



**ENLIGHTEN**  
ANALYTICS

ABC Roofing Company  
Carrier - Aetna  
Benefit Consultant - John Doe  
4/16/2021

*Transparency is the currency of trust*

# RISK MANAGEMENT INSIGHTS

## ABC Roofing Company Benefit Consultant - John Doe

Current Fully Insured Plan	
Fully Insured Carrier:	Aetna
Number of employees on medical plan now:	50
Monthly premium:	\$30,000
Annualized premium:	\$360,000
Per Employee Per Year Spend (PEPY):	\$7,200

Claims History	
Date Range:	03/01/2020 - 02/28/2021
Number of months:	12
Number of these employees registered on Enlighten:	50
Percentage of registered employees:	100%
Average monthly spend: (medical + rx)	\$10,417
Spend for 12 months:	\$125,000
Medical spend for 12 months:	\$110,000
Rx spend for 12 months:	\$15,000
Spend for 12 months:	\$125,000
Your Employees Spent:	\$24,000
Your Carrier Spent:	\$101,000
Total:	\$125,000
Your Carrier PEPY Spend: (Rx + Medical)	\$2,020
2019 Employers' health care costs PEPY in the U.S. - Statistica	\$13,243

Normalized Data	
Number of employees on medical plan:	50
Registered employees:	50
% of registered employees:	100%
Carrier PEPY Spend:	\$2,020
Carrier spend on med +rx:	\$101,000
<b>Normalized carrier spend on med + rx:</b>	<b>\$101,000</b>

Overspend Summary (Based on Normalized Data)	
Annual premium:	\$360,000
Carrier spend on med +rx:	\$101,000
<b>Difference for commissions, taxes, admin, profit:</b>	<b>\$259,000</b>
Medical/Rx Claim Loss Ratio:	<b>28.06%</b>

*The best vision is insight*



## RISK MANAGEMENT INSIGHTS

### ABC Roofing Company

#### Fixed Costs - Broker Compensation

Broker compensation %:	0%
or	\$0
Broker compensation PEPM:	\$30
	\$18,000
<b>Total Broker Compensation:</b>	<b>\$18,000</b>

#### Fixed Costs - State Premium Taxes

State:	New York
State Premium Tax (%):	2.00%
<b>State Premium Tax (\$):</b>	<b>\$7,200</b>

#### Fixed Costs Breakdown

Carrier admin, commissions, taxes, profit:	\$259,000
Broker compensation:	\$18,000
Premium tax:	\$7,200
<b>Remainder for Carrier Admin + Profit:</b>	<b>\$233,800</b>

#### Hidden Cash Flows

Remainder for carrier admin + profit:	\$233,800
<i>PBM hidden cash flows may represent + 10% of premium:</i>	\$36,000
Carrier Admin + Profit:	\$269,800

#### Claims Insights - High Claimants

# of members with claims between \$10,000 - \$25,000	6
# of members with claims between \$25,001 - \$50,000	1
# of members with claims over \$50,001	0
Sum:	7
Total value of Claims over \$10,000	\$117,068
Percentage of high claims divided by premium:	32.52%

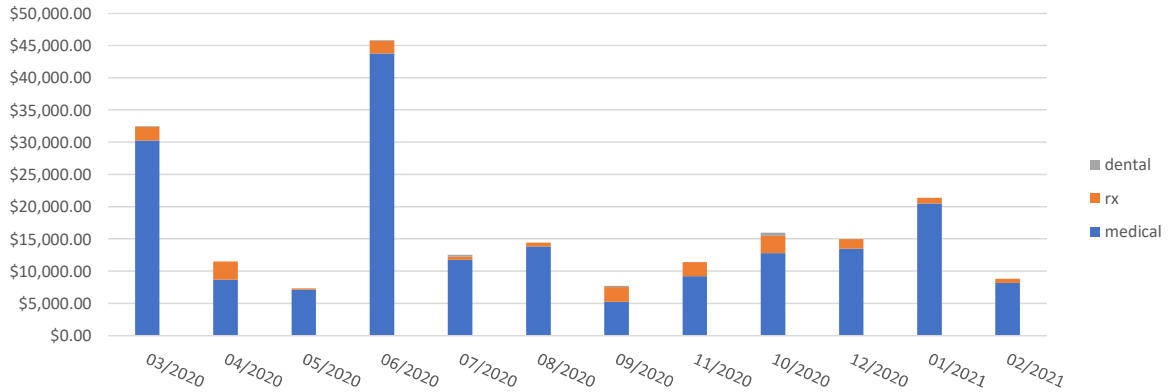
*The best vision is insight*



## RISK MANAGEMENT INSIGHTS

### ABC Roofing Company

#### Monthly Breakdown



Month	medical	rx	dental	Grand Total
03/2020	\$30,274.19	\$2,096.47	\$98.00	\$32,468.66
04/2020	\$8,660.53	\$2,847.72		\$11,508.25
05/2020	\$7,108.94	\$233.82		\$7,342.76
06/2020	\$43,738.32	\$1,973.74	\$123.00	\$45,835.06
07/2020	\$11,724.57	\$489.86	\$303.00	\$12,517.43
08/2020	\$13,838.94	\$573.19		\$14,412.13
09/2020	\$5,240.59	\$2,272.27	\$202.00	\$7,714.86
11/2020	\$9,184.74	\$2,231.86		\$11,416.60
10/2020	\$12,773.14	\$2,685.73	\$524.00	\$15,982.87
12/2020	\$13,487.06	\$1,491.79		\$14,978.85
01/2021	\$20,454.21	\$903.96		\$21,358.17
02/2021	\$8,167.66	\$624.70		\$8,792.36

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## RISK MANAGEMENT INSIGHTS

ABC Roofing Company

### Name(s) of High Claimants - Claims over \$10,000

Patient Name	Member Name	Member ID	RX	Medical	Total
Patient 1	Member 1	123456789	\$ 508.00	\$ 17,436.81	\$ 17,944.81
Patient 2	Member 2	123456788	\$ 255.00	\$ 10,151.94	\$ 10,406.94
Patient 3	Member 3	123456787	\$ 74.00	\$ 10,778.93	\$ 10,852.93
Patient 4	Member 4	123456786	\$ -	\$ 13,998.54	\$ 13,998.54
Patient 5	Member 5	123456785	\$ 180.00	\$ 24,899.49	\$ 25,079.49
Patient 6	Member 6	123456784	\$ 603.00	\$ 26,801.92	\$ 27,404.92
Patient 7	Member 7	123456783	\$ 25.00	\$ 13,000.35	\$ 13,025.35

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## RISK MANAGEMENT INSIGHTS

### ABC Roofing Company

Claims with no dates	
Total medical spend:	\$0
Total rx spend:	\$0
Total medical and rx spend:	\$0
Claims with date	
Claims without dates	\$0.00



# RISK MANAGEMENT INSIGHTS

## ABC Roofing Company

### Registration List

<u>Fully Enrolled</u>	Name	Email
	Employee 1	employeeNAME@employer.com
	Employee 2	employeeNAME@employer.com
	Employee 3	employeeNAME@employer.com
	Employee 4	employeeNAME@employer.com
	Employee 5	employeeNAME@employer.com
	Employee 6	employeeNAME@employer.com
	Employee 7	employeeNAME@employer.com
	Employee 8	employeeNAME@employer.com
	Employee 9	employeeNAME@employer.com
	Employee 10	employeeNAME@employer.com
	Employee 11	employeeNAME@employer.com
	Employee 12	employeeNAME@employer.com
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Employee 46	employeeNAME@employer.com
Employee 47	employeeNAME@employer.com
Employee 48	employeeNAME@employer.com
Employee 49	employeeNAME@employer.com
Employee 50	employeeNAME@employer.com

**Not Enrolled**

n/a

n/a