

Gifford Medical Center

Fiscal Year 2022 Submitted Budget

Gifford Medical Center

Questions:

1. Is your Projection still valid? If not, please explain.
2. What portion of your FY22 operating margin is scheduled/planned to be allocated to those entities needing support from outside of the hospital's budget?

Gifford Medical Center						
Dan Bennett			Jenn Bertrand			
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	\$109,174,581	\$107,767,489	\$120,308,356	\$121,564,397	\$409,880	\$121,154,517
Disproportionate Share Payments	\$554,798	\$541,676	\$535,672	\$528,020		\$528,020
Graduate Medical Education (UVMC only)	\$0	\$0	\$0	\$0		\$0
Bad Debt	-\$2,361,692	-\$1,380,157	-\$3,390,573	-\$2,314,761		-\$2,314,761
Free Care	-\$391,900	-\$574,295	-\$727,265	-\$609,743		-\$609,743
Deductions from Revenue	-\$58,866,771	-\$62,285,757	-\$67,843,043	-\$68,218,319		-\$68,218,319
Net Patient Care Revenue	\$48,109,016	\$44,068,956	\$48,883,147	\$50,949,594	\$409,880	\$50,539,714
Fixed Prospective Payments	\$1,943,080	\$3,163,451	\$3,200,000	\$3,200,000		\$3,200,000
Reserves	\$0	\$0	\$0	\$0		\$0
Other Reform Payments	\$0	\$0	\$0	\$0		\$0
Fixed Prospective Payments and Reserves	\$1,943,080	\$3,163,451	\$3,200,000	\$3,200,000	\$0	\$3,200,000
Net Patient Care Rev & Fixed Payments & Reserves	\$50,052,096	\$47,232,407	\$52,083,147	\$54,149,594	\$409,880	\$53,739,714
340B Retail Pharmacy Programs	\$38,538	\$27,506	\$46,319	\$26,720		\$26,720
COVID-19 Stimulus and Other Grant Funding	\$0	\$6,598,814	\$0	\$0		\$0
Specialty Pharmacy	\$0	\$0	\$0	\$0		\$0
Outpatient Pharmacy Revenue	\$0	\$0	\$0	\$0		\$0
Cafeteria & Parking	\$281,174	\$208,100	\$273,655	\$202,568		\$202,568
Grant Income	\$126,673	\$288,399	\$121,102	\$366,174		\$366,174
Reference Lab Revenue	\$0	\$0	\$0	\$0		\$0
Meaningful Use	\$0	\$0	\$0	\$0		\$0
Other	\$1,026,714	\$1,666,924	\$1,046,726	\$1,909,692		\$1,909,692
Other Operating Revenue	\$1,473,098	\$8,789,742	\$1,487,802	\$2,505,154	\$0	\$2,505,154
Total Operating Revenue	\$51,525,194	\$56,022,149	\$53,570,949	\$56,654,748	\$409,880	\$56,244,868
Operating Expenses						
Salaries Non MD, Fringe Benefits Non MD, Physician Fees & Salaries, Fringe Benefits	\$31,441,054	\$31,614,365	\$31,919,519	\$33,594,349		\$33,594,349
Health Care Provider Tax	\$2,813,815	\$2,872,297	\$3,067,436	\$2,967,112		\$2,967,112
Depreciation Amortization	\$2,674,236	\$3,069,740	\$2,422,439	\$3,431,551		\$3,431,551
Interest - Short Term, Interest - Long Term	\$799,689	\$699,561	\$733,168	\$562,945		\$562,945
ACO Dues	\$0	\$116,676	\$0	\$76,084		\$76,084
Medical/Surgical Drugs and Supplies	\$0	\$0	\$3,292,595	\$3,502,338		\$3,502,338
Pharmaceuticals	\$0	\$0	\$1,332,521	\$1,972,316		\$1,972,316
Other Purchased Services - Consulting	\$0	\$164,265	\$0	\$216,994		\$216,994
Other Purchased Services -Travelers	\$0	\$550,427	\$0	\$563,732		\$563,732
Other Operating Expenses	\$14,210,107	\$15,517,093	\$9,816,500	\$8,653,033	\$507,500	\$8,145,533
Total Operating Expenses	\$51,938,902	\$54,604,423	\$52,584,178	\$55,540,454	\$507,500	\$55,032,954
Net Operating Income	-\$413,707	\$1,417,726	\$986,771	\$1,114,294	-\$97,620	\$1,211,914
Non Operating Revenue	\$3,057,478	\$1,919,669	\$950,000	\$7,987,674		\$7,987,674
Excess (Deficit) of Rev over Exp	\$2,643,771	\$3,337,395	\$1,936,771	\$9,101,968	-\$97,620	\$9,199,588
Income Statement Metrics						
Operating Margin %	-0.8%	2.5%	1.8%	2.0%	-23.8%	2.2%
Total Margin %	4.8%	5.8%	3.6%	14.1%	-23.8%	14.3%

Gifford Medical Center							
Dan Bennett							
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	\$120,327,886	\$318,010	\$120,009,876	0.7%	0.0%	-0.2%	-0.9%
Disproportionate Share Payments	\$519,572		\$519,572	-1.4%	-3.0%	-3.0%	-1.6%
Graduate Medical Education (UVMC only)	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Bad Debt	-\$2,406,558		-\$2,406,558	-31.7%	-29.0%	-29.0%	4.0%
Free Care	-\$487,213		-\$487,213	-16.2%	-33.0%	-33.0%	-20.1%
Deductions from Revenue	-\$66,773,140		-\$66,773,140	0.6%	-1.6%	-1.6%	-2.1%
Net Patient Care Revenue	\$51,180,547	\$318,010	\$50,862,537	3.4%	4.7%	4.0%	0.6%
Fixed Prospective Payments	\$3,043,532		\$3,043,532	0.0%	-4.9%	-4.9%	-4.9%
Reserves	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Other Reform Payments	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Fixed Prospective Payments and Reserves	\$3,043,532	\$0	\$3,043,532	0.0%	-4.9%	-4.9%	-4.9%
Net Patient Care Rev & Fixed Payments &	\$54,224,079	\$318,010	\$53,906,069	3.2%	4.1%	3.5%	0.3%
340B Retail Pharmacy Programs	\$30,921		\$30,921	-42.3%	-33.2%	-33.2%	\$0
COVID-19 Stimulus and Other Grant Funding	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
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	\$230,614		\$230,614	-26.0%	-15.7%	-15.7%	\$0
Grant Income	\$207,536		\$207,536	202.4%	71.4%	71.4%	\$0
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	\$1,804,257		\$1,804,257	82.4%	72.4%	72.4%	\$0
Other Operating Revenue	\$2,273,328	\$0	\$2,273,328	68.4%	52.8%	52.8%	-9.3%
Total Operating Revenue	\$56,497,407	\$318,010	\$56,179,397	5.0%	5.5%	4.9%	-0.1%
Operating Expenses							
Salaries Non MD, Fringe Benefits Non MD, Physician Fees & Salaries, Fringe Benefits	\$32,469,067		\$32,469,067	5.2%	1.7%	1.7%	-3.3%
Health Care Provider Tax	\$3,040,919		\$3,040,919	-3.3%	-0.9%	-0.9%	2.5%
Depreciation Amortization	\$3,689,187		\$3,689,187	41.7%	52.3%	52.3%	7.5%
Interest - Short Term, Interest - Long Term	\$365,988		\$365,988	-23.2%	-50.1%	-50.1%	-35.0%
ACO Dues	\$137,466		\$137,466	#DIV/0!	#DIV/0!	#DIV/0!	\$1
Medical/Surgical Drugs and Supplies	\$3,244,497		\$3,244,497	6.4%	-1.5%	-1.5%	-7.4%
Pharmaceuticals	\$2,102,560		\$2,102,560	48.0%	57.8%	57.8%	\$0
Other Purchased Services - Consulting	\$0		\$0	#DIV/0!	#DIV/0!	#DIV/0!	-\$1
Other Purchased Services -Travelers	\$420,221		\$420,221	#DIV/0!	#DIV/0!	#DIV/0!	\$0
Other Operating Expenses	\$7,702,888	\$393,750	\$7,309,138	-17.0%	-21.5%	-25.5%	-10.3%
Total Operating Expenses	\$53,172,793	\$393,750	\$52,779,043	4.7%	1.1%	0.4%	-4.1%
Net Operating Income	\$3,324,614	-\$75,740	\$3,400,354	22.8%	236.9%	244.6%	180.6%
Non Operating Revenue	\$950,000		\$950,000	740.8%	0.0%	0.0%	-88.1%
Excess (Deficit) of Rev over Exp	\$4,274,614	-\$75,740	\$4,350,354	375.0%	120.7%	124.6%	-52.7%
Income Statement Metrics							
Operating Margin %	5.9%	-23.8%	6.1%				
Total Margin %	7.4%	-23.8%	7.6%				

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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	\$4,606,131	\$17,924,024	\$6,202,560	\$11,168,815	\$5,443,289	80.1%	-12.2%	-51.3%	
Net Patient Accounts Receivable	\$5,642,063	\$6,275,426	\$4,102,342	\$5,751,682	\$5,677,887	40.2%	38.4%	-1.3%	
Due From Third Parties	-\$788,761	\$18,355	\$0	\$904,441	\$904,441	#DIV/0!	#DIV/0!	0.0%	
Risk Reserve Receivable	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Other Current Assets	\$4,476,600	\$4,814,230	\$4,975,736	\$3,083,381	\$3,168,081	-38.0%	-36.3%	2.7%	
Current Assets	\$13,936,032	\$29,032,035	\$15,280,638	\$20,908,319	\$15,193,698	36.8%	-0.6%	-27.3%	
Board Designated Assets	\$27,355,770	\$29,082,721	\$28,491,036	\$34,129,430	\$34,949,061	19.8%	22.7%	2.4%	
Net, Property, Plant And Equipment	\$35,520,148	\$34,072,650	\$36,282,408	\$35,420,010	\$36,547,090	-2.4%	0.7%	3.2%	
Other Long-Term Assets	\$7,234,055	\$6,860,439	\$6,613,741	\$7,818,050	\$7,905,175	18.2%	19.5%	1.1%	
Assets	\$84,046,006	\$99,047,845	\$86,667,823	\$98,275,809	\$94,595,024	13.4%	9.1%	-3.7%	
Accounts Payable	\$3,757,904	\$4,802,425	\$3,990,026	\$4,946,498	\$5,094,893	24.0%	27.7%	3.0%	
Current Liabilities COVID-19	\$0	\$2,254,651	\$0	\$5,224,075	\$0	#DIV/0!	#DIV/0!	-100.0%	
Salaries, Wages And Payroll Taxes Payable	\$2,200,958	\$2,343,854	\$2,334,996	\$2,414,170	\$2,486,595	3.4%	6.5%	3.0%	
Other Third Party Settlements	\$0	\$0	\$820,623	\$393,136	\$643,136	-52.1%	-21.6%	63.6%	
ACO Risk Reserve	\$258,676	\$791,815	\$858,359	\$182,594	\$400,000	-78.7%	-53.4%	119.1%	
Other Current Liabilities	\$736,208	\$6,972,754	\$778,593	\$828,189	\$871,281	6.4%	11.9%	5.2%	
Current Liabilities	\$6,953,745	\$17,165,499	\$8,782,597	\$13,988,662	\$9,495,905	59.3%	8.1%	-32.1%	
Long Term Liabilities COVID-19	\$0	\$4,868,571	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Long Term Liabilities	\$17,742,777	\$16,735,331	\$16,121,539	\$16,347,703	\$15,704,283	1.4%	-2.6%	-3.9%	
Other Noncurrent Liabilities	-\$458,286	-\$3,212,644	-\$1,973,695	-\$3,193,949	-\$3,193,949	61.8%	61.8%	0.0%	
Long Term Liabilities	\$17,284,491	\$18,391,258	\$14,147,844	\$13,153,754	\$12,510,334	-7.0%	-11.6%	-4.9%	
Total Liabilities	\$24,238,236	\$35,556,757	\$22,930,441	\$27,142,416	\$22,006,239	18.4%	-4.0%	-18.9%	
Net Assets	\$57,163,999	\$60,153,693	\$61,800,611	\$62,031,425	\$68,314,171	0.4%	10.5%	10.1%	
YTD Change In Net Assets	\$2,643,771	\$3,337,395	\$1,936,771	\$9,101,968	\$4,274,614	370.0%	120.7%	-53.0%	
Fund Balance	\$59,807,770	\$63,491,088	\$63,737,382	\$71,133,393	\$72,588,785	11.6%	13.9%	2.0%	
Liabilities and Equities	\$84,046,006	\$99,047,845	\$86,667,823	\$98,275,809	\$94,595,024	13.4%	9.1%	-3.7%	
Balance Sheet Metrics							Change in Points		
Days Cash on Hand	236.8	332.9	252.4	317.3	297.9	64.8	45.5	-19.4	
Debt Service Coverage Ratio to 1	2.1	3.7	3.0	3.8	6.2	0.8	3.2	2.4	
Long Term Debt to Capitalization	0.2	0.3	0.2	0.2	0.2	-0.0	-0.0	-0.0	
Days Payable	51.5	121.6	63.9	98.0	70.0	34.1	6.1	-27.9	
Days Receivable	42.8	52.0	30.6	41.2	40.5	10.6	9.9	-0.7	

Gifford Medical Center					
Dan Bennett			Jenn Bertrand		
Fiscal Year 2022 Submitted Budget					
Utilization Monthly	2019 A	2020 A	2021 P	2022 B	2021 P - 2022 B
Total Average Daily Census	14	13	12	13	9%
Total Admissions	1,575	1,663	1,686	1,658	-2%
Total Patient Days	5,204	4,939	4,430	4,825	9%
Magnetic Resonance Image Procedures, Exams	1,192	1,136	923	1,126	22%
Cat Scan Procedures	3,464	3,587	3,087	3,610	17%
Radiology - Diagnostic Procedures	20,667	21,227	20,324	25,012	23%
Emergency Room Visits	6,723	5,788	5,232	6,164	18%
Operating Room Procedure	2,097	1,460	1,636	1,665	2%
Operating Room Cases	-	-	-	-	#DIV/0!
Physician Office Visits	27,753	34,968	40,212	39,224	-2%
Staffing Year to Date	2019 A	2020 A	2021 P	2022 B	2021 P - 2022 B
Non MD FTEs	290.6	262.7	267.1	286.0	18.9
MLPs	-	-	-	-	-
Residents & Fellows	-	-	-	-	-
Physician FTEs	22.8	21.3	21.2	20.2	(1.0)
Travelers, Travelers MD	-	-	-	-	-

Dan Bennett		Jenn Bertrand						
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	\$109,174,581	\$107,767,489	\$120,308,357	\$121,564,397	\$120,327,886	101%	100%	99%
Contractual Allowances (includes Bad Debt & Free Care)	-\$61,620,362	-\$64,240,209	-\$71,960,882	-\$71,142,823	-\$69,666,911	99%	97%	98%
Disproportionate Share Payments	\$554,798	\$541,676	\$535,672	\$528,020	\$519,572	99%	97%	98%
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Net Payer Revenue	\$48,109,016	\$44,068,956	\$48,883,147	\$50,949,594	\$51,180,547	104%	105%	100%
Fixed Prospective Payments	\$1,943,080	\$3,163,451	\$3,200,000	\$3,200,000	\$3,043,532	100%	95%	95%
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	\$50,052,096	\$47,232,407	\$52,083,147	\$54,149,594	\$54,224,079	104%	104%	100%
Above From the Income Statement								
Medicare								
Gross Revenue	\$48,060,898	\$47,715,643	\$51,947,724	\$54,838,230	\$55,018,787	106%	106%	100%
Contractual Allowances (includes Bad Debt & Free Care)	-\$29,675,413	-\$30,685,538	-\$33,531,215	-\$36,219,328	-\$36,200,466	108%	108%	100%
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	\$18,385,485	\$17,030,106	\$18,416,509	\$18,618,902	\$18,818,321	101%	102%	101%
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	\$18,385,485	\$17,030,106	\$18,416,509	\$18,618,902	\$18,818,321	101%	102%	101%

Dan Bennett		Jenn Bertrand						
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	\$19,084,742	\$18,671,246	\$21,570,995	\$20,666,584	\$20,330,206	96%	94%	98%
Contractual Allowances (includes Bad Debt & Free Care)	-\$17,517,325	-\$15,852,687	-\$20,492,558	-\$16,441,926	-\$16,197,204	80%	79%	99%
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	\$1,567,417	\$2,818,559	\$1,078,436	\$4,224,658	\$4,133,002	392%	383%	98%
Fixed Prospective Payments	\$1,943,080	\$3,163,451	\$3,200,000	\$3,200,000	\$3,043,532	100%	95%	95%
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	\$3,510,497	\$5,982,010	\$4,278,436	\$7,424,658	\$7,176,534	174%	168%	97%
Commercial								
Gross Revenue	\$42,028,940	\$41,380,599	\$46,789,638	\$46,059,583	\$44,978,893	98%	96%	98%
Contractual Allowances (includes Bad Debt & Free Care)	-\$14,427,624	-\$17,701,984	-\$17,937,108	-\$18,481,569	-\$17,269,241	103%	96%	93%
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	\$27,601,317	\$23,678,616	\$28,852,530	\$27,578,014	\$27,709,652	96%	96%	100%
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	\$27,601,317	\$23,678,616	\$28,852,530	\$27,578,014	\$27,709,652	96%	96%	100%
Disproportionate Share Payments	\$554,798	\$541,676	\$535,672	\$528,020	\$519,572	99%	97%	98%

Payer Mix	2019 A	2020 A	2021 B	2021 PROJ	2022 B
Gross Revenue Payer Mix%					
Medicare	44%	44%	43%	45%	46%
Medicaid	17%	17%	18%	17%	17%
Commercial	38%	38%	39%	38%	37%
NPR/FPP Payer Mix%					
Medicare	37%	36%	35%	34%	35%
Medicaid	7%	13%	8%	14%	13%
Commercial	55%	50%	55%	51%	51%
DSH	1%	1%	1%	1%	1%

Gifford Medical Center							Gifford Medical Center							
							MEDIAN BENCHMARKS							
	Actuals FY2018	Actuals FY2019	Actuals FY2020	Budget 2021 FY2021	Projection 2021 FY2021	Budget 2022 FY2022	Vermont CAH FY2021	Vermont PPS FY2022	Vermont PPS FY2021	Vermont PPS FY2022	Northeast CAH FY2019	U.S. CAH FY2019	Fitch**	
													Northern NE FY2019	Northeast FY2019
Net Patient Care Rev & Fixed Payments & Reserves	48,844,171	50,052,096	47,232,407	52,083,147	54,149,594	54,224,079					0	0		
NPR/FPP % change					4.0%	4.1%								
Operating Expense	55,321,562	51,938,902	54,604,423	52,584,178	55,540,454	53,172,793					0	0		
Operating Expense % change					5.6%	1.1%								
Operating Margin %	-10.75%	-0.80%	2.53%	1.84%	1.97%	5.88%	1.99%	2.00%	1.88%	1.48%	1.8%	0.7%	1.2%	0.8%
Total Margin %	-6.17%	4.84%	5.76%	3.55%	14.08%	7.44%	12.18%	2.50%	5.10%	2.71%	3.4%	2.4%	2.0%	3.5%
Days Cash on Hand	223.9	236.8	332.9	252.4	317.3	297.9	200.6	153.7	192.6	171.2	87.84	71.23	162.2	164.33
Days Payable	54.9	51.5	121.6	63.9	98.0	70.0	85.9	60.1	76.8	59.5	0	0	62.14	63.18
Days Receivable	33.2	42.8	52.0	30.6	41.2	40.5	41.3	38.2	48.2	39.2	41.15	50.54	41.06	43.07
Debt Service Coverage Ratio to 1	-1.34	2.07	3.71	3.03	3.83	6.25	5.38	4.64	3.68	3.32	6.76	3.95	2.74	2.81
Long Term Debt to Capitalization	24%	23%	25%	20%	19%	18%	24%	19%	16%	16%	27.8%	30.0%	35.6%	34.8%
Age of Plant	17.4	18.7	17.4	0.0	16.7	16.5	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)														