

Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)  
2015 Treasurer's Report Data (Cash Basis)

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	2015 Actual Results	Quarterly Financial Results				Year	
									2015 1st Quarter	2015 2nd Quarter	2015 3rd Quarter	2015 4th Quarter	2015	
<b>Beginning Balance</b>	\$14,771,429.76	\$15,671,056.90	\$16,709,861.43	\$16,383,705.22	\$16,863,189.11	\$17,854,737.40	\$17,992,131.70	\$14,771,429.76	\$14,771,429.76	\$16,383,705.22	\$17,992,131.70	\$19,405,003.65	\$19,405,003.65	\$14,771,429.76
<b>Income</b>														
Medical Plan Premiums	\$3,135,736.85	\$3,126,949.56	\$3,126,949.56	\$3,148,559.31	\$3,136,441.01	\$3,119,057.60	\$3,129,970.05	\$21,923,663.94	\$9,389,635.97	\$9,404,057.92	\$3,129,970.05	\$0.00	\$0.00	\$21,923,663.94
Ancillary Benefit Plan Premiums	\$10,476.20	\$10,602.60	\$10,530.54	\$10,575.64	\$10,429.38	\$10,128.60	\$10,446.34	\$73,189.30	\$31,609.34	\$31,133.62	\$10,446.34	\$0.00	\$0.00	\$73,189.30
Interest	\$1,015.47	\$1,004.92	\$1,201.06	\$1,078.37	\$966.08	\$1,026.91	\$1,092.07	\$7,384.88	\$3,221.45	\$3,071.36	\$1,092.07	\$0.00	\$0.00	\$7,384.88
Rx Rebates	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$1,187.61	\$0.00	\$0.00	\$0.00	\$350.30	\$1,537.91	\$1,187.61	\$0.00	\$350.30	\$0.00	\$0.00	\$1,537.91
<b>Total Income</b>	<b>\$3,147,228.52</b>	<b>\$3,138,557.08</b>	<b>\$3,139,868.77</b>	<b>\$3,160,213.32</b>	<b>\$3,147,836.47</b>	<b>\$3,130,213.11</b>	<b>\$3,141,858.76</b>	<b>\$22,005,776.03</b>	<b>\$9,425,654.37</b>	<b>\$9,438,262.90</b>	<b>\$3,141,858.76</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$22,005,776.03</b>
<b>Expenses</b>														
Medical Paid Claims	\$1,360,181.92	\$1,592,886.30	\$2,264,768.23	\$1,808,200.04	\$1,473,438.60	\$2,063,868.71	\$1,189,596.15	\$11,752,939.95	\$5,217,836.45	\$5,345,507.35	\$1,189,596.15	\$0.00	\$0.00	\$11,752,939.95
Rx Paid Claims	\$677,620.79	\$302,648.33	\$1,000,227.97	\$682,882.72	\$675,327.49	\$744,987.77	\$373,577.92	\$4,457,272.99	\$1,980,497.09	\$2,103,197.98	\$373,577.92	\$0.00	\$0.00	\$4,457,272.99
Medical Admin Fees	\$75,406.90	\$76,170.56	\$75,874.71	\$77,398.87	\$75,437.09	\$76,170.56	\$76,366.02	\$532,824.71	\$227,748.02	\$228,710.67	\$76,366.02	\$0.00	\$0.00	\$532,824.71
Rx Admin Fees	\$6,958.00	\$3,409.00	\$9,885.00	\$7,477.00	\$6,535.00	\$6,519.00	\$3,100.00	\$43,883.00	\$20,252.00	\$20,531.00	\$3,100.00	\$0.00	\$0.00	\$43,883.00
Flue Clinic Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NYS Graduate Medical Exp.	\$19,921.90	\$19,805.22	\$19,962.08	\$19,817.81	\$19,784.42	\$19,772.25	\$0.00	\$119,063.68	\$59,689.20	\$59,374.48	\$0.00	\$0.00	\$0.00	\$119,063.68
ACA PCORI Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACA Trans. Reins. Program Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Stop-Loss Insurance	\$59,837.75	\$59,837.75	\$59,837.75	\$34,642.64	-\$131,250.61	\$53,418.38	\$53,541.62	\$189,865.28	\$179,513.25	-\$43,189.59	\$53,541.62	\$0.00	\$0.00	\$189,865.28
Advance Deposit / Pre-Paid Claims	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal Fees	\$0.00	\$3,190.00	\$3,561.25	\$0.00	\$2,908.12	\$4,523.75	\$881.25	\$15,064.37	\$6,751.25	\$7,431.87	\$881.25	\$0.00	\$0.00	\$15,064.37
Executive Director Fees	\$0.00	\$2,407.71	\$3,662.50	\$2,814.25	\$2,690.30	\$2,992.50	\$1,395.50	\$15,962.76	\$6,070.21	\$8,497.05	\$1,395.50	\$0.00	\$0.00	\$15,962.76
Consultant Fees	\$5,848.10	\$6,031.70	\$6,356.40	\$14,500.00	\$4,500.00	\$7,651.80	\$3,937.30	\$48,825.30	\$18,236.20	\$26,651.80	\$3,937.30	\$0.00	\$0.00	\$48,825.30
Accounting Fees	\$3,040.80	\$3,040.80	\$9,355.99	\$14,028.64	\$4,485.21	\$3,047.66	\$3,042.76	\$40,041.86	\$15,437.59	\$21,561.51	\$3,042.76	\$0.00	\$0.00	\$40,041.86
Actuarial Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Audit Fees	\$0.00	\$19,800.00	\$0.00	\$10,000.00	\$9,900.00	\$0.00	\$0.00	\$39,700.00	\$19,800.00	\$19,900.00	\$0.00	\$0.00	\$0.00	\$39,700.00
Insurances (D&O / Prof. Liab.)	\$28,159.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,346.67	\$30,506.47	\$28,159.80	\$0.00	\$2,346.67	\$0.00	\$0.00	\$30,506.47
Internal Coordination (Finance)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Coordination (Support)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Surety Bond Fee / Loan Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment Refund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ancillary Benefit Premiums	\$10,539.40	\$10,338.48	\$10,575.64	\$10,429.38	\$10,356.90	\$10,411.26	\$10,634.72	\$73,285.78	\$31,453.52	\$31,197.54	\$10,634.72	\$0.00	\$0.00	\$73,285.78
Other Expenses / Supplies	\$86.02	\$186.70	\$1,661.61	\$62.24	\$213.88	\$186.64	\$10,566.90	\$12,965.99	\$1,934.33	\$464.76	\$10,566.90	\$0.00	\$0.00	\$12,965.99
<b>Total Expenses</b>	<b>\$2,247,601.38</b>	<b>\$2,099,752.55</b>	<b>\$3,466,024.98</b>	<b>\$2,680,729.43</b>	<b>\$2,156,288.18</b>	<b>\$2,992,818.81</b>	<b>\$1,728,986.81</b>	<b>\$17,372,202.14</b>	<b>\$7,813,378.91</b>	<b>\$7,829,836.42</b>	<b>\$1,728,986.81</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$17,372,202.14</b>
<b>Net Income</b>	<b>\$899,627.14</b>	<b>\$1,038,804.53</b>	<b>-\$326,156.21</b>	<b>\$479,483.89</b>	<b>\$991,548.29</b>	<b>\$137,394.30</b>	<b>\$1,412,871.95</b>	<b>\$4,633,573.89</b>	<b>\$1,612,275.46</b>	<b>\$1,608,426.48</b>	<b>\$1,412,871.95</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$4,633,573.89</b>
<b>Ending Balance</b>	<b>\$15,671,056.90</b>	<b>\$16,709,861.43</b>	<b>\$16,383,705.22</b>	<b>\$16,863,189.11</b>	<b>\$17,854,737.40</b>	<b>\$17,992,131.70</b>	<b>\$19,405,003.65</b>	<b>\$19,405,003.65</b>	<b>\$16,383,705.22</b>	<b>\$17,992,131.70</b>	<b>\$19,405,003.65</b>	<b>\$19,405,003.65</b>	<b>\$19,405,003.65</b>	<b>\$19,405,003.65</b>
<b>Liabilities and Reserves</b>														
IBNR Reserve	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66
Surplus Account	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90
Claims / Rate Stabilization Reserve	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61	\$1,650,773.61
Catastrophic Claims Reserve	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00
<b>Total Liabilities and Reserves</b>	<b>\$8,556,077.17</b>	<b>\$8,556,077.17</b>	<b>\$8,556,077.17</b>	<b>\$8,556,077.17</b>	<b>\$8,556,077.17</b>	<b>\$8,556,077.17</b>								
<b>Unencumbered Fund Balance</b>	<b>\$7,114,979.73</b>	<b>\$8,153,784.26</b>	<b>\$7,827,628.05</b>	<b>\$8,307,111.94</b>	<b>\$9,298,660.23</b>	<b>\$9,436,054.53</b>	<b>\$10,848,926.48</b>	<b>\$10,848,926.48</b>	<b>\$7,827,628.05</b>	<b>\$9,436,054.53</b>	<b>\$10,848,926.48</b>	<b>\$10,848,926.48</b>	<b>\$10,848,926.48</b>	<b>\$10,848,926.48</b>
<b>Monthly Contract Count</b>	<b>2,299</b>	<b>2,311</b>	<b>2,307</b>	<b>2,307</b>	<b>2,309</b>	<b>2,309</b>	<b>2,306</b>	<b>16,148</b>	<b>6,917</b>	<b>6,925</b>	<b>2,306</b>	<b>0</b>	<b>0</b>	<b>16,148</b>
<b>Monthly Covered Lives</b>	<b>5,037</b>	<b>5,048</b>	<b>5,029</b>	<b>5,026</b>	<b>5,025</b>	<b>5,016</b>	<b>5,020</b>	<b>35,201</b>	<b>15,114</b>	<b>15,067</b>	<b>5,020</b>	<b>0</b>	<b>0</b>	<b>35,201</b>

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2015 Treasurer's Report Data (Cash Basis)

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	2015 Actual Results	Quarterly Financial Results				Year	
									2015 1st Quarter	2015 2nd Quarter	2015 3rd Quarter	2015 4th Quarter	2015	
<b>Beginning Balance</b>	\$14,771,430	\$15,671,057	\$16,709,861	\$16,383,705	\$16,863,189	\$17,854,737	\$17,992,132	\$14,771,430	\$14,771,430	\$16,383,705	\$17,992,132	\$19,405,004	\$19,405,004	14,771,430
<b>Income</b>														
Medical Plan Premiums	\$3,135,737	\$3,126,950	\$3,126,950	\$3,148,559	\$3,136,441	\$3,119,058	\$3,129,970	\$21,923,664	\$9,389,636	\$9,404,058	\$3,129,970	\$0	\$0	21,923,664
Ancillary Benefit Plan Premiums	\$10,476	\$10,603	\$10,531	\$10,576	\$10,429	\$10,129	\$10,446	\$73,189	\$31,609	\$31,134	\$10,446	\$0	\$0	73,189
Interest	\$1,015	\$1,005	\$1,201	\$1,078	\$966	\$1,027	\$1,092	\$7,385	\$3,221	\$3,071	\$1,092	\$0	\$0	7,385
Rx Rebates	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Stop-Loss Claim Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Other	\$0	\$0	\$1,188	\$0	\$0	\$0	\$350	\$1,538	\$1,188	\$0	\$350	\$0	\$0	1,538
<b>Total Income</b>	<b>\$3,147,229</b>	<b>\$3,138,557</b>	<b>\$3,139,869</b>	<b>\$3,160,213</b>	<b>\$3,147,836</b>	<b>\$3,130,213</b>	<b>\$3,141,859</b>	<b>\$22,005,776</b>	<b>\$9,425,654</b>	<b>\$9,438,263</b>	<b>\$3,141,859</b>	<b>\$0</b>	<b>\$0</b>	<b>22,005,776</b>
<b>Expenses</b>														
Medical Paid Claims	\$1,360,182	\$1,592,886	\$2,264,768	\$1,808,200	\$1,473,439	\$2,063,869	\$1,189,596	\$11,752,940	\$5,217,836	\$5,345,507	\$1,189,596	\$0	\$0	11,752,940
Rx Paid Claims	\$677,621	\$302,648	\$1,000,228	\$682,883	\$675,327	\$744,988	\$373,578	\$4,457,273	\$1,980,497	\$2,103,198	\$373,578	\$0	\$0	4,457,273
Medical Admin Fees	\$75,407	\$76,171	\$75,875	\$76,171	\$77,399	\$75,437	\$76,366	\$532,825	\$227,748	\$228,711	\$76,366	\$0	\$0	532,825
Rx Admin Fees	\$6,958	\$3,409	\$9,885	\$7,477	\$6,535	\$6,519	\$3,100	\$43,883	\$20,252	\$20,531	\$3,100	\$0	\$0	43,883
Flu Clinic Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
NYS Graduate Medical Exp.	\$19,922	\$19,805	\$19,962	\$19,818	\$19,784	\$19,772	\$0	\$119,064	\$59,689	\$59,374	\$0	\$0	\$0	119,064
ACA PCORI Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
ACA Trans. Reins. Program Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Stop-Loss Insurance	\$59,838	\$59,838	\$59,838	\$34,643	-\$131,251	\$53,418	\$53,542	\$189,865	\$179,513	-\$43,190	\$53,542	\$0	\$0	189,865
Advance Deposit / Pre-Paid Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Legal Fees	\$0	\$3,190	\$3,561	\$0	\$2,908	\$4,524	\$881	\$15,064	\$6,751	\$7,432	\$881	\$0	\$0	15,064
Executive Director Fees	\$0	\$2,408	\$3,663	\$2,814	\$2,690	\$2,993	\$1,396	\$15,963	\$6,070	\$8,497	\$1,396	\$0	\$0	15,963
Consultant Fees	\$5,848	\$6,032	\$6,356	\$14,500	\$5,848	\$7,652	\$14,500	\$48,825	\$18,236	\$26,652	\$3,937	\$0	\$0	48,825
Accounting Fees	\$3,041	\$3,041	\$9,356	\$14,029	\$4,485	\$3,048	\$3,043	\$40,042	\$15,438	\$21,562	\$3,043	\$0	\$0	40,042
Actuarial Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Audit Fees	\$0	\$19,800	\$0	\$10,000	\$9,900	\$0	\$0	\$39,700	\$19,800	\$19,900	\$0	\$0	\$0	39,700
Insurances (D&O / Prof. Liab.)	\$28,160	\$0	\$0	\$0	\$0	\$0	\$2,347	\$30,506	\$28,160	\$0	\$2,347	\$0	\$0	30,506
Internal Coordination (Finance)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Internal Coordination (Support)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Surety Bond Fee / Loan Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Payment Refund	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0
Ancillary Benefit Premiums	\$10,539	\$10,338	\$10,576	\$10,429	\$10,357	\$10,411	\$10,635	\$73,286	\$31,454	\$31,198	\$10,635	\$0	\$0	73,286
Other Expenses / Supplies	\$86	\$187	\$1,662	\$62	\$214	\$189	\$10,567	\$12,966	\$1,934	\$465	\$10,567	\$0	\$0	12,966
<b>Total Expenses</b>	<b>\$2,247,601</b>	<b>\$2,099,753</b>	<b>\$3,466,025</b>	<b>\$2,680,729</b>	<b>\$2,156,288</b>	<b>\$2,992,819</b>	<b>\$1,728,987</b>	<b>\$17,372,202</b>	<b>\$7,813,379</b>	<b>\$7,829,836</b>	<b>\$1,728,987</b>	<b>\$0</b>	<b>\$0</b>	<b>17,372,202</b>
<b>Net Income</b>	<b>\$899,627</b>	<b>\$1,038,805</b>	<b>-\$326,156</b>	<b>\$479,484</b>	<b>\$991,548</b>	<b>\$137,394</b>	<b>\$1,412,872</b>	<b>\$4,633,574</b>	<b>\$1,612,275</b>	<b>\$1,608,426</b>	<b>\$1,412,872</b>	<b>\$0</b>	<b>\$0</b>	<b>4,633,574</b>
<b>Ending Balance</b>	<b>\$15,671,057</b>	<b>\$16,709,861</b>	<b>\$16,383,705</b>	<b>\$16,863,189</b>	<b>\$17,854,737</b>	<b>\$17,992,132</b>	<b>\$19,405,004</b>	<b>\$19,405,004</b>	<b>\$16,383,705</b>	<b>\$17,992,132</b>	<b>\$19,405,004</b>	<b>\$19,405,004</b>	<b>\$19,405,004</b>	<b>19,405,004</b>
<b>Liabilities and Reserves</b>														
IBNR Reserve	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	\$3,961,857	3,961,857
Surplus Account	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	\$1,893,447	1,893,447
Claims / Rate Stabilization Reserve	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	\$1,650,774	1,650,774
Catastrophic Claims Reserve	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000	1,050,000
<b>Total Liabilities and Reserves</b>	<b>\$8,556,077</b>	<b>\$8,556,077</b>	<b>\$8,556,077</b>	<b>\$8,556,077</b>	<b>\$8,556,077</b>	<b>\$8,556,077</b>	<b>8,556,077</b>							
<b>Unencumbered Fund Balance</b>	<b>\$7,114,980</b>	<b>\$8,153,784</b>	<b>\$7,827,628</b>	<b>\$8,307,112</b>	<b>-\$577,805</b>	<b>\$1,984,999</b>	<b>\$10,848,926</b>	<b>\$10,848,926</b>	<b>\$7,827,628</b>	<b>\$9,436,055</b>	<b>\$10,848,926</b>	<b>\$10,848,926</b>	<b>\$10,848,926</b>	<b>10,848,926</b>
<b>Monthly Contract Count</b>	<b>2,299</b>	<b>2,311</b>	<b>2,307</b>	<b>2,307</b>	<b>2,309</b>	<b>2,309</b>	<b>2,306</b>	<b>16,148</b>	<b>6,917</b>	<b>6,925</b>	<b>2,306</b>	<b>0</b>	<b>0</b>	<b>16,148</b>
<b>Monthly Covered Lives</b>	<b>5,037</b>	<b>5,048</b>	<b>5,029</b>	<b>5,026</b>	<b>5,025</b>	<b>5,016</b>	<b>5,020</b>	<b>35,201</b>	<b>15,114</b>	<b>15,067</b>	<b>5,020</b>	<b>0</b>	<b>0</b>	<b>35,201</b>

# Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

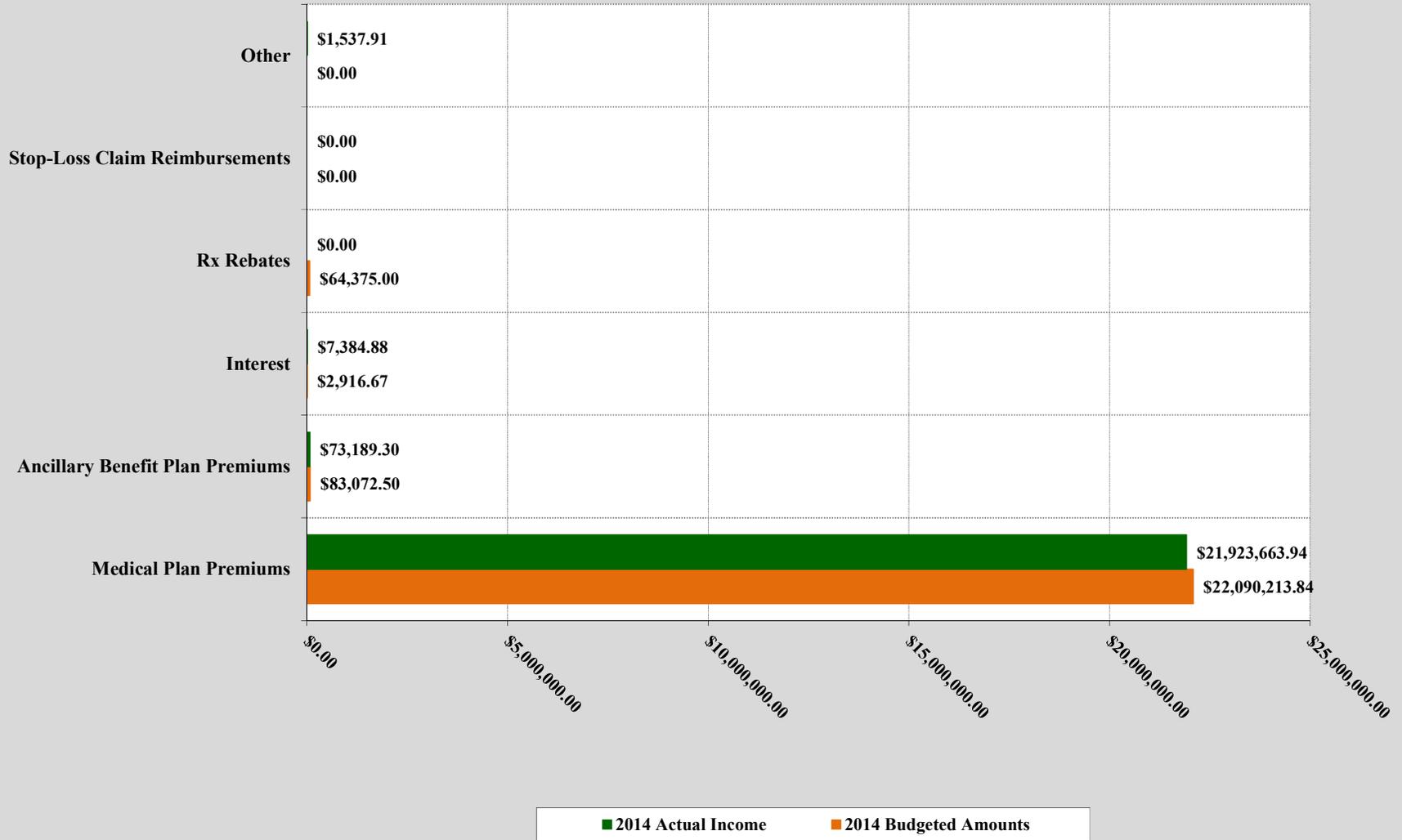
2015 Budget Performance Analysis

Results as of: 7/31/2015

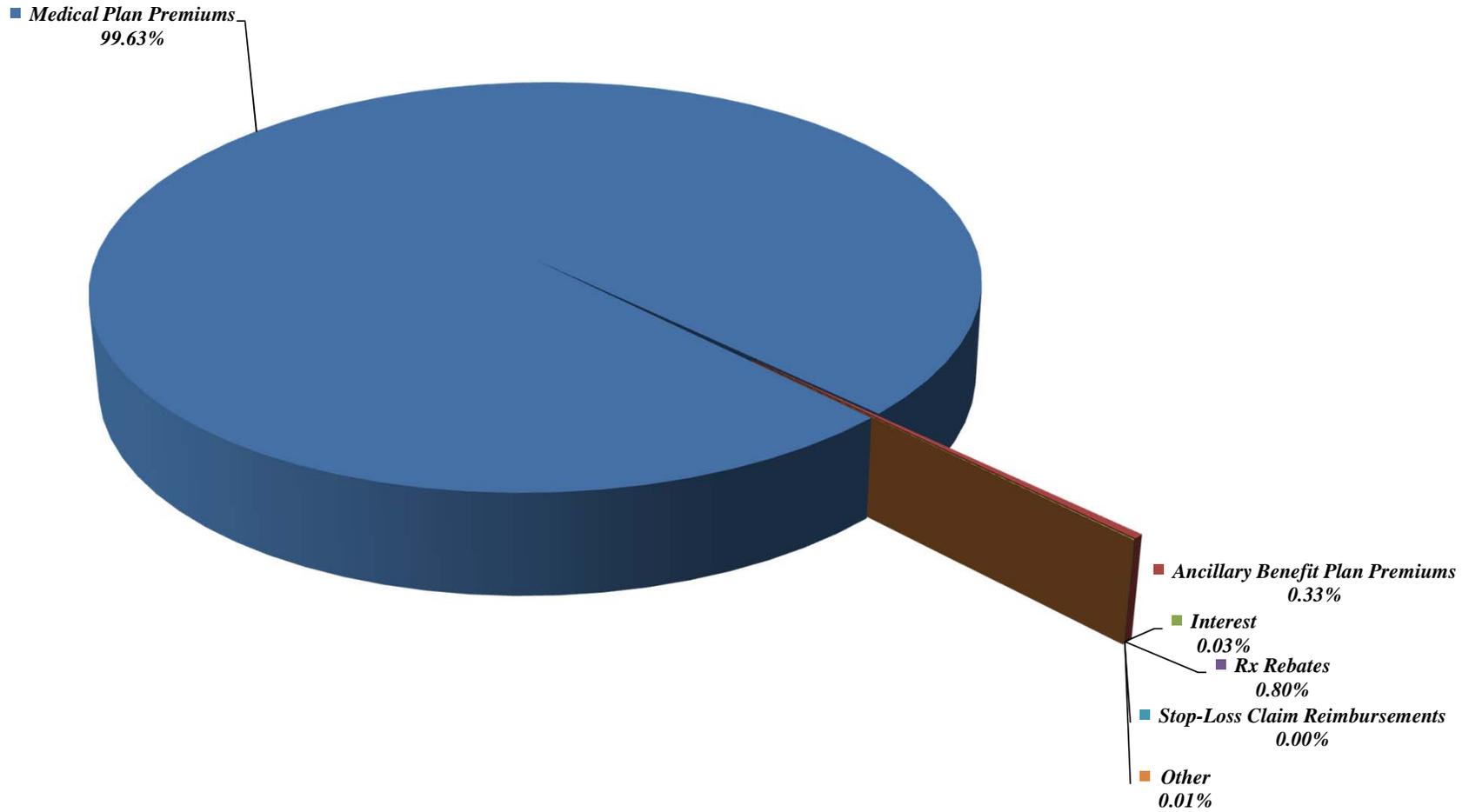
# of Months: 7

	2015 Adopted Budget	2015 Year-to-Date	2015 Actual Results	Variance	% Difference
<b>Income</b>					
Medical Plan Premiums	\$37,868,938.01	\$22,090,213.84	\$21,923,663.94	-\$166,549.90	-0.75%
Ancillary Benefit Plan Premiums	\$142,410.00	\$83,072.50	\$73,189.30	-\$9,883.20	-11.90%
Interest	\$5,000.00	\$2,916.67	\$7,384.88	\$4,468.21	153.20%
Rx Rebates	\$257,500.00	\$64,375.00	\$0.00	-\$64,375.00	-100.00%
Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00	n/a
Other	\$0.00	\$0.00	\$1,537.91	\$1,537.91	n/a
<b>Total Income</b>	<b>\$38,273,848.01</b>	<b>\$22,240,578.01</b>	<b>\$22,005,776.03</b>	<b>-\$234,801.98</b>	<b>-1.06%</b>
<b>Expenses</b>					
Medical Paid Claims	\$25,019,785.25	\$14,594,874.73	\$11,752,939.95	-\$2,841,934.78	-19.47%
Rx Paid Claims	\$7,995,686.92	\$4,664,150.70	\$4,457,272.99	-\$206,877.71	-4.44%
Medical Admin Fees	\$904,390.72	\$527,561.25	\$532,824.71	\$5,263.46	1.00%
Rx Admin Fees	\$78,822.26	\$45,979.65	\$43,883.00	-\$2,096.65	-4.56%
Flu Clinic Fees	\$0.00	\$0.00	\$0.00	\$0.00	
NYS Graduate Medical Exp.	\$242,562.13	\$141,494.58	\$119,063.68	-\$22,430.90	-15.85%
ACA PCORI Fee	\$10,773.00	\$0.00	\$0.00	\$0.00	
ACA Transitional Reins. Program Fees	\$221,540.00	\$0.00	\$0.00	\$0.00	
Stop-Loss Aggregate and Specific	\$654,000.00	\$381,500.00	\$189,865.28	-\$191,634.72	-50.23%
Advance Deposit / Pre-Paid Claims	\$100,000.00	\$100,000.00	\$0.00	-\$100,000.00	-100.00%
Legal Fees	\$20,600.00	\$12,016.67	\$15,064.37	\$3,047.70	25.36%
Executive Director Fees	\$35,000.00	\$20,416.67	\$15,962.76	-\$4,453.91	-21.82%
Consultant Fees	\$51,500.00	\$30,041.67	\$48,825.30	\$18,783.63	62.53%
Accounting Fees	\$15,450.00	\$9,012.50	\$40,041.86	\$31,029.36	344.29%
Actuarial Fees	\$10,300.00	\$6,008.33	\$0.00	-\$6,008.33	-100.00%
Audit Fees	\$61,800.00	\$36,050.00	\$39,700.00	\$3,650.00	10.12%
Insurances (D&O / Prof. Liab.)	\$26,875.31	\$26,875.31	\$30,506.47	\$3,631.16	13.51%
Internal Coordination (Finance)	\$69,783.19	\$40,706.86	\$0.00	-\$40,706.86	-100.00%
Internal Coordination (Support)	\$14,478.43	\$8,445.75	\$0.00	-\$8,445.75	-100.00%
Surety Bond Fee / Loan Interest	n/a	n/a	\$0.00	n/a	
Payment Refund	\$0.00	\$0.00	\$0.00	\$0.00	
Ancillary Benefit Premiums	\$142,410.00	\$83,072.50	\$73,285.78	-\$9,786.72	-11.78%
Other Expenses / Supplies	\$5,150.00	\$3,004.17	\$12,965.99	\$9,961.82	331.60%
<b>Total Expenses</b>	<b>\$35,680,907.21</b>	<b>\$20,731,211.33</b>	<b>\$17,372,202.14</b>	<b>-\$3,359,009.19</b>	<b>-16.20%</b>
<b>Net Income</b>	<b>\$2,592,940.81</b>	<b>\$1,509,366.67</b>	<b>\$4,633,573.89</b>		
<b>Ending Balance</b>	<b>\$17,458,331.69</b>	<b>\$16,374,757.55</b>	<b>\$19,498,964.77</b>		
<b>Liabilities and Reserves</b>					
IBNR Claims Liability	\$3,613,497.29	\$3,613,497.29	\$3,613,497.29		
Surplus Account Per §4706(a)(5)	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90		
Rate Stabilization Reserve	\$1,871,059.68	\$1,871,059.68	\$1,871,059.68		
Catastrophic Claims Reserve	\$602,249.55	\$602,249.55	\$602,249.55		
Total Liabilities and Reserves	\$7,980,253.41	\$7,980,253.41	\$7,980,253.41		
<b>Unencumbered Fund Balance</b>	<b>\$9,478,078.28</b>	<b>\$8,394,504.14</b>	<b>\$11,518,711.36</b>		

**Greater Tompkins County Municipal Health Ins. Consortium**  
**2015 Income Distribution**  
**January 1, 2015 to July 31, 2015**



**Greater Tompkins County Municipal Health Ins. Consortium**  
2014 Income Distribution  
January 1, 2015 to July 31, 2015

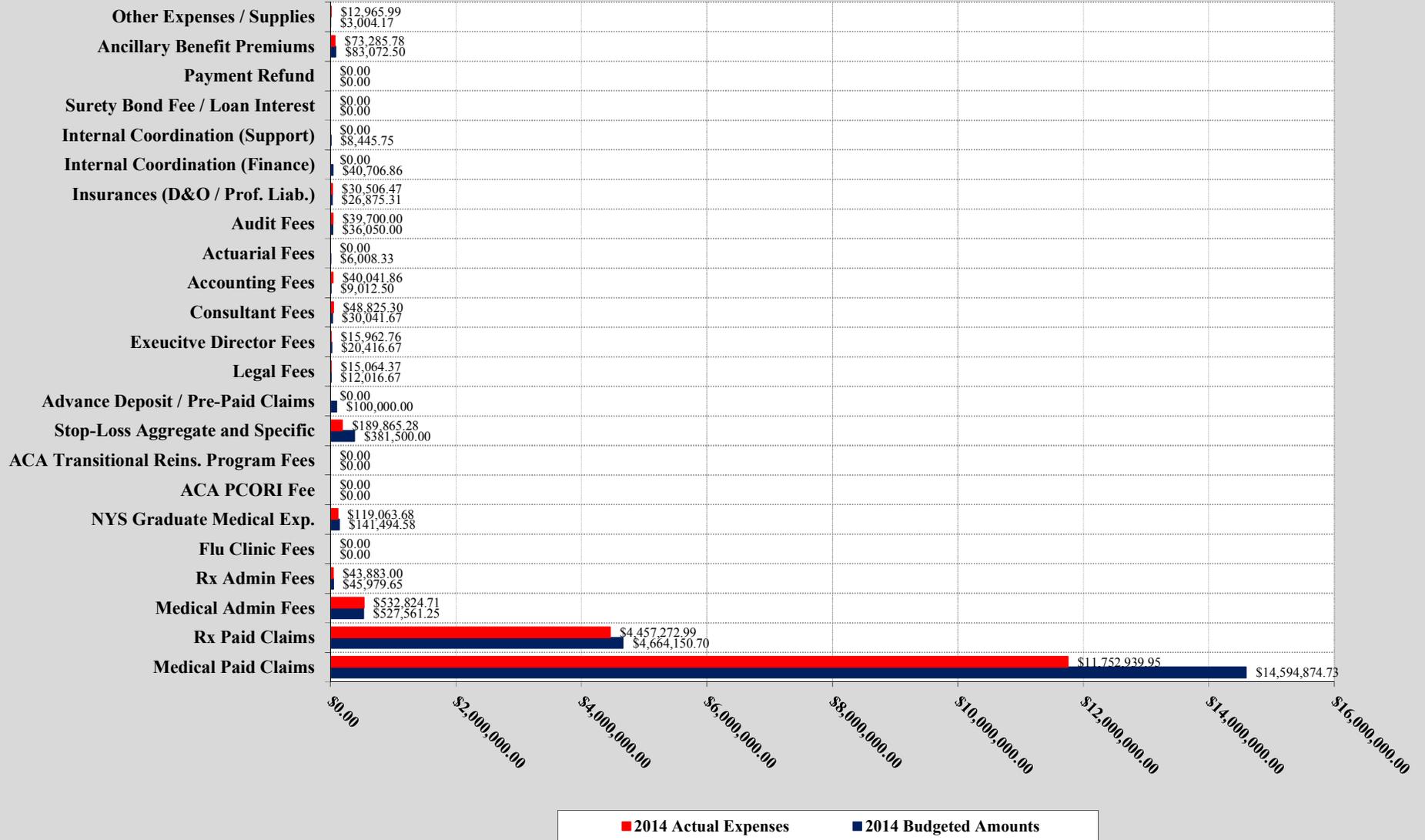


■ Medical Plan Premiums ■ Ancillary Benefit Plan Premiums ■ Interest ■ Rx Rebates ■ Stop-Loss Claim Reimbursements ■ Other

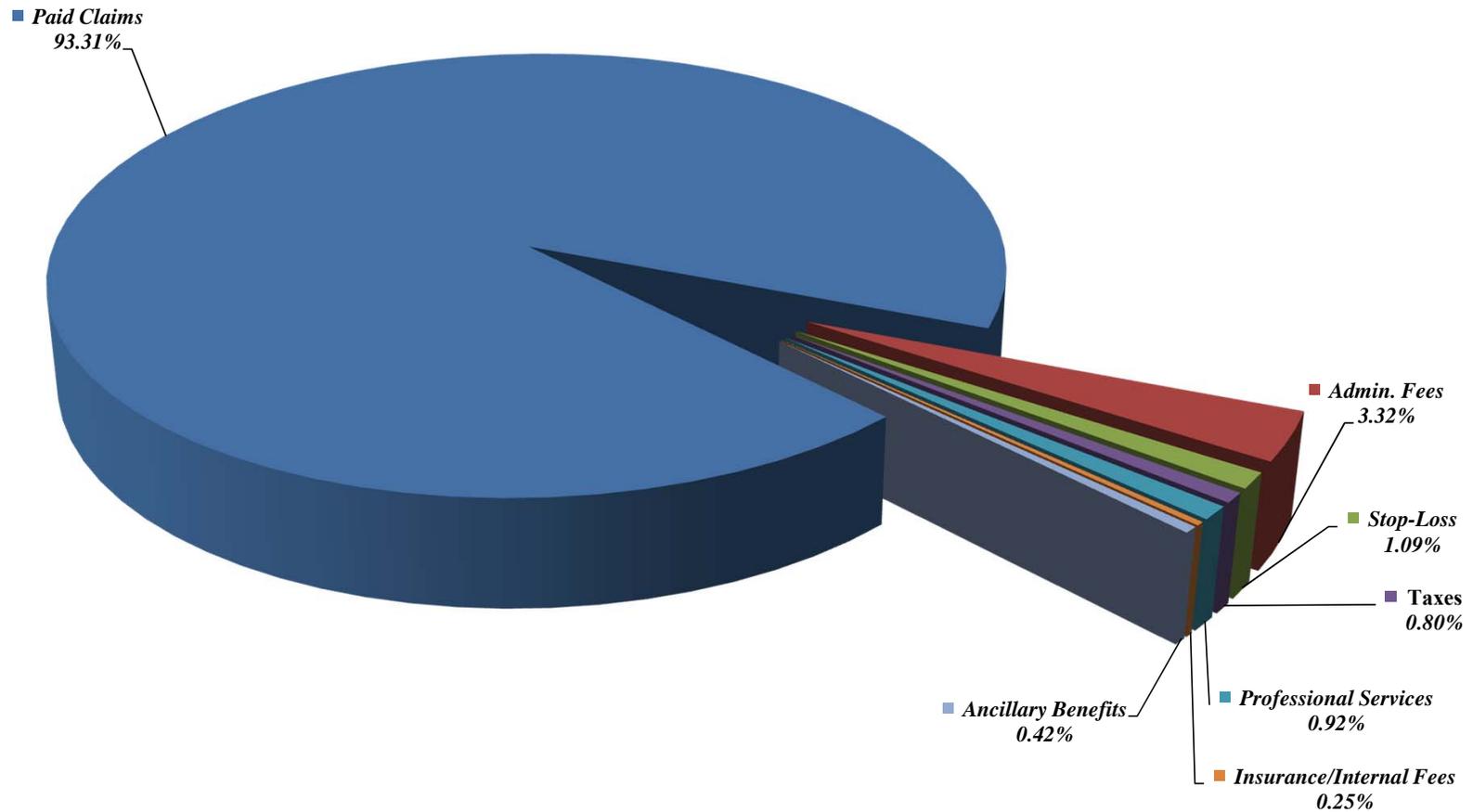
# Greater Tompkins County Municipal Health Ins. Consortium

## 2015 Expense Distribution

January 1, 2015 to July 31, 2015



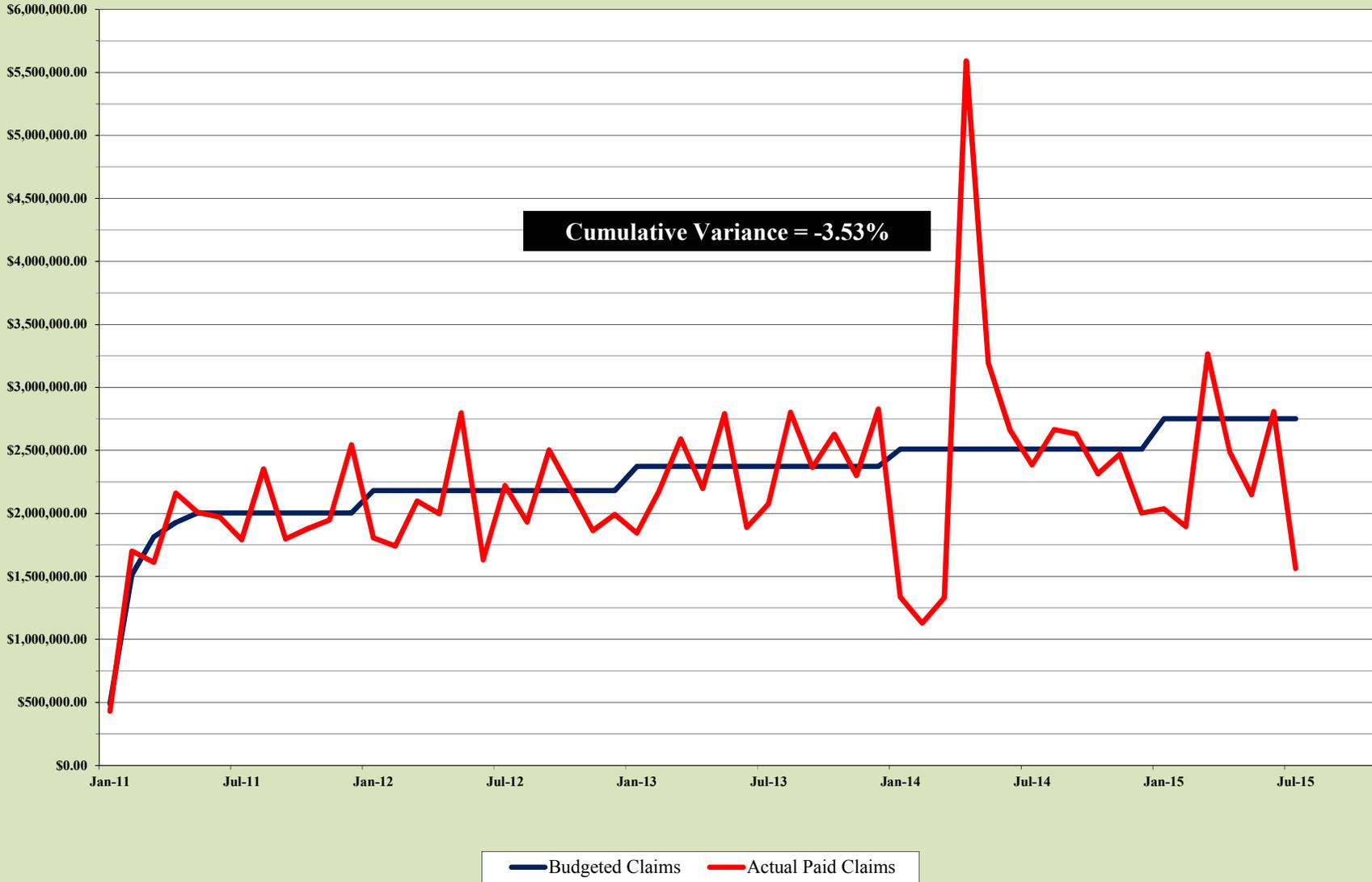
**Greater Tompkins County Municipal Health Ins. Consortium**  
 2015 Expense Distribution  
 January 1, 2015 to July 31, 2015



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2015 Monthly Paid Claims v Budgeted Claims

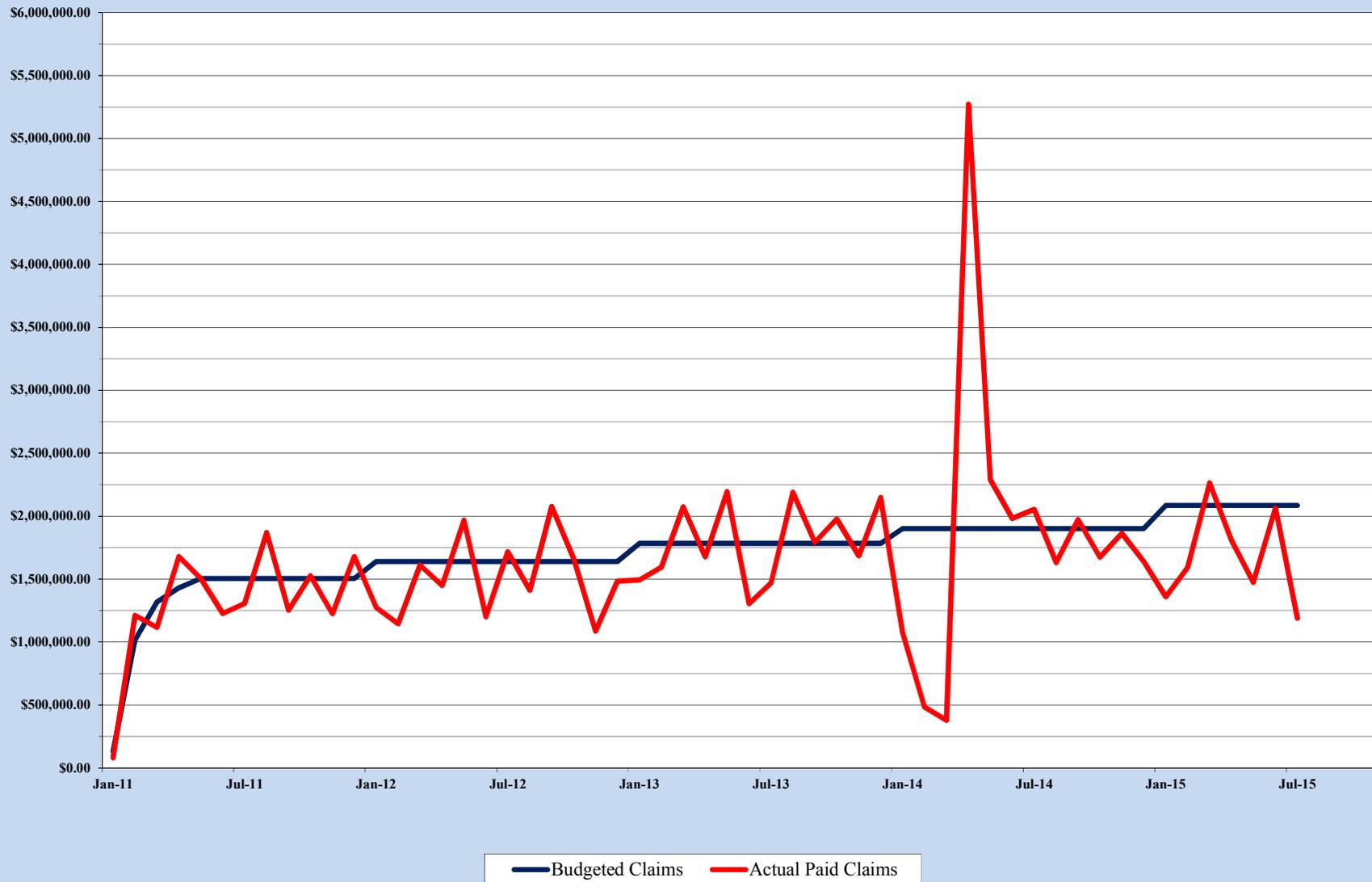
January 1, 2011 to July 31, 2015



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2015 Monthly Medical Paid Claims v Budgeted Medical Claims

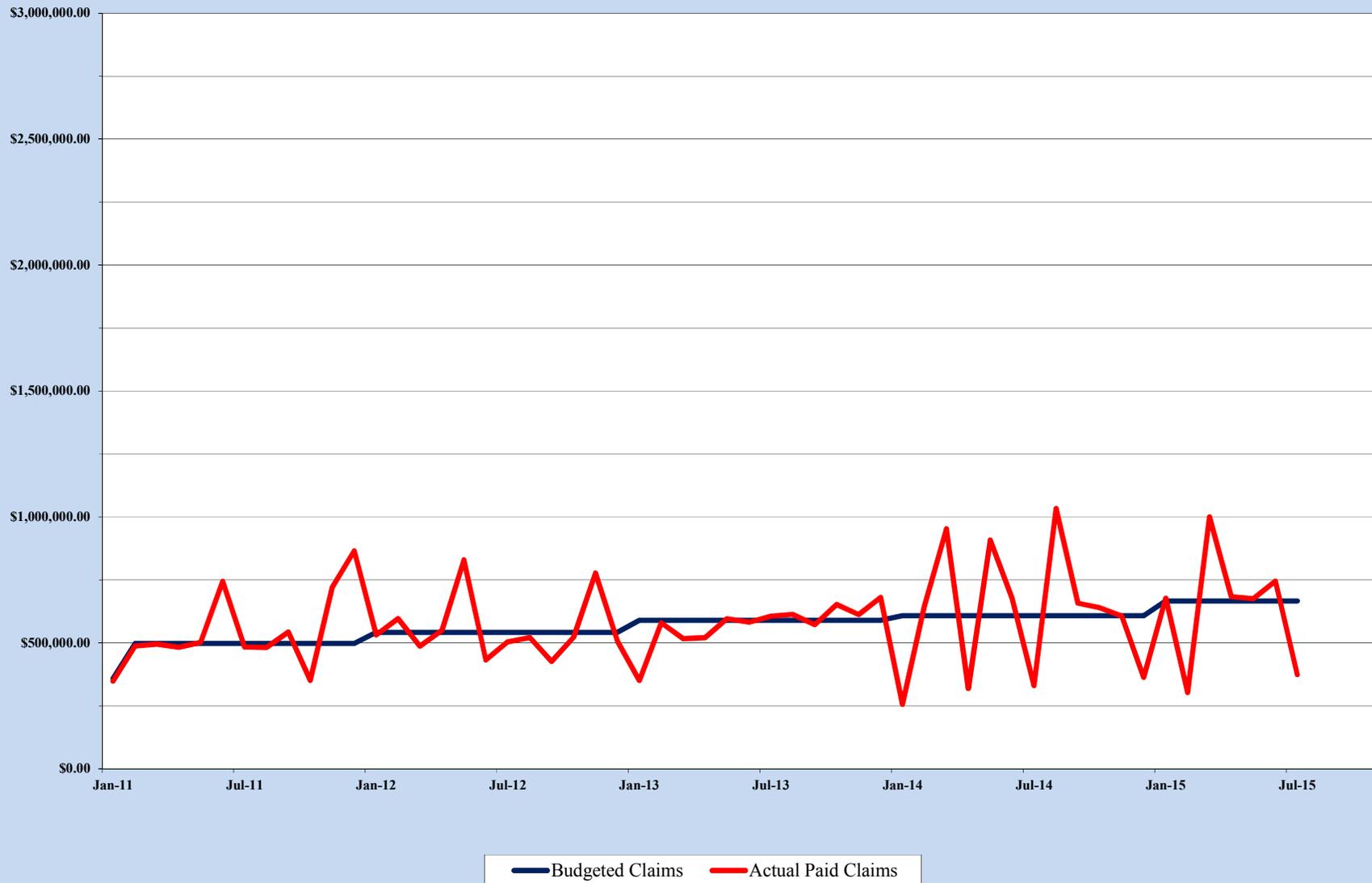
January 1, 2011 to July 31, 2015



# Greater Tompkins County Municipal Health Ins Consortium

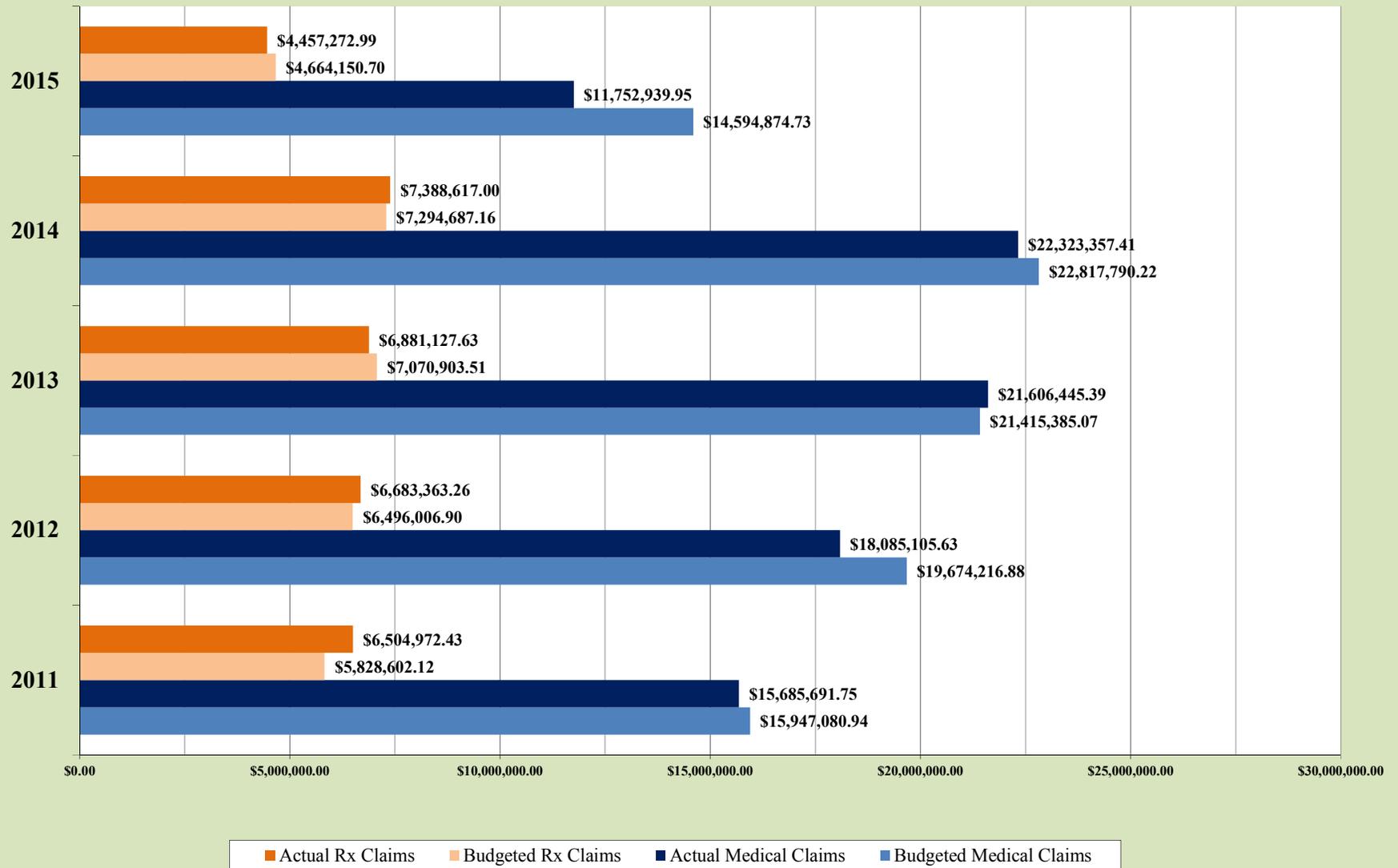
## 2011-2015 Monthly Rx Paid Claims v Budgeted Rx Claims

January 1, 2011 to July 31, 2015

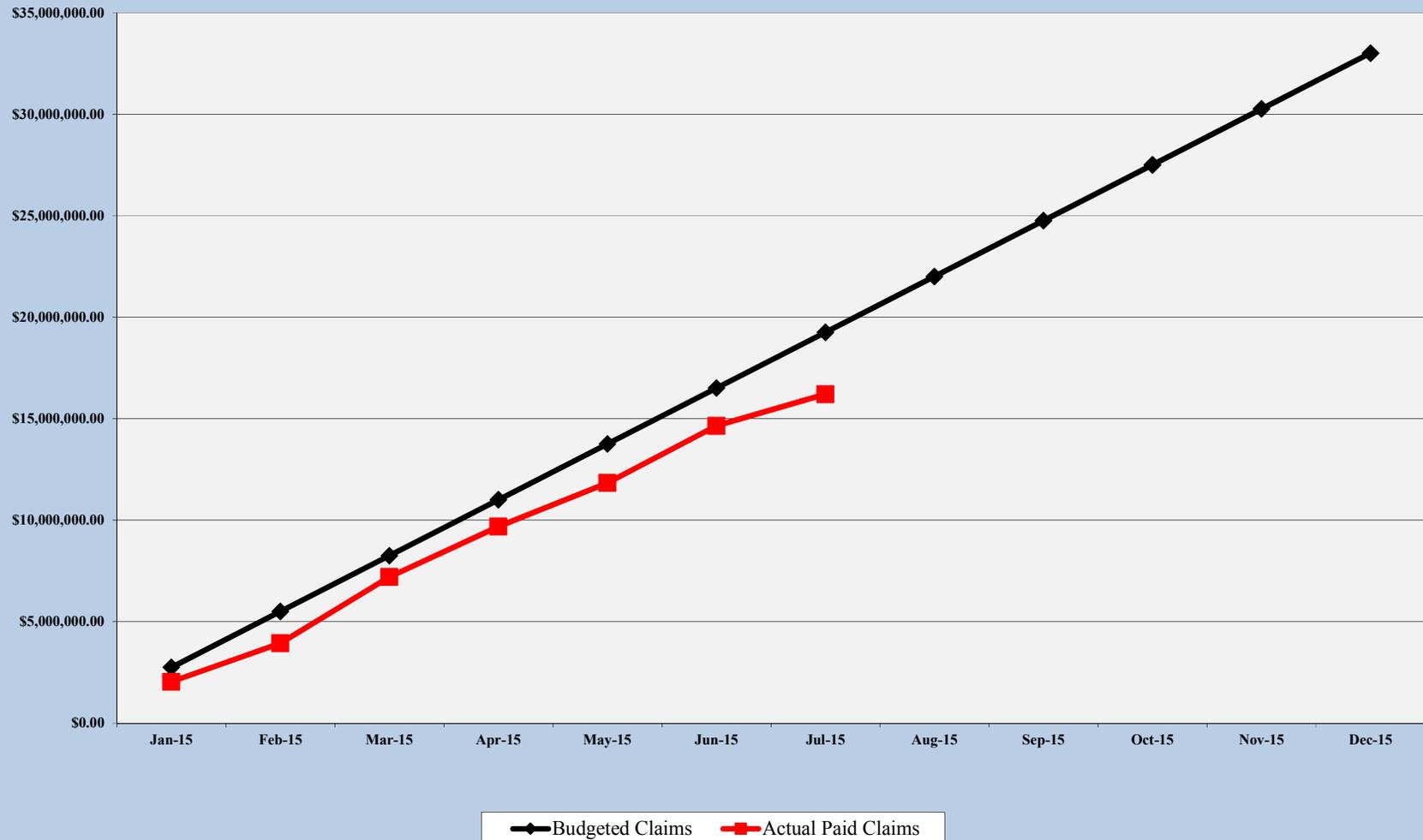


# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2015 Annual Paid Claims v Budgeted Claims



*Greater Tompkins County Municipal  
Health Insurance Consortium*  
2015 Cumulative Paid Claims and Budgeted Claims by Month



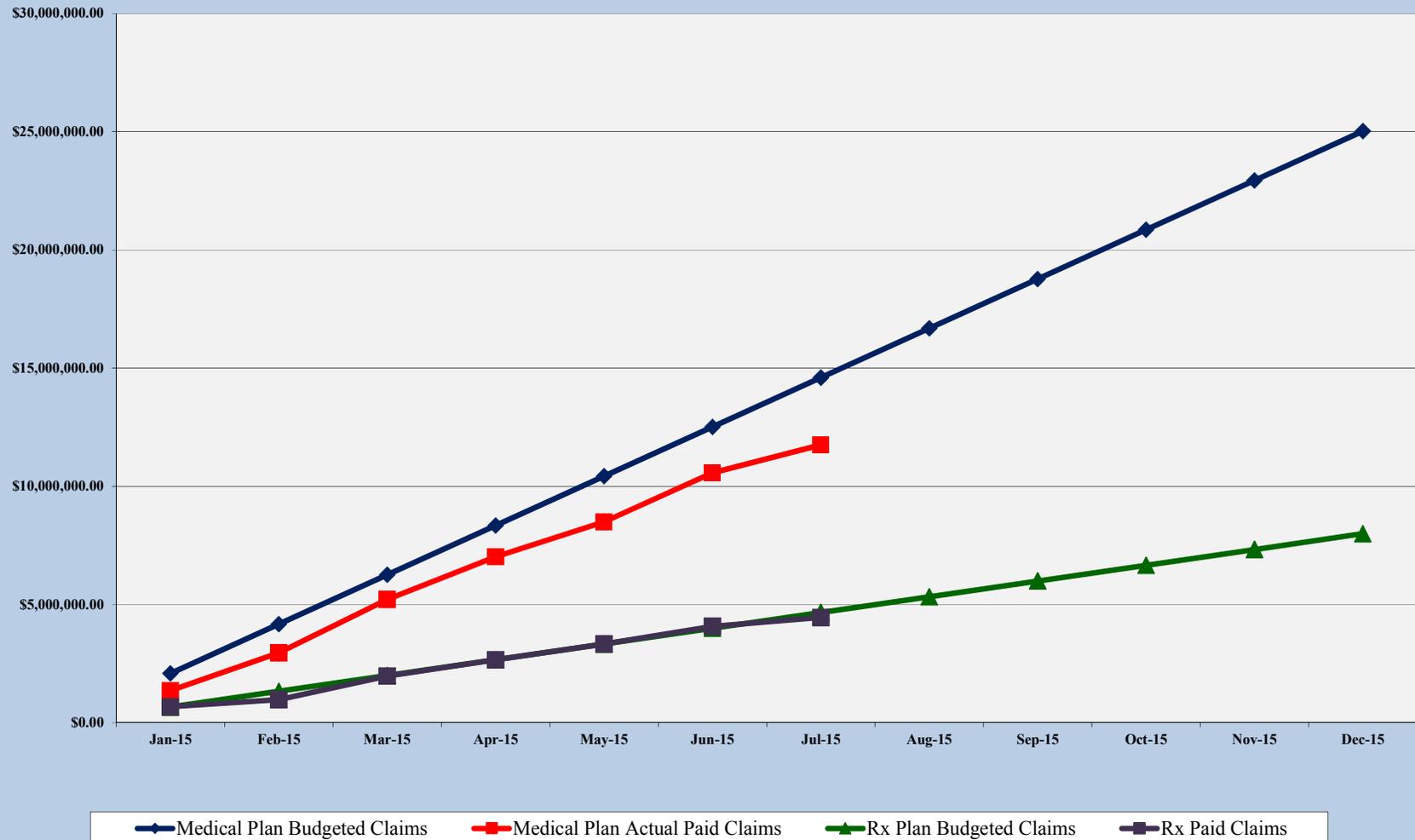
# Greater Tompkins County Municipal Health Insurance Consortium

Monthly Covered Lives  
January 1, 2011 to June 30, 2015



## *Greater Tompkins County Municipal Health Insurance Consortium*

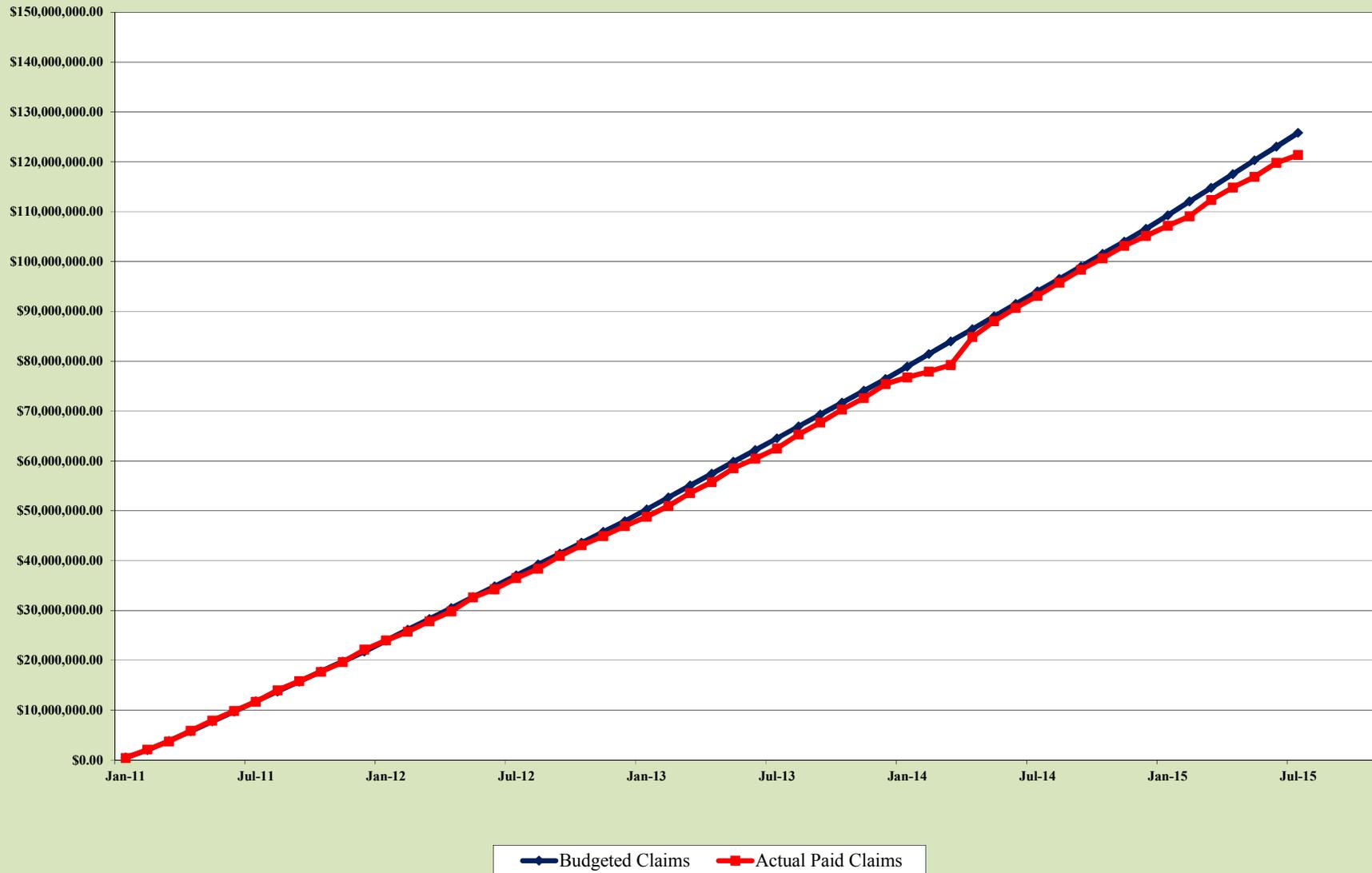
### 2015 Cumulative Paid Claims and Budgeted Claims by Month



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2015 Monthly Paid Claims v Budgeted Claims

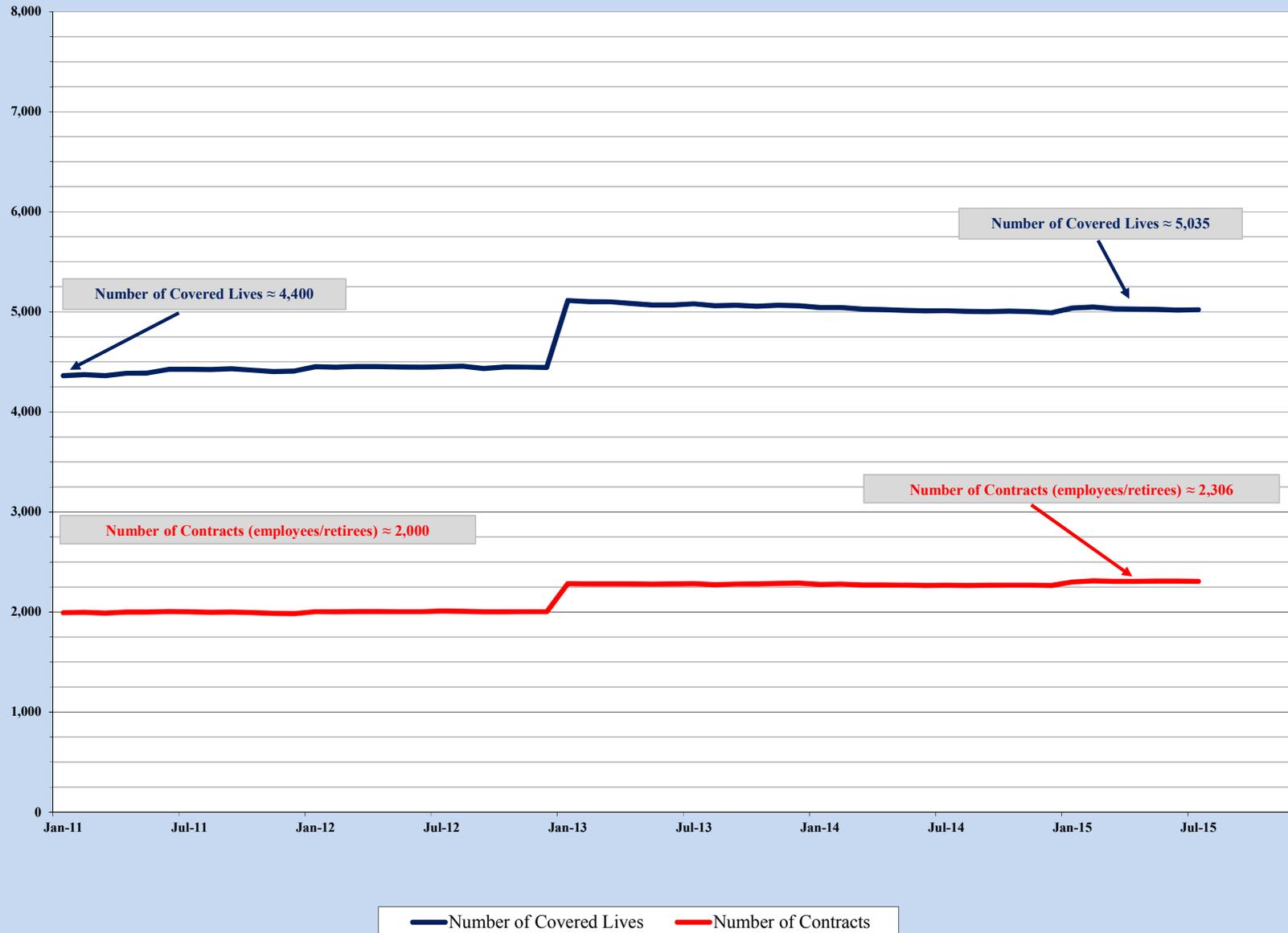
January 1, 2011 to July 31, 2015



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2015 Monthly Covered Lives and Contracts

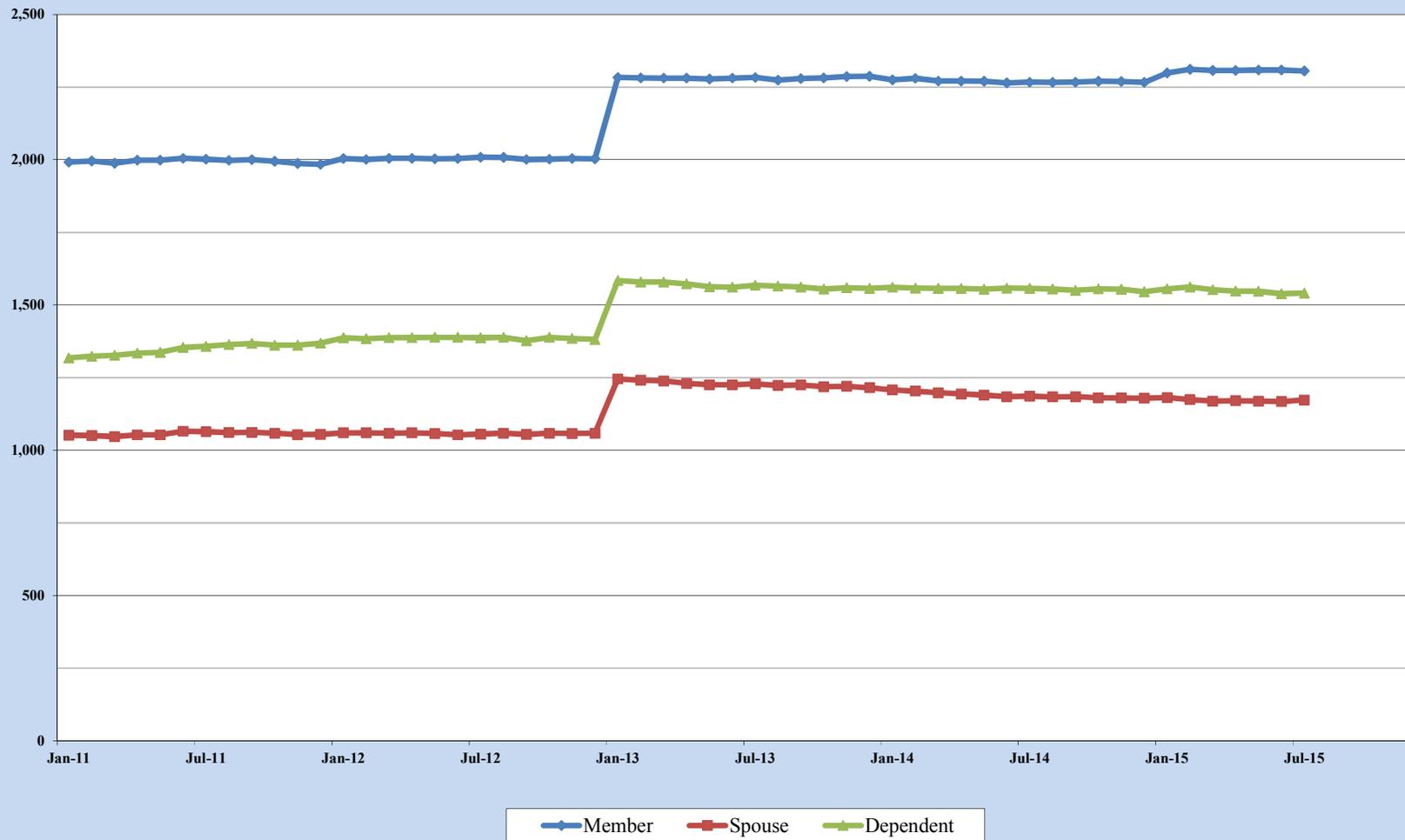
January 1, 2011 to July 31, 2015



# Greater Tompkins County Municipal Health Insurance Consortium

## Monthly Covered Lives by Relationship

January 1, 2011 to July 31, 2015



# Greater Tompkins County Municipal Health Insurance Consortium

## Monthly Contract Count by Plan Type

January 1, 2011 to July 31, 2015

