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| **Kansas State Health Plan** |
| **Medical & Pharmacy Loss Ratio Summary** |

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|  | **2019 Loss Ratio - State Actives** | | | | |
| Plan | EE Only | EE+SP | EE+CH | Family | Total |
| Plan A | 96.4% | 137.1% | 88.4% | 104.7% | 103.0% |
| Plan C | 83.2% | 113.8% | 82.8% | 109.2% | 95.4% |
| Plan J | 42.6% | 79.6% | 82.3% | 70.1% | 66.1% |
| Plan N | 48.2% | 64.7% | 46.5% | 62.7% | 57.4% |
| Plan Q | 27.3% | 58.6% | 41.7% | 63.2% | 49.9% |
| 2019 Total | 88.1% | 120.2% | 84.0% | 99.7% | 95.3% |
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|  |  |  |  |  |  |
|  | **2019 Loss Ratio - Non State Actives** | | | | |
| Plan | EE Only | EE+SP | EE+CH | Family | Total |
| Plan A | 73.3% | 107.3% | 61.8% | 88.3% | 81.5% |
| Plan C | 76.2% | 93.5% | 75.9% | 142.4% | 100.5% |
| Plan J | 43.4% | 97.1% | 24.9% | 61.4% | 61.8% |
| Plan N | 28.5% | 48.0% | 27.4% | 45.0% | 40.6% |
| Plan Q | 55.0% | 33.1% | 43.6% | 29.1% | 38.3% |
| 2019 Total | 72.0% | 99.8% | 65.1% | 103.1% | 84.2% |
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|  |  |  |  |  |  |
|  | **2019 Loss Ratio - Non Medicare Retirees** | | | | |
| Plan | EE Only | EE+SP | EE+CH | Family | Total |
| Plan A | 92.6% | 93.0% | 9.2% | 15.7% | 90.0% |
| Plan C | 108.1% | 33.6% | 15.4% | 72.3% | 92.9% |
| Plan J | 71.9% | 0.0% | 0.0% | 0.0% | 71.9% |
| Plan N | 17.1% | 10.6% | 0.0% | 37.9% | 16.8% |
| Plan Q | 48.1% | 28.9% | 115.3% | 0.0% | 54.0% |
| 2019 Total | 94.0% | 62.9% | 28.9% | 54.2% | 85.1% |

Per the Commission’s request, we are providing the actual 2019 loss ratios for the medical and pharmacy plans. The loss ratios below are the quotient of the total cost (claims and fixed fees), divided by premium (employee and employer contributions). The illustration highlights the loss ratios by Plan and by Tier for the State, Non-State, and Non-Medicare Retiree groups.