



# ***University of Iowa Health Care***

***Presentation to  
The Board of Regents, State of Iowa  
March 13, 2013***

# Agenda

- Opening Remarks (Jean Robillard)
- Mental Health Overview (James Potash)
- Operational & Financial Performance (Ken Kates, Ken Fisher)



## *Opening Remarks*

Jean Robillard, MD  
Vice President for Medical Affairs



## ***Mental Health Overview***

James Potash, MD, MPH  
Professor, Chair and Department Executive Officer  
Department of Psychiatry  
Paul W. Penningroth Chair

- UIHC Department of Psychiatry
  - Nationally recognized excellence
    - #16 in *US News and World Report*
    - #18 in National Institutes of Health funding
  - Public mental health and community psychiatry expertise
- State
  - System in place
    - community mental health centers, residential care facilities, and mental health institutes
  - State mental health reform
    - opportunities for more integration, greater efficiency, and more complete services

# ***Weaknesses in Mental Health System***

- UIHC: admission rates are high in part because insufficient resources to keep patients out of hospital
- UIHC: some very long stays on inpatient unit because hard to find safe place for patient to go
  - Lack of sub-acute facilities
  - Lack of facilities for intellectual disability
  - Lack of insurance for a large group of patients
- Mental health expertise in state in limited supply and distributed unevenly

## ***Problems: Inflow is Great***

- Current waiting list
  - For child clinic: 568 kids
  - For adults: 412 people waiting to be seen
- Psychiatric emergencies that we encounter now number 400 per month
  - Now 6-7 individuals in the ED at one time for a psychiatric emergency
  - Has risen dramatically
- There are an estimated 184,000 people with serious mental illness in state or ~6% of the population

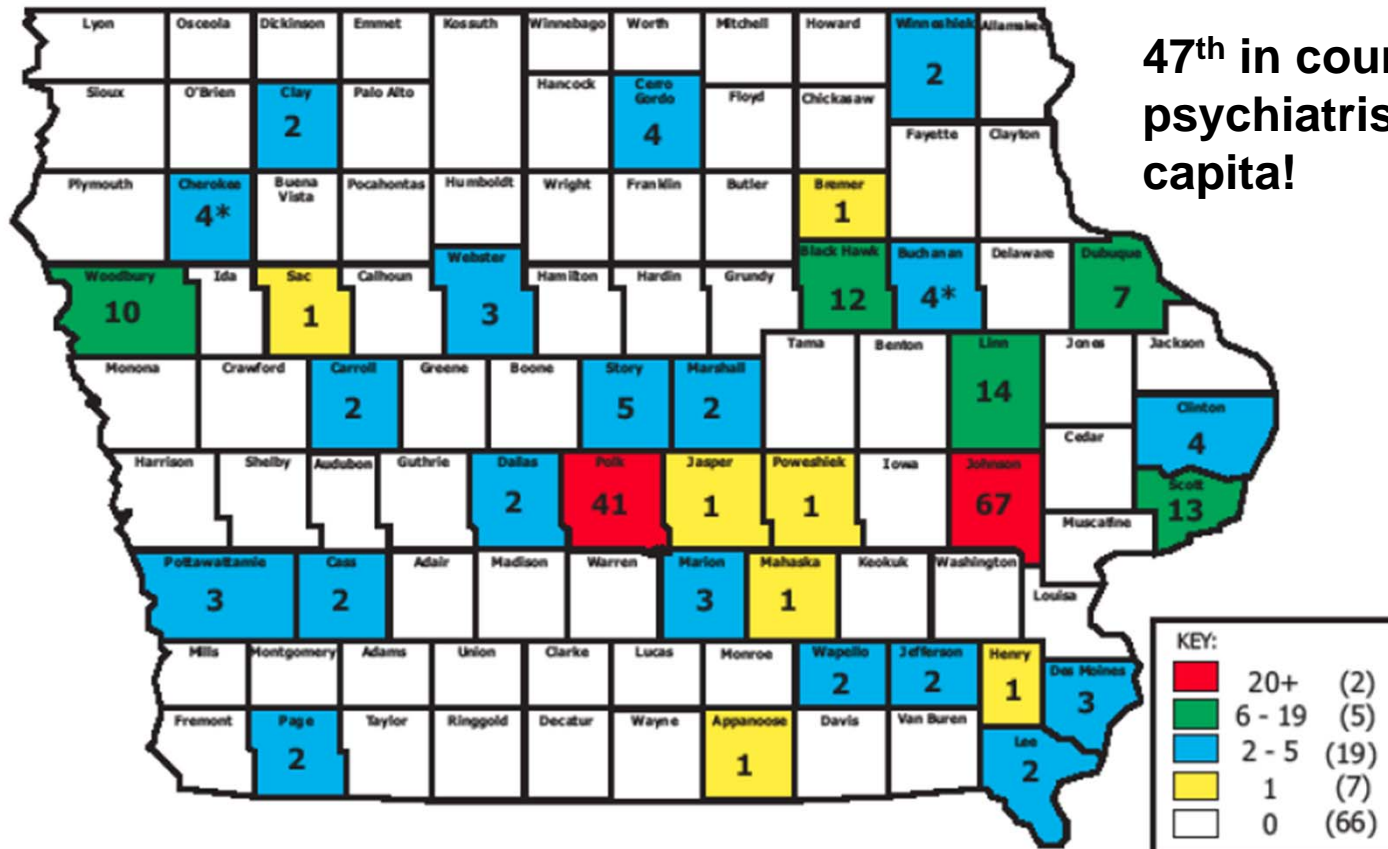
- Iowa is 48<sup>th</sup> in the country in # of psychiatric hospital beds per capita
  - 4.9 per 100,000
    - 50 per 100,000 thought to be minimum needed to provide optimal care
    - 40% reduction since 2001
- Mental health institutes (state mental hospitals) formerly had ~300 sub-acute beds...now NONE!
  - Sub-acute: for patients who do not need high intensity inpatient care but do need close attention
  - Important weak link in outflow
- Patients often cared for by primary care providers



- Moral concerns
  - “The measure of a society is how it treats its weakest and most vulnerable members”
  
- Practical concerns
  - The inpatient hospital setting is not the place to best care for patients with intellectual disability
  - Patients who stay longest at UIHC (up to 8 months!) most often those with intellectual disabilities for whom we cannot find a place to safely discharge them
  - Last year: Top 10 utilizers cost \$4.5 M, with a loss of \$1.2 M

# Shortage of Psychiatrists

## GEOGRAPHIC DISTRIBUTION OF IOWA PHYSICIANS Psychiatrists (224)\*



# *Underfunding of State Mental Health System*

- Current system created in 1995 and based on county levies
- Established at \$120 M statewide
- No increase in 18 years!
- Current value of 1995 expenditure is \$181 M
- Danger that Mental Health Redesign will not rectify that

- Appropriate at least \$30 M for the Property Tax Equalization Fund established by mental health redesign
  - Makes up funding deficit for 55 counties
  - Needed to avert significant service cuts in those counties
- Appropriate additional dollars in that Fund to help relieve the ~\$48 million in debt that counties will currently bring into the new mental health service regions

# Training Additional Providers

- About half of the psychiatrists we train stay in the state
  - We could increase the size of our training program
- We currently have programs to train nurse practitioners and physician assistants to be mental health specialists
  - Could increase the size of those programs



# Community Services for Intellectual Disability

- UI Health Care investing in innovation in health services and has funded a program in psychiatry
- The group, led by Alison Lynch, MD, wants to develop enhanced community-based services to handle crises and/or prevent them
- Better for patients with intellectual disability, who want to stay out of hospital
- Better for freeing up beds for other patients in need
- Cost effective for UIHC
- There is also a current collaboration between the state and UI for the care of children with intellectual disability—led by Dr. Debra Waldron



# Telepsychiatry

- This is an attractive way to reach patients in underserved areas
- Child psychiatrist Jennifer McWilliams, MD, is delivering telepsychiatry care to parts of the state now
- Our faculty at the VA medical center use it as well
- We are exploring creating a fully staffed 24/7 capacity to serve emergency rooms around state



- Better services
  - How can better care be delivered in a more cost-effective way?
  - Transitional Care Teams project
  - Carolyn Turvey, PhD, in psychiatry is co-leader
  - Aim is to reduce re-admissions by improving the communication between UIHC inpatient team and the providers in outlying counties
  - Currently 9 counties, with hope of extending the model further across the state





## ● Better treatments

- Medications work about 2/3 of the time
- So ~1/3 of people do not do well on medications, and for the ones who do, the medications take time to work, and there are often side effects
- We need better treatments!
- Andrew Pieper, MD, PhD, a psychiatrist and neuroscientist is working on developing new medications that might better treat psychiatric illness by stimulating the growth of brain cells
- Promising results in animal models...moving towards studies in patients



- What are the causes of psychiatric illness?
- John Wemmie, another MD-PhD psychiatrist and neuroscientist, recently led a study that provided new insights into how the brain generates panic attacks
- This work advances efforts aimed at developing new approaches to treatment and to prevention



*The New York Times*

February 3, 2013

## **Study Discovers Internal Trigger for Panic Attack in the Previously Fearless**

By JAMES GORMAN



## ***Operating and Financial Performance Update***

Ken Kates, Chief Executive Officer  
UI Hospitals & Clinics

Ken Fisher, Associate Vice President for Finance  
and Chief Financial Officer

# Volume Indicators

## Fiscal Year to Date January 2013



Operating Review (YTD)	Actual	Budget	Prior Year	Variance to Budget	% Variance to Budget	Variance to Prior Year	% Variance to Prior Year
Discharges	17,963	18,116	17,771	(153)	-0.8% ○	192	1.1% ○
Patient Days	113,809	112,492	114,134	1,317	1.2% ○	(325)	-0.3% ○
Length of Stay	6.35	6.27	6.37	0.08	1.3% ○	(0.03)	-0.4% ○
Average Daily Census	529.34	523.22	530.85	6.13	1.2% ○	(1.51)	-0.3% ○
Total Surgeries	16,641	16,655	16,195	(86)	.005% ○	446	2.7% ●
- Inpatient	6,678	6,914	6,688	(236)	-3.4% ●	(10)	-0.1% ○
- Outpatient	9,963	9,741	9,507	222	2.3% ○	456	4.8% ●
ED Visits	35,715	36,744	34,761	(1,029)	-2.8% ●	954	2.7% ●
Total Clinic Visits	459,930	443,542	446,087	16,388	3.7% ●	13,843	3.1% ●

● Greater than 2.5% Favorable	○ Neutral	● Greater than 2.5% Unfavorable
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# Discharges by Type

## Fiscal Year to Date January 2013

Operating Review (YTD)	Actual	Budget	Prior Year	Variance to Budget	% Variance to Budget	Variance to Prior Year	% Variance to Prior Year
Adult Medical	6,105	6,155	6,062	(50)	-0.8% ○	43	0.7% ○
Adult Surgical	8,277	8,252	8,075	25	0.3% ○	202	2.5% ○
Adult Psych	855	879	866	(24)	-2.7% ●	(11)	-1.3% ○
<i>Subtotal – Adult</i>	<i>15,237</i>	<i>15,285</i>	<i>15,003</i>	<i>(48)</i>	<i>-0.3% ○</i>	<i>234</i>	<i>1.6% ○</i>
Pediatric Medical & Surgical	1,931	2,012	1,962	(81)	-4.0% ●	(31)	-1.6% ○
Pediatric Critical Care	482	462	455	20	4.3% ●	27	5.9% ●
Pediatric Psych	313	356	351	(43)	-12.1% ●	(38)	-10.8% ●
<i>Subtotal – Pediatrics w/o newborn</i>	<i>2,726</i>	<i>2,831</i>	<i>2,768</i>	<i>(105)</i>	<i>-3.7% ●</i>	<i>(42)</i>	<i>-1.5% ○</i>
Newborn	843	786	847	57	7.3% ●	(4)	-0.5% ○
<b>TOTAL w/o Newborn</b>	<b>17,963</b>	<b>18,116</b>	<b>17,771</b>	<b>(153)</b>	<b>-0.8% ○</b>	<b>192</b>	<b>1.1% ○</b>

●	○	●
Greater than 2.5% Favorable	Neutral	Greater than 2.5% Unfavorable

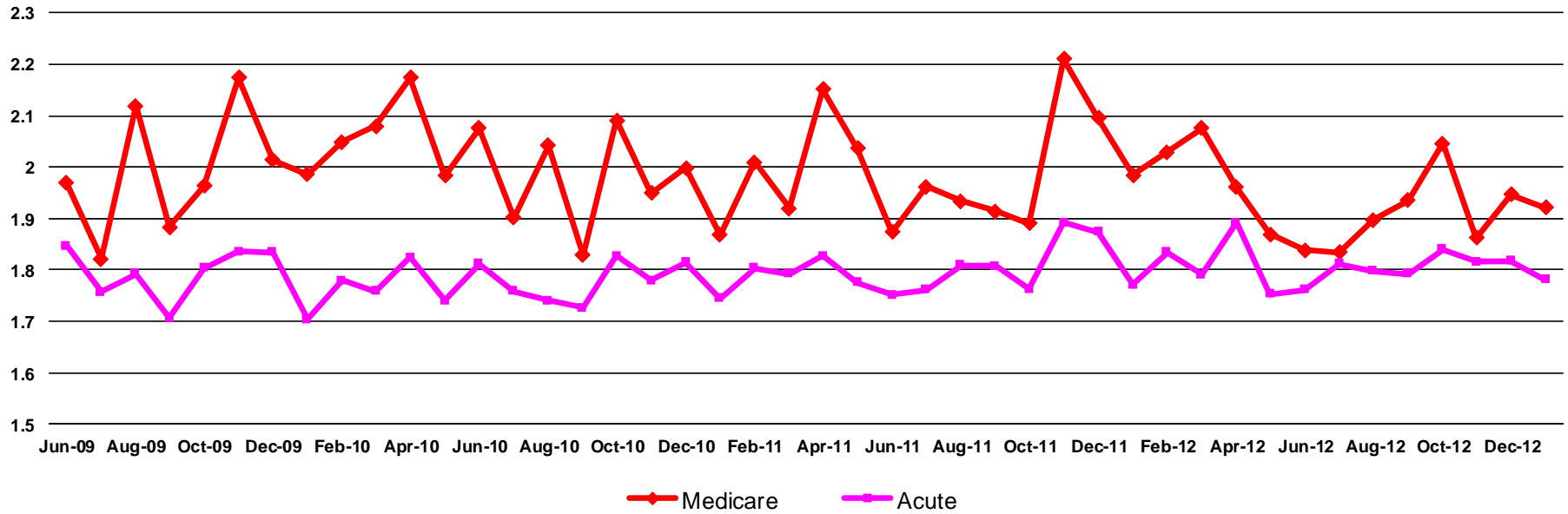
# Discharge Days by Type

## Fiscal Year to Date January 2013

Operating Review (YTD)	Actual	Budget	Prior Year	Variance to Budget	% Variance to Budget	Variance to Prior Year	% Variance to Prior Year
Adult Medical	33,900	35,439	35,161	(1,539)	-4.3% ●	(1,261)	-3.6% ●
Adult Surgical	41,938	42,276	42,496	(338)	-0.8% ○	(558)	-1.3% ○
Adult Psych	11,957	11,059	11,013	898	8.1% ●	944	8.6% ●
<i>Subtotal – Adult</i>	<i>87,795</i>	<i>88,774</i>	<i>88,670</i>	<i>(979)</i>	<i>-1.1% ○</i>	<i>(875)</i>	<i>-1.0% ○</i>
Pediatric Medical & Surgical	10,477	10,714	10,597	(237)	-2.2% ○	(120)	-1.1% ○
Pediatric Critical Care	12,993	11,299	11,264	1,694	15.0% ●	1,729	15.3% ●
Pediatric Psych	2,759	2,743	2,719	16	0.6% ○	40	1.5% ○
<i>Subtotal – Pediatrics w/o newborn</i>	<i>26,229</i>	<i>24,755</i>	<i>24,580</i>	<i>1,474</i>	<i>6.0% ●</i>	<i>1,649</i>	<i>6.7% ●</i>
Newborn	1,858	1,888	1,891	(30)	-1.6% ○	(33)	-1.7% ○
<b>TOTAL w/o Newborn</b>	<b>114,024</b>	<b>113,529</b>	<b>113,250</b>	<b>495</b>	<b>0.4% ○</b>	<b>774</b>	<b>0.7% ○</b>

●	○	●
Greater than 2.5% Favorable	Neutral	Greater than 2.5% Unfavorable

# Case Mix Index



# Inpatient Surgeries – by Clinical Department

## January 2013



Operating Review (YTD)	Actual	Budget	Prior Year	Variance to Budget	% Variance to Budget	Variance to Prior Year	% Variance to Prior Year
Cardiothoracic	534	697	658	(163)	-23.4% ●	(124)	-18.8% ●
Dentistry	73	92	89	(19)	-20.3% ●	(16)	-18.0% ●
General Surgery	1,920	1,998	1,934	(78)	-3.9% ●	(14)	-0.7% ○
Gynecology	418	447	429	(29)	-6.5% ●	(11)	-2.6% ●
Neurosurgery	1,046	997	991	49	4.9% ●	55	5.5% ●
Ophthalmology	87	91	89	(4)	-4.4% ●	(2)	-2.3% ○
Orthopedics	1,637	1,569	1,514	68	4.3% ●	123	8.1% ●
Otolaryngology	389	474	468	(85)	-17.9% ●	(79)	-16.9% ●
Radiology – Interventional	72	79	75	(7)	-8.8% ●	(3)	-4.0% ●
Urology w/ Procedure Ste.	502	469	440	33	7.1% ●	62	14.1% ●
<b>Total</b>	<b>6,678</b>	<b>6,914</b>	<b>6,688</b>	<b>(236)</b>	<b>-3.4% ●</b>	<b>(9)</b>	<b>-0.1% ○</b>
Solid Organ Transplants	215	197	168	18	9.1% ●	47	28.0% ●

● Greater than 2.5% Favorable     
 ○ Neutral     
 ● Greater than 2.5% Unfavorable



# Outpatient Surgeries – by Clinical Department

## January 2013



Operating Review (YTD)	Actual	Budget	Prior Year	Variance to Budget	% Variance to Budget		Variance to Prior Year	% Variance to Prior Year
Cardiothoracic	42	43	42	(1)	-2.4%	○	0	○
Dentistry	387	386	386	1	0.2%	○	1	○
Dermatology	27	21	28	6	29.0%	●	(1)	●
General Surgery	1,584	1,547	1,536	37	2.4%	○	48	●
Gynecology	441	517	500	(76)	-14.7%	●	(59)	●
Internal Medicine	6	7	8	(1)	-16.3%	●	(2)	●
Neurosurgery	356	264	250	92	34.8%	●	106	●
Ophthalmology	2,195	2,186	2,104	9	0.4%	○	91	●
Orthopedics	2,277	2,304	2,317	(27)	-1.2%	○	(40)	○
Otolaryngology	1,422	1,430	1,372	(8)	-0.5%	○	50	●
Pediatrics	2	0	0	2		●	0	●
Radiology – Interventional	28	26	22	2	7.9%	●	6	●
Urology w/ Procedure Ste.	1,196	1,010	942	186	18.4%	●	254	●
<b>Total</b>	<b>9,963</b>	<b>9,741</b>	<b>9,507</b>	<b>222</b>	<b>2.3%</b>	○	<b>456</b>	<b>4.8%</b> ●

●	○	●
Greater than 2.5% Favorable	Neutral	Greater than 2.5% Unfavorable

# Emergency Department

## January 2013



Operating Review (YTD)	Actual	Budget	Prior Year	Variance to Budget	% Variance to Budget	Variance to Prior Year	% Variance to Prior Year
ED Visits	35,715	36,744	34,761	(1,029)	-2.8% ●	954	2.7% ●
ED Admits	10,141	9,983	9,380	158	1.6% ○	761	8.1% ●
ED Conversion Factor	28.4%	27.2%	27.0%		4.5% ●		5.2% ●
ED Admits / Total Admits	56.5%	55.6%	53.0%		1.7% ○		6.6% ●

●	○	●
Greater than 2.5% Favorable	Neutral	Greater than 2.5% Unfavorable

# Clinic Visits by Specialty

## Fiscal Year to Date January 2013

Operating Review (YTD)	Actual	Budget	Variance to Budget	% Variance to Budget
Anesthesia	2,721	2,720	1	0.0% ○
Center for Disabilities & Development	5,224	5,126	98	1.9% ○
Center for Digestive Disease	12,380	12,661	(281)	-2.2% ○
Clinical Cancer Center	30,562	32,225	(1,663)	-5.2% ●
Dermatology	13,173	12,277	896	7.3% ●
General Surgery	10,445	9,362	1,083	11.6% ●
Hospital Dentistry	8,992	8,939	53	0.6% ○
Internal Medicine	20,659	19,365	1,294	6.7% ●
Neurology	7,742	7,106	636	9.0% ●
Neurosurgery	6,157	6,070	87	1.4% ○
Obstetrics/Gynecology	33,619	31,203	2,416	7.7% ●
Ophthalmology	39,073	36,391	2,682	7.4% ●
Orthopedics	39,258	41,226	(1,968)	-4.8% ●
Otolaryngology	16,348	12,911	3,437	26.6% ●
Pediatrics	29,906	27,127	2,779	10.2% ●
Primary Care (non-IRL)	116,823	109,907	6,916	6.3% ●
Psychiatry	19,368	16,958	2,410	14.2% ●
Urology	9,581	7,729	1,852	24.0% ●
UI Heart Center	10,582	9,378	1,204	12.8% ●
IRL	27,317	34,862	(7,545)	-21.6% ●
<b>Total</b>	<b>459,930</b>	<b>443,542</b>	<b>16,388</b>	<b>3.7% ●</b>

● Greater than 2.5% Favorable

○ Neutral

● Greater than 2.5% Unfavorable

# Clinic Visits by Location

## Fiscal Year to Date January 2013

Operating Review (YTD)	FY13 Actual				FY12 Actual			Variance to Prior Year	%	
	On-Site	IRL	UICMS & QuickCare	Total	On-Site	UICMS & QuickCare	Total			
Primary Care	48,048		68,775	116,823	64,736	64,322	129,058	(12,235)	-9.5%	●
General Internal Medicine		8,562		8,562				8,562		●
Pediatrics		6,705		6,705				6,705		●
<i>Subtotal - Primary Care</i>	<i>48,048</i>	<i>15,267</i>	<i>68,775</i>	<i>132,090</i>	<i>64,736</i>	<i>64,322</i>	<i>129,058</i>	<i>3,032</i>	<i>2.3%</i>	○
Anesthesia	2,721			2,721	2,295		2,295	426	18.6%	●
Center for Disabilities & Development	5,224			5,224	4,937		4,937	287	5.8%	●
Center for Digestive Disease	12,380			12,380	12,359		12,359	21	0.2%	○
Clinical Cancer Center	30,562			30,562	29,702		29,702	860	2.9%	●
Dermatology	13,173	975		14,148	14,936		14,936	(788)	-5.3%	●
General Surgery	10,445			10,445	9,925		9,925	520	5.2%	●
Hospital Dentistry	8,992			8,992	9,134		9,134	(142)	-1.6%	○
Internal Medicine	20,659	706		21,365	20,136		20,136	1,229	6.1%	●
Neurology	7,742			7,742	6,899		6,899	843	12.2%	●
Neurosurgery	6,157			6,157	5,386		5,386	771	14.3%	●
Obstetrics/Gynecology	33,619	4,941		38,560	37,496		37,496	1,064	2.8%	●
Ophthalmology	39,073	1,672		40,745	40,803		40,803	(58)	-0.1%	○
Orthopedics	39,258			39,258	39,253		39,253	5	0.0%	○
Otolaryngology	16,348	1,187		17,535	17,139		17,139	396	2.3%	○
Pediatrics	29,906			29,906	27,588		27,588	2,318	8.4%	●
Psychiatry	19,368			19,368	17,648		17,648	1,720	9.7%	●
Urology	9,581	1,401		10,982	9,595		9,595	1,387	14.5%	●
UI Heart Center	10,582	1,168		11,750	11,798		11,798	(48)	-0.4%	○
<i>Subtotal – Specialty Care</i>	<i>315,790</i>	<i>12,050</i>		<i>327,840</i>	<i>317,029</i>		<i>317,029</i>	<i>10,811</i>	<i>3.4%</i>	●
<b>Total</b>	<b>363,838</b>	<b>27,317</b>	<b>68,775</b>	<b>459,930</b>	<b>381,765</b>	<b>64,322</b>	<b>446,087</b>	<b>13,843</b>	<b>3.1%</b>	●



Greater than 2.5% Favorable



Neutral



Greater than 2.5% Unfavorable

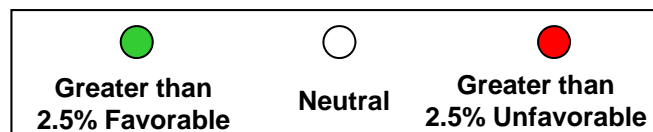
# Outpatient Activity – Primary Care Detail

## Fiscal Year to Date January 2013



### Primary Care Clinics

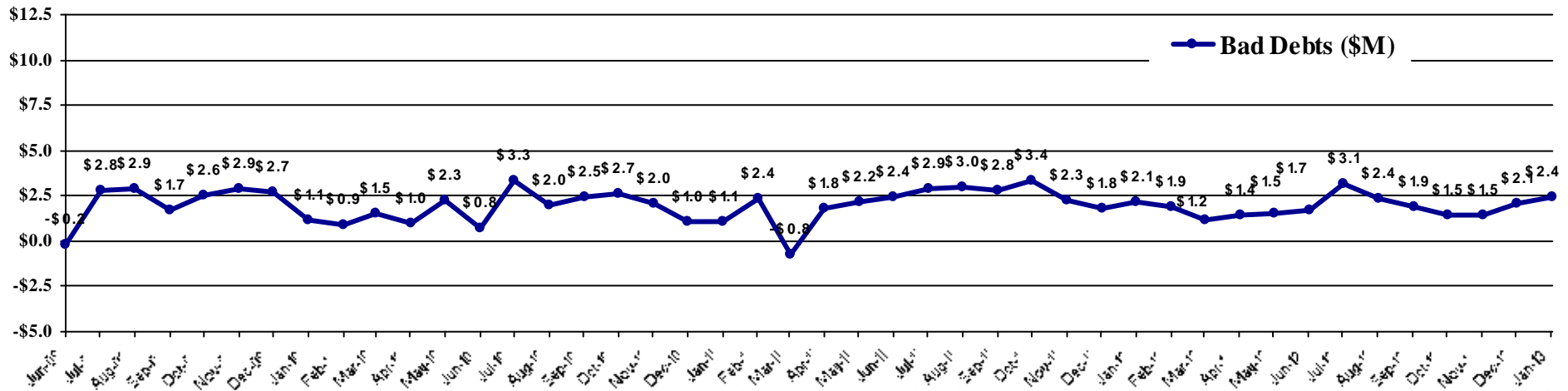
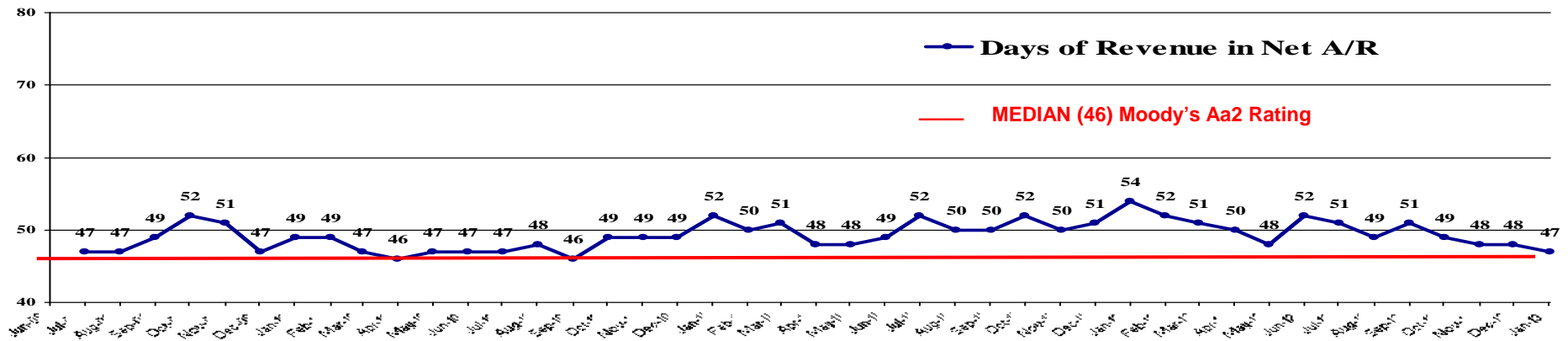
Operating Review (YTD)	Actual	Budget	Prior Year	Variance to Budget	% Variance to Budget	Variance to Prior Year	% Variance to Prior Year
Family Medicine	33,742	34,570	37,386	(828)	-2.4% ○	(3,644)	-9.7% ●
General Internal Medicine	8,562	7,693	8,166	869	11.3% ●	396	4.8% ●
Pediatrics	6,705	5,848	5,907	857	14.7% ●	798	13.5% ●
Offsite Clinics	45,425	40,915	47,307	4,510	11.0% ●	(1,882)	-4.0% ●
Quick Care Clinics	23,350	20,737	17,015	2,613	12.6% ●	6,335	37.2% ●
Primary Care Clinic North	14,306	13,685	13,277	621	4.5% ●	1,029	7.8% ●
<b>TOTAL</b>	132,090	123,448	129,058	9,542	7.7% ●	3,032	2.3% ○



# Comparative Accounts Receivable at January 31, 2013



	June 30, 2011	June 30, 2012	January 31, 2013
Net Accounts Receivable	\$136,477,870	\$153,061,293	\$140,074,997
Net Days in AR	49	52	47



# UIHC Comparative Financial Results

January 2013

Dollars in Thousands



<b>NET REVENUES:</b>	<b>Actual</b>	<b>Budget</b>	<b>Prior Year</b>	<b>Variance to Budget</b>	<b>% Variance to Budget</b>	<b>Variance to Prior Year</b>	<b>% Variance to Prior Year</b>
Patient Revenue	\$91,957	\$87,449	\$86,079	\$4,508	5.2%	\$5,878	6.8%
Other Operating Revenue	4,291	4,345	4,313	(54)	-1.2%	(22)	-0.5%
<b>Total Revenue</b>	<b>\$96,248</b>	<b>\$91,793</b>	<b>\$90,393</b>	<b>\$4,454</b>	<b>4.9%</b>	<b>\$5,855</b>	<b>6.5%</b>

## EXPENSES:

Salaries and Wages	\$48,334	\$47,787	\$47,615	\$548	1.1%	\$719	1.5%
General Expenses	37,872	37,204	36,852	668	1.8%	1,020	2.8%
Operating Expense before Capital	\$86,206	\$84,991	\$84,468	\$1,215	1.4%	\$1,738	2.1%
<b>Cash Flow Operating Margin</b>	<b>\$10,042</b>	<b>\$6,803</b>	<b>\$5,925</b>	<b>\$3,239</b>	<b>47.6%</b>	<b>\$4,117</b>	<b>69.5%</b>
Capital- Depreciation and Amortization	6,200	6,127	5,709	73	1.2%	491	8.6%
Total Operating Expense	\$92,403	\$91,118	\$90,176	\$1,288	1.4%	\$2,230	2.5%

<b>Operating Income</b>	<b>\$3,842</b>	<b>\$676</b>	<b>\$217</b>	<b>\$3,166</b>	<b>468.7%</b>	<b>\$3,625</b>	<b>1,674.4%</b>
<b>Operating Margin %</b>	<b>4.0%</b>	<b>0.7%</b>	<b>0.2%</b>		<b>3.3%</b>		<b>3.8%</b>
Gain (Loss) on Investments	(484)	1,563	9,005	(2,047)	-131.0%	(9,490)	-105.4%
Other Non-Operating	2,973	(816)	(1,011)	3,789	464.2%	3,983	394.0%
<b>Net Income</b>	<b>\$6,330</b>	<b>\$1,422</b>	<b>\$8,210</b>	<b>\$4,908</b>	<b>345.2%</b>	<b>(\$1,880)</b>	<b>-22.9%</b>
<b>Net Margin %</b>	<b>6.4%</b>	<b>1.5%</b>	<b>8.3%</b>		<b>4.9%</b>		<b>-1.9%</b>

# UIHC Comparative Financial Results

Fiscal Year to Date January 2013



Dollars in Thousands

<b>NET REVENUES:</b>	<b>Actual</b>	<b>Budget</b>	<b>Prior Year</b>	<b>Variance to Budget</b>	<b>% Variance to Budget</b>	<b>Variance to Prior Year</b>	<b>% Variance to Prior Year</b>
Patient Revenue	\$626,723	\$634,809	\$600,311	(\$8,086)	-1.3%	\$26,413	4.4%
Other Operating Revenue	29,863	30,414	27,844	(551)	-1.8%	2,019	7.2%
<b>Total Revenue</b>	<b>\$656,586</b>	<b>\$665,224</b>	<b>\$628,155</b>	<b>(\$8,638)</b>	<b>-1.3%</b>	<b>\$28,431</b>	<b>4.5%</b>

## EXPENSES:

Salaries and Wages	\$330,804	\$337,173	\$319,868	(\$6,369)	-1.9%	\$10,936	3.4%
General Expenses	265,742	267,763	252,275	(2,021)	-0.8%	13,467	5.3%
Operating Expense before Capital	\$596,546	\$604,936	\$572,143	(\$8,390)	-1.4%	\$24,403	4.3%
<b>Cash Flow Operating Margin</b>	<b>\$60,040</b>	<b>\$60,287</b>	<b>\$56,012</b>	<b>(\$247)</b>	<b>-0.4%</b>	<b>\$4,028</b>	<b>7.2%</b>
Capital- Depreciation and Amortization	41,971	42,890	39,673	(919)	-2.1%	2,298	5.8%
Total Operating Expense	\$638,517	\$647,826	\$611,815	(\$9,309)	-1.4%	\$26,702	4.4%

<b>Operating Income</b>	<b>\$18,069</b>	<b>\$17,398</b>	<b>\$16,339</b>	<b>\$671</b>	<b>3.9%</b>	<b>\$1,729</b>	<b>10.6%</b>
<b>Operating Margin %</b>	<b>2.8%</b>	<b>2.6%</b>	<b>2.6%</b>		<b>0.1%</b>		<b>0.2%</b>
Gain on Investments	13,154	10,938	15,401	2,216	20.3%	(2,247)	-14.6%
Other Non-Operating	(1,284)	(5,715)	651	4,431	77.5%	(1,935)	-297.4%
<b>Net Income</b>	<b>\$29,939</b>	<b>\$22,621</b>	<b>\$32,391</b>	<b>\$7,318</b>	<b>32.3%</b>	<b>(\$2,452)</b>	<b>-7.6%</b>
<b>Net Margin %</b>	<b>4.5%</b>	<b>3.4%</b>	<b>5.0%</b>		<b>1.1%</b>		<b>-0.5%</b>