



# **Polk HealthCare Plan**

## **Citizens HealthCare Oversight Committee Meeting**

*Neil Combee Bldg.*

*Boardroom*

*September 18, 2009*

**Financial Report**

**Mike Kushner, Director**

**Administered by:**

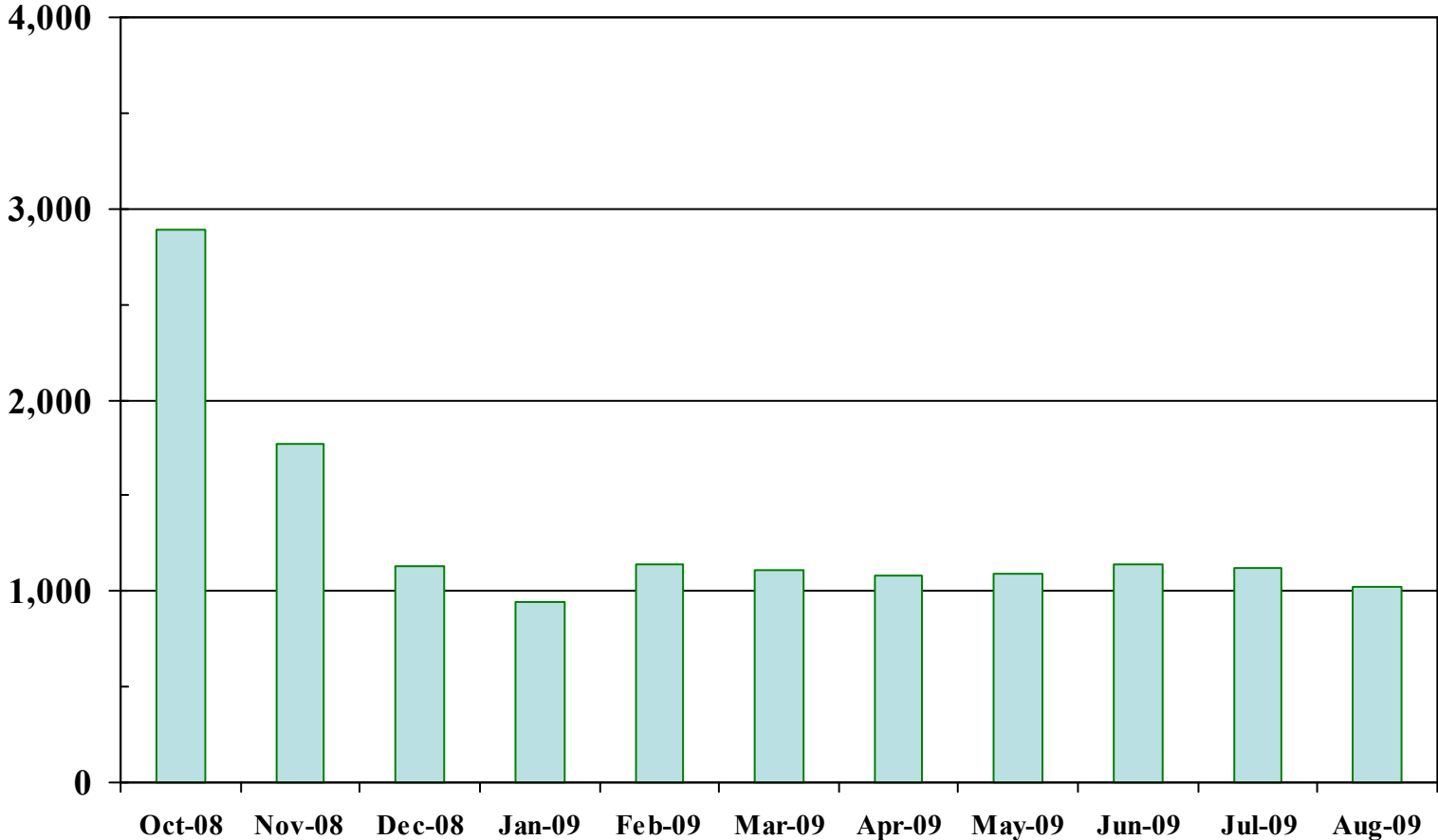
***Risk Management Division***

**Sponsored by:**

***Polk County Board of County Commissioners***

# Polk Healthcare Plan

## Average Monthly Enrollment 2008-2009 Fiscal Year



**Polk HealthCare Plan  
Enrollment by Age  
As of August 31, 2009**

<b>AGE</b>	<b>ENROLLEES</b>	<b>%</b>	<b>AGE</b>	<b>ENROLLEES</b>	<b>%</b>
0 – 17	0	0.0%	46 – 50	209	20.5%
18 – 25	57	5.6%	51 – 55	213	20.8%
26 – 35	62	6.1%	56 – 60	171	16.7%
36 – 40	57	5.6%	61 – 65	119	11.6%
41 – 45	134	13.1%	66+	0	0.0%
<b>TOTAL</b>				<b>1,022</b>	<b>100%</b>

**Polk HealthCare Plan  
Enrollment by Gender  
As of August 31, 2009**

<b>MALE</b>	<b>374</b>	<b>36.6%</b>
<b>FEMALE</b>	<b>648</b>	<b>63.4%</b>
<b>TOTAL</b>	<b>1,022</b>	<b>100%</b>

**Polk HealthCare Plan  
Enrollment by Ethnicity  
As of August 31, 2009**

Caucasian	632	61.8%
African American	227	22.2%
Hispanic	157	15.4%
Other	6	0.6%
<b>TOTAL</b>	<b>1,022</b>	<b>100%</b>

## Polk HealthCare Plan Enrollment by Location As of August 31, 2009

Lakeland	285	27.9%	Kissimmee	15	1.5%	Fed Haven	2	0.2%
Winter Haven	209	20.4%	Fort Meade	14	1.4%	Homeland	2	0.2%
Haines City	101	9.9%	Polk City	12	1.2%	Loughman	2	0.2%
Auburndale	81	7.9%	Dundee	9	0.9%	Indian Lake Estates	1	0.1%
Bartow	74	7.2%	Babson Park	7	0.7%	Kathleen	1	0.1%
Lake Wales	65	6.4%	Eagle Lake	7	0.7%	Lake Hamilton	1	0.1%
Davenport	54	5.3%	Highland City	4	0.4%	Alturas	0	0.0%
Mulberry	27	2.6%	Bradley	3	0.3%	Bowling Green	0	0.0%
Lake Alfred	21	2.0%	Waverly	3	0.3%	Nichols	0	0.0%
Frostproof	20	1.9%	Eaton Park	2	0.2%	<b>TOTAL</b>	<b>1,022</b>	<b>100%</b>

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

Month/Year	Avg. Daily Enrollment	Medical Claims	Medical PMPM	Medical Rolling	
				PMPM (2 mo. Lag)	Trend
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	\$266.96	(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	1,139	\$355,878	\$312.45	\$260.29	(13%)
2009-03	1,113	\$403,840	\$362.84	\$260.77	(14%)
2009-04	1,079	\$370,482	\$343.36	\$265.77	(12%)
2009-05	1,094	\$258,862	\$236.62	\$257.97	(16%)
2009-06	1,136	\$303,223	\$266.92	\$256.99	(16%)
2009-07	1,118	\$318,755	\$285.11	\$256.61	(15%)
2009-08	1,022	\$217,578	\$212.89	\$237.03	(21%)
TOTAL YTD FY09	14,432	\$5,931,609	\$411.00		

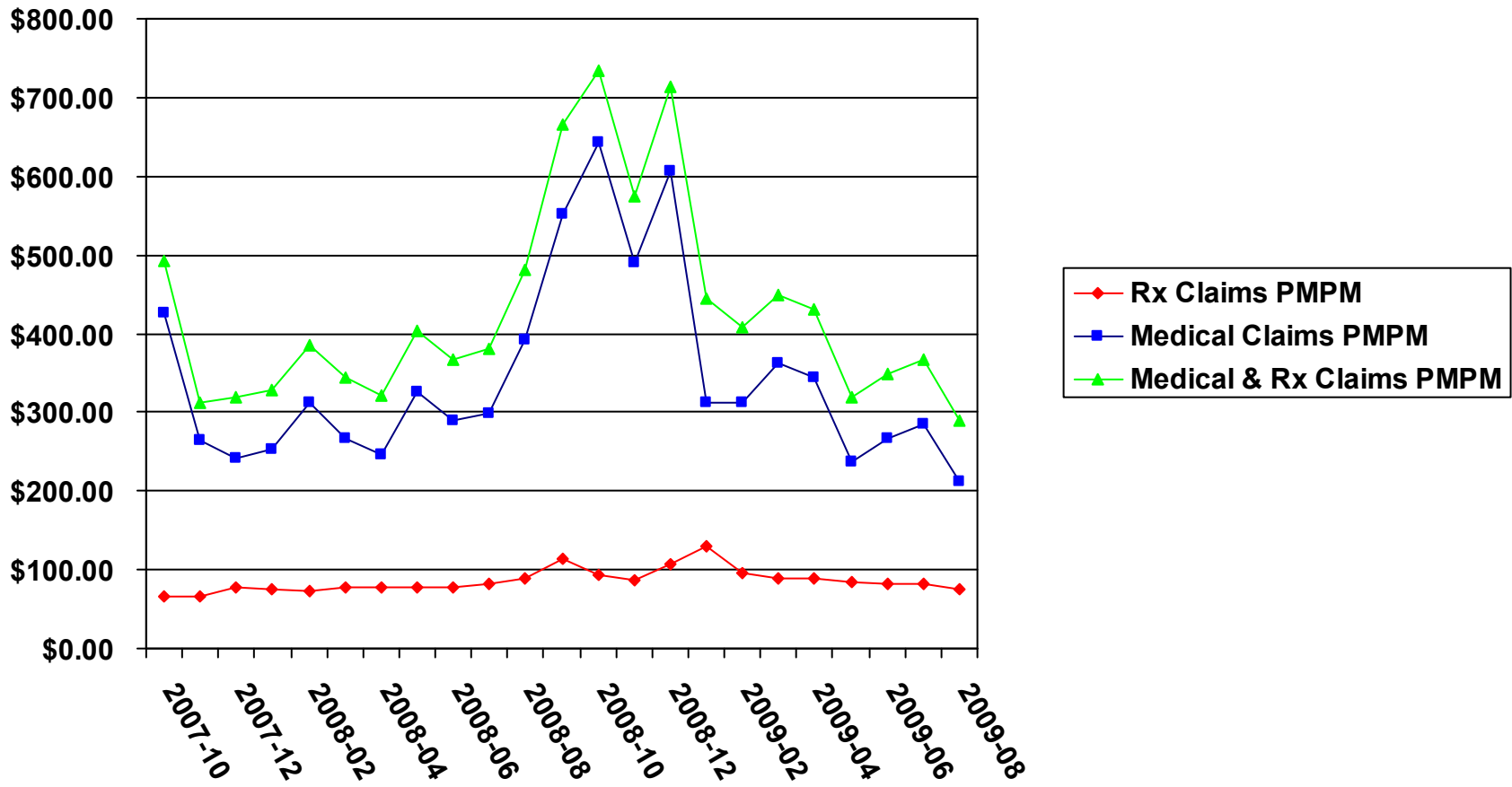
**Polk HealthCare Plan  
Rx Claims Per Member Per Month  
2008 – 2009 Fiscal Year**

Month/Year	Avg. Daily Enrollment	Rx Claims	Rx PMPM	Rx Rolling	
				PMPM (2 mo. Lag)	Trend
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	1,139	\$110,036	\$96.61	\$64.89	(4%)
2009-03	1,113	\$96,544	\$86.74	\$63.62	(8%)
2009-04	1,079	\$94,957	\$88.00	\$62.35	(12%)
2009-05	1,094	\$89,962	\$82.23	\$60.56	(15%)
2009-06	1,136	\$91,739	\$80.76	\$58.58	(19%)
2009-07	1,118	\$91,728	\$82.05	\$55.80	(24%)
2009-08	1,022	\$77,396	\$75.73	\$51.52	(30%)
TOTAL YTD FY09	14,432	\$1,314,636.39	\$91.09		

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

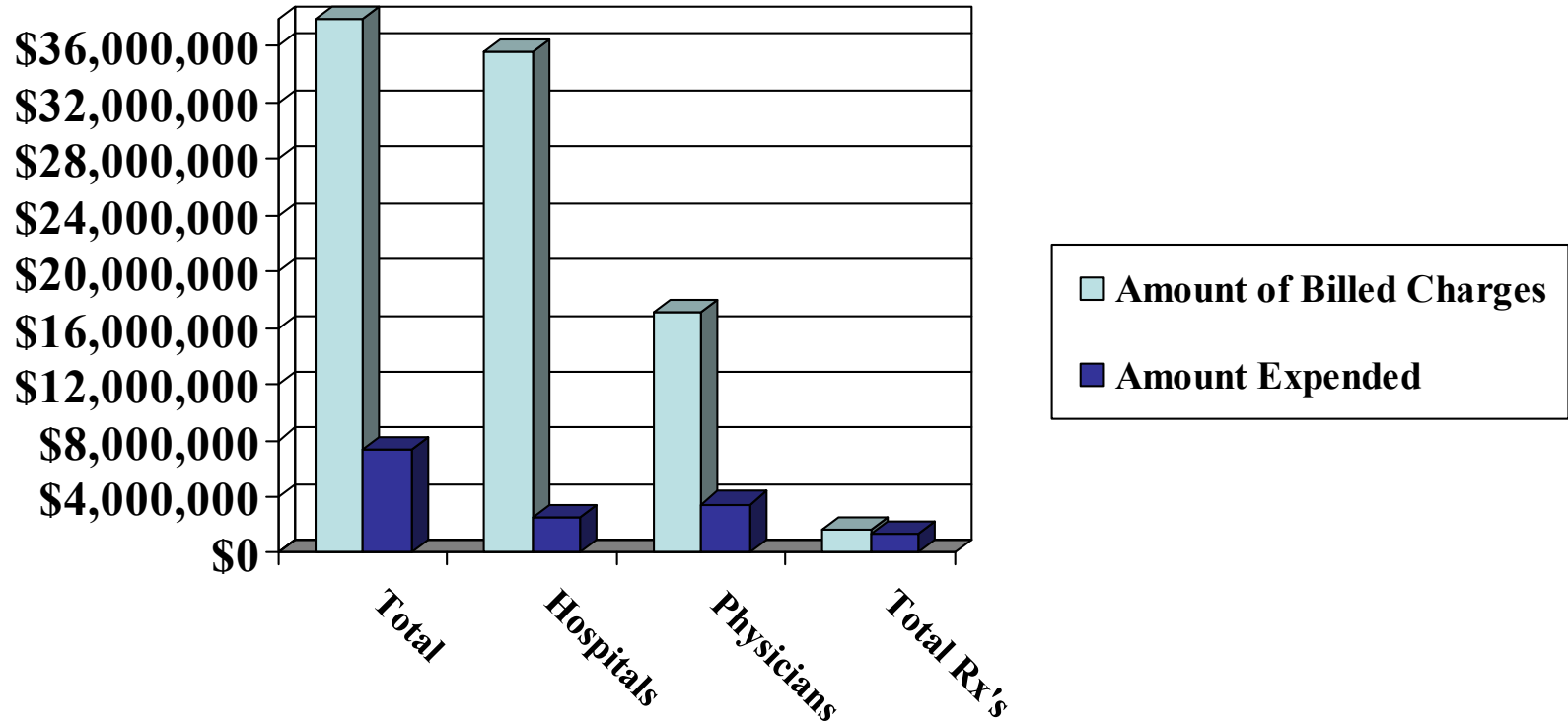
Month/Year	Avg. Daily Enrollment	Total Claims	Total PMPM	Total Rolling	
				PMPM	Trend
2008-08	9,183	\$4,418,777	\$481,19	\$373.08	20%
2008-09	5,320	\$3,544,898	\$666.33	\$360.92	13%
TOTAL YTD	134,998	\$51,983,746	\$385.07		
2008-10	2,887	\$2,121,381	\$734.80	\$336.94	(1%)
2008-11	1,768	\$1,016,335	\$574.85	\$323.54	(6%)
2008-12	1,135	\$809,681	\$713.38	\$321.51	(8%)
2009-01	941	\$417,870	\$444.07	\$344.16	(4%)
2009-02	1,139	\$465,914	\$409.05	\$325.17	(12%)
2009-03	1,113	\$500,384	\$449.58	\$324.39	(13%)
2009-04	1,079	\$465,439	\$431.36	\$328.13	(12%)
2009-05	1,094	\$348,824	\$318.85	\$318.53	(16%)
2009-06	1,136	\$394,962	\$347.68	\$315.57	(17%)
2009-07	1,118	\$410,483	\$367.16	\$312.41	(17%)
2009-08	1,022	\$294,974	\$288.62	\$288.56	(23%)
TOTAL YTD	14,432	\$7,246,246	\$502.10		

# Polk HealthCare Plan Per Member Per Month 2008 – 2009 Fiscal Year



# Polk HealthCare Plan

Amount of Billed Charges vs. Amount Expended  
 October 1, 2008 – August 31, 2009



	<u>Total</u>	<u>Hospitals</u>	<u>Physicians</u>	<u>Total Rx's</u>
Amount Billed by Provider	\$ 54,238,878	\$ 35,574,535	\$17,072,640	\$ 1,591,703
Amount Paid to Provider	\$ 7,320,368	\$ 2,530,218	\$ 3,474,841	\$ 1,315,309

## Polk HealthCare Plan Projected Fiscal Year End 2008/2009

	Projected
Beginning Fund Balance	(\$12,191,226)
REVENUES:	
Half-Cent Sales Surtax	\$30,226,654
Other Revenues	\$910,368
TOTAL REVENUES	\$31,137,022
TOTAL EXPENDITURES	\$12,476,791
NET REVENUES OVER EXPENDITURES	\$18,660,231
Ending Fund Balance	\$6,469,005

**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**

**FY2009 Claims Liability as of June 30, 2009 per Buck Consultants \$638,000**

<b>REVENUE</b>			
½ cent sales surtax (10 months)	\$31,324,098	\$25,346,359	
Refunds/reimbursements	500,000	668,172	
Drug Rebates	-	177,463	
Pooled investment earnings	-	64,156	
Other	-	86	
Subtotal Revenue	\$31,824,098	\$26,256,236	
Beginning Fund Balance	(8,280,528)	(5,191,226)	
<b>TOTAL REVENUE</b>	<b>\$23,543,570</b>	<b>\$21,065,010</b>	<b>89%</b>
<b>EXPENSES</b>			
Claims	\$ 6,678,583	\$ 4,722,926	
Reversal of prior year claims payable		(2,991,391)	
Prescriptions	1,540,909	1,243,562	
Outreach Grants/Contracted Services	3,560,297	3,068,182	
HCRA	350,000	576,646	
Salary and fringe	2,393,003	2,063,795	
Other operating expenses	572,548	455,558	
Loan repayment	7,000,000	-	
Interest	611,221	-	
Subtotal Expenses	\$22,706,561	9,139,279	
Reserves	837,009	-	
<b>TOTAL EXPENSES</b>	<b>\$23,543,570</b>	<b>\$ 9,139,279</b>	<b>39%</b>
Loan to be Paid Back		\$12,191,226	
Excess of Revenue over Expenses as of 8/31/09		\$17,116,957	
<b>FUND BALANCE</b>		<b>\$ 4,925,731</b>	