



State of Delaware GHIP

July 2024 Fund Report and Financial Update

August 26, 2024

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FY25 Executive Summary - July

	July Budget	July Actual	Better / (Worse)	Comment
Premium Contributions	\$ 91,818,000	\$ 92,948,000	\$ 1,130,000	1.2% Variance to Budget, primarily driven by higher non-payroll groups
Other Revenues	\$ 3,563,000	\$ 5,316,000	\$ 1,753,000	\$150k EGWP credit to offset administrative expenses, plus \$1.7M CVS missed performance goal
Claims	\$ (106,580,000)	\$ (114,081,000)	\$ (7,501,000)	<ul style="list-style-type: none"> Extra weekly invoice paid in July compared to Budget, otherwise \$5M better than Budget. August projected approximately \$12.5M better than Budget
Expenses	\$ (4,156,000)	\$ (4,552,000)	\$ (396,000)	9.5% Variance to Budget, primarily driven by higher consulting fees
Total	\$ (15,355,000)	\$ (20,369,000)	\$ (5,014,000)	

	FY25 Budget	FY25 Re-forecast	Better / (Worse)	Comment
Premium Contributions	\$ 1,259,489,000	\$ 1,260,619,000	\$ 1,130,000	0.1% Variance to Budget
Other Revenues	\$ 272,806,000	\$ 274,559,000	\$ 1,753,000	0.6% Variance to Budget
Claims	\$ (1,407,732,000)	\$ (1,402,768,000)	\$ 4,964,000	-0.4% Variance to Budget
Expenses	\$ (50,880,000)	\$ (51,276,000)	\$ (396,000)	0.8% Variance to Budget
Payback of OMB Transfer	\$ (7,300,000)	\$ (7,300,000)	\$ -	

*All figures in the chart above have been rounded to the nearest \$1,000.

FY25 Budget versus Forecast

FY25 BUDGET	July	August	September	October	November	December	January	February	March	April	May	June	Total
Operating Revenues													
Premium Contributions	\$91.8	\$103.9	\$104.0	\$104.1	\$104.2	\$104.3	\$104.5	\$108.3	\$108.4	\$108.5	\$108.6	\$108.7	\$1,259.5
Other Revenues	\$3.6	\$47.8	\$3.3	\$10.8	\$47.5	\$12.4	\$11.8	\$51.3	\$14.4	\$5.1	\$54.8	\$10.0	\$272.8
Total Operating Revenues	\$95.4	\$151.7	\$107.3	\$115.0	\$151.7	\$116.7	\$116.4	\$159.6	\$122.9	\$113.7	\$163.4	\$118.7	\$1,532.3
Operating Expenses													
Claims	\$106.6	\$120.0	\$108.6	\$122.6	\$111.1	\$112.3	\$126.7	\$114.8	\$116.0	\$117.2	\$132.2	\$119.8	\$1,407.7
Other Expenses	\$4.2	\$3.9	\$4.5	\$4.6	\$5.0	\$3.2	\$4.0	\$4.5	\$2.9	\$4.5	\$4.9	\$4.7	\$50.9
Total Operating Expenses	\$110.7	\$123.9	\$113.1	\$127.2	\$116.0	\$115.5	\$130.6	\$119.3	\$118.9	\$121.8	\$137.0	\$124.5	\$1,458.6
Net Monthly Income	-\$15.4	\$27.8	-\$5.8	-\$12.3	\$35.7	\$1.2	-\$14.3	\$40.4	\$03.9	-\$8.1	\$26.3	-\$5.9	\$73.6
Payback to OMB for FY24 Transfer		-\$7.3											
Ending Fund Equity Balance	-\$15.3	\$5.3	-\$5	-\$12.8	\$22.9	\$24.1	\$9.9	\$50.2	\$54.1	\$46.0	\$72.3	\$66.4	\$66.4
Reserves													
Claim Liability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Minimum Reserve	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3
GHIP Surplus (After Reserves)	-\$47.5	-\$27.0	-\$32.8	-\$45.0	-\$9.4	-\$8.2	-\$22.4	\$17.9	\$21.8	\$13.7	\$40.0	\$34.2	\$34.2

FY25 RE-FORECAST	July	August	September	October	November	December	January	February	March	April	May	June	Total
Operating Revenues													
Premium Contributions	\$92.9	\$103.9	\$104.0	\$104.1	\$104.2	\$104.3	\$104.5	\$108.3	\$108.4	\$108.5	\$108.6	\$108.7	\$1,260.6
Other Revenues	\$5.3	\$47.8	\$3.3	\$10.8	\$47.5	\$12.4	\$11.8	\$51.3	\$14.4	\$5.1	\$54.8	\$10.0	\$274.6
Total Operating Revenues	\$98.3	\$151.7	\$107.3	\$115.0	\$151.7	\$116.7	\$116.4	\$159.6	\$122.9	\$113.7	\$163.4	\$118.7	\$1,535.2
Operating Expenses													
Claims	\$114.1	\$107.5	\$108.6	\$122.6	\$111.1	\$112.3	\$126.7	\$114.8	\$116.0	\$117.2	\$132.2	\$119.8	\$1,402.8
Other Expenses	\$4.6	\$3.9	\$4.5	\$4.6	\$5.0	\$3.2	\$4.0	\$4.5	\$2.9	\$4.5	\$4.9	\$4.7	\$51.3
Total Operating Expenses	\$118.6	\$111.4	\$113.1	\$127.2	\$116.0	\$115.5	\$130.6	\$119.3	\$118.9	\$121.8	\$137.0	\$124.5	\$1,454.0
Net Monthly Income	-\$20.4	\$40.3	-\$5.8	-\$12.3	\$35.7	\$1.2	-\$14.3	\$40.4	\$3.9	-\$8.1	\$26.3	-\$5.9	\$81.1
Payback to OMB for FY24 Transfer		-\$7.3											
Ending Fund Equity Balance	-\$20.3	\$12.7	\$6.9	-\$5.3	\$30.4	\$31.6	\$17.3	\$57.7	\$61.6	\$53.5	\$79.8	\$73.9	\$73.9
Reserves													
Claim Liability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Minimum Reserve	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3	\$32.3
GHIP Surplus (After Reserves)	-\$52.6	-\$19.6	-\$25.3	-\$37.6	-\$1.9	-\$7	-\$15.0	\$25.4	\$29.3	\$21.2	\$47.5	\$41.7	\$41.7

Premium Contributions

	Active Employees		Pensioners				COBRA	Non-Payroll			Total GHIP	
	State Share	Employee Share	State Share Pre-65	Pensioner Share Pre-65	State Share Medicare	Pensioner Share Medicare		Medicare	Pre-65	Active		
FY 24	July	\$42.9	\$5.1	\$5.9	\$0.9	\$11.8	\$0.6	\$0.1	\$1.1	\$1.0	\$9.0	\$78.3
	August	\$44.2	\$5.3	\$6.3	\$1.0	\$11.8	\$0.6	\$0.1	\$1.1	\$1.1	\$9.9	\$81.2
	September	\$43.8	\$5.3	\$6.9	\$0.9	\$11.9	\$0.6	\$0.1	\$1.1	\$1.2	\$10.4	\$82.1
	October	\$44.1	\$5.5	\$6.6	\$0.9	\$11.9	\$0.6	\$0.1	\$1.1	\$1.0	\$9.3	\$81.0
	November	\$44.1	\$5.5	\$6.5	\$0.9	\$11.9	\$0.6	\$0.1	\$1.1	\$1.1	\$9.8	\$81.5
	December	\$44.6	\$5.5	\$6.5	\$0.9	\$11.9	\$0.6	\$0.1	\$1.1	\$1.2	\$11.0	\$83.2
	January	\$45.3	\$5.4	\$6.4	\$0.9	\$11.9	\$0.6	\$0.1	\$1.1	\$1.0	\$9.3	\$81.9
	February	\$45.7	\$5.4	\$6.4	\$0.9	\$12.5	\$0.6	\$0.1	\$1.1	\$1.1	\$9.8	\$83.6
	March	\$45.8	\$5.4	\$6.6	\$0.9	\$12.5	\$0.6	\$0.1	\$1.1	\$1.0	\$8.9	\$82.8
	April	\$45.9	\$5.4	\$6.5	\$0.9	\$12.5	\$0.6	\$0.1	\$1.2	\$1.3	\$11.6	\$85.8
	May	\$46.1	\$5.4	\$6.4	\$0.9	\$12.5	\$0.6	\$0.1	\$1.2	\$1.1	\$10.0	\$84.3
	June	\$46.1	\$5.4	\$6.4	\$0.9	\$12.5	\$0.6	\$0.0	\$1.2	\$1.1	\$10.0	\$84.3
	Total	\$538.5	\$64.6	\$77.4	\$10.7	\$145.3	\$7.3	\$0.7	\$13.4	\$13.2	\$118.9	\$990.0
FY 25 Budget	July	\$52.6	\$6.2	\$6.4	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.1	\$10.0	\$91.8
	August	\$59.0	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.8	\$103.9
	September	\$59.1	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.8	\$104.0
	October	\$59.1	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.8	\$104.1
	November	\$59.2	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.9	\$104.2
	December	\$59.2	\$7.0	\$8.2	\$1.1	\$12.6	\$0.6	\$0.1	\$1.2	\$1.4	\$12.9	\$104.3
	January	\$59.3	\$7.0	\$8.2	\$1.1	\$12.6	\$0.8	\$0.1	\$1.2	\$1.4	\$12.9	\$104.5
	February	\$59.3	\$7.0	\$8.2	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.3
	March	\$59.4	\$7.0	\$8.2	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.4
	April	\$59.4	\$7.0	\$8.3	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.5
	May	\$59.5	\$7.0	\$8.3	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.6
	June	\$59.5	\$7.0	\$8.3	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.7
	Total	\$704.7	\$83.1	\$97.0	\$13.5	\$167.7	\$8.7	\$0.7	\$15.7	\$16.8	\$151.6	\$1,259.5
FY 25 Actual	July	\$52.8	\$6.2	\$6.4	\$1.1	\$12.5	\$0.6	\$0.0	\$1.2	\$1.2	\$11.0	\$92.9
	August	\$59.0	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.8	\$103.9
	September	\$59.1	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.8	\$104.0
	October	\$59.1	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.8	\$104.1
	November	\$59.2	\$7.0	\$8.2	\$1.1	\$12.5	\$0.6	\$0.1	\$1.2	\$1.4	\$12.9	\$104.2
	December	\$59.2	\$7.0	\$8.2	\$1.1	\$12.6	\$0.6	\$0.1	\$1.2	\$1.4	\$12.9	\$104.3
	January	\$59.3	\$7.0	\$8.2	\$1.1	\$12.6	\$0.8	\$0.1	\$1.2	\$1.4	\$12.9	\$104.5
	February	\$59.3	\$7.0	\$8.2	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.3
	March	\$59.4	\$7.0	\$8.2	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.4
	April	\$59.4	\$7.0	\$8.3	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.5
	May	\$59.5	\$7.0	\$8.3	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.6
	June	\$59.5	\$7.0	\$8.3	\$1.1	\$16.0	\$0.8	\$0.1	\$1.5	\$1.4	\$12.9	\$108.7
	Total	\$704.9	\$83.1	\$96.9	\$13.4	\$167.6	\$8.7	\$0.7	\$15.7	\$16.9	\$152.6	\$1,260.6

Other Revenues

	EGWP Direct Subsidy	Federal Reinsurance	Commercial Rebates	EGWP Rebates	EGWP Year-end Reconciliation	Coverage Gap Discount	Participating Group Fees	Other Revenues	Total	
FY 25 Budget	July	\$ 779,000	\$ 2,134,000	\$ -	\$ -	\$ -	\$ 635,000	\$ 15,000	\$ 3,563,000	
	August	\$ 511,000	\$ 2,136,000	\$ 27,606,000	\$ 16,877,000	\$ -	\$ 636,000	\$ 15,000	\$ 47,781,000	
	September	\$ 511,000	\$ 2,138,000	\$ -	\$ -	\$ -	\$ 637,000	\$ 15,000	\$ 3,301,000	
	October	\$ 512,000	\$ 2,140,000	\$ -	\$ -	\$ -	\$ 7,540,000	\$ 15,000	\$ 10,845,000	
	November	\$ 512,000	\$ 2,141,000	\$ 27,114,000	\$ 17,085,000	\$ -	\$ 639,000	\$ 15,000	\$ 47,506,000	
	December	\$ 513,000	\$ 2,143,000	\$ -	\$ -	\$ -	\$ 9,080,000	\$ 640,000	\$ 15,000	\$ 12,391,000
FY 25 Actual	January	\$ 3,560,000	\$ 918,000	\$ -	\$ -	\$ 6,715,000	\$ -	\$ 641,000	\$ 15,000	\$ 11,849,000
	February	\$ 3,563,000	\$ 918,000	\$ 28,177,000	\$ 17,977,000	\$ -	\$ -	\$ 642,000	\$ 15,000	\$ 51,292,000
	March	\$ 3,566,000	\$ 919,000	\$ -	\$ -	\$ -	\$ 9,280,000	\$ 643,000	\$ 15,000	\$ 14,423,000
	April	\$ 3,569,000	\$ 920,000	\$ -	\$ -	\$ -	\$ -	\$ 644,000	\$ 15,000	\$ 5,148,000
	May	\$ 3,572,000	\$ 921,000	\$ 29,240,000	\$ 20,357,000	\$ -	\$ -	\$ 645,000	\$ 15,000	\$ 54,750,000
	June	\$ 3,575,000	\$ 921,000	\$ -	\$ -	\$ -	\$ 4,800,000	\$ 646,000	\$ 15,000	\$ 9,957,000
Total	\$ 24,743,000	\$ 18,349,000	\$ 112,137,000	\$ 72,296,000	\$ 6,715,000	\$ 30,700,000	\$ 7,686,000	\$ 180,000	\$ 272,806,000	
FY 25 Actual	July	\$ 763,152	\$ 2,070,638	\$ -	\$ 153,629	\$ -	\$ -	\$ 675,186	\$ 1,653,501	\$ 5,316,107
	August	\$ 511,000	\$ 2,136,000	\$ 27,606,000	\$ 16,877,000	\$ -	\$ -	\$ 636,000	\$ 15,000	\$ 47,781,000
	September	\$ 511,000	\$ 2,138,000	\$ -	\$ -	\$ -	\$ -	\$ 637,000	\$ 15,000	\$ 3,301,000
	October	\$ 512,000	\$ 2,140,000	\$ -	\$ -	\$ -	\$ 7,540,000	\$ 638,000	\$ 15,000	\$ 10,845,000
	November	\$ 512,000	\$ 2,141,000	\$ 27,114,000	\$ 17,085,000	\$ -	\$ -	\$ 639,000	\$ 15,000	\$ 47,506,000
	December	\$ 513,000	\$ 2,143,000	\$ -	\$ -	\$ -	\$ 9,080,000	\$ 640,000	\$ 15,000	\$ 12,391,000
	January	\$ 3,560,000	\$ 918,000	\$ -	\$ -	\$ 6,715,000	\$ -	\$ 641,000	\$ 15,000	\$ 11,849,000
	February	\$ 3,563,000	\$ 918,000	\$ 28,177,000	\$ 17,977,000	\$ -	\$ -	\$ 642,000	\$ 15,000	\$ 51,292,000
	March	\$ 3,566,000	\$ 919,000	\$ -	\$ -	\$ -	\$ 9,280,000	\$ 643,000	\$ 15,000	\$ 14,423,000
	April	\$ 3,569,000	\$ 920,000	\$ -	\$ -	\$ -	\$ -	\$ 644,000	\$ 15,000	\$ 5,148,000
	May	\$ 3,572,000	\$ 921,000	\$ 29,240,000	\$ 20,357,000	\$ -	\$ -	\$ 645,000	\$ 15,000	\$ 54,750,000
	June	\$ 3,575,000	\$ 921,000	\$ -	\$ -	\$ -	\$ 4,800,000	\$ 646,000	\$ 15,000	\$ 9,957,000
	Total	\$ 24,727,152	\$ 18,285,638	\$ 112,137,000	\$ 72,449,629	\$ 6,715,000	\$ 30,700,000	\$ 7,726,186	\$ 1,818,501	\$ 274,559,107

EGWP credit for offset to administrative expenses

Missed CVS performance goal

Claims

FY25 Budget	Active						Pre-65 Retirees				Medicare Retirees			Total GHIP
	Highmark	Aetna	Surgery Plus	Hinge Health	CVS Commercial	Total	Highmark	Aetna	CVS Commercial	Total	Medicfill	EGWP	Total	
July	\$38.2	\$13.5	\$1.2	\$0.1	\$18.9	\$72.0	\$5.9	\$2.6	\$3.5	\$11.9	\$5.5	\$17.2	\$22.7	\$106.6
August	\$48.3	\$13.3	\$1.2	\$0.1	\$19.2	\$82.1	\$7.4	\$2.5	\$3.5	\$13.5	\$6.9	\$17.5	\$24.4	\$120.0
September	\$39.0	\$13.3	\$1.2	\$0.1	\$19.5	\$73.1	\$6.0	\$2.5	\$3.6	\$12.1	\$5.6	\$17.8	\$23.3	\$108.6
October	\$49.2	\$13.4	\$1.2	\$0.1	\$19.8	\$83.8	\$7.6	\$2.6	\$3.6	\$13.7	\$7.1	\$18.0	\$25.1	\$122.6
November	\$39.8	\$13.5	\$1.2	\$0.1	\$20.1	\$74.7	\$6.1	\$2.6	\$3.7	\$12.4	\$5.7	\$18.3	\$24.0	\$111.1
December	\$40.1	\$13.6	\$1.2	\$0.1	\$20.4	\$75.5	\$6.2	\$2.6	\$3.7	\$12.5	\$5.7	\$18.5	\$24.3	\$112.3
January	\$50.6	\$13.7	\$1.2	\$0.1	\$20.7	\$86.4	\$7.8	\$2.6	\$3.8	\$14.2	\$7.3	\$18.8	\$26.1	\$126.7
February	\$40.9	\$13.8	\$1.2	\$0.1	\$20.9	\$77.1	\$6.3	\$2.6	\$3.8	\$12.8	\$5.9	\$19.1	\$24.9	\$114.8
March	\$41.3	\$13.9	\$1.3	\$0.2	\$21.2	\$77.9	\$6.3	\$2.7	\$3.9	\$12.9	\$5.9	\$19.3	\$25.3	\$116.0
April	\$41.6	\$14.1	\$1.3	\$0.2	\$21.5	\$78.6	\$6.4	\$2.7	\$3.9	\$13.0	\$6.0	\$19.6	\$25.6	\$117.2
May	\$52.6	\$14.2	\$1.3	\$0.2	\$21.8	\$90.0	\$8.1	\$2.7	\$4.0	\$14.8	\$7.5	\$19.9	\$27.4	\$132.2
June	\$42.5	\$14.3	\$1.3	\$0.2	\$22.1	\$80.3	\$6.5	\$2.7	\$4.1	\$13.3	\$6.1	\$20.1	\$26.2	\$119.8
Total	\$524.1	\$164.6	\$14.8	\$1.8	\$246.1	\$951.4	\$80.6	\$31.3	\$45.1	\$157.0	\$75.1	\$224.2	\$299.2	\$1,407.7
YoY	10.8%	10.3%	14.5%	4.5%	30.1%	15.1%	9.8%	9.7%	29.6%	14.8%	6.1%	11.6%	10.2%	14.0%
FY25 Actual	Active						Pre-65 Retirees				Medicare Retirees			Total GHIP
	Highmark	Aetna	Surgery Plus	Hinge Health	CVS Commercial	Total	Highmark	Aetna	CVS Commercial	Total	Medicfill	EGWP	Total	
July	\$48.7	\$11.7	\$1.7	\$0.0	\$15.9	\$78.1	\$6.9	\$2.1	\$2.8	\$11.8	\$6.9	\$17.2	\$24.2	\$114.1
August	\$38.7	\$13.3	\$1.2	\$0.1	\$19.2	\$72.5	\$5.9	\$2.5	\$3.5	\$12.0	\$5.5	\$17.5	\$23.0	\$107.5
September	\$39.0	\$13.3	\$1.2	\$0.1	\$19.5	\$73.1	\$6.0	\$2.5	\$3.6	\$12.1	\$5.6	\$17.8	\$23.3	\$108.6
October	\$49.2	\$13.4	\$1.2	\$0.1	\$19.8	\$83.8	\$7.6	\$2.6	\$3.6	\$13.7	\$7.1	\$18.0	\$25.1	\$122.6
November	\$39.8	\$13.5	\$1.2	\$0.1	\$20.1	\$74.7	\$6.1	\$2.6	\$3.7	\$12.4	\$5.7	\$18.3	\$24.0	\$111.1
December	\$40.1	\$13.6	\$1.2	\$0.1	\$20.4	\$75.5	\$6.2	\$2.6	\$3.7	\$12.5	\$5.7	\$18.5	\$24.3	\$112.3
January	\$50.6	\$13.7	\$1.2	\$0.1	\$20.7	\$86.4	\$7.8	\$2.6	\$3.8	\$14.2	\$7.3	\$18.8	\$26.1	\$126.7
February	\$40.9	\$13.8	\$1.2	\$0.1	\$20.9	\$77.1	\$6.3	\$2.6	\$3.8	\$12.8	\$5.9	\$19.1	\$24.9	\$114.8
March	\$41.3	\$13.9	\$1.3	\$0.2	\$21.2	\$77.9	\$6.3	\$2.7	\$3.9	\$12.9	\$5.9	\$19.3	\$25.3	\$116.0
April	\$41.6	\$14.1	\$1.3	\$0.2	\$21.5	\$78.6	\$6.4	\$2.7	\$3.9	\$13.0	\$6.0	\$19.6	\$25.6	\$117.2
May	\$52.6	\$14.2	\$1.3	\$0.2	\$21.8	\$90.0	\$8.1	\$2.7	\$4.0	\$14.8	\$7.5	\$19.9	\$27.4	\$132.2
June	\$42.5	\$14.3	\$1.3	\$0.2	\$22.1	\$80.3	\$6.5	\$2.7	\$4.1	\$13.3	\$6.1	\$20.1	\$26.2	\$119.8
Total	\$525.0	\$162.9	\$15.3	\$1.7	\$243.1	\$948.0	\$80.2	\$30.9	\$44.4	\$155.5	\$75.2	\$224.2	\$299.3	\$1,402.8

Expenses

FY25 Budget	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total
July	\$ 3,440,000	\$ 222,000	\$ 37,000	\$ 40,000	\$ 42,000	\$ 5,000	\$ 370,000	\$ 4,156,000
August	\$ 3,411,000	\$ 214,000	\$ 37,000	\$ 41,000	\$ 217,000	\$ 6,000	\$ -	\$ 3,926,000
September	\$ 4,160,000	\$ 249,000	\$ 55,000	\$ 27,000	\$ 5,000	\$ 9,000	\$ -	\$ 4,505,000
October	\$ 4,155,000	\$ 231,000	\$ 55,000	\$ 41,000	\$ 125,000	\$ 17,000	\$ -	\$ 4,624,000
November	\$ 4,064,000	\$ 442,000	\$ 37,000	\$ 41,000	\$ 388,000	\$ 8,000	\$ -	\$ 4,980,000
December	\$ 2,686,000	\$ 303,000	\$ 37,000	\$ 41,000	\$ 125,000	\$ 8,000	\$ -	\$ 3,200,000
January	\$ 3,681,000	\$ 219,000	\$ 37,000	\$ 41,000	\$ 3,000	\$ 6,000	\$ -	\$ 3,987,000
February	\$ 3,749,000	\$ 494,000	\$ 38,000	\$ 41,000	\$ 136,000	\$ 8,000	\$ -	\$ 4,466,000
March	\$ 2,170,000	\$ 401,000	\$ 38,000	\$ 41,000	\$ 273,000	\$ 6,000	\$ -	\$ 2,929,000
April	\$ 4,071,000	\$ 257,000	\$ 38,000	\$ 133,000	\$ 30,000	\$ 7,000	\$ -	\$ 4,536,000
May	\$ 3,847,000	\$ 664,000	\$ 57,000	\$ 135,000	\$ 167,000	\$ 8,000	\$ -	\$ 4,878,000
June	\$ 3,818,000	\$ 474,000	\$ 38,000	\$ 41,000	\$ 315,000	\$ 7,000	\$ -	\$ 4,693,000
Total	\$ 43,252,000	\$ 4,170,000	\$ 504,000	\$ 663,000	\$ 1,826,000	\$ 95,000	\$ 370,000	\$ 50,880,000
FY25 Actual	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total
July	\$ 3,661,554	\$ 262,107	\$ 35,979	\$ 39,633	\$ 154,948	\$ 4,532	\$ 392,889	\$ 4,551,642
August	\$ 3,411,000	\$ 214,000	\$ 37,000	\$ 41,000	\$ 217,000	\$ 6,000	\$ -	\$ 3,926,000
September	\$ 4,160,000	\$ 249,000	\$ 55,000	\$ 27,000	\$ 5,000	\$ 9,000	\$ -	\$ 4,505,000
October	\$ 4,155,000	\$ 231,000	\$ 55,000	\$ 41,000	\$ 125,000	\$ 17,000	\$ -	\$ 4,624,000
November	\$ 4,064,000	\$ 442,000	\$ 37,000	\$ 41,000	\$ 388,000	\$ 8,000	\$ -	\$ 4,980,000
December	\$ 2,686,000	\$ 303,000	\$ 37,000	\$ 41,000	\$ 125,000	\$ 8,000	\$ -	\$ 3,200,000
January	\$ 3,681,000	\$ 219,000	\$ 37,000	\$ 41,000	\$ 3,000	\$ 6,000	\$ -	\$ 3,987,000
February	\$ 3,749,000	\$ 494,000	\$ 38,000	\$ 41,000	\$ 136,000	\$ 8,000	\$ -	\$ 4,466,000
March	\$ 2,170,000	\$ 401,000	\$ 38,000	\$ 41,000	\$ 273,000	\$ 6,000	\$ -	\$ 2,929,000
April	\$ 4,071,000	\$ 257,000	\$ 38,000	\$ 133,000	\$ 30,000	\$ 7,000	\$ -	\$ 4,536,000
May	\$ 3,847,000	\$ 664,000	\$ 57,000	\$ 135,000	\$ 167,000	\$ 8,000	\$ -	\$ 4,878,000
June	\$ 3,818,000	\$ 474,000	\$ 38,000	\$ 41,000	\$ 315,000	\$ 7,000	\$ -	\$ 4,693,000
Total	\$ 43,473,554	\$ 4,210,107	\$ 502,979	\$ 662,633	\$ 1,938,948	\$ 94,532	\$ 392,889	\$ 51,275,642

Enrollment

		First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total	
FY 23	July	3,654	30,143	3,449	8,848	29,054	75,148	
	August	3,680	30,065	3,450	8,835	29,140	75,170	
	September	3,681	29,963	3,456	8,801	29,201	75,102	
	October	3,700	29,888	3,443	8,770	29,244	75,045	
	November	3,742	29,865	3,448	8,734	29,279	75,068	
	December	3,872	30,122	3,503	8,785	29,298	75,580	
	January	3,923	30,108	3,512	8,767	29,365	75,675	
	February	3,954	30,161	3,503	8,775	29,387	75,780	
	March	3,991	30,160	3,493	8,749	29,442	75,835	
	April	4,035	30,138	3,488	8,742	29,483	75,886	
	May	4,076	30,180	3,486	8,729	29,503	75,974	
	June	4,099	30,183	3,498	8,729	29,530	76,039	
	Average	3,867	30,081	3,477	8,772	29,327	75,525	
FY 24	July	4,048	30,645	3,623	8,473	29,651	76,440	+1.7%
	August	4,065	30,651	3,614	8,461	29,716	76,507	
	September	4,054	30,488	3,596	8,410	29,819	76,367	
	October	4,117	30,491	3,600	8,379	29,834	76,421	
	November	4,164	30,484	3,611	8,389	29,847	76,495	
	December	4,295	30,764	3,640	8,478	29,874	77,051	
	January	4,488	31,095	3,706	8,580	29,905	77,774	
	February	4,544	31,115	3,715	8,585	29,915	77,874	
	March	4,579	31,129	3,713	8,578	29,929	77,928	
	April	4,602	31,151	3,715	8,552	29,982	78,002	
	May	4,599	31,153	3,725	8,542	29,974	77,993	
	June	4,614	31,112	3,711	8,535	30,006	77,978	
	Average	4,347	30,857	3,664	8,497	29,871	77,236	
FY 25 BUDGET	July	4,688	31,092	4,008	8,477	30,114	78,379	+2.5%
	August	4,692	31,118	4,011	8,484	30,139	78,444	
	September	4,696	31,144	4,015	8,491	30,164	78,509	
	October	4,700	31,169	4,018	8,498	30,189	78,574	
	November	4,704	31,195	4,021	8,505	30,214	78,639	
	December	4,707	31,221	4,025	8,512	30,239	78,705	
	January	4,711	31,247	4,028	8,519	30,264	78,770	
	February	4,715	31,273	4,031	8,526	30,289	78,835	
	March	4,719	31,299	4,035	8,533	30,314	78,901	
	April	4,723	31,325	4,038	8,540	30,340	78,966	
	May	4,727	31,351	4,041	8,548	30,365	79,032	
	June	4,731	31,377	4,045	8,555	30,390	79,097	
	Average	4,709	31,234	4,026	8,516	30,252	78,738	

