

**Middlesex County Joint Health Insurance Fund
2018 Proposed Budget**

	A	B	C
	2018 Assessments based on Enrollment	2017 Assessments based on Enrollment	% Change
Assessments			
MCIA - Roosevelt Care Center- Med	\$ 8,029,079	\$ 7,868,066	2.05%
MCIA - Roosevelt Care Center - Rx	\$ 3,375,215	-	
County - Med	\$ 46,543,423	\$ 44,388,274	4.86%
County - RX	\$ 24,673,550	\$ 23,576,119	4.65%
County - dental	\$ 764,700	\$ 795,857	-3.91%
Social Services - Med	\$ 9,579,448	\$ 9,210,589	4.00%
Social Services - RX	\$ 5,925,613	\$ 5,756,969	2.93%
Social Services - dental	\$ 136,500	\$ 146,095	-6.57%
College	\$ 11,785,044	\$ 11,286,819	4.41%
Mosquito Commission	604,587	\$ 548,851	10.16%
MCUA- Med	\$ 4,795,395	\$ 4,514,831	6.21%
MCUA- RX	\$ 2,329,536	\$ 2,178,966	6.91%
MCIA - Regular - Med	\$ 838,471	\$ 853,804	-1.80%
MCIA - Regular - Rx	\$ 448,017	-	
Retire / Cobra Med & Rx	\$ 569,698	\$ 540,481	5.41%
Wellness Assessment	\$ 55,000	\$ 55,000	0.00%
Surplus Allocation	\$ -	\$ -	
Total Revenue	\$ 120,453,277	\$ 111,720,721	7.82%
 Expenses			
Medical Claims	\$ 70,358,000		
ASO Fees Medical	\$ 2,901,881		
Excess Insurance	\$ 1,285,000		
Rx Claims & administration	\$ 36,834,692		
Insured Premiums Oxford	\$ 6,478,000		
Dental Insured Premiums	\$ 910,300		
Total Claims Expense	\$ 118,767,873		
 Administration			
Fund Administrator			
Risk Manager			
Actuary			
Consulting			
Auditor			
Print, Supplies, Advertising			
Insurance Bonds			
Claims Audit			
Elig. Audit			
Payroll Expenses			
DOBI Audits			
GASB 45 Project			
Legal Expense/litigation			
Wellness			
Meeting Expense			
Cobra Administration			
Eligibility Administration			
Partners in Care			
Plan document Legal services			
1094 C Reporting			
ACA taxes			
Total Administration Expenses	\$ 1,719,715		
Total Expenses	\$ 120,487,588		
 Total Contingency		 \$0	

* Medical rate increase of 6.0% except 0% Oxford;
4.0% for Rx for County, MCAU SS; MCIA 7% active College and Mosquito slightly higher as Rx separate