

**Southern Coastal Health Insurance Fund  
2021 Certified Budget**

Census:	Monthly	Annualized
Medical - Aetna	3,685	44,220
Medical - AmenHealth	1,073	12,876
Rx	624	7,488
Rx - Passive (Medical HMO's)	78	936
Dental	141	1,692
Vision	420	5,040
Medicare Advantage - Medical	193	2,316
Rx No Medical (Incl in Rx above)	4	48
Dental Only (Incl in Dental above)	11	132
Medicare Advantage Only (Incl in Med Adv above)	189	2,268

LINE ITEMS	2020 Annualized Budget	2021 Certified Budget	S Change	% Change
5 <b>Medical Claims</b>	\$ 83,967,351	\$ 86,455,803	\$ 2,488,452	2.96%
8 <b>Prescription Claims</b>	\$ 3,216,673	\$ 3,080,441	\$ (136,232)	-4.24%
9 <b>Less Formulary Rebates</b>	\$ (482,501)	\$ (616,088)	\$ (133,587)	27.69%
11 <b>Dental Claims</b>	\$ 119,619	\$ 77,014	\$ (42,605)	-35.62%
14 <b>Vision (Included in medical)</b>	\$ 66,018	\$ 66,016	\$ (2)	0.00%
15 <b>Subtotal Claims</b>	\$ 86,887,160	\$ 89,063,186	\$ 2,176,026	2.50%
16				
17 <b>Loss Fund Contingency</b>	\$ 510,711	\$ -	\$ (510,711)	-100.00%
18				
19				
20 <b>Medicare Advantage</b>	\$ 404,420	\$ 360,277	\$ (44,143)	-10.92%
21				
22 <b>Reinsurance</b>				
23 <b>Specific</b>	\$ 2,896,241	\$ 2,545,531	\$ (350,710)	-12.11%
24				
25 <b>Total Loss Fund</b>	\$ 90,698,532	\$ 91,968,994	\$ 1,270,462	1.40%
26				
27 <b>Expenses</b>				
28 <b>Legal</b>	\$ 25,000	\$ 25,500	\$ 500	2.00%
29 <b>Treasurer</b>	\$ 19,643	\$ 20,036	\$ 393	2.00%
30 <b>Executive Director</b>	\$ 1,138,228	\$ 1,160,989	\$ 22,761	2.00%
31 <b>Program Manager</b>	\$ 2,102,382	\$ 2,144,407	\$ 42,025	2.00%
32 <b>Brokerage</b>	\$ 1,739,300	\$ 1,774,016	\$ 34,717	2.00%
33 <b>TPA - Med Aetna</b>	\$ 1,898,365	\$ 1,832,035	\$ (66,330)	-3.49%
34 <b>TPA - Med AmenHealth Admin</b>	\$ 555,857	\$ 555,857	\$ -	0.00%
35 <b>Guardian Nurses</b>	\$ 420,000	\$ 420,000	\$ -	0.00%
36 <b>TPA - Dental</b>	\$ 5,279	\$ 5,279	\$ -	0.00%
37 <b>TPA - Vision</b>	\$ 4,586	\$ 4,586	\$ -	0.00%
38 <b>Actuary</b>	\$ 35,870	\$ 36,587	\$ 717	2.00%
39 <b>Auditor</b>	\$ 19,400	\$ 19,788	\$ 388	2.00%
40 <b>Subtotal Expenses</b>	\$ 7,963,910	\$ 7,999,080	\$ 35,170	0.44%
41				
42				
43 <b>Contingency</b>	\$ 38,755	\$ 15,000	\$ (23,755)	-61.30%
44 <b>Wellness Program</b>	\$ 200,000	\$ 152,471	\$ (47,529)	-23.76%
45 <b>Plan Documents</b>	\$ 25,000	\$ 15,000	\$ (10,000)	-40.00%
46				
47				
48 <b>Total Expenses</b>	\$ 8,227,665	\$ 8,181,551	\$ (46,114)	-0.56%
49				
50 <b>Total Budget</b>	\$ 98,926,197	\$ 100,150,545	\$ 1,224,348	1.24%
51 <b>Affordable Care Act Taxes</b>	\$ 28,257	\$ 28,257	\$ -	0.00%
52 <b>Retiree Surcharge</b>	\$ 1,304,682	\$ 1,314,355	\$ 9,673	0.74%
53 <b>Budget Including Taxes</b>	\$ 100,259,136	\$ 101,493,157	\$ 1,234,021	1.23%
54 <b>Dividend Applied to Rates</b>		\$ 2,511,289	\$ 2,511,289	100.00%
55 <b>Total Billing</b>	\$ 100,259,136	\$ 98,981,868	\$ (1,277,268)	-1.27%
56				
57 <b>Reconciliation</b>	0	\$ (0)		