



# State of Delaware GHIP

September 2023 Fund Report

November 13, 2023

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# Executive Summary

	September Budget	September Actual	Better / (Worse)	Comment
Premium Contributions	\$ 82,220,000	\$ 82,070,000	\$ (150,000)	0.2% Variance to Budget
Other Revenues	\$ 2,450,000	\$ 2,460,000	\$ 10,000	In line with Budget
Claims	\$ (94,460,000)	\$ (93,560,000)	\$ 900,000	<ul style="list-style-type: none"> <li>• Prescription Drug claims significantly higher than Budget</li> <li>• SurgeryPlus claims continue higher than Budget</li> </ul>
Expenses	\$ (3,850,000)	\$ (4,290,000)	\$ (440,000)	Total expenses better than Budget for the month
<b>Total</b>	<b>\$ (13,640,000)</b>	<b>\$ (13,320,000)</b>	<b>\$ 320,000</b>	<b>YTD deficit decreased by \$0.3 million.</b>

Fund Equity Balance now projected to be negative by end of year.

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

# Premium Contributions

	BUDGET			ACTUAL / PROJECTED			BETTER / (WORSE) - 2%		
	Highmark	Aetna	Total	Highmark	Aetna	Total	Highmark	Aetna	Total
July	\$ 62,475,578	\$ 16,214,018	\$ 78,689,596	\$ 62,163,018	\$ 16,140,136	\$ 78,303,154	\$ (312,560)	\$ (73,882)	\$ (386,442)
August	\$ 65,266,165	\$ 16,955,820	\$ 82,221,985	\$ 64,575,034	\$ 16,651,582	\$ 81,226,617	\$ (691,131)	\$ (304,238)	\$ (995,369)
September	\$ 65,266,165	\$ 16,955,820	\$ 82,221,985	\$ 65,429,103	\$ 16,641,879	\$ 82,070,982	\$ 162,937	\$ (313,941)	\$ (151,003)
October	\$ 65,428,722	\$ 16,998,051	\$ 82,426,774	\$ 65,411,924	\$ 16,993,687	\$ 82,405,611	\$ (16,799)	\$ (4,364)	\$ (21,163)
November	\$ 65,428,722	\$ 16,998,051	\$ 82,426,774	\$ 65,411,924	\$ 16,993,687	\$ 82,405,611	\$ (16,799)	\$ (4,364)	\$ (21,163)
December	\$ 65,428,722	\$ 16,998,051	\$ 82,426,774	\$ 65,411,924	\$ 16,993,687	\$ 82,405,611	\$ (16,799)	\$ (4,364)	\$ (21,163)
January	\$ 65,591,684	\$ 17,040,388	\$ 82,632,073	\$ 65,574,844	\$ 17,036,013	\$ 82,610,857	\$ (16,840)	\$ (4,375)	\$ (21,215)
February	\$ 65,591,684	\$ 17,040,388	\$ 82,632,073	\$ 65,574,844	\$ 17,036,013	\$ 82,610,857	\$ (16,840)	\$ (4,375)	\$ (21,215)
March	\$ 65,591,684	\$ 17,040,388	\$ 82,632,073	\$ 65,574,844	\$ 17,036,013	\$ 82,610,857	\$ (16,840)	\$ (4,375)	\$ (21,215)
April	\$ 65,755,052	\$ 17,082,830	\$ 82,837,883	\$ 65,738,170	\$ 17,078,444	\$ 82,816,614	\$ (16,882)	\$ (4,386)	\$ (21,268)
May	\$ 65,755,052	\$ 17,082,830	\$ 82,837,883	\$ 65,738,170	\$ 17,078,444	\$ 82,816,614	\$ (16,882)	\$ (4,386)	\$ (21,268)
June	\$ 65,755,052	\$ 17,082,830	\$ 82,837,883	\$ 65,738,170	\$ 17,078,444	\$ 82,816,614	\$ (16,882)	\$ (4,386)	\$ (21,268)
<b>Total</b>	<b>\$ 783,334,287</b>	<b>\$ 203,489,467</b>	<b>\$ 986,823,754</b>	<b>\$ 782,341,969</b>	<b>\$ 202,758,031</b>	<b>\$ 985,100,000</b>	<b>\$ (992,317)</b>	<b>\$ (731,436)</b>	<b>\$ (1,723,754)</b>

0.2% YTD variance to Budget in September.

# Other Revenues

	BUDGET									ACTUAL / PROJECTED								
	EGWP Direct Subsidy	Federal Reinsurance	Commercial Rebates	EGWP Rebates	EGWP Year-end Reconciliation	Coverage Gap Discount	Participating Group Fees	Other Revenues	Total	EGWP Direct Subsidy	Federal Reinsurance	Commercial Rebates	EGWP Rebates	EGWP Year-end Reconciliation	Coverage Gap Discount	Participating Group Fees	Other Revenues	Total
July	\$ 4,835	\$ 1,933,426	\$ -	\$ -	\$ -	\$ -	\$ 607,349	\$ -	\$ 2,545,610	\$ 4,996	\$ 1,938,026	\$ -	\$ -	\$ -	\$ -	\$ 557,634	\$ 39,005	\$ 2,539,662
August	\$ (95,393)	\$ 1,933,426	\$ 18,905,075	\$ 15,013,124	\$ -	\$ -	\$ 607,349	\$ -	\$ 36,363,582	\$ (146,427)	\$ 1,947,349	\$ 17,466,141	\$ 14,971,865	\$ -	\$ -	\$ 608,217	\$ 15,624	\$ 34,862,770
September	\$ (95,393)	\$ 1,933,426	\$ -	\$ -	\$ -	\$ -	\$ 607,349	\$ -	\$ 2,445,382	\$ (146,661)	\$ 1,949,984	\$ -	\$ -	\$ -	\$ 638,674	\$ 15,511	\$ 2,457,508	
October	\$ (143,446)	\$ 1,938,241	\$ -	\$ -	\$ -	\$ 7,548,906	\$ 608,862	\$ -	\$ 9,952,563	\$ (143,446)	\$ 1,938,241	\$ -	\$ -	\$ -	\$ 7,548,906	\$ 608,862	\$ -	\$ 9,952,563
November	\$ (143,446)	\$ 1,938,241	\$ 19,946,440	\$ 14,806,609	\$ -	\$ -	\$ 608,862	\$ -	\$ 37,156,706	\$ (143,446)	\$ 1,938,241	\$ 20,587,215	\$ 15,014,013	\$ -	\$ -	\$ 608,862	\$ -	\$ 38,004,885
December	\$ (143,446)	\$ 1,938,241	\$ -	\$ -	\$ -	\$ 9,213,030	\$ 608,862	\$ -	\$ 11,616,687	\$ (143,446)	\$ 1,938,241	\$ -	\$ -	\$ -	\$ 9,213,030	\$ 608,862	\$ -	\$ 11,616,687
January	\$ 258,846	\$ 2,234,529	\$ -	\$ -	\$ 13,466,470	\$ -	\$ 610,379	\$ -	\$ 16,570,223	\$ 258,846	\$ 2,234,529	\$ -	\$ -	\$ 13,466,470	\$ -	\$ 610,379	\$ -	\$ 16,570,223
February	\$ 258,846	\$ 2,234,529	\$ 20,234,251	\$ 14,931,948	\$ -	\$ -	\$ 610,379	\$ -	\$ 38,269,952	\$ 258,846	\$ 2,234,529	\$ 20,884,272	\$ 15,141,107	\$ -	\$ -	\$ 610,379	\$ -	\$ 39,129,132
March	\$ 258,846	\$ 2,234,529	\$ -	\$ -	\$ -	\$ 9,446,543	\$ 610,379	\$ -	\$ 12,550,297	\$ 258,846	\$ 2,234,529	\$ -	\$ -	\$ -	\$ 9,446,543	\$ 610,379	\$ -	\$ 12,550,297
April	\$ 259,490	\$ 2,240,095	\$ -	\$ -	\$ -	\$ -	\$ 611,899	\$ -	\$ 3,111,484	\$ 259,490	\$ 2,240,095	\$ -	\$ -	\$ -	\$ -	\$ 611,899	\$ -	\$ 3,111,484
May	\$ 259,490	\$ 2,240,095	\$ 20,697,953	\$ 15,396,565	\$ -	\$ -	\$ 611,899	\$ -	\$ 39,206,002	\$ 259,490	\$ 2,240,095	\$ 21,362,870	\$ 15,612,233	\$ -	\$ -	\$ 611,899	\$ -	\$ 40,086,587
June	\$ 259,490	\$ 2,240,095	\$ -	\$ -	\$ -	\$ 4,557,489	\$ 611,899	\$ -	\$ 7,668,973	\$ 259,490	\$ 2,240,095	\$ -	\$ -	\$ -	\$ 4,557,489	\$ 611,899	\$ -	\$ 7,668,973
<b>Total</b>	<b>\$ 938,720</b>	<b>\$ 25,038,872</b>	<b>\$ 79,783,719</b>	<b>\$ 60,148,247</b>	<b>\$ 13,466,470</b>	<b>\$ 30,765,967</b>	<b>\$ 7,315,468</b>	<b>\$ -</b>	<b>\$ 217,457,462</b>	<b>\$ 836,580</b>	<b>\$ 25,073,955</b>	<b>\$ 80,300,497</b>	<b>\$ 60,739,217</b>	<b>\$ 13,466,470</b>	<b>\$ 30,765,967</b>	<b>\$ 7,297,944</b>	<b>\$ 70,140</b>	<b>\$ 218,550,771</b>

- On Budget for month.
- Future rebates expected higher due to higher claims experience.

	BETTER / (WORSE) - 5%								
	EGWP Direct Subsidy	Federal Reinsurance	Commercial Rebates	EGWP Rebates	EGWP Year-end Reconciliation	Coverage Gap Discount	Participating Group Fees	Other Revenues	Total
July	\$ 161	\$ 4,600	\$ -	\$ -	\$ -	\$ -	\$ (49,715)	\$ 39,005	\$ (5,949)
August	\$ (51,034)	\$ 13,924	\$ (1,438,935)	\$ (41,259)	\$ -	\$ -	\$ 867	\$ 15,624	\$ (1,500,812)
September	\$ (51,268)	\$ 16,559	\$ -	\$ -	\$ -	\$ -	\$ 31,325	\$ 15,511	\$ 12,126
October	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
November	\$ -	\$ -	\$ 640,775	\$ 207,403	\$ -	\$ -	\$ -	\$ -	\$ 848,179
December	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
January	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
February	\$ -	\$ -	\$ 650,021	\$ 209,159	\$ -	\$ -	\$ -	\$ -	\$ 859,180
March	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
April	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ 664,917	\$ 215,667	\$ -	\$ -	\$ -	\$ -	\$ 880,585
June	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ (102,140)</b>	<b>\$ 35,083</b>	<b>\$ 516,779</b>	<b>\$ 590,971</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (17,524)</b>	<b>\$ 70,140</b>	<b>\$ 1,093,309</b>

# Claims

	FY24 BUDGET						FY24 ACTUAL / PROJECTED					
	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Total	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Total
July	\$ 45,578,936	\$ 13,597,954	\$ 16,171,545	\$ 15,320,283	\$ 389,268	\$ 91,057,985	\$ 43,665,576	\$ 12,360,046	\$ 16,047,371	\$ 14,901,785	\$ 1,170,789	\$ 88,145,566
August	\$ 56,973,670	\$ 13,597,954	\$ 16,171,545	\$ 15,320,283	\$ 486,585	\$ 102,550,036	\$ 61,041,710	\$ 13,012,239	\$ 16,321,729	\$ 16,365,344	\$ 1,429,373	\$ 108,170,395
September	\$ 45,578,936	\$ 16,997,442	\$ 16,171,545	\$ 15,320,283	\$ 389,268	\$ 94,457,473	\$ 40,663,228	\$ 17,038,726	\$ 17,195,596	\$ 17,622,625	\$ 1,035,904	\$ 93,556,079
October	\$ 54,198,812	\$ 12,935,676	\$ 16,762,156	\$ 15,786,441	\$ 370,309	\$ 100,053,394	\$ 57,903,366	\$ 13,981,855	\$ 17,229,005	\$ 15,626,991	\$ 1,673,390	\$ 106,414,606
November	\$ 43,359,050	\$ 12,935,676	\$ 16,762,156	\$ 15,786,441	\$ 462,886	\$ 89,306,209	\$ 43,359,050	\$ 12,935,676	\$ 17,410,156	\$ 15,786,441	\$ 962,886	\$ 90,454,209
December	\$ 43,359,050	\$ 16,169,595	\$ 16,762,156	\$ 15,786,441	\$ 370,309	\$ 92,447,550	\$ 43,359,050	\$ 16,169,595	\$ 17,410,156	\$ 15,786,441	\$ 870,309	\$ 93,595,550
January	\$ 62,937,937	\$ 15,021,450	\$ 17,519,704	\$ 16,632,145	\$ 537,523	\$ 112,648,758	\$ 62,937,937	\$ 15,021,450	\$ 18,167,704	\$ 16,632,145	\$ 1,037,523	\$ 113,796,758
February	\$ 50,350,350	\$ 15,021,450	\$ 17,519,704	\$ 16,632,145	\$ 430,018	\$ 99,953,666	\$ 50,350,350	\$ 15,021,450	\$ 18,167,704	\$ 16,632,145	\$ 930,018	\$ 101,101,666
March	\$ 50,350,350	\$ 18,776,813	\$ 17,519,704	\$ 16,632,145	\$ 430,018	\$ 103,709,029	\$ 50,350,350	\$ 18,776,813	\$ 18,167,704	\$ 16,632,145	\$ 930,018	\$ 104,857,029
April	\$ 63,494,035	\$ 15,154,175	\$ 19,076,609	\$ 18,165,169	\$ 433,818	\$ 116,323,806	\$ 63,494,035	\$ 15,154,175	\$ 19,724,609	\$ 18,165,169	\$ 933,818	\$ 117,471,806
May	\$ 50,795,228	\$ 18,942,718	\$ 19,076,609	\$ 18,165,169	\$ 542,272	\$ 107,521,997	\$ 50,795,228	\$ 18,942,718	\$ 19,724,609	\$ 18,165,169	\$ 1,042,272	\$ 108,669,997
June	\$ 50,795,228	\$ 15,154,175	\$ 19,076,609	\$ 18,165,169	\$ 433,818	\$ 103,624,999	\$ 50,795,228	\$ 15,154,175	\$ 19,724,609	\$ 18,165,169	\$ 933,818	\$ 104,772,999
<b>Total</b>	<b>\$ 617,771,583</b>	<b>\$ 184,305,077</b>	<b>\$ 208,590,040</b>	<b>\$ 197,712,114</b>	<b>\$ 5,276,089</b>	<b>\$ 1,213,654,903</b>	<b>\$ 618,715,107</b>	<b>\$ 183,568,917</b>	<b>\$ 215,290,951</b>	<b>\$ 200,481,569</b>	<b>\$ 12,950,116</b>	<b>\$ 1,231,006,661</b>

Need to tie to LTC

- Prescription Drug claims significantly higher than Budget, particularly EGWP.
- SurgeryPlus claims higher than projected but likely producing better results and lower overall cost – further analysis needed.
- Cost of coverage for obesity medications significantly higher than originally estimated.

(BETTER) / WORSE - 3%					
Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Total
\$ (1,913,360)	\$ (1,237,908)	\$ (124,174)	\$ (418,498)	\$ 781,521	\$ (2,912,419)
\$ 4,068,039	\$ (585,715)	\$ 150,184	\$ 1,045,062	\$ 942,789	\$ 5,620,359
\$ (4,915,709)	\$ 41,284	\$ 1,024,052	\$ 2,302,342	\$ 646,636	\$ (901,394)
\$ 3,704,554	\$ 1,046,179	\$ 466,849	\$ (159,450)	\$ 1,303,081	\$ 6,361,212
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ -	\$ -	\$ 648,000	\$ -	\$ 500,000	\$ 1,148,000
\$ 943,524	\$ (736,160)	\$ 6,700,911	\$ 2,769,455	\$ 7,674,027	\$ 17,351,758

# Expenses

	BUDGET								ACTUAL / PROJECTED							
	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total
July	\$ 3,307,357	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ 365,828	\$ 4,215,902	\$ 3,274,467	\$ 215,393	\$ 34,882	\$ 39,125	\$ 40,753	\$ 4,731	\$ 362,611	\$ 3,971,961
August	\$ 3,307,357	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,850,075	\$ 3,247,187	\$ 207,690	\$ 35,092	\$ 39,633	\$ 210,264	\$ 6,019	\$ -	\$ 3,745,884
September	\$ 3,307,357	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,850,075	\$ 3,959,281	\$ 241,452	\$ 52,569	\$ 25,728	\$ 5,000	\$ 8,463	\$ -	\$ 4,292,492
October	\$ 3,314,252	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,856,969	\$ 3,252,156	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,846,493
November	\$ 3,314,252	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,856,969	\$ 3,252,156	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,846,493
December	\$ 3,314,252	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,856,969	\$ 3,252,156	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,846,493
January	\$ 3,321,163	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,863,881	\$ 3,259,067	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,853,405
February	\$ 3,321,163	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,863,881	\$ 3,259,067	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,853,405
March	\$ 3,321,163	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,863,881	\$ 3,259,067	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,853,405
April	\$ 3,328,092	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,870,810	\$ 3,265,996	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,860,334
May	\$ 3,328,092	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,870,810	\$ 3,265,996	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,860,334
June	\$ 3,328,092	\$ 309,955	\$ 39,979	\$ 60,216	\$ 125,000	\$ 7,568	\$ -	\$ 3,870,810	\$ 3,265,996	\$ 339,436	\$ 39,689	\$ 68,678	\$ 138,220	\$ 7,956	\$ 357	\$ 3,860,334
<b>Total</b>	<b>\$ 39,812,591</b>	<b>\$ 3,719,461</b>	<b>\$ 479,742</b>	<b>\$ 722,592</b>	<b>\$ 1,500,000</b>	<b>\$ 90,820</b>	<b>\$ 365,828</b>	<b>\$ 46,691,033</b>	<b>\$ 39,812,591</b>	<b>\$ 3,719,461</b>	<b>\$ 479,742</b>	<b>\$ 722,592</b>	<b>\$ 1,500,000</b>	<b>\$ 90,820</b>	<b>\$ 365,828</b>	<b>\$ 46,691,033</b>

	(BETTER) / WORSE - 15%							
	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total
July	\$ (32,890)	\$ (94,562)	\$ (5,097)	\$ (21,091)	\$ (84,248)	\$ (2,838)	\$ (3,217)	\$ (243,942)
August	\$ (60,170)	\$ (102,265)	\$ (4,887)	\$ (20,583)	\$ 85,264	\$ (1,550)	\$ -	\$ (104,191)
September	\$ 651,924	\$ (68,503)	\$ 12,591	\$ (34,488)	\$ (120,000)	\$ 894	\$ -	\$ 442,417
October	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
November	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
December	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
January	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
February	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
March	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
April	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
May	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
June	\$ (62,096)	\$ 29,481	\$ (290)	\$ 8,462	\$ 13,220	\$ 388	\$ 357	\$ (10,476)
<b>Total</b>	<b>\$ -</b>	<b>\$ (0)</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ (0)</b>	<b>\$ 0</b>	<b>\$ (0)</b>	<b>\$ -</b>

# Enrollment

	BUDGET						ACTUAL / PROJECTED					
	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total
July	4,104	30,222	3,503	8,740	29,568	76,138	4,048	30,645	3,623	8,473	29,651	76,440
August	4,110	30,261	3,507	8,752	29,607	76,236	4,065	30,651	3,614	8,461	29,716	76,507
September	4,115	30,301	3,512	8,763	29,645	76,335	4,054	30,488	3,596	8,410	29,819	76,367
October	4,120	30,340	3,516	8,774	29,683	76,434						0
November	4,126	30,379	3,521	8,786	29,722	76,533						0
December	4,131	30,419	3,525	8,797	29,761	76,633						0
January	4,136	30,458	3,530	8,809	29,799	76,732						0
February	4,142	30,498	3,534	8,820	29,838	76,831						0
March	4,147	30,537	3,539	8,831	29,876	76,931						0
April	4,152	30,577	3,544	8,843	29,915	77,031						0
May	4,158	30,616	3,548	8,854	29,954	77,131						0
June	4,163	30,656	3,553	8,866	29,993	77,231						0
<b>Average</b>	<b>4,134</b>	<b>30,439</b>	<b>3,528</b>	<b>8,803</b>	<b>29,780</b>	<b>76,683</b>	<b>12,167</b>	<b>91,784</b>	<b>10,833</b>	<b>25,344</b>	<b>89,186</b>	<b>229,314</b>

Enrollment about 0.5% higher than projected.

	HIGHER / (LOWER)					
	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total
July	(56)	423	120	(267)	83	302
August	(45)	390	107	(291)	109	271
September	(61)	187	84	(353)	174	32
October	0	0	0	0	0	0
November	0	0	0	0	0	0
December	0	0	0	0	0	0
January	0	0	0	0	0	0
February	0	0	0	0	0	0
March	0	0	0	0	0	0
April	0	0	0	0	0	0
May	0	0	0	0	0	0
June	0	0	0	0	0	0
<b>Average</b>	<b>(162)</b>	<b>1,000</b>	<b>312</b>	<b>(911)</b>	<b>366</b>	<b>605</b>



