Southern Coastal Health Insurance Fund
2026 Certified Budget

Census:

Medical - Aetna	4,706
Medical - AmeriHealth	1,531
Rx	874
Rx - Passive (Medical HMO's)	26
Dental	94
Vision	-
Medicare Advantage - Medical	270
Rx No Medical (Incl in Rx above)	11
Dental Only (Incl in Dental above)	9
Medicare Advantage Only (Incl in Med Adv	254

	LINE ITEMS	2025 Annualized Budget	2026 Proposed Budget	$ Change	% Change
1	Medical Aetna 1/1 Renewal	$ 61,187,143	$ 74,977,896	$ 13,790,753	22.54%
2	Medical Aetna 7/1 Renewals	$ 41,464,118	$ 50,393,383	$ 8,929,265	21.53%
3	Medical AmeriHealth 1/1 Renewal	$ 24,112,447	$ 24,267,085	$ 154,638	0.64%
4	Medical AmeriHealth 7/1 Renewal	$ 11,616,246	$ 11,447,065	$ (169,181)	-1.46%
5	**Medical Claims**	**$ 138,379,954**	**$ 161,085,429**	**$ 22,705,475**	**16.41%**
6	Prescription Claims 1/1 Renewals	$ 2,041,079	$ 2,920,283	$ 879,204	43.08%
7	Prescription Claims 7/1 Renewals	$ 3,352,356	$ 4,797,563	$ 1,445,207	43.11%
8	**Prescription Claims**	**$ 5,393,435**	**$ 7,717,846**	**$ 2,324,411**	**43.10%**
9	Less Formulary Rebates	$ (1,725,899)	$ (2,469,711)	$ (743,812)	43.10%
10	**Prescription Claims Incl Rebates**	**$ 3,667,536**	**$ 5,248,135**	**$ 1,580,599**	**43.10%**
11	Dental Claims 1/1 Renewals	$ 13,361	$ 24,211	$ 10,850	81.21%
12	Dental Claims 7/1 Renewals	$ 34,106	$ 61,935	$ 27,829	81.60%
13	**Dental Claims**	**$ 47,467**	**$ 86,146**	$ 38,679	**81.49%**
14	Vision Claims 1/1 Renewals	$ -	$ -	$ -	0.00%
15	Vision Claims 7/1 Renewals	$ -	$ -	$ -	0.00%
16	**Vision (Included in medical)**	**$ -**	**$ -**	$ -	**0.00%**
17	**Subtotal Claims**	**$ 142,094,957**	**$ 166,419,710**	**$ 24,324,753**	**17.12%**
18					
19	**Rate Stabilization**	**$ 1,603,079**	**$ 3,000,000**	**$ 1,396,921**	**87.14%**
20					
21					
22	Medicare Advantage	$ 770,601	$ 920,298	$ 149,697	19.43%
23					
24	**Reinsurance**				
25	Specific	$ 5,670,930	$ 7,089,088	$ 1,418,158	25.01%
26					
27	**Total Loss Fund**	**$ 150,139,567**	**$ 177,429,096**	**$ 27,289,529**	**18.18%**
28					
29	Expenses				
30	Legal	$ 26,530	$ 26,530	$ -	0.00%
31	Treasurer	$ 20,690	$ 21,339	$ 649	3.14%
32	Executive Director	$ 1,648,882	$ 1,648,882	$ -	0.00%
33	Program Manager	$ 3,139,344	$ 3,201,849	$ 62,506	1.99%
34	Brokerage	$ 2,432,746	$ 2,481,467	$ 48,721	2.00%
35	TPA - Med Aetna	$ 1,936,990	$ 1,936,990	$ -	0.00%
36	TPA - Med AmeriHealth Admin	$ 654,227	$ 680,499	$ 26,272	4.02%
37	Guardian Nurses	$ 698,244	$ 698,244	$ -	0.00%
38	Retiree First	$ 38,880	$ 38,880	$ -	0.00%
39	TPA - Dental	$ 3,843	$ 3,843	$ -	0.00%
40	TPA - Vision	$ -	$ -	$ -	0.00%
41	Actuary	$ 12,000	$ 12,250	$ 250	2.08%
42	Auditor	$ 21,000	$ 21,420	$ 420	2.00%
43	QPA	$ 3,000	$ 3,000	$ -	0.00%
44					
45	**Subtotal Expenses**	**$ 10,633,375**	**$ 10,772,193**	**$ 138,818**	**1.31%**
46					
47					
48	Contingency	$ 123,527	$ 123,527	$ -	0.00%
49	Wellness Program	$ 268,807	$ 500,060	$ 231,253	86.03%
50	Claim Audits	$ 40,000	$ 40,000	$ -	
51	Plan Documents	$ 12,500	$ 12,500	$ -	0.00%
52					
53					
54	**Total Expenses**	**$ 11,078,209**	**$ 11,448,280**	**$ 370,071**	3.34%
55					
56	**Total Budget**	**$ 161,217,776**	**$ 188,877,376**	**$ 27,659,601**	17.16%