

Mission Statement and Services

The Mission of Routt County is to Efficiently Deliver a Balance of Public Services and Infrastructure that Provide a Safe and Healthy Place to Live for Present and Future Generations.

Services Provided

The insurance pool provides the accounting for the County's health, dental, and property and casualty insurance programs.

The health insurance program is a partially self-funded plan and the dental insurance program is a fully self-funded plan. Internal service fees for the health and dental insurance programs are charged to County departments and funds based on the number of covered employees at a point in time and the respective premium cost for the plan each employee has elected. The budgeted premium costs for the health and dental plans are set at an amount to adequately fund the pool's health and dental operating expenses which are third-party administration, medical and dental claims, stop loss premiums for the health insurance plan, consultant fees for management assistance, state and federal fees and other minor expenses related to managing the plans. Employees can choose from two health insurance plans, a Preferred Provider Organization (PPO) or a High Deductible Health Plan (HDHP) and one dental plan.

The County participates in a managed insurance pool with other Colorado counties for casualty and property insurance. The County's casualty and property (CAP) insurance program is a partially self-funded plan. The County self funds a portion of anticipated casualty and property claims and claims management services, loss control, and prevention programs are provided by the insurance administrator. Internal service fees for the CAP insurance program are charged to County departments and funds based on their percentage of annual expenditures and covered assets. The budgeted premiums for the CAP plan are set at an amount to adequately fund the pool's CAP operating expenses which include third-party administration, claims, a loss contribution to the managed pool, and excess insurance carrier coverage.

2023
INSURANCE POOL - INTERNAL SERVICE
TIM CORRIGAN, BETH MELTON AND TIM REDMOND
970-879-0108

SUMMARY INFORMATION

	2019 ACTUAL	2020 ACTUAL	2021 ACTUAL	2022 BUDGET	2022 PROJECTED	2023 BUDGET	INCR. (DECR.)	% CHANGE
Revenues								
Fees	5,236,943	6,280,783	5,260,041	6,323,870	6,335,460	6,236,330	(87,540)	-1.38%
Interest	-	-	-	-	-	-	-	0.00%
Total Revenues	5,236,943	6,280,783	5,260,041	6,323,870	6,335,460	6,236,330	(87,540)	-1.38%
Expenses								
Operations	3,595,163	4,969,927	4,440,678	5,092,400	4,620,712	5,136,960	44,560	0.88%
Transfers	-	2,941,619	819,364	-	1,247,830	-	-	0.00%
Total	3,595,163	7,911,546	5,260,042	5,092,400	5,868,542	5,136,960	44,560	0.88%
Net Income (Loss)	1,641,780	(1,630,763)	(0)	1,231,470	466,918	1,099,370	(132,100)	-10.73%
Reserves Beginning	1,988,983	3,630,763	2,000,000	2,000,000	2,000,000	2,466,918		
Reserves Ending	3,630,763	2,000,000	2,000,000	3,231,470	2,466,918	3,566,288		

2023
INSURANCE POOL - INTERNAL SERVICE
TIM CORRIGAN, BETH MELTON AND TIM REDMOND
970-879-0108

SUMMARY INFORMATION - BY PROGRAM

	2019 ACTUAL	2020 ACTUAL	2021 ACTUAL	2022 BUDGET	2022 PROJECTED	2023 BUDGET	INCR. (DECR.)	% CHANGE
<u>Health Insurance</u>								
Revenues								
Fees	5,236,943	6,280,783	5,260,041	5,309,060	5,291,890	5,390,050	80,990	1.53%
Total Revenues	5,236,943	6,280,783	5,260,041	5,309,060	5,291,890	5,390,050	80,990	1.53%
Expenses								
Operations	3,595,163	4,969,927	4,440,678	4,077,590	4,044,060	4,295,700	218,110	5.35%
Transfers	-	2,941,619	819,364	-	1,247,830	-	-	0.00%
Total	3,595,163	7,911,546	5,260,042	4,077,590	5,291,890	4,295,700	218,110	5.35%
Net Income (Loss)	1,641,780	(1,630,763)	(0)	1,231,470	-	1,094,350	(137,120)	-11.13%
Reserves Beginning	1,988,983	3,630,763	2,000,000	2,000,000	2,000,000	2,000,000		
Reserves Ending	3,630,763	2,000,000	2,000,000	3,231,470	2,000,000	3,094,350		
<u>Dental</u>								
Revenues								
Fees	-	-	-	154,430	183,190	213,600	59,170	38.32%
Total Revenues	-	-	-	154,430	183,190	213,600	59,170	38.32%
Expenses								
Operations	-	-	-	154,430	208,580	208,580	54,150	35.06%
Total	-	-	-	154,430	208,580	208,580	54,150	35.06%
Net Income (Loss)	-	-	-	-	(25,390)	5,020	5,020	100.00%
Reserves Beginning	-	-	-	-	-	(25,390)		
Reserves Ending	-	-	-	-	(25,390)	(20,370)		
<u>CAP Insurance</u>								
Revenues								
Fees	-	-	-	860,380	860,380	632,680	(227,700)	-26.47%
Total Revenues	-	-	-	860,380	860,380	632,680	(227,700)	-26.47%
Expenses								
Operations	-	-	-	860,380	368,072	632,680	(227,700)	-26.47%
Total	-	-	-	860,380	368,072	632,680	(227,700)	-26.47%
Net Income (Loss)	-	-	-	-	492,308	-	-	0.00%
Reserves Beginning	-	-	-	-	-	492,308		
Reserves Ending	-	-	-	-	492,308	492,308		

INSURANCE POOL - HEALTH INSURANCE

	2019	2020	2021	2022	2022	22 PRO	2023	2024	2025	DIFF.	ORIGINAL
	ACTUAL	ACTUAL	ACTUAL	BUDGET	PROJECTED	22 BUD	BUDGET	BUDGET	BUDGET	22 BUD	AMOUNT
										23 BUD	REQUESTED
REVENUE											
INTERNAL SERVICE FEES											
EMPLOYER	4,775,094	5,027,992	4,197,340	4,845,880	4,777,470	(68,410)	4,884,030	4,884,030	4,884,030	38,150	4,884,030
EMPLOYEE	435,601	468,920	427,453	448,580	468,160	19,580	460,020	460,020	460,020	11,440	460,020
COBRA	12,040	10,277	27,559	14,600	46,260	31,660	46,000	46,000	46,000	31,400	46,000
TOTAL INTERNAL SVC FEES	5,222,735	5,507,189	4,652,352	5,309,060	5,291,890	(17,170)	5,390,050	5,390,050	5,390,050	80,990	5,390,050
FEES											
STOP LOSS - INDIVIDUAL	13,936	773,594	607,689	-	-	-	-	-	-	-	-
INDIV STOP LOSS OVERRIDE	-	-	-	-	-	-	-	-	-	-	-
MEDICAL & RX SAVINGS	272	-	-	-	-	-	-	-	-	-	-
TOTAL FEES	14,208	773,594	607,689	-	-	-	-	-	-	-	-
TOTAL REVENUE	5,236,943	6,280,783	5,260,041	5,309,060	5,291,890	(17,170)	5,390,050	5,390,050	5,390,050	80,990	5,390,050
EXPENSES											
OPERATIONS											
ADMINISTRATION											
PLAN ADMINISTRATOR	64,659	67,010	67,825	47,820	47,600	(220)	47,600	47,600	47,600	(220)	47,600
TOTAL ADMINISTRATION	64,659	67,010	67,825	47,820	47,600	(220)	47,600	47,600	47,600	(220)	47,600
STOP LOSS PREMIUMS											
AGGREGATE	26,038	31,694	33,866	25,830	25,710	(120)	28,270	28,270	28,270	2,440	28,270
INDIVIDUAL SPECIFIC	568,771	633,267	657,624	693,600	702,890	9,290	773,260	773,260	773,260	79,660	773,260
TOTAL STOP LOSS	594,809	664,961	691,490	719,430	728,600	9,170	801,530	801,530	801,530	82,100	801,530
TOTAL FIXED EXPENSES	659,468	731,971	759,315	767,250	776,200	8,950	849,130	849,130	849,130	81,880	849,130
CLAIMS											
EMPLOYEE	2,600,949	3,969,986	3,661,330	3,265,780	3,223,050	(42,730)	3,402,010	3,402,010	3,402,010	136,230	3,402,010
EMPLOYEE - DIRECT PATH	44,532	252,031	235,344	-	-	-	-	-	-	-	-
CLAIM REFUNDS	(5,763)	(12,240)	(9,868)	-	-	-	-	-	-	-	-
RX REBATES	(28,208)	(32,963)	(30,790)	-	-	-	-	-	-	-	-
TOTAL CLAIMS	2,611,510	4,176,814	3,856,016	3,265,780	3,223,050	(42,730)	3,402,010	3,402,010	3,402,010	136,230	3,402,010
TOTAL FIXED AND CLAIMS	3,270,978	4,908,785	4,615,331	4,033,030	3,999,250	(33,780)	4,251,140	4,251,140	4,251,140	218,110	4,251,140
OTHER											
PRIOR PLAN - RUNOUT	(2,566)	-	(18)	-	-	-	-	-	-	-	-
COBRA - ADMIN	1,504	1,279	1,701	1,560	1,560	-	1,560	1,560	1,560	-	1,560
UMR - BANK FEE	-	-	-	3,000	3,000	-	3,000	3,000	3,000	-	3,000
DIRECT PATH EMPLOYEE	-	-	-	-	-	-	-	-	-	-	-
ENGAGEMENT PROGRAM	9,289	9,485	9,310	-	250	250	-	-	-	-	-
INCURRED BUT NOT	-	-	-	-	-	-	-	-	-	-	-
REPORTED	275,958	10,378	(225,646)	-	-	-	-	-	-	-	-
BENEFITS CONSULTANT	40,000	40,000	40,000	40,000	40,000	-	40,000	40,000	40,000	-	40,000
TOTAL OTHER	324,185	61,142	(174,653)	44,560	44,810	250	44,560	44,560	44,560	-	44,560
TOTAL OPERATIONS	3,595,163	4,969,927	4,440,678	4,077,590	4,044,060	(33,530)	4,295,700	4,295,700	4,295,700	218,110	4,295,700
TRANSFERS											
GENERAL	-	2,941,619	819,364	-	1,247,830	1,247,830	-	-	-	-	-
TOTAL TRANSFERS	-	2,941,619	819,364	-	1,247,830	1,247,830	-	-	-	-	-
TOTAL EXPENSES	3,595,163	7,911,546	5,260,042	4,077,590	5,291,890	1,214,300	4,295,700	4,295,700	4,295,700	218,110	4,295,700
NET INCOME (LOSS)	1,641,780	(1,630,763)	(0)	1,231,470	-	(1,231,470)	1,094,350	1,094,350	1,094,350	(137,120)	1,094,350
RESERVES BEGINNING	1,988,983	3,630,763	2,000,000	2,000,000	2,000,000	-	2,000,000	3,094,350	4,188,700	-	2,000,000
RESERVES ENDING	3,630,763	2,000,000	2,000,000	3,231,470	2,000,000	(1,231,470)	3,094,350	4,188,700	5,283,050	-	3,094,350
% INCR (DECR) IN BUDGETED EXPENDITURES							5%	0%	0%		
INCREASE (DECREASE) IN RESERVES BUDGETED VS PRIOR YEAR ACTUAL							1,094,350				
							55%				

	2023 %	2024 %	2025 %	Five Year Average	Budget Above(Below) Average	Percent of Average	Change From Original	2023 BUDGET VARIANCE FROM 2021 ACTUAL	
	Inc.(Dec)	Inc.(Dec)	Inc.(Dec)					\$	%
REVENUE									
INTERNAL SERVICE FEES									
EMPLOYER	1%	0%	0%	4,467,869	416,161	9%	-	686,690	16%
EMPLOYEE	3%	0%	0%	433,450	26,570	6%	-	32,567	8%
COBRA	215%	0%	0%	15,561	30,439	196%	-	18,441	67%
TOTAL INTERNAL SVC FEES	2%	2%	0%	5,041,433	348,617	7%	-	737,698	16%
FEES									
STOP LOSS - INDIVIDUAL	0%	0%	0%	569,199	(569,199)	-100%	-	(607,689)	-100%
INDIV STOP LOSS OVERRIDE	0%	0%	0%	229	(229)	-100%	-	-	0%
MEDICAL & RX SAVINGS	0%	0%	0%	54	(54)	-100%	-	-	0%
TOTAL FEES	0%	0%	0%	570,045	(570,045)	-100%	-	(607,689)	-100%
TOTAL REVENUE	2%	2%	0%	5,611,478	(221,428)	-4%	-	130,009	2%
EXPENSES									
OPERATIONS									
ADMINISTRATION									
PLAN ADMINISTRATOR	(0%)	0%	0%	66,305	(18,705)	-28%	-	(20,225)	(30%)
TOTAL ADMINISTRATION	(0%)	0%	0%	65,753	(18,153)	-28%	-	(20,225)	-30%
STOP LOSS PREMIUMS									
AGGREGATE	9%	0%	0%	26,145	2,125	8%	-	(5,596)	(17%)
INDIVIDUAL SPECIFIC	11%	0%	0%	530,832	242,428	46%	-	115,636	18%
TOTAL STOP LOSS	11%	10%	0%	601,199	200,331	33%	-	110,040	16%
TOTAL FIXED EXPENSES	11%	9%	0%	666,952	182,178	27%	-	89,815	12%
CLAIMS									
EMPLOYEE	4%	0%	0%	3,710,245	(308,235)	-8%	-	(259,320)	(7%)
EMPLOYEE - DIRECT PATH	0%	0%	0%	114,665	(114,665)	-100%	-	(235,344)	(100%)
CLAIM REFUNDS	0%	0%	0%	(12,415)	12,415	-100%	-	9,868	(100%)
RX REBATES	0%	0%	0%	(30,654)	30,654	-100%	-	30,790	(100%)
TOTAL CLAIMS	4%	6%	0%	3,844,671	(442,661)	-12%	-	(454,006)	(12%)
TOTAL FIXED AND CLAIMS	5%	6%	0%	4,511,623	(260,483)	-6%	-	(364,191)	-8%
OTHER									
PRIOR PLAN - RUNOUT	0%	0%	0%	3,561	(3,561)	-100%	-	18	(100%)
COBRA - ADMIN	0%	0%	0%	1,421	139	10%	-	(141)	(8%)
UMR - BANK FEE	0%	0%	0%	-	3,000	0%	-	3,000	100%
DIRECT PATH EMPLOYEE ENGAGEMENT PROGRAM INCURRED BUT NOT REPORTED	0%	0%	0%	7,923	(7,923)	-100%	-	(9,310)	(100%)
BENEFITS CONSULTANT	0%	0%	0%	(57,152)	57,152	-100%	-	225,646	(100%)
TOTAL OTHER	0%	(1%)	0%	40,000	-	0%	-	-	0%
TOTAL OPERATIONS	5%	6%	0%	12,177	32,383	266%	-	219,213	(126%)
TOTAL OPERATIONS	5%	6%	0%	4,523,801	(228,101)	-5%	-	(144,978)	(3%)
TRANSFERS									
GENERAL	0%	0%	0%	940,246	(940,246)	-100%	-	819,364	100%
TOTAL TRANSFERS	0%	0%	0%	940,246	(940,246)	-100%	-	-	-
TOTAL EXPENSES	5%	(19%)	0%	5,464,047	(1,168,347)	-21%	-	(964,342)	(18%)
NET INCOME (LOSS)	(11%)							- 1,094,350	(841807787%)

INSURANCE POOL - DENTAL INSURANCE

	2019	2020	2021	2022	2022	22 PRO	2023	2024	2025	DIFF.	ORIGINAL
	ACTUAL	ACTUAL	ACTUAL	BUDGET	PROJECTED	22 BUD	BUDGET	BUDGET	BUDGET	22 BUD	AMOUNT
										23 BUD	REQUESTED
REVENUE											
<u>INTERNAL SERVICE FEES</u>											
EMPLOYER	-	-	-	108,100	121,130	13,030	148,700	148,700	148,700	40,600	148,700
EMPLOYEE	-	-	-	46,330	60,880	14,550	63,720	63,720	63,720	17,390	63,720
COBRA	-	-	-	-	1,180	1,180	1,180	1,180	1,180	1,180	1,180
TOTAL INTERNAL SVC FEES	-	-	-	154,430	183,190	28,760	213,600	213,600	213,600	59,170	213,600
TOTAL REVENUE	-	-	-	154,430	183,190	28,760	213,600	213,600	213,600	59,170	213,600
EXPENSES											
<u>OPERATIONS</u>											
<u>ADMINISTRATION</u>											
PLAN ADMINISTRATOR	-	-	-	7,480	9,150	1,670	9,150	9,150	9,150	1,670	9,150
TOTAL ADMINISTRATION	-	-	-	7,480	9,150	1,670	9,150	9,150	9,150	1,670	9,150
TOTAL FIXED EXPENSES	-	-	-	7,480	9,150	1,670	9,150	9,150	9,150	1,670	9,150
<u>CLAIMS</u>											
EMPLOYEE	-	-	-	146,950	199,430	52,480	199,430	199,430	199,430	52,480	199,430
TOTAL CLAIMS	-	-	-	146,950	199,430	52,480	199,430	199,430	199,430	52,480	199,430
TOTAL FIXED AND CLAIMS	-	-	-	154,430	208,580	54,150	208,580	208,580	208,580	54,150	208,580
TOTAL OPERATIONS	-	-	-	154,430	208,580	54,150	208,580	208,580	208,580	54,150	208,580
TOTAL EXPENSES	-	-	-	154,430	208,580	54,150	208,580	208,580	208,580	54,150	208,580
NET INCOME (LOSS)	-	-	-	-	(25,390)	(25,390)	5,020	5,020	5,020	<u>5,020</u>	5,020
RESERVES BEGINNING	-	-	-	-	-	-	(25,390)	(20,370)	(15,350)		(25,390)
RESERVES ENDING	-	-	-	-	(25,390)	(25,390)	(20,370)	(15,350)	(10,330)		(20,370)
% INCR (DECR) IN BUDGETED EXPENDITURES							<u>35%</u>	<u>0%</u>	<u>0%</u>		
INCREASE (DECREASE) IN RESERVES BUDGETED VS PRIOR YEAR ACTUAL							<u>(20,370)</u>	<u>0%</u>			

	2023 %	2024 %	2025 %	Five Year Average	Budget Above(Below) Average	Percent of Average	Change From Original	2023 BUDGET VARIANCE FROM 2021 ACTUAL	
	Inc.(Dec)	Inc.(Dec)	Inc.(Dec)					\$	%
REVENUE									
INTERNAL SERVICE FEES									
EMPLOYER	38%	0%	0%	0	148,700	0%	-	148,700	100%
EMPLOYEE	38%	0%	0%	0	63,720	0%	-	63,720	100%
COBRA	100%	0%	0%	0	1,180	0%	-	1,180	100%
TOTAL INTERNAL SVC FEES	38%	17%	0%	0	213,600	0%	-	213,600	100%
TOTAL REVENUE	38%	17%	0%	0	213,600	0%	-	213,600	100%
EXPENSES									
OPERATIONS									
ADMINISTRATION									
PLAN ADMINISTRATOR	22%	0%	0%	-	9,150	0%	-	9,150	100%
TOTAL ADMINISTRATION	22%	0%	0%	-	9,150	0%	-	9,150	100%
TOTAL FIXED EXPENSES	22%	0%	0%	-	9,150	0%	-	9,150	100%
CLAIMS									
EMPLOYEE	36%	0%	0%	-	199,430	0%	-	199,430	100%
TOTAL CLAIMS	36%	0%	0%	-	199,430	0%	-	199,430	100%
TOTAL FIXED AND CLAIMS	35%	0%	0%	-	208,580	0%	-	208,580	100%
TOTAL OPERATIONS	35%	0%	0%	-	208,580	0%	-	208,580	100%
TOTAL EXPENSES	35%	0%	0%	-	208,580	0%	-	208,580	100%
NET INCOME (LOSS)	100%						-	5,020	100%

INSURANCE POOL - CASUALTY AND PROPERTY

	2019	2020	2021	2022	2022	22 PRO	2023	2024	2025	DIFF.	ORIGINAL
	ACTUAL	ACTUAL	ACTUAL	BUDGET	PROJECTED	22 BUD	BUDGET	BUDGET	BUDGET	22 BUD	AMOUNT
										23 BUD	REQUESTED
REVENUE											
<u>INTERNAL SERVICE FEES</u>											
EMPLOYER	-	-	-	860,380	860,380	-	632,680	632,680	632,680	(227,700)	632,680
TOTAL INTERNAL SVC FEES	-	-	-	860,380	860,380	-	632,680	632,680	632,680	(227,700)	632,680
TOTAL REVENUE	-	-	-	860,380	860,380	-	632,680	632,680	632,680	(227,700)	632,680
EXPENSES											
<u>OPERATIONS</u>											
<u>ADMINISTRATION</u>											
FIXED COSTS AND EXCESS INSURANCE	-	-	-	246,844	209,859	(36,985)	556,680	556,680	556,680	309,836	556,680
LOSS CONTRIBUTION	-	-	-	144,336	144,579	243	-	-	-	(144,336)	-
TOTAL ADMINISTRATION	-	-	-	391,180	354,438	(36,742)	556,680	556,680	556,680	165,500	556,680
TOTAL FIXED EXPENSES	-	-	-	391,180	354,438	(36,742)	556,680	556,680	556,680	165,500	556,680
<u>CLAIMS</u>											
CLAIMS	-	-	-	469,200	13,634	(455,566)	76,000	76,000	76,000	(393,200)	76,000
TOTAL CLAIMS	-	-	-	469,200	13,634	(455,566)	76,000	76,000	76,000	(393,200)	76,000
TOTAL FIXED AND CLAIMS	-	-	-	860,380	368,072	(492,308)	632,680	632,680	632,680	(227,700)	632,680
TOTAL OPERATIONS	-	-	-	860,380	368,072	(492,308)	632,680	632,680	632,680	(227,700)	632,680
TOTAL EXPENSES	-	-	-	860,380	368,072	(492,308)	632,680	632,680	632,680	(227,700)	632,680
NET INCOME (LOSS)	-	-	-	-	492,308	492,308	-	-	-	-	-
RESERVES BEGINNING	-	-	-	-	-	-	492,308	492,308	492,308	-	492,308
RESERVES ENDING GAAP	-	-	-	-	492,308	492,308	492,308	492,308	492,308	-	492,308
% INCR (DECR) IN BUDGETED EXPENDITURES							(26%)	0%	0%		
INCREASE (DECREASE) IN RESERVES BUDGETED VS PRIOR YEAR ACTUAL							492,308				
							0%				

	2023 % Inc.(Dec)	2024 % Inc.(Dec)	2025 % Inc.(Dec)	Five Year Average	Budget Above(Below) Average	Percent of Average	Change From Original	2023 BUDGET VARIANCE FROM 2021 ACTUAL	
								\$	%
REVENUE									
INTERNAL SERVICE FEES									
EMPLOYER	(26%)	0%	0%	-	632,680	0%	-	632,680	100%
TOTAL INTERNAL SVC FEES	(26%)	(26%)	0%	-	632,680	0%	-	632,680	100%
TOTAL REVENUE	(26%)	(26%)	0%	-	632,680	0%	-	632,680	100%
EXPENSES									
OPERATIONS									
ADMINISTRATION									
FIXED COSTS AND EXCESS									
INSURANCE	126%	0%	0%	-	556,680	0%	-	556,680	100%
LOSS CONTRIBUTION	(100%)	0%	0%	-	-	0%	-	-	0%
TOTAL ADMINISTRATION	42%	57%	0%	-	556,680	0%	-	556,680	100%
TOTAL FIXED EXPENSES	42%	57%	0%	-	556,680	0%	-	556,680	100%
CLAIMS									
CLAIMS	(84%)	0%	0%	-	76,000	0%	-	76,000	100%
TOTAL CLAIMS	(84%)	457%	0%	-	76,000	0%	-	76,000	100%
TOTAL FIXED AND CLAIMS	(26%)	72%	0%	-	632,680	0%	-	632,680	100%
TOTAL OPERATIONS	(26%)	72%	0%	-	632,680	0%	-	632,680	100%
TOTAL EXPENSES	(26%)	72%	0%	-	632,680	0%	-	632,680	100%
NET INCOME (LOSS)	0%						-	-	0%

**ROUTT COUNTY
INSURANCE POOL
CLAIMS EXPOSURE - HEALTH
2023**

	2019 ACTUAL	2020 ACTUAL	2021 ACTUAL	2022 BUDGET	2022 PROJECTED	22 PRO 22 BUD	2023 BUDGET	22 BUD 23 BUD
Claims	2,611,510	4,176,814	3,856,016	3,265,780	3,223,050	(42,730)	3,402,010	136,230
Individual stop loss receipts	(13,936)	(773,594)	(607,689)	-	-	-	-	-
Net claims after indiv stop loss receipts	2,597,574	3,403,220	3,248,327	3,265,780	3,223,050	(42,730)	3,402,010	136,230
Aggregate stop loss receipts	-	-	-	-	-	-	-	-
Net claims after indiv & aggregate stop loss receipts	2,597,574	3,403,220	3,248,327	3,265,780	3,223,050	(42,730)	3,402,010	136,230
Maximum liability for claims	(4,501,731)	(4,628,221)	(4,399,857)	(4,250,163)	(4,230,931)	19,232	(4,250,400)	(237)
Aggregating individual stop loss deductible	-	(100,000)	(100,000)	(100,000)	(100,000)	-	(100,000)	-
Adjusted maximum liability for claims	(4,501,731)	(4,728,221)	(4,499,857)	(4,350,163)	(4,330,931)	19,232	(4,350,400)	(237)
Exposure	(1,904,157)	(1,325,001)	(1,251,530)	(1,084,383)	(1,107,881)	(23,498)	(948,390)	135,993
Reserves	3,630,763	2,000,000	2,000,000	3,231,470	2,000,000	(1,231,470)	3,094,350	(137,120)
Funded (unfunded) exposure	1,726,606	674,999	748,469	2,147,087	892,118	(1,254,968)	2,145,960	(1,127)

**ROUTT COUNTY
INSURANCE POOL
MAXIMUM LIABILITY - HEALTH
2023**

	2019 ACTUAL	2020 ACTUAL	2021 ACTUAL	2022 BUDGET	2022 PROJECTED	DIFF 22 PRO 22 BUD	2023 BUDGET	DIFF. 22 BUD 23 BUD	2023 % Inc.(Dec)
Enrollment	225	223	222	221	220	(1)	220	(1)	(0%)
PEPM - Claims expense attachment factor	1,667	1,730	1,652	1,603	1,603	-	1,610	7	0%
Max claims per month	375,144	385,685	366,655	354,180	352,578	-	354,200	(7)	0%
Annualized	12	12	12	12	12	-	12	-	0%
Max claims annual	4,501,731	4,628,221	4,399,857	4,250,163	4,230,931	(19,232)	4,250,400	237	0%
Fixed costs	659,468	731,971	759,315	767,250	776,200	8,950	849,130	81,880	11%
Max claims + fixed costs annual	5,161,199	5,360,192	5,159,172	5,017,413	5,007,131	(10,282)	5,099,530	82,117	2%

**ROUTT COUNTY
INSURANCE POOL
STOP LOSS - PREMIUMS PAID VS. RECEIPTS -HEALTH
2023**

Year	Routt Premium Paid	Carrier Admin Expense	Carrier net premium after admin expense	Routt Individual Stop Loss Receipts	Routt Aggregate Stop Loss Receipts	Routt Total Stop Loss Receipts	Net Preimum to Carrier after stop loss payouts	Claims	IBNR	Total Claims	Stop Loss Receipts as a % of Total Claims
2021 actual	691,490	25%	518,618	607,689	-	607,689	(89,072)	3,856,016	(225,646)	3,630,369	17%
2020 actual	664,961	25%	498,721	773,594	-	773,594	(274,873)	4,176,814	10,378	4,187,192	18%
2019 actual	594,809	25%	446,107	13,936	-	13,936	432,171	2,611,510	275,958	2,887,468	0%
2018 actual	453,537	25%	340,153	884,687	-	884,687	(544,534)	4,734,345	(214,150)	4,520,195	20%
2017 actual	380,091	25%	285,068	566,091	-	566,091	(281,023)	3,591,832	(132,298)	3,459,534	16%
2016 actual	522,312	25%	391,734	623,710	(18,405)	605,305	(213,571)	3,853,769	169,495	4,023,264	15%
2015 actual	602,105	25%	451,579	659,504	361,472	1,020,976	(569,397)	3,860,657	20,406	3,881,063	26%
2014 actual	546,841	25%	410,131	39,360	-	39,360	370,771	2,214,463	125,728	2,340,191	2%
2013 actual	518,523	25%	388,892	55,649	-	55,649	333,243	2,136,574	(77,947)	2,058,627	3%
2012 actual	455,952	125%	(113,988)	526,087	-	526,087	(640,075)	2,871,572	31,230	2,902,802	18%
Total	3,479,361	25%	2,153,569	3,355,088	343,067	3,698,155	(1,544,586)	23,263,212	(77,536)	23,185,676	16%

**ROUTT COUNTY
INSURANCE POOL
LARGE CLAIMS SUMMARY - HEALTH
YEARS 2012 - AUGUST 2022**

	2012 ACTUAL	2013 ACTUAL	2014 ACTUAL	2015 ACTUAL	2016 ACTUAL	2017 ACTUAL	2018 ACTUAL	2019 ACTUAL	2020 ACTUAL	2021 ACTUAL	8/31/2022 2022 YTD	6 years 2016-2021 Average	4 years 2018-2021 Average	2 years 2020-2021 Average
Total Large Claims Paid	1,421,330	782,522	734,003	2,310,481	1,847,911	1,914,318	3,206,672	1,267,369	2,588,054	2,139,468	1,149,046	2,160,632	2,300,391	2,363,761
% of total	0%	37%	33%	58%	49%	52%	69%	49%	66%	59%	49%	58%	62%	62%
Total Claims - Cash Basis	2,843,296	2,137,903	2,215,412	3,955,160	3,756,472	3,655,048	4,626,124	2,571,943	3,933,401	3,638,779	2,331,449	3,696,961	3,692,562	3,786,090
Count	14	12	13	26	21	24	33	21	27	20	14	24	25	24