



August 5, 2021

Ms. Carol Dolin  
President  
Wellness Insurance Network  
c/o Assurance  
111 North Canal Street  
Suite 550  
Chicago, IL 60606

***via email***

Subject: Wellness Insurance Network Claim Liability

Dear Ms. Dolin:

Wakely Consulting Group was retained to estimate the outstanding claims liability as of June 30, 2021 for the Wellness Insurance Network's (WIN's) self-funded health plan. This document contains the results, data, assumptions, and methods used in our analysis, and satisfies the ASOP 41 reporting requirements. The figures were developed for WIN's use in their financial statements and may not be appropriate for any other purpose. The impact of events subsequent to June 30, 2021 is beyond the scope of this opinion.

#### **DISCLOSURES AND LIMITATIONS**

The information has been prepared for the sole use of the management of the Wellness Insurance Network and cannot be distributed to or relied on by any third party without the prior written permission of Wakely. This information is confidential and proprietary. The distribution of this report is limited to WIN, the Assurance Agency, and WIN's auditors as required. We do not intend this information to benefit any third party nor create a reliance by any third party on Wakely even when distribution is allowed. Distribution to such parties should be made in its entirety. Distribution should only be made with Wakely's consent.

The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. This is especially important given the volatility of healthcare related to the recent impacts of COVID-19. The reserve estimate has been developed in accordance with accepted actuarial standards and are fairly stated in accordance with sound actuarial principles. These estimates are based on actuarial assumptions as to future contingencies that we deem to be reasonable and appropriate under the circumstances. Actual experience is certain to differ from the estimates due to statistical fluctuations and to the extent that the assumptions are not realized. Actuarial methods, considerations and analyses used in forming our opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board. These standards form the basis of this statement of opinion. It should be emphasized that actuarial liabilities and projections referred to in this opinion are estimates. The exact liabilities will only be determinable after a sufficient passage of time permits the filing and payment of outstanding claims.

## **CONFLICT OF INTEREST**

Wakely provides actuarial services to a variety of clients throughout the health industry. Our clients include commercial, Medicare, and Medicaid health plans, the federal government and state governments, medical providers, and other entities that operate in the domestic and international health insurance markets. Wakely has implemented various internal practices to reduce or eliminate conflict of interest risk in serving our various clients. Except as noted here, the responsible actuary is financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent to the Wellness Insurance Network and their representatives Assurance Agency.

## **DATA USED IN THE REPORT**

The following data was received from the Assurance Agency:

- Benefit descriptions for Dental, Medical Plan A, and Medical Plan B
- 2021 Stop Loss contract
- Detail data for four claimants crossing the stop loss threshold of \$125,000
- Monthly enrollment details for Medical (and Rx)
- Monthly enrollment details for Dental
- Lag report representing medical claims incurred through June 2021 and paid July 2018 – June 2021
- Lag report representing prescription drug claims incurred through June 2021 and paid July 2018 – June 2021
- Lag report representing dental claims incurred through June 2021 and paid July 2018 – June 2021
- Unaudited financial report for the period ending June 30, 2021

We reviewed the data for reasonableness but did not perform an audit of the data. We are not certifying to the accuracy of these data. All our results are dependent on these data. Our results may change should the data be determined to be incorrect or inaccurate. The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. This is consistent with Actuarial Standard of Practice No. 23 (ASOP No. 23), as published by the Actuarial Standards Board of the American Academy of Actuaries. The detailed claim lag triangles we received are displayed in Appendix A.

## **SUMMARY OF RESULTS**

Our estimate of the outstanding claim liability for the WIN's self-funded health plan as of June 30, 2021 is \$266,467. This estimate includes a provision for adverse deviation of 20%. A provision for adverse deviation (PAD), or margin, is suggested by actuarial standards.

Other adjustments suggested by actuarial standards is the cost of paying the 'runout' claims - called a 'loss adjustment expense' (LAE) may be included. For HMOs or insurance companies, an estimate of these expenses is required by statutes. In Exhibit A, we have estimated the LAE to be 3% of outstanding claim costs. The arrangement with the administrator may either include the cost implicitly in what is paid monthly or may have a provision stating what would be charged for paying such claims. If the details of the contract are known, we are glad to represent the LAE based on the contract in future reporting.

## **METHODOLOGY**

The accompanying Exhibits show the results of our calculations. For medical, prescription drugs, and dental we used a completion factor method to determine the outstanding claim liability, also called a 'development method'. In certain instances, where the development method produced volatile results, a blend of the results from the development method and a projection method was used. This method is consistent with ASOP No. 5, "Incurred Health and Disability Claims" as published by the Actuarial Standards Board of the American Academy of Actuaries.

We ignored the effect of the time value of money as immaterial, given the relatively short claim lag durations and the current environment of low interest rates.

## **EXHIBIT A**

Exhibit A displays the calculated claim liability for June 30, 2021 and monthly per member costs. This exhibit displays the various components of the total liability. The exhibit and calculations are adjusted for recoveries from the stop-loss contract. We received information on stop loss claims and applied the recovery amounts based on the incurred month.

## **EXHIBIT B**

Exhibit B shows the details of the calculations of the incurred claims for each month and the associated monthly member costs. Claims paid through June 30, 2021 are divided by a completion factor appropriate for the month. The completion factors are calculated as described in the METHODOLOGY section of this report.

## **REVIEW OF PRIOR CALCULATIONS**

Actuarial standards, as well as good practice, call for a review of prior calculations as more information becomes available. Had data through June 30, 2021 been available, we estimate the June 30, 2020 the claim liability estimate would have been approximately \$253,116 or 15.6% higher than the original estimate. We assumed that approximately \$149,000 in reinsurance reimbursements in 2020-21 were for claims incurred in the 2019-20 plan year and have netted those from the claims paid through June 2021 in the development of the restatement. We noted some higher than expected payments after June 30, 2020 however because of WIN's size, a small change in payment patterns may have a large impact.

## **PLAN SURPLUS**

As in prior years, we are commenting on an industry standard or 'proper' amount of surplus for a plan. There are several benchmarks or calculations for this amount, including the Risk-Based Capital formulas from the National Association of Insurance Commissioners.

For a plan the size of WIN's most of these calculations would point toward a surplus amount of about 15-20% of expected annual claims, or a slightly lower percentage of annual premiums.

Our calculations show estimated incurred claims net stop loss reimbursements of about \$4.5 million for all benefits for the year ending June 30, 2021. The resulting surplus amount would be about \$901,000

representing about 20% of expected claims.

Using the asset figure indicated in the unaudited financial statement that Wakely received, a surplus amount of about \$3.3 million was indicated, as follows:

WELLNESS INSURANCE NETWORK JUNE 30, 2021 SURPLUS ESTIMATE	
Assets	\$4,176,000
Accounts Payable (described earlier)	\$394,000
Claim Liability Estimate	\$266,000
Plan Surplus	\$3,516,000

The comments and table immediately above should be taken as general information and should not be considered financial, accounting, or auditing advice. While the plan surplus seems more than adequate based on the unaudited financial statement, WIN should be cautious if considering lowering contribution rates to a loss position, as this practice may make it difficult to restore profitability after the surplus is drawn down to less safe levels.

## **COMMENTS**

Claim liabilities are estimates of claims which have been incurred but not yet paid. They are calculated by using trends and relationships observed in the past and applying them to the future. Wide fluctuations can occur in the difference between the "estimates" and "actual" claim liability, even if the methodology for calculating the liability is actuarially sound. Some of those reasons include:

- 1) The average period between the time a claim is incurred and the date it is paid in the future may not be the same as in the past.
- 2) Large claims may not be present in the same magnitude (higher or lower) for the future relative to the past.
- 3) A new plan has little experience on which to base claim liability estimates, so the calculations may be more volatile. Similarly, a change in administrators can cause problems with little experience on which to base claim liability estimates.

Variances from estimated amounts are not uncommon. However, just because there are potential wide swings, this does not mean the calculation of these liabilities should be taken casually. They are important for determining financial solvency and for setting rate levels. The statement about wide fluctuations is being made to alert the reader the calculation is not a perfect science.

At the time of this report we are aware of the COVID-19 crisis but have not determined the impact to claim costs for the June 2021 incurred claims or liability estimate. The impacts of COVID-19 are very difficult to anticipate and estimate given many factors, including but not limited to: limitations in available data, rapid changes in government reactions and regulations, an uncertain economic environment, and significant variations in the impact of the virus from one location to another.

## **ACTUARIAL STANDARDS OF PRACTICE**

This section includes comments relative to the following applicable Actuarial Standards of Practice (ASOPs):

- ASOP No. 5 *Incurred Health and Disability Claims*.
- ASOP No. 23, *Data Quality*
- ASOP No. 25 *Credibility Procedures*
- ASOP No. 41, Actuarial Communications.
- ASOP No. 56, Modeling

### *ASOP 5: Incurred Health and Disability Claims*

We followed this ASOP without deviation as it refers to health benefits. We did not consider disability claims.

### *ASOP 23: Data Quality*

We followed this ASOP with no deviation. We relied on the claim or other data received from the Assurance Agency. We reviewed the data for reasonability and completeness, but did not audit the data. We believe the data to be appropriate and usable for the purpose.

### *ASOP 25: Credibility Procedures*

With approximately 700 members, the Plan is considered partially credible based on a 24,000-member month model. Because of the long history of claim data available, liability relies mainly on WIN's own experience. Our method is consistent with this ASOP.

### *ASOP 41: Actuarial Communications*

This report is consistent with the guidance in ASOP 41.

### *ASOP 56: Modeling*

The model used for IBNR analysis is consistent with the guidance in ASOP 56.

Please let us know if you need additional information concerning the outstanding claim liability calculation or have questions or comments on the information contained in this report. We appreciate your choosing Wakely Consulting Group.

Sincerely,



Alison L. Pool, A.S.A., M.A.A.A.  
Senior Consulting Actuary  
727.507.9858, ext. 7469

cc: Scott Remmenga, Assurance Agency

WIN CL Final Report 6-30-20.docx



## Claim Liability Report for Wellness Insurance Network

Exhibit A , p1

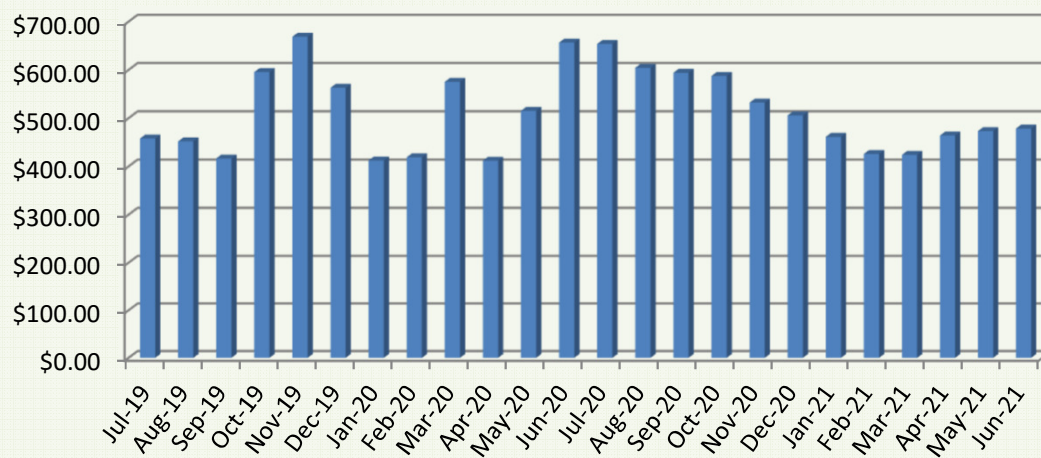
Unpaid Claim Liabilities as of : June 30, 2021  
Based on Claims Paid Through: June 30, 2021

	Medical and Rx	Dental	Total
Claims Incurred Through 6/30/2021 Paid After	\$ -	\$ -	\$ -
Medial Claims yet to be Paid After 6/30/2021	\$ 151,804	\$ 6,772	\$ 158,576
Rx Claims yet to be Paid After 6/30/2021	\$ 63,479	NA	\$ 63,479
Liability as of 6/30/2021	\$ 215,283	\$ 6,772	\$ 222,056
Suggested Provision for Adverse Deviation (PAD) = 20.0%	\$ 43,057	\$ 1,354	\$ 44,411
Subtotal	\$ 258,340	\$ 8,127	\$ 266,467
Expenses of Claim Settlement (3.0%)	\$ 7,750	\$ 244	\$ 7,994
Grand Total	\$ 266,090	\$ 8,371	\$ 274,461

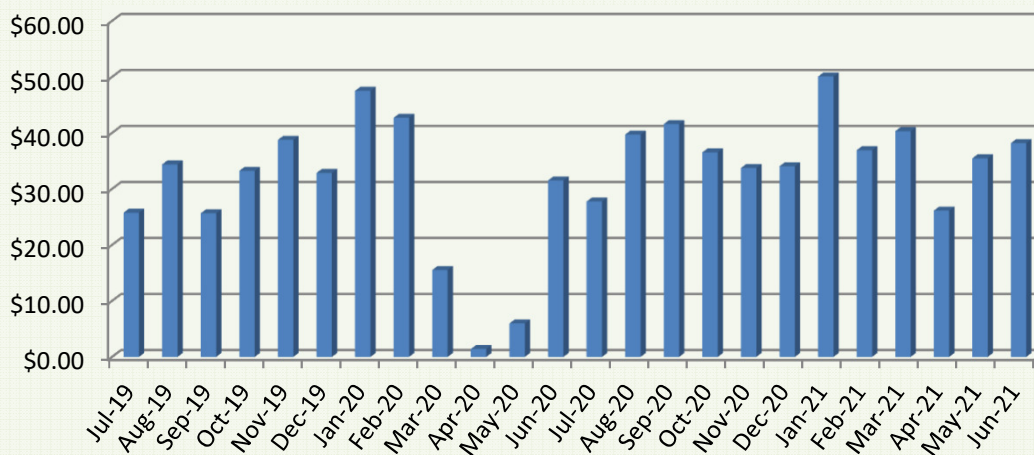
Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical + Rx Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-19	640	\$292,957	\$457.75	533	\$13,731	\$25.76
Aug-19	648	\$292,794	\$451.84	543	\$18,671	\$34.39
Sep-19	651	\$271,097	\$416.43	558	\$14,312	\$25.65
Oct-19	661	\$393,661	\$595.55	561	\$18,648	\$33.24
Nov-19	665	\$444,754	\$668.80	561	\$21,751	\$38.77
Dec-19	664	\$373,801	\$562.95	562	\$18,465	\$32.86
Jan-20	673	\$277,524	\$412.37	573	\$27,236	\$47.53
Feb-20	666	\$278,982	\$418.89	570	\$24,343	\$42.71
Mar-20	666	\$383,112	\$575.24	570	\$8,851	\$15.53
Apr-20	672	\$276,846	\$411.97	572	\$809	\$1.41
May-20	672	\$346,279	\$515.30	572	\$3,427	\$5.99
Jun-20	681	\$447,177	\$656.65	581	\$18,306	\$31.51
Jul-20	678	\$443,321	\$653.87	579	\$16,070	\$27.75
Aug-20	681	\$411,604	\$604.41	575	\$22,836	\$39.72
Sep-20	683	\$405,726	\$594.04	574	\$23,872	\$41.59
Oct-20	678	\$398,378	\$587.58	572	\$20,896	\$36.53
Nov-20	687	\$365,691	\$532.30	576	\$19,431	\$33.74
Dec-20	687	\$347,535	\$505.87	578	\$19,683	\$34.05
Jan-21	687	\$316,898	\$461.28	573	\$28,697	\$50.08
Feb-21	689	\$293,488	\$425.96	579	\$21,378	\$36.92
Mar-21	695	\$294,642	\$423.95	578	\$23,304	\$40.32
Apr-21	689	\$319,705	\$464.01	573	\$14,971	\$26.13
May-21	686	\$324,675	\$473.29	571	\$20,255	\$35.47
Jun-21	689	\$329,663	\$478.47	572	\$21,842	\$38.19
12 Month Average	686	\$354,277	\$516.63	575	\$21,103	\$36.70

## Wellness Insurance Network Monthly Claim Cost per Member

### Incurred Claim Cost Per Member Per Month - Medical & Rx



### Incurred Claim Cost Per Member Per Month - Dental





Wellness Insurance Network Estimated Ultimate Claims - Medical Valuation Date June 30, 2021						
Incurred Month	NET STOPLOSS Paid Through 06/30/2021	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-17	\$281,799	1.0000	1.0000	\$281,799	\$0	\$0
Aug-17	\$195,147	1.0000	1.0000	\$195,147	\$0	\$0
Sep-17	\$155,527	1.0000	1.0000	\$155,527	\$0	\$0
Oct-17	\$308,911	1.0000	1.0000	\$308,911	\$0	\$0
Nov-17	\$236,626	1.0000	1.0000	\$236,626	\$0	\$0
Dec-17	\$258,659	1.0000	1.0000	\$258,659	\$0	\$0
Jan-18	\$211,256	1.0000	1.0000	\$211,256	\$0	\$0
Feb-18	\$156,803	1.0000	1.0000	\$156,803	\$0	\$0
Mar-18	\$161,445	1.0000	1.0000	\$161,445	\$0	\$0
Apr-18	\$118,864	1.0000	1.0000	\$118,864	\$0	\$0
May-18	\$126,512	1.0000	1.0000	\$126,512	\$0	\$0
Jun-18	\$112,184	1.0000	1.0000	\$112,184	\$0	\$0
Jul-18	\$147,092	1.0000	1.0000	\$147,092	\$0	\$0
Aug-18	\$253,449	1.0000	1.0000	\$253,449	\$0	\$0
Sep-18	\$270,850	1.0000	1.0000	\$270,850	\$0	\$0
Oct-18	\$257,793	1.0000	1.0000	\$257,793	\$0	\$0
Nov-18	\$416,535	1.0000	1.0000	\$416,535	\$0	\$0
Dec-18	\$319,752	1.0000	1.0000	\$319,752	\$0	\$0
Jan-19	\$177,172	1.0000	1.0000	\$177,172	\$0	\$0
Feb-19	\$227,863	1.0000	1.0000	\$227,863	\$0	\$0
Mar-19	\$298,095	1.0000	1.0000	\$298,095	\$0	\$0
Apr-19	\$222,587	1.0000	1.0000	\$222,587	\$0	\$0
May-19	\$189,905	1.0000	1.0000	\$189,905	\$0	\$0
Jun-19	\$201,728	1.0000	1.0000	\$201,728	\$0	\$0
Jul-19	\$226,049	1.0000	1.0000	\$226,049	\$0	\$0
Aug-19	\$201,353	1.0000	1.0000	\$201,353	\$0	\$0
Sep-19	\$195,174	0.9999	0.9999	\$195,194	\$20	\$20
Oct-19	\$288,416	0.9999	0.9999	\$288,445	\$29	\$48
Nov-19	\$359,487	0.9999	0.9999	\$359,523	\$36	\$84
Dec-19	\$225,594	0.9999	0.9999	\$225,616	\$23	\$107
Jan-20	\$151,013	0.9999	0.9999	\$151,028	\$15	\$122
Feb-20	\$180,530	0.9999	0.9999	\$180,548	\$18	\$140
Mar-20	\$239,113	0.9999	0.9999	\$239,142	\$29	\$169
Apr-20	\$146,440	0.9999	0.9999	\$146,457	\$18	\$187
May-20	\$226,417	0.9998	0.9998	\$226,455	\$38	\$225
Jun-20	\$309,547	0.9998	0.9998	\$309,598	\$52	\$277
Jul-20	\$330,289	0.9997	0.9997	\$330,397	\$108	\$384
Aug-20	\$250,387	0.9996	0.9996	\$250,492	\$105	\$490
Sep-20	\$280,887	0.9996	0.9996	\$281,006	\$118	\$608
Oct-20	\$256,769	0.9996	0.9996	\$256,877	\$108	\$716
Nov-20	\$238,008	0.9984	0.9984	\$238,385	\$377	\$1,093
Dec-20	\$192,873	0.9949	0.9949	\$193,870	\$998	\$2,091
Jan-21	\$144,441	0.9934	0.9934	\$145,397	\$956	\$3,047
Feb-21	\$160,889	0.9926	0.9926	\$162,093	\$1,204	\$4,251
Mar-21	\$137,926	0.9885	0.9885	\$139,528	\$1,603	\$5,853
Apr-21	\$98,111	0.9774	0.7306	\$134,289	\$36,178	\$42,032
May-21	\$115,595	0.9213	0.6963	\$166,015	\$50,420	\$92,452
Jun-21	\$115,587	0.6321	0.6607	\$174,939	\$59,352	\$151,804



<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims - Prescription Drugs (Rx)</b> <b>Valuation Date June 30, 2021</b>						
Incurred Month	Paid Through 06/30/2021	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-17	\$88,499	1.000	1.000	\$88,499	\$0	\$0
Aug-17	\$96,788	1.000	1.000	\$96,788	\$0	\$0
Sep-17	\$82,697	1.000	1.000	\$82,697	\$0	\$0
Oct-17	\$100,644	1.000	1.000	\$100,644	\$0	\$0
Nov-17	\$113,636	1.000	1.000	\$113,636	\$0	\$0
Dec-17	\$108,255	1.000	1.000	\$108,255	\$0	\$0
Jan-18	\$102,747	1.000	1.000	\$102,747	\$0	\$0
Feb-18	\$105,320	1.000	1.000	\$105,320	\$0	\$0
Mar-18	\$103,801	1.000	1.000	\$103,801	\$0	\$0
Apr-18	\$100,061	1.000	1.000	\$100,061	\$0	\$0
May-18	\$109,270	1.000	1.000	\$109,270	\$0	\$0
Jun-18	\$121,846	1.000	1.000	\$121,846	\$0	\$0
Jul-18	\$118,094	1.000	1.000	\$118,094	\$0	\$0
Aug-18	\$133,500	1.000	1.000	\$133,500	\$0	\$0
Sep-18	\$117,887	1.000	1.000	\$117,887	\$0	\$0
Oct-18	\$95,447	1.000	1.000	\$95,447	\$0	\$0
Nov-18	\$114,025	1.000	1.000	\$114,025	\$0	\$0
Dec-18	\$107,859	1.000	1.000	\$107,859	\$0	\$0
Jan-19	\$92,251	1.000	1.000	\$92,251	\$0	\$0
Feb-19	\$85,263	1.000	1.000	\$85,263	\$0	\$0
Mar-19	\$106,044	1.000	1.000	\$106,044	\$0	\$0
Apr-19	\$78,358	1.000	1.000	\$78,358	\$0	\$0
May-19	\$89,762	1.000	1.000	\$89,762	\$0	\$0
Jun-19	\$94,048	1.000	1.000	\$94,048	\$0	\$0
Jul-19	\$66,909	1.000	1.000	\$66,909	\$0	\$0
Aug-19	\$91,441	1.000	1.000	\$91,441	\$0	\$0
Sep-19	\$75,903	1.000	1.000	\$75,903	\$0	\$0
Oct-19	\$105,216	1.000	1.000	\$105,216	\$0	\$0
Nov-19	\$85,232	1.000	1.000	\$85,232	\$0	\$0
Dec-19	\$148,185	1.000	1.000	\$148,185	\$0	\$0
Jan-20	\$126,496	1.000	1.000	\$126,496	\$0	\$0
Feb-20	\$98,435	1.000	1.000	\$98,435	\$0	\$0
Mar-20	\$143,970	1.000	1.000	\$143,970	\$0	\$0
Apr-20	\$130,388	1.000	1.000	\$130,388	\$0	\$0
May-20	\$119,824	1.000	1.000	\$119,824	\$0	\$0
Jun-20	\$137,578	1.000	1.000	\$137,578	\$0	\$0
Jul-20	\$112,924	1.000	1.000	\$112,924	\$0	\$0
Aug-20	\$161,112	1.000	1.000	\$161,112	\$0	\$0
Sep-20	\$124,721	1.000	1.000	\$124,721	\$0	\$0
Oct-20	\$141,501	1.000	1.000	\$141,501	\$0	\$0
Nov-20	\$127,307	1.000	1.000	\$127,307	\$0	\$0
Dec-20	\$153,665	1.000	1.000	\$153,665	\$0	\$0
Jan-21	\$171,501	1.000	1.000	\$171,501	\$0	\$0
Feb-21	\$131,395	1.000	1.000	\$131,395	\$0	\$0
Mar-21	\$155,114	1.000	1.000	\$155,114	\$0	\$0
Apr-21	\$185,416	1.000	1.000	\$185,416	\$0	\$0
May-21	\$158,659	1.000	1.000	\$158,659	\$0	\$0
Jun-21	\$91,245	0.767	0.590	\$154,724	\$63,479	\$63,479

<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims -Dental Only</b> <b>Valuation Date June 30, 2021</b>						
Incurred Month	Paid Through 06/30/2021	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-17	\$11,404	1.000	1.000	\$11,404	\$0	\$0
Aug-17	\$16,282	1.000	1.000	\$16,282	\$0	\$0
Sep-17	\$12,121	1.000	1.000	\$12,121	\$0	\$0
Oct-17	\$14,904	1.000	1.000	\$14,904	\$0	\$0
Nov-17	\$12,662	1.000	1.000	\$12,662	\$0	\$0
Dec-17	\$14,753	1.000	1.000	\$14,753	\$0	\$0
Jan-18	\$18,654	1.000	1.000	\$18,654	\$0	\$0
Feb-18	\$16,640	1.000	1.000	\$16,640	\$0	\$0
Mar-18	\$19,231	1.000	1.000	\$19,231	\$0	\$0
Apr-18	\$21,787	1.000	1.000	\$21,787	\$0	\$0
May-18	\$20,759	1.000	1.000	\$20,759	\$0	\$0
Jun-18	\$17,188	1.000	1.000	\$17,188	\$0	\$0
Jul-18	\$19,287	1.000	1.000	\$19,287	\$0	\$0
Aug-18	\$18,195	1.000	1.000	\$18,195	\$0	\$0
Sep-18	\$12,164	1.000	1.000	\$12,164	\$0	\$0
Oct-18	\$14,399	1.000	1.000	\$14,399	\$0	\$0
Nov-18	\$13,631	1.000	1.000	\$13,631	\$0	\$0
Dec-18	\$18,821	1.000	1.000	\$18,821	\$0	\$0
Jan-19	\$22,732	1.000	1.000	\$22,732	\$0	\$0
Feb-19	\$20,558	1.000	1.000	\$20,558	\$0	\$0
Mar-19	\$17,610	1.000	1.000	\$17,610	\$0	\$0
Apr-19	\$21,314	1.000	1.000	\$21,314	\$0	\$0
May-19	\$13,271	1.000	1.000	\$13,271	\$0	\$0
Jun-19	\$15,294	1.000	1.000	\$15,294	\$0	\$0
Jul-19	\$13,731	1.000	1.000	\$13,731	\$0	\$0
Aug-19	\$18,671	1.000	1.000	\$18,671	\$0	\$0
Sep-19	\$14,312	1.000	1.000	\$14,312	\$0	\$0
Oct-19	\$18,648	1.000	1.000	\$18,648	\$0	\$0
Nov-19	\$21,751	1.000	1.000	\$21,751	\$0	\$0
Dec-19	\$18,465	1.000	1.000	\$18,465	\$0	\$0
Jan-20	\$27,236	1.000	1.000	\$27,236	\$0	\$0
Feb-20	\$24,343	1.000	1.000	\$24,343	\$0	\$0
Mar-20	\$8,851	1.000	1.000	\$8,851	\$0	\$0
Apr-20	\$809	1.000	1.000	\$809	\$0	\$0
May-20	\$3,427	1.000	1.000	\$3,427	\$0	\$0
Jun-20	\$18,306	1.000	1.000	\$18,306	\$0	\$0
Jul-20	\$16,070	1.000	1.000	\$16,070	\$0	\$0
Aug-20	\$22,836	1.000	1.000	\$22,836	\$0	\$0
Sep-20	\$23,872	1.000	1.000	\$23,872	\$0	\$0
Oct-20	\$20,896	1.000	1.000	\$20,896	\$0	\$0
Nov-20	\$19,431	1.000	1.000	\$19,431	\$0	\$0
Dec-20	\$19,683	1.000	1.000	\$19,683	\$0	\$0
Jan-21	\$28,697	1.000	1.000	\$28,697	\$0	\$0
Feb-21	\$21,378	1.000	1.000	\$21,378	\$0	\$0
Mar-21	\$23,257	0.998	0.998	\$23,304	\$47	\$47
Apr-21	\$14,458	0.983	0.966	\$14,971	\$513	\$559
May-21	\$19,591	0.971	0.967	\$20,255	\$664	\$1,223
Jun-21	\$16,293	0.745	0.746	\$21,842	\$5,549	\$6,772

Medical only	Paid Month																											
	incurred month	7/31/2017	8/31/2017	9/30/2017	10/31/2017	11/30/2017	12/31/2017	1/31/2018	2/28/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018	7/31/2018	8/31/2018	9/30/2018	10/31/2018	11/30/2018	12/31/2018	1/31/2019	2/28/2019	3/31/2019	4/30/2019	5/31/2019	6/30/2019	7/31/2019	8/31/2019	
	7/31/2017	125,312	44,698	84,647	6,785	11,968	4,420	(1,885)	189		5,998																	
	8/31/2017		130,061	46,437	9,179	1,817	2,177	406	21	350		4,545	153															37
	9/30/2017			96,428	48,399	6,457	1,556	1,188		24	557		802		50	30												
	10/31/2017				111,566	88,407	3,473	78,947	386	2,481	111	4,163	(17)	1,835	3,886	(221)					70				(370)			
	11/30/2017					165,105	60,211	7,136	1,028	1,062	566		2,063			92											(323)	
	12/31/2017						125,495	103,500	23,496	1,923	69	731	1,320	549	549	224		945										
	1/31/2018							97,279	74,069	7,043	1,800	22,049	1,181	1,956	4,256	(509)	236	860	671		220						145	
	2/28/2018																				500			494		79		
	3/31/2018										61,074	17,715	918	953	(21)	304	790	31	253	359	1,360	130			77		49	
	4/30/2018										113,961	40,461	2,737	759	315	1,909	(860)	79	73	135								
	5/31/2018											76,032	38,838	2,354	574	72	59		179		158							
	6/30/2018												81,851	37,744	3,804	856	1,429	649	102		37	520	32					
	7/31/2018													77,061	28,943	1,248	626	2,467		105	140						69	
	8/31/2018														83,086	53,813	5,338	3,051	48	102	726	520			88		103	
	9/30/2018															132,054	99,718	6,347	1,401	463	58	(25)	8,914	3,001	25		436	
	10/31/2018																155,002	109,588	3,978	953	257	45	880	148				
	11/30/2018																	138,522	105,976	4,966	3,571	315	896	893	2,496	325	(145)	
	12/31/2018																		143,766	254,702	10,267	1,599	2,551	286	(67)	2,178		290
	1/31/2019																											
	2/28/2019																											
	3/31/2019																											
	4/30/2019																											
	5/31/2019																											
	6/30/2019																											
	7/31/2019																											
	8/31/2019																											
	9/30/2019																											
	10/31/2019																											99
	11/30/2019																											2,239
	12/31/2019																											
	1/31/2020																											
	2/29/2020																											
	3/31/2020																											
	4/30/2020																											
	5/31/2020																											
	6/30/2020																											
	7/31/2020																											
	8/31/2020																											
	9/30/2020																											
	10/31/2020																											
	11/30/2020																											
	12/31/2020																											
	1/31/2021																											
	2/28/2021																											
	3/31/2021																											
	4/30/2021																											
	5/31/2021																											
	6/30/2021																											
	Totals	125,312	174,759	227,513	175,929	273,754	197,332	286,570	172,534	187,918	143,309	155,831	124,371	121,041	198,995	261,717	260,970	257,581	487,110	217,584	161,744	253,016	351,717	400,653	197,477	225,465	221,139	

Medical only	incurred month	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	7/31/2020	8/31/2020	9/30/2020	10/31/2020	11/30/2020	12/31/2020	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021	Total
	7/31/2017					(332)																		281,799
	8/31/2017																							195,147
	9/30/2017																							155,527
	10/31/2017				169	(425)	16,424		(1,835)								(139)							308,911
	11/30/2017				73	(386)																		236,626
	12/31/2017					(142)																		258,659
	1/31/2018																							211,256
	2/28/2018		9																					156,803
	3/31/2018		261																					161,445
	4/30/2018				47																			118,864
	5/31/2018	56			271																			126,512
	6/30/2018	389			486																			112,184
	7/31/2018									218														147,092
	8/31/2018	598	522						(62)															253,449
	9/30/2018																							270,850
	10/31/2018		39			(98)	98			(17)				(45)										257,793
	11/30/2018									964														416,535
	12/31/2018		158		5																			319,752
	1/31/2019	43	1,652		390				29															177,172
	2/28/2019	279	250		520		520																	227,863
	3/31/2019	(836)	473	197	154									(169)		142		97						298,095
	4/30/2019	493	8	747	93	1,407			29	(8)				96										328,475
	5/31/2019	814	346		314	20			283	240			29	159				59	135	138	(232)		198	362,544
	6/30/2019	22,801	512	182	769	341		(65)	(124)	(16)	91	37					86	59	186					223,326
	7/31/2019	54,952	307	372	867	325			(423)									59						235,617
	8/31/2019	66,868	1,804	191	5,309	423	11			30														201,353
	9/30/2019	119,385	70,685	2,984	740	1,021	347	388	326	127											(829)			195,174
	10/31/2019		141,341	108,806	24,898	7,909	561	250	4,070	400	111			278	11		88							288,416
	11/30/2019			166,617	132,557	18,295	1,262	1,234	2,156	930				57	32			127						359,487
	12/31/2019				140,649	83,632	5,711	(6,380)	1,145	659	40		15	30	21	61	11							225,594
	1/31/2020					96,648	55,220	6,799	504	420	61	76	128	161	18	291	272			28				160,624
	2/29/2020						120,456	47,809	20,222	1,625	69	289	2,012	43	160	20	406							193,111
	3/31/2020							127,860	101,998	61,702	175	578	40	170	1,254	79	11			137				294,003
	4/30/2020								74,066	164,816	31,350	1,520	100	(238)	199	1,412				20	198			273,443
	5/31/2020									97,610	127,148	61,123	249	6,113	14	830		127				51		293,265
	6/30/2020											168,687	133,192	11,533	53,858	776	117					665		368,829
	7/31/2020												83,807	32,786	95,236	921	1,989	220	370				100	330,289
	8/31/2020												157,711	88,406	5,097	299	(591)		85	2,879	2,750			256,635
	9/30/2020													180,617	80,397	32,584	4,836	269	417	200	10,278	1,305	13	310,917
	10/31/2020														67,781	59,320	5,051	1,523	107	7,470	363			311,267
	11/30/2020														169,651	122,516	106,604	8,047	24,336		95	328	150	262,120
	12/31/2020																192,586	44,663	14,108	1,500	1,292	334	808	255,291
	1/31/2021																	89,604	52,532	31,399	1,915	1,512	389	177,352
	2/28/2021																		80,299	23,798	1,574	1,151		215,748
	3/31/2021																		108,986		4,266	2,120		212,348
	4/30/2021																			148,567				189,033
	5/31/2021																				139,412	45,296	4,324	183,340
	6/30/2021																				121,112	62,228		183,340
																						149,030		149,030
	Totals	265,842	218,365	280,095	308,312	208,637	200,609	177,895	202,385	329,702	327,731	347,574	255,624	362,323	352,867	227,001	365,540	148,325	202,678	263,319	245,481	176,807	220,511	11,548,966

Rx only	Paid Month																									
Incurred month	7/31/2017	8/31/2017	9/30/2017	10/31/2017	11/30/2017	12/31/2017	1/31/2018	2/28/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018	7/31/2018	8/31/2018	9/30/2018	10/31/2018	11/30/2018	12/31/2018	1/31/2019	2/28/2019	3/31/2019	4/30/2019	5/31/2019	6/30/2019	7/31/2019	8/31/2019
7/31/2017	70,805	17,694																								
8/31/2017		69,959	26,830																							
9/30/2017			68,614	14,083																						
10/31/2017				76,375	24,269																					
11/30/2017					80,220	33,416																				
12/31/2017						79,935	28,320																			
1/31/2018							63,039	39,742																		
2/28/2018								61,652	43,667																	
3/31/2018									82,177	21,624																
4/30/2018										71,967	28,094															
5/31/2018											84,428	24,843														
6/30/2018												95,502	26,343													
7/31/2018													99,212	18,864												
8/31/2018															20,759											
9/30/2018																112,741										
10/31/2018																	88,187	29,700								
11/30/2018																		21,004	33							
12/31/2018																			92,917	21,109						
1/31/2019																				77,755	30,104					
2/28/2019																					59,985	32,266				
3/31/2019																						45,857				
4/30/2019																							82,000			
5/31/2019																								24,039		
6/30/2019																									33,899	
7/31/2019																									17,810	
8/31/2019																									72,719	21,329
9/30/2019																										38,141
10/31/2019																										28,768
11/30/2019																										71,501
12/31/2019																										
1/31/2020																										
2/29/2020																										
3/31/2020																										
4/30/2020																										
5/31/2020																										
6/30/2020																										
7/31/2020																										
8/31/2020																										
9/30/2020																										
10/31/2020																										
11/30/2020																										
12/31/2020																										
1/31/2021																										
2/28/2021																										
3/31/2021																										
4/30/2021																										
5/31/2021																										
6/30/2021																										
Totals	70,805	87,653	95,444	90,458	104,489	113,352	91,359	101,394	125,845	93,591	112,522	120,345	125,555	131,605	108,946	104,076	113,921	98,897	90,088	78,141	121,406	68,498	105,851	90,529	59,470	100,269

Rx only	incurred month	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	7/31/2020	8/31/2020	9/30/2020	10/31/2020	11/30/2020	12/31/2020	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021	Total
	7/31/2017																							88,499
	8/31/2017																							96,788
	9/30/2017																							82,697
	10/31/2017																							100,644
	11/30/2017																							113,636
	12/31/2017																							108,255
	1/31/2018																							102,747
	2/28/2018																							105,320
	3/31/2018																							103,801
	4/30/2018																							100,061
	5/31/2018																							109,270
	6/30/2018																							121,846
	7/31/2018																							118,094
	8/31/2018																							133,500
	9/30/2018																							117,887
	10/31/2018																							95,447
	11/30/2018																							114,025
	12/31/2018																							107,859
	1/31/2019																							92,251
	2/28/2019																							85,263
	3/31/2019							5																106,044
	4/30/2019																							78,358
	5/31/2019																							89,762
	6/30/2019																							94,048
	7/31/2019																							66,909
	8/31/2019	19,940																						91,441
	9/30/2019	54,694	21,209																					75,903
	10/31/2019																							105,216
	11/30/2019		55,421																					85,232
	12/31/2019			61,381																				148,185
	1/31/2020				23,850																			126,496
	2/29/2020				103,257	44,927																		98,435
	3/31/2020				105,291	21,206																		143,970
	4/30/2020					82,156																		130,388
	5/31/2020							16,278																119,824
	6/30/2020							112,159																137,578
	7/31/2020							31,806																112,924
	8/31/2020							38,406																161,112
	9/30/2020							91,982																124,721
	10/31/2020							103,287																141,501
	11/30/2020							16,537																127,307
	12/31/2020							74,082																153,665
	1/31/2021																							171,501
	2/28/2021																							131,395
	3/31/2021																							155,114
	4/30/2021																							185,416
	5/31/2021																							158,659
	6/30/2021																							91,245
	Totals	74,634	76,630	111,176	127,108	150,218	103,367	128,437	70,213	195,269	90,619	136,775	161,732	93,900	162,230	144,617	139,640	187,559	134,690	146,804	182,650	136,329	151,135	5,510,237

Wellness Insurance Network

Dental only	Paid Month																									
incurred month	7/31/2017	8/31/2017	9/30/2017	10/31/2017	11/30/2017	12/31/2017	1/31/2018	2/28/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018	7/31/2018	8/31/2018	9/30/2018	10/31/2018	11/30/2018	12/31/2018	1/31/2019	2/28/2019	3/31/2019	4/30/2019	5/31/2019	6/30/2019	7/31/2019	8/31/2019
7/31/2017	7,685	2,675	895		100									49												
8/31/2017		12,822	3,612	-252	100																					
9/30/2017			9,234	1,836	1,052																					
10/31/2017				13,247	1,480							60														
11/30/2017					7,541	3,326			995		800															
12/31/2017						10,229	4,121	165							138	101										
1/31/2018							11,132	6,077	846		600															
2/28/2018								7,546	6,178	1,354	1,445								117							
3/31/2018										10,424	8,669	344	-340	133												
4/30/2018											14,358	6,269	1,140	20												
5/31/2018												11,773	8,555	348	84											
6/30/2018													11,904	3,060	2,224											
7/31/2018														13,091	5,293											
8/31/2018															694	67			91							
9/30/2018															4,859	1,373	206	197								
10/31/2018															6,661	5,013	130	104								
11/30/2018																10,432	3,111	856								
12/31/2018																	10,039	3,397	159							
1/31/2019																		15,809	2,230	301	482					
2/28/2019																			17,326	4,221	925					
3/31/2019																				12,644	6,384					
4/30/2019																					11,598					
5/31/2019																						4,089	1,804			
6/30/2019																						9,288	8,608	1,289	1,498	150
7/31/2019																							6,758	4,393	1,567	320
8/31/2019																								7,394	6,177	118
9/30/2019																									6,212	250
10/31/2019																										304
11/30/2019																										1,376
12/31/2019																										6,908
1/31/2020																										13,241
2/29/2020																										
3/31/2020																										
4/30/2020																										
5/31/2020																										
6/30/2020																										
7/31/2020																										
8/31/2020																										
9/30/2020																										
10/31/2020																										
11/30/2020																										
12/31/2020																										
1/31/2021																										
2/28/2021																										
3/31/2021																										
4/30/2021																										
5/31/2021																										
6/30/2021																										
Totals	7,685	15,496	13,741	14,831	10,272	13,672	15,253	13,787	18,444	24,381	21,231	21,319	16,652	19,348	12,431	16,884	13,486	20,453	19,715	17,165	19,734	13,376	17,170	13,076	16,665	22,667



Wellness Insurance I

Dental only																								
incurred month	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	7/31/2020	8/31/2020	9/30/2020	10/31/2020	11/30/2020	12/31/2020	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021		Total
7/31/2017																								11,404
8/31/2017																								16,282
9/30/2017																								12,121
10/31/2017																								14,904
11/30/2017																								12,662
12/31/2017																								14,753
1/31/2018																								18,654
2/28/2018																								16,640
3/31/2018																								19,231
4/30/2018																								21,787
5/31/2018																								20,759
6/30/2018																								17,188
7/31/2018																								19,287
8/31/2018																								18,195
9/30/2018																								12,164
10/31/2018																								14,399
11/30/2018																								13,631
12/31/2018																								18,821
1/31/2019					110																			22,732
2/28/2019																								20,558
3/31/2019																								17,610
4/30/2019	268	113																						21,314
5/31/2019	115	134																						13,271
6/30/2019	115	62						170																15,294
7/31/2019	611																							13,731
8/31/2019	5,182	249																						18,671
9/30/2019	10,443	3,866				3																		14,312
10/31/2019		11,551		4,957	1,500	640																		18,648
11/30/2019				13,579	4,732	1,735	788	351	389	177														21,751
12/31/2019				13,910	4,123	288			57	87														18,465
1/31/2020					14,940	11,360	652		1,217			320			-1,254									27,236
2/29/2020						15,945	4,877	2,933		174							414							24,343
3/31/2020							8,504	40		229									77					8,851
4/30/2020								734		75														809
5/31/2020									1,635	1,429	343		20											3,427
6/30/2020										7,991	8,801	313	30	40		1,132								18,306
7/31/2020											14,216	1,529	244		82									16,070
8/31/2020												19,289	2,175	807		432					134			22,836
9/30/2020													15,751	6,302	1,642		177							23,872
10/31/2020														16,974	3,564	426	490	-558						20,896
11/30/2020															14,240	4,824	165	50	152					19,431
12/31/2020																14,453	2,468	1,026	668	170		898		19,683
1/31/2021																	20,845	6,260	720	872				28,697
2/28/2021																		16,410	4,866	102				21,378
3/31/2021																			17,034	5,942	220	61		23,257
4/30/2021																				11,422	3,037			14,458
5/31/2021																					13,894	5,697		19,591
6/30/2021																						16,293		16,293
Totals	16,733	15,976	18,537	20,141	20,909	29,025	14,384	4,323	3,116	9,898	23,360	21,450	18,220	24,123	18,275	21,266	24,382	23,366	23,518	18,508	17,284	22,949		838,676