



Promoting, protecting, and restoring health and well-being

Health Care Advisory Committee
December 20, 2016
4:00PM – 5:00 PM
JD Kabler Conference Room – (8003)
UHS – 333 East Campus Mall

Present: Annalise Panthofer, Madeline Ford, Nathan Stack, Matt Wulf, Sarah Kruger, Johnny Uelman, Kin Pinch, Jennifer Powell, Randall Brown, Sarah Van Orman(UHS), Arnie Jennerman(UHS), Marlena Holden(UHS), Jim Morrison(UHS), Andrea Lawson(UHS),

1. **UHS Draft 16-17 Budget**-*The UHS draft budget was presented including the timeline for approval. The draft will be reviewed by the VCFA 1/9 and returned to HCAC 1/17 for final approval. The proposed budget calls for a 6% increase in the segregated fee to support the addition of 8 FTE of mental health counselors. This expansion is designed to meet the current need of students presenting for services. Questions were raised regarding the size of the expansion and alternative mans to meet need such as increased us of trainees. The final figures for 15-16 were reviewed including the impact of cash provided from campus for remodeling.*

ASM representatives were present to discuss their desire for UHS to also consider adding one additional position to be split between SOE and SOHE as an imbedded counselor. Concerns about his increase the feasibility of this additional level of expansion. UHS plans to bring this proposal to the VCFA.

The long term UHS forecast was reviewed including factors which are not accounted for in the budget such as higher than anticipated rates of healthcare inflation and wage pressures. The five year forecast also does not include any future program expansions.

See attached

2. **Other-No other items were discussed**

Next meeting: January 17th

608.265.5600 | uhs.wisc.edu

University of Wisconsin–Madison | 333 East Campus Mall, Room 8104 | Madison, WI 53715-1381

Projected Financial and Facility Impact of UHS Mental Health Service Expansion Proposal
January 2016

Service Expansion Stage One:
Current Budget Request for FY 2016-2017 not yet included in 2016-2017 Budget

Staff	Estimated Salary	Estimated Fringe	FTE Percent	Annualized Personnel Cost	Estimated Supplies and Services	Total Annual Cost	Projected Increase In Health Fee	Per Semester Increase In Health Fee
2.5	175,000	61,250	0.75	236,250	14,175	250,425	1.95%	
2	140,000	49,000	1	189,000	11,340	200,340	1.56%	
Total	315,000	110,250		425,250	25,515	450,765	3.31%	\$5.54

Office Space Requirements:

UHS believes this level of staff expansion could be accommodated in the current UHS Mental Health space.

Service Expansion Stage Two:
Added Staff Capacity To Meet Current Demand

Staff	Estimated Salary	Estimated Fringe	FTE Percent	Annualized Personnel Cost	Estimated Supplies and Services	Total Annual Cost	Projected Increase In Health Fee	Per Semester Increase In Health Fee
4	280,000	98,000	0.75	378,000	22,680	400,680	3.12%	
4	280,000	98,000	1	378,000	22,680	400,680	3.12%	
Total	560,000	196,000		756,000	45,360	801,360	5.89%	\$9.85

Office Space Requirements:

This stage of expansion would require added space. Each current Mental Health provider is in a 120 square foot office. An additional Group Room of 240 square feet would also be required. Assuming 20% added space for common area and circulation this stage of expansion would require an added 1,484 Square feet of office space.

Combined Annual Budget Impact of Entire Expansion Program

Staff	Estimated Salary	Estimated Fringe	FTE	Annualized Personnel Cost	Estimated Supplies and Services	Total Annual Cost	Projected Increase In Health Fee	Per Semester Increase In Health Fee
12.5	875,000	306,250	3.5	1,181,250	70,875	1,252,125	9.20%	\$15.39

Office Space Requirements:

The combined Mental Health expansion program would require 1,484 additional square feet of Mental Health Office and Group Room space.

Note: Average annual salary of \$70,000 used for projections.

**UHS Budget Schedule
FY 2017-2018**

Timing	Budget Process Step
Early November 2016	Determine Campus and UHS Budget Guidelines (First Draft Available)
November 2016	Meet With UHS Directors and Gather Staffing Plans
November 22, 2016	Review Prior Year Results and Program Directions With Health Care Advisory Committee (HCAC)
Early December 2016	Budget Meetings With Managers Develop Revenue Services and Supplies Budget
Mid December 2016	Present and Discuss UHS Draft Budget at ELC and Make Adjustments
Mid December 2016	Finalize UHS Draft Budget
December 20, 2016	Present Draft UHS Budget to Health Care Advisory Committee (HCAC)
January 9, 2017	Present Draft Budget to Donna Halloran UW Madison Director of Auxiliary Operations Analysis
January 10, 2017	Present Proposed Budget to UW Madison Vice Chancellor for Administration
January 17, 2017	Present Updated Proposed UHS Budget to Health Care Advisory Committee (HCAC)
February 6, 2017	Present Proposed UHS Budget to Student Services Finance Committee (SSFC)
February 9, 2017	Facility Tour at UHS Budget for Student Services Finance Committee (SSFC)
February 13, 2017	Student Services Finance Committee (SSFC) Votes on Proposed UHS Budget
March 9, 2017	Budget and 5 Year Forecasts Due to Campus
May-June 2017	Board of Regents Approve Tuition and Fee Increases
July 1, 2017	New Fiscal Year Begins

UHS HCAC Budget Discussion
UHS FY 2017-2018 Segregated Fee Budget
Analysis Of Actual Results FY 2015-2016

Operating Income Or Loss

Budgeted Net Loss FY 2015-2016	\$1,941,175
Remove Remodeling Expense Budgeted Not Spent	\$644,772 Increased Budgeted Net Loss
Budgeted Net Loss FY 2015-2016 Without Remodeling Project	-\$1,296,403

Final Reported Net Income FY 2015-2016	\$479,740
Remove 6/30/2016 Campus Cash Transfer For Remodeling	\$1,800,000 Increased Reported Net Income
Adjusted Net Loss FY 2015-2016	-\$1,320,260

Variance From Adjusted Budget After Correcting For Remodeling Impacts

Closing Adjustments Made June 30, 2016	
Accrual Of Common Area Charges and Adjust Account Receivable Balance	\$107,583 Increased Reported Net Income
Trueup Vacation/ALRA/Sick Leave Accruals Reduced Reported Loss	\$328,795 Increased Reported Net Income
Adjusted Net Loss FY 2015-2016	-\$1,756,638

Variance From Adjusted Budget After Closing Adjustments

Cash Balance

FY 2015-2016 Budgeted June 30, 2016 Cash Balance	\$6,265,252
Actual June 30, 2016 Ending Cash Balance	\$7,678,202
Remove 6/30/2016 Campus Cash Transfer For Remodeling	\$1,800,000
Adjusted June 30, 2016 Ending Cash Balance	\$5,878,202

Variance In June 30, 2016 Ending Cash Balance

\$387,050 Actual Cash Below Budget

UHS HCAC Budget Discussion
UHS FY 2017-2018 Segregated Fee Budget
Discussion
December 20, 2016

Review Budget Preparation And Approval Schedule

Review Final FY 2015-2016 Net Income and Cash Balance Results

Key Budget Assumptions FY 2017-2018 and Five Year Forecast

The current year forecast includes \$150,000 for the Meningitis B POD and second vaccine dose expenses. No amount is budgeted for this effort in FY 2017-2018.

The FY 2018 and 5 forecast years assume savings of 2% of salaries from position vacancies or delayed hiring. Since UHS does not manage to achieve these savings (since vacancies typically reduce capacity) it can vary significantly.

In recent years it has varied from a -4.78% to a positive 14.81%. Every 1% change in this number has a \$625,000 impact on ending cash balance in the 5 year forecast.

Campus charges continue to grow at a higher inflation rate Campus Budget Instructions call for 5% for the FY 2018 Budget and 5% has also been used in the 5 forecast years.

Salary and fringe benefit increases follow FY 2018 Campus Budget Instructions of 2% for the FY 2018 Budget and 2% is used in the subsequent 5 forecast years.

Supplies and services inflation rates follow FY 2018 Campus Budget Instructions of 2.5% for the FY 2018 Budget and 2% has been used in the 5 forecast years.

Both salary and fringe benefit and service and supply inflation rates used are well below historical trends and future expectations for health cost inflation.

The long term trend is 5.4% and expectations are for 6.5% increases In 2017.

Note the handout from the June 2016 Price Waterhouse Coopers "Medical Cost Trend: Behind the Number 2017" Report.

With the exception of the previously presented Mental Health Service Expansion Plan the budget and 5 year forecast provide for no program expansion.

We are still working on more detail analysis of the Student Wages Budget.

Review Proposed Budget Schedules

Budget Request Options

Long Term Student Health Fee And UHS Financing Strategy

Putting trends in perspective

A historical perspective offers a wider lens to better understand the 2017 medical cost trend. This long-term view shows us that employer healthcare costs have fluctuated over the years in cycles, how price and utilization interplay in the cost equation, and which parts of the health system are the largest and fastest-growing components of cost.

Growth rates in employer health cost are at historic lows

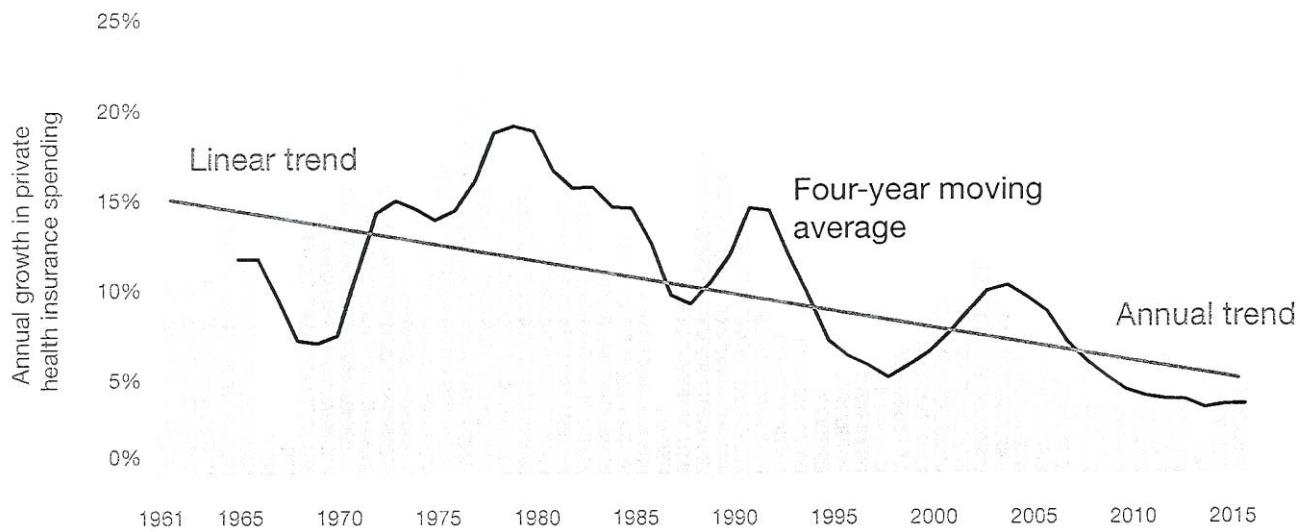
Since 1960, the federal government has tracked historical cost information for private health insurance in its National Health Expenditures database.¹ During those 56 years, this measure has risen and fallen in cycles. During these cycles, premium trends

tend to peak after several years of double-digit increases, fall for several years, hit a trough and then rebound back to double digits (see Figure 1).

While each cycle tends to run about 10 years, the trending pattern varies from one cycle to the next.² For example, since the Great Recession ended in 2009, the trend in premium costs has risen and fallen without consistent movement toward another

peak. Compared with the past six decades, healthcare costs appear to be in a prolonged period of relatively low growth: The average trend from 1984 to 1994 was 10.0%; from 1994 to 2004, 7.9%, and from 2004 to 2014 (a time that includes the Great Recession and reflects fewer people enrolled in employer plans), just 4.2%.

Figure 1: Recent trends in health insurance costs are at historical lows



Source: PwC Health Research Institute analysis based on CMS National Health Expenditure Private Health data³

Analysis Of Historical UHS Mental Health Salary and Fringe Spending Source WISDM and UHS 2016-2017 Budget Mental Health Staffing Campus Financial Support Trends

Unit	Fund	2008	2009	2010	2011	2012	2013	2014	2015	Projected 2016	Projected 2017	Projected 2018
Salary		943,121.98	1,175,621.05	1,264,448.18	1,315,865.46	945,998.35	1,440,979.26	1,875,824.00	2,300,599.48	2,906,611.47		
Fringe Benefits		351,268.15	479,308.79	407,916.28	392,466.38	353,913.67	494,235.24	637,780.16	785,028.66	996,729.23		
Salary		958,940.71	803,393.98	938,985.44	1,196,391.03	975,226.18	975,226.18	975,226.18	975,226.18	975,226.18		
Fund 101 Budget Cuts										-50,025.00	-72,259.00	
Fringe Benefits Paid By Campus		357,159.88	356,387.52	259,178.26	280,059.19	447,589.72	334,488.61	314,568.40	308,117.57	334,422.56		
Total Mental Health Payroll Spending		2,631,461.98	2,618,808.43	2,610,490.72	2,885,444.19	2,734,936.70	2,943,892.77	3,244,929.29	3,803,398.74	4,368,971.88	5,212,989.44	
Campus Support		1,207,562.46	1,197,821.32	1,316,100.59	1,230,514.35	1,062,572.24	1,219,044.63	1,643,980.75	1,309,714.79	1,239,769.58	1,211,084.75	1,309,648.74
Campus Support Percent Of Total Payroll Spending		45.88%	45.74%	50.42%	38.85%	42.65%	55.84%	40.36%	32.60%	27.72%	25.12%	
Dollar Shortfall In Campus Support Versus 2008		0	\$ 3,935	\$ (118,162)	\$ 93,599	\$ 192,474	\$ 124,311	\$ (293,046)	\$ 505,588	\$ 793,811	\$ 1,082,562	
Segregated Health Fee Increase Required To Offsite Campus Funding Shortfall Relative To 2008 Support Level									1.40%	3.94%	6.18%	8.43%

UNIVERSITY OF WISCONSIN-MADISON
 HEALTH SERVICES (FUND 128-A57-25**, 7000/9900)
 UNIVERSITY OF WISCONSIN-MADISON
 HEALTH SERVICES (FUND 128-A57-25**, 7000/9900)
 INCOME STATEMENT (SUMMARY)
 2017-18 ANNUAL BUDGET

	A	B	C	D	E	F	G
	14-15	15-16	16-17 Estimate	16-17 Budget	17-18 Budget	17-18 B Variance	17-18 B Pct
REVENUE			Preliminary.				
Total Op Revenue	742,922	3,030,553	895,000	870,000	895,000	0	0.00%
Net Op Revenue	742,922	3,030,553	895,000	870,000	895,000	0	0.00%
Spouse/Partner Coverage	195,001	200,000	234,980	195,000	249,079	14,099	6.00%
Interest Revenue	10,324	18,376	15,446	3,000	9,657	(5,788)	-37.48%
Segregated Fee Revenue	13,379,418	12,911,060	15,169,204	15,087,560	16,079,357	910,152	6.00%
TOTAL REVENUE	14,327,665	16,159,989	16,314,630	16,155,560	17,233,093	918,463	5.63%
EXPENSES							
Salaries/Wages/Fringes	11,315,948	11,683,060	13,053,545	13,374,191	13,944,803	891,258	6.83%
Supplies & Services	2,996,217	3,892,845	4,071,284	3,729,519	3,982,297	(88,987)	-2.19%
Major R/M & Depr	253,193	34,261	1,836,000	250,050	151,400	(1,684,600)	-91.75%
Utilities, Taxes, Insurance	83,483	70,083	117,689	86,700	123,574	5,884	5.00%
Net Op Expenses	14,648,841	15,680,249	19,078,518	17,440,460	18,202,074	(876,444)	-4.59%
NET INCOME (LOSS)	(321,176)	479,740	(2,763,888)	(1,284,901)	(968,981)	1,794,907	-64.94%
Remodeling Cash Impact							
Adjusted Net Income Or Loss Without Remodeling Impact							
Notes:							

Segregated Fee Revenue for FY 15-16 reflects a 3.37% segregated health fee reduction to reduce UHS cash reserves to meet UW System Reserve Requirements.

UNIVERSITY OF WISCONSIN-MADISON
HEALTH SERVICES (FUND 128-A57-25, 7000/9900)**
2017-18 ANNUAL BUDGET
ANALYSIS OF SUPPLIES AND SERVICES

Supplies and Services Lab	1,056,577
Supplies and Services Radiology	502,250
Pharmacy, Immunizations	461,250
Supplies and Services Other	
Contracted Services	
After Hours Call Coverage	79,329
Physical Therapy	87,125
Clinical Supplies & Equipment	
Pharmacy Supplies	153,750
Medical Supplies	114,800
Minor Equipment	7,500
Professional Development	102,500
Memberships & Subscriptions	67,375
Transcription	8,405
Administrative Supplies	
Telephone	230,625
Maintenance & Repair	8,200
Office Supplies	143,500
Bank Card Charges	6,150
Postage	7,175
Janitorial Supplies	41,000
Health Communications	35,000
Printing & Duplicating	64,575
Recruitment Expenses	46,125
IT Expenses	532,899
Miscellaneous	
Business Travel	112,750
Parking Permits	7,688
Other Supplies & Services	51,250
Move Expenses	20,500
Tuition Remission	24,000
Miscellaneous Expenses	10,000
Total Supplies and Services	3,982,297

UNIVERSITY OF WISCONSIN-MADISON**HEALTH SERVICES (FUND 128-A57-25**, 7000/9900)****2017-18 ANNUAL BUDGET****ANALYSIS OF SUPPLIES AND SERVICES**

Supplies and Services Lab	1,056,577 Demand	1,056,577	26.53%
Supplies and Services Radiology	502,250 Demand	502,250	12.61%
Pharmacy, Immunizations	461,250 Demand	461,250	11.58%
Supplies and Services Other			
Contracted Services			
After Hours Call Coverage	79,329 Direct Care	79,329	1.99%
Physical Therapy	87,125 Direct Care	87,125	2.19%
Clinical Supplies & Equipment			
Pharmacy Supplies	153,750 Demand	153,750	3.86%
Medical Supplies	114,800 Demand	114,800	2.88%
Minor Equipment	7,500	7,500	0.19%
Professional Development	102,500 Direct Care	102,500	2.57%
Memberships & Subscriptions	67,375		
Transcription	8,405		
Administrative Supplies			
Telephone	230,625		
Maintenance & Repair	8,200		
Office Supplies	143,500		
Bank Card Charges	6,150		
Postage	7,175		
Janitorial Supplies	41,000		
Health Communications	35,000		
Printing & Duplicating	64,575		
Recruitment Expenses	46,125		
IT Expenses	532,899		
Miscellaneous			
Business Travel	112,750		
Parking Permits	7,688		
Other Supplies & Services	51,250		
Move Expenses	20,500		
Tuition Remission	24,000		
Miscellaneous Expenses	10,000		
Total Supplies and Services	3,982,297	2,565,081	64.41%

HEALTH SERVICES (FUND 128-A57-25**, 7000/9900)

THE UNIVERSITY OF WISCONSIN--MADISON

2017-18 ANNUAL BUDGET

CASH FLOW & SOLVENCY POSITION

FOR JULY 1, 2017 THRU JUNE 30, 2018

	1 14-15A PRIOR ACTUAL	2 15-16A PRIOR ACTUAL	3 16-17E ESTIMATED ACTUAL	4 16-17B ANNUAL BUDGET	5 17-18B ANNUAL BUDGET
FUND 128					
OPERATIONS CASH INFLOW:					
OPERATING REVENUE	571,421	2,532,135	654,980	720,000	669,079
SALES CREDIT	737,261	326,417	475,000	345,000	475,000
SPOUSE/PARTNER COVERAGE	195,001	200,000	195,000	195,000	195,000
SEGREGATED FEE REVENUE	13,061,852	12,711,060	14,974,204	14,892,560	15,884,357
INVESTMENT REVENUE--FUND 121	8,537	17,700	15,446	3,000	9,657
TOTAL OP CASH INFLOW	14,574,073	15,787,312	16,314,630	16,155,560	17,233,093
OPERATIONS CASH OUTFLOW:					
CLASSIFIED SALARIES	3,105,162	3,121,097	2,893,822	3,247,874	3,010,552
UNCLASSIFIED SALARIES	5,423,124	5,879,163	6,695,029	6,923,153	7,201,243
TOTAL SALARIES & WAGES	8,528,286	9,000,260	9,588,852	10,171,027	10,211,795
TOTAL FRINGES	2,930,403	3,000,079	3,464,693	3,203,164	3,733,007
TOTAL SAL/WAGES & FRINGES	11,458,689	12,000,339	13,053,545	13,374,191	13,944,803
SUPPLIES & SERVICES	3,598,279	3,637,676	6,004,973	3,891,269	4,237,271
EQUIPMENT--ADD/REPLACE	144,416	204,847	20,000	175,000	20,000
BUILDINGS--ADD/REPLACE	0	0	0	0	0
TOTAL CAPITAL	144,416	204,847	20,000	175,000	20,000
TOTAL ALLOTMENT	15,201,384	15,842,862	19,078,518	17,440,460	18,202,074
NET OP CASH IN/OUT	(627,311)	(55,550)	(2,763,888)	(1,284,901)	(968,981)
ADD BEGINNING CASH BALANCE	8,361,063	7,733,752	7,678,202	5,172,837	4,914,314
ENDING CASH BALANCE	7,733,752	7,678,202	4,914,314	3,887,936	3,945,332
OTHER CURRENT ASSETS	353,603	212,914	150,000	150,000	150,000
TOTAL CURRENT ASSETS	8,087,355	7,891,116	5,064,314	4,037,936	4,095,332
LESS CURRENT LIABILITIES	1,949,622	1,625,116	2,050,000	2,050,000	2,050,000
TOTAL RESOURCES AVAILABLE	6,137,733	6,266,000	3,014,314	1,987,936	2,045,332
RESOURCES REQUIRED					
EST LIAB--UNEMPLOYMENT COMP	0	0	0	0	0
DEFERRED R/M--EQUIPMENT	0	0	0	0	0
DEFERRED R/M--BUILDING	0	0	0	0	0
OPERATING CONTINGENCY	875,635	930,482	1,049,462	988,007	1,112,227
EQUIPMENT ADD/REPLACE	500,000	614,095	500,000	500,000	500,000
UHS CAPITAL RESERVE	2,050,000	2,300,000	1,800,000	0	0
TOTAL RESOURCES REQUIRED	3,425,635	3,844,577	3,349,462	1,488,007	1,612,227
NET EXCESS/-DEFICIENCY	2,712,098	2,421,423	(335,148)	499,929	433,105

HEALTH SERVICES (FUND 128-A57-25, 7000/9900)**
THE UNIVERSITY OF WISCONSIN--MADISON

2017-18 ANNUAL BUDGET

SCHEDULE C--INCOME STATEMENT FIVE YEAR FORECAST

FOR JULY 1, 2017 THRU JUNE 30, 2018

SEGREGATED HEALTH FEE PERCENTAGE INCREASE

FY 2016-2017 Student Health Fee \$196.56

Student Health Fee Dollar Increases

	Budget Forecast	3.00%	Segregated Fee Increase FY 17-18
SEGREGATED HEALTH FEE PERCENTAGE INCREASE			
FY 2016-2017 Student Health Fee	\$202.44	\$208.51	\$214.76
Student Health Fee Dollar Increases	\$5.88	\$6.07	\$6.26
	17-18B	18-19F	19-20F
	ANNUAL	ANNUAL	ANNUAL
	BUDGET	FORECAST	FORECAST
TOTAL REVENUE	16,770,967	17,272,615	17,774,748
TOTAL EXPENSE	18,202,074	18,471,918	18,849,548
	-----	-----	-----
NET INCOME	-1,431,107	-1,199,302	-1,074,801
CAPITAL PURCHASES	100,000	100,000	100,000
CASH DEFICIT BEFORE FEE INCREASE	-1,511,107	-1,278,902	-1,153,993
DEFICIT AS A PERCENT OF SEGREGATED FEE	-9.67%	-7.95%	-6.96%
FRINGE BENEFIT RATES	38.83%	38.83%	38.83%
	3,483,207	2,204,305	1,050,312
PROJECTED CASH BALANCE		28,973	-851,661
			-1,583,221

RESOURCES REQUIRED

	1,689,612	2,515,645	2,072,714	2,132,970	2,195,109	2,259,191
Allowable Reserves 12% Of Prior Year Revenue	1,793,595	-311,341	-1,022,402	-2,103,997	-3,046,771	-3,842,412
Cash Exceeding Allowable Reserves						
NET EXCESS/-DEFICIENCY	-29,021	-1,330,167	-2,506,849	-3,551,332	-4,455,572	-5,211,210

HEALTH SERVICES (FUND 128-A57-25 , 7000/9900)**
THE UNIVERSITY OF WISCONSIN--MADISON
2017-18 ANNUAL BUDGET

SCHEDULE C--INCOME STATEMENT FIVE YEAR FORECAST

FOR JULY 1, 2017 THRU JUNE 30, 2018

SEGREGATED HEALTH FEE PERCENTAGE INCREASE

FY 2016-2017 Student Health Fee \$196.56

Student Health Fee Dollar Increases

	Budget Forecast	6.00%	Segregated Fee Increase FY 17-18
	Budget Forecast	3.00%	Segregated Fee Increase After FY 17-18
FOR JULY 1, 2017 THRU JUNE 30, 2018			
SEGREGATED HEALTH FEE PERCENTAGE INCREASE		3.00%	3.00%
\$208.33	\$214.58	\$221.02	\$234.48
\$11.77	\$6.25	\$6.44	\$6.83
17-18B	18-19F	19-20F	20-21F
ANNUAL	ANNUAL	ANNUAL	ANNUAL
BUDGET	FORECAST	FORECAST	FORECAST
17,233,093	17,750,915	18,269,719	18,804,732
18,202,074	18,471,918	18,849,548	19,235,141
-----	-----	-----	-----
-968,981	-721,002	-579,829	-430,409
100,000	100,000	100,000	100,000
-1,048,981	-800,602	-659,021	-509,185
-6.52%	-4.83%	-3.86%	-2.90%
38.83%	38.83%	38.83%	38.83%
PROJECTED CASH BALANCE	3,945,332	3,144,730	2,485,709
			1,976,524
			1,625,753
			1,442,311

RESOURCES REQUIRED

OPERATING CONTINGENCY	1,134,472	1,157,161	1,180,305	1,203,911	1,227,989
UHS BUILDING RESERVE	500,000	500,000	500,000	500,000	500,000
TOTAL RESOURCES REQUIRED	1,634,472	1,657,161	1,680,305	1,703,911	1,727,989
NET EXCESS/-DEFICIENCY	433,105	-389,742	-1,071,453	-1,603,781	-1,978,157
Allowable Reserves 12% Of Prior Year Revenue	1,689,612	2,584,964	2,130,110	2,192,366	2,256,568
Cash Exceeding Allowable Reserves	2,255,720	559,766	355,599	-215,843	-630,814
					-880,464