

Mental Health and Substance Abuse Program for the Empire Plan, Excelsior Plan, Student Employee Health Plan RFP

Selected Financial Data

Empire Plan Monthly Premium Rates: Groups With Plan Changes/Ratified Contracts (1)

| Effective Date | Individual | | | Family | | |
|----------------|------------|-------------|-------------|----------|-------------|-------------|
| | Core | NY | PA | Core | NY | PA |
| | | Enhancement | Enhancement | | Enhancement | Enhancement |
| 1/1/2009 | \$ 7.94 | \$ 0.50 | \$ 0.79 | \$ 25.58 | \$ 1.88 | \$ 2.32 |
| 1/1/2010 | \$ 9.15 | \$ 0.54 | \$ 0.85 | \$ 29.49 | \$ 1.78 | \$ 2.35 |
| 1/1/2011 | \$ 9.25 | \$ 0.64 | \$ 0.80 | \$ 29.29 | \$ 1.83 | \$ 2.43 |
| 1/1/2012 | \$ 9.92 | \$ 1.13 | \$ 1.59 | \$ 33.79 | \$ 3.65 | \$ 5.61 |
| 1/1/2013 | \$ 9.36 | \$ 0.84 | \$ 1.25 | \$ 38.53 | \$ 4.18 | \$ 7.49 |
| 1/1/2014 | \$ 8.97 | \$ 0.87 | \$ 1.38 | \$ 38.00 | \$ 4.06 | \$ 7.32 |

Empire Plan Monthly Premium Rates: Groups Not With Plan Changes/Not With Ratified Contracts (2)

| Effective Date | Individual | | Family | |
|----------------|------------|-------------|----------|-------------|
| | Core | NY | Core | NY |
| | | Enhancement | | Enhancement |
| 1/1/2009 | \$ 8.02 | \$ 0.50 | \$ 25.84 | \$ 1.90 |
| 1/1/2010 | \$ 9.29 | \$ 0.55 | \$ 29.95 | \$ 1.82 |
| 1/1/2011 | \$ 9.39 | \$ 0.65 | \$ 29.73 | \$ 1.86 |
| 1/1/2012 | \$ 10.36 | \$ 1.18 | \$ 35.29 | \$ 3.81 |
| 1/1/2013 | \$ 9.78 | \$ 0.88 | \$ 40.25 | \$ 4.37 |
| 1/1/2014 | \$ 9.37 | \$ 0.91 | \$ 39.68 | \$ 4.24 |

Excelsior Plan Monthly Premium Rates

| Effective Date | Individual | Family |
|----------------|------------|----------|
| 1/1/2009 | \$ 7.54 | \$ 23.55 |
| 1/1/2010 | \$ 8.45 | \$ 27.04 |
| 1/1/2011 | \$ 8.37 | \$ 26.52 |
| 1/1/2012 | \$ 10.02 | \$ 34.40 |
| 1/1/2013 | \$ 9.23 | \$ 40.19 |
| 1/1/2014 | \$ 8.64 | \$ 37.84 |

Student Employee Health Plan Monthly Premium Rates

| Effective Date | Individual | Family |
|----------------|------------|----------|
| 1/1/2009 | \$ 9.05 | \$ 20.91 |
| 1/1/2010 | \$ 15.88 | \$ 22.02 |
| 1/1/2011 | \$ 17.87 | \$ 32.15 |
| 1/1/2012 | \$ 23.60 | \$ 49.30 |
| 1/1/2013 | \$ 26.18 | \$ 63.26 |
| 1/1/2014 | \$ 29.38 | \$ 47.69 |

Empire Plan Average Enrollment

| Period | Active | | Retired | | Total Contracts |
|--------|------------|--------|------------|--------|-----------------|
| | Individual | Family | Individual | Family | |

| | | | | | |
|---------------------------|---------|---------|---------|---------|---------|
| Jan 2010 through Dec 2010 | 115,770 | 192,728 | 125,406 | 97,645 | 531,549 |
| Jan 2011 through Dec 2011 | 105,792 | 191,109 | 129,535 | 102,628 | 529,064 |
| Jan 2012 through Dec 2012 | 100,384 | 187,065 | 131,213 | 104,030 | 522,692 |
| Jan 2013 through Dec 2013 | 99,282 | 184,641 | 133,006 | 103,959 | 520,888 |

Excelsior Plan Average Enrollment

| Period | Active | | Retired | | Total Contracts |
|---------------------------|------------|--------|------------|--------|-----------------|
| | Individual | Family | Individual | Family | |
| Jan 2010 through Dec 2010 | 68 | 76 | 28 | 8 | 180 |
| Jan 2011 through Dec 2011 | 20 | 15 | 21 | 5 | 61 |
| Jan 2012 through Dec 2012 | 37 | 51 | 90 | 66 | 244 |
| Jan 2013 through Dec 2013 | 36 | 52 | 80 | 56 | 224 |

Student Employee Health Plan Average Enrollment

| Period | Individual | Family | Total |
|---------------------------|------------|--------|-------|
| Jan 2010 through Dec 2010 | 4,665 | 674 | 5,339 |
| Jan 2011 through Dec 2011 | 4,688 | 754 | 5,442 |
| Jan 2012 through Dec 2012 | 4,667 | 767 | 5,434 |
| Jan 2013 through Dec 2013 | 4,617 | 772 | 5,389 |

NYS MHSA Experience

| | <u>2009</u> | <u>2010</u> | <u>2011</u> | <u>2012</u> | <u>2013 (1)</u> |
|------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Premium | \$ 120,763,967 | \$ 137,726,119 | \$ 139,059,341 | \$ 166,428,136 | \$ 182,983,268 |
| Paid Claims (2) | 93,709,449 | 112,247,862 | 139,245,444 | 136,258,401 | 138,450,961 |
| Change in Reserves (Credits) | 22,604,882 | (2,915,874) | 1,845,503 | (3,441,338) | 5,409,686 |
| | <u>(582,147)</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| Net Incurred Claim Cost | \$ 113,752,104 | \$ 109,331,980 | \$ 141,090,941 | \$ 152,017,065 | \$ 143,040,941 |
| Net Retention | <u>18,130,019</u> | <u>19,674,973</u> | <u>20,599,446</u> | <u>19,297,100</u> | <u>23,072,241</u> |
| Dividend/(Loss) | \$ (13,098,236) | \$ 8,719,158 | \$ (22,631,052) | \$ 14,313,973 | \$ 16,050,380 |

(1) Represents CSEA, PEF, M/C's and Unrepresented Enrollees for each of these years. At various points in time during 2011 and 2012 N

(2) Represents UUP, PBA Troopers, PBA Supervisors, PIA and DC-37

(3) Represents preliminary/projected final experience for 2013 as of January 4, 2014 (2013 Fourth Quarter Report)

(4) Includes Paid Bad Debt and Charity

IYSCOPBA, APSU and Council-82 became part of this group.