



Performance Evaluation Profile

Health Care Collaborative of Rural Missouri 2014 - 2016

Prepared by:



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Methodology

The analysis and results contained in this report are based on two primary data sources covering the 2014 - 2016 period.

- Audited financial statements of health center corporations reported by fiscal year.
- Uniform Data System (UDS) information as self-reported by health centers each calendar year.

The comparative data sets include aggregated data from audited financial statements and UDS reports from Capital Link's proprietary financial and operational database.

The specific number of health centers included in each comparative data set is listed below.

Data	CL High Performers 2016	Missouri FQHCs 2016
Financial Audits	113	27
UDS Data	136	28

Percentiles

Statistical measures used to describe the financial ratios and trends include the 50th percentile (median), 75th percentile, and 25th percentile. By definition, half the values in a set are greater than the median and half are less. Therefore, the median is not skewed by large or small values outside the typical range as can happen with average figures. The 75th percentile is a value that is equal to or greater than 75 percent of others in the data set. The 25th percentile is a value that is equal to or greater than 25 percent of others.

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Notable Findings

This report highlights key financial and operational performance measures over the 2014 - 2016 period for Health Care Collaborative of Rural Missouri (HCC). Comparative performance data for Missouri Federally Qualified Health Centers (MO FQHCs) and 2016 high performing FQHCs (CL High Performers) are also included to provide context for the results. CL High Performers are a cohort of centers with top rankings in both UDS quality measures and key financial metrics. The following notable findings provide a brief review of key performance trends.

Financial Health

- After two years of positive but low operating margins, HCC reported a dramatic increase in 2016. At 16.3% the operating margin exceeded the CL High Performer FQHC median and was more than four times the MO FQHC median margin. The improvement coincided with the decline in the center's ratio of personnel-related expense as a percentage of operating revenue. At 63%, that ratio was 6.6 points below the MO FQHC median. It should be noted however, that the ratios for HCC as a relatively new FQHC may not always compare directly to those of other FQHCs.
- As a result of the large operating profit in 2016, HCC's cash balances (as measured by days cash on hand) increased 58%. However, at 19 days cash in 2016, was still well below the recommended minimum and 30% of the MO FQHC median. Cash would have increased more but for the dramatic slowdown in the collection rate of patient accounts receivable. Presumably, the 2016 rate of 174 days in net patient receivables reflected the center's efforts to build its internal billing and collection processes and not the accumulation of uncollectible accounts.

Provider Productivity

- HCC's vastly improved operating margin in 2016 was surprising given that the center's medical productivity rates plummeted. Physician productivity dropped 60%, to a level half of the MO FQHC median, and mid-level productivity fell 14% to a level only 39% of the MO FQHC median. It must be noted that the drop in medical productivity coincided with a 50% decline in HCC's ratio of non-provider medical staff per medical provider.

Dental productivity increased 54% in 2016 which was impressive, but still well below the MO FQHC median.

Operations & Utilization

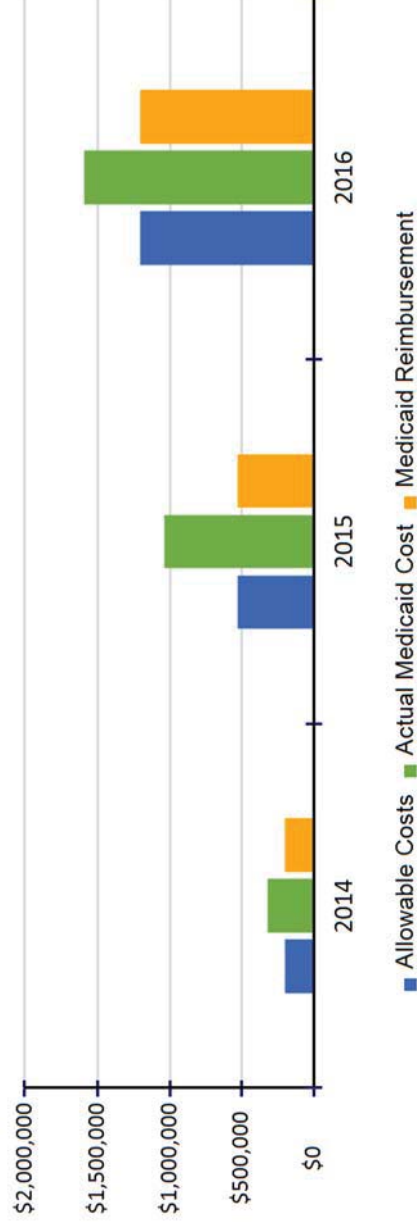
- HCC reported strong growth in both patient and visit numbers in 2016. Both measures increased at a much faster pace than the MO FQHC median center, but presumably this was from a relatively low base. As a result of the increase in patients, HCC's per-patient operating expense declined 6% in 2016. However, at \$854 the center's per-patient costs were still 16.7% above the MO FQHC median. Fortunately, HCC's 330 grant revenue per uninsured patient was 237% of its per-patient cost of care which provided a substantial subsidy to the center's operations. To its credit, HCC's administrative, facilities, and patient support FTEs as a percent of total FTEs ratio declined 14 points in 2016 to a level just four points above the MO FQHC median and two points above the CL High Performer FQHC median.

Payer Mix

- HCC's uninsured percentage in 2016 increased one percentage point to a level two points below the MO FQHC median. The center's Medicaid percentage increased by four points but to a level still eight points below the MO FQHC median. HCC's collection rate from Medicaid increased by 12 points in 2016, suggesting it was improving its billing and collections procedures for this important payer. HCC also reported a significantly higher percentage of patients with private insurance than the median MO FQHC. The center's Medicare percentage dropped in 2016 but its collection percentage remained very high and unchanged from 2015.

Medicaid Reimbursement

Missouri health centers must consider Medicaid reimbursement, which is unique from other states in that the state reimburses health centers based on a fixed-amount formula for allowable costs. In a given year, the state will pay 97% of gross Medicaid charges and then an adjustment is made based on the health center's Medicaid charge ratio times the allowable costs reported on the cost report. Fee schedule increases that exceed a center's cost structure during the year can result in a variance between initial payments based on actual charges versus allowable costs, resulting in a significant liability for the health center. These unexpected liabilities create a problem for some health centers who do not have the cash resources to repay the liability when it comes due, sometimes one or two years after that particular year end, depending on the state's timing. Additionally, this overpayment inflates the cash balance affecting liquidity measures. Unlike most states, productivity levels and cost containment have a lesser impact on total Medicaid reimbursement than the Medicaid charge ratio and allowable costs identified in Missouri's annual cost report. The following findings provide a brief overview of Medicaid reimbursement trends for Health Care Collaborative of Rural Missouri. Comparative data for Missouri FQHCs and CL High Performer FQHCs are also included to provide context for the results.



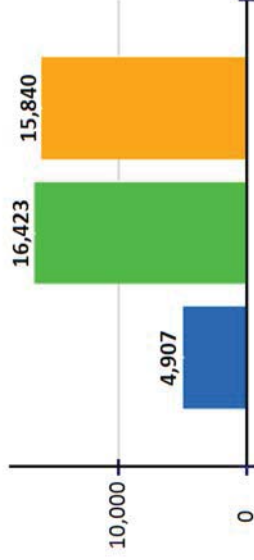
Key Metrics	2014		2015		2016		Missouri FQHCs Median 2016	
	Allowable Costs	Actual Medicaid Cost	Allowable Costs	Actual Medicaid Cost	Allowable Costs	Actual Medicaid Cost	CL High Performers Median 2016	Missouri FQHCs Median 2016
Allowable Costs	\$194,133	\$312,946	\$523,601	\$1,029,578	\$1,200,332	\$1,585,678	\$8,568,231	\$5,820,647
Actual Medicaid Cost	\$312,946	\$1,029,578	\$1,029,578	\$1,029,578	\$1,585,678	\$1,585,678	\$7,494,133	\$5,619,635
Medicaid Reimbursement	\$188,309	\$188,309	\$507,893	\$507,893	\$1,164,322	\$1,164,322	\$8,311,184	\$5,439,420

Peer Comparison

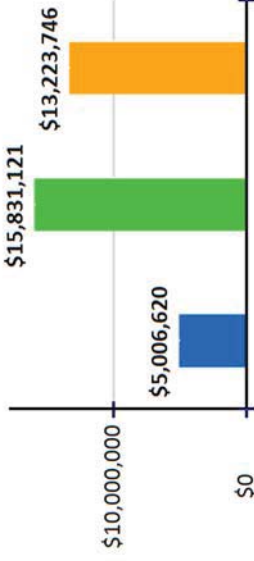
2016

- Health Care Collaborative of Rural Missouri
- CL High Performers median
- Missouri FQHCs median

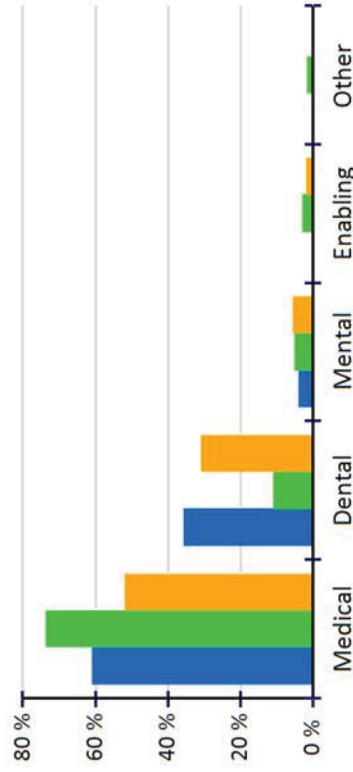
Patient Served 2016



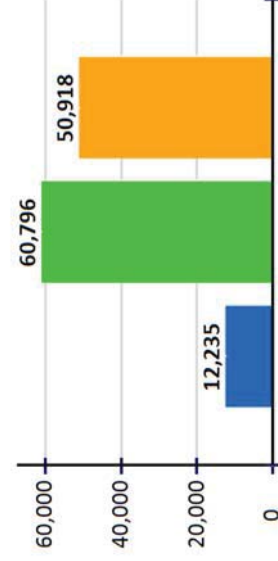
Revenues 2016



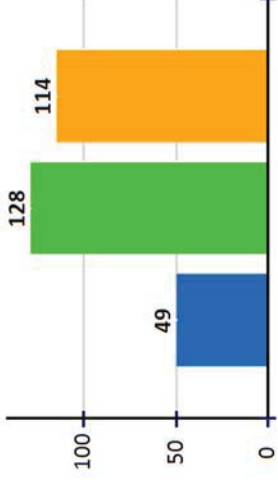
Array of Services 2016 (% of Total Visits)



Total Visits 2016



Full-Time Equivalent Employees 2016



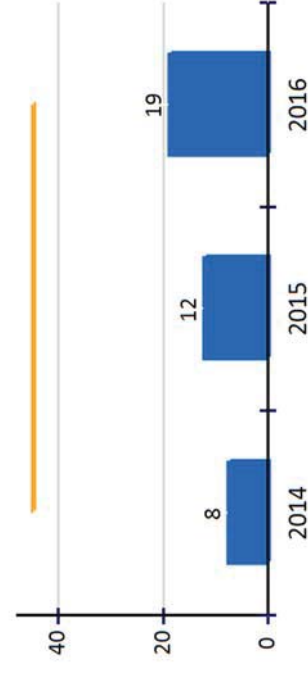
Key Metrics	Health Center 2016	CL High Performers Median 2016	Missouri FQHCs Median 2016	Key Metrics	Health Center 2016	CL High Performers Median 2016	Missouri FQHCs Median 2016
Medical Visits as a Percentage of Total Visits	61%	74%	52%	Total Revenue	\$5,006,620	\$15,831,121	\$13,223,746
Dental Visits as a Percentage of Total Visits	36%	11%	31%	Total Patients	4,907	16,423	15,840
Mental Health Visits as a Percentage of Total Visits	4%	5%	5%	Total Visits	12,235	60,796	50,918
Enabling Visits as a Percentage of Total Visits	-	3%	2%	Total FTEs	49	128	114
Other Professional Visits as a Percentage of Total Visits	-	1%	-				

Financial Dashboard

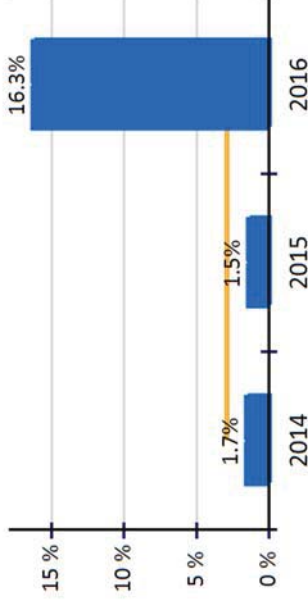
Health Care Collaborative of Rural Missouri
2014 - 2016

Capital Link Benchmark

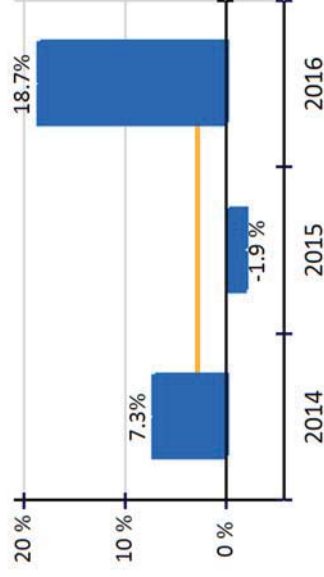
Days Cash On Hand



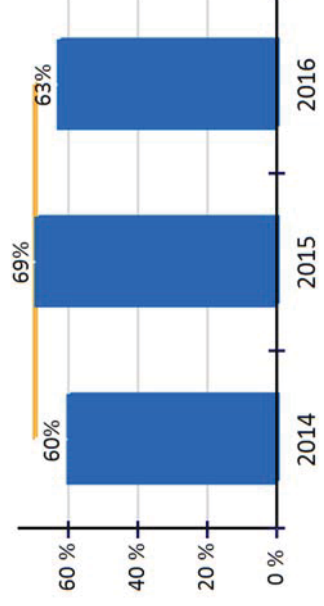
Operating Margin



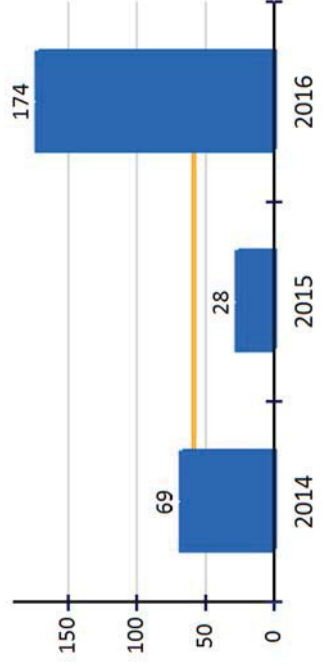
Bottom Line Margin



Personnel-Related Expense as a % of Operating Revenue



Days in Net Patient Receivables



Key Financial Metrics	Target	2014	2015	2016	CL High Performers Median 2016	Missouri FQHCs Median 2016
Operating Margin	> 3%	1.7%	1.5%	16.3%	13.6%	3.6%
Bottom Line Margin	> 3%	7.3%	-1.9%	18.7%	13.8%	5.6%
Personnel-Related Expense as Percentage of Operating Revenue	< 70%	60.4%	69.5%	63.0%	65.3%	69.6%
Days Cash on Hand	> 45 Days	8	12	19	158	62
Days in Net Patient Receivables	< 60 Days	69	28	174	37	39

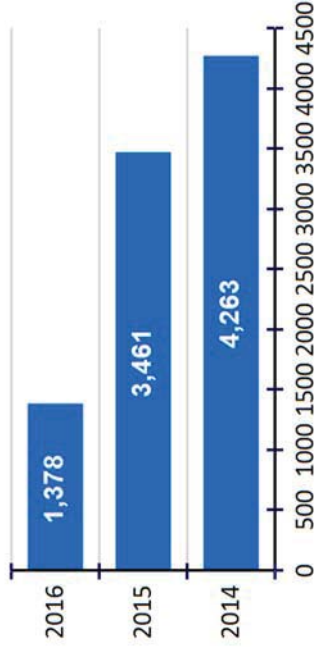
Benchmark Unmet

Productivity Dashboard

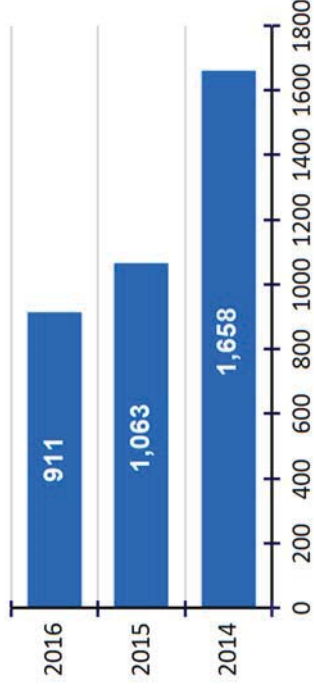
Health Care Collaborative of Rural Missouri

2014 - 2016

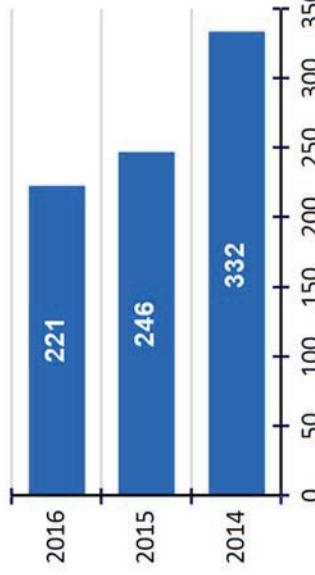
Physician Visits per Physician FTEs



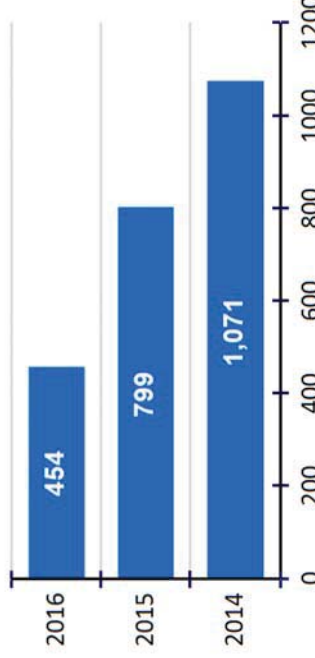
Mid-Level Visits per Mid-Level FTEs



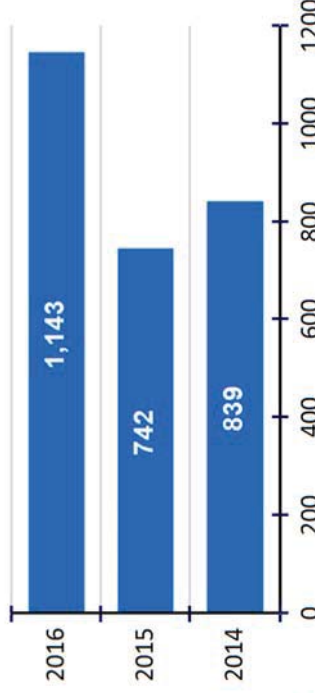
Medical Patients per Medical FTE



Medical Patients per Medical Provider FTEs



Dental Visits per Dental Provider FTEs



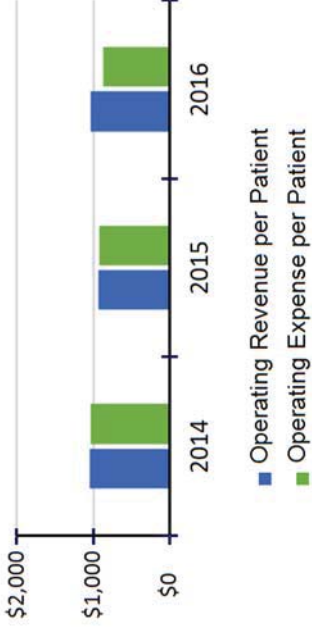
Key Productivity Metrics

	2014	2015	2016	CL High Performers Median 2016	Missouri FOHCs Median 2016
Physician Visits per Physician FTE	4,263	3,461	1,378	3,103	2,624
Mid-Level Visits per Mid-Level FTE	1,658	1,063	911	2,799	2,353
Medical Patients per Medical Staff FTE	332	246	221	299	294
Medical Patients per Medical Provider FTE	1,071	799	454	943	920
Dental Visits per Dental Provider FTE	839	742	1,143	2,154	1,891

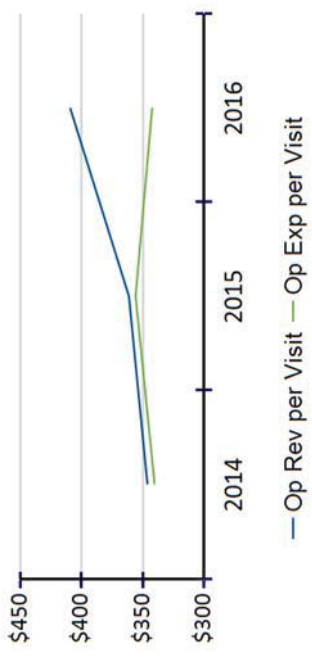
Operations & Utilization Dashboard

Health Care Collaborative of Rural Missouri 2014 - 2016

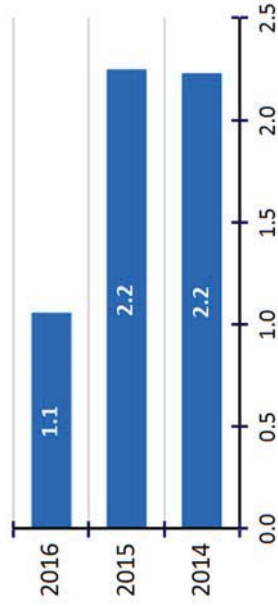
Operating Revenue & Expense per Patient



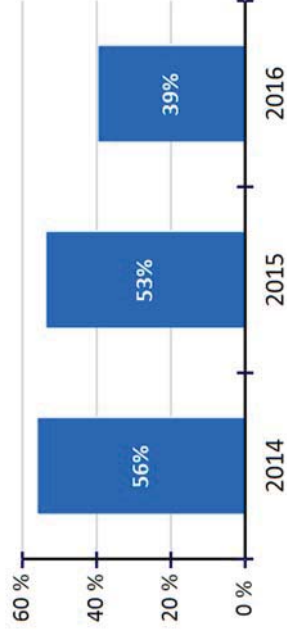
Operating Revenue & Expense per Visit



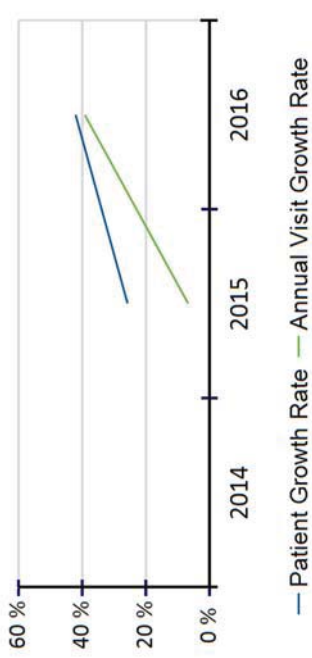
Medical Support Staff FTEs per Medical Provider FTEs



Administrative, Facilities & Patient Support FTEs as a % of Total FTEs



Annual Visits & Patient Growth Rates



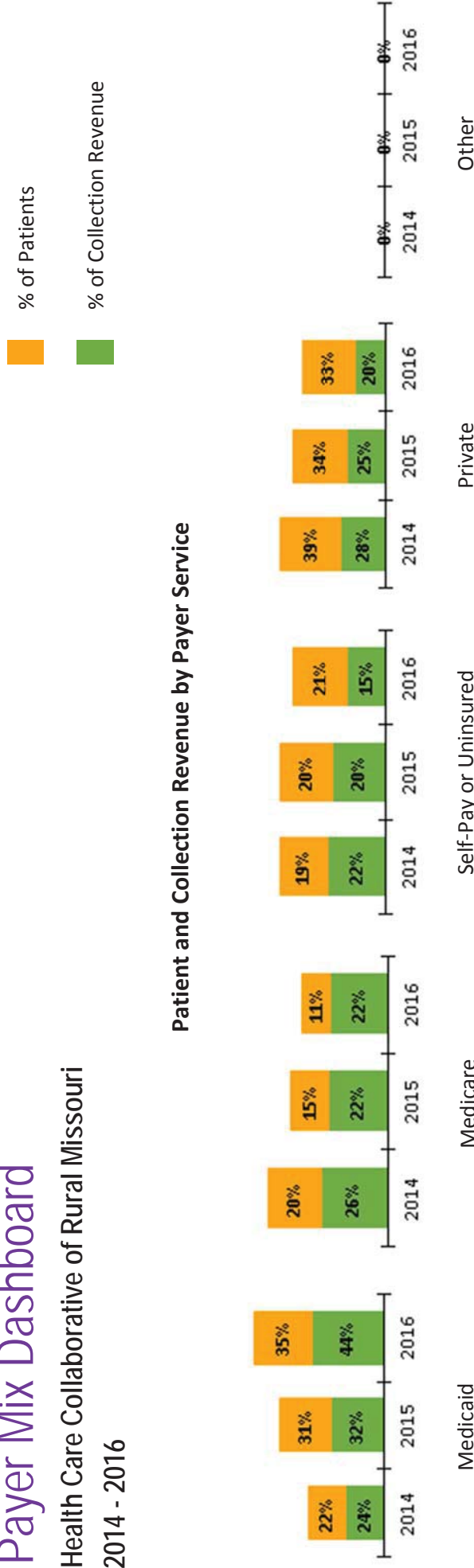
Key Operations & Utilization Metrics

	2014	2015	2016	Missouri FOHCs Median 2016
Operating Revenue per Patient	\$1,037	\$920	\$1,020	\$779
Operating Expense per Patient	\$1,020	\$906	\$854	\$732
Operating Revenue per Patient Visit	\$346	\$361	\$409	\$213
Operating Expense per Patient Visit	\$340	\$356	\$342	\$211
Non-Provider Medical Staff per Medical Provider	2.2	2.2	1.1	2.0
Administrative, Facilities, and Patient Support FTEs as Percent of Total FTEs	56%	53%	39%	35%
Patient Growth Rate	-	26%	42%	9%
Visit Growth Rate	-	7%	39%	16%

Payer Mix Dashboard

Health Care Collaborative of Rural Missouri

2014 - 2016



Payer Mix	2014	2015	2016	CL High Performers Median 2016	Missouri FOHCs Median 2016
Self-Pay Patients as Percentage of Total Patients	19%	20%	21%	18%	23%
Self-Pay Collections as Percentage of Total Collections	22%	21%	15%	6%	10%
Medicaid Patients as Percentage of Total Patients	22%	31%	35%	57%	43%
Medicaid Collections as Percentage of Total Collections	24%	32%	44%	74%	65%
Medicare Patients as Percentage of Total Patients	20%	15%	11%	8%	9%
Medicare Collections as Percentage of Total Collections	26%	22%	22%	10%	9%
Other Publicly Insured Patients as Percentage of Total Patients	-	-	-	-	-
Other Public Collections as Percentage of Total Collections	-	-	-	1%	0%
Privately Insured Patients as Percentage of Total Patients	39%	34%	33%	14%	21%
Private Insurance Collections as Percentage of Total Collections	28%	25%	20%	8%	13%

Performance Detail

Financial Health: Performance and Liquidity Measures

Health Care Collaborative of Rural Missouri 2014 - 2016

Performance and Liquidity Measures	Target	2014	2015	2016	Percentile	2016 CL High Performers	Missouri FOHCs 2016
Operating Margin	> 3%	1.7%	1.5%	16.3%	75	18.9%	6.4%
Bottom Line Margin	> 3%	7.3%	-1.9%	18.7%	25	7.7%	3.6%
					75	20.0%	-1.2%
Personnel-Related Expense as Percentage of Operating Revenue	< 70%	60.4%	69.5%	63.0%	75	13.8%	9.1%
					50	8.0%	5.6%
					25	70.6%	-0.5%
Days Cash on Hand	> 45 Days	8	12	19	75	65.3%	74.1%
					50	57.9%	69.6%
					25	212	63.0%
Current Ratio	> 1.25	2.3	1.1	2.9	75	8.3	116
					50	5.9	62
					25	3.6	38
Days in Net Patient Receivables	< 60 Days	69	28	174	75	54	3.0
					50	37	2.2
					25	28	1.4
Days in All Receivables	< 60 Days	52	26	84	75	60	52
					50	37	42
					25	28	36
Days in Accounts Payable	< 45 Days	30	36	46	75	41	42
					50	29	29
					25	16	23
Debt Service Coverage Ratio	> 1.25	8.4	0.0	11.4	75	52.7	11.3
					50	18.2	6.7
					25	7.9	2.0
Leverage	< 3.0	0.5	1.9	0.7	75	0.4	1.0
					50	0.2	0.5
					25	0.1	0.3

Financial Health: Other Performance Measures, Financial Growth Rates

Health Care Collaborative of Rural Missouri 2014 - 2016

Other Performance Measures	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FOHCs 2016
Change in Net Assets as a Percentage of Expense	7.4%	-1.9%	22.3%	75	24.9%	9.6%
				50	15.9%	5.8%
				25	9.1%	-0.5%
Working Capital to Monthly Expense Ratio	1.2	0.1	2.6	75	8.1	3.7
				50	5.6	2.0
				25	4.1	1.2
Long-Term Debt to Equity Ratio	0.1	1.0	0.4	75	0.2	0.3
				50	0.0	0.1
				25	-	0.0
Fringe & Taxes to Salaries Ratio	64.1%	17.8%	18.8%	75	23.1%	21.8%
				50	18.9%	19.2%
				25	11.6%	17.5%
Financial Growth Rate						
Operating Revenue Growth Rate	-	11.5%	57.6%	75	23.4%	22.2%
				50	16.7%	15.2%
				25	7.3%	4.6%
Operating Expense Growth Rate	-	11.7%	33.9%	75	21.8%	19.9%
				50	14.2%	13.0%
				25	8.5%	5.5%
Grants and Contract Revenue Growth Rate	-	-6.8%	48.2%	75	32.0%	38.9%
				50	17.6%	17.6%
				25	8.1%	9.1%
Net Patient Service Revenue Growth Rate	-	109.9%	81.8%	75	25.1%	19.9%
				50	13.3%	12.9%
				25	2.6%	6.3%

Performance Detail

Productivity: Visits

Health Care Collaborative of Rural Missouri 2014 - 2016

	2014	2015	2016	Percentile	2016 CL High Performers	Missouri FOHCs 2016
Physician Visits per Physician FTE	4,263	3,461	1,378	75	3,655	3,242
				50	3,103	2,624
				25	2,594	2,086
Mid-Level Visits per Mid-Level FTE	1,658	1,063	911	75	3,230	2,721
				50	2,799	2,353
				25	2,345	2,048
Medical Visits per Medical Provider FTE	3,111	2,228	1,285	75	3,656	3,104
				50	3,128	2,605
				25	2,616	2,168
Medical Visits per Non-Provider Medical Staff FTE	1,400	992	1,223	75	1,895	1,637
				50	1,480	1,237
				25	1,187	1,051
Dental Visits per Dental Provider FTE	839	742	1,143	75	2,698	2,261
				50	2,154	1,891
				25	1,697	1,605
Mental Health Visits per Mental Health Provider FTE	281	1,090	185	75	1,508	1,409
				50	1,031	1,027
				25	677	786
Enabling Services Visit per Enabling FTE	-	-	-	75	428	447
				50	178	114
				25	34	30
Total Visits	8,231	8,792	12,235	75	147,154	95,566
				50	60,796	50,918
				25	36,118	30,160
Total Visits per All FTE	327	270	249	75	617	547
				50	503	470
				25	429	411
Total Visits per Provider FTE	1,372	1,293	1,015	75	3,628	2,670
				50	2,760	2,312
				25	2,452	1,890

Productivity: Patients

Health Care Collaborative of Rural Missouri 2014 - 2016

	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FOHCs 2016
Medical Patients per Medical Staff FTE	332	246	221	75	354	352
				50	299	294
				25	261	264
Medical Patients per Medical Provider FTE	1,071	799	454	75	1,075	1,038
				50	943	920
				25	787	745
Dental Patients per Dental Provider FTE	625	345	675	75	1,202	1,010
				50	938	846
				25	674	725
Mental Health Patients per Mental Health Provider FTE	83	337	68	75	397	349
				50	230	261
				25	161	197
Total Patients	2,747	3,455	4,907	75	33,561	24,971
				50	16,423	15,840
				25	9,969	9,565
Total Unduplicated Patients per Total FTE	109	106	100	75	156	163
				50	123	136
				25	106	117
Total Patients per Provider FTE	458	508	407	75	879	809
				50	714	702
				25	601	604

Performance Detail

Operations & Utilization: Revenue & Cost per Patient

Health Care Collaborative of Rural Missouri 2014 - 2016

	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FOHCs 2016
Operating Revenue per Patient	\$1,037	\$920	\$1,020	75	\$1,194	\$948
Operating Expense per Patient	\$1,020	\$906	\$854	25	\$770	\$645
Net Patient Service Revenue per Patient	\$192	\$320	\$410	75	\$973	\$916
Total Revenue	\$2,849,946	\$3,177,177	\$5,006,620	50	\$802	\$732
Total Expenses	\$2,801,957	\$3,129,087	\$4,189,002	25	\$667	\$635
Direct Medical Cost per Medical Patient	\$280	\$441	\$490	75	\$762	\$586
Direct Dental Cost per Dental Patient	\$178	\$483	\$254	50	\$602	\$451
Mental Health Cost per Mental Health Patient	\$699	\$1,246	\$1,880	25	\$445	\$394
330 Grant Dollars per Uninsured Patient	\$1,829	\$1,699	\$2,027	75	\$31,461,725	\$24,000,328
				50	\$15,831,121	\$13,223,746
				25	\$9,201,880	\$8,822,862
				75	\$27,108,165	\$22,913,656
				50	\$13,382,877	\$12,323,777
				25	\$7,681,305	\$8,582,970
				75	\$455	\$423
				50	\$374	\$368
				25	\$296	\$313
				75	\$384	\$392
				50	\$299	\$332
				25	\$199	\$273
				75	\$751	\$657
				50	\$456	\$466
				25	\$270	\$330
				75	\$1,935	\$1,178
				50	\$1,119	\$838
				25	\$639	\$625

Operations & Utilization: Revenue & Cost per Visit

Health Care Collaborative of Rural Missouri 2014 - 2016

	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FOHCs 2016
Operating Revenue per Patient Visit	\$346	\$361	\$409	75	\$286	\$295
				50	\$238	\$213
				25	\$195	\$199
Operating Expense per Patient Visit	\$340	\$356	\$342	75	\$242	\$286
				50	\$204	\$211
				25	\$168	\$198
Net Patient Service Revenue per Patient Visit	\$64	\$126	\$164	75	\$183	\$165
				50	\$149	\$141
				25	\$116	\$122
Direct Medical Cost per Medical Patient Visit	\$96	\$158	\$173	75	\$132	\$148
				50	\$113	\$122
				25	\$96	\$112
Direct Dental Cost per Dental Patient Visit	\$132	\$225	\$150	75	\$153	\$170
				50	\$119	\$147
				25	\$94	\$130
Mental Health Cost per Mental Health Patient Visit	\$207	\$385	\$690	75	\$156	\$138
				50	\$110	\$115
				25	\$77	\$87

Operations & Utilization: Staffing, Quality of Care

Health Care Collaborative of Rural Missouri 2014 - 2016

Staffing	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FQHCs 2016
Non-Provider Medical Staff per Medical Provider	2.2	2.2	1.1	75	2.5	2.5
				50	2.1	2.0
				25	1.7	1.5
Non-Provider Dental Staff per Dental Provider	0.4	0.5	0.4	75	1.9	2.0
				50	1.4	1.5
				25	1.0	1.3
				75	0.3	0.4
Non-Provider Mental Health Staff per Mental Health Provider	-	-	0.3	50	-	-
				25	-	-
				75	41%	37%
Administrative, Facilities, and Patient Support FTEs as Percent of Total FTEs	56%	53%	39%	50	37%	35%
				25	33%	33%
Quality of Care						
Percentage of Children Receiving Appropriate Vaccinations by Age 2	-	56%	4%	75	64%	28%
				50	43%	14%
				25	26%	5%
				75	96%	97%
Percent of Patients with Asthma Given an Asthma Treatment Plan	86%	87%	100%	50	91%	92%
				25	85%	80%
				75	63%	41%
Percentage of Patients Screened for Colorectal Cancer	5%	26%	21%	50	46%	32%
				25	36%	22%

Operations & Utilization: Service Mix

Health Care Collaborative of Rural Missouri 2014 - 2016

Service Mix	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FOHCs 2016
Medical Visits as a Percentage of Total Visits	68.0%	62.1%	60.8%	75	84.4%	63.5%
Dental Visits as a Percentage of Total Visits	26.5%	34.2%	35.5%	75	17.8%	38.5%
Mental Health Visits as a Percentage of Total Visits	5.5%	3.7%	3.7%	75	8.7%	11.8%
Enabling Visits as a Percentage of Total Visits	-	-	-	50	4.8%	5.3%
Total Visits per Patient	3.0	2.5	2.5	25	1.8%	4.0%
				75	6.8%	5.9%
				50	2.7%	1.8%
				25	0.4%	0.7%
				75	4.7	3.9
				50	4.0	3.2
				25	3.4	3.0

Operations & Utilization: Utilization Growth Rates

Health Care Collaborative of Rural Missouri 2014 - 2016

Utilization Growth Rates	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FOHCs 2016
Medical Patient Growth Rate	-	1.5%	34.3%	75	11.0%	13.3%
Medical Visit Growth Rate	-	-2.5%	36.3%	75	12.9%	19.1%
Dental Patient Growth Rate	-	-14.0%	83.7%	75	19.0%	32.4%
Dental Visit Growth Rate	-	37.8%	44.4%	75	24.8%	31.5%
Mental Health Patient Growth Rate	-	-24.1%	65.3%	75	41.7%	24.6%
Mental Health Visit Growth Rate	-	-27.2%	39.1%	75	55.7%	37.6%
Patient Growth Rate	-	25.8%	42.0%	75	11.4%	21.8%
Visit Growth Rate	-	6.8%	39.2%	75	14.5%	30.2%
				50	7.5%	15.6%
				25	1.8%	2.5%

Financial Metrics: Billing and Collections

Health Care Collaborative of Rural Missouri 2014 - 2016

	2014	2015	2016	Percentile	CL High Performers 2016	Missouri FOHCs 2016
Self-Pay Collections as Percentage of Total Collections	22%	21%	15%	75	10%	13%
Bad Debt Write-Offs as Percentage of Total Self-Pay Charges	5%	18%	1%	50	6%	8%
Medicaid Collections as Percentage of Total Collections	24%	32%	44%	75	14%	16%
Medicare Collections as Percentage of Total Collections	26%	22%	22%	50	6%	3%
Other Public Collections as Percentage of Total Collections	-	-	-	25	2%	76%
Private Insurance Collections as Percentage of Total Collections	28%	25%	20%	50	82%	7%
				50	74%	65%
				25	56%	57%
				75	16%	12%
				50	10%	9%
				25	5%	6%
				75	2%	0%
				50	1%	0%
				25	-	-
				75	19%	17%
				50	8%	13%
				25	4%	8%