

RIVER BLUFF BOARD OF DIRECTORS

AGENDA

Called by: Frank Perrecone, Chairman

DATE: Tuesday, February 17, 2026

Members: Jim Knutson, John Butitta, Jay Ferraro, Teresa Gobeli, Bernice Marinelli, Bob Nieman, Tim Delany, Lowell Ingram

TIME: **1:30 PM**
LOCATION: **Room 303**
County Administration Building
404 Elm Street
Rockford, IL 61101

AGENDA:

- A. Call to Order
- B. Roll Call
- C. Approval of January 20, 2026 Minutes
- D. Public Comment – This is the time we invite the public to address the River Bluff Board of Directors with issues and concerns. We ask you to limit your comments to three minutes. Personal attacks or inappropriate language of any sort will not be tolerated. We will allow a maximum of five speakers on a first come basis with sign up at the meeting. Speakers may not address zoning matters which are pending before the ZBA, the Zoning Committee or the County Board. Personnel matters or pending or threatened litigation may not be addressed in open session. An individual may speak a maximum of three times per calendar year on the same topic. This prohibition shall include the repetition of the same topic in a statement on what is purported to be a different topic. After acknowledgement by the chair, please stand and state your name. Thank you.
- E. ComEd Feasibility Study Incentives – Shawn Franks, Facilities Director
- F. Discussion Item – Administrators Report (Laura Schaffer)
 1. Census
- G. Discussion Item – Financial Report (Steve Schultz)
 1. Financial Statements (see attachment)
- H. Other Matters
- I. Next Meeting – Tuesday, March 17, 2026, 1:30 pm, Winnebago County Administration Building, 404 Elm Street, Room 303, Rockford, Illinois 61101
- J. Adjournment

Winnebago County Board
River Bluff Board of Directors Meeting
River Bluff Health & Rehabilitation
Winnebago County Administration Building
404 Elm Street, Room 510
Rockford, IL 61101

Tuesday, January 20, 2026
1:30 PM

Present:

Frank Perrecone, Chairperson
Bernice Marinelli, Vice Chairperson
John Butitta
Jay Ferraro
Teresa Gobeli
Bob Nieman via Zoom

Others Present:

Patrick Thompson, Winnebago County Administrator
Steve Schultz, Winnebago County Chief Financial Officer
Laura Schaffer, Administrator, River Bluff Health & Rehabilitation
Laura Doise, Asst. Administrator, River Bluff Health & Rehabilitation
Maggie Lewis, HR Representative, River Bluff Human Resources

Absent:

Tim Delany
Lowell Ingram
Jim Knutson

AGENDA:

- A. Call to Order
- B. Roll Call
- C. Approval of December 16, 2025 Minutes
- D. Public Comment– This is the time we invite the public to address the River Bluff Health & Rehabilitation Board with issues and concerns. We ask you to limit your comments to three minutes. Personal attacks or inappropriate language of any sort will not be tolerated. We will allow a maximum of five speakers on a first-come basis with sign-up at the meeting. Speakers may not address zoning matters that are pending before the ZBA, the Zoning Committee, or the County Board. Personnel matters or pending or threatened litigation may not be addressed in open session. An individual may speak a maximum of three times per calendar year on the same topic. This prohibition shall include the repetition of the same topic in a statement on what is purported to be a different topic. After acknowledgment by the Chairman, please stand and state your name. Thank you.
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 1. Census
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- J. Adjournment

Call to Order

Chairperson Perrecone called the River Bluff Board of Directors meeting to order at 1:30 p.m.

Roll Call

Chairperson Perrecone, yes; Mr. Butitta, yes; Mr. Ferraro, yes; Ms. Gobeli, yes; Ms. Marinelli, yes.

A quorum is present.

Chairperson Perrecone called for a motion to include board members Mr. Nieman and Mr. Delany in the meeting via Zoom.

Motion: Mr. Butitta. Second: Ms. Gobeli.

Chairperson Perrecone called for a vote on the motion.

The motion was passed by a unanimous voice vote.

Mr. Nieman was welcomed to the board meeting. If and when Mr. Delany is active on Zoom, Chairperson Perrecone will acknowledge his presence at the meeting.

Approval of December 16, 2025 Minutes

Chairperson Perrecone called for a motion to approve the minutes of December 16, 2025.

Motion: Mr. Butitta. Second: Mr. Ferraro.

Chairperson Perrecone called for any discussion, corrections, or additions.

Chairperson Perrecone called for a vote on the motion.

The motion was passed by a unanimous voice vote.

Public Comment

Chairperson Perrecone omitted reading the Public Comment Section of the Agenda because no one was present to speak.

Discussion Item – Administrators Report (Laura Schaffer)

1. Census

Ms. Doise reported that the current average daily census is 153 residents, with a peak of 161. There were 10 new admissions, and the census will be 157 today. There are 122 on Medicaid, six on Medicare Part A, 24 on private pay, and 28 in hospice care (3 private and 25 Medicaid).

Admission and Referrals

Three admissions are open. There were 13 admissions; 4 were lost, and ten were denied. Ms. Doise reviewed the denials and losses.

Discharges/Grievances

Ms. Doise reviewed the 17 discharges in December, 10 of which were due to deaths.

Ms. Schaffer reviewed the census versus resident days for December. The average daily census was 153, totaling 4,737 resident-paid days. Medicaid remains the largest payer for 80 percent or more of the population. There were 6 Medicare Part A residents, and the census for Medicare Part A was lower in September. Private pay and one managed care remain static. The census goal is 175 residents.

There were no new IDPH complaint surveys since last month's meeting. There was one grievance in December regarding a resident's walking program, for which there were no findings on the IDPH grievance survey.

- A discussion followed.

Quality Measures

Ms. Schaffer reviewed the facility's quality measures. There were 24 falls in December, down 9 from November. There were two major injuries, neither of which required surgery. Both residents returned to the facility. Ms. Schaffer also reviewed four pressure ulcers and twelve UTIs. Clinical staff are working to improve the quality measures.

On December 26, 2025, the State of Illinois, CDC, and IDPH issued a health alert to facilities, directing them to implement preventive measures, including mandatory masking, social distancing, and limiting some visitations, due to a rise in respiratory illnesses. Families and residents were notified of the measures being implemented. There have been 10 COVID-19 cases: 6 staff and 4 residents. Influenza A has resulted in 4 cases: 2 staff and 2 residents. Currently, only 1 staff member is out with illness, and everyone else has returned to work. The Dove unit has been on isolation precautions for exposure testing for 14 days and is due to come off outbreak testing on January 28, provided there are no new cases.

Staffing

Ms. Lewis reported that 3 new hires were added in December and that 7 employees were terminated for retirement or performance reasons. There are two nurse vacancies; there should be only one by next week. There are also two CNAs and a PM Cook. All other departments are fully staffed. Annual staff raises were processed as of January 1, 2026.

Call Light Project

Ms. Schaffer advised that the call light replacement project is going well and ahead of schedule. On January 12, 2026, work began on the Cardinal unit.

Agency Usage

Agency utilization increased in December due to FMLA leave, with the expectation that usage will decrease in the coming months and remain within the agency's budgetary limits.

Navigator Group Purchasing

A meeting is scheduled for Thursday, January 22, 2026, with the Navigator Group Purchasing to review vendors and identify additional rebates to reduce costs by the end of the year.

Admissions Team

The Admissions team has been building relationships with Assisted Living, resulting in several referrals.

IDPH Annual Survey

The facility is in the IDPH annual survey window, with their arrival expected at any time.

Chairman Perrecone asked if there were any questions or follow-up regarding Ms. Schaffer's and Ms. Doise's Administrator's Report.

- A discussion followed.

Chairman Perrecone noted Mr. Delany was not participating via Zoom.

Discussion Item – Financial Report (Steve Schultz)

1. Financial Statements (see attachment)

Mr. Schultz reviewed page one (the summary page) of the November 2025 financial report and advised that final unaudited numbers are available, that the audit began today, and that final fieldwork for the County's audit is in progress. Mr. Schultz discussed the net operating loss from last year to the current year, showing substantial improvement. Annualized revenue is close to budget, and expenses are slightly below budget. Mr. Schultz noted that temporary help utilization is low, that the evaluation of private pay rates is still pending, and that understaffing is impacting the project. Receivables are up, and payables are down; this is temporary and expected to change. Chairman Perrecone called for any questions on the financial report.

- A discussion followed.

Other Matters

- Extend an invitation to Mr. Franks, Facilities Director, to attend the February meeting to discuss the ComEd Feasibility Study incentives.
- Invite an Energy Consultant to provide options for energy solutions.
- The Illinois Healthcare Association will be contacted to find an expert on energy needs and how they relate to nursing home care, and to learn what the industry has done as a whole. Contact the Illinois Healthcare Association for Long-Term Care to find out what the Life Safety Codes are.

Next Meeting

The next meeting is on **Tuesday, February 17, 2026**, at **1:30 pm** in **Room 303** of the Winnebago County Administration Building, 404 Elm Street, Rockford, Illinois 61101. The Zoom link will be provided to board members who cannot attend in person. The February and March meetings are scheduled at 1:30 pm in the Winnebago County Administration Building.

Adjournment

Chairman Perrecone called for a motion to adjourn the meeting.

Motion: Mr. Ferraro. Second: Mr. Butitta.

Chairperson Perrecone called for a vote to adjourn the meeting.

The motion was passed by a unanimous voice vote.

Respectfully submitted,

Nancy K. Bleile
Executive Assistant

County of Winnebago, Illinois
Schedule of Revenues, Expenses and Changes in Net Position
Budget and Actual
River Bluff Nursing Home

For the Month Ended December 31, 2025 (Unaudited)

	FY 2025 Actual <i>(Unaudited)</i>	FY 2026 Revised Annual Budget	FY 2026 Actual <i>(3-Month)</i>	Variance with Budget Over (Under)	% of Budget <i>(Target 25.00%)</i>
Operating Revenues					
Intergovernmental	640,275	585,524	90,437		
Charges for Services, net of bad debt exp	19,362,087	21,612,360	5,381,703		
Other	2,404	5,778	1,394		
Total Operating Revenues	20,004,766	22,203,662	5,473,534	(16,730,128)	24.65%
Operating Expenses					
Personnel	13,381,805	14,422,766	3,916,536	(10,506,230)	27.16%
Personnel Chgs in LT Debt	2,228,468	-	-		
Supplies and services	6,835,585	6,902,726	1,215,250	(5,687,476)	17.61%
Depreciation	260,994	375,000	-	(375,000)	0.00%
Capital Outlay	-	-	144,958	144,958	0.00%
Total Operating Expenses	22,706,852	21,700,492	5,276,744	(16,423,748)	24.32%
Operating income (loss)	(2,702,086)	503,170	196,790	(306,380)	
Non-Operating Revenues(Expenses)					
Property Taxes	2,868,984	2,900,000	-	(2,900,000)	0.00%
Transfer from Other Funds	44,117	-	-	-	NA
Total Non-Operating Rev (Exp)	2,913,101	2,900,000	-	(2,900,000)	0.00%
Net increase (decrease) in net position	211,015	3,403,170	196,790	(3,206,380)	
Total net position, beginning of period	(267,084)		(56,069)		
Prior period adjustment	-	-	-		
Total net position, end of period	(56,069)		140,721		
RBNH Expenses Paid by County:					
Employer Share Payroll Taxes	851,410		247,260		
Employer Share IMRF	377,729		123,863		
Worker's Comp & Settlements	-		NA		
Total other RBNH expenses	1,229,139	-	371,123	-	-

County of Winnebago, Illinois
 Operating Revenues Detail
 Budget and Actual
 River Bluff Nursing Home

For the Month Ended December 31, 2025 (Unaudited)

	FY 2025 Actual <i>(Unaudited)</i>	FY 2026 Revised Annual Budget	FY 2026 Actual <i>(3-Month)</i>	Variance with Budget <i>Over (Under)</i>	% of Budget <i>(Target 25.00%)</i>
Operating Revenues					
Intergovernmental					
Federal Matching Aid	197,220	84,830	-		
State Quality Improvement	61,130	125,000	22,442		
State CNA Incentive	377,700	373,296	67,995		
TIF revenue	4,225	2,398	-		
Total Intergovernmental	<u>640,275</u>	<u>585,524</u>	<u>90,437</u>	<u>(495,087)</u>	<u>15.45%</u>
Charges for Services					
Medicare	427,825	550,000	164,050		
Medicare-contractual allowance	760,132	930,214	306,011		
Medicaid	8,157,305	10,000,000	2,124,795		
Medicaid-contractual allowance	4,786,846	4,797,736	1,385,459		
Hospice	1,732,696	1,800,000	448,175		
Hospice-contractual allowance	935,830	975,140	179,962		
Insurance/Priv Pay	2,386,346	2,000,000	764,106		
Insurance-contractual allowance	(46,243)	(18,646)	-		
Ancillary revenue	443,361	818,916	109,831		
Other patient revenue	1,198	-	-		
Food charges	8,504	9,000	2,594		
Souvenir and other	-	-	-		
Total Charges for Services	<u>19,593,800</u>	<u>21,862,360</u>	<u>5,484,983</u>	<u>(16,377,377)</u>	<u>25.09%</u>
Less: Bad Debt Expense	<u>(231,713)</u>	<u>(250,000)</u>	<u>(103,280)</u>	<u>146,720</u>	<u>41.31%</u>
	<u>19,362,087</u>	<u>21,612,360</u>	<u>5,381,703</u>	<u>(16,230,657)</u>	<u>24.90%</u>
Other					
Uniform fees	-	1,296	-		
Donations	1,650	3,000	569		
Interest	-	-	551		
Employee Reimbursements	-	-	25		
Other unclassified revenue	754	1,482	249		
Total Other	<u>2,404</u>	<u>5,778</u>	<u>1,394</u>	<u>(4,384)</u>	<u>24.13%</u>
Total Operating Revenues	<u>20,004,766</u>	<u>22,203,662</u>	<u>5,473,534</u>	<u>(16,730,128)</u>	<u>24.65%</u>

County of Winnebago, Illinois
Personnel Expense Detail
Budget and Actual
River Bluff Nursing Home

For the Month Ended December 31, 2025 (Unaudited)

	FY 2025 Actual <i>(Unaudited)</i>	FY 2026 Revised Annual Budget	FY 2026 Actual <i>(3-Month)</i>	Variance with Budget <i>Over (Under)</i>	% of Budget <i>(Target 25.00%)</i>
Personnel					
Admin & Business Office (70500)					
Regular Salaries	625,014	758,540	181,856	(576,684)	
Vacation Payouts	-	-	-	-	
Part-time Salaries	42,256	38,198	11,456	(26,742)	
Overtime	23,156	25,000	5,579	(19,421)	
Life Insurance	467	223	87	(136)	
Health Insurance	126,154	125,889	34,323	(91,566)	
Contingency	-	168,357	-	(168,357)	
Total Admin & Business Office	817,047	1,116,207	233,301	(882,906)	20.90%
Activities (71000)					
Regular Salaries	337,537	366,382	98,751	(267,631)	
Vacation Payouts	730	-	-	-	
Part-time Salaries	-	-	-	-	
Overtime	39,750	20,000	16,377	(3,623)	
Life Insurance	411	455	95	(360)	
Health Insurance	36,469	40,294	9,990	(30,304)	
Total Activities	414,897	427,131	125,213	(301,918)	29.31%
Social Services (71500)					
Regular Salaries	206,086	211,354	48,258	(163,096)	
Vacation Payouts	-	-	-	-	
Overtime	8,765	5,500	3,018	(2,482)	
Life Insurance	226	228	35	(193)	
Health Insurance	61,111	64,572	16,866	(47,706)	
Total Social Services	276,188	281,654	68,177	(213,477)	24.21%
Dietary (72020/72021/72023)					
Regular Salaries	819,291	979,052	231,731	(747,321)	
Vacation Payouts	1,225	-	13,328	13,328	
Part-time Salaries	49,926	52,300	14,321	(37,979)	
Overtime	89,838	72,000	29,392	(42,608)	
Life Insurance	1,010	1,049	194	(855)	
Health Insurance	158,560	169,911	39,754	(130,157)	
Total Dietary	1,119,850	1,274,312	328,720	(945,592)	25.80%

	FY 2025 Actual (Unaudited)	FY 2026 Revised Annual Budget	FY 2026 Actual (3-Month)	Variance with Budget Over (Under)	% of Budget (Target 25.00%)
Daily Services (72500/72530/72532)					
Regular Salaries	5,716,423	6,980,450	1,670,335	(5,310,115)	
Vacation Payouts	1,632	-	-	-	
Part-time Salaries	445,363	450,000	165,688	(284,312)	
Overtime	1,717,378	768,500	458,812	(309,688)	
Life Insurance	4,324	2,540	976	(1,564)	
Health Insurance	1,085,907	1,149,693	356,826	(792,867)	
Total Daily Services	8,971,027	9,351,183	2,652,637	(6,698,546)	28.37%
Housekeeping (73000)					
Regular Salaries	399,282	467,845	101,419	(366,426)	
Vacation Payouts	294	-	746	746	
Part-time Salaries	-	-	-	-	
Overtime	53,677	50,000	14,254	(35,746)	
Life Insurance	494	455	88	(367)	
Health Insurance	75,757	82,029	20,748	(61,281)	
Total Housekeeping	529,504	600,329	137,255	(463,074)	22.86%
Laundry (73500)					
Regular Salaries	61,012	62,843	16,784	(46,059)	
Overtime	8,453	5,000	2,864	(2,136)	
Life Insurance	46	91	9	(82)	
Health Insurance	10,076	10,647	2,781	(7,866)	
Total Laundry	79,587	78,581	22,438	(56,143)	28.55%
Nursing Admin (74000)					
Regular Salaries	948,970	1,116,118	282,902	(833,216)	
Vacation Payouts	-	-	2,508	2,508	
Part-time Salaries	48,914	-	13,438		
Overtime	11,436	10,000	2,001	(7,999)	
Life Insurance	375	500	84	(416)	
Health Insurance	164,010	166,751	47,862	(118,889)	
Total Nursing Admin	1,173,705	1,293,369	348,795	(958,012)	26.97%
Change in Pension Estimate	2,136,812				
Change in OPEB Estimate	91,656				
Total Personnel	15,610,273	14,422,766	3,916,536	(10,519,668)	27.16%

County of Winnebago, Illinois
Supplies & Services Expense Detail
Budget and Actual
River Bluff Nursing Home

For the Month Ended December 31, 2025 (Unaudited)

	FY 2025 Actual <i>(Unaudited)</i>	FY 2026 Revised Annual Budget	FY 2026 Actual <i>(3-Month)</i>	Variance with Budget <i>Over (Under)</i>	% of Budget <i>(Target 25.00%)</i>
Supplies & Services					
Food & Beverage (42250)	965,168	963,000	214,163		
Medical & Dental Supplies (42260)	48,649	660,000	119,330		
Other Departmental Supplies (42290)	220,270	208,800	34,560		
Consulting (43120-see detail below)	661,180	764,973	133,763		
IDHS Bed Assessments (43952/43953)	358,554	550,000	157,773		
Other Professional Services (43190 see detail below)	1,290,654	707,900	34,206		
All Others	3,291,110	3,048,053	521,455		
	6,835,585	6,902,726	1,215,250	(5,687,476)	17.61%
 Consulting (43120)					
Administration (70500)	36,846	45,000	-		
Activity Consulting (71000)	3,463	3,456	633		
Social Svc Consulting (71500)	984	1,200	328		
Dietary Consulting (72000)	42,556	45,000	7,139		
Medical Records Consulting (72500)	7,729	-	7,729		
Therapy/Rehab (72533:72535)	549,202	646,267	112,834		
Medical Director (72539)	17,400	20,300	4,350		
Pastoral Care (72540)	3,000	3,750	750		
Nursing Admin (74000)	-	-	-		
	661,180	764,973	133,763	(631,210)	17.49%
 Other Professional Services (43190)					
Activities (71000)	14,741	11,400	4,010		
Background Checks (70500)	23,149	25,000	3,344		
Nursing Temps (72500)	1,238,639	600,000	23,402		
Other	14,125	71,500	3,450		
	1,290,654	707,900	34,206	(673,694)	4.83%

County of Winnebago, Illinois
Statement of Net Position
River Bluff Nursing Home

For the Month Ended December 31, 2025 (Unaudited)

	FY 2025 Actual <i>(Unaudited)</i>	FY 2026 Actual	Variance with Prior Year <i>Over (Under)</i>
Current assets			
Cash and investments	-	-	-
Receivables, net property taxes	2,973,939	2,864,815	(109,124)
Receivables, net patient	3,937,188	4,397,131	459,943
Receivable from other governments	-	-	-
Inventory	135,263	135,263	-
Prepaid expenses	64,106	-	(64,106)
Total current assets	7,110,496	7,397,209	286,713
Noncurrent assets			
Restricted cash and investments	142,225	141,111	(1,114)
Restricted net pension asset	2,477	2,477	-
Capital assets not being depreciated	645,548	645,548	-
Capital assets being depreciated, net	1,795,873	1,795,873	-
Construction in Progress	208,058	208,058	-
Total noncurrent assets	2,794,181	2,793,067	(1,114)
Total assets	9,904,677	10,190,276	285,599
Deferred outflows of resources			
Other post-employment benefit items	126,764	126,764	-
Pension items-IMRF	3,212,762	3,212,762	-
Total deferred outflows of resources	3,339,526	3,339,526	-
Total asset and deferred outflows of resources	13,244,203	13,529,802	285,599
Current liabilities			
Accounts payable	2,455,599	1,985,962	(469,637)
Accrued payroll	547,538	547,538	-
Payable to other governments	-	-	-
Other deferred revenue	-	-	-
Total current liabilities	3,003,137	2,533,500	(469,637)
Noncurrent liabilities			
Compensated absences	271,909	271,909	-
Advances from other funds	6,219,323	6,777,769	558,446
Net pension liability	-	-	-
Other post-employment benefit obligation	742,949	742,949	-
Total noncurrent liabilities	7,234,181	7,792,627	558,446
Total liabilities	10,237,318	10,326,127	88,809
Deferred inflows of resources			
Property taxes levied for next period	2,899,039	2,899,039	-
Other post-employment benefit items	163,915	163,915	-
Pension items - IMRF	-	-	-
Total deferred inflows of resources	3,062,954	3,062,954	-
Total liabilities and deferred inflows of resources	13,300,272	13,389,081	88,809
Net position			
Net investment in capital assets	2,649,479	2,649,479	-
Restricted for net pension asset	2,477	2,477	-
Restricted for patient funds-expendable	142,225	141,111	(1,114)
Unrestricted	(2,850,250)	(2,652,346)	197,904
Total net position	(56,069)	140,721	196,790
Total liabilities, deferred inflows and net position	13,244,203	13,529,802	285,599