2008

Missouri Health Maintenance Organization Report

Life and Healthcare Section
September 2009

DIFP
Department of Insurance, Financial Institutions & Professional Registration

Jeremiah W. (Jay) Nixon
Governor

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Director

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Introduction

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri.

The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) about the operations of any HMO.

All data in the report, based on the 2008 calendar year, comes from HMO annual financial statements and supplemental data filed with DIFP by each Missouri-licensed HMO operational at year-end 2008 (unless otherwise noted).

The report's accuracy is limited by the quality of data provided to DIFP by the HMOs. Future printings of the report may update any erroneous data brought to the attention of DIFP.

Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Financial Institutions and Professional Registration, Managed Care Section, P.O. Box 690, Jefferson City, Missouri 65102-0690 or by email at hmo@insurance.mo.gov.

Format:

In general, market share and market change numbers are rounded to the nearest one tenth of one percent. In some cases, the sum may not add to 100%. In some cases, activity amounted to less than one-tenth of one percent, and appears as 0.0%.

Missouri Licensed Health Maintenance Organizations

Aetna Health, Inc.
(860) 273-0123
1350 Elbridge Payne Road, Suite 201
Chesterfield, MO 63017-8531
www.aetna.com

Alliance For Community Health, LLC dba Molina Healthcare of Missouri
(314) 819-5300
12400 Olive Blvd, Suite 100
St. Louis, MO 63141
www.molinahealthcare.com

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus
(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Blue Cross & Blue Shield of Kansas City
(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Children's Mercy's Family Health Partners, Inc.
(816) 559-9400
2420 Pershing Road, Garden Level, Suite G10
Kansas City, MO 64108
www.fhp.org

CIGNA Healthcare of Ohio, Inc.
dba CIGNA Healthcare of Kansas/Missouri
(216) 642-1700
1000 Polaris Parkway
Columbus, OH 43240
www.cigna.com

CIGNA Healthcare of St. Louis, Inc.
(314) 290-7300
231 S. Bemiston
St. Louis, MO 63105
www.cigna.com

Community Health Plan
(816) 271-1247
137 N. Belt
St. Joseph, MO 64506
www.mychp.com

Coventry Health Care of Kansas, Inc.
(816) 941-3030
8320 Ward Parkway
Kansas City, MO 64114
www.chckansas.com

Cox Health Systems HMO, Inc.
(417) 269-2900
3200 South National, Building B
Springfield, MO 65801-5750
www.coxhealthplans.com

Missouri Licensed Health Maintenance Organizations, (cont'd)

Essence, LLP
(314) 851-3600
12655 Olive Blvd, 4th Floor
St. Louis, MO 63141
www.essencehealthcare.com

Good Health HMO, Inc.
dba Blue-Care, Inc.
(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Group Health Plan, Inc.
(314) 506-1700
550 Maryville Centre Drive, Suite 300
St. Louis, MO 63141-5818
www.ghp.com

Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri
(813) 290-6200
8735 Henderson Road
Tampa, FL 33634
www.wellcare.com

Healthcare USA of Missouri, LLC
(314) 241-5300
10 S. Broadway, Suite 1200
St. Louis, MO 63102-1713
www.chchcusa.com

HealthLink HMO, Inc. dba HealthLink HMO
(314) 923-4444
1831 Chestnut Street
St. Louis, MO 63103-2275
www.healthlink.com

HMO Missouri, Inc.
dba Anthem Blue Cross & Blue Shield
(314) 923-4444
1831 Chestnut
St. Louis, MO 63103-2275
www.anthem.com

Humana Health Plan, Inc.
(502) 580-1000
321 W. Main Street, 12th Floor
Louisville, KY 40202
www.humana.com

Mercy Health Plans of Missouri, Inc.
(314) 214-8100
14528 S. Outer 40, Suite 300
Chesterfield, MO 63017-5705
www.mercyhealthplans.com

Missouri Care, Inc.
(573) 441-2100
2404 Forum Boulevard
Columbia, MO 65203
www.missouricare.com

United Healthcare of the Midwest, Inc.
(314) 592-7000
13655 Riverport Drive, PO Box 2560
Maryland Heights, MO 63043-8560
www.uhc.com

Missouri HMO Enrollment Information

This section presents enrollment data for Missouri-licensed HMOs as of 12/31/08, reported in the 2008 HMO Annual Supplement Report. An HMO enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provision of contracted health services.

This information EXCLUDES:

1. **enrollment of persons in preferred provider organizations (PPOs) and**
2. **enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services only**

Accurate risk and health services management assessment requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. (End-notes to tables indicate which submitted data has been adjusted to exclude ASO members and maintain comparability of enrollment data.) Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and/or other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

The "HMO Profiles" section and the "Enrollment by Regions and Metropolitan Statistical Areas" section of this report each present 2008 HMO enrollment under slightly different conditions from each other and from this section. This section uses **total year-end enrollment**. The "HMO Profiles" section reports **average enrollment over the course of the year** with age and gender components. The "Enrollment by Regions" section uses total year-end enrollment **by residential zip code**. **Total enrollment numbers will vary between these sections** due to different reporting conditions.

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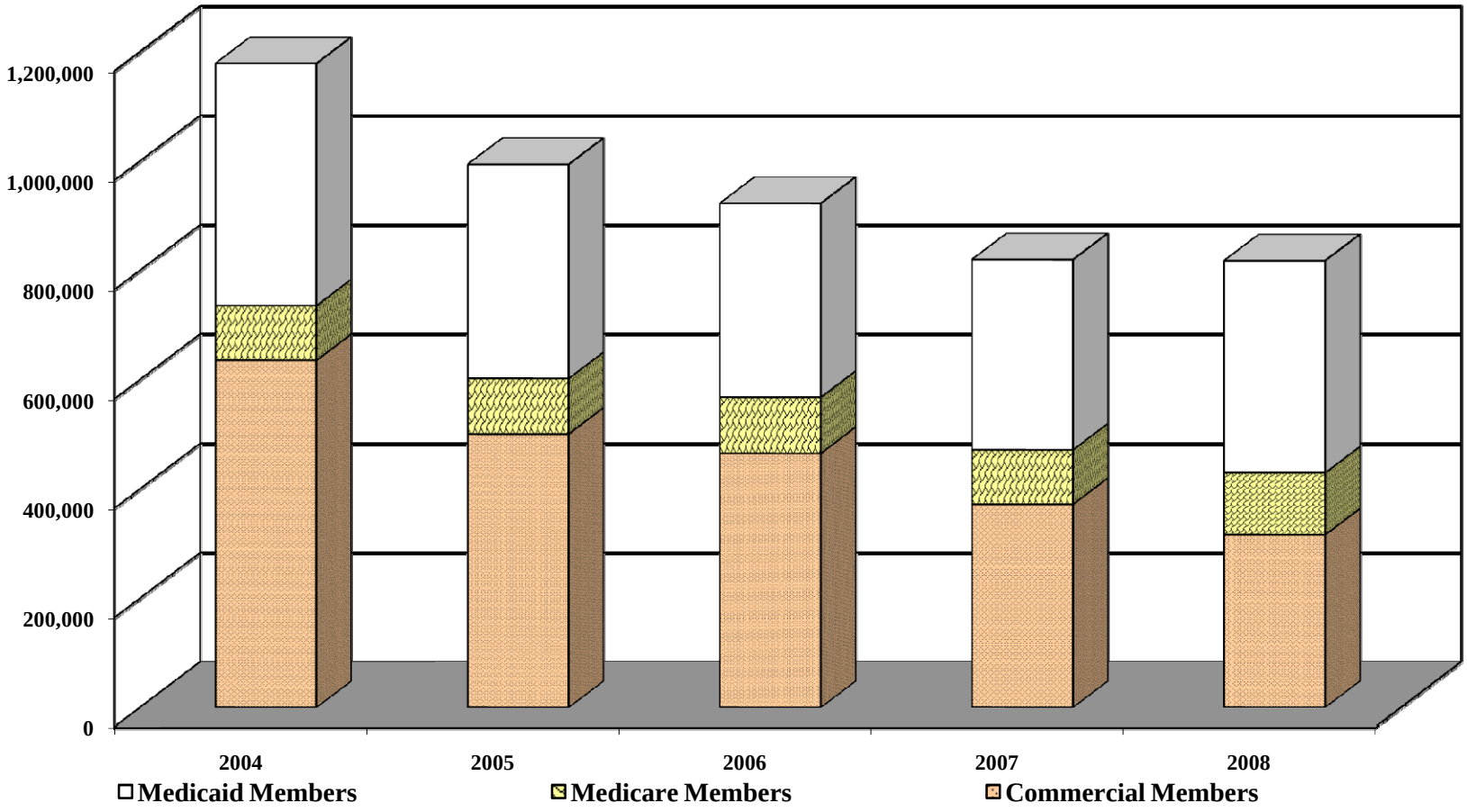
Missouri Year End Member Totals [1]

includes Commercial, Medicare and Medicaid enrollment



Missouri Year End Member Totals and % Change[3]

	2004	2005	% Change (2004-2005)[3, 6]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Commercial Members	635,249	500,501	-21.2%	465,113	-7.1%	372,053	-20.0%	316,186	-15.0%
Medicare Members[2]	100,235	101,667	1.4%	102,653	1.0%	99,536	-3.0%	113,363	13.9%
Medicaid Members	443,136	391,749	-11.6%	354,726	-9.5%	348,021	-1.9%	388,136	11.5%
Total Members	**1,178,620**	**993,917**	**-15.7%**	**922,492**	**-7.2%**	**819,610**	**-11.2%**	**817,685**	**-0.2%**

Missouri Year End Enrollment [1]

includes Commercial, Medicare and Medicaid enrollment

Health Maintenance Organization	Total Enrollment 12/31/08	Total Enrollment 12/31/07	% Change in Enrollment[3, 23]	Total Market Share 12/31/08	Total Market Share 12/31/07
Aetna Health, Inc.	10,005	15,177	-34.1%	1.2%	1.9%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	77,607	67,549	14.9%	9.5%	8.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	28,405	26,739	6.2%	3.5%	3.3%
Blue Cross & Blue Shield of Kansas City	0	12,229	-100.0%	0.0%	1.5%
Children's Mercy's Family Health Partners, Inc.	47,986	43,922	9.3%	5.9%	5.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	925	1,608	-42.5%	0.1%	0.2%
CIGNA Healthcare of St. Louis, Inc.	469	3,026	-84.5%	0.1%	0.4%
Community Health Plan	6,190	7,554	-18.1%	0.8%	0.9%
Coventry Health Care of Kansas, Inc.	35,862	47,933	-25.2%	4.4%	5.8%
Cox Health Systems HMO, Inc.	5,033	6,489	-22.4%	0.6%	0.8%
Essence, LLP	14,490	11,592	25.0%	1.8%	1.4%
Good Health HMO, Inc. dba Blue-Care, Inc.	75,460	62,801	20.2%	9.2%	7.7%
Group Health Plan, Inc.	61,944	76,064	-18.6%	7.6%	9.3%
Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	14,965	9,844	52.0%	1.8%	1.2%
Healthcare USA of Missouri, LLC	179,322	170,180	5.4%	21.9%	20.8%
HealthLink HMO, Inc. dba HealthLink HMO[6]	22	95	-76.8%	0.0%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	98,199	115,514	-15.0%	12.0%	14.1%
Humana Health Plan, Inc.	20,162	25,077	-19.6%	2.5%	3.1%
Mercy Health Plans of Missouri, Inc.	42,282	51,122	-17.3%	5.2%	6.2%
Missouri Care, Inc.	41,238	29,787	38.4%	5.0%	3.6%
United Healthcare of the Midwest, Inc.	57,119	35,308	61.8%	7.0%	4.3%
TOTALS	**817,685**	**819,610**	**-0.2%**	**100.0%**	**100.0%**

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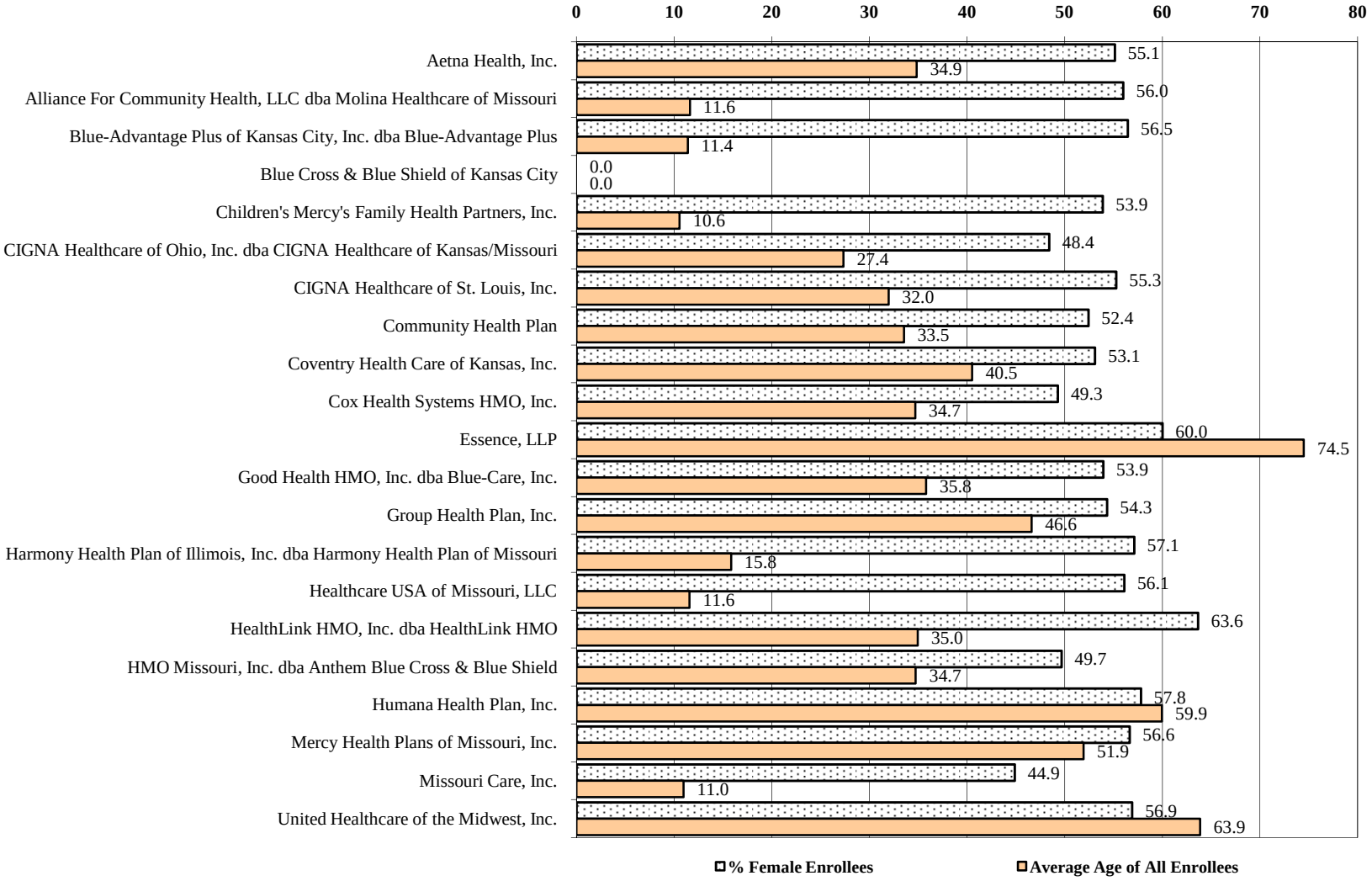
Missouri Enrollment Demographics - All Missouri Enrollees [5]

includes Commercial, Medicare and Medicaid enrollment

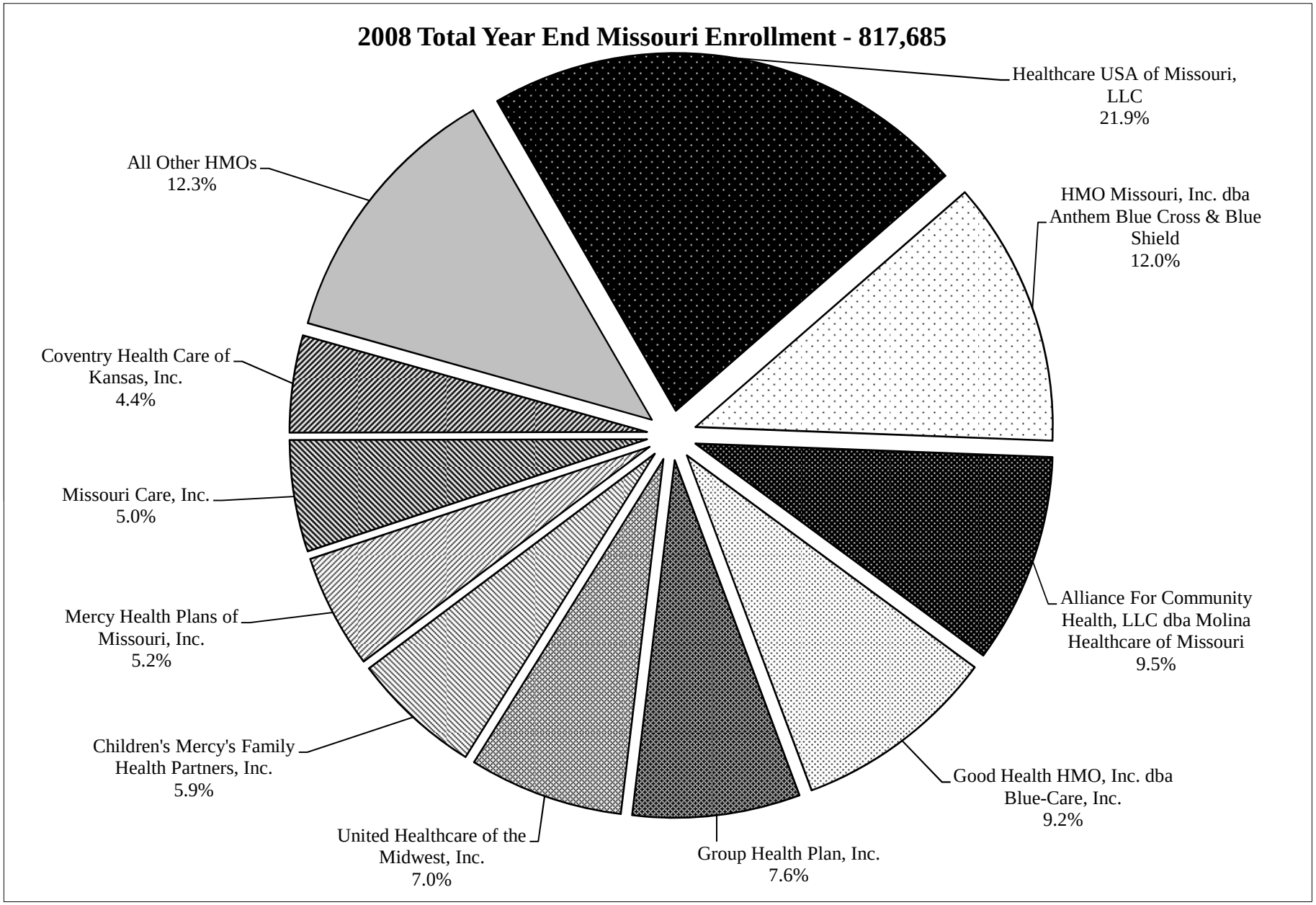
Average Age of All Missouri Enrollees & Percent of All Missouri Enrollees Who Are Female



average age of all enrollees (Commercial, Medicare & Medicaid)	**32.2**
average percentage of all enrollees who are female	**52.0%**

Missouri Enrollment Market Share [5]

includes Commercial, Medicare and Medicaid enrollment

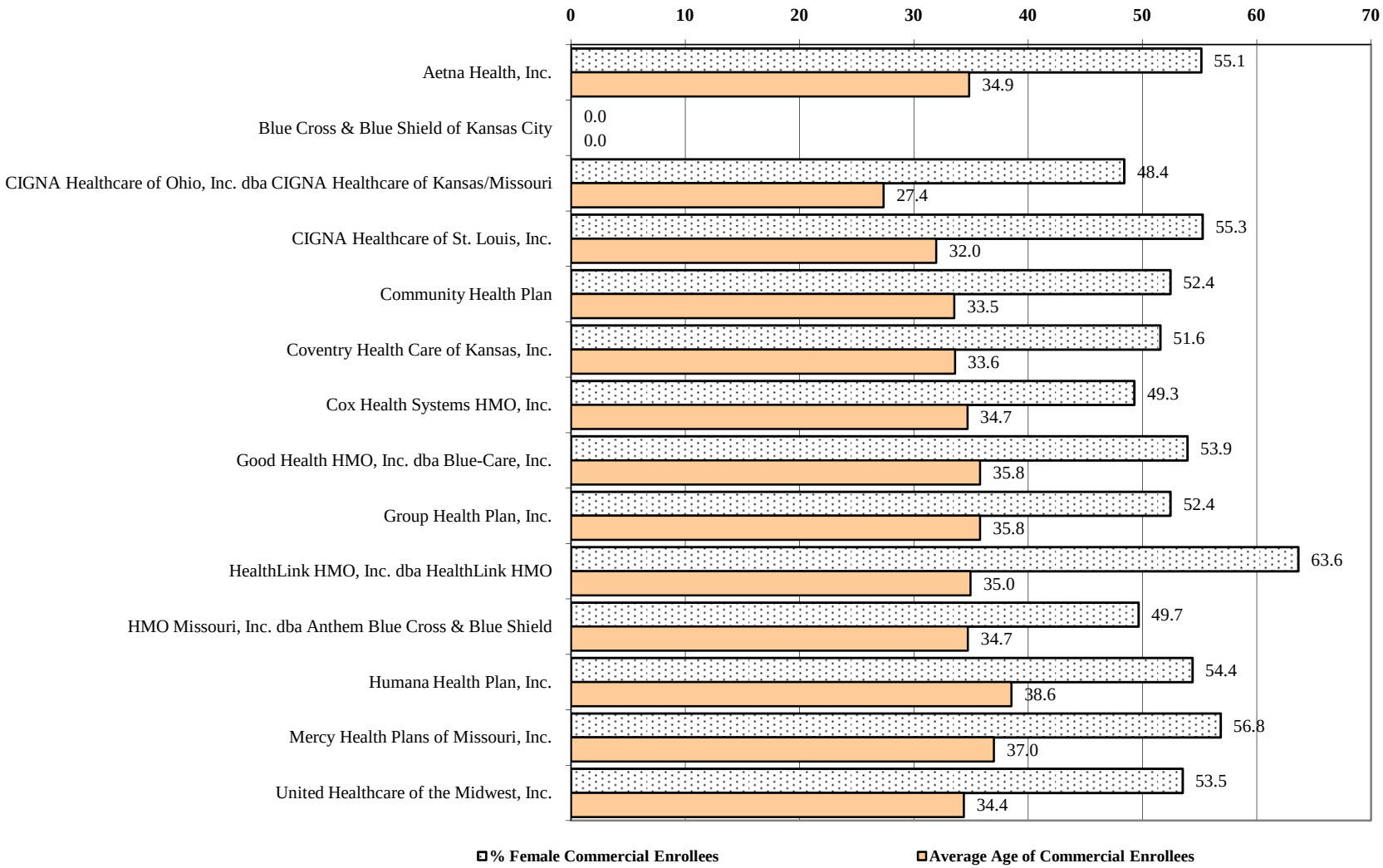


Missouri Year End Commercial Enrollment [1]

Health Maintenance Organization	Commercial Enrollment 12/31/08	Commercial Enrollment 12/31/07	% Change in Enrollment[3, 23]	Commercial Market Share 12/31/08	Commercial Market Share 12/31/07
Aetna Health, Inc.	10,005	15,177	-34.1%	3.2%	4.1%
Blue Cross & Blue Shield of Kansas City	0	12,229	-100.0%	0.0%	3.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	925	1,608	-42.5%	0.3%	0.4%
CIGNA Healthcare of St. Louis, Inc.	469	3,026	-84.5%	0.1%	0.8%
Community Health Plan	6,190	7,554	-18.1%	2.0%	2.0%
Coventry Health Care of Kansas, Inc.	29,678	40,765	-27.2%	9.4%	11.0%
Cox Health Systems HMO, Inc.	5,033	6,489	-22.4%	1.6%	1.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	75,460	62,801	20.2%	23.9%	16.9%
Group Health Plan, Inc.	43,166	59,937	-28.0%	13.7%	16.1%
HealthLink HMO, Inc. dba HealthLink HMO[6]	22	95	-76.8%	0.0%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	98,156	115,514	-15.0%	31.0%	31.0%
Humana Health Plan, Inc.	7,424	11,218	-33.8%	2.3%	3.0%
Mercy Health Plans of Missouri, Inc.	25,070	32,230	-22.2%	7.9%	8.7%
United Healthcare of the Midwest, Inc.	14,588	3,410	327.8%	4.6%	0.9%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	**316,186**	**372,053**	**-15.0%**	**100.0%**	**100.0%**

Missouri Commercial Enrollment Demographics [5]

Average Age of All Missouri Enrollees & Percent of All Missouri Enrollees Who Are Female



average age of commercial enrollees	**31.9**
average % of commercial enrollees who are female	**49.8%**

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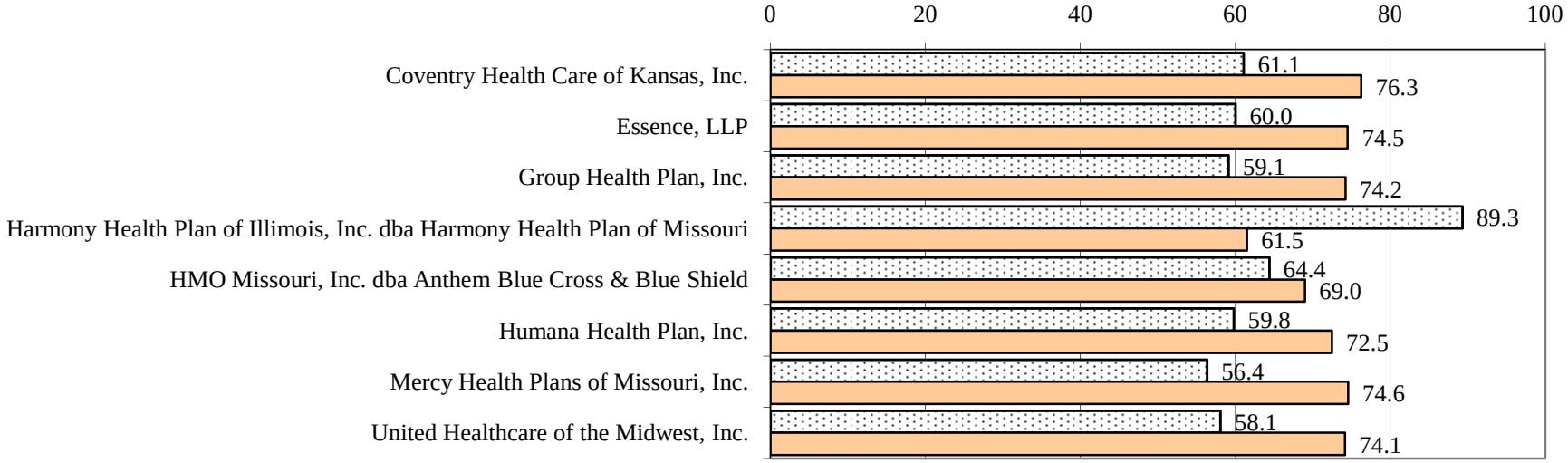
Missouri Year End Medicare & Medicaid Enrollment [5]

Medicare Health Maintenance Organization	Medicare Enrollment 12/31/08	 12/31/07	% Change in Enrollment[3, 23]	Medicare Market Share 12/31/08	 12/31/07
Coventry Health Care of Kansas, Inc.	6,184	7,168	-13.7%	5.5%	7.2%
Essence, LLP	14,490	11,592	25.0%	12.8%	11.6%
Group Health Plan, Inc.	18,778	16,127	16.4%	16.6%	16.2%
Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	1,387	0	N/A	1.2%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	43	0	N/A	0.0%	0.0%
Humana Health Plan, Inc.	12,738	13,859	-8.1%	11.2%	13.9%
Mercy Health Plans of Missouri, Inc.	17,212	18,892	-8.9%	15.2%	19.0%
United Healthcare of the Midwest, Inc.	42,531	31,898	33.3%	37.5%	32.0%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS[2]	**113,363**	**99,536**	**13.9%**	**100.0%**	**100.0%**

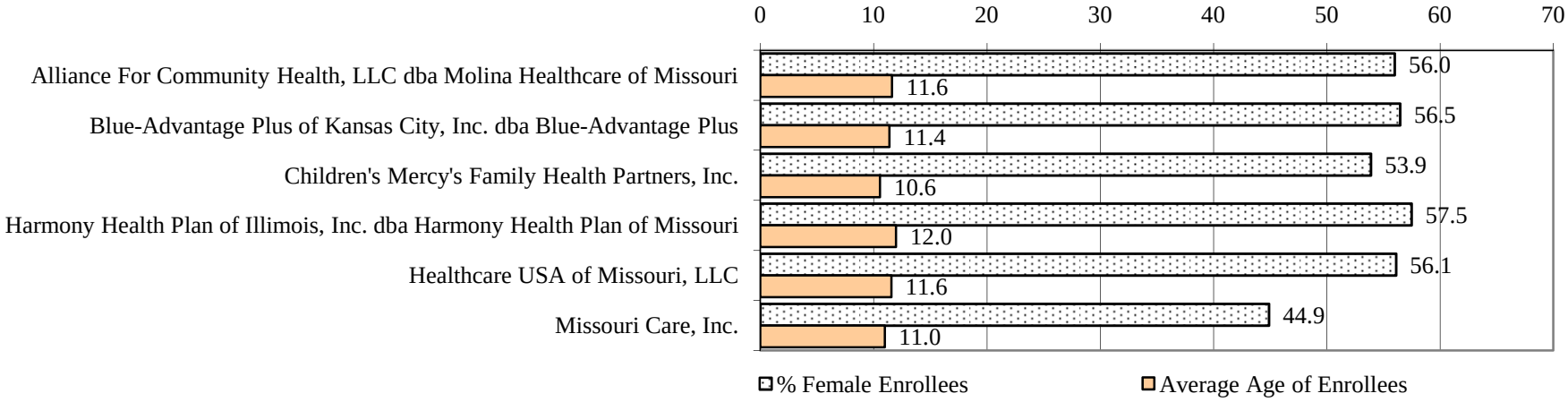
Medicaid Health Maintenance Organization	Medicaid Enrollment 12/31/08	 12/31/07	% Change in Enrollment[3, 23]	Medicaid Market Share 12/31/08	 12/31/07
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	77,607	67,549	14.9%	20.0%	19.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	28,405	26,739	6.2%	7.3%	7.7%
Children's Mercy's Family Health Partners, Inc.	47,986	43,922	9.3%	12.4%	12.6%
Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	13,578	9,844	37.9%	3.5%	2.8%
Healthcare USA of Missouri, LLC	179,322	170,180	5.4%	46.2%	48.9%
Missouri Care, Inc.	41,238	29,787	38.4%	10.6%	8.6%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	**388,136**	**348,021**	**11.5%**	**100.0%**	**100.0%**

Missouri Medicare & Medicaid Enrollment Demographics [5]

Average Age of All Missouri Medicare Enrollees & Percent of All Missouri Medicare Enrollees Who Are Female[2]



Average Age of All Missouri Medicaid Enrollees & Percent of All Missouri Medicaid Enrollees Who Are Female



average age of Medicare enrollees 72.1
average % of Medicare enrollees who are Female 63.5%

average age of Medicaid enrollees 11.4
average % of Medicaid enrollees who are female 54.1%

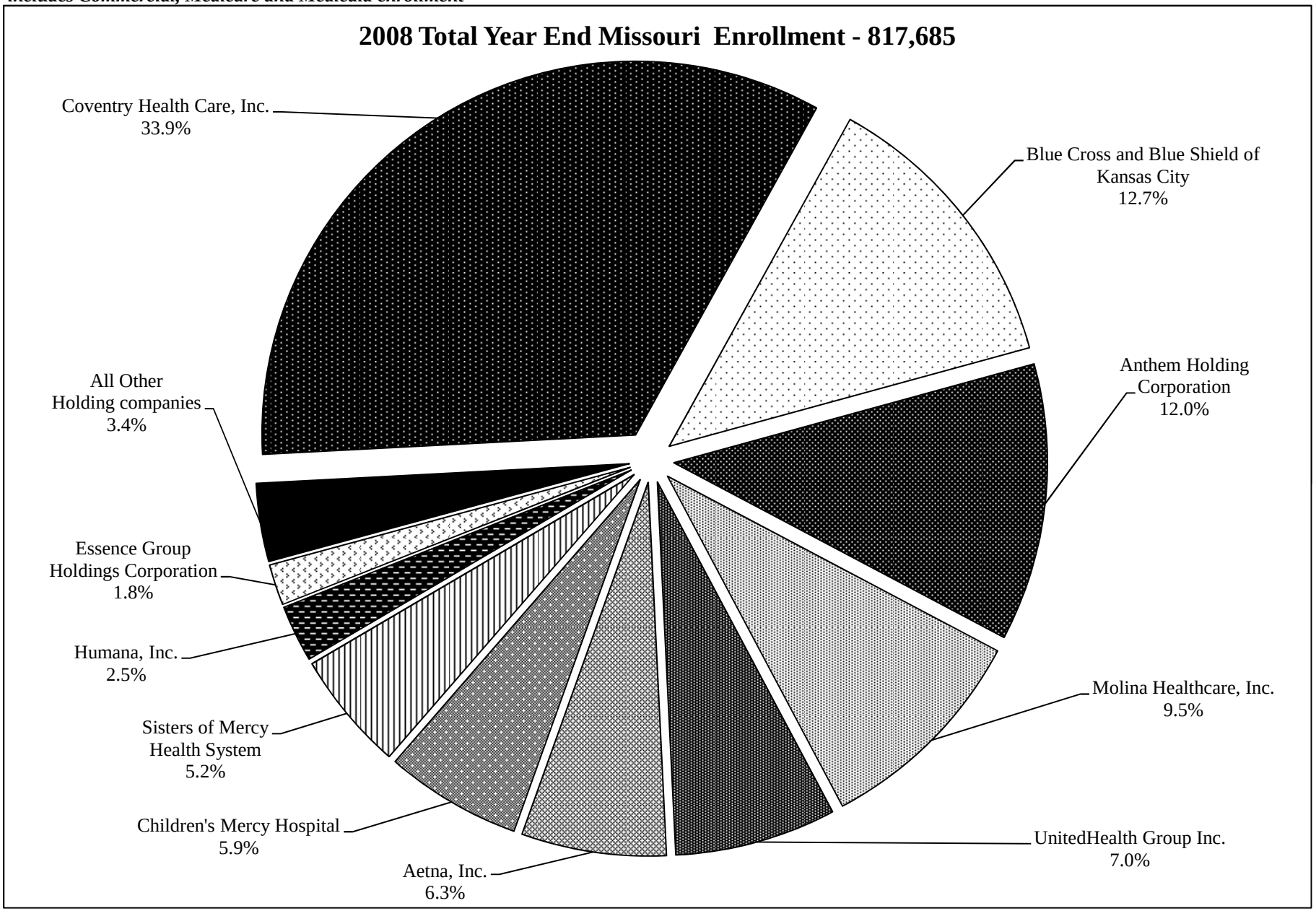
Missouri Year End Enrollment by Holding Company [1,7,11]

includes Commercial, Medicare and Medicaid enrollment

Holding Company	Affiliated HMO(s)	Total Enrollment 12/31/08	Total Enrollment 12/31/07	Market Share 12/31/08	Market Share 12/31/07
Coventry Health Care, Inc.	Coventry Health Care of Kansas, Inc. Group Health Plan, Inc. Healthcare USA of Missouri, LLC	277,128	294,177	33.9%	35.9%
Blue Cross and Blue Shield of Kansas City	Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus Blue Cross & Blue Shield of Kansas City Good Health HMO, Inc. dba Blue-Care, Inc.	103,865	101,769	12.7%	12.4%
Anthem Holding Corporation	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	98,199	115,514	12.0%	14.1%
Molina Healthcare, Inc.	Alliance For Community Health, LLC dba Molina Healthcare of Missouri	77,607	67,549	9.5%	8.2%
UnitedHealth Group Inc.	United Healthcare of the Midwest, Inc.	57,119	35,308	7.0%	4.3%
Aetna, Inc.	Aetna Health, Inc. Missouri Care, Inc.	51,243	44,964	6.3%	5.5%
Children's Mercy Hospital	Children's Mercy's Family Health Partners, Inc.	47,986	43,922	5.9%	5.4%
Sisters of Mercy Health System	Mercy Health Plans of Missouri, Inc.	42,282	51,122	5.2%	6.2%
Humana, Inc.	Humana Health Plan, Inc.	20,162	25,077	2.5%	3.1%
Essence Group Holdings Corporation	Essence, LLP	14,490	11,592	1.8%	1.4%
WellCare Health Plans, Inc.	Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	14,965	9,844	1.8%	1.2%
Heartland Health	Community Health Plan	6,190	7,554	0.8%	0.9%
Cox Health	Cox Health Systems HMO, Inc.	5,033	6,489	0.6%	0.8%
CIGNA Corporation	CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri CIGNA Healthcare of St. Louis, Inc.	1,394	4,634	0.2%	0.6%
WellPoint, Inc.	HealthLink HMO, Inc. dba HealthLink HMO[6]	22	95	0.0%	0.0%
Withdrawn HMOs and/or Product Lines		0	0	0.0%	0.0%
Totals		**817,685**	**819,610**	**100.0%**	**100.0%**

Missouri Enrollment Market Share by Holding Company [5,7,11]

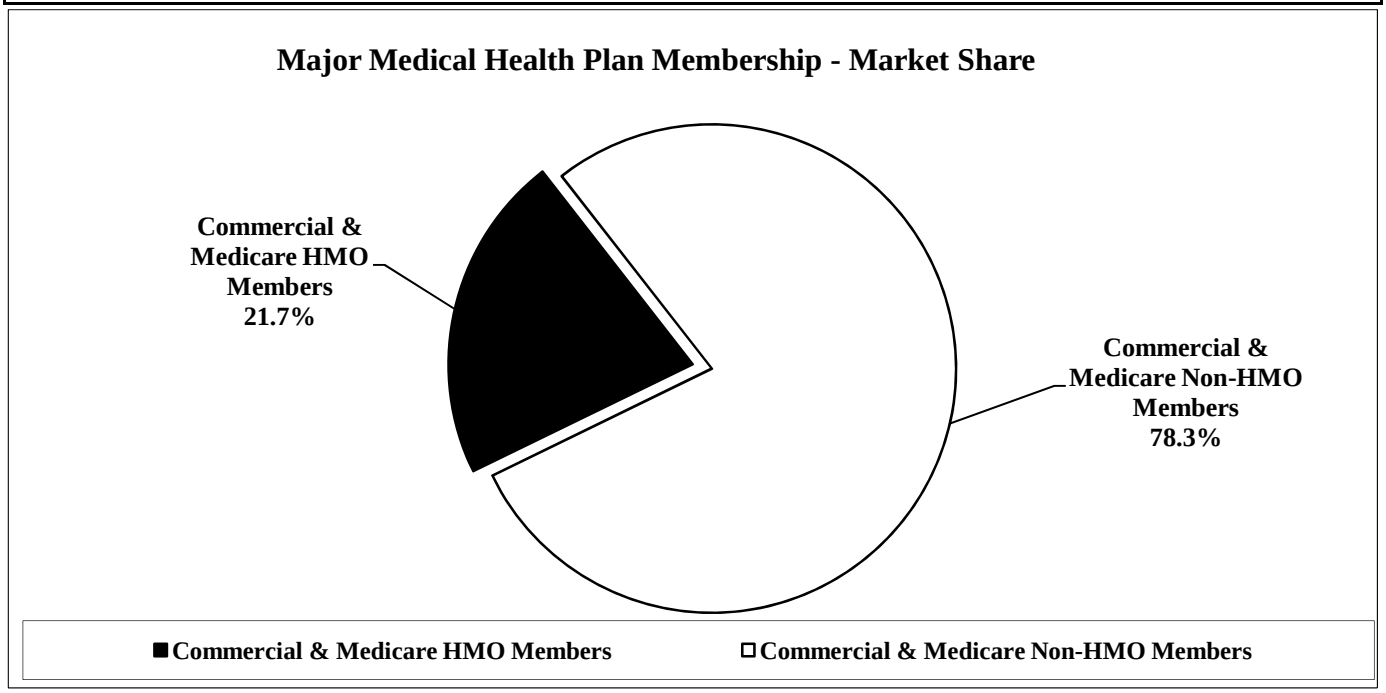
includes Commercial, Medicare and Medicaid enrollment



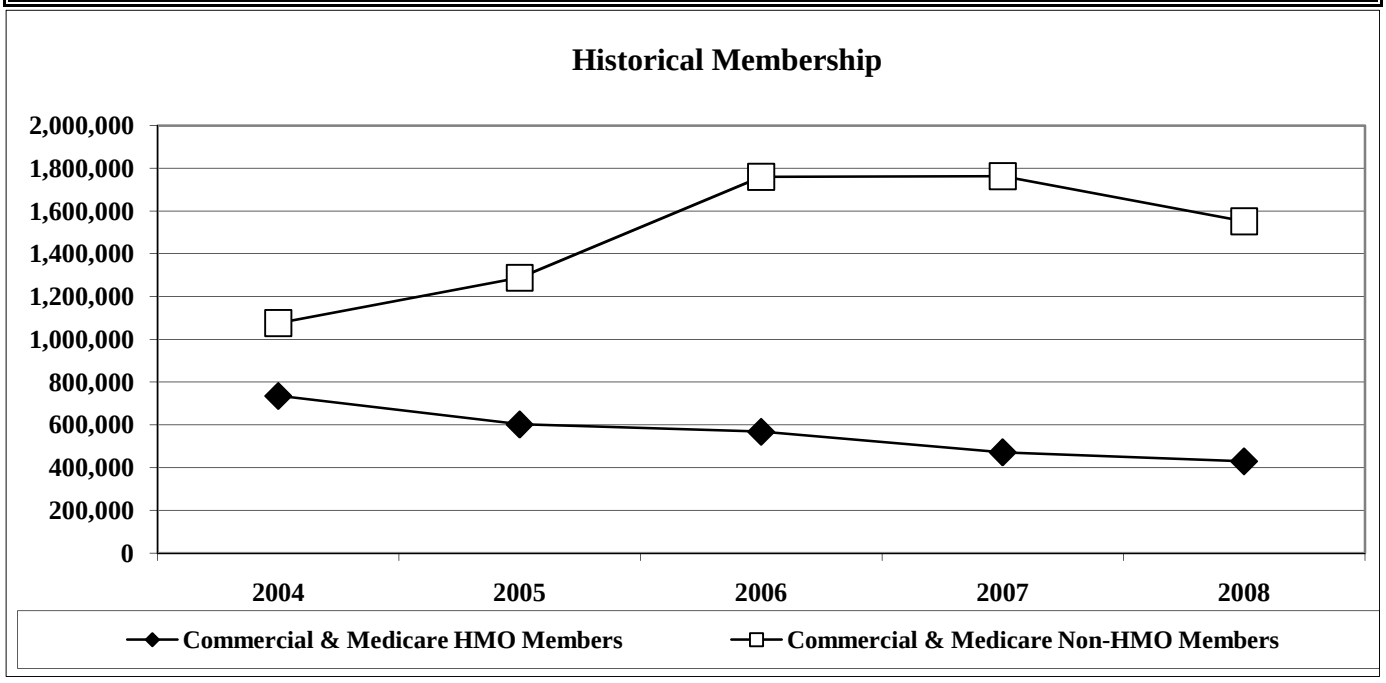
Major Medical Health Plan & Historical Membership

includes Commercial and Medicare membership

Major Medical Health Plan Membership	Membership	Market Share
Commercial & Medicare HMO Members[5]	429,549	21.7%
Commercial & Medicare Non-HMO Members[14]	1,552,202	78.3%
TOTALS	**1,981,751**	**100.0%**



Historical Membership	2004	2005	2006	2007	2008
Commercial & Medicare HMO Members[1]	735,484	602,168	567,766	471,589	429,549
Commercial & Medicare Non-HMO Members[13]	1,076,153	1,287,867	1,759,675	1,762,571	1,552,202
TOTALS	**1,811,637**	**1,890,035**	**2,327,441**	**2,234,160**	**1,981,751**



Individual and Employer Group Comprehensive Medical Expense Information

Missouri Licensed HMOs

This information is broken down into four Enrollment Categories:

Individual – Coverage sold directly to individuals and their families

Small Employer (2 - 50 Employees) – As defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Large Employer/Union (over 50 Employees) – As defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Number of Employers – Not applicable on page 18, for individual coverage.

Number of Enrollees – Equals the number of subscribers plus all dependents.

Direct Premium Written – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid – The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred – The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

Medical Loss Ratio – Direct Losses Incurred divided by Direct Premiums Earned. In some cases, losses are allocated by the company across all markets, resulting in a consistent Medical Loss Ratio in all markets where the company has business.

Premium PMPM & Average PMPM – For the individual market, average premium per member, per month, is calculated by dividing total reported premium by total reported cumulative member months. For the group markets, average premium per member, per month, is calculated by assuming that every member reported at the end of the year was there for all 12 months of the year. Total premium is divided by the product of total membership times 12.

Association Groups – information on association groups is generally excluded. The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) doesn't collect data on association group activity, except for associations with special exemptions as set forth in Missouri law at section 376.421, RSMo (HB 1827, 2006). Two HMOs, Coventry Health Care of Kansas, Inc. and Cox Health Systems HMO, Inc. reported this activity. The activity reported is incorporated into the regular large and small employer group data.

NOTE: The number of enrollees and employers is being reported as of December 31, 2008, while premium and loss information is being cumulatively reported for the entire calendar year of 2008. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

Individual Comprehensive Medical Expense Information [4]

as of 12/31/08

Health Maintenance Organization	Number of Enrollees	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio [23]	Premium PMPM [23]
Good Health HMO, Inc. dba Blue-Care, Inc.	150	2,113	$660,205	$660,205	$2,984,925	$3,456,266	523.5%	$312.45
Group Health Plan, Inc.	9	148	$182,827	$182,827	$276,651	$274,271	150.0%	$1,235.32
HealthLink HMO, Inc. dba HealthLink HMO[6]	22	264	$185,682	$185,682	$112,001	$112,737	60.7%	$703.34
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	1,273	18,278	$6,740,393	$6,737,159	$6,364,046	$6,132,030	91.0%	$368.59
Humana Health Plan, Inc.	4	55	$47,838	$47,838	$50,741	$47,041	98.3%	$869.78
All HMOs	**1,458**	**20,858**	**$7,816,945**	**$7,813,711**	**$9,788,364**	**$10,022,345**	**128.3%**	**$374.61**

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Large Employer Comprehensive Medical Expense Information [5]

HIPAA Large Employer/Union Definition (over 50 employees)

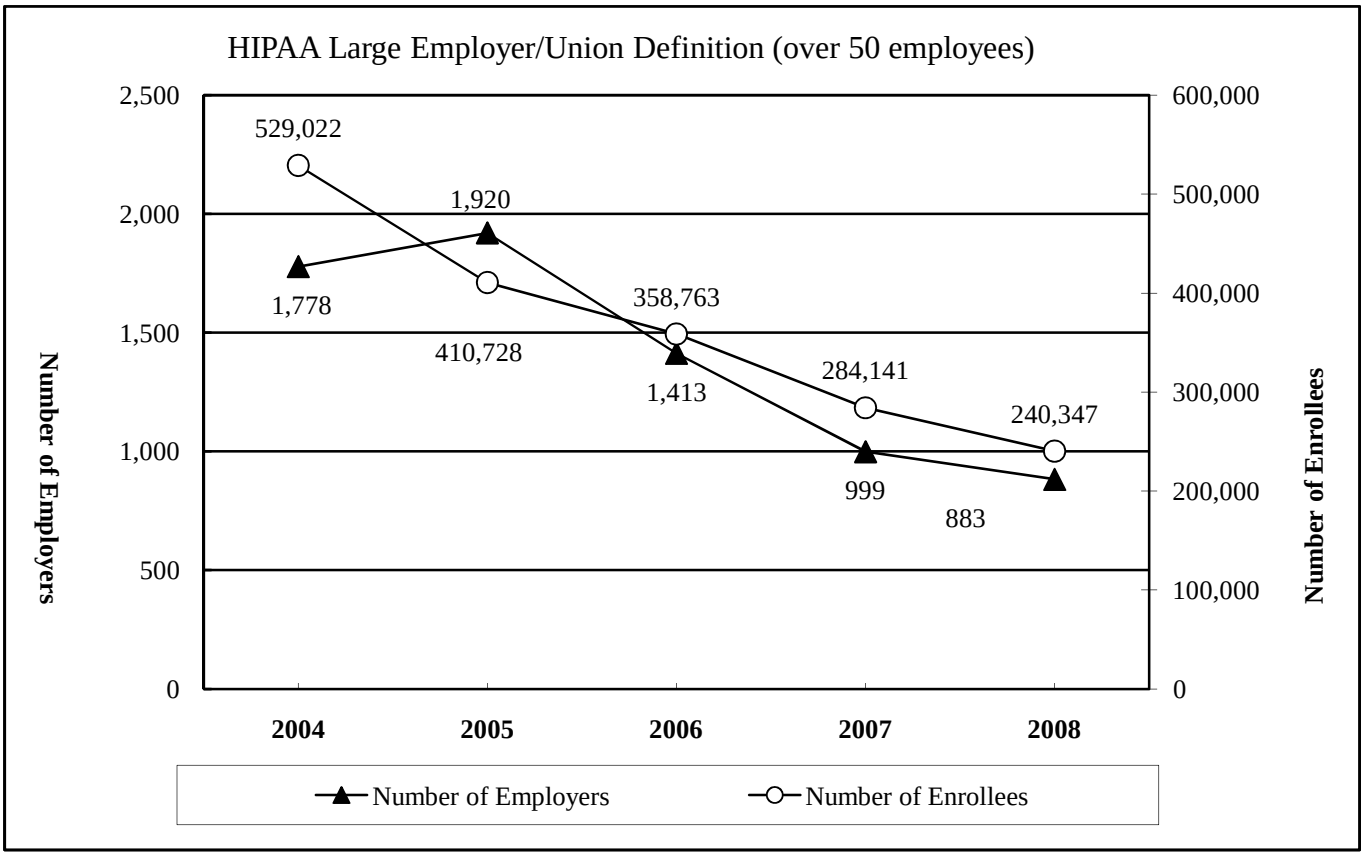
Health Maintenance Organization	as of 12/31/08 Number of Employers	Number of Enrollees	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio [23]	Average Premium PMPM [23]
Aetna Health, Inc.	150	9,721	$37,297,270	$37,297,270	$32,703,821	$32,682,517	87.6%	$319.73
Blue Cross & Blue Shield of Kansas City	0	0	$0	$0	$0	$0	0.0%	$0.00
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	20	925	$4,529,643	$4,529,643	$3,788,373	$3,674,443	81.1%	$408.08
CIGNA Healthcare of St. Louis, Inc.	19	469	$1,393,286	$1,393,286	$1,678,927	$982,029	70.5%	$247.56
Community Health Plan	17	3,842	$18,014,150	$18,014,150	$17,328,709	$17,513,511	97.2%	$390.73
Coventry Health Care of Kansas, Inc.[24]	42	22,107	$79,223,816	$79,223,816	$67,443,006	$67,679,161	85.4%	$298.64
Cox Health Systems HMO, Inc.	15	2,810	$10,626,092	$10,626,092	$8,897,015	$8,879,830	83.6%	$315.13
Good Health HMO, Inc. dba Blue-Care, Inc.	116	63,975	$262,340,000	$262,340,000	$214,574,000	$216,005,000	82.3%	$341.72
Group Health Plan, Inc.	157	35,724	$156,207,749	$156,207,749	$128,251,663	$127,848,669	81.8%	$364.39
HealthLink HMO, Inc. dba HealthLink HMO[6]	0	0	$0	$0	$0	$0	0.0%	$0.00
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	264	54,800	$193,615,115	$202,935,547	$185,024,620	$178,824,693	88.1%	$308.60
Humana Health Plan, Inc.	13	6,119	$27,953,818	$27,953,818	$26,225,645	$26,857,387	96.1%	$380.70
Mercy Health Plans of Missouri, Inc.	57	25,823	$110,184,194	$110,184,194	$102,321,284	$98,476,394	89.4%	$355.58
United Healthcare of the Midwest, Inc.	13	14,032	$46,199,760	$46,236,244	$38,226,543	$36,546,502	79.0%	$274.59
All HMOs	**883**	**240,347**	**$947,584,894**	**$956,941,810**	**$826,463,605**	**$815,970,136**	**85.3%**	**$331.79**

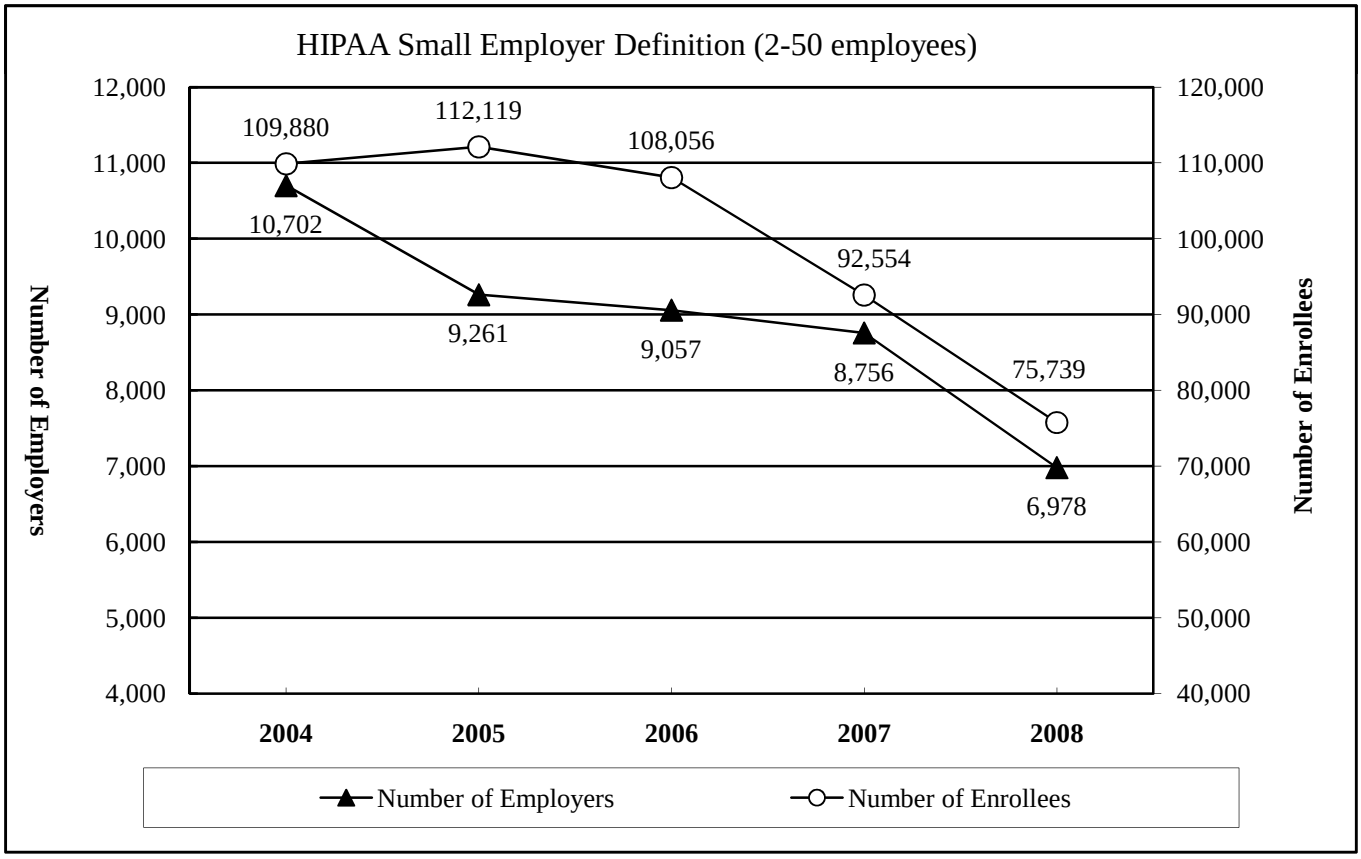
Small Employer Comprehensive Medical Expense Information [5]

HIPAA Small Employer Definition (2-50 Employees)

Health Maintenance Organization	as of 12/31/08 Number of Employers	Number of Enrollees	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio [23]	Average Premium PMPM [23]
Aetna Health, Inc.	45	646	$3,192,359	$3,192,359	$2,717,744	$2,764,824	86.6%	$411.81
Blue Cross & Blue Shield of Kansas City	0	0	$0	$0	$0	$0	0.0%	$0.00
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	$0	$0	$0	$0	0.0%	$0.00
CIGNA Healthcare of St. Louis, Inc.	0	0	$0	$0	$0	$0	0.0%	$0.00
Community Health Plan	164	2,552	$9,889,199	$9,889,199	$9,046,395	$9,142,871	92.5%	$322.92
Coventry Health Care of Kansas, Inc.[24]	1,180	7,571	$33,284,439	$33,284,439	$26,765,906	$26,052,527	78.3%	$366.36
Cox Health Systems HMO, Inc.	65	1,980	$7,511,548	$7,511,548	$6,289,269	$6,277,121	83.6%	$316.14
Good Health HMO, Inc. dba Blue-Care, Inc.	1,309	11,322	$37,888,000	$37,888,000	$29,663,000	$30,380,000	80.2%	$278.87
Group Health Plan, Inc.	588	7,433	$24,536,359	$24,536,359	$19,137,193	$19,077,060	77.8%	$275.08
HealthLink HMO, Inc. dba HealthLink HMO[6]	0	0	$0	$0	$0	$0	0.0%	$0.00
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	3,510	42,107	$134,214,754	$134,345,574	$109,699,556	$105,247,275	78.3%	$265.88
Humana Health Plan, Inc.	44	1,048	$2,302,132	$2,302,132	$3,321,049	$3,390,704	147.3%	$183.06
Mercy Health Plans of Missouri, Inc.	36	524	$2,351,586	$2,351,586	$6,165,609	$6,131,896	260.8%	$373.98
United Healthcare of the Midwest, Inc.	37	556	$2,916,069	$2,918,372	$2,751,116	$2,630,205	90.1%	$437.41
All HMOs	**6,978**	**75,739**	**$258,086,445**	**$258,219,568**	**$215,556,836**	**$211,094,483**	**81.7%**	**$284.11**

5 Year Large and Small Employer Coverage Trends [1]





HMO Financial Information

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri in 2008.

The first portion of the section pertains to the HMOs' Missouri market activities including:

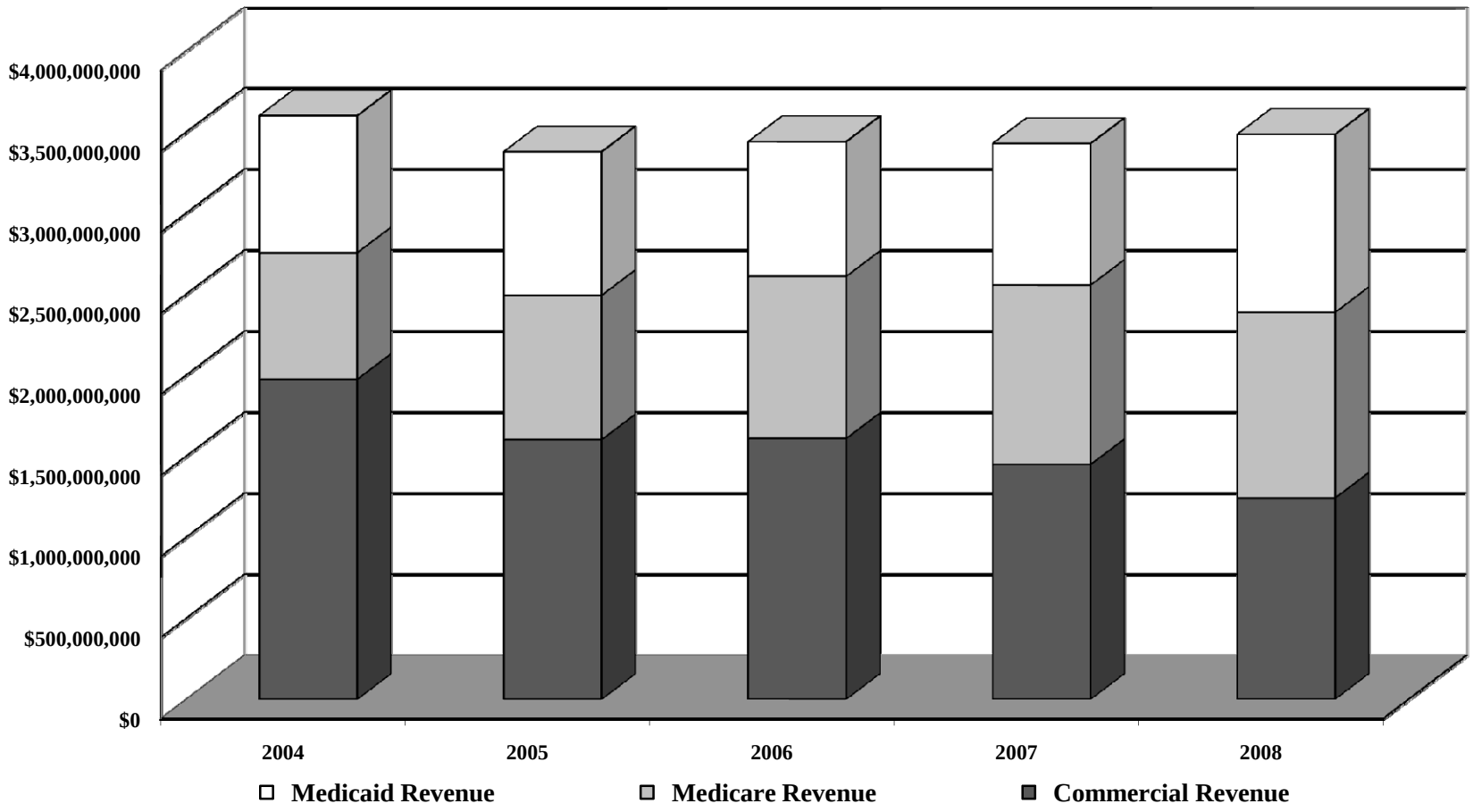
- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) from 2004 to 2008;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

The second half of this section focuses on the HMOs' nationwide business experience. Core items are presented from each HMO's financial statement.

In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are medical loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness. Note that these ratios and indicators are dependent upon the model type, length of time in operations and accounting practices. If necessary, adjustments have been made (and noted) to maintain data comparability.

Though these ratios and indicators have been commonly accepted and often referred to in industry analyses, no benchmarks or target values have been established. The values shown for any one HMO relative to another are not meant to be interpreted as an endorsement or rating by DIFP. The information is intended to serve only as a basis for comparison, using commonly accepted industry measures.

Missouri Year End Premium Related Revenue Totals[7]



Missouri Premium Related Revenue Totals and % Change[3]

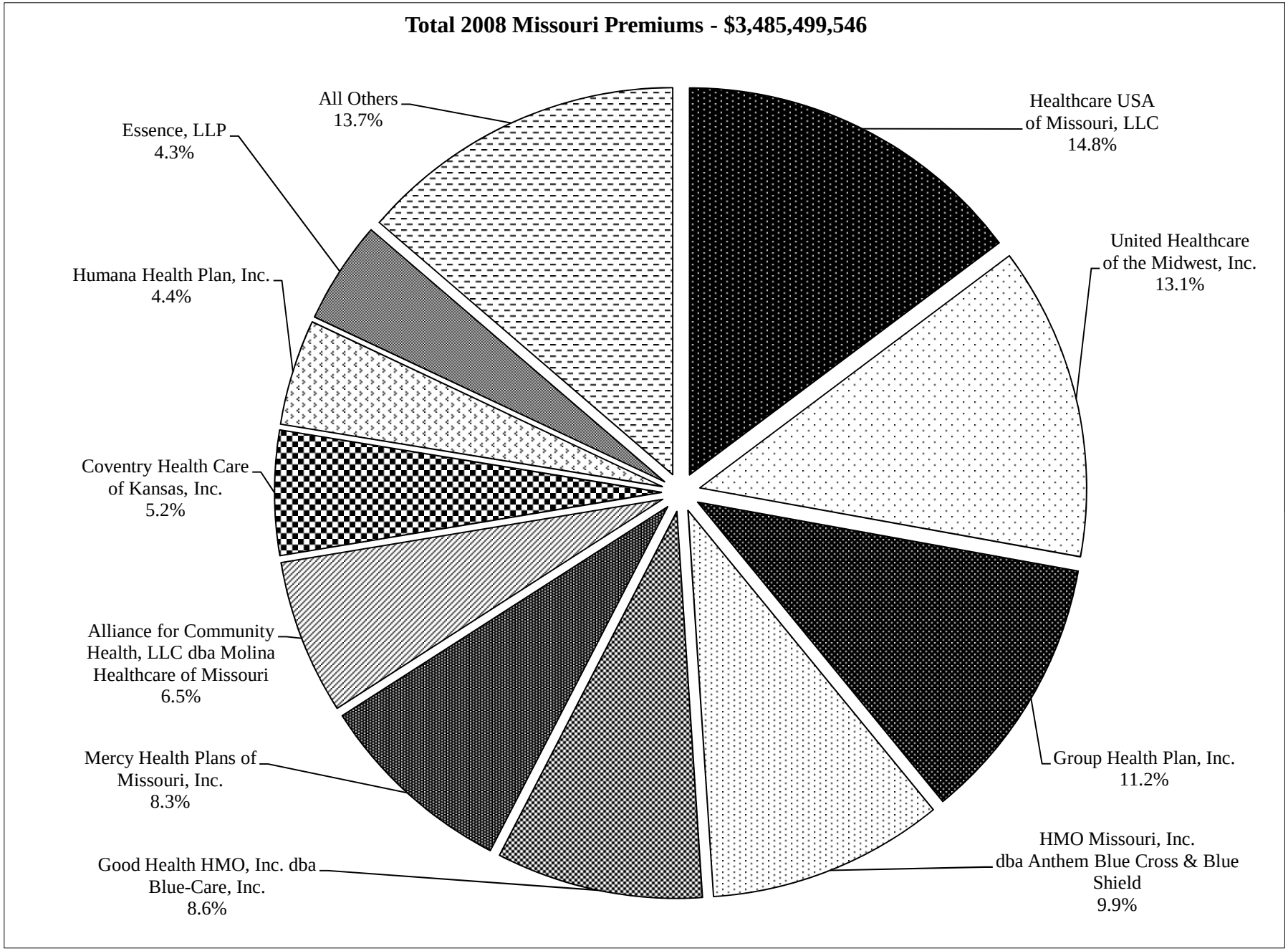
	2004	2005	% Change (2004-2005)[3,6]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Commercial Revenue	$1,975,374,683	$1,603,071,204	-18.8%	$1,609,932,208	0.4%	$1,449,596,165	-10.0%	$1,242,499,634	-14.3%
Medicare Revenue[2]	$780,728,897	$890,486,448	14.1%	$999,928,985	12.3%	$1,106,468,651	10.7%	$1,145,071,884	3.5%
Medicaid Revenue	$844,582,928	$885,092,454	4.8%	$830,626,305	-6.2%	$872,929,908	5.1%	$1,097,928,028	25.8%
Total Premium Revenue	**$3,600,686,508**	**$3,378,650,106**	**-6.2%**	**$3,440,487,498**	**1.8%**	**$3,428,994,724**	**-0.3%**	**$3,485,499,546**	**1.6%**

Missouri HMO Premium Related Data [4]

in descending order of 2008 Missouri Market Share

Health Maintenance Organization	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Premiums[2]	Missouri Medicaid Premiums	Total Missouri Premiums	% Change in Premium Related Revenues (2007-2008)[3, 23]
Healthcare USA of Missouri, LLC	14.8%	$0	$0	$514,685,356	$514,685,356	17.6%
United Healthcare of the Midwest, Inc.	13.1%	$49,154,616	$406,827,712	$0	$455,982,328	-16.8%
Group Health Plan, Inc.	11.2%	$180,748,585	$210,423,245	$0	$391,171,830	-2.6%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	9.9%	$344,018,281	$304,579	$0	$344,322,860	-8.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	8.6%	$300,887,988	$0	$0	$300,887,988	20.2%
Mercy Health Plans of Missouri, Inc.	8.3%	$112,535,780	$178,091,770	$0	$290,627,550	-3.7%
Alliance for Community Health, LLC dba Molina Healthcare of Missouri	6.5%	$0	$0	$225,280,452	$225,280,452	29.9%
Coventry Health Care of Kansas, Inc.	5.2%	$115,552,323	$65,514,586	$0	$181,066,909	-20.9%
Humana Health Plan, Inc.	4.4%	$31,111,642	$122,946,395	$0	$154,058,037	-10.5%
Essence, LLP	4.3%	$0	$149,650,567	$0	$149,650,567	30.5%
Children's Mercy's Family Health Partners, Inc.	3.6%	$0	$0	$123,945,114	$123,945,114	27.4%
Missouri Care, Inc.	3.2%	$0	$0	$112,422,105	$112,422,105	63.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	2.4%	$0	$0	$84,878,080	$84,878,080	10.5%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	1.4%	$0	$11,313,030	$36,719,785	$48,032,815	152.9%
Aetna Health, Inc.	1.1%	$39,600,550	$0	$0	$39,600,550	-15.0%
Community Health Plan	0.8%	$27,903,349	$0	$0	$27,903,349	-2.5%
Cox Health Systems HMO, Inc.	0.5%	$18,320,848	$0	$0	$18,320,848	-9.6%
Blue Cross & Blue Shield of Kansas City [26]	0.5%	$16,557,061	$0	($2,864)	$16,554,197	-63.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0.1%	$4,529,643	$0	$0	$4,529,643	-36.4%
CIGNA Healthcare of St. Louis, Inc.	0.0%	$1,393,286	$0	$0	$1,393,286	-89.0%
HealthLink HMO, Inc. dba HealthLink HMO[6]	0.0%	$185,682	$0	$0	$185,682	386.0%
All HMOs with Missouri Premiums in 2008	**100.0%**	**$1,242,499,634**	**$1,145,071,884**	**$1,097,928,028**	**$3,485,499,546**	**1.6%**

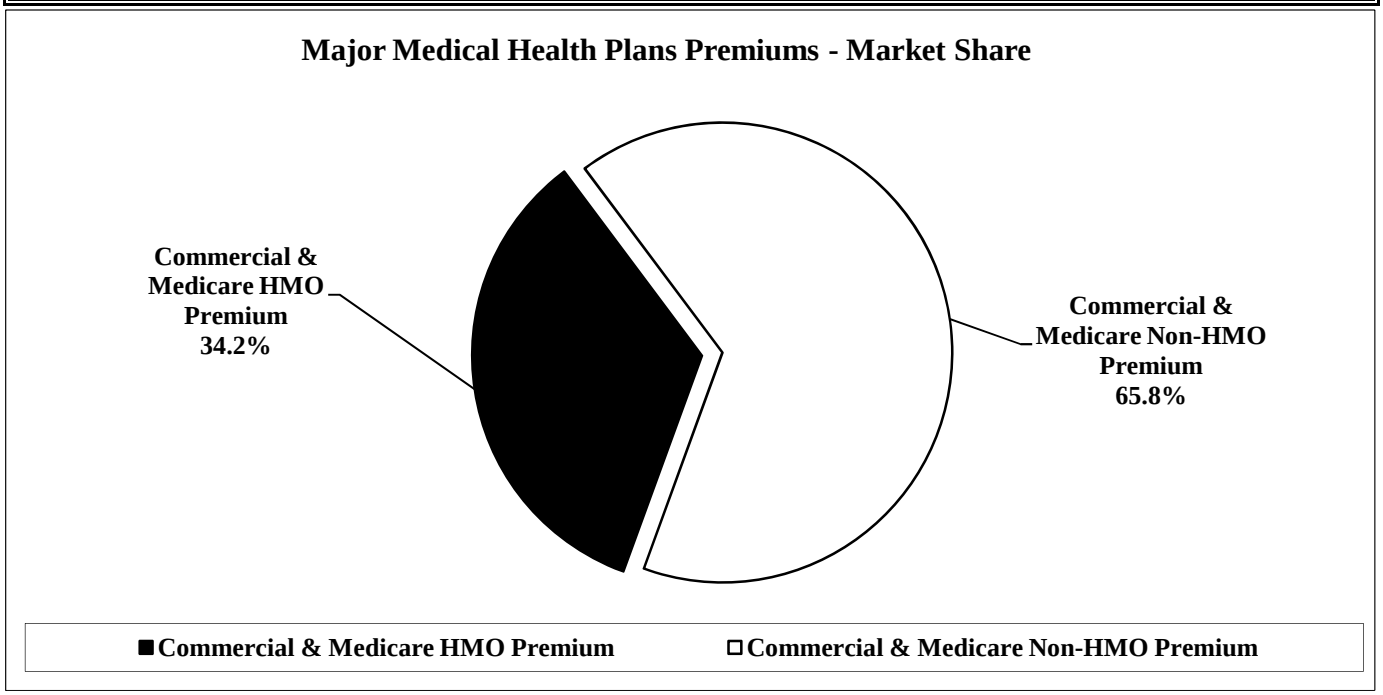
Missouri HMO Premium Related Market Shares [4]



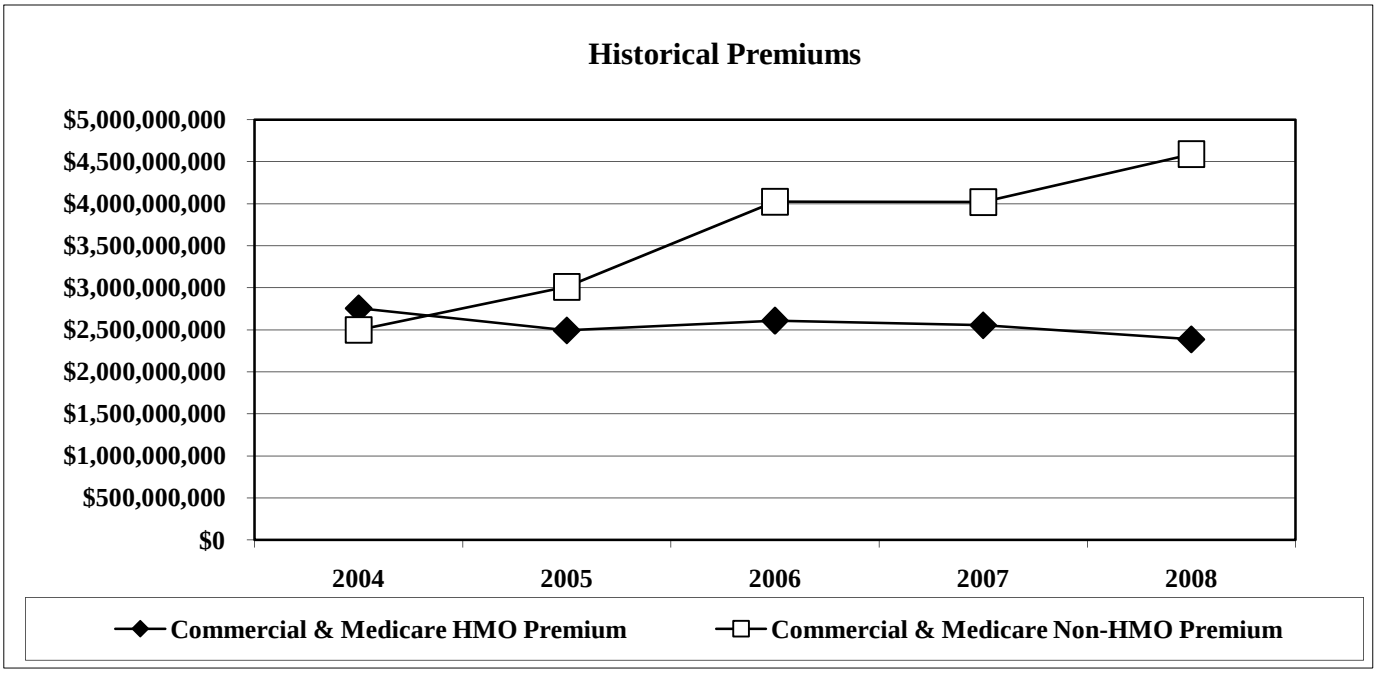
Major Medical Health Plan & Historical Premium

includes Commercial and Medicare premium

Major Medical Health Plans Premiums	Premiums	Market Share
Commercial & Medicare HMO Premium[4]	$2,387,571,518	34.2%
Commercial & Medicare Non-HMO Premium[14]	$4,590,250,670	65.8%
TOTALS	**$6,977,822,188**	**100.0%**



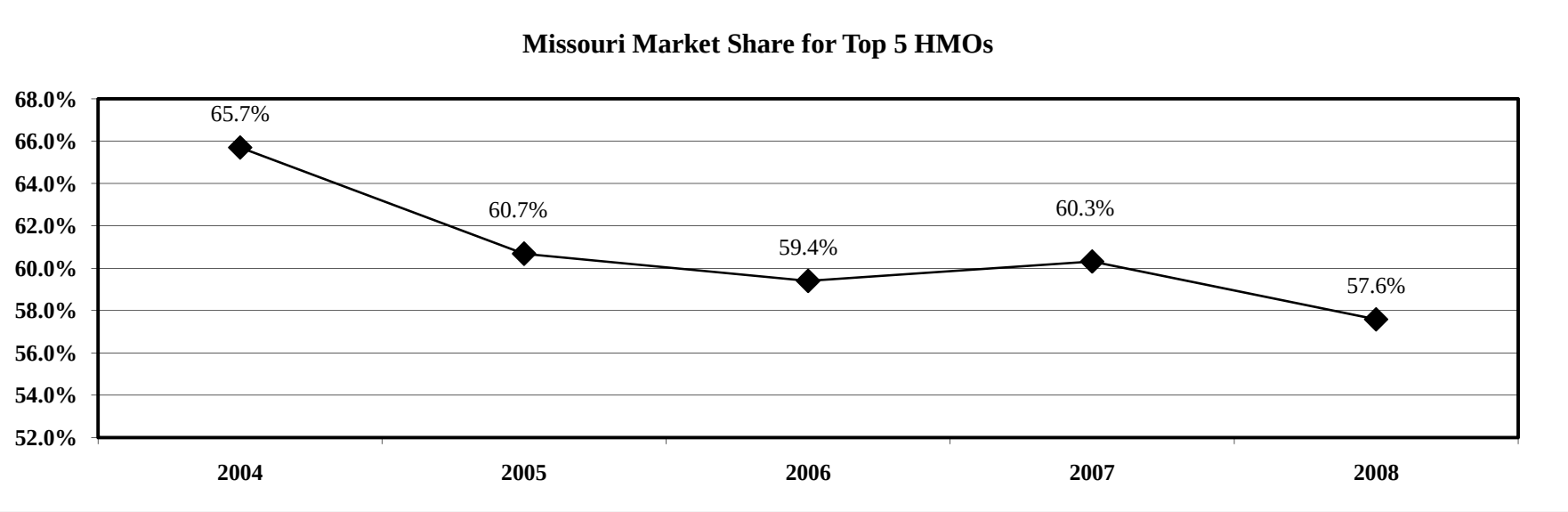
Premium Membership	2004	2005	2006	2007	2008
Commercial & Medicare HMO Premium[7]	$2,756,103,580	$2,493,557,652	$2,609,861,193	$2,556,064,816	$2,387,571,518
Commercial & Medicare Non-HMO Premium[13]	$2,498,252,175	$3,011,349,008	$4,023,660,204	$4,020,142,689	$4,590,250,670
TOTALS	**$5,254,355,755**	**$5,504,906,660**	**$6,633,521,397**	**$6,576,207,505**	**$6,977,822,188**



Top 5 Market Share HMOs by Year [7]

2004	18.4%	United Healthcare of the Midwest, Inc.
	15.4%	Group Health Plan, Inc.
	14.5%	Mercy Health Plans of Missouri, Inc.
	9.6%	Healthcare USA of Missouri, LLC
	7.8%	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
2005	16.2%	United Healthcare of the Midwest, Inc.
	12.9%	Group Health Plan, Inc.
	11.3%	Mercy Health Plans of Missouri, Inc.
	10.2%	Healthcare USA of Missouri, LLC
	10.1%	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
2006	16.3%	United Healthcare of the Midwest, Inc.
	12.4%	Group Health Plan, Inc.
	11.7%	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
	9.5%	Mercy Health Plans of Missouri, Inc.
	9.5%	Healthcare USA of Missouri, LLC
2007	16.0%	United Healthcare of the Midwest, Inc.
	12.8%	Healthcare USA of Missouri, LLC
	11.7%	Group Health Plan, Inc.
	11.0%	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
	8.8%	Mercy Health Plans of Missouri, Inc.
2008	14.8%	Healthcare USA of Missouri, LLC
	13.1%	United Healthcare of the Midwest, Inc.
	11.2%	Group Health Plan, Inc.
	9.9%	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
	8.6%	Good Health HMO, Inc. dba Blue-Care, Inc.

Historical Missouri Market Concentration for the Top 5 HMOs Based on Premium



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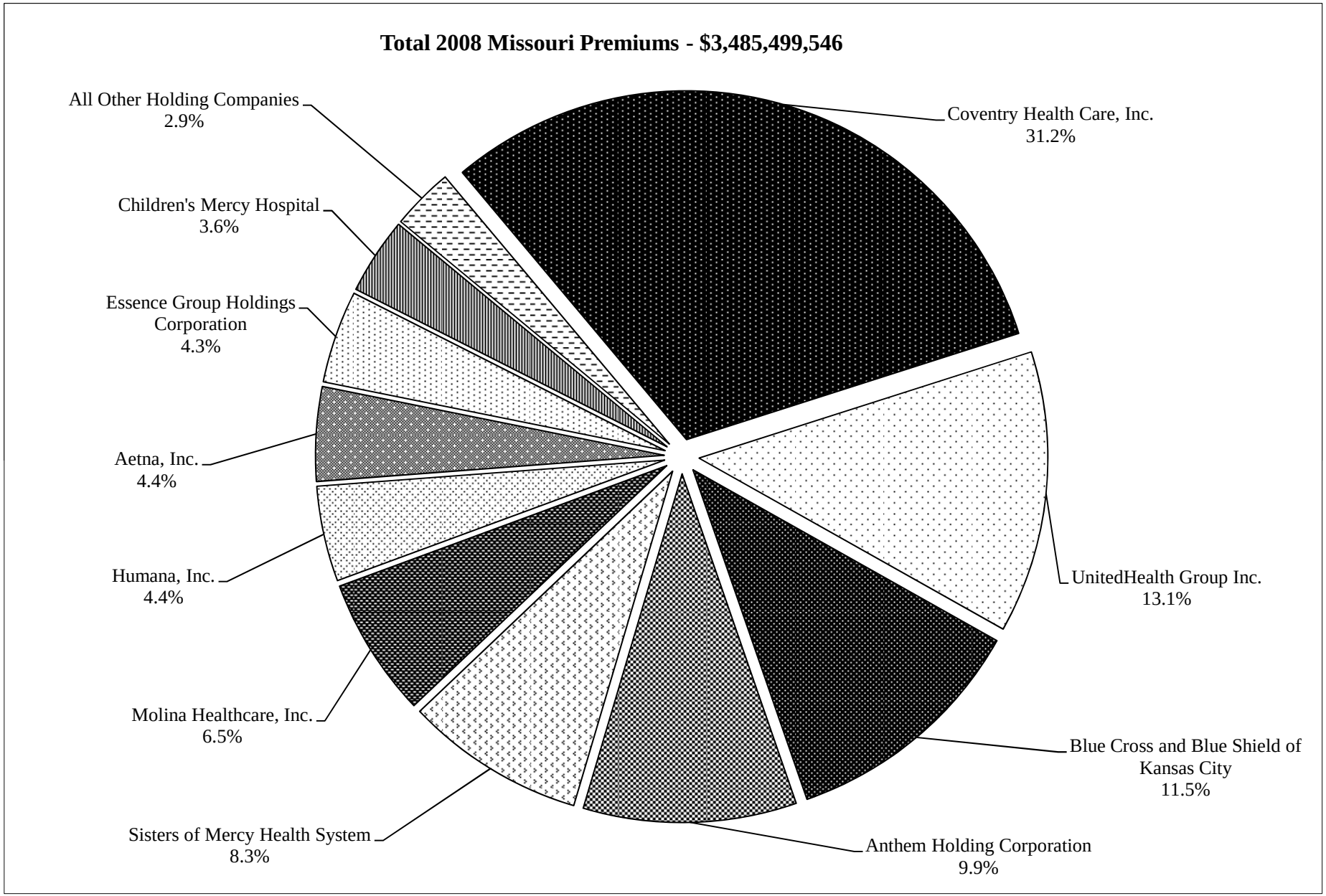
Missouri HMO Premium Related Data by Holding Company [4,11]

in descending order of 2008 Missouri Market Share

Holding Companies	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Revenue[2]	Missouri Medicaid Revenue	Total MO Premium Related Revenues	% Change in Premium Related Revenues (2007-2008)[3, 23]
Coventry Health Care, Inc.	31.2%	$296,300,908	$275,937,831	$514,685,356	$1,086,924,095	1.7%
UnitedHealth Group Inc.	13.1%	$49,154,616	$406,827,712	$0	$455,982,328	-16.8%
Blue Cross and Blue Shield of Kansas City	11.5%	$317,445,049	$0	$84,875,216	$402,320,265	8.0%
Anthem Holding Corporation	9.9%	$344,018,281	$304,579	$0	$344,322,860	-8.9%
Sisters of Mercy Health System	8.3%	$112,535,780	$178,091,770	$0	$290,627,550	-3.7%
Molina Healthcare, Inc.	6.5%	$0	$0	$225,280,452	$225,280,452	29.9%
Humana, Inc.	4.4%	$31,111,642	$122,946,395	$0	$154,058,037	-10.5%
Aetna, Inc.	4.4%	$39,600,550	$0	$112,422,105	$152,022,655	31.9%
Essence Group Holdings Corporation	4.3%	$0	$149,650,567	$0	$149,650,567	30.5%
Children's Mercy Hospital	3.6%	$0	$0	$123,945,114	$123,945,114	27.4%
WellCare Health Plans, Inc.	1.4%	$0	$11,313,030	$36,719,785	$48,032,815	152.9%
Heartland Health	0.8%	$27,903,349	$0	$0	$27,903,349	-2.5%
Cox Health	0.5%	$18,320,848	$0	$0	$18,320,848	-9.6%
CIGNA Corporation	0.2%	$5,922,929	$0	$0	$5,922,929	-70.0%
WellPoint, Inc.	0.0%	$185,682	$0	$0	$185,682	386.0%
All HMO Subsidiaries with MO Premiums in 2008	**100.0%**	**$1,242,499,634**	**$1,145,071,884**	**$1,097,928,028**	**$3,485,499,546**	**1.6%**

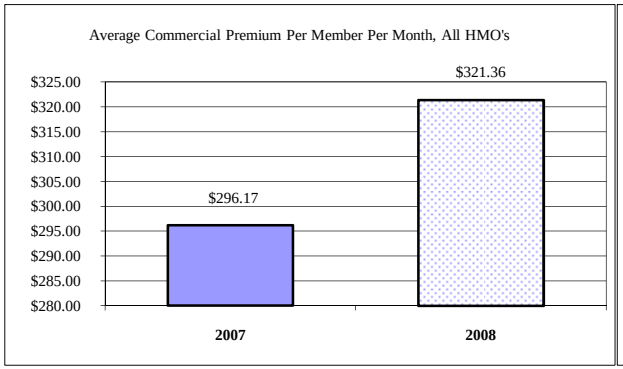
Missouri HMO Premium Based Market Shares [4,11]

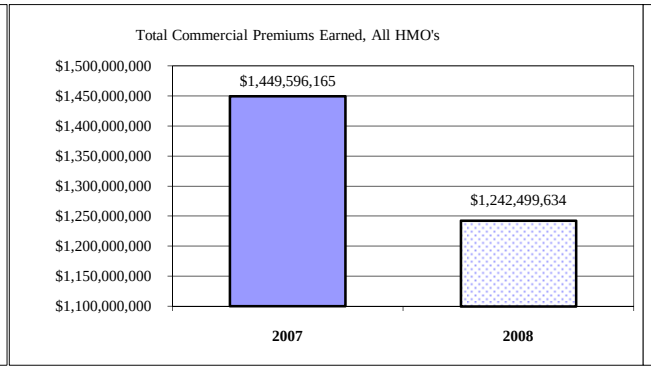
by Holding Company

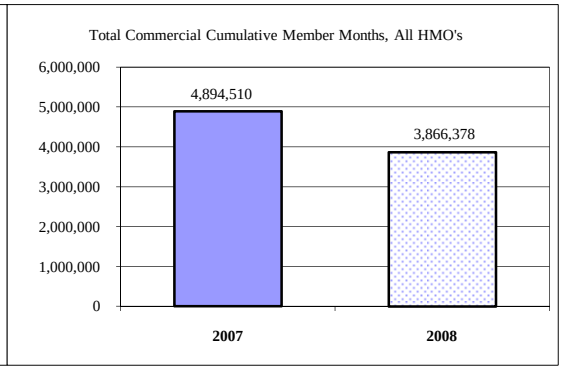


Missouri Commercial Premiums Per Member Per Month [4]

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM) 2008	2007	% Change[3, 23]	Commercial Premiums Earned 2008	2007	Commercial Cumulative Member Months 2008	2007
Aetna Health, Inc.	$317.30	$276.65	14.7%	$39,600,550	$46,613,811	124,806	168,495
Blue Cross & Blue Shield of Kansas City	$0.00	$299.51	0.0%	$16,557,061	$45,278,828	0	151,174
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$319.33	$276.82	15.4%	$4,529,643	$7,117,240	14,185	25,711
CIGNA Healthcare of St. Louis, Inc.	$281.93	$340.23	-17.1%	$1,393,286	$12,653,878	4,942	37,192
Community Health Plan	$371.75	$330.18	12.6%	$27,903,349	$28,628,192	75,060	86,706
Coventry Health Care of Kansas, Inc.	$289.48	$263.26	10.0%	$115,552,323	$149,885,030	399,168	569,343
Cox Health Systems HMO, Inc.	$303.45	$258.25	17.5%	$18,320,848	$20,255,353	60,375	78,433
Good Health HMO, Inc. dba Blue-Care, Inc.	$356.35	$335.98	6.1%	$300,887,988	$250,296,158	844,353	744,978
Group Health Plan, Inc.	$328.29	$300.74	9.2%	$180,748,585	$221,624,854	550,572	736,937
HealthLink HMO, Inc. dba HealthLink HMO[6]	$703.34	$32.82	2042.8%	$185,682	$38,206	264	1,164
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$278.79	$264.47	5.4%	$344,018,281	$377,776,559	1,233,987	1,428,450
Humana Health Plan, Inc.	$352.12	$326.15	8.0%	$31,111,642	$41,215,860	88,354	126,369
Mercy Health Plans of Missouri, Inc.	$355.45	$334.34	6.3%	$112,535,780	$136,717,572	316,602	408,920
United Healthcare of the Midwest, Inc.	$319.79	$337.21	-5.2%	$49,154,616	$111,494,624	153,710	330,638
Withdrawn HMO's	$0.00	$0.00	0.0%	$0	$0	0	0
All HMOs with Missouri Premiums in Each Year	**$321.36**	**$296.17**	**8.5%**	**$1,242,499,634**	**$1,449,596,165**	**3,866,378**	**4,894,510**

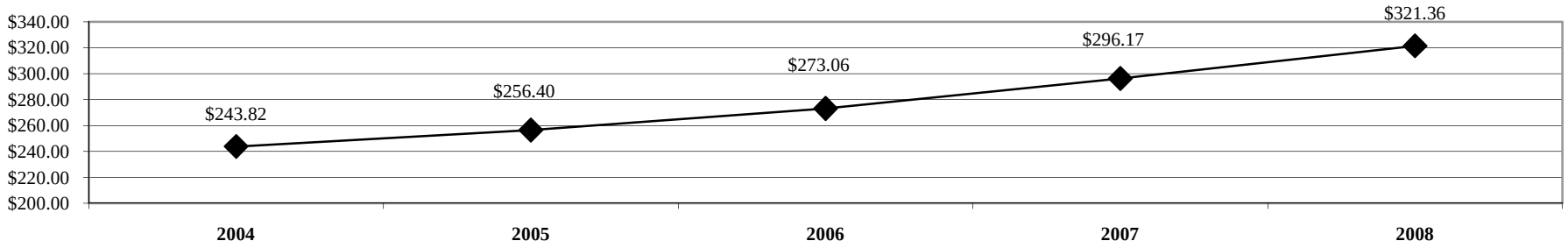






Missouri Historical Commercial Premiums Per Member Per Month [7]

Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008)[20]
Aetna Health, Inc.	$231.59	$252.26	$263.05	$276.65	$317.30	37.0%
Blue Cross & Blue Shield of Kansas City	$236.91	$261.92	$288.09	$299.51	$0.00	-100.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$237.97	$236.70	$259.55	$276.82	$319.33	34.2%
CIGNA Healthcare of St. Louis, Inc.	$332.68	$294.48	$310.41	$340.23	$281.93	-15.3%
Community Health Plan	$271.94	$295.29	$323.99	$330.18	$371.75	36.7%
Coventry Health Care of Kansas, Inc.	$230.57	$242.27	$252.31	$263.26	$289.48	25.5%
Cox Health Systems HMO, Inc.	$241.32	$236.23	$234.77	$258.25	$303.45	25.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	$260.52	$278.90	$301.32	$335.98	$356.35	36.8%
Group Health Plan, Inc.	$221.97	$244.80	$261.19	$300.74	$328.29	47.9%
HealthLink HMO, Inc. dba HealthLink HMO[6]	$63.81	$61.34	$43.09	$32.82	$703.34	1002.2%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$226.64	$235.95	$251.89	$264.47	$278.79	23.0%
Humana Health Plan, Inc.	$325.90	$256.52	$302.69	$326.15	$352.12	8.0%
Mercy Health Plans of Missouri, Inc.	$243.12	$259.56	$280.40	$334.34	$355.45	46.2%
United Healthcare of the Midwest, Inc.	$281.97	$315.19	$341.94	$337.21	$319.79	13.4%
Withdrawn HMO's	$258.02	$0.00	$0.00	$0.00	$0.00	-100.0%
All HMOs with Missouri Premiums in Each Year [23]	**$243.82**	**$256.40**	**$273.06**	**$296.17**	**$321.36**	**31.8%**



Missouri HMO Cost Comparisons

The information in this section shows how dollars are spent on different categories of health care.

Historically, hospital costs represent the largest percentage of all medical costs. Partly because of its incentives to get preventive care before hospitalization is necessary, managed care was promoted as the most effective solution for addressing rapidly rising medical costs found during the 1970s to the early 1990s. As the data on these pages show, Missouri's commercial HMOs spend proportionally more on pharmacy and outpatient physician care, and proportionally less on inpatient hospital care compared to Medicare and Medicaid HMOs.

In the late 1990's and the early part of the current decade, rising pharmaceutical costs received considerable attention. While dramatic increases have occurred in drug-related spending, health policy analysts tend to see pharmaceutical spending as an important 'release valve' slowing the rising cost of hospital care. (See "Outpatient Prescription Drug Expenses in the U.S. Community Population, 2003, Medical Expenditure Panel Survey Chartbook No. 16" published by the U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality.)

In more recent years, the rising costs of diagnostic imaging have become a target for scrutiny in managed care plans. Plans have begun imposing strict prior-authorization requirements for imaging services. There has also been an increase in the use of imaging vendors, to limit the network of imaging providers. But, as with pharmaceutical expenses, the data on diagnostic imaging indicates that diagnostic imaging costs the HMOs a fraction of what they pay for hospital and physician care. Attempting to control the cost of imaging services will do little to reduce the total cost of healthcare, but will add significantly to the HMO's administrative costs. In addition, a large and growing body of peer-reviewed medical literature points to the clinical and economic advantages of diagnostic imaging technology, particularly in areas where older diagnostic techniques are known to have reliability problems.

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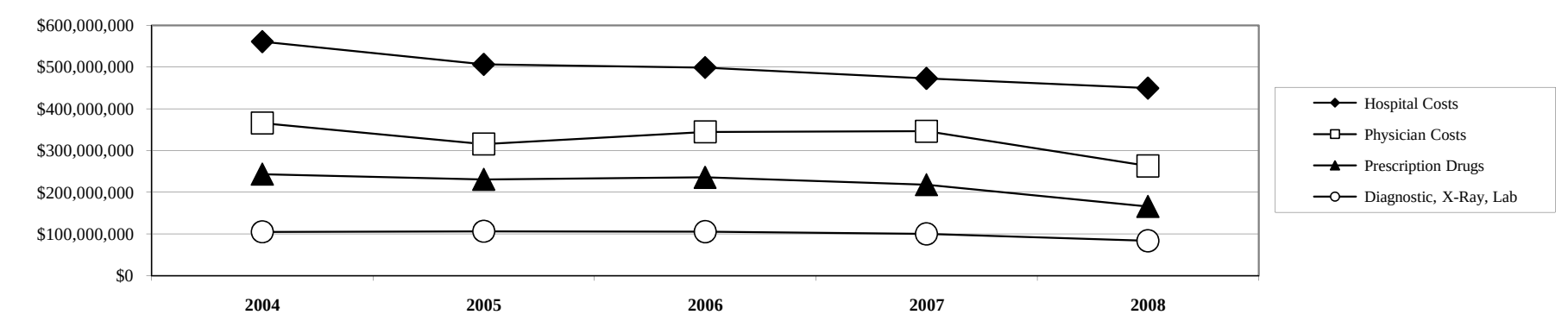
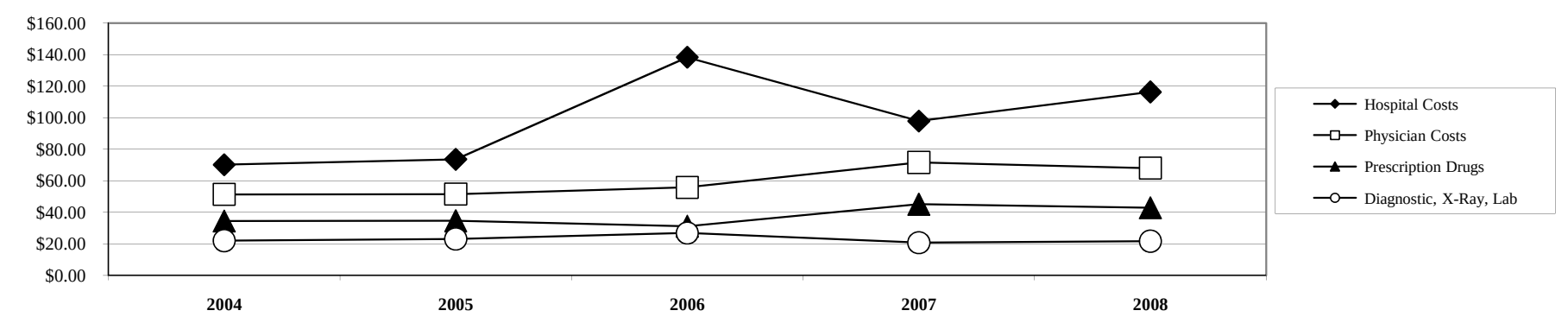
Missouri Commercial Costs [1]

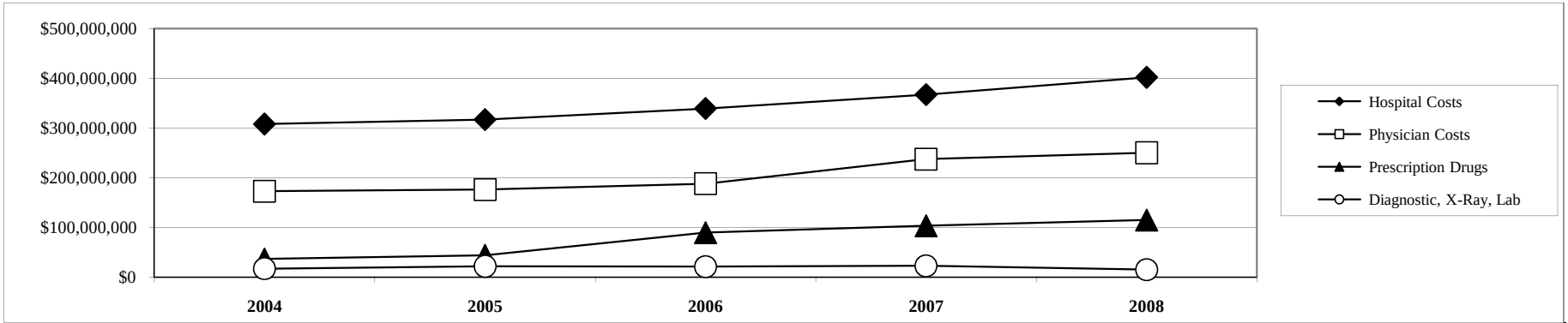


Services	2004	2005	% Change (2004-2005)[3]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Hospital Costs[9]	$560,960,191	$506,378,563	-9.7%	$498,911,048	-1.5%	$473,021,159	-5.2%	$449,523,670	-5.0%
Physician Costs	$365,703,511	$315,438,850	-13.7%	$344,502,568	9.2%	$346,224,775	0.5%	$263,035,096	-24.0%
Prescription Drugs	$243,529,434	$230,908,467	-5.2%	$235,866,379	2.1%	$218,098,312	-7.5%	$165,905,343	-23.9%
Diagnostic, X-Ray, Lab	$105,132,004	$106,450,564	1.3%	$105,574,857	-0.8%	$100,296,383	-5.0%	$83,754,466	-16.5%

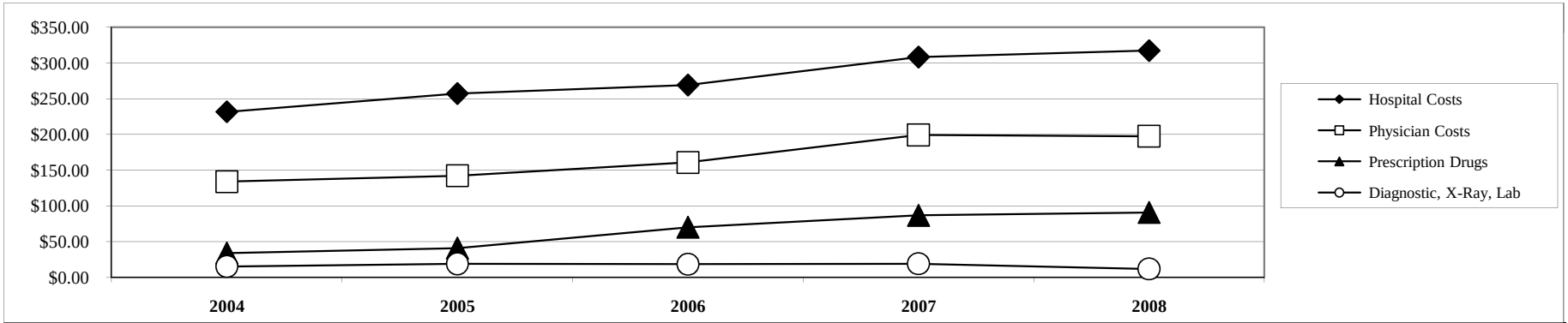


Per Member Per Month	2004	2005	% Change (2004-2005)[3]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Hospital Costs[9]	$70.19	$73.64	4.9%	$138.29	87.8%	$97.84	-29.2%	$116.26	18.8%
Physician Costs	$51.37	$51.50	0.2%	$55.80	8.4%	$71.62	28.3%	$68.03	-5.0%
Prescription Drugs	$34.44	$34.57	0.4%	$31.17	-9.8%	$45.11	44.7%	$42.91	-4.9%
Diagnostic, X-Ray, Lab	$22.02	$23.06	4.7%	$26.89	16.6%	$20.75	-22.8%	$21.66	4.4%

Missouri Medicare Costs [1,2]



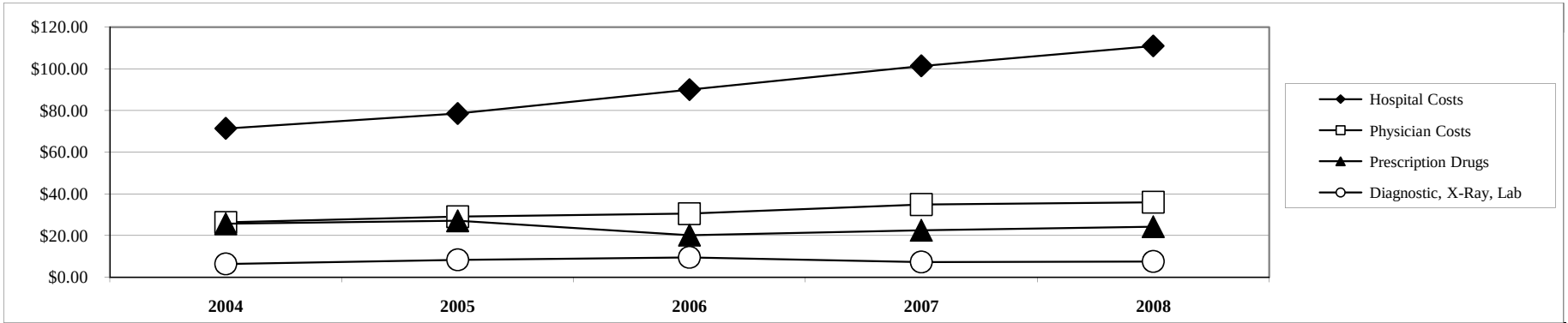
Services	2004	2005	% Change (2004-2005)[3]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Hospital Costs[9]	$307,842,386	$316,903,319	2.9%	$339,120,315	7.0%	$367,105,593	8.3%	$401,858,040	9.5%
Physician Costs	$172,803,381	$176,066,876	1.9%	$187,862,338	6.7%	$237,307,549	26.3%	$250,103,009	5.4%
Prescription Drugs	$36,479,475	$43,917,932	20.4%	$89,650,669	104.1%	$103,308,369	15.2%	$114,921,188	11.2%
Diagnostic, X-Ray, Lab	$16,957,007	$21,835,715	28.8%	$21,133,155	-3.2%	$22,828,936	8.0%	$15,048,110	-34.1%



Per Member Per Month	2004	2005	% Change (2004-2005)[3]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Hospital Costs[9]	$231.55	$257.02	11.0%	$268.92	4.6%	$308.26	14.6%	$317.18	2.9%
Physician Costs	$133.99	$142.24	6.2%	$160.86	13.1%	$199.27	23.9%	$197.40	-0.9%
Prescription Drugs	$34.09	$40.94	20.1%	$70.14	71.3%	$86.75	23.7%	$90.71	4.6%
Diagnostic, X-Ray, Lab	$15.23	$19.00	24.8%	$18.45	-2.9%	$19.17	3.9%	$11.88	-38.0%

Missouri Medicaid Costs [1]

Services	2004	2005	% Change (2004-2005)[3]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Hospital Costs[9]	$374,828,300	$393,643,399	5.0%	$386,939,973	-1.7%	$422,028,055	9.1%	$505,998,699	19.9%
Physician Costs	$138,838,492	$141,593,784	2.0%	$134,175,815	-5.2%	$145,364,434	8.3%	$164,402,692	13.1%
Prescription Drugs	$130,652,467	$133,413,695	2.1%	$108,477,526	-18.7%	$93,938,386	-13.4%	$110,856,402	18.0%
Diagnostic, X-Ray, Lab	$30,047,959	$36,071,974	20.0%	$36,244,590	0.5%	$30,512,597	-15.8%	$34,621,650	13.5%



Per Member Per Month	2004	2005	% Change (2004-2005)[3]	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]
Hospital Costs[9]	$71.40	$78.52	10.0%	$90.02	14.6%	$101.36	12.6%	$110.91	9.4%
Physician Costs	$26.34	$29.10	10.5%	$30.52	4.9%	$34.91	14.4%	$36.03	3.2%
Prescription Drugs	$25.69	$27.11	5.5%	$20.22	-25.4%	$22.56	11.6%	$24.30	7.7%
Diagnostic, X-Ray, Lab	$6.44	$8.40	30.4%	$9.59	14.2%	$7.33	-23.6%	$7.59	3.5%

Missouri Costs of Services

The following pages represent the Total Paid by Missouri HMOs for medical services in specified categories. The Total Paid amount as reported to DIFP is the Total Medical Cost billed by participating providers, after cost-sharing, coordination of benefits and any other cost-offsets have been accounted for. Cost data presented here does not reflect any re-insurance recoveries.

Definitions of Cost Categories:

A. Inpatient Hospital: Costs incurred due to inpatient hospital utilization, excluding mental health costs.

B. Outpatient Hospital: Costs incurred due to utilization of In/Out Surgery, Hospital/Ambulatory-Same Day Surgery, excluding Non-Hospital services.

C. Prescription Drugs: All covered outpatient prescription costs.

D. Inpatient Physician: Physician costs incurred as a result of inpatient hospital utilization, as well as hospitalist costs, if any. Includes surgeons, anesthesia, etc.

E. Outpatient Physician: Physician costs incurred as a result of non-hospital utilization, excluding Mental Health/Psychiatry/Chemical Dependency and Chiropractic. Includes surgeons, anesthesia, etc.

F. Emergency Room: Costs incurred due to in-network and out-of-network emergency room utilization.

G. Chiropractic: Costs incurred due to utilization of Chiropractic services.

H. Hair Prostheses: Costs incurred due to section 376.1222, RSMo (Medicaid and state employee health plans only).

I. Inpatient Mental Health: Costs incurred due to inpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.

J. Outpatient Mental Health: Costs incurred due to outpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.

K. Diagnostics: Imaging, pathology, X-ray and lab charges due to inpatient and ambulatory utilization.

L. Other: Any other medical costs incurred. Excludes administrative costs.

M. Total Medical Costs: The sum of all amounts reported paid for medical services.

N. Total Capitation Costs: Costs for which payment is made on a capitated basis.

O. Total Medical Costs Less Capitation Costs: Reflects non-capitated costs in comparison to capitated costs.

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Missouri Costs of Services for Commercial Business[5]

	A Inpatient Hospital	B Outpatient Hospital	C Prescription Drugs	D Inpatient Physician	E Outpatient Physician	F Emergency Room	G Chiro-practic	H Hair Prostheses	I Inpatient Mental Health	J Outpatient Mental Health	K Diagnostics	L Other	M Total Medical Costs	N Total Capitation Costs	O Total Medical Costs Less Capitation Costs
Aetna Health, Inc.	$5,715,732	$3,529,517	$6,391,324	$644,417	$3,736,178	$1,390,032	$134,572	$0	$330,834	$154,360	$6,744,979	$7,580,067	$36,352,011	$166,733	$36,185,278
Blue Cross & Blue Shield of Kansas City	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$1,046,351	$586,809	$567,608	$168,026	$439,135	$316,796	$6,757	$0	$33,067	$105,383	$400,920	$164,890	$3,835,740	$157,305	$3,678,435
CIGNA Healthcare of St. Louis, Inc.	$185,669	$236,227	$217,466	$28,752	$170,300	$67,235	$2,241	$0	$12,852	$28,278	$187,441	$49,874	$1,186,334	$52,700	$1,133,634
Community Health Plan	$7,610,108	$3,694,280	$3,688,750	$1,297,343	$3,009,847	$1,070,546	$167,356	$0	$278,043	$86,796	$4,927,800	$563,903	$26,394,772	$90,084	$26,304,688
Coventry Health Care of Kansas, Inc.	$22,854,663	$17,368,849	$13,191,801	$4,982,560	$24,710,354	$6,252,949	$242,041	$0	$933,643	$836,280	$748,122	$736,130	$92,857,392	$2,602,831	$90,254,561
Cox Health Systems HMO, Inc.	$3,646,220	$2,913,879	$2,840,991	$1,398,819	$2,801,000	$516,911	$212,200	$0	$8,279	$64,348	$1,061,559	$482,037	$15,946,241	$9,660	$15,936,581
Good Health HMO, Inc. dba Blue-Care, Inc.	$45,312,062	$35,525,658	$49,193,808	$10,887,862	$44,677,522	$12,305,426	$4,150,600	$0	$669,571	$6,075,598	$29,604,982	$11,361,179	$249,764,268	$5,532,133	$244,232,135
Group Health Plan, Inc.	$32,637,854	$34,158,488	$26,740,193	$6,722,996	$36,244,217	$5,663,690	$424,847	$0	$510,541	$1,084,899	$2,093,649	$3,570,189	$149,851,564	$2,504,452	$147,347,112
HealthLink HMO, Inc. dba HealthLink HMO[6]	$0	$2,503	$25,572	$1,429	$13,393	$1,421	$50	$0	$0	$0	$59,734	$8,634	$112,736	$403	$112,333
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$77,617,639	$47,701,617	$34,686,896	$11,934,445	$67,572,931	$19,936,102	$1,847,475	$0	$1,465,227	$1,799,938	$31,644,896	$1,444,344	$297,651,510	$0	$297,651,510
Humana Health Plan, Inc.	$5,042,883	$2,869,522	$6,142,740	$1,160,265	$6,107,064	$1,038,610	$64,601	$0	$114,085	$415,336	$54,282	$1,854,898	$24,864,286	$731,549	$24,132,737
Mercy Health Plans of Missouri, Inc.	$22,585,897	$6,345,091	$11,382,070	$4,119,299	$17,413,166	$1,916,090	$316,667	$0	$957,145	$488,692	$5,292,778	$22,918,443	$93,735,339	$120,686	$93,614,653
United Healthcare of the Midwest, Inc.[28]	$8,062,562	$10,283,227	$10,836,124	$1,813,381	$10,980,395	$1,514,554	$50,802	$0	$584,413	$584,413	$933,325	$797,018	$46,440,215	$2,040,085	$44,400,130
Totals	**$232,317,640**	**$165,215,668**	**$165,905,343**	**$45,159,594**	**$217,875,501**	**$51,990,361**	**$7,620,207**	**$0**	**$5,897,700**	**$11,724,321**	**$83,754,466**	**$51,531,605**	**$1,038,992,407**	**$14,008,621**	**$1,024,983,786**

Missouri Per Member Per Month Costs for Commercial Business[5]

	A Inpatient Hospital	B Outpatient Hospital	C Prescription Drugs	D Inpatient Physician	E Outpatient Physician	F Emergency Room	G Chiro-practic	H Hair Prostheses	I Inpatient Mental Health	J Outpatient Mental Health	K Diagnostics	L Other	M Total Medical Costs	N Total Capitation Costs	O Total Medical Costs Less Capitation Costs
Aetna Health, Inc.	$45.80	$28.28	$51.21	$5.16	$29.94	$11.14	$1.08	$0.00	$2.65	$1.24	$54.04	$60.73	$291.27	$1.34	$289.93
Blue Cross & Blue Shield of Kansas City	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$73.76	$41.37	$40.01	$11.85	$30.96	$22.33	$0.48	$0.00	$2.33	$7.43	$28.26	$11.62	$270.41	$11.09	$259.32
CIGNA Healthcare of St. Louis, Inc.	$37.57	$47.80	$44.00	$5.82	$34.46	$13.60	$0.45	$0.00	$2.60	$5.72	$37.93	$10.09	$240.05	$10.66	$229.39
Community Health Plan	$101.39	$49.22	$49.14	$17.28	$40.10	$14.26	$2.23	$0.00	$3.70	$1.16	$65.65	$7.51	$351.65	$1.20	$350.45
Coventry Health Care of Kansas, Inc.	$57.26	$43.51	$33.05	$12.48	$61.90	$15.66	$0.61	$0.00	$2.34	$2.10	$1.87	$1.84	$232.63	$6.52	$226.11
Cox Health Systems HMO, Inc.	$60.39	$48.26	$47.06	$23.17	$46.39	$8.56	$3.51	$0.00	$0.14	$1.07	$17.58	$7.98	$264.12	$0.16	$263.96
Good Health HMO, Inc. dba Blue-Care, Inc.	$53.66	$42.07	$58.26	$12.89	$52.91	$14.57	$4.92	$0.00	$0.79	$7.20	$35.06	$13.46	$295.81	$6.55	$289.25
Group Health Plan, Inc.	$59.28	$62.04	$48.57	$12.21	$65.83	$10.29	$0.77	$0.00	$0.93	$1.97	$3.80	$6.48	$272.17	$4.55	$267.63
HealthLink HMO, Inc. dba HealthLink HMO[6]	$0.00	$9.48	$96.86	$5.41	$50.73	$5.38	$0.19	$0.00	$0.00	$0.00	$226.27	$32.70	$427.03	$1.53	$425.50
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$62.90	$38.66	$28.11	$9.67	$54.76	$16.16	$1.50	$0.00	$1.19	$1.46	$25.64	$1.17	$241.21	$0.00	$241.21
Humana Health Plan, Inc.	$57.08	$32.48	$69.52	$13.13	$69.12	$11.76	$0.73	$0.00	$0.00	$4.70	$0.61	$20.99	$281.42	$8.28	$273.14
Mercy Health Plans of Missouri, Inc.	$71.34	$20.04	$35.95	$13.01	$55.00	$6.05	$1.00	$0.00	$3.02	$1.54	$16.72	$72.39	$296.07	$0.38	$295.69
United Healthcare of the Midwest, Inc.[28]	$52.45	$66.90	$70.50	$11.80	$71.44	$9.85	$0.33	$0.00	$3.80	$3.80	$6.07	$5.19	$302.13	$13.27	$288.86
Averages[23]	**$60.09**	**$42.73**	**$42.91**	**$11.68**	**$56.35**	**$13.45**	**$1.97**	**$0.00**	**$1.53**	**$3.03**	**$21.66**	**$13.33**	**$268.72**	**$3.62**	**$265.10**

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Missouri Costs of Services for Medicare & Medicaid[5]

Medicare	A Inpatient Hospital	B Outpatient Hospital	C Prescription Drugs	D Inpatient Physician	E Outpatient Physician	F Emergency Room	G Chiro-practic	H Hair Prostheses	I Inpatient Mental Health	J Outpatient Mental Health	K Diagnostics	L Other	M Total Medical Costs	N Total Capitation Costs	O Total Medical Costs Less Capitation Costs
Coventry Health Care of Kansas, Inc.	$20,893,143	$5,818,491	$7,715,796	$3,166,597	$11,409,819	$1,525,333	$1,647	$0	$309,139	$45,999	$259,006	$622,032	$51,767,003	$407,494	$51,359,509
Essence, LLP	$37,049,789	$3,088,102	$13,328,445	$4,569,725	$29,046,194	$2,556,519	$7,936	$0	$246,950	$246,950	$4,898,766	$12,088,991	$107,128,366	$14,273,503	$92,854,863
Group Health Plan, Inc.	$61,456,455	$25,014,286	$20,086,769	$7,018,670	$31,160,827	$2,476,401	$62,871	$0	$184,927	$392,970	$1,576,155	$4,295,127	$153,725,458	$5,889,315	$147,836,143
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$2,668,408	$88,328	$813,848	$406,877	$437,112	$287,889	$0	$0	$287,455	$32,414	$210,304	$580,939	$5,813,573	$184,702	$5,628,871
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$30,868	$50,038	$28,238	$3,829	$91,017	$36,128	$0	$0	$0	$5,650	$30,254	$3,731	$279,753	$0	$279,753
Humana Health Plan, Inc.	$27,496,415	$6,110,068	$16,404,742	$5,660,215	$16,620,956	$1,605,717	$57,647	$0	$286,674	$376,701	$133,605	$10,694,963	$85,447,703	$3,037,403	$82,410,300
Mercy Health Plans of Missouri, Inc.	$40,479,038	$7,043,191	$27,387,712	$6,584,386	$23,333,859	$736,291	$35,799	$0	$424,908	$133,936	$6,029,620	$22,766,531	$134,955,271	$157,186	$134,798,085
United Healthcare of the Midwest, Inc. [28]	$105,914,232	$47,024,895	$29,155,640	$36,826,096	$73,766,831	$2,408,014	$12,154	$0	$1,534,508	$1,534,508	$1,910,400	$7,759,867	$307,847,146	$28,438,461	$279,408,685
Totals[2]	**$295,988,348**	**$94,237,399**	**$114,921,188**	**$64,236,394**	**$185,866,615**	**$11,632,292**	**$178,054**	**$0**	**$3,274,561**	**$2,769,128**	**$15,048,110**	**$58,812,181**	**$846,964,271**	**$52,388,063**	**$794,576,208**

Medicaid	A Inpatient Hospital	B Outpatient Hospital	C Prescription Drugs	D Inpatient Physician	E Outpatient Physician	F Emergency Room	G Chiro-practic	H Hair Prostheses	I Inpatient Mental Health	J Outpatient Mental Health	K Diagnostics	L Other	M Total Medical Costs	N Total Capitation Costs	O Total Medical Costs Less Capitation Costs
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$50,739,865	$21,476,424	$20,054,134	$11,045,101	$22,689,253	$25,068,737	$0	$0	$913,509	$1,278,912	$2,606,679	$10,475,975	$166,348,589	$13,042,240	$153,306,349
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$16,865,390	$10,435,147	$9,825,726	$4,024,025	$7,616,938	$8,509,875	$0	$0	$2,410,230	$4,285,118	$3,814,707	$6,169,868	$73,957,024	$5,195,159	$68,761,865
Children's Mercy's Family Health Partners, Inc.	$25,589,491	$20,005,205	$0	$4,499,269	$12,407,411	$14,074,656	$0	$0	$2,313,112	$2,222,402	$9,124,097	$6,117,232	$96,352,875	$9,463,163	$86,889,712
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$7,181,659	$650,971	$2,808,105	$1,364,383	$2,571,921	$3,611,100	$0	$0	$432,620	$150,984	$1,052,854	$2,078,258	$21,902,855	$1,773,842	$20,129,013
Healthcare USA of Missouri, LLC	$146,948,119	$53,236,002	$63,159,461	$29,610,012	$52,042,271	$63,273,439	$0	$0	$6,149,606	$2,893,932	$11,887,835	$12,372,487	$441,573,164	$20,749,058	$420,824,106
Missouri Care, Inc.	$17,994,988	$7,313,291	$15,008,976	$5,263,060	$11,269,048	$13,024,341	$0	$0	$1,203,653	$1,055,170	$6,135,478	$14,193,954	$92,461,959	$3,576,974	$88,884,985
Totals	**$265,319,512**	**$113,117,040**	**$110,856,402**	**$55,805,850**	**$108,596,842**	**$127,562,148**	**$0**	**$0**	**$13,422,730**	**$11,886,518**	**$34,621,650**	**$51,407,774**	**$892,596,466**	**$53,800,436**	**$838,796,030**

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Missouri Per Member Per Month Costs for Medicare & Medicaid[5]

Medicare	A Inpatient Hospital	B Outpatient Hospital	C Prescription Drugs	D Inpatient Physician	E Outpatient Physician	F Emergency Room	G Chiro-practic	H Hair Prostheses	I Inpatient Mental Health	J Outpatient Mental Health	K Diagnostics	L Other	M Total Medical Costs	N Total Capitation Costs	O Total Medical Costs Less Capitation Costs
Coventry Health Care of Kansas, Inc.	$270.61	$75.36	$99.94	$41.01	$147.78	$19.76	$0.02	$0.00	$4.00	$0.60	$3.35	$8.06	$670.49	$5.28	$665.21
Essence, LLP	$231.58	$19.30	$83.31	$28.56	$181.55	$15.98	$0.05	$0.00	$1.54	$1.54	$30.62	$75.56	$669.61	$89.22	$580.39
Group Health Plan, Inc.	$284.54	$115.81	$93.00	$32.50	$144.27	$11.47	$0.29	$0.00	$0.86	$1.82	$7.30	$19.89	$711.73	$27.27	$684.46
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$229.44	$7.59	$69.98	$34.99	$37.58	$24.75	$0.00	$0.00	$24.72	$2.79	$18.08	$49.95	$499.88	$15.88	$484.00
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$84.57	$137.09	$77.36	$10.49	$249.36	$98.98	$0.00	$0.00	$0.00	$15.48	$82.89	$10.22	$766.45	$0.00	$766.45
Humana Health Plan, Inc.	$181.98	$40.44	$108.57	$37.46	$110.00	$10.63	$0.38	$0.00	$1.90	$2.49	$0.88	$70.78	$565.53	$20.10	$545.43
Mercy Health Plans of Missouri, Inc.	$194.02	$33.76	$131.27	$31.56	$111.84	$3.53	$0.17	$0.00	$2.04	$0.64	$28.90	$109.12	$646.85	$0.75	$646.10
United Healthcare of the Midwest, Inc. [28]	$239.60	$106.38	$65.95	$83.31	$166.87	$5.45	$0.03	$0.00	$3.47	$3.47	$4.32	$17.55	$696.40	$64.33	$632.07
Averages[2, 23]	**$233.62**	**$74.38**	**$90.71**	**$50.70**	**$146.70**	**$9.18**	**$0.14**	**$0.00**	**$2.58**	**$2.19**	**$11.88**	**$46.42**	**$668.50**	**$41.35**	**$627.15**

Medicaid	A Inpatient Hospital	B Outpatient Hospital	C Prescription Drugs	D Inpatient Physician	E Outpatient Physician	F Emergency Room	G Chiro-practic	H Hair Prostheses	I Inpatient Mental Health	J Outpatient Mental Health	K Diagnostics	L Other	M Total Medical Costs	N Total Capitation Costs	O Total Medical Costs Less Capitation Costs
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$55.68	$23.57	$22.01	$12.12	$24.90	$27.51	$0.00	$0.00	$1.00	$1.40	$2.86	$11.50	$182.56	$14.31	$168.24
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$50.73	$31.39	$29.55	$12.10	$22.91	$25.60	$0.00	$0.00	$7.25	$12.89	$11.47	$18.56	$222.44	$15.63	$206.82
Children's Mercy's Family Health Partners, Inc.	$44.40	$34.71	$0.00	$7.81	$21.53	$24.42	$0.00	$0.00	$4.01	$3.86	$15.83	$10.61	$167.16	$16.42	$150.75
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$52.11	$4.72	$20.37	$9.90	$18.66	$26.20	$0.00	$0.00	$3.14	$1.10	$7.64	$15.08	$158.92	$12.87	$146.05
Healthcare USA of Missouri, LLC	$68.38	$24.77	$29.39	$13.78	$24.22	$29.44	$0.00	$0.00	$2.86	$1.35	$5.53	$5.76	$205.46	$9.65	$195.81
Missouri Care, Inc.	$39.52	$16.06	$32.96	$11.56	$24.75	$28.60	$0.00	$0.00	$2.64	$2.32	$13.47	$31.17	$203.04	$7.85	$195.19
Averages[23]	**$58.15**	**$24.79**	**$24.30**	**$12.23**	**$23.80**	**$27.96**	**$0.00**	**$0.00**	**$2.94**	**$2.61**	**$7.59**	**$11.27**	**$195.64**	**$11.79**	**$183.85**

Results for Nationwide Operations

Missouri Licensed HMOs

This section presents data on national operations for each HMO licensed in Missouri, including an indication of the amount of national operations attributable to Missouri business. Data on basic accounting items is presented. In addition, data on important indicators unique to the insurance industry is also presented.

Please note: This section contains the plan-wide operations data for Blue Cross & Blue Shield of Kansas City, not just the HMO business. This company operates under a dual Health Services Corporation and Health Maintenance Organization license, per §354.475 RSMo. DIFP determined in 1999 that this company shall comply with laws governing HMOs in Missouri, including laws requiring HMOs to file data with DIFP.

This section concludes with five-year trend data on numerous indicators. Financial statements may be amended up to 5 years after they are originally filed. Data from prior years presented here may be different from prior HMO Annual Reports.

Balance Sheet Items

A. % Missouri Business - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.

B. Total Cash and Short Term Investments - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).

C. Premium & Health Care Receivables - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.

D. Total Assets - Permitted assets determined in accordance with statutory requirements. Includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.

E. Total Liabilities - All obligations, determined in accordance with state statutes, for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries & affiliates, and borrowed money.

F. Total Capital & Surplus - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.

G. Total Liabilities, Capital & Surplus - Includes: Total Liabilities plus Total Capital and Surplus.

Nationwide Operations [4]

Balance Sheet Items

Health Maintenance Organization	A MO % [23]	B Total Cash & Short Term Investments	C Premium & Health Care Receivables	D Total Assets	E Total Liabilities	F Total Capital & Surplus	G Total Liabilities, Capital and Surplus
Aetna Health, Inc.	73.1%	$3,531,833	$1,299,250	$17,349,539	$7,945,298	$9,404,241	$17,349,539
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	100.0%	$29,354,354	$24,034,823	$56,183,944	$26,112,388	$30,071,556	$56,183,944
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	$6,554,949	$7,296,183	$24,877,363	$13,838,799	$11,038,564	$24,877,363
Blue Cross & Blue Shield of Kansas City	93.4%	$16,529,623	$49,039,904	$740,622,163	$257,468,296	$483,153,867	$740,622,163
Children's Mercy's Family Health Partners, Inc.	31.7%	$43,027,214	$25,445,997	$109,416,305	$48,465,192	$60,951,113	$109,416,305
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	59.0%	$667,893	$331,370	$6,987,762	$3,560,363	$3,427,399	$6,987,762
CIGNA Healthcare of St. Louis, Inc.	77.0%	$2,731,391	$84,957	$4,522,842	$639,856	$3,882,986	$4,522,842
Community Health Plan	96.4%	$1,299,692	$553,079	$8,026,231	$4,727,566	$3,298,665	$8,026,231
Coventry Health Care of Kansas, Inc.	56.4%	$20,851,156	$6,200,519	$98,318,731	$42,570,569	$55,748,162	$98,318,731
Cox Health Systems HMO, Inc.	100.0%	$6,253,630	$65,885	$20,970,137	$4,754,895	$16,215,242	$20,970,137
Essence, LLP	75.9%	$81,662,511	$2,393,252	$89,811,367	$70,055,610	$19,755,757	$89,811,367
Good Health HMO, Inc. dba Blue-Care, Inc.	75.7%	$11,210,674	$4,931,436	$101,245,818	$45,300,158	$55,945,660	$101,245,818
Group Health Plan, Inc.	74.9%	$64,167,309	$3,956,372	$211,578,996	$99,309,388	$112,269,608	$211,578,996
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	13.9%	$32,162,911	$60,828,053	$105,314,216	$78,689,993	$26,624,223	$105,314,216
Healthcare USA of Missouri, LLC	100.0%	$12,296,832	$55,543,673	$128,526,245	$59,955,252	$68,570,993	$128,526,245
HealthLink HMO, Inc. dba HealthLink HMO[6]	100.0%	$3,554,358	$0	$26,700,642	$2,340,837	$24,359,805	$26,700,642
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	100.0%	$38,365,910	$19,462,819	$131,929,709	$72,218,481	$59,711,228	$131,929,709
Humana Health Plan, Inc.	8.8%	$19,004,337	$30,944,490	$382,870,007	$205,601,476	$177,268,531	$382,870,007
Mercy Health Plans of Missouri, Inc.	90.1%	$36,558,633	$8,139,780	$59,400,715	$29,274,830	$30,125,885	$59,400,715
Missouri Care, Inc.	100.0%	$9,432,439	$13,103,214	$27,538,307	$17,457,347	$10,080,960	$27,538,307
United Healthcare of the Midwest, Inc.	84.1%	$13,408,103	$13,886,794	$177,508,982	$92,726,752	$84,782,230	$177,508,982
All HMOs	**56.2%**	**$452,625,752**	**$327,541,850**	**$2,529,700,021**	**$1,183,013,346**	**$1,346,686,675**	**$2,529,700,021**
HMOs with MO% of Business > 60% (16 HMOs)[18]	**87.9%**	**$336,912,241**	**$203,791,421**	**$1,826,793,000**	**$804,125,753**	**$1,022,667,247**	**$1,826,793,000**

Income Statement Items

A. Missouri % of Business – Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.

B. Net Premium Income - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.

C. Total Revenues - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.

D. Total Medical & Hospital Expense - Includes: hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.

E. Net Underwriting Gains (Losses) - Includes: Total revenues **LESS** total underwriting deductions.

F. Net Investment Gains (Losses) - Includes: Net investment income earned plus net realized capital gains (or losses).

G. Federal & Foreign Income Taxes - Federal and foreign income taxes paid for the year.

H. Net Income (Loss) - Income adjusted for federal and foreign income taxes paid.

Nationwide Operations [4]

Income Statement Items

Health Maintenance Organization	A MO % [23]	B Net Premium Income	C Total Revenues	D Total Medical & Hospital Expenses	E Net Underwriting Gains (Losses)	F Net Investment Gains (Losses)	G Federal & Foreign Income Taxes	H Net Income (Loss)
Aetna Health, Inc.	73.1%	$54,164,033	$54,164,171	$48,656,505	($3,769,341)	$789,746	($1,712,151)	($1,267,444)
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	100.0%	$225,091,120	$225,091,120	$181,599,615	$17,519,732	$954,167	$6,740,093	$11,733,806
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	$84,659,063	$84,659,063	$70,693,384	$3,771,199	$727,165	$1,537,976	$2,842,822
Blue Cross & Blue Shield of Kansas City	93.4%	$17,686,354	$17,686,354	$13,959,074	$1,847,796	$0	$0	$1,847,796
Children's Mercy's Family Health Partners, Inc.	31.7%	$389,179,736	$389,180,304	$315,974,532	$47,301,723	$2,962,356	$0	$50,264,079
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	59.0%	$7,575,178	$7,575,178	$6,207,060	$159,498	$331,282	$40,563	$450,217
CIGNA Healthcare of St. Louis, Inc.	77.0%	$1,783,034	$1,783,034	$1,274,987	$198,478	$130,592	$42,115	$286,955
Community Health Plan	96.4%	$28,674,312	$29,115,438	$27,210,144	($1,980,146)	($67,965)	($192,814)	($1,855,297)
Coventry Health Care of Kansas, Inc.	56.4%	$315,571,000	$315,571,000	$249,013,436	$27,978,236	$890,737	$9,310,768	$19,515,099
Cox Health Systems HMO, Inc.	100.0%	$18,057,387	$18,571,549	$15,310,052	$771,878	$110,384	($62,304)	$944,566
Essence, LLP	75.9%	$196,245,935	$196,245,935	$156,501,640	$11,283,598	$578,432	$3,468,000	$8,394,030
Good Health HMO, Inc. dba Blue-Care, Inc.	75.7%	$396,908,036	$394,058,925	$342,551,197	$9,341,205	$3,136,867	$4,083,980	$8,347,464
Group Health Plan, Inc.	74.9%	$516,442,805	$516,442,805	$421,282,894	$57,014,445	$9,183,023	$21,817,113	$44,258,040
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	13.9%	$327,922,717	$327,922,717	$263,190,561	$1,486,549	$834,112	$1,193,233	$1,127,428
Healthcare USA of Missouri, LLC	100.0%	$504,201,761	$504,201,761	$432,803,605	$32,576,184	$3,013,921	$11,735,827	$23,854,278
HealthLink HMO, Inc. dba HealthLink HMO[6]	100.0%	$106,017	$143,914	$5,181	$17,437,042	$1,002,964	$6,458,162	$11,981,844
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	100.0%	$334,885,035	$344,322,860	$290,483,751	$22,767,499	$2,331,456	$9,505,096	$15,593,859
Humana Health Plan, Inc.	8.8%	$1,663,593,693	$1,663,551,578	$1,441,893,004	($29,580,864)	$13,508,162	($1,804,758)	($14,076,328)
Mercy Health Plans of Missouri, Inc.	90.1%	$322,294,379	$322,298,558	$276,594,163	$11,583,384	$1,781,958	$6,203,211	$7,162,131
Missouri Care, Inc.	100.0%	$112,165,482	$112,165,482	$95,593,475	$3,304,371	$417,600	$1,211,527	($79,869)
United Healthcare of the Midwest, Inc.	84.1%	$500,291,529	$497,918,215	$382,139,444	$41,580,811	$12,040,783	$18,005,465	$35,528,470
All HMOs	**56.2%**	**$6,017,498,606**	**$6,022,669,961**	**$5,032,937,704**	**$272,593,277**	**$54,657,742**	**$97,581,102**	**$226,853,946**
HMOs with MO% of Business > 60% (16 HMOs)[18]	**87.9%**	**$3,313,656,282**	**$3,318,869,184**	**$2,756,659,111**	**$225,248,135**	**$36,131,093**	**$88,841,296**	**$169,573,451**

Revenues by Category

A. Total Commercial Premiums - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.

B. Total Medicare Premiums - Revenue for services provided to Medicare beneficiaries per arrangement with the Centers for Medicare and Medicaid Services (CMS).

C. Total Medicaid Premiums - Revenue for services provided to Medicaid beneficiaries per arrangements with state agencies administering medical assistance under Title XIX of the Social Security Act.

D. Total Premium-Related Revenue (A+B+C) - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.

E. Missouri % of "D" - Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.

F. Change in Unearned Premium Reserves - Change in unearned premium reserves and reserve for rate credits.

G. Total Fee-For-Service & Risk Revenue - Fee-For-Service Revenue is revenue from the provision of health services to non-HMO members and to members for health services not covered by their benefit plan. Risk Revenue is revenue from investment, deposit, and reserve accounts.

H. Total Aggregate Write-ins for Other Revenues - Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.

I. Total Revenues - Net Premium Income + Change in Premium Reserves + Fee-for-Services and Risk Revenues + Aggregate Write-ins for Other Revenues.

Nationwide Operations [4]

Revenues by Category

Health Maintenance Organization	A Total Commercial Premiums	B Total Medicare[2] Premiums	C Total Medicaid Premiums	D Total Premium-Related Rev. (A+B+C)	E MO % [23]	F Change in Unearned Premium Reserves	G Total FFS & Risk Revenue	H Total Aggregate Write-Ins for Other Revenues	I Total Revenues
Aetna Health, Inc.	$54,164,171	$0	$0	$54,164,171	73.1%	$138	$0	$0	$54,164,171
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$0	$0	$225,280,452	$225,280,452	100.0%	$0	$0	$0	$225,091,120
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$0	$0	$84,878,080	$84,878,080	100.0%	$0	$0	$0	$84,659,063
Blue Cross & Blue Shield of Kansas City	$17,726,859	$0	($2,864)	$17,723,995	93.4%	$0	$0	$0	$17,686,354
Children's Mercy's Family Health Partners, Inc.	$0	$0	$390,398,047	$390,398,047	31.7%	$0	$0	$568	$389,180,304
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$7,677,361	$0	$0	$7,677,361	59.0%	$0	$0	$0	$7,575,178
CIGNA Healthcare of St. Louis, Inc.	$1,808,930	$0	$0	$1,808,930	77.0%	$0	$0	$0	$1,783,034
Community Health Plan	$28,951,332	$0	$0	$28,951,332	96.4%	$0	$0	$441,126	$29,115,438
Coventry Health Care of Kansas, Inc.	$236,154,113	$84,797,548	$0	$320,951,661	56.4%	$0	$0	$0	$315,571,000
Cox Health Systems HMO, Inc.	$18,320,848	$0	$0	$18,320,848	100.0%	$0	$0	$514,162	$18,571,549
Essence, LLP	$0	$197,126,687	$0	$197,126,687	75.9%	$0	$0	$0	$196,245,935
Good Health HMO, Inc. dba Blue-Care, Inc.	$397,669,709	$0	$0	$397,669,709	75.7%	($2,849,111)	$0	$0	$394,058,925
Group Health Plan, Inc.	$232,498,196	$289,604,489	$0	$522,102,685	74.9%	$0	$0	$0	$516,442,805
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$0	$151,281,181	$195,335,280	$346,616,461	13.9%	$0	$0	$0	$327,922,717
Healthcare USA of Missouri, LLC	$0	$0	$514,685,356	$514,685,356	100.0%	$0	$0	$0	$504,201,761
HealthLink HMO, Inc. dba HealthLink HMO[6]	$185,682	$0	$0	$185,682	100.0%	$0	$0	$37,897	$143,914
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$344,018,281	$304,579	$0	$344,322,860	100.0%	$9,437,825	$0	$0	$344,322,860
Humana Health Plan, Inc.	$961,979,063	$792,202,209	$0	$1,754,181,272	8.8%	($42,115)	$0	$0	$1,663,551,578
Mercy Health Plans of Missouri, Inc.	$136,956,285	$185,565,185	$0	$322,521,470	90.1%	$0	$4,179	$0	$322,298,558
Missouri Care, Inc.	$0	$0	$112,422,105	$112,422,105	100.0%	$0	$0	$0	$112,165,482
United Healthcare of the Midwest, Inc.	$72,155,499	$469,777,958	$0	$541,933,457	84.1%	($2,373,314)	$0	$0	$497,918,215
All HMOs	**$2,510,266,329**	**$2,170,659,836**	**$1,522,996,456**	**$6,203,922,621**	**56.2%**	**$4,173,423**	**$4,179**	**$993,753**	**$6,022,669,961**
HMOs with MO% of Business > 60% (16 HMOs)[18]	**$1,304,455,792**	**$1,142,378,898**	**$937,263,129**	**$3,384,097,819**	**87.9%**	**$4,215,538**	**$4,179**	**$993,185**	**$3,318,869,184**

Liquidity Indicators

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations.

A. Months in Operation (in Missouri) - This reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.

B. Current Ratio - This reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable. The standard business ratio of current assets/current liabilities cannot be directly determined under the statutory accounting rules used for regulation of HMOs. For the exact formula used, contact the department's Managed Care Section or the National Association of Insurance Commissioners (NAIC).

C. Prior Year Current Ratio - same as current ratio but prior year

D. Days Cash on Hand - The number of days the HMO could cover operating expenses with the current amount of available cash.

$$\frac{\text{Total Cash + Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day*}}$$

*Total Medical & Hospital Expenses per day - Expenses divided by the number of days in operation during 2008, i.e. 365 days.

E. Total Unpaid Claims / Total Revenues - Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO.

Nationwide Operations [4]

Liquidity Indicators

Health Maintenance Organization	A Months in Operation (in Missouri)	B Current Ratio	C Prior Year Current Ratio	D Days Cash on Hand	E Total Unpaid Claims/ Total Revenues
Aetna Health, Inc.	125	61.7%	129.7%	26.5	8.6%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	148	204.5%	201.5%	59.0	10.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	42	100.5%	71.2%	33.8	7.5%
Blue Cross & Blue Shield of Kansas City	167	35.8%	36.0%	432.2	501.5%
Children's Mercy's Family Health Partners, Inc.	152	142.4%	55.1%	49.7	11.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	156	22.6%	10.2%	39.3	7.5%
CIGNA Healthcare of St. Louis, Inc.	184	432.3%	191.9%	781.9	9.6%
Community Health Plan	168	41.0%	35.4%	17.4	10.0%
Coventry Health Care of Kansas, Inc.	153	62.5%	20.2%	30.6	8.1%
Cox Health Systems HMO, Inc.	146	133.1%	135.2%	149.1	18.6%
Essence, LLP	67	89.1%	115.9%	190.5	19.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	210	55.6%	48.6%	11.9	7.9%
Group Health Plan, Inc.	210	73.3%	27.9%	55.6	8.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	33	122.9%	124.7%	44.6	17.9%
Healthcare USA of Missouri, LLC	163	116.0%	97.3%	10.4	10.6%
HealthLink HMO, Inc. dba HealthLink HMO[6]	192	151.8%	652.6%	250,403.5	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	210	79.9%	31.9%	48.2	9.3%
Humana Health Plan, Inc.	210	28.2%	18.3%	4.8	7.5%
Mercy Health Plans of Missouri, Inc.	154	154.5%	64.7%	48.2	5.1%
Missouri Care, Inc.[21]	134	115.5%	205.1%	36.0	9.4%
United Healthcare of the Midwest, Inc.	147	36.6%	50.8%	12.8	9.2%
All HMOs [23]	**3,170**	**67.8%**	**50.8%**	**32.8**	**10.9%**
HMOs with MO% of Business > 60% (16 HMOs)[18, 23]	**2,466**	**68.5%**	**56.1%**	**44.6**	**12.1%**

Efficiency Indicators

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement.

A. Net Income (Loss) - Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal income taxes and extraordinary items.

a. Total Revenue is expressed before reinsurance premiums ceded for purposes of comparability with 2007.
b. Extraordinary Items - Nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

B. % Change in Net Income (Loss) (2007 - 2008) -

$$\frac{\text{current year's Net Income (Loss)} - \text{previous year's Net Income (Loss)}}{|\text{previous year's Net Income (Loss)}|}$$

C. Administration Expenses - Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

D. % Change in Administration Expenses (2007-2008) -

$$\frac{(\text{2008 Administration Expenses} - \text{2007 Administration Expenses})}{\text{2007 Administration Expenses}}$$

E. Total Liabilities, Capital and Surplus - Includes Total Liabilities plus Total Capital & Surplus.

F. % Change in Total Liabilities, Capital and Surplus (2007-2008) -

$$\frac{(\text{2008 Total Liabilities, Capital \& Surplus} - \text{2007 Total Liabilities, Capital \& Surplus})}{\text{2007 Total Liabilities, Capital \& Surplus}}$$

G. Days in Receivables - Total Premiums Receivable / Total Premium Related Revenue per day*. Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

H. Days in Unpaid Claims - Claims Payable / Total Medical & Hospital Expenses per day*. The amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does not indicate outstanding costs of any particular age. This item is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame.

*Revenues or Expenses per day - Revenue or expenses divided by the number of days in operation during 2008, i.e. 365 days.

Nationwide Operations [4]

Efficiency Indicators

Health Maintenance Organization	A Net Income (Loss)	B % Change in Net Income (Loss) (2007-2008)[3]	C Administration Expenses	D % Change in Administration Expenses (2007-2008)[3]	E Total Liabilities, Capital and Surplus	F % Change in Total Liabilities, Capital and Surplus (2007-2008)[3]	G Days in Receivables	H Days in Unpaid Claims
Aetna Health, Inc.	($1,267,444)	-175.5%	$5,794,786	-8.6%	$17,349,539	-18.3%	8.8	35.0
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$11,733,806	47.0%	$17,782,956	52.8%	$56,183,944	43.2%	39.0	45.2
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$2,842,822	161.1%	$9,631,277	15.2%	$24,877,363	9.1%	31.5	32.9
Blue Cross & Blue Shield of Kansas City	$1,847,796	143.8%	$1,332,451	-56.2%	$740,622,163	4.7%	1012.1	2319.1
Children's Mercy's Family Health Partners, Inc.	$50,264,079	85.9%	$15,634,883	16.9%	$109,416,305	20.2%	23.9	51.5
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$450,217	-24.5%	$1,011,048	-21.9%	$6,987,762	5.9%	16.0	33.5
CIGNA Healthcare of St. Louis, Inc.	$286,955	-31.9%	$269,980	-74.1%	$4,522,842	-16.6%	17.4	49.0
Community Health Plan	($1,855,297)	-148.0%	$3,061,440	-11.1%	$8,026,231	-3.1%	7.0	38.9
Coventry Health Care of Kansas, Inc.	$19,515,099	-46.1%	$26,777,714	-37.6%	$98,318,731	-19.2%	7.2	37.3
Cox Health Systems HMO, Inc.	$944,566	269.0%	$2,009,897	-4.0%	$20,970,137	9.5%	1.3	82.1
Essence, LLP	$8,394,030	188.2%	$24,001,203	41.2%	$89,811,367	119.9%	4.5	87.5
Good Health HMO, Inc. dba Blue-Care, Inc.	$8,347,464	29.0%	$34,092,135	12.7%	$101,245,818	14.3%	4.5	33.3
Group Health Plan, Inc.	$44,258,040	-20.4%	$21,507,023	-33.1%	$211,578,996	16.8%	2.8	39.0
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$1,127,428	291.7%	$52,178,576	45.4%	$105,314,216	16.4%	67.7	81.4
Healthcare USA of Missouri, LLC	$23,854,278	53.9%	$31,870,742	12.4%	$128,526,245	15.2%	40.2	45.2
HealthLink HMO, Inc. dba HealthLink HMO[6]	$11,981,844	266875.1%	($17,363,183)	-1803130.4%	$26,700,642	4.0%	0.0	0.0
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$15,593,859	0.0%	$22,494,723	-8.2%	$131,929,709	14.2%	21.2	40.0
Humana Health Plan, Inc.	($14,076,328)	12.7%	$219,548,685	7.9%	$382,870,007	13.9%	6.8	31.5
Mercy Health Plans of Missouri, Inc.	$7,162,131	238.1%	$18,870,341	-3.3%	$59,400,715	-12.7%	9.2	21.8
Missouri Care, Inc.[21]	($79,869)	-106.2%	$4,688,199	-30.3%	$27,538,307	71.6%	42.6	40.3
United Healthcare of the Midwest, Inc.	$35,528,470	-30.4%	$63,118,189	-6.9%	$177,508,982	-20.8%	10.1	43.7
All HMOs [23]	**$226,853,946**	**14.8%**	**$558,313,065**	**-0.2%**	**$2,529,700,021**	**8.1%**	**19.9**	**47.5**
HMOs with MO% of Business > 60% (16 HMOs)[18, 23]	**$169,573,451**	**12.7%**	**$243,162,159**	**-7.3%**	**$1,826,793,000**	**7.8%**	**22.4**	**53.1**

Performance Indicators

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the medical loss ratio (MLR). As presented below, the plan-wide MLR is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide MLR includes an HMO's experience in all states in which the HMO was active during 2008.

A. 2008 Missouri Medical Loss Ratio (MoLR) -

$$\frac{\text{Amount Incurred for Provision of Missouri Health Care Services}}{\text{Total Missouri Premiums Earned*}}$$

*Data on premiums ceded for reinsurance is not available at the state level, for all companies. Where available, it is included.

B. 2008 Plan Wide Medical Loss Ratio (MLR) -

$$\frac{\text{Total Medical \& Hospital Expenses + Increase in Reserves for Accident \&Health Contracts}}{\text{Total Revenues*}}$$

*net of premiums ceded for reinsurance

NOTE: Companies with 100% of their business in Missouri will show a difference between the Missouri Loss Ratio and the Plan Wide MLR. Plan Wide MLR is a standard ratio established by the NAIC for comparing companies operating anywhere in the United States and Territories. Several revenue and expense related items used to calculate the Plan Wide MLR are not reported at a state level, and are absent from the Missouri MLR. Therefore, companies that do business nowhere outside Missouri will have one loss ratio when evaluated at the state level and another when evaluated using the NAIC standard ratio. However, since experience in one state can vary widely from national experience, presenting a state MLR is an important indicator.

C. Total Plan Wide Member Months - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

D. Premium Related + FFS Revenues PMPM -

$$\frac{\text{Net Premium Income* + Total FFS \& Risk Revenue}}{\text{Plan Wide Cumulative Member Months}}$$

*net of reinsurance premiums ceded

E. Medical & Hospital Expense PMPM -

$$\frac{\text{Total Medical \& Hospital Expenses}}{\text{Plan wide Cumulative Member Months}}$$

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Nationwide Operations [4]

Performance Indicators

Health Maintenance Organization	A 2008 Missouri Medical Loss Ratio	B 2008 Plan Wide Medical Loss Ratio	C Total Plan Wide Member Months	D Premium Related + FFS Revenues PMPM	E Medical & Hospital Expense PMPM
Aetna Health, Inc.	85.5%	94.5%	179,257	$302.16	$271.43
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	80.7%	80.7%	909,767	$247.42	$199.61
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	83.3%	81.7%	331,844	$255.12	$213.03
Blue Cross & Blue Shield of Kansas City	80.3%	78.9%	56,180	$314.82	$248.47
Children's Mercy's Family Health Partners, Inc.	79.6%	81.2%	1,905,791	$204.21	$165.80
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	81.1%	82.3%	25,045	$302.46	$247.84
CIGNA Healthcare of St. Louis, Inc.	70.5%	71.5%	6,347	$280.93	$200.88
Community Health Plan	95.5%	93.5%	83,036	$345.32	$327.69
Coventry Health Care of Kansas, Inc.	81.4%	78.9%	951,781	$331.56	$261.63
Cox Health Systems HMO, Inc.	83.6%	83.2%	63,748	$283.26	$240.17
Essence, LLP	75.1%	79.7%	218,798	$896.93	$715.28
Good Health HMO, Inc. dba Blue-Care, Inc.	83.0%	86.9%	1,136,825	$349.14	$301.32
Group Health Plan, Inc.	80.2%	81.6%	1,039,826	$496.66	$405.15
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	66.6%	80.3%	1,889,890	$173.51	$139.26
Healthcare USA of Missouri, LLC	85.7%	85.8%	2,127,659	$236.97	$203.42
HealthLink HMO, Inc. dba HealthLink HMO[6, 27]	60.7%	3.6%	264	$401.58	$19.63
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	84.4%	84.4%	1,236,803	$270.77	$234.87
Humana Health Plan, Inc.	82.8%	86.4%	4,523,947	$367.73	$318.72
Mercy Health Plans of Missouri, Inc.	87.3%	85.8%	688,611	$468.04	$401.67
Missouri Care, Inc.	85.1%	85.2%	460,152	$243.76	$207.74
United Healthcare of the Midwest, Inc.	76.9%	77.6%	729,386	$685.91	$523.92
All HMOs [23]	**82.0%**	**83.6%**	**18,564,957**	**$324.13**	**$271.10**
HMOs with MO% of Business > 60% (16 HMOs)[18, 23]	**82.4%**	**83.2%**	**9,268,503**	**$357.52**	**$297.42**

5 Year Financial History

Many items in the financial statements are more meaningful to analyze as trends over time than as points in time. Data represent plan-wide activity and are not specific to the state of Missouri. Please note that some historical information has been updated because of revisions received after publication of last year's report.

Net Income (Loss) – (Income Statement item) – Income adjusted for federal and foreign income taxes paid.

Total Assets – (Balance Sheet item) – Permitted assets determined in accordance with statutory requirements.

Total Liabilities – (Balance Sheet item) – All obligations, determined in accordance with state statutes, for which an HMO is financially responsible.

Total Liabilities, Capital and Surplus – (Balance Sheet item) – Includes common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.

Net Premium Income – (Income Statement item) – Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.

Total Revenue – (Income Statement item) – Premium and other revenue streams.

Medical & Hospital Expenses – (Income Statement item) – Expenses net of reinsurance, co-payment, coordination of benefits and subrogation.

Administration Expenses – Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

Current Ratio – (Liquidity Indicator) – Reflects the plan's ability to meet short-term obligations with short-term assets.

Medical Loss Ratio – (Performance Indicator) – Indicates the portion of all revenues that are required to cover core operations, e.g. payments for medical services.

Administrative Expenses to Total Revenue – (Efficiency Indicator) – Indicates the portion of all revenues that are required to support core operations.

Estimated Liability for Unpaid Claims – At the beginning of each year, an HMO will have claims that were incurred in prior years, but which still have not been paid. The HMO attempts to estimate the amount of such claims, and incorporates this estimate into reserves set aside to pay claims.

Total Claims Incurred for Prior Years – The amount the HMO paid this year for claims leftover from previous years.

Analysis of Liability Reserves =

$$\frac{\text{Estimated Liability for Unpaid Claims} - \text{Total Claims Incurred for Prior Years}}{\text{Total Claims Incurred for Prior Years}}$$

Ideally, the amount stated for "Estimated Liability for Unpaid Claims" should be within 5% to 10% of the amount stated for "Total Claims Incurred for Prior Years". A negative number indicates that "Total Claims Incurred for Prior Years" exceeded the amount set aside to pay such claims, as stated in "Estimated Liability for Unpaid Claims".

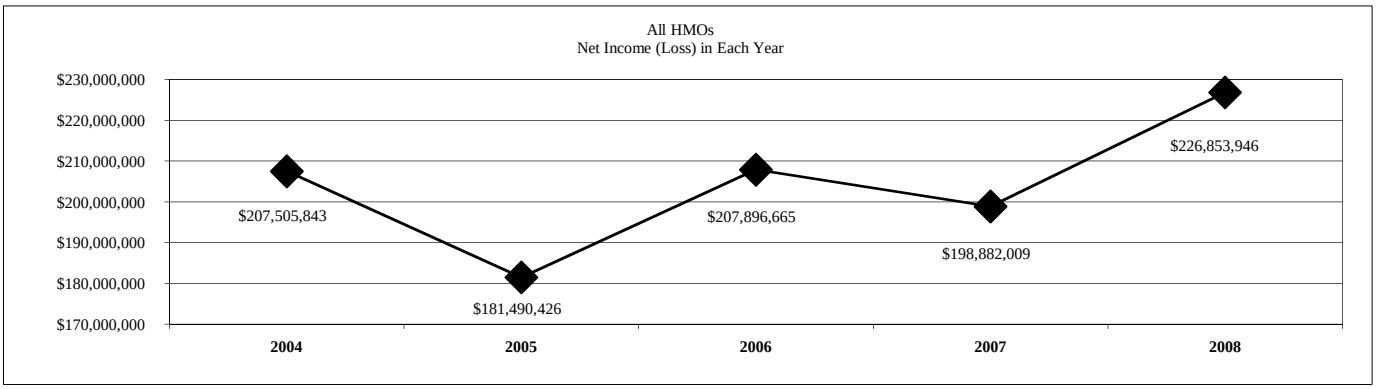
If "Total Claims Incurred for Prior Years" is significantly greater than "Estimated Liability for Unpaid Claims" for several years in a row, the HMO may have a problem accurately accounting for its outstanding liabilities and may be over-stating its capital and surplus.

If "Total Claims Incurred for Prior Years" is significantly less than "Estimated Liability for Unpaid Claims" for several years in a row, the HMO may not be using cash as efficiently as possible. In states that regulate the amount an HMO may charge in premiums, the HMO may be ineligible for premium increases. Medical providers negotiating payment rates may have grounds to negotiate for higher payments.

Financial History

Plan Wide Net Income (Loss)[7]

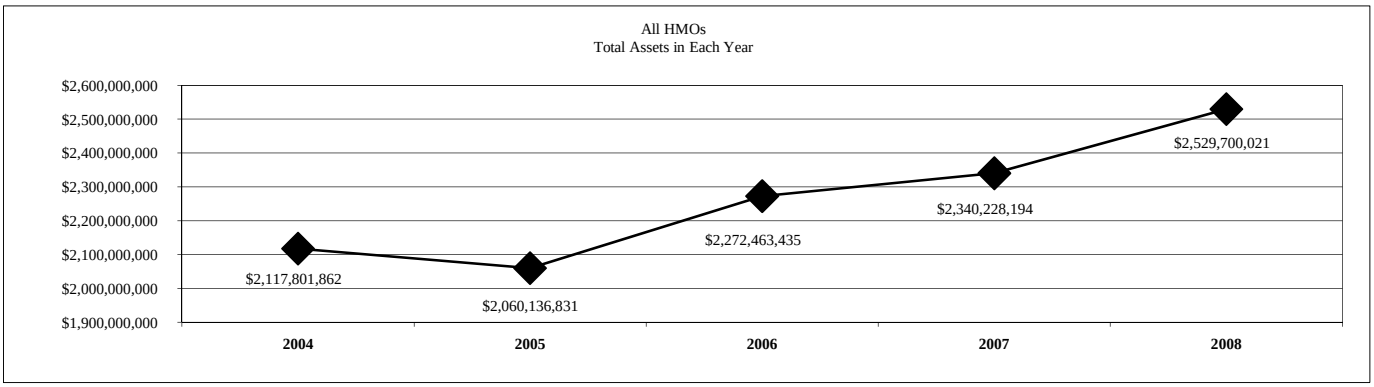
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$2,465,844	($940,860)	($774,727)	$1,678,728	($1,267,444)	-151.4%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$7,707,256	$460,995	$9,400,623	$8,853,081	$11,733,806	52.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	($1,193,023)	($3,131,147)	($4,650,289)	$2,842,822	338.3%
Blue Cross & Blue Shield of Kansas City	$3,734,848	$1,758,525	($2,962,217)	($4,218,638)	$1,847,796	-50.5%
Children's Mercy's Family Health Partners, Inc.	$1,076,326	$3,698,481	$1,135,977	$27,037,682	$50,264,079	4570.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$1,995,335	$2,018,949	$86,242	$656,199	$450,217	-77.4%
CIGNA Healthcare of St. Louis, Inc.	$3,233,521	$1,535,999	$993,042	$421,071	$286,955	-91.1%
Community Health Plan	$1,324,742	$196,000	($2,745,576)	($748,144)	($1,855,297)	-240.0%
Coventry Health Care of Kansas, Inc.	$43,890,159	$48,361,977	$43,079,757	$36,193,764	$19,515,099	-55.5%
Cox Health Systems HMO, Inc.	($2,162,668)	($1,993,089)	($2,453,632)	($558,802)	$944,566	143.7%
Essence, LLP	($2,239,261)	($1,281,287)	$824,493	$2,982,092	$8,394,030	474.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	$12,046,169	$986,446	$341,211	$6,470,570	$8,347,464	-30.7%
Group Health Plan, Inc.	$52,106,796	$43,315,953	$38,497,372	$55,597,955	$44,258,040	-15.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$8,824,190	($588,033)	$1,127,428	-87.2%
Healthcare USA of Missouri, LLC	$6,278,901	$18,638,645	$12,328,754	$15,498,423	$23,854,278	279.9%
HealthLink HMO, Inc. dba HealthLink HMO [6]	($41,451)	($7,211)	($1,519)	$4,488	$11,981,844	29006.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$14,205,439	$18,009,319	$18,887,849	$15,951,400	$15,593,859	9.8%
Humana Health Plan, Inc.	$7,590,577	($6,824,661)	$62,356,698	($16,118,227)	($14,076,328)	-285.4%
Mercy Health Plans of Missouri, Inc.	$21,859,614	$22,048,057	$563,710	$2,118,406	$7,162,131	-67.2%
Missouri Care, Inc.[21]	$884,261	$2,280,608	($2,318,172)	$1,281,556	($79,869)	-109.0%
United Healthcare of the Midwest, Inc.	$27,532,247	$32,550,335	$31,134,447	$51,018,727	$35,528,470	29.0%
Withdrawn HMOs	$4,017,188	($2,129,732)	($6,170,710)	$0	$0	-100.0%
All HMOs [23]	**$207,505,843**	**$181,490,426**	**$207,896,665**	**$198,882,009**	**$226,853,946**	**9.3%**



Financial History

Plan Wide Total Assets[7]

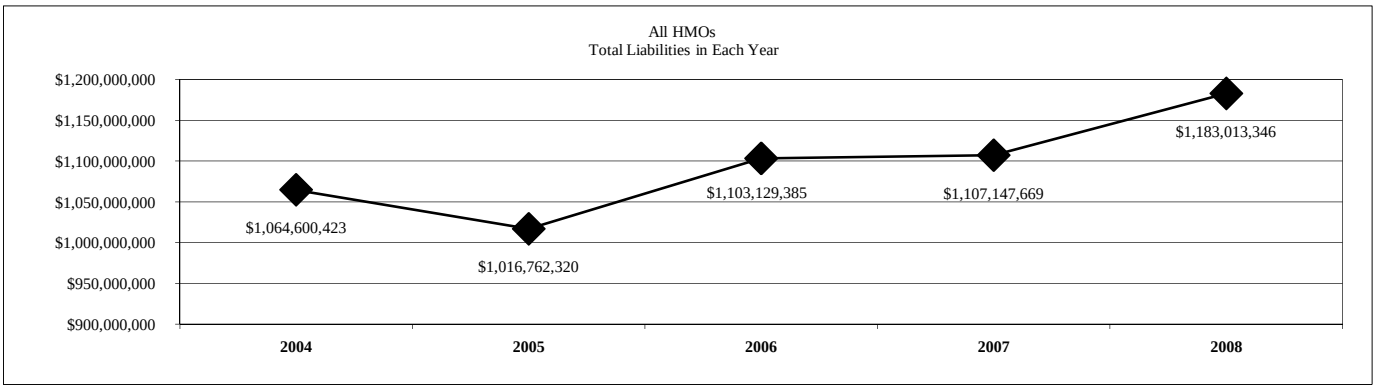
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$20,646,594	$20,901,276	$20,549,637	$21,225,611	$17,349,539	-16.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$22,604,811	$20,168,206	$41,600,353	$38,411,549	$56,183,944	148.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$20,994,776	$23,313,483	$22,796,241	$24,877,363	18.5%
Blue Cross & Blue Shield of Kansas City	$548,928,774	$589,885,093	$641,310,794	$707,243,590	$740,622,163	34.9%
Children's Mercy's Family Health Partners, Inc.	$14,132,412	$20,900,307	$18,107,885	$91,014,317	$109,416,305	674.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$13,243,981	$14,629,916	$8,543,561	$6,597,838	$6,987,762	-47.2%
CIGNA Healthcare of St. Louis, Inc.	$10,149,459	$7,048,224	$5,078,348	$5,422,575	$4,522,842	-55.4%
Community Health Plan	$13,306,324	$14,882,579	$9,594,643	$8,280,391	$8,026,231	-39.7%
Coventry Health Care of Kansas, Inc.	$151,366,392	$153,954,819	$160,200,413	$121,694,238	$98,318,731	-35.0%
Cox Health Systems HMO, Inc.	$11,038,074	$13,213,971	$14,955,870	$19,147,948	$20,970,137	90.0%
Essence, LLP	$2,973,368	$4,557,849	$10,611,767	$40,849,613	$89,811,367	2920.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	$61,477,853	$64,183,041	$74,251,170	$88,599,870	$101,245,818	64.7%
Group Health Plan, Inc.	$179,642,761	$160,591,141	$173,209,657	$181,179,218	$211,578,996	17.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$77,516,944	$90,456,120	$105,314,216	35.9%
Healthcare USA of Missouri, LLC	$78,395,404	$89,628,069	$91,652,582	$111,612,415	$128,526,245	63.9%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$26,610,532	$15,395,259	$27,963,991	$25,662,691	$26,700,642	0.3%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$80,685,373	$94,844,750	$123,396,772	$115,552,809	$131,929,709	63.5%
Humana Health Plan, Inc.	$437,399,781	$393,710,930	$410,078,474	$336,191,588	$382,870,007	-12.5%
Mercy Health Plans of Missouri, Inc.	$147,990,080	$101,825,170	$84,540,054	$68,065,866	$59,400,715	-59.9%
Missouri Care, Inc.[21]	$15,320,098	$15,553,445	$13,307,610	$16,052,586	$27,538,307	79.8%
United Healthcare of the Midwest, Inc.	$254,978,772	$203,929,705	$217,510,164	$224,171,120	$177,508,982	-30.4%
Withdrawn HMOs	$26,911,019	$39,338,305	$25,169,263	$0	$0	-100.0%
All HMOs	**$2,117,801,862**	**$2,060,136,831**	**$2,272,463,435**	**$2,340,228,194**	**$2,529,700,021**	**19.4%**



Financial History

Plan Wide Total Liabilities[7]

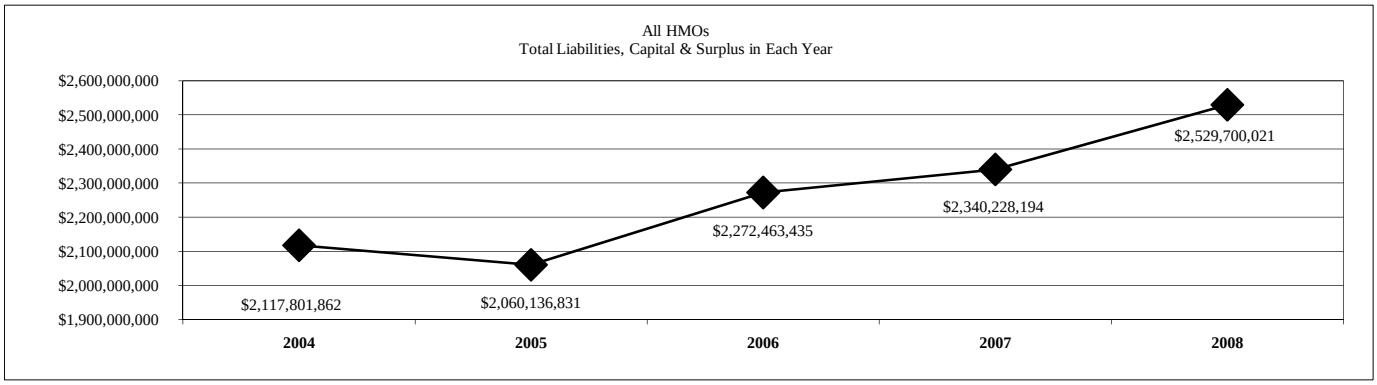
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$10,191,781	$9,594,459	$8,476,503	$7,521,781	$7,945,298	-22.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$9,077,994	$9,168,199	$15,986,737	$15,784,981	$26,112,388	187.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$14,247,886	$15,206,015	$14,633,641	$13,838,799	-2.9%
Blue Cross & Blue Shield of Kansas City	$249,738,930	$261,779,328	$266,172,403	$239,467,301	$257,468,296	3.1%
Children's Mercy's Family Health Partners, Inc.	$10,049,180	$12,798,216	$9,643,637	$55,700,399	$48,465,192	382.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$5,748,566	$6,988,988	$4,857,239	$3,557,920	$3,560,363	-38.1%
CIGNA Healthcare of St. Louis, Inc.	$3,230,902	$2,065,881	$2,026,659	$1,781,533	$639,856	-80.2%
Community Health Plan	$9,201,925	$8,827,197	$6,719,549	$4,687,233	$4,727,566	-48.6%
Coventry Health Care of Kansas, Inc.	$73,756,101	$68,342,089	$80,424,731	$52,057,971	$42,570,569	-42.3%
Cox Health Systems HMO, Inc.	$1,753,966	$2,498,548	$3,523,252	$4,684,320	$4,754,895	171.1%
Essence, LLP	$751,449	$1,426,004	$6,319,292	$29,392,052	$70,055,610	9222.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	$25,075,307	$26,802,029	$33,415,820	$41,323,014	$45,300,158	80.7%
Group Health Plan, Inc.	$86,546,673	$68,860,435	$85,184,299	$72,873,369	$99,309,388	14.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$49,433,201	$60,440,729	$78,689,993	59.2%
Healthcare USA of Missouri, LLC	$44,897,786	$48,644,966	$39,390,429	$56,762,050	$59,955,252	33.5%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$621,517	$644,122	$3,377,434	$699,107	$2,340,837	276.6%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$38,335,430	$60,696,186	$70,331,353	$83,267,464	$72,218,481	88.4%
Humana Health Plan, Inc.	$241,529,885	$218,828,383	$202,409,785	$189,906,025	$205,601,476	-14.9%
Mercy Health Plans of Missouri, Inc.	$90,921,743	$54,973,027	$38,416,619	$37,768,396	$29,274,830	-67.8%
Missouri Care, Inc.[21]	$9,853,272	$7,679,252	$7,635,639	$7,247,767	$17,457,347	77.2%
United Healthcare of the Midwest, Inc.	$140,188,723	$107,844,268	$146,187,571	$127,590,616	$92,726,752	-33.9%
Withdrawn HMOs	$13,129,293	$24,052,857	$7,991,218	$0	$0	-100.0%
All HMOs	**$1,064,600,423**	**$1,016,762,320**	**$1,103,129,385**	**$1,107,147,669**	**$1,183,013,346**	**11.1%**



Financial History

Plan Wide Total Liabilities, Capital and Surplus[7]

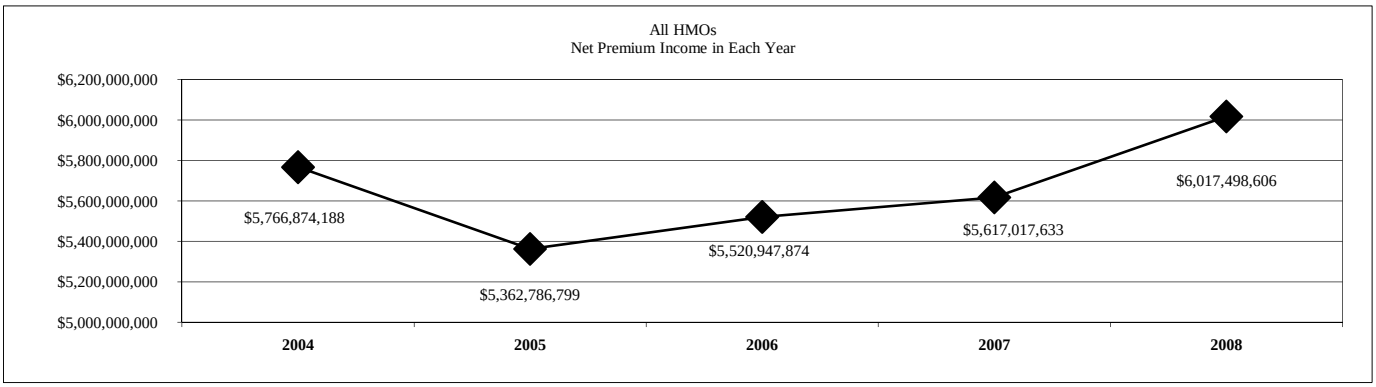
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$20,646,594	$20,901,276	$20,549,637	$21,225,611	$17,349,539	-16.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$22,604,811	$20,168,206	$41,600,353	$38,411,549	$56,183,944	148.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$20,994,776	$23,313,483	$22,796,241	$24,877,363	18.5%
Blue Cross & Blue Shield of Kansas City	$548,928,774	$589,885,093	$641,310,794	$707,243,590	$740,622,163	34.9%
Children's Mercy's Family Health Partners, Inc.	$14,132,412	$20,900,307	$18,107,885	$91,014,317	$109,416,305	674.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$13,243,981	$14,629,916	$8,543,561	$6,597,838	$6,987,762	-47.2%
CIGNA Healthcare of St. Louis, Inc.	$10,149,459	$7,048,224	$5,078,348	$5,422,575	$4,522,842	-55.4%
Community Health Plan	$13,306,324	$14,882,579	$9,594,643	$8,280,391	$8,026,231	-39.7%
Coventry Health Care of Kansas, Inc.	$151,366,392	$153,954,819	$160,200,414	$121,694,238	$98,318,731	-35.0%
Cox Health Systems HMO, Inc.	$11,038,074	$13,213,971	$14,955,869	$19,147,948	$20,970,137	90.0%
Essence, LLP	$2,973,368	$4,557,849	$10,611,767	$40,849,613	$89,811,367	2920.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	$61,477,853	$64,183,041	$74,251,170	$88,599,870	$101,245,818	64.7%
Group Health Plan, Inc.	$179,642,761	$160,591,141	$173,209,657	$181,179,218	$211,578,996	17.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$77,516,944	$90,456,120	$105,314,216	35.9%
Healthcare USA of Missouri, LLC	$78,395,404	$89,628,069	$91,652,581	$111,612,415	$128,526,245	63.9%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$26,610,532	$15,395,259	$27,963,991	$25,662,691	$26,700,642	0.3%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$80,685,373	$94,844,750	$123,396,772	$115,552,809	$131,929,709	63.5%
Humana Health Plan, Inc.	$437,399,781	$393,710,930	$410,078,474	$336,191,588	$382,870,007	-12.5%
Mercy Health Plans of Missouri, Inc.	$147,990,080	$101,825,170	$84,540,053	$68,065,866	$59,400,715	-59.9%
Missouri Care, Inc.[21]	$15,320,098	$15,553,445	$13,307,613	$16,052,586	$27,538,307	79.8%
United Healthcare of the Midwest, Inc.	$254,978,772	$203,929,705	$217,510,164	$224,171,120	$177,508,982	-30.4%
Withdrawn HMOs	$26,911,019	$39,338,305	$25,169,262	$0	$0	-100.0%
All HMOs	**$2,117,801,862**	**$2,060,136,831**	**$2,272,463,435**	**$2,340,228,194**	**$2,529,700,021**	**19.4%**



Financial History

Plan Wide Net Premium Income[7]

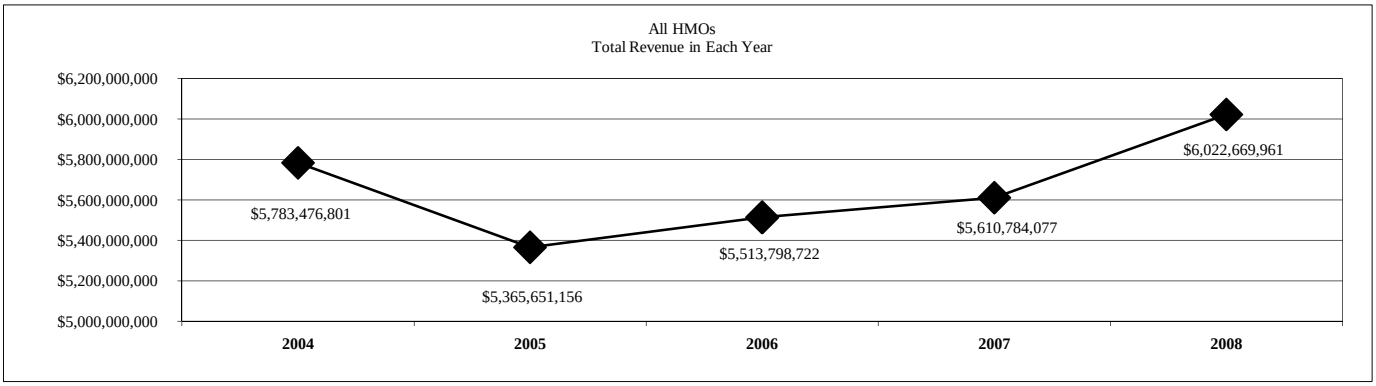
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.[8]	$80,023,593	$86,216,908	$69,735,528	$65,903,902	$54,164,033	-32.3%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$82,762,999	$85,487,331	$124,237,316	$173,084,644	$225,091,120	172.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$36,789,851	$72,813,319	$76,781,280	$84,659,063	130.1%
Blue Cross & Blue Shield of Kansas City	$199,764,727	$170,770,479	$113,519,629	$48,601,474	$17,686,354	-91.1%
Children's Mercy's Family Health Partners, Inc.	$99,393,284	$109,420,014	$96,763,149	$348,558,733	$389,179,736	291.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$14,279,015	$12,667,537	$16,071,036	$11,408,591	$7,575,178	-46.9%
CIGNA Healthcare of St. Louis, Inc.	$20,133,261	$16,129,326	$16,077,079	$14,638,618	$1,783,034	-91.1%
Community Health Plan	$62,629,689	$62,020,962	$45,514,511	$32,002,119	$28,674,312	-54.2%
Coventry Health Care of Kansas, Inc.	$491,504,375	$458,024,647	$480,019,717	$392,797,394	$315,571,000	-35.8%
Cox Health Systems HMO, Inc.	$11,401,045	$11,573,337	$20,108,737	$19,949,258	$18,057,387	58.4%
Essence, LLP	$441,535	$12,981,628	$31,997,110	$125,781,575	$196,245,935	44346.3%
Good Health HMO, Inc. dba Blue-Care, Inc. [8]	$194,669,724	$224,569,406	$269,995,833	$369,503,109	$396,908,036	103.9%
Group Health Plan, Inc.	$632,430,963	$524,739,385	$517,275,130	$526,070,013	$516,442,805	-18.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$263,999,393	$223,393,657	$327,922,717	24.2%
Healthcare USA of Missouri, LLC	$343,950,770	$344,284,994	$324,586,616	$437,691,676	$504,201,761	46.6%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$80,087	$63,860	$49,120	$38,206	$106,017	32.4%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield[8]	$272,885,892	$332,923,034	$387,951,380	$365,089,306	$334,885,035	22.7%
Humana Health Plan, Inc.[8]	$1,982,715,994	$1,656,186,226	$1,490,673,591	$1,413,167,003	$1,663,593,693	-16.1%
Mercy Health Plans of Missouri, Inc.	$560,541,754	$476,310,476	$417,117,847	$340,210,026	$322,294,379	-42.5%
Missouri Care, Inc.[21]	$72,627,253	$79,616,609	$76,089,021	$68,236,830	$112,165,482	54.4%
United Healthcare of the Midwest, Inc.[8]	$555,239,334	$521,081,292	$554,516,377	$564,110,219	$500,291,529	-9.9%
Withdrawn HMOs	$89,398,894	$140,929,497	$131,836,435	$0	$0	-100.0%
All HMOs [23]	**$5,766,874,188**	**$5,362,786,799**	**$5,520,947,874**	**$5,617,017,633**	**$6,017,498,606**	**4.3%**



Financial History

Plan Wide Total Revenues[7]

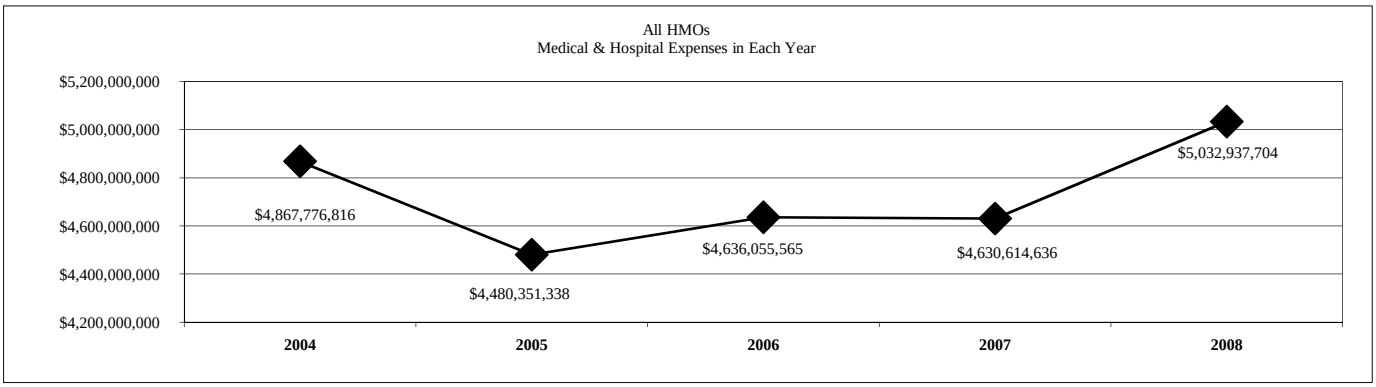
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.[8]	$80,023,593	$86,220,764	$69,736,263	$65,903,845	$54,164,171	-32.3%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$82,762,999	$85,487,331	$124,237,316	$173,084,644	$225,091,120	172.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$36,789,851	$72,813,319	$76,781,280	$84,659,063	130.1%
Blue Cross & Blue Shield of Kansas City	$199,764,727	$170,770,479	$113,519,629	$48,601,474	$17,686,354	-91.1%
Children's Mercy's Family Health Partners, Inc.	$99,567,266	$109,420,014	$96,763,173	$348,558,872	$389,180,304	290.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$14,279,015	$12,667,537	$16,071,036	$11,408,591	$7,575,178	-46.9%
CIGNA Healthcare of St. Louis, Inc.	$20,133,261	$16,129,326	$16,077,079	$14,638,618	$1,783,034	-91.1%
Community Health Plan	$65,287,917	$62,076,378	$45,527,917	$32,019,772	$29,115,438	-55.4%
Coventry Health Care of Kansas, Inc.	$493,290,503	$459,270,660	$480,019,717	$392,797,394	$315,571,000	-36.0%
Cox Health Systems HMO, Inc.	$11,921,380	$12,268,587	$21,003,766	$20,516,315	$18,571,549	55.8%
Essence, LLP	$441,535	$12,981,628	$31,997,110	$125,781,575	$196,245,935	44346%
Good Health HMO, Inc. dba Blue-Care, Inc.[8]	$194,669,724	$224,569,406	$269,995,833	$369,503,109	$394,058,925	102.4%
Group Health Plan, Inc.	$632,430,963	$524,739,385	$517,275,130	$526,070,013	$516,442,805	-18.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$263,999,393	$223,393,657	$327,922,717	24.2%
Healthcare USA of Missouri, LLC	$344,073,381	$344,285,244	$324,586,616	$437,691,676	$504,201,761	46.5%
HealthLink HMO, Inc. dba HealthLink HMO[6]	$82,548	$66,074	$52,201	$39,881	$143,914	74.3%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield[8]	$272,845,296	$332,873,176	$388,008,409	$365,082,873	$344,322,860	26.2%
Humana Health Plan, Inc.[8]	$1,982,715,994	$1,656,164,326	$1,490,668,998	$1,413,109,913	$1,663,551,578	-16.1%
Mercy Health Plans of Missouri, Inc.	$561,348,565	$477,244,575	$418,111,021	$340,215,043	$322,298,558	-42.6%
Missouri Care, Inc.[21]	$72,627,253	$79,616,609	$76,089,021	$68,236,830	$112,165,482	54.4%
United Healthcare of the Midwest, Inc.[8]	$555,254,459	$521,080,309	$545,409,340	$557,348,702	$497,918,215	-10.3%
Withdrawn HMOs	$99,956,422	$140,929,497	$131,836,435	$0	$0	-100.0%
All HMOs [23]	**$5,783,476,801**	**$5,365,651,156**	**$5,513,798,722**	**$5,610,784,077**	**$6,022,669,961**	**4.1%**



Financial History

Plan Wide Medical and Hospital Expenses[7]

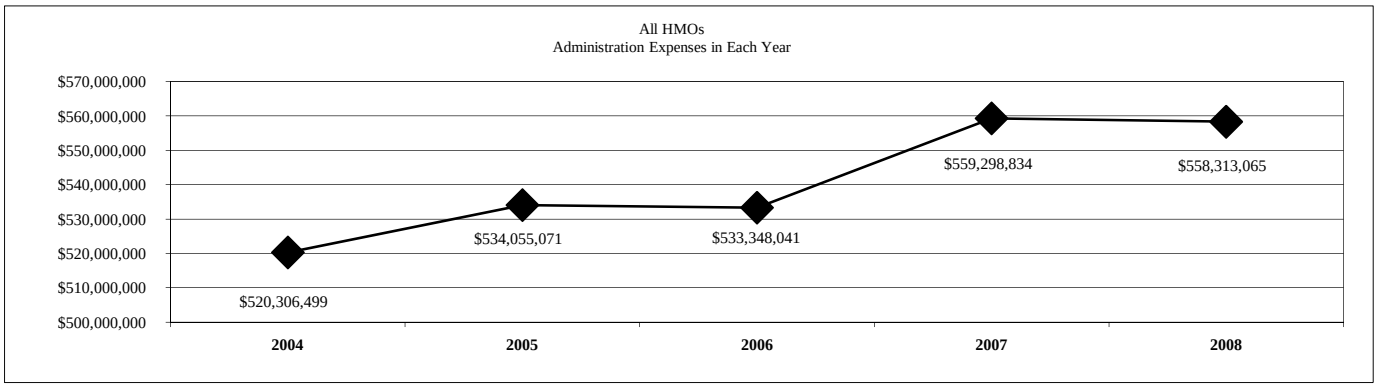
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$64,693,639	$76,323,616	$60,335,663	$57,564,404	$48,656,505	-24.8%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$63,195,259	$77,437,642	$100,624,553	$143,848,413	$181,599,615	187.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$34,300,256	$66,263,515	$73,277,700	$70,693,384	106.1%
Blue Cross & Blue Shield of Kansas City	$171,974,630	$148,363,710	$102,771,767	$48,367,915	$13,959,074	-91.9%
Children's Mercy's Family Health Partners, Inc.	$90,991,106	$95,260,320	$82,074,467	$301,558,032	$315,974,532	247.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$9,003,734	$8,533,444	$14,142,554	$9,315,933	$6,207,060	-31.1%
CIGNA Healthcare of St. Louis, Inc.	$13,215,138	$13,295,636	$13,154,387	$12,800,228	$1,274,987	-90.4%
Community Health Plan	$53,844,560	$54,867,764	$42,521,103	$29,124,164	$27,210,144	-49.5%
Coventry Health Care of Kansas, Inc.	$375,220,876	$342,023,561	$366,822,409	$291,850,229	$249,013,436	-33.6%
Cox Health Systems HMO, Inc.	$12,707,363	$12,559,568	$20,957,867	$18,762,465	$15,310,052	20.5%
Essence, LLP	$358,779	$10,200,013	$24,804,585	$101,314,835	$156,501,640	43520.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	$155,492,324	$198,503,260	$242,341,928	$323,743,171	$342,551,197	120.3%
Group Health Plan, Inc.	$510,288,136	$428,175,359	$432,767,102	$410,541,281	$421,282,894	-17.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health of Missouri[20]	N/A	N/A	$214,617,658	$178,492,815	$263,190,561	22.6%
Healthcare USA of Missouri, LLC	$305,051,600	$284,066,816	$286,796,523	$384,412,342	$432,803,605	41.9%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$75,574	$55,749	$45,808	$33,317	$5,181	-93.1%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$222,342,763	$275,178,245	$321,597,064	$310,024,170	$290,483,751	30.6%
Humana Health Plan, Inc.	$1,748,490,736	$1,401,478,878	$1,233,234,629	$1,154,074,326	$1,441,893,004	-17.5%
Mercy Health Plans of Missouri, Inc.	$482,791,072	$413,016,967	$378,632,494	$306,711,394	$276,594,163	-42.7%
Missouri Care, Inc.[21]	$64,409,102	$67,548,643	$65,315,156	$58,171,506	$95,593,475	48.4%
United Healthcare of the Midwest, Inc.	$448,406,438	$411,438,642	$439,948,756	$416,625,996	$382,139,444	-14.8%
Withdrawn HMOs	$75,223,987	$127,723,249	$126,285,577	$0	$0	-100.0%
All HMOs [23]	**$4,867,776,816**	**$4,480,351,338**	**$4,636,055,565**	**$4,630,614,636**	**$5,032,937,704**	**3.4%**



Financial History

Plan Wide Administration Expenses[7]

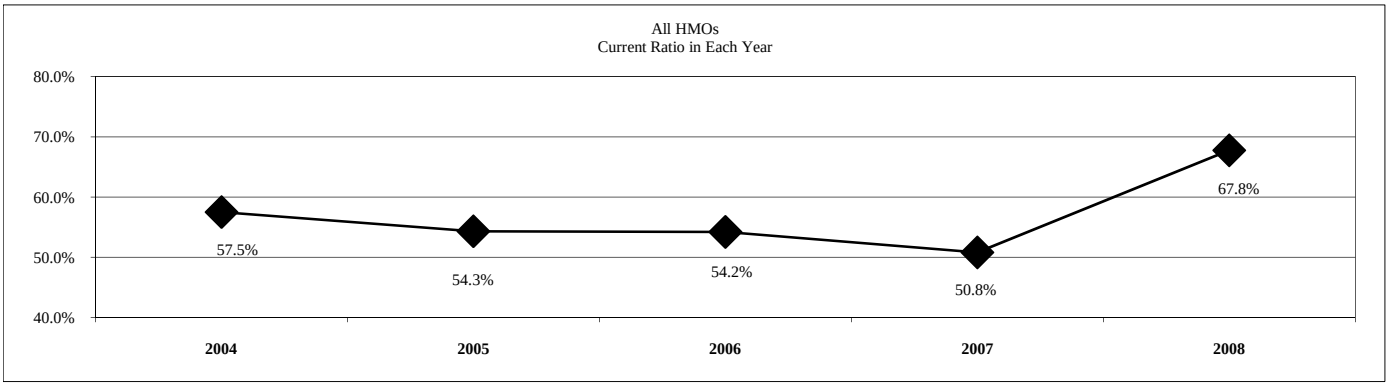
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$9,633,792	$10,517,363	$9,784,388	$6,340,136	$5,794,786	-39.8%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$4,885,405	$3,943,358	$6,340,191	$11,723,012	$17,782,956	264.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$3,609,172	$7,584,506	$8,356,933	$9,631,277	166.9%
Blue Cross & Blue Shield of Kansas City	$16,939,151	$14,991,437	$9,276,418	$3,040,237	$1,332,451	-92.1%
Children's Mercy's Family Health Partners, Inc.	$4,689,145	$7,289,011	$11,098,408	$13,378,845	$15,634,883	233.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$1,654,879	$1,252,762	$2,076,126	$1,234,769	$1,011,048	-38.9%
CIGNA Healthcare of St. Louis, Inc.	$1,210,355	$598,067	$1,355,303	$1,042,312	$269,980	-77.7%
Community Health Plan	$8,675,029	$5,697,344	$4,993,206	$3,444,177	$3,061,440	-64.7%
Coventry Health Care of Kansas, Inc.	$48,779,902	$45,044,898	$47,961,435	$42,918,420	$26,777,714	-45.1%
Cox Health Systems HMO, Inc.	$1,174,689	$1,440,552	$2,291,303	$2,093,882	$2,009,897	71.1%
Essence, LLP	$1,827,211	$3,167,355	$5,093,521	$17,085,654	$24,001,203	1213.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	$14,829,290	$19,683,730	$22,256,646	$30,256,720	$34,092,135	129.9%
Group Health Plan, Inc.	$40,807,591	$32,036,395	$27,044,547	$32,138,754	$21,507,023	-47.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$30,644,380	$35,874,510	$52,178,576	70.3%
Healthcare USA of Missouri, LLC	$24,125,643	$25,404,880	$22,066,697	$28,355,918	$31,870,742	32.1%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$58,083	$38,294	$20,558	$963	($17,363,183)	-29993.7%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$26,779,030	$32,727,381	$35,818,232	$24,517,057	$22,494,723	-16.0%
Humana Health Plan, Inc.	$192,579,436	$212,010,526	$173,131,198	$203,451,127	$219,548,685	14.0%
Mercy Health Plans of Missouri, Inc.	$35,571,570	$29,497,007	$25,693,376	$19,519,769	$18,870,341	-47.0%
Missouri Care, Inc.[21]	$8,924,474	$11,684,976	$10,245,178	$6,729,566	$4,688,199	-47.5%
United Healthcare of the Midwest, Inc.	$59,137,936	$62,407,817	$62,816,800	$67,796,073	$63,118,189	6.7%
Withdrawn HMOs	$18,023,888	$11,012,746	$15,755,624	$0	$0	-100.0%
All HMOs [23]	**$520,306,499**	**$534,055,071**	**$533,348,041**	**$559,298,834**	**$558,313,065**	**7.3%**



Financial History

Plan Wide Current Ratio[7]

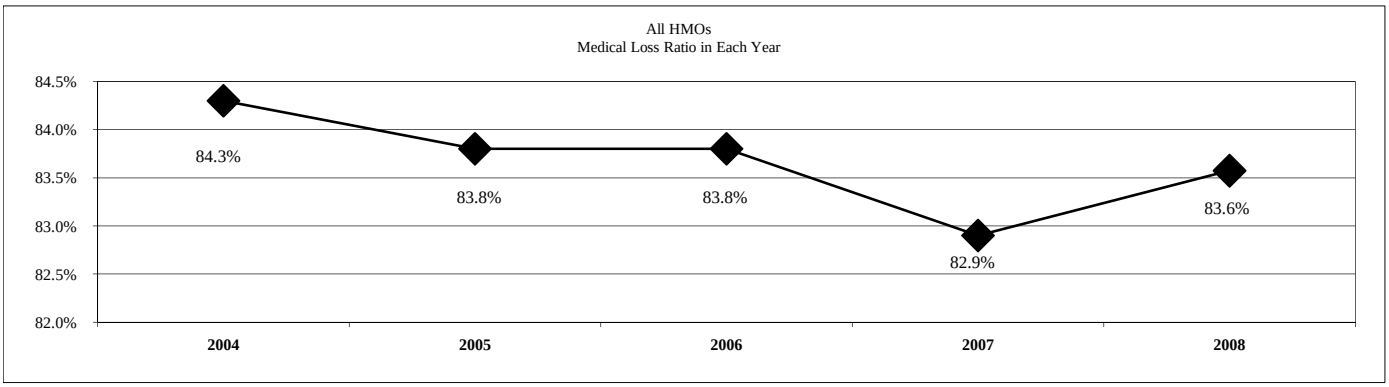
Health Maintenance Organization	2004	2005	2006	2007	2008
Aetna Health, Inc.	66.3%	101.9%	111.3%	129.7%	61.7%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	206.7%	180.1%	237.4%	201.5%	204.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	88.8%	80.6%	71.2%	100.5%
Blue Cross & Blue Shield of Kansas City	40.4%	32.1%	35.6%	36.0%	35.8%
Children's Mercy's Family Health Partners, Inc.	118.3%	122.5%	125.6%	55.1%	142.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	53.7%	37.5%	23.0%	10.2%	22.6%
CIGNA Healthcare of St. Louis, Inc.	110.2%	99.3%	49.4%	191.9%	432.3%
Community Health Plan	112.5%	55.3%	26.8%	35.4%	41.0%
Coventry Health Care of Kansas, Inc.	60.6%	57.1%	53.3%	20.2%	62.5%
Cox Health Systems HMO, Inc.	170.9%	143.7%	132.3%	135.2%	133.1%
Essence, LLP	365.4%	290.2%	160.4%	115.9%	89.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	49.6%	46.2%	37.3%	48.6%	55.6%
Group Health Plan, Inc.	64.4%	52.9%	44.2%	27.9%	73.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	135.1%	124.7%	122.9%
Healthcare USA of Missouri, LLC	115.1%	119.6%	154.9%	97.3%	116.0%
HealthLink HMO, Inc. dba HealthLink HMO [6]	1211.9%	1226.5%	619.4%	652.6%	151.8%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	55.3%	51.8%	50.3%	31.9%	79.9%
Humana Health Plan, Inc.	19.0%	12.0%	12.4%	18.3%	28.2%
Mercy Health Plans of Missouri, Inc.	93.7%	53.6%	39.0%	64.7%	154.5%
Missouri Care, Inc.[21]	140.8%	202.5%	174.3%	205.1%	115.5%
United Healthcare of the Midwest, Inc.	78.2%	68.0%	69.0%	50.8%	36.6%
Withdrawn HMOs	183.4%	4681.9%	859.9%	0.0%	0.0%
All HMOs [23]	**57.5%**	**54.3%**	**54.2%**	**50.8%**	**67.8%**



Financial History

Plan Wide Medical Loss Ratio[7]

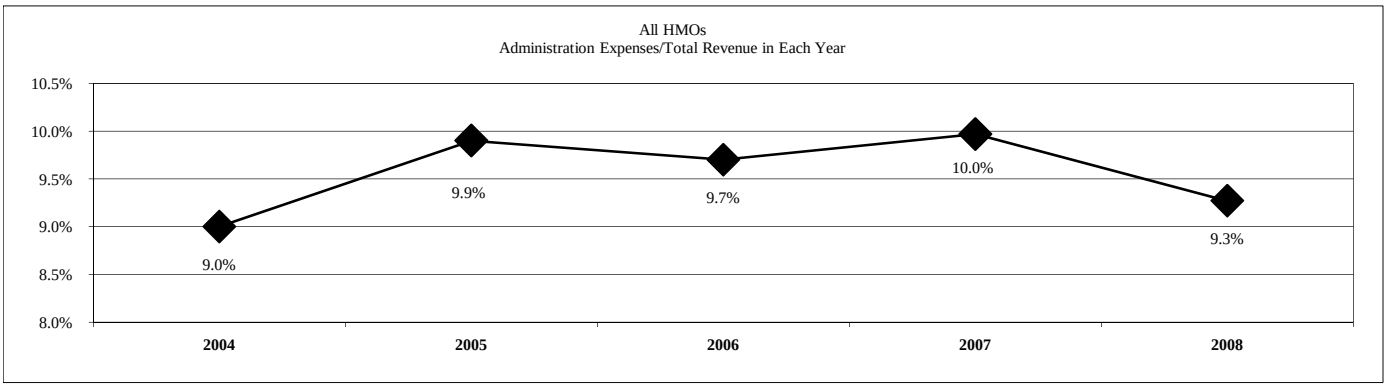
Health Maintenance Organization	2004	2005	2006	2007	2008
Aetna Health, Inc.	81.3%	88.5%	87.1%	86.3%	94.5%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	76.4%	90.6%	81.0%	84.0%	80.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	93.2%	93.1%	95.4%	81.7%
Blue Cross & Blue Shield of Kansas City	86.1%	85.9%	90.5%	99.5%	78.9%
Children's Mercy's Family Health Partners, Inc.	91.4%	87.1%	84.8%	86.5%	81.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	63.1%	67.4%	88.0%	81.7%	82.3%
CIGNA Healthcare of St. Louis, Inc.	65.6%	82.4%	81.8%	87.4%	71.5%
Community Health Plan	82.5%	88.4%	93.4%	91.0%	93.5%
Coventry Health Care of Kansas, Inc.	76.1%	74.5%	76.4%	74.3%	78.9%
Cox Health Systems HMO, Inc.	106.6%	103.6%	99.8%	91.9%	83.2%
Essence, LLP	81.3%	78.6%	77.5%	80.3%	79.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	79.9%	88.4%	89.8%	87.6%	86.9%
Group Health Plan, Inc.	80.7%	81.6%	83.7%	78.0%	81.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	81.3%	79.9%	80.3%
Healthcare USA of Missouri, LLC	88.8%	83.2%	87.5%	87.8%	85.8%
HealthLink HMO, Inc. dba HealthLink HMO [6]	91.6%	84.4%	87.8%	83.5%	3.6%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	81.5%	82.7%	82.9%	84.9%	84.4%
Humana Health Plan, Inc.	88.3%	85.8%	82.0%	83.2%	86.4%
Mercy Health Plans of Missouri, Inc.	86.7%	85.8%	90.3%	90.2%	85.8%
Missouri Care, Inc.[21]	88.7%	83.0%	86.6%	85.2%	85.2%
United Healthcare of the Midwest, Inc.	80.7%	79.0%	80.7%	74.8%	77.6%
Withdrawn HMOs	152.1%	-2211.1%	194.1%	0.0%	0.0%
All HMOs [23]	**84.3%**	**83.8%**	**83.8%**	**82.9%**	**83.6%**



Financial History

Plan Wide Administration Expenses to Total Revenue[7]

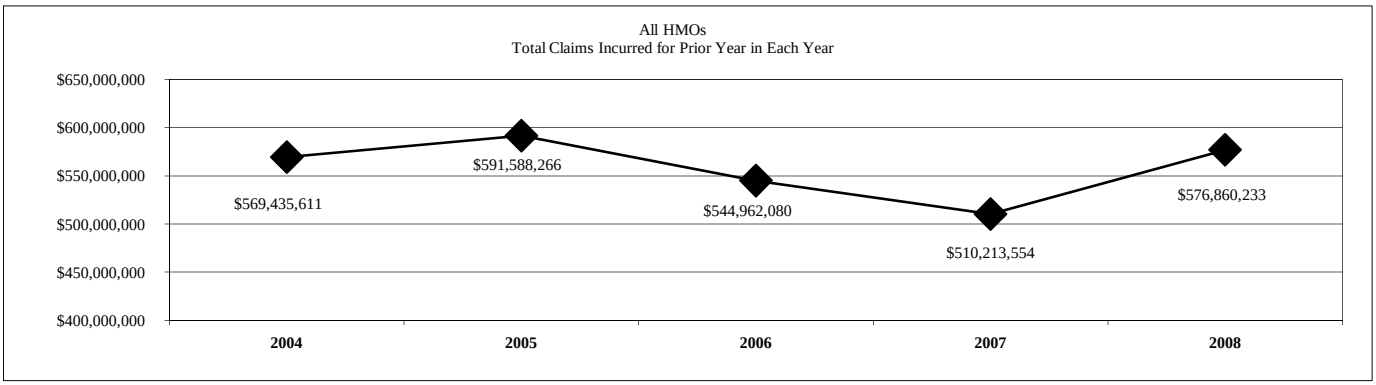
Health Maintenance Organization	2004	2005	2006	2007	2008
Aetna Health, Inc.	12.0%	12.2%	14.0%	9.6%	10.7%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	5.9%	4.6%	5.1%	6.8%	7.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	9.8%	10.4%	10.9%	11.4%
Blue Cross & Blue Shield of Kansas City	8.5%	8.8%	8.2%	6.3%	7.5%
Children's Mercy's Family Health Partners, Inc.	4.7%	6.7%	11.5%	3.8%	4.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	11.6%	9.9%	12.9%	10.8%	13.3%
CIGNA Healthcare of St. Louis, Inc.	6.0%	3.7%	8.4%	7.1%	15.1%
Community Health Plan	13.3%	9.2%	11.0%	10.8%	10.5%
Coventry Health Care of Kansas, Inc.	9.9%	9.8%	10.0%	10.9%	8.5%
Cox Health Systems HMO, Inc.	9.9%	11.7%	10.9%	10.2%	10.8%
Essence, LLP	413.8%	24.4%	15.9%	13.6%	12.2%
Good Health HMO, Inc. dba Blue-Care, Inc.	7.6%	8.8%	8.2%	8.2%	8.7%
Group Health Plan, Inc.	6.5%	5.9%	5.2%	6.1%	4.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	11.6%	16.1%	15.9%
Healthcare USA of Missouri, LLC	7.0%	7.5%	6.8%	6.5%	6.3%
HealthLink HMO, Inc. dba HealthLink HMO [6]	70.4%	58.0%	39.4%	2.4%	-12065.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	9.8%	9.8%	9.2%	6.7%	6.5%
Humana Health Plan, Inc.	9.7%	12.8%	11.6%	14.4%	13.2%
Mercy Health Plans of Missouri, Inc.	6.3%	5.9%	6.1%	5.7%	5.9%
Missouri Care, Inc.[21]	12.3%	12.3%	13.5%	9.9%	4.2%
United Healthcare of the Midwest, Inc.	10.7%	12.0%	11.5%	12.2%	12.7%
Withdrawn HMOs	26.8%	3634.2%	19.8%	0.0%	0.0%
All HMOs [23]	**9.0%**	**9.9%**	**9.7%**	**10.0%**	**9.3%**



Financial History

Plan Wide Total Claims Incurred for Prior Year[7]

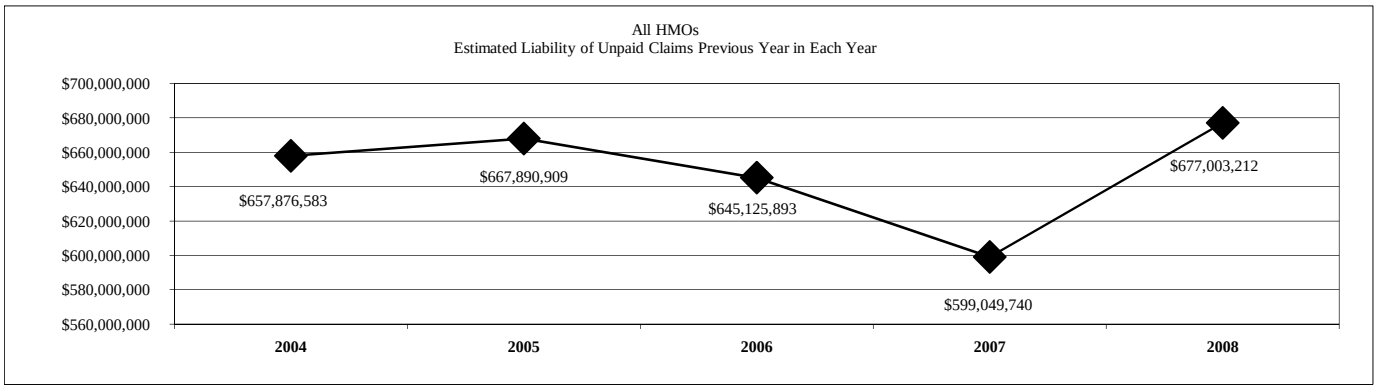
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$5,733,079	$6,068,887	$6,832,500	$5,902,473	$5,132,369	-10.5%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$6,949,290	$7,477,920	$6,401,633	$13,057,996	$14,160,549	103.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$0	$3,067,658	$3,202,462	$6,109,207	99.1%
Blue Cross & Blue Shield of Kansas City	$95,963,123	$93,778,325	$104,926,605	$97,733,568	$93,972,887	-2.1%
Children's Mercy's Family Health Partners, Inc.	$9,614,606	$7,750,452	$6,856,834	$6,761,590	$39,389,013	309.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$2,416,928	$1,146,238	$608,000	$1,123,010	$336,995	-86.1%
CIGNA Healthcare of St. Louis, Inc.	$2,143,288	$936,766	$606,999	$1,074,751	$853,000	-60.2%
Community Health Plan	$5,035,789	$6,167,025	$5,835,619	$4,727,051	$2,342,448	-53.5%
Coventry Health Care of Kansas, Inc.	$42,481,091	$43,283,643	$40,746,698	$35,708,106	$26,612,844	-37.4%
Cox Health Systems HMO, Inc.	$5,188,201	$1,166,253	$1,591,061	$1,992,391	$2,605,306	-49.8%
Essence, LLP	$0	$48,116	$966,957	$1,808,779	$19,994,195	41454.2%
Good Health HMO, Inc. dba Blue-Care, Inc.	$11,785,151	$14,729,945	$15,385,141	$21,114,222	$22,771,222	93.2%
Group Health Plan, Inc.	$44,570,843	$43,682,385	$33,646,263	$29,319,691	$33,153,485	-25.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$29,121,571	$31,858,579	$39,372,833	35.2%
Healthcare USA of Missouri, LLC	$26,993,919	$24,698,941	$20,753,528	$27,607,866	$35,410,335	31.2%
HealthLink HMO, Inc. dba HealthLink HMO [6, 25]	$228,365	$162,631	$132,893	($16,961)	$5,181	-97.7%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$21,128,255	$22,141,368	$24,682,050	$26,023,005	$35,943,422	70.1%
Humana Health Plan, Inc.	$159,889,774	$178,304,473	$122,142,740	$109,931,400	$103,182,830	-35.5%
Mercy Health Plans of Missouri, Inc.	$42,873,373	$49,903,406	$27,046,375	$20,505,208	$24,861,255	-42.0%
Missouri Care, Inc.[21]	$6,927,824	$7,227,609	$6,467,789	$324,613	$7,380,156	6.5%
United Healthcare of the Midwest, Inc.	$71,743,137	$74,067,154	$78,382,763	$70,453,754	$63,270,701	-11.8%
Withdrawn HMOs	$7,769,575	$8,846,729	$8,760,403	$0	$0	-100.0%
All HMOs [23]	**$569,435,611**	**$591,588,266**	**$544,962,080**	**$510,213,554**	**$576,860,233**	**1.3%**



Financial History

Plan Wide Estimated Liability of Unpaid Claims Prior Year[7]

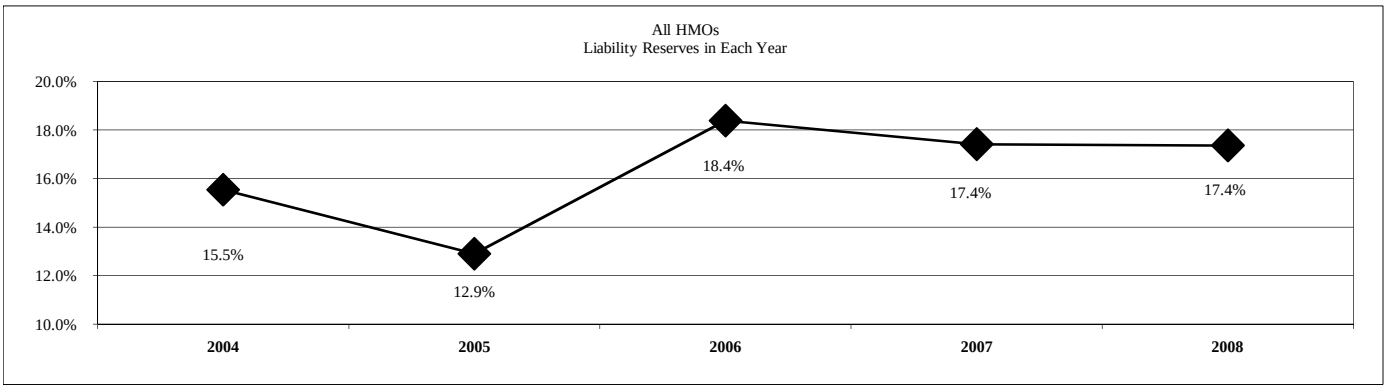
Health Maintenance Organization	2004	2005	2006	2007	2008	% Change (2004 - 2008) [20, 23]
Aetna Health, Inc.	$7,180,617	$7,794,150	$8,500,327	$6,135,401	$5,726,945	-20.2%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$11,006,562	$7,358,507	$7,284,578	$12,742,654	$15,953,216	44.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus[20]	N/A	$0	$2,835,207	$3,297,969	$6,911,845	143.8%
Blue Cross & Blue Shield of Kansas City	$95,468,951	$93,391,817	$102,616,622	$104,850,598	$100,106,665	4.9%
Children's Mercy's Family Health Partners, Inc.	$10,436,798	$9,165,523	$8,789,206	$7,251,392	$51,181,599	390.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$6,273,248	$2,546,308	$1,010,000	$1,760,000	$762,000	-87.9%
CIGNA Healthcare of St. Louis, Inc.	$4,448,404	$2,411,766	$1,376,000	$1,259,000	$1,076,000	-75.8%
Community Health Plan	$5,769,628	$6,841,280	$6,723,364	$4,759,586	$2,598,967	-55.0%
Coventry Health Care of Kansas, Inc.	$54,896,537	$56,765,993	$51,315,614	$47,171,447	$32,437,438	-40.9%
Cox Health Systems HMO, Inc.	$4,274,408	$1,272,444	$1,766,426	$2,387,672	$3,475,262	-18.7%
Essence, LLP	$0	$188,918	$915,000	$2,464,127	$17,215,502	9012.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	$12,299,375	$13,621,272	$18,274,918	$23,949,507	$27,538,688	123.9%
Group Health Plan, Inc.	$54,837,508	$58,304,529	$43,909,786	$39,521,710	$39,973,016	-27.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	N/A	$42,959,207	$41,608,421	$47,641,243	10.9%
Healthcare USA of Missouri, LLC	$30,250,802	$42,703,912	$32,765,624	$35,722,495	$49,623,321	64.0%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$228,365	$166,619	$132,893	$572,225	$0	-100.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$25,000,061	$26,852,729	$30,427,359	$28,783,970	$39,517,651	58.1%
Humana Health Plan, Inc.	$178,283,895	$182,508,582	$145,182,010	$135,821,290	$122,012,480	-31.6%
Mercy Health Plans of Missouri, Inc.	$46,541,218	$59,527,841	$33,199,039	$19,150,585	$24,122,195	-48.2%
Missouri Care, Inc.[21]	$6,917,599	$8,100,170	$7,624,409	N/A	$6,147,913	-11.1%
United Healthcare of the Midwest, Inc.	$89,662,183	$80,130,076	$87,837,584	$79,839,691	$82,981,266	-7.5%
Withdrawn HMOs	$14,100,424	$8,238,473	$9,680,720	$0	$0	-100.0%
All HMOs	**$657,876,583**	**$667,890,909**	**$645,125,893**	**$599,049,740**	**$677,003,212**	**2.9%**



Financial History

Plan Wide Analysis of Liability Reserves[7]

Health Maintenance Organization	2004	2005	2006	2007	2008
Aetna Health, Inc.	25.2%	28.4%	24.4%	3.9%	11.6%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	58.4%	-1.6%	13.8%	-2.4%	12.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	0.0%	-7.6%	3.0%	13.1%
Blue Cross & Blue Shield of Kansas City	-0.5%	-0.4%	-2.2%	7.3%	6.5%
Children's Mercy's Family Health Partners, Inc.	8.6%	18.3%	28.2%	7.2%	29.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	159.6%	122.1%	66.1%	56.7%	126.1%
CIGNA Healthcare of St. Louis, Inc.	107.6%	157.5%	126.7%	17.1%	26.1%
Community Health Plan	14.6%	10.9%	15.2%	0.7%	11.0%
Coventry Health Care of Kansas, Inc.	29.2%	31.1%	25.9%	32.1%	21.9%
Cox Health Systems HMO, Inc.	-17.6%	9.1%	11.0%	19.8%	33.4%
Essence, LLP	0.0%	292.6%	-5.4%	36.2%	-13.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	4.4%	-7.5%	18.8%	13.4%	20.9%
Group Health Plan, Inc.	23.0%	33.5%	30.5%	34.8%	20.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	47.5%	30.6%	21.0%
Healthcare USA of Missouri, LLC	12.1%	72.9%	57.9%	29.4%	40.1%
HealthLink HMO, Inc. dba HealthLink HMO [6]	0.0%	2.5%	0.0%	3473.8%	-100.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	18.3%	21.3%	23.3%	10.6%	9.9%
Humana Health Plan, Inc.	11.5%	2.4%	18.9%	23.6%	18.2%
Mercy Health Plans of Missouri, Inc.	8.6%	19.3%	22.7%	-6.6%	-3.0%
Missouri Care, Inc.[21]	-0.1%	12.1%	17.9%	N/A	-16.7%
United Healthcare of the Midwest, Inc.	25.0%	8.2%	12.1%	13.3%	31.2%
Withdrawn HMOs	2040.6%	24.2%	10.5%	0.0%	0.0%
All HMOs [23]	**15.5%**	**12.9%**	**18.4%**	**17.4%**	**17.4%**



Utilization Review and Grievance Activities for Missouri HMOs

Managed care plans use a process known as utilization review to determine which health care procedures are appropriate for each patient and may be eligible for payment. Managed care plans in Missouri are subject to a set of state laws that define legal utilization review activities, require documentation of utilization review criteria, and establish required time frames for conducting utilization review activities. The laws in Missouri are located in Missouri statutes at sections 376.1350 through 376.1399, RSMo.

Utilization review activities, among other activities, may lead to complaints, and "grievances". Under Missouri law, a "grievance" is specifically a *written* complaint. Missouri law requires a specific, two-level process for handling grievances. The first level grievance may be evaluated in a manner of the HMO's choosing, and must be processed and decided within 55 days. The second level grievance must be evaluated by a group of people who were not involved at the first level, and if the grievance is clinical in nature, the second level grievance must be evaluated by clinical peers. A second level grievance must also be processed and decided within 55 days. Missouri requires "expedited" grievances to be decided within 72 hours. These are grievances where the life or health of the member might be in jeopardy if the normal time frames were followed.

Section 376.1359, RSMo, requires managed care plans to file an annual report of utilization review and grievance activities. Missouri regulation 20 CSR 400-10.020 establishes the type of information that must be reported. The results of this reporting are presented here, excluding non-HMOs. HMOs serving only Medicaid or only Medicare are excluded from the information published here because grievances under these programs are governed by other state and federal laws.

NOTE: The terms "utilization review" and "grievance" are defined in Missouri law at section 376.1350, RSMo.

A. Year – The year for which activity was reported.

B. Type of UR Conducted – Missouri law defines several types of utilization review. See section 376.1350, RSMo. Additional types are occasionally reported. Information is abbreviated as follows:

Amb	"Ambulatory Review"	Case	"Case Management"
Con	"Concurrent Review"	Pro	"Prospective Review"
Retro	"Retrospective Review"	Exp	"Expedited Reviews"

C. Total Commercial Enrollment – Total number of commercial enrollees.

D. Total 1st Level Grievances Received – The number of member grievances received for first level review, pursuant to section 376.1382, RSMo.

E. 1st Level Grievance - Company Decision Upheld – The number of times that the company decision or action giving rise to the grievance was upheld in a first level review.

F. 1st Level Grievance - Company Decision Overturned – The number of times that the company decision or action giving rise to the grievance was overturned in a first level review.

G. Total 2nd Level Grievances Received – The number of times that a decision upheld in a 1st level grievance was further appealed, pursuant to section 376.1382, RSMo.

H. 2nd Level Grievance - Company Decision Upheld – The number of times that the decision made at the 1st level is upheld in a 2nd level review.

I. 2nd Level Grievance - Company Decision Overturned – The number of times that the decision reached in a 1st level review is overturned in a 2nd level review.

J. Expedited Grievance Reviews – The number of times the HMO performed an expedited review, pursuant to section 376.1389, RSMo.

Notes:
The sum of column E and column F should equal the number reported in column D. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process. In some cases, the appeal process was not yet complete at year end.

The sum of column H and column I should equal the number reported in column G. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process. In some cases, the appeal process was not yet complete at year end.

Utilization Review and Grievance Activities [12]

Excludes Medicare and Medicaid only companies

Health Maintenance Organization	A Year	B Type of UR's Conducted	C Total Commercial Enrollment	D Total 1st Level Grievances Received	E 1st Level Grievance - Company Decision Upheld	F 1st Level Grievance - Company Decision Overturned	G Total 2nd Level Grievances Received	H 2nd Level Grievance - Company Decision Upheld	I 2nd Level Grievance - Company Decision Overturned	J Expedited Grievance Reviews
Aetna Health, Inc.	2004	Amb, Con, Pro, Retro	20,504	12	5	7	0	0	0	0
	2005	Amb, Con, Pro, Retro	18,346	56	24	32	2	1	1	0
	2006	Amb, Con, Pro, Retro	13,791	35	18	17	0	0	0	0
	2007	Amb, Con, Pro, Retro	15,177	46	27	19	6	2	4	0
	2008	Amb, Con, Pro, Retro	10,005	35	25	10	1	1	0	0
Blue Cross & Blue Shield of Kansas City	2004	Amb, Con, Pro, Retro	67,614	76	41	35	18	14	4	0
	2005	Amb, Con, Pro, Retro	30,781	79	40	39	7	5	2	0
	2006	Amb, Con, Pro, Retro	20,801	43	24	19	4	3	1	0
	2007	Amb, Con, Pro, Retro	12,229	47	29	18	9	6	3	0
	2008	Amb, Con, Pro, Retro	0	0	0	0	0	0	0	0
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2004	Amb, Con, Pro, Retro	3,288	17	10	7	1	1	0	3
	2005	Amb, Con, Pro, Retro, Case Mgmt	2,463	24	9	15	1	0	1	0
	2006	Amb, Con, Pro, Retro, Case Mgmt	3,713	31	14	17	6	5	1	0
	2007	Amb, Con, Pro, Retro, Case Mgmt	1,608	10	5	5	1	1	0	0
	2008	Amb, Con, Pro, Retro, Case Mgmt	925	14	6	8	2	1	1	0
CIGNA Healthcare of St. Louis, Inc.	2004	Amb, Con, Pro, Retro	4,106	32	22	10	3	2	1	3
	2005	Amb, Con, Pro, Retro	3,742	74	29	45	3	3	0	1
	2006	Amb, Con, Pro, Retro	3,704	27	14	13	4	3	1	0
	2007	Amb, Con, Pro, Retro	3,026	33	20	13	9	5	4	4
	2008	Amb, Con, Pro, Retro, Case Mgmt	469	10	3	7	1	1	0	0
Community Health Plan	2004	Amb, Con, Pro, Retro, Expedited	18,578	42	23	19	3	3	0	0
	2005	Amb, Con, Pro, Retro	16,910	29	14	15	1	1	0	2
	2006	Amb, Con, Pro, Retro	10,212	54	37	17	1	1	0	0
	2007	Amb, Con, Pro, Retro	7,554	13	8	5	0	0	0	0
	2008	Amb, Con, Pro, Retro	6,190	14	9	5	0	0	0	0
Coventry Health Care of Kansas, Inc.	2004	Amb, Con, Pro, Retro	79,871	1,114	645	469	116	88	28	3
	2005	Amb, Con, Pro, Retro	73,191	575	427	148	86	76	10	8
	2006	Amb, Con, Pro, Retro	67,436	498	307	191	82	68	14	1
	2007	Amb, Con, Pro, Retro	40,765	36	28	8	6	4	2	0
	2008	Amb, Con, Pro, Retro	29,678	246	217	29	40	36	4	3
Cox Health Systems HMO, Inc.	2004	Amb, Pro, Retro	3,349	23	9	14	1	1	0	0
	2005	Amb, Con, Pro, Retro	5,498	15	6	4	2	2	0	0
	2006	Amb, Con, Pro, Retro	7,999	17	9	8	0	0	0	0
	2007	Amb, Con, Pro, Retro	6,489	12	10	2	0	0	0	0
	2008	Amb, Con, Pro, Retro	5,033	8	4	4	0	0	0	0

Utilization Review and Grievance Activities (cont'd) [12]

Excludes Medicare and Medicaid only companies

	A	B	C	D	E	F	G	H	I	J
Health Maintenance Organization	**Year**	**Type of UR's Conducted**	**Total Commercial Enrollment**	**Total 1st Level Grievances Received**	**1st Level Grievance - Company Decision Upheld**	**1st Level Grievance - Company Decision Overturned**	**Total 2nd Level Grievances Received**	**2nd Level Grievance - Company Decision Upheld**	**2nd Level Grievance - Company Decision Overturned**	**Expedited Grievance Reviews**
Good Health HMO, Inc. dba Blue-Care, Inc.	2004	Amb, Con, Pro, Retro, Case	41,742	106	63	43	23	11	12	2
	2005	Amb, Con, Pro, Retro	45,990	178	88	90	19	14	5	3
	2006	Amb, Con, Pro, Retro	53,541	262	144	118	40	30	10	7
	2007	Amb, Con, Pro, Retro	62,801	342	250	92	69	47	22	1
	2008	Amb, Con, Pro, Retro	75,460	301	186	115	27	27	0	4
Group Health Plan, Inc.	2004	Amb, Con, Pro, Retro	162,751	607	301	306	68	47	21	24
	2005	Amb, Con, Pro, Retro	96,362	727	533	194	88	73	15	21
	2006	Amb, Con, Pro, Retro	73,086	398	165	233	50	32	18	6
	2007	Amb, Con, Pro, Retro	59,937	366	129	237	30	17	13	12
	2008	Amb, Con, Pro, Retro	43,166	136	56	80	15	7	8	1
HealthLink HMO, Inc. dba HealthLink HMO[6]	2004	Amb, Con, Pro, Retro	94	1	1	0	0	0	0	0
	2005	Amb, Con, Pro, Retro	95	38	22	16	7	4	3	1
	2006	Amb, Con, Pro	95	5	4	1	0	0	0	2
	2007	Amb, Con, Pro	95	0	0	0	0	0	0	0
	2008	Amb, Con, Pro	22	0	0	0	0	0	0	0
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	2004	Amb, Con, Pro, Retro, Case Mgmt.	118,132	98	72	26	1	1	0	0
	2005	Amb, Con, Pro, Retro, Case Mgmt.	116,030	85	57	28	2	0	2	5
	2006	Amb, Con, Pro, Retro, Case Mgmt.	132,247	171	128	43	1	0	1	2
	2007	Amb, Con, Pro, Retro, Case Mgmt.	115,514	119	98	21	30	28	2	0
	2008	Amb, Con, Pro, Retro, Case Mgmt.	98,156	1408	794	613	190	118	72	1
Humana Health Plan, Inc.	2004	Amb, Con, Pro, Retro	20,584	36	9	20	0	0	0	0
	2005	Amb, Con, Pro, Retro	18,751	63	7	56	0	0	0	1
	2006	Amb, Con, Pro, Retro	12,848	72	18	54	0	0	0	2
	2007	Amb, Con, Pro, Retro	11,218	135	60	75	3	1	2	4
	2008	Amb, Con, Pro, Retro	7,424	21	7	14	0	0	0	0
Mercy Health Plans of Missouri, Inc.	2004	Amb, Con, Pro, Retro	81,981	276	162	114	38	25	13	0
	2005	Amb, Con, Pro, Retro	47,654	106	48	44	9	9	0	0
	2006	Amb, Con, Pro, Retro	39,924	124	66	58	8	6	2	0
	2007	Amb, Con, Pro, Retro	32,230	75	47	28	11	10	1	0
	2008	Amb, Con, Pro, Retro	25,070	43	12	31	3	3	0	0
United Healthcare of the Midwest, Inc.	2004	Con, Pro	58,909	133	70	63	15	11	4	0
	2005	Con, Pro, Retro	35,024	1,404	644	760	88	56	32	0
	2006	Con, Pro, Retro	25,716	1,281	644	637	75	50	25	0
	2007	Con, Pro, Retro	3,410	226	97	129	7	3	4	2
	2008	Con, Pro, Retro	14,588	112	62	50	8	8	0	0

Access to Medical Providers

Missouri HMOs are reviewed on an annual basis for compliance with state laws related to access to medical providers. See Missouri statute §354.603, RSMo, and Missouri regulation 20 CSR 400-7.095. The information presented here provides a summary of the results of the annual review of HMO Access Plans conducted in 2008.

Missouri law requires HMOs to maintain adequate networks to assure that members can get needed care without unreasonable delay. For a core set of the most frequently utilized provider types, the regulation establishes specific standards for the distance each enrollee has to travel, and for the length of time it takes to get an appointment. For any type of provider not specified in the regulation, the law generally requires "reasonable" access, which may be subject to case by case determination.

HMOs are required to submit data that DIFP can analyze and determine a compliance score. The minimum required score is 90 percent. For all services, any score that falls below 90 percent means the HMO must permit members to go to non-participating providers at no greater cost to the members. The HMO may not deny coverage, or reduce the amount of coverage. The HMO may require prior authorization in order to manage the additional costs associated with utilizing non-participating providers.

Alternatively, Missouri law allows HMOs to furnish proof of accreditation through a nationally recognized managed care accrediting body to meet access requirements. An accredited HMO is deemed to have an adequate network and is not required to provide data for analysis. Accredited HMOs are deemed to be 100 percent in compliance with minimum travel standards for access to providers. However, in any case where a member doesn't have adequate access to a participating provider, the HMO must permit members to go to non-participating providers at no greater cost to the member. The HMO may require prior authorization in order to manage the additional costs associated with utilizing non-participating providers. Accreditation does not eliminate the requirement to maintain an adequate network.

Most HMOs selling individual or employer-sponsored coverage are accredited. Accreditation addresses far more than adequate access to participating providers and is a costly process. Because the cost of becoming accredited is high, some HMOs have chosen not to pursue accreditation.

For Commercial and Medicaid HMO networks:

A. **Access Plan Status** – Access plans are "approved" when the access score across the entire network (all counties, all provider types) is 90 percent or better, and the average access score in each county in an HMO's approved service area is 90 percent or better. Access plans are "conditionally approved" when the access score across the entire network is 90 percent or better, but the average access score in any county is less than 90 percent. Scores indicate the percentage of enrollees for whom the HMO has met the access standards.

B. **Overall Access Score** – The average access score across the entire network (all counties, all provider types listed in the law).

C. **PCP Access Score** – The average access score across the entire network for access to primary care providers.

D. **Specialist Access Score** – The average access score across the entire network for access to all specialists listed in the law.

E. **Facility Access Score** – The average access score across the entire network for access to all medical facilities listed in the law, including hospitals.

F. **Ancillary Providers Access Score** – The average access score across the entire network for access to all ancillary medical providers listed in the law.

G. **Mental Health Facilities Access Score** – The average score for access to inpatient mental health facilities, residential mental health facilities and outpatient mental health facilities (excluding access to psychiatrists, psychologists and other mental health professionals). Coverage for these services is mandated under Missouri law and is covered by all HMOs. However, in some cases, HMOs struggle to establish an adequate network of these facilities. Particularly in the commercial population, the need for such services may be too low to justify the time and expense to negotiate and contract with providers. It may be more cost-effective to pay for out-of-network access to non-participating providers.

Access to Medical Providers (cont'd)

H. **Chiropractic Providers Access Score –** The average score for access to chiropractic providers. Coverage for chiropractic services is mandated by Missouri law. Unlike mental health facilities, use of chiropractors is popular and common, and chiropractic providers tend to be generously distributed in most areas of the state. No HMO should have difficulty in establishing an adequate network.

Commercial HMO Networks Approved Based on Accreditation:

A. **Access Plan Status –** Same as Commercial/Medicaid, except that HMOs do not submit provider and enrollee data to DIFP for evaluation. Accredited HMOs are assumed to meet the access standards stated in the law.

B. **Accredited by –** Under Missouri law, an HMO may provide proof of the following types of accreditation in lieu of submitting enrollee and provider data for analysis by DIFP. Note: Some HMOs are accredited by more than one organization.
   a. **NCQA** National Committee for Quality Assurance
   b. **URAC** American Accreditation HealthCare Commission, Inc., formerly Utilization Review Accreditation Commission

C. **Accreditation Type/Level –** The type and level of accreditation awarded by each accrediting organization:
   a. **NCQA** type must be MCO (Managed Care Organization), level must be "accredited" or better
   b. **URAC** type must be "Health Plan", level must be "full accreditation"

D. **Date Accreditation Granted –** Date the accrediting organization specifies in the accrediting decision.

E. **Date Accreditation Expires –** Date the accrediting organization specifies in the accrediting decision.

Access to Medical Providers[17]

Commercial HMO Networks	A Access Plan Status	B Overall Access Score	C PCP Access Score	D Specialist Access Score	E Facility Access Score	F Ancillary Providers Access Score	G Mental Health Facilities Access Score	H Chiropractic Providers Access Score
Community Health Plan	approved	97%	100%	98%	98%	94%	96%	100%
Coventry Health Care of Kansas, Inc.[15]	approved	98%	100%	98%	95%	100%	81%	100%
Cox Health Systems HMO, Inc.	conditionally approved	96%	100%	97%	96%	91%	89%	100%
HealthLink HMO, Inc. dba HealthLink HMO[15]	approved	98%	100%	100%	92%	100%	66%	100%
Mercy Health Plans of Missouri, Inc.	approved	97%	100%	98%	96%	96%	86%	62%
Medicaid MC+ HMO Networks								
Alliance For Community Health, LLC dba Molina Healthcare of Missouri - Central Region	conditionally approved [16]	93%	100%	98%	89%	87%	82%	
Alliance For Community Health, LLC dba Molina Healthcare of Missouri - Eastern Region	approved	100%	100%	98%	100%	100%	99%	
Alliance For Community Health, LLC dba Molina Healthcare of Missouri - Western Region	approved	96%	100%	100%	87%	99%	78%	
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	approved	99%	100%	100%	99%	97%	97%	
Children's Mercy's Family Health Partners, Inc.	conditionally approved [16]	98%	100%	98%	98%	97%	100%	
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	conditionally approved [16]	98%	100%	99%	98%	94%	92%	
Healthcare USA of Missouri, LLC - Central Region	conditionally approved [16]	98%	100%	100%	98%	93%	89%	
Healthcare USA of Missouri, LLC - Eastern Region	approved	100%	100%	100%	100%	100%	99%	
Healthcare USA of Missouri, LLC - Western Region	conditionally approved [16]	92%	100%	99%	94%	75%	66%	
Missouri Care, Inc.	conditionally approved [16]	97%	100%	100%	98%	91%	95%	

Commercial HMO Networks Approved Based on Accreditation	A Access Plan Status	B Accredited by	C Accreditation Type/Level	D Date Accreditation Granted	E Date Accreditation Expires
Aetna Health, Inc.	approved	NCQA	MCO/Excellent	4/11/2008	4/11/2011
Blue Cross & Blue Shield of Kansas City	approved	NCQA	MCO/Excellent	11/23/2005	11/23/2008
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	approved	NCQA	MCO/Excellent	2/27/2007	2/27/2010
CIGNA Healthcare of St. Louis, Inc.	approved	NCQA	MCO/Excellent	2/27/2007	2/27/2010
Essence, LLP [22]	approved	Medicare Advantage	Medicare Advantage	3/1/2005	N/A
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	NCQA	MCO/Excellent	11/23/2005	11/23/2008
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	URAC	Health Plan/Full Accreditation	3/1/2005	3/1/2008
Group Health Plan, Inc.	approved	URAC	Health Plan/Full Accreditation	7/1/2007	7/1/2010
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	approved	NCQA	MCO/Excellent	12/24/2007	12/24/2010
Humana Health Plan, Inc.	approved	NCQA	MCO/Excellent	12/15/2006	12/15/2009
United Healthcare of the Midwest, Inc.	approved	NCQA	MCO/Excellent	1/20/2006	1/20/2009

Health Maintenance Organization Profiles

For all companies, the following items were submitted to DIFP as part of the 2008 annual financial statement (unless otherwise noted):

- contact information
- holding company
- domicile
- names of officers and directors
- plan-wide enrollment
- % of Missouri business
- incorporated and admitted to Missouri

Missouri enrollment data for all companies were submitted to DIFP as part of the 2008 annual managed care supplemental report except plan-wide enrollment. Plan-wide enrollment is taken from the HMOs' annual financial statement. The annual financial statements are prepared using incurred but not reported (IBNR) projections, while the managed care supplemental filing is prepared using actual claims-based data. Therefore, some variances may occur.

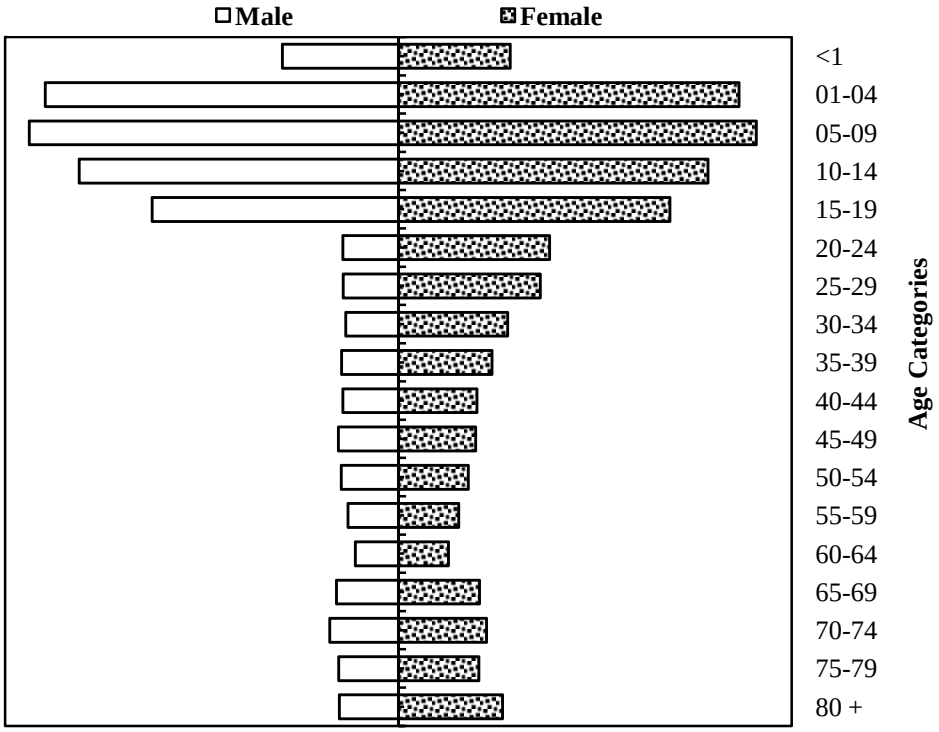
Cost and utilization data are depicted, in the form of bar charts to protect proprietary information. These charts reflect the company's average utilization and costs in comparison to state-wide product averages. The y-axis of every bar chart is fixed in a manner that indicates the approximate value of the highest HMO reported expenses. Data for total costs, drug costs, mental health costs and emergency room costs are depicted. Trend data for these services, as well as additional service categories, correlates to pages 33 through 41 of this report.

In addition to raw enrollment and cost data, demographic data on enrollment and costs is also provided. While variations exist from plan to plan, the data indicate that infant boys, and women of child-bearing age, use health care services to a greater degree than other demographic categories. In addition, enrollees in Medicare Advantage Plans exhibit the highest rate of service utilization.

2008 Missouri Enrollment Demographics Totals [5]

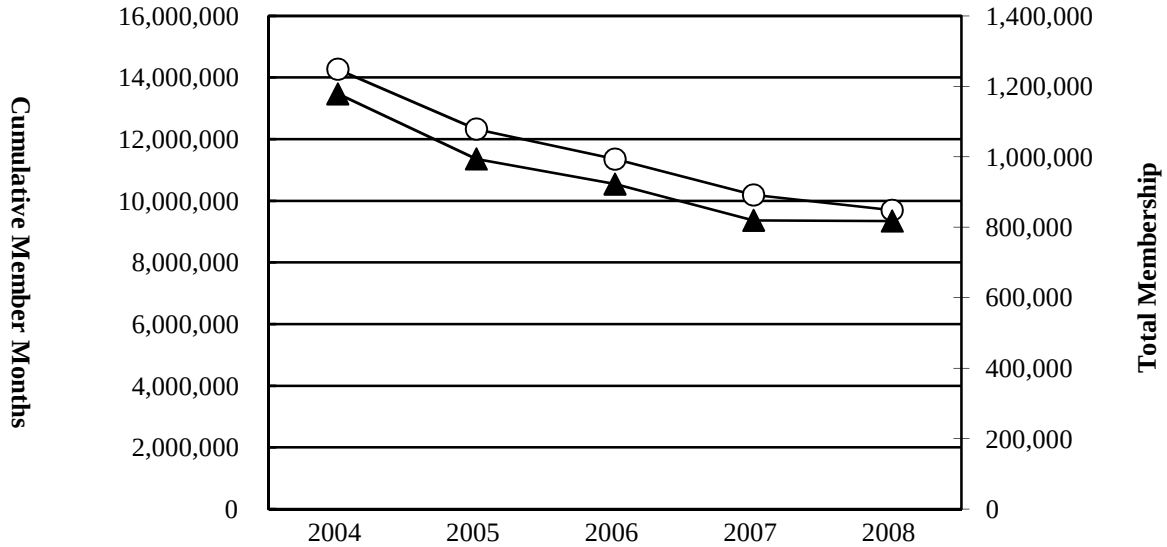
Average Membership

Age	Male		Female	
<1	2,508	5%	2,419	4%
01-04	7,632	17%	7,365	13%
05-09	7,978	17%	7,735	14%
10-14	6,902	15%	6,688	12%
15-19	5,323	12%	5,870	11%
20-24	1,202	3%	3,268	6%
25-29	1,191	3%	3,065	6%
30-34	1,140	2%	2,360	4%
35-39	1,228	3%	2,026	4%
40-44	1,200	3%	1,695	3%
45-49	1,297	3%	1,668	3%
50-54	1,235	3%	1,512	3%
55-59	1,092	2%	1,303	2%
60-64	931	2%	1,080	2%
65-69	1,337	3%	1,752	3%
70-74	1,484	3%	1,904	3%
75-79	1,290	3%	1,735	3%
80 +	1,279	3%	2,254	4%
Total	**46,249**	**100%**	**55,699**	**100%**



Average Age of Enrollees =	**32.2**	**Percentage of Female Enrollees =**	**52.0%**
Missouri Commercial Plans	31.9	Missouri Commercial Plans	49.8%
Missouri Medicare [2]	72.1	Missouri Medicare [2]	63.5%
Missouri Medicaid	11.4	Missouri Medicaid	54.1%

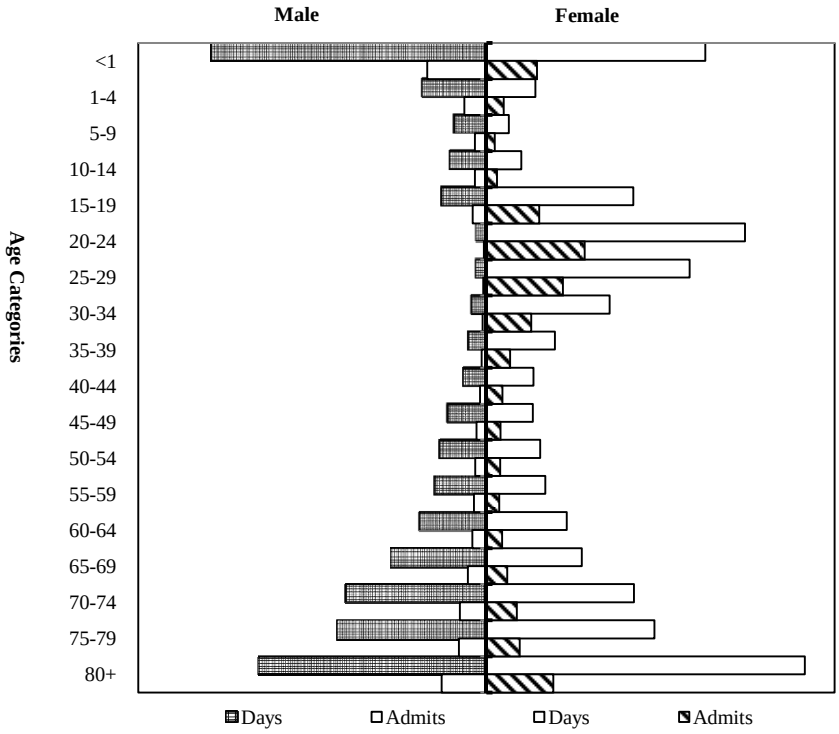
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	14,268,196	12,325,094	11,353,068	10,189,075	9,695,785
Total Membership	1,178,620	993,917	922,492	819,610	817,685

2008 Missouri Hospital and Ambulatory Utilization Totals [5]

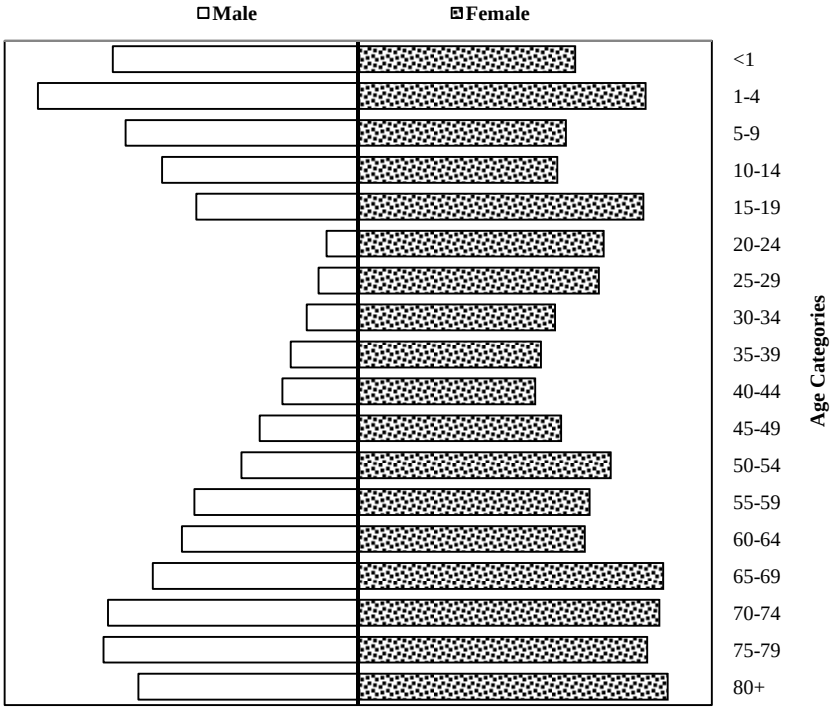
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	35,360	7,664	28,277	6,538
1-4	8,294	2,870	6,335	2,228
5-9	4,200	1,479	2,874	1,064
10-14	4,753	1,486	4,516	1,363
15-19	5,798	1,782	18,995	6,817
20-24	1,321	350	33,413	12,696
25-29	1,367	409	26,246	9,879
30-34	1,874	511	15,909	5,776
35-39	2,382	614	8,829	3,045
40-44	2,954	825	6,058	2,046
45-49	4,992	1,280	5,995	1,798
50-54	5,997	1,454	6,960	1,782
55-59	6,717	1,613	7,623	1,667
60-64	8,544	1,804	10,363	2,022
65-69	12,315	2,422	12,328	2,680
70-74	18,065	3,439	19,040	3,924
75-79	19,181	3,558	21,697	4,277
80+	29,274	5,788	41,159	8,653
Subtotal	**173,388**	**39,348**	**276,617**	**78,255**
Total	**450,005**	**117,603**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
208,292	184,158	**<1**
271,826	243,881	**1-4**
197,377	176,241	**5-9**
166,396	168,789	**10-14**
137,368	241,975	**15-19**
26,742	208,347	**20-24**
33,728	204,178	**25-29**
43,820	167,067	**30-34**
57,321	155,043	**35-39**
64,455	150,041	**40-44**
83,723	172,195	**45-49**
99,128	214,301	**50-54**
138,952	196,345	**55-59**
149,632	192,263	**60-64**
174,436	258,743	**65-69**
212,295	255,478	**70-74**
216,099	245,306	**75-79**
186,649	262,556	**80+**
2,468,239	**3,696,907**	**Subtotal**
6,165,146		**Total**



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Aetna Health, Inc.

Holding Company:
Aetna, Inc.

Main Administrative Office Mailing Address:
1350 Elbridge Payne Road, Suite 201
Chesterfield MO 63017-8531
(636) 534-2100

Incorporated: August 30, 1996

Admitted to Missouri: August 13, 1998

Accreditation/Expiration Date: NCQA / April 11, 2011

State of Domicile: Missouri

% of Missouri Business: 73.1%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
124,806
Missouri members at the end of the year:
10,005

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
179,257
Plan Wide members at the end of the year:
15,242

2008 Year-End Officers:
President: Allan Ira Greensberg
Secretary: Edward Chung-I Lee
Chief Financial Officer: Alicia Helen Bolton
Chief Medical Officer: Burton Fred Vanderlann, M.D.

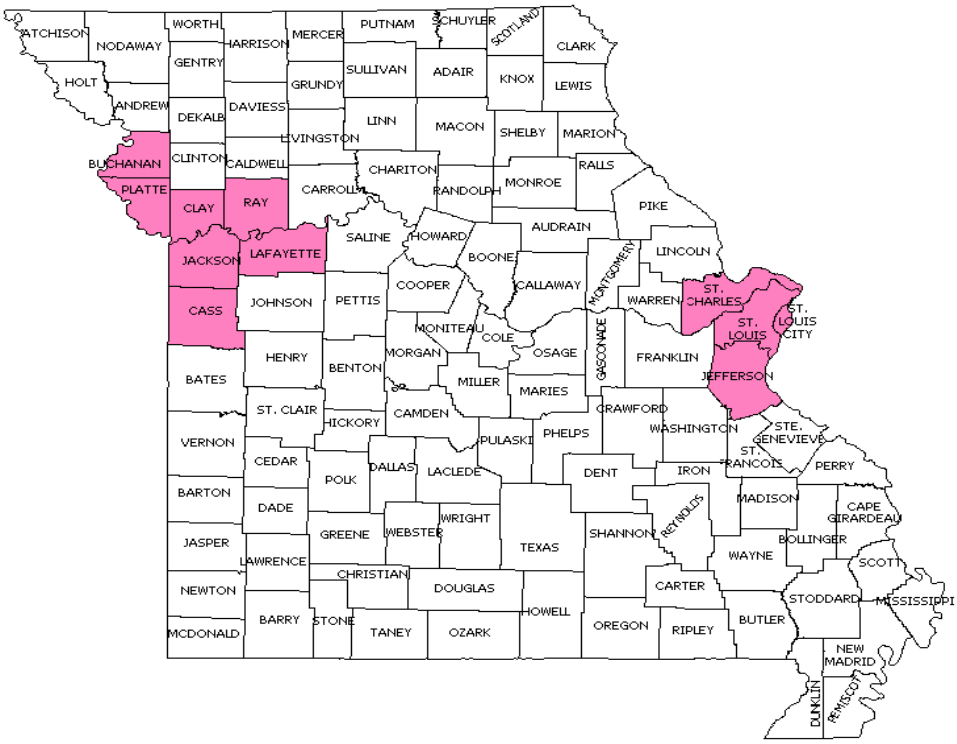
Other Officers:
Gregory Stephen Martino
Barbara Stefan
Nancy Frazer

2008 Year-End Directors:
Allan Ira Greenberg
Burton Fred Vanderlaan, M.D.

Missouri Counties in Service Area:
Buchanan, Cass, Clay, Jackson, Jefferson, Lafayette, Platte, Ray, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:
Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, Shawnee, Wyandotte

Illinois Counties in Service Area:
None

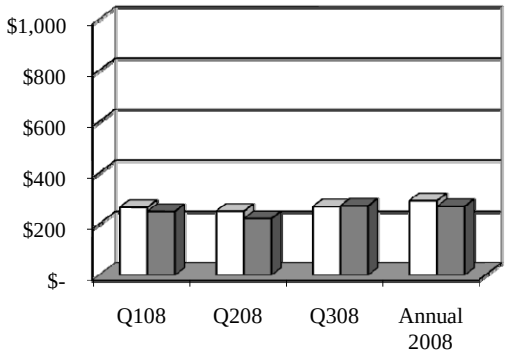


Aetna Health, Inc.

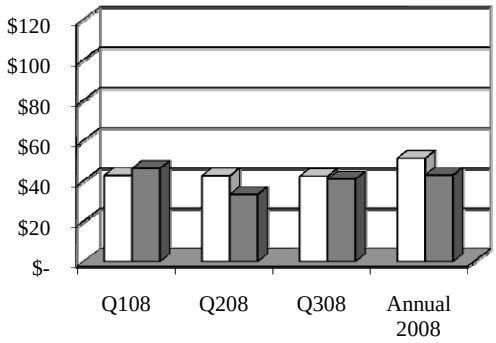
- Commercial Product

Missouri Costs Comparison [19]

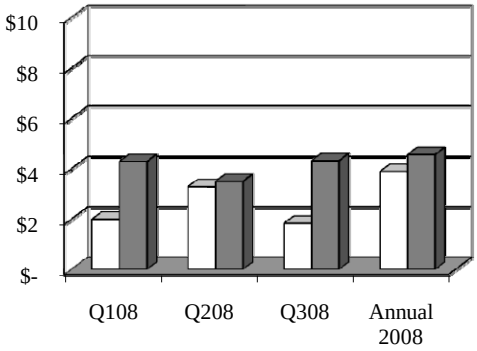
Total Per Member Per Month (PMPM) Costs



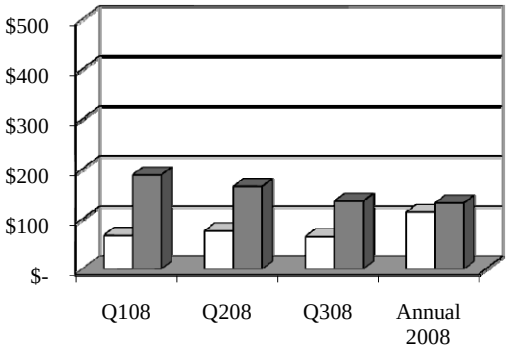
Prescription Drug PMPM Costs



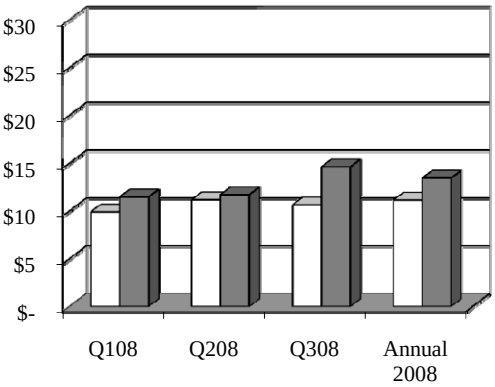
Mental Health PMPM Costs



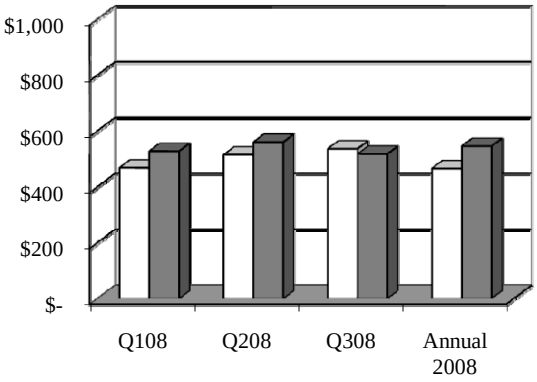
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

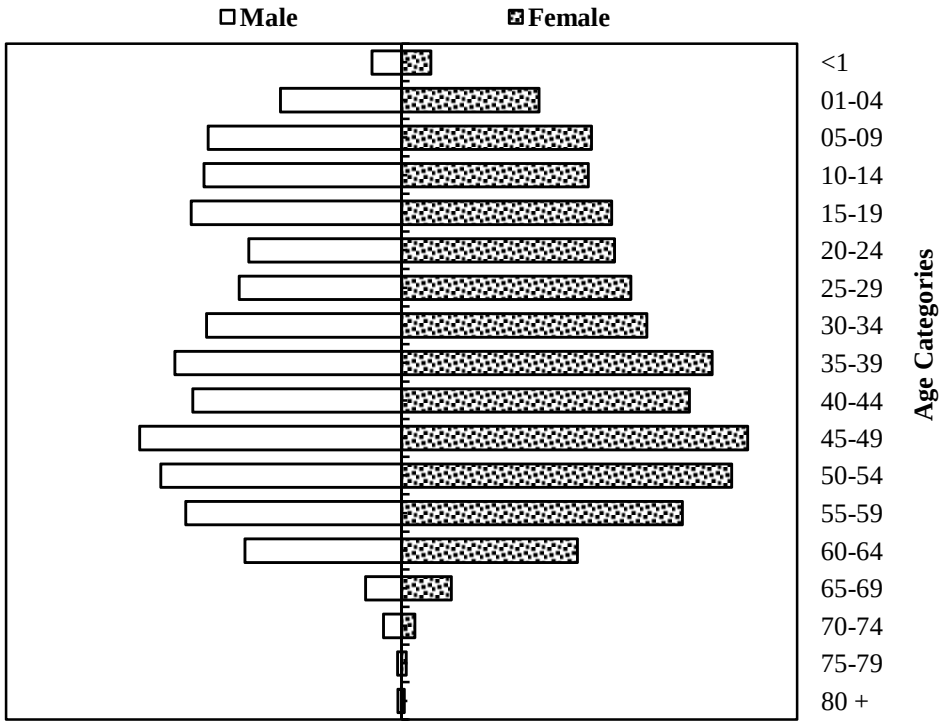


Aetna Health, Inc. **Commercial Average**

Aetna Health, Inc.

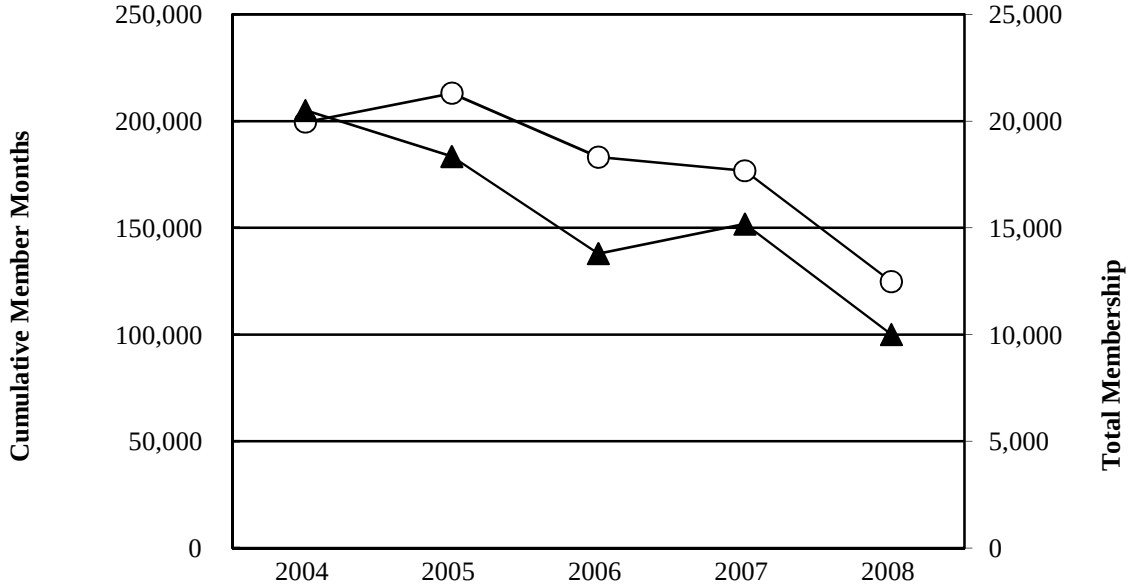
Average Membership

Age	Male		Female	
<1	53	1%	52	1%
01-04	214	5%	243	4%
05-09	342	7%	336	6%
10-14	350	7%	330	6%
15-19	373	8%	371	6%
20-24	271	6%	377	7%
25-29	287	6%	405	7%
30-34	345	7%	434	8%
35-39	401	9%	549	10%
40-44	370	8%	509	9%
45-49	464	10%	613	11%
50-54	427	9%	584	10%
55-59	382	8%	497	9%
60-64	277	6%	311	5%
65-69	64	1%	88	2%
70-74	32	1%	23	0%
75-79	7	0%	8	0%
80 +	6	0%	5	0%
Total	**4,666**	**100%**	**5,735**	**100%**



Average Age of Enrollees =	**34.9**	**Percentage of Female Enrollees =**	**55.1%**
Missouri Commercial Plans	34.9	Missouri Commercial Plans	55.1%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

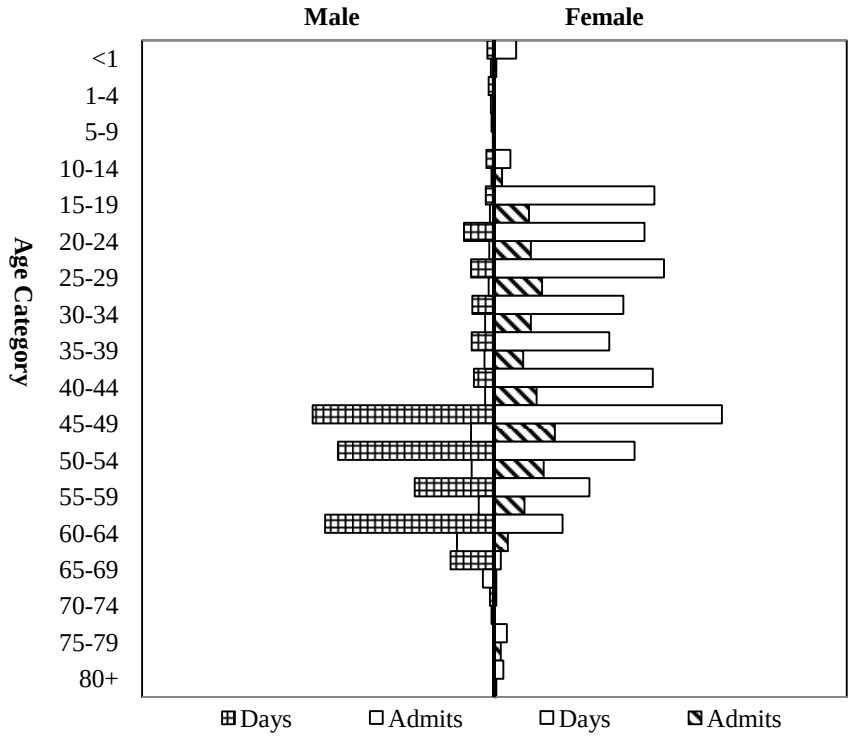
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	199,530	213,049	183,121	176,714	124,806
Total Membership	20,504	18,346	13,791	15,177	10,005

Aetna Health, Inc.

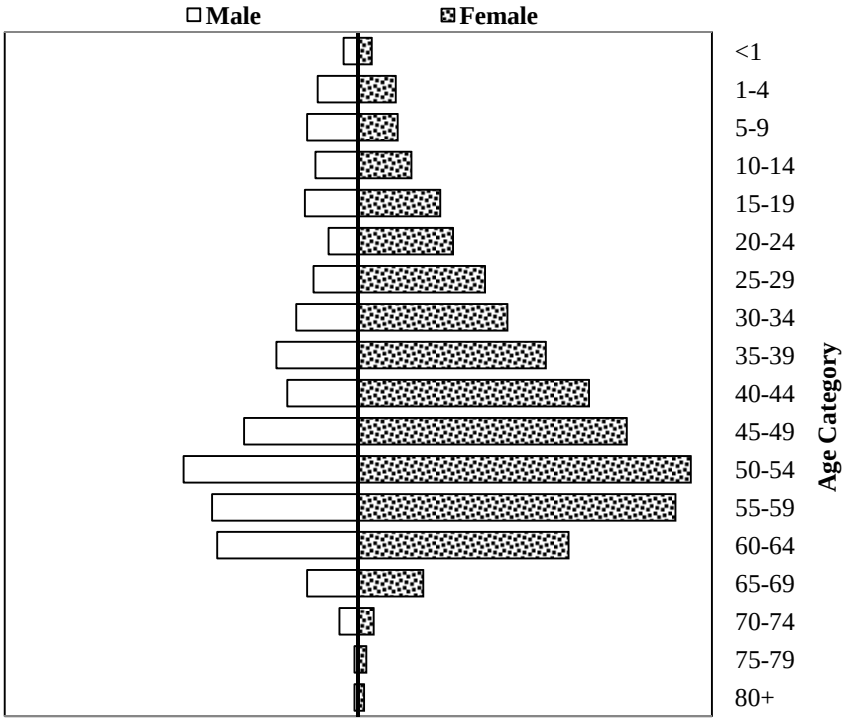
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	10	5	13	3
1-4	8	5	18	9
5-9	4	2	3	1
10-14	11	4	9	3
15-19	12	6	97	19
20-24	43	7	135	43
25-29	33	8	199	70
30-34	31	13	323	86
35-39	32	14	225	60
40-44	29	13	163	41
45-49	258	33	183	52
50-54	222	32	241	68
55-59	113	22	213	52
60-64	240	53	227	49
65-69	62	16	23	11
70-74	6	4	0	0
75-79	0	0	0	0
80+	0	0	31	3
Subtotal	**1,114**	**237**	**2,103**	**570**
Total	**3,217**	**807**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
416	378	**<1**
1,154	1,054	**1-4**
1,451	1,111	**5-9**
1,220	1,498	**10-14**
1,518	2,316	**15-19**
842	2,680	**20-24**
1,269	3,585	**25-29**
1,760	4,213	**30-34**
2,317	5,296	**35-39**
2,015	6,526	**40-44**
3,235	7,591	**45-49**
4,947	9,401	**50-54**
4,142	8,969	**55-59**
3,993	5,944	**60-64**
1,450	1,834	**65-69**
533	428	**70-74**
108	222	**75-79**
115	157	**80+**
32,485	**63,203**	**Subtotal**
	95,688	**Total**



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Alliance For Community Health, LLC dba Molina Healthcare of Missouri

Holding Company:
Molina Healthcare, Inc.

Main Administrative Office Mailing Address:
12400 Olive Blvd. Suite 100
St. Louis MO 63141
(314) 819-5300

Incorporated: August 16, 1996

Admitted to Missouri: August 16, 1996

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 100.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
911,224
Missouri members at the end of the year:
77,607

2008Plan Wide Enrollment:
Total Plan Wide member months for the year:
909,767
Plan Wide members at the end of the year:
77,288

2008 Year-End Officers:
President: Joanne Volovar
Secretary: Mark Andrews
Chief Financial Officer: Edward Oswald
Chief Medical Officer: Robert Profumo, M.D.

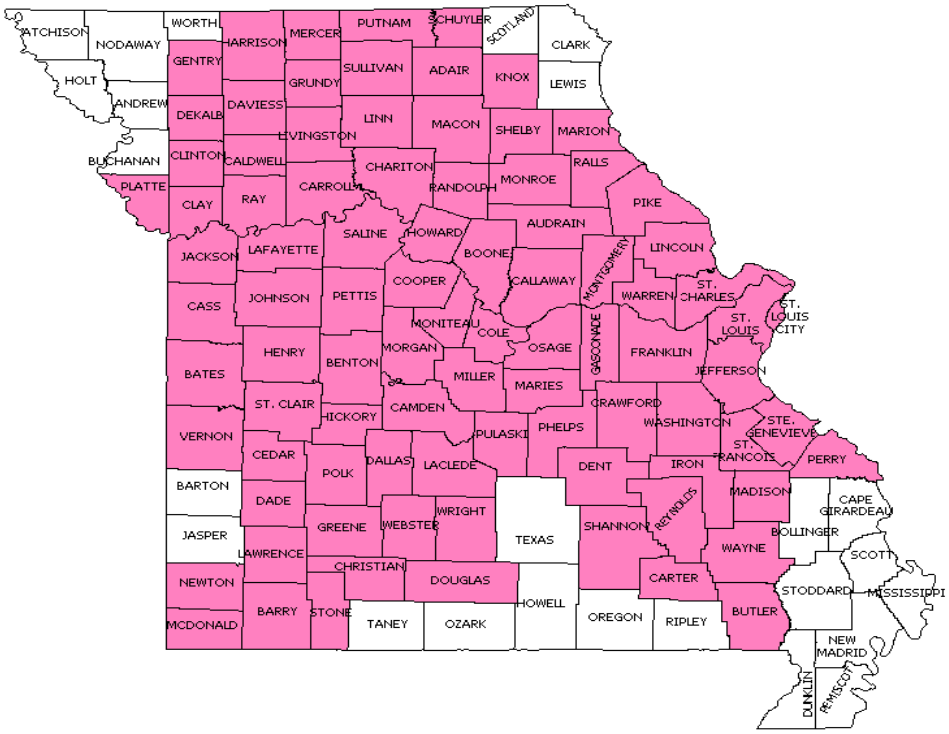
Other Officers:

2008 Year-End Directors:
Joseph Mario Molina
John Conrad Molina

Missouri Counties in Service Area:
Adair, Audrain, Barry, Bates, Benton, Boone, Butler, Caldwell, Callaway, Camden, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Howard, Iron, Jackson, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Saline, Schuyler, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Sullivan, Vernon, Warren, Washington, Wayne, Webster, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None

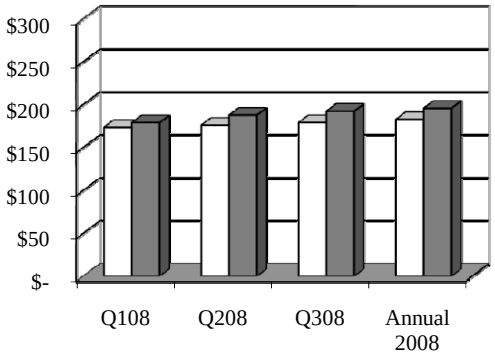


Alliance For Community Health, LLC dba Molina Healthcare of Missouri

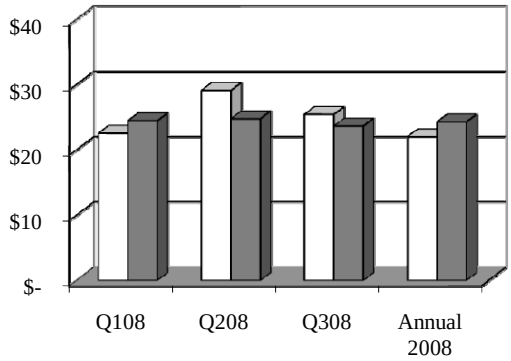
- Medicaid Product

Missouri Costs Comparison [19]

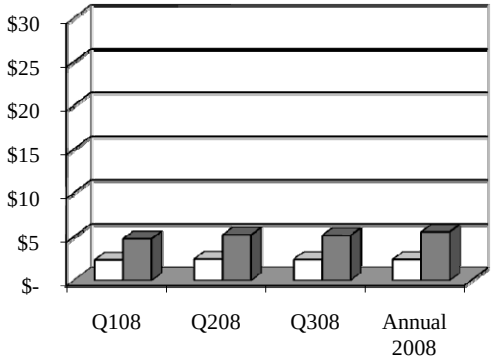
Total Per Member Per Month (PMPM) Costs



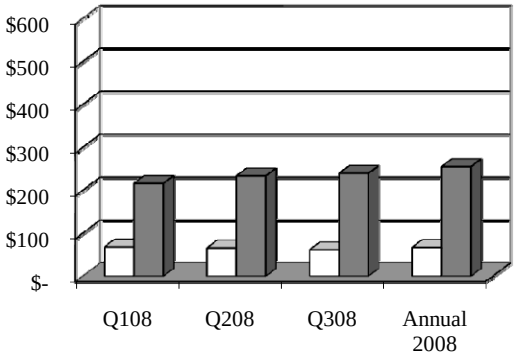
Prescription Drug PMPM Costs



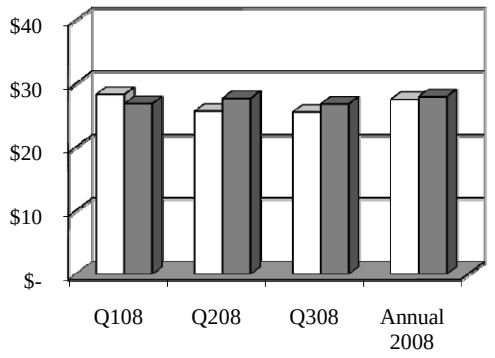
Mental Health PMPM Costs



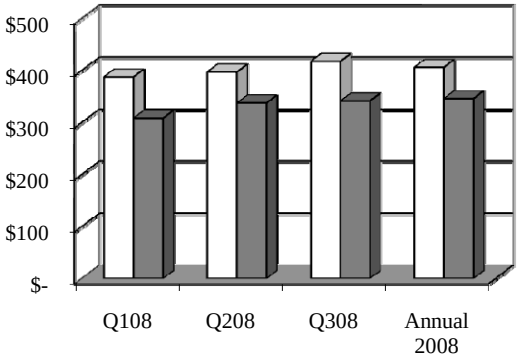
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

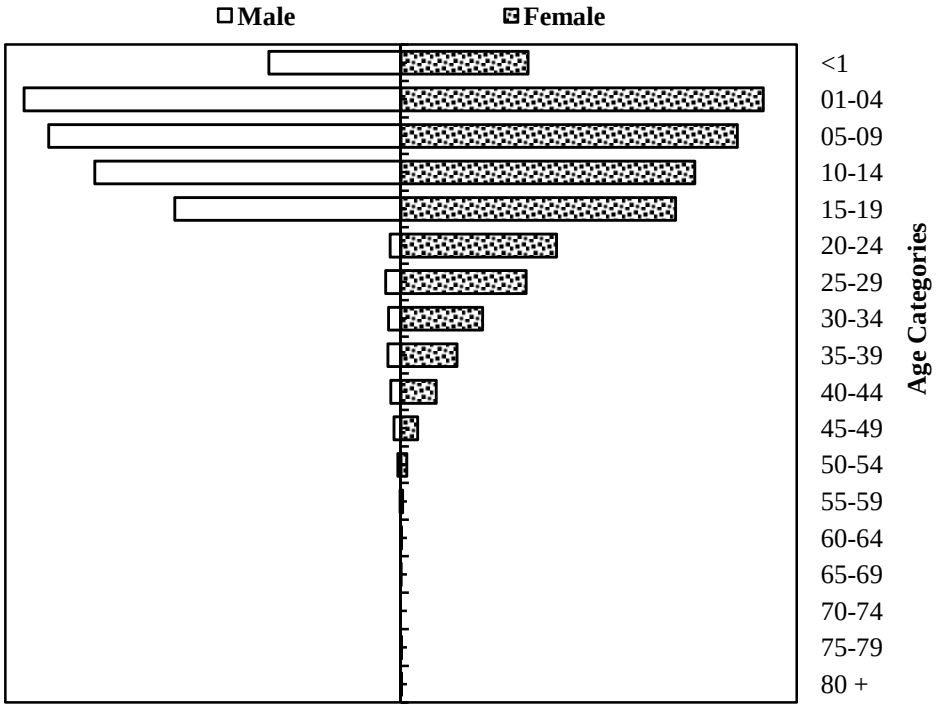


Alliance For Community Health, LLC dba Molina Healthcare of Missouri **Medicaid Average**

Alliance For Community Health, LLC dba Molina Healthcare of Missouri

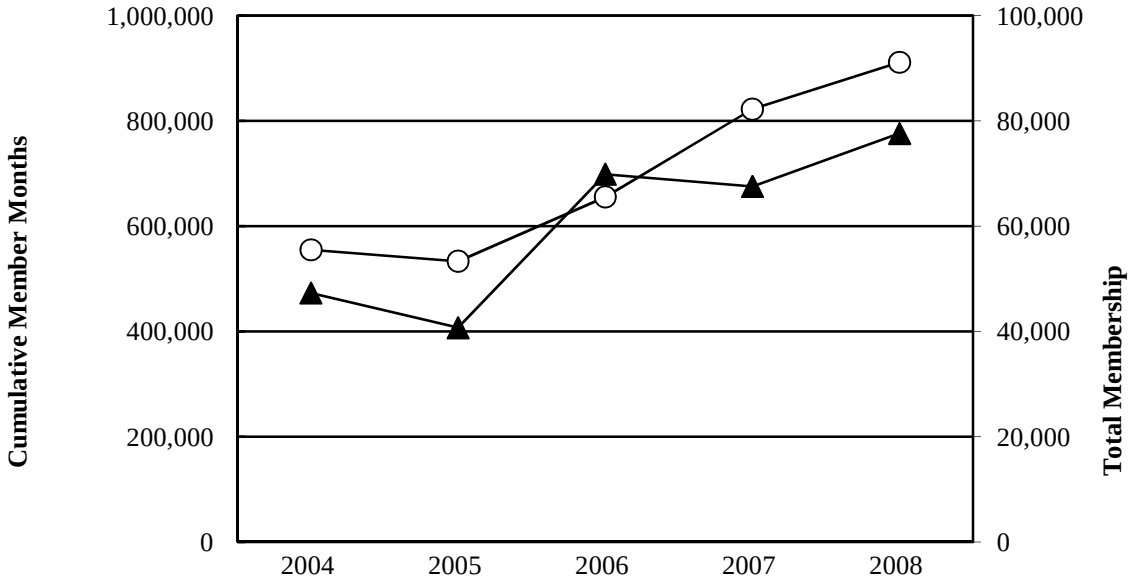
Average Membership

Age	Male		Female	
<1	3,010	9%	2,887	7%
01-04	8,574	26%	8,237	19%
05-09	8,017	24%	7,646	18%
10-14	6,970	21%	6,679	16%
15-19	5,149	15%	6,239	15%
20-24	252	1%	3,537	8%
25-29	355	1%	2,840	7%
30-34	285	1%	1,851	4%
35-39	304	1%	1,269	3%
40-44	236	1%	794	2%
45-49	160	0%	377	1%
50-54	75	0%	128	0%
55-59	22	0%	32	0%
60-64	5	0%	3	0%
65-69	1	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**33,415**	**100%**	**42,521**	**100%**



Average Age of Enrollees =	**11.6**	**Percentage of Female Enrollees =**	**56.0%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	11.6	Missouri Medicaid	56.0%

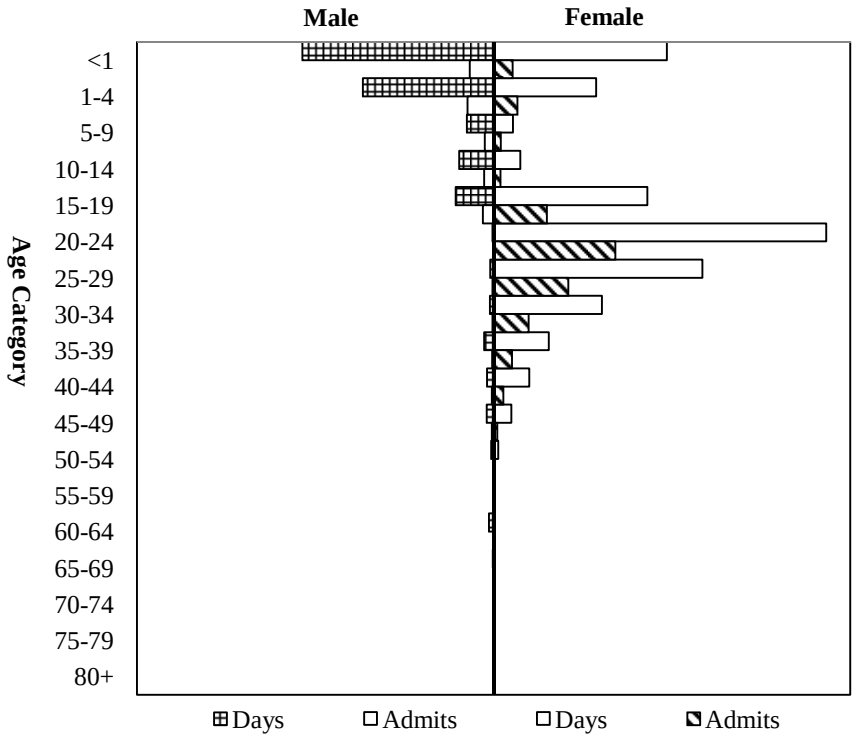
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	554,911	533,337	655,481	822,289	911,224
Total Membership	47,298	40,705	69,874	67,549	77,607

Alliance for Community Health, LLC dba Molina Healthcare of Missouri

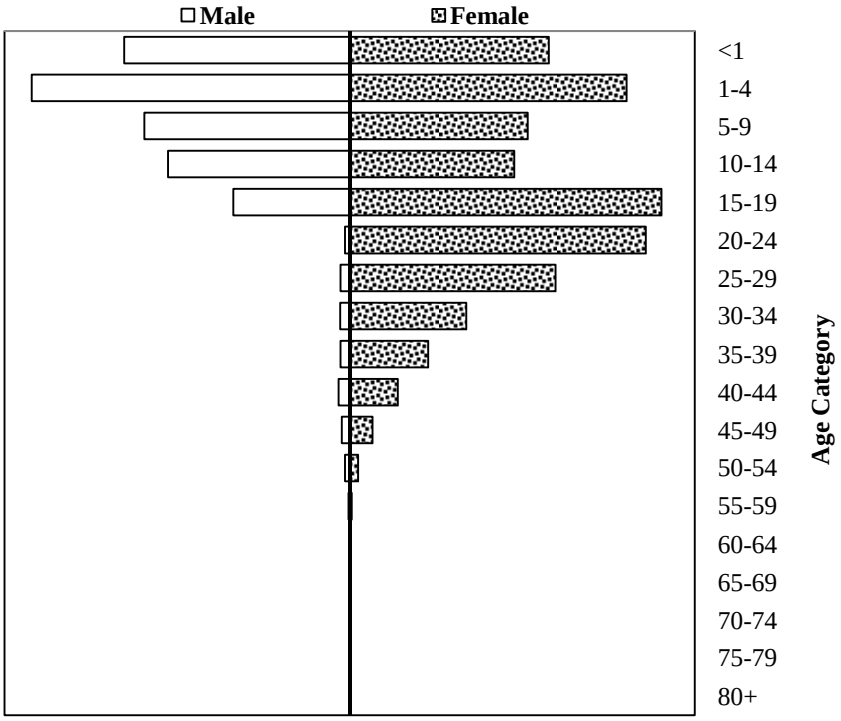
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	4,024	502	3,644	399
1-4	2,748	551	2,153	499
5-9	562	186	408	149
10-14	726	197	561	146
15-19	796	229	3,232	1,117
20-24	23	7	6,996	2,560
25-29	71	23	4,391	1,570
30-34	77	26	2,280	736
35-39	201	29	1,157	385
40-44	137	38	749	202
45-49	145	37	372	74
50-54	53	12	97	29
55-59	8	2	31	6
60-64	99	7	0	0
65-69	17	4	0	0
70-74	0	0	0	0
75-79	0	1	0	0
80+	0	0	0	0
Subtotal	**9,687**	**1,851**	**26,071**	**7,872**
Total	**35,758**	**9,723**		

Ambulatory Utilization by Age and Gender

Encounters		
Male	**Female**	**Age**
29,414	25,933	**<1**
41,471	36,067	**1-4**
26,753	23,171	**5-9**
23,677	21,404	**10-14**
15,179	40,604	**15-19**
614	38,565	**20-24**
1,192	26,793	**25-29**
1,250	15,176	**30-34**
1,198	10,182	**35-39**
1,438	6,234	**40-44**
1,049	2,941	**45-49**
602	1,040	**50-54**
148	237	**55-59**
59	22	**60-64**
16	0	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
144,060	**248,369**	**Subtotal**
392,429		**Total**



Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

Holding Company:
Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:
2301 Main Street
Kansas City MO 64108-2428
(816) 395-2222

Incorporated: April 18, 2005

Admitted to Missouri: June 30, 2005

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 100.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
332,478
Missouri members at the end of the year:
28,405

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
331,844
Plan Wide members at the end of the year:
28,061

2008 Year-End Officers:
President: David Russell Gentile
Secretary: Charles Brent Bertram
Chief Financial Officer: Marilyn Tromans
Chief Medical Officer: Dr. Blake Williamson

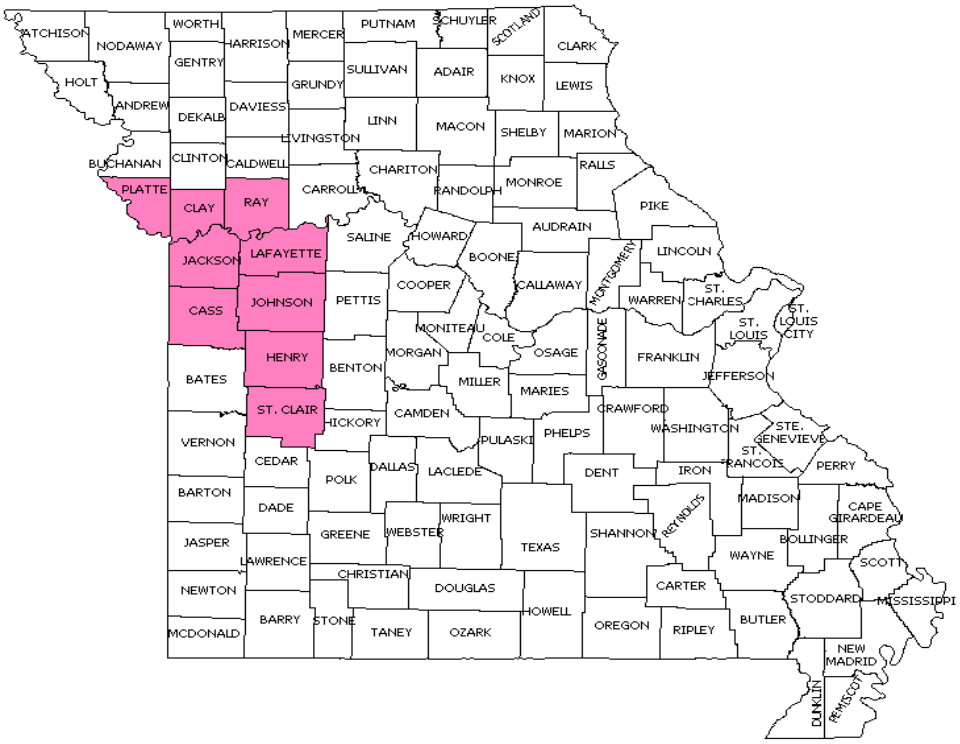
Other Officers:
John W. Kennedy
Peter K. Yelorda
Roger L. Foreman

2008 Year-End Directors:
John Willard Kennedy
Salvatore S. Nigro

Missouri Counties in Service Area:
Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None

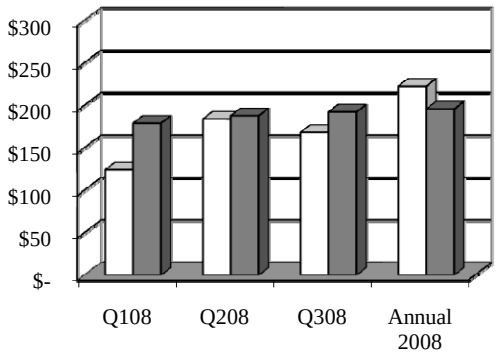


Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

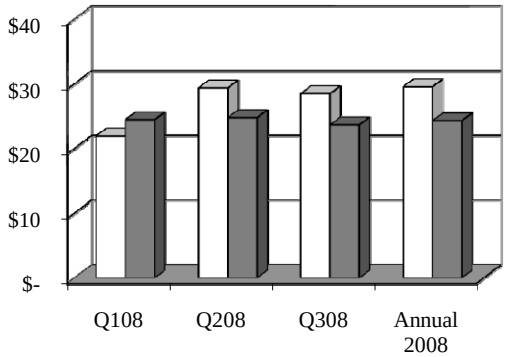
- Medicaid Product

Missouri Costs Comparison [19]

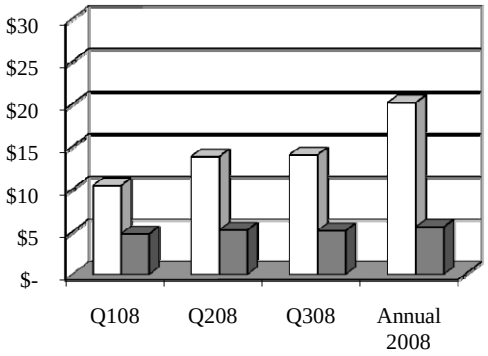
Total Per Member Per Month (PMPM) Costs



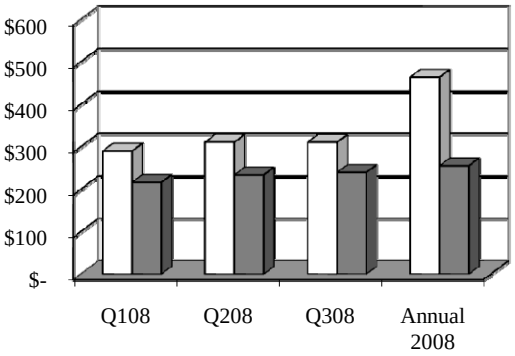
Prescription Drug PMPM Costs



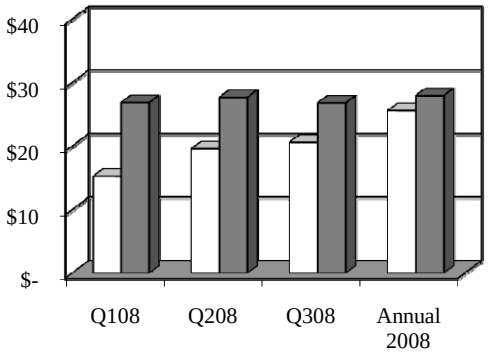
Mental Health PMPM Costs



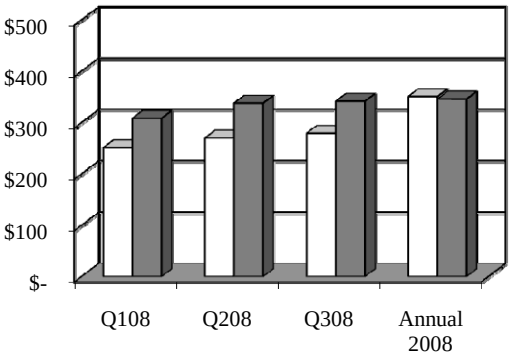
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

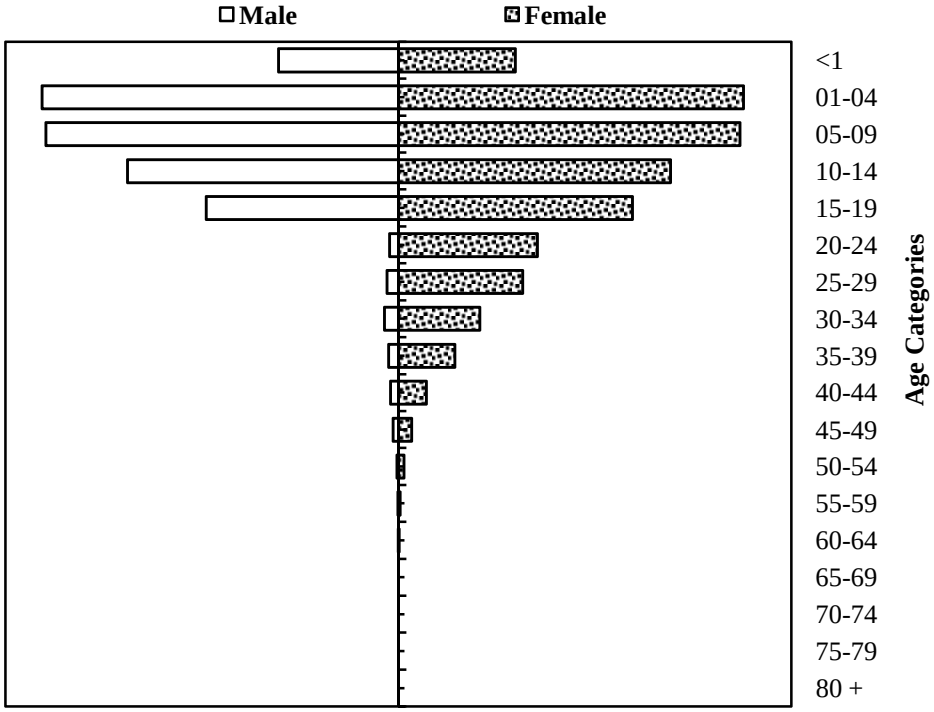


Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus **Medicaid Average**

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

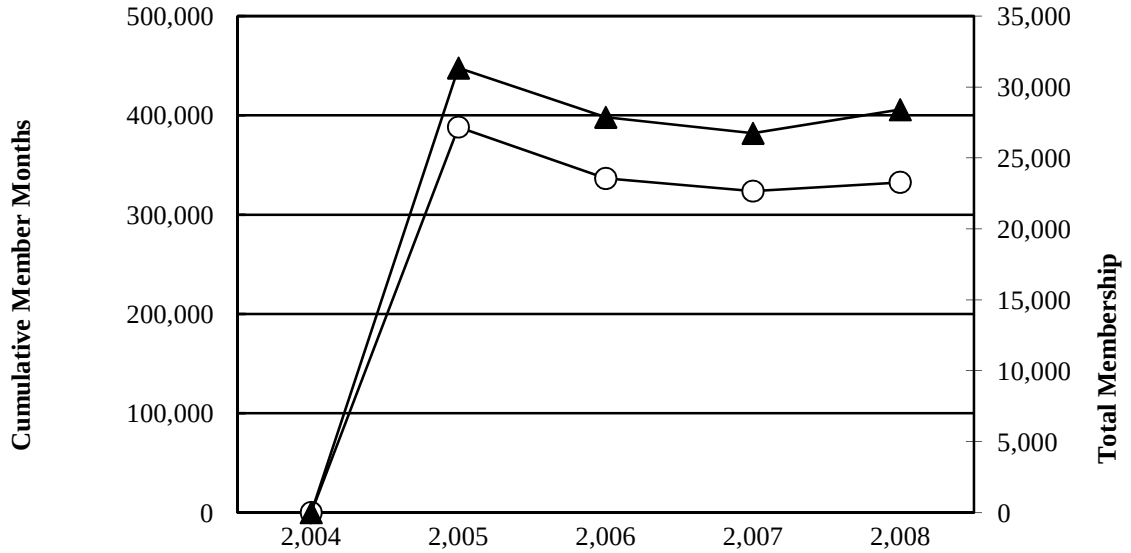
Average Membership

Age	Male		Female	
<1	1,071	9%	1,040	7%
01-04	3,175	26%	3,070	20%
05-09	3,143	26%	3,041	19%
10-14	2,414	20%	2,422	15%
15-19	1,714	14%	2,083	13%
20-24	81	1%	1,235	8%
25-29	104	1%	1,106	7%
30-34	125	1%	723	5%
35-39	90	1%	501	3%
40-44	72	1%	246	2%
45-49	48	0%	115	1%
50-54	16	0%	47	0%
55-59	8	0%	13	0%
60-64	2	0%	4	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	12,063	100%	15,646	100%



Average Age of Enrollees =	**11.4**	**Percentage of Female Enrollees =**	**56.5%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	11.4	Missouri Medicaid	56.5%

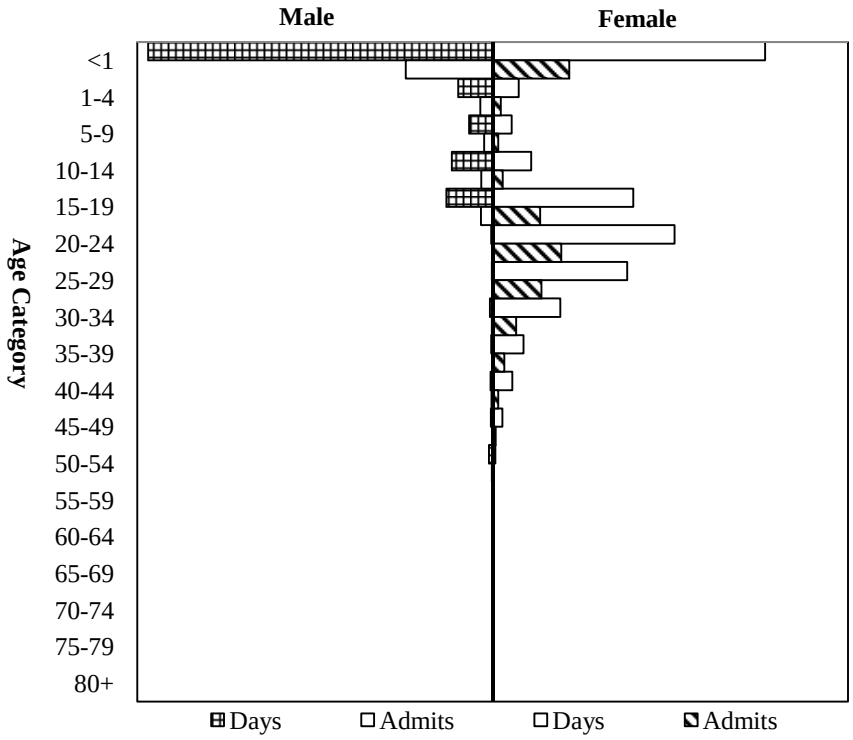
Missouri Membership Trends



	2,004	2,005	2,006	2,007	2,008
Cumulative Member Months	0	388,136	336,507	323,732	332,478
Total Membership	0	31,343	27,865	26,739	28,405

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

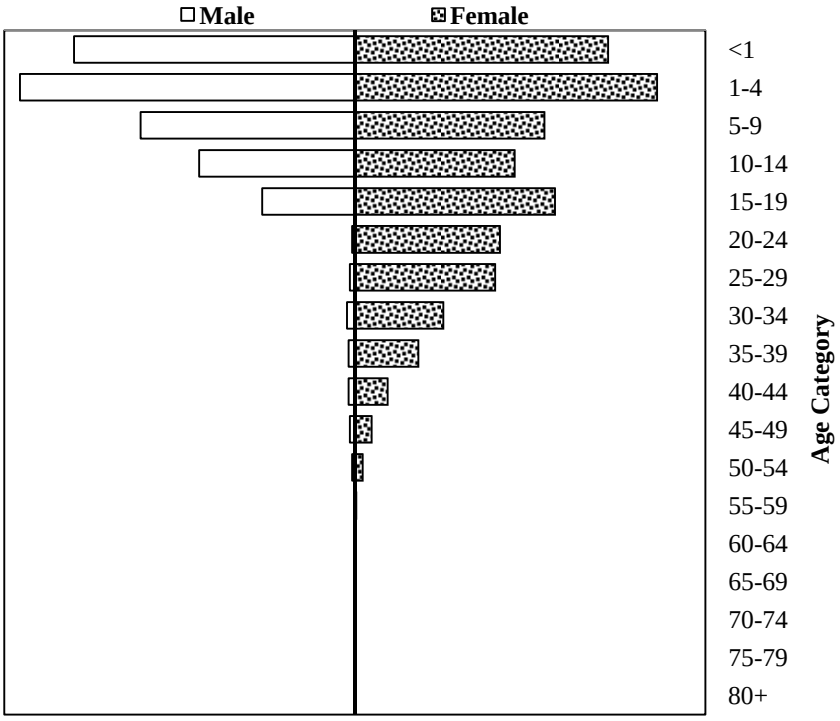
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	3,879	978	3,067	863
1-4	388	139	293	90
5-9	267	95	214	63
10-14	459	129	432	113
15-19	523	132	1,581	534
20-24	18	6	2,047	770
25-29	10	4	1,513	547
30-34	30	9	760	265
35-39	19	8	348	131
40-44	26	12	220	63
45-49	21	7	110	34
50-54	41	9	29	8
55-59	0	0	7	2
60-64	0	0	1	1
65-69	0	0	0	0
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**5,681**	**1,528**	**10,622**	**3,484**
Total	**16,303**	**5,012**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
12,814	11,568	**<1**
15,290	13,791	**1-4**
9,771	8,659	**5-9**
7,107	7,294	**10-14**
4,224	9,131	**15-19**
123	6,619	**20-24**
232	6,406	**25-29**
364	4,040	**30-34**
288	2,902	**35-39**
283	1,505	**40-44**
232	774	**45-49**
124	364	**50-54**
33	70	**55-59**
8	26	**60-64**
0	0	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
50,893	**73,149**	**Subtotal**
124,042		**Total**



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Blue Cross & Blue Shield of Kansas City

Holding Company:
Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:
2301 Main Street
Kansas City MO 64108-2428
(816) 395-2222

Incorporated: May 17, 1982

Admitted to Missouri: February 10, 1995

Accreditation/Expiration Date: NCQA / November 23, 2008

State of Domicile: Missouri

% of Missouri Business: 93.4%

Tax Status: Not For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
0
Missouri members at the end of the year:
0

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
56,180
Plan Wide members at the end of the year:
0

2008 Year-End Officers:
President:
Secretary:
Chief Financial Officer:
Chief Medical Officer:

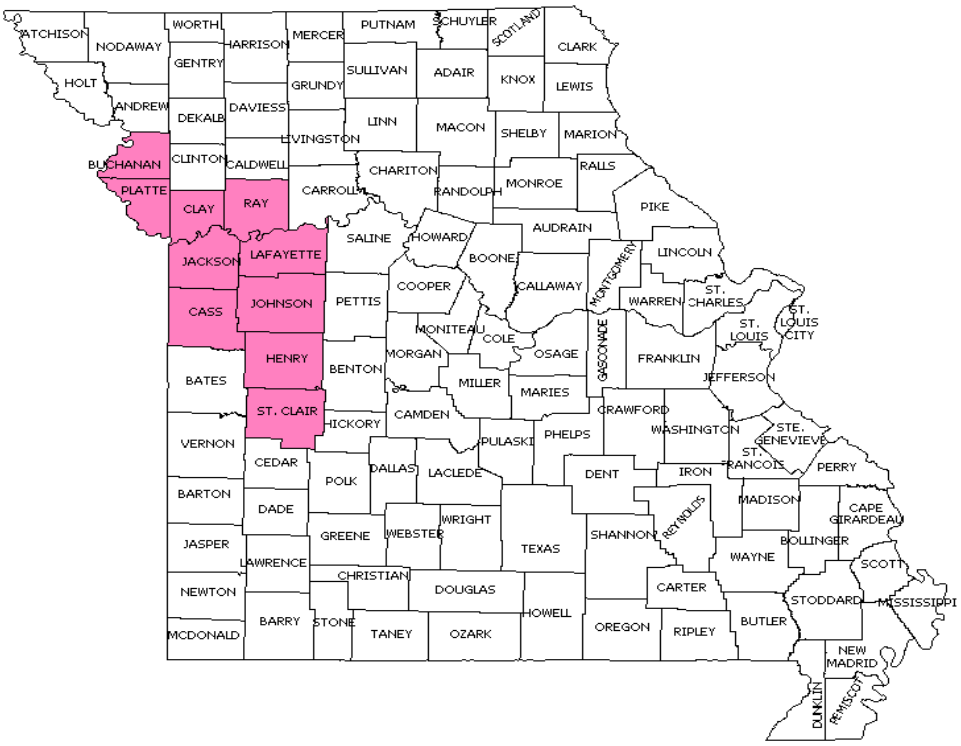
Other Officers:

2008 Year-End Directors:
Tom Ellis Bowser
Melvin Louis Glazer

Missouri Counties in Service Area:
Buchanan, Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:
Johnson, Wyandotte

Illinois Counties in Service Area:
None

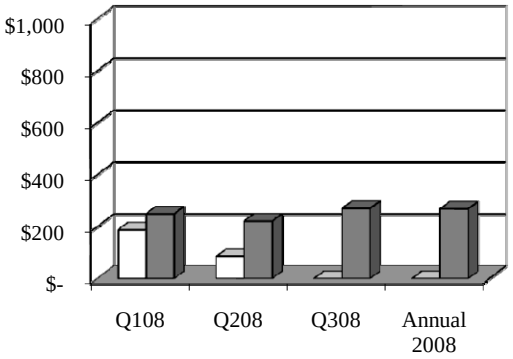


Blue Cross & Blue Shield of Kansas City

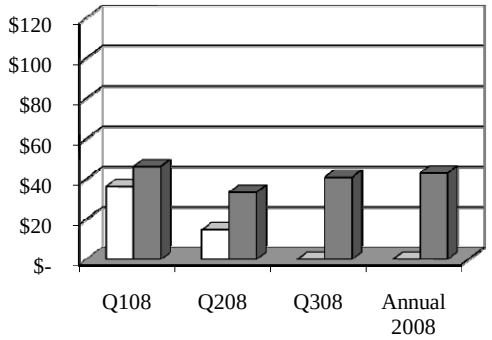
- Commercial Product

Missouri Costs Comparison [19]

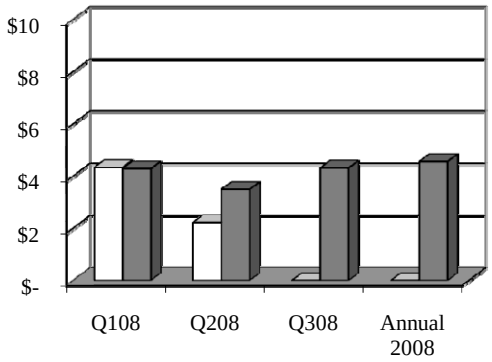
Total Per Member Per Month (PMPM) Costs



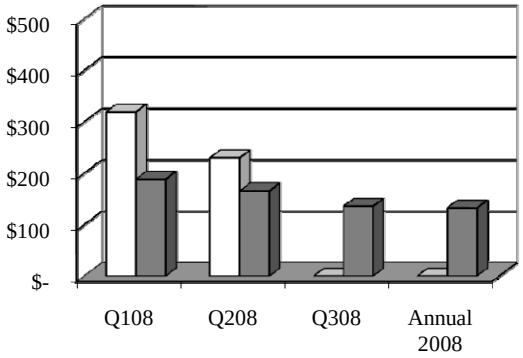
Prescription Drug PMPM Costs



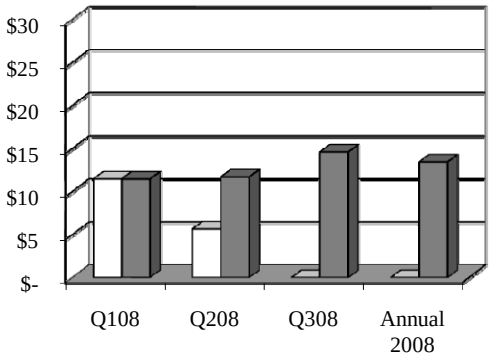
Mental Health PMPM Costs



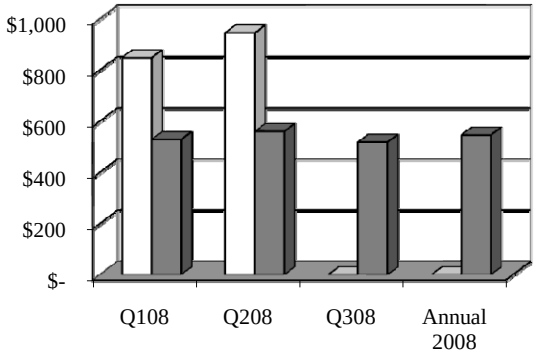
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

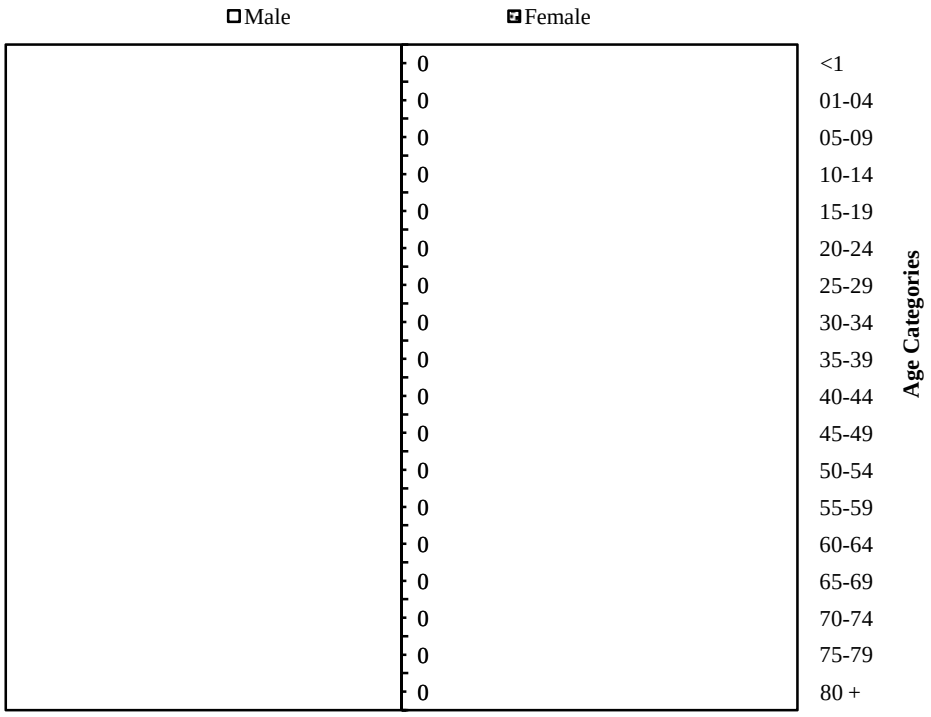


Blue Cross & Blue Shield of Kansas City **Commercial Average**

Blue Cross & Blue Shield of Kansas City

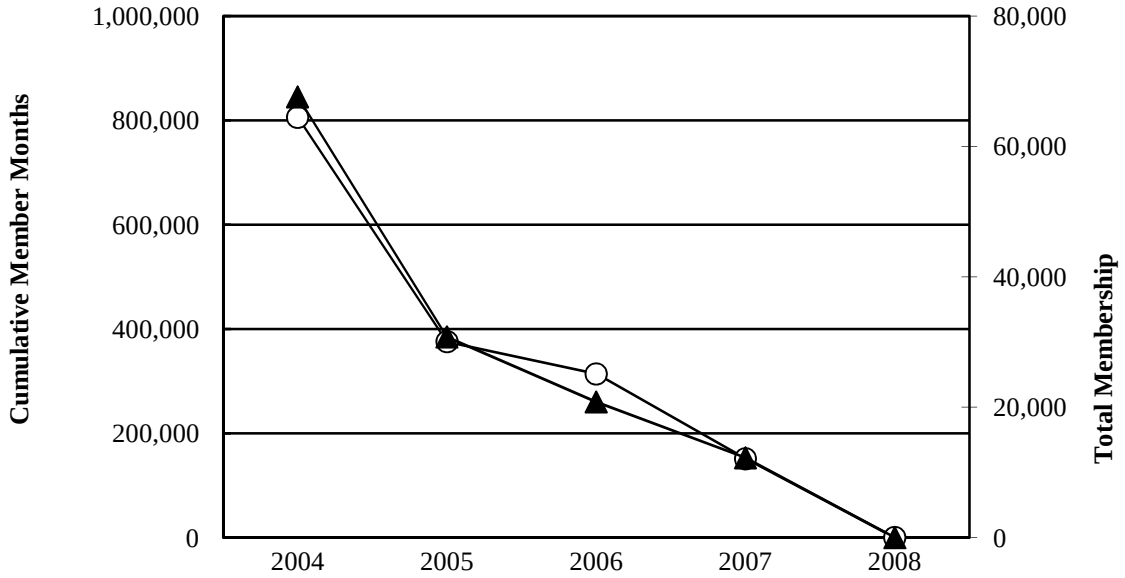
Average Membership

Age	Male		Female	
<1	0	0%	0	0%
01-04	0	0%	0	0%
05-09	0	0%	0	0%
10-14	0	0%	0	0%
15-19	0	0%	0	0%
20-24	0	0%	0	0%
25-29	0	0%	0	0%
30-34	0	0%	0	0%
35-39	0	0%	0	0%
40-44	0	0%	0	0%
45-49	0	0%	0	0%
50-54	0	0%	0	0%
55-59	0	0%	0	0%
60-64	0	0%	0	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**-**	**0%**	**-**	**0%**



Average Age of Enrollees =	**0.0**	**Percentage of Female Enrollees =**	**0.0%**
Missouri Commercial Plans	0.0	Missouri Commercial Plans	0.0%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

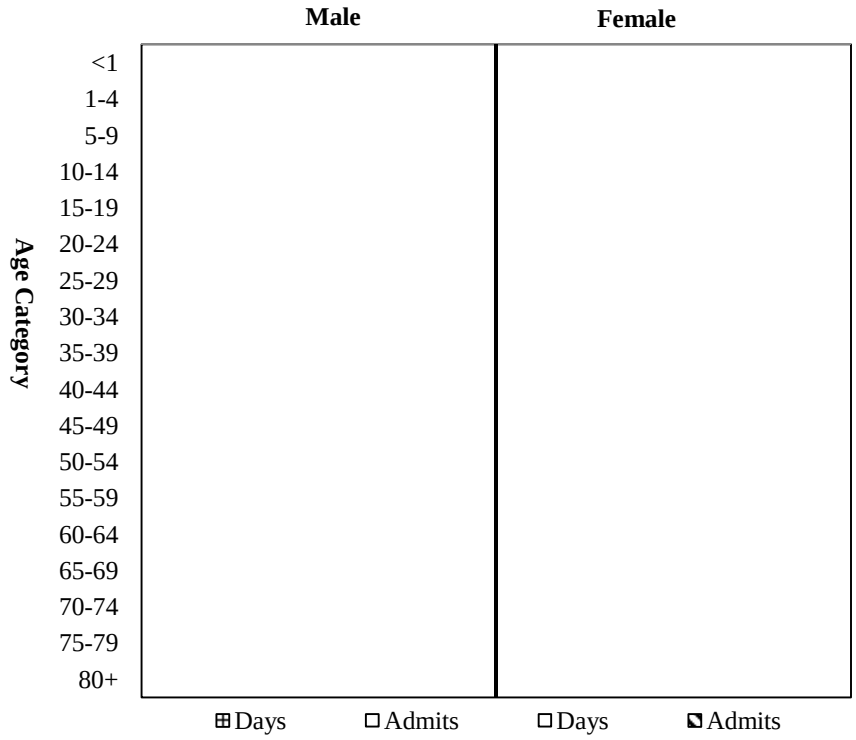
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	805,963	375,456	313,628	151,174	0
Total Membership	67,614	30,781	20,801	12,229	0

Blue Cross & Blue Shield of Kansas City

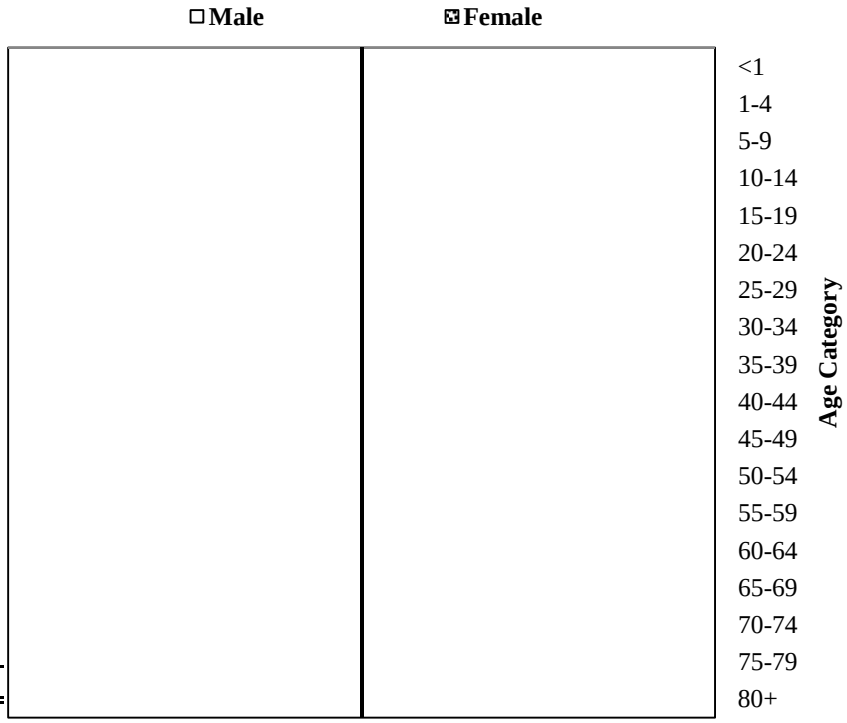
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	0	0	0	0
1-4	0	0	0	0
5-9	0	0	0	0
10-14	0	0	0	0
15-19	0	0	0	0
20-24	0	0	0	0
25-29	0	0	0	0
30-34	0	0	0	0
35-39	0	0	0	0
40-44	0	0	0	0
45-49	0	0	0	0
50-54	0	0	0	0
55-59	0	0	0	0
60-64	0	0	0	0
65-69	0	0	0	0
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**0**	**0**	**0**	**0**
Total	**0**	**0**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
0	0	**<1**
0	0	**1-4**
0	0	**5-9**
0	0	**10-14**
0	0	**15-19**
0	0	**20-24**
0	0	**25-29**
0	0	**30-34**
0	0	**35-39**
0	0	**40-44**
0	0	**45-49**
0	0	**50-54**
0	0	**55-59**
0	0	**60-64**
0	0	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
0	**0**	**Subtotal**
0		**Total**



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Children's Mercy's Family Health Partners, Inc.

Holding Company:
Children's Mercy Hospital

Main Administrative Office Mailing Address:
2420 Pershing Road, Garden Level, Suite G10
Kansas City MO 64108
(816) 559-9400

Incorporated: March 26, 1996

Admitted to Missouri: May 6, 1996

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 31.7%

Tax Status: Not For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
576,399
Missouri members at the end of the year:
47,986

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,905,791
Plan Wide members at the end of the year:
161,377

2008 Year-End Officers:
President: Bob Finuf
Secretary: N/A
Chief Financial Officer: Suzie Dunaway
Chief Medical Officer: Malata Touslee

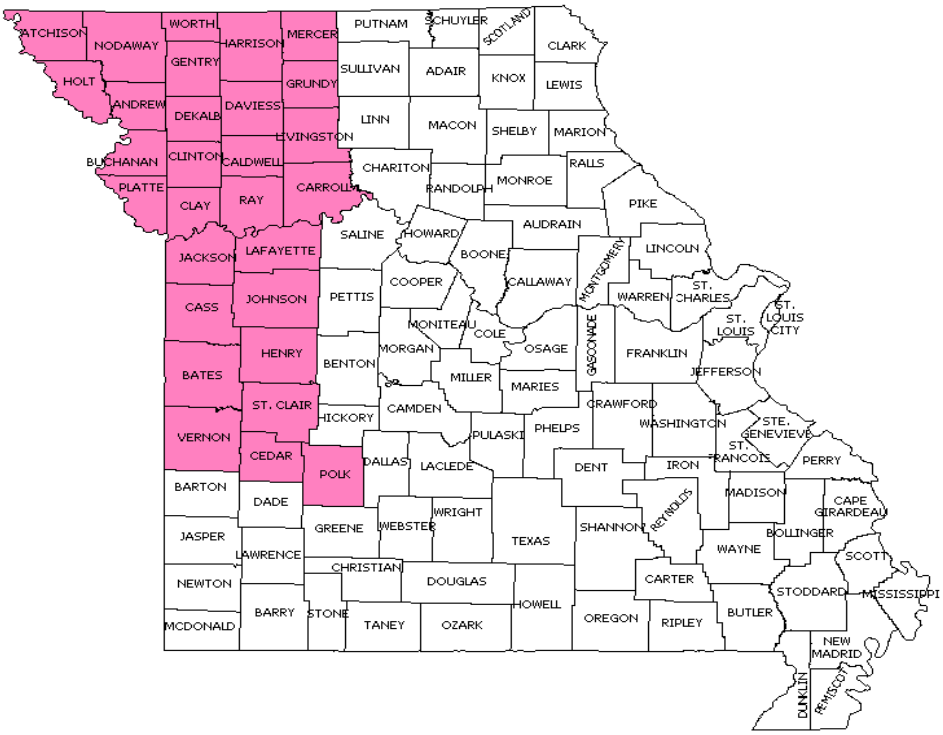
Other Officers:
Kathy Ripley-Hake
Bob Clark

2008 Year-End Directors:
Robert Leo Welling
Jo Werner Stueve

Missouri Counties in Service Area:
Andrew, Atchison, Bates, Buchanan, Caldwell, Carroll, Cass, Cedar, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Platte, Polk, Ray, St. Clair, Vernon, Worth

Kansas Counties in Service Area:
Allen, Anderson, Atchison, Barber, Barton, Bourbon, Brown, Butler, Chase, Chatauqua, Cherokee, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Dickinson, Doniphan, Douglas, Edwards, Elk, Ellis, Ellsworth, Franklin, Geary, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Johnson, Kingman, Kiowa, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, Marshall, McPherson, Miami, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte

Illinois Counties in Service Area:
None

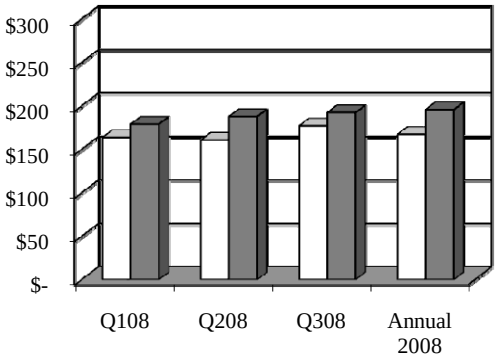


Children's Mercy's Family Health Partners, Inc.

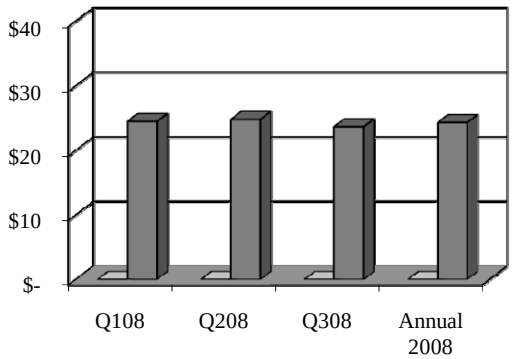
- Medicaid Product

Missouri Costs Comparison [19]

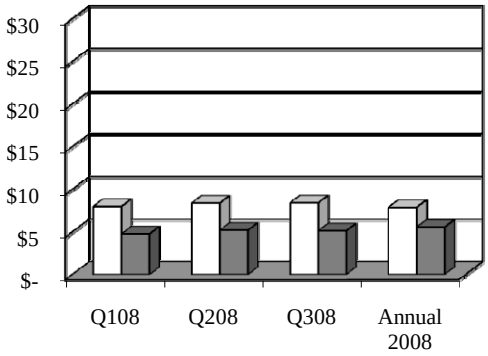
Total Per Member Per Month (PMPM) Costs



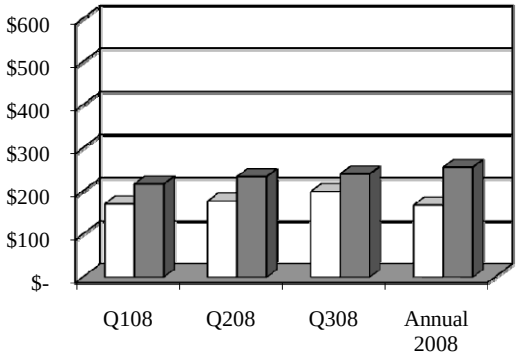
Prescription Drug PMPM Costs



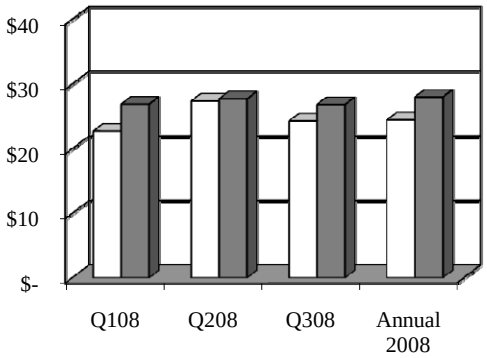
Mental Health PMPM Costs



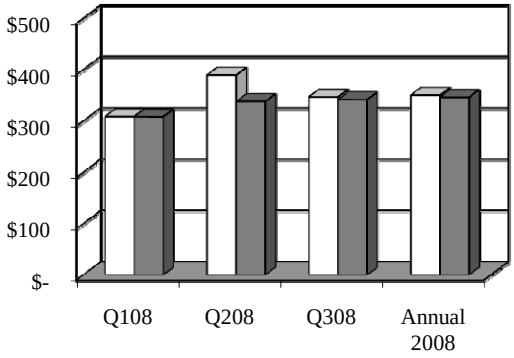
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

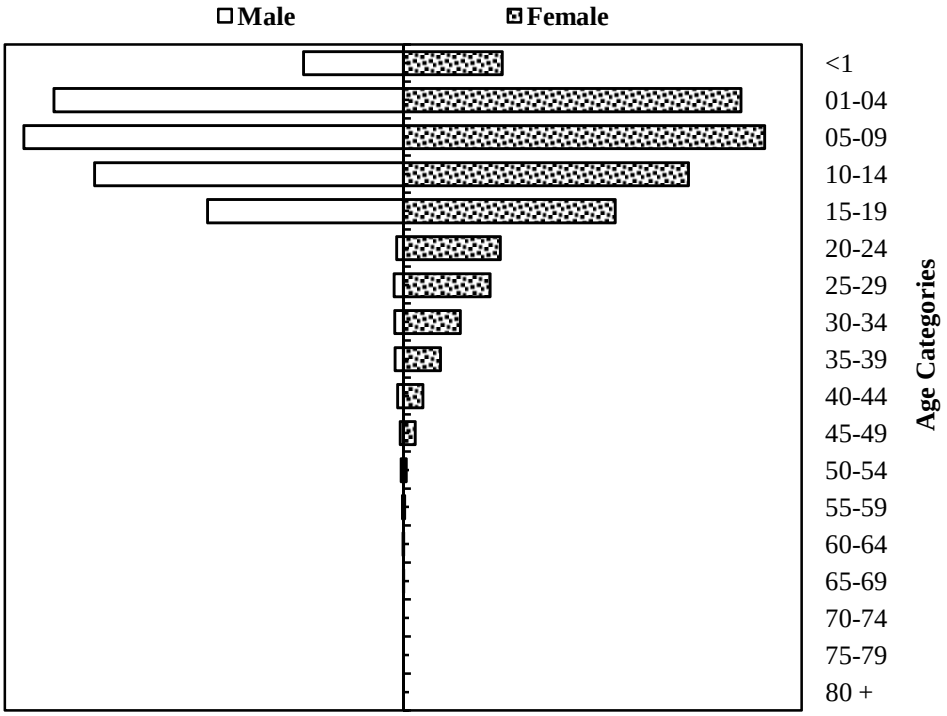


Children's Mercy's Family Health Partners, Inc. **Medicaid Average**

Children's Mercy's Family Health Partners, Inc.

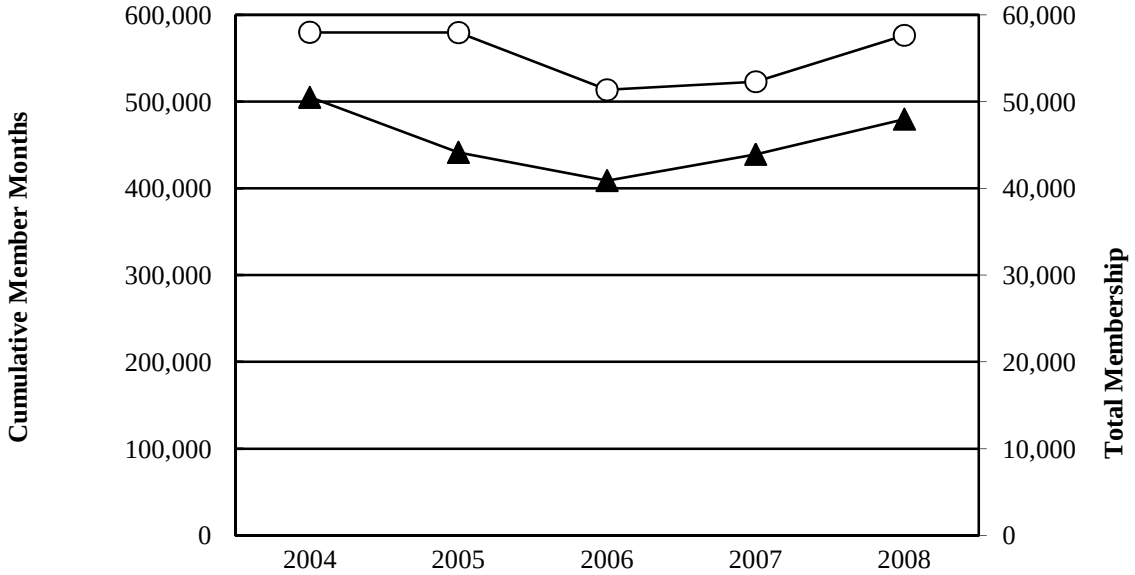
Average Membership

Age	Male		Female	
<1	1,629	7%	1,614	6%
01-04	5,696	25%	5,509	21%
05-09	6,190	28%	5,895	22%
10-14	5,033	22%	4,654	18%
15-19	3,194	14%	3,459	13%
20-24	110	0%	1,582	6%
25-29	151	1%	1,414	5%
30-34	139	1%	928	4%
35-39	132	1%	605	2%
40-44	94	0%	322	1%
45-49	51	0%	194	1%
50-54	36	0%	49	0%
55-59	13	0%	21	0%
60-64	4	0%	5	0%
65-69	0	0%	1	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**22,474**	**100%**	**26,252**	**100%**



Average Age of Enrollees =	**10.6**	**Percentage of Female Enrollees =**	**53.9%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	10.6	Missouri Medicaid	53.9%

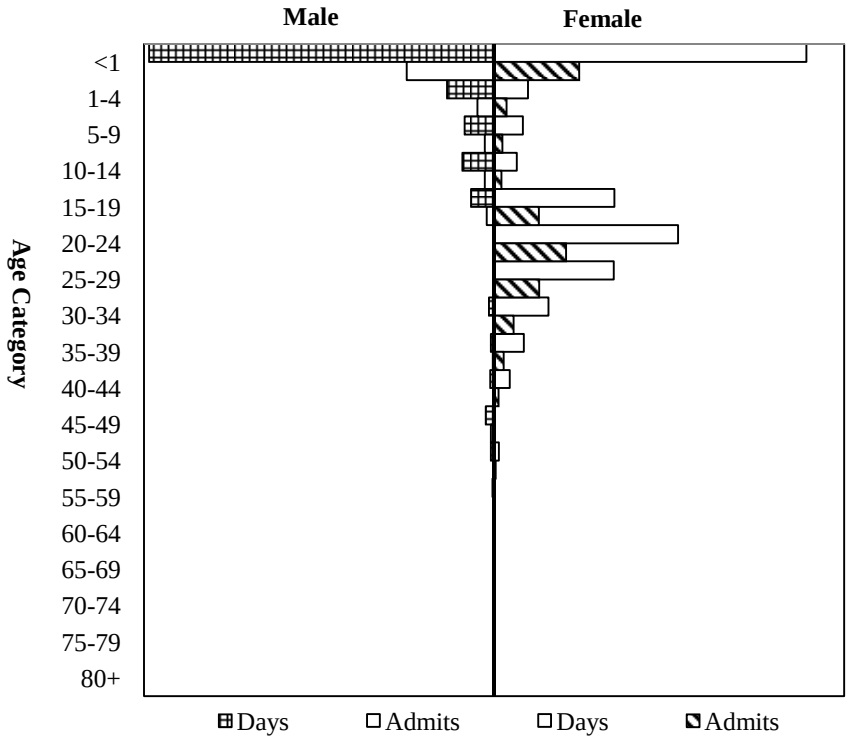
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	579,870	579,602	513,573	522,989	576,399
Total Membership	50,509	44,151	40,903	43,922	47,986

Children's Mercy's Family Health Partners, Inc.

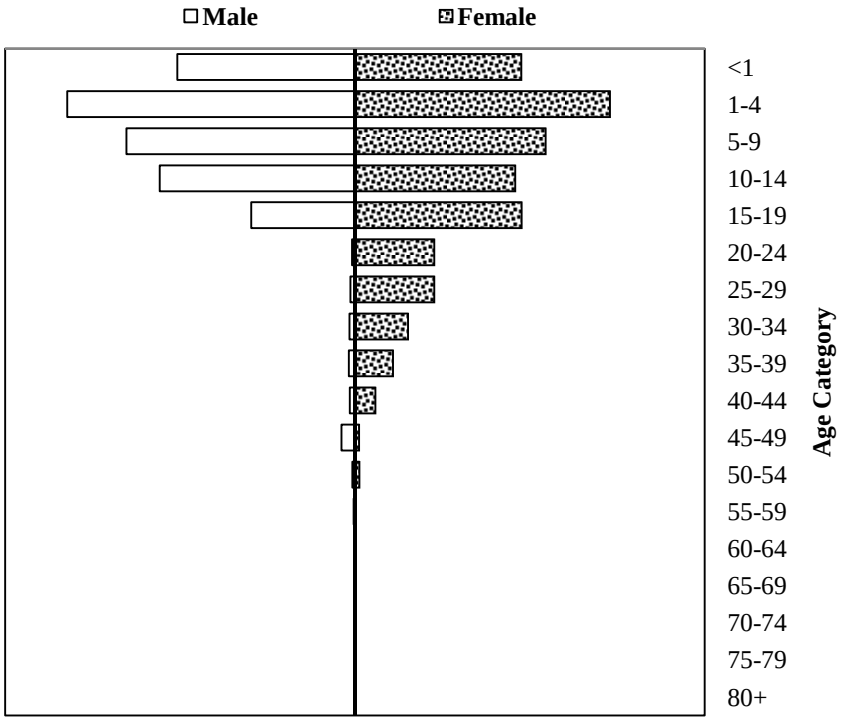
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	4,926	1,248	4,462	1,218
1-4	672	239	485	176
5-9	422	132	413	120
10-14	451	133	326	105
15-19	329	106	1,720	639
20-24	9	3	2,629	1,028
25-29	13	6	1,712	645
30-34	72	10	779	279
35-39	46	19	423	136
40-44	53	12	223	62
45-49	120	44	11	1
50-54	47	13	68	21
55-59	23	5	10	3
60-64	0	0	6	1
65-69	0	0	0	0
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**7,183**	**1,970**	**13,267**	**4,434**
Total	**20,450**	**6,404**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
12,696	11,901	**<1**
20,570	18,238	**1-4**
16,336	13,648	**5-9**
13,942	11,459	**10-14**
7,412	11,919	**15-19**
211	5,676	**20-24**
316	5,670	**25-29**
385	3,812	**30-34**
436	2,737	**35-39**
350	1,467	**40-44**
967	295	**45-49**
182	330	**50-54**
89	85	**55-59**
8	29	**60-64**
0	0	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
73,900	**87,266**	**Subtotal**
161,166		**Total**



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CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

Holding Company:
CIGNA Corporation

Main Administrative Office Mailing Address:
1000 Polaris Parkway
Columbus OH 43240
(216) 642-8969

Incorporated: August 16, 1985

Admitted to Missouri: January 9, 1996

Accreditation/Expiration Date: NCQA / February 27, 2010

State of Domicile: Ohio

% of Missouri Business: 59.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
14,185
Missouri members at the end of the year:
925

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
25,045
Plan Wide members at the end of the year:
1,735

2008 Year-End Officers:
President: Joseph Clifton Gregor
Secretary: Shermona SueAnn Mapp
Chief Financial Officer: Scott Ronald Lambert
Chief Medical Officer: Jordan H. Ginsburg, M.D.

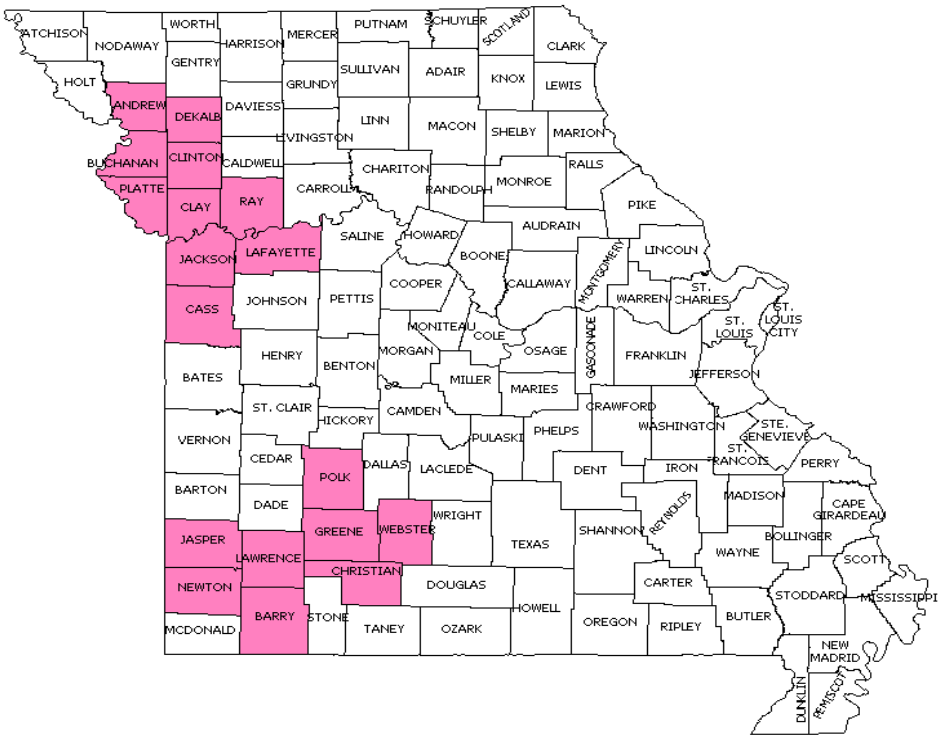
Other Officers:
Scott Richard Neumann
Vincent Lewis Schenckengast
Marc Eugene Wiest

2008 Year-End Directors:
Aslam Mohammad Khan, M.D., M.M.
David Goldberg

Missouri Counties in Service Area:
Andrew, Barry, Buchanan, Cass, Christian, Clay, Clinton, DeKalb, Greene, Jackson, Jasper, Lafayette, Lawrence, Newton, Platte, Polk, Ray, Webster

Kansas Counties in Service Area:
Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Shawnee

Illinois Counties in Service Area:
None

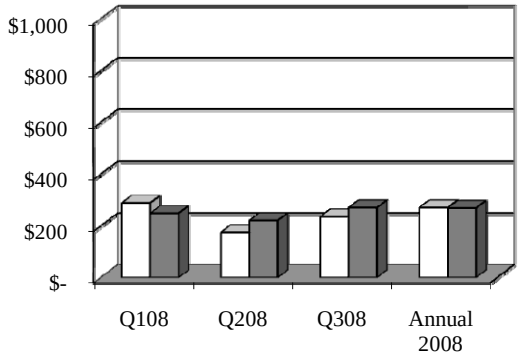


CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

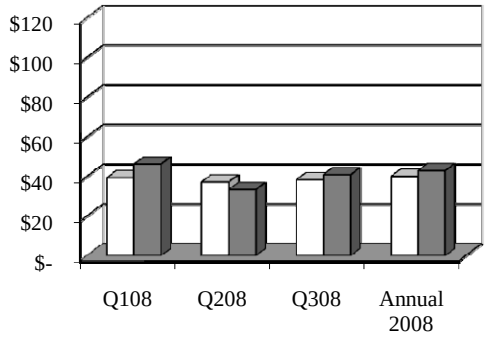
- Commercial Product

Missouri Costs Comparison [19]

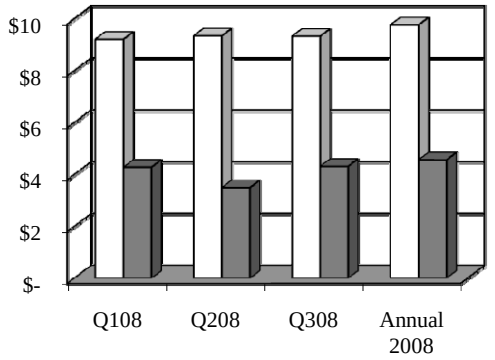
Total Per Member Per Month (PMPM) Costs



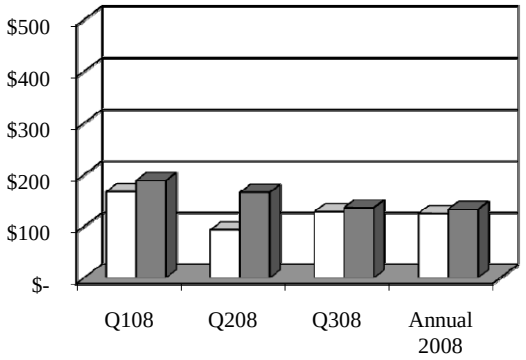
Prescription Drug PMPM Costs



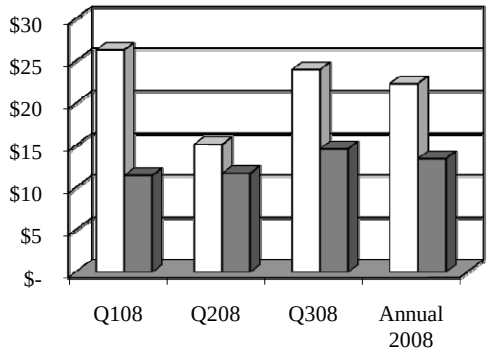
Mental Health PMPM Costs



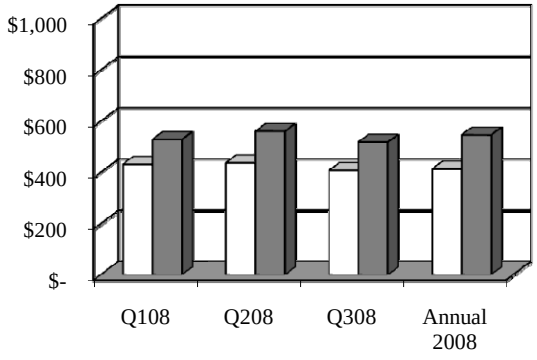
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

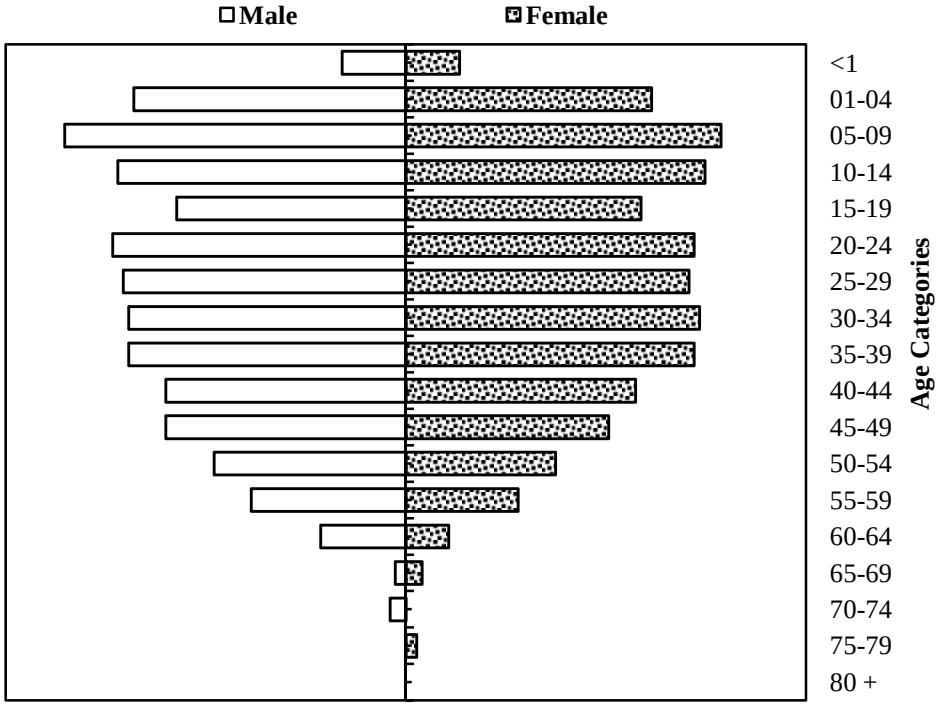


CIGNA Healthcare of Ohio, Inc. dba CIGNA of Kansas/Missouri **Commercial Average**

CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

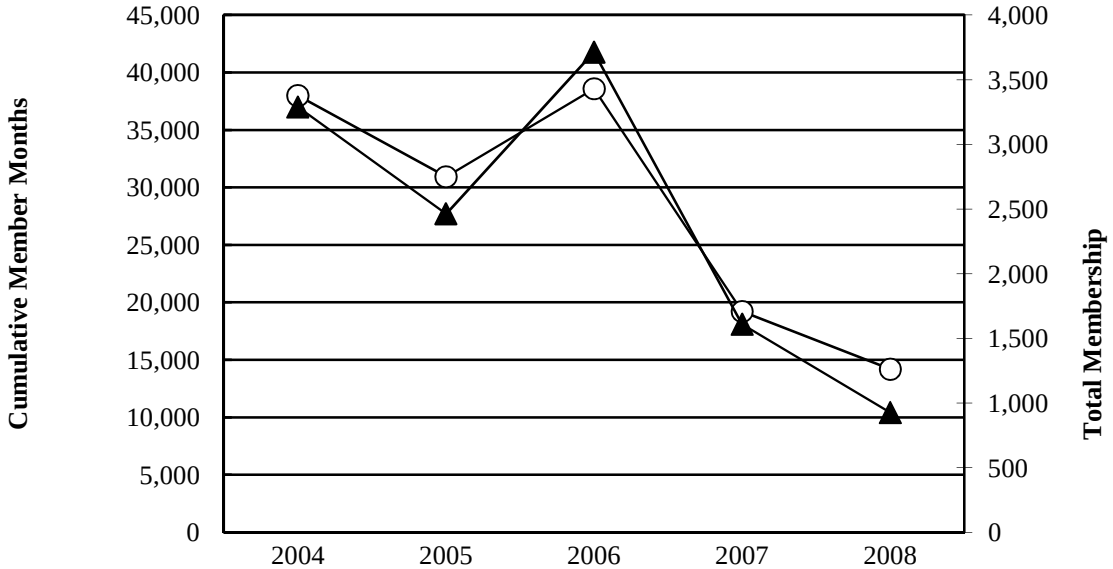
Average Membership

Age	Male		Female	
<1	12	2%	10	2%
01-04	51	8%	46	8%
05-09	64	10%	59	10%
10-14	54	9%	56	10%
15-19	43	7%	44	8%
20-24	55	9%	54	9%
25-29	53	9%	53	9%
30-34	52	8%	55	10%
35-39	52	8%	54	9%
40-44	45	7%	43	7%
45-49	45	7%	38	7%
50-54	36	6%	28	5%
55-59	29	5%	21	4%
60-64	16	3%	8	1%
65-69	2	0%	3	1%
70-74	3	0%	0	0%
75-79	0	0%	2	0%
80 +	0	0%	0	0%
Total	**612**	**100%**	**574**	**100%**



Average Age of Enrollees =	**27.4**	**Percentage of Female Enrollees =**	**48.4%**
Missouri Commercial Plans	27.4	Missouri Commercial Plans	48.4%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

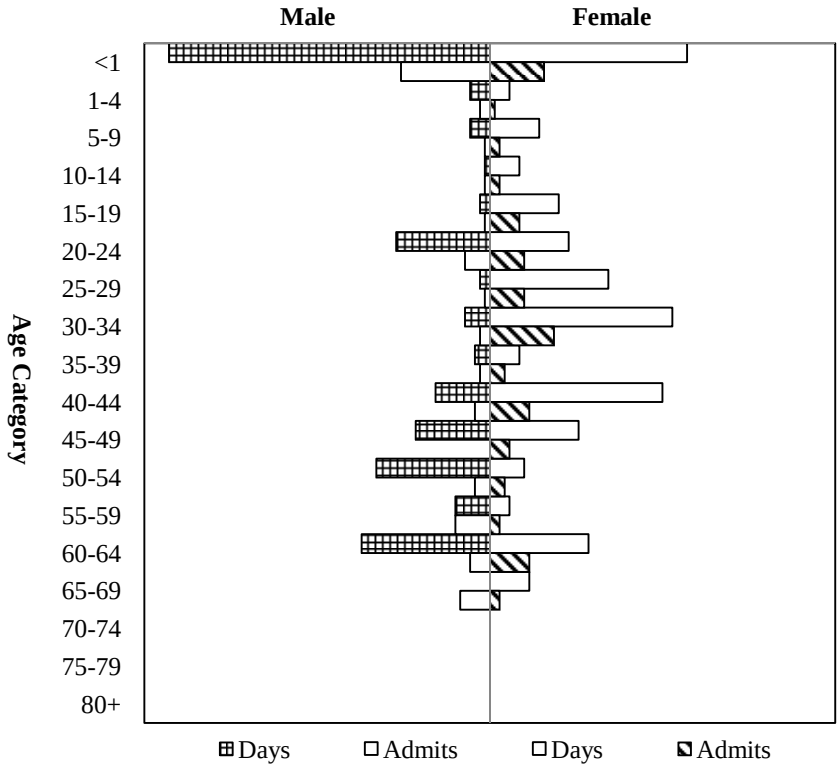
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	37,977	30,927	38,578	19,200	14,185
Total Membership	3,288	2,463	3,713	1,608	925

CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

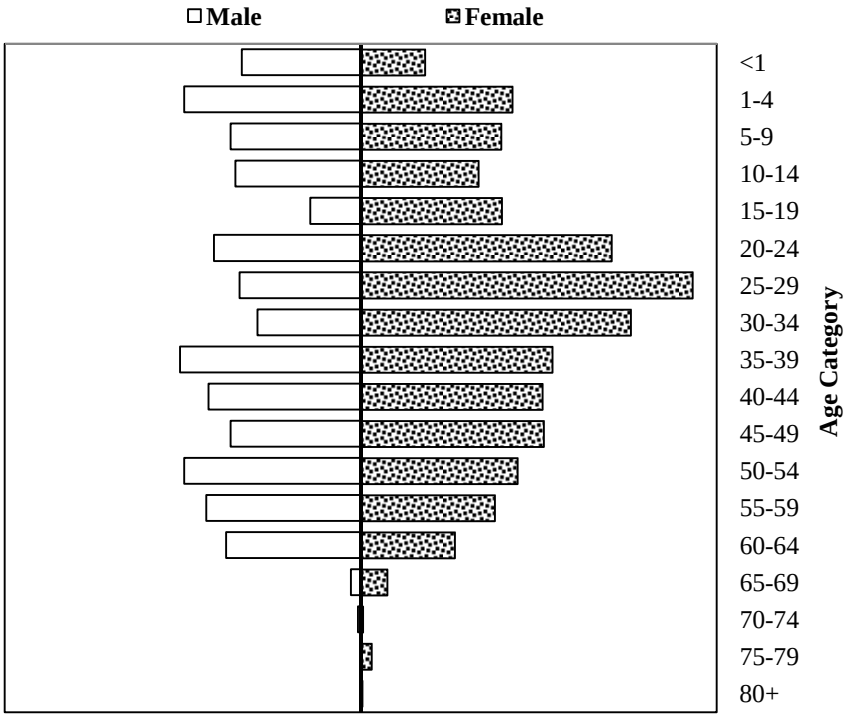
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	65	18	40	11
1-4	4	2	4	1
5-9	4	1	10	2
10-14	1	1	6	2
15-19	2	1	14	6
20-24	19	5	16	7
25-29	2	1	24	7
30-34	5	2	37	13
35-39	3	2	6	3
40-44	11	3	35	8
45-49	15	0	18	4
50-54	23	3	7	3
55-59	7	7	4	2
60-64	26	4	20	8
65-69	0	6	8	2
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**187**	**56**	**249**	**79**
Total	**436**	**135**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
167	90	**<1**
248	213	**1-4**
183	197	**5-9**
176	165	**10-14**
71	198	**15-19**
206	352	**20-24**
170	466	**25-29**
145	379	**30-34**
254	269	**35-39**
214	255	**40-44**
183	257	**45-49**
248	220	**50-54**
217	188	**55-59**
189	132	**60-64**
14	37	**65-69**
4	3	**70-74**
0	15	**75-79**
0	2	**80+**
2,689	**3,438**	**Subtotal**
6,127		**Total**



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CIGNA Healthcare of St. Louis, Inc.

Holding Company:
CIGNA Corporation

Main Administrative Office Mailing Address:
231 S. Bemiston
St. Louis MO 63105
(314) 726-5625

Incorporated: May 2, 1985

Admitted to Missouri: September 1, 1993

Accreditation/Expiration Date: NCQA / February 27, 2010

State of Domicile: Missouri

% of Missouri Business: 77.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
4,942
Missouri members at the end of the year:
469

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
6,347
Plan Wide members at the end of the year:
618

2008 Year-End Officers:
President: Frank Anthony Monahan
Secretary: Shermona SueAnn Mapp
Chief Financial Officer: Scott Ronald Lambert
Chief Medical Officer: Jordan H. Ginsburg, M.D.

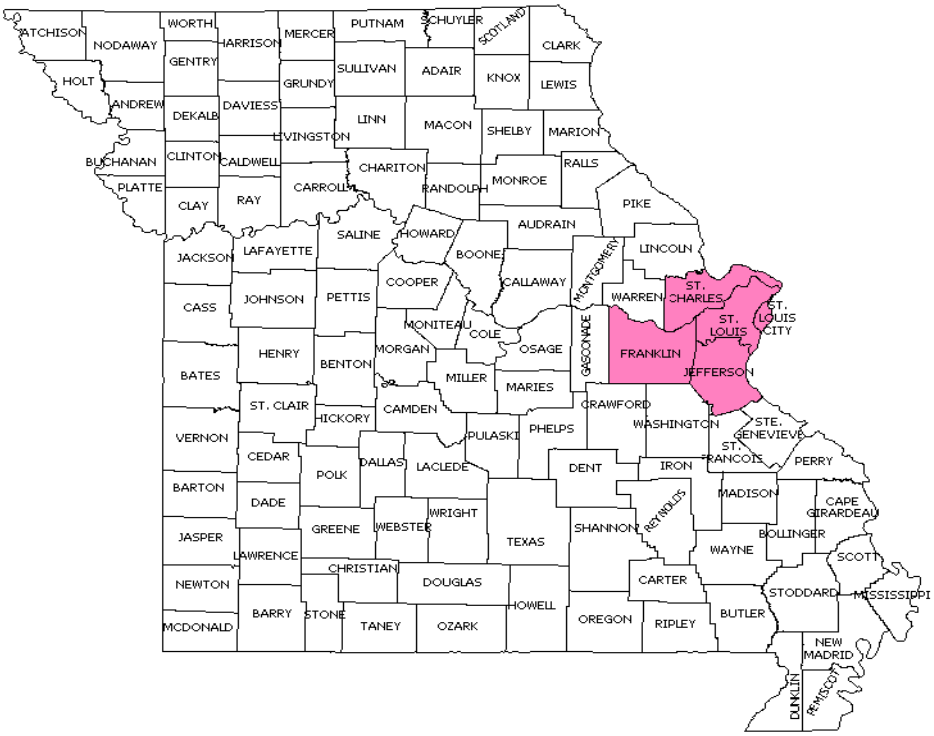
Other Officers:
Scott Richard Neumann
Vincent Lewis Schenckengast
Marc Eugene Wiest

2008 Year-End Directors:
Aslam Mohammad Khan, M.D., M.M.
David Goldberg

Missouri Counties in Service Area:
Franklin, Jefferson, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
Madison, Monroe, St. Clair

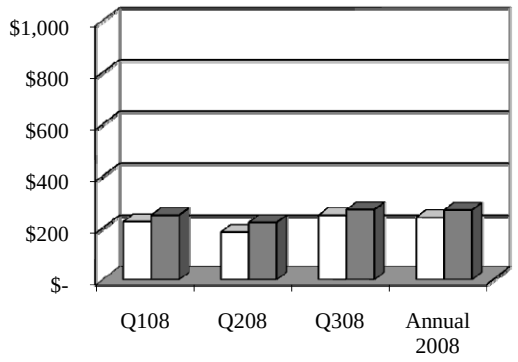


CIGNA Healthcare of St. Louis, Inc.

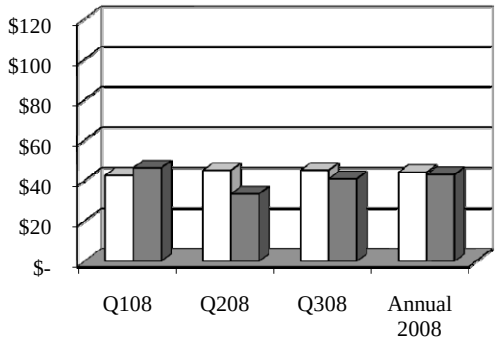
- Commercial Product

Missouri Costs Comparison [19]

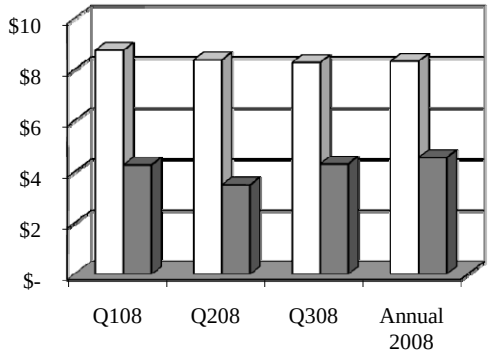
Total Per Member Per Month (PMPM) Costs



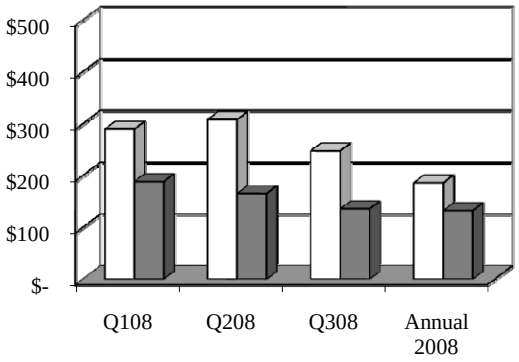
Prescription Drug PMPM Costs



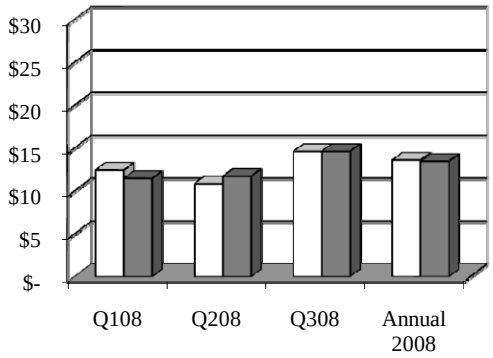
Mental Health PMPM Costs



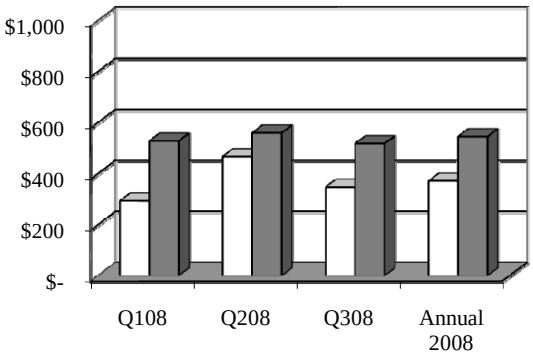
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

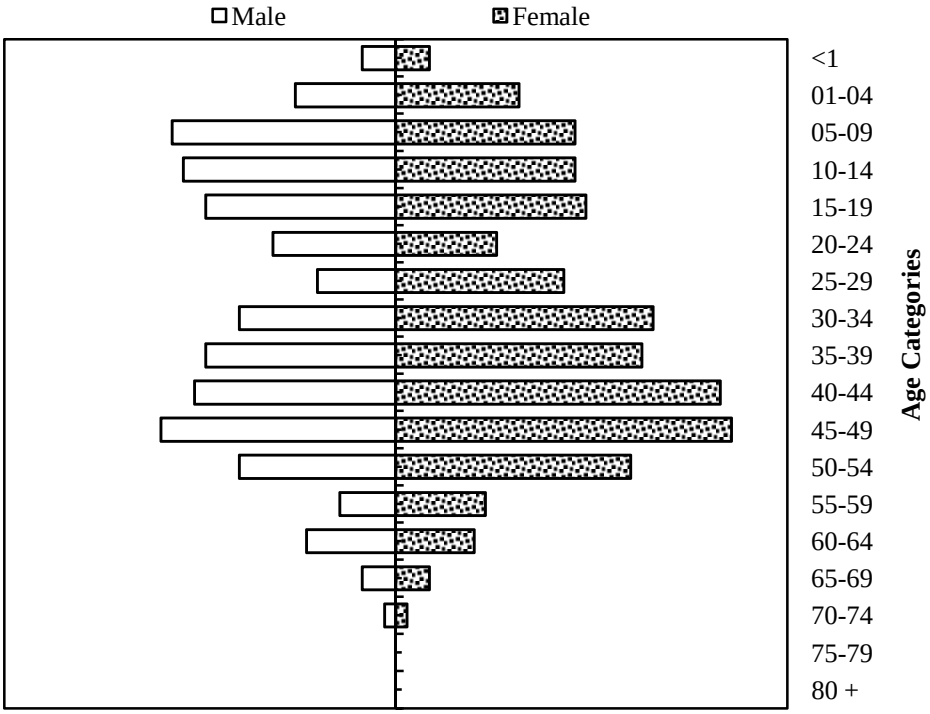


CIGNA Healthcare of St. Louis, Inc. **Commercial Average**

CIGNA Healthcare of St. Louis, Inc.

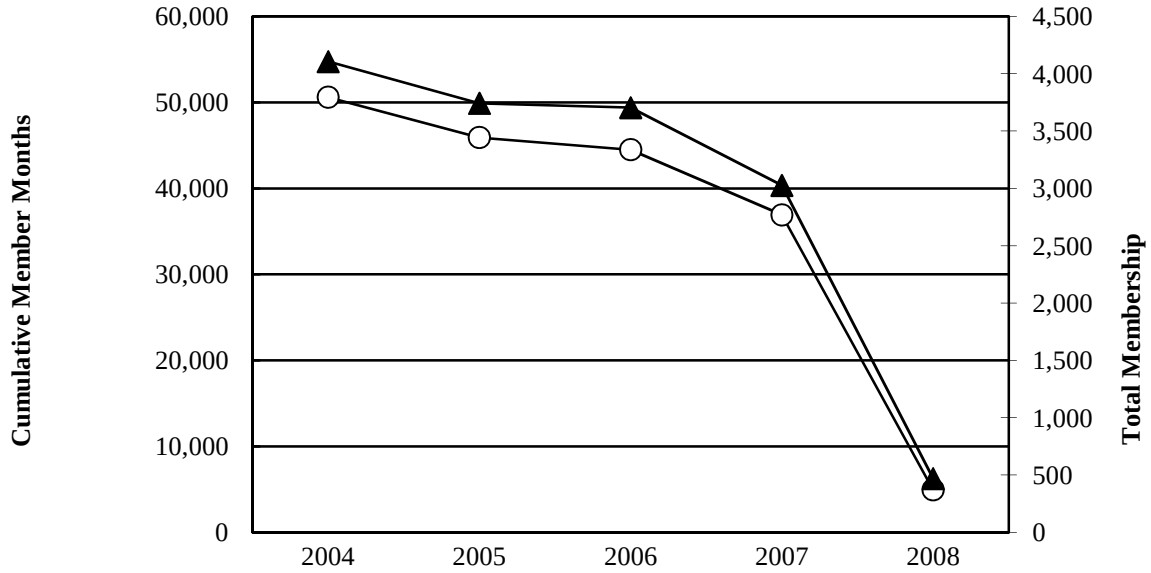
Average Membership

Age	Male		Female	
<1	3	2%	3	1%
01-04	9	5%	11	5%
05-09	20	11%	16	7%
10-14	19	10%	16	7%
15-19	17	9%	17	7%
20-24	11	6%	9	4%
25-29	7	4%	15	6%
30-34	14	7%	23	10%
35-39	17	9%	22	10%
40-44	18	10%	29	13%
45-49	21	11%	30	13%
50-54	14	7%	21	9%
55-59	5	3%	8	3%
60-64	8	4%	7	3%
65-69	3	2%	3	1%
70-74	1	1%	1	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**187**	**100%**	**231**	**100%**



Average Age of Enrollees =	**32.0**	**Percentage of Female Enrollees =**	**55.3%**
Missouri Commercial Plans	32.0	Missouri Commercial Plans	55.3%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

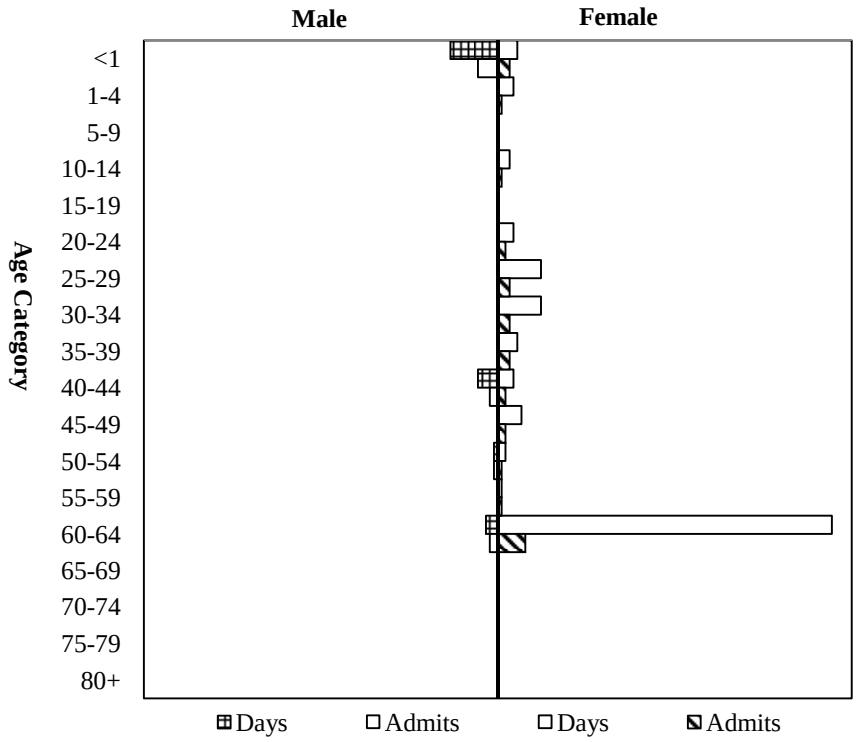
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	50,606	45,909	44,497	36,927	4,942
Total Membership	4,106	3,742	3,704	3,026	469

CIGNA Healthcare of St. Louis, Inc.

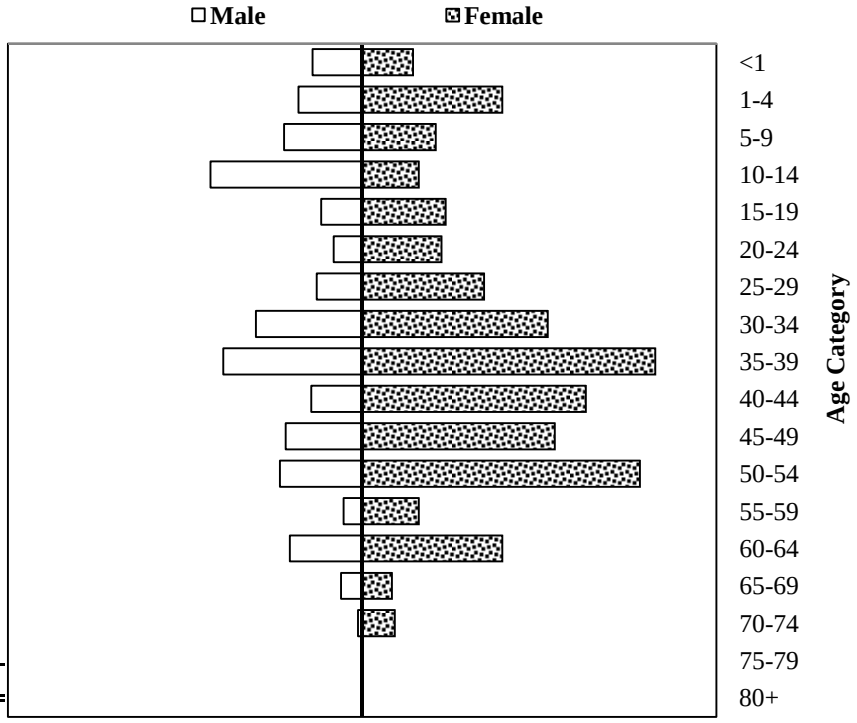
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	12	5	5	3
1-4	0	0	4	1
5-9	0	0	0	0
10-14	0	0	3	1
15-19	0	0	0	0
20-24	0	0	4	2
25-29	0	0	11	3
30-34	0	0	11	3
35-39	0	0	5	3
40-44	5	2	4	2
45-49	0	0	6	2
50-54	1	1	2	1
55-59	0	0	1	1
60-64	3	2	85	7
65-69	0	0	0	0
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**21**	**10**	**141**	**29**
Total	**162**	**39**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
35	36	**<1**
45	99	**1-4**
55	52	**5-9**
107	40	**10-14**
29	59	**15-19**
20	56	**20-24**
32	86	**25-29**
75	131	**30-34**
98	207	**35-39**
36	158	**40-44**
54	136	**45-49**
58	196	**50-54**
13	40	**55-59**
51	99	**60-64**
15	21	**65-69**
3	23	**70-74**
0	0	**75-79**
0	0	**80+**
726	**1,439**	**Subtotal**
2,165		**Total**



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Community Health Plan

Holding Company:
Heartland Health

Main Administrative Office Mailing Address:
137 N. Belt
St. Joseph MO 64506
(816) 271-1247

Incorporated: September 8, 1994

Admitted to Missouri: December 29, 1994

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 96.4%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
75,060
Missouri members at the end of the year:
6,190

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
83,036
Plan Wide members at the end of the year:
6,644

2008 Year-End Officers:
President: Lowell Charles Kruse
Secretary: John Paul Wilson
Chief Financial Officer: John Paul Wilson
Chief Medical Officer: James. J. McMillen, M.D., FACP

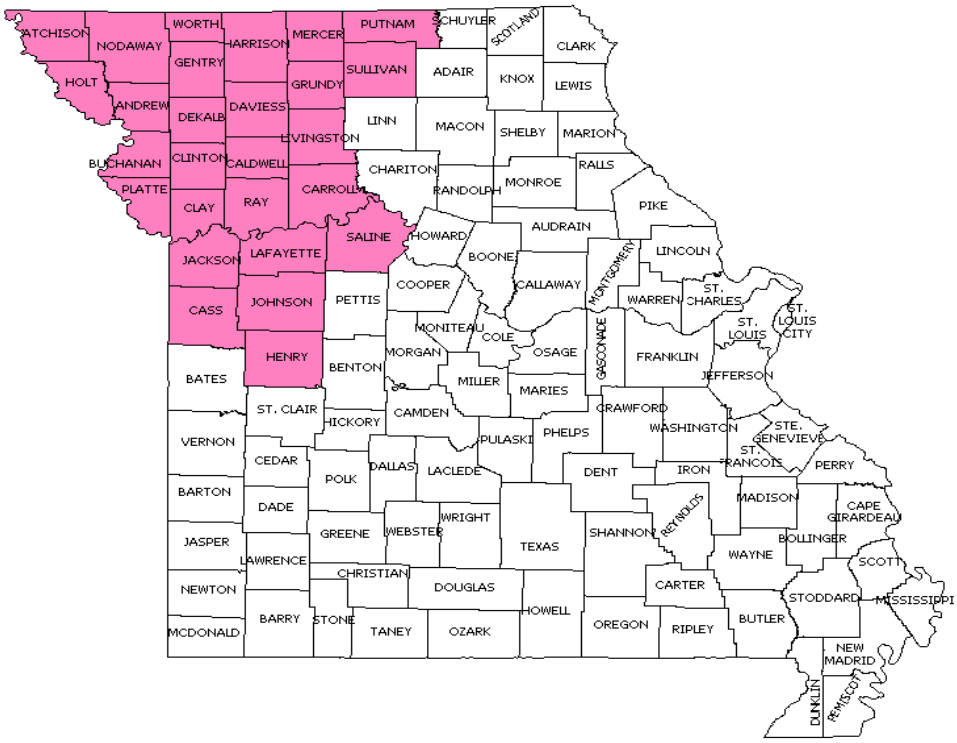
Other Officers:
Douglas Martin Brandt
Karen Eugenia Dittemore
Curtis Andrew Kretzinger

2008 Year-End Directors:
Theodore Kent Allison
Brian Andrew Bradley

Missouri Counties in Service Area:
Andrew, Atchison, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Platte, Putnam, Ray, Saline, Sullivan, Worth

Kansas Counties in Service Area:
Atchison, Brown, Doniphan, Johnson, Leavenworth, Wyandotte

Illinois Counties in Service Area:
None

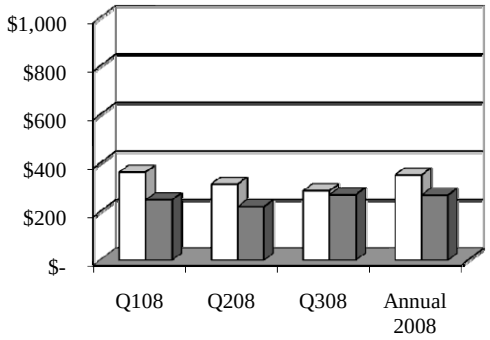


Community Health Plan

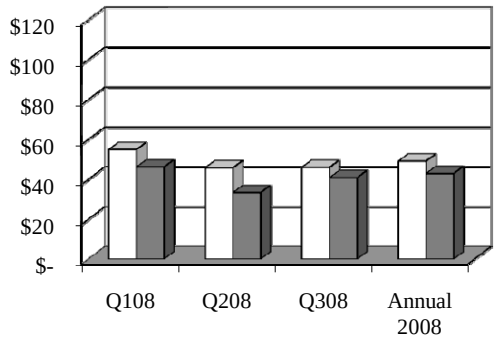
- Commercial Product

Missouri Costs Comparison [19]

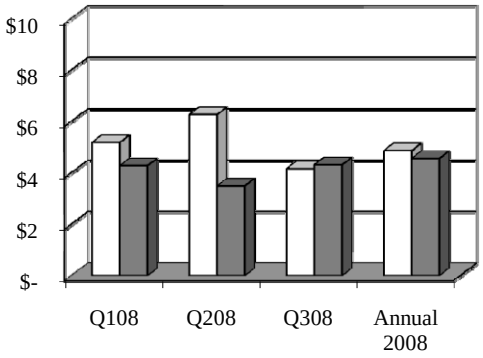
Total Per Member Per Month (PMPM) Costs



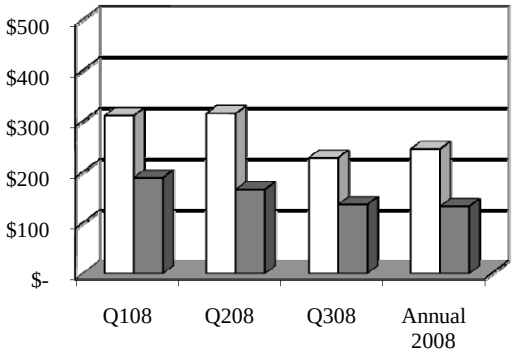
Prescription Drug PMPM Costs



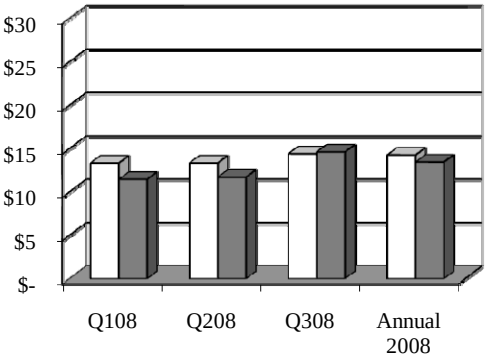
Mental Health PMPM Costs



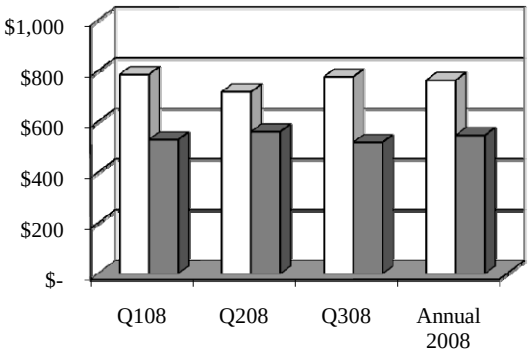
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

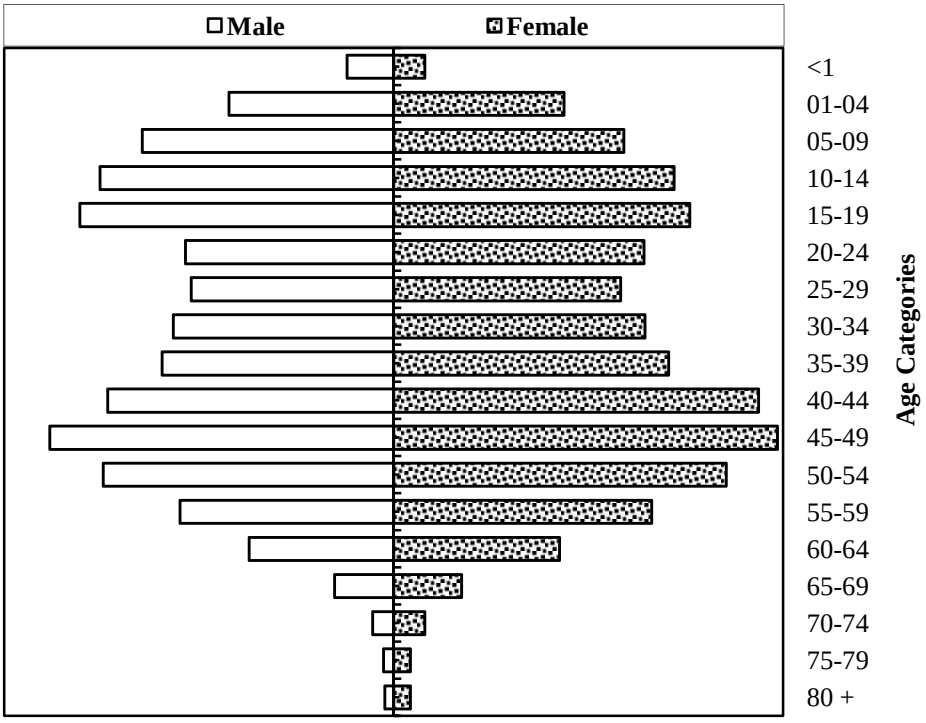


Community Health Plan **Commercial Average**

Community Health Plan

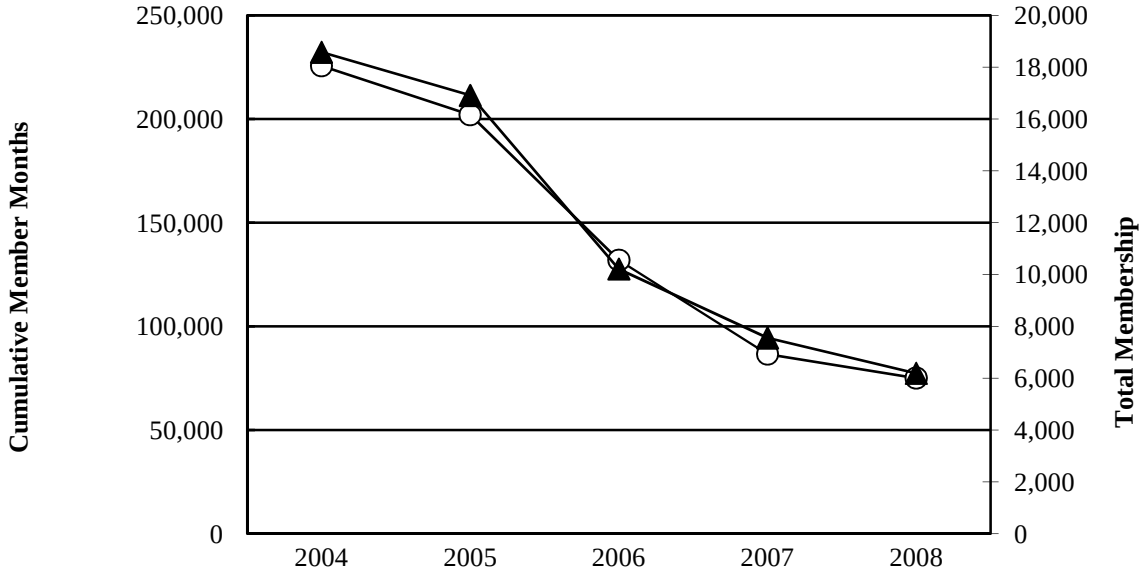
Average Membership

Age	Male		Female	
<1	42	1%	28	1%
01-04	148	5%	153	5%
05-09	226	8%	207	6%
10-14	264	9%	252	8%
15-19	282	9%	266	8%
20-24	187	6%	225	7%
25-29	182	6%	204	6%
30-34	198	7%	226	7%
35-39	208	7%	247	8%
40-44	257	9%	328	10%
45-49	309	10%	345	11%
50-54	261	9%	299	9%
55-59	192	6%	232	7%
60-64	130	4%	149	5%
65-69	53	2%	61	2%
70-74	19	1%	28	1%
75-79	9	0%	15	0%
80 +	8	0%	15	0%
Total	**2,975**	**100%**	**3,280**	**100%**



Average Age of Enrollees =	**33.5**	**Percentage of Female Enrollees =**	**52.4%**
Missouri Commercial Plans	33.5	Missouri Commercial Plans	52.4%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

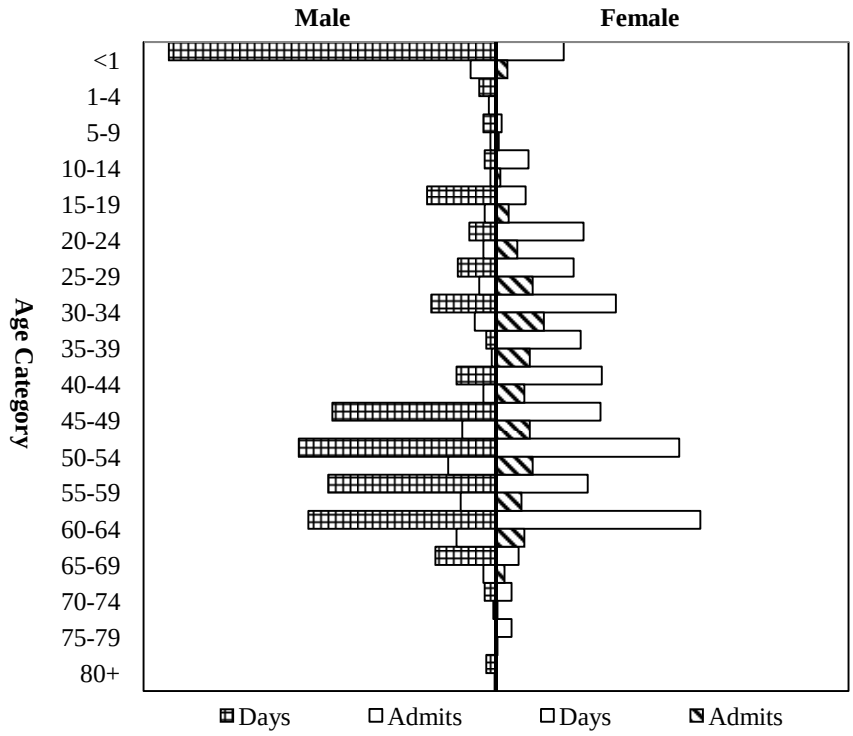
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	225,564	201,972	131,916	86,580	75,060
Total Membership	18,578	16,910	10,212	7,554	6,190

Community Health Plan

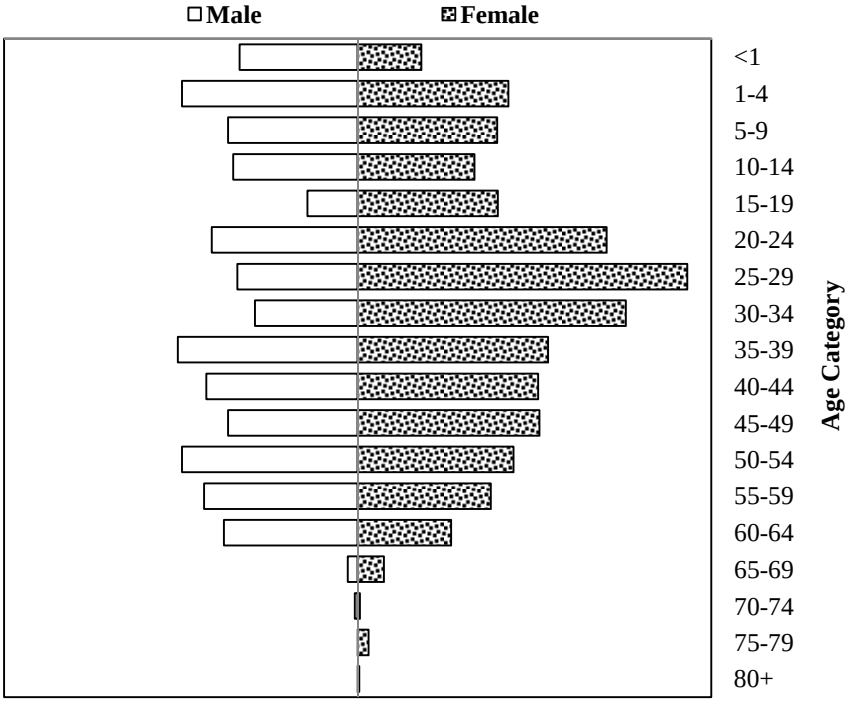
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	232	18	48	8
1-4	12	5	0	0
5-9	9	4	4	2
10-14	8	4	23	3
15-19	49	8	21	9
20-24	19	9	62	15
25-29	27	12	55	26
30-34	46	15	85	34
35-39	7	3	60	24
40-44	28	9	75	20
45-49	116	24	74	24
50-54	140	34	130	26
55-59	119	25	65	18
60-64	133	28	145	20
65-69	43	9	16	6
70-74	8	2	11	1
75-79	0	0	11	1
80+	7	1	0	0
Subtotal	**1,003**	**210**	**885**	**237**
Total	**1,888**	**447**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
167	90	**<1**
248	213	**1-4**
183	197	**5-9**
176	165	**10-14**
71	198	**15-19**
206	352	**20-24**
170	466	**25-29**
145	379	**30-34**
254	269	**35-39**
214	255	**40-44**
183	257	**45-49**
248	220	**50-54**
217	188	**55-59**
189	132	**60-64**
14	37	**65-69**
4	3	**70-74**
0	15	**75-79**
0	2	**80+**
2,689	**3,438**	**Subtotal**
6,127		**Total**



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Coventry Health Care of Kansas, Inc.

Holding Company:
Coventry Health Care, Inc.

Main Administrative Office Mailing Address:
8320 Ward Parkway
Kansas City MO 64114
(816) 941-3030

Incorporated: January 2, 1976

Admitted to Missouri: March 29, 1996

Accreditation/Expiration Date: N/A[15]

State of Domicile: Kansas

% of Missouri Business: 56.4%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
476,376
Missouri members at the end of the year:
35,862

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
951,781
Plan Wide members at the end of the year:
73,258

2008 Year-End Officers:
President: Michael G. Murphy
Secretary: Shirley Anne Roquemore Smith
Chief Financial Officer: Richard G. Kleiner
Chief Medical Officer: Dr. William R. Rooney, M.D.

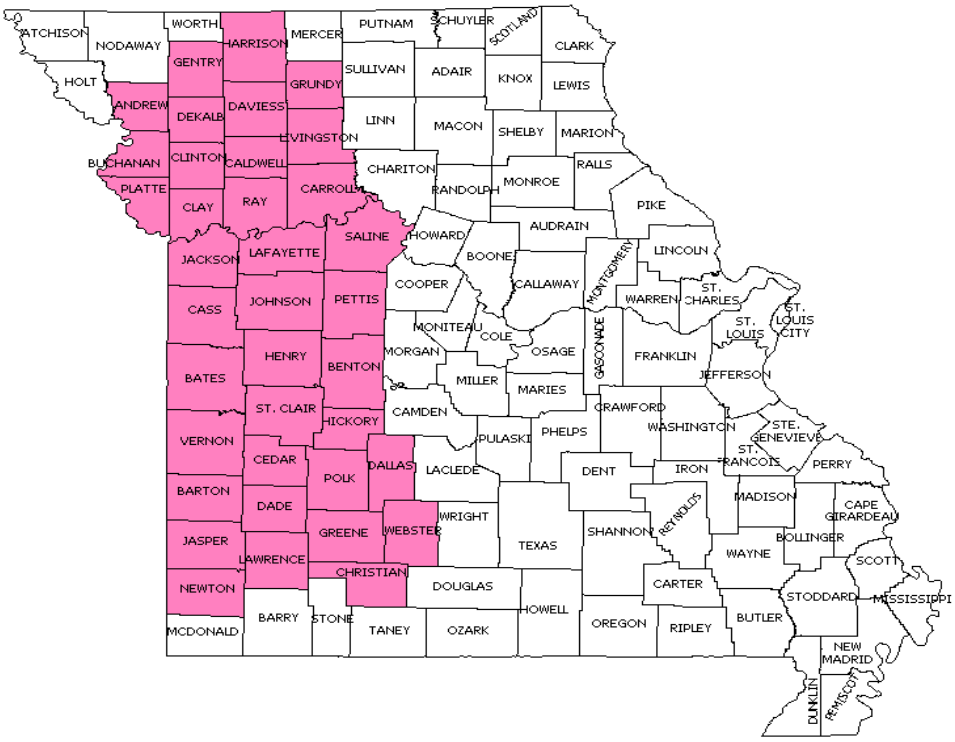
Other Officers:
Jonathan David Weinberg
Andrew Lynn Asher

2008 Year-End Directors:
Andrew Lynn Asher
Cynthia A. Finter

Missouri Counties in Service Area:
Andrew, Barton, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Dallas, Daviess, DeKalb, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Jackson, Jasper, Johnson, Lafayette, Lawrence, Livingston, Newton, Pettis, Platte, Polk, Ray, Saline, St. Clair, Vernon, Webster

Kansas Counties in Service Area:
Allen, Anderson, Atchison, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Coffey, Cowley, Crawford, Dickinson, Douglas, Elk, Ellis, Ellsworth, Franklin, Geary, Greenwood, Harper, Harvey, Hickory, Jackson, Jefferson, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion,

Illinois Counties in Service Area:
None

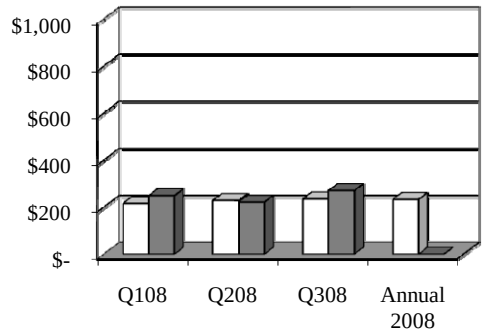


Coventry Health Care of Kansas, Inc.

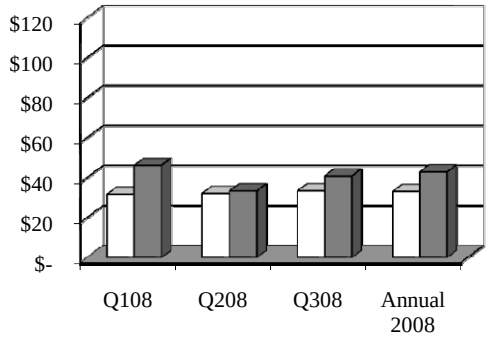
- Commercial Product

Missouri Costs Comparison [19]

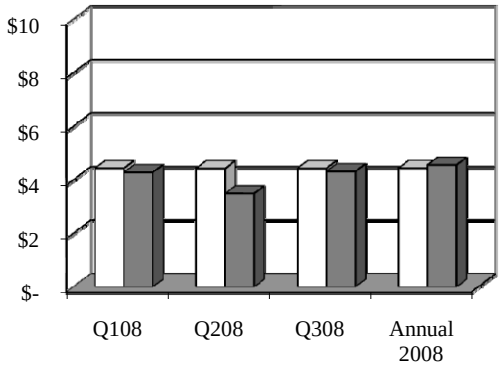
Total Per Member Per Month (PMPM) Costs



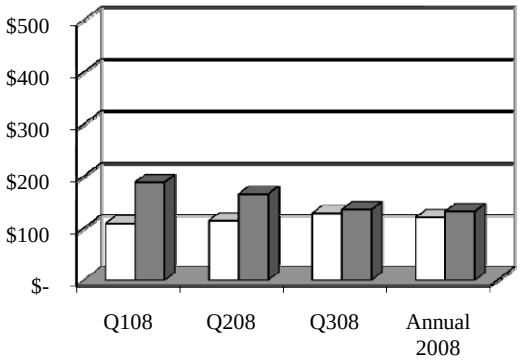
Prescription Drug PMPM Costs



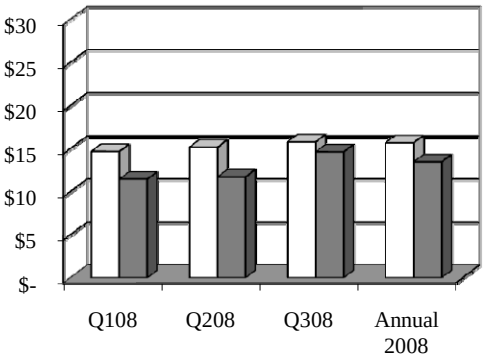
Mental Health PMPM Costs



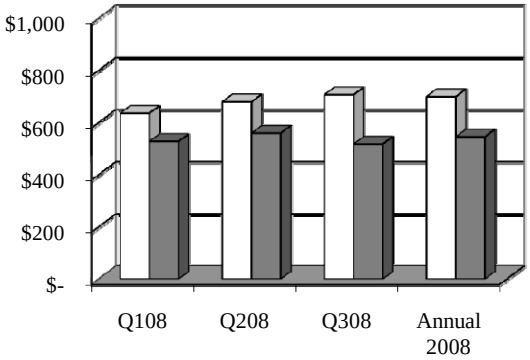
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



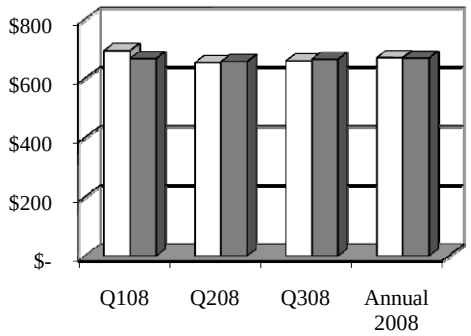
Coventry Health Care of Kansas, Inc. **Commercial Average**

Coventry Health Care of Kansas, Inc.

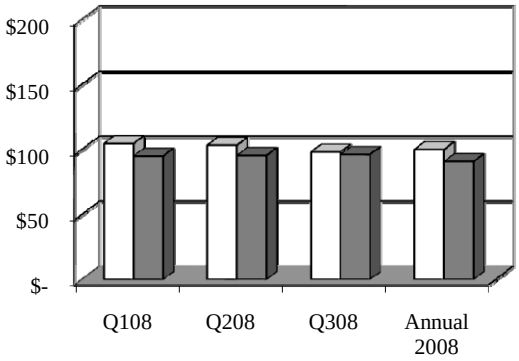
- Medicare Product

Missouri Costs Comparison [19]

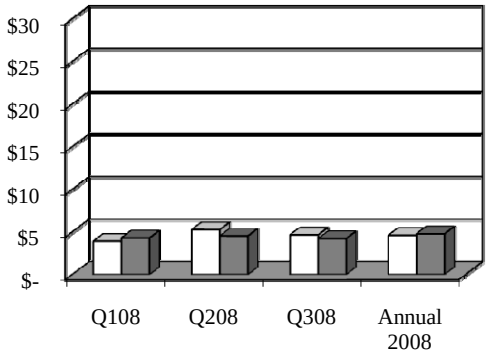
Total Per Member Per Month (PMPM) Costs



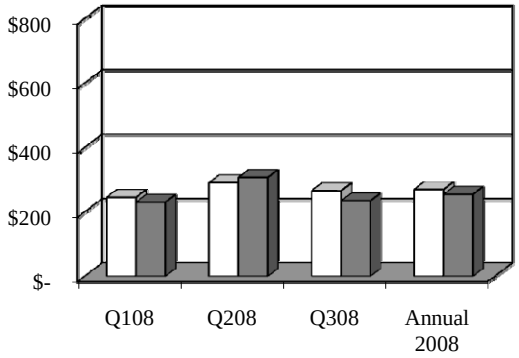
Prescription Drug PMPM Costs



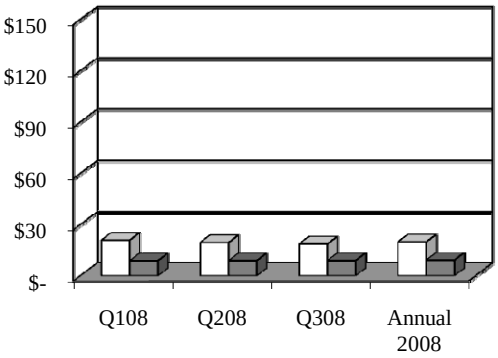
Mental Health PMPM Costs



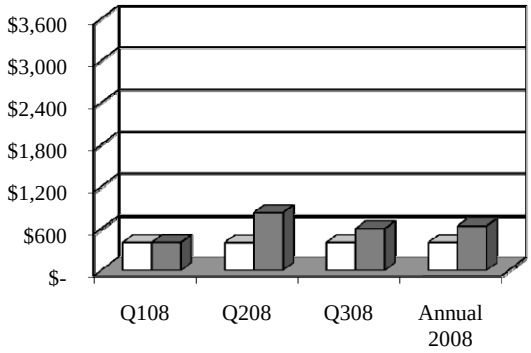
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



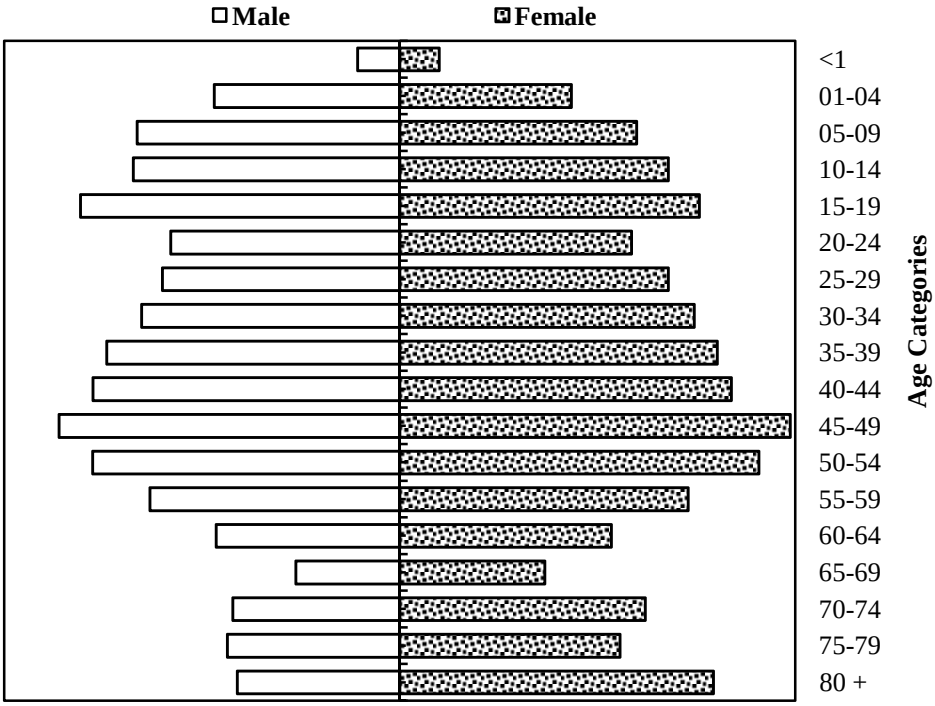
Coventry Health Care of Kansas, Inc.

Medicare Average[2]

Coventry Health Care of Kansas, Inc.

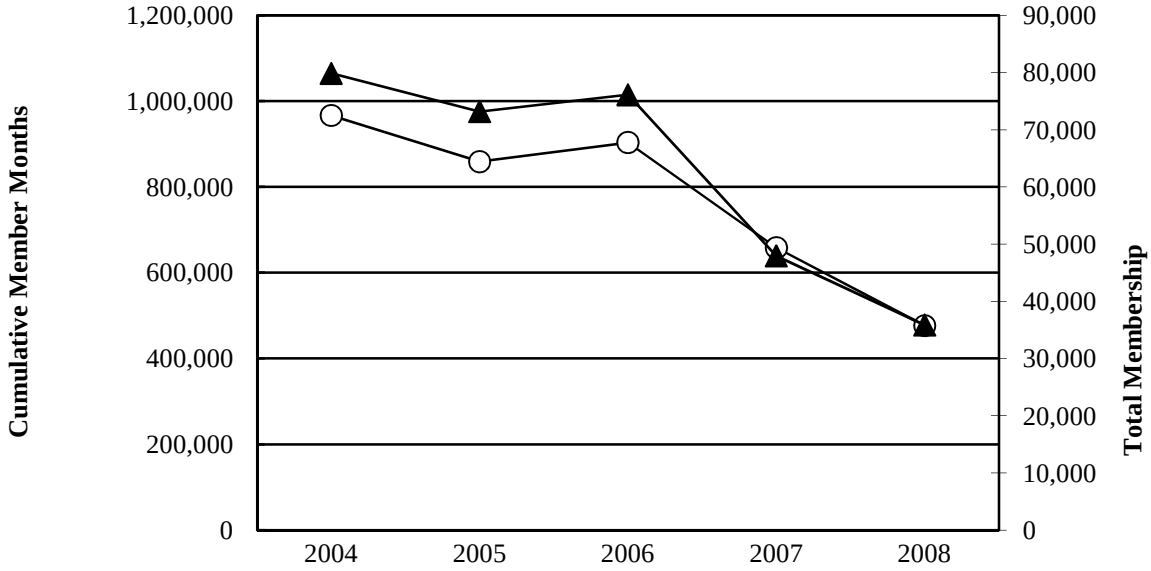
Average Membership

Age	Male		Female	
<1	193	1%	179	1%
01-04	845	5%	781	4%
05-09	1,196	6%	1,077	5%
10-14	1,214	7%	1,222	6%
15-19	1,454	8%	1,363	6%
20-24	1,043	6%	1,054	5%
25-29	1,081	6%	1,222	6%
30-34	1,175	6%	1,340	6%
35-39	1,335	7%	1,444	7%
40-44	1,397	8%	1,509	7%
45-49	1,551	8%	1,776	8%
50-54	1,398	8%	1,634	8%
55-59	1,138	6%	1,312	6%
60-64	837	4%	962	5%
65-69	474	3%	660	3%
70-74	760	4%	1,117	5%
75-79	786	4%	1,002	5%
80 +	740	4%	1,427	7%
Total	**18,617**	**100%**	**21,081**	**100%**



Average Age of Enrollees =	**40.5**	**Percentage of Female Enrollees =**	**53.1%**
Missouri Commercial Plans	33.6	Missouri Commercial Plans	51.6%
Missouri Medicare	76.3	Missouri Medicare	61.1%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

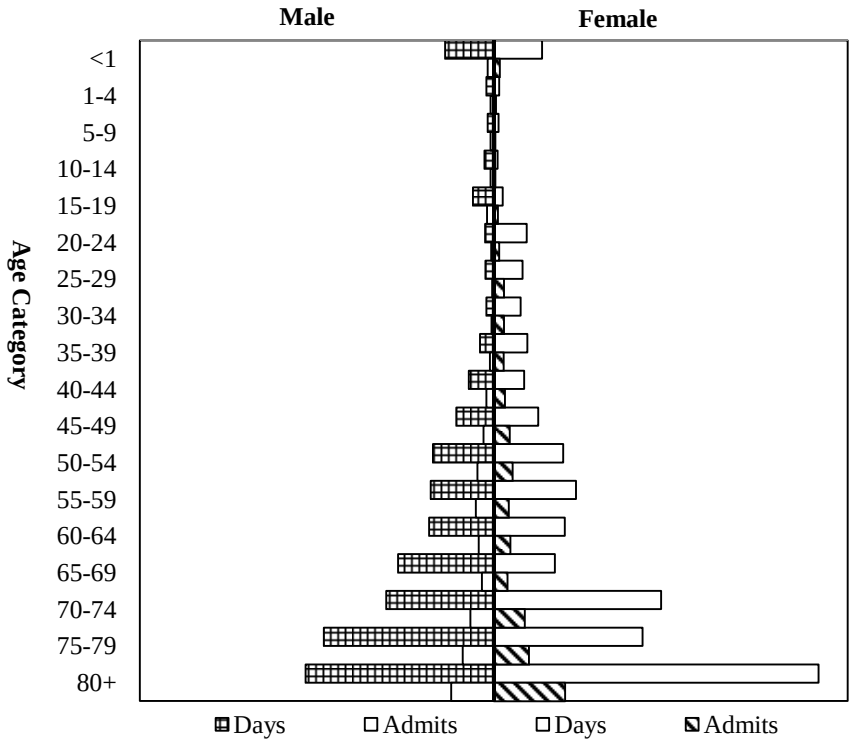
Miisouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	966,624	858,900	903,444	658,152	476,376
Total Membership	79,871	73,191	76,113	47,933	35,862

Coventry Health Care of Kansas, Inc.

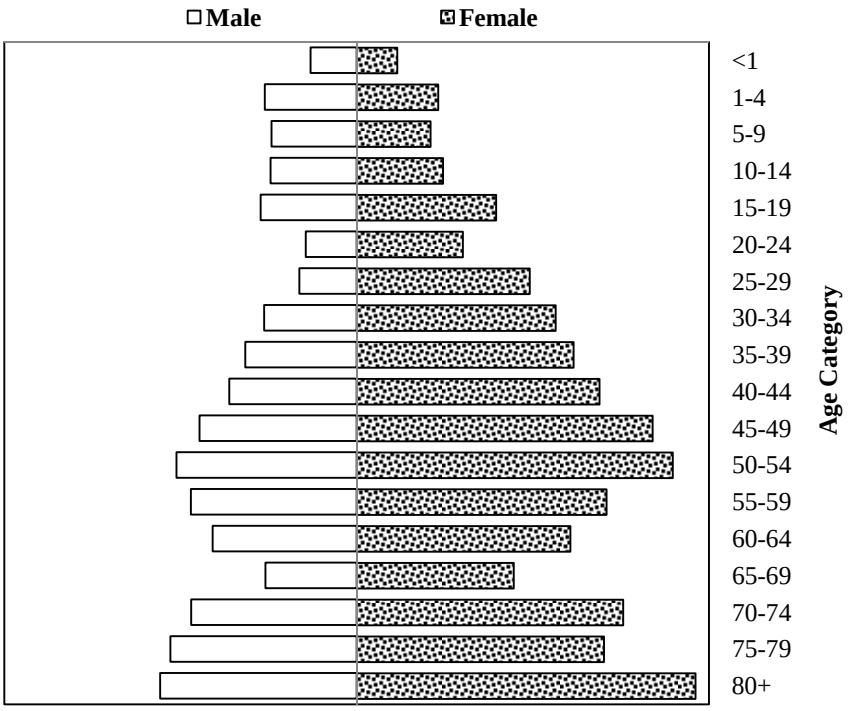
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	*Male*		*Female*	
	Days	*Admits*	*Days*	*Admits*
<1	483	62	478	58
1-4	74	31	52	22
5-9	62	31	48	15
10-14	92	33	38	15
15-19	205	67	87	40
20-24	86	26	326	54
25-29	83	17	284	100
30-34	75	22	264	99
35-39	137	39	330	98
40-44	246	74	299	109
45-49	370	102	439	156
50-54	601	161	687	186
55-59	624	178	812	147
60-64	639	150	701	163
65-69	946	119	605	136
70-74	1,065	233	1,653	307
75-79	1,681	307	1,470	347
80+	1,860	423	3,212	705
Subtotal	**9,329**	**2,075**	**11,785**	**2,757**
Total	**21,114**	**4,832**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
2,225	1,951	**<1**
4,428	3,922	**1-4**
4,109	3,555	**5-9**
4,148	4,159	**10-14**
4,632	6,717	**15-19**
2,450	5,113	**20-24**
2,756	8,335	**25-29**
4,457	9,593	**30-34**
5,368	10,457	**35-39**
6,146	11,698	**40-44**
7,583	14,264	**45-49**
8,682	15,236	**50-54**
7,999	12,048	**55-59**
6,939	10,297	**60-64**
4,402	7,573	**65-69**
7,972	12,841	**70-74**
8,987	11,925	**75-79**
9,475	16,331	**80+**
102,758	**166,015**	**Subtotal**
268,773		**Total**



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Cox Health Systems HMO, Inc.

Holding Company:
Cox Health

Main Administrative Office Mailing Address:
3200 South National, Building B
Springfield MO 65801-5750
(417) 269-2900

Incorporated: April 2, 1996

Admitted to Missouri: October 24, 1996

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 100.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
60,375
Missouri members at the end of the year:
5,033

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
63,748
Plan Wide members at the end of the year:
4,762

2008 Year-End Officers:
President: Jeffrey C. Bond
Secretary: Dona Elkins
Chief Financial Officer: Matthew Aug
Chief Medical Officer: Dr. Kerry Randolph

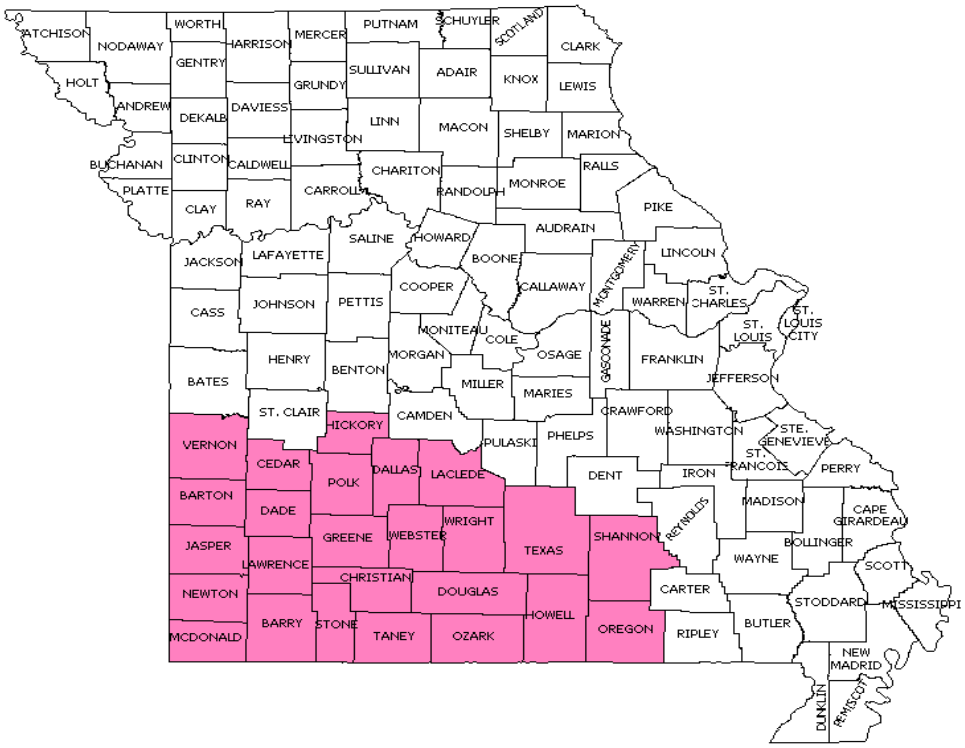
Other Officers:
Loree G. Lines
Heather Swearengin

2008 Year-End Directors:
Joseph William Turner
Robert Edward Roundtree

Missouri Counties in Service Area:
Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Polk, Shannon, Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None

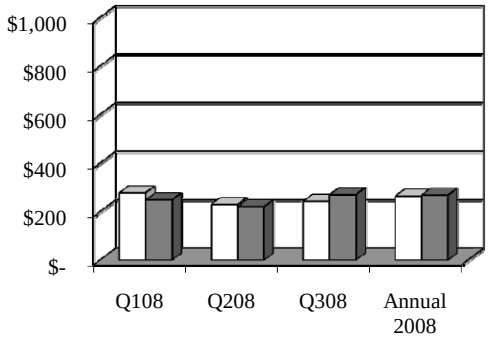


Cox Health Systems HMO, Inc.

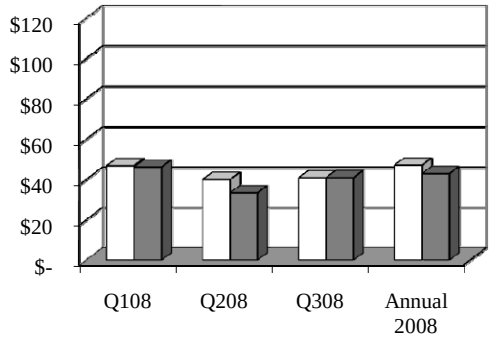
- Commercial Product

Missouri Costs Comparison [19]

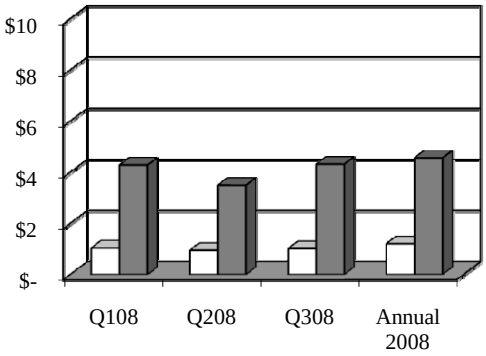
Total Per Member Per Month (PMPM) Costs



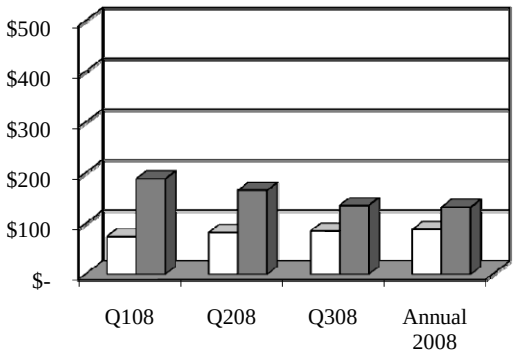
Prescription Drug PMPM Costs



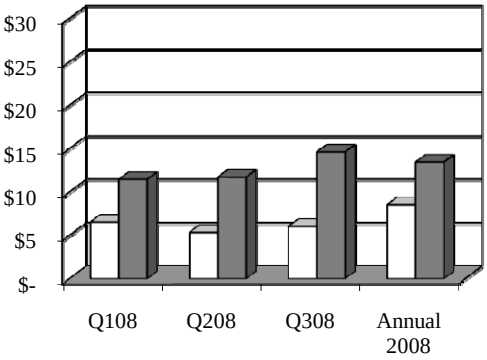
Mental Health PMPM Costs



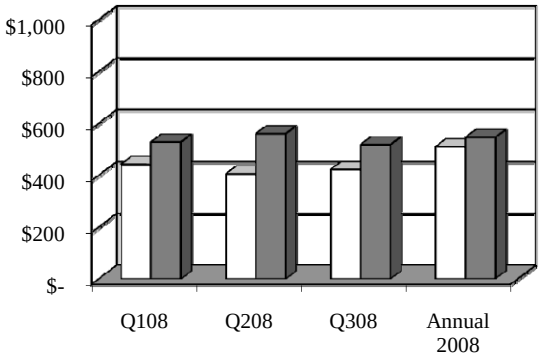
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

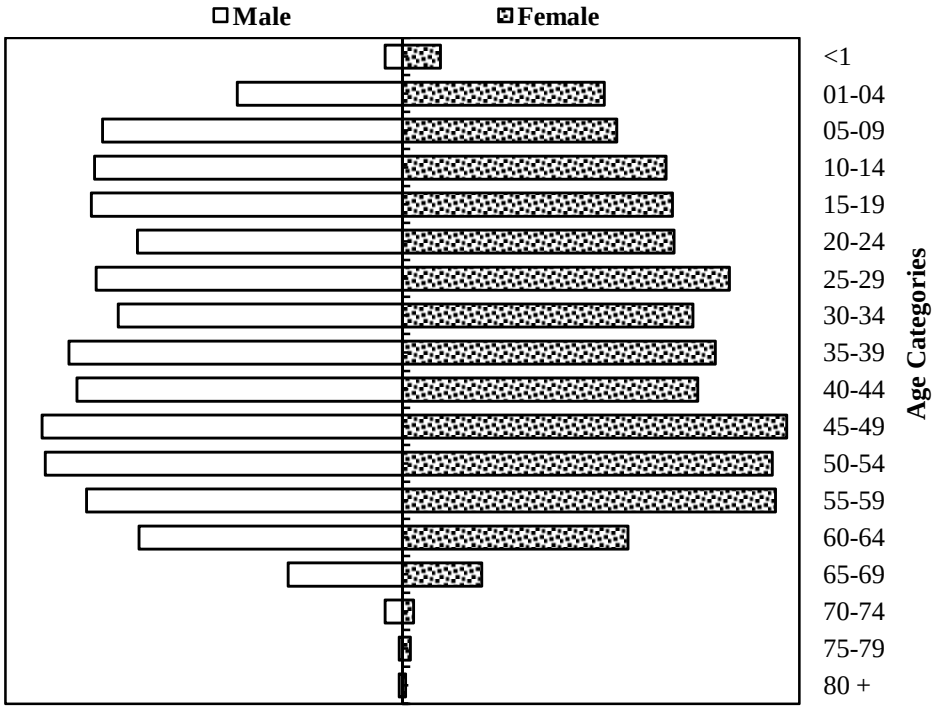


Cox Health Systems HMO, Inc. **Commercial Average**

Cox Health Systems HMO, Inc.

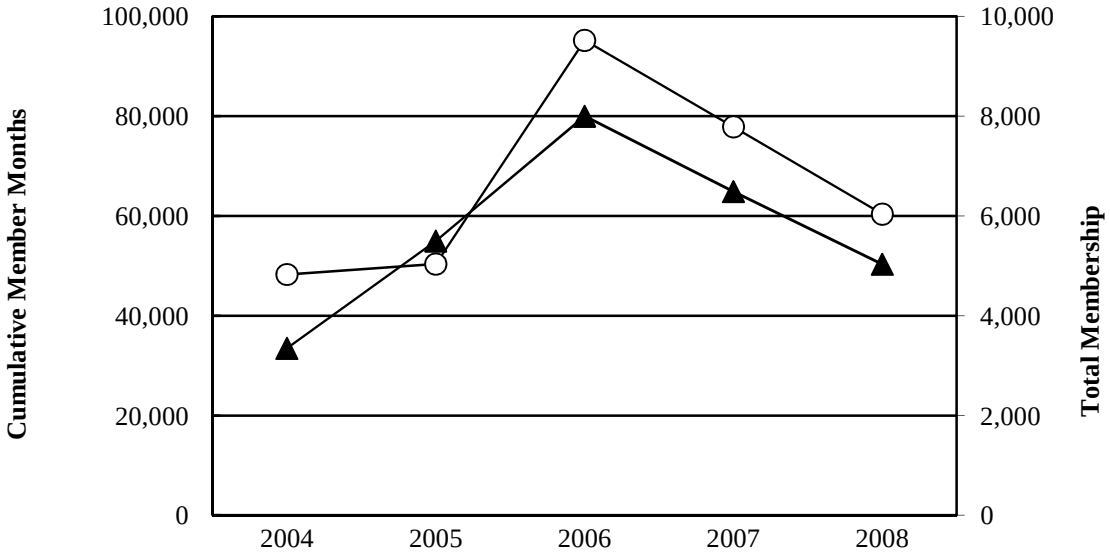
Average Membership

Age	Male		Female	
<1	11	0%	24	1%
01-04	104	4%	127	5%
05-09	189	7%	135	5%
10-14	194	8%	166	7%
15-19	196	8%	170	7%
20-24	167	7%	171	7%
25-29	193	8%	206	8%
30-34	179	7%	183	7%
35-39	210	8%	197	8%
40-44	205	8%	186	7%
45-49	227	9%	242	10%
50-54	225	9%	233	9%
55-59	199	8%	235	9%
60-64	166	7%	142	6%
65-69	72	3%	50	2%
70-74	11	0%	7	0%
75-79	2	0%	5	0%
80 +	2	0%	2	0%
Total	**2,552**	**100%**	**2,481**	**100%**



Average Age of Enrollees =	**34.7**	**Percentage of Female Enrollees =**	**49.3%**
Missouri Commercial Plans	34.7	Missouri Commercial Plans	49.3%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

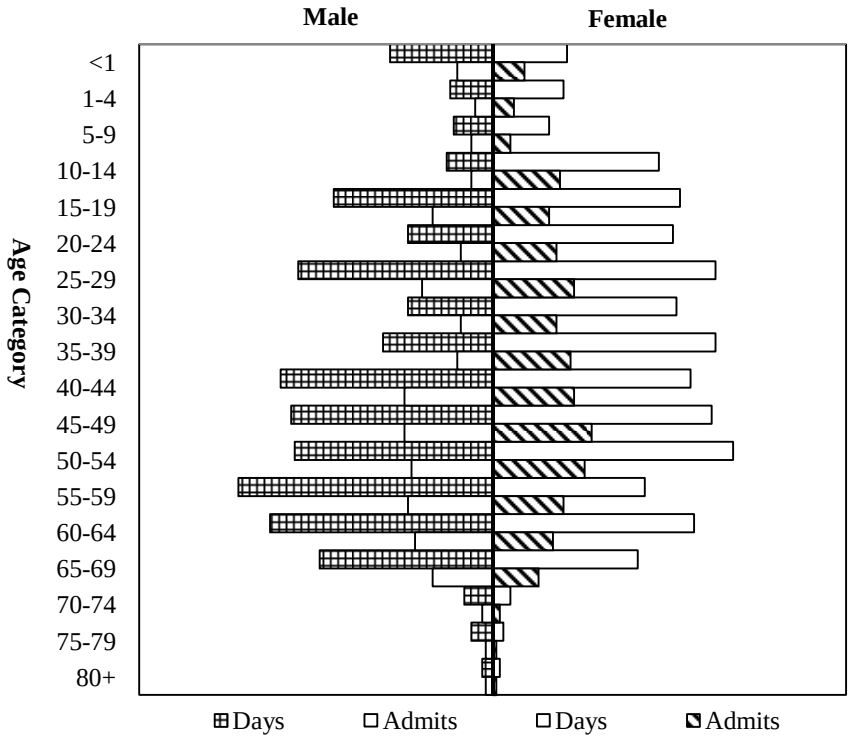
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	48,262	50,369	95,199	77,856	60,375
Total Membership	3,349	5,498	7,999	6,489	5,033

Cox Health Systems HMO, Inc.

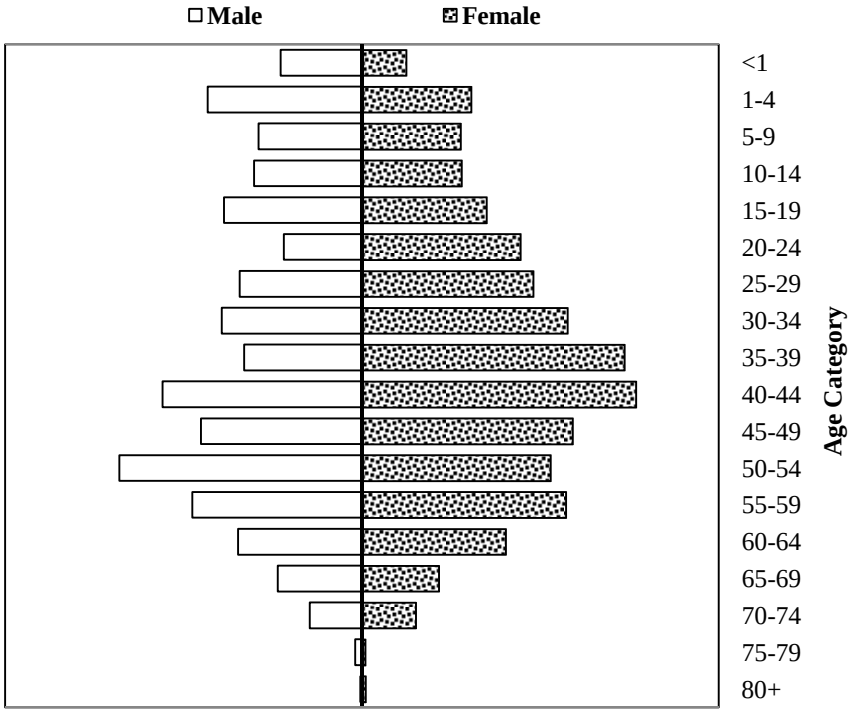
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	29	10	21	9
1-4	12	5	20	6
5-9	11	6	16	5
10-14	13	6	47	19
15-19	45	17	53	16
20-24	24	9	51	18
25-29	55	20	63	23
30-34	24	9	52	18
35-39	31	10	63	22
40-44	60	25	56	23
45-49	57	25	62	28
50-54	56	23	68	26
55-59	72	24	43	20
60-64	63	22	57	17
65-69	49	17	41	13
70-74	8	3	5	2
75-79	6	2	3	1
80+	3	2	2	1
Subtotal	**618**	**235**	**723**	**267**
Total	**1,341**	**502**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
455	312	**<1**
865	768	**1-4**
579	694	**5-9**
605	700	**10-14**
773	874	**15-19**
438	1,112	**20-24**
686	1,202	**25-29**
786	1,443	**30-34**
660	1,842	**35-39**
1,118	1,921	**40-44**
902	1,477	**45-49**
1,359	1,323	**50-54**
951	1,431	**55-59**
694	1,010	**60-64**
471	540	**65-69**
292	380	**70-74**
38	25	**75-79**
9	26	**80+**
11,681	**17,080**	**Subtotal**
28,761		**Total**



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Essence, LLP

Holding Company:
Essence Group Holdings Corporation

Main Administrative Office Mailing Address:
12655 Olive Blvd, 4th Floor
St. Louis MO 63141
(314) 851-3680

Incorporated: January 30, 2003

Admitted to Missouri: May 30, 2003

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 75.9%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
159,987
Missouri members at the end of the year:
14,490

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
218,798
Plan Wide members at the end of the year:
18,734

2008 Year-End Officers:
President: Debra Kay Gribble
Secretary: Paul Aloysius Beuttenmuller
Chief Financial Officer: Paul Aloysius Beuttenmuller
Chief Medical Officer: Deborah Celia Zimmerman, M.D.

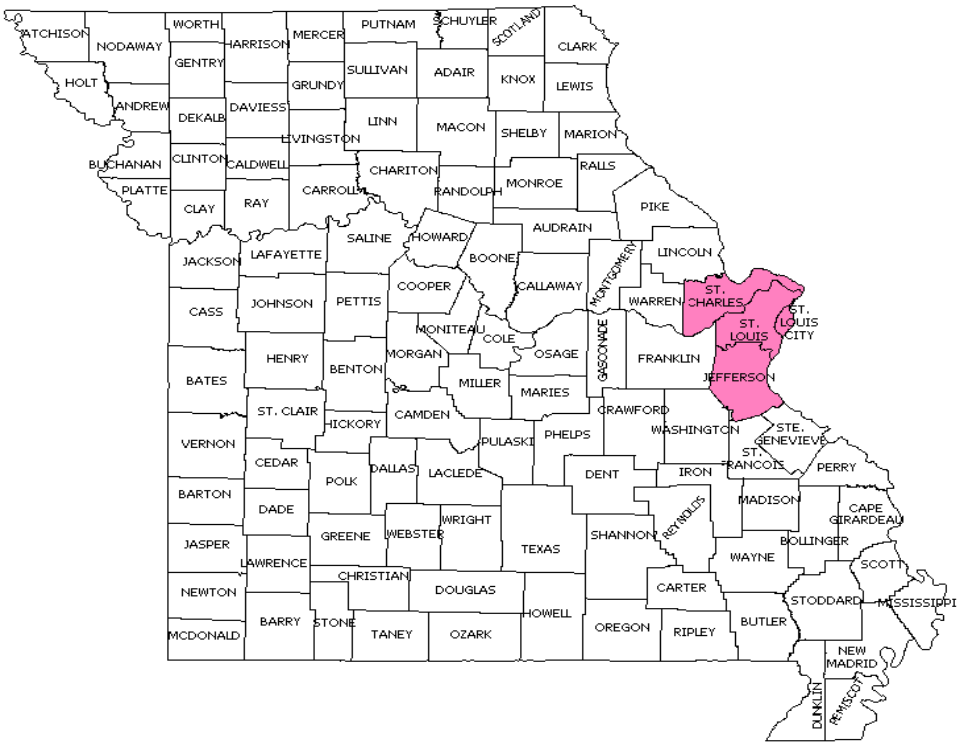
Other Officers:
Martha Gartland Butler

2008 Year-End Directors:

Missouri Counties in Service Area:
Jefferson, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
Madison, Monroe, St. Clair

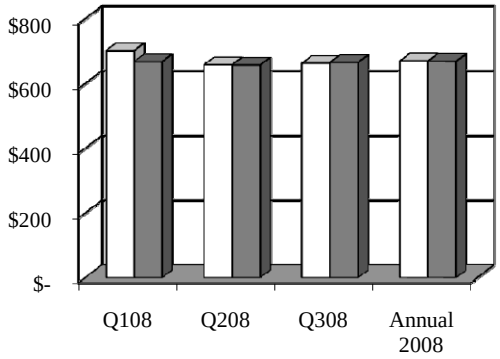


Essence, LLP

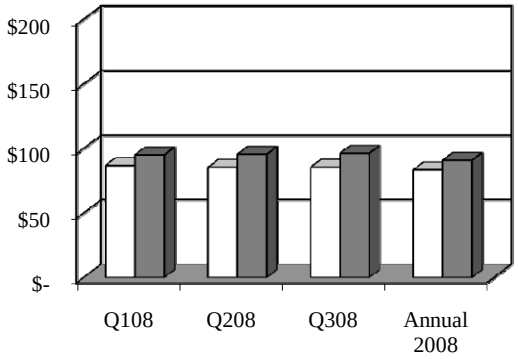
- Medicare Product

Missouri Costs Comparison [19]

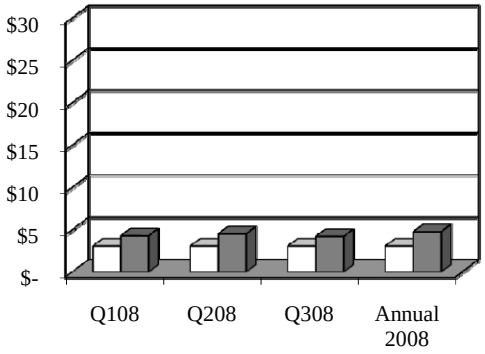
Total Per Member Per Month (PMPM) Costs



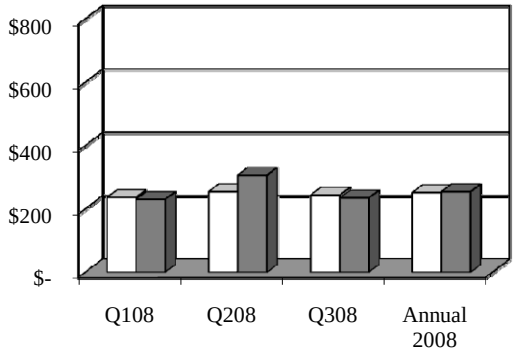
Prescription Drug PMPM Costs



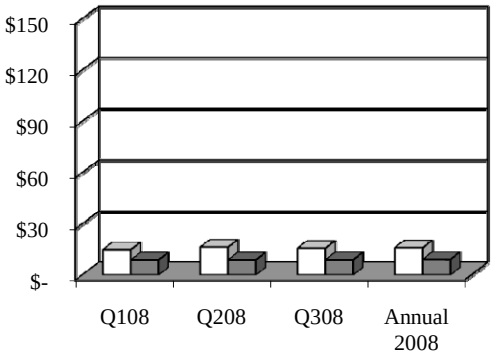
Mental Health PMPM Costs



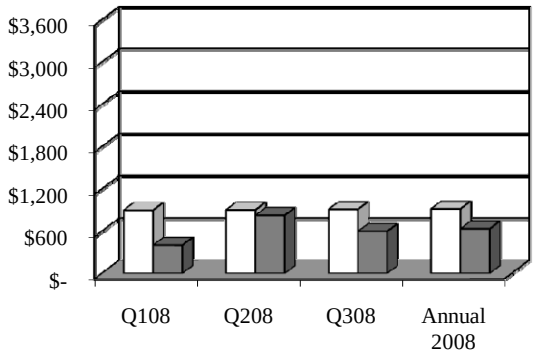
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

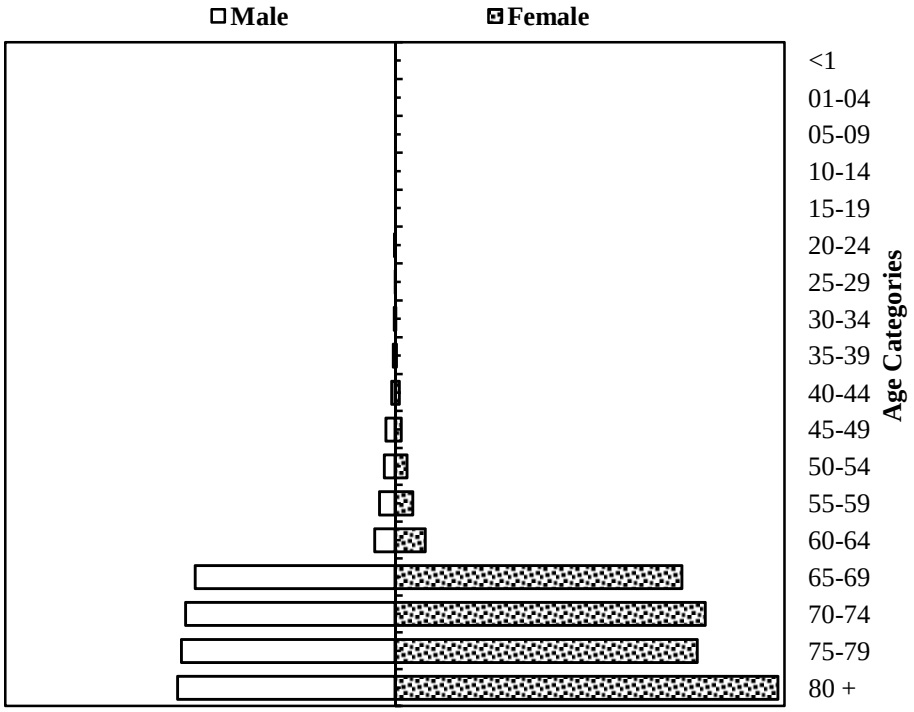


Essence, LLP **Medicare Average**[2]

Essence, LLP

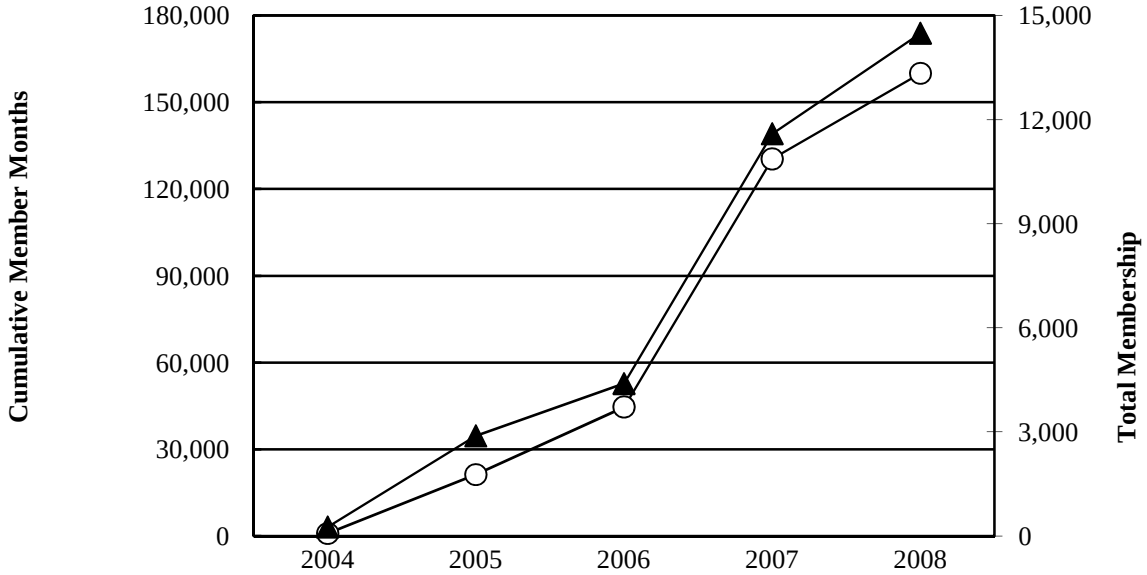
Average Membership

Age	Male		Female	
<1	0	0%	0	0%
01-04	0	0%	0	0%
05-09	0	0%	0	0%
10-14	0	0%	0	0%
15-19	0	0%	0	0%
20-24	3	0%	1	0%
25-29	0	0%	2	0%
30-34	5	0%	4	0%
35-39	11	0%	9	0%
40-44	20	0%	26	0%
45-49	55	1%	37	0%
50-54	63	1%	70	1%
55-59	92	2%	105	1%
60-64	120	2%	179	2%
65-69	1,180	22%	1,693	21%
70-74	1,236	23%	1,832	23%
75-79	1,261	24%	1,784	22%
80 +	1,284	24%	2,260	28%
Total	**5,330**	**100%**	**8,002**	**100%**



Average Age of Enrollees =	**74.5**	**Percentage of Female Enrollees =**	**60.0%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	74.5	Missouri Medicare	60.0%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

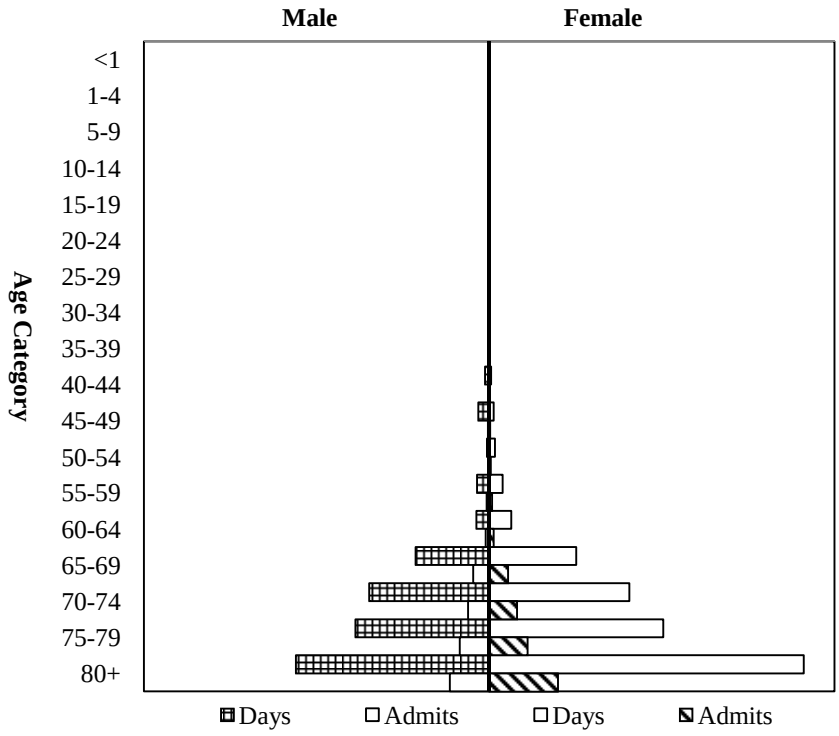
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	855	21,217	44,592	130,431	159,987
Total Membership	256	2,884	4,392	11,592	14,490

Essence, LLP

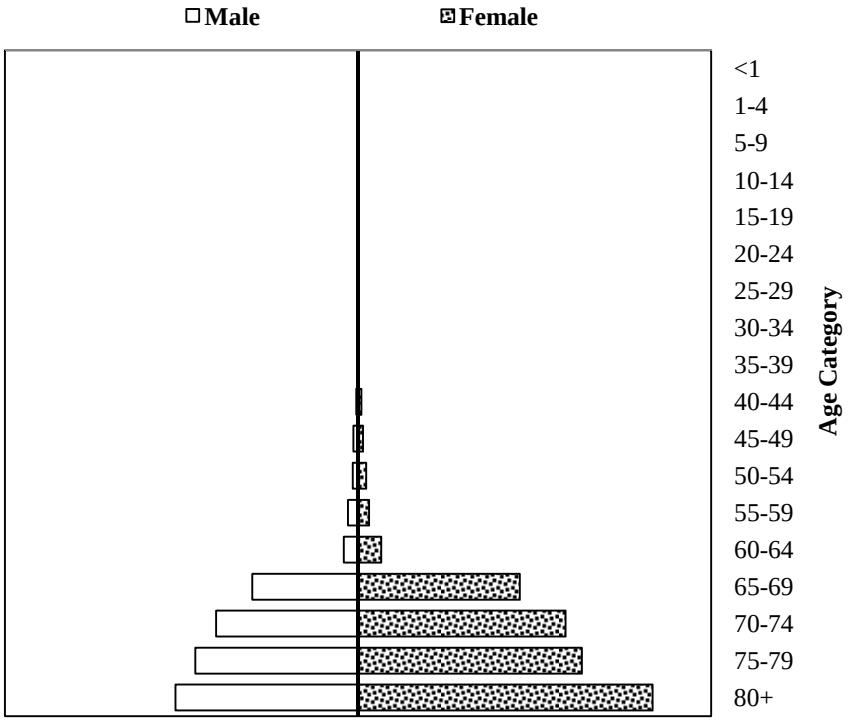
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	0	0	0	0
1-4	0	0	0	0
5-9	0	0	0	0
10-14	0	0	0	0
15-19	0	0	0	0
20-24	0	0	0	0
25-29	0	0	0	0
30-34	8	1	4	1
35-39	11	3	0	0
40-44	47	8	20	5
45-49	125	15	50	11
50-54	28	7	68	18
55-59	141	31	156	31
60-64	148	41	254	53
65-69	855	186	1,009	217
70-74	1,392	246	1,622	321
75-79	1,549	342	2,016	446
80+	2,239	458	3,644	795
Subtotal	**6,543**	**1,338**	**8,843**	**1,898**
Total	**15,386**	**3,236**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
0	0	**<1**
0	0	**1-4**
0	0	**5-9**
0	0	**10-14**
0	0	**15-19**
17	0	**20-24**
2	15	**25-29**
25	13	**30-34**
72	29	**35-39**
149	287	**40-44**
390	428	**45-49**
435	701	**50-54**
857	944	**55-59**
1,214	1,953	**60-64**
8,990	13,728	**65-69**
12,069	17,620	**70-74**
13,835	19,022	**75-79**
15,521	25,026	**80+**
53,576	**79,766**	**Subtotal**
133,342		**Total**



Good Health HMO, Inc. dba Blue-Care, Inc.

Holding Company:
Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:
2301 Main Street
Kansas City MO 64108-2428
(816) 395-2222

Incorporated: October 21, 1988

Admitted to Missouri: July 1, 1991

Accreditation/Expiration Date: NCQA / November 23, 2008
URAC / March 1, 2008

State of Domicile: Missouri

% of Missouri Business: 75.7%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
844,353
Missouri members at the end of the year:
75,460

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,136,825
Plan Wide members at the end of the year:
100,057

2008 Year-End Officers:
President: John Willard Kennedy
Secretary: Charles Brent Bertram
Chief Financial Officer: Marilyn Tromans
Chief Medical Officer: Dr. Blake Williamson

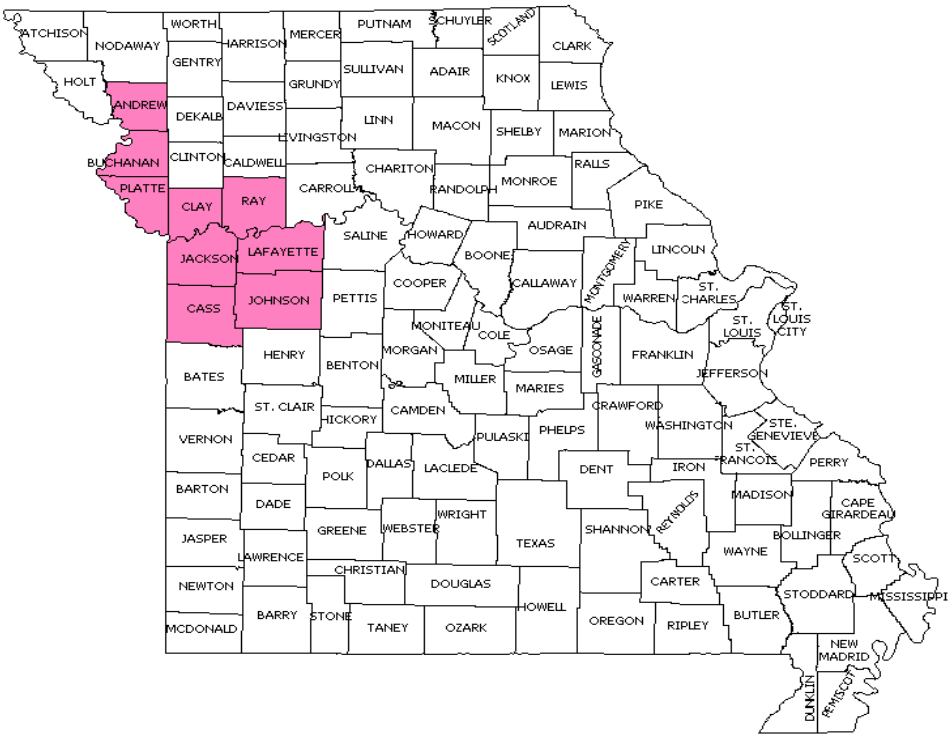
Other Officers:
Peter K. Yelorda
Roger L. Foreman

2008 Year-End Directors:
Brian Michael Burns
David Russell Gentile

Missouri Counties in Service Area:
Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:
Johnson, Wyandotte

Illinois Counties in Service Area:
None

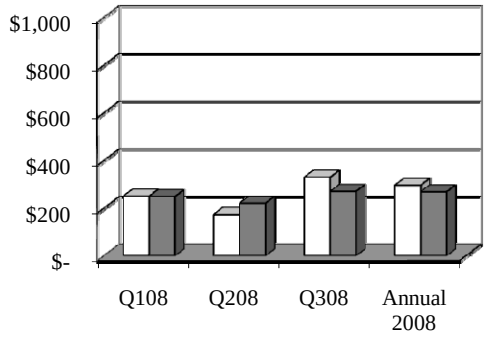


Good Health HMO, Inc. dba Blue-Care, Inc.

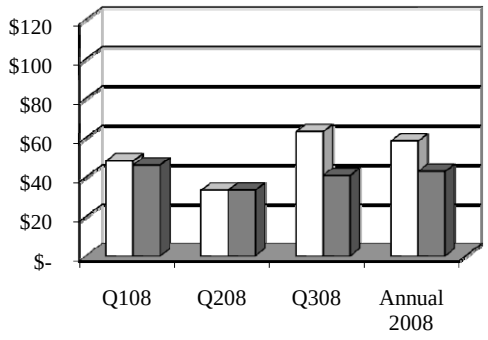
- Commercial Product

Missouri Costs Comparison [19]

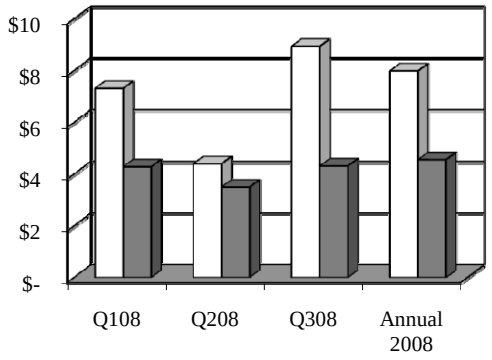
Total Per Member Per Month (PMPM) Costs



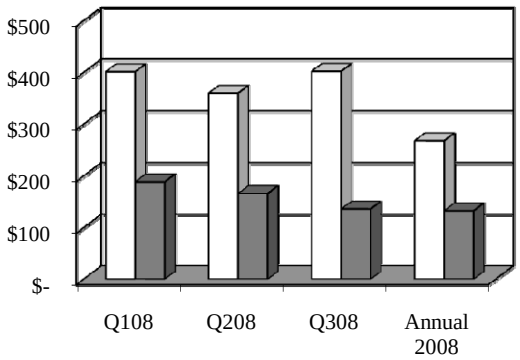
Prescription Drug PMPM Costs



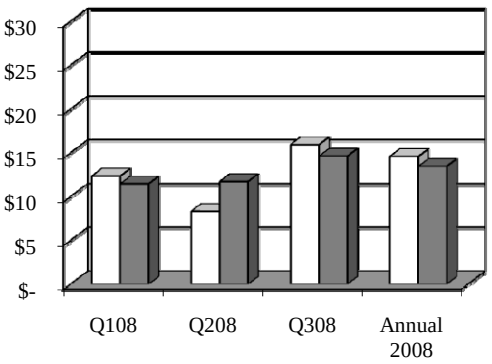
Mental Health PMPM Costs



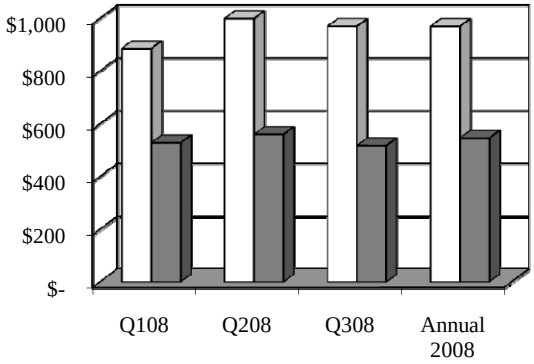
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

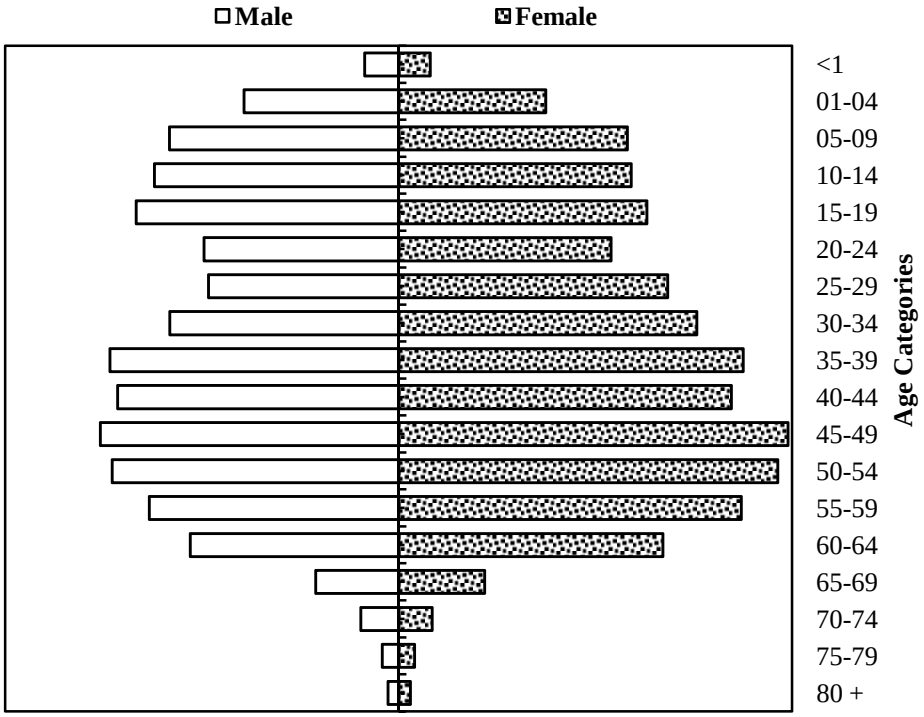


Good Health HMO, Inc. dba Blue-Care, Inc. **Commercial Average**

Good Health HMO, Inc. dba Blue-Care, Inc.

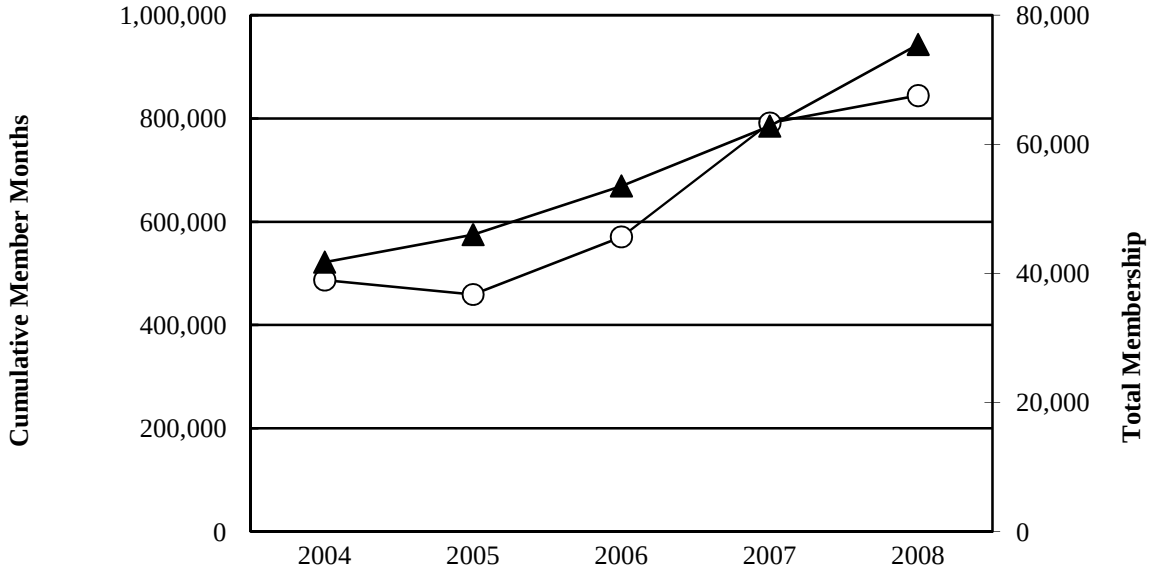
Average Membership

Age	Male		Female	
<1	364	1%	336	1%
01-04	1,652	5%	1,569	4%
05-09	2,448	7%	2,438	6%
10-14	2,609	7%	2,480	6%
15-19	2,801	8%	2,648	6%
20-24	2,078	6%	2,265	5%
25-29	2,029	6%	2,870	7%
30-34	2,443	7%	3,182	8%
35-39	3,084	9%	3,677	9%
40-44	3,000	9%	3,551	9%
45-49	3,185	9%	4,154	10%
50-54	3,059	9%	4,045	10%
55-59	2,664	8%	3,657	9%
60-64	2,225	6%	2,819	7%
65-69	885	3%	917	2%
70-74	404	1%	358	1%
75-79	177	1%	168	0%
80 +	115	0%	125	0%
Total	**35,222**	**100%**	**41,259**	**100%**



Average Age of Enrollees =	**35.8**	**Percentage of Female Enrollees =**	**53.9%**
Missouri Commercial Plans	35.8	Missouri Commercial Plans	53.9%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

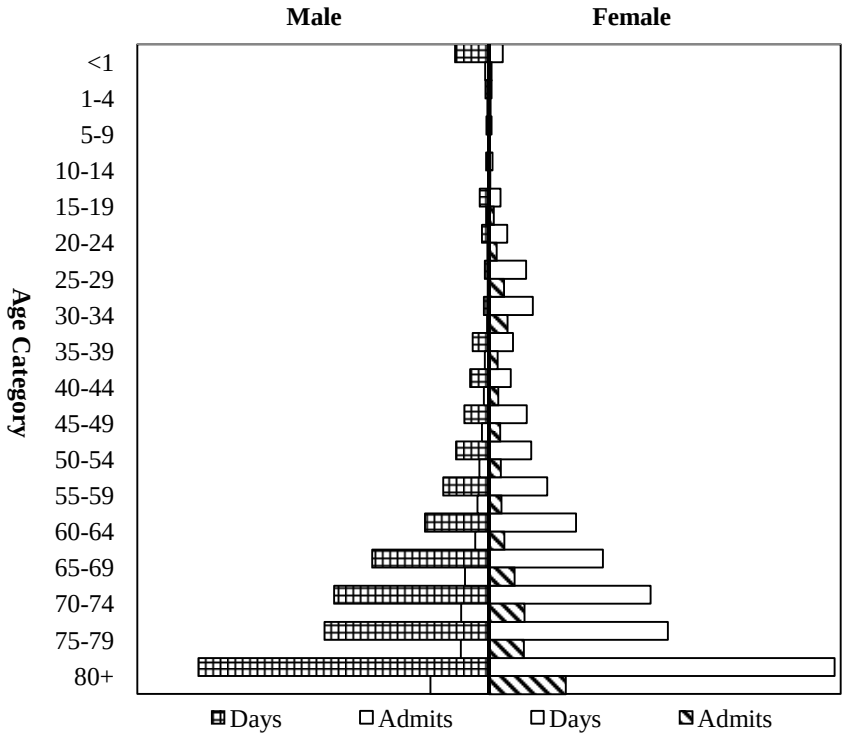
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	486,932	459,148	570,697	791,162	844,353
Total Membership	41,742	45,990	53,541	62,801	75,460

Good Health HMO, Inc. dba Blue-Care, Inc.

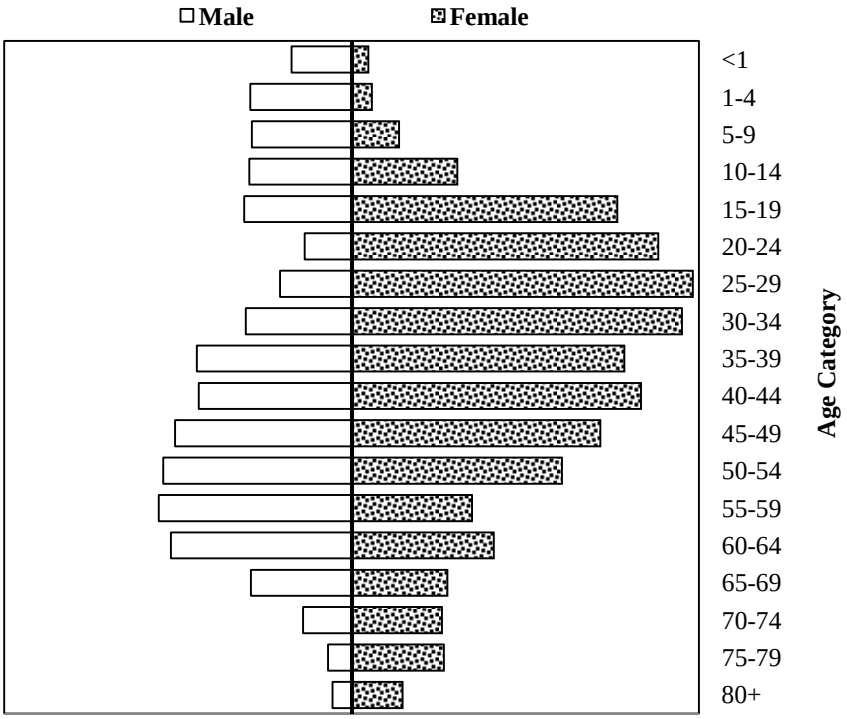
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	699	78	278	52
1-4	72	37	53	31
5-9	53	18	48	19
10-14	63	25	68	24
15-19	189	59	233	95
20-24	147	35	369	152
25-29	86	29	759	305
30-34	107	43	896	377
35-39	334	85	486	175
40-44	391	110	443	188
45-49	509	148	773	224
50-54	677	196	862	238
55-59	940	241	1,193	251
60-64	1,312	287	1,783	312
65-69	2,394	495	2,329	521
70-74	3,173	574	3,307	728
75-79	3,369	579	3,659	713
80+	5,950	1,202	7,072	1,570
Subtotal	**20,465**	**4,241**	**24,611**	**5,975**
Total	**45,076**	**10,216**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
5,192	4,393	**<1**
8,758	7,983	**1-4**
8,604	7,809	**5-9**
8,840	8,278	**10-14**
9,266	12,271	**15-19**
4,054	10,391	**20-24**
6,166	18,155	**25-29**
9,137	21,486	**30-34**
13,370	24,981	**35-39**
13,204	23,550	**40-44**
15,244	28,525	**45-49**
16,262	29,471	**50-54**
16,658	26,484	**55-59**
15,607	22,953	**60-64**
8,695	9,140	**65-69**
4,198	4,096	**70-74**
2,029	1,744	**75-79**
1,634	1,460	**80+**
166,918	**263,170**	**Subtotal**
430,088		**Total**



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Group Health Plan, Inc.

Holding Company:
Coventry Health Care, Inc.

Main Administrative Office Mailing Address:
550 Maryville Centre Drive, Suite 300
St. Louis MO 63141-5818
(314) 506-1700

Incorporated: May 22, 1985

Admitted to Missouri: July 1, 1991

Accreditation/Expiration Date: URAC / July 1, 2010

State of Domicile: Missouri

% of Missouri Business: 74.9%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
766,560
Missouri members at the end of the year:
61,944

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,039,826
Plan Wide members at the end of the year:
83,077

2008 Year-End Officers:
President: Roman T. Kulich
Secretary: Shirley Anne Roquemore Smith
Chief Financial Officer: William Mark Scheerer
Chief Medical Officer: Scott Spradlin, M.D.

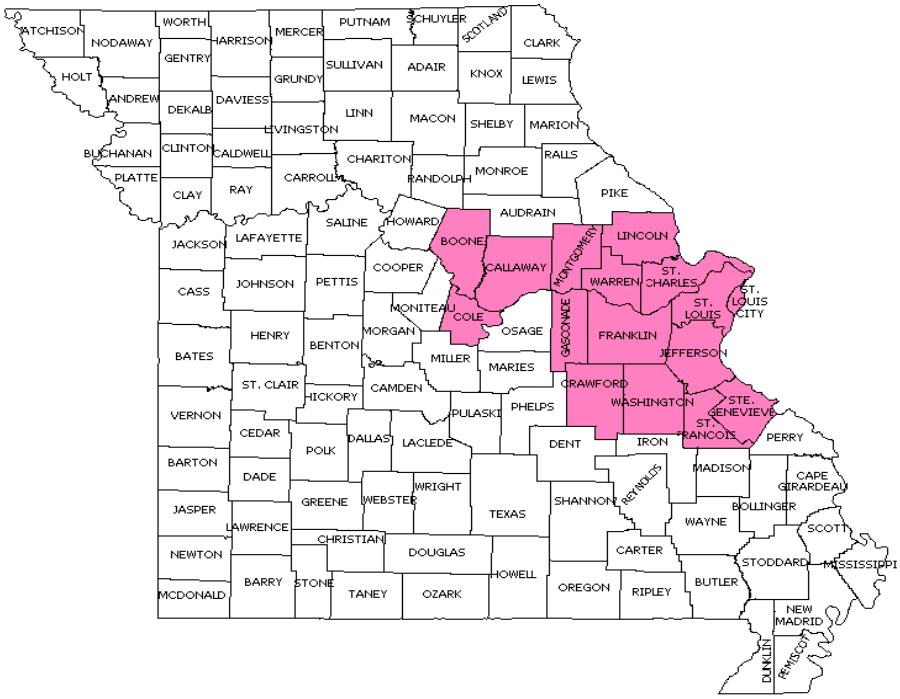
Other Officers:
Francis Samual Soistman, Jr.
Shawn Michael Guertin
Jonathan David Weinberg

2008 Year-End Directors:
Thomas C. Zielinski
Shawn Michael Guertin

Missouri Counties in Service Area:
Boone, Callaway, Cole, Crawford, Franklin, Gasconade, Jefferson, Lincoln, Montgomery, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
Bond, Calhoun, Cass, Christian, Clinton, Coles, Franklin, Greene, Jackson, Jefferson, Jersey, Johnson, Macon, Macoupin, Madison, Marion, Menard, Monroe, Montgomery, Morgan, Moultire, Perry, Pike, Randolph, Saline, Sangamon, Shelby, St. Clair, Union, Washington, Williamson

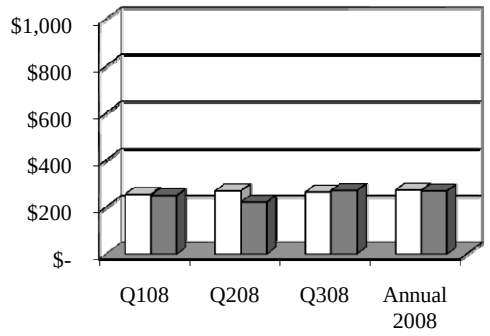


Group Health Plan, Inc.

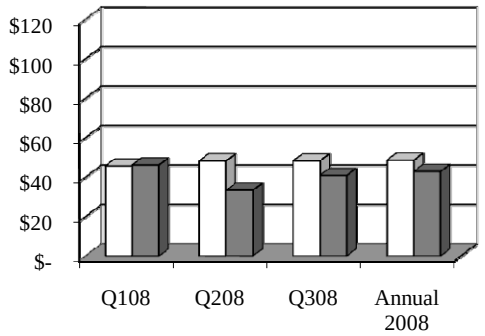
- Commercial Product

Missouri Costs Comparison [19]

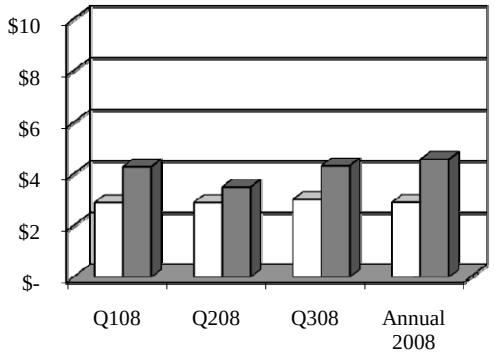
Total Per Member Per Month (PMPM) Costs



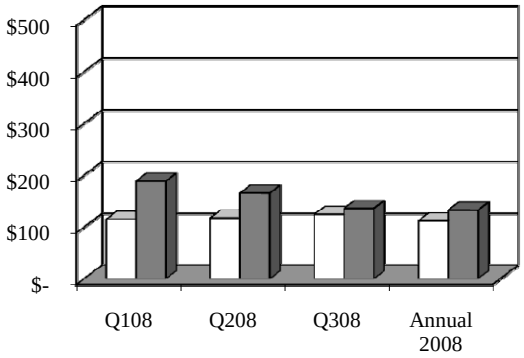
Prescription Drug PMPM Costs



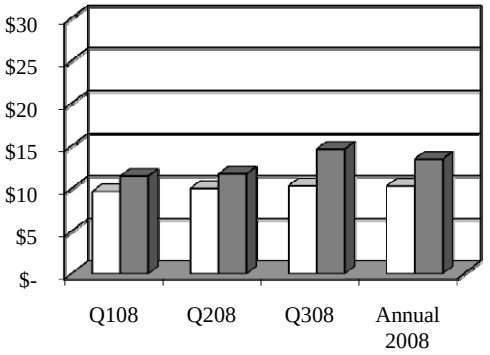
Mental Health PMPM Costs



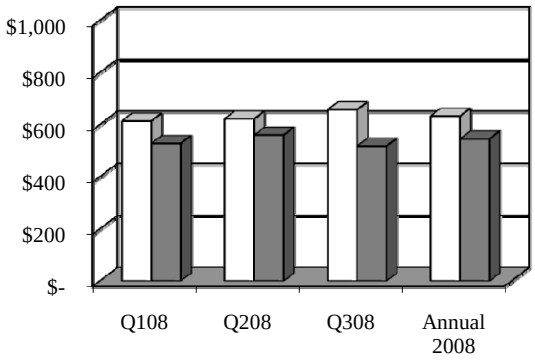
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



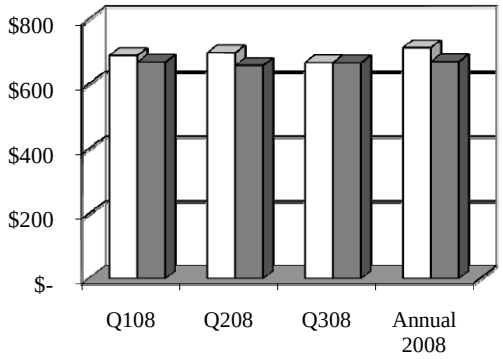
Group Health Plan, Inc. **Commercial Average**

Group Health Plan, Inc.

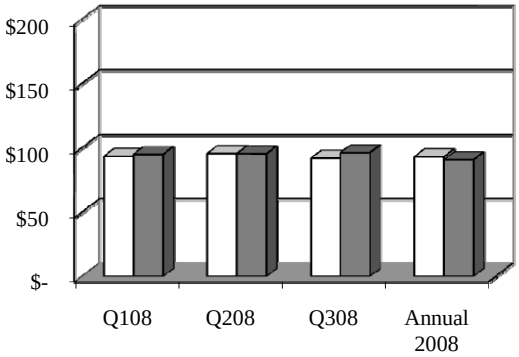
- Medicare Product

Missouri Costs Comparison [19]

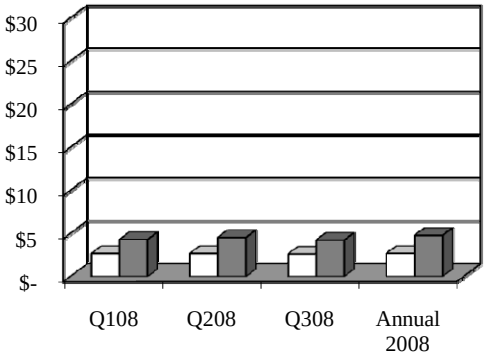
Total Per Member Per Month (PMPM) Costs



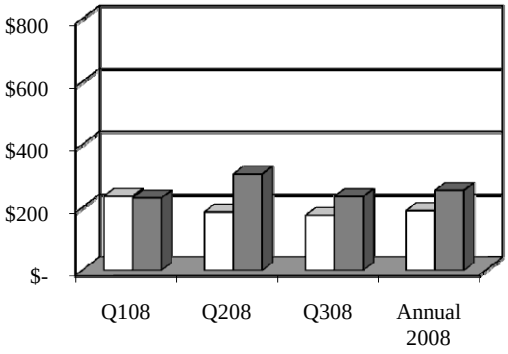
Prescription Drug PMPM Costs



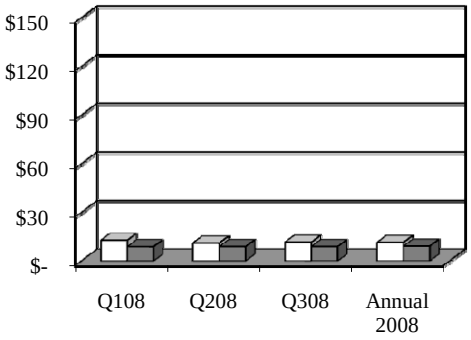
Mental Health PMPM Costs



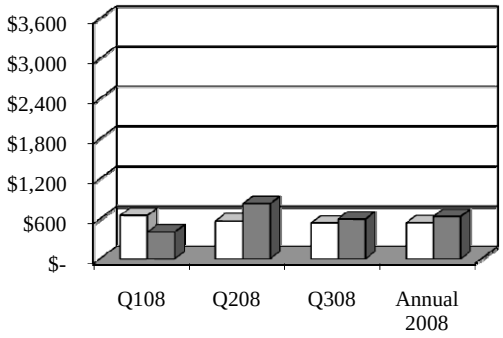
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

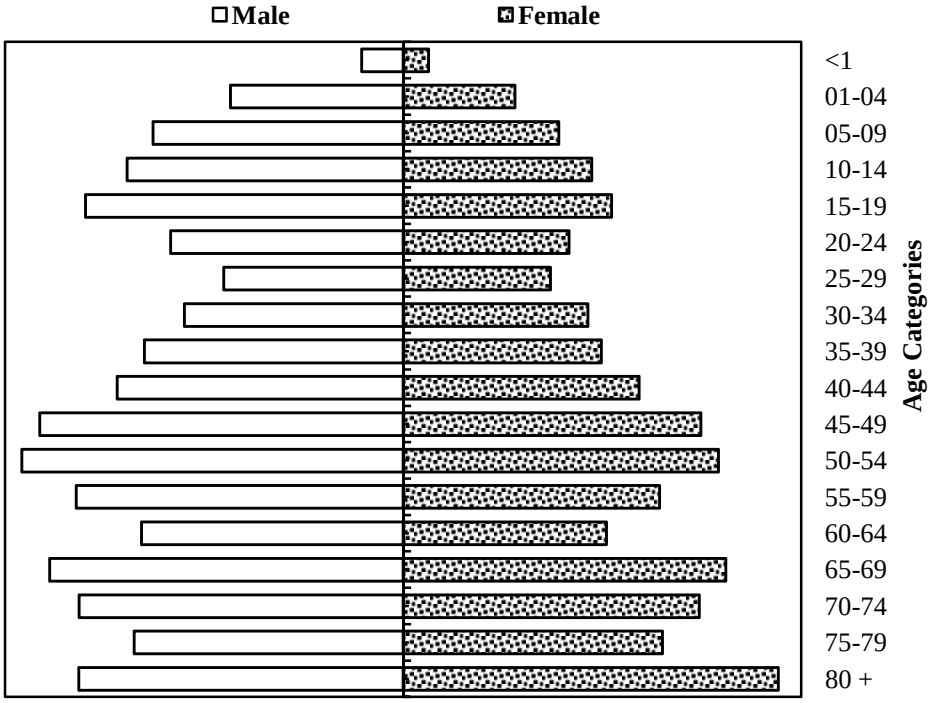


Group Health Plan, Inc. **Medicare Average**[2]

Group Health Plan, Inc.

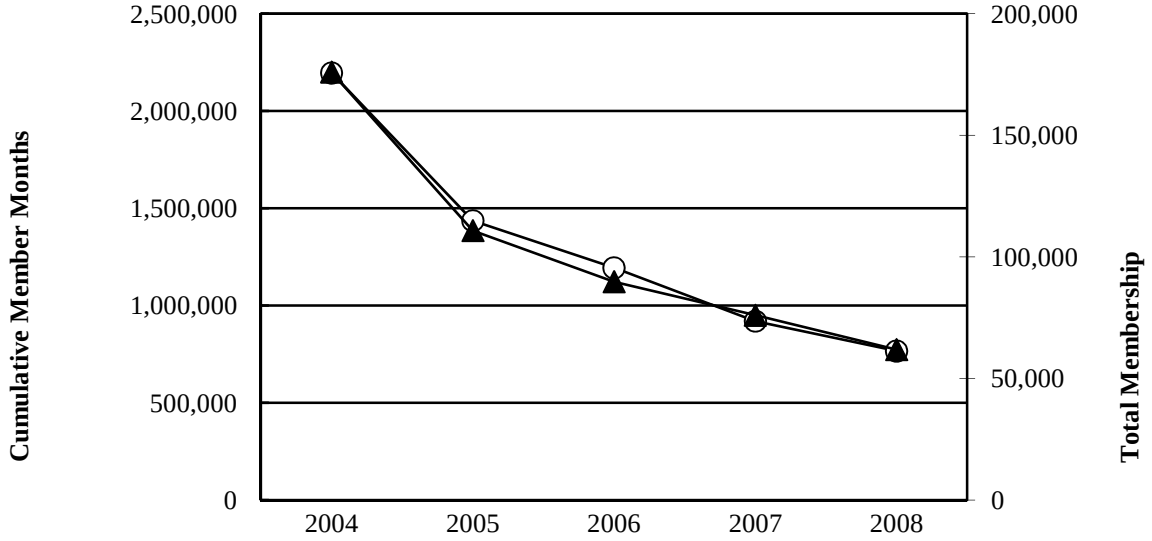
Average Membership

Age	Male		Female	
<1	250	1%	224	1%
01-04	1,041	4%	983	3%
05-09	1,508	5%	1,369	4%
10-14	1,665	6%	1,659	5%
15-19	1,916	7%	1,831	5%
20-24	1,402	5%	1,457	4%
25-29	1,082	4%	1,294	4%
30-34	1,320	5%	1,623	5%
35-39	1,560	5%	1,742	5%
40-44	1,725	6%	2,074	6%
45-49	2,191	8%	2,617	8%
50-54	2,299	8%	2,773	8%
55-59	1,972	7%	2,255	6%
60-64	1,579	5%	1,787	5%
65-69	2,132	7%	2,837	8%
70-74	1,955	7%	2,603	8%
75-79	1,622	6%	2,280	7%
80 +	1,956	7%	3,297	10%
Total	**29,175**	**100%**	**34,705**	**100%**



Average Age of Enrollees =	**46.6**	**Percentage of Female Enrollees =**	**54.3%**
Missouri Commercial Plans	35.8	Missouri Commercial Plans	52.4%
Missouri Medicare	74.2	Missouri Medicare	59.1%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

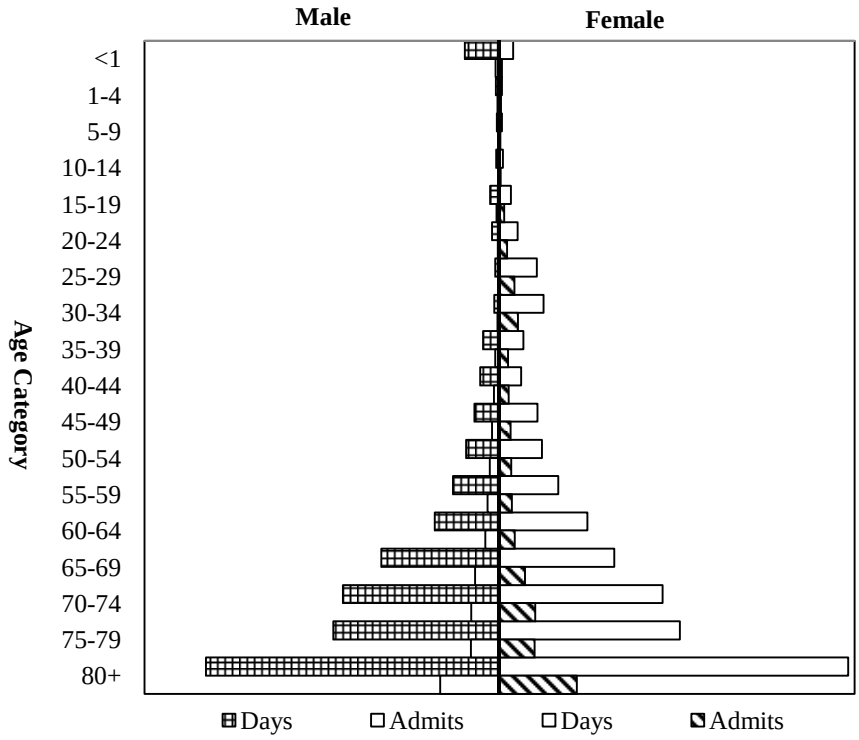
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	2,195,196	1,435,848	1,193,748	919,668	766,560
Total Membership	175,949	110,797	89,790	76,064	61,944

Group Health Plan, Inc.

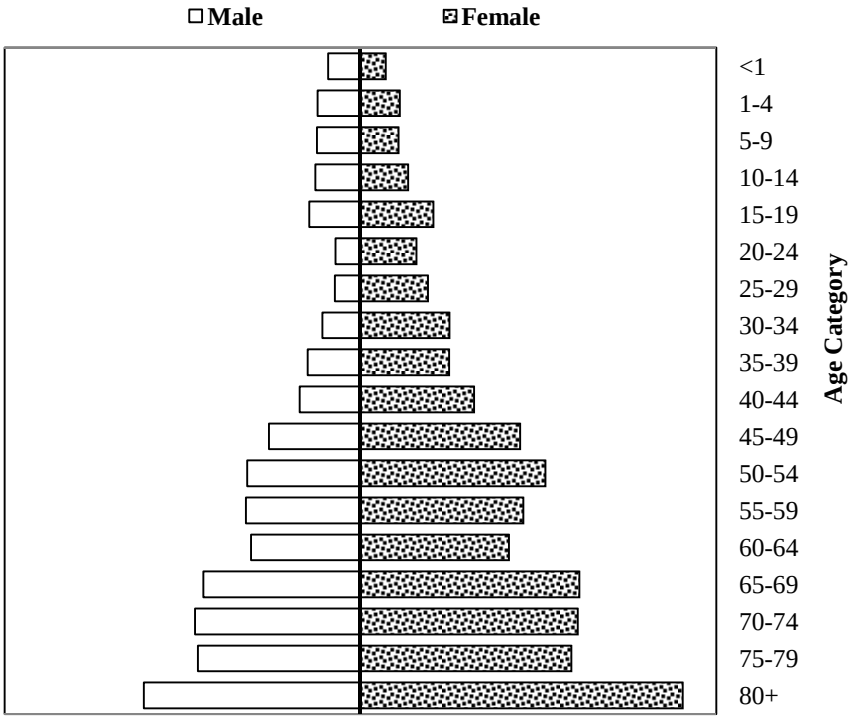
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	699	78	278	52
1-4	72	37	53	31
5-9	53	18	48	19
10-14	63	25	68	24
15-19	189	59	233	95
20-24	147	35	369	152
25-29	86	29	759	305
30-34	107	43	896	377
35-39	334	85	486	175
40-44	391	110	443	188
45-49	509	148	773	224
50-54	677	196	862	238
55-59	940	241	1,193	251
60-64	1,312	287	1,783	312
65-69	2,394	495	2,329	521
70-74	3,173	574	3,307	728
75-79	3,369	579	3,659	713
80+	5,950	1,202	7,072	1,570
Subtotal	**20,465**	**4,241**	**24,611**	**5,975**
Total	**45,076**	**10,216**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
4,503	3,586	**<1**
6,028	5,567	**1-4**
6,093	5,361	**5-9**
6,335	6,737	**10-14**
7,191	10,268	**15-19**
3,486	7,882	**20-24**
3,583	9,523	**25-29**
5,320	12,524	**30-34**
7,398	12,465	**35-39**
8,520	15,982	**40-44**
12,861	22,448	**45-49**
15,893	26,022	**50-54**
16,087	22,891	**55-59**
15,377	20,892	**60-64**
22,041	30,764	**65-69**
23,235	30,536	**70-74**
22,832	29,663	**75-79**
30,401	45,296	**80+**
217,184	**318,407**	**Subtotal**
535,591		**Total**



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Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

Holding Company:
WellCare Health Plans, Inc.

Main Administrative Office Mailing Address:
8735 Henderson Road
Tampa FL 33634
(813) 290-6200

Incorporated: August 18, 1995

Admitted to Missouri: March 22, 2006

Accreditation/Expiration Date: N/A

State of Domicile: Illinois

% of Missouri Business: 13.9%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
149,455
Missouri members at the end of the year:
14,965

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,889,890
Plan Wide members at the end of the year:
164,978

2008 Year-End Officers:
President: Heath Schiesser
Secretary: Karen Mulroe
Chief Financial Officer: Thomas Tran
Chief Medical Officer: Dr. Tammaji Kulkarni

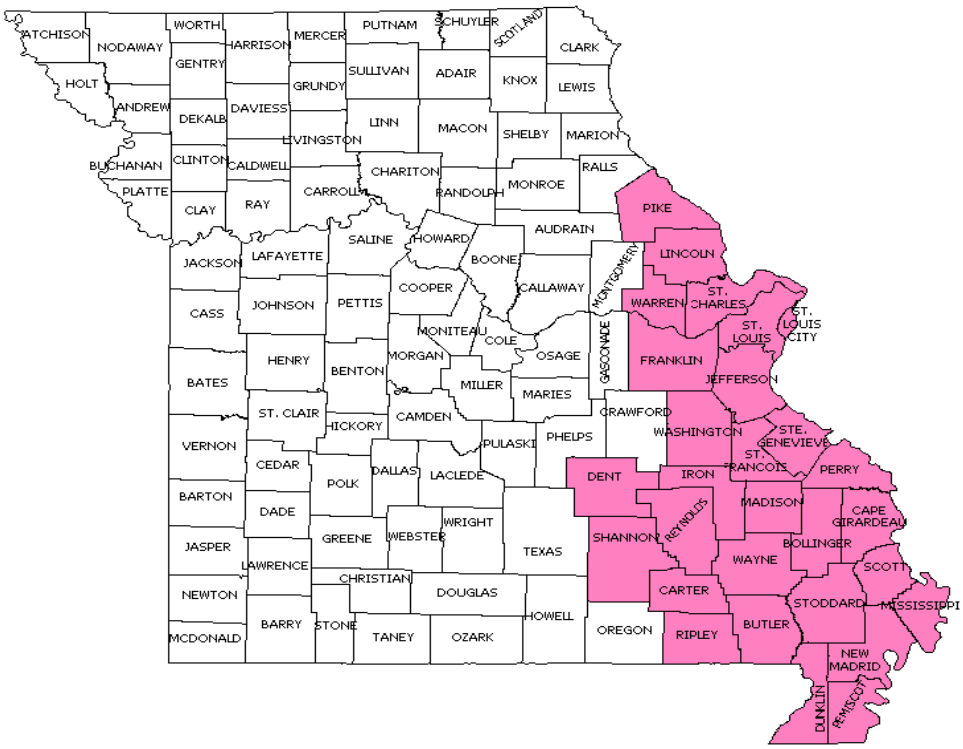
Other Officers:
Keith Kudla
Ed Brooks

2008 Year-End Directors:
Heath Glenn Schiesser
Edwin Earl Brooks

Missouri Counties in Service Area:
Bollinger, Butler, Cape Girardeau, Carter, Dent, Dunklin, Franklin, Iron, Jefferson, Lincoln, Madison, Mississippi, New Madrid, Pemiscot, Perry, Pike, Reynolds, Ripley, Scott, Shannon, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stoddard, Warren, Washington, Wayne

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
Cook, Jackson, Lake, Madison, Perry, Randolph, St. Clair, Washington, Williamson

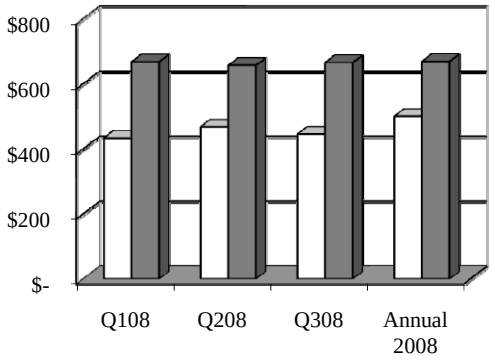


Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

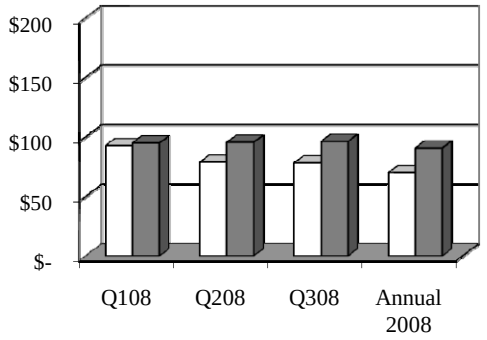
- Medicare Product

Missouri Costs Comparison [19]

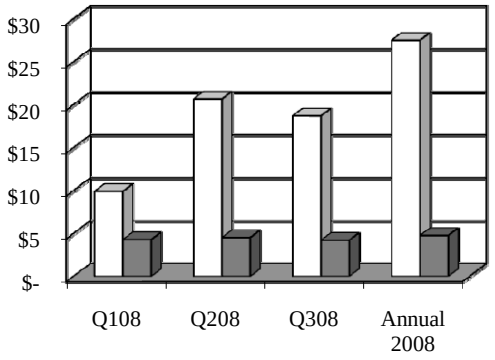
Total Per Member Per Month (PMPM) Costs



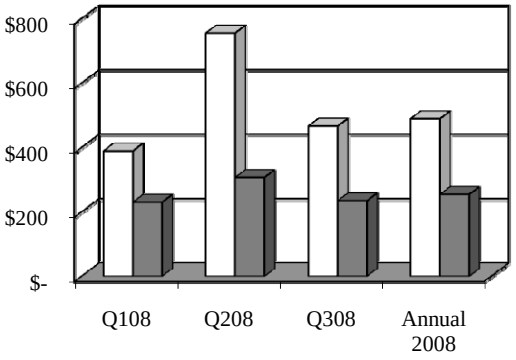
Prescription Drug PMPM Costs



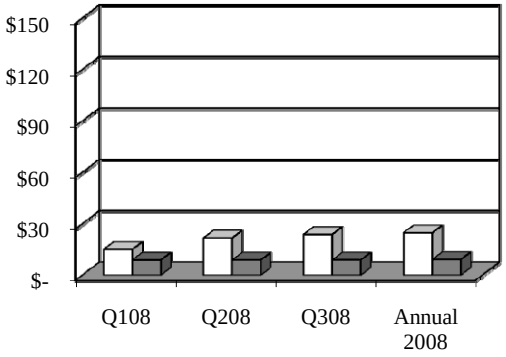
Mental Health PMPM Costs



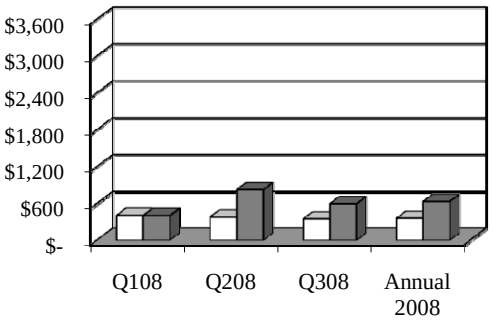
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



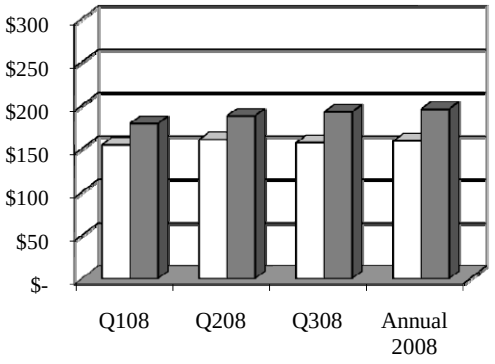
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri **Medicare Average**[2]

Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

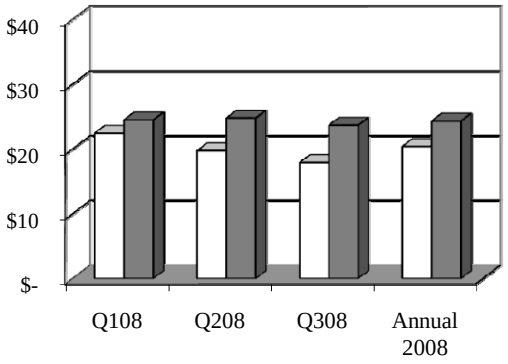
- Medicaid Product

Missouri Costs Comparison [19]

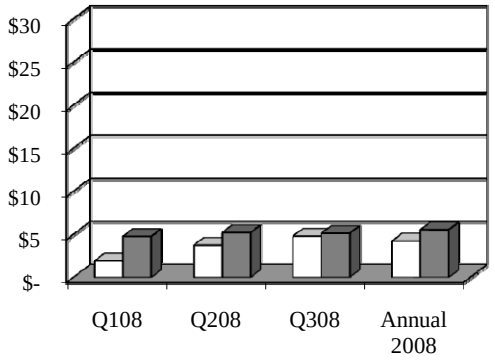
Total Per Member Per Month (PMPM) Costs



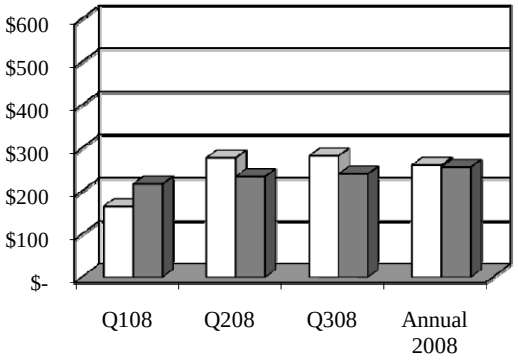
Prescription Drug PMPM Costs



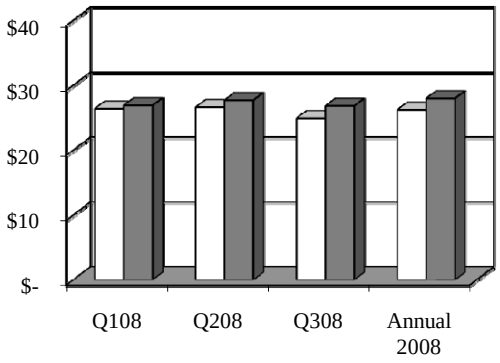
Mental Health PMPM Costs



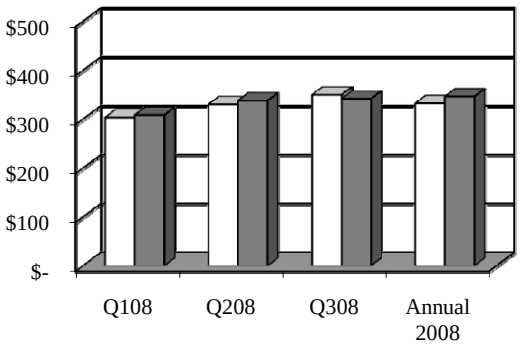
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

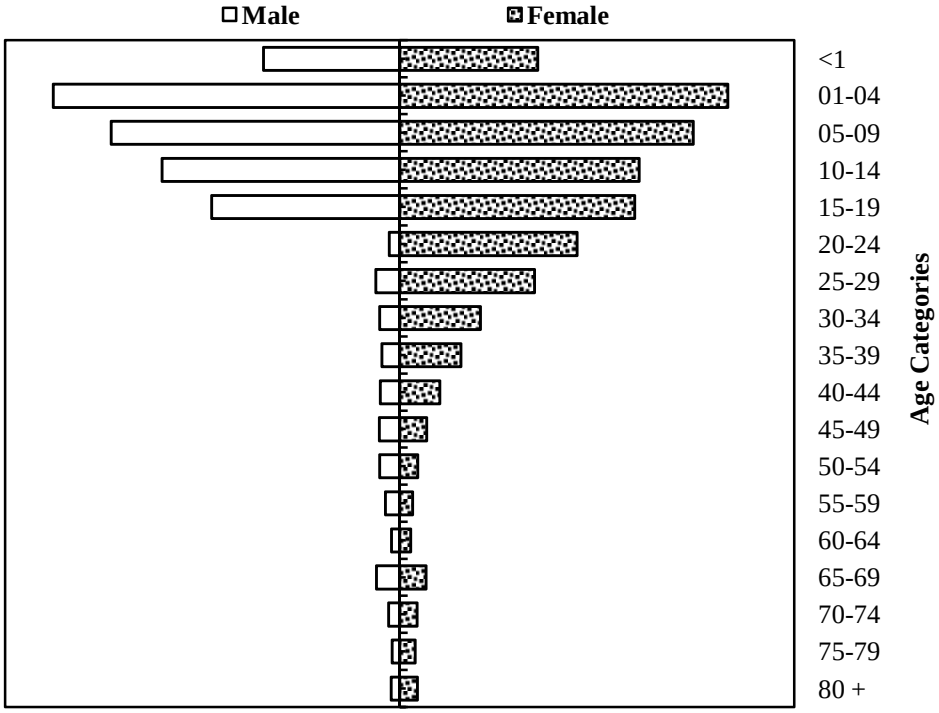


Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri **Medicaid Average**

Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

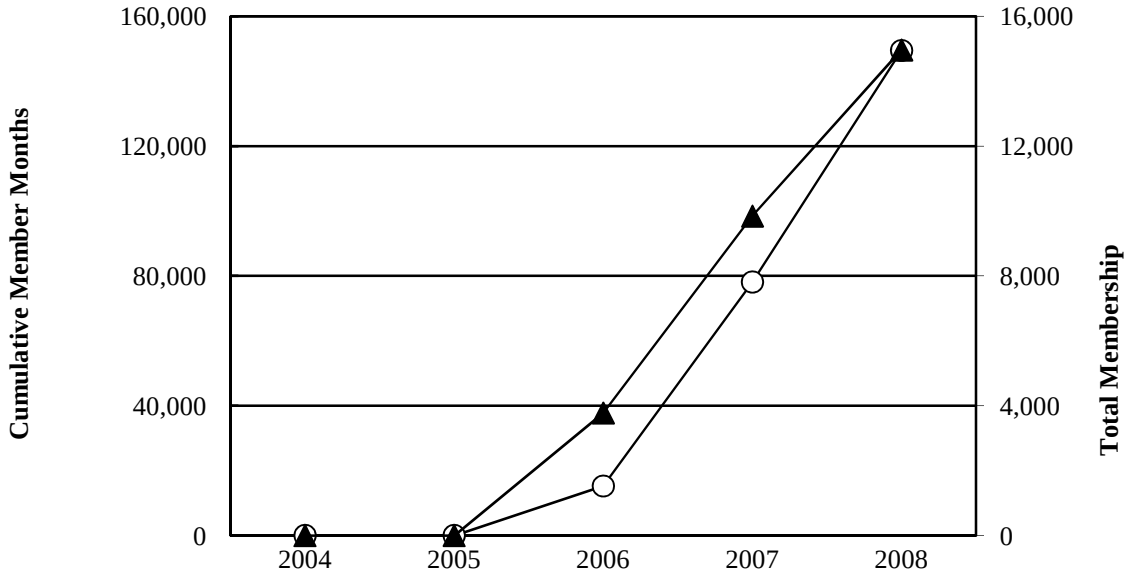
Average Membership

Age	Male		Female	
<1	518	10%	524	7%
01-04	1,317	25%	1,247	18%
05-09	1,098	21%	1,116	16%
10-14	904	17%	910	13%
15-19	716	13%	893	13%
20-24	40	1%	674	9%
25-29	91	2%	512	7%
30-34	77	1%	306	4%
35-39	69	1%	232	3%
40-44	75	1%	151	2%
45-49	78	1%	102	1%
50-54	77	1%	68	1%
55-59	55	1%	49	1%
60-64	31	1%	42	1%
65-69	90	2%	100	1%
70-74	43	1%	65	1%
75-79	29	1%	58	1%
80 +	33	1%	67	1%
Total	**5,341**	**100%**	**7,116**	**100%**



Average Age of Enrollees =	**15.8**	**Percentage of Female Enrollees =**	**57.1%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	61.5	Missouri Medicare	89.3%
Missouri Medicaid	12.0	Missouri Medicaid	57.5%

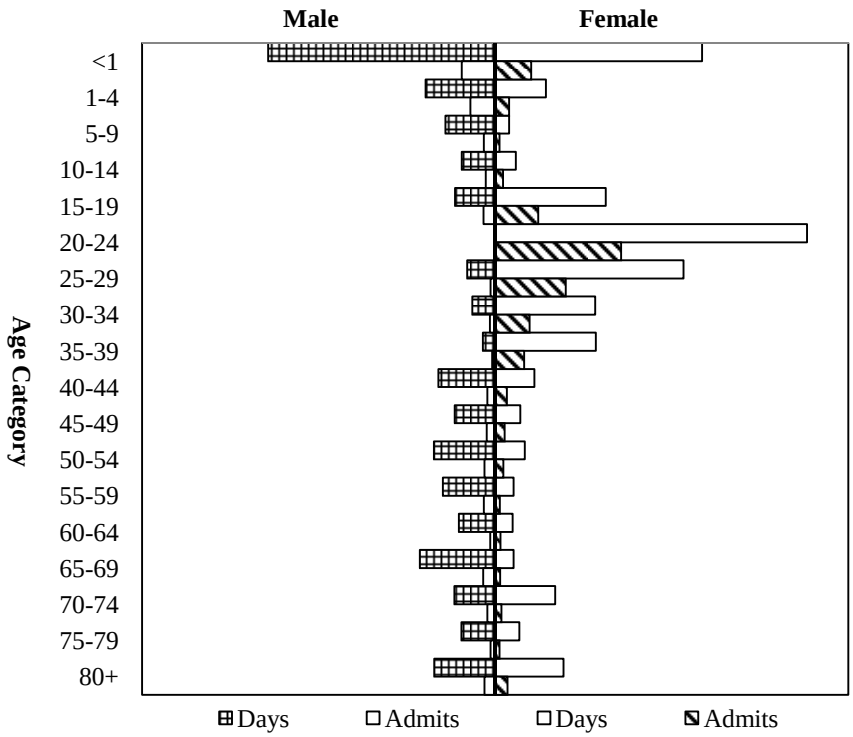
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	0	0	15,258	78,093	149,455
Total Membership	0	0	3,774	9,844	14,965

Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

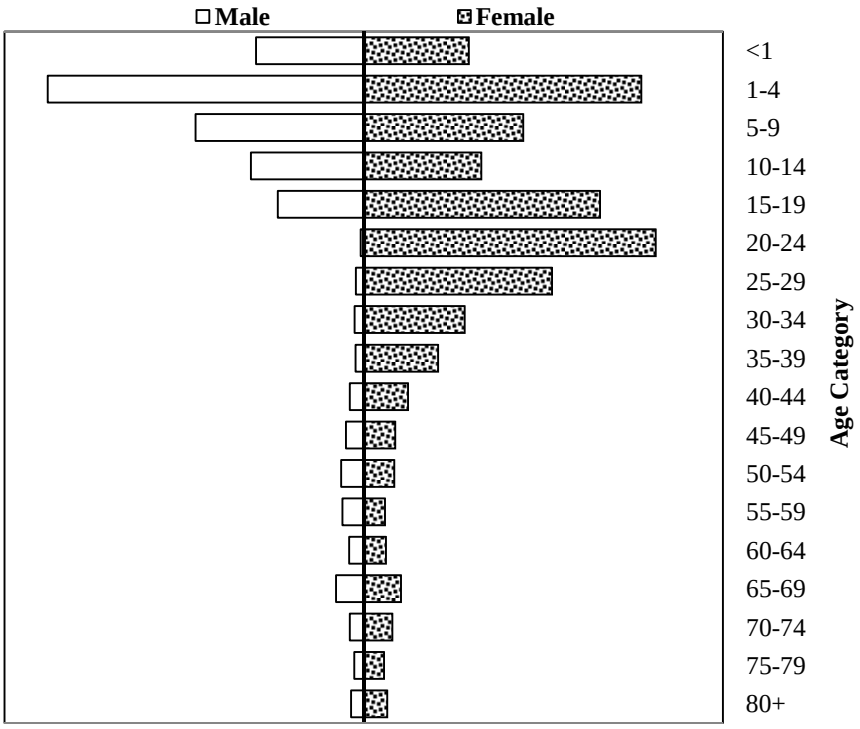
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	643	95	586	102
1-4	197	70	144	39
5-9	141	32	39	12
10-14	95	27	58	22
15-19	114	33	313	122
20-24	3	2	883	357
25-29	79	13	533	200
30-34	65	15	283	97
35-39	35	9	285	82
40-44	161	22	111	33
45-49	115	24	71	27
50-54	174	30	84	23
55-59	148	32	52	13
60-64	103	14	49	15
65-69	213	34	52	14
70-74	116	22	170	18
75-79	96	13	68	12
80+	173	30	193	35
Subtotal	**2,671**	**517**	**3,974**	**1,223**
Total	**6,645**	**1,740**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age:**
2,099	2,047	**<1**
6,155	5,407	**1-4**
3,280	3,108	**5-9**
2,197	2,289	**10-14**
1,673	4,606	**15-19**
63	5,691	**20-24**
153	3,670	**25-29**
181	1,968	**30-34**
159	1,450	**35-39**
272	864	**40-44**
345	612	**45-49**
441	596	**50-54**
416	412	**55-59**
286	434	**60-64**
542	725	**65-69**
273	555	**70-74**
185	393	**75-79**
246	455	**80+**
18,966	**35,282**	**Subtotal**
Total	**54,248**	



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Healthcare USA of Missouri, LLC

Holding Company:
Coventry Health Care, Inc.

Main Administrative Office Mailing Address:
10 S. Broadway, Suite 1200
St. Louis MO 63102-1713
(314) 241-5300

Incorporated: January 31, 1995

Admitted to Missouri: June 13, 1995

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 100.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
2,149,144
Missouri members at the end of the year:
179,322

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
2,127,659
Plan Wide members at the end of the year:
179,322

2008 Year-End Officers:
President: Daniel R. Paquin
Secretary: Shirley Anne Roquemore Smith
Chief Financial Officer: Anita Mullins Schwing
Chief Medical Officer: Dr. Daniel Murphy

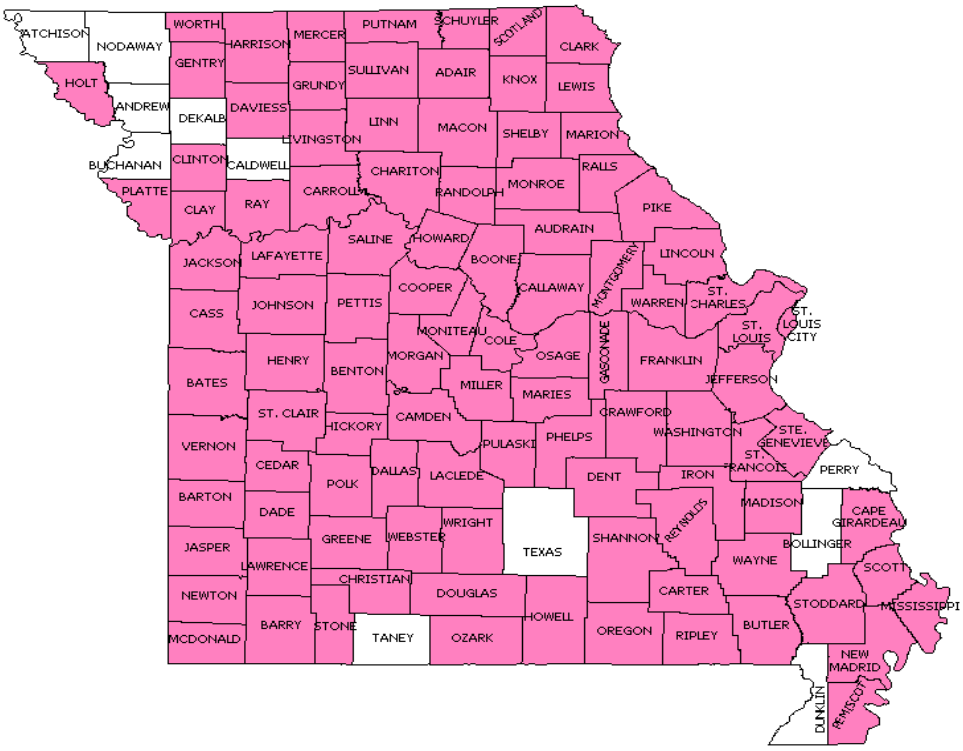
Other Officers:

2008 Year-End Directors:
Daniel Roland Paquin
Jan Heeke Hodges

Missouri Counties in Service Area:
Adair, Audrain, Barry, Barton, Bates, Benton, Boone, Butler, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stoddard, Stone, Sullivan, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None

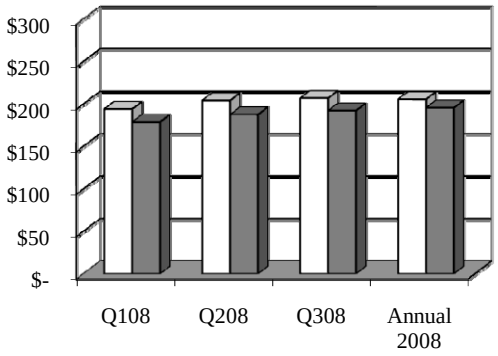


Healthcare USA of Missouri, LLC

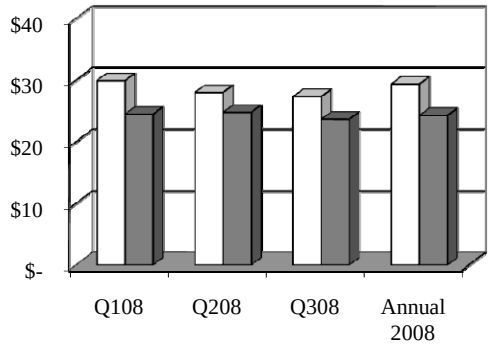
- Medicaid Product

Missouri Costs Comparison [19]

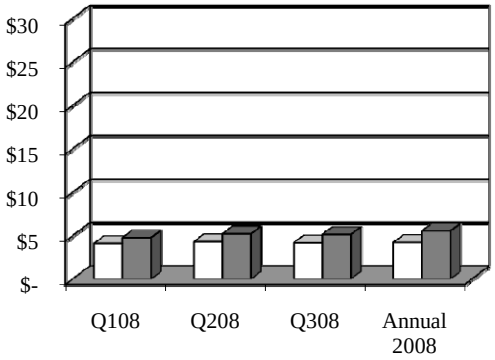
Total Per Member Per Month (PMPM) Costs



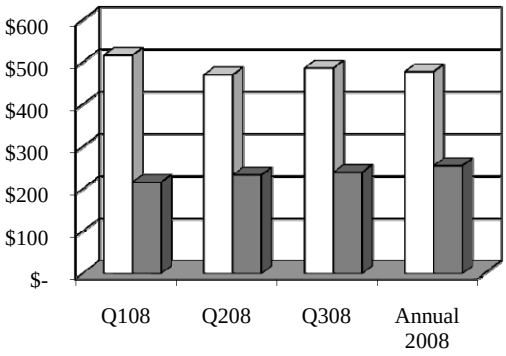
Prescription Drug PMPM Costs



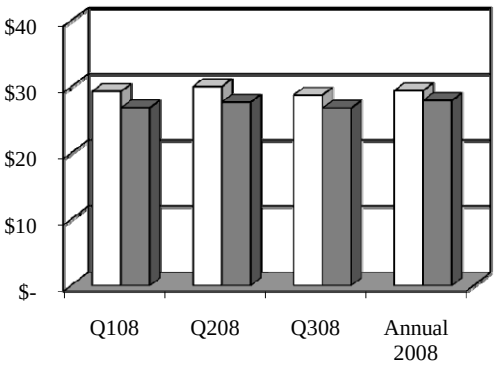
Mental Health PMPM Costs



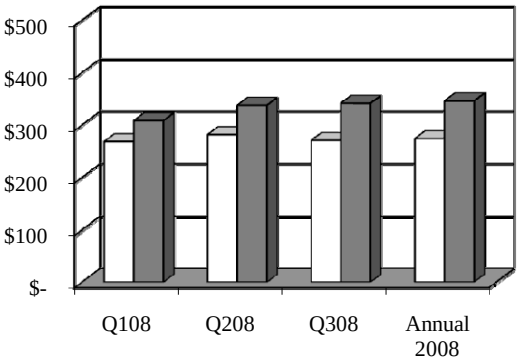
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

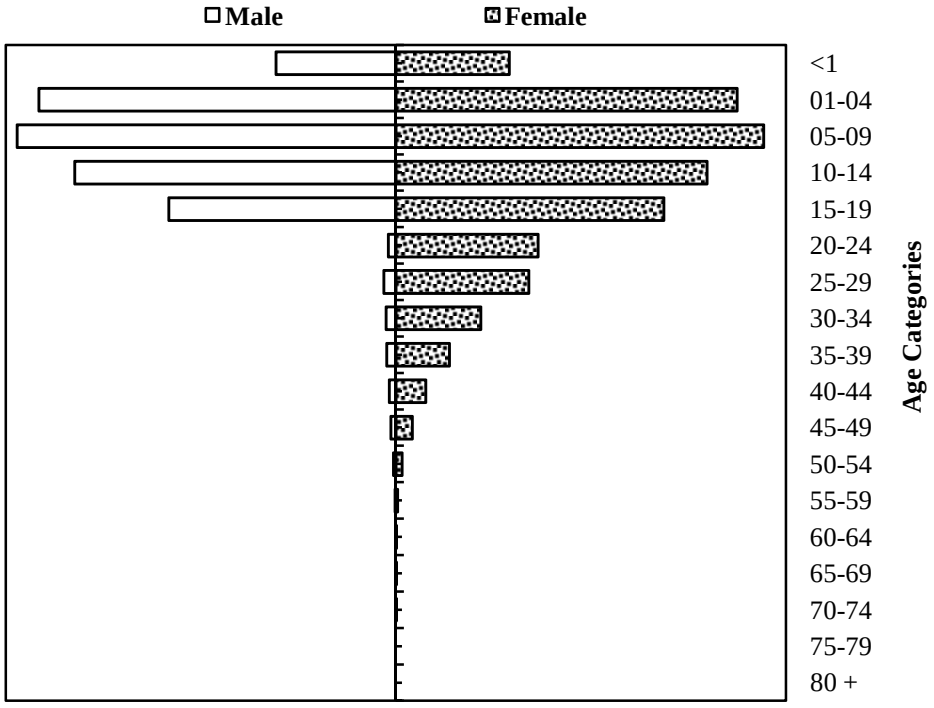


Healthcare USA of Missouri, LLC **Medicaid Average**

Healthcare USA of Missouri, LLC

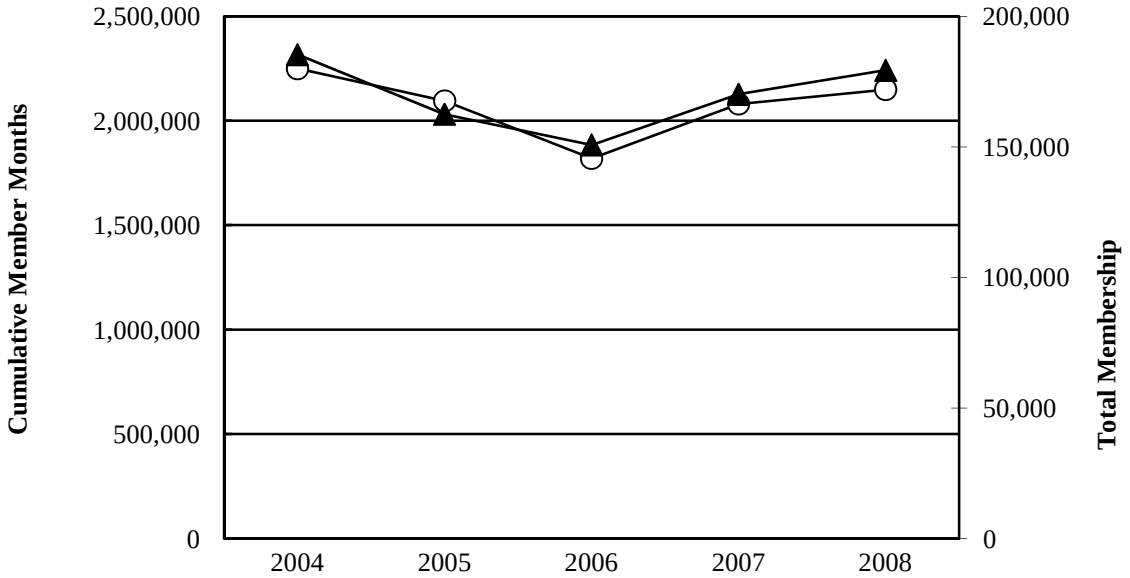
Average Membership

Age	Male		Female	
<1	6,472	8%	6,092	6%
01-04	19,229	24%	18,360	18%
05-09	20,407	26%	19,782	20%
10-14	17,304	22%	16,746	17%
15-19	12,233	16%	14,406	14%
20-24	412	1%	7,638	8%
25-29	659	1%	7,148	7%
30-34	533	1%	4,555	5%
35-39	498	1%	2,879	3%
40-44	365	0%	1,590	2%
45-49	277	0%	869	1%
50-54	148	0%	324	0%
55-59	57	0%	79	0%
60-64	16	0%	15	0%
65-69	0	0%	2	0%
70-74	0	0%	1	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**78,610**	**100%**	**100,486**	**100%**



Average Age of Enrollees =	**11.6**	**Percentage of Female Enrollees =**	**56.1%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	11.6	Missouri Medicaid	56.1%

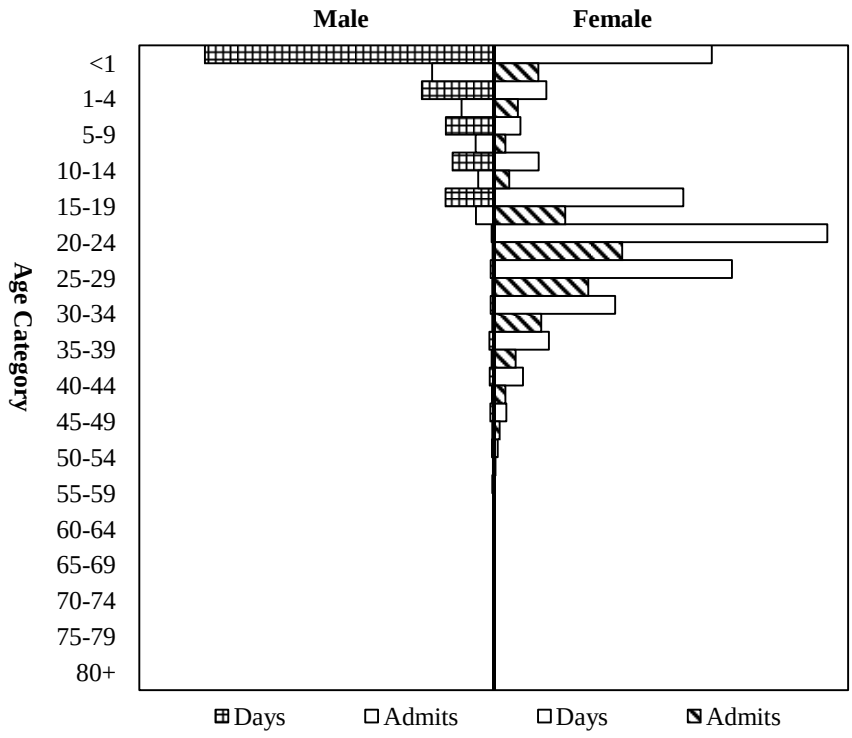
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	2,249,199	2,094,812	1,819,442	2,079,940	2,149,144
Total Membership	185,375	162,470	150,748	170,180	179,322

Healthcare USA of Missouri, LLC

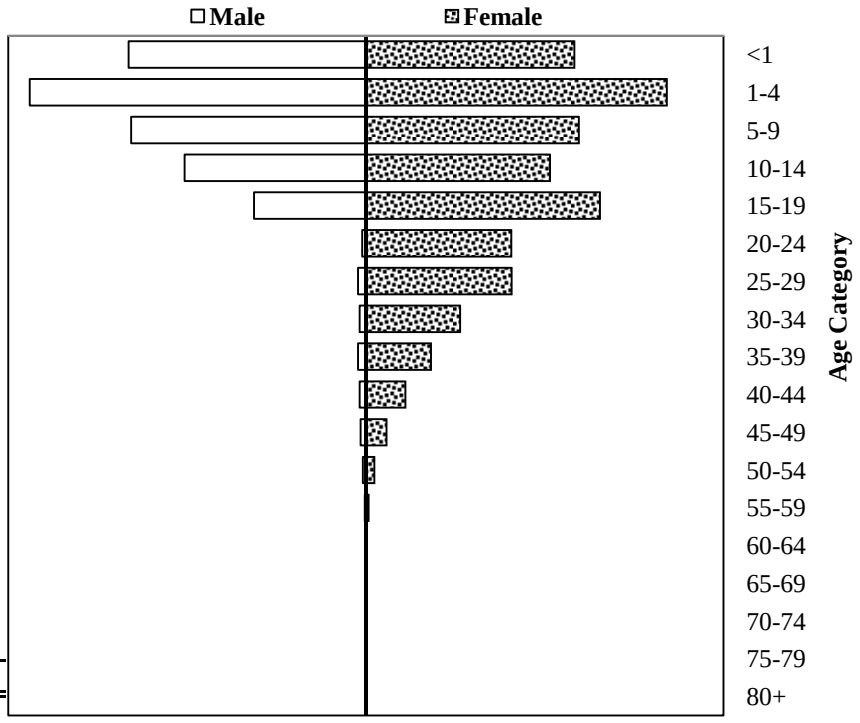
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	13,038	2,774	9,851	2,020
1-4	3,239	1,451	2,379	1,092
5-9	2,150	814	1,213	532
10-14	1,860	704	2,027	700
15-19	2,177	802	8,561	3,234
20-24	85	42	15,059	5,802
25-29	140	66	10,759	4,269
30-34	131	66	5,492	2,142
35-39	191	87	2,489	990
40-44	180	74	1,320	529
45-49	152	62	568	276
50-54	77	35	180	76
55-59	64	13	24	11
60-64	3	3	13	5
65-69	2	1	0	0
70-74	0	0	1	1
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**23,489**	**6,994**	**59,936**	**21,679**
Total	**83,425**	**28,673**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
56,404	49,531	**<1**
79,903	71,541	**1-4**
55,842	50,623	**5-9**
43,083	43,764	**10-14**
26,566	55,628	**15-19**
889	34,567	**20-24**
1,862	34,651	**25-29**
1,510	22,402	**30-34**
1,906	15,468	**35-39**
1,525	9,386	**40-44**
1,289	4,887	**45-49**
700	1,971	**50-54**
284	604	**55-59**
57	115	**60-64**
16	7	**65-69**
0	7	**70-74**
1	1	**75-79**
0	5	**80+**
271,837	**395,158**	**Subtotal**
666,995		**Total**



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HealthLink HMO, Inc. dba HealthLink HMO

Holding Company:
WellPoint, Inc.

Main Administrative Office Mailing Address:
1831 Chestnut Street
St. Louis MO 63103-2275
(314) 923-4444

Incorporated: July 29, 1992

Admitted to Missouri: January 14, 1993

Accreditation/Expiration Date: N/A [15]

State of Domicile: Missouri

% of Missouri Business: 100.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
264
Missouri members at the end of the year:
22

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
264
Plan Wide members at the end of the year:
22

2008 Year-End Officers:
President: Denis W. Casey
Secretary: Kathleen S. Kiefer
Chief Financial Officer: Wayne S. DeVeydt
Chief Medical Officer: Robert Sorrenti, M.D.

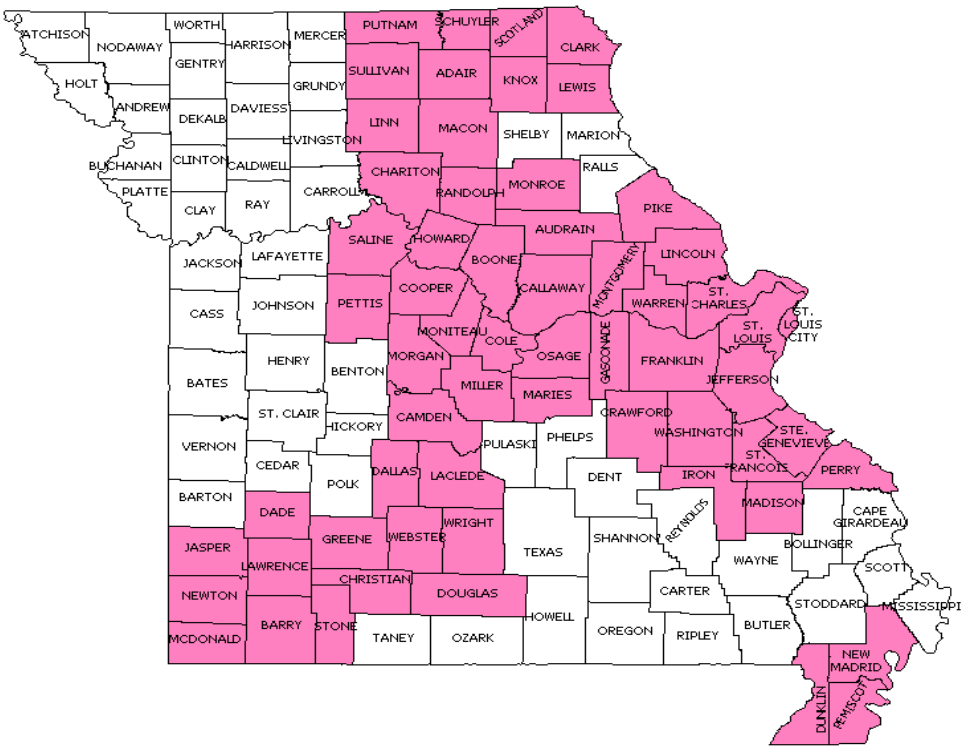
Other Officers:
R. David Kretschmer
David M. Henley

2008 Year-End Directors:
Wayne Scott DeVeydt
Dennis William Casey

Missouri Counties in Service Area:
Adair, Audrain, Barry, Boone, Callaway, Camden, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Dunklin, Franklin, Gasconade, Greene, Howard, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Osage, Pemiscot, Perry, Pettis, Pike, Putnam, Randolph, Saline, Schuyler, Scotland, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Sullivan, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None

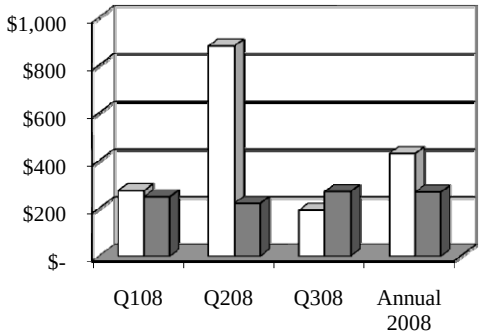


HealthLink HMO, Inc. dba HealthLink HMO

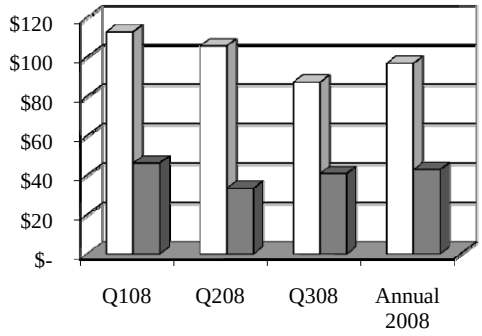
- Commercial Product

Missouri Costs Comparison [6,19]

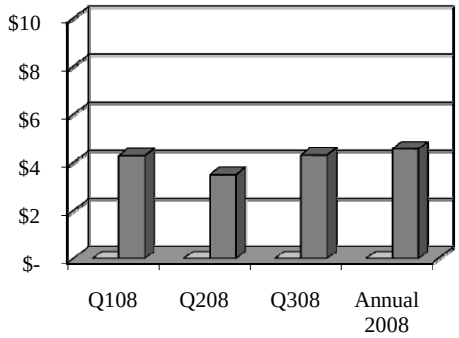
Total Per Member Per Month (PMPM) Costs



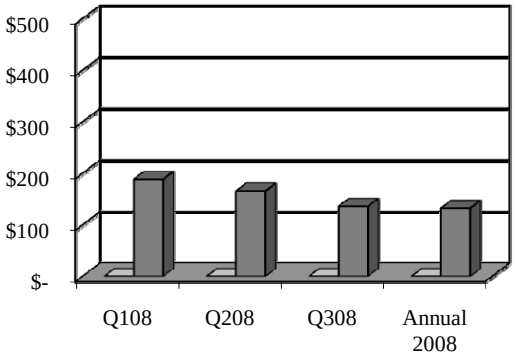
Prescription Drug PMPM Costs



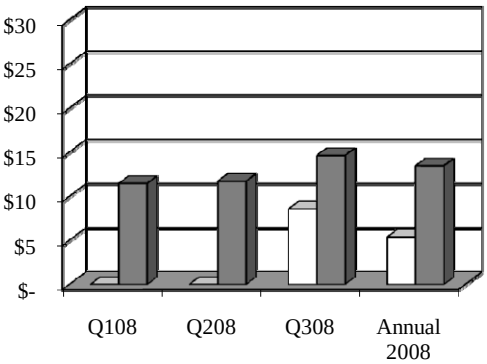
Mental Health PMPM Costs



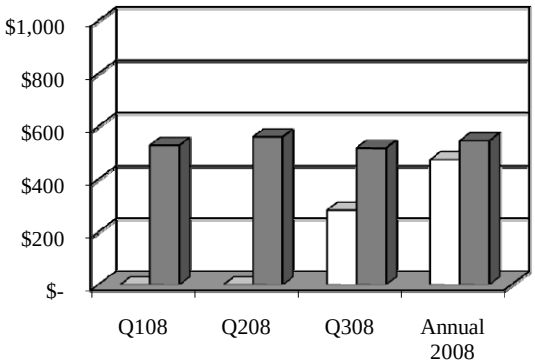
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

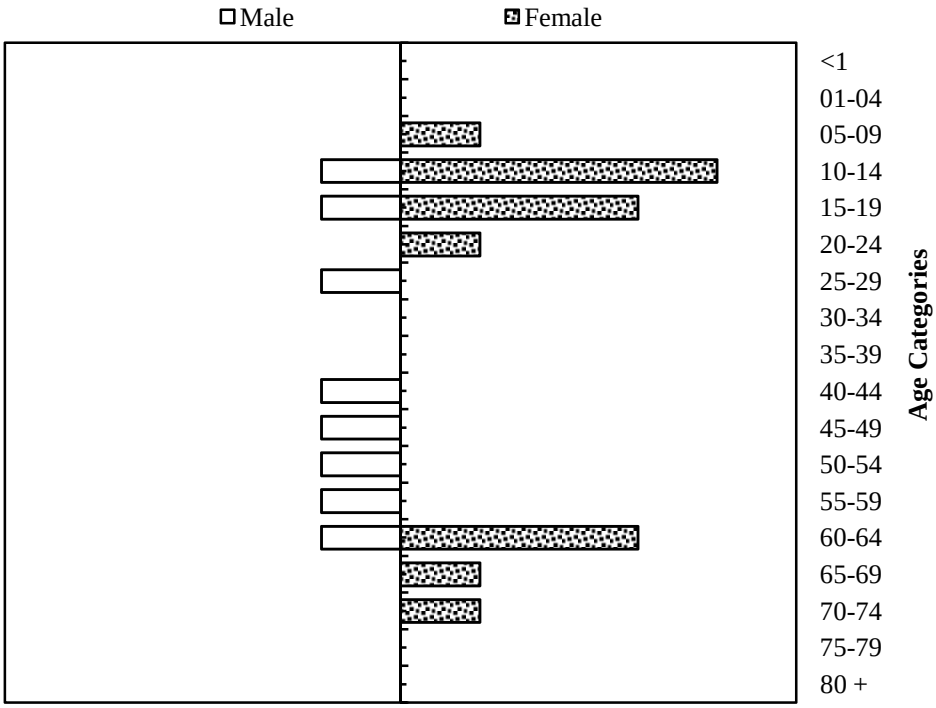


HealthLink HMO, Inc. dba HealthLink HMO **Commercial Average**

HealthLink HMO, Inc. dba HealthLink HMO [6]

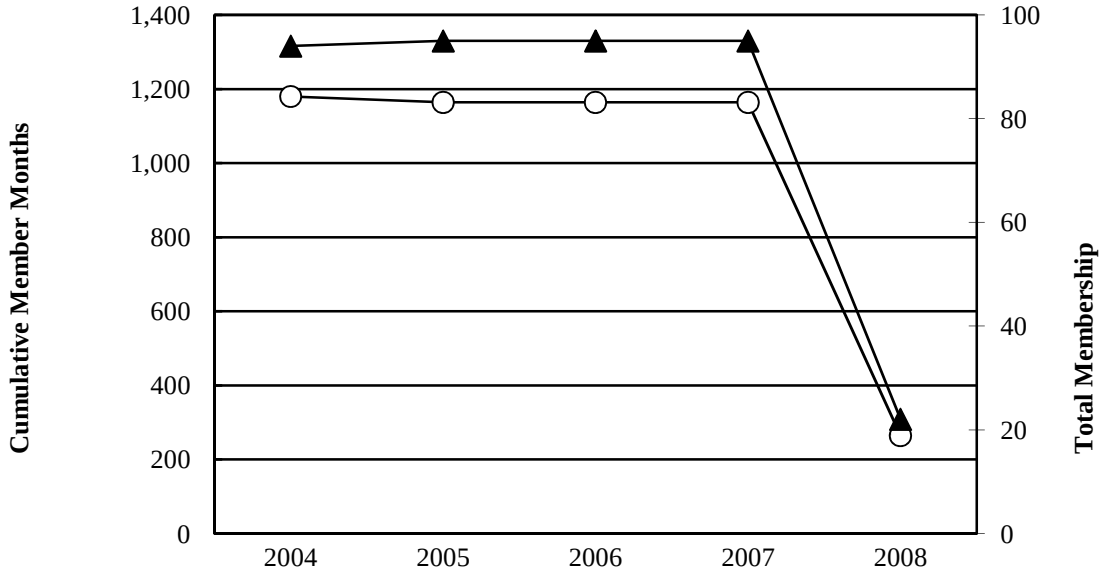
Average Membership

Age	Male		Female	
<1	0	0%	0	0%
01-04	0	0%	0	0%
05-09	0	0%	1	7%
10-14	1	13%	4	29%
15-19	1	13%	3	21%
20-24	0	0%	1	7%
25-29	1	13%	0	0%
30-34	0	0%	0	0%
35-39	0	0%	0	0%
40-44	1	13%	0	0%
45-49	1	13%	0	0%
50-54	1	13%	0	0%
55-59	1	13%	0	0%
60-64	1	13%	3	21%
65-69	0	0%	1	7%
70-74	0	0%	1	7%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**8**	**100%**	**14**	**100%**



Average Age of Enrollees =	**35.0**	**Percentage of Female Enrollees =**	**63.6%**
Missouri Commercial Plans	35.0	Missouri Commercial Plans	63.6%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

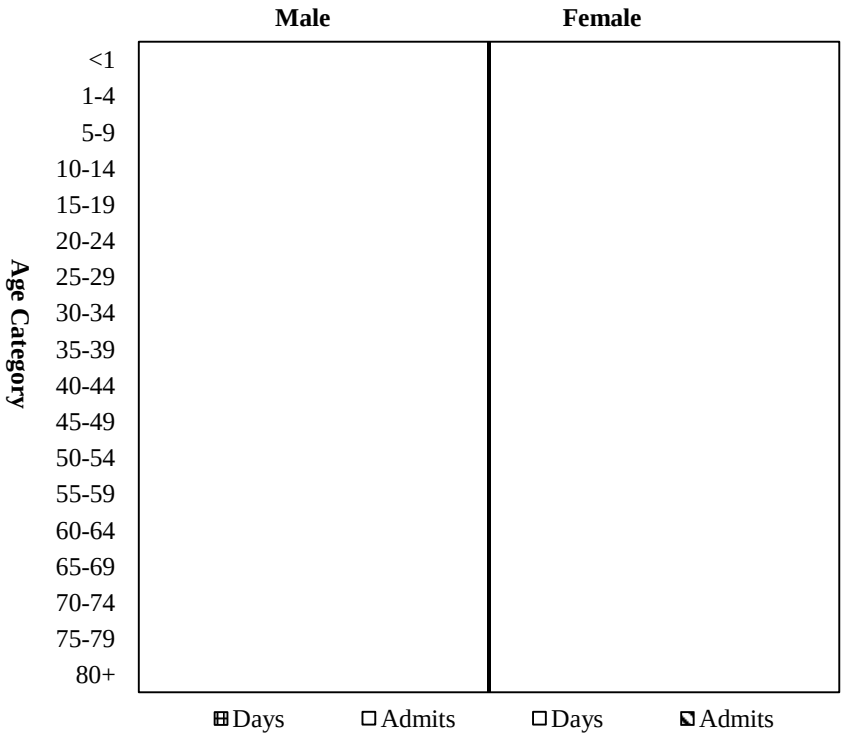
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	1,180	1,164	1,164	1,164	264
Total Membership	94	95	95	95	22

HealthLink HMO, Inc. dba HealthLink HMO [6]

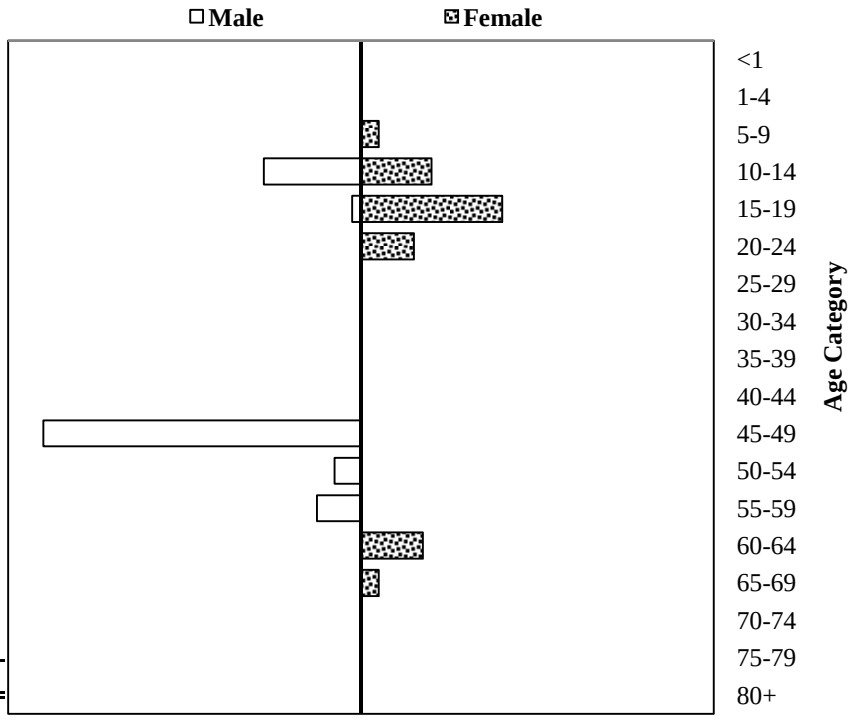
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	0	0	0	0
1-4	0	0	0	0
5-9	0	0	0	0
10-14	0	0	0	0
15-19	0	0	0	0
20-24	0	0	0	0
25-29	0	0	0	0
30-34	0	0	0	0
35-39	0	0	0	0
40-44	0	0	0	0
45-49	0	0	0	0
50-54	0	0	0	0
55-59	0	0	0	0
60-64	0	0	0	0
65-69	0	0	0	0
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**0**	**0**	**0**	**0**
Total	**0**	**0**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
0	0	**<1**
0	0	**1-4**
0	2	**5-9**
11	8	**10-14**
1	16	**15-19**
0	6	**20-24**
0	0	**25-29**
0	0	**30-34**
0	0	**35-39**
0	0	**40-44**
36	0	**45-49**
3	0	**50-54**
5	0	**55-59**
0	7	**60-64**
0	2	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
56	**41**	**Subtotal**
97		**Total**



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HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

Holding Company:
Anthem Holding Corporation

Main Administrative Office Mailing Address:
1831 Chestnut Street
St. Louis MO 63103-2275
(314) 923-4444

Incorporated: May 28, 1987

Admitted to Missouri: July 1, 1991

Accreditation/Expiration Date: NCQA / December 24, 2010

State of Domicile: Missouri

% of Missouri Business: 100.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
1,234,352
Missouri members at the end of the year:
98,199

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,236,803
Plan Wide members at the end of the year:
98,222

2008 Year-End Officers:
President: Dennis Albert Matheis
Secretary: Nancy Louise Purcell
Chief Financial Officer: Wayne S. DeVeydt
Chief Medical Officer: Sam Nussbaum

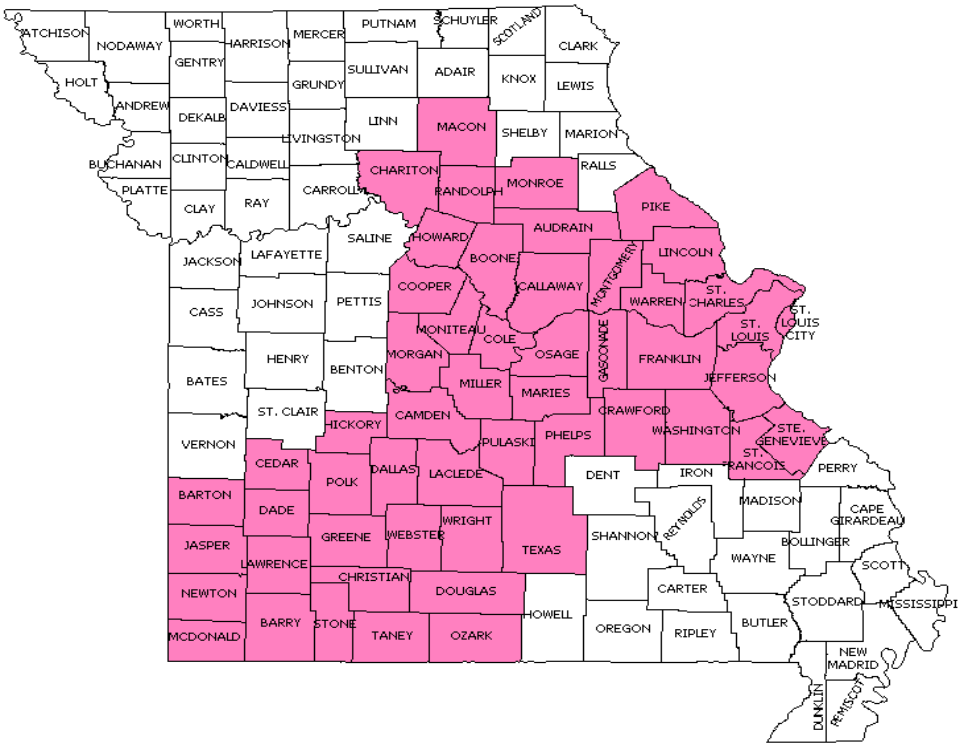
Other Officers:
R. David Kretschmer
Joseph Patrick Murray

2008 Year-End Directors:
Wayne Scott DeVeydt
Dennis William Casey

Missouri Counties in Service Area:
Audrain, Barry, Barton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Hickory, Howard, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Macon, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Ozark, Phelps, Pike, Polk, Pulaski, Randolph, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
Madison, St. Clair

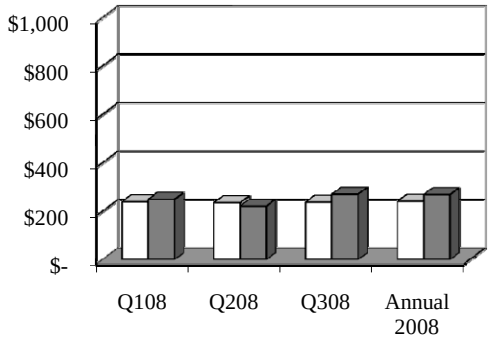


HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

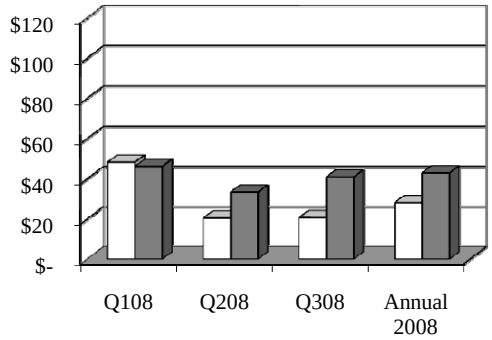
- Commercial Product

Missouri Costs Comparison [19]

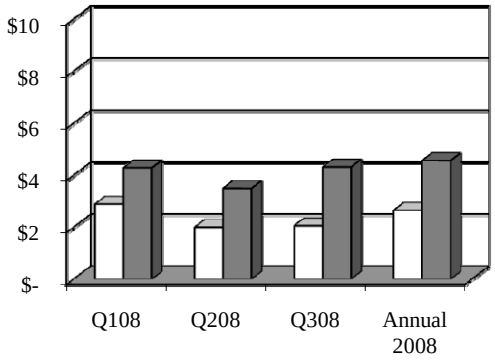
Total Per Member Per Month (PMPM) Costs



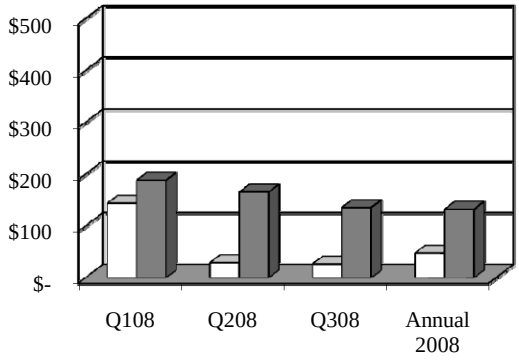
Prescription Drug PMPM Costs



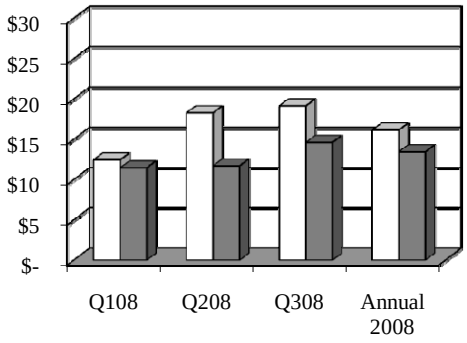
Mental Health PMPM Costs



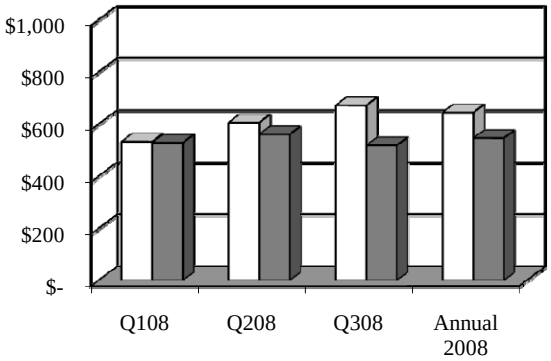
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



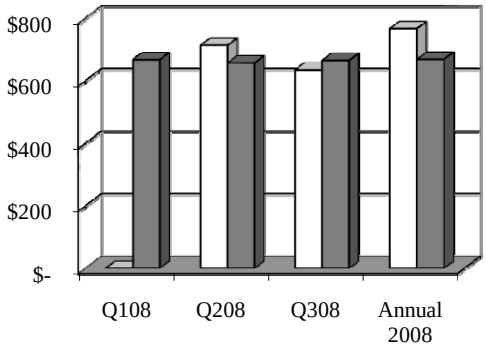
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield **Commercial Average**

HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

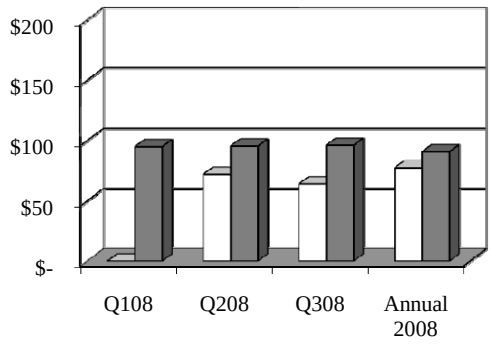
- Medicare Product

Missouri Costs Comparison [19]

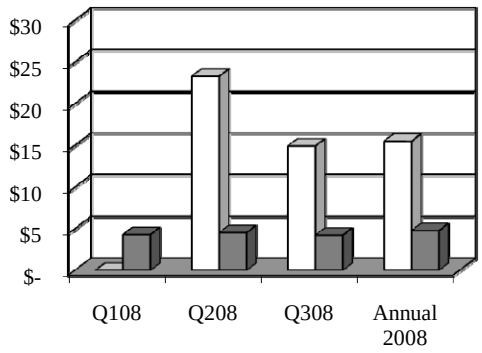
Total Per Member Per Month (PMPM) Costs



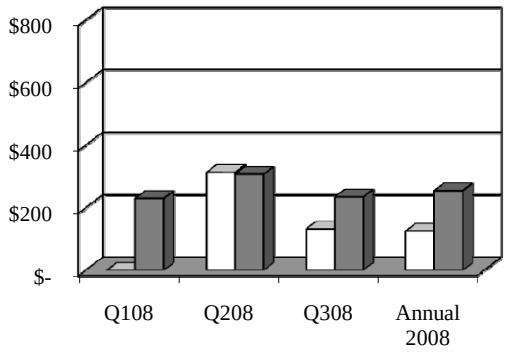
Prescription Drug PMPM Costs



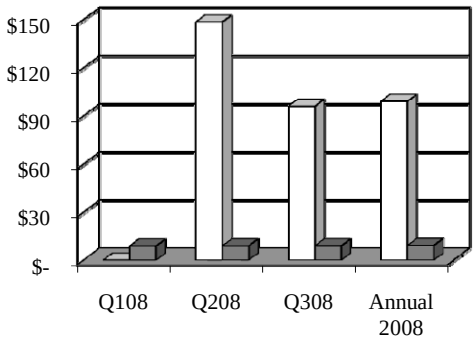
Mental Health PMPM Costs



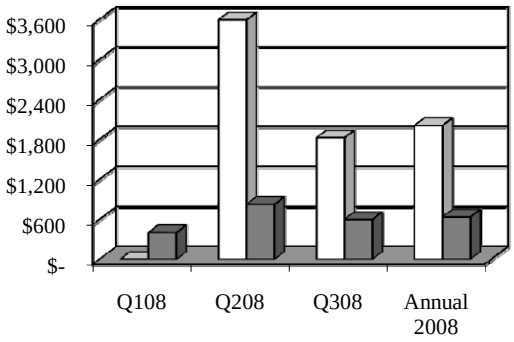
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



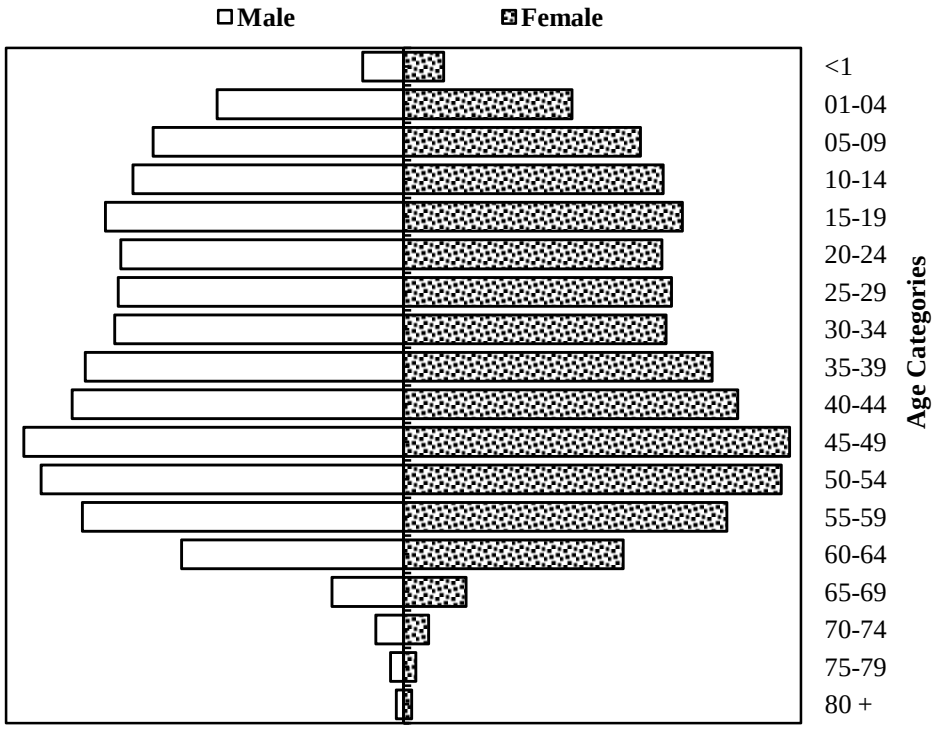
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

Medicare Average[2]

HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

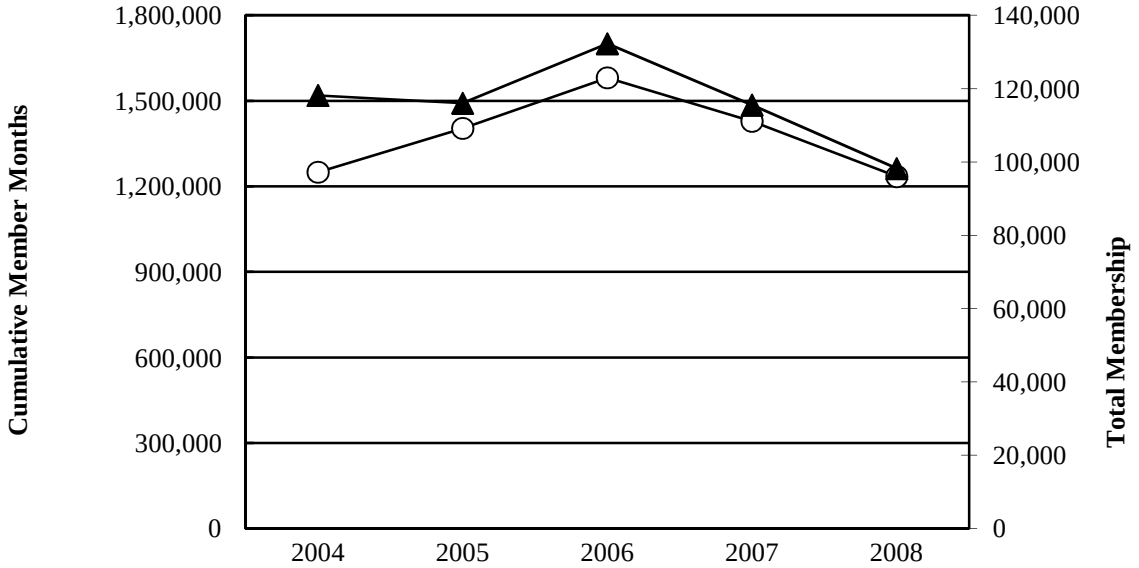
Average Membership

Age	Male		Female	
<1	532	1%	536	1%
01-04	2,441	5%	2,246	4%
05-09	3,278	6%	3,161	6%
10-14	3,540	7%	3,464	7%
15-19	3,902	8%	3,721	7%
20-24	3,699	7%	3,446	7%
25-29	3,731	7%	3,575	7%
30-34	3,778	7%	3,502	7%
35-39	4,164	8%	4,117	8%
40-44	4,335	8%	4,458	9%
45-49	4,967	10%	5,146	10%
50-54	4,741	9%	5,039	10%
55-59	4,203	8%	4,313	8%
60-64	2,903	6%	2,929	6%
65-69	936	2%	833	2%
70-74	361	1%	334	1%
75-79	170	0%	163	0%
80 +	95	0%	107	0%
Total	**51,775**	**100%**	**51,087**	**100%**



Average Age of Enrollees =	**34.7**	**Percentage of Female Enrollees =**	**49.7%**
Missouri Commercial Plans	34.7	Missouri Commercial Plans	49.7%
Missouri Medicare	69.0	Missouri Medicare	64.4%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

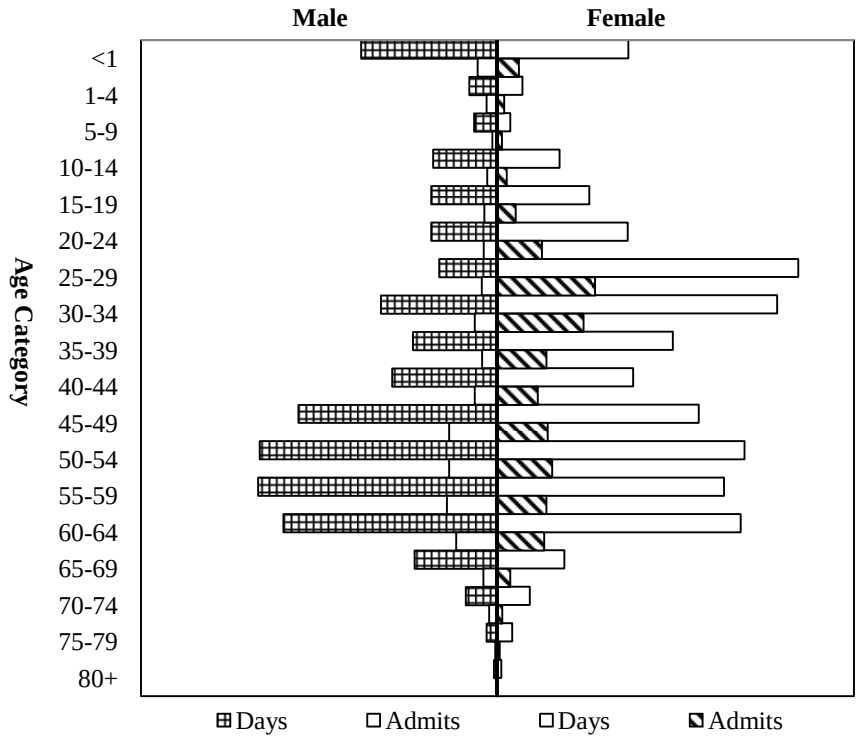
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	1,249,417	1,403,220	1,580,567	1,428,217	1,234,352
Total Membership	118,132	116,030	132,247	115,514	98,199

HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

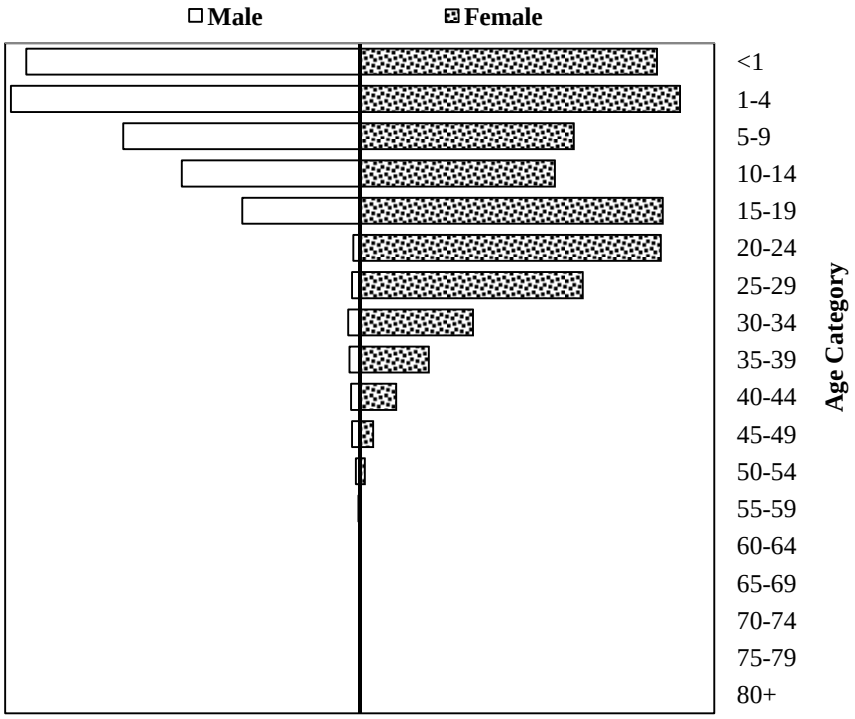
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	1,149	168	1,102	179
1-4	237	92	209	56
5-9	198	43	108	38
10-14	543	87	521	78
15-19	557	111	772	154
20-24	559	116	1,095	373
25-29	492	133	2,532	822
30-34	981	191	2,353	724
35-39	712	130	1,475	413
40-44	886	191	1,143	339
45-49	1,675	408	1,694	423
50-54	2,002	407	2,080	460
55-59	2,016	426	1,907	412
60-64	1,802	347	2,046	394
65-69	697	120	562	108
70-74	267	71	271	41
75-79	93	20	124	19
80+	30	12	33	1
Subtotal	**14,896**	**3,073**	**20,027**	**5,034**
Total	**34,923**	**8,107**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
30,092	26,830	**<1**
31,475	28,917	**1-4**
21,335	19,333	**5-9**
16,061	17,634	**10-14**
10,593	27,355	**15-19**
558	27,197	**20-24**
684	20,127	**25-29**
1,039	10,233	**30-34**
910	6,253	**35-39**
760	3,310	**40-44**
678	1,215	**45-49**
339	473	**50-54**
114	121	**55-59**
35	76	**60-64**
25	29	**65-69**
16	2	**70-74**
29	2	**75-79**
10	90	**80+**
114,753	**189,197**	**Subtotal**
303,950		**Total**



Humana Health Plan, Inc.

Holding Company:
Humana, Inc.

Main Administrative Office Mailing Address:
321 West Main Street, 12th Floor
Louisville KY 40202
(502) 580-1000

Incorporated: August 23, 1982

Admitted to Missouri: July 1, 1991

Accreditation/Expiration Date: NCQA / December 15, 2009

State of Domicile: Kentucky

% of Missouri Business: 8.8%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
239,447
Missouri members at the end of the year:
20,162

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
4,523,947
Plan Wide members at the end of the year:
381,846

2008 Year-End Officers:
President: Michael B. McCallister
Secretary: Joan O. Lenahan
Chief Financial Officer: James H. Bloem
Chief Medical Officer: Mark E. Kiffer, D.O.

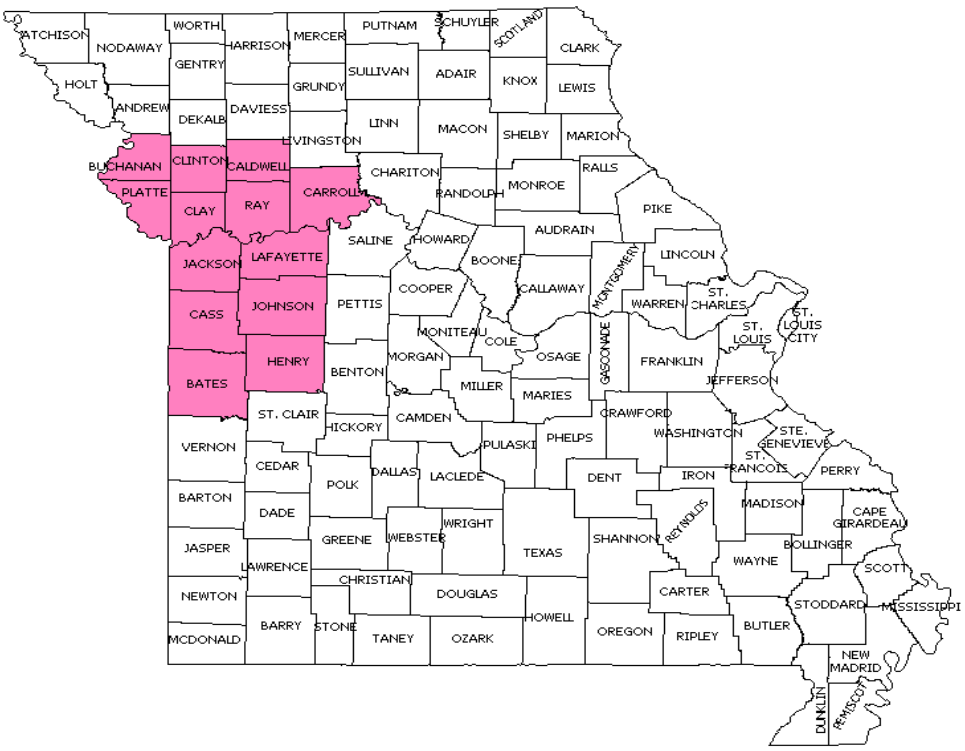
Other Officers:
J. Gregory Catron
Kathleen Pellegrino
Thomas J. Liston

2008 Year-End Directors:
Jonathan Thomas Lord, M.D.
Michael Benedict McCallister

Missouri Counties in Service Area:
Bates, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:
Johnson, Leavenworth, Miami, Wyandotte

Illinois Counties in Service Area:
None

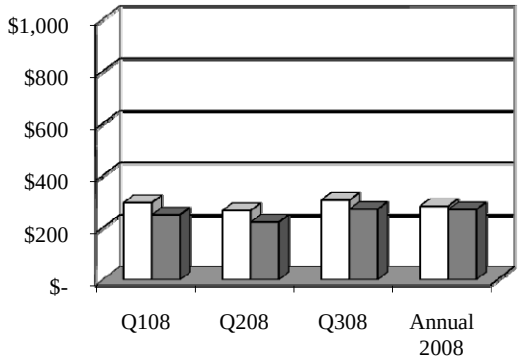


Humana Health Plan, Inc.

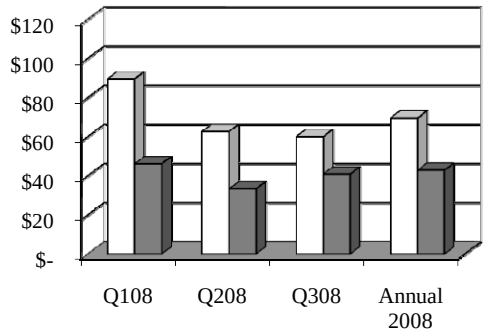
- Commercial Product

Missouri Costs Comparison [19]

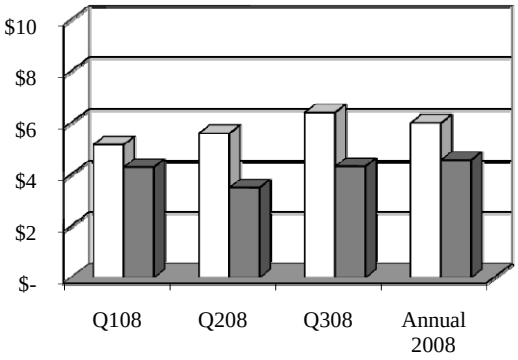
Total Per Member Per Month (PMPM) Costs



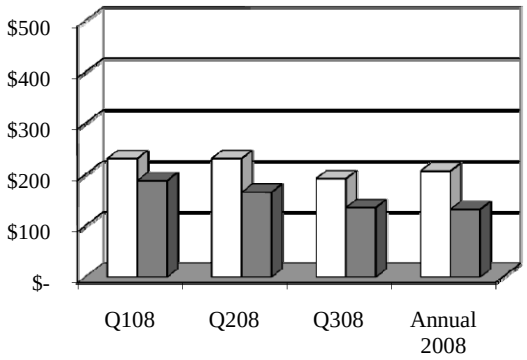
Prescription Drug PMPM Costs



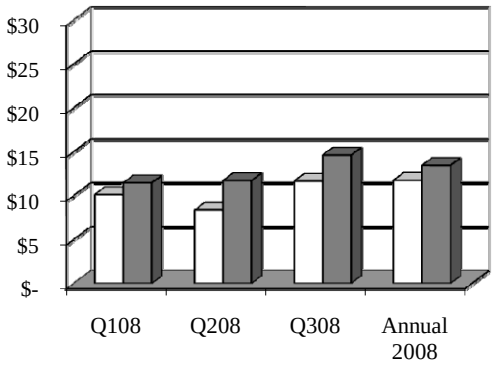
Mental Health PMPM Costs



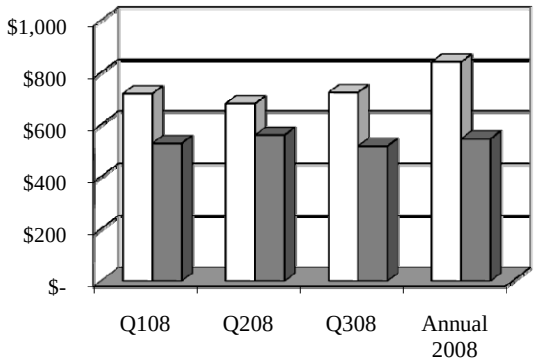
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



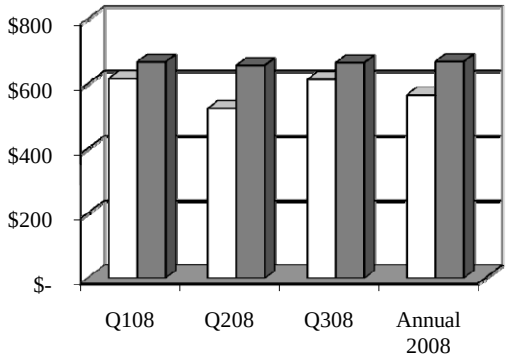
Humana Health Plan, Inc. **Commercial Average**

Humana Health Plan, Inc.

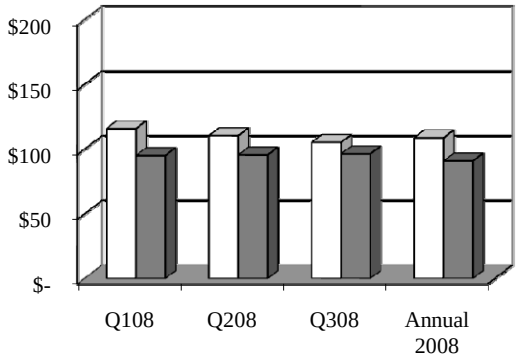
- Medicare Product

Missouri Costs Comparison [19]

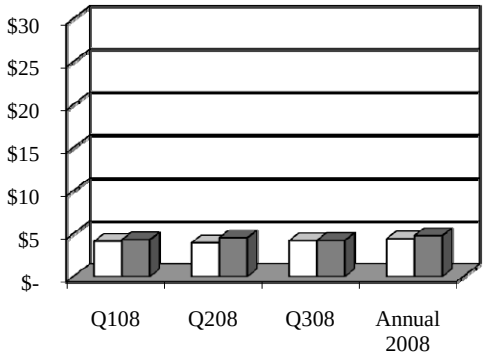
Total Per Member Per Month (PMPM) Costs



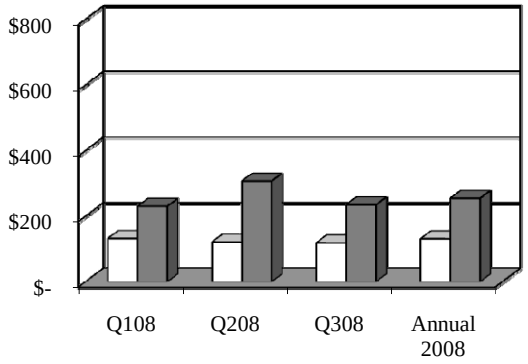
Prescription Drug PMPM Costs



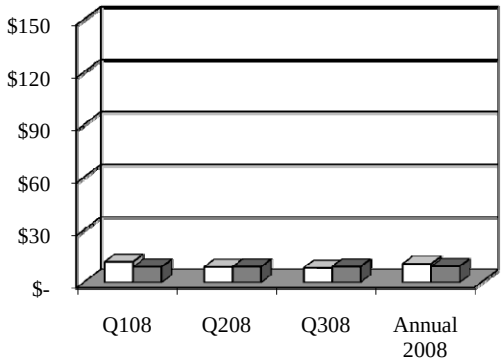
Mental Health PMPM Costs



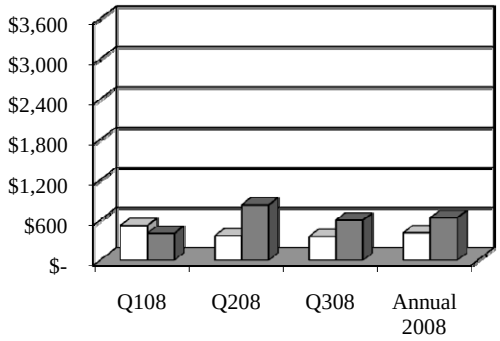
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

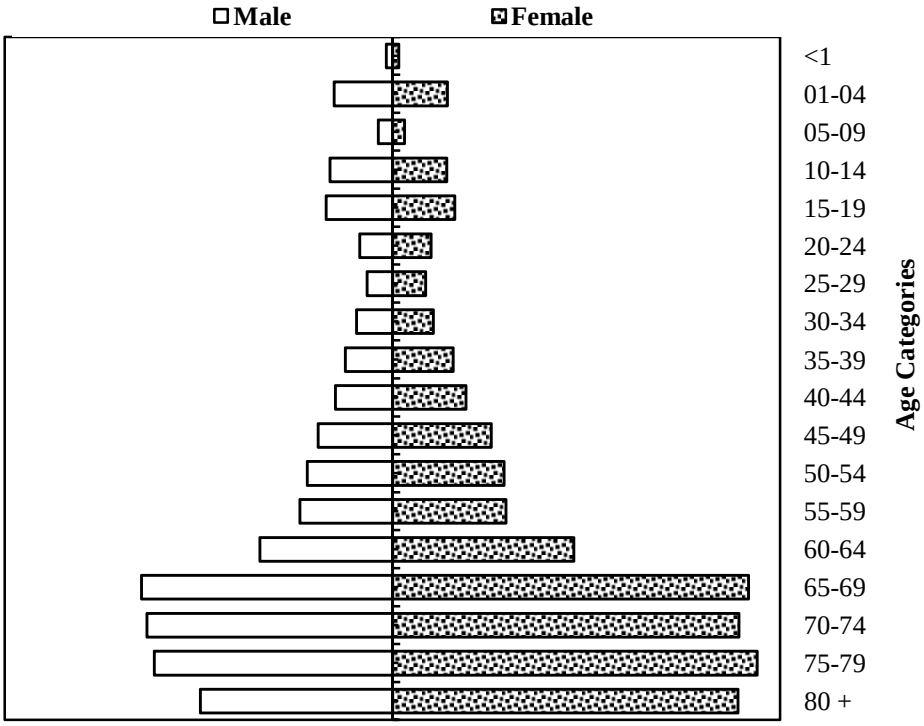


Humana Health Plan, Inc. **Medicare Average**[2]

Humana Health Plan, Inc.

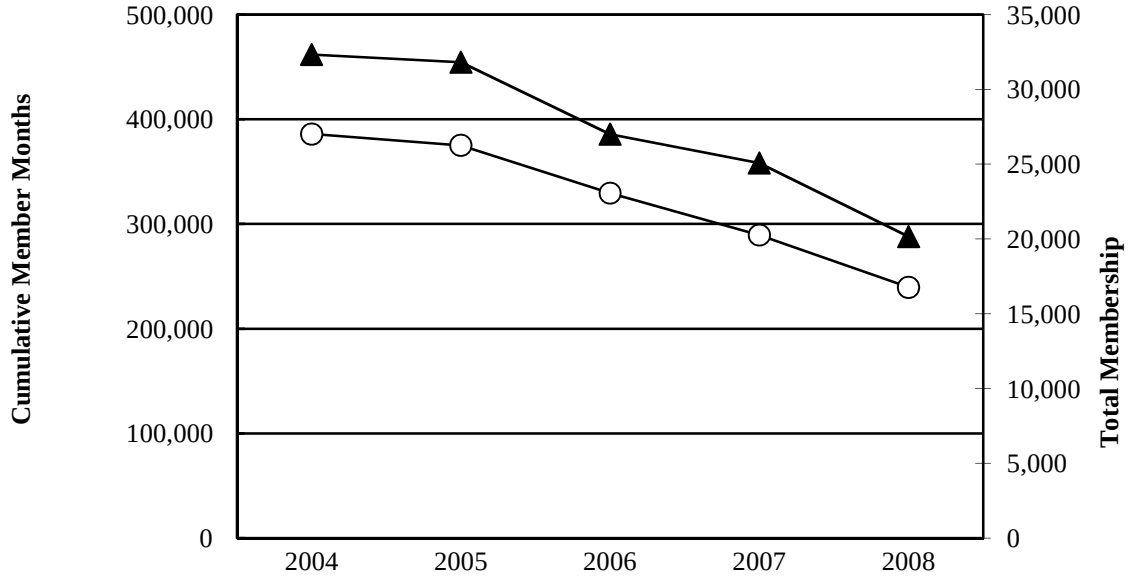
Average Membership

Age	Male		Female	
<1	30	0%	31	0%
01-04	286	3%	269	2%
05-09	69	1%	58	1%
10-14	307	4%	266	2%
15-19	326	4%	305	3%
20-24	161	2%	189	2%
25-29	125	1%	163	1%
30-34	176	2%	200	2%
35-39	232	3%	297	3%
40-44	280	3%	360	3%
45-49	365	4%	483	4%
50-54	418	5%	547	5%
55-59	455	5%	557	5%
60-64	650	8%	888	8%
65-69	1,230	15%	1,744	15%
70-74	1,203	14%	1,697	15%
75-79	1,168	14%	1,786	15%
80 +	942	11%	1,693	15%
Total	**8,422**	**100%**	**11,533**	**100%**



Average Age of Enrollees =	**59.9**	**Percentage of Female Enrollees =**	**57.8%**
Missouri Commercial Plans	38.6	Missouri Commercial Plans	54.4%
Missouri Medicare	72.5	Missouri Medicare	59.8%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

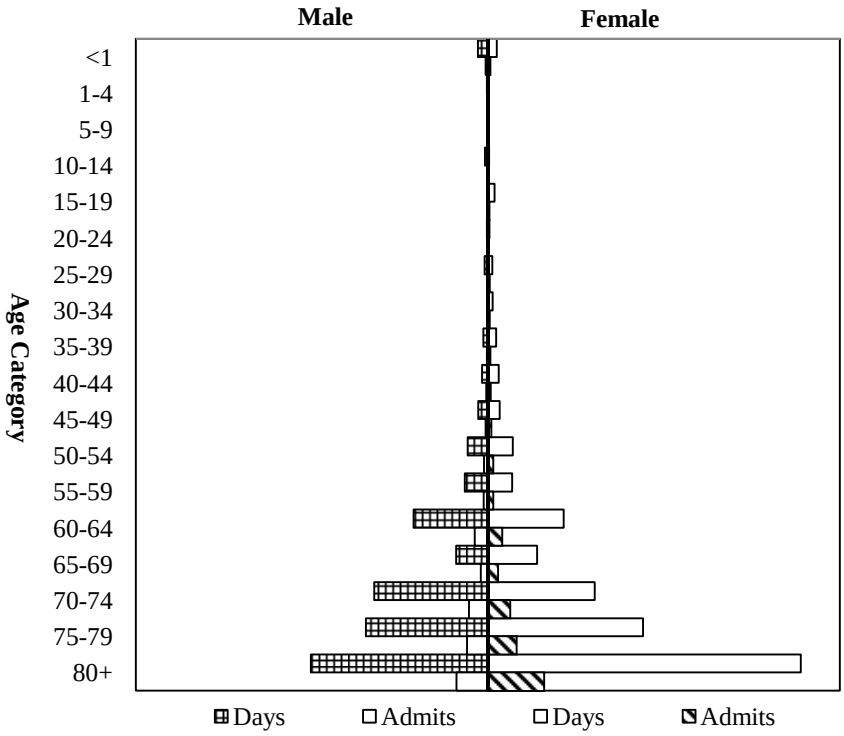
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	385,902	375,118	329,458	289,430	239,447
Total Membership	32,334	31,812	27,003	25,077	20,162

Humana Health Plan, Inc.

General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	141	32	125	33
1-4	16	7	9	3
5-9	3	1	3	1
10-14	42	10	19	9
15-19	8	3	94	23
20-24	17	3	22	10
25-29	45	9	63	25
30-34	10	4	67	28
35-39	63	15	119	37
40-44	84	22	154	40
45-49	139	35	167	47
50-54	289	55	354	74
55-59	329	61	345	77
60-64	1,054	188	1,074	203
65-69	453	103	697	142
70-74	1,613	269	1,516	318
75-79	1,731	298	2,203	409
80+	2,514	449	4,446	801
Subtotal	**8,551**	**1,564**	**11,477**	**2,280**
Total	**20,028**	**3,844**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
420	314	**<1**
587	553	**1-4**
865	644	**5-9**
1,180	1,005	**10-14**
1,001	1,300	**15-19**
318	769	**20-24**
619	995	**25-29**
679	1,473	**30-34**
1,041	2,403	**35-39**
1,564	3,464	**40-44**
2,666	4,518	**45-49**
3,443	6,554	**50-54**
4,278	7,170	**55-59**
11,458	16,682	**60-64**
8,244	13,122	**65-69**
18,280	24,358	**70-74**
18,152	26,314	**75-79**
21,623	38,110	**80+**
96,418	**149,748**	**Subtotal**
246,166		**Total**

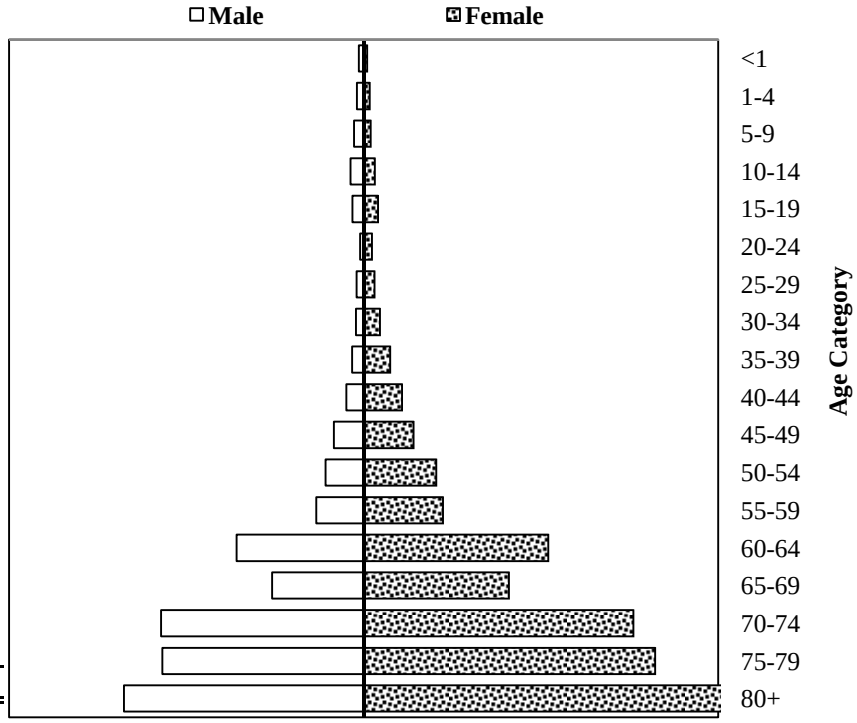


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Table of Contents

Mercy Health Plans of Missouri, Inc.

Holding Company:
Sisters of Mercy Health System

Main Administrative Office Mailing Address:
14528 S. Outer 40, Suite 300
Chesterfield MO 63017-5705
(314) 214-8100

Incorporated: October 17, 1994

Admitted to Missouri: March 14, 1996

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 90.1%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
525,235
Missouri members at the end of the year:
42,282

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
688,611
Plan Wide members at the end of the year:
54,871

2008 Year-End Officers:
President: Robert R. Vogel
Secretary: Charles S. Gilham
Chief Financial Officer: George A. Schneider
Chief Medical Officer: Dr. Stephen Spurgeon

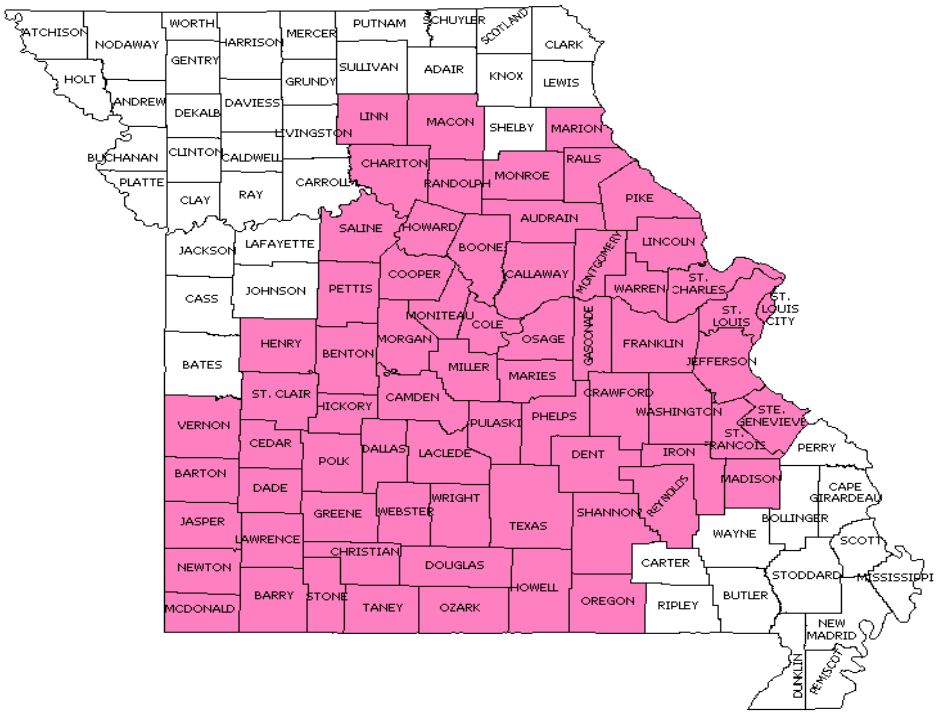
Other Officers:
Kenneth Michael Treash

2008 Year-End Directors:
Ronald Broughton Ashworth
Bradley Kim Day

Missouri Counties in Service Area:
Audrain, Barry, Barton, Benton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Henry, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Linn, Macon, Madison, Maries, Marion, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Oregon, Osage, Ozark, Pettis, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, Saline, Shannon, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Vernon, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
Clinton, Jersey, Macoupin, Monroe, Randolph, St. Clair

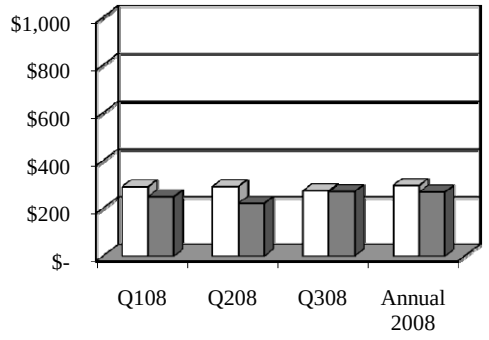


Mercy Health Plans of Missouri, Inc.

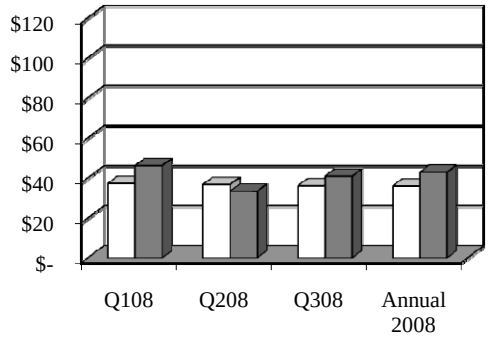
- Commercial Product

Missouri Costs Comparison [19]

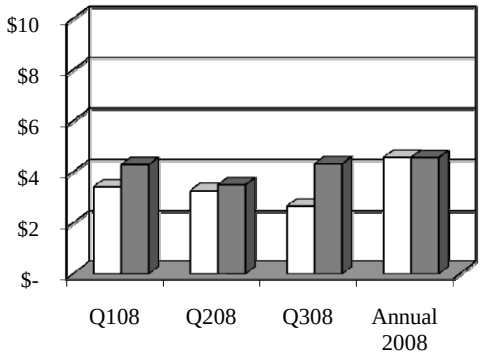
Total Per Member Per Month (PMPM) Costs



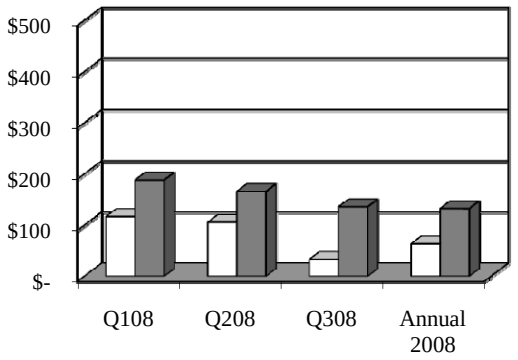
Prescription Drug PMPM Costs



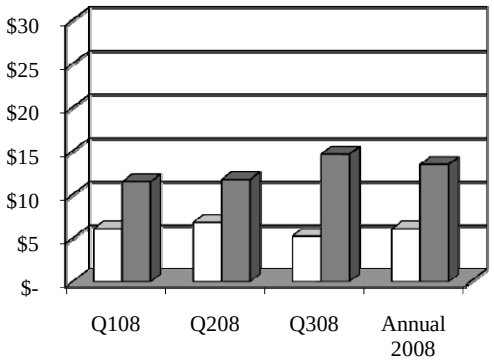
Mental Health PMPM Costs



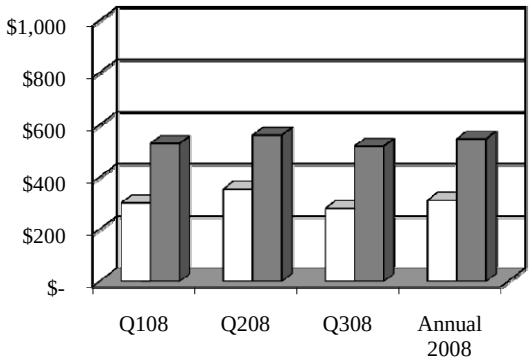
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



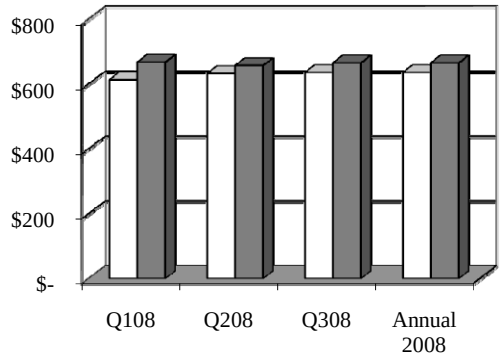
Mercy Health Plans of Missouri, Inc. **Commercial Average**

Mercy Health Plans of Missouri, Inc.

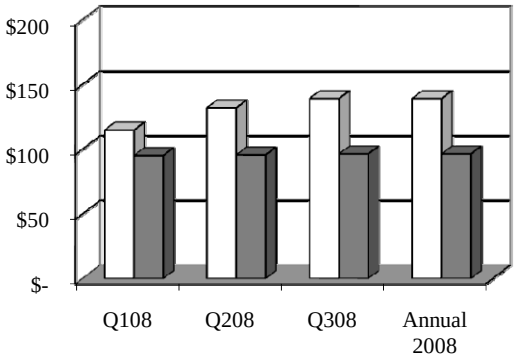
- Medicare Product

Missouri Costs Comparison [19]

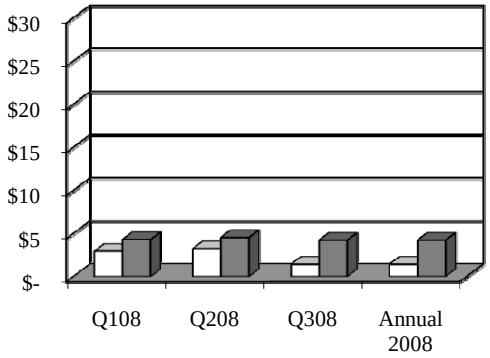
Total Per Member Per Month (PMPM) Costs



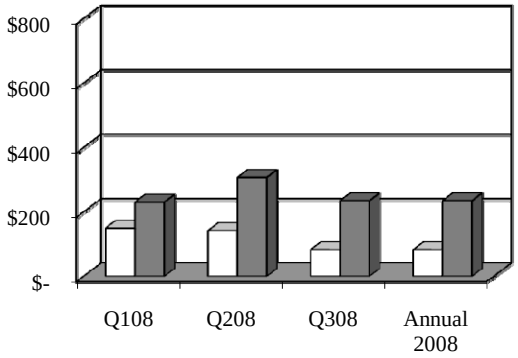
Prescription Drug PMPM Costs



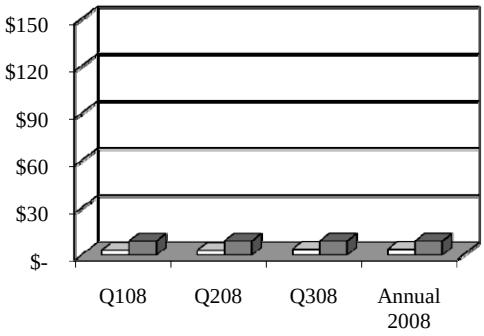
Mental Health PMPM Costs



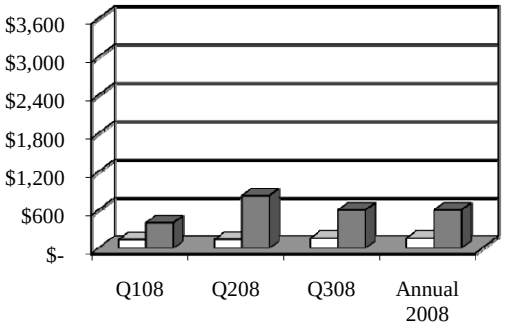
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



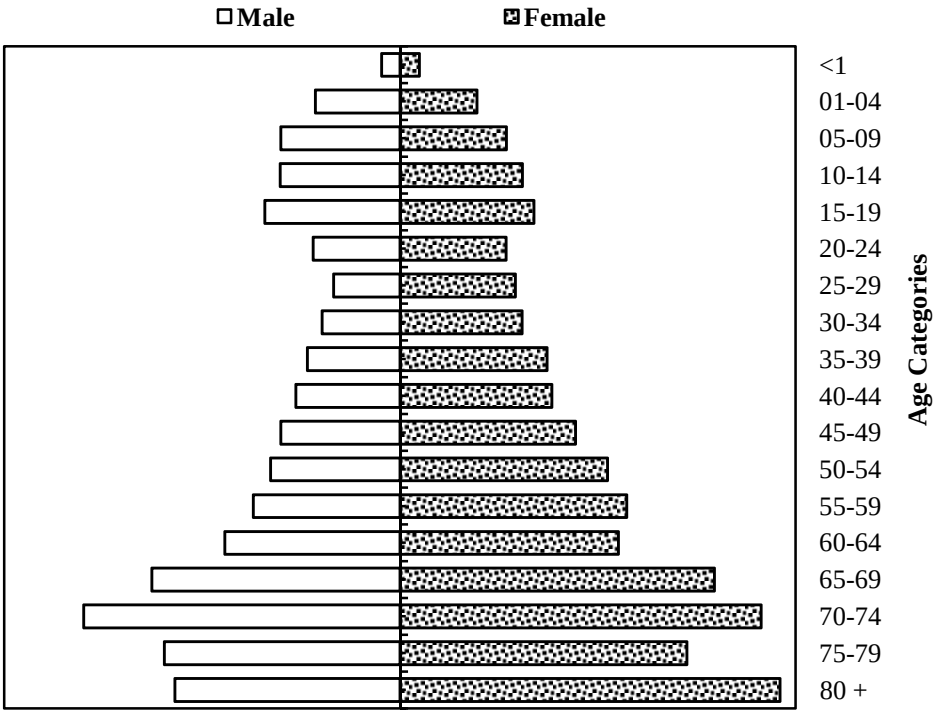
Mercy Health Plans of Missouri, Inc.

Medicare Average[2]

Mercy Health Plans of Missouri, Inc.

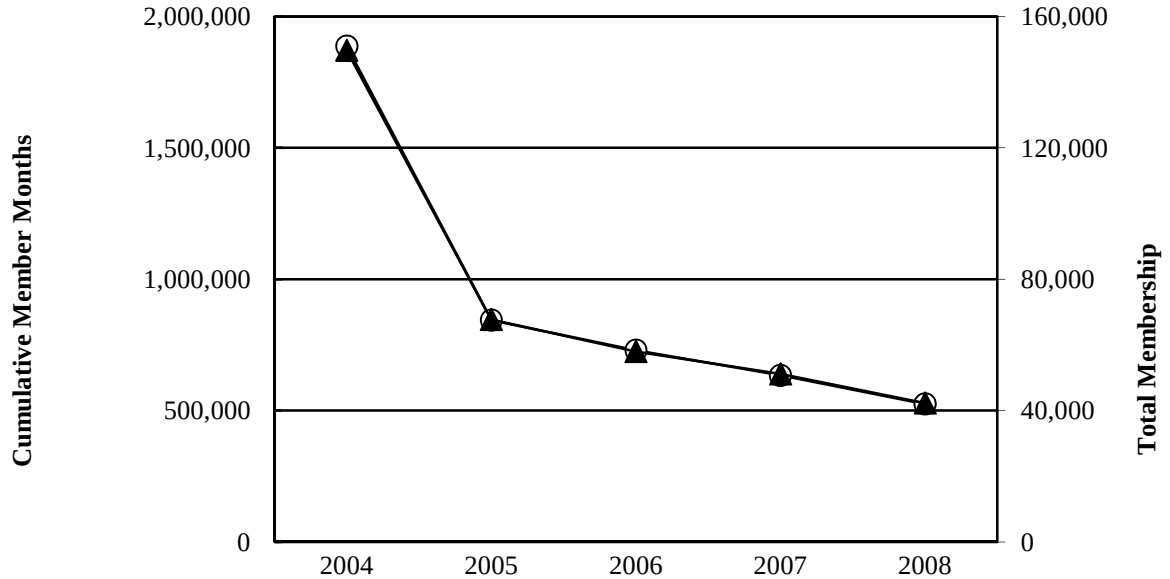
Average Membership

Age	Male		Female	
<1	141	1%	146	1%
01-04	642	3%	582	2%
05-09	904	5%	806	3%
10-14	910	5%	927	4%
15-19	1,027	5%	1,015	4%
20-24	660	3%	804	3%
25-29	505	3%	874	4%
30-34	592	3%	924	4%
35-39	703	4%	1,113	4%
40-44	790	4%	1,150	5%
45-49	904	5%	1,331	5%
50-54	981	5%	1,572	6%
55-59	1,113	6%	1,719	7%
60-64	1,328	7%	1,656	7%
65-69	1,883	10%	2,384	10%
70-74	2,399	13%	2,737	11%
75-79	1,787	9%	2,174	9%
80 +	1,708	9%	2,881	12%
Total	**18,977**	**100%**	**24,795**	**100%**



Average Age of Enrollees =	**51.9**	**Percentage of Female Enrollees =**	**56.6%**
Missouri Commercial Plans	37.0	Missouri Commercial Plans	56.8%
Missouri Medicare	74.6	Missouri Medicare	56.4%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

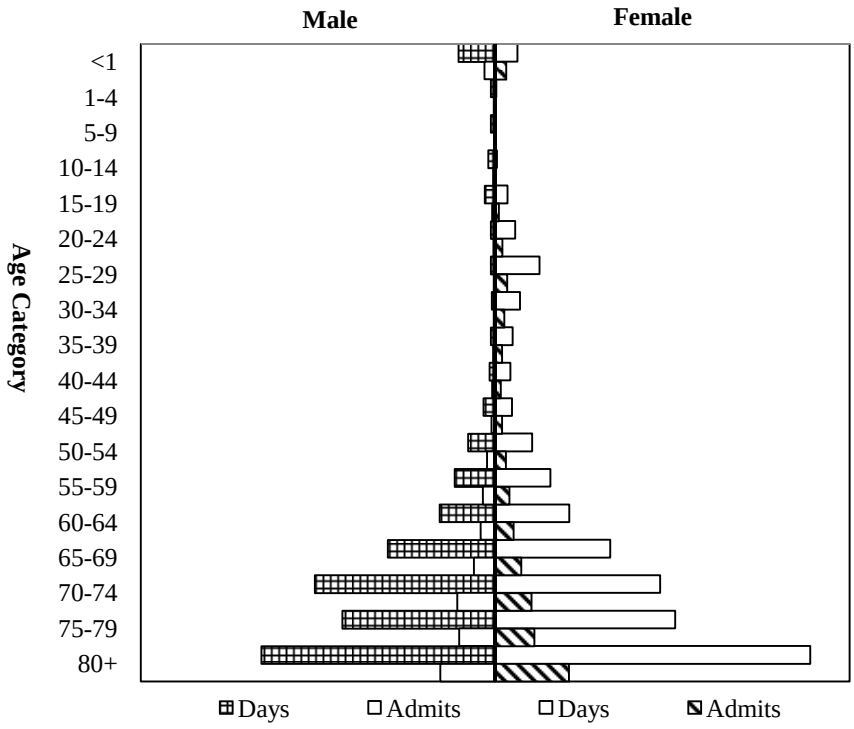
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	1,886,815	844,329	729,884	633,894	525,235
Total Membership	149,736	67,728	57,973	51,122	42,282

Mercy Health Plans of Missouri, Inc.

General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	518	152	314	157
1-4	59	18	15	6
5-9	61	16	11	6
10-14	96	31	27	12
15-19	147	43	175	54
20-24	60	24	282	103
25-29	62	18	623	168
30-34	47	21	349	130
35-39	59	31	245	95
40-44	77	45	213	78
45-49	166	52	239	96
50-54	381	116	521	151
55-59	573	172	778	203
60-64	785	205	1,046	261
65-69	1,512	301	1,622	368
70-74	2,543	533	2,327	514
75-79	2,154	509	2,537	553
80+	3,296	774	4,442	1,039
Subtotal	**12,596**	**3,061**	**15,766**	**3,994**
Total	**28,362**	**7,055**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
17,189	14,527	**<1**
22,266	19,347	**1-4**
18,659	16,686	**5-9**
18,980	19,700	**10-14**
36,388	28,955	**15-19**
10,464	28,757	**20-24**
10,319	40,193	**25-29**
13,182	42,895	**30-34**
17,287	45,513	**35-39**
21,365	52,181	**40-44**
28,708	71,913	**45-49**
39,810	112,793	**50-54**
80,299	105,403	**55-59**
81,227	92,628	**60-64**
91,400	142,681	**65-69**
109,073	126,622	**70-74**
114,968	106,226	**75-79**
94,089	115,285	**80+**
825,673	**1,182,305**	**Subtotal**
2,007,978		**Total**

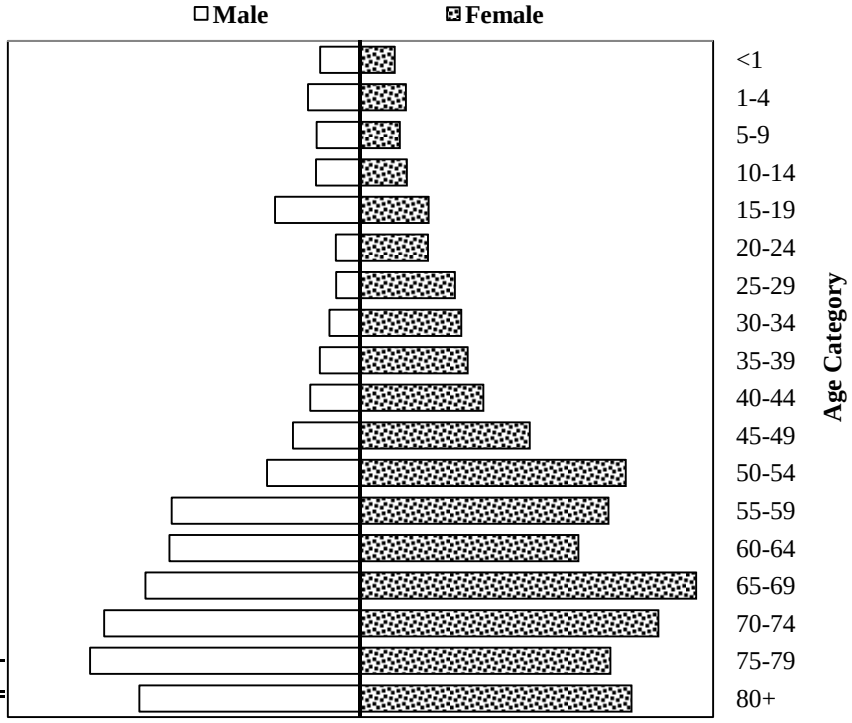


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Table of Contents

Missouri Care, Inc. [21]

Holding Company:
Aetna, Inc.

Main Administrative Office Mailing Address:
2404 Forum Blvd
Columbia MO 65203
(573) 441-2100

Incorporated: July 27, 2006

Admitted to Missouri: March 8, 2007

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 100.0%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
455,378
Missouri members at the end of the year:
41,238

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
460,152
Plan Wide members at the end of the year:
39,962

2008 Year-End Officers:
President: Thomas Kelly
Secretary: Michele Matiski
Chief Financial Officer: Brian Fischer
Chief Medical Officer: Dr. Andrew Matera

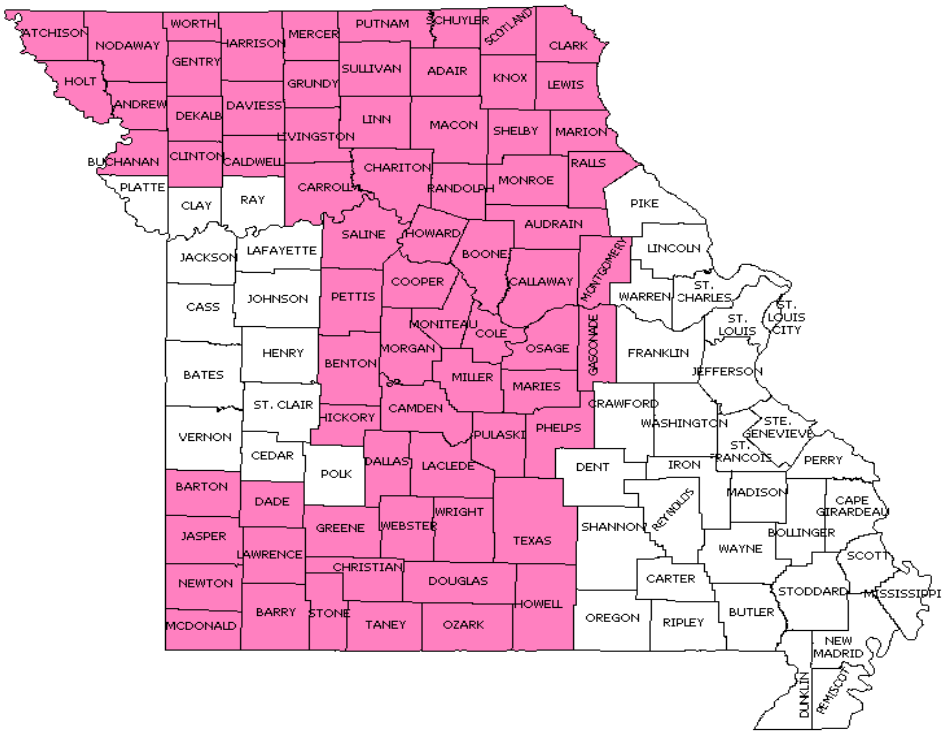
Other Officers:
Pamela Johnson

2008 Year-End Directors:
Thomas Laurence Kelly
Coleen Kivlahan, M.D.

Missouri Counties in Service Area:
Adair, Andrew, Atchison, Audrain, Barry, Barton, Benton, Boone, Buchanan, Caldwell, Callaway, Camden, Carroll, Chariton, Christian, Clark, Clinton, Cole, Cooper, Dade, Dallas, Daviess, DeKalb, Douglas, Gasconade, Gentry, Greene, Grundy, Harrison, Hickory, Holt, Howard, Howell, Jasper, Knox, Laclede, Lawrence, Lewis, Linn, Livingston, Macon, Maries, Marion, McDonald, Mercer, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Nodaway, Osage, Ozark, Pettis, Phelps, Pulaski, Putnam, Ralls, Randolph, Saline, Schuyler, Scotland, Shelby, Stone, Sullivan, Taney, Texas, Webster, Worth, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None

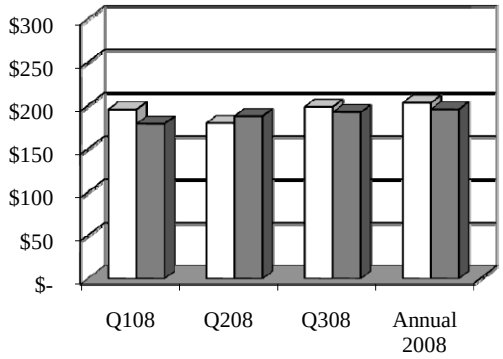


Missouri Care, Inc.

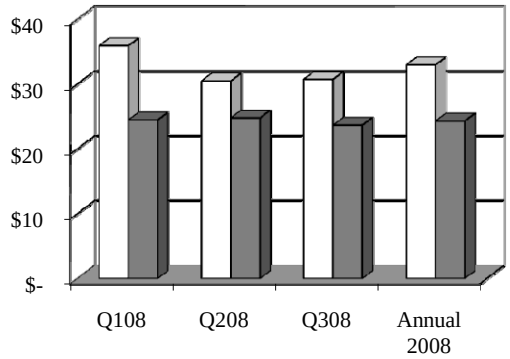
- Medicaid Product

Missouri Costs Comparison [19]

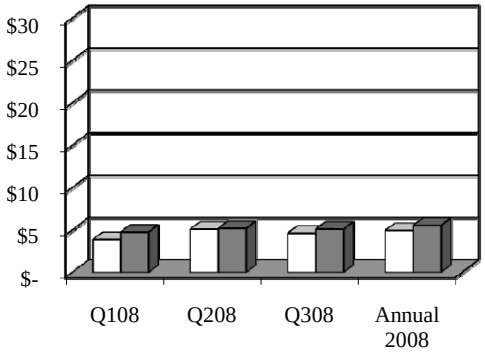
Total Per Member Per Month (PMPM) Costs



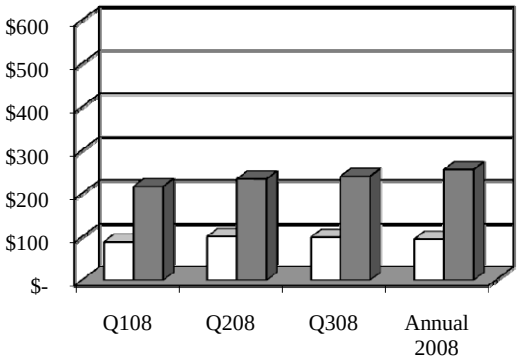
Prescription Drug PMPM Costs



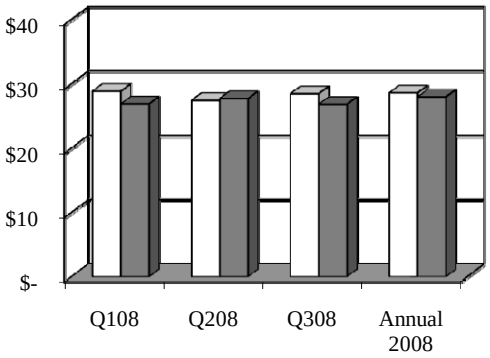
Mental Health PMPM Costs



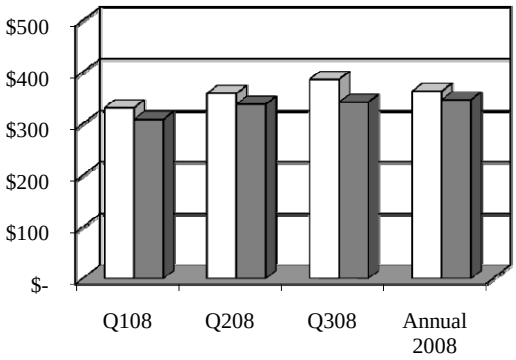
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

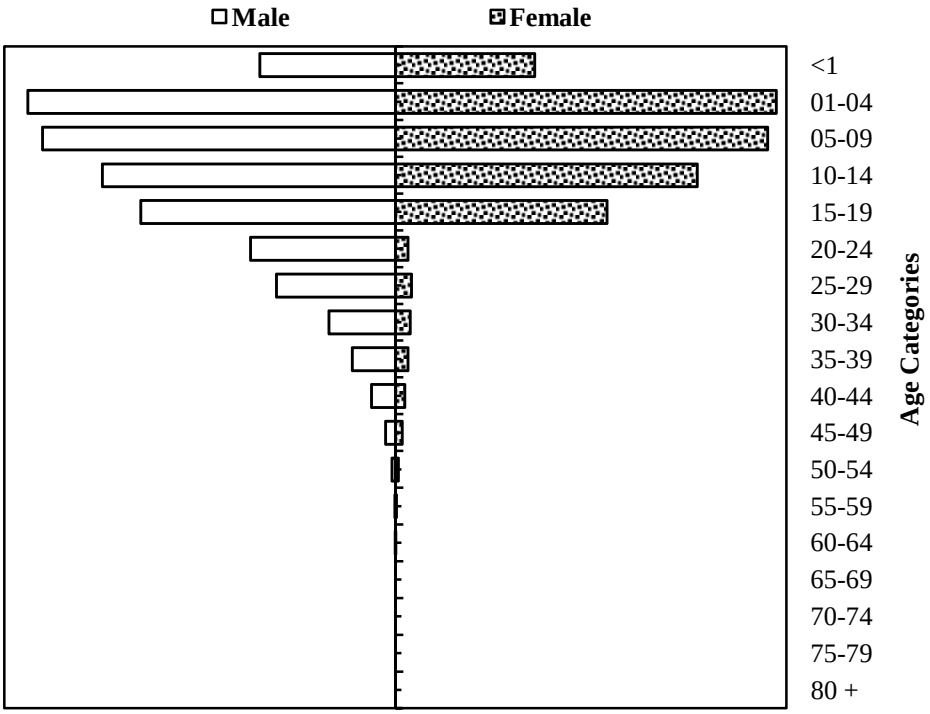


Missouri Care, Inc. **Medicaid Average**

Missouri Care, Inc. [21]

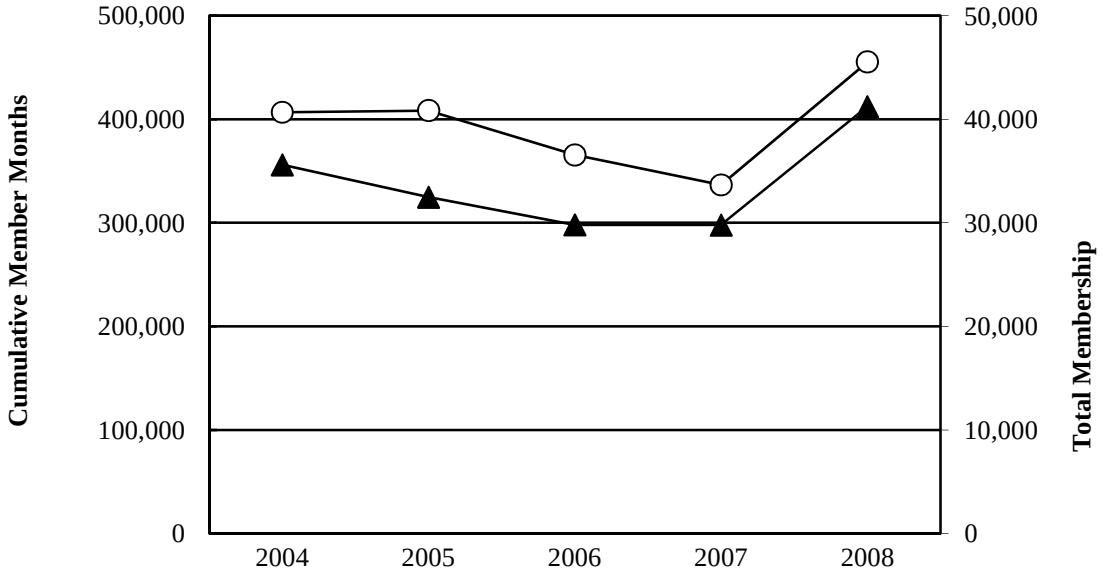
Average Membership

Age	Male		Female	
<1	1,562	7%	1,599	9%
01-04	4,232	20%	4,382	26%
05-09	4,063	19%	4,281	25%
10-14	3,374	16%	3,471	20%
15-19	2,933	14%	2,434	14%
20-24	1,669	8%	143	1%
25-29	1,372	7%	184	1%
30-34	766	4%	170	1%
35-39	498	2%	141	1%
40-44	277	1%	105	1%
45-49	116	1%	74	0%
50-54	43	0%	32	0%
55-59	10	0%	10	0%
60-64	3	0%	3	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**20,918**	**100%**	**17,030**	**100%**



Average Age of Enrollees =	**11.0**	**Percentage of Female Enrollees =**	**44.9%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	11.0	Missouri Medicaid	44.9%

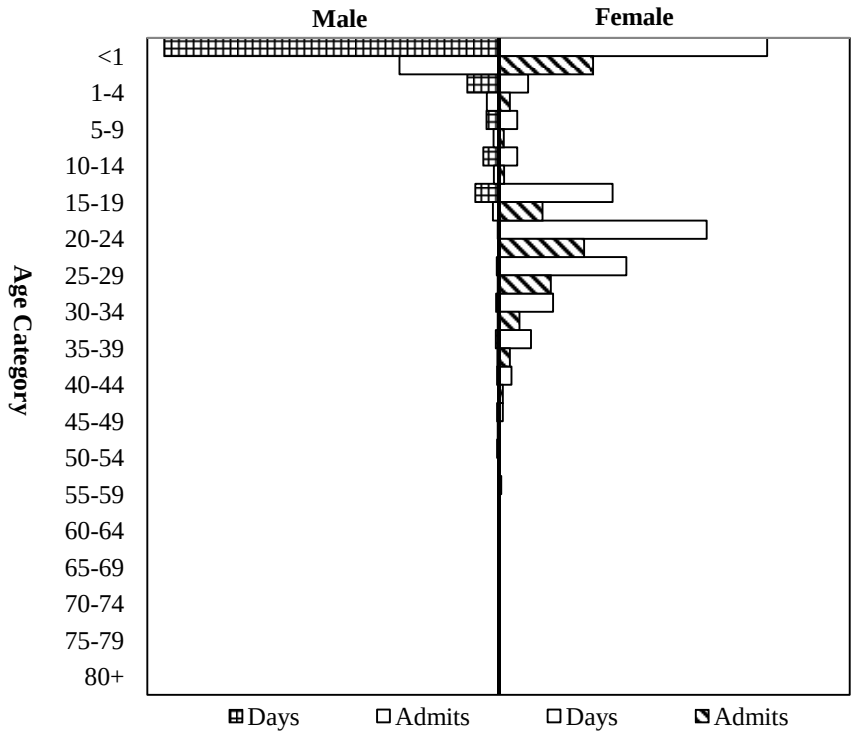
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	406,752	408,420	365,604	336,648	455,378
Total Membership	35,607	32,492	29,808	29,787	41,238

Missouri Care, Inc. [21]

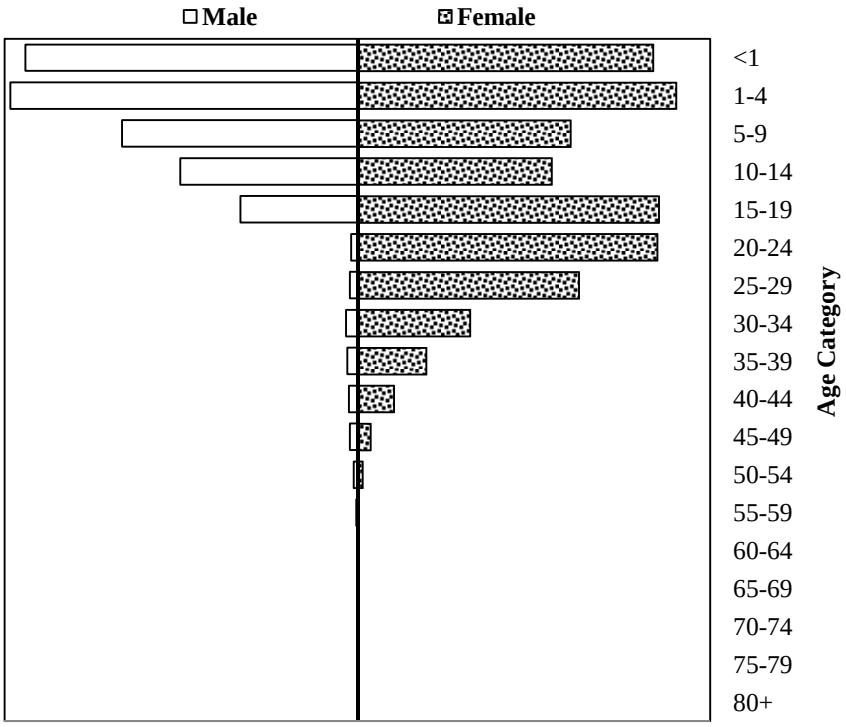
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	4,758	1,413	3,824	1,344
1-4	446	167	418	160
5-9	171	70	264	74
10-14	217	67	263	79
15-19	331	83	1,623	624
20-24	12	3	2,963	1,218
25-29	28	12	1,818	741
30-34	37	13	774	295
35-39	39	18	461	162
40-44	20	9	184	58
45-49	23	13	59	15
50-54	23	6	13	7
55-59	3	2	38	3
60-64	0	0	3	2
65-69	0	0	0	0
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**6,108**	**1,876**	**12,705**	**4,782**
Total	**18,813**	**6,658**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
30,092	26,830	**<1**
31,475	28,917	**1-4**
21,335	19,333	**5-9**
16,061	17,634	**10-14**
10,593	27,355	**15-19**
558	27,197	**20-24**
675	20,098	**25-29**
1,039	10,233	**30-34**
910	6,253	**35-39**
757	3,310	**40-44**
678	1,215	**45-49**
339	473	**50-54**
107	92	**55-59**
22	64	**60-64**
0	0	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
114,641	**189,004**	**Subtotal**
303,645		**Total**



United Healthcare of the Midwest, Inc.

Holding Company:
UnitedHealth Group Inc.

Main Administrative Office Mailing Address:
13655 Riverport Drive, PO Box 2560
Maryland Heights MO 63043-8560
(314) 592-7000

Incorporated: February 26, 1985

Admitted to Missouri: October 1, 1996

Accreditation/Expiration Date: NCQA / January 20, 2009

State of Domicile: Missouri

% of Missouri Business: 84.1%

Tax Status: For Profit

2008 Missouri Enrollment:
Total Missouri member months for the year:
595,765
Missouri members at the end of the year:
57,119

2008 Plan Wide Enrollment:
Total Plan Wide member months for the year:
729,386
Plan Wide members at the end of the year:
60,484

2008 Year-End Officers:
President: Steven Craig Walli
Secretary: Mary Lynn Stanislav
Chief Financial Officer: Julie Doreen Davidson
Chief Medical Officer: N/A

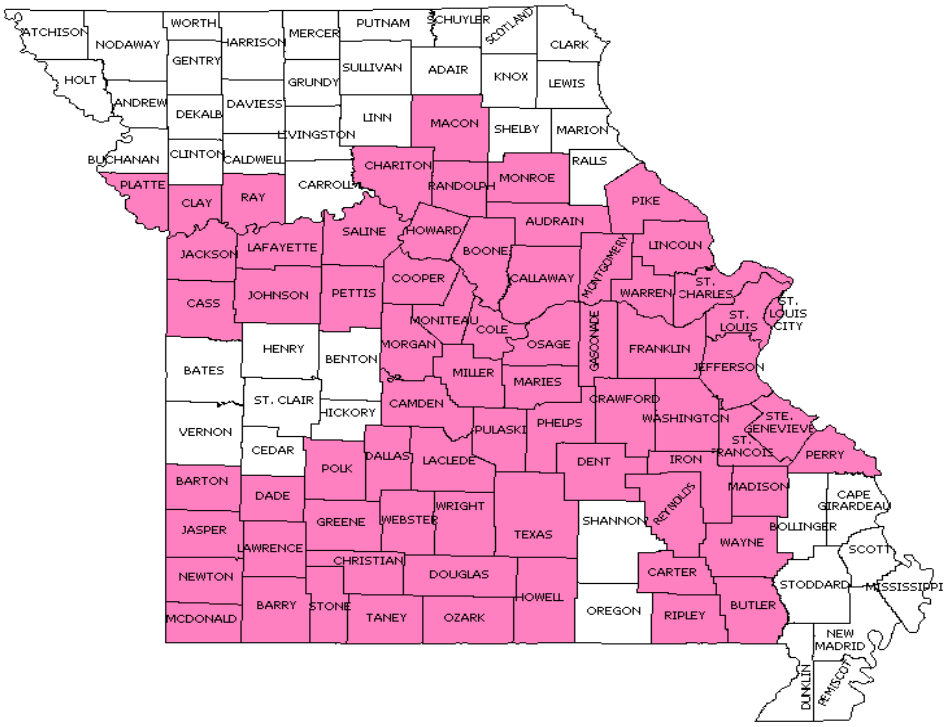
Other Officers:
Nyle Brent Cottington
Juanita Valarae Bolland Luis
Robert Worth Oberrender

2008 Year-End Directors:
Robert W Smith
Kathryn Medus Sullivan

Missouri Counties in Service Area:
Audrain, Barry, Barton, Boone, Butler, Callaway, Camden, Carter, Cass, Chariton, Christian, Clay, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Lincoln, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Ozark, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Randolph, Ray, Reynolds, Ripley, Saline, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Wayne, Webster, Wright

Kansas Counties in Service Area:
Anderson, Atchison, Douglas, Franklin, Jackson,

Illinois Counties in Service Area:
Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Williamson

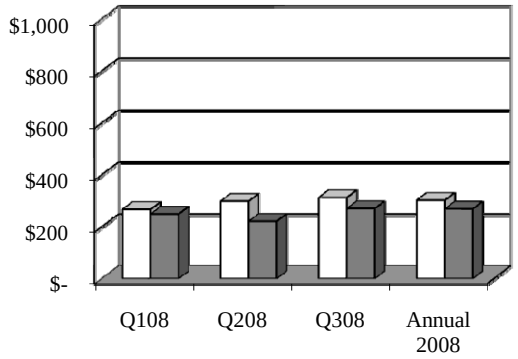


United Healthcare of the Midwest, Inc.

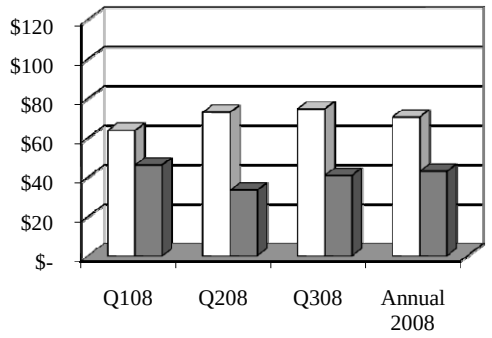
- Commercial Product

Missouri Costs Comparison [19]

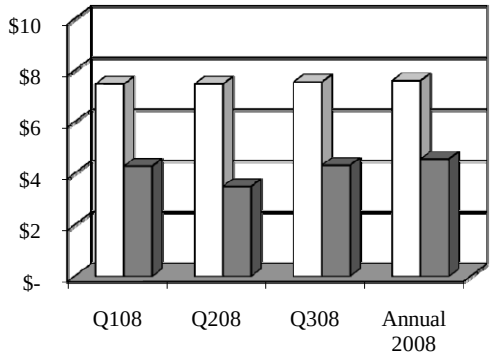
Total Per Member Per Month (PMPM) Costs



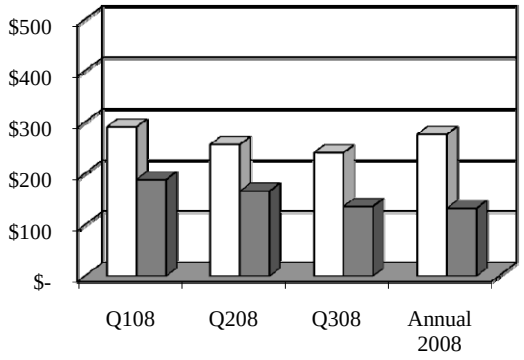
Prescription Drug PMPM Costs



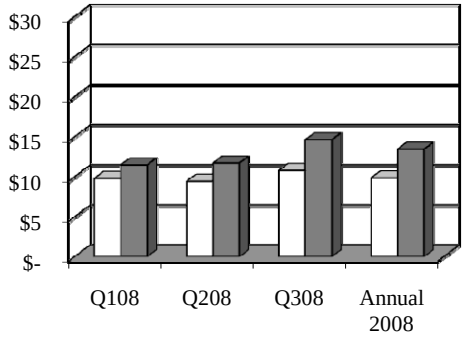
Mental Health PMPM Costs



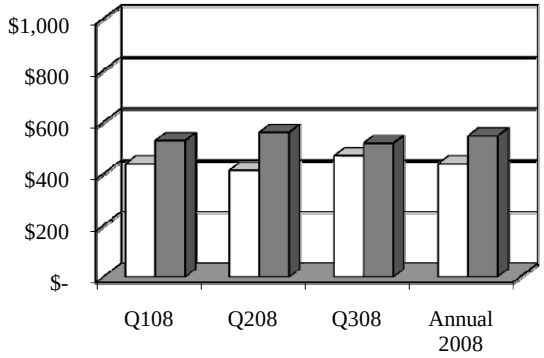
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



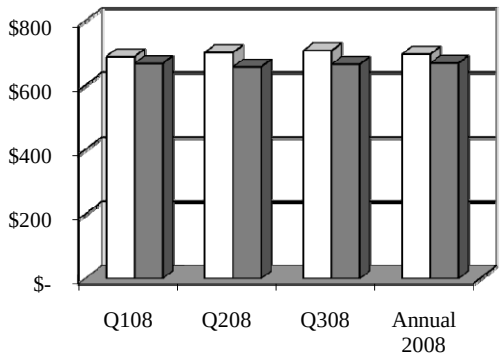
United Healthcare of the Midwest, Inc. **Commercial Average**

United Healthcare of the Midwest, Inc.

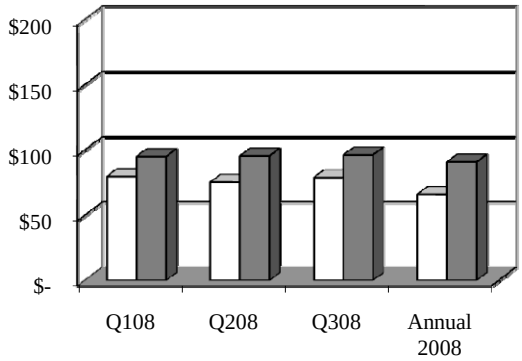
- Medicare Product

Missouri Costs Comparison [19]

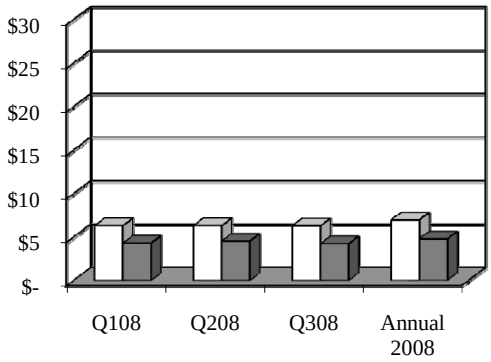
Total Per Member Per Month (PMPM) Costs



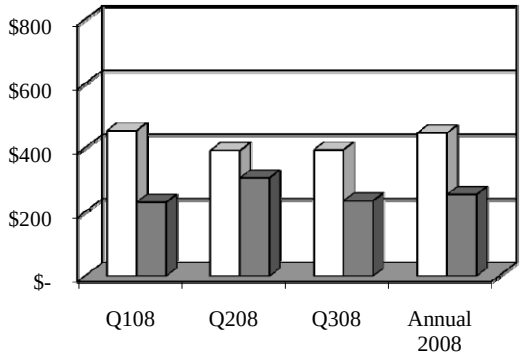
Prescription Drug PMPM Costs



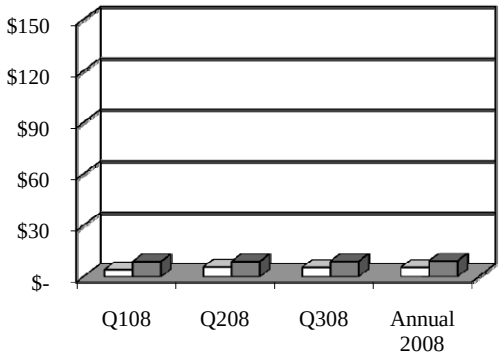
Mental Health PMPM Costs



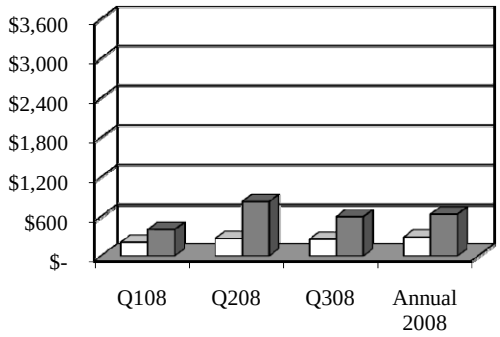
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

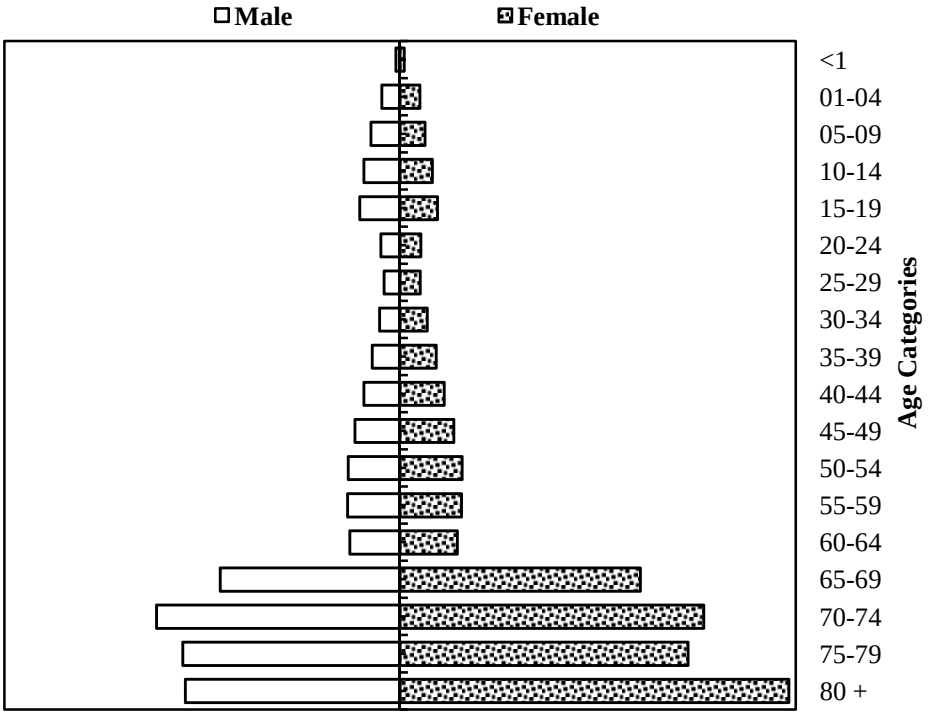


United Healthcare of the Midwest, Inc. **Medicare Average**[2]

United Healthcare of the Midwest, Inc.

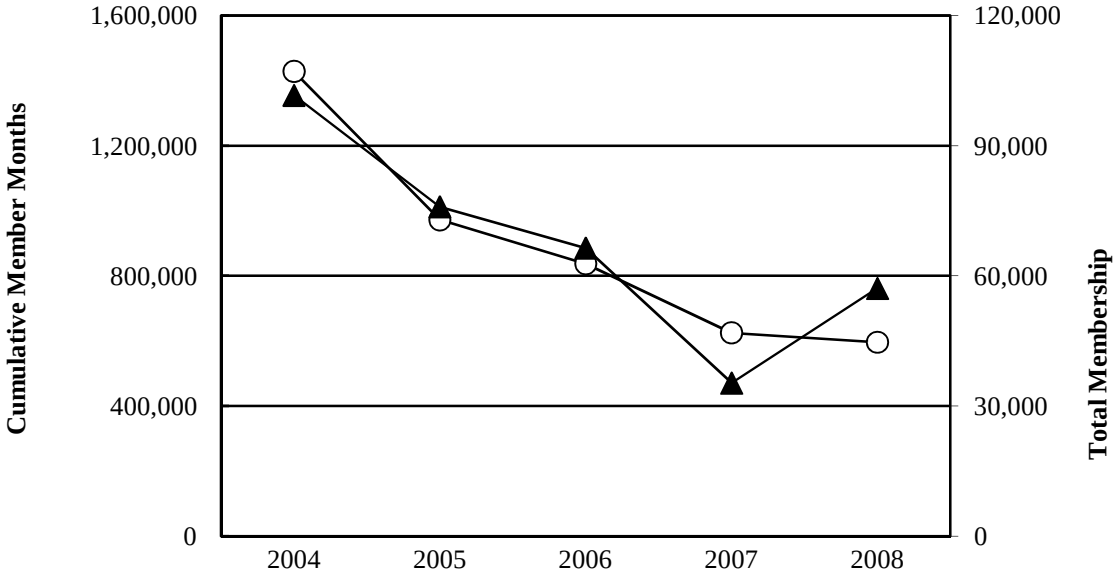
Average Membership

Age	Male		Female	
<1	71	0%	67	0%
01-04	299	1%	323	1%
05-09	480	2%	411	1%
10-14	596	3%	531	2%
15-19	662	3%	614	2%
20-24	316	1%	341	1%
25-29	265	1%	331	1%
30-34	337	2%	447	2%
35-39	461	2%	592	2%
40-44	595	3%	726	3%
45-49	743	3%	883	3%
50-54	855	4%	1,017	4%
55-59	865	4%	1,009	4%
60-64	828	4%	941	3%
65-69	2,956	14%	3,947	14%
70-74	4,000	19%	4,986	18%
75-79	3,569	17%	4,731	17%
80 +	3,526	16%	6,386	23%
Total	**21,424**	**100%**	**28,283**	**100%**



Average Age of Enrollees =	**63.9**	**Percentage of Female Enrollees =**	**56.9%**
Missouri Commercial Plans	34.4	Missouri Commercial Plans	53.5%
Missouri Medicare	74.1	Missouri Medicare	58.1%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

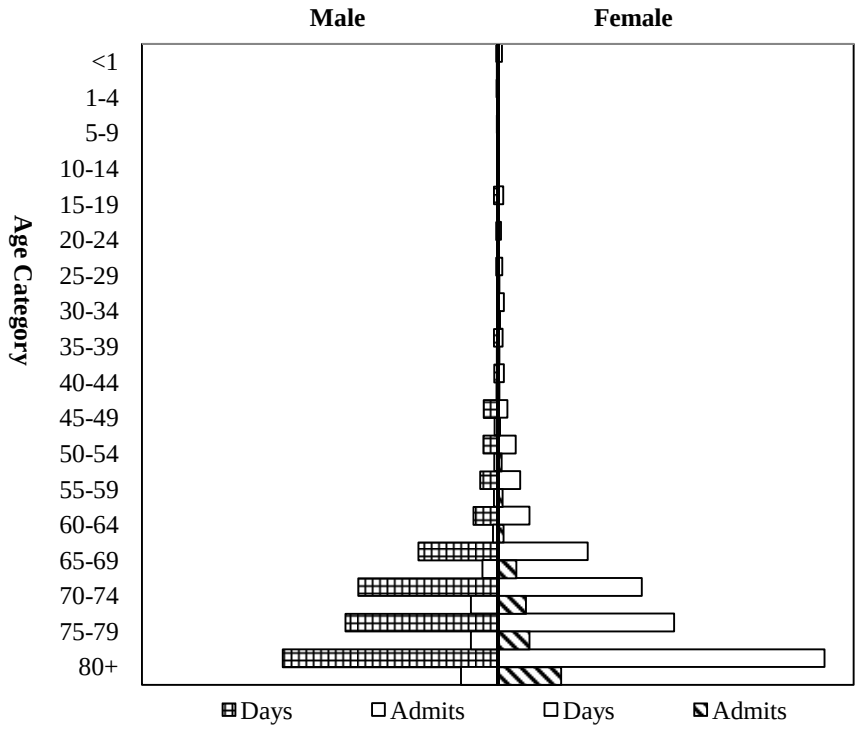
Missouri Membership Trends



	2004	2005	2006	2007	2008
Cumulative Member Months	1,428,141	972,157	837,030	624,815	595,765
Total Membership	101,602	75,901	66,392	35,308	57,119

United Healthcare of the Midwest, Inc.

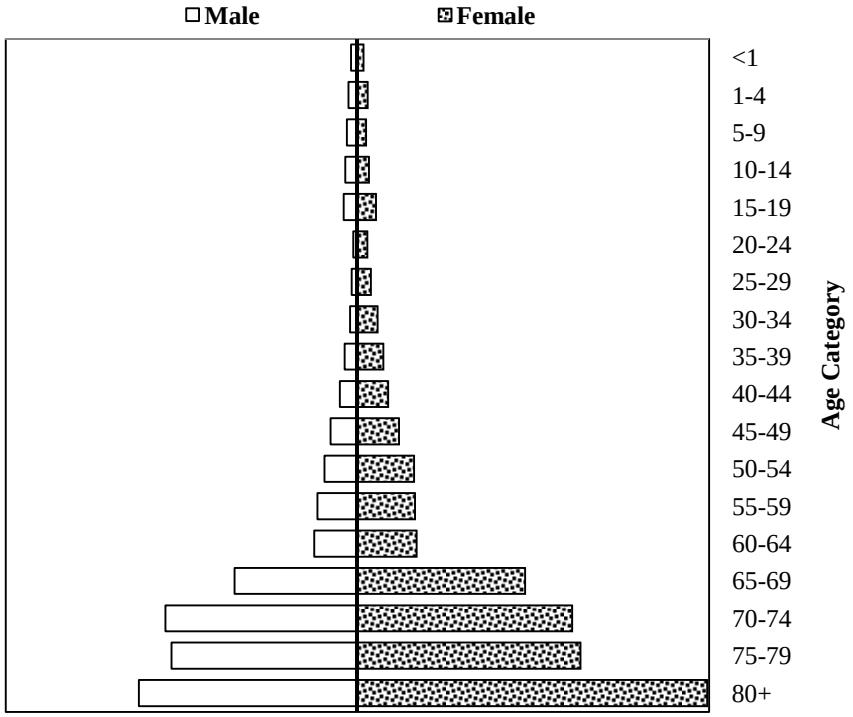
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	55	28	141	27
1-4	38	14	26	6
5-9	29	10	24	6
10-14	13	3	20	8
15-19	125	23	186	36
20-24	50	18	105	32
25-29	55	9	148	53
30-34	21	8	204	72
35-39	128	27	166	54
40-44	122	46	203	58
45-49	477	103	326	80
50-54	485	118	607	129
55-59	597	131	751	164
60-64	822	166	1,070	199
65-69	2,678	516	3,035	621
70-74	4,701	908	4,850	945
75-79	5,133	908	5,947	1,063
80+	7,252	1,235	11,012	2,133
Subtotal	**22,781**	**4,271**	**28,821**	**5,686**
Total	**51,602**	**9,957**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
1,127	1,105	**<1**
1,585	1,804	**1-4**
1,841	1,524	**5-9**
2,126	2,039	**10-14**
2,426	3,266	**15-19**
746	1,780	**20-24**
1,025	2,374	**25-29**
1,268	3,539	**30-34**
2,224	4,566	**35-39**
3,107	5,443	**40-44**
4,705	7,365	**45-49**
5,789	9,974	**50-54**
7,016	10,184	**55-59**
7,589	10,455	**60-64**
21,663	29,569	**65-69**
33,827	37,872	**70-74**
32,790	39,354	**75-79**
38,531	61,698	**80+**
169,385	**233,911**	**Subtotal**
403,296		**Total**



Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2008 Annual Managed Care Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans.

This information EXCLUDES:

1. **enrollment of persons in preferred provider organizations (PPOs) and**
2. **enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. In the 1990s, POS plans were generally more expensive because of the perception that access to non-participating providers was a luxury and an optional benefit. Over time, however, POS plans became a market necessity for HMOs to continue to be able to sell a product that appeals to consumers. In addition, POS plans came down in price because of the ability to impose higher co-payments, co-insurance requirements and/or limit covered benefits. In more recent years, enrollment in POS plans has typically been as great or greater than enrollment in traditional HMO plans.

Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. DIFP requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants. The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities.

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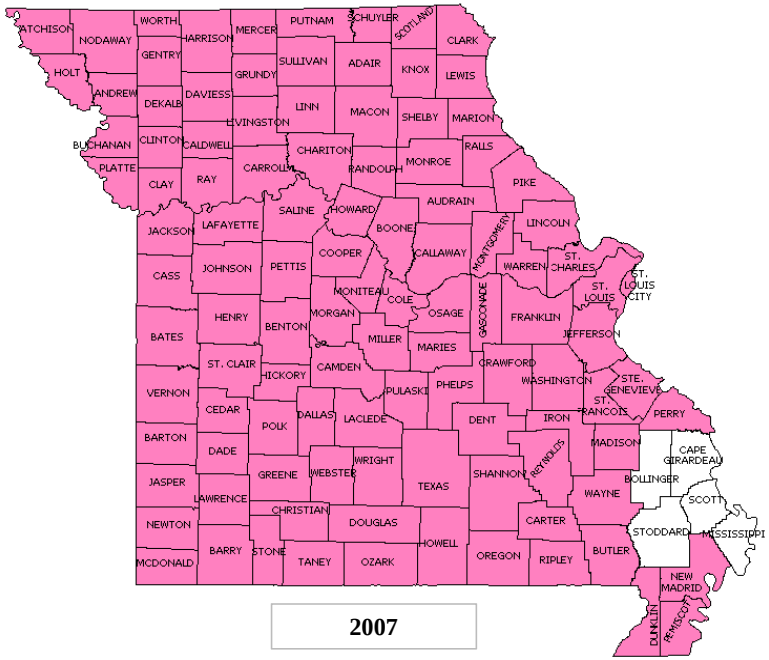
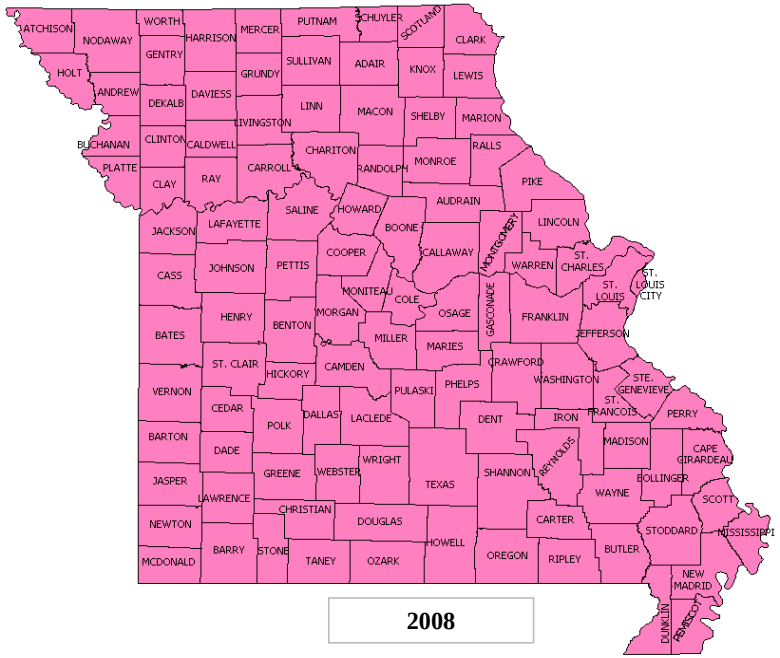
Missouri Counties with HMOs [10]



2007



2008

This map shows the Missouri Counties in which at least one HMO has approval to sell coverage. However, approval to sell coverage does not mean any HMO actually sells coverage.
Page 173 shows a map with actual marketing activity. Pages 176 through 207 (Regions and MSAs) provide similar information by HMO.
Note that 2008 was the first year in which every county in Missouri had at least one HMO with approval to operate.

County	# of HMO's
Adair	4
Andrew	6
Atchison	3
Audrain	7
Barry	9
Barton	7
Bates	5
Benton	5
Bollinger	1
Boone	8
Buchanan	9
Butler	4
Caldwell	6
Callaway	8
Camden	7
Cape Girardeau	2

County	# of HMO's
Carroll	7
Carter	4
Cass	12
Cedar	7
Chariton	7
Christian	10
Clark	3
Clay	12
Clinton	8
Cole	8
Cooper	7
Crawford	7
Dade	9
Dallas	9
Daviess	6
DeKalb	6
Dent	5

County	# of HMO's
Douglas	8
Dunklin	2
Franklin	9
Gasconade	8
Gentry	6
Greene	10
Grundy	6
Harrison	6
Henry	9
Hickory	7
Holt	4
Howard	7
Howell	5
Iron	6
Jackson	12
Jasper	9

County	# of HMO's
Jefferson	11
Johnson	10
Knox	4
Laclede	8
Lafayette	12
Lawrence	10
Lewis	3
Lincoln	8
Linn	5
Livingston	6
Macon	7
Madison	6
Maries	7
Marion	4
McDonald	8
Mercer	5
Miller	7

County	# of HMO's
Mississippi	2
Moniteau	7
Monroe	7
Montgomery	8
Morgan	7
New Madrid	3
Newton	10
Nodaway	3
Oregon	3
Osage	7
Ozark	6
Pemiscot	3
Perry	4
Pettis	7
Phelps	6
Pike	7

County	# of HMO's
Platte	12
Polk	9
Pulaski	6
Putnam	5
Ralls	4
Randolph	7
Ray	12
Reynolds	5
Ripley	3
Saline	8
Schuyler	4
Scotland	3
Scott	2
Shannon	5
Shelby	3
St. Charles	11
St. Clair	7

County	# of HMO's
St. Francois	8
St. Louis County	11
St. Louis City	11
Ste. Genevieve	8
Stoddard	2
Stone	8
Sullivan	5
Taney	5
Texas	5
Vernon	6
Warren	8
Washington	8
Wayne	4
Webster	10
Worth	4
Wright	8

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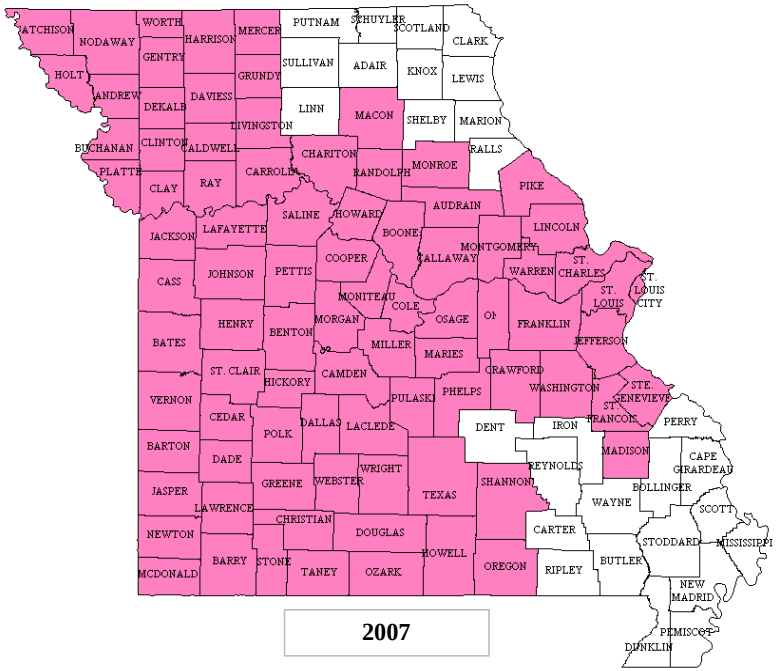
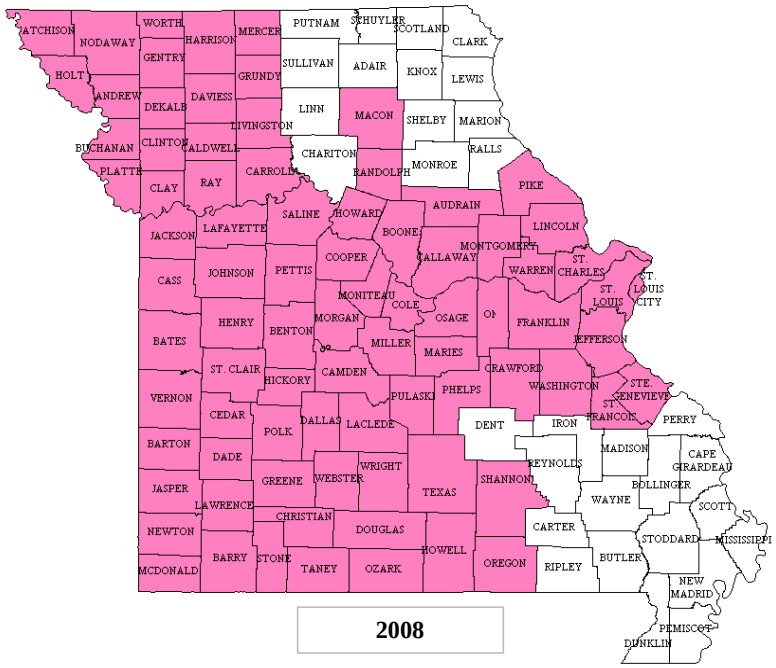
Missouri Counties with Active Commercial Marketing [5]

(excluding Medicaid Companies)



2007



2008

This map shows the Missouri Counties in which at least one HMO is actually selling coverage.
Pages 176 through 207 (Regions and MSAs) show similar information by HMO.

County
Adair
Andrew
Atchison
Audrain
Barry
Barton
Bates
Benton
Bollinger
Boone
Buchanan
Butler
Caldwell
Callaway
Camden
Cape Girardeau

County
Carroll
Carter
Cass
Cedar
Chariton
Christian
Clark
Clay
Clinton
Cole
Cooper
Crawford
Dade
Dallas
Daviess
DeKalb
Dent

County
Douglas
Dunklin
Franklin
Gasconade
Gentry
Greene
Grundy
Harrison
Henry
Hickory
Holt
Howard
Howell
Iron
Jackson
Jasper

County
Jefferson
Johnson
Knox
Laclede
Lafayette
Lawrence
Lewis
Lincoln
Linn
Livingston
Macon
Madison
Maries
Marion
McDonald
Mercer
Miller

County
Mississippi
Moniteau
Monroe
Montgomery
Morgan
New Madrid
Newton
Nodaway
Oregon
Osage
Ozark
Pemiscot
Perry
Pettis
Phelps
Pike

County
Platte
Polk
Pulaski
Putnam
Ralls
Randolph
Ray
Reynolds
Ripley
Saline
Schuyler
Scotland
Scott
Shannon
Shelby
St. Charles
St. Clair

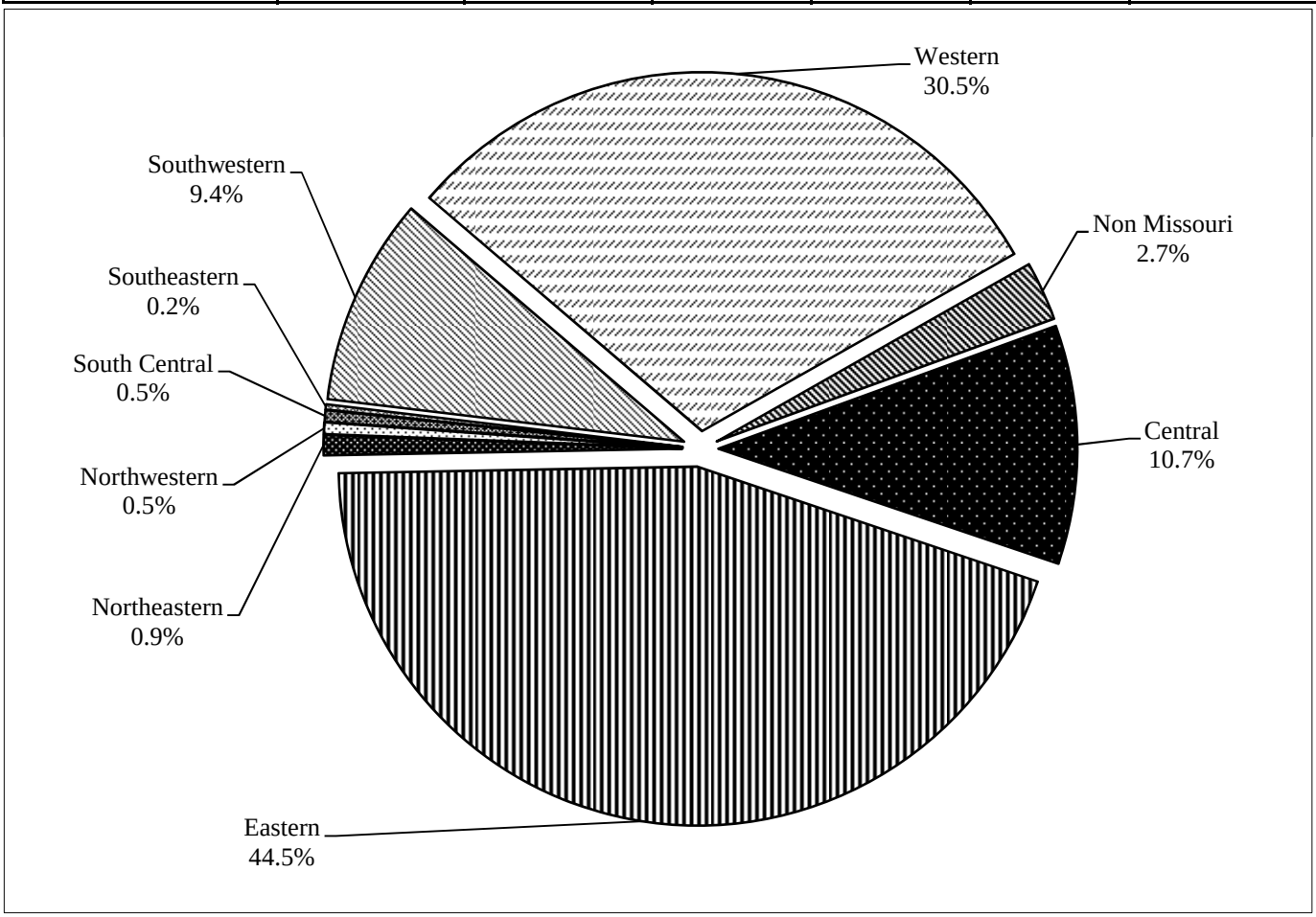
County
St. Francois
St. Louis County
St. Louis City
Ste. Genevieve
Stoddard
Stone
Sullivan
Taney
Texas
Vernon
Warren
Washington
Wayne
Webster
Worth
Wright

Missouri Geographic Regions

Missouri Total Enrollment in Each Region [5]

by Enrollment Classification

Region	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	% of Missouri Market
Central	6,406	21,818	433	59,203	87,860	10.7%
Eastern	56,167	35,964	77,773	194,114	364,018	44.5%
Northeastern	75	704	8	6,622	7,409	0.9%
Northwestern	4,150	85	6	29	4,270	0.5%
South Central	2,844	733	628	77	4,282	0.5%
Southeastern	94	124	21	1,703	1,942	0.2%
Southwestern	21,746	25,756	15,173	13,872	76,547	9.4%
Western	107,871	10,343	18,895	112,452	249,561	30.5%
Non Missouri	18,425	2,881	426	64	21,796	2.7%
TOTAL[2]	**217,778**	**98,408**	**113,363**	**388,136**	**817,685**	**100.0%**
% of Missouri Market[2]	**26.6%**	**12.0%**	**13.9%**	**47.5%**	**100.0%**	



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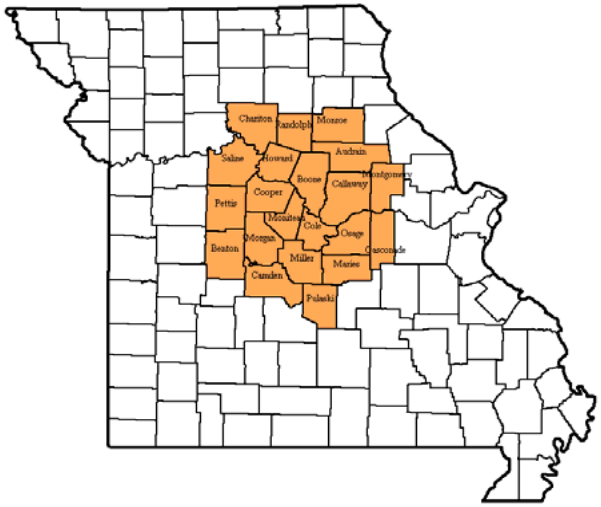
Central Region Counties



	Audrain	Benton	Boone	Callaway	Camden	Chariton	Cole	Cooper	Gasconade	Howard	Maries	Miller	Moniteau	Monroe	Montgomery	Morgan	Osage	Pettis	Pulaski	Randolph	Saline
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
Community Health Plan																					○
Coventry Health Care of Kansas, Inc.		●□																●□			●□
Group Health Plan, Inc.			●□	●□			●■		●■						●□						
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○		○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○		○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	●□		●□	●□	●□	○□	●□	●□	●□	●□	●□	●□	●□	○□	●□	●□	●□		●□	●□	
Mercy Health Plans of Missouri, Inc.	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○■	○□	○□
Missouri Care, Inc.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
United Healthcare of the Midwest, Inc.	○□	○□	○□	○□	○□	○□	○□	○□	○■	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□

● - **Commercial - Approved - marketing**

■ - **Medicare - Approved - marketing**

▲ - **Medicaid - Approved - marketing**

○ - **Commercial - Approved - not marketing**

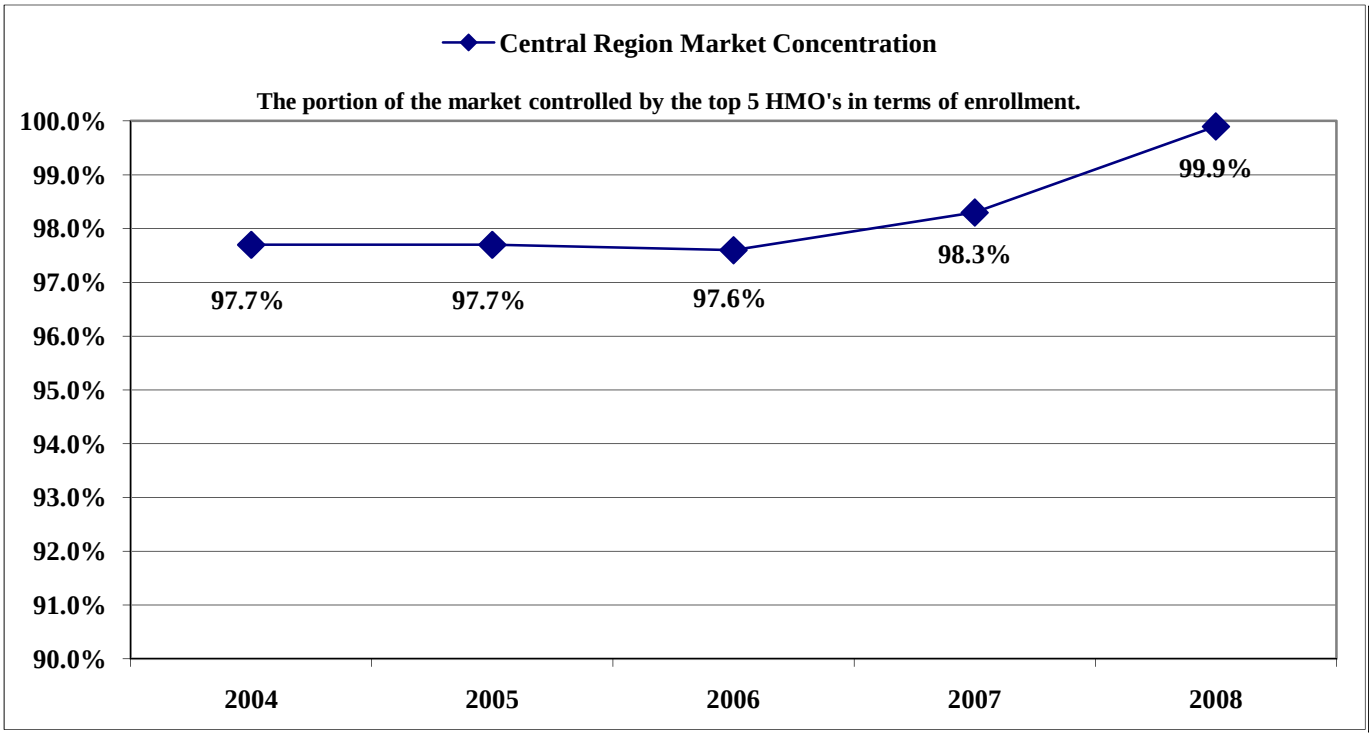
□ - **Medicare - Approved - not marketing**

△ - **Medicaid - Approved - not marketing**

Central Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	3	3	0	0	6	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	3,905	3,905	4.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	128	128	0.1%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	21	21	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	4	0	0	0	4	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	65	33	12	0	110	0.1%
Cox Health Systems HMO, Inc.	1	0	0	0	1	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	181	0	0	0	181	0.2%
Group Health Plan, Inc.	218	617	93	0	928	1.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	118	118	0.1%
Healthcare USA of Missouri, LLC	0	0	0	21,641	21,641	24.6%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	4,969	20,588	0	0	25,557	29.1%
Humana Health Plan, Inc.	32	9	12	0	53	0.1%
Mercy Health Plans of Missouri, Inc.	184	559	75	0	818	0.9%
Missouri Care, Inc.	0	0	0	33,390	33,390	38.0%
United Healthcare of the Midwest, Inc.	749	9	241	0	999	1.1%
TOTAL	**6,406**	**21,818**	**433**	**59,203**	**87,860**	**100.0%**



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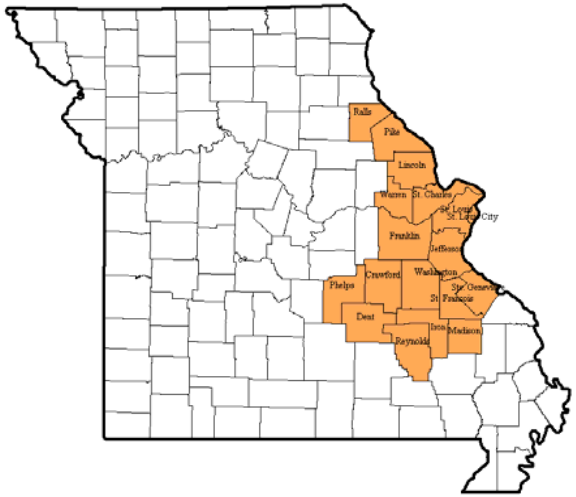
Eastern Region Counties



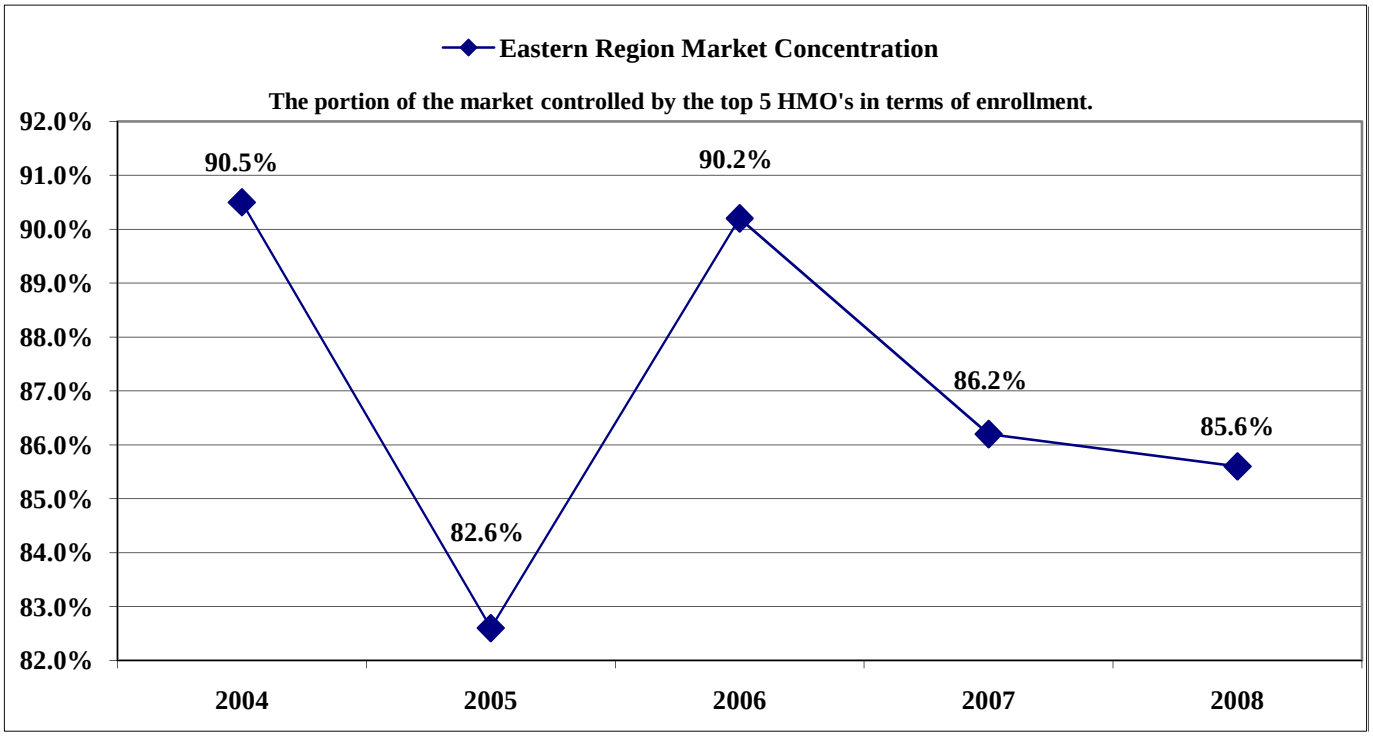
	Crawford	Dent	Franklin	Iron	Jefferson	Lincoln	Madison	Phelps	Pike	Ralls	Reynolds	St. Charles	St. Francois	St. Louis	St. Louis City	Ste. Genevieve	Warren	Washington
Aetna Health, Inc.					●							●		●	●			
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
CIGNA Healthcare of St. Louis, Inc.			○		○							○		●	○			
Essence, LLP					■							■		■	■			
Group Health Plan, Inc.	● ■		● ■		● ■	● ■						● ■	● □	● ■	● ■	● □	● ■	● □
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri, Inc.		□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲		□ ▲		□ ▲	■ ▲	□ ▲	■ ▲	■ ▲	□ ▲	□ ▲	□ ▲
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○		○	○	○	○	○		○			○	○	○	○	○	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	● □		● □		● □	● □		● □	● □			● □	● □	● ■	● ■	○ □	● □	● □
Mercy Health Plans of Missouri, Inc.	○ □	○ □	○ ■	○ □	○ ■	○ ■	○ □	○ ■	○ □	○ □	○ □	○ ■	○ □	○ ■	○ □	○ □	○ ■	○ □
Missouri Care, Inc.								▲		▲								
United Healthcare of the Midwest, Inc.	○ ■	○ □	○ ■	○ □	○ ■	○ ■	○ □	○ □	○ □	○ □	○ □	○ ■	○ □	○ ■	○ ■	○ □	○ ■	○ ■

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Eastern Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	2,784	343	0	0	3,127	0.9%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	61,331	61,331	16.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	3	3	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	13	13	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	381	88	0	0	469	0.1%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	6	16	0	0	22	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	14,489	0	14,489	4.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	16	0	0	0	16	0.0%
Group Health Plan, Inc.	16,332	17,458	18,412	0	52,202	14.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	1,386	12,920	14,306	3.9%
Healthcare USA of Missouri, LLC	0	0	0	117,602	117,602	32.3%
HealthLink HMO, Inc. dba HealthLink HMO	21	0	0	0	21	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	21,756	13,690	23	0	35,469	9.7%
Humana Health Plan, Inc.	1	0	3	0	4	0.0%
Mercy Health Plans of Missouri, Inc.	5,796	4,015	7,670	0	17,481	4.8%
Missouri Care, Inc.	0	0	0	2,245	2,245	0.6%
United Healthcare of the Midwest, Inc.	9,074	354	35,790	0	45,218	12.4%
TOTAL	**56,167**	**35,964**	**77,773**	**194,114**	**364,018**	**100.0%**



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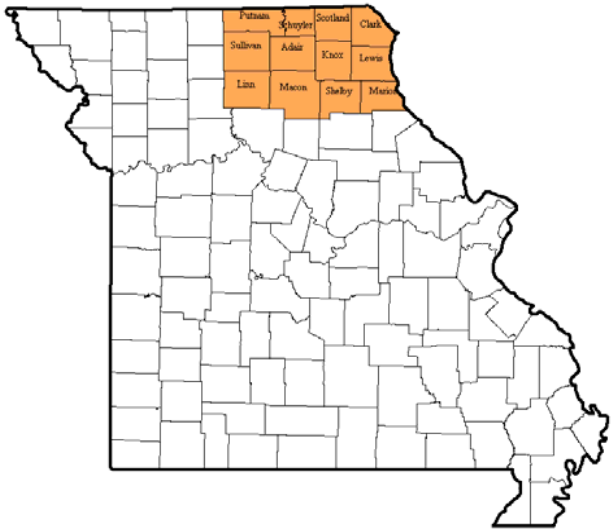
Northeastern Region Counties



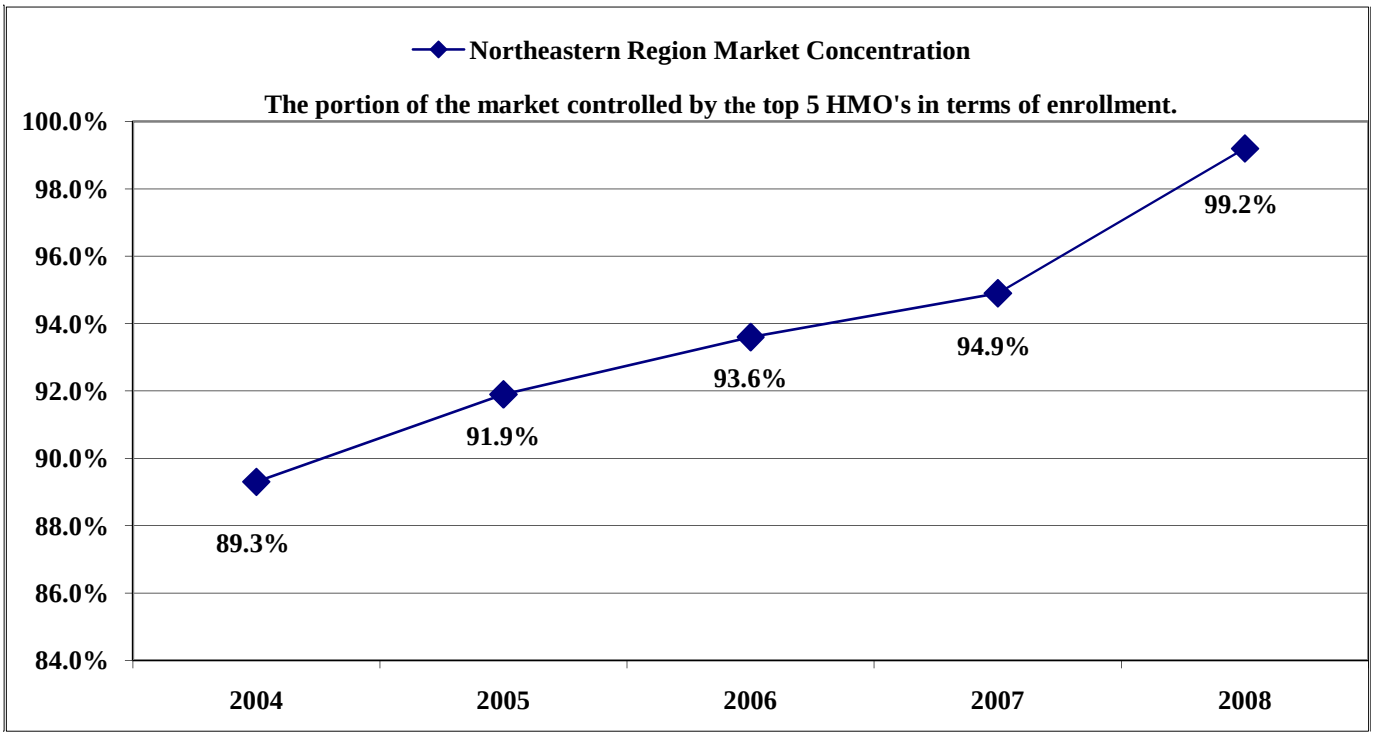
	Adair	Clark	Knox	Lewis	Linn	Macon	Marion	Putnam	Schuyler	Scotland	Shelby	Sullivan
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲		▲		▲	▲	▲	▲	▲		▲	▲
Community Health Plan								○				○
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○		○	○	○		○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield						● ◘						
Mercy Health Plans of Missouri, Inc.					○ ◘	○ ◘	○ ◘					
Missouri Care, Inc.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
United Healthcare of the Midwest, Inc.						○ ◘						

● - **Commercial - Approved - marketing**
■ - **Medicare - Approved - marketing**
▲ - **Medicaid - Approved - marketing**
○ - **Commercial - Approved - not marketing**
◘ - **Medicare - Approved - not marketing**
△ - **Medicaid - Approved - not marketing**

Northeastern Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	706	706	9.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	12	0	0	0	12	0.2%
Coventry Health Care of Kansas, Inc.	24	0	0	0	24	0.3%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	10	0	0	0	10	0.1%
Group Health Plan, Inc.	1	8	1	0	10	0.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	2	2	0.0%
Healthcare USA of Missouri, LLC	0	0	0	2,757	2,757	37.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	21	685	0	0	706	9.5%
Humana Health Plan, Inc.	0	0	1	0	1	0.0%
Mercy Health Plans of Missouri, Inc.	1	11	1	0	13	0.2%
Missouri Care, Inc.	0	0	0	3,156	3,156	42.6%
United Healthcare of the Midwest, Inc.	6	0	5	0	11	0.1%
TOTAL	**75**	**704**	**8**	**6,622**	**7,409**	**100.0%**



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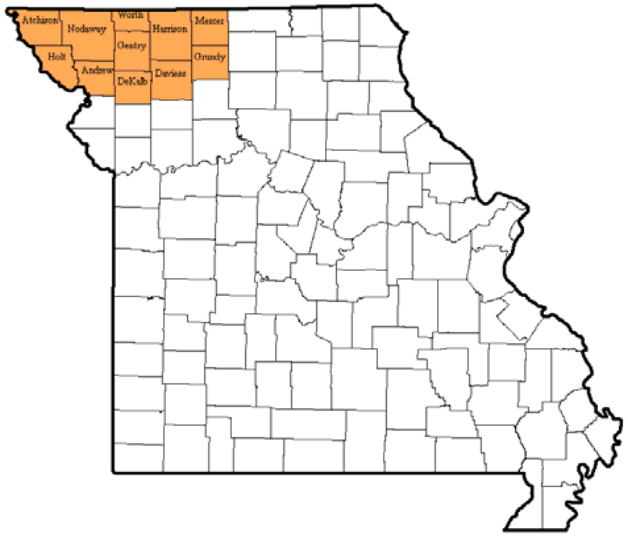
Northwestern Region Counties



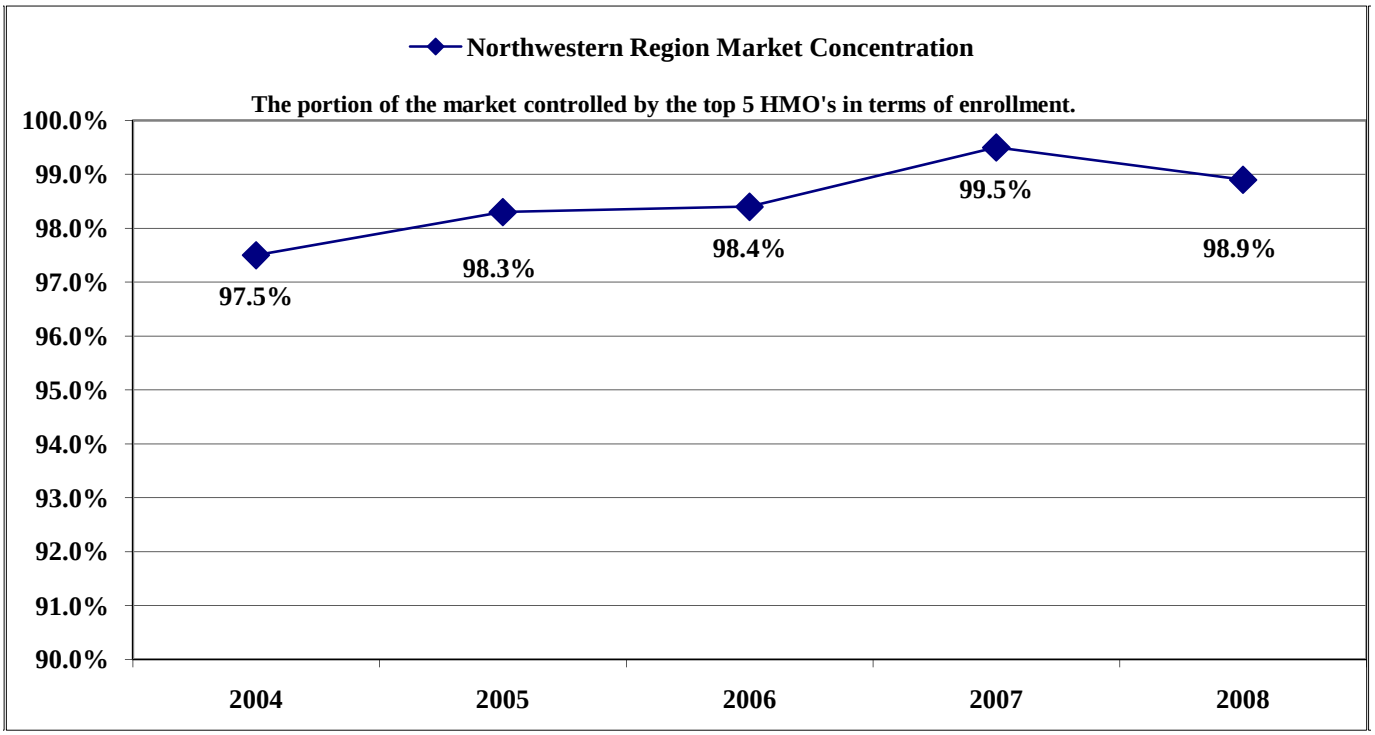
	Andrew	Atchison	Daviess	DeKalb	Gentry	Grundy	Harrison	Holt	Mercer	Nodaway	Worth
Alliance For Community Health, LLC dba Molina Healthcare of Missouri			▲	▲	▲	▲	▲		▲		
Children's Mercy's Family Health Partners, Inc.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	○			○							
Community Health Plan	●	●	●	●	●	●	●	●	●	●	●
Coventry Health Care of Kansas, Inc.	● □		● □	● □	● □	● □	● □				
Good Health HMO, Inc. dba Blue-Care, Inc.	●										
Healthcare USA of Missouri, LLC			▲		▲	▲	▲	▲	▲		▲
Missouri Care, Inc.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Northwestern Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	42	0	0	0	42	1.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	3	3	0.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	10	10	0.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	2,565	0	0	0	2,565	60.1%
Coventry Health Care of Kansas, Inc.	196	82	2	0	280	6.6%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1,292	0	0	0	1,292	30.3%
Group Health Plan, Inc.	0	0	1	0	1	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	5	3	0	0	8	0.2%
Humana Health Plan, Inc.	43	0	2	0	45	1.1%
Mercy Health Plans of Missouri, Inc.	1	0	1	0	2	0.0%
Missouri Care, Inc.	0	0	0	15	15	0.4%
United Healthcare of the Midwest, Inc.	6	0	0	0	6	0.1%
TOTAL	**4,150**	**85**	**6**	**29**	**4,270**	**100.0%**



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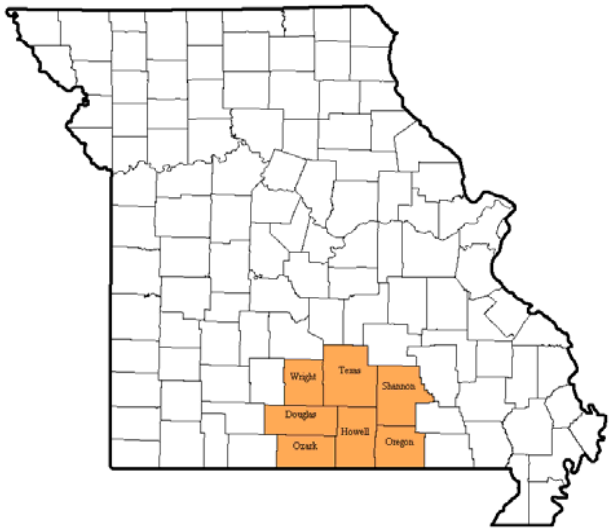
South Central Region Counties



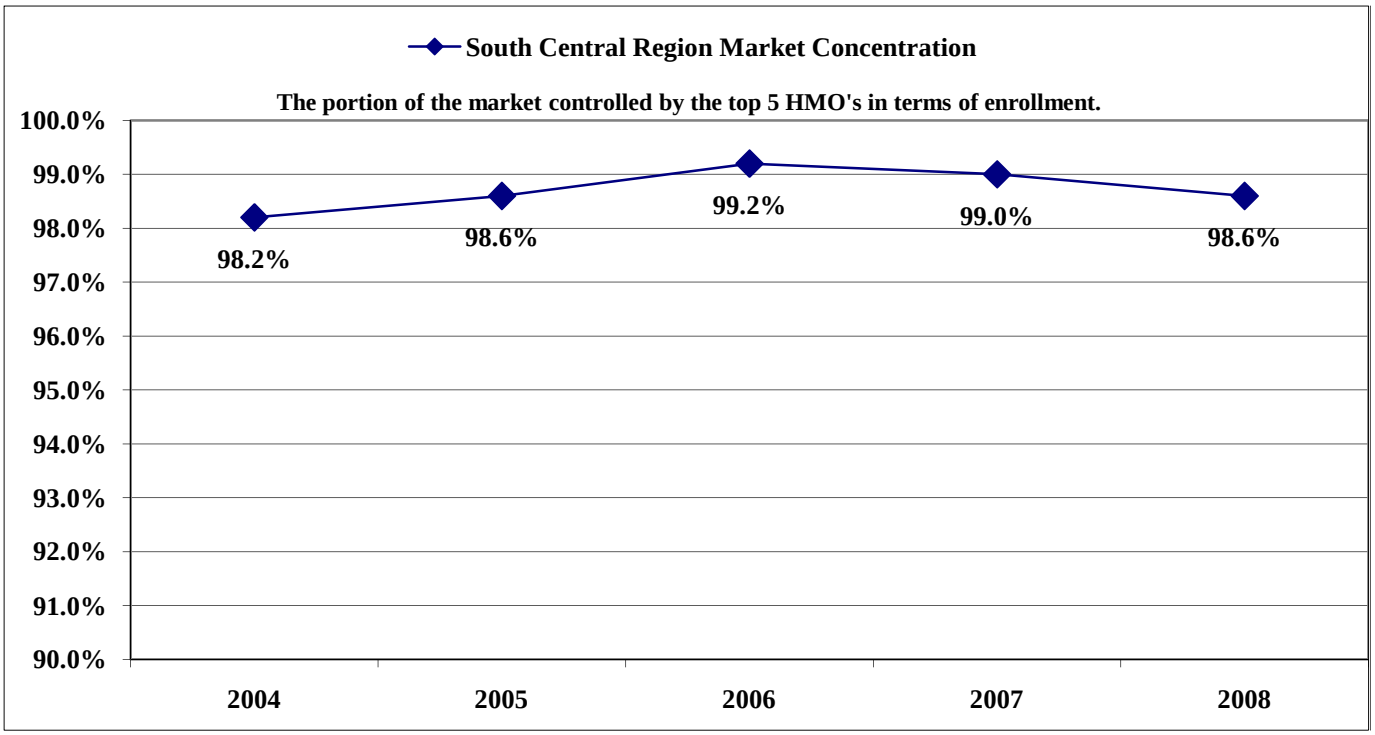
	Douglas	Howell	Oregon	Ozark	Shannon	Texas	Wright
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲				▲		▲
Cox Health Systems HMO, Inc.	●	●	●	●	●	●	●
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri					□ ▲		
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲		▲
HealthLink HMO, Inc. dba HealthLink HMO	○						○
HMO Missouri, Inc. dba Blue Anthem Cross & Blue Shield	○ ■			○ □		● □	○ □
Mercy Health Plans of Missouri, Inc.	○ □	○ □	○ □	○ □	○ □	○ □	○ □
Missouri Care, Inc.	▲	▲		▲		▲	▲
United Healthcare of the Midwest, Inc.	○ ■	○ □	○ □	○ □		○ ■	○ ■

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

South Central Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	19	19	0.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	5	3	0	0	8	0.2%
Cox Health Systems HMO, Inc.	134	158	0	0	292	6.8%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	2	0	0	0	2	0.0%
Group Health Plan, Inc.	0	5	0	0	5	0.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	2	2	0.0%
Healthcare USA of Missouri, LLC	0	0	0	20	20	0.5%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	382	544	0	0	926	21.6%
Humana Health Plan, Inc.	1	0	1	0	2	0.0%
Mercy Health Plans of Missouri, Inc.	2,280	23	93	0	2,396	56.0%
Missouri Care, Inc.	0	0	0	35	35	0.8%
United Healthcare of the Midwest, Inc.	40	0	534	0	574	13.4%
TOTAL	**2,844**	**733**	**628**	**77**	**4,282**	**100.0%**



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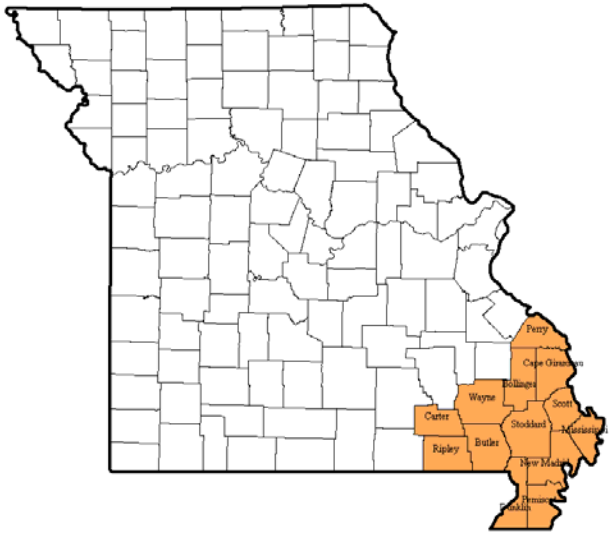
Southeastern Region Counties



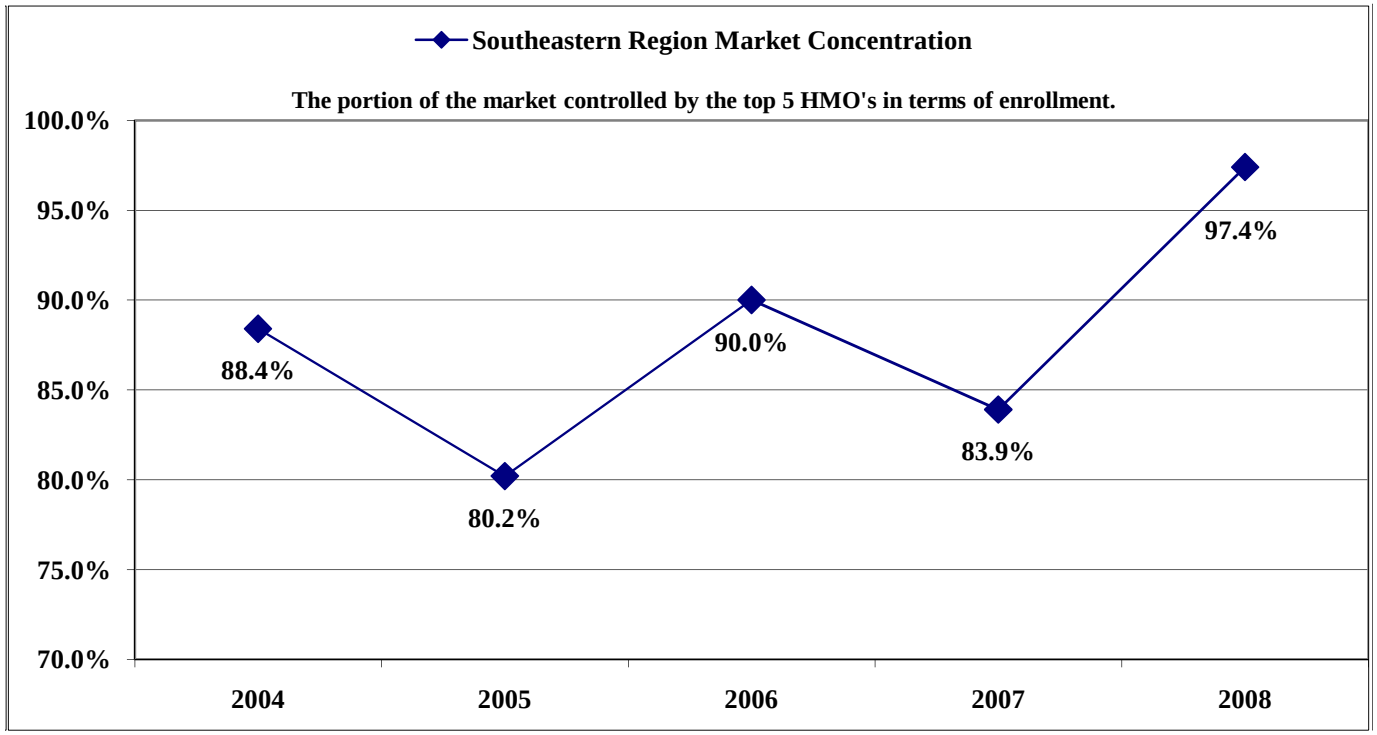
	Bollinger	Butler	Cape Girardeau	Carter	Dunklin	Mississippi	New Madrid	Pemiscot	Perry	Ripley	Scott	Stoddard	Wayne
Alliance For Community Health, LLC dba Molina Healthcare of Missouri		▲		▲					▲				▲
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri, Inc.	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲
Healthcare USA of Missouri, LLC		▲	▲	▲		▲	▲	▲		▲	▲	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO					○		○	○	○				
United Healthcare of the Midwest, Inc.		○ □		○ □					○ □	○ □			○ □

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Southeastern Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1	0	0	0	1	0.1%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	1,160	1,160	59.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	2	2	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	0	0	0	0	0	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	7	0	0	0	7	0.4%
Group Health Plan, Inc.	8	24	5	0	37	1.9%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	1	509	510	26.3%
Healthcare USA of Missouri, LLC	0	0	0	16	16	0.8%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	29	92	0	0	121	6.2%
Humana Health Plan, Inc.	0	0	0	0	0	0.0%
Mercy Health Plans of Missouri, Inc.	5	2	2	0	9	0.5%
Missouri Care, Inc.	0	0	0	16	16	0.8%
United Healthcare of the Midwest, Inc.	44	6	13	0	63	3.2%
TOTAL	**94**	**124**	**21**	**1,703**	**1,942**	**100.0%**



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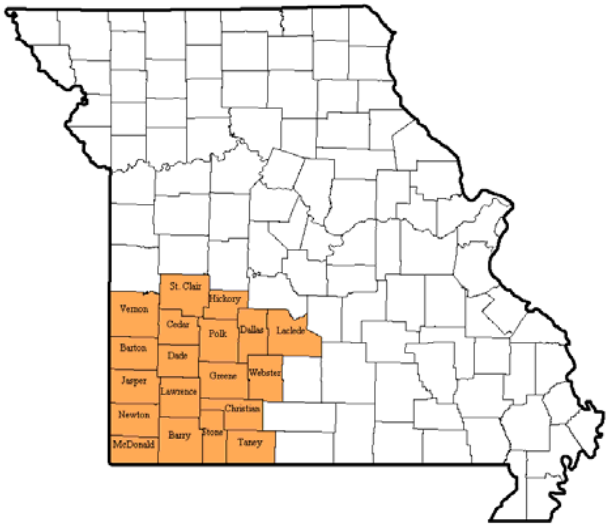
Southwestern Region Counties



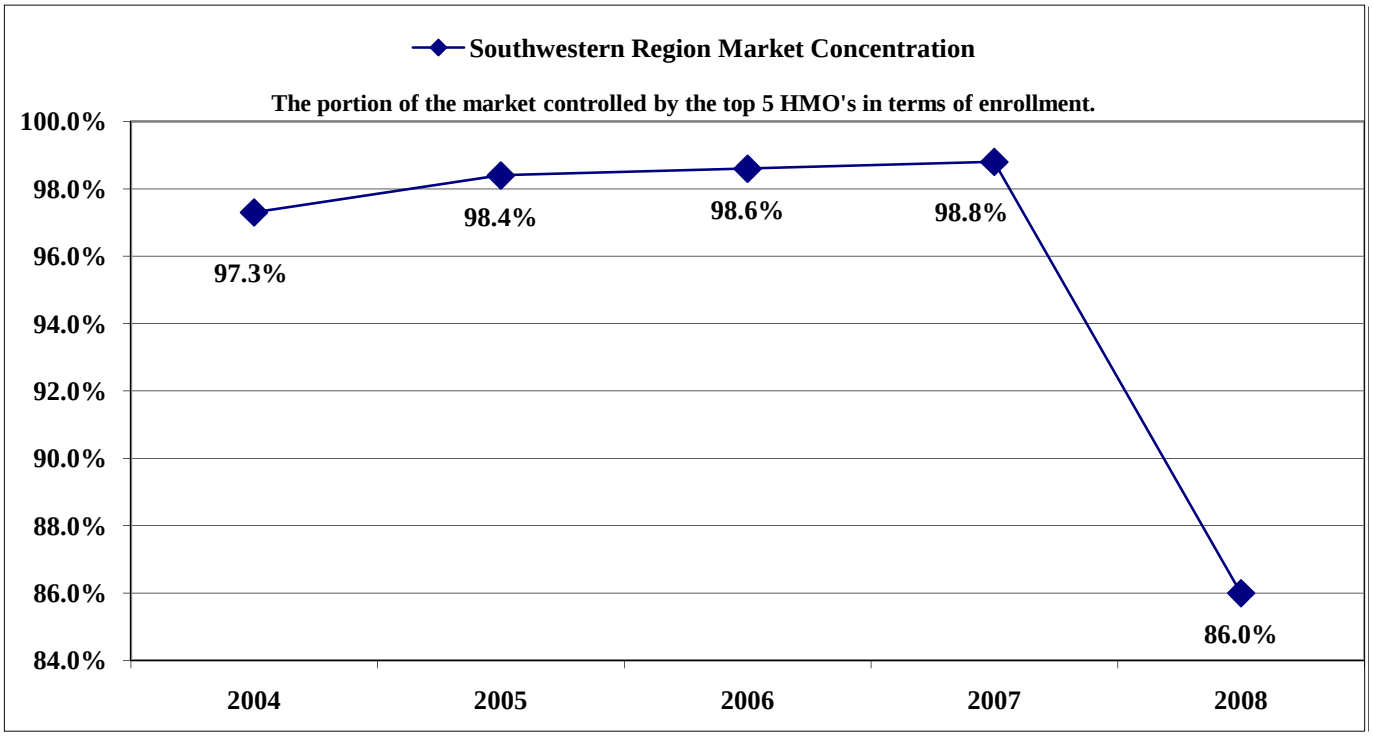
	Barry	Barton	Cedar	Christian	Dade	Dallas	Greene	Hickory	Jasper	Laclede	Lawrence	McDonald	Newton	Polk	St. Clair	Stone	Taney	Vernon	Webster
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲		▲	▲	▲	▲	▲	▲		▲	▲	▲	▲	▲	▲	▲		▲	▲
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus															▲				
Blue Cross & Blue Shield of Kansas City															○				
Children's Mercy's Family Health Partners, Inc.			▲											▲	▲			▲	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	○			○			○		○		○		○	○					○
Coventry Health Care of Kansas, Inc.		● ■	●	● ■	● ■	● ■	● ■	●	● ■		● ■		● ■	● ■	●			●	● ■
Cox Health Systems HMO, Inc.	●	●	●	●	●	●	●	●	●	●	●	●	●	●		●	●	●	●
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲		▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○			○	○	○	○		○	○	○	○	○			○			○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	● □	● □	○ □	● ■	● ■	○ ■	● ■	○ □	● □	● □	● ■	● □	● □	● ■		● ■	● ■		● ■
Mercy Health Plans of Missouri, Inc.	○ ■	○ □	○ ■	○ ■	○ ■	○ ■	○ ■	○ ■	○ □	○ ■	○ ■	○ □	○ □	○ ■	○ □	○ ■	○ ■	○ □	○ ■
Missouri Care, Inc.	▲	▲		▲	▲	▲	▲	▲	▲	▲	▲	▲	▲			▲	▲		▲
United Healthcare of the Midwest, Inc.	○ ■	○ □		○ ■	○ ■	○ ■	○ ■		○ □	○ ■	○ ■	○ ■	○ □	○ ■		○ ■	○ □		○ ■

● - **Commercial - Approved - marketing**
■ - **Medicare - Approved - marketing**
▲ - **Medicaid - Approved - marketing**
○ - **Commercial - Approved - not marketing**
□ - **Medicare - Approved - not marketing**
△ - **Medicaid - Approved - not marketing**

Southwestern Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1	0	0	0	1	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	4,091	4,091	5.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	210	210	0.3%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	3,694	3,694	4.8%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	22	0	0	0	22	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	1	0	0	0	1	0.0%
Coventry Health Care of Kansas, Inc.	387	419	4	0	810	1.1%
Cox Health Systems HMO, Inc.	2,876	1,787	0	0	4,663	6.1%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	99	0	0	0	99	0.1%
Group Health Plan, Inc.	5	1	2	0	8	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	8	8	0.0%
Healthcare USA of Missouri, LLC	0	0	0	3,664	3,664	4.8%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	5,709	23,245	20	0	28,974	37.9%
Humana Health Plan, Inc.	15	5	9	0	29	0.0%
Mercy Health Plans of Missouri, Inc.	11,861	299	9,365	0	21,525	28.1%
Missouri Care, Inc.	0	0	0	2,205	2,205	2.9%
United Healthcare of the Midwest, Inc.	770	0	5,773	0	6,543	8.5%
TOTAL	**21,746**	**25,756**	**15,173**	**13,872**	**76,547**	**100.0%**



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Western Region Counties

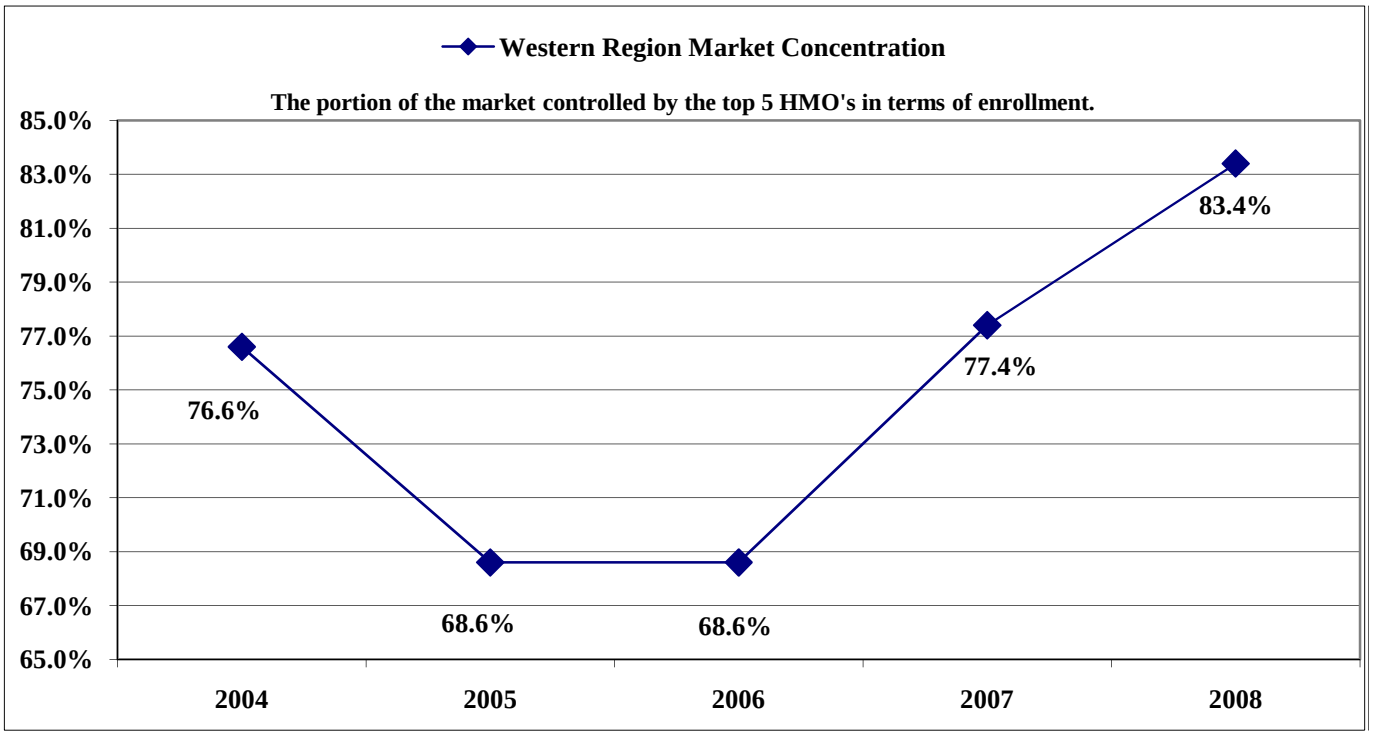
	Bates	Buchanan	Caldwell	Carroll	Cass	Clay	Clinton	Henry	Jackson	Johnson	Lafayette	Livingston	Platte	Ray
Aetna Health, Inc.		●			●	●			●		●		●	●
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲		▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus					▲	▲		▲	▲	▲	▲		▲	▲
Blue Cross & Blue Shield of Kansas City		○			○	○		○	○	○	○		○	○
Children's Mercy's Family Health Partners, Inc.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri		○			○	○	○		○		○		○	○
Community Health Plan		●	●	●	○	●	●	○	●	○	○	●	●	●
Coventry Health Care of Kansas, Inc.	● □	● □	● □	● □	● ■	● ■	● □	● □	● ■	● ■	● ■	● □	● ■	● □
Good Health HMO, Inc. dba Blue-Care, Inc.		●			●	●			●	●	●		●	●
Healthcare USA of Missouri, LLC	▲			▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
Humana Health Plan, Inc.	○ ■	○ ■	○ ■	○ ■	● ■	● ■	○ ■	● ■	● ■	○ ■	○ ■		○ ■	○ ■
Mercy Health Plans of Missouri, Inc.								○ □						
Missouri Care, Inc.		▲	▲	▲			▲					▲		
United Healthcare of the Midwest, Inc.					○ □	○ □			○ □	○ □	○ □		○ □	○ □

● - **Commercial - Approved - marketing**
■ - **Medicare - Approved - marketing**
▲ - **Medicaid - Approved - marketing**
○ - **Commercial - Approved - not marketing**
□ - **Medicare - Approved - not marketing**
△ - **Medicaid - Approved - not marketing**

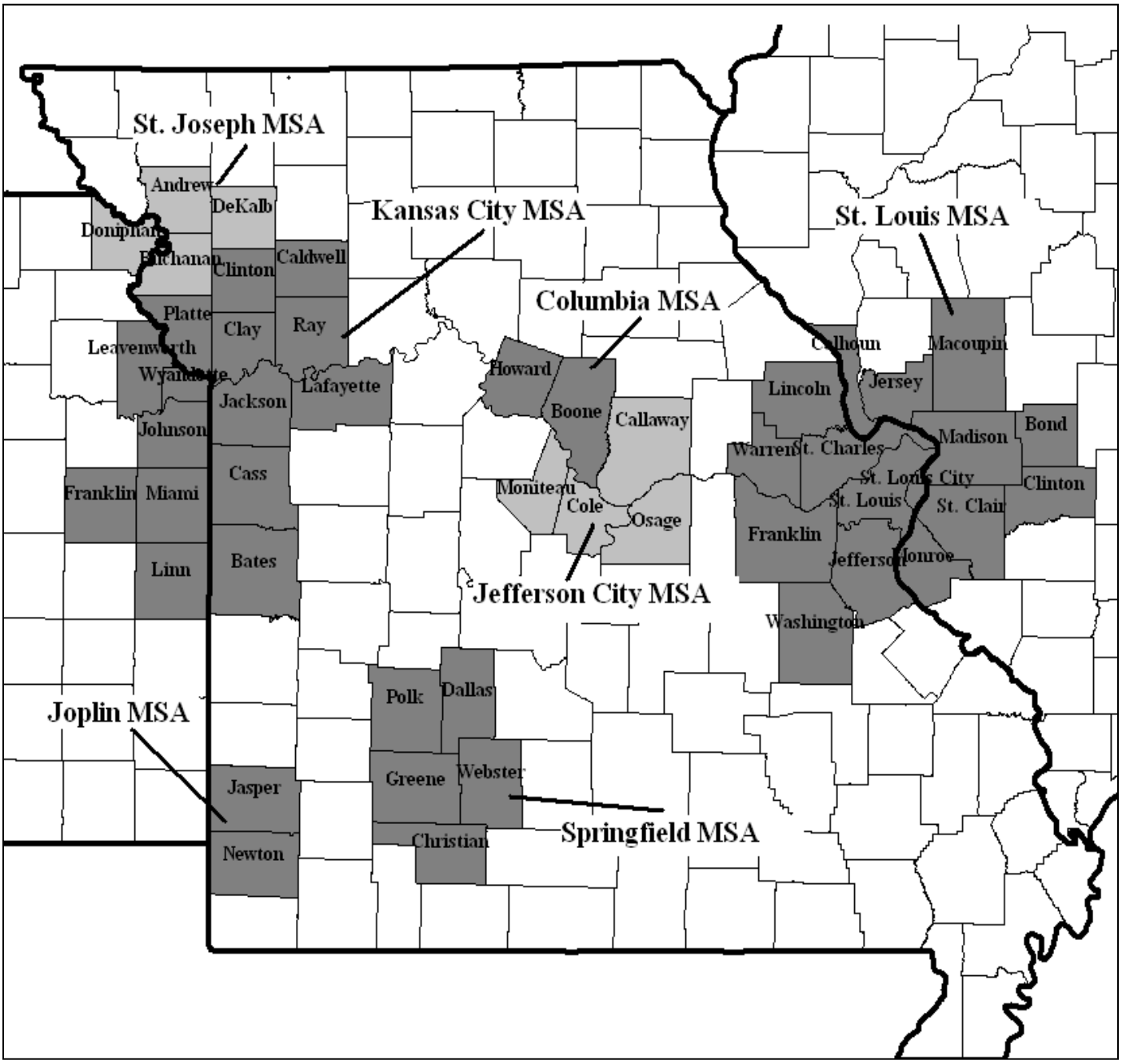
Western Region Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	4,949	1,879	0	0	6,828	2.7%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	6,374	6,374	2.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	28,035	28,035	11.2%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	44,239	44,239	17.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	780	119	0	0	899	0.4%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	3,355	11	0	0	3,366	1.3%
Coventry Health Care of Kansas, Inc.	20,757	7,678	6,165	0	34,600	13.9%
Cox Health Systems HMO, Inc.	3	5	0	0	8	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	67,723	0	0	0	67,723	27.1%
Group Health Plan, Inc.	1	4	1	0	6	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	12	12	0.0%
Healthcare USA of Missouri, LLC	0	0	0	33,616	33,616	13.5%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	103	103	0	0	206	0.1%
Humana Health Plan, Inc.	7,171	147	12,710	0	20,028	8.0%
Mercy Health Plans of Missouri, Inc.	28	1	5	0	34	0.0%
Missouri Care, Inc.	0	0	0	176	176	0.1%
United Healthcare of the Midwest, Inc.	3,001	396	14	0	3,411	1.4%
TOTAL	**107,871**	**10,343**	**18,895**	**112,452**	**249,561**	**100.0%**



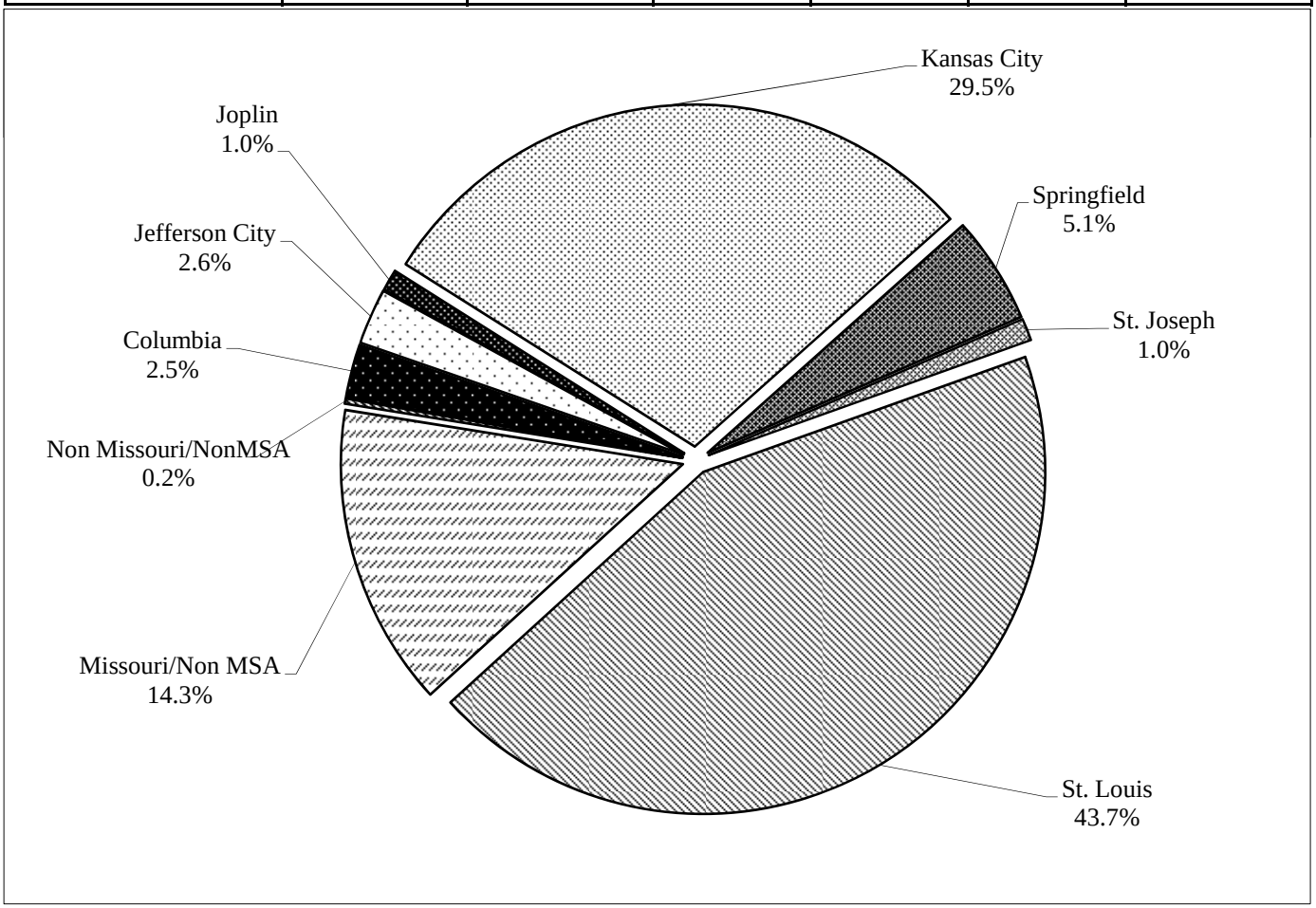
Missouri Metropolitan Statistical Areas



Missouri Total Enrollment in Each MSA [5]

by Enrollment Classification

Region	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	% of Missouri Market
Columbia	1,812	6,326	5	12,541	20,684	2.5%
Jefferson City	2,174	7,438	79	11,899	21,590	2.6%
Joplin	2,600	5,640	12	13	8,265	1.0%
Kansas City	105,623	10,100	18,769	106,393	240,885	29.5%
Springfield	12,554	13,775	11,451	3,697	41,477	5.1%
St. Joseph	8,364	174	7	20	8,565	1.0%
St. Louis	66,197	36,447	77,458	177,145	357,247	43.7%
Missouri/Non MSA	17,379	17,760	5,423	76,394	116,956	14.3%
Non Missouri/NonMSA	1,075	748	159	34	2,016	0.2%
TOTAL[2]	**217,778**	**98,408**	**113,363**	**388,136**	**817,685**	**100.0%**
% of Missouri Market[2]	**26.5%**	**11.9%**	**13.8%**	**47.5%**	**100.0%**	



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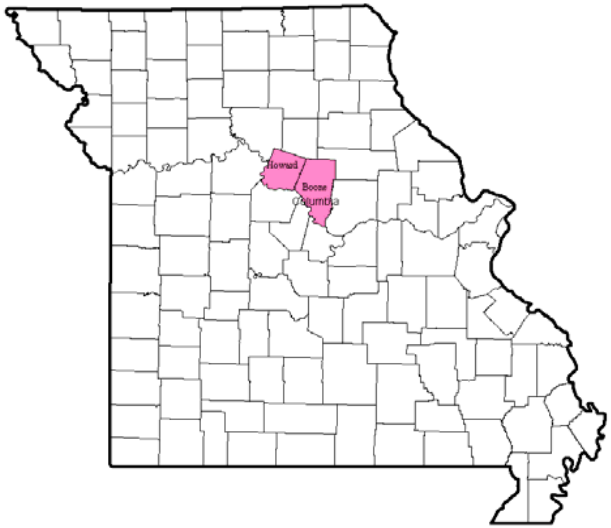
Columbia MSA Counties



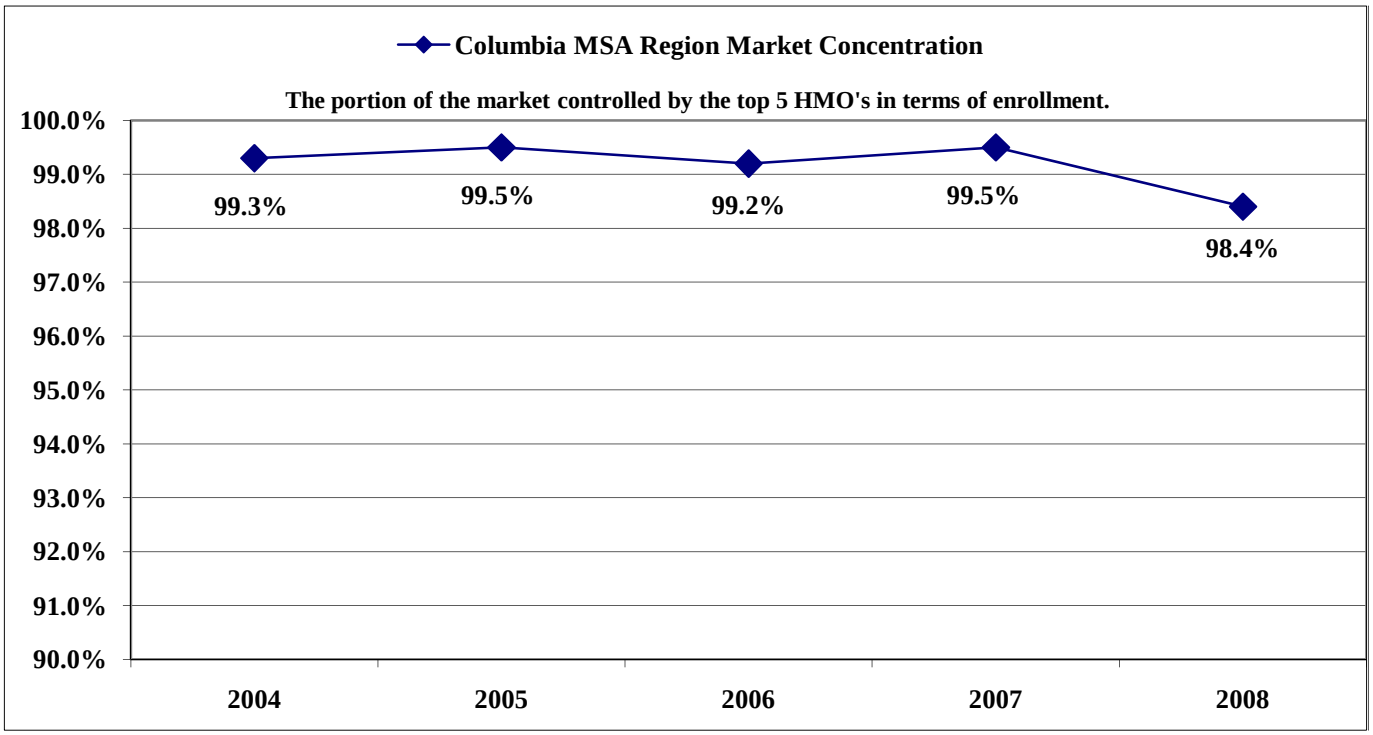
	Boone	Howard
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲	▲
Group Health Plan, Inc.	● ◘	
Healthcare USA of Missouri, LLC	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	● ◘	● ◘
Mercy Health Plans of Missouri, Inc.	○ ◘	○ ◘
Missouri Care, Inc.	▲	▲
United Healthcare of the Midwest, Inc.	○ ◘	○ ◘

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
◘ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Columbia MSA Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	314	314	1.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	3	6	0	0	9	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	8	0	0	0	8	0.0%
Group Health Plan, Inc.	25	169	3	0	197	1.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	1	1	0.0%
Healthcare USA of Missouri, LLC	0	0	0	3,627	3,627	17.5%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	1,654	5,938	0	0	7,592	36.7%
Humana Health Plan, Inc.	3	4	0	0	7	0.0%
Mercy Health Plans of Missouri, Inc.	3	209	1	0	213	1.0%
Missouri Care, Inc.	0	0	0	8,598	8,598	41.6%
United Healthcare of the Midwest, Inc.	116	0	1	0	117	0.6%
TOTAL	**1,812**	**6,326**	**5**	**12,541**	**20,684**	**100.0%**



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Jefferson City MSA Counties

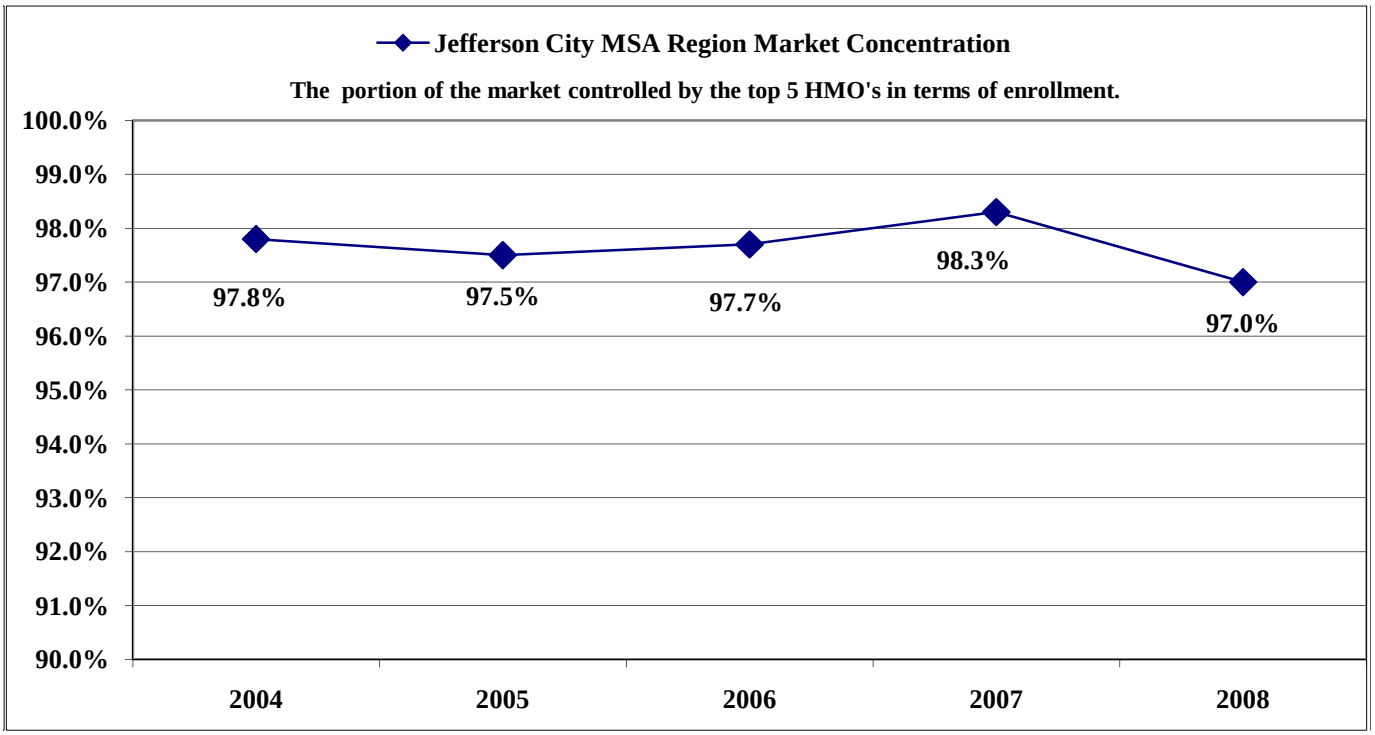
	Callaway	Cole	Moniteau	Osage
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲	▲	▲	▲
Group Health Plan, Inc.	● ◘	● ■		
Healthcare USA of Missouri, LLC	▲	▲	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	● ◘	● ◘	● ◘	● ◘
Mercy Health Plans of Missouri, Inc.	○ ◘	○ ◘	○ ◘	○ ◘
Missouri Care, Inc.	▲	▲	▲	▲
United Healthcare of the Midwest, Inc.	○ ◘	○ ◘	○ ◘	○ ◘

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
◘ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Jefferson City MSA Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1	0	0	0	1	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	1,000	1,000	4.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	118	118	0.5%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	4	4	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	0	2	0	0	2	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	4	0	0	0	4	0.0%
Group Health Plan, Inc.	89	221	69	0	379	1.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	96	96	0.4%
Healthcare USA of Missouri, LLC	0	0	0	4,979	4,979	23.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	1,772	7,105	0	0	8,877	41.1%
Humana Health Plan, Inc.	2	4	3	0	9	0.0%
Mercy Health Plans of Missouri, Inc.	11	105	1	0	117	0.5%
Missouri Care, Inc.	0	0	0	5,702	5,702	26.4%
United Healthcare of the Midwest, Inc.	295	1	6	0	302	1.4%
TOTAL	**2,174**	**7,438**	**79**	**11,899**	**21,590**	**100.0%**



Joplin MSA Counties

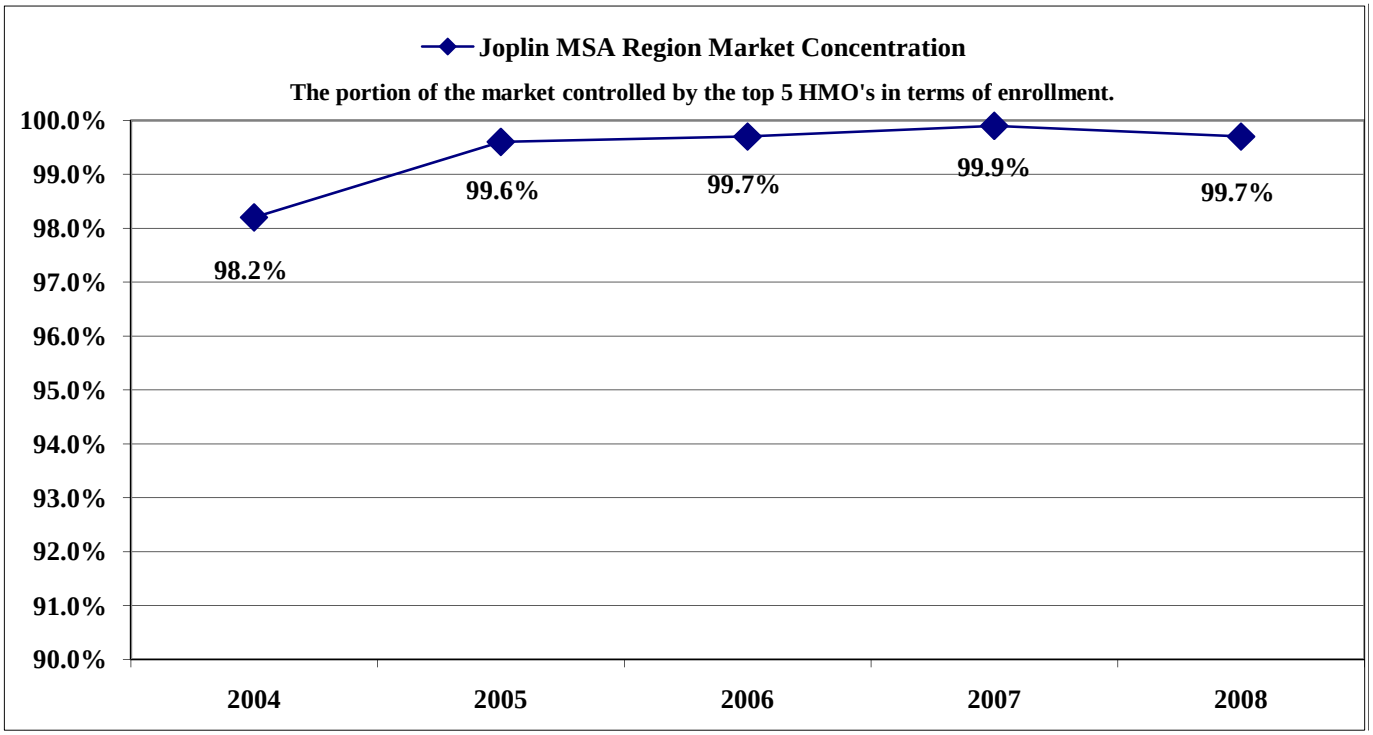
	Jasper	Newton
Alliance for Community Health, LLC dba Molina Healthcare of Missouri		▲
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	○	○
Coventry Health Care of Kansas, Inc.	● ■	● ■
Cox Health Systems HMO, Inc.	●	●
Healthcare USA of Missouri, LLC	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	● □	● □
Mercy Health Plans of Missouri, Inc.	○ □	○ □
Missouri Care, Inc.	▲	▲
United Healthcare of the Midwest, Inc.	○ □	○ □

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Joplin MSA Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1	0	0	0	1	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	4	4	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1	0	0	0	1	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	50	76	0	0	126	1.5%
Cox Health Systems HMO, Inc.	108	38	0	0	146	1.8%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	11	0	0	0	11	0.1%
Group Health Plan, Inc.	0	0	0	0	0	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	1,110	5,513	0	0	6,623	80.1%
Humana Health Plan, Inc.	0	0	1	0	1	0.0%
Mercy Health Plans of Missouri, Inc.	1,296	13	3	0	1,312	15.9%
Missouri Care, Inc.	0	0	0	8	8	0.1%
United Healthcare of the Midwest, Inc.	23	0	8	0	31	0.4%
TOTAL	**2,600**	**5,640**	**12**	**13**	**8,265**	**100.0%**



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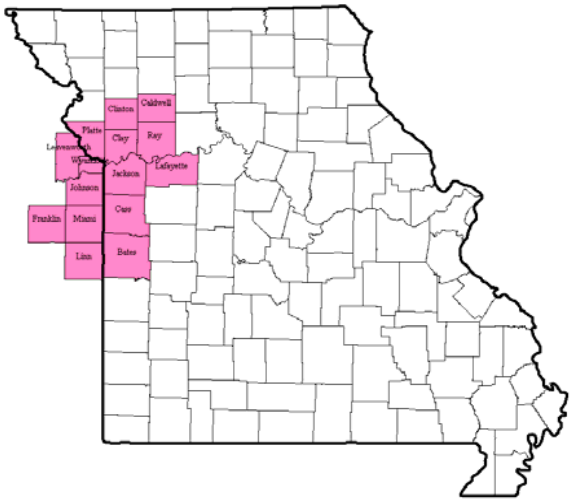
Kansas City MSA Counties



	Bates	Caldwell	Cass	Clay	Clinton	Jackson	Lafayette	Platte	Ray
Aetna Health, Inc.			●	●		●	●	●	●
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲	▲	▲	▲	▲	▲	▲	▲	▲
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus			▲	▲		▲	▲	▲	▲
Blue Cross & Blue Shield of Kansas City			○	○		○	○	○	○
Children's Mercy's Family Health Partners, Inc.	▲	▲	▲	▲	▲	▲	▲	▲	▲
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri			○	○	○	○	○	○	○
Community Health Plan		●	○	●	●	●	○	●	●
Coventry Health Care of Kansas, Inc.	● □	● □	● ■	● ■	● □	● ■	● ■	● ■	● □
Good Health HMO, Inc. dba Blue-Care, Inc.			●	●		●	●	●	●
Healthcare USA of Missouri, LLC	▲		▲	▲	▲	▲	▲	▲	▲
Humana Health Plan, Inc.	○ ■	○ ■	● ■	● ■	○ ■	● ■	○ ■	○ ■	○ ■
Missouri Care, Inc.		▲			▲				
United Healthcare of the Midwest, Inc.			○ □	○ □		○ □	○ □	○ □	○ □

Kansas Counties in MSA*
Franklin
Johnson
Leavenworth
Linn
Miami
Wyandotte

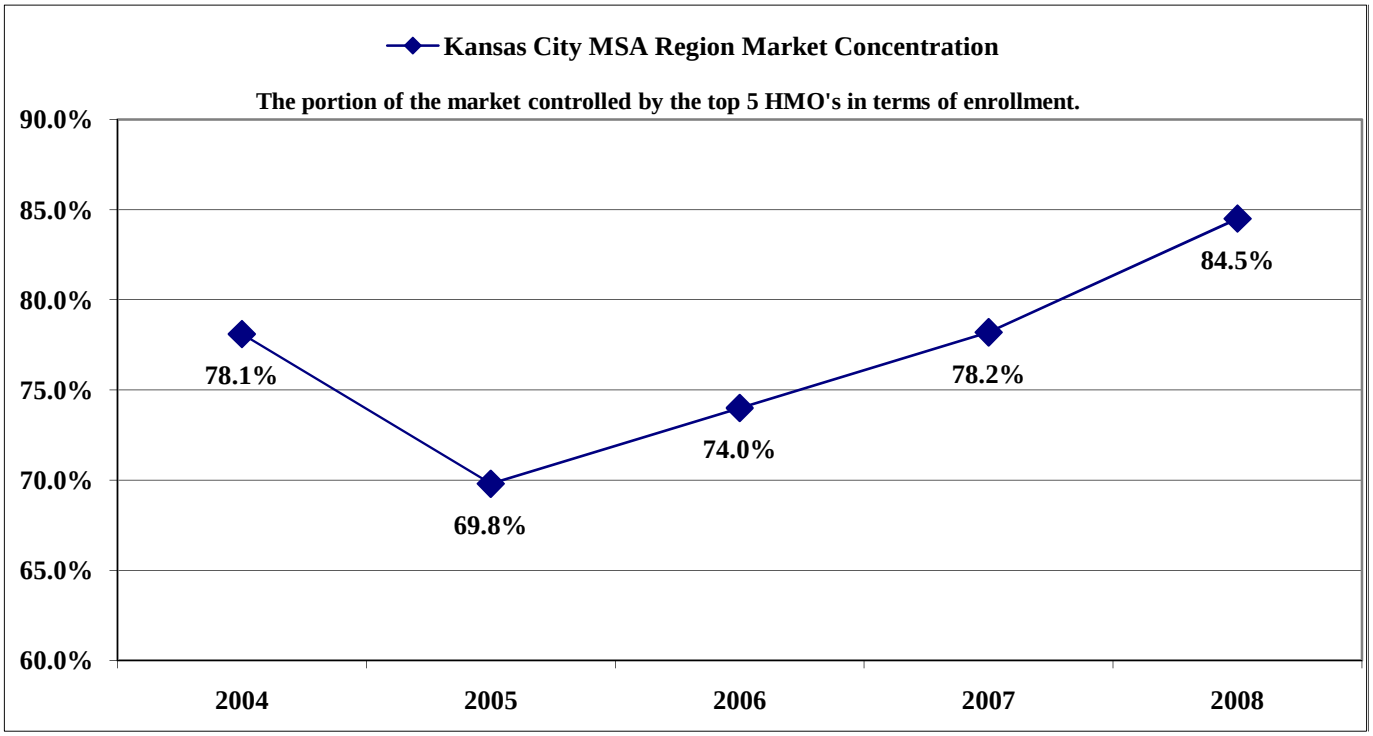
* Licensing & Marketing data not available for these counties.

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Kansas City MSA Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	4,812	1,841	0	0	6,653	2.8%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	5,843	5,843	2.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	26,443	26,443	11.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	42,177	42,177	17.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	774	119	0	0	893	0.4%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	508	0	0	0	508	0.2%
Coventry Health Care of Kansas, Inc.	19,977	7,508	6,137	0	33,622	14.0%
Cox Health Systems HMO, Inc.	1	9	0	0	10	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	69,526	0	0	0	69,526	28.9%
Group Health Plan, Inc.	1	2	1	0	4	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	6	6	0.0%
Healthcare USA of Missouri, LLC	0	0	0	31,831	31,831	13.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	100	77	0	0	177	0.1%
Humana Health Plan, Inc.	6,967	147	12,607	0	19,721	8.2%
Mercy Health Plans of Missouri, Inc.	23	0	5	0	28	0.0%
Missouri Care, Inc.	0	0	0	93	93	0.0%
United Healthcare of the Midwest, Inc.	2,934	397	19	0	3,350	1.4%
TOTAL	**105,623**	**10,100**	**18,769**	**106,393**	**240,885**	**100.0%**



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Springfield MSA Counties

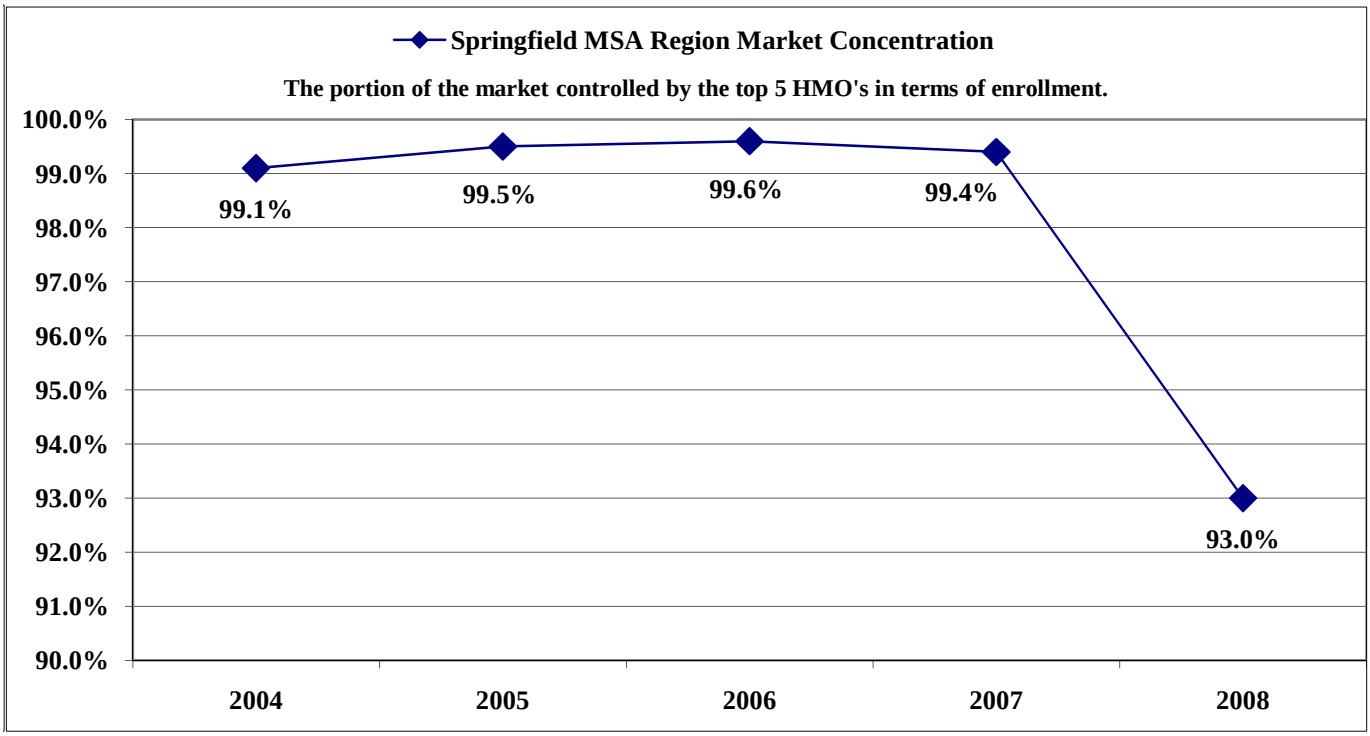
	Christian	Dallas	Greene	Polk	Webster
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲	▲	▲	▲	▲
Children's Mercy's Family Health Partners, Inc.				▲	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	○		○	○	○
Coventry Health Care of Kansas, Inc.	● ■	● ■	● ■	● ■	● ■
Cox Health Systems HMO, Inc.	●	●	●	●	●
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○		○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	● ■	○ ■	● ■	● ■	● ■
Mercy Health Plans of Missouri, Inc.	○ ■	○ ■	○ ■	○ ■	○ ■
Missouri Care, Inc.	▲	▲	▲		▲
United Healthcare of the Midwest, Inc.	○ ■	○ ■	○ ■	○ ■	○ ■

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

Springfield MSA Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	1,334	1,334	3.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1,351	1,351	3.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	21	0	0	0	21	0.1%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	1	0	0	0	1	0.0%
Coventry Health Care of Kansas, Inc.	248	251	1	0	500	1.2%
Cox Health Systems HMO, Inc.	1,917	1,185	0	0	3,102	7.5%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	13	0	0	0	13	0.0%
Group Health Plan, Inc.	1	0	1	0	2	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	5	5	0.0%
Healthcare USA of Missouri, LLC	0	0	0	934	934	2.3%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	3,318	12,145	12	0	15,475	37.3%
Humana Health Plan, Inc.	6	5	3	0	14	0.0%
Mercy Health Plans of Missouri, Inc.	6,399	189	6,800	0	13,388	32.3%
Missouri Care, Inc.	0	0	0	72	72	0.2%
United Healthcare of the Midwest, Inc.	630	0	4,634	0	5,264	12.7%
TOTAL	**12,554**	**13,775**	**11,451**	**3,697**	**41,477**	**100.0%**



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St. Joseph MSA Counties

	Andrew	Buchanan	Dekalb
Aetna Health, Inc.		●	
Alliance For Community Health, LLC dba Molina Healthcare of Missouri			▲
Blue Cross & Blue Shield of Kansas City		○	
Children's Mercy's Family Health Partners, Inc.	▲	▲	▲
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	○	○	○
Community Health Plan	●	●	●
Coventry Health Care of Kansas, Inc.	● □	● □	● □
Good Health HMO, Inc. dba Blue-Care, Inc.	●	●	
Humana Health Plan, Inc.		○ ■	
Missouri Care, Inc.	▲	▲	▲

Kansas Counties in MSA*
Doniphan

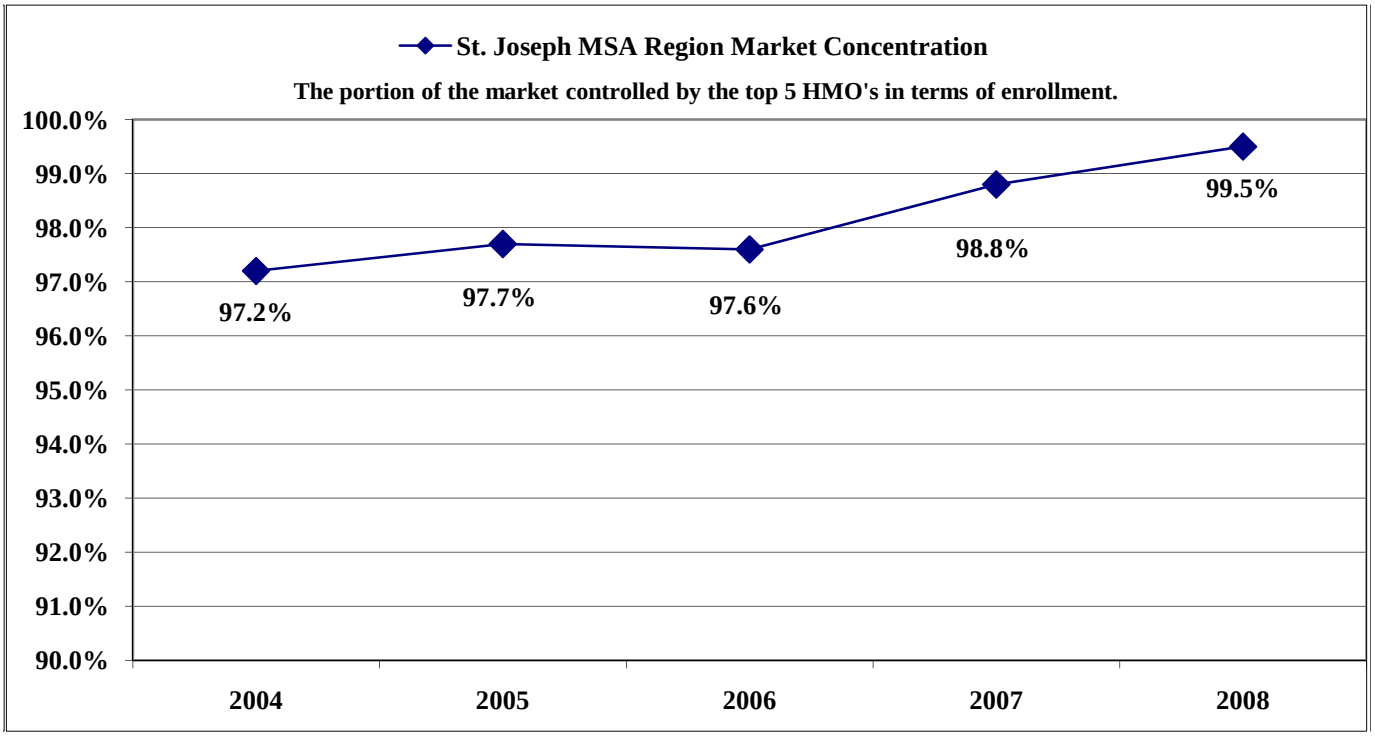
* Licensing & Marketing data not available for these counties.

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

St. Joseph MSA Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	145	9	0	0	154	1.8%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	8	8	0.1%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	2	2	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2	0	0	0	2	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	3,966	11	0	0	3,977	46.4%
Coventry Health Care of Kansas, Inc.	504	146	4	0	654	7.6%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	3,695	0	0	0	3,695	43.1%
Group Health Plan, Inc.	0	0	1	0	1	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	1	1	0.0%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	0	8	0	0	8	0.1%
Humana Health Plan, Inc.	37	0	1	0	38	0.4%
Mercy Health Plans of Missouri, Inc.	0	0	0	0	0	0.0%
Missouri Care, Inc.	0	0	0	9	9	0.1%
United Healthcare of the Midwest, Inc.	15	0	1	0	16	0.2%
TOTAL	**8,364**	**174**	**7**	**20**	**8,565**	**100.0%**



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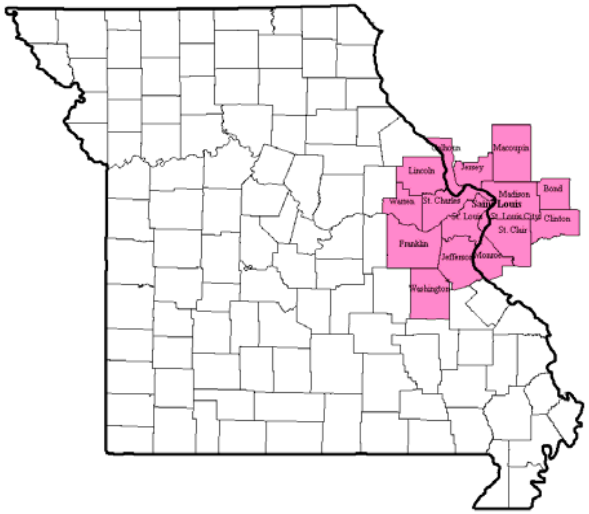
St. Louis MSA Counties



	Franklin	Jefferson	Lincoln	St. Charles	St. Louis	St. Louis City	Warren	Washington
Aetna Health, Inc.		●		●	●	●		
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲	▲	▲	▲	▲	▲	▲	▲
CIGNA Healthcare of St. Louis, Inc.	○	○		○	●	○		
Essence, LLP		■		■	■	■		
Group Health Plan, Inc.	● ■	● ■	● ■	● ■	● ■	● ■	● ■	● □
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲	□ ▲
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲	▲	▲	▲
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○	○	○
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	● □	● □	● □	● □	● ■	● ■	● □	● □
Mercy Health Plans of Missouri, Inc.	○ ■	○ ■	○ ■	○ ■	○ ■	○ □	○ ■	○ □
United Healthcare of the Midwest, Inc.	○ ■	○ ■	○ ■	○ ■	○ ■	○ ■	○ ■	○ ■

Illinois Counties in MSA*
Bond
Calhoun
Clinton
Jersey
Macoupin
Madison
Monroe
St. Clair

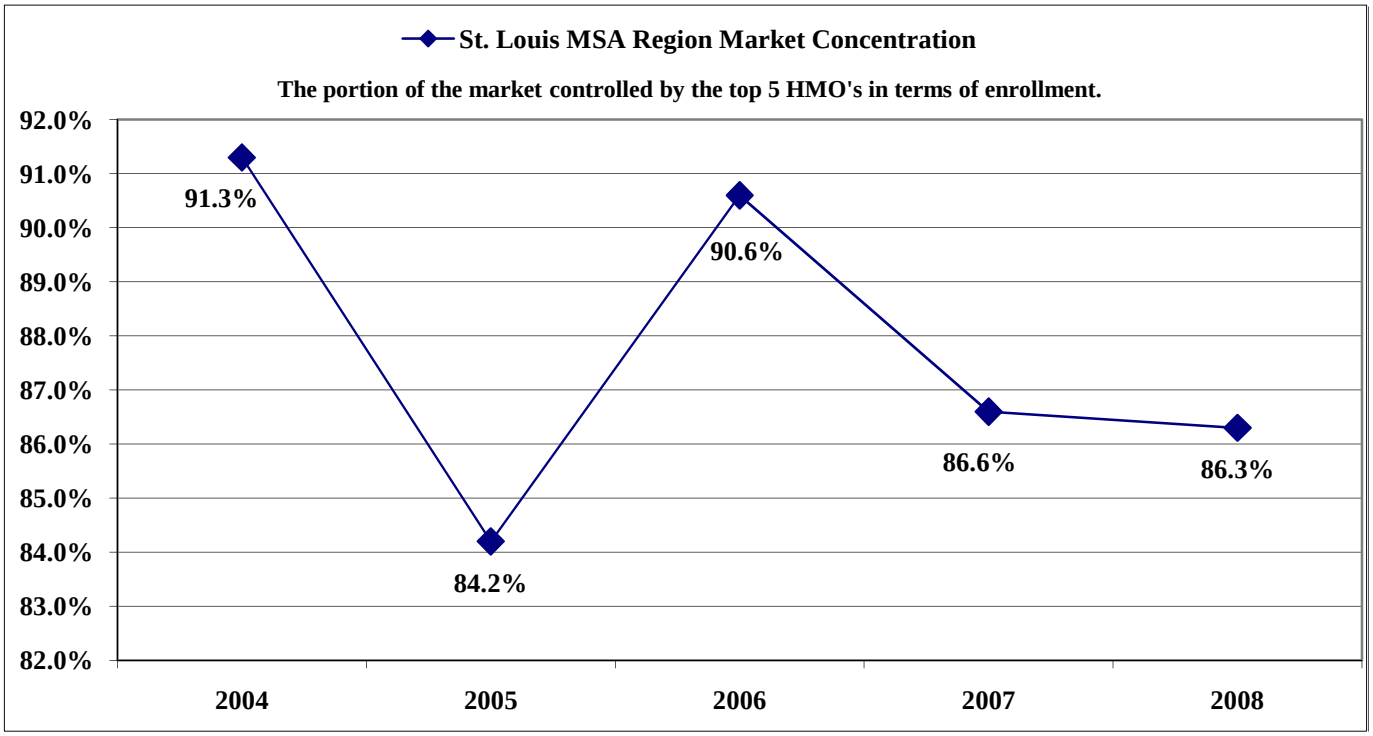
* Licensing & Marketing data not available for these counties.

● - Commercial - Approved - marketing
■ - Medicare - Approved - marketing
▲ - Medicaid - Approved - marketing
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

St. Louis MSA Enrollment [5]

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	2,777	343	0	0	3,120	0.9%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	54,173	54,173	15.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	3	3	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	11	11	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	381	88	0	0	469	0.1%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	4	16	0	0	20	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, LLP	0	0	14,488	0	14,488	4.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	14	0	0	0	14	0.0%
Group Health Plan, Inc.	22,819	18,540	18,631	0	59,990	16.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	1,385	11,992	13,377	3.7%
Healthcare USA of Missouri, LLC	0	0	0	110,806	110,806	31.0%
HealthLink HMO, Inc. dba HealthLink HMO	21	0	0	0	21	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	25,691	13,318	23	0	39,032	10.9%
Humana Health Plan, Inc.	1	0	3	0	4	0.0%
Mercy Health Plans of Missouri, Inc.	5,690	3,859	7,638	0	17,187	4.8%
Missouri Care, Inc.	0	0	0	160	160	0.0%
United Healthcare of the Midwest, Inc.	8,799	283	35,290	0	44,372	12.4%
TOTAL	**66,197**	**36,447**	**77,458**	**177,145**	**357,247**	**100.0%**



End-Notes

1. Source: HMO Annual Supplement Report for Each Year

2. Medicare activity in this publication reflects Medicare Advantage products sold by HMOs in Missouri. Under the federal rules for the Medicare Advantage program, both HMOs and insurance companies may offer Medicare Advantage. This publication reflects Medicare Advantage activity for HMOs only. Items such as market share and average market costs or premiums do not include any activity reflecting Medicare Advantage products sold by insurance companies. For information about both HMOs and insurance companies offering Medicare Advantage in Missouri, refer to the Web sites for the federal Centers for Medicare and Medicaid Services (CMS): http://www.medicare.gov and http://www.cms.hhs.gov/

3. Formula for calculating % changes = (Current Year Total - Previous Year Total) / Previous Year Total

4. Source: 2008 Annual Financial Statement

5. Source: 2008 HMO Annual Supplement Report

6. Items such as average per member per month premiums and financial ratios for HealthLink HMO, Inc. are often significantly different from other HMOs due to HealthLink's small volume of fully insured activity. DIFP reviewed the impact of HealthLink's activity on market trends and averages. Any significant impact is noted.

7. Source: Annual Financial Statement for Each Year

8. Total Revenue is less than Net Premium due to drop in Premium Reserves for some years.

9. Hospital Costs include Inpatient Hospital, Outpatient Hospital and Emergency Room costs.

10. Source: HMO Service Area records filed with DIFP.

11. Data reflects holding company/ultimate parent and affiliates as of 12/31/2008.

12. Source: Annual Report of Utilization Review Activities for each year

13. Source: Missouri Supplements to Annual Statements for each year

14. Source: Missouri Supplement to Annual Statements

15. This company has URAC accreditation, but not the type required for access plan purposes.

16. "Conditionally Approved" status was due entirely to the MC+ Expansion into a large group of new, rural counties.

17. Source: 2008 HMO Network Access Plans

18. Excludes Children's Mercy's Family Health Partners, Inc., CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri, Coventry Health Care of Kansas, Inc., Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri, Humana Health Plan, Inc.

19. Source: 2008 HMO Supplement Reports for Each Quarter

20. For companies with less than 5 years worth of data, percent change is calculated for the number of years for which data are available. For some items where the company reports $0 for either the first year or the last year, true percent change can't be calculated. DIFP has used either ±100% as appropriate, or has used the years for which something other than $0 is reported, as appropriate.

End-Notes (cont'd)

21. Missouri Care, LC, was sold in 2006 to Schaller Anderson. In 2007, Schaller Anderson was purchased by Aetna, Inc. In order to effectuate these transactions, and also to switch the company to "for profit" tax status, the Missouri Care, LC, license was surrendered, and a new HMO named Missouri Care, Inc., was established. However, at the level of HMO operations, there were no changes in the personnel, the provider network, or in the contract with the MO HealthNet Division (formerly the Division of Medical Services). Therefore, the company is presented as though there was no change except for name and tax status. Historical data for Missouri Care, LC, is presented in conjunction with current data for Missouri Care, Inc. The only exception to this treatment is the company's Estimated Liability of Unpaid Claims in the Prior Year.

22. Essence is not accredited, but has a contract with the Centers for Medicare and Medicaid Services (CMS) to provide a Medicare Advantage plan in the St. Louis area. Under the Missouri laws for HMO network adequacy, a contract with CMS is treated like accreditation. The HMO is not required to submit data for analysis, but is deemed to have an adequate network. The contract with CMS is perpetually renewable, unless and until CMS or the company chooses to terminate it. Essence's only line of business is Medicare Advantage, unlike any other HMO in Missouri.

23. The value shown for "All HMOs" is not an average of the column, but is a calculation made using industry totals.

24. For associations with special exemptions as set forth in Missouri law at section 376.421, RSMo (HB 1827, 2006), Coventry Health Care of Kansas, Inc. reported:

Enrollment Categories	Number of Contracts as of 12/31	Number of Enrollees as of 12/31	Number of Insured Employers	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
(1b) Small employers in associations with rate differentials *not* exceeding 20 percent	1	17	1	$51,234	$51,234	$96,182	$93,367
(2b) Large employers in associations with rate differentials *not* exceeding 20 percent	1	791	5	$0	$2,858,242	$2,588,642	$2,512,870

25. In 2007 HealthLink HMO, Inc. had received funds from providers in regards to previously issued claims payments that were originally paid in 2006.

26. Due to run-out and corrections, Blue Cross & Blue Shield of Kansas City reported negative Health Premiums Written and Earned on the Annual 2008 Financial State Page. This run out was for the Medicaid product prior to July 2005, which was the incurred date.

27. HealthLink HMO, Inc. reported significant reinsurance recoveries on the 2008 Annual Financial Statement, causing the Medical & Hospital Expense PMPM to differ from that of the Managed Care Filing Total Medical and Hospital Expense PMPM.

28. United Healthcare of the Midwest, Inc. was unable to separate Inpatient and Outpatient Mental Health Costs in time for publication of this report.

Available from the Missouri Department of Insurance, Financial Institutions and Professional Registration

Other Publications: The Missouri Department of Insurance, Financial Institutions and Professional Registration, publishes many insurance related reports. A complete list of reports is available at: http://www.insurance.mo.gov/reports/index.htm

For additional information, contact the Managed Care Section at (573) 751-4363 or the Statistics Section at (573) 526-2945

Available from the Missouri Department of Health & Senior Services (DHSS)

The Missouri Department of Health and Senior Services publishes many managed care reports. For copies, please send a written request and payment to:

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(573) 522-9610
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