

May 6, 2019

Brown County Commissioners:

As we near the mid-year mark for the County's Health Plan with TAC, we wanted to give you a status report on where the County stands currently so you can have some indication of what we might expect for the upcoming renewal.

- The 12 Month Medical Claims report includes enrollment, contributions, medical, pharmacy and total paid including Brown County's loss ratio (Total Paid / Total Contributions). The Pool's targeted loss ratio is 94%. Brown County's current 12 month loss ratio is 115.7%, compared to 143.7% at last year's renewal. The loss ratio will be used in setting the county's Plan Year 2020 renewal rates.
- Brown County has experienced a 27% reduction in Pharmacy Paid, which is primarily due to the Pool's new pharmacy benefit manager contract with Navitus Health Solutions. If this trend continues, it will positively impact the county's renewal
- The County History report illustrates the county's performance and renewal history over your past 5 years with TAC HEBP (Pool). This report includes the loss ratio, rate change (renewal), surplus distribution, and net rate change for the most recent 5 years. Brown County received \$201,965 in surplus distribution over this time period.

May 6, 2019
Exhibit #9



TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

Group : (036896 - BROWN COUNTY OFFICIALS & EMPLOYEES/TAC)

Paid Month : Last 6 TimeMonths

Service Category : Exclude (Dental)

Paid : descending

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
3040619933	Cobra	\$93,659.62	\$2,115.26	\$95,774.88
3060634338	Active	\$84,904.28	\$7,392.22	\$92,296.50
18370279101	Active	\$8,260.58	\$79,793.26	\$88,053.84
3054362721	Active	\$71,665.29	\$63.15	\$71,728.44
17130400174	Active	\$69,287.29	\$4.69	\$69,291.98
3061169496	Active	\$56,101.34	\$0.00	\$56,101.34
13720365036	Cobra	\$11,519.18	\$40,970.48	\$52,489.66
9670171843	Active	\$41,653.38	\$2,059.26	\$43,712.64
3040619814	Active	\$28,102.74	\$61.25	\$28,163.99
18600300595	Active	\$27,647.93	\$0.00	\$27,647.93
3051072272	Active	\$21,116.08	\$5,156.27	\$26,272.35
17740178706	Cobra	\$25,776.67	\$176.99	\$25,953.66
17923582295	Active	\$22,318.03	\$2,907.25	\$25,225.28
3053238285	Active	\$450.94	\$22,454.21	\$22,905.15
17890256100	Active	\$19,435.42	\$2,371.28	\$21,806.70
17350395441	Active	\$1,359.68	\$15,827.76	\$17,187.44
17380132803	Active	\$16,335.89	\$0.00	\$16,335.89
18340392500	Active	\$1,172.71	\$14,740.45	\$15,913.16
3045518551	Active	\$15,038.57	\$115.66	\$15,154.23
18920496838	Active	\$14,867.80	\$0.00	\$14,867.80
3040619866	Active	\$13,898.81	\$153.86	\$14,052.67
13270527931	Active	\$13,825.51	\$0.00	\$13,825.51
18830383327	Active	\$4,091.96	\$9,690.50	\$13,782.46
3280138729	Active	\$12,979.77	\$798.22	\$13,777.99
17300401922	Active	\$12,616.64	\$0.00	\$12,616.64
3070522071	Active	\$1,068.05	\$10,105.67	\$11,173.72
3054239746	Active	\$4,082.07	\$6,528.10	\$10,610.17
3040619795	Active	\$10,212.88	\$45.46	\$10,258.34
10560125199	Active	\$681.32	\$9,478.34	\$10,159.66
Query Total	29	\$704,130.43	\$233,009.59	\$937,140.02
Report Total	29	\$704,130.43	\$233,009.59	\$937,140.02



TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

POOLED GROUP RATE and SURPLUS DISTRIBUTION HISTORY REPORT (PY2019)

Group Name: **Brown County**

Group Number: 36896

Group Anniv: Oct 1

Plan Year	Average Employees	Paid Claims	Contribution	Loss Ratio	Rate Change	Surplus Distribution	SD as a % of Contribution	Net Change	Plan Change?
2018-19*	174	\$1,009,253	\$1,302,269						Y
2017-18	177	\$4,306,933	\$2,997,251	143.7%	8.3%	\$20,996	0.7%	7.6%	Y
2016-17	170	\$3,020,237	\$2,640,059	114.4%	3.0%	\$20,592	0.8%	2.2%	N
2015-16	168	\$2,514,432	\$2,479,760	101.4%	2.0%	\$80,753	3.3%	-1.3%	N
2014-15	164	\$2,281,480	\$2,327,897	98.0%	8.5%	\$8,975	0.4%	8.1%	N
2013-14	164	\$1,825,509	\$2,057,684	88.7%	5.2%	\$70,650	3.4%	1.8%	N
Average	169				5.5%		1.7%	3.7%	
Total		\$14,957,843	\$13,804,918	108.4%		\$201,965			

*through February 2019

Rating Year	Paid Claims	Contribution	Loss Ratio	Rate Change (original)	Rate Change (Pool Avg)
May18 - Apr19					
May17 - Apr18	\$3,727,983	\$2,850,076	130.8%	5.7%	2.9%
May16 - Apr17	\$3,150,250	\$2,579,385	122.1%	8.3%	7.0%
May15 - Apr16	\$2,368,469	\$2,408,720	98.3%	3.0%	1.9%
May14 - Apr15	\$1,799,341	\$2,232,599	80.6%	2.0%	5.8%
May13 - Apr14	\$1,672,358	\$1,779,049	94.0%	8.5%	6.3%
Average	\$3,179,600	\$2,962,457	107.3%	5.5%	4.8%
Total	\$12,718,400	\$11,849,829			