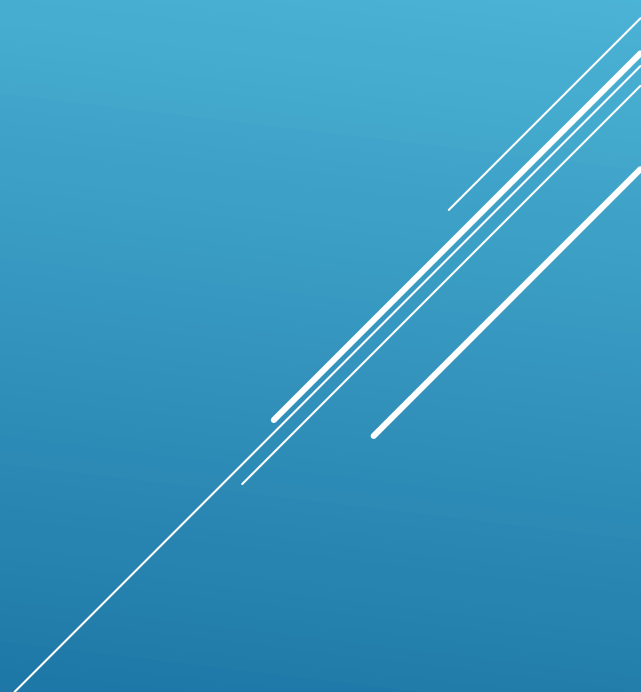


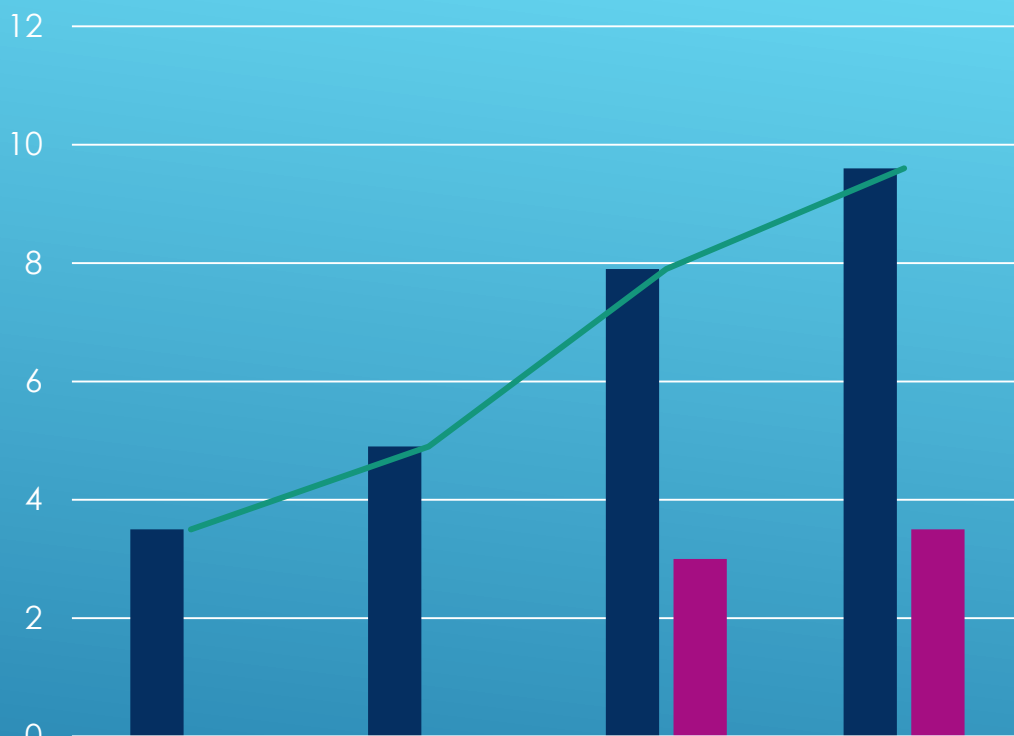
**EASTERN CT HEALTH
INSURANCE PROGRAM
ANNUAL REPORT
2015-16**



ECHIP – RENEWALS AT A GLANCE

Fiscal Year	ECHIP Renewal Average For its Members	Regional Medical, Rx Trends	% Savings for all ECHIP Members
ECHIP Launches July 1, 2012			Averaged 7% savings, moving from fully insured to self-funded
2013-2014	Renewal increases ranged from (-2%) to 19% Group average was 11%	12% to 13%	Averaged 1% savings over expected trend
2014-2015	Renewal increases ranged from (-2%) to 8% Group average was 6.4%	12%	Averaged 6% savings over expected trend
2015-2016	Group average was 2.7%	10%	Averaged 7% savings over expected trend
2016-2017	Renewal increases ranged from (-2.5%) to 7.2% Group average is 2.6%	9.5%	Averaged 7% savings over expected trend

MILLION



	2012-2013	2013-2014	2014-2015	Apr-16
YE Bank Bal	3.5	4.9	7.9	9.6
CD Investments	0	0	3	3.5
Track	3.5	4.9	7.9	9.6

Axis Title

YE Bank Bal CD Investments Track

ECHIP KEEPS MOVING FORWARD 

ECHIP's bank account has held a margin since 2013. Because of this success we've been able to invest \$3.5M without any impact being applied to individual margins.

ECHIP's current bank account holds a 24% margin.

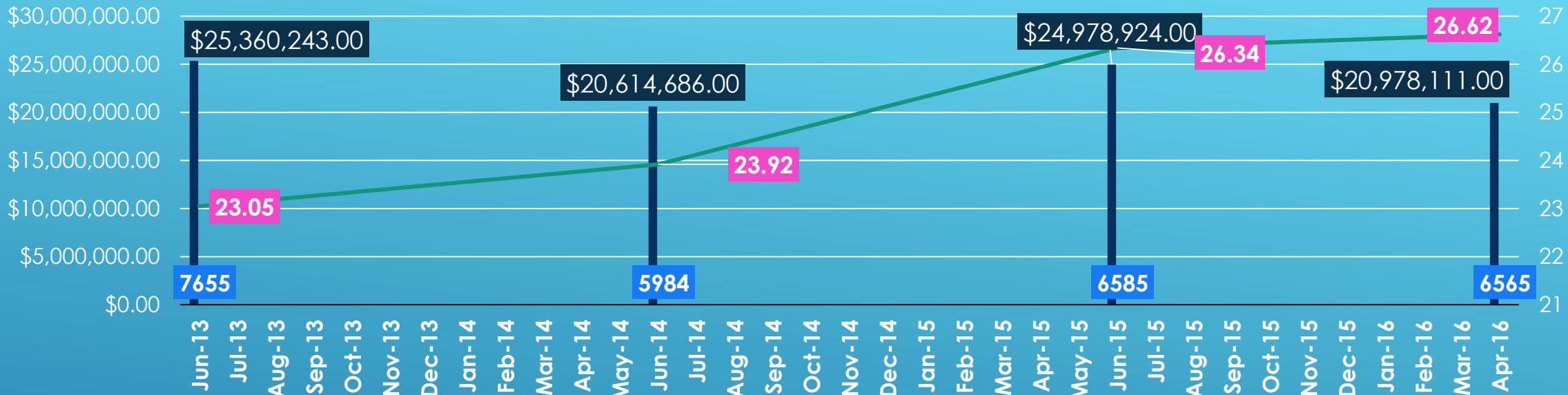
CD INVESTMENT



Our initial investment in October 2015 of \$3M into a 16-month CD generated an interest payout of \$50K in February 2016

We reinvested \$3M adding an additional \$5M in February using a laddering approach that will span interest growth now until February 2019

ECHIP Claims 2013 to April 2016

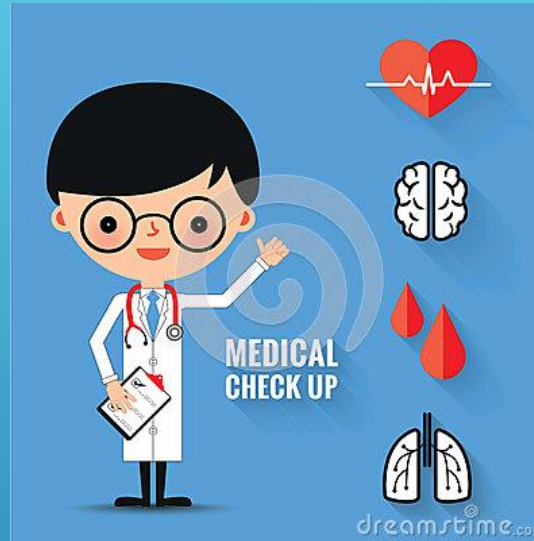


	Jun-13	Jun-14	Jun-15	Apr-16
Total Claims	\$25,360,243.00	\$20,614,686.00	\$24,978,924.00	\$20,978,111.00
Members	7655	5984	6585	6565
PMPM	23.05	23.92	26.34	26.62

■ Total Claims ■ Members — PMPM

2012-13 ENDED YR. \$2.9M BETTER THAN PROJECTED BUDGET OF \$28.6M
 2013-14 CLAIMS DOWN \$4.6M FROM PREVIOUS YEAR BUT OUR MEMBERSHIP SHIFTED BY ABOUT 2K UTILIZING MEMBERS WITH THE RELEASE OF GRISWOLD
 2014-15 CLAIMS SHIFTED UP 22% AN INCREASE OF \$4.5M
 APRIL 2016 CLAIMS LOOK TO TREND OUT TO END THE YEAR AT \$25M – NEXT TWO MONTHS LOOK TO GENERATE ANOTHER \$4.1M

LARGE CLAIMS LET'S MINIMIZE WHERE WE CAN



- ◆ECHIP's wellness component is focused on keeping our employees & their dependent family members healthy
- ◆We can minimize large claims by promoting the importance of
PREVENTATIVE CARE & SCREENINGS
- ◆Our Health & Wellness Committee can't do this alone
We need your constant support!

**DIABETES ~ TYPE 2
HEART HEALTH
MUSCULOSKELETAL
STRESS
CANCER**

ECHIP's TOP 5 Offenders

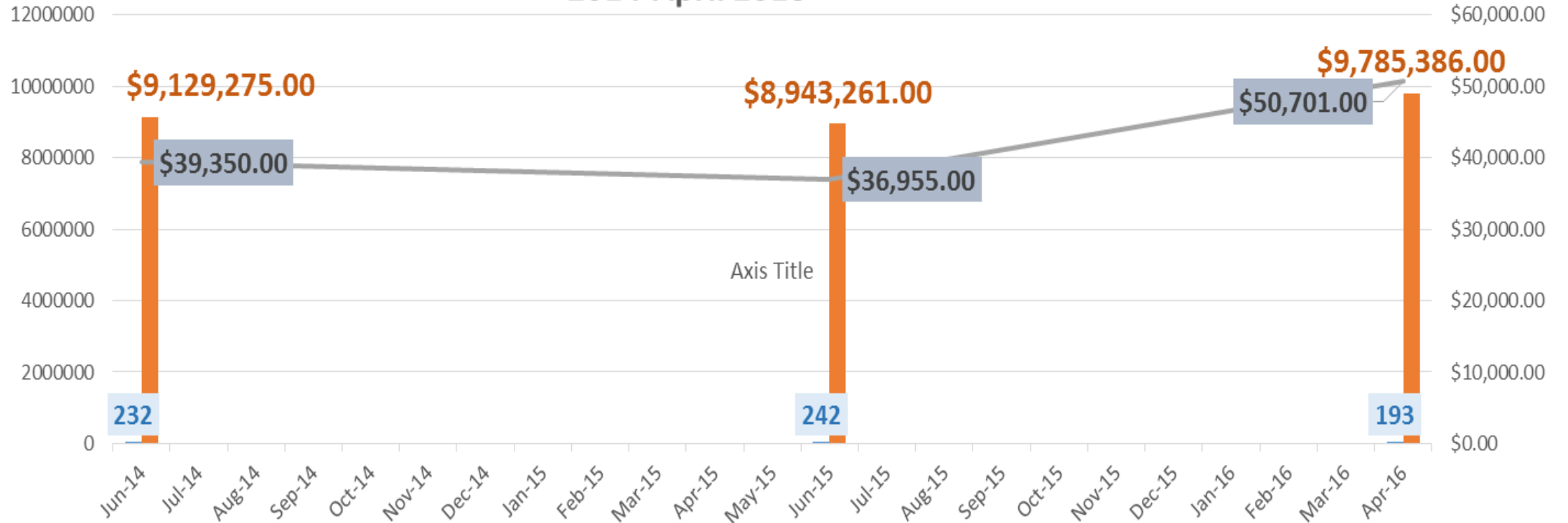
While some conditions are hereditary 4 of the 5 conditions above can be minimized if not prevented through outreach education and clinical interactions

Relationship Spend	Base	Current	% Change
Employee	\$8,400	\$8,983	6.9%
Spouse	\$9,213	\$10,078	9.4%
Dependent	\$3,469	\$3,118	-10.1%

YEAR OVER YEAR ECHIP'S PRIMARY CLAIM SPEND HAS NOT BEEN ON THE EMPLOYEE, IT HAS BEEN ON THEIR SPOUSE

OUR WELLNESS INITIATIVE WILL CONTINUE TO WORK ON LEVERAGING THE SPOUSE'S PARTICIPATION

Large Claims >\$25K 2014-April 2016



	Jun-14	Jun-15	Apr-16
Members	232	242	193
Large Claims +\$25K	\$9,129,275.00	\$8,943,261.00	\$9,785,386.00
Dollars PM	\$39,350.00	\$36,955.00	\$50,701.00

■ Members
 ■ Large Claims +\$25K
 — Dollars PM

Have your Physician complete and sign this section:

Was the patient fasting (nothing to eat other than water/black coffee) for 9 hours prior to blood test? Yes / No

TC: _____ HDL: _____ LDL: _____ TRIG _____ GLU: _____

Height: _____ ft _____ in Weight: _____ lbs BMI: _____ BP: _____ / _____

Physician Signature: _____ Date: _____

Test results before 2/1/2016 and after 8/30/2016 are not eligible for use on this form.

Please mail completed form to Impact Health:

Impact Health, Attn: Data Dept.: ECHIP 2016, 1006 W. Ninth Ave., Suite 100, King of Prussia, PA 19406

Forms must be received by September 15, 2016.

BIOMETRIC SCREENINGS

- We've held them every year
- They're extremely expensive
- Only 10% of our group participates each year



This is all the information needed to have better data enabling us to provide our group with the right disease management tactics

2014-2015

Preventive Care Utilization (all services)		
Relationship	Base	Current
Employee	70.5%	75.0%
Spouse	55.9%	57.3%
Dependent	68.2%	66.8%
Average	66.2%	68.1%

2015-2016

Preventive Care Utilization (all services)

Relationship	Base	Current
Employee	75.1%	71.4%
Spouse	57.4%	52.2%
Dependent	66.8%	65.7%
Average	68.1%	64.8%

PREVENTATIVE CARE UTILIZATION

WE'VE GONE DOWN IN OUR PERCENTAGE OF PREVENTATIVE CARE UTILIZATION – WE WANT TO BRING THIS NUMBER UP

2014-2015

2015-2016

Script Details	Base	Current
Paid Per Script	\$110.46	\$118.79
Ave Scripts/Mbr	12.5	12.6
% Mail Order Scripts	9.8%	8.4%
Generic Utilization	76.9%	79.2%
Generic Efficiency	95.1%	95.4%

Script Details	Base	Current
Paid Per Script	\$118.79	\$126.01
Ave Scripts/Mbr	12.6	12.6
% Mail Order Scripts	8.4%	7.4%
Generic Utilization	79.3%	81.1%
Generic Efficiency	95.5%	95.8%

PRESCRIPTION DRUG UTILIZATION

OUR COST, JUST LIKE EVERYONE ELSE HAS GONE UP PER SCRIPT BUT WE'RE DOING A GREAT JOB USING GENERICS VS. BRAND

**KEEP MOVING
FORWARD**



LIFE IS LIKE
RIDING A BICYCLE.
TO KEEP YOUR
BALANCE YOU
MUST KEEP MOVING.

Albert Einstein

© Shinzoo.com

Stop Loss
Expansion

Member
Expansion

Plan
Consolidation

Dental

**KEEP MOVING
FORWARD**