

Joint Powers Pool Board

AGENDA

October 12, 2011

9:30 a.m.

**City Hall
Room 303**

- Call to Order
- Approval of Minutes from September 14, 2011, Meeting
- Treasurer's Report
- New Business
 - Schedule Meeting Dates for 2012
- Other Business
 - Medical Premium Setting



Treasurer's Report
September 2011
Joint Powers Pool Board

City of Duluth - LIVE SYSTEM
Summary Income Statement

Through Date: 9/30/2011

Fund Category:	1	Proprietary Funds	Actual Amount	Y-T-D	Budget Less	% of	Prior Year
Fund Type:	2	Internal Service Funds	Actual Amount	Actual Amount	Y-T-D Actual	Budget	Total Actual
Fund:	630	Medical Health					
Department:	036	Insurance Accounts					
Division:	1650	Insurance - Administration	(\$18,940.98)	\$27,457.02	(\$27,457.02)	+++	\$565,866.00
Division totals:		Insurance - Administration					
Division totals:	1651	Insurance - General City	\$679,883.05	\$6,038,667.25	\$1,653,368.75	79%	\$7,851,945.86
Division totals:	1655	Insurance - HRA	\$3,448.43	\$470,310.37	\$187,835.63	71%	\$632,457.87
Division totals:	1657	Insurance - DECC	\$22,893.03	\$280,554.52	\$112,045.48	71%	\$367,578.04
Division totals:	1659	Insurance - Airport	\$14,807.88	\$212,898.28	\$54,201.72	80%	\$264,246.59
Division totals:	1660	Insurance - City Retirees	\$662,370.62	\$6,270,743.02	\$1,681,590.98	79%	\$8,302,834.29
Division totals:	1663	Insurance - COBRA	\$3,460.77	\$11,453.57	(\$116.57)	101%	\$12,359.71
Department totals:		Insurance - COBRA	\$1,367,922.80	\$13,312,084.03	\$3,661,468.97	78%	\$17,997,288.36
REVENUE Totals:		Insurance Accounts	\$1,367,922.80	\$13,312,084.03	\$3,661,468.97	78%	\$17,997,288.36
Department:	036	Insurance Accounts					
Division:	1650	Insurance - Administration	\$6,679.60	\$307,465.51	(\$42,465.51)	116%	\$351,302.71
Division totals:		Insurance - Administration					
Division totals:	1651	Insurance - General City	\$796,546.20	\$6,288,094.35	\$746,820.65	89%	\$8,438,087.27
Division totals:	1655	Insurance - HRA	\$87,591.31	\$507,815.43	\$268,836.57	66%	\$957,565.45
Division totals:	1657	Insurance - DECC	\$17,928.30	\$215,217.57	\$243,958.43	47%	\$1,039,310.62
Division totals:	1659	Insurance - Airport	\$39,859.06	\$172,977.19	\$160,599.81	52%	\$271,090.90
Division totals:	1660	Insurance - City Retirees	\$783,196.56	\$7,074,521.69	\$4,173,064.31	63%	\$7,804,827.39
Division totals:	1663	Insurance - COBRA	\$1,589.75	\$30,520.81	(\$18,520.81)	254%	\$62,056.85
Department totals:		Insurance - COBRA	\$1,733,390.78	\$14,596,612.55	\$5,522,293.45	73%	\$18,924,241.19
REVENUE Totals:		Insurance Accounts	\$1,367,922.80	\$13,312,084.03	\$3,661,468.97	78%	\$17,997,288.36
EXPENDITURE Totals:			\$1,733,390.78	\$14,596,612.55	\$5,522,293.45	73%	\$18,924,241.19
Fund/Medical Health NET GAIN/LOSS:			(\$3,145,353.00)	(\$1,284,528.52)	(\$1,860,824.48)		(\$926,952.83)
Fund Balance - Beginning			\$ 7,656,073.17	\$ 7,656,073.17	\$		\$ 8,583,026.00
Fund Balance - Ending			\$ 4,510,720.17	\$ 6,371,544.65	\$		\$ 7,656,073.17

CITY OF DULUTH COMPARISON OF HEALTH INSURANCE CLAIMS Last 5 Years

MONTH	MEDICAL CLAIMS					DRUG CLAIMS					CURRENT YEAR TOTAL
	2007 CLAIMS	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS	2011 CLAIMS	2007 DRUGS	2008 DRUGS	2009 DRUGS	2010 DRUGS	2011 DRUGS	
JANUARY	1,021,540.38	888,408.55	827,666.65	801,436.77	1,234,669.69	309,874.18	355,697.16	389,124.56	335,446.06	331,655.32	1,566,325.01
FEBRUARY	1,112,664.27	863,222.32	1,067,061.73	977,792.41	678,161.83	326,651.66	358,927.20	340,880.69	303,838.61	330,489.79	1,008,651.62
MARCH	823,666.29	793,219.61	1,290,192.70	1,148,186.40	949,937.52	416,466.28	364,444.39	380,512.46	357,544.97	365,427.67	1,315,365.19
APRIL	856,001.44	1,048,479.37	915,593.34	1,215,446.70	1,327,399.31	323,262.07	358,099.80	392,631.97	346,143.11	342,566.68	1,669,965.99
MAY	884,318.75	1,161,418.71	1,019,277.90	702,635.26	1,134,964.13	330,172.50	353,874.37	373,346.72	327,234.36	381,380.26	1,516,344.39
JUNE	912,604.22	1,059,711.97	1,205,329.29	1,304,337.72	1,265,561.60	384,001.43	358,405.78	368,877.95	340,637.60	351,733.92	1,617,295.52
JULY	761,749.69	1,033,839.80	955,162.92	1,010,845.69	1,297,361.73	331,576.24	351,703.29	392,202.73	364,114.39	346,092.46	1,643,454.19
AUGUST	764,239.98	956,377.80	915,279.37	1,042,775.55	1,169,698.92	393,675.79	347,815.20	375,615.25	335,099.46	372,221.79	1,541,920.71
SEPTEMBER	850,986.52	873,659.98	860,647.02	910,166.98	1,243,901.47	330,306.26	368,738.02	388,341.38	313,318.44	392,179.25	1,636,080.72
OCTOBER	1,058,546.42	863,499.09	1,166,014.52	1,348,344.90	0.00	483,609.98	372,829.47	384,519.32	330,875.83	0.00	0.00
NOVEMBER	998,747.98	1,253,679.96	1,291,212.94	1,313,610.84	0.00	324,864.21	333,680.21	368,163.32	355,540.72	0.00	0.00
DECEMBER	1,023,696.99	963,969.48	1,585,589.06	1,469,666.01	0.00	382,605.05	391,372.36	448,743.95	345,656.11	0.00	0.00
YTD Subtotal*	7,987,771.54	8,678,338.11	9,056,210.92	9,113,623.48	10,301,656.20	3,145,986.41	3,217,705.21	3,401,533.71	3,023,377.00	3,213,747.14	13,515,403.34
Annual Total	11,068,762.93	11,759,486.64	13,099,027.44	13,245,245.23	10,301,656.20	4,337,065.65	4,315,587.25	4,602,960.30	4,055,449.66	3,213,747.14	
STOP-LOSS	-1,009,314.15	-377,010.00	-115,382.00	-80,417.00	-46,398.00						
YTD Average*	887,530.17	964,259.79	1,006,245.66	1,012,624.83	1,144,628.47	349,554.05	357,522.80	377,948.19	335,930.78	357,083.02	
Annual AVG w/SL	838,287.40	948,539.72	1,081,970.45	1,097,069.02	N/A	361,422.14	359,632.27	383,580.03	337,954.14	N/A	
MEDICAL CLAIMS YTD											
2011	10,301,656.20						3,213,747.14				
2010	9,113,623.48						3,023,377.00				
	<u>1,188,032.72</u>						<u>190,370.14</u>				
											6.30% INCREASE

* YTD for previous years is based on number of months of current year.

CITY OF DULUTH

YTD TOTAL MEDICAL CLAIMS COMPARED TO PROJECTED MEDICAL CLAIMS

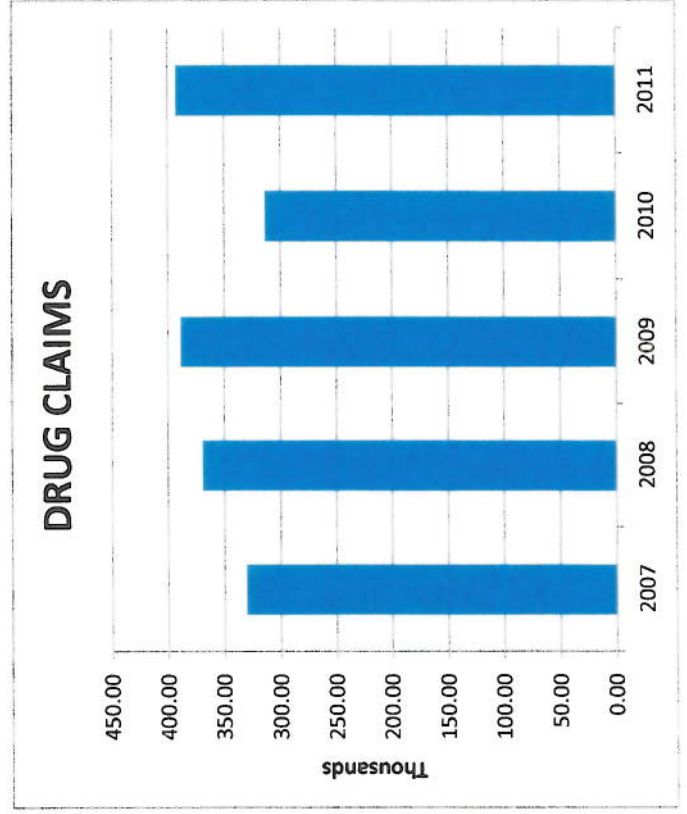
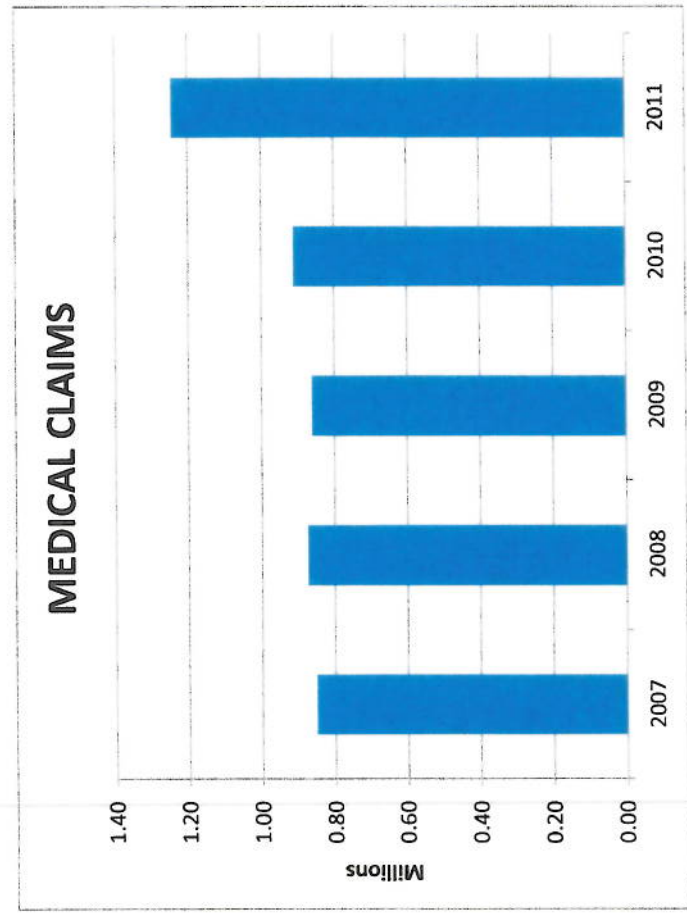
MONTH	BCBS	HEALTH PARTNERS	YTD PERCENT	
			PROJECTED	ACTUAL
JANUARY	1,024,443.33	210,226.36	7.7%	8.5%
FEBRUARY	80,870.77	597,291.06	15.4%	13.1%
MARCH	23,986.88	925,950.64	25.0%	19.6%
APRIL	0.00	1,327,399.31	33.3%	28.7%
MAY	0.00	1,134,964.13	41.7%	36.5%
JUNE	23,805.16	1,241,756.44	50.0%	45.1%
JULY	11,964.31	1,285,397.42	58.3%	54.0%
AUGUST	18,940.98	1,150,757.94	66.7%	62.0%
SEPTEMBER	60,961.21	1,182,940.26	75.0%	70.5%
OCTOBER	0.00	0.00	83.3%	70.5%
NOVEMBER	0.00	0.00	91.7%	70.5%
DECEMBER	0.00	0.00	100.0%	70.5%
YTD SUBTOTAL	1,244,972.64	9,056,683.56		
2011 EXPECTED MEDICAL CLAIMS		14,603,463.00		

CITY OF DULUTH

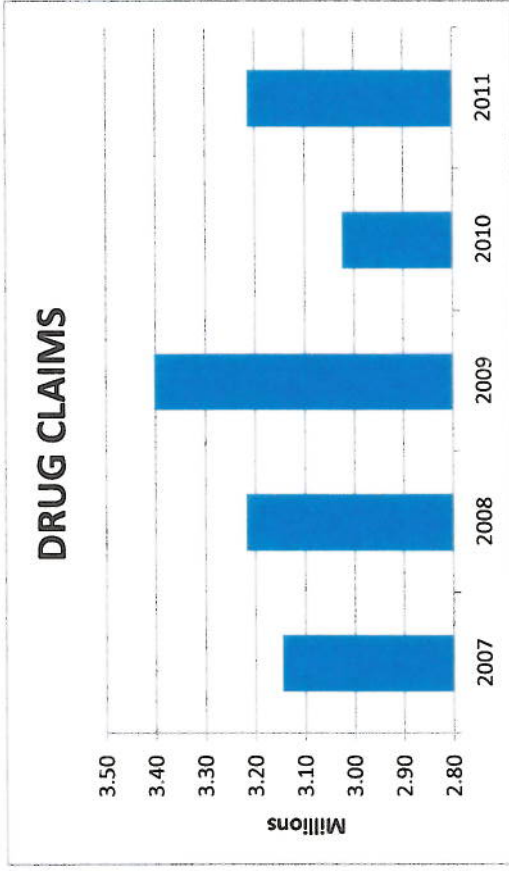
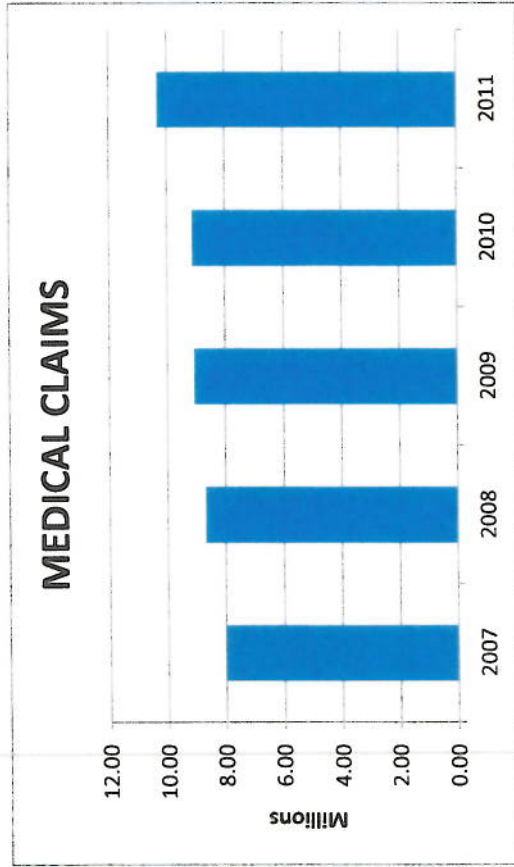
YTD TOTAL DRUG CLAIMS COMPARED TO PROJECTED DRUG CLAIMS

MONTH	YTD PERCENT	
	PROJECTED	ACTUAL
JANUARY	8.3%	7.8%
FEBRUARY	16.7%	15.6%
MARCH	25.0%	24.1%
APRIL	33.3%	32.2%
MAY	41.7%	41.2%
JUNE	50.0%	49.4%
JULY	58.3%	57.6%
AUGUST	66.7%	66.3%
SEPTEMBER	75.0%	75.5%
OCTOBER	83.3%	75.5%
NOVEMBER	91.7%	75.5%
DECEMBER	100.0%	75.5%
YTD SUBTOTAL	3,213,747.14	
2011 EXPECTED DRUG CLAIMS	4,255,548.00	

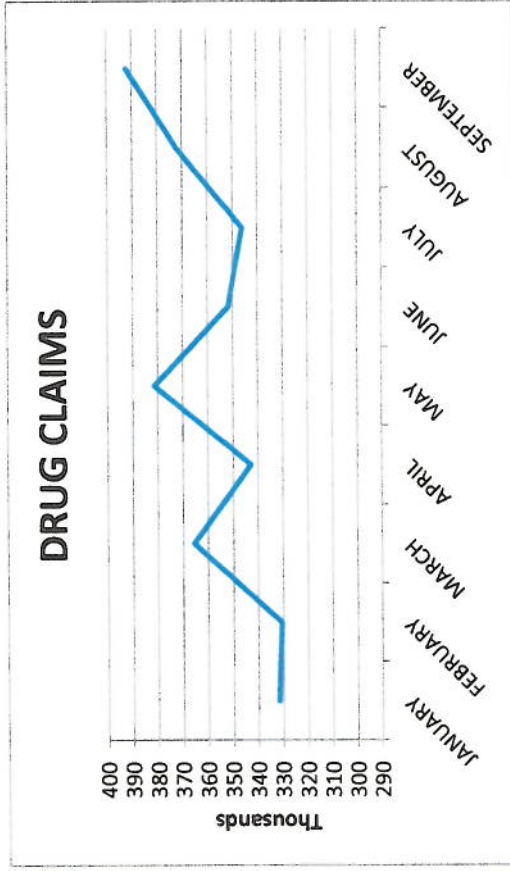
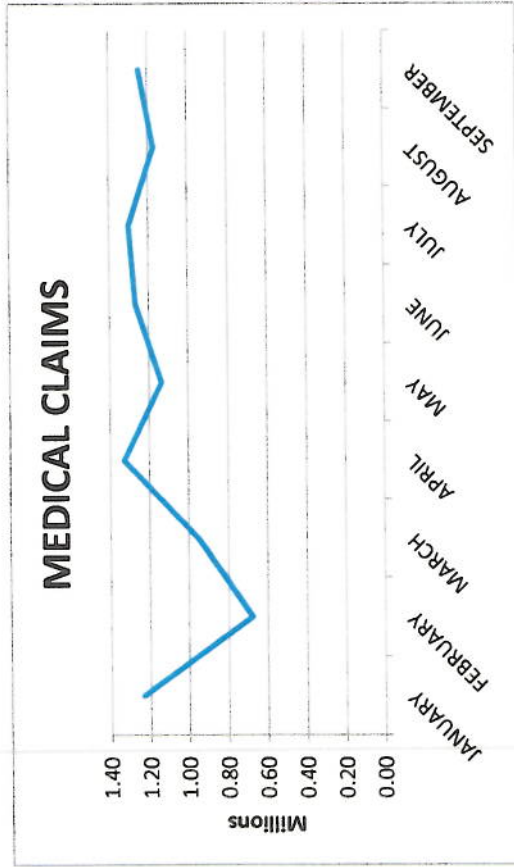
SEPTEMBER CLAIMS



YEAR TO DATE - JANUARY THRU SEPTEMBER



2011 CLAIMS



Summary Income Statement

Through Date: 9/30/2011

Fund Category:	Annual	M-T-D	Y-T-D	Budget Less	% of	Prior Year
Fund Type:	Budget Amount	Actual Amount	Actual Amount	Y-T-D Actual	Budget	Total Actual
REVENUE						
1 Proprietary Funds						
2 Internal Service Funds						
633 Dental Health						
036 Insurance Accounts	\$532,500.00	\$45,936.00	\$416,628.50	\$115,871.50	78%	\$533,568.30
1651 Insurance - General City						
Division totals:	\$32,900.00	\$96.00	\$26,939.00	\$5,961.00	82%	\$35,384.21
1655 Insurance - HRA						
1657 Insurance - DECC						
Division totals:	\$13,700.00	\$1,360.00	\$11,541.00	\$2,159.00	84%	\$15,278.00
1659 Insurance - Airport						
Division totals:	\$13,400.00	\$1,412.00	\$12,635.00	\$765.00	94%	\$13,995.00
1663 Insurance - COBRA						
Division totals:	\$128,900.00	\$10,599.94	\$83,267.62	\$45,632.38	65%	\$115,385.01
Department totals:	\$721,400.00	\$59,403.94	\$551,011.12	\$170,388.88	76%	\$713,600.52
REVENUE Totals	\$721,400.00	\$59,403.94	\$551,011.12	\$170,388.88	76%	\$713,600.52
EXPENSE						
036 Insurance Accounts	\$530,600.00	\$34,222.56	\$354,333.60	\$176,266.40	67%	\$465,254.06
1651 Insurance - General City						
Division totals:	\$32,100.00	\$1,692.39	\$19,829.45	\$12,270.55	62%	\$29,119.83
1655 Insurance - HRA						
1657 Insurance - DECC						
Division totals:	\$16,000.00	\$1,343.56	\$7,230.98	\$8,769.02	45%	\$12,415.65
1659 Insurance - Airport						
Division totals:	\$15,000.00	\$508.61	\$11,853.83	\$3,146.17	79%	\$13,232.37
1663 Insurance - COBRA						
Division totals:	\$138,300.00	\$11,059.84	\$113,400.31	\$24,899.69	82%	\$139,900.00
Department totals:	\$732,000.00	\$48,826.96	\$506,648.17	\$225,351.83	69%	\$659,921.91
EXPENDITURE Totals:	\$721,400.00	\$59,403.94	\$551,011.12	\$170,388.88	76%	\$713,600.52
FundDental Health NET GAIN/LOSS:	(\$10,600.00)	\$10,576.98	\$44,362.95	(\$54,962.95)		\$53,678.61
Fund Balance - Beginning	\$ 307,435.61	\$	\$ 307,435.61	\$	\$	\$ 253,757.00
Fund Balance - Ending	\$ 296,835.61	\$ 351,798.56	\$	\$	\$	\$ 307,435.61

CITY OF DULUTH COMPARISON OF DENTAL INSURANCE CLAIMS

Last 5 Years

MONTH	DENTAL CLAIMS					CURRENT YEAR CLAIMS
	2007 CLAIMS	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS		
JANUARY	31,193.00	63,578.00	59,098.00	58,555.00	61,953.90	
FEBRUARY	80,705.00	46,865.00	47,669.00	55,493.00	49,237.24	
MARCH	50,547.00	48,572.00	56,603.00	59,118.00	56,718.91	
APRIL	44,539.00	52,817.00	55,764.00	46,256.00	52,869.97	
MAY	53,833.00	46,807.00	45,503.00	51,920.00	51,555.64	
JUNE	36,196.00	44,546.00	54,448.00	43,861.00	53,984.76	
JULY	33,941.00	47,476.00	50,427.00	44,587.00	41,597.64	
AUGUST	45,645.00	46,332.00	37,553.00	54,546.00	58,011.07	
SEPTEMBER	40,200.00	40,515.00	48,419.00	45,831.00	61,984.35	
OCTOBER	44,813.00	35,072.00	35,759.00	47,605.00	0.00	
NOVEMBER	40,584.00	36,446.00	49,140.00	44,926.00	0.00	
DECEMBER	35,250.00	44,908.00	49,796.00	60,562.00	0.00	
YTD Subtotal*	416,799.00	437,508.00	455,484.00	460,167.00	487,913.48	
Annual Total	537,446.00	553,934.00	590,179.00	613,260.00	487,913.48	
	537,446.00	553,934.00	590,179.00	613,260.00	487,913.48	
YTD Average*	46,311.00	48,612.00	50,609.33	51,129.67	54,212.61	
Annual AVG	44,787.17	46,161.17	49,181.58	51,105.00	N/A	
DENTAL CLAIMS YTD						
2011	487,913.48					
2010	460,167.00					
	<u>27,746.48</u>					
					6.03% INCREASE	

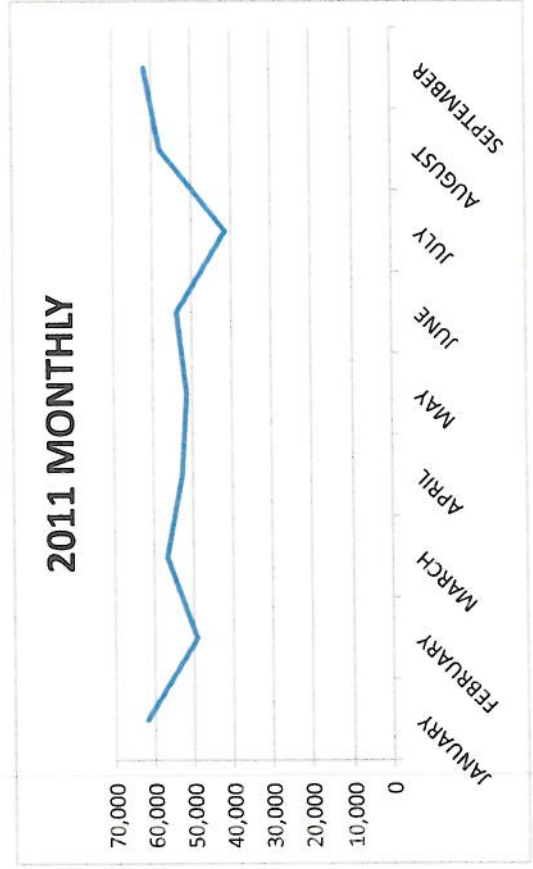
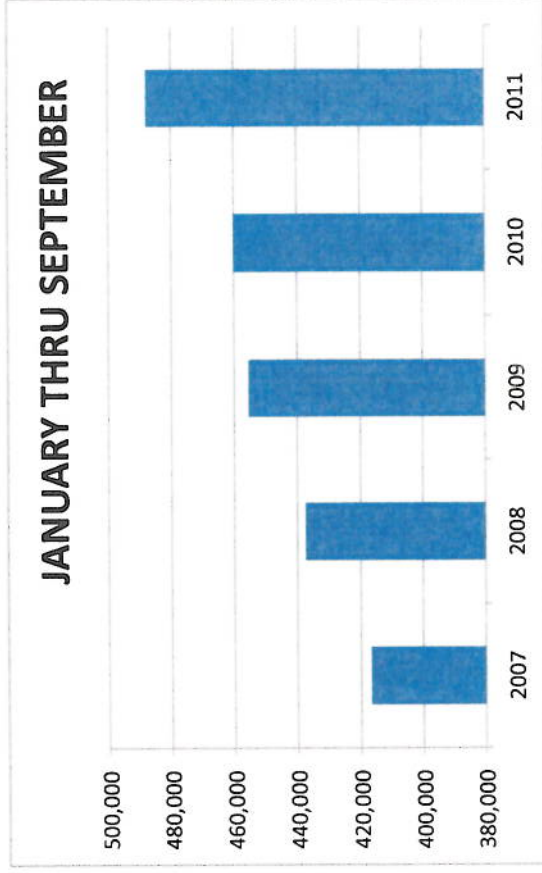
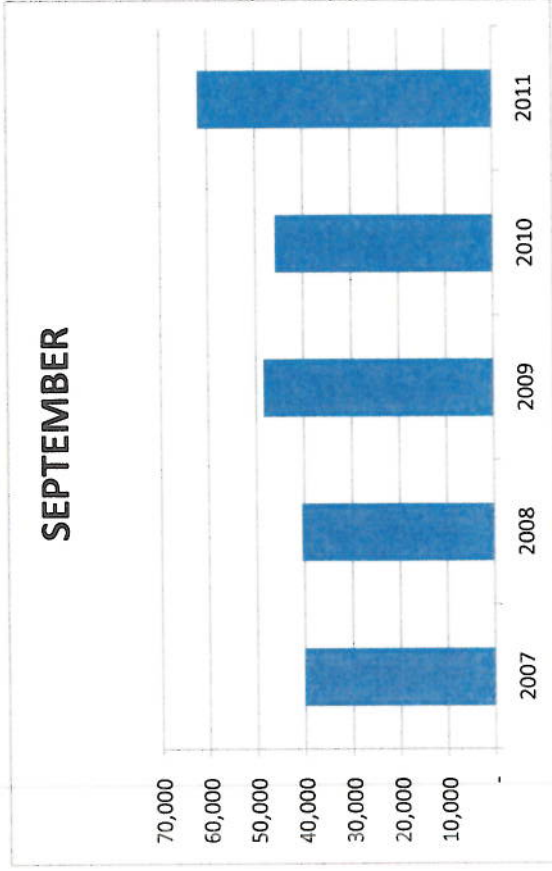
* YTD for previous years is based on number of months of current year.

CITY OF DULUTH

YTD TOTAL DENTAL CLAIMS COMPARED TO PROJECTED DENTAL CLAIMS

MONTH	DENTAL	PROJECTED	YTD PERCENT	ACTUAL
JANUARY	61,953.90	7.7%	9.0%	
FEBRUARY	49,237.24	15.4%	16.2%	
MARCH	56,718.91	25.0%	24.5%	
APRIL	52,869.97	33.3%	32.2%	
MAY	51,555.64	41.7%	39.8%	
JUNE	53,984.76	50.0%	47.6%	
JULY	41,597.64	58.3%	53.7%	
AUGUST	58,011.07	66.7%	62.2%	
SEPTEMBER	61,984.35	75.0%	71.2%	
OCTOBER	0.00	83.3%	71.2%	
NOVEMBER	0.00	91.7%	71.2%	
DECEMBER	0.00	100.0%	71.2%	
YTD SUBTOTAL	<u>487,913.48</u>			
2011 EXPECTED DENTAL CLAIMS	<u><u>685,000.00</u></u>			

DENTAL CLAIMS



DRAFT

Joint Powers Pool Board

2012 MEETING DATES

- **January 11, 2012, 10:30 a.m.**
 - **Duluth Airport Authority Board Room**
- **March 14, 2012, 10:30 a.m.**
 - **Housing & Redevelopment Authority**
- **April 11, 2012, 10:30 a.m.**
 - **City Hall 402 Conference Room**
- **July 11, 2012, 10:30 a.m.**
 - **DECC Business Office Conference Room**
- **September 12, 2012, 10:30 a.m.**
 - **City Hall 402 Conference Room**
- **October 10, 2012, 9:30 a.m.**
 - **City Hall 402 Conference Room**

DRAFT

