

2018 CDIPC EP3 POOLING RESULTS AT A GLANCE

	2013	2014	2015	2016	2017	2018	2017 : 2018 Increase (+) / decrease (-)	% 2017 : 2018 Increase (+) / decrease (-)
pooling / high cost drug claim experience for CDIPC member insurance companies								
High cost drug claim experience (certificates exceeding \$10K in drug claims paid annually)								
% of total drug claim dollars paid				34.5%	36.2%	39.1%	2.9%	8.0%
% plan members with high cost drug claims				1.2%	1.3%	1.4%	0.1%	4.7%
# of plan members with high cost drugs when drug \$ paid is								
\$10-32.5K				17,285	18,507	18,974	467	2.5%
\$32.5-65K				2,830	3,042	3,244	202	6.6%
\$65-100K				493	503	508	5	1.0%
\$100-400K				234	234	286	52	22.2%
\$400-620.7K				9	11	13	2	18.2%
\$620.7-750K				7	9	7	-2	-22.2%
\$750K-1M				5	4	3	-1	-25.0%
\$1M+				1	1	2	1	100.0%
# plan sponsors w/one or more plan members having high cost drug claims				11,159	11,850	12,076	226	1.9%
High cost / specialty drugs in excess of \$10K per plan member								
# high cost drugs claimed				682	697	669	-28	-4.1%
High cost drug pipeline impacts								
For drugs that were first paid in 2017								
# of drugs new to EP3 claim experience					193	96	-97	-50.3%
Claimed by # certificates					438	910	472	107.8%
Who had drugs covered totalling (claims paid \$ in M)					\$9.5	\$24.5	\$15.1	159.7%
With an average amount paid per certificate of					\$21,578	\$26,977	\$5,399	25.0%
For drugs that were first paid in 2018								
# of drugs new to EP3 claim experience						125		
Claimed by # certificates						567		
Who had drugs covered totalling (claims paid \$ in M)						\$13.6		
With an average amount paid per certificate of						\$24,041		
Industry pool portion shared between between CDIPC member companies (a subset of EP3 pooling)								
Industry pool thresholds and pooling maximum								
Initial threshold	\$50,000	\$55,000	\$60,000	\$65,000	\$65,000	\$65,000	\$0.0000	0.0%
Ongoing threshold and EP3 pooling endpoint	\$25,000	\$27,500	\$30,000	\$32,500	\$32,500	\$32,500	\$0.0000	0.0%
Pooling maximum	\$400,000	\$400,000	\$500,000	\$500,000	\$500,000	\$500,000	\$0.0000	0.0%
Industry pool experience								
# plan members with paid claims greater than or equal to "ongoing threshold" (OT)	4,090	3,909	4,084	3,637	3,878	4,060	182	4.7%
# plan members in industry pools	187	257	308	301	325	359	34	10.5%
% plan members with claims greater than or equal to OT	4.6%	6.6%	7.5%	8.3%	8.4%	9.4%	1.0%	12.0%
# plan members in 1st year of industry pooling	187	113	102	89	105	123	18	17.1%
\$ pooled (M)	\$8.9	\$6.6	\$6.5	\$6.4	\$7.2	\$8.6	\$1.4	19.4%
# plan members in 2 or more years of industry pooling	N/A	144	206	212	220	236	16	7.3%
\$ pooled (M)	\$0.0	\$6.3	\$10.1	\$11.1	\$11.8	\$12.4	\$0.6	5.1%