

# Risk Management | Risk Summary Report

Risk Category	Risk Domain	Previous Risk Ranking			Proposed Ranking		Notes
		May-14	Oct-14	May-15	Previous Trend	Nov-15	
Strategic	<b>Health Care Costs</b> - HM O/PPO total cost of health care - Rising pharmaceutical costs - Demographic shift - Health care inefficiencies - Contracting agency participation - Excise Tax	▲	▲	▲	➡	▲	⬆
Strategic	<b>Long Term Care Program</b> - Premium Revenue - Investment Return - Claim Expense - Pricing Risk Assumptions - Reputation - Participant Enrollment	●	●	●	➡	●	➡
Operational	<b>Customer Service</b> - IT Capacity/System Stability - Legislation - Customer Expectations & Performance Risk - Litigation - Data Integrity - Loss of Institutional Knowledge - PEPRA - Compliance	●	●	●	➡	●	➡
Operational	<b>Health Plan Management</b> - Investment Return - New Risk Premium Adjustment - HMO Flex Funding - HMO Flex Funding - Payments	●	●	●	⬇	●	⬇

Residual Risk - Considering risk responses and the remaining risk exposure.	
●	Minimal
▲	Moderate
■	Elevated
⬮	High

Trend - Considering risk management plans and environmental factors, the residual risk trend over the next 6 months.	
⬇	Decrease
➡	Remain Constant
⬆	Increase