

IT'S YOUR MONEY

A QUARTERLY NEWSLETTER FROM YOUR COUNTY AUDITOR 2ND ANNUAL FINANCIAL FORECAST RELEASED



CRAWFORD COUNTY COURTHOUSE

OVERVIEW

The 2nd annual Financial Forecast for Crawford County's General Fund was released during the fourth quarter of 2010. This report includes actual financial data for the years 2007-2009 and forecasted financial data for the years 2010-2012.

County governments in Ohio are not required by law to prepare multi-year budgets or to do any sort of long-range financial forecasting. As such, in order to do any type of long-term financial forecasting, the County had to create a model that could be incorporated into the annual budget process used by the Board of County Commissioners.

In 2009, the Board of County Commissioners contracted with Auditor of State Mary Taylor's Office to assist the County in building a sustainable forecasting model for the County General Fund. This model incorporates a summary of relevant and appropriate revenue and expenditure assumptions that are provided by the Board of County Commissioners, who in accordance with State law are the County's budgeting authority.

In 2009, the Auditor of State provided the processes and procedures that the County used to compile the 2010 financial data included in the forecast. The County Auditor's Office was responsible for the compilation of the financial forecast based on the relevant financial assumptions provided by the Board of County Commissioners, individual office holders, and the County Budget Commission.

USING THE FINANCIAL FORECAST

The forecast model incorporates a summary of significant assumptions that are used to forecast future revenues and expenditures. Also included in the forecast model are the financial details for

each office or department, along with an outline of the major functions and responsibilities of that office.

The Schedule of Revenues, Expenditures, and Changes in Fund Balance in the forecast provides a combined financial statement for six years; three years of actual revenues and expenditures and three years of projected revenues and expenditures.

KEY FINANCIAL HIGHLIGHTS

- Overall operating revenues of the County are projected to decline in 2011 due in large part to a projected decline in interest revenue because of lower interest rates associated with the global economy.
- Sales tax revenue is projected to remain unchanged from 2010 because of a 2009 sales tax audit by the State Department of Taxation. This audit identified sales tax overpayments that were made to the State of Ohio, and which were in turn distributed by the State to the County, which are required to be repaid to the company in 2010 and 2011.
- Intergovernmental revenues such as local government funds and property tax rollbacks and homestead reimbursement credits paid by the State of Ohio are projected based on State law and current distribution formulas. However, if the State of Ohio should discontinue these payments, approximately \$1,400,000 in annual revenue (16% of the total General Fund revenue) could be lost by the County in 2011 and after.
- From 2007 to 2010, the operating expenditures for the General Fund decreased by 5.56% and other financing sources and uses, including operating transfers out, increased by 27%.
- General Fund operating expenditures are projected to decline by approximately 21% over

the next two years due in part to the voters approving a criminal justice levy which requires the County to set aside levy monies into a special revenue fund to pay for the costs associated with criminal justice. The costs associated with the Sheriff's road patrol division will now be paid from the Criminal Justice Services Levy Fund rather than the General Fund of the County.

- Salary and benefit costs in the General Fund have remained constant or have decreased since 2009 with the only increases generally attributed to a reallocation of a portion of some salaries that were paid from the County's Self-Insurance Fund for the administration of the County's self insurance health benefit program.
- The General Fund year-end cash balance has decreased from \$2,846,144 in 2007 to a projected \$1,498,784 in 2010, but is forecasted to increase by 2012 to \$2,884,205. The projected increase in cash is due in large part to the passage of the Criminal Justice Services Levy that removes all costs associated with the Sheriff's Road Patrol from the General Fund and because operating expenditures in the General Fund are projected to decline during the forecast period.
- The General Fund year-end cash balance is offset with a reserve for outstanding debt associated with the County Administration building because this debt was issued to replenish the cash reserves of the General Fund that were used to pay for the construction of the building. Due to the nature of this debt, when the Board of County Commissioners determine the annual budgets of the County General Fund, the outstanding debt obligation plus interest owed for the \$2,000,000 is reserved. As such, the actual cash reserves of the County General Fund are determined after considering the outstanding debt obligation.

Special points of interest:

- Financial Forecast Released
- General Fund Revenues vs Expenditures
- Commissioners Approve \$38 Million Dollar Budget for 2011
- County Health Insurance Premiums Change for 2011

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DEDICATED TO SERVING CRAWFORD COUNTY WITH ACCOUNTABILITY, INTEGRITY AND PROFESSIONALISM

ON THE YEAR; GENERAL FUND REVENUES, EXPENDITURES AND CASH

The General Fund is the chief operating fund of the County. It is used to account for resources traditionally associated with governments which are not required legally or by sound financial management to be accounted for in a separate fund. There is only one General Fund of the County as contrasted with multiple special revenue, debt service, capital projects, fiduciary and proprietary funds.

Actual operating revenues of the General Revenue Fund for 2010 were \$9,211,655.64 or 101.98% of the \$9,033,118.62 estimated by the County Budget Commission. Operating revenues collected for the same period last year were \$9,615,621.20.

Revenue collections for 2010 decreased by \$403,965.56 when compared to the same period last year. A review of the various revenue sources in the General Fund indicates that property tax, sales tax, fines and forfeitures and interest revenue decreased in the County General Fund for 2010 when compared to 2009. The most significant decrease was realized in interest revenue and totaled \$522,457.60. This decrease was offset by increases in revenue collections for charges for services, licenses and permits, intergovernmental and other revenue sources of the County.

Operating expenditures for 2010 totaled \$9,532,033.02 or 92.83% of the \$10,268,033.22 appropriated by the County Commissioners. Operating expenditures for 2009 totaled \$10,299,948.35, indicating a decrease in expenditures of \$767,915.33 from 2009 to 2010.

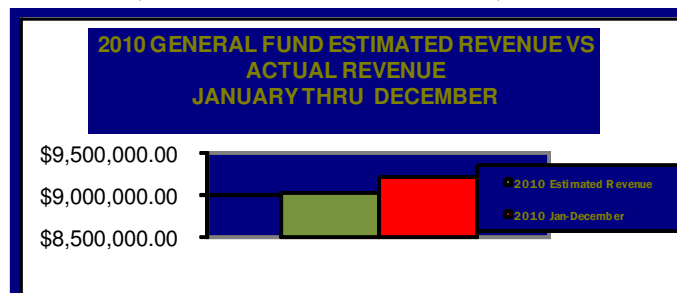
For 2010, operating expenditures exceeded operating revenues by \$320,377.38. For 2009, operating expenditures exceeded operating revenues by \$684,327.15. It is important to note that this decrease (48% improvement) in the gap between annual operating expenditures and annual operating revenues was realized in a fiscal year that also faced a \$403,965.56 decrease in available resources.

When comparing actual revenues and expenditures, advances made to other funds or received as a repayment are not considered as operating revenues and expenditures because these items only affect cash flow. Thus, in order to accurately reflect operating revenues and expenditures these loans have been removed from the totals and the financial data presented in this newsletter.

The cash balance of the General Fund at December 31, 2010 was \$1,106,645.35 as compared to \$1,424,165.94 at December 31, 2009. For 2010, declining revenues caused \$317,520.59 in cash reserves to be depleted for the day-to-day cost of core government services.

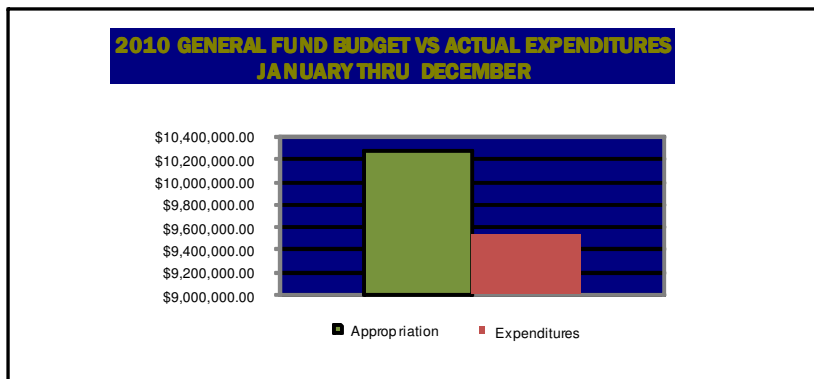
2010 GENERAL FUND BUDGET VS ACTUAL REVENUES

	2010 ESTIMATED REVENUE	2010 ACTUAL REVENUE JANUARY-DECEMBER	PERCENT COLLECTED
PROPERTY TAXES	\$ 1,229,426.57	\$ 1,230,581.65	100.09%
SALES TAXES	\$ 2,833,130.46	\$ 2,938,626.60	103.72%
CHARGES FOR SERVICES	\$ 2,589,469.55	\$ 2,599,067.67	100.37%
LICENSES AND PERMITS	\$ 2,650.00	\$ 2,733.22	103.14%
FINES AND FORFEITURES	\$ 161,194.88	\$ 157,456.50	97.68%
INTERGOVERNMENTAL	\$ 1,566,735.41	\$ 1,583,958.35	101.10%
INTEREST	\$ 516,000.00	\$ 516,426.80	100.08%
OTHER	\$ 134,511.75	\$ 182,804.85	135.90%
TOTAL OPERATING REVENUE	\$ 9,033,118.62	\$ 9,211,655.64	101.98%
ADVANCE REPAYMENT	\$ -	\$ 1,347,214.53	
TRANSFERS IN	\$ 148,900.13	\$ 74,616.27	50.11%



2010 GENERAL FUND BUDGET VS ACTUAL EXPENDITURES

	<u>2010 Appropriation</u>	<u>Expenditures Jan-December</u>	<u>Unexpended Balance</u>	<u>Percent Expended</u>
General Fund Operating Expenditures and Transfers	\$ 10,268,033.22	\$ 9,532,033.02	\$ 736,000.20	92.83%
Department Breakdown				
COUNTY COMMISSIONERS	\$ 315,394.40	\$ 305,932.61	\$ 9,461.79	97.00%
COUNTY AUDITOR	\$ 344,378.95	\$ 326,017.85	\$ 18,361.10	94.67%
COUNTY TREASURER	\$ 134,573.06	\$ 132,910.12	\$ 1,662.94	98.76%
PROSECUTING ATTORNEY	\$ 597,080.22	\$ 580,706.43	\$ 16,373.79	97.26%
COUNTY EXAMINATION	\$ 77,050.00	\$ 76,460.73	\$ 589.27	99.24%
COUNTY PLANNING	\$ 10,000.00	\$ 10,000.00	\$ -	100.00%
DATA PROCESSING	\$ 123,455.60	\$ 91,848.77	\$ 31,606.83	74.40%
COURT OF APPEALS	\$ 19,978.12	\$ 6,635.25	\$ 13,342.87	33.21%
COMMON PLEAS COURT	\$ 667,694.02	\$ 647,134.56	\$ 20,559.46	96.92%
JUVENILE COURT	\$ 676,656.08	\$ 624,306.69	\$ 52,349.39	92.26%
PROBATE COURT	\$ 122,222.00	\$ 119,342.90	\$ 2,879.10	97.64%
CLERK OF COURTS	\$ 277,023.76	\$ 270,231.76	\$ 6,792.00	97.55%
CORONER	\$ 117,265.81	\$ 107,533.68	\$ 9,732.13	91.70%
MUNICIPAL COURT	\$ 488,277.84	\$ 459,772.40	\$ 28,505.44	94.16%
BOARD OF ELECTION	\$ 471,219.05	\$ 402,913.82	\$ 68,305.23	85.50%
COURT HOUSE ADMINISTRATION	\$ 813,765.55	\$ 734,085.24	\$ 79,680.31	90.21%
SHERIFF ROAD PATROL	\$ 2,019,088.36	\$ 1,916,581.30	\$ 102,507.06	94.92%
COUNTY RECORDER	\$ 170,649.83	\$ 135,777.13	\$ 34,872.70	79.56%
AGRICULTURE	\$ 227,277.30	\$ 213,915.37	\$ 13,361.93	94.12%
T.B. HOSPITAL	\$ 910.00	\$ -	\$ 910.00	0.00%
VITAL STATISTICS	\$ 1,000.00	\$ 731.00	\$ 269.00	73.10%
OTHER HEALTH	\$ 71,271.79	\$ 71,271.79	\$ -	100.00%
VETERANS SERVICES	\$ 349,045.17	\$ 298,110.65	\$ 50,934.52	85.41%
PUBLIC ASST - GRANT	\$ 100,470.70	\$ 91,566.84	\$ 8,903.86	91.14%
VICTIMS OF CRIME GRANT	\$ 12,481.00	\$ 12,481.00	\$ -	100.00%
SANITARY ENGINEER	\$ 38,274.90	\$ 38,228.89	\$ 46.01	99.88%
COUNTY ENGINEER	\$ 120,780.56	\$ 118,464.59	\$ 2,315.97	98.08%
LIABILITY INSURANCE	\$ 271,200.00	\$ 158,082.00	\$ 113,118.00	58.29%
TRANSFERS/MISCELLANEOUS	\$ 1,629,549.15	\$ 1,580,989.65	\$ 48,559.50	97.02%
TOTAL OPERATING EXP/TRANSFERS	\$ 10,268,033.22	\$ 9,532,033.02	\$ 736,000.20	92.83%
LOANS TO OTHER FUNDS		\$ 1,418,974.01		
TOTAL EXPENDITURES & LOANS		\$ 10,951,007.03		



The 2010 appropriation includes all encumbrances carried forward from 2009 and any adjustments to the budget approved by the County Commissioners on January 1, 2010. 2009 encumbrances totaled \$186,065.82 and adjustments made to the 2010 budget totaled \$460,325.01.

2011 APPROVED BUDGET

COMMISSIONERS	\$	329,098.78	SANCTION COST REIMB./COM.PLEAS	\$	19,694.31
AUDITORS	\$	340,958.11	TAX INCENTIVE REVIEW COUNCIL	\$	16,200.00
TREASURER	\$	143,424.18	DELQ.REAL EST.TAX & ASSES.PROS.	\$	46,376.00
PROSECUTING ATTORNEY	\$	593,789.97	COMMISSARY FUND-SHERIFF	\$	95,000.00
COMMON PLEAS COURT	\$	579,922.03	EMERGENCY MANAGEMENT FUND	\$	130,523.00
JUVENILE COURT	\$	368,154.38	SPECIAL PROJECTS-MUNI CT.	\$	162,533.05
PROBATE COURT	\$	112,782.83	CONCEALED HANDGUN EXPENSE FUND	\$	28,750.00
JUVENILE PROBATION	\$	361,446.46	COURT SPECIAL PROJECTS-COM PLEA	\$	20,500.00
CLERK OF COURTS	\$	271,396.82	ECONOMIC DEVELOPMENT	\$	86,640.00
MUNICIPAL COURT	\$	468,170.27	RR CROSSING IMPROVEMENT FUND	\$	11,750.00
BOARD OF ELECTIONS	\$	422,313.97	LAW ENFORCEMENT ASSISTANCE FUND	\$	9,300.00
COUNTY RECORDER	\$	135,247.23	WIRELESS E-911	\$	75,246.00
VETERAN SERVICE COMMISSION	\$	164,931.36	LAW LIBRARY	\$	81,803.00
VETERANS SERVICES	\$	188,667.00	PREPAYMENT INTEREST FUND	\$	15,433.25
DATA PROCESSING	\$	96,998.60	JOBS & FAMILY SERVICES-ADMIN. & OPER	\$	2,747,694.14
CORONER	\$	116,267.21	JOB & FAMILY SERVICES-SOCIAL SERV	\$	1,420,107.81
INSURANCES	\$	196,000.00	JOB & FAMILY SERV TRANSFERS ETC.	\$	399,996.38
T.B. HOSPITAL	\$	910.00	CHILD SUPPORT ENFORCEMENT	\$	951,245.68
VITAL STATISTICS	\$	1,000.00	WIA	\$	714,389.50
OTHER HEALTH	\$	69,046.94	REAL ESTATE ASSESSMENT FUND	\$	782,092.00
AGRICULTURE	\$	241,106.00	AUTO LICENSE & GAS TAX FUND	\$	4,617,900.00
COURT OF APPEALS	\$	20,000.00	SOLID WASTE AND RECYCLING	\$	559,200.00
JURY COMMISSION	\$	1,921.40	DITCH MAINTENANCE FUND	\$	66,073.59
ADULT PROBATION	\$	71,170.01	FAIRWAY SCHOOL FUND (169 BD.)	\$	4,465,853.00
COURTHOUSE AND JAIL	\$	714,762.18	FAIRVIEW MANOR-LEVY	\$	938,610.00
BUREAU OF EXAMINATION	\$	75,000.00	MENTAL HEALTH LEVY FUND	\$	696,636.50
COUNTY PLANNING COMMISSION	\$	10,000.00	JAIL OPERATION LEVY	\$	2,291,266.68
SANITARY ENGINEER	\$	37,914.44	COUNCIL ON AGING LEVY	\$	427,700.00
COUNTY ENGINEER	\$	114,384.58	CRIMINAL JUSTICE LEVY	\$	1,971,808.20
TRANSFERS	\$	1,755,374.73	HOMELAND SECURITY 09	\$	10,890.74
CONTINGENCIES-UNANTICIPATED	\$	30,423.29	CDBG ECON. DEV 2009	\$	137.42
TOTAL GENERAL FUND	\$	8,032,582.77	FAMILY RES.PLANNING FD. FAIRWAY	\$	19,200.00
			HOUSING DEVELOPMENT CORP.-FWY.	\$	90,000.00
			FELONY DELINQ.CARE & CUSTODY FD	\$	324,160.00
			RECYCLE OHIO	\$	908.44
			RECYC MKT DEV. GT. 02	\$	1,127.67
			OHIO CHILDRENS TRUST FUND	\$	28,720.38
			RECYL. 05 MRDG GRANT	\$	2,942.65
			RECYL 06 RMDG GRANT	\$	804.23
			REVOLVING LOAN FUND	\$	2,500.00
			2009 CHIP CDBG	\$	93,733.06
			CDBG REHAB INCOME	\$	31,137.76
			2009 CHIP-HOME	\$	1 24,536.00
			PRESCHOOL GRANT-FWY	\$	15,059.87
			COMMUN. DEV BLK GT.	\$	66,000.00
			TITLE VI-B GRANT-FAIRWAY	\$	27,318.65
			VICTIMS OF CRIME	\$	61,604.00
			HAZARD MITIGATION GRANT	\$	5,000.00
			LAW ENFORCEMENT OT GRANT	\$	25,298.44
			2005 CHIP CDBG	\$	2,750.00
			2005 CHIP HOME	\$	2,750.00
			2007 CHIP CDBG	\$	10,529.00
			2007 CHIP HOME	\$	11,401.00
			FY 08 STATE HOMELAND SEC. GT.	\$	14,894.27
			BRIDGES TO TRANSITION	\$	148,195.00

SPECIAL REVENUE FUNDS

INDIGENT GUARDIAN FUND	\$	8,000.00			
COMM. MR/RESID.SERV.FD.FWY.	\$	75,200.00			
PROBATE CT. CONDUCT BUSINESS	\$	250.00			
DOG & KENNEL	\$	143,277.00			
CHILDRENS SERVICES	\$	1,744,791.75			
INDEPENDENT LIVING	\$	11,000.00			
DRUG LAW ENFORCE.FUND-SHERI	\$	32,000.00			
RECORDER EQUIPMENT FEES	\$	21,872.00			
CERTIFICATE OF TITLE ADM-CLK	\$	187,000.00			
DELQ.REAL EST.TAX & ASSESS	\$	39,864.50			
COMMON PLEAS COMPUTER	\$	32,010.00			
JUVENILE CT. COMPUTER	\$	9,882.25			
MUNI CT. COMPUTER	\$	52,000.00			
PROBATE CT. COMPUTER	\$	10,200.00			
INDIG.DRIVER ALCOHOL TREAT	\$	53,000.00			
ENFORCEMENT & EDUCATION	\$	7,059.56			
MUNI CT. PROBATION OFFICER	\$	107,442.20			

2011 APPROVED BUDGET, CONTINUED

LIB. LEG RES. FD. - COMMON PL	\$	12,710.00
LIB. LEG RES. FD. - MUNI. CT.	\$	2,000.00
MISC FUNDS APPROP FOR CLOSE OUT	\$	1,503.93
TOTAL SPECIAL REVENUE FUNDS	\$	27,522,179.63

CAPITAL PROJECTS FUNDS

ISSUE 2 JOINT TWP.	\$	0.05
HORD JOINT DITCH	\$	71,094.51
DD CAPITAL FUND	\$	83,000.00
WESTMOOR SEWER PROJECT	\$	1,121,329.03
TOTAL CAPITAL PROJECTS FUNDS	\$	1,275,423.59

DEBT SERVICE FUNDS

DEBT SERVICE-HUMAN SERVICES	\$	73,910.00
DEBT SERVICE-WATERLINE	\$	72,650.00
DEBT SERVICE-JAIL-99 REFUND	\$	343,800.00
DEBT SERVICE-LDFL-99 REFUND	\$	225,987.50
DEBT SERVICE-CO ADD'L SPACE	\$	121,167.50
DEBT SERVICE-DJFS ADDITION	\$	101,212.50
DEBT SERVICE-CT. HOUSE REN.	\$	258,205.00
DEBT SERVICE-LDFL CAP	\$	86,500.00
DEBT SERVICE-ADMIN BLDG.	\$	169,612.50
DEBT SERVICE-MORTON	\$	2,500.00
TOTAL DEBT SERVICE FUNDS	\$	1,455,545.00

ENTERPRISE FUNDS

SEWER DISTRICT #2-WATERLINE	\$	106,251.00
SEWER DIST. #2 DEPOSITS	\$	1,200.00
SEWER DIST # 3-SUGAR GROVE	\$	17,050.00
SEWER DIST # 2 LINLARE	\$	21,250.00
SEWER DIST # 2 -MORTON	\$	25,450.00
TOTAL ENTERPRISE FUNDS	\$	171,201.00

EXPENDABLE TRUST FUNDS

CO. HOME DONATION FUND	\$	2,400.00
MRDD DONATION TRUST FUND	\$	4,500.00
CHILDRENS TRUST FUND	\$	5,000.00
JUVENILE TRUST FUND	\$	400.00
TOTAL EXPENDABLE TRUST FUNDS	\$	12,300.00

AGENCY FUNDS

DOMESTIC SHELTER FUND	\$	12,252.00
SOIL CONSERVATION	\$	202,141.40
DISTRICT HEALTH	\$	1,583,652.00
CRAWF.CO. PARK DISTRICT	\$	147,357.00
REGIONAL PLANNING	\$	55,878.00
TOTAL AGENCY FUNDS	\$	2,001,280.40

The 2011 budget for Crawford County was approved by the County Commissioners and filed with the County Auditor on December 30, 2010. The total 2011 budget for all funds of the County which are governed by the County Commissioners is \$38,469,231.99

In addition to being the County's fiscal agent, the County Auditor is also fiscal agent to several outside agencies such as the Park District, Health District, Regional Planning Commission, Domestic Shelter and Soil & Water Conservation.

The 2011 appropriations for agencies not included in the 2011 budget or which are governed separately (Soil and Water and Domestic Shelter) are considered agency funds because these agencies are considered by law to be legally separate and not under the budgetary control of the County Commissioners. The total budget approved by the various boards and commissions which have oversight of these agencies is \$2,001,280.40 for 2011.

The 2011 General Fund appropriations are \$8,032,582.77 or 20.88% of the total County appropriations governed by the County Commissioners.

The 2011 General Fund revenue estimate is \$8,651,418.78. This revenue estimate along with the \$1,106,645.35 cash balance/reserves at year-end, reduced by the 2010 encumbrances of \$128,136.87 will provide the operating resources available for operating expenditures in the County General Fund in 2011. Outstanding loans to the General Fund of \$619,135.04 are expected to be repaid during 2011. Ohio law requires each fund's budget to be balanced with available resources.

The County Auditor segregates financial transactions related to certain County functions or activities into separate funds to aid financial management and to demonstrate legal compliance. This process is commonly known as governmental accounting or fund accounting.

There are three general categories of funds: governmental, proprietary, and fiduciary.

Governmental fund reporting focuses on the sources, uses, and balance of current financial resources. This fund category is broken down into four smaller categories such as: General Fund, Special Revenue Funds, Debt Service Funds, and Capital Projects Funds.

Proprietary Fund reporting focuses on the determination of operating income, changes in net assets, financial position, and cash flows. This category is broken down into smaller categories such as: Enterprise Funds and Internal Service Funds.

Fiduciary Fund reporting focuses on net assets and changes in net assets and is broken down into smaller categories such as: pension trust funds, investment trust funds, private purpose trust funds, and agency funds.

A QUARTERLY NEWSLETTER FROM YOUR COUNTY AUDITOR

Robin Hildebrand, County Auditor
112 E. Mansfield Street
Bucyrus, Ohio 44820
Phone: 419-562-7941
Fax: 419-562-2139 Email: robinh@crawford-co.org

ABOUT YOUR COUNTY

With 11 employees, the County Auditor serves as both the Chief Financial Officer and the Real Property Assessor for all political subdivisions within the County. It is the goal of this office to provide the citizens of Crawford County with the most cost effective and efficient office possible while never forgetting the people we serve. In addition to the County Auditor, there are seven elected administrative officials and three judges who operate independently as set forth by Ohio law. These officials are: Clerk of Courts, Coroner, Engineer, Prosecuting Attorney, Recorder, Sheriff, Treasurer, two Common Pleas Judges and a Municipal County Judge. All of these officials serve four-year terms except for the judges, who serve six-year terms. The County was formed by an act of the General Assembly on April 1, 1826 and includes 400 square miles and has an estimated population of 43,403.

UPCOMING DATES TO REMEMBER

- January 1, 2011 - Monthly financial statements filed with County Commissioners.
- January 1, 2011 - Fiscal year begins for County, Townships, Villages and Municipalities.
- January 1, 2011 - or about Budget Commission certifies amended certificates of estimated resources for all political subdivisions.
- January 1, 2011 - or about Auditor's certificate filed with appropriating authority showing status of appropriations.
- January 31, 2011 - Last day to purchase dog license without penalty.
- February 1, 2011 - Monthly financial statements filed with County Commissioners.
- February 4, 2011 - Last day to pay 1st half real restate taxes without penalty.
- March 1, 2011 - Monthly financial statements filed with County Commissioners.
- March 1, 2011 - Last day to pay 1st half mobile home taxes without penalty.

COUNTY HEALTH INSURANCE PREMIUMS CHANGE FOR 2011

A review of the County's health care costs over the last eight years indicated that insurance costs have increased more than 150% and that these increases have historically been absorbed by the employer, in order to maintain a certain level of benefits and costs to county employees. In 2010, the County implemented a three-year health insurance strategy plan in order to meet the budgetary demands of the County. For 2011, the County discontinued the self-insurance aspect of its health insurance program and after receiving premium quotes from a variety of insurance carriers, determined that a fully insured health care program was more cost effective for its employees. Listed below are the 2010 and 2011 monthly health insurance premiums of the County.

2011 Plan D	Total Premium	Employer Cost	Employee Cost
Single	544.14	355.10	189.04
EE+1	1183.46	772.34	411.12
Family	1360.32	887.76	472.56

2010 Plan D	Total Premium	Employer Cost	Employee Cost
Single	\$461.08	\$301.00	\$160.08
EE+1	\$988.63	\$655.75	\$332.88
Family	\$1,135.25	\$754.39	\$380.86

\$250/\$500 Deductible; 90% Co-Insurance Up To \$1000/\$2,000

\$200/\$600 Deductible; 90% Co-Insurance Up To \$800/\$2,400

2011 HSA	Total Premium	Employer Cost	Employee Cost
Single	461.18	355.10	106.08
EE+1	1003.04	772.34	230.70
Family	1152.94	887.76	265.18

2010 HSA	Total Premium	Employer Cost	Employee Cost
Single	\$376.26	\$301.00	\$75.26
EE+1	\$819.69	\$655.75	\$163.94
Family	\$942.99	\$754.39	\$188.60

\$1,500/\$3,000 Deductible

\$1,500/\$3,000 Deductible