

**A G E N D A**  
**SPECIAL WORK SESSION MEETING**  
**City of Moberly**  
**March 16, 2020**  
**5:00 PM**

**Requests, Ordinances, and Miscellaneous**

- 1 Discussion of Health Insurance

# City of Moberly City Council Agenda Summary

Agenda Number: \_\_\_\_\_  
 Department: City Manager  
 Date: March 16, 2020

**Agenda Item:** Discussion of Health Insurance.

**Summary:** See attached.

**Recommended**

**Action:** No action as this time

**Fund Name:** N/A

**Account Number:** N/A

**Available Budget \$:** N/A

ATTACHMENTS:		Roll Call	Aye	Nay
<input type="checkbox"/> Memo	<input type="checkbox"/> Council Minutes	<b>Mayor</b>		
<input type="checkbox"/> Staff Report	<input type="checkbox"/> Proposed Ordinance	M__ S__ <b>Jeffrey</b>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Correspondence	<input type="checkbox"/> Proposed Resolution			
<input type="checkbox"/> Bid Tabulation	<input type="checkbox"/> Attorney's Report	<b>Council Member</b>		
<input type="checkbox"/> P/C Recommendation	<input type="checkbox"/> Petition	M__ S__ <b>Brubaker</b>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> P/C Minutes	<input type="checkbox"/> Contract	M__ S__ <b>Kimmons</b>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Application	<input type="checkbox"/> Budget Amendment	M__ S__ <b>Davis</b>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Citizen	<input type="checkbox"/> Legal Notice	M__ S__ <b>Kyser</b>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Consultant Report	<input checked="" type="checkbox"/> Other _____		Passed	Failed



Jan 2020

GROUP BENEFITS EXPERIENCE REPORT

# City of Moberly

Derek Duncan  
Consultant

Terri Grace  
Account Executive

Jake Hurley  
Benefits Analyst



www.usi.com



City of Moberly  
 Medical/Rx Plan  
 Claims Experience Dashboard  
 Plan Year to Date (Data through January 2020)

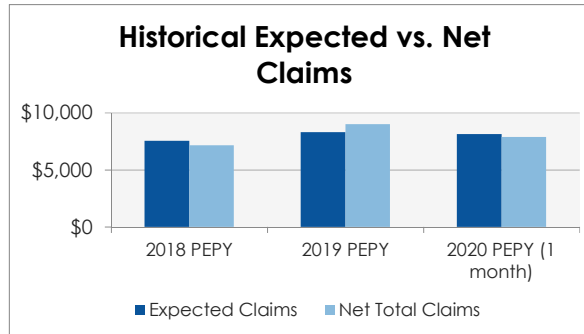
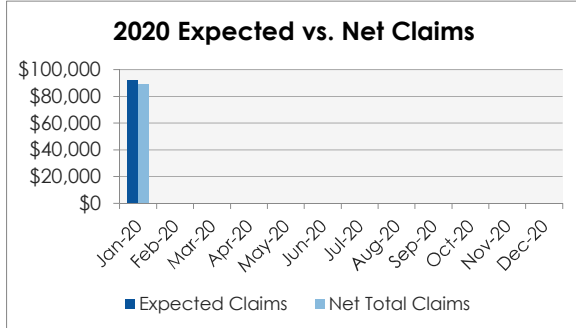
Experience Summary	Plan Year to Date		
	2018	2019	2020
1 Expected Claims	1,022,262	1,148,752	91,720
2 PEPY Δ from prior year	+5.6%	+10.0%	-2.0%
3 Paid Claims	968,581	1,244,926	88,814
4 Claims PEPY	7,166	9,016	7,895
5 PEPY Δ from prior year	-14.8%	+25.8%	-12.4%
6 Claims Variance to Expected	94.7%	108.4%	96.8%
7 Average Employees	135	138	135
8 Δ from prior year	-1.9%	+2.2%	-2.2%

Large Claimants	Plan Year to Date		
	2018	2019	2020
11 Claimants Over \$25k	8	14	-
12 Total Paid Over \$25k	336,372	774,057	-
13 Claimants Over SSL	3	9	-
14 Total Paid Over SSL	9,532	117,420	-

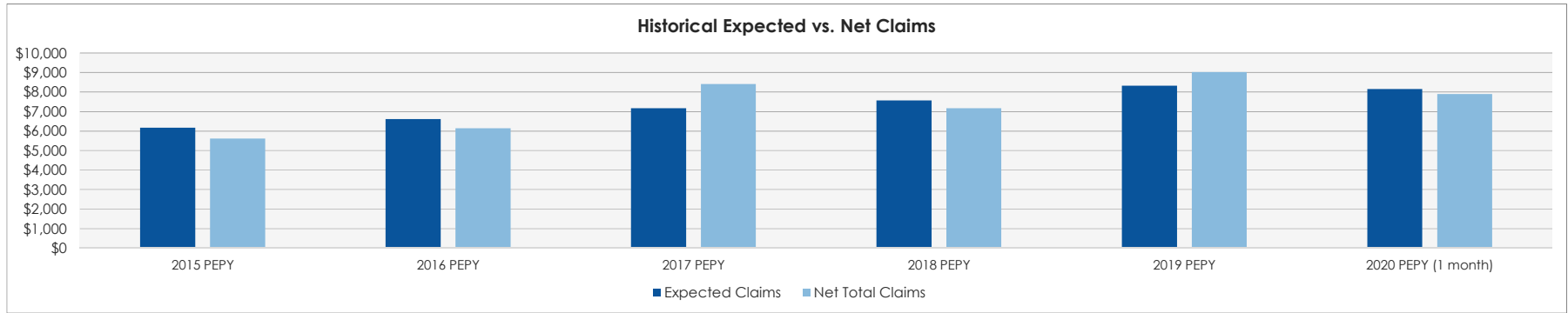
**Executive Summary / Observations**

- The current plan year is performing at 96.8% of expected, This Expected to Net is a difference of \$2,906.
- January 2020 Net Claims were at 97% of Expected.
- Claims net of amounts over SSL, on a per employee basis, is -12.4% vs prior year. Observed Medical/Rx Trend is +7.4% to +8.3%.
- There are currently 0 claimants over the SSL deductible of \$50,000. Through all of prior year, there were 9 claimants over SSL.
- Rx Claims account for 27.9% of total gross claims for the plan year to date. USI Book of Business is approximately 21.9%.



**Notes**

1. PEPY = Per Employee Per Year
2. 2020 includes 1 month(s) of data.
3. SSL = Specific Stop Loss



Time Period	Average Total Subscribers	Expected Claims	Gross Medical Claims	Gross Rx Claims	SSL Credit	Net Total Claims	Net Claims/Expected	Admin Fee	Stop Loss Premium	Total Fixed Costs	Actual Net*
2015	139	859,127	772,772	193,570	(170,192)	783,003	91%	43,916	238,218	282,135	1,065,138
2016	141	934,487	769,744	205,314	(83,679)	867,541	93%	44,520	262,965	307,485	1,175,026
2017	138	986,545	1,506,130	273,353	(602,188)	1,158,695	117%	44,218	301,998	346,216	1,504,911
2018	135	1,022,262	713,576	264,535	0	968,581	95%	75,293	271,065	346,358	1,314,939
2019	138	1,148,752	1,080,278	302,451	(117,420)	1,244,926	108%	76,918	302,468	379,386	1,624,312
2020 YTD (1 month)	135	91,720	64,010	24,823	0	88,814	97%	6,435	29,561	35,996	124,810

	Average Total Subscribers	Δ from prior year	Expected Claims	Δ from prior year	Gross Medical Claims	Δ from prior year	Gross Rx Claims	Δ from prior year	SSL Credit	Δ from prior year	Net Total Claims	Δ from prior year	Admin Fee	Δ from prior year	Stop Loss Premium	Δ from prior year	Total Fixed Costs	Δ from prior year	Actual Net*	Δ from prior year
2015 PEPY	139		6,162		5,543		1,388		(1,221)		5,616		315		1,709		2,024		7,640	
2016 PEPY	141	+1%	6,612	+7%	5,446	-2%	1,453	+5%	(592)	-51%	6,138	+9%	315	0%	1,861	+9%	2,176	+8%	8,314	+9%
2017 PEPY	138	-3%	7,162	+8%	10,934	+101%	1,984	+37%	(4,372)	+638%	8,412	+37%	321	+2%	2,192	+18%	2,513	+16%	10,925	+31%
2018 PEPY	135	-2%	7,563	+6%	5,279	-52%	1,957	-1%	0	-100%	7,166	-15%	557	+74%	2,005	-9%	2,562	+2%	9,728	-11%
2019 PEPY	138	+2%	8,319	+10%	7,823	+48%	2,190	+12%	(850)		9,016	+26%	557	-0%	2,190	+9%	2,748	+7%	11,763	+21%
2020 PEPY (1 month)	135	-2%	8,153	-2%	5,690	-27%	2,207	+1%	0	-100%	7,895	-12%	572	+3%	2,628	+20%	3,200	+16%	11,094	-6%

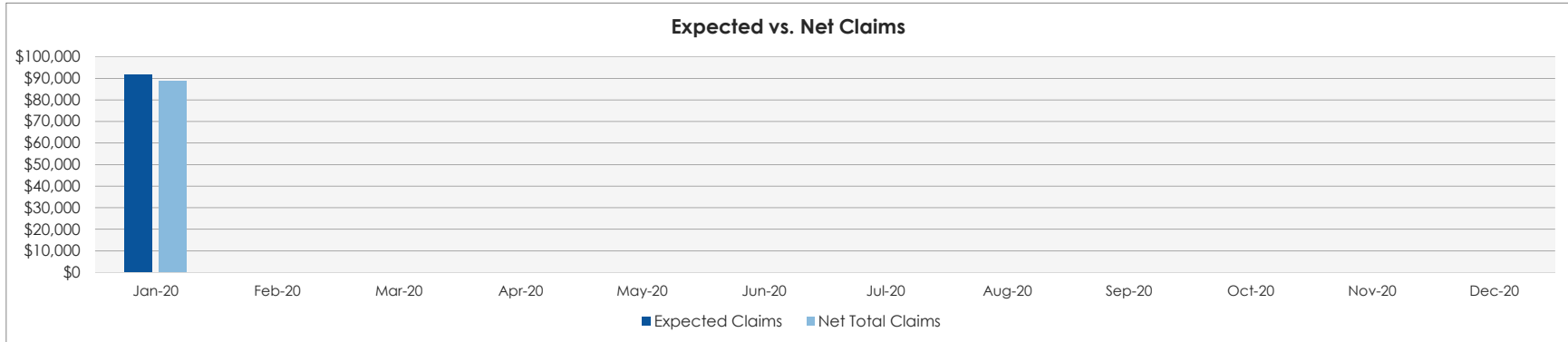
**Notes**

- 2020 includes 1 month(s) of data.
- PEPY = Per Employee Per Year

\*Actual Net\* includes all additional 'Other' costs from subsequent 'Cost Summary' page, not explicitly illustrated on this page.



City of Moberly  
 Medical/Rx Plan - UMR  
 Plan Year to Date (Data through January 2020) Cost Summary



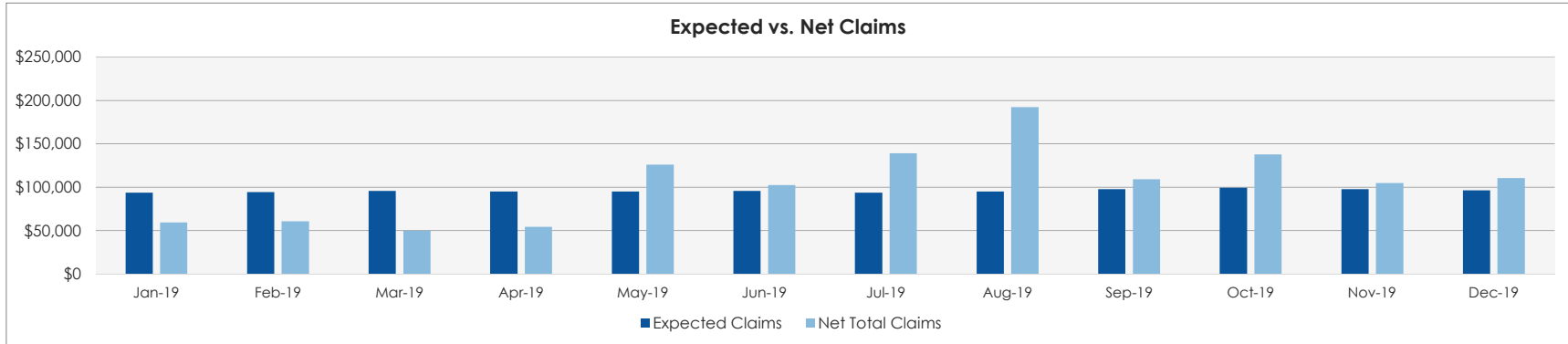
A	Enrollment		Fixed Costs			Claims							Total Plan Costs			Loss Ratio			
	F	G	H	I	J = H + I	K	L	M	N	P	Q	R = sum(M:Q)	W = J + K	X = J + L	Y = J + R	Z = R / L	AA = K - R	AB = L - R	
	Total Subscribers	Total Members	Admin Fee	Stop Loss Premium	Total Fixed Costs	Maximum Claims	Expected Claims	Gross Medical Claims	Gross Rx Claims	Non Agg Claims	SSL Credit	Net Total Claims	Maximum	Expected	Actual Net	Net Claims/ Expected	Maximum to Net	Expected to Net	
Jan-20	135	275	6,435	29,561	35,996	114,650	91,720	64,010	24,823	(19)	-	88,814	150,646	127,716	124,810	96.8%	25,836	2,906	
Feb-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Totals</b>	<b>135</b>	<b>275</b>	<b>6,435</b>	<b>29,561</b>	<b>35,996</b>	<b>114,650</b>	<b>91,720</b>	<b>64,010</b>	<b>24,823</b>	<b>(19)</b>	<b>-</b>	<b>88,814</b>	<b>150,646</b>	<b>127,716</b>	<b>124,810</b>	<b>96.8%</b>	<b>25,836</b>	<b>2,906</b>	
<b>PEPY</b>	<b>135</b>	<b>275</b>	<b>572</b>	<b>2,628</b>	<b>3,200</b>	<b>10,191</b>	<b>8,153</b>	<b>5,690</b>	<b>2,207</b>	<b>(2)</b>	<b>-</b>	<b>7,895</b>	<b>13,391</b>	<b>11,353</b>	<b>11,094</b>		<b>2,297</b>	<b>258</b>	

**Notes**

1. PEPY = Per Employee Per Year
2. Aggregate corridor is 125%. Specific stop loss is \$50,000.
3. Claims not covered by the aggregate include prior period voids/refunds, claims paid outside the contract, claims incurred prior to the SL contract, laser claims over the normal specific, and aggregating specific amounts.



City of Moberly  
 Medical/Rx Plan - UMR  
 Prior Plan Year (Data through Dec 2019) Cost Summary



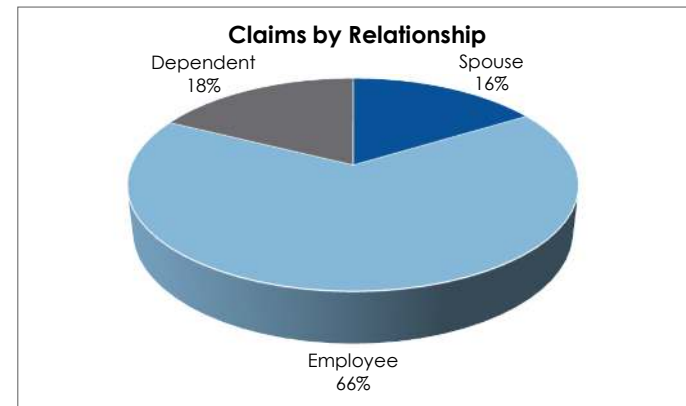
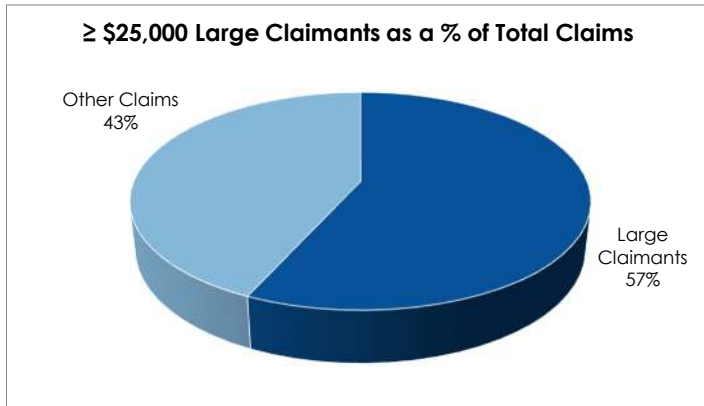
A	Enrollment		Fixed Costs			Claims						Total Plan Costs			Loss Ratio			
	F	G	H	I	J = H + I	K	L	M	N	P	Q	R = sum(M:Q)	W = J + K	X = J + L	Y = J + R	Z = R / L	AA = K - R	AB = L - R
	Total Subscribers	Total Members	Admin Fee	Stop Loss Premium	Total Fixed Costs	Maximum Claims	Expected Claims	Gross Medical Claims	Gross Rx Claims	Non Agg Claims	Claims Over SSL	Net Total Claims	Maximum	Expected	Actual Net	Net Claims/Expected	Maximum to Net	Expected to Net
Jan-19	135	267	6,267	24,425	30,692	116,990	93,592	36,111	22,983	-	-	59,094	147,681	124,283	89,786	63.1%	57,896	34,498
Feb-19	136	267	6,313	24,554	30,867	117,856	94,285	43,834	16,891	-	-	60,725	148,723	125,152	91,592	64.4%	57,131	33,560
Mar-19	138	269	6,406	24,811	31,217	119,589	95,672	36,751	13,106	-	-	49,857	150,806	126,888	81,073	52.1%	69,733	45,815
Apr-19	137	270	6,360	24,836	31,195	118,723	94,978	25,254	28,915	-	-	54,169	149,918	126,174	85,364	57.0%	64,554	40,809
May-19	137	273	6,360	24,990	31,349	118,723	94,978	94,984	31,029	-	-	126,012	150,072	126,327	157,361	132.7%	(7,290)	(31,034)
Jun-19	138	274	6,406	25,118	31,524	119,589	95,672	85,005	17,178	-	-	102,183	151,113	127,196	133,707	106.8%	17,407	(6,511)
Jul-19	135	273	6,267	24,886	31,153	116,990	93,592	116,468	31,979	(9,512)	-	138,934	148,143	124,745	170,087	148.4%	(21,945)	(45,343)
Aug-19	137	274	6,360	25,143	31,503	118,723	94,978	216,165	26,290	(10,688)	(39,647)	192,121	150,226	126,481	223,624	202.3%	(73,398)	(97,143)
Sep-19	141	279	6,545	25,811	32,356	122,189	97,751	109,478	23,586	-	(23,871)	109,193	154,546	130,108	141,550	111.7%	12,996	(11,442)
Oct-19	143	282	6,638	26,222	32,860	123,922	99,138	148,865	30,439	(184)	(41,471)	137,650	156,782	131,998	170,510	138.8%	(13,728)	(38,512)
Nov-19	141	281	6,545	25,811	32,356	122,189	97,751	78,572	35,373	-	(9,324)	104,622	154,546	130,108	136,978	107.0%	17,568	(6,870)
Dec-19	139	279	6,452	25,862	32,314	120,456	96,365	88,793	24,681	-	(3,107)	110,367	152,770	128,679	142,681	114.5%	10,089	(14,002)
<b>Totals</b>	<b>1,657</b>	<b>3,288</b>	<b>76,918</b>	<b>302,468</b>	<b>379,386</b>	<b>1,435,940</b>	<b>1,148,752</b>	<b>1,080,278</b>	<b>302,451</b>	<b>(20,384)</b>	<b>(117,420)</b>	<b>1,244,926</b>	<b>1,815,326</b>	<b>1,528,138</b>	<b>1,624,312</b>	<b>108.4%</b>	<b>191,014</b>	<b>(96,174)</b>
<b>PEPY</b>	<b>138</b>	<b>274</b>	<b>557</b>	<b>2,190</b>	<b>2,748</b>	<b>10,399</b>	<b>8,319</b>	<b>7,823</b>	<b>2,190</b>	<b>(148)</b>	<b>(850)</b>	<b>9,016</b>	<b>13,147</b>	<b>11,067</b>	<b>11,763</b>		<b>1,383</b>	<b>(696)</b>

Notes

1. PEPY = Per Employee Per Year
2. Aggregate corridor is 125%. Specific stop loss is \$50,000.
3. Claims not covered by the aggregate include prior period voids/refunds, claims paid outside the contract, claims incurred prior to the SL contract, laser claims over the normal specific, and aggregating specific amounts.



City of Moberly  
 Medical/Rx Plan - UMR  
 Large Claimant Report  
 Prior Plan Year (Data through Dec 2019)



Category	Total (\$)	% of Total
Claims > \$50k	\$587,420	43.1%
Claims \$50k-\$50k	\$0	0.0%
Claims \$25k-\$50k	\$186,637	13.7%
All Other Claims <\$25k	\$588,288	43.2%
<b>Total</b>	<b>\$1,362,345</b>	<b>100.0%</b>

Paid Claims > \$25,000

	Relationship	Diagnosis	Status	Δ From Prior Month	Total Amount	Claims Over SSL (\$)
1	Employee	Cervical Disc D/O W/ Myelopathy High Cervical Reg	Termed	\$300	\$102,119	-\$52,119
2	Employee	St Elevation Mi Involv Oth Coronary Art Ant Wall	Active	\$2,711	\$72,674	-\$22,674
3	Employee	Psoriasis Vulgaris	Active	\$218	\$64,875	-\$14,875
4	Spouse	Pain In Unspecified Limb	Active	\$12,948	\$64,626	-\$14,626
5	Employee	Non-St Elevation Myocardial Infarction	Termed	-\$17,356	\$61,243	-\$11,243
6	Employee	Diverticulitis Part Uns W/Perf & Absc W/O Bleed	Cobra	\$12	\$56,717	-\$6,717
7	Employee	Congenital Complete Absence Of Left Upper Limb	Active	\$0	\$56,118	-\$6,118
8	Child	Partial Traumatic Mcp Amp Lt Ring Finger Initial	Active	\$0	\$54,633	-\$4,633
9	Employee	Nonrheumatic Aortic Valve Stenosis	Termed	\$3,862	\$54,413	-\$4,413
10	Child	Displaced Fx Base Fifth Mc Bone Lh Init Clos Fx	Active	\$0	\$45,090	
11	Employee	Unspecified Ovarian Cyst Right Side	Active	\$25	\$43,040	
12	Child	Pyogenic Arthritis	Active	\$117	\$36,864	
13	Spouse	Oth Ia Fx Lower Rt Radius Initial Enc Clos Fx	Active	\$9,575	\$35,709	
14	Spouse	Unilateral Primary Osteoarthritis Right Knee	Termed	New	\$25,935	
<b>Total</b>					<b>\$774,057</b>	<b>-\$137,420</b>

Aggregating Specific loss remaining: \$0  
 Total Claims over SSL: -\$117,420

Notes

1. Specific stop loss is \$50,000.  
 Aggregating Specific is \$20,000.





**City of Moberly  
Medical/Rx Plan  
Stop Loss Premium/Reimbursement Summary**

<b>Time Period</b>	<b>Average Total Subscribers</b>	<b>Δ from prior year</b>	<b>Stop Loss Premium</b>	<b>Δ from prior year</b>	<b>SSL Credit</b>	<b>ISL Premium vs Credit</b>	<b>% of ISL Credit to Premium</b>
2015	139		225,939		(170,192)	55,746	75%
2016	141	+1%	251,686	11%	(83,679)	168,008	33%
2017	138	-3%	282,377	12%	(602,188)	(319,811)	213%
2018	135	-2%	257,051	-9%	0	257,051	0%
2019	138	+2%	287,439	12%	(117,420)	170,020	41%
<b>Total</b>			<b>1,304,493</b>		<b>(973,479)</b>	<b>331,014</b>	<b>75%</b>
	<b>Average Total Subscribers</b>		<b>Stop Loss Premium</b>		<b>SSL Credit</b>		
2015 PEPY	139		1,621		(1,221)		
2016 PEPY	141		1,781		(592)		
2017 PEPY	138		2,050		(4,372)		
2018 PEPY	135		1,902		0		
2019 PEPY	138		2,082		(850)		

**Notes**

1. PEPY = Per Employee Per Year
2. Stop loss premium only includes 'individual stop loss' premium



# Pharmacy Benefit Report

for

City of Moberly - Open Formulary



Presented by: Ben Pawliger

Date: 02/24/2020




STANDARD | City of Moberly - Open Formulary

City of Moberly - Open Formulary

Start Date: <b>01/01/2021</b>	Employees: <b>201</b>	Covered Lives: <b>451</b>
Retail Network: <b>Broad</b>	Mail Order Utilization: <b>Low</b>	Specialty Program: <b>Exclusive</b>
Formulary: <b>Open</b>	Plan Design: <b>3-Tier</b>	Average Annual Costs: <b>\$370,481</b>
Incumbent: <b>UMR</b>	Current Funding: <b>Self-Funded</b>	Carve-out Penalty: <b>\$3.00 PEPM</b>
Data Date Range: <b>12/01/2018-11/30/2019</b>	Medical Credit: <b>\$31.75 PEPM</b>	Current Rebates: <b>\$6,836</b>

**Capital Rx, Inc.**  
**Capital Rx Offer**  
 Average Annual Cost: **\$330,082**

**10.90%**  
 Average Savings



**Traditional**  
 Average Annual Cost: **\$348,064**

**6.05%**  
 Average Savings

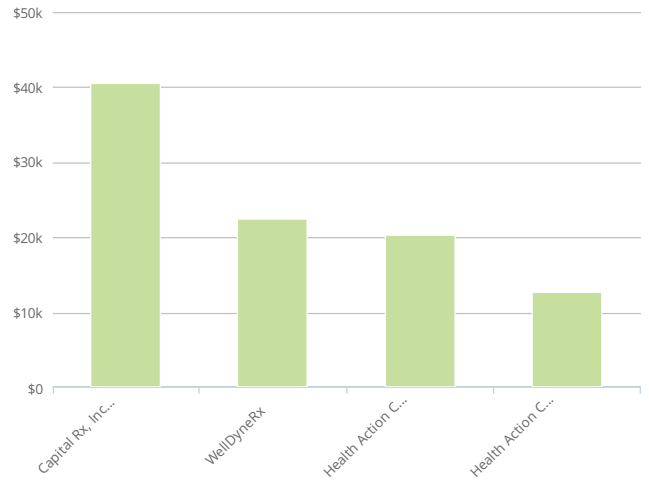
**Health Action Council...**  
**Traditional**  
 Average Annual Cost: **\$350,253**

**5.46%**  
 Average Savings

**Health Action Council...**  
**Pass-Through**  
 Average Annual Cost: **\$357,823**

**3.42%**  
 Average Savings

Average Annual Savings

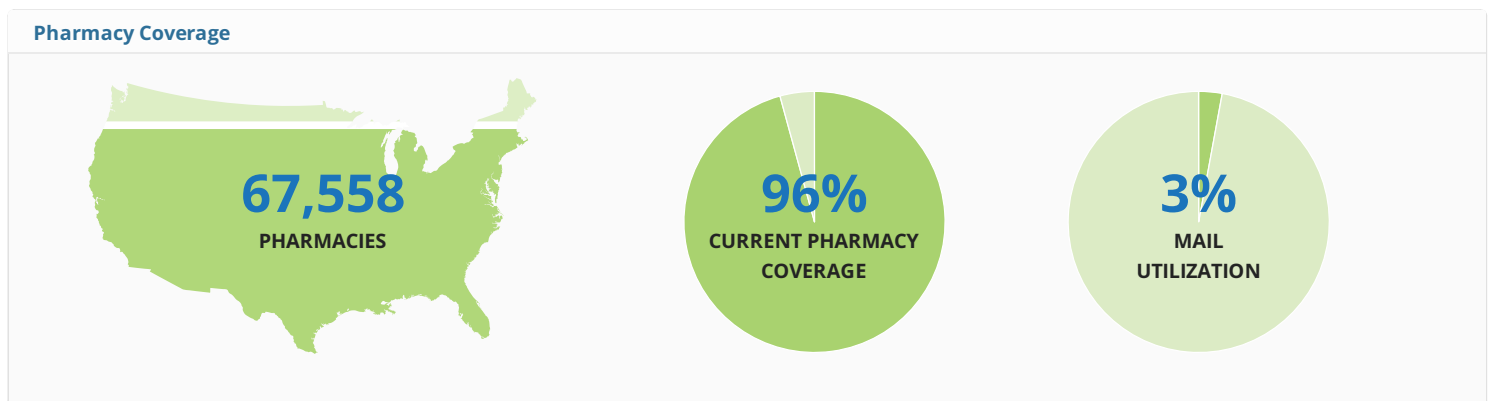
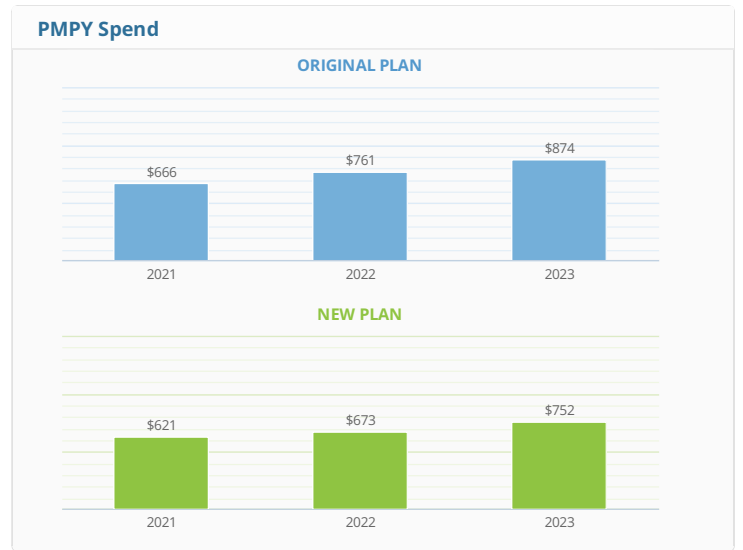
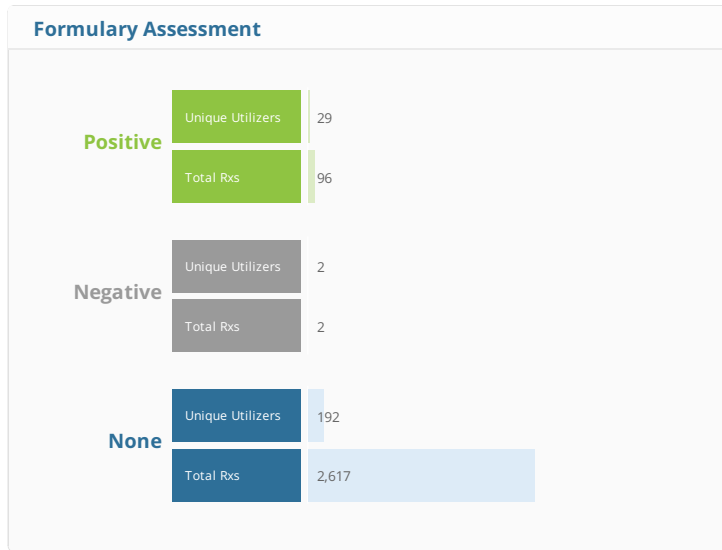


Savings do not include fees for ancillary services elected by the plan sponsor. These costs are usually offset by resulting cost avoidance; or they cover the cost of administering minimally used services. Fee amounts are typically in the range of \$0.50 - \$3.00 PMPM.

Pricing Comparison				\$
	Capital Rx, Inc.	WellDyneRx	Health Action Council CVS Health*	Health Action Council CVS Health*
Retail Brand 30 Discount	17.75%	18.20%	18.75%	17.75%
Retail Generic 30 Discount	85.00%	82.25%	83.50%	82.50%
Retail Brand 30 Dispensing Fee	\$0.63	\$0.65	\$0.60	\$1.60
Retail Generic 30 Dispensing Fee	\$0.63	\$0.65	\$0.60	\$1.60
Retail Brand 90 Discount	21.25%	21.60%	20.00%	20.00%
Retail Generic 90 Discount	85.00%	83.25%	83.50%	83.50%
Retail Brand 90 Dispensing Fee	\$0.50	-	-	-
Retail Generic 90 Dispensing Fee	\$0.50	-	-	-
Mail Brand Discount	25.25%	24.60%	25.00%	20.00%
Mail Generic Discount	85.75%	84.25%	87.75%	91.25%
Mail Brand Dispensing Fee	-	-	-	\$6.00
Mail Generic Dispensing Fee	-	-	-	\$6.00
Retail 30 Rebate	\$155.83 Per Brand Claim	\$119.00 Per Brand Claim	\$123.64 Per Brand Claim	\$123.64 Per Brand Claim
Retail 90 Rebate	\$451.67 Per Brand Claim	\$336.00 Per Brand Claim	\$275.42 Per Brand Claim	\$275.42 Per Brand Claim
Mail Rebate	\$550.00 Per Brand Claim	\$386.00 Per Brand Claim	\$279.11 Per Brand Claim	\$279.11 Per Brand Claim
Specialty Rebate	\$1,500.00 Per Brand Claim	\$1,010.00 Per Brand Claim	\$860.97 Per Brand Claim	\$860.97 Per Brand Claim
Admin Fee	\$8.50 Per Claim	-	\$0.23 PEPM	\$0.23 PEPM
Truveris Commission	Included	-	\$0.95 Per Historical Claim	\$0.95 Per Historical Claim
Broker Commission	-	-	-	-
<b>Allowances</b>	<b>\$833.33 Flat Amount</b>	-	<b>\$0.22 PMPM</b>	<b>\$0.22 PMPM</b>
Average Annual Savings \$	\$40,399	\$22,417	\$20,228	\$12,657
<b>Average Annual Savings %</b>	<b>10.90%</b>	<b>6.05%</b>	<b>5.46%</b>	<b>3.42%</b>

Note: Variations may exist among each benefit provider's contractual terms (e.g. brand, generic). The financial impact of such variations is reflected in the Average Annual Savings. Rates for pass-through offers may reflect their Network-Performance Certified rates as predicted by Truveris.

Year	Ingredient Cost	Dispensing	Admin	Rebates	New Member Paid	New Plan Paid	Carve-out	New Total	Original Total	Savings \$	Savings %
2021	\$360,179	\$1,819	\$24,005	(\$91,035)	\$21,758	\$273,211	\$7,236	\$302,205	\$324,127	\$21,922	6.76%
2022	\$386,049	\$1,628	\$24,502	(\$93,560)	\$22,204	\$296,415	\$7,236	\$325,855	\$367,522	\$41,667	11.34%
2023	\$429,463	\$1,312	\$25,004	(\$100,831)	\$22,592	\$332,356	\$7,236	\$362,185	\$419,794	\$57,609	13.72%
<b>TOTAL</b>	<b>\$1,175,692</b>	<b>\$4,760</b>	<b>\$73,511</b>	<b>(\$285,425)</b>	<b>\$66,555</b>	<b>\$901,983</b>	<b>\$21,708</b>	<b>\$990,245</b>	<b>\$1,111,443</b>	<b>\$121,198</b>	<b>10.90%</b>



### Average Annual Savings

Category	Savings \$	Savings %
Retail Brand (30 Days)	(\$46)	-0.01%
Retail Brand (90 Days)	\$1,331	0.36%
Retail Generic	\$46,072	12.44%
Mail Order Brand	\$658	0.18%
Mail Order Generic	\$1,360	0.37%
Specialty	\$11,039	2.98%
Net Admin Fees	(\$24,504)	-6.61%
Net Rebates	\$88,306	23.84%
Net Medical Credit and Penalty	(\$83,817)	-22.62%
<b>SUBTOTAL</b>	<b>\$40,399</b>	<b>10.90%</b>
Allowances	\$833	0.22%
<b>TOTAL</b>	<b>\$41,233</b>	<b>11.13%</b>



# Utilization Analysis

Formulary Disruption - Top Drugs		
Drug Name	Rxs	Utilizers
NUVARING	1	1
PREVIDENT 5000 SENSITIVE	1	1

NO ADDITIONAL DRUGS DISRUPTED

Top Utilized Drugs - Mail Order			
Drug Name	Rxs	Cost Per Rx	% Savings
LOVASTATIN	12	\$33	0.00%
TRAMADOL HCL	6	\$10	0.00%
AMLODIPINE BESYLATE/BENAZ	5	\$41	11.84%
TESTOSTERONE CYPIONATE	5	\$70	63.10%
LIOTHYRONINE SODIUM	4	\$72	77.88%
LISINOPRIL	4	\$23	0.00%
MONTELUKAST SODIUM	4	\$83	0.00%
SILDENAFIL CITRATE	4	\$46	35.21%
AMLODIPINE BESYLATE	3	\$26	0.00%
LISINOPRIL/HYDROCHLOROTHI	3	\$18	0.00%
METFORMIN HYDROCHLORIDE	3	\$17	9.21%
NOVOLIN N	3	\$1,443	2.96%
NOVOLIN R	3	\$1,443	2.96%
TAMOXIFEN CITRATE	3	\$58	55.75%
VENLAFAXINE HCL ER	3	\$63	0.00%

Top Utilized Drugs - Retail			
Drug Name	Rxs	Cost Per Rx	% Savings
LISINOPRIL	93	\$9	33.92%
AMLODIPINE BESYLATE	83	\$13	0.00%
METFORMIN HYDROCHLORIDE	53	\$9	27.52%
ATORVASTATIN CALCIUM	52	\$61	3.05%
LISINOPRIL/HYDROCHLOROTHI	49	\$11	46.75%
TESTOSTERONE CYPIONATE	49	\$14	80.69%
LEVOTHYROXINE SODIUM	48	\$9	56.36%
MONTELUKAST SODIUM	48	\$46	0.00%
TRAMADOL HCL	48	\$11	0.00%
ROSUVASTATIN CALCIUM	47	\$71	0.00%
PHTERMINE HCL	46	\$9	21.15%
AMOXICILLIN	45	\$3	62.64%
ALPRAZOLAM	39	\$11	0.00%
SERTRALINE HCL	38	\$17	0.00%
LOVASTATIN	35	\$34	0.00%

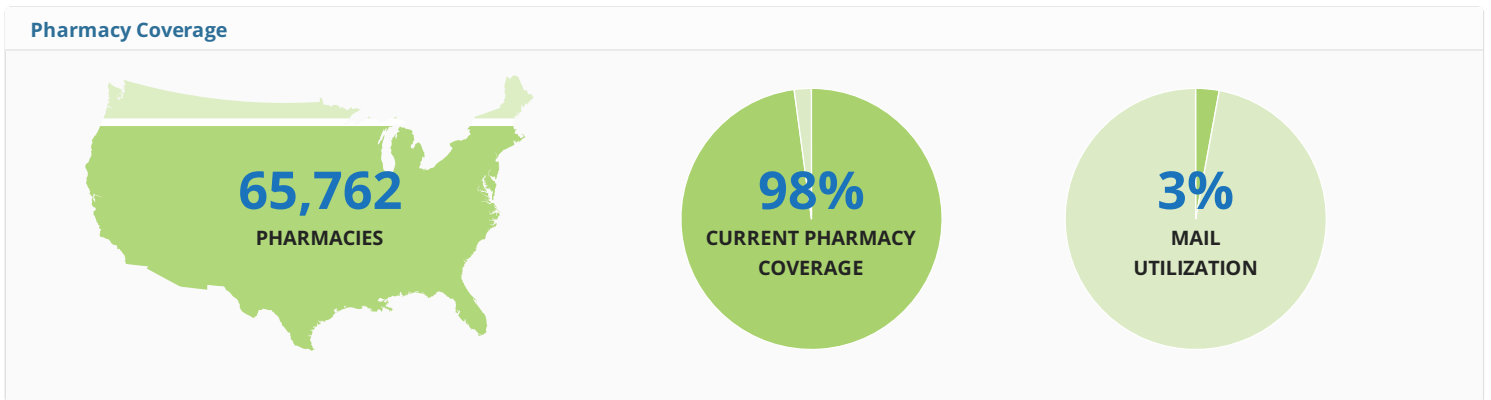
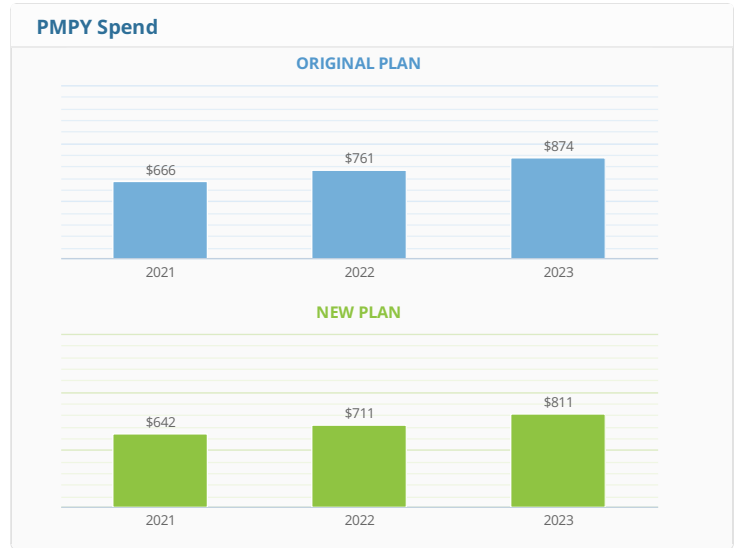
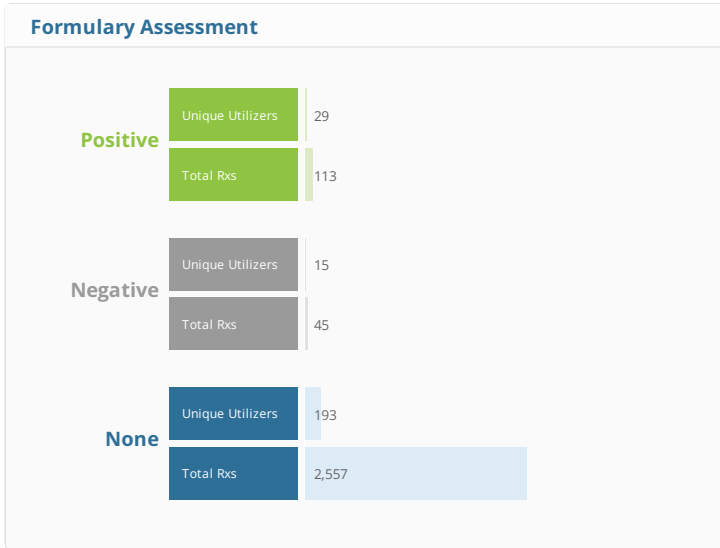
Retail Network Disruption - Top 10 Nonparticipating Pharmacies						
Pharmacy	Street	City	State	Zip	Rxs	Utilizers
THE PHARMACY AT COLUMBIA...	1 S KEENE ST	COLUMBIA	MO	65201	7	4
THE PILL CLUB	969 INDUSTRIAL RD STE G	SAN CARLOS	CA	94070	3	2

NO ADDITIONAL PHARMACIES DISRUPTED

## Administrative Cost Summary

Year	Truveris	Broker	Admin
2021	\$0	\$0	\$24,005
2022	\$0	\$0	\$24,502
2023	\$0	\$0	\$25,004
<b>TOTAL</b>	<b>\$0</b>	<b>\$0</b>	<b>\$73,511</b>

Year	Ingredient Cost	Dispensing	Admin	Rebates	New Member Paid	New Plan Paid	Carve-out	New Total	Original Total	Savings \$	Savings %
2021	\$370,108	\$1,444	\$0	(\$67,070)	\$21,959	\$282,523	\$7,236	\$311,718	\$324,127	\$12,409	3.83%
2022	\$401,252	\$1,472	\$0	(\$66,542)	\$22,606	\$313,577	\$7,236	\$343,419	\$367,522	\$24,103	6.56%
2023	\$450,743	\$1,502	\$0	(\$70,427)	\$23,244	\$358,574	\$7,236	\$389,054	\$419,794	\$30,740	7.32%
<b>TOTAL</b>	<b>\$1,222,104</b>	<b>\$4,418</b>	<b>\$0</b>	<b>(\$204,039)</b>	<b>\$67,810</b>	<b>\$954,673</b>	<b>\$21,708</b>	<b>\$1,044,191</b>	<b>\$1,111,443</b>	<b>\$67,252</b>	<b>6.05%</b>



### Average Annual Savings

Category	Savings \$	Savings %
Retail Brand (30 Days)	\$445	0.12%
Retail Brand (90 Days)	\$1,452	0.39%
Retail Generic	\$36,228	9.78%
Mail Order Brand	\$465	0.13%
Mail Order Generic	\$1,052	0.28%
Specialty	\$5,417	1.46%
Net Admin Fees	\$0	0.00%
Net Rebates	\$61,177	16.51%
Net Medical Credit and Penalty	(\$83,817)	-22.62%
<b>SUBTOTAL</b>	<b>\$22,417</b>	<b>6.05%</b>
Allowances	\$0	0.00%
<b>TOTAL</b>	<b>\$22,417</b>	<b>6.05%</b>

### WellDyneRx Contract Information


- Auditor must share results with PBM and allow 30 days for comment & correction
- AWP definition references "other mutually agreed upon generally recognized pricing source"
- 3 year term

**Contract Status**


Template contract is unavailable upon award.





# Utilization Analysis

Formulary Disruption - Top Drugs		
Drug Name	Rxs	Utilizers
INCRUSE ELLIPTA	12	1
INVOKANA	12	1
HUMALOG	5	1
HUMALOG KWIKPEN	4	2
PREDNISOLONE	4	3
GNP NICOTINE TRANSDERMAL	2	2
BISACODYL EC	1	1
CHERATUSSIN AC	1	1
EUCRISA	1	1
ONETOUCH ULTRA MINI	1	1
PREDNISON	1	1
PREVENT 5000 SENSITIVE	1	1

NO ADDITIONAL DRUGS DISRUPTED

Top Utilized Drugs - Mail Order				
Drug Name	Rxs	Cost Per Rx	% Savings	
LOVASTATIN	12	\$37	0.00%	
TRAMADOL HCL	6	\$11	0.00%	
AMLODIPINE BESYLATE/BENAZ	5	\$46	2.37%	
TESTOSTERONE CYPIONATE	5	\$78	59.14%	
LIOTHYRONINE SODIUM	4	\$79	75.51%	
LISINOPRIL	4	\$26	0.00%	
MONTELUKAST SODIUM	4	\$92	0.00%	
SILDENAFIL CITRATE	4	\$51	28.13%	
AMLODIPINE BESYLATE	3	\$29	0.00%	
LISINOPRIL/HYDROCHLOROTHI	3	\$20	0.00%	
METFORMIN HYDROCHLORIDE	3	\$18	0.00%	
NOVOLIN N	3	\$1,456	2.08%	
NOVOLIN R	3	\$1,456	2.08%	
TAMOXIFEN CITRATE	3	\$64	50.99%	
VENLAFAXINE HCL ER	3	\$70	0.00%	

Top Utilized Drugs - Retail				
Drug Name	Rxs	Cost Per Rx	% Savings	
LISINOPRIL	93	\$10	25.72%	
AMLODIPINE BESYLATE	83	\$15	0.00%	
METFORMIN HYDROCHLORIDE	53	\$10	20.44%	
ATORVASTATIN CALCIUM	52	\$70	0.00%	
LISINOPRIL/HYDROCHLOROTHI	49	\$13	40.53%	
TESTOSTERONE CYPIONATE	49	\$17	77.35%	
LEVOTHYROXINE SODIUM	48	\$10	54.59%	
MONTELUKAST SODIUM	48	\$53	0.00%	
TRAMADOL HCL	48	\$12	0.00%	
ROSUVASTATIN CALCIUM	47	\$85	0.00%	
PHTERMIN HCL	46	\$10	7.42%	
AMOXICILLIN	45	\$3	56.97%	
ALPRAZOLAM	39	\$13	0.00%	
SERTRALINE HCL	38	\$20	0.00%	
LOVASTATIN	35	\$37	0.00%	

Retail Network Disruption - Top 10 Nonparticipating Pharmacies						
Pharmacy	Street	City	State	Zip	Rxs	Utilizers
HILS PHARMACY	501 E. 24 HWY STE. A	SALISBURY	MO	65281	66	2

NO ADDITIONAL PHARMACIES DISRUPTED

## Administrative Cost Summary

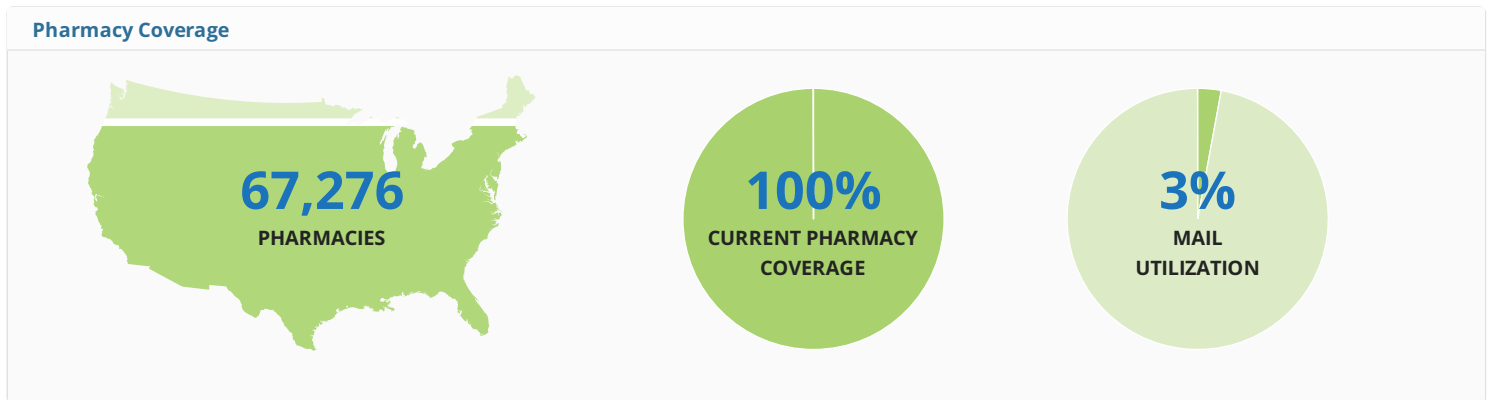
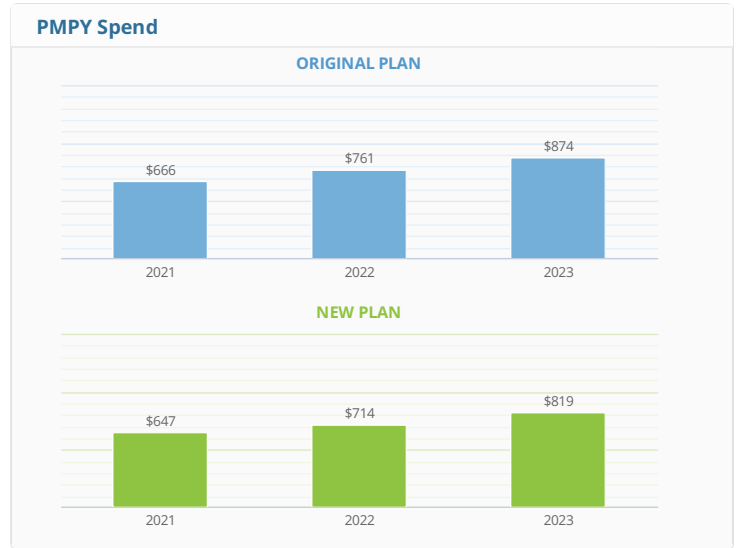
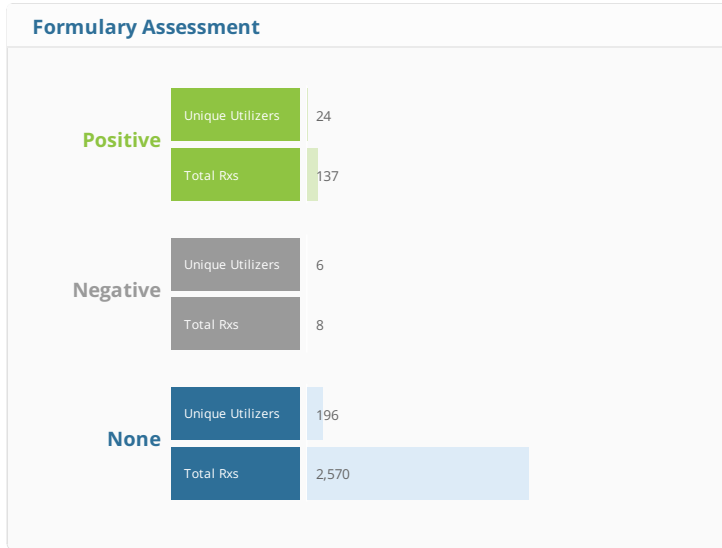
Year	Truveris	Broker	Admin
2021	\$0	\$0	\$0
2022	\$0	\$0	\$0
2023	\$0	\$0	\$0
<b>TOTAL</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

*\*The commission fee is based on annualized analyzed claims count of 2715. Total number of submitted claims is 2716.*

# Health Action Council CVS Health\*

City of Moberly - Open Formulary | Traditional | Standard

Year	Ingredient Cost	Dispensing	Admin	Rebates	New Member Paid	New Plan Paid	Carve-out	New Total	Original Total	Savings \$	Savings %
2021	\$364,545	\$1,339	\$3,132	(\$62,588)	\$21,829	\$284,599	\$7,236	\$313,664	\$324,127	\$10,463	3.23%
2022	\$394,196	\$1,366	\$3,132	(\$61,251)	\$22,431	\$315,012	\$7,236	\$344,679	\$367,522	\$22,843	6.22%
2023	\$442,074	\$1,393	\$3,132	(\$61,417)	\$23,024	\$362,157	\$7,236	\$392,417	\$419,794	\$27,377	6.52%
<b>TOTAL</b>	<b>\$1,200,815</b>	<b>\$4,097</b>	<b>\$9,395</b>	<b>(\$185,255)</b>	<b>\$67,283</b>	<b>\$961,769</b>	<b>\$21,708</b>	<b>\$1,050,760</b>	<b>\$1,111,443</b>	<b>\$60,683</b>	<b>5.46%</b>



### Average Annual Savings

Category	Savings \$	Savings %
Retail Brand (30 Days)	\$1,054	0.28%
Retail Brand (90 Days)	\$945	0.26%
Retail Generic	\$39,970	10.79%
Mail Order Brand	\$580	0.16%
Mail Order Generic	\$1,748	0.47%
Specialty	\$7,964	2.15%
Net Admin Fees	(\$3,132)	-0.85%
Net Rebates	\$54,916	14.82%
Net Medical Credit and Penalty	(\$83,817)	-22.62%
<b>SUBTOTAL</b>	<b>\$20,228</b>	<b>5.46%</b>
Allowances	\$1,191	0.32%
<b>TOTAL</b>	<b>\$21,418</b>	<b>5.78%</b>

### About Health Action Council

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- Accountability. Endorsed vendors provide dedicated account management, customer service and clinical teams. PBM performance guarantees ensure high service standards. Financial guarantee framework that leads the group / coalition purchasing industry.

# Utilization Analysis

Formulary Disruption - Top Drugs		
Drug Name	Rxs	Utilizers
NOVOFINE 32GX6MM	3	1
VENTOLIN HFA	3	3
PREVIDENT 5000 SENSITIVE	1	1
UNIFINE PENTIPS 31GX6MM	1	1

NO ADDITIONAL DRUGS DISRUPTED

Top Utilized Drugs - Mail Order			
Drug Name	Rxs	Cost Per Rx	% Savings
LOVASTATIN	12	\$28	0.00%
TRAMADOL HCL	6	\$9	0.00%
AMLODIPINE BESYLATE/BENAZ	5	\$35	24.08%
TESTOSTERONE CYPIONATE	5	\$61	68.23%
LIOTHYRONINE SODIUM	4	\$62	80.95%
LISINOPRIL	4	\$20	0.00%
MONTELUKAST SODIUM	4	\$72	0.00%
SILDENAFIL CITRATE	4	\$40	44.12%
AMLODIPINE BESYLATE	3	\$23	0.00%
LISINOPRIL/HYDROCHLOROTHI	3	\$16	12.94%
METFORMIN HYDROCHLORIDE	3	\$14	21.80%
NOVOLIN N	3	\$1,448	2.60%
NOVOLIN R	3	\$1,448	2.60%
TAMOXIFEN CITRATE	3	\$50	61.89%
VENLAFAXINE HCL ER	3	\$54	0.00%

Top Utilized Drugs - Retail			
Drug Name	Rxs	Cost Per Rx	% Savings
LISINOPRIL	93	\$10	29.15%
AMLODIPINE BESYLATE	83	\$14	0.00%
METFORMIN HYDROCHLORIDE	53	\$9	23.46%
ATORVASTATIN CALCIUM	52	\$66	0.00%
LISINOPRIL/HYDROCHLOROTHI	49	\$12	43.02%
TESTOSTERONE CYPIONATE	49	\$16	78.87%
LEVOTHYROXINE SODIUM	48	\$9	55.55%
MONTELUKAST SODIUM	48	\$51	0.00%
TRAMADOL HCL	48	\$11	0.00%
ROSUVASTATIN CALCIUM	47	\$79	0.00%
PHTERMINE HCL	46	\$9	14.03%
AMOXICILLIN	45	\$3	60.08%
ALPRAZOLAM	39	\$12	0.00%
SERTRALINE HCL	38	\$18	0.00%
LOVASTATIN	35	\$36	0.00%

Retail Network Disruption - Top 10 Nonparticipating Pharmacies						
Pharmacy	Street	City	State	Zip	Rxs	Utilizers

NO ADDITIONAL PHARMACIES DISRUPTED

## Administrative Cost Summary

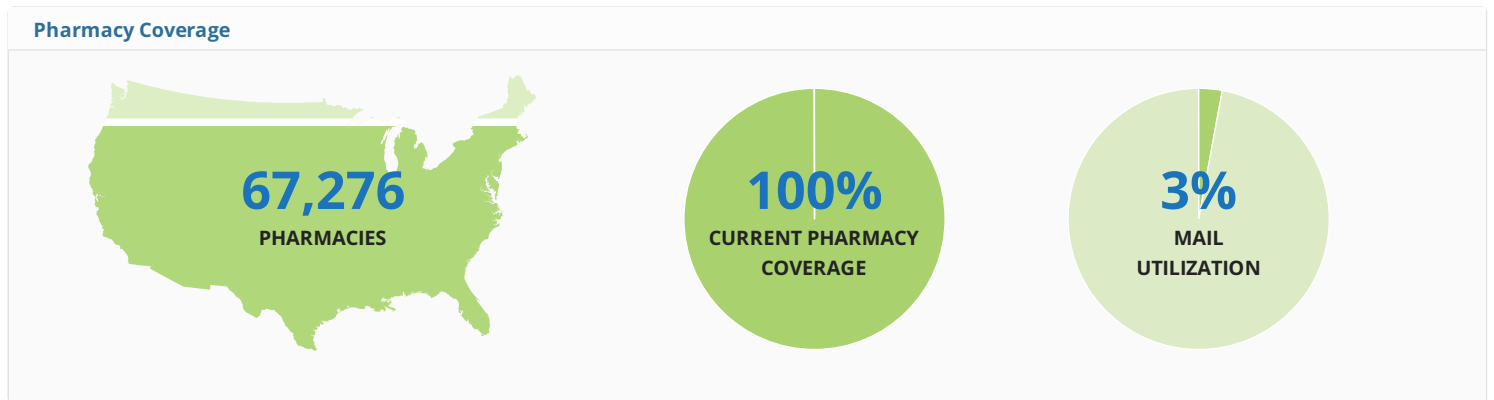
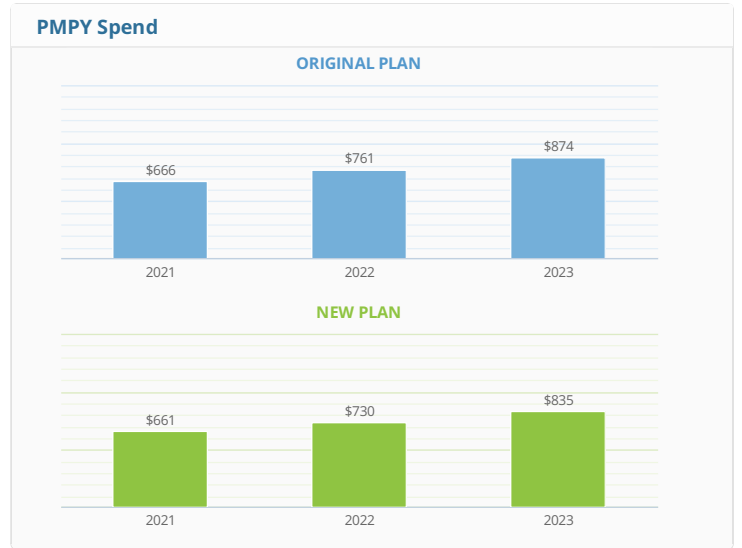
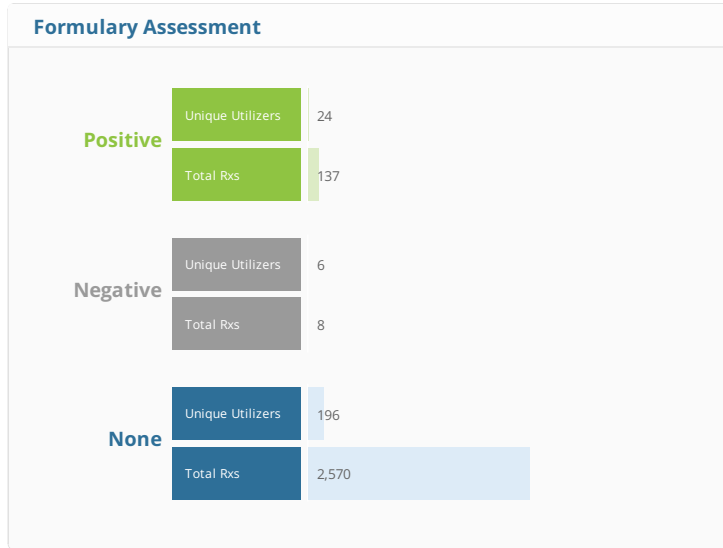
Year	Truveris	Broker	Admin
2021	\$2,579	\$0	\$552
2022	\$2,579	\$0	\$552
2023	\$2,579	\$0	\$552
<b>TOTAL</b>	<b>\$7,738</b>	<b>\$0</b>	<b>\$1,657</b>

*\*The commission fee is based on annualized analyzed claims count of 2715. Total number of submitted claims is 2716.*

# Health Action Council CVS Health\*

City of Moberly - Open Formulary | Pass-Through | Standard

Year	Ingredient Cost	Dispensing	Admin	Rebates	New Member Paid	New Plan Paid	Carve-out	New Total	Original Total	Savings \$	Savings %
2021	\$368,927	\$4,066	\$3,132	(\$62,588)	\$22,308	\$291,228	\$7,236	\$320,772	\$324,127	\$3,355	1.03%
2022	\$398,922	\$4,145	\$3,132	(\$61,251)	\$22,920	\$322,028	\$7,236	\$352,184	\$367,522	\$15,338	4.17%
2023	\$447,338	\$4,225	\$3,132	(\$61,417)	\$23,517	\$369,761	\$7,236	\$400,514	\$419,794	\$19,279	4.59%
<b>TOTAL</b>	<b>\$1,215,187</b>	<b>\$12,436</b>	<b>\$9,395</b>	<b>(\$185,255)</b>	<b>\$68,746</b>	<b>\$983,016</b>	<b>\$21,708</b>	<b>\$1,073,470</b>	<b>\$1,111,443</b>	<b>\$37,972</b>	<b>3.42%</b>



### Average Annual Savings

Category	Savings \$	Savings %
Retail Brand (30 Days)	(\$246)	-0.07%
Retail Brand (90 Days)	\$945	0.26%
Retail Generic	\$34,957	9.44%
Mail Order Brand	(\$964)	-0.26%
Mail Order Generic	\$2,035	0.55%
Specialty	\$7,964	2.15%
Net Admin Fees	(\$3,132)	-0.85%
Net Rebates	\$54,916	14.82%
Net Medical Credit and Penalty	(\$83,817)	-22.62%
<b>SUBTOTAL</b>	<b>\$12,657</b>	<b>3.42%</b>
Allowances	\$1,191	0.32%
<b>TOTAL</b>	<b>\$13,848</b>	<b>3.74%</b>

### About Health Action Council


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- Accountability. Endorsed vendors provide dedicated account management, customer service and clinical teams. PBM performance guarantees ensure high service standards. Financial guarantee framework that leads the group / coalition purchasing industry.

# Utilization Analysis

Formulary Disruption - Top Drugs		
Drug Name	Rxs	Utilizers
NOVOFINE 32GX6MM	3	1
VENTOLIN HFA	3	3
PREVIDENT 5000 SENSITIVE	1	1
UNIFINE PENTIPS 31GX6MM	1	1

NO ADDITIONAL DRUGS DISRUPTED

Top Utilized Drugs - Mail Order			
Drug Name	Rxs	Cost Per Rx	% Savings
LOVASTATIN	12	\$26	0.00%
TRAMADOL HCL	6	\$12	0.00%
AMLODIPINE BESYLATE/BENAZ	5	\$32	32.01%
TESTOSTERONE CYPIONATE	5	\$50	73.94%
LIOTHYRONINE SODIUM	4	\$51	84.42%
LISINOPRIL	4	\$21	0.00%
MONTELUKAST SODIUM	4	\$58	0.00%
SILDENAFIL CITRATE	4	\$35	51.13%
AMLODIPINE BESYLATE	3	\$23	0.00%
LISINOPRIL/HYDROCHLOROTHI	3	\$18	2.59%
METFORMIN HYDROCHLORIDE	3	\$17	8.86%
NOVOLIN N	3	\$1,551	0.00%
NOVOLIN R	3	\$1,551	0.00%
TAMOXIFEN CITRATE	3	\$42	67.85%
VENLAFAXINE HCL ER	3	\$45	0.00%

Top Utilized Drugs - Retail			
Drug Name	Rxs	Cost Per Rx	% Savings
LISINOPRIL	93	\$11	21.59%
AMLODIPINE BESYLATE	83	\$16	0.00%
METFORMIN HYDROCHLORIDE	53	\$10	15.94%
ATORVASTATIN CALCIUM	52	\$70	0.00%
LISINOPRIL/HYDROCHLOROTHI	49	\$13	38.16%
TESTOSTERONE CYPIONATE	49	\$17	76.41%
LEVOTHYROXINE SODIUM	48	\$10	52.29%
MONTELUKAST SODIUM	48	\$53	0.00%
TRAMADOL HCL	48	\$13	0.00%
ROSUVASTATIN CALCIUM	47	\$84	0.00%
PHTERMIN HCL	46	\$11	0.00%
AMOXICILLIN	45	\$4	45.26%
ALPRAZOLAM	39	\$13	0.00%
SERTRALINE HCL	38	\$20	0.00%
LOVASTATIN	35	\$37	0.00%

Retail Network Disruption - Top 10 Nonparticipating Pharmacies						
Pharmacy	Street	City	State	Zip	Rxs	Utilizers

NO ADDITIONAL PHARMACIES DISRUPTED

## Administrative Cost Summary

Year	Truveris	Broker	Admin
2021	\$2,579	\$0	\$552
2022	\$2,579	\$0	\$552
2023	\$2,579	\$0	\$552
<b>TOTAL</b>	<b>\$7,738</b>	<b>\$0</b>	<b>\$1,657</b>

*\*The commission fee is based on annualized analyzed claims count of 2715. Total number of submitted claims is 2716.*





# Pharmacy Benefit Report

for

City of Moberly - Closed Formulary



Presented by: Ben Pawliger



Date: 02/24/2020



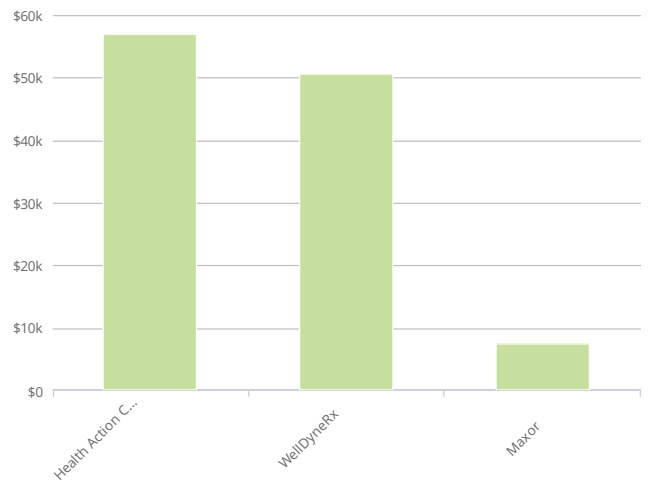
STANDARD | City of Moberly - Closed Formulary

City of Moberly - Closed Formulary

Start Date: <b>01/01/2021</b>	Employees: <b>201</b>	Covered Lives: <b>451</b>
Retail Network: <b>Broad</b>	Mail Order Utilization: <b>Low</b>	Specialty Program: <b>Exclusive</b>
Formulary: <b>Closed</b>	Plan Design: <b>3-Tier</b>	Average Annual Costs: <b>\$370,481</b>
Incumbent: <b>UMR</b>	Current Funding: <b>Self-Funded</b>	Carve-out Penalty: <b>\$3.50 PEPM</b>
Data Date Range: <b>12/01/2018-11/30/2019</b>	Medical Credit: <b>\$31.75 PEPM</b>	Current Rebates: <b>\$6,836</b>

<b>Health Action Council</b> <b>Pass-Through</b> Average Annual Cost: <b>\$313,494</b>	<b>15.38%</b> Average Savings
 <b>Traditional</b> Average Annual Cost: <b>\$320,001</b>	<b>13.63%</b> Average Savings
 <b>Pass-Through</b> Average Annual Cost: <b>\$363,136</b>	<b>1.98%</b> Average Savings

Average Annual Savings



Savings do not include fees for ancillary services elected by the plan sponsor. These costs are usually offset by resulting cost avoidance; or they cover the cost of administering minimally used services. Fee amounts are typically in the range of \$0.50 - \$3.00 PMPM.

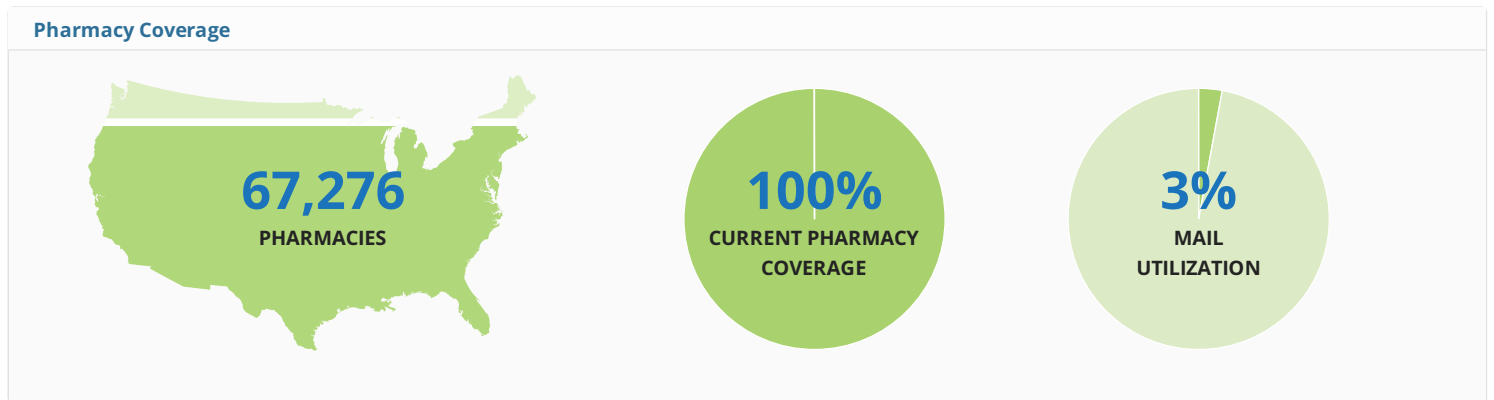
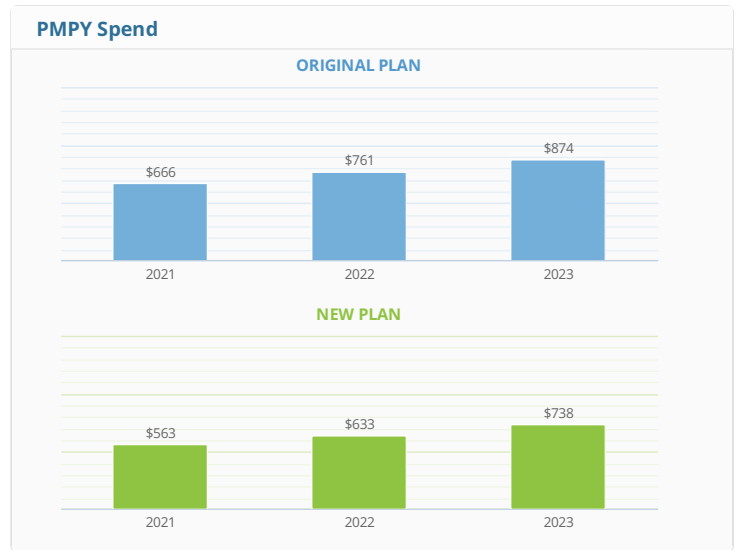
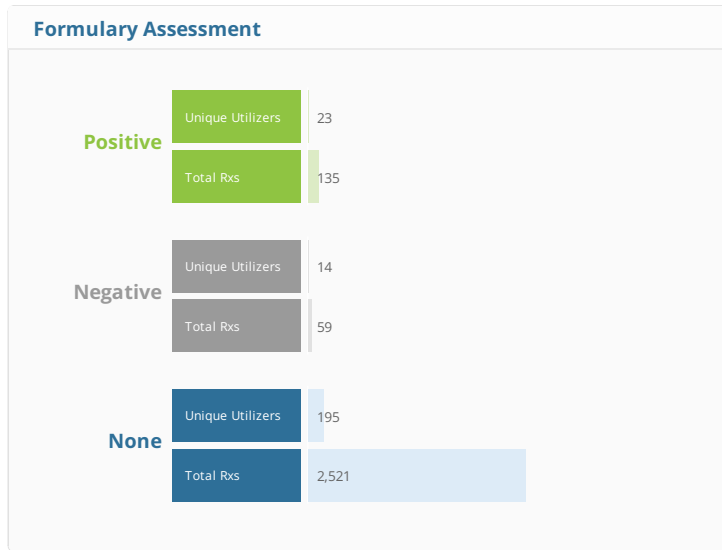
Pricing Comparison			\$
	Health Action Council CVS Health*	WellDyneRx	Maxor
Retail Brand 30 Discount	18.75%	18.20%	17.05%
Retail Generic 30 Discount	83.50%	82.75%	82.10%
Retail Brand 30 Dispensing Fee	\$0.60	\$0.65	\$1.00
Retail Generic 30 Dispensing Fee	\$0.60	\$0.65	\$1.00
Retail Brand 90 Discount	20.00%	21.60%	20.05%
Retail Generic 90 Discount	83.50%	83.25%	82.10%
Retail Brand 90 Dispensing Fee	-	-	-
Retail Generic 90 Dispensing Fee	-	-	-
Mail Brand Discount	25.00%	24.60%	22.00%
Mail Generic Discount	87.75%	84.25%	83.00%
Mail Brand Dispensing Fee	-	-	-
Mail Generic Dispensing Fee	-	-	-
Retail 30 Rebate	\$203.19 Per Brand Claim	\$154.47 Per Brand Claim	\$141.10 Per Brand Claim
Retail 90 Rebate	\$507.99 Per Brand Claim	\$386.17 Per Brand Claim	\$405.52 Per Brand Claim
Mail Rebate	\$545.89 Per Brand Claim	\$463.40 Per Brand Claim	\$405.52 Per Brand Claim
Specialty Rebate	\$1,272.48 Per Brand Claim	\$1,624.00 Per Brand Claim	\$1,211.28 Per Brand Claim
Admin Fee	\$0.23 PEPM	-	\$2.50 Per Claim
Truveris Commission	\$0.95 Per Historical Claim	-	-
Broker Commission	-	-	-
<b>Allowances</b>	<b>\$0.22 PMPM</b>	<b>\$0.14 PMPM</b>	<b>\$0.17 PMPM</b>
Average Annual Savings \$	\$56,987	\$50,480	\$7,345
<b>Average Annual Savings %</b>	<b>15.38%</b>	<b>13.63%</b>	<b>1.98%</b>

Note: Variations may exist among each benefit provider's contractual terms (e.g. brand, generic). The financial impact of such variations is reflected in the Average Annual Savings. Rates for pass-through offers may reflect their Network-Performance Certified rates as predicted by Truveris.

# Health Action Council CVS Health\*

City of Moberly - Closed Formulary | Pass-Through | Standard

Year	Ingredient Cost	Dispensing	Admin	Rebates	New Member Paid	New Plan Paid	Carve-out	New Total	Original Total	Savings \$	Savings %
2021	\$364,545	\$1,339	\$3,132	(\$101,623)	\$21,829	\$245,564	\$8,442	\$275,835	\$324,127	\$48,292	14.90%
2022	\$394,196	\$1,366	\$3,132	(\$98,787)	\$22,431	\$277,476	\$8,442	\$308,348	\$367,522	\$59,174	16.10%
2023	\$442,074	\$1,393	\$3,132	(\$98,742)	\$23,024	\$324,832	\$8,442	\$356,298	\$419,794	\$63,496	15.13%
<b>TOTAL</b>	<b>\$1,200,815</b>	<b>\$4,097</b>	<b>\$9,395</b>	<b>(\$299,153)</b>	<b>\$67,283</b>	<b>\$847,872</b>	<b>\$25,326</b>	<b>\$940,481</b>	<b>\$1,111,443</b>	<b>\$170,962</b>	<b>15.38%</b>



### Average Annual Savings

Category	Savings \$	Savings %
Retail Brand (30 Days)	\$1,054	0.28%
Retail Brand (90 Days)	\$945	0.26%
Retail Generic	\$39,970	10.79%
Mail Order Brand	\$580	0.16%
Mail Order Generic	\$1,748	0.47%
Specialty	\$7,964	2.15%
Net Admin Fees	(\$3,132)	-0.85%
Net Rebates	\$92,882	25.07%
Net Medical Credit and Penalty	(\$85,023)	-22.95%
<b>SUBTOTAL</b>	<b>\$56,987</b>	<b>15.38%</b>
Allowances	\$1,191	0.32%
<b>TOTAL</b>	<b>\$58,178</b>	<b>15.70%</b>

### About Health Action Council


Health Action Council is a not-for-profit organization with a 20-year history of managing a successful pharmacy group purchasing program. Our group purchasing programs serve a dual purpose: First, save member plan sponsors money. Second, to further the vision of Health Action Council of improving the health of the community so business thrives.

Stewardship of our group purchasing programs is through Steering Committees, User Groups and the Board of Directors.


Program Values:


- Flexibility. Members and their benefits advisors control their plan design, clinical management and financial model.
- Accountability. Endorsed vendors provide dedicated account management, customer service and clinical teams. PBM performance guarantees ensure high service standards. Financial guarantee framework that leads the group / coalition purchasing industry.


# Utilization Analysis

Formulary Disruption - Top Drugs		
Drug Name	Rxs	Utilizers
BYSTOLIC	14	2
INVOKANA	12	1
ONETOUCH ULTRA BLUE	7	3
HUMALOG	5	1
HUMALOG KWIPEN	4	2
LANTUS SOLOSTAR	3	2
NOVOFINE 32GX6MM	3	1
ONETOUCH DELICA LANCETS E	3	1
VENTOLIN HFA	3	3
ONETOUCH ULTRA MINI	1	1
ONETOUCH VERIO TEST STRIP	1	1
PREVIDENT 5000 SENSITIVE	1	1
PULMICORT FLEXHALER	1	1
UNIFINE PENTIPS 31GX6MM	1	1

**NO ADDITIONAL DRUGS DISRUPTED**

Top Utilized Drugs - Mail Order			
Drug Name	Rxs	Cost Per Rx	% Savings
LOVASTATIN	12	\$28	0.00%
TRAMADOL HCL	6	\$9	0.00%
AMLODIPINE BESYLATE/BENAZ	5	\$35	24.08%
TESTOSTERONE CYPIONATE	5	\$61	68.23%
LIOTHYRONINE SODIUM	4	\$62	80.95%
LISINOPRIL	4	\$20	0.00%
MONTELUKAST SODIUM	4	\$72	0.00%
SILDENAFIL CITRATE	4	\$40	44.12%
AMLODIPINE BESYLATE	3	\$23	0.00%
LISINOPRIL/HYDROCHLOROTHI	3	\$16	12.94%
METFORMIN HYDROCHLORIDE	3	\$14	21.80%
NOVOLIN N	3	\$1,448	2.60%
NOVOLIN R	3	\$1,448	2.60%
TAMOXIFEN CITRATE	3	\$50	61.89%
VENLAFAXINE HCL ER	3	\$54	0.00%

Top Utilized Drugs - Retail			
Drug Name	Rxs	Cost Per Rx	% Savings
LISINOPRIL	93	\$10	29.15%
AMLODIPINE BESYLATE	83	\$14	0.00%
METFORMIN HYDROCHLORIDE	53	\$9	23.46%
ATORVASTATIN CALCIUM	52	\$66	0.00%
LISINOPRIL/HYDROCHLOROTHI	49	\$12	43.02%
TESTOSTERONE CYPIONATE	49	\$16	78.87%
LEVOTHYROXINE SODIUM	48	\$9	55.55%
MONTELUKAST SODIUM	48	\$51	0.00%
TRAMADOL HCL	48	\$11	0.00%
ROSUVASTATIN CALCIUM	47	\$79	0.00%
PHENTERMINE HCL	46	\$9	14.03%
AMOXICILLIN	45	\$3	60.08%
ALPRAZOLAM	39	\$12	0.00%
SERTRALINE HCL	38	\$18	0.00%
LOVASTATIN	35	\$36	0.00%

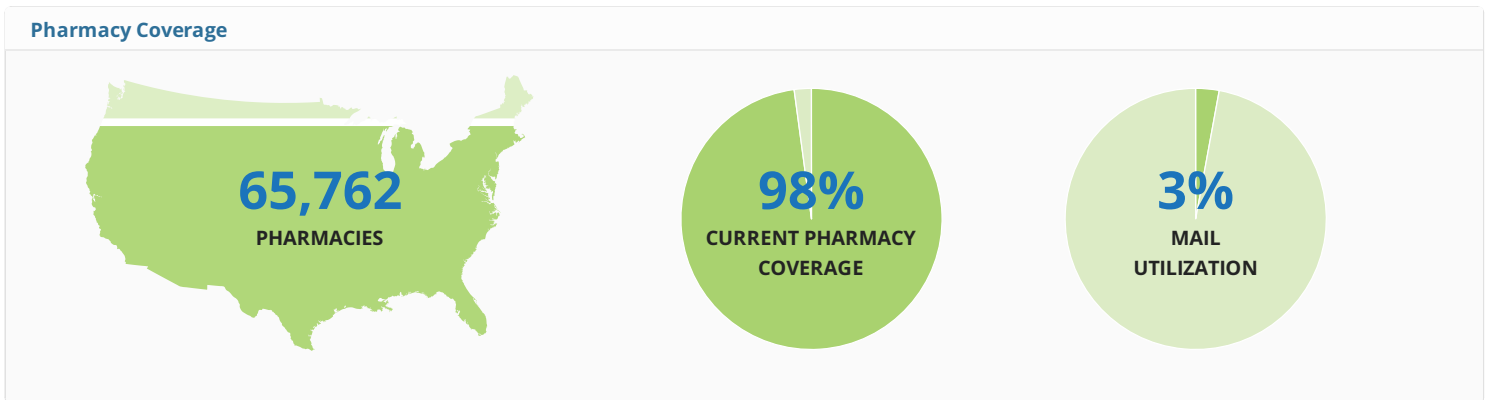
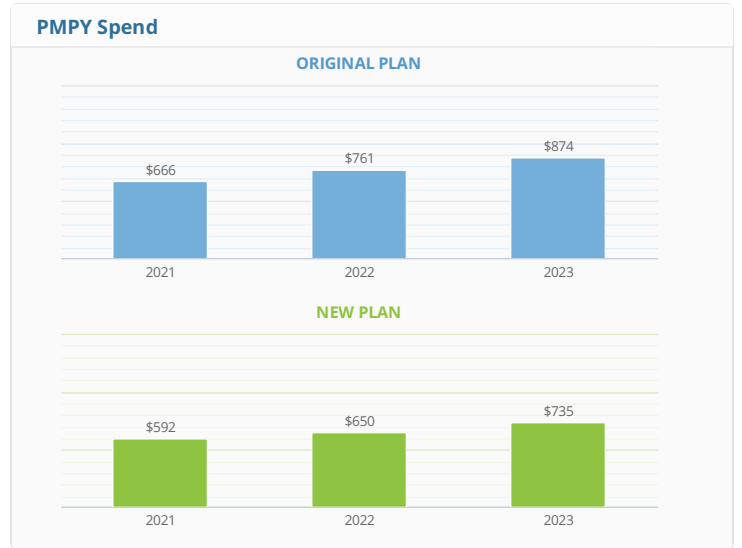
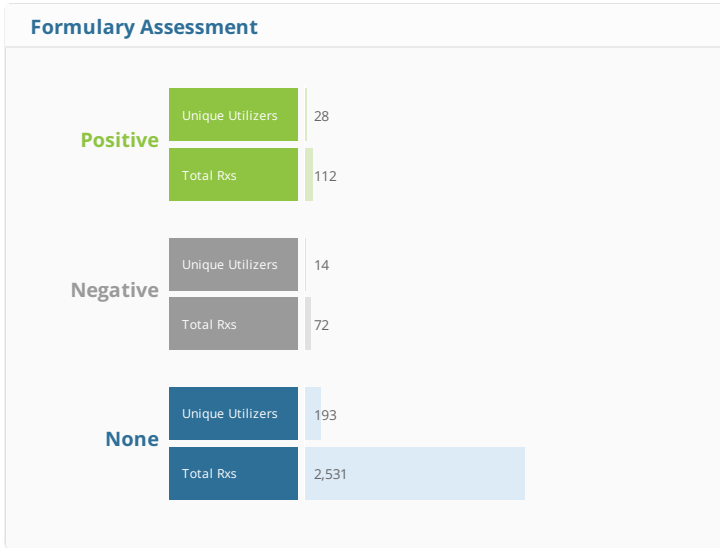
Retail Network Disruption - Top 10 Nonparticipating Pharmacies						
Pharmacy	Street	City	State	Zip	Rxs	Utilizers
<b>NO ADDITIONAL PHARMACIES DISRUPTED</b>						

## Administrative Cost Summary

Year	Truveris	Broker	Admin
2021	\$2,579	\$0	\$552
2022	\$2,579	\$0	\$552
2023	\$2,579	\$0	\$552
<b>TOTAL</b>	<b>\$7,738</b>	<b>\$0</b>	<b>\$1,657</b>

*\*The commission fee is based on annualized analyzed claims count of 2715. Total number of submitted claims is 2716.*

Year	Ingredient Cost	Dispensing	Admin	Rebates	New Member Paid	New Plan Paid	Carve-out	New Total	Original Total	Savings \$	Savings %
2021	\$368,900	\$1,444	\$0	(\$89,683)	\$21,909	\$258,751	\$8,442	\$289,103	\$324,127	\$35,024	10.81%
2022	\$399,815	\$1,472	\$0	(\$93,854)	\$22,553	\$284,881	\$8,442	\$315,876	\$367,522	\$51,647	14.05%
2023	\$449,073	\$1,502	\$0	(\$103,993)	\$23,191	\$323,391	\$8,442	\$355,024	\$419,794	\$64,769	15.43%
<b>TOTAL</b>	<b>\$1,217,788</b>	<b>\$4,418</b>	<b>\$0</b>	<b>(\$287,530)</b>	<b>\$67,654</b>	<b>\$867,023</b>	<b>\$25,326</b>	<b>\$960,003</b>	<b>\$1,111,443</b>	<b>\$151,440</b>	<b>13.63%</b>



### Average Annual Savings

Category	Savings \$	Savings %
Retail Brand (30 Days)	\$445	0.12%
Retail Brand (90 Days)	\$1,452	0.39%
Retail Generic	\$37,684	10.17%
Mail Order Brand	\$465	0.13%
Mail Order Generic	\$1,052	0.28%
Specialty	\$5,399	1.46%
Net Admin Fees	\$0	0.00%
Net Rebates	\$89,007	24.02%
Net Medical Credit and Penalty	(\$85,023)	-22.95%
<b>SUBTOTAL</b>	<b>\$50,480</b>	<b>13.63%</b>
Allowances	\$758	0.20%
<b>TOTAL</b>	<b>\$51,238</b>	<b>13.83%</b>

### WellDyneRx Contract Information

- Auditor must share results with PBM and allow 30 days for comment & correction
- AWP definition references "other mutually agreed upon generally recognized pricing source"
- 3 year term

**Contract Status**

Template contract is unavailable upon award.

# Utilization Analysis

Formulary Disruption - Top Drugs		
Drug Name	Rxs	Utilizers
BREO ELLIPTA	23	2
INCRUSE ELLIPTA	12	1
INVOKANA	12	1
JARDIANCE	8	4
HUMALOG	5	1
HUMALOG KWIKPEN	4	2
LANTUS SOLOSTAR	3	2
DEXILANT	1	1
EUCRISA	1	1
ONETOUCH ULTRA MINI	1	1
PREDNISON	1	1
PREVIDENT 5000 SENSITIVE	1	1

NO ADDITIONAL DRUGS DISRUPTED

Top Utilized Drugs - Mail Order			
Drug Name	Rxs	Cost Per Rx	% Savings
LOVASTATIN	12	\$37	0.00%
TRAMADOL HCL	6	\$11	0.00%
AMLODIPINE BESYLATE/BENAZ	5	\$46	2.37%
TESTOSTERONE CYPIONATE	5	\$78	59.14%
LIOTHYRONINE SODIUM	4	\$79	75.51%
LISINOPRIL	4	\$26	0.00%
MONTELUKAST SODIUM	4	\$92	0.00%
SILDENAFIL CITRATE	4	\$51	28.13%
AMLODIPINE BESYLATE	3	\$29	0.00%
LISINOPRIL/HYDROCHLOROTHI	3	\$20	0.00%
METFORMIN HYDROCHLORIDE	3	\$18	0.00%
NOVOLIN N	3	\$1,456	2.08%
NOVOLIN R	3	\$1,456	2.08%
TAMOXIFEN CITRATE	3	\$64	50.99%
VENLAFAXINE HCL ER	3	\$70	0.00%

Top Utilized Drugs - Retail			
Drug Name	Rxs	Cost Per Rx	% Savings
LISINOPRIL	93	\$10	26.83%
AMLODIPINE BESYLATE	83	\$15	0.00%
METFORMIN HYDROCHLORIDE	53	\$10	21.43%
ATORVASTATIN CALCIUM	52	\$69	0.00%
LISINOPRIL/HYDROCHLOROTHI	49	\$13	41.32%
TESTOSTERONE CYPIONATE	49	\$16	77.92%
LEVOTHYROXINE SODIUM	48	\$9	54.89%
MONTELUKAST SODIUM	48	\$52	0.00%
TRAMADOL HCL	48	\$12	0.00%
ROSUVASTATIN CALCIUM	47	\$83	0.00%
PHTERMININE HCL	46	\$10	9.86%
AMOXICILLIN	45	\$3	57.95%
ALPRAZOLAM	39	\$12	0.00%
SERTRALINE HCL	38	\$19	0.00%
LOVASTATIN	35	\$36	0.00%

Retail Network Disruption - Top 10 Nonparticipating Pharmacies						
Pharmacy	Street	City	State	Zip	Rxs	Utilizers
HILS PHARMACY	501 E. 24 HWY STE. A	SALISBURY	MO	65281	66	2

NO ADDITIONAL PHARMACIES DISRUPTED



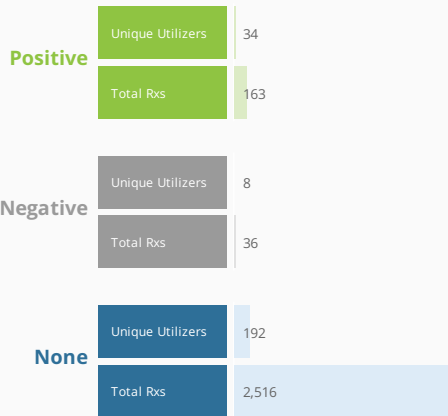
## Administrative Cost Summary

Year	Truveris	Broker	Admin
2021	\$0	\$0	\$0
2022	\$0	\$0	\$0
2023	\$0	\$0	\$0
<b>TOTAL</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

*\*The commission fee is based on annualized analyzed claims count of 2715. Total number of submitted claims is 2716.*

Year	Ingredient Cost	Dispensing	Admin	Rebates	New Member Paid	New Plan Paid	Carve-out	New Total	Original Total	Savings \$	Savings %
2021	\$373,205	\$2,243	\$7,060	(\$62,161)	\$22,143	\$298,205	\$8,442	\$328,789	\$324,127	(\$4,662)	-1.44%
2022	\$405,388	\$2,289	\$7,206	(\$64,257)	\$22,811	\$327,815	\$8,442	\$359,068	\$367,522	\$8,455	2.30%
2023	\$456,312	\$2,335	\$7,354	(\$72,894)	\$23,468	\$369,639	\$8,442	\$401,550	\$419,794	\$18,244	4.35%
<b>TOTAL</b>	<b>\$1,234,906</b>	<b>\$6,867</b>	<b>\$21,621</b>	<b>(\$199,313)</b>	<b>\$68,422</b>	<b>\$995,659</b>	<b>\$25,326</b>	<b>\$1,089,407</b>	<b>\$1,111,443</b>	<b>\$22,036</b>	<b>1.98%</b>

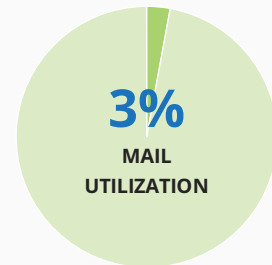
**Formulary Assessment**



**PMPY Spend**



**Pharmacy Coverage**



**Average Annual Savings**

Category	Savings \$	Savings %
Retail Brand (30 Days)	\$2,227	0.60%
Retail Brand (90 Days)	\$961	0.26%
Retail Generic	\$33,290	8.99%
Mail Order Brand	(\$290)	-0.08%
Mail Order Generic	\$800	0.22%
Specialty	\$2,986	0.81%
Net Admin Fees	(\$7,207)	-1.95%
Net Rebates	\$59,602	16.09%
Net Medical Credit and Penalty	(\$85,023)	-22.95%
<b>SUBTOTAL</b>	<b>\$7,345</b>	<b>1.98%</b>
Allowances	\$902	0.24%
<b>TOTAL</b>	<b>\$8,247</b>	<b>2.23%</b>

**USI Provider Score:**  
**USI Key Observations:**  
**Maxor - 3-year contract term**

Pro's:

- Adheres to Medispan definitions of brand and generic drugs
- PBM offers both Pass-through and Traditional pricing
- Flexible PBM known for excellent customer and client service
- Will carve out PA process for USI clients
- Maxor owns its own Rebate aggregator

Con's:

- Specialty and Limited Distribution drugs may be more expensive than retail claims
- Definition of Rebates may not include all manufacturer money
- Maxor may adjust rebate guarantees after implementation of client-elected PA/formulary carve out strategies.

# Utilization Analysis

Formulary Disruption - Top Drugs		
Drug Name	Rxs	Utilizers
INCRUSE ELLIPTA	12	1
INVOKANA	12	1
HUMALOG	5	1
HUMALOG KWIKPEN	4	2
EUCRISA	1	1
MEMANTINE HCL TITRATION P	1	1
PREVIDENT 5000 SENSITIVE	1	1

NO ADDITIONAL DRUGS DISRUPTED

Top Utilized Drugs - Mail Order			
Drug Name	Rxs	Cost Per Rx	% Savings
LOVASTATIN	12	\$39	0.00%
TRAMADOL HCL	6	\$12	0.00%
AMLODIPINE BESYLATE/BENAZ	5	\$49	0.00%
TESTOSTERONE CYPIONATE	5	\$84	55.87%
LIOTHYRONINE SODIUM	4	\$86	73.55%
LISINOPRIL	4	\$28	0.00%
MONTELUKAST SODIUM	4	\$100	0.00%
SILDENAFIL CITRATE	4	\$56	22.35%
AMLODIPINE BESYLATE	3	\$31	0.00%
LISINOPRIL/HYDROCHLOROTHI	3	\$22	0.00%
METFORMIN HYDROCHLORIDE	3	\$20	0.00%
NOVOLIN N	3	\$1,506	0.00%
NOVOLIN R	3	\$1,506	0.00%
TAMOXIFEN CITRATE	3	\$69	47.07%
VENLAFAXINE HCL ER	3	\$76	0.00%

Top Utilized Drugs - Retail			
Drug Name	Rxs	Cost Per Rx	% Savings
LISINOPRIL	93	\$11	21.87%
AMLODIPINE BESYLATE	83	\$16	0.00%
METFORMIN HYDROCHLORIDE	53	\$10	17.08%
ATORVASTATIN CALCIUM	52	\$71	0.00%
LISINOPRIL/HYDROCHLOROTHI	49	\$13	37.71%
TESTOSTERONE CYPIONATE	49	\$17	76.59%
LEVOTHYROXINE SODIUM	48	\$10	53.31%
MONTELUKAST SODIUM	48	\$55	0.00%
TRAMADOL HCL	48	\$13	0.00%
ROSUVASTATIN CALCIUM	47	\$86	0.00%
PHTERMININE HCL	46	\$10	3.43%
AMOXICILLIN	45	\$4	52.17%
ALPRAZOLAM	39	\$13	0.00%
SERTRALINE HCL	38	\$20	0.00%
LOVASTATIN	35	\$38	0.00%

Retail Network Disruption - Top 10 Nonparticipating Pharmacies						
Pharmacy	Street	City	State	Zip	Rxs	Utilizers

NO ADDITIONAL PHARMACIES DISRUPTED

## Administrative Cost Summary

Year	Truveris	Broker	Admin
2021	\$0	\$0	\$7,060
2022	\$0	\$0	\$7,206
2023	\$0	\$0	\$7,354
<b>TOTAL</b>	<b>\$0</b>	<b>\$0</b>	<b>\$21,621</b>

*\*The commission fee is based on annualized analyzed claims count of 2715. Total number of submitted claims is 2716.*

**City of Moberly - Health Trust Fund Comparative Trial Balance**

Account Number	Account Title	Fiscal Years Ending June 30										
		2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
995.000.1000	Cash	212,223.04	169,163.71	408,764.25	141,604.38	211,402.69	957,000.89	814,939.08	497,572.38	424,426.90	567,831.64	680,503.58
995.000.1300	Investments	300,000.00	400,000.00	400,000.00	860,000.00	700,000.00	0.00	0.00	0.00	0.00	0.00	0.00
995.000.3000	Unreserved Fund Balance	512,223.04	569,163.71	808,764.25	1,001,604.38	911,402.69	957,000.89	814,939.08	497,572.38	424,426.90	567,831.64	680,503.58

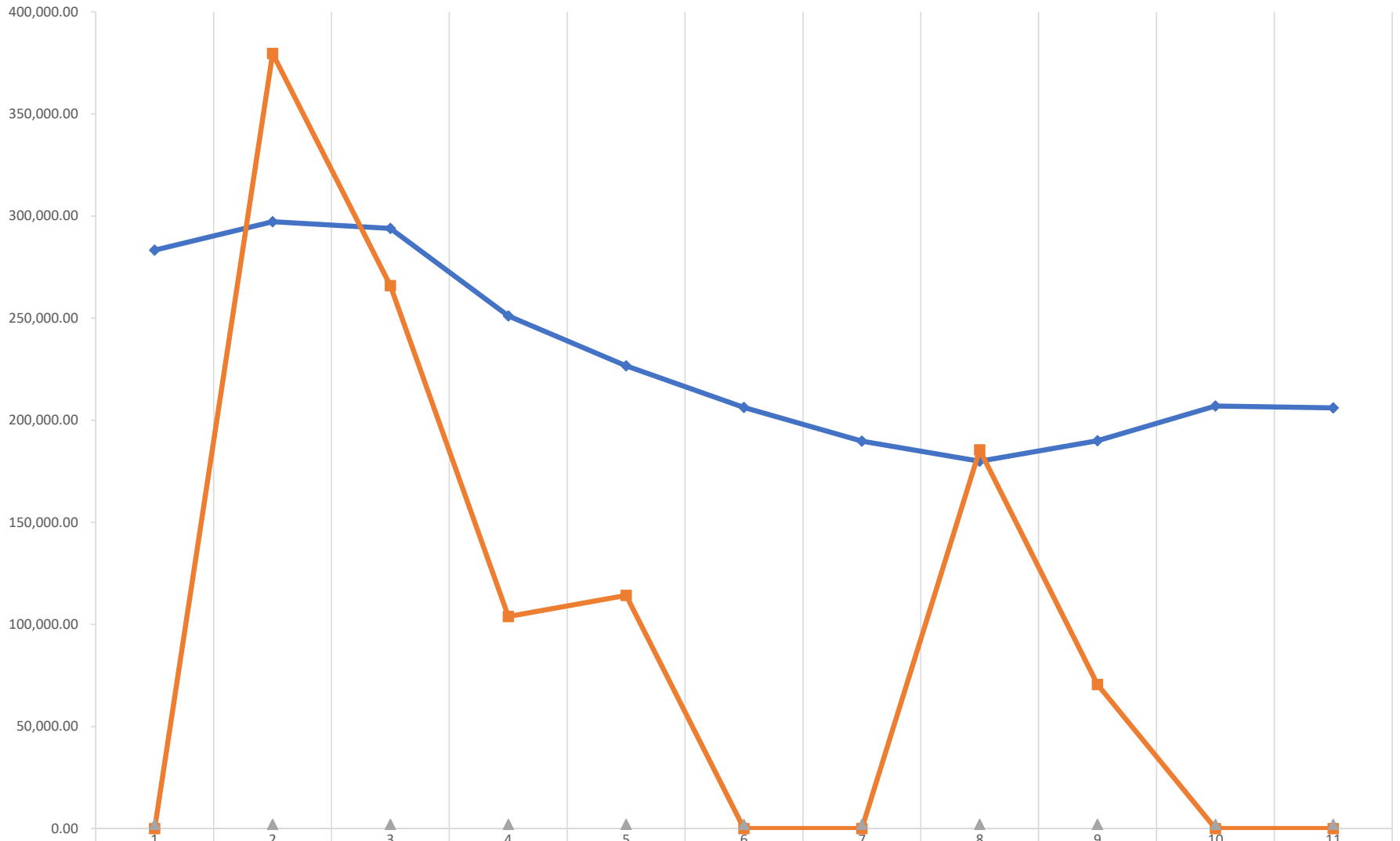
**REVENUES**

995.000.4900	Miscellaneous	362.60	14,220.72	9,636.34	7,448.64	4,630.44	4,007.04	1,936.50	2,779.00	2,494.50	1,743.00	0.00
995.000.4901	Interest Income	12,324.20	10,874.42	18,268.58	17,063.84	7,080.26	181.42	579.44	273.84	364.10	733.05	5,502.74
995.000.4950	Employer Contributions	1,104,972.37	1,144,932.83	1,066,623.79	995,561.81	957,736.57	1,023,847.46	1,180,122.72	1,031,625.09	979,396.69	1,014,189.34	1,004,905.08
995.000.4951	Employee Contributions	211,248.96	188,868.33	188,696.66	176,921.43	220,517.87	175,796.58	222,319.74	230,198.86	229,865.60	229,700.81	233,803.21
995.000.4952	Employee Cobra Payments	0.00	2,315.42	2,784.38	270.64	0.00	1,907.49	8,265.79	10,388.75	5,923.54	2,899.60	197.50
995.000.4953	Reinsurance Refunds	0.00	379,570.13	265,843.30	103,844.64	114,135.71	0.00	0.00	185,501.77	70,569.12	0.00	0.00
<b>TOTAL REVENUES</b>		<b>1,328,908.13</b>	<b>1,740,781.85</b>	<b>1,551,853.05</b>	<b>1,301,111.00</b>	<b>1,304,100.85</b>	<b>1,205,739.99</b>	<b>1,413,224.19</b>	<b>1,460,767.31</b>	<b>1,288,613.55</b>	<b>1,249,265.80</b>	<b>1,244,408.53</b>

**EXPENDITURES**

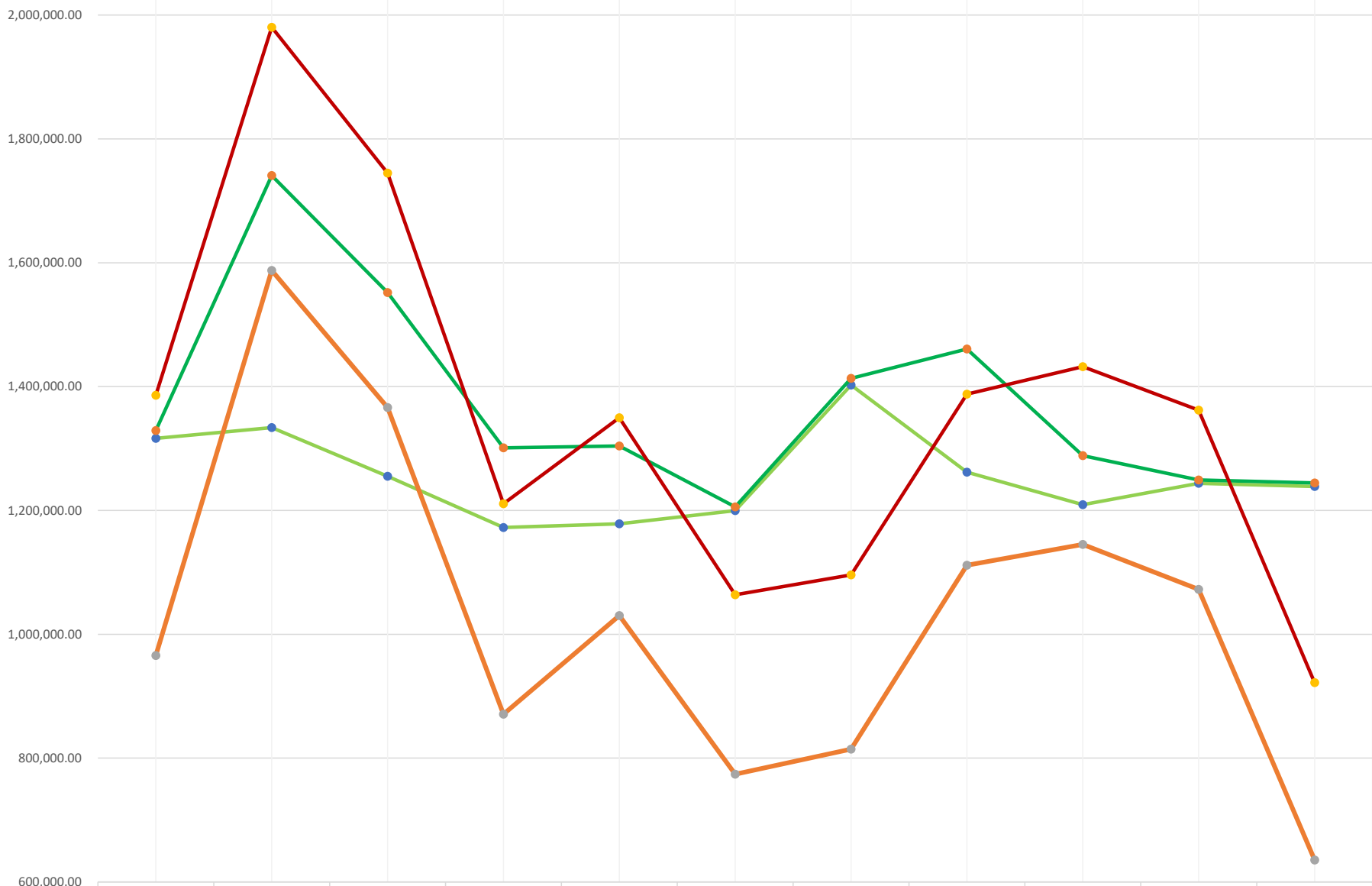
995.000.5415	Other Professional Services	2,020.00	2,220.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
995.000.5806	Miscellaneous	430.00	5,986.34	8,067.61	548.64	2,984.07	210.00	0.00	2,225.00	3,475.00	205.00	(48.51)
995.000.5817	Bank Fees	1,559.26	1,965.14	2,913.00	2,959.82	2,923.59	5,505.03	6,928.30	3,087.45	4,616.99	5,676.10	4,773.23
995.000.5850	Health Claims Paid	694,283.79	1,342,318.63	1,131,469.63	682,040.11	855,727.73	610,663.45	663,569.02	981,990.84	983,544.20	927,975.87	526,363.89
995.000.5851	Pharmaceuticals	271,290.45	245,196.23	234,576.06	188,750.92	174,476.34	163,444.63	150,951.32	129,377.57	161,656.64	144,582.33	109,146.12
995.000.5852	Reinsurance Premiums	283,301.38	297,207.34	293,935.65	251,092.33	226,628.46	206,270.67	189,688.27	179,893.74	189,977.24	206,914.70	206,080.07
995.000.5853	Life Insurance Premiums	32,375.25	31,750.85	28,018.73	41,421.24	40,292.36	39,556.65	44,732.08	48,154.48	45,248.22	32,844.94	33,088.28
995.000.5854	Medical Claims Admin Fees	17,642.72	22,670.73	25,751.00	26,880.00	28,480.00	23,047.50	24,087.00	25,812.75	27,388.50	28,987.00	28,089.20
995.000.5855	Dental Claims Admin Fees	8,463.03	4,577.50	3,870.00	3,800.25	3,946.50	3,260.25	3,469.50	3,744.00	3,975.75	4,148.80	4,045.60
995.000.5856	PPO Network Admin Fees	0.00	6,800.00	16,091.50	13,416.00	14,240.00	11,720.00	12,432.00	13,336.00	12,135.75	10,603.00	10,229.00
995.000.5857	Dental Claims Paid	74,482.92	19,689.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Expenditures</b>		<b>1,385,848.80</b>	<b>1,980,382.39</b>	<b>1,744,693.18</b>	<b>1,210,909.31</b>	<b>1,349,699.05</b>	<b>1,063,678.18</b>	<b>1,095,857.49</b>	<b>1,387,621.83</b>	<b>1,432,018.29</b>	<b>1,361,937.74</b>	<b>921,766.88</b>
<b>Net Revenue (Loss)</b>		<b>(56,940.67)</b>	<b>(239,600.54)</b>	<b>(192,840.13)</b>	<b>90,201.69</b>	<b>(45,598.20)</b>	<b>142,061.81</b>	<b>317,366.70</b>	<b>73,145.48</b>	<b>(143,404.74)</b>	<b>(112,671.94)</b>	<b>322,641.65</b>

◆ Reinsurance Premiums    ■ Reinsurance Refunds    ▲ Years ending June 30



Reinsurance Premiums	283,301.38	297,207.34	293,935.65	251,092.33	226,628.46	206,270.67	189,688.27	179,893.74	189,977.24	206,914.70	206,080.07
Reinsurance Refunds	0.00	379,570.13	265,843.30	103,844.64	114,135.71	0.00	0.00	185,501.77	70,569.12	0.00	0.00
Years ending June 30	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009

● Total Contributions   
 ● Total Revenues   
 ● Health + Pharmacy Claims   
 ● Total Expenditures   
 ● Years Ended June 30



	1	2	3	4	5	6	7	8	9	10	11
Total Contributions	1,316,221.33	1,333,801.16	1,255,320.45	1,172,483.24	1,178,254.44	1,199,644.04	1,402,442.46	1,261,823.95	1,209,262.29	1,243,890.15	1,238,708.29
Total Revenues	1,328,908.13	1,740,781.85	1,551,853.05	1,301,111.00	1,304,100.85	1,205,739.99	1,413,224.19	1,460,767.31	1,288,613.55	1,249,265.80	1,244,408.53
Health + Pharmacy Claims	965,574.24	1,587,514.86	1,366,045.69	870,791.03	1,030,204.07	774,108.08	814,520.34	1,111,368.41	1,145,200.84	1,072,558.20	635,510.01
Total Expenditures	1,385,848.80	1,980,382.39	1,744,693.18	1,210,909.31	1,349,699.05	1,053,678.18	1,095,857.49	1,387,621.83	1,432,018.29	1,361,937.74	921,766.88
Years Ended June 30	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009

**City of Moberly - Health Trust Trial Balance  
Fiscal Year 2019/2020 @ February 29, 2020**

<b>Account Number</b>	<b>Account Title</b>	<b>YTD Balance</b>
995.000.1000	Cash	297,198.27
995.000.1300	Investments	0.00
995.000.3000	Unreserved Fund Balance	297,198.27

<b>REVENUES</b>		
995.000.4900	Miscellaneous	6,789.79
995.000.4901	Interest Income	12,702.06
995.000.4950	Employer Contributions	923,748.39
995.000.4951	Employee Contributions	136,719.81
995.000.4952	Employee Cobra Payments	5,930.59
995.000.4953	Reinsurance Refunds	137,864.89
<b>Total Revenues</b>		<b>1,223,755.53</b>
<b>EXPENDITURES</b>		
995.000.5415	Other Professional Services	1,000.00
995.000.5806	Miscellaneous	0.00
995.000.5817	Bank Fees	416.92
995.000.5850	Health Claims Paid	902,549.11
995.000.5851	Pharmaceuticals	228,675.63
995.000.5852	Reinsurance Premiums	213,625.22
995.000.5853	Life Insurance Premiums	20,896.37
995.000.5854	Medical Claims Admin Fees	13,004.78
995.000.5855	Dental Claims Admin Fees	3,152.50
995.000.5856	Ppo Network Admin Fees	0.00
995.000.5857	Dental Claims Paid	55,459.77
<b>Total Revenues</b>		<b>1,438,780.30</b>
<b>Net Revenue (Loss)</b>		<b>(215,024.77)</b>