

**GLENBROOK HIGH SCHOOLS
Assistant Superintendent for Business/CSBO
Regular Meeting – Monday, November 9, 2015**

TO: Dr. Michael Riggle
FROM: Hillarie Siena
DATE: November 9, 2015
RE: Discussion/Action: Insurance Cost Containment Discussion

AUGUST

- Board of Education information packet. March 1st through June 30th quarterly claims report will be placed in the information packet.

NOVEMBER

- **Finance Committee regularly scheduled meeting. Review plan year actual claims for full plan year ending August 31st. Review plan enrollment data for new plan year beginning September 1st. Discuss topics for first Cost Containment Committee meeting in December.**
- **Board of Education regularly scheduled meeting. Discuss items from November Finance Committee meeting. Discuss topics for first Cost Containment Committee meeting in December.**

FEBRUARY

- Finance Committee regularly scheduled meeting. Review September 1st through November 30th quarterly claims report. Discuss items from December Cost Containment Committee meeting.
- Board of Education regularly scheduled meeting. Discuss items from February Finance Committee meeting.

MARCH/APRIL

- Meet with Hub International to review claims, trend data and plan design, and obtain recommendation for calculated premium increases. Review of SSCRMP pool performance.

APRIL

- Board of Education regularly scheduled meeting. Present renewal information (includes claims data through February) with recommendations for plan changes. Review SSCRMP pool performance.
- Present renewal information and recommended plan changes to the Cost Containment Committee.

MAY

- Present renewal information and recommended plan changes to all staff.
- Begin open enrollment period.

It is important to note differing time periods for insurance renewals and/or implementation of regulatory mandates.

SSCRMP – Key Dates

- The SSCRMP pool benefit period runs from July 1 – June 30.
- SSCRMP shared cost items renewal is July 1st.
- All requests for quotes must be provided to the broker by the preceding January.

D225 – Key Dates

- The District 225 benefit year runs from September 1 – August 31.
- Open enrollment runs May-July. All SSCRMP plan changes impacting D225 begin on September 1st.

Affordable Care Act – Key Dates

- The Affordable Care Act plan year runs from January 1 – December 31.
- All mandatory plan changes beginning January 1st impact D225 the following September 1st.
- Grandfathered status for all District 225 plans expired on August 31, 2014.

Glenbrook School District # 225
Aggregate Report - PPO & Rx (Group # P21650)

ASO
 9/11/2014 - 8/31/2015

A Month	B Employee Enrollment		C GROSS CLAIMS		D Blue Shield		E C+D		F Access Fee		G Amounts over ISL \$250K		H ISL Credits		I Adj. Gross = Access Fees + ISL Credits		J FIXED COSTS		K Individual Stop-Loss Premium		L Rx Rebates		M Adjustments		N Total Cost	
	483	467	Blue Gross	Blue Shield	Total Gross Medical	Access Fee	Amounts over ISL \$250K	ISL Credits	Adj. Gross = Access Fees + ISL Credits	Admin. Fee	Individual Stop-Loss Premium	Rx	Rx Rebates	Adjustments	Total Cost											
Sept.	483	467	\$ 287,173	\$ 189,204	\$ 476,376	\$ 2,808	\$ -	\$ -	\$ 479,184	\$ 23,342	\$ 15,828	\$ 158,717	\$ (14,208)	\$ 87	\$ 662,960											
Oct.	467	472	\$ 84,501	\$ 187,286	\$ 271,737	\$ 825	\$ -	\$ -	\$ 272,562	\$ 13,315	\$ 15,304	\$ 180,811	\$ -	\$ -	\$ 481,992											
Nov.	472	471	\$ 189,475	\$ 156,798	\$ 346,273	\$ 1,753	\$ -	\$ -	\$ 348,026	\$ 16,967	\$ 15,487	\$ 157,523	\$ -	\$ -	\$ 537,984											
Dec.	471	467	\$ 202,478	\$ 209,704	\$ 412,180	\$ 1,886	\$ -	\$ -	\$ 414,065	\$ 20,197	\$ 15,435	\$ 218,409	\$ (12,175.88)	\$ -	\$ 655,929											
Jan.	467	466	\$ 317,218	\$ 203,188	\$ 520,406	\$ 3,066	\$ -	\$ -	\$ 523,472	\$ 25,500	\$ 15,304	\$ 195,293	\$ -	\$ (2,326)	\$ 757,241											
Feb.	466	461	\$ 190,980	\$ 189,438	\$ 380,418	\$ 1,939	\$ -	\$ -	\$ 382,357	\$ 18,640	\$ 15,271	\$ 145,867	\$ -	\$ (5,906)	\$ 556,230											
Mar.	461	459	\$ 198,301	\$ 204,986	\$ 403,287	\$ 2,032	\$ -	\$ -	\$ 405,299	\$ 19,760	\$ 15,107	\$ 181,571	\$ -	\$ 8,232	\$ 629,969											
Apr.	459	458	\$ 203,528	\$ 199,007	\$ 402,533	\$ 1,799	\$ -	\$ -	\$ 406,817	\$ 19,724	\$ 15,041	\$ 179,939	\$ (12,803.90)	\$ -	\$ 502,221											
May	458	458	\$ 157,736	\$ 169,017	\$ 326,754	\$ 1,369	\$ 17,977	\$ (51,002)	\$ 277,121	\$ 16,011	\$ 15,041	\$ 179,939	\$ -	\$ -	\$ 475,309											
June	458	453	\$ 367,639	\$ 230,265	\$ 597,904	\$ 3,829	\$ 190,123	\$ (17,977)	\$ 583,756	\$ 29,297	\$ 15,009	\$ 214,266	\$ (12,238.52)	\$ -	\$ 830,090											
July	453	459	\$ 223,091	\$ 214,978	\$ 438,069	\$ 1,818	\$ -	\$ (190,123)	\$ 249,763	\$ 21,903	\$ 16,326	\$ 168,618	\$ -	\$ -	\$ 456,611											
Aug.	459	459	\$ 170,264	\$ 250,855	\$ 421,109	\$ 1,624	\$ -	\$ -	\$ 422,733	\$ 21,055	\$ 16,542	\$ 198,570	\$ -	\$ (2,477)	\$ 656,423											
TOTAL	5,575	5,575	\$ 2,592,368	\$ 2,404,656	\$ 4,997,025	\$ 24,748	\$ 356,618	\$ (356,618)	\$ 4,665,154	\$ 245,713	\$ 185,675	\$ 2,160,223	\$ (61,426)	\$ (2,390)	\$ 7,202,949											
AVG	465	465	\$ 216,031	\$ 200,388	\$ 416,419	\$ 2,062	\$ 29,718	\$ (29,718)	\$ 388,763	\$ 20,476	\$ 15,473	\$ 180,919	\$ (4,288)	\$ (199)	\$ 600,246											

Notes: Sept. Adjustment is for August Manual Claim of (\$231.76) and \$319.09 in vendor fees

January adjustment is an ISL credit in error on BCBSIL Bars Bill - researching

February adjustment is an ISL credit in error on BCBSIL Bars Bill - researching

March adjustment corrected Jan and Feb ISL error

August adjustment for incorrect billing of access fee in 2013-2014 plan year

SSCRMP Renewed 7/1

Monthly Factors & Rates	7/01/14 to 6/31/15	7/01/15 to 8/31/15
Individual Stop Loss	\$250,000	\$250,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Access Fee	0.63%	0.63%
Administrative Rate	4.90%	5.00%
Individual Stop-Loss Rate	\$32.77	\$36.04
Aggregate Stop-Loss (Annual)	N/A	N/A

Month	Single		Family		Medicare Single		Medicare Family		Total Enrollment		Premium Equivalency	% of Total Cost to Premium Equivalency
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June		
Sept.	193	194	279	279	4	4	1	1	483	483	\$ 550,132	120.51%
Oct.	194	192	269	269	4	4	0	0	472	472	\$ 531,522	90.68%
Nov.	192	192	276	276	4	4	0	0	472	472	\$ 540,224	99.59%
Dec.	192	192	275	275	4	4	0	0	471	471	\$ 538,774	121.74%
Jan.	192	192	271	271	4	4	0	0	466	466	\$ 532,874	142.08%
Feb.	191	188	271	271	4	4	0	0	481	481	\$ 528,630	104.51%
Mar.	188	185	270	270	4	4	0	0	459	459	\$ 525,456	119.17%
Apr.	185	186	269	269	4	4	0	0	459	459	\$ 525,730	95.40%
May	186	187	268	268	4	4	0	0	458	458	\$ 523,554	168.55%
June	187	183	268	268	4	4	0	0	453	453	\$ 519,200	87.94%
July	183	183	272	272	4	4	0	0	459	459	\$ 527,908	124.34%
Aug.	183	2270	3256	3256	48	48	1	1	5575	5575	\$ 6,377,362	112.95%
Total												

Month	Total Cost/Total Enrollment	Total Cost PEPM
Sept.	\$ 1,373	\$ 1,373
Oct.	\$ 1,032	\$ 1,032
Nov.	\$ 1,140	\$ 1,140
Dec.	\$ 1,393	\$ 1,393
Jan.	\$ 1,622	\$ 1,622
Feb.	\$ 1,194	\$ 1,194
Mar.	\$ 1,387	\$ 1,387
Apr.	\$ 1,094	\$ 1,094
May	\$ 1,036	\$ 1,036
June	\$ 1,812	\$ 1,812
July	\$ 1,008	\$ 1,008
Aug.	\$ 1,430	\$ 1,430
Total	\$ 1,292	\$ 1,292

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills. To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Printed: 9/21/2015

Aggregate Report - H S A & Rx (Group # P41885)
ASO
9/1/2014 - 8/31/2015

A	B	C	D		E	F	G	H	I	J	K			L	M	N	O
			Blue Cross	Blue Shield							Rx	FIXED COSTS					
Month	Employee Enrollment	Blue Cross	Blue Shield	Rx	Total Gross Medical	Access Fee	Amounts over ISL \$250k	ISL Credits	Adj. Gross = Gross Claims + Access Fees + ISL Credits	F+G+H	Admin. Fee	Individual Stop-Loss Premium	Rx Rebates	Adjustments	Total Cost		
Sept.	50	\$ 39,617	\$ 15,349	\$ 5,804	\$ 59,771	\$ 512	\$ -	\$ -	\$ 60,283	\$ 2,844	\$ 1,638	\$ (764)	\$ -	\$ 63,302			
Oct.	46	\$ 27,703	\$ 15,811	\$ 1,919	\$ 45,433	\$ 515	\$ -	\$ -	\$ 45,948	\$ 2,226	\$ 1,507	\$ (702)	\$ 811	\$ 49,790			
Nov.	49	\$ 30,346	\$ 16,030	\$ 3,194	\$ 49,571	\$ 614	\$ -	\$ -	\$ 50,185	\$ 2,429	\$ 1,606	\$ (748)	\$ -	\$ 53,471			
Dec.	49	\$ 17,019	\$ 18,812	\$ 8,036	\$ 43,867	\$ 377	\$ -	\$ -	\$ 44,244	\$ 2,149	\$ 1,606	\$ (748)	\$ -	\$ 47,251			
Jan.	48	\$ 24,457	\$ 15,711	\$ 13,229	\$ 53,397	\$ 415	\$ -	\$ -	\$ 53,812	\$ 2,816	\$ 1,606	\$ (748)	\$ -	\$ 57,286			
Feb.	49	\$ 22,081	\$ 32,742	\$ 15,245	\$ 70,069	\$ 252	\$ -	\$ -	\$ 70,320	\$ 3,433	\$ 1,606	\$ (748)	\$ -	\$ 74,611			
Mar.	49	\$ 23,305	\$ 23,054	\$ 13,890	\$ 60,249	\$ 346	\$ -	\$ -	\$ 60,595	\$ 2,952	\$ 1,606	\$ (748)	\$ -	\$ 64,405			
Apr.	49	\$ 40,278	\$ 24,045	\$ 13,588	\$ 77,911	\$ 560	\$ -	\$ -	\$ 78,472	\$ 3,818	\$ 1,606	\$ (748)	\$ -	\$ 83,147			
May	49	\$ 12,230	\$ 28,536	\$ 13,348	\$ 54,112	\$ 170	\$ -	\$ -	\$ 54,283	\$ 2,651	\$ 1,606	\$ (748)	\$ -	\$ 57,792			
June	49	\$ 37,008	\$ 30,707	\$ 19,990	\$ 87,705	\$ 549	\$ -	\$ -	\$ 88,253	\$ 4,298	\$ 1,606	\$ (748)	\$ -	\$ 93,408			
July	50	\$ 173,425	\$ 41,913	\$ 10,769	\$ 226,108	\$ 986	\$ -	\$ -	\$ 227,094	\$ 11,305	\$ 1,802	\$ (429)	\$ -	\$ 238,773			
Aug.	54	\$ 57,001	\$ 45,469	\$ 23,166	\$ 125,636	\$ 788	\$ -	\$ -	\$ 126,424	\$ 6,282	\$ 1,946	\$ (463)	\$ -	\$ 134,189			
TOTAL	592	\$ 503,469	\$ 308,180	\$ 142,180	\$ 953,829	\$ 6,084	\$ -	\$ -	\$ 959,913	\$ 46,805	\$ 19,740	\$ (8,343)	\$ 811	\$ 1,018,925			
AVG	49	\$ 41,956	\$ 25,682	\$ 11,848	\$ 79,486	\$ 507	\$ -	\$ -	\$ 79,993	\$ 3,900	\$ 1,645	\$ (895)	\$ 68	\$ 84,910			

Notes: September admin fee does not include the Rx claims Oct. Adjustment is an Rx adjustment from September

Premium Equivalency Rates - 9/1/2013			
Active Single	Active Family	Medicare Single	Medicare Family
\$ 482	\$ 966	\$ -	\$ -

Monthly Factors & Rates	SSCRMP Renewal 7/1	
	7/01/14 to 6/31/15	7/01/15 to 8/31/15
Individual Stop Loss	\$250,000	\$250,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Access Fee	0.63%	0.63%
Administrative Rate	4.90%	5.90%
Individual Stop-Loss Rate	\$32.77	\$36.04
Aggregate Stop-Loss (Annual)	N/A	N/A
Rx Rebate	(\$15.27)	(\$4.57)

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	22	28	0	0	50	\$ 37,652	169.45%
Oct.	18	28	0	0	46	\$ 35,724	139.37%
Nov.	21	28	0	0	49	\$ 37,170	143.86%
Dec.	21	28	0	0	49	\$ 37,170	127.12%
Jan.	20	29	0	0	49	\$ 37,654	152.14%
Feb.	20	29	0	0	49	\$ 37,654	198.15%
Mar.	20	29	0	0	49	\$ 37,654	171.04%
Apr.	20	29	0	0	49	\$ 37,654	220.82%
May	18	31	0	0	49	\$ 38,022	149.63%
June	19	30	0	0	49	\$ 38,138	244.92%
July	18	32	0	0	50	\$ 39,688	605.67%
Aug.	22	32	0	0	54	\$ 41,516	323.22%
Total	239	353	0	0	592	\$ 456,196	233.35%

Total Cost/Total Enrollment Cost PEP#	Total Cost PEP#
Sept.	\$ 1,276
Oct.	\$ 1,082
Nov.	\$ 1,091
Dec.	\$ 864
Jan.	\$ 1,169
Feb.	\$ 1,523
Mar.	\$ 1,314
Apr.	\$ 1,697
May	\$ 1,179
June	\$ 1,906
July	\$ 4,795
Aug.	\$ 2,485
Total	\$ 1,707

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills. To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - HMO-I & Rx (Group #H21650)
Cost Plus
9/1/2014 - 8/31/2015

Month	A		B		C		D		E		F		G		H		I		J		K		L		M		N		O		P		Q	
	Enrollment	Blue Cross	Blue Shield	Rx	Total Medical & Rx Claims	C+D+E	Medical & Rx Claims	ISL \$125k	Amounts over ISL \$125k	ISL Credits	F-H	Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop-Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost														
Sept.	263	\$ 82,403	\$ 16,614	\$ 37,409	\$ 136,426	\$ 136,426	\$ 9,486	\$ 136,912	\$ (328)	\$ 136,584	\$ 10,617	\$ 2,522	\$ 109,830	\$ (2,351)	\$ 10,909	\$ 6,081	\$ -	\$ -	\$ 273,985															
Oct.	260	\$ 69,386	\$ 8,430	\$ 43,343	\$ 121,159	\$ 121,159	\$ 1,824	\$ 122,983	\$ (32)	\$ 122,951	\$ 10,486	\$ 2,493	\$ 108,830	\$ (2,324)	\$ 10,785	\$ 6,011	\$ -	\$ (2,511)	\$ 254,906															
Nov.	261	\$ 133,929	\$ 16,603	\$ 50,980	\$ 201,512	\$ 201,512	\$ 48,869	\$ 250,381	\$ (48,740)	\$ 201,641	\$ 10,537	\$ 2,603	\$ 109,005	\$ (2,333)	\$ 10,828	\$ 2,158	\$ -	\$ -	\$ 236,728															
Dec.	262	\$ 132,900	\$ 26,531	\$ 39,660	\$ 199,111	\$ 199,111	\$ 1,447	\$ 200,558	\$ (767)	\$ 199,791	\$ 10,577	\$ 2,513	\$ 109,534	\$ (2,342)	\$ 10,868	\$ 2,167	\$ -	\$ (43,971)	\$ 287,689															
Jan.	260	\$ 137,903	\$ 11,642	\$ 47,436	\$ 196,981	\$ 196,981	\$ 2,989	\$ 199,970	\$ -	\$ 196,981	\$ 10,486	\$ 2,493	\$ 109,182	\$ (2,324)	\$ 10,785	\$ 2,150	\$ -	\$ -	\$ 332,189															
Feb.	260	\$ 89,281	\$ 14,102	\$ 37,863	\$ 141,247	\$ 141,247	\$ 6,021	\$ 147,268	\$ (3,778)	\$ 143,490	\$ 10,486	\$ 2,493	\$ 109,888	\$ (2,324)	\$ 10,785	\$ 2,150	\$ -	\$ -	\$ 272,877															
Mar.	260	\$ 90,434	\$ 4,346	\$ 41,821	\$ 136,601	\$ 136,601	\$ -	\$ 136,601	\$ -	\$ 136,601	\$ 10,486	\$ 2,493	\$ 109,888	\$ (2,324)	\$ 10,785	\$ 2,150	\$ -	\$ -	\$ 270,099															
Apr.	260	\$ 85,922	\$ 4,562	\$ 41,408	\$ 131,992	\$ 131,992	\$ 11,042	\$ 143,034	\$ (11,042)	\$ 132,000	\$ 10,486	\$ 2,493	\$ 109,888	\$ (2,324)	\$ 10,785	\$ 2,150	\$ -	\$ -	\$ 270,099															
May	260	\$ 55,639	\$ 4,740	\$ 55,792	\$ 116,170	\$ 116,170	\$ 31	\$ 116,199	\$ (31)	\$ 116,168	\$ 10,486	\$ 2,493	\$ 109,888	\$ (2,324)	\$ 10,785	\$ 2,150	\$ -	\$ -	\$ 249,627															
June	260	\$ 72,753	\$ 27,970	\$ 45,774	\$ 146,497	\$ 146,497	\$ -	\$ 146,497	\$ (2,000)	\$ 144,497	\$ 10,486	\$ 2,493	\$ 109,888	\$ (2,324)	\$ 10,785	\$ 2,150	\$ -	\$ -	\$ 277,985															
July	261	\$ 82,411	\$ 9,899	\$ 55,174	\$ 127,484	\$ 127,484	\$ -	\$ 127,484	\$ -	\$ 127,484	\$ 11,108	\$ 2,795	\$ 110,986	\$ (2,015)	\$ 13,567	\$ 2,806	\$ -	\$ -	\$ 266,742															
Aug.	261	\$ 81,938	\$ 11,564	\$ 53,819	\$ 147,320	\$ 147,320	\$ -	\$ 147,320	\$ -	\$ 147,320	\$ 11,108	\$ 2,795	\$ 111,706	\$ (2,015)	\$ 13,567	\$ 2,806	\$ -	\$ -	\$ 287,287															
Stop Loss Settlement - 7/1/13 - 6/30/14																																		
TOTAL	3,128	\$ 1,054,896	\$ 157,104	\$ 550,499	\$ 1,802,499	\$ 1,802,499	\$ 81,709	\$ 1,884,208	\$ (6,718)	\$ 1,877,490	\$ 127,421	\$ 30,582	\$ 1,317,687	\$ (27,327)	\$ 135,230	\$ 34,930	\$ -	\$ (41,839)	\$ 3,263,944															
AVERAGE	261	\$ 91,241	\$ 13,092	\$ 45,875	\$ 158,238	\$ 158,238	\$ 6,808	\$ 168,046	\$ (5,600)	\$ 162,446	\$ 10,618	\$ 2,540	\$ 109,808	\$ (2,377)	\$ 11,269	\$ 2,811	\$ -	\$ (3,409)	\$ 271,995															

*Note: October Adjustment - 3rd Qtr PDC Adjustment
 November ISL credits = (\$48,739.59) & (\$48,740.20) in Settlement from 2013 - 2014 plan year
 December Adjustment (\$43,970.64) is the reimbursement of Transitional Reinsurance ACA fee that was collected

Premium Equivalency Rates			
	Family	Medicare Single	Medicare Family
Single	\$532		
Family	\$1,440		

Monthly Factors & Rates	SSCRMP Renewal 7/1 to 7/07/15		Individual Stop Loss
	7/07/15 to 8/31/15	8/31/15 to 7/07/15	
Expected Claims Factor	N/A	N/A	N/A
Aggregate Claims Factor	N/A	N/A	N/A
Managed Care Fee	\$9.59	\$10.71	N/A
Physician Service Fee	\$175.70	\$176.47	N/A
Single	\$528.48	\$531.32	N/A
Family	\$40.37	\$42.55	N/A
Administrative Rate	\$23.12	\$10.75	N/A
ACA Taxes	\$41.48	\$51.98	N/A
Individual Stop-Loss Rate	N/A	N/A	N/A
Aggregate Stop-Loss (Annual)			
Rx Credit			

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	83	180	0	0	263	\$303,356	90.19%
Oct.	81	179	0	0	260	\$300,852	84.73%
Nov.	82	179	0	0	261	\$301,384	75.57%
Dec.	82	180	0	0	262	\$302,824	95.00%
Jan.	80	180	0	0	260	\$301,760	110.08%
Feb.	80	180	0	0	260	\$301,760	90.36%
Mar.	78	182	0	0	260	\$303,576	85.97%
Apr.	78	182	0	0	260	\$303,576	83.81%
May	78	182	0	0	260	\$303,576	82.23%
June	78	182	0	0	260	\$303,576	81.57%
July	78	183	0	0	261	\$305,016	87.45%
Aug.	76	185	0	0	261	\$306,832	93.63%
Total	954	2174	0	0	3128	\$3,638,088	86.72%

Total Cost/Total Enrollment	
Month	Total Cost PEPM
Sept.	\$1,040
Oct.	\$980
Nov.	\$907
Dec.	\$1,098
Jan.	\$1,278
Feb.	\$1,040
Mar.	\$1,039
Apr.	\$979
May	\$960
June	\$1,069
July	\$1,022
Aug.	\$1,101
Total	\$1,043

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills. To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - HMO-BA & Rx (Group #B21650)
Cost Plus

9/1/2014 - 8/31/2015

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	
Month	Enrollment	Blue Cross	Blue Shield	Rg	Total Gross Medical & Rx Claims	Amounts over ISL \$125K	ISL Credits	Gross Claims + ISL Credits	F-H	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost
Sept.	38	\$ 7,170	\$ 161	\$ 3,841	\$ 11,172	\$ -	\$ -	\$ 11,172	\$ 1,534	\$ 1,534	\$ 364	\$ 12,656	\$ (340)	\$ 1,576	\$ 879	\$ -	\$ 28,041
Oct.	37	\$ 2,263	\$ 1,046	\$ 5,725	\$ 9,023	\$ -	\$ -	\$ 9,023	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 855	\$ -	\$ 25,631
Nov.	37	\$ 312	\$ 133	\$ 2,659	\$ 3,105	\$ -	\$ -	\$ 3,105	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 19,163
Dec.	37	\$ 48,732	\$ 121	\$ 5,811	\$ 54,664	\$ -	\$ -	\$ 54,664	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 70,722
Jan.	37	\$ 33,587	\$ 821	\$ 6,987	\$ 41,405	\$ -	\$ -	\$ 41,405	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 57,463
Feb.	37	\$ 1,440	\$ 102	\$ 7,276	\$ 8,818	\$ -	\$ -	\$ 8,818	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 24,878
Mar.	37	\$ 16,379	\$ 880	\$ 5,665	\$ 22,923	\$ -	\$ -	\$ 22,923	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 38,891
Apr.	37	\$ 2,438	\$ 222	\$ 4,825	\$ 7,485	\$ -	\$ -	\$ 7,485	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 23,543
May	37	\$ -	\$ 283	\$ 8,611	\$ 8,894	\$ -	\$ -	\$ 8,894	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 24,952
June	37	\$ 32,321	\$ -	\$ 2,803	\$ 35,124	\$ -	\$ -	\$ 35,124	\$ 1,494	\$ 1,494	\$ 355	\$ 12,699	\$ (331)	\$ 1,535	\$ 306	\$ -	\$ 51,182
July	37	\$ 65,808	\$ 184	\$ 6,118	\$ 71,910	\$ -	\$ -	\$ 71,910	\$ 1,575	\$ 1,575	\$ 366	\$ 14,336	\$ (266)	\$ 1,923	\$ 398	\$ -	\$ 90,253
Aug.	39	\$ 3,228	\$ 87	\$ 6,022	\$ 9,344	\$ -	\$ -	\$ 9,344	\$ 1,660	\$ 1,660	\$ 418	\$ 15,999	\$ (301)	\$ 2,027	\$ 419	\$ -	\$ 28,868
TOTAL	447	\$ 213,466	\$ 4,051	\$ 66,352	\$ 283,868	\$ -	\$ -	\$ 283,868	\$ 18,212	\$ 18,212	\$ 4,372	\$ 156,894	\$ (3,903)	\$ 19,340	\$ 4,999	\$ -	\$ 483,771
AVERAGE	37	\$ 17,789	\$ 338	\$ 5,529	\$ 23,656	\$ -	\$ -	\$ 23,656	\$ 1,518	\$ 1,518	\$ 364	\$ 13,074	\$ (325)	\$ 1,612	\$ 417	\$ -	\$ 40,314

*Note:

Premium Equivalency Rates			
Active Single	*Spouse	Family	Medicare Family
\$426	\$828	\$1,084	\$326.00

Monthly Factors & Rates	SSCRMP Renewal 7/1		to 8/31/15
	7/01/14	to 6/30/15	
Individual Stop Loss	\$125,000	N/A	\$125,000
Expected Claims Factor	N/A	N/A	N/A
Aggregate Claims Factor	N/A	N/A	N/A
Managed Care Fee	\$9.59	\$10.71	\$10.71
Physician Service Fee	\$176.47	\$176.47	\$176.47
Single Family	\$331.32	\$331.32	\$331.32
Administrative Rate	\$40.37	\$42.56	\$42.56
ACA Taxes	\$23.12	\$10.75	\$10.75
Individual Stop-Loss Rate	\$8.27	\$5.98	\$5.98
Aggregate Stop-Loss (Annual)	N/A	N/A	N/A
Pct Credit	\$4.94	\$7.72	\$7.72

Month	Single	*Spouse	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	15	5	17	1	0	38	\$29,374	95.46%
Oct.	14	5	17	1	0	37	\$28,948	88.54%
Nov.	14	5	17	1	0	37	\$28,948	66.20%
Dec.	14	5	17	1	0	37	\$28,948	244.31%
Jan.	14	5	17	1	0	37	\$28,948	198.50%
Feb.	14	5	17	1	0	37	\$28,948	85.93%
Mar.	14	5	17	1	0	37	\$28,948	134.66%
Apr.	14	5	17	1	0	37	\$28,948	81.33%
May	14	4	18	1	0	37	\$28,206	176.25%
June	14	4	18	1	0	37	\$28,206	309.02%
July	14	4	19	1	0	38	\$31,116	93.05%
Aug.	14	5	19	1	0	39	\$35,744	137.93%
Total	169	57	209	12	0	447	\$350,744	137.93%

Total Cost/Total Enrollment	
Month	Total Cost PEPM
Sept.	\$738
Oct.	\$693
Nov.	\$516
Dec.	\$1,911
Jan.	\$1,553
Feb.	\$672
Mar.	\$1,064
Apr.	\$536
May	\$674
June	\$1,383
July	\$2,139
Aug.	\$743
Total	\$1,085

NOTE: All data presented has been transcribed directly from the ECBSIL BARS bill.

To guarantee financial accuracy, please use the data directly from your ECBSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - Dental (Group # 21651)
9/1/2014 - 8/31/2015

A	B	C	D	E	F	G	H
Month	Single	Family	Total Enrollment	Dental Claims	Dental Admin	Adjustments	Total Cost
Sept.	296	394	690	\$64,834	\$2,381	\$0	\$67,214
Oct.	286	382	668	\$55,209	\$2,305	\$0	\$57,514
Nov.	286	388	674	\$52,414	\$2,305	\$0	\$54,718
Dec.	286	389	675	\$59,470	\$2,329	\$0	\$61,799
Jan.	287	384	671	\$66,418	\$2,315	\$0	\$68,733
Feb.	285	384	669	\$49,824	\$2,312	\$0	\$52,136
March	282	386	668	\$53,290	\$2,305	\$0	\$55,594
April	282	385	667	\$58,842	\$2,301	\$0	\$61,143
May	280	387	667	\$45,405	\$2,301	\$0	\$47,706
June	283	383	666	\$54,188	\$2,298	\$0	\$56,486
July	280	381	661	\$69,560	\$2,280	\$0	\$71,840
Aug.	285	387	672	\$59,633	\$2,318	\$0	\$61,952
TOTAL	3,418	4,630	8,048	\$689,087	\$27,748	\$0	\$716,835
AVERAGE	285	386	671	\$57,424	\$2,312	\$0	\$59,736

Dental Admin, 9/1/2014-6/30/2015	
\$3.45 PEPM	
Dental Admin, 7/1/2015	
\$3.45 PEPM	

Premium Equivalency Rates	
Single	\$50
Family	\$120

Month	Single	Family	Total Enrollment	Premium Equivalency	% of Total Cost to PE
September	296	394	690	\$62,080	108.27%
October	286	382	668	\$60,140	95.63%
November	286	388	674	\$60,860	89.91%
December	287	384	671	\$60,430	102.27%
January	287	384	671	\$60,430	113.74%
February	286	384	670	\$60,380	86.35%
March	282	386	668	\$60,420	92.01%
April	282	385	667	\$60,300	101.40%
May	280	387	667	\$60,440	78.93%
June	283	383	666	\$60,110	93.97%
July	280	381	661	\$59,720	120.30%
August	285	387	672	\$60,690	102.08%
Total	3,420	4,625	8,045	\$726,000	98.74%

NOTE: Dental Admin Fee was Changed to \$3.35 PEPM retro to 7/1/2012 - Correction has not been made to system - Credit will be applied on the next possible statement

Glenbrook School District # 225
Aggregate Report -PPO & Rx (Group # P21650)
ASO
9/1/2013 - 8/31/2014

Month	A		B		C		D		E		F		G		H		I		J		K		L		M		N		O		
	Employee Enrollment	Blue Gross	Blue Shield	Total Gross Medical	C+D	Access Fee	Amounts over ISL \$250k	ISL Credits	Adj. Gross = Access Fees + ISL Credits	E+H	Admin. Fee	Individual Stop-Loss Premium	Rx	Rx Rebates	Adjustments	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost	
Sept.	493	\$ 139,147	\$ 145,973	\$ 285,121	\$ 1,407	\$ -	\$ -	\$ -	\$ 286,528	\$ 13,971	\$ 13,676	\$ 121,158	\$ -	\$ (14,477)	\$ -	\$ 420,856	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Oct.	494	\$ 180,023	\$ 169,176	\$ 349,199	\$ 1,773	\$ -	\$ -	\$ -	\$ 350,972	\$ 17,111	\$ 13,704	\$ 140,975	\$ -	\$ -	\$ -	\$ 522,761	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nov.	487	\$ 150,363	\$ 151,992	\$ 302,355	\$ 2,370	\$ -	\$ -	\$ -	\$ 304,726	\$ 14,815	\$ 13,509	\$ 130,469	\$ -	\$ -	\$ -	\$ 463,520	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dec.	489	\$ 172,049	\$ 196,505	\$ 368,555	\$ 2,236	\$ -	\$ -	\$ -	\$ 370,791	\$ 18,059	\$ 13,565	\$ 153,090	\$ -	\$ -	\$ -	\$ 541,203	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jan.	484	\$ 95,142	\$ 191,117	\$ 286,259	\$ 1,301	\$ -	\$ -	\$ -	\$ 287,560	\$ 14,027	\$ 13,426	\$ 161,852	\$ -	\$ -	\$ -	\$ 476,865	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Feb.	474	\$ 119,666	\$ 158,888	\$ 277,555	\$ 1,803	\$ -	\$ -	\$ -	\$ 279,358	\$ 13,600	\$ 13,149	\$ 123,669	\$ -	\$ -	\$ -	\$ 490,470	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mar.	485	\$ 139,537	\$ 206,794	\$ 346,331	\$ 2,105	\$ -	\$ -	\$ -	\$ 348,438	\$ 16,970	\$ 13,454	\$ 125,869	\$ -	\$ -	\$ -	\$ 602,416	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Apr.	481	\$ 143,662	\$ 207,248	\$ 350,910	\$ 1,412	\$ -	\$ -	\$ -	\$ 352,322	\$ 17,195	\$ 13,343	\$ 142,723	\$ -	\$ -	\$ -	\$ 490,470	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	482	\$ 453,075	\$ 201,865	\$ 654,941	\$ 4,606	\$ -	\$ -	\$ -	\$ 659,546	\$ 32,092	\$ 13,371	\$ 153,543	\$ -	\$ -	\$ -	\$ 847,732	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
June	479	\$ 204,165	\$ 237,410	\$ 441,595	\$ 1,930	\$ -	\$ -	\$ -	\$ 374,055	\$ 21,638	\$ 13,287	\$ 153,543	\$ -	\$ -	\$ -	\$ 562,574	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
July	477	\$ 224,323	\$ 313,485	\$ 537,808	\$ 2,271	\$ -	\$ -	\$ -	\$ 536,652	\$ 26,353	\$ 15,631	\$ 156,777	\$ -	\$ -	\$ -	\$ 720,796	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aug.	479	\$ 175,257	\$ 300,912	\$ 476,170	\$ 1,614	\$ -	\$ -	\$ -	\$ 477,783	\$ 23,332	\$ 15,697	\$ 158,625	\$ -	\$ -	\$ -	\$ 675,438	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL	5,804	\$ 2,195,431	\$ 2,481,366	\$ 4,676,797	\$ 24,829	\$ -	\$ -	\$ (72,847)	\$ 4,628,779	\$ 229,163	\$ 165,812	\$ 1,777,971	\$ -	\$ (97,655)	\$ (38)	\$ 6,744,033	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
AVG	484	\$ 182,953	\$ 206,781	\$ 389,733	\$ 2,069	\$ -	\$ -	\$ (6,071)	\$ 385,732	\$ 19,097	\$ 13,818	\$ 148,164	\$ -	\$ (4,803)	\$ (3)	\$ 562,003	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Notes: March 2014 Adj - FSS Manual Claim Feb 2014
 July ISL credit is for the settlement of stop loss claim

Premium Equivalency Rates - 9/1/2013		
Active Single	Active Family	Medicare Family
\$ 690	\$ 1,380	\$ 242
		\$ 468

Monthly Factors & Rates	9/01/13 to 8/31/14	7/01/14 to 8/31/14
Individual Stop Loss	\$250,000	\$250,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Access Fee	0.63%	0.63%
Administrative Rate	4.90%	4.90%
Individual Stop-Loss Rate	\$27.74	\$32.77
Aggregate Stop-Loss (Annual)	N/A	N/A

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	211	278	4	0	493	\$ 530,197	79.38%
Oct.	208	281	4	0	484	\$ 529,957	98.09%
Nov.	203	280	4	0	487	\$ 527,437	97.88%
Dec.	204	281	4	0	489	\$ 529,507	102.21%
Jan.	199	281	4	0	484	\$ 526,057	90.65%
Feb.	194	276	4	0	474	\$ 515,707	81.33%
Mar.	199	282	4	0	485	\$ 527,437	92.99%
Apr.	194	283	4	0	481	\$ 525,387	114.67%
May	194	284	4	0	482	\$ 526,747	160.94%
June	192	283	4	0	479	\$ 523,987	107.36%
July	191	282	4	0	477	\$ 521,917	138.11%
Aug.	192	283	4	0	479	\$ 523,987	128.98%
Total	2382	3374	48	0	5904	\$ 6,311,307	106.86%

Total Cost/Total Enrollment	Total Cost PEP/MI
Sept.	\$ 854
Oct.	\$ 1,058
Nov.	\$ 952
Dec.	\$ 1,107
Jan.	\$ 985
Feb.	\$ 865
Mar.	\$ 1,011
Apr.	\$ 1,252
May	\$ 1,789
June	\$ 1,174
July	\$ 1,511
Aug.	\$ 1,410
Total	\$ 1,163

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills.
 To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Aggregate Report - H S A & Rx (Group # P41885)
ASO

9/1/2013 - 8/31/2014

Month	A		B		C		D		E		F		G		H		I		J		K		L		M		N		O	
	Employee Enrollment	Blue Cross	Blue Shield	Rx	Total Gross Medical	Access Fee	Amounts over ISL \$250K	ISL Credits	Adj. Gross + Access Fees + ISL Credits	Admin. Fee	Individual Stop-Loss Premium	Rx Rebates	Adjustments	Total Cost	JHK+L+MN+O															
Sept.	21	\$ -	\$ 23	\$ 488	\$ 521	\$ 9	\$ -	\$ 530	\$ 1	\$ 583	\$ (159)	\$ -	\$ 965																	
Oct.	21	\$ 1,563	\$ 3,198	\$ 6,203	\$ 10,963	\$ 13	\$ -	\$ 10,977	\$ 233	\$ 583	\$ (159)	\$ -	\$ 11,633																	
Nov.	21	\$ 1,573	\$ 9,437	\$ 5,344	\$ 16,354	\$ 33	\$ -	\$ 16,387	\$ 539	\$ 583	\$ (159)	\$ -	\$ 17,350																	
Dec.	21	\$ 22,812	\$ 10,304	\$ 6,831	\$ 39,946	\$ 249	\$ -	\$ 40,195	\$ 1,623	\$ 583	\$ (159)	\$ -	\$ 42,241																	
Jan.	21	\$ 19,591	\$ 11,317	\$ 7,785	\$ 38,702	\$ 287	\$ -	\$ 38,989	\$ 1,514	\$ 583	\$ (159)	\$ -	\$ 40,927																	
Feb.	21	\$ 23,630	\$ 10,430	\$ 5,332	\$ 39,391	\$ 376	\$ -	\$ 39,767	\$ 1,669	\$ 583	\$ (159)	\$ -	\$ 41,859																	
Mar.	21	\$ 15,195	\$ 9,481	\$ 7,717	\$ 32,393	\$ 189	\$ -	\$ 32,582	\$ 1,587	\$ 583	\$ (159)	\$ 1,508	\$ 36,098																	
Apr.	21	\$ -	\$ 78	\$ 3,865	\$ 3,943	\$ -	\$ -	\$ 3,943	\$ 193	\$ 583	\$ (159)	\$ -	\$ 4,560																	
May	21	\$ 34,859	\$ 26,201	\$ 10,006	\$ 71,066	\$ 544	\$ -	\$ 71,611	\$ 3,482	\$ 583	\$ (159)	\$ -	\$ 75,516																	
June	21	\$ 24,249	\$ 12,472	\$ 7,539	\$ 44,260	\$ 418	\$ -	\$ 44,678	\$ 2,189	\$ 583	\$ (159)	\$ -	\$ 47,270																	
July	21	\$ 31,403	\$ 19,040	\$ 2,677	\$ 53,120	\$ 564	\$ -	\$ 53,684	\$ 2,472	\$ 688	\$ (321)	\$ -	\$ 56,523																	
Aug.	21	\$ 22,295	\$ 17,518	\$ 8,067	\$ 47,880	\$ 440	\$ -	\$ 48,320	\$ 1,951	\$ 688	\$ (321)	\$ -	\$ 50,638																	
TOTAL	252	\$ 197,168	\$ 129,499	\$ -	\$ 398,541	\$ 3,121	\$ -	\$ 401,663	\$ 17,434	\$ 7,202	\$ (2,233)	\$ 1,506	\$ 435,571																	
AVG	21	\$ 16,431	\$ 10,792	\$ -	\$ 33,212	\$ 260	\$ -	\$ 33,472	\$ 1,483	\$ 600	\$ (166)	\$ 128	\$ 35,464																	

Notes: March Adj - Rx Claims not billed 10/13-2/14

Monthly Factors & Rates	SSCRMP Renewal 7/1	
	9/01/13 to 6/30/14	7/01/14 to 8/31/14
Individual Stop Loss	\$250,000	\$250,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Access Fee	0.63%	0.63%
Administrative Rate	4.90%	4.90%
Individual Stop-Loss Rate	\$27.4	\$32.77
Aggregate Stop-Loss (Annual)	N/A	N/A
Rx Rebate	(\$7.58)	(\$15.27)

Month	Single	Family	Medicare Single		Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
			Active Family	Medicare Family			
Sept.	11	10	0	0	21	\$ 14,962	6.3%
Oct.	11	10	0	0	21	\$ 14,962	77.75%
Nov.	11	10	0	0	21	\$ 14,962	115.96%
Dec.	11	10	0	0	21	\$ 14,962	282.32%
Jan.	11	10	0	0	21	\$ 14,962	273.54%
Feb.	11	10	0	0	21	\$ 14,962	279.77%
Mar.	11	10	0	0	21	\$ 14,962	241.27%
Apr.	11	10	0	0	21	\$ 14,962	30.45%
May	11	10	0	0	21	\$ 14,962	604.72%
June	11	10	0	0	21	\$ 14,962	315.94%
July	11	10	0	0	21	\$ 14,962	371.78%
Aug.	11	10	0	0	21	\$ 14,962	338.45%
Total	132	120	0	0	252	\$ 179,544	237.03%

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills. To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Month	Total Cost/Total Enrollment	Total Cost PEP#
Sept.	\$ 46	\$ 46
Oct.	\$ 564	\$ 564
Nov.	\$ 826	\$ 826
Dec.	\$ 2,011	\$ 2,011
Jan.	\$ 1,949	\$ 1,949
Feb.	\$ 1,993	\$ 1,993
Mar.	\$ 1,719	\$ 1,719
Apr.	\$ 217	\$ 217
May	\$ 3,596	\$ 3,596
June	\$ 2,251	\$ 2,251
July	\$ 2,682	\$ 2,682
Aug.	\$ 2,411	\$ 2,411
Total	\$ 1,689	\$ 1,689

Glenbrook School District # 225
Aggregate Report - HMO-I & Rx (Group #H21650)
Cost Plus
9/1/2013 - 8/31/2014

Month	GROSS CLAIMS		C+D+E		F-H		FIXED COSTS				M		N		O		P		Q	
	Blue Cross	Blue Shield	Rx	Total Gross Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx. Rebates	Individual Stop-Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost					
Sept.	\$ 109,174	\$ 24,403	\$ 31,712	\$ 165,289	\$ -	\$ -	\$ 165,289	\$ 9,980	\$ 2,635	\$ 113,646	\$ 10,653	\$ -	\$ -	\$ -	\$ 289,696					
Oct.	\$ 86,224	\$ 13,451	\$ 40,860	\$ 140,336	\$ -	\$ -	\$ 140,336	\$ 9,943	\$ 2,625	\$ 112,722	\$ 10,613	\$ -	\$ -	\$ -	\$ 273,640					
Nov.	\$ 82,966	\$ 14,686	\$ 45,120	\$ 142,772	\$ -	\$ -	\$ 142,772	\$ 9,868	\$ 2,606	\$ 111,983	\$ 10,534	\$ -	\$ -	\$ -	\$ 275,163					
Dec.	\$ 106,113	\$ 26,881	\$ 36,975	\$ 169,970	\$ -	\$ -	\$ 169,970	\$ 9,906	\$ 2,616	\$ 112,187	\$ 10,574	\$ -	\$ -	\$ -	\$ 302,143					
Jan.	\$ 121,062	\$ 28,609	\$ 44,319	\$ 193,991	\$ -	\$ -	\$ 193,991	\$ 10,055	\$ 2,655	\$ 113,275	\$ 10,733	\$ -	\$ -	\$ -	\$ 334,278					
Feb.	\$ 40,691	\$ 4,466	\$ 38,109	\$ 83,266	\$ -	\$ -	\$ 83,266	\$ 10,093	\$ 2,665	\$ 113,830	\$ 10,773	\$ -	\$ -	\$ -	\$ 224,276					
Mar.	\$ 73,266	\$ 17,240	\$ 30,966	\$ 121,472	\$ -	\$ -	\$ 121,472	\$ 10,055	\$ 2,655	\$ 113,830	\$ 10,733	\$ -	\$ -	\$ -	\$ 262,337					
Apr.	\$ 100,796	\$ 6,058	\$ 35,379	\$ 142,233	\$ -	\$ -	\$ 142,233	\$ 10,055	\$ 2,655	\$ 114,755	\$ 10,733	\$ -	\$ -	\$ -	\$ 263,036					
May	\$ 238,542	\$ 14,380	\$ 40,285	\$ 293,216	\$ 48,740	\$ -	\$ 293,216	\$ 9,980	\$ 2,635	\$ 114,016	\$ 10,653	\$ -	\$ -	\$ -	\$ 434,990					
June	\$ 82,544	\$ 5,553	\$ 35,682	\$ 123,780	\$ -	\$ -	\$ 123,780	\$ 9,980	\$ 2,635	\$ 114,396	\$ 10,653	\$ -	\$ -	\$ -	\$ 265,924					
July	\$ 570,027	\$ 8,878	\$ 34,366	\$ 613,072	\$ 216,745	\$ (177,090)	\$ 535,982	\$ 10,698	\$ 2,541	\$ 108,650	\$ 10,992	\$ -	\$ -	\$ -	\$ 672,021					
Aug.	\$ 64,239	\$ 9,463	\$ 46,735	\$ 120,437	\$ -	\$ (139,904)	\$ (19,467)	\$ 10,688	\$ 2,541	\$ 109,003	\$ 10,992	\$ -	\$ -	\$ -	\$ 177,628					
Stop Loss Settlement																				
TOTAL	\$ 3,203	\$ 1,675,646	\$ 173,590	\$ 2,309,554	\$ 265,485	\$ (216,984)	\$ 2,092,550	\$ 121,313	\$ 31,465	\$ 1,382,262	\$ 128,637	\$ 49,698	\$ (1,034)	\$ -	\$ 3,743,949					
AVERAGE	267	\$ 139,637	\$ 14,466	\$ 38,360	\$ 192,463	\$ 24,136	\$ 174,380	\$ 10,109	\$ 2,622	\$ 112,689	\$ 10,720	\$ 4,509	\$ (96)	\$ -	\$ 371,996					

July 2014 - One Large Claim at \$341,745

*Note: March Adj - ACA Fee Not billed 1/14
PDC ADJ 1st Qtr - 2014 - \$1,010.60

Premium Equivalency Rates			
Single	Family	Medicare Single	Medicare Family
\$522	\$1,410	\$522	\$0.00

Month	SSCRIMP Renewal 7/1		Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
	to 7/07/14	to 8/31/14			
Sept.	N/A	N/A	267	\$293,686	101.34%
Oct.	\$9.67	\$9.59	266	\$291,688	93.84%
Nov.	\$184.55	\$175.70	264	\$289,656	95.00%
Dec.	\$334.50	\$328.48	265	\$290,178	104.19%
Jan.	\$37.38	\$40.37	269	\$293,164	114.03%
Feb.	\$39.90	\$41.48	270	\$294,664	76.14%
Mar.	N/A	N/A	269	\$294,042	89.22%
Apr.	N/A	N/A	268	\$296,706	95.39%
May	N/A	N/A	267	\$294,774	147.26%
June	N/A	N/A	267	\$295,662	85.64%
July	N/A	N/A	265	\$294,518	228.30%
Aug.	N/A	N/A	265	\$295,058	95.77%
Total	\$9.77	\$8.94	3203	\$3,524,334	106.23%

NOTE: All data presented has been transcribed directly from the BCSIL BARS bills. To guarantee financial accuracy, please use the data directly from your BCSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - HMO-BA & Rx (Group #B21650)
Cost Plus
9/1/2013 - 8/31/2014

Month	GROSS CLAIMS		C+D+E		F+H		FIXED COSTS					Individual Stop Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost
	Enrollment	Blue Cross	Blue Shield	Rx	Total Gross Medical & Rx Claims	Amounts over ISL \$125K	ISL Credits	Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)				
Sept.	31	\$ 5,110	\$ -	\$ 3,338	\$ 8,447	\$ -	\$ 8,447	\$ 1,159	\$ 306	\$ 11,950	\$ (303)	\$ -	\$ -	\$ -	\$ 22,197
Oct.	33	\$ -	\$ 333	\$ 3,836	\$ 4,169	\$ -	\$ 4,169	\$ 1,234	\$ 326	\$ 12,338	\$ (322)	\$ -	\$ -	\$ -	\$ 19,060
Nov.	29	\$ 818	\$ 292	\$ 3,425	\$ 4,534	\$ -	\$ 4,534	\$ 1,084	\$ 286	\$ 11,351	\$ (283)	\$ -	\$ -	\$ -	\$ 16,129
Dec.	31	\$ -	\$ 28	\$ 6,117	\$ 6,145	\$ -	\$ 6,145	\$ 1,159	\$ 306	\$ 11,680	\$ (303)	\$ -	\$ -	\$ -	\$ 20,223
Jan.	31	\$ 5,791	\$ 1,045	\$ 3,851	\$ 7,645	\$ -	\$ 7,645	\$ 1,159	\$ 306	\$ 11,680	\$ (303)	\$ -	\$ -	\$ -	\$ 24,113
Feb.	31	\$ 2,747	\$ 1,045	\$ 3,851	\$ 7,645	\$ -	\$ 7,645	\$ 1,159	\$ 306	\$ 11,680	\$ (303)	\$ -	\$ -	\$ -	\$ 22,443
Mar.	32	\$ 11,336	\$ 1,894	\$ 5,487	\$ 18,816	\$ -	\$ 18,816	\$ 1,159	\$ 316	\$ 11,680	\$ (303)	\$ -	\$ -	\$ -	\$ 30,360
Apr.	31	\$ 11,433	\$ 1,018	\$ 3,481	\$ 15,911	\$ -	\$ 15,911	\$ 1,159	\$ 306	\$ 11,350	\$ (303)	\$ -	\$ -	\$ -	\$ 28,254
May	31	\$ 10,827	\$ 302	\$ 2,656	\$ 13,785	\$ -	\$ 13,785	\$ 1,159	\$ 306	\$ 11,350	\$ (303)	\$ -	\$ -	\$ -	\$ 19,701
June	31	\$ -	\$ 601	\$ 4,631	\$ 5,232	\$ -	\$ 5,232	\$ 1,292	\$ 307	\$ 10,975	\$ (286)	\$ -	\$ -	\$ -	\$ 16,982
July	32	\$ -	\$ 63	\$ 2,564	\$ 2,628	\$ -	\$ 2,628	\$ 1,292	\$ 307	\$ 10,975	\$ (286)	\$ -	\$ -	\$ -	\$ 23,308
Aug.	32	\$ 4,184	\$ 96	\$ 4,674	\$ 8,954	\$ -	\$ 8,954	\$ 1,292	\$ 307	\$ 10,975	\$ (286)	\$ -	\$ -	\$ -	\$ -
TOTAL	375	\$ 52,246	\$ 5,959	\$ 47,377	\$ 105,582	\$ -	\$ 105,582	\$ 14,209	\$ 3,883	\$ 137,757	\$ (3,611)	\$ -	\$ -	\$ -	\$ 278,504
AVERAGE	31	\$ 4,354	\$ 497	\$ 3,948	\$ 8,798	\$ -	\$ 8,798	\$ 1,184	\$ 307	\$ 11,460	\$ (301)	\$ -	\$ -	\$ -	\$ 23,209

*Note:

Monthly Factors & Rates	SSCRMP Renewal 7/1	
	9/01/13 to 6/30/14	7/01/14 to 8/31/14
Individual Stop Loss	\$125,000	\$125,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Managed Care Fee	\$9.87	\$9.59
Physician Service Fee	\$154.29	\$156.45
Single	\$493.62	\$470.57
Family	\$37.38	\$40.37
Administrative Rate	\$39.50	\$41.48
Individual Stop-Loss Rate	N/A	N/A
Aggregate Stop-Loss (Annual)	(19.77)	(20.94)
Rx Credit		

Premium Equivalency Rates			
Active Single	+Spouse	Family	Medicare Family
\$416	\$810	\$1,062	\$0.00
			Medicare Single
			\$0.00

Month	Single	+Spouse	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	12	5	14	0	0	31	\$23,934	92.74%
Oct.	12	5	16	0	0	33	\$28,058	73.14%
Nov.	9	5	15	0	0	29	\$23,742	76.36%
Dec.	11	5	15	0	0	31	\$24,578	82.20%
Jan.	11	5	15	0	0	31	\$24,578	98.11%
Feb.	11	5	15	0	0	31	\$24,578	91.31%
Mar.	12	5	15	0	0	32	\$24,996	134.85%
Apr.	12	5	14	0	0	31	\$23,934	126.93%
May	12	5	14	0	0	31	\$23,934	118.05%
June	12	5	14	0	0	31	\$23,934	82.31%
July	13	8	11	0	0	32	\$23,996	71.97%
Aug.	12	5	14	1	0	32	\$23,934	97.39%
Total	139	63	172	1	0	375	\$291,786	95.44%

Total Cost/Total Enrollment Total Cost PEPJM	
Sept.	\$716
Oct.	\$825
Nov.	\$825
Dec.	\$852
Jan.	\$778
Feb.	\$724
Mar.	\$1,054
Apr.	\$860
May	\$911
June	\$656
July	\$531
Aug.	\$728
Total	\$743

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills.

To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - Dental (Group # 21651)
9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H
Month	Single	Family	Total Enrollment	Dental Claims	Dental Admin	Adjustments	Total Cost
Sept.	288	374	672	\$70,470	\$2,251	(\$1,570)	\$71,151
Oct.	299	375	674	\$54,360	\$2,258	\$0	\$56,618
Nov.	295	374	669	\$40,997	\$2,241	\$0	\$43,238
Dec.	291	376	667	\$49,545	\$2,234	\$0	\$51,780
Jan.	284	375	659	\$58,451	\$2,208	\$0	\$60,659
Feb.	288	283	571	\$47,440	\$1,946	\$0	\$49,386
March	293	377	670	\$51,847	\$2,245	\$0	\$54,091
April	290	377	667	\$53,637	\$2,234	\$0	\$55,872
May	287	378	665	\$48,058	\$2,228	\$0	\$50,285
June	288	375	663	\$53,603	\$2,221	\$0	\$55,824
July	286	374	660	\$57,739	\$2,277	\$0	\$60,016
Aug.	288	375	663	\$77,791	\$2,287	\$0	\$80,078
TOTAL	3,487	4,423	7,910	\$663,937	\$26,631	-\$1,570	\$688,998
AVERAGE	281	369	659	\$55,326	\$2,219	-\$131	\$57,417

Dental Admin. 9/1/2013	
\$3.35 PEPM	
Dental Admin. 7/1/2014	
\$3.45 PEPM	

Premium Equivalency Rates	
Single	\$48
Family	\$116

Month	Single	Family	Total Enrollment	Premium Equivalency	% of Total Cost to PE
September	298	374	672	\$57,688	123.34%
October	299	375	674	\$57,852	97.87%
November	295	374	669	\$57,544	75.14%
December	291	376	667	\$57,584	89.92%
January	284	375	659	\$57,132	106.17%
February	288	377	665	\$57,556	85.81%
March	293	377	670	\$57,786	93.59%
April	290	377	667	\$57,652	96.91%
May	287	378	665	\$57,624	87.26%
June	288	375	663	\$57,324	97.38%
July	286	374	660	\$57,112	105.08%
August	288	375	663	\$57,324	139.69%
Total	3,487	4,507	7,994	\$690,188	98.83%

NOTE: Dental Admin Fee was Changed to \$3.35 PEPM retro to 7/1/2012 - Correction has not been made to system - Credit will be applied on the next possible statement

Questions for Finance Committee 11/5/15

I would like to know how effective our increase in Board contribution to HSA accounts was in redirecting staff to HD plan.

- *Current enrollment in the HDPPPO plan stands at 90, up from 49 last year. This represents an 84% increase in enrollment from the prior year. The cost of the H S A seed money increased from \$43,400 to \$119,800. This results in an increase in average cost from \$886 per member to \$1,331 per member.*

What can we do to get greater rebates from drug vendor since we are such a large user.

- *In 2012, an analysis of rebates and generic utilization was conducted. The District's 2012 generic utilization rate was 64.3%, and the 2012 contracted rebate structure for generic tier drugs was \$6.00 per retail 30 fill, \$11.00 per retail 90 fill and \$13.00 per mail fill.*
- *Effective 1/1/2013, the contracted rebate structure was amended to shift rebates from generic to brand name tiers at the rates of \$15.93 per retail 30 brand fill, \$25.07 per retail 90 brand fill and \$26.63 per mail brand fill. Estimated cost savings from this restructure was approximately \$24,000 - \$32,000 per year.*
- *There is an inverse relationship between generic drug utilization and brand name rebates. As more generics become available, brand name rebates should decline. However, recent data indicate that generic drug releases have slowed due to long lead times from development to approval and research and development has shifted focus to the development of more specialty drugs.*
- *The District's current generic utilization rate is 74.1%. In order to maximize savings from this drug tier, without rebates, a utilization rate > 80% is desired. Effective 9/1/15, the District dropped its copay for generic tier drugs to zero. The intent of this plan design change is to drive utilization up to the minimum floor of 80%.*
- *Effective 10/1/2015, the District moved from a National Formulary structure for formulary brand tier drugs, to a Value Formulary structure. Contracted rebates for Value Formulary drugs are \$24.00 per retail 30 brand fill, \$60.00 per retail 90 brand fill and \$80.00 per mail brand fill. This drug classification impacts approximately 140 formulary brand name drugs.*

How is our drug spend compared to other districts in our consortium?

- *See the attached SSCRMP spreadsheet.*

SSCRMP RX Utilization Comparison
 January 2015 - September 2015

	Glenbrook 225	Academic Benchmark	Maine 207	THSD 214
RX's PMPM	0.72		0.62	0.76
Paid PMPM	\$161.99		\$110.61	\$138.62
Member Paid Share	6.3%	10.7%	9.6%	7.1%
Generic Dispensing Rate	74.1%	81.9%	76.3%	78.4%
Mail Order Rate	1.2%		1.3%	1.4%
Generic PMPM	\$30.89		\$23.76	\$32.46
Brand PMPM	\$67.35		\$53.60	\$68.01
Specialty PMPM	\$63.75		\$33.26	\$38.15
Total PMPM	\$161.99		\$110.61	\$138.62
Paid per RX	\$223.98	\$116.45	\$178.43	\$182.81
Specialty % of Paid	39.4%	33.3%	30.1%	27.5%

Effective	9/1/2015	1/1/2016	1/1/2016
Retail Copays	\$0/\$35/\$50	\$20/\$50/\$70	\$10/\$30/\$60
Mail Order	\$10/\$70/\$100	\$40/\$100/\$140	\$10/\$30/\$60
Specialty Copay	N/A	\$150	\$100
Prior to:	9/1/2015	1/1/2016	1/1/2016
Retail Copays	\$10/\$20/\$35	\$20/\$40/\$60	\$10/\$30/\$60
Mail Order	\$20/\$40/\$70	\$40/\$80/\$120	\$10/\$30/\$60
Specialty Copay	N/A	\$125	\$100

Pharmacy Trend: Addressing the Challenges of Increased Cost

John Watson, PharmD
Divisional Vice President, HCSC Pharmacy



BlueCross BlueShield of Texas

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

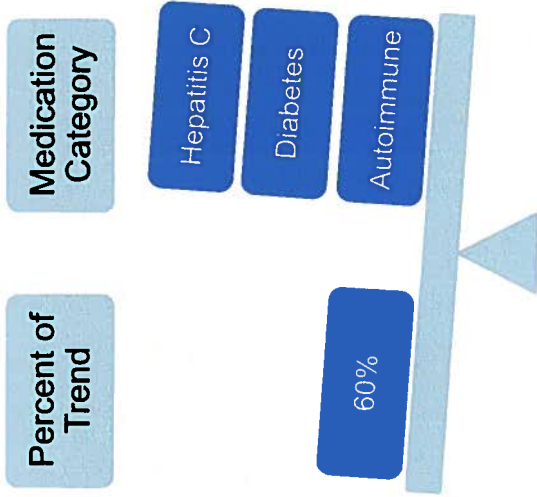
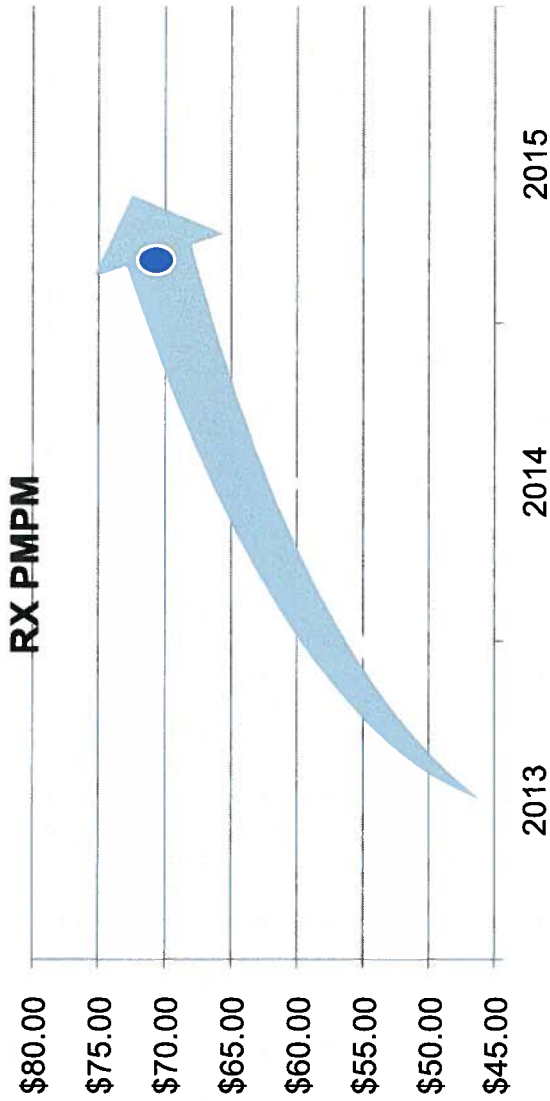
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Commercial Rx Benefit Spend

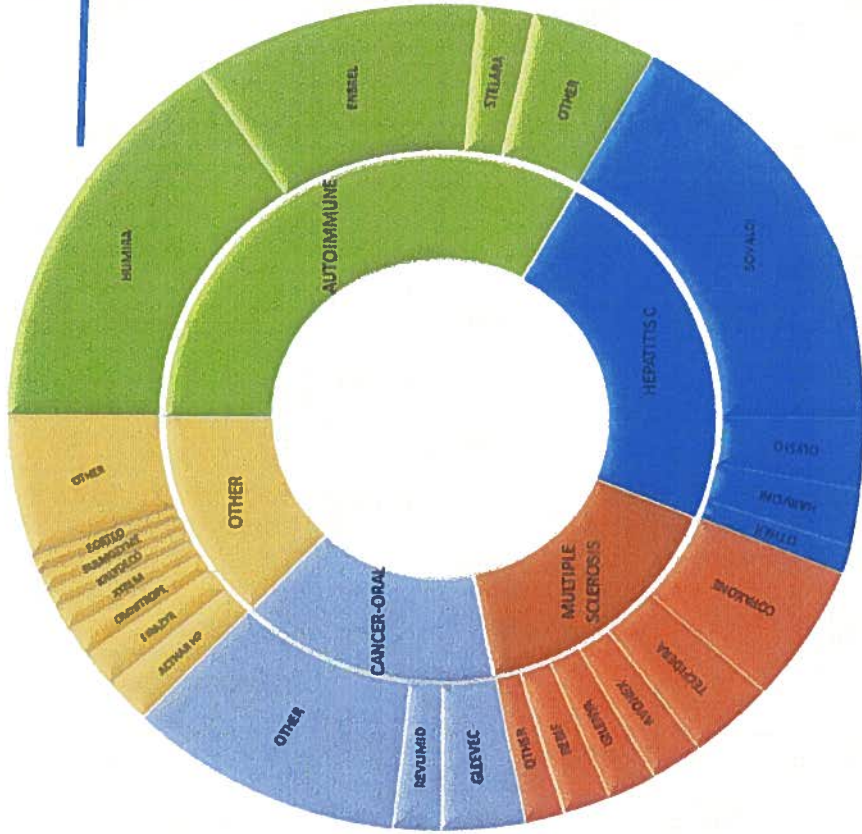
Glenbrook is currently trending @ 24%

Drug spend forecasted to account for 30-40% of the TOTAL healthcare spend by 2020



Specialty: Growing Piece of a Bigger Pie

2014 Specialty categories by spend



2018



2014



\$373B



\$510B

Traditional
Specialty

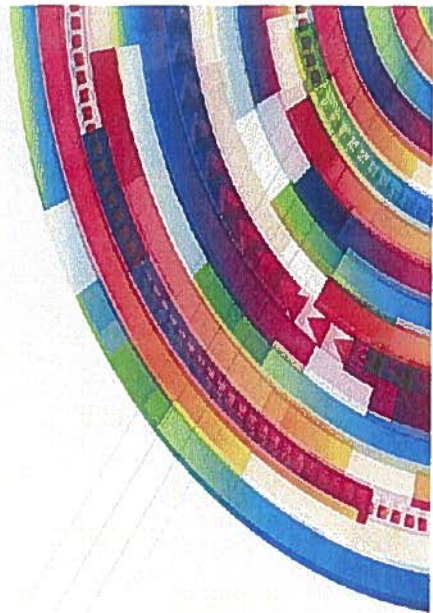
Strategies for Drug Trend



BlueCross BlueShield of Texas

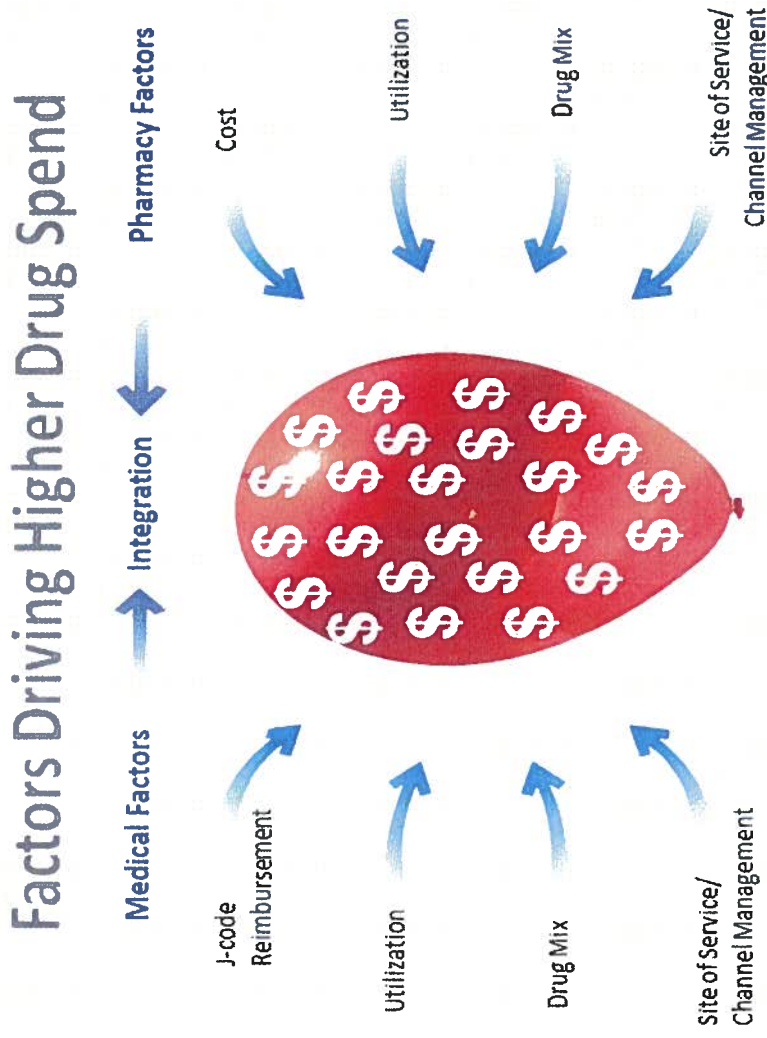
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

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Strategies for Drug Trend: Discussion and Q&A

- A • Channel Management
- B • Benefit Design
- C • Utilization Management
- C • Carve-in vs. Carve-out PBM



A. Channel Management

- 9/1/11 Implemented Mandatory Preferred Specialty Pharmacy
 - A specialty pharmacy is a specific type of pharmaceutical delivery system which coordinates delivery and offers comprehensive support in the distribution of drugs which are high cost or complex and utilized to treat complex conditions (specialty drug tier)
 - Mandatory fill from a pharmacy designated as a specialty pharmacy
 - Limited retail specialty drug quantity fills to 30 days; mail order 90 days

B. Benefit Design / Utilization Management

- 9/1/11 Launched a generic marketing campaign
- 9/1/11 Increased Rx card co-pays from \$10/\$15/\$30 to \$10/\$20/\$35
 - No increase to generic co-pay
 - Increases limited under the ACA due to “grandfathered” status
- 9/1/11 Implemented Mandatory Clinical Prior Authorization
 - The purpose of prior authorization is to provide cost savings by preventing unnecessary procedures as well as the prescribing of expensive brand name drugs when an appropriate generic is available
 - Step Care Program: Must try generic first
 - Quantity limits
 - Drugs classes requiring CPA:
 - Proton Pump Inhibitors (Nexium, Prilosec)
 - Statins (Crestor, Zocor)
 - Controlled substances and Anti-depressants (Cymbalta, Prozac, Zoloft)
 - Acne Topical (Retin-A, Avita)
- 2/1/12 Implemented Specialty Prior Authorization for Protease Inhibitors (Hepatitis C, oral Oncology), and drug classes Auto-immune and Multiple Sclerosis
- 1/1/13 Restructured Rx rebates to zero for generic tier and increases to brand name tiers
- 9/1/13 Added High Deductible PPO plan
- 9/1/13 HMO co-pay increases \$10 to \$30 physician, \$50 to \$150 ER visit
- 9/1/13 Restructured Rx card co-pays to \$5/\$35/\$50 to increase generic utilization
- 9/1/14 Grandfathered status expires under the ACA
- 9/1/14 Increase low PPO deductible from \$300 to \$400 single, \$900 to \$1,200 family
- 9/1/14 Board seed money into H S A accounts \$600 single/\$1,100 family
- 9/1/14 \$250 Insurance premium rebate for wellness screen
- 6/1/15 Launched online open enrollment
- 7/1/15 Clinical Prior Authorization required for new PCSK-9 Inhibitor (cholesterol)
- 7/1/15 Clinical Prior Authorization required for all new to market drugs (specialty and non-specialty)
- 9/1/15 Reduce Rx card co-pay for generic tier to zero to increase generic utilization
- 9/1/15 Increase Board seed money into H S A accounts \$1,000 single/\$1,600 family
- 9/1/15 Expand eligibility criteria for \$250 wellness rebate
- 10/1/15 Implement Value Formulary Brand program

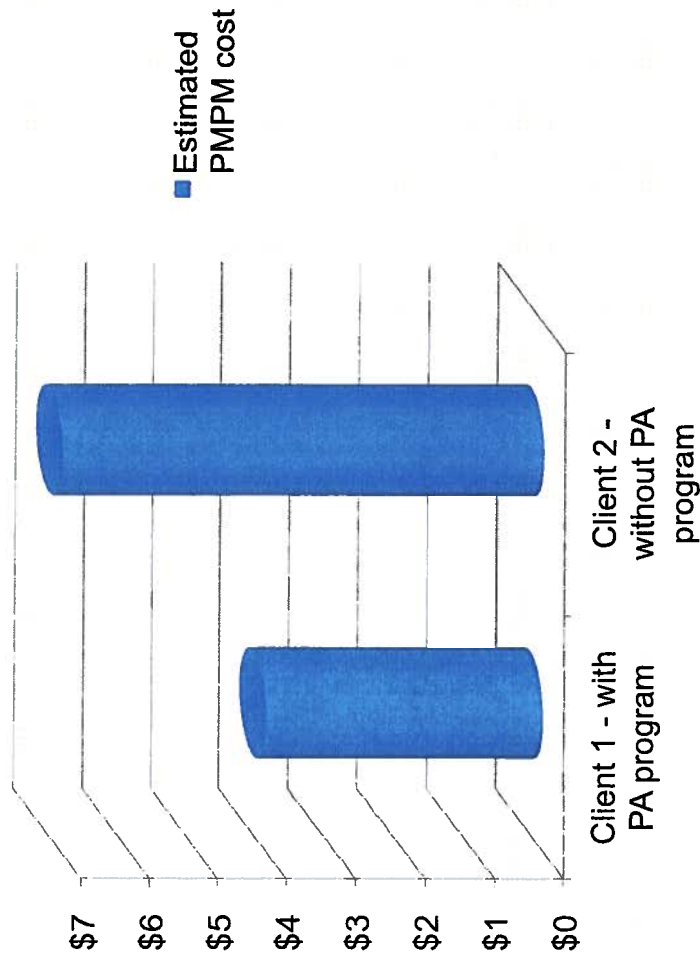
C. Carve-in vs Carve-out PBM

- Utilize OptumRx as the District’s Pharmacy Benefit Manager (formerly Catamaran, Catalyst, Walgreens)

Benefit Design and Utilization Management

- Maximize Generic Utilization
- Mandatory Preferred Specialty Pharmacy
- Narrow Network
- Benefit Exclusions
- Copay Structure
- 90 Day Maintenance Medication Options

Hepatitis C Prior Authorization Criteria Comparison



Cost Containment Committee Options
 Plan Year 9/1/2015-8/31/2016

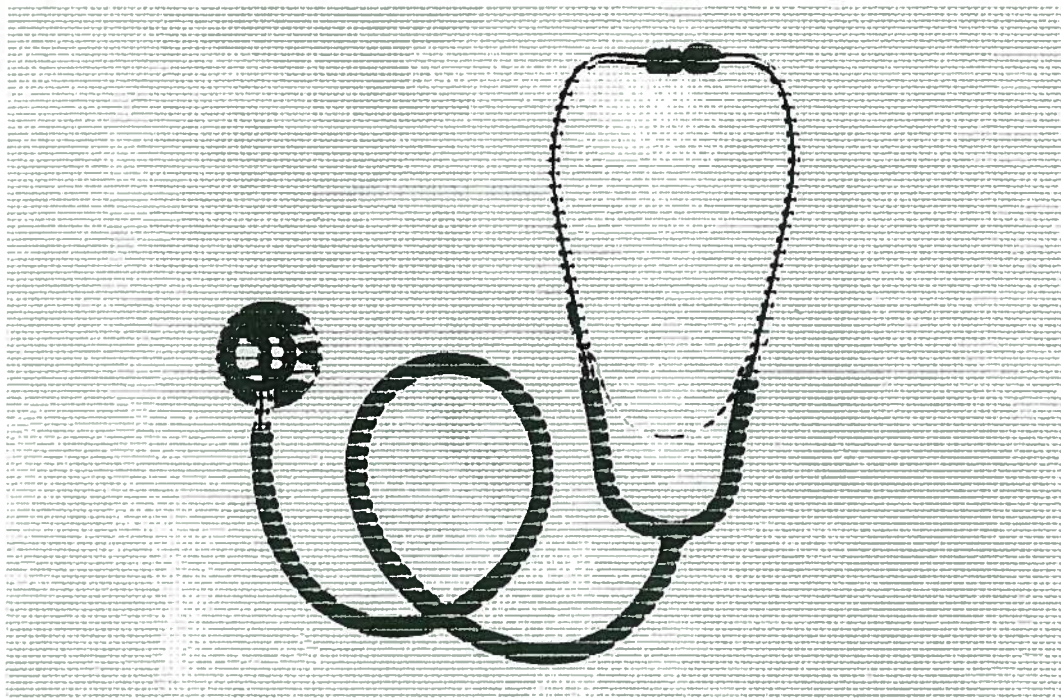
A	<p>Initial Focus of Cost Containment Committee</p> <p>Spousal coverage survey - timing of issuance</p> <p>Rx: Specialty Drug Tier (4th tier)</p> <p>Excluded Rx Discount card program</p>
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B	<p>Implemented 9/1/15 or 10/1/15</p> <p>Rx: dropped co-pay for generic tier to zero</p> <p>Rx: moved from National Formulary to Value Formulary category (10/1)</p> <p>Board contribution into Health Savings Accounts increased to \$1,000/\$1,600</p> <p>Wellness rebate eligibility expanded criteria</p> <p>Mandatory e-learning lesson on district insurance plans</p>
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C	<p>Deferred Items</p> <p>Expand from 2-tier to 4-tier PPO/HMO/IL Plans</p> <p>Need projected shift in enrollment, impact on family premium and % of spouses potentially leaving plan</p> <p>Spousal carve-out/spousal surcharge</p> <p>Contribution Amounts in Proportion to Base Salary</p> <p>Explore compensation bands</p> <p>Greater Employee Participation in Premium Cost Sharing</p> <p>Establish cap on total claims, with shared cost on excess over cap</p> <p>Establish cap on % increase, with shared cost on excess over cap</p>
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The View

'I HAVE HOPE THAT OUR GENERATION CAN CHANGE THE WAYS THINGS ARE DONE.' —PAGE 22



As more people try cybermedicine, seeing a doctor from your couch is fast becoming mainstream

HEALTH

Why (almost) everyone is embracing the digital doctor

By Alexandra Sifferlin

LIKE MANY AMERICANS HER AGE, Gillian Roach, 27, doesn't have a primary-care doctor. So when she woke up on a recent morning with a bad cough, Roach, who has asthma, logged on to Maven, an app that connects women to a variety of health providers over video chat. Soon Roach was talking with a female nurse practitioner, who listened to her cough, offered advice and sent an inhaler prescription to Roach's local CVS in Arlington, Va. The entire session lasted 10 minutes and cost Roach \$18, just under half her usual co-pay.

"From booking the appointment to having an inhaler in my hand was 2½ hours," Roach says. "The whole time, I was sitting on my couch and the doctor was sitting on her couch."

That relative ease and value are

turning cybermedicine from a controversial practice into an increasingly mainstream health care option. Maven, which launched in April, is one of several new digital platforms that let patients video-chat with doctors and get common prescriptions at any hour of the day, seven days a week. Major hospitals such as Cleveland Clinic and Stanford Health Care now offer virtual appointments for simple cases. And this year UnitedHealthcare, the nation's largest health insurer, began covering digital consultations. By 2019 there will be an estimated 124 million doctor-patient video consultations in the U.S., up from close to 7.2 million in 2015.

"Over time most physical office visits will not occur," says Dr. Eric Topol, director of the Scripps

Translational Science Institute. "Routine things will be much more efficiently accomplished through mobile devices."

For patients, the appeal of this shift is clear. It takes nearly 20 days on average to get an appointment with a family physician in the U.S., and urgent-care visits average \$150. Maven charges \$18 for a 10-minute session, while rival Doctor on Demand charges \$40 for 15 minutes—all done through an app.

Many doctors have come to embrace virtual appointments because of their own time crunches. There is also hope that cybermedicine could help fix the nation's growing shortage of primary-care physicians—the Association of American Medical Colleges estimates that we'll be short by as many as 31,000 by 2025. "In many exams, the hands-on touching doesn't have much of a role in the interaction and a video visit works perfectly well," says Dr. Peter Rasmussen, a neurosurgeon at Cleveland Clinic who uses virtual visits. "It increases my efficiency and is a lower-cost option for many patients, particularly if they have to travel to see a provider."

Plenty of medical groups remain skeptical. The American Academy of Pediatrics says cybermedicine can prevent patients from forming lasting relationships with a doctor versed in their medical history. And while there is no evidence to show that misdiagnoses are more common in cybermedicine—more research is needed—a May study found that doctors were more likely to prescribe broad-spectrum antibiotics in virtual appointments, raising concerns about drug resistance. There is also uncertainty over whether cybermedicine will expand too far beyond the easy-to-handle coughs, fevers and sore throats for which it is primarily used today.

Many startups are already moving in that direction. In August, Maven offered therapist speed dating to allow users to meet mental-health providers in 10-minute increments to find someone who clicked with them. And as wearable tech advances, virtual docs will be able to offer more-tailored care based on biomarker data uploaded by patients.

Another big reason for the shift to digital docs: money. Cybermedicine could save employers an estimated \$6 billion each year, and in a recent survey of large employers, 38% said their insurance plans cover it, while 81% intend to have it covered by 2018. "That's an astounding number," says Dr. Allan Khoury, a senior consultant at Towers Watson, which conducted the survey. "We don't usually see transitions in care happen this quickly."

That's because of consumers like Roach, who has quickly become a convert. "I don't have to sit with people who are sicker than me in urgent care," she says. "I can be on my couch in my yoga pants with a blanket around me." □

VERBATIM

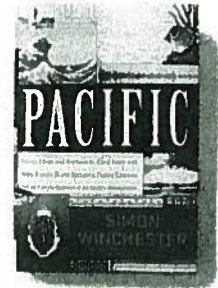
'I don't think it's important at all ... They didn't get a horse to direct *Seabiscuit*.'

ANTHONY MACKIE, actor, on why he doesn't think it's necessary for a black director to helm Marvel's upcoming *Black Panther* film, which centers on an African superhero



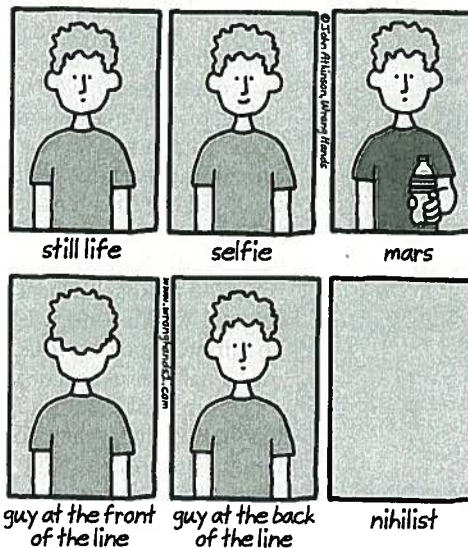
NUTSHELL
Pacific

IN ANCIENT HISTORY, the locus of the world's conflicts and advancements was the Mediterranean Sea; after that, it was the Atlantic Ocean. But today, argues historian Simon Winchester in his new book, all eyes should be on the Pacific. More than any other region, he writes, its waters—which cover nearly a third of the planet's surface—will shape our future. They're home to China's rapidly expanding navy; they enable precision, long-range U.S. missile testing (rockets have been fired 4,000 miles from the West Coast to an Army base in the Marshall Islands, landing within inches of their target); and they lap at the shores of the cities (San Francisco, Tokyo) creating the most innovative technology. More pressing, however, is the fact that the Pacific—the earth's most seismically active ocean—will exert outsize influence on global weather patterns, especially amid rapid climate change.



—SARAH BEGLEY

CHARTOON
Last-minute costumes



JOHN ATKINSON, WRONG HANDS

DIGITS

100%

Estimated increase in profits and revenue growth at the payments company Gravity six months after CEO Dan Price made headlines for announcing a \$70,000 minimum wage; employee retention also rose, from 91% to 95%



MACKIE: PRICE; BETTY; IMAGES: CAR; LEVUS; (R); ILLUSTRATION BY MARTIN GEE FOR TIME