

**JEA**  
**Group Health Plan Forecast** Updated with data through July 2020  
**1. Historical Enrollment and Claims**

| Month    | Enrollment  |         |          |        | Total  | Members      | Paid Claims |              |             |              | Stop Loss  | Total      | PEPM       |            |       |  | Total |
|----------|-------------|---------|----------|--------|--------|--------------|-------------|--------------|-------------|--------------|------------|------------|------------|------------|-------|--|-------|
|          | High Option | HRA/HMO | HSA/HDHP | Total  |        |              | HRA/HMO     | HSA/HDHP     | Total       | High Option  |            |            | HRA        | HSA/HDHP   | Total |  |       |
| Jan-17   | 1,275       | 403     | 915      | 2,593  | 5,145  | \$1,568,925  | \$408,785   | \$123,683    | \$0         | \$2,101,393  | \$1,230.53 | \$1,014.35 | \$135.17   | \$810.41   |       |  |       |
| Feb-17   | 1,270       | 398     | 918      | 2,588  | 5,132  | \$2,136,028  | \$369,165   | \$367,699    | \$0         | \$2,872,892  | \$1,681.91 | \$922.91   | \$400.54   | \$1,110.08 |       |  |       |
| Mar-17   | 1,270       | 398     | 920      | 2,588  | 5,143  | \$1,711,673  | \$325,133   | \$547,857    | \$194,459   | \$2,390,204  | \$1,347.77 | \$816.92   | \$595.50   | \$923.57   |       |  |       |
| Apr-17   | 1,264       | 394     | 914      | 2,572  | 5,122  | \$1,521,937  | \$294,045   | \$459,289    | \$0         | \$2,275,270  | \$1,204.06 | \$746.31   | \$502.50   | \$884.63   |       |  |       |
| May-17   | 1,264       | 392     | 918      | 2,576  | 5,131  | \$1,808,508  | \$367,228   | \$496,258    | \$0         | \$2,677,994  | \$1,430.78 | \$936.80   | \$539.41   | \$1,037.26 |       |  |       |
| Jun-17   | 1,259       | 392     | 918      | 2,569  | 5,102  | \$1,503,864  | \$315,521   | \$739,431    | \$221,716   | \$2,331,100  | \$1,194.49 | \$804.90   | \$805.48   | \$909.73   |       |  |       |
| Jul-17   | 1,255       | 390     | 919      | 2,564  | 5,095  | \$1,384,992  | \$364,249   | \$653,862    | \$0         | \$2,403,104  | \$1,103.58 | \$933.97   | \$711.49   | \$937.25   |       |  |       |
| Aug-17   | 1,256       | 389     | 921      | 2,566  | 5,102  | \$1,708,673  | \$373,474   | \$644,840    | \$0         | \$2,726,988  | \$1,360.41 | \$960.09   | \$700.15   | \$1,062.74 |       |  |       |
| Sep-17   | 1,253       | 393     | 917      | 2,563  | 5,100  | \$1,663,685  | \$336,776   | \$588,623    | \$106,982   | \$2,482,103  | \$1,327.76 | \$856.94   | \$641.90   | \$968.44   |       |  |       |
| Oct-17   | 1,249       | 391     | 928      | 2,568  | 5,112  | \$1,487,707  | \$299,797   | \$695,770    | \$0         | \$2,483,274  | \$1,191.12 | \$766.74   | \$749.75   | \$967.01   |       |  |       |
| Nov-17   | 1,248       | 388     | 932      | 2,568  | 5,127  | \$1,416,095  | \$387,033   | \$747,295    | \$0         | \$2,950,424  | \$1,134.69 | \$997.51   | \$801.82   | \$993.16   |       |  |       |
| Dec-17   | 1,241       | 388     | 931      | 2,560  | 5,118  | \$1,620,459  | \$294,499   | \$631,302    | \$150,749   | \$2,395,538  | \$1,305.77 | \$979.02   | \$678.12   | \$935.76   |       |  |       |
| Jan-18   | 1,098       | 288     | 1,061    | 2,447  | 4,846  | \$1,983,378  | \$330,661   | \$493,845    | \$0         | \$2,807,884  | \$1,806.36 | \$1,148.13 | \$465.45   | \$1,147.48 |       |  |       |
| Feb-18   | 1,094       | 285     | 1,059    | 2,438  | 4,835  | \$1,823,725  | \$291,303   | \$426,715    | \$56,453    | \$2,485,291  | \$1,667.03 | \$1,022.12 | \$402.94   | \$1,019.40 |       |  |       |
| Mar-18   | 1,089       | 286     | 1,054    | 2,429  | 4,813  | \$1,524,653  | \$546,564   | \$608,774    | \$81,966    | \$2,598,025  | \$1,400.05 | \$1,911.06 | \$577.58   | \$1,069.59 |       |  |       |
| Apr-18   | 1,083       | 283     | 1,065    | 2,431  | 4,833  | \$1,395,869  | \$206,180   | \$653,780    | \$0         | \$2,255,829  | \$1,288.89 | \$728.55   | \$613.88   | \$927.94   |       |  |       |
| May-18   | 1,075       | 281     | 1,065    | 2,421  | 4,814  | \$1,518,360  | \$296,197   | \$727,114    | \$17,166    | \$2,524,504  | \$1,412.43 | \$1,054.08 | \$682.74   | \$1,042.75 |       |  |       |
| Jun-18   | 1,070       | 281     | 1,073    | 2,424  | 4,816  | \$1,262,166  | \$225,696   | \$764,879    | \$3,854     | \$2,248,787  | \$1,179.59 | \$802.83   | \$712.84   | \$927.72   |       |  |       |
| Jul-18   | 1,064       | 280     | 1,077    | 2,421  | 4,828  | \$1,691,032  | \$189,897   | \$918,567    | \$70,315    | \$2,629,181  | \$1,589.32 | \$678.20   | \$760.04   | \$1,085.99 |       |  |       |
| Aug-18   | 1,060       | 277     | 1,079    | 2,416  | 4,833  | \$1,579,861  | \$127,025   | \$1,037,041  | \$0         | \$2,743,928  | \$1,490.44 | \$458.57   | \$661.11   | \$1,135.73 |       |  |       |
| Sep-18   | 1,044       | 279     | 1,079    | 2,402  | 4,795  | \$1,474,891  | \$243,389   | \$978,168    | \$15,741    | \$2,680,707  | \$1,412.73 | \$872.36   | \$906.55   | \$1,116.03 |       |  |       |
| Oct-18   | 1,042       | 277     | 1,080    | 2,399  | 4,801  | \$1,354,839  | \$348,781   | \$1,238,635  | \$0         | \$2,942,255  | \$1,300.23 | \$1,259.14 | \$1,146.88 | \$1,226.45 |       |  |       |
| Nov-18   | 1,036       | 280     | 1,084    | 2,400  | 4,805  | \$1,315,955  | \$312,525   | \$1,068,767  | \$0         | \$2,697,247  | \$1,270.23 | \$1,116.16 | \$985.95   | \$1,223.85 |       |  |       |
| Dec-18   | 1,042       | 279     | 1,089    | 2,410  | 4,815  | \$1,220,404  | \$256,431   | \$997,523    | \$234,530   | \$2,239,892  | \$1,171.21 | \$919.11   | \$916.00   | \$929.39   |       |  |       |
| Jan-19   | 969         | 197     | 1,218    | 2,384  | 4,789  | \$1,019,484  | \$123,702   | \$897,472    | \$0         | \$2,040,657  | \$1,052.10 | \$627.93   | \$736.84   | \$855.98   |       |  |       |
| Feb-19   | 965         | 196     | 1,221    | 2,382  | 4,800  | \$1,032,481  | \$166,998   | \$719,266    | \$0         | \$1,918,744  | \$1,089.93 | \$652.03   | \$589.08   | \$805.52   |       |  |       |
| Mar-19   | 961         | 195     | 1,227    | 2,383  | 4,800  | \$1,040,167  | \$107,693   | \$814,577    | \$0         | \$1,962,437  | \$1,082.38 | \$552.27   | \$663.88   | \$823.52   |       |  |       |
| Apr-19   | 959         | 192     | 1,227    | 2,378  | 4,790  | \$1,667,640  | \$135,099   | \$1,123,874  | \$231,086   | \$2,695,527  | \$1,738.94 | \$703.64   | \$915.95   | \$1,133.53 |       |  |       |
| May-19   | 959         | 189     | 1,228    | 2,376  | 4,785  | \$1,389,145  | \$221,048   | \$1,041,675  | \$16,391    | \$2,635,477  | \$1,448.53 | \$1,169.56 | \$848.27   | \$1,109.21 |       |  |       |
| Jun-19   | 960         | 192     | 1,222    | 2,374  | 4,774  | \$1,230,803  | \$158,393   | \$1,513,745  | \$263,487   | \$2,639,454  | \$1,282.09 | \$824.96   | \$1,238.74 | \$1,111.82 |       |  |       |
| Jul-19   | 952         | 189     | 1,224    | 2,365  | 4,768  | \$1,793,485  | \$441,617   | \$1,145,995  | \$472,348   | \$2,908,749  | \$1,883.91 | \$2,336.60 | \$936.27   | \$1,229.92 |       |  |       |
| Aug-19   | 946         | 191     | 1,230    | 2,367  | 4,782  | \$1,095,587  | \$168,677   | \$1,382,851  | \$293,881   | \$2,353,235  | \$1,158.13 | \$883.13   | \$1,124.27 | \$894.18   |       |  |       |
| Sep-19   | 939         | 191     | 1,232    | 2,362  | 4,778  | \$1,046,287  | \$126,937   | \$1,140,079  | \$114,106   | \$2,199,197  | \$1,114.26 | \$664.59   | \$925.39   | \$931.07   |       |  |       |
| Oct-19   | 934         | 193     | 1,231    | 2,358  | 4,775  | \$1,199,085  | \$394,370   | \$1,310,524  | \$88,615    | \$2,815,363  | \$1,283.82 | \$2,043.37 | \$1,064.60 | \$1,193.96 |       |  |       |
| Nov-19   | 925         | 194     | 1,230    | 2,349  | 4,767  | \$1,230,641  | \$243,767   | \$1,101,181  | \$123,320   | \$2,452,268  | \$1,330.42 | \$1,256.53 | \$895.27   | \$1,043.96 |       |  |       |
| Dec-19   | 924         | 193     | 1,230    | 2,347  | 4,765  | \$1,489,469  | \$262,134   | \$1,263,946  | \$154,842   | \$2,860,727  | \$1,612.00 | \$1,358.21 | \$1,021.60 | \$1,218.89 |       |  |       |
| Jan-20   | 914         | 162     | 1,259    | 2,335  | 4,692  | \$1,154,868  | \$190,540   | \$970,857    | \$0         | \$2,216,264  | \$1,263.53 | \$1,176.17 | \$691.71   | \$845.15   |       |  |       |
| Feb-20   | 907         | 161     | 1,252    | 2,320  | 4,670  | \$983,560    | \$114,191   | \$809,647    | \$0         | \$2,007,397  | \$1,084.41 | \$709.26   | \$726.55   | \$969.26   |       |  |       |
| Mar-20   | 901         | 161     | 1,251    | 2,313  | 4,655  | \$1,065,222  | \$138,359   | \$893,024    | \$69,654    | \$2,026,950  | \$1,182.27 | \$859.37   | \$713.85   | \$876.33   |       |  |       |
| Apr-20   | 899         | 162     | 1,248    | 2,309  | 4,638  | \$1,222,137  | \$75,181    | \$927,169    | \$48,764    | \$2,175,723  | \$1,359.44 | \$464.08   | \$742.92   | \$942.28   |       |  |       |
| May-20   | 895         | 163     | 1,249    | 2,307  | 4,639  | \$1,035,147  | \$108,533   | \$890,088    | \$0         | \$2,033,767  | \$1,156.59 | \$665.84   | \$712.64   | \$881.56   |       |  |       |
| Jun-20   | 891         | 163     | 1,246    | 2,300  | 4,639  | \$1,390,734  | \$112,747   | \$1,316,865  | \$253,968   | \$2,566,378  | \$1,560.87 | \$691.70   | \$1,056.87 | \$1,115.82 |       |  |       |
| Jul-20   | 886         | 162     | 1,238    | 2,286  | 4,607  | \$1,080,353  | \$104,811   | \$1,477,757  | \$147,778   | \$2,515,143  | \$1,219.36 | \$646.98   | \$1,193.66 | \$1,100.24 |       |  |       |
| 2017     | 15,104      | 4,718   | 11,053   | 30,875 | 61,429 | \$19,532,546 | \$4,135,705 | \$6,695,938  | \$673,906   | \$29,690,283 | \$876.58   | \$605.80   | \$605.80   | \$961.63   |       |  |       |
| 2018     | 12,797      | 3,376   | 12,865   | 29,038 | 57,834 | \$18,145,133 | \$3,374,548 | \$9,813,809  | \$480,026   | \$30,853,464 | \$1,417.92 | \$999.57   | \$762.83   | \$1,062.52 |       |  |       |
| 2019     | 11,393      | 2,312   | 14,720   | 28,425 | 57,373 | \$15,234,293 | \$2,550,433 | \$7,455,185  | \$1,758,075 | \$29,481,836 | \$1,337.16 | \$1,103.13 | \$914.08   | \$1,037.18 |       |  |       |
| 2020 YTD | 6,293       | 1,134   | 8,743    | 16,170 | 32,540 | \$7,932,020  | \$844,361   | \$7,285,407  | \$520,164   | \$15,541,623 | \$1,260.45 | \$744.59   | \$833.28   | \$961.14   |       |  |       |
| Last 12  | 10,961      | 2,096   | 14,896   | 27,953 | 56,407 | \$13,993,108 | \$2,040,246 | \$13,483,988 | \$1,294,928 | \$28,222,414 | \$1,276.63 | \$973.40   | \$905.21   | \$1,009.64 |       |  |       |

This analysis is for informational purposes only and is not a guarantee of future expenses. Claims costs, management services, etc. design health care professionals, etc. This analysis does not account for or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information on future rates in this report.