

Multi-Year Budget Planning

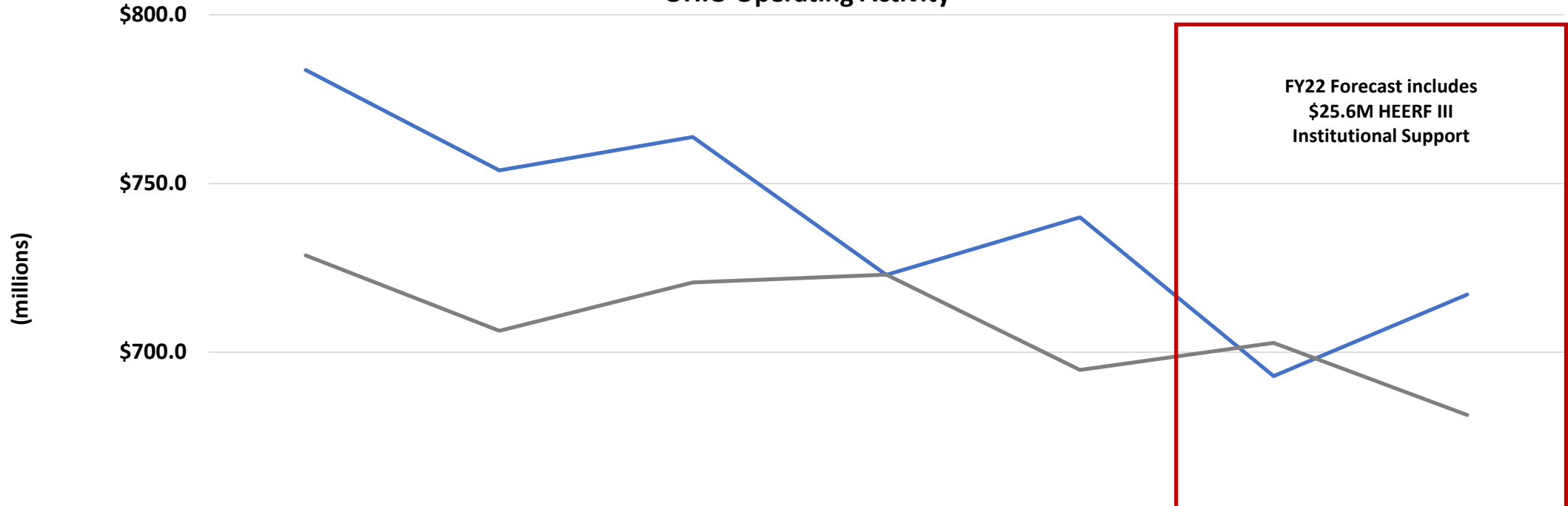
April 2022

FY22 Financial Forecast

FY22 Forecast (including COVID-19)

Multi-Year Revenues & Expenses (in millions)

OHIO Operating Activity



FY22 Forecast includes \$25.6M HEERF III Institutional Support

	FY17 Actual	FY18 Actual	FY19 Actual	FY20 Actual	FY21 Actual	FY22 Budget	FY22 Forecast
— Revenues	\$783.6	\$753.9	\$763.8	\$723.0	\$740.0	\$692.9	\$717.1
— Expenses	\$728.7	\$706.4	\$720.7	\$723.0	\$694.8	\$702.8	\$681.4
Results of Operations	\$54.9	\$47.5	\$43.1	-\$0.1	\$45.2	-\$9.8	\$35.7

Variance = \$45.5M

FY22 Forecast – Variance Summary

OHIO Operating Activity, as of March 2022

Budget Category	FY22 Budget	FY22 Forecast	Variance
COVID: HEERF III Revenue	\$0.0M	\$25.6M	+ \$25.6M
Compensation	\$448.1M	\$431.9M	+ \$16.2M
Supplies, Services, & Capital Costs	\$191.4M	\$177.5M	+ \$13.9M
Grants & Contracts; F&A (excluding HEERF III)	\$46.8M	\$54.8M	+ \$8.0M
Internal & External Sales	\$56.0M	\$55.3M	-\$0.7M
Net Tuition & Fees; Room & Board	\$347.4M	\$344.4M	- \$3.0M
Internal Principal & Interest	\$63.2M	\$66.5M	- \$3.3M
Private Support (Gifts, Investment Income)	\$55.4M	\$49.8M	- \$5.5M
VSRP 2022	\$0.0M	\$5.5M	- \$5.5M
<i>Variance Subtotal</i>			+ \$45.5M

FY22 Update – COVID Expenses

As of March 2022

Budget Category	FY22 Budget	FY22 Forecast	Variance
Testing Costs	\$12.9M	\$9.2M	+ \$3.7M
Environmental Controls (PPE, cleaning, barriers, signage, etc)	\$0.3M	\$0.3M	-
Instructional Delivery	\$0.3M	\$0.3M	-
Personnel (Salaries & Benefits)	\$1.4M	\$1.9M	- \$0.5M
Subtotal: COVID Expenses	\$14.9M	\$11.7M	+ \$3.2M

FY23 All Funds Operating Budget & Multi-Year Planning

FY23-28 Planning Assumptions

	FY23	FY24	FY25	FY26	FY27	FY28
Guarantee Cohort Tuition Increases*	4.0%	4.0%	3.0%	3.0%	2.0%	2.0%
Room & Board Increases**	4.6%	3.5% 2.0%	3.5% 2.0%	3.5% 2.0%	3.5% 2.0%	3.5% 2.0%
Athens Incoming Cohort Enrollment***	4,036	4,089	4,223	4,360	4,419	4,468
Athens Incoming Cohort Growth from Prior Year***	63	53	134	137	59	50
Regional Campus Credit Hour Production Change from Prior Year	-6%	-4%	-2%	TBD	TBD	TBD
Faculty/Staff Raise Pool	2.0%	1.5%	1.5%	1.5%	1.5%	1.5%
University Healthcare Expenses	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

* Athens and Regional Campuses; restricted to Guarantee Cohort permitted increase of up to 4.6% in FY23 per legislation

** Room & Board Increases in FY23 are restricted to Guarantee Cohort permitted increase of up to 4.6% per legislation. FY23 room increases proposed as differential with blended average room & board increase of 4.6%

*** Incoming cohort includes freshmen and transfer students

Historical Budget-to-Actuals

All Operating Units (All Sources)

	FY18 Budget	FY18 Actuals	FY19 Budget	FY19 Actuals	FY20 Budget	FY20 Actuals	FY21 Budget	FY21 Actuals	FY22 Budget	FY22 Forecast*	FY23 Operating Budget	FY23 COVID Budget
State Appropriations	\$164.8	\$166.0	\$167.7	\$172.0	\$175.5	\$176.3	\$169.0	\$186.9	\$187.3	\$187.3	\$180.0	-
Net Undergraduate Tuition & Fees	241.1	239.0	235.7	231.5	224.9	213.2	173.7	183.8	173.5	168.6	161.1	-
Room & Board	92.9	92.2	91.4	90.9	87.7	68.4	68.7	25.9	77.6	79.8	90.3	-
Net Graduate Tuition & Fees	87.1	87.0	96.3	93.2	100.7	96.5	97.8	97.7	96.4	95.9	97.9	-
Grants & Contracts/F&A	51.3	43.5	45.6	49.3	52.2	57.3	71.4	100.3	46.8	80.4	46.3	-
Private Support	44.0	45.5	48.9	43.4	49.1	44.4	53.9	53.2	55.4	49.8	46.5	-
Other Revenues	61.6	80.5	66.0	83.5	68.6	66.9	60.4	92.1	56.0	55.3	60.3	-
Total Revenues	\$742.9	\$753.9	\$751.5	\$763.8	\$758.7	\$723.0	\$695.0	\$740.0	\$692.9	\$716.2	\$682.5	\$0.0
Salaries, Wages, & Other Payroll	369.9	354.6	373.8	356.9	366.7	361.0	328.3	319.1	332.9	321.5	326.2	-
Benefits	122.6	113.1	121.8	120.1	122.8	121.2	121.9	113.8	115.3	116.1	120.9	-
Non-Compensation Direct Expenses	195.3	188.6	195.0	186.4	199.4	168.1	196.7	199.6	191.4	177.4	178.8	1.0
Internal Loan P&I	51.1	49.0	54.1	53.2	68.1	71.6	61.0	62.7	63.2	66.5	56.5	-
Total Expenses	\$738.9	\$705.2	\$744.8	\$716.5	\$757.1	\$721.9	\$707.9	\$695.2	\$702.8	\$680.5	\$682.5	\$1.0
Total Funding Transfers	0.0	1.1	(0.0)	4.2	0.1	1.1	(0.0)	(0.4)	(0.0)	0.0	(0.0)	-
Results of Operations	\$4.0	\$47.5	\$6.7	\$43.1	\$1.6	(\$0.1)	(\$13.0)	\$45.2	(\$9.8)	\$35.7	\$0.0	(\$1.0)

* FY22 Forecast as of March 2022.

Note: In FY21, CARES/HEERF funds reflected in Grants & Contracts, as well as Other Revenues and Non-Compensation Direct Expenses (offsetting amounts) based on accounting treatment.

Historical Budget-to-Actuals

Faculty & Staff Payroll Trends

	FY18 Budget	FY18 Actuals	FY19 Budget	FY19 Actuals	FY20 Budget	FY20 Actuals	FY21 Budget**	FY21 Actuals	FY22 Budget	FY22 Forecast*	FY23 Operating Budget
Faculty Salaries	\$144.6	\$141.7	\$147.3	\$141.6	\$144.7	\$140.9	\$129.6	\$126.8	\$130.0	\$121.1	\$122.2
Staff Salaries/Wages	182.9	168.7	181.4	170.7	178.0	169.5	157.3	158.3	162.2	159.0	163.3
Subtotal: Faculty & Staff Payroll*	\$327.5	\$310.4	\$328.7	\$312.3	\$322.7	\$310.3	\$286.9	\$285.0	\$292.2	\$280.0	\$285.4
Furlough Adjustment**							11.2				
Furlough-Adjusted Faculty & Staff Payroll	\$327.5	\$310.4	\$328.7	\$312.3	\$322.7	\$310.3	\$298.1	\$285.0	\$292.2	\$280.0	\$285.4

* Excludes "Other Compensation" line, which contains historical VSRP/ERIP expenses costs; salary savings reflected in Faculty FY21 (VSRP 2020) and FY23 (VSRP 2022) figures

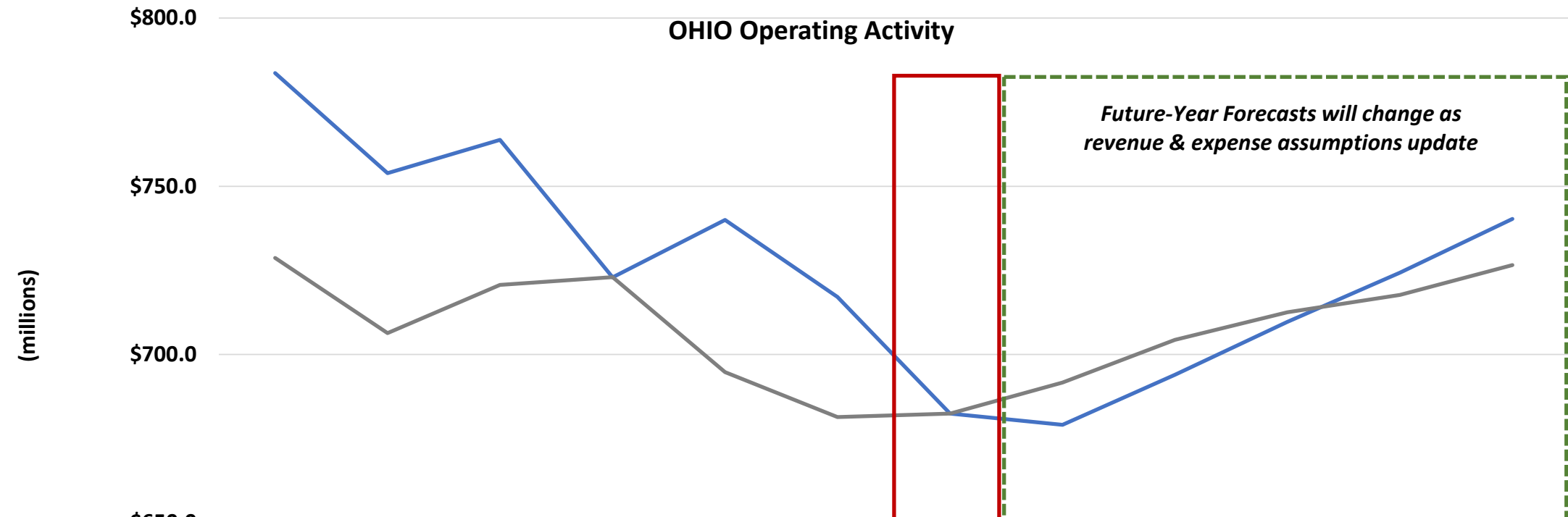
** FY21 Budget Included OTO furlough cost-savings of \$13M -- \$11.2M salaries & \$1.8M associated benefits. Furlough was ended in April 2021, and refunds provided to employees for the impact of the first 3 quarters of FY21

Variance to Furlough-Adjusted Budget	(17.1)	(16.4)	(12.4)	(13.1)	(12.2)
Actuals as a % of Furlough-Adjusted Budget	94.8%	95.0%	96.2%	95.6%	95.8%
Total Compensation Impact (includes 16.189% benefits)	(19.9)	(19.0)	(14.4)	(15.2)	(14.2)

Census Date Employee Headcounts (Nov 1)	FY18 Actuals	FY19 Actuals	FY20 Actuals	FY21 Actuals	FY22 Actuals	Headcount Reduction
Faculty	1,460	1,388	1,394	1,285	1,174	(286)
Staff	2,841	2,796	2,792	2,469	2,439	(402)
Total	4,301	4,184	4,186	3,754	3,613	(688)
Year-over-year Change		-2.7%	0.0%	-10.3%	-3.8%	
Cumulative Change vs FY18		-2.7%	-2.7%	-12.7%	-16.0%	

FY23 Budget & Multi-Year Planning

Multi-Year Revenues & Expenses (in millions)



	FY17 Actual	FY18 Actual	FY19 Actual	FY20 Actual	FY21 Actual	FY22 Forecast	FY23 Budget*	FY24 Forecast	FY25 Forecast	FY26 Forecast	FY27 Forecast	FY28 Forecast
— Revenues	\$783.6	\$753.9	\$763.8	\$723.0	\$740.0	\$717.1	\$682.5	\$679.1	\$694.0	\$709.7	\$724.4	\$740.3
— Expenses	\$728.7	\$706.4	\$720.7	\$723.0	\$694.8	\$681.4	\$682.5	\$691.6	\$704.3	\$712.5	\$717.7	\$726.6
Results of Operations	\$54.9	\$47.5	\$43.1	-\$0.1	\$45.2	\$35.7	\$0.0	-\$12.6	-\$10.4	-\$2.9	\$6.6	\$13.7
Imbalance as a % of Expenses								-1.8%	-1.5%	-0.4%		

* Excludes COVID FY23 contingency budget of \$1.0M

Multi-Year Planning – Operating Results

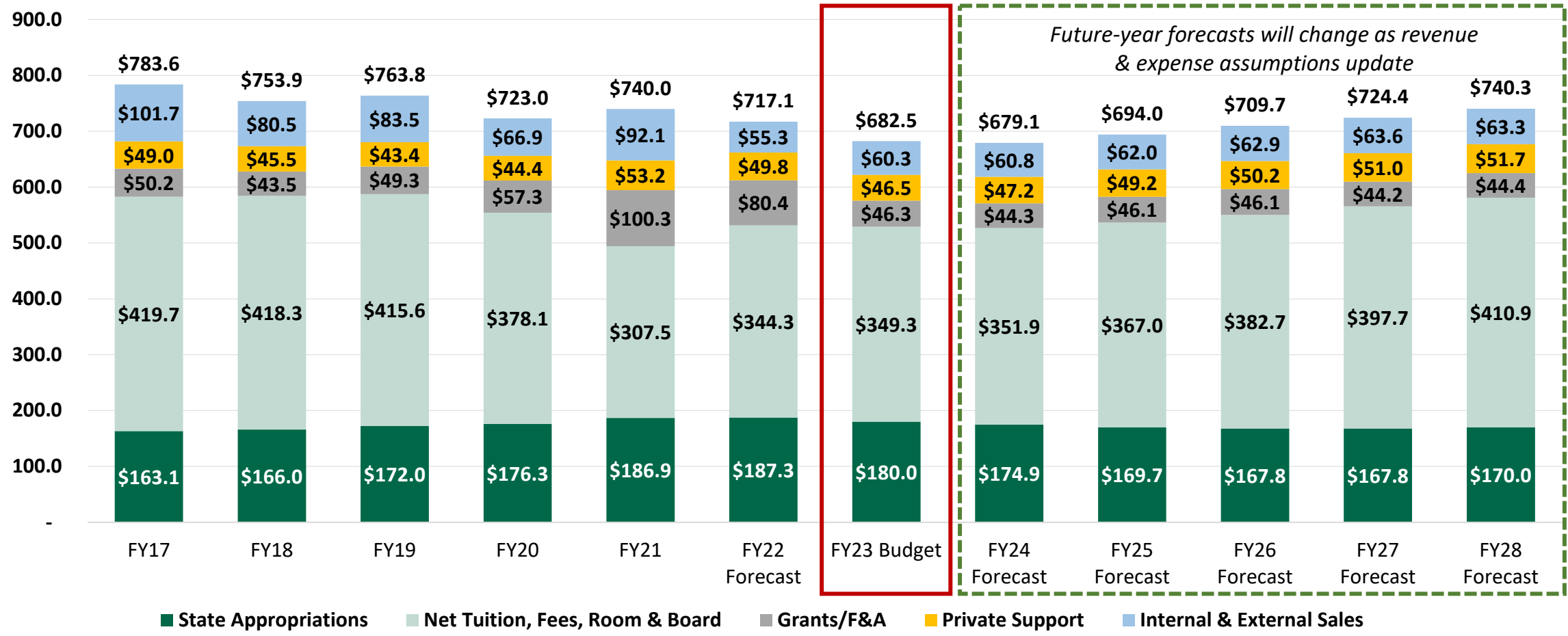
	FY23	FY24	FY25	FY26	FY27	FY28
	Budget	Forecast	Forecast	Forecast	Forecast	Forecast
College of Medicine*	2.1	(0.1)	0.2	(0.9)	1.5	2.3
Auxiliaries	8.2	7.6	8.5	12.6	15.5	16.7
Regional Campuses	(1.3)	(5.6)	(7.4)	(8.2)	(8.5)	(8.9)
Athens Campus	(9.0)	(14.5)	(11.7)	(6.4)	(1.8)	3.4
Subtotal: OHIO Operating	0.0	(12.6)	(10.4)	(2.9)	6.6	13.7
<i>COVID Contingency Budget</i>	<i>(1.0)</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>

* Assumes advance principal payments for debt paydown

FY23 Budget & Multi-Year Planning

Multi-Year Revenue Trends

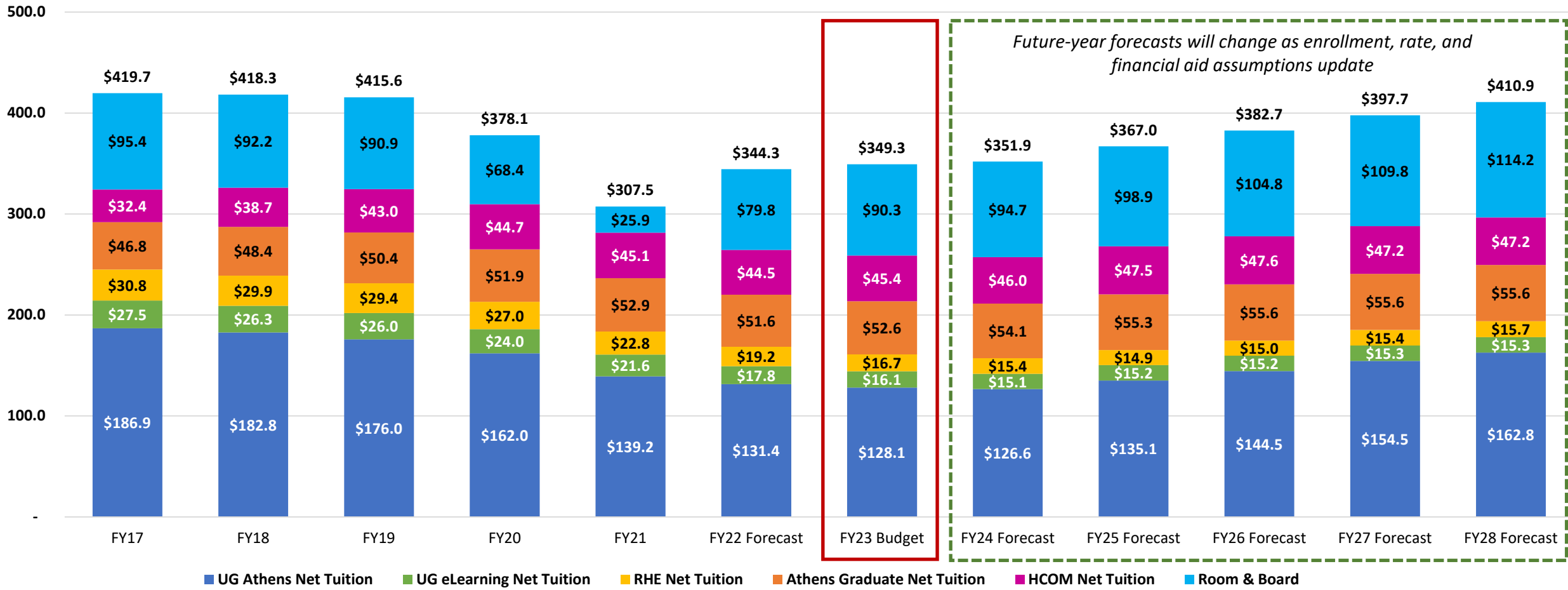
Revenue Trends (millions)



Note: FY20-22 Grants/F&A subtotal contains COVID-associated support funding

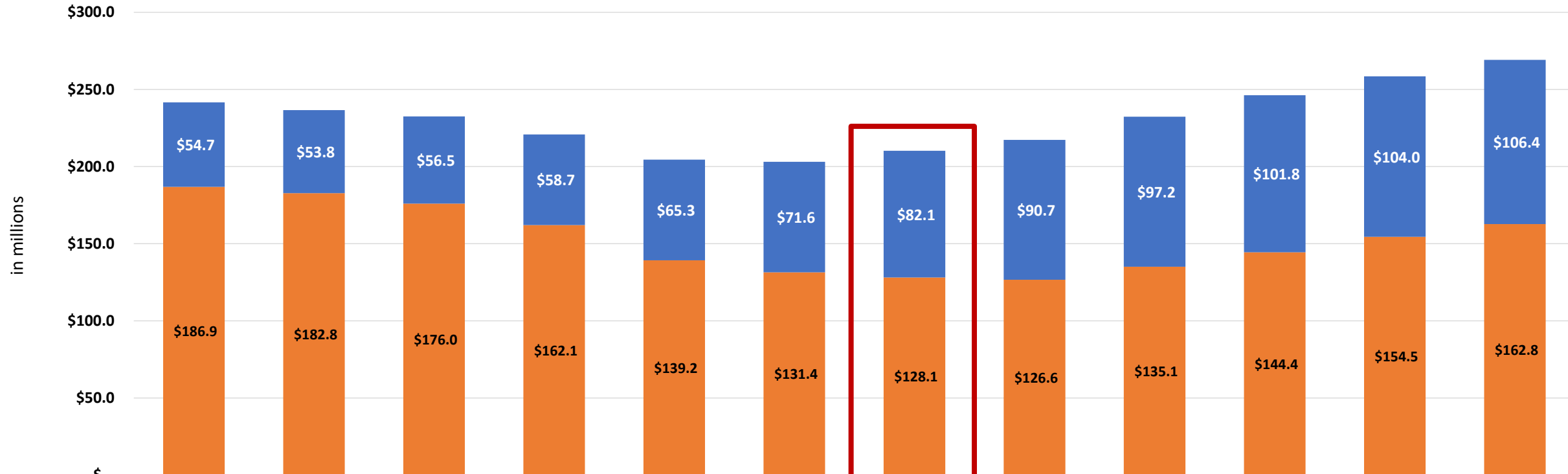
FY23 Budget & Multi-Year Planning

Net Tuition, Fees, Room & Board (millions)



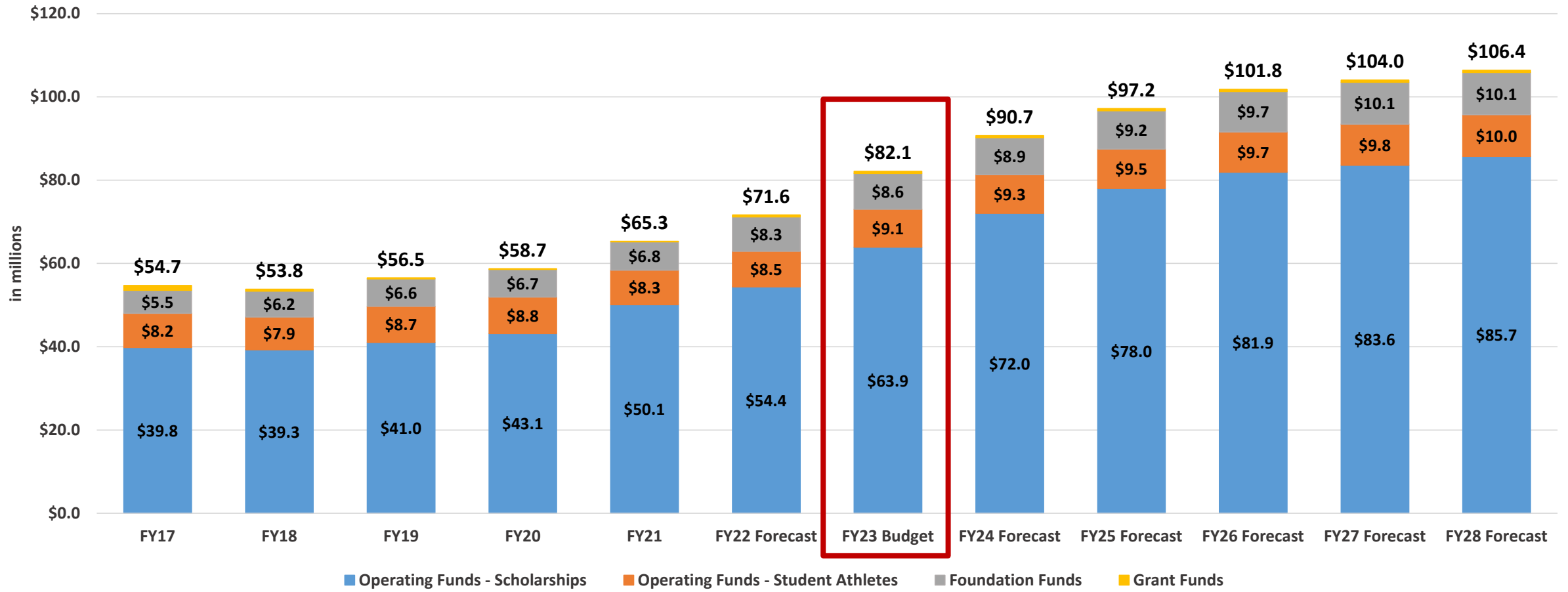
■ UG Athens Net Tuition
 ■ UG eLearning Net Tuition
 ■ RHE Net Tuition
 ■ Athens Graduate Net Tuition
 ■ HCOM Net Tuition
 ■ Room & Board

Athens UG Net Tuition (All Sources)



	FY17	FY18	FY19	FY20	FY21	FY22 Forecast	FY23 Budget	FY24 Forecast	FY25 Forecast	FY26 Forecast	FY27 Forecast	FY28 Forecast
Total Headcount (Fall)	18,209	17,925	17,312	16,272	14,925	14,549	14,555	14,612	15,150	15,552	15,914	16,226
Financial Aid	\$54.7	\$53.8	\$56.5	\$58.7	\$65.3	\$71.6	\$82.1	\$90.7	\$97.2	\$101.8	\$104.0	\$106.4
Net Tuition	\$186.9	\$182.8	\$176.0	\$162.1	\$139.2	\$131.4	\$128.1	\$126.6	\$135.1	\$144.4	\$154.5	\$162.8
Discount Rate	22.6%	22.7%	24.3%	26.6%	31.9%	35.3%	39.1%	41.7%	41.8%	41.3%	40.2%	39.5%
Non-Guarantee Growth	0.0%	0.0%	0.0%	2.0%	0.0%	1.8%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Guarantee Growth*	1.7%	1.3%	1.3%	3.5%	0.0%	1.8%	4.0%	4.0%	3.0%	3.0%	2.0%	2.0%

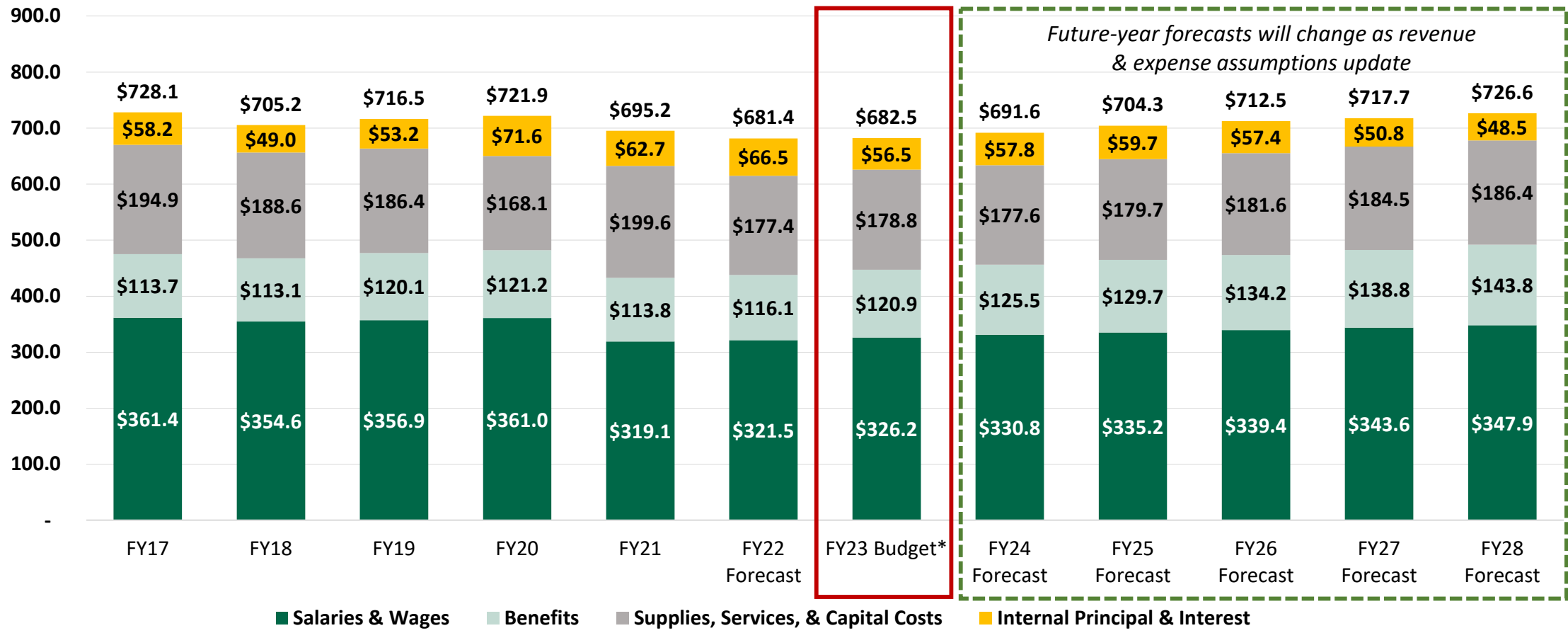
Athens UG Financial Aid



FY23 Budget & Multi-Year Planning

Multi-Year Expense Trends

Expense Trends (millions)

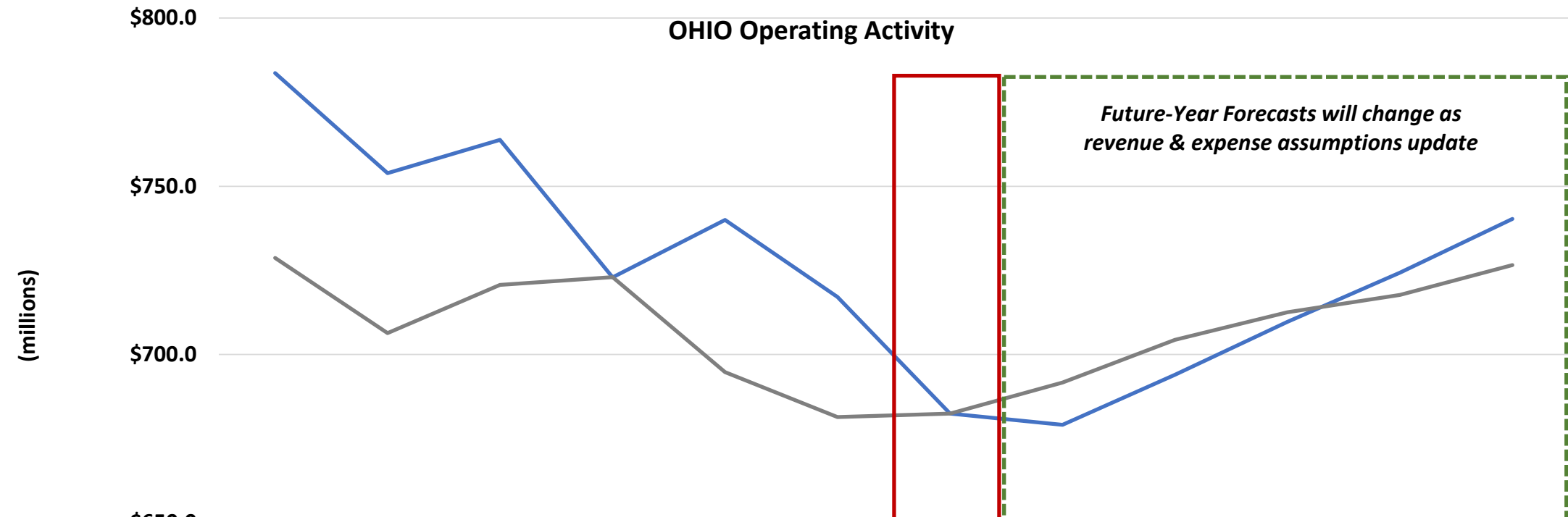


Future-year forecasts will change as revenue & expense assumptions update

* Excludes COVID FY23 contingency budget of \$1.0M

FY23 Budget & Multi-Year Planning

Multi-Year Revenues & Expenses (in millions)



	FY17 Actual	FY18 Actual	FY19 Actual	FY20 Actual	FY21 Actual	FY22 Forecast	FY23 Budget*	FY24 Forecast	FY25 Forecast	FY26 Forecast	FY27 Forecast	FY28 Forecast
— Revenues	\$783.6	\$753.9	\$763.8	\$723.0	\$740.0	\$717.1	\$682.5	\$679.1	\$694.0	\$709.7	\$724.4	\$740.3
— Expenses	\$728.7	\$706.4	\$720.7	\$723.0	\$694.8	\$681.4	\$682.5	\$691.6	\$704.3	\$712.5	\$717.7	\$726.6
Results of Operations	\$54.9	\$47.5	\$43.1	-\$0.1	\$45.2	\$35.7	\$0.0	-\$12.6	-\$10.4	-\$2.9	\$6.6	\$13.7
Imbalance as a % of Expenses								-1.8%	-1.5%	-0.4%		

* Excludes COVID FY23 contingency budget of \$1.0M

Benefits update for Budget Planning Council

April 12, 2022

1. Benefits Advisory Committee Recommendations for FY23

Goal: Limit the university inflationary costs of benefits to no more than 5%

2. Current Benefits Budget Situation and Reserve Impact

Current period of extremely high claims costs and trends will impact reserves.

3. Health Plan RFP

Budget History

Summary -- Annual Benefits Budget Outcomes and Projections						10-10-2021 Updated Projections		
	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Claims and Rebates (Med, Rx,	55,623,806	57,238,386	60,942,049	63,026,493	59,095,868	61,942,492	66,397,439	71,223,381
All Other Expenses	7,435,296	6,565,959	7,362,264	7,048,025	6,387,679	6,498,094	6,570,515	6,620,505
All Premiums	(12,566,615)	(13,013,815)	(13,547,551)	(14,029,234)	(14,981,411)	(13,755,932)	(14,835,103)	(15,615,834)
Total	50,492,487	50,790,530	54,756,762	56,045,284	50,502,136	54,684,654	58,132,851	62,228,052
% Change	3.7%	0.6%	7.8%	2.4%	-9.9%	8.3%	6.3%	7.5%
Avg Benefits Eligible	4,200	4,138	4,058	4,043	3,700	3,504	3,504	3,504
Cost Per Avg Ben Eligible	12,022	12,274	13,494	13,862	13,649	15,606	16,590	17,759
% Change	1.6%	2.1%	9.9%	2.7%	-1.5%	14.3%	6.3%	7.0%

		Preliminary 2/24/2022		
		10-10-21 Proj	Updated Projections	
		FY2022	FY2023	FY2024
	Claims and Rebates (Med, Rx, Dntl)	61,942,492	69,512,522	73,602,102
	All Other Expenses	6,498,094	6,838,688	6,607,800
	All Premiums	(13,755,932)	(16,228,516)	(17,065,162)
	Total	54,684,654	60,122,694	63,144,740
	% Change	8.3%	9.94%	5.03%
	Avg Benefits Eligible	3,504	3504	3504
	Cost Per Avg Ben Eligible	15,606	17,158	18,021
	% Change	14.3%	9.9%	5.0%

Source: 2022 2-24 Benefits Budget History FY09+



Projections Used for BAC 5% Cost Containment Goal

*Based on October 2021 projections.

Budget Projections Used by BAC (Per October 2021 USI Re-Projections)			
	October 2021 Budget Projections		
	FY22	FY23	FY24
Claims and Rebates (Med, Dntl, Rx)	61,942,492	66,397,439	72,250,612
Fees and Other Insurance	6,498,094	6,570,515	6,620,505
Premiums	(13,755,932)	(14,835,103)	(15,615,834)
	54,684,654	58,132,851	62,255,283
		6.3%	7.2%
Cost Containment Goals		FY23	FY24
Plan Change Need \$ if Capped at 5%		(678,172)	(1,253,371)



Plan Design Changes Considered and Potential \$ Impact

- BAC considered changes to premiums, deductibles, out of pocket maximums, and co-insurance levels.
- Only items in blue text is recommended.
- Additional discussions planned for potential FY24 goal. Potential solutions include Rx formulary changes, Rx narrower network, IUC dental plan, etc.

	FY21	FY22	FY23	FY23 \$ Impact	FY24	FY24 Impact
Premium	17% - 19% - 21%		18% - 20% - 22%	(\$611,000)	18% - 20% - 22%	(\$570,000)
Deductible	500 / 1,000	800 / 1,600	1,000 / 2,000	(234,774)		(234,774)
Out of Pocket Max	2,500 / 5,000	3,500 / 7,000	4,000 / 8,000	(410,854)		(410,854)
Co-Insurance	80%		70%	(821,708)		(821,708)
Office Visit Copay	25					
Rx Retail Copay	20 - 30 - 40					
Rx Mail Copay	25 - 40 - 55					
Reserve Usage				(\$67,172)		
Total \$ Impact of all Potential Changes				\$2,662,000		\$2,037,336
Total \$ Impact of Recommendations				\$678,172		\$570,000
Goal				\$678,172		\$1,253,371



Benefits Budget and Benefits Advisory Council Recommendation

1. **BAC Goal:** Contain university's inflationary cost of benefits to no more than 5%

2. **Recommendation:** Increase employee responsibility for health plan premiums as follows:
 - Single plans 17% to 18%
 - Single+1 plans 19% to 20%
 - Family plans 21% to 22%

 - Based on current projections the increase to 18% - 20% - 22% will result in a 21%-22% increase in premiums depending on family level.

 - As a percent of salary, the increase in premiums is higher for employees in lower salary brackets.



Impact of Changing Premiums to 18% - 20% - 22% for FY23

Projected FY23 Premium at 18% - 20% - 22%

	B1	B2	B3	B4	B5	B6	B7	B8	B9
New Brackets	0-41,500	41,500-49,000	49,001-55,400	55,401-63,500	63,501-70,000	70,001-80,500	80,501-91,000	91,001-110,000	110,001+
Single	\$111.55	\$122.39	\$133.24	\$144.08	\$154.93	\$165.77	\$176.62	\$187.46	\$198.31
Single+1	\$247.89	\$271.99	\$296.09	\$320.19	\$344.29	\$368.39	\$392.49	\$416.59	\$440.69
Family	\$409.01	\$448.78	\$488.54	\$528.31	\$568.07	\$607.84	\$647.60	\$687.37	\$727.13

% Increase from Current Premiums

	B1	B2	B3	B4	B5	B6	B7	B8	B9
Single	22%	22%	22%	22%	22%	22%	22%	22%	22%
Single+1	22%	22%	22%	22%	22%	22%	22%	22%	22%
Family	21%	21%	21%	21%	21%	21%	21%	21%	21%

\$ Monthly Increase from Current Premiums

	B1	B2	B3	B4	B5	B6	B7	B8	B9
Single	\$20.39	\$22.38	\$24.36	\$26.34	\$28.33	\$30.31	\$32.29	\$34.27	\$36.26
Single+1	\$44.13	\$48.42	\$52.71	\$57.00	\$61.29	\$65.58	\$69.87	\$74.16	\$78.45
Family	\$71.20	\$78.13	\$85.05	\$91.97	\$98.89	\$105.82	\$112.74	\$119.66	\$126.58

\$ Annual Increase from Current Premiums

	B1	B2	B3	B4	B5	B6	B7	B8	B9
Single	\$244.73	\$268.53	\$292.32	\$316.11	\$339.91	\$363.70	\$387.49	\$411.29	\$435.08
Single+1	\$529.53	\$581.02	\$632.50	\$683.98	\$735.46	\$786.95	\$838.43	\$889.91	\$941.39
Family	\$854.44	\$937.51	\$1,020.58	\$1,103.65	\$1,186.72	\$1,269.79	\$1,352.86	\$1,435.93	\$1,519.00

Avg Salary of Bracket January 2022

	B1	B2	B3	B4	B5	B6	B7	B8	B9
	\$36,271	\$45,915	\$52,383	\$59,613	\$67,095	\$75,168	\$85,282	\$99,528	\$153,111

Premium Increase as a Percent of Salary

	B1	B2	B3	B4	B5	B6	B7	B8	B9
Single	0.67%	0.58%	0.56%	0.53%	0.51%	0.48%	0.45%	0.41%	0.28%
Single+1	1.46%	1.27%	1.21%	1.15%	1.10%	1.05%	0.98%	0.89%	0.61%
Family	2.36%	2.04%	1.95%	1.85%	1.77%	1.69%	1.59%	1.44%	0.99%

FY22+ Budget and Reserves

1. Current Budget Situation:

- Through February 2022 we are experiencing extremely high utilization, especially in “large claims” (\geq \$50,000).
 - Large claims through February are 51% of total claims paid. (43% for previous 4 years)
- Medical and drug claim costs are up 25%+ on a per employee per month basis.
- We are currently 10%, or \$6.9 million over budget for FY22.
- Indications are we are an outlier. Anthem and USI are not seeing similar claims trends with the majority of their other clients. Mercer Consulting released their 2021 National Employer Sponsored Health Care Survey results, reporting health care costs increasing 6.1% in 2021 and employers expecting cost to increase 4.4% in 2022

2. Reserves and Planned:

- Benefits Reserve At Start of FY22: \$10,424,955
- \$3 million per year for FY22, FY23, FY24 to offset department per employee benefits charge.



Current FY22 Budget Situation

Benefits Budget Tracking FY22

This spreadsheet reports claims paid by month by insurance companies and other monthly health related costs and compares them to expected claims and costs for each month.

	Medical Claims*	Drug Claims*	Dental Claims*	All Others Expenses	Total Monthly Expenses (Claims + All Other)	Cumulative Year To Date	Expected % of Gross Budget (Monthly)	Expected % of Gross Budget (Cumulative)	Expected \$ of Gross Budget (Cumulative)	Variance to Date <i>Over or Under Budget</i>	Variance as % of Budget
July	\$6,839,609	\$712,163	\$244,115	\$507,357	\$8,303,244	\$8,303,244	8.09%	8.30%	\$5,505,242	2,798,002	4.22%
August	\$3,698,356	\$642,936	\$230,202	\$479,300	\$5,050,794	\$13,354,038	8.37%	16.46%	\$10,917,624	2,436,414	3.67%
September	\$4,970,383	\$1,100,394	\$184,149	\$543,466	\$6,798,392	\$20,152,430	7.98%	24.44%	\$16,210,615	3,941,815	5.94%
October	\$5,647,833	\$740,333	\$185,799	\$545,186	\$7,119,152	\$27,271,581	7.81%	32.25%	\$21,390,848	5,880,733	8.87%
November	\$4,015,960	\$897,921	\$182,726	\$526,550	\$5,623,157	\$32,894,738	7.77%	40.02%	\$26,544,550	6,350,188	9.57%
December	\$4,232,592	\$949,375	\$185,473	\$554,201	\$5,625,000	\$38,519,738	8.12%	48.14%	\$31,930,401	6,589,337	9.93%
January	\$4,084,321	\$655,197	\$138,242	\$568,986	\$5,446,747	\$43,966,485	8.14%	56.28%	\$37,329,518	6,636,967	10.01%
February	\$4,252,433	\$783,128	\$163,226	\$534,347	\$5,733,134	\$49,699,619	8.12%	64.40%	\$42,715,369	6,984,251	10.53%
March							8.82%	73.22%	\$48,565,517		0.00%
April							7.95%	81.17%	\$53,838,610		0.00%
May							9.39%	90.56%	\$60,066,829		0.00%
June							9.44%	100.00%	\$66,328,212		0.00%
Total	\$37,741,487	\$6,481,450	\$1,513,932	\$4,259,392	\$49,699,619	\$49,699,619	100.00%	100.00%	\$66,328,212		0.00%

* Expected Rebates included each month



Additional Information – COVID Claims (Anthem data only)

February 2020 – March 2022:

- 895 confirmed covid cases
- 44 admission with covid as primary diagnosis
- \$2.9 million in claims
- Covid claims account for 2.75% of claims since February 2020 (\$105 million of medical claims paid Feb20 – Feb22)



OHIO
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Medical Claims by Month Total and Per Insured

Medical Claims History

	Anthem Enrollment*	Medical Claims	Rolling 12 Month Claims Total	Rolling 12 Month Claims %	Rolling 12 Month Per Insured	Rolling 12 Month Per Insured %
Aug-19	3,656	\$4,502,089	\$48,294,115	-1.47%	\$13,210	-1.93%
Sep-19	3,652	\$3,847,275	\$48,522,980	1.63%	\$13,287	1.01%
Oct-19	3,643	\$3,451,406	\$48,637,574	1.22%	\$13,351	1.22%
Nov-19	3,632	\$4,791,337	\$49,155,896	0.76%	\$13,534	1.23%
Dec-19	3,624	\$4,397,849	\$49,887,885	2.60%	\$13,766	3.39%
Jan-20	3,610	\$4,846,844	\$51,369,064	6.84%	\$14,230	8.00%
Feb-20	3,591	\$4,275,249	\$51,601,803	6.87%	\$14,370	8.12%
Mar-20	3,588	\$3,524,215	\$50,308,421	2.98%	\$14,021	4.50%
Apr-20	3,583	\$2,609,610	\$49,451,163	0.79%	\$13,802	2.57%
May-20	3,568	\$3,825,986	\$47,552,388	-7.10%	\$13,327	-5.33%
Jun-20	3,440	\$3,558,429	\$47,429,250	-2.88%	\$13,788	1.89%
Jul-20	3,374	\$4,434,009	\$48,064,298	-1.86%	\$14,245	5.12%
Aug-20	3,340	\$2,977,638	\$46,539,847	-3.63%	\$13,934	5.48%
Sep-20	3,353	\$3,661,890	\$46,354,462	-4.47%	\$13,825	4.05%
Oct-20	3,344	\$4,154,028	\$47,057,084	-3.25%	\$14,072	5.40%
Nov-20	3,335	\$3,173,068	\$45,438,815	-7.56%	\$13,625	0.67%
Dec-20	3,330	\$3,957,272	\$44,998,238	-9.80%	\$13,513	-1.84%
Jan-21	3,277	\$4,573,482	\$44,724,876	-12.93%	\$13,648	-4.09%
Feb-21	3,224	\$3,706,161	\$44,155,788	-14.43%	\$13,696	-4.69%
Mar-21	3,228	\$4,358,084	\$44,989,657	-10.57%	\$13,937	-0.60%
Apr-21	3,205	\$5,235,333	\$47,615,380	-3.71%	\$14,857	7.64%
May-21	3,194	\$4,859,332	\$48,648,726	2.31%	\$15,231	14.28%
Jun-21	3,183	\$4,320,213	\$49,410,510	4.18%	\$15,523	12.59%
Jul-21	3,154	\$6,839,319	\$51,815,820	7.81%	\$16,429	15.32%
Aug-21	3,154	\$3,698,356	\$52,536,538	12.89%	\$16,657	19.54%
Sep-21	3,165	\$4,970,691	\$53,845,339	16.16%	\$17,013	23.06%
Oct-21	3,152	\$5,967,833	\$55,659,144	18.28%	\$17,658	25.48%
Nov-21	3,156	\$4,065,960	\$56,552,036	24.46%	\$17,919	31.52%
Dec-21	3,155	\$4,282,592	\$56,877,356	26.40%	\$18,028	33.41%
Jan-22	3,116	\$4,134,321	\$56,438,195	26.19%	\$18,112	32.71%
Feb-22	3,093	\$4,302,433	\$57,034,467	29.17%	\$18,440	34.64%

Drug Claims by Month Total and Per Insured

Drug Claims History

	Anthem Enrollment*	Drug Claims Without Rebates	Rolling 12 Month Claims Total	Rolling 12 Month Claims %	Rolling 12 Month Per Insured	Rolling 12 Month Per Insured %
Jun-19	3,609	\$1,259,334	\$15,427,604	8.82%	\$4,275	9.70%
Jul-19	3,614	\$1,441,237	\$15,648,537	8.80%	\$4,330	8.83%
Aug-19	3,656	\$1,456,482	\$15,886,044	10.25%	\$4,345	9.74%
Sep-19	3,652	\$1,445,455	\$16,128,113	11.41%	\$4,416	10.74%
Oct-19	3,643	\$1,454,082	\$16,276,709	11.10%	\$4,468	11.10%
Nov-19	3,632	\$1,346,038	\$16,444,444	11.73%	\$4,528	12.25%
Dec-19	3,624	\$1,394,493	\$16,596,137	12.16%	\$4,580	13.02%
Jan-20	3,610	\$1,465,271	\$16,721,798	12.28%	\$4,632	13.49%
Feb-20	3,591	\$1,242,002	\$16,699,058	11.45%	\$4,650	12.75%
Mar-20	3,588	\$1,525,130	\$16,889,619	11.75%	\$4,707	13.40%
Apr-20	3,583	\$1,454,261	\$17,005,604	11.93%	\$4,746	13.90%
May-20	3,568	\$1,372,143	\$16,855,927	10.45%	\$4,724	12.56%
Jun-20	3,440	\$1,499,690	\$17,096,283	10.82%	\$4,970	16.26%
Jul-20	3,374	\$1,314,548	\$16,969,595	8.44%	\$5,030	16.16%
Aug-20	3,340	\$1,070,621	\$16,583,733	4.39%	\$4,965	14.27%
Sep-20	3,353	\$1,256,696	\$16,394,974	1.65%	\$4,890	10.72%
Oct-20	3,344	\$1,345,847	\$16,286,740	0.06%	\$4,870	9.01%
Nov-20	3,335	\$1,168,828	\$16,109,530	-2.04%	\$4,830	6.69%
Dec-20	3,348	\$1,324,208	\$16,039,245	-3.36%	\$4,791	4.61%
Jan-21	3,277	\$1,299,176	\$15,873,150	-5.08%	\$4,844	4.57%
Feb-21	3,224	\$1,099,283	\$15,730,431	-5.80%	\$4,879	4.92%
Mar-21	3,228	\$1,387,955	\$15,593,256	-7.68%	\$4,831	2.62%
Apr-21	3,205	\$1,096,138	\$15,235,133	-10.41%	\$4,754	0.16%
May-21	3,194	\$1,284,552	\$15,147,542	-10.14%	\$4,742	0.39%
Jun-21	3,183	\$1,434,375	\$15,082,227	-11.78%	\$4,738	-4.66%
Jul-21	3,154	\$1,101,408	\$14,869,087	-12.38%	\$4,714	-6.27%
Aug-21	3,154	\$1,032,182	\$14,830,648	-10.57%	\$4,702	-5.30%
Sep-21	3,165	\$1,489,639	\$15,063,591	-8.12%	\$4,759	-2.66%
Oct-21	3,152	\$1,129,578	\$14,847,322	-8.84%	\$4,710	-3.28%
Nov-21	3,156	\$1,287,166	\$14,965,660	-7.10%	\$4,742	-1.83%
Dec-21	3,155	\$1,338,620	\$14,980,071	-6.60%	\$4,748	-0.89%
Jan-22	3,116	\$1,044,442	\$14,725,337	-7.23%	\$4,726	-2.44%
Feb-22	3,093	\$1,203,291	\$14,829,345	-5.73%	\$4,794	-1.74%

Medical and Drug Claims by Month Total and Per Insured

Medical & Drug Claims History								
	Anthem	Medical	Drug Claims	Medical + Drug	Rolling	Rolling	Rolling	Rolling
	Enrollment*	Claims	Without Rebates	Claims	12 Month	12 Month	12 Month	12 Month
					Claims Total	Claims %	Per Insured	Per Insured %
Jun-19	3,609	\$3,681,567	\$1,259,334	\$4,940,901	\$64,265,586	3.69%	\$17,807	4.52%
Jul-19	3,614	\$3,798,961	\$1,441,237	\$5,240,198	\$64,625,410	4.18%	\$17,882	4.20%
Aug-19	3,656	\$4,502,089	\$1,456,482	\$5,958,571	\$64,180,159	1.19%	\$17,555	0.72%
Sep-19	3,652	\$3,847,275	\$1,445,455	\$5,292,730	\$64,651,093	3.90%	\$17,703	3.28%
Oct-19	3,643	\$3,451,406	\$1,454,082	\$4,905,488	\$64,914,283	3.53%	\$17,819	3.53%
Nov-19	3,632	\$4,791,337	\$1,346,038	\$6,137,375	\$65,600,340	3.30%	\$18,062	3.78%
Dec-19	3,624	\$4,397,849	\$1,394,493	\$5,792,342	\$66,484,022	4.83%	\$18,345	5.64%
Jan-20	3,610	\$4,846,844	\$1,465,271	\$6,312,115	\$68,090,862	8.13%	\$18,862	9.29%
Feb-20	3,591	\$4,275,249	\$1,242,002	\$5,517,251	\$68,300,861	7.96%	\$19,020	9.22%
Mar-20	3,588	\$3,524,215	\$1,525,130	\$5,049,345	\$67,198,040	5.05%	\$18,729	6.60%
Apr-20	3,583	\$2,609,610	\$1,454,261	\$4,063,871	\$66,456,767	3.43%	\$18,548	5.25%
May-20	3,568	\$3,825,986	\$1,372,143	\$5,198,129	\$64,408,315	-3.07%	\$18,052	-1.22%
Jun-20	3,440	\$3,558,429	\$1,499,690	\$5,058,119	\$64,525,533	0.40%	\$18,757	5.34%
Jul-20	3,374	\$4,434,009	\$1,314,548	\$5,748,557	\$65,033,893	0.63%	\$19,275	7.79%
Aug-20	3,340	\$2,977,638	\$1,070,621	\$4,048,259	\$63,123,580	-1.65%	\$18,899	7.66%
Sep-20	3,353	\$3,661,890	\$1,256,696	\$4,918,586	\$62,749,436	-2.94%	\$18,714	5.71%
Oct-20	3,344	\$4,154,028	\$1,345,847	\$5,499,875	\$63,343,824	-2.42%	\$18,943	6.31%
Nov-20	3,335	\$3,173,068	\$1,168,828	\$4,341,896	\$61,548,345	-6.18%	\$18,455	2.18%
Dec-20	3,330	\$3,957,272	\$1,324,208	\$5,281,480	\$61,037,483	-8.19%	\$18,330	-0.09%
Jan-21	3,277	\$4,573,482	\$1,299,176	\$5,872,658	\$60,598,026	-11.00%	\$18,492	-1.96%
Feb-21	3,224	\$3,706,161	\$1,099,283	\$4,805,444	\$59,886,219	-12.32%	\$18,575	-2.34%
Mar-21	3,228	\$4,358,084	\$1,387,955	\$5,746,039	\$60,582,913	-9.84%	\$18,768	0.21%
Apr-21	3,205	\$5,234,963	\$1,096,138	\$6,331,101	\$62,850,143	-5.43%	\$19,610	5.73%
May-21	3,194	\$4,859,332	\$1,284,552	\$6,143,884	\$63,795,898	-0.95%	\$19,974	10.65%
Jun-21	3,183	\$4,320,213	\$1,434,375	\$5,754,588	\$64,492,367	-0.05%	\$20,262	8.02%
Jul-21	3,154	\$6,839,809	\$1,101,408	\$7,941,217	\$66,685,027	2.54%	\$21,143	9.69%
Aug-21	3,154	\$3,698,356	\$1,032,182	\$4,730,538	\$67,367,306	6.72%	\$21,359	13.02%
Sep-21	3,165	\$4,970,691	\$1,489,639	\$6,460,330	\$68,909,050	9.82%	\$21,772	16.34%
Oct-21	3,152	\$5,967,833	\$1,129,578	\$7,097,411	\$70,506,586	11.31%	\$22,369	18.09%
Nov-21	3,156	\$4,065,960	\$1,287,166	\$5,353,126	\$71,517,816	16.20%	\$22,661	22.79%
Dec-21	3,155	\$4,282,592	\$1,338,620	\$5,621,212	\$71,857,547	17.73%	\$22,776	24.26%
Jan-22	3,116	\$4,134,321	\$1,044,442	\$5,178,763	\$71,163,652	17.44%	\$22,838	23.50%
Feb-22	3,093	\$4,302,433	\$1,203,291	\$5,505,724	\$71,863,932	20.00%	\$23,234	25.08%



Next Steps

- 1. Health Plan RFP - Summer 2022 for July 1, 2023 effective date**
 - a. Medical Plan Administration (not Rx)
 1. Include review of narrow network options
 2. Population Health Management/Care Coordination Services
- 2. Consider Adding Health Plan Options and/or High Deductible Health Plan (Option or full replacement)**
- 3. Review/update Healthy Ohio wellness program rewards**
 - a. Add claims based rewards (mainly preventive care based)



Questions?

