City of Joplin

Preliminary Budget to Actual Report

May 5, 2025 / Kim Wixson

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Segal

Discussion Objectives

2024 and 2025 YTD Financial Statements

Projected vs. Actual Income and Expenses

- **Twelve-Month Period Ending December 31, 2024**
- **Three-Month Period Ending March 31, 2025**

Medical and Prescription Drug Large Claimant Experience

2024 and 2025 YTD Claims, Enrollment and Utilization Summaries

2024 Financial Statement (Cash Basis)

	January	February	March	April	May	June	July	August	September	October	November	December	Total
Beginning Balance	**$2,966,970**	**$3,188,585**	**$3,146,988**	**$3,092,842**	**$3,296,911**	**$3,477,043**	**$3,307,544**	**$3,482,598**	**$3,439,115**	**$3,408,495**	**$3,601,668**	**$3,539,413**	**$2,966,970**
Income													
City Contributions	$492,688	$492,476	$488,268	$488,757	$488,026	$491,675	$494,509	$505,713	$498,001	$501,305	$505,764	$274,026	$5,721,208
Employee Contributions[1]	120,806	121,611	121,457	117,892	117,993	117,517	119,416	119,834	116,222	119,855	119,096	74,490	1,386,190
Interest Income[2]	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**$613,494**	**$614,088**	**$609,725**	**$606,649**	**$606,019**	**$609,192**	**$613,925**	**$625,547**	**$614,223**	**$621,159**	**$624,861**	**$348,517**	**$7,107,398**
Expense													
Medical[3]	$297,268	$291,096	$365,629	$252,387	$8,909	$505,062	$274,365	$281,121	$287,400	$288,657	$313,734	$407,611	$3,573,238
Stop Loss Reimbursements	(220,172)	(6,169)	(1,499)	138,148	-	-	-	-	-	(570)	(26,179)	(25,786)	(142,227)
Prescription Drug	190,877	242,339	172,644	176,753	281,312	142,616	237,862	259,415	224,954	237,718	267,790	231,317	2,665,597
Prescription Drug Rebates[4]	(1,724)	-	-	(290,161)	-	(1,525)	(202,677)	-	-	(228,562)	-	-	(724,650)
Dental Premium	28,403	28,715	28,877	28,646	27,809	28,287	28,547	28,867	28,977	28,757	28,957	29,097	343,937
Vision Premium	3,861	3,908	3,909	3,885	3,859	3,844	3,902	3,910	3,913	3,916	3,922	3,969	46,799
Life Premium	10,622	10,831	10,910	10,840	10,802	10,732	10,854	10,991	11,267	11,296	11,219	11,402	131,767
Stop-Loss Premium	60,375	59,700	61,196	59,282	59,288	60,089	60,303	60,520	61,267	61,196	61,528	61,613	726,358
Medical Administration	21,897	22,342	21,292	21,239	21,953	22,605	21,688	21,095	22,087	22,124	22,434	22,327	263,086
Special Events & Promotions	470	5	(2,004)	(918)	686	468	1,108	194	2,063	540	794	25	3,431
Fees & Permits	-	-	-	-	-	3,597	-	-	-	-	-	-	3,597
Administration[5]	-	2,917	2,917	2,480	11,267	2,917	2,917	2,917	2,917	2,917	2,917	2,917	39,997
Total	**$391,879**	**$655,684**	**$663,870**	**$402,581**	**$425,886**	**$778,692**	**$438,870**	**$669,030**	**$644,844**	**$427,987**	**$687,116**	**$744,491**	**$6,930,930**
Operating Surplus/(Deficit)	**$221,615**	**($41,597)**	**($54,146)**	**$204,068**	**$180,133**	**($169,500)**	**$175,055**	**($43,483)**	**($30,620)**	**$193,173**	**($62,255)**	**($395,975)**	**$176,468**
Ending Balance	**$3,188,585**	**$3,146,988**	**$3,092,842**	**$3,296,911**	**$3,477,043**	**$3,307,544**	**$3,482,598**	**$3,439,115**	**$3,408,495**	**$3,601,668**	**$3,539,413**	**$3,143,438**	**$3,143,438**
Active/COBRA Lives	519	520	525	522	522	522	520	523	524	524	523	523	522
Retiree Lives	8	7	2	5	5	5	7	4	3	3	4	4	5
Total	**527**	**527**	**527**	**527**	**527**	**527**	**527**	**527**	**527**	**527**	**527**	**527**	**527**

1 Employee Contributions include Retiree and COBRA contributions.

2 Interest income includes "Other Income" line item from financial statements.

3 Medical and prescription drug payments are combined on the financial statements prepared by the City. We have estimated monthly medical claims using monthly prescription drug claims as reported by the network carriers.

4 Prescription drug rebates from UHC are received on a quarterly basis.

5 Administration expense includes "Operating Equipment" and "Building Improvements" line items from financial statements.

2025 YTD Financial Statement (Cash Basis)

	January	February	March	Total
Beginning Balance	**$3,143,438**	**$3,706,099**	**$3,418,377**	**$3,143,438**
Income				
City Contributions	$759,196	$264,593	$757,834	$1,781,624
Employee Contributions[1]	180,171	77,330	176,909	434,411
Interest Income[2]	-	-	-	-
Total	**$939,368**	**$341,924**	**$934,743**	**$2,216,035**
Expense				
Medical[3]	$256,833	$244,380	$268,786	$769,999
Stop Loss Reimbursements	(54,089)	-	(175)	(54,264)
Prescription Drug	247,484	252,840	219,117	719,441
Prescription Drug Rebates[4]	(210,784)	(3,410)	-	(214,194)
Dental Premium	30,166	29,436	29,876	89,479
Vision Premium	4,174	4,117	4,161	12,452
Life Premium	12,190	12,095	12,150	36,435
Stop-Loss Premium	64,873	64,996	65,209	195,077
Medical Administration	22,596	22,057	22,518	67,171
Special Events & Promotions	347	218	(3,308)	(2,742)
Fees & Permits	-	-	-	-
Administration[5]	2,917	2,917	2,917	8,750
Total	**$376,706**	**$629,646**	**$621,251**	**$1,627,603**
Operating Surplus/(Deficit)	**$562,661**	**($287,722)**	**$313,492**	**$588,432**
Ending Balance	**$3,706,099**	**$3,418,377**	**$3,731,870**	**$3,731,870**
Active/COBRA Lives	539	539	535	269
Retiree Lives	4	4	3	2
Total	**543**	**543**	**538**	**271**

1 Employee Contributions include Retiree and COBRA contributions.

2 Interest income includes "Other Income" line item from financial statements.

3 Medical and prescription drug payments are combined on the financial statements prepared by the City. We have estimated monthly medical claims using monthly prescription drug claims as reported by the network carriers.

4 Prescription drug rebates from UHC are received on a quarterly basis.

5 Administration expense includes "Operating Equipment" and "Building Improvements" line items from financial statements.

Projected vs. Actual 2024

Income	Projected PEPM	Projected 12 Mo. Total	Actual PEPM	Actual 12 Mo. Total	% Difference PEPM	% Difference 12 Mo. Total
City Contributions	$927.54	$5,876,900	$904.68	$5,721,208	-2.5%	-2.6%
Employee Contributions[1]	225.51	1,428,854	219.20	1,386,190	-2.8%	-3.0%
Interest Income[2]	NP	NP	-	-	N/A	N/A
Total Income	**$1,153.05**	**$7,305,754**	**$1,123.88**	**$7,107,398**	**-2.5%**	**-2.7%**
Expenses						
Medical[3]	$586.65	$3,717,000	$563.69	$3,564,804	-3.9%	-4.1%
Prescription Drug[3], [4]	393.06	2,490,400	405.95	2,567,231	3.3%	3.1%
Prescription Drug Rebates	(98.26)	(622,600)	(114.59)	(724,650)	16.6%	16.4%
Dental Premium	53.85	341,200	54.39	343,937	1.0%	0.8%
Vision Premium	7.37	46,700	7.40	46,799	0.4%	0.2%
Life Premium	20.34	128,900	20.84	131,767	2.5%	2.2%
Stop-Loss Premium	112.88	715,200	114.86	726,358	1.8%	1.6%
Medical Administration[5]	40.91	259,200	41.60	263,086	1.7%	1.5%
ACA Fees	0.54	3,400	0.57	3,597	5.6%	5.8%
Administration	NP	NP	6.87	43,428	N/A	N/A
Total Expense	**$1,117.34**	**$7,079,400**	**$1,101.58**	**$6,966,357**	**-1.4%**	**-1.6%**
Operating Surplus (Deficit)	**$35.71**	**$226,354**	**$22.00**	**$141,041**	**N/A**	**N/A**
Active	521		522		0.2%	
Retiree and COBRA	7		5		-28.6%	
Total Employees	**528**		**527**		**-0.2%**	

NP = Not Projected

N/A = Not Applicable

1 Includes Retiree/COBRA Contributions

2 Interest Income includes "Other Income" line item from financial statements.

3 Medical and prescription drug claims are net of estimated stop-loss reimbursements. Actual stop-loss reimbursements were lagged by 3 months.

4 Prescription drug claims as reported by UMR (net of estimated stop-loss reimbursements).

5 Medical Administration includes variable fees paid to UMR.

Projected vs. Actual 2025 YTD

Income	Projected PEPM	Projected 3 Mo. Total	Actual PEPM	Actual 3 Mo. Total	% Difference PEPM	% Difference 3 Mo. Total
City Contributions	$972.00	$1,539,600	$1,095.71	$1,781,624	12.7%	15.7%
Employee Contributions[1]	235.84	373,600	267.17	434,411	13.3%	16.3%
Interest Income[2]	NP	NP	-	-	N/A	N/A
Total Income	**$1,207.84**	**$1,913,200**	**$1,362.88**	**$2,216,035**		
Expenses						
Medical[3]	$621.84	$985,000	$473.55	$769,999	-23.8%	-21.8%
Prescription Drug[3], [4]	440.21	697,300	442.46	719,441	0.5%	3.2%
Prescription Drug Rebates	(110.05)	(174,300)	(131.73)	(214,194)	19.7%	22.9%
Dental Premium	53.85	85,300	55.03	89,479	2.2%	4.9%
Vision Premium	7.37	11,700	7.66	12,452	3.9%	6.4%
Life Premium	23.11	36,600	22.41	36,435	-3.0%	-0.5%
Stop-Loss Premium	129.81	205,600	119.97	195,077	-7.6%	-5.1%
Medical Administration[5]	40.91	64,800	41.31	67,171	1.0%	3.7%
ACA Fees	0.55	900	-	-	-100.0%	-100.0%
Administration	NP	NP	3.69	6,008	N/A	N/A
Total Expense	**$1,207.60**	**$1,912,900**	**$1,034.35**	**1,681,867**	**-14.3%**	**-12.1%**
Operating Surplus (Deficit)	**$0.24**	**$300**	**$329.00**	**$534,168**	**N/A**	**N/A**
Active	521		538		3.3%	
Retiree and COBRA	7		4		-42.9%	
Total Employees	**528**		**542**		**2.7%**	

NP = Not Projected

N/A = Not Applicable

1 Includes Retiree/COBRA Contributions

2 Interest Income includes "Other Income" line item from financial statements.

3 Medical and prescription drug claims are net of estimated stop-loss reimbursements. Actual stop-loss reimbursements were lagged.

4 Prescription drug claims as reported by UMR (net of estimated stop-loss reimbursements).

5 Medical Administration includes variable fees paid to UMR.

Large Claims (medical and Rx combined)

Claim Range	Jan 2022 - Dec 2022 Claimants	Jan 2022 - Dec 2022 Total Claims	Jan 2023 - Dec 2023 Claimants	Jan 2023 - Dec 2023 Total Claims	Jan 2024 - Dec 2024 Claimants	Jan 2024 - Dec 2024 Total Claims	Jan 2025 - Mar 2025 Claimants	Jan 2025 - Mar 2025 Total Claims	Total All Periods Claimants	Total All Periods Total Claims
$50,000 - $99,999	11	$793,619	4	$281,738	18	$1,245,135	2	$125,612	35	$2,446,105
$100,000 - $149,999	5	$598,462	4	$504,062	2	$222,212	0	$0	11	$1,324,737
$150,000 - $199,999	0	$0	3	$532,338	2	$333,252	0	$0	5	$865,589
$200,000 - $249,999	0	$0	1	$233,907	1	$227,492	0	$0	2	$461,399
$250,000 - $499,999	2	$732,875	2	$574,922	0	$0	0	$0	4	$1,307,797
$500,000 - $999,999	1	$679,895	0	$0	0	$0	0	$0	1	$679,895
>$999,999	0	$0	0	$0	0	$0	0	$0	0	$0
Total	**19**	**$2,804,852**	**14**	**$2,126,966**	**23**	**$2,028,092**	**2**	**$125,612**	**58**	**$7,085,522**
% Change from Previous Year	-	-	-26.3%	-24.2%	64.3%	-4.6%	-91.3%	-93.8%		
Total Claims	**$6,316,934**		**$6,132,392**		**$6,162,195**		**$1,396,015**		**$20,007,535**	
Percent of Total Claims	44.4%		34.7%		32.9%		9.0%		35.4%	

Diagnosis Category	Jan 2022 - Dec 2022 Claimants	Jan 2022 - Dec 2022 Total Claims	Jan 2023 - Dec 2023 Claimants	Jan 2023 - Dec 2023 Total Claims	Jan 2024 - Dec 2024 Claimants	Jan 2024 - Dec 2024 Total Claims	Jan 2025 - Mar 2025 Claimants	Jan 2025 - Mar 2025 Total Claims	Total All Periods Claimants	Total All Periods Total Claims
Prescription Drugs	6	$544,824	5	$660,659	13	$1,267,208	2	$125,612	26	$2,598,303
Factors influencing health status and contact with health services	2	$541,449	2	$396,215	1	$60,128	0	$0	5	$997,792
Neoplasms	3	$798,102	1	$133,485	1	$65,988	0	$0	5	$997,575
Diseases of the musculoskeletal system and connective tissue	2	$158,635	1	$86,481	0	$0	0	$0	3	$245,116
Covid-19	1	$60,033	0	$0	0	$0	0	$0	1	$60,033
Injury, poisoning, and certain other consequences of external causes	2	$212,033	0	$0	0	$0	0	$0	2	$212,033
Diseases of the circulatory system	1	$123,351	1	$321,224	3	$215,903	0	$0	5	$660,478
Diseases of the digestive system	0	$0	1	$199,821	3	$257,172	0	$0	4	$456,994
Mental, Behavioral and Neurodevelopmental disorders	0	$0	0	$0	1	$96,244	0	$0	1	$96,244
Certain infections and parasitic diseases	1	$302,291	0	$0	0	$0	0	$0	1	$302,291
Endocrine, nutritional and metabolic diseases	1	$64,134	0	$0	0	$0	0	$0	1	$64,134
Diseases of the nervous system	0	$0	1	$151,348	0	$0	0	$0	1	$151,348
Diseases of the respiratory system	0	$0	1	$126,065	1	$65,448	0	$0	2	$191,513
Congenital malformations, deformations and chromosomal abnormalities	0	$0	1	$51,667	0	$0	0	$0	1	$51,667

2024 & 2025 YTD Enrollment Split

2024

	January	February	March	April	May	June	July	August	September	October	November	December
Members												
Single	297	306	302	304	305	299	304	304	307	311	312	309
Family	229	232	229	226	227	228	228	231	233	232	232	232
Total	**526**	**538**	**531**	**530**	**532**	**527**	**532**	**535**	**540**	**543**	**544**	**541**
Employees												
Single	297	306	302	304	305	299	304	304	307	311	312	309
Family	843	850	844	835	838	844	848	858	863	860	860	860
Total	**1,140**	**1,156**	**1,146**	**1,139**	**1,143**	**1,143**	**1,152**	**1,162**	**1,170**	**1,171**	**1,172**	**1,169**

2025

	January	February	March	April	May	June	July	August	September	October	November	December
Members												
Single	317	318	313									
Family	226	225	224									
Total	**543**	**543**	**537**									
Employees												
Single	317	318	313									
Family	835	831	829									
Total	**1,152**	**1,149**	**1,142**									

2024 & 2025 YTD Medical Claims

Month	Paid Medical Claims	Employees	Members	Paid Medical Per Employee Per Month	Paid Medical Per Member Per Month
January 2024	$293,071	526	1140	$557.17	$257.08
February 2024	$322,836	538	1156	$600.07	$279.27
March 2024	$244,099	531	1146	$459.70	$213.00
April 2024	$277,601	530	1139	$523.78	$243.72
May 2024	$227,033	532	1143	$426.75	$198.63
June 2024	$286,768	527	1143	$544.15	$250.89
July 2024	$277,212	532	1152	$521.08	$240.64
August 2024	$261,728	535	1162	$489.21	$225.24
September 2024	$303,582	540	1170	$562.19	$259.47
October 2024	$322,017	543	1171	$593.03	$274.99
November 2024	$287,324	544	1172	$528.17	$245.16
December 2024	$393,327	541	1169	$727.04	$336.46
YTD - 2024	**$3,496,598**	**535**	**1,155**	**$544.64**	**$252.28**
January 2025	$119,916	543	1152	$220.84	$104.09
February 2025	$278,295	543	1149	$512.51	$242.21
March 2025	$278,362	537	1142	$518.37	$243.75
YTD - 2025	**$676,574**	**541**	**1,148**	**$416.87**	**$196.45**
3 Month - 2024	**$860,006**	**532**	**1,147**	**$538.85**	**$249.93**
% Change	**-21.3%**	**1.7%**	**0.1%**	**-22.6%**	**-21.4%**

2024 & 2025 YTD Prescription Drug Claims

Month	Paid Rx Claims	Employees	Members	Paid Rx Per Employee Per Month	Paid Rx Per Member Per Month
January 2024	$190,877	526	1140	$362.88	$167.44
February 2024	$242,339	538	1156	$450.44	$209.64
March 2024	$172,644	531	1146	$325.13	$150.65
April 2024	$176,753	530	1139	$333.50	$155.18
May 2024	$281,312	532	1143	$528.78	$246.12
June 2024	$142,616	527	1143	$270.62	$124.77
July 2024	$237,862	532	1152	$447.11	$206.48
August 2024	$259,415	535	1162	$484.89	$223.25
September 2024	$224,954	540	1170	$416.58	$192.27
October 2024	$237,718	543	1171	$437.79	$203.00
November 2024	$267,790	544	1172	$492.26	$228.49
December 2024	$231,317	541	1169	$427.57	$197.88
YTD - 2024	**$2,665,597**	**535**	**1,155**	**$415.20**	**$192.32**
January 2025	$247,484	543	1152	$455.77	$214.83
February 2025	$252,840	543	1149	$465.64	$220.05
March 2025	$219,117	537	1142	$408.04	$191.87
YTD - 2025	**$719,441**	**541**	**1,148**	**$443.28**	**$208.90**
3 Month - 2024	**$605,859**	**532**	**1,147**	**$379.61**	**$176.07**
% Change	**18.7%**	**1.7%**	**0.1%**	**16.8%**	**18.6%**

2024 & 2025 YTD Total Medical and Prescription Drug Claims

Month	Sum of Total Paid Claims	Employees	Members	Paid Total Claims Per Employee Per Month	Paid Total Claims Per Member Per Month
January 2024	$483,948	526	1,140	$920.05	$424.52
February 2024	$565,175	538	1,156	$1,050.51	$488.91
March 2024	$416,742	531	1,146	$784.83	$363.65
April 2024	$454,355	530	1,139	$857.27	$398.91
May 2024	$508,345	532	1,143	$955.54	$444.75
June 2024	$429,384	527	1,143	$814.77	$375.66
July 2024	$515,074	532	1,152	$968.18	$447.11
August 2024	$521,142	535	1,162	$974.10	$448.49
September 2024	$528,536	540	1,170	$978.77	$451.74
October 2024	$559,734	543	1,171	$1,030.82	$478.00
November 2024	$555,114	544	1,172	$1,020.43	$473.65
December 2024	$624,644	541	1,169	$1,154.61	$534.34
YTD - 2024	**$6,162,195**	**535**	**1,155**	**$959.84**	**$444.60**
January 2025	$367,400	543	1,152	$676.61	$318.92
February 2025	$531,136	543	1,149	$978.15	$462.26
March 2025	$497,479	537	1,142	$926.40	$435.62
YTD - 2025	**$1,396,015**	**541**	**1,148**	**$860.14**	**$405.35**
3 Month - 2024	**$1,465,865**	**532**	**1,147**	**$918.46**	**$426.00**
% Change	**-4.8%**	**1.7%**	**0.1%**	**-6.3%**	**-4.8%**

Enrollment and Claims

	CY 2021	CY 2022	CY 2023	CY 2024	CY 2025 thru 3/31
Average Enrolled Participants					
Total - Enrolled Employees	494	476	497	535	541
Total - Enrolled Members	1,165	1,111	1,117	1,155	1,148
Paid Expenses [1]					
Total Paid Expenses (medical and Rx)	**$5,721,037**	**$6,316,934**	**$6,132,392**	**$6,162,195**	**$1,396,015**
Paid Expenses - Per Employee Per Month	$965.09	$1,105.91	$1,028.23	$959.84	$860.14
Paid Expenses - Per Member Per Month	$409.23	$473.82	$457.50	$444.60	$405.35

[1] Paid expenses do not reflect stop-loss reimbursements

Utilization Summary

Admissions/Visits/Services by Provider Type	CY 2021	CY 2022	CY 2023	CY 2024
Inpatient facility (admissions)	105	75	82	89
Outpatient (visits)	1,766	1,611	1,701	1,968
Professional (visits)	9,010	8,782	8,905	8,825
Paid Claims by Provider Type[1]				
Inpatient facility	$1,126,992	$1,144,535	$861,634	$701,769
Outpatient	$639,323	$1,083,792	$937,309	$896,633
Professional	$1,825,406	$1,567,725	$1,623,269	$1,414,606
Total	**$3,591,721**	**$3,796,052**	**$3,422,212**	**$3,013,008**
Paid Claims Per Admission/Visit/Service				
Inpatient Per Adminssion	$10,733.26	$15,260.47	$10,507.73	$7,885.04
Outpatient Per Visit	$362.02	$672.74	$551.03	$455.61
Professional Per Visit	$202.60	$178.52	$182.29	$160.30

[1] Paid claims do not reflect stop-loss reimbursements

Disclaimers

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