



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

"Individually and collectively we invest in realizing high quality, affordable, dependable health insurance."

Audit and Finance Committee

Agenda – July 27, 2021

3:30 PM

Ithaca Town Hall/Zoom

(Please contact consortium@tompkins-co.org for Zoom link or to set up a Satellite)

1. Call to Order (3:30) M. Cook
2. Changes to Agenda
3. Approve Minutes – June 22, 2021
4. Executive Director (3:35) E. Dowd
 - a. Report
 - b. HCRA Update D. Barber
 - c. Accounts Receivable and Expenditure Report T. Apalovich
5. Financial Update (3:50) S. Locey
 - a. Financial Update
 - b. Report on large loss claim activity
6. 2022 Budget (4:05) E. Dowd
 - a. **Resolution:** Adoption of 2022 Budget
7. Discussion of Covid impact on claims/potential relief through the American Rescue Plan (4:20) M. Cook
8. Next meeting Agenda Topics (4:25)
9. Adjourn (4:30)

Next Meeting: August 24, 2021

**Audit and Finance Committee
Minutes – DRAFT
June 22, 2021
Meeting Held Remotely via Zoom**

Present: Mack Cook, Bud Shattuck, Eric Snow, Steve Thayer, Peter Salton, Laura Shawley, Rordan Hart
Absent: Jon Munson
Vacancy: One seat
Staff/ Guests: Elin Dowd, Executive Director; Michelle Cocco, Clerk of the Board; Judy Drake, Board of Directors Chair; Don Barber, Consultant; Paul Pelton, Rob Spenard, Locey and Cahill; Amanda Anderson, Town of Dryden; Teri Apalovich, Finance Manager; Rick Snyder, Treasurer; Jim Bower, JCPSD Chair

Call to Order

Mr. Cook, Chair, called the meeting to order at 3:30 p.m.

Changes to the Agenda

Mr. Cook deferred the agenda item “Continued discussion of Covid impact on claims and potential relief through the American Rescue Plan 7” to the next meeting as further guidance is expected. He said last week the Department of Budget released an application for non-entitlement communities to submit in order to receive funds.

Approval of Minutes of May 24, 2021

It was MOVED by Mr. Snow, seconded by Mr. Shattuck and unanimously adopted by voice vote by members present with Mr. Salton abstaining, to approve the minutes of May 25, 2021 as corrected. MINUTES APPROVED.

Executive Director Report

Ms. Dowd reported the Open Meetings Law is being considered as planning takes place to return to in-person meetings. Plans are underway to hold the Consortium’s first in-person meeting with the July 7 Executive Committee meeting. Also, some members may be asked if they would like to host a satellite location going forward. Members will be kept informed as this planning takes place.

Ms. Dowd reported she heard from the Deputy Director at the Department of Financial Services regarding the Consortium’s Certificate of Authority. By mid-July the Consortium should have an answer for the nine new counties that were approved in the Municipal Cooperative Agreement. Ms. Dowd said she now has a contact who she can follow-up with and is optimistic about this and having someone to contact in the future.

The Operations Committee is spending most of its time looking at the Request for Proposal (RFP) responses for Prescription Benefit Manager; the Executive Committee will receive an update on this at its next meeting. Ms. Dowd said Mr. Pelton has been very helpful in summarizing information and putting it into a format to properly compare information. The number of potential candidates has been brought down to four from eight; a formal summary will be circulated to members.

The Nominations and Engagement Committee is working on the 2022 slate of candidates for the September Board of Directors meeting. The Committee has been discussing a proposal for term limits; an update on this will be provided at the Executive Committee meeting. The Claims and Appeals Committee continues to look at the medical claims audit and has asked for a proposal from BMI for the prescription drug audit.

The Joint Committee on Plan Structure and Design has completed a review of the ProAct and Excellus utilization reports; those reports are available on the Consortium's website. Ms. Dowd noted there was a lot of good information presented, including a high percentage of people receiving preventive services, having a primary care provider, and having gone through cancer screenings.

Ms. Dowd reported on interest from municipalities in joining the Consortium and she is working on information for new member development and plan comparisons. There has been interest from the Towns of Locke, Seneca Falls, Throop, Erwin, Geneva, and Minoa. The last three are not in the current Certificate of Authority; therefore, membership would be pending approval of that.

HCRA Tax

Mr. Barber provided an update on the HCRA (Health Care Reform Act) Tax that was created in 1996 for the purpose of funding an indigent care pool. He said those funds were supposed to be negotiated with the hospitals but as time has gone on the State now uses most of those funds for general revenue. Recently, the State has instituted another way to get funds using sales tax through the Distressed Provider Assistance account. He said there is \$50 million that is taken from counties outside of New York City to use in the fund; data shows an estimated \$500,000 a year of sales tax coming from Consortium members that are part of that fund. Mr. Barber said it was suggested by former Senator Jim Seward that rather than asking for one of these being rescinded, that a request be made for municipalities be credited for this.

Mr. Barber said a meeting was held with Assemblywoman Kelles' staff to determine what the function is for this fund that is scheduled to sunset in February 2022. Her staff responded that the Fund was established in response to Covid-19; however, the account was in the Governor's budget before Covid-19. At this time Mr. Barber and Ms. Dowd are trying to understand the Consortium members' contribution to this fund. They are also working with associations and Mr. Seward to put together a strategy that should this show up in the 2022 State Budget, that we are ready to work towards having that statute amended. He thanked Mr. Cook for his help working through this.

Financial Report

Mr. Spenard presented financial results through May 31, 2021. Through the first five months, premium income was 2.4% below budget, interest income is almost at budget, prescription drug rebates are 20% above budget; and to date the Consortium hasn't received any Stop Loss reimbursements. He said in 2020 there was a member who exceeded the Catastrophic Claims pool; however, that was a lasered individual who had no impact relative to reimbursements. He said overall total income was just under budget at 1.62% (\$308,000) through the first five months of 2021.

With regard to expenses, medical paid claims continue to be below budget at 3.6% and, prescription drug claims are slightly above budget by less than one percent. Overall, total paid claims are collectively 2.4% below budget. He noted they are starting to see more medical visits and procedures as people feel more comfortable going out. Mr. Spenard said taxes and fees,

as well as professional services and misc. fees were collectively below budget; he noted some of these may not have been billed yet.

Mr. Spenard reported on the total expense distribution and said the Consortium is paying 95% of its funds towards the payment of claims and this continues to demonstrate the Consortium continues to be run in a very efficient manner.

He reviewed the large losses and said there are currently 16 individuals with claims exceeding \$100,000. He reviewed the history and noted on average .55% of covered lives account for 16.6% of paid claims.

Mr. Spenard reviewed a Stop Loss report and said through the first five months one individual is showing claims of \$245,000 with most expense being for prescription drug and not a lot of medical expense. Locey and Cahill routinely forwards a high claimant notification to Ms. Dowd to keep the Consortium informed of any high claimant activity.

Accounts Receivable and Vendor Payment Reports

Mr. Spenard noted Town of Dix appeared on the accounts receivable report but said there they are awaiting a response to a communication that was sent to the Town.

Presentation of Preliminary 2021 Budget

Ms. Dowd presented a preliminary 2022 Budget spreadsheet. She noted it is still relatively early in the year with only five months of data. She reviewed the preliminary budget that was prepared by Ms. Apalovich and is based on the following assumptions:

- Premium Revenue Increased by 5.0% in 2021, 6.0% in 2022, 7.0% in 2023, 2024 & 2025
- Interest Income = Estimated at 0.50% of the Total Cash Asset Balance Per Annum (this number may need to be adjusted)
- Prescription Drug Rebates Estimated at \$1,700,000 Per Year Based on Advice from ProAct, Inc.
- Paid Claims Trend for Fiscal Years 2022 through 2026 are 5.0% for Medical Claims and 7.5% for Prescription Drug Claims
- Administrative Fees Per Agreement with Excellus BCBS then Increased by 3.0% for the Fiscal Years of 2022 through 2026
- New York State Graduate Medical Expense Increased by 5% Per Annum
- Specific Stop-Loss Insurance trended by 15% each year
- Aggregate Stop-Loss Insurance Removed Based on NYS DFS Approval
- All Professional Services Fees Increased by 3% Per Fiscal Year
- All Insurance Increased by 10% Per Annum
- All Internal Coordination Fees Increased by 3% Per Annum
- IBNR Reserve Set at 12% of Expected Incurred Claims Pursuant to §4706
- Surplus Account Set at 5% of Earned Premium Pursuant to §4706
- Claims/Rate Stabilization Reserve Set at 7.5% of Expected Medical and Rx Paid Claims for Each Fiscal Year
- Catastrophic Claims Reserve Set at \$4.5 Million for 2020 Per GTCMHIC Board of Directors Resolution then Increased by Each Year. Thereafter, by the variance between the budgeted premium and the actual premium.

Ms. Dowd said the goal is to have an unencumbered fund balance of between 12-18% and this will be met if the Consortium continues to trend in the same direction. Consortium

staffing, consulting and insurance-related fees even with the additional staff that has been added, continues to be at less than 2%, She said the Consortium is meeting the needs of a growing Consortium and continues to be a very efficient organization. The Consortium continues to look at a 5% trend in medical cost and a 7.5% trend in prescription drug cost.

Mr. Spenard said the last 12 months have been an anomaly in terms of paid claims. He stated the Consortium should be budgeting for where it would be and not based on where it has been over the last year. Mr. Pelton agreed with Ms. Dowd on having a slow and steady use of the fund balance.

Mr. Salton expressed concern for the potential pick-up in claims expense and said the Consortium may be over budget in the last half of the year as procedures pick up.

The budget will be discussed further at the Executive Committee; the plan is to finalize at this Committee's next meeting for presentation to the Board of Directors in August.

Next Agenda Items

Mr. Cook said the Consortium has expended \$3.1 million out of the Consortium for Covid-related expenses; this equates to 8% of annual claims. He and Mr. Locey are working on a plan of how there can be an allocation of this amount back to every municipality in the Consortium; he hopes to have this ready for the next meeting. The next agenda will include continued discussion of Covid impact on claims and whether there is any relief that could be available through the American Rescue Plan.

Adjournment

The meeting adjourned at 4:19 p.m.

Respectfully submitted by Michelle Cocco, Clerk of the Board

Executive Director Report June 2021

Staffing

I am so excited to welcome Kylie Rodrigues to the GTCMHIC team. Kylie is our new Benefits Specialist and will be spending her time working with Benefit Clerks to help with their Consortium needs, especially problem resolution. In addition, Kylie will be building our wellness program and working on how to effectively communicate with our members and subscribers.

I am very excited about the strength of our team. Teri Apalovich is taking on several new responsibilities lessening our reliance on outside resources. Michelle Cocco continues to be a trusted and reliable asset. Most recently Michelle is working on understanding how we can serve all our members while respecting a return to traditional open meetings law. I anticipate being able to spend more time on building relationships with our membership, working on strategic initiatives and continuing to build my knowledge of plan development and program review.

Audit and Finance Committee

The first draft of the 2022 Budget was presented at the June meeting to see how a 5% increase would work to fulfill claims needs, fund reserves, and meet our other budget requests. Obviously, our claims data is immature in June with less than half the year reported. Therefore, Steve Locey will continue to monitor that situation and provide feedback on our trends relative to our plan and the market.

Don Barber continues to research if there is a significant overlap in the HRCA tax created by the Health Care Reform Act of 1996 and the Distressed Provider Assistance Account. Our concern is that local governments are being taxed twice, whereas all other users of the health care system are taxed once. Assembly member Kelles has connected us with legislative counsel to help sort out the differences in each tax and if there is any concern related to dual taxation.

Mack Cook continues to lead efforts to determine the level premiums paid in 2020 and 2021 that might be included in the funding provided by the American Rescue Act. He will report additional information at the next AFC meeting.

Operations Committee - PBM RFP

The Operations Committee has reviewed eight competitive Pharmacy Benefit Manager proposals and has narrowed the candidates down to four based on responses to our initial request. Next, the Committee will review the overall cost of each program and interview candidates on level of service in several areas including customer service, network, access to care, formulary, and the prior authorization process. We are still on track to decide on a new agreement mid-year with an expected commencement to the new agreement by January 1, 2022. Locey & Cahill are working hard to make sure we have the information necessary to review candidates appropriately.

Nominations and Engagement Committee

The Nominations and Engagement Committee supported sending out a Board survey and we had about a 60% return rate. The responses gave us the following insight to how to keep Board members engaged:

- We are effectively communicating and sharing information at an appropriate level.
- Board members wish to continue meeting through a hybrid model that involves both in person and on-line meetings.
- The August meeting should focus on overall plan knowledge and budget information.

Executive Director Report
June 2021

- The Newsletter is being read and the feedback on content is positive.
- There are new members that are willing to serve on committees and in new roles.

The Nominations Committee continues to review the appropriateness of term limits and how we would apply them to our current structure. In addition, they are working on filing committee slots and confirming continued involvement of others in leadership roles.

Claims and Appeals Committee

The Claims and Appeals Committee is continuing to meet to review the BMI Excellus Claims Audit. A final meeting with Excellus was held to review unresolved claims issues. Results of that meeting will be shared at the July meeting and the audit should be reviewed for closure at that time.

The Joint Committee on Plan Structure and Design

At the last Joint Committee on Plan Structure and Design Kelly Lasher, Nora Putnam, Jason Warchal, and Dr. Harris from Excellus presented the Consortium's 2020 Annual Utilization Report of claims incurred January 1, 2020 and paid through March 31, 2021. A copy of the full report is available on the Consortium's website at: [http://healthconsortium.net/sites/default/files/Financials/2020/2020%20Greater%20Tompkins%20Consortium%20Annual%20Report%20\(2020\)%2020210603%20Final%20.pdf](http://healthconsortium.net/sites/default/files/Financials/2020/2020%20Greater%20Tompkins%20Consortium%20Annual%20Report%20(2020)%2020210603%20Final%20.pdf)

Highlights from the report are as follows:

- During the year 2020, enrolment has increased by 3% while services were 6% lower. Plan Costs were 2% higher than the prior period.
- Through the end of April 2021 there were 934 members that were fully vaccinated, including 42 members that had the single dose vaccine.
- High Claimants increased from 28 to 32 and high claimant costs accounted for 21% of Plan Costs in 2020. Previously, high claimants had accounted for 19% of plan costs.
- Eight of the top ten claimants are forecasted to have claims over \$50K in 2021.
- MDLive (telemedicine) registration and utilization has increased. Both acute and behavioral health visits were higher in 2020 than in the prior year.
- Emergency Room utilization for low acuity visits has decreased and is comparable to the comparison trend.
- Depression & Anxiety was the top prevalent condition in 2020, representing 26% of the population.

The Joint committee has supported the activities and information shared through our wellness program. Information has been sent out regarding May Mental Health Awareness Month and June's Employee Wellness Challenge.

New Member Presentations

I had a meeting with the Deputy Director of the NYS Department of Financial Services Health Department to discuss our Certificate of Authority application. Alice McKenney has asked that our application be pushed up for review and we hope to hear back by mid- July on our approval.

In the meantime, new member recruiting continues with interest from Seneca Falls, Throop, and Locke. Other municipalities in our area of expected growth have also been in contact with me to advance their application when we receive approval.

From: Jordan Lesser <lesserj@nyassembly.gov>
Sent: Wednesday, July 14, 2021 3:27 PM
To: Elin Dowd <edowd@tompkins-co.org>
Cc: Don Barber <hiconsulting@tompkins-co.org>; Tompkins County Health Consortium <consortium@tompkins-co.org>; dimass@nyassembly.gov
Subject: RE: Assistance with HCRA Tax and Distressed Provider Assistance Account

Dear Elin:

After speaking with the Assembly Committee on Insurance, and the Ways and Means Committee, I was able to learn the following about DPAA and Tompkins County Municipal Health Insurance Consortium taxation.

The HCRA tax is used to pay for general fund Medicaid costs year to year, along with Indigent Care and a handful of other things. The \$250 million Distressed Provider Assistance Account (DPAA) is a county sales tax intercept that was enacted SFY 2020 and again in SFY 2021 to provide relief to financially distressed hospitals and nursing homes across the State outside of the Medicaid budget. This funding works similarly to the Enhanced Safety Net Hospital and Critical Access Hospital funding in the Medicaid budget that is distributed to financially distressed institutions as identified by the DOH.

The DPAA provides additional general fund relief inside the Medicaid Global cap by supplanting funds. It wasn't a response to COVID, as the pandemic was just in its infancy and nobody was sure how long or what affect it would have on the State's financial situation. The sites you offer from the Governor's briefing book are separate programs entirely.

With that said, this is more an additional tax rather than a "double tax". In order for the Medicaid Budget to stay within the statutory framework of the Global Cap in SYF 2020 the Medicaid Redesign Team II (MRT II) proposed and enacted extensive reforms to the Medicaid system to save general fund money and correct the Medicaid deficit. The DPAA was a way for the State to shift funds for distressed providers outside of the Global Cap without cutting support. This was done in part because the county share of Medicaid was capped at 2015 levels, and so the alternative to eliminating that 2015 cap (and making counties pay more) was to introduce an additional tax to support Medicaid general fund relief. For perspective, Tompkins county is saving \$11.8 million in SFY 2021 and \$12.5 million in SFY 2022 because of the 2015 cap. So although they are paying more now to fund the DPAA along with HCRA, they are nowhere near what they would be paying if the 2015 local takeover wasn't in affect.

I hope this is helpful, please let me know if you have any additional questions or concerns.

Best,
Jordan

Jordan A. Lesser, Esq
Legislative Counsel
Anna Kelles – District 125

Email: lesserj@nyassembly.gov
Office: 518-455-5444

Greater Tompkins County Municipal Hlth Insurance Consortium
A/R Aging Summary
 As of June 30, 2021

| PARTICIPANT NAME | 61 - 90 | > 90 | TOTAL | Comments |
|------------------|-----------------|-------------|-----------------|--|
| TOWN OF NILES | 1,543.35 | 0.00 | 1,543.35 | Single employee termination paperwork received 7/7/2021 - will be removed in July - new Elected official will not start until January 2022 |
| TOTAL | 1,543.35 | 0.00 | 1,543.35 | |

Greater Tompkins County Municipal Hlth Insurance Consortium

Check Detail

| | | | | | June 2021 | | |
|-----------------|----------|-----------|--|----|-----------------|--|--|
| Type | Num | Date | Name | | Original Amount | | |
| Bill Pmt -Check | A1127364 | 6/4/2021 | EXCELLUS HEALTH PLAN - CLAIMS | \$ | (1,034,231.48) | | |
| Bill Pmt -Check | 5023 | 6/8/2021 | BONADIO & CO., LLP | \$ | (3,000.00) | | |
| Bill Pmt -Check | 5024 | 6/8/2021 | CanaRx GROUP INC | \$ | (12,575.90) | | |
| Bill Pmt -Check | 5025 | 6/8/2021 | CHASE | \$ | (426.73) | | |
| Bill Pmt -Check | 5026 | 6/8/2021 | DON BARBER | \$ | (1,350.00) | | |
| Bill Pmt -Check | 5027 | 6/8/2021 | HANCOCK ESTABROOK, LLP | \$ | (55.00) | | |
| Bill Pmt -Check | 5028 | 6/8/2021 | TOMPKINS COUNTY BOARD OF REPRESENTATIVES | \$ | (1.31) | | |
| Bill Pmt -Check | 5029 | 6/8/2021 | TOMPKINS COUNTY DEPT OF FINANCE | \$ | (5,887.01) | | |
| Bill Pmt -Check | 5030 | 6/8/2021 | TOWN OF ITHACA NY | \$ | (24,435.91) | | |
| Bill Pmt -Check | A1133557 | 6/8/2021 | PROACT, INC. | \$ | (664,766.86) | | |
| Bill Pmt -Check | A1146853 | 6/11/2021 | EXCELLUS HEALTH PLAN - CLAIMS | \$ | (638,976.46) | | |
| Bill Pmt -Check | A1165241 | 6/18/2021 | EXCELLUS HEALTH PLAN - CLAIMS | \$ | (777,937.12) | | |
| Bill Pmt -Check | A1165241 | 6/18/2021 | EXCELLUS HEALTH PLAN - CLAIMS | \$ | (28,500.29) | | |
| Bill Pmt -Check | A1173999 | 6/23/2021 | PROACT, INC. | \$ | (773,956.64) | | |
| Bill Pmt -Check | 5032 | 6/25/2021 | CanaRx GROUP INC | \$ | (9,491.40) | | |
| Bill Pmt -Check | 5033 | 6/25/2021 | EXCELLUS HEALTH PLAN-GROUP | \$ | (138,618.62) | | |
| Bill Pmt -Check | 5034 | 6/25/2021 | LOCEY & CAHILL, LLC | \$ | (7,415.00) | | |
| Bill Pmt -Check | 5035 | 6/25/2021 | TOMPKINS COUNTY BOARD OF REPRESENTATIVES | \$ | (8.85) | | |
| Bill Pmt -Check | 5036 | 6/25/2021 | TOMPKINS COUNTY DEPT OF FINANCE | \$ | (5,887.01) | | |
| Bill Pmt -Check | A1184420 | 6/25/2021 | EXCELLUS HEALTH PLAN - CLAIMS | \$ | (673,043.59) | | |
| | | | | \$ | (4,800,565.18) | | |



2021 Fiscal Year Budget Performance Report As of June 30, 2021

Locey & Cahill, LLC
250 South Clinton Street, Suite 340
Syracuse, NY 13202
Tel (315) 425-1424
Fax (315) 425-1394
E-mail: slocey@loceycahill.com



Section 1

2021 Fiscal Year-to-Date Income Budget vs Actual Results

2021 Income Budget vs Actual (06/30/2021)

Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

2021 Budget Performance Analysis

Results as of: 6/30/2021
of Months: 6

Includes Income Codes 6000 & 6010

| | 2021 Adopted Budget | 2021 Revised Budget | 2021 Year-to-Date | 2021 Actual Results | Variance | % Difference |
|-------------------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------------|
| Income | | | | | | |
| Medical and Rx Plan Premiums * | \$55,875,290.81 | \$55,002,327.38 | \$27,501,163.69 | \$26,853,834.00 | -\$647,329.69 | -2.35% |
| 9020 Interest | \$45,534.44 | \$45,534.44 | \$22,767.22 | -\$9,890.96 | -\$32,658.18 | -143.44% |
| 9010 Rx Rebates | \$1,400,000.00 | \$1,700,000.00 | \$850,000.00 | \$515,127.53 | -\$334,872.47 | -39.40% |
| 9040 Stop-Loss Claim Reimbursements | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| 9035 Finance Charge Income | \$0.00 | \$5,463.46 | \$2,731.73 | \$0.00 | -\$2,731.73 | n/a |
| 9030 Other | \$5,463.64 | \$0.00 | \$0.00 | \$0.00 | | |
| Total Income | \$57,326,288.89 | \$56,753,325.28 | \$28,376,662.64 | \$27,359,070.57 | -\$1,017,592.07 | -3.59% |

Key Facts:

1. Premium Income was **2.35% below** budget for the first 6-months of the fiscal period. Based on our preliminary analysis, the following factors should have resulted in a lower than expected premium :
 - a. There has been some additional movement of covered members from traditional Indemnity and PPO Plans to the Consortium's Platinum PPO Plan. This movement results in a lower overall premium base, but also lowers claims costs.
 - b. The County of Tompkins moved all Medicare-aged retirees into the Consortium's Medicare Supplement Plan (MS4)

2021 Income Budget vs Actual (06/30/2021)

Key Facts (continued):

- c. The number of contracts insured by the Consortium increased by 3.42% and the number of covered lives grew by only 0.89%. The disparity in this number is primarily due to the County's move to the Consortium's Medicare Supplement Plan for their Medicare-aged retirees and their spouses.

Monthly Average Covered Lives by Fiscal Year

| <i>Year</i> | <i>Member</i> | <i>Spouse</i> | <i>Dependent</i> | <i>Total lives</i> |
|-------------|---------------|---------------|------------------|--------------------|
| 2011 | 1,995 | 1,056 | 1,348 | 4,400 |
| 2012 | 2,004 | 1,058 | 1,386 | 4,448 |
| 2013 | 2,281 | 1,228 | 1,567 | 5,077 |
| 2014 | 2,269 | 1,188 | 1,556 | 5,012 |
| 2015 | 2,301 | 1,173 | 1,546 | 5,021 |
| 2016 | 2,322 | 1,186 | 1,555 | 5,063 |
| 2017 | 2,397 | 1,208 | 1,567 | 5,172 |
| 2018 | 2,439 | 1,216 | 1,546 | 5,201 |
| 2019 | 2,867 | 1,436 | 1,867 | 6,170 |
| 2020 | 2,943 | 1,456 | 1,875 | 6,274 |
| 2021 | 3,043 | 1,414 | 1,873 | 6,330 |

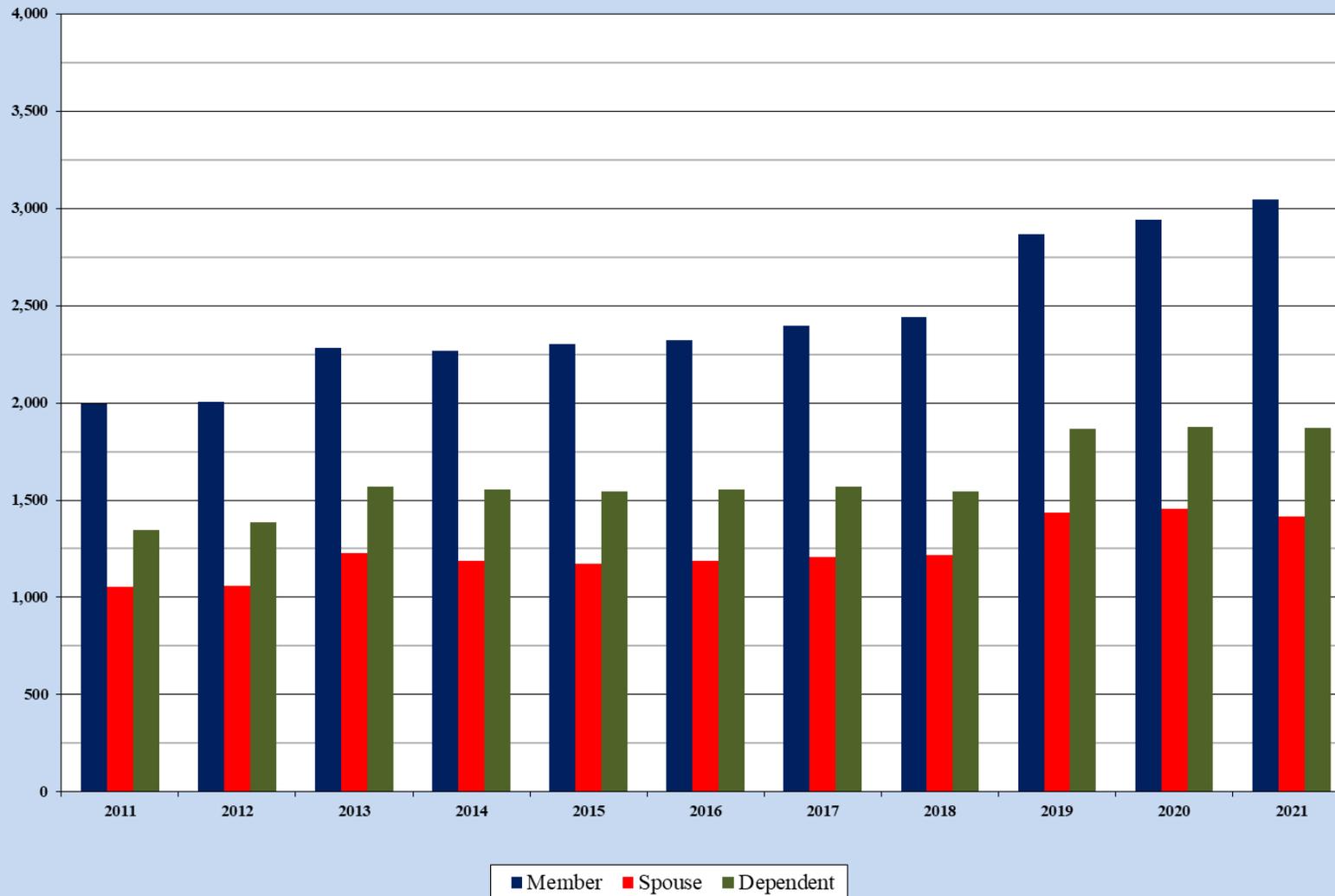
Monthly Average Contract Count by Fiscal Year

| <i>Year</i> | <i>Family Contracts</i> | <i>Individual Contracts</i> | <i>Total Contracts</i> | <i>Avg. # of Lives Per Contract</i> | <i>Avg. # of Lives Per Family</i> |
|-------------|-------------------------|-----------------------------|------------------------|-------------------------------------|-----------------------------------|
| 2011 | 1,172 | 824 | 1,995 | 2.205 | 3.053 |
| 2012 | 1,182 | 822 | 2,004 | 2.220 | 3.068 |
| 2013 | 1,375 | 907 | 2,281 | 2.225 | 3.033 |
| 2014 | 1,329 | 939 | 2,269 | 2.209 | 3.064 |
| 2015 | 1,317 | 984 | 2,301 | 2.182 | 3.065 |
| 2016 | 1,322 | 999 | 2,322 | 2.181 | 3.073 |
| 2017 | 1,340 | 1,058 | 2,397 | 2.157 | 3.071 |
| 2018 | 1,343 | 1,096 | 2,439 | 2.133 | 3.057 |
| 2019 | 1,586 | 1,281 | 2,867 | 2.152 | 3.082 |
| 2020 | 1,600 | 1,342 | 2,943 | 2.132 | 3.082 |
| 2021 | 1,561 | 1,482 | 3,043 | 2.080 | 3.106 |

* Member = Employee, Retiree, or COBRA Contract Holder

Greater Tompkins County Municipal Health Insurance Consortium

Average Monthly Covered Lives by Relationship
2011 to 2021 (as of June 30, 2021)



2021 Income Budget vs Actual (06/30/2021)

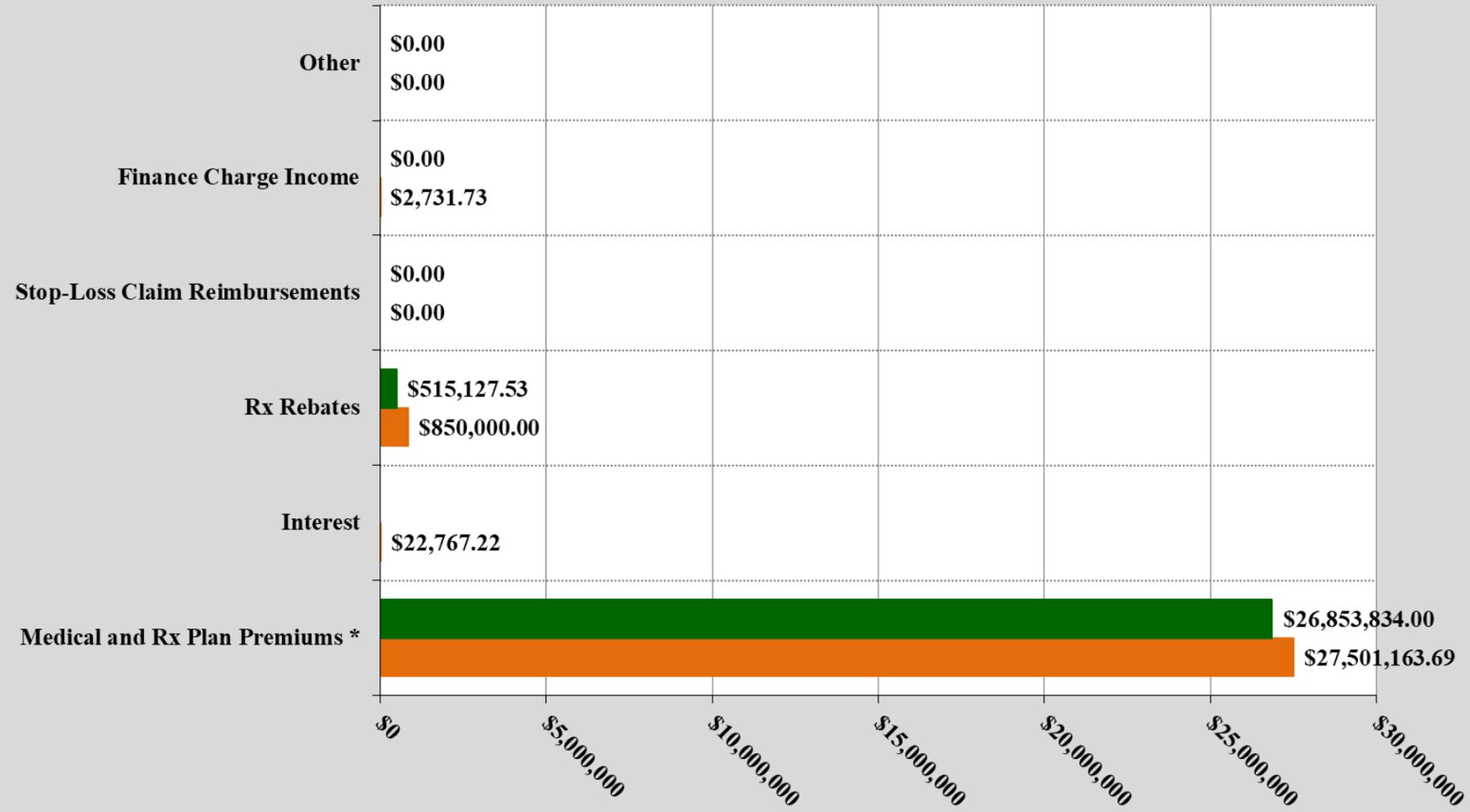
Key Facts (continued):

2. The Consortium invests in notes/bonds which are held to maturity, but record gains and/or losses on a monthly basis (“mark to market”). It should be noted that with interest rates falling dramatically during the COVID-19 pandemic, the Consortium’s budget was greatly reduced relative to expected interest earnings for 2021. To date, the Interest Income is well below the projected levels.
3. The Consortium received a payment of \$515,127.53 in March which represented the 3rd Quarter Rebate Payment for the 2020 Plan Year and the 1st Quarterly payment received for the 2021 Fiscal Year. The 2nd rebate payment for 2021 was delayed a bit as it was not received until July 2021. We anticipate that the remaining payments will be on time.
4. The Consortium did not receive any reimbursements for claims which exceeded the Specific Stop-Loss Insurance Deductible of \$1 million. To date, there have been no claims in excess of \$1,000,000 for this year or the previous year.
5. There was nothing recorded in Finance Charge Income and there were no receipts recorded in the “Other” income category as of June 30th. Even when the Consortium does register some miscellaneous income, the impact is negligible at best and has very little effect on the overall net position of the Consortium.

Greater Tompkins County Municipal Health Ins. Consortium

2021 Income Distribution

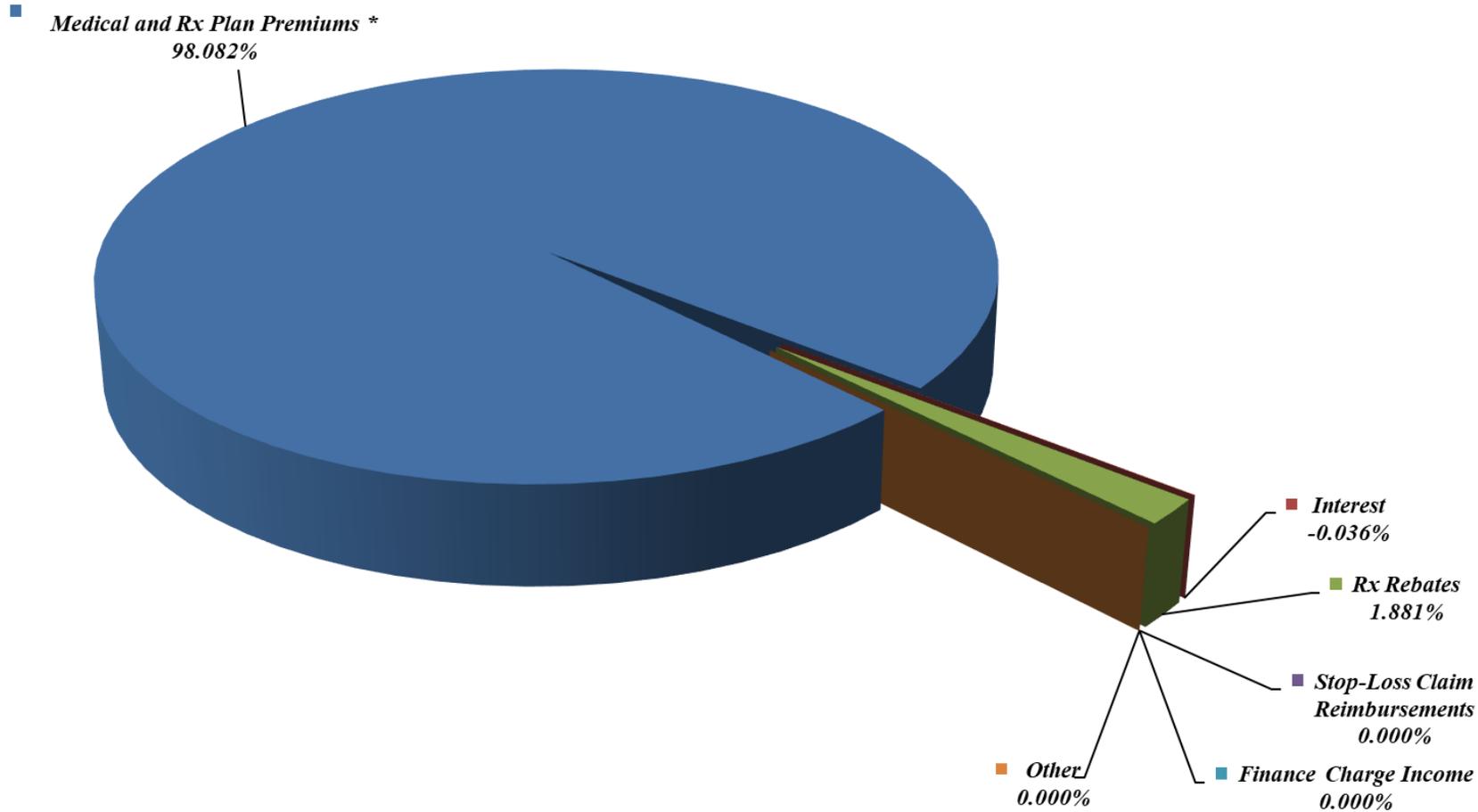
January 1, 2021 to June 30, 2021



■ 2021 Actual Income ■ 2021 Budgeted Amounts

Greater Tompkins County Municipal Health Ins. Consortium

2021 Income Distribution
January 1, 2021 to June 30, 2021



■ Medical and Rx Plan Premiums * ■ Interest ■ Rx Rebates ■ Stop-Loss Claim Reimbursements ■ Finance Charge Income ■ Other



Section 2

2021 Fiscal Year-to-Date Expense Budget vs Actual Results

2021 Expense Budget vs Actual Results (06/30/2021)

Includes Expense Codes 8081, 8082, & 8083

Balance Sheet Item 3500

| | | 2021 | 2021 | 2021 | 2021 | Variance | % Difference |
|-----------------------|--|------------------------|------------------------|------------------------|------------------------|------------------------|---------------|
| | | Adopted Budget | Revised Budget | Year-to-Date | Actual Results | | |
| Expenses | | | | | | | |
| 8090 | Medical Paid Claims | \$39,058,334.44 | \$38,838,424.24 | \$19,419,212.12 | \$18,317,454.04 | -\$1,101,758.08 | -5.67% |
| | Advance Deposit / Pre-Paid Claims | \$109,150.71 | \$109,150.71 | \$0.00 | \$0.00 | | |
| 8120 | Rx Paid Claims - ProAct | \$15,355,131.00 | \$15,355,131.00 | \$7,677,565.50 | \$7,827,816.36 | \$150,250.86 | 1.96% |
| 8121 | Rx Paid Claims - CanaRx | \$150,108.45 | \$150,108.45 | \$75,054.23 | \$71,496.20 | -\$3,558.03 | -4.74% |
| 8084 | Flu Clinic Fees | \$15,000.00 | \$15,000.00 | \$7,500.00 | \$0.00 | -\$7,500.00 | -100.00% |
| 8050 | Medical Admin Fees | \$1,440,535.40 | \$1,477,304.64 | \$738,652.32 | \$731,355.13 | -\$7,297.19 | -0.99% |
| | Rx Admin Fees | \$200,930.34 | \$200,930.34 | \$100,465.17 | \$107,358.17 | \$6,893.00 | 6.86% |
| 8091 | NYS Covered Lives Assessment | \$373,317.01 | \$373,317.01 | \$186,658.51 | \$173,356.65 | -\$13,301.86 | -7.13% |
| 9060 | ACA PCORI Fee | \$17,987.06 | \$17,987.06 | \$0.00 | \$0.00 | | |
| 8110 | Specific Stop-Loss Insurance (Actual) | \$302,450.00 | \$273,000.00 | \$136,500.00 | \$133,268.54 | -\$3,231.46 | -2.37% |
| 8000 | Accounting Fees | \$25,750.00 | \$25,750.00 | \$12,875.00 | \$12,800.00 | -\$75.00 | -0.58% |
| 8010 | Actuarial Fees | \$53,045.00 | \$15,000.00 | \$7,500.00 | \$8,500.00 | \$1,000.00 | 13.33% |
| 8020 | Audit Fees (Financial) | \$13,390.00 | \$13,390.00 | \$13,390.00 | \$14,000.00 | \$610.00 | 4.56% |
| 8021 | Audit Fees (Claims) | \$41,200.00 | \$41,200.00 | \$20,600.00 | \$20,750.00 | \$150.00 | 0.73% |
| 8055 | Consultant Fees (Barber) | \$25,000.00 | \$20,000.00 | \$10,000.00 | \$6,000.00 | -\$4,000.00 | -40.00% |
| 8030 | Consultant Fees (L&C) | \$90,176.50 | \$90,176.50 | \$45,088.25 | \$44,490.00 | -\$598.25 | -1.33% |
| 8070 | Legal Fees | \$12,360.00 | \$12,360.00 | \$6,180.00 | \$1,320.00 | -\$4,860.00 | -78.64% |
| 8065 | Wellness Program Costs | \$25,000.00 | \$25,000.00 | \$12,500.00 | \$1,077.89 | -\$11,422.11 | -91.38% |
| 66001 | Executive Director (Salary) | \$94,760.00 | \$93,636.00 | \$46,818.00 | \$46,817.94 | -\$0.06 | 0.00% |
| 66002 | Fringe Benefits | \$67,980.00 | \$110,374.87 | \$55,187.44 | \$25,134.25 | -\$30,053.19 | -54.46% |
| 66003 | Clerk of the Board (Salary) | \$37,080.00 | \$72,134.40 | \$36,067.20 | \$35,815.77 | -\$251.43 | -0.70% |
| 66004 | Admin/Comp Asst (Salary) | \$52,530.00 | \$0.00 | \$0.00 | \$0.00 | | |
| 66005 | Benefits Specialist (Salary) | \$41,250.00 | \$43,680.00 | \$21,840.00 | \$0.00 | -\$21,840.00 | n/a |
| 66006 | Finance Manager (Salary) | \$0.00 | \$73,000.00 | \$36,500.00 | \$16,153.80 | -\$20,346.20 | -55.74% |
| 8060 | Insurances (D&O / Prof. Liability) | \$48,070.00 | \$50,850.00 | \$25,425.00 | \$25,293.97 | -\$131.03 | -0.52% |
| 8041 | Internal Coordination (Finance) | \$80,000.00 | \$68,660.00 | \$34,330.00 | \$35,340.62 | \$1,010.62 | 2.94% |
| 8042 | Internal Coordination (Support) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| 8040 | Internal Coordination Fees (Other) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| 8045 | Internal Coordination (Town of Ithaca) | \$7,210.00 | \$7,210.00 | \$3,605.00 | \$3,000.00 | -\$605.00 | -16.78% |
| 8044 | Internal Coordination (IT Support) | \$11,845.00 | \$11,845.00 | \$5,922.50 | \$6,295.00 | \$372.50 | 6.29% |
| 9065 | Marketing Expenses | \$2,500.00 | \$2,500.00 | \$1,250.00 | \$213.48 | -\$1,036.52 | -82.92% |
| 9055 | Investment Management Services | \$26,780.00 | \$14,000.00 | \$7,000.00 | \$8,871.66 | \$1,871.66 | 26.74% |
| 8150 | Supplies Expense | \$2,500.00 | \$2,500.00 | \$1,250.00 | \$650.58 | -\$599.42 | -47.95% |
| 8151 | Computer Equipment | \$5,150.00 | \$5,150.00 | \$2,575.00 | \$2,118.28 | -\$456.72 | -17.74% |
| 8152 | Lease Expense / Parking Fees | \$9,500.00 | \$9,500.00 | \$4,750.00 | \$4,514.85 | -\$235.15 | -4.95% |
| 8153 | Mileage- Travel Expenses | \$1,000.00 | \$1,000.00 | \$500.00 | \$0.00 | -\$500.00 | -100.00% |
| 9060 | Other Expenses / Supplies | \$10,927.27 | \$10,927.27 | \$5,463.64 | \$4,297.59 | -\$1,166.05 | -21.34% |
| Total Expenses | | \$57,807,948.19 | \$57,630,197.49 | \$28,758,224.86 | \$27,685,560.77 | -\$1,072,664.09 | -3.73% |

2021 Expense Budget vs Actual Results (06/30/2021)

| | <i>2021 Adopted Budget</i> | <i>2021 Revised Budget</i> | <i>2021 Year-to-Date</i> | <i>2021 Actual Results</i> | <i>Variance</i> | <i>% Difference</i> |
|--------------------------------|--------------------------------|--------------------------------|------------------------------|--------------------------------|------------------------|---------------------|
| <i>Expenses</i> | | | | | | |
| Paid Claims | \$54,687,724.60 | \$54,467,814.40 | \$27,179,331.85 | \$26,216,766.60 | -\$962,565.25 | -3.54% |
| Claims Admin. Fees | \$1,641,465.74 | \$1,678,234.98 | \$839,117.49 | \$838,713.30 | -\$404.19 | -0.05% |
| Stop-Loss | \$302,450.00 | \$273,000.00 | \$136,500.00 | \$133,268.54 | -\$3,231.46 | -2.37% |
| Taxes and Fees | \$391,304.07 | \$391,304.07 | \$186,658.51 | \$173,356.65 | -\$13,301.86 | -7.13% |
| Professional Services | \$285,921.50 | \$242,876.50 | \$128,133.25 | \$108,937.89 | -\$19,195.36 | -14.98% |
| Insurance/Internal Fees | \$499,082.27 | \$576,967.54 | \$288,483.77 | \$214,517.79 | -\$73,965.98 | -25.64% |
| Total Expenses | \$57,807,948.19 | \$57,630,197.49 | \$28,758,224.86 | \$27,685,560.77 | -\$1,072,664.09 | -3.73% |
| Net Income | -\$481,659.30 | -\$876,872.21 | -\$381,562.22 | -\$326,490.20 | \$55,072.02 | |

The above provides an “easier to read” summary version of the expense data for the Consortium through June 30, 2021. As you will note, the paid claims which collectively include medical, prescription drug, CanaRx, Flu Clinic and any pre-paid claims account for 94.695% of the total expenses of the Consortium through the first half of 2021. We show the overall paid claims and advance deposit (pre-payment of claims) to be 3.54% below budget for the 2021 Fiscal Year-to-Date.

2021 Expense Budget vs Actual Results (06/30/2021)

Key Facts:

1. Over the past several months, we have worked with the Consortium's Executive Director and Financial Team to allocate budgeted funds into their correct expense line-item based on their code. This was done to provide a more detailed and accurate summary of the internal and external professional support costs. In addition, we updated some of the budget numbers based on the addition of new members and changes in enrollment by existing members.
2. Being only six (6) months into the fiscal period many of the expense items are well below budget. Some items are an annual expense and have not been billed to the Consortium. We anticipate these items will be more in line with the budget as the Consortium works its way through the fiscal year.
3. For new members added to the Consortium, we did not anticipate their paid claims being mature until the 3rd month or so as the "run-out" claims (claims incurred on or before December 31, 2020) are the responsibility of their prior insurance carrier.

2021 Expense Budget vs Actual Results (06/30/2021)

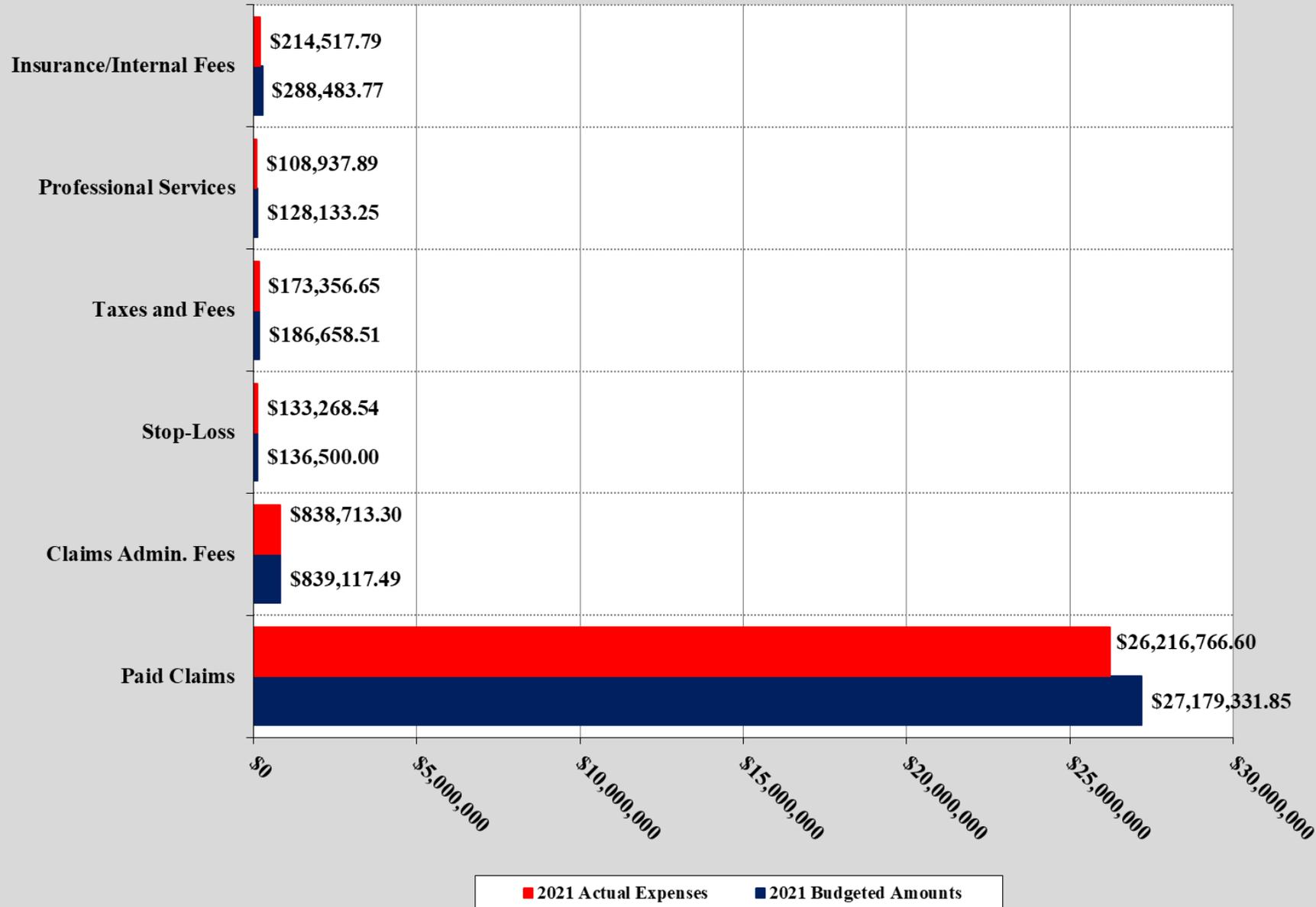
Key Facts:

5. Medical Paid Claims in the first 6-months were **5.67% below the projected budget** for the year and this is the result of:
 - a) An increase in the covered lives ($\uparrow 0.89\%$) and in the number of contracts ($\uparrow 3.42\%$) skews the early 2021 medical paid claims due to the “run-in lag”.
 - b) Increased member participation in lower cost health insurance plans, like the Platinum Plan and the Medicare Supplement Plan by several employer groups.
 - c) A substantial decrease in elective and/or minor medical procedures being performed as a result of the impact of the COVID-19 pandemic on the medical community.
6. Rx Paid Claims were **1.96% above budget** for the first 6-months of the 2021 Fiscal Year. As we stated last year, we were keeping a close eye on the pharmacy paid claims trend which led to adjustments to our trend models during the budget development process for the 2021 Fiscal Year. It should be noted that based on our analysis, the recent pandemic did not substantively change the cost of pharmaceutical claims and therefore we do not believe any prior deviation from the trend was related to COVID-19.

Greater Tompkins County Municipal Health Ins. Consortium

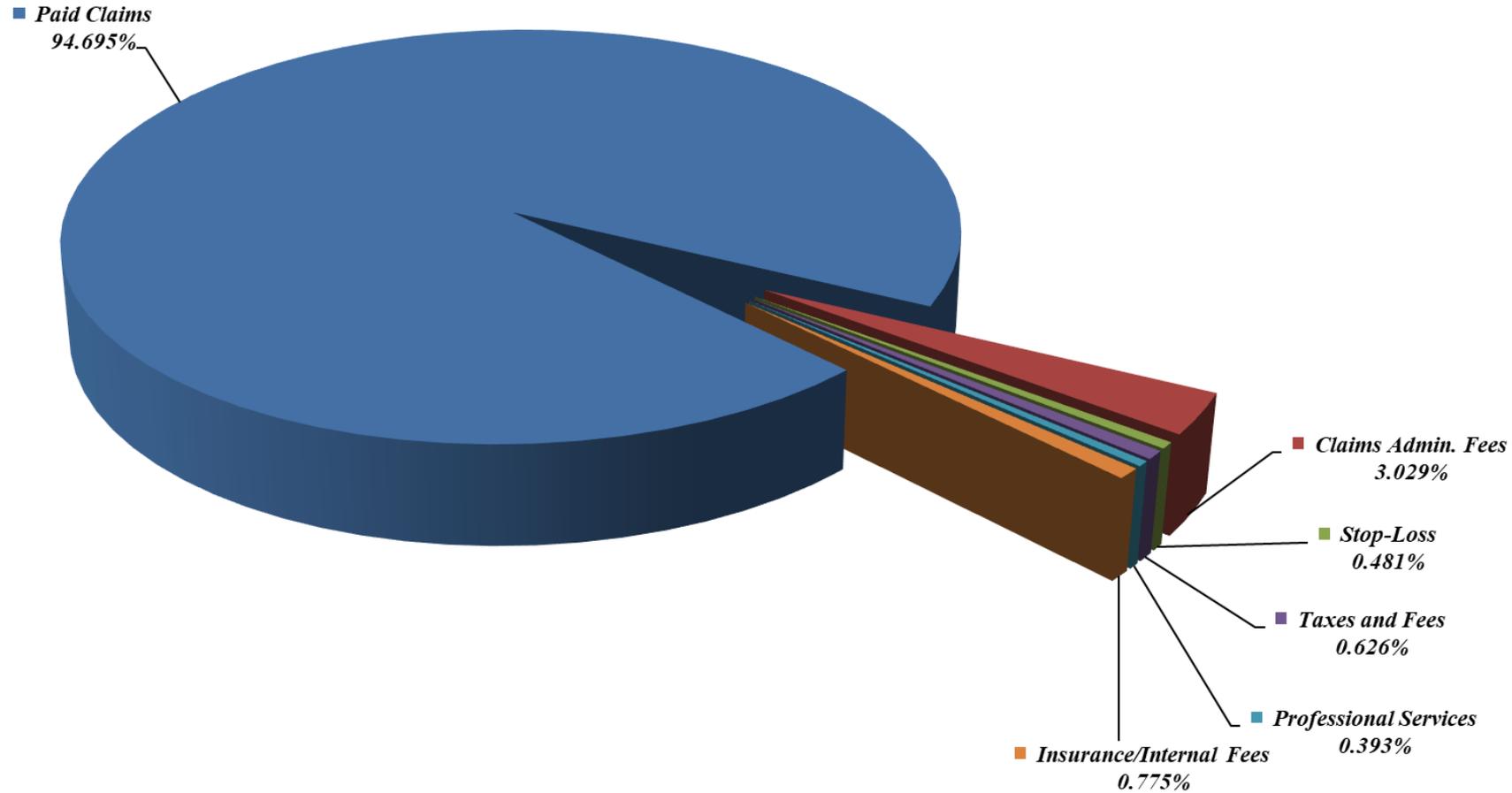
2021 Expense Distribution

January 1, 2021 to June 30, 2021



Greater Tompkins County Municipal Health Ins. Consortium

2021 Expense Distribution
January 1, 2021 to June 30, 2021

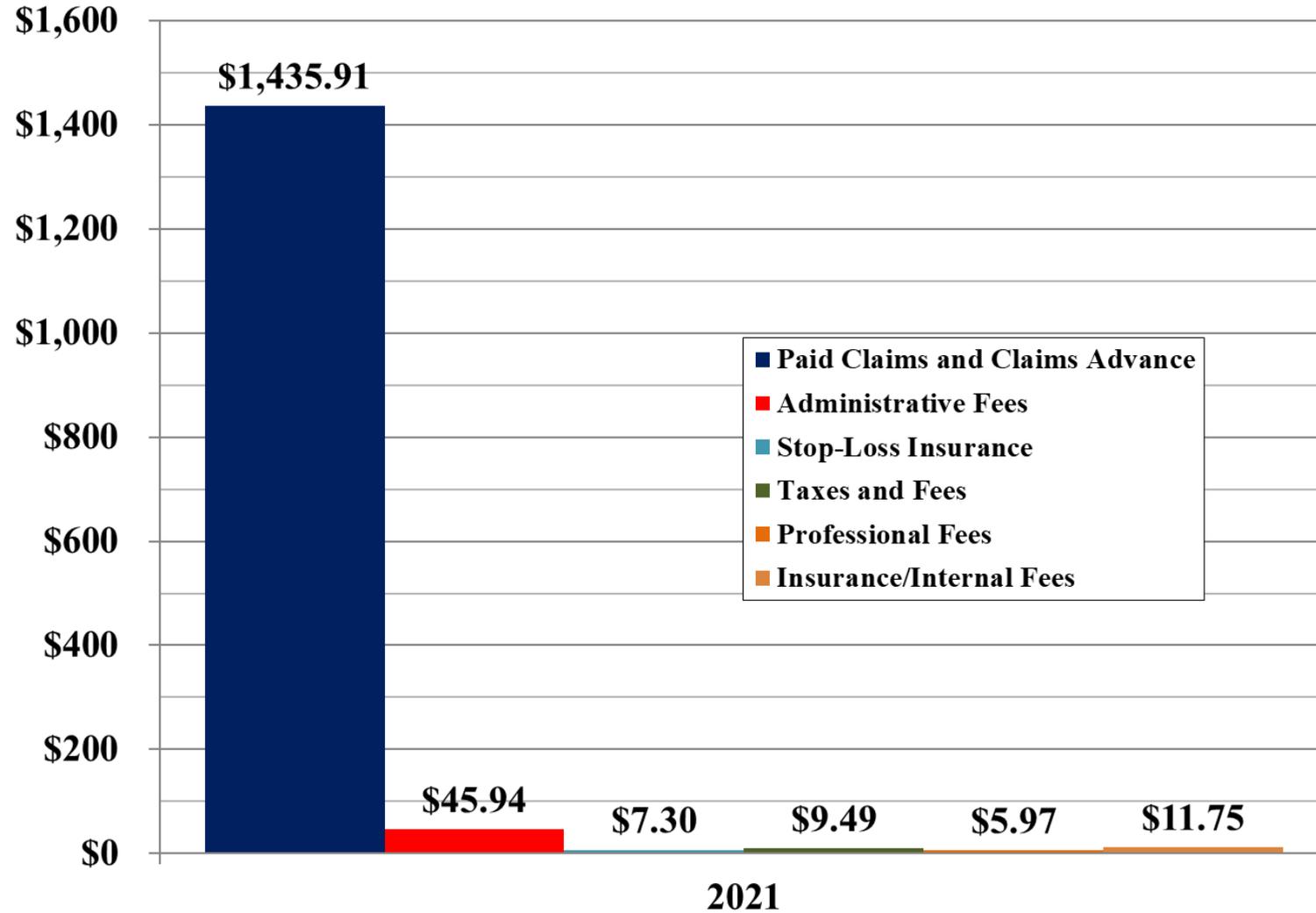


■ Paid Claims ■ Claims Admin. Fees ■ Stop-Loss ■ Taxes and Fees ■ Professional Services ■ Insurance/Internal Fees

Greater Tompkins County Municipal Health Insurance Consortium

2021 Expense Distribution Per Contract Per Month

January 1, 2021 to June 30, 2021



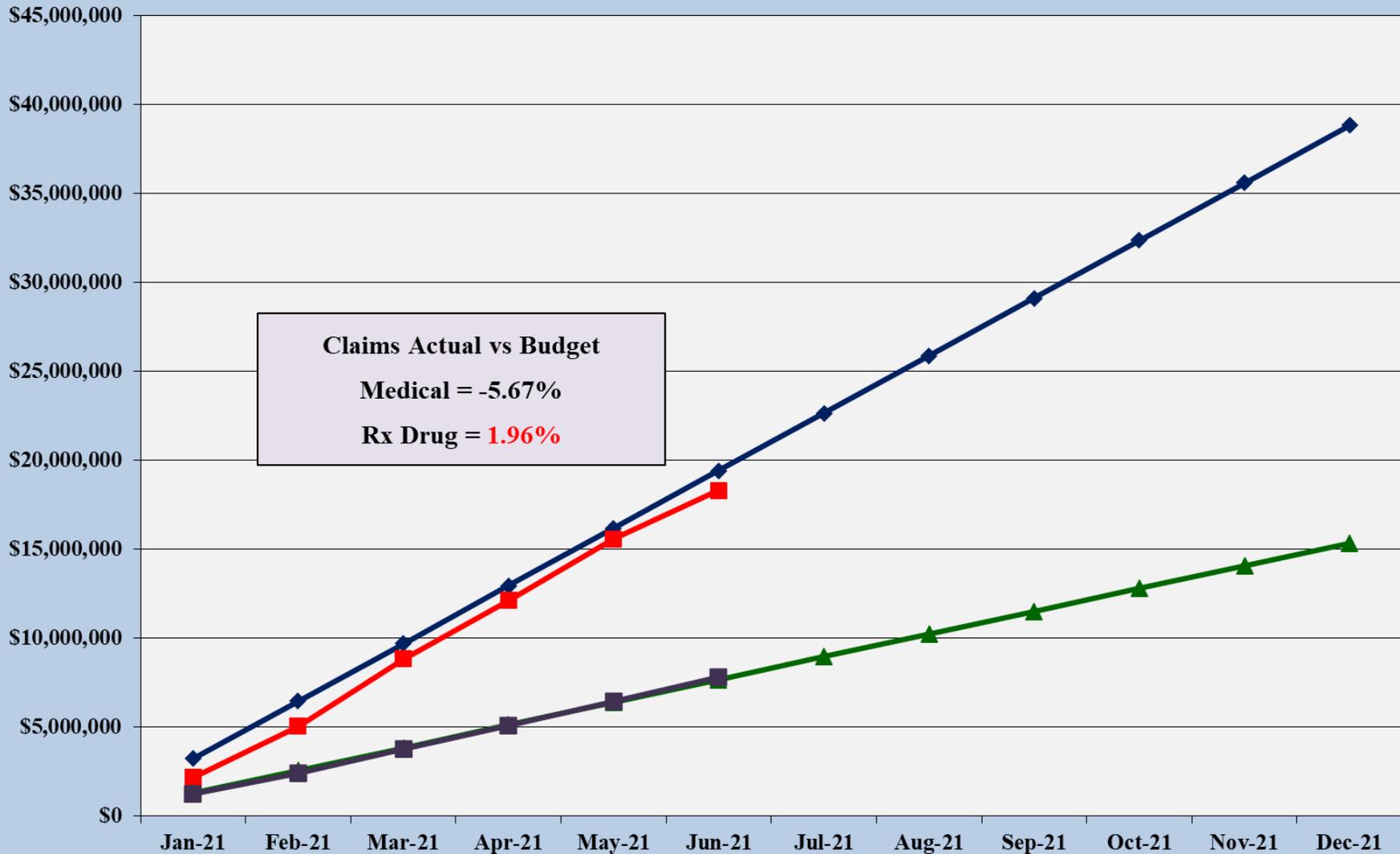


Section 3

2021 Fiscal Year-to-Date Paid Claims Budget vs Actual Results

Greater Tompkins County Municipal Health Insurance Consortium

2021 Cumulative Paid Claims and Budgeted Claims by Month

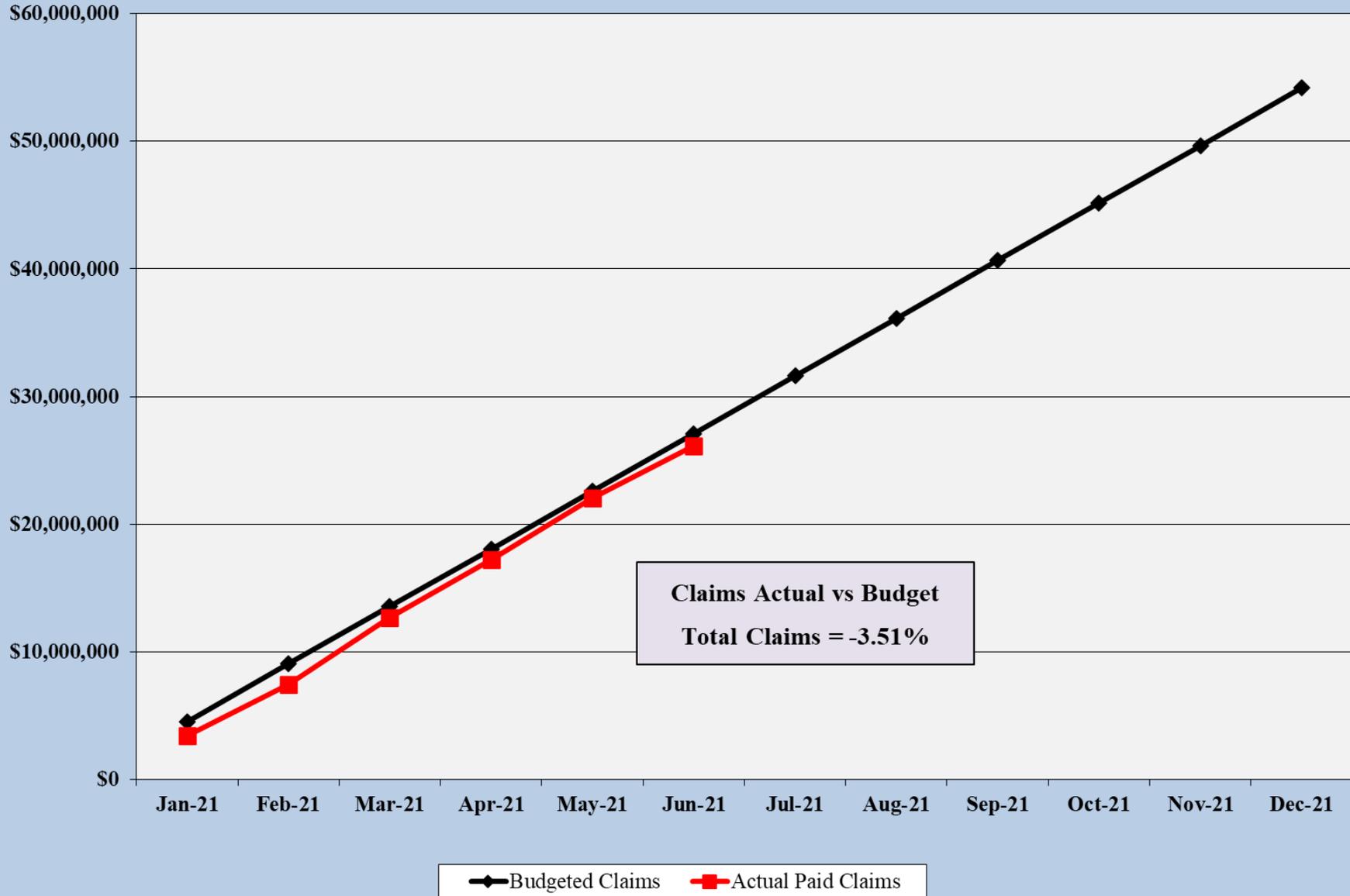


Claims Actual vs Budget
 Medical = -5.67%
 Rx Drug = 1.96%

◆ Medical Plan Budgeted Claims
 ■ Medical Plan Actual Paid Claims
 ▲ Rx Plan Budgeted Claims
 ■ Rx Paid Claims

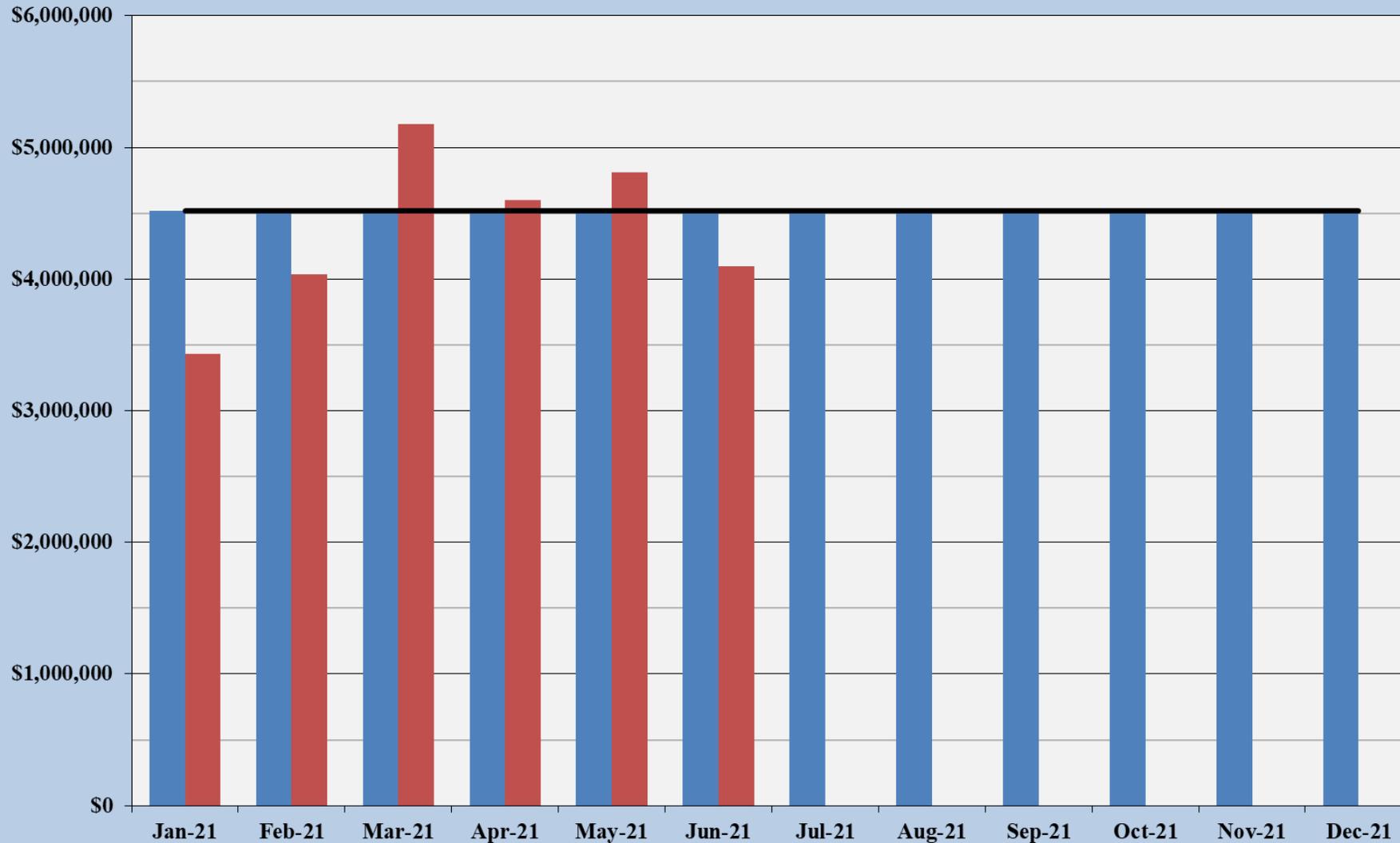
Greater Tompkins County Municipal Health Insurance Consortium

2021 Cumulative Paid Claims and Budgeted Claims by Month



Greater Tompkins County Municipal Health Insurance Consortium

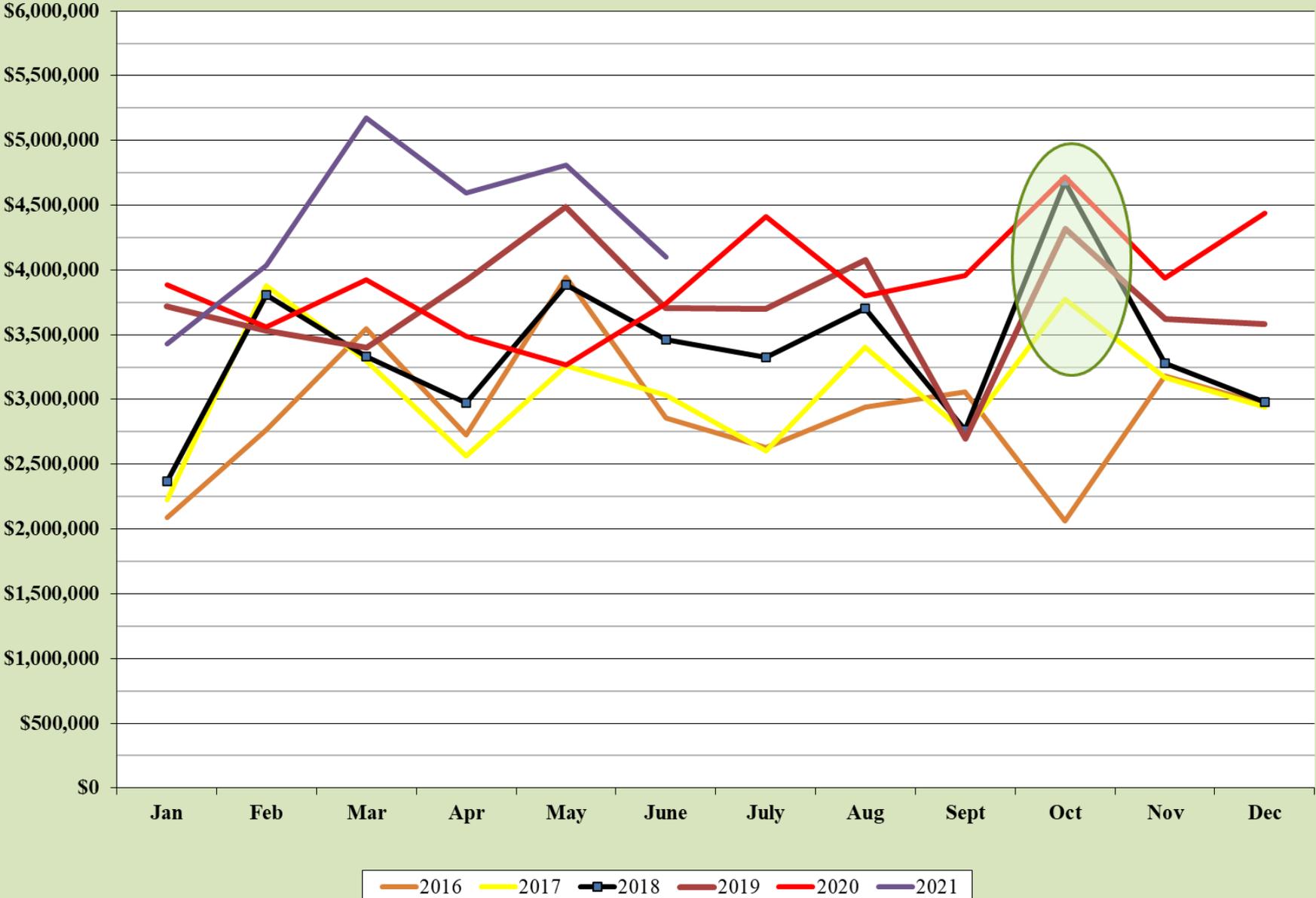
2021 Budgeted vs Actual Paid Claims by Month



Legend: Budgeted Claims (blue bar), Actual Paid Claims (red bar), Linear (Budgeted Claims) (black line)

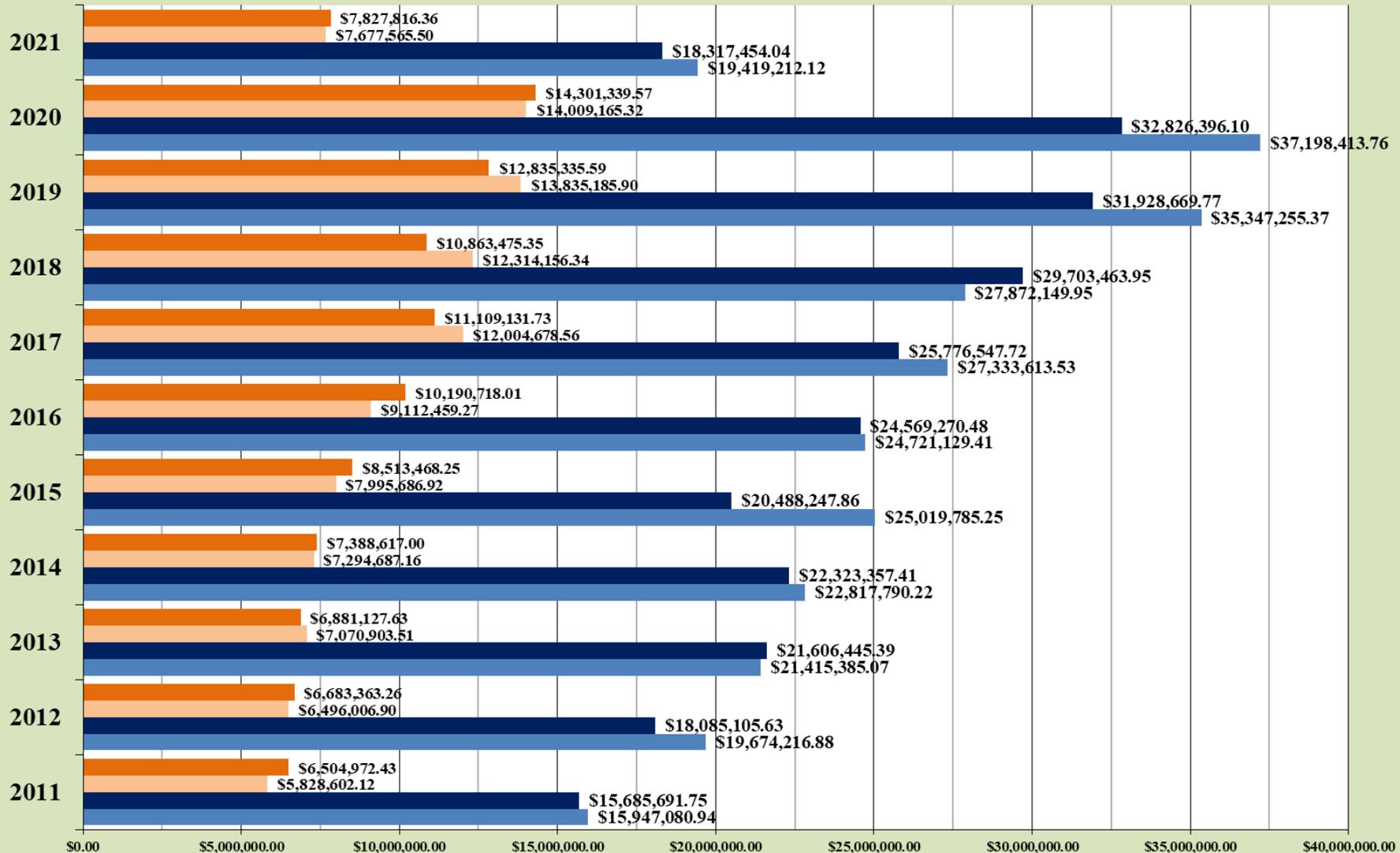
Greater Tompkins County Municipal Health Ins Consortium

2016-2021 Monthly Paid Claims by Fiscal Year



Greater Tompkins County Municipal Health Ins Consortium

2011-2021 (as of 06/30/2021) Annual Paid Claims v Budgeted Claims

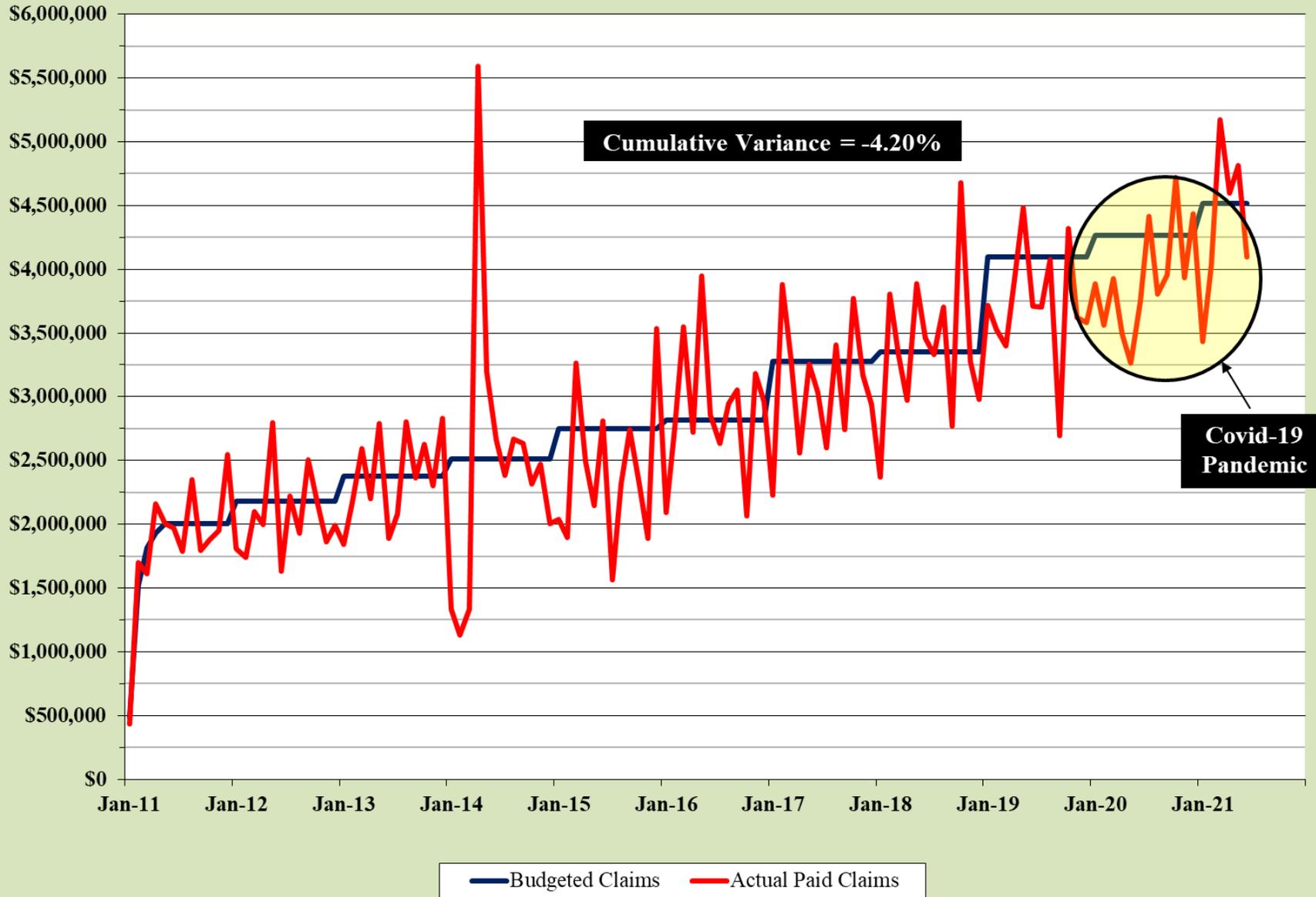


■ Actual Rx Claims
 ■ Budgeted Rx Claims
 ■ Actual Medical Claims
 ■ Budgeted Medical Claims

Greater Tompkins County Municipal Health Ins Consortium

2011-2021 Monthly Paid Claims v Budgeted Claims

January 1, 2011 to June 30, 2021



APPROVED
**MEDICAL
CLAIM**



Section 4

High-Cost Claimants Catastrophic Self-Insurance Pool

Large Loss and Catastrophic Claims History

Greater Tompkins County Municipal Health Insurance Consortium

Large Loss and Catastrophic Claims History (as of June 30, 2021)

| Fiscal Year | Specific Stop-Loss Deductible | Number of Covered Lives | # of Claimants with Claims >\$100,000 | # of Claimants with Claims >\$200,000 | # of Claimants with Claims >\$300,000 | # of Claimants with Claims >\$400,000 | # of Claimants with Claims >\$500,000 | Total Large Loss Claims Paid | Claim Dollars in Excess of Deductible | Stop-Loss Insurance Premium Paid |
|-----------------|-------------------------------|-------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|------------------------------|---------------------------------------|----------------------------------|
| 2011 | \$250,000.00 | 4,400 | 13 | 3 | 1 | 0 | 0 | \$2,357,898.22 | \$146,063.45 | \$384,392.52 |
| 2012 | \$275,000.00 | 4,448 | 16 | 6 | 3 | 2 | 1 | \$3,904,221.28 | \$1,136,196.38 | \$361,366.41 |
| 2013 | \$300,000.00 | 5,077 | 22 | 7 | 4 | 1 | 0 | \$4,079,308.91 | \$292,967.64 | \$592,381.65 |
| 2014 | \$300,000.00 | 5,012 | 18 | 6 | 1 | 1 | 0 | \$3,494,872.81 | \$184,734.14 | \$720,784.39 |
| 2015 | \$400,000.00 | 5,021 | 23 | 2 | 1 | 1 | 1 | \$3,722,006.77 | \$125,880.36 | \$642,080.30 |
| 2016 | \$400,000.00 | 5,063 | 39 | 4 | 1 | 1 | 1 | \$6,070,055.86 | \$242,433.49 | \$766,281.18 |
| 2017 | \$450,000.00 | 5,172 | 24 | 12 | 1 | 1 | 0 | \$3,057,208.40 | \$8,294.21 | \$738,819.42 |
| 2018 | \$600,000.00 | 5,201 | 45 | 10 | 4 | 3 | 3 | \$8,913,105.20 | \$453,672.85 | \$442,185.54 |
| 2019 | \$600,000.00 | 6,174 | 46 | 14 | 3 | 2 | 1 | \$8,874,919.83 | \$29,295.28 | \$693,190.30 |
| 2020 | \$1,000,000.00 | 6,277 | 60 | 18 | 5 | 3 | 1 | \$11,290,214.72 | \$0.00 | \$264,390.72 |
| 2021 | \$1,000,000.00 | 6,330 | 18 | 5 | 0 | 0 | 0 | \$2,996,506.34 | \$0.00 | \$133,268.54 |
| Totals | | 58,175 | 324 | 87 | 24 | 15 | 8 | \$58,760,318.34 | \$2,619,537.80 | \$5,739,140.97 |
| Averages | \$506,818.18 | 5,289 | 29.455 | 7.909 | 2.182 | 1.364 | 0.727 | \$5,341,847.12 | \$261,953.78 | \$593,497.97 |

Overall Stop-Loss Insurance Loss Ratio (Paid Claims ÷ Premium) = 45.64%

Large Loss and Catastrophic Claims History

| Fiscal Year | Specific Stop-Loss Deductible | Number of Covered Lives | Number of Large Loss Claimants | Large Loss Claimants % of Covered Lives | Stop-Loss Insurance Premium Paid | Total Large Loss Claims Paid | Annual Paid Claims Total | Large Loss Claims % of Total Claims | Catastrophic Claims Reserve | Catastrophic Reinsurance Pool Payments |
|-----------------------------|-------------------------------|-------------------------|--------------------------------|---|----------------------------------|------------------------------|--------------------------|-------------------------------------|-----------------------------|--|
| 2011 | \$250,000.00 | 4,400 | 13 | 0.30% | \$384,392.52 | \$2,357,898.22 | \$22,190,664.18 | 10.63% | n/a | n/a |
| 2012 | \$275,000.00 | 4,448 | 16 | 0.36% | \$361,366.41 | \$3,904,221.28 | \$24,768,468.89 | 15.76% | n/a | n/a |
| 2013 | \$300,000.00 | 5,077 | 22 | 0.43% | \$592,381.65 | \$4,079,308.91 | \$28,487,573.02 | 14.32% | n/a | n/a |
| 2014 | \$300,000.00 | 5,012 | 18 | 0.36% | \$720,784.39 | \$3,494,872.81 | \$29,711,974.41 | 11.76% | \$600,000.00 | n/a |
| 2015 | \$400,000.00 | 5,021 | 23 | 0.46% | \$642,080.30 | \$3,722,006.77 | \$29,001,716.11 | 12.83% | \$1,050,000.00 | n/a |
| 2016 | \$400,000.00 | 5,063 | 39 | 0.77% | \$766,281.18 | \$6,070,055.86 | \$34,338,926.47 | 17.68% | \$1,050,000.00 | n/a |
| 2017 | \$450,000.00 | 5,172 | 24 | 0.46% | \$738,819.42 | \$3,057,208.40 | \$36,885,679.45 | 8.29% | \$1,350,000.00 | n/a |
| 2018 | \$600,000.00 | 5,201 | 45 | 0.87% | \$442,185.54 | \$8,913,105.20 | \$40,566,939.30 | 21.97% | \$2,000,000.00 | n/a |
| 2019 | \$600,000.00 | 6,174 | 46 | 0.75% | \$693,190.30 | \$8,874,919.83 | \$44,764,005.36 | 19.83% | \$2,800,000.00 | n/a |
| 2020 | \$1,000,000.00 | 6,277 | 60 | 0.96% | \$264,390.72 | \$11,290,214.72 | \$47,284,890.14 | 23.88% | \$4,500,000.00 | \$0.00 |
| 2021 | \$1,000,000.00 | 6,330 | 18 | 0.28% | \$133,268.54 | \$2,996,506.34 | \$26,145,270.40 | 11.46% | \$4,500,000.00 | \$0.00 |
| Totals | | 58,175 | 324 | 0.56% | \$5,739,140.97 | \$58,760,318.34 | \$364,146,107.73 | 16.14% | | \$0.00 |
| Averages (2011-2021) | | 5,289 | 29 | 0.56% | \$521,740.09 | \$5,341,847.12 | \$33,104,191.61 | 16.14% | | |

Large Loss = Claims Paid Totaling \$100,000 or More for the Fiscal Year

Catastrophic Claims = Large Loss Claims in Excess of the Stop-Loss Insurance Deductible or Self-Insurance Threshold

Catastrophic Reinsurance Pool Payments = Covered Member's Claims which Exceed \$500,000 up to the Specific Stop-Loss Deductible.

On Average 0.56% of the Covered Lives Account for 16.14% of Paid Claims

Catastrophic Claims Self-Insurance Pool Activity

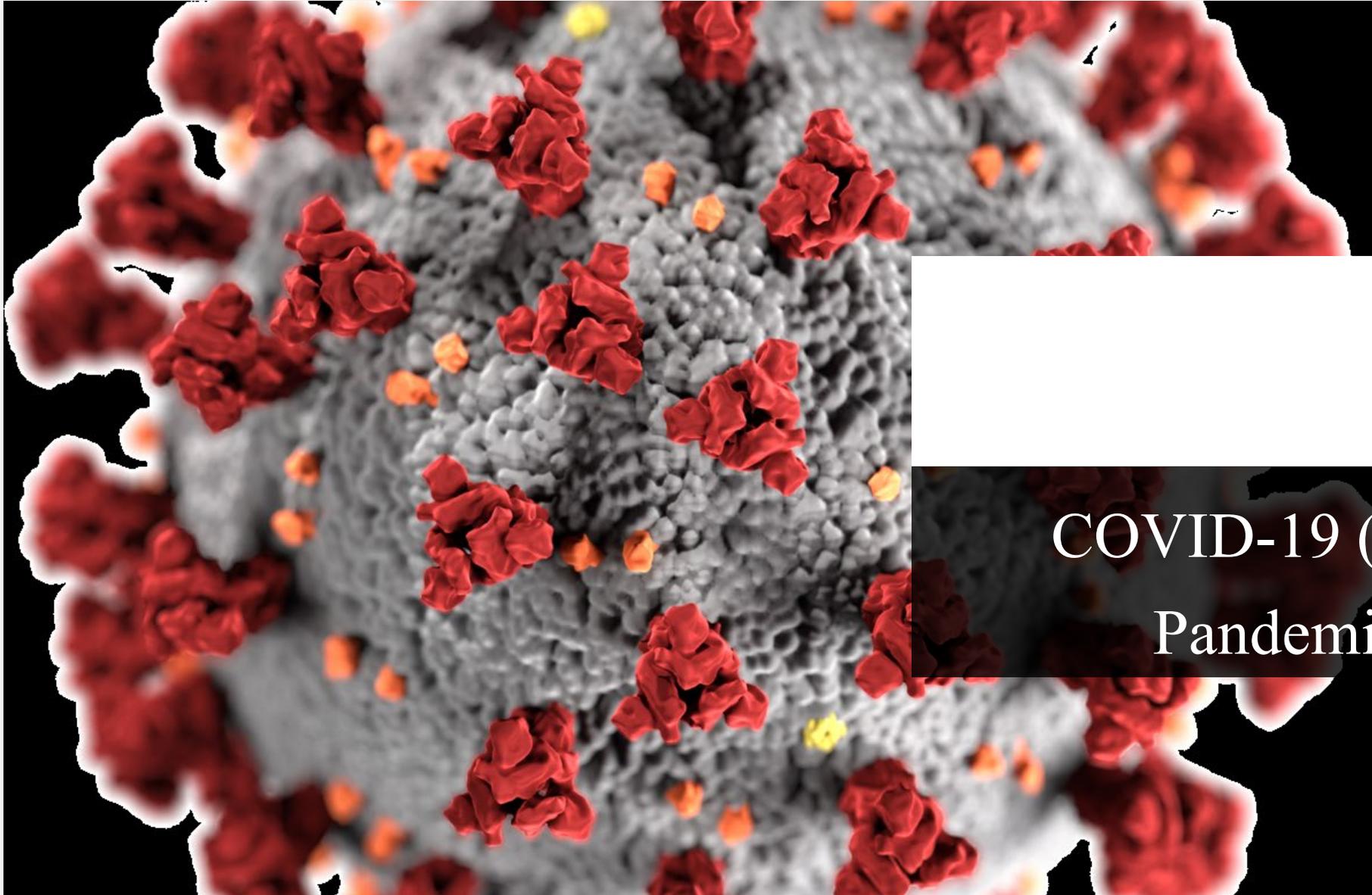
| | | 2020 Fiscal Year | 2021 Fiscal Year |
|----------------------------|--------------------------|---------------------|---------------------|
| Budgeted Premium | \$600,000 Deductible | \$762,505.96 | \$876,881.85 |
| Actual Premium Paid | \$1,000,000 Deductible | \$264,390.72 | \$273,000.00 |
| Premium Savings | | \$498,115.23 | \$603,881.85 |
| Member #000001179452 | Deductible | \$1,000,000.00 | \$500,000.00 |
| | Actual Claims Paid | \$798,499.59 | |
| | Catastrophic Claims Pool | \$0.00 | \$0.00 |
| Member # | Deductible | \$500,000.00 | \$500,000.00 |
| | Actual Claims Paid | | |
| | Catastrophic Claims Pool | \$0.00 | \$0.00 |
| Member # | Deductible | \$500,000.00 | \$500,000.00 |
| | Actual Claims Paid | | |
| | Catastrophic Claims Pool | \$0.00 | \$0.00 |
| Member # | Deductible | \$500,000.00 | \$500,000.00 |
| | Actual Claims Paid | | |
| | Catastrophic Claims Pool | \$0.00 | \$0.00 |
| Member # | Deductible | \$500,000.00 | \$500,000.00 |
| | Actual Claims Paid | | |
| | Catastrophic Claims Pool | \$0.00 | \$0.00 |
| Net Impact on Fund Balance | | \$498,115.23 | \$603,881.85 |

The “Catastrophic Claims Self-Insurance Pool” was established by the Consortium’s Board of Directors prior to the start of the 2020 Fiscal Year to allow the Consortium to lower the cost of stop-loss insurance by raising the specific deductible and ultimately assuming more risk on an annual basis. To cover this risk, the Catastrophic Claims Reserve totaling \$4.5 million was converted to this “Pool”. In addition, each year the estimated premium variance between a \$600,000 specific deductible stop-loss insurance plan and a \$1 million specific deductible stop-loss insurance plan will be ceded into this “Pool” as part of the budget process. Lastly, any interest earned on this “Pool” will be credited to the “Pool” to help replenish funds when/if catastrophic claims are paid out of the “Pool”.

EXCELLUS HEALTH PLAN, INC
Greater Tompkins County Municipal Health Insurance Consortium
Individual High Claimant Report > \$100,000

| | |
|-----------------------------|--------------------------------|
| Paid Through: | Jun-21 |
| Specific Deductible: | \$1,000,000 |
| Policy Period: | 01/01/2021 - 12/31/2021 |
| Policy Basis: | 12/15 |
| Incurred: | 01/01/2021 - 12/31/2021 |
| Paid: | 01/01/2021 - 03/31/2022 |

| Unique ID | Excellus Claims | Pro Act Claims | Total Claims | Excellus Highest Paid Diagnosis |
|--------------|-----------------|----------------|-----------------------|--|
| 000014235037 | \$487.64 | \$292,109.14 | \$292,596.78 | Information Redacted for Privacy Reasons |
| 000001179452 | \$234,975.00 | \$0.00 | \$234,975.00 | Information Redacted for Privacy Reasons |
| 000010530322 | \$217,778.21 | \$1,838.02 | \$219,616.23 | Information Redacted for Privacy Reasons |
| 000010813697 | \$213,798.13 | \$1,283.60 | \$215,081.73 | Information Redacted for Privacy Reasons |
| 000001752698 | \$211,775.84 | \$365.80 | \$212,141.64 | Information Redacted for Privacy Reasons |
| 000000629046 | \$199,704.69 | \$10.55 | \$199,715.24 | Information Redacted for Privacy Reasons |
| 000010789564 | \$173,704.30 | \$10,100.27 | \$183,804.57 | Information Redacted for Privacy Reasons |
| 000003250532 | \$161,299.39 | \$0.00 | \$161,299.39 | Information Redacted for Privacy Reasons |
| 000000902182 | \$35,517.40 | \$111,687.10 | \$147,204.50 | Information Redacted for Privacy Reasons |
| 000000756009 | \$135,987.85 | \$2,535.00 | \$138,522.85 | Information Redacted for Privacy Reasons |
| 000000377520 | \$1,016.16 | \$131,714.36 | \$132,730.52 | Information Redacted for Privacy Reasons |
| 000003247268 | \$28,688.45 | \$99,461.11 | \$128,149.56 | Information Redacted for Privacy Reasons |
| 000002246580 | \$124,948.65 | \$17.76 | \$124,966.41 | Information Redacted for Privacy Reasons |
| 000010490304 | \$17,047.08 | \$107,595.34 | \$124,642.42 | Information Redacted for Privacy Reasons |
| 000003427948 | \$16,417.10 | \$107,684.95 | \$124,102.05 | Information Redacted for Privacy Reasons |
| 000012318117 | \$16,135.94 | \$105,584.37 | \$121,720.31 | Information Redacted for Privacy Reasons |
| 000000999881 | \$119,521.06 | \$269.34 | \$119,790.40 | Information Redacted for Privacy Reasons |
| 000000651102 | \$115,118.39 | \$328.35 | \$115,446.74 | Information Redacted for Privacy Reasons |
| | | | \$2,996,506.34 | |



Section 5

COVID-19 (coronavirus) Pandemic Impact

2020-2021 COVID-19 Pandemic Impact

Tompkins County Key Facts:

1. Tompkins County has approximately 103,000 residents.
2. According to the New York State Department of Health web-site, as of July 20th
 - a) There have been approximately 2,401,455 tests conducted of people in Tompkins County for the presence of COVID-19 (coronavirus).
 - b) There have been 4,377 Tompkins County residents who have tested positive for coronavirus which is 0.182% of the tested population and approximately 4.25% of the County's total population with 52 reported deaths amongst county residents.
3. The other Counties in the Consortium have the following results:

| | | |
|-------------|-------------------------|--------------------------------|
| a) Cayuga | 207,317 Tests Conducted | 6,377 Positive Results (3.08%) |
| b) Cortland | 184,047 Tests Conducted | 3,944 Positive Results (2.14%) |
| c) Seneca | 70,553 Tests Conducted | 2,020 Positive Results (2.86%) |
| d) Tioga | 118,279 Tests Conducted | 3,854 Positive Results (3.26%) |

2020-2021 COVID-19 Pandemic Impact

Impact on the Greater Tompkins County Municipal Health Insurance Consortium

1. During the COVID-19 pandemic paid claims have fluctuated as infection rates have changed. In those months where paid claims were below budget it was primarily the result of the delay or cancellation of minor and/or elective procedures:

| Fiscal Year | Medical Claims | | Rx Claims | | Combined Paid Claims | |
|---------------|-------------------------|-----------------------|------------------------|-----------------------|-------------------------|-----------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount |
| 2016 | \$24,998,992.90 | \$962,874.68 | \$10,645,984.27 | \$640,466.47 | \$35,644,977.17 | \$1,603,341.15 |
| 2017 | \$26,235,020.36 | \$1,065,840.07 | \$11,079,834.05 | \$664,302.99 | \$37,314,854.41 | \$1,730,143.06 |
| 2018 | \$30,139,463.68 | \$1,080,901.79 | \$10,863,500.35 | \$652,109.29 | \$41,002,964.03 | \$1,733,011.08 |
| 2019 | \$28,483,790.87 | \$1,182,457.28 | \$12,839,601.51 | \$744,713.47 | \$41,323,392.38 | \$1,927,170.75 |
| 2020 | \$26,919,706.56 | \$1,034,775.49 | \$13,943,138.60 | \$766,424.77 | \$40,862,845.16 | \$1,801,200.26 |
| 2021 | \$15,760,083.21 | \$636,014.50 | \$7,827,420.26 | \$472,090.58 | \$23,587,503.47 | \$1,108,105.08 |
| Totals | \$152,537,057.58 | \$5,962,863.81 | \$67,199,479.04 | \$3,940,107.57 | \$219,736,536.62 | \$9,902,971.38 |
| | 96.24% | 3.76% | 94.46% | 5.54% | 95.69% | 4.31% |

| | |
|---|----------------|
| 2019 Average Monthly Medical Claims | \$2,373,649.24 |
| 2020 First 3-Months Avg. Monthly Medical Claims | \$2,411,071.18 |
| 2020 Last 9-Months April to December Medical Claims | \$2,187,388.11 |
| 2021 1 st 6-months of Medical Claims | \$2,626,680.54 |

2020-2021 COVID-19 Medical Claims Costs

| Date | Number of Contracts | Number of Members | Number of Tests | Number of Members Diagnosed | Inpatient Plan Cost | Outpatient Plan Cost | Physician Plan Cost | Other Plan Cost | Total Plan Cost |
|---------------|---------------------|-------------------|-----------------|-----------------------------|-----------------------|-----------------------|---------------------|--------------------|-----------------------|
| Jan-20 | 2,962 | 6,326 | 0 | 0 | \$0.00 | \$0.00 | \$695.86 | \$0.00 | \$695.86 |
| Feb-20 | 2,964 | 6,344 | 0 | 0 | \$0.00 | \$9,452.56 | \$2,474.16 | \$0.00 | \$11,926.72 |
| Mar-20 | 2,953 | 6,326 | 75 | 2 | \$0.00 | \$29,099.60 | \$2,593.66 | \$0.00 | \$31,693.26 |
| Apr-20 | 2,957 | 6,321 | 87 | 3 | \$29,455.86 | \$39,253.41 | \$4,803.96 | \$0.00 | \$73,513.23 |
| May-20 | 2,961 | 6,328 | 263 | 10 | \$7,024.08 | \$76,125.84 | \$14,364.56 | \$253.12 | \$97,767.60 |
| Jun-20 | 2,944 | 6,282 | 283 | 6 | \$34,111.26 | \$69,793.02 | \$15,139.62 | \$0.00 | \$119,043.90 |
| Jul-20 | 2,940 | 6,271 | 330 | 3 | \$12,918.26 | \$100,963.10 | \$18,311.32 | \$125.42 | \$132,318.10 |
| Aug-20 | 2,931 | 6,257 | 272 | 5 | \$74,958.86 | \$88,098.56 | \$16,330.77 | \$62.57 | \$179,450.76 |
| Sep-20 | 2,930 | 6,241 | 245 | 6 | \$124,757.59 | \$122,198.78 | \$25,026.41 | \$124.82 | \$272,107.60 |
| Oct-20 | 2,929 | 6,225 | 338 | 12 | \$231,258.75 | \$90,387.00 | \$33,677.25 | \$622.50 | \$355,945.50 |
| Nov-20 | 2,920 | 6,191 | 350 | 23 | \$159,851.62 | \$76,273.12 | \$46,432.50 | \$866.74 | \$283,423.98 |
| Dec-20 | 2,923 | 6,191 | 186 | 16 | \$0.00 | \$48,846.99 | \$25,135.46 | \$1,795.39 | \$75,777.84 |
| Jan-21 | 3,045 | 6,350 | 681 | 80 | \$181,610.00 | \$231,394.00 | \$48,006.00 | \$8,064.50 | \$469,074.50 |
| Feb-21 | 3,043 | 6,340 | 247 | 98 | \$324,291.00 | \$103,215.20 | \$29,164.00 | \$6,276.60 | \$462,946.80 |
| Mar-21 | 3,048 | 6,352 | 219 | 108 | \$197,229.60 | \$125,896.64 | \$32,522.24 | \$5,843.84 | \$361,492.32 |
| Apr-21 | 3,041 | 6,320 | 170 | 42 | \$69,204.00 | \$82,033.60 | \$17,380.00 | \$5,814.40 | \$174,432.00 |
| Totals | 47,491 | 100,665 | 3,746 | 414 | \$1,446,670.88 | \$1,293,031.42 | \$332,057.77 | \$29,849.90 | \$3,101,609.97 |

Above data represents hospital, medical, and surgical costs reported to and adjudicated by Excellus BlueCross BlueShield related to covered members with coronavirus (COVID-19) from January 1, 2020 through April 30, 2021.

2020-2021 COVID-19 Pandemic Impact

Impact on the Greater Tompkins County Municipal Health Insurance Consortium (continued)

2. The Excellus data shows the medical paid claims for 2020 and 2021 Fiscal Years as of June 30, 2021 were collectively just under \$5.47 million below the budgeted amount for the time period.
3. While October 2020 was a relatively high claims month, we show for the past 4-years October was above budget each year and last year October was a 5-weekly payment month for medical claims.
4. Looking “down the road” a bit we do not see any major negative impacts to the Consortium from a paid claim’s perspective as:
 - a) Even though we have heard of “ramped up” schedules, hospitals and doctors can only perform so many procedures in a day which we believe means that there will not be any major compression when providers start performing services on a more regular schedule.
 - b) Most of the severe cases have involved older members who are on Original Medicare Parts A and B which limits the claims exposure to the Consortium to some extent.
 - c) There will likely be some hesitation in patients seeking care due to concerns that they may expose themselves to the coronavirus or other illness.

2020-2021 COVID-19 Pandemic Impact

Impact on the Greater Tompkins County Municipal Health Insurance Consortium (continued)

5. The pandemic has “forced” covered members to embrace telehealth and telemedicine approaches to medical care as covered members have not been able to see their primary care physicians for minor or routine services in recent months.
 - a) During the 2020 Fiscal Year, the Consortium paid for 11,871 telehealth visits for 6,282 covered members at a total cost of \$1,185,518.42. This year is on pace to be even higher with 7,731 visits already being paid for a total cost of \$813,113.75 for the first half of the year. To put this in perspective, in 2019 there were a total of 40 telehealth visits associated with Consortium covered members for a total cost of \$996.98 for the year.
 - b) According to Excellus’ reports, the Consortium had a total of 90 covered members registered for telemedicine services as of January 2020. As of June 2021, the number of covered members registered for the telemedicine program modestly increased to 157. It is clear to us from these numbers that most enrollees are more comfortable using this type of technology with their own personal physician as opposed to enrolling in a service offered by an insurance carrier.



Section 6

2020 Fiscal Year-End
Net Income, Liabilities, and Reserves

2020 Net Income, Liabilities & Reserves

| | <i>Actual Results 2016 Fiscal Year</i> | <i>Actual Results 2017 Fiscal Year</i> | <i>Actual Results 2018 Fiscal Year</i> | <i>Actual Results 2019 Fiscal Year</i> | <i>Preliminary Results 2020 Fiscal Year</i> |
|---------------------------------|--|--|--|--|---|
| Total Assets | \$24,290,896 | \$26,531,122 | \$27,063,899 | \$32,080,107 | \$33,511,789 |
| Liabilities and Reserves | | | | | |
| IBNR Claims Reserve | \$4,430,732 | \$4,540,654 | \$4,931,847 | \$5,637,280 | \$5,828,922 |
| Accounts Payable | \$497,510 | \$494,991 | \$488,269 | \$605,015 | \$610,385 |
| Deferred Revenue | \$361,369 | \$171,520 | \$20 | \$509,798 | \$1,072,302 |
| Capital Surplus Account | \$1,925,998 | \$2,038,725 | \$2,120,085 | \$2,514,837 | \$2,409,497 |
| Catastrophic Claims Reserve | \$1,050,000 | \$1,350,000 | \$2,000,000 | \$2,800,000 | \$5,032,220 |
| Rate Stabilization Reserve | \$1,758,496 | \$1,868,819 | \$2,100,000 | \$2,184,812 | \$3,391,769 |
| Unencumbered Fund Balance | \$14,266,791 | \$16,066,413 | \$15,423,678 | \$17,828,365 | \$15,166,694 |
| Fund Balance as % of Premium | 37.04% | 39.40% | 36.38% | 35.45% | 31.47% |

Prior to the “premium holiday”, the 2020 Fiscal Year Net Income was substantially above the projected budget for the year. This resulted in the net cash assets (unencumbered fund balance) being well above the targeted level as set by the Consortium’s Audit & Finance Committee. This result was achieved even with the increase in the Rate Stabilization Reserve from 5% of Expected Paid Claims to 7.5% of Expected Paid Claims and with an increase in the Catastrophic Claims Reserve from \$2.8 million to \$4.5 million, plus interest and the stop-loss premium variance. Even with the “premium holiday”, the Consortium still finished the year with an Unencumbered Fund Balance which exceeded the budget projections at over \$15 million.

Liabilities and Reserves - Defined

LIABILITIES

- The liabilities associated with the Consortium's operations are directly related to covered medical benefits that are incurred by Consortium Members which have yet to be received or paid by the insurance company or plan administrator. For example, if the Consortium were to end its operations on any given December 31st there are going to be covered medical services received by covered members on or before December 31st which will not be paid until sometime after December 31st. This is commonly referred to in the industry as an Incurred but Not Reported (IBNR) and Incurred but Not Paid (IBNP) Claims Liabilities.
- In recent years with the increases in technology associated with the billing and payment of medical benefit claims and with the increase in the volume of prescription drug claims which are inherently electronic in nature, the overall value of this liability has decreased as a percentage of expected/paid claims. In fact, twenty years ago, this liability equaled approximately the value of three (3) months (24%) of annual expected/paid claims. Today, this value is closer to one (1) month (8%) of expected incurred claims and the New York State Department of Financial Services has set this liability for the 2020 Fiscal Year to equal 12.00% of the expected incurred claims estimate for the year.

Liabilities and Reserves - Defined

RESERVES

- The reserves held by the Consortium are the cash assets which have been assigned to cover a direct liability or to assist the Consortium with cash flow and provide protection during times when paid claim projections are exceeded. These cash assets have also been a source of revenue through the interest earned to the Consortium which has allowed the Consortium to hold premium increases down in previous years.
- The Consortium has historically maintained the following reserves:
 - Incurred But Not Report (IBNR) Claims Liability Reserve (statutory reserve)
 - Surplus Account (statutory reserve)
 - Catastrophic Claims Reserve (discretionary reserve)
 - Rate Stabilization Reserve (discretionary reserve)
- Please refer to the following slides for a detailed description of each reserve classification.

Liabilities and Reserves - Defined

INCURRED BUT NOT REPORTED (IBNR) CLAIMS LIABILITY RESERVE

- The IBNR Claims Reserve is required for the Consortium to be compliant with §4706(a)(1) of the New York State Insurance Law. The New York State Department of Financial Services requires this reserve to be funded at an amount equal to 12.0% of expected incurred claims. We believe this is a conservative estimate of the liability, but we understand the Department has always acted based on their philosophy to maintain this level of reserve as they want the Consortium Member Claims to be fully-funded at all times.
- Maintaining this reserve at an insufficient amount to cover the liability could result in a Municipal Corporation owing a significant amount of money if they chose to leave the Consortium. A Municipal Corporation's decision to leave or stay in the Consortium should not be affected by the Consortium's lack of adequate reserves and this is a philosophy we feel the Consortium should embrace, even during tougher economic times.
- The 2020 Fiscal Year budget forecasted this reserve to equal \$6,144,909.49 (12.0% of projected hospital, medical, surgical, and prescription drug incurred claims). It should be noted that Excellus BlueCross BlueShield does provide an estimate of this liability in their annual renewal documents. For the 2020 Fiscal Year, Excellus' estimate of this liability was \$4,277,400 which is approximately 8% of the expected claims cost for the year.

Liabilities and Reserves - Defined

SURPLUS ACCOUNT

- The Consortium is required to fund the Surplus Account at an amount equal to 5.0% of expected premium income for the year. By funding this reserve at this level, the Consortium is operating in compliance with §4706(a)(5)(A) of the New York State Insurance Law.
- Article 47 of the New York State Insurance Law describes this reserve as being established and maintained for the sole purpose of satisfying unexpected obligations of the Municipal Cooperative Health Benefits Plan. Article 47 further states that this reserve is for the purpose of satisfying unexpected obligations of the Plan in the event of termination or abandonment.
- The 2020 Fiscal Year budget forecasted this reserve to equal \$2,637,289.44 (5.0% of projected premium income of \$52,745,788.78). It should be noted that the Consortium's premium income will show below budget for the fiscal year due to the premium holiday. As a result, the Consortium may be required to calculate this reserve based on the full expected premium for the fiscal period which means this reserve level may be slightly higher at the end of the year than the projected amount.

Liabilities and Reserves - Defined

CATASTROPHIC CLAIMS RESERVE

- This reserve was established by the Consortium's Board of Directors to protect the financial integrity of the Consortium as the Board made the decision to increase the deductible associated with the Specific Stop-Loss Policy to reduce expenses. It was agreed that the Consortium's risk pool is so substantial in size that it can absorb a significant number of large losses without damaging the financial integrity of the Consortium.
- It was our professional opinion and the opinion of the Board of Directors that there was an acceptable reward versus risk ratio between the reduction of this significant expense, the exposure of large losses, and the cash asset position of the Consortium. This conclusion led the Board of Directors to increase the Specific Stop-Loss Insurance Deductible to \$1,000,000 for the 2020 Fiscal Year. It was recognized that this decision created a sizeable increase in the exposure to the Plan. To mitigate this exposure, the Board of Directors made the decision to fund this reserve at an amount equal to \$4,500,000 for the 2020 Fiscal Year.

Liabilities and Reserves - Defined

RATE STABILIZATION RESERVE

- When the Consortium's cash assets were at a fairly high level, the Board of Directors made the decision to establish the Rate Stabilization Reserve at an amount equal to 7.5% of the expected hospital, medical, surgical, and prescription drug claim payments for the year.
- It is our goal to work with the Consortium to ensure future fiscal year budgets are developed with this reserve being maintained.
- These funds would be used to “bridge the gap” during an associated hyper-inflationary period relative to paid claims allowing the Board of Directors to establish a multiple year plan to adjust revenue (premiums) and prevent a significant increase in premium rates during a single fiscal period.



Section 7

2021 Fiscal Year-to-Date Summary & Observations



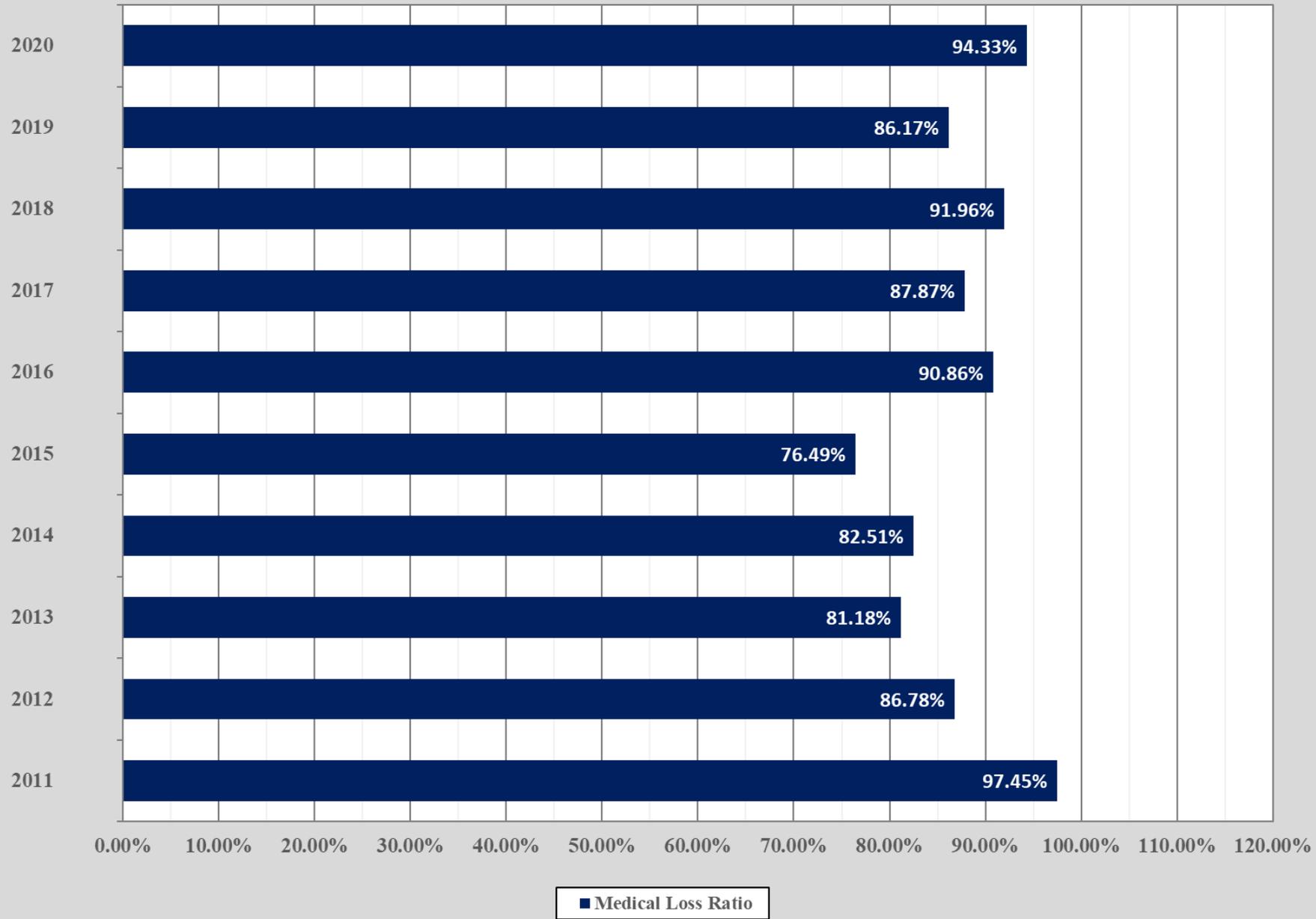
2021 Fiscal Year-to-Date Summary & Observations

1. The overall revenue of the Consortium is 3.59% below budget as of June 30, 2021. We believe that as the Consortium moves through the year, the result will be closer to the overall budget. This result will be achieved mostly as a result of the enhanced pharmaceutical manufacturer rebates being received from ProAct, Inc. Unfortunately, even with the increased management of the cash assets by the Consortium's Financial Team which includes the assistance from Wilmington Trust, the pandemic will cause the interest income to be well below the results seen in prior years.
2. The combined **Medical and Rx Paid Claims were 3.51% below budget** through the first 6-months of the 2021 Fiscal Year. This result was achieved in large part due to a decrease in minor and/or elective medical procedures due to the recent pandemic. We are keeping a close eye on the paid claims and we are cautiously optimistic that the Consortium will finish the year near or below budget. Historically, the claims paid during the latter part of the Calendar Year tend to be a bit higher as annual deductibles and out-of-pocket maximums are met. In addition, we do anticipate some modest compression in medical claims costs as covered members have procedure performed which had been delayed due to the pandemic.

2021 Fiscal Year-to-Date Summary & Observations

3. Overall, the Greater Tompkins County Municipal Health Insurance Consortium is performing better than projected through the first 6-months of the 2021 Fiscal Year. With only six months “in the books”, the financial indicators are pointing toward another positive fiscal year, resulting in a slight net income which will be used to bolster the Consortium’s Reserves and Fund Balance. In the end, we are hopeful that this positive result will allow the Consortium to maintain modest premium increases for the next several fiscal years and/or provide premium relief to the Participating Municipalities.
4. Lastly, we want to point out that the fiscal results experienced by the Consortium as of June 30, 2021 clearly support the Board of Director’s decision to increase premium rates by a modest 5% for the 2021 Fiscal Years and put in place the premium holiday for December 2020. Any additional funds set aside from this year after the premium holiday will give the Consortium Board of Directors the opportunity to continue to keep premium increases at a very modest level for the next several fiscal periods. It may also allow for some additional premium relief to assist the Participating Municipalities during what will clearly be a tough financial picture for the next several years.

Greater Tompkins County Municipal Health Insurance Consortium Medical Loss Ratio (Paid Claims ÷ Premium)



2021
Medical Loss Ratio
as of June 30, 2021
Equals 97.63%

Greater Tompkins County Municipal Health Insurance Consortium
 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

| Date | Provider Charged Amount | Total Cost | Claim Paid Amount | Member Copayment | Member Coinsurance | Member Deductible | Other Carrier Liability | HCRA Surcharge | ITS Access Fee | AEA Fee | ITS Surcharge | Per Excellus BCBS Reports | | Per ProAct, Inc. Reports | | Combined Paid Claims | |
|---------------|-------------------------|------------------------|------------------------|---------------------|---------------------|---------------------|-------------------------|---------------------|---------------------|--------------------|-------------------|---------------------------|---------------------|--------------------------|---------------------|------------------------|-----------------------|
| | | | | | | | | | | | | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount |
| Jan-16 | \$5,458,867.75 | \$2,626,362.75 | \$1,948,187.31 | \$12,883.64 | \$38,841.33 | \$64,057.68 | \$467,288.54 | \$88,098.29 | \$5,280.41 | \$1,687.00 | \$38.55 | \$2,043,291.56 | \$115,782.65 | \$799,819.81 | \$57,214.31 | \$2,843,111.37 | \$172,996.96 |
| Feb-16 | \$5,101,197.54 | \$2,301,326.70 | \$1,763,444.35 | \$11,936.74 | \$49,078.96 | \$56,702.55 | \$342,770.41 | \$64,388.41 | \$10,513.13 | \$2,165.00 | \$327.15 | \$1,840,838.04 | \$117,718.25 | \$933,726.34 | \$53,091.61 | \$2,774,564.38 | \$170,809.86 |
| Mar-16 | \$4,292,519.61 | \$2,190,086.55 | \$1,753,291.48 | \$12,880.20 | \$46,318.32 | \$31,131.53 | \$279,182.98 | \$61,947.13 | \$3,534.04 | \$1,788.00 | \$12.87 | \$1,820,573.52 | \$90,330.05 | \$915,649.56 | \$60,635.85 | \$2,736,223.08 | \$150,965.90 |
| Apr-16 | \$5,736,265.47 | \$2,697,950.42 | \$2,106,809.93 | \$16,933.61 | \$64,066.51 | \$32,955.01 | \$395,360.93 | \$68,658.67 | \$10,714.59 | \$2,404.00 | \$47.17 | \$2,188,634.36 | \$113,955.13 | \$896,383.62 | \$56,065.25 | \$3,085,017.98 | \$170,020.38 |
| May-16 | \$5,220,034.16 | \$3,055,737.21 | \$2,614,705.04 | \$12,113.56 | \$51,576.26 | \$16,192.95 | \$284,361.70 | \$64,921.45 | \$9,662.77 | \$2,186.50 | \$16.98 | \$2,691,492.74 | \$79,882.77 | \$889,116.68 | \$55,691.68 | \$3,580,609.42 | \$135,574.45 |
| Jun-16 | \$4,652,320.67 | \$2,291,435.18 | \$1,822,495.18 | \$13,933.33 | \$43,598.00 | \$14,644.65 | \$328,043.77 | \$62,246.42 | \$4,287.53 | \$2,257.00 | -\$70.70 | \$1,891,215.43 | \$72,175.98 | \$965,883.68 | \$54,831.90 | \$2,857,099.11 | \$127,007.88 |
| Jul-16 | \$5,783,203.18 | \$2,604,882.03 | \$2,054,310.62 | \$15,472.89 | \$48,367.69 | \$11,211.80 | \$387,658.63 | \$75,116.96 | \$10,676.43 | \$2,025.00 | \$42.01 | \$2,142,171.02 | \$75,052.38 | \$854,493.12 | \$52,156.03 | \$2,996,664.14 | \$127,208.41 |
| Aug-16 | \$5,441,890.81 | \$2,508,195.94 | \$1,990,231.24 | \$12,247.83 | \$37,799.70 | \$7,469.70 | \$377,620.11 | \$71,953.49 | \$8,032.87 | \$2,581.50 | \$259.50 | \$2,073,058.60 | \$57,517.23 | \$914,551.17 | \$54,142.52 | \$2,987,609.77 | \$111,659.75 |
| Sep-16 | \$6,576,595.31 | \$2,852,507.71 | \$2,114,332.70 | \$16,180.44 | \$42,557.73 | \$7,470.51 | \$579,278.80 | \$80,743.56 | \$10,087.61 | \$1,768.75 | \$87.61 | \$2,207,020.23 | \$66,208.68 | \$872,005.50 | \$50,106.38 | \$3,079,025.73 | \$116,315.06 |
| Oct-16 | \$4,046,409.06 | \$1,941,120.65 | \$1,506,249.71 | \$12,235.23 | \$36,185.93 | \$8,177.29 | \$308,668.71 | \$63,471.16 | \$4,396.79 | \$1,731.00 | \$4.83 | \$1,575,853.49 | \$56,598.45 | \$846,753.48 | \$50,345.99 | \$2,422,606.97 | \$106,944.44 |
| Nov-16 | \$5,077,820.30 | \$2,379,392.53 | \$1,802,048.25 | \$13,417.89 | \$35,411.30 | \$10,955.01 | \$431,772.78 | \$73,288.43 | \$9,423.78 | \$2,156.00 | \$919.09 | \$1,887,835.55 | \$59,784.20 | \$848,632.31 | \$47,303.25 | \$2,736,467.86 | \$107,087.45 |
| Dec-16 | \$5,796,769.03 | \$3,062,165.37 | \$2,506,008.17 | \$16,285.73 | \$35,970.73 | \$5,612.45 | \$367,288.10 | \$113,783.18 | \$14,690.61 | \$2,526.00 | \$0.40 | \$2,637,008.36 | \$57,868.91 | \$908,969.00 | \$48,881.70 | \$3,545,977.36 | \$106,750.61 |
| Totals | \$63,183,892.89 | \$30,511,163.04 | \$23,982,113.98 | \$166,521.09 | \$529,772.46 | \$266,581.13 | \$4,549,295.46 | \$888,617.15 | \$101,300.56 | \$25,275.75 | \$1,685.46 | \$24,998,992.90 | \$962,874.68 | \$10,645,984.27 | \$640,466.47 | \$35,644,977.17 | \$1,603,341.15 |
| | | | | | | | | 2.49% | | | | 96.29% | 3.71% | 94.33% | 5.67% | 95.70% | 4.30% |

| Date | Provider Charged Amount | Total Cost | Claim Paid Amount | Member Copayment | Member Coinsurance | Member Deductible | Other Carrier Liability | HCRA Surcharge | ITS Access Fee | AEA Fee | ITS Surcharge | Per Excellus BCBS Reports | | Per ProAct, Inc. Reports | | Combined Paid Claims | |
|---------------|-------------------------|------------------------|------------------------|---------------------|---------------------|---------------------|-------------------------|---------------------|---------------------|--------------------|-------------------|---------------------------|-----------------------|--------------------------|---------------------|------------------------|-----------------------|
| | | | | | | | | | | | | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount |
| Jan-17 | \$4,470,193.37 | \$2,072,779.29 | \$1,526,981.74 | \$8,144.66 | \$24,831.02 | \$25,282.80 | \$413,668.51 | \$56,201.59 | \$7,191.14 | \$1,509.00 | \$8,968.83 | \$1,600,852.30 | \$58,258.48 | \$1,029,465.44 | \$62,790.74 | \$2,630,317.74 | \$121,049.22 |
| Feb-17 | \$5,914,626.42 | \$3,090,662.66 | \$2,479,677.69 | \$22,025.32 | \$63,609.78 | \$95,459.29 | \$298,515.67 | \$119,046.88 | \$8,898.38 | \$2,517.00 | \$912.65 | \$2,611,052.60 | \$181,094.39 | \$847,986.02 | \$48,897.68 | \$3,459,038.62 | \$229,992.07 |
| Mar-17 | \$6,248,702.46 | \$3,085,099.20 | \$2,338,945.67 | \$19,160.00 | \$69,197.17 | \$54,549.15 | \$490,337.45 | \$100,413.67 | \$10,066.85 | \$2,341.00 | \$88.24 | \$2,451,855.43 | \$142,906.32 | \$846,476.55 | \$58,701.97 | \$3,298,331.98 | \$201,608.29 |
| Apr-17 | \$5,579,984.50 | \$2,736,830.94 | \$2,052,592.72 | \$15,168.97 | \$58,314.06 | \$27,805.98 | \$487,655.23 | \$84,734.30 | \$8,366.05 | \$2,225.00 | -\$31.37 | \$2,147,886.70 | \$101,289.01 | \$834,321.13 | \$50,232.30 | \$2,982,207.83 | \$151,521.31 |
| May-17 | \$4,831,905.14 | \$2,372,508.83 | \$1,790,719.90 | \$15,265.00 | \$55,572.26 | \$19,972.75 | \$410,641.25 | \$66,530.50 | \$11,656.17 | \$2,151.00 | \$0.00 | \$1,871,057.57 | \$90,810.01 | \$968,911.34 | \$58,583.02 | \$2,839,968.91 | \$149,393.03 |
| Jun-17 | \$6,116,372.76 | \$3,021,871.54 | \$2,268,128.60 | \$18,815.00 | \$54,290.83 | \$20,723.50 | \$567,055.53 | \$76,464.04 | \$14,414.04 | \$1,980.00 | \$0.00 | \$2,360,986.68 | \$93,829.33 | \$1,017,500.09 | \$57,361.17 | \$3,378,486.77 | \$151,190.50 |
| Jul-17 | \$5,025,749.56 | \$2,213,844.72 | \$1,713,834.36 | \$14,140.00 | \$34,212.80 | \$11,120.36 | \$376,964.46 | \$54,228.92 | \$7,306.48 | \$2,036.00 | \$1.34 | \$1,777,407.10 | \$59,473.16 | \$862,229.27 | \$55,400.52 | \$2,639,636.37 | \$114,873.68 |
| Aug-17 | \$6,179,763.01 | \$2,655,812.60 | \$2,027,635.94 | \$12,238.41 | \$31,726.07 | \$12,703.37 | \$476,371.75 | \$77,478.91 | \$15,136.29 | \$2,514.00 | \$7.86 | \$2,122,773.00 | \$56,667.85 | \$878,157.12 | \$54,715.07 | \$3,000,930.12 | \$111,382.92 |
| Sep-17 | \$5,883,068.26 | \$2,625,467.18 | \$2,143,408.11 | \$17,361.81 | \$40,690.00 | \$15,232.15 | \$317,061.73 | \$82,324.83 | \$7,487.40 | \$1,899.75 | \$1.40 | \$2,235,121.49 | \$73,283.96 | \$927,066.53 | \$54,900.16 | \$3,162,188.02 | \$128,184.12 |
| Oct-17 | \$6,128,833.42 | \$2,937,535.75 | \$2,243,267.66 | \$13,411.85 | \$47,842.03 | \$14,681.66 | \$526,719.68 | \$85,468.47 | \$3,710.75 | \$2,415.00 | \$18.65 | \$2,334,880.53 | \$75,935.54 | \$974,753.22 | \$55,915.42 | \$3,309,633.75 | \$131,850.96 |
| Nov-17 | \$5,416,494.35 | \$2,756,813.53 | \$2,152,989.18 | \$15,190.00 | \$38,092.17 | \$7,426.51 | \$441,427.72 | \$92,427.12 | \$7,070.83 | \$2,190.00 | \$0.00 | \$2,254,677.13 | \$60,708.68 | \$916,695.77 | \$52,085.90 | \$3,171,372.90 | \$112,794.58 |
| Dec-17 | \$6,145,251.74 | \$3,042,793.02 | \$2,360,960.52 | \$16,598.86 | \$45,550.59 | \$9,433.89 | \$504,739.85 | \$93,491.32 | \$9,697.03 | \$2,309.75 | \$11.21 | \$2,466,469.83 | \$71,583.34 | \$976,271.57 | \$54,719.04 | \$3,442,741.40 | \$126,302.38 |
| Totals | \$67,940,944.99 | \$32,612,019.26 | \$25,099,142.09 | \$187,519.88 | \$563,928.78 | \$314,391.41 | \$5,311,158.83 | \$988,810.55 | \$111,001.41 | \$26,087.50 | \$9,978.81 | \$26,235,020.36 | \$1,065,840.07 | \$11,079,834.05 | \$664,302.99 | \$37,314,854.41 | \$1,730,143.06 |
| | | | | | | | | 2.65% | | | | 96.10% | 3.90% | 94.34% | 5.66% | 95.57% | 4.43% |

Greater Tompkins County Municipal Health Insurance Consortium
 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

| Date | Provider Charged Amount | Total Cost | Claim Paid Amount | Member Copayment | Member Coinsurance | Member Deductible | Other Carrier Liability | HCRA Surcharge | ITS Access Fee | AEA Fee | ITS Surcharge | Per Excellus BCBS Reports | | Per ProAct, Inc. Reports | | Combined Paid Claims | |
|---------------|-------------------------|------------------------|------------------------|---------------------|---------------------|---------------------|-------------------------|-----------------------|---------------------|--------------------|-----------------|---------------------------|-----------------------|--------------------------|---------------------|------------------------|-----------------------|
| | | | | | | | | | | | | Medical Claims | Rx Claims | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount |
| Jan-18 | \$5,539,327.32 | \$2,579,303.53 | \$1,922,473.21 | \$14,404.19 | \$37,205.27 | \$61,066.12 | \$458,134.64 | \$76,128.36 | \$7,463.75 | \$2,422.00 | \$5.99 | \$2,008,493.31 | \$112,675.58 | \$991,547.92 | \$65,438.75 | \$3,000,041.23 | \$178,114.33 |
| Feb-18 | \$6,065,634.34 | \$2,809,016.06 | \$2,174,817.01 | \$18,980.25 | \$59,871.34 | \$74,305.44 | \$378,231.86 | \$87,356.09 | \$12,463.49 | \$2,624.00 | \$366.58 | \$2,277,627.17 | \$153,157.03 | \$884,565.37 | \$56,318.31 | \$3,162,192.54 | \$209,475.34 |
| Mar-18 | \$8,223,748.77 | \$3,677,256.65 | \$2,802,921.70 | \$22,365.79 | \$68,124.99 | \$45,460.75 | \$617,480.26 | \$109,216.44 | \$8,853.31 | \$2,746.00 | \$87.41 | \$2,923,824.86 | \$135,951.53 | \$869,153.35 | \$59,805.21 | \$3,792,978.21 | \$195,756.74 |
| Apr-18 | \$6,103,214.96 | \$2,948,537.50 | \$2,154,454.00 | \$17,740.00 | \$48,282.05 | \$25,975.46 | \$608,641.05 | \$84,314.47 | \$6,804.47 | \$2,326.00 | \$0.00 | \$2,247,898.94 | \$91,997.51 | \$864,749.25 | \$56,193.34 | \$3,112,648.19 | \$148,190.85 |
| May-18 | \$8,195,811.72 | \$3,200,828.30 | \$2,173,525.08 | \$17,586.52 | \$50,621.94 | \$18,836.43 | \$852,492.40 | \$77,134.66 | \$8,250.43 | \$2,374.00 | \$6.84 | \$2,261,291.01 | \$87,044.89 | \$998,451.63 | \$57,582.02 | \$3,259,742.64 | \$144,626.91 |
| Jun-18 | \$7,477,027.63 | \$3,683,405.80 | \$2,820,977.45 | \$20,699.12 | \$58,632.88 | \$17,583.25 | \$654,489.21 | \$101,224.91 | \$7,374.88 | \$2,420.00 | \$4.10 | \$2,932,001.34 | \$96,915.25 | \$965,921.67 | \$54,464.07 | \$3,897,923.01 | \$151,379.32 |
| Jul-18 | \$4,679,905.78 | \$2,302,747.53 | \$1,809,754.14 | \$18,310.38 | \$39,309.20 | \$12,670.59 | \$342,545.98 | \$70,153.78 | \$7,770.34 | \$2,209.00 | \$24.12 | \$1,889,911.38 | \$70,290.17 | \$913,096.06 | \$54,337.40 | \$2,803,007.44 | \$124,627.57 |
| Aug-18 | \$8,701,058.19 | \$3,869,575.00 | \$3,099,509.71 | \$29,454.63 | \$36,822.74 | \$6,429.37 | \$529,469.80 | \$155,367.97 | \$10,253.88 | \$2,260.00 | \$6.90 | \$3,267,398.46 | \$72,706.74 | \$847,785.39 | \$52,544.08 | \$4,115,183.85 | \$125,250.82 |
| Sep-18 | \$5,821,524.30 | \$2,815,562.53 | \$2,060,632.21 | \$19,695.10 | \$31,814.83 | \$13,737.54 | \$590,883.31 | \$90,625.56 | \$6,097.86 | \$2,073.00 | \$3.12 | \$2,159,431.75 | \$65,247.47 | \$852,995.85 | \$47,901.40 | \$3,012,427.60 | \$113,148.87 |
| Oct-18 | \$6,881,049.05 | \$3,770,894.15 | \$3,195,349.11 | \$22,537.76 | \$37,725.67 | \$10,074.43 | \$424,392.66 | \$65,279.14 | \$12,879.63 | \$2,655.75 | \$0.00 | \$3,276,163.63 | \$70,337.86 | \$922,972.61 | \$51,226.40 | \$4,199,136.24 | \$121,564.26 |
| Nov-18 | \$7,494,051.15 | \$3,488,042.34 | \$2,642,809.12 | \$23,625.94 | \$36,920.02 | \$12,046.80 | \$669,368.01 | \$93,126.07 | \$7,695.73 | \$2,450.25 | \$0.40 | \$2,746,081.57 | \$72,592.76 | \$885,078.96 | \$48,158.07 | \$3,631,160.53 | \$120,750.83 |
| Dec-18 | \$5,339,273.76 | \$2,766,022.36 | \$2,070,116.63 | \$17,874.08 | \$25,641.02 | \$8,469.90 | \$564,697.10 | \$70,960.22 | \$6,096.39 | \$2,144.00 | \$23.02 | \$2,149,340.26 | \$51,985.00 | \$867,182.29 | \$48,140.24 | \$3,016,522.55 | \$100,125.24 |
| Totals | \$80,521,626.97 | \$37,911,191.75 | \$28,927,339.37 | \$243,273.76 | \$530,971.95 | \$306,656.08 | \$6,690,826.28 | \$1,080,887.67 | \$102,004.16 | \$28,704.00 | \$528.48 | \$30,139,463.68 | \$1,080,901.79 | \$10,863,500.35 | \$652,109.29 | \$41,002,964.03 | \$1,733,011.08 |
| | | | | | | | | 2.64% | | | | 96.54% | 3.46% | 94.34% | 5.66% | 95.94% | 4.06% |

| Date | Provider Charged Amount | Total Cost | Claim Paid Amount | Member Copayment | Member Coinsurance | Member Deductible | Other Carrier Liability | HCRA Surcharge | ITS Access Fee | AEA Fee | ITS Surcharge | Per Excellus BCBS Reports | | Per ProAct, Inc. Reports | | Combined Paid Claims | |
|---------------|-------------------------|------------------------|------------------------|---------------------|---------------------|---------------------|-------------------------|-----------------------|---------------------|--------------------|----------------|---------------------------|-----------------------|--------------------------|---------------------|------------------------|-----------------------|
| | | | | | | | | | | | | Medical Claims | Rx Claims | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount |
| Jan-19 | \$5,946,829.80 | \$2,928,286.20 | \$2,167,475.07 | \$20,111.68 | \$40,203.29 | \$64,814.93 | \$539,058.57 | \$87,365.28 | \$7,169.13 | \$2,088.25 | \$0.00 | \$2,264,097.73 | \$125,129.90 | \$960,853.48 | \$64,701.02 | \$3,224,951.21 | \$189,830.92 |
| Feb-19 | \$5,784,909.02 | \$2,874,931.73 | \$2,148,582.86 | \$24,130.79 | \$54,906.43 | \$68,566.89 | \$492,145.94 | \$74,568.05 | \$9,981.02 | \$2,049.75 | \$0.00 | \$2,235,181.68 | \$147,604.11 | \$972,521.63 | \$61,909.01 | \$3,207,703.31 | \$209,513.12 |
| Mar-19 | \$7,523,574.32 | \$3,399,760.81 | \$2,599,744.70 | \$32,008.02 | \$73,066.43 | \$52,851.15 | \$528,582.03 | \$99,867.69 | \$11,290.87 | \$2,347.00 | \$2.92 | \$2,713,253.18 | \$157,925.60 | \$1,023,860.68 | \$65,997.73 | \$3,737,113.86 | \$223,923.33 |
| Apr-19 | \$6,413,555.99 | \$3,230,745.13 | \$2,552,746.13 | \$23,795.20 | \$51,042.06 | \$27,296.91 | \$471,023.19 | \$94,437.18 | \$7,849.96 | \$2,554.50 | \$0.00 | \$2,657,587.77 | \$102,134.17 | \$1,087,866.27 | \$66,319.95 | \$3,745,454.04 | \$168,454.12 |
| May-19 | \$7,474,909.80 | \$3,387,844.20 | \$2,694,944.67 | \$28,302.25 | \$59,913.93 | \$26,007.54 | \$463,716.59 | \$98,197.73 | \$14,199.28 | \$2,554.75 | \$7.46 | \$2,809,903.89 | \$114,223.72 | \$1,118,904.26 | \$63,257.60 | \$3,928,808.15 | \$177,481.32 |
| Jun-19 | \$6,211,292.18 | \$2,947,051.38 | \$2,242,403.63 | \$25,349.78 | \$49,500.99 | \$20,113.04 | \$515,922.37 | \$83,096.60 | \$9,147.97 | \$1,517.00 | \$0.00 | \$2,336,165.20 | \$94,963.81 | \$1,049,697.07 | \$63,732.22 | \$3,385,862.27 | \$158,696.03 |
| Jul-19 | \$5,965,190.44 | \$2,970,948.36 | \$2,383,806.76 | \$21,392.96 | \$34,758.47 | \$11,396.56 | \$428,188.04 | \$79,744.60 | \$9,229.55 | \$2,420.75 | \$10.67 | \$2,475,212.33 | \$67,547.99 | \$1,102,667.22 | \$62,451.15 | \$3,577,879.55 | \$129,999.14 |
| Aug-19 | \$6,941,429.41 | \$3,263,140.88 | \$2,380,389.55 | \$28,963.43 | \$43,961.08 | \$16,148.76 | \$701,993.00 | \$78,877.46 | \$10,667.60 | \$2,140.00 | \$0.00 | \$2,472,074.61 | \$89,073.27 | \$1,131,696.79 | \$62,983.30 | \$3,603,771.40 | \$152,056.57 |
| Sep-19 | \$5,598,069.09 | \$2,486,269.09 | \$1,807,822.05 | \$25,532.28 | \$32,169.21 | \$11,187.08 | \$541,474.10 | \$57,720.11 | \$8,013.26 | \$2,351.00 | \$0.00 | \$1,875,906.42 | \$68,888.57 | \$1,041,209.68 | \$62,412.41 | \$2,917,116.10 | \$131,300.98 |
| Oct-19 | \$5,444,777.83 | \$2,755,586.53 | \$2,167,933.17 | \$25,575.64 | \$31,108.44 | \$10,019.27 | \$422,572.99 | \$86,169.46 | \$10,124.46 | \$2,075.00 | \$8.10 | \$2,266,310.19 | \$66,703.35 | \$1,281,044.16 | \$63,259.97 | \$3,547,354.35 | \$129,963.32 |
| Nov-19 | \$7,558,466.26 | \$3,330,771.13 | \$2,496,800.55 | \$33,289.65 | \$42,890.14 | \$11,964.12 | \$632,176.07 | \$98,954.84 | \$12,678.26 | \$2,016.00 | \$1.50 | \$2,610,451.15 | \$88,143.91 | \$1,034,917.47 | \$52,985.41 | \$3,645,368.62 | \$141,129.32 |
| Dec-19 | \$4,990,192.01 | \$2,198,691.05 | \$1,692,413.54 | \$23,667.93 | \$28,085.97 | \$8,364.98 | \$370,925.45 | \$64,537.01 | \$8,593.67 | \$2,102.50 | \$0.00 | \$1,767,646.72 | \$60,118.88 | \$1,034,362.80 | \$54,703.70 | \$2,802,009.52 | \$114,822.58 |
| Totals | \$75,853,196.15 | \$35,774,026.49 | \$27,335,062.68 | \$312,119.61 | \$541,606.44 | \$328,731.23 | \$6,107,778.34 | \$1,003,536.01 | \$118,945.03 | \$26,216.50 | \$30.65 | \$28,483,790.87 | \$1,182,457.28 | \$12,839,601.51 | \$744,713.47 | \$41,323,392.38 | \$1,927,170.75 |
| | | | | | | | | 2.43% | | | | 96.01% | 3.99% | 94.52% | 5.48% | 95.54% | 4.46% |

Greater Tompkins County Municipal Health Insurance Consortium
 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

| Date | Provider Charged Amount | Total Cost | Claim Paid Amount | Member Copayment | Member Coinsurance | Member Deductible | Other Carrier Liability | HCRA Surcharge | ITS Access Fee | AEA Fee | ITS Surcharge | Per Excellus BCBS Reports | | Per ProAct, Inc. Reports | | Combined Paid Claims | |
|---------------|-------------------------|------------------------|------------------------|---------------------|---------------------|---------------------|-------------------------|---------------------|---------------------|--------------------|-----------------|---------------------------|-----------------------|--------------------------|---------------------|------------------------|-----------------------|
| | | | | | | | | | | | | Medical Claims | Rx Claims | Medical Claims | Rx Claims | Group Billed Amount | Member Paid Amount |
| Jan-20 | \$6,847,270.72 | \$3,387,553.69 | \$2,549,971.83 | \$32,034.67 | \$45,127.00 | \$86,926.64 | \$566,482.90 | \$95,136.63 | \$9,533.02 | \$2,341.00 | \$0.00 | \$2,656,982.48 | \$164,088.31 | \$1,117,016.74 | \$78,117.34 | \$3,773,999.22 | \$242,205.65 |
| Feb-20 | \$6,133,476.95 | \$2,719,239.29 | \$2,002,188.33 | \$33,263.38 | \$55,995.32 | \$76,676.29 | \$461,795.49 | \$79,692.36 | \$7,228.62 | \$2,399.50 | \$0.00 | \$2,091,508.81 | \$165,934.99 | \$1,004,928.55 | \$66,152.12 | \$3,096,437.36 | \$232,087.11 |
| Mar-20 | \$6,274,502.79 | \$3,052,266.93 | \$2,372,458.33 | \$28,145.88 | \$58,152.36 | \$36,345.58 | \$444,900.85 | \$95,733.21 | \$14,040.72 | \$2,490.00 | \$0.00 | \$2,484,722.26 | \$122,643.82 | \$1,183,622.26 | \$73,298.86 | \$3,668,344.52 | \$195,942.68 |
| Apr-20 | \$4,856,725.05 | \$2,081,211.45 | \$1,514,812.39 | \$14,871.04 | \$32,556.66 | \$14,889.13 | \$452,528.19 | \$40,457.42 | \$9,085.30 | \$1,726.00 | \$285.32 | \$1,566,366.43 | \$62,316.83 | \$1,101,096.33 | \$66,660.46 | \$2,667,462.76 | \$128,977.29 |
| May-20 | \$6,185,064.30 | \$2,765,754.93 | \$2,126,371.71 | \$14,391.45 | \$32,772.14 | \$13,882.53 | \$492,981.12 | \$75,359.86 | \$8,336.77 | \$1,659.35 | \$0.00 | \$2,211,727.69 | \$61,046.12 | \$1,107,376.77 | \$55,938.18 | \$3,319,104.46 | \$116,984.30 |
| Jun-20 | \$4,951,720.58 | \$2,289,470.80 | \$1,780,533.76 | \$18,310.64 | \$30,860.15 | \$16,113.18 | \$371,601.05 | \$61,273.95 | \$8,653.62 | \$2,124.45 | \$0.00 | \$1,852,585.78 | \$65,283.97 | \$1,111,933.57 | \$66,819.98 | \$2,964,519.35 | \$132,103.95 |
| Jul-20 | \$7,338,348.57 | \$3,319,627.78 | \$2,278,866.44 | \$26,777.23 | \$39,936.29 | \$17,133.41 | \$850,091.87 | \$94,898.10 | \$9,635.61 | \$2,288.35 | \$0.48 | \$2,385,688.98 | \$83,846.93 | \$1,305,357.66 | \$67,665.11 | \$3,691,046.64 | \$151,512.04 |
| Aug-20 | \$6,218,635.71 | \$2,771,844.44 | \$2,107,918.41 | \$24,515.78 | \$24,757.53 | \$10,425.61 | \$518,305.15 | \$76,505.04 | \$7,184.24 | \$2,231.00 | \$1.68 | \$2,193,840.37 | \$59,698.92 | \$1,145,506.06 | \$61,227.91 | \$3,339,346.43 | \$120,926.83 |
| Sep-20 | \$6,957,048.66 | \$2,990,755.56 | \$2,009,672.94 | \$24,968.12 | \$27,835.71 | \$9,541.88 | \$817,179.50 | \$70,705.35 | \$28,632.02 | \$2,218.70 | \$1.34 | \$2,111,230.35 | \$62,345.71 | \$1,235,251.26 | \$56,696.14 | \$3,346,481.61 | \$119,041.85 |
| Oct-20 | \$9,002,485.24 | \$3,822,531.25 | \$2,741,897.85 | \$29,482.57 | \$37,025.60 | \$11,323.47 | \$882,004.91 | \$100,796.67 | \$17,530.18 | \$2,470.00 | \$0.00 | \$2,862,694.70 | \$77,831.64 | \$1,153,522.01 | \$57,915.13 | \$4,016,216.71 | \$135,746.77 |
| Nov-20 | \$6,123,672.65 | \$2,785,304.87 | \$2,188,449.64 | \$20,761.31 | \$22,546.12 | \$8,594.54 | \$451,483.79 | \$76,669.42 | \$14,250.35 | \$2,549.70 | \$0.00 | \$2,281,919.11 | \$51,901.97 | \$1,181,973.81 | \$56,654.85 | \$3,463,892.92 | \$108,556.82 |
| Dec-20 | \$5,997,522.98 | \$2,803,572.86 | \$2,122,115.68 | \$23,251.04 | \$25,765.40 | \$8,819.84 | \$525,296.98 | \$78,570.61 | \$17,182.96 | \$2,570.35 | \$0.00 | \$2,220,439.60 | \$57,836.28 | \$1,295,553.58 | \$59,278.69 | \$3,515,993.18 | \$117,114.97 |
| Totals | \$76,886,474.20 | \$34,789,133.85 | \$25,795,257.31 | \$290,773.11 | \$433,330.28 | \$310,672.10 | \$6,834,651.80 | \$945,798.62 | \$151,293.41 | \$27,068.40 | \$288.82 | \$26,919,706.56 | \$1,034,775.49 | \$13,943,138.60 | \$766,424.77 | \$40,862,845.16 | \$1,801,200.26 |
| | | | | | | | | 2.31% | | | | 96.30% | 3.70% | 94.79% | 5.21% | 95.78% | 4.22% |

| Date | Provider Charged Amount | Total Cost | Claim Paid Amount | Member Copayment | Member Coinsurance | Member Deductible | Other Carrier Liability | HCRA Surcharge | ITS Access Fee | AEA Fee | ITS Surcharge | Per Excellus BCBS Reports | | Per ProAct, Inc. Reports | | Combined Paid Claims | |
|---------------|-------------------------|------------------------|------------------------|---------------------|---------------------|---------------------|-------------------------|---------------------|--------------------|--------------------|----------------|---------------------------|---------------------|--------------------------|---------------------|------------------------|-----------------------|
| | | | | | | | | | | | | Medical Claims | Rx Claims | Medical Claims | Rx Claims | Group Billed Amount | Member Paid Amount |
| Jan-21 | \$8,057,138.14 | \$3,724,842.67 | \$2,707,331.86 | \$16,595.99 | \$33,379.66 | \$48,957.17 | \$786,314.25 | \$117,487.98 | \$12,094.76 | \$2,681.00 | \$0.00 | \$2,839,595.60 | \$98,932.82 | \$1,248,569.04 | \$83,001.85 | \$4,088,164.64 | \$181,934.67 |
| Feb-21 | \$6,235,789.93 | \$2,769,818.81 | \$2,185,619.64 | \$16,460.18 | \$38,833.60 | \$55,200.51 | \$370,254.56 | \$88,559.34 | \$11,920.96 | \$2,952.70 | \$17.32 | \$2,289,069.96 | \$110,494.29 | \$1,174,685.51 | \$75,743.36 | \$3,463,755.47 | \$186,237.65 |
| Mar-21 | \$6,952,050.60 | \$3,162,206.21 | \$2,542,802.90 | \$24,832.90 | \$43,282.16 | \$39,376.11 | \$379,087.11 | \$109,405.26 | \$19,840.77 | \$3,579.00 | \$0.00 | \$2,675,627.93 | \$107,491.17 | \$1,369,738.41 | \$89,412.10 | \$4,045,366.34 | \$196,903.27 |
| Apr-21 | \$7,226,074.16 | \$3,302,572.87 | \$2,682,150.64 | \$27,639.78 | \$54,463.62 | \$47,712.85 | \$361,807.74 | \$111,336.67 | \$14,456.42 | \$2,962.00 | \$43.15 | \$2,810,948.88 | \$129,816.25 | \$1,315,680.71 | \$76,476.00 | \$4,126,629.59 | \$206,292.25 |
| May-21 | \$7,122,373.17 | \$3,382,619.27 | \$2,790,377.37 | \$21,518.65 | \$49,961.41 | \$27,430.43 | \$364,315.73 | \$114,440.89 | \$12,071.86 | \$2,497.35 | \$5.58 | \$2,919,393.05 | \$98,910.49 | \$1,350,738.38 | \$71,267.17 | \$4,270,131.43 | \$170,177.66 |
| Jun-21 | \$6,124,466.57 | \$2,614,194.04 | \$2,131,714.39 | \$23,953.82 | \$42,767.55 | \$23,648.11 | \$298,376.77 | \$80,727.52 | \$10,501.54 | \$2,497.00 | \$7.34 | \$2,225,447.79 | \$90,369.48 | \$1,368,008.21 | \$76,190.10 | \$3,593,456.00 | \$166,559.58 |
| Jul-21 | | | | | | | | | | | | | | | | | |
| Aug-21 | | | | | | | | | | | | | | | | | |
| Sep-21 | | | | | | | | | | | | | | | | | |
| Oct-21 | | | | | | | | | | | | | | | | | |
| Nov-21 | | | | | | | | | | | | | | | | | |
| Dec-21 | | | | | | | | | | | | | | | | | |
| Totals | \$41,717,892.57 | \$18,956,253.87 | \$15,039,996.80 | \$131,001.32 | \$262,688.00 | \$242,325.18 | \$2,560,156.16 | \$621,957.66 | \$80,886.31 | \$17,169.05 | \$73.39 | \$15,760,083.21 | \$636,014.50 | \$7,827,420.26 | \$472,090.58 | \$23,587,503.47 | \$1,108,105.08 |
| | | | | | | | | 2.64% | | | | 96.12% | 3.88% | 94.31% | 5.69% | 95.51% | 4.49% |

Greater Tompkins County Municipal Health Insurance Consortium
 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

| Fiscal Year | Provider Charged Amount | Total Cost | Claim Paid Amount | Member Copayment | Member Coinsurance | Member Deductible | Other Carrier Liability | HCRA Surcharge | ITS Access Fee | AEA Fee | ITS Surcharge | Per Excellus BCBS Reports | | Per ProAct, Inc. Reports | | Combined Paid Claims | |
|---------------|-------------------------|-------------------------|-------------------------|-----------------------|-----------------------|-----------------------|-------------------------|-----------------------|---------------------|---------------------|--------------------|---------------------------|-----------------------|--------------------------|-----------------------|-------------------------|-----------------------|
| | | | | | | | | | | | | Medical Claims | Member Paid Amount | Rx Claims | Member Paid Amount | Group Billed Amount | Member Paid Amount |
| 2016 | \$63,183,892.89 | \$30,511,163.04 | \$23,982,113.98 | \$166,521.09 | \$529,772.46 | \$266,581.13 | \$4,549,295.46 | \$888,617.15 | \$101,300.56 | \$25,275.75 | \$1,685.46 | \$24,998,992.90 | \$962,874.68 | \$10,645,984.27 | \$640,466.47 | \$35,644,977.17 | \$1,603,341.15 |
| 2017 | \$67,940,944.99 | \$32,612,019.26 | \$25,099,142.09 | \$187,519.88 | \$563,928.78 | \$314,391.41 | \$5,311,158.83 | \$988,810.55 | \$111,001.41 | \$26,087.50 | \$9,978.81 | \$26,235,020.36 | \$1,065,840.07 | \$11,079,834.05 | \$664,302.99 | \$37,314,854.41 | \$1,730,143.06 |
| 2018 | \$80,521,626.97 | \$37,911,191.75 | \$28,927,339.37 | \$243,273.76 | \$530,971.95 | \$306,656.08 | \$6,690,826.28 | \$1,080,887.67 | \$102,004.16 | \$28,704.00 | \$528.48 | \$30,139,463.68 | \$1,080,901.79 | \$10,863,500.35 | \$652,109.29 | \$41,002,964.03 | \$1,733,011.08 |
| 2019 | \$75,853,196.15 | \$35,774,026.49 | \$27,335,062.68 | \$312,119.61 | \$541,606.44 | \$328,731.23 | \$6,107,778.34 | \$1,003,536.01 | \$118,945.03 | \$26,216.50 | \$30.65 | \$28,483,790.87 | \$1,182,457.28 | \$12,839,601.51 | \$744,713.47 | \$41,323,392.38 | \$1,927,170.75 |
| 2020 | \$76,886,474.20 | \$34,789,133.85 | \$25,795,257.31 | \$290,773.11 | \$433,330.28 | \$310,672.10 | \$6,834,651.80 | \$945,798.62 | \$151,293.41 | \$27,068.40 | \$288.82 | \$26,919,706.56 | \$1,034,775.49 | \$13,943,138.60 | \$766,424.77 | \$40,862,845.16 | \$1,801,200.26 |
| 2021 | \$41,717,892.57 | \$18,956,253.87 | \$15,039,996.80 | \$131,001.32 | \$262,688.00 | \$242,325.18 | \$2,560,156.16 | \$621,957.66 | \$80,886.31 | \$17,169.05 | \$73.39 | \$15,760,083.21 | \$636,014.50 | \$7,827,420.26 | \$472,090.58 | \$23,587,503.47 | \$1,108,105.08 |
| Totals | \$406,104,027.77 | \$190,553,788.26 | \$146,178,912.23 | \$1,331,208.77 | \$2,862,297.91 | \$1,769,357.13 | \$32,053,866.87 | \$5,529,607.66 | \$665,430.88 | \$150,521.20 | \$12,585.61 | \$152,537,057.58 | \$5,962,863.81 | \$67,199,479.04 | \$3,940,107.57 | \$219,736,536.62 | \$9,902,971.38 |
| | | | | | | | | 2.52% | | | | 96.24% | 3.76% | 94.46% | 5.54% | 95.69% | 4.31% |

Greater Tompkins County Municipal Health Insurance Consortium

2016 Through 2021 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

Definition of Terms

| Column Title | Term Definition / Summary |
|--------------------------------|---|
| Provider Charge Amount | The numbers in this column represent the actual billed amount from the various medical facilities, medical providers, and pharmacies which appear on the claim submitted to Excellus BlueCross BlueShield |
| Total Cost | The value in this column is the sum of the group billed amount, member paid amount, and the other carrier liability amount |
| Claim Paid Amount | The dollar value in this column is the actual amount paid by Excellus BlueCross BlueShield to the medical facility, medical provider, or pharmacy which submitted the claim to Excellus BCBS. |
| Member Copayment | This column includes any fixed dollar payments a member has to make toward the cost of care for covered services. The amount of the copayment may vary based on the service provided (e.g., \$10 office visit, \$150 emergency room visit, \$500 inpatient stay, etc.). |
| Member Coinsurance | This column includes any percentage based payments a member has to make toward the cost of care for covered services. This amount is typically 20% after satisfaction of the deductible, but may vary based on the service provided. |
| Member Deductible | The value in this column is the sum of any upfront deductibles which a covered member must satisfy and pay before services are covered by the Plan. |
| Other Carrier Liability | The dollar amount in this column is the amount another health insurance carrier paid toward the claim in question. This could include Medicare or another private insurance plan. |
| HCRA Surcharge | The New York State Health Care Reform Act (HCRA) is a major component of New York State's Health Care financing laws which governs hospital reimbursement methodologies and targets funding for a multitude of health care initiatives. Originally established to help fund indigent care (aka, bad debt and charity) pools, this law remains on the books today. This law also requires that certain third-party payors and providers of health care services participate in the funding of these initiatives through the submission of authorized surcharges and assessments. These surcharges initially were set at 8.18% of the cost of care and have grown to their current level of 9.65%, even though, in our professional opinion, the passage of the ACA has diminished the need for this pool of money. |
| ITS Access Fee | Interplan Teleprocessing System (ITS) Access Fee: This is one of two fee components associated with the BlueCross BlueShield Blue Card national network program. The fee is calculated as a percent of negotiated network savings with a per claim fee paid as part of Claims Expense. The dollars collected go to the host plan (i.e., the plan hosting the out-of-area network used by the member). According to Excellus BCBS this fee is currently 5% of negotiated savings not to exceed \$2,000 per claim. |
| AEA Fees | Administrative Expense Allowance (AEA) Fee: This is the second of the two fee components associated with the BlueCross BlueShield Blue Card national network program. The fee is paid to the host plan and is paid by the employer as part of claims expense. According to Excellus BCBS, this fee is a flat charge on a per claim basis, currently set at \$4.00 for provider claims and \$9.75 for institutional claims. |
| ITS Surcharge | Interplan Teleprocessing System (ITS) Surcharge: These are State mandated surcharges paid by the host plan to the State applying the surcharge. For example: Massachusetts is remitted a 1.87 % surcharge for acute hospital services accessed at Massachusetts acute care hospitals. |
| Group Billed Amount | This particular column includes the sum of the Claims Paid Amount, HCRA Surcharge, ITS Access Fee, AEA Fee, and ITS Surcharge. This is the actual amount billed as the "paid claims expense" to the Consortium. |
| Member Paid Amount | The value in this column is the sum of all the cost sharing elements paid by the covered member which includes the Member Copayment, Member Deductible, and Member Coinsurance amounts. |

Greater Tompkins County Municipal Health Insurance Consortium
 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

Per Excellus BCBS Reports Per ProAct, Inc. Reports

| Date | Medical Claims | | Rx Claims | | Combined Paid Claims | | Member Cost Per Life | | Plan Cost Per Life | | Member Cost Per Contract | | Plan Cost Per Contract | |
|---------------|------------------------|---------------------|------------------------|---------------------|------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|--------------------------|---------------------------|------------------------|---------------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Number of Covered Lives | Average Cost Per Life | Number of Covered Lives | Average Cost Per Life | Number of Contracts | Average Cost Per Contract | Number of Contracts | Average Cost Per Contract |
| Jan-16 | \$2,043,291.56 | \$115,782.65 | \$799,819.81 | \$57,214.31 | \$2,843,111.37 | \$172,996.96 | 5,059 | \$34.20 | 5,059 | \$561.99 | 2,304 | \$75.09 | 2,304 | \$1,233.99 |
| Feb-16 | \$1,840,838.04 | \$117,718.25 | \$933,726.34 | \$53,091.61 | \$2,774,564.38 | \$170,809.86 | 5,051 | \$33.82 | 5,051 | \$549.31 | 2,303 | \$74.17 | 2,303 | \$1,204.76 |
| Mar-16 | \$1,820,573.52 | \$90,330.05 | \$915,649.56 | \$60,635.85 | \$2,736,223.08 | \$150,965.90 | 5,059 | \$29.84 | 5,059 | \$540.86 | 2,307 | \$65.44 | 2,307 | \$1,186.05 |
| Apr-16 | \$2,188,634.36 | \$113,955.13 | \$896,383.62 | \$56,065.25 | \$3,085,017.98 | \$170,020.38 | 5,059 | \$33.61 | 5,059 | \$609.81 | 2,315 | \$73.44 | 2,315 | \$1,332.62 |
| May-16 | \$2,691,492.74 | \$79,882.77 | \$889,116.68 | \$55,691.68 | \$3,580,609.42 | \$135,574.45 | 5,058 | \$26.80 | 5,058 | \$707.91 | 2,321 | \$58.41 | 2,321 | \$1,542.70 |
| Jun-16 | \$1,891,215.43 | \$72,175.98 | \$965,883.68 | \$54,831.90 | \$2,857,099.11 | \$127,007.88 | 5,043 | \$25.18 | 5,043 | \$566.55 | 2,318 | \$54.79 | 2,318 | \$1,232.57 |
| Jul-16 | \$2,142,171.02 | \$75,052.38 | \$854,493.12 | \$52,156.03 | \$2,996,664.14 | \$127,208.41 | 5,046 | \$25.21 | 5,046 | \$593.87 | 2,321 | \$54.81 | 2,321 | \$1,291.11 |
| Aug-16 | \$2,073,058.60 | \$57,517.23 | \$914,551.17 | \$54,142.52 | \$2,987,609.77 | \$111,659.75 | 5,067 | \$22.04 | 5,067 | \$589.62 | 2,329 | \$47.94 | 2,329 | \$1,282.79 |
| Sep-16 | \$2,207,020.23 | \$66,208.68 | \$872,005.50 | \$50,106.38 | \$3,079,025.73 | \$116,315.06 | 5,070 | \$22.94 | 5,070 | \$607.30 | 2,329 | \$49.94 | 2,329 | \$1,322.04 |
| Oct-16 | \$1,575,853.49 | \$56,598.45 | \$846,753.48 | \$50,345.99 | \$2,422,606.97 | \$106,944.44 | 5,074 | \$21.08 | 5,074 | \$477.46 | 2,330 | \$45.90 | 2,330 | \$1,039.75 |
| Nov-16 | \$1,887,835.55 | \$59,784.20 | \$848,632.31 | \$47,303.25 | \$2,736,467.86 | \$107,087.45 | 5,082 | \$21.07 | 5,082 | \$538.46 | 2,342 | \$45.72 | 2,342 | \$1,168.43 |
| Dec-16 | \$2,637,008.36 | \$57,868.91 | \$908,969.00 | \$48,881.70 | \$3,545,977.36 | \$106,750.61 | 5,090 | \$20.97 | 5,090 | \$696.66 | 2,347 | \$45.48 | 2,347 | \$1,510.86 |
| Totals | \$24,998,992.90 | \$962,874.68 | \$10,645,984.27 | \$640,466.47 | \$35,644,977.17 | \$1,603,341.15 | 60,758 | \$316.76 | 60,758 | \$7,039.80 | 27,866 | \$691.14 | 27,866 | \$15,347.66 |
| | 96.29% | 3.71% | 94.33% | 5.67% | 95.70% | 4.30% | | | | | | | | |

Per Excellus BCBS Reports Per ProAct, Inc. Reports

| Date | Medical Claims | | Rx Claims | | Combined Paid Claims | | Member Cost Per Life | | Plan Cost Per Life | | Member Cost Per Contract | | Plan Cost Per Contract | |
|---------------|------------------------|-----------------------|------------------------|---------------------|------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|--------------------------|---------------------------|------------------------|---------------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Number of Covered Lives | Average Cost Per Life | Number of Covered Lives | Average Cost Per Life | Number of Contracts | Average Cost Per Contract | Number of Contracts | Average Cost Per Contract |
| Jan-17 | \$1,600,852.30 | \$58,258.48 | \$1,029,465.44 | \$62,790.74 | \$2,630,317.74 | \$121,049.22 | 5,203 | \$23.27 | 5,203 | \$505.54 | 2,399 | \$50.46 | 2,399 | \$1,096.42 |
| Feb-17 | \$2,611,052.60 | \$181,094.39 | \$847,986.02 | \$48,897.68 | \$3,459,038.62 | \$229,992.07 | 5,199 | \$44.24 | 5,199 | \$665.33 | 2,400 | \$95.83 | 2,400 | \$1,441.27 |
| Mar-17 | \$2,451,855.43 | \$142,906.32 | \$846,476.55 | \$58,701.97 | \$3,298,331.98 | \$201,608.29 | 5,201 | \$38.76 | 5,201 | \$634.17 | 2,404 | \$83.86 | 2,404 | \$1,372.02 |
| Apr-17 | \$2,147,886.70 | \$101,289.01 | \$834,321.13 | \$50,232.30 | \$2,982,207.83 | \$151,521.31 | 5,205 | \$29.11 | 5,205 | \$572.95 | 2,406 | \$62.98 | 2,406 | \$1,239.49 |
| May-17 | \$1,871,057.57 | \$90,810.01 | \$968,911.34 | \$58,583.02 | \$2,839,968.91 | \$149,393.03 | 5,177 | \$28.86 | 5,177 | \$548.57 | 2,398 | \$62.30 | 2,398 | \$1,184.31 |
| Jun-17 | \$2,360,986.68 | \$93,829.33 | \$1,017,500.09 | \$57,361.17 | \$3,378,486.77 | \$151,190.50 | 5,173 | \$29.23 | 5,173 | \$653.10 | 2,393 | \$63.18 | 2,393 | \$1,411.82 |
| Jul-17 | \$1,777,407.10 | \$59,473.16 | \$862,229.27 | \$55,400.52 | \$2,639,636.37 | \$114,873.68 | 5,158 | \$22.27 | 5,158 | \$511.76 | 2,389 | \$48.08 | 2,389 | \$1,104.91 |
| Aug-17 | \$2,122,773.00 | \$56,667.85 | \$878,157.12 | \$54,715.07 | \$3,000,930.12 | \$111,382.92 | 5,158 | \$21.59 | 5,158 | \$581.80 | 2,392 | \$46.56 | 2,392 | \$1,254.57 |
| Sep-17 | \$2,235,121.49 | \$73,283.96 | \$927,066.53 | \$54,900.16 | \$3,162,188.02 | \$128,184.12 | 5,153 | \$24.88 | 5,153 | \$613.66 | 2,395 | \$53.52 | 2,395 | \$1,320.33 |
| Oct-17 | \$2,334,880.53 | \$75,935.54 | \$974,753.22 | \$55,915.42 | \$3,309,633.75 | \$131,850.96 | 5,142 | \$25.64 | 5,142 | \$643.65 | 2,393 | \$55.10 | 2,393 | \$1,383.05 |
| Nov-17 | \$2,254,677.13 | \$60,708.68 | \$916,695.77 | \$52,085.90 | \$3,171,372.90 | \$112,794.58 | 5,143 | \$21.93 | 5,143 | \$616.64 | 2,394 | \$47.12 | 2,394 | \$1,324.72 |
| Dec-17 | \$2,466,469.83 | \$71,583.34 | \$976,271.57 | \$54,719.04 | \$3,442,741.40 | \$126,302.38 | 5,148 | \$24.53 | 5,148 | \$668.75 | 2,402 | \$52.58 | 2,402 | \$1,433.28 |
| Totals | \$26,235,020.36 | \$1,065,840.07 | \$11,079,834.05 | \$664,302.99 | \$37,314,854.41 | \$1,730,143.06 | 62,060 | \$334.31 | 62,060 | \$7,215.92 | 28,765 | \$721.57 | 28,765 | \$15,566.18 |
| | 96.10% | 3.90% | 94.34% | 5.66% | 95.57% | 4.43% | | | | | | | | |

Greater Tompkins County Municipal Health Insurance Consortium
 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

Per Excellus BCBS Reports

Per ProAct, Inc. Reports

| Date | Medical Claims | | Rx Claims | | Combined Paid Claims | | Member Cost Per Life | | Plan Cost Per Life | | Member Cost Per Contract | | Plan Cost Per Contract | |
|---------------|------------------------|-----------------------|------------------------|---------------------|------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|--------------------------|---------------------------|------------------------|---------------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Number of Covered Lives | Average Cost Per Life | Number of Covered Lives | Average Cost Per Life | Number of Contracts | Average Cost Per Contract | Number of Contracts | Average Cost Per Contract |
| Jan-18 | \$2,008,493.31 | \$112,675.58 | \$991,547.92 | \$65,438.75 | \$3,000,041.23 | \$178,114.33 | 5,211 | \$34.18 | 5,211 | \$575.71 | 2,427 | \$73.39 | 2,427 | \$1,236.11 |
| Feb-18 | \$2,277,627.17 | \$153,157.03 | \$884,565.37 | \$56,318.31 | \$3,162,192.54 | \$209,475.34 | 5,220 | \$40.13 | 5,220 | \$605.78 | 2,440 | \$85.85 | 2,440 | \$1,295.98 |
| Mar-18 | \$2,923,824.86 | \$135,951.53 | \$869,153.35 | \$59,805.21 | \$3,792,978.21 | \$195,756.74 | 5,212 | \$37.56 | 5,212 | \$727.74 | 2,434 | \$80.43 | 2,434 | \$1,558.33 |
| Apr-18 | \$2,247,898.94 | \$91,997.51 | \$864,749.25 | \$56,193.34 | \$3,112,648.19 | \$148,190.85 | 5,218 | \$28.40 | 5,218 | \$596.52 | 2,436 | \$60.83 | 2,436 | \$1,277.77 |
| May-18 | \$2,261,291.01 | \$87,044.89 | \$998,451.63 | \$57,582.02 | \$3,259,742.64 | \$144,626.91 | 5,169 | \$27.98 | 5,169 | \$630.63 | 2,420 | \$59.76 | 2,420 | \$1,347.00 |
| Jun-18 | \$2,932,001.34 | \$96,915.25 | \$965,921.67 | \$54,464.07 | \$3,897,923.01 | \$151,379.32 | 5,180 | \$29.22 | 5,180 | \$752.49 | 2,428 | \$62.35 | 2,428 | \$1,605.40 |
| Jul-18 | \$1,889,911.38 | \$70,290.17 | \$913,096.06 | \$54,337.40 | \$2,803,007.44 | \$124,627.57 | 5,188 | \$24.02 | 5,188 | \$540.29 | 2,439 | \$51.10 | 2,439 | \$1,149.24 |
| Aug-18 | \$3,267,398.46 | \$72,706.74 | \$847,785.39 | \$52,544.08 | \$4,115,183.85 | \$125,250.82 | 5,200 | \$24.09 | 5,200 | \$791.38 | 2,446 | \$51.21 | 2,446 | \$1,682.41 |
| Sep-18 | \$2,159,431.75 | \$65,247.47 | \$852,995.85 | \$47,901.40 | \$3,012,427.60 | \$113,148.87 | 5,202 | \$21.75 | 5,202 | \$579.09 | 2,449 | \$46.20 | 2,449 | \$1,230.06 |
| Oct-18 | \$3,276,163.63 | \$70,337.86 | \$922,972.61 | \$51,226.40 | \$4,199,136.24 | \$121,564.26 | 5,209 | \$23.34 | 5,209 | \$806.13 | 2,452 | \$49.58 | 2,452 | \$1,712.54 |
| Nov-18 | \$2,746,081.57 | \$72,592.76 | \$885,078.96 | \$48,158.07 | \$3,631,160.53 | \$120,750.83 | 5,199 | \$23.23 | 5,199 | \$698.43 | 2,449 | \$49.31 | 2,449 | \$1,482.71 |
| Dec-18 | \$2,149,340.26 | \$51,985.00 | \$867,182.29 | \$48,140.24 | \$3,016,522.55 | \$100,125.24 | 5,208 | \$19.23 | 5,208 | \$579.21 | 2,451 | \$40.85 | 2,451 | \$1,230.73 |
| Totals | \$30,139,463.68 | \$1,080,901.79 | \$10,863,500.35 | \$652,109.29 | \$41,002,964.03 | \$1,733,011.08 | 62,416 | \$333.12 | 62,416 | \$7,883.42 | 29,271 | \$710.85 | 29,271 | \$16,808.30 |
| | 96.54% | 3.46% | 94.34% | 5.66% | 95.94% | 4.06% | | | | | | | | |

Per Excellus BCBS Reports

Per ProAct, Inc. Reports

| Date | Medical Claims | | Rx Claims | | Combined Paid Claims | | Member Cost Per Life | | Plan Cost Per Life | | Member Cost Per Contract | | Plan Cost Per Contract | |
|---------------|------------------------|-----------------------|------------------------|---------------------|------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|--------------------------|---------------------------|------------------------|---------------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Number of Covered Lives | Average Cost Per Life | Number of Covered Lives | Average Cost Per Life | Number of Contracts | Average Cost Per Contract | Number of Contracts | Average Cost Per Contract |
| Jan-19 | \$2,264,097.73 | \$125,129.90 | \$960,853.48 | \$64,701.02 | \$3,224,951.21 | \$189,830.92 | 6,156 | \$30.84 | 6,156 | \$523.87 | 2,844 | \$66.75 | 2,844 | \$1,133.95 |
| Feb-19 | \$2,235,181.68 | \$147,604.11 | \$972,521.63 | \$61,909.01 | \$3,207,703.31 | \$209,513.12 | 6,161 | \$34.01 | 6,161 | \$520.65 | 2,853 | \$73.44 | 2,853 | \$1,124.33 |
| Mar-19 | \$2,713,253.18 | \$157,925.60 | \$1,023,860.68 | \$65,997.73 | \$3,737,113.86 | \$223,923.33 | 6,151 | \$36.40 | 6,151 | \$607.56 | 2,851 | \$78.54 | 2,851 | \$1,310.81 |
| Apr-19 | \$2,657,587.77 | \$102,134.17 | \$1,087,866.27 | \$66,319.95 | \$3,745,454.04 | \$168,454.12 | 6,144 | \$27.42 | 6,144 | \$609.61 | 2,850 | \$59.11 | 2,850 | \$1,314.19 |
| May-19 | \$2,809,903.89 | \$114,223.72 | \$1,118,904.26 | \$63,257.60 | \$3,928,808.15 | \$177,481.32 | 6,162 | \$28.80 | 6,162 | \$637.59 | 2,859 | \$62.08 | 2,859 | \$1,374.19 |
| Jun-19 | \$2,336,165.20 | \$94,963.81 | \$1,049,697.07 | \$63,732.22 | \$3,385,862.27 | \$158,696.03 | 6,181 | \$25.67 | 6,181 | \$547.79 | 2,872 | \$55.26 | 2,872 | \$1,178.92 |
| Jul-19 | \$2,475,212.33 | \$67,547.99 | \$1,102,667.22 | \$62,451.15 | \$3,577,879.55 | \$129,999.14 | 6,195 | \$20.98 | 6,195 | \$577.54 | 2,875 | \$45.22 | 2,875 | \$1,244.48 |
| Aug-19 | \$2,472,074.61 | \$89,073.27 | \$1,131,696.79 | \$62,983.30 | \$3,603,771.40 | \$152,056.57 | 6,200 | \$24.53 | 6,200 | \$581.25 | 2,881 | \$52.78 | 2,881 | \$1,250.88 |
| Sep-19 | \$1,875,906.42 | \$68,888.57 | \$1,041,209.68 | \$62,412.41 | \$2,917,116.10 | \$131,300.98 | 6,182 | \$21.24 | 6,182 | \$471.87 | 2,873 | \$45.70 | 2,873 | \$1,015.36 |
| Oct-19 | \$2,266,310.19 | \$66,703.35 | \$1,281,044.16 | \$63,259.97 | \$3,547,354.35 | \$129,963.32 | 6,180 | \$21.03 | 6,180 | \$574.01 | 2,880 | \$45.13 | 2,880 | \$1,231.72 |
| Nov-19 | \$2,610,451.15 | \$88,143.91 | \$1,034,917.47 | \$52,985.41 | \$3,645,368.62 | \$141,129.32 | 6,181 | \$22.83 | 6,181 | \$589.77 | 2,888 | \$48.87 | 2,888 | \$1,262.25 |
| Dec-19 | \$1,767,646.72 | \$60,118.88 | \$1,034,362.80 | \$54,703.70 | \$2,802,009.52 | \$114,822.58 | 6,192 | \$18.54 | 6,192 | \$452.52 | 2,899 | \$39.61 | 2,899 | \$966.54 |
| Totals | \$28,483,790.87 | \$1,182,457.28 | \$12,839,601.51 | \$744,713.47 | \$41,323,392.38 | \$1,927,170.75 | 74,085 | \$312.30 | 74,085 | \$6,694.03 | 34,425 | \$672.47 | 34,425 | \$14,407.61 |
| | 96.01% | 3.99% | 94.52% | 5.48% | 95.54% | 4.46% | | | | | | | | |

Greater Tompkins County Municipal Health Insurance Consortium
Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

Per Excellus BCBS Reports Per ProAct, Inc. Reports

| Date | Medical Claims | | Rx Claims | | Combined Paid Claims | | Member Cost Per Life | | Plan Cost Per Life | | Member Cost Per Contract | | Plan Cost Per Contract | |
|---------------|------------------------|-----------------------|------------------------|---------------------|------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|--------------------------|---------------------------|------------------------|---------------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Number of Covered Lives | Average Cost Per Life | Number of Covered Lives | Average Cost Per Life | Number of Contracts | Average Cost Per Contract | Number of Contracts | Average Cost Per Contract |
| Jan-20 | \$2,656,982.48 | \$164,088.31 | \$1,117,016.74 | \$78,117.34 | \$3,773,999.22 | \$242,205.65 | 6,326 | \$38.29 | 6,326 | \$596.59 | 2,962 | \$81.77 | 2,962 | \$1,274.14 |
| Feb-20 | \$2,091,508.81 | \$165,934.99 | \$1,004,928.55 | \$66,152.12 | \$3,096,437.36 | \$232,087.11 | 6,344 | \$36.58 | 6,344 | \$488.09 | 2,964 | \$78.30 | 2,964 | \$1,044.68 |
| Mar-20 | \$2,484,722.26 | \$122,643.82 | \$1,183,622.26 | \$73,298.86 | \$3,668,344.52 | \$195,942.68 | 6,326 | \$30.97 | 6,326 | \$579.88 | 2,953 | \$66.35 | 2,953 | \$1,242.24 |
| Apr-20 | \$1,566,366.43 | \$62,316.83 | \$1,101,096.33 | \$66,660.46 | \$2,667,462.76 | \$128,977.29 | 6,317 | \$20.42 | 6,317 | \$422.27 | 2,956 | \$43.63 | 2,956 | \$902.39 |
| May-20 | \$2,211,727.69 | \$61,046.12 | \$1,107,376.77 | \$55,938.18 | \$3,319,104.46 | \$116,984.30 | 6,328 | \$18.49 | 6,328 | \$524.51 | 2,961 | \$39.51 | 2,961 | \$1,120.94 |
| Jun-20 | \$1,852,585.78 | \$65,283.97 | \$1,111,933.57 | \$66,819.98 | \$2,964,519.35 | \$132,103.95 | 6,282 | \$21.03 | 6,282 | \$471.91 | 2,944 | \$44.87 | 2,944 | \$1,006.97 |
| Jul-20 | \$2,385,688.98 | \$83,846.93 | \$1,305,357.66 | \$67,665.11 | \$3,691,046.64 | \$151,512.04 | 6,271 | \$24.16 | 6,271 | \$588.59 | 2,940 | \$51.53 | 2,940 | \$1,255.46 |
| Aug-20 | \$2,193,840.37 | \$59,698.92 | \$1,145,506.06 | \$61,227.91 | \$3,339,346.43 | \$120,926.83 | 6,257 | \$19.33 | 6,257 | \$533.70 | 2,931 | \$41.26 | 2,931 | \$1,139.32 |
| Sep-20 | \$2,111,230.35 | \$62,345.71 | \$1,235,251.26 | \$56,696.14 | \$3,346,481.61 | \$119,041.85 | 6,241 | \$19.07 | 6,241 | \$536.21 | 2,930 | \$40.63 | 2,930 | \$1,142.14 |
| Oct-20 | \$2,862,694.70 | \$77,831.64 | \$1,153,522.01 | \$57,915.13 | \$4,016,216.71 | \$135,746.77 | 6,224 | \$21.81 | 6,224 | \$645.28 | 2,929 | \$46.35 | 2,929 | \$1,371.19 |
| Nov-20 | \$2,281,919.11 | \$51,901.97 | \$1,181,973.81 | \$56,654.85 | \$3,463,892.92 | \$108,556.82 | 6,191 | \$17.53 | 6,191 | \$559.50 | 2,920 | \$37.18 | 2,920 | \$1,186.26 |
| Dec-20 | \$2,220,439.60 | \$57,836.28 | \$1,295,553.58 | \$59,278.69 | \$3,515,993.18 | \$117,114.97 | 6,192 | \$18.91 | 6,192 | \$567.83 | 2,923 | \$40.07 | 2,923 | \$1,202.87 |
| Totals | \$26,919,706.56 | \$1,034,775.49 | \$13,943,138.60 | \$766,424.77 | \$40,862,845.16 | \$1,801,200.26 | 75,299 | \$286.60 | 75,299 | \$6,514.35 | 35,313 | \$611.45 | 35,313 | \$13,888.61 |
| | 96.30% | 3.70% | 94.79% | 5.21% | 95.78% | 4.22% | | | | | | | | |

Per Excellus BCBS Reports Per ProAct, Inc. Reports

| Date | Medical Claims | | Rx Claims | | Combined Paid Claims | | Member Cost Per Life | | Plan Cost Per Life | | Member Cost Per Contract | | Plan Cost Per Contract | |
|---------------|------------------------|---------------------|-----------------------|---------------------|------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|--------------------------|---------------------------|------------------------|---------------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Number of Covered Lives | Average Cost Per Life | Number of Covered Lives | Average Cost Per Life | Number of Contracts | Average Cost Per Contract | Number of Contracts | Average Cost Per Contract |
| Jan-21 | \$2,839,595.60 | \$98,932.82 | \$1,248,569.04 | \$83,001.85 | \$4,088,164.64 | \$181,934.67 | 6,346 | \$28.67 | 6,346 | \$644.21 | 3,047 | \$59.71 | 3,047 | \$1,341.70 |
| Feb-21 | \$2,289,069.96 | \$110,494.29 | \$1,174,685.51 | \$75,743.36 | \$3,463,755.47 | \$186,237.65 | 6,336 | \$29.39 | 6,336 | \$546.68 | 3,045 | \$61.16 | 3,045 | \$1,137.52 |
| Mar-21 | \$2,675,627.93 | \$107,491.17 | \$1,369,738.41 | \$89,412.10 | \$4,045,366.34 | \$196,903.27 | 6,350 | \$31.01 | 6,350 | \$637.07 | 3,050 | \$64.56 | 3,050 | \$1,326.35 |
| Apr-21 | \$2,810,948.88 | \$129,816.25 | \$1,315,680.71 | \$76,476.00 | \$4,126,629.59 | \$206,292.25 | 6,325 | \$32.62 | 6,325 | \$652.43 | 3,043 | \$67.79 | 3,043 | \$1,356.11 |
| May-21 | \$2,919,393.05 | \$98,910.49 | \$1,350,738.38 | \$71,267.17 | \$4,270,131.43 | \$170,177.66 | 6,307 | \$26.98 | 6,307 | \$677.05 | 3,034 | \$56.09 | 3,034 | \$1,407.43 |
| Jun-21 | \$2,225,447.79 | \$90,369.48 | \$1,368,008.21 | \$76,190.10 | \$3,593,456.00 | \$166,559.58 | 6,313 | \$26.38 | 6,313 | \$569.22 | 3,039 | \$54.81 | 3,039 | \$1,182.45 |
| Jul-21 | | | | | | | | | | | | | | |
| Aug-21 | | | | | | | | | | | | | | |
| Sep-21 | | | | | | | | | | | | | | |
| Oct-21 | | | | | | | | | | | | | | |
| Nov-21 | | | | | | | | | | | | | | |
| Dec-21 | | | | | | | | | | | | | | |
| Totals | \$15,760,083.21 | \$636,014.50 | \$7,827,420.26 | \$472,090.58 | \$23,587,503.47 | \$1,108,105.08 | 37,977 | \$175.05 | 37,977 | \$3,726.65 | 18,258 | \$364.12 | 18,258 | \$7,751.55 |
| | 96.12% | 3.88% | 94.31% | 5.69% | 95.51% | 4.49% | | | | | | | | |

Greater Tompkins County Municipal Health Insurance Consortium
 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

Per Excellus BCBS Reports

Per ProAct, Inc. Reports

| Fiscal Year | Medical Claims | | Rx Claims | | Combined Paid Claims | | Member Cost Per Life | | Plan Cost Per Life | | Member Cost Per Contract | | Plan Cost Per Contract | |
|---------------|-------------------------|-----------------------|------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|--------------------------|---------------------------|------------------------|---------------------------|
| | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Group Billed Amount | Member Paid Amount | Number of Covered Lives | Average Cost Per Life | Number of Covered Lives | Average Cost Per Life | Number of Contracts | Average Cost Per Contract | Number of Contracts | Average Cost Per Contract |
| 2016 | \$24,998,992.90 | \$962,874.68 | \$10,645,984.27 | \$640,466.47 | \$35,644,977.17 | \$1,603,341.15 | 5,063 | \$316.67 | 5,063 | \$7,040.06 | 2,322 | \$690.45 | 2,322 | \$15,349.88 |
| 2017 | \$26,235,020.36 | \$1,065,840.07 | \$11,079,834.05 | \$664,302.99 | \$37,314,854.41 | \$1,730,143.06 | 5,172 | \$334.54 | 5,172 | \$7,215.25 | 2,397 | \$721.77 | 2,397 | \$15,566.77 |
| 2018 | \$30,139,463.68 | \$1,080,901.79 | \$10,863,500.35 | \$652,109.29 | \$41,002,964.03 | \$1,733,011.08 | 5,201 | \$333.19 | 5,201 | \$7,883.16 | 2,439 | \$710.47 | 2,439 | \$16,809.66 |
| 2019 | \$28,483,790.87 | \$1,182,457.28 | \$12,839,601.51 | \$744,713.47 | \$41,323,392.38 | \$1,927,170.75 | 6,174 | \$312.16 | 6,174 | \$6,693.40 | 2,869 | \$671.78 | 2,869 | \$14,404.67 |
| 2020 | \$26,919,706.56 | \$1,034,775.49 | \$13,943,138.60 | \$766,424.77 | \$40,862,845.16 | \$1,801,200.26 | 6,275 | \$287.05 | 6,275 | \$6,512.09 | 2,943 | \$612.08 | 2,943 | \$13,885.94 |
| 2021 | \$15,760,083.21 | \$636,014.50 | \$7,827,420.26 | \$472,090.58 | \$23,587,503.47 | \$1,108,105.08 | 6,330 | \$175.07 | 6,330 | \$3,726.60 | 3,043 | \$364.15 | 3,043 | \$7,751.40 |
| Totals | \$152,537,057.58 | \$5,962,863.81 | \$67,199,479.04 | \$3,940,107.57 | \$219,736,536.62 | \$9,902,971.38 | 34,214 | \$1,758.67 | 34,214 | \$39,070.56 | 16,013 | \$3,770.70 | 16,013 | \$83,768.32 |
| | 96.24% | 3.76% | 94.46% | 5.54% | 95.69% | 4.31% | | | | | | | | |

Greater Tompkins County Municipal Health Insurance Consortium
2020 - 2022 Fiscal Year Budget Projections

| | Actual | Projected | Adopted | Amended | Budget | | | | | |
|---|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| | | as of 6/30/2021 | 9/24/2020 | 1/11/2021 | | | | | | |
| | Actual Results | Projected | Budget | Adopted Budget | Budget | Projected Budget | Projected Budget | Projected Budget | Projected Budget | Projected Budget |
| | 2020 Fiscal Year | 2021 Fiscal Year | 2021 Fiscal Year | 2021 Fiscal Year | 2022 Fiscal Year | 2023 Fiscal Year | 2024 Fiscal Year | 2025 Fiscal Year | 2026 Fiscal Year | 2026 Fiscal Year |
| Average Covered Lives | 6,275 | 6,332 | 6,332 | 6,318 | 6,332 | 6,332 | 6,332 | 6,332 | 6,332 | 6,332 |
| Beginning Balance | \$32,536,185.01 | \$33,399,992.82 | \$33,399,992.82 | \$33,399,992.82 | \$32,812,080.81 | \$35,588,239.30 | \$40,074,968.51 | \$46,861,946.49 | \$56,174,799.87 | \$56,174,799.87 |
| Income | | | | | 5% | 6% | 7% | 7% | 7% | |
| 6999 Medical and Rx Plan Premiums | \$48,189,940.35 | \$53,707,668.00 | \$55,875,290.76 | \$55,002,327.36 | \$56,393,051.40 | \$59,776,634.48 | \$63,960,998.90 | \$68,438,268.82 | \$73,228,947.64 | \$73,228,947.64 |
| 9020 Interest | \$323,004.24 | -\$19,783.48 | \$0.00 | \$45,534.44 | \$164,060.40 | \$355,882.39 | \$400,749.69 | \$468,619.46 | \$561,748.00 | \$561,748.00 |
| 9010 Rx Rebates | \$1,975,716.32 | \$1,030,255.06 | \$1,400,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 |
| 9040 Stop-Loss Claim Reimbursements | \$29,295.28 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 9035 Finance Charge Income | \$30,072.66 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 9030 Other | \$0.00 | \$0.00 | \$5,463.60 | \$5,463.48 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Total Income | \$50,548,028.85 | \$54,718,139.58 | \$57,280,754.36 | \$56,753,325.28 | \$58,257,111.80 | \$61,832,516.88 | \$66,061,748.58 | \$70,606,888.29 | \$75,490,695.64 | \$75,490,695.64 |
| Expenses | | | | | | | | | | |
| 8090 Medical Paid Claims | \$32,826,396.10 | \$36,634,908.08 | \$39,058,334.44 | \$38,838,424.20 | \$36,634,908.08 | \$38,466,653.48 | \$40,389,986.16 | \$42,409,485.47 | \$44,529,959.74 | \$44,529,959.74 |
| 3500 Advance Deposit / Pre-Paid Claims | \$0.00 | \$73,240.62 | \$0.00 | \$109,150.71 | \$0.00 | \$35,225.87 | \$36,987.17 | \$38,836.53 | \$40,778.35 | \$40,778.35 |
| 8120 Rx Paid Claims - ProAct | \$13,931,663.25 | \$15,655,632.72 | \$15,355,131.00 | \$15,355,131.00 | \$15,655,632.72 | \$15,655,632.72 | \$15,655,632.72 | \$15,655,632.72 | \$15,655,632.72 | \$15,655,632.72 |
| 8121 Rx Paid Claims - CanaRx | \$131,534.80 | \$14,292.40 | \$150,108.45 | \$150,108.45 | \$14,292.40 | \$14,292.40 | \$14,292.40 | \$14,292.40 | \$14,292.40 | \$14,292.40 |
| 8084 Flu Clinic Fees | \$19,453.86 | \$0.00 | \$15,000.00 | \$15,000.00 | \$19,453.86 | \$19,453.86 | \$19,453.86 | \$19,453.86 | \$19,453.86 | \$19,453.86 |
| 8050 Medical Admin Fees | \$1,389,650.11 | \$1,462,710.26 | \$1,440,535.40 | \$1,446,769.80 | \$1,462,710.26 | \$1,462,710.26 | \$1,462,710.26 | \$1,462,710.26 | \$1,462,710.26 | \$1,462,710.26 |
| 8081 Rx Admin Fees | \$207,132.00 | \$214,716.34 | \$0.00 | \$200,930.34 | \$214,716.34 | \$214,716.34 | \$214,716.34 | \$214,716.34 | \$214,716.34 | \$214,716.34 |
| 8091 NYS Covered Lives Assessment | \$303,866.81 | \$346,713.30 | \$373,317.00 | \$373,317.00 | \$346,713.30 | \$346,713.30 | \$346,713.30 | \$346,713.30 | \$346,713.30 | \$346,713.30 |
| 9061 ACA PCORI Fee | \$15,681.96 | \$17,000.00 | \$17,065.71 | \$17,987.06 | \$6,318.00 | \$6,318.00 | \$6,318.00 | \$6,318.00 | \$6,318.00 | \$6,318.00 |
| 8110 Specific Stop-Loss Insurance | \$263,487.43 | \$266,537.08 | \$373,317.01 | \$273,000.00 | \$266,537.08 | \$266,537.08 | \$266,537.08 | \$266,537.08 | \$266,537.08 | \$266,537.08 |
| 8000 Accounting Fees | \$17,400.00 | \$25,600.00 | \$25,750.00 | \$25,750.00 | \$19,000.00 | \$19,000.00 | \$19,000.00 | \$19,000.00 | \$19,000.00 | \$19,000.00 |
| 8010 Actuarial Fees | \$39,850.00 | \$8,500.00 | \$53,045.00 | \$15,000.00 | \$10,000.00 | \$10,000.00 | \$10,000.00 | \$10,000.00 | \$10,000.00 | \$10,000.00 |
| 8020 Audit Fees (Financial) | \$66,875.00 | \$14,000.00 | \$13,390.00 | \$13,390.00 | \$14,420.00 | \$14,420.00 | \$14,420.00 | \$14,420.00 | \$14,420.00 | \$14,420.00 |
| 8021 Audit Fees (Claims) | \$0.00 | \$41,500.00 | \$41,200.00 | \$41,200.00 | \$41,500.00 | \$41,500.00 | \$41,500.00 | \$41,500.00 | \$41,500.00 | \$41,500.00 |
| 8055 Consultant Fees (Barber + Others) | \$14,024.26 | \$12,000.00 | \$25,000.00 | \$20,000.00 | \$20,000.00 | \$20,000.00 | \$20,000.00 | \$20,000.00 | \$20,000.00 | \$20,000.00 |
| 8030 Consultant Fees (L&C) | \$86,520.00 | \$88,980.00 | \$90,176.50 | \$90,176.50 | \$88,980.00 | \$88,980.00 | \$88,980.00 | \$88,980.00 | \$88,980.00 | \$88,980.00 |
| TBD Consultant Fees (Strat Plan & DEI) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$25,000.00 | \$25,750.00 | \$26,522.50 | \$27,318.18 | \$28,137.72 | \$28,137.72 |
| 8070 Legal Fees | \$5,623.75 | \$2,640.00 | \$12,360.00 | \$12,360.00 | \$12,000.00 | \$12,000.00 | \$12,000.00 | \$12,000.00 | \$12,000.00 | \$12,000.00 |
| 66001 Executive Director Salary | \$91,800.02 | \$93,635.88 | \$94,760.00 | \$93,636.00 | \$93,636.00 | \$93,636.00 | \$93,636.00 | \$93,636.00 | \$93,636.00 | \$93,636.00 |
| 66002 Fringe Benefits | \$45,989.11 | \$50,268.50 | \$67,980.00 | \$110,374.92 | \$116,988.16 | \$116,988.16 | \$116,988.16 | \$116,988.16 | \$116,988.16 | \$116,988.16 |
| 66003 Clerk of the Board Salary | \$30,226.00 | \$71,631.54 | \$37,080.00 | \$72,134.40 | \$72,134.40 | \$72,134.40 | \$72,134.40 | \$72,134.40 | \$72,134.40 | \$72,134.40 |
| 66004 Admin/Comp Asst. Salary | \$40,193.63 | \$0.00 | \$52,530.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 66005 Benefits Specialist Salary | \$0.00 | \$0.00 | \$41,250.00 | \$43,680.00 | \$54,600.00 | \$54,600.00 | \$54,600.00 | \$54,600.00 | \$54,600.00 | \$54,600.00 |
| 66006 Finance Director Salary | \$0.00 | \$32,307.60 | \$0.00 | \$73,000.00 | \$72,100.00 | \$72,100.00 | \$72,100.00 | \$72,100.00 | \$72,100.00 | \$72,100.00 |
| 8060 Insurances (D&O / Prof. Liability) | \$43,612.63 | \$50,587.94 | \$48,070.00 | \$50,850.00 | \$55,646.73 | \$55,646.73 | \$55,646.73 | \$55,646.73 | \$55,646.73 | \$55,646.73 |
| 8041 Internal Coordination (Finance) | \$68,485.54 | \$70,681.24 | \$80,000.00 | \$68,660.00 | \$68,660.00 | \$68,660.00 | \$68,660.00 | \$68,660.00 | \$68,660.00 | \$68,660.00 |
| 8040 Internal Coordination Fees (Other) | \$0.00 | \$0.00 | \$25,000.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 8045 Internal Coordination (Town of Ithaca) | \$6,000.00 | \$6,000.00 | \$7,210.00 | \$7,210.00 | \$6,000.00 | \$6,000.00 | \$6,000.00 | \$6,000.00 | \$6,000.00 | \$6,000.00 |
| 8044 Internal Coordination (IT Support) | \$6,489.32 | \$6,295.00 | \$11,845.00 | \$11,845.00 | \$6,484.00 | \$6,484.00 | \$6,484.00 | \$6,484.00 | \$6,484.00 | \$6,484.00 |
| 9065 Marketing Expenses | \$0.00 | \$2,582.74 | \$2,500.00 | \$2,500.00 | \$2,575.00 | \$2,575.00 | \$2,575.00 | \$2,575.00 | \$2,575.00 | \$2,575.00 |
| 8065 Wellness Program Costs | \$0.00 | \$0.00 | \$25,000.00 | \$25,000.00 | \$25,000.00 | \$25,000.00 | \$25,000.00 | \$25,000.00 | \$25,000.00 | \$25,000.00 |
| 9055 Investment Management Services | \$18,541.31 | \$17,743.32 | \$26,780.04 | \$14,000.00 | \$12,360.00 | \$12,360.00 | \$12,360.00 | \$12,360.00 | \$12,360.00 | \$12,360.00 |
| 8150 Supplies Expense (Postage/Printing) | \$0.00 | \$2,527.06 | \$0.00 | \$2,500.00 | \$4,078.80 | \$4,078.80 | \$4,078.80 | \$4,078.80 | \$4,078.80 | \$4,078.80 |
| 8151 Computer Equipment (Software) | \$0.00 | \$5,195.10 | \$5,150.00 | \$5,150.00 | \$11,545.00 | \$8,545.00 | \$11,545.00 | \$8,545.00 | \$11,545.00 | \$11,545.00 |
| 8152 Lease Expense / Parking Fees | \$6,414.85 | \$9,029.70 | \$9,500.00 | \$9,500.00 | \$13,369.18 | \$13,482.26 | \$13,598.73 | \$13,718.69 | \$13,842.25 | \$13,842.25 |
| 8153 Mileage- Travel Expenses | \$312.23 | \$0.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 |
| 8156 Furniture & Fixtures | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 |
| 8157 Training/Prof Dev | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 | \$2,000.00 |
| 8158 Subscriptions | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 |
| 9060 Other Expenses | \$6,997.07 | \$8,595.18 | \$10,927.27 | \$10,927.27 | \$7,594.00 | \$7,594.00 | \$7,594.00 | \$7,594.00 | \$7,594.00 | \$7,594.00 |
| Total Expenses | \$49,684,221.04 | \$55,306,051.60 | \$57,590,312.82 | \$57,599,662.69 | \$55,480,953.31 | \$57,345,787.66 | \$59,274,770.60 | \$61,294,034.90 | \$63,420,394.11 | \$63,420,394.11 |
| Net Income | \$863,807.81 | (\$587,912.02) | (\$309,558.46) | (\$846,337.41) | \$2,776,158.49 | \$4,486,729.21 | \$6,786,977.98 | \$9,312,853.38 | \$12,070,301.53 | \$12,070,301.53 |
| Ending Balance | \$33,399,992.82 | \$32,812,080.81 | \$33,090,434.36 | \$32,553,655.41 | \$35,588,239.30 | \$40,074,968.51 | \$46,861,946.49 | \$56,174,799.87 | \$68,245,101.40 | \$68,245,101.40 |
| Liabilities and Reserves | | | | | | | | | | |
| 4010 IBNR Reserve | \$5,828,922.00 | \$5,828,922.00 | \$5,828,922.00 | \$5,828,922.00 | \$6,278,914.45 | \$6,498,723.90 | \$6,729,523.82 | \$6,971,863.73 | \$7,226,320.65 | \$7,226,320.65 |
| 5010 Surplus Account | \$2,409,497.00 | \$2,409,497.00 | \$2,409,497.00 | \$2,409,497.00 | \$2,819,652.57 | \$2,988,831.72 | \$3,198,049.94 | \$3,421,913.44 | \$3,661,447.38 | \$3,661,447.38 |
| 5014 Claims / Rate Stabilization Reserve | \$3,391,769.00 | \$3,391,769.00 | \$3,391,769.00 | \$3,391,769.00 | \$3,924,321.53 | \$4,061,702.43 | \$4,205,952.39 | \$4,357,414.83 | \$4,516,450.40 | \$4,516,450.40 |
| 5012 Catastrophic Claims Reserve | \$5,032,220.00 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 |
| Total Liabilities and Reserves | \$16,662,408.00 | \$17,424,847.36 | \$17,424,847.36 | \$17,424,847.36 | \$18,817,547.91 | \$19,343,917.41 | \$19,928,185.51 | \$20,545,851.37 | \$21,198,877.79 | \$21,198,877.79 |
| Unencumbered Fund Balance | \$16,737,584.82 | \$15,387,233.45 | \$15,665,587.00 | \$15,128,808.05 | \$16,770,691.39 | \$20,731,051.09 | \$26,933,760.99 | \$35,628,948.51 | \$47,046,223.61 | \$47,046,223.61 |
| | 34.73% | 28.65% | 28.04% | 27.51% | 29.74% | 34.68% | 42.11% | 52.06% | 64.25% | 64.25% |

Greater Tompkins County Municipal Health Insurance Consortium
 2020 - 2026 Fiscal Year Budget Projections

| | Actual Results 2020 Fiscal Year | Projected 2021 Fiscal Year | Amended Budget 2021 Fiscal Year | Projected Budget 2022 Fiscal Year | Projected Budget 2023 Fiscal Year | Projected Budget 2024 Fiscal Year | Projected Budget 2025 Fiscal Year | Projected Budget 2026 Fiscal Year |
|--|------------------------------------|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Average Covered Lives | 6,275 | 6,341 | 6,342 | 6,332 | 6,332 | 6,332 | 6,332 | 6,332 |
| Beginning Balance | \$32,536,185.01 | \$33,399,992.82 | \$33,399,992.82 | \$32,812,080.81 | \$32,413,302.87 | \$32,254,570.24 | \$32,742,323.12 | \$33,967,670.26 |
| Income | | | | | | | | |
| Medical and Rx Plan Premiums | \$48,189,940.35 | \$53,707,668.00 | \$55,002,327.36 | \$56,393,051.40 | \$59,776,634.48 | \$63,960,998.90 | \$68,438,268.82 | \$73,228,947.64 |
| 9020 Interest | \$323,004.24 | -\$19,783.48 | \$45,534.44 | \$164,060.40 | \$324,133.03 | \$322,545.70 | \$327,423.23 | \$339,676.70 |
| 9010 Rx Rebates | \$1,975,716.32 | \$1,030,255.06 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 | \$1,700,000.00 |
| 9040 Stop-Loss Claim Reimbursements | \$29,295.28 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 9035 Finance Charge Income | \$30,072.66 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 9030 Other | \$0.00 | \$0.00 | \$5,463.48 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Total Income | \$50,548,028.85 | \$54,718,139.58 | \$56,753,325.28 | \$58,257,111.80 | \$61,800,767.51 | \$65,983,544.60 | \$70,465,692.05 | \$75,268,624.34 |
| Expenses | | | | | | | | |
| Medical and Rx Paid Claims | \$46,909,048.01 | \$52,378,073.82 | \$54,467,814.39 | \$55,367,086.33 | \$58,556,169.14 | \$61,936,278.75 | \$65,519,335.01 | \$69,318,031.39 |
| Claims Administration Fees | \$1,596,782.11 | \$1,677,426.60 | \$1,647,700.14 | \$1,727,749.40 | \$1,779,581.88 | \$1,832,969.34 | \$1,887,958.42 | \$1,944,597.17 |
| Taxes and Fees | \$319,548.77 | \$363,713.30 | \$391,304.07 | \$381,695.14 | \$400,779.90 | \$420,818.90 | \$441,859.84 | \$463,952.83 |
| Stop-Loss Insurance | \$263,487.43 | \$266,537.08 | \$273,000.00 | \$306,517.64 | \$352,495.29 | \$405,369.58 | \$466,175.02 | \$536,101.27 |
| Professional Services | \$230,293.01 | \$193,220.00 | \$217,876.50 | \$234,814.40 | \$215,208.83 | \$220,765.10 | \$226,488.05 | \$232,382.69 |
| Insurance/Internal Fees | \$351,337.56 | \$401,733.76 | \$572,890.32 | \$595,439.85 | \$614,958.51 | \$635,452.27 | \$656,989.31 | \$679,643.80 |
| Other/Miscellaneous Fees | \$13,724.15 | \$25,347.04 | \$29,077.27 | \$42,586.98 | \$40,306.59 | \$44,137.79 | \$41,539.26 | \$45,135.48 |
| Total Expenses | \$49,684,221.04 | \$55,306,051.60 | \$57,599,662.69 | \$58,655,889.74 | \$61,959,500.14 | \$65,495,791.72 | \$69,240,344.91 | \$73,219,844.63 |
| Net Income | \$863,807.81 | (\$587,912.01) | (\$846,337.41) | (\$398,777.94) | (\$158,732.63) | \$487,752.88 | \$1,225,347.14 | \$2,048,779.71 |
| Ending Cash Assets Balance | \$33,399,992.82 | \$32,812,080.81 | \$32,553,655.41 | \$32,413,302.87 | \$32,254,570.24 | \$32,742,323.12 | \$33,967,670.26 | \$36,016,449.97 |
| Liabilities and Reserves | | | | | | | | |
| 4010 IBNR Claims Liability Per §4706(a)(1) | \$5,637,280.00 | \$5,828,922.00 | \$5,828,922.00 | \$6,639,823.26 | \$7,022,301.84 | \$7,427,693.07 | \$7,857,426.80 | \$8,313,025.69 |
| 5010 Surplus Account Per §4706(a)(5) | \$2,514,837.00 | \$2,409,497.00 | \$2,409,497.00 | \$2,819,652.57 | \$2,988,831.72 | \$3,198,049.94 | \$3,421,913.44 | \$3,661,447.38 |
| 5014 Rate Stabilization Reserve | \$2,184,812.00 | \$3,391,769.00 | \$3,391,769.00 | \$4,149,889.53 | \$4,388,938.65 | \$4,642,308.17 | \$4,910,891.75 | \$5,195,641.06 |
| 5012 Catastrophic Claims Reserve | \$2,800,000.00 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 | \$5,794,659.36 |
| Total Liabilities and Reserves | \$13,136,929.00 | \$17,424,847.36 | \$17,424,847.36 | \$19,404,024.72 | \$20,194,731.57 | \$21,062,710.54 | \$21,984,891.35 | \$22,964,773.49 |
| Unencumbered Fund Balance | \$20,263,063.82 | \$15,387,233.45 | \$15,128,808.05 | \$13,009,278.15 | \$12,059,838.67 | \$11,679,612.58 | \$11,982,778.91 | \$13,051,676.48 |
| | 42.05% | 28.65% | 27.51% | 23.07% | 20.17% | 18.26% | 17.51% | 17.82% |

Assumptions 2022 to 2026 Fiscal Years

| |
|---|
| 1. Premium Revenue Increased by 5.0% in 2021, 6.0% in 2022,7.0% in 2023,2024 & 2025 |
| 2. Interest Income = Estimated at 0.50% of the Total Cash Asset Balance Per Annum |
| 3. Prescription Drug Rebates Estimated at \$1,700,000 Per Year Based on Advice from ProAct, Inc. |
| 4. Paid Claims Trend for Fiscal Years 2022 through 2026 are 5.0% for Medical Claims and 7.5% for Prescription Drug Claims |
| 5. Administrative Fees Per Agreement with Excellus BCBS then Increased by 3.0% for the Fiscal Years of 2022 through 2026 |
| 6. New York State Graduate Medical Expense Increased by 5% Per Annum |
| 7. Specific Stop-Loss Insurance trended by 15% each year. |
| 8. Aggregate Stop-Loss Insurance Removed Based on NYS DFS Approval. |
| 9. All Professional Services Fees Increased by 3% Per Fiscal Year |
| 10. All Insurance Increased by 10% Per Annum |
| 11. All Internal Coordination Fees Increased by 3% Per Annum |
| 12. IBNR Reserve Set at 12% of Expected Incurred Claims Pursuant to §4706 |
| 13. Surplus Account Set at 5% of Earned Premium Pursuant to §4706 |
| 14. Claims/Rate Stabilization Reserve Set at 7.5% of Expected Medical and Rx Paid Claims for Each Fiscal Year |
| 15. Catastrophic Claims Reserve Set at \$4.5 Million for 2020 Per GTCMHIC Board of Directors Resolution then Increased by Each Year Thereafter by the Variance Between the Budgeted Premium and the Actual Premium. |



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590
Headquarters: 215 N. Tioga Street, Ithaca, NY 14850
www.healthconsortium.net • consortium@tompkins-co.org

"Individually and collectively we invest in realizing high quality, affordable, dependable health insurance."

RESOLUTION NO. - 2021 – ADOPTION OF BUDGET, PREMIUM RATES, AND RESERVE AMOUNTS FOR 2022

WHEREAS, the Audit and Finance and Executive Committees have had detailed discussions and have given great consideration to the Consortium's 2022 budget and premium rates, and

WHEREAS, the Board of Directors has adopted a policy that provides guidance on targets for net income, fund balance, and both statutory and discretionary reserve levels, in addition to creating a mechanism by which excess net income/fund balance can be returned to members, and

WHEREAS, the 2022 budget reflects the proposed guidelines and the notable items included in the proposed budget are the following:

- Maintain Incurred But Not Reported Claims Reserve at 12% of total claims;
- Maintain the Surplus Account at 5% of the annual premium of the Consortium in compliance with §4706(a)(5) of the New York State Insurance Law;
- Maintain the Rate Stabilization Reserve in an amount equal to 7.5% of expected paid claims;
- Maintain Catastrophic Claims Reserve at \$4,500,000; and
- Increase Premium Revenue by 5.0% in 2022

now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Consortium's attached 2022 budget including premium equivalent rates and reserve amounts are hereby adopted by the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors.
