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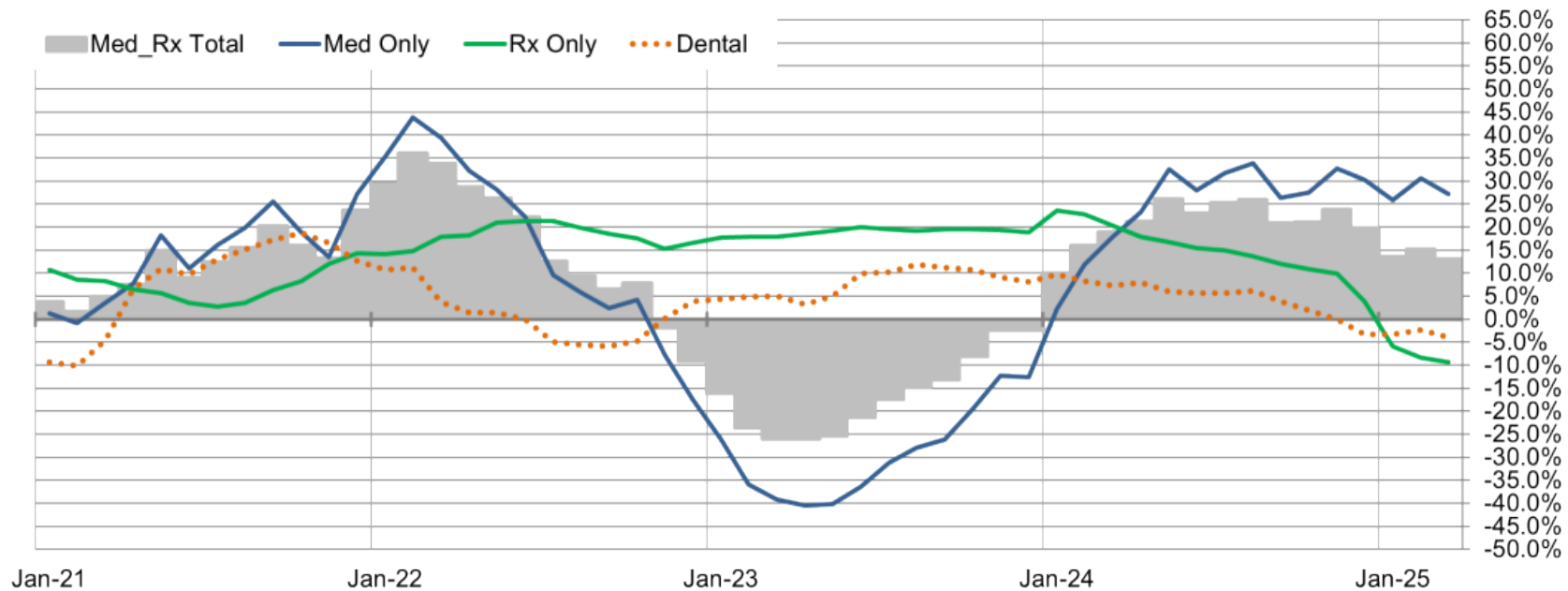
Risk & Insurance | Employee Benefits | Retirement & Private Wealth

# El Paso County Health Plan Update

**Patrick Avila**

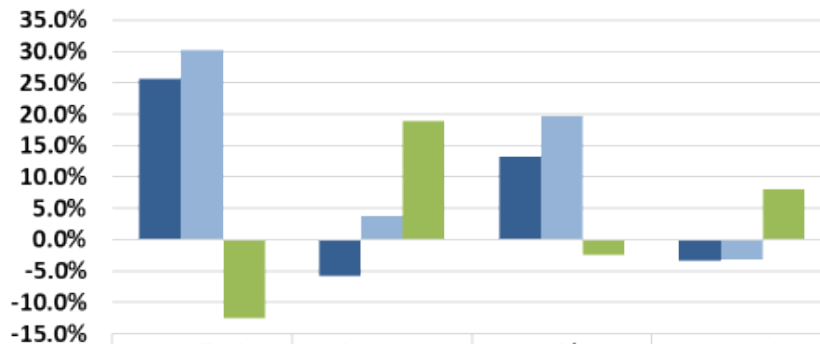
**May 21, 2025**

# Gross Claims Experience –Inflation Trend, Auditor Summary



Inflation trend for all products using 12 month moving average PMPM cost.

## Inflation Rates



	Medical	Pharmacy	Med/Rx	Dental
Rolling 12 Months	25.7%	-5.9%	13.3%	-3.4%
Calendar Year 2024	30.3%	3.8%	19.7%	-3.3%
Calendar Year 2023	-12.6%	18.9%	-2.4%	8.1%

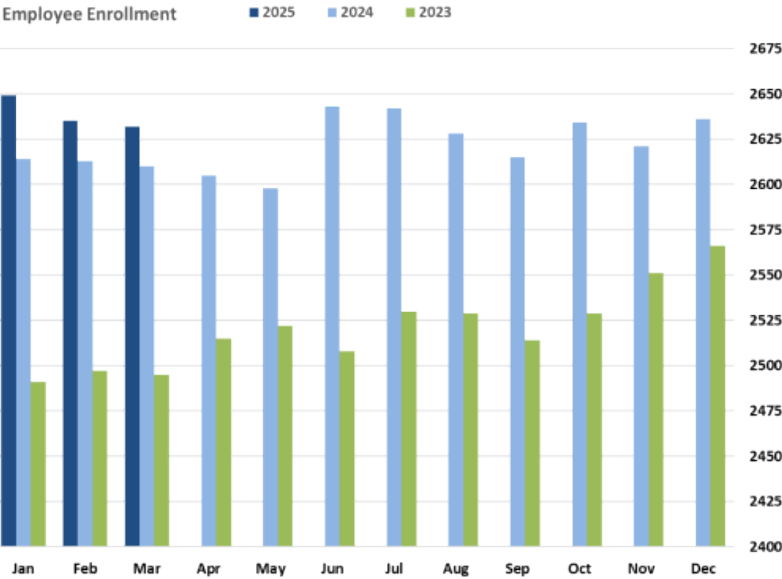
## COUNTY OF EL PASO AUDITOR REPORT (Fiscal Year)

- In the Month of April, revenues exceeded expenses by \$410,561.
- For Fiscal Year to Date revenues have exceeded expenses by \$3,665,565.
- The actual Reported Fund Balance as of April 30, 2025 is \$22,206,193.

Dashboard Report ( Paid Calendar Year)

March-25	TOTAL PAID			MONTHLY DOLLAR AVERAGES			AVERAGE MEMBER CENSUS			AVERAGE PMPM		
	2025 YTD	2024	2023	2025 YTD	2024	2023	2025 YTD	2024	2023	2025 YTD	2024	2023
MEDICAL & PHARMACY												
Medical	\$ 5,090,776	\$ 20,063,656	\$ 14,425,958	\$ 1,696,925	\$ 1,671,971	\$ 1,202,163	4,298	4,228	4,113	\$ 395	\$ 395	\$ 292
Pharmacy	\$ 1,547,526	\$ 10,641,400	\$ 9,413,950	\$ 515,842	\$ 886,783	\$ 784,496	4,298	4,228	4,113	\$ 120	\$ 210	\$ 191
Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483
by Relation												
Subscriber	\$ 4,328,003	\$ 20,182,303	\$ 17,230,788	\$ 1,442,668	\$ 1,681,859	\$ 1,435,899	2,639	2,622	2,521	\$ 547	\$ 642	\$ 570
Spouse	\$ 673,915	\$ 3,399,933	\$ 3,190,903	\$ 224,638	\$ 283,328	\$ 265,909	318	306	300	\$ 706	\$ 926	\$ 887
Child	\$ 1,636,383	\$ 7,122,820	\$ 3,418,217	\$ 545,461	\$ 593,568	\$ 284,851	1,341	1,301	1,293	\$ 407	\$ 456	\$ 220
Relation Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483
by Plan												
Core	\$ 3,259,691	\$ 18,202,492	\$ 15,415,020	\$ 1,086,564	\$ 1,516,874	\$ 1,284,585	1,904	1,956	2,093	\$ 571	\$ 776	\$ 614
CDHP	\$ 3,378,612	\$ 12,502,564	\$ 8,424,888	\$ 1,126,204	\$ 1,041,880	\$ 702,074	2,394	2,273	2,020	\$ 470	\$ 458	\$ 348
Plan Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483
by Group												
Active	\$ 6,033,314	\$ 27,962,158	\$ 20,883,557	\$ 2,011,105	\$ 2,330,180	\$ 1,740,296	4,167	4,042	3,925	\$ 483	\$ 577	\$ 443
COBRA	\$ 1,627	\$ 54,749	\$ 71,294	\$ 542	\$ 4,562	\$ 5,941	-	9	10	\$ -	\$ 532	\$ 599
Retirees U65	\$ 603,361	\$ 2,688,150	\$ 2,885,057	\$ 201,120	\$ 224,012	\$ 240,421	131	178	178	\$ 1,539	\$ 1,258	\$ 1,352
Med/RxGroup Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483

Employee Enrollment



High Cost Claimant Experience Range

Paid Year	2025 YTD		2024		2023	
	Dollar Range	# of Claimants	Med/Rx Paid Amount	# of Claimants	Med/Rx Paid Amount	# of Claimants
	500,000+	1	\$738,022	9	\$6,461,948	2
	450,000-499,999	0	\$0	1	\$484,183	0
	400,000-449,999	0	\$0	0	\$0	3
	350,000-399,999	1	\$369,849	2	\$731,199	1
	300,000-349,999	0	\$0	1	\$305,807	1
	250,000-299,999	0	\$0	5	\$1,357,890	3
	200,000-249,999	0	\$0	5	\$1,090,123	2
	150,000-199,999	3	\$536,204	3	\$468,638	7
		5	\$1,644,075	26	\$10,899,788	19
Average Cost/Claimant			\$328,815		\$419,223	\$295,786

Note: Report Dollar Threshold \$150,000. Stop Loss ISL Deductible is \$300,000



# Claim Performance

## Claim Performance ( Paid Calendar)

Medical Plan - BCBSTX, Aetna runout

	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Current Year 2025	Rolling 12 months
<b>Enrollment</b>														
Employee Only	1,816	1,800	1,795										1,804	1,819
Employee plus Spouse	146	142	141										143	144
Employee plus Child(ren)	513	517	521										517	498
Employee plus Family	174	176	175										175	169
Total Medical Subscribers	2,649	2,635	2,632										2,639	2,630
Total Medical Members	4,306	4,294	4,293										4,298	4,242
<b>Claims</b>														
Medical Paid Claims	\$1,798,349	\$2,078,876	\$1,213,551										\$5,090,776	\$20,849,742
Pharmacy Paid Claims	\$345,269	\$525,506	\$676,751										\$1,547,526	\$9,386,144
VBC Claims	\$0	\$52	\$138										\$190	\$0
Gross Paid Claims	\$2,143,619	\$2,604,434	\$1,890,439										\$6,638,492	\$30,235,886
Stop Loss Reimbursement	\$0	-\$318,740	-\$121,006										-\$439,746	-\$3,705,837
Net Paid Claims	\$2,143,619	\$2,285,694	\$1,769,433										\$6,198,746	\$26,530,049
Net Paid Claims PEPM	\$809.22	\$867.44	\$672.28										\$783.07	\$840.70
Net Paid Claims PMPM	\$497.82	\$532.30	\$412.17										\$480.78	\$521.19
<b>Administrative</b>														
Billed ASO Fees	\$102,581	-\$215,687	-\$38,932										-\$152,038	\$1,329,150
ASO All Other <sup>+</sup>	-\$1,112,812	-\$200,889	-\$55,296										-\$1,368,997	\$941,566
Stop Loss Expense	\$302,069	\$303,304	\$288,716										\$894,089	\$3,254,202
Pharmacy Credit	-\$444,880	-\$446,698	-\$425,214										-\$1,316,792	\$0
^Pharmacy Rebates	\$0	\$0	-\$572,641										-\$572,641	-\$2,326,400
Total	-\$1,153,042	-\$559,970	-\$803,367										-\$2,516,379	\$3,198,518
<b>Total Medical Plan Cost</b>														
Total Medical Plan Cost	\$990,577	\$1,725,723	\$966,066										\$3,682,367	\$29,728,567
Total Medical Plan Cost PEPM	\$373.94	\$654.92	\$367.05										\$465.18	\$942.06
<b>Contribution to Expense Ratio</b>														
Contribution to Expense Ratio	31%	54%	30%										38%	80%

<sup>+</sup>ASO All Other - Credits, Allowances, Programs, Costs

<sup>^</sup>Aetna Rx Rebates



# Claim Performance

## Claim Performance ( Paid Calendar)

### Medical Plan - Aetna/CVS

2024	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	Current Year 2024	Prior Year 2023
<b>Enrollment</b>														
Employee Only	1,794	1,798	1,804	1,806	1,801	1,841	1,836	1,821	1,814	1,837	1,825	1,836	1,818	1,717
Employee plus Spouse	148	149	148	147	144	145	144	146	145	144	142	141	145	142
Employee plus Child(ren)	507	504	495	492	492	494	496	497	490	486	489	491	494	482
Employee plus Family	166	164	165	163	163	165	168	166	168	168	169	169	166	168
Total Medical Subscribers	2,615	2,615	2,612	2,608	2,600	2,645	2,644	2,630	2,617	2,635	2,625	2,637	2,624	2,509
Total Medical Members	4,260	4,242	4,226	4,207	4,195	4,244	4,254	4,238	4,216	4,222	4,208	4,226	4,228	4,113
<b>Claims</b>														
Medical Paid Claims	\$1,676,356	\$1,740,644	\$887,690	\$1,643,331	\$1,953,757	\$1,550,825	\$2,254,950	\$1,998,873	\$1,298,922	\$1,710,805	\$1,523,368	\$1,824,135	\$20,063,656	\$14,425,958
Pharmacy Paid Claims	\$1,267,676	\$780,514	\$754,592	\$734,125	\$893,534	\$804,318	\$876,505	\$881,454	\$880,033	\$895,109	\$925,954	\$947,587	\$10,641,400	\$9,413,950
Gross Paid Claims	\$2,944,032	\$2,521,158	\$1,642,282	\$2,377,456	\$2,847,291	\$2,355,143	\$3,131,455	\$2,880,327	\$2,178,955	\$2,605,914	\$2,449,322	\$2,771,722	\$30,705,056	\$23,839,908
Stop Loss Reimbursement	\$0	-\$835,450	\$0	-\$258,089	-\$460,943	-\$413,173	-\$529,786	-\$452,388	-\$179,058	-\$577,626	-\$274,046	-\$120,983	-\$4,101,541	-\$1,097,156
Net Paid Claims	\$2,944,032	\$1,685,708	\$1,642,282	\$2,119,367	\$2,386,348	\$1,941,970	\$2,601,670	\$2,427,939	\$1,999,896	\$2,028,288	\$2,175,276	\$2,650,739	\$26,603,515	\$22,742,752
Net Paid Claims PEPM	\$1,125.82	\$644.63	\$628.75	\$812.64	\$917.83	\$734.20	\$983.99	\$923.17	\$764.19	\$769.75	\$828.68	\$1,005.21	\$845.01	\$755.37
Net Paid Claims PMPM	\$691.09	\$397.39	\$388.61	\$503.77	\$568.86	\$457.58	\$611.58	\$572.90	\$474.36	\$480.41	\$516.94	\$627.25	\$524.33	\$460.78
<b>Administrative Costs</b>														
Billed ASO Fees	\$127,507	\$127,507	\$127,361	\$127,166	\$126,776	\$128,970	\$128,921	\$128,239	\$127,605	\$128,483	\$127,995	\$128,580	\$1,535,111	\$1,468,700
ASO Other*	\$211,770	\$39,062	\$23,420	\$59,187	\$157,678	\$48,550	\$177,784	\$56,534	\$37,894	\$105,887	\$55,810	\$82,428	\$1,056,004	\$639,957
Stop Loss Expense	\$293,429	\$293,429	\$293,093	\$292,644	\$291,746	\$296,795	\$296,683	\$295,112	\$293,654	\$295,673	\$294,551	\$295,898	\$3,532,707	\$3,121,138
Pharmacy Rebates^	-\$219,450	-\$219,450	-\$219,450	-\$281,526	-\$281,526	-\$281,526	-\$214,089	-\$214,089	-\$214,089	-\$182,814	-\$182,814	-\$182,814	-\$2,693,635	-\$2,814,446
Total	\$413,256	\$240,548	\$224,423	\$197,471	\$294,674	\$192,790	\$389,300	\$265,796	\$245,064	\$347,230	\$295,543	\$324,093	\$3,430,187	\$2,415,350
Total Medical Plan Cost	\$3,357,288	\$1,926,256	\$1,866,705	\$2,316,838	\$2,681,022	\$2,134,760	\$2,990,970	\$2,693,735	\$2,244,960	\$2,375,518	\$2,470,819	\$2,974,832	\$30,033,703	\$25,158,102
Total Medical Plan Cost PEPM	\$1,283.86	\$736.62	\$714.67	\$888.36	\$1,031.16	\$807.09	\$1,131.23	\$1,024.23	\$857.84	\$901.52	\$941.26	\$1,128.11	\$953.97	\$835.60
% of Difference Current to Prior													12.4%	
Contribution to Expense Ratio	111%	63%	62%	77%	89%	70%	98%	88%	74%	78%	81%	98%	82%	71%

\*ASO Other Fees includes Care Mgmt programs, Clinical/claim review, NAP fees, Subro

^Rx Rebates paid out per Quarter

\*Members contains Subscribers & Dependents

# Claim Performance

## Claim Performance ( Paid Calendar)

### Dental Plan - AETNA

	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Current Year 2025	Rolling 12 months
<b>Enrollment</b>														
Employee Only	1,318	1,335	1,329										1,327	1,295
Employee plus Spouse	232	230	226										229	217
Employee plus Child(ren)	316	312	314										314	294
Employee plus Family	188	175	173										179	169
Total Dental Subscribers	2,054	2,052	2,042										2,049	1,974
Total Dental Members	3,434	3,388	3,369										3,397	3,242
<b>Claims</b>														
Dental Paid Claims	\$65,929	\$90,541	\$78,439										\$234,909	\$857,376
Net Paid Claims PEPM	\$32.10	\$44.12	\$38.41										\$38.21	\$36.19
Net Paid Claims PMPM	\$19.20	\$26.72	\$23.28										\$23.05	\$22.04
<b>Administrative</b>														
Billed ASO Fees	\$5,073	\$5,068	\$5,044										\$15,186	\$53,730
Total Dental Plan Cost	\$71,002	\$95,609	\$83,483										\$250,095	\$911,106
Total Dental Plan Cost PEPM	\$34.57	\$46.59	\$40.88										\$40.68	\$38.46
Contribution to Claims Expense Ratio	69%	94%	83%										82%	79%

# Claim Performance

## Claim Performance ( Paid Calendar)

Dental Plan - Aetna														
2024	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	Current Year 2024	Prior Year 2023
Enrollment														
Employee Only	1,268	1,273	1,267	1,272	1,267	1,289	1,299	1,288	1,283	1,289	1,282	1,284	1,280	1,246
Employee plus Spouse	209	211	213	212	211	212	213	213	211	211	214	215	212	193
Employee plus Child(ren)	297	295	290	289	291	289	286	288	285	284	288	290	289	290
Employee plus Family	168	168	167	166	163	164	166	165	166	167	166	166	166	156
Total Dental Subscribers	1,942	1,947	1,937	1,939	1,932	1,954	1,964	1,954	1,945	1,951	1,950	1,955	1,948	1,885
Total Dental Members	3,200	3,205	3,189	3,184	3,173	3,193	3,200	3,194	3,184	3,192	3,193	3,199	3,192	3,084
Claims														
Dental Paid Claims	\$74,362	\$66,856	\$73,588	\$84,838	\$71,235	\$76,566	\$70,306	\$82,775	\$55,995	\$67,013	\$58,831	\$54,908	\$837,273	\$824,552
Net Paid Claims PEPM	\$38.29	\$34.34	\$37.99	\$43.75	\$36.87	\$39.18	\$35.80	\$42.36	\$28.79	\$34.35	\$30.17	\$28.09	\$35.83	\$36.45
Net Paid Claims PMPM	\$23.24	\$20.86	\$23.08	\$26.65	\$22.45	\$23.98	\$21.97	\$25.92	\$17.59	\$20.99	\$18.42	\$17.16	\$21.86	\$22.28
Administrative Costs														
Billed ASO Fees	\$4,797	\$4,809	\$4,784	\$4,789	\$4,772	\$4,826	\$4,851	\$4,826	\$4,804	\$4,819	\$4,817	\$4,829	\$57,724	\$55,869
Total Dental Plan Cost	\$79,159	\$71,665	\$78,372	\$89,627	\$76,007	\$81,392	\$75,157	\$87,601	\$60,799	\$71,832	\$63,648	\$59,737	\$894,997	\$880,421
Total Dental Plan Cost PEPM	\$40.76	\$36.81	\$40.46	\$46.22	\$39.34	\$41.65	\$38.27	\$44.83	\$31.26	\$36.82	\$32.64	\$30.56	\$38.30	\$38.92
% of Difference Current to Prior													1.6%	
Contribution to Expense Ratio	83%	75%	82%	94%	80%	85%	78%	92%	64%	75%	67%	62%	78%	80%

\*Members contains Subscribers & Dependents



# Pharmacy Performance – 2025 YTD

**Report Description:** This report provides an overview of the prescription expenses for the current month. Prescription expenses and percent changes between the current and prior reporting periods are provided as well.

Key Indicators Summary

Key Indicators Summary	Mar 2025	Jan 2024 - Mar 2024	Jan 2025 - Mar 2025	% Change
Unique Pharmacy Members	4,293		4,348	0.0%
Claimants	1,406		2,214	0.0%
Prescriptions	4,919		14,746	0.0%
Prescriptions PMPM	1.15		1.14	0.0%
Paid	\$676,751		\$1,547,526	0.0%
Paid PMPM	\$157.64		\$120.03	0.0%
Allowed	\$764,719		\$1,888,811	0.0%
Allowed PMPM	\$178.13		\$146.50	0.0%
Avg. Ingredient Cost/Prescription	\$155.33		\$127.96	0.0%
Generic Dispensing Rate	84.9%		86.8%	0.0%
Generic Substitution Rate	98.2%		98.6%	0.0%
Out of Pocket Percent of Allowed	11.6%		18.2%	0.0%
Retail as a Percent of Prescriptions	98.2%		98.5%	0.0%
Mail Order as a Percent of Prescriptions	1.8%		1.5%	0.0%
Specialty Percent of Total Prescriptions	2.0%		1.8%	0.0%
Specialty Percent of Total Paid	41.3%		38.9%	0.0%
Specialty Average Ingredient Cost/Prescription	\$3,174.54		\$2,572.68	0.0%

Cost Sharing Distribution

Cost Sharing Distribution	Mar 2025		Jan 2024 - Mar 2024		Jan 2025 - Mar 2025		% Change	
	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
Member Out of Pocket	11.8%	3.3%			18.2%	14.8%		
Plan Paid	88.2%	96.7%			81.8%	85.2%		

Cost Sharing Distribution



# Pharmacy Performance – 2025 YTD

**Report Description:** The top 10 therapeutic and prescription drug classes and drugs for the current period are displayed below ranked by ingredient cost.

Current/ Prior Rank	Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)	Avg. Ingredient Cost/ Prescription (Prior)	% Generic	Rank by Volume
1	Incretin Mimetic Agents	384	204	\$374,967	\$976.48	\$0		9
2	Sodium-Glucose Co-Transporter 2 (SGLT2) Inhibitors	212	84	\$118,252	\$557.79	\$0		21
3	Calcitonin Gene-Related Peptide (CGRP) Receptor Antag	36	22	\$52,956	\$1,471.00	\$0		79
4	Sympathomimetics	341	209	\$46,458	\$136.24	\$0	71.9%	10
5	Antiviral Combinations	28	36	\$40,090	\$1,431.80	\$0		91
6	Insulin	114	35	\$30,037	\$263.48	\$0		33
7	Direct Factor Xa Inhibitors	50	21	\$27,468	\$549.37	\$0		60
8	Combination Contraceptives - Oral	330	115	\$26,185	\$79.35	\$0	61.2%	12
9	Antidiabetic Combinations	51	23	\$21,418	\$419.96	\$0	13.7%	58
10	Quinolinone Derivatives	36	16	\$15,655	\$434.87	\$0	69.4%	80
	All Other	12,900	2,123	\$454,179	\$35.21	\$0	93.8%	
	<b>Summary</b>	<b>14,482</b>	<b>2,191</b>	<b>\$1,207,665</b>	<b>\$83.39</b>	<b>\$0</b>	<b>86.9%</b>	

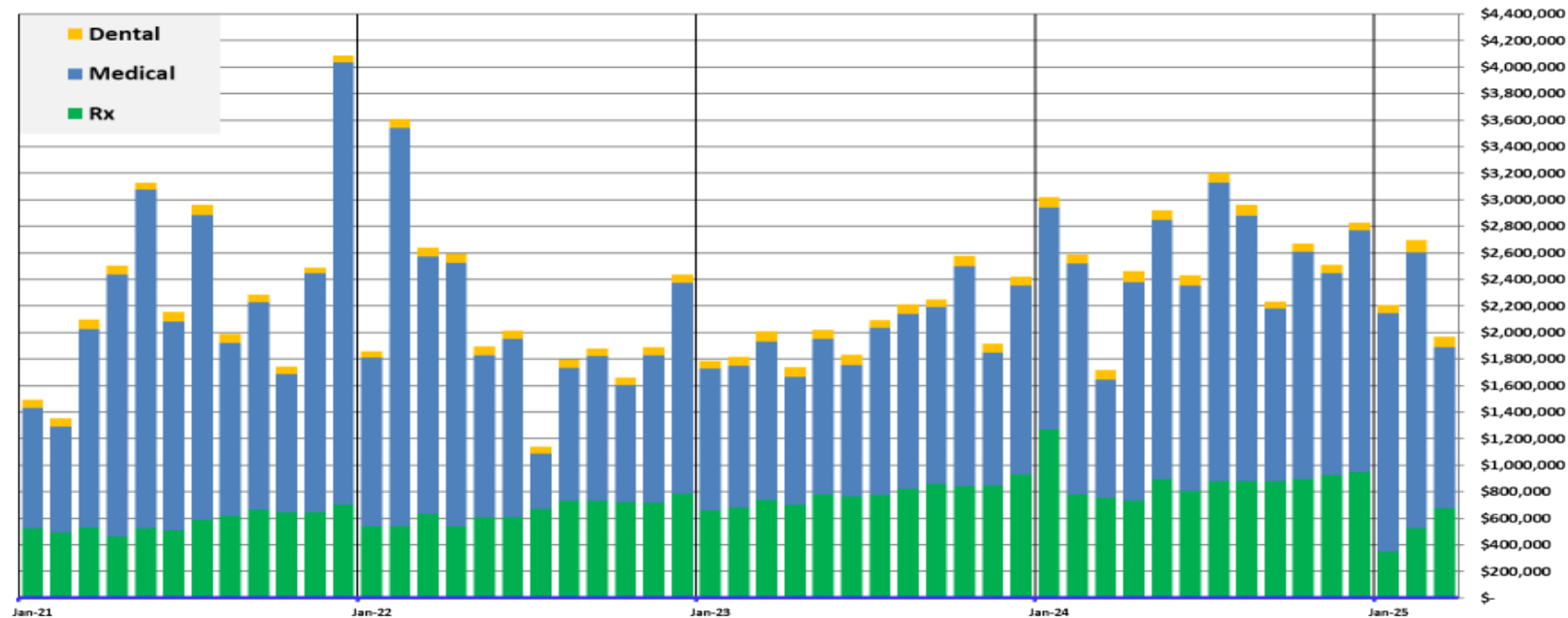
Current/ Prior Rank	Brand Name	Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)	Avg. Ingredient Cost/ Prescription (Prior)	Generic Indicator	Rank by Volume
1	MOUNJARO INJ 5MG/0.5	Incretin Mimetic Agents	61	35	\$62,357	\$1,022.24		NO	23
2	MOUNJARO INJ 7.5/0.5	Incretin Mimetic Agents	50	29	\$50,990	\$1,019.80		NO	35
3	OZEMPIC INJ 8MG/3ML	Incretin Mimetic Agents	52	28	\$48,734	\$937.19		NO	33
4	OZEMPIC INJ 4MG/3ML	Incretin Mimetic Agents	45	25	\$41,938	\$931.94		NO	44
5	JARDIANCE TAB 25MG	Sodium-Glucose Co-Transporter 2 (SGLT2	72	27	\$40,895	\$567.99		NO	15
6	PAXLOVID TAB 300-100	Antiviral Combinations	28	35	\$40,090	\$1,431.80		NO	87
7	NURTEC TAB 75MG ODT	Calcitonin Gene-Related Peptide (CGRP) R	17	15	\$34,847	\$2,049.82		NO	183
8	FARXIGA TAB 10MG	Sodium-Glucose Co-Transporter 2 (SGLT2	61	25	\$33,369	\$547.03		NO	24
9	OZEMPIC INJ 2MG/3ML	Incretin Mimetic Agents	35	29	\$31,891	\$911.17		NO	64
10	MOUNJARO INJ 10MG/0.5	Incretin Mimetic Agents	27	16	\$27,346	\$1,012.82		NO	90
	All Other		14,034	2,183	\$795,209	\$56.66	\$0		
	<b>Summary</b>		<b>14,482</b>	<b>2,191</b>	<b>\$1,207,665</b>	<b>\$83.39</b>	<b>\$0</b>		

# Appendix

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# Monthly Gross Claims Experience & Average PMPM Cost

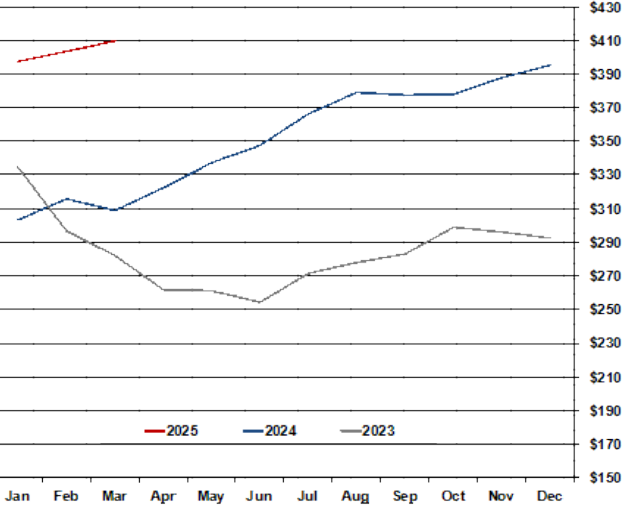
COUNTY OF EL PASO - Monthly Gross Claims Cost



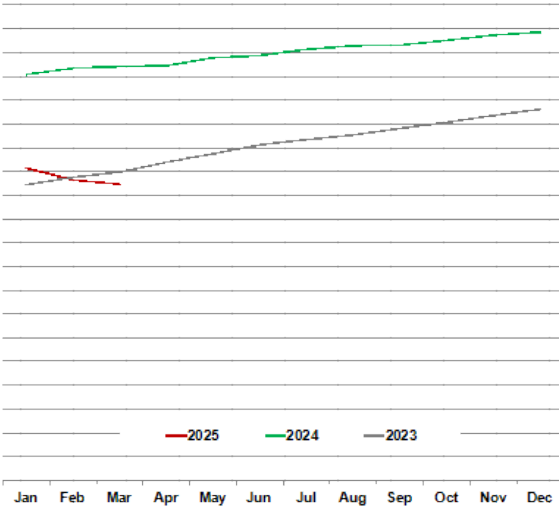
Graph does not reflect stop loss reimbursement/adjustments.

Tables referenced using Paid Calendar Period. PMPM – Per Member Per Month 12 month moving average

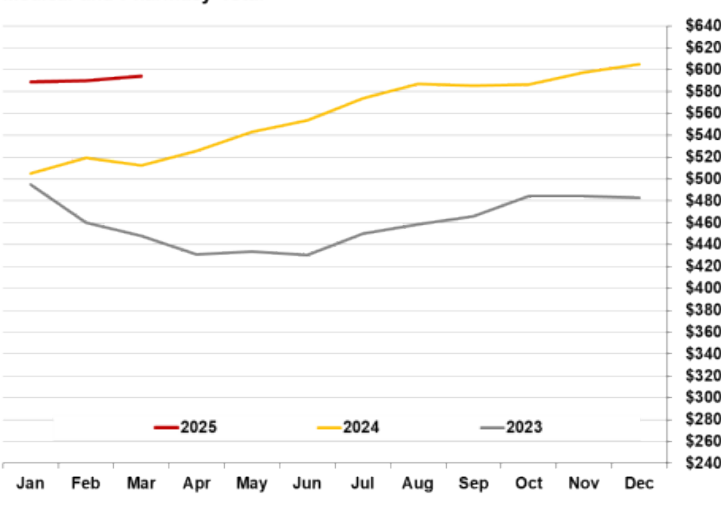
MEDICAL PMPM



PHARMACY PMPM



Medical and Pharmacy Total



# Thank you

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Risk & Insurance | Employee Benefits | Retirement & Private Wealth

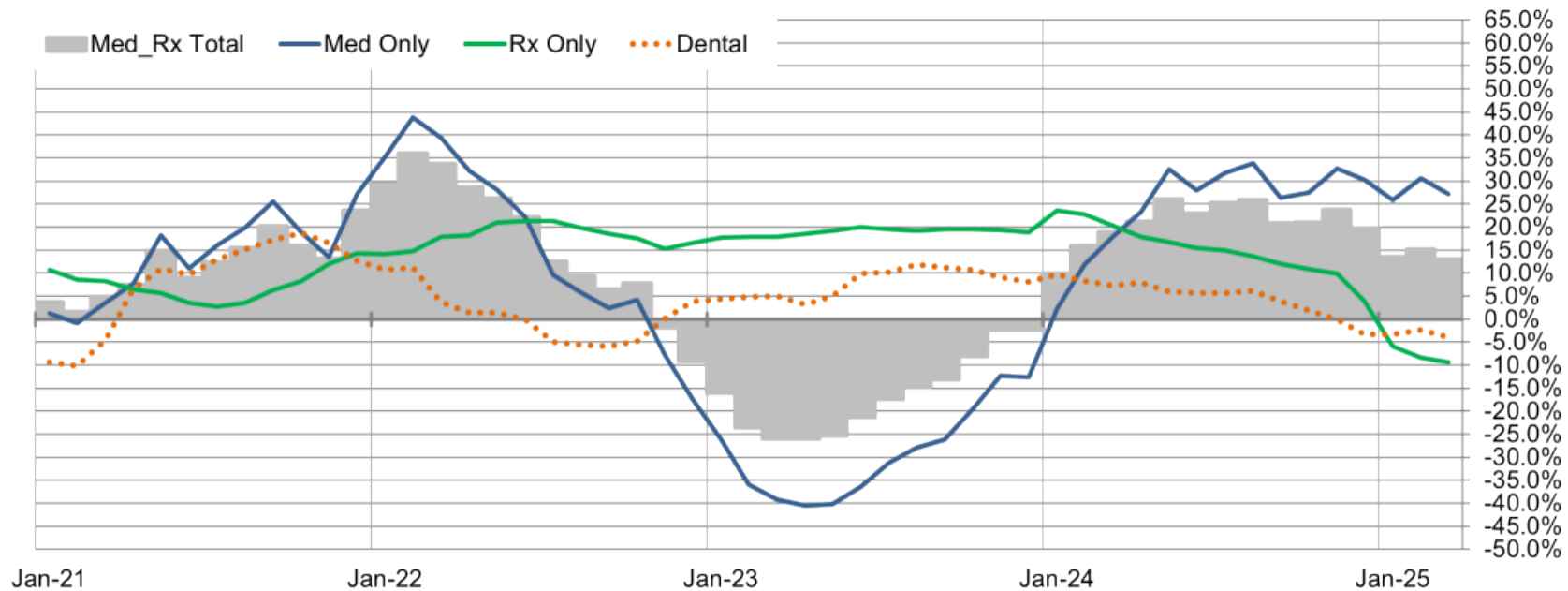
# El Paso County Health Plan Update

**Patrick Avila**

**May 21, 2025**

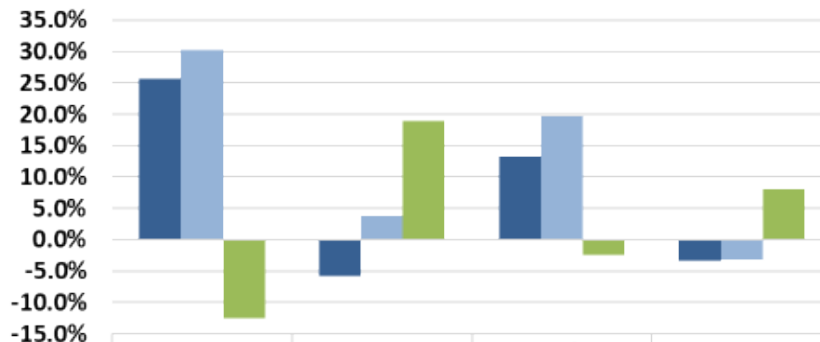


# Gross Claims Experience –Inflation Trend, Auditor Summary



Inflation trend for all products using 12 month moving average PMPM cost.

## Inflation Rates



	Medical	Pharmacy	Med/Rx	Dental
Rolling 12 Months	25.7%	-5.9%	13.3%	-3.4%
Calendar Year 2024	30.3%	3.8%	19.7%	-3.3%
Calendar Year 2023	-12.6%	18.9%	-2.4%	8.1%

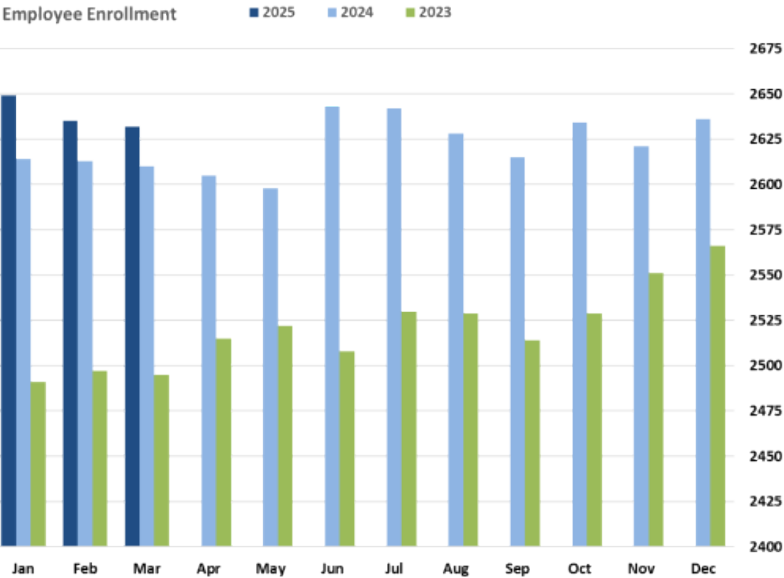
## COUNTY OF EL PASO AUDITOR REPORT (Fiscal Year)

- In the Month of April, revenues exceeded expenses by \$410,561.
- For Fiscal Year to Date revenues have exceeded expenses by \$3,665,565.
- The actual Reported Fund Balance as of April 30, 2025 is \$22,206,193.

Dashboard Report ( Paid Calendar Year)

March-25	TOTAL PAID			MONTHLY DOLLAR AVERAGES			AVERAGE MEMBER CENSUS			AVERAGE PMPM		
	2025 YTD	2024	2023	2025 YTD	2024	2023	2025 YTD	2024	2023	2025 YTD	2024	2023
MEDICAL & PHARMACY												
Medical	\$ 5,090,776	\$ 20,063,656	\$ 14,425,958	\$ 1,696,925	\$ 1,671,971	\$ 1,202,163	4,298	4,228	4,113	\$ 395	\$ 395	\$ 292
Pharmacy	\$ 1,547,526	\$ 10,641,400	\$ 9,413,950	\$ 515,842	\$ 886,783	\$ 784,496	4,298	4,228	4,113	\$ 120	\$ 210	\$ 191
Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483
by Relation												
Subscriber	\$ 4,328,003	\$ 20,182,303	\$ 17,230,788	\$ 1,442,668	\$ 1,681,859	\$ 1,435,899	2,639	2,622	2,521	\$ 547	\$ 642	\$ 570
Spouse	\$ 673,915	\$ 3,399,933	\$ 3,190,903	\$ 224,638	\$ 283,328	\$ 265,909	318	306	300	\$ 706	\$ 926	\$ 887
Child	\$ 1,636,383	\$ 7,122,820	\$ 3,418,217	\$ 545,461	\$ 593,568	\$ 284,851	1,341	1,301	1,293	\$ 407	\$ 456	\$ 220
Relation Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483
by Plan												
Core	\$ 3,259,691	\$ 18,202,492	\$ 15,415,020	\$ 1,086,564	\$ 1,516,874	\$ 1,284,585	1,904	1,956	2,093	\$ 571	\$ 776	\$ 614
CDHP	\$ 3,378,612	\$ 12,502,564	\$ 8,424,888	\$ 1,126,204	\$ 1,041,880	\$ 702,074	2,394	2,273	2,020	\$ 470	\$ 458	\$ 348
Plan Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483
by Group												
Active	\$ 6,033,314	\$ 27,962,158	\$ 20,883,557	\$ 2,011,105	\$ 2,330,180	\$ 1,740,296	4,167	4,042	3,925	\$ 483	\$ 577	\$ 443
COBRA	\$ 1,627	\$ 54,749	\$ 71,294	\$ 542	\$ 4,562	\$ 5,941	-	9	10	\$ -	\$ 532	\$ 599
Retirees U65	\$ 603,361	\$ 2,688,150	\$ 2,885,057	\$ 201,120	\$ 224,012	\$ 240,421	131	178	178	\$ 1,539	\$ 1,258	\$ 1,352
Med/RxGroup Total	\$ 6,638,302	\$ 30,705,056	\$ 23,839,908	\$ 2,212,767	\$ 2,558,755	\$ 1,986,659	4,298	4,228	4,113	\$ 515	\$ 605	\$ 483

Employee Enrollment



High Cost Claimant Experience Range

Paid Year	2025 YTD		2024		2023	
	Dollar Range	# of Claimants	Med/Rx Paid Amount	# of Claimants	Med/Rx Paid Amount	# of Claimants
	500,000+	1	\$738,022	9	\$6,461,948	2
	450,000-499,999	0	\$0	1	\$484,183	0
	400,000-449,999	0	\$0	0	\$0	3
	350,000-399,999	1	\$369,849	2	\$731,199	1
	300,000-349,999	0	\$0	1	\$305,807	1
	250,000-299,999	0	\$0	5	\$1,357,890	3
	200,000-249,999	0	\$0	5	\$1,090,123	2
	150,000-199,999	3	\$536,204	3	\$468,638	7
		5	\$1,644,075	26	\$10,899,788	19
Average Cost/Claimant			\$328,815		\$419,223	

Note: Report Dollar Threshold \$150,000. Stop Loss ISL Deductible is \$300,000



# Claim Performance

## Claim Performance ( Paid Calendar)

Medical Plan - BCBSTX, Aetna runout

	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Current Year 2025	Rolling 12 months
<b>Enrollment</b>														
Employee Only	1,816	1,800	1,795										1,804	1,819
Employee plus Spouse	146	142	141										143	144
Employee plus Child(ren)	513	517	521										517	498
Employee plus Family	174	176	175										175	169
Total Medical Subscribers	2,649	2,635	2,632										2,639	2,630
Total Medical Members	4,306	4,294	4,293										4,298	4,242
<b>Claims</b>														
Medical Paid Claims	\$1,798,349	\$2,078,876	\$1,213,551										\$5,090,776	\$20,849,742
Pharmacy Paid Claims	\$345,269	\$525,506	\$676,751										\$1,547,526	\$9,386,144
VBC Claims	\$0	\$52	\$138										\$190	\$0
Gross Paid Claims	\$2,143,619	\$2,604,434	\$1,890,439										\$6,638,492	\$30,235,886
Stop Loss Reimbursement	\$0	-\$318,740	-\$121,006										-\$439,746	-\$3,705,837
Net Paid Claims	\$2,143,619	\$2,285,694	\$1,769,433										\$6,198,746	\$26,530,049
Net Paid Claims PEPM	\$809.22	\$867.44	\$672.28										\$783.07	\$840.70
Net Paid Claims PMPM	\$497.82	\$532.30	\$412.17										\$480.78	\$521.19
<b>Administrative</b>														
Billed ASO Fees	\$102,581	-\$215,687	-\$38,932										-\$152,038	\$1,329,150
ASO All Other <sup>+</sup>	-\$1,112,812	-\$200,889	-\$55,296										-\$1,368,997	\$941,566
Stop Loss Expense	\$302,069	\$303,304	\$288,716										\$894,089	\$3,254,202
Pharmacy Credit	-\$444,880	-\$446,698	-\$425,214										-\$1,316,792	\$0
^Pharmacy Rebates	\$0	\$0	-\$572,641										-\$572,641	-\$2,326,400
Total	-\$1,153,042	-\$559,970	-\$803,367										-\$2,516,379	\$3,198,518
<b>Total Medical Plan Cost</b>														
Total Medical Plan Cost	\$990,577	\$1,725,723	\$966,066										\$3,682,367	\$29,728,567
Total Medical Plan Cost PEPM	\$373.94	\$654.92	\$367.05										\$465.18	\$942.06
<b>Contribution to Expense Ratio</b>														
Contribution to Expense Ratio	31%	54%	30%										38%	80%

<sup>+</sup>ASO All Other - Credits, Allowances, Programs, Costs

<sup>^</sup>Aetna Rx Rebates

# Claim Performance

## Claim Performance ( Paid Calendar)

### Medical Plan - Aetna/CVS

2024	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	Current Year 2024	Prior Year 2023
<b>Enrollment</b>														
Employee Only	1,794	1,798	1,804	1,806	1,801	1,841	1,836	1,821	1,814	1,837	1,825	1,836	1,818	1,717
Employee plus Spouse	148	149	148	147	144	145	144	146	145	144	142	141	145	142
Employee plus Child(ren)	507	504	495	492	492	494	496	497	490	486	489	491	494	482
Employee plus Family	166	164	165	163	163	165	168	166	168	168	169	169	166	168
Total Medical Subscribers	2,615	2,615	2,612	2,608	2,600	2,645	2,644	2,630	2,617	2,635	2,625	2,637	2,624	2,509
Total Medical Members	4,260	4,242	4,226	4,207	4,195	4,244	4,254	4,238	4,216	4,222	4,208	4,226	4,228	4,113
<b>Claims</b>														
Medical Paid Claims	\$1,676,356	\$1,740,644	\$887,690	\$1,643,331	\$1,953,757	\$1,550,825	\$2,254,950	\$1,998,873	\$1,298,922	\$1,710,805	\$1,523,368	\$1,824,135	\$20,063,656	\$14,425,958
Pharmacy Paid Claims	\$1,267,676	\$780,514	\$754,592	\$734,125	\$893,534	\$804,318	\$876,505	\$881,454	\$880,033	\$895,109	\$925,954	\$947,587	\$10,641,400	\$9,413,950
Gross Paid Claims	\$2,944,032	\$2,521,158	\$1,642,282	\$2,377,456	\$2,847,291	\$2,355,143	\$3,131,455	\$2,880,327	\$2,178,955	\$2,605,914	\$2,449,322	\$2,771,722	\$30,705,056	\$23,839,908
Stop Loss Reimbursement	\$0	-\$835,450	\$0	-\$258,089	-\$460,943	-\$413,173	-\$529,786	-\$452,388	-\$179,058	-\$577,626	-\$274,046	-\$120,983	-\$4,101,541	-\$1,097,156
Net Paid Claims	\$2,944,032	\$1,685,708	\$1,642,282	\$2,119,367	\$2,386,348	\$1,941,970	\$2,601,670	\$2,427,939	\$1,999,896	\$2,028,288	\$2,175,276	\$2,650,739	\$26,603,515	\$22,742,752
Net Paid Claims PEPM	\$1,125.82	\$644.63	\$628.75	\$812.64	\$917.83	\$734.20	\$983.99	\$923.17	\$764.19	\$769.75	\$828.68	\$1,005.21	\$845.01	\$755.37
Net Paid Claims PMPM	\$691.09	\$397.39	\$388.61	\$503.77	\$568.86	\$457.58	\$611.58	\$572.90	\$474.36	\$480.41	\$516.94	\$627.25	\$524.33	\$460.78
<b>Administrative Costs</b>														
Billed ASO Fees	\$127,507	\$127,507	\$127,361	\$127,166	\$126,776	\$128,970	\$128,921	\$128,239	\$127,605	\$128,483	\$127,995	\$128,580	\$1,535,111	\$1,468,700
ASO Other*	\$211,770	\$39,062	\$23,420	\$59,187	\$157,678	\$48,550	\$177,784	\$56,534	\$37,894	\$105,887	\$55,810	\$82,428	\$1,056,004	\$639,957
Stop Loss Expense	\$293,429	\$293,429	\$293,093	\$292,644	\$291,746	\$296,795	\$296,683	\$295,112	\$293,654	\$295,673	\$294,551	\$295,898	\$3,532,707	\$3,121,138
Pharmacy Rebates^	-\$219,450	-\$219,450	-\$219,450	-\$281,526	-\$281,526	-\$281,526	-\$214,089	-\$214,089	-\$214,089	-\$182,814	-\$182,814	-\$182,814	-\$2,693,635	-\$2,814,446
Total	\$413,256	\$240,548	\$224,423	\$197,471	\$294,674	\$192,790	\$389,300	\$265,796	\$245,064	\$347,230	\$295,543	\$324,093	\$3,430,187	\$2,415,350
Total Medical Plan Cost	\$3,357,288	\$1,926,256	\$1,866,705	\$2,316,838	\$2,681,022	\$2,134,760	\$2,990,970	\$2,693,735	\$2,244,960	\$2,375,518	\$2,470,819	\$2,974,832	\$30,033,703	\$25,158,102
Total Medical Plan Cost PEPM	\$1,283.86	\$736.62	\$714.67	\$888.36	\$1,031.16	\$807.09	\$1,131.23	\$1,024.23	\$857.84	\$901.52	\$941.26	\$1,128.11	\$953.97	\$835.60
% of Difference Current to Prior													12.4%	
Contribution to Expense Ratio	111%	63%	62%	77%	89%	70%	98%	88%	74%	78%	81%	98%	82%	71%

\*ASO Other Fees includes Care Mgmt programs, Clinical/claim review, NAP fees, Subro

^Rx Rebates paid out per Quarter

\*Members contains Subscribers & Dependents

# Claim Performance

## Claim Performance ( Paid Calendar)

### Dental Plan - AETNA

	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25	Oct'25	Nov'25	Dec'25	Current Year 2025	Rolling 12 months
<b>Enrollment</b>														
Employee Only	1,318	1,335	1,329										1,327	1,295
Employee plus Spouse	232	230	226										229	217
Employee plus Child(ren)	316	312	314										314	294
Employee plus Family	188	175	173										179	169
Total Dental Subscribers	2,054	2,052	2,042										2,049	1,974
Total Dental Members	3,434	3,388	3,369										3,397	3,242
<b>Claims</b>														
Dental Paid Claims	\$65,929	\$90,541	\$78,439										\$234,909	\$857,376
Net Paid Claims PEPM	\$32.10	\$44.12	\$38.41										\$38.21	\$36.19
Net Paid Claims PMPM	\$19.20	\$26.72	\$23.28										\$23.05	\$22.04
<b>Administrative</b>														
Billed ASO Fees	\$5,073	\$5,068	\$5,044										\$15,186	\$53,730
Total Dental Plan Cost	\$71,002	\$95,609	\$83,483										\$250,095	\$911,106
Total Dental Plan Cost PEPM	\$34.57	\$46.59	\$40.88										\$40.68	\$38.46
Contribution to Claims Expense Ratio	69%	94%	83%										82%	79%

# Claim Performance

## Claim Performance ( Paid Calendar)

Dental Plan - Aetna														
2024	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sep'24	Oct'24	Nov'24	Dec'24	Current Year 2024	Prior Year 2023
Enrollment														
Employee Only	1,268	1,273	1,267	1,272	1,267	1,289	1,299	1,288	1,283	1,289	1,282	1,284	1,280	1,246
Employee plus Spouse	209	211	213	212	211	212	213	213	211	211	214	215	212	193
Employee plus Child(ren)	297	295	290	289	291	289	286	288	285	284	288	290	289	290
Employee plus Family	168	168	167	166	163	164	166	165	166	167	166	166	166	156
Total Dental Subscribers	1,942	1,947	1,937	1,939	1,932	1,954	1,964	1,954	1,945	1,951	1,950	1,955	1,948	1,885
Total Dental Members	3,200	3,205	3,189	3,184	3,173	3,193	3,200	3,194	3,184	3,192	3,193	3,199	3,192	3,084
Claims														
Dental Paid Claims	\$74,362	\$66,856	\$73,588	\$84,838	\$71,235	\$76,566	\$70,306	\$82,775	\$55,995	\$67,013	\$58,831	\$54,908	\$837,273	\$824,552
Net Paid Claims PEPM	\$38.29	\$34.34	\$37.99	\$43.75	\$36.87	\$39.18	\$35.80	\$42.36	\$28.79	\$34.35	\$30.17	\$28.09	\$35.83	\$36.45
Net Paid Claims PMPM	\$23.24	\$20.86	\$23.08	\$26.65	\$22.45	\$23.98	\$21.97	\$25.92	\$17.59	\$20.99	\$18.42	\$17.16	\$21.86	\$22.28
Administrative Costs														
Billed ASO Fees	\$4,797	\$4,809	\$4,784	\$4,789	\$4,772	\$4,826	\$4,851	\$4,826	\$4,804	\$4,819	\$4,817	\$4,829	\$57,724	\$55,869
Total Dental Plan Cost	\$79,159	\$71,665	\$78,372	\$89,627	\$76,007	\$81,392	\$75,157	\$87,601	\$60,799	\$71,832	\$63,648	\$59,737	\$894,997	\$880,421
Total Dental Plan Cost PEPM	\$40.76	\$36.81	\$40.46	\$46.22	\$39.34	\$41.65	\$38.27	\$44.83	\$31.26	\$36.82	\$32.64	\$30.56	\$38.30	\$38.92
% of Difference Current to Prior													1.6%	
Contribution to Expense Ratio	83%	75%	82%	94%	80%	85%	78%	92%	64%	75%	67%	62%	78%	80%

\*Members contains Subscribers & Dependents

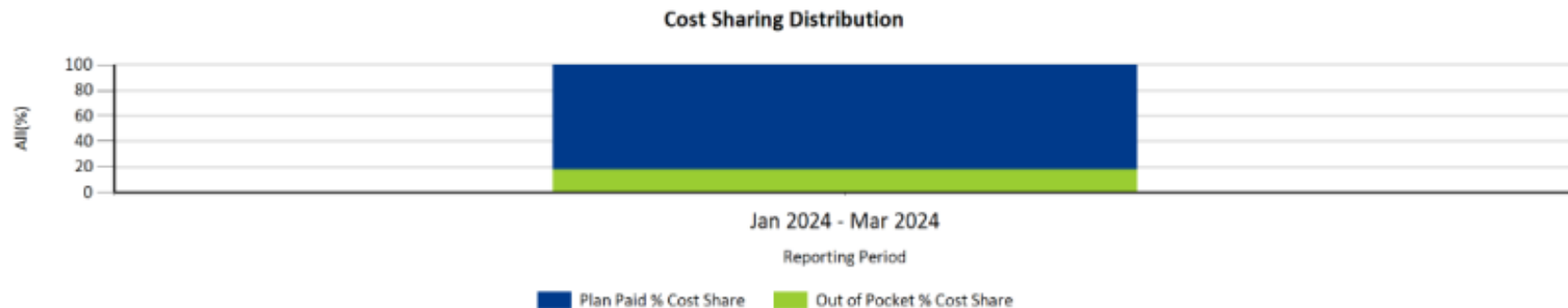


# Pharmacy Performance – 2025 YTD

**Report Description:** This report provides an overview of the prescription expenses for the current month. Prescription expenses and percent changes between the current and prior reporting periods are provided as well.

Key Indicators Summary				
Key Indicators Summary	Mar 2025	Jan 2024 - Mar 2024	Jan 2025 - Mar 2025	% Change
Unique Pharmacy Members	4,293		4,348	0.0%
Claimants	1,406		2,214	0.0%
Prescriptions	4,919		14,746	0.0%
Prescriptions PMPM	1.15		1.14	0.0%
Paid	\$676,751		\$1,547,526	0.0%
Paid PMPM	\$157.64		\$120.03	0.0%
Allowed	\$764,719		\$1,888,811	0.0%
Allowed PMPM	\$178.13		\$146.50	0.0%
Avg. Ingredient Cost/Prescription	\$155.33		\$127.96	0.0%
Generic Dispensing Rate	84.9%		86.8%	0.0%
Generic Substitution Rate	98.2%		98.6%	0.0%
Out of Pocket Percent of Allowed	11.6%		18.2%	0.0%
Retail as a Percent of Prescriptions	98.2%		98.5%	0.0%
Mail Order as a Percent of Prescriptions	1.8%		1.5%	0.0%
Specialty Percent of Total Prescriptions	2.0%		1.8%	0.0%
Specialty Percent of Total Paid	41.3%		38.9%	0.0%
Specialty Average Ingredient Cost/Prescription	\$3,174.54		\$2,572.68	0.0%

Cost Sharing Distribution								
Cost Sharing Distribution	Mar 2025		Jan 2024 - Mar 2024		Jan 2025 - Mar 2025		% Change	
	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
Member Out of Pocket	11.8%	3.3%			18.2%	14.8%		
Plan Paid	88.2%	96.7%			81.8%	85.2%		



# Pharmacy Performance – 2025 YTD

**Report Description:** The top 10 therapeutic and prescription drug classes and drugs for the current period are displayed below ranked by ingredient cost.

Current/ Prior Rank	Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)	Avg. Ingredient Cost/ Prescription (Prior)	% Generic	Rank by Volume
1	Incretin Mimetic Agents	384	204	\$374,967	\$976.48	\$0		9
2	Sodium-Glucose Co-Transporter 2 (SGLT2) Inhibitors	212	84	\$118,252	\$557.79	\$0		21
3	Calcitonin Gene-Related Peptide (CGRP) Receptor Antag	36	22	\$52,956	\$1,471.00	\$0		79
4	Sympathomimetics	341	209	\$46,458	\$136.24	\$0	71.9%	10
5	Antiviral Combinations	28	36	\$40,090	\$1,431.80	\$0		91
6	Insulin	114	35	\$30,037	\$263.48	\$0		33
7	Direct Factor Xa Inhibitors	50	21	\$27,468	\$549.37	\$0		60
8	Combination Contraceptives - Oral	330	115	\$26,185	\$79.35	\$0	61.2%	12
9	Antidiabetic Combinations	51	23	\$21,418	\$419.96	\$0	13.7%	58
10	Quinolinone Derivatives	36	16	\$15,655	\$434.87	\$0	69.4%	80
	All Other	12,900	2,123	\$454,179	\$35.21	\$0	93.8%	
	<b>Summary</b>	<b>14,482</b>	<b>2,191</b>	<b>\$1,207,665</b>	<b>\$83.39</b>	<b>\$0</b>	<b>86.9%</b>	

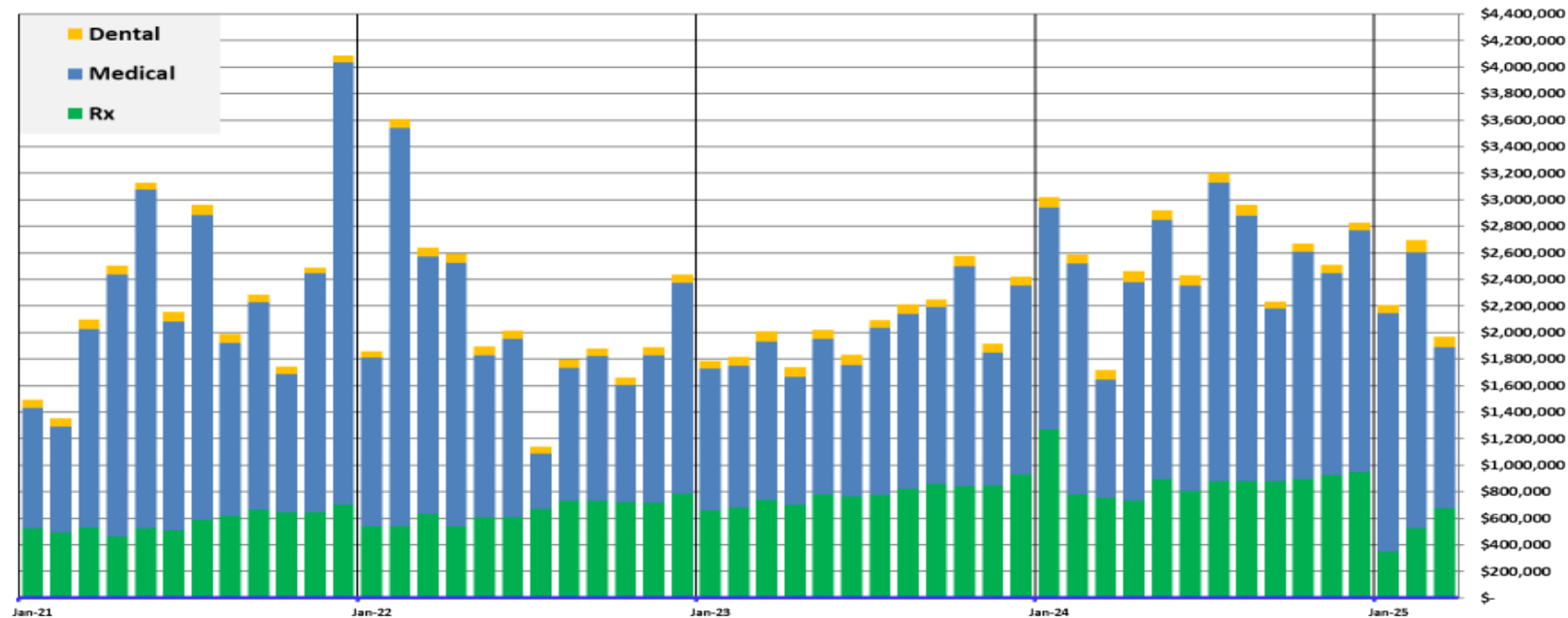
Current/ Prior Rank	Brand Name	Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)	Avg. Ingredient Cost/ Prescription (Prior)	Generic Indicator	Rank by Volume
1	MOUNJARO INJ 5MG/0.5	Incretin Mimetic Agents	61	35	\$62,357	\$1,022.24		NO	23
2	MOUNJARO INJ 7.5/0.5	Incretin Mimetic Agents	50	29	\$50,990	\$1,019.80		NO	35
3	OZEMPIC INJ 8MG/3ML	Incretin Mimetic Agents	52	28	\$48,734	\$937.19		NO	33
4	OZEMPIC INJ 4MG/3ML	Incretin Mimetic Agents	45	25	\$41,938	\$931.94		NO	44
5	JARDIANCE TAB 25MG	Sodium-Glucose Co-Transporter 2 (SGLT2	72	27	\$40,895	\$567.99		NO	15
6	PAXLOVID TAB 300-100	Antiviral Combinations	28	35	\$40,090	\$1,431.80		NO	87
7	NURTEC TAB 75MG ODT	Calcitonin Gene-Related Peptide (CGRP) R	17	15	\$34,847	\$2,049.82		NO	183
8	FARXIGA TAB 10MG	Sodium-Glucose Co-Transporter 2 (SGLT2	61	25	\$33,369	\$547.03		NO	24
9	OZEMPIC INJ 2MG/3ML	Incretin Mimetic Agents	35	29	\$31,891	\$911.17		NO	64
10	MOUNJARO INJ 10MG/0.5	Incretin Mimetic Agents	27	16	\$27,346	\$1,012.82		NO	90
	All Other		14,034	2,183	\$795,209	\$56.66	\$0		
	<b>Summary</b>		<b>14,482</b>	<b>2,191</b>	<b>\$1,207,665</b>	<b>\$83.39</b>	<b>\$0</b>		

# Appendix

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# Monthly Gross Claims Experience & Average PMPM Cost

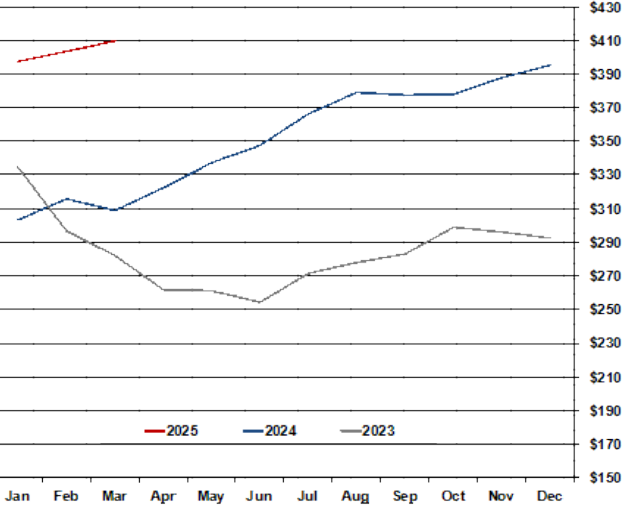
COUNTY OF EL PASO - Monthly Gross Claims Cost



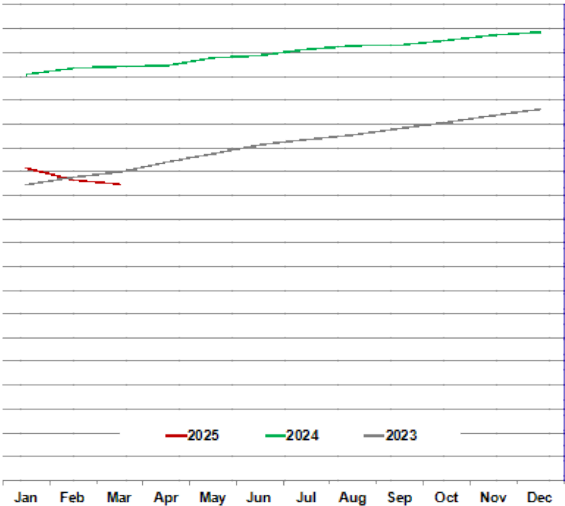
Graph does not reflect stop loss reimbursement/adjustments.

Tables referenced using Paid Calendar Period. PMPM – Per Member Per Month 12 month moving average

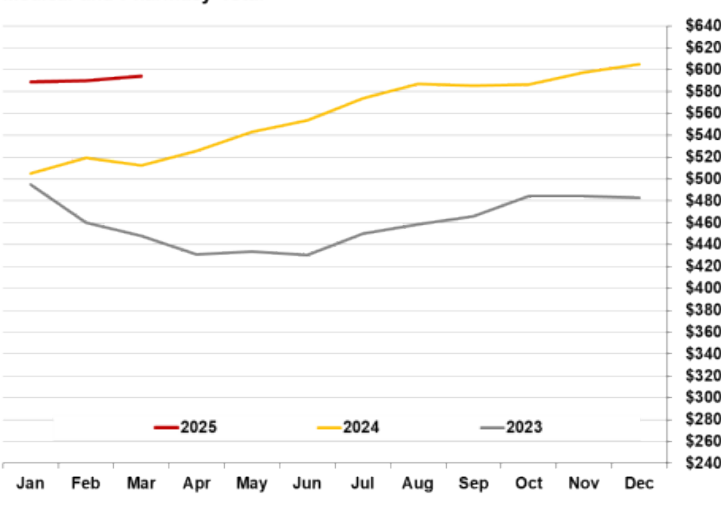
MEDICAL PMPM



PHARMACY PMPM



Medical and Pharmacy Total



# Thank you

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