



Polk HealthCare Plan

Citizens HealthCare Oversight Committee Meeting

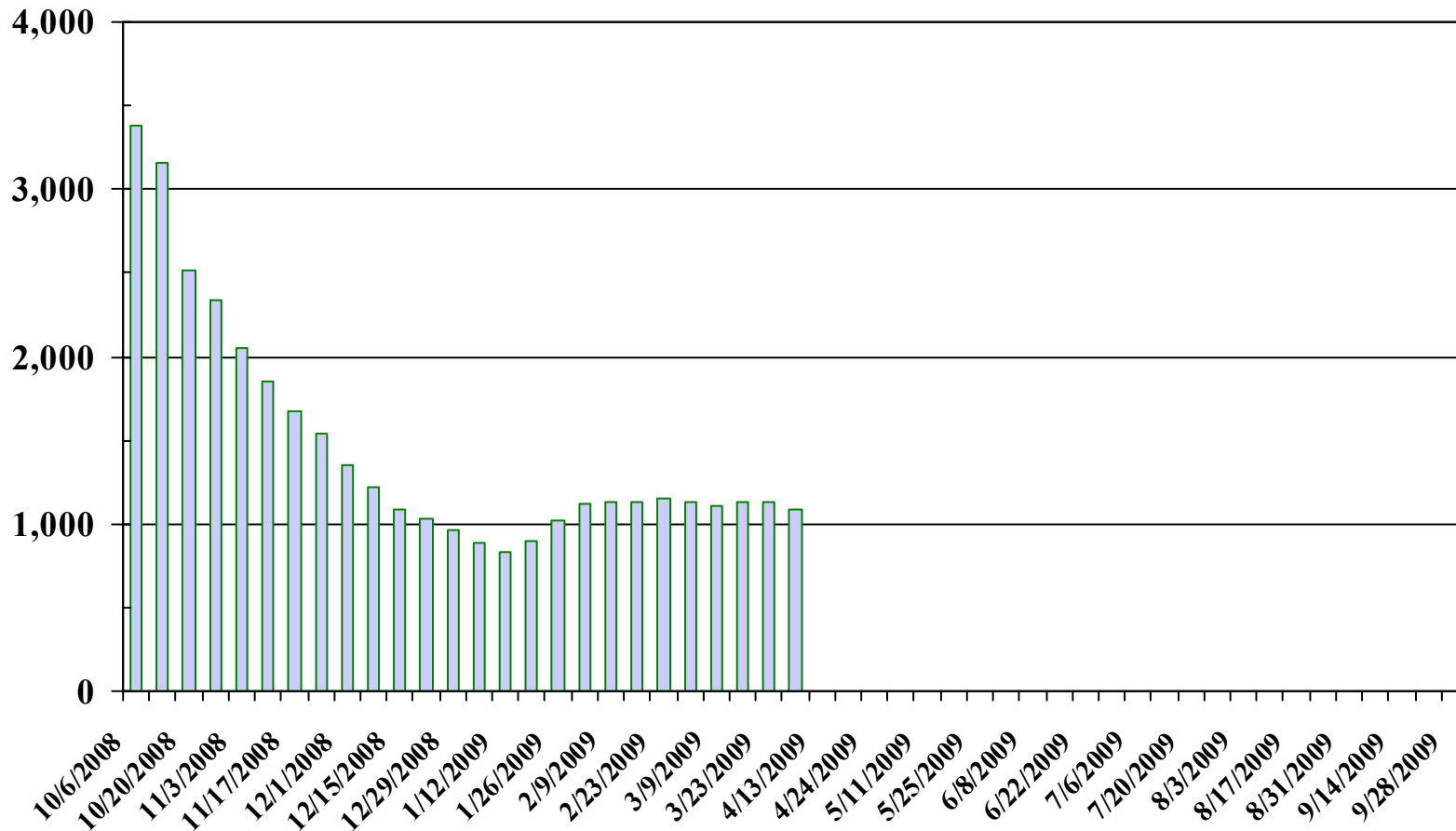
*Neil Combee Bldg.
Boardroom
April 17, 2009*

**Administered by:
*Risk Management Division***

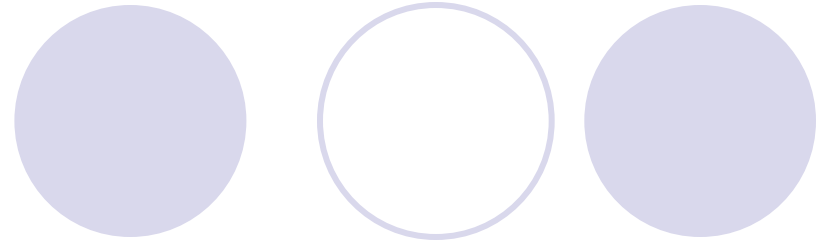
**Sponsored by:
*Polk County Board of County Commissioners***

Polk Healthcare Plan

Average Daily Enrollment (FY2009)
2008-2009 Fiscal Year

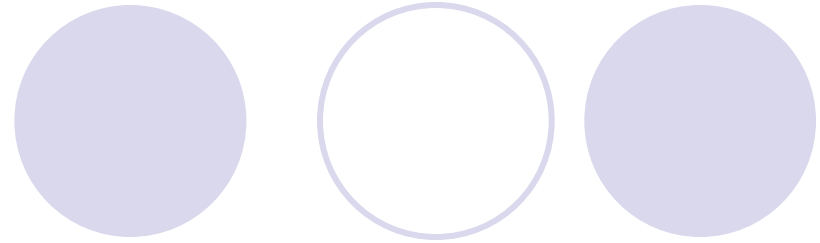


Polk HealthCare Plan
 Enrollment by Age
 As of March 31, 2009



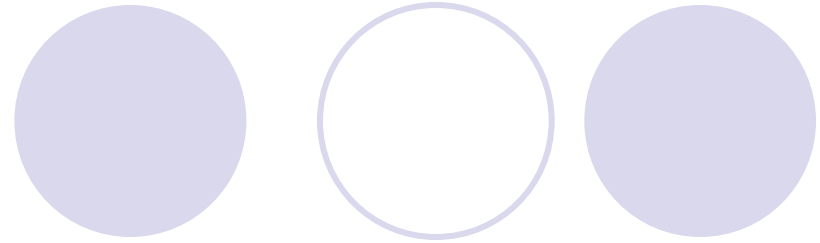
AGE	ENROLLEES	%	AGE	ENROLLEES	%
0 – 17	6	0.5%	46 – 50	240	20.6%
18 – 25	71	6.1%	51 – 55	209	18.0%
26 – 35	73	6.3%	56 – 60	201	17.2%
36 – 40	61	5.2%	61 – 65	157	13.5%
41 – 45	138	11.9%	66+	8	0.7%
			TOTAL	1,164	100%

Polk HealthCare Plan
Enrollment by Gender
As of March 31, 2009



MALE	438	37.6%
FEMALE	726	62.4%
TOTAL	1,164	100%

Polk HealthCare Plan
Enrollment by Ethnicity
As of March 31, 2009



Caucasian	686	58.9%
African American	252	21.6%
Hispanic	216	18.6%
Other	10	0.9%
TOTAL	1,164	100%

Polk HealthCare Plan
 Enrollment by Location
 As of March 31, 2009

Lakeland	324	28.3%	Fort Meade	15	1.3%	Eaton Park	2	0.2%
Winter Haven	232	20.3%	Kissimmee	15	1.3%	Highland City	2	0.2%
Haines City	104	9.1%	Polk City	14	1.2%	Lake Hamilton	2	0.2%
Bartow	95	8.3%	Eagle Lake	12	1.0%	Waverly	2	0.2%
Auburndale	86	7.5%	Dundee	10	0.9%	Indian Lake Estates	1	0.1%
Davenport	69	6.1%	Bradley	5	0.4%	Alturas	0	0.0%
Lakes Wales	64	5.6%	Babson Park	4	0.3%	Bowling Green	0	0.0%
Mulberry	36	3.2%	Fedhaven	4	0.3%	Kathleen	0	0.0%
Frostproof	22	1.9%	Homeland	4	0.3%	Nichols	0	0.0%
Lake Alfred	17	1.5%	Loughman	3	0.3%	TOTAL	1,144	100%

Polk HealthCare Plan
 Medical Claims Per Enrollee Per Month
 2008 – 2009 Fiscal Year

Month/Year	Avg. Daily Enrollment	Medical Claims	Medical PEPM	Medical Rolling	
				PEPM (2 mo. Lag)	Trend
2008-03	12,910	\$3,457,129	\$267.78	\$303.10	33%
2008-04	12,539	\$3,074,239	\$245.17	\$302.48	32%
2008-05	12,105	\$3,942,072	\$325.65	\$307.27	32%
2008-06	11,480	\$3,317,511	\$288.97	\$307.54	30%
2008-07	10,602	\$3,166,477	\$298.67	\$301.62	23%
2008-08	9,183	\$3,604,156	\$392.48	\$299.88	18%
2008-09	5,320	\$2,932,757	\$551.27	\$288.05	10%
TOTAL FY08	134,998	\$41,539,663	\$307.70		
2008-10	2,887	\$1,854,735	\$642.44	\$266.92	(4%)
2008-11	1,768	\$864,480	\$488.96	\$254.98	(10%)
2008-12	1,135	\$688,929	\$606.99	\$253.55	(11%)
2009-01	941	\$294,847	\$313.33	\$271.40*	(7%)
2009-02	1,137	\$355,878	\$313.00	\$260.29	(13%)
2009-03	1,113	\$403,840	\$362.84	\$260.77	(14%)
TOTAL YTD FY09	8,981	\$4,462,709	\$496.91		

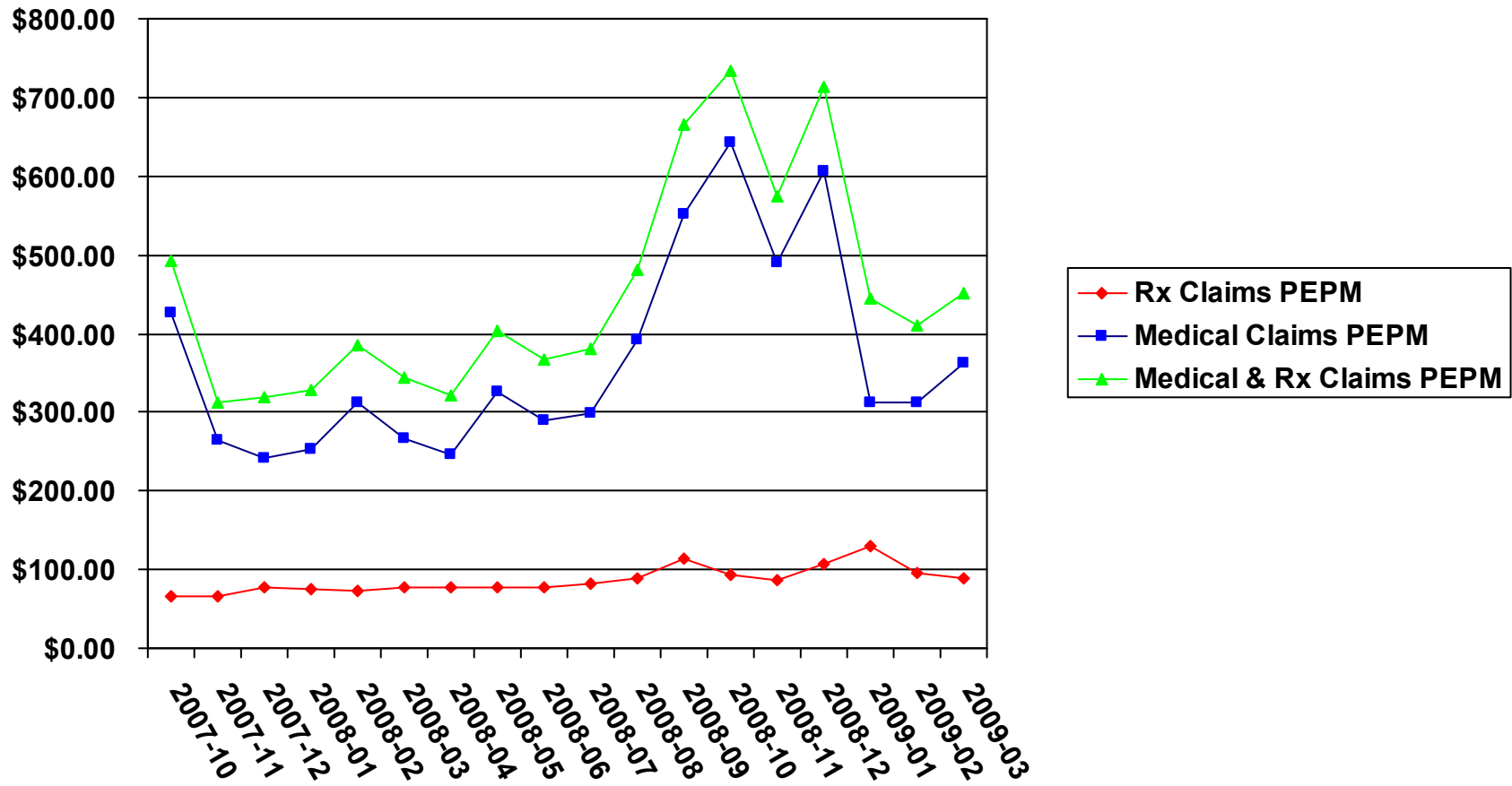
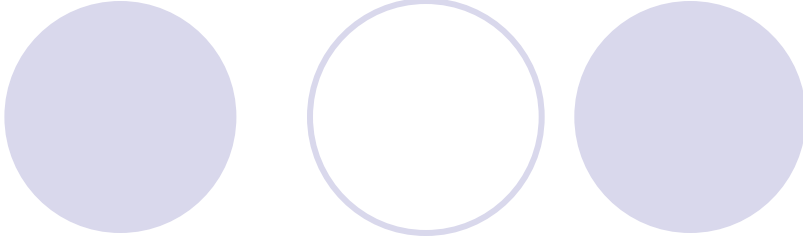
Polk HealthCare Plan
 Rx Claims Per Enrollee Per Month
 2008 – 2009 Fiscal Year

Month/Year	Avg. Daily Enrollment	Rx Claims	Rx PEPM	Rx Rolling	
				PEPM (2 mo. Lag)	Trend
2008-03	12,910	\$988,268	\$76.55	\$69.24	41%
2008-04	12,539	\$958,636	\$76.45	\$70.61	40%
2008-05	12,105	\$951,138	\$78.57	\$71.72	38%
2008-06	11,480	\$902,131	\$78.58	\$72.97	36%
2008-07	10,602	\$869,590	\$82.02	\$73.13	29%
2008-08	9,183	\$814,621	\$88.71	\$73.20	25%
2008-09	5,320	\$612,141	\$115.06	\$72.87	22%
TOTAL YTD	134,998	\$10,444,083	\$77.36		
2008-10	2,887	\$266,646	\$92.36	\$69.98	16%
2008-11	1,768	\$151,855	\$85.89	\$68.56	11%
2008-12	1,135	\$120,752	\$106.39	\$67.96	7%
2009-01	941	\$123,023	\$130.74	\$72.76*	11%
2009-02	1,137	\$110,036	\$96.78	\$64.89	(4%)
2009-03	1,113	\$99,309	\$89.23	\$63.65	(8%)
TOTAL YTD FY09	8,981	\$871,621	\$97.05		8

Polk HealthCare Plan
 Total Claims Per Enrollee Per Month
 2008 – 2009 Fiscal Year

Month/Year	Avg. Daily Enrollment	Total Claims	Total PEPM	Total Rolling	
				PEPM	Trend
2008-03	12,910	\$4,445,397	\$344.33	\$372.33	35%
2008-04	12,539	\$4,032,875	\$321.62	\$373.09	34%
2008-05	12,105	\$4,893,210	\$404.22	\$378.99	33%
2008-06	11,480	\$4,219,642	\$367.56	\$367.56	31%
2008-07	10,602	\$4,036,066	\$380.69	\$374.75	24%
2008-08	9,183	\$4,418,777	\$481.19	\$373.08	20%
2008-09	5,320	\$3,544,898	\$666.33	\$360.92	13%
TOTAL YTD	134,998	\$51,983,746	\$385.07		
2008-10	2,887	\$2,121,381	\$734.80	\$336.94	(1%)
2008-11	1,768	\$1,016,335	\$574.85	\$323.54	(8%)
2008-12	1,135	\$809,681	\$713.38	\$321.51	(8%)
2009-01	941	\$417,870	\$444.07	\$344.15	(4%)
2009-02	1,137	\$465,914	\$409.77	\$325.17	(12%)
2009-03	1,113	\$503,149	\$452.07	\$324.42	(13%)
TOTAL YTD	8,981	\$5,334,330	\$593.96		

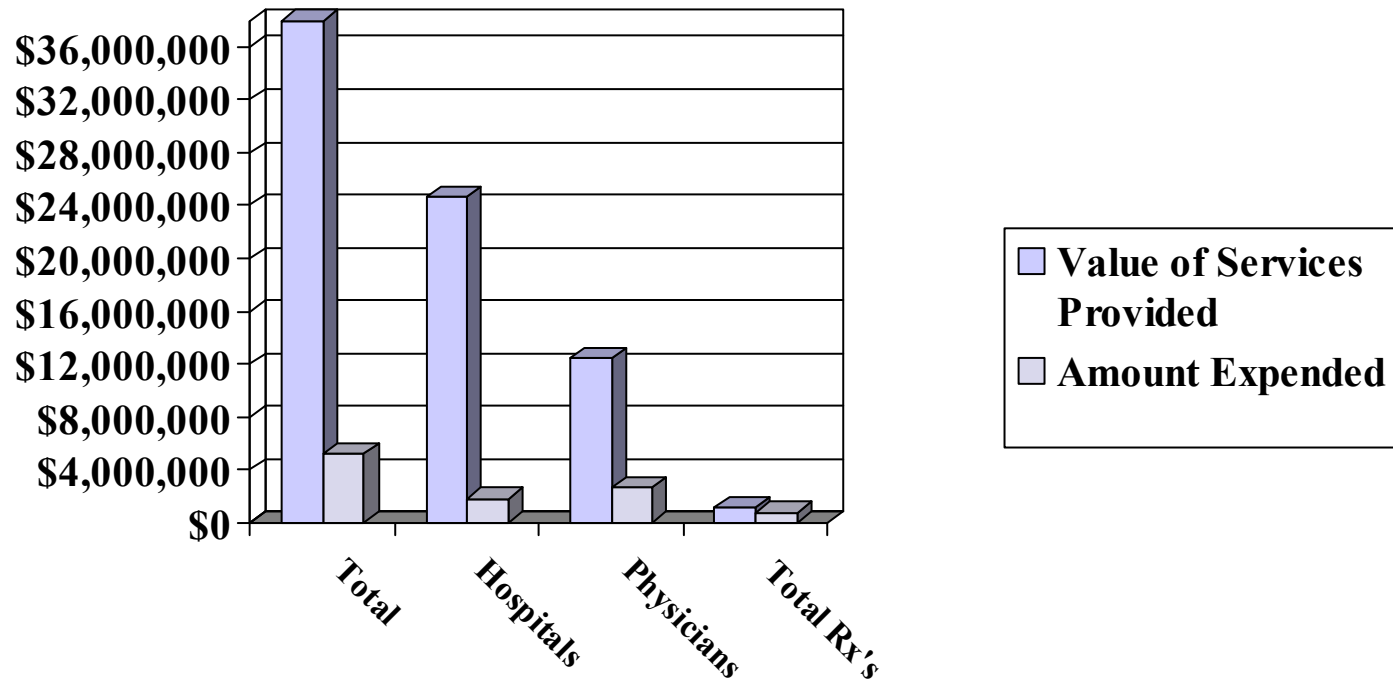
Polk HealthCare Plan Per Enrollee Per Month 2007 – 2008 Fiscal Year



Polk HealthCare Plan

Value of Services Provided vs. Amount Expended

October 1, 2008 – March 31, 2009



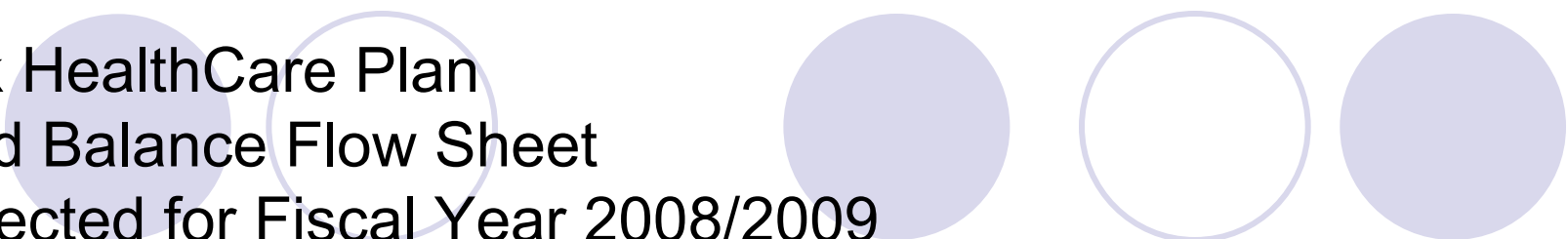
	<u>Total</u>	<u>Hospitals</u>	<u>Physicians</u>	<u>Total Rx's</u>
Amount Billed by Provider	\$ 38,223,710	\$ 24,648,653	\$12,431,272	\$ 1,143,785
Amount Paid to Provider	\$ 5,224,318	\$ 1,825,848	\$ 2,636,884	\$ 761,586

Polk HealthCare Plan

Projected Fiscal Year End 2008/2009

	Projected
Beginning Fund Balance	(\$12,191,226)
REVENUES:	
Half-Cent Sales Surtax	\$30,823,219
Other Revenues	\$625,732
TOTAL REVENUES	\$31,448,951
TOTAL EXPENDITURES	\$13,042,172
NET REVENUES OVER EXPENDITURES	\$18,406,779
Ending Fund Balance	\$6,215,511

* FY2009 Claims Liability as of December 31, 2008 per Buck Consultants \$1,434,000



Polk HealthCare Plan
Fund Balance Flow Sheet
Projected for Fiscal Year 2008/2009
Assumptions

- 1,300 Average Daily Enrollment
- \$333 PMPM Medical Costs per Buck Consultants report dated February 12, 2009
- \$111 PMPM Rx Costs per Buck Consultants report dated February 12, 2009
- \$1,500,000 Claims Liability as of September 30, 2009

Polk HealthCare Plan Income Statement For the 6 months ended 3/31/09

REVENUE

½ cent sales surtax	\$12,450,883
Reimburse welfare services	331,750
Drug rebates	128,416
Pooled investment earnings	(21,031)
Other	1,547
TOTAL REVENUE	\$12,891,565

EXPENSES

Claims	\$ 3,103,114
Reversal of prior year claims payable	(2,991,391)
Prescriptions	717,029
Outreach Grants/Contracted Services	1,605,286
HCRA	217,157
Salary and fringe	1,037,733
Other operating expenses	246,444
TOTAL EXPENSES	\$3,935,372

Excess of Revenue over Expenses	\$ 8,956,193
Loan to be paid	\$12,191,226