

North Country Hospital

Fiscal Year 2022 Submitted Budget

North Country Hospital

Questions:

1. Is your Projection still valid? If not, please explain.
2. Please review your Balance Sheet because your Other Current Assets, Other Long-Term Assets, Current Liabilities and Total Fund Balance are basically the same for FY21 Projection and FY22 Budget.

North Country Hospital						
Brian Nall			Tracey Paul			
Fiscal Year 2022 Submitted Budget						
INCOME STATEMENT	2019 A	2020 A	2021 B	2021 PROJ	Impact of COVID-19 vaccination clinics and testing	Adjusted 2021 PROJ
Revenues						
Gross Patient Care Revenue	\$191,002,248	\$183,939,754	\$202,715,312	\$205,582,776	\$1,042,662	\$204,540,114
Disproportionate Share Payments	\$886,086	\$851,695	\$906,713	\$815,016		\$815,016
Graduate Medical Education (UVMMC)	\$0	\$0	\$0	\$0		\$0
Bad Debt	-\$3,582,373	-\$3,181,007	-\$3,063,212	-\$1,844,025		-\$1,844,025
Free Care	-\$1,562,324	-\$1,686,521	-\$1,754,951	-\$2,198,300		-\$2,198,300
Deductions from Revenue	-\$112,251,783	-\$112,217,615	-\$123,101,957	-\$127,800,902		-\$127,800,902
Net Patient Care Revenue	\$74,491,854	\$67,706,306	\$75,701,905	\$74,554,565	\$1,042,662	\$73,511,903
Fixed Prospective Payments	\$6,143,063	\$9,104,987	\$6,387,360	\$10,774,268		\$10,774,268
Reserves	\$0	\$0	\$0	\$0		\$0
Other Reform Payments	\$0	\$0	\$647,695	\$610,097		\$610,097
Fixed Prospective Payments and Reserv	\$6,143,063	\$9,104,987	\$7,035,055	\$11,384,365	\$0	\$11,384,365
Net Patient Care Rev & Fixed Payments	\$80,634,917	\$76,811,293	\$82,736,960	\$85,938,930	\$1,042,662	\$84,896,268
340B Retail Pharmacy Programs	\$4,673,248	\$5,400,776	\$4,888,787	\$3,769,137		\$3,769,137
COVID-19 Stimulus and Other Grant	\$0	\$4,866,339	\$0	\$144,622		\$144,622
Specialty Pharmacy	\$0	\$0	\$0	\$0		\$0
Outpatient Pharmacy Revenue	\$0	\$0	\$0	\$0		\$0
Cafeteria & Parking	\$285,220	\$236,440	\$289,337	\$262,478		\$262,478
Grant Income	\$111,527	\$258,492	\$142,928	\$449,223		\$449,223
Reference Lab Revenue	\$0	\$0	\$0	\$0		\$0
Meaningful Use	\$0	\$0	\$0	\$0		\$0
Other	\$1,969,785	\$1,607,122	\$2,328,870	\$2,111,157	\$220,404	\$1,890,753
Other Operating Revenue	\$7,039,780	\$12,369,170	\$7,649,922	\$6,736,616	\$220,404	\$6,516,212
Total Operating Revenue	\$87,674,697	\$89,180,463	\$90,386,882	\$92,675,546	\$1,263,066	\$91,412,480
Operating Expenses						
Salaries Non MD, Fringe Benefits Non MD, Physician Fees & Salaries, Fringe	\$51,070,374	\$52,514,776	\$55,410,286	\$56,398,850		\$56,398,850
Health Care Provider Tax	\$4,555,652	\$4,742,393	\$4,880,592	\$4,521,562		\$4,521,562
Depreciation Amortization	\$4,141,025	\$3,822,235	\$3,895,787	\$3,516,706		\$3,516,706
Interest - Short Term, Interest - Long	\$627,738	\$557,237	\$588,923	\$444,116		\$444,116
ACO Dues	\$0	\$851,251	\$0	\$542,295		\$542,295
Medical/Surgical Drugs and Supplies	\$0	\$0	\$0	\$0		\$0
Pharmaceuticals	\$0	\$0	\$0	\$0		\$0
Other Purchased Services - Consulting	\$0	\$0	\$0	\$0		\$0
Other Purchased Services -Travelers	\$0	\$0	\$0	\$0		\$0
Other Operating Expenses	\$25,602,961	\$23,356,329	\$24,058,513	\$25,422,980	\$942,269	\$24,480,711
Total Operating Expenses	\$85,997,751	\$85,844,221	\$88,834,101	\$90,846,509	\$942,269	\$89,904,240
Net Operating Income	\$1,676,946	\$3,336,242	\$1,552,781	\$1,829,038	\$320,797	\$1,508,241
Non Operating Revenue	\$940,204	\$3,945,243	\$586,599	\$16,401,289		\$16,401,289
Excess (Deficit) of Rev over Exp	\$2,617,150	\$7,281,485	\$2,139,380	\$18,230,327	\$320,797	\$17,909,530
Income Statement Metrics						
Operating Margin %	1.9%	3.7%	1.7%	2.0%		
Total Margin %	3.0%	7.8%	2.4%	16.7%		

North Country Hospital							
Brian Nall							
Fiscal Year 2022 Submitted Budget							
INCOME STATEMENT	2022 B	Impact of COVID-19 vaccination clinics and testing	Adjusted 2022 B	2021 B - 2021 P adjusted	2021 B - 2022 B	2021 B - 2022 B adjusted	2021 P - 2022 B adjusted
Revenues							
Gross Patient Care Revenue	\$216,052,277	\$42,121	\$216,010,156	0.9%	6.6%	6.6%	5.6%
Disproportionate Share Payments	\$686,640		\$686,640	-10.1%	-24.3%	-24.3%	-15.8%
Graduate Medical Education (UVMMC)	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Bad Debt	-\$2,056,474		-\$2,056,474	-39.8%	-32.9%	-32.9%	11.5%
Free Care	-\$2,200,426		-\$2,200,426	25.3%	25.4%	25.4%	0.1%
Deductions from Revenue	-\$134,962,293		-\$134,962,293	3.8%	9.6%	9.6%	5.6%
Net Patient Care Revenue	\$77,519,724	\$42,121	\$77,477,603	-2.9%	2.4%	2.3%	5.4%
Fixed Prospective Payments	\$10,637,884		\$10,637,884	68.7%	66.5%	66.5%	-1.3%
Reserves	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Other Reform Payments	\$627,087		\$627,087	-5.8%	-3.2%	-3.2%	2.8%
Fixed Prospective Payments and Reserves	\$11,264,971	\$0	\$11,264,971	61.8%	60.1%	60.1%	-1.0%
Net Patient Care Rev & Fixed Payments	\$88,784,695	\$42,121	\$88,742,574	2.6%	7.3%	7.3%	4.5%
340B Retail Pharmacy Programs	\$4,469,137		\$4,469,137	-22.9%	-8.6%	-8.6%	\$0
COVID-19 Stimulus and Other Grant	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	-\$1
Specialty Pharmacy	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Outpatient Pharmacy Revenue	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Cafeteria & Parking	\$262,478		\$262,478	-9.3%	-9.3%	-9.3%	\$0
Grant Income	\$82,008		\$82,008	214.3%	-42.6%	-42.6%	-\$1
Reference Lab Revenue	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Meaningful Use	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Other	\$1,684,337		\$1,684,337	-18.8%	-27.7%	-27.7%	\$0
Other Operating Revenue	\$6,497,960	\$0	\$6,497,960	-14.8%	-15.1%	-15.1%	-0.3%
Total Operating Revenue	\$95,282,655	\$42,121	\$95,240,534	1.1%	5.4%	5.4%	4.2%
Operating Expenses							
Salaries Non MD, Fringe Benefits Non MD, Physician Fees & Salaries, Fringe	\$58,500,737		\$58,500,737	1.8%	5.6%	5.6%	3.7%
Health Care Provider Tax	\$4,522,656		\$4,522,656	-7.4%	-7.3%	-7.3%	0.0%
Depreciation Amortization	\$3,638,920		\$3,638,920	-9.7%	-6.6%	-6.6%	3.5%
Interest - Short Term, Interest - Long	\$414,175		\$414,175	-24.6%	-29.7%	-29.7%	-6.7%
ACO Dues	\$535,430		\$535,430	#DIV/0!	#DIV/0!	#DIV/0!	\$0
Medical/Surgical Drugs and Supplies	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pharmaceuticals	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Other Purchased Services - Consulting	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Other Purchased Services -Travelers	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Other Operating Expenses	\$25,795,136	\$42,121	\$25,753,015	1.8%	7.2%	7.0%	5.2%
Total Operating Expenses	\$93,407,053	\$42,121	\$93,364,932	1.2%	5.1%	5.1%	3.8%
Net Operating Income	\$1,875,602	\$0	\$1,875,602	-2.9%	20.8%	20.8%	24.4%
Non Operating Revenue	\$840,528		\$840,528	2696.0%	43.3%	43.3%	-94.9%
Excess (Deficit) of Rev over Exp	\$2,716,130	\$0	\$2,716,130	737.1%	27.0%	27.0%	-84.8%
Income Statement Metrics							
Operating Margin %	2.0%		2.0%				
Total Margin %	2.8%		2.8%				

North Country Hospital								
Brian Nall			Tracey Paul					
Fiscal Year 2022 Submitted Budget								
BALANCE SHEET	2019 A	2020 A	2021 B	2021 Projection	2022 B	2021 B - 2021 P	2021 B - 2022 B	2021 P - 2022 B
Cash & Investments	\$2,700,132	\$21,667,612	\$2,060,094	\$20,974,210	\$14,793,641	918.1%	618.1%	-29.5%
Net Patient Accounts Receivable	\$6,639,926	\$7,317,636	\$7,300,000	\$5,495,226	\$7,158,885	-24.7%	-1.9%	30.3%
Due From Third Parties	\$0	\$0	\$0	\$60,289	\$60,289	#DIV/0!	#DIV/0!	0.0%
Risk Reserve Receivable	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Other Current Assets	\$4,095,408	\$4,491,755	\$4,500,000	\$6,872,695	\$6,872,695	52.7%	52.7%	0.0%
Current Assets	\$13,435,465	\$33,477,004	\$13,860,094	\$33,402,420	\$28,885,509	141.0%	108.4%	-13.5%
Board Designated Assets	\$46,742,453	\$49,810,417	\$47,200,000	\$57,475,401	\$51,706,772	21.8%	9.5%	-10.0%
Net, Property, Plant And Equipment	\$22,280,725	\$22,076,145	\$21,500,000	\$21,926,689	\$25,615,994	2.0%	19.1%	16.8%
Other Long-Term Assets	\$4,060,388	\$4,472,222	\$3,200,000	\$4,704,389	\$4,704,389	47.0%	47.0%	0.0%
Assets	\$86,519,032	\$109,835,788	\$85,760,094	\$117,508,899	\$110,912,665	37.0%	29.3%	-5.6%
Accounts Payable	\$2,616,612	\$3,799,227	\$2,100,000	\$2,690,663	\$2,690,663	28.1%	28.1%	0.0%
Current Liabilities COVID-19	\$0	\$3,266,492	\$0	\$1,536,014	\$1,536,014	#DIV/0!	#DIV/0!	0.0%
Salaries, Wages And Payroll Taxes Payable	\$4,634,970	\$5,552,779	\$3,900,000	\$6,293,257	\$6,499,422	61.4%	66.7%	3.3%
Other Third Party Settlements	\$1,399,537	\$1,440,569	\$610,000	\$1,975,310	\$1,975,310	223.8%	223.8%	0.0%
ACO Risk Reserve	\$0	\$622,895	\$812,000	\$460,826	\$460,826	-43.2%	-43.2%	0.0%
Other Current Liabilities	\$4,679,134	\$4,370,068	\$4,990,000	\$4,573,874	\$4,573,874	-8.3%	-8.3%	0.0%
Current Liabilities	\$13,330,253	\$19,052,029	\$12,412,000	\$17,529,944	\$17,736,110	41.2%	42.9%	1.2%
Long Term Liabilities COVID-19	\$0	\$9,830,666	\$0	\$8,516,012	\$2,595,483	#DIV/0!	#DIV/0!	-69.5%
Long Term Liabilities	\$17,582,747	\$17,163,135	\$17,200,000	\$16,001,688	\$15,119,819	-7.0%	-12.1%	-5.5%
Other Noncurrent Liabilities	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Long Term Liabilities	\$17,582,747	\$26,993,802	\$17,200,000	\$24,517,700	\$17,715,301	42.5%	3.0%	-27.7%
Total Liabilities	\$30,913,000	\$46,045,831	\$29,612,000	\$42,047,644	\$35,451,411	42.0%	19.7%	-15.7%
Net Assets	\$52,988,882	\$56,508,471	\$54,008,714	\$57,230,923	\$72,745,122	6.0%	34.7%	27.1%
YTD Change In Net Assets	\$2,617,150	\$7,281,485	\$2,139,380	\$18,230,327	\$2,716,130	752.1%	27.0%	-85.1%
Fund Balance	\$55,606,032	\$63,789,956	\$56,148,094	\$75,461,250	\$75,461,252	34.4%	34.4%	0.0%
Liabilities and Equities	\$86,519,032	\$109,835,787	\$85,760,094	\$117,508,894	\$110,912,663	37.0%	29.3%	-5.6%
Balance Sheet Metrics						Change in Points		
Days Cash on Hand	220.5	318.1	211.7	327.9	270.4	116.2	58.7	-57.5
Debt Service Coverage Ratio to 1	3.6	4.6	3.4	3.6	3.8	0.2	0.4	0.2
Long Term Debt to Capitalization	0.2	0.3	0.2	0.2	0.2	0.0	-0.0	-0.1
Days Payable	59.4	84.8	53.3	73.3	72.1	19.9	18.8	-1.2
Days Receivable	32.5	39.4	35.2	26.9	33.7	-8.3	-1.5	6.8

North Country Hospital					
Brian Nall			Tracey Paul		
Fiscal Year 2022 Submitted Budget					
Utilization Monthly	2019 A	2020 A	2021 P	2022 B	2021 P - 2022 B
Total Average Daily Census	19	16	16	16	-1%
Total Admissions	2,179	2,047	2,014	2,014	0%
Total Patient Days	6,923	5,893	5,956	5,894	-1%
Magnetic Resonance Image Procedures, Exams	2,766	1,112	1,200	1,256	5%
Cat Scan Procedures	4,738	4,667	4,978	6,241	25%
Radiology - Diagnostic Procedure	13,373	11,287	10,408	11,050	6%
Emergency Room Visits	15,896	12,807	10,423	12,006	15%
Operating Room Procedure	3,536	3,147	3,418	3,456	1%
Operating Room Cases	-	-	-	-	#DIV/0!
Physician Office Visits	74,212	49,674	47,736	47,736	0%
Staffing Year to Date	2019 A	2020 A	2021 P	2022 B	2021 P - 2022 B
Non MD FTEs	441.8	405.4	458.4	441.3	(17.0)
MLPs	-	-	-	-	-
Residents & Fellows	-	-	-	-	-
Physician FTEs	32.3	29.5	29.8	32.7	2.9
Travelers, Travelers MD	-	-	-	-	-

Brian Nall		Tracey Paul						
Fiscal Year 2022 Submitted Budget								
Payer Mix	2019 A	2020 A	2021 B	2021 PROJ	2022 B	2021 B - 2021 P	2021 B - 2022 B	2021 P - 2022 B
Gross Revenue	\$191,002,247	\$183,939,757	\$202,715,313	\$205,582,776	\$216,052,278	101%	107%	105%
Contractual Allowances (includes Bad Debt & Free Care)	-\$117,396,480	-\$117,085,143	-\$127,920,116	-\$131,843,228	-\$139,219,193	103%	109%	106%
Disproportionate Share Payments	\$886,086	\$851,695	\$906,713	\$815,016	\$686,640	90%	76%	84%
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Net Payer Revenue	\$74,491,853	\$67,706,309	\$75,701,910	\$74,554,564	\$77,519,725	98%	102%	104%
Fixed Prospective Payments	\$6,143,063	\$9,104,987	\$6,387,360	\$10,774,268	\$10,637,884	169%	167%	99%
Reserves - Risk Portion	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Other Reform Payments	\$0	\$0	\$647,695	\$610,097	\$627,087	94%	97%	103%
Total Net Payer Revenue & Fixed Prospective Payment	\$80,634,916	\$76,811,296	\$82,736,965	\$85,938,929	\$88,784,696	104%	107%	103%
Above From the Income Statement								
Medicare								
Gross Revenue	\$85,487,849	\$84,240,527	\$93,380,888	\$95,838,267	\$100,782,932	103%	108%	105%
Contractual Allowances (includes Bad Debt & Free Care)	-\$55,767,854	-\$53,762,847	-\$65,709,380	-\$63,134,689	-\$67,028,054	96%	102%	106%
Disproportionate Share Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Net Payer Revenue	\$29,719,995	\$30,477,681	\$27,671,508	\$32,703,578	\$33,754,878	118%	122%	103%
Fixed Prospective Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Reserves - Risk Portion	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Other Reform Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Total Net Payer Revenue & Fixed Prospective Payment	\$29,719,995	\$30,477,681	\$27,671,508	\$32,703,578	\$33,754,878	118%	122%	103%

Brian Nall		Tracey Paul						
Fiscal Year 2022 Submitted Budget								
Payer Mix	2019 A	2020 A	2021 B	2021 PROJ	2022 B	2021 B - 2021 P	2021 B - 2022 B	2021 P - 2022 B
Medicaid								
Gross Revenue	\$45,233,538	\$43,330,487	\$46,737,906	\$46,538,250	\$48,868,060	100%	105%	105%
Contractual Allowances (includes Bad Debt & Free Care)	-\$39,087,977	-\$40,603,067	-\$40,938,260	-\$44,888,804	-\$47,204,676	110%	115%	105%
Disproportionate Share Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Net Payer Revenue	\$6,145,561	\$2,727,419	\$5,799,646	\$1,649,446	\$1,663,384	28%	29%	101%
Fixed Prospective Payments	\$6,143,063	\$9,104,987	\$6,387,360	\$10,774,268	\$10,637,884	169%	167%	99%
Reserves - Risk Portion	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Other Reform Payments	\$0	\$0	\$647,695	\$610,097	\$627,087	94%	97%	103%
Total Net Payer Revenue & Fixed Prospective Payment	\$12,288,624	\$11,832,407	\$12,834,701	\$13,033,811	\$12,928,355	102%	101%	99%
Commercial								
Gross Revenue	\$60,280,859	\$56,368,743	\$62,596,519	\$63,206,259	\$66,401,286	101%	106%	105%
Contractual Allowances (includes Bad Debt & Free Care)	-\$22,540,649	-\$22,719,229	-\$21,272,476	-\$23,819,735	-\$24,986,463	112%	117%	105%
Disproportionate Share Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Net Payer Revenue	\$37,740,210	\$33,649,514	\$41,324,043	\$39,386,524	\$41,414,823	95%	100%	105%
Fixed Prospective Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Reserves - Risk Portion	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Other Reform Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Total Net Payer Revenue & Fixed Prospective Payment	\$37,740,210	\$33,649,514	\$41,324,043	\$39,386,524	\$41,414,823	95%	100%	105%
Disproportionate Share Payments	\$886,086	\$851,695	\$906,713	\$815,016	\$686,640	90%	76%	84%

Payer Mix	2019 A	2020 A	2021 B	2021 PROJ	2022 B
Gross Revenue Payer Mix%					
Medicare	45%	46%	46%	47%	47%
Medicaid	24%	24%	23%	23%	23%
Commercial	32%	31%	31%	31%	31%
NPR/FPP Payer Mix%					
Medicare	37%	40%	33%	38%	38%
Medicaid	15%	15%	16%	15%	15%
Commercial	47%	44%	50%	46%	47%
DSH	1%	1%	1%	1%	1%

North Country Hospital							North Country Hospital							
							MEDIAN BENCHMARKS							
	Actuals FY2018	Actuals FY2019	Actuals FY2020	Budget 2021 FY2021	Projection 2021 FY2021	Budget 2022 FY2022	Vermont CAH FY2021	Vermont PPS FY2021	Vermont PPS FY2022	Northeast CAH FY2019	U.S. CAH FY2019	Northern NE FY2019	Fitch** Northeast FY2019	
Net Patient Care Rev & Fixed Payments & Reserves	76,427,164	80,634,917	76,811,293	82,736,960	85,938,930	88,784,695								
NPR/FPP % change					3.9%	7.3%								
Operating Expense	83,367,796	85,997,751	85,844,221	88,834,101	90,846,509	93,407,053								
Operating Expense % change					2.3%	5.1%								
Operating Margin %	-2.31%	1.91%	3.74%	1.72%	1.97%	1.97%	1.99%	2.00%	1.88%	1.48%	1.8%	0.7%	1.2%	0.8%
Total Margin %	1.19%	2.95%	7.82%	2.35%	16.71%	2.83%	12.18%	2.50%	5.10%	2.71%	3.4%	2.4%	2.0%	3.5%
Days Cash on Hand	213.4	220.5	318.1	211.7	327.9	270.4	200.6	153.7	192.6	171.2	87.84	71.23	162.2	164.33
Days Payable	69.1	59.4	84.8	53.3	73.3	72.1	85.9	60.1	76.8	59.5	0	0	62.14	63.18
Days Receivable	41.8	32.5	39.4	35.2	26.9	33.7	41.3	38.2	48.2	39.2	41.15	50.54	41.06	43.07
Debt Service Coverage Ratio to 1	1.12	3.57	4.58	3.37	3.61	3.77	5.38	4.64	3.68	3.32	6.76	3.95	2.74	2.81
Long Term Debt to Capitalization	25%	24%	30%	24%	25%	20%	24%	19%	16%	16%	27.8%	30.0%	35.6%	34.8%
Age of Plant	12.7	14.0	14.0	13.8	15.8	15.4	16.2	15.6	15.1	15.6	14.61	12.28	12.47	12.59
Benchmarks														
*Flex Monitoring 2019 CAH														
**Fitch Ratings Research-Not for Profit-Select Northeast and Northern NE (MA, ME, NH)														