



# Howard County

## *Internal Memorandum*

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**DATE:** April 20, 2026

**FROM:** Brandee Ganz, Chief Administrative Officer

Anju Bennett, Administrator  
Office of Human Resources



**SUBJECT:** Employee Benefits Self Insurance Fund  
Emergency Budget Amendment - Testimony/Fiscal Impact Statement

The County Administration respectfully requests approval of an emergency budget amendment to increase Fiscal Year 2026 spending authority for the Employee Benefits Self-Insurance Fund by \$5.2 million. This adjustment is necessary to ensure the Fund can meet projected obligations for employee medical claims, driven by unanticipated high-cost claims and increased overall claims activity following the adoption of the Fiscal Year 2026 budget.

The Fiscal Year 2026 budget for the Self-Insurance Fund was developed through actuarial analysis incorporating historical claims experience, enrollment trends, and projected cost increases. Despite this disciplined approach, the County experienced higher-than-anticipated claims expenditures, largely attributable to an increase in both the frequency and severity of high-cost medical cases, including complex and specialized treatments.

We respectfully request approval of this \$5.2 million additional appropriation to allow the County to sustain benefit commitments while avoiding disruption.

CC: Jennifer Sager  
Holly Sun