



The CareFirst BlueCross BlueShield
family of health care plans.

Annual Report- Executive Summary 1/1/2014 – 12/31/2014 **FELRA**



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Executive Summary- **FELRA**

1/1/2014 – 12/31/2014

I. Provider and Facility Summary *(See pages 6 - 7)*

- In 2014, there were 215,443 total claims. In 2013, there were 220,138 total claims (a 2.13% decrease from 2013 to 2014).
 - 194,830 provider claims in '14. 198,020 provider claims in '13 (a 1.61% decrease)
 - 20,613 facility claims in '14. 22,118 facility claims in '13 (a 6.8% decrease)
- In 2014, there was an average of 13,338 eligible subscribers. In 2013, there was an average of 13,890 eligible subscribers (a 3.97% decrease).
- In 2014, there were 16.15 claims per eligible subscriber. In 2013, there were 15.85 claims per eligible subscriber (a 1.89% increase).
 - 14.61 provider claims per eligible employee in '14. 14.26 provider claims per eligible employee in '13 (a 2.45% increase).
 - 1.55 facility claims per eligible employee in '14. 1.59 facility claims per eligible employee in '13 (a 2.5% decrease).
- In 2014, total billed amount was \$181,191,617. In 2013, total billed amount was \$174,102,849 (a 4.07% increase).
 - Provider billed amount in '14 was \$85,396,921. Provider billed amount in '13 was \$82,774,457 (a 3.17% increase).
 - Facility billed amount in '14 was \$95,794,776. Facility billed amount in '13 was \$91,328,392 (a 4.89% increase).

Executive Summary- **FELRA**

1/1/2014 – 12/31/2014

I. Provider and Facility Summary *(Continued)*

- In 2014, Total Savings was \$85,416,234. In 2013, it was \$85,561,929 (a <1% decrease).
 - Provider Savings in '14 was \$50,689,824. In 2013, it was \$50,141,611 (a 1.09% increase).
 - Facility Savings in '14 was \$34,726,410. In 2013, it was \$35,420,318 (a 1.96% decrease).
- In 2014, Savings as a % of Billed Charges was 47.14%. In 2013, it was 49.14%.
 - Provider Savings as a % of Billed Charges in '14 was 59.36%. In '13, it was 60.58%.
 - Facility Savings as a % of Billed Charges in '14 was 36.25%. In '13, it was 38.78%.

II. Top 10 Provider Specialties and Top 10 Facilities *(See pages 8 – 12)*

- Top 10 Provider Billing Specialties for Local NetLease and FlexLink represent \$50,473,229 in Billed Charges (59.1% of all Provider Billed Charges).
 - In 2014, Licensed Clinic Social Worker was the highest Local NetLease provider specialty (in terms of billed charges). In 2013, the highest Local NetLease provider specialty was Internal Medicine. In both 2013 and 2014, Radiology was the highest FlexLink provider specialty (in terms of billed charges).
- Top 10 Facilities with the highest Billed Charges for Local NetLease and FlexLink represent a billed amount of \$37,817,905 (39.48% of all Facility Charges)
 - In 2014, Washington Hospital Center was the highest Local NetLease facility in terms of billed charges. In 2013, the highest Local Network Lease facility in terms of billed charges was Mt Vernon Inova. In 2014, Inova Health System Hospitals was the highest FlexLink facility in terms of billed charges. In 2013, the highest FlexLink facility in terms of billed charges was Mary Washington Hospital.

Executive Summary- **FELRA**

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III. CareFirst Administrative Charges *(See pages 14 – 16)*

- In 2014, total CareFirst Admin charges were \$1,193,604. In 2013, they were \$1,218,773 (a 2.07% decrease).
 - In 2014, FlexLink Admin charges represented 57.48% of total CareFirst Admin costs, while Local NetLease fees represented 42.52%. In 2013, FlexLink fees represented 58.18% of total CareFirst Admin costs, while Local NetLease fees represented 41.82%.
- In 2014, aggregate cost on a per eligible employee per month (pepm) basis was \$7.46. In 2013, aggregate cost on a pepm basis was \$7.31.
- In 2014, CareFirst Administrative Charges represented 1.4% of Gross Annual Savings. In 2013, CareFirst Administrative Charges represented 1.42% of Gross Annual Savings.

IV. Savings Analysis *(See pages 17 – 19)*

- Savings net of CareFirst Administrative Charges in 2014 was \$84,222,630. In 2013, it was \$84,343,156 (a <1% decrease).
- In 2014, Total Net Savings per Dollar of CareFirst Administrative Fee was \$70.56. In 2013, Total Net Savings per Dollar of Administrative Fee was \$69.20 (a 1.97% increase).
- In 2014, Net Savings per Eligible Subscriber was \$6,314.49. In 2013, Net Savings per Eligible Subscriber was \$6,072.22 (a 3.99% increase).

5 Year Savings Recap- **FELRA**

	2010	2011	2012	2013	2014
Network Lease- Provider Savings	58.94%	58.69%	59.42%	61.23%	59.75%
FlexLink- Provider Savings	53.96%	56.12%	56.1%	57.99%	57.59%
Network Lease- Facility Savings	26.6%	31.42%	30.65%	36.96%	33.6%
FlexLink- Facility Savings	37.7%	41.14%	43.8%	44.86%	46.68%