## *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 | Oct-15 | Nov-15 | Dec-15 | 2015 Actual Results | Quarterly Financial Results: 2015 1st Quarter | 2015 2nd Quarter | 2015 3rd Quarter | 2015 4th Quarter | Year: 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 | $20,376,741.50 | $21,259,709.08 | $22,085,733.18 | $14,542,832.49 | $14,542,832.49 | $16,155,107.95 | $17,763,534.43 | $20,376,741.50 | $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 | $3,141,498.39 | $3,121,024.06 | $3,131,252.26 | $37,587,352.74 | $9,389,635.97 | $9,404,057.92 | $9,399,884.14 | $9,393,774.71 | $37,587,352.74 |
| Ancillary Beneit 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 | $10,634.72 | $10,634.72 | $10,579.06 | $126,531.86 | $31,609.34 | $31,133.62 | $31,940.40 | $31,848.50 | $126,531.86 |
| 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 | $1,249.89 | $1,266.85 | $1,316.25 | $13,526.09 | $3,221.45 | $3,071.36 | $3,400.29 | $3,832.99 | $13,526.09 |
| Rx Rebates | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $231,361.91 | $0.00 | $222,160.06 | $0.00 | $232,493.06 | $686,015.03 | $0.00 | $0.00 | $231,361.91 | $454,653.12 | $686,015.03 |
| Stop-Loss Claim Reimbursements | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $112,275.34 | $0.00 | $0.00 | $0.00 | $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 | $0.00 | $453.64 | $0.00 | $1,991.55 | $1,187.61 | $0.00 | $350.30 | $453.64 | $1,991.55 |
| ***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*** | ***$3,375,543.06*** | ***$3,133,379.27*** | ***$3,375,640.63*** | ***$38,527,692.61*** | ***$9,425,654.37*** | ***$9,438,262.90*** | ***$9,779,212.38*** | ***$9,884,562.96*** | ***$38,527,692.61*** |
| ***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 | $1,593,521.10 | $1,148,513.57 | $2,664,086.66 | $20,488,247.86 | $5,217,836.45 | $5,345,507.35 | $4,518,782.73 | $5,406,121.33 | $20,488,247.86 |
| 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 | $719,987.88 | $742,524.07 | $870,709.23 | $8,513,468.25 | $1,980,497.09 | $2,103,197.98 | $2,096,552.00 | $2,333,221.18 | $8,513,468.25 |
| Medcial 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 | $75,830.84 | $76,854.86 | $68,478.25 | $76,137.60 | $905,797.15 | $227,748.02 | $228,710.67 | $227,867.75 | $221,470.71 | $905,797.15 |
| 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 | $6,663.00 | $6,335.00 | $12,080.00 | $85,035.00 | $20,252.00 | $20,531.00 | $19,174.00 | $25,078.00 | $85,035.00 |
| Flue Clinic Fees | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $6,075.00 | $0.00 | $6,075.00 | $0.00 | $0.00 | $0.00 | $6,075.00 | $6,075.00 |
| 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 | $19,717.59 | $19,669.74 | $19,655.01 | $19,486.92 | $237,160.40 | $59,689.20 | $59,374.48 | $59,285.05 | $58,811.67 | $237,160.40 |
| ACA PCORI Fee | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $10,431.20 | $0.00 | $0.00 | $0.00 | $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 | $221,320.00 | $0.00 | $221,320.00 | $0.00 | $0.00 | $0.00 | $221,320.00 | $221,320.00 |
| 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 | $53,539.31 | $53,496.69 | $53,579.62 | $457,346.16 | $179,513.25 | -$43,189.59 | $160,406.88 | $160,615.62 | $457,346.16 |
| 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 | $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 | $0.00 | $0.00 | $0.00 | $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 | $1,716.75 | $8,167.79 | $1,818.19 | $31,491.49 | $6,070.21 | $8,497.05 | $5,221.50 | $11,702.73 | $31,491.49 |
| 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 | $5,895.70 | $4,500.00 | $5,657.70 | $5,737.60 | $66,850.30 | $18,236.20 | $26,651.80 | $6,067.00 | $15,895.30 | $66,850.30 |
| 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 | $0.00 | $0.00 | $0.00 | $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 | $0.00 | $0.00 | $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 | $0.00 | $11,000.00 | $0.00 | $50,700.00 | $19,800.00 | $19,900.00 | $0.00 | $11,000.00 | $50,700.00 |
| 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 | $2,346.67 | $2,346.66 | $2,346.66 | $42,239.80 | $28,159.80 | $0.00 | $7,040.01 | $7,039.99 | $42,239.80 |
| 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 | $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 | $3,045.70 | $3,045.21 | $3,067.52 | $36,578.97 | $0.00 | $0.00 | $27,420.54 | $9,158.43 | $36,578.97 |
| 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 | $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 | $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 | $10,634.72 | $10,689.08 | $10,652.84 | $126,531.86 | $31,453.52 | $31,197.54 | $31,904.16 | $31,976.64 | $126,531.86 |
| Other Expenses / Supplies | $86.02 | $186.70 | $1,661.61 | $62.24 | $213.88 | $188.64 | $135.70 | $51.46 | $78.18 | $95.75 | $51.14 | $341.94 | $3,153.26 | $1,934.33 | $464.76 | $265.34 | $488.83 | $3,153.26 |
| ***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*** | ***$2,922,461.26*** | ***$2,492,575.48*** | ***$2,307,355.17*** | ***$3,720,044.78*** | ***$31,329,196.07*** | ***$7,813,378.91*** | ***$7,829,836.42*** | ***$7,166,005.31*** | ***$8,519,975.43*** | ***$31,329,196.07*** |
| ***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 | $321,612.97 | $882,967.58 | $826,024.10 | -$344,404.15 | $7,198,496.54 | $1,612,275.46 | $1,608,426.48 | $2,613,207.07 | $1,364,587.53 | $7,198,496.54 |
| ***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 | $20,376,741.50 | $21,259,709.08 | $22,085,733.18 | $21,741,329.03 | $21,741,329.03 | $16,155,107.95 | $17,763,534.43 | $20,376,741.50 | $21,741,329.03 | $21,741,329.03 |
| ***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 | $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 | $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 | $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 | $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*** | ***$8,556,077.17*** | ***$8,556,077.17*** | ***$8,556,077.17*** | ***$8,556,077.17*** | ***$8,556,077.17*** | ***$8,556,077.17*** | ***$8,556,077.17*** | ***$8,556,077.17*** | ***$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*** | ***$11,820,664.33*** | ***$12,703,631.91*** | ***$13,529,656.01*** | ***$13,185,251.86*** | ***$13,185,251.86*** | ***$7,599,030.78*** | ***$9,207,457.26*** | ***$11,820,664.33*** | ***$13,185,251.86*** | ***$13,185,251.86*** |
| ***Monthly Contract Count*** | ***2,298*** | ***2,309*** | ***2,305*** | ***2,306*** | ***2,310*** | ***2,311*** | ***2,309*** | ***2,303*** | ***2,308*** | ***2,293*** | ***2,301*** | ***2,294*** | ***27,647*** | ***6,912*** | ***6,927*** | ***6,920*** | ***6,888*** | ***27,647*** |
| ***Monthly Covered Lives*** | ***5,035*** | ***5,046*** | ***5,027*** | ***5,025*** | ***5,030*** | ***5,025*** | ***5,036*** | ***5,029*** | ***5,036*** | ***2,007*** | ***5,023*** | ***5,016*** | ***57,335*** | ***15,108*** | ***15,080*** | ***15,101*** | ***12,046*** | ***57,335*** |

## *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 | Oct-15 | Nov-15 | Dec-15 | 2015 Actual Results | Quarterly Financial Results: 2015 1st Quarter | 2015 2nd Quarter | 2015 3rd Quarter | 2015 4th Quarter | Year: 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 | $20,376,742 | $21,259,709 | $22,085,733 | $14,542,832 | $14,542,832 | $16,155,108 | $17,763,534 | $20,376,742 | 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 | $3,141,498 | $3,121,024 | $3,131,252 | $37,587,353 | $9,389,636 | $9,404,058 | $9,399,884 | $9,393,775 | 37,587,353 |
| Ancillary Beneit Plan Premiums | $10,476 | $10,603 | $10,531 | $10,576 | $10,429 | $10,129 | $10,446 | $10,859 | $10,635 | $10,635 | $10,635 | $10,579 | $126,532 | $31,609 | $31,134 | $31,940 | $31,849 | 126,532 |
| Interest | $1,015 | $1,005 | $1,201 | $1,078 | $966 | $1,027 | $1,092 | $1,139 | $1,169 | $1,250 | $1,267 | $1,316 | $13,526 | $3,221 | $3,071 | $3,400 | $3,833 | 13,526 |
| Rx Rebates | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $231,362 | $0 | $222,160 | $0 | $232,493 | $686,015 | $0 | $0 | $231,362 | $454,653 | 686,015 |
| Stop-Loss Claim Reimbursements | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $112,275 | $0 | $0 | $0 | $112,275 | $0 | $0 | $112,275 | $0 | 112,275 |
| Other | $0 | $0 | $1,188 | $0 | $0 | $0 | $350 | $0 | $0 | $0 | $454 | $0 | $1,992 | $1,188 | $0 | $350 | $454 | 1,992 |
| ***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*** | ***$3,375,543*** | ***$3,133,379*** | ***$3,375,641*** | ***$38,527,693*** | ***$9,425,654*** | ***$9,438,263*** | ***$9,779,212*** | ***$9,884,563*** | ***38,527,693*** |
| ***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 | $1,593,521 | $1,148,514 | $2,664,087 | $20,488,248 | $5,217,836 | $5,345,507 | $4,518,783 | $5,406,121 | 20,488,248 |
| Rx Paid Claims | $677,621 | $302,648 | $1,000,228 | $682,883 | $675,327 | $744,988 | $373,578 | $687,285 | $1,035,689 | $719,988 | $742,524 | $870,709 | $8,513,468 | $1,980,497 | $2,103,198 | $2,096,552 | $2,333,221 | 8,513,468 |
| Medcial Admin Fees | $75,407 | $76,171 | $76,171 | $75,875 | $77,399 | $75,437 | $76,366 | $75,671 | $75,831 | $76,855 | $68,478 | $76,138 | $905,797 | $227,748 | $228,711 | $227,868 | $221,471 | 905,797 |
| Rx Admin Fees | $6,958 | $3,409 | $9,885 | $7,477 | $6,535 | $6,519 | $3,100 | $6,292 | $9,782 | $6,663 | $6,335 | $12,080 | $85,035 | $20,252 | $20,531 | $19,174 | $25,078 | 85,035 |
| Flu Clinic Fees | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $6,075 | $0 | $6,075 | $0 | $0 | $0 | $6,075 | 6,075 |
| NYS Graduate Medical Exp. | $19,922 | $19,805 | $19,962 | $19,818 | $19,784 | $19,772 | $19,803 | $19,764 | $19,718 | $19,670 | $19,655 | $19,487 | $237,160 | $59,689 | $59,374 | $59,285 | $58,812 | 237,160 |
| ACA PCORI Fee | $0 | $0 | $0 | $0 | $0 | $0 | $10,431 | $0 | $0 | $0 | $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 | $221,320 | $0 | $221,320 | $0 | $0 | $0 | $221,320 | 221,320 |
| Stop-Loss Insurance | $59,838 | $59,838 | $59,838 | $34,643 | -$131,251 | $53,418 | $53,542 | $53,454 | $53,411 | $53,539 | $53,497 | $53,580 | $457,346 | $179,513 | -$43,190 | $160,407 | $160,616 | 457,346 |
| Advance Deposit / Pre-Paid Claims | $0 | $0 | $0 | $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 | $0 | $0 | $0 | $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 | $1,717 | $8,168 | $1,818 | $31,491 | $6,070 | $8,497 | $5,222 | $11,703 | 31,491 |
| Consultant Fees | $5,848 | $6,032 | $6,356 | $14,500 | $4,500 | $7,652 | $3,937 | -$3,766 | $5,896 | $4,500 | $5,658 | $5,738 | $66,850 | $18,236 | $26,652 | $6,067 | $15,895 | 66,850 |
| Accounting Fees | $3,041 | $3,041 | $9,356 | $14,029 | $4,485 | $3,048 | $3,043 | -$19,102 | $0 | $0 | $0 | $0 | $20,940 | $15,438 | $21,562 | -$16,059 | $0 | 20,940 |
| Actuarial Fees | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $10,000 | $0 | $0 | $0 | $0 | $10,000 | $0 | $0 | $10,000 | $0 | 10,000 |
| Audit Fees | $0 | $19,800 | $0 | $10,000 | $9,900 | $0 | $0 | $0 | $0 | $0 | $11,000 | $0 | $50,700 | $19,800 | $19,900 | $0 | $11,000 | 50,700 |
| Insurances (D&O / Prof. Liab.) | $28,160 | $0 | $0 | $0 | $0 | $0 | $2,347 | $2,347 | $2,347 | $2,347 | $2,347 | $2,347 | $42,240 | $28,160 | $0 | $7,040 | $7,040 | 42,240 |
| Internal Coordination (Finance) | $0 | $0 | $0 | $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 | $3,046 | $3,045 | $3,068 | $36,579 | $0 | $0 | $27,421 | $9,158 | 36,579 |
| Surety Bond Fee / Loan Interest | $0 | $0 | $0 | $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 | $0 | $0 | 0 |
| Ancillary Benefit Premiums | $10,539 | $10,338 | $10,576 | $10,429 | $10,357 | $10,411 | $10,635 | $10,635 | $10,635 | $10,635 | $10,689 | $10,653 | $126,532 | $31,454 | $31,198 | $31,904 | $31,977 | 126,532 |
| Other Expenses / Supplies | $86 | $187 | $1,662 | $62 | $214 | $189 | $136 | $51 | $78 | $96 | $51 | $342 | $3,153 | $1,934 | $465 | $265 | $489 | 3,153 |
| ***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*** | ***$2,922,461*** | ***$2,492,575*** | ***$2,307,355*** | ***$3,720,045*** | ***$31,329,196*** | ***$7,813,379*** | ***$7,829,836*** | ***$7,166,005*** | ***$8,519,975*** | ***31,329,196*** |
| ***Net Income*** | $899,627 | $1,038,805 | -$326,156 | $479,484 | $991,548 | $137,394 | $1,393,069 | $898,525 | $321,613 | $882,968 | $826,024 | -$344,404 | $7,198,497 | $1,612,275 | $1,608,426 | $2,613,207 | $1,364,588 | 7,198,497 |
| ***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 | $20,376,742 | $21,259,709 | $22,085,733 | $21,741,329 | $21,741,329 | $16,155,108 | $17,763,534 | $20,376,742 | $21,741,329 | 21,741,329 |
| ***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 | $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 | $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 | $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 | $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*** | ***$8,556,077*** | ***$8,556,077*** | ***$8,556,077*** | ***$8,556,077*** | ***$8,556,077*** | ***$8,556,077*** | ***$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*** | ***$11,820,664*** | ***$12,703,632*** | ***$13,529,656*** | ***$13,185,252*** | ***$13,185,252*** | ***$7,599,031*** | ***$9,207,457*** | ***$11,820,664*** | ***$13,185,252*** | ***13,185,252*** |
| ***Monthly Contract Count*** | ***2,298*** | ***2,309*** | ***2,305*** | ***2,306*** | ***2,310*** | ***2,311*** | ***2,309*** | ***2,303*** | ***2,308*** | ***2,293*** | ***2,301*** | ***2,294*** | ***27,647*** | ***6,912*** | ***6,927*** | ***6,920*** | ***6,888*** | ***27,647*** |
| ***Monthly Covered Lives*** | ***5,035*** | ***5,046*** | ***5,027*** | ***5,025*** | ***5,030*** | ***5,025*** | ***5,036*** | ***5,029*** | ***5,036*** | ***2,007*** | ***5,023*** | ***5,016*** | ***57,335*** | ***15,108*** | ***15,080*** | ***15,101*** | ***12,046*** | ***57,335*** |

# *Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)*

***2015 Budget Performance Analysis***

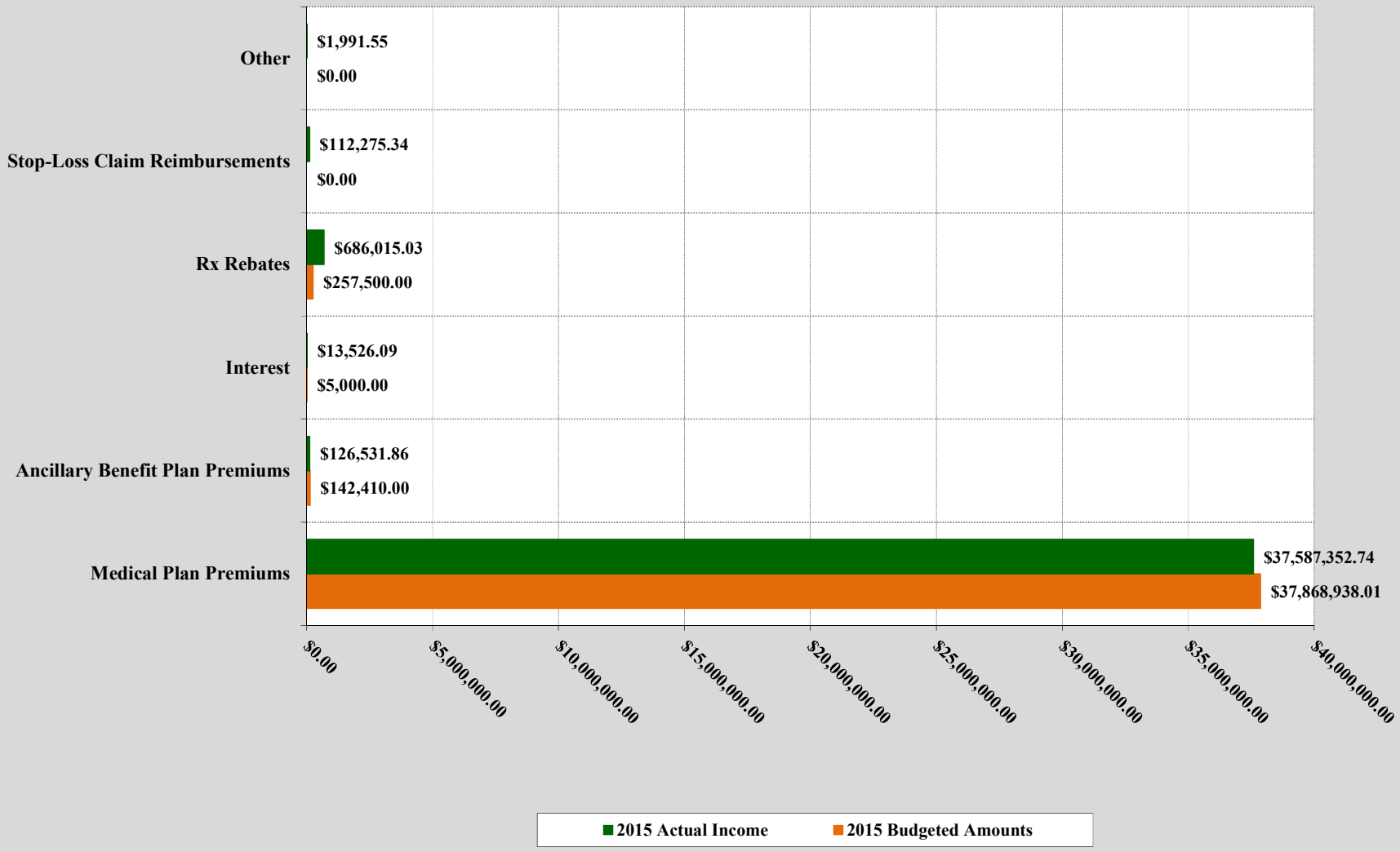
***Results as of:*** ***12/31/2015***
***# of Months:*** ***12***

| | 2015 Adopted Budget | 2015 Year-to-Date | 2015 Actual Results | Variance | % Difference |
|---|---|---|---|---|---|
| ***Income*** | | | | | |
| Medical Plan Premiums | $37,868,938.01 | $37,868,938.01 | $37,587,352.74 | -$281,585.27 | -0.74% |
| Ancillary Benefit Plan Premiums | $142,410.00 | $142,410.00 | $126,531.86 | -$15,878.14 | -11.15% |
| Interest | $5,000.00 | $5,000.00 | $13,526.09 | $8,526.09 | 170.52% |
| Rx Rebates | $257,500.00 | $257,500.00 | $686,015.03 | $428,515.03 | 166.41% |
| Stop-Loss Claim Reimbursements | $0.00 | $0.00 | $112,275.34 | $112,275.34 | n/a |
| Other | $0.00 | $0.00 | $1,991.55 | $1,991.55 | n/a |
| ***Total Income*** | ***$38,273,848.01*** | ***$38,273,848.01*** | ***$38,527,692.61*** | ***$253,844.60*** | ***0.66%*** |
| ***Expenses*** | | | | | |
| Medical Paid Claims | $25,019,785.25 | $25,019,785.25 | $20,488,247.86 | -$4,531,537.39 | -18.11% |
| Rx Paid Claims | $7,995,686.92 | $7,995,686.92 | $8,513,468.25 | $517,781.33 | 6.48% |
| Medical Admin Fees | $904,390.72 | $904,390.72 | $905,797.15 | $1,406.43 | 0.16% |
| Rx Admin Fees | $78,822.26 | $78,822.26 | $85,035.00 | $6,212.74 | 7.88% |
| Flu Clinic Fees | $0.00 | $0.00 | $6,075.00 | $6,075.00 | n/a |
| NYS Graduate Medical Exp. | $242,562.13 | $242,562.13 | $237,160.40 | -$5,401.73 | -2.23% |
| ACA PCORI Fee | $10,773.00 | $10,773.00 | $10,431.20 | -$341.80 | -3.17% |
| ACA Transitional Reins. Program Fees | **$221,540.00** | $221,540.00 | $221,320.00 | -$220.00 | -0.10% |
| Stop-Loss Aggregate and Specific | $654,000.00 | $654,000.00 | $457,346.16 | -$196,653.84 | -30.07% |
| Advance Deposit / Pre-Paid Claims | $100,000.00 | $100,000.00 | $0.00 | -$100,000.00 | -100.00% |
| Legal Fees | $20,600.00 | $20,600.00 | $15,829.37 | -$4,770.63 | -23.16% |
| Exeucitve Director Fees | $35,000.00 | $35,000.00 | $31,491.49 | -$3,508.51 | -10.02% |
| Consultant Fees | $51,500.00 | $51,500.00 | $66,850.30 | $15,350.30 | 29.81% |
| Accounting Fees | $15,450.00 | $15,450.00 | $20,940.00 | $5,490.00 | 35.53% |
| Actuarial Fees | $10,300.00 | $10,300.00 | $10,000.00 | -$300.00 | -2.91% |
| Audit Fees | $61,800.00 | $61,800.00 | $50,700.00 | -$11,100.00 | -17.96% |
| Insurances (D&O / Prof. Liab.) | $26,875.31 | $26,875.31 | $42,239.80 | $15,364.49 | 57.17% |
| Internal Coordination (Finance) | $69,783.19 | $69,783.19 | $0.00 | -$69,783.19 | -100.00% |
| Internal Coordination (Support) | $14,478.43 | $14,478.43 | $36,578.97 | $22,100.54 | 152.64% |
| Surety Bond Fee / Loan Interest | n/a | n/a | $0.00 | n/a | n/a |
| Payment Refund | $0.00 | $0.00 | $0.00 | $0.00 | n/a |
| Ancillary Benefit Premiums | $142,410.00 | $142,410.00 | $126,531.86 | -$15,878.14 | -11.15% |
| Other Expenses / Supplies | $5,150.00 | $5,150.00 | $3,153.26 | -$1,996.74 | -38.77% |
| ***Total Expenses*** | ***$35,680,907.21*** | ***$35,680,907.21*** | ***$31,329,196.07*** | ***-$4,351,711.14*** | ***-12.20%*** |
| ***Net Income*** | $2,592,940.81 | $2,592,940.81 | $7,198,496.54 | | |
| ***Ending Balance*** | $17,135,773.30 | $17,135,773.30 | $21,741,329.03 | | |
| ***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*** | ***$8,579,696.13*** | ***$13,185,251.86*** | | |

# *Greater Tompkins County Municipal Health Ins. Consortium*

2015 Income Distribution

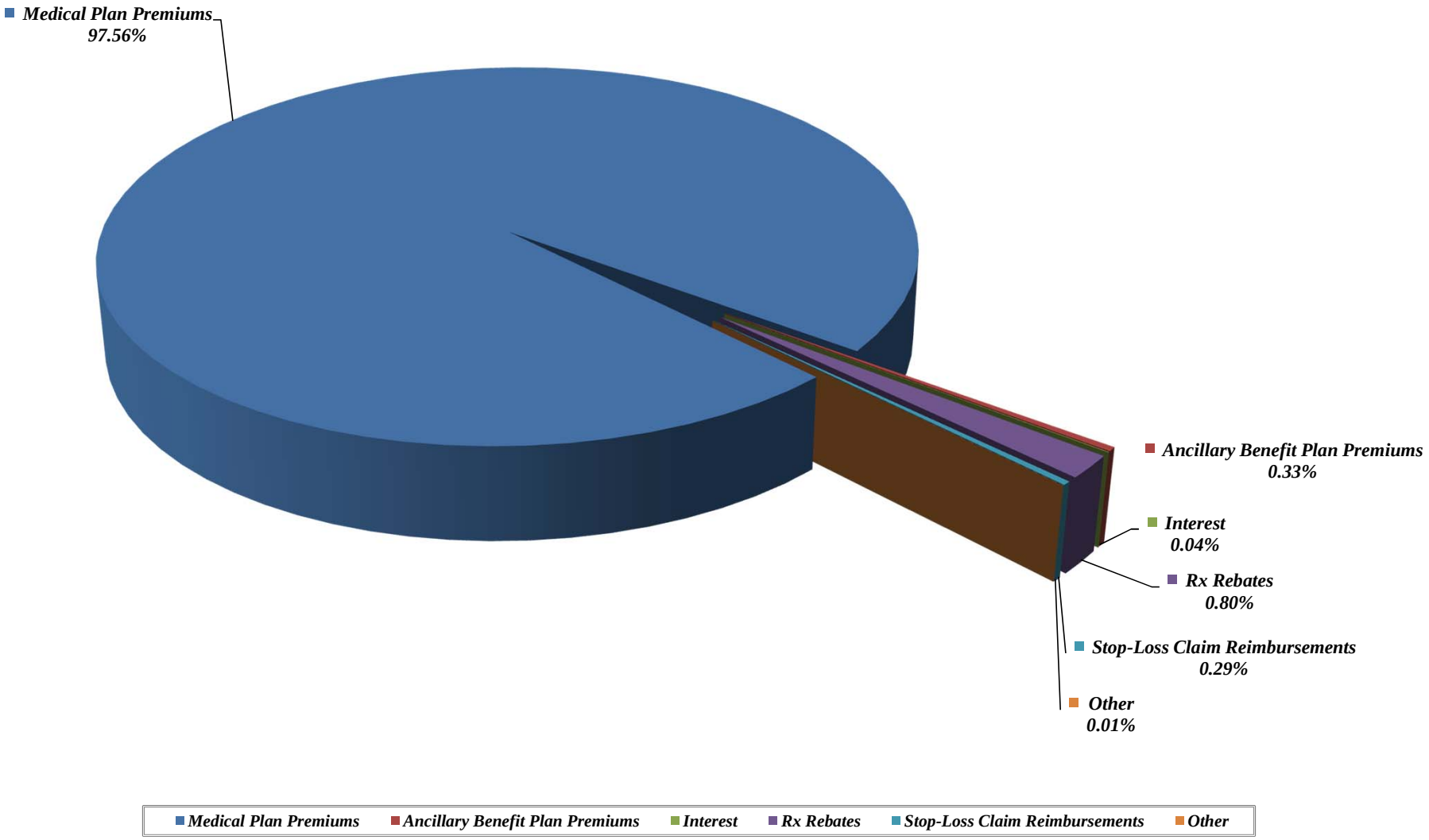
January 1, 2015 to December 31, 2015



## *Greater Tompkins County Municipal Health Ins. Consortium*

2015 Income Distribution

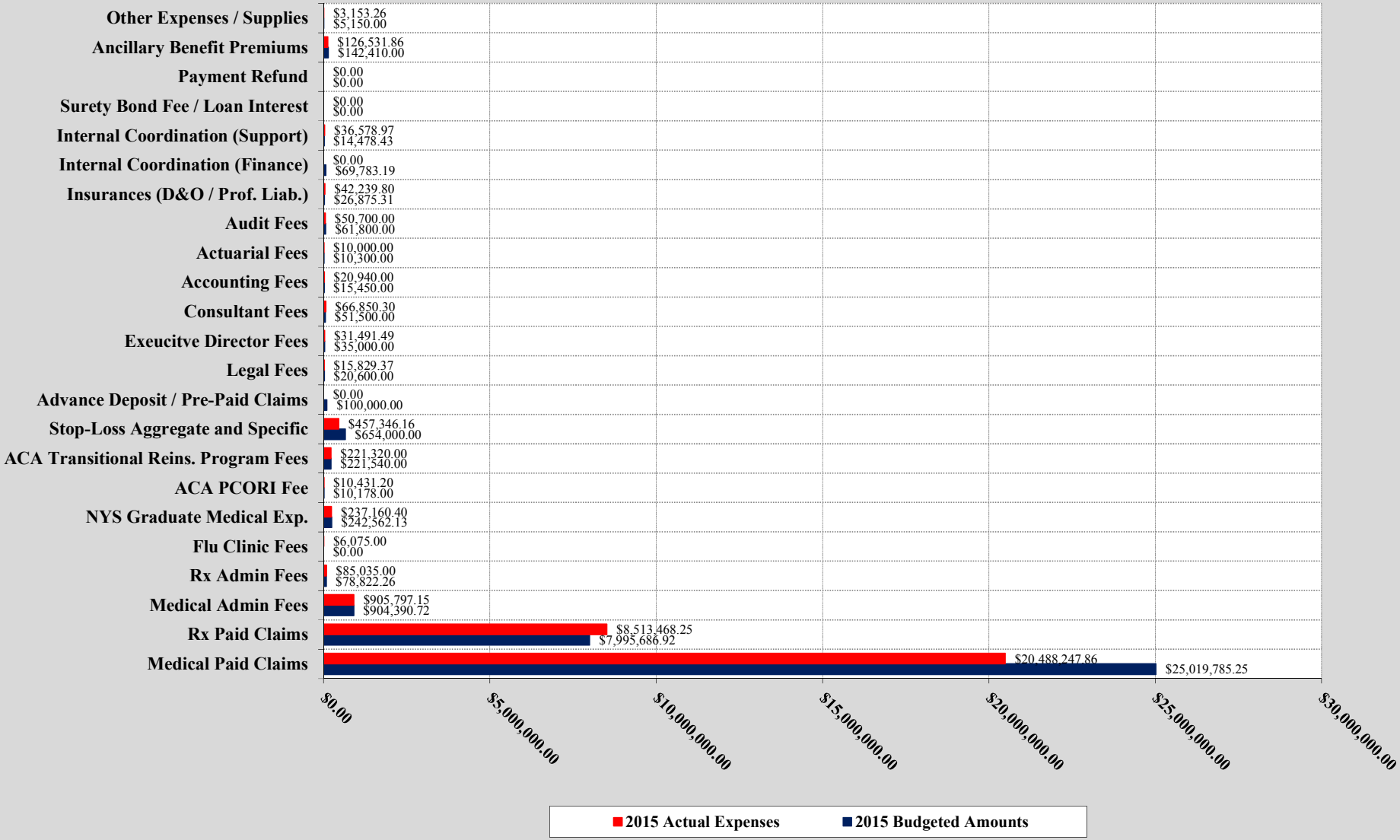
January 1, 2015 to December 31, 2015



# *Greater Tompkins County Municipal Health Ins. Consortium*

2015 Expense Distribution

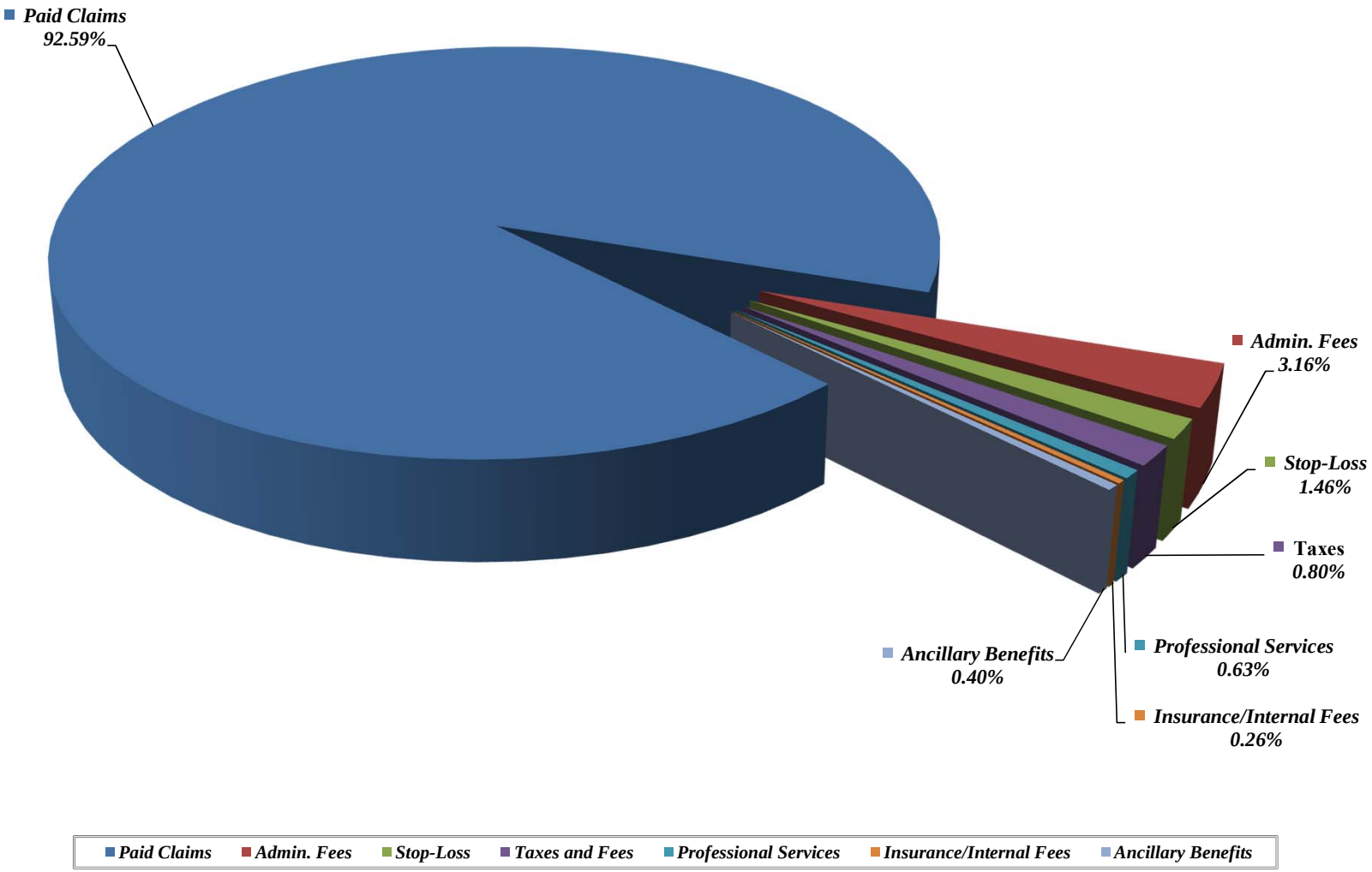
January 1, 2015 to December 31, 2015



# *Greater Tompkins County Municipal Health Ins. Consortium*

2015 Expense Distribution

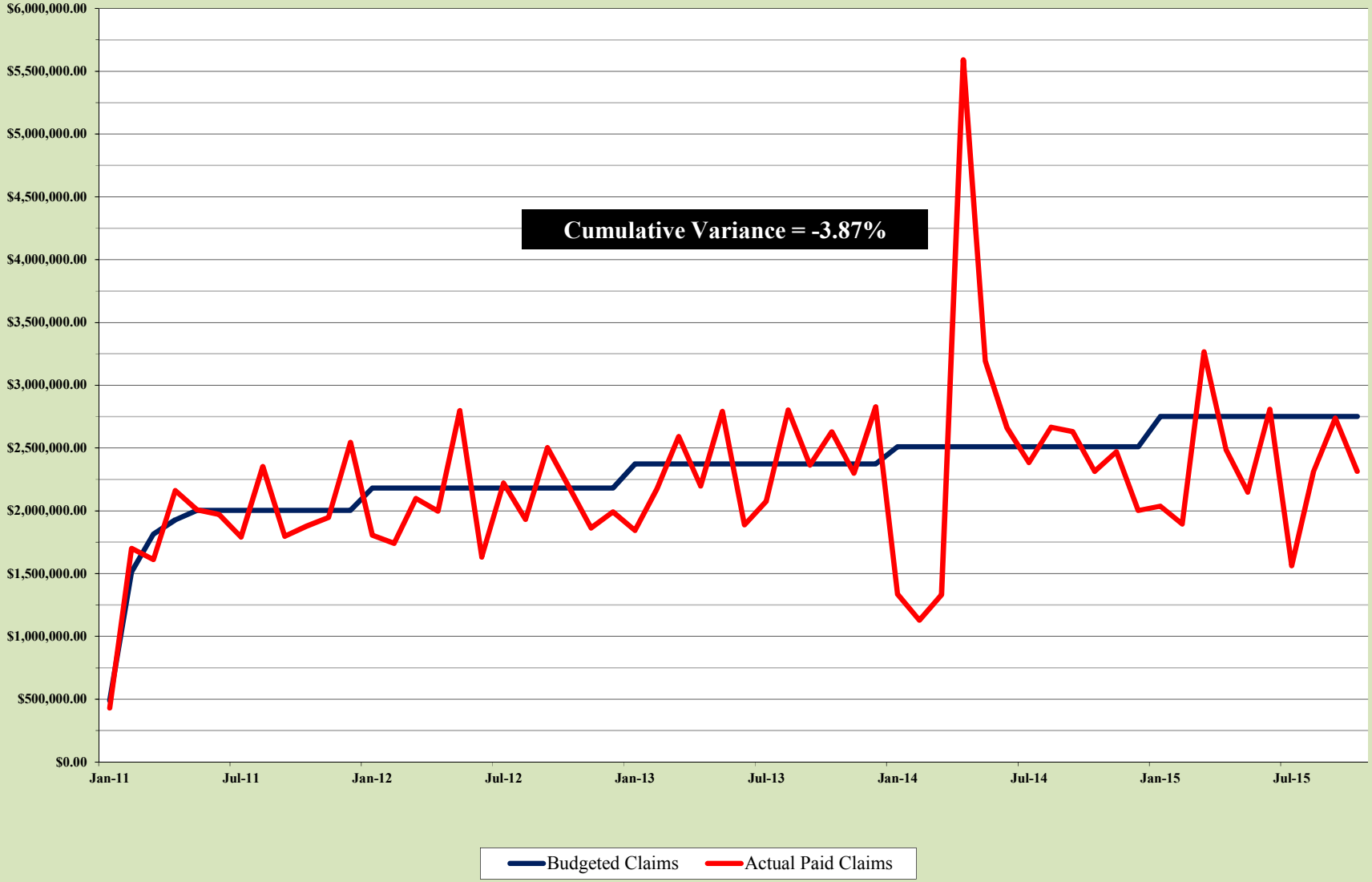
January 1, 2015 to December 31, 2015



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2015 Monthly Paid Claims v Budgeted Claims

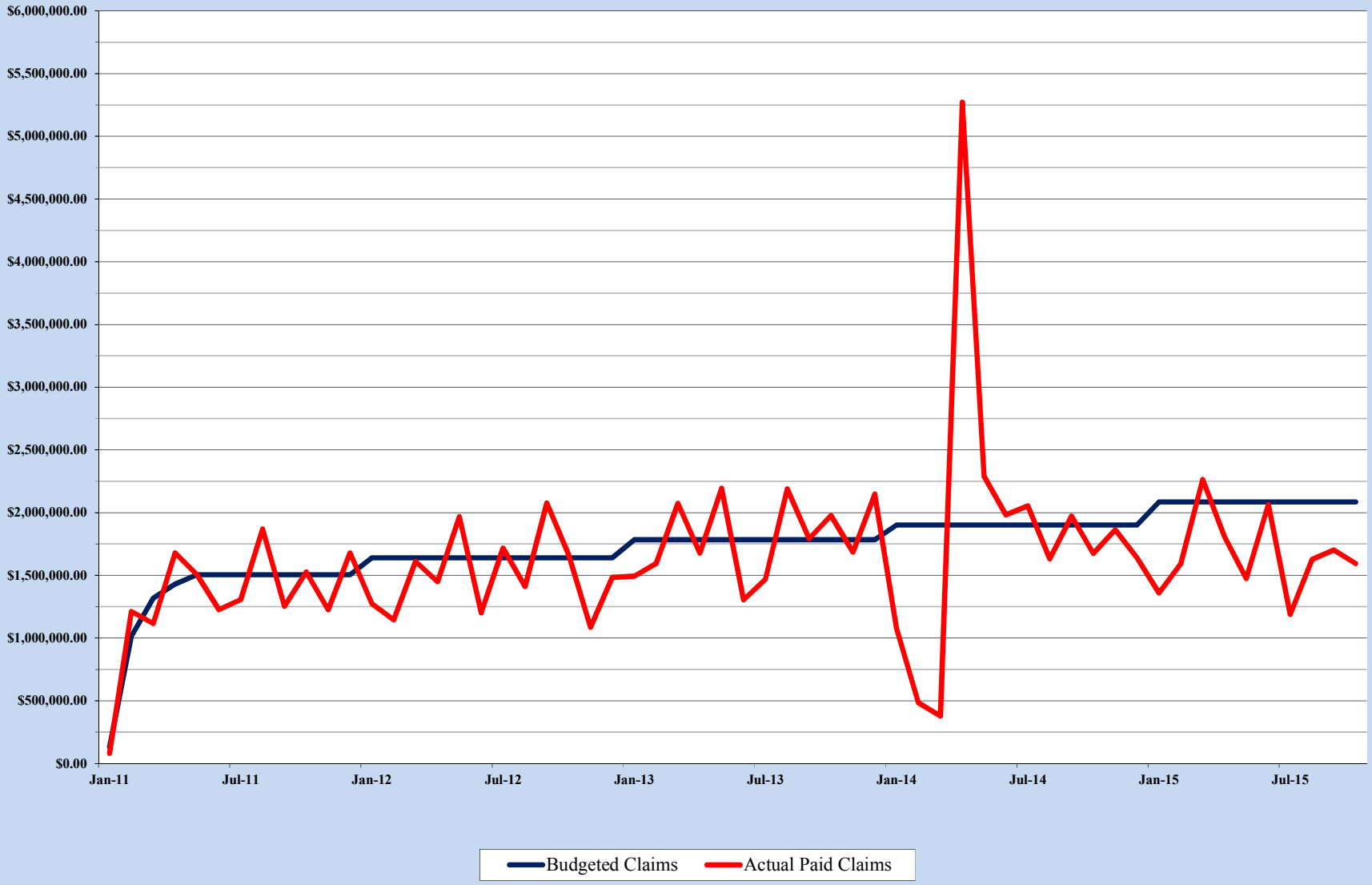
January 1, 2011 to December 31, 2015



# Greater Tompkins County Municipal Health Ins Consortium

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

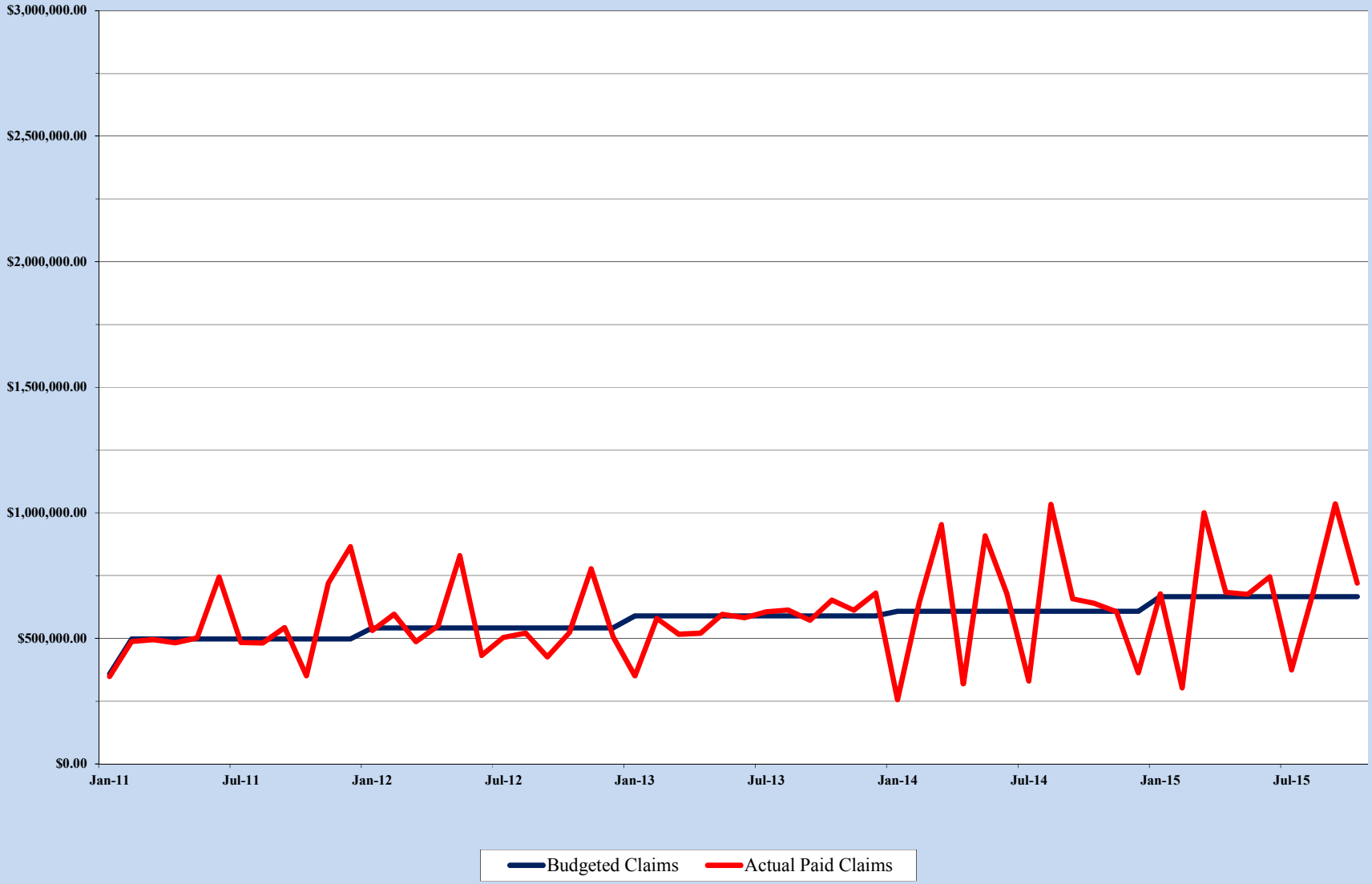
January 1, 2011 to December 31, 2015



# Greater Tompkins County Municipal Health Ins Consortium

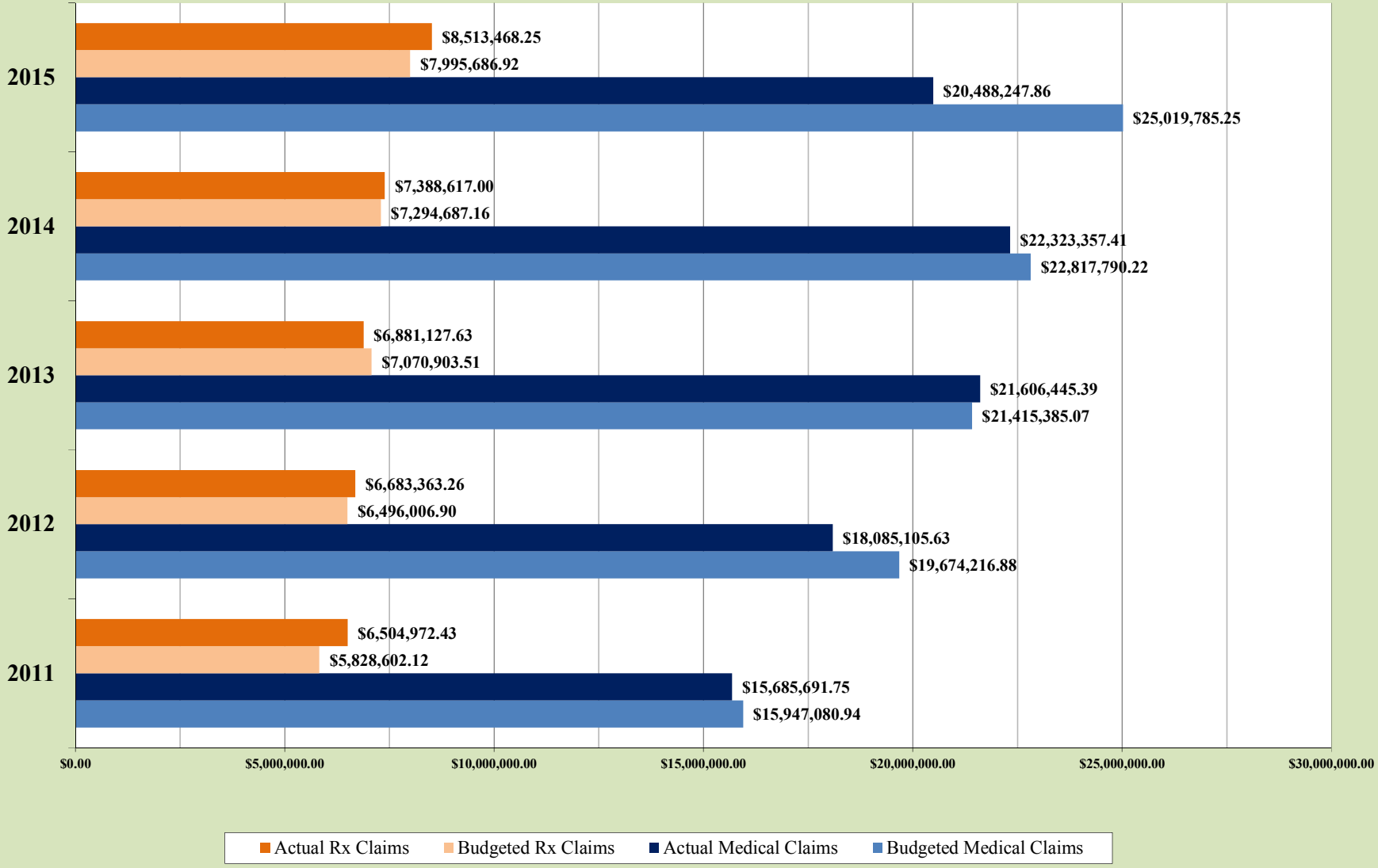
## 2011-2015 Monthly Rx Paid Claims v Budgeted Rx Claims

January 1, 2011 to December 31, 2015



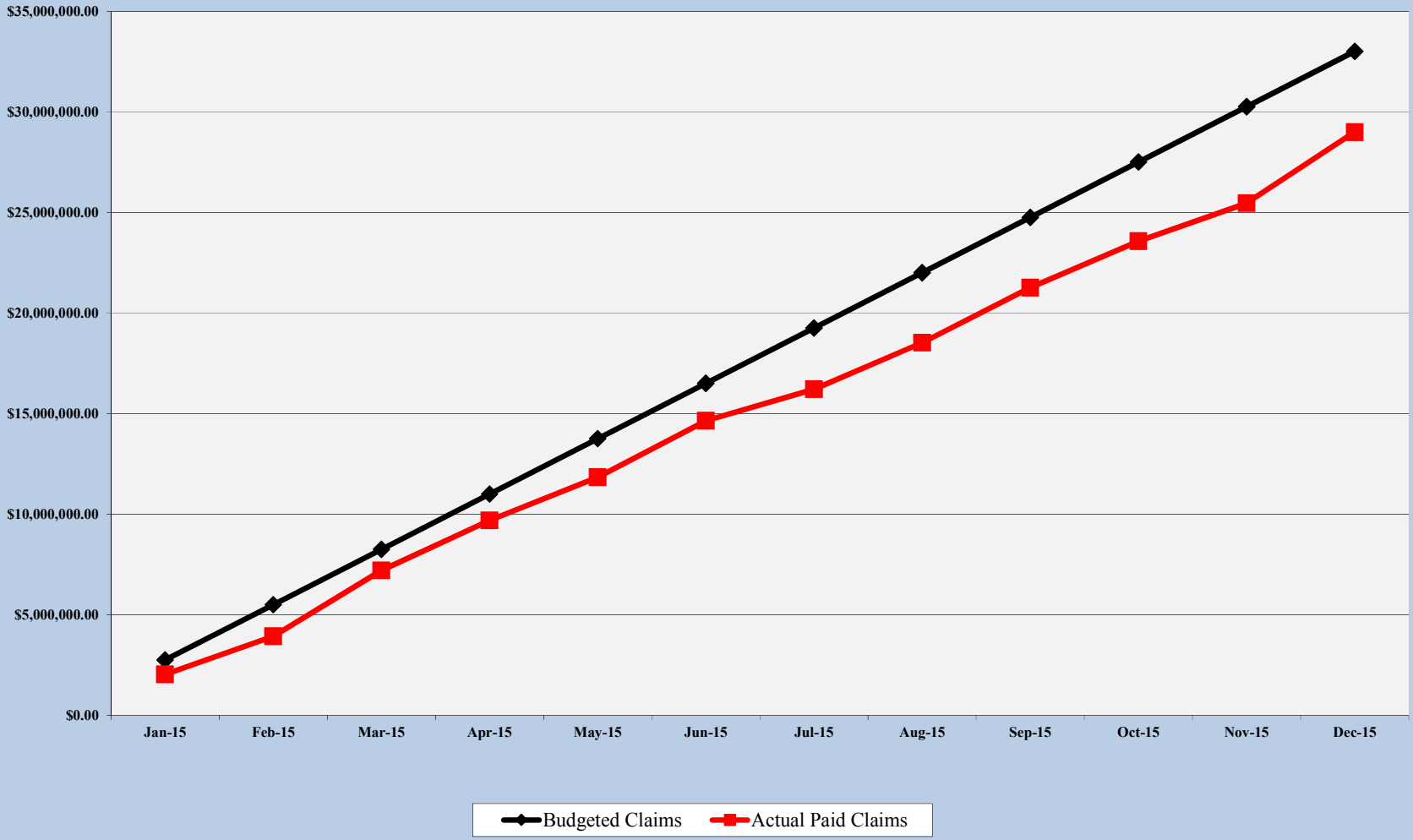
# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2015 Annual Paid Claims v Budgeted Claims



# *Greater Tompkins County Municipal Health Insurance Consortium*

2015 Cumulative Paid Claims and Budgeted Claims by Month

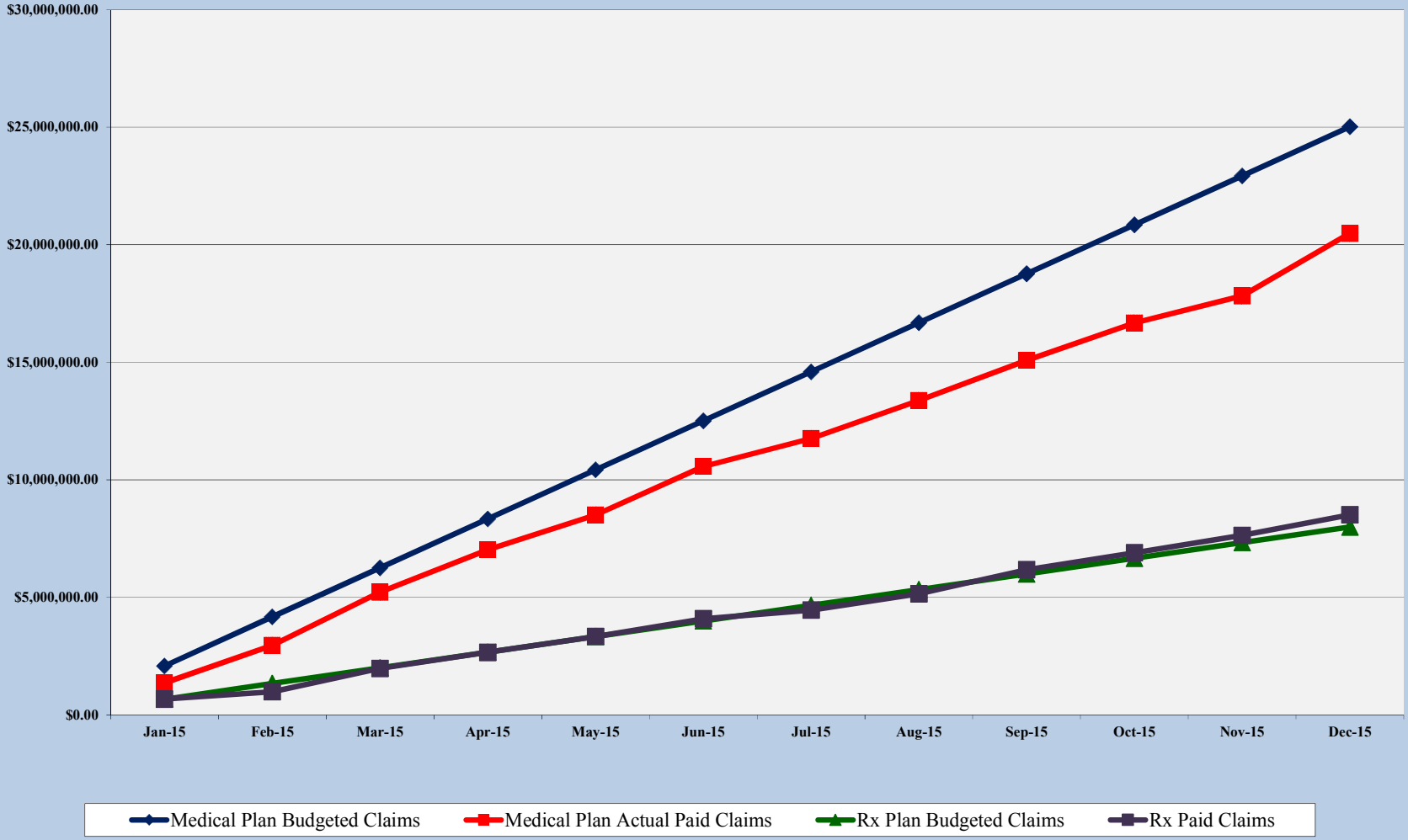


# *Greater Tompkins County Municipal Health Insurance Consortium*

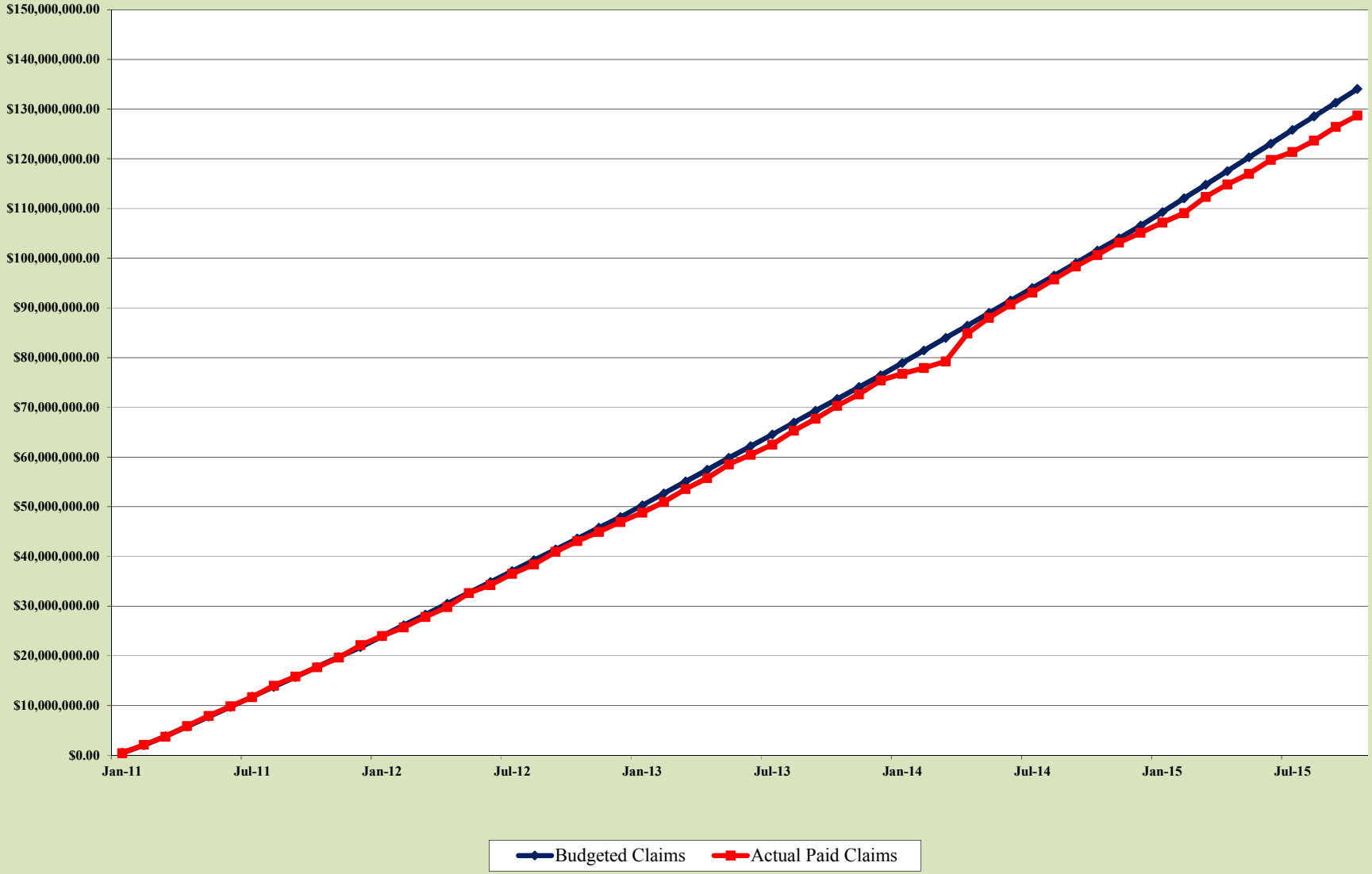
2015 Budgetd vs Actual Paid Claims by Month

# *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 December 31, 2015