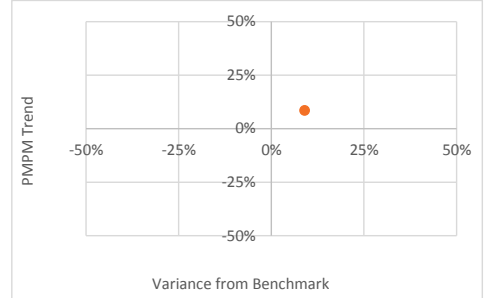


Current Period: Claims Incurred from 01/2017 to 02/2017; Prior Period: Claims Incurred from 01/2016 to 02/2016; Paid through 06/2018

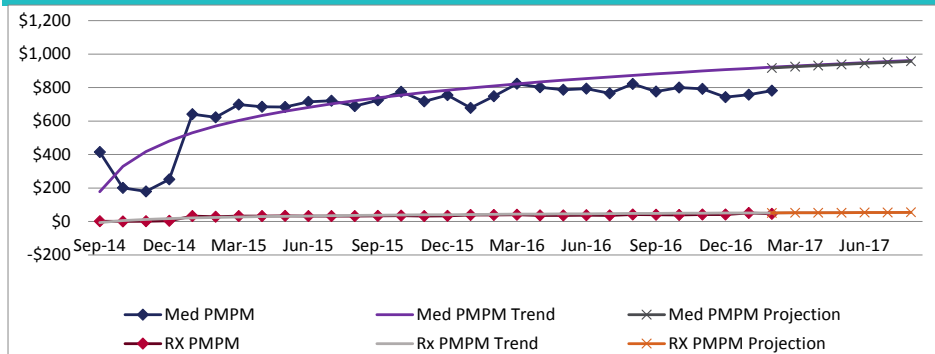
Financial and Operational Snapshot

	Current Period	Prior Period	Difference	% Difference
Covered Lives	111,992	112,348	-356	-0.3%
Member Months	224,489	224,741	-252	-0.1%
Medical Expenses	\$172,654,562	\$160,423,760	\$12,230,802	7.6%
Pharmacy Expenses	\$10,783,519	\$8,670,658	\$2,112,861	24.4%
Total Expenses	\$183,438,081	\$169,094,418	\$14,343,663	8.5%
PMPM	\$817.14	\$752.40	\$64.74	8.6%
Average Risk Score	1.34	1.29	0.06	4.6%
Risk-Adjusted PMPM	\$607.79	\$585.34	\$22.44	3.8%

Benchmark Trend

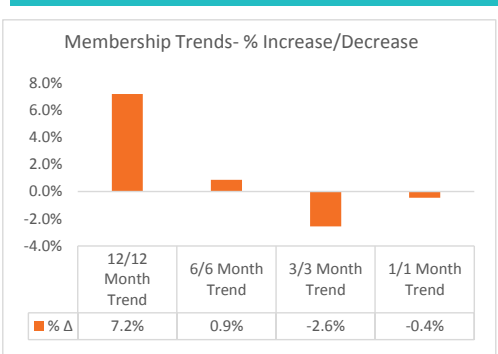


Projected Claims PMPM* through 2017



*Include Outliers

Enrollment Trend



Claims Distribution (Medical Only)

	Current Total Paid	Prior Total Paid	Current %	Prior %
\$0 - \$5,000	\$41,037,495	\$39,778,648	23.8%	24.8%
\$5,000 - \$10,000	\$19,794,666	\$19,764,298	11.5%	12.3%
\$10,000 - \$25,000	\$37,823,843	\$35,232,270	21.9%	22.0%
\$25,000 - \$50,000	\$35,793,213	\$31,432,313	20.7%	19.6%
\$50,000+	\$38,205,345	\$34,216,233	22.1%	21.3%
Total	\$172,654,562	\$160,423,760	100.0%	100.0%

Outliers (High Cost Claimants) Threshold = \$50000

	Current	Prior	Difference	% Diff
# of Outlier Members	451	378	73	19.3%
% of Total Members	0.4%	0.3%	0.1%	19.6%
Total Paid for Outliers	\$38,205,345	\$34,216,233	\$3,989,112	11.7%
% of Total Paid	22.1%	21.3%	0.8%	3.7%
Paid per Outlier Member	\$84,713	\$90,519	-\$5,807	-6.4%
PMPM (Outliers Only)	\$43,121.16	\$46,300.72	-\$3,179.56	-6.9%
PMPM Excluding Outliers	\$601.29	\$563.42	\$37.86	6.7%

Top 5 Provider Specialties by PMPM

	Current Paid	% of Total	Prior Paid	% of Total
Primary Care	\$66.17	29.3%	\$60.96	29.0%
Home Health Agency	\$16.66	7.4%	\$15.62	7.4%
Diagnostic Radiology	\$12.17	5.4%	\$10.68	5.1%
Independent Laboratory	\$10.73	4.7%	\$10.42	4.9%
Anesthesiology	\$8.18	3.6%	\$7.68	3.6%
Total	\$113.90	50.4%	\$105.36	50.0%

Report doesn't include IBNR

Due to IBNR models being built off paid dollars, there is a difference in applying total factors vs. factors specific by claim type affecting PMPM distributions

Current Period: Claims Incurred from 01/2017 to 02/2017; Prior Period: Claims Incurred from 01/2016 to 02/2016; Paid through 06/2018

Overall Trend

	Current Period	Prior Period	Total Change	% Change
Inpatient PMPM	\$329.95	\$306.03	\$23.92	7.8%
Outpatient PMPM	\$194.30	\$183.56	\$10.75	5.9%
Professional PMPM	\$190.98	\$175.23	\$15.74	9.0%
Ancillary PMPM	\$50.40	\$47.06	\$3.34	7.1%
Pharmacy PMPM	\$48.04	\$38.58	\$9.46	24.5%
Total PMPM	\$813.67	\$750.46	\$63.21	8.4%
Days/1000	2,393	2,223	170	7.6%
% Admits via ER	59.9%	61.1%	-1.3%	-2.1%
	Current Period	Prior Period	Projected CP	
% Readmissions	16.0%	16.7%	16.2%	

Components of Trend

	Contribution
Age/Gender Mix	0.1%
Product Mix	0.6%
Price	-6.0%
Utilization	13.7%

Key Utilization Statistics

	Current Period			Prior Period			% Change			Impact	
	Util/1000	Cost/Service	PMPM	Util/1000	Cost/Service	PMPM	Util/1000	Cost/Service	PMPM	Total PMPM*	Total \$
Inpatient	2,393.1	\$1,655	\$329.95	2,223.3	\$1,652	\$306.03	7.6%	0.2%	7.8%	36.9%	\$5,299,788
Outpt ER	430.7	\$992	\$35.61	433.0	\$978	\$35.28	-0.5%	1.5%	0.9%	0.5%	\$72,051
Outpt Obs	-	\$0	\$0.00	0.0	\$0	\$0.00	0.0%	0.0%	0.0%	0.0%	\$0
Outpt Surgery	298.4	\$2,441	\$60.71	287.4	\$2,335	\$55.91	3.9%	4.5%	8.6%	7.4%	\$1,061,739
Outpt Rad & Path	677.3	\$143	\$8.06	699.8	\$133	\$7.77	-3.2%	7.3%	3.8%	0.5%	\$65,360
Other Outpt	1,961.7	\$487	\$79.68	1,762.6	\$511	\$75.02	11.3%	-4.6%	6.2%	7.2%	\$1,032,116
Prof Surgery	18.6	\$767	\$1.19	16.9	\$1,019	\$1.43	10.3%	-24.7%	-17.0%	-0.4%	-\$53,994
Prof Office Visits	-	\$0	\$0.00	0.0	\$0	\$0.00	0.0%	0.0%	0.0%	0.0%	\$0
Prof Rad & Path	9,348.9	\$19	\$15.09	8,799.4	\$19	\$13.76	6.2%	3.2%	9.6%	2.0%	\$293,434
Prof Dx Testing	2,719.3	\$41	\$9.37	2,511.2	\$42	\$8.72	8.3%	-0.8%	7.4%	1.0%	\$142,375
Other Prof & Ancil	52,184.5	\$29	\$127.16	40,794.0	\$34	\$114.85	27.9%	-13.5%	10.7%	19.0%	\$2,726,809
Pharmacy	9,844.2	\$59	\$48.04	10,094.3	\$46	\$38.58	-2.5%	27.7%	24.5%	14.6%	\$2,094,875
Speccap	-	\$0	\$0.00	0.0	\$0	\$0.00	0.0%	0.0%	0.0%	0.0%	\$0
Total			\$714.84			\$657.37			8.7%		

Top 5 Inpatient Facilities by PMPM

	Current Paid	% of Total	Prior Paid	% of Total
Facility 1	\$31.60	9.6%	\$23.35	7.7%
Facility 2	\$16.32	5.0%	\$18.54	6.1%
Facility 3	\$14.49	4.4%	\$12.99	4.3%
Facility 4	\$12.92	3.9%	\$17.24	5.7%
Facility 5	\$12.81	3.9%	\$11.28	3.7%
Total	\$88.14	26.8%	\$83.40	27.5%

Top 5 Outpatient Facilities by PMPM

	Current Paid	% of Total	Prior Paid	% of Total
Facility 1	\$13.81	7.1%	\$13.66	7.4%
Facility 2	\$11.28	5.8%	\$11.08	6.0%
Facility 3	\$10.49	5.4%	\$10.09	5.5%
Facility 4	\$10.23	5.2%	\$9.87	5.4%
Facility 5	\$9.23	4.7%	\$9.52	5.2%
Total	\$55.04	28.1%	\$54.22	29.4%

Top 5 Drivers of Increased PMPM

	% Change	PMPM Impact	\$ Impact
IP Surgical days	11.2%	\$13.93	\$3,127,446.05
IP Medical days	8.8%	\$10.55	\$2,369,099.76
Pharmacy cost/script	27.7%	\$10.38	\$2,331,295.82
AN Home Health/Hospice cost/visit	29.7%	\$5.64	\$1,266,320.00
PR Office Admin Drug services	72.7%	\$5.21	\$1,169,363.20
Total	NA	\$45.72	\$10,263,524.84

Top 5 Drivers of Decreased PMPM

	% Change	PMPM Impact	\$ Impact
AN DME cost/service	-21.4%	-\$3.06	-\$686,307.77
IP Maternity days	-16.9%	-\$0.82	-\$184,978.94
PR Maternity cost/visit	-24.7%	-\$0.42	-\$93,454.77
IP Maternity cost/day	-6.5%	-\$0.32	-\$70,893.63
AN Vision cost/service	-5.4%	-\$0.20	-\$43,887.60
Total	NA	-\$4.81	-\$1,079,522.70

Report doesn't include IBNR

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