



**St. John the Baptist Parish
RFP-2019-03 –Health Insurance
Addendum #1 - Questions & Answers**

Question #1: Requesting 12 months of recent experience, must include premiums, claims and enrollment

- **Response: Claims experience available through August 2019. See page 3 of Addendum #1.**

Question #2: Requesting 12 months of large claims over 25K, must include diagnosis.

- **Response: Large claims over \$25,000 including diagnosis available through August 2019. See page 4 of Addendum #1.**

Question #3: Requesting Current Rates

- **Response: See Exhibit B, page 16 of RFP.**

Question #4: Requesting Renewal Rates (if available)

- **Response: Renewal rates have not been provided.**

Question #5: How many years has the group been with the current carrier?

- **Response: The group has been with current carrier since January 1, 2019.**

Question #6: How many carriers has the group had in the past five years?

- **Response: 2 carriers**

Question #7: Employer Contribution?

➤ **Response:**

The Parish pays:

- Base plan: Parish 85% of the monthly premium for active employees and their dependents and 100% for retiree and dependent premium. Active employees pay 15% of the monthly premium.
- Buy-up plan: Parish contributes 85% of the monthly base plan premium; employees are responsible for the difference. The Parish pays 100% of the premium for retirees and their dependents.

Question #8: Is there additional information on the two largest claimants showing active – both over a \$100,000 each ?

- **Response: Large claims over \$25,000 including diagnosis available through August 2019. See page 4 of Addendum #1.**

Question #9: Will Blue Cross release their January 1st renewal to brokers in order to get other quotes ?

- **Response: Blue Cross has not indicated whether it will release their January 1st renewal to brokers.**



Plan Experience Summary
78N85ERC - ST. JOHN THE BAPTIST PARISH COUNCIL

Current Period: Jan 2019 - Aug 2019

Month	Contracts		Members		Earned Premium		Paid Claims							
	Medical	Dental	Medical	Dental	Medical	Dental	Inpatient	Outpatient	Professional	Other	Total Medical	Drugs	Dental	Total
Jan 2019	342	0	674	0	\$374,599	\$0	\$0	\$13,704	\$12,726	\$0	\$26,430	\$71,778	\$0	\$98,208
Feb 2019	335	0	659	0	\$366,986	\$0	\$80,272	\$36,629	\$44,796	\$2,365	\$164,062	\$68,782	\$0	\$232,845
Mar 2019	334	0	657	0	\$364,953	\$0	\$109,465	\$27,164	\$44,996	\$25,859	\$207,484	\$96,889	\$0	\$304,373
Apr 2019	333	0	658	0	\$365,496	\$0	\$95,530	\$88,877	\$68,723	\$13,652	\$266,782	\$103,711	\$0	\$370,493
May 2019	332	0	656	0	\$363,892	\$0	\$7,744	\$109,824	\$60,371	\$2,539	\$180,477	\$94,378	\$0	\$274,856
Jun 2019	330	0	660	0	\$364,840	\$0	\$36,314	\$54,637	\$65,389	(\$11,390)	\$134,900	\$121,588	\$0	\$256,488
Jul 2019	331	0	661	0	\$366,443	\$0	\$136,695	\$134,670	\$80,828	\$72,300	\$424,493	\$60,866	\$0	\$485,357
Aug 2019	331	0	654	0	\$364,591	\$0	\$44,049	\$33,659	\$64,630	\$10,202	\$152,540	\$95,817	\$0	\$248,356
Total	2,668	0	5,275	0	\$2,031,809	\$0	\$510,068	\$499,163	\$432,408	\$115,527	\$1,557,167	\$713,509	\$0	\$2,270,676

**ITS Fees are not Included; QBPC Fees are Included in Professional



Louisiana



HMO Louisiana

Large Claimant Report - Payments in Excess of \$ 25,000

78N85ERC - ST. JOHN THE BAPTIST PARISH COUNCIL

Paid From: Jan 2019 Thru: Aug 2019

Claimant	Status	Payments	Description of Largest Claim for Claimant
1	Active	186,238.06	IP Hospital Medical Sepsis due to Streptococcus pneumoniae
2	Active	177,037.98	IP Hospital Surgical Oth abdominal hernia without obstruction or gangrene
3	Active	129,893.73	OP Hospital Pharmacy Encounter for antineoplastic chemotherapy and immunotherapy
4	Active	102,711.76	PBM - Brand Drugs Prescription Brand Drugs
5	Active	96,220.16	IP Hospital Surgical Type 2 diabetes mellitus with circulatory complications
6	Active	63,788.51	Dialysis End stage renal disease
7	Lapsed	61,222.41	IP Hospital Surgical Oth complications of cardiac and vascular prosth dev/grft
8	Active	60,612.93	IP Hospital Surgical Other spondylosis with myelopathy
9	Active	60,478.71	PBM - Generic Drugs Prescription Generic drugs
10	Active	58,842.11	IP Hospital Surgical Bilateral primary osteoarthritis of knee
11	Active	46,771.29	OP Hospital Surgery Supraventricular tachycardia
12	Active	36,267.07	IP Hospital Medical Acute and chronic respiratory failure
13	Active	35,369.17	PBM - Brand Drugs Prescription Brand Drugs
14	Active	30,184.25	Dialysis End stage renal disease
15	Active	28,183.24	PBM - Brand Drugs Prescription Brand Drugs
16	Active	27,604.18	OP Hospital Surgery Calculus of gallbladder with other cholecystitis
Total		1,201,425.56	