





















## WSHIP Financial Performance

CASH BASIS	Month Ending October 31, 2018			
	Projected	Actual	Variance	% Change
Membership	1,418	1,425	7	0.5%
Avg Premium Receipt PMPM	\$1,136	\$1,277	\$141	12.4%
Avg Medical Claim Expense PMPM	\$1,407	\$1,369	\$38	2.7%
Avg Pharmacy Claim Expense PMPM	\$755	\$684	\$71	9.4%
Avg Premium Receipt Less Avg Claim Expense PMPM	(\$1,026)	(\$776)	\$250	24.4%
Avg Premium Receipt Less Avg Claim Expense Total	(\$1,454,868)	(\$1,105,800)	\$349,068	24.0%
Variance Due to Changes in Membership			(\$5,432)	
Variance Due to Changes in Claim Expenses			\$354,500	

CASH BASIS	Year-To-Date October 31, 2018			
	Projected	Actual	Variance	% Change
Member Months	14,216	14,323	107	0.8%
Avg Premium Receipt PMPM	\$714	\$808	\$94	13.2%
Avg Medical Claim Expense PMPM	\$1,397	\$1,476	\$79	5.7%
Avg Pharmacy Claim Expense PMPM	\$831	\$778	(\$53)	-6.4%
Avg Premium Receipt Less Avg Claim Expense PMPM	(\$1,514)	(\$1,446)	\$68	4.5%
Avg Premium Receipt Less Avg Claim Expense Total	(\$21,523,024)	(\$20,711,058)	\$811,966	3.8%
Variance Due to Changes in Membership			(\$154,722)	
Variance Due to Changes in Claim Expenses			\$966,688	

INCURRED BASIS	Year-To-Date October 31, 2018	Year-To-Date October 31, 2017
	Actual	Actual - Prior Year
Member Months	14,323	14,701
Avg Premium Income PMPM	\$645	\$636
Avg Medical Claim Expense PMPM (1)	\$1,540	\$1,544
Avg Pharmacy Claim Expense PMPM (2)	\$779	\$895
Avg Premium Receipt Less Avg Claim Expense PMPM	(\$1,674)	(\$1,803)
Avg Premium Receipt Less Avg Claim Expense Total	(\$23,976,702)	(\$26,505,903)

(1) Incurred medical claims data totals \$22,051,685 which is derived from \$17,727,685 actual paid claims with dates of service between 01-01-18 and 10-31-18 and \$4,324,000 IBNR reserve.

(2) Incurred pharmacy claims data totals \$11,153,778 which is derived from \$10,685,778 actual paid claims with dates of service between 01-01-18 and 10-31-18 and \$468,000 IBNR reserve.