

Webster Groves School District
 Comparison of District Health Insurance Costs
 2017-18 (Per CSD/Ed Trust Survey)

SCHOOL NAME	INSURANCE TYPE	INSUR CO NAME	INSUR MONTHLY	
			PREMIUM	MONTHLY PAID
AFFTON	Major Medical #3	CSD Trust	\$ 610.00	\$ 610.00
AFFTON	Major Medical #1	CSD Trust	\$ 610.00	\$ 610.00
AFFTON	Major Medical #2	CSD Trust	\$ 567.00	\$ 567.00
BAYLESS	Major Medical #1	CSD Trust - Anthem BC/BS	\$ 622.00	\$ 576.00
BAYLESS	Major Medical #2	CSD Trust-Anthem BC/BS	\$ 576.00	\$ 576.00
BAYLESS	Major Medical #3	CSD Trust-Anthem BC/BS	\$ 537.00	\$ 537.00
BRENTWOOD	Major Medical #1	Anthem/CSD	\$ 686.00	\$ 686.00
BRENTWOOD	Major Medical #2	Anthem/CSD	\$ 686.00	\$ 686.00
BRENTWOOD	Major Medical #3	Anthem/CSD	\$ 659.00	\$ 659.00
CLAYTON	Major Medical #1	ANTHEM BCBS PPO	\$ 549.03	\$ 549.03
CLAYTON	Major Medical #2	ANTHEM BCBS PPO	\$ 651.13	\$ 549.03
CLAYTON	Major Medical #3	ANTHEM QHDP	\$ 385.81	\$ 385.81
FERGUSON-FLORISSANT	Major Medical #2	UHC CHOICE	\$ 694.00	\$ 694.00
FERGUSON-FLORISSANT	Major Medical #1	UHC CHOICE PLUS	\$ 783.00	\$ 719.00
HANCOCK PLACE	Major Medical #1	CSD Trust - Anthem Blue Cro:	\$ 541.00	\$ 541.00
HANCOCK PLACE	Major Medical #2	CSD Trust - Anthem Blue Cro:	\$ 440.00	\$ 440.00
HANCOCK PLACE	Major Medical #3	CSD Trust - Anthem Blue Cro:	\$ 320.00	\$ 320.00
HAZELWOOD	Major Medical #1	ANTHEM BCBS	\$ 653.00	\$ 653.00
JENNINGS	H.M.O. #1	ANTHEM BCBS	\$ 550.00	\$ 515.00
KIRKWOOD	Major Medical #1	SELF FUNDED/UHC	\$ 606.90	\$ 606.90
KIRKWOOD	Major Medical #2	HAS	\$ 505.00	\$ 505.00
LADUE	Major Medical #1	Anthem	\$ 507.00	\$ 507.00
LADUE	Major Medical #2	Anthem	\$ 507.00	\$ 507.00
MAPLEWOOD-R.H.	Major Medical #3	Anthem-Base - \$1500 Base Ci	\$ 354.00	\$ 354.00
MAPLEWOOD-R.H.	Major Medical #2	Anthem- \$500 Corridor Plan	\$ 406.00	\$ 406.00
MAPLEWOOD-R.H.	Major Medical #1	Athem- 0 Corridor Plan	\$ 448.00	\$ 448.00
MEHLVILLE	H.M.O. #1	Cigna Open Access Plus-In Ne	\$ 592.00	\$ 562.00
MEHLVILLE	Major Medical #1	Cigna Open Access Plus	\$ 644.00	\$ 562.00
MEHLVILLE	Major Medical #2	Cigna Choice Fund HSA	\$ 562.00	\$ 562.00
NORMANDY	Major Medical #1	UHC PREMIUM \$2000	\$ 657.04	\$ 475.00
NORMANDY	Major Medical #2	UHC STANDARD \$2500	\$ 521.17	\$ 475.00
NORMANDY	Major Medical #3	UHC HSA \$2500	\$ 554.24	\$ 475.00
PARKWAY	Major Medical #1	UHC-OPTION 1	\$ 672.00	\$ 672.00
PARKWAY	Major Medical #2	UHC-OPTION 2	\$ 672.00	\$ 672.00
PARKWAY	Major Medical #3	UHC-HIGH DEDUCTIBLE	\$ 672.00	\$ 672.00
PATTONVILLE	H.M.O. #3	Anthem Blue Cross/Blue Shie	\$ 640.00	\$ 640.00
PATTONVILLE	H.M.O. #2	Anthem Blue Cross/Blue Shei	\$ 688.00	\$ 688.00
PATTONVILLE	H.M.O. #1	Anthem Blue Cross/Blue Shie	\$ 721.00	\$ 721.00
RITENOUR	Major Medical #3	CSD TRUST	\$ 489.00	\$ 489.00
RITENOUR	Major Medical #2	CSD TRUST	\$ 651.00	\$ 651.00
RITENOUR	Major Medical #1	CSD TRUST	\$ 704.00	\$ 704.00
RIVERVIEW GARDENS	H.M.O. #1	Anthem Blue Cross Blue Shiel	\$ 603.00	\$ 603.00
ROCKWOOD	Major Medical #2	RSD MEDICAL PLAN TAN	\$ 435.00	\$ 435.00
ROCKWOOD	Major Medical #1	RSD MEDICAL PLAN GREEN	\$ 533.00	\$ 533.00
SPECIAL SCHL DIST	Major Medical #1	Coventry	\$ 598.08	\$ 598.08
UNIVERSITY CITY	Major Medical #2	Anthem High Plan	\$ 765.00	\$ 709.00
UNIVERSITY CITY	Major Medical #3	Anthem Base Plan	\$ 709.00	\$ 709.00
UNIVERSITY CITY	Major Medical #1	Anthem H.S.A.	\$ 584.00	\$ 584.00
VALLEY PARK	H.M.O. #1	Anthem H.M.O.	\$ 566.53	\$ 566.53
WEBSTER GROVES	Major Medical #1	Anthem	\$ 691.00	\$ 561.00
WEBSTER GROVES	Major Medical #2	Anthem	\$ 622.00	\$ 561.00
WEBSTER GROVES	Major Medical #3	Anthem	\$ 492.00	\$ 492.00
AVERAGE			\$ 586.38	\$ 568.82
MEDIAN			\$ 600.54	\$ 564.27

**Webster Groves School District
District Health Insurance Premium and Demographics Analysis
2017-18**

CONCERNS

Webster Groves School District's Claims Ratio is 8.9% Above EdTrust Pool Average and 22.4% Above National Average

Why?

	<u>Count</u>	<u>Claims</u>	<u>Claims Per Participant</u>	<u>Estimated Impact on Premium</u>	<u>Comparative Info</u>
Number of Active Employees Covered	537	\$ 3,444,318	\$ 6,414		Compares to \$5,779 in overall pool.
Number of Employees Waiving Coverage	39		\$ -	6.77%	n/a
Spouses	31	\$ 539,617	\$ 17,407	7.26%	Compares to \$8,170 in overall pool.
Dependents	154	\$ 481,712	\$ 3,128		Compares to \$2,714 in overall pool.
Retirees	25	\$ 302,250	\$ 12,090	3.02%	not available
Total per calculation	786	\$ 4,767,897			
Variance		\$ (73,941)			
Total per Plan Report		\$ 4,693,956			
Prescription Drug Costs Per Member/Year			\$ 2,364		StL County=\$2,224; National=\$1,590
Office Visits per 1000			8,434		StL County=7,397; National=6,945
Allowed Amount per Office Visit			\$ 164		StL County=\$129; National=\$169
Average Age			45.5	?	44.7
Large Claim %			43%	9.00%	StL County = 34%

POSITIVES

-2017/18 Claims Trend was only 4.2% (compares to national average of 4.3%)

-Current Premium is still relatively comparable to St Louis County Average

Employee 2017-18 Premium \$ 622.00 County Average \$586; Median = \$600

2017/18 District Contrib for Employee \$ 561.00 County Average \$569; Median = \$564

FUTURE CONSIDERATIONS

-Incorporation of Alternative Plan Options

-Re-evaluation of Spousal Premium Structure