



## Greater Tompkins County Municipal Health Insurance Consortium

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

### Audit and Finance Committee

**Agenda – January 26, 2021**

**3:30 PM**

Zoom Meeting

(see meeting invite or contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for information to join meeting)

1. Call to Order (3:30) M. Cook
2. Changes to Agenda (3:30)
3. Approve Minutes – December 8, 2020
4. Executive Director (3:35) E. Dowd
  - a. Discussion of setting meeting with State representatives
  - b. TC3 Payments
5. Financial Update (4:05) S. Locey
  - a. Year-end 2020 Financial Review
  - b. Report on large loss claim activity
  - c. 2021 Budget: Making mid-year budget changes going forward E. Dowd
  - d. Accounts Receivable R. Snyder
  - e. Expenditure Report
6. Next meeting Agenda Topics (4:40)
7. Adjourn (4:45)

Next Meeting: February 23, 2021

**Audit and Finance Committee  
Minutes – DRAFT  
December 8, 2020  
Meeting Held Remotely via Zoom**

Present: Mack Cook, Eric Snow, Rordan Hart, Peter Salton, Steve Thayer, Jon Munson (arrived at 3:36 p.m.); Laura Shawley, Jason Molino (arrived at 3:43 p.m.), Jim Bower (arrived at 4:00 p.m.)  
Staff/ Guests: Judy Drake, Board of Directors Chair; Elin Dowd, Executive Director; Rick Snyder, Treasurer; Steve Locey, Robert Spenard, Locey and Cahill; Michelle Cocco, Clerk of the Board

**Call to Order**

Mrs. Shawley called the meeting to order at 3:31 p.m.

**Changes to the Agenda**

Ms. Dowd requested an executive session to discuss contract negotiations.

**Approval of Minutes of October 27, 2020**

It was MOVED by Mr. Snow, seconded by Mr. Salton, and unanimously adopted by voice vote by members present, to approve the minutes of October 27, 2020 as submitted. MINUTES APPROVED.

Mr. Munson arrived at this time.

**Executive Director Report**

**Financial Update**

Ms. Dowd reported on the outcome of work by the Nominations and Engagement Committee and presented a draft slate of members to serve on Consortium committees in 2021. Along with the new Executive Bylaws, the Board of Directors will be asked to consider the proposed slate at its meeting on December 17<sup>th</sup>.

Mr. Munson arrived at this time.

Ms. Dowd called attention to the new representatives that will be serving on the Executive Committee, noting there will be a good representation from all areas that encompass Consortium members.

Ms. Dowd referred to the updated budget spreadsheet and explained adjustments that have been made since the budget was approved by the Board of Directors in August. She said at the last meeting this Committee recommended the Stop Loss insurance contract with the condition that she and Mr. Locey continue negotiations. The outcome of those negotiations is a contract that is within the budget and will be presented to the Board of Directors for approval next week.

Mr. Molino arrived at this time.

She reported on actuarial services and said up to this point Armory Associates has been doing the actuarial work (GASB) for several municipalities; however, in 2021 municipalities will be responsible for their own payment of this expense. This will result in the line item being significantly less going forward. Mr. Snyder asked that Armory Associates be instructed to directly bill municipalities for this service and not the Consortium. Ms. Dowd will communicate this with Armory Associates.

Ms. Dowd reviewed changes in budget lines; noting the Wellness Consultant line has been changed to a Wellness Program line as no consultant will be hired in 2021. Many of the other changes are the result of staffing expenses that will be discussed later in the meeting.

Mr. Locey said further adjustments will include premium income expectations being further adjusted due to changes in people moving from older plans into the Platinum Plan at the County and/or City of Ithaca, as well as including new members coming in to the Consortium.

Ms. Dowd spoke of Covid-19 and said further information is needed on what the federal government will be doing with regard to vaccinations; however, at this time she believes the Consortium will only be covering the administration fee and not the total cost of the vaccination. This should not have a large impact on the budget.

Staffing

Ms. Dowd said the staffing plan being proposed includes moving the Clerk of the Board to a full-time position and the Administrative/Computer Assistant Position will not be filled at this time. The Board will also be asked to create the positions of Finance Manager and Benefits Specialist. At this time the Committee is being asked to recommend funding for a cost of living wage increase for staff and to fund the new positions that have been recommended by the Operations Committee.

**RESOLUTION NO. - 2020 – APPROVAL OF 2021 CONSORTIUM WAGE INCREASES AND ESTABLISHING HIRING RATES FOR FINANCE MANAGER AND BENEFITS SPECIALIST POSITION**

It was MOVED by Mr. Snow, seconded by Mr. Hart, and unanimously adopted by voice vote by members present.

WHEREAS, the Board adopted the 2021 Budget which included estimated wages for staff; and

WHEREAS, the Executive Director and Human Resources Manager have reviewed the staffing plan, budget and current market and recommends a 2.0% cost of living adjustment for all current staff, and

WHEREAS, the Executive Director and Human Resources Manager recommend a hiring range salary of \$70,000-\$75,000 for the Finance Manager position and an hourly hiring range of \$27.00-\$29.00 for the Benefits Specialist position, both to be filled in 2021, and

WHEREAS, hiring ranges reflect comparable positions in other local municipalities and non-profits, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committees, That the Board of Directors of GTCMHIC hereby establishes a cost of living adjustment for current staff wages at 2.0% effective January 1, 2021, and

RESOLVED, further, establishes a hiring range salary of \$70,000-\$75,000 for the Finance Manager position and an hourly hiring range of \$27.00-\$29.00 for the Benefits Specialist position, both to be filled in 2021,

RESOLVED, further, That the Executive Director will make every attempt to secure a qualified applicant in the assigned hiring range but will also have the flexibility to return to the Audit and Finance Committee with a request to expand the hiring range if no candidates have been secured.

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Mr. Bower arrived at this time.

**RESOLUTION NO. - 2020 – INCREASE POSITION FROM PART-TIME TO FULL-TIME -  
CLERK OF THE BOARD**

It was MOVED by Mr. Shattuck, seconded by Mr. Snow.

Mr. Snyder said as a result of staffing changes there currently is not a backup for the responsibility of billing and receipt of funds for the Consortium and questioned how that will be handled. Ms. Dowd said those duties will be assumed by the Finance Manager once that individual is hired.

The resolution was unanimously adopted by voice vote by members present.

WHEREAS, the Executive Committee has discussed the current and future staffing needs of the Consortium and recommends increasing the position of Clerk of the Board from a part-time position to a full-time position, now therefore be it

RESOLVED, on recommendation of the Audit and Finance and Executive Committees, That the Board of Directors of GTCMHIC hereby increases the Clerk of the Board position to full-time with benefits offered to all Consortium employees effective January 3, 2021.

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**RESOLUTION NO. – 2020 - AUTHORIZATION TO PURCHASE INSURANCE POLICIES:  
ERRORS AND OMISSIONS, DIRECTORS AND OFFICERS  
LIABILITY, EMPLOYMENT PROTECTION COVERAGE, AND  
A FIDELITY BOND**

Ms. Dowd said the average increase in the health care industry is 30 percent; however, the Consortium will experience an average increase of 20 percent for these policies. She noted that when the Consortium transfers some of the financial responsibilities from Tompkins County the Consortium may need to look at increasing its employee dishonesty policies and practices that are currently covered under Tompkins County.

The resolution was unanimously adopted by voice vote by members present.

WHEREAS, it is the desire of the Board of Directors to ensure liability coverage for the Consortium, the Board of Directors personally and professionally, and the participating municipalities, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Consortium shall purchase coverage for these policies from the following for the period January 1, 2021 thru December 31, 2021:

- Errors and Omissions Insurance with the Darwin Group at \$1,000,000 limit with \$25,000 retention (placed by insurance agent Haylor, Freyer and Coon);
- Directors and Officers Liability Insurance with the Darwin Group at \$1,000,000 limit with \$25,000 retention and Employment Protection Liability at \$1,000,000 limit (placed by insurance agent Haylor, Freyer and Coon); and
- A Fidelity Bond

RESOLVED, further, That the Chair of the Board is authorized to execute the renewal documents for the policies listed above.

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**RESOLUTION NO. - 2020 – AUTHORIZATION TO ENTER INTO AGREEMENT WITH BONADIO & CO. LLP - FINANCIAL REPORTING FOR 2021-2023**

MOVED by Mr. Salton, seconded by Mr. Thayer, and unanimously adopted by voice vote by members present.

Ms. Dowd said due to Bonadio becoming more efficient we will now have a flat rate contract for an annual rate less than we are currently spending for 2020 and previous year services.

WHEREAS, the Consortium entered into a contract with Bonadio & Co. LLP for financial reporting services during the years 2013-2020, and

WHEREAS, the Consortium wishes to continue the current arrangement for three additional years, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors authorizes the Chair to sign a letter of engagement with Bonadio & Co. LLP for a three-year contract expiring December 31, 2023.

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**RESOLUTION NO. - 2020 – APPROVAL OF CONTRACT FOR INVESTMENT MANAGEMENT SERVICES – WILMINGTON TRUST ADVISORS, INC. – JANUARY 1, 2021– DECEMBER 31, 2021**

It was MOVED by Mrs. Shawley, seconded by Mr. Snow, and unanimously adopted by voice vote by members present.

WHEREAS, Wilmington Trust has satisfactorily honored the terms of its contract including the delivery of reporting as requested, completion of Schedule B of the Consortium's JURAT financial filings with DFS (Department of Financial Services), and

WHEREAS, the Consortium is pleased with the service provided by Wilmington Trust Advisors, Inc. (WTIA) and wishes to extend its contractual relationship for 2021, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors authorizes the Consortium to enter into a contract extension with Wilmington Trust Advisors, Inc. (WTIA) for investment management services for a one-year term period January 1, 2021 through December 31, 2021,

RESOLVED, further, That the Chair of the Board of Directors is hereby authorized to execute said contract on behalf of the Consortium.

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**RESOLUTION NO. - 2020 – AUTHORIZING CONTRACT FOR ACTUARIAL SERVICES  
- ARMORY ASSOCIATES – FISCAL YEARS 2020 AND  
2021**

It was MOVED by Mr. Snow, seconded by Mr. Hart, and unanimously adopted by voice vote by members present.

WHEREAS, the Greater Tompkins County Health Insurance Consortium issued a Request for Proposals for Actuarial Services on January 4, 2016 and awarded a contract to Armory Associates of Syracuse, and

WHEREAS, the Consortium wishes to continue its relationship with Armory Associates under the terms outlined in the proposed revised agreement for actuarial services for fiscal years 2020 and 2021, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Chair of the Board is hereby authorized to sign a contract on behalf of the Consortium with Armory Associates for fiscal year 2020 and fiscal year 2021.

\* \* \* \* \*

**Financial Update**

Mr. Locey reported that although he has not received the financial results through November, it appears that November will be below budget and another prescription drug rebate is expected before year-end. Through October 31<sup>st</sup> the Consortium is close to being on-budget in terms of premium received; however, interest income remains under budget as a result of the pandemic. This will have a negative impact on the overall budget. The Consortium has received \$1.2 million in prescription drug rebates for the year and it is expected that the year will

end with \$1.6 million in total rebates received. Based on the proposed contract with ProAct this number will be increased for next year.

Mr. Locey reported on Stop Loss reimbursements and said the one reimbursement that was received in 2020 was related to a claim from 2019; there has not been any activity to date in 2020 above \$500,000. He pointed out that most of Consortium's income comes from premium revenue; however, by the end of 2020 prescription drug rebates will account for close to four percent.

Mr. Locey reported on budgeted versus actual expense and said the Consortium is still well-below budget in overall claims with the total aggregate claims being approximately 9% (\$4.3 million) below budget. Year-to-date claims account for approximately 94.3% of the total expense which means that only slightly over 5% of the funds are going directly towards the payment of all fees and administrative expenses. There was approximately a two percent increase in covered lives and almost three percent in contract counts. On the prescription drug expense side of the budget, claims are approximately 2.6 percent over budget; however, this is not a concern due to the increase in contracts.

#### Large Loss Report

Mr. Locey provided an update on large losses for the year, stating there has been more frequency of claimants in excess of \$100,000; however, there has been a reduction in high-cost claims. In aggregate, the total of claims in excess of \$100,000 continues to rise each year; over the last couple of years the Consortium has averaged \$8.9 million in high dollar claimants.

In response to a question by Mr. Salton with regard to projections for year-end claims, Mr. Locey said over the coming months the Consortium will continue to see lower-than-expected claims as the hospitals are beginning to cut back on elective and minor procedures due to the uptick in Covid-19 cases. He expects this to continue early into 2021.

Mr. Hart questioned the overage year-to-date in medical administration fees. Mr. Locey said some of it may be due to an increase in contract counts but will have to look into what else this is the result of.

There were no questions on the vendor payment or premium receivables report.

Ms. Dowd commented that TC3 has committed that by December 18<sup>th</sup> that they will be paid in full through that time period. The Consortium is working with another town on a past late payment.

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#### Committee Leadership and Meeting Schedule

The Committee agreed to continue to meet the fourth Tuesday of each month at 3:30 p.m. The next meeting will be January 26, 2021.

There was consensus by members present to appoint Mr. Cook as Chair and Mrs. Shawley as Vice Chair for 2021.

#### Next Agenda Items

There were no topics suggested at this time for the next meeting. Mr. Salton said the

Committee should always take a careful look at paid claims.

**Executive Session**

It was MOVED by Mrs. Shawley, seconded by Mr. Snow, and unanimously adopted by voice vote, to enter into an executive session at 4:32 p.m. to discuss contract negotiations. MOTION CARRIED.

The meeting returned to open session at 4:49 p.m.

**RESOLUTION NO. – 2020 - AUTHORIZE EXTENSION OF CONTRACT FOR  
PRESCRIPTION DRUG CLAIMS ADMINISTRATOR FOR  
2021 – PROACT**

It was MOVED by Mr. Molino, seconded by Mr. Snow, and unanimously adopted by voice vote.

WHEREAS, the Board of Directors by Resolution No. 029-2018 authorized a two-year extension of the Consortium’s contract with ProAct for Prescription Benefits Manager services, and

WHEREAS, the Audit and Finance Committee has discussed and desires to extend the Prescription Benefits Manager services with ProAct for an additional year pursuant to the Contract Addendum proposed December 8, 2020, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the contract with ProAct for Prescription Benefits Manager services be extended per the terms outlined in the Addendum for the period January 1, 2021 through December 31, 2021,

RESOLVED, further, That the Chair of the Board of Directors is hereby authorized to execute said contract with ProAct, Inc.

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**Adjournment**

The meeting adjourned at 4:51 p.m.

*Respectfully submitted by Michelle Cocco, Clerk of the Board*



Greater Tompkins County Municipal Health Insurance Consortium  
2020 - 2025 Fiscal Year Budget Projections (cash basis)

				5.00%	5.00%	5.00%
				as of 08/31/2020	9/24/2020	as of 01/11/2021
	Actual Results 2019 Fiscal Year	Projected Budget 2020 Fiscal Year	Updated Budget 2020 Fiscal Year	Adopted Budget 2021 Fiscal Year	Revised Budget 2021 Fiscal Year	Projected Budget 2022 Fiscal Year
Average Covered Lives	6,199	6,295	6,318	6,318	6,314	6,314
Beginning Balance	\$26,575,630.00	\$30,971,196.85	\$30,971,196.85	\$30,356,295.09	\$30,356,295.09	\$29,874,635.80
<b>Income</b>						
Medical and Rx Plan Premiums	\$50,296,735.62	\$52,745,788.78	\$48,480,920.99	\$55,875,290.81	\$55,002,327.38	\$57,752,443.75
9000 Ancillary Benefit Plan Premiums	\$150,527.92				\$0.00	
9020 Interest	\$465,101.14	\$446,554.34	\$370,946.00	\$45,534.44	\$45,534.44	\$298,746.36
9010 Rx Rebates	\$1,597,414.28	\$1,400,000.00	\$1,400,000.00	\$1,400,000.00	\$1,700,000.00	\$1,700,000.00
9040 Stop-Loss Claim Reimbursements	\$3,451.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9035 Finance Charge Income	\$0.00	\$0.00	\$0.00	\$0.00	\$5,463.46	\$5,627.36
9030 Other	\$10,640.45	\$5,304.50	\$5,304.50	\$5,463.64	\$0.00	\$0.00
<b>Total Income</b>	<b>\$52,523,870.81</b>	<b>\$54,597,647.62</b>	<b>\$50,257,171.49</b>	<b>\$57,326,288.89</b>	<b>\$56,753,325.28</b>	<b>\$59,756,817.47</b>
<b>Expenses</b>						
8090 Medical Paid Claims	\$31,928,669.77	\$37,198,413.76	\$33,382,497.66	\$39,058,334.44	\$38,838,424.24	\$40,780,345.45
Advance Deposit / Pre-Paid Claims	\$0.00	\$113,700.00	\$113,700.00	\$109,150.71	\$109,150.71	\$33,115.60
8120 Rx Paid Claims - ProAct	\$12,835,335.59	\$14,009,165.32	\$14,283,842.79	\$15,355,131.00	\$15,355,131.00	\$16,506,765.82
8121 Rx Paid Claims - CanaRx	\$173,707.00	\$179,959.49	\$139,635.77	\$150,108.45	\$150,108.45	\$161,366.59
8084 Flu Clinic Fees	\$13,270.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00
8050 Medical Admin Fees	\$1,278,736.13	\$1,326,646.30	\$1,398,578.06	\$1,440,535.40	\$1,446,769.80	\$1,490,172.89
8093 Excellus ITS Fees	\$2,949.84	\$2,956.67	\$0.00	\$0.00	\$0.00	\$0.00
Rx Admin Fees	\$173,652.11	\$164,664.95	\$195,078.00	\$200,930.34	\$200,930.34	\$206,958.25
8091 NYS Covered Lives Assessment	\$330,434.00	\$348,095.65	\$355,540.01	\$373,317.01	\$373,317.01	\$391,982.86
9060 ACA PCORI Fee	\$12,742.45	\$17,130.53	\$15,681.96	\$17,987.06	\$17,987.06	\$18,886.41
8115 ACA Transitional Reins. Program Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Specific Stop-Loss Insurance (Budget)	\$639,190.30	\$762,505.96	\$762,505.96	\$876,881.85	\$876,881.85	\$1,008,414.13
Specific Stop-Loss Insurance (Actual)		\$258,603.00	\$263,000.00	\$302,450.00	\$273,000.00	\$313,950.00
Aggregate Stop-Loss Insurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8000 Accounting Fees	\$20,275.00	\$30,800.00	\$25,000.00	\$25,750.00	\$25,750.00	\$26,522.50
8010 Actuarial Fees	\$46,950.00	\$51,500.00	\$51,500.00	\$53,045.00	\$15,000.00	\$15,450.00
8020 Audit Fees (Financial)	\$10,800.00	\$12,000.00	\$13,000.00	\$13,390.00	\$13,390.00	\$13,791.70
Audit Fees (Claims)	\$25,500.00	\$40,000.00	\$40,000.00	\$41,200.00	\$41,200.00	\$42,436.00
8055 Consultant Fees (Barber)	\$33,659.06	\$56,135.00	\$25,000.00	\$25,000.00	\$20,000.00	\$20,600.00
8030 Consultant Fees (L&C)	\$84,000.00	\$87,550.00	\$87,550.00	\$90,176.50	\$90,176.50	\$92,881.80
Consultant Fees (Segal)	\$39,891.25	\$50,000.00	\$0.00	\$0.00	\$0.00	\$0.00
8070 Legal Fees	\$9,885.67	\$12,000.00	\$12,000.00	\$12,360.00	\$12,360.00	\$12,730.80
8043 Wellness Program Costs	\$23,701.25	\$24,000.00	\$24,000.00	\$25,000.00	\$25,000.00	\$25,750.00
8065 Wellness Program Costs						
66001 Executive Director (Salary)	\$64,038.49	\$92,000.00	\$92,000.00	\$94,760.00	\$93,636.00	\$96,445.08
66002 Fringe Benefits	\$24,265.83	\$66,000.00	\$66,000.00	\$67,980.00	\$110,374.87	\$113,686.12
66003 Clerk of the Board (Salary)	\$15,444.50	\$36,000.00	\$36,000.00	\$37,080.00	\$72,134.40	\$74,298.43
66004 Admin/Comp Asst (Salary)	\$17,732.20	\$51,000.00	\$51,000.00	\$52,530.00	\$0.00	\$0.00
66005 Benefits Specialist (Salary)				\$41,250.00	\$43,680.00	\$89,980.80
66006 Finance Director (Salary)					\$73,000.00	
8060 Insurances (D&O / Prof. Liability)	\$40,113.62	\$41,317.03	\$43,700.00	\$48,070.00	\$50,850.00	\$55,935.00
8041 Internal Coordination (Finance)	\$63,497.96	\$68,660.00	\$68,660.00	\$80,000.00	\$68,660.00	\$70,719.80
8042 Internal Coordination (Support)	\$14,859.40	\$16,000.00	\$0.00	\$0.00	\$0.00	\$0.00
8040 Internal Coordination Fees (Other)	\$1,500.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
8045 Internal Coordination (Town of Ithaca)	\$3,000.00	\$6,000.00	\$7,000.00	\$7,210.00	\$7,210.00	\$7,426.30
8044 Internal Coordination (IT Support)	\$8,174.66	\$9,000.00	\$11,500.00	\$11,845.00	\$11,845.00	\$12,200.35
9065 Marketing Expenses	\$3,952.56	\$5,000.00	\$5,000.00	\$2,500.00	\$2,500.00	\$2,575.00
9055 Investment Management Services	\$13,874.23	\$18,540.00	\$26,000.00	\$26,780.00	\$14,000.00	\$14,420.00
9050 Ancillary Benefit Premiums	\$152,108.73				\$0.00	\$0.00
8150 Supplies Expense	\$649.66	\$1,500.00	\$1,500.00	\$2,500.00	\$2,500.00	\$2,575.00
8151 Computer Equipment	\$9,065.51	\$5,000.00	\$5,000.00	\$5,150.00	\$5,150.00	\$5,304.50
8152 Lease Expense / Parking Fees	\$5,976.00	\$6,500.00	\$6,500.00	\$9,500.00	\$9,500.00	\$9,785.00
8153 Mileage- Travel Expenses	\$621.18	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
9060 Other Expenses / Supplies	\$6,080.01	\$10,609.00	\$10,609.00	\$10,927.27	\$10,927.27	\$11,255.09
Payment Refund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Capitalization Repayment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Expenses</b>	<b>\$48,128,303.96</b>	<b>\$54,434,446.70</b>	<b>\$50,872,073.25</b>	<b>\$57,807,948.19</b>	<b>\$57,599,662.65</b>	<b>\$60,736,313.14</b>
<b>Net Income</b>	<b>\$4,395,566.85</b>	<b>\$163,200.92</b>	<b>(\$614,901.76)</b>	<b>(\$481,659.30)</b>	<b>(\$846,337.37)</b>	<b>(\$979,495.67)</b>
<b>Ending Balance</b>	<b>\$30,971,196.85</b>	<b>\$31,134,397.77</b>	<b>\$30,356,295.09</b>	<b>\$29,874,635.80</b>	<b>\$29,509,957.72</b>	<b>\$28,895,140.13</b>
<b>Liabilities and Reserves</b>						
Statutory Reserves	IBNR Reserve \$5,371,680.64	\$6,144,909.49	\$5,719,960.85	\$6,529,615.85	\$6,503,226.63	\$6,874,453.35
Surplus Account	\$2,514,836.78	\$2,637,289.44	\$2,424,046.05	\$2,793,764.54	\$2,750,116.37	\$2,887,622.19
Discretionary Reserves	Claims / Rate Stabilization Reserve \$2,238,200.27	\$3,840,568.43	\$3,840,568.43	\$4,081,009.91	\$4,064,516.64	\$4,296,533.35
Catastrophic Claims Reserve	\$2,800,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00
Total Liabilities and Reserves	\$12,924,717.69	\$17,122,767.36	\$16,484,575.33	\$17,904,390.30	\$17,817,859.64	\$18,558,608.89
<b>Unencumbered Fund Balance</b>	<b>\$18,046,479.16</b>	<b>\$14,011,630.41</b>	<b>\$13,871,719.76</b>	<b>\$11,970,245.49</b>	<b>\$11,692,098.08</b>	<b>\$10,336,531.24</b>
	35.88%	26.56%	28.61%	21.42%	21.26%	17.90%

Assumptions 2021 to 2025 Fiscal Years

- Premium Revenue Increased by 5.0% in 2021, 5.0% in 2022
- Interest Income = Estimated at 0.15% of the Total Cash /
- Prescription Drug Rebates Estimated at \$1,400,000 Per Year
- Paid Claims Trend for Fiscal Years 2021 through 2025 as
- Administrative Fees Per Agreement with Excellus BCBS than increased by 2.0% for the Fiscal Years of 2021
- New York State Graduate Medical Expense Increased by
- Specific Stop-Loss Insurance trended by 15% each year.
- Aggregate Stop-Loss Insurance Removed Based on NYS
- All Professional Services Fees Increased by 3% Per Fiscal
- All Insurance and Internal Coordination Fees Increased by
- IBNR Reserve Set at 12% of Expected Incurred Claims /
- Surplus Account Set at 5% of Earned Premium Pursuant
- Claims/Rate Stabilization Reserve Set at 7.5% of Expect
- Catastrophic Claims Reserve Set at \$4.5 Million for 202

Medical Premiums = 6000 + 6010

Interest Income = 9021 + 9022 + 9023 + 9024 + 9025 + 9026 + 9027

Rx Admins Fees = 8081 + 8082 + 8083

Advance Deposit = 4020 + 4021

Executive Director = 66002 + 66001

Other Expenses = 9060 + 8152 + 8151 + 8150

Rx Rebate Per Covered Life Per Year	\$257.69	\$222.40	\$221.59	\$221.59		\$269.24
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Greater Tompkins County Municipal Health Insurance Consortium  
2020 - 2025 Fiscal Year Budget Projections (cash basis)

Medical Premiums = 6000 + 6010  
Interest Income = 9021 + 9022  
Rx Admins Fees = 8081 + 8082 + 8083  
Advance Deposit = 4020 + 4021

5.00%	5.00%	5.00%	6.00%	7.00%	7.00%
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as of 08/31/2020 9/24/2020 as of 01/11/2021

	Actual Results 2019 Fiscal Year	Projected Budget 2020 Fiscal Year	Updated Budget 2020 Fiscal Year	Adopted Budget 2021 Fiscal Year	Revised Budget 2021 Fiscal Year	Projected Budget 2022 Fiscal Year	Projected Budget 2023 Fiscal Year	Projected Budget 2024 Fiscal Year	Projected Budget 2025 Fiscal Year
Average Covered Lives	6,174	6,295	6,318	6,318	6,314	6,314	6,314	6,314	6,314
Beginning Balance	\$26,575,630.00	\$30,971,196.85	\$30,971,196.85	\$30,356,295.09	\$30,356,295.09	\$29,874,635.80	\$28,895,140.13	\$27,930,659.87	\$27,597,999.28
<b>Income</b>									
Medical and Rx Plan Premiums	\$50,296,735.62	\$52,745,788.78	\$48,480,920.99	\$55,875,290.81	\$55,002,327.38	\$57,752,443.75	\$61,217,590.37	\$65,502,821.70	\$70,088,019.22
9000 Ancillary Benefit Plan Premiums	\$150,527.92								
9020 Interest	\$465,101.14	\$446,554.34	\$370,946.00	\$45,534.44	\$45,534.44	\$298,746.36	\$288,951.40	\$279,306.60	\$275,979.99
9010 Rx Rebates	\$1,597,414.28	\$1,400,000.00	\$1,400,000.00	\$1,400,000.00	\$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	\$3,451.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9035 Finance Charge Income	\$0.00	\$0.00	\$0.00	\$0.00	\$5,463.46	\$5,627.36	\$5,796.18	\$5,970.07	\$6,149.17
9030 Other	\$10,640.45	\$5,304.50	\$5,304.50	\$5,463.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Income</b>	<b>\$52,523,870.81</b>	<b>\$54,597,647.62</b>	<b>\$50,257,171.49</b>	<b>\$57,326,288.89</b>	<b>\$56,753,325.28</b>	<b>\$59,756,817.47</b>	<b>\$63,212,337.96</b>	<b>\$67,488,098.37</b>	<b>\$72,070,148.38</b>
<b>Expenses</b>									
Medical and Rx Paid Claims	\$44,950,982.36	\$51,516,238.57	\$47,934,676.22	\$54,687,724.60	\$54,467,814.40	\$57,496,593.46	\$60,791,816.94	\$64,278,613.84	\$67,973,347.30
2 Claims Administration Fees	\$1,455,338.08	\$1,494,267.91	\$1,593,656.06	\$1,641,465.74	\$1,647,700.14	\$1,697,131.14	\$1,748,045.08	\$1,800,486.43	\$1,854,501.02
3 Taxes and Fees	\$343,176.45	\$365,226.19	\$371,221.97	\$391,304.07	\$391,304.07	\$410,869.28	\$431,412.74	\$452,983.38	\$474,591.43
4 Stop-Loss Insurance	\$639,190.30	\$258,603.00	\$263,000.00	\$302,450.00	\$273,000.00	\$313,950.00	\$361,042.50	\$415,198.88	\$477,478.71
5 Professional Services	\$294,662.23	\$363,985.00	\$278,050.00	\$285,921.50	\$242,876.50	\$250,162.80	\$255,980.85	\$263,023.73	\$269,177.01
6 Insurance/Internal Fees	\$270,453.45	\$411,517.03	\$406,860.00	\$470,005.00	\$547,890.27	\$537,686.88	\$557,732.93	\$578,771.92	\$600,872.77
7 Ancillary Benefits	\$152,108.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Other/Miscellaneous Fees	\$22,392.36	\$24,609.00	\$24,609.00	\$29,077.27	\$29,077.27	\$29,919.59	\$30,787.18	\$31,680.79	\$32,601.21
<b>Total Expenses</b>	<b>\$48,128,303.96</b>	<b>\$54,434,446.70</b>	<b>\$50,872,073.25</b>	<b>\$57,807,948.19</b>	<b>\$57,599,662.65</b>	<b>\$60,736,313.14</b>	<b>\$64,176,818.21</b>	<b>\$67,820,758.97</b>	<b>\$71,682,569.45</b>
<b>Net Income</b>	<b>\$4,395,566.85</b>	<b>\$163,200.92</b>	<b>(\$614,901.76)</b>	<b>(\$481,659.30)</b>	<b>(\$846,337.37)</b>	<b>(\$979,495.67)</b>	<b>(\$964,480.25)</b>	<b>(\$332,660.60)</b>	<b>\$387,578.93</b>
Ending Cash Assets Balance	\$30,971,196.85	\$31,134,397.77	\$30,356,295.09	\$29,874,635.80	\$29,509,957.72	\$28,895,140.13	\$27,930,659.87	\$27,597,999.28	\$27,985,578.21
<b>Liabilities and Reserves</b>									
4010 IBNR Claims Liability Per §4706(a)(1)	\$5,371,680.64	\$6,144,909.49	\$5,719,960.85	\$6,529,615.85	\$6,503,226.63	\$6,874,453.35	\$7,267,696.32	\$7,684,315.45	\$8,125,758.12
5010 Surplus Account Per §4706(a)(5)	\$2,514,836.78	\$2,637,289.44	\$2,424,046.05	\$2,793,764.54	\$2,750,116.37	\$2,887,622.19	\$3,060,879.52	\$3,275,141.09	\$3,504,400.96
5014 Rate Stabilization Reserve	\$2,238,200.27	\$3,840,568.43	\$3,840,568.43	\$4,081,009.91	\$4,064,516.64	\$4,296,533.35	\$4,542,310.20	\$4,802,697.16	\$5,078,598.83
5012 Catastrophic Claims Reserve	\$2,800,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00
<b>Total Liabilities and Reserves</b>	<b>\$12,924,717.69</b>	<b>\$17,122,767.36</b>	<b>\$16,484,575.33</b>	<b>\$17,904,390.30</b>	<b>\$17,817,859.64</b>	<b>\$18,558,608.89</b>	<b>\$19,370,886.04</b>	<b>\$20,262,153.70</b>	<b>\$21,208,757.91</b>
Unencumbered Fund Balance	\$18,046,479.16	\$14,011,630.41	\$13,871,719.76	\$11,970,245.49	\$11,692,098.08	\$10,336,531.24	\$8,559,773.84	\$7,335,845.58	\$6,776,820.30
	35.88%	26.56%	28.61%	21.42%	21.26%	17.90%	13.98%	11.20%	9.67%

Assumptions 2021 to 2025 Fiscal Years

- Premium Revenue Increased by 5.0% in 2021, 5.0% in 2022, 6.0% in 2023, 7.0% in 2024, and 7.0% in 2025
- Interest Income = Estimated at 1.0% of the Total Cash Asset Balance Per Annum Starting in 2021
- Prescription Drug Rebates Estimated at \$1,400,000 Per Year Based on Advice from ProAct, Inc.
- Paid Claims Trend for Fiscal Years 2021 through 2025 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 2021 through 2025
- 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 and Internal Coordination Fees Increased by 3% Per Annum
- IBNR Reserve Set at 12% of Expected Incurred Claims Pursuant to §4706(a)(1)
- Surplus Account Set at 5% of Earned Premium Pursuant to §4706(a)(5)(A)
- Claims/Rate Stabilization Reserve Set at 7.5% of Expected Medical and Rx Paid Claims for the 2020, 2021, and 2022 Fiscal Years. It is Reduced to 5.0% of Expected/Paid Claims for the 2023, 2024, and 2025 Fiscal Years.
- Catastrophic Claims Reserve Set at \$4.5 Million for 2020 Per GTCMHC Board of Directors Resolution then Increased by Each Year Thereafter by the Variance Between the Budgeted Premium and the Actual Premium.

Fiscal Year	Budget Income % Increase
2011	9.50%
2012	9.50%
2013	9.00%
2014	8.00%
2015	5.00%
2016	3.00%
2017	5.00%
2018	4.00%
2019	5.00%
2020	5.00%
2021	5.00%
2022	5.00%
2023	6.00%
2024	7.00%
2025	7.00%
Average Increase	6.18%
5-Year Avg. Increase	4.80%

7/31/2020

Cash Assets as a % of Premium Revenue	Actual Results 2019 Fiscal Year	Projected Budget 2020 Fiscal Year	Updated Budget 2020 Fiscal Year	Projected Budget 2021 Fiscal Year	Projected Budget 2022 Fiscal Year	Projected Budget 2023 Fiscal Year	Projected Budget 2024 Fiscal Year	Projected Budget 2025 Fiscal Year
IBNR Claims Liability Per §4706(a)(1)	10.68%	11.65%	11.80%	11.69%	11.90%	11.87%	11.73%	11.59%
Surplus Account Per §4706(a)(5)	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Rate Stabilization Reserve	4.45%	7.28%	7.92%	7.30%	7.44%	7.42%	7.33%	7.25%
Catastrophic Claims Reserve	5.57%	8.53%	9.28%	8.05%	7.79%	7.35%	6.87%	6.42%
Unencumbered Fund Balance	35.88%	26.56%	28.61%	21.42%	17.90%	13.98%	11.20%	9.67%
<b>Total Cash Assets</b>	<b>61.58%</b>	<b>59.03%</b>	<b>62.61%</b>	<b>53.47%</b>	<b>50.03%</b>	<b>45.63%</b>	<b>42.13%</b>	<b>39.93%</b>

Greater Tompkins County Municipal Health Insurance Consortium

Lage Loss and Catastrophic Claims History (as of November 30, 2020)

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	Notes
2011	\$250,000.00	4,400	13	3	1	0	0	\$2,357,898.22	\$146,063.45	\$384,392.52	Medical Claims Only
2012	\$275,000.00	4,448	16	6	3	2	1	\$3,904,221.28	\$1,136,196.38	\$361,366.41	Medical Claims Only
2013	\$300,000.00	5,077	22	7	4	1	0	\$4,079,308.91	\$292,967.64	\$592,381.65	Medical Claims Only
2014	\$300,000.00	5,012	18	6	1	1	0	\$3,494,872.81	\$184,734.14	\$720,784.39	Laser of \$1,000,000 on Unique ID 000010930774
2015	\$400,000.00	5,021	23	2	1	1	1	\$3,722,006.77	\$125,880.36	\$642,080.30	Includes ProAct Rx Claims
2016	\$400,000.00	5,063	39	4	1	1	1	\$6,070,055.86	\$242,433.49	\$766,281.18	Laser of \$1,000,000 on Unique ID 000001179452
2017	\$450,000.00	5,172	24	12	1	1	0	\$3,057,208.40	\$8,294.21	\$738,819.42	Laser of \$1,000,000 on Unique ID 000001179452
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	Laser of \$1,000,000 on Unique ID 000001179452 Laser of \$1,200,000 on Unique ID 000010930774
2020	\$1,000,000.00	6,307	43	15	5	3	1	\$8,603,570.60	\$0.00	\$242,534.00	Laser of \$1,200,000 on Unique ID 000010930774 if transplant performed
<b>Totals</b>		<b>51,875</b>	<b>289</b>	<b>79</b>	<b>24</b>	<b>15</b>	<b>8</b>	<b>\$53,077,167.88</b>	<b>\$2,619,537.80</b>	<b>\$5,584,015.71</b>	<b>Loss Ratio = 46.91% as of 11/30/2020</b>
<b>Averages</b>		<b>5,187</b>	<b>28,900</b>	<b>7,900</b>	<b>2,400</b>	<b>1,500</b>	<b>0.800</b>	<b>\$5,307,716.79</b>	<b>\$261,953.78</b>	<b>\$593,497.97</b>	

Fiscal Year	Specific Stop-Loss Deductible	Number of Covered Lives	Stop-Loss Insurance Premium Paid	Premium Variance	Total Large Loss Claims Paid	Annual Paid Claims Total	Large Loss Claims % of Total Claims	Catastrophic Claims Reserve
2011	\$250,000.00	4,400	\$384,392.52	n/a	\$2,357,898.22	\$22,190,664.18	10.63%	n/a
2012	\$275,000.00	4,448	\$361,366.41	-5.99%	\$3,904,221.28	\$24,768,468.89	15.76%	n/a
2013	\$300,000.00	5,077	\$592,381.65	63.93%	\$4,079,308.91	\$28,487,573.02	14.32%	n/a
2014	\$300,000.00	5,012	\$720,784.39	21.68%	\$3,494,872.81	\$29,711,974.41	11.76%	\$600,000.00
2015	\$400,000.00	5,021	\$642,080.30	-10.92%	\$3,722,006.77	\$29,001,716.11	12.83%	\$1,050,000.00
2016	\$400,000.00	5,063	\$766,281.18	19.34%	\$6,070,055.86	\$34,338,926.47	17.68%	\$1,050,000.00
2017	\$450,000.00	5,172	\$738,819.42	-3.58%	\$3,057,208.40	\$36,885,679.45	8.29%	\$1,350,000.00
2018	\$600,000.00	5,201	\$442,185.54	-40.15%	\$8,913,105.20	\$40,566,939.30	21.97%	\$2,000,000.00
2019	\$600,000.00	6,174	\$693,190.30	56.76%	\$8,874,919.83	\$44,764,005.36	19.83%	\$2,800,000.00
2020	\$1,000,000.00	6,307	\$242,534.00	-65.01%	\$8,603,570.60	\$34,198,569.91	25.16%	\$4,500,000.00
<b>Totals</b>		<b>51,875</b>	<b>\$5,584,015.71</b>	<b>n/a</b>	<b>\$53,077,167.88</b>	<b>\$324,914,517.10</b>	<b>16.34%</b>	
<b>Averages (2011-2020)</b>		<b>5,187</b>	<b>\$558,401.57</b>	<b>4.01%</b>	<b>\$5,307,716.79</b>	<b>\$32,491,451.71</b>	<b>15.82%</b>	

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

**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-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
<b>Totals</b>	<b>\$63,183,892.89</b>	<b>\$30,511,163.04</b>	<b>\$23,982,113.98</b>	<b>\$166,521.09</b>	<b>\$529,772.46</b>	<b>\$266,581.13</b>	<b>\$4,549,295.46</b>	<b>\$888,617.15</b>	<b>\$101,300.56</b>	<b>\$25,275.75</b>	<b>\$1,685.46</b>	<b>\$24,998,992.90</b>	<b>\$962,874.68</b>	<b>\$10,645,984.27</b>	<b>\$640,466.47</b>	<b>\$35,644,977.17</b>	<b>\$1,603,341.15</b>
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	
												Medical Claims	Rx Claims	Medical Claims	Rx Claims	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
<b>Totals</b>	<b>\$67,940,944.99</b>	<b>\$32,612,019.26</b>	<b>\$25,099,142.09</b>	<b>\$187,519.88</b>	<b>\$563,928.78</b>	<b>\$314,391.41</b>	<b>\$5,311,158.83</b>	<b>\$988,810.55</b>	<b>\$111,001.41</b>	<b>\$26,087.50</b>	<b>\$9,978.81</b>	<b>\$26,235,020.36</b>	<b>\$1,065,840.07</b>	<b>\$11,079,834.05</b>	<b>\$664,302.99</b>	<b>\$37,314,854.41</b>	<b>\$1,730,143.06</b>
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	Medical Claims	Rx Claims	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
<b>Totals</b>	<b>\$80,521,626.97</b>	<b>\$37,911,191.75</b>	<b>\$28,927,339.37</b>	<b>\$243,273.76</b>	<b>\$530,971.95</b>	<b>\$306,656.08</b>	<b>\$6,690,826.28</b>	<b>\$1,080,887.67</b>	<b>\$102,004.16</b>	<b>\$28,704.00</b>	<b>\$528.48</b>	<b>\$30,139,463.68</b>	<b>\$1,080,901.79</b>	<b>\$10,863,500.35</b>	<b>\$652,109.29</b>	<b>\$41,002,964.03</b>	<b>\$1,733,011.08</b>
								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	Medical Claims	Rx Claims	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
<b>Totals</b>	<b>\$75,853,196.15</b>	<b>\$35,774,026.49</b>	<b>\$27,335,062.68</b>	<b>\$312,119.61</b>	<b>\$541,606.44</b>	<b>\$328,731.23</b>	<b>\$6,107,778.34</b>	<b>\$1,003,536.01</b>	<b>\$118,945.03</b>	<b>\$26,216.50</b>	<b>\$30.65</b>	<b>\$28,483,790.87</b>	<b>\$1,182,457.28</b>	<b>\$12,839,601.51</b>	<b>\$744,713.47</b>	<b>\$41,323,392.38</b>	<b>\$1,927,170.75</b>
								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		Group Billed Amount	Member Paid Amount	Group Billed Amount	Member Paid Amount	Group Billed Amount	Member Paid Amount
												Group Billed Amount	Member Paid Amount	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				
<b>Totals</b>	<b>\$76,886,474.20</b>	<b>\$34,789,133.85</b>	<b>\$25,795,257.31</b>	<b>\$290,773.11</b>	<b>\$433,330.28</b>	<b>\$310,672.10</b>	<b>\$6,834,651.80</b>	<b>\$945,798.62</b>	<b>\$151,293.41</b>	<b>\$27,068.40</b>	<b>\$288.82</b>	<b>\$26,919,706.56</b>	<b>\$1,034,775.49</b>	<b>\$13,943,138.60</b>	<b>\$766,424.77</b>	<b>\$40,862,845.16</b>	<b>\$1,801,200.26</b>				
2.31%												<b>96.30%</b>	<b>3.70%</b>	<b>94.79%</b>	<b>5.21%</b>	<b>95.78%</b>	<b>4.22%</b>				

**Greater Tompkins County Municipal Health Insurance Consortium**

2016 Through 2020 Hospital, Medical, and Surgical Paid Claims and Claims Related Expenses

**Definition of Terms**

Column Title	Term Definition / Summary
<b>Provider Charge Amount</b>	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
<b>Total Cost</b>	The value in this column is the sum of the group billed amount, member paid amount, and the other carrier liability amount
<b>Claim Paid Amount</b>	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.
<b>Member Copayment</b>	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.).
<b>Member Coinsurance</b>	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.
<b>Member Deductible</b>	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.
<b>Other Carrier Liability</b>	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.
<b>HCRA Surcharge</b>	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.
<b>ITS Access Fee</b>	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.
<b>AEA Fees</b>	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.
<b>ITS Surcharge</b>	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.
<b>Group Billed Amount</b>	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.
<b>Member Paid Amount</b>	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
<b>Totals</b>	<b>\$24,998,992.90</b>	<b>\$962,874.68</b>	<b>\$10,645,984.27</b>	<b>\$640,466.47</b>	<b>\$35,644,977.17</b>	<b>\$1,603,341.15</b>	<b>60,758</b>	<b>\$316.76</b>	<b>60,758</b>	<b>\$7,039.80</b>	<b>27,866</b>	<b>\$691.14</b>	<b>27,866</b>	<b>\$15,347.66</b>
	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
<b>Totals</b>	<b>\$26,235,020.36</b>	<b>\$1,065,840.07</b>	<b>\$11,079,834.05</b>	<b>\$664,302.99</b>	<b>\$37,314,854.41</b>	<b>\$1,730,143.06</b>	<b>62,060</b>	<b>\$334.31</b>	<b>62,060</b>	<b>\$7,215.92</b>	<b>28,765</b>	<b>\$721.57</b>	<b>28,765</b>	<b>\$15,566.18</b>
	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
<b>Totals</b>	<b>\$30,139,463.68</b>	<b>\$1,080,901.79</b>	<b>\$10,863,500.35</b>	<b>\$652,109.29</b>	<b>\$41,002,964.03</b>	<b>\$1,733,011.08</b>	<b>62,416</b>	<b>\$333.12</b>	<b>62,416</b>	<b>\$7,883.42</b>	<b>29,271</b>	<b>\$710.85</b>	<b>29,271</b>	<b>\$16,808.30</b>
	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
<b>Totals</b>	<b>\$28,483,790.87</b>	<b>\$1,182,457.28</b>	<b>\$12,839,601.51</b>	<b>\$744,713.47</b>	<b>\$41,323,392.38</b>	<b>\$1,927,170.75</b>	<b>74,085</b>	<b>\$312.30</b>	<b>74,085</b>	<b>\$6,694.03</b>	<b>34,425</b>	<b>\$672.47</b>	<b>34,425</b>	<b>\$14,407.61</b>
	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	Per Excellus BCBS Reports		Per ProAct, Inc. Reports		Combined Paid Claims		Member Cost Per Life		Plan Cost Per Life		Member Cost Per Contract		Plan Cost Per Contract	
	Medical Claims		Rx Claims				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
	Group Billed Amount	Member Paid Amount	Group Billed Amount	Member Paid Amount	Group Billed Amount	Member Paid Amount								
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	6,276	\$24.14	6,276	\$588.12	2,941	\$51.52	2,941	\$1,255.03
Aug-20	\$2,193,840.37	\$59,698.92	\$1,145,506.06	\$61,227.91	\$3,339,346.43	\$120,926.83	6,261	\$19.31	6,261	\$533.36	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	6,245	\$19.06	6,245	\$535.87	2,931	\$40.61	2,931	\$1,141.75
Oct-20	\$2,862,694.70	\$77,831.64	\$1,153,522.01	\$57,915.13	\$4,016,216.71	\$135,746.77	6,229	\$21.79	6,229	\$644.76	2,931	\$46.31	2,931	\$1,370.25
Nov-20	\$2,281,919.11	\$51,901.97	\$1,181,973.81	\$56,654.85	\$3,463,892.92	\$108,556.82	6,197	\$17.52	6,197	\$558.96	2,923	\$37.14	2,923	\$1,185.05
Dec-20	\$2,220,439.60	\$57,836.28	\$1,295,553.58	\$59,278.69	\$3,515,993.18	\$117,114.97	6,197	\$18.90	6,197	\$567.37	2,923	\$40.07	2,923	\$1,202.87
<b>Totals</b>	<b>\$26,919,706.56</b>	<b>\$1,034,775.49</b>	<b>\$13,943,138.60</b>	<b>\$766,424.77</b>	<b>\$40,862,845.16</b>	<b>\$1,801,200.26</b>	<b>75,328</b>	<b>\$286.51</b>	<b>75,328</b>	<b>\$6,511.68</b>	<b>35,320</b>	<b>\$611.35</b>	<b>35,320</b>	<b>\$13,885.64</b>
	<b>96.30%</b>	<b>3.70%</b>	<b>94.79%</b>	<b>5.21%</b>	<b>95.78%</b>	<b>4.22%</b>								

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

<b>Paid Through:</b>	<b>Nov-20</b>
<b>Specific Deductible:</b>	<b>\$1,000,000*</b>
<b>Policy Period:</b>	<b>01/01/2020 - 12/31/2020</b>
<b>Policy Basis:</b>	<b>12/15</b>
<b>Incurred:</b>	<b>01/01/2020 - 12/31/2020</b>
<b>Paid:</b>	<b>01/01/2020 - 3/31/2021</b>

Unique ID	Excellus Claims	Pro Act Claims	Total Claims	Excellus Highest Paid Diagnosis
000001179452	\$647,701.64	\$0.00	\$647,701.64	Hereditary factor VIII deficiency
000000346623	\$499,001.86	\$316.63	\$499,318.49	Encounter for antineoplastic immunotherapy
000014235037	\$757.21	\$401,087.09	\$401,844.30	Obstructive sleep apnea (adult) (pediatric)
000001752698	\$378,882.84	\$9,981.52	\$388,864.36	Malignant neoplasm of left choroid
000003249204	\$368,184.79	\$1,898.03	\$370,082.82	Cerebral infarction due to embolism of left middle cerebral artery
000010490304	\$129,414.09	\$165,844.57	\$295,258.66	Secondary malignant neoplasm of brain
000011751828	\$279,014.47	\$105.57	\$279,120.04	Burn of third degree of left lower leg, initial encounter
000002246580	\$272,575.40	\$191.37	\$272,766.77	Chronic inflammatory demyelinating polyneuritis
000001228665	\$251,031.72	\$4,521.25	\$255,552.97	Other cardiomyopathies
000010558390	\$233,973.75	\$20,376.20	\$254,349.95	Pouchitis
000003427948	\$30,909.30	\$220,032.20	\$250,941.50	Acute viral hepatitis, unspecified
000003247268	\$13,944.47	\$217,212.41	\$231,156.88	Unifocal Langerhans-cell histiocytosis
000001202215	\$217,045.54	\$12,109.35	\$229,154.89	Malignant neoplasm of rectum
000010789564	\$186,213.64	\$37,415.64	\$223,629.28	Hepatic failure, unspecified with coma
000002881160	\$208,713.96	\$591.60	\$209,305.56	Subject to protected health.
000012609097	\$193,104.30	\$119.40	\$193,223.70	Crohn's disease of both small and large intestine without complications
000002359356	\$182,761.03	\$2,243.43	\$185,004.46	Malignant neoplasm of esophagus, unspecified
000001582707	\$36,946.96	\$133,249.90	\$170,196.86	Secondary malignant neoplasm of bone
000000902182	\$61,210.72	\$105,114.85	\$166,325.57	Secondary malignant neoplasm of liver and intrahepatic bile duct
000000629046	\$164,738.44	\$1,486.86	\$166,225.30	Atherosclerosis of native arteries of extremities with intermittent claudication, left leg
000001301718	\$156,726.65	\$1,331.84	\$158,058.49	Nonrheumatic mitral (valve) insufficiency
000001954732	\$616.91	\$145,796.91	\$146,413.82	Encounter for other preprocedural examination
000010455900	\$137,948.74	\$7,507.68	\$145,456.42	Alpha-1-antitrypsin deficiency
000003339644	\$14,953.55	\$129,598.78	\$144,552.33	Encounter for antineoplastic chemotherapy
000001487452	\$1,471.41	\$143,029.02	\$144,500.43	Malignant neoplasm of prostate
000002044614	\$89,606.16	\$53,157.48	\$142,763.64	Multiple sclerosis
000000471907	\$129,703.12	\$12,292.39	\$141,995.51	End stage renal disease
000003316029	\$1,189.50	\$135,240.07	\$136,429.57	Hypertensive chronic kidney disease with stage 1 through stage 4 chronic kidney disease, or unspecified chronic kidney disease
000000881893	\$32,607.46	\$102,888.72	\$135,496.18	Ulcerative colitis, unspecified with rectal bleeding
000003412541	\$132,131.63	\$3,300.92	\$135,432.55	Amyotrophic lateral sclerosis
000010200996	\$115,918.46	\$16,912.09	\$132,830.55	Dislocation of other internal joint prosthesis, initial encounter
000001551888	\$125,932.43	\$1,794.76	\$127,727.19	Postlaminectomy syndrome, not elsewhere classified
000000489485	\$119,685.92	\$26.73	\$119,712.65	Nonrheumatic aortic (valve) stenosis
000010531598	\$63,217.83	\$54,027.48	\$117,245.31	Intervertebral disc disorders with radiculopathy, lumbar region
000002076267	\$3,725.68	\$113,424.33	\$117,150.01	Malignant neoplasm of prostate
000001739934	\$50,205.64	\$66,646.70	\$116,852.34	Unilateral primary osteoarthritis, right hip
000003316030	\$964.51	\$113,394.80	\$114,359.31	Polycystic kidney, adult type
000003234639	\$29,401.56	\$83,599.52	\$113,001.08	Morbid (severe) obesity due to excess calories
000000598728	\$541.74	\$108,217.12	\$108,758.86	<NOT APPLICABLE>
000003888435	\$87,726.56	\$18,426.39	\$106,152.95	Rheumatoid arthritis with rheumatoid factor of multiple sites without organ or systems involvement
000010625265	\$104,203.97	\$47.19	\$104,251.16	Infection due to other bariatric procedure
000003003431	\$92,985.49	\$9,440.94	\$102,426.43	Nonrheumatic aortic (valve) stenosis with insufficiency
000003240898	\$8,582.60	\$93,397.22	\$101,979.82	Multiple sclerosis

\*Individual Specific deductible of \$1,200,000 applies to member #000010930774 if they have an intestinal / bowel transplant.