



Maine Municipal
Employees Health Trust
60 COMMUNITY DRIVE
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www.mmeht.org

journal correspondence



February 21, 2017

Mr. Anthony Plante
Town Manager
Town of Windham
8 School Rd
Windham, ME 04062-4899

Dear Tony:

Enclosed please find your Health Claims Experience Report for calendar year 2016. This report details the following information for Town of Windham:

- **Premiums Paid:** This column shows the Premiums Paid for the time period listed above.
- **Health Claims Paid:** This column shows the Total Health Claims Paid for the time period listed. Claims are separated into two categories: Medical (including all claims for the POS, PPO, and Retiree medical plans) and Prescription Drugs for all plans. You are also provided with the Total Claims figure, which includes all medical plus prescription drug claims paid.
- **Loss Ratio:** Loss Ratio: This column shows the Total Health Claims Paid divided by the Total Premiums Paid. This information is useful to see the percentage of claims paid in comparison to the premium paid for the period. Generally, a lower ratio (less than 80%) is good news. A higher ratio could be an indication that there may be some ongoing claim issues.
- **Large Health Claims over \$50,000:** This section outlines individual participants (without any identifying information) with claims paid in excess of \$50,000.

As a large Trust participating employer (more than 50 covered employees), your group claims experience is one factor used to determine your annual rates with the Health Trust. It is useful to review this information periodically.

The Health Trust has available a more in-depth year over year claims report that we are able to provide to you. Health Trust Director Anne Wright will be contacting you soon to determine if you would like to set up a meeting to review this information.

Thank you for your continued support of the Maine Municipal Employees Health Trust.

Sincerely,

Kristy Gould
Assistant Director, Health Trust Services

Town of Windham
MMEHT Health Claims Experience
January 1, 2016 through December 31, 2016

Quarter	Premiums Paid	Health Claims			Loss Ratio
		Medical	Prescription Drugs	Total Health Claims	
1st	\$ 227,291.10	\$ 220,712.11	\$ 28,637.42	\$ 249,349.53	110%
2nd	\$ 231,901.95	\$ 149,800.40	\$ 34,944.79	\$ 184,745.19	80%
3rd	\$ 230,071.06	\$ 159,934.07	\$ 32,786.16	\$ 192,720.23	84%
4th	\$ 232,687.47	\$ 303,366.06	\$ 43,488.24	\$ 346,854.30	149%
2016 Total	\$ 921,951.58	\$ 833,812.64	\$ 139,856.61	\$ 973,669.25	106%

Town of Windham
Large Health Claims Over \$50,000
January 1, 2016 through December 31, 2016

	Paid Claims	Status
1	\$102,131.00	Closed
2	\$76,923.00	Ongoing
3	\$99,136.00	Ongoing
Total Claims Over \$50,000	\$ 278,190.00	