

Health Plan Forecast: Alachua County Board of County Commissioners

Medical & Pharmacy
 Self-Funded
 Data through: 1/31/2025

Renewal Plan Year: 10/1/2025 - 9/30/2026
 Carrier(s): Florida Blue
 Specific Deductible: \$1,000,000

	10/1/2025 - 9/30/2026 Projected With Various Funding Increases					
	10/1/2022 - 9/30/2023	10/1/2023 - 9/30/2024	10/1/2024 - 9/30/2025	0%	2%	4%
	Actual	Actual	Projected			
Projected Premium	\$29,437,741	\$29,757,497	\$33,793,101	\$33,852,684	\$34,468,963	\$35,144,825
Transfer In (1)	\$2,977,985	\$1,443,564	\$0	\$0	\$0	\$0
Reconciling Adjustment (2)	\$0	\$0	\$0	\$0	\$0	\$0
Other Revenue	\$4,168,488	\$4,731,479	\$4,870,071	\$5,015,593	\$5,015,593	\$5,015,593
Total Projected Revenue	\$36,584,215	\$35,932,539	\$38,663,172	\$38,868,277	\$39,484,556	\$40,160,418
Total Projected Claims	\$25,546,243	\$27,963,319	\$32,787,067	\$34,701,931	\$34,701,931	\$34,701,931
Subtotal Non Claim Expenses	\$4,248,995	\$5,172,150	\$4,489,321	\$4,623,253	\$4,623,253	\$4,623,253
Total Projected Expense	\$29,795,238	\$33,135,469	\$37,276,387	\$39,325,185	\$39,325,185	\$39,325,185
Projected Gain/(Loss)	\$6,788,976	\$2,797,071	\$1,386,785	-\$456,908	\$159,371	\$835,233
Starting Surplus	\$15,539,627	\$22,328,603	\$25,125,675	\$26,512,459	\$26,512,459	\$26,512,459
Surplus Adjustment	\$0	\$0	\$0	\$0	\$0	\$0
Closing Surplus	\$22,328,603	\$25,125,674	\$26,512,459	\$26,055,552	\$26,671,831	\$27,347,693
180-Day Best Practice Surplus	\$15,068,518	\$16,300,287	\$17,260,322	\$18,687,977	\$18,687,977	\$18,687,977
60-Day OIR Safe Harbor Surplus	\$5,022,839	\$5,433,429	\$5,753,441	\$6,229,326	\$6,229,326	\$6,229,326

Current Plan Year amounts are based on actual claims and enrollment from (10/1/2024-1/31/2025) and projected claims and enrollment for the remainder of the months in the Plan Year.

†This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future healthcare costs including utilization patterns, catastrophic claims, changes in plan design, healthcare trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.