

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	Sep-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	\$20,055,128.53	\$14,542,832.49	\$14,542,832.49	\$16,155,107.95	\$17,763,534.43	\$20,376,771.79	\$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	\$3,119,994.95	\$28,193,578.03	\$9,389,635.97	\$9,404,057.92	\$9,399,884.14	\$0.00	\$28,193,578.03
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	\$10,634.72	\$94,683.36	\$31,609.34	\$31,133.62	\$31,940.40	\$0.00	\$94,683.36
Interest	\$1,015.47	\$1,004.92	\$1,201.06	\$1,078.37	\$966.08	\$1,026.91	\$1,092.07	\$1,139.00	\$1,169.22	\$9,693.10	\$3,221.45	\$3,071.36	\$3,400.29	\$0.00	\$9,693.10
Rx Rebates	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$231,361.91	\$0.00	\$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	\$112,275.34	\$112,275.34	\$0.00	\$0.00	\$112,275.34	\$0.00	\$112,275.34
Other	\$0.00	\$0.00	\$1,187.61	\$0.00	\$0.00	\$0.00	\$350.30	\$0.00	\$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	\$3,244,074.23	\$28,643,129.65	\$9,425,654.37	\$9,438,262.90	\$9,779,212.38	\$0.00	\$28,643,129.65
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	\$1,703,366.45	\$15,082,126.53	\$5,217,836.45	\$5,345,507.35	\$4,518,782.73	\$0.00	\$15,082,126.53
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	\$1,035,688.78	\$6,180,247.07	\$1,980,497.09	\$2,103,197.98	\$2,096,552.00	\$0.00	\$6,180,247.07
Medical Admin Fees	\$75,406.90	\$76,170.56	\$75,874.71	\$77,398.87	\$75,437.09	\$76,170.56	\$75,874.71	\$75,670.89	\$75,830.84	\$684,326.44	\$227,748.02	\$228,710.67	\$227,867.75	\$0.00	\$684,326.44
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	\$9,782.00	\$59,957.00	\$20,252.00	\$20,531.00	\$19,174.00	\$0.00	\$59,957.00
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	\$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	\$19,687.30	\$178,318.44	\$59,689.20	\$59,374.48	\$59,254.76	\$0.00	\$178,318.44
ACA PCORI Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,431.20	\$0.00	\$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	\$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	\$53,411.32	\$296,730.54	\$179,513.25	-\$43,189.59	\$160,406.88	\$0.00	\$296,730.54
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	\$0.00
Legal Fees	\$0.00	\$3,190.00	\$3,561.25	\$0.00	\$2,908.12	\$4,523.75	\$881.25	\$0.00	\$765.00	\$15,829.37	\$6,751.25	\$7,431.87	\$1,646.25	\$0.00	\$15,829.37
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	\$1,901.25	\$19,788.76	\$6,070.21	\$8,497.05	\$5,221.50	\$0.00	\$19,788.76
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	\$4,500.00	\$5,895.70	\$50,955.00	\$18,236.20	\$26,651.80	\$6,067.00	\$50,955.00
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	\$0.00	\$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	\$0.00	\$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	\$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	\$2,346.67	\$35,199.81	\$28,159.80	\$0.00	\$7,040.01	\$0.00	\$35,199.81
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	\$0.00
Internal Coordination (Support)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,377.78	\$3,042.76	\$27,420.54	\$0.00	\$0.00	\$27,420.54	\$0.00	\$27,420.54
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	\$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	\$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	\$10,634.72	\$94,555.22	\$31,453.52	\$31,197.54	\$31,904.16	\$0.00	\$94,555.22
Other Expenses / Supplies	\$86.02	\$186.70	\$1,661.61	\$62.24	\$213.88	\$186.70	\$188.64	\$135.70	\$51.46	\$78.18	\$2,664.43	\$1,934.33	\$464.76	\$265.34	\$2,664.43
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	\$2,922,430.97	\$22,809,190.35	\$7,813,378.91	\$7,829,836.42	\$7,165,975.02	\$0.00	\$22,809,190.35
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	\$321,643.26	\$5,833,939.30	\$1,612,275.46	\$1,608,426.48	\$2,613,237.36	\$0.00	\$5,833,939.30
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	\$20,376,771.79	\$20,376,771.79	\$16,155,107.95	\$17,763,534.43	\$20,376,771.79	\$20,376,771.79	\$20,376,771.79
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	\$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	\$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	\$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	\$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	\$11,820,694.62	\$11,820,694.62	\$7,599,030.78	\$9,207,457.26	\$11,820,694.62	\$11,820,694.62	\$11,820,694.62
Monthly Contract Count	2,299	2,310	2,306	2,307	2,309	2,310	2,308	2,302	2,306	20,757	6,915	6,926	6,916	0	20,757
Monthly Covered Lives	5,037	5,047	5,028	5,026	5,025	5,020	5,031	5,023	5,031	45,268	15,112	15,071	15,085	0	45,268

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	Sep-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	\$20,055,129	\$14,542,832	\$14,542,832	\$16,155,108	\$17,763,534	\$20,376,772	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	\$3,119,995	\$28,193,578	\$9,389,636	\$9,404,058	\$9,399,884	\$0	28,193,578
Ancillary Benefit Plan Premiums	\$10,476	\$10,603	\$10,531	\$10,576	\$10,429	\$10,129	\$10,446	\$10,859	\$10,635	\$94,683	\$31,609	\$31,134	\$31,940	\$0	94,683
Interest	\$1,015	\$1,005	\$1,201	\$1,078	\$966	\$1,027	\$1,092	\$1,139	\$1,169	\$9,693	\$3,221	\$3,071	\$3,400	\$0	9,693
Rx Rebates	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$231,362	\$0	\$231,362	\$0	\$0	\$231,362	\$0	231,362
Stop-Loss Claim Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$112,275	\$112,275	\$0	\$0	\$112,275	\$0	112,275
Other	\$0	\$0	\$1,188	\$0	\$0	\$0	\$350	\$0	\$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	\$3,244,074	\$28,643,130	\$9,425,654	\$9,438,263	\$9,779,212	\$0	28,643,130
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	\$1,703,366	\$15,082,127	\$5,217,836	\$5,345,507	\$4,518,783	\$0	15,082,127
Rx Paid Claims	\$677,621	\$302,648	\$1,000,228	\$682,883	\$675,327	\$744,988	\$373,578	\$687,285	\$1,035,689	\$6,180,247	\$1,980,497	\$2,103,198	\$2,096,552	\$0	6,180,247
Medical Admin Fees	\$75,407	\$76,171	\$75,875	\$77,399	\$76,171	\$75,875	\$76,366	\$75,875	\$75,831	\$684,326	\$227,748	\$228,711	\$227,868	\$0	684,326
Rx Admin Fees	\$6,958	\$3,409	\$9,885	\$7,477	\$6,535	\$6,519	\$3,100	\$6,292	\$9,782	\$59,957	\$20,252	\$20,531	\$19,174	\$0	59,957
Flu Clinic Fees	\$0	\$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	\$19,687	\$178,318	\$59,689	\$59,374	\$59,255	\$0	178,318
ACA PCORI Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$10,431	\$0	\$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	0
Stop-Loss Insurance	\$59,838	\$59,838	\$59,838	\$34,643	-\$131,251	\$53,418	\$53,542	\$53,454	\$53,411	\$296,731	\$179,513	-\$43,190	\$160,407	\$0	296,731
Advance Deposit / Pre-Paid Claims	\$0	\$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	\$765	\$15,829	\$6,751	\$7,432	\$1,646	\$0	15,829
Executive Director Fees	\$0	\$2,408	\$3,663	\$2,814	\$2,690	\$2,993	\$1,396	\$1,925	\$1,901	\$19,789	\$6,070	\$8,497	\$5,222	\$0	19,789
Consultant Fees	\$5,848	\$6,032	\$6,356	\$14,500	\$7,652	\$3,937	\$14,500	-\$3,766	\$5,896	\$50,955	\$18,236	\$26,652	\$6,067	\$0	50,955
Accounting Fees	\$3,041	\$3,041	\$9,356	\$14,029	\$4,485	\$3,048	\$3,043	-\$19,102	\$0	\$20,940	\$15,438	\$21,562	-\$16,059	\$0	20,940
Actuarial Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,000	\$0	\$10,000	\$0	\$0	\$10,000	\$0	10,000
Audit Fees	\$0	\$19,800	\$0	\$10,000	\$9,900	\$0	\$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	\$2,347	\$35,200	\$28,160	\$0	\$7,040	\$0	35,200
Internal Coordination (Finance)	\$0	\$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	\$3,043	\$27,421	\$0	\$0	\$27,421	\$0	27,421
Surety Bond Fee / Loan Interest	\$0	\$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	0
Ancillary Benefit Premiums	\$10,539	\$10,338	\$10,576	\$10,429	\$10,357	\$10,411	\$10,635	\$10,635	\$10,635	\$94,555	\$31,454	\$31,198	\$31,904	\$0	94,555
Other Expenses / Supplies	\$86	\$187	\$1,662	\$62	\$214	\$189	\$136	\$51	\$78	\$2,664	\$1,934	\$465	\$265	\$0	2,664
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	\$2,922,431	\$22,809,190	\$7,813,379	\$7,829,836	\$7,165,975	\$0	22,809,190
Net Income	\$899,627	\$1,038,805	-\$326,156	\$479,484	\$991,548	\$137,394	\$1,393,069	\$898,525	\$321,643	\$5,833,939	\$1,612,275	\$1,608,426	\$2,613,237	\$0	5,833,939
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	\$20,376,772	\$20,376,772	\$16,155,108	\$17,763,534	\$20,376,772	\$20,376,772	20,376,772
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	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	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	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	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	\$11,820,695	\$11,820,695	\$7,599,031	\$9,207,457	\$11,820,695	\$11,820,695	11,820,695
Monthly Contract Count	2,299	2,310	2,306	2,307	2,309	2,310	2,308	2,302	2,306	20,757	6,915	6,926	6,916	0	20,757
Monthly Covered Lives	5,037	5,047	5,028	5,026	5,025	5,020	5,031	5,023	5,031	45,268	15,112	15,071	15,085	0	45,268

Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

2015 Budget Performance Analysis

Results as of: 9/30/2015

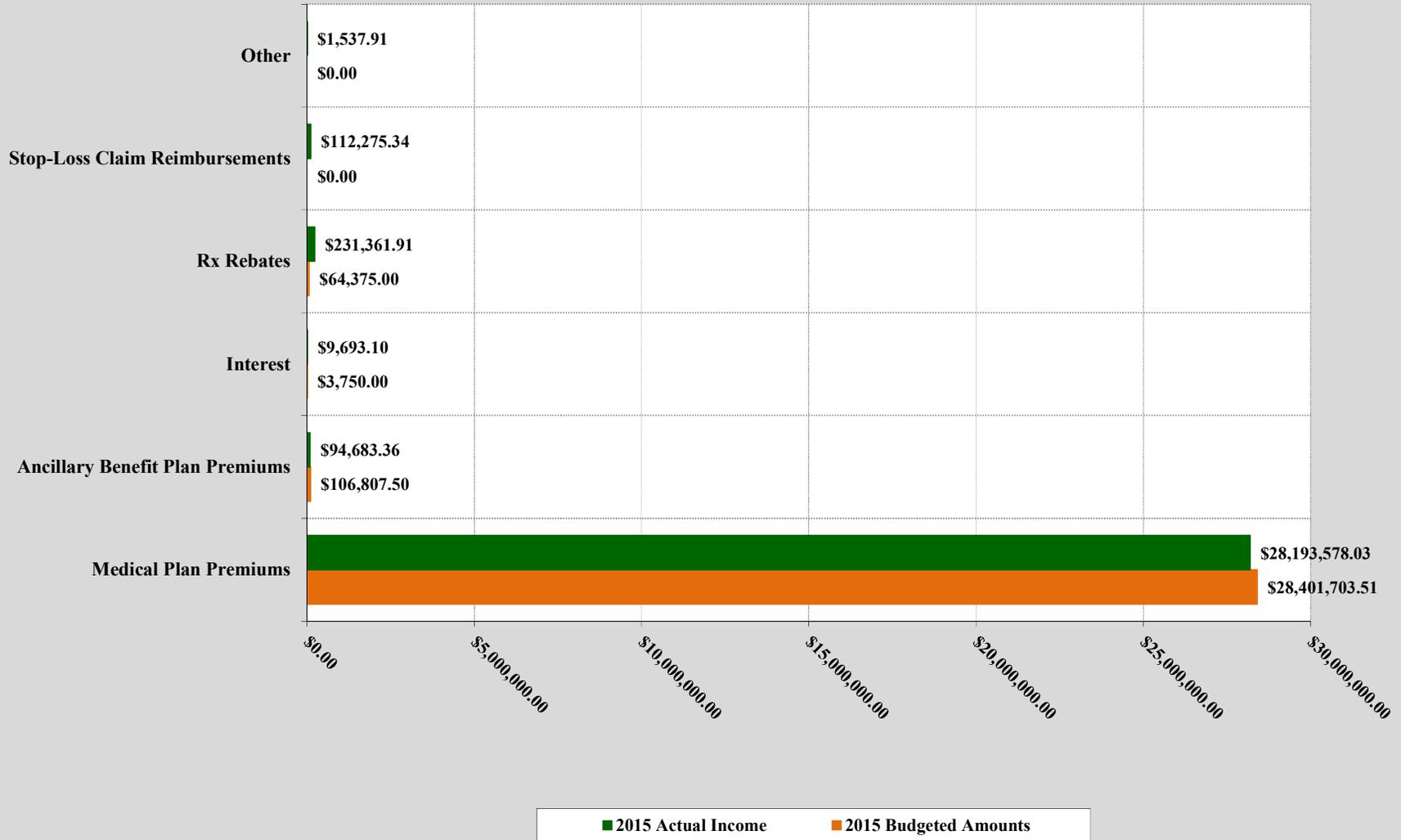
of Months: 9

	2015 Adopted Budget	2015 Year-to-Date	2015 Actual Results	Variance	% Difference
Income					
Medical Plan Premiums	\$37,868,938.01	\$28,401,703.51	\$28,193,578.03	-\$208,125.48	-0.73%
Ancillary Benefit Plan Premiums	\$142,410.00	\$106,807.50	\$94,683.36	-\$12,124.14	-11.35%
Interest	\$5,000.00	\$3,750.00	\$9,693.10	\$5,943.10	158.48%
Rx Rebates	\$257,500.00	\$64,375.00	\$231,361.91	\$166,986.91	259.40%
Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$112,275.34	\$112,275.34	n/a
Other	\$0.00	\$0.00	\$1,537.91	\$1,537.91	n/a
Total Income	\$38,273,848.01	\$28,576,636.01	\$28,643,129.65	\$66,493.64	0.23%
Expenses					
Medical Paid Claims	\$25,019,785.25	\$18,764,838.94	\$15,082,126.53	-\$3,682,712.41	-19.63%
Rx Paid Claims	\$7,995,686.92	\$5,996,765.19	\$6,180,247.07	\$183,481.88	3.06%
Medical Admin Fees	\$904,390.72	\$678,293.04	\$684,326.44	\$6,033.40	0.89%
Rx Admin Fees	\$78,822.26	\$59,116.69	\$59,957.00	\$840.31	1.42%
Flu Clinic Fees	\$0.00	\$0.00	\$0.00	\$0.00	
NYS Graduate Medical Exp.	\$242,562.13	\$181,921.60	\$178,318.44	-\$3,603.16	-1.98%
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	\$490,500.00	\$296,730.54	-\$193,769.46	-39.50%
Advance Deposit / Pre-Paid Claims	\$100,000.00	\$100,000.00	\$0.00	-\$100,000.00	-100.00%
Legal Fees	\$20,600.00	\$15,450.00	\$15,829.37	\$379.37	2.46%
Executive Director Fees	\$35,000.00	\$26,250.00	\$19,788.76	-\$6,461.24	-24.61%
Consultant Fees	\$51,500.00	\$38,625.00	\$50,955.00	\$12,330.00	31.92%
Accounting Fees	\$15,450.00	\$11,587.50	\$20,940.00	\$9,352.50	80.71%
Actuarial Fees	\$10,300.00	\$10,300.00	\$10,000.00	-\$300.00	-2.91%
Audit Fees	\$61,800.00	\$46,350.00	\$39,700.00	-\$6,650.00	-14.35%
Insurances (D&O / Prof. Liab.)	\$26,875.31	\$26,875.31	\$35,199.81	\$8,324.50	30.97%
Internal Coordination (Finance)	\$69,783.19	\$52,337.39	\$0.00	-\$52,337.39	-100.00%
Internal Coordination (Support)	\$14,478.43	\$10,858.82	\$27,420.54	\$16,561.72	152.52%
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	\$106,807.50	\$94,555.22	-\$12,252.28	-11.47%
Other Expenses / Supplies	\$5,150.00	\$3,862.50	\$2,664.43	-\$1,198.07	-31.02%
Total Expenses	\$35,680,907.21	\$26,630,917.48	\$22,809,190.35	-\$3,821,727.13	-14.35%
Net Income	\$2,592,940.81	\$1,945,718.53	\$5,833,939.30		
Ending Balance	\$17,135,773.30	\$16,488,551.02	\$20,376,771.79		
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	\$7,932,473.85	\$11,820,694.62		

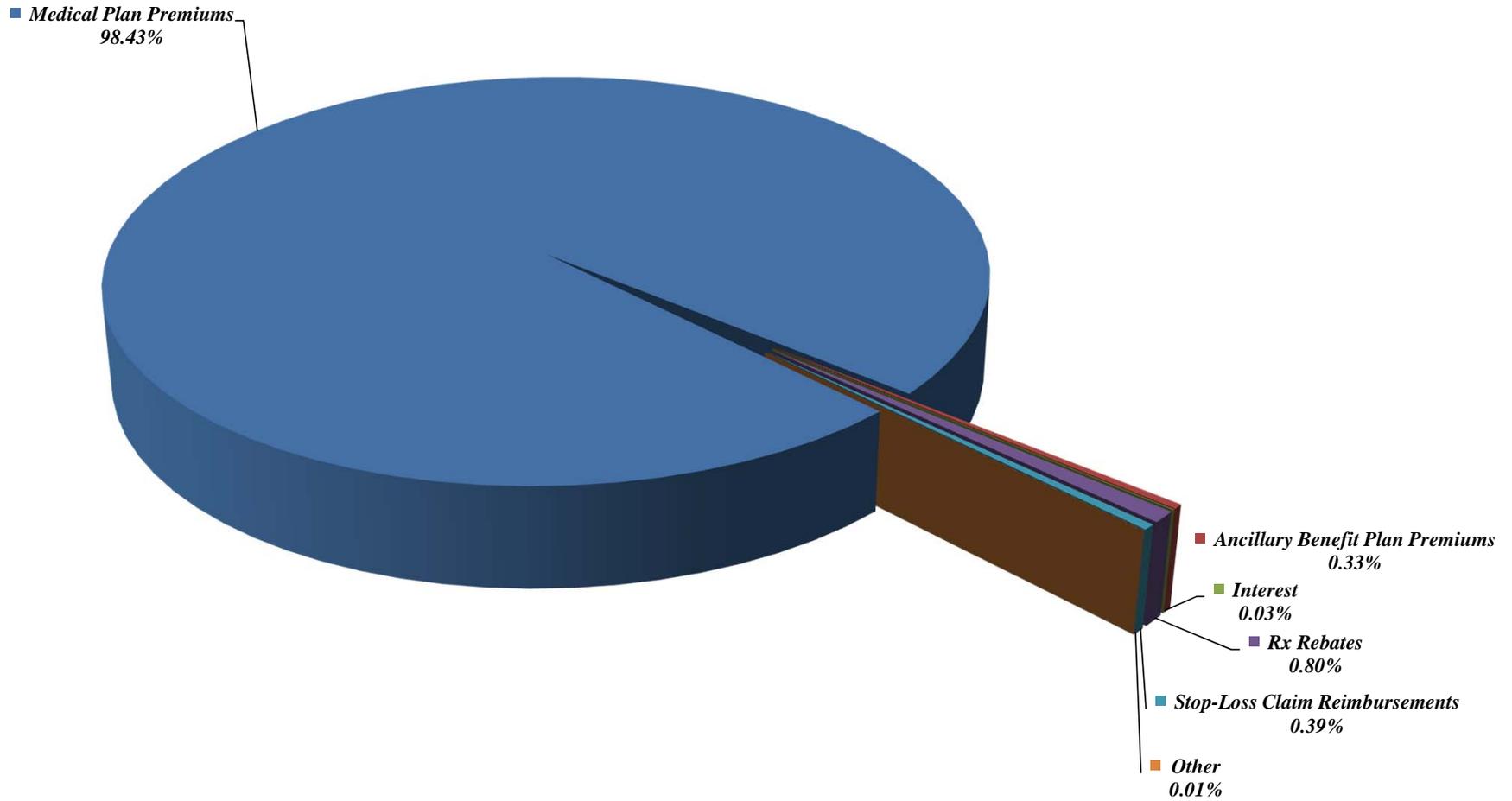
Greater Tompkins County Municipal Health Ins. Consortium

2015 Income Distribution

January 1, 2015 to September 30, 2015



Greater Tompkins County Municipal Health Ins. Consortium
2015 Income Distribution
January 1, 2015 to September 30, 2015

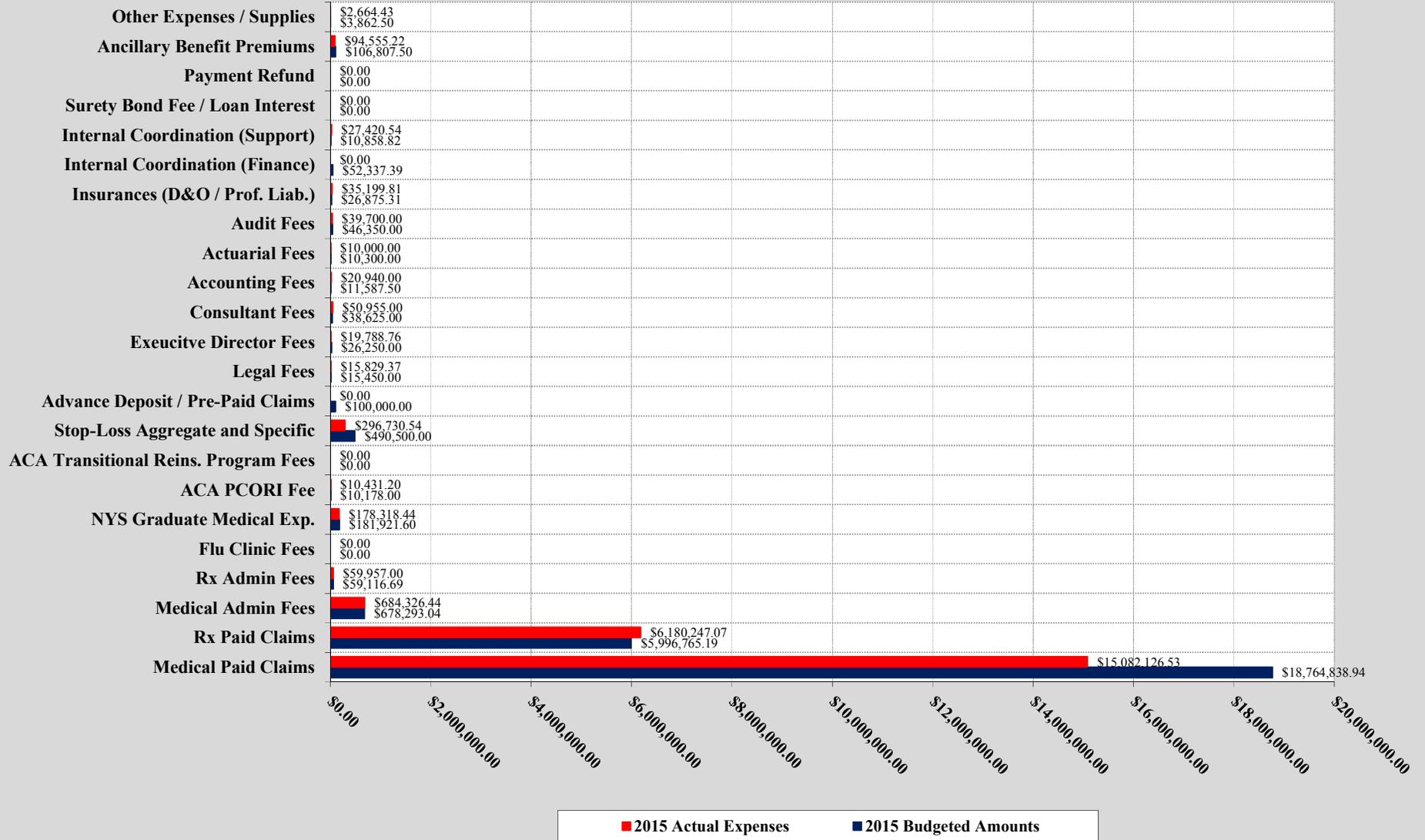


■ Medical Plan Premiums ■ Ancillary Benefit Plan Premiums ■ Interest ■ Rx Rebates ■ Stop-Loss Claim Reimbursements ■ Other

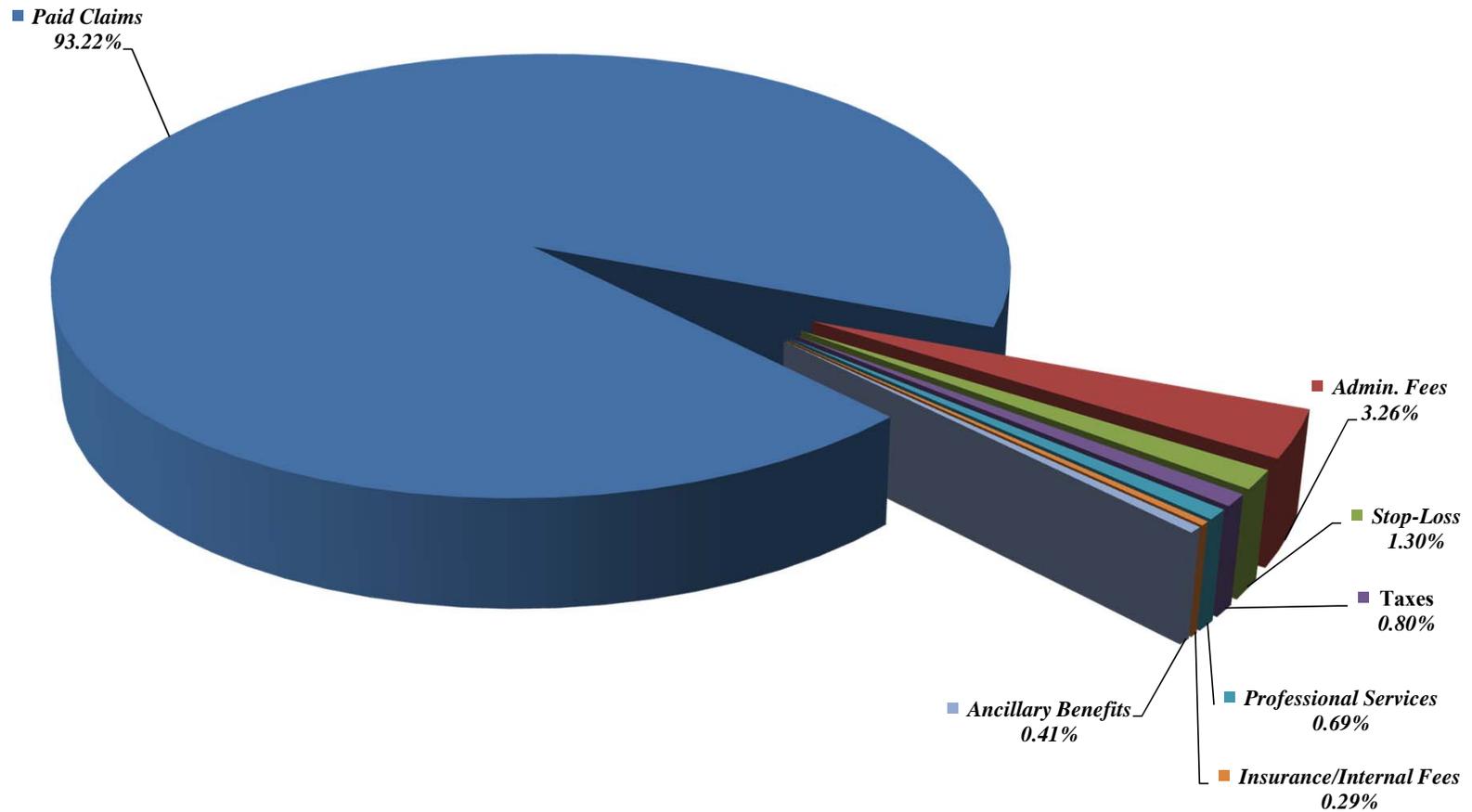
Greater Tompkins County Municipal Health Ins. Consortium

2015 Expense Distribution

January 1, 2015 to September 30, 2015



Greater Tompkins County Municipal Health Ins. Consortium
2015 Expense Distribution
January 1, 2015 to September 30, 2015

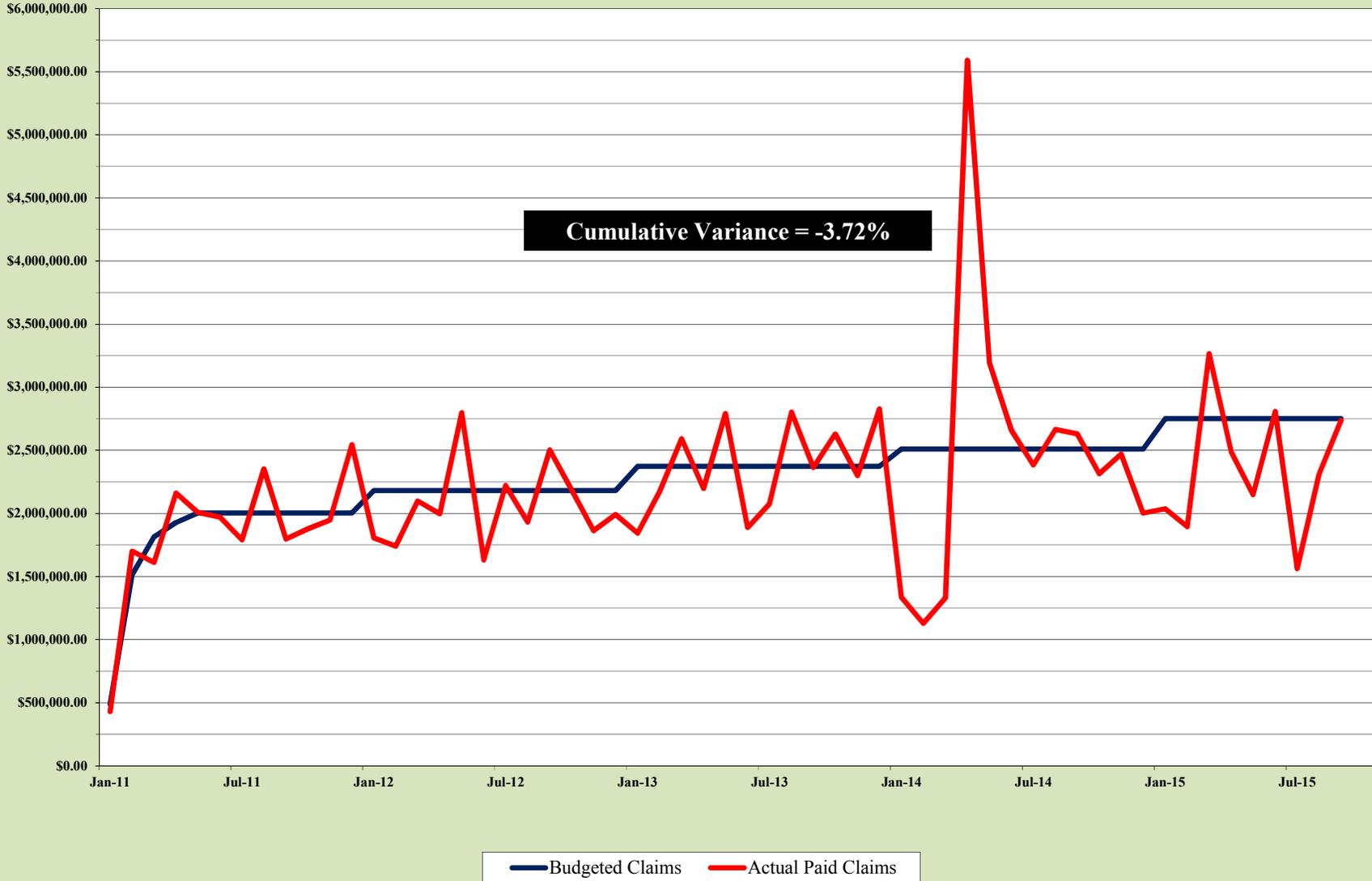


■ Paid Claims ■ Admin. Fees ■ Stop-Loss ■ Taxes and Fees ■ Professional Services ■ Insurance/Internal Fees ■ Ancillary Benefits

Greater Tompkins County Municipal Health Ins Consortium

2011-2015 Monthly Paid Claims v Budgeted Claims

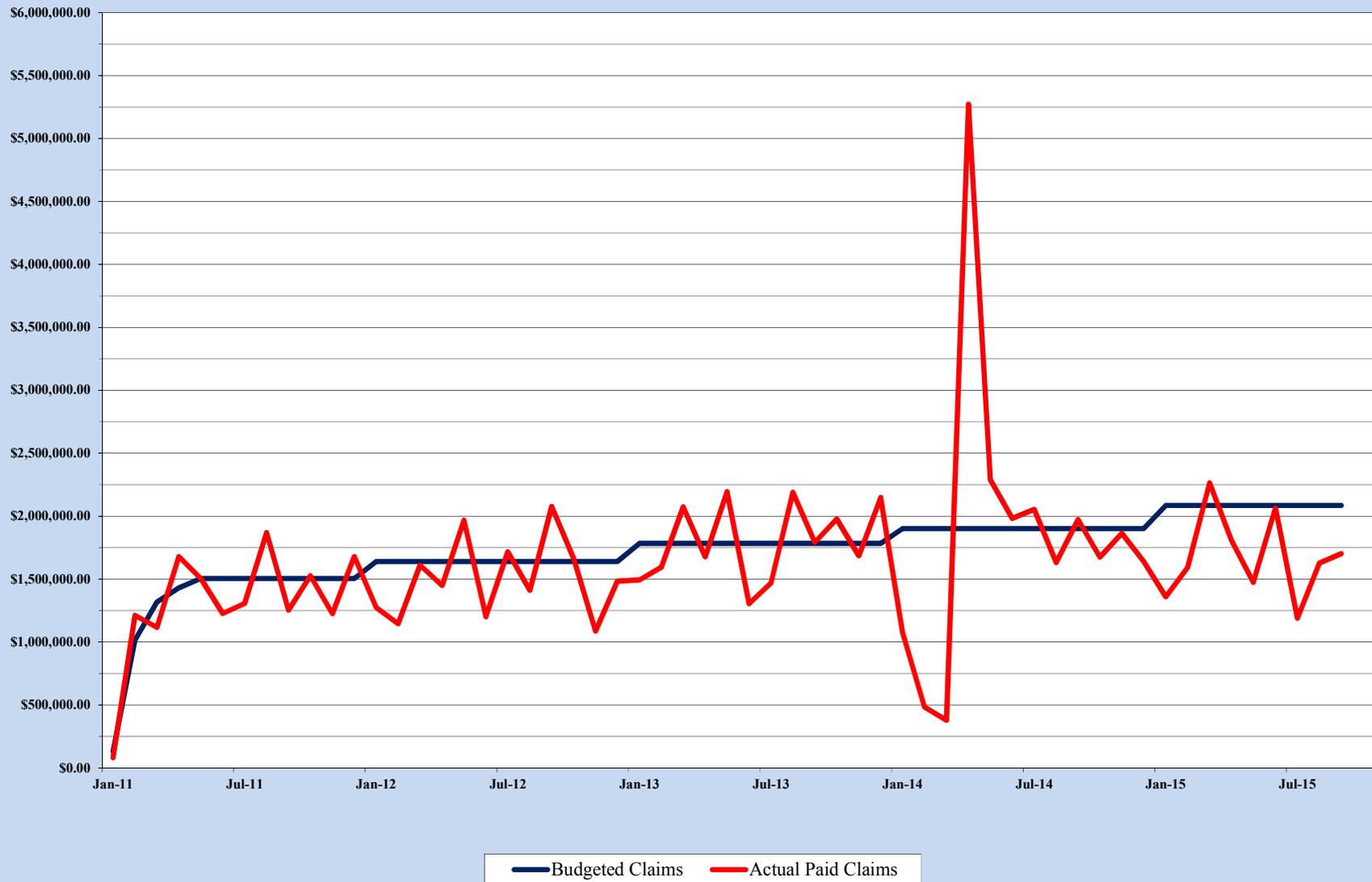
January 1, 2011 to September 30, 2015



Greater Tompkins County Municipal Health Ins Consortium

2011-2015 Monthly Medical Paid Claims v Budgeted Medical Claims

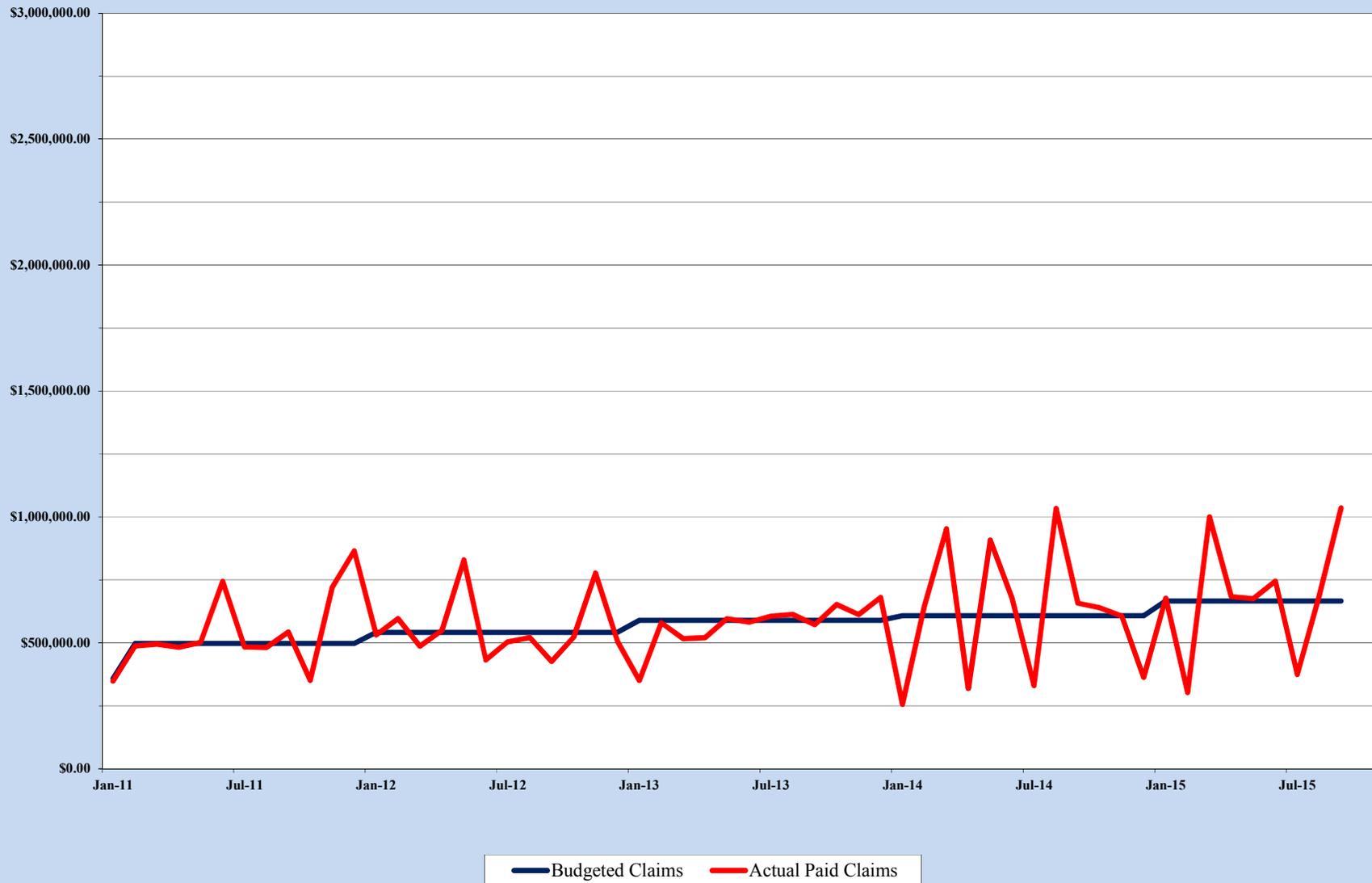
January 1, 2011 to September 30, 2015



Greater Tompkins County Municipal Health Ins Consortium

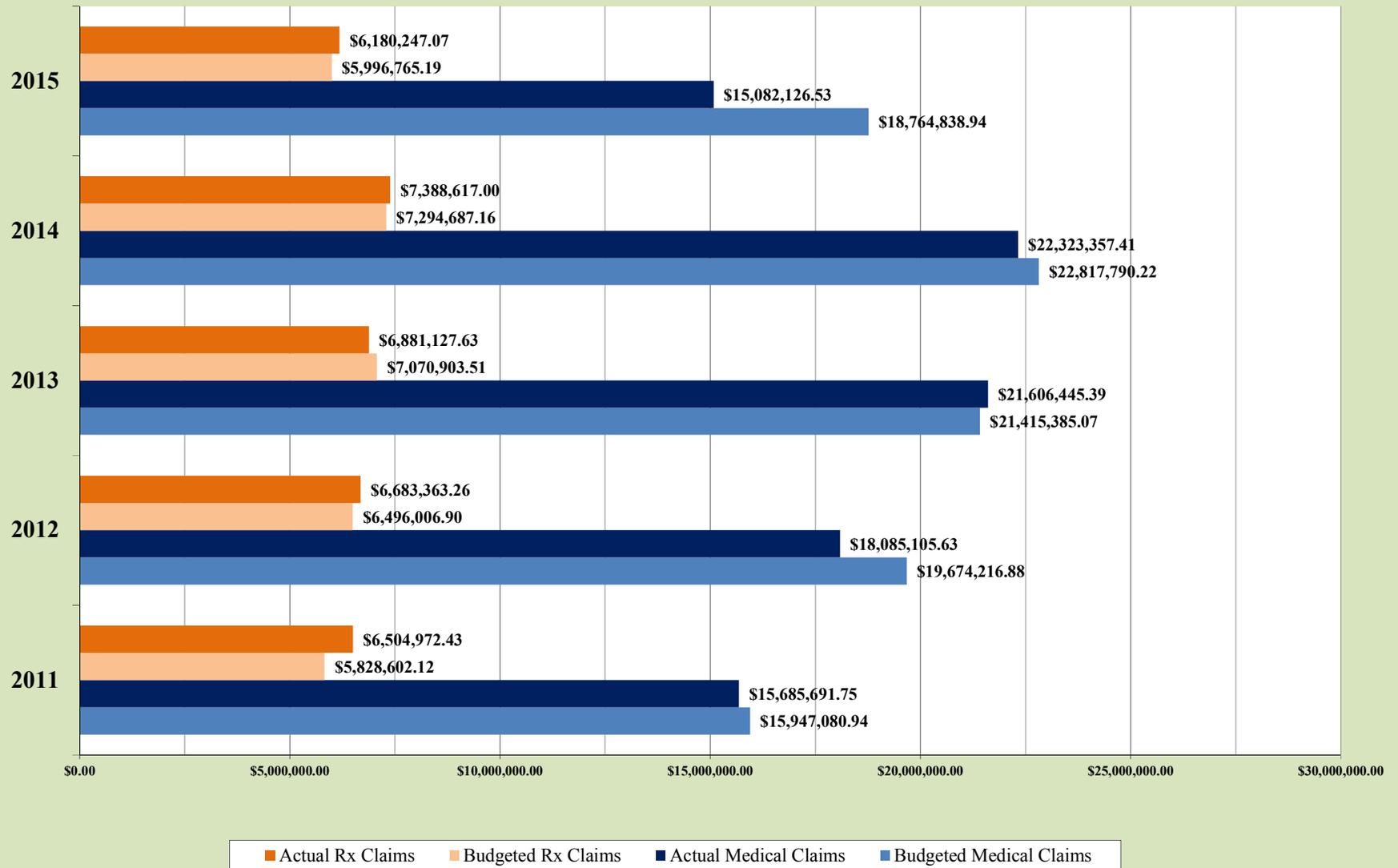
2011-2015 Monthly Rx Paid Claims v Budgeted Rx Claims

January 1, 2011 to September 30, 2015

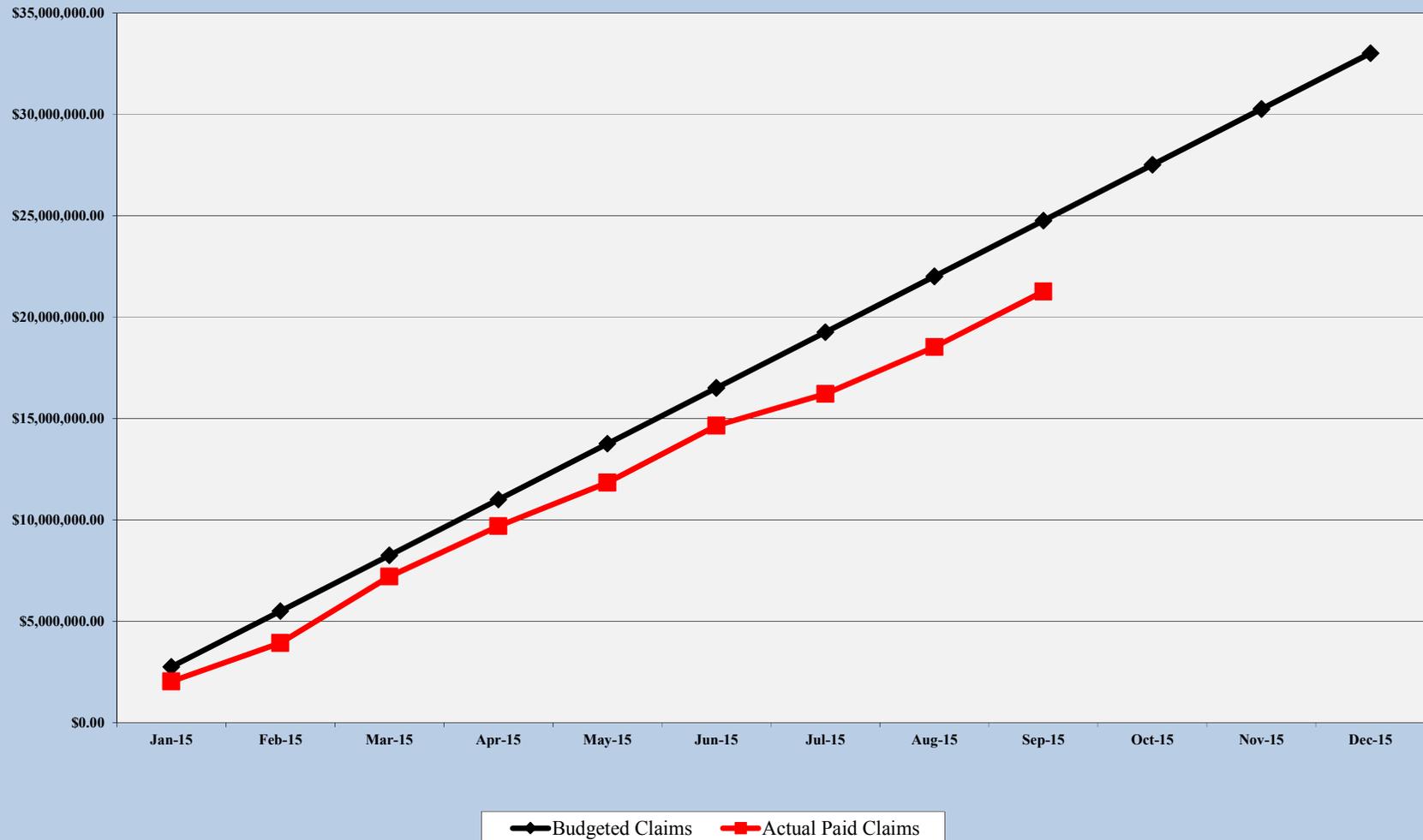


Greater Tompkins County Municipal Health Ins Consortium

2011-2015 Annual Paid Claims v Budgeted Claims



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

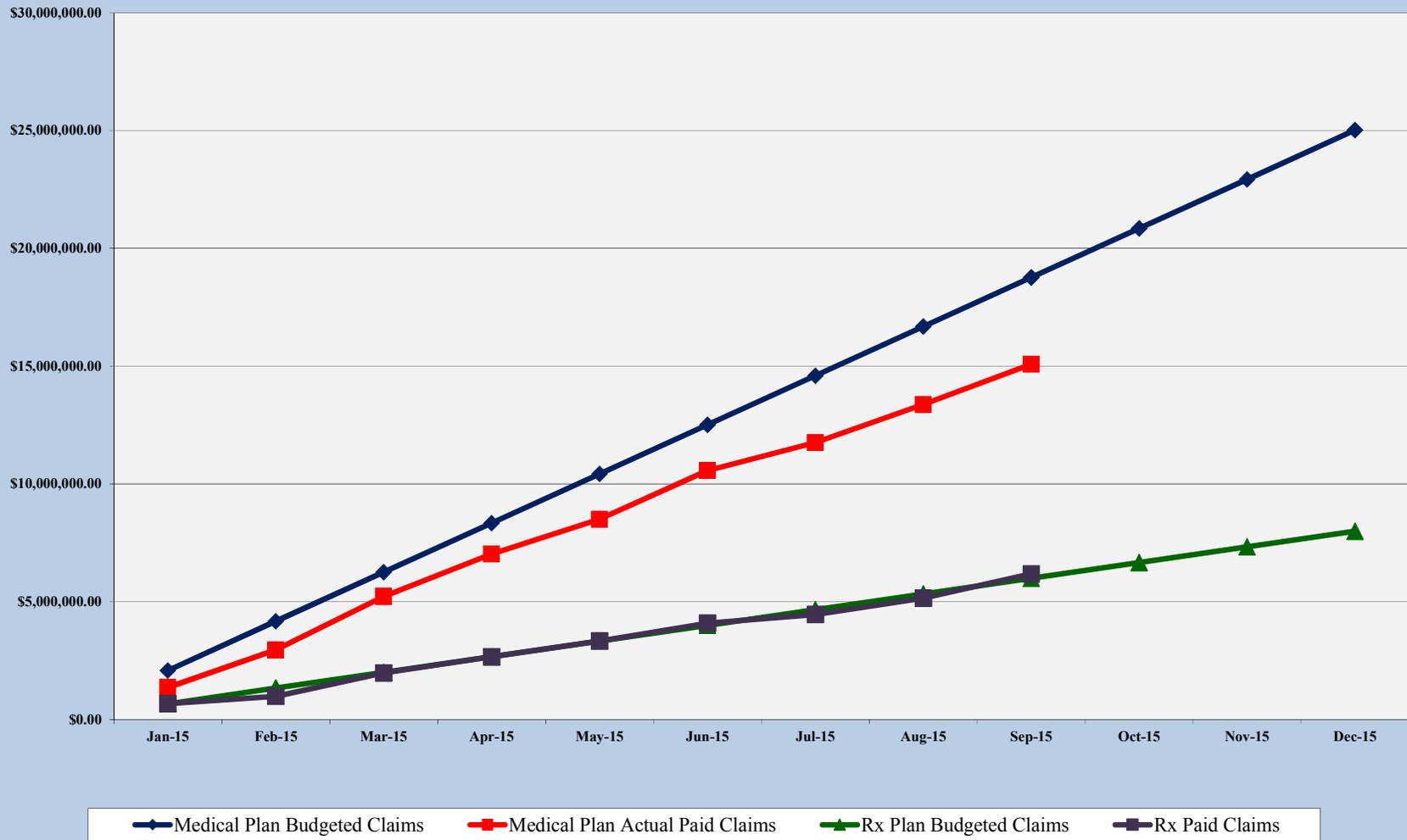


**Greater Tompkins County Municipal
Health Insurance Consortium**
2015 Budgetd vs Actual Paid Claims by Month



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 September 30, 2015

