

These are examples of real-life claims experience of actual members in 2009, put through an Excel model to show what the same claims would look like in terms of 2012 member share under both "UMP-1" and "UMP-HSA".

month	Allowed charges (aka total medical bills under plan's contracts)	UMP 1 (2012) Member share (deductible, coinsurance and/or copay amounts)	UMP HSA (2012) Member share (deductible and coinsurance amounts)
January	\$ -	\$ -	\$ -
February	\$ -	\$ -	\$ -
March	\$ 49	\$ 5	\$ 49
April	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -
June	\$ 961	\$ 377	\$ 562
July	\$ -	\$ -	\$ -
August	\$ -	\$ -	\$ -
September	\$ 196	\$ 20	\$ 196
October	\$ -	\$ -	\$ -
November	\$ -	\$ -	\$ -
December	\$ 196	\$ 20	\$ 196
TOTAL	\$ 1,402	\$ 421	\$ 1,003
premiums (assume \$89/\$26)		\$ 1,068	\$ 312
HSA funding		\$ -	\$ (700)
TOTAL MEMBER COSTS		\$ 1,489	\$ 615

	allowed charges	% total
RX	\$ 636	45%
MEDICAL	\$ 766	55%
TOTAL	\$ 1,402	

Notes:

Member receives only annual exam and contraceptive Rx.

Member does not meet deductible of either plan, because preventive services at annual exam do not apply to deductible.

At \$1,402 in total allowed charges for 2009, this member was in the 32nd percentile of single subscribers **who had claims**.

Member's deductible, coinsurance and copays in 2009 were in the 36th percentile of single subscribers **who had claims**.

These are examples of real-life claims experience of actual members in 2009, put through an Excel model to show what the same claims would look like in terms of 2012 member share under both "UMP-1" and "UMP-HSA".

month	Allowed charges (aka total medical bills under plan's contracts)	UMP 1 (2012) Member share (deductible, coinsurance and/or copay amounts)	UMP HSA (2012) Member share (deductible and coinsurance amounts)
January	\$ 2,369	\$ 163	\$ 1,545
February	\$ 2,374	\$ 10	\$ 356
March	\$ 430	\$ 215	\$ 64
April	\$ 4,966	\$ 129	\$ 745
May	\$ -	\$ -	\$ -
June	\$ 2,803	\$ 119	\$ 421
July	\$ 219	\$ 109	\$ 33
August	\$ 2,556	\$ 671	\$ 382
September	\$ 3,307	\$ 160	\$ 460
October	\$ 3,177	\$ 95	\$ 194
November	\$ 666	\$ 146	\$ -
December	\$ 5,402	\$ 136	\$ -
TOTAL	\$ 28,268	\$ 1,955	\$ 4,200
premiums (assume \$89/\$26)		\$ 1,068	\$ 312
HSA funding		\$ -	\$ (700)
TOTAL MEMBER COSTS		\$ 3,023	\$ 3,812

	allowed charges	% total
RX	\$ 24,503	87%
MEDICAL	\$ 3,766	13%
TOTAL	\$ 28,268	

Notes:

Specialty Rx 10 times per year has \$10 copay under UMP-1, but 15% coinsurance under UMP-HSA.

Under UMP-1, member meets deductible, but does not meet out of pocket max.

Under UMP-HSA, member meets deductible in first month, and meets out of pocket max in October.

At \$28,268 in total allowed charges for 2009, this member was in the 98th percentile of single subscribers **who had claims**.

Member's deductible, coinsurance and copays in 2009 were in the 90th percentile of single subscribers **who had claims**.

These are examples of real-life claims experience of actual members in 2009, put through an Excel model to show what the same claims would look like in terms of 2012 member share under both "UMP-1" and "UMP-HSA".

month	<i>Allowed charges (aka total medical bills under plan's contracts)</i>	UMP 1 (2012) Member share (deductible, coinsurance and/or copay amounts)	UMP HSA (2012) Member share (deductible and coinsurance amounts)
January	\$ 312	\$ 156	\$ 312
February	\$ 342	\$ 132	\$ 342
March	\$ 781	\$ 272	\$ 751
April	\$ 454	\$ 60	\$ 68
May	\$ 217	\$ 19	\$ 33
June	\$ 3,022	\$ 526	\$ 446
July	\$ -	\$ -	\$ -
August	\$ 845	\$ 180	\$ 127
September	\$ 10,183	\$ 1,525	\$ 1,527
October	\$ 1,687	\$ 160	\$ 253
November	\$ 811	\$ 40	\$ 89
December	\$ 607	\$ 150	\$ 91
TOTAL	\$ 19,262	\$ 3,220	\$ 4,040
premiums (assume \$89/\$26)		\$ 1,068	\$ 312
HSA funding		\$ -	\$ (700)
TOTAL MEMBER COSTS		\$ 4,288	\$ 3,652

	allowed charges	% total
RX	\$ 4,473	23%
MEDICAL	\$ 14,789	77%
TOTAL	\$ 19,262	

Notes:

This member has relatively low costs for an assortment of chronic conditions, plus an un-anticipated condition requiring surgery.

The member does not meet the HSA out of pocket max, but has lower total costs.

The member has relatively large Rx costs (not specialty rx) which do not accrue to the out of pocket max under UMP-1.

(That is why the O.O.P under UMP-1 seems high.)

At \$19,262 in total allowed charges for 2009, this member was in the 94th percentile of single subscribers **who had claims**.

Member's deductible, coinsurance and copays in 2009 were in the 97th percentile of single subscribers **who had claims**.

These are examples of real-life claims experience of actual members in 2009, put through an Excel model to show what the same claims would look like in terms of 2012 member share under both "UMP-1" and "UMP-HSA".

month	Allowed charges (aka total medical bills under plan's contracts)	UMP 1 (2012) Member share (deductible, coinsurance and/or copay amounts)	UMP HSA (2012) Member share (deductible and coinsurance amounts)
January	\$ 448	\$ 250	\$ 448
February	\$ 817	\$ 438	\$ 817
March	\$ 568	\$ 189	\$ 568
April	\$ 795	\$ 150	\$ 795
May	\$ 423	\$ 149	\$ 209
June	\$ 1,413	\$ 229	\$ 212
July	\$ 1,009	\$ 152	\$ 151
August	\$ 1,091	\$ 132	\$ 164
September	\$ 467	\$ 63	\$ 70
October	\$ 727	\$ 108	\$ 109
November	\$ 184	\$ 22	\$ 22
December	\$ 355	\$ 119	\$ 53
TOTAL	\$ 8,298	\$ 2,001	\$ 3,619
premiums (assume \$155.75/\$45.50)		\$ 1,869	\$ 546
HSA funding		\$ -	\$ (1,400)
TOTAL MEMBER COSTS		\$ 3,870	\$ 2,765

	allowed charges	% total
RX	\$ 4,733	57%
MEDICAL	\$ 3,565	43%
TOTAL	\$ 8,298	

Notes:

Family category = 2 members, subscriber + child

This family received preventive services and care related to chronic conditions including ADHD/acne/neck pain/migraines.

They meet the deductible under both plans.

They do not meet the out of pocket max under either plan.

At \$8,298 in total allowed charges for 2009, they were in the 75th percentile of families (subscriber + child) **who had claims**.

Their deductible, coinsurance and copays in 2009 were in the 82nd percentile of families (subscriber + child) **who had claims**.

These are examples of real-life claims experience of actual members in 2009, put through an Excel model to show what the same claims would look like in terms of 2012 member share under both "UMP-1" and "UMP-HSA".

month	Allowed charges (aka total medical bills under plan's contracts)	UMP 1 (2012) Member share (deductible, coinsurance and/or copay amounts)	UMP HSA (2012) Member share (deductible and coinsurance amounts)
January	\$ 314	\$ 213	\$ 314
February	\$ 481	\$ 196	\$ 481
March	\$ 7,547	\$ 559	\$ 2,837
April	\$ 990	\$ 277	\$ 149
May	\$ 402	\$ 55	\$ 60
June	\$ 481	\$ 121	\$ 72
July	\$ 2,802	\$ 302	\$ 238
August	\$ 520	\$ 64	\$ 78
September	\$ 219	\$ 22	\$ 33
October	\$ 1,093	\$ 227	\$ 153
November	\$ 132	\$ 13	\$ 20
December	\$ 944	\$ 134	\$ 142
TOTAL	\$ 15,926	\$ 2,184	\$ 4,576
premiums (assume \$178/52)		\$ 2,136	\$ 624
HSA funding		\$ -	\$ (1,400)
TOTAL MEMBER COSTS		\$ 4,320	\$ 3,800

	allowed charges	% total
RX	\$ 3,776	24%
MEDICAL	\$ 12,150	76%
TOTAL	\$ 15,926	

Notes:

Family category = 2 members (subscriber + spouse)

These members' medical services included a 1-day hospitalization for chest pain in March, care related to chronic conditions including back pain, glaucoma, and migraines, as well as screening colonoscopy.

They meet the deductible under both plans.

They do not meet the out of pocket max under either plan.

At \$15,926 in total allowed charges for 2009, they were in the 75th percentile of families (subscriber + spouse) **who had claims**.

Their deductible, coinsurance and copays in 2009 were in the 66th percentile of families (subscriber + spouse) **who had claims**.