



SUSD SELF-INSURANCE TRUST BOARD MEETING JANUARY 21, 2021

SHANNON CROSIER, ADMINISTRATOR
SCOTTSDALE UNIFIED DISTRICT
7575 E. Main Street



Thursday, January 21, 2021
Scottsdale USD Self-Insurance Trust Board

SELF-INSURANCE TRUST BOARD MEETING
SCOTTSDALE UNIFIED SCHOOL DISTRICT NO. 48
Ed. Center 7575 E. Main Street, Room Old Main, Scottsdale, Arizona 85251
3:00 PM

PURSUANT TO A.R.S. Section 38-431.02, notice is hereby given to the general public that the Self Insurance Trust Board will hold a Special Meeting at 3:00 pm, Ed Center, 7575 E. Main Street, Room Old Main, Scottsdale, AZ 85251.

One or more members of the SUSD Self-Insurance Trust Board may participate in the meeting by telephonic communication. Persons with a disability may request reasonable accommodations by contacting Ms. Jill Olivas, Senior Executive Assistant to the Chief Financial Officer, at 480-484-6147. Accommodations should be requested two working days prior to the meeting to allow time for the District to arrange for the accommodation.

Due to the COVID-19 (aka Coronavirus) emergency, Center for Disease Control guidelines, and pursuant to guidance from the Arizona Attorney General regarding compliance with the Open Meeting Law during this national emergency (see opinion at: https://www.azag.gov/sites/default/files/2020-03/Covid-OML_202003131526.pdf): THIS MEETING WILL BE CONDUCTED ONLINE AND BY TELEPHONE ONLY.

1. MEETING NOTICES

A. Please Note: PURSUANT TO A.R.S. §38-431.03(A)(3), THE SELF INSURANCE TRUST BOARD MAY VOTE TO CONVENE IN EXECUTIVE SESSION, WHICH WILL NOT BE OPEN TO THE PUBLIC, FOR DISCUSSION OR CONSULTATION FOR LEGAL ADVICE WITH THE GOVERNING BOARD'S ATTORNEY ON AN ITEM THAT IS LISTED ON THIS AGENDA.

B. BOARD PACKET MATERIAL AVAILABLE TWENTY-FOUR (24) HOURS IN ADVANCE OF THE MEETING, AT THE SCOTTSDALE UNIFIED SCHOOL DISTRICT, ED CENTER, 7575 E. MAIN STREET, SCOTTSDALE, AZ 85251.

2. OPENING OF MEETING

A. Call to Order

B. Roll Call

3. BUSINESS OF THE MEETING

A. Introduction of Trustees, Staff, and Visitors

B. Approval of Minutes from October 29, 2020 Meeting - ACTION

C. Property/Casualty/Workers Comp Claims Report (ARRT) - INFORMATION

D. Medical Claims/Financial Reports - INFORMATION

E. Trust Financial Update - INFORMATION

F. Future Agenda Items

G. Adjournment

NOTICE AND AGENDA:
SELF-INSURANCE TRUST BOARD MEETING
SCOTTSDALE UNIFIED SCHOOL DISTRICT NO. 48

Ed Center, Room - Old Main, 7575 E. Main, Scottsdale, AZ 85251
January 21, 2021 at 3:00 PM

PURSUANT TO A.R.S. §38-431.02, notice is hereby given to the general public that the Self Insurance Retention Trust Board will hold a Special Meeting on **Thursday, January 21, 2021, at 3:00 pm, Ed Center, 7575 E. Main Street, Room Old Main, Scottsdale, AZ 85251**. One or more members of the SUSD Self-Insurance Trust Board may participate in the meeting by telephonic communication. Persons with a disability may request reasonable accommodations by contacting Ms. Jill Olivas, Senior Executive Assistant to the Chief Financial Officer, at 480-484-6147. Accommodations should be requested two working days prior to the meeting to allow time for the District to arrange for the accommodation.

Due to the COVID-19 (aka Coronavirus) emergency, Center for Disease Control guidelines, and pursuant to guidance from the Arizona Attorney General regarding compliance with the Open Meeting Law during this national emergency (see opinion at: https://www.azag.gov/sites/default/files/2020-03/Covid-OML_202003131526.pdf): **THIS MEETING WILL BE CONDUCTED ONLINE AND VIA TELEPHONE ONLY.**

- A. Call to Order
- B. Roll Call

INFORMATION/DISCUSSION AND POSSIBLE ACTION

- A. Introduction of Trustees, Staff, and Visitors
- B. Approval of Minutes from October 29, 2020 Meeting – Action
- C. Property/Casualty/Workers Comp Claims Report (ARRT) – Information
- D. Medical Claims/Financial Reports – Information
- E. Trust Financial Update - Information
- F. Future Agenda Items
- G. Adjournment

PURSUANT TO A.R.S. §38-431.03(A)(3), THE SELF INSURANCE TRUST BOARD MAY VOTE TO CONVENE IN EXECUTIVE SESSION, WHICH WILL NOT BE OPEN TO THE PUBLIC, FOR DISCUSSION OR CONSULTATION FOR LEGAL ADVICE WITH THE GOVERNING BOARD'S ATTORNEY ON AN ITEM THAT IS LISTED ON THIS AGENDA.

BOARD PACKET MATERIAL AVAILABLE TWENTY-FOUR (24) HOURS IN ADVANCE OF THE MEETING, AT THE SCOTTSDALE UNIFIED SCHOOL DISTRICT, ED CENTER, 7575 E. MAIN STREET, SCOTTSDALE, AZ 85251.

Date Posted: January 15, 2021

Information:

Introduction of Trustees, Staff, and Visitors

Submitted by:

Shannon Crosier, Administrator

RECOMMENDATION:

Shannon Crosier will introduce everyone to our new Self-Insurance Trust Board member Patty Beckman

Action:

Approval of Self-Insurance Trust Meeting Minutes October 29, 2020

Submitted by:

Shannon Crosier, Administrator

RECOMMENDATION:

It is recommended that the Self-Insurance Trust Board approve the Self-Insurance Trust Meeting Minutes of October 29, 2020.

BACKGROUND:

Minutes were taken at the October 29, 2020 Self-Insurance Trust Board meeting.

**MINUTES OF THE SELF-INSURANCE TRUST BOARD MEETING
SCOTTSDALE UNIFIED SCHOOL DISTRICT NO. 48
Ed Center, Room - Old Main, 7575 E. Main, Scottsdale, AZ 85251
October 29, 2020 at 3:00 PM**

The meeting was called to order at **3:10** pm on October 29, 2020.

- I. Call to Order – Ms. Erika Coombs, Chairperson called the meeting to order

Due to the COVID-19 (aka Coronavirus) emergency, Centers for Disease Control and Prevention guidelines, and pursuant to guidelines from the Arizona Attorney General regarding compliance with the Open Meeting Law during this national emergency, this meeting was conducted in person, online, or via phone.

- II. Roll Call-

Board Trustees in attendance were telephonically and via Teams video, Sandy Kravetz, Governing Board Member, Shannon Crosier, Trust Board Administrator, Erika Coombs, Chairperson, Megan Burke, Wally Graham

INFORMATION/DISCUSSION AND POSSIBLE ACTION

- A. Approval of SUSD Self-Insurance Trust Minutes from August 20, 2020 meeting. - Action
No discussion of the Minutes.

Shannon Crosier Moved to Approve the Scottsdale USD Self-Insurance Trust Meeting Minutes of August 20, 2020. Megan Burke Seconded the motion. The motion was approved with a vote of 5 – 0.

- B. Property/Casualty/Workers Comp Claims Report (ARRT) – Information

Ryan Cole, from the Trust, presented Financial reports concerning Property/Casualty and Worker's Compensation. In 2019-2020 the District contributed much more than total incurred so we have a surplus. The District incurred low losses resulting in a contribution adjustment of \$411,595 which was returned to the District for 2019/2020.

2020/2021 Adjusted Elements as of 9/30/2020 - Alliance Rating Retrospective Plan

- Incurred Losses \$196,933 (Budgeted \$630,519)
- ULAE \$ 27,915 (Budgeted \$ 89,376)

A final adjustment based on actual losses and payroll will be conducted in July 2021

Prepaid Account/TIP Balances for the District:

- Trust Prepaid Account Balance as of 10/19/2020 = \$177,175
- Trust Investment Pool Balance as of 10/19/2020 = \$40,616

- C. Medical Claims/Financial Reports – Information – Chris Marler and Jeremy Larson presented

COVID-19 Risk Modeling and Tracking 1/1/20 – 10/18/20

- 596 Total members Tested
- 862 Total Claims Tested
- \$56,398 Total Allowed or Paid
- 115 Total members Confirmed (People confirmed with COVID-19)

- 168 Total Claims Confirmed
- \$9,225 Confirmed Allowed or Paid (Treatment excluding testing)

Medical Claims/Financial Reports - Information

Jeremy Larson presented financial and health reports from Kairos Health Arizona – High Cost claimants Overview paid through August 2020.

- High Cost Claims Total \$1-50K = \$1,236,903
- High Cost Claims Total \$50K – 100K = \$175,151
- High cost Claims Total 100K – 150K = \$ 125,302
- High Cost Claims Total ≥ 150K = \$0

Plan Participation:

- PPO = 27% Participants
- HDHP 1500 = 29% Participants
- HDHP 2800 = 37% Participants
- HDHP 5000 = 07% Participants

III. Trust Financial Update – Information

Tyler Moore, Acting Director of Finance presented a review of the investment accounts for Fiscal Year 2021 (YTD). Wells Fargo followed up with a financial market forecast.

- Trust Account Balance as of 9/30
 - = \$56,932,550
- Percentage of Earnings by Account as of 9/30:
 - Medical Account 45%
 - Property Account 27%
 - Worker's Comp Account 27%
- \$182,000 in Interest Earnings as of 9/30 with a large payment in July due to with semi-annual collections
- Wells Fargo Update from Tyler Tayrien -Fourth Quarter Update Investment Accounts.
 - Year to date Interest Earnings January – September 2020
 - Medical \$303,000
 - Worker's Comp \$94,000
 - Property Casualty \$111,000
- They are working on putting funds to work to earn interest earnings within three District accounts. US Government Money Market funds, US Government Bonds, Government Treasuries, Certificates of Deposits. Yields have substantially come down in recent times due to large amount of money injected into the banking system. Supply and demand. The rates will not be raised for some time in the future. (2024).
- Performance of the three accounts – Medical, Worker's Comp, and Property Casualty – The investments in the portfolio continue to outperform the Market – meaning there are unrealized gains in all three accounts.
- Still working with the District to maximize yields and investments.

IV. Future Agenda Items – No agenda items added

V. Adjournment

At **3:54** PM, Sandy Kravetz moved to adjourn the meeting. Wally Graham seconded the motion. The motion was approved with a vote of 5 – 0.

Dated this 29th day of October 2020.

DRAFT

Information/Discussion:

Property/Casualty/Worker's Comp Claims Report (ARRT)

Submitted by:

Shannon Crosier, Administrator

BACKGROUND:

Financial reports and presentations concerning Property/Casualty and Worker's Compensation from The Trust – Ryan Cole

Scottsdale Unified School District Trust Board Meeting

Trust and Alliance

January 21, 2021



Note: Approval of membership in the three pools may be granted by the Scottsdale Governing Board.

Scottsdale USD Governing Board

Scottsdale USD Trust



Property and liability coverage A.R.S. 11-952.01(A)

Coverages provided:

- General Liability
- Professional Liability
- Auto Liability
- Excess Liability
- Administrative Practices Liability
- Cyber Liability
- Auto Physical Damage
- All-Risk Property
- Commercial Crime
- Equipment Breakdown
- Storage Tank Liability
- Pre-Paid Legal Services
- Unemployment Insurance

20/21 premium: \$1,910,296



Workers' compensation coverage A.R.S. 11-952.01(B)

Coverages provided:

- Workers' Compensation
- Employer's Liability

20/21 premium: \$860,358



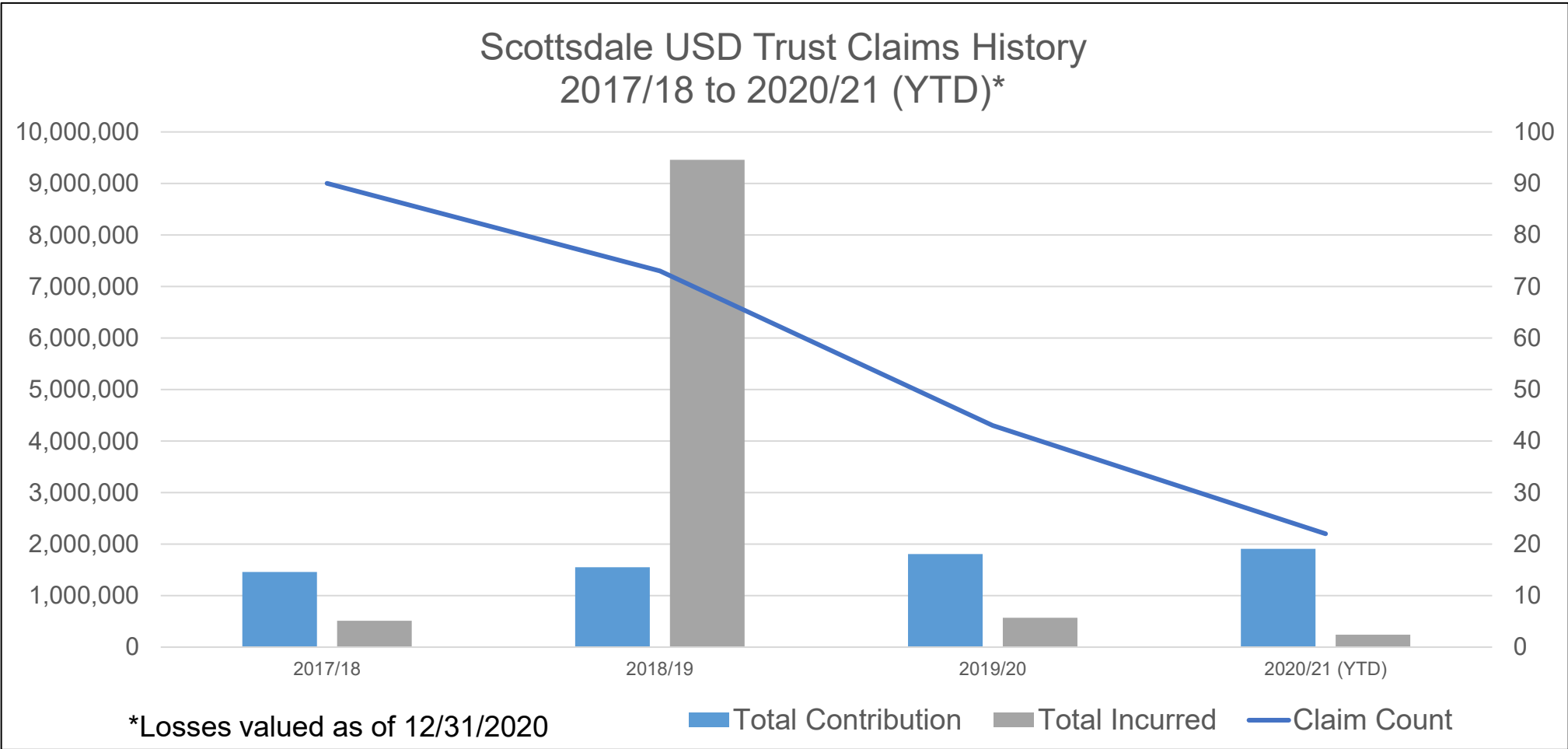
Health benefits coverage A.R.S. 11-952.01(C)

Coverages provided:

- Medical/Pharmacy
- Health Savings Account
- Dental
- Vision
- Basic Life Insurance
- Voluntary Life Insurance
- Accidental Death Insurance
- Short Term Disability
- Accident Insurance
- Hospital Indemnity
- Critical Illness
- Legal Assistance
- Pet Insurance
- Employee Assistance Program
- Cobra Administration
- Flexible Spending Account

20/21 premium: \$16,681,718 (est)

Trust Claims



Trust Claims Summary for 2020/2021

- Total number of claims processed as of 12/31/2020: 22
- Total incurred as of 12/31/2020: \$244,552



Alliance Rating Retrospective Plan

- New rating plan as of July 1, 2019
- Designed for members with a higher appetite for risk
- Member pays for losses and various expenses (admin, excess insurance, tax, contribution to surplus)
- Estimated 2020/2021 payroll: \$131,093,703
- Estimated 2020/2021 contribution: \$860,358

Alliance Rating Retrospective Plan

2020/2021 retrospective rating program contribution

• Incurred Losses*	\$630,519
• Unallocated Loss Adjustment Expense*	\$89,376
• Administrative Expense	\$72,477
• Excess Insurance and Tax Expense	\$51,599
• <u>Contribution to Net Position</u>	<u>\$16,387</u>
• Total	\$860,358

*Loss rated at 90%



Alliance Rating Retrospective Plan

2020/2021 adjusted elements as of 12/31/2020:

- Incurred Losses \$281,901 (budgeted \$630,519)
- ULAE \$39,959 (budgeted \$89,376)

Alliance staff will continue to provide quarterly updates on Scottsdale's performance.

A final adjustment based on actual losses and payroll will be conducted in July 2021.



PPA/TIP Balances

- Trust Prepaid Account Balance as of 12/31/2020
 - \$158,151
- Trust Investment Pool Balance as of 12/31/2020
 - \$40,623

Ryan Cole

rcole@the-trust.org

602-200-2421



Information/Discussion:

Kairos Health of Arizona Report

Submitted by:

Shannon Crosier, Administrator

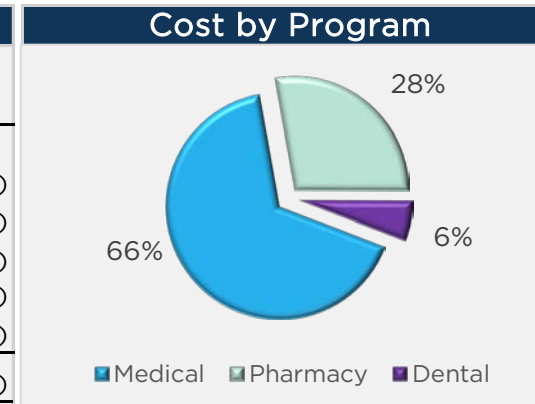
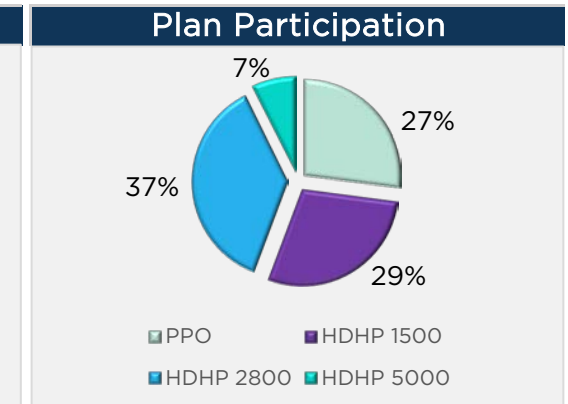
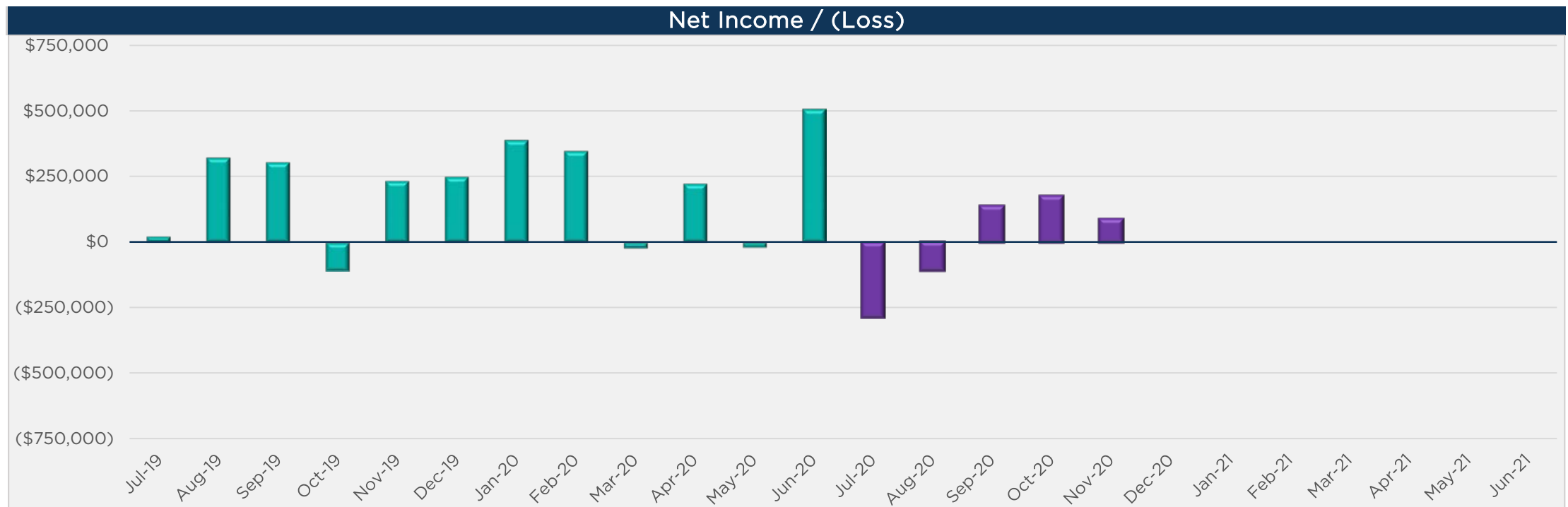
BACKGROUND:

Presentation of financial and health reports from Kairos Health Arizona – Jeremy Larson and Chris Marler

Scottsdale USD Management Dashboard

November 30, 2020

Financial Performance			
	YTD Actual	YTD Budget	Favorable/ (Unfavorable)
Gross Contributions	\$ 7,083,123	\$ 6,950,716	2%
Less: Cost of Excess Insurance	(396,246)	(387,033)	(2%)
Less: Cost of Primary Insurance	(509,314)	(502,850)	(1%)
Less: Loss Expense	(5,972,309)	(5,282,517)	(13%)
Less: Administration & Other	(115,608)	(112,920)	(2%)
Non-Operating Revenue (Loss)	(1,987)	-	(100%)
Net Income (Loss)	\$ 87,659	\$ 665,396	(87%)

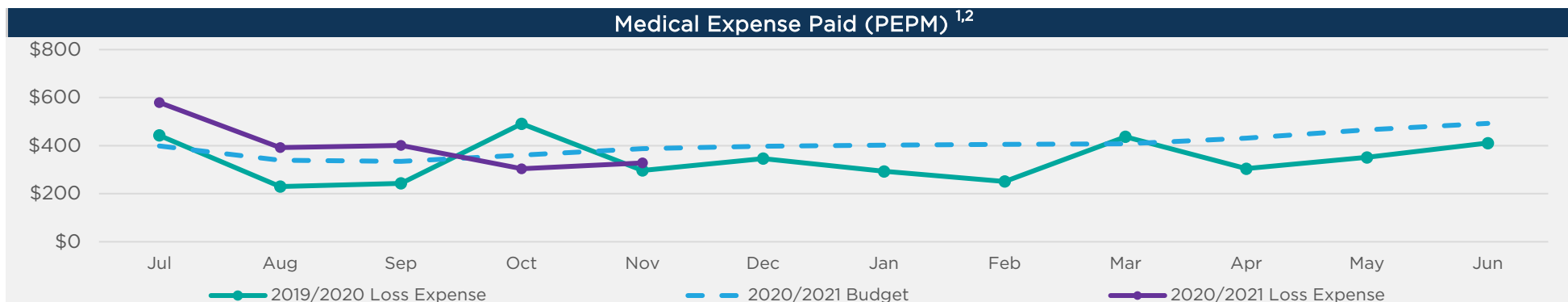
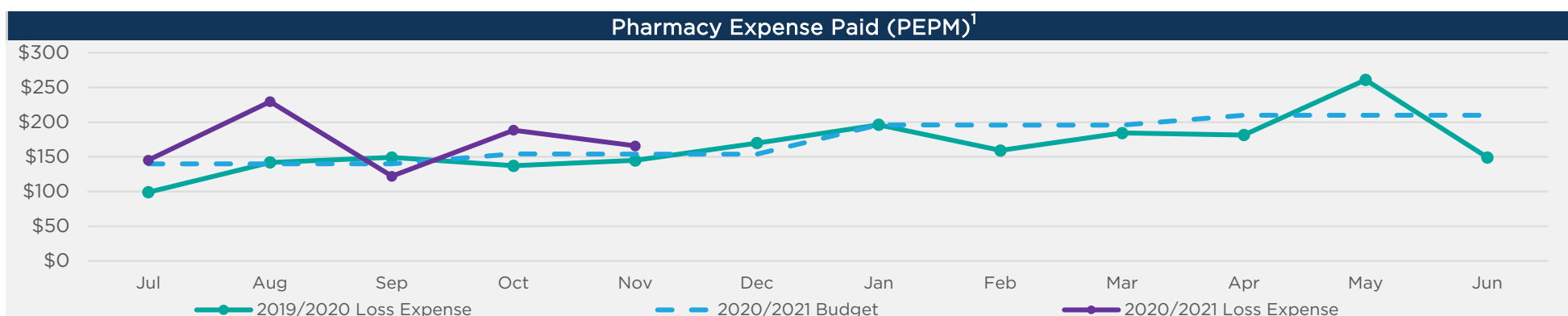
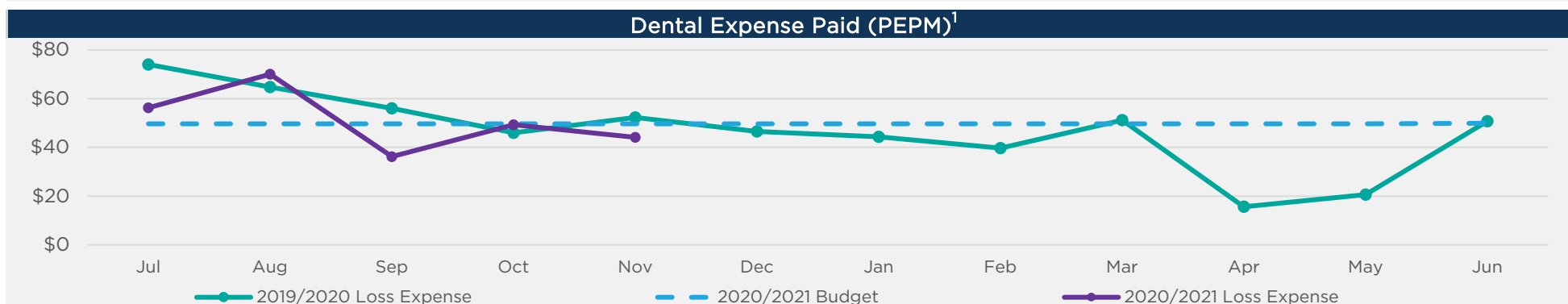


Loss Ratio ¹	Expense Ratio ²	Combined Ratio ³	YTD Decrease in Net Position	Net Position	YTD Net Investment Income (Loss)	Employees	Lives
96.6%	1.9%	98.5%	\$87,659	\$1,710,611	(\$1,987)	1,927	2,670

¹ Calculated as (net incurred losses) + (loss adjusted expense) / (net contributions).

² Calculated as (non-loss expenses) / (net contributions). If loss adjusted expense is added to the expense ratio, it would represent a 7% increase to the ratio.

³ Calculated as (loss ratio + expense ratio). Investment Income is not included in the calculation.



¹ Loss expense and budget excludes IBNR and Rx rebates.

² Figures do not include stop loss recoveries.

SCOTTSDALE UNIFIED SCHOOL DISTRICT

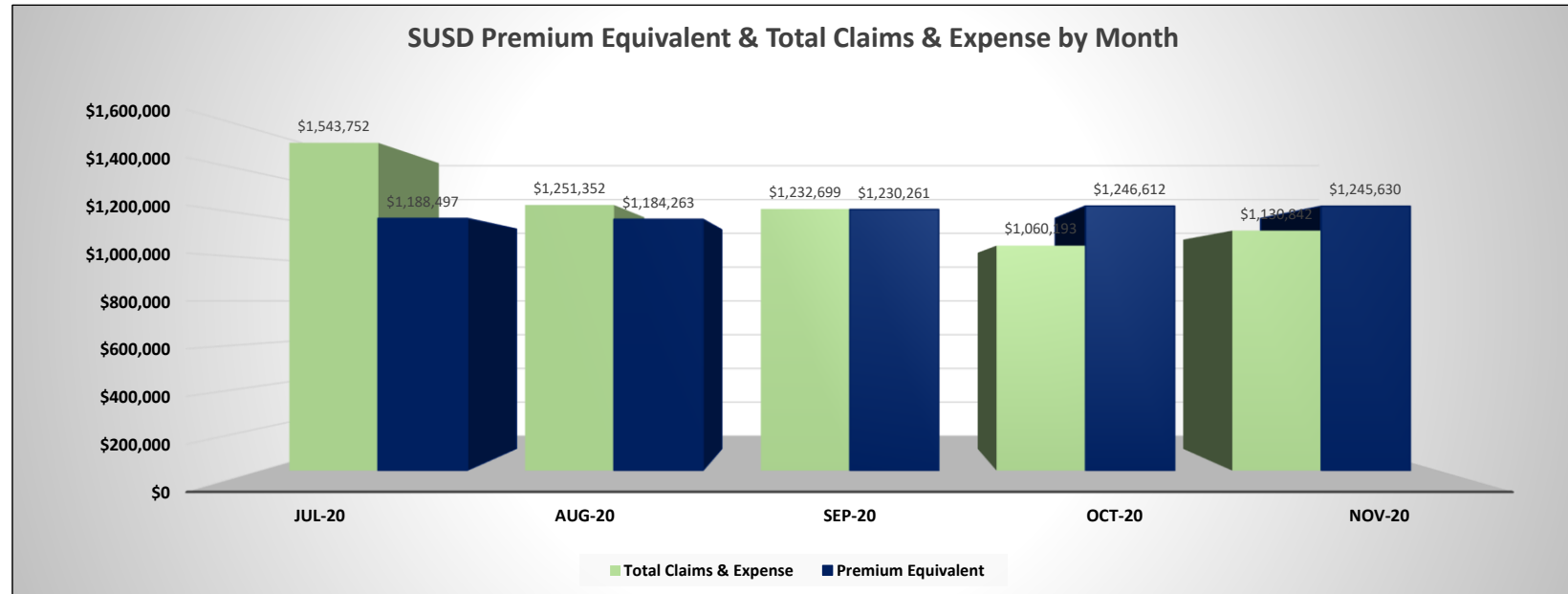
Paid Claims Report (July 2020 - November 2020)

Month	Employees	Members	Medical Claims	Pharmacy	Stop Loss Recovered 19-20	Stop Loss Recovered 20-21	Access Fee	Admin & Stop Loss Expense	Total Claims & Expense	Total Claims & Expenses PEPM	Premium Equivalent	Medical Expense Loss Ratio	Surplus / Loss
Jul-20	1,882	2,591	\$2,549,499	\$301,660	-\$1,461,156	\$0	\$225	\$153,524	\$1,543,752	\$820.27	\$1,188,497	129.9%	-\$355,255
Aug-20	1,872	2,590	\$1,181,309	\$365,920	-\$450,068	\$0	\$278	\$153,913	\$1,251,352	\$668.46	\$1,184,263	105.7%	-\$67,089
Sep-20	1,943	2,696	\$776,654	\$296,736	\$0	\$0	\$627	\$158,681	\$1,232,699	\$634.43	\$1,230,261	100.2%	-\$2,438
Oct-20	1,973	2,736	\$598,227	\$300,188	-\$325	\$0	\$795	\$161,308	\$1,060,193	\$537.35	\$1,246,612	85.0%	\$186,419
Nov-20	1,964	2,737	\$643,017	\$326,607	\$0	\$0	\$418	\$160,801	\$1,130,842	\$575.79	\$1,245,630	90.8%	\$114,788

Average/Total	1,927	2,670	\$5,748,707	\$1,591,111	-\$1,911,549	\$0	\$2,343	\$788,227	\$6,218,839	\$645.51	\$6,095,263	102.0%	-\$123,576
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SCOTTSDALE UNIFIED SCHOOL DISTRICT

Paid Claims Report (July 2020 - November 2020)



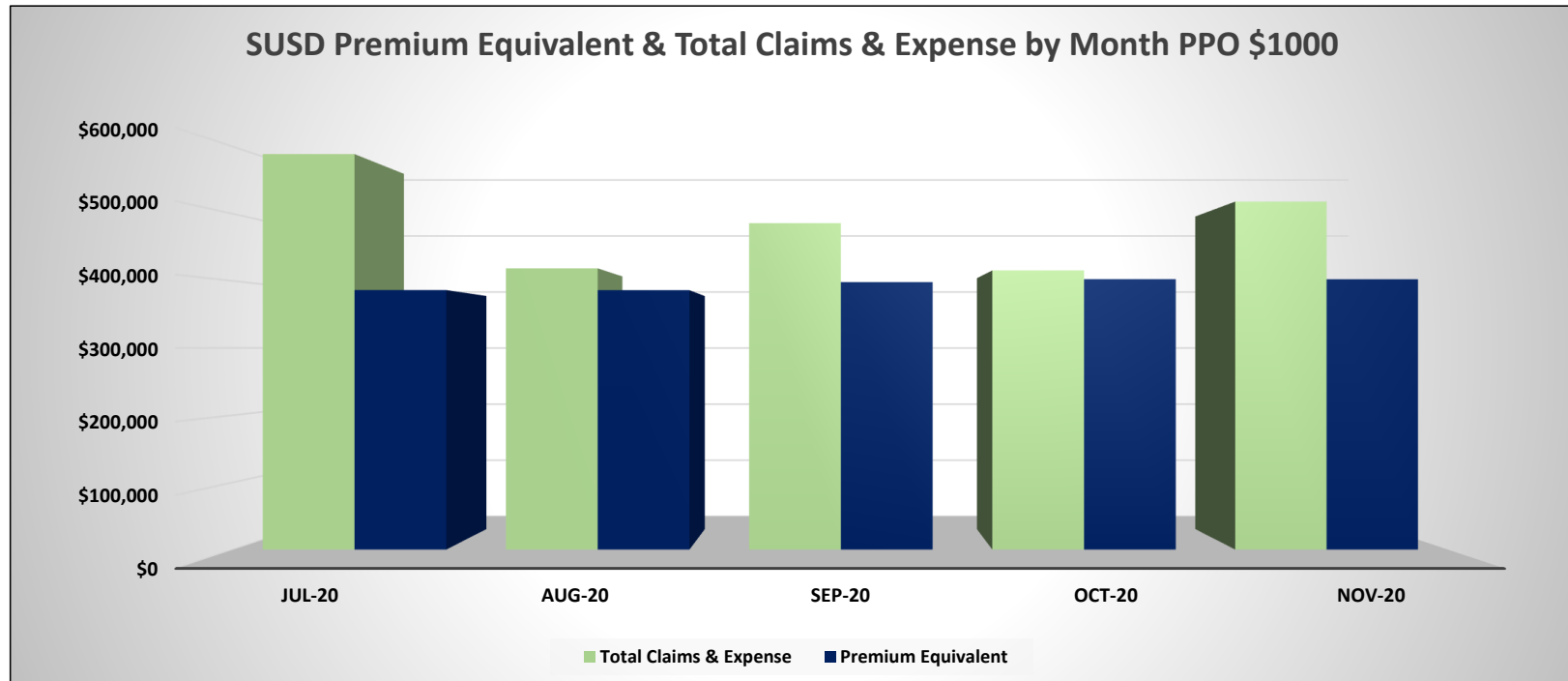
SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
PPO \$1,000 Plan

Month	Employees	Members	Medical Claims	Pharmacy	Access Fee	Admin & Stop Loss Expense	Total Claims & Expense	Total Claims & Expenses PEPM	Premium Equivalent	Medical Expense Loss Ratio	*Surplus / Loss
Jul-20	515	729	\$400,863	\$146,047	\$62	\$42,011	\$588,983	\$1,143.66	\$386,369	152.4%	-\$202,614
Aug-20	513	732	\$224,665	\$151,883	\$76	\$42,178	\$418,802	\$816.38	\$386,185	108.4%	-\$32,617
Sep-20	523	755	\$317,123	\$126,062	\$169	\$42,712	\$486,066	\$929.38	\$398,271	122.0%	-\$87,795
Oct-20	531	769	\$251,689	\$120,401	\$214	\$43,413	\$415,718	\$782.90	\$402,612	103.3%	-\$13,105
Nov-20	530	771	\$315,028	\$159,664	\$113	\$43,393	\$518,197	\$977.73	\$402,528	128.7%	-\$115,669

**Surplus/Loss doesn't not include stop loss recovered amounts*

Average/Total	522	751	\$1,509,368	\$704,057	\$633	\$213,708	\$2,427,766	\$929.47	\$1,975,967	122.9%	-\$451,800
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SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
PPO \$1,000 Plan



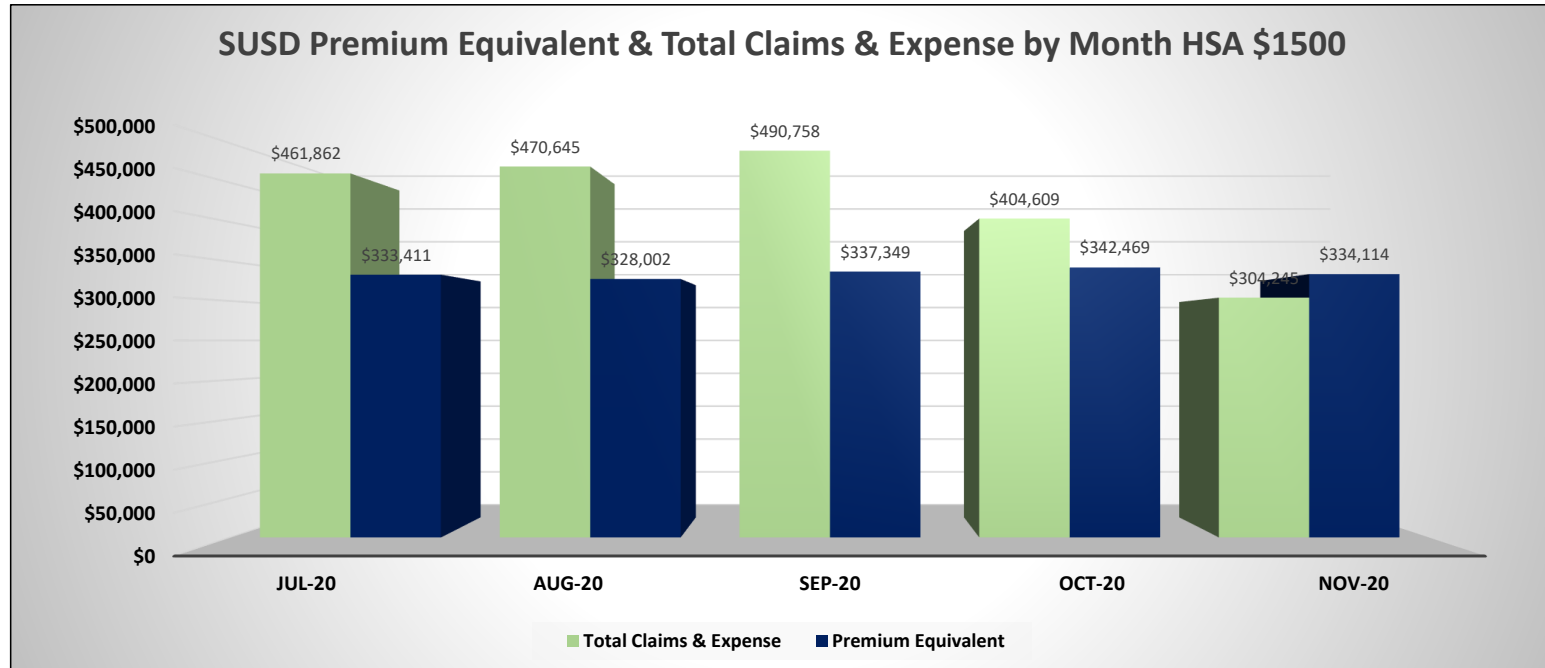
SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
HSA \$1,500 Plan

Month	Employees	Members	Medical Claims	Pharmacy	Access Fee	Admin & Stop Loss Expense	Total Claims & Expense	Total Claims & Expenses PEPM	Premium Equivalent	Medical Expense Loss Ratio	*Surplus / Loss
Jul-20	546	634	\$300,475	\$116,782	\$65	\$44,540	\$461,862	\$845.90	\$333,411	138.5%	-\$128,451
Aug-20	538	624	\$237,389	\$188,943	\$80	\$44,234	\$470,645	\$874.81	\$328,002	143.5%	-\$142,643
Sep-20	557	640	\$304,126	\$140,963	\$180	\$45,489	\$490,758	\$881.07	\$337,349	145.5%	-\$153,409
Oct-20	567	647	\$233,184	\$124,840	\$229	\$46,357	\$404,609	\$713.60	\$342,469	118.1%	-\$62,140
Nov-20	552	632	\$129,563	\$129,370	\$117	\$45,195	\$304,245	\$551.17	\$334,114	91.1%	\$29,869

**Surplus/Loss doesn't not include stop loss recovered amounts*

Average/Total	552	635	\$1,204,737	\$700,898	\$671	\$225,814	\$2,132,119	\$772.51	\$1,675,345	127.3%	-\$456,774
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SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
HSA \$1,500 Plan



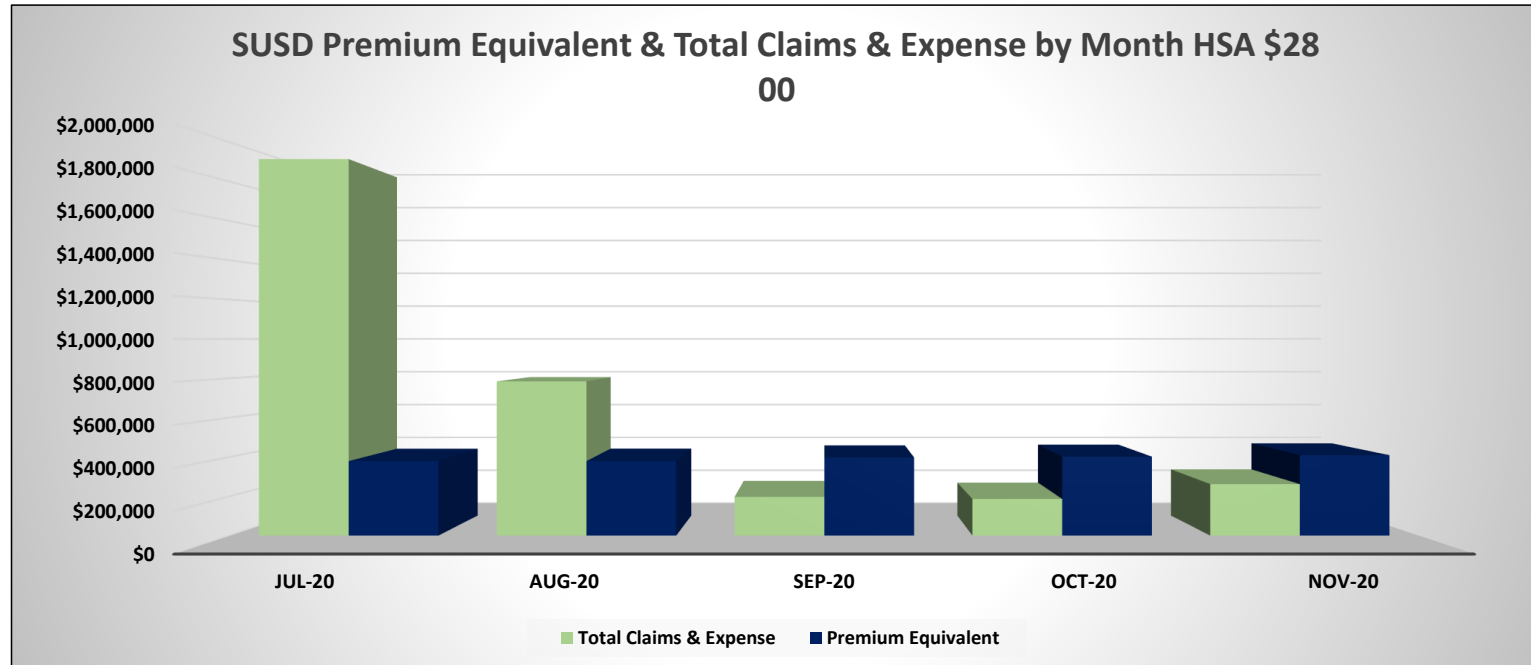
SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
HSA \$2,800 Plan

Month	Employees	Members	Medical Claims	Pharmacy	Access Fee	Admin & Stop Loss Expense	Total Claims & Expense	Total Claims & Expenses PEPM	Premium Equivalent	Medical Expense Loss Ratio	*Surplus / Loss
Jul-20	690	908	\$1,835,334	\$22,734	\$82	\$56,287	\$1,914,438	\$2,774.55	\$378,678	505.6%	-\$1,535,760
Aug-20	688	910	\$705,759	\$21,538	\$102	\$56,566	\$783,965	\$1,139.48	\$378,858	206.9%	-\$405,107
Sep-20	719	955	\$113,621	\$23,885	\$232	\$58,719	\$196,457	\$273.24	\$397,228	49.5%	\$200,771
Oct-20	727	964	\$90,294	\$36,296	\$293	\$59,438	\$186,321	\$256.29	\$401,312	46.4%	\$214,991
Nov-20	734	984	\$175,279	\$26,166	\$156	\$60,096	\$261,696	\$356.53	\$408,868	64.0%	\$147,172

**Surplus/Loss doesn't not include stop loss recovered amounts*

Average/Total	712	944	\$2,920,287	\$130,619	\$866	\$291,106	\$3,342,877	\$939.54	\$1,964,944	170.1%	-\$1,377,933
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SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
HSA \$2,800 Plan



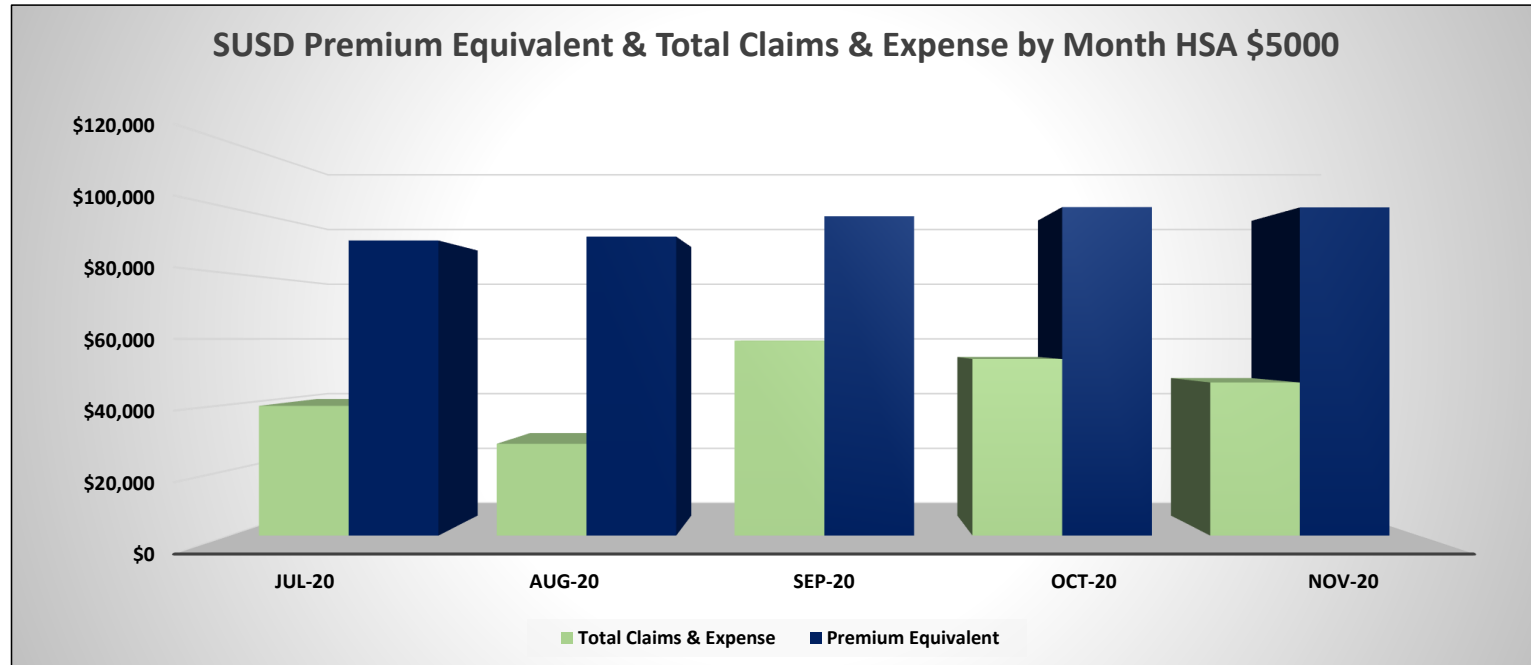
SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
HSA \$5,000 Plan

Month	Employees	Members	Medical Claims	Pharmacy	Access Fee	Admin & Stop Loss Expense	Total Claims & Expense	Total Claims & Expenses PEPM	Premium Equivalent	Medical Expense Loss Ratio	*Surplus / Loss
Jul-20	131	320	\$12,827	\$16,046	\$16	\$10,686	\$39,575	\$302.10	\$90,039	44.0%	\$50,464
Aug-20	133	324	\$13,497	\$3,556	\$20	\$10,935	\$28,008	\$210.58	\$91,218	30.7%	\$63,210
Sep-20	144	346	\$41,785	\$5,881	\$46	\$11,760	\$59,473	\$413.01	\$97,413	61.1%	\$37,940
Oct-20	148	356	\$23,059	\$18,649	\$60	\$12,100	\$53,868	\$363.97	\$100,218	53.8%	\$46,350
Nov-20	148	350	\$23,147	\$11,405	\$31	\$12,117	\$46,701	\$315.55	\$100,120	46.6%	\$53,418

**Surplus/Loss doesn't not include stop loss recovered amounts*

Average/Total	141	339	\$114,315	\$55,537	\$173	\$57,599	\$227,624	\$323.33	\$479,007	47.5%	\$251,383
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SCOTTSDALE UNIFIED SCHOOL DISTRICT
Paid Claims Report (July 2020 - November 2020)
HSA \$5,000 Plan

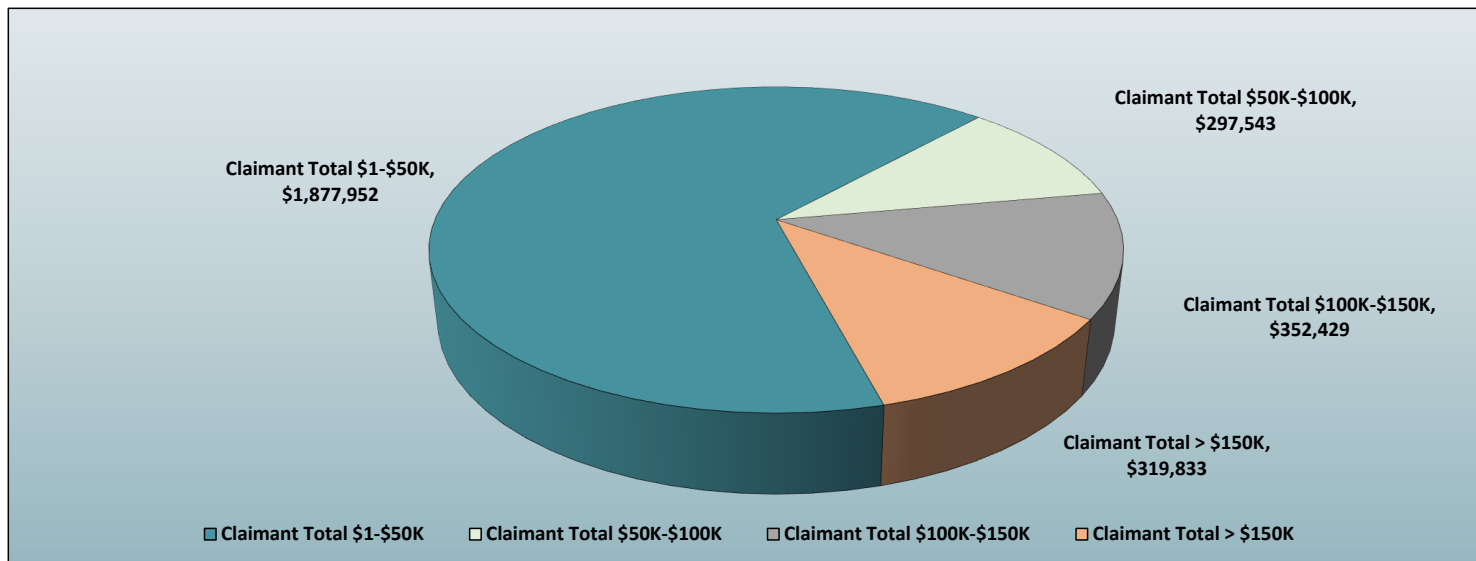


Large Claimant Report
Kairos Health AZ, Inc. - Scottsdale USD Claims Paid Through Month: November 2020
Large Claims Threshold: \$50,000
Current Policy Period - Claims Incurred 7/1/2020 - 6/30/2021

Status	Term Date	Plan Name	Care Management	Diagnosis Description	Medical Claims	Blue Card Fees	Rx Claims	Total Paid Amount
Active		PPO	Goals Met/Issues Addressed	Crohn'S Disease, Unspecified, With Rectal Bleeding	\$159,217	\$0	\$58,273	\$217,490
Active		PPO	No Mbr Response	Malignant Neoplasm Of Upper-Outer Quadrant Of Right Female Breas	\$160,615	\$0	\$53	\$160,668
Active		HDHP Buy Up	Member Declined Engagement	Fever, Unspecified	\$6,806	\$0	\$129,015	\$135,821
Active		HDHP Base	No Mbr Response	Spinal Muscular Atrophy, Unspecified	\$127,993	\$0	\$0	\$127,993
Active		HDHP Buy Up	No Mbr Response	Malignant Neoplasm Of Central Portion Of Left Female Breast	\$121,891	\$0	\$61	\$121,952
Active		HDHP Buy Up	Goals Met/Issues Addressed	Other Mechanical Complication Of Cardiac Electrode, Initial Encounter	\$102,545	\$0	\$0	\$102,545
Active		HDHP Buy Up	Screened, No Issues At Time	Secondary Malignant Neoplasm Of Bone	\$58,228	\$0	\$41,067	\$99,295
Active		HDHP Buy Up	Declined	Malignant Neoplasm Of Overlapping Sites Of Right Female Breast	\$69,920	\$0	\$199	\$70,119
Active		HDHP Base	Goals Met/Issues Addressed	Sepsis, Unspecified Organism	\$64,140	\$0	\$66	\$64,206
Active		PPO		Encounter For Aftercare Following Heart Transplant	\$52,621	\$725	\$3,723	\$57,069
Active		PPO	Education	Non-St Elevation (Nstemi) Myocardial Infarction	\$52,635	\$0	\$3,710	\$56,345
Active		HDHP Buy Up	Screened, No Issues At Time	Chronic Lymphocytic Leukemia Of B-Cell Type Not Having Achieved Re	\$4,193	\$0	\$50,775	\$54,968

SCOTTSDALE UNIFIED SCHOOL DISTRICT
High Cost Claimants Overview
Paid through November 2020

High Cost Claimant	Claimants	Claimants %	Paid	Paid %	Paid/Claimant
Claimant Total \$1-\$50K	1,636	99.4%	\$1,877,952	65.9%	\$1,147.89
Claimant Total \$50K-\$100K	5	0.3%	\$297,543	10.4%	\$59,508.58
Claimant Total \$100K-\$150K	3	0.2%	\$352,429	12.4%	\$117,476.41
Claimant Total > \$150K	2	0.1%	\$319,833	11.2%	\$159,916.29
Summary	1,646	100.0%	\$2,847,757	100.0%	\$1,730.11





COVID-19 Risk Modeling and Tracking

Opportunities to Inspire Health

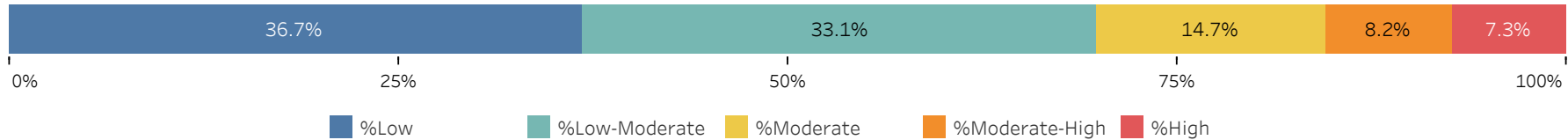
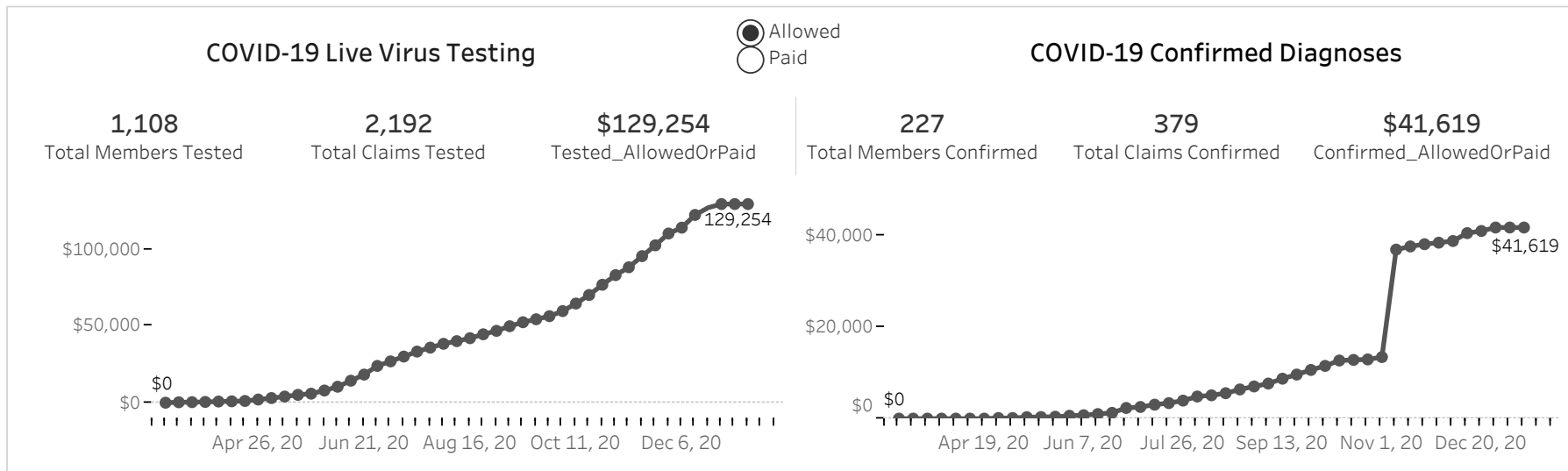


EMPLOYER 042129 - KAIROS HEALTH ARIZONA INC

KAIROS HEALTH ARIZONA INC

(3/8/2020 thru 1/10/2021)

Certain factors, such as age, comorbid conditions, and recent utilization patterns can increase our risk for COVID-19 and its known complications. Early on, BCBSAZ identified these members through risk stratification methods. Your distribution of membership by risk category is as follows:



NOTES:

- 1) This report summarizes claims and lab result experience received to date.
- 2) Industry available codes are used to identify and summarize COVID-19 specific claim lines, and are subject to change at any time:
Lab: U0001, U0002, 87635, G2023, and G2024 (high throughput and antibody testing codes will be added when available)
Diagnosis: U07.1
- 3) "COVID-19 Testing" represents total members and claims with a known test for COVID-19, based on lab and medical data. Total dollars for testing are based on medical claims specifically for the test and exclude other services, such as an office visit.
- 4) "COVID-19 Confirmed" represents total members and claims with either a positive lab test or confirmation of COVID-19 through medical claims. Total dollars for treatment are based on medical claims, and excluding testing.

Information:

Trust Financial Update

Submitted by:

Shannon Crosier, Administrator

RECOMMENDATION:

Presentation of financial market forecast with a quarterly update on Investment accounts for Fiscal Year 2021(YTD). – Wells Fargo