Blue Cross & Blue Shield of Rhode Island
Plan 65 - Comparison of CY08 Budget to CY07 Projected Actual by Natural Account

	CY2007 Projected	CY 2008 Budget	Increase (Decrease)	%
Salaries And Wages	$1,394,378	$1,444,688	$50,310	3.6
Temporary Empl Serv	11,049	11,449	399.23	3.6
Fringe Benefits	615,564	662,326	46,762.40	7.6
Outside Services	441,468	456,062	14,593.52	3.3
Legal	96,273	99,161	2,888.19	3.0
Rent	185,324	194,590	9,266.20	5.0
Equipment	67,613	69,647	2,034.10	3.0
Software	194,730	200,581	5,850.45	3.0
Insurance	31,743	32,696	952.30	3.0
Travel	29,271	30,150	878.96	3.0
Printing/Office Supplies	63,217	65,116	1,899.18	3.0
Postage	156,971	161,698	4,726.94	3.0
Telephone	80,652	83,078	2,425.23	3.0
Advertising & Public Relations	71,558	73,705	2,146.77	3.0
Corporate & Civic Dues	26,342	27,132	790.25	3.0
Vendor Fees	2,314,442	2,455,648	141,205.53	6.1
Other	419,425	432,057	12,632.75	3.0
Subtotal	**$6,200,021**	**$6,499,783**	**$299,762**	**4.8**
HIPAA Chargeback	22,077	22,740	662	3.0
Chg in Claims Handling Accr	18,000	29,000	11,000	
Projects	222,344	89,965	(132,379)	
Total Expense	**$6,462,442**	**$6,641,487**	**$179,045**	**2.8**

Budget Methodology

The 2008 budget were developed by multiplying 2007 projected actual by department with inflation factors. The 2008 Plan 65 budget was then adjusted for other known and anticipated changes that include:

- No change in enrollment for 2008 in comparison to 2007.
- Ratefiling costs will be similar to 2007.

Blue Cross & Blue Shield of Rhode Island
Plan 65 - Comparison of CY09 Budget to CY08 Budget by Natural Account

	CY2008 Budget	CY2009 Budget	Increase (Decrease)	%
Salaries And Wages	$1,444,688	$1,496,697	$52,009	3.6
Temporary Empl Serv	11,449	11,861	412	3.6
Fringe Benefits	662,326	713,033	50,707	7.7
Outside Services	456,062	471,883	15,821	3.5
Legal	99,161	102,136	2,975	3.0
Rent	194,590	204,320	9,730	5.0
Equipment	69,647	71,736	2,089	3.0
Software	200,581	206,598	6,017	3.0
Insurance	32,696	33,677	981	3.0
Travel	30,150	31,054	904	3.0
Printing/Office Supplies	65,116	67,070	1,953	3.0
Postage	161,698	166,549	4,851	3.0
Telephone	83,078	85,570	2,492	3.0
Advertising & Public Relations	73,705	75,916	2,211	3.0
Corporate & Civic Dues	27,132	27,946	814	3.0
Vendor Fees	2,455,648	2,531,773	76,125	3.1
Other	432,057	445,019	12,962	3.0
Subtotal	**$6,499,783**	**$6,742,837**	**$243,054**	**3.7**
HIPAA Chargeback	22,740	23,422	682	3.0
Chg in Claims Handling Accr	29,000	32,000	3,000	-
Projects	89,965	93,758	3,793	-
Total Expense	**$6,641,487**	**$6,892,017**	**$250,530**	**3.8**

Budget Methodology

The 2009 expenses were developed by multiplying 2008 budget by department with inflation factors. The 2009 Plan 65 budget was then adjusted for other known and anticipated changes that include:

- No change in enrollment for 2009 in comparison to 2008.
- Ratefiling costs will be similar to 2008.