

SHERLOCK BENCHMARKS

Independent / Provider-Sponsored Plans Edition



Volume II
Staffing and Compensation

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SHERLOCK BENCHMARKS

Independent/Provider-Sponsored Plans Edition - 2020

Volume II: Staffing and Compensation



SHERLOCK COMPANY

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- Products include:
 - Commercial Insured
 - Commercial ASO/ASC
 - Medicare Supplement
 - Medicare Advantage
 - Medicare Advantage SNP
 - Medicaid HMO
- Segments include:
 - ACA, Under 65 Individual Product Line
 - Non-ACA, Under 65 Individual Product Line
 - Total Individual Product Line

 - Small Group
 - Middle Market
 - Large Group
 - Total Group

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- Includes analyses related staff compensation - Staffing Costs per FTE, Composition of Compensation, Compensation Costs per FTE, and Staffing Costs Per Member Per Month.

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- This provides in-depth analyses of propensity to outsource including Outsourced Costs as a Percent of Total Costs, Outsourced Staffing Costs as a percent of Total Staffing Costs, Outsourced Staffing Costs as a Percent of Total Costs, and Outsourced FTEs as a Percent of Total FTEs.

Tab 2

Staffing Ratios

This section provides an analysis of staffing ratios by function. Values are presented on a per 10,000 member basis.

Outsource FTEs are estimated by the plans. Combined FTEs are the sum of internal and outsourced FTEs. Combined FTEs are intended to represent the staffing if no activities were outsourced.

Inferred Combined FTEs by product and by segment are estimated by dividing the plan's PMPM costs by the total costs per FTE. This is multiplied by 120,000 to convert monthly costs to annual FTEs and to adjust for the staffing ratio being expressed in per 10,000 members.

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Staffing Costs for Internal FTEs include all benefits. These correspond to internal staffing costs, except they include accruals for retiree benefits other than pensions. Other Post Employment Benefits (OPEB) are classified in the financial metrics in the Other Corporate Services sub-function of Corporate Services.

Outsourced Staffing Costs are provided by the plans. Depending on the plan, their ultimate source may be their direct knowledge of the compensation of the outsourced FTE or an estimate. If estimated by the plans, it may be based upon local wage levels for the personnel or the typical costs for FTEs in Plans that do not outsource any activities.

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