

Saint Joseph County, Indiana

Health Insurance Fund Report

Saint Joseph County Auditor

December 31, 2017



Saint Joseph County, Indiana
Fund 4700/4709 - County & Retiree Health Insurance
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total	Estimated 12/31/2018
Revenue					
Employee Payroll Withholding	1,143,355.11	1,199,680.10	1,211,800.73	8.0%	1,248,000.00
Retiree & COBRA Payments	376,578.21	448,087.00	403,787.65	2.7%	370,000.00
Rebates & Other Income	274,547.32	158,442.58	414,354.04	2.7%	414,000.00
Stop Loss Refunds	0.00	758,493.97	93,279.86	0.6%	93,300.00
Operating Transfers In	0.00	0.00	1,849,855.59	12.3%	0.00
Employer Contributions	9,321,883.75	10,848,377.94	11,102,815.87	73.6%	14,944,000.00
Total Revenue	11,116,364.39	13,413,081.59	15,075,893.74	100.0%	17,069,300.00
Expenditures					
Employee Medical/Adm/Stop Loss	11,888,126.63	9,974,341.16	13,048,852.59	65.4%	13,750,000.00
Employee Prescription Expenses	2,436,475.49	2,533,904.14	3,027,470.44	15.2%	3,050,000.00
Retiree Medical Expenses	976,968.47	1,330,247.25	2,031,179.44	10.2%	1,940,000.00
Retiree Prescription Expenses	199,524.03	278,130.56	402,421.92	2.0%	400,000.00
Group Life & Disability Premiums	213,270.01	166,879.12	145,537.89	0.7%	130,000.00
Clinic Expenses	1,163,268.13	667,871.10	975,119.21	4.9%	920,000.00
Medical Reimbursement - Flex Claims	247,279.20	306,086.99	265,428.38	1.3%	270,000.00
Retiree Vision Expenses	11,375.60	14,302.66	14,316.30	0.1%	16,000.00
Retiree Dental Expenses	25,832.70	29,736.30	38,409.40	0.2%	42,000.00
Funds Without Appropriations (FMLA)	4,964.08	977.98	0.00	0.0%	0.00
Consulting and Other Expenses	4,763.28	3,000.00	0.00	0.0%	0.00
Total Expenditures	17,171,847.62	15,305,477.26	19,948,735.57	100.0%	20,518,000.00
Net Surplus/(Loss)	(6,055,483.23)	(1,892,395.67)	(4,872,841.83)		(3,448,700.00)
Beginning Cash	7,427,323.43	1,371,840.20	(520,555.47)		
Ending Cash	1,371,840.20	(520,555.47)	(5,393,397.30)		
Net Employer Costs *	15,377,366.98	12,740,773.61	17,825,513.29		
Average Number of Employees	1,000.00	1,041.00	1,068.00		
Net Employer Cost per Employee	15,377.37	12,238.98	16,690.56		
Average Number of Employees/Retirees	1,176.00	1,231.00	1,266.00		
Net Employer Cost per Employee/Retiree	13,075.99	10,349.94	14,080.18		
YTD Auxiant Expenditures			17,196,156.59		

* net of employee withholding, retiree & COBRA payments, stop loss refunds and rebates & other revenue.

(1) 2017 year-end budget transfers. \$410,000.00 from General Services (unspent unemployment and PERF budgets), \$359,272.59 from County Health Insurance Reserve Fund 4701 and \$1,080,583.00 from CEDIT Fund. Total - \$1,849,855.59.

2018 employer contribution includes \$14,364,000 from budgeted funds and approximately \$580,000 from other funds like the Ducomb Center, JJC grants, health grants, IV-D incentives, IDOC grants and adult corrections grants.

Saint Joseph County, Indiana
Fund 4700 - County Health Insurance - Retirees Only
Revenue and Expenditures
January 1, 2015 - December 31, 2017

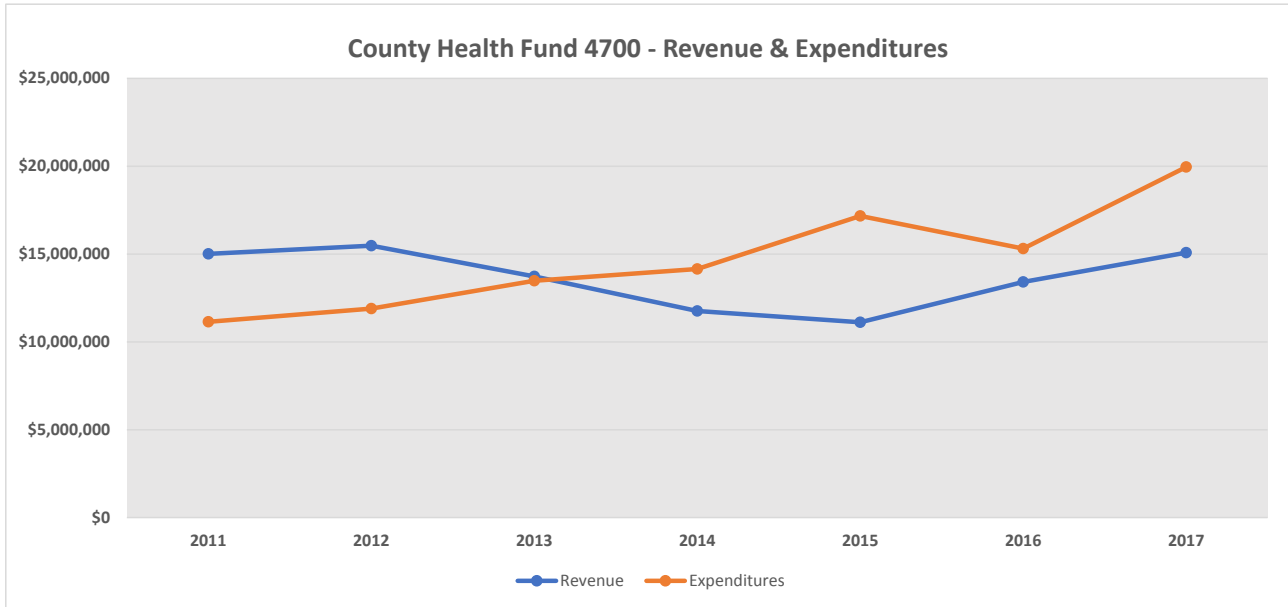
Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total	Estimated 12/31/2018
Revenue					
Retiree & COBRA Payments	376,578.21	448,087.00	403,787.65	100.0%	404,000.00
Total Revenue	376,578.21	448,087.00	403,787.65	100.0%	404,000.00
Expenditures					
Retiree Medical Expenses	976,968.47	1,330,247.25	2,031,179.44	81.7%	2,032,000.00
Retiree Prescription Expenses	199,524.03	278,130.56	402,421.92	16.2%	403,000.00
Retiree Vision Expenses	11,375.60	14,302.66	14,316.30	0.6%	15,000.00
Retiree Dental Expenses	25,832.70	29,736.30	38,409.40	1.5%	39,000.00
Total Expenditures	1,213,700.80	1,652,416.77	2,486,327.06	100.0%	2,489,000.00
Net Employer Costs *	837,122.59	1,204,329.77	2,082,539.41		
Average Number of Employees	176.00	190.00	198.00		
Net County Cost per Retiree	4,756.38	6,338.58	10,517.88		

* net of retiree payments

Saint Joseph County, Indiana
Fund 4700 - County Health Insurance - Employees Only
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total	Estimated 12/31/2018
Revenue					
Employee Payroll Withholding	1,143,355.11	1,199,680.10	1,211,800.73	8.3%	1,212,000.00
Rebates & Other Income	274,547.32	158,442.58	414,354.04	2.8%	415,000.00
Stop Loss Refunds	0.00	758,493.97	93,279.86	0.6%	94,000.00
Operating Transfers In	0.00	0.00	1,849,855.59	12.6%	0.00
Employer Contributions	9,321,883.75	10,848,377.94	11,102,815.87	75.7%	11,103,000.00
Total Revenue	10,739,786.18	12,964,994.59	14,672,106.09	100.0%	12,824,000.00
Expenditures					
Employee Medical/Adm/Stop Loss	11,888,126.63	9,974,341.16	13,048,852.59	74.7%	13,100,000.00
Employee Prescription Expenses	2,436,475.49	2,533,904.14	3,027,470.44	17.3%	3,030,000.00
Group Life & Disability Premiums	213,270.01	166,879.12	145,537.89	0.8%	146,000.00
Clinic Expenses	1,163,268.13	667,871.10	975,119.21	5.6%	976,000.00
Medical Reimbursement - Flex Claims	247,279.20	306,086.99	265,428.38	1.5%	266,000.00
Funds Without Appropriations (FMLA)	4,964.08	977.98	0.00	0.0%	0.00
Consulting and Other Expenses	4,763.28	3,000.00	0.00	0.0%	0.00
Total Expenditures	15,958,146.82	13,653,060.49	17,462,408.51	100.0%	17,518,000.00
Net Employer Costs *	14,540,244.39	11,536,443.84	15,742,973.88		
Average Number of Employees	1,000.00	1,041.00	1,068.00		
Net County Cost per Employee	14,540.24	11,082.08	14,740.61		

* net of employee withholding, retiree & COBRA payments, stop loss refunds and rebates & other revenue.



Year	Revenue	Expenditures	Surplus/ (Deficit)	Ending Cash Balance
2011	15,005,702	11,142,739	3,862,963	5,992,897
2012	15,475,396	11,895,912	3,579,484	9,572,381
2013	13,722,026	13,482,561	239,465	9,811,846
2014	11,764,466	14,148,989	(2,384,523)	7,427,323
2015	11,116,364	17,171,848	(6,055,484)	1,371,839
2016	13,413,082	15,305,477	(1,892,395)	(520,556)
2017	15,075,894	19,948,735	(4,872,841)	(5,393,397)

Saint Joseph County, Indiana
Fund 4701 - County Health Insurance Reserve
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	YTD 11/30/2017	Estimated 12/31/2017	Percent of Total
Revenue					
Employer Contributions	0.00	0.00	0.00	0.00	0.0%
Total Revenue	0.00	0.00	0.00	0.00	0.0%
Expenditures					
Employee Medical Expenses	0.00	0.00	0.00	0.00	0.0%
Employee Prescription Expenses	0.00	0.00	0.00	0.00	0.0%
Clinic Expenses	0.00	0.00	0.00	0.00	0.0%
Transfer to Fund 4700 - County Health	0.00	0.00	0.00	359,272.59	0.0%
Total Expenditures	0.00	0.00	0.00	359,272.59	0.0%
Net Surplus/(Loss)	0.00	0.00	0.00	(359,272.59)	
Beginning Cash	359,272.59	359,272.59	359,272.59	359,272.59	
Ending Cash	359,272.59	359,272.59	359,272.59	0.00	

Close out fund in 2017. Transferred balance in fund to Fund 4700 - County Insurance in December 2017.

Saint Joseph County, Indiana
Fund 4703 - Airport Authority Group
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total
Revenue				
Employer Contributions	853,566.45	833,518.09	799,611.50	99.6%
COBRA Receipts	0.00	0.00	2,916.05	0.4%
Total Revenue	853,566.45	833,518.09	802,527.55	99.6%
Expenditures				
Employee Medical Expenses & Adm.	642,126.56	616,462.75	1,028,447.00	80.4%
Employee Prescription Expenses	133,730.94	155,386.68	246,110.21	19.2%
Clinic Expenses	0.00	2,322.00	4,269.69	0.3%
Other Expenses	1,665.00	1,295.00	851.00	0.1%
Total Expenditures	777,522.50	775,466.43	1,279,677.90	100.0%
Net Surplus/(Loss)	76,043.95	58,051.66	(477,150.35)	
Beginning Cash	181,212.49	257,256.44	315,308.11	
Ending Cash	257,256.44	315,308.11	(161,842.25)	
Net Employer Costs	777,522.50	775,466.43	1,279,677.90	
Average Number of Employees	47.00	44.00	44.00	
Net Employer Costs per Employee	16,543.03	17,624.24	29,083.59	
YTD Auxiant Expenditures			1,323,394.38	
12 payments made through 12/31/17.				

Saint Joseph County, Indiana
Fund 4704 - Solid Waste Group
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total
Revenue				
Employer Contributions	105,337.56	125,389.43	121,900.00	100.0%
Other Income	2,519.80	0.00	0.00	0.0%
Total Revenue	107,857.36	125,389.43	121,900.00	100.0%
Expenditures				
Employee Medical Expenses & Adm.	130,595.63	175,398.60	18,164.51	93.3%
Employee Prescription Expenses	621.42	894.65	777.07	4.0%
Clinic Expenses	0.00	378.00	529.40	2.7%
Other Expenses	2,889.80	185.00	0.00	0.0%
Total Expenditures	134,106.85	176,856.25	19,470.98	100.0%
Net Surplus/(Loss)	(26,249.49)	(51,466.82)	102,429.02	
Beginning Cash	84,809.26	58,559.77	7,092.95	
Ending Cash	58,559.77	7,092.95	109,521.97	
Net Employer Costs	134,106.85	176,856.25	19,470.98	
Average Number of Employees	6.00	5.00	4.00	
Net Employer Costs per Employee	22,351.14	35,371.25	4,867.75	
YTD Auxiant Expenditures			13,557.29	
Lump sum payment of \$50,000 received for 2017. An additional payment of \$71,900.00 was deposited on December 12, 2017.				

Saint Joseph County, Indiana
Fund 4705 - Clay Fire Group - Started 2/1/15
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total
Revenue				
Employer Contributions	620,956.80	694,156.94	874,998.11	100.0%
Other Income	0.00	0.00	0.00	0.0%
Total Revenue	620,956.80	694,156.94	874,998.11	100.0%
Expenditures				
Employee Medical Expenses & Adm.	335,327.62	577,941.96	441,930.53	73.3%
Employee Prescription Expenses	128,215.48	170,372.76	154,498.48	25.6%
Clinic Expenses	0.00	3,672.00	5,949.40	1.0%
Other Expenses	0.00	1,295.00	740.00	0.1%
Total Expenditures	463,543.10	753,281.72	603,118.41	100.0%
Net Surplus/(Loss)	157,413.70	(59,124.78)	271,879.70	
Beginning Cash	0.00	157,413.70	98,288.92	
Ending Cash	157,413.70	98,288.92	370,168.62	
Net Employer Costs	463,543.10	753,281.72	603,118.41	
Average Number of Employees	62.00	65.00	65.00	
Net Employer Costs per Employee	7,476.50	11,588.95	9,278.74	
YTD Auxiant Expenditures			527,965.27	
15 payments received in 2017				

Saint Joseph County, Indiana
Fund 4706 - Penn Township Fire - Started 6/1/15
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total
Revenue				
Employer Contributions	193,739.51	362,703.25	283,303.79	100.0%
Other Income	0.00	0.00	0.00	0.0%
Total Revenue	193,739.51	362,703.25	283,303.79	100.0%
Expenditures				
Employee Medical Expenses & Adm.	136,670.57	405,735.42	175,005.23	80.3%
Employee Prescription Expenses	12,192.22	30,845.40	40,364.26	18.5%
Clinic Expenses	0.00	1,166.00	2,362.90	1.1%
Other Expenses	0.00	740.00	296.00	0.1%
Total Expenditures	148,862.79	438,486.82	218,028.39	100.0%
Net Surplus/(Loss)	44,876.72	(75,783.57)	65,275.40	
Beginning Cash	0.00	44,876.72	(30,906.85)	
Ending Cash	44,876.72	(30,906.85)	34,368.55	
Net Employer Costs	148,862.79	438,486.82	218,028.39	
Average Number of Employees	13.00	22.00	20.00	
Net Employer Costs per Employee	11,450.98	19,931.22	10,901.42	
YTD Auxiant Expenditures			192,352.49	
13 payments received in 2017				

Saint Joseph County, Indiana
Fund 4707 - SW Portage - Started 1/1/16
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total
Revenue				
Employer Contributions	0.00	319,589.42	237,488.22	100.0%
Other Income	0.00	0.00	0.00	0.0%
Total Revenue	0.00	319,589.42	237,488.22	100.0%
Expenditures				
Employee Medical/Adm/Stop Loss	0.00	201,532.23	468,626.42	90.9%
Employee Prescription Expenses	0.00	29,538.48	44,719.70	8.7%
Clinic Expenses	0.00	1,122.00	1,929.40	0.4%
Other Expenses	0.00	185.00	259.00	0.1%
Total Expenditures	0.00	232,377.71	515,534.52	100.0%
Net Surplus/(Loss)	0.00	87,211.71	(278,046.30)	
Beginning Cash	0.00	0.00	87,211.71	
Ending Cash	0.00	87,211.71	(190,834.59)	
Net Employer Costs	0.00	232,377.71	515,534.52	
Average Number of Employees	0.00	22.00	23.00	
Net Employer Costs per Employee	0.00	10,562.62	22,414.54	
YTD Auxiant Expenditures			408,033.84	
13 payments received in 2017				

Saint Joseph County, Indiana
Fund 4708 - Transpo - Started 1/1/17
Revenue and Expenditures
January 1, 2015 - December 31, 2017

Name	2015 Actual	2016 Actual	2017 Actual	Percent of Total
Revenue				
Employer Contributions	0.00	0.00	1,188,216.04	100.0%
Other Income	0.00	0.00	0.00	0.0%
Total Revenue	0.00	0.00	1,188,216.04	100.0%
Expenditures				
Employee Medical/Adm/Stop Loss	0.00	0.00	1,587,843.95	88.8%
Employee Prescription Expenses	0.00	0.00	190,848.74	10.7%
Clinic Expenses	0.00	0.00	7,545.70	0.4%
Other Expenses	0.00	0.00	1,443.00	0.1%
Total Expenditures	0.00	0.00	1,787,681.39	100.0%
Net Surplus/(Loss)	0.00	0.00	(599,465.35)	
Beginning Cash	0.00	0.00	0.00	
Ending Cash	0.00	0.00	(599,465.35)	
Net Employer Costs	0.00	0.00	1,787,681.39	
Average Number of Employees	0.00	0.00	90.00	
Net Employer Costs per Employee	0.00	0.00	19,863.13	
YTD Auxiant Expenditures			1,728,585.71	
11 payments received in 2017				

Saint Joseph County, Indiana
Average Insured Employees and Retirees (Exclude Dependents)
December 31, 2017

Number	Fund Name	Ave. Number of Employees Insured			Ave. Number of Retirees Insured			Ave. Number of Employees/Retirees Insured		
		2015	2016	2017	2015	2016	2017	2015	2016	2017
4700	St. Joseph County Group Insurance	1,000.00	1,041.00	1,068.00	176.00	190.00	198.00	1,176.00	1,231.00	1,266.00
4703	Airport Authority Group Insurance	47.00	44.00	44.00	0.00	0.00	0.00	47.00	44.00	44.00
4704	Solid Waste Management Health Insurance	6.00	5.00	4.00	0.00	0.00	0.00	6.00	5.00	4.00
4705	Clay Fire Group Health Insurance	62.00	65.00	65.00	0.00	0.00	0.00	62.00	65.00	65.00
4706	Penn Township & Fire Territory	13.00	22.00	20.00	0.00	0.00	0.00	13.00	22.00	20.00
4707	S.W. Portage Township Fire Territory	0.00	22.00	23.00	0.00	0.00	0.00	0.00	22.00	23.00
4708	South Bend Transpo Insurance	0.00	0.00	90.00	0.00	0.00	0.00	0.00	0.00	90.00
	Total	1,128.00	1,199.00	1,314.00	176.00	190.00	198.00	1,304.00	1,389.00	1,512.00

No retirees covered in the health insurance for the interlocal agencies, per Robert Frick.

Number of County employees and retirees per Kimberly Karkiewicz, HR Generalist. Number of employees and retirees also per December Auxiant report.

2015 - 2016 number of interlocal employees per Auxiant report

All employees of the County and interlocal agencies may use the clinic. County retirees may use the clinic until age 65. Approximately 75 of the 204 retirees are under age 65.