



# Fiscal Year 2020 Budget

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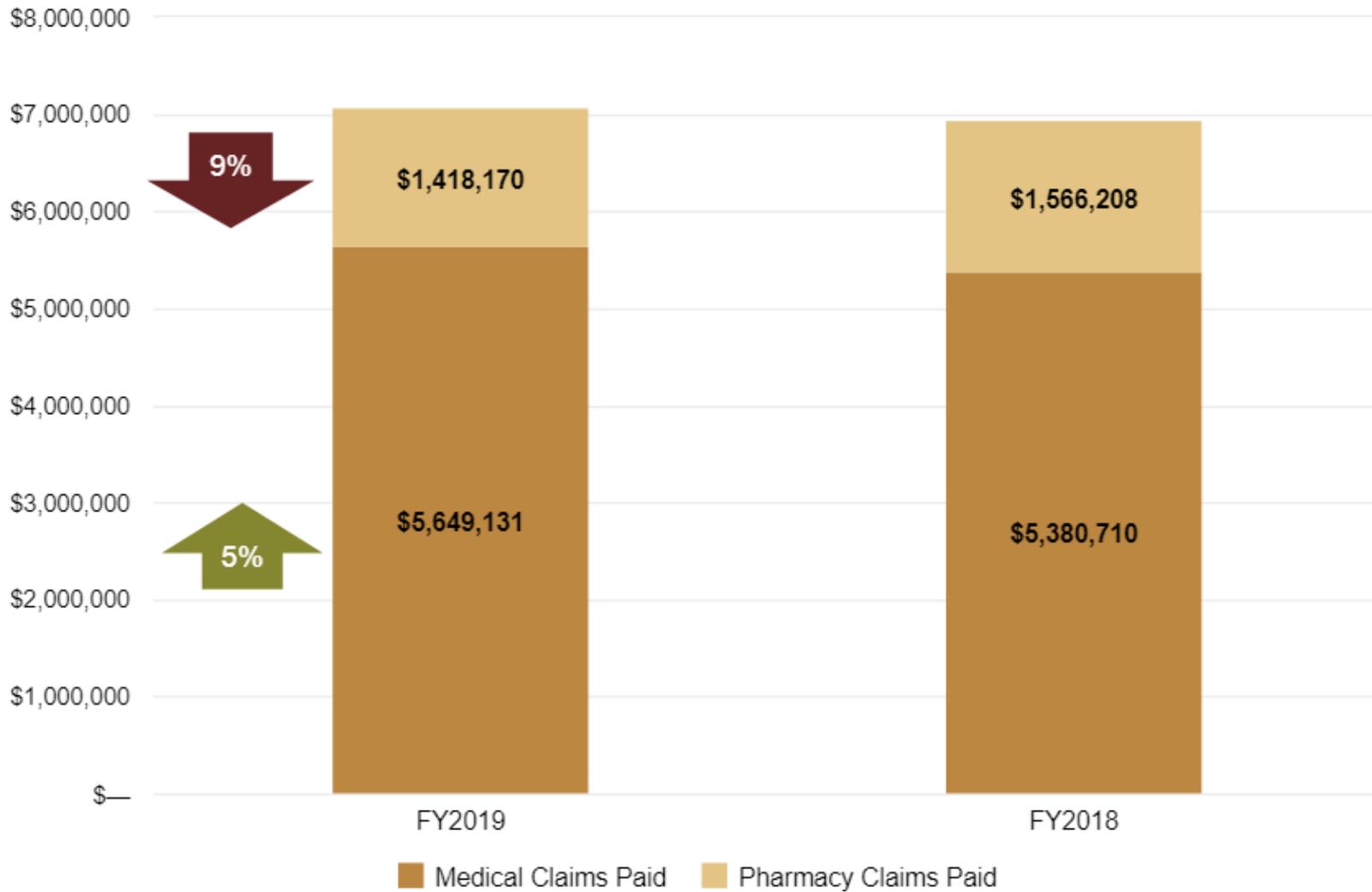
BUDGET COMMITTEE OF THE WHOLE

HEALTH PLAN

AUGUST 7<sup>TH</sup>, 2019

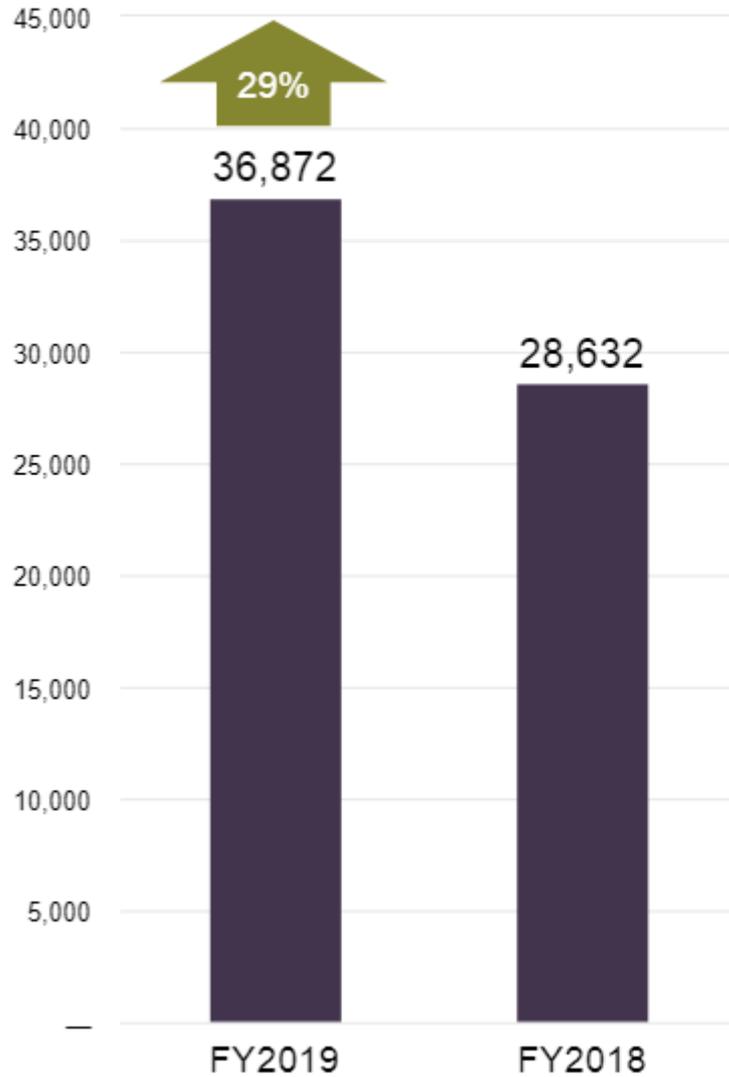


## Total Claims Paid





### Number of Claims

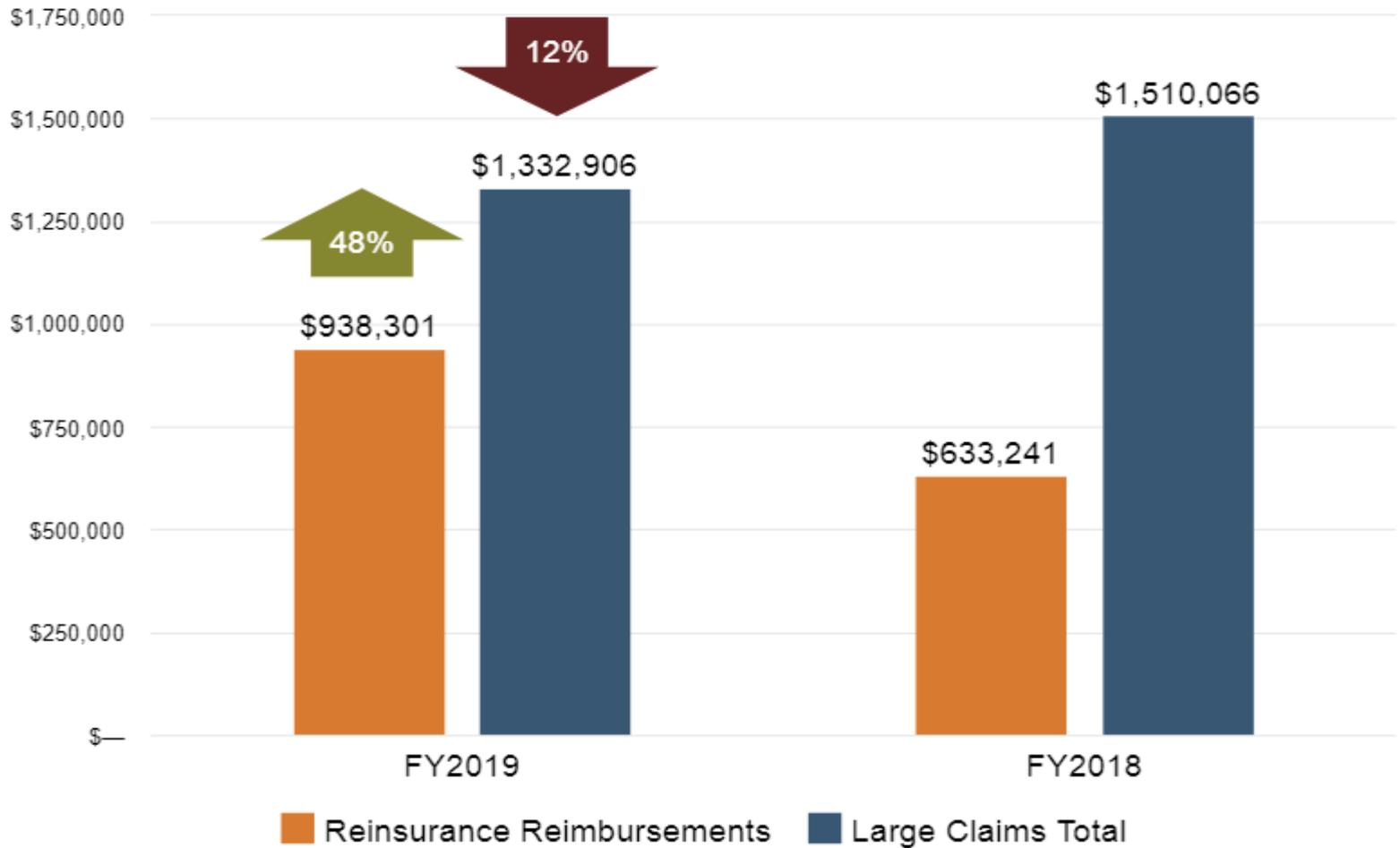


### Average Claims Cost





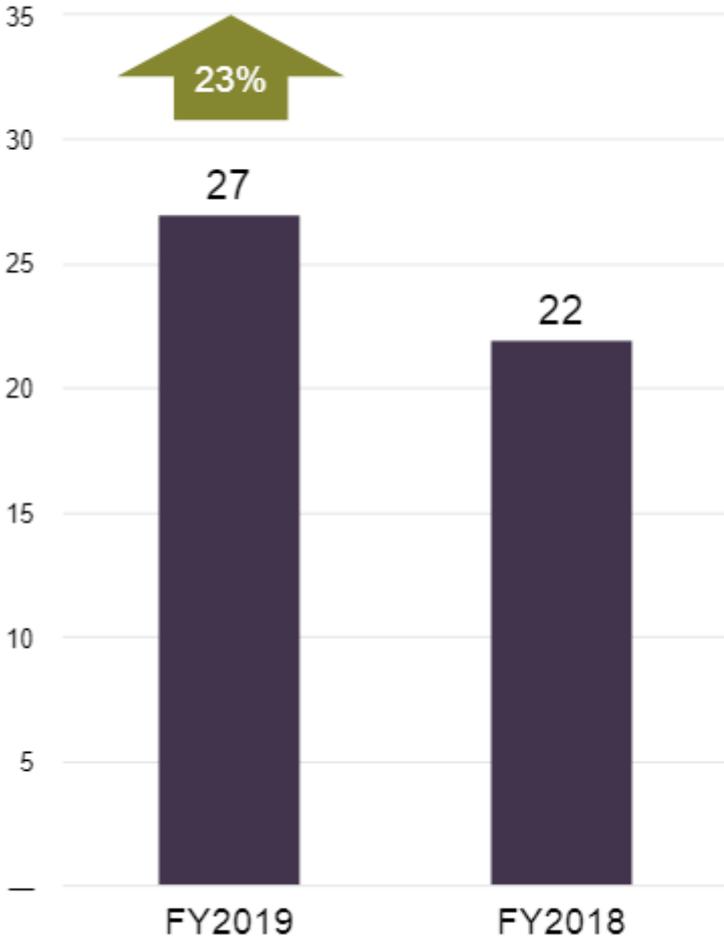
## Large Claims



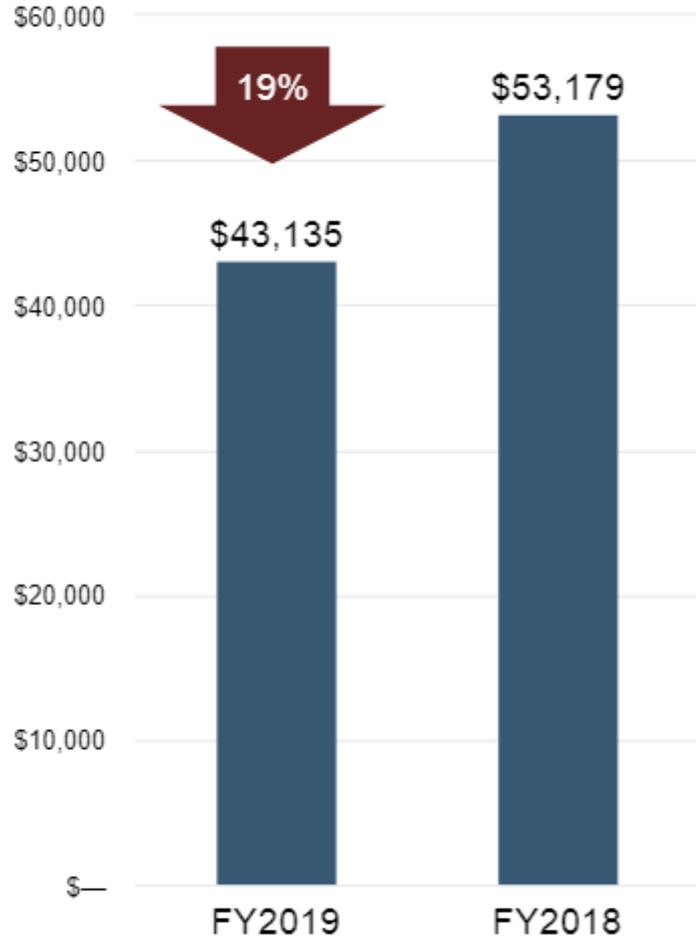
*Large claims are claims over \$25,000*



### Number of Members with Large Claims



### Average Large Claim Cost per Member



*Large claims are claims over \$25,000*



**CITY OF MISSOULA, MONTANA**  
**EMPLOYEE BENEFIT INTERNAL SERVICE FUND**  
**COMPARATIVE STATEMENT OF REVENUES, EXPENSES AND CHANGES IN RETAINED EARNINGS**  
**FISCAL YEAR 2019**  
**WITH COMPARISON TO FY 2018**

	BUDGET FY 2019	FY 2019 YEAR TO DATE	FY 2018 Actuals through JUNE	Prior Year Dollar Change	Percent Change
<b>Operating Revenues</b>					
City Contributions	4,522,764	4,576,403	3,919,948	656,455	17 %
Employee Contributions	4,066,757	3,629,930	3,573,336	56,594	2 %
Reimbursements/Rebates		77,552	11,882	65,670	553 %
<b>Total Revenue</b>	8,589,521	8,283,885	7,505,165	778,719	10 %
Less Estimated Month Deferred City Contribution		(727,849)	(676,468)	(51,381)	8 %
<b>Total Adjusted Revenue</b>	8,589,521	7,556,037	6,828,697	727,339	11 %
<b>Operating Expenses</b>					
Claims Expenses	7,684,223	6,333,698	7,305,370	(971,672)	(13)%
Administration Expenses	846,720	852,598	818,439	34,159	4 %
Health Program/Professional Services	166,757	145,133	126,572	18,561	15 %
<b>Total Expenses</b>	8,697,700	7,331,429	8,250,381	(918,952)	(11)%
<b>Income (Loss) Before Operating Transfers</b>	(108,179)	224,607	(1,421,684)	1,646,290	(116)%
Operating Transfers In					
Reserve Build tfr from Gen Fund	442,000	442,000	442,000	-	- %
<b>Net Income (Loss)</b>	333,821	666,607	(979,684)	1,646,290	(168)%
<b>Retained Earnings, Beginning of Month</b>	(299,038)	(299,038)			
Adjustment for Prior Year Accounting			-		
<b>Retained Earnings, End of Month *</b>	\$ 34,783	<b>\$ 367,569</b>			

\* Estimate until audit in fall 2019.



Mayor's budget includes:

- 5% premium increase for both employees and City
  - City-wide premium increase for City \$328,047
  - Employee paid premium changes are approximately:

	FY 2019	5%
City contribution -	\$ 929.60	\$ 976.08
Employee contribution -	\$ 27.00	\$ 28.35
Spouse -	\$ 137.00	\$ 143.85
Dependent -	\$ 57.00	\$ 59.85

- 2.64% decrease in Permissive Medical levies for 2020 health insurance and premiums.