

# ***South Texas Health Co-Op***

*La Feria ISD, Lyford CISD, and Rio Hondo ISD*

*Anneliese McMinn, Rio Hondo Superintendent, STHC Board President*

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## **WHO MAKES UP THE STHC?**

The group is comprised of the following:

849 females and 532 males for a total group of 1,381 lives.  
361 of these are under age 18

Of this group, 683 people received benefits. This is 49.5% of all covered lives. A total of 8,191 medical claims were paid for an average of 12 claims per person who received a benefit. A total of 7,255 prescriptions were filled for an average of 11 prescriptions per person who received a benefit.

## **WHERE DOES THE MONEY COME FROM?**

The school districts contribute 75% and the employees contribute 25% of the money that funds the South Texas Health Co-Operative. Employee contribution is made up of dependent coverage and the "buy up" to better benefits.

## **WHERE DOES THE MONEY GO?**

The break down on how the money is spent is as follows:

Medical claims = 80% of total money spent

The largest parts of medical claims are:

Inpatient claims	=	33% of all medical claims
Outpatient claims	=	21%
Office visit claims	=	18%

Fixed cost = 20% of total money spent

Fixed cost breaks down as follows:

All services	41% of all fixed costs
Administration	25%
Insurance cost	34 %

***STHC***

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## CLAIMS LAST 12 MONTHS

Four largest claims totaled \$732,000 which equals 30% of total claims

Ten largest claims were on eight employees, one spouse, one child and was made up of nine males and one female.

The largest prescription drug claims were on three prescriptions at \$6,768 each and one prescription at \$3,114.

The highest cost medical conditions in order of cost are:

Heart, reproduction, nervous, breast, kidney, respiratory

***STHC***