



LONG-TERM FINANCE PLANNING COMMITTEE

Monroe County Courthouse, Room 306
100 W Kirkwood Avenue
Bloomington, Indiana 47404
Office: 812-349-7312
CouncilOffice@co.monroe.in.us

Jennifer Crossley
Liz Feitl
Marty Hawk

LONG-TERM FINANCE PLANNING COMMITTEE Thursday, April 24, 2025 at 11:00am Nat U Hill Meeting Room and Teams Connection [Join the meeting now](#)

- The public's video feed will be turned off by the Technical Services Department meeting administrator.
- The public will be able to listen and record.
- The public should raise their hand if they wish to speak during the public comment period.

* * * * *

"Anyone who requires an auxiliary aid or service for effective communication, or a modification of policies or procedures to participate in a program, service, or activity of Monroe County, should contact the Monroe County Title VI Coordinator, E Sensenstein, (812) 349-7314, esensenstein@co.monroe.in.us, as soon as possible, but no later than forty-eight (48) hours before the scheduled event. Individuals requiring special language services should, if possible, contact the Monroe County Title VI Coordinator at last seventy-two (72) hours prior to the date on which the services will be needed. The meeting is open to the public."

1. CALL TO ORDER

2. ADOPTION OF AGENDA

3. APPROVAL OF SUMMARY MINUTES

-February 21, 2025

4. UPDATE ON SENATE BILL 1 AND OTHER DISCUSSION REGARDING SPENDING RESTRICTIONS

5. TARGET FUND BALANCES

A. Annual Review of Target Fund Balance Resolution

B. Consideration of the Addition of the Cumulative Capital Development Fund to the Target Fund Balance Resolution

6. HEALTH INSURANCE DISCUSSION

7. OTHER ITEMS

8. ADJOURNMENT

pg. 2

pg. 5

pg.6

pg.10



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Jennifer Crossley, Chair
Liz Feitl
Marty Hawk

LONG-TERM FINANCE PLANNING COMMITTEE SUMMARY MINUTES

Friday, February 21st, 2025 at 2:00pm
Nat U Hill Meeting Room and Teams Connection

MEMBERS

Present– **IN PERSON** – Jennifer Crossley, Chair
Present– **IN PERSON** – Liz Feitl
Present– **VIRTUAL** – Marty Hawk

OTHER COUNCILORS IN ATTENDANCE

Present– **IN PERSON** – Peter Iversen
*Present– **VIRTUAL** – Kate Wiltz
Present– **VIRTUAL** – David Henry

STAFF

Present – **IN PERSON** – Bri Gregory, Auditor
Present – **IN PERSON** – Courtney Moser, Assistant Council Administrator
Present – **IN PERSON** – Molly Turner-King, Legal Counsel

1. CALL TO ORDER – 2:03pm

Crossley called the meeting to order at 2:03pm. Councilors Crossley and Feitl attended the meeting in person. Councilor Hawk attended the meeting virtually.

**Councilor Iversen attended the meeting in person. Councilors Wiltz and Henry attended the meeting virtually.*

2. ADOPTION OF AGENDA – 2:04 pm

Feitl moved to adopt the agenda as presented. Hawk seconded.

Moser called the roll.

Feitl- Yes

Hawk- Yes

Crossley- Yes

Motion passed; Unanimous

3. APPROVAL OF SUMMARY MINUTES AS PRESENTED– 2:06 pm

-June 21, 2024

-August 27, 2024

Hawk moved to approve as presented. Feitl seconded.

Moser called the roll.

Feitl- Abstain

Hawk- Yes

Crossley- Yes

Motion passed; 2-0-1 Abstain

4. LONG-TERM FINANCE COMMITTEE RECURRING MEETING TIME– 2:08 pm

Discussion ensued.

Committee consensus that meetings will be scheduled as needed.

5. OVERVIEW OF SENATE BILL 1 AND IMPACTS ON MONROE COUNTY – 2:09 pm

Greg Guerrettaz and Charlie Joyce, Financial Solutions Group representatives, presented this item virtually.

Wiltz joins the meeting virtually at 2:13pm.

Discussion ensued.

6. PENDING ANNEXATION AND IMPACTS ON MONROE COUNTY– 2:25 pm

Discussion ensued between Guerrettaz, Joyce, and committee members.

7. MERIT DEPUTY SALARY INCREASE PROPOSAL – 2:34 pm

Discussion ensued between Guerrettaz, Joyce, and committee members.

8. DISCUSSION OF POTENTIAL COUNTY SPENDING RESTRICTIONS – 2:54 pm

Discussion ensued between Guerrettaz, Joyce, and committee members.

9. ADJOURNMENT – 3:16 pm

The Long-Term Finance Planning Meeting Summary Minutes for **February 21, 2025**, were presented and approved on **April 24, 2025**.

LONG-TERM FINANCE PLANNING COMMITTEE

☐ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present

Jennifer Crossley, Chair

☐ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present

Liz Feitl, Councilor

☐ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present

Marty Hawk, Councilor

ATTEST:

Brienne Gregory, Auditor
Monroe County, Indiana

Date

Senate Bill 1 Impact to Taxpayers as of 04/17/2025
Prepared by Auditor's Office

Proposed LIT Changes									
	Total Collected (based upon 2025 amounts)			County Portion	Taxpayer Impact (based upon taxable household income)				
	Anticipated 2025 Taxable Wages		\$ 4,408,022,300.00		\$ 20,000.00	\$ 50,000.00	\$ 100,000.00	\$ 150,000.00	\$ 200,000.00
	Tax Description	LIT %	Estimated Total Amounts	Estimated County Amounts	\$20,000 Income	\$50,000 Income	\$100,000 Income	\$150,000 Income	\$200,000 Income
Current	Cartified Shares (IC 6-3.6-6)	0.948%	\$ 41,796,867	\$ 16,157,989	\$ 189.64	\$ 474.10	\$ 948.20	\$ 1,422.30	\$ 1,896.40
	Public Safety (IC 6-3.6-6)	0.250%	\$ 11,020,056	\$ 3,659,974	\$ 50.00	\$ 125.00	\$ 250.00	\$ 375.00	\$ 500.00
	Economic Development (IC 6-3.6-6)	0.690%	\$ 30,415,354	\$ 11,688,266	\$ 138.00	\$ 345.00	\$ 690.00	\$ 1,035.00	\$ 1,380.00
	Property Tax Relief Rate (IC 6-3.6-5)	0.052%	\$ 2,283,356	\$ -	\$ 10.36	\$ 25.90	\$ 51.80	\$ 77.70	\$ 103.60
	Special Purpose Rate (IC 6-3.6-7-__)	0.030%	\$ 1,322,407	\$ 1,322,407	\$ 6.00	\$ 15.00	\$ 30.00	\$ 45.00	\$ 60.00
	Correctional or Rehabilitation Facilities *(IC 6-3.6-6-2.7)	0.170%	\$ 7,493,638	\$ 7,493,638	\$ 34.00	\$ 85.00	\$ 170.00	\$ 255.00	\$ 340.00
	Subtotal Current	2.140%	\$ 94,331,677	\$ 40,322,274	\$ 428.00	\$ 1,070.00	\$ 2,140.00	\$ 3,210.00	\$ 4,280.00
Proposed Unincorporated	County Services (1.2% max)	1.200%	\$ 52,896,268	\$ 52,896,268	\$ 240.00	\$ 600.00	\$ 1,200.00	\$ 1,800.00	\$ 2,400.00
	Fire and EMS (0.4% max)	0.400%	\$ 17,632,089	\$ -	\$ 80.00	\$ 200.00	\$ 400.00	\$ 600.00	\$ 800.00
	Non Municipal Civil Taxing Units (0.2% max)*	0.100%	\$ 4,408,022	\$ -	\$ 20.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 200.00
	Subtotal Unincorporated (1.7% max)	1.700%	\$ 74,936,379	\$ 52,896,268	\$ 340.00	\$ 850.00	\$ 1,700.00	\$ 2,550.00	\$ 3,400.00
Amount Change (from Current to Unincorporated)			\$ (19,395,298.12)	\$ 12,573,994	\$ (88.00)	\$ (220.00)	\$ (440.00)	\$ (660.00)	\$ (880.00)
Proposed Incorporated	County Services (1.2% max)	1.200%	\$ 52,896,268	\$ 52,896,268	\$ 240.00	\$ 600.00	\$ 1,200.00	\$ 1,800.00	\$ 2,400.00
	Fire and EMS (0.4% max)	0.400%	\$ 17,632,089	\$ -	\$ 80.00	\$ 200.00	\$ 400.00	\$ 600.00	\$ 800.00
	Non Municipal Civil Taxing Units (0.2% max)*	0.100%	\$ 4,408,022	\$ -	\$ 20.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 200.00
	Municipal Rate (1.2% max)	1.200%	\$ 52,896,268	\$ -	\$ 240.00	\$ 600.00	\$ 1,200.00	\$ 1,800.00	\$ 2,400.00
	Subtotal Incorporated (2.9% max)	2.900%	\$ 127,832,647	\$ 52,896,268	\$ 580.00	\$ 1,450.00	\$ 2,900.00	\$ 4,350.00	\$ 5,800.00
Amount Change (from Current to Incorporated)			\$ 33,500,969.48	\$ 12,573,994	\$ 152.00	\$ 380.00	\$ 760.00	\$ 1,140.00	\$ 1,520.00
*Means townships, libraries, and all other civil taxing units that impose an ad valorem property tax levy in the county for the calendar year preceding the distribution year, except that the term does not include counties, cities, towns, or school corporations. The term does include those civil taxing units whose budgets require binding review by another local unit.									

Synopsys Notes:

Homeowners in unincorporated areas may see an overall reduction in income tax if the county utilizes the full 1.7% max.

Homeowners in incorporated areas may see tax increases dependant upon city and town rate determinations for the municipal portion.

Target Fund Balances Tracking and Recommendations
Prepared by Budget Team

Target Fund Tracking

Gateway #	Fund Number	Fund Name	2025 Minimum Cash Balance	2025 Target Balance	2024 Actual	2025 Actual	Average Percentage Increase from 2024 to 2025	2026 Proposed Target Balance (Budget Team suggestions)	Notes
0101	1000	General	\$ 10,000,000.00	\$ 15,000,000.00	\$ 48,777,223.00	\$ 53,930,596.00	11%	\$ 16,584,768.26	
2102	1107	Aviation	\$ 250,000.00	\$ 550,000.00	\$ 1,503,330.00	\$ 1,750,637.00	16%	\$ 640,478.37	
254	1114	LIT Special Purpose	\$ 1,000,000.00	\$ 1,500,000.00	\$ 3,930,339.00	\$ 4,217,063.00	7%	\$ 1,609,427.20	
0702	1176	Motor Vehicle Highway	\$ 1,000,000.00	\$ 2,000,000.00	\$ 6,877,754.00	\$ 4,677,472.00	-32%	\$ 2,000,000.00	same
0801	1159	Health	\$ 908,167.00	\$ 908,167.00	\$ 982,509.00	\$ 924,943.00	-6%	TBD	should be the minimum of the required match
0256	1170	PS LIT	\$ 1,000,000.00	\$ 1,500,000.00	\$ 3,962,024.00	\$ 4,536,548.00	15%	\$ 1,717,511.55	
0061	1186	Rainy Day	\$ 10,000,000.00	\$ 10,000,000.00	\$ 845,997.00	\$ 3,000,000.00	n/a	\$ 10,000,000.00	same
0124	1224	Reassessment	\$ 400,000.00	\$ 450,000.00		\$ 883,615.00	4%	\$ 468,000.00	
2402	1112	LIT EDIT	\$ 1,000,000.00	\$ 2,000,000.00	\$ 10,725,750.00	\$ -	-	\$ 2,000,000.00	same
0203	4700	Self-Insurance	\$ 2,000,000.00	\$ 2,000,000.00	n/a	\$ 8,497,500.00		\$ 2,000,000.00	same
		Cumulative Capital							
	1138	Development	n/a	n/a				\$ 2,500,000.00	



Resolution 2024- 18

WHEREAS, the Monroe County Council ("Council"), in its capacity as the fiscal body tasked with adopting the County's annual budget, fixing tax rates for the county to raise funds to meet the county's budgetary needs, appropriating public funds and establishing salaries for all county employees, recognizes the need to maintain a target fund balance for selected operating funds of the County to ensure an adequate operational cash flow and a margin of safety to protect against fluctuations in future revenues and to fund payroll; and

WHEREAS, the County utilizes a bond rating agency to assess the creditworthiness of both the County's debt securities and their issues and the bond rating agency often examines the financial variables of the County including but not limited to the cash flow analysis, debt ratios and liquidity measures; and

WHEREAS, it is a recommendation of the bond rating management to as a good management practice have a Cash Management Policy in written form; and

WHEREAS, the Council's goal of setting minimum cash balances can also serve the County in the following ways:

- (1) Establishing minimum cash balances is helpful to prevent the County from needing to borrow from outside sources for cash flow purposes.
- (2) Establishing minimum cash balances allows the County to have contingencies in the event of revenue shortfalls.
- (3) Establishing minimum cash balances increases the likelihood of the County receiving a favorable bond rating, and
- (4) Establishing minimum cash balances will assist the Council in sound budgetary practices and decision-making.

WHEREAS, the Council recognizes that maintaining a minimum fund balance for the funds listed is a necessary and beneficial financial policy to enact in order to ensure adherence to informed and responsible fiscally decision making that promotes efficient and transparent use of funds to best address both the county's short-term and long-term fiscal needs.

NOW THEREFORE BE IT RESOLVE that the Council hereby sets the following policy:

- 1) The Council identifies that it would be ideal to maintain the following minimum fund balances in each of the referenced funds. The target fund balances are established in consideration of the minimum cash balances, County's operating balance, and are based on a percentage of the operating budget for levy funds that are not rate controlled.

Fund Number	Fund Name	Minimum Cash Balance	2025 Target balance
1000	General Fund	\$10,000,000	\$15,000,000
1107	Aviation Fund	\$250,000	\$550,000
1114	LIT- Special Purpose	\$1,000,000	\$1,500,000
1176	Motor Vehicle Highway	\$1,000,000	\$2,000,000
1159	Health	\$908,167	\$908,167

Resolution Establishing Target Fund Balances for 2025 Fiscal Year

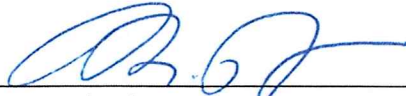
1170	Public Safety LIT	\$1,000,000	\$1,500,000
1186	Rainy Day	\$10,000,000	\$10,000,000
1224	Reassessment	\$400,000	\$450,000
1112	LIT EDIT	\$1,000,000	\$2,000,000
4700	Self-Insurance	\$2,000,000	\$2,000,000


- 2) The Council will review the above referenced funds' balances periodically to ensure that each fund's balance is at least above the minimum balance and ideally at the target range. During this review, Council will determine whether the fund balance requires Council action including but not limited to the authorization of transferring cash via Council resolution. To assist the Council in monitoring the fund balances, the Council request the cooperation of the County Auditor's Office in the following ways:
- The Council requests that the Auditor's Office provide a report reflecting cash balances of the above referenced funds on a quarterly basis. Reports will be provided in January, April, July and October on an annual basis. Reports can be provided more frequently upon request of the Council.
 - The Council requests that the Auditor's Office provide a summary of the cash balance of each the above referenced funds at the first meeting in August of the Council. This summary will be beneficial to the Council in preparation for budget sessions beginning in September of each year.
 - The Council requests that the Auditor's Office review the above referenced funds on a monthly basis to ensure that the fund's cash balance is not below the minimum balance or in excess of the target balance. In the event that a fund's balance becomes below the minimum balance or in excess of the target balance, the Auditor's Office will notify the Council's Office. A discussion will then be added to the next Council meeting for possible Council action, if necessary.
 - The Council requests that prior to the first meeting of the Council in December, the Auditor's Office and Council Office will review the cash balance of the above referenced funds. At the first meeting of the Council in December, the Council requests that the Auditor's Office make a recommendation to Council regarding potential fund transfers.
 - The Council will evaluate the Resolution establishing annual funds each year to make any necessary adjustments.

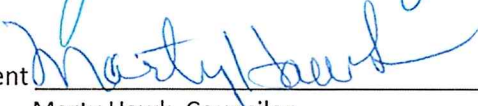
Presented to and adopted this 10th day of September, 2024, by the Monroe County Council of Monroe County, Bloomington, Indiana.

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MONROE COUNTY COUNCIL


☒ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present 
Trent Deckard, President

☒ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present 
Jennifer Crossley, President Pro Tempore

☒ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present 
Marty Hawk, Councilor

☒ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present 
Peter Iversen, Councilor

☒ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present 
Geoff McKim, Councilor

☒ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present 
Cheryl Munson, Councilor

☒ Aye ☐ Nay ☐ Abstain/Pass ☐ Not Present 
L. Kate Wiltz, Councilor

ATTEST:


Brianne Gregory, Auditor
Monroe County, Indiana

9/10/24
Date



Select a Plan Year
2024

Monroe County Government Financial Analysis

Plan Year: 2024

Data Through: December 2024



Monthly Performance Report

Monroe County Government

Plan
All

Division
All

L12M or Plan Year
Selected Plan Year

Select a Plan Year
2024

	Paid Month												Year-to-Date	
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Total	PEPM
Members	1,103	1,103	1,097	1,103	1,095	1,096	1,095	1,093	1,084	1,090	1,092	1,094	13,145	1,095
Employees	517	518	516	517	513	516	515	523	519	522	522	524	6,222	519
Contract Size	2.13	2.13	2.13	2.13	2.13	2.12	2.13	2.09	2.09	2.09	2.09	2.09	2.11	

Claim Payments														
Medical Claims	\$462,463	\$231,466	\$193,308	\$419,924	\$551,426	\$410,868	\$491,621	\$473,670	\$316,926	\$685,543	\$417,801	\$543,038	\$5,198,052	\$835.43
Rx Claims	\$155,806	\$123,049	\$111,695	\$172,407	\$140,080	\$141,443	\$165,898	\$133,009	\$172,776	\$144,674	\$134,765	\$140,687	\$1,736,288	\$279.06
ISL Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	(\$22,900)	(\$13,168)	(\$56,051)	(\$343,375)	(\$66,804)	(\$73,384)	(\$575,681)	(\$92.52)
Grand Total	\$618,268	\$354,515	\$305,003	\$592,332	\$691,505	\$552,311	\$634,619	\$593,511	\$433,651	\$486,842	\$485,762	\$610,341	\$6,358,659	\$1,021.96

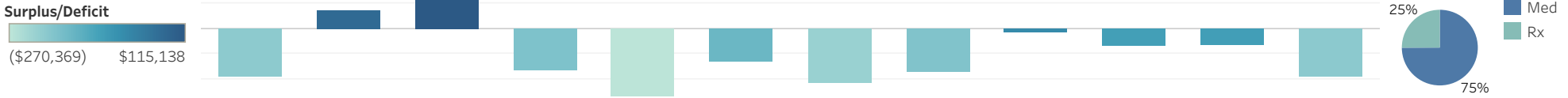
Fixed Costs														
ISL Premium	\$117,819	\$118,047	\$117,591	\$117,819	\$116,908	\$117,591	\$117,363	\$119,186	\$118,275	\$118,959	\$118,959	\$119,414	\$1,417,932	\$227.89
Admin Fee	\$30,550	\$30,609	\$30,490	\$30,550	\$30,313	\$30,490	\$30,431	\$30,904	\$30,668	\$30,845	\$30,845	\$30,963	\$367,658	\$59.09
Clinical Fee	\$53,639	\$53,743	\$53,535	\$53,639	\$53,224	\$53,535	\$53,431	\$54,261	\$53,846	\$54,158	\$54,158	\$54,365	\$645,533	\$103.75
HSA Contribution	\$26,500	\$26,583	\$26,667	\$26,917	\$26,500	\$27,000	\$26,833	\$26,833	\$26,750	\$27,000	\$27,250	\$27,417	\$322,250	\$51.79
ASL Premium	\$2,585	\$2,590	\$2,580	\$2,585	\$2,565	\$2,580	\$2,575	\$2,615	\$2,595	\$2,610	\$2,610	\$2,620	\$31,110	\$5.00
Open Enrollment(P..	\$9,373	\$9,391	\$9,355	\$9,373	\$9,301	\$9,355	\$9,337	\$9,482	\$9,409	\$9,464	\$9,464	\$9,500	\$112,805	\$18.13
Grand Total	\$240,466	\$240,963	\$240,218	\$240,882	\$238,810	\$240,552	\$239,971	\$243,282	\$241,543	\$243,035	\$243,285	\$244,279	\$2,897,287	\$465.65

Total Plan Cost	\$858,734	\$595,478	\$545,221	\$833,214	\$930,315	\$792,862	\$874,590	\$836,794	\$675,194	\$729,877	\$729,047	\$854,620	\$9,255,946	\$1,487.62
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Premium														
Comp. Prem.	\$560,127	\$560,210	\$557,134	\$560,612	\$556,541	\$555,434	\$556,687	\$559,728	\$555,731	\$558,275	\$559,024	\$560,084	\$6,699,586	\$1,076.76
Emp. Prem.	\$104,146	\$104,081	\$103,226	\$103,785	\$103,405	\$102,577	\$103,011	\$103,823	\$103,013	\$103,132	\$103,009	\$103,066	\$1,240,272	\$199.34
Grand Total	\$664,273	\$664,291	\$660,359	\$664,396	\$659,946	\$658,010	\$659,698	\$663,551	\$658,745	\$661,406	\$662,033	\$663,150	\$7,939,858	\$1,276.09

Surplus/(Deficit)	-194,461	68,813	115,138	-168,818	-270,369	-134,852	-214,892	-173,243	-16,450	-68,470	-67,014	-191,470	-1,316,088	(\$211.52)
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Plan Metrics														
Network Penetration	83.2%	100.0%	99.4%	93.0%	96.9%	82.6%	96.6%	97.5%	100.0%	98.5%	99.9%	100.0%	95.5%	
Generic Utilization	77.7%	79.7%	76.9%	76.6%	75.5%	75.8%	77.9%	78.9%	75.1%	76.0%	72.7%	81.0%	77.1%	



Monthly Performance Report

Monroe County Government

Plan
HSA

Division
All

L12M or Plan Year
Selected Plan Year

Select a Plan Year
2024

	Paid Month												Year-to-Date	
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Total	PEPM
Members	432	433	434	437	430	438	434	434	431	437	441	443	5,224	435
Employees	208	209	210	212	210	215	214	215	213	214	216	217	2,553	213
Contract Size	2.08	2.07	2.07	2.06	2.05	2.04	2.03	2.02	2.02	2.04	2.04	2.04	2.05	

Claim Payments														
Medical Claims	\$67,931	\$88,993	\$103,835	\$152,189	\$243,219	\$199,074	\$128,471	\$118,920	\$80,558	\$56,546	\$114,097	\$289,306	\$1,643,139	\$643.61
Rx Claims	\$27,137	\$25,781	\$31,974	\$55,987	\$31,056	\$53,499	\$47,021	\$40,591	\$54,007	\$36,081	\$30,968	\$30,595	\$464,695	\$182.02
ISL Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	(\$22,900)	(\$13,168)	(\$56,051)	(\$10,506)	(\$53,155)	(\$53,863)	(\$209,642)	(\$82.12)
Grand Total	\$95,067	\$114,774	\$135,809	\$208,175	\$274,274	\$252,574	\$152,592	\$146,343	\$78,514	\$82,121	\$91,910	\$266,038	\$1,898,192	\$743.51

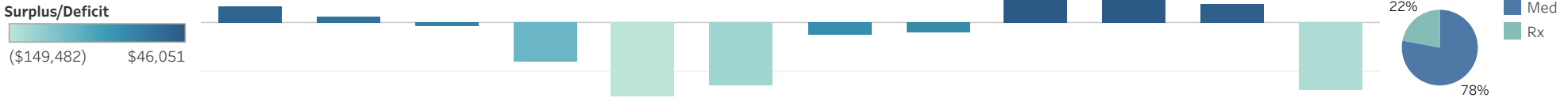
Fixed Costs														
ISL Premium	\$47,401	\$47,629	\$47,857	\$48,313	\$47,857	\$48,996	\$48,768	\$48,996	\$48,541	\$48,768	\$49,224	\$49,452	\$581,803	\$227.89
Admin Fee	\$12,291	\$12,350	\$12,409	\$12,527	\$12,409	\$12,704	\$12,645	\$12,704	\$12,586	\$12,645	\$12,763	\$12,823	\$150,857	\$59.09
Clinical Fee	\$21,580	\$21,684	\$21,788	\$21,995	\$21,788	\$22,306	\$22,203	\$22,306	\$22,099	\$22,203	\$22,410	\$22,514	\$264,874	\$103.75
HSA Contribution	\$26,500	\$26,583	\$26,667	\$26,917	\$26,500	\$27,000	\$26,833	\$26,833	\$26,750	\$27,000	\$27,250	\$27,417	\$322,250	\$126.22
ASL Premium	\$1,040	\$1,045	\$1,050	\$1,060	\$1,050	\$1,075	\$1,070	\$1,075	\$1,065	\$1,070	\$1,080	\$1,085	\$12,765	\$5.00
Open Enrollment(P..	\$3,771	\$3,789	\$3,807	\$3,844	\$3,807	\$3,898	\$3,880	\$3,898	\$3,862	\$3,880	\$3,916	\$3,934	\$46,286	\$18.13
Grand Total	\$112,583	\$113,080	\$113,577	\$114,655	\$113,411	\$115,980	\$115,399	\$115,813	\$114,902	\$115,566	\$116,644	\$117,224	\$1,378,835	\$540.08

Total Plan Cost	\$207,650	\$227,854	\$249,386	\$322,830	\$387,685	\$368,553	\$267,991	\$262,156	\$193,417	\$197,687	\$208,554	\$383,262	\$3,277,027	\$1,283.60
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Premium														
Comp. Prem.	\$220,098	\$220,627	\$221,156	\$223,060	\$219,147	\$222,531	\$221,791	\$221,473	\$220,310	\$223,483	\$225,387	\$226,656	\$2,665,719	\$1,044.15
Emp. Prem.	\$19,139	\$19,185	\$19,231	\$19,397	\$19,057	\$19,351	\$19,287	\$19,259	\$19,158	\$19,434	\$19,599	\$19,710	\$231,806	\$90.80
Grand Total	\$239,238	\$239,813	\$240,387	\$242,457	\$238,203	\$241,882	\$241,077	\$240,732	\$239,468	\$242,917	\$244,986	\$246,365	\$2,897,525	\$1,134.95

Surplus/(Deficit)	31,588	11,958	-8,999	-80,373	-149,482	-126,671	-26,914	-21,424	46,051	45,229	36,432	-136,897	-379,502	(\$148.65)
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Plan Metrics														
Network Penetration	99.9%	100.0%	99.4%	99.8%	99.9%	64.2%	87.2%	99.9%	100.0%	107.3%	99.9%	100.0%	94.8%	
Generic Utilization	83.1%	86.3%	81.7%	87.3%	85.7%	81.4%	89.1%	82.4%	74.3%	78.0%	77.8%	81.7%	82.0%	



Monthly Performance Report

Monroe County Government

Plan
PPO 750

Division
All

L12M or Plan Year
Selected Plan Year

Select a Plan Year
2024

	Paid Month												Year-to-Date	
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Total	PEPM
Members	614	612	607	610	611	608	611	609	603	603	601	601	7,290	608
Employees	286	285	283	282	282	280	280	287	285	287	285	286	3,408	284
Contract Size	2.15	2.15	2.14	2.16	2.17	2.17	2.18	2.12	2.12	2.10	2.11	2.10	2.14	

Claim Payments														
Medical Claims	\$393,553	\$141,695	\$86,533	\$259,266	\$301,740	\$205,855	\$343,923	\$343,803	\$223,672	\$622,909	\$297,697	\$245,503	\$3,466,149	\$1,017.06
Rx Claims	\$120,676	\$92,983	\$74,480	\$108,957	\$104,949	\$83,492	\$111,325	\$88,803	\$112,642	\$99,390	\$100,575	\$107,414	\$1,205,687	\$353.78
ISL Reimbursement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$332,869)	(\$13,649)	(\$19,521)	(\$366,039)	(\$107.41)
Grand Total	\$514,229	\$234,678	\$161,014	\$368,224	\$406,689	\$289,347	\$455,248	\$432,607	\$336,314	\$389,429	\$384,623	\$333,396	\$4,305,797	\$1,263.44

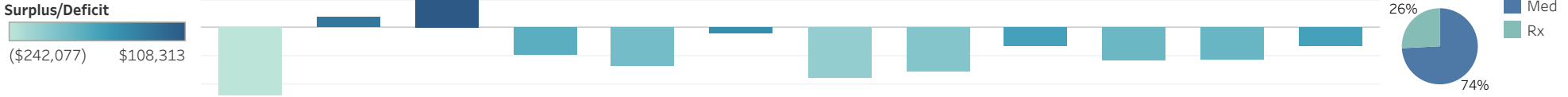
Fixed Costs														
ISL Premium	\$65,177	\$64,949	\$64,493	\$64,265	\$64,265	\$63,809	\$63,809	\$65,404	\$64,949	\$65,404	\$64,949	\$65,177	\$776,649	\$227.89
Admin Fee	\$16,900	\$16,841	\$16,722	\$16,663	\$16,663	\$16,545	\$16,545	\$16,959	\$16,841	\$16,959	\$16,841	\$16,900	\$201,379	\$59.09
Clinical Fee	\$29,673	\$29,569	\$29,361	\$29,258	\$29,258	\$29,050	\$29,050	\$29,776	\$29,569	\$29,776	\$29,569	\$29,673	\$353,580	\$103.75
ASL Premium	\$1,430	\$1,425	\$1,415	\$1,410	\$1,410	\$1,400	\$1,400	\$1,435	\$1,425	\$1,435	\$1,425	\$1,430	\$17,040	\$5.00
Open Enrollment(P..	\$5,185	\$5,167	\$5,131	\$5,113	\$5,113	\$5,076	\$5,076	\$5,203	\$5,167	\$5,203	\$5,167	\$5,185	\$61,787	\$18.13
Grand Total	\$118,364	\$117,950	\$117,122	\$116,709	\$116,709	\$115,881	\$115,881	\$118,778	\$117,950	\$118,778	\$117,950	\$118,364	\$1,410,435	\$413.86

Total Plan Cost	\$632,593	\$352,628	\$278,136	\$484,932	\$523,397	\$405,228	\$571,128	\$551,384	\$454,264	\$508,207	\$502,573	\$451,760	\$5,716,232	\$1,677.30
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Premium														
Comp. Prem.	\$312,413	\$311,468	\$309,160	\$310,734	\$311,573	\$309,475	\$311,468	\$314,827	\$311,993	\$311,364	\$310,209	\$309,999	\$3,734,683	\$1,095.86
Emp. Prem.	\$78,103	\$77,867	\$77,290	\$77,683	\$77,893	\$77,369	\$77,867	\$78,707	\$77,998	\$77,841	\$77,552	\$77,500	\$933,669	\$273.96
Grand Total	\$390,516	\$389,335	\$386,450	\$388,417	\$389,467	\$386,843	\$389,335	\$393,533	\$389,991	\$389,204	\$387,761	\$387,499	\$4,668,353	\$1,369.82

Surplus/(Deficit)	-242,077	36,707	108,313	-96,515	-133,930	-18,385	-181,793	-157,851	-64,273	-119,003	-114,812	-64,261	-1,047,879	(\$307.48)
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Plan Metrics														
Network Penetration	80.2%	99.9%	99.3%	88.8%	94.3%	99.9%	100.0%	96.6%	100.0%	97.7%	99.9%	100.0%	95.6%	
Generic Utilization	75.8%	76.8%	75.2%	73.6%	72.0%	74.4%	74.3%	78.4%	77.4%	75.7%	70.7%	80.4%	75.6%	



Monthly Performance Report

Monroe County Government

Plan
PPO 2000

Division
All

L12M or Plan Year
Selected Plan Year

Select a Plan Year
2024

	Paid Month												Year-to-Date	
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Total	PEPM
Members	57	58	56	56	54	50	50	50	50	50	50	50	631	53
Employees	23	24	23	23	21	21	21	21	21	21	21	21	261	22
Contract Size	2.48	2.42	2.43	2.43	2.57	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.42	

Claim Payments

Medical Claims	\$979	\$778	\$2,940	\$8,469	\$6,467	\$5,939	\$19,227	\$10,946	\$12,696	\$6,088	\$6,007	\$8,229	\$88,765	\$340.09
Rx Claims	\$7,993	\$4,284	\$5,240	\$7,464	\$4,075	\$4,451	\$7,553	\$3,615	\$6,127	\$9,203	\$3,221	\$2,628	\$65,855	\$252.32
Grand Total	\$8,972	\$5,062	\$8,180	\$15,933	\$10,543	\$10,390	\$26,780	\$14,562	\$18,823	\$15,291	\$9,228	\$10,856	\$154,619	\$592.41

Fixed Costs

ISL Premium	\$5,241	\$5,469	\$5,241	\$5,241	\$4,786	\$4,786	\$4,786	\$4,786	\$4,786	\$4,786	\$4,786	\$4,786	\$59,479	\$227.89
Admin Fee	\$1,359	\$1,418	\$1,359	\$1,359	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$15,422	\$59.09
Clinical Fee	\$2,386	\$2,490	\$2,386	\$2,386	\$2,179	\$2,179	\$2,179	\$2,179	\$2,179	\$2,179	\$2,179	\$2,179	\$27,079	\$103.75
ASL Premium	\$115	\$120	\$115	\$115	\$105	\$105	\$105	\$105	\$105	\$105	\$105	\$105	\$1,305	\$5.00
Open Enrollment(P..	\$417	\$435	\$417	\$417	\$381	\$381	\$381	\$381	\$381	\$381	\$381	\$381	\$4,732	\$18.13
Grand Total	\$9,519	\$9,933	\$9,519	\$9,519	\$8,691	\$8,691	\$8,691	\$8,691	\$8,691	\$8,691	\$8,691	\$8,691	\$108,017	\$413.86

Total Plan Cost	\$18,491	\$14,995	\$17,699	\$25,451	\$19,234	\$19,081	\$35,471	\$23,253	\$27,514	\$23,982	\$17,919	\$19,547	\$262,637	\$1,006.27
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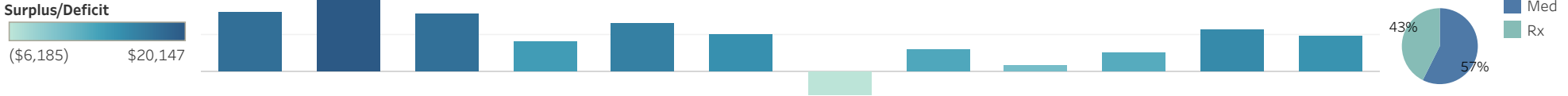
Premium

Comp. Prem.	\$27,615	\$28,114	\$26,818	\$26,818	\$25,821	\$23,428	\$23,428	\$23,428	\$23,428	\$23,428	\$23,428	\$23,428	\$299,185	\$1,146.30
Emp. Prem.	\$6,904	\$7,029	\$6,705	\$6,705	\$6,455	\$5,857	\$5,857	\$5,857	\$5,857	\$5,857	\$5,857	\$5,857	\$74,796	\$286.58
Grand Total	\$34,519	\$35,142	\$33,522	\$33,522	\$32,276	\$29,285	\$29,285	\$29,285	\$29,285	\$29,285	\$29,285	\$29,285	\$373,981	\$1,432.88

Surplus/(Deficit)	16,028	20,147	15,824	8,071	13,043	10,204	-6,185	6,033	1,771	5,303	11,367	9,738	111,344	\$426.61
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Plan Metrics

Network Penetration	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Generic Utilization	80.0%	91.9%	71.9%	61.5%	80.0%	61.8%	67.2%	67.9%	52.4%	68.7%	74.2%	87.0%	70.0%	

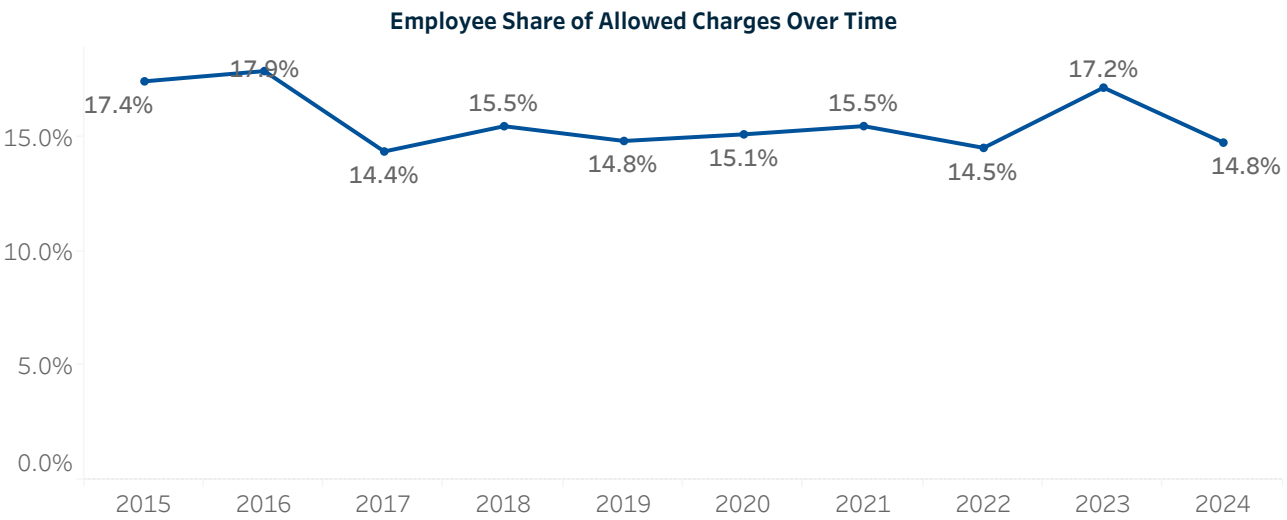


Financial Report

Cost Sharing Summary

Monroe County Government
Plan Year Through (Paid Basis): December 2024

	Paid Claims	Medical	Rx	HRA	Total	% of Total
Employee	Copay	\$162,925	\$110,953		\$273,878	3.4%
	Deductible	\$537,271	\$74,723		\$611,994	7.5%
	Coinsurance	\$279,901	\$34,564		\$314,465	3.9%
	Employee Subtotal	\$980,097	\$220,240		\$1,200,337	14.8%
Plan	Plan Paid	\$5,198,052	\$1,736,288		\$6,934,341	85.2%
	HRA			\$0	\$0	
	Plan Subtotal	\$5,198,052	\$1,736,288	\$0	\$6,934,341	85.2%
Totals		\$6,178,149	\$1,956,529	\$0	\$8,134,678	100.0%



Financial Report

Cost Sharing by Plan

Monroe County Government
Plan Year Through (Paid Basis): December 2024

Claims Incurred Under Previous Year Plans, Paid in Current Year.		Medical	Rx	Total	% of Total
	Employee Plan				
		\$28,553	(\$2,297)	\$26,256	9.0%
		\$267,992	(\$1,634)	\$266,358	91.0%
	Total	\$296,545	(\$3,931)	\$292,615	100.0%

Current Year Plans

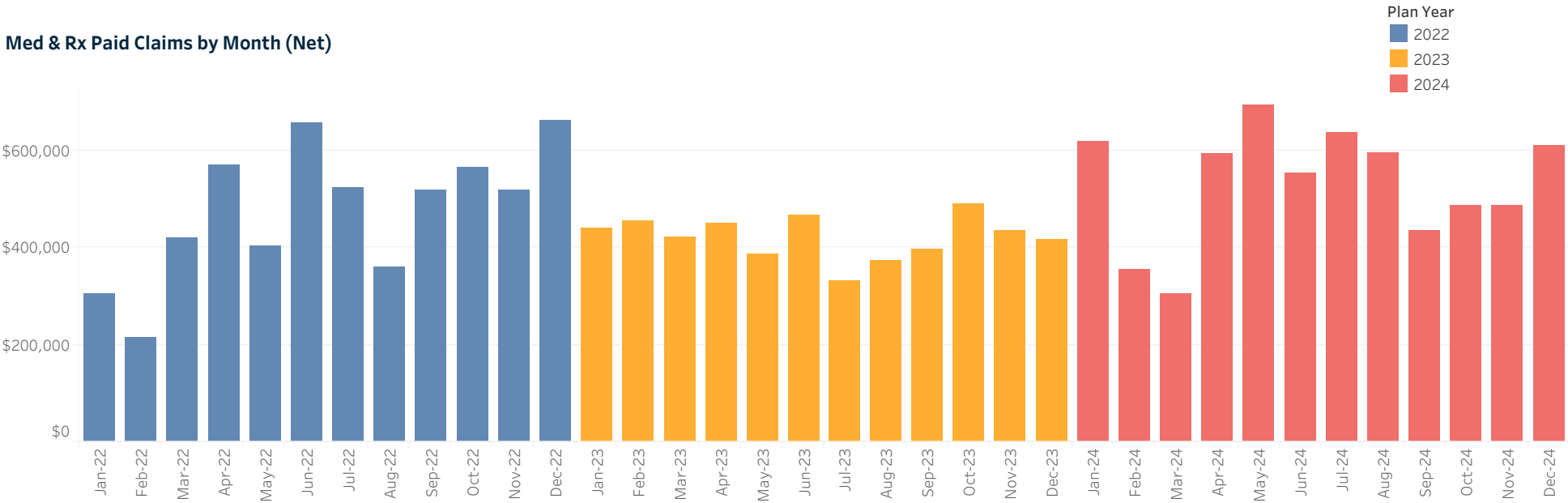
Enrollment (Avg.)	Plan Name		Medical	Rx	Total	% of Total
284	PPO 750	Employee	\$448,258	\$119,129	\$567,387	11.4%
		Plan	\$3,222,109	\$1,206,940	\$4,429,049	88.6%
		Total	\$3,670,366	\$1,326,069	\$4,996,436	100.0%
213	HSA	Employee	\$469,341	\$95,825	\$565,166	21.3%
		Plan	\$1,619,289	\$465,073	\$2,084,362	78.7%
		Total	\$2,088,630	\$560,898	\$2,649,528	100.0%
22	PPO 2000	Employee	\$33,945	\$7,554	\$41,499	21.2%
		Plan	\$88,662	\$65,855	\$154,517	78.8%
		Total	\$122,608	\$73,408	\$196,016	100.0%

Financial Report

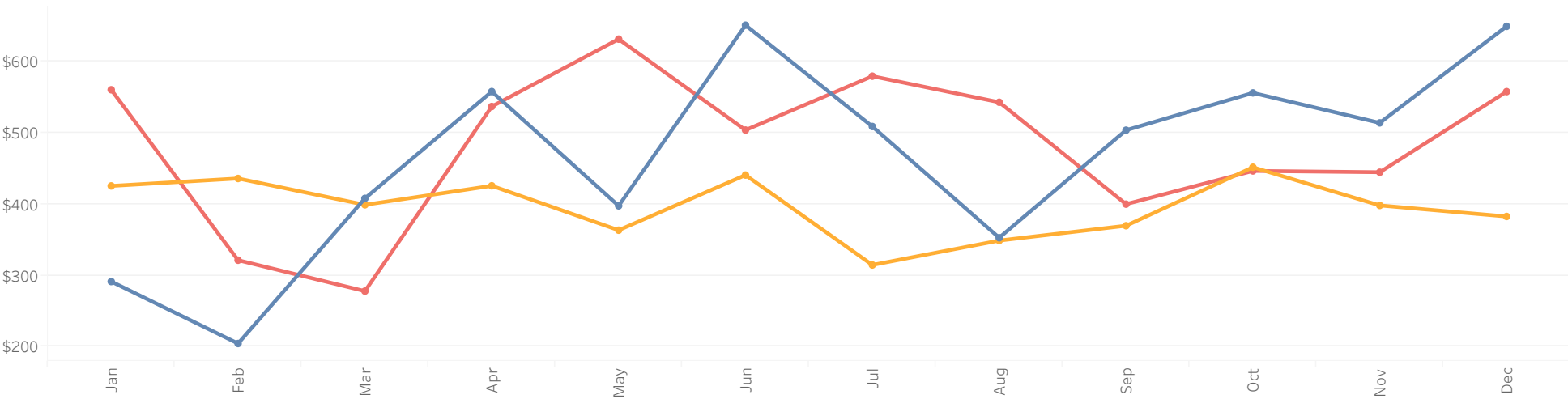
Distribution of Claims

Monroe County Government
Plan Year Through (Paid Basis): **December 2024**

Med & Rx Paid Claims by Month (Net)



Med & Rx Paid Claims by Period (Net PMPM) - Overlapping Plan Years



Financial Report

Large Claimant Summary

Monroe County Government
Plan Year Through (Paid Basis): December 2024

Top 25 Claimants

No.	Person ID	Plan	Age	Relation	Status	Diagnosis / Therapeutic Code	Medical	Rx	Total Paid	% of Cohort	Cumulative
1	665669268	PPO 750	46 - 65	Employee	Terminated	Complication of transplanted organs or tissue, initial encounter	\$424,728	\$858	\$425,586	14.5%	6.1%
2	537124050	HSA	31 - 45	Employee	Active	Autoinflammatory syndromes	\$223,109	\$6,146	\$229,255	7.8%	9.4%
3	48590579	HSA	46 - 65	Employee	Active	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	\$4,326	\$185,540	\$189,866	6.5%	12.2%
4	48591087	HSA	46 - 65	Employee	Active	Secondary malignancies	\$164,760	\$762	\$165,521	5.6%	14.6%
5	48590031	PPO 750	46 - 65	Spouse	Active	Alcohol-related disorders	\$152,912	\$436	\$153,348	5.2%	16.8%
6	48608584	PPO 750	46 - 65	Spouse	Active	Breast cancer - all other types	\$127,603	\$25,527	\$153,130	5.2%	19.0%
7	48600133	PPO 750	0 - 17	Child	Active	Acquired deformities (excluding foot)	\$132,085	\$1,889	\$133,974	4.6%	20.9%
8	48607544	PPO 750	46 - 65	Employee	Active	Osteoarthritis	\$123,100	\$786	\$123,886	4.2%	22.7%
9	48599237	PPO 750	66+	Employee	Active	ANALGESICS - ANTI-INFLAMMATORY	\$24,753	\$86,253	\$111,005	3.8%	24.3%
10	48599629	HSA	31 - 45	Employee	Active	Conduction disorders	\$102,987	\$65	\$103,051	3.5%	25.8%
11	659707587	HSA	46 - 65	Spouse	Active	Spondylopathies/spondyloarthropathy (including infective)	\$86,049	\$4,055	\$90,104	3.1%	27.1%
12	48617962	HSA	31 - 45	Employee	Terminated	Stimulant-related disorders	\$87,862	\$226	\$88,088	3.0%	28.4%
13	48607936	HSA	46 - 65	Employee	Active	Occlusion or stenosis of precerebral or cerebral arteries without infa..	\$86,687	\$291	\$86,978	3.0%	29.6%
14	48590139	PPO 750	66+	Employee	Terminated	Septicemia	\$83,969	\$2,844	\$86,814	3.0%	30.9%
15	648397303	PPO 750	46 - 65	Spouse	Active	Septicemia	\$79,552	\$2,420	\$81,972	2.8%	32.1%
16	74360485	HSA	31 - 45	Employee	Active	ANALGESICS - ANTI-INFLAMMATORY	\$563	\$80,776	\$81,339	2.8%	33.2%
17	48618826	PPO 750	46 - 65	Employee	Active	ANALGESICS - ANTI-INFLAMMATORY	\$4,170	\$73,062	\$77,231	2.6%	34.3%
18	687484360	PPO 750	46 - 65	Spouse	Active	Septicemia	\$70,040	\$6,084	\$76,124	2.6%	35.4%
19	48599797	PPO 750	46 - 65	Employee	Active	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	\$9,722	\$65,482	\$75,204	2.6%	36.5%
20	654212375	PPO 750	18 - 30	Child	Active	Fracture of the lower limb (except hip), initial encounter	\$71,475	\$81	\$71,556	2.4%	37.6%
21	48619126	HSA	66+	Spouse	Active	Fracture of the lower limb (except hip), initial encounter	\$67,556	\$1,598	\$69,154	2.4%	38.5%
22	48590335	HSA	46 - 65	Spouse	Active	Depressive disorders	\$68,393	\$350	\$68,743	2.3%	39.5%
23	538712540	HSA	0 - 17	Child	Active	Cerebral palsy	\$68,161	\$329	\$68,490	2.3%	40.5%
24	48618850	PPO 750	31 - 45	Spouse	Active	Spondylopathies/spondyloarthropathy (including infective)	\$54,736	\$6,577	\$61,313	2.1%	41.4%
25	48608756	HSA	46 - 65	Employee	Active	Osteoarthritis	\$59,067	\$107	\$59,174	2.0%	42.3%

Number of Claimants

25

Med & Rx Plan Paid

\$2,930,907

Percentage of All Claims

42.3%

Financial Report

Large Claimants by Month

Monroe County Government
Plan Year Through (Paid Basis): December 2024

Top 25 Claimants

No.	Person ID	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Total
1	6656692..	\$374	\$90	\$161	\$556	\$401	\$2,229	\$52,620	\$5,898	\$973	\$362,435	(\$150)	\$0	\$425,586
2	5371240..	\$32,008	\$38,389	\$394	\$1,266	\$38,000	(\$332)	\$38,176	\$1,609	\$37,965	\$0	\$41,782	\$0	\$229,255
3	48590579	\$12,608	\$17,958	\$15,859	\$17,596	\$17,591	\$18,444	\$17,889	\$18,615	\$18,086	\$10,506	\$11,373	\$13,342	\$189,866
4	48591087	\$882	\$31	\$0	\$40,347	\$40,144	\$322	\$862	(\$535)	\$6	\$0	\$1,722	\$81,741	\$165,521
5	48590031	\$75,626	\$74	\$0	\$30,426	\$17,351	\$242	\$1,241	\$0	\$0	\$22,489	\$5,031	\$868	\$153,348
6	48608584	\$10,907	\$14,309	\$256	\$5,437	\$21,932	\$3,324	\$2,837	\$13,877	\$51,399	\$4,093	\$7,503	\$17,255	\$153,130
7	48600133	\$3,297	\$3,679	\$3,625	\$4,836	\$2,081	\$4,691	\$8,784	\$6,817	\$10,675	\$82,827	\$1,265	\$1,397	\$133,974
8	48607544	\$101,380	\$167	\$16	\$2,751	\$7,591	\$497	\$403	\$2,497	\$4,951	\$754	\$1,459	\$1,421	\$123,886
9	48599237	\$9,203	\$8,489	\$7,174	\$8,507	\$8,588	\$9,269	\$9,670	\$10,406	\$7,543	\$9,958	\$10,120	\$12,078	\$111,005
10	48599629	\$0	\$0	\$0	\$0	\$0	\$15	\$0	\$41,339	\$0	\$0	\$403	\$61,294	\$103,051
11	6597075..	\$0	\$0	\$0	\$223	\$741	\$2,950	\$276	\$266	\$577	\$873	\$5,259	\$78,939	\$90,104
12	48617962	\$0	\$76	\$73	\$3,200	\$1,260	\$71,298	\$16,417	\$0	\$0	(\$4,236)	\$0	\$0	\$88,088
13	48607936	\$0	\$0	\$1,828	\$37,239	\$1,305	\$42,349	\$203	\$309	\$547	\$0	\$1,060	\$2,138	\$86,978
14	48590139	\$5,916	\$159	\$6,035	\$5,007	\$68,187	\$1,259	\$779	(\$527)	\$0	\$0	\$0	\$0	\$86,814
15	6483973..	\$1,285	\$27,555	\$236	\$197	\$378	\$1,920	\$43,622	\$476	\$401	\$362	\$1,148	\$4,392	\$81,972
16	74360485	\$2,674	\$5,410	\$6,542	\$6,583	\$6,583	\$6,583	\$13,192	\$6,625	\$6,625	\$7,188	\$6,666	\$6,666	\$81,339
17	48618826	\$6,771	\$6,624	\$836	\$6,664	\$9,487	\$7,423	\$6,630	\$7,120	\$6,746	\$7,186	\$1,995	\$9,751	\$77,231
18	6874843..	\$0	\$0	\$0	\$0	\$672	\$29,093	\$40,919	\$505	\$720	\$2,394	\$1,108	\$715	\$76,124
19	48599797	\$5,396	\$7,098	\$5,396	\$5,431	\$5,649	\$12,805	\$5,431	\$5,902	\$5,466	\$5,501	\$5,626	\$5,501	\$75,204
20	6542123..	\$0	\$0	\$148	\$0	\$1,907	\$482	\$14,997	\$22,560	(\$19,761)	\$50,518	\$376	\$330	\$71,556
21	48619126	\$32	\$840	\$54,923	\$3,918	\$6,619	\$1,152	\$1,041	\$73	\$418	\$345	(\$354)	\$147	\$69,154
22	48590335	\$9,667	\$7,323	\$14,700	\$14,790	\$7,391	\$3,130	\$1,075	\$1,491	\$2,629	\$2,638	\$3,909	\$0	\$68,743
23	5387125..	\$0	\$0	\$0	\$14,006	\$18,303	\$539	\$204	\$879	\$639	\$504	\$16,837	\$16,580	\$68,490
24	48618850	\$1,106	\$2,756	\$100	\$2,670	\$1,410	\$507	\$2,650	\$45,413	\$405	\$101	\$2,463	\$1,731	\$61,313
25	48608756	\$210	\$18,160	\$8,472	\$0	\$179	\$19,992	\$4,009	\$0	\$0	\$192	\$7,960	\$0	\$59,174
Total		\$279,340	\$159,187	\$126,774	\$211,651	\$283,750	\$240,178	\$283,928	\$191,616	\$137,009	\$566,628	\$134,561	\$316,286	\$2,930,907 --

Financial Report

SL Reimbursement
Include

Stop Loss Policy Performance

Monroe County Government
Stop Loss Plan Year Selection: 2024

Summary of Contract Performance

Premium Paid:	\$1,449,042
Projected Reimbursement for Individual Coverage:	\$575,681
Projected Reimbursement for Aggregate Coverage:	\$0
Total Projected Reimbursements:	\$575,681
Premium In Excess of Loss:	\$873,360
Loss Ratio:	39.73%

Contract Details

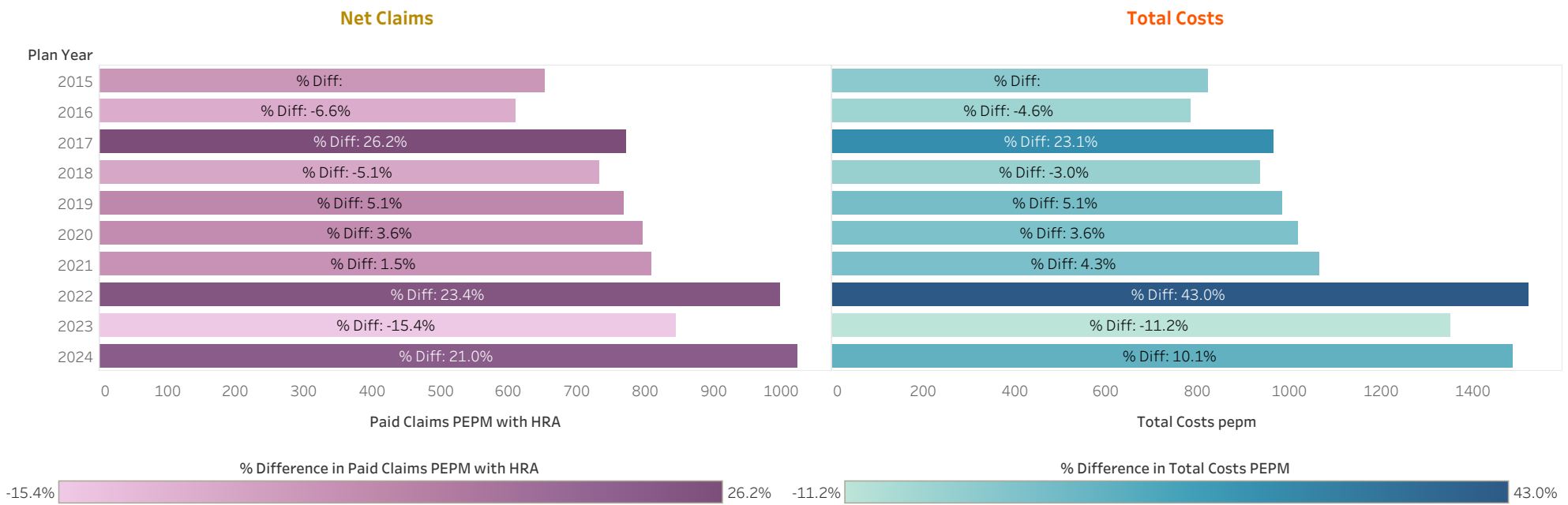
Carrier:	Anthem
Contract Start Date:	1/1/2024
Contract End Date:	12/31/2024
Contract Basis:	60/12
Individual Deductible:	\$125,000
Aggregating Specific Deductible:	\$0
Lasers:	0

Individual Performance

No.	Person ID	Medical	Rx	Total Paid	ISL Ded.	Over Ded.	Shaded Area Reflects Amount Over ISL Deductible	
1	665669268	\$424,728	\$858	\$425,586	\$125,000	\$300,586	665669268	<div></div>
2	537124050	\$223,109	\$6,146	\$229,255	\$125,000	\$104,255	537124050	<div></div>
3	48590579	\$4,326	\$185,540	\$189,866	\$125,000	\$64,866	48590579	<div></div>
4	48591087	\$164,760	\$762	\$165,521	\$125,000	\$40,521	48591087	<div></div>
5	48590031	\$152,912	\$436	\$153,348	\$125,000	\$28,348	48590031	<div></div>
6	48608584	\$127,603	\$25,527	\$153,130	\$125,000	\$28,130	48608584	<div></div>
7	48600133	\$132,085	\$1,889	\$133,974	\$125,000	\$8,974	48600133	<div></div>
8	48607544	\$123,100	\$786	\$123,886	\$125,000	\$0	48607544	<div></div>
9	48599237	\$24,753	\$86,253	\$111,005	\$125,000	\$0	48599237	<div></div>
10	48599629	\$102,987	\$65	\$103,051	\$125,000	\$0	48599629	<div></div>
11	659707587	\$86,049	\$4,055	\$90,104	\$125,000	\$0	659707587	<div></div>
12	48617962	\$87,862	\$226	\$88,088	\$125,000	\$0	48617962	<div></div>
13	48607936	\$86,687	\$291	\$86,978	\$125,000	\$0	48607936	<div></div>
14	48590139	\$83,969	\$2,844	\$86,814	\$125,000	\$0	48590139	<div></div>
15	648397303	\$79,552	\$2,420	\$81,972	\$125,000	\$0	648397303	<div></div>
16	74360485	\$563	\$80,776	\$81,339	\$125,000	\$0	74360485	<div></div>
17	48618826	\$4,170	\$73,062	\$77,231	\$125,000	\$0	48618826	<div></div>
18	687484360	\$70,040	\$6,084	\$76,124	\$125,000	\$0	687484360	<div></div>

Financial Report

Historical PEPM								Monroe County Government														
								Plan Year Through (Paid Basis):				December 2024										
Plan Year	Enrollment	Med Claims	+	Rx Claims	+	HRA Dollars	+	Capitation Fees	-	Rx Rebates	-	Stop Loss Claims	=	Net Claims	<=>	YoY Change	+	Fixed Costs	=	Total Costs	<=>	YoY Change
2015	442	\$561.66		\$169.02		\$0.00		\$0.00		\$0.00		(\$76.85)		\$653.83				\$167.64		\$821.47		
2016	454	\$562.38		\$169.03		\$0.00		\$0.00		\$0.00		(\$120.57)		\$610.85		-6.6%		\$173.12		\$783.97		-4.6%
2017	468	\$686.26		\$184.99		\$0.00		\$0.00		\$0.00		(\$100.40)		\$770.85		26.2%		\$194.53		\$965.38		23.1%
2018	476	\$556.77		\$183.23		\$0.00		\$0.00		\$0.00		(\$8.28)		\$731.72		-5.1%		\$204.47		\$936.19		-3.0%
2019	481	\$722.28		\$177.26		\$0.00		\$0.00		\$0.00		(\$130.85)		\$768.69		5.1%		\$215.02		\$983.71		5.1%
2020	486	\$635.96		\$205.81		\$0.00		\$0.00		\$0.00		(\$45.24)		\$796.53		3.6%		\$222.50		\$1,019.03		3.6%
2021	485	\$692.38		\$194.81		\$0.00		\$0.00		\$0.00		(\$78.77)		\$808.42		1.5%		\$254.45		\$1,062.87		4.3%
2022	477	\$855.02		\$196.22		\$0.00		\$0.00		\$0.00		(\$53.59)		\$997.65		23.4%		\$522.58		\$1,520.23		43.0%
2023	498	\$665.22		\$218.41		\$0.00		\$0.00		\$0.00		(\$39.15)		\$844.48		-15.4%		\$506.14		\$1,350.61		-11.2%
2024	519	\$835.43		\$279.06		\$0.00		\$0.00		\$0.00		(\$92.52)		\$1,021.96		21.0%		\$465.65		\$1,487.62		10.1%



Self-Insurance Information
Prepared by Auditor's Office

	Beginning Cash Balance	County Contributions (00600)	Other Receipts	Total Receipts	Other Expenditures	Other Expenditure Growth	Ending Cash Balance
2021	\$ 2,085,157.44	\$ 6,285,204.61	\$ 1,371,502.37	\$ 7,656,706.98	\$ 8,437,590.72	N/A	\$ 1,304,273.70
2022	\$ 1,304,273.70	\$ 6,621,991.56	\$ 1,687,088.27	\$ 8,309,079.83	\$ 8,557,441.00	1%	\$ 1,055,912.53
2023	\$ 1,055,912.53	\$ 7,256,400.00	\$ 1,312,853.28	\$ 8,569,253.28	\$ 8,366,528.50	-2%	\$ 1,258,637.31
2024	\$ 1,258,637.31	\$ 7,576,433.39	\$ 1,387,947.50	\$ 8,964,380.89	\$ 9,480,010.24	13%	\$ 743,007.96
2025 to date	\$ 743,007.96	\$ 7,850,450.83	\$ 372,714.20	\$ 8,223,165.03	\$ 2,636,998.03		
2025 anticipated (not including to-date info)		\$ 302,445.00	\$ 1,118,142.60	\$ 1,420,587.60	\$ 7,910,994.09	11%	\$ (161,231.53)
Total 2025		\$ 8,152,895.83	\$ 1,490,856.80	\$ 9,643,752.63	\$ 10,547,992.12		
2026 anticipated	\$ (161,231.53)	\$ 9,705,000.00	\$ 1,669,759.62	\$ 1,420,587.60	\$ 11,813,751.17	12%	\$ (600,223.09)

2026 Contribution/Employee:	\$ 15,000.00
2026 Anticipated FT Employees:	647
2026 Anticipated Other Receipts Growth	12%
2026 Anticipated Other Expenditures Growth	12%