



Insurance | Risk Management | Consulting

**Renewal Projection**

**City of Milwaukee**

**1/1/2022 through 12/31/2022**

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## City of Milwaukee

### Renewal Projection - Overall

Projection Period - 1/1/2022 through 12/31/2022

Experience Period - 8/1/20 through 7/31/21			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$103,606,855	\$38,333,608	\$141,940,462
Rx Rebates	\$0	(\$7,844,261)	(\$7,844,261)
<b>Total Net Paid Claims</b>	<b>\$103,606,855</b>	<b>\$30,489,347</b>	<b>\$134,096,202</b>
Experience Period Lives	106,390	106,107	
PEPM Claim Cost	\$973.84	\$287.35	\$1,261.19
Group Specific Trend	3.0%	6.6%	3.8%
Trend Months	17.0	17.0	17.0
Trend Factor	1.0428	1.0949	1.0546
Trended PEPM Claim Cost	\$1,015.49	\$314.62	\$1,330.10
Dependent Ratio Adjustment	0.23%	0.19%	
Large Claimant Adjustment	\$0.00	N/A	\$0.00
Adjusted Claim Cost - PEPM	\$1,017.84	\$315.21	\$1,333.05
Manual Claim Cost - PEPM	\$486.59	\$91.83	\$578.41
Credibility	100%	100%	100%
Blended Claim Cost - PEPM	\$1,017.84	\$315.21	\$1,333.05
Projected Lives	8,714	8,714	8,714
Months to Project	12	12	12
<b>Total Projected Claims</b>	<b>\$106,433,730</b>	<b>\$32,960,864</b>	<b>\$139,394,594</b>
Administration Fees		\$4,964,889	
GBS Fees		\$125,000	
Additional Fees		\$238,426	
<b>Total Projected Administration Fees</b>		<b>\$5,328,315</b>	
<b>Total Projected Healthcare Reform Fees</b>		<b>\$47,919</b>	
<b>Total Projected Gross Plan Costs</b>		<b>\$144,770,827</b>	
Current Funding/Premium		\$149,917,956	
Projected Funding/Premium Increase		(\$5,147,129)	
<b>Needed Rate Adjustment</b>		<b>-3.4%</b>	

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## City of Milwaukee

### Renewal Projection - Actives

Projection Period - 1/1/2022 through 12/31/2022

Experience Period - 8/1/20 through 7/31/21			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$71,313,648	\$17,783,457	\$89,097,105
Rx Rebates	\$0	(\$4,215,103)	(\$4,215,103)
<b>Total Net Paid Claims</b>	<b>\$71,313,648</b>	<b>\$13,568,354</b>	<b>\$84,882,003</b>
Experience Period Lives	66,763	66,455	
PEPM Claim Cost	\$1,068.16	\$204.17	\$1,272.33
Group Specific Trend	3.0%	6.6%	3.6%
Trend Months	17.0	17.0	17.0
Trend Factor	1.0428	1.0949	1.0511
Trended PEPM Claim Cost	\$1,113.84	\$223.55	\$1,337.39
Dependent Ratio Adjustment	0.23%	0.19%	
Adjusted Claim Cost - PEPM	\$1,116.43	\$223.97	\$1,340.40
Projected Lives	5,407	5,407	5,407
Months to Project	12	12	12
<b>Total Projected Claims</b>	<b>\$72,438,129</b>	<b>\$14,532,249</b>	<b>\$86,970,378</b>
Administration Fees		\$3,080,692	
GBS Fees		\$77,562	
Additional Fees		\$185,439	
<b>Total Projected Administration Fees</b>		<b>\$3,343,693</b>	
<b>Total Projected Healthcare Reform Fees</b>		<b>\$29,733</b>	
<b>Total Projected Gross Plan Costs</b>		<b>\$90,343,805</b>	
Current Funding/Premium		\$89,993,988	
Projected Funding/Premium Increase		\$349,817	
<b>Needed Rate Adjustment</b>		<b>0.4%</b>	

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## City of Milwaukee

### Renewal Projection - Early Retirees

Projection Period - 1/1/2022 through 12/31/2022

Experience Period - 8/1/20 through 7/31/21			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$28,897,805	\$10,657,063	\$39,554,867
Rx Rebates	\$0	(\$2,526,097)	(\$2,526,097)
<b>Total Net Paid Claims</b>	<b>\$28,897,805</b>	<b>\$8,130,966</b>	<b>\$37,028,771</b>
Experience Period Lives	20,612	20,796	
PEPM Claim Cost	\$1,401.99	\$390.99	\$1,792.98
Group Specific Trend	3.0%	6.6%	3.8%
Trend Months	17.0	17.0	17.0
Trend Factor	1.0428	1.0949	1.0541
Trended PEPM Claim Cost	\$1,461.94	\$428.10	\$1,890.04
Dependent Ratio Adjustment	0.23%	0.19%	
Adjusted Claim Cost - PEPM	\$1,465.34	\$428.90	\$1,894.24
Projected Lives	1,808	1,808	1,808
Months to Project	12	12	12
<b>Total Projected Claims</b>	<b>\$31,791,952</b>	<b>\$9,305,457</b>	<b>\$41,097,408</b>
Administration Fees		\$1,030,126	
GBS Fees		\$25,935	
Additional Fees		\$53,112	
<b>Total Projected Administration Fees</b>		<b>\$1,109,173</b>	
<b>Total Projected Healthcare Reform Fees</b>		<b>\$9,942</b>	
<b>Total Projected Gross Plan Costs</b>		<b>\$42,216,524</b>	
Current Funding/Premium		\$47,499,516	
Projected Funding/Premium Increase		(\$5,282,992)	
<b>Needed Rate Adjustment</b>		<b>-11.1%</b>	

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## City of Milwaukee

### Renewal Projection - Medicare Retirees

#### Projection Period - 1/1/2022 through 12/31/2022

Experience Period - 8/1/20 through 7/31/21			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$2,991,343	\$9,893,088	\$12,884,431
Rx Rebates	\$0	(\$2,389,029)	(\$2,389,029)
<b>Total Net Paid Claims</b>	<b>\$2,991,343</b>	<b>\$7,504,060</b>	<b>\$10,495,402</b>
Experience Period Lives	18,029	17,870	
PEPM Claim Cost	\$165.92	\$419.92	\$585.84
Group Specific Trend	3.0%	6.6%	5.6%
Trend Months	17.0	17.0	17.0
Trend Factor	1.0428	1.0949	1.0801
Trended PEPM Claim Cost	\$173.01	\$459.78	\$632.80
Dependent Ratio Adjustment	0.23%	0.19%	
Adjusted Claim Cost - PEPM	\$173.42	\$460.65	\$634.06
Projected Lives	1,499	1,499	1,499
Months to Project	12	12	12
<b>Total Projected Claims</b>	<b>\$3,119,394</b>	<b>\$8,286,102</b>	<b>\$11,405,496</b>
Administration Fees		\$854,070	
GBS Fees		\$21,503	
<b>Total Projected Administration Fees</b>		<b>\$875,573</b>	
<b>Total Projected Healthcare Reform Fees</b>		<b>\$8,243</b>	
<b>Total Projected Gross Plan Costs</b>		<b>\$12,289,312</b>	
Current Funding/Premium		\$12,424,452	
Projected Funding/Premium Increase		(\$135,140)	
<b>Needed Rate Adjustment</b>		<b>-1.1%</b>	

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**City of Milwaukee**  
**Renewal Equivalent Rates**  
**1/1/2022 through 12/31/2022**

*EPO Actives*

Rate Tier	Plan Code	Employees	Current Rates - 1/1/2021 to 12/31/2021	Renewal Rates at Expected Costs - 1/1/2022 to 12/31/2022
Single	1	1,793	\$724.00	\$727.00
Single + Spouse	2	696	\$1,448.00	\$1,454.00
Single + Child(ren)	3	911	\$1,086.00	\$1,090.00
Family	4	1,811	\$2,172.00	\$2,180.00
Total Monthly		5,211	\$7,228,778	\$7,256,465
% Change from Current			-	<b>0.4%</b>

*EPO Early Retirees*

Rate Tier	Plan Code	Employees	Current Rates - 1/1/2021 to 12/31/2021	Renewal Rates at Expected Costs - 1/1/2022 to 12/31/2022
Single	1	553	\$1,152.00	\$1,024.00
Single + Spouse	2	547	\$2,302.00	\$2,046.00
Single + Child(ren)	9	149	\$1,727.00	\$1,535.00
Family	3	470	\$3,454.00	\$3,070.00
Total Monthly		1,719	\$3,776,953	\$3,357,049
% Change from Current			-	<b>-11.1%</b>

*EPO Medicare Retirees*

Rate Tier	Plan Code	Employees	Current Rates - 1/1/2021 to 12/31/2021	Renewal Rates at Expected Costs - 1/1/2022 to 12/31/2022
Single	4	291	\$479.00	\$474.00
Single + Spouse	5	114	\$956.00	\$946.00
Single + Child(ren)	10	10	\$1,005.00	\$994.00
Family	8	2	\$1,484.00	\$1,468.00
Medicare Split Single + Spouse	6	151	\$1,533.00	\$1,516.00
Medicare Split Family	7	22	\$2,059.00	\$2,037.00
Total Monthly		590	\$538,172	\$532,384
% Change from Current			-	<b>-1.1%</b>

*PPO Actives*

Rate Tier	Plan Code	Employees	Current Rates - 1/1/2021 to 12/31/2021	Renewal Rates at Expected Costs - 1/1/2022 to 12/31/2022
Single	1	86	\$852.00	\$855.00
Single + Spouse	2	30	\$1,705.00	\$1,712.00
Single + Child(ren)	3	35	\$1,279.00	\$1,284.00
Family	4	36	\$2,557.00	\$2,567.00
Total Monthly		187	\$261,239	\$262,242
% Change from Current			-	<b>0.4%</b>

***PPO Early Retirees***

Rate Tier	Plan Code	Employees	Current Rates - 1/1/2021 to 12/31/2021	Renewal Rates at Expected Costs - 1/1/2022 to 12/31/2022
Single	1	42	\$1,246.00	\$1,107.00
Single + Spouse	2	27	\$2,493.00	\$2,216.00
Single + Child(ren)	9	7	\$1,870.00	\$1,662.00
Family	3	13	\$3,739.00	\$3,323.00
Total Monthly		89	\$181,340	\$161,159
% Change from Current			-	<b>-11.1%</b>

***PPO Medicare Retirees***

Rate Tier	Plan Code	Employees	Current Rates - 1/1/2021 to 12/31/2021	Renewal Rates at Expected Costs - 1/1/2022 to 12/31/2022
Single	4	629	\$409.00	\$404.00
Single + Spouse	5	253	\$772.00	\$764.00
Single + Child(ren)	10	1	\$1,003.00	\$992.00
Family	8	4	\$1,083.00	\$1,071.00
Medicare Split Single + Spouse	6	21	\$1,772.00	\$1,753.00
Medicare Split Family	7	1	\$2,075.00	\$2,052.00
Total Monthly		909	\$497,199	\$491,549
% Change from Current			-	<b>-1.1%</b>



***HDHP Actives***

Rate Tier	Plan Code	Employees	Current Rates - 1/1/2021 to 12/31/2021	Renewal Rates at Expected Costs - 1/1/2022 to 12/31/2022
Single	1	6	\$702.00	\$705.00
Single + Spouse	2	0	\$1,404.00	\$1,409.00
Single + Child(ren)	3	1	\$1,054.00	\$1,058.00
Family	4	2	\$2,108.00	\$2,116.00
Total Monthly		9	\$9,482	\$9,520
% Change from Current			-	<b>0.4%</b>

Total Monthly - All Plans		8,714	\$12,493,163	\$12,070,368
Total Annual - All Plans			\$149,917,956	\$144,844,416
Annual Change from Current			-	<b>(\$5,073,540)</b>
% Change from Current			-	<b>-3.4%</b>

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