

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	Aug-15	2015 Actual Results	Quarterly Financial Results				Year
										2015 1st Quarter	2015 2nd Quarter	2015 3rd Quarter	2015 4th Quarter	2015
Beginning Balance	\$14,542,832.49	\$15,442,459.63	\$16,481,264.16	\$16,155,107.95	\$16,634,591.84	\$17,626,140.13	\$17,763,534.43	\$19,156,603.25	\$14,542,832.49	\$14,542,832.49	\$16,155,107.95	\$17,763,534.43	\$20,055,128.53	\$14,542,832.49
Income														
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	\$3,149,919.14	\$25,073,583.08	\$9,389,635.97	\$9,404,057.92	\$6,279,889.19	\$0.00	\$25,073,583.08
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	\$10,859.34	\$84,048.64	\$31,609.34	\$31,133.62	\$21,305.68	\$0.00	\$84,048.64
Interest	\$1,015.47	\$1,004.92	\$1,201.06	\$1,078.37	\$966.08	\$1,026.91	\$1,092.07	\$1,139.00	\$8,523.88	\$3,221.45	\$3,071.36	\$2,231.07	\$0.00	\$8,523.88
Rx Rebates	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$231,361.91	\$231,361.91	\$0.00	\$0.00	\$231,361.91	\$0.00	\$231,361.91
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	\$0.00	\$1,537.91	\$1,187.61	\$0.00	\$350.30	\$0.00	\$1,537.91
Total Income	\$3,147,228.52	\$3,138,557.08	\$3,139,868.77	\$3,160,213.32	\$3,147,836.47	\$3,130,213.11	\$3,141,858.76	\$3,393,279.39	\$25,399,055.42	\$9,425,654.37	\$9,438,262.90	\$6,535,138.15	\$0.00	\$25,399,055.42
Expenses														
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	\$1,625,820.13	\$13,378,760.08	\$5,217,836.45	\$5,345,507.35	\$2,815,416.28	\$0.00	\$13,378,760.08
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	\$687,285.30	\$5,144,558.29	\$1,980,497.09	\$2,103,197.98	\$1,060,863.22	\$0.00	\$5,144,558.29
Medical Admin Fees	\$75,406.90	\$76,170.56	\$76,170.56	\$75,874.71	\$77,398.87	\$75,437.09	\$76,366.02	\$75,670.89	\$608,495.60	\$227,748.02	\$228,710.67	\$152,036.91	\$0.00	\$608,495.60
Rx Admin Fees	\$6,958.00	\$3,409.00	\$9,885.00	\$7,477.00	\$6,535.00	\$6,519.00	\$3,100.00	\$6,292.00	\$50,175.00	\$20,252.00	\$20,531.00	\$9,392.00	\$0.00	\$50,175.00
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	\$19,803.13	\$19,764.33	\$158,631.14	\$59,689.20	\$59,374.48	\$39,567.46	\$0.00	\$158,631.14
ACA PCORI Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,431.20	\$0.00	\$10,431.20	\$0.00	\$0.00	\$10,431.20	\$0.00	\$10,431.20
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	\$53,453.94	\$243,319.22	\$179,513.25	-\$43,189.59	\$106,995.56	\$0.00	\$243,319.22
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	\$0.00	\$15,064.37	\$6,751.25	\$7,431.87	\$881.25	\$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	\$1,924.75	\$17,887.51	\$6,070.21	\$8,497.05	\$3,320.25	\$0.00	\$17,887.51
Consultant Fees	\$5,848.10	\$6,031.70	\$6,356.40	\$14,500.00	\$4,500.00	\$7,651.80	\$3,937.30	-\$3,766.00	\$45,059.30	\$18,236.20	\$26,651.80	\$171.30	\$0.00	\$45,059.30
Accounting Fees	\$3,040.80	\$3,040.80	\$9,355.99	\$14,028.64	\$4,485.21	\$3,047.66	\$3,042.76	-\$19,101.86	\$20,940.00	\$15,437.59	\$21,561.51	-\$16,059.10	\$0.00	\$20,940.00
Actuarial Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$10,000.00	\$0.00	\$10,000.00
Audit Fees	\$0.00	\$19,800.00	\$0.00	\$10,000.00	\$9,900.00	\$0.00	\$0.00	\$0.00	\$39,700.00	\$19,800.00	\$19,900.00	\$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	\$2,346.67	\$32,853.14	\$28,159.80	\$0.00	\$4,693.34	\$0.00	\$32,853.14
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	\$24,377.78	\$24,377.78	\$0.00	\$0.00	\$24,377.78	\$0.00	\$24,377.78
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	\$10,634.72	\$83,920.50	\$31,453.52	\$31,197.54	\$21,269.44	\$0.00	\$83,920.50
Other Expenses / Supplies	\$86.02	\$186.70	\$1,661.61	\$62.24	\$213.88	\$186.64	\$135.70	\$51.46	\$2,586.25	\$1,934.33	\$464.76	\$187.16	\$0.00	\$2,586.25
Total Expenses	\$2,247,601.38	\$2,099,752.55	\$3,466,024.98	\$2,680,729.43	\$2,156,288.18	\$2,992,818.81	\$1,748,789.94	\$2,494,754.11	\$19,886,759.38	\$7,813,378.91	\$7,829,836.42	\$4,243,544.05	\$0.00	\$19,886,759.38
Net Income	\$899,627.14	\$1,038,804.53	-\$326,156.21	\$479,483.89	\$991,548.29	\$137,394.30	\$1,393,068.82	\$898,525.28	\$5,512,296.04	\$1,612,275.46	\$1,608,426.48	\$2,291,594.10	\$0.00	\$5,512,296.04
Ending Balance	\$15,442,459.63	\$16,481,264.16	\$16,155,107.95	\$16,634,591.84	\$17,626,140.13	\$17,763,534.43	\$19,156,603.25	\$20,055,128.53	\$20,055,128.53	\$16,155,107.95	\$17,763,534.43	\$20,055,128.53	\$20,055,128.53	\$20,055,128.53
Liabilities and Reserves														
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
Total Liabilities and Reserves	\$8,556,077.17	\$8,556,077.17	\$8,556,077.17	\$8,556,077.17	\$8,556,077.17									
Unencumbered Fund Balance	\$6,886,382.46	\$7,925,186.99	\$7,599,030.78	\$8,078,514.67	\$9,070,062.96	\$9,207,457.26	\$10,600,526.08	\$11,499,051.36	\$11,499,051.36	\$7,599,030.78	\$9,207,457.26	\$11,499,051.36	\$11,499,051.36	\$11,499,051.36
Monthly Contract Count	2,299	2,310	2,306	2,307	2,309	2,309	2,307	2,302	18,449	6,915	6,925	4,609	0	18,449
Monthly Covered Lives	5,037	5,047	5,028	5,026	5,025	5,017	5,028	5,023	40,231	15,112	15,068	10,051	0	40,231

Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)
 2015 Treasurer's Report Data (Cash Basis *Rounded to the Nearest Dollar*)

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	2015 Actual Results	Quarterly Financial Results				Year
										2015 1st Quarter	2015 2nd Quarter	2015 3rd Quarter	2015 4th Quarter	2015
Beginning Balance	\$14,542,832	\$15,442,460	\$16,481,264	\$16,155,108	\$16,634,592	\$17,626,140	\$17,763,534	\$19,156,603	\$14,542,832	\$14,542,832	\$16,155,108	\$17,763,534	\$20,055,129	14,542,832
Income														
Medical Plan Premiums	\$3,135,737	\$3,126,950	\$3,126,950	\$3,148,559	\$3,136,441	\$3,119,058	\$3,129,970	\$3,149,919	\$25,073,583	\$9,389,636	\$9,404,058	\$6,279,889	\$0	25,073,583
Ancillary Benefit Plan Premiums	\$10,476	\$10,603	\$10,531	\$10,576	\$10,429	\$10,129	\$10,446	\$10,859	\$84,049	\$31,609	\$31,134	\$21,306	\$0	84,049
Interest	\$1,015	\$1,005	\$1,201	\$1,078	\$966	\$1,027	\$1,092	\$1,139	\$8,524	\$3,221	\$3,071	\$2,231	\$0	8,524
Rx Rebates	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$231,362	\$231,362	\$0	\$0	\$231,362	\$0	231,362
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	\$0	\$1,538	\$1,188	\$0	\$350	\$0	1,538
Total Income	\$3,147,229	\$3,138,557	\$3,139,869	\$3,160,213	\$3,147,836	\$3,130,213	\$3,141,859	\$3,393,279	\$25,399,055	\$9,425,654	\$9,438,263	\$6,535,138	\$0	25,399,055
Expenses														
Medical Paid Claims	\$1,360,182	\$1,592,886	\$2,264,768	\$1,808,200	\$1,473,439	\$2,063,869	\$1,189,596	\$1,625,820	\$13,378,760	\$5,217,836	\$5,345,507	\$2,815,416	\$0	13,378,760
Rx Paid Claims	\$677,621	\$302,648	\$1,000,228	\$682,883	\$675,327	\$744,988	\$373,578	\$687,285	\$5,144,558	\$1,980,497	\$2,103,198	\$1,060,863	\$0	5,144,558
Medical Admin Fees	\$75,407	\$76,171	\$76,171	\$75,875	\$77,399	\$75,437	\$76,366	\$75,671	\$608,496	\$227,748	\$228,711	\$152,037	\$0	608,496
Rx Admin Fees	\$6,958	\$3,409	\$9,885	\$7,477	\$6,535	\$6,519	\$3,100	\$6,292	\$50,175	\$20,252	\$20,531	\$9,392	\$0	50,175
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	\$19,803	\$19,764	\$158,631	\$59,689	\$59,374	\$39,567	\$0	158,631
ACA PCORI Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$10,431	\$0	\$10,431	\$0	\$0	\$10,431	\$0	10,431
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	\$53,454	\$243,319	\$179,513	-\$43,190	\$106,996	\$0	243,319
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	\$0	\$15,064	\$6,751	\$7,432	\$881	\$0	15,064
Executive Director Fees	\$0	\$2,408	\$3,663	\$2,814	\$2,690	\$2,993	\$1,396	\$1,925	\$17,888	\$6,070	\$8,497	\$3,320	\$0	17,888
Consultant Fees	\$5,848	\$6,032	\$6,356	\$14,500	\$5,848	\$7,652	\$3,937	-\$3,766	\$45,059	\$18,236	\$26,652	\$171	\$0	45,059
Accounting Fees	\$3,041	\$3,041	\$9,356	\$14,029	\$4,485	\$3,048	\$3,043	-\$19,102	\$20,940	\$15,438	\$21,562	-\$16,059	\$0	20,940
Actuarial Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,000	\$10,000	\$0	\$0	\$10,000	\$0	10,000
Audit Fees	\$0	\$19,800	\$0	\$10,000	\$9,900	\$0	\$0	\$0	\$39,700	\$19,800	\$19,900	\$0	\$0	39,700
Insurances (D&O / Prof. Liab.)	\$28,160	\$0	\$0	\$0	\$0	\$0	\$2,347	\$2,347	\$32,853	\$28,160	\$0	\$4,693	\$0	32,853
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	\$24,378	\$24,378	\$0	\$0	\$24,378	\$0	24,378
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	\$10,635	\$83,921	\$31,454	\$31,198	\$21,269	\$0	83,921
Other Expenses / Supplies	\$86	\$187	\$1,662	\$62	\$214	\$189	\$136	\$51	\$2,586	\$1,934	\$465	\$187	\$0	2,586
Total Expenses	\$2,247,601	\$2,099,753	\$3,466,025	\$2,680,729	\$2,156,288	\$2,992,819	\$1,748,790	\$2,494,754	\$19,886,759	\$7,813,379	\$7,829,836	\$4,243,544	\$0	19,886,759
Net Income	\$899,627	\$1,038,805	-\$326,156	\$479,484	\$991,548	\$137,394	\$1,393,069	\$898,525	\$5,512,296	\$1,612,275	\$1,608,426	\$2,291,594	\$0	5,512,296
Ending Balance	\$15,442,460	\$16,481,264	\$16,155,108	\$16,634,592	\$17,626,140	\$17,763,534	\$19,156,603	\$20,055,129	\$20,055,129	\$16,155,108	\$17,763,534	\$20,055,129	\$20,055,129	20,055,129
Liabilities and Reserves														
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
Total Liabilities and Reserves	\$8,556,077	\$8,556,077	\$8,556,077	\$8,556,077	\$8,556,077	8,556,077								
Unencumbered Fund Balance	\$6,886,382	\$7,925,187	\$7,599,031	\$8,078,515	-\$577,805	\$1,984,999	\$10,600,526	\$11,499,051	\$11,499,051	\$7,599,031	\$9,207,457	\$11,499,051	\$11,499,051	11,499,051
Monthly Contract Count	2,299	2,310	2,306	2,307	2,309	2,309	2,307	2,302	18,449	6,915	6,925	4,609	0	18,449
Monthly Covered Lives	5,037	5,047	5,028	5,026	5,025	5,017	5,028	5,023	40,231	15,112	15,068	10,051	0	40,231

Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

2015 Budget Performance Analysis

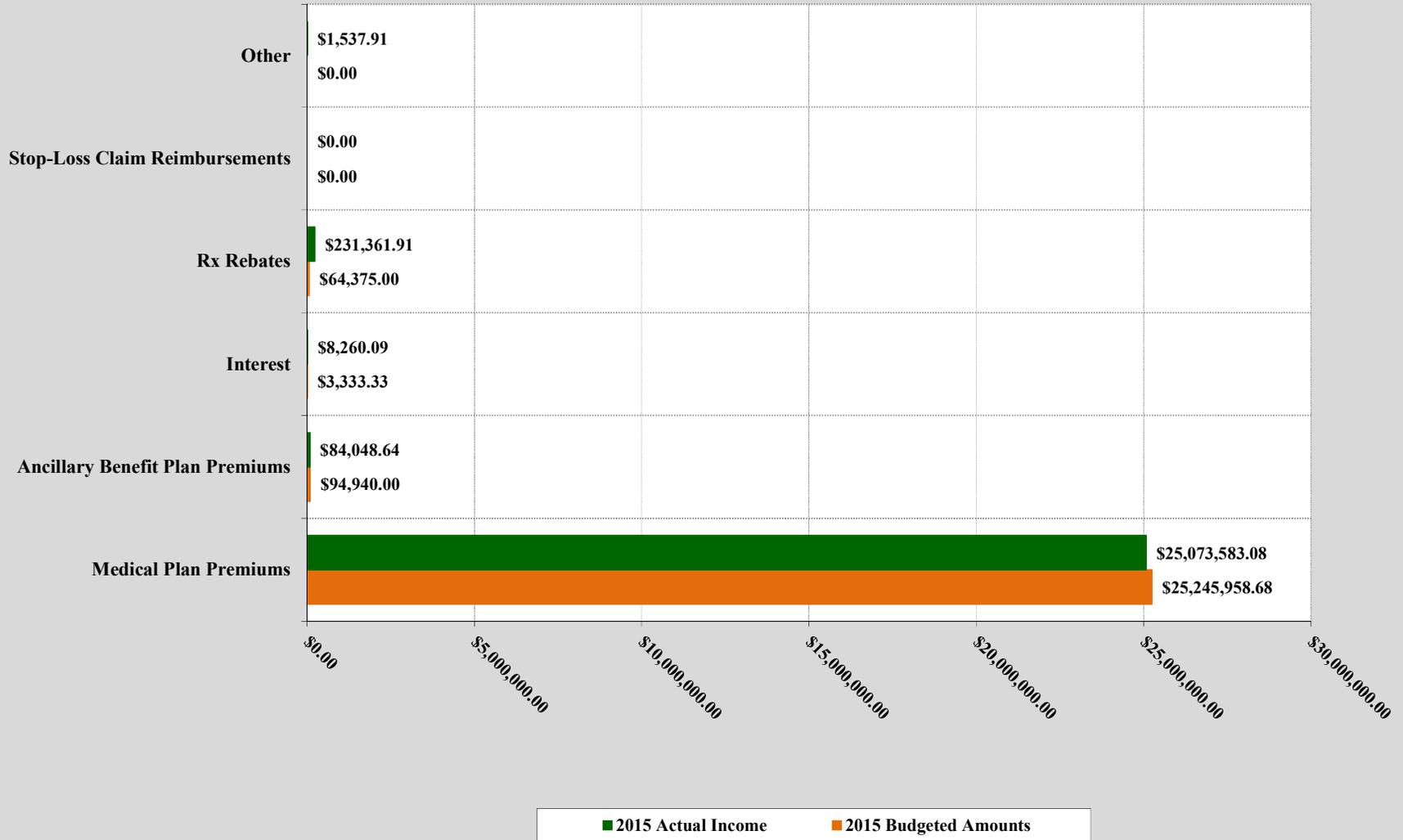
Results as of: 8/31/2015
of Months: 8

	2015 Adopted Budget	2015 Year-to-Date	2015 Actual Results	Variance	% Difference
Income					
Medical Plan Premiums	\$37,868,938.01	\$25,245,958.68	\$25,073,583.08	-\$172,375.59	-0.68%
Ancillary Benefit Plan Premiums	\$142,410.00	\$94,940.00	\$84,048.64	-\$10,891.36	-11.47%
Interest	\$5,000.00	\$3,333.33	\$8,523.88	\$5,190.55	155.72%
Rx Rebates	\$257,500.00	\$64,375.00	\$231,361.91	\$166,986.91	259.40%
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
Total Income	\$38,273,848.01	\$25,408,607.01	\$25,399,055.42	-\$9,551.59	-0.04%
Expenses					
Medical Paid Claims	\$25,019,785.25	\$16,679,856.83	\$13,378,760.08	-\$3,301,096.75	-19.79%
Rx Paid Claims	\$7,995,686.92	\$5,330,457.95	\$5,144,558.29	-\$185,899.66	-3.49%
Medical Admin Fees	\$904,390.72	\$602,927.15	\$608,495.60	\$5,568.45	0.92%
Rx Admin Fees	\$78,822.26	\$52,548.17	\$50,175.00	-\$2,373.17	-4.52%
Flu Clinic Fees	\$0.00	\$0.00	\$0.00	\$0.00	
NYS Graduate Medical Exp.	\$242,562.13	\$161,708.09	\$158,631.14	-\$3,076.95	-1.90%
ACA PCORI Fee	\$10,773.00	\$10,178.00	\$10,431.20	\$253.20	2.49%
ACA Transitional Reins. Program Fees	\$221,540.00	\$0.00	\$0.00	\$0.00	
Stop-Loss Aggregate and Specific	\$654,000.00	\$436,000.00	\$243,319.22	-\$192,680.78	-44.19%
Advance Deposit / Pre-Paid Claims	\$100,000.00	\$100,000.00	\$0.00	-\$100,000.00	-100.00%
Legal Fees	\$20,600.00	\$13,733.33	\$15,064.37	\$1,331.04	9.69%
Executive Director Fees	\$35,000.00	\$23,333.33	\$17,887.51	-\$5,445.82	-23.34%
Consultant Fees	\$51,500.00	\$34,333.33	\$45,059.30	\$10,725.97	31.24%
Accounting Fees	\$15,450.00	\$10,300.00	\$20,940.00	\$10,640.00	103.30%
Actuarial Fees	\$10,300.00	\$10,300.00	\$10,000.00	-\$300.00	-2.91%
Audit Fees	\$61,800.00	\$41,200.00	\$39,700.00	-\$1,500.00	-3.64%
Insurances (D&O / Prof. Liab.)	\$26,875.31	\$26,875.31	\$32,853.14	\$5,977.83	22.24%
Internal Coordination (Finance)	\$69,783.19	\$46,522.13	\$0.00	-\$46,522.13	-100.00%
Internal Coordination (Support)	\$14,478.43	\$9,652.29	\$24,377.78	\$14,725.49	152.56%
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	\$94,940.00	\$83,920.50	-\$11,019.50	-11.61%
Other Expenses / Supplies	\$5,150.00	\$3,433.33	\$2,586.25	-\$847.08	-24.67%
Total Expenses	\$35,680,907.21	\$23,688,299.24	\$19,886,759.38	-\$3,801,539.86	-16.05%
Net Income	\$2,592,940.81	\$1,720,307.77	\$5,512,296.04		
Ending Balance	\$17,135,773.30	\$16,263,140.26	\$20,055,128.53		
Liabilities and Reserves					
IBNR Claims Liability	\$3,961,856.66	\$3,961,856.66	\$3,961,856.66		
Surplus Account Per §4706(a)(5)	\$1,893,446.90	\$1,893,446.90	\$1,893,446.90		
Rate Stabilization Reserve	\$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		
Total Liabilities and Reserves	\$8,556,077.17	\$8,556,077.17	\$8,556,077.17		
Unencumbered Fund Balance	\$8,579,696.13	\$7,707,063.09	\$11,499,051.36		

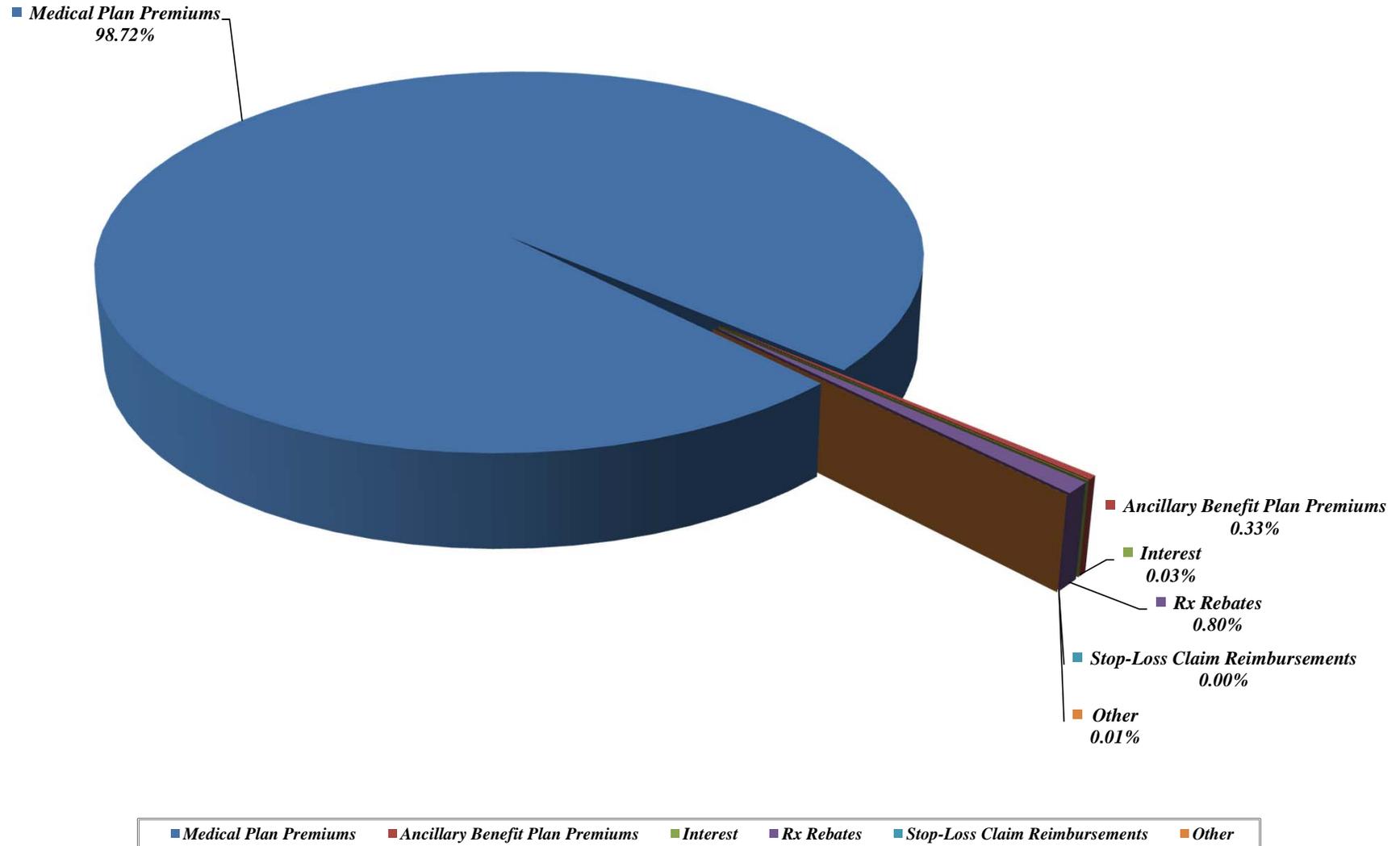
Greater Tompkins County Municipal Health Ins. Consortium

2015 Income Distribution

January 1, 2015 to August 31, 2015



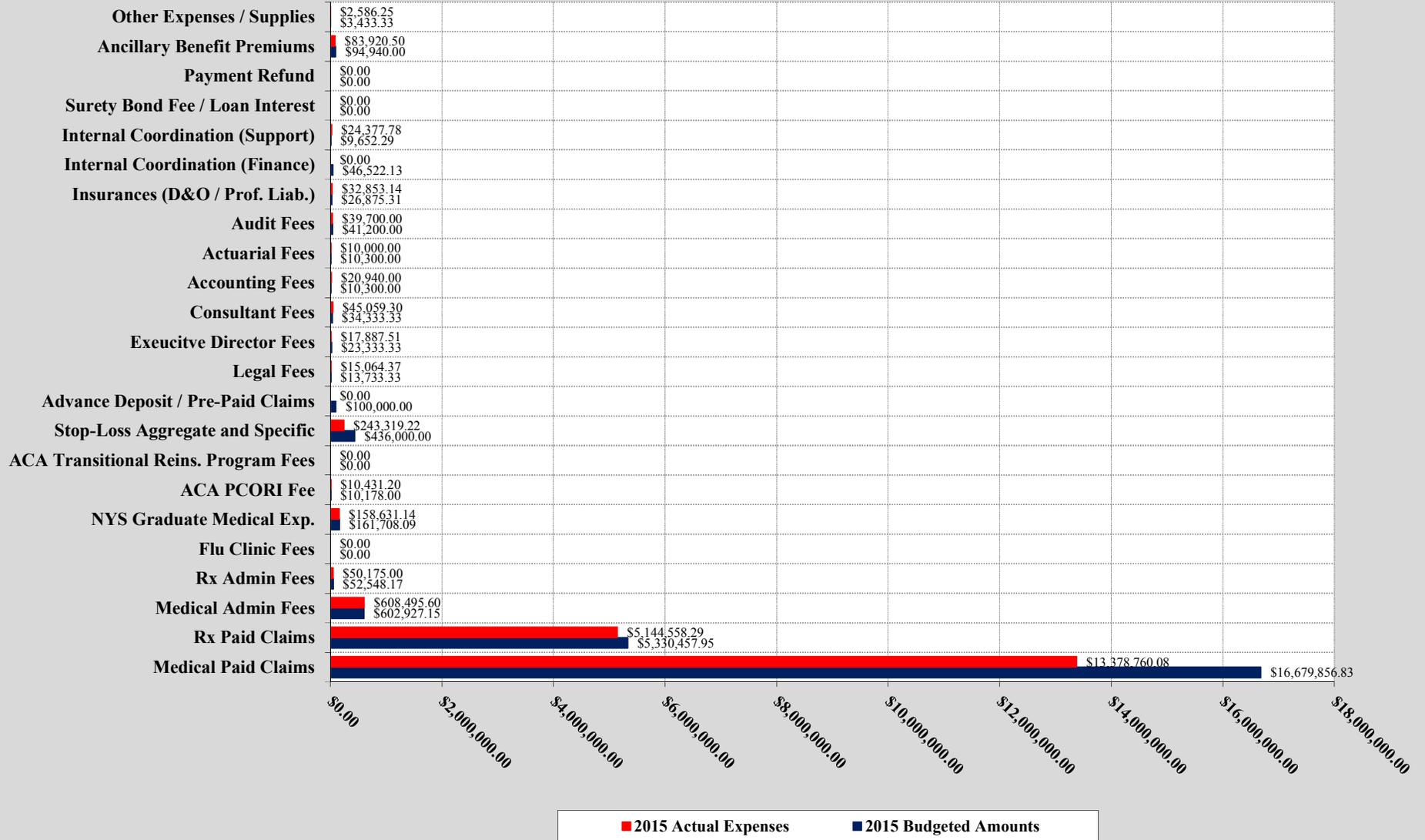
Greater Tompkins County Municipal Health Ins. Consortium
2015 Income Distribution
January 1, 2015 to July 31, 2015



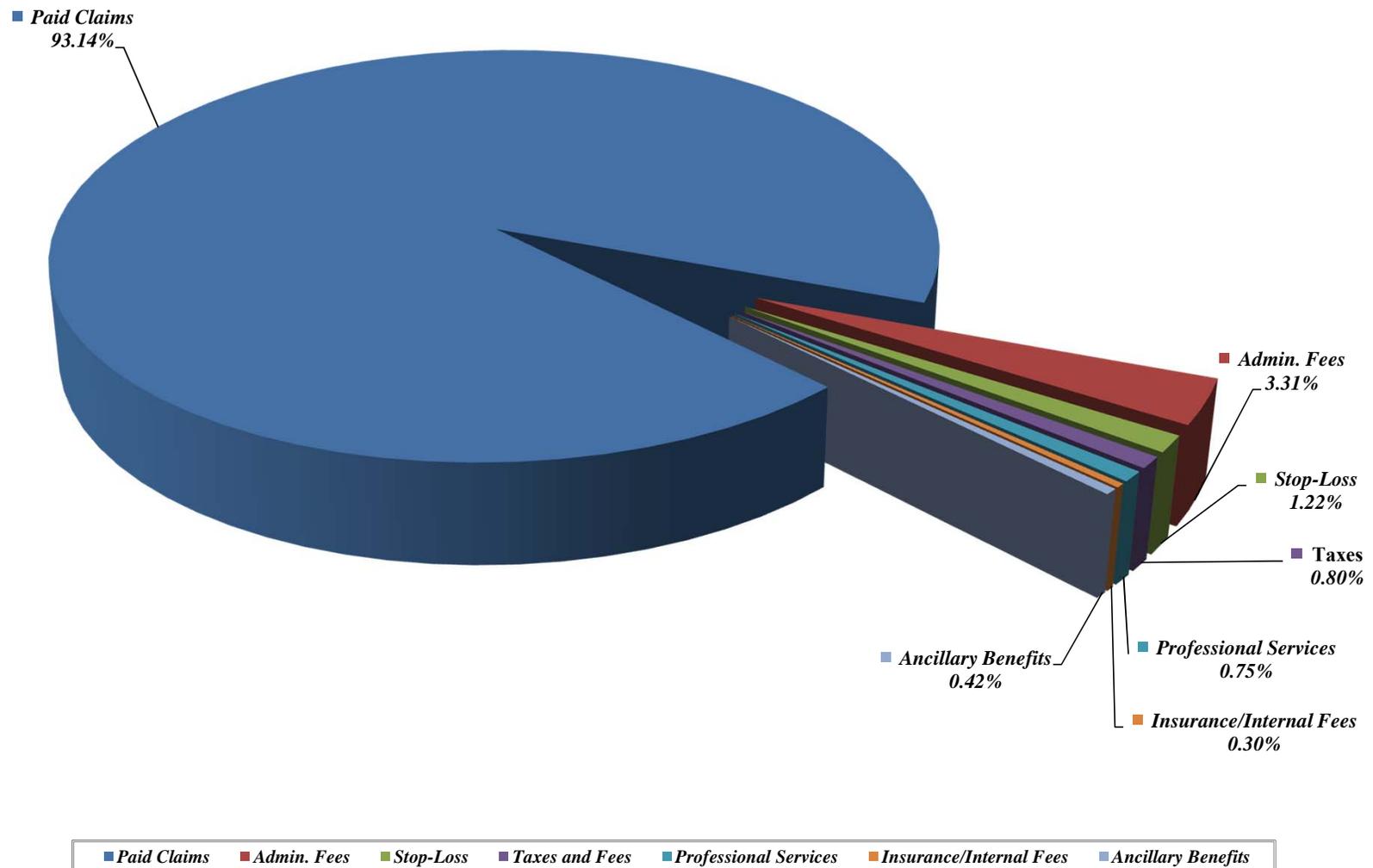
Greater Tompkins County Municipal Health Ins. Consortium

2015 Expense Distribution

January 1, 2015 to August 31, 2015



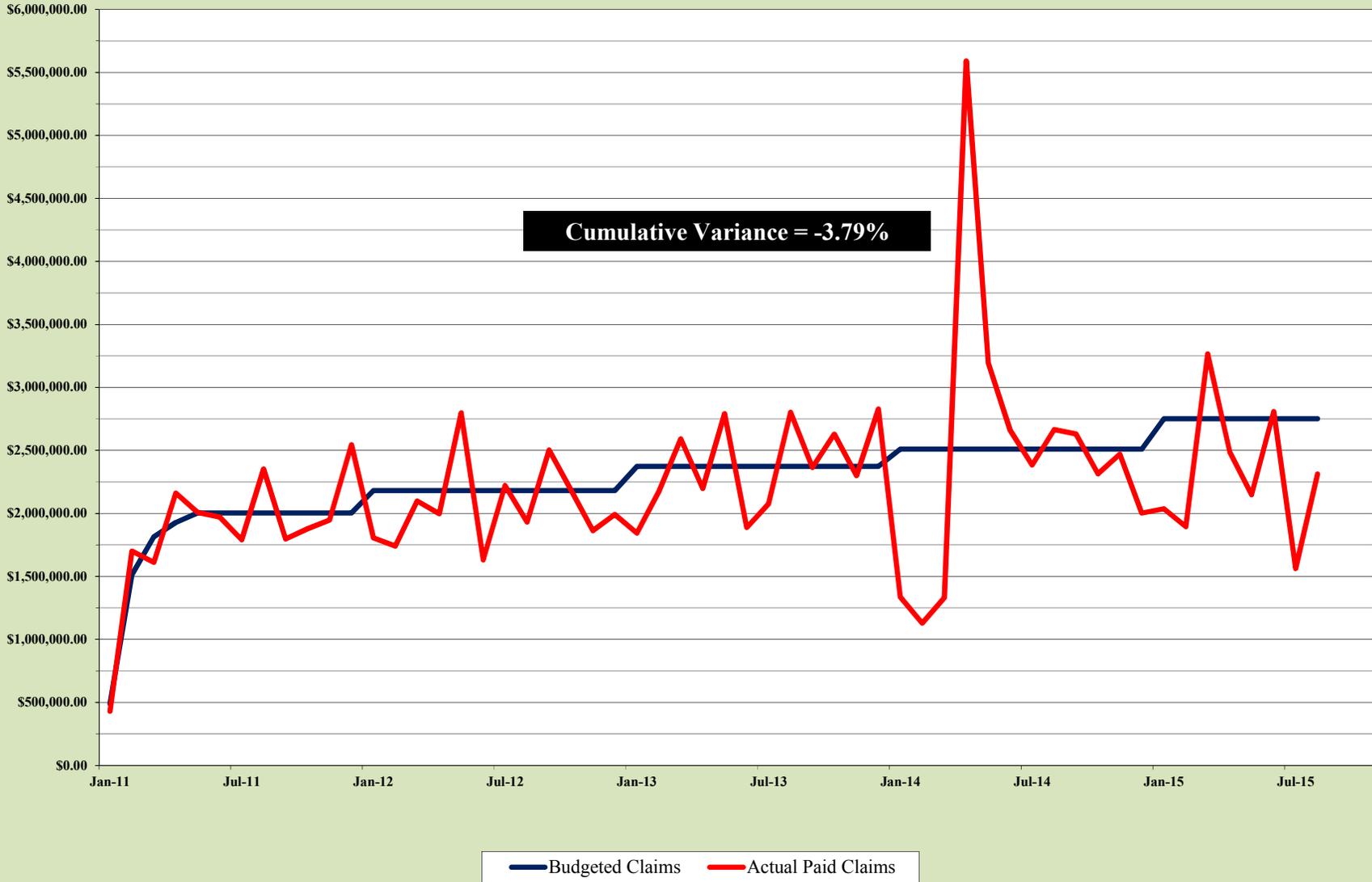
Greater Tompkins County Municipal Health Ins. Consortium
2015 Expense Distribution
January 1, 2015 to August 31, 2015



Greater Tompkins County Municipal Health Ins Consortium

2011-2015 Monthly Paid Claims v Budgeted Claims

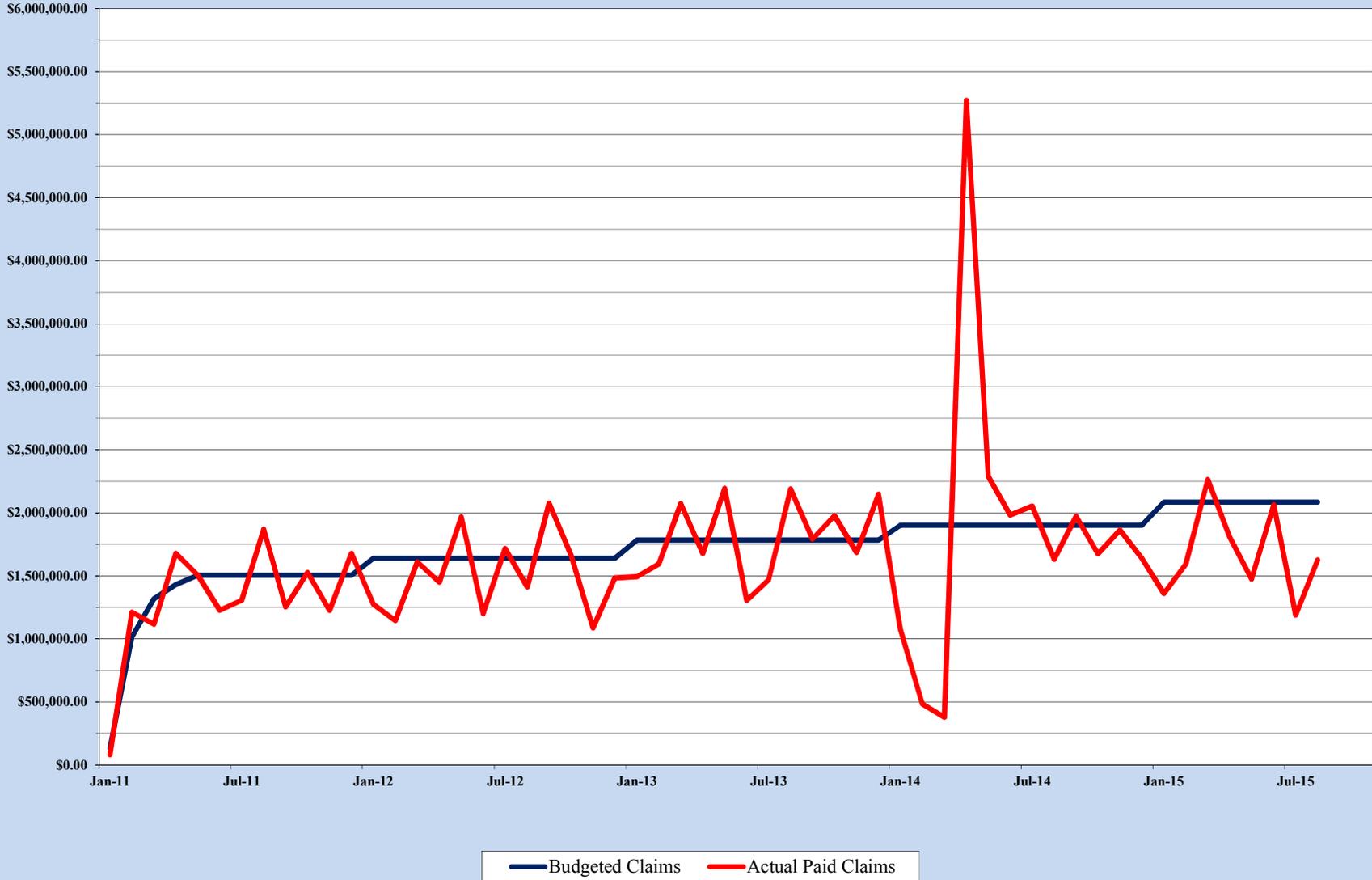
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2011-2015 Monthly Medical Paid Claims v Budgeted Medical Claims

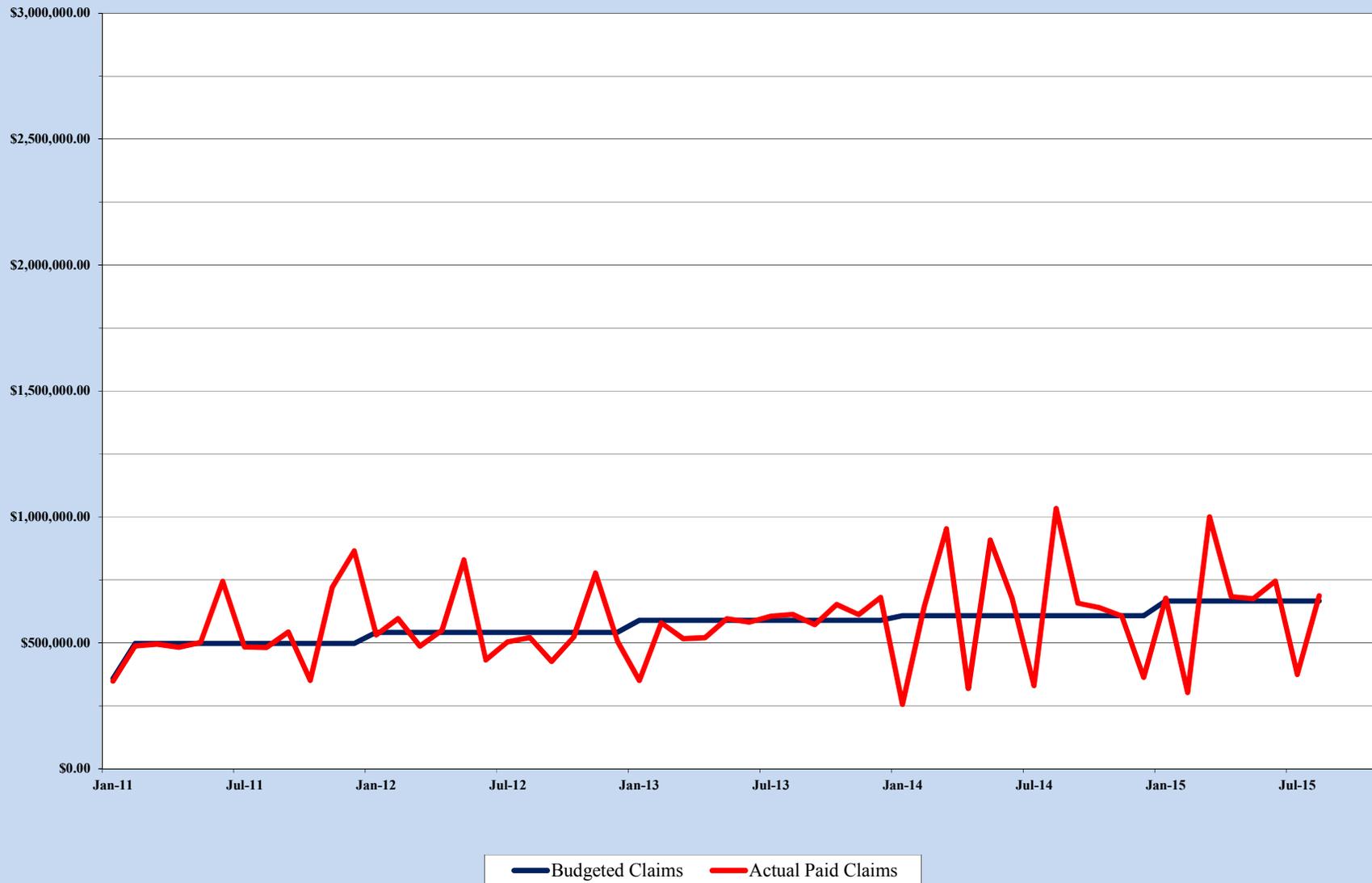
January 1, 2011 to August 31, 2015



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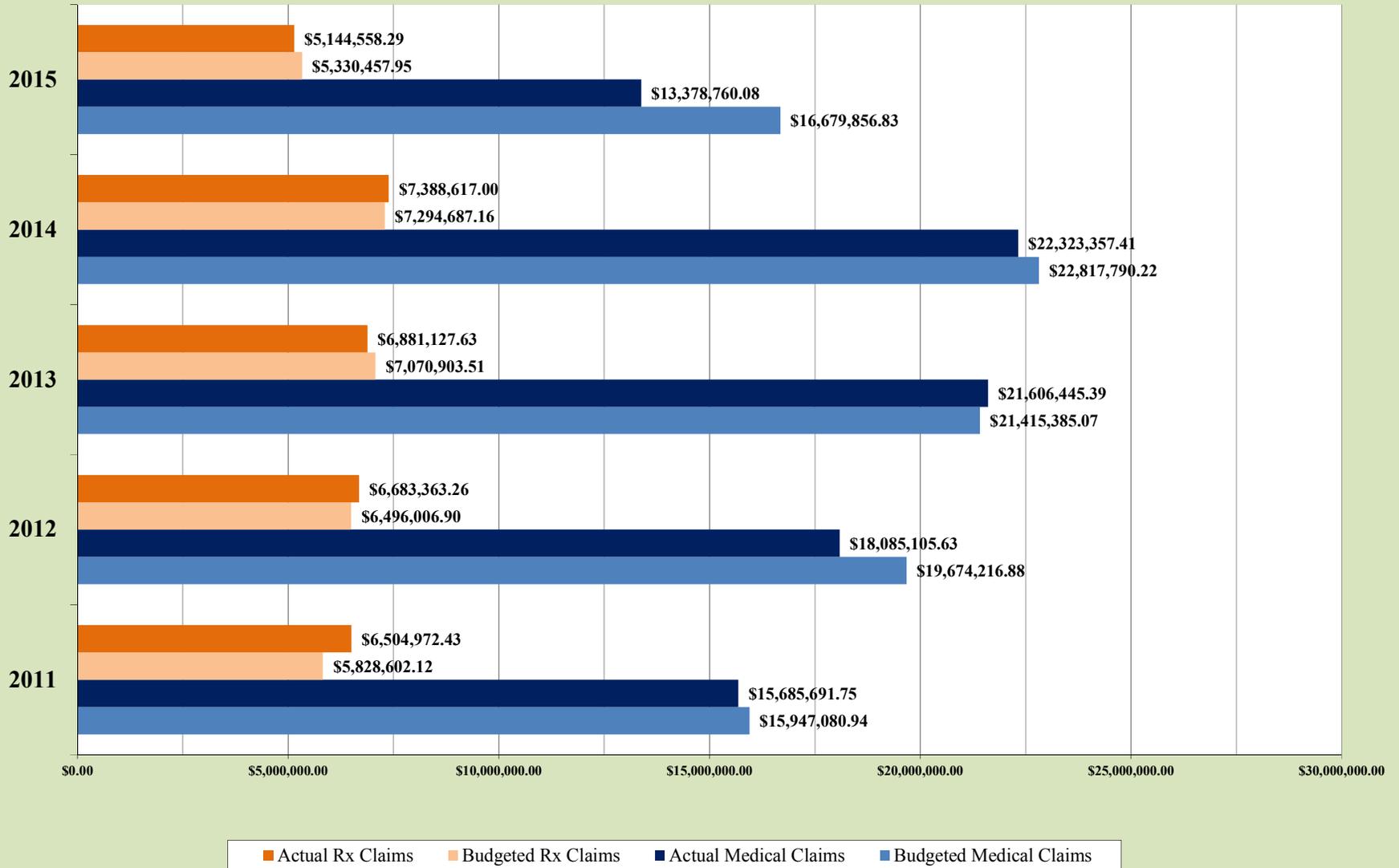
2011-2015 Monthly Rx Paid Claims v Budgeted Rx Claims

January 1, 2011 to August 31, 2015

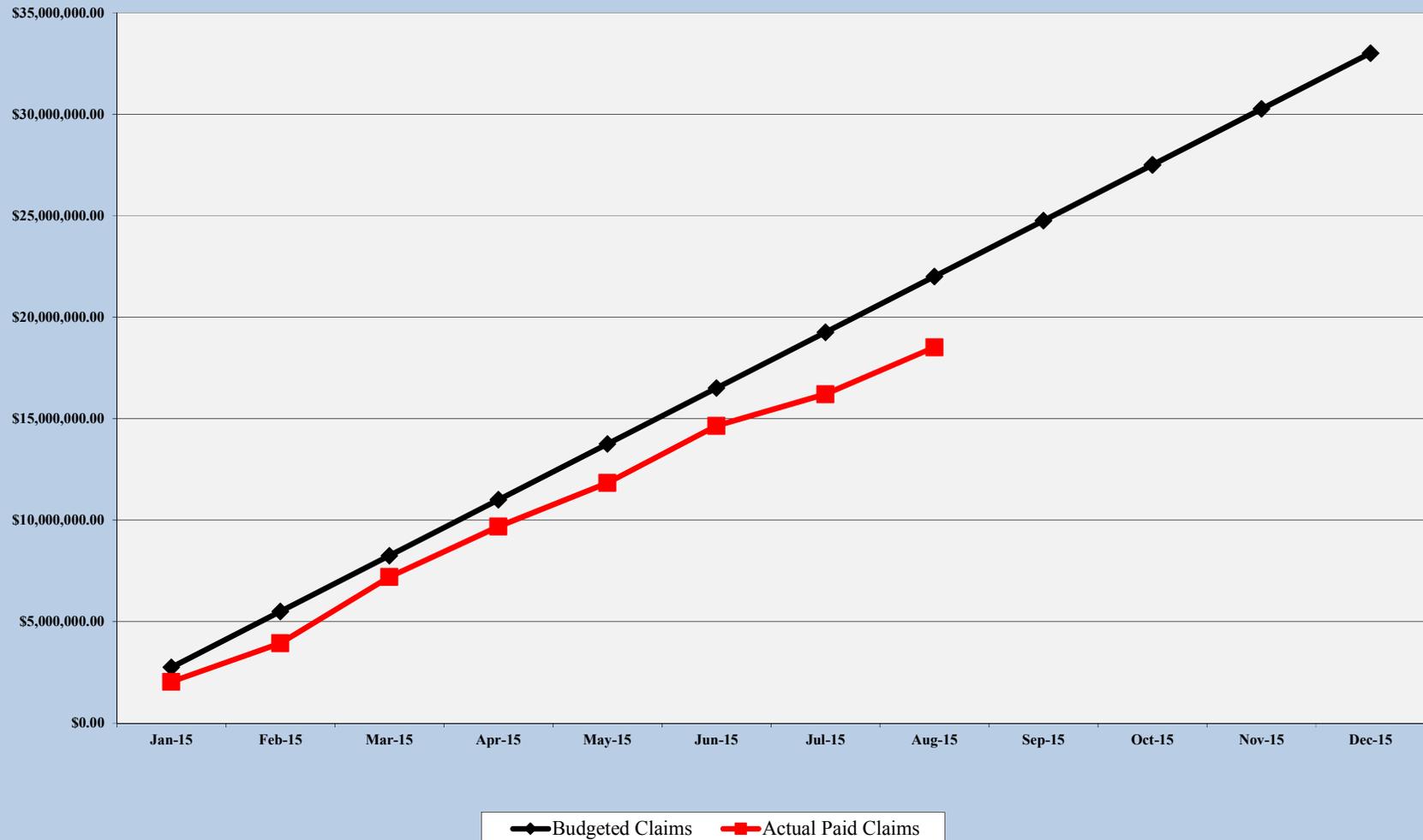


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2011-2015 Annual Paid Claims v Budgeted Claims



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

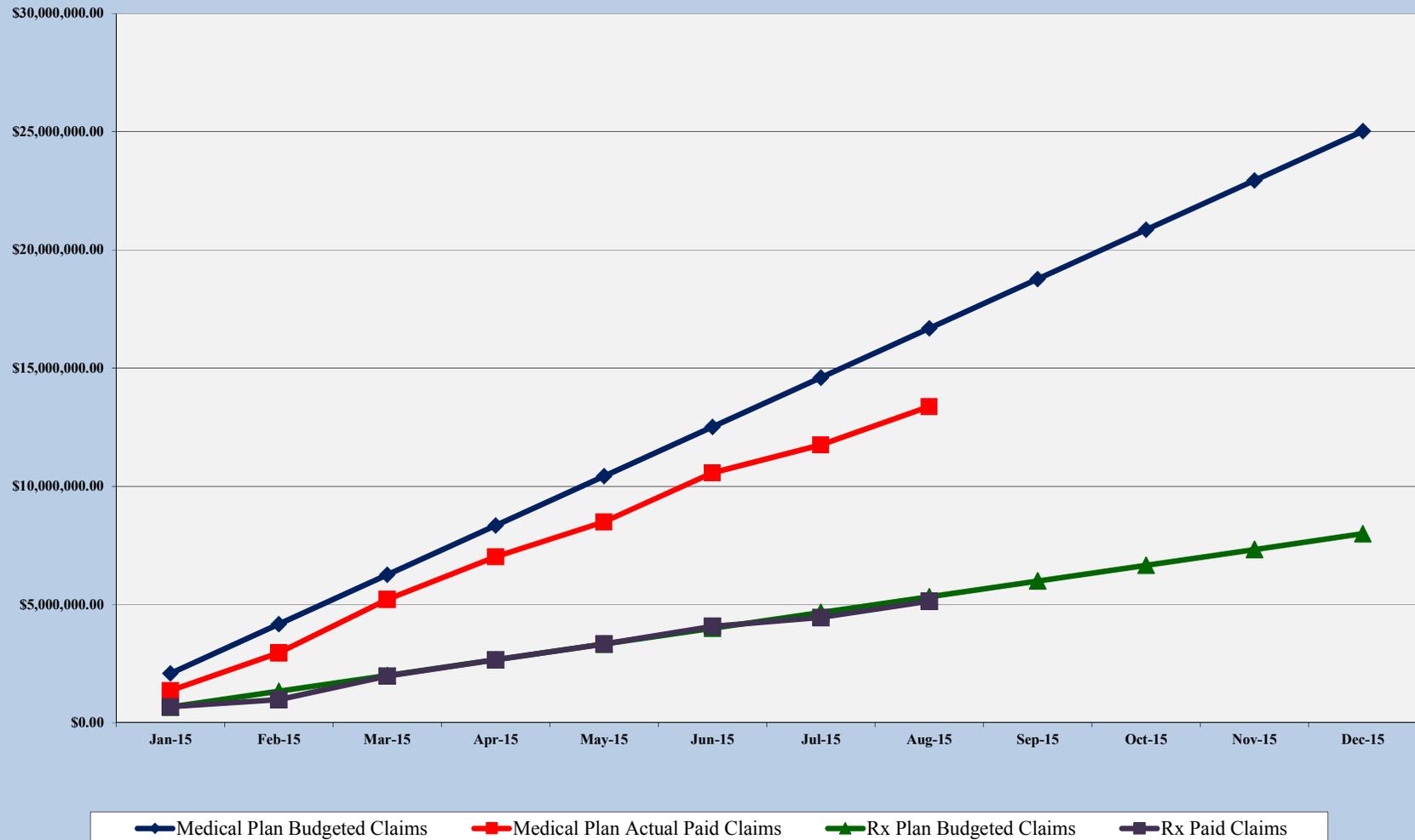


**Greater Tompkins County Municipal
Health Insurance Consortium**
2015 Budgetd vs Actual Paid Claims by Month



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2015 Cumulative Paid Claims and Budgeted Claims by Month



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2011-2015 Monthly Paid Claims v Budgeted Claims

January 1, 2011 to August 31, 2015

