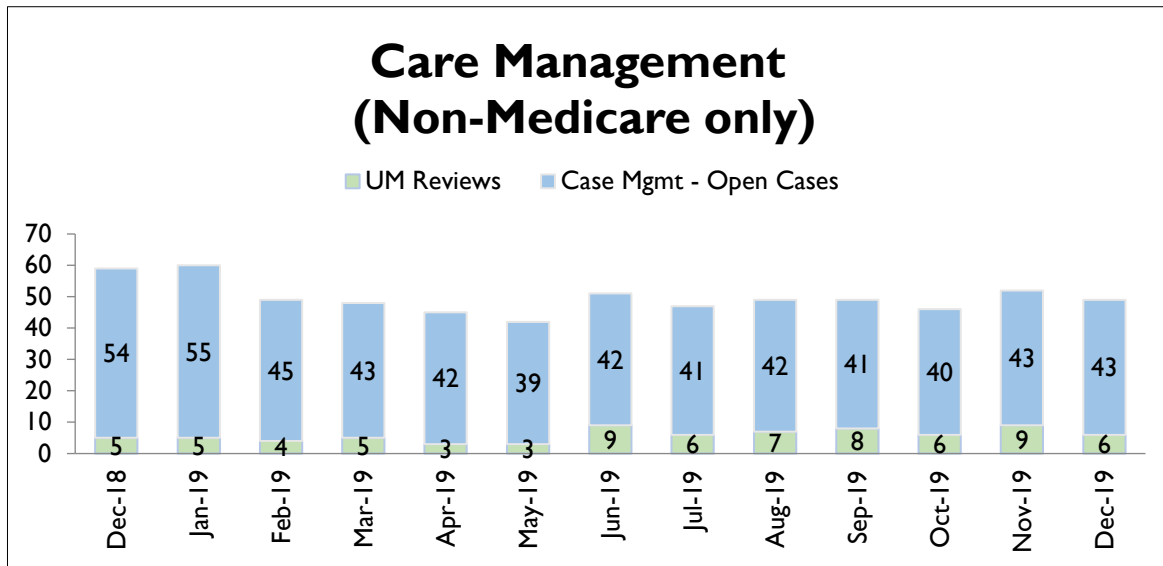


Other Activity



Service Levels

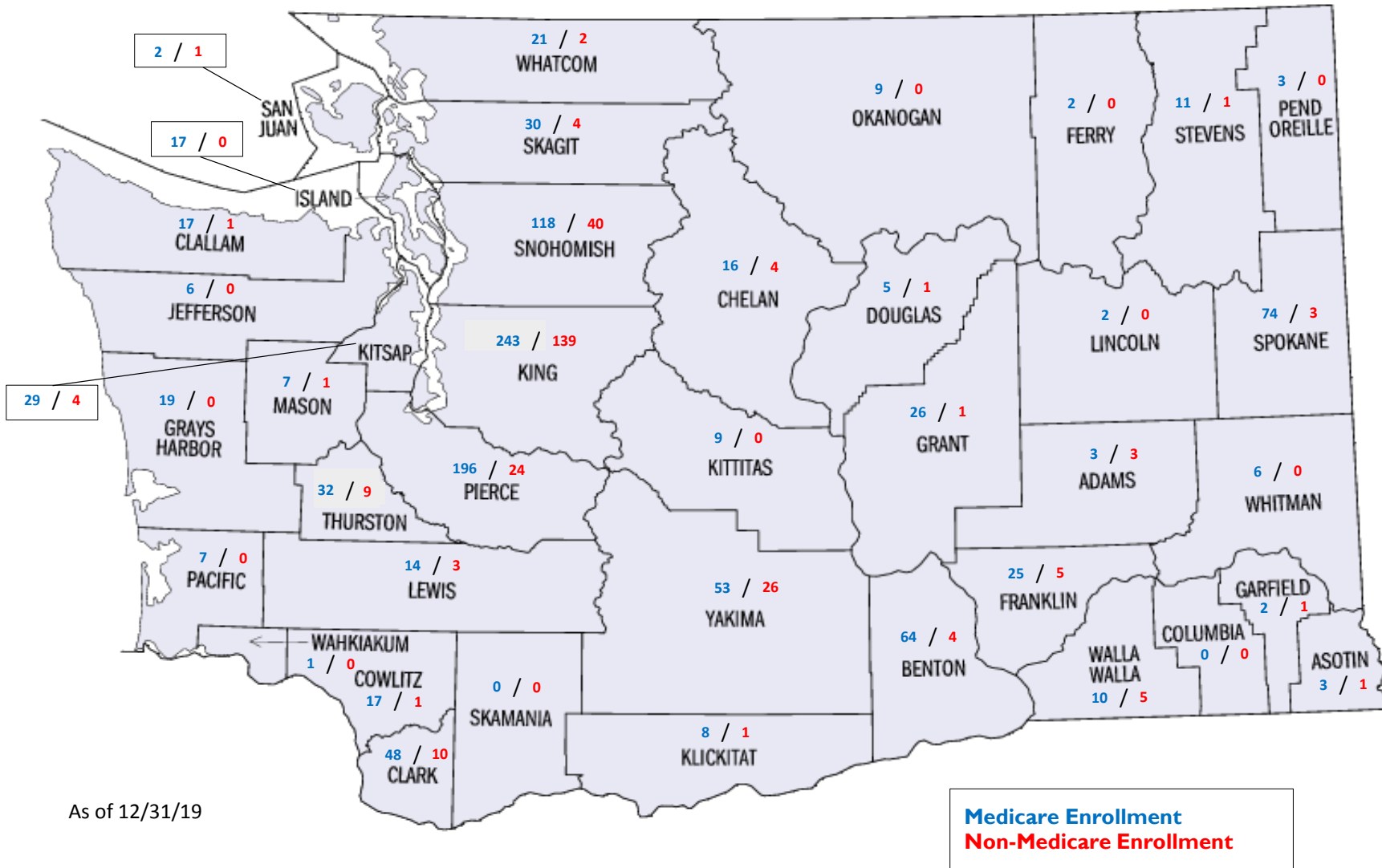
Metric	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Customer Service:													
Average Calls per Day	34	40	53	39	34	30	31	36	23	28	28	32	39
Speed of Answer (Standard 60 Sec)	34	46	49	30	50	57	64	81	68	90	37	34	43
Top Call Reason	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status
Claims:													
Claims Processing Accuracy (Standard 97%)	99.2%	98.4%	99.7%	99.0%	99.1%	100.0%	99.7%	99.7%	99.5%	99.7%	99.8%	99.7%	99.7%
30-Day Clean Claims Processing (Standard 100%)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



OIC Complaints

One complaint received April 2019. Provider disputed enrollee's termination of coverage and our request for claim refunds. Decision upheld.

Enrollment by County

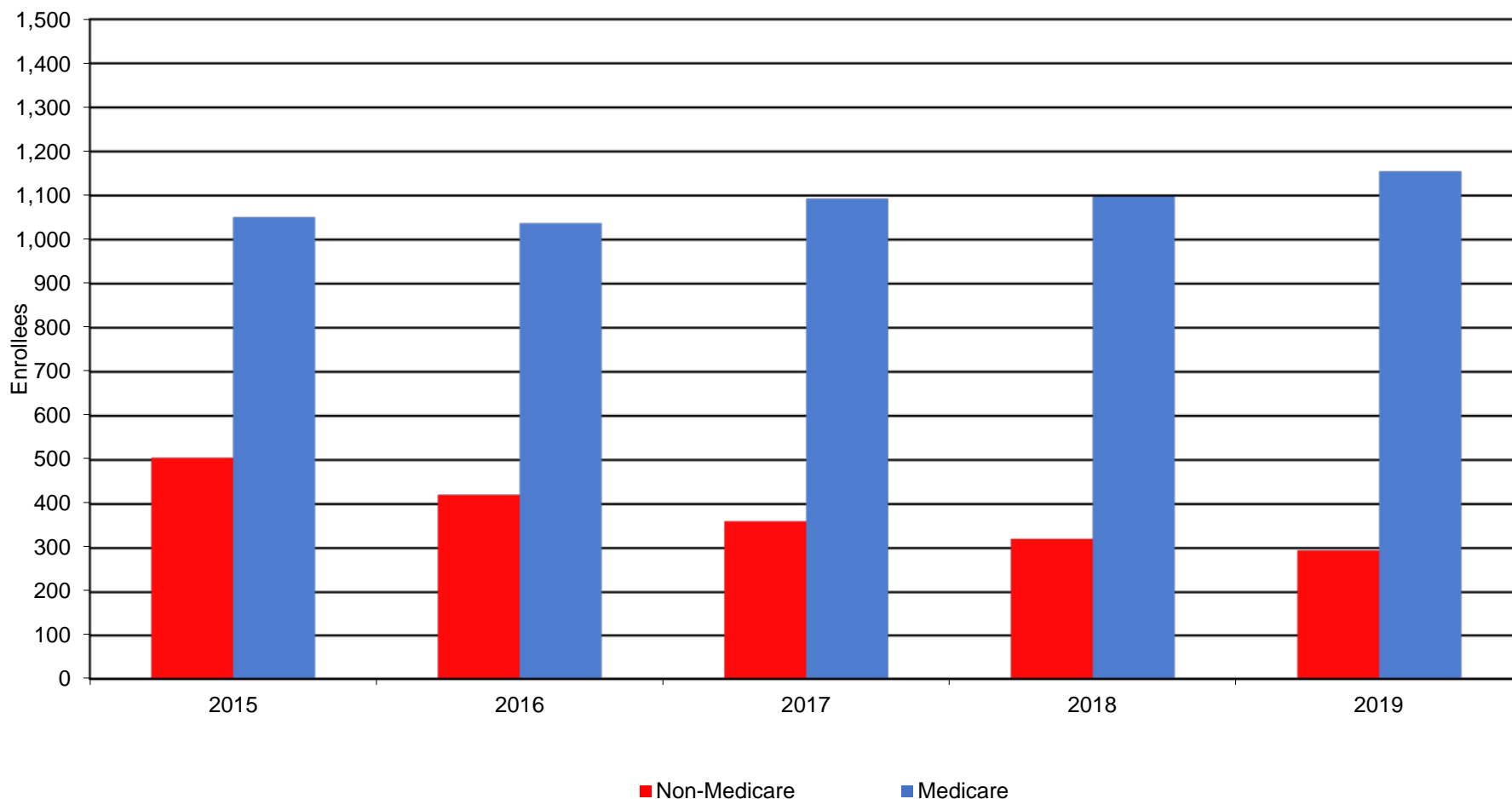


As of 12/31/19

Combined Total Enrollment



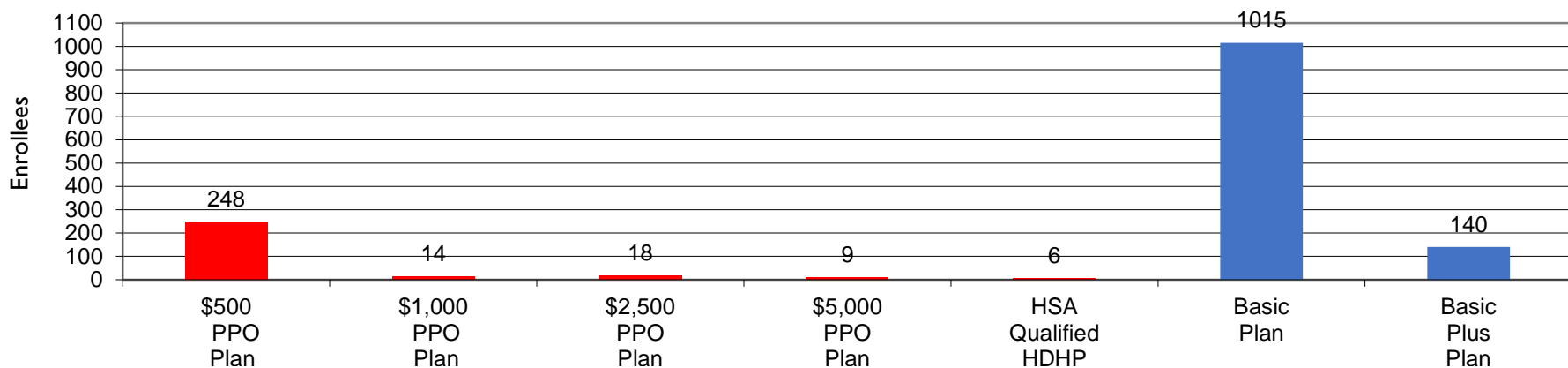
This chart has been modified to reflect a rolling 5-year trend of total enrollment within WSHIP at year end. Medicare enrollment has gradually increased from year to year. Non-Medicare enrollment has gradually decreased. In 2019 Medicare enrollment increased by 5.3%, while Non-Medicare enrollment decreased by 8.1%





Plan and Age Distribution

PPO Plan					HSA PPO Plan		Basic Plan / Basic Plus		
Age	\$500	\$1,000	\$2,500	\$5,000	Age	\$3,000	Age	Basic Plan	Basic Plus
0-18	7	2	0	1	0-18	1	0-18	0	0
19-29	5	1	1	0	19-29	0	19-29	6	0
30-34	13	2	2	0	30-34	0	30-34	27	0
35-39	35	3	1	0	35-39	0	35-39	32	0
40-44	56	2	1	2	40-44	0	40-44	51	2
45-49	46	0	2	4	45-49	1	45-49	66	2
50-54	38	2	5	0	50-54	0	50-54	104	7
55-59	32	0	2	2	55-59	0	55-59	185	14
60-64	10	2	4	0	60-64	4	60-64	235	24
65-69	2	0	0	0	65-69	0	65-69	137	31
70-74	2	0	0	0	70-74	0	70-74	88	24
75-79	2	0	0	0	75-79	0	75-79	47	18
80-84	0	0	0	0	80-84	0	80-84	26	16
85+	0	0	0	0	85+	0	85+	11	2
	248	14	18	9		6		1015	140
PPO Plan Enrollment = 289					HSA Plan Enrollment = 6		Medicare Enrollment = 1,155		
Non-Medicare Enrollment = 295									



Non-Medicare vs. Medicare Claims Costs

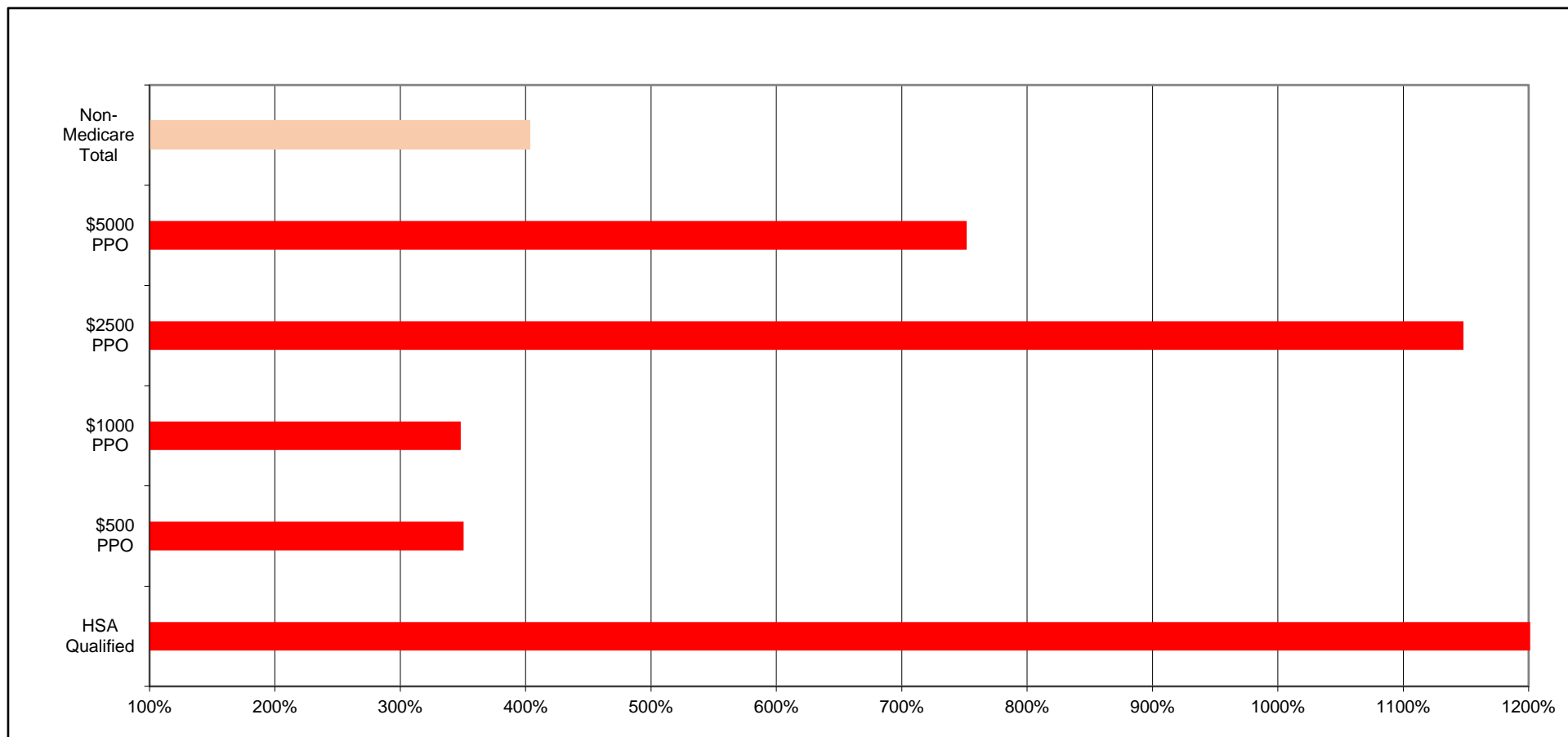


Non-Medicare vs. Medicare Claim Costs - 2019		
	Non-Medicare	Medicare
Enrollment Count	295	1,155
Medical Claims	\$15 million	\$10.4 million
Pharmacy Claims	\$11.7 million	\$ 0.8 million
Total Claims	\$26.7 Million	\$11.2 Million
Loss Ratio	471%	219%
Claims Costs Per Enrollee Per Month (PEPM)	\$7,398	\$846

Non-Medicare Loss Ratio



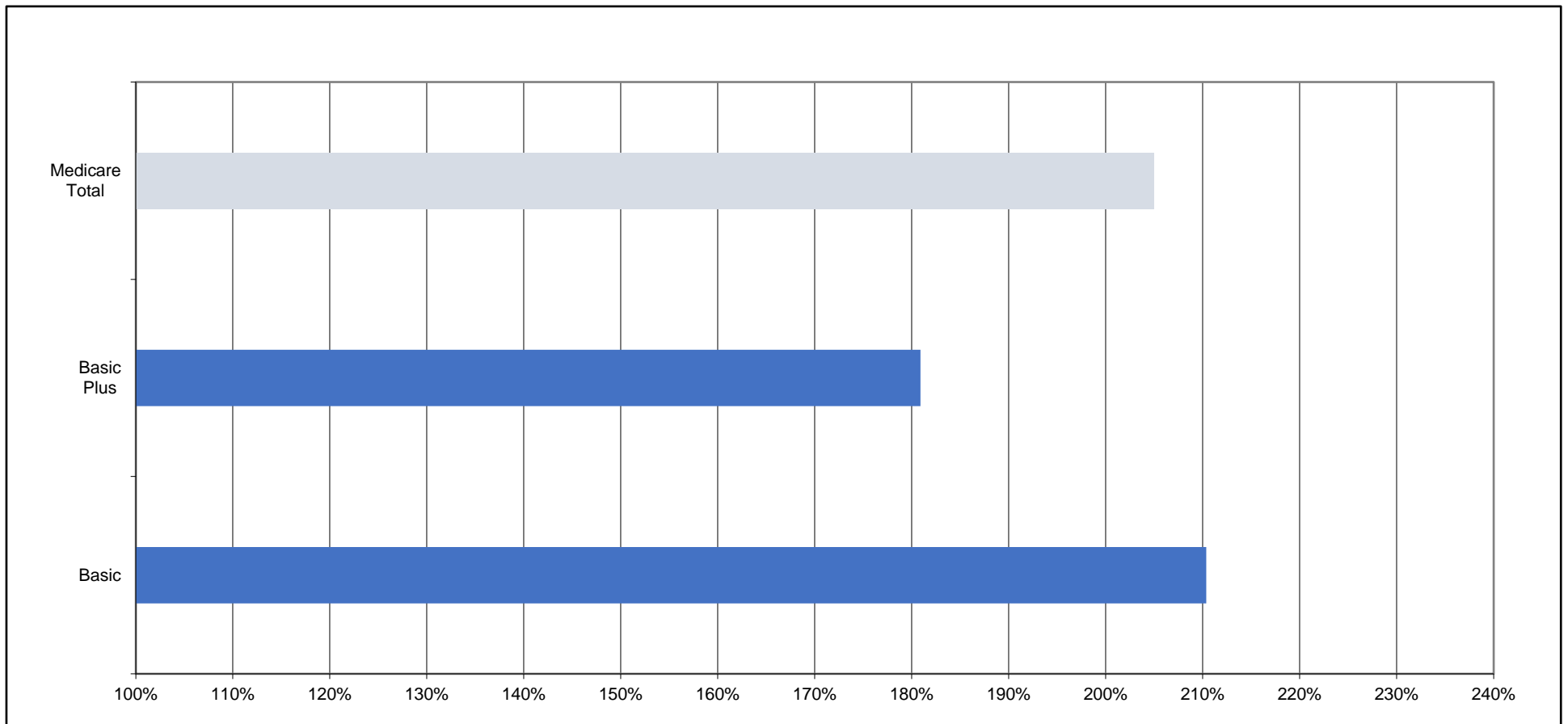
This chart illustrates the loss ratio for the calendar year for WSHIP Non-Medicare plans. Loss ratio is the proportionate relationship of total paid claims divided by total premiums.



Medicare Loss Ratio



This chart illustrates the loss ratio for the calendar year for WSHIP Medicare plans. Loss ratio is the proportionate relationship of total paid claims divided by total premiums.





Cost Sharing

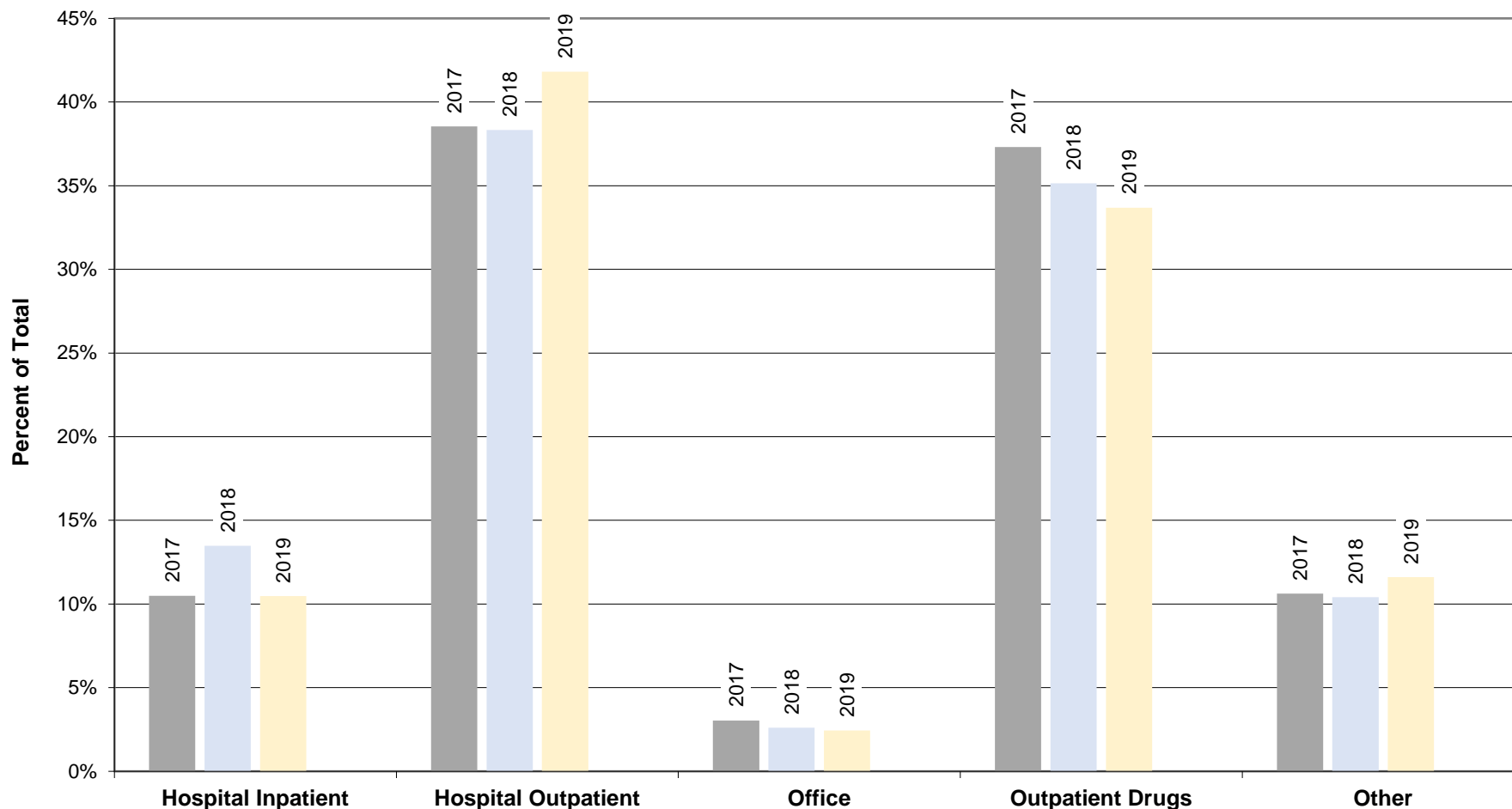
This chart illustrates the cost sharing on a per enrollee per month (PEPM) basis. Enrollees' totals include all out-of-pocket related health plan costs (co-pays, deductibles, coinsurance) in addition to the annual premium.

	Annual Totals		PEPM	
	Enrollee Paid	Total Plan Paid	Enrollee Costs	Plan Costs
Preferred Provider Plan	\$ 6,822,143	\$ 25,350,733	\$ 2,025	\$ 7,157
HSA Qualified Plan	\$ 128,297	\$ 1,166,592	\$ 2,063	\$ 14,956
Total Non-Medicare	\$ 6,950,440	\$ 26,517,325	\$ 2,025	\$ 7,325
Basic Plus	\$ 1,002,795	\$ 1,814,071	\$ 558	\$ 1,003
Basic	\$ 4,460,820	\$ 9,383,810	\$ 390	\$ 818
Total Medicare	\$ 5,463,615	\$ 11,197,880	\$ 413	\$ 843
Total All Plans	\$ 12,414,055	\$ 37,715,206	\$ 758	\$ 2,231

Distribution of Claim Payments



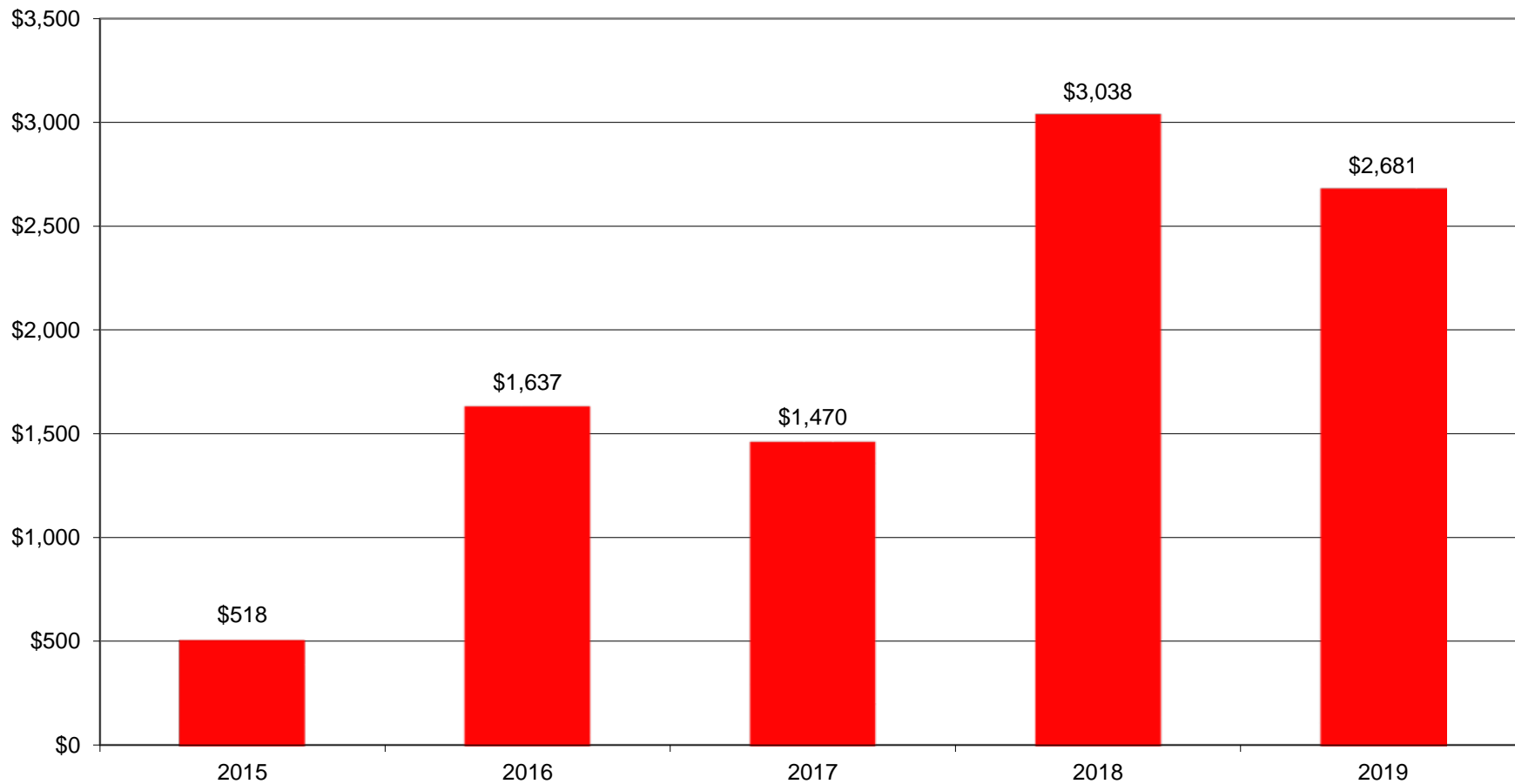
This chart illustrates the total annual combined Medicare and Non-Medicare medical and pharmacy claims paid for each place of service as a percent of the total annual cost. "Other" is a total of services not within the defined labels below, such as Ambulance, Community Mental Health Center, Home Health / Hospice, and Substance Abuse Treatment Center.





Non-Medicare Network Savings

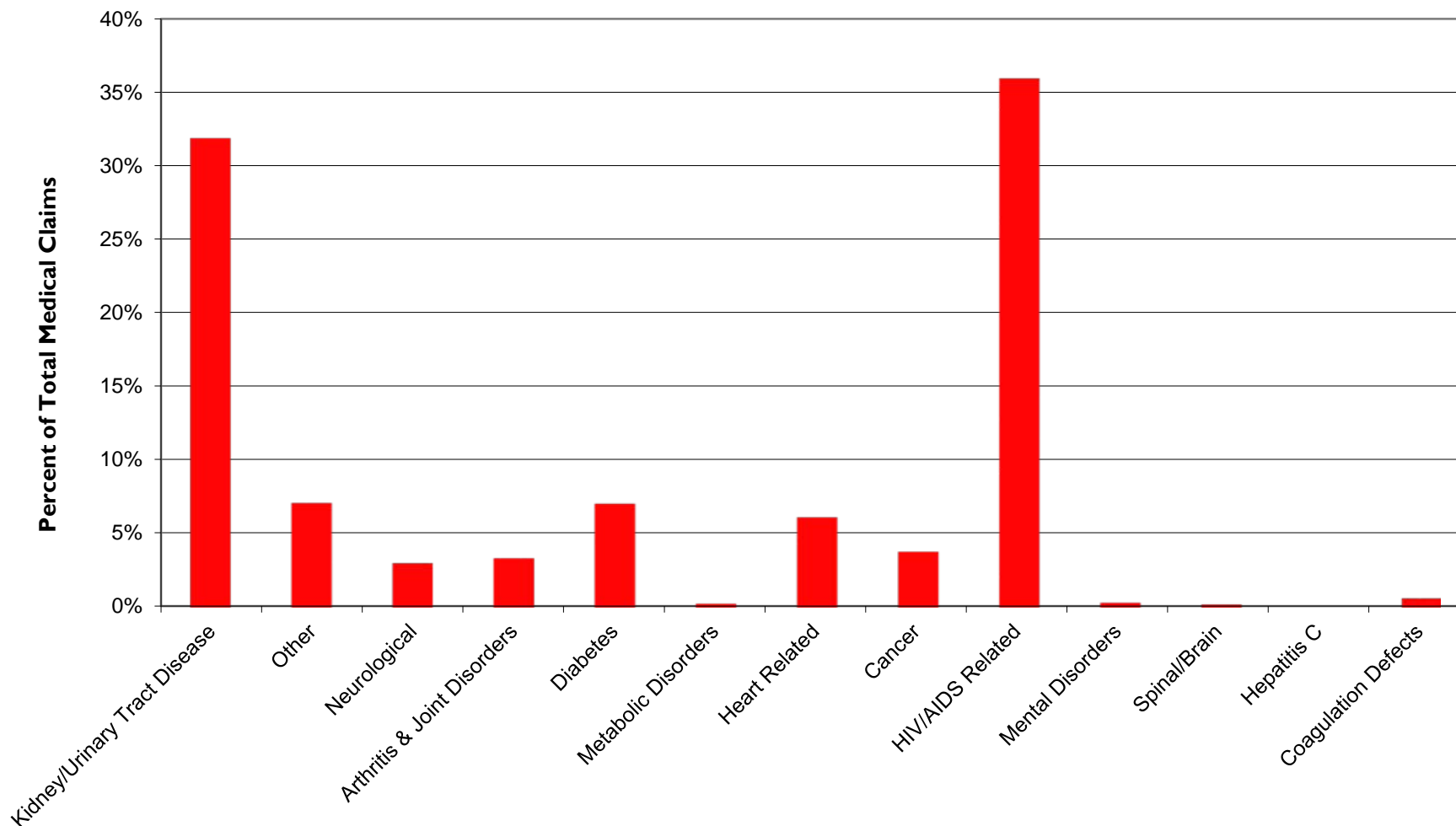
This chart depicts network discounts for the Preferred Provider Plans for paid claims on a Per Enrollee Per Month (PEPM) basis for Non-Medicare plans. The total network savings was 36.8%. These Plans utilized networks 99% of the time.



Non-Medicare Diagnosis Categories



This chart depicts the paid medical claims based upon Major Diagnosis Categories for all Non-Medicare plans. The percent of WSHIP claims billed under the HIV/AIDS-Related Diagnosis Category in 2019 for Non-Medicare was 36%.



Medicare Diagnosis Categories



This chart depicts the paid medical claims based upon Major Diagnosis Categories for all Medicare plans. The percent of WSHIP claims billed under the Kidney and Urinary Tract Disease Diagnosis Category in 2019 for Medicare was 74%.

