



922 PHILADELPHIA ST. INDIANA, PA 15701 (800) 442-8047

TO: Austin Stofferahn, Business Manager, Crawford Central School District  
Amanda Hetrick, Superintendent, Forest Area School District  
Sheila Dubrawka, Asst. Business Administrator, Forest Area School District  
Shawn Sampson, Business Manager, Titusville Area School District  
Tara Lineman, Business Manager, Union City Area School District  
James Grosch, Director of Bus. Services, Warren County School District

FROM: Pat Schneider  
Account Executive

RE: ASC Self -Funding Analysis – April 2025

Please find enclosed your copy of the ASC Self-Funding Report for the Warren-Erie-Crawford Schools Consortium for the month of April 2025. April was an unfavorable month for the Consortium.

If you should have any questions, please feel free to contact me.

Thank you.

Attachments

cc: Chris Holuta

# WARREN - ERIE - CRAWFORD SCHOOLS

## SELF FUNDING ANALYSIS

### Outcome Calculation - July 2024 - June 2025

	July 2024	August 2024*	September 2024	October 2024	November 2024*	December 2024	January 2025*	February 2025	March 2025	April 2025	May 2025*	June 2025	Contract Period Total
<b>Income</b>													
Medical/Drug Funding	\$2,129,198	\$2,132,320	\$2,105,188	\$2,127,947	\$2,122,306	\$2,125,987	\$2,118,593	\$2,128,358	\$2,128,001	\$2,122,254			\$21,240,152
Stop Loss Reimbursements	\$21,716	\$19	\$659	\$0	\$3,545	\$0	\$0	\$0	\$3,567	\$54,584			\$84,090
Drug Settlements	\$0	\$0	\$106	\$0	\$0	\$193	\$0	\$0	\$0	\$0			\$299
Investment Income	\$5,283	\$2,384	\$2,282	\$4,346	\$3,498	\$3,294	\$3,632	\$1,307	\$5,954	\$5,255			\$37,234
Reserve Deposit Settlement	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$222,960	\$0	\$0			\$222,960
<b>Total Income</b>	<b>\$2,156,196</b>	<b>\$2,134,723</b>	<b>\$2,108,235</b>	<b>\$2,132,293</b>	<b>\$2,129,349</b>	<b>\$2,129,475</b>	<b>\$2,122,225</b>	<b>\$2,352,625</b>	<b>\$2,137,522</b>	<b>\$2,182,093</b>	<b>\$0</b>	<b>\$0</b>	<b>\$21,584,736</b>
<b>Expense</b>													
Medical Claims	\$1,721,116	\$2,052,940	\$1,622,125	\$1,398,566	\$1,949,214	\$1,682,376	\$2,290,654	\$1,566,525	\$1,483,254	\$1,613,340			\$17,380,109
Drug Claims	\$605,149	\$742,557	\$673,186	\$736,263	\$877,635	\$574,637	\$941,114	\$656,141	\$689,378	\$691,454			\$7,187,514
Additional Payments	\$30,664	\$29,235	\$21,137	\$24,889	\$22,938	\$22,210	\$39,502	\$17,614	\$27,339	\$10,740			\$246,268
Value Based Reimbursement	\$26,480	\$26,415	\$25,918	\$25,946	\$26,020	\$26,071	\$27,260	\$27,337	\$27,406	\$27,201			\$266,053
Medical/RX Retention <sup>1</sup>	(\$160,602)	(\$160,041)	(\$164,221)	(\$163,595)	(\$163,595)	(\$163,249)	(\$163,825)	(\$164,518)	(\$164,287)	(\$163,249)			(\$1,631,181)
Stop Loss Premium	\$104,415	\$104,489	\$103,239	\$104,048	\$103,754	\$103,901	\$103,974	\$104,636	\$104,636	\$104,342			\$1,041,432
Consulting Fee	\$4,974	\$4,977	\$4,918	\$4,956	\$4,942	\$4,949	\$4,953	\$4,984	\$4,984	\$4,970			\$49,606
PCORI Fee	\$8,352	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			\$8,352
D&O Insurance Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,171	\$0	\$0			\$4,171
<b>Total Expenses</b>	<b>\$2,340,547</b>	<b>\$2,800,571</b>	<b>\$2,286,301</b>	<b>\$2,131,074</b>	<b>\$2,820,909</b>	<b>\$2,250,895</b>	<b>\$3,243,631</b>	<b>\$2,216,890</b>	<b>\$2,172,709</b>	<b>\$2,288,798</b>	<b>\$0</b>	<b>\$0</b>	<b>\$24,552,324</b>
<b>Monthly Outcome</b>	<b>(\$184,350)</b>	<b>(\$665,848)</b>	<b>(\$178,066)</b>	<b>\$1,219</b>	<b>(\$691,560)</b>	<b>(\$121,421)</b>	<b>(\$1,121,406)</b>	<b>\$135,735</b>	<b>(\$35,187)</b>	<b>(\$106,705)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$2,967,588)</b>
<b>September 2000 to Current</b>													<b>(\$2,751,950)</b>
<b>Deficit Adjustment</b>	<b>\$0</b>	<b>\$0</b>	<b>\$184,350</b>	<b>\$665,848</b>	<b>\$178,066</b>	<b>\$0</b>	<b>\$691,560</b>	<b>\$121,421</b>	<b>\$1,121,406</b>	<b>\$0</b>			<b>\$2,962,651</b>
<b>Fund Balance w/Reserve</b>													<b>\$210,701</b>

  

	July 2024	August 2024*	September 2024	October 2024	November 2024*	December 2024	January 2025*	February 2025	March 2025	April 2025	May 2025*	June 2025	Contract Period Averages
Contracts	1,421	1,422	1,405	1,416	1,412	1,414	1,415	1,424	1,424	1,420			1,417
Number of Claims Over \$25,000	18	14	14	12	17	14	16	11	11	12			14
Claims Over \$25,000	\$666,096.45	\$588,605.75	\$654,050.18	\$448,692.09	\$780,732.50	\$636,460.09	\$1,217,397.57	\$542,082.68	\$510,815.19	\$503,338.19			\$654,827.07
Weekly Claims Averages	\$581,566.08	\$559,099.39	\$573,827.66	\$533,707.36	\$565,369.87	\$564,253.42	\$646,353.46	\$555,666.54	\$543,157.82	\$576,198.46	\$0.00	\$0.00	\$571,340.07

\*Denotes five weeks of paid claims.

Note: Drug Claims, administrative fees, and rebates under a QHDHP are reflected under the medical lines on this report.

Note: <sup>1</sup>This line includes drug rebate credits in the amount of (\$155.00) per contract per month.

Billing adjustments totaling \$2,962,651 have been reflected on the monthly snapshot invoices to cover months that have resulted in a deficit.

# WEC Schools Consortium

## ASC - EFFECTIVE SEPTEMBER 1, 2000 - FUND ACCUMULATION

<i>Contract Period <u>2017-2018</u></i>	<i>Monthly <u>Outcome</u></i>	<i>Contract Period <u>2018-2019</u></i>	<i>Monthly <u>Outcome</u></i>	<i>Contract Period <u>2019-2020</u></i>	<i>Monthly <u>Outcome</u></i>	<i>Contract Period <u>2020-2021</u></i>	<i>Monthly <u>Outcome</u></i>	<i>Contract Period <u>2021-2022</u></i>	<i>Monthly <u>Outcome</u></i>
July	\$409,649	July	\$174,304	July	\$476,168	July*	(\$319,360)	July*	\$352,880
August	\$321,552	August*	(\$118,121)	August*	(\$302,000)	August	\$26,868	August	(\$294,245)
September*	\$97,097	September	\$368,242	September	\$156,204	September	\$121,931	September	(\$11,381)
October	\$77,049	October	\$250,506	October	\$340,149	October*	(\$194,697)	October*	(\$383,779)
November	\$331,983	November*	(\$176,247)	November*	(\$16,755)	November	\$205,471	November	(\$58,920)
December*	(\$264,178)	December	\$47,109	December	\$57,725	December	(\$31,658)	December*	(\$556,561)
January	(\$32,132)	January	\$387,581	January*	(\$2,942)	January*	(\$347,143)	January	(\$43,709)
February	\$288,481	February	\$30,551	February	\$76,765	February	\$260,858	February	\$278,265
March*	(\$46,101)	March*	\$96,543	March	(\$103,361)	March	(\$156,645)	March	\$63,681
April	\$499,613	April	\$379,247	April	\$763,337	April*	(\$178,064)	April*	(\$442,374)
May	\$182,138	May*	(\$17,082)	May*	(\$110,704)	May	(\$79,306)	May	(\$91,672)
June*	\$155,113	June	\$183,329	June	\$247,160	June	\$139,096	June	(\$5,904)
<b>Total</b>	<b>\$2,020,265</b>	<b>Total</b>	<b>\$1,605,961</b>	<b>Total</b>	<b>\$1,581,745</b>	<b>Total</b>	<b>(\$552,649)</b>	<b>Total</b>	<b>(\$1,193,718)</b>

<i>Contract Period <u>2022-2023</u></i>	<i>Monthly <u>Outcome</u></i>	<i>Contract Period <u>2023-2024</u></i>	<i>Monthly <u>Outcome</u></i>	<i>Contract Period <u>2024-2025</u></i>	<i>Monthly <u>Outcome</u></i>
July*	(\$265,093)	July	(\$313,513)	July	(\$184,350)
August	\$280,988	August	\$174,590	August*	(\$665,848)
September*	\$17,788	September*	(\$735,184)	September	(\$178,066)
October	\$170,197	October	(\$596,156)	October	\$1,219
November	\$130,001	November	\$18,285	November*	(\$691,560)
December*	(\$510,036)	December*	(\$1,359,362)	December	(\$121,421)
January	\$294,997	January	(\$24,717)	January*	(\$1,121,406)
February	\$61,548	February	(\$179,223)	February	\$135,735
March*	(\$386,944)	March*	(\$586,489)	March	(\$35,187)
April	\$49,903	April	(\$287,957)	April	(\$106,705)
May	(\$385,948)	May*	(\$611,789)	May*	
June*	(\$306,048)	June	(\$266,136)	June	
<b>Total</b>	<b>(\$848,647)</b>	<b>Total</b>	<b>(\$4,767,651)</b>	<b>Total</b>	<b>(\$2,967,588)</b>

### Monthly Net Outcome Average by Contract Period

July 2017 - June 2018	\$168,355
July 2018 - June 2019	\$133,830
July 2019 - June 2020	\$131,812
July 2020 - June 2021	(\$46,054)
July 2021 - June 2022	(\$99,476)
July 2022 - June 2023	(\$70,721)
July 2023 - June 2024	(\$397,304)
July 2024 - June 2025	(\$296,759)

\*denotes a five-week month