2016 STRATEGIC & FINANCIAL PLAN UPDATE

Prepared for the Connect for Health Colorado
Operations Committee

May 4, 2015

Executive summary

1) Connect for Health Colorado's 2015 **adjusted forecast is approximately on target (March)**

2) Reminder--constant:
    1. Optimize the **customer experience**
    2. **Stabilize & right-size** staffing, systems, processes
    3. Put Connect for Health Colorado on the path to **financial sustainability**

3) We are **incorporating feedback** from the last Committee meeting on Enrollment projections, SHOP, MA Site contracting, and the Service Center improvement process.

4) SES End-to-End Review Recommendation, and Service Center and MA Site contract negotiation guidance discussions will come to the Board on May 11th

5) Seeking Sales Channel, Assistance Network and IT strategy guidance today from the Board

6) Financial projections have been updated as new revenue and expense data/information, and policy guidance come in.

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2016 Budget Process

Input & Impact Scan

Input: Advisory Groups, Board, Community, Legislature, Staff, Stakeholder

State-based Exchange Budget, Staffing, Fees Comparisons, as available

Strategy & Tactics' Business Case Development

Continued Inputs

Enrollment Forecasts

Operational Service Levels

Business Driver Case' Development

- MA Site
- Service Ctr.
- SHOP
- Medicaid Matching Optimization

Iteration: Discretionary Items

Continued Inputs

Business Driver Case Development:

- *Sales & Marketing*
- *Asst. Network*

Capital Investments

Reserves & Contingency

Revenue: Assessment Fees Recommendation

Strategy & Budget Integration

Continued Inputs

Business Plan<>Budget Iterations

Committee, Board, CMS, LIRC Reviews

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SALES GOALS AND CHANNEL INITIATIVES FOR FY 2016

May 4, 2015 Operations/Finance Committee Meeting

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Enrollment Projections (4-28-15)

Primary Enrollment Drivers:
- Retention rates
- New business: General
- New business: Eligibility process improved thru-put and recapture
- New business: Transition plans
- Life Change Event volume
- Effectuation rate
- SHOP 51-100 size group increase

Enrollment Type	Covered Lives 6/30/15	Covered Lives 6/30/16	% Inc. 2016 v 2015	Covered Lives 6/30/17	% Inc. 2017 v 2016	Covered Lives 6/30/18	% Inc. 2018 v 2017
Individual- Gross	142,896	217,306	59%	256,242	17%	295,178	10%
Individual- Effectuation	111,459	169,499		204,994		236,142	
SHOP: Small Groups	336	764	127%	1,226	60%	1,874	53%
Covered Lives	2,688	6,878	156%	12,256	78%	15,935	30%

Sales and Enrollment Targets-FY2016,by Channel

- Estimated Covered Lives (Ind.) – 6/30/15 = 142,896
- Targeted Covered Lives (Ind.) – 6/30/16 = 217,306 (+ 59%)
- Estimated Covered Lives (Sm. Grp) -6/30/15 = 2,688
- Targeted Covered Lives (Sm. Grp) – 6/30/16 = 6,878 (+156%)

Agents/ Brokers	Asst. Network	Carrier Direct	DIY Do it Yourself	Service Center	Total
I: 108,653/50%	I: 19,558/9%	I: 2,174/1%	I: 32,595/15%	I: 54,326/25%	217,306 (IND)
S: 5,159/75%			S: 1,032/15%	S: 687/10%	6,878 (Sm. Grp)

Supporting Sales : Brokers & Agents-FY2016

Increasing broker and agents enrollments for 2016 will be accomplished through rebuilding relationships, credibility, and trust through the following business unit strategies:

- **Broker Roadshows** – 5 Colorado locations (Colorado Springs, Grand Junction, Fort Collins, Boulder and Denver) set agenda based on broker survey results. Training starts May 28th in Fort Collins

- **Personal Broker Visits –** broker team established list of Tier I & II brokers (based on sales and potential for growth) for face to face meetings. Set topics for discussion. Tracking system in place

- **System functionality for Individual and Small Group Employers -** systems corrected

- **Monthly Broker Focus Groups** (established)

- **Consistent & Proactive Communications –** Broker Connect, TIPs, training, webinars, etc.

- **Broker Re-certification enhancements** – currently revising topics for 2016

- **Enhancing Broker Portal –** completed broker focus groups and project in process

- **Enrollment Centers –** agreement created and tracking for 2016

- **Potential Ancillary Products**

- **Continue building partnerships with Managing General Agents**

- **Sales Training at Service Center** - enhancing the broker experience

- **Additional Broker Team Staff**

- **Dedicated Small Group Manager**

- **Broker Lead Sharing System**

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Supporting Sales – Assistance Network-FY2016

The Assistance Network will increase enrollments in 2016 through:

- The alignment process, focusing on enrollments and effectively adopting best sales practices across the 2016 member sites

- Developing and deploying a comprehensive volunteer program, within the Assistance Sites –to augment efforts

- SES system enhancements

- Achieving a higher enrollment to appointment ratio -through training, coaching, best practice replication

- Partnering with their community based partners and high performing Brokers

- Improved tracking and accountability for achieving Key Performance Indicators, on a monthly basis-during OEP and ongoing

- An improved CRM to allow the HCGs to track and report back to customers on the status of their enrollment

- Medical Assistance Site-dedicated resources to troubleshoot with the HCGs

- More focused training to identify the precise needs of the individual/family; ie: APTC or Medicaid

- Development of closer and more aligned relationships with all 64 counties

Supporting Sales : Carrier Direct-FY2016

Initiatives to increase enrollment through health plan carrier partners:

- Carriers will commit to specific sales goals through their direct sales staff, as they experience transaction stability

- While the Marketplace moves in this direction, we have begun to develop more strategic relationships with our carrier partners
  - Includes informal, one on one meetings with top performing carriers – CO-OP, Anthem, Rocky Mountain Health Plan, Kaiser

- Carriers, by the nature of extreme focus on customer retention, are not expected to be huge contributors of enrollments on a direct sales basis

- Carriers are at risk of losing customers by not presenting financial assistance to their customers

- SES enhancements are expected to make Carrier Direct Sales much easier

- Marketplace Sales/Carrier Team will: a) meeting with carrier direct sales team to showcase Marketplace key features; b) identify ways in which carriers and Marketplace can jointly work together to drive enrollment, c.) plan for co-marketing opportunities

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Supporting Sales: DIY –FY2016

Connect for Health Colorado will achieve a 15% rate of Do-it-Yourself sales by:

- Driving earned media
- Building the brand awareness through grassroots and grasstops efforts (with Marketing team)
- Participating in key community events
- Deploying staff into key organizations and public awareness opportunities

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Supporting Sales : Service Center- FY2016

Connect for Health Colorado's Service Center will support and drive sales through:

- Aligning and engaging Sales Team's Focus Groups with their Channel support - (BRT, HRT, Team Leads, etc.)

- Creating Tier II, level II – Licensed Reps to create career path to Tier III (retain stars)

- Delivering "Inspiring Customers To Take Action" training in addition to Sales 101 and Sales Advanced trainings

- Driving sales and customer excellence culture through: continuous education (Warner Pacific Univ.), sales promotion and competitions, sales leadership, etc.

- Developing Tier III "house calls" plan for SHOP customers in Colorado Springs

- Enabling an enhanced CRM to help reps. guide customers through issue resolution MUCH more effectively

- Deploying dedicated Medical Assistance Site intervention, to free up reps. to sell!

- Enhancing SES

What the Sales Channel Teams Need from the Board

Support of aggressive targets through:

- Accountability to deliver SES enhancements to the Channels

- Committing to Assistance Network direction

- Participating in Broker appreciation events

- Visiting the Service Center

- Participating in community awareness and brand-building events

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ASSISTANCE NETWORK STRATEGIC ALIGNMENT

Fiscal Year 2016

May 4, 2016-Operations and Finance Committees

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Background and Statement of Need

- The Assistance Network (AN) provides <u>education</u>, <u>outreach</u> and <u>in-person assistance</u> to enroll customers in private health insurance coverage through Connect for Health Colorado.

- The strategic focus is on:
  - Maintaining geographic reach throughout the State;
  - Leveraging existing community trust, relationships and partnerships;
  - Proper alignment of resources with Connect for Health Colorado's strategic objectives; and
  - Capitalizing on each partner organization's expertise to identify, engage, and enroll the target populations in their areas.

- The Assistance Network organizations, Health Coverage Guides, and Certified Application Counselors are the face of Connect for Health Colorado throughout the state.

- The AN program has previously received significant funding which is being reduced by ~64% for FY 2015-2016.
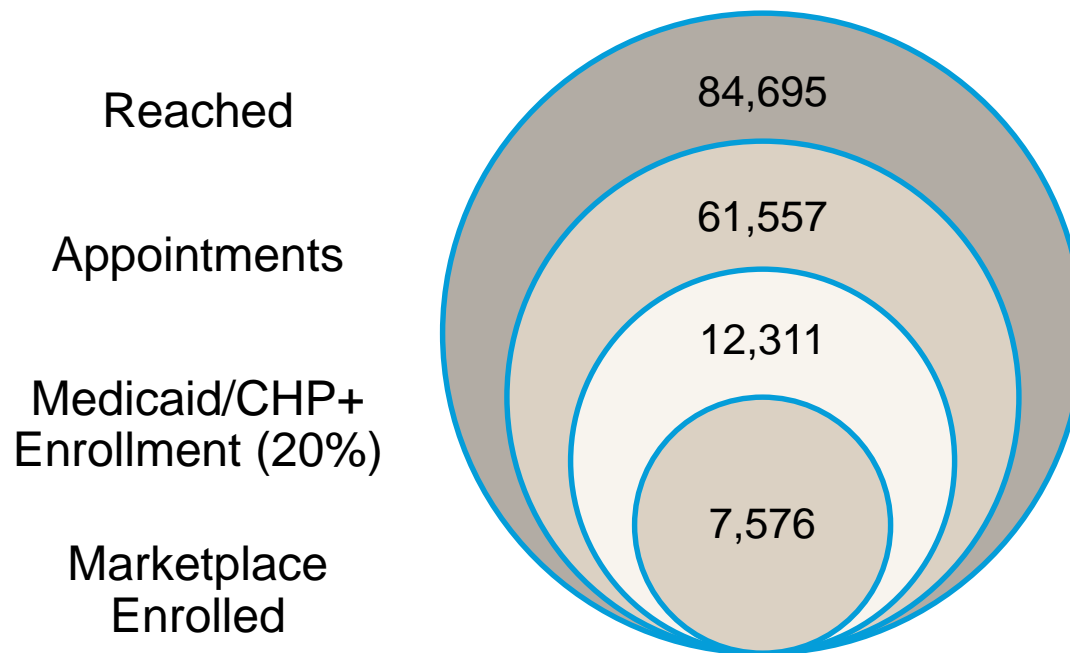
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"Navigator" Responsibilities Under the ACA

- States are required to institute Navigators programs to perform outreach functions.

- The Marketplace must include at least one community and consumer-focused nonprofit organization in its Navigator program.

- Navigators cannot be health insurers or insurer associations, and cannot receive any direct or indirect compensation from health insurers.

- A Navigator program must do the following (ACA § 1311(i)):1

  o Conduct public education to raise awareness about the availability of qualified health plans (QHP's);

  o Distribute fair and impartial information;

  o Facilitate enrollment into QHPs;

  o Provide referrals to the appropriate entity for consumers with a grievance, or complaint;

  o Provide information in a manner that is culturally – and linguistically – appropriate to the needs of the population being served by the Marketplace, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities.

  o Refer consumers to applicable state ombudsman or Consumer Assistance Programs (CAPs) for help with any grievance, complaint or question about coverage once enrolled.

  o Complete training to become certified.
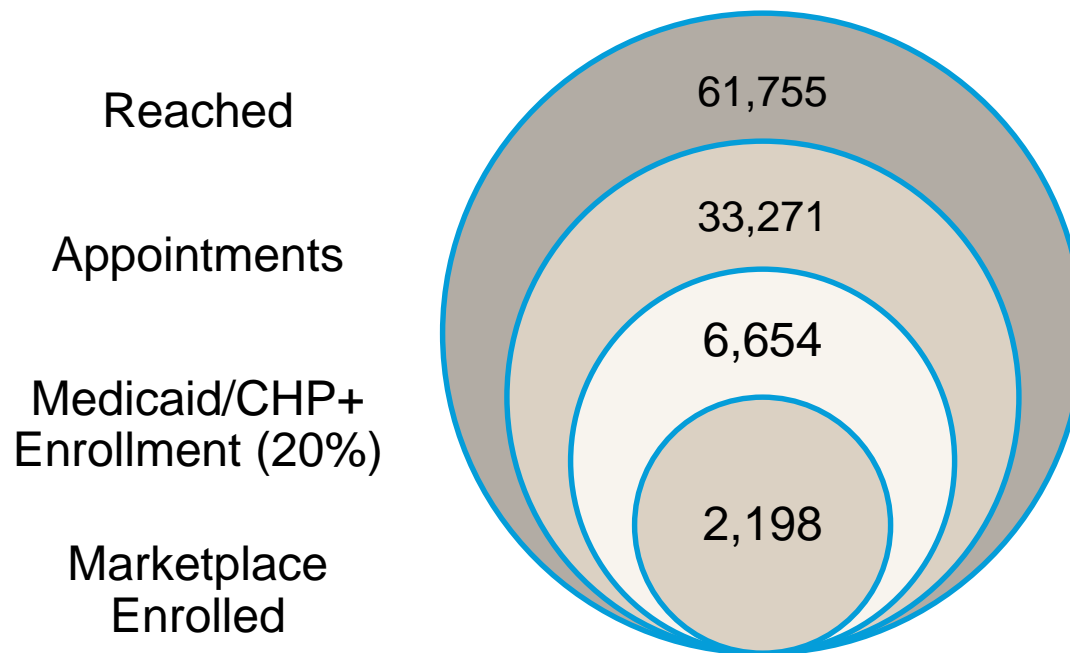
Current Assistant Sites and Related Grants

# of Assist Sites	Current Funding Range	Assistance Sites
10	$25,130-$100,012	Tri-Lakes Cares; Baca County; Northeast Colorado Health Department; Pueblo Senior Resource Development Agency; Rio Grande; Central Presbyterian; Commerce City CHS - Kids First Health Care; Denver Indian Health & Family Services; Broomfield Health and Human Services; Ute Mountain Ute
21	$101,387- $250,000	HUB: Northwest Colorado Council of Governments Assistance Site: Community Partnership Family Resource Center; Ute Mountain Ute; South West Health Systems; Women's Resource Center; Stapleton Foundation, Family Voices;; Otero County; Doctors Care; San Juan Basin Health; Center for African American Health; Colorado Alliance For Health Equity & Practice; Volunteers of America; High Plains Community Health Center; Colorado Health Care Association; Mt San Rafael; Colorado Motor Carriers Association; GLBT Center; Chaffee County Health and Human Services Tri-County Health, Valley-Wide
14	$251,299 - $500,000	Kit Carson County; Advanced Patient Advocacy; Colorado Small Business Development Center; Salud Family Health Clinics; SLV Regional Medical Center; Mountain Resource Center; Boomers Leading Change in Health; Small Business Majority Foundation; Centura Health LINKS Denver Human Services; Aurora Mental Health Corporation; Denver Health and Hospital; Peak Vista Community Health Centers; Pikes Peak Area Council of Government
9	$542,995 to $816,109	HUBS: Boulder County Housing and Human, North Colorado Health Alliance, Hilltop Community Resources Assistance Sites: Colorado Visiting Nurses Association, Servicios de La Raza, Jefferson County; Health District of Northern Larimer; Eagle County Health & Human Services; Family Resource Center Association

Key Performance Indicators Across All Assistance Sites OEP 1: October 1, 2013 – March 31, 2014
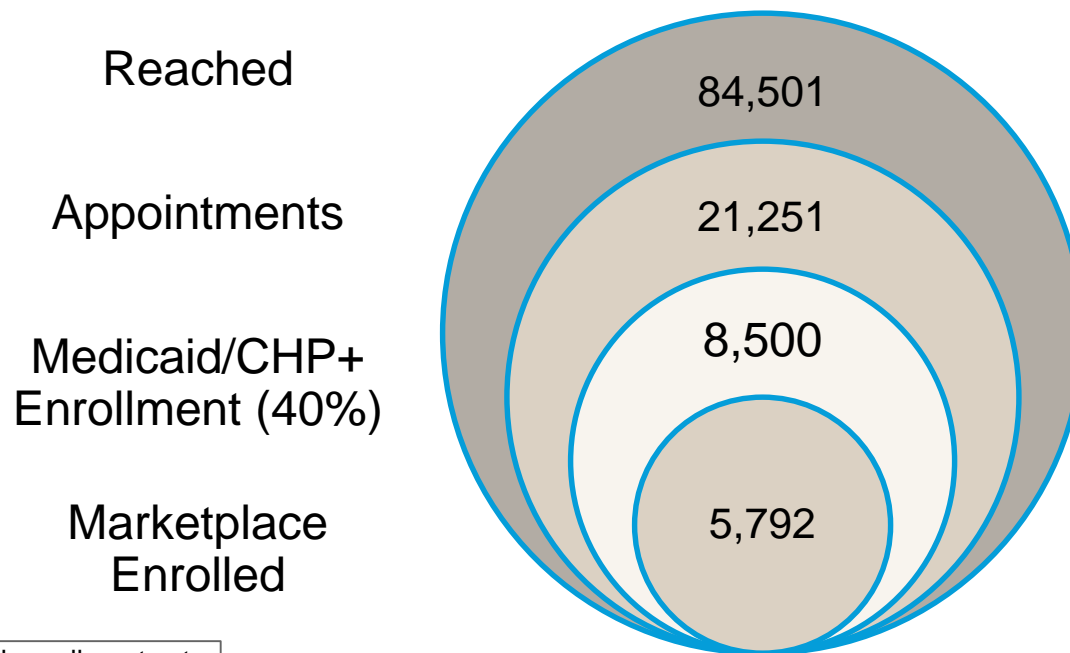
Reached

Appointments

Medicaid/CHP+
Enrollment (20%)

Marketplace
Enrolled

84,695

61,557

12,311

7,576

*Self-Reported by AS

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Key Performance Indicators Across All Assistance Sites Post OEP 1: April 1, 2014 – October 30, 2014

Reached

Appointments

Medicaid/CHP+
Enrollment (20%)

Marketplace
Enrolled

61,755

33,271

6,654

2,198

*Self-Reported by AS

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Reached — 84,501

Appointments — 21,251

Medicaid/CHP+ Enrollment (40%) — 8,500

Marketplace Enrolled — 5,792

* Self-reported completed enrollments at appointment = 5,792

*System reported = 8,804

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Reached

Appointments

Medicaid/CHP+
Enrollment (24%)

Marketplace
Enrolled

230,951

116,079

27,465

15,566

*Self-Reported by AS

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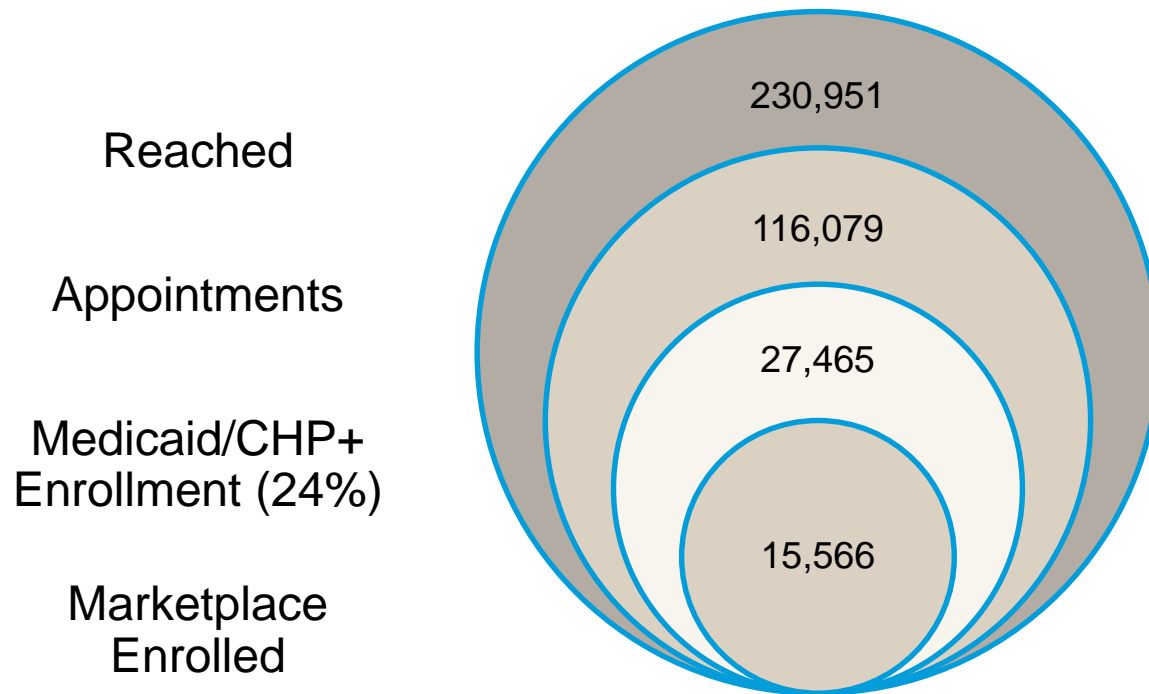
2015 Current Market Status
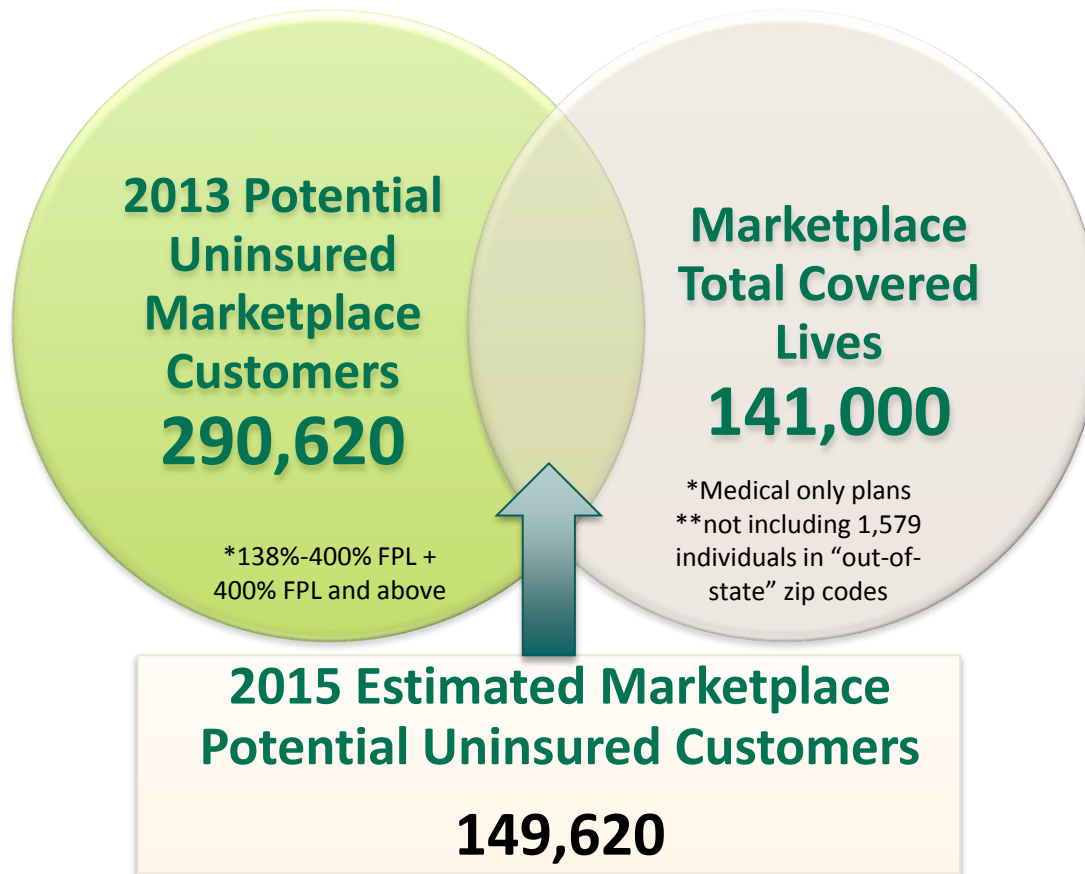
2013 Potential Uninsured Marketplace Customers 290,620

*138%-400% FPL + 400% FPL and above

Marketplace Total Covered Lives 141,000

*Medical only plans
**not including 1,579 individuals in "out-of-state" zip codes

2015 Estimated Marketplace Potential Uninsured Customers

149,620

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Reached — TBD

Appointments — TBD

Marketplace Enrolled — 19,558

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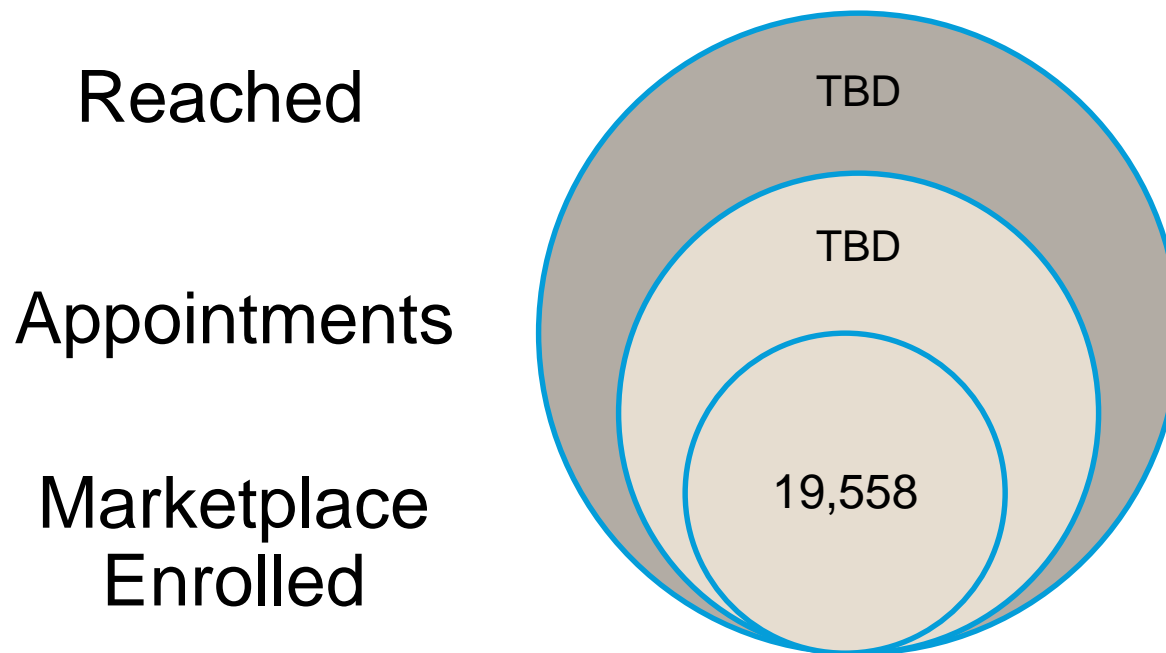
Recommended Site Types for Continued Engagement and Further Budget Development

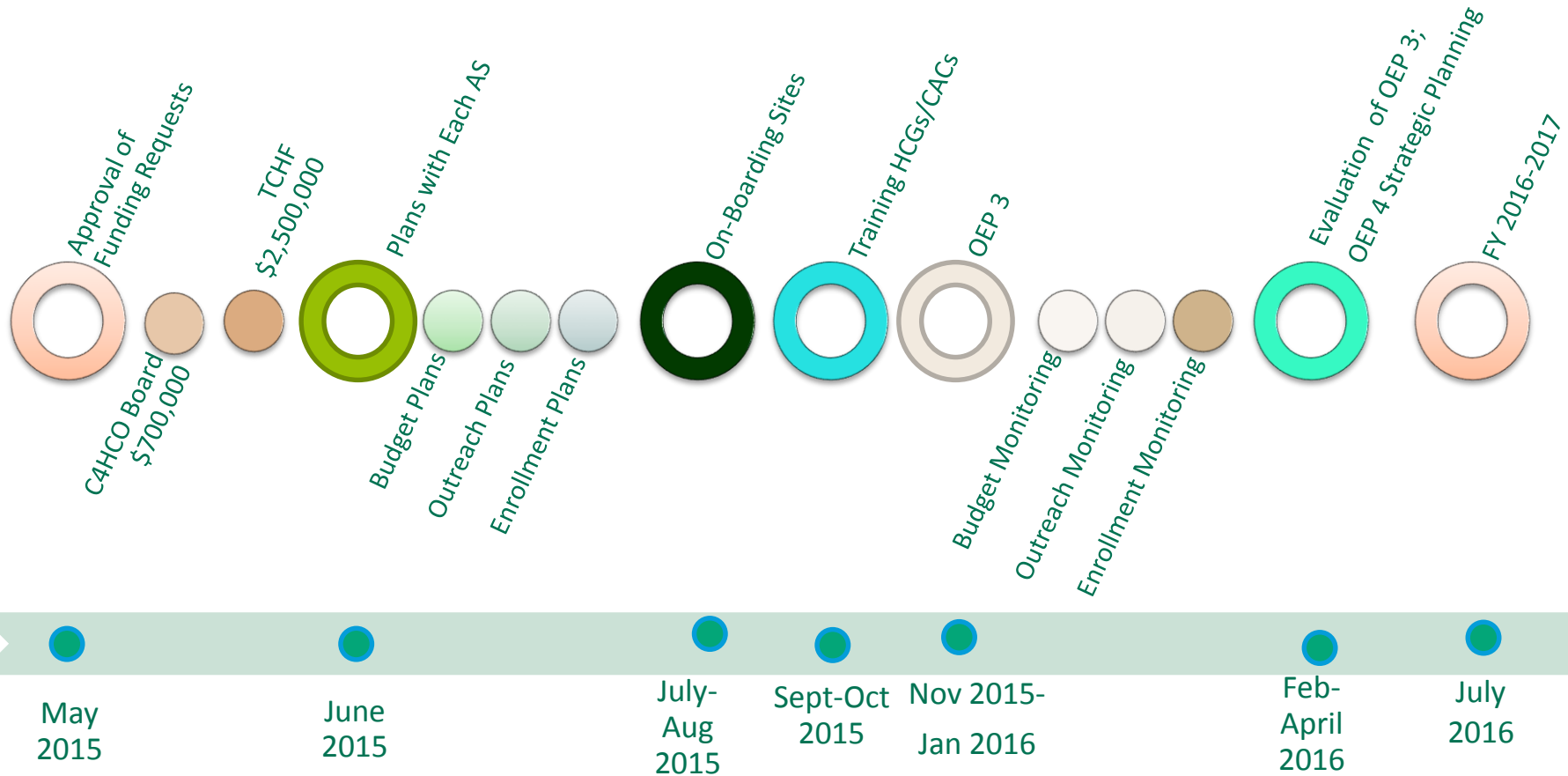| Draft Distribution of ~ 24 Sites	
Number of Sites	**Funding Range**
2	Less than $50,000
5	$50,000 to $99,999
9	$100,000 to $150,000
8	$200,000 to $250,000

- Estimated $3 million for distribution
- ~ 20 to 23 organizations geographically focused
- ~ 3 to 5 organizations targeting specific populations statewide

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Priorities Guiding the Strategic Alignment of the Assistance Network for Fiscal Year 2015 - 2016

1. Focus on <u>Marketplace Enrollments</u> to ensure a return on investment / value of the Assistance Network for Connect for Health Colorado.

2. <u>Strategically engage</u> in geographic areas and collaborate with local partners on outreach, education, and enrollment plans, referrals and hand-offs

3. Development, tracking and regular evaluation of specific and measurable <u>performance metrics</u> for the entire Assistance Network and for each Assistance Site

4. Develop and engage volunteers to enhance the effectiveness of the Assistance Network

The Assistance Network's Trajectory of Alignment and Engagement for OEP 3 and Beyond

Approval of Funding Requests

C4HCO Board $700,000

TCHF $2,500,000

Plans with Each AS

Budget Plans

Outreach Plans

Enrollment Plans

On-Boarding Sites

Training HCGs/CACs

OEP 3

Budget Monitoring

Outreach Monitoring

Enrollment Monitoring

Evaluation of OEP 3; OEP 4 Strategic Planning

FY 2016-2017

May 2015

June 2015

July-Aug 2015

Sept-Oct 2015

Nov 2015-Jan 2016

Feb-April 2016

July 2016

What Does the Assistance Network Need from the C4HCO Board?

- Be cognizant that Connect for Health Colorado is required to have an Assistance Network

- Endorse the imperative value of the Assistance Network to the mission of Connect for Health Colorado

- Recognize that our Management team sees this as the right time to strategically align the Assistance Network the right way:
  - Based on our hard-won cumulative experience two years post-launch,
  - Based on a deeper appreciation for Colorado's unique needs and regional diversity,
  - Based on the strong relationships established with partner organizations statewide

- Be aware that we have submitted a grant application to The Colorado Health Foundation for $2,500,000 for FY 2015-2016 that is dependent on the Assistance Network having some matching operating funds requested in Connect for Health Colorado's operations budget

- Guidance or input on the direction of the Assistance Network to further enhance the mission and vision of Connect for Health Colorado

FY 2016 – 2017 IT OVERVIEW

Prepared for Connect for Health Colorado Finance and Operations Committee Meeting

May 4, 2015

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High Level 3 year roadmap

2016 – FINALLY "REACH THE SUMMIT"

Business as usual technology operations. Predictable 'run' environment with ability to deliver on new project requests efficiently.

- All ITIL processes fully deployed
- Continuous improvement program in place
- Metric driven IT organization
- Predictable IT cost base
- Self service business reporting
- Full sourcing strategy benefits realization

2015 – THEN "STABILIZE"

Implement the 'run' strategy. Stabilize the technology in production and reduce overall technology spend in line with sustainability targets. Moving to a variable IT cost where possible.

- Continue to build – e.g., 1095 and renewals (complete)
- SES phase 2 (in progress)
- ITIL implemented (in progress)
- Architecture enhancements deployed (delayed to 2016)
- Key contracts renegotiated, sourcing re-balanced (in progress)
- Operational cost base established with variability where possible (in progress)
- API implemented (delayed to 2016)
- Consulting support significantly reduced (in progress)

2014 – FIRST "BUILD"

Complete the implementation of the marketplace and eligibility system builds as planned. Develop 'run' strategy.

Base Camp Start

- ✓ 1.x marketplace functionality deployed
- ✓ Release 2.0 marketplace functionality deployed
- ✓ Shared Eligibility System deployed
- • IT strategy developed (in progress)
- • Sourcing strategy / new SLAs documented (in progress)
- ✓ Marketplace IT Team fully resourced
- ✓ Architecture review
- ✓ Capacity planning

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28

Technology – Goals, Objectives, Actions

Goals	Objectives	Actions to Achieve
Reduce technology, call center and operations spend in line with sustainability targets	➢ Reduce OPEX and CAPEX ➢ Greater variability ➢ More self service ➢ IT governance ➢ Rebalanced sourcing contracts ➢ Transparent vendor pricing	➢ Renegotiate key contracts ➢ Migrate to simpler architecture ➢ Implement account and enrollment change functionality – SHOP and Ind. ➢ Restructure M&O support contract ➢ SHOP outsource
Stabilize the technology platform	➢ More relevant SLAs with improved reporting and monitoring ➢ Reduce number of critical defects and mean time to repair (MTTR) ➢ Improved change control ➢ More extensible architecture	➢ Migrate to simpler architecture ➢ Improve production support and incident management processes ➢ Adherence to operations calendar / new SLAs for operations ➢ Technology and business change review boards
Make it easier for citizens to use our services, enroll and remain as long-term C4 customers	➢ Remove roadblocks for customers ➢ Achieve shared eligibility with the state ➢ Greater ease of use ➢ Increase partner adoption - brokers, HCG etc. ➢ Utilize information better for channel decision making	➢ Shared Eligibility System improvements ➢ Marketplace Release 3.0 ➢ Seamless, automated life change processing ➢ Build BI team and capabilities ➢ SHOP outsource
Protect the security of our information and infrastructure	➢ Fully implement all security recommendations ➢ Minimize number of incidents, breaches and fines ➢ Minimize vulnerabilities	➢ Security plan deployment ➢ Bi-annual risk and vulnerability assessments
Build a high performing technology group	➢ Grow internal IT team ➢ Retain IT team ➢ Allow team members to reach their career goals	➢ Ongoing recruitment ➢ 360 degree performance management ➢ Coaching & development

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Key Activities

Projects	FY2015				FY 2016				FY 2017	
	Calendar Year 2015				Calendar Year 2016					
	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016		
Shared Eligibility System Improvements		SES improvements		Follow – on SES improvements						
2015 Marketplace improvements		Marketplace "3.0"								
Carrier EDI improvements		Change EDI implementation		Renewals / OEP	Complete Change EDI / Ongoing improvements					
Target architecture / 2016 Marketplace improvements			Planning and Preparation		Execution					
SHOP			Implementation	Transition						
BI improvements			Planning and implementation		Ongoing improvements					
Service Center Technology Refresh			Planning and implementation		Ongoing improvements					
Contract review and renegotiation	Planning and analysis	Negotiation								

30

Preliminary Cost Projections for FY 2016 /2017

Project	FY 2016 Cost Projections	FY 2017 Cost Projections	Total FY 2016/17 Projections	Comments
SES improvements	$ 4,800,000	$ 800,000	$ 5,600,000	Assumes additional changes are needed after September 2015
2015 Marketplace Improvements	$ 750,000	$ -	$ 750,000	Assumes limited ability to make changes to Marketplace for 2016 OEP other than SES (e.g, defect fixes, renewals processing improvements, some usability improvements)
Carrier EDI improvements	$ 500,000	$ 300,000	$ 800,000	Assume EDI will be completely working with all carriers by end of FY 2016 and ongoing improvements costs are about $300K/yr
Migration to target architecture/ 2017 OEP changes*	$ 1,000,000	$ 1,400,000	$ 2,400,000	Assumes that we will reduce the number of products in the Marketplace to allow us to realize more fully the benefit of hCentive product enhancements and reduce overall M&O costs
SHOP migration*				Assume net neutral during FY 2016 due to service center cost reductions, some capital may be required initially
BI improvements	$ 250,000	$ 200,000	$ 450,000	
Service center technology refresh				Included in service center proposals
Other projects and ongoing costs	$ 500,000	$ 800,000	$ 1,600,000	Includes desktop maintenance and other costs,
Total	$ 7,800,000	$ 2,700,000	$ 10,000,000	

* waiting for proposals from vendors

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FINANCIAL SCENARIOS

DRAFT ii: Financial Scenarios: Revenue

Cash Basis Estimates ($000's)	**Draft Revenue Scenarios - May 1, 2015 update** Working Model - Enrollment Forecasts Being Updated									
	FY 2015	1.8%/2.8%/$1.60 Model			3.5%/$1.80 Model			4.5%/$1.80 Model		
	Estimate	FY 2016	FY 2017	FY 2018	FY 2016	FY 2017	FY 2018	FY 2016	FY 2017	FY 2018
Catchup 2014 Assessment Fees	5,100	400	0	0	400	0	0	400	0	0
Health Plan Assessment Fees	987	7,795	14,031	22,394	9,617	24,187	27,993	11,047	31,098	35,991
Special Broad Market Assessment	4,500	17,100	19,260	0	19,980	19,440	0	19,980	19,440	0
Tax Credit Donations	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Shop (w/ new investment)	120	220	800	1,600	220	1,500	2,000	220	1,925	2,575
Vision	9	18	20	24	18	20	24	18	20	24
Foundation Grants (estimates - no commitments)	2,500	2,500	1,000	1,000	2,500	1,000	1,000	2,500	1,000	1,000
Interest Income	46	18	3	3	18	3	3	18	3	3
Medicaid Cost Recovery*		2,500	2,000	2,000	2,500	2,000	2,000	2,500	2,000	2,000
Level 2 Grant	60,500	200	0	0	200	0	0	200	0	0
CoverColorado	14,034	0	0	0	0	0	0	0	0	0
Total Revenue	**92,796**	**35,751**	**42,114**	**32,021**	**40,453**	**53,150**	**38,020**	**41,883**	**60,486**	**46,593**

Draft ii: Financial Scenarios: Expenses

Expense Category	FY 2015 Forecast	3.5% - Revenue Driven Model	1st Draft. Hi-Level Strategy-Based Model
FY 2016 Draft Expense Models - May 1, 2015 Update			
General & Administrative	7,325	9,172	10,672
Salaries & Benefits	5515		9,126
Rent, Tech Infrastructure, equip, connectivity	797		781
Other	1,013		765
Marketing & Public Relations	4,771	1,000	2,000
Assistance Network	6,040	3,000	5,000
Operations	2,683	1,260	1,260
Business Development	673		468
Carrier Support & Other Operations	731		360
Training	324		54
Other	955		378
Customer Service Center (net of SES savings)	21,280	17,623	17,623
Technology	10,942	8,889	9,389
Hosting	2,108		2,053
M&O Costs	6,653		5,588
Additional Marketplace Maintenance/Enhancements	986		888
Other	1195		860
SHOP Savings		(100)	(100)
Total Operating Expense	**53,041**	**40,944**	**45,944**
Technology CapEx and Other Projects			
Completion of Carrier Coordination Project			
Marketplace Improvements/Licenses	15,531	2,800	2,800
SES (includes 2,200k in new SES project)	7,060	3,650	3,650
Shop			500
MA Site			TBD
EDI		750	750
Other		400	400
Total CapEx and Projects	22,591	7,600	8,100
Total Cash Outlays	**75,632**	**48,544**	**54,044**

	FY Revenue Models									
	FY 2015		**1.8%/2.8%/$1.60 Model**			**3.5%/$1.80 Model**			**4.5%/$1.80 Model**	
	Estimate	**FY 2016**	**FY 2017**	**FY 2018**	**FY 2016**	**FY 2017**	**FY 2018**	**FY 2016**	**FY 2017**	**FY 2018**
Total Revenue	92,296	35,751	42,114	32,021	40,453	53,150	38,020	41,883	60,486	46,593

FY 2016 Expense Models			
Expense Category	**FY 2015 Forecast**	**3.5% -- Revenue Driven Model**	**1st Draft, Hi-Level' Strategy-based Model**
Total Operating Expense (excl depreciation)	53,041	40,944	45,944
Total Cash Outlays, including CapEx	75,632	48,544	54,044

Takeaway: We're getting there!

Optimal Expense Level Cash Flow

			Cash Forecast ($000's)						
Budget Model			6/30/15	12/31/15	6/30/16	12/31/16	6/30/17	12/31/17	6/30/18
1.8%/2.8%/$1.60 Model			26,000	18,200	9,500	8,700	NA	NA	NA
3.5%/$1.80 Model			26,000	18,200	12,000	18,400	13,300	8,400	NA
4.5%/$1.80 Model			26,000	18,200	13,500	23,900	22,700	21,000	16,200

Takeaway:
- Broad Market Assessment Fee runs CY 2015 + 2016
- Many options exist to backfill the revenue source and/or reduce expense between now and 2017
- Organizational capacity investment is required to continue the sustainability path