

**City of Milwaukee
2019 Active Rate Projection**

Cost Projection	Actives		Total Actives
	Choice	Choice Plus	
Paid Claims-Medical 9/1/17-8/31/18	\$68,994,894	\$3,146,778	\$72,141,672
Paid Claims-Rx 9/1/17-8/31/18	\$10,876,462	\$250,293	\$11,126,755
Total	\$79,871,356	\$3,397,071	\$83,268,427
Average Enrollment 9/1/17-8/31/18	5,484	316	5,800
Average Members 9/1/17-8/31/18			
Current Enrollment 8/31/18	5,498	341	5,839
Trend-Medical	3.25%	3.25%	
Trend-Rx	6.25%	6.25%	
Trend Months-Medical	16.5	16.5	
Trend Months-Rx	16.5	16.5	
Trend Factor-Medical	1.045	1.045	
Trend Factor-Rx	1.087	1.087	
Projected Claims-Medical 2019	\$72,275,329	\$3,553,082	\$75,828,411
Projected Claims-Rx 2019	\$11,851,252	\$293,962	\$12,145,214
Total Projected Claims	\$84,126,581	\$3,847,044	\$87,973,625
Adjustment for Non-Recurring Large Claims			(\$2,000,000)
Adjusted Total			\$85,973,625
Claims Administrative Expense Per Contract			
UHC	\$46.47	\$46.47	\$46.47
OptumRx	\$2.52	\$2.52	\$2.52
Claims Administrative Expense 2019	\$3,232,164	\$200,467	\$3,432,631
Additional Administrative Cost	\$177,000	\$11,000	\$188,000
Total Administrative Cost	\$3,409,164	\$211,467	\$3,620,631
Total Projected Cost 2019			\$89,594,256
Savings due to Plan Changes-Medical			\$0
Savings due to Clinic Expansion & Other Initiative			(\$1,000,000)
Savings due to Plan Changes-Rx			(\$218,641)
Total Projected Cost 2019 with Savings			\$88,375,615
Projected Claims-Medical 2019 pepm			\$1,082.21
Projected Claims-Rx 2019 pepm			\$170.21
Total Projected Claims-2019 pepm			\$1,252.43
Projected Cost-Medical 2019 pepm			\$1,131.36
Projected Cost-Rx 2019 pepm			\$172.73
Total Projected Cost-2019 pepm			\$1,304.10

**City of Milwaukee
2019 Active Rate Projection**

Income at Current Rates

2018 Rates

	Choice	Choice Plus
Coverage		
Employee	\$617.00	\$726.00
Employee w/deps	\$926.00	\$1,089.00
EE & Spouse/no deps	\$1,234.00	\$1,452.00
Family	\$1,851.00	\$2,178.00

Current Enrollment

	Choice	Choice Plus	Total
Employee	1,825	153	1,978
Employee w/deps	974	56	1,030
EE & Spouse/no deps	732	45	777
Family	1,967	87	2,054
	5,498	341	5,839

2019 Income at Current Rates and Enrollment

	Choice	Choice Plus	Total
	\$78,865,848	\$5,122,656	\$83,988,504

Increase Needed

	Choice	Choice Plus	Total
			5.2%

Recommended 2019 Rates

	Choice	Choice Plus
Coverage		
Employee	\$649.00	\$764.00
Employee w/deps	\$974.00	\$1,146.00
EE & Spouse/no deps	\$1,298.00	\$1,528.00
Family	\$1,947.00	\$2,292.00