

Health Plan Financials – Fiscal Year



Month	Subscribers	Medical Claims	Pharmacy Claims	Capitation	Zero Card Claims	Total Claims	Zero Card Fee	Administration	Spec & Agg Premium	Total Cost
Oct-24	483	\$392,286	\$180,911	\$3,466	\$6,458	\$583,120	\$1,292	\$14,012	\$119,475	\$717,899
Nov-24	473	\$401,573	\$171,384	\$24,608	\$11,737	\$609,302	\$2,347	\$13,722	\$117,001	\$742,373
Dec-24	473	\$569,316	\$154,983	\$6,174	\$2,530	\$733,004	\$506	\$13,722	\$117,001	\$864,233
Jan-25	473	\$315,179	\$103,445	\$4,453	\$4,777	\$427,853	\$955	\$28,111	\$105,015	\$561,935
Feb-25	478	\$429,917	\$143,851	\$4,439	\$10,330	\$588,536	\$2,066	\$29,856	\$106,126	\$726,583
Mar-25	490	\$327,439	\$173,546	(\$4,862)	\$5,076	\$501,199	\$1,015	\$30,745	\$108,790	\$641,749
Apr-25	482	\$390,746	\$139,980	\$641	\$1,395	\$532,762	\$279	\$32,420	\$107,014	\$672,475
May-25	487	\$332,672	\$181,054	\$4	\$2,343	\$516,074	\$469	\$31,425	\$108,124	\$656,091
Jun-25	488	\$337,500	\$170,971	\$32	\$3,861	\$512,364	\$777	\$52,683	\$108,346	\$674,170
Jul-25	486	\$408,007	\$173,982	\$0	\$2,279	\$584,269	\$456	\$34,539	\$107,902	\$727,166
Aug-25	496	\$390,219	\$240,042	\$0	\$4,460	\$634,721	\$892	\$36,132	\$110,122	\$781,868
Sep-25	484	\$611,476	\$196,016	\$0	\$2,578	\$810,069	\$516	\$33,269	\$107,458	\$951,311
Total	483	\$4,906,330	\$2,030,165	\$38,955	\$57,824	\$7,033,274	\$11,570	\$350,637	\$1,322,373	\$8,717,854
Stop Loss/Rebates		(\$174,616)	(\$581,231)			(\$755,846)		(\$100,000)		(\$855,846)
Net Total		\$4,731,714	\$1,448,935	\$38,955	\$57,824	\$6,277,428	\$11,570	\$250,637	\$1,322,373	\$7,862,007
\$ Change		\$304,810	\$159,488	(\$69,100)	(\$41,867)	\$353,331	(\$7,586)	\$126,432	(\$18,109)	\$454,068
% Change		6.9%	12.4%	-63.9%	-42.0%	6.0%	-39.6%	101.8%	-1.4%	6.1%
Per Capita		\$9,802	\$3,001	\$81	\$120	\$13,003	\$24	\$519	\$2,739	\$16,286
% Change	0.7%	6.1%	11.6%	-64.2%	-42.4%	5.2%	-40.0%	100.4%	-2.0%	5.4%

Month	Subscribers	Medical Claims	Pharmacy Claims	Capitation	Zero Card Claims	Total Claims	Zero Card Fee	Administration	Spec & Agg Premium	Total Cost
Oct-25	481	\$466,816	\$256,118	\$0	\$2,547	\$725,482	\$509	\$38,729	\$106,792	\$871,511
Nov-25	483	\$459,962	\$200,041	\$10	\$2,139	\$662,152	\$428	\$37,911	\$107,236	\$807,727
Dec-25	482	\$768,037	\$169,233	\$0	\$7,510	\$944,780	\$1,502	\$34,949	\$107,014	\$1,088,244
Jan-26	486	\$383,685	\$245,342	\$0	\$5,948	\$634,976	\$1,190	\$36,705	\$98,925	\$771,796
Total	483	\$2,078,500	\$870,734	\$10	\$18,145	\$2,967,389	\$3,629	\$148,294	\$419,966	\$3,539,279
Stop Loss/Rebates		(\$343,545)	(\$187,375)			(\$530,920)				(\$530,920)
Oct - Jan Net Total	483	\$1,734,955	\$683,359	\$10	\$18,145	\$2,436,469	\$3,629	\$148,294	\$419,966	\$3,008,359
\$ Change		\$196,946	\$256,670	(\$38,690)	(\$7,357)	\$407,568	(\$1,471)	\$78,727	(\$38,527)	\$446,298
% Change		12.8%	60.2%	-100.0%	-28.8%	20.1%	-28.8%	113.2%	-8.4%	17.4%
Oct - Jan Per Capita		\$3,592	\$1,415	\$0	\$38	\$5,044	\$8	\$307	\$869	\$6,228
% Change	1.6%	11.1%	57.7%	-100.0%	-30.0%	18.2%	-30.0%	109.9%	-9.8%	15.6%

Health Plan Financials – Plan Year



Month	Subscribers	Medical Claims	Pharmacy Claims	Capitation	Zero Card Claims	Total Claims	Zero Card Fee	Administration	Spec & Agg Premium	Total Cost
Jan-24	475	\$325,027	\$114,207	\$7,093	\$3,105	\$449,432	\$598	\$13,780	\$2,912	\$466,722
Feb-24	476	\$283,279	\$100,095	\$6,236	\$1,073	\$390,683	\$173	\$13,809	\$117,743	\$522,408
Mar-24	478	\$536,301	\$169,821	\$5,197	\$4,599	\$715,919	\$920	\$0	\$118,238	\$835,077
Apr-24	478	\$321,776	\$157,877	\$6,556	\$11,055	\$497,264	\$2,211	\$0	\$118,238	\$617,713
May-24	480	\$564,457	\$118,654	\$6,425	\$4,008	\$693,544	\$802	\$0	\$118,733	\$813,079
Jun-24	485	\$298,923	\$129,527	\$15,963	\$27,920	\$472,334	\$5,584	\$5,728	\$119,970	\$603,615
Jul-24	492	\$377,622	\$152,362	\$6,509	\$21,397	\$557,889	\$4,279	\$14,273	\$121,701	\$698,143
Aug-24	474	\$664,431	\$175,321	\$15,855	\$9,965	\$865,573	\$1,993	\$13,751	\$117,249	\$998,565
Sep-24	476	\$384,997	\$174,111	\$7,416	\$2,216	\$568,740	\$443	\$13,809	\$117,743	\$700,736
Oct-24	483	\$392,286	\$180,911	\$3,466	\$6,458	\$583,120	\$1,292	\$14,012	\$119,475	\$717,899
Nov-24	473	\$401,573	\$171,384	\$24,608	\$11,737	\$609,302	\$2,347	\$13,722	\$117,001	\$742,373
Dec-24	473	\$569,316	\$154,983	\$6,174	\$2,530	\$733,004	\$506	\$13,722	\$117,001	\$864,233
Total	479	\$5,119,991	\$1,799,253	\$111,499	\$106,062	\$7,136,805	\$21,148	\$116,604	\$1,306,004	\$8,580,561

Stop Loss / Rebates		(\$369,490)	(\$447,021)			(\$816,511)				(\$816,511)
Net Claims		\$4,750,501	\$1,352,232	\$111,499	\$106,062	\$6,320,294	\$21,148	\$116,604	\$1,306,004	\$7,764,051
\$ Change		\$1,309,658	\$255,526	\$4,653	(\$38,736)	\$1,531,101	(\$572)	(\$75,493)	(\$213,192)	\$1,241,845
% Change		38.1%	23.3%	4.4%	-26.8%	32.0%	-2.6%	-39.3%	-14.0%	19.0%
Per Capita		\$9,926	\$2,825	\$233	\$222	\$13,206	\$44	\$244	\$2,729	\$16,223
% Change		35.5%	21.0%	2.4%	-28.1%	29.5%	-4.5%	-40.4%	-15.6%	16.8%

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Jan-25	473	\$315,179	\$103,445	\$4,453	\$4,777	\$427,853	\$955	\$28,111	\$105,015	\$561,935
Feb-25	478	\$429,917	\$143,851	\$4,439	\$10,330	\$588,536	\$2,066	\$29,856	\$106,126	\$726,583
Mar-25	490	\$327,439	\$173,546	(\$4,862)	\$5,076	\$501,199	\$1,015	\$30,745	\$108,790	\$641,749
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Aug-25	496	\$390,219	\$240,042	\$0	\$4,460	\$634,721	\$892	\$36,132	\$110,122	\$781,868
Sep-25	484	\$611,476	\$196,016	\$0	\$2,578	\$810,069	\$516	\$33,269	\$107,458	\$951,311
Oct-25	481	\$466,816	\$256,118	\$0	\$2,547	\$725,482	\$509	\$38,729	\$106,792	\$871,511
Nov-25	483	\$459,962	\$200,041	\$10	\$2,139	\$662,152	\$428	\$37,911	\$107,236	\$807,727
Dec-25	482	\$768,037	\$169,233	\$0	\$7,510	\$944,780	\$1,502	\$34,949	\$107,014	\$1,088,244
Total	484	\$5,237,969	\$2,148,279	\$4,717	\$49,296	\$7,440,261	\$9,864	\$420,770	\$1,289,936	\$9,160,832

Stop Loss / Rebates		(\$377,816)	(\$593,097)			(\$970,913)				(\$970,913)
Net Claims		\$4,860,154	\$1,555,182	\$4,717	\$49,296	\$6,469,348	\$9,864	\$420,770	\$1,289,936	\$8,189,919
\$ Change		\$109,652	\$202,950	(\$106,782)	(\$56,766)	\$149,055	(\$11,284)	\$304,166	(\$16,068)	\$425,868
% Change		2.3%	15.0%	-95.8%	-53.5%	2.4%	-53.4%	260.9%	-1.2%	5.5%
Per Capita		\$10,038	\$3,212	\$10	\$102	\$13,362	\$20	\$869	\$2,664	\$16,915
% Change		1.1%	13.7%	-95.8%	-54.1%	1.2%	-53.9%	256.7%	-2.4%	4.3%

Projected Health Plan Expenses



Cost Analysis	FY 2024 Actual	FY 2025 Actual	FY 2026 Original Projection	FY 2026 Projection	FY 2027 Projection
Net Medical Claims	\$4,426,904	\$4,731,714	\$4,658,312	\$5,177,837	\$5,691,311
Capitation Fees	\$108,055	\$38,955	included	included	included
Rx Claims	\$1,738,744	\$2,030,165	\$2,005,550	\$2,305,387	\$2,577,733
Rx Rebates	(\$449,297)	(\$581,231)	(\$613,983)	(\$513,843)	(\$513,843)
Stop Loss Premium	\$1,340,481	\$1,322,373	\$1,370,751	\$1,259,899	\$1,385,889
Administrative Cost (Includes BCBS and Zero Claims Fees)	\$143,361	\$362,207	\$325,576	\$455,769	\$469,442
Zero Card Claims	\$99,691	\$57,824	\$71,352	\$59,559	\$61,346
PCORI Fees	\$2,260	\$3,015	\$2,587	\$3,336	\$3,481
HSA Contributions	\$5,250	\$28,500	\$24,000	\$28,500	\$28,500
Termination Fees (Cigna Rx)	n/a	\$34,569	--	--	--
Fee Credits	-	(\$227,750)	included	(\$100,000)	(\$100,000)
Total Cost / Total Premium Paid	\$7,415,449	\$7,800,341	\$7,844,145	\$8,676,444	\$9,603,858
(\$ Change from Previous Plan Year	\$509,836	\$384,892	\$43,804	\$876,103	\$927,414
(%) Change from Previous Plan Year	7.4%	5.2%	0.6%	11.2%	10.7%
Assumed Enrollment	478	483	490	486	486
Per Capita Cost	\$15,505	\$16,158	\$16,008	\$17,853	\$19,761
(\$ Change from Previous Plan Year	\$590	\$653	(\$150)	\$1,695	\$1,908
(%) Change from Previous Plan Year	4.0%	4.2%	-0.9%	10.5%	10.7%

*HUB's Recommended Minimum Reserve is 25% of Projected Medical and Rx Claims or \$1.68m for FY26

