



Responses to Consultant Questions

Question: Is the historical performance of the consortium being shared? For example, claims for medical and rx, reserves, chronic claims, rebates/reimbursements, stop loss levels?

Answer: Not at this time; however, a summary of the claim experience for the CY 2024 is enclosed.

Question: If not sharing the performance of the COHCC in great detail, could you share the stop loss specific deductible (and a history of this deductible amount, if there have been changes), if there is an aggregate stop loss, and the PEPY cost for stop loss? Is there any laser language in the contract? Does the consortium currently have any lasered risk?

Answer: Stop loss is provided through Sun Life.

	<u>2025</u>	<u>2021-2024</u>
• Individual Specific Deductible	\$275,000	\$250,000
• Aggregating Specific Deductible	None	\$157,250
• Lasers	2 – 1 @ \$750,000 & 1 @ \$350,000 from 2022 (Large laser reduced from \$1,000,000 in 2021)	Lasers unchanged

Question: Regarding data analytics and predictive risk mitigation, is there a current data warehouse being utilized? If so, do you know the name of the data warehouse?

Answer: There is not a data warehouse.

Question: Can you confirm that you are looking to have the consultant/broker support and elevate the consortium, and then provide a high level of support to the 11 member groups? Expressed in a different way, this would be almost like supporting 12 clients – the consortium as a whole, and then the 11 members?'

Answer: Correct.

Question: What does the workflow look like between the consortium and all the members on billing? I probably understand how the medical program funding is built. What about the other lines of coverage that are brokered (dental, vision, life, STD, etc)? Are they billed through the consortium and member groups pay into the consortium and the consortium pays the premiums on behalf of all members? Or do the carriers bill the member groups separately?

Answer: Each member entity manages enrollment for employees and dependents as well as billing, including direct payment to the vendors, but for Stop Loss.



Question: How is the current consultant being compensated? Flat fee? Built into the fully insured equivalent premium rates? Do they have commission built into the non-medical lines of coverage?

Answer: PEPM fee paid by the health insurance provider; may receive additional incentive commissions for other lines of insurance.

Question: Under the services outlined in Section III – do you want a response to every bullet point?

Answer: For some, this may need to be particular to a bulleted requirement; others may be able to be answered more broadly.

CENTRAL OHIO HEALTH CARE CONSORTIUM

Cost Summary

2024

		Canal Winchester	Gahanna	Granville	Grove City	Madison Township	New Albany	Obetz	Pataskala	Powell	Washington Court House	Worthington	TOTAL
January	Medical Claims	\$44,840	\$122,582	\$22,779	\$255,477	\$208,295	\$97,427	\$91,531	\$40,802	\$19,633	\$41,362	\$165,479	\$1,110,207
	Rx Claims	\$17,865	\$56,991	\$12,817	\$6,524	\$32,874	\$30,095	\$14,317	\$11,648	\$17,294	\$10,612	\$301,814	\$512,851
	Claim Funding	\$57,118	\$239,682	\$67,638	\$257,401	\$177,288	\$212,517	\$79,180	\$79,985	\$60,383	\$83,210	\$245,767	\$1,560,168
	Premium & Fees	\$11,236	\$53,837	\$10,750	\$49,864	\$29,500	\$39,732	\$17,830	\$15,646	\$13,172	\$25,317	\$39,457	\$306,341
	Funding Over/Under Claims/Funding Ratio	(\$5,588) 110%	\$60,109 75%	\$32,042 53%	(\$4,600) 102%	(\$63,881) 136%	\$84,995 60%	(\$26,669) 134%	\$27,535 66%	\$23,455 61%	\$31,236 62%	(\$221,526) 190%	(\$62,890) 104%
February	Medical Claims	\$41,026	\$127,733	\$70,661	\$86,877	\$122,984	\$121,474	\$114,763	\$65,698	\$28,743	\$41,489	\$186,081	\$1,007,529
	Rx Claims	\$41,477	\$76,105	\$11,170	\$17,426	\$36,773	\$35,522	\$3,761	\$1,037	\$8,865	\$9,371	\$153,835	\$395,341
	Claim Funding	\$56,946	\$243,320	\$70,076	\$258,103	\$173,171	\$208,545	\$86,807	\$73,950	\$66,601	\$83,752	\$241,202	\$1,562,472
	Premium & Fees	\$11,406	\$52,550	\$10,580	\$49,319	\$28,756	\$39,327	\$18,578	\$15,297	\$14,459	\$25,486	\$38,508	\$304,266
	Funding Over/Under Claims/Funding Ratio	(\$25,557) 145%	\$39,483 84%	(\$11,755) 117%	\$153,801 40%	\$13,413 92%	\$51,549 75%	(\$31,717) 137%	\$7,215 90%	\$28,993 56%	\$32,892 61%	(\$98,713) 141%	\$159,603 90%
March	Medical Claims	\$33,128	\$45,869	\$31,979	\$126,795	\$183,887	\$64,620	\$118,537	\$20,555	\$17,985	\$24,989	\$153,579	\$821,924
	Rx Claims	\$17,886	\$53,572	\$9,463	\$15,968	\$41,693	\$44,504	\$44,447	\$9,421	\$64,744	\$16,017	\$110,257	\$427,974
	Claim Funding	\$56,946	\$240,728	\$70,076	\$261,789	\$175,412	\$227,630	\$84,873	\$90,477	\$68,759	\$84,923	\$237,119	\$1,598,731
	Premium & Fees	\$11,406	\$51,944	\$10,580	\$50,550	\$28,958	\$38,773	\$18,749	\$15,674	\$14,831	\$25,856	\$38,135	\$305,455
	Funding Over/Under Claims/Funding Ratio	\$5,932 90%	\$141,287 41%	\$28,633 59%	\$119,025 55%	(\$50,167) 129%	\$118,505 48%	(\$78,111) 192%	\$60,500 33%	(\$13,971) 120%	\$43,916 48%	(\$26,717) 111%	\$348,833 78%
April	Medical Claims	\$38,717	\$150,058	\$51,929	\$148,806	\$145,882	\$168,263	\$142,147	\$18,542	\$46,331	\$63,762	\$347,231	\$1,321,668
	Rx Claims	\$31,042	\$108,101	\$12,907	\$35,281	\$49,539	\$46,263	\$15,061	\$8,399	\$26,283	\$10,056	\$112,667	\$455,600
	Claim Funding	\$55,047	\$245,241	\$73,979	\$262,461	\$184,643	\$253,986	\$83,257	\$89,157	\$68,766	\$84,923	\$237,119	\$1,638,578
	Premium & Fees	\$11,034	\$52,688	\$10,952	\$50,924	\$28,958	\$40,083	\$18,749	\$15,297	\$14,831	\$25,856	\$38,135	\$307,507
	Funding Over/Under Claims/Funding Ratio	(\$14,712) 127%	(\$12,918) 105%	\$9,143 88%	\$78,373 70%	(\$10,778) 106%	\$39,460 84%	(\$73,952) 189%	\$62,216 30%	(\$3,848) 106%	\$11,105 87%	(\$222,779) 194%	(\$138,690) 108%
May	Medical Claims	\$18,218	\$137,527	\$21,246	\$92,177	\$135,149	\$76,993	\$54,774	\$98,652	\$14,343	\$29,736	\$191,212	\$870,027
	Rx Claims	\$33,296	\$85,455	\$12,418	\$103,637	\$52,080	\$15,834	\$53,539	\$4,077	\$21,421	\$11,172	\$150,753	\$543,683
	Claim Funding	\$59,218	\$240,754	\$71,841	\$262,374	\$175,725	\$234,478	\$89,164	\$94,366	\$68,342	\$85,111	\$248,476	\$1,629,848
	Premium & Fees	\$11,406	\$51,976	\$10,952	\$50,752	\$28,958	\$38,747	\$19,123	\$15,472	\$14,661	\$25,856	\$38,881	\$306,784
	Funding Over/Under Claims/Funding Ratio	\$7,704 87%	\$17,771 93%	\$38,177 47%	\$66,561 75%	(\$11,504) 107%	\$141,650 40%	(\$19,149) 121%	(\$8,363) 109%	\$32,577 52%	\$44,203 48%	(\$93,489) 138%	\$216,139 87%
June	Medical Claims	\$18,218	\$300,444	\$26,913	\$298,310	\$129,180	\$88,784	\$40,870	\$34,698	\$60,233	\$52,190	\$143,116	\$1,192,957
	Rx Claims	\$36,991	\$57,305	\$10,649	\$47,358	\$50,847	\$77,045	\$32,016	\$10,086	\$47,501	\$13,336	\$114,954	\$498,088
	Claim Funding	\$56,946	\$243,248	\$71,841	\$264,221	\$175,845	\$243,351	\$84,976	\$93,098	\$72,323	\$85,111	\$251,382	\$1,642,342
	Premium & Fees	\$11,406	\$52,890	\$10,952	\$50,954	\$28,958	\$40,813	\$19,123	\$15,848	\$15,575	\$25,856	\$39,799	\$312,175
	Funding Over/Under Claims/Funding Ratio	\$1,737 97%	(\$114,501) 147%	\$34,279 52%	(\$81,447) 131%	(\$4,182) 102%	\$77,522 68%	\$12,090 86%	\$48,314 48%	(\$35,411) 149%	\$19,585 77%	(\$6,688) 103%	(\$48,702) 103%

Funding Over/Under: Premium Equivalent Total - TPA Admin Fees - Stop Loss Premium compared to claim expenditures

Claims Funding Ratio: Claim expenditures as a % of funding (as described above)

		Canal Winchester	Gahanna	Granville	Grove City	Madison Township	New Albany	Obetz	Pataskala	Powell	Washington Court House	Worthington	TOTAL
July	Medical Claims	\$32,143	\$135,237	\$23,921	\$262,022	\$233,930	\$66,808	\$70,586	\$43,291	\$98,229	\$31,388	\$247,467	\$1,245,022
	Rx Claims	\$22,965	\$75,446	\$12,269	\$285,505	\$53,473	\$20,909	\$54,817	\$13,530	\$24,913	\$25,322	\$116,555	\$705,704
	Claim Funding	\$59,218	\$252,707	\$71,841	\$260,887	\$170,083	\$240,495	\$88,630	\$89,704	\$72,323	\$85,387	\$245,171	\$1,636,446
	Premium & Fees	\$11,406	\$53,400	\$10,952	\$50,581	\$28,214	\$40,813	\$19,325	\$16,022	\$15,575	\$25,888	\$39,426	\$311,603
	Funding Over/Under Claims/Funding Ratio	\$4,110 93%	\$42,024 83%	\$35,651 50%	(\$286,641) 210%	(\$117,321) 169%	\$152,778 36%	(\$36,773) 141%	\$32,884 63%	(\$50,819) 170%	\$28,677 66%	(\$118,851) 148%	(\$314,280) 119%
August	Medical Claims	\$16,245	\$291,516	\$21,002	\$130,795	\$394,190	\$109,039	\$54,026	\$29,461	\$70,631	\$65,240	\$771,828	\$1,953,973
	Rx Claims	\$50,050	\$79,234	\$7,979	\$227,135	\$51,994	\$49,151	\$50,035	\$8,199	\$52,227	\$13,829	\$117,931	\$707,763
	Claim Funding	\$52,775	\$247,279	\$71,841	\$261,630	\$168,956	\$226,557	\$83,169	\$78,828	\$74,481	\$84,372	\$244,744	\$1,594,631
	Premium & Fees	\$11,034	\$53,570	\$10,952	\$50,752	\$28,044	\$41,165	\$18,982	\$16,022	\$15,947	\$25,685	\$39,224	\$311,378
	Funding Over/Under Claims/Funding Ratio	(\$13,520) 126%	(\$123,471) 150%	\$42,860 40%	(\$96,300) 137%	(\$277,228) 264%	\$68,367 70%	(\$20,892) 125%	\$41,168 48%	(\$48,377) 165%	\$5,303 94%	(\$645,015) 364%	(\$1,067,104) 167%
September	Medical Claims	\$79,200	\$117,073	\$57,938	\$220,068	\$167,490	\$134,629	\$118,630	\$17,025	\$95,460	\$194,220	\$211,476	\$1,413,210
	Rx Claims	\$45,180	\$44,518	\$5,168	\$178,832	\$68,747	\$57,835	\$57,001	\$10,560	\$30,127	\$17,271	\$118,866	\$634,105
	Claim Funding	\$55,047	\$252,832	\$71,841	\$263,992	\$175,328	\$223,169	\$84,785	\$85,989	\$74,481	\$81,746	\$243,850	\$1,613,060
	Premium & Fees	\$11,034	\$52,996	\$10,952	\$51,065	\$28,586	\$40,259	\$18,982	\$15,646	\$15,947	\$25,144	\$39,053	\$309,664
	Funding Over/Under Claims/Funding Ratio	(\$69,333) 226%	\$91,241 64%	\$8,735 88%	(\$134,908) 151%	(\$60,909) 135%	\$30,705 86%	(\$90,846) 207%	\$58,404 32%	(\$51,106) 169%	(\$129,745) 259%	(\$86,492) 135%	(\$434,255) 127%
October	Medical Claims	\$25,672	\$234,721	\$32,972	\$192,725	\$354,597	\$104,079	\$88,912	\$50,807	\$134,355	\$151,660	\$1,088,868	\$2,459,368
	Rx Claims	\$35,584	\$88,743	\$7,204	\$69,392	\$73,439	\$53,605	\$81,979	\$16,824	\$31,857	\$10,012	\$184,450	\$653,087
	Claim Funding	\$60,590	\$249,577	\$71,841	\$261,344	\$171,528	\$232,322	\$84,785	\$82,081	\$75,712	\$81,746	\$242,358	\$1,613,884
	Premium & Fees	\$11,034	\$54,622	\$10,952	\$50,721	\$28,586	\$41,947	\$18,982	\$15,646	\$16,319	\$25,144	\$38,851	\$312,805
	Funding Over/Under Claims/Funding Ratio	(\$666) 101%	(\$73,887) 130%	\$31,665 56%	(\$773) 100%	(\$256,508) 250%	\$74,638 68%	(\$86,106) 202%	\$14,450 82%	(\$90,500) 220%	(\$79,927) 198%	(\$1,030,959) 525%	(\$1,498,571) 193%
November	Medical Claims	\$19,530	\$276,846	\$28,435	\$182,665	\$270,685	\$87,359	\$85,558	\$117,790	\$46,629	\$46,039	\$133,210	\$1,294,747
	Rx Claims	\$15,489	\$79,423	\$4,087	\$64,972	\$94,171	\$60,230	\$33,183	\$12,173	\$50,229	\$13,659	\$127,400	\$555,017
	Claim Funding	\$54,675	\$249,721	\$69,682	\$265,108	\$169,632	\$230,207	\$88,599	\$80,822	\$75,038	\$84,211	\$245,544	\$1,613,238
	Premium & Fees	\$11,406	\$54,420	\$10,952	\$51,469	\$28,416	\$42,299	\$19,356	\$15,820	\$16,149	\$25,885	\$39,053	\$315,225
	Funding Over/Under Claims/Funding Ratio	\$19,655 64%	(\$106,548) 143%	\$37,159 47%	\$17,471 93%	(\$195,225) 215%	\$82,618 64%	(\$30,142) 134%	(\$49,141) 161%	(\$21,820) 129%	\$24,513 71%	(\$15,065) 106%	-\$236,526 115%
December	Medical Claims	\$36,136	\$211,623	\$16,504	\$299,288	\$473,654	\$98,148	\$380,405	\$30,619	\$107,140	\$70,490	\$356,018	\$2,080,025
	Rx Claims	\$20,713	\$72,192	\$3,343	\$71,861	\$100,501	\$110,398	\$48,408	\$15,661	\$50,053	\$18,663	\$71,977	\$583,771
	Claim Funding	\$55,047	\$248,465	\$67,884	\$261,049	\$172,074	\$239,343	\$86,505	\$83,978	\$75,038	\$84,753	\$237,378	\$1,611,514
	Premium & Fees	\$11,034	\$54,048	\$10,612	\$50,924	\$28,618	\$42,853	\$19,356	\$15,820	\$16,149	\$26,054	\$38,302	\$313,769
	Funding Over/Under Claims/Funding Ratio	(\$1,802) 103%	(\$35,350) 114%	\$48,037 29%	(\$110,100) 142%	(\$402,080) 334%	\$30,797 87%	(\$342,308) 496%	\$37,699 55%	(\$82,156) 209%	(\$4,401) 105%	(\$190,617) 180%	-\$1,052,281 165%
GRAND TOTAL	Medical Claims	\$403,073	\$2,151,229	\$406,279	\$2,296,006	\$2,819,924	\$1,217,623	\$1,360,739	\$567,941	\$739,712	\$812,565	\$3,995,565	\$16,770,655
	Rx Claims	\$368,538	\$877,084	\$109,475	\$1,123,891	\$706,131	\$601,392	\$488,566	\$121,615	\$425,514	\$169,320	\$1,681,458	\$6,672,984
	Claim Funding	\$679,571	\$2,953,553	\$850,379	\$3,140,359	\$2,089,685	\$2,772,600	\$1,024,730	\$1,022,435	\$852,244	\$1,009,244	\$2,920,112	\$19,314,913
	Premium & Fees	\$134,843	\$638,944	\$130,142	\$607,874	\$344,549	\$486,812	\$227,135	\$188,212	\$183,614	\$308,025	\$466,823	\$3,716,973
	Funding Over/Under Claims/Funding Ratio	(\$92,040) 114%	(\$74,760) 103%	\$334,626 61%	(\$279,538) 109%	(\$1,436,369) 169%	\$953,585 66%	(\$824,575) 180%	\$332,880 67%	(\$312,982) 137%	\$27,358 97%	(\$2,756,910) 194%	-\$4,128,726 121%

Premium Holiday not included	\$67,308	\$452,231	\$69,231	\$362,519	\$157,692	\$346,500	\$168,538	\$92,308	\$88,462	\$212,519	\$232,692	\$2,250,000
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Funding Over/Under: Premium Equivalent Total - TPA Admin Fees - Stop Loss Premium compared to claim expenditures
Claims Funding Ratio: Claim expenditures as a % of funding (as described above)