



WSHIP Yearly Operating Report 2022

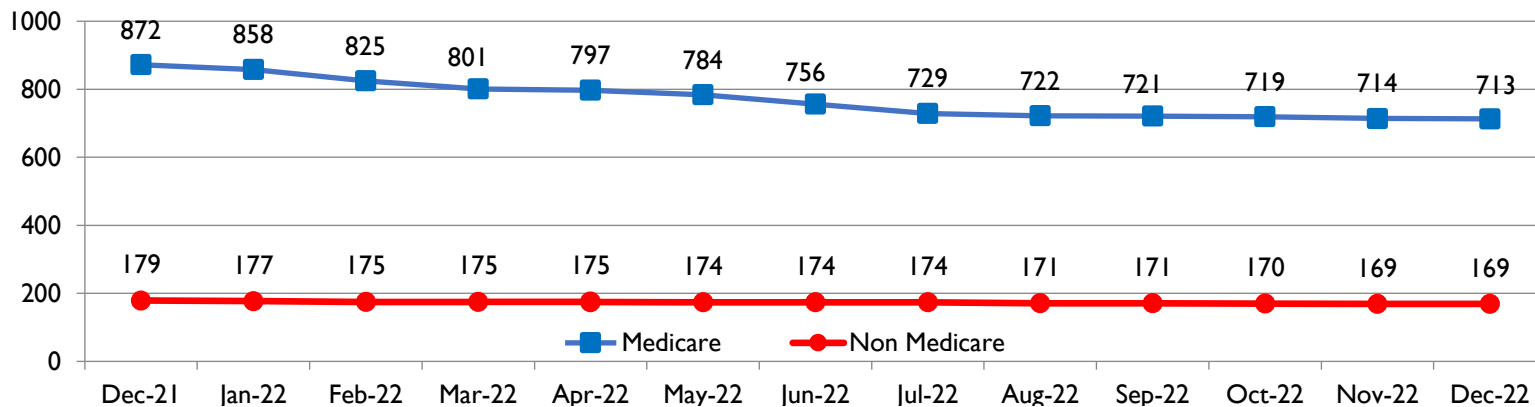
An Annual Overview Summary of the Administrator's Operations and Pool Activities

Administered by Benefit Management, LLC





Enrollment Summary

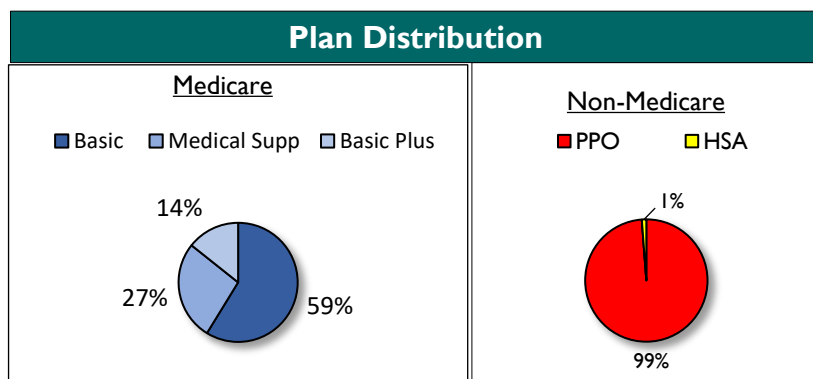


Applications Received

Medicare: 5

Non-Medicare: 0 (Closed)

Individuals	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Total Enrollment	1051	1033	1000	976	972	958	930	903	893	892	889	883	882
3rd Party Sponsorship													
Non-Medicare	629 (60%)	622 (60%)	600 (60%)	581 (60%)	579 (60%)	572 (60%)	553 (59%)	527 (59%)	517 (58%)	522 (59%)	519 (59%)	517 (59%)	515 (58%)
EHIP	138 (77%)	136 (78%)	136 (78%)	136 (78%)	136 (78%)	136 (78%)	136 (78%)	136 (78%)	133 (77%)	134 (77%)	133 (77%)	134 (79%)	134 (79%)
Other (Mostly AKF)	123	122	122	122	122	122	122	122	120	120	120	120	120
Medicare (Mostly AKF)	15	14	14	14	13	14	14	14	13	13	13	14	14
Medicare (Mostly AKF)	491 (56%)	486 (57%)	464 (56%)	445 (56%)	443 (56%)	436 (55%)	412 (53%)	391 (54%)	384 (53%)	388 (53%)	386 (53%)	383 (54%)	381 (53%)



Medicare Member Profile

Average Age: 61
 Gender: Female 41% Male 59%
 Top Diagnosis: Kidney & Urinary Disease

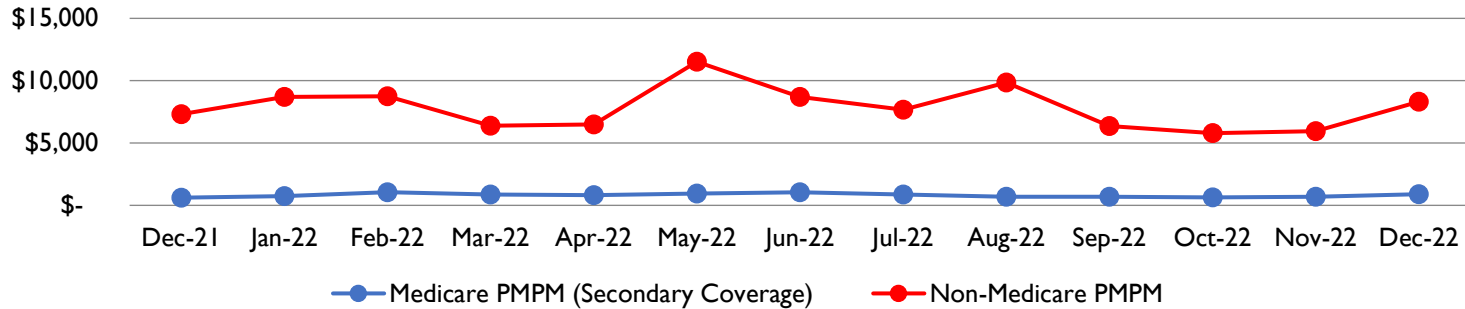
Non-Medicare Member Profile

Average Age: 46
 Gender: Female 30% Male 70%
 Top Diagnosis: HIV / AIDS



Claims Paid Summary

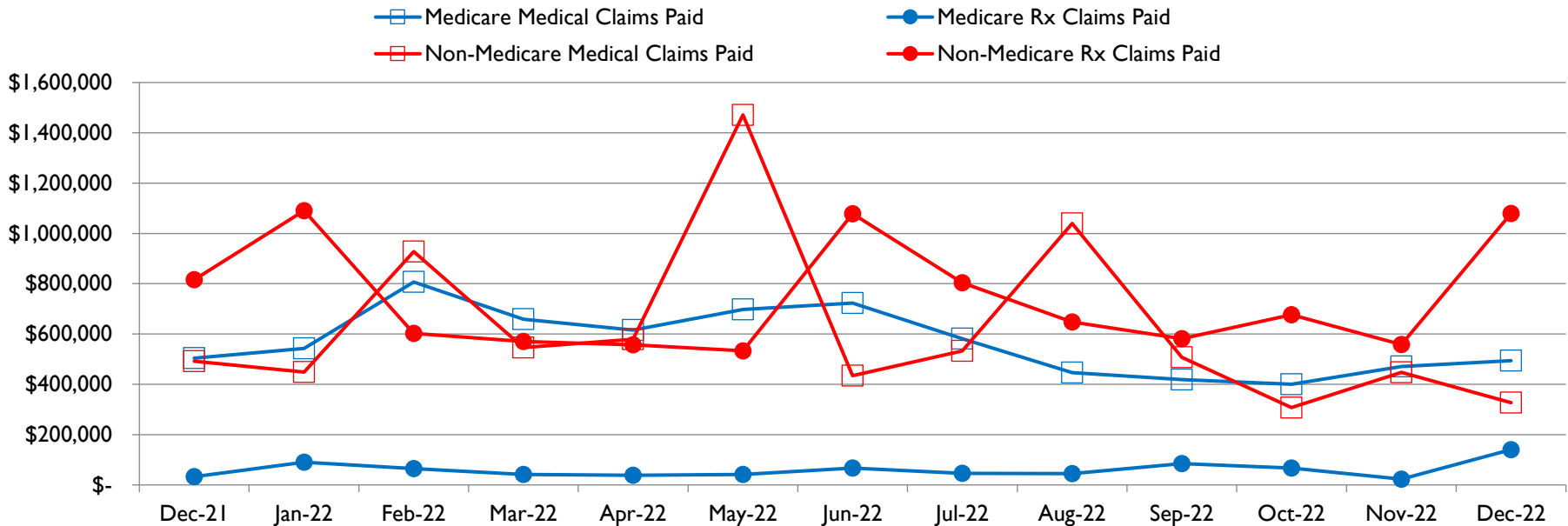
Claims Paid Per Member Per Month



High Dollar Claims (over \$100,000)

5 High Dollar Claims
Total Paid:
\$1,522,914.34

Medical & Pharmacy Claims Paid

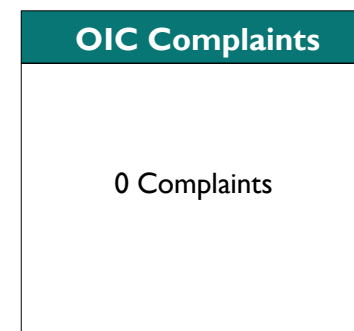
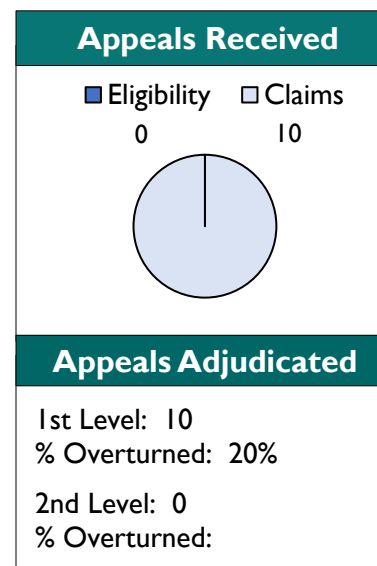
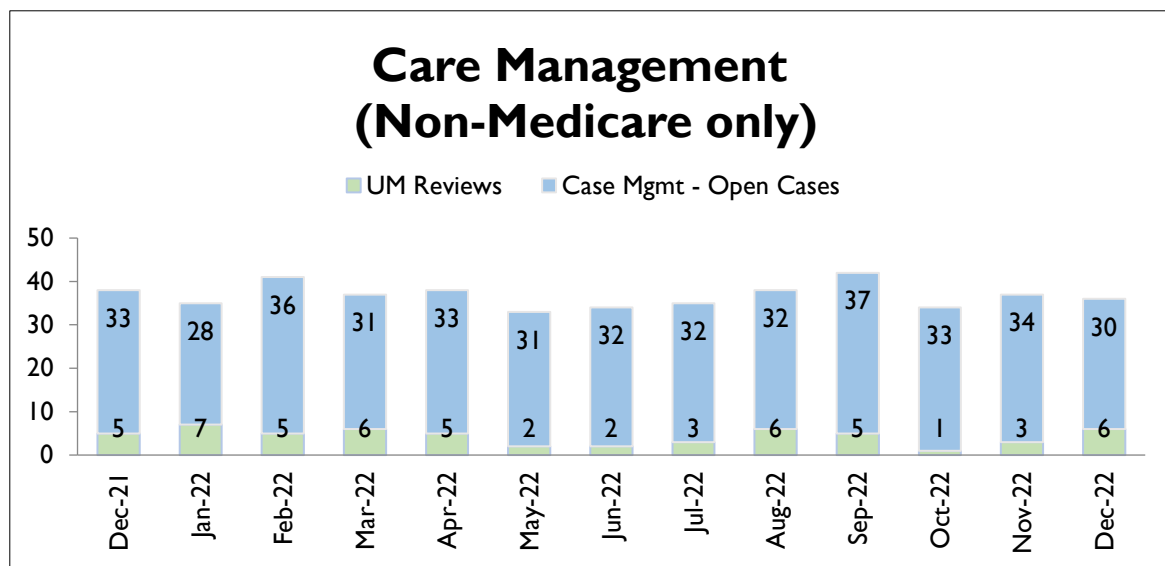


Other Activity

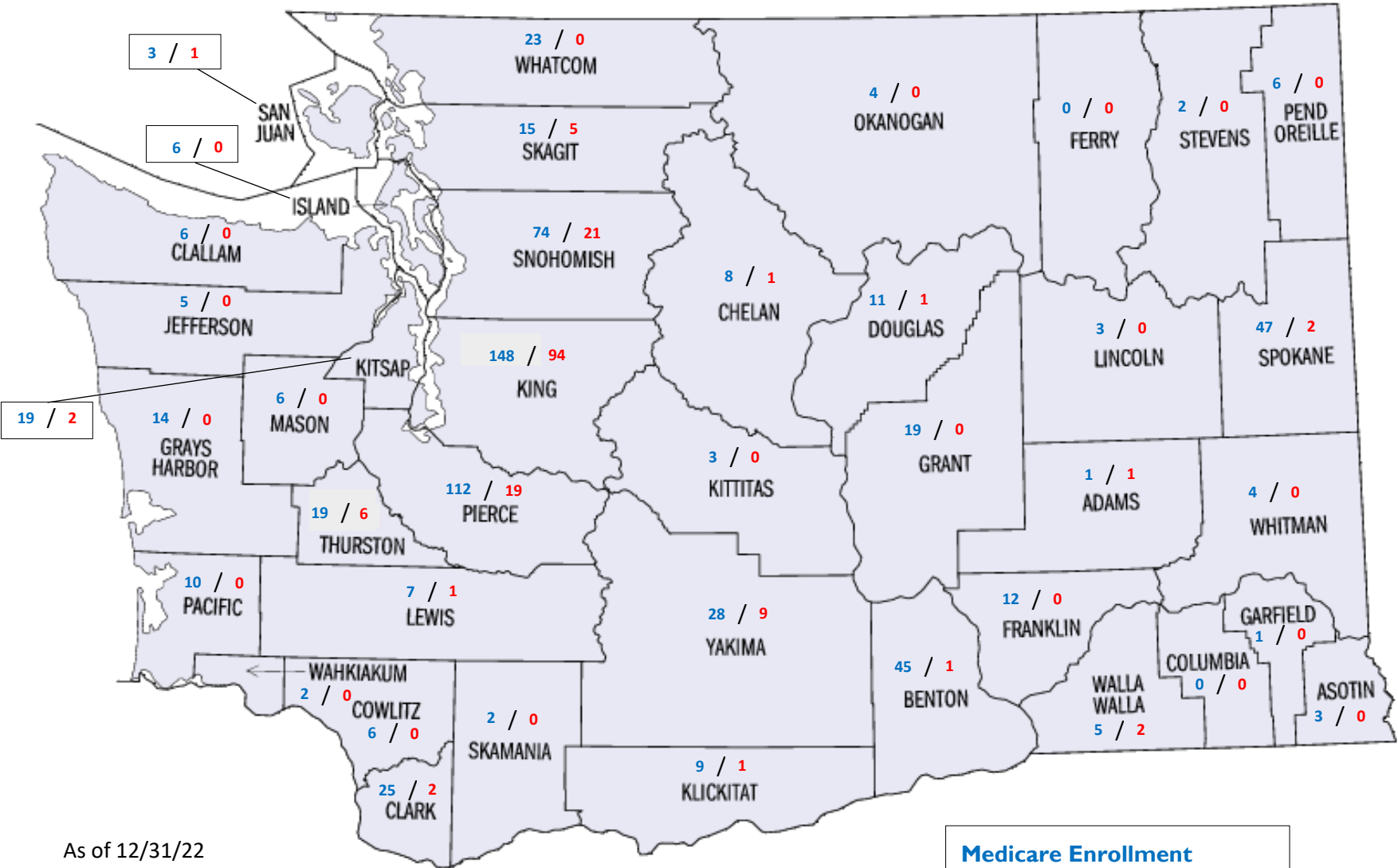


Service Levels

Metric	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Customer Service:													
Average Calls per Day	42	44	33	34	35	37	38	39	41	41	41	42	40
Speed of Answer (Standard 60 Sec)	55	87	270	268	171	50	53	48	60	110	97	122	191
Top Call Reason	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status	Status
Claims:													
Claims Processing Accuracy (Standard 97%)	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
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%



Enrollment by County



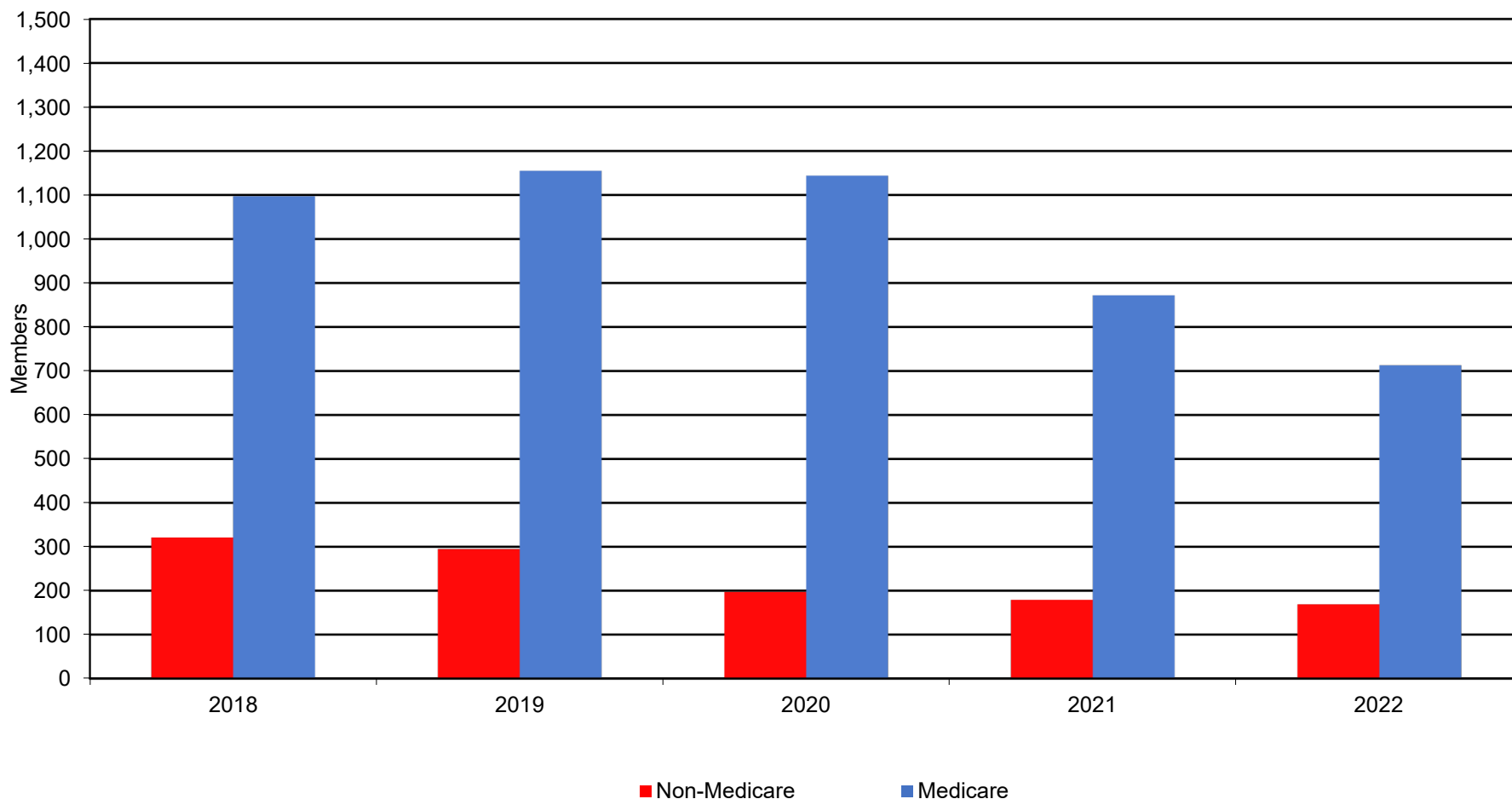
As of 12/31/22

Medicare Enrollment
Non-Medicare Enrollment

Combined Total Enrollment



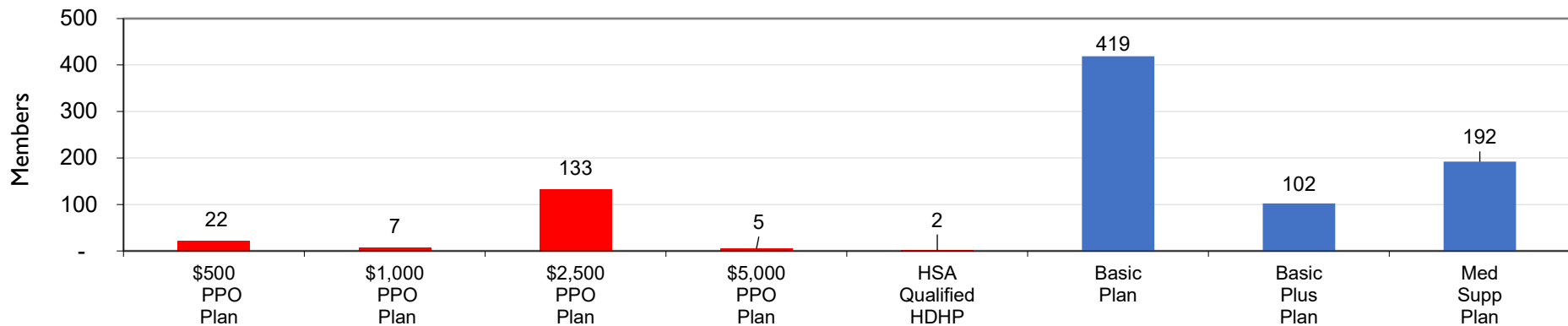
This chart has been modified to reflect a rolling 5-year trend of total enrollment within WSHIP at year end. In 2022, Medicare enrollment decreased by 18.2%, while Non-Medicare enrollment decreased by 5.60%



Plan and Age Distribution



PPO Plan					HSA PPO Plan		Basic Plan			
Age	\$500	\$1,000	\$2,500	\$5,000	Age	\$3,000	Age	Basic Plan	Basic Plus	Med Supp
0-18	2	1	0	0	0-18	0	0-18	0	0	0
19-29	7	1	0	0	19-29	0	19-29	1	0	3
30-34	2	0	3	0	30-34	0	30-34	5	0	6
35-39	1	0	10	0	35-39	0	35-39	6	0	8
40-44	3	3	18	1	40-44	0	40-44	23	0	7
45-49	1	1	30	0	45-49	1	45-49	20	1	15
50-54	2	0	26	2	50-54	0	50-54	47	2	20
55-59	2	1	25	0	55-59	0	55-59	60	8	28
60-64	1	0	10	2	60-64	1	60-64	87	12	48
65-69	1	0	7	0	65-69	0	65-69	72	22	24
70-74	0	0	2	0	70-74	0	70-74	51	24	16
75-79	0	0	2	0	75-79	0	75-79	24	17	9
80-84	0	0	0	0	80-84	0	80-84	19	8	5
85+	0	0	0	0	85+	0	85+	4	8	3
	22	7	133	5		2		419	102	192
PPO Plan Enrollment = 167					HSA Plan Enrollment = 2					
Non-Medicare Enrollment = 169							Medicare Enrollment = 713			
Total Enrolment = 882										



Non-Medicare vs. Medicare Claim Costs

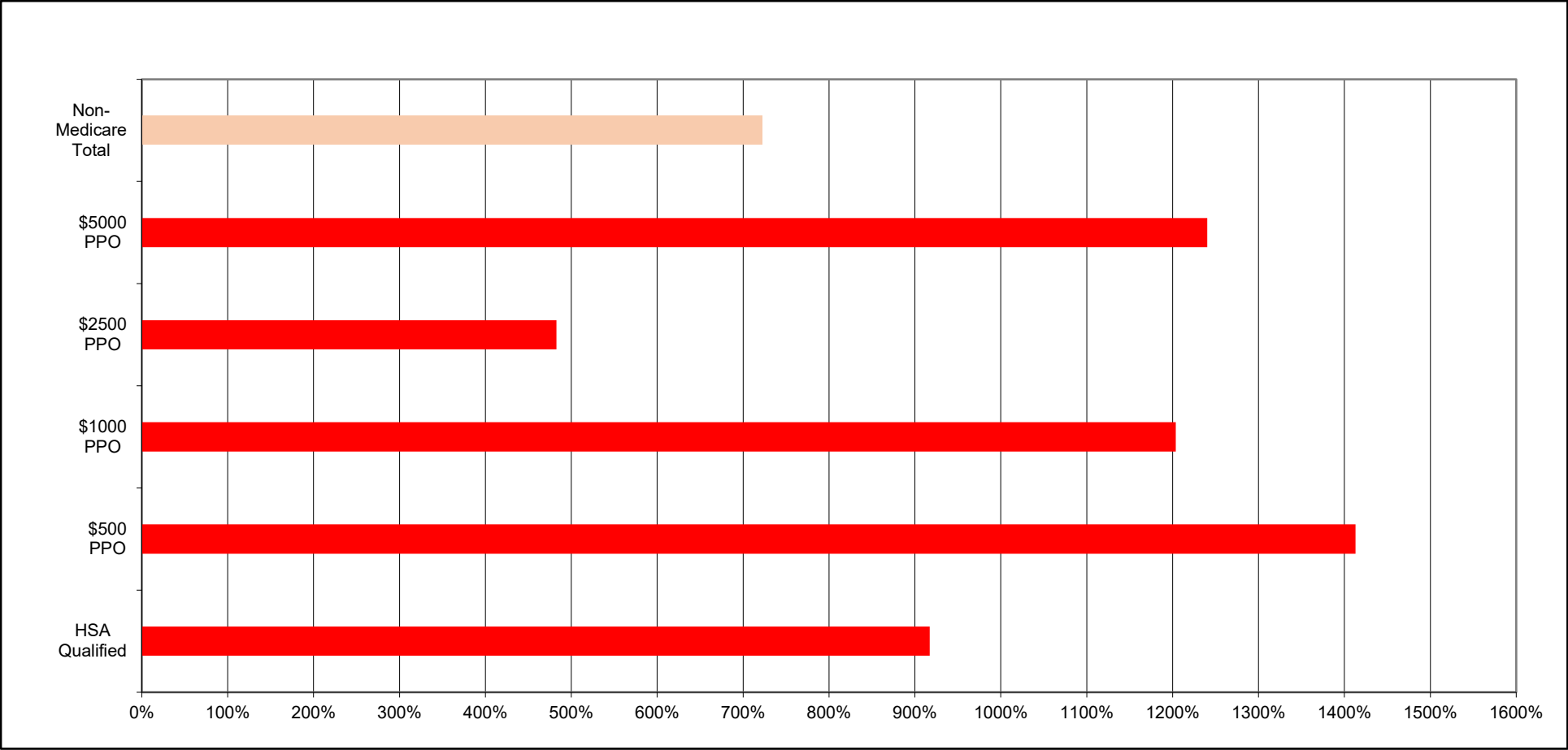


Non-Medicare vs. Medicare Claim Costs - 2022		
	Non-Medicare	Medicare
Medical Claims	\$7.55 million	\$6.84 million
Pharmacy Claims	\$8.68 million	\$ 0.74 million
Total Claims	\$16.24 Million	\$7.59 Million
Claims Costs Per Member Per Month (PMPM)	\$7,841	\$831

Non-Medicare Loss Ratio



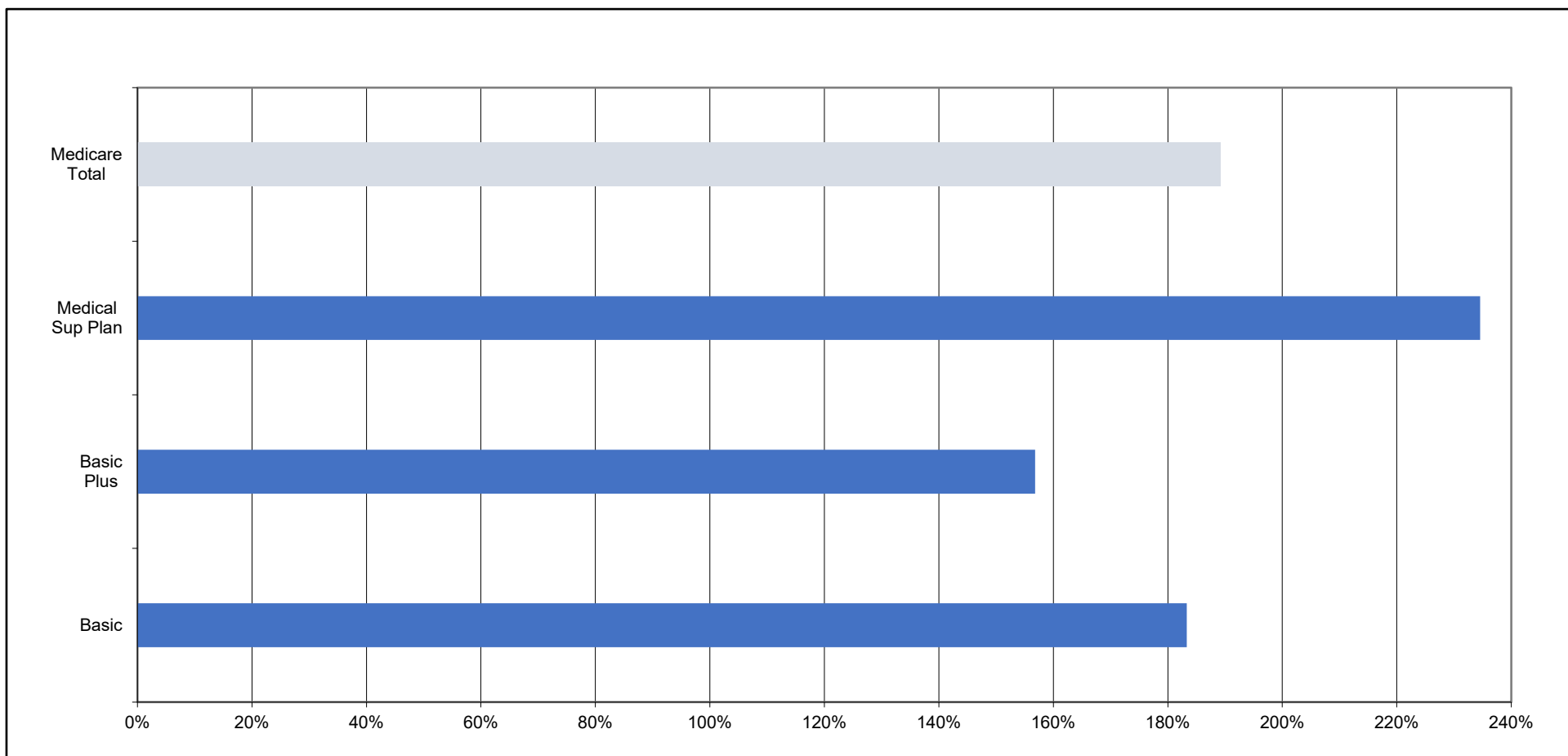
This chart illustrates the loss ratio for the calendar year for WSHIP Non-Medicare plans. Loss ratio is the proportionate relationship of total paid claims divided by total premiums.



Medicare Loss Ratio



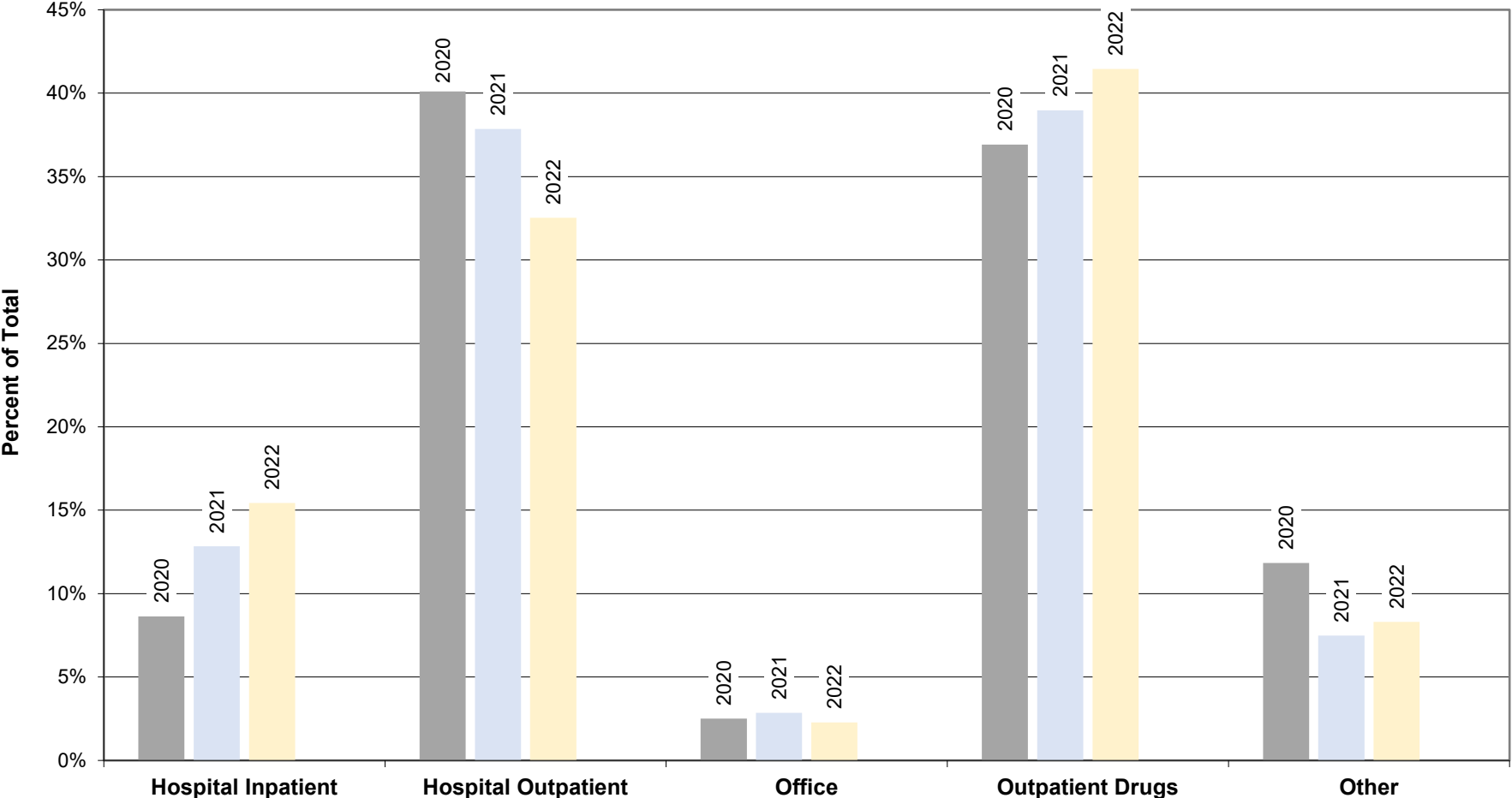
This chart illustrates the loss ratio for the calendar year for WSHIP Medicare plans. Loss ratio is the proportionate relationship of total paid claims divided by total premiums.



Distribution of Claim Payments



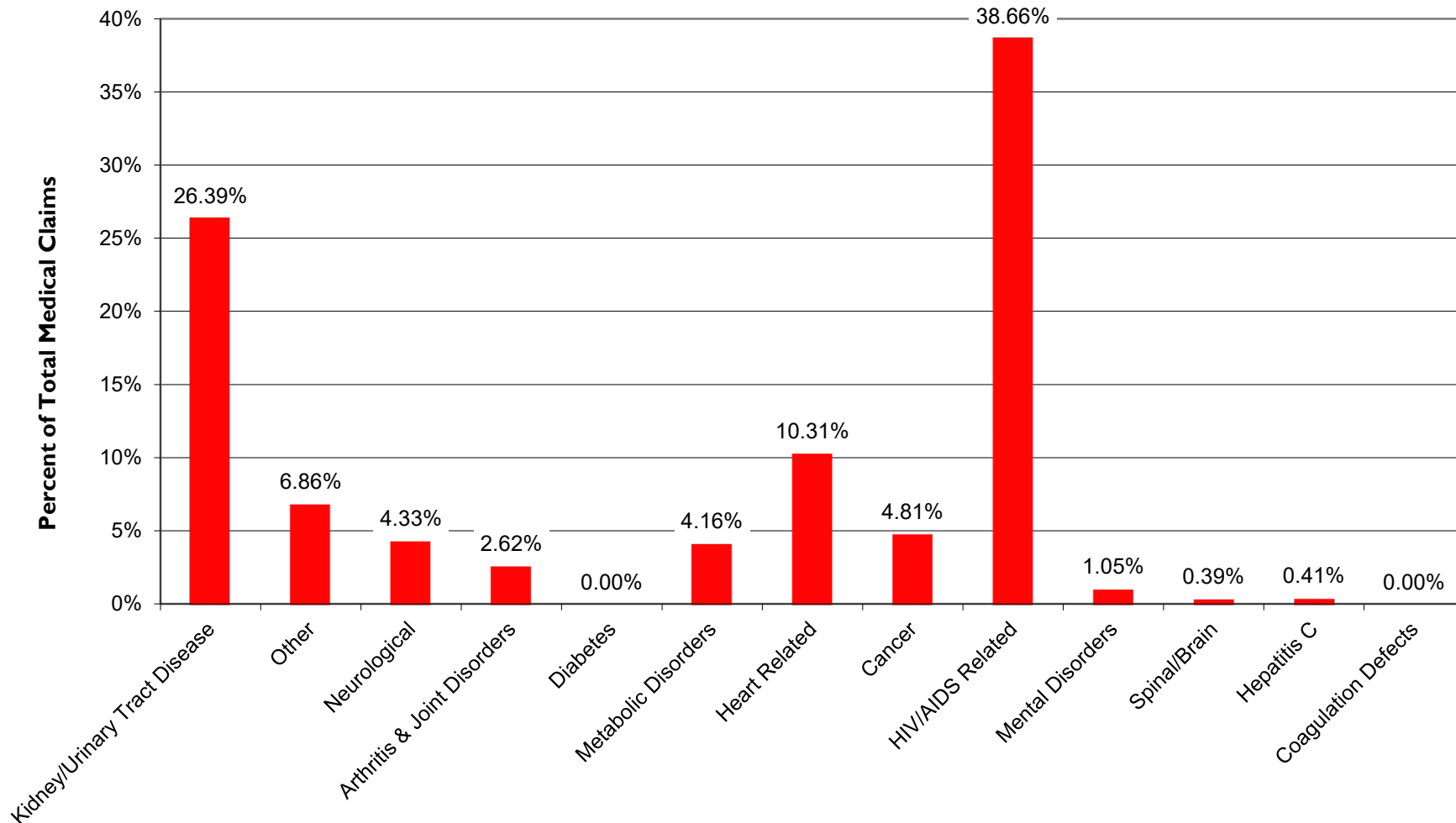
This chart illustrates the total annual combined Medicare and Non-Medicare medical and pharmacy claims paid for each place of service as a percent of the total annual cost. "Other" is a total of services not within the defined labels below, such as Ambulance, Community Mental Health Center, Home Health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



Non-Medicare Diagnosis Categories



This chart depicts the paid medical claims based upon Major Diagnosis Categories for all Non-Medicare plans. The percent of WSHIP claims paid under the HIV/AIDS-Related Diagnosis Category in 2022 for Non-Medicare was 39%.



Medicare Diagnosis Categories



This chart depicts the paid medical claims based upon Major Diagnosis Categories for all Medicare plans. The percent of WSHIP claims paid under the Kidney and Urinary Tract Disease Diagnosis Category in 2022 for Medicare was 68%.

