

Saint Joseph County, Indiana
Health Insurance Summary
December 31, 2022
Updated - January 17, 2022

-----County Health Insurance-----

Name	Active #4700		Retirees #4709		Total	Airport #4703		Solid Waste #4704	Transpo #4708		Grand Total
	December 2022	Quarterly	December 2022	Quarterly		November 2022	Monthly		November 2022	Monthly	
Paid Through Month											
Payment Frequency											
Revenue											
County Revenue	\$ 17,609,272.80		\$ 1,880,000.00		\$ 19,489,272.80	\$		\$		\$	\$ 19,489,272.80
Agency Health Insurance Revenue						849,501.10			1,376,340.66		2,225,841.76
Agency Clinic Revenue						38,517.20			62,355.00		100,872.20
Payroll Withholding	1,227,981.05				1,227,981.05						1,230,906.05
Prescription Rebates	1,190,004.88				1,190,004.88			2,925.00			1,190,004.88
PERF Insurance Repayment											
Stop Loss Refunds	137,619.41				137,619.41				22,431.96		160,051.37
Employee Withholding Other	33,914.84				33,914.84						33,914.84
Retiree Medical Insurance			346,200.59		346,200.59						346,200.59
COBRA Receipts	3,233.96				3,233.96						3,233.96
Life Insurance			3,223.56		3,223.56						3,223.56
Other	81,704.85		90,918.96		172,623.81	9,700.00					182,323.81
Total Revenue	20,283,731.79		2,320,343.11		22,604,074.90	897,718.30		2,925.00		1,461,127.62	24,965,845.82
Expenditures											
Life Insurance	129,852.19				129,852.19						129,852.19
Employee Medical Expenses	8,697,872.69				8,697,872.69	415,741.74		16,822.97	591,464.21		9,721,901.61
Employee Prescription Expenses	3,382,772.46				3,382,772.46	233,462.07		359.30	169,028.96		3,785,622.79
Disability Insurance	312,101.66				312,101.66						312,101.66
Retiree Prescriptions (Under 65)			248,964.36		248,964.36						248,964.36
Retiree Prescriptions (65 and Over)			143,669.71		143,669.71						143,669.71
Retiree Medical (Under 65)			663,517.47		663,517.47						663,517.47
Retiree Medical (65 and Over)			473,269.61		473,269.61						473,269.61
Retiree - Vision	66.46		18,288.25		18,354.71						18,354.71
ACO Risk Share Costs											
Retiree - Dental	242.50		64,199.64		64,442.14						64,442.14
Clinic Expenses	1,070,487.22				1,070,487.22	33,487.89		3,240.66	56,547.66		1,163,763.43
Administration Fees	816,976.50				816,976.50	43,538.55		1,679.40	48,782.13		910,976.58
Stop Loss Fees	2,222,263.34				2,222,263.34	271,094.74		25,120.80	411,056.45		2,929,536.36
Flex Reimbursement	380,936.36				380,936.36						380,936.36
Employee Assistance Program	54,889.31				54,889.31	2,686.66		6.60			57,582.57
Other Administration Fees	19,300.00				19,300.00	4,875.00		4,000.00	4,875.00		33,050.00
Other	59,766.00				59,766.00						59,766.00
Total Expenditures	17,147,526.69		1,611,909.04		18,759,435.73	1,004,886.65		51,229.73	1,281,754.41		21,097,306.52
Net Surplus/(Loss)											
	3,136,205.10		708,434.07		3,844,639.17	(107,168.35)		(48,304.73)	179,373.21		3,868,539.30

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December 31, 2022
Updated - January 17, 2022

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Name	Active #4700	Retirees #4709	Total	Airport #4703	Solid Waste #4704	Transpo #4708	Grand Total
Beginning Cash	2,678,694.42	630,744.73	3,309,439.15	751,258.11	295,783.83	729,742.45	5,086,223.54
Ending Cash	5,814,899.52	1,339,178.80	7,154,078.32	644,089.76	247,479.10	909,115.66	8,954,762.84
Accrued Revenue	-	-	-	-	-	-	-
Accrued Expenditures	-	-	-	-	-	-	-
Adjusted Fund Balance	\$ 5,814,899.52	\$ 1,339,178.80	\$ 7,154,078.32	\$ 644,089.76	\$ 247,479.10	\$ 909,115.66	\$ 8,954,762.84
Average Net Number Enrolled (per Auxiant reports)			1,254	53	5	87	1,399
Estimated Average Annual Expenditures Per Net Enrolled			\$14,960	\$18,960	\$10,246	\$14,733	\$15,080
Cash Reserves Balance / Total Expenditures	33.91%	83.08%	38.14%	64.10%	483.08%	70.93%	42.45%
County Reports (Low Budget Reports)							
YTD Expenditures - 12/31/22	\$ 18,759,435.73		\$ 1,004,886.65	\$ 51,229.73	\$ 1,281,754.41	\$ 21,097,306.52	
YTD Expenditures - 12/31/21	20,819,032.92		828,141.35	37,579.14	1,477,257.08	23,162,010.49	
YTD Expenditures - 12/31/20	23,273,791.08		773,851.50	80,225.02	1,233,981.23	25,361,848.83	
YTD Expenditures - 12/31/19	19,065,952.67		886,634.79	50,147.66	1,696,045.32	21,698,780.44	
YTD Expenditures - 12/31/18	19,504,281.69		1,228,364.40	101,184.39	1,500,849.39	22,334,679.87	
YTD Expenditures - 12/31/17	19,948,735.57		1,279,677.90	19,470.98	1,787,681.39	23,035,565.84	
Monthly Average Expenditures - 2022	\$ 1,563,286.31		\$ 83,740.55	\$ 4,269.14	\$ 106,812.87	\$ 1,758,108.88	
Auxiant Summaries							
YTD Expenditures - 12/31/22	\$ 16,100,756.03		\$ 793,729.49	\$ 43,840.99	\$ 1,070,785.46	\$ 18,009,111.97	
YTD Expenditures - 12/31/21	16,465,003.66		773,894.50	29,615.23	1,257,537.15	18,526,050.54	
YTD Expenditures - 12/31/20	19,706,376.35		727,539.56	76,663.13	1,174,466.83	21,685,045.87	
YTD Expenditures - 12/31/19	16,541,860.94		825,765.34	43,396.47	1,483,698.86	18,894,721.61	
YTD Expenditures - 12/31/18	17,706,928.22		1,043,253.82	100,080.50	1,296,426.20	20,146,688.74	
YTD Expenditures - 12/31/17	17,196,156.59		1,323,394.38	13,557.29	1,728,585.71	20,261,693.97	
Monthly Average Expenditures - 2022	\$ 1,341,729.67		\$ 66,144.12	\$ 3,653.42	\$ 89,232.12	\$ 1,500,759.33	

Financial Report by Fund

Date Span: 01/01/2022 thru 12/31/2022
 The Last Posted Date is 11/30/2022.

Saint Joseph County

Fund	Beginning Balance	Date Span Receipts	Date Span Expenditure	Date Span Transfer In	Date Span Transfer Out	Ending Balance	YTD Receipts	YTD Expenditure
4700 County Health Insurance	2,678,694.42	20,283,731.79	17,147,526.69	0.00	0.00	5,814,899.52	22,962,426.21	17,147,526.69
4703 Airport Authority Health Ins.	751,258.11	897,718.30	1,004,886.65	0.00	0.00	644,089.76	1,648,976.41	1,004,886.65
4704 Solid Waste Health Insurance	295,783.83	2,925.00	51,229.73	0.00	0.00	247,479.10	298,708.83	51,229.73
4708 Transpo Health Insurance	729,742.45	1,461,127.62	1,281,754.41	0.00	0.00	909,115.66	2,190,870.07	1,281,754.41
4709 Retiree Health Insurance	630,744.73	2,320,343.11	1,611,909.04	0.00	0.00	1,339,178.80	2,951,087.84	1,611,909.04
Grand Totals	5,086,223.54	24,965,845.82	21,097,306.52	0.00	0.00	8,954,762.84	30,052,069.36	21,097,306.52

* Indicates that manual carry forward transactions exist that may or may not affect balances.

Financial System

01/17/2023 10:31 PM by JMURPHY

Estimated Revenue by Location/Account as of 12/31/2022

The Last Posted Date is 11/30/2022.
 Fund: 4700 County Health Insurance
 Loc: 0002 Auditor

Saint Joseph County

Budget Account Code	Description	Estimated Revenue	Current Receipts	Percent	Year to Date Receipts	Percent	Unreceived Rev Balance	Percent
4700.05103.00000.0002	Employer Insurance Payment	18,186,528.00	457,476.50	2.52	17,609,272.80	96.83	577,255.20	3.17
4700.05104.00000.0002	Rx Rebates	900,000.00	0.00	0.00	1,190,004.88	132.22	(290,004.88)	(32.22)
4700.05111.00000.0002	Stop Loss Payments	500,000.00	0.00	0.00	137,619.41	27.52	362,380.59	72.48
4700.05112.00000.0002	C.O.B.R.A. Receipts	10,000.00	0.00	0.00	3,233.96	32.34	6,766.04	67.66
4700.05113.00000.0002	Employee Ins Withholding-Hlth	313.00	0.00	0.00	372.50	119.01	(59.50)	(19.01)
4700.05114.00000.0002	Employee Ins Withholding-Flex	100.00	0.00	0.00	33,190.76	103.88	(1,240.76)	(3.88)
4700.05115.00000.0002	Employee Ins Withholding-Eye	900.00	0.00	0.00	50.28	5.58	849.72	49.72
4700.05116.00000.0002	Employee Ins Withholding-Dntl	130.00	0.00	0.00	301.30	33.48	171.30	66.52
4700.05117.00000.0002	Life Insurance	0.00	0.00	0.00	0.00	0.00	130.00	100.00
4700.05119.00000.0002	Medical Insurance Reimburse	0.00	0.00	0.00	4,104.25	0.00	(4,104.25)	0.00
4700.05600.00000.0002	Refunds	87,000.00	23,016.00	26.46	77,600.60	89.20	9,399.40	10.80
	Carry Forward		0.00		0.00			
	Normal Accounts	19,716,921.00	480,492.50	2.44	19,055,750.74	96.65	661,170.26	3.35
	Location Totals		480,492.50		19,055,750.74			

Estimated Revenue by Location/Account as of 12/31/2022

The Last Posted Date is 11/30/2022.
 Fund: 4700 County Health Insurance
 Loc: 0000 General Gov't.

Saint Joseph County

Budget Account Code	Description	Estimated Revenue	Current Receipts	Percent	Year to Date Receipts	Percent	Unreceived Rev Balance	Percent
4700.00000.00000.0000	General Government	500.00	0.00	0.00	0.00	0.00	500.00	100.00
4700.06504.00000.0000	Payroll Withholding	1,250,000.00	98,065.19	7.85	1,227,981.05	98.24	22,018.95	1.76
	Carry Forward		0.00		2,678,694.42			
	Normal Accounts	1,250,500.00	98,065.19	7.84	1,227,981.05	98.20	22,518.95	1.80
	Location Totals		98,065.19		5,366,675.47			

Estimated Revenue by Location/Account as of 12/31/2022

The Last Posted Date is 11/30/2022.

Fund: 4700 County Health Insurance

Saint Joseph County

Description	Estimated Revenue	Current Receipts	Percent	Year to Date Receipts	Percent	Unreceived Rev Balance	Percent
Carry Forward		0.00		2,678,694.42			
Normal Accounts	20,967,421.00	578,557.69	2.76	20,283,731.79	96.74	683,689.21	3.26
Fund Totals		578,557.69		22,962,426.21			

Location Budget as of 12/31/2022

The Last Posted Date is 11/30/2022.

Fund: 4700 County Health Insurance for 01/01/2022 thru 12/31/2022, Director: Human Resources/Auditor

Loc: 0002 Auditor

Account Object	Description	Carry Forward Appropriation	Original Appropriation	Add'l Appropriation	Adj Appropriation	Total Appropriation	Encumbrance	Expenditure	Unencumbered Balance/Percent	Unexpended Balance/Percent
31070	Other Contractual Services	0.00	7,000.00	0.00	0.00	7,000.00	0.00	0.00	7,000.00	7,000.00
00000	General Gov.T.								100.00	100.00
31074	Life Insurance	0.00	142,000.00	0.00	0.00	142,000.00	0.00	129,852.19	12,147.81	12,147.81
00000	General Gov.T.								8.55	8.55
31080	Employee Medical Expenses	0.00	11,000,000.00	0.00	(710,000.00)	10,290,000.00	0.00	8,697,872.69	1,592,127.31	1,592,127.31
00000	General Gov.T.								15.47	15.47
31081	Employee Prescription Expenses	0.00	4,100,000.00	0.00	0.00	4,100,000.00	0.00	3,382,772.46	717,227.54	717,227.54
00000	General Gov.T.								17.49	17.49
31085	Group Life-Disability	0.00	324,000.00	0.00	0.00	324,000.00	0.00	312,101.66	11,898.34	11,898.34
00000	General Gov.T.								3.67	3.67
31087	Clinic Expenses	492.79	1,100,000.00	0.00	0.00	1,100,492.79	0.00	1,070,487.22	30,005.57	30,005.57
00000	General Gov.T.								2.73	2.73
31090	Medical Reimbursement - FLEX	0.00	420,000.00	0.00	0.00	420,000.00	0.00	380,936.36	39,063.64	39,063.64
00000	General Gov.T.								9.30	9.30
31093	ACO Risk Share Costs	0.00	290,000.00	0.00	0.00	290,000.00	0.00	0.00	290,000.00	290,000.00
00000	General Gov.T.								100.00	100.00
31094	Employee Assistance Prog./N.A.	0.00	66,000.00	0.00	0.00	66,000.00	0.00	54,889.31	11,110.69	11,110.69
00000	General Gov.T.								16.83	16.83
31097	Employee - Vision	0.00	100.00	0.00	0.00	100.00	0.00	66.46	33.54	33.54
00000	General Gov.T.								33.54	33.54
31098	Employee - Dental	0.00	400.00	0.00	0.00	400.00	0.00	242.50	157.50	157.50
00000	General Gov.T.								39.38	39.38
31100	Administration Fees	0.00	850,000.00	0.00	0.00	850,000.00	0.00	816,976.50	33,023.50	33,023.50
00000	General Gov.T.								3.89	3.89
31101	Stop Loss	0.00	2,000,000.00	0.00	650,000.00	2,650,000.00	0.00	2,222,263.34	427,736.66	427,736.66
00000	General Gov.T.								16.14	16.14
31105	Other Administration Fees	0.00	20,000.00	0.00	0.00	20,000.00	0.00	19,300.00	700.00	700.00
00000	General Gov.T.								3.50	3.50

Location Budget as of 12/31/2022

The Last Posted Date is 11/30/2022.

Fund: 4700 County Health Insurance for 01/01/2022 thru 12/31/2022, Director: Human Resources/Auditor

Loc: 0002 Auditor

Saint Joseph County

Account	Object	Description	Carry Forward Appropriation	Original Appropriation	Add'l Appropriation	Adj Appropriation	Total Appropriation	Encumbrance	Expenditure	Unencumbered Balance/Percent	Unexpended Balance/Percent
	39150	Other Expense	0.00	0.00	0.00	60,000.00	60,000.00	0.00	59,766.00	234.00	234.00
	00000	General Gov't.								0.39	0.39
	39980	Nonappropriated Expenditures	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	100.00
	00000	General Gov't.								100.00	100.00
30000	Totals	*****	492.79	20,319,600.00	0.00	0.00	20,320,092.79	0.00	17,147,526.69	3,172,566.10	3,172,566.10
Location Totals	Totals	*****	492.79	20,319,600.00	0.00	0.00	20,320,092.79	0.00	17,147,526.69	15.61	15.61

Estimated Revenue by Location/Account as of 12/31/2022

The Last Posted Date is 11/30/2022.

Fund: 4709 Retiree Health Insurance

Loc: 0002 Auditor

Saint Joseph County

Budget Account Code	Description	Estimated Revenue	Current Receipts	Percent	Year to Date Receipts	Percent	Unreceived Rev Balance	Percent
4709.05103.00000.0002	Employer Insurance Payment	2,600,000.00	0.00	0.00	1,880,000.00	72.31	720,000.00	27.69
4709.05110.00000.0002	Retiree Ins. Premiums Under 6	308,000.00	26,208.80	8.51	346,200.59	112.40	(38,200.59)	(12.40)
4709.05117.00000.0002	Life Insurance	3,325.00	0.00	0.00	3,223.56	96.95	101.44	3.05
4709.06500.00000.0002	Other Revenue	95,500.00	7,398.34	7.75	90,918.96	95.20	4,581.04	4.80
	Carry Forward	0.00	0.00		0.00			
	Normal Accounts	3,006,825.00	33,607.14	1.12	2,320,343.11	77.17	686,481.89	22.83
	Location Totals		33,607.14		<u>2,320,343.11</u>			

Location Budget as of 12/31/2022

The Last Posted Date is 11/30/2022.

Fund: 4708 Retiree Health Insurance for 01/01/2022 thru 12/31/2022, Begin Date: 11/17/2017, Director: Human Resources/Auditor

Loc: 0002 Auditor

Account Object	Description	Carry Forward Appropriation	Original Appropriation	Add'l Appropriation	Adj Appropriation	Total Appropriation	Encumbrance	Expenditure	Unencumbered Balance/Percent	Unexpended Balance/Percent
31082 00000	Retiree Prescription/Under 65 General Govt.	0.00	315,000.00	0.00	0.00	315,000.00	0.00	248,954.36	66,035.64 20.96	66,035.64 20.96
31083 00000	Retiree Prescription/Over 65 General Govt.	0.00	50,000.00	0.00	230,000.00	280,000.00	0.00	143,669.71	136,330.29 48.69	136,330.29 48.69
31084 00000	Retiree Medical/Under 65 General Govt.	0.00	1,350,000.00	0.00	(230,000.00)	1,120,000.00	0.00	663,517.47	456,482.53 40.76	456,482.53 40.76
31086 00000	Retiree Medical/Over 65 General Govt.	0.00	620,000.00	0.00	0.00	620,000.00	0.00	473,269.61	146,730.39 23.67	146,730.39 23.67
31093 00000	ACO Risk Share Costs General Govt.	0.00	38,000.00	0.00	0.00	38,000.00	0.00	0.00	38,000.00 100.00	38,000.00 100.00
31095 00000	Retiree - Vision General Govt.	0.00	30,000.00	0.00	0.00	30,000.00	0.00	18,288.25	11,711.75 39.04	11,711.75 39.04
31096 00000	Retiree - Dental General Govt.	0.00	60,000.00	0.00	0.00	60,000.00	0.00	64,199.64	(4,199.64) (7.00)	(4,199.64) (7.00)
30000	Totals *****	0.00	2,463,000.00	0.00	0.00	2,463,000.00	0.00	1,611,909.04	851,090.96 34.56	851,090.96 34.56
	Location Totals *****	0.00	2,463,000.00	0.00	0.00	2,463,000.00	0.00	1,611,909.04	851,090.96 34.56	851,090.96 34.56

John H. Murphy

From: Bob Frick <Bob_Frick@ajg.com>
Sent: Monday, January 9, 2023 5:12 PM
To: John H. Murphy; Kimberly Karkiewicz
Cc: Troy Scott (South Bend); Crystal Michel; Carl H. Baxmeyer
Subject: Admin Claim Report 12/31/22
Attachments: SJC 2022 Admin Claim Report 12 31 2022.xlsx

Caution: This is an external email. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Good evening.

Please find the Auxiant Admin Claim Report for 12/31/22 for SJC and the SJC Interlocals; Transpo, Solid Waste, Airport. A great year and I think the 3 year trend will "bring home" the outstanding results.

Comments:

- SJC Only Admin Claim Report for 12/31/20 - \$19,706,376
- SJC Only Admin Claim Report for 12/31/21 - \$16,465,003 down Year over Year by 16.4%
- SJC Only Admin Claim Report for 12/31/22 - \$16,100,756 down Year over Year by 2.2%
- Airport took a premium holiday in December for both the Employer and Employees as their Surplus was over \$700,000....month as a whole was break-even compared to normal contributions.
- Transpo had a slightly positive month and for 2022 increased their Surplus by over \$400,000.
- Solid Waste continues to outperform.

I've mentioned before, but the frame of reference to the above decreases is a medical trend in the U.S. of 5%-8%.

The savings of \$3.4 million in 2021 from 2020 and another \$3.6 million from 2020 for the year of 2022 adds up to ~\$7 million in savings since the ACO implementation. Adding medical trend at 5% the savings is ~ \$9.8 million to SJC Taxpayers. I'm happy to share the calculation if needed.

Rx Rebates in 2022 were also up to ~\$1.3 million returned.

Robert Frick
Area VP
A.J. Gallagher
15615 State Road 23
Suite P
Granger, IN 46530

574-596-1785 Cell

St. Joseph County - without Interlocals (1756-1)

Medical: 2022 YTD

	Net Enrolled	Admin/PPO Fees	Spec/Agg Prems	Organ Transplant Fee	Claims Paid-Medical	Claims Paid-Rx	Spec/Agg Reimb	TOTALS
January	1,264	\$ 52,061.86	\$ 158,743.39	\$ 21,253.44	\$ 969,626.09	\$ 324,020.79	\$ -	\$ 1,525,705.57
February	1,253	\$ 55,005.57	\$ 168,744.31	\$ 22,859.02	\$ 779,540.68	\$ 234,692.99	\$ -	\$ 1,260,842.57
March	1,251	\$ 54,650.36	\$ 163,432.83	\$ 22,060.79	\$ 707,683.96	\$ 293,990.94	\$ -	\$ 1,241,818.88
April	1,256	\$ 52,330.35	\$ 161,003.73	\$ 21,855.84	\$ 796,605.66	\$ 503,353.75	\$ -	\$ 1,535,149.33
May	1,264	\$ 54,093.75	\$ 165,729.92	\$ 22,582.03	\$ 690,101.34	\$ 317,129.79	\$ -	\$ 1,249,636.83
June	1,255	\$ 54,891.20	\$ 166,914.32	\$ 22,442.92	\$ 1,315,681.02	\$ 316,557.85	\$ -	\$ 1,876,487.31
July	1,254	\$ 52,939.00	\$ 162,000.27	\$ 22,273.17	\$ 573,724.11	\$ 166,975.39	\$ -	\$ 977,911.94
August	1,239	\$ 53,126.60	\$ 162,463.67	\$ 22,247.50	\$ 1,184,672.42	\$ 472,270.97	\$ -	\$ 1,894,781.16
September	1,250	\$ 52,829.20	\$ 160,692.89	\$ 22,000.33	\$ 231,261.31	\$ 412,123.24	\$ -	\$ 878,906.97
October	1,251	\$ 53,337.65	\$ 162,182.45	\$ 22,160.14	\$ 763,376.72	\$ 265,373.88	\$ -	\$ 1,266,430.84
November	1,263	\$ 53,348.65	\$ 161,072.07	\$ 22,093.89	\$ 626,956.88	\$ 307,097.60	\$ -	\$ 1,170,569.09
December	1,247	\$ 53,941.75	\$ 163,252.06	\$ 22,202.36	\$ 630,799.87	\$ 352,319.50	\$ -	\$ 1,222,515.54
2022 TOTALS	15,047	\$ 642,555.94	\$ 1,956,231.91	\$ 266,031.43	\$ 9,270,030.06	\$ 3,965,906.69	\$ 0.00	\$ 16,100,756.03
MONTHLY GRP AVG	1,254	\$ 53,546.33	\$ 163,019.33	\$ 22,169.29	\$ 772,502.51	\$ 330,492.22	\$ 0.00	\$ 1,341,729.67
MONTHLY EE AVG		\$ 42.70	\$ 130.01	\$ 17.68	\$ 616.07	\$ 263.57	\$ 0.00	\$ 1,070.03
2022 EE AVG		\$ 512.44	\$ 1,560.10	\$ 212.16	\$ 7,392.86	\$ 3,162.82	\$ 0.00	\$ 12,840.37



Independent Solutions | Real Results

St. Joseph County - Airport Authority (1756-2)

Medical: 2022 YTD

	Net Enrolled	Admin/PPO Fees	Spec/Agg Prems	Organ Transplant Fee	Claims Paid-Medical	Claims Paid-Rx	Spec/Agg Reimb	TOTALS
January	48	\$ 1,670.05	\$ 18,396.42	\$ 848.75	\$ 24,571.56	\$ 16,408.69	\$ -	\$ 61,895.47
February	48	\$ 1,829.06	\$ 20,563.78	\$ 962.19	\$ 25,326.46	\$ 15,480.30	\$ -	\$ 64,161.79
March	47	\$ 2,884.49	\$ 21,866.67	\$ 925.76	\$ 18,178.71	\$ 17,494.11	\$ -	\$ 61,349.74
April	50	\$ 2,270.00	\$ 19,694.28	\$ 915.82	\$ 22,700.43	\$ 26,126.28	\$ -	\$ 71,706.81
May	50	\$ 2,088.40	\$ 17,693.02	\$ 895.12	\$ 12,020.71	\$ 21,330.65	\$ -	\$ 54,027.90
June	54	\$ 3,452.60	\$ 21,700.92	\$ 931.14	\$ 21,802.47	\$ 19,051.60	\$ -	\$ 66,938.73
July	55	\$ 2,270.00	\$ 20,012.52	\$ 1,003.18	\$ 14,590.50	\$ 5,061.13	\$ -	\$ 42,937.33
August	56	\$ 2,814.80	\$ 24,717.52	\$ 1,147.26	\$ 19,555.93	\$ 31,225.01	\$ -	\$ 79,460.52
September	57	\$ 2,678.60	\$ 23,754.42	\$ 1,100.89	\$ 5,099.37	\$ 26,705.78	\$ -	\$ 59,339.06
October	57	\$ 2,633.20	\$ 23,563.48	\$ 1,090.54	\$ 35,261.09	\$ 19,989.18	\$ -	\$ 82,537.49
November	57	\$ 2,587.80	\$ 23,762.82	\$ 1,095.51	\$ 7,748.82	\$ 26,286.21	\$ -	\$ 61,481.16
December	57	\$ 2,587.80	\$ 23,372.54	\$ 1,080.19	\$ 39,989.50	\$ 20,863.46	\$ -	\$ 87,893.49
2022 TOTALS	636	\$ 29,766.80	\$ 259,096.39	\$ 11,996.35	\$ 246,845.55	\$ 246,022.40	\$ -	\$ 793,729.49
MONTHLY GRP AVG	53	\$ 2,480.57	\$ 21,591.53	\$ 999.70	\$ 20,570.46	\$ 20,501.87	\$ -	\$ 66,144.12
MONTHLY EE AVG		\$ 46.80	\$ 407.39	\$ 18.86	\$ 388.12	\$ 386.83	\$ -	\$ 1,248.00
2022 EE AVG		\$ 561.64	\$ 4,888.65	\$ 226.35	\$ 4,657.46	\$ 4,641.93	\$ -	\$ 14,976.03

St. Joseph County - Solid Waste Management District (1756-3)

Medical: 2022 YTD

	Net Enrolled	Admin/PPO Fees	Spec/Agg Prems	Organ Transplant Fee	Claims Paid-Medical	Claims Paid-Rx	Spec/Agg Reimb	TOTALS
January	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 25.64	\$ -	\$ -	\$ 2,255.99
February	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 389.46	\$ 148.01	\$ -	\$ 2,767.82
March	5	\$ 172.95	\$ 2,011.01	\$ 82.39	\$ 1,356.11	\$ -	\$ -	\$ 3,622.46
April	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 5,352.68	\$ 31.55	\$ -	\$ 7,614.58
May	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 1,430.72	\$ 31.79	\$ -	\$ 3,692.86
June	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 1,053.56	\$ -	\$ -	\$ 3,283.91
July	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 543.61	\$ -	\$ -	\$ 2,773.96
August	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 1,150.51	\$ 45.41	\$ -	\$ 3,426.27
September	5	\$ 100.95	\$ 2,011.01	\$ 82.39	\$ 767.35	\$ 32.72	\$ -	\$ 2,994.42
October	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 1,641.94	\$ 32.23	\$ -	\$ 3,904.52
November	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 2,896.34	\$ 36.31	\$ -	\$ 5,163.00
December	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 110.85	\$ -	\$ -	\$ 2,341.20
2022 TOTALS	60	\$ 1,643.40	\$ 24,132.12	\$ 988.68	\$ 16,718.77	\$ 358.02	\$ -	\$ 43,840.99
MONTHLY GRP AVG	5	\$ 136.95	\$ 2,011.01	\$ 82.39	\$ 1,393.23	\$ 29.84	\$ -	\$ 3,653.42
MONTHLY EE AVG		\$ 27.39	\$ 402.20	\$ 16.48	\$ 278.65	\$ 5.97	\$ -	\$ 730.68
2022 EE AVG		\$ 328.68	\$ 4,826.42	\$ 197.74	\$ 3,343.75	\$ 5.97	\$ -	\$ 8,702.56

St. Joseph County - South Bend Transpo (1756-7)

Medical: 2022 YTD

	Net Enrolled	Admin/PPO Fees	Spec/Agg Prems	Organ Transplant Fee	Claims Paid-Medical	Claims Paid-Rx	Spec/Agg Reimb	TOTALS
January	91	\$ 3,953.43	\$ 33,210.60	\$ 1,360.05	\$ 52,270.68	\$ 13,070.71	\$ -	\$ 103,865.47
February	92	\$ 4,176.80	\$ 35,103.29	\$ 1,452.79	\$ 34,729.33	\$ 15,457.33	\$ -	\$ 90,919.54
March	92	\$ 4,935.60	\$ 35,209.69	\$ 1,447.82	\$ 46,931.30	\$ 11,543.78	\$ -	\$ 100,068.19
April	91	\$ 4,176.80	\$ 34,720.11	\$ 1,427.12	\$ 26,954.94	\$ 18,020.87	\$ -	\$ 85,299.84
May	89	\$ 4,086.00	\$ 33,417.80	\$ 1,401.45	\$ 67,298.24	\$ 18,590.87	\$ -	\$ 124,794.36
June	87	\$ 3,949.80	\$ 33,081.93	\$ 1,380.75	\$ 47,359.50	\$ 16,925.32	\$ -	\$ 102,697.30
July	87	\$ 3,859.00	\$ 31,789.97	\$ 1,344.73	\$ 38,865.28	\$ 6,139.09	\$ -	\$ 81,998.07
August	85	\$ 3,859.00	\$ 33,001.20	\$ 1,360.05	\$ 26,106.32	\$ 27,176.95	\$ -	\$ 91,503.52
September	83	\$ 3,904.40	\$ 32,868.19	\$ 1,339.35	\$ (971.61)	\$ 15,002.37	\$ -	\$ 52,142.70
October	81	\$ 3,677.40	\$ 30,810.81	\$ 1,303.33	\$ 16,076.15	\$ 10,590.42	\$ -	\$ 62,458.11
November	80	\$ 3,586.60	\$ 30,730.08	\$ 1,282.63	\$ 14,753.29	\$ 14,734.80	\$ -	\$ 65,087.40
December	80	\$ 3,586.60	\$ 30,750.78	\$ 1,261.93	\$ 56,993.49	\$ 17,358.16	\$ -	\$ 109,950.96
2022 TOTALS	1,038	\$ 47,751.43	\$ 394,694.45	\$ 16,362.00	\$ 427,366.91	\$ 184,610.67	\$ -	\$ 1,070,785.46
MONTHLY GRP AVG	87	\$ 3,979.29	\$ 32,891.20	\$ 1,363.50	\$ 35,613.91	\$ 15,384.22	\$ -	\$ 89,232.12
MONTHLY EE AVG		\$ 46.00	\$ 380.25	\$ 15.76	\$ 411.72	\$ 177.85	\$ -	\$ 1,031.59
2022 EE AVG		\$ 552.04	\$ 4,562.94	\$ 189.16	\$ 4,940.66	\$ 2,134.23	\$ -	\$ 12,379.02

St. Joseph County - with Interlocals (1756)

Medical: 2022 YTD

	Net Enrolled	Admin/PPO Fees	Spec/Agg Prems	Organ Transplant Fee	Claims Paid-Medical	Claims Paid-Rx	Spec/Agg Reimb	TOTALS
January	1,408	\$ 57,822.29	\$ 212,361.42	\$ 23,544.63	\$ 1,046,493.97	\$ 353,500.19	\$ -	\$ 1,693,722.50
February	1,398	\$ 61,148.38	\$ 226,422.39	\$ 25,356.39	\$ 839,985.93	\$ 265,778.63	\$ -	\$ 1,418,691.72
March	1,395	\$ 62,643.40	\$ 222,520.20	\$ 24,516.76	\$ 774,150.08	\$ 323,028.83	\$ -	\$ 1,406,859.27
April	1,402	\$ 58,914.10	\$ 217,429.13	\$ 24,281.17	\$ 851,613.71	\$ 547,532.45	\$ -	\$ 1,699,770.56
May	1,408	\$ 60,405.10	\$ 218,851.75	\$ 24,960.99	\$ 770,851.01	\$ 357,083.10	\$ -	\$ 1,432,151.95
June	1,401	\$ 62,430.55	\$ 223,708.18	\$ 24,837.20	\$ 1,385,896.55	\$ 352,534.77	\$ -	\$ 2,049,407.25
July	1,401	\$ 59,204.95	\$ 215,813.77	\$ 24,703.47	\$ 627,723.50	\$ 178,175.61	\$ -	\$ 1,105,621.30
August	1,385	\$ 59,937.35	\$ 222,193.40	\$ 24,837.20	\$ 1,231,485.18	\$ 530,718.34	\$ -	\$ 2,069,171.47
September	1,395	\$ 59,513.15	\$ 219,326.51	\$ 24,522.96	\$ 236,156.42	\$ 453,864.11	\$ -	\$ 993,383.15
October	1,394	\$ 59,785.20	\$ 218,567.75	\$ 24,636.40	\$ 816,355.90	\$ 295,985.71	\$ -	\$ 1,415,330.96
November	1,405	\$ 59,660.00	\$ 217,575.98	\$ 24,554.42	\$ 652,355.33	\$ 348,154.92	\$ -	\$ 1,302,300.65
December	1,389	\$ 60,253.10	\$ 219,386.39	\$ 24,626.87	\$ 727,893.71	\$ 390,541.12	\$ -	\$ 1,422,701.19
2022 TOTALS	16,781	\$ 721,717.57	\$ 2,634,156.87	\$ 295,378.46	\$ 9,960,961.29	\$ 4,396,897.78	\$ 0.00	\$ 18,009,111.97
MONTHLY GRP AVG	1,398	\$ 60,143.13	\$ 219,513.07	\$ 24,614.87	\$ 830,080.11	\$ 366,408.15	\$ 0.00	\$ 1,500,759.33
MONTHLY EE AVG		\$ 43.01	\$ 156.97	\$ 17.60	\$ 593.59	\$ 262.02	\$ 0.00	\$ 1,073.18
2022 EE AVG		\$ 516.10	\$ 1,883.67	\$ 211.22	\$ 7,123.03	\$ 3,144.20	\$ 0.00	\$ 12,878.22

Saint Joseph County, Indiana
Annual County Health Insurance Costs Per Employee
Revenue and Expenditures

2017 - 2022

Updated - January 17, 2022

Name	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual
Total Expenditures - Active & Retirees	\$19,948,735.57	\$19,504,281.69	\$19,065,952.67	\$23,273,791.08	\$20,819,032.92	\$18,759,435.73
Less:						
Employee Payroll Withholding	(1,211,800.73)	(1,236,002.53)	(1,229,116.21)	(1,241,706.82)	(1,261,862.87)	(1,261,895.89)
Retiree & COBRA Payments	(403,787.65)	(342,267.59)	(276,961.78)	(316,883.17)	(365,970.06)	(349,434.55)
Rebates & Other Income	(414,354.04)	(572,704.53)	(619,170.86)	(1,104,474.16)	(817,055.27)	(1,365,852.25)
Stop Loss Refunds	(93,279.86)	0.00	0.00	(1,110,217.89)	(1,699,506.40)	(137,619.41)
Net County Expenditures	17,825,513.29	17,353,307.04	16,940,703.82	19,500,509.04	16,674,638.32	15,644,633.63

Average Number of Employees (per HR)
 (does not include retirees and dependents)

	1,068	1,015	1,051	1,034	973	955
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Net County Cost per Employee **\$16,690.56** **\$17,096.85** **\$16,118.65** **\$18,859.29** **\$17,137.35** **\$16,381.82**

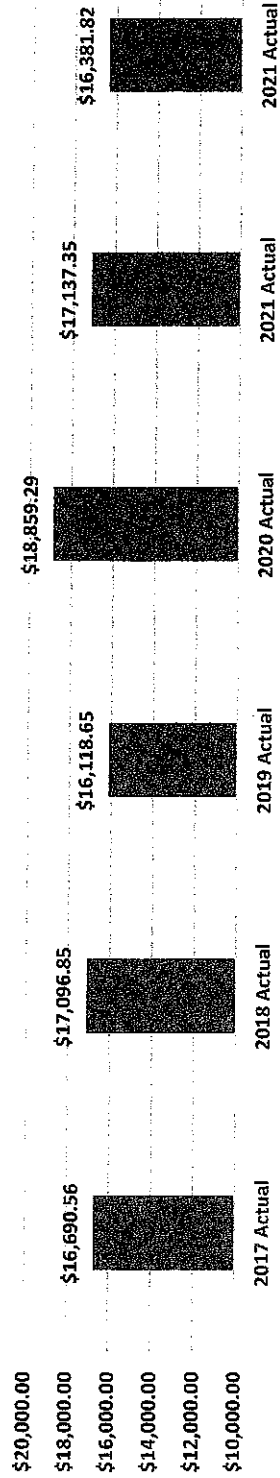
Average Net Cost per Employee (2017 - 2022)

\$17,047.42

2023 Budget Amount per Employee

\$18,300.00

Annual County Cost Per Employee





AUDITOR HEALTH INSURANCE

State Form 56551 (R / 2-19)
DEPARTMENT OF CHILD SERVICES

Indiana Child Support Bureau (CSB)
ATTN: Financial Quality Assurance (FQA)
402 West Washington St., MS 11
Indianapolis, IN 46204
E-mail: CSBQA@dcs.IN.gov

County	Year
ST. JOSEPH	2023

See Instructions on Back.

1. Is the county self-insured or fully insured for the year: **2022** (if fully insured, please skip to line 7.) **Self-insured**
2. Total county-wide amount TRANSFERRED to the Health Insurance Fund for the year: **2022** **\$ 19,489,272.80**
3. Excess balance transferred from the Health Insurance Fund back to a county fund in year: **2022** **\$ 0.00**
4. Net county-wide amount TRANSFERRED to the Health Insurance Fund for the year: **2022** **\$ 19,489,272.80**
5. Total number of participants/positions covered by health insurance as of 12/31/2021 **973**
6. Actual TRANSFERRED cost per participant/position per month **\$ 1,669.17** **Use to Reconcile for 2022**
7. Is the county self-insured or fully insured for the next year? (if fully insured, please skip to line 12.) **Self-insured**
8. Does the county budget health insurance costs by participant or position? **Position**
9. Total county-wide amount BUDGETED for health insurance premiums for the year: **2023** **\$ 17,431,141.00**
10. Total number of participants/positions covered by health insurance as of 12/31/2022 **955**
11. BUDGETED county cost per participant/position per month **\$ 1,521.04** **Use for MEC claiming in 2023**
12. Other amounts included in the health insurance budget line item that are transferred into Health Insurance Fund:

Type	Check if Included.
Life	<input checked="" type="checkbox"/>
Dental	<input checked="" type="checkbox"/>
Vision	<input checked="" type="checkbox"/>
HSA	<input type="checkbox"/>
Other (list):	<input checked="" type="checkbox"/>
Flex Reimbursement	<input checked="" type="checkbox"/>
Employee Assistance Program	<input checked="" type="checkbox"/>
Employee Health Clinic	<input checked="" type="checkbox"/>

CERTIFICATION

I certify that the information on this form is accurate and agrees with the financial records, to the best of my knowledge and belief and that I am the elected official or have been designated by him or her for purposes of approving these documents.

Signature of Authorized Official:	Position:	Telephone:	Date (mm/dd/yy):
MURPHY, JOHN H	CHIEF DEPUTY AUDITOR	(574) 235-9399	01/18/2023