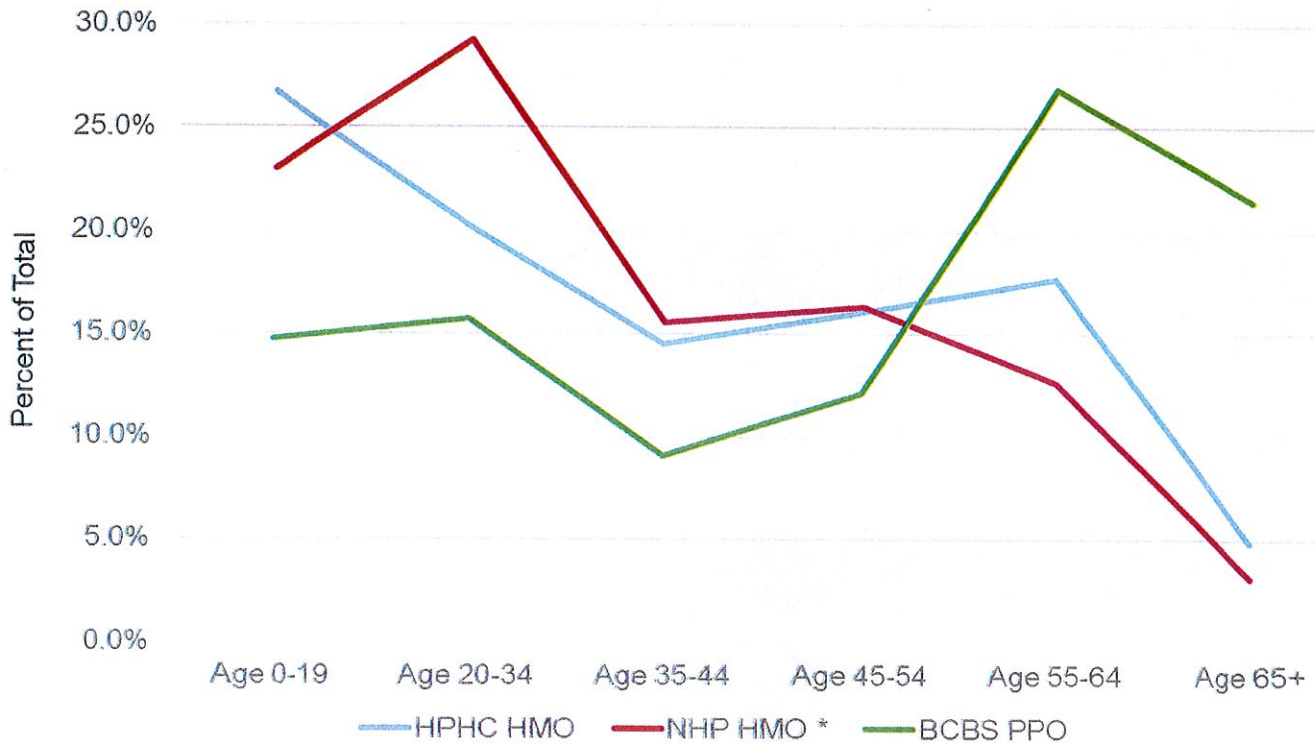


CITY OF BOSTON
Non-Medicare Plan Comparison
Membership as of October 2017

Age Band	HPHC HMO		NHP HMO *		BCBS PPO	
	Total Members	% of Total	Total Members	% of Total	Total Members	% of Total
Age 0-19	9,063	26.7%	1,181	23.0%	441	14.7%
Age 20-34	6,855	20.2%	1,501	29.3%	471	15.7%
Age 35-44	4,917	14.5%	799	15.6%	272	9.1%
Age 45-54	5,446	16.1%	838	16.3%	363	12.1%
Age 55-64	5,997	17.7%	648	12.6%	805	26.9%
Age 65+	1,648	4.9%	162	3.2%	642	21.4%
Total Members	33,926		5,129		2,994	



* NHP age bands are Age 0-18 and Age 19-34.

Active vs. Retiree As % of Total Members	HPHC HMO	NHP HMO	BCBS PPO
Actives	88.0%	94.5%	77.8%
Retirees	12.0%	5.5%	22.2%

CITY OF BOSTON
Non-Medicare Plan Comparison
Claims Cost - FY 2017

Average Claim Costs (PMPM*)	HPHC HMO	NHP HMO	BCBS PPO
Actives	\$526.06	\$464.15	\$1,062.55
Retirees	\$920.22	\$1,271.04	\$1,581.22
Combined	\$573.22	\$508.37	\$1,175.66

* PMPM = Per Member Per Month

Claims by Type of Service (As % of Total Claims)	HPHC HMO	NHP HMO	BCBS PPO
Medical	79.2%	77.9%	76.9%
Behavioral Health	3.4%	<i>Inc. Above</i>	7.1%
Prescription Drug	17.5%	22.1%	16.0%
Total	100.0%	100.0%	100.0%

BCBS PPO Network Utilization	As % of Total Claims	
	In-Network	Out-of-Network
Actives	94.8%	5.2%
Retirees	94.7%	5.3%
Combined	94.8%	5.2%

BCBS PPO Out-of-Network Utilization	As % of OON Claims	
	Medical**	Behavioral Health
Actives	33.3%	66.7%
Retirees	40.3%	59.7%
Combined	35.4%	64.6%

** Non-Behavioral Health

CITY OF BOSTON

Non-Medicare Plan Comparison High Cost Claimants (HCC) Over \$50,000 - FY 2017

HCC Claim Dollars	HPHC HMO		NHP HMO		BCBS PPO	
	Claim Dollars	As % of Total Claim Dollars	Claim Dollars	As % of Total Claim Dollars	Claim Dollars	As % of Total Claim Dollars
\$50K to \$150K	\$50,041,652	21.2%	\$4,921,965	17.3%	\$12,696,200	29.0%
\$150 to \$250K	\$15,150,716	6.4%	\$1,980,782	6.9%	\$6,213,022	14.2%
\$250 to \$350K	\$7,345,837	3.1%	\$1,517,198	5.3%	\$1,631,510	3.7%
\$350 to \$450K	\$3,616,773	1.5%	\$761,051	2.7%	\$1,630,675	3.7%
\$450 to \$550K	\$2,902,537	1.2%	\$470,175	1.6%	\$925,011	2.1%
\$550K and Over	\$5,998,455	2.5%	\$1,448,613	5.1%	\$1,011,249	2.3%
Total High Cost Dollars	\$85,055,970	36.1%	\$11,099,785	38.9%	\$24,107,668	55.1%

HCC Claimant Counts	HPHC HMO		NHP HMO		BCBS PPO	
	Number of Claimants	As % of Total Members	Number of Claimants	As % of Total Members	Number of Claimants	As % of Total Members
\$50K to \$150K	630	1.8%	58	1.2%	162	5.2%
\$150 to \$250K	80	0.2%	10	0.2%	32	1.0%
\$250 to \$350K	25	0.1%	5	0.1%	6	0.2%
\$350 to \$450K	9	0.0%	2	0.0%	4	0.1%
\$450 to \$550K	6	0.0%	1	0.0%	2	0.1%
\$550K and Over	7	0.0%	2	0.0%	1	0.0%
Total High Cost Claimants	757	2.2%	78	1.7%	207	6.7%

CITY OF BOSTON
Non-Medicare Plan Comparison
Top Hospitals - FY 2017*

HPHC/HMO	
Rank	Facility
1	Beth Israel Deaconess
2	Brigham & Women's Hospital
3	Massachusetts General Hospital
4	Children's Hospital Medical Center
5	Dana-Farber Cancer Institute

NHP/HMO	
Rank	Facility
1	Boston Medical Center
2	Massachusetts General Hospital
3	Brigham & Women's Hospital
4	Beth Israel Deaconess Medical Center
5	Children's Hospital Medical Center

BCBS/PPO	
Rank	Facility
1	Brigham & Women's Hospital
2	Massachusetts General Hospital
3	Beth Israel Deaconess Medical Center
4	Beth Israel Deaconess Hospital
5	Steward St. Elizabeth's Medical Center

* Based on reports provided by the carriers. There appears to be differences in reporting between carriers. For instance, it appears that BCBS's reporting only included inpatient services, while HPHC and NHP included all services. Reflecting all services in BCBS reporting may result in variances in the top 5 order, however, the hospitals listed above is likely represented of the top 5.