

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

2012 Treasurer's Report Data

	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	2012 Actual Results	Quarterly Financial Results		
											2012 1st Quarter	2012 2nd Quarter	2012 3rd Quarter
<b>Beginning Balance</b>	\$4,089,400.96	\$4,310,051.59	\$4,710,431.05	\$4,698,024.02	\$5,229,089.93	\$4,000,565.69	\$6,563,369.40	\$5,644,155.08	\$5,835,465.71	\$4,089,400.96	\$4,089,400.96	\$4,698,024.02	\$6,563,369.40
<b>Income</b>													
Medical Plan Premiums	\$2,161,242.39	\$2,372,585.88	\$2,153,972.38	\$2,670,555.50	\$1,669,509.66	\$4,358,864.78	\$1,420,367.94	\$2,238,900.06	\$2,281,422.97	\$21,327,421.56	\$6,687,800.65	\$8,698,929.94	\$5,940,690.97
Ancillary Benefit Plan Premiums	\$4,178.91	\$8,382.37	\$8,986.06	\$9,077.55	\$8,603.80	\$7,949.50	\$9,384.31	\$12,758.93	\$5,282.39	\$74,603.82	\$21,547.34	\$25,630.85	\$27,425.63
Interest	\$271.39	\$368.26	\$334.70	\$416.49	\$248.99	\$302.15	\$373.17	\$352.48	\$350.12	\$3,017.75	\$974.35	\$967.63	\$1,075.77
<b>Capitalization Investment</b>	<b>\$312.63</b>	<b>\$292.54</b>	<b>\$312.79</b>	<b>\$302.77</b>	<b>\$294.46</b>	<b>\$244.04</b>	<b>\$269.34</b>	<b>\$242.46</b>	<b>\$188.61</b>	<b>\$2,459.64</b>	<b>\$917.96</b>	<b>\$841.27</b>	<b>\$700.41</b>
Other	\$52,813.55	\$185.16	\$56,276.25	\$0.00	\$111.40	\$0.00	\$29.53	\$65.00	\$111,019.40	\$220,500.29	\$109,274.96	\$111.40	\$111,113.93
<b>Total Income</b>	<b>\$2,218,818.87</b>	<b>\$2,381,814.21</b>	<b>\$2,219,882.18</b>	<b>\$2,680,352.31</b>	<b>\$1,678,768.31</b>	<b>\$4,367,360.47</b>	<b>\$1,430,424.29</b>	<b>\$2,252,318.93</b>	<b>\$2,398,263.49</b>	<b>\$21,628,003.06</b>	<b>\$6,820,515.26</b>	<b>\$8,726,481.09</b>	<b>\$6,081,006.71</b>
<b>Expenses</b>													
Medical Paid Claims	\$1,276,658.72	\$1,145,203.24	\$1,611,046.30	\$1,448,436.79	\$1,967,851.74	\$1,199,853.05	\$1,716,804.85	\$1,410,422.34	\$2,077,337.99	\$13,853,615.02	\$4,032,908.26	\$4,616,141.58	\$5,204,565.18
Rx Paid Claims	\$531,347.97	\$596,348.13	\$487,027.13	\$549,939.57	\$829,707.81	\$431,868.66	\$504,270.62	\$520,680.10	\$536,862.26	\$4,988,052.25	\$1,614,723.23	\$1,811,516.04	\$1,561,812.98
Medical Admin Fees	\$115,158.69	\$61,448.58	\$59,183.87	\$59,194.86	\$59,044.25	\$59,300.18	\$59,390.74	\$59,594.49	\$58,579.65	\$590,895.31	\$235,791.14	\$177,539.29	\$177,564.88
Rx Admin Fees	\$11,355.53	\$11,300.35	\$11,304.89	\$12,084.22	\$11,503.25	\$11,343.97	\$10,831.70	\$10,959.81	\$11,415.69	\$102,099.41	\$33,960.77	\$34,931.44	\$33,207.20
NYS Graduate Medical Exp.	\$17,202.31	\$17,268.16	\$17,522.92	\$17,500.16	\$17,473.64	\$17,511.22	\$11,287.25	\$17,491.87	\$17,420.80	\$150,678.33	\$51,993.39	\$52,485.02	\$46,199.92
Specific Stop-Loss (Ded. \$250k)	\$32,794.76	\$32,830.55	\$32,891.77	\$32,960.76	\$0.00	\$65,703.64	\$32,891.77	\$32,922.38	\$32,736.13	\$295,731.76	\$98,517.08	\$98,664.40	\$98,550.28
Aggregate Stop-Loss (125%)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Advance Deposit / Pre-Paid Claims	\$0.00	\$80,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$80,600.00	\$80,600.00	\$0.00	\$0.00
Legal Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Consultant Fees	\$4,015.00	\$4,015.00	\$4,015.00	\$8,030.00	\$0.00	\$8,030.00	\$4,015.00	\$0.00	\$4,761.30	\$36,881.30	\$12,045.00	\$16,060.00	\$8,776.30
Audit Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Insurance (Directors & Officers)	\$768.00	\$20,371.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,139.41	\$21,139.41	\$0.00	\$0.00
Insurance (Professional Liability)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Coordination (Finance)	\$0.00	\$0.00	\$0.00	\$11,774.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,774.64	\$0.00	\$11,774.64	\$0.00
Internal Coordination (Support)	\$406.30	\$436.90	\$838.10	\$744.60	\$0.00	\$1,259.70	\$889.10	\$0.00	\$0.00	\$4,574.70	\$1,681.30	\$2,004.30	\$889.10
Surety Bond Fee / Loan Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ancillary Benefit Premiums	\$8,460.96	\$11,612.43	\$8,459.23	\$8,620.80	\$8,565.02	\$9,686.34	\$9,257.58	\$8,937.31	\$8,146.86	\$81,746.53	\$28,532.62	\$26,872.16	\$26,341.75
<b>Capitalization Repayment</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$13,146.84	\$0.00	\$0.00	\$0.00	\$0.00	\$13,146.84	\$0.00	\$13,146.84	\$0.00
<b>Total Expenses</b>	<b>\$1,998,168.24</b>	<b>\$1,981,434.75</b>	<b>\$2,232,289.21</b>	<b>\$2,149,286.40</b>	<b>\$2,907,292.55</b>	<b>\$1,804,556.76</b>	<b>\$2,349,638.61</b>	<b>\$2,061,008.30</b>	<b>\$2,747,260.68</b>	<b>\$20,230,935.50</b>	<b>\$6,211,892.20</b>	<b>\$6,861,135.71</b>	<b>\$7,157,907.59</b>
<b>Net Income</b>	<b>\$220,650.63</b>	<b>\$400,379.46</b>	<b>-\$12,407.03</b>	<b>\$531,065.91</b>	<b>-\$1,228,524.24</b>	<b>\$2,562,803.71</b>	<b>-\$919,214.32</b>	<b>\$191,310.63</b>	<b>-\$348,997.19</b>	<b>\$1,397,067.56</b>	<b>\$608,623.06</b>	<b>\$1,865,345.38</b>	<b>-\$1,076,900.88</b>
<b>Ending Balance</b>	<b>\$4,310,051.59</b>	<b>\$4,710,431.05</b>	<b>\$4,698,024.02</b>	<b>\$5,229,089.93</b>	<b>\$4,000,565.69</b>	<b>\$6,563,369.40</b>	<b>\$5,644,155.08</b>	<b>\$5,835,465.71</b>	<b>\$5,486,468.52</b>	<b>\$5,486,468.52</b>	<b>\$4,698,024.02</b>	<b>\$6,563,369.40</b>	<b>\$5,486,468.52</b>
<b>Liabilities and Reserves</b>													
IBNR Claims Liability	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85
Rate Stabilization Reserve	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61
<b>Total Liabilities and Reserves</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>
<b>Unencumbered Fund Balance</b>	<b>-\$268,318.87</b>	<b>\$132,060.59</b>	<b>\$119,653.56</b>	<b>\$650,719.47</b>	<b>-\$577,804.77</b>	<b>\$1,984,998.94</b>	<b>\$1,065,784.62</b>	<b>\$1,257,095.25</b>	<b>\$908,098.06</b>	<b>\$908,098.06</b>	<b>\$119,653.56</b>	<b>\$1,984,998.94</b>	<b>\$908,098.06</b>
<b>Monthly Contract Count</b>	<b>2,006</b>	<b>2,004</b>	<b>2,006</b>	<b>2,005</b>	<b>2,003</b>	<b>2,004</b>	<b>2,010</b>	<b>2,007</b>	<b>2,001</b>	<b>18,046</b>	<b>6,016</b>	<b>6,012</b>	<b>6,018</b>
<b>Monthly Covered Lives</b>	<b>4,449</b>	<b>4,449</b>	<b>4,455</b>	<b>4,450</b>	<b>4,447</b>	<b>4,446</b>	<b>4,451</b>	<b>4,449</b>	<b>4,434</b>	<b>40,030</b>	<b>13,353</b>	<b>13,343</b>	<b>13,334</b>

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2012 Treasurer's Report Data

	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	2012 Actual Results	Quarterly Financial Results		
											2012 1st Quarter	2012 2nd Quarter	2012 3rd Quarter
<b>Beginning Balance</b>	\$4,089,401	\$4,310,052	\$4,710,431	\$4,698,024	\$5,229,090	\$4,000,566	\$6,563,369	\$5,644,155	\$5,835,466	\$4,089,401	\$4,089,401	\$4,698,024	\$6,563,369
<b>Income</b>													
Medical Plan Premiums	\$2,161,242	\$2,372,586	\$2,153,972	\$2,670,556	\$1,669,510	\$4,358,865	\$1,420,368	\$2,238,900	\$2,281,423	\$21,327,422	\$6,687,801	\$8,698,930	\$5,940,691
Ancillary Benefit Plan Premiums	\$4,179	\$8,382	\$8,986	\$9,078	\$8,604	\$7,950	\$9,384	\$12,759	\$5,282	\$74,604	\$21,547	\$25,631	\$27,426
Interest	\$271	\$368	\$335	\$416	\$249	\$302	\$373	\$352	\$350	\$3,018	\$974	\$968	\$1,076
<b>Capitalization Investment</b>	<b>\$313</b>	<b>\$293</b>	<b>\$313</b>	<b>\$303</b>	<b>\$294</b>	<b>\$244</b>	<b>\$269</b>	<b>\$242</b>	<b>\$189</b>	<b>\$2,460</b>	<b>\$918</b>	<b>\$841</b>	<b>\$700</b>
Other	\$52,814	\$185	\$56,276	\$0	\$111	\$0	\$30	\$65	\$111,019	\$220,500	\$109,275	\$111	\$111,114
<b>Total Income</b>	<b>\$2,218,819</b>	<b>\$2,381,814</b>	<b>\$2,219,882</b>	<b>\$2,680,352</b>	<b>\$1,678,768</b>	<b>\$4,367,360</b>	<b>\$1,430,424</b>	<b>\$2,252,319</b>	<b>\$2,398,263</b>	<b>\$21,628,003</b>	<b>\$6,820,515</b>	<b>\$8,726,481</b>	<b>\$6,081,007</b>
<b>Expenses</b>													
Medical Paid Claims	\$1,276,659	\$1,145,203	\$1,611,046	\$1,448,437	\$1,967,852	\$1,199,853	\$1,716,805	\$1,410,422	\$2,077,338	\$13,853,615	\$4,032,908	\$4,616,142	\$5,204,565
Rx Paid Claims	\$531,348	\$596,348	\$487,027	\$549,940	\$829,708	\$431,869	\$504,271	\$520,680	\$536,862	\$4,988,052	\$1,614,723	\$1,811,516	\$1,561,813
Medcial Admin Fees	\$115,159	\$61,449	\$59,184	\$59,195	\$59,044	\$59,300	\$59,391	\$59,594	\$58,580	\$590,895	\$235,791	\$177,539	\$177,565
Rx Admin Fees	\$11,356	\$11,300	\$11,305	\$12,084	\$11,503	\$11,344	\$10,832	\$10,960	\$11,416	\$102,099	\$33,961	\$34,931	\$33,207
NYS Graduate Medical Exp.	\$17,202	\$17,268	\$17,523	\$17,500	\$17,474	\$17,511	\$11,287	\$17,492	\$17,421	\$150,678	\$51,993	\$52,485	\$46,200
Specific Stop-Loss (Ded. \$250k)	\$32,795	\$32,831	\$32,892	\$32,961	\$0	\$65,704	\$32,892	\$32,922	\$32,736	\$295,732	\$98,517	\$98,664	\$98,550
Aggregate Stop-Loss (125%)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Advance Deposit / Pre-Paid Claims	\$0	\$80,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$80,600	\$80,600	\$0	\$0
Legal Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Consultant Fees	\$4,015	\$4,015	\$4,015	\$8,030	\$0	\$8,030	\$4,015	\$0	\$4,761	\$36,881	\$12,045	\$16,060	\$8,776
Audit Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance (Directors & Officers)	\$768	\$20,371	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,139	\$21,139	\$0	\$0
Insurance (Professional Liability)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Internal Coordination (Finance)	\$0	\$0	\$0	\$11,775	\$0	\$0	\$0	\$0	\$0	\$11,775	\$0	\$11,775	\$0
Internal Coordination (Support)	\$406	\$437	\$838	\$745	\$0	\$1,260	\$889	\$0	\$0	\$4,575	\$1,681	\$2,004	\$889
Surety Bond Fee / Loan Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ancillary Benefit Premiums	\$8,461	\$11,612	\$8,459	\$8,621	\$8,565	\$9,686	\$9,258	\$8,937	\$8,147	\$81,747	\$28,533	\$26,872	\$26,342
<b>Capitalization Repayment</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Other Expenses	\$0	\$0	\$0	\$0	\$13,147	\$0	\$0	\$0	\$0	\$13,147	\$0	\$13,147	\$0
<b>Total Expenses</b>	<b>\$1,998,168</b>	<b>\$1,981,435</b>	<b>\$2,232,289</b>	<b>\$2,149,286</b>	<b>\$2,907,293</b>	<b>\$1,804,557</b>	<b>\$2,349,639</b>	<b>\$2,061,008</b>	<b>\$2,747,261</b>	<b>\$20,230,936</b>	<b>\$6,211,892</b>	<b>\$6,861,136</b>	<b>\$7,157,908</b>
<b>Net Income</b>	<b>\$220,651</b>	<b>\$400,379</b>	<b>-\$12,407</b>	<b>\$531,066</b>	<b>-\$1,228,524</b>	<b>\$2,562,804</b>	<b>-\$919,214</b>	<b>\$191,311</b>	<b>-\$348,997</b>	<b>\$1,397,068</b>	<b>\$608,623</b>	<b>\$1,865,345</b>	<b>-\$1,076,901</b>
<b>Ending Balance</b>	<b>\$4,310,052</b>	<b>\$4,710,431</b>	<b>\$4,698,024</b>	<b>\$5,229,090</b>	<b>\$4,000,566</b>	<b>\$6,563,369</b>	<b>\$5,644,155</b>	<b>\$5,835,466</b>	<b>\$5,486,469</b>	<b>\$5,486,469</b>	<b>\$4,698,024</b>	<b>\$6,563,369</b>	<b>\$5,486,469</b>
<b>Liabilities and Reserves</b>													
IBNR Claims Liability	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427	\$3,140,427
Rate Stabilization Reserve	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944	\$1,437,944
<b>Total Liabilities and Reserves</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>	<b>\$4,578,370</b>
<b>Unencumbered Fund Balance</b>	<b>-\$268,319</b>	<b>\$132,061</b>	<b>\$119,654</b>	<b>\$650,719</b>	<b>-\$577,805</b>	<b>\$1,984,999</b>	<b>\$1,065,785</b>	<b>\$1,257,095</b>	<b>\$908,098</b>	<b>\$908,098</b>	<b>\$119,654</b>	<b>\$1,984,999</b>	<b>\$908,098</b>
<b>Monthly Contract Count</b>	<b>2,006</b>	<b>2,004</b>	<b>2,006</b>	<b>2,005</b>	<b>2,003</b>	<b>2,004</b>				<b>12,028</b>	<b>6,016</b>	<b>6,012</b>	<b>0</b>
<b>Monthly Covered Lives</b>	<b>4,449</b>	<b>4,449</b>	<b>4,455</b>	<b>4,450</b>	<b>4,447</b>	<b>4,446</b>				<b>26,696</b>	<b>13,353</b>	<b>13,343</b>	<b>0</b>

# Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

## 2012 Budget Performance Analysis

Results as of: 9/30/2012  
 # of Months: 9

	2012 Adopted Budget	2012 Year-to-Date	2012 Actual Results	Variance	% Difference
<b>Beginning Balance</b>	\$4,089,400.96	\$4,089,400.96	\$4,089,400.96		
<b>Income</b>					
Medical Plan Premiums	\$28,758,872.12	\$21,569,154.09	\$21,327,421.56	-\$241,732.53	-1.12%
Ancillary Benefit Plan Premiums	\$44,000.00	\$33,000.00	\$74,603.82	\$41,603.82	126.07%
Interest	\$20,400.36	\$15,300.27	\$3,017.75	-\$12,282.52	-80.28%
Capitalization Investment	\$0.00	\$0.00	\$2,459.64	\$2,459.64	n/a
Other	\$154,500.00	\$115,875.00	\$220,500.29	\$104,625.29	90.29%
<b>Total Income</b>	<b>\$28,977,772.47</b>	<b>\$21,733,329.35</b>	<b>\$21,628,003.06</b>	<b>-\$105,326.29</b>	<b>-0.48%</b>
<b>Expenses</b>					
Medical Paid Claims	\$19,674,216.88	\$14,755,662.66	\$13,853,615.02	-\$902,047.64	-6.11%
Rx Paid Claims	\$6,496,006.90	\$4,872,005.18	\$4,988,052.25	\$116,047.07	2.38%
Medical Admin Fees	\$661,466.86	\$496,100.14	\$590,895.31	\$94,795.17	19.11%
Rx Admin Fees	\$73,496.32	\$55,122.24	\$102,099.41	\$46,977.17	85.22%
NYS Graduate Medical Exp.	\$255,651.01	\$191,738.26	\$150,678.33	-\$41,059.93	-21.41%
Specific Stop-Loss (Ded. \$250k)	\$482,815.08	\$362,111.31	\$295,731.76	-\$66,379.55	-18.33%
Aggregate Stop-Loss (125%)	\$35,854.40	\$26,890.80	\$0.00	-\$26,890.80	-100.00%
Advance Deposit / Pre-Paid Claims	\$100,000.00	\$100,000.00	\$80,600.00	-\$19,400.00	-19.40%
Legal Fees	\$26,522.50	\$19,891.88	\$0.00	-\$19,891.88	-100.00%
Consultant Fees	\$53,045.00	\$39,783.75	\$36,881.30	-\$2,902.45	-7.30%
Audit Fees	\$5,304.50	\$3,978.38	\$0.00	-\$3,978.38	-100.00%
Insurances (D&O / Prof. Liab.)	\$22,660.00	\$22,660.00	\$21,139.41	-\$1,520.59	-6.71%
Internal Coordination (Finance)	\$60,471.30	\$45,353.48	\$11,774.64	-\$33,578.84	-74.04%
Internal Coordination (Support)	\$45,618.70	\$34,214.03	\$4,574.70	-\$29,639.33	n/a
Surety Bond Fee / Loan Interest	\$36,712.08	\$27,534.06	\$0.00	-\$27,534.06	-100.00%
Ancillary Benefit Premiums	\$44,000.00	\$33,000.00	\$81,746.53	\$48,746.53	147.72%
Capitalization Repayment	\$0.00	\$0.00	\$0.00	\$0.00	n/a
Other Expenses	\$5,304.50	\$3,978.38	\$13,146.84	\$9,168.47	230.46%
<b>Total Expenses</b>	<b>\$28,079,146.02</b>	<b>\$21,090,024.52</b>	<b>\$20,230,935.50</b>	<b>-\$859,089.02</b>	<b>-4.07%</b>
<b>Net Income</b>	<b>\$898,626.45</b>	<b>\$643,304.84</b>	<b>\$1,397,067.56</b>		
<b>Ending Balance</b>	<b>\$4,988,027.41</b>	<b>\$4,732,705.80</b>	<b>\$5,486,468.52</b>		
<b>Liabilities and Reserves</b>					
IBNR Claims Liability	\$3,140,426.85	\$3,140,426.85	\$3,140,426.85		
Rate Stabilization Reserve	\$1,437,943.61	\$1,437,943.61	\$1,437,943.61		
<b>Total Liabilities and Reserves</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>	<b>\$4,578,370.46</b>		
<b>Unencumbered Fund Balance</b>	<b>\$409,656.95</b>	<b>\$154,335.34</b>	<b>\$908,098.06</b>		

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

2011-2012 Paid Claims Development Model

Date	Budgeted Claims			Actual Results			Variance	
	Medical Claims	Rx Claims	Total Claims	Medical Claims	Rx Claims	Total Claims		
Jan-11	\$131,794.06	\$358,071.12	\$489,865.18	\$81,502.51	\$348,430.87	\$429,933.38	-\$59,931.80	
Feb-11	\$1,016,697.01	\$497,321.00	\$1,514,018.01	\$1,212,254.15	\$487,887.06	\$1,700,141.21	\$186,123.20	
Mar-11	\$1,317,940.57	\$497,321.00	\$1,815,261.57	\$1,116,658.26	\$494,743.39	\$1,611,401.65	-\$203,859.92	
Apr-11	\$1,430,906.91	\$497,321.00	\$1,928,227.91	\$1,678,732.21	\$482,274.40	\$2,161,006.61	\$232,778.70	
May-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,505,451.62	\$501,372.84	\$2,006,824.46	\$3,285.66	
Jun-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,226,430.82	\$744,101.13	\$1,970,531.95	-\$33,006.85	
Jul-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,307,041.00	\$483,480.51	\$1,790,521.51	-\$213,017.29	
Aug-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,870,474.35	\$481,317.60	\$2,351,791.95	\$348,253.15	
Sep-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,253,564.83	\$543,335.18	\$1,796,900.01	-\$206,638.79	
Oct-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,527,720.00	\$350,808.50	\$1,878,528.50	-\$125,010.30	
Nov-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,226,001.00	\$722,221.56	\$1,948,222.56	-\$55,316.24	
Dec-11	\$1,506,217.80	\$497,321.00	\$2,003,538.80	\$1,679,861.00	\$864,999.39	\$2,544,860.39	\$541,321.59	
Jan-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,276,658.72	\$531,347.97	\$1,808,006.69	-\$372,845.29	
Feb-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,145,203.24	\$596,348.13	\$1,741,551.37	-\$439,300.61	
Mar-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,611,046.30	\$487,027.13	\$2,098,073.43	-\$82,778.55	
Apr-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,448,436.79	\$549,939.57	\$1,998,376.36	-\$182,475.62	
May-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,967,851.74	\$829,707.81	\$2,797,559.55	\$616,707.57	
Jun-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,199,853.05	\$431,868.66	\$1,631,721.71	-\$549,130.27	
Jul-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,716,804.85	\$504,270.62	\$2,221,075.47	\$40,223.49	
Aug-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$1,410,422.34	\$520,680.10	\$1,931,102.44	-\$249,749.54	
Sep-12	\$1,639,518.07	\$541,333.91	\$2,180,851.98	\$2,077,337.99	\$536,862.26	\$2,614,200.25	\$433,348.27	
<b>Total</b>	<b>\$30,702,743.59</b>	<b>\$10,700,607.30</b>	<b>\$41,403,350.89</b>	<b>\$29,539,306.77</b>	<b>\$11,493,024.68</b>	<b>\$41,032,331.45</b>	<b>-\$371,019.44</b>	<b>-0.90%</b>

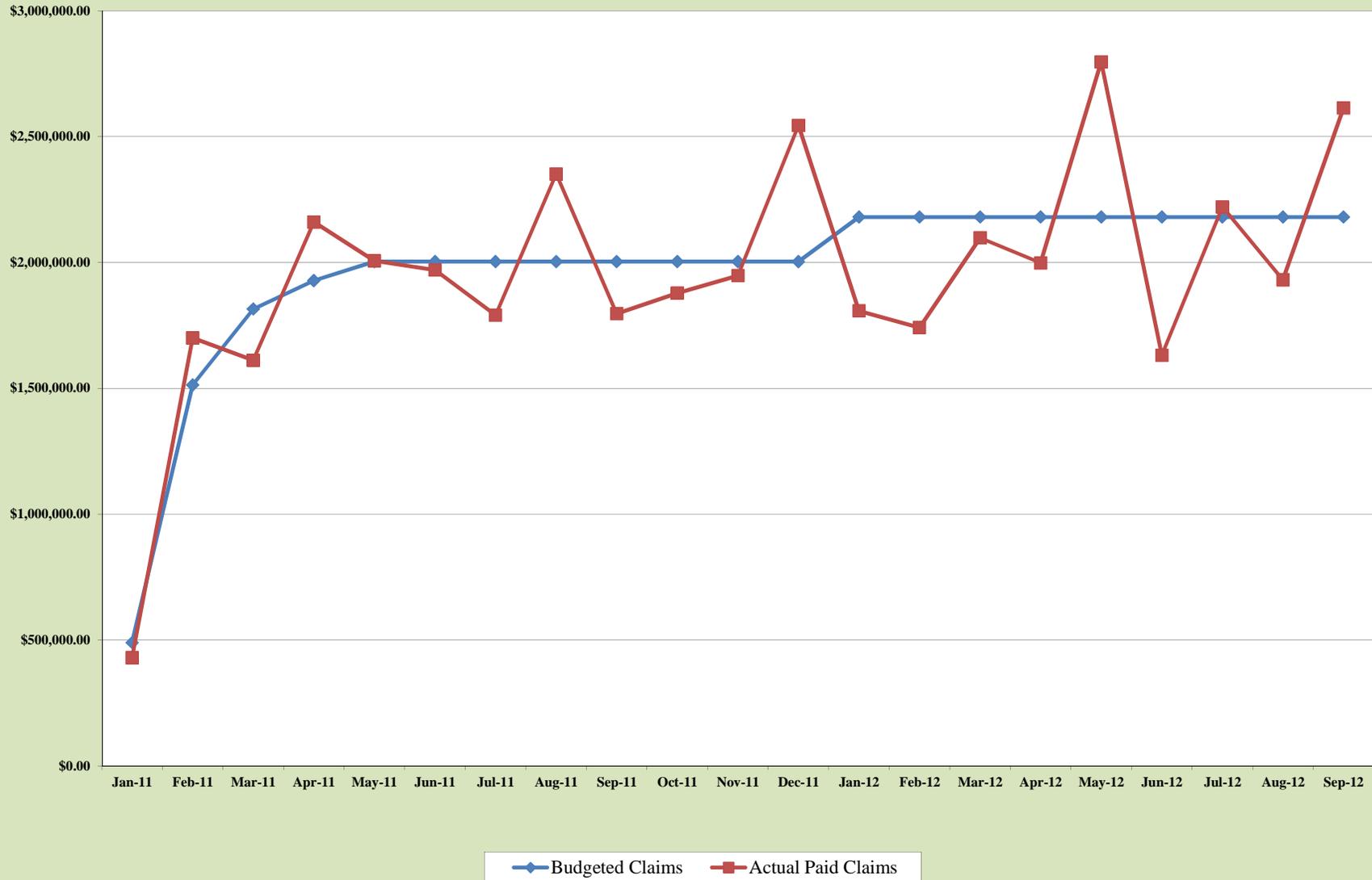
**Cummulative Results**

Date	Budgeted Claims			Actual Results			Variance
	Medical Claims	Rx Claims	Total Claims	Medical Claims	Rx Claims	Total Claims	
Jan-11	\$131,794.06	\$358,071.12	\$489,865.18	\$81,502.51	\$348,430.87	\$429,933.38	-\$59,931.80
Feb-11	\$1,148,491.07	\$855,392.12	\$2,003,883.19	\$1,293,756.66	\$836,317.93	\$2,130,074.59	\$126,191.40
Mar-11	\$2,466,431.64	\$1,352,713.12	\$3,819,144.76	\$2,410,414.92	\$1,331,061.32	\$3,741,476.24	-\$77,668.52
Apr-11	\$3,897,338.55	\$1,850,034.12	\$5,747,372.67	\$4,089,147.13	\$1,813,335.72	\$5,902,482.85	\$155,110.18
May-11	\$5,403,556.35	\$2,347,355.12	\$7,750,911.47	\$5,594,598.75	\$2,314,708.56	\$7,909,307.31	\$158,395.84
Jun-11	\$6,909,774.15	\$2,844,676.12	\$9,754,450.27	\$6,821,029.57	\$3,058,809.69	\$9,879,839.26	\$125,388.99
Jul-11	\$8,415,991.95	\$3,341,997.12	\$11,757,989.07	\$8,128,070.57	\$3,542,290.20	\$11,670,360.77	-\$87,628.30
Aug-11	\$9,922,209.74	\$3,839,318.12	\$13,761,527.86	\$9,998,544.92	\$4,023,607.80	\$14,022,152.72	\$260,624.86
Sep-11	\$11,428,427.54	\$4,336,639.12	\$15,765,066.66	\$11,252,109.75	\$4,566,942.98	\$15,819,052.73	\$53,986.07
Oct-11	\$12,934,645.34	\$4,833,960.12	\$17,768,605.46	\$12,779,829.75	\$4,917,751.48	\$17,697,581.23	-\$71,024.23
Nov-11	\$14,440,863.14	\$5,331,281.12	\$19,772,144.26	\$14,005,830.75	\$5,639,973.04	\$19,645,803.79	-\$126,340.47
Dec-11	\$15,947,080.94	\$5,828,602.12	\$21,775,683.06	\$15,685,691.75	\$6,504,972.43	\$22,190,664.18	\$414,981.12
Jan-12	\$17,586,599.01	\$6,369,936.03	\$23,956,535.04	\$16,962,350.47	\$7,036,320.40	\$23,998,670.87	\$42,135.83
Feb-12	\$19,226,117.08	\$6,911,269.94	\$26,137,387.02	\$18,107,553.71	\$7,632,668.53	\$25,740,222.24	-\$397,164.78
Mar-12	\$20,865,635.16	\$7,452,603.85	\$28,318,239.00	\$19,718,600.01	\$8,119,695.66	\$27,838,295.67	-\$479,943.33
Apr-12	\$22,505,153.23	\$7,993,937.75	\$30,499,090.98	\$21,167,036.80	\$8,669,635.23	\$29,836,672.03	-\$662,418.95
May-12	\$24,144,671.30	\$8,535,271.66	\$32,679,942.96	\$23,134,888.54	\$9,499,343.04	\$32,634,231.58	-\$45,711.38
Jun-12	\$25,784,189.38	\$9,076,605.57	\$34,860,794.95	\$24,334,741.59	\$9,931,211.70	\$34,265,953.29	-\$594,841.66
Jul-12	\$27,423,707.45	\$9,617,939.48	\$37,041,646.93	\$26,051,546.44	\$10,435,482.32	\$36,487,028.76	-\$554,618.17
Aug-12	\$29,063,225.52	\$10,159,273.39	\$39,222,498.91	\$27,461,968.78	\$10,956,162.42	\$38,418,131.20	-\$804,367.71
Sep-12	\$30,702,743.59	\$10,700,607.30	\$41,403,350.89	\$29,539,306.77	\$11,493,024.68	\$41,032,331.45	-\$371,019.44
				<b>-3.79%</b>	<b>7.41%</b>	<b>-0.90%</b>	

# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2012 Monthly Paid Claims v Budgeted Claims

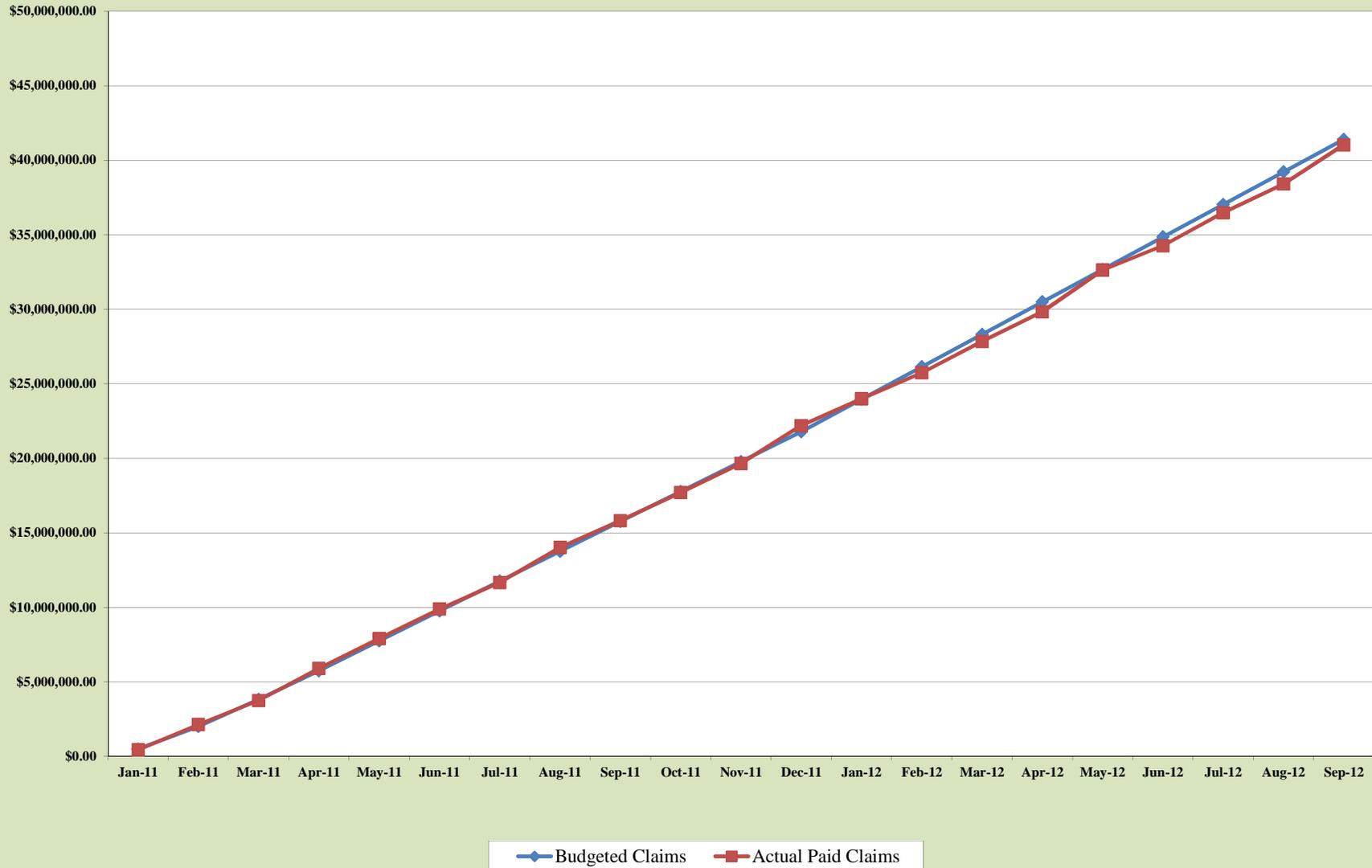
January 1, 2011 to September 30, 2012



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2012 Monthly Paid Claims v Budgeted Claims

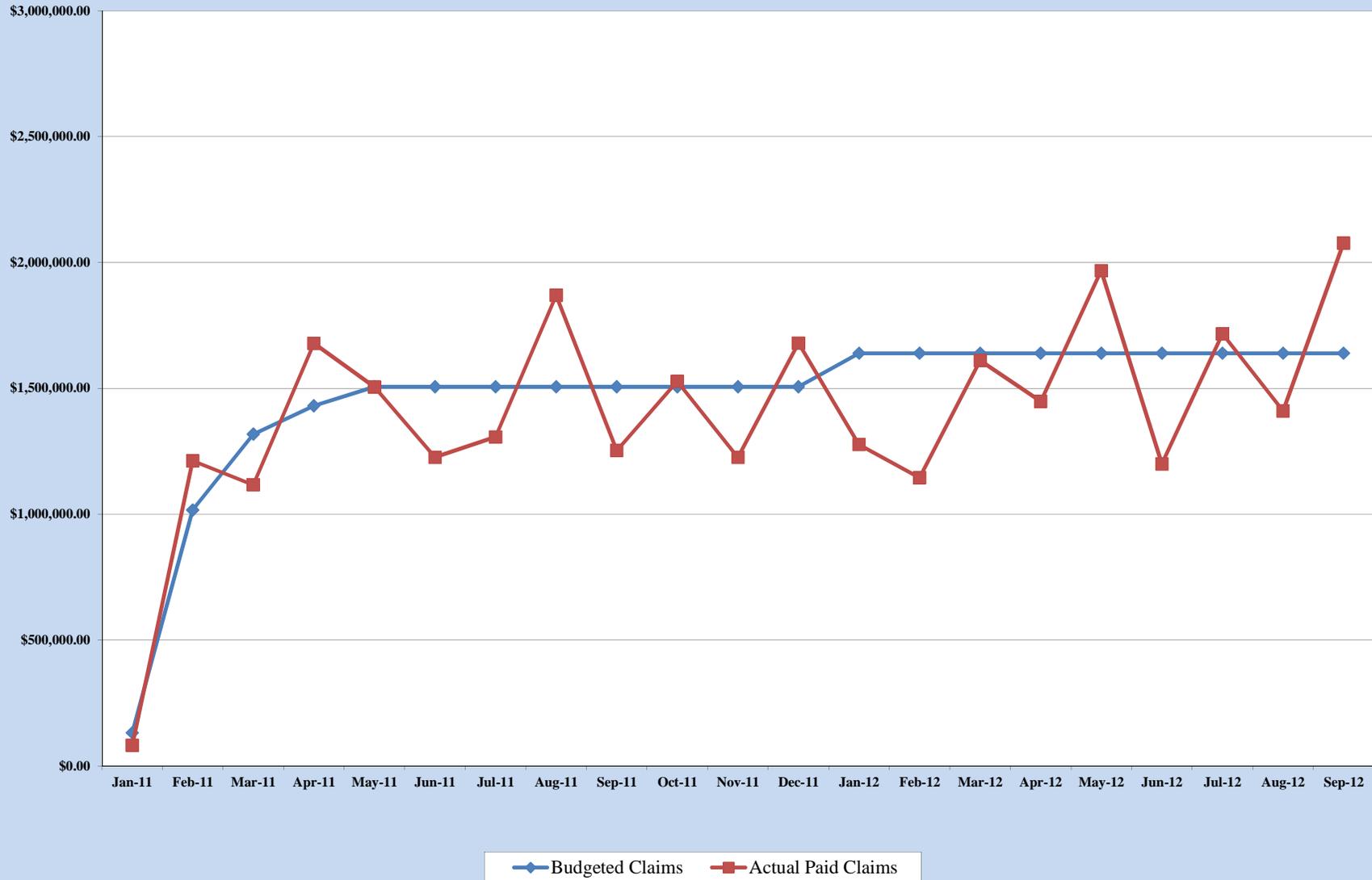
January 1, 2011 to September 30, 2012



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2012 Monthly Medical Paid Claims v Budgeted Medical Claims

January 1, 2011 to September 30, 2012



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2012 Monthly Rx Paid Claims v Budgeted Rx Claims

January 1, 2011 to September 30, 2012

