



Finance Committee

AGENDA

Wednesday December 20, 2017 at 9:00 AM

CLSD Headquarters, 38901 Ocean Drive, Gualala, CA

1. Call to Order
2. Agenda Approval
3. Minutes Approval
4. Wittman (YTD) month-end report
5. Expenses YTD
6. Cash Flow
7. Ambulance dispatch and transport data YTD
8. CLSD Reserve Policy development – revised version 3
9. Other Issues:
 - Senate Bill 523 – update
 - Intergovernmental Transfer (IGT) update – FY18 Letter of Interest submitted
 - Governmental Emergency Medical Transport (GEMT) – FY16/17 submitted/accepted
 - Annual audit draft
 - DA salary range
 - Primary election June 2018
10. Next FC Meetings – Third Wednesdays of the month, 9 AM, all at the CLSD Bill Platt Training Room
 - Jan 17th
 - Feb 21st
 - Mar 21st
11. Adjournment



Finance Committee

Minutes of the Meeting Nov 20, 2017, 2:30 p.m. - Bill Platt Training Center

1. **Call to Order:** The meeting was called to order at 9 AM by Geoffrey Beaty. Directors present: Naomi Schwartz and Richard Hughes. Also in attendance is Ex officio: District Administrator David Caley, District Operations Manager Evan Dilks, and Don Kemp, RCMS BOD Treasurer.
2. **Agenda Approval:** Don Kemp moved to adopt the agenda and seconded by Director Hughes. All ayes.
3. **Minutes Approval:** Don Kemp moved to approve the Sept 18th, 2017 FC meeting minutes and was seconded by Director Hughes. All ayes.
4. **Wittman Oct (YTD) month-end report:**
 - a. October gross charges were \$126,356. Net receipts received for \$55,909.
 - b. October billable incidents (31) were lower than the four previous months. Net payments were still within the average monthly net of \$53,948.
 - c. CLSD continues to have approximately \$40K in retained earnings due to the Medicare/Medical claims for transports to RCMS (CMS transports) while we pursue regulatory change that will allow for reimbursement.
5. **Expenses: YTD reporting** - Expenses continue to be within budget. There was discussion regarding the use of Urgent Care reserves and accounting of those funds in the P and L for the FY18 increase of \$130K. It was determined to continue (as per financial statements this month) to show in the footnotes, the additional \$10,833.34 in UC expenses and covered by the UC reserve.
6. **Cash Flow**
 - a. **P&L Report: Reviewed and discussed** - cash flow as expected.
 - b. **A/R** of \$454,247 when adjusted down for "c" above and a new batch of write-offs is ~\$406K.
7. **Ambulance Run and Transport Data YTD:**
 - a. There were (39) transports in October with a Cumulative Volume of (186). There were (57) Billable incidents with Cumulative Volume of (236).
8. **CLSD Reserve Policy:** version 2 of the policy was discussed. Further editing was believed possible and Director Beaty volunteered and will present at the Nov FC meeting.
9. **Other Issues:**
 - a. **Senate Bill 523:** A newly passed law and now signed by the Governor, designed to help ambulance providers cover the contractual write-downs of Medi-Cal transports will actually result in loss of revenue for CLSD. The SB will assess a fee on transports and return revenue based on the number of Medi-Cal transports. Unfortunately, CLSD does not have enough of such transports to offset the assessment fee. If applied to the past two years, CLSD would have incurred a loss of \$12,000 and \$32,000. There has already been conversation with politicians regarding providers that will be collateral damage as a result of this SB. DA Caley will be attending a conference early Dec and hear from DHCS representation to learn more.

- b. **Intergovernmental Transport (IGT update):** We received \$108,270 in net new funds for FY16 in IGT funds (~\$6K over expected). We anticipate wiring funds for FY17 in the upcoming month or two. FY18 will be processed also during this FY.
- c. **Governmental Emergency Medical Transport (GEMT) update:** We received an additional adjustment payment of \$8,930 for FY13/14 for those transports that qualified as Affordable Care Act reimbursing at 100% instead of the 50% rate. We also received \$25,334 for FY15/16 Q2-Q4 (Q1 will be mailed separately). We are still expecting an adjustment check for FY14/15. FY14 was just audited and expect we may owe a small overpayment depending on the adjustments.
- d. **Annual Audit:** The Annual Audit was conducted on site November 1st-3rd, 2017. Draft figures are expected late Nov or early Dec.
- e. **DA salary range:** Director Hughes presented a revised step-ladder for consideration that reflects the salaried DA position inclusive of the annual bonus per contract. Director Hughes recommends the BOD to continue semi-annual reviews of the DA. The point is to remove all reference to merit pay or bonuses - as has previously been removed for general staff.
- f. **AT & T Communication Tower Lease – Mendocino County:** The DA still has not heard anything back from his last communication with Mendocino County.

10. Next FC Meetings are held at 9 a.m. on the third Wednesday of each month unless otherwise noted:

Dec 20th at 9 am
Jan. 17th at 9 am
Feb. 21st at 9 am

11. Adjournment: Director Schwartz moved for adjournment, Director Beaty seconded, all ayes. The meeting was adjourned at 4:00 p.m.

Approved:

Geoff Beaty, Treasurer

CLSD AMBULANCE REVENUE

	A	B	C	D	E	F	G	H	I	J	K	L	M
	BILLABLE INCIDENTS	CHARGES	MCARE WRITE DOWNS	MCAL WRITE DOWNS	OTHER CONTRACTUAL WRITE DOWNS	NET CHARGES	PAYMENTS	REFUNDS	NET PAYMENTS	BAD DEBT WRITE OFFS	OTHER WRITE OFFS	ADJ	NEW A/R BALANCE
FY 17													
DECEMBER '16	45	191,565	85,425	35,904	77	70,159	44,377	917	43,459	29,017	3,903		499,740
JANUARY '17	58	295,900	135,365	31,436	10,841	118,259	76,233		76,233				541,766
FEBRUARY '17	49	181,705	66,854	54,733	13,899	46,218	48,693	8,003	40,690				547,294
MARCH '17	56	231,976	130,377	48,901	1,833	50,864	58,970	2,000	56,970	(727)	8,318		533,597
APRIL '17	55	197,865	98,027	52,662	5,417	41,759	51,484		51,484		3,399		520,474
MAY '17	36	142,371	79,567	38,383	1,337	23,085	65,743	230	65,513	32,757		1,076	446,364
JUNE '17	61	256,097	112,884	42,394	5,226	95,593	32,542	220	3,222				509,635
JULY '17	60	239,510	135,540	45,593	13,973	44,404	62,114	-	62,114	34,781	1,988	11	455,167
FY18													
AUGUST '17	78	292,985	132,529	65,944	3,088	91,424	56,944	3,413	53,531	-	-	2,226	495,286
SEPTEMBER '17	43	158,264	61,382	35,655	1,954	59,273	72,870	104	72,767	-	(9)	1,127	482,959
OCTOBER '17	31	\$ 126,356	\$ 43,683	\$ 44,504	\$ 6,796	\$ 31,373	\$ 56,086	\$ 177	\$ 55,909	\$ -	\$ 4,346	\$ 200	\$ 454,247
NOVEMBER '17	55	\$ 300,041	\$ 107,310	\$ 78,225	\$ (2,518)	\$ 117,024	\$ 49,971	\$ 580	\$ 49,391	\$ 17,724	\$ -	\$ -	\$ 504,156

FY TO DATE	207	877,645	344,903	224,328	9,320	299,094	235,872	4,274	231,598	17,724	4,337	3,553
LAST 12 MONTHS	627	2,614,633	1,188,942	574,334	61,923	789,435	676,027	15,644	631,283	113,552	21,945	4,640

Average FY To Date	104	438,822.60	172,452	112,164	4,660	149,547	117,936	2,137	115,799	8,862	2,168	1,777
Average YTD Last 12 Months	52	217,886	99,079	47,861	5,160	65,786	56,336	1,304	52,607	9,463	1,829	387

3:19 PM

12/14/17

Accrual Basis

Coast Life Support District Profit & Loss Budget Overview July through November 2017

	Jul - Nov 17	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
4000 · CLSD Special Taxes	660,737.94	660,737.94	0.00	100.0%
4100 · Interest Revenue	0.00	0.00	0.00	0.0%
4200 · Ambulance Revenue	329,334.33	244,791.65	84,542.68	134.5% ¹
4400 · Miscellaneous Revenue	6,823.37	1,250.00	5,573.37	545.9% ²
4410 · Intergovernmental Transport(IGT)	0.00	33,333.31	-33,333.31	0.0%
4420 · Ground Emerg Med Transport	0.00	10,416.69	-10,416.69	0.0%
Total Income	996,895.64	950,529.59	46,366.05	104.9%
Gross Profit	996,895.64	950,529.59	46,366.05	104.9%
Expense				
5000 · Wages and Benefits	480,039.27	468,623.16	11,416.11	102.4%
6000 · Ambulance Operations	57,674.81	68,166.38	-10,491.57	84.6%
6700 · Overhead/Administration	48,894.81	102,774.11	-53,879.30	47.6%
7000 · Urgent Care	323,950.00	323,942.50	7.50	100.0%
8000 · Interest Expense	1,389.35	1,875.00	-485.65	74.1%
9000 · Other Expenses	0.00			
9500 · Depreciation Expense	37,337.34	38,382.90	-1,045.56	97.3%
Total Expense	949,285.58	1,003,764.05	-54,478.47	94.6%
Net Ordinary Income	47,610.06	-53,234.46	100,844.52	-89.4%
Other Income/Expense				
Other Expense				
Other Miscellaneous Expense	0.00	0.00	0.00	0.0%
Total Other Expense	0.00	0.00	0.00	0.0%
Net Other Income	0.00	0.00	0.00	0.0%
Net Income	47,610.06	-53,234.46	100,844.52	-89.4%

1. NET BILLING: Had High Net Charges in Mo of Aug. Net Payments High in Mo. Sept. Low Net Charges & Avg Net Payments Mo. of Oct. High Net Charges & Avg Net Payments Mo. Nov. *Ref Wittman YTD Report (acc 4200+Column F minus H/K/L).

2. Revenue due to CPR program

3. \$10,833.34 A MO. X5= - (\$54,166.70) FOR U.C. INCREASE COVERED BY U.C. RESERVE.

3:15 PM

12/14/17

Accrual Basis

Coast Life Support District Profit & Loss Budget Overview July through November 2017

	Jul - Nov 17	Budget	\$ Over Bud...	% of Bu...
Ordinary Income/Expense				
Income				
4000 - CLSD Special Taxes				
4001 - Mendocino County Taxes				
4004 - Mendocino Ambulance Tax	199,026.69	199,026.69	0.00	100.0%
4009 - Mendocino Urgent Care Tax	140,802.94	140,802.94	0.00	100.0%
4010 - Mendocino Special Tax	38,613.31	38,613.31	0.00	100.0%
4001 - Mendocino County Taxes - Ot...	0.00	0.00	0.00	0.0%
Total 4001 - Mendocino County Taxes	378,442.94	378,442.94	0.00	100.0%
4002 - Sonoma County Taxes				
4024 - Sonoma Ambulance Tax	155,244.19	155,244.19	0.00	100.0%
4029 - Sonoma Urgent Care Tax	127,050.81	127,050.81	0.00	100.0%
Total 4002 - Sonoma County Taxes	282,295.00	282,295.00	0.00	100.0%
Total 4000 - CLSD Special Taxes	660,737.94	660,737.94	0.00	100.0%
4100 - Interest Revenue	0.00	0.00	0.00	0.0%
4200 - Ambulance Revenue	329,334.33	244,791.65	84,542.68	134.5%
4400 - Miscellaneous Revenue	6,823.37	1,250.00	5,573.37	545.9%
4410 - Intergovernmental Transport(IGT)	0.00	33,333.31	-33,333.31	0.0%
4420 - Ground Emerg Med Transport	0.00	10,416.69	-10,416.69	0.0%
Total Income	996,895.64	950,529.59	46,366.05	104.9%
Gross Profit	996,895.64	950,529.59	46,366.05	104.9%
Expense				
5000 - Wages and Benefits				
5200 - Health Insurance	43,183.19	45,000.00	-1,816.81	96.0%
5300 - Payroll Taxes Emplr Costs	11,447.75	13,385.00	-1,937.25	85.5%
5350 - PERS Employer Costs	36,843.59	37,945.44	-1,101.85	97.1%
5405 - Administration Salaries				
5405.1 - Admin Salaries-Alloc/UC	-9,468.35	-9,468.34	-0.01	100.0%
5405 - Administration Salaries - Other	94,580.77	90,078.12	4,502.65	105.0%
Total 5405 - Administration Salaries	85,112.42	80,609.78	4,502.64	105.6%
5410 - Ambulance Operations Wages	270,351.44	256,407.94	13,943.50	105.4%
5430 - Extra Duty/Stipend Pay/DA	16,604.33	18,778.31	-2,173.98	88.4%
5500 - Work Comp Insurance	16,496.55	16,496.69	-0.14	100.0%
Total 5000 - Wages and Benefits	480,039.27	468,623.16	11,416.11	102.4%
6000 - Ambulance Operations				
6030 - Med. Director Fee-non AHUC	15,750.00	15,750.00	0.00	100.0%
6040 - Dispatch Services	7,873.90	13,083.00	-5,209.10	60.2%
6050 - Misc Reimbursements	5.00			
6100 - Station/Crew Expenses				
5100 - Uniforms & Med Tests	976.51	2,083.31	-1,106.80	46.9%
6101 - Facility Repair & Maintenance	342.02	3,916.69	-3,574.67	8.7%
6102 - Facility Furniture	519.31	0.00	519.31	100.0%
6110 - Supps, Rental, Clean. etc	1,896.67	5,416.69	-3,520.02	35.0%
6210 - Veh. Repair & Maintenance	9,309.33	7,500.00	1,809.33	124.1%
6240 - Vehicle Fuel	6,552.99	6,250.00	302.99	104.8%
6320 - Licenses and Permits	129.00			
6410 - Radios & Comm Equip	0.00	1,666.69	-1,666.69	0.0%
6510 - Medical Supplies & Equip	14,320.08	10,000.00	4,320.08	143.2%
Total 6100 - Station/Crew Expenses	34,045.91	36,833.38	-2,787.47	92.4%
6980 - Misc. Employee Train. Exps	0.00	2,500.00	-2,500.00	0.0%
Total 6000 - Ambulance Operations	57,674.81	68,166.38	-10,491.57	84.6%

6

3:15 PM

12/14/17

Accrual Basis

Coast Life Support District Profit & Loss Budget Overview July through November 2017

	Jul - Nov 17	Budget	\$ Over Bud...	% of Bu...
6700 - Overhead/Administration				
6180 - Utilities	4,676.25	5,000.00	-323.75	93.5%
6188 - Telephone	3,340.39	2,500.00	840.39	133.6% ⁵
6300 - Insurance	8,564.50	8,500.00	64.50	100.8%
6713 - Ambulance Billing	14,659.21	16,147.06	-1,487.85	90.8%
6718 - Office Supp/Equip/Software				
6718.1 - Office Supplies	1,629.73	2,083.31	-453.58	78.2%
6718.2 - Computer Equipment	289.90	1,250.00	-960.10	23.2%
6718.3 - Software	1,091.13	656.25	434.88	166.3% ⁷
6718 - Office Supp/Equip/Software - ...	19.95	0.00	19.95	100.0%
Total 6718 - Office Supp/Equip/Software	3,030.71	3,989.56	-958.85	76.0%
6720 - Board Expenses	0.00	1,041.65	-1,041.65	0.0%
6730 - Consultants				
6734 - IT	2,370.00	3,125.00	-755.00	75.8%
6735 - EMS Survey	796.90	1,458.31	-661.41	54.6%
6737 - Financial/Bookkeeping	525.00	2,083.31	-1,558.31	25.2%
6738 - Legal	64.00	4,166.69	-4,102.69	1.5%
6740 - Audit	0.00	3,541.69	-3,541.69	0.0%
6741 - Tax Administration	4,376.73	4,345.81	30.92	100.7%
Total 6730 - Consultants	8,132.63	18,720.81	-10,588.18	43.4%
6742 - Bank/Merchant Fees	497.44	416.69	80.75	119.4% ⁸
6755 - Property Tax Admin	3.50	12,083.31	-12,079.81	0.0%
6760 - Education/Professional Dev	11.75	1,041.69	-1,029.94	1.1%
6765 - Election Costs/Reserve	0.00	19,583.31	-19,583.31	0.0%
6770 - Dues, Subscrip, Membership	2,969.47	4,166.69	-1,197.22	71.3%
6788 - Printing & Reproduction	0.00	4,166.69	-4,166.69	0.0%
6795 - Travel/Transportation	533.43	1,250.00	-716.57	42.7%
6970 - Community Dev/Training	2,475.53	4,166.65	-1,691.12	59.4%
Total 6700 - Overhead/Administration	48,894.81	102,774.11	-53,879.30	47.6% ⁹
7000 - Urgent Care				
7011 - Admin Salaries-Alloc to UC	9,468.35	9,468.31	0.04	100.0%
7050 - UC Contract	314,481.65	314,474.19	7.46	100.0%
Total 7000 - Urgent Care	323,950.00	323,942.50	7.50	100.0%
8000 - Interest Expense				
8005 - EMS Interest Expense	0.00	625.00	-625.00	0.0%
8000 - Interest Expense - Other	1,389.35	1,250.00	139.35	111.1% ¹⁰
Total 8000 - Interest Expense	1,389.35	1,875.00	-485.65	74.1%
9000 - Other Expenses	0.00			
9500 - Depreciation Expense	37,337.34	38,382.90	-1,045.56	97.3%
Total Expense	949,285.58	1,003,764.05	-54,478.47	94.6%
Net Ordinary Income	47,610.06	-53,234.46	100,844.52	-89.4%
Other Income/Expense				
Other Expense	0.00	0.00	0.00	0.0%
Net Other Income	0.00	0.00	0.00	0.0%
Net Income	47,610.06	-53,234.46 ¹¹	100,844.52	-89.4%

3:15 PM

12/14/17

Accrual Basis

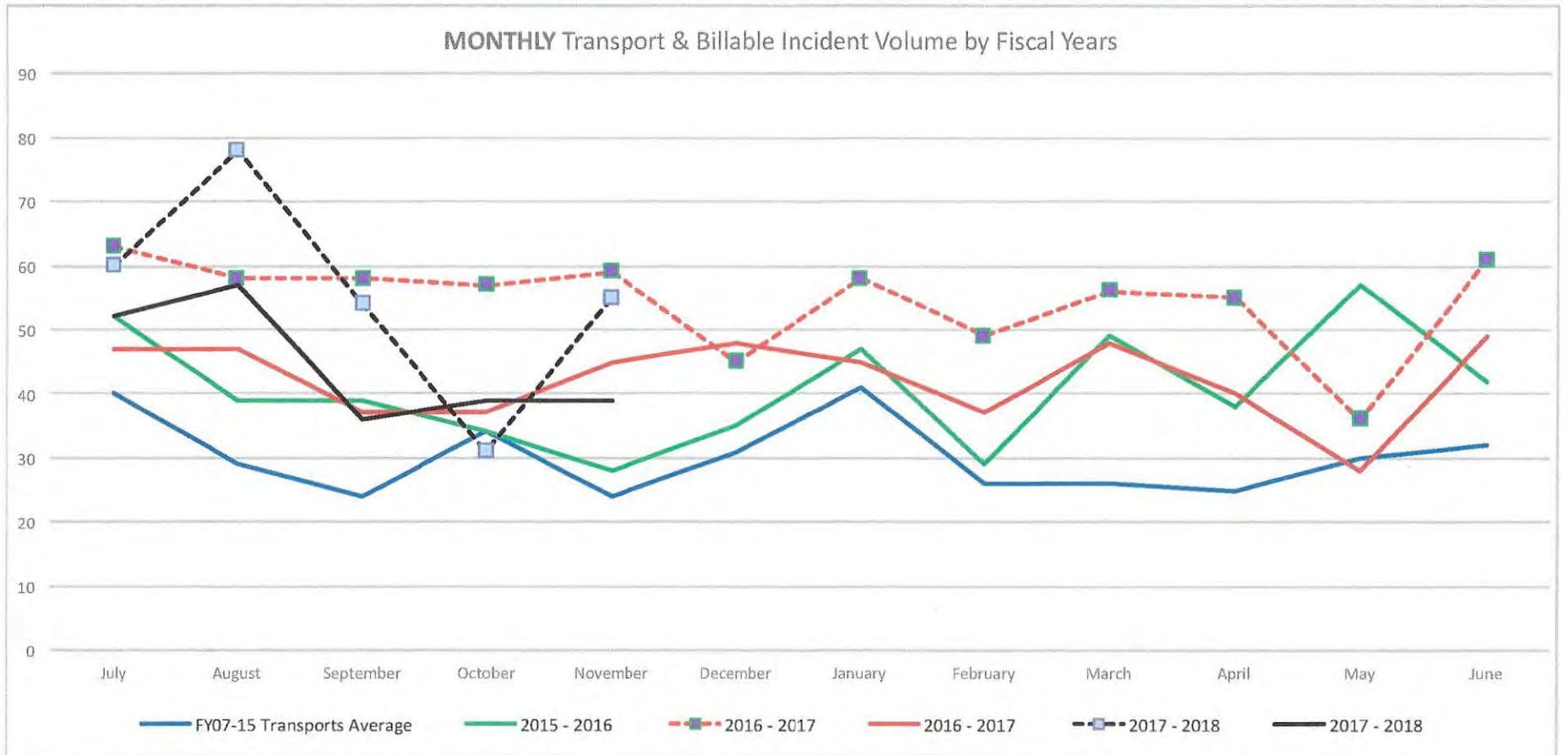
Coast Life Support District Profit & Loss Budget Overview July through November 2017

1. NET BILLING: Had High Net Charges in Mo of Aug. Net Payments High in Mo. Sept. Low Net Charges & Avg Net Payments Mo. of Oct. High Net Charges & Avg Net Payments Mo. Nov. *Ref Wittman YTD Report (acc 4200+Column F minus H/K/L).
2. Revenue due to CPR grogram
3. Payroll based on CY Budget Mo to MO. 9 days were allocatated to OCT/ 11 days allocatated to Nov.
4. Unexpected Ambulance Repairs
5. Medical supply ording: restocking of supplies
6. 3 new cell phones for ambulance (not anticipated at time of budget)
7. QuickBooks & Dropbox
8. Merchant fee for taking credit card payments
9. 6700: Overhead/Administration: Under budget amt of \$53K due to budgeted on a monthly basiss. Expensses (election, printing of upcoming elections, financial.audit & legal fee) that have not yet been used (sch. for near future use).
10. Loan interest - Ambulance
11. \$10,833.34 a mo. x 5mo. = -(54,166.70) for U. C. Increase covered by U.C. reserve

MONTHLY AMBULANCE DATA

Monthly Transports	July	August	September	October	November	December	January	February	March	April	May	June
2007 - 2015 Averaged	40	29	24	34	24	31	41	26	26	25	30	32
2015 - 2016	52	39	39	34	28	35	47	29	49	38	57	42
2016 - 2017	47	47	37	37	45	48	45	37	48	40	28	49
2017 - 2018	52	57	36	39	39							

Monthly Billable Incidents	July	August	September	October	November	December	January	February	March	April	May	June
2016 - 2017	63	58	58	57	59	45	58	49	56	55	36	61
2017 - 2018	60	78	54	31	55							

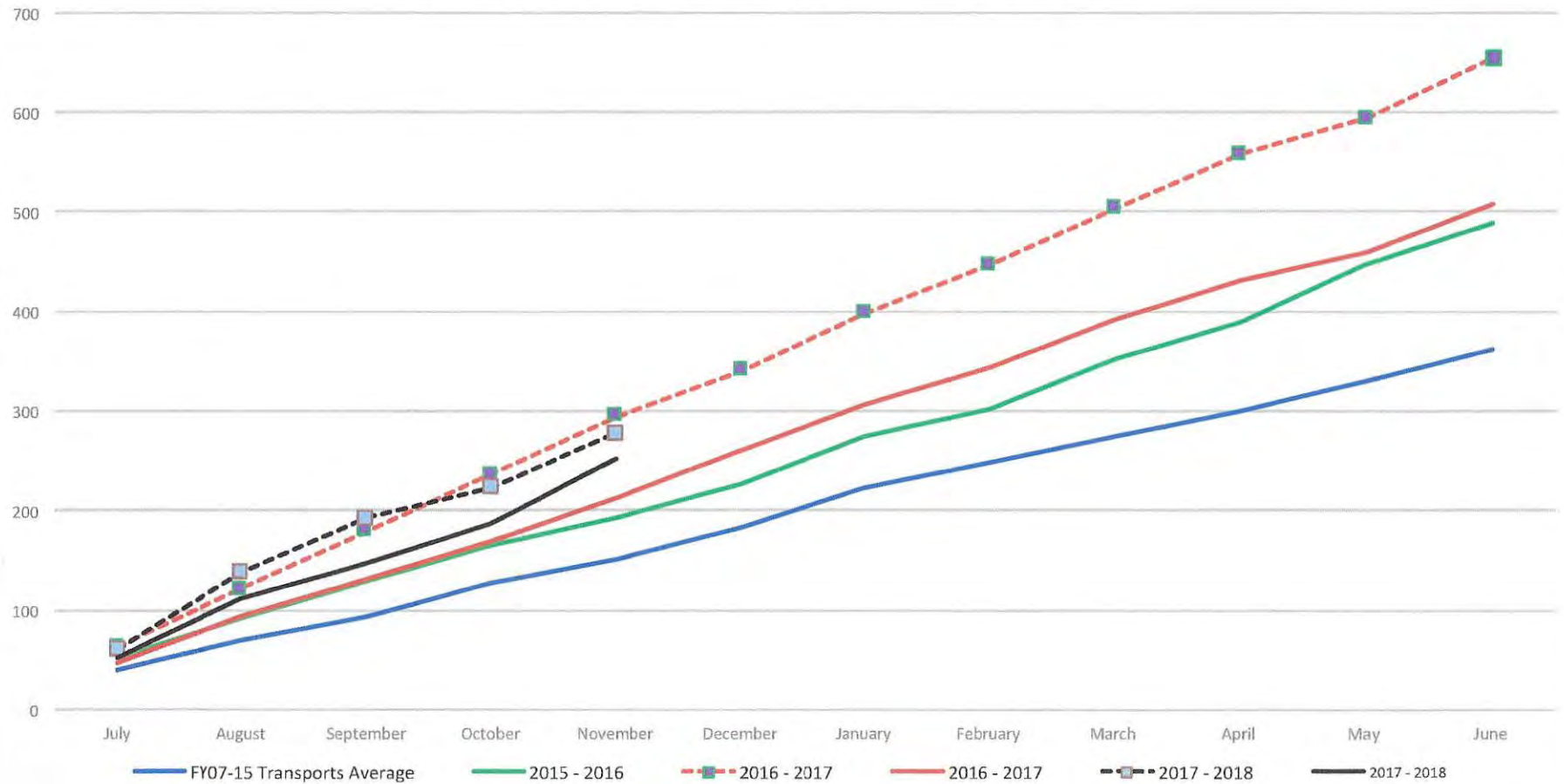


CUMULATIVE AMBULANCE DATA



Cumulative Transports	July	August	September	October	November	December	January	February	March	April	May	June
2007 - 2015 Averaged	40	69	93	127	151	182	223	249	275	300	330	362
2015 - 2016	52	91	130	164	192	227	274	303	352	390	447	489
2016 - 2017	47	94	131	168	213	261	306	343	391	431	459	508
2017 - 2018	52	111	147	186	252							

Cumulative Billable Incidents	July	August	September	October	November	December	January	February	March	April	May	June
2016 - 2017	63	121	179	236	295	340	398	447	503	558	594	655
2017 - 2018	60	138	192	223	278							

CUMULATIVE Transport & Billable Incident Volume by Fiscal Years



CLSD RUN DATA for the PRECEEDING 12 MONTHS

MONTH	A/O		PCR		ALS		ALS>BLS		BLS		BLS>ALS		TOTAL		LANDING		DRY RUN		T&R		TO RCMS				FROM RCMS			
	MOST CURRENT ON TOP	AUTHORIZED		PATIENT		ADVANCED				BASIC				TRANSPORTS			CANCELLED											
		ORDER		CARE		LIFE		LIFE		ON		ALS					BLS			ALS		BLS						
		DISPATCHED		RECORD		SUPPORT		SUPPORT		ROUTE																		
	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior		
17-Nov	90	89	61	58	31	33	0	2	18	12	1	1	49	45	5	5	29	27	12	15	3	5	1	1	9	5	12	6
17-Oct	81	83	54	57	23	24	2	4	16	13	0	1	39	37	4	6	21	22	15	20	2	3	1	0	2	2	9	5
17-Sep	60	74	48	56	28	25	1	1	6	12	1	0	34	37	5	4	12	15	14	19	2	1	0	0	8	8	4	8
17-Aug	121	90	77	61	42	35	3	3	15	12	2	2	57	47	3	8	38	23	22	10	7	6	2	1	7	6	6	5
17-Jul	98	106	62	71	37	30	4	7	15	17	1	1	52	47	9	9	31	31	15	17	4	5	0	1	8	6	7	6
17-Jun	99	90	61	63	33	26	4	6	16	16	2	2	49	42	7	8	28	18	15	23	2	1	1	0	6	3	10	4
17-May	67	101	42	77	20	32	2	10	5	25	0	0	28	57	7	5	21	24	21	10	0	3	0	0	5	3	1	4
17-Apr	84	91	58	60	27	34	2	4	13	14	1	4	40	48	4	8	23	23	18	12	2	1	0	0	10	6	6	6
17-Mar	91	91	60	70	34	31	4	6	14	18	4	0	48	49	8	5	23	20	12	13	1	2	0	1	6	7	6	7
17-Feb	72	59	53	47	28	18	3	8	9	11	1	0	37	29	3	4	13	12	16	10	4	1	0	0	4	2	3	0
17-Jan	87	83	60	68	34	34	2	4	11	12	1	1	45	46	7	6	25	15	15	16	5	5	0	0	7	4	4	5
16-Dec	95	67	92	57	32	29	6	3	18	6	3	2	48	35	7	5	25	10	10	14	4	2	1	1	3	4	4	0
	1045	1024	728	745	369	351	33	58	156	168	17	14	526	519	69	73	289	240	185	179	36	35	6	5	75	56	72	56
	A/O		PCR		ALS		ALS>BLS		BLS		BLS>ALS		TOTAL		LZ		DRY RUN		T&R		TO RCMS				FROM RCMS			

ALL SHADED COLUMNS ARE PREVIOUS YEAR DATA

Last update Dec 15, 2017



Coast Life Support District Reserve Policy

Reserve Policy Objectives: To provide stable funding to meet CLSD annual and multi-year budgetary needs.

Foundational Elements:

1. Core functions/services
 - a. Ambulance operations: 24/7 ALS and BLS capacity to meet local needs.
 - b. Emergency medical services: Urgent care and other emergency services.
 - c. Community healthcare services: Ongoing programs to enhance local health.

Considerations:

2. Income:
 - a. Parcel Tax – EMS
 - b. Parcel Tax – UC
 - c. Ambulance revenue
 - d. Grant funding
3. Expenses:
 - a. Ambulance Operations
 - b. Overhead/Administration
 - c. Emergency Medical Services Contract (formerly Urgent Care)
4. Strategic planning with ongoing communications and community input
5. Maintain a Capital Improvement plan
6. Cash-flow
 - a. Mendocino and Sonoma County Parcel Tax timing
 - b. Mendocino County Ad Valorem Tax timing
 - c. GEMT (Ground Emergency Medical Transport) funding
 - d. CalPERS unsecured debt
 - e. Line of Credit
 - f. Capital Improvement outlays
7. Target levels for reserves:
 - a. EMS – restricted (sufficient to cover 3-months of expenses) **FY18 ~\$415K**
 - b. Urgent Care – restricted (sufficient to cover 3 months of contract) **FY18~\$195K**