

# Monthly Experience Report

Process Month	Employee Month	Member Month	THESE COLUMNS WILL ALWAYS DEFAULT TO PAID DATES								THESE COLUMNS WILL ALWAYS DEFAULT TO INCURRED DATES			
			Charges	Total Provider Savings	MED Provider Savings	Rx Provider Savings	Liability	Plan Paid	Plan Paid less ITS Fees	ITS Fees (formerly BlueCard fees)	Amt Pd in Current Mos for Prior Mo	Amt Pd in Later Mos for Current Mo	MER IBNR	MER Total Claims
Mar 2018	100	109	\$87,820.36	\$48,671.25			\$21,177.54	\$18,560.53	\$17,971.57	\$588.96	\$4,057.54	\$2,511.54	\$51.79	\$17,066.32
Apr 2018	96	105	\$60,446.92	\$28,041.30			\$15,065.59	\$18,024.41	\$17,340.03	\$684.38	\$3,507.94	\$17,762.36	\$83.74	\$32,362.57
May 2018	91	96	\$84,408.72	\$31,343.13			\$10,120.15	\$43,351.79	\$42,945.44	\$406.35	\$17,363.98	\$19,361.50	\$158.24	\$45,507.55
Jun 2018	92	97	\$178,433.86	\$69,133.49			\$31,944.89	\$78,592.32	\$77,355.48	\$1,236.84	\$19,285.79	-\$12,699.17	\$169.14	\$46,776.50
Jul 2018	89	93	\$96,594.73	\$32,968.14			\$17,561.91	\$46,562.77	\$46,064.68	\$498.09	\$5,232.94	\$451,243.20	\$4,611.60	\$497,184.63
Aug 2018	86	89	\$765,542.03	\$195,583.51			\$52,723.50	\$523,663.27	\$517,235.02	\$6,428.25	\$444,244.34	\$37,072.59	\$1,491.74	\$117,983.26
Sep 2018	82	85	\$531,703.43	\$81,134.22			\$394,589.78	\$56,520.88	\$55,979.43	\$541.45	\$31,254.41	\$3,405.94	\$384.47	\$29,056.88
Oct 2018	80	84	\$105,830.78	\$41,991.93			\$34,787.47	\$29,999.53	\$29,051.38	\$948.15	-\$4,074.21	\$122,421.11	\$4,430.30	\$160,925.15
Nov 2018	80	84	\$446,922.55	\$255,760.27			\$28,811.80	\$167,334.17	\$162,350.48	\$4,983.69	\$115,595.65	\$20,632.08	\$4,422.24	\$76,792.84
Dec 2018	80	84	\$78,335.21	\$44,568.24			\$10,628.78	\$24,338.89	\$23,138.19	\$1,200.70	\$13,327.78	\$24,176.06	\$1,586.24	\$36,773.41
Jan 2019	79	83	\$116,753.04	\$61,448.22			\$24,925.71	\$32,715.74	\$30,379.11	\$2,336.63	\$29,318.77	\$40,550.34	\$0.00	\$0.00
Feb 2019	79	83	\$152,040.40	\$62,055.15			\$30,256.49	\$62,020.59	\$59,728.76	\$2,291.83	\$46,130.10	\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>1,034</b>	<b>1,092</b>	<b>\$2,704,832.03</b>	<b>\$952,698.85</b>			<b>\$672,593.61</b>	<b>\$1,101,684.89</b>	<b>\$1,079,539.57</b>	<b>\$22,145.32</b>	<b>\$725,245.03</b>	<b>\$726,437.55</b>	<b>\$17,389.50</b>	<b>\$1,060,429.11</b>

## Field Definitions:

<b>Process Month</b>	Month claims were paid.
<b>Employee Month</b>	Sum of employees (subscribers) who are active as of the 15th of the month
<b>Member Month</b>	Sum of members who are active as of the 15th of the month
<b>Charges</b>	Billed charges by the provider for a service or set of services.
<b>Total Provider Savings</b>	Difference between a Provider's non-discounted billed charge and the amount paid for Provider's services, excluding employee / dependent / third party liability for covered services. This include professional, hospital, and drug savings.
<b>Medical Provider Savings</b>	Provider savings for medical claims where no Coordination of Benefits (COB) payments are made.
<b>Rx Provider Savings</b>	Provider savings for pharmacy claims.
<b>Liability</b>	Includes member liability (coins/copy/eductible plus any elective charges such as single room when double is covered - additional non-covered charges), other insurance liability (Billed Amount less Provider Savings less Plan Paid)
<b>Plan Paid</b>	Financial liability either paid or due by a health plan and/or client.
<b>Plan Paid less ITS Fees</b>	Plan Paid excluding ITS fees.
<b>ITS fees</b>	Access or administrative charges for the use of Blue Cross and/or Blue Shield
<b>Amt Paid in Current Mos for Prior Mos</b>	Claims that are paid in the current month that were Incurred in prior months.
<b>Amt Paid in Later Mos for Current Mos</b>	Claims that are paid in later months that were Incurred in the current month.
<b>MER IBNR</b>	Estimate for incurred but unreported claims - amounts change monthly based on actuarial estimation.
<b>MER Total Claims</b>	Plan Paid - Amt Paid in Current Month for Prior Months + Amt Paid in Later Months for Current Month + MER IBNR (Columns I - L + M + N )
<b>Income</b>	Premium paid (only present for Fully Insured clients)