# MIRMA
## HEALTH

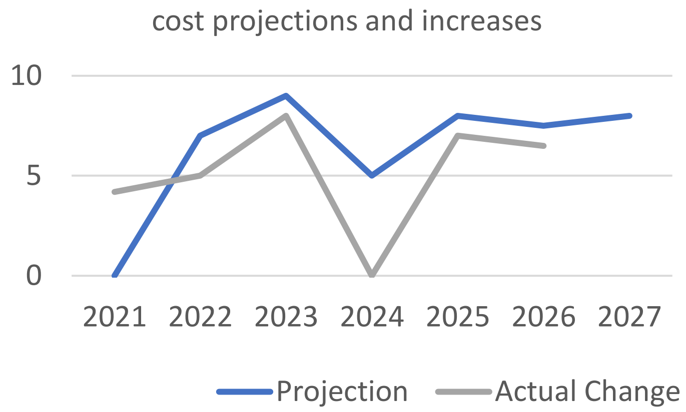
Running strong since October 1, 2019!

# Statistics

- We have 37 participating members, with the 100% renewing in 2027.
- We have 1,445 participating employees and approximately 2,600 total covered individuals.
- In 2026, through June 30th, we have collected $11,483,983.00 and spent $13,126,548.70, leaving a net balance of -$1,582,360.35, plus we have earned an additional $166,297.14 of interest revenue. Reinsurance owes us $1,640,000
- We project an additional $400,000 of net balance by the end of the year.
- We now collect slightly over $2,000,000 per month in assessments.
- We have a heathy cash flow with $6,408,460.28 in the bank on July 13th, plus an additional $4,261,858 in investments.
- We have an unaudited surplus (net position) at 6/30/26 of $6,972,851.93
- In January 2024 we did our first return of surplus, $750,000 via a payment holiday plus decided to add coverage for weight loss medications that had an annual cost of $919,407, in its first year. In the spring of 2026 we returned $500,000 of surplus.

# 2027 cost projections

- Last month our Board of Directors projected an 8% rate increase for 2027.
- This does not mean the amount each city pays will be 8% higher.  Some will be more than 8% and some will be less than 8%, based on each city's demographics, region and loss experience.
  - Last summer we projected a 7.5% increase, but ultimately did a **6.5%** increase.
  - In June of 2024 we projected a 8% increase, but ultimately did a **7%** increase.
  - In June of 2023 we projected a 5% increase, but ultimately did an **0%** increase.
  - In June of 2022 we projected a 9% increase, but ultimately did an **8%** increase.
  - In June of 2021 we projected a 7% increase, but ultimately did a **5%** increase.
  - In June of 2020 we projected a 0% increase, but ultimately changed to a **4.2%** increase.




- We are not planning any rating methodology changes this year,
  - other than moving the max variation from base of 25% to 35%.
- We are also continuing the cap for each city's change from their current 2026 rate to 2027 of **no more than 15%.**
- Last year we obtained stop loss (reinsurance) without lasers and anticipate no lasers on our 2027 renewal.

# Projects

- The wellness initiative was started in the fall of 2021 with a total of 337 screenings. Last fall we had 496 screenings!
    - Request to add scans, declined but will reimburse in place of wellness initiative.
- Weight Loss Meds – Added to coverage on 1-1-2024, refined yearly.
    - At what BMI?
    - Switch to self pay?
- Continuing growing the pool!

# #1 INDICATION: ANTI-OBESITY AGENTS

Total Plan Paid

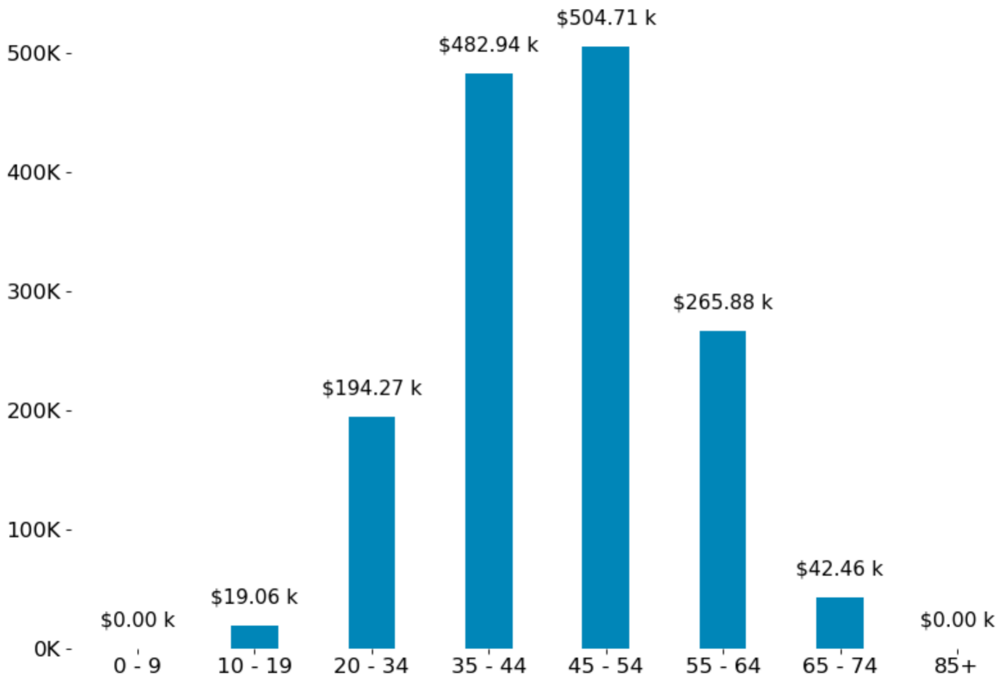
**$1,509,312**

% of Total Plan Paid 26.22%

Total Rx Count

**1,525**

% of Total Rx Count 6.22%




| Product Name | Total Plan Paid | Total Rx Count | Utilizing Members |
|---|---|---|---|
| Zepbound | $901,747 | 994.0 | 130 |
| Wegovy | $607,565 | 531.0 | 73 |

## #2 INDICATION: DIABETIC

Total Plan Paid

**$1,131,646**

% of Total Plan Paid 19.66%

Total Rx Count

**2,024**

% of Total Rx Count 8.25%

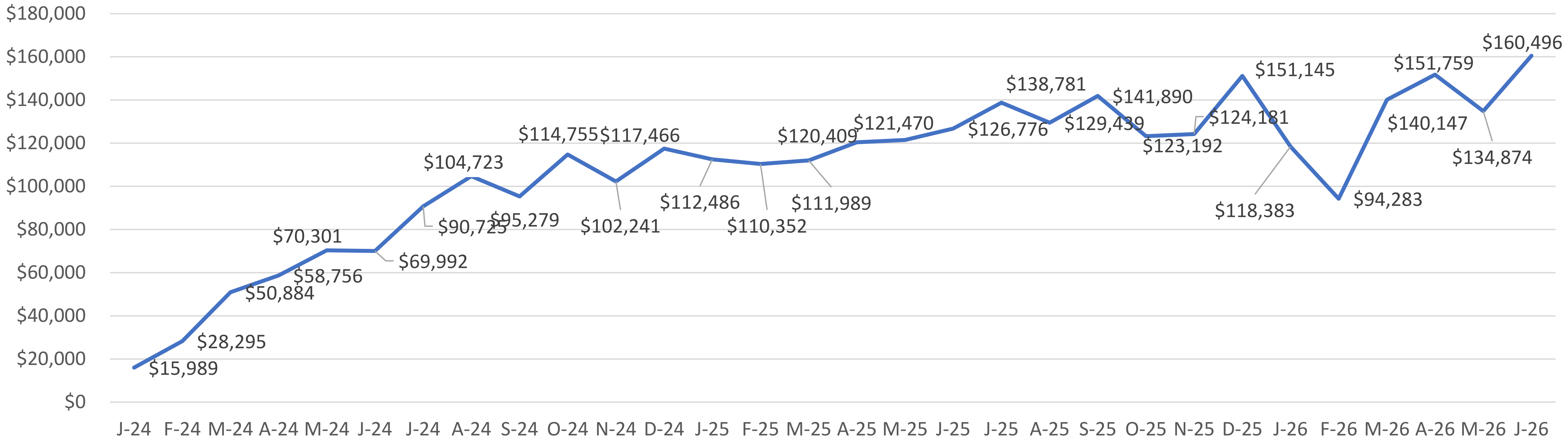
# Weight Loss Medications thru May 31, 2026

Average: 2024 - $  76,617
2025 - $126,009
2026 - $133,324

| Members with Fills |
|---|
| 99 |
| 113 |
| 118 |
| 111 |
| 114 |
| 118 |
| 125 |
| 126 |
| 130 |
| 122 |
| 123 |
| 137 |
| **1436** |

| Members with Fills |
|---|
| 129 |
| 128 |
| 134 |
| 138 |
| 138 |
| 145 |

Weight loss meds monthly pool cost thru 6-30-2026



*MIRMA Health is currently about the same size as traditional MIRMA, with 37 members vs. 103. It is stable and we are returning surplus.*

*Adding more members will only make it better.*

*Please contact Steve Brown, Health & Benefits Director or myself with any questions or to get a proposal.*