

# Mt. Ascutney Hospital & Health Ctr

**Fiscal Year 2023 Submitted Budget**

## Mt. Ascutney Hospital & Health Ctr

Questions:

1. Is your Projection still valid? If not, please explain.

**Mt. Ascutney Hospital & Health Ctr**

Joseph Perras Dave Sanville

**Fiscal Year 2023 Submitted Budget**

INCOME STATEMENT	2020 A	2021 A	2022 B	2022 P	2023 B	2022 B - 2022 P	2022 B - 2023 B
<b>Revenues</b>							
<b>Gross Patient Care Revenue</b>	<b>\$101,525,778</b>	<b>\$123,822,514</b>	<b>\$122,279,302</b>	<b>\$126,898,534</b>	<b>\$136,535,714</b>	<b>3.8%</b>	<b>11.7%</b>
Disproportionate Share Payments	\$446,060	\$524,605	\$400,000	\$540,000	\$540,000	35.0%	35.0%
Graduate Medical Education (UVMHC only)	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Bad Debt	-\$2,205,969	-\$2,259,601	-\$2,139,888	-\$2,180,523	-\$2,389,375	1.9%	11.7%
Free Care	-\$797,296	-\$607,209	-\$1,222,793	-\$1,221,511	-\$1,365,357	-0.1%	11.7%
Deductions from Revenue	-\$54,327,594	-\$61,566,036	-\$61,492,992	-\$64,216,709	-\$69,840,570	4.4%	13.6%
<b>Net Patient Care Revenue</b>	<b>\$44,640,979</b>	<b>\$59,914,273</b>	<b>\$57,823,629</b>	<b>\$59,819,791</b>	<b>\$63,480,412</b>	<b>3.5%</b>	<b>9.8%</b>
Fixed Prospective Payments	\$4,318,464	\$1,722,078	\$1,672,282	\$2,332,248	\$2,314,058	39.5%	38.4%
Reserves	\$806,189	\$88,127	-\$299,999	\$0	-\$500,000	-100.0%	66.7%
Other Reform Payments	\$115,143	\$607,694	\$445,000	\$551,311	\$575,000	23.9%	29.2%
<b>Fixed Prospective Payments and Reserves</b>	<b>\$5,239,796</b>	<b>\$2,417,898</b>	<b>\$1,817,283</b>	<b>\$2,883,559</b>	<b>\$2,389,058</b>	<b>58.7%</b>	<b>31.5%</b>
<b>Net Patient Care Rev &amp; Fixed Payments &amp; Reserves</b>	<b>\$49,880,775</b>	<b>\$62,332,171</b>	<b>\$59,640,912</b>	<b>\$62,703,350</b>	<b>\$65,869,470</b>	<b>5.1%</b>	<b>10.4%</b>
340B Retail Pharmacy Programs	\$1,085,635	\$1,512,859	\$1,280,000	\$1,018,179	\$950,000	-20.5%	-25.8%
COVID-19 Stimulus and Other Grant Funding	\$2,533,288	\$410,342	\$0	\$64,966	\$0	#DIV/0!	#DIV/0!
Specialty Pharmacy	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Outpatient Pharmacy Revenue	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Cafeteria & Parking	\$136,414	\$129,749	\$133,000	\$127,419	\$133,000	-4.2%	0.0%
Grant Income	\$1,320,712	\$1,134,166	\$1,165,018	\$803,861	\$696,359	-31.0%	-40.2%
Reference Lab Revenue	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Meaningful Use	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Other	\$1,801,502	\$1,666,326	\$1,790,101	\$1,304,127	\$1,808,496	-27.1%	1.0%
<b>Other Operating Revenue</b>	<b>\$6,877,551</b>	<b>\$4,853,442</b>	<b>\$4,368,119</b>	<b>\$3,318,552</b>	<b>\$3,587,855</b>	<b>-24.0%</b>	<b>-17.9%</b>
<b>Total Operating Revenue</b>	<b>\$56,758,326</b>	<b>\$67,185,613</b>	<b>\$64,009,031</b>	<b>\$66,021,902</b>	<b>\$69,457,325</b>	<b>3.1%</b>	<b>8.5%</b>
<b>Operating Expenses</b>							
Salaries Non MD, Fringe Benefits Non MD, Physician							
Fees & Salaries, Fringe Benefits MD	\$35,966,049	\$37,545,777	\$39,730,576	\$40,268,505	\$42,501,388	1.4%	7.0%
Health Care Provider Tax	\$1,716,312	\$1,891,411	\$1,874,053	\$2,406,000	\$2,274,000	28.4%	21.3%
Depreciation Amortization	\$2,543,919	\$2,576,158	\$2,853,697	\$2,349,900	\$2,572,812	-17.7%	-9.8%
Interest - Short Term, Interest - Long Term	\$320,055	\$514,636	\$501,818	\$489,337	\$495,819	-2.5%	-1.2%
ACO Dues	\$511,512	\$349,111	\$460,170	\$402,200	\$388,687	-12.6%	-15.5%
Medical/Surgical Drugs and Supplies	\$3,021,704	\$3,347,458	\$3,206,851	\$4,938,607	\$4,495,810	54.0%	40.2%
Pharmaceuticals	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Other Purchased Services - Consulting	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Other Purchased Services -Travelers	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Other Operating Expenses	\$12,140,466	\$14,818,218	\$14,323,955	\$14,508,183	\$15,555,685	1.3%	8.6%
<b>Total Operating Expenses</b>	<b>\$56,220,017</b>	<b>\$61,042,770</b>	<b>\$62,951,120</b>	<b>\$65,362,732</b>	<b>\$68,284,201</b>	<b>3.8%</b>	<b>8.5%</b>
<b>Net Operating Income</b>	<b>\$538,310</b>	<b>\$6,142,843</b>	<b>\$1,057,911</b>	<b>\$659,170</b>	<b>\$1,173,124</b>	<b>-37.7%</b>	<b>10.9%</b>
<b>Non Operating Revenue</b>	<b>\$5,699,274</b>	<b>\$4,041,015</b>	<b>\$1,224,549</b>	<b>-\$443,573</b>	<b>\$1,558,900</b>	<b>-136.2%</b>	<b>27.3%</b>
<b>Excess (Deficit) of Rev over Exp</b>	<b>\$6,237,584</b>	<b>\$10,183,858</b>	<b>\$2,282,460</b>	<b>\$215,597</b>	<b>\$2,732,024</b>	<b>-90.6%</b>	<b>19.7%</b>
<b>Income Statement Metrics</b>							
Operating Margin %	0.9%	9.1%	1.7%	1.0%	1.7%		
Total Margin %	10.0%	14.3%	3.5%	0.3%	3.8%		

Mt. Ascutney Hospital & Health Ctr									
Joseph Perras Dave Sanville									
Fiscal Year 2023 Submitted Budget									
BALANCE SHEET	2020 A	2021 A	2022 B	2022 Projection	2023 B	2022 B - 2022 P	2022 B - 2023 B	2022 P - 2023 B	
Cash & Investments	\$17,735,778	\$16,795,412	\$10,733,519	\$10,387,161	\$10,168,645	-3.2%	-5.3%	-2.1%	
Net Patient Accounts Receivable	\$4,984,841	\$5,597,266	\$5,405,635	\$5,326,191	\$5,543,783	-1.5%	2.6%	4.1%	
Due From Third Parties	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Risk Reserve Receivable	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Other Current Assets	\$1,895,570	\$1,714,739	\$1,921,255	\$1,507,580	\$1,552,807	-21.5%	-19.2%	3.0%	
<b>Current Assets</b>	<b>\$24,616,189</b>	<b>\$24,107,417</b>	<b>\$18,060,409</b>	<b>\$17,220,932</b>	<b>\$17,265,235</b>	<b>-4.6%</b>	<b>-4.4%</b>	<b>0.3%</b>	
Board Designated Assets	\$20,999,480	\$32,512,399	\$30,311,222	\$36,184,679	\$37,993,913	19.4%	25.3%	5.0%	
Net, Property, Plant And Equipment	\$16,761,355	\$15,410,411	\$18,349,242	\$17,551,739	\$18,611,554	-4.3%	1.4%	6.0%	
Other Long-Term Assets	\$5,668,206	\$9,053,896	\$9,068,659	\$8,526,195	\$8,226,195	-6.0%	-9.3%	-3.5%	
<b>Assets</b>	<b>\$68,045,230</b>	<b>\$81,084,123</b>	<b>\$75,789,532</b>	<b>\$79,483,545</b>	<b>\$82,096,897</b>	<b>4.9%</b>	<b>8.3%</b>	<b>3.3%</b>	
Accounts Payable	\$2,090,938	\$2,586,832	\$2,485,433	\$3,390,069	\$3,593,473	36.4%	44.6%	6.0%	
Current Liabilities COVID-19	\$8,458,773	\$5,864,002	\$0	\$4,239,658	\$4,239,658	#DIV/0!	#DIV/0!	0.0%	
Salaries, Wages And Payroll Taxes Payable	\$4,637,949	\$5,011,747	\$5,742,123	\$5,634,721	\$5,803,763	-1.9%	1.1%	3.0%	
Other Third Party Settlements	\$1,147,740	\$1,831,682	\$5,422,413	\$775,774	\$800,000	-85.7%	-85.2%	3.1%	
ACO Risk Reserve	\$585,075	\$35,000	\$300,000	\$35,000	\$500,000	-88.3%	66.7%	1328.6%	
Other Current Liabilities	\$1,619,934	\$1,267,226	\$3,617,240	\$1,481,970	\$1,492,543	-59.0%	-58.7%	0.7%	
<b>Current Liabilities</b>	<b>\$18,540,409</b>	<b>\$16,596,489</b>	<b>\$17,567,209</b>	<b>\$15,557,192</b>	<b>\$16,429,437</b>	<b>-11.4%</b>	<b>-6.5%</b>	<b>5.6%</b>	
Long Term Liabilities COVID-19	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Long Term Liabilities	\$19,413,236	\$22,668,942	\$22,457,136	\$22,181,067	\$21,338,524	-1.2%	-5.0%	-3.8%	
Other Noncurrent Liabilities	\$729,107	\$732,776	\$729,107	\$732,776	\$800,000	0.5%	9.7%	9.2%	
<b>Long Term Liabilities</b>	<b>\$20,142,343</b>	<b>\$23,401,718</b>	<b>\$23,186,243</b>	<b>\$22,913,843</b>	<b>\$22,138,524</b>	<b>-1.2%</b>	<b>-4.5%</b>	<b>-3.4%</b>	
<b>Total Liabilities</b>	<b>\$38,682,752</b>	<b>\$39,998,207</b>	<b>\$40,753,452</b>	<b>\$38,471,035</b>	<b>\$38,567,961</b>	<b>-5.6%</b>	<b>-5.4%</b>	<b>0.3%</b>	
Net Assets	\$23,124,894	\$30,902,058	\$32,753,620	\$40,796,913	\$40,796,912	24.6%	24.6%	-0.0%	
YTD Change In Net Assets	\$6,237,584	\$10,183,858	\$2,282,460	\$215,597	\$2,732,024	-90.6%	19.7%	1167.2%	
<b>Fund Balance</b>	<b>\$29,362,478</b>	<b>\$41,085,916</b>	<b>\$35,036,080</b>	<b>\$41,012,510</b>	<b>\$43,528,936</b>	<b>17.1%</b>	<b>24.2%</b>	<b>6.1%</b>	
<b>Liabilities and Equities</b>	<b>\$68,045,230</b>	<b>\$81,084,123</b>	<b>\$75,789,532</b>	<b>\$79,483,545</b>	<b>\$82,096,897</b>	<b>4.9%</b>	<b>8.3%</b>	<b>3.3%</b>	
<b>Balance Sheet Metrics</b>									Change in Points
Days Cash on Hand	207.0	246.1	186.9	214.6	212.0	27.7	25.1	-2.6	
Debt Service Coverage Ratio to 1	3.6	8.7	3.9	3.4	4.1	-0.5	0.2	0.7	
Long Term Debt to Capitalization	0.4	0.4	0.4	0.4	0.4	-0.0	-0.1	-0.0	
Days Payable	126.1	103.6	106.7	90.1	91.3	-16.6	-15.4	1.1	
Days Receivable	40.8	34.1	34.1	32.5	31.9	-1.6	-2.2	-0.6	

<b>Mt. Ascutney Hospital &amp; Health Ctr</b>					
<b>Joseph Perras Dave Sanville</b>					
<b>Fiscal Year 2023 Submitted Budget</b>					
<b>Utilization Monthly</b>	<b>2020 A</b>	<b>2021 A</b>	<b>2022 P</b>	<b>2023 B</b>	<b>2022 P - 2023 B</b>
Total Average Daily Census	26	24	27	27	-1%
Total Admissions	1,022	1,035	1,015	1,092	8%
Total Patient Days	9,362	8,920	10,022	9,920	-1%
Magnetic Resonance Image Procedures, Exams	504	743	718	769	7%
Cat Scan Procedures	2,362	3,004	3,035	3,150	4%
Radiology - Diagnostic Procedures	9,070	10,449	10,687	10,468	-2%
Emergency Room Visits	4,798	5,439	5,414	5,217	-4%
Operating Room Procedure	1,487	1,816	1,731	1,739	0%
Operating Room Cases	2,921	3,570	3,413	3,599	5%
Physician Office Visits	41,752	46,627	46,624	48,367	4%
<b>Staffing Year to Date</b>	<b>2020 A</b>	<b>2021 A</b>	<b>2022 P</b>	<b>2023 B</b>	<b>2022 P - 2023 B</b>
Non MD FTEs	305.7	312.3	305.7	337.8	32.1
MLPs	9.9	9.3	9.7	8.8	(0.9)
Residents & Fellows	-	-	-	-	-
Physician FTEs	21.5	22.2	19.3	19.0	(0.3)
Travelers, Travelers MD	-	-	-	-	-

Joseph Perras Dave Sanville								
Fiscal Year 2023 Submitted Budget								
Payer Mix	2020 A	2021 A	2022 B	2022 P	2023 B	2022 B - 2022 P	2022 B - 2023 B	2022 P - 2023 B
<b>Gross Revenue</b>	<b>\$101,525,778</b>	<b>\$123,822,513</b>	<b>\$122,279,302</b>	<b>\$126,898,535</b>	<b>\$136,535,714</b>	<b>4%</b>	<b>12%</b>	<b>8%</b>
Contractual Allowances (includes Bad Debt & Free Care)	-\$57,330,859	-\$64,422,883	-\$64,855,673	-\$67,618,743	-\$73,595,302	4%	13%	9%
Disproportionate Share Payments	\$446,060	\$514,643	\$400,000	\$540,000	\$540,000	35%	35%	0%
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
<b>Net Payer Revenue</b>	<b>\$44,640,979</b>	<b>\$59,914,273</b>	<b>\$57,823,629</b>	<b>\$59,819,792</b>	<b>\$63,480,412</b>	<b>3%</b>	<b>10%</b>	<b>6%</b>
Fixed Prospective Payments	\$4,318,464	\$1,722,078	\$1,672,282	\$2,332,248	\$2,314,058	39%	38%	-1%
Reserves - Risk Portion	\$806,189	\$88,127	-\$299,999	\$0	-\$500,000	-100%	67%	#DIV/0!
Other Reform Payments	\$115,143	\$607,694	\$445,000	\$551,311	\$575,000	24%	29%	4%
<b>Total Net Payer Revenue &amp; Fixed Prospective Payment</b>	<b>\$49,880,775</b>	<b>\$62,332,172</b>	<b>\$59,640,912</b>	<b>\$62,703,351</b>	<b>\$65,869,470</b>	<b>5%</b>	<b>10%</b>	<b>5%</b>

Above From the Income Statement

Medicare								
	2020 A	2021 A	2022 B	2022 P	2023 B	2022 B - 2022 P	2022 B - 2023 B	2022 P - 2023 B
<b>Gross Revenue</b>	<b>\$57,205,940</b>	<b>\$69,769,148</b>	<b>\$69,054,335</b>	<b>\$69,986,495</b>	<b>\$75,225,222</b>	<b>1%</b>	<b>9%</b>	<b>7%</b>
Contractual Allowances (includes Bad Debt & Free Care)	-\$32,527,490	-\$36,150,971	-\$37,355,237	-\$37,877,643	-\$40,712,124	1%	9%	7%
Disproportionate Share Payments	\$0	\$0	\$0	\$0	\$0			
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0			
<b>Net Payer Revenue</b>	<b>\$24,678,450</b>	<b>\$33,618,177</b>	<b>\$31,699,098</b>	<b>\$32,108,852</b>	<b>\$34,513,098</b>	<b>1%</b>	<b>9%</b>	<b>7%</b>
Fixed Prospective Payments	\$2,989,862	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Reserves - Risk Portion	\$831,058	\$0	-\$270,000	\$0	-\$425,357	-100%	58%	#DIV/0!
Other Reform Payments	\$0	\$0	\$175,000	\$142,894	\$150,000	-18%	-14%	5%
<b>Total Net Payer Revenue &amp; Fixed Prospective Payment</b>	<b>\$28,499,370</b>	<b>\$33,618,177</b>	<b>\$31,604,098</b>	<b>\$32,251,746</b>	<b>\$34,237,741</b>	<b>2%</b>	<b>8%</b>	<b>6%</b>

Medicaid								
	2020 A	2021 A	2022 B	2022 P	2023 B	2022 B - 2022 P	2022 B - 2023 B	2022 P - 2023 B
<b>Gross Revenue</b>	<b>\$10,632,129</b>	<b>\$14,347,452</b>	<b>\$12,856,190</b>	<b>\$15,421,226</b>	<b>\$16,612,008</b>	<b>20%</b>	<b>29%</b>	<b>8%</b>
Contractual Allowances (includes Bad Debt & Free Care)	-\$10,420,311	-\$12,954,071	-\$9,539,463	-\$12,444,641	-\$13,215,669	30%	39%	6%
Disproportionate Share Payments	\$0	\$0	\$0	\$0	\$0			
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
<b>Net Payer Revenue</b>	<b>\$211,818</b>	<b>\$1,393,381</b>	<b>\$3,316,727</b>	<b>\$2,976,585</b>	<b>\$3,396,339</b>	<b>-10%</b>	<b>2%</b>	<b>14%</b>
Fixed Prospective Payments	\$1,328,602	\$1,722,078	\$1,672,282	\$2,332,248	\$2,314,058	39%	38%	-1%
Reserves - Risk Portion	-\$24,869	\$88,127	-\$29,999	\$0	-\$74,643	-100%	149%	#DIV/0!
Other Reform Payments	\$115,143	\$607,694	\$160,000	\$319,549	\$325,000	100%	103%	2%
<b>Total Net Payer Revenue &amp; Fixed Prospective Payment</b>	<b>\$1,630,694</b>	<b>\$3,811,280</b>	<b>\$5,119,010</b>	<b>\$5,628,382</b>	<b>\$5,960,754</b>	<b>10%</b>	<b>16%</b>	<b>6%</b>

Commercial								
	2020 A	2021 A	2022 B	2022 P	2023 B	2022 B - 2022 P	2022 B - 2023 B	2022 P - 2023 B
<b>Gross Revenue</b>	<b>\$33,687,709</b>	<b>\$39,705,914</b>	<b>\$40,368,777</b>	<b>\$41,490,814</b>	<b>\$44,698,484</b>	<b>3%</b>	<b>11%</b>	<b>8%</b>
Contractual Allowances (includes Bad Debt & Free Care)	-\$14,383,058	-\$15,317,841	-\$17,960,973	-\$17,296,459	-\$19,667,509	-4%	10%	14%
Disproportionate Share Payments	\$0	\$0	\$0	\$0	\$0			
Graduate Medical Education Payments	\$0	\$0	\$0	\$0	\$0			
<b>Net Payer Revenue</b>	<b>\$19,304,651</b>	<b>\$24,388,073</b>	<b>\$22,407,804</b>	<b>\$24,194,355</b>	<b>\$25,030,975</b>	<b>8%</b>	<b>12%</b>	<b>3%</b>
Fixed Prospective Payments	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Reserves - Risk Portion	\$0	\$0	\$0	\$0	\$0			
Other Reform Payments	\$0	\$0	\$110,000	\$88,868	\$100,000	-19%	-9%	13%
<b>Total Net Payer Revenue &amp; Fixed Prospective Payment</b>	<b>\$19,304,651</b>	<b>\$24,388,073</b>	<b>\$22,517,804</b>	<b>\$24,283,223</b>	<b>\$25,130,975</b>	<b>8%</b>	<b>12%</b>	<b>3%</b>

Disproportionate Share Payments	\$446,060	\$514,643	\$400,000	\$540,000	\$540,000	35%	35%	0%
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Payer Mix	2020 A	2021 A	2022 B	2022 P	2023 B
Gross Revenue					
Medicare	56%	56%	56%	55%	55%
Medicaid	10%	12%	11%	12%	12%
Commercial	33%	32%	33%	33%	33%

NPR/FPP Payer Mix%	2020 A	2021 A	2022 B	2022 P	2023 B
Medicare	57%	54%	53%	51%	52%
Medicaid	3%	6%	9%	9%	9%
Commercial	39%	39%	38%	39%	38%
DSH	1%	1%	1%	1%	1%

Mt. Ascutney Hospital & Health Ctr							Mt. Ascutney Hospital & Health Ctr							
							MEDIAN BENCHMARKS							
	Actuals FY2019	Actuals FY2020	Actuals FY2021	Budget FY2022	Projection FY2022	Budget FY2023	Vermont CAH FY2022	Vermont PPS FY2023	Vermont PPS FY2022	Vermont PPS FY2023	Northeast CAH FY2020	U.S. CAH FY2020	Northern NE FY2020	Fitch** Northeast FY2020
Net Patient Care Rev & Fixed Payments & Reserves	50,849,386	49,880,775	62,332,171	59,640,912	62,703,350	65,869,470								
NPR/FPP % change					5.1%	10.4%								
Operating Expense	54,566,701	56,220,017	61,042,770	62,951,120	65,362,732	68,284,201								
Operating Expense % change					3.8%	8.5%								
Operating Margin %	-0.08%	0.95%	9.14%	1.65%	1.00%	1.69%	-0.31%	1.84%	-1.72%	1.00%	4.3%		3.6%	0.9%
Total Margin %	-3.98%	9.99%	14.30%	3.50%	0.33%	3.85%	0.36%	2.41%	-4.77%	2.42%	6.7%		5.4%	10.0%
Days Cash on Hand	144.4	207.0	246.1	186.9	214.6	212.0	138.1	139.4	146.1	128.7	174.81		192.28	206.9818102
Days Payable	76.2	126.1	103.6	106.7	90.1	91.3	67.9	69.0	52.9	58.6	0		0	126.0756572
Days Receivable	40.2	40.8	34.1	34.1	32.5	31.9	41.4	41.4	45.0	43.6	40.23		47.25	40.75777426
Debt Service Coverage Ratio to 1	5.58	3.58	8.73	3.90	3.39	4.09	1.89	4.14	1.09	3.32	9.53		4.16	3.581144113
Long Term Debt to Capitalization	30%	40%	40%	44%	40%	37%	19%	17%	17%	16%	33.1%		31.2%	39.8%
Age of Plant	11.7	11.4	11.2	11.2	13.2	13.1	15.0	14.8	15.8	16.6	14.06		12.32	11.40152568

Benchmarks  
\*Flex Monitoring 2019 CAH  
\*\*Fitch Ratings Research-Not for Profit-Select Northeast and Northern NE (MA, ME, NH)