



NASSAU COUNTY SCHOOL BOARD

Claims Experience

For Claims Incurred through Dec-16, and paid as of Dec-16

Group IDs	7078, 8078
Product	DHMO-Specialty
Plans	CS150, HS205

Month	Enrolled	Premium ¹	Claims Paid in Month ²	Claims Incurred in Month ³	Incurred Loss Ratio
Jan-16	482	\$13,923.28	\$7,756.87	\$7,298.39	52.42%
Feb-16	477	\$13,802.46	\$8,575.70	\$7,714.32	55.89%
Mar-16	477	\$13,784.40	\$8,539.69	\$10,221.04	74.15%
Apr-16	476	\$13,629.70	\$7,762.92	\$9,624.06	70.61%
May-16	468	\$13,612.74	\$9,419.62	\$9,106.01	66.89%
Jun-16	468	\$13,612.74	\$12,546.57	\$13,935.74	102.37%
Jul-16	467	\$13,629.70	\$9,305.20	\$11,352.38	83.29%
Aug-16	470	\$13,663.62	\$9,414.84	\$10,911.00	79.85%
Sep-16	470	\$13,031.28	\$5,552.19	\$9,193.92	70.55%
Oct-16	472	\$12,505.63	\$7,982.39	\$7,403.26	59.20%
Nov-16	470	\$12,353.33	\$17,248.74	\$12,228.48	98.99%
Dec-16	464	\$12,996.74	\$13,166.28	\$7,522.98	57.88%
Total⁴	472	\$160,545.62	\$117,271.01	\$116,511.58	72.57%

1. The most recent months of premium may change slightly due to retro-active adjustments.

2. Claim payments made during the month, regardless of date-of-service

3. Claim payments for services incurred during the month, including an estimate for incurred but not reported (IBNR) claims

4. Total for membership is average membership. Premium, incurred claims and paid claims totals are sums.

This report does not include general & administrative costs, commission, or premium taxes

The above figures are not adjusted for Benefit or Premium Rate changes.

DHMO Claims Figures include: Specialty Claims, Capitations, and Supplemental Fees