

**City of Milwaukee
2014 Active Rate Projection**

Cost Projection	Actives		
	Choice	Choice Plus	Total Actives
Paid Claims-Medical 8/1/12-7/31/13	\$63,917,626	\$7,649,899	\$71,567,525
Paid Claims-Rx 8/1/12-7/31/13	\$11,585,293	\$1,592,540	\$13,177,833
Total	\$75,502,920	\$9,242,439	\$84,745,358
Average Enrollment 8/1/12-7/31/13	5,598	598	6,197
Average Members 8/1/12-7/31/13	15,032	1,441	16,473
Current Enrollment 7/31/13	5,605	583	6,188
Trend-Medical	6.5%	6.5%	
Trend-Rx	8.5%	8.5%	
Trend Months	17	17	
Trend Factor-Medical	1.093	1.093	
Trend Factor-Rx	1.123	1.123	
Projected Claims-Medical 2014	\$69,966,354	\$8,149,413	\$78,115,767
Projected Claims-Rx 2014	\$13,020,345	\$1,741,838	\$14,762,183
Total Projected Claims	\$82,986,699	\$9,891,251	\$92,877,950
Plan Adj	0.973	0.940	0.969
Adj Total Projected Claims 2014	\$80,739,823	\$9,299,666	\$90,039,489
Administrative Expense Per Contract			
UHC	\$45.56	\$45.56	\$45.56
MEDCO	\$1.53	\$1.53	\$1.53
Projected Administrative Cost 2014	\$3,167,273	\$329,442	\$3,496,715
Total Projected Cost 2014	\$83,907,097	\$9,629,107	\$93,536,204
Projected Claims-Medical 2014 pmpm	\$376.91	\$454.70	\$383.61
Projected Claims-Rx 2014 pmpm	\$70.14	\$97.19	\$72.49
Total Projected Claims-2014 pmpm	\$447.05	\$551.88	\$456.11
Projected Cost-Medical 2014 pmpm	\$393.88	\$473.61	\$400.75
Projected Cost-Rx 2014 pmpm	\$70.71	\$97.82	\$73.07
Total Projected Cost-2014 pmpm	\$464.59	\$571.43	\$473.82

Income at Current Rates

	2013 Rates			
	Choice	Choice Plus	MPA Choice	MPA Choice Plus
Coverage				
Employee	\$536.77	\$654.52	\$651.61	\$777.17
Employee w/deps	\$805.16	\$981.78	\$977.41	\$1,165.75
EE & Spouse/no deps	\$1,073.55	\$1,309.04	\$1,303.21	\$1,554.33
Family	\$1,610.32	\$1,963.55	\$1,954.82	\$2,331.50
	Current Enrollment			
	Choice	Choice Plus	Total	
Employee	1,768	217	1,985	
Employee w/deps	828	74	902	
EE & Spouse/no deps	791	107	898	
Family	2,218	185	2,403	
	5,605	583	6,188	

**City of Milwaukee
2014 Active Rate Projection**

2013 Income at Current Rates and Enrollment

Choice	Choice Plus	Total
\$76,589,148	\$9,215,097	\$85,804,245

	Choice	Choice Plus	Total
Increase Needed	9.6%	4.5%	9.0%

Recommended 2014 Rates

	Choice	Choice Plus
Coverage		
Employee	\$621.76	\$731.47
Employee w/deps	\$932.63	\$1,097.21
EE & Spouse/no deps	\$1,243.51	\$1,462.95
Family	\$1,865.27	\$2,194.42