

**City of Milwaukee  
2020 Active Rate Projection**

Cost Projection	Actives		Total Actives
	Choice	Choice Plus	
Paid Claims-Medical 9/1/18-8/31/19	\$70,722,420	\$2,707,766	\$73,430,186
Paid Claims-Rx 9/1/18-8/31/19	\$11,993,091	\$259,008	\$12,252,098
Total	\$82,715,511	\$2,966,773	\$85,682,284
Average Enrollment 9/1/18-8/31/19	5,513	304	5,816
Average Members 9/1/18-8/31/19			
Current Enrollment 8/31/19	5,559	267	5,826
Trend-Medical	3.25%	3.25%	
Trend-Rx	6.25%	6.25%	
Trend Months-Medical	16	16	
Trend Months-Rx	16	16	
Trend Factor-Medical	1.044	1.044	
Trend Factor-Rx	1.084	1.084	
Projected Claims-Medical 2020	\$74,424,976	\$2,483,854	\$76,908,830
Projected Claims-Rx 2020	\$13,112,270	\$246,838	\$13,359,108
Total Projected Claims	\$87,537,246	\$2,730,693	\$90,267,938
Adjustment for Non-Recurring Large Claims			\$0
Adjusted Total			\$90,267,938
Claims Administrative Expense Per Contract			
UHC	\$47.40	\$47.40	\$47.40
OptumRx	\$2.54	\$2.54	\$2.54
Claims Administrative Expense 2020	\$3,331,671	\$160,021	\$3,491,692
Additional Administrative Cost	\$181,000	\$9,000	\$190,000
Total Administrative Cost	\$3,512,671	\$169,021	\$3,681,692
Total Projected Cost 2020			\$93,949,630
Savings due to Plan Changes-Medical			\$0
Savings due to Clinic Expansion & Other Initiative			\$0
Savings due to Plan Changes-Rx			\$0
Total Projected Cost 2020 with Savings			\$93,949,630
Projected Claims-Medical 2020 pepm			\$1,100.08
Projected Claims-Rx 2020 pepm			\$191.08
Total Projected Claims-2020 pepm			\$1,291.17
Projected Cost-Medical 2020 pepm			\$1,150.20
Projected Cost-Rx 2020 pepm			\$193.63
Total Projected Cost-2020 pepm			\$1,343.83

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**Income at Current Rates**

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

Current Enrollment

	Choice	Choice Plus	Total
Employee	1,845	123	1,968
Employee w/deps	994	43	1,037
EE & Spouse/no deps	746	42	788
Family	1,981	54	2,035
	5,566	262	5,828

2020 Income at Current Rates and Enrollment

	Choice	Choice Plus	Total
	\$83,890,512	\$3,974,328	\$87,864,840

**Increase Needed**

	Choice	Choice Plus	Total
			<b>6.9%</b>

**Recommended 2020 Rates**

	Choice	Choice Plus
Coverage		
Employee	\$694.00	\$817.00
Employee w/deps	\$1,041.00	\$1,226.00
EE & Spouse/no deps	\$1,388.00	\$1,634.00
Family	\$2,082.00	\$2,451.00