Kansas Health Policy Authority
Reserve Calculation
Medical, Pharmacy, Dental and Vision

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Beginning reserve earning interest	11,880,073	11,991,989	12,363,741	12,747,017	13,142,174	75,131,485	55,946,197	24,008,633	0	0	0
Beginning reserve not earning interest	78,295,832	74,866,652	71,090,543	74,978,586	72,699,797	0	0	0	(23,064,859)	(87,270,228)	(170,387,337)
Beginning Total Reserve Balance	**90,175,905**	**86,858,641**	**83,454,284**	**87,725,603**	**85,841,971**	**75,131,485**	**55,946,197**	**24,008,633**	**(23,064,859)**	**(87,270,228)**	**(170,387,337)**
Total Employer Contributions	293,900,171	332,719,957	369,273,058	396,968,537	426,741,177	458,746,765	493,152,773	530,139,231	569,899,673	612,642,149	658,590,310
Total Participant Contributions	127,392,488	125,907,442	133,957,911	143,756,085	154,282,407	165,591,308	177,741,295	190,795,258	204,820,799	219,890,586	236,082,728
Total Contributions	421,292,659	458,627,399	503,230,969	540,724,621	581,023,584	624,338,073	670,894,068	720,934,489	774,720,472	832,532,734	894,673,037
Total Plan Expenses	424,721,839	462,403,507	499,342,926	543,003,411	592,141,477	645,852,438	704,565,964	768,752,248	838,925,842	915,649,843	999,540,487
Interest on Reserves	111,916	371,752	383,276	395,158	407,407	2,329,076	1,734,332	744,268	0	0	0
Net Cash flow	**(3,317,264)**	**(3,404,357)**	**4,271,319**	**(1,883,632)**	**(10,710,485)**	**(19,185,289)**	**(31,937,564)**	**(47,073,492)**	**(64,205,369)**	**(83,117,109)**	**(104,867,450)**
Ending Available Balance (Reserve Ending Balance)	**86,858,641**	**83,454,284**	**87,725,603**	**85,841,971**	**75,131,485**	**55,946,197**	**24,008,633**	**(23,064,859)**	**(87,270,228)**	**(170,387,337)**	**(275,254,787)**
Total Target Reserve	48,589,000	53,113,000	57,537,000	62,530,000	68,291,000	74,594,000	81,492,000	89,039,000	97,297,000	106,336,000	116,227,000
Ending Reserve - Target Reserve	38,269,641	30,341,284	30,188,603	23,311,971	6,840,485	(18,647,803)	(57,483,367)	(112,103,859)	(184,567,228)	(276,723,337)	(391,481,787)
Ending Balance as a Percent of Claims	20.5%	18.0%	17.6%	15.8%	12.7%	8.7%	3.4%	-3.0%	-10.4%	-18.6%	-27.5%
Targeted Reserve Factor	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%
Factors											
Interest Rate on Reserves	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
Admin/Contract Fee Trend	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
Healthcare cost trend rate	9.5%	8.5%	9.0%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Employer % increase (eff. July 1)	12.5%	15.0%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
Employee contribution % (eff. Jan 1)	7.5%	8.0%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%