



November 30, 2021

TO: Each Trustee,
Board of Retirement

SUBJECT: Insurance, Benefits, and Legislative Committee Meeting on December 1, 2021
– Agenda Item III. D.

Following you will find supplemental information regarding the above-mentioned meeting:

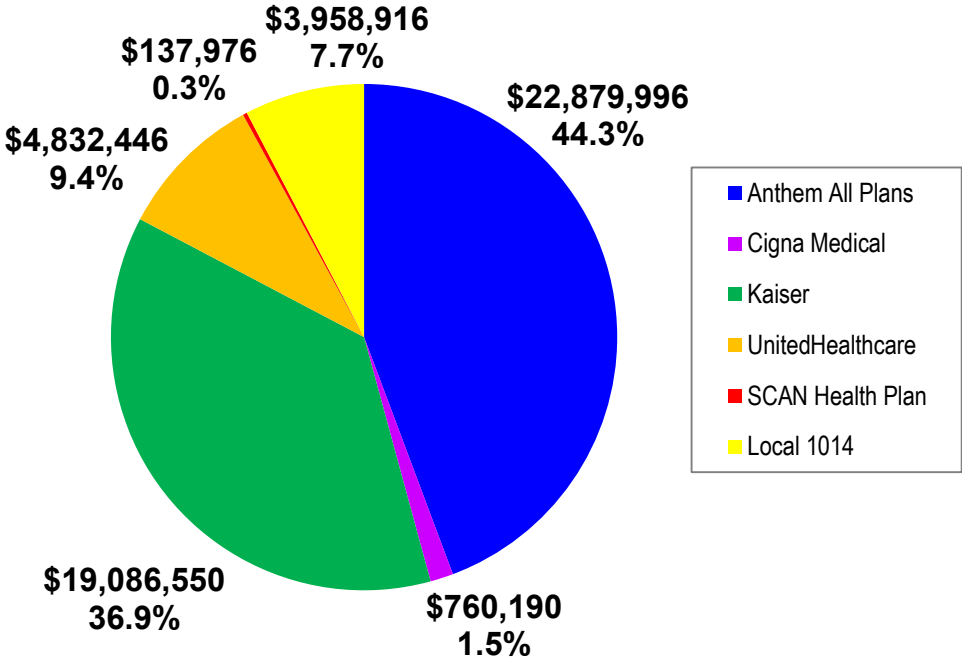
1. LACERA Claims Experience
(Supplemental Document)

Los Angeles County Employees Retirement Association
Premium & Enrollment
Coverage Month Ending October 2021

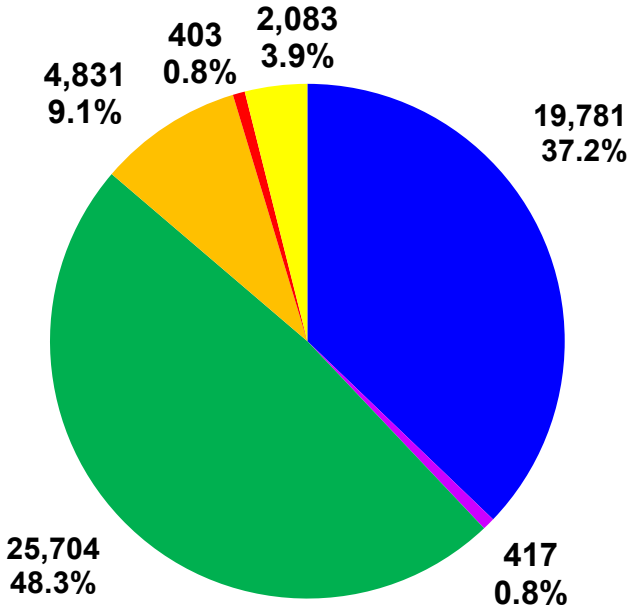
Carrier / Plan	Monthly Premium	Percent of Total	Retirees	Percent of Total
Anthem All Plans	\$22,879,996	44.3%	19,781	37.2%
Cigna Medical	\$760,190	1.5%	417	0.8%
Kaiser	\$19,086,550	36.9%	25,704	48.3%
UnitedHealthcare	\$4,832,446	9.4%	4,831	9.1%
SCAN Health Plan	\$137,976	0.3%	403	0.8%
Local 1014	\$3,958,916	7.7%	2,083	3.9%
Combined Medical	\$51,656,074	100.0%	53,219	100.0%

Cigna Dental & Vision (PPO and HMO)	\$4,238,725	54,815
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Monthly Premium



Retirees

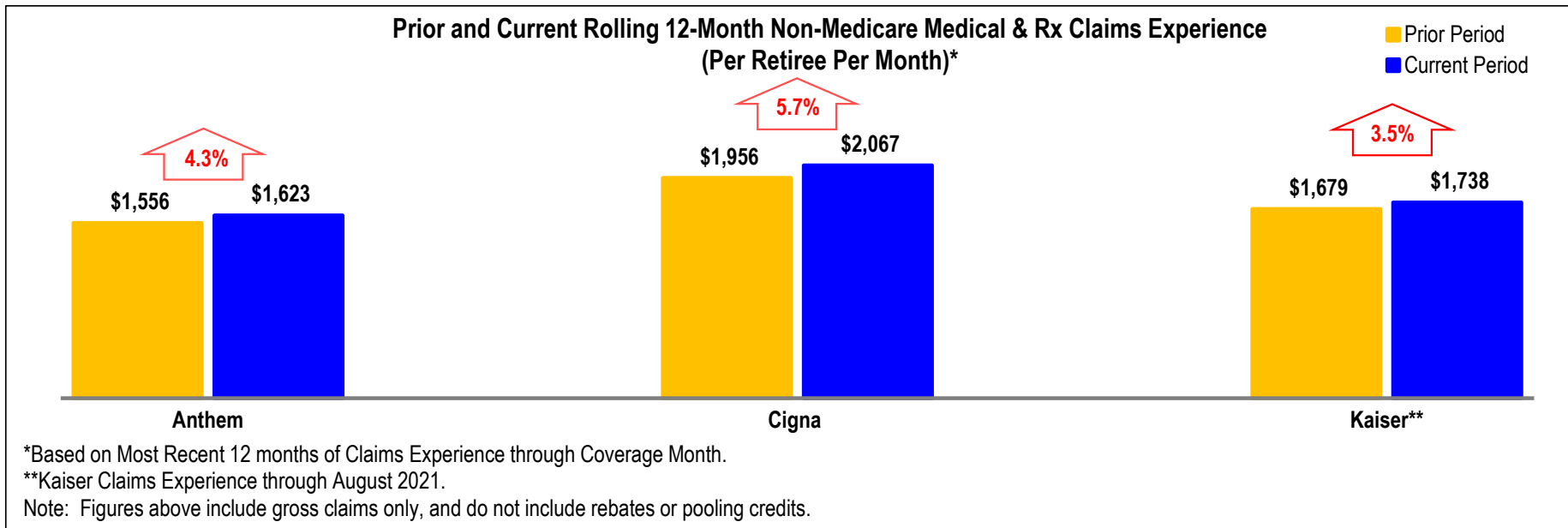
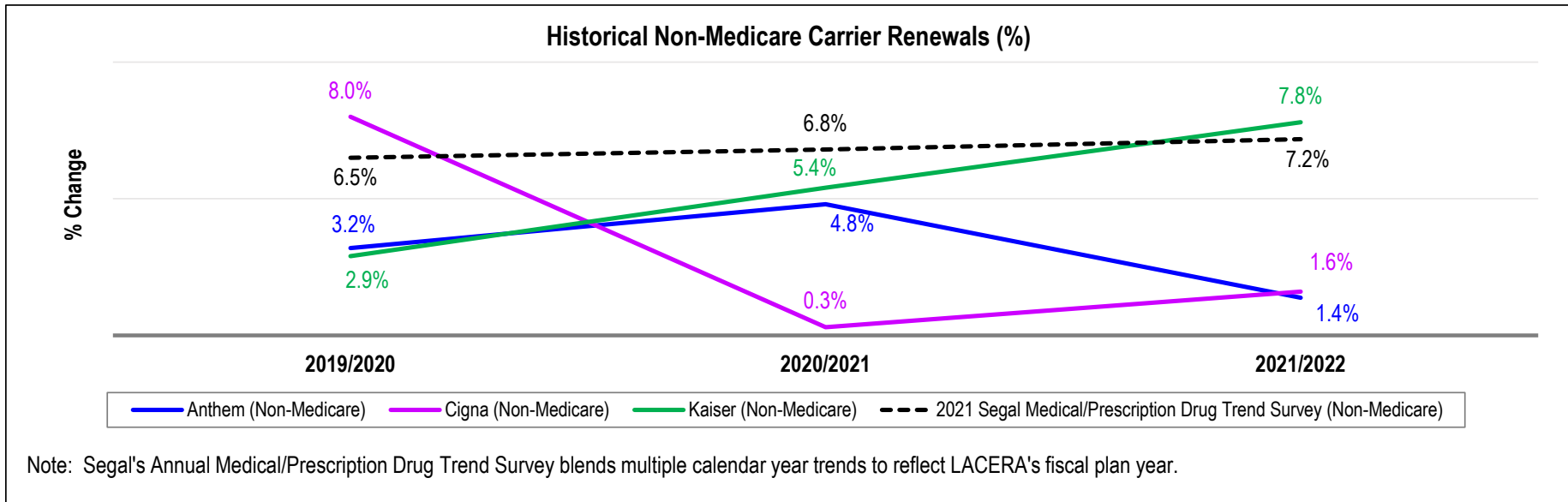


Note: Premiums **include** LACERA's Administrative Fee of \$8.00 per member, per plan, per month.

Los Angeles County Employees Retirement Association

Claims Experience by Carrier

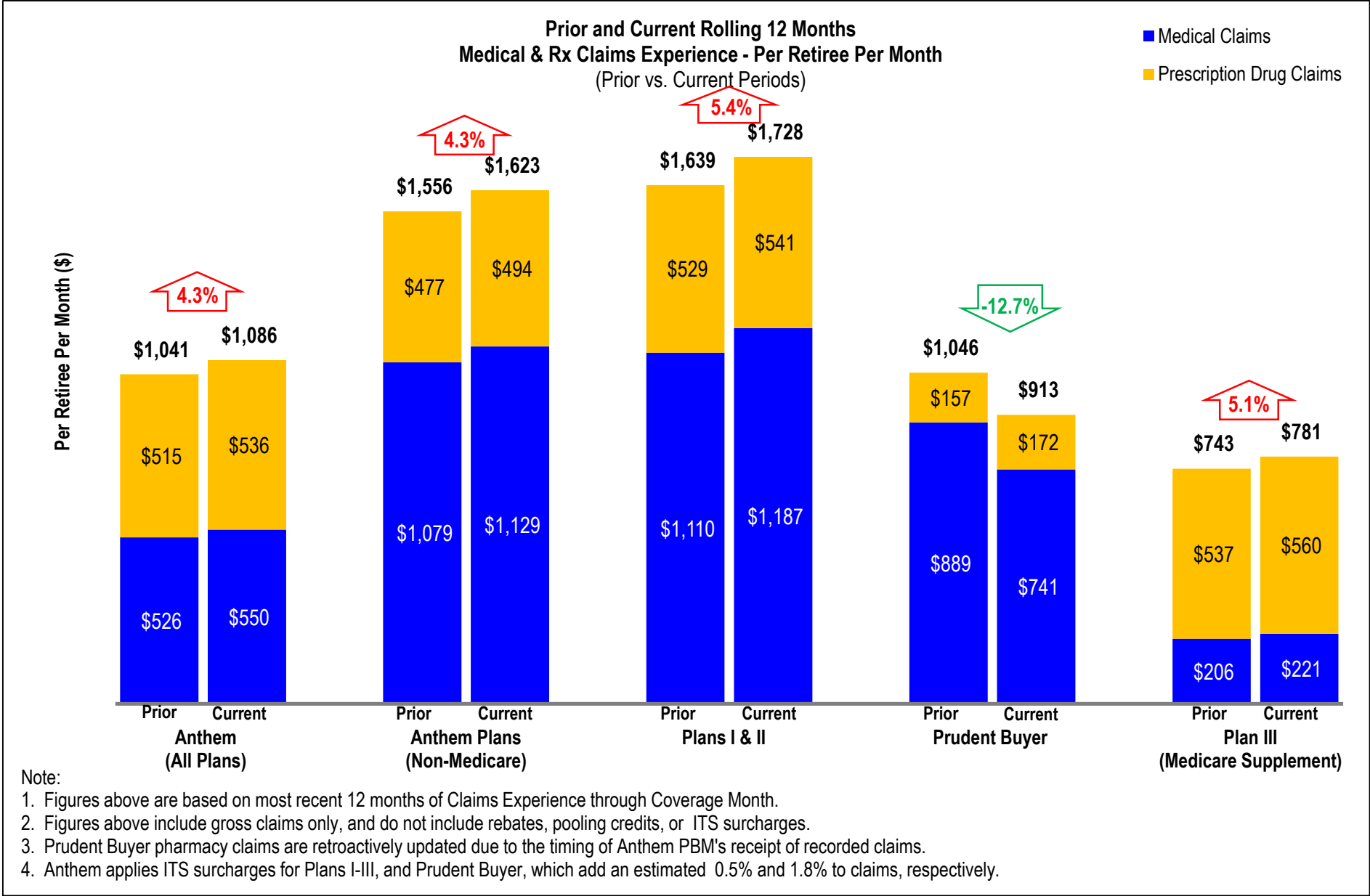
Coverage Month Ending October 2021



Los Angeles County Employees Retirement Association

Anthem Claims Experience By Plan

Coverage Month Ending October 2021



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Kaiser Utilization

Coverage Month Ending October 2021

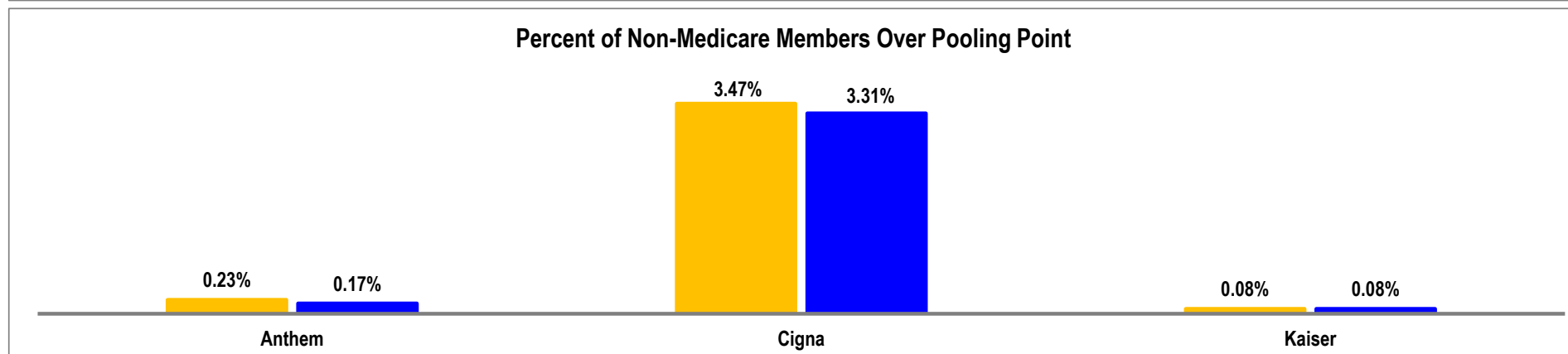
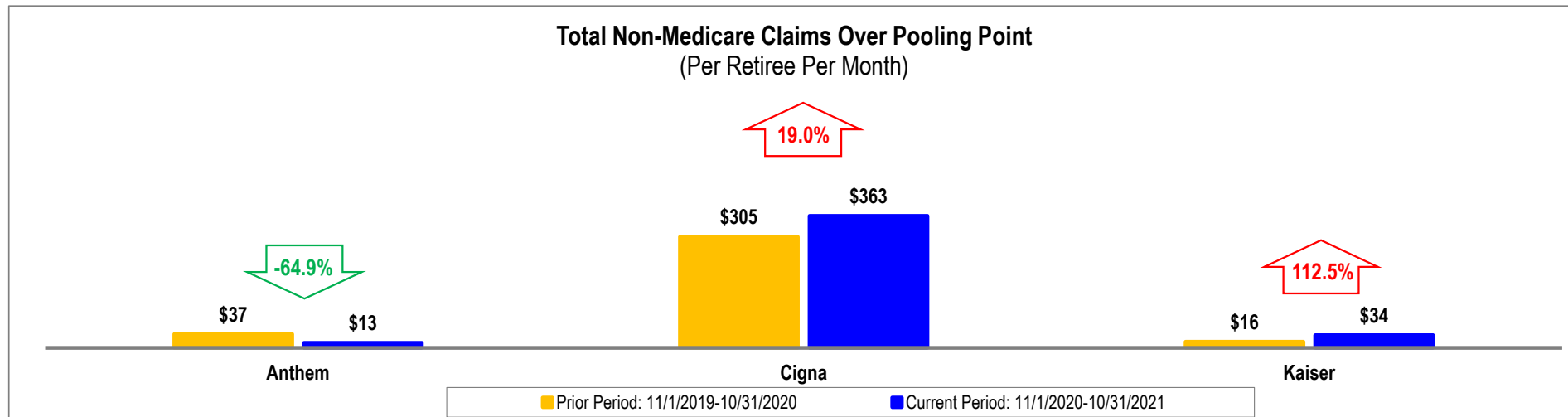
- Kaiser insures approximately 25,000 LACERA retirees with the majority enrolled in Medicare Advantage plans.
- Kaiser's Periodic Utilization Report (PUR) monitors utilization patterns of LACERA's non-Medicare population in Southern California.

Category	Current Period 9/1/2020 - 8/31/2021	Prior Period 9/1/2019 - 8/31/2020	Change
Average Contract Size	2.38	2.39	-0.42%
Average Members	8,812	8,874	-0.70%
Inpatient Claims Per Member Per Month	\$167.53	\$162.39	3.17%
Outpatient Claims Per Member Per Month	\$327.65	\$317.03	3.35%
Pharmacy Per Member Per Month	\$114.18	\$109.59	4.19%
Other Per Member Per Month	\$121.52	\$113.09	7.45%
Total Claims Per Member Per Month	\$730.88	\$702.10	4.10%
Total Paid Claims	\$77,287,504	\$74,767,454	3.37%
Large Claims over \$475,000 Pooling Point			
Number of Claims over Pooling Point	3	3	
Amount over Pooling Point	\$1,512,611	\$710,036	113.03%
% of Total Paid Claims	1.96%	0.95%	
Inpatient Days / 1000	327.7	337.3	-2.85%
Inpatient Admits / 1000	45.8	50.7	-9.66%
Outpatient Visits / 1000	13,908.0	11,082.5	25.50%
Pharmacy Scripts Per Member Per Year	10.1	10.5	-3.81%

Los Angeles County Employees Retirement Association

High Cost Claimants (Anthem, Cigna, & Kaiser)

Coverage Month Ending October 2021



Stop-Loss & Pooling Points Overview:

Plan sponsors mitigate the financial risk associated with individual large claimants through reinsurance. Claims exceeding the specified individual pooling threshold are deducted from the carrier's renewal calculation. The pooling credit is offset by the carrier's pooling expense, which is applied to all policyholders.

Anthem and Cigna's figures are based on most recent 12 months of Claims Experience through Coverage Month. Kaiser's figures are based on claims experience period between September through August.

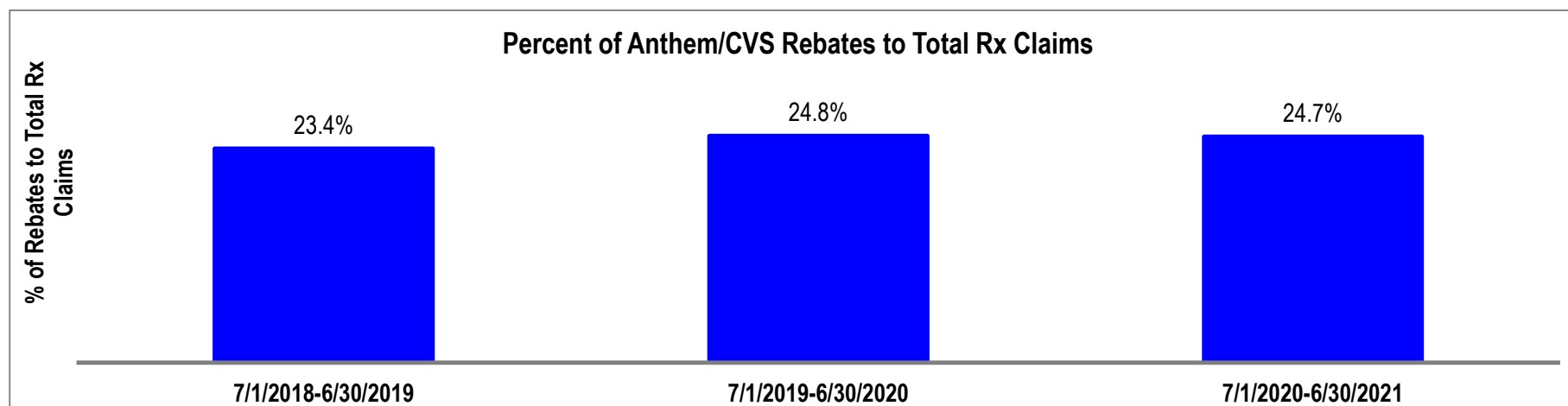
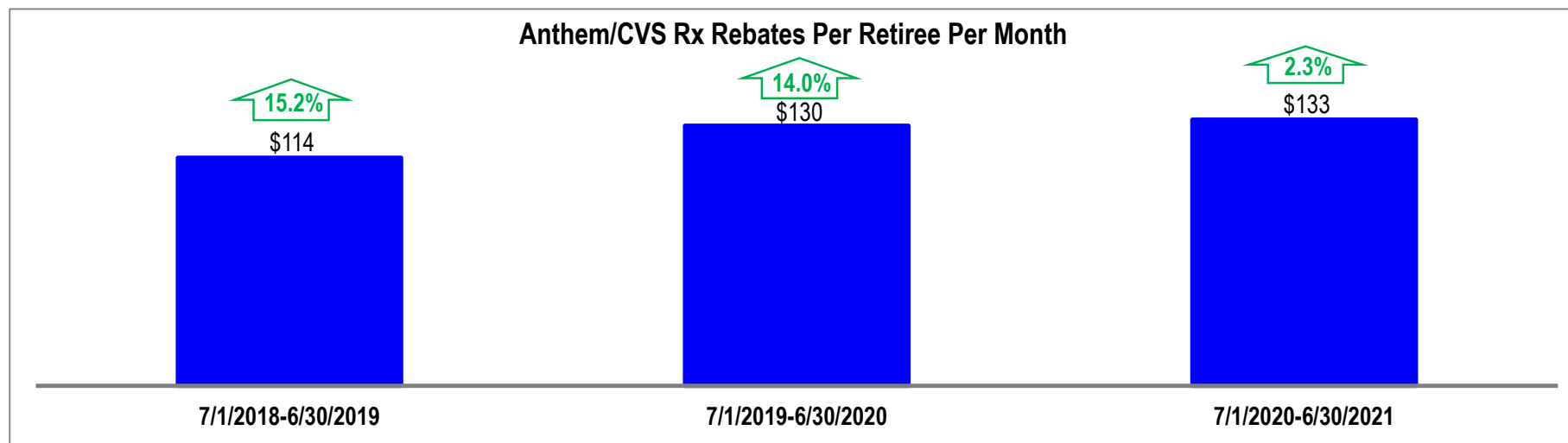
Pooling Points by Carrier:

1. Anthem's pooling points are \$350,000 for Plans I & II, and \$300,000 for Prudent Buyer.
2. Cigna's pooling point is \$100,000.
3. Kaiser's pooling point is \$500,000.

Los Angeles County Employees Retirement Association

Prescription Drug Rebates (Anthem)

Coverage Month Ending October 2021



Rebates Overview:

Pharmacy Benefit Managers negotiate volume-based rebates with drug manufacturers of brand medications. Manufacturer rebates are passed on to plan sponsors and are used to offset pharmaceutical claims expenses.

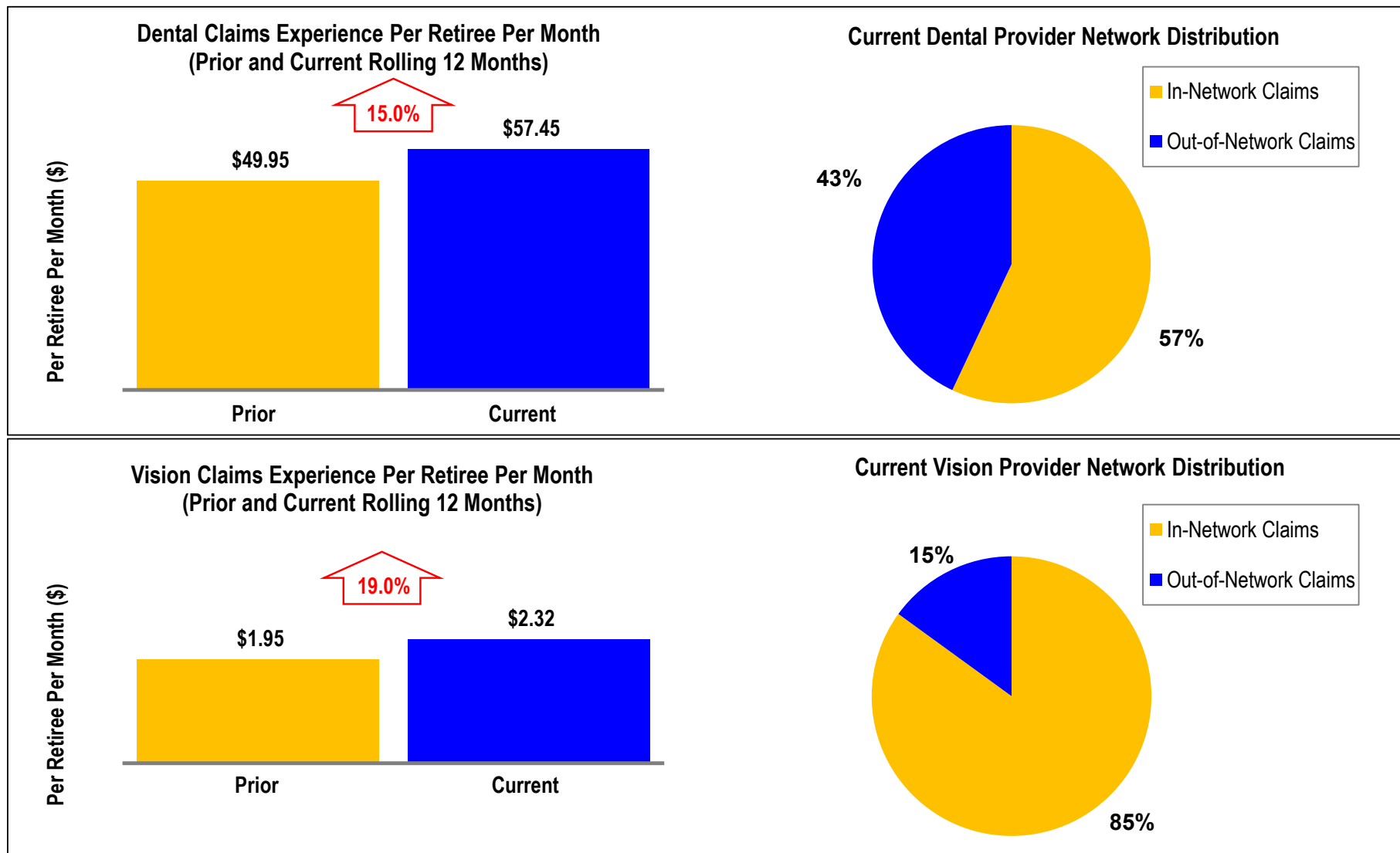
Note:

1. Prescription Claims and Rebates Data were provided by CVS.
2. Anthem Prudent Buyer prescription drugs are provided by Express Scripts Inc. and are not included in the charts above.

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Cigna Dental & Vision Claims Experience

Coverage Month Ending October 2021



Notes:

1. Figures above are based on most recent 12 months of Claims Experience through Coverage Month.
2. Dental Claims Experience reflects passive use of Cigna's PPO Dental Network.