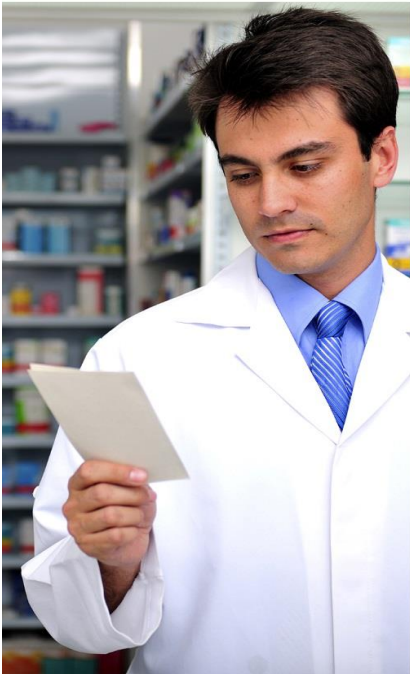
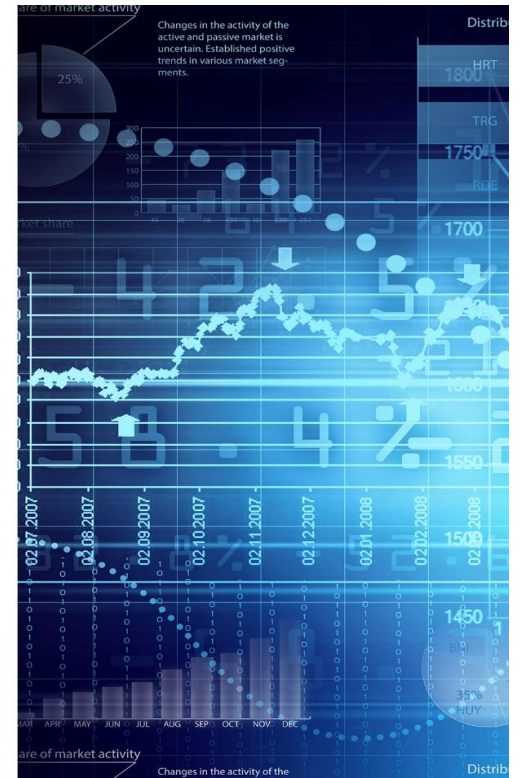




**New Fairfield Town & BOE**  
**October 1, 2020-January 31 2021 vs. October 1, 2021-January 31, 2022**  
**Executive Summary - USI3D Report**

	October 2020 - January 2021	October 2021 - January 2022	% Difference	Norm <sup>1</sup>
<b>Cost Summary</b>				
Medical Plan Paid	\$ 1,395,141	\$ 2,064,621	48.0%	-
<b>minus claims over \$225k ISL</b>	<b>\$ 0</b>	<b>(\$ 59,348)</b>		
Net Claims	\$ 1,395,141	\$ 2,005,273	43.7%	
Pharmacy Plan Paid	\$ 406,041	\$ 468,565	15.4%	-
Total Plan Paid	\$ 1,801,182	\$ 2,473,838	37.3%	-
Total % Employee Paid	14.5	12.5	-	16.3
<b>Warehouse Summary</b>				
Medical Claim Lines	13,975	15,079	7.9%	-
Pharmacy Claims	5,653	6,348	12.3%	-
Total Members	871	847	-2.8%	-
Total Medical Claimants	744	729	-2.0%	-
Total Rx Claimants	528	623	18.0%	-
<b>PEPM Summary</b>				
Medical Plan Paid PEPM	\$ 1,037.28	\$ 1,534.26	47.9%	\$ 703.14
Pharmacy Plan Paid PEPM	\$ 301.89	\$ 358.50	18.8%	\$ 215.11
Total Plan Paid PEPM	\$ 1,339.17	\$ 1,892.76	41.3%	\$ 918.25
<b>PMPM Summary</b>				
Medical Plan Paid PMPM	\$ 432.33	\$ 639.84	48.0%	\$ 358.50
Pharmacy Plan Paid PMPM	\$ 125.83	\$ 149.51	18.8%	\$ 109.67
Total Plan Paid PMPM	\$ 558.16	\$ 789.35	41.4%	\$ 468.18
<b>Place of Service Summary (PEPM)</b>				
Inpatient Hospital Plan Paid	\$ 364.03	\$ 421.81	15.9%	\$ 213.82
Outpatient Hospital Plan Paid	\$ 259.95	\$ 485.91	86.9%	\$ 231.59
Office Plan Paid	\$ 277.50	\$ 429.48	54.8%	\$ 140.82
Emergency Room Plan Paid	\$ 25.58	\$ 53.23	108.1%	\$ 43.45
Skilled Nursing Facility Plan Paid	\$ 0.66	\$ 0.00	0.0%	\$ 1.71
Telehealth Plan Paid	\$ 2.63	\$ 16.71	0.0%	\$ 4.21
All Other Plan Paid	\$ 106.93	\$ 172.53	61.4%	-
<b>Place of Service Summary (PMPM)</b>				
Inpatient Hospital Plan Paid	\$ 151.73	\$ 175.91	15.9%	\$ 109.02
Outpatient Hospital Plan Paid	\$ 108.35	\$ 202.64	87.0%	\$ 118.08
Office Plan Paid	\$ 115.66	\$ 179.11	54.9%	\$ 71.80
Emergency Room Plan Paid	\$ 10.66	\$ 22.20	108.2%	\$ 22.16
Skilled Nursing Facility Plan Paid	\$ 0.28	\$ 0.00	0.0%	\$ 0.87
Telehealth Plan Paid	\$ 1.10	\$ 6.97	0.0%	\$ 2.15
All Other Plan Paid	\$ 44.57	\$ 71.95	61.4%	-
<b>Demographics</b>				
Current Employees	338	323	-4.4%	-
Current Members	807	781	-3.2%	-
Employee Months	1,345	1,307	-2.8%	-
Member Months	3,227	3,134	-2.9%	-
Average Age	39.8	39.0	-2.0%	35.4
% Male (Current)	46.0	46.0	0.0%	50.2
<b>Utilization Metrics</b>				
Inpatient Days Per 1000	256.6	176.1	-31.4%	216.8
Total Admissions Per 1000	55.8	45.9	-17.6%	51.2
ACSC Admissions Per 1000	0.0	3.8	0.0%	2.5
SNF Admissions Per 1000	3.7	0.0	0.0%	0.9
ER Visits Per 1000	133.9	153.2	14.4%	228.3
Outpatient ER Visits Per 1000	119.0	137.8	15.8%	201.7
Total Office Visits Per 1000	5,815.9	6,237.4	7.2%	3,979.1
Urgent Care Visits Per 1000	167.3	379.1	126.5%	233.4
Pharmacy Scripts Per 1000	13,331.3	16,035.7	20.3%	9,282.7
Pharmacy Scripts(Generic) Per 1000	11,326.9	12,681.6	12.0%	7,838.2
Pharmacy Scripts(Brand) Per 1000	1,915.1	3,201.0	67.1%	1,326.7
Pharmacy Scripts(Non-Drug Items) Per 1000	89.2	153.2	71.6%	117.9
% Generic Drugs	85.5	79.8		85.5

<sup>1</sup>-(dash) indicates the norm value is not available.

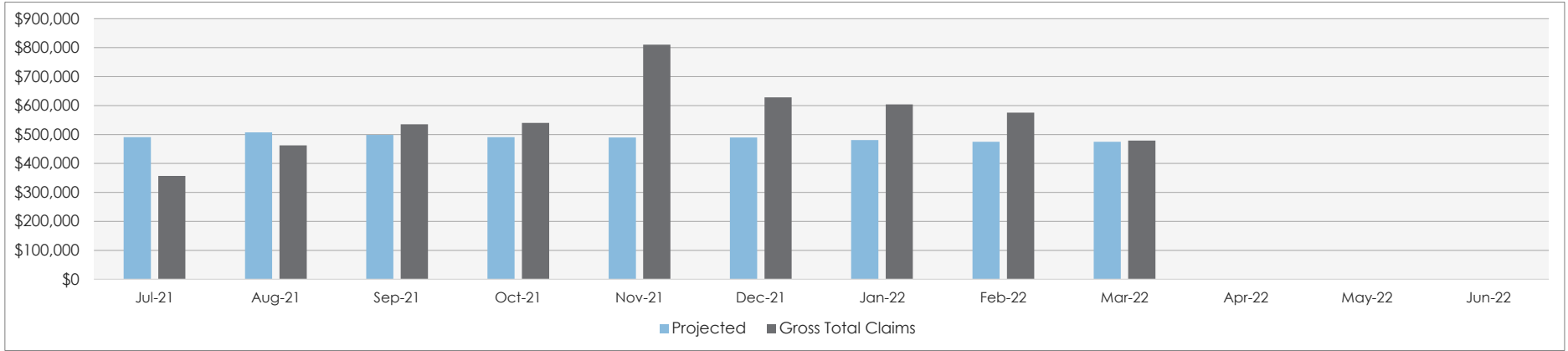


Thomas Kowalchik | Moira Shigo | Alisa Sullivan  
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Town of New Fairfield & New Fairfield BOE  
 Medical / Rx Plan - Anthem  
 Current Plan Year Cost Summary  
 July 2021 to June 2022



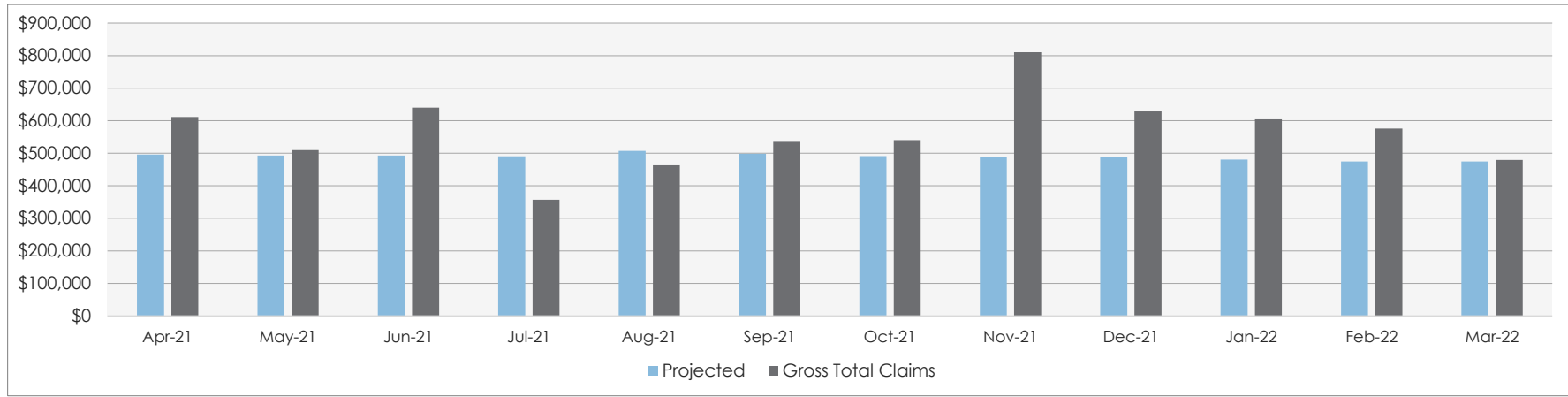
	Enrollment		Fixed Costs			Forecasted Claims	Paid Claims					Total Plan Costs			Position
	Medical/Rx Ees	Dental Ees	Admin Fees	Stop Loss Premium	Total	Projected	Medical Claims	Rx Claims	Dental Claims	Gross Total Claims	Claims / Ee	Budget Cost	Actual Gross Cost	Budget vs. Actual	Gross Claims / Projected
Jul-21	327	344	\$20,989	\$24,793	\$45,783	\$490,856	\$304,488	\$32,736	\$19,726	\$356,951	\$1,088.61	\$504,167	\$402,733	\$101,434	72.7%
Aug-21	338	356	\$21,697	\$25,627	\$47,324	\$507,392	\$326,441	\$111,504	\$24,663	\$462,608	\$1,364.97	\$504,167	\$509,932	(\$5,766)	91.2%
Sep-21	332	350	\$21,314	\$25,172	\$46,486	\$498,402	\$433,073	\$89,836	\$12,295	\$535,204	\$1,610.16	\$504,167	\$581,690	(\$77,523)	107.4%
Oct-21	327	345	\$20,994	\$24,793	\$45,787	\$490,911	\$435,489	\$94,923	\$9,620	\$540,032	\$1,649.94	\$504,167	\$585,819	(\$81,652)	110.0%
Nov-21	326	345	\$20,934	\$24,717	\$45,652	\$489,467	\$676,555	\$118,733	\$15,051	\$810,338	\$2,483.16	\$504,167	\$855,989	(\$351,823)	165.6%
Dec-21	326	345	\$20,934	\$24,717	\$45,652	\$489,467	\$467,088	\$147,085	\$14,371	\$628,544	\$1,925.62	\$504,167	\$674,196	(\$170,029)	128.4%
Jan-22	320	340	\$20,555	\$24,262	\$44,817	\$480,532	\$503,956	\$84,666	\$15,395	\$604,017	\$1,884.72	\$504,167	\$648,835	(\$144,668)	125.7%
Feb-22	316	337	\$20,303	\$23,959	\$44,262	\$474,593	\$438,742	\$111,759	\$25,104	\$575,605	\$1,816.58	\$504,167	\$619,867	(\$115,701)	121.3%
Mar-22	316	337	\$20,303	\$23,959	\$44,262	\$474,593	\$332,392	\$131,160	\$15,624	\$479,176	\$1,513.30	\$504,167	\$523,439	(\$19,272)	101.0%
Apr-22															
May-22															
Jun-22															
<b>Totals</b>	<b>2,928</b>	<b>3,099</b>	<b>\$188,024</b>	<b>\$222,001</b>	<b>\$410,025</b>	<b>\$4,396,213</b>	<b>\$3,918,225</b>	<b>\$922,402</b>	<b>\$151,848</b>	<b>\$4,992,475</b>	<b>\$1,702.22</b>	<b>\$4,537,500</b>	<b>\$5,402,500</b>	<b>(\$865,000)</b>	<b>113.6%</b>
							<b>Claims Over SSL</b>			<b>(\$137,630)</b>				<b>\$137,630</b>	
							<b>Total Net Claims</b>			<b>\$4,854,845</b>	<b>\$1,655.21</b>	<b>\$4,537,500</b>	<b>\$5,402,500</b>	<b>(\$727,369)</b>	<b>110.4%</b>

Notes

1. Specific Stop Loss is \$225,000.
2. Please note that March Paid Claims are based on actual invoices that were provided by New Fairfield and annualized to complete the month of March.



**Town of New Fairfield & New Fairfield BOE  
 Medical / Rx Plan - Anthem  
 Current Rolling 12 Months Cost Summary  
 April 2021 to March 2022**



	Enrollment		Fixed Costs			Forecasted Claims	Paid Claims					Total Plan Costs	Position
	Medical/Rx Ees	Dental Ees	Admin Fees	Stop Loss Premium	Total	Projected	Medical Claims	Rx Claims	Dental Claims	Gross Total Claims	Claims / Ee	Actual Gross Cost	Gross Claims / Projected
Apr-21	334	349	\$27,473	\$40,204	\$67,676	\$496,040	\$426,961	\$163,868	\$20,084	\$610,914	\$1,826.50	\$678,590	123.2%
May-21	332	347	\$27,308	\$39,963	\$67,271	\$493,075	\$381,349	\$111,516	\$16,594	\$509,460	\$1,532.36	\$576,731	103.3%
Jun-21	332	347	\$27,308	\$39,963	\$67,271	\$493,075	\$454,494	\$167,243	\$18,479	\$640,216	\$1,925.95	\$707,487	129.8%
Jul-21	327	344	\$20,989	\$24,793	\$45,783	\$490,856	\$304,488	\$32,736	\$19,726	\$356,951	\$1,088.61	\$402,733	72.7%
Aug-21	338	356	\$21,697	\$25,627	\$47,324	\$507,392	\$326,441	\$111,504	\$24,663	\$462,608	\$1,364.97	\$509,932	91.2%
Sep-21	332	350	\$21,314	\$25,172	\$46,486	\$498,402	\$433,073	\$89,836	\$12,295	\$535,204	\$1,610.16	\$581,690	107.4%
Oct-21	327	345	\$20,994	\$24,793	\$45,787	\$490,911	\$435,489	\$94,923	\$9,620	\$540,032	\$1,649.94	\$585,819	110.0%
Nov-21	326	345	\$20,934	\$24,717	\$45,652	\$489,467	\$676,555	\$118,733	\$15,051	\$810,338	\$2,483.16	\$855,989	165.6%
Dec-21	326	345	\$20,934	\$24,717	\$45,652	\$489,467	\$467,088	\$147,085	\$14,371	\$628,544	\$1,925.62	\$674,196	128.4%
Jan-22	320	340	\$20,555	\$24,262	\$44,817	\$480,532	\$503,956	\$84,666	\$15,395	\$604,017	\$1,884.72	\$648,835	125.7%
Feb-22	316	337	\$20,303	\$23,959	\$44,262	\$474,593	\$438,742	\$111,759	\$25,104	\$575,605	\$1,816.58	\$619,867	121.3%
Mar-22	316	337	\$20,303	\$23,959	\$44,262	\$474,593	\$332,392	\$131,160	\$15,624	\$479,176	\$1,513.30	\$523,439	101.0%
<b>Totals</b>	<b>3,926</b>	<b>4,142</b>	<b>\$270,113</b>	<b>\$342,130</b>	<b>\$612,243</b>	<b>\$5,878,403</b>	<b>\$5,181,029</b>	<b>\$1,365,029</b>	<b>\$207,006</b>	<b>\$6,753,064</b>	<b>\$1,717.34</b>	<b>\$7,365,307</b>	<b>114.9%</b>
										<b>(\$156,241)</b>		<b>(\$156,241)</b>	
										<b>\$6,596,823</b>	<b>\$1,677.54</b>	<b>\$7,209,066</b>	<b>112.2%</b>

**Notes**

1. Specific Stop Loss reflects \$225,000.



**Town of New Fairfield & New Fairfield BOE  
Medical/Rx Plan - Renewal Projection  
July 1, 2022 Renewal Date**

<b>Stop Loss Outline</b>		<b>Current</b>	<b>Renewal</b>
TPA / Network Name		Anthem	Anthem
Stop Loss Carrier		Anthem	Anthem
Specific Stop Loss (SSL)		\$225,000	\$225,000
Contract Basis		Paid	Paid
Coverages Included		Medical & Rx	Medical & Rx
Aggregate Stop Loss (ASL)		120%	120%
<b>Fixed Costs</b>			
<b>Administration</b>			
Medical/Rx Admin Fee & Managed Benefit Fee	316	\$27.69	\$28.24
Monthly Rolling Cap	316	\$0.49	\$0.50
Medical/Rx Broker Fee	316	\$9.34	\$9.34
Discount Share	316	\$21.79	\$23.25
PCORI Fee	316	\$0.54	\$0.56
Dental Administration Fee	337	\$4.16	\$4.16
Dental Broker Fee	337	\$0.22	\$0.22
<b>Monthly Total Fees</b>		<b>\$20,389</b>	<b>\$21,033</b>
<b>Annual Total</b>		<b>\$244,664</b>	<b>\$252,395</b>
Dollar Change			\$7,731
Percentage Change			3.2%
<b>Specific Premium</b>	316	\$63.79	\$76.55
<b>Aggregate Premium</b>	316	\$12.03	\$12.63
<b>Annual Total</b>		<b>\$287,509</b>	<b>\$338,169</b>
Dollar Change			\$50,659
Percentage Change			17.6%
<b>Annual Total Fixed Costs</b>		<b>\$532,173</b>	<b>\$590,564</b>
Dollar Change			\$58,391
Percentage Change			11.0%
<b>Expected Claims Liability</b>			
<b>Total Medical/Rx PEPM</b>	316	\$1,443.83	\$1,532.08
<b>Monthly Total Medical Claim Liability</b>		\$456,250	\$484,136
<b>Annual Total Medical Claim Liability</b>		<b>\$5,475,003</b>	<b>\$5,809,629</b>
Dollar Change			\$334,626
Percentage Change			6.1%
<b>Total Dental PEPM</b>	337	\$54.43	\$52.17
<b>Monthly Total Dental Claim Liability</b>		\$18,343	\$17,582
<b>Annual Total Dental Claim Liability</b>		<b>\$220,115</b>	<b>\$210,989</b>
Dollar Change			(\$9,126)
Percentage Change			-4.1%
<b>Total Cost</b>			
<b>Annual Total Expected Costs</b>		<b>\$6,227,292</b>	<b>\$6,611,181</b>
<b>Retiree Costs</b>		<b>\$0</b>	<b>(\$432,976)</b>
<b>Total Costs minus Retirees</b>		<b>\$6,227,292</b>	<b>\$6,178,205</b>
Dollar Change from Current			(\$49,086)
Percentage Change			-0.8%