2009

Missouri

Health Maintenance Organization Report

Life and Healthcare Section
November 2010

DIFP

Jeremiah W. (Jay) Nixon
Governor

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
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 2009 calendar year, comes from HMO annual financial statements and supplemental data filed with DIFP by each Missouri-licensed HMO operational at year-end 2009 (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, Life & Healthcare 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%.

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Missouri Licensed Health Maintenance Organizations

Aetna Health, Inc.
(800) 872-3862
980 Jolly Road
Blue Bell, PA 19422-1904
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.bluekc.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
440 Polaris Parkway, Suite 300
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) 221-8400
8320 Ward Parkway
Kansas City, MO 64114
www.coventryhealthcare.com

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

Essence Healthcare, Inc.
(314) 851-3600
13900 Riverport Drive
Maryland Heights, MO 63043
www.essencehealthcare.com

Missouri Licensed Health Maintenance Organizations, (cont'd)

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

Group Health Plan, Inc.
(314) 506-1700
550 Maryville Centre Drive, Suite 300
St. Louis, MO 63141-5818
http://chcmissouri.coventryhealthcare.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
http://chcmedicaid-missouri.coventryhealthcare.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

UnitedHealthcare 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 12/31/09, reported in the 2009 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 2009 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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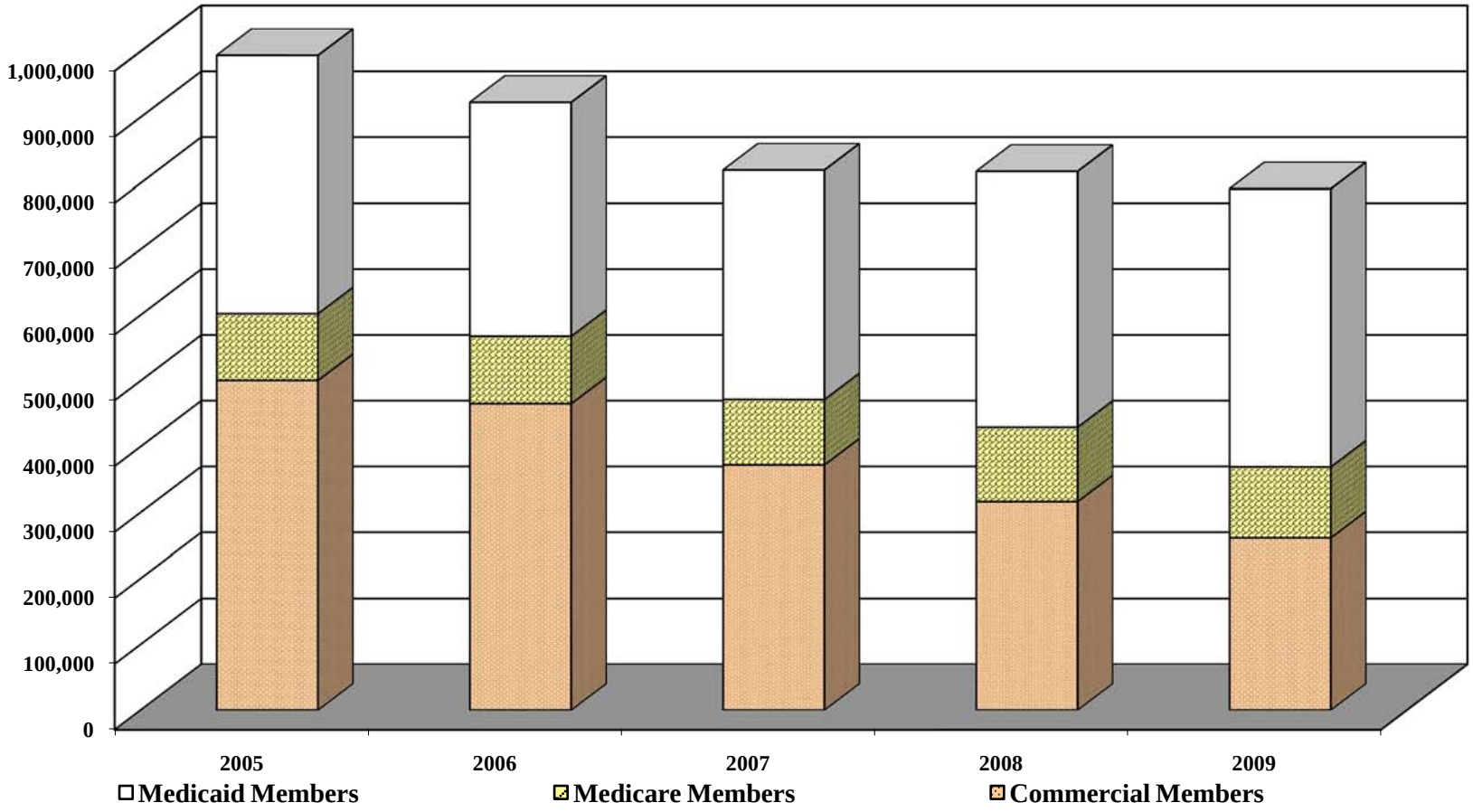
Missouri Year End Member Totals [1]

includes Commercial, Medicare and Medicaid enrollment



Missouri Year End Member Totals and % Change[3]

	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Commercial Members	500,501	465,113	-7.1%	372,053	-20.0%	316,186	-15.0%	261,302	-17.4%
Medicare Members[2]	101,667	102,653	1.0%	99,536	-3.0%	113,363	13.9%	107,831	-4.9%
Medicaid Members	391,749	354,726	-9.5%	348,021	-1.9%	388,136	11.5%	422,139	8.8%
Total Members	**993,917**	**922,492**	**-7.2%**	**819,610**	**-11.2%**	**817,685**	**-0.2%**	**791,272**	**-3.2%**

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Missouri Year End Enrollment[1]

includes Commercial, Medicare and Medicaid enrollment

Health Maintenance Organization	Total Enrollment 12/31/09	Total Enrollment 12/31/08	% Change in Enrollment[3, 23]	Total Market Share 12/31/09	Total Market Share 12/31/08
Aetna Health, Inc.	5,438	10,005	-45.6%	0.7%	1.2%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	78,639	77,607	1.3%	9.9%	9.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	31,055	28,405	9.3%	3.9%	3.5%
Children's Mercy's Family Health Partners, Inc.	54,786	47,986	14.2%	6.9%	5.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	746	925	-19.4%	0.1%	0.1%
CIGNA Healthcare of St. Louis, Inc.	198	469	-57.8%	0.0%	0.1%
Community Health Plan	4,496	6,190	-27.4%	0.6%	0.8%
Coventry Health Care of Kansas, Inc.	27,231	35,862	-24.1%	3.4%	4.4%
Cox Health Systems HMO, Inc.	5,533	5,033	9.9%	0.7%	0.6%
Essence Healthcare, Inc.	17,400	14,490	20.1%	2.2%	1.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	77,513	75,460	2.7%	9.8%	9.2%
Group Health Plan, Inc.	44,866	61,944	-27.6%	5.7%	7.6%
Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	17,791	14,965	18.9%	2.2%	1.8%
Healthcare USA of Missouri, LLC	193,718	179,322	8.0%	24.5%	21.9%
HealthLink HMO, Inc. dba HealthLink HMO[6]	21	22	-4.5%	0.0%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	85,639	98,199	-12.8%	10.8%	12.0%
Humana Health Plan, Inc.	19,369	20,162	-3.9%	2.4%	2.5%
Mercy Health Plans of Missouri, Inc.	35,386	42,282	-16.3%	4.5%	5.2%
Missouri Care, Inc.	47,318	41,238	14.7%	6.0%	5.0%
UnitedHealthcare of the Midwest, Inc.	44,129	57,119	-22.7%	5.6%	7.0%
TOTALS	**791,272**	**817,685**	**-3.2%**	**100.0%**	**100.0%**

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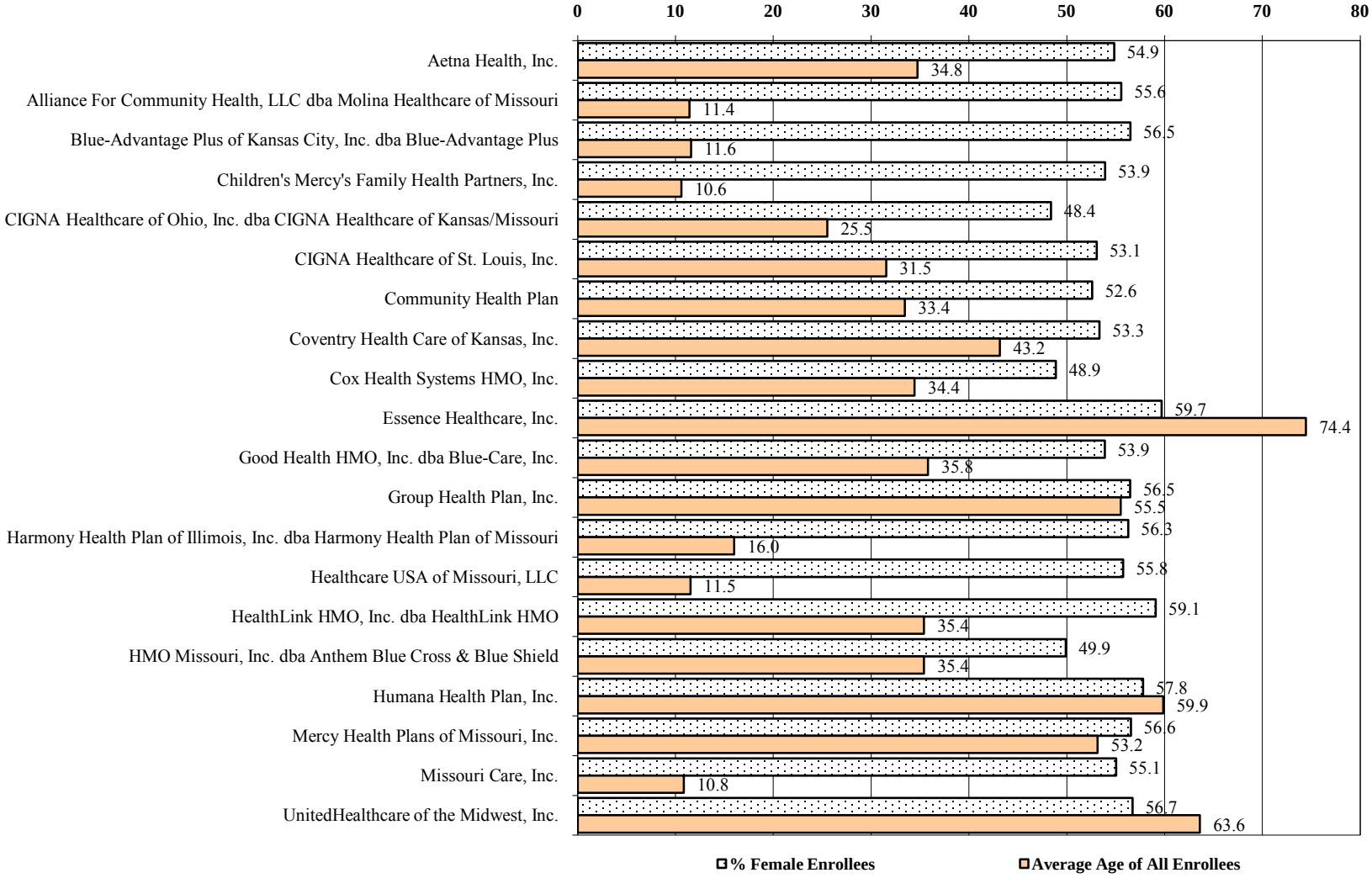
Missouri Enrollment Demographics - All Missouri Enrollees [5]

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)	**28.1**
average percentage of all enrollees who are female	**54.9%**

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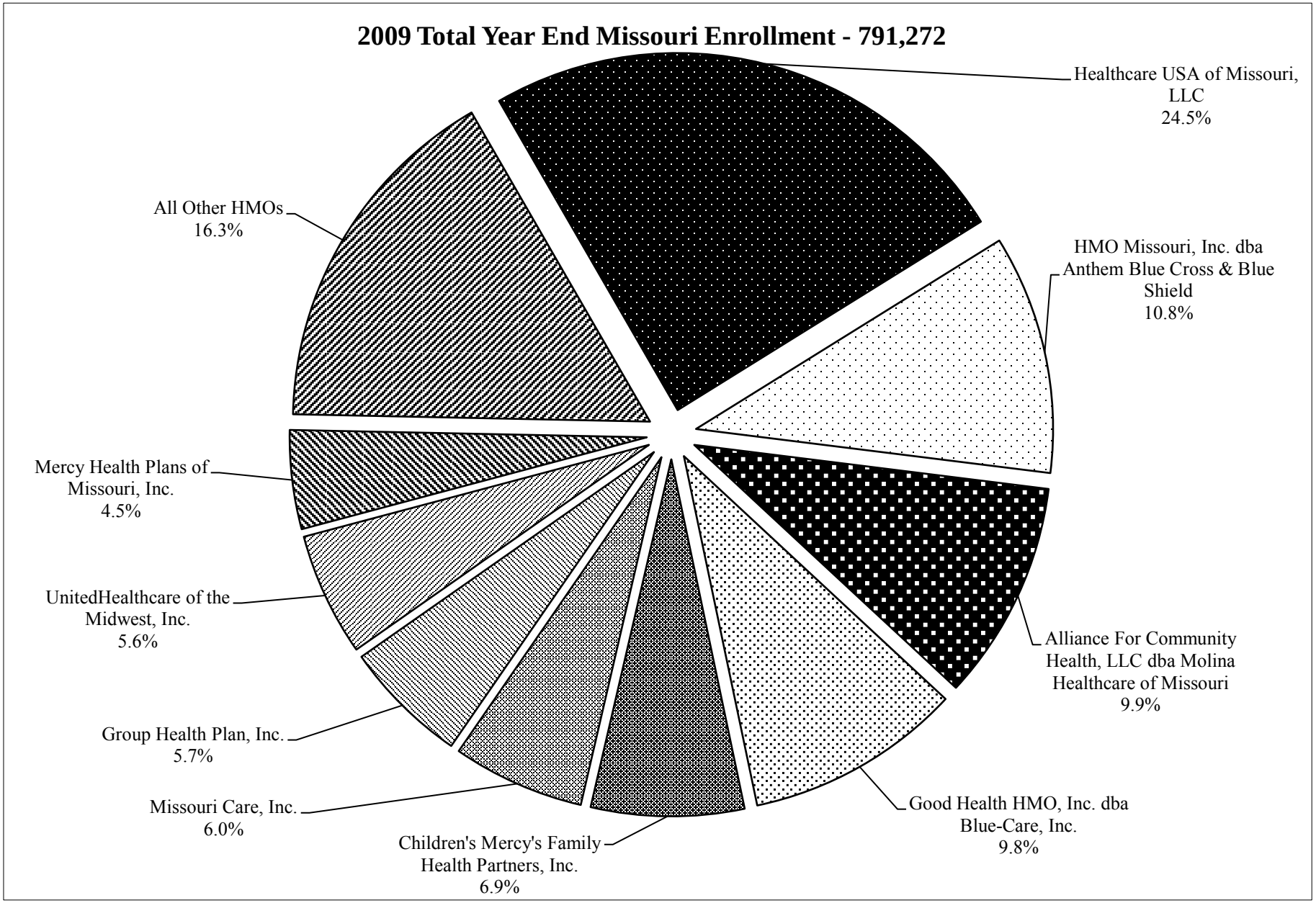
Missouri Enrollment Market Share [5]

includes Commercial, Medicare and Medicaid enrollment



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Missouri Year End Commercial Enrollment[1]

Health Maintenance Organization	Commercial Enrollment 12/31/09	Commercial Enrollment 12/31/08	% Change in Enrollment[3, 23]	Commercial Market Share 12/31/09	Commercial Market Share 12/31/08
Aetna Health, Inc.	5,438	10,005	-45.6%	2.1%	3.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	746	925	-19.4%	0.3%	0.3%
CIGNA Healthcare of St. Louis, Inc.	198	469	-57.8%	0.1%	0.1%
Community Health Plan	4,496	6,190	-27.4%	1.7%	2.0%
Coventry Health Care of Kansas, Inc.	21,409	29,678	-27.9%	8.2%	9.4%
Cox Health Systems HMO, Inc.	5,533	5,033	9.9%	2.1%	1.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	77,513	75,460	2.7%	29.7%	23.9%
Group Health Plan, Inc.	22,610	43,166	-47.6%	8.7%	13.7%
HealthLink HMO, Inc. dba HealthLink HMO[6]	21	22	-4.5%	0.0%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	85,601	98,156	-12.8%	32.8%	31.0%
Humana Health Plan, Inc.	6,170	7,424	-16.9%	2.4%	2.3%
Mercy Health Plans of Missouri, Inc.	20,044	25,070	-20.0%	7.7%	7.9%
UnitedHealthcare of the Midwest, Inc.	11,523	14,588	-21.0%	4.4%	4.6%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	**261,302**	**316,186**	**-17.4%**	**100.0%**	**100.0%**

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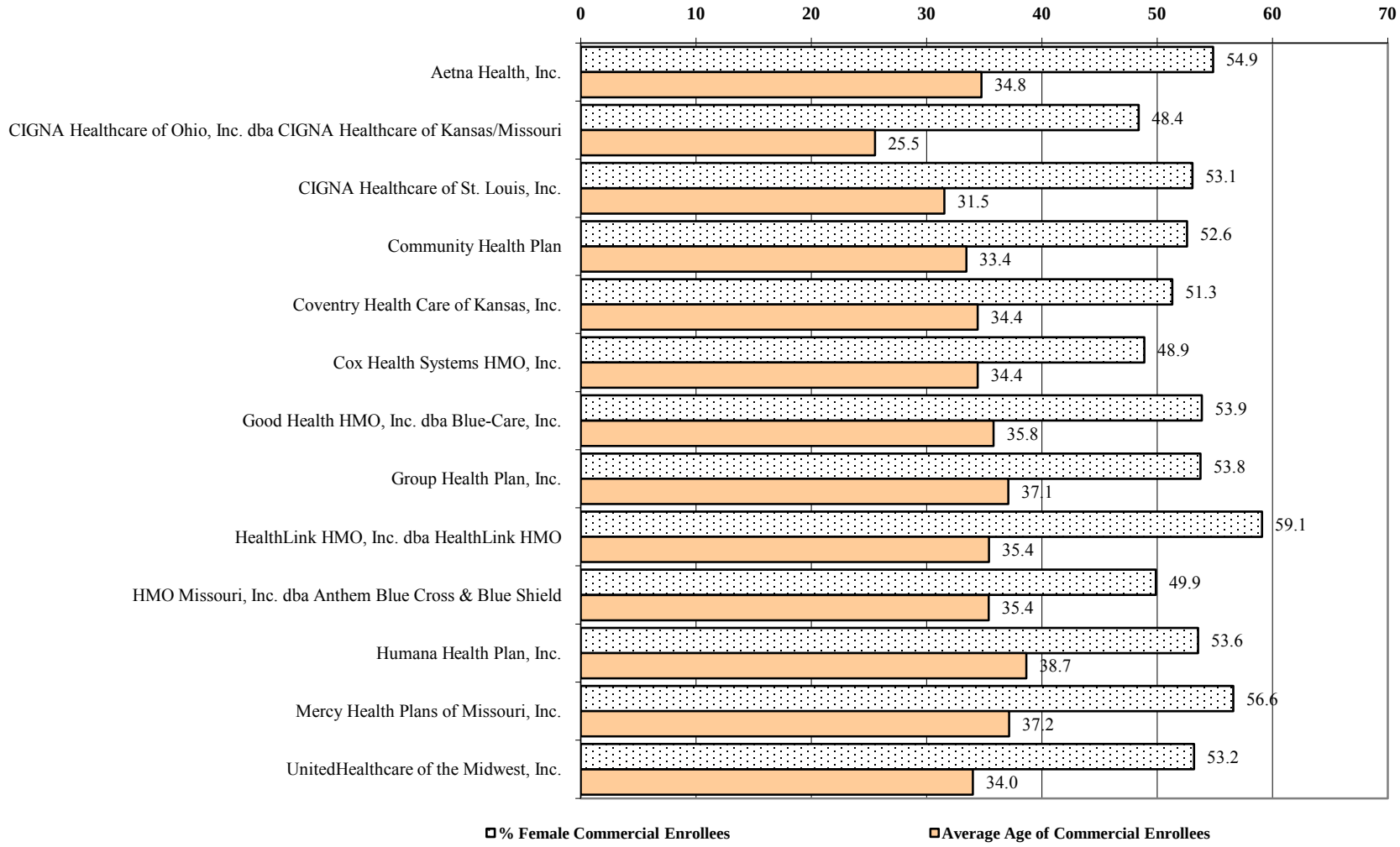
Missouri Commercial Enrollment Demographics [5]

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



average age of commercial enrollees	**35.6**
average % of commercial enrollees who are female	**52.4%**

Table of Contents

Missouri Year End Medicare & Medicaid Enrollment[1]

Medicare Health Maintenance Organization	Medicare Enrollment 12/31/09	 12/31/08	% Change in Enrollment[3, 23]	Medicare Market Share 12/31/09	 12/31/08
Coventry Health Care of Kansas, Inc.	5,822	6,184	-5.9%	5.4%	5.5%
Essence Healthcare, Inc.	17,400	14,490	20.1%	16.1%	12.8%
Group Health Plan, Inc.	22,256	18,778	18.5%	20.6%	16.6%
Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	1,168	1,387	-15.8%	1.1%	1.2%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	38	43	-11.6%	0.0%	0.0%
Humana Health Plan, Inc.	13,199	12,738	3.6%	12.2%	11.2%
Mercy Health Plans of Missouri, Inc.	15,342	17,212	-10.9%	14.2%	15.2%
UnitedHealthcare of the Midwest, Inc.	32,606	42,531	-23.3%	30.2%	37.5%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS[2]	**107,831**	**113,363**	**-4.9%**	**100.0%**	**100.0%**

Medicaid Health Maintenance Organization	Medicaid Enrollment 12/31/09	 12/31/08	% Change in Enrollment[3, 23]	Medicaid Market Share 12/31/09	 12/31/08
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	78,639	77,607	1.3%	18.6%	20.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	31,055	28,405	9.3%	7.4%	7.3%
Children's Mercy's Family Health Partners, Inc.	54,786	47,986	14.2%	13.0%	12.4%
Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	16,623	13,578	22.4%	3.9%	3.5%
Healthcare USA of Missouri, LLC	193,718	179,322	8.0%	45.9%	46.2%
Missouri Care, Inc.	47,318	41,238	14.7%	11.2%	10.6%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	**422,139**	**388,136**	**8.8%**	**100.0%**	**100.0%**

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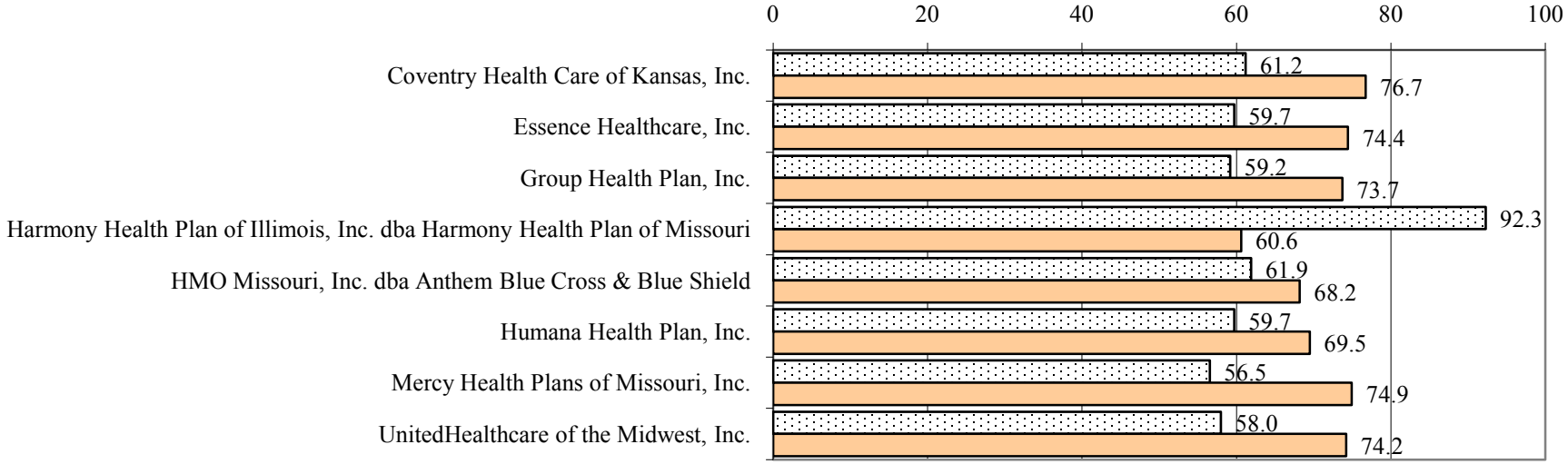
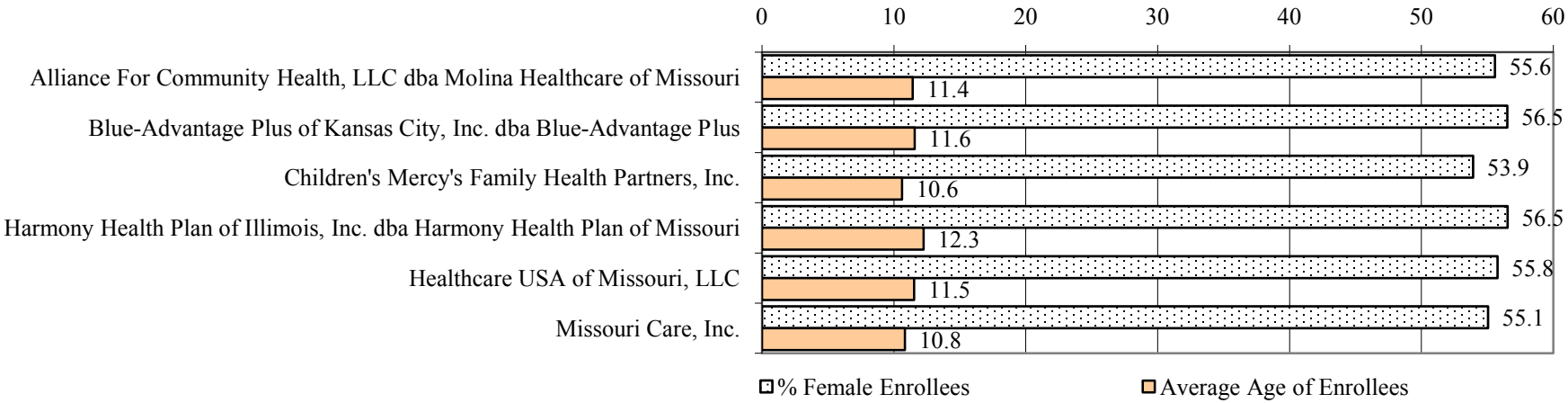
Missouri Medicare & Medicaid Enrollment Demographics [5]

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 73.6
average % of Medicare enrollees who are Female 58.6%

average age of Medicaid enrollees 11.4
average % of Medicaid enrollees who are female 55.5%

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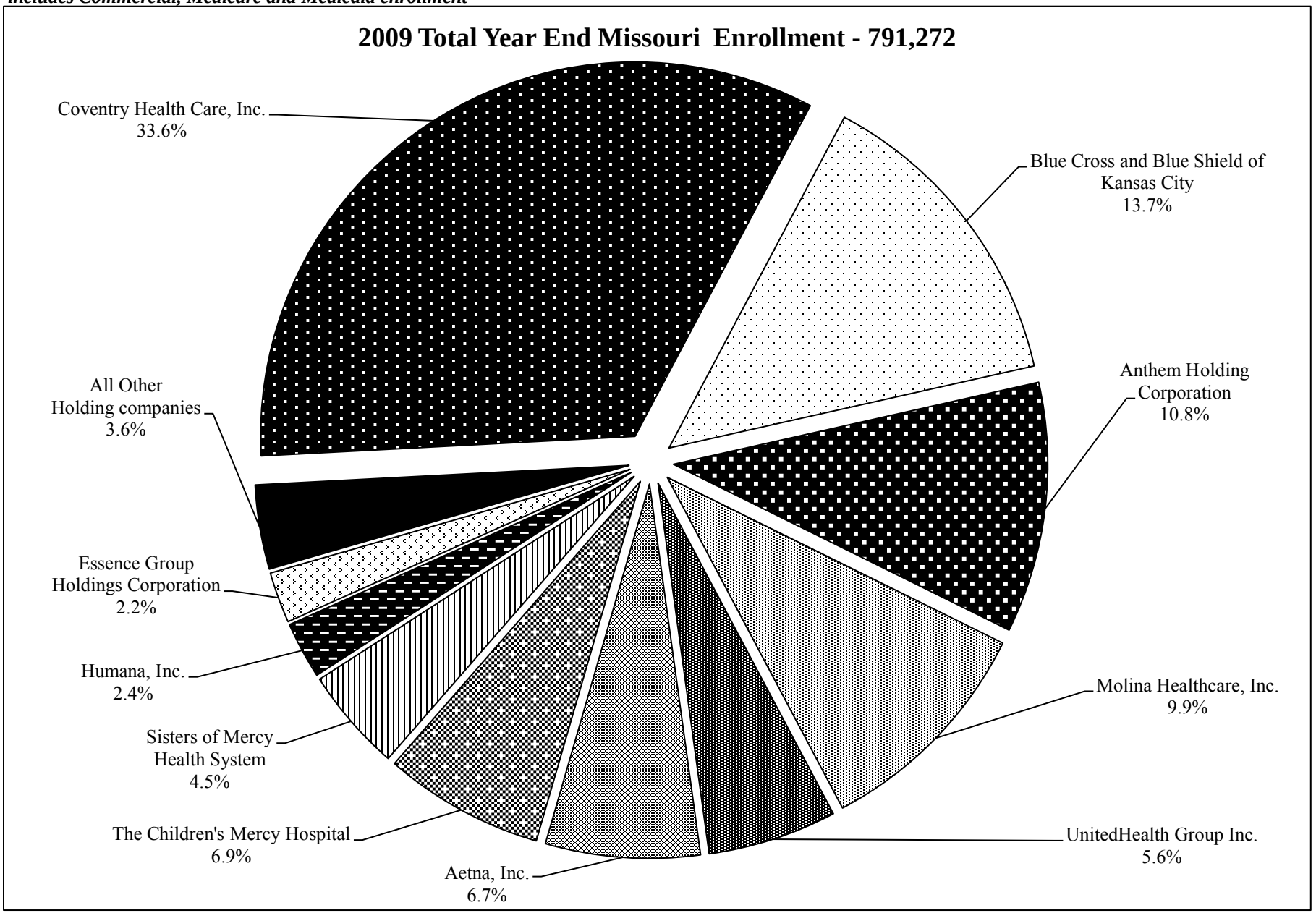
Missouri Year End Enrollment by Holding Company [1,7,11]

includes Commercial, Medicare and Medicaid enrollment

Holding Company	Affiliated HMO(s)	Total Enrollment 12/31/09	Total Enrollment 12/31/08	Market Share 12/31/09	Market Share 12/31/08
Coventry Health Care, Inc.	Coventry Health Care of Kansas, Inc. Group Health Plan, Inc. Healthcare USA of Missouri, LLC	265,815	277,128	33.6%	33.9%
Blue Cross and Blue Shield of Kansas City	Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus Good Health HMO, Inc. dba Blue-Care, Inc.	108,568	103,865	13.7%	12.7%
Anthem Holding Corporation	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	85,639	98,199	10.8%	12.0%
Molina Healthcare, Inc.	Alliance For Community Health, LLC dba Molina Healthcare of Missouri	78,639	77,607	9.9%	9.5%
UnitedHealth Group Inc.	UnitedHealthcare of the Midwest, Inc.	44,129	57,119	5.6%	7.0%
Aetna, Inc.	Aetna Health, Inc. Missouri Care, Inc.	52,756	51,243	6.7%	6.3%
The Children's Mercy Hospital	Children's Mercy's Family Health Partners, Inc.	54,786	47,986	6.9%	5.9%
Sisters of Mercy Health System	Mercy Health Plans of Missouri, Inc.	35,386	42,282	4.5%	5.2%
Humana, Inc.	Humana Health Plan, Inc.	19,369	20,162	2.4%	2.5%
Essence Group Holdings Corporation	Essence Healthcare, Inc.	17,400	14,490	2.2%	1.8%
WellCare Health Plans, Inc.	Harmony Health Plan of Illimois, Inc. dba Harmony Health Plan of Missouri	17,791	14,965	2.2%	1.8%
Heartland Health	Community Health Plan	4,496	6,190	0.6%	0.8%
Cox Health	Cox Health Systems HMO, Inc.	5,533	5,033	0.7%	0.6%
CIGNA Corporation	CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri CIGNA Healthcare of St. Louis, Inc.	944	1,394	0.1%	0.2%
WellPoint, Inc.	HealthLink HMO, Inc. dba HealthLink HMO[6]	21	22	0.0%	0.0%
Withdrawn HMOs and/or Product Lines		0	0	0.0%	0.0%
Totals		**791,272**	**817,685**	**100.0%**	**100.0%**

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

includes Commercial, Medicare and Medicaid enrollment

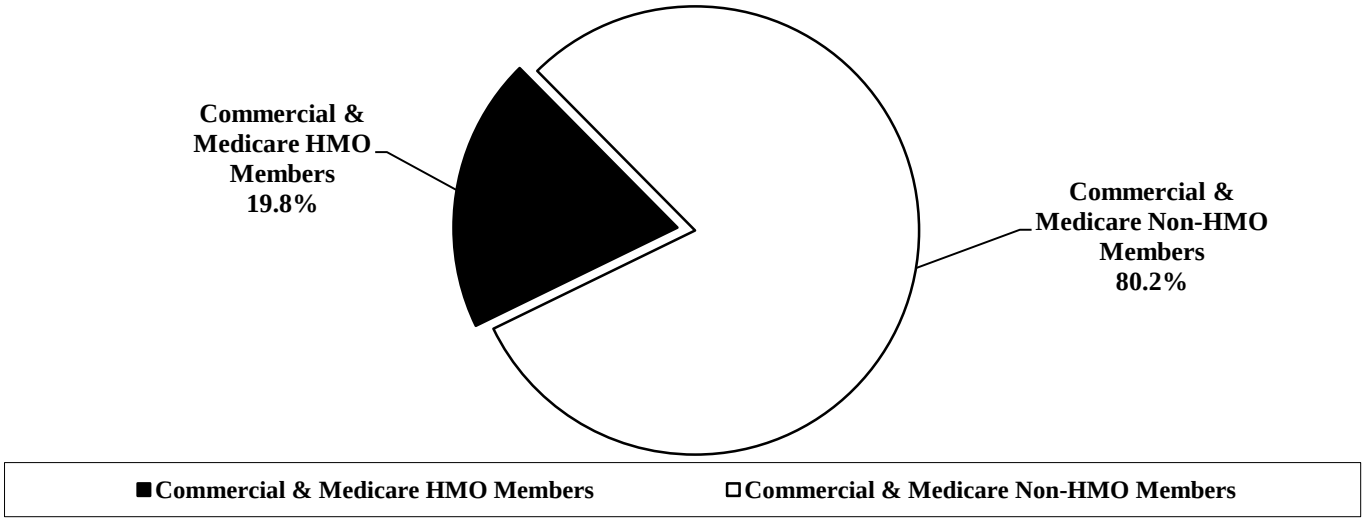


Major Medical Health Plan & Historical Membership

includes Commercial and Medicare membership

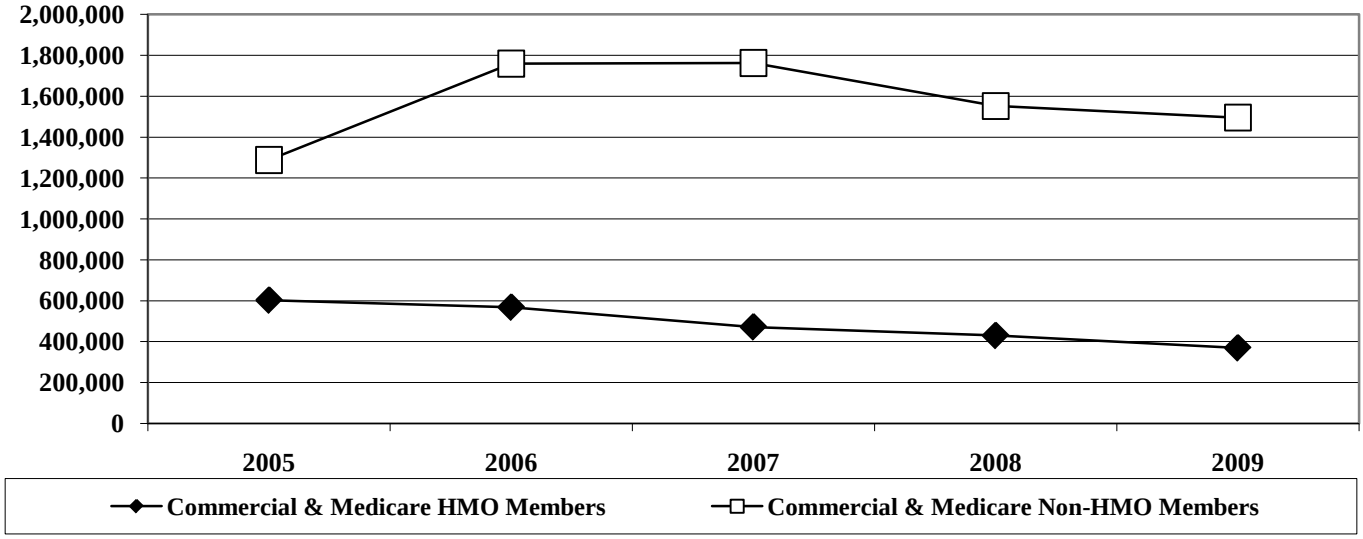
Major Medical Health Plan Membership	Membership	Market Share
Commercial & Medicare HMO Members[5]	369,133	19.8%
Commercial & Medicare Non-HMO Members[14]	1,495,506	80.2%
TOTALS	**1,864,639**	**100.0%**

Major Medical Health Plan Membership - Market Share



Historical Membership	2005	2006	2007	2008	2009
Commercial & Medicare HMO Members[1]	602,168	567,766	471,589	429,549	369,133
Commercial & Medicare Non-HMO Members[13]	1,287,867	1,759,675	1,762,571	1,552,202	1,495,506
TOTALS	**1,890,035**	**2,327,441**	**2,234,160**	**1,981,751**	**1,864,640**

Historical Membership



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, 2009, while premium and loss information is being cumulatively reported for the entire calendar year of 2009. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

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Individual Comprehensive Medical Expense Information [4]

Health Maintenance Organization	as of 12/31/09 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]
Aetna Health, Inc.	10	124	$56,441	$56,441	$57,369	$57,693	102.2%	$455.17
Good Health HMO, Inc. dba Blue-Care, Inc.	88	1,158	$448,149	$448,149	$644,226	$384,659	85.8%	$387.00
Group Health Plan, Inc.	4	69	$120,009	$120,009	$73,078	$68,904	57.4%	$1,739.26
HealthLink HMO, Inc. dba HealthLink HMO[6]	22	261	$145,294	$145,294	$67,163	$61,891	42.6%	$556.68
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	712	10,261	$4,459,959	$4,461,097	$4,041,237	$3,548,163	79.5%	$434.76
Humana Health Plan, Inc.	2	34	$35,962	$35,962	$39,542	$37,842	105.2%	$1,057.71
All HMOs	**828**	**11,783**	**$5,209,373**	**$5,210,511**	**$4,865,246**	**$4,101,459**	**78.7%**	**$442.21**

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Large Employer Comprehensive Medical Expense Information [5]

HIPAA Large Employer/Union Definition (over 50 employees)

Health Maintenance Organization	as of 12/31/09 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.	327	5,363	$25,658,424	$25,658,424	$24,699,098	$24,424,796	95.2%	$398.70
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	14	746	$2,968,491	$2,968,491	$2,460,332	$2,465,281	83.0%	$331.60
CIGNA Healthcare of St. Louis, Inc.	9	197	$1,605,924	$1,605,924	$1,275,111	$1,228,594	76.5%	$679.32
Community Health Plan	14	1,610	$15,206,284	$15,206,284	$14,869,839	$14,932,570	98.2%	$787.07
Coventry Health Care of Kansas, Inc.[24]	26	15,462	$59,684,865	$59,684,865	$51,022,298	$51,150,667	85.7%	$321.67
Cox Health Systems HMO, Inc.	13	2,419	$9,308,193	$9,308,193	$7,682,959	$7,509,786	80.7%	$320.66
Good Health HMO, Inc. dba Blue-Care, Inc.	227	66,606	$296,365,809	$296,365,809	$263,921,494	$260,953,136	88.1%	$370.79
Group Health Plan, Inc.	41	18,827	$103,208,796	$103,208,796	$89,648,479	$86,754,763	84.1%	$456.83
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	215	47,889	$192,724,366	$200,422,786	$179,264,095	$175,332,864	87.5%	$348.76
Humana Health Plan, Inc.	35	18,568	$149,460,008	$149,460,008	$93,467,921	$91,970,286	61.5%	$670.78
Mercy Health Plans of Missouri, Inc.	23	19,956	$95,451,894	$95,451,894	$90,419,346	$88,947,796	93.2%	$398.59
UnitedHealthcare of the Midwest, Inc.	6	11,378	$41,263,103	$41,263,103	$40,233,796	$39,860,873	96.6%	$302.21
All HMOs	**950**	**209,021**	**$992,906,157**	**$1,000,604,577**	**$858,964,768**	**$845,531,412**	**84.5%**	**$398.93**

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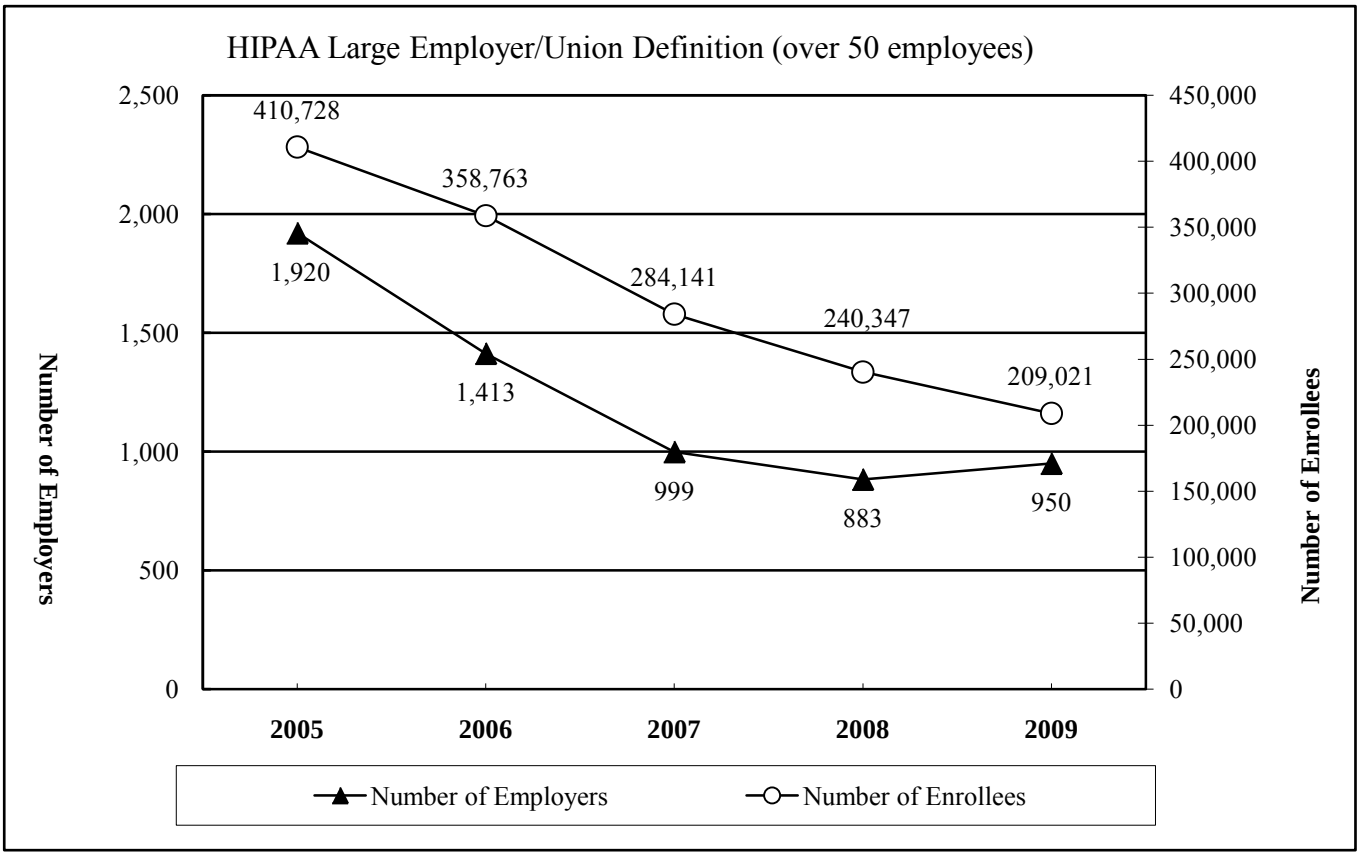
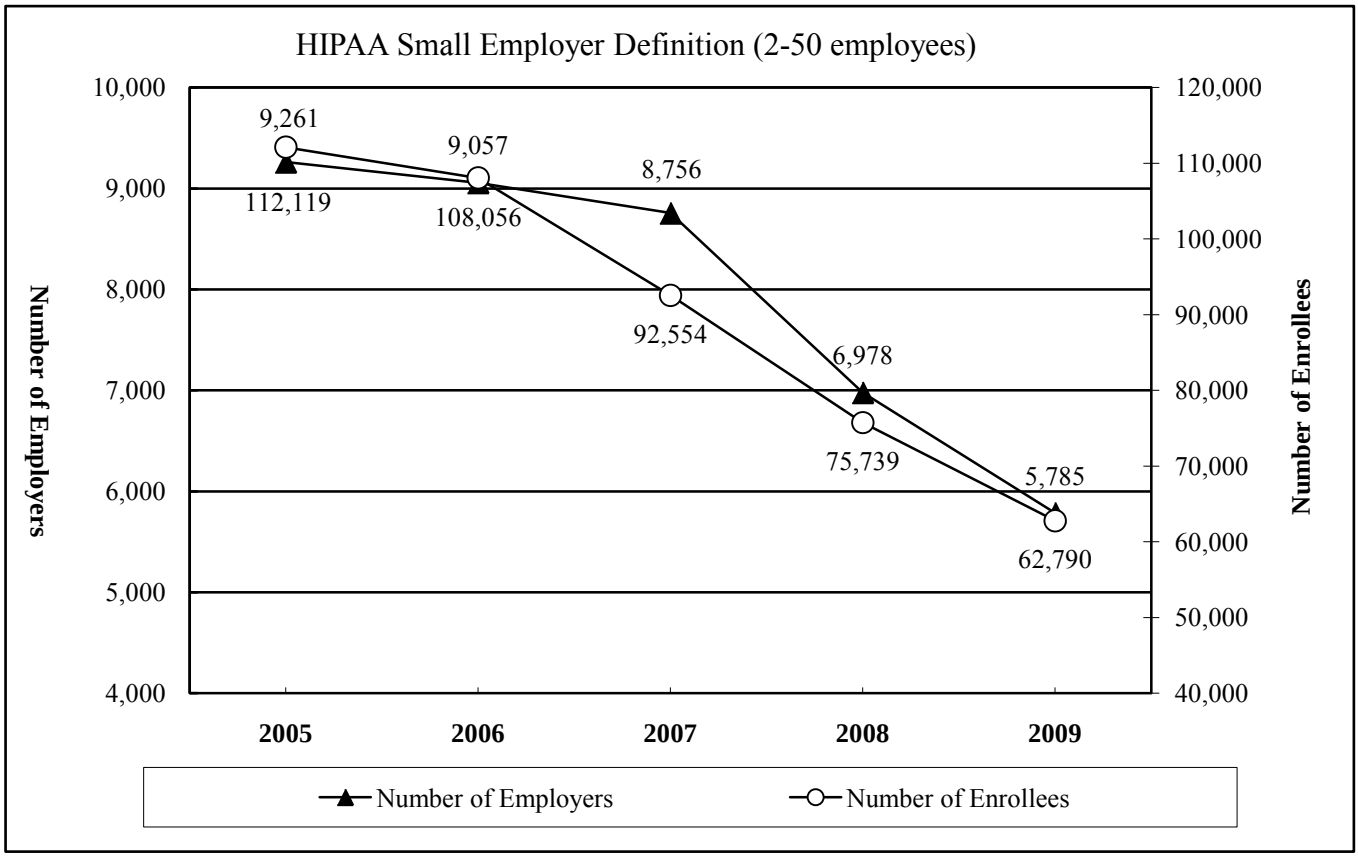
Small Employer Comprehensive Medical Expense Information [5]

HIPAA Small Employer Definition (2-50 Employees)

Health Maintenance Organization	as of 12/31/09 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.	73	384	$2,834,574	$2,834,574	$2,644,006	$2,611,897	92.1%	$615.14
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	175	3,060	$8,737,938	$8,737,938	$8,284,690	$8,321,144	95.2%	$237.96
Coventry Health Care of Kansas, Inc.[24]	700	5,947	$23,690,722	$23,690,722	$19,002,814	$18,515,205	78.2%	$331.97
Cox Health Systems HMO, Inc.	55	1,702	$6,468,406	$6,468,406	$5,339,006	$5,218,665	80.7%	$316.71
Good Health HMO, Inc. dba Blue-Care, Inc.	1,308	9,923	$38,637,000	$38,637,000	$28,223,000	$29,531,000	76.4%	$324.47
Group Health Plan, Inc.	284	3,779	$15,548,837	$15,548,837	$16,087,922	$15,281,133	98.3%	$342.88
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	3,139	36,818	$124,247,937	$124,384,441	$93,584,202	$91,720,815	73.7%	$281.53
Humana Health Plan, Inc.	24	883	$1,858,783	$1,858,783	$5,037,264	$5,083,150	273.5%	$175.42
Mercy Health Plans of Missouri, Inc.	16	149	$836,186	$836,186	$1,036,137	$838,234	100.2%	$467.67
UnitedHealthcare of the Midwest, Inc.	11	145	$1,558,178	$1,558,178	$1,164,388	$1,153,595	74.0%	$895.50
All HMOs	**5,785**	**62,790**	**$224,418,561**	**$224,555,065**	**$180,403,429**	**$178,274,838**	**79.4%**	**$298.02**

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 2009.

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 2005 to 2009;
- 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.

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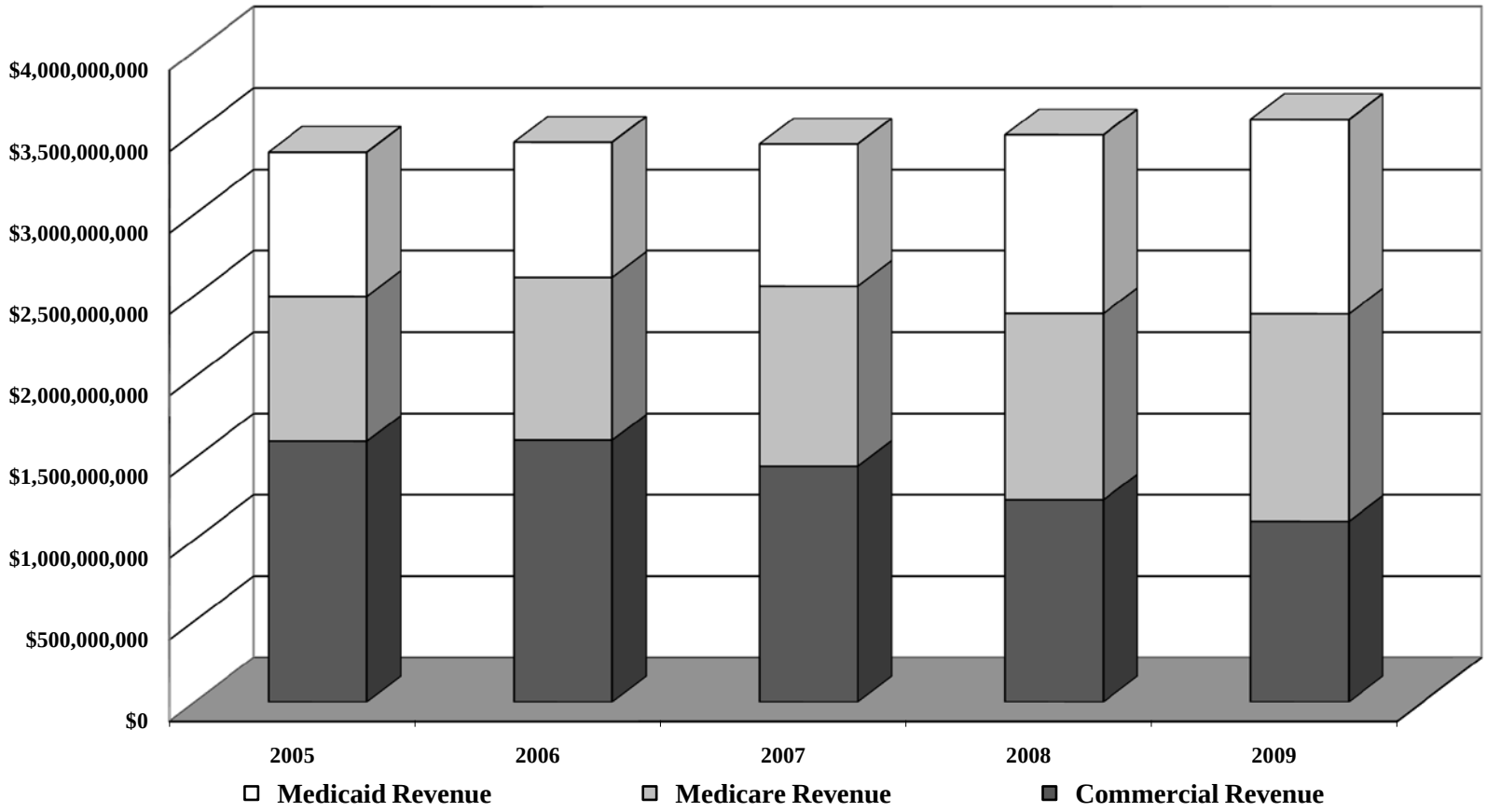
Missouri Year End Premium Related Revenue Totals [7]



Missouri Premium Related Revenue Totals and % Change[3]

	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Commercial Revenue	$ 1,603,071,204	$ 1,609,932,208	0.4%	$ 1,449,596,165	-10.0%	$ 1,242,499,634	-14.3%	$ 1,110,030,574	-10.7%
Medicare Revenue [2]	$ 890,486,448	$ 999,928,985	12.3%	$ 1,106,468,651	10.7%	$ 1,145,071,884	3.5%	$ 1,275,379,243	11.4%
Medicaid Revenue	$ 885,092,454	$ 830,626,305	-6.2%	$ 872,929,908	5.1%	$ 1,097,928,028	25.8%	$ 1,195,057,068	8.8%
Total Premium Revenue	$ 3,378,650,106	$ 3,440,487,498	**1.8%**	$ 3,428,994,724	**-0.3%**	$ 3,485,499,546	**1.6%**	$ 3,580,466,885	**2.7%**

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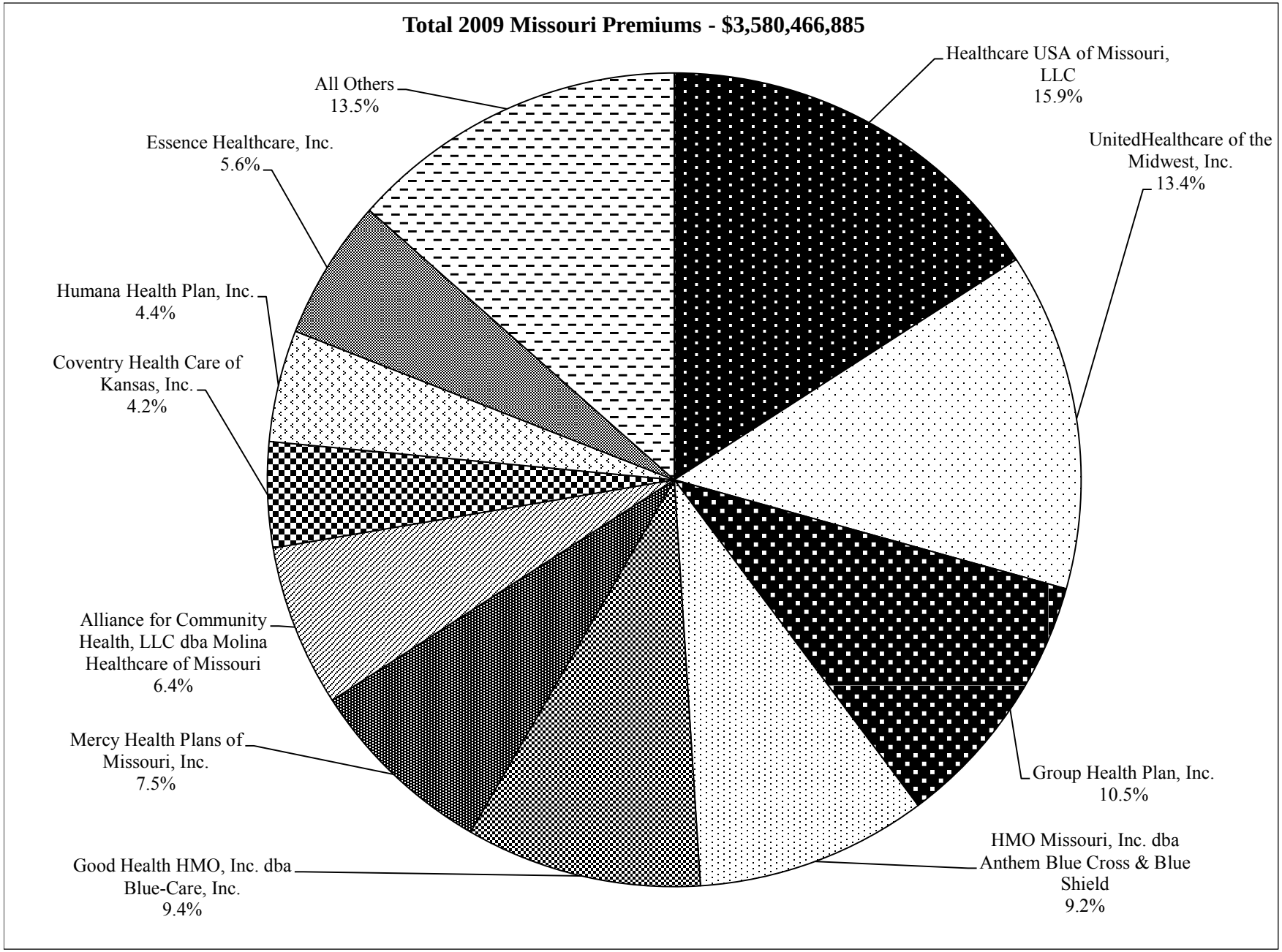
Missouri HMO Premium Related Data [4]

in descending order of 2009 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 (2008-2009)[3, 23]
Healthcare USA of Missouri, LLC	15.9%	$0	$0	$569,032,007	$569,032,007	10.6%
UnitedHealthcare of the Midwest, Inc.	13.4%	$42,821,281	$437,891,595	$0	$480,712,876	5.4%
Group Health Plan, Inc.	10.5%	$118,877,642	$255,328,599	$0	$374,206,241	-4.3%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	9.2%	$329,268,324	$265,726	$0	$329,534,050	-4.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	9.4%	$335,450,958	$0	$0	$335,450,958	11.5%
Mercy Health Plans of Missouri, Inc.	7.5%	$96,288,080	$173,871,281	$0	$270,159,361	-7.0%
Alliance for Community Health, LLC dba Molina Healthcare of Missouri	6.4%	$0	$0	$230,222,478	$230,222,478	2.2%
Coventry Health Care of Kansas, Inc.	4.2%	$86,578,568	$63,324,671	$0	$149,903,239	-17.2%
Humana Health Plan, Inc.	4.4%	$27,737,106	$131,414,419	$0	$159,151,525	3.3%
Essence Healthcare, Inc.	5.6%	$0	$199,608,151	$0	$199,608,151	33.4%
Children's Mercy's Family Health Partners, Inc.	3.8%	$0	$0	$137,543,071	$137,543,071	11.0%
Missouri Care, Inc.	3.5%	$0	$0	$124,043,374	$124,043,374	10.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	2.4%	$0	$0	$87,127,017	$87,127,017	2.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	1.7%	$0	$13,674,801	$47,089,121	$60,763,922	26.5%
Aetna Health, Inc.	0.8%	$28,407,716	$0	$0	$28,407,716	-28.3%
Community Health Plan	0.7%	$23,944,222	$0	$0	$23,944,222	-14.2%
Cox Health Systems HMO, Inc.	0.4%	$15,936,968	$0	$0	$15,936,968	-13.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0.1%	$2,968,491	$0	$0	$2,968,491	-34.5%
CIGNA Healthcare of St. Louis, Inc.	0.0%	$1,605,924	$0	$0	$1,605,924	15.3%
HealthLink HMO, Inc. dba HealthLink HMO[6]	0.0%	$145,294	$0	$0	$145,294	-21.8%
All HMOs with Missouri Premiums in 2009	**100.0%**	**$1,110,030,574**	**$1,275,379,243**	**$1,195,057,068**	**$3,580,466,885**	**2.7%**

Missouri HMO Premium Related Market Shares [4]



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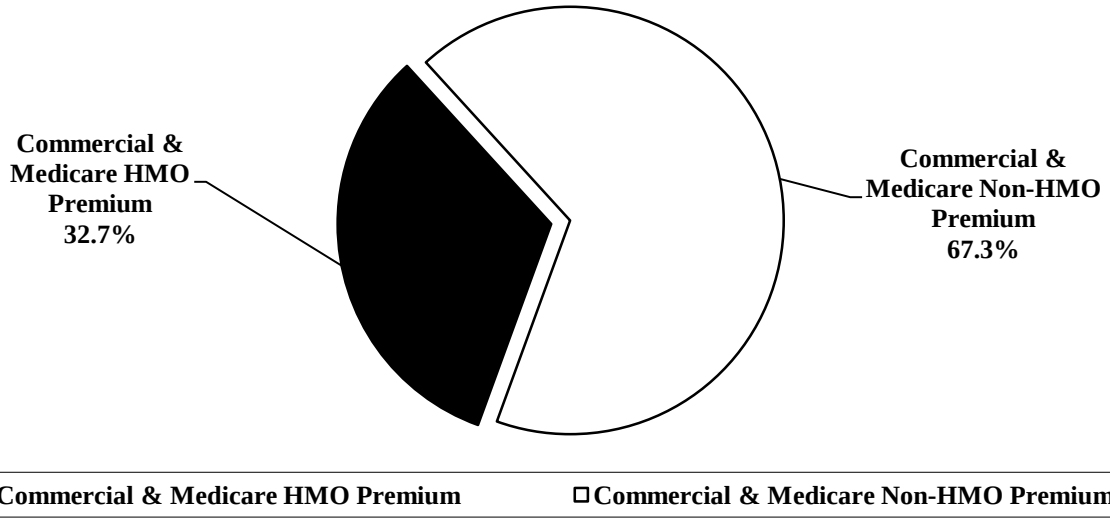
Major Medical Health Plan & Historical Premium

includes Commercial and Medicare premium

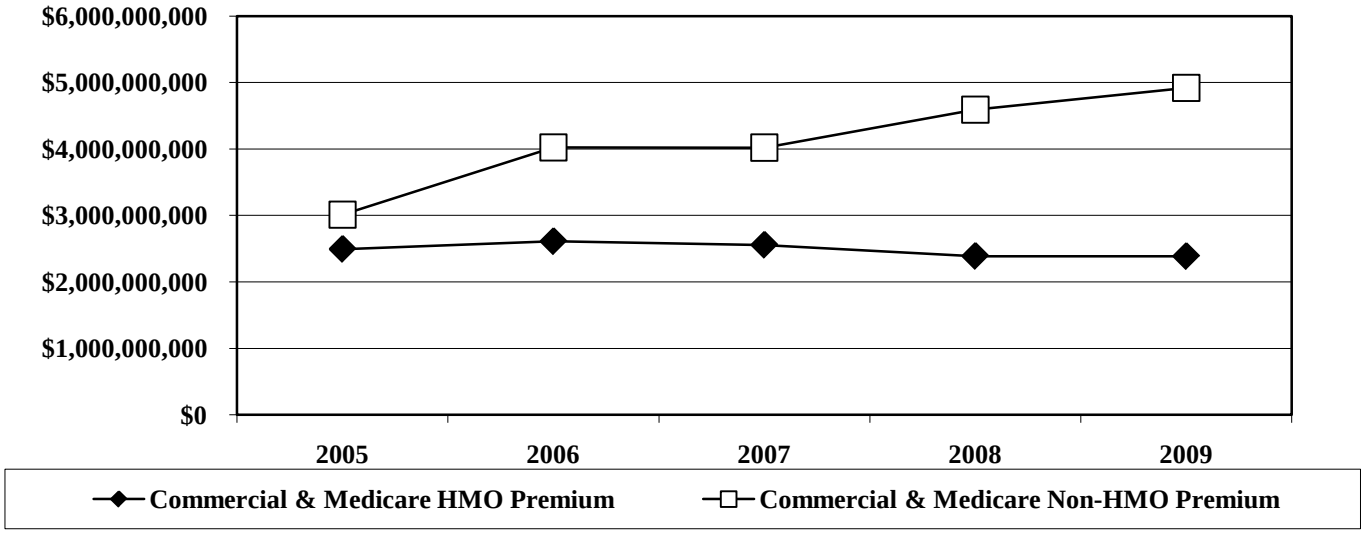
Major Medical Health Plans Premiums	Premiums	Market Share
Commercial & Medicare HMO Premium[4]	$2,385,409,817	32.7%
Commercial & Medicare Non-HMO Premium[14]	$4,917,906,054	67.3%
TOTALS	**$7,303,315,871**	**100.0%**

Major Medical Health Plans Premiums - Market Share



Premium Membership	2005	2006	2007	2008	2009
Commercial & Medicare HMO Premium[7]	$2,493,557,652	$2,609,861,193	$2,556,064,816	$2,387,571,518	$2,385,409,817
Commercial & Medicare Non-HMO Premium[13]	$3,011,349,008	$4,023,660,204	$4,020,142,689	$4,590,250,670	$4,917,906,054
TOTALS	**$5,504,906,660**	**$6,633,521,397**	**$6,576,207,505**	**$6,977,822,188**	**$7,303,315,871**

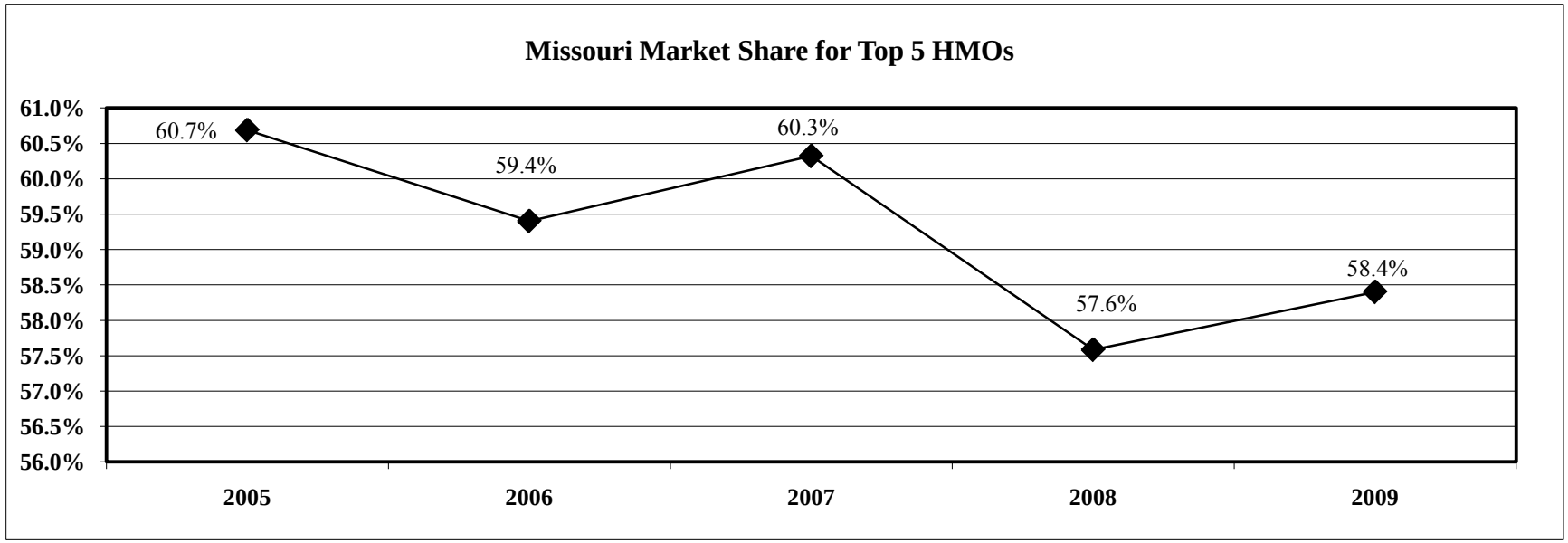
Historical Premiums



Top 5 Market Share HMOs by Year[7]

2005	16.2%	UnitedHealthcare 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%	UnitedHealthcare 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%	UnitedHealthcare 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%	UnitedHealthcare 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.
2009	15.9%	Healthcare USA of Missouri, LLC
	13.4%	UnitedHealthcare of the Midwest, Inc.
	10.5%	Group Health Plan, Inc.
	9.2%	HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield
	9.4%	Good Health HMO, Inc. dba Blue-Care, Inc.

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



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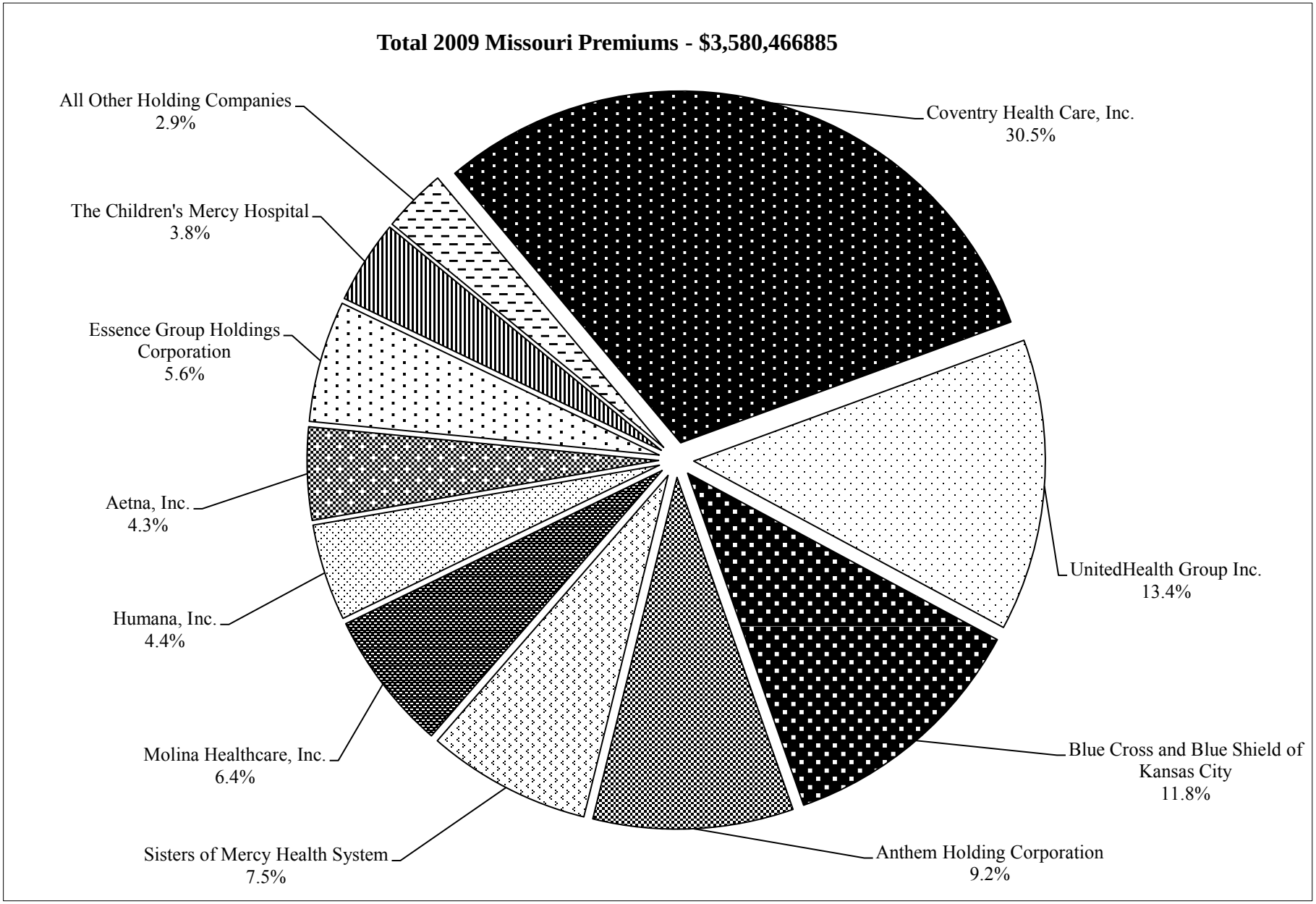
Missouri HMO Premium Related Data by Holding Company [4,11]

in descending order of 2009 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 (2008-2009)[3, 23]
Coventry Health Care, Inc.	30.5%	$205,456,210	$318,653,270	$569,032,007	$1,093,141,487	0.6%
UnitedHealth Group Inc.	13.4%	$42,821,281	$437,891,595	$0	$480,712,876	5.4%
Blue Cross and Blue Shield of Kansas City	11.8%	$335,450,958	$0	$87,127,017	$422,577,975	5.0%
Anthem Holding Corporation	9.2%	$329,268,324	$265,726	$0	$329,534,050	-4.3%
Sisters of Mercy Health System	7.5%	$96,288,080	$173,871,281	$0	$270,159,361	-7.0%
Molina Healthcare, Inc.	6.4%	$0	$0	$230,222,478	$230,222,478	2.2%
Humana, Inc.	4.4%	$27,737,106	$131,414,419	$0	$159,151,525	3.3%
Aetna, Inc.	4.3%	$28,407,716	$0	$124,043,374	$152,451,090	0.3%
Essence Group Holdings Corporation	5.6%	$0	$199,608,151	$0	$199,608,151	33.4%
The Children's Mercy Hospital	3.8%	$0	$0	$137,543,071	$137,543,071	11.0%
WellCare Health Plans, Inc.	1.7%	$0	$13,674,801	$47,089,121	$60,763,922	26.5%
Heartland Health	0.7%	$23,944,222	$0	$0	$23,944,222	-14.2%
Cox Health	0.4%	$15,936,968	$0	$0	$15,936,968	-13.0%
CIGNA Corporation	0.1%	$4,574,415	$0	$0	$4,574,415	-22.8%
WellPoint, Inc.	0.0%	$145,294	$0	$0	$145,294	-21.8%
All HMO Subsidiaries with MO Premiums in 2009	**100.0%**	**$1,110,030,574**	**$1,275,379,243**	**$1,195,057,068**	**$3,580,466,885**	**2.7%**

Missouri HMO Premium Based Market Shares [4,11]

by Holding Company



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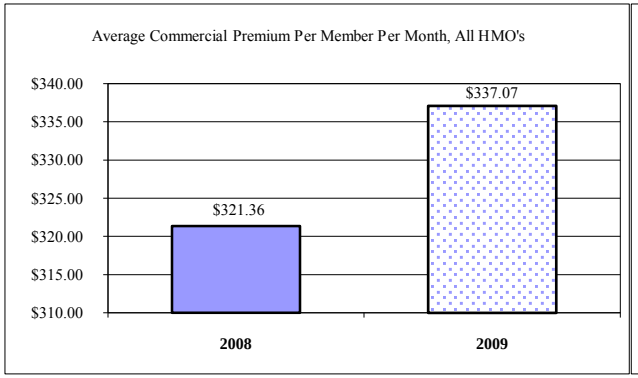
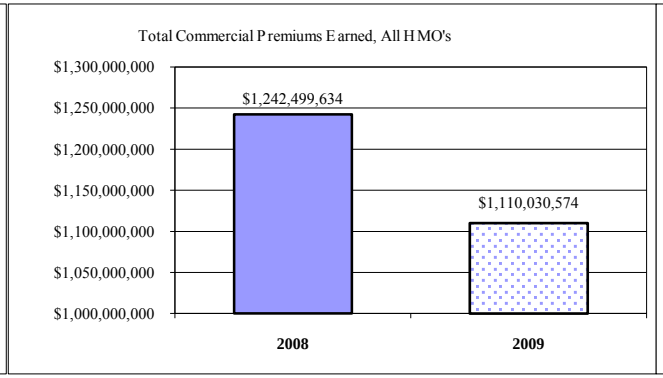
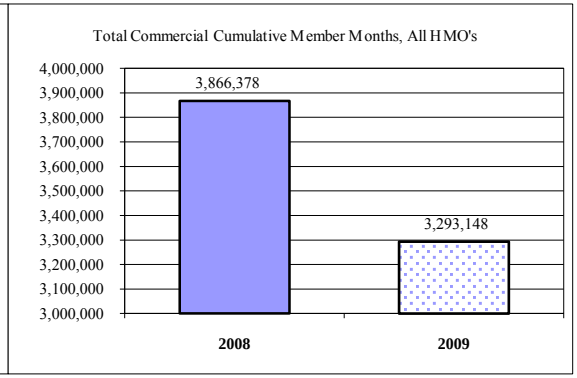
Missouri Commercial Premiums Per Member Per Month [4]

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM) 2009	2008	% Change[3, 23]	Commercial Premiums Earned 2009	2008	Commercial Cumulative Member Months 2009	2008
Aetna Health, Inc.	$333.53	$317.30	5.1%	$28,407,716	$39,600,550	85,173	124,806
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$336.37	$319.33	5.3%	$2,968,491	$4,529,643	8,825	14,185
CIGNA Healthcare of St. Louis, Inc.	$322.60	$281.93	14.4%	$1,605,924	$1,393,286	4,978	4,942
Community Health Plan	$374.93	$371.75	0.9%	$23,944,222	$27,903,349	63,864	75,060
Coventry Health Care of Kansas, Inc.	$314.67	$289.48	8.7%	$86,578,568	$115,552,323	275,142	399,168
Cox Health Systems HMO, Inc.	$311.88	$303.45	2.8%	$15,936,968	$18,320,848	51,100	60,375
Good Health HMO, Inc. dba Blue-Care, Inc.	$361.73	$356.35	1.5%	$335,450,958	$300,887,988	927,346	844,353
Group Health Plan, Inc.	$363.68	$328.29	10.8%	$118,877,642	$180,748,585	326,878	550,572
HealthLink HMO, Inc. dba HealthLink HMO[6]	$556.68	$703.34	-20.9%	$145,294	$185,682	261	264
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$305.11	$278.79	9.4%	$329,268,324	$344,018,281	1,079,168	1,233,987
Humana Health Plan, Inc.	$381.53	$352.12	8.4%	$27,737,106	$31,111,642	72,699	88,354
Mercy Health Plans of Missouri, Inc.	$362.35	$355.45	1.9%	$96,288,080	$112,535,780	265,732	316,602
UnitedHealthcare of the Midwest, Inc.	$324.45	$319.79	1.5%	$42,821,281	$49,154,616	131,982	153,710
Withdrawn HMO's	$0.00	$0.00	0.0%	$0	$16,557,061	0	0
All HMOs with Missouri Premiums in Each Year	**$ 337.07**	**$321.36**	**4.9%**	**$1,110,030,574**	**$1,242,499,634**	**3,293,148**	**3,866,378**







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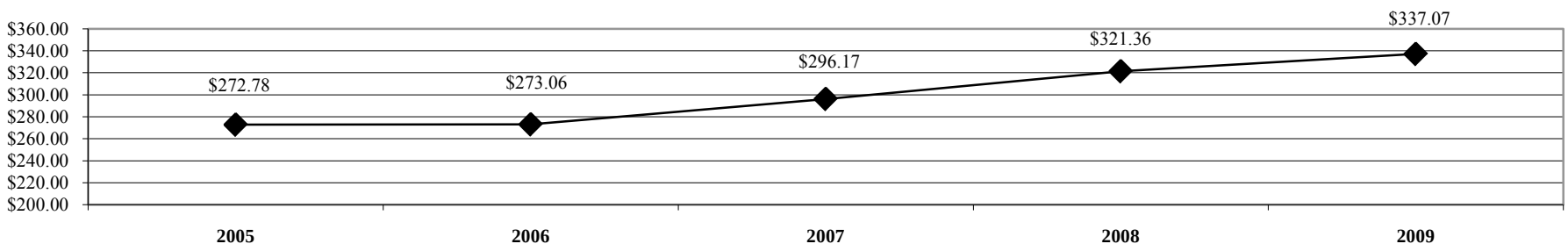
Missouri Historical Commercial Premiums Per Member Per Month[7]

Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009)[20]
Aetna Health, Inc.	$252.26	$263.05	$276.65	$317.30	$333.53	32.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$236.70	$259.55	$276.82	$319.33	$336.37	42.1%
CIGNA Healthcare of St. Louis, Inc.	$294.48	$310.41	$340.23	$281.93	$322.60	9.5%
Community Health Plan	$295.29	$323.99	$330.18	$371.75	$374.93	27.0%
Coventry Health Care of Kansas, Inc.	$242.27	$252.31	$263.26	$289.48	$314.67	29.9%
Cox Health Systems HMO, Inc.	$236.23	$234.77	$258.25	$303.45	$311.88	32.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	$278.90	$301.32	$335.98	$356.35	$361.73	29.7%
Group Health Plan, Inc.	$244.80	$261.19	$300.74	$328.29	$363.68	48.6%
HealthLink HMO, Inc. dba HealthLink HMO[6]	$61.34	$43.09	$32.82	$703.34	$381.53	521.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$235.95	$251.89	$264.47	$278.79	$556.68	135.9%
Humana Health Plan, Inc.	$256.52	$302.69	$326.15	$352.12	$305.11	18.9%
Mercy Health Plans of Missouri, Inc.	$259.56	$280.40	$334.34	$355.45	$362.35	39.6%
UnitedHealthcare of the Midwest, Inc.	$315.19	$341.94	$337.21	$319.79	$324.45	2.9%
Withdrawn HMO's	$261.92	$288.09	$299.51	$0.00	$0.00	-100.0%
All HMOs with Missouri Premiums in Each Year [23]	**$272.78**	**$273.06**	**$296.17**	**$321.36**	**$337.07**	**23.6%**



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, MEPS Chartbook No. 16 Medical Expenditure Panel Survey" published by the U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality.
http://www.meps.ahrq.gov/mepsweb/data_files/publications/cb16/cb16.pdf)

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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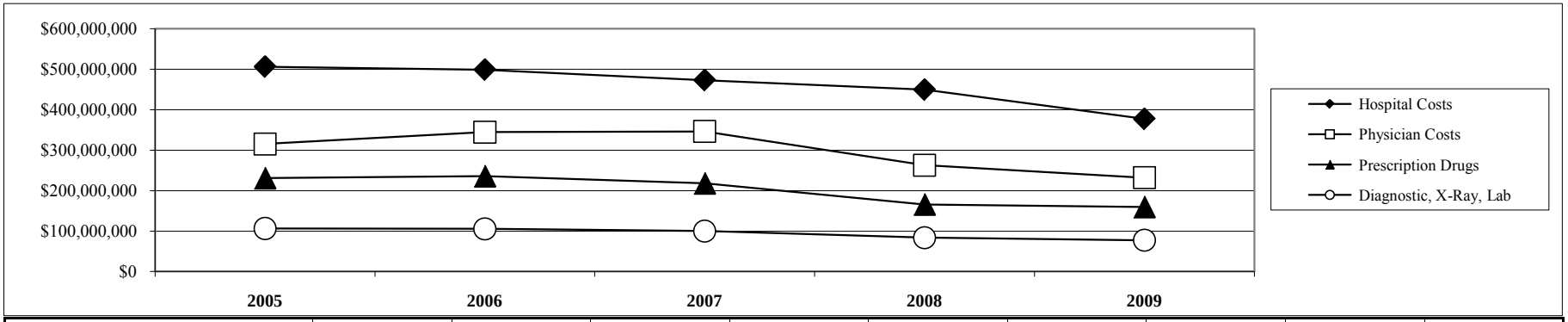
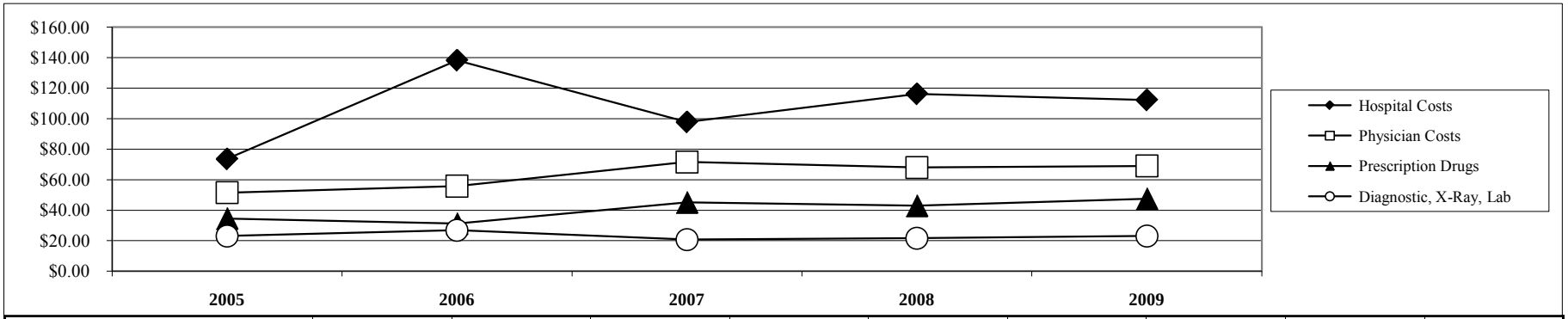
Missouri Commercial Costs [1]



Services	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Hospital Costs[9]	$506,378,563	$498,911,048	-1.5%	$473,021,159	-5.2%	$449,523,670	-5.0%	$377,220,940	-16.1%
Physician Costs	$315,438,850	$344,502,568	9.2%	$346,224,775	0.5%	$263,035,096	-24.0%	$231,935,425	-11.8%
Prescription Drugs	$230,908,467	$235,866,379	2.1%	$218,098,312	-7.5%	$165,905,343	-23.9%	$159,701,839	-3.7%
Diagnostic, X-Ray, Lab	$106,450,564	$105,574,857	-0.8%	$100,296,383	-5.0%	$83,754,466	-16.5%	$77,544,842	-7.4%



Per Member Per Month	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Hospital Costs[9]	$73.64	$138.29	87.8%	$97.84	-29.2%	$116.26	18.8%	$112.25	-3.4%
Physician Costs	$51.50	$55.80	8.4%	$71.62	28.3%	$68.03	-5.0%	$69.02	1.5%
Prescription Drugs	$34.57	$31.17	-9.8%	$45.11	44.7%	$42.91	-4.9%	$47.52	10.8%
Diagnostic, X-Ray, Lab	$23.06	$26.89	16.6%	$20.75	-22.8%	$21.66	4.4%	$23.08	6.5%

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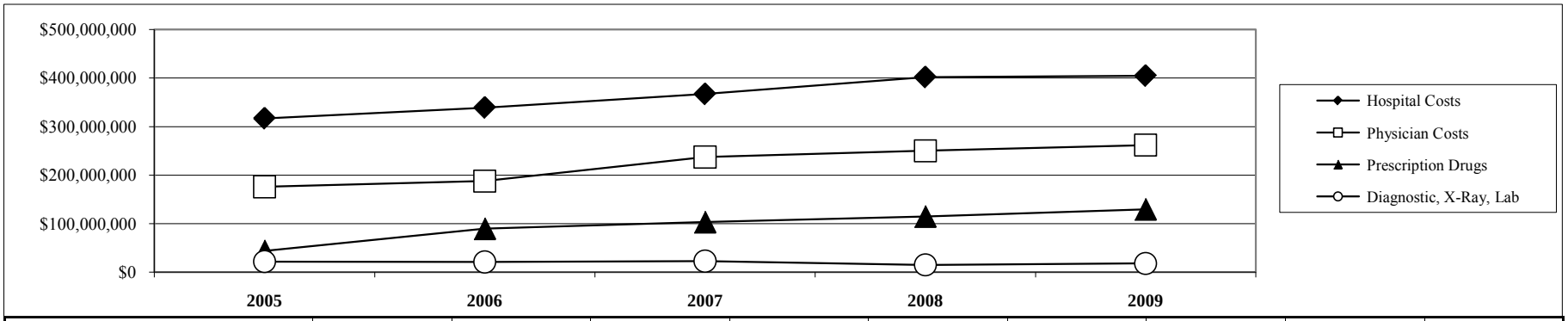
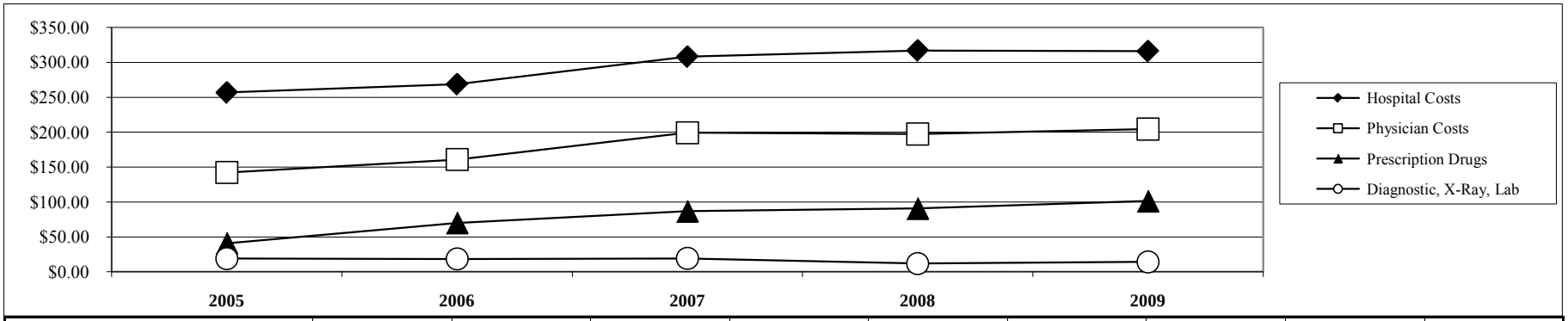
Missouri Medicare Costs [1,2]

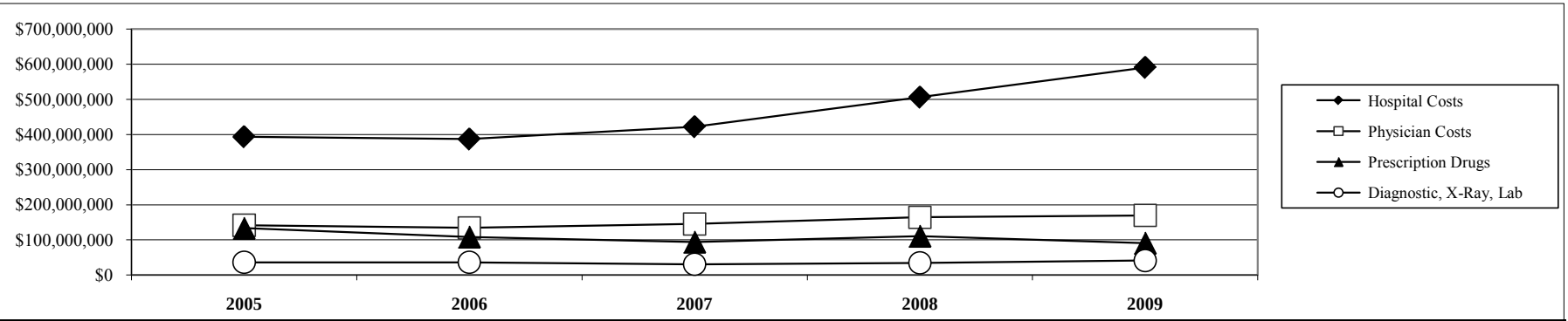


Services	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Hospital Costs[9]	$316,903,319	$339,120,315	7.0%	$367,105,593	8.3%	$401,858,040	9.5%	$404,756,544	0.7%
Physician Costs	$176,066,876	$187,862,338	6.7%	$237,307,549	26.3%	$250,103,009	5.4%	$261,894,162	4.7%
Prescription Drugs	$43,917,932	$89,650,669	104.1%	$103,308,369	15.2%	$114,921,188	11.2%	$129,744,058	12.9%
Diagnostic, X-Ray, Lab	$21,835,715	$21,133,155	-3.2%	$22,828,936	8.0%	$15,048,110	-34.1%	$18,169,543	20.7%

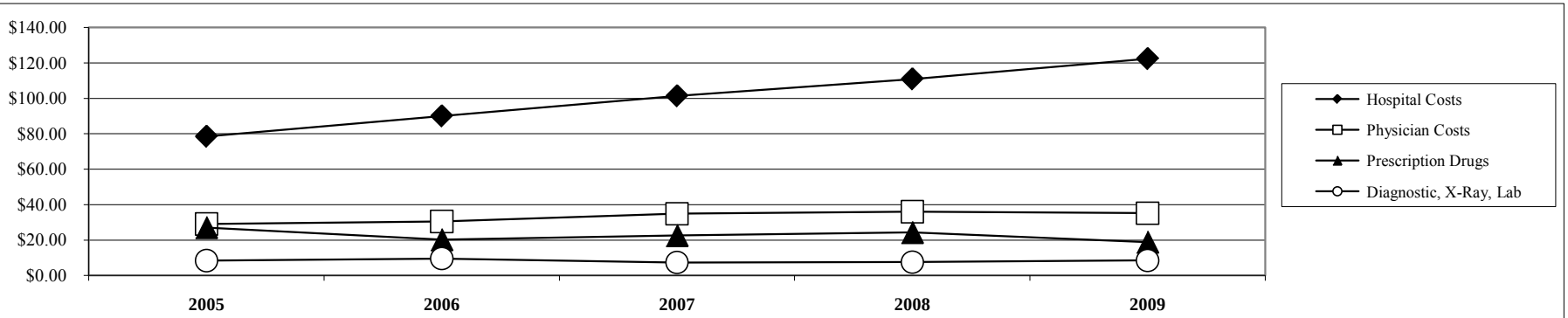


Per Member Per Month	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Hospital Costs[9]	$257.02	$268.92	4.6%	$308.26	14.6%	$317.18	2.9%	$316.11	-0.3%
Physician Costs	$142.24	$160.86	13.1%	$199.27	23.9%	$197.40	-0.9%	$204.54	3.6%
Prescription Drugs	$40.94	$70.14	71.3%	$86.75	23.7%	$90.71	4.6%	$101.33	11.7%
Diagnostic, X-Ray, Lab	$19.00	$18.45	-2.9%	$19.17	3.9%	$11.88	-38.0%	$14.19	19.4%

Missouri Medicaid Costs [1]



Services	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Hospital Costs[9]	$393,643,399	$386,939,973	-1.7%	$422,028,055	9.1%	$505,998,699	19.9%	$590,557,247	16.7%
Physician Costs	$141,593,784	$134,175,815	-5.2%	$145,364,434	8.3%	$164,402,692	13.1%	$169,805,879	3.3%
Prescription Drugs	$133,413,695	$108,477,526	-18.7%	$93,938,386	-13.4%	$110,856,402	18.0%	$90,959,550	-17.9%
Diagnostic, X-Ray, Lab	$36,071,974	$36,244,590	0.5%	$30,512,597	-15.8%	$34,621,650	13.5%	$41,179,597	18.9%



Per Member Per Month	2005	2006	% Change (2005-2006)[3]	2007	% Change (2006-2007)[3]	2008	% Change (2007-2008)[3]	2009	% Change (2008-2009)[3]
Hospital Costs[9]	$78.52	$90.02	14.6%	$101.36	12.6%	$110.91	9.4%	$122.38	10.3%
Physician Costs	$29.10	$30.52	4.9%	$34.91	14.4%	$36.03	3.2%	$35.19	-2.3%
Prescription Drugs	$27.11	$20.22	-25.4%	$22.56	11.6%	$24.30	7.7%	$18.85	-22.4%
Diagnostic, X-Ray, Lab	$8.40	$9.59	14.2%	$7.33	-23.6%	$7.59	3.5%	$8.53	12.4%

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.	$4,274,523	$2,678,417	$4,556,741	$329,243	$2,602,201	$884,389	$81,603	$0	$157,561	$41,407	$4,560,567	$5,872,196	$26,038,847	$84,958	$25,953,889
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$364,457	$229,460	$218,808	$46,743	$181,855	$50,098	$3,014	$0	$23,625	$20,151	$146,870	$46,885	$1,331,967	$55,982	$1,275,985
CIGNA Healthcare of St. Louis, Inc.	$6,783,622	$3,200,155	$2,955,392	$1,049,303	$3,193,458	$824,722	$132,818	$0	$82,672	$122,142	$3,866,667	$627,037	$22,837,988	$94,922	$22,743,066
Community Health Plan	$615,635	$327,651	$506,443	$104,021	$336,042	$178,915	$2,381	$0	$60,089	$28,704	$252,195	$136,539	$2,548,615	$104,841	$2,443,774
Coventry Health Care of Kansas, Inc.	$16,886,450	$13,217,928	$10,628,816	$3,575,888	$16,908,373	$4,777,512	$128,262	$0	$684,518	$594,417	$558,235	$930,390	$68,890,790	$1,938,276	$66,952,514
Cox Health Systems HMO, Inc.	$3,261,001	$2,458,514	$2,125,000	$854,405	$2,706,561	$313,841	$57,500	$0	$4,435	$62,001	$775,057	$378,223	$12,996,538	$9,865	$12,986,673
Good Health HMO, Inc. dba Blue-Care, Inc.	$41,621,980	$33,696,611	$57,380,098	$9,712,340	$44,545,856	$12,134,821	$4,674,625	$0	$687,570	$6,160,813	$31,538,215	$11,567,261	$253,720,190	$5,994,420	$247,725,770
Group Health Plan, Inc.	$23,665,348	$24,365,971	$17,702,076	$4,255,238	$22,876,013	$4,029,381	$294,262	$0	$316,898	$673,410	$1,392,808	$2,808,024	$102,379,429	$1,550,551	$100,828,878
HealthLink HMO, Inc. dba HealthLink HMO[6]	$9,144	$894	$31,587	$598	$1,787	$2,519	$0	$0	$0	$0	$3,931	$16,715	$67,175	$397	$66,779
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$69,324,657	$42,893,398	$38,971,730	$12,415,910	$70,873,423	$14,610,536	$1,345,011	$0	$1,424,700	$1,201,775	$29,607,556	$1,351,004	$284,019,699	$0	$284,019,699
Humana Health Plan, Inc.	$3,255,154	$2,940,199	$5,103,707	$945,657	$5,404,945	$800,888	$52,496	$0	$114,000	$353,948	$64,029	$1,372,773	$20,407,796	$785,417	$19,622,379
Mercy Health Plans of Missouri, Inc.	$17,795,609	$3,136,971	$7,825,326	$3,039,024	$14,090,864	$1,693,736	$225,282	$0	$317,534	$401,045	$4,200,078	$24,144,624	$76,870,095	$108,578	$76,761,518
UnitedHealthcare of the Midwest, Inc.	$7,622,795	$10,328,542	$11,696,115	$1,830,171	$10,055,507	$1,964,496	$74,120	$0	$785,959	$1,501,568	$578,633	$172,192	$46,610,098	$1,433,861	$45,176,237
Totals	**$195,480,375**	**$139,474,711**	**$159,701,839**	**$38,158,540**	**$193,776,885**	**$42,265,854**	**$7,071,375**	**$0**	**$4,659,561**	**$11,161,380**	**$77,544,842**	**$49,423,865**	**$918,719,227**	**$12,162,069**	**$906,557,158**

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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.	$52.57	$32.94	$56.04	$4.05	$32.00	$10.88	$1.00	$0.00	$1.94	$0.51	$56.09	$72.22	$320.24	$1.04	$319.20
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$74.82	$47.11	$44.92	$9.60	$37.33	$10.29	$0.62	$0.00	$4.85	$4.14	$30.15	$9.63	$273.45	$11.49	$261.96
CIGNA Healthcare of St. Louis, Inc.	$118.96	$56.12	$51.83	$18.40	$56.00	$14.46	$2.33	$0.00	$1.45	$2.14	$67.81	$11.00	$400.50	$1.66	$398.83
Community Health Plan	$69.11	$36.78	$56.85	$11.68	$37.72	$20.08	$0.27	$0.00	$6.75	$3.22	$28.31	$15.33	$286.10	$11.77	$274.33
Coventry Health Care of Kansas, Inc.	$61.35	$48.02	$38.61	$12.99	$61.43	$17.36	$0.47	$0.00	$2.49	$2.16	$2.03	$3.38	$250.27	$7.04	$243.23
Cox Health Systems HMO, Inc.	$52.89	$39.87	$34.46	$13.86	$43.90	$5.09	$0.93	$0.00	$0.07	$1.01	$12.57	$6.13	$210.78	$0.16	$210.62
Good Health HMO, Inc. dba Blue-Care, Inc.	$41.56	$33.65	$57.30	$9.70	$44.48	$12.12	$4.67	$0.00	$0.69	$6.15	$31.49	$11.55	$253.36	$5.99	$247.38
Group Health Plan, Inc.	$72.78	$74.93	$54.44	$13.09	$70.35	$12.39	$0.90	$0.00	$0.97	$2.07	$4.28	$8.64	$314.85	$4.77	$310.09
HealthLink HMO, Inc. dba HealthLink HMO[6]	$35.04	$3.43	$121.02	$2.29	$6.85	$9.65	$0.00	$0.00	$0.00	$0.00	$15.06	$64.04	$257.38	$1.52	$255.86
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$64.23	$39.74	$36.11	$11.50	$65.66	$13.54	$1.25	$0.00	$1.32	$1.11	$27.43	$1.25	$263.14	$0.00	$263.14
Humana Health Plan, Inc.	$45.25	$40.88	$70.95	$13.15	$75.14	$11.13	$0.73	$0.00	$0.00	$4.92	$0.89	$19.08	$283.72	$10.92	$272.80
Mercy Health Plans of Missouri, Inc.	$70.20	$12.38	$30.87	$11.99	$55.59	$6.68	$0.89	$0.00	$1.25	$1.58	$16.57	$95.25	$303.25	$0.43	$302.82
UnitedHealthcare of the Midwest, Inc.	$54.53	$73.89	$83.67	$13.09	$71.93	$14.05	$0.53	$0.00	$5.62	$10.74	$4.14	$1.23	$333.43	$10.26	$323.17
Averages [23]	**$58.17**	**$41.50**	**$47.52**	**$11.36**	**$57.66**	**$12.58**	**$2.10**	**$0.00**	**$1.39**	**$3.32**	**$23.08**	**$14.71**	**$273.39**	**$3.62**	**$269.77**

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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.	$19,019,329	$6,701,203	$8,225,528	$2,666,144	$11,284,934	$1,638,227	$1,438	$0	$335,672	$49,552	$251,268	$1,051,473	$51,224,769	$567,002	$50,657,767
Essence Healthcare, Inc.	$32,871,929	$4,380,442	$17,057,433	$6,233,326	$37,478,825	$2,698,040	$12,788	$0	$367,209	$367,209	$7,849,095	$13,928,328	$123,244,624	$19,706,719	$103,537,905
Group Health Plan, Inc.	$76,710,181	$33,113,503	$32,511,891	$8,901,507	$39,835,001	$3,643,445	$80,036	$0	$238,171	$506,112	$2,011,923	$5,542,310	$203,094,081	$8,047,678	$195,046,403
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$3,483,065	$132,933	$1,710,758	$503,364	$791,732	$411,264	$0	$0	$593,350	$64,569	$408,567	$1,060,494	$9,160,096	$304,900	$8,855,196
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$79,450	$18,626	$29,062	$9,683	$31,276	$20,264	$71	$0	$0	$5,523	$15,264	$614	$209,834	$0	$209,834
Humana Health Plan, Inc.	$28,774,615	$7,893,559	$18,322,384	$6,144,457	$18,937,451	$1,936,689	$36,246	$0	$452,384	$401,473	$219,050	$29,096,473	$112,214,781	$3,748,025	$108,466,756
Mercy Health Plans of Missouri, Inc.	$39,596,892	$3,377,911	$25,202,672	$6,131,762	$20,918,249	$840,568	$27,963	$0	$462,908	$153,757	$5,317,873	$28,713,993	$130,744,548	$395,828	$130,348,720
UnitedHealthcare of the Midwest, Inc.	$90,154,346	$44,862,690	$26,684,330	$30,937,552	$71,088,898	$2,397,372	$23,490	$0	$1,742,615	$1,484,099	$2,096,503	$4,446,480	$275,918,375	$23,162,733	$252,755,643
Totals[2]	**$290,689,806**	**$100,480,868**	**$129,744,058**	**$61,527,796**	**$200,366,366**	**$13,585,869**	**$182,033**	**$0**	**$4,192,309**	**$3,032,294**	**$18,169,543**	**$83,840,166**	**$905,811,108**	**$55,932,885**	**$849,878,223**

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	$51,683,575	$26,245,583	$22,479,581	$11,664,361	$25,801,059	$30,358,944	$0	$0	$1,088,212	$1,523,496	$2,811,187	$12,433,291	$186,089,288	$13,983,357	$172,105,931
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$13,778,597	$11,005,895	$0	$3,184,661	$7,022,354	$9,194,299	$0	$0	$590,372	$2,906,844	$4,063,625	$2,671,213	$54,417,860	$5,541,843	$48,876,016
Children's Mercy's Family Health Partners, Inc.	$28,064,239	$36,671,522	$0	$4,762,692	$1,618,112	$17,139,306	$0	$0	$2,966,739	$2,850,396	$10,765,411	$8,096,355	$112,934,772	$12,535,559	$100,399,213
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$11,608,297	$1,006,715	$2,693,231	$1,885,189	$4,271,171	$5,592,092	$0	$0	$895,671	$250,560	$1,908,048	$3,215,421	$33,326,395	$3,288,790	$30,037,605
Healthcare USA of Missouri, LLC	$162,278,234	$62,931,634	$53,757,434	$32,013,112	$58,990,780	$76,511,557	$0	$0	$6,998,001	$3,293,177	$14,292,871	$14,656,211	$485,723,011	$22,926,665	$462,796,346
Missouri Care, Inc.	$21,496,505	$9,461,717	$12,029,303	$5,484,084	$13,108,305	$15,528,535	$0	$0	$1,907,049	$1,125,580	$7,338,455	$18,026,841	$105,506,374	$5,154,309	$100,352,065
Totals	**$288,909,447**	**$147,323,066**	**$90,959,550**	**$58,994,099**	**$110,811,780**	**$154,324,733**	**$0**	**$0**	**$14,446,044**	**$11,950,052**	**$41,179,597**	**$59,099,332**	**$977,997,700**	**$63,430,524**	**$914,567,176**

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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.	$266.15	$93.78	$115.11	$37.31	$157.92	$22.93	$0.02	$0.00	$4.70	$0.69	$3.52	$14.71	$716.83	$7.93	$708.90
Essence Healthcare, Inc.	$171.49	$22.85	$88.99	$32.52	$195.52	$14.08	$0.07	$0.00	$1.92	$1.92	$40.95	$72.66	$642.94	$102.81	$540.14
Group Health Plan, Inc.	$290.09	$125.23	$122.95	$33.66	$150.64	$13.78	$0.30	$0.00	$0.90	$1.91	$7.61	$20.96	$768.04	$30.43	$737.61
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$212.46	$8.11	$104.35	$30.70	$48.29	$25.09	$0.00	$0.00	$36.19	$3.94	$24.92	$64.69	$558.75	$18.60	$540.15
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$163.81	$38.40	$59.92	$19.97	$64.49	$41.78	$0.15	$0.00	$0.00	$11.39	$31.47	$1.27	$432.65	$0.00	$432.65
Humana Health Plan, Inc.	$181.38	$49.76	$115.49	$38.73	$119.37	$12.21	$0.23	$0.00	$2.85	$2.53	$1.38	$183.40	$707.32	$23.62	$683.70
Mercy Health Plans of Missouri, Inc.	$212.62	$18.14	$135.33	$32.93	$112.32	$4.51	$0.15	$0.00	$2.49	$0.83	$28.56	$154.18	$702.06	$2.13	$699.93
UnitedHealthcare of the Midwest, Inc.	$230.52	$114.71	$68.23	$79.11	$181.77	$6.13	$0.06	$0.00	$4.46	$3.79	$5.36	$11.37	$705.52	$59.23	$646.30
Averages[2, 23]	**$227.03**	**$78.47**	**$101.33**	**$48.05**	**$156.48**	**$10.61**	**$0.14**	**$0.00**	**$3.27**	**$2.37**	**$14.19**	**$65.48**	**$707.43**	**$43.68**	**$663.75**

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	$55.45	$28.16	$24.12	$12.51	$27.68	$32.57	$0.00	$0.00	$1.17	$1.63	$3.02	$13.34	$199.66	$15.00	$184.66
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$39.08	$31.22	$0.00	$9.03	$19.92	$26.08	$0.00	$0.00	$1.67	$8.24	$11.53	$7.58	$154.34	$15.72	$138.63
Children's Mercy's Family Health Partners, Inc.	$44.96	$58.75	$0.00	$7.63	$2.59	$27.46	$0.00	$0.00	$4.75	$4.57	$17.25	$12.97	$180.92	$20.08	$160.84
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$59.57	$5.17	$13.82	$9.67	$21.92	$28.70	$0.00	$0.00	$4.60	$1.29	$9.79	$16.50	$171.02	$16.88	$154.14
Healthcare USA of Missouri, LLC	$72.65	$28.17	$24.07	$14.33	$26.41	$34.25	$0.00	$0.00	$3.13	$1.47	$6.40	$6.56	$217.44	$10.26	$207.18
Missouri Care, Inc.	$44.05	$19.39	$24.65	$11.24	$26.86	$31.82	$0.00	$0.00	$3.91	$2.31	$15.04	$36.94	$216.19	$10.56	$205.63
Averages[23]	**$59.87**	**$30.53**	**$18.85**	**$12.23**	**$22.96**	**$31.98**	**$0.00**	**$0.00**	**$2.99**	**$2.48**	**$8.53**	**$12.25**	**$202.67**	**$13.14**	**$189.53**

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. The company reported no activity in 2009, but is included throughout this report where activity of withdrawn HMO's must be shown for prior years.

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.

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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.	0.7%	$69,377,376	$120,442,985	$901,507,816	$475,590,142	$425,917,674	$901,507,816
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	100.0%	$28,023,532	$18,988,514	$51,279,406	$21,319,181	$29,960,224	$51,279,405
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	$1,354,428	$6,685,483	$24,195,738	$12,397,206	$11,798,532	$24,195,738
Children's Mercy's Family Health Partners, Inc.	34.2%	$64,822,574	$25,777,721	$114,019,736	$51,452,233	$62,567,501	$114,019,734
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	49.0%	$1,010,539	$61,245	$7,023,094	$3,388,612	$3,634,482	$7,023,094
CIGNA Healthcare of St. Louis, Inc.	79.9%	$1,286,999	$5,901	$2,084,073	$582,030	$1,502,043	$2,084,073
Community Health Plan	93.6%	$2,715,508	$43,158	$7,624,979	$4,360,887	$3,264,092	$7,624,979
Coventry Health Care of Kansas, Inc.	53.6%	$22,580,737	$6,886,379	$102,024,727	$39,553,784	$62,470,943	$102,024,727
Cox Health Systems HMO, Inc.	100.0%	$5,809,103	$24,933	$23,264,946	$4,328,812	$18,936,134	$23,264,946
Essence Healthcare, Inc.	62.6%	$89,463,456	$3,966,922	$105,046,923	$80,509,272	$24,537,651	$105,046,923
Good Health HMO, Inc. dba Blue-Care, Inc.	77.3%	$6,282,687	$7,300,694	$113,767,061	$42,766,892	$71,000,189	$113,767,081
Group Health Plan, Inc.	76.5%	$34,376,638	$2,352,667	$208,840,806	$107,040,400	$101,800,406	$208,840,806
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	15.0%	$28,804,750	$76,350,878	$116,102,468	$86,541,488	$29,560,980	$116,102,468
Healthcare USA of Missouri, LLC	100.0%	$16,591,033	$46,547,142	$126,486,247	$56,314,923	$70,171,325	$126,486,248
HealthLink HMO, Inc. dba HealthLink HMO[6]	100.0%	($1,009,100)	$0	$23,620,992	$653,462	$22,967,530	$23,620,992
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	100.0%	$39,903,774	$18,217,334	$135,236,131	$59,491,088	$75,745,043	$135,236,131
Humana Health Plan, Inc.	8.4%	$134,666,358	$29,867,597	$405,427,583	$229,812,569	$175,615,014	$405,427,583
Mercy Health Plans of Missouri, Inc.	91.8%	$38,658,157	$9,813,039	$63,897,647	$34,096,461	$29,801,186	$63,897,647
Missouri Care, Inc.	100.0%	$7,959,605	$13,126,147	$26,965,931	$15,878,099	$11,087,832	$26,965,931
UnitedHealthcare of the Midwest, Inc.	85.6%	$36,840,417	$11,519,890	$163,180,602	$94,384,320	$68,796,282	$163,180,602
All HMOs	**34.3%**	**$629,518,571**	**$397,978,629**	**$2,721,596,906**	**$1,420,461,861**	**$1,301,135,063**	**$2,721,596,924**
HMOs with MO% of Business > 60% (14 HMOs)[18]	**87.4%**	**$308,256,237**	**$138,591,824**	**$1,075,491,482**	**$534,123,033**	**$541,368,469**	**$1,075,491,502**

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.

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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.	0.7%	$3,957,047,196	$3,956,932,717	$3,318,233,784	$162,778,681	$32,278,121	$34,349,314	$160,707,488
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	100.0%	$229,990,767	$229,990,767	$188,191,798	$15,001,498	$184,586	$4,662,654	$10,523,430
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	$86,754,126	$86,754,126	$70,108,692	$584,541	$615,752	$355,880	$822,820
Children's Mercy's Family Health Partners, Inc.	34.2%	$401,540,950	$401,516,254	$345,179,386	$26,552,208	($2,658,778)	$0	$23,893,430
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	49.0%	$5,953,500	$5,953,500	$5,031,185	($66,245)	$311,365	$14,775	$230,345
CIGNA Healthcare of St. Louis, Inc.	79.9%	$1,973,224	$1,973,224	$1,537,280	$84,018	$49,273	$41,410	$91,881
Community Health Plan	93.6%	$25,332,537	$26,809,466	$24,611,714	$620,924	($856,189)	$135,510	($370,775)
Coventry Health Care of Kansas, Inc.	53.6%	$275,311,243	$275,311,493	$218,918,001	$23,051,003	$3,632,891	$9,332,179	$17,327,771
Cox Health Systems HMO, Inc.	100.0%	$15,609,389	$16,097,845	$12,858,031	$1,391,525	$105,415	($360,384)	$1,857,324
Essence Healthcare, Inc.	62.6%	$317,538,079	$317,538,079	$273,831,339	$1,383,767	$182,967	$433,000	$1,133,735
Good Health HMO, Inc. dba Blue-Care, Inc.	77.3%	$432,825,749	$434,106,799	$370,586,592	$19,370,734	$4,678,945	$8,423,852	$15,556,502
Group Health Plan, Inc.	76.5%	$484,589,294	$484,589,294	$418,859,025	$32,186,258	$6,510,235	$14,643,427	$23,925,764
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	15.0%	$386,613,602	$386,613,602	$331,102,406	$4,708,693	$249,934	$2,687,920	$2,270,707
Healthcare USA of Missouri, LLC	100.0%	$557,385,630	$557,385,630	$479,867,691	$12,665,845	$2,243,474	$4,737,162	$10,172,157
HealthLink HMO, Inc. dba HealthLink HMO[6]	100.0%	$75,070	$100,341	$61,891	$16,851,261	$746,249	$6,146,430	$11,451,080
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	100.0%	$321,792,576	$329,534,050	$270,660,132	$28,339,876	$1,861,239	$10,171,506	$20,029,609
Humana Health Plan, Inc.	8.4%	$1,767,233,548	$1,767,214,479	$1,595,735,980	$216,364	$9,604,693	$435,589	($8,901,986)
Mercy Health Plans of Missouri, Inc.	91.8%	$294,149,759	$297,160,896	$255,427,385	$11,789,055	$547,033	$3,448,767	$8,887,321
Missouri Care, Inc.	100.0%	$123,876,752	$123,876,752	$106,523,974	($308,754)	$213,184	($319,910)	($4,149,984)
UnitedHealthcare of the Midwest, Inc.	85.6%	$524,403,834	$523,117,147	$440,812,526	$49,487,651	$5,322,792	$17,886,319	$36,961,308
All HMOs	**34.3%**	**$10,209,996,825**	**$10,222,576,461**	**$8,728,138,812**	**$406,688,903**	**$65,823,181**	**$117,225,400**	**$332,419,927**
HMOs with MO% of Business > 60% (14 HMOs)[18]	**87.4%**	**$3,416,296,786**	**$3,429,034,416**	**$2,913,938,070**	**$189,448,199**	**$22,404,955**	**$70,405,623**	**$136,892,172**

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.

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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.	$3,283,990,358	$673,223,142	$0	$3,957,213,500	0.7%	($114,479)	$0	$0	$3,956,932,717
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$0	$0	$230,222,478	$230,222,478	100.0%	$0	$0	$0	$229,990,767
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$0	$0	$87,127,017	$87,127,017	100.0%	$0	$0	$0	$86,754,126
Children's Mercy's Family Health Partners, Inc.	$0	$0	$402,278,305	$402,278,305	34.2%	$0	$0	($24,696)	$401,516,254
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$6,058,144	$0	$0	$6,058,144	49.0%	$0	$0	$0	$5,953,500
CIGNA Healthcare of St. Louis, Inc.	$2,009,414	$0	$0	$2,009,414	79.9%	$0	$0	$0	$1,973,224
Community Health Plan	$25,581,414	$0	$0	$25,581,414	93.6%	$0	$0	$1,476,929	$26,809,466
Coventry Health Care of Kansas, Inc.	$196,046,987	$83,685,306	$0	$279,732,293	53.6%	$0	$0	$250	$275,311,493
Cox Health Systems HMO, Inc.	$15,936,968	$0	$0	$15,936,968	100.0%	$0	$0	$488,456	$16,097,845
Essence Healthcare, Inc.	$0	$318,753,901	$0	$318,753,901	62.6%	$0	$0	$0	$317,538,079
Good Health HMO, Inc. dba Blue-Care, Inc.	$433,735,180	$0	$0	$433,735,180	77.3%	$1,281,050	$0	$0	$434,106,799
Group Health Plan, Inc.	$159,959,815	$328,978,722	$0	$488,938,537	76.5%	$0	$0	$0	$484,589,294
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$0	$179,640,345	$224,481,939	$404,122,284	15.0%	$0	$0	$0	$386,613,602
Healthcare USA of Missouri, LLC	$0	$0	$569,032,007	$569,032,007	100.0%	$0	$0	$0	$557,385,630
HealthLink HMO, Inc. dba HealthLink HMO[6]	$145,294	$0	$0	$145,294	100.0%	$0	$0	$25,271	$100,341
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$329,268,324	$265,726	$0	$329,534,050	100.0%	$7,741,474	$0	$0	$329,534,050
Humana Health Plan, Inc.	$948,909,077	$954,486,189	$0	$1,903,395,266	8.4%	($19,069)	$0	$0	$1,767,214,479
Mercy Health Plans of Missouri, Inc.	$113,525,242	$180,870,954	$0	$294,396,196	91.8%	$0	$5,887	$3,005,250	$297,160,896
Missouri Care, Inc.	$0	$0	$124,043,374	$124,043,374	100.0%	$0	$0	$0	$123,876,752
UnitedHealthcare of the Midwest, Inc.	$62,431,725	$498,829,775	$0	$561,261,500	85.6%	($1,286,687)	$0	$0	$523,117,147
All HMOs	**$5,577,597,942**	**$3,218,734,060**	**$1,637,185,120**	**$10,433,517,122**	**34.3%**	**$7,602,289**	**$5,887**	**$4,971,460**	**$10,222,576,461**
HMOs with MO% of Business > 60% (14 HMOs)[18]	**$1,142,593,376**	**$1,327,699,078**	**$1,010,424,876**	**$3,480,717,330**	**87.4%**	**$7,735,837**	**$5,887**	**$4,995,906**	**$3,429,034,416**

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 Life & Healthcare 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 2009, 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.

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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.	137	34.8%	61.7%	7.6	8.1%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	160	220.6%	204.5%	54.4	8.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	54	65.4%	100.5%	7.1	7.5%
Children's Mercy's Family Health Partners, Inc.	164	176.1%	142.4%	68.5	11.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	168	24.7%	22.6%	73.3	9.7%
CIGNA Healthcare of St. Louis, Inc.	196	218.3%	432.3%	305.6	5.7%
Community Health Plan	180	68.0%	41.0%	40.3	11.7%
Coventry Health Care of Kansas, Inc.	165	68.9%	62.5%	37.6	7.6%
Cox Health Systems HMO, Inc.	158	134.8%	133.1%	164.9	19.6%
Essence Healthcare, Inc.	79	111.0%	89.1%	119.2	23.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	222	34.9%	55.6%	6.2	6.7%
Group Health Plan, Inc.	222	47.7%	73.3%	30.0	10.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	45	124.6%	122.9%	31.8	18.8%
Healthcare USA of Missouri, LLC	175	113.7%	116.0%	12.6	9.5%
HealthLink HMO, Inc. dba HealthLink HMO[6]	204	-144.4%	151.8%	-5,951.1	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	222	96.5%	79.9%	53.8	7.7%
Humana Health Plan, Inc.	222	73.7%	28.2%	30.8	8.6%
Mercy Health Plans of Missouri, Inc.	166	142.7%	154.5%	55.2	4.8%
Missouri Care, Inc.[21]	146	127.4%	115.5%	27.3	10.6%
UnitedHealthcare of the Midwest, Inc.	159	57.5%	36.6%	30.5	9.7%
All HMOs [23]	**3,243**	**70.1%**	**67.8%**	**26.3**	**9.3%**
HMOs with MO% of Business > 60% (14 HMOs)[18, 23]	**2,342**	**87.0%**	**88.2%**	**38.6**	**9.9%**

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 2008.
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) (2008 - 2009) -

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

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 (2008-2009) -

$$\frac{\text{(current year's Administration Expenses – previous year's Administration Expenses)}}{\text{previous year's Administration Expenses}}$$

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

F. % Change in Total Liabilities, Capital and Surplus (2008-2009) -

$$\frac{\text{(current year's Total Liabilities, Capital \& Surplus – previous year's Total Liabilities, Capital \& Surplus)}}{\text{previous year's Total Liabilities, Capital \& Surplus}}$$

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 2009, i.e. 365 days.

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Nationwide Operations [4]

Efficiency Indicators

Health Maintenance Organization	A Net Income (Loss)	B % Change in Net Income (Loss) (2008-2009)[3]	C Administration Expenses	D % Change in Administration Expenses (2008-2009)[3]	E Total Liabilities, Capital and Surplus	F % Change in Total Liabilities, Capital and Surplus (2008-2009)[3]	G Days in Receivables	H Days in Unpaid Claims
Aetna Health, Inc.	$160,707,488	12779.7%	$410,342,659	6981.2%	$901,507,816	5096.1%	11.1	35.5
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$10,523,430	-10.3%	$17,649,454	-0.8%	$51,279,405	-8.7%	30.1	36.5
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$822,820	-71.1%	$9,075,388	-5.8%	$24,195,738	-2.7%	28.1	33.8
Children's Mercy's Family Health Partners, Inc.	$23,893,430	-52.5%	$18,692,094	19.6%	$114,019,734	4.2%	23.4	47.3
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$230,345	-48.8%	$979,979	-3.1%	$7,023,094	0.5%	3.8	42.0
CIGNA Healthcare of St. Louis, Inc.	$91,881	-68.0%	$306,894	13.7%	$2,084,073	-53.9%	1.1	26.8
Community Health Plan	($370,775)	80.0%	$2,038,286	-33.4%	$7,624,979	-5.0%	0.6	46.4
Coventry Health Care of Kansas, Inc.	$17,327,771	-11.2%	$22,874,366	-14.6%	$102,024,727	3.8%	9.1	34.8
Cox Health Systems HMO, Inc.	$1,857,324	96.6%	$1,583,688	-21.2%	$23,264,946	10.9%	0.6	89.4
Essence Healthcare, Inc.	$1,133,735	-86.5%	$37,180,828	54.9%	$105,046,923	17.0%	4.6	97.6
Good Health HMO, Inc. dba Blue-Care, Inc.	$15,556,502	86.4%	$36,062,071	5.8%	$113,767,081	12.4%	6.2	28.6
Group Health Plan, Inc.	$23,925,764	-45.9%	$15,856,826	-26.3%	$208,840,806	-1.3%	1.8	42.4
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	$2,270,707	101.4%	$51,560,866	-1.2%	$116,102,468	10.2%	72.1	80.2
Healthcare USA of Missouri, LLC	$10,172,157	-57.4%	$57,876,002	81.6%	$126,486,248	-1.6%	30.5	40.2
HealthLink HMO, Inc. dba HealthLink HMO[6]	$11,451,080	-4.4%	($16,998,629)	-2.1%	$23,620,992	-11.5%	0.0	0.0
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$20,029,609	28.4%	$22,593,237	0.4%	$135,236,131	2.5%	20.7	34.4
Humana Health Plan, Inc.	($8,901,986)	36.8%	$219,225,645	-0.1%	$405,427,583	5.9%	6.2	35.0
Mercy Health Plans of Missouri, Inc.	$8,887,321	24.1%	$16,958,259	-10.1%	$63,897,647	7.6%	12.2	20.5
Missouri Care, Inc.[21]	($4,149,984)	-5096.0%	$8,368,680	78.5%	$26,965,931	-2.1%	38.7	44.8
UnitedHealthcare of the Midwest, Inc.	$36,961,308	4.0%	$61,351,253	-2.8%	$163,180,602	-8.1%	8.0	42.2
All HMOs [23]	**$332,419,927**	**46.5%**	**$993,577,846**	**78.0%**	**$2,721,596,924**	**7.6%**	**14.2**	**39.9**
HMOs with MO% of Business > 60% (14 HMOs)[18, 23]	**$136,892,172**	**-19.0%**	**$269,902,237**	**14.3%**	**$1,075,491,502**	**0.6%**	**14.8**	**42.5**

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 2009.

A. 2009 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. 2009 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 -

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

NOTE: Neither the Missouri MLR nor the Plan Wide MLR as presented in this publication are suitable for evaluating compliance with the Federal Accountable Care Act of 2010 (ACA). The ACA calls for health plans to achieve certain minimum medical loss ratios, or pay refunds to plan members. As of the date of this publication, the formulas to be used to determine compliance with the ACA have not yet been determined. However, ACA requires inclusion of certain types of non-standard expenses that are not included in either ratio presented in this publication.

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Nationwide Operations [4]

Performance Indicators

Health Maintenance Organization	A 2009 Missouri Medical Loss Ratio	B 2009 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.	92.8%	83.8%	11,210,869	$352.97	$295.98
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	81.7%	81.8%	927,363	$248.01	$202.93
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	80.5%	85.8%	351,784	$246.61	$199.29
Children's Mercy's Family Health Partners, Inc.	82.4%	86.0%	1,989,583	$201.82	$173.49
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	83.0%	84.1%	18,011	$330.55	$279.34
CIGNA Healthcare of St. Louis, Inc.	76.5%	78.0%	6,229	$316.78	$246.79
Community Health Plan	97.1%	91.8%	69,074	$366.74	$356.31
Coventry Health Care of Kansas, Inc.	81.2%	79.5%	758,210	$363.11	$288.73
Cox Health Systems HMO, Inc.	80.7%	79.9%	51,100	$305.47	$251.62
Essence Healthcare, Inc.	68.4%	86.2%	345,671	$918.61	$792.17
Good Health HMO, Inc. dba Blue-Care, Inc.	86.7%	85.4%	1,196,621	$361.71	$309.69
Group Health Plan, Inc.	85.7%	86.4%	800,709	$605.20	$523.11
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	74.4%	85.6%	2,118,166	$182.52	$156.32
Healthcare USA of Missouri, LLC	84.3%	86.1%	2,237,161	$249.15	$214.50
HealthLink HMO, Inc. dba HealthLink HMO[6, 26]	42.6%	61.7%	261	$287.62	$237.13
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	82.1%	82.1%	1,079,653	$298.05	$250.69
Humana Health Plan, Inc.	82.7%	90.1%	4,688,908	$376.90	$340.32
Mercy Health Plans of Missouri, Inc.	87.0%	86.0%	557,752	$527.40	$457.96
Missouri Care, Inc.	85.9%	86.0%	507,325	$244.18	$209.97
UnitedHealthcare of the Midwest, Inc.	78.3%	83.8%	715,249	$733.18	$616.31
All HMOs [23]	**82.5%**	**85.4%**	**29,629,699**	**$344.59**	**$294.57**
HMOs with MO% of Business > 60% (14 HMOs)[18, 23]	**82.6%**	**85.0%**	**8,845,952**	**$386.20**	**$329.41**

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".

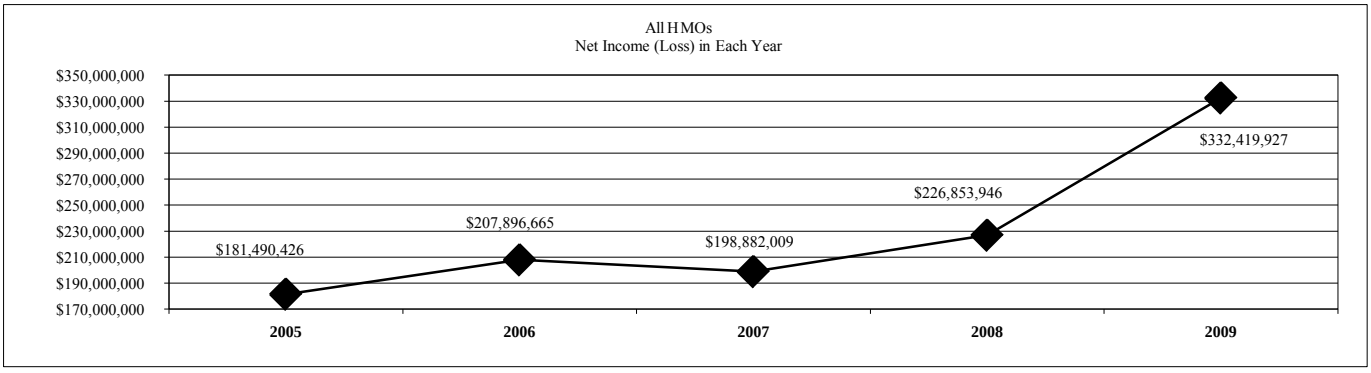
If "Total Claims Incurred for Prior Years" is significantly greater than "Estimated Liability for Unpaid Claims" for several years in a row, the HMO may have a problem accurately accounting for its outstanding liabilities and may be over-stating its capital and surplus.

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]

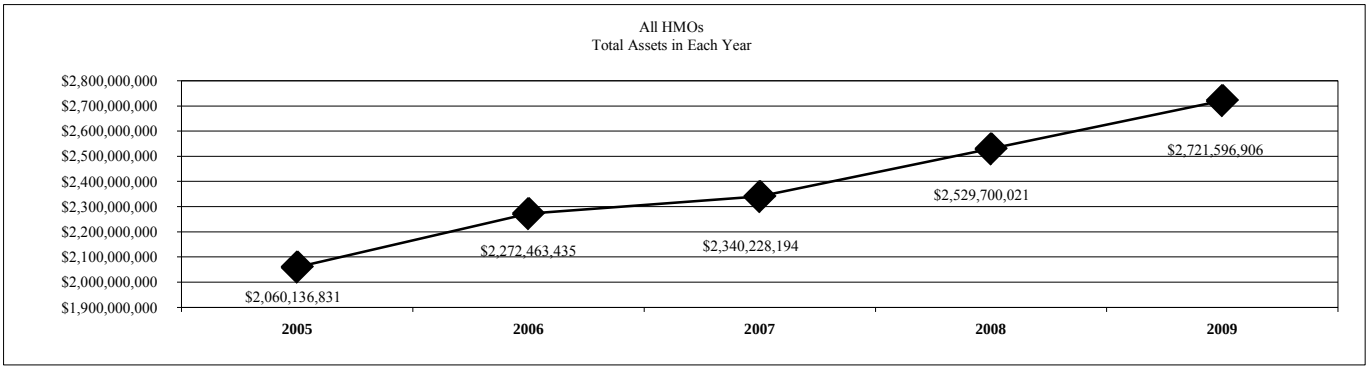
Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009)[20, 23]
Aetna Health, Inc.	($940,860)	($774,727)	$1,678,728	($1,267,444)	$160,707,488	17180.9%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$460,995	$9,400,623	$8,853,081	$11,733,806	$10,523,430	2182.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	($1,193,023)	($3,131,147)	($4,650,289)	$2,842,822	$822,820	126.3%
Children's Mercy's Family Health Partners, Inc.	$3,698,481	$1,135,977	$27,037,682	$50,264,079	$23,893,430	546.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$2,018,949	$86,242	$656,199	$450,217	$230,345	-88.6%
CIGNA Healthcare of St. Louis, Inc.	$1,535,999	$993,042	$421,071	$286,955	$91,881	-94.0%
Community Health Plan	$196,000	($2,745,576)	($748,144)	($1,855,297)	($370,775)	-289.2%
Coventry Health Care of Kansas, Inc.	$48,361,977	$43,079,757	$36,193,764	$19,515,099	$17,327,771	-64.2%
Cox Health Systems HMO, Inc.	($1,993,089)	($2,453,632)	($558,802)	$944,566	$1,857,324	193.2%
Essence Healthcare, Inc.	($1,281,287)	$824,493	$2,982,092	$8,394,030	$1,133,735	188.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	$986,446	$341,211	$6,470,570	$8,347,464	$15,556,502	1477.0%
Group Health Plan, Inc.	$43,315,953	$38,497,372	$55,597,955	$44,258,040	$23,925,764	-44.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$8,824,190	($588,033)	$1,127,428	$2,270,707	486.2%
Healthcare USA of Missouri, LLC	$18,638,645	$12,328,754	$15,498,423	$23,854,278	$10,172,157	-45.4%
HealthLink HMO, Inc. dba HealthLink HMO [6]	($7,211)	($1,519)	$4,488	$11,981,844	$11,451,080	158900.2%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$18,009,319	$18,887,849	$15,951,400	$15,593,859	$20,029,609	11.2%
Humana Health Plan, Inc.	($6,824,661)	$62,356,698	($16,118,227)	($14,076,328)	($8,901,986)	-30.4%
Mercy Health Plans of Missouri, Inc.	$22,048,057	$563,710	$2,118,406	$7,162,131	$8,887,321	-59.7%
Missouri Care, Inc.[21]	$2,280,608	($2,318,172)	$1,281,556	($79,869)	($4,149,984)	-282.0%
UnitedHealthcare of the Midwest, Inc.	$32,550,335	$31,134,447	$51,018,727	$35,528,470	$36,961,308	13.6%
Withdrawn HMOs	($371,207)	($9,132,927)	($4,218,638)	$1,847,796	$0	100.0%
All HMOs [23]	**$181,490,426**	**$207,896,665**	**$198,882,009**	**$226,853,946**	**$332,419,927**	**83.2%**



Financial History

Plan Wide Total Assets[7]

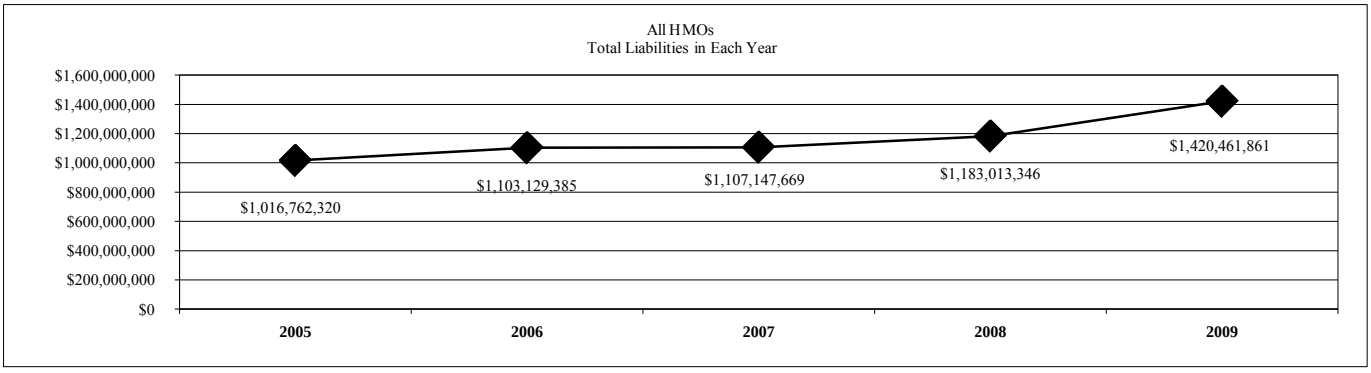
Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009)[20, 23]
Aetna Health, Inc.	$20,901,276	$20,549,637	$21,225,611	$17,349,539	$901,507,816	4213.2%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$20,168,206	$41,600,353	$38,411,549	$56,183,944	$51,279,406	154.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$20,994,776	$23,313,483	$22,796,241	$24,877,363	$24,195,738	3.8%
Children's Mercy's Family Health Partners, Inc.	$20,900,307	$18,107,885	$91,014,317	$109,416,305	$114,019,736	445.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$14,629,916	$8,543,561	$6,597,838	$6,987,762	$7,023,094	-52.0%
CIGNA Healthcare of St. Louis, Inc.	$7,048,224	$5,078,348	$5,422,575	$4,522,842	$2,084,073	-70.4%
Community Health Plan	$14,882,579	$9,594,643	$8,280,391	$8,026,231	$7,624,979	-48.8%
Coventry Health Care of Kansas, Inc.	$153,954,819	$160,200,413	$121,694,238	$98,318,731	$102,024,727	-33.7%
Cox Health Systems HMO, Inc.	$13,213,971	$14,955,870	$19,147,948	$20,970,137	$23,264,946	76.1%
Essence Healthcare, Inc.	$4,557,849	$10,611,767	$40,849,613	$89,811,367	$105,046,923	2204.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	$64,183,041	$74,251,170	$88,599,870	$101,245,818	$113,767,061	77.3%
Group Health Plan, Inc.	$160,591,141	$173,209,657	$181,179,218	$211,578,996	$208,840,806	30.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$77,516,944	$90,456,120	$105,314,216	$116,102,468	28.4%
Healthcare USA of Missouri, LLC	$89,628,069	$91,652,582	$111,612,415	$128,526,245	$126,486,247	41.1%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$15,395,259	$27,963,991	$25,662,691	$26,700,642	$23,620,992	53.4%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$94,844,750	$123,396,772	$115,552,809	$131,929,709	$135,236,131	42.6%
Humana Health Plan, Inc.	$393,710,930	$410,078,474	$336,191,588	$382,870,007	$405,427,583	3.0%
Mercy Health Plans of Missouri, Inc.	$101,825,170	$84,540,054	$68,065,866	$59,400,715	$63,897,647	-37.2%
Missouri Care, Inc.[21]	$15,553,445	$13,307,610	$16,052,586	$27,538,307	$26,965,931	73.4%
UnitedHealthcare of the Midwest, Inc.	$203,929,705	$217,510,164	$224,171,120	$177,508,982	$163,180,602	-20.0%
Withdrawn HMOs	$629,223,398	$666,480,057	$707,243,590	$740,622,163	$0	-100.0%
All HMOs	**$2,060,136,831**	**$2,272,463,435**	**$2,340,228,194**	**$2,529,700,021**	**$2,721,596,906**	**32.1%**



Financial History

Plan Wide Total Liabilities[7]

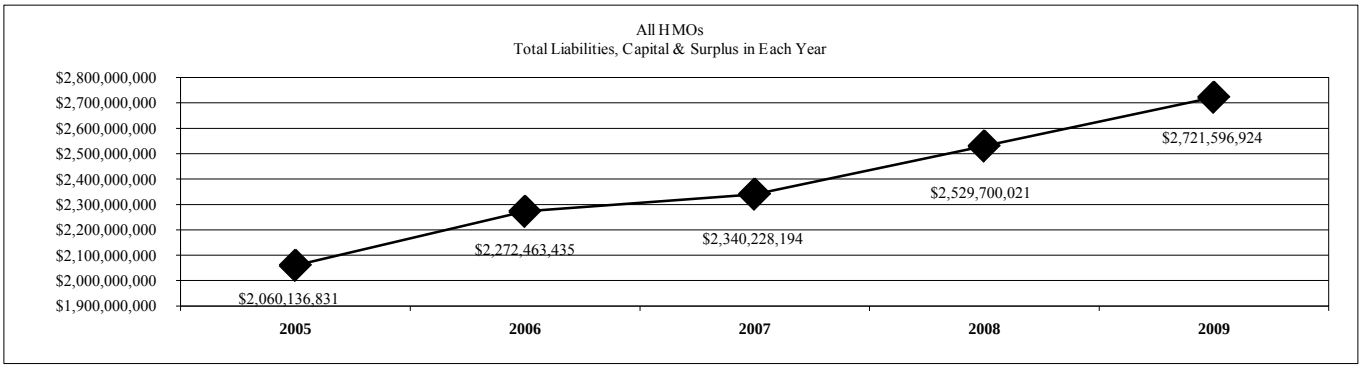
Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009)[20, 23]
Aetna Health, Inc.	$9,594,459	$8,476,503	$7,521,781	$7,945,298	$475,590,142	4856.9%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$9,168,199	$15,986,737	$15,784,981	$26,112,388	$21,319,181	132.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$14,247,886	$15,206,015	$14,633,641	$13,838,799	$12,397,206	-18.5%
Children's Mercy's Family Health Partners, Inc.	$12,798,216	$9,643,637	$55,700,399	$48,465,192	$51,452,233	302.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$6,988,988	$4,857,239	$3,557,920	$3,560,363	$3,388,612	-51.5%
CIGNA Healthcare of St. Louis, Inc.	$2,065,881	$2,026,659	$1,781,533	$639,856	$582,030	-71.8%
Community Health Plan	$8,827,197	$6,719,549	$4,687,233	$4,727,566	$4,360,887	-50.6%
Coventry Health Care of Kansas, Inc.	$68,342,089	$80,424,731	$52,057,971	$42,570,569	$39,553,784	-42.1%
Cox Health Systems HMO, Inc.	$2,498,548	$3,523,252	$4,684,320	$4,754,895	$4,328,812	73.3%
Essence Healthcare, Inc.	$1,426,004	$6,319,292	$29,392,052	$70,055,610	$80,509,272	5545.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	$26,802,029	$33,415,820	$41,323,014	$45,300,158	$42,766,892	59.6%
Group Health Plan, Inc.	$68,860,435	$85,184,299	$72,873,369	$99,309,388	$107,040,400	55.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$49,433,201	$60,440,729	$78,689,993	$86,541,488	43.2%
Healthcare USA of Missouri, LLC	$48,644,966	$39,390,429	$56,762,050	$59,955,252	$56,314,923	15.8%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$644,122	$3,377,434	$699,107	$2,340,837	$653,462	1.5%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$60,696,186	$70,331,353	$83,267,464	$72,218,481	$59,491,088	-2.0%
Humana Health Plan, Inc.	$218,828,383	$202,409,785	$189,906,025	$205,601,476	$229,812,569	5.0%
Mercy Health Plans of Missouri, Inc.	$54,973,027	$38,416,619	$37,768,396	$29,274,830	$34,096,461	-38.0%
Missouri Care, Inc.[21]	$7,679,252	$7,635,639	$7,247,767	$17,457,347	$15,878,099	106.8%
UnitedHealthcare of the Midwest, Inc.	$107,844,268	$146,187,571	$127,590,616	$92,726,752	$94,384,320	-12.5%
Withdrawn HMOs	$285,832,185	$274,163,621	$239,467,301	$257,468,296	$0	-100.0%
All HMOs	**$1,016,762,320**	**$1,103,129,385**	**$1,107,147,669**	**$1,183,013,346**	**$1,420,461,861**	**39.7%**



Financial History

Plan Wide Total Liabilities, Capital and Surplus[7]

Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009)[20, 23]
Aetna Health, Inc.	$20,901,276	$20,549,637	$21,225,611	$17,349,539	$901,507,816	4213.2%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$20,168,206	$41,600,353	$38,411,549	$56,183,944	$51,279,405	154.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$20,994,776	$23,313,483	$22,796,241	$24,877,363	$24,195,738	3.8%
Children's Mercy's Family Health Partners, Inc.	$20,900,307	$18,107,885	$91,014,317	$109,416,305	$114,019,734	445.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$14,629,916	$8,543,561	$6,597,838	$6,987,762	$7,023,094	-52.0%
CIGNA Healthcare of St. Louis, Inc.	$7,048,224	$5,078,348	$5,422,575	$4,522,842	$2,084,073	-70.4%
Community Health Plan	$14,882,579	$9,594,643	$8,280,391	$8,026,231	$7,624,979	-48.8%
Coventry Health Care of Kansas, Inc.	$153,954,819	$160,200,414	$121,694,238	$98,318,731	$102,024,727	-33.7%
Cox Health Systems HMO, Inc.	$13,213,971	$14,955,869	$19,147,948	$20,970,137	$23,264,946	76.1%
Essence Healthcare, Inc.	$4,557,849	$10,611,767	$40,849,613	$89,811,367	$105,046,923	2204.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	$64,183,041	$74,251,170	$88,599,870	$101,245,818	$113,767,081	77.3%
Group Health Plan, Inc.	$160,591,141	$173,209,657	$181,179,218	$211,578,996	$208,840,806	30.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$77,516,944	$90,456,120	$105,314,216	$116,102,468	28.4%
Healthcare USA of Missouri, LLC	$89,628,069	$91,652,581	$111,612,415	$128,526,245	$126,486,248	41.1%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$15,395,259	$27,963,991	$25,662,691	$26,700,642	$23,620,992	53.4%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$94,844,750	$123,396,772	$115,552,809	$131,929,709	$135,236,131	42.6%
Humana Health Plan, Inc.	$393,710,930	$410,078,474	$336,191,588	$382,870,007	$405,427,583	3.0%
Mercy Health Plans of Missouri, Inc.	$101,825,170	$84,540,053	$68,065,866	$59,400,715	$63,897,647	-37.2%
Missouri Care, Inc.[21]	$15,553,445	$13,307,613	$16,052,586	$27,538,307	$26,965,931	73.4%
UnitedHealthcare of the Midwest, Inc.	$203,929,705	$217,510,164	$224,171,120	$177,508,982	$163,180,602	-20.0%
Withdrawn HMOs	$629,223,398	$666,480,056	$707,243,590	$740,622,163	$0	-100.0%
All HMOs	**$2,060,136,831**	**$2,272,463,435**	**$2,340,228,194**	**$2,529,700,021**	**$2,721,596,924**	**32.1%**



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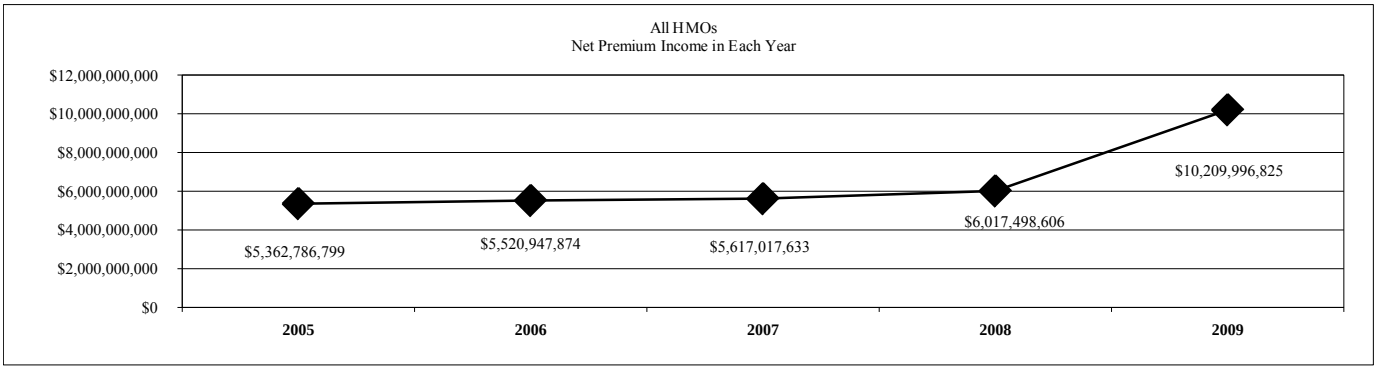
Plan Wide Net Premium Income[7]

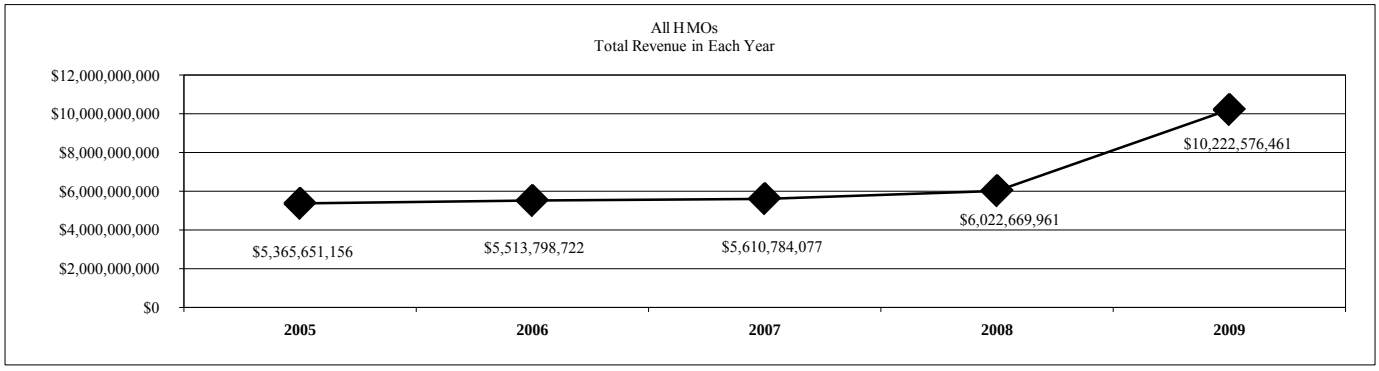
Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009) [20, 23]
Aetna Health, Inc.[8]	$86,216,908	$69,735,528	$65,903,902	$54,164,033	$3,957,047,196	4489.6%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$85,487,331	$124,237,316	$173,084,644	$225,091,120	$229,990,767	169.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$36,789,851	$72,813,319	$76,781,280	$84,659,063	$86,754,126	19.1%
Children's Mercy's Family Health Partners, Inc.	$109,420,014	$96,763,149	$348,558,733	$389,179,736	$401,540,950	267.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$12,667,537	$16,071,036	$11,408,591	$7,575,178	$5,953,500	-53.0%
CIGNA Healthcare of St. Louis, Inc.	$16,129,326	$16,077,079	$14,638,618	$1,783,034	$1,973,224	-87.8%
Community Health Plan	$62,020,962	$45,514,511	$32,002,119	$28,674,312	$25,332,537	-59.2%
Coventry Health Care of Kansas, Inc.	$458,024,647	$480,019,717	$392,797,394	$315,571,000	$275,311,243	-39.9%
Cox Health Systems HMO, Inc.	$11,573,337	$20,108,737	$19,949,258	$18,057,387	$15,609,389	34.9%
Essence Healthcare, Inc.	$12,981,628	$31,997,110	$125,781,575	$196,245,935	$317,538,079	2346.1%
Good Health HMO, Inc. dba Blue-Care, Inc. [8]	$224,569,406	$269,995,833	$369,503,109	$396,908,036	$432,825,749	92.7%
Group Health Plan, Inc.	$524,739,385	$517,275,130	$526,070,013	$516,442,805	$484,589,294	-7.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$263,999,393	$223,393,657	$327,922,717	$386,613,602	73.1%
Healthcare USA of Missouri, LLC	$344,284,994	$324,586,616	$437,691,676	$504,201,761	$557,385,630	61.9%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$63,860	$49,120	$38,206	$106,017	$75,070	17.6%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield[8]	$332,923,034	$387,951,380	$365,089,306	$334,885,035	$321,792,576	-3.3%
Humana Health Plan, Inc.[8]	$1,656,186,226	$1,490,673,591	$1,413,167,003	$1,663,593,693	$1,767,233,548	6.7%
Mercy Health Plans of Missouri, Inc.	$476,310,476	$417,117,847	$340,210,026	$322,294,379	$294,149,759	-38.2%
Missouri Care, Inc.[21]	$79,616,609	$76,089,021	$68,236,830	$112,165,482	$123,876,752	55.6%
UnitedHealthcare of the Midwest, Inc.	$521,081,292	$554,516,377	$564,110,219	$500,291,529	$524,403,834	0.6%
Withdrawn HMOs	$311,699,976	$245,356,064	$48,601,474	$17,686,354	$0	-100.0%
All HMOs [23]	**$5,362,786,799**	**$5,520,947,874**	**$5,617,017,633**	**$6,017,498,606**	**$10,209,996,825**	**90.4%**



Financial History

Plan Wide Total Revenues[7]

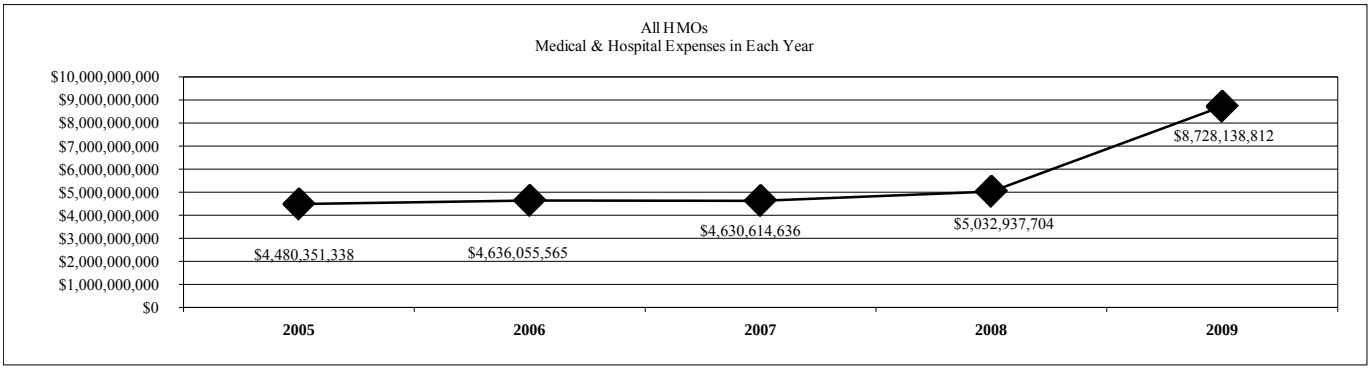
Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009) [20, 23]
Aetna Health, Inc.[8]	$86,220,764	$69,736,263	$65,903,845	$54,164,171	$3,956,932,717	4489.3%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$85,487,331	$124,237,316	$173,084,644	$225,091,120	$229,990,767	169.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$36,789,851	$72,813,319	$76,781,280	$84,659,063	$86,754,126	19.1%
Children's Mercy's Family Health Partners, Inc.	$109,420,014	$96,763,173	$348,558,872	$389,180,304	$401,516,254	266.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$12,667,537	$16,071,036	$11,408,591	$7,575,178	$5,953,500	-53.0%
CIGNA Healthcare of St. Louis, Inc.	$16,129,326	$16,077,079	$14,638,618	$1,783,034	$1,973,224	-87.8%
Community Health Plan	$62,076,378	$45,527,917	$32,019,772	$29,115,438	$26,809,466	-56.8%
Coventry Health Care of Kansas, Inc.	$459,270,660	$480,019,717	$392,797,394	$315,571,000	$275,311,493	-40.1%
Cox Health Systems HMO, Inc.	$12,268,587	$21,003,766	$20,516,315	$18,571,549	$16,097,845	31.2%
Essence Healthcare, Inc.	$12,981,628	$31,997,110	$125,781,575	$196,245,935	$317,538,079	2346%
Good Health HMO, Inc. dba Blue-Care, Inc. [8]	$224,569,406	$269,995,833	$369,503,109	$394,058,925	$434,106,799	93.3%
Group Health Plan, Inc.	$524,739,385	$517,275,130	$526,070,013	$516,442,805	$484,589,294	-7.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$263,999,393	$223,393,657	$327,922,717	$386,613,602	73.1%
Healthcare USA of Missouri, LLC	$344,285,244	$324,586,616	$437,691,676	$504,201,761	$557,385,630	61.9%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$66,074	$52,201	$39,881	$143,914	$100,341	51.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield[8]	$332,873,176	$388,008,409	$365,082,873	$344,322,860	$329,534,050	-1.0%
Humana Health Plan, Inc.[8]	$1,656,164,326	$1,490,668,998	$1,413,109,913	$1,663,551,578	$1,767,214,479	6.7%
Mercy Health Plans of Missouri, Inc.	$477,244,575	$418,111,021	$340,215,043	$322,298,558	$297,160,896	-37.7%
Missouri Care, Inc.[21]	$79,616,609	$76,089,021	$68,236,830	$112,165,482	$123,876,752	55.6%
UnitedHealthcare of the Midwest, Inc.	$521,080,309	$545,409,340	$557,348,702	$497,918,215	$523,117,147	0.4%
Withdrawn HMOs	$311,699,976	$245,356,064	$48,601,474	$17,686,354	$0	-100.0%
All HMOs [23]	**$5,365,651,156**	**$5,513,798,722**	**$5,610,784,077**	**$6,022,669,961**	**$10,222,576,461**	**90.5%**



Financial History

Plan Wide Medical and Hospital Expenses[7]

Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009) [20, 23]
Aetna Health, Inc.	$76,323,616	$60,335,663	$57,564,404	$48,656,505	$3,318,233,784	4247.6%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$77,437,642	$100,624,553	$143,848,413	$181,599,615	$188,191,798	143.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$34,300,256	$66,263,515	$73,277,700	$70,693,384	$70,108,692	5.8%
Children's Mercy's Family Health Partners, Inc.	$95,260,320	$82,074,467	$301,558,032	$315,974,532	$345,179,386	262.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$8,533,444	$14,142,554	$9,315,933	$6,207,060	$5,031,185	-41.0%
CIGNA Healthcare of St. Louis, Inc.	$13,295,636	$13,154,387	$12,800,228	$1,274,987	$1,537,280	-88.4%
Community Health Plan	$54,867,764	$42,521,103	$29,124,164	$27,210,144	$24,611,714	-55.1%
Coventry Health Care of Kansas, Inc.	$342,023,561	$366,822,409	$291,850,229	$249,013,436	$218,918,001	-36.0%
Cox Health Systems HMO, Inc.	$12,559,568	$20,957,867	$18,762,465	$15,310,052	$12,858,031	2.4%
Essence Healthcare, Inc.	$10,200,013	$24,804,585	$101,314,835	$156,501,640	$273,831,339	2584.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	$198,503,260	$242,341,928	$323,743,171	$342,551,197	$370,586,592	86.7%
Group Health Plan, Inc.	$428,175,359	$432,767,102	$410,541,281	$421,282,894	$418,859,025	-2.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health of Missouri[20]	N/A	$214,617,658	$178,492,815	$263,190,561	$331,102,406	85.5%
Healthcare USA of Missouri, LLC	$284,066,816	$286,796,523	$384,412,342	$432,803,605	$479,867,691	68.9%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$55,749	$45,808	$33,317	$5,181	$61,891	11.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$275,178,245	$321,597,064	$310,024,170	$290,483,751	$270,660,132	-1.6%
Humana Health Plan, Inc.	$1,401,478,878	$1,233,234,629	$1,154,074,326	$1,441,893,004	$1,595,735,980	13.9%
Mercy Health Plans of Missouri, Inc.	$413,016,967	$378,632,494	$306,711,394	$276,594,163	$255,427,385	-38.2%
Missouri Care, Inc.[21]	$67,548,643	$65,315,156	$58,171,506	$95,593,475	$106,523,974	57.7%
UnitedHealthcare of the Midwest, Inc.	$411,438,642	$439,948,756	$416,625,996	$382,139,444	$440,812,526	7.1%
Withdrawn HMOs	$276,086,959	$229,057,344	$48,367,915	$13,959,074	$0	-100.0%
All HMOs [23]	**$4,480,351,338**	**$4,636,055,565**	**$4,630,614,636**	**$5,032,937,704**	**$8,728,138,812**	**94.8%**



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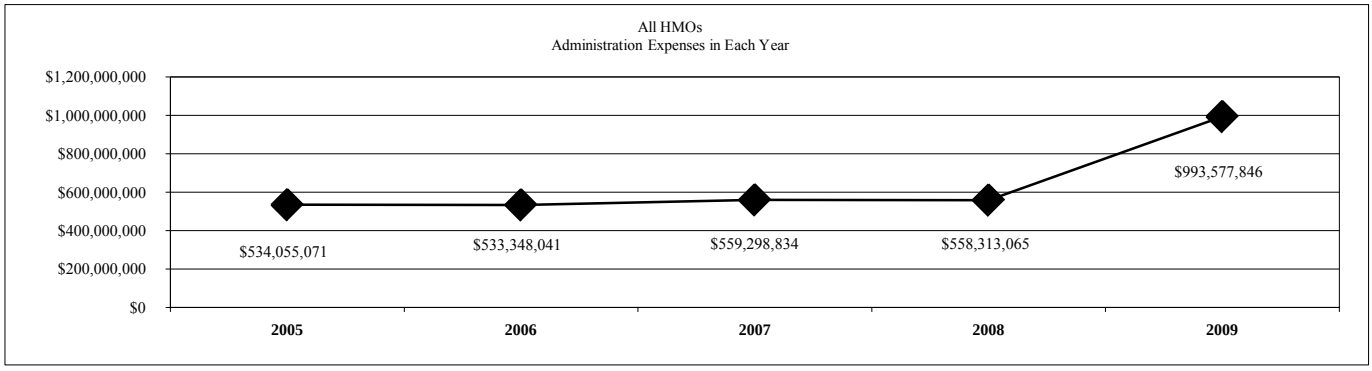
Financial History

Plan Wide Administration Expenses[7]

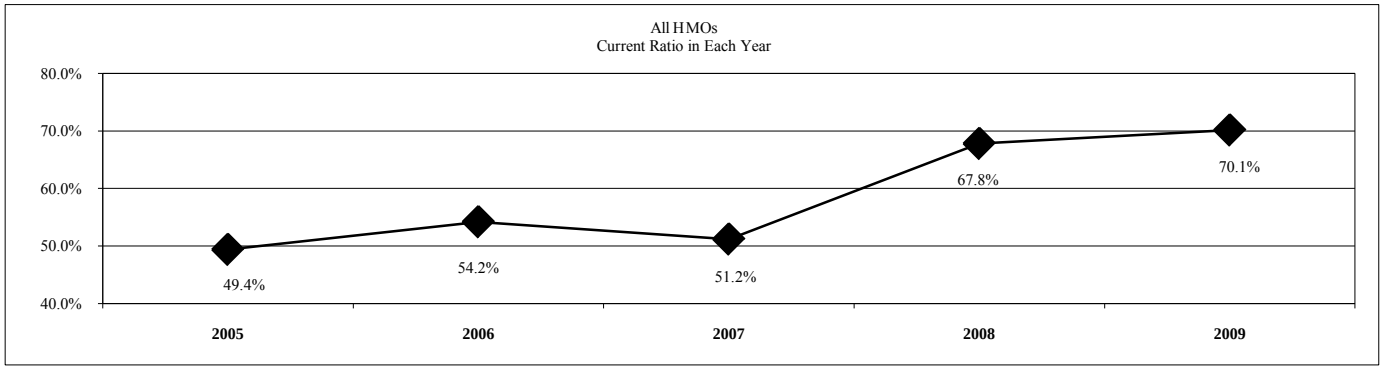
Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009) [20, 23]
Aetna Health, Inc.	$10,517,363	$9,784,388	$6,340,136	$5,794,786	$410,342,659	3801.6%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$3,943,358	$6,340,191	$11,723,012	$17,782,956	$17,649,454	347.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$3,609,172	$7,584,506	$8,356,933	$9,631,277	$9,075,388	19.7%
Children's Mercy's Family Health Partners, Inc.	$7,289,011	$11,098,408	$13,378,845	$15,634,883	$18,692,094	156.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$1,252,762	$2,076,126	$1,234,769	$1,011,048	$979,979	-21.8%
CIGNA Healthcare of St. Louis, Inc.	$598,067	$1,355,303	$1,042,312	$269,980	$306,894	-48.7%
Community Health Plan	$5,697,344	$4,993,206	$3,444,177	$3,061,440	$2,038,286	-64.2%
Coventry Health Care of Kansas, Inc.	$45,044,898	$47,961,435	$42,918,420	$26,777,714	$22,874,366	-49.2%
Cox Health Systems HMO, Inc.	$1,440,552	$2,291,303	$2,093,882	$2,009,897	$1,583,688	9.9%
Essence Healthcare, Inc.	$3,167,355	$5,093,521	$17,085,654	$24,001,203	$37,180,828	1073.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	$19,683,730	$22,256,646	$30,256,720	$34,092,135	$36,062,071	83.2%
Group Health Plan, Inc.	$32,036,395	$27,044,547	$32,138,754	$21,507,023	$15,856,826	-50.5%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	30644380	$35,874,510	$52,178,576	$51,560,866	43.7%
Healthcare USA of Missouri, LLC	$25,404,880	$22,066,697	$28,355,918	$31,870,742	$57,876,002	127.8%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$38,294	$20,558	$963	($17,363,183)	($16,998,629)	-44489.8%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$32,727,381	$35,818,232	$24,517,057	$22,494,723	$22,593,237	-31.0%
Humana Health Plan, Inc.	$212,010,526	$173,131,198	$203,451,127	$219,548,685	$219,225,645	3.4%
Mercy Health Plans of Missouri, Inc.	$29,497,007	$25,693,376	$19,519,769	$18,870,341	$16,958,259	-42.5%
Missouri Care, Inc.[21]	$11,684,976	$10,245,178	$6,729,566	$4,688,199	$8,368,680	-28.4%
UnitedHealthcare of the Midwest, Inc.	$62,407,817	$62,816,800	$67,796,073	$63,118,189	$61,351,253	-1.7%
Withdrawn HMOs	$26,004,183	$25,032,042	$3,040,237	$1,332,451	$0	-100.0%
All HMOs [23]	**$534,055,071**	**$533,348,041**	**$559,298,834**	**$558,313,065**	**$993,577,846**	**86.0%**



Financial History

Plan Wide Current Ratio[7]

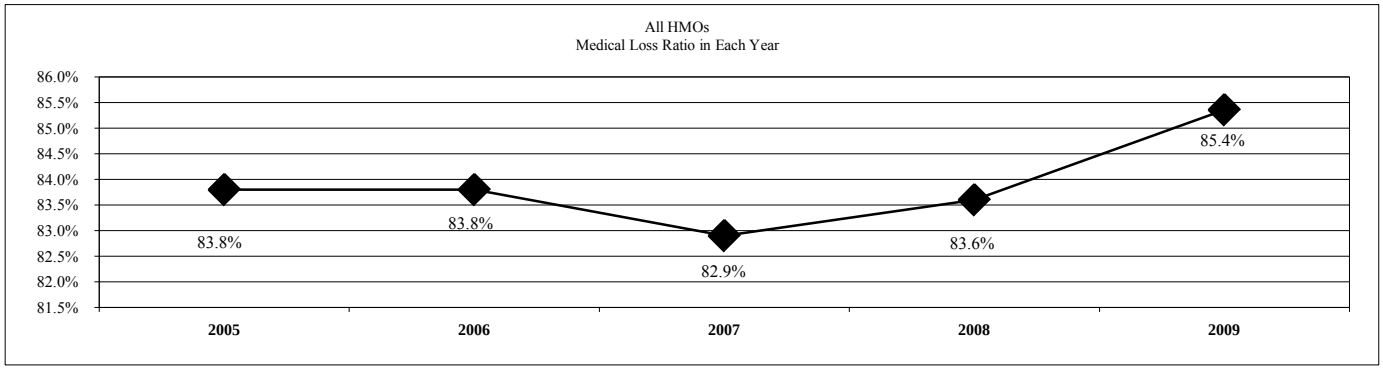
Health Maintenance Organization	2005	2006	2007	2008	2009
Aetna Health, Inc.	101.9%	111.3%	129.7%	61.7%	34.8%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	180.1%	237.4%	201.5%	204.5%	220.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	88.8%	80.6%	71.2%	100.5%	65.4%
Children's Mercy's Family Health Partners, Inc.	122.5%	125.6%	55.1%	142.4%	176.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	37.5%	23.0%	10.2%	22.6%	24.7%
CIGNA Healthcare of St. Louis, Inc.	99.3%	49.4%	191.9%	432.3%	218.3%
Community Health Plan	55.3%	26.8%	35.4%	41.0%	68.0%
Coventry Health Care of Kansas, Inc.	57.1%	53.3%	20.2%	62.5%	68.9%
Cox Health Systems HMO, Inc.	143.7%	132.3%	135.2%	133.1%	134.8%
Essence Healthcare, Inc.	290.2%	160.4%	115.9%	89.1%	111.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	46.2%	37.3%	48.6%	55.6%	34.9%
Group Health Plan, Inc.	52.9%	44.2%	27.9%	73.3%	47.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	135.1%	124.7%	122.9%	124.6%
Healthcare USA of Missouri, LLC	119.6%	154.9%	97.3%	116.0%	113.7%
HealthLink HMO, Inc. dba HealthLink HMO [6]	1226.5%	619.4%	652.6%	151.8%	-144.4%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	51.8%	50.3%	31.9%	79.9%	96.5%
Humana Health Plan, Inc.	12.0%	12.4%	18.3%	28.2%	73.7%
Mercy Health Plans of Missouri, Inc.	53.6%	39.0%	64.7%	154.5%	142.7%
Missouri Care, Inc.[21]	202.5%	174.3%	205.1%	115.5%	127.4%
UnitedHealthcare of the Midwest, Inc.	68.0%	69.0%	50.8%	36.6%	57.5%
Withdrawn HMOs	37.5%	36.4%	36.0%	35.8%	0.0%
All HMOs [23]	**49.4%**	**54.2%**	**51.2%**	**67.8%**	**70.1%**



Financial History

Plan Wide Medical Loss Ratio[7]

Health Maintenance Organization	2005	2006	2007	2008	2009
Aetna Health, Inc.	88.5%	87.1%	86.3%	94.5%	83.8%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	90.6%	81.0%	84.0%	80.7%	81.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	93.2%	93.1%	95.4%	81.7%	85.8%
Children's Mercy's Family Health Partners, Inc.	87.1%	84.8%	86.5%	81.2%	86.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	67.4%	88.0%	81.7%	82.3%	84.1%
CIGNA Healthcare of St. Louis, Inc.	82.4%	81.8%	87.4%	71.5%	78.0%
Community Health Plan	88.4%	93.4%	91.0%	93.5%	91.8%
Coventry Health Care of Kansas, Inc.	74.5%	76.4%	74.3%	78.9%	79.5%
Cox Health Systems HMO, Inc.	103.6%	99.8%	91.9%	83.2%	79.9%
Essence Healthcare, Inc.	78.6%	77.5%	80.3%	79.7%	86.2%
Good Health HMO, Inc. dba Blue-Care, Inc.	88.4%	89.8%	87.6%	86.9%	85.4%
Group Health Plan, Inc.	81.6%	83.7%	78.0%	81.6%	86.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	81.3%	79.9%	80.3%	85.6%
Healthcare USA of Missouri, LLC	83.2%	87.5%	87.8%	85.8%	86.1%
HealthLink HMO, Inc. dba HealthLink HMO [6]	84.4%	87.8%	83.5%	3.6%	61.7%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	82.7%	82.9%	84.9%	84.4%	82.1%
Humana Health Plan, Inc.	85.8%	82.0%	83.2%	86.4%	90.1%
Mercy Health Plans of Missouri, Inc.	85.8%	90.3%	90.2%	85.8%	86.0%
Missouri Care, Inc.[21]	83.0%	86.6%	85.2%	85.2%	86.0%
UnitedHealthcare of the Midwest, Inc.	79.0%	80.7%	74.8%	77.6%	83.8%
Withdrawn HMOs	88.1%	93.2%	99.5%	78.9%	0.0%
All HMOs [23]	**83.8%**	**83.8%**	**82.9%**	**83.6%**	**85.4%**



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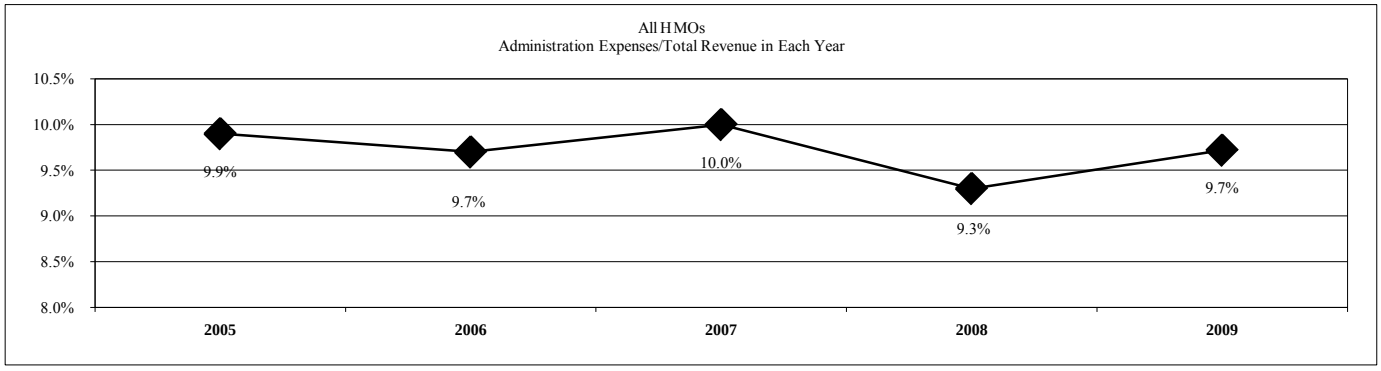
Financial History

Plan Wide Administration Expenses to Total Revenue[7]

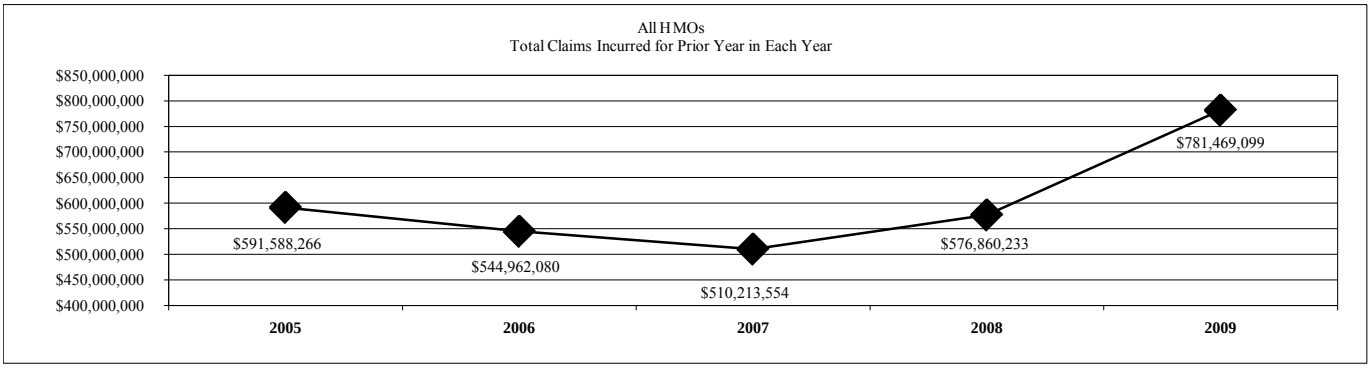
Health Maintenance Organization	2005	2006	2007	2008	2009
Aetna Health, Inc.	12.2%	14.0%	9.6%	10.7%	10.4%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	4.6%	5.1%	6.8%	7.9%	7.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	9.8%	10.4%	10.9%	11.4%	10.5%
Children's Mercy's Family Health Partners, Inc.	6.7%	11.5%	3.8%	4.0%	4.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	9.9%	12.9%	10.8%	13.3%	16.5%
CIGNA Healthcare of St. Louis, Inc.	3.7%	8.4%	7.1%	15.1%	15.6%
Community Health Plan	9.2%	11.0%	10.8%	10.5%	7.6%
Coventry Health Care of Kansas, Inc.	9.8%	10.0%	10.9%	8.5%	8.3%
Cox Health Systems HMO, Inc.	11.7%	10.9%	10.2%	10.8%	9.8%
Essence Healthcare, Inc.	24.4%	15.9%	13.6%	12.2%	11.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	8.8%	8.2%	8.2%	8.7%	8.3%
Group Health Plan, Inc.	5.9%	5.2%	6.1%	4.2%	3.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	11.6%	16.1%	15.9%	13.3%
Healthcare USA of Missouri, LLC	7.5%	6.8%	6.5%	6.3%	10.4%
HealthLink HMO, Inc. dba HealthLink HMO [6]	58.0%	39.4%	2.4%	-12065.0%	-16940.9%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	9.8%	9.2%	6.7%	6.5%	6.9%
Humana Health Plan, Inc.	12.8%	11.6%	14.4%	13.2%	12.4%
Mercy Health Plans of Missouri, Inc.	5.9%	6.1%	5.7%	5.9%	5.7%
Missouri Care, Inc.[21]	12.3%	13.5%	9.9%	4.2%	6.8%
UnitedHealthcare of the Midwest, Inc.	12.0%	11.5%	12.2%	12.7%	11.7%
Withdrawn HMOs	8.3%	14.4%	6.3%	7.5%	0.0%
All HMOs [23]	**9.9%**	**9.7%**	**10.0%**	**9.3%**	**9.7%**



Financial History

Plan Wide Total Claims Incurred for Prior Year[7]

Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009) [20, 23]
Aetna Health, Inc.	$6,068,887	$6,832,500	$5,902,473	$5,132,369	$284,908,387	4594.6%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$7,477,920	$6,401,633	$13,057,996	$14,160,549	$15,658,806	109.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	$0	$3,067,658	$3,202,462	$6,109,207	$4,668,919	45.8%
Children's Mercy's Family Health Partners, Inc.	$7,750,452	$6,856,834	$6,761,590	$39,389,013	$36,063,174	365.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$1,146,238	$608,000	$1,123,010	$336,995	$489,000	-57.3%
CIGNA Healthcare of St. Louis, Inc.	$936,766	$606,999	$1,074,751	$853,000	$104,000	-88.9%
Community Health Plan	$6,167,025	$5,835,619	$4,727,051	$2,342,448	$1,950,787	-68.4%
Coventry Health Care of Kansas, Inc.	$43,283,643	$40,746,698	$35,708,106	$26,612,844	$22,106,113	-48.9%
Cox Health Systems HMO, Inc.	$1,166,253	$1,591,061	$1,992,391	$2,605,306	$1,828,837	56.8%
Essence Healthcare, Inc.	$48,116	$966,957	$1,808,779	$19,994,195	$38,527,309	3884.4%
Good Health HMO, Inc. dba Blue-Care, Inc.	$14,729,945	$15,385,141	$21,114,222	$22,771,222	$24,899,332	69.0%
Group Health Plan, Inc.	$43,682,385	$33,646,263	$29,319,691	$33,153,485	$43,434,486	-0.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$29,121,571	$31,858,579	$39,372,833	$47,668,186	49.6%
Healthcare USA of Missouri, LLC	$24,698,941	$20,753,528	$27,607,866	$35,410,335	$33,118,347	34.1%
HealthLink HMO, Inc. dba HealthLink HMO [6, 25]	$162,631	$132,893	($16,961)	$5,181	$0	-100.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$22,141,368	$24,682,050	$26,023,005	$35,943,422	$28,364,896	28.1%
Humana Health Plan, Inc.	$178,304,473	$122,142,740	$109,931,400	$103,182,830	$117,140,491	-34.3%
Mercy Health Plans of Missouri, Inc.	$49,903,406	$27,046,375	$20,505,208	$24,861,255	$11,875,756	-76.2%
Missouri Care, Inc.[21]	$7,227,609	$6,467,789	$324,613	$7,380,156	$7,515,934	4.0%
UnitedHealthcare of the Midwest, Inc.	$74,067,154	$78,382,763	$70,453,754	$63,270,701	$61,146,339	-17.4%
Withdrawn HMOs	$102,625,054	$113,687,008	$97,733,568	$93,972,887	$0	-100.0%
All HMOs [23]	**$591,588,266**	**$544,962,080**	**$510,213,554**	**$576,860,233**	**$781,469,099**	**32.1%**



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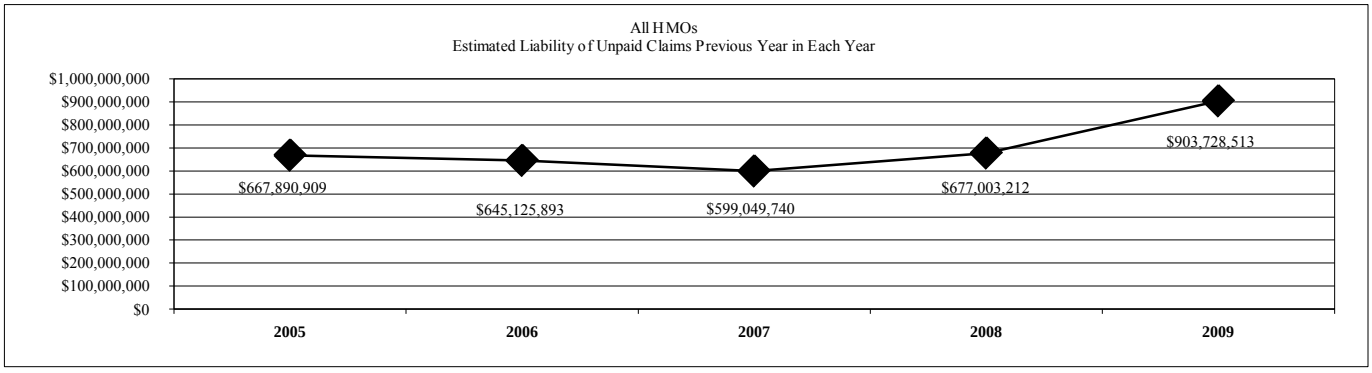
Financial History

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

Health Maintenance Organization	2005	2006	2007	2008	2009	% Change (2005 - 2009) [20, 23]
Aetna Health, Inc.	$7,794,150	$8,500,327	$6,135,401	$5,726,945	$292,431,525	3651.9%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	$7,358,507	$7,284,578	$12,742,654	$15,953,216	$22,510,185	205.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0.0%	$2,835,207	$3,297,969	$6,911,845	$6,474,538	96.3%
Children's Mercy's Family Health Partners, Inc.	$9,165,523	$8,789,206	$7,251,392	$51,181,599	$42,925,793	368.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	$2,546,308	$1,010,000	$1,760,000	$762,000	$568,900	-77.7%
CIGNA Healthcare of St. Louis, Inc.	$2,411,766	$1,376,000	$1,259,000	$1,076,000	$171,204	-92.9%
Community Health Plan	$6,841,280	$6,723,364	$4,759,586	$2,598,967	$2,901,582	-57.6%
Coventry Health Care of Kansas, Inc.	$56,765,993	$51,315,614	$47,171,447	$32,437,438	$25,548,657	-55.0%
Cox Health Systems HMO, Inc.	$1,272,444	$1,766,426	$2,387,672	$3,475,262	$3,475,262	173.1%
Essence Healthcare, Inc.	$188,918	$915,000	$2,464,127	$17,215,502	$38,034,971	4056.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	$13,621,272	$18,274,918	$23,949,507	$27,538,688	$31,003,256	127.6%
Group Health Plan, Inc.	$58,304,529	$43,909,786	$39,521,710	$39,973,016	$45,872,570	-21.3%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri[20]	N/A	$42,959,207	$41,608,421	$47,641,243	$58,699,902	41.1%
Healthcare USA of Missouri, LLC	$42,703,912	$32,765,624	$35,722,495	$49,623,321	$53,639,939	25.6%
HealthLink HMO, Inc. dba HealthLink HMO [6]	$166,619	$132,893	$572,225	$0	$0	-100.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	$26,852,729	$30,427,359	$28,783,970	$39,517,651	$32,114,639	19.6%
Humana Health Plan, Inc.	$182,508,582	$145,182,010	$135,821,290	$122,012,480	$149,374,018	-18.2%
Mercy Health Plans of Missouri, Inc.	$59,527,841	$33,199,039	$19,150,585	$24,122,195	$14,249,761	-76.1%
Missouri Care, Inc.[21]	$8,100,170	$7,624,409	N/A	$6,147,913	$9,346,673	15.4%
UnitedHealthcare of the Midwest, Inc.	$80,130,076	$87,837,584	$79,839,691	$82,981,266	$74,385,138	-7.2%
Withdrawn HMOs	$101,630,290	$112,297,342	$104,850,598	$100,106,665	$0	-100.0%
All HMOs[23]	**$667,890,909**	**$645,125,893**	**$599,049,740**	**$677,003,212**	**$903,728,513**	**35.3%**



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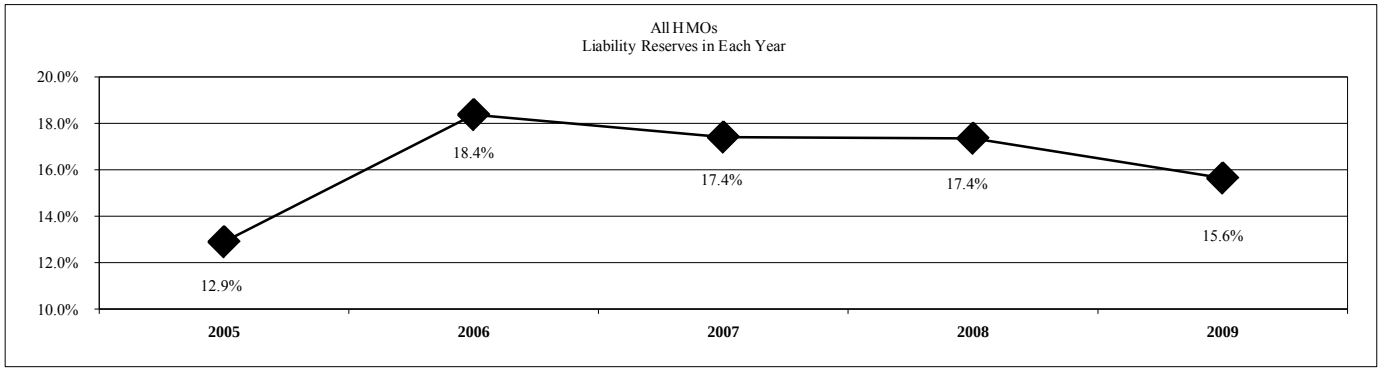
Financial History

Plan Wide Analysis of Liability Reserves[7]

Health Maintenance Organization	2005	2006	2007	2008	2009
Aetna Health, Inc.	28.4%	24.4%	3.9%	11.6%	2.6%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	-1.6%	13.8%	-2.4%	12.7%	43.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0.0%	-7.6%	3.0%	13.1%	38.7%
Children's Mercy's Family Health Partners, Inc.	18.3%	28.2%	7.2%	29.9%	19.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	122.1%	66.1%	56.7%	126.1%	16.3%
CIGNA Healthcare of St. Louis, Inc.	157.5%	126.7%	17.1%	26.1%	64.6%
Community Health Plan	10.9%	15.2%	0.7%	11.0%	48.7%
Coventry Health Care of Kansas, Inc.	31.1%	25.9%	32.1%	21.9%	15.6%
Cox Health Systems HMO, Inc.	9.1%	11.0%	19.8%	33.4%	90.0%
Essence Healthcare, Inc.	292.6%	-5.4%	36.2%	-13.9%	-1.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	-7.5%	18.8%	13.4%	20.9%	24.5%
Group Health Plan, Inc.	33.5%	30.5%	34.8%	20.6%	5.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	47.5%	30.6%	21.0%	23.1%
Healthcare USA of Missouri, LLC	72.9%	57.9%	29.4%	40.1%	62.0%
HealthLink HMO, Inc. dba HealthLink HMO [6]	2.5%	0.0%	3473.8%	-100.0%	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	21.3%	23.3%	10.6%	9.9%	13.2%
Humana Health Plan, Inc.	2.4%	18.9%	23.6%	18.2%	27.5%
Mercy Health Plans of Missouri, Inc.	19.3%	22.7%	-6.6%	-3.0%	20.0%
Missouri Care, Inc.[21]	12.1%	17.9%	N/A	-16.7%	24.4%
UnitedHealthcare of the Midwest, Inc.	8.2%	12.1%	13.3%	31.2%	21.7%
Withdrawn HMOs	-1.0%	-1.2%	7.3%	6.5%	0.0%
All HMOs [23]	**12.9%**	**18.4%**	**17.4%**	**17.4%**	**15.6%**



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.

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Utilization Review and Grievance Activities [12]

Excludes Medicare and Medicaid only companies

Health Maintenance Organization	A Year	B Type of UR 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.	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
	2009	Amb, Con, Pro, Retro	5,438	21	16	5	2	1	1	0
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	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
	2009	Amb, Con, Pro, Retro, Case Mgmt	746	13	11	2	2	2	0	0
CIGNA Healthcare of St. Louis, Inc.	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
	2009	Amb, Con, Pro, Retro, Case Mgmt	198	7	3	4	1	1	0	0
Community Health Plan	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
	2009	Amb, Con, Pro, Retro	4,496	11	6	5	1	1	0	1
Coventry Health Care of Kansas, Inc.	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
	2009	Amb, Con, Pro, Retro	21,409	43	40	3	10	7	3	0
Cox Health Systems HMO, Inc.	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
	2009	Amb, Con, Pro, Retro	5,533	4	2	2	0	0	0	0

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

Excludes Medicare and Medicaid only companies

Health Maintenance Organization	Year	Type of UR 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
		A	B	C	D	E	F	G	H	I	J
Good Health HMO, Inc. dba Blue-Care, Inc.	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
	2009	Amb, Con, Pro, Retro	77,513	325	219	106	54	39	15	7
Group Health Plan, Inc.	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
	2009	Amb, Con, Pro, Retro	22,610	68	26	42	7	5	2	6
HealthLink HMO, Inc. dba HealthLink HMO[6]	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
	2009	Amb, Con, Pro	21	0	0	0	0	0	0	0
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	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
	2009	Amb, Con, Pro, Retro, Case Mgmt.	85,601	779	473	306	90	50	40	1
Humana Health Plan, Inc.	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
	2009	Amb, Con, Pro, Retro	6,170	14	5	9	0	0	0	0
Mercy Health Plans of Missouri, Inc.	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
	2009	Amb, Con, Pro, Retro	20,044	80	32	48	6	1	5	2
UnitedHealthcare of the Midwest, Inc.	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
	2009	Con, Pro, Retro	11,523	102	58	44	7	4	3	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 2009.

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.

<u>For Commercial and Medicaid HMO networks:</u>

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.

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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	98%	100%	100%	99%	94%	98%	100%
Coventry Health Care of Kansas, Inc.[15]	approved	98%	100%	100%	96%	100%	84%	100%
Cox Health Systems HMO, Inc.	conditionally approved	93%	100%	99%	83%	88%	41%	100%
HealthLink HMO, Inc. dba HealthLink HMO[15]	approved	97%	100%	100%	88%	100%	66%	100%
Mercy Health Plans of Missouri, Inc.	conditionally approved	98%	100%	99%	98%	94%	95%	100%

Medicaid MC+ HMO Networks

Alliance For Community Health, LLC dba Molina Healthcare of Missouri - Central Region	conditionally approved [16]	98%	100%	100%	94%	100%	97%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri - Eastern Region	approved	100%	100%	100%	100%	100%	99%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri - Western Region	approved	98%	99%	100%	92%	100%	78%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	approved	97%	100%	99%	91%	96%	100%
Children's Mercy's Family Health Partners, Inc.	approved	100%	100%	100%	100%	98%	100%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	approved	99%	100%	97%	99%	99%	95%
Healthcare USA of Missouri, LLC - Central Region	approved	100%	100%	100%	99%	100%	99%
Healthcare USA of Missouri, LLC - Eastern Region	approved	100%	100%	99%	100%	100%	99%
Healthcare USA of Missouri, LLC - Western Region	approved	100%	100%	100%	99%	100%	91%
Missouri Care, Inc.	approved	100%	100%	99%	100%	100%	100%

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	Commercial HMO/POS Combined/Excellent	4/11/2008	4/11/2011
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	approved	NCQA	Commercial HMO/POS Combined/Excellent	2/27/2007	2/27/2010
CIGNA Healthcare of St. Louis, Inc.	approved	NCQA	Commercial HMO/POS Combined/Excellent	2/27/2007	2/27/2010
Essence Healthcare, Inc. [22]	approved	Medicare Advantage	Medicare Advantage	3/1/2005	N/A
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	NCQA	Commercial HMO/Excellent	9/26/2008	9/26/2001
Group Health Plan, Inc.	approved	URAC	Health PlanStandards ver 5.0/Full Accreditation	7/1/2007	7/1/2010
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	approved	NCQA	Commercial HMO/POS Combined/Excellent	12/24/2007	12/24/2010
Humana Health Plan, Inc.	approved	NCQA	Commercial HMO/Excellent	12/15/2006	12/15/2009
UnitedHealthcare of the Midwest, Inc.	approved	NCQA	Commercial HMO/POS Combined/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 2009 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 2009 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.

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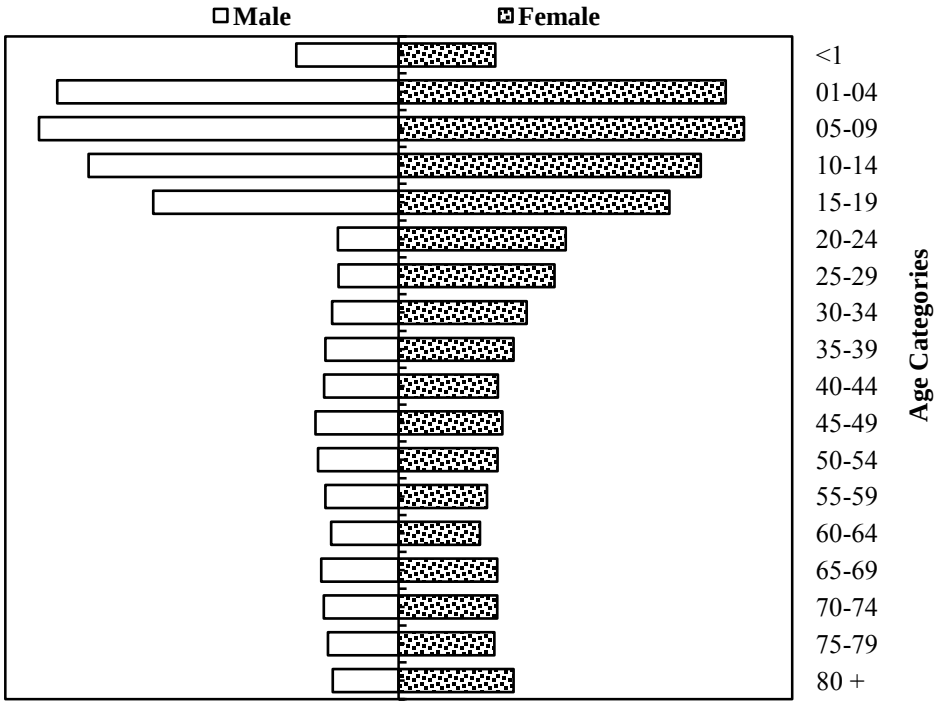
2009 Missouri Enrollment Demographics Totals [5]

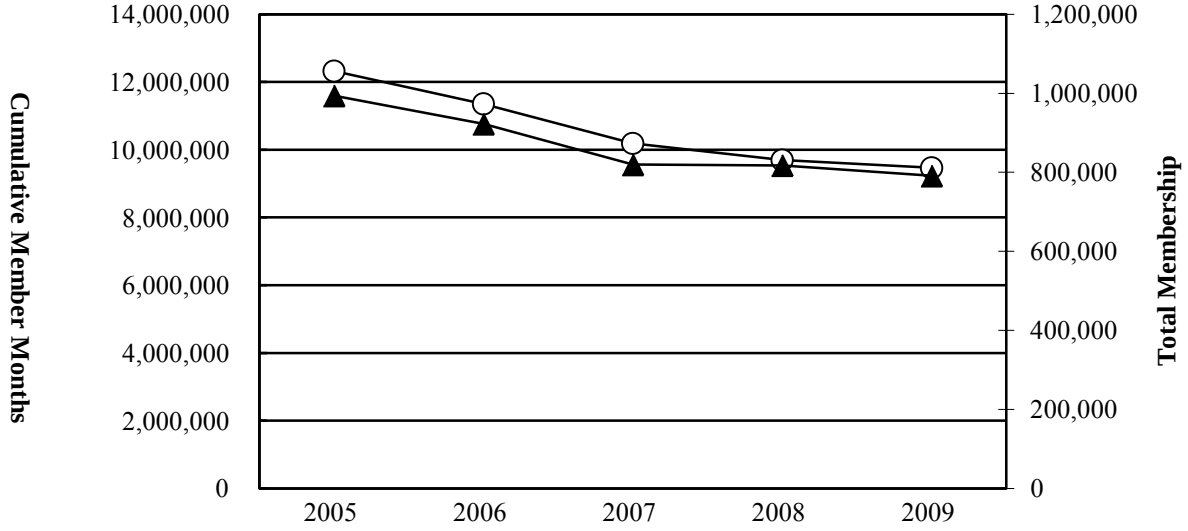
Average Membership

Age	Male		Female	
<1	15,648	4%	14,710	3%
01-04	52,053	15%	49,836	12%
05-09	54,856	16%	52,662	12%
10-14	47,313	14%	46,050	11%
15-19	37,445	11%	41,258	10%
20-24	9,271	3%	25,436	6%
25-29	9,203	3%	23,762	6%
30-34	10,165	3%	19,521	5%
35-39	11,181	3%	17,505	4%
40-44	11,389	3%	15,113	4%
45-49	12,681	4%	15,818	4%
50-54	12,288	4%	15,088	4%
55-59	11,179	3%	13,443	3%
60-64	10,295	3%	12,377	3%
65-69	11,807	3%	15,009	4%
70-74	11,450	3%	15,018	4%
75-79	10,776	3%	14,563	3%
80 +	10,064	3%	17,511	4%
Total	**349,063**	**100%**	**424,680**	**100%**



Average Age of Enrollees =	**28.1**	**Percentage of Female Enrollees =**	**54.9%**
Missouri Commercial Plans	35.6	Missouri Commercial Plans	52.4%
Missouri Medicare [2]	73.6	Missouri Medicare [2]	58.6%
Missouri Medicaid	11.4	Missouri Medicaid	55.5%

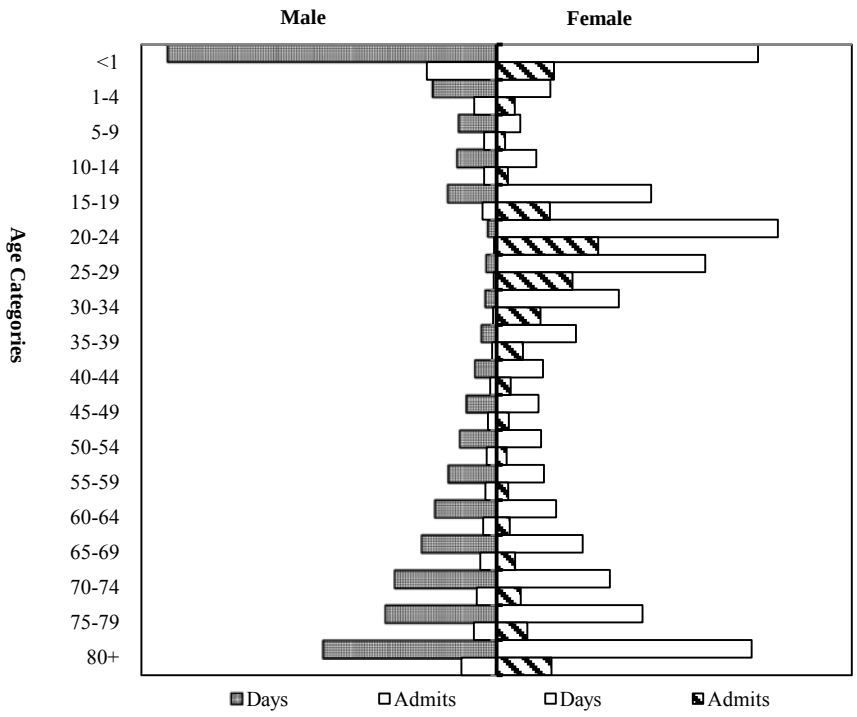
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	12,325,094	11,353,068	10,189,075	9,695,785	9,465,910
Total Membership	993,917	922,492	819,610	817,685	791,272

2009 Missouri Hospital and Ambulatory Utilization Totals [5]

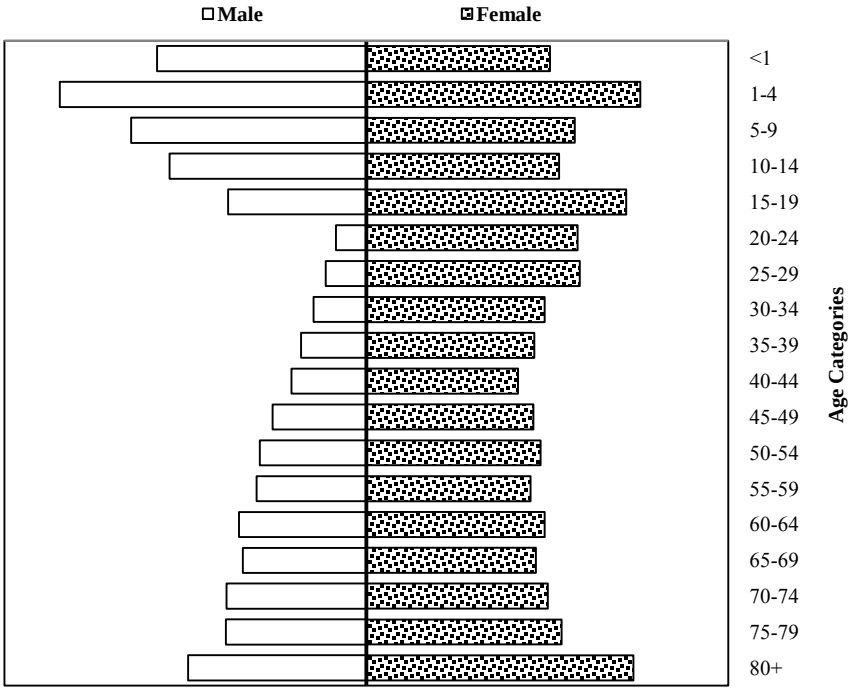
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	41,508	8,849	33,097	7,283
1-4	8,173	2,842	6,824	2,302
5-9	4,966	1,597	3,007	1,078
10-14	5,159	1,583	5,018	1,420
15-19	6,327	1,781	19,575	6,756
20-24	1,260	320	35,623	12,857
25-29	1,457	381	26,421	9,608
30-34	1,585	460	15,481	5,566
35-39	2,055	581	10,056	3,354
40-44	2,870	805	5,875	1,802
45-49	3,928	1,081	5,309	1,533
50-54	4,819	1,249	5,634	1,284
55-59	6,255	1,421	6,016	1,488
60-64	7,887	1,691	7,545	1,657
65-69	9,604	2,063	10,908	2,335
70-74	12,931	2,528	14,365	3,076
75-79	14,199	2,898	18,500	3,876
80+	21,961	4,477	32,319	6,960
Subtotal	**156,944**	**36,607**	**261,573**	**74,235**
Total	**418,517**	**110,842**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
173,633	152,243	**<1**
254,186	227,100	**1-4**
195,055	172,798	**5-9**
163,252	159,820	**10-14**
114,675	215,369	**15-19**
25,278	175,022	**20-24**
33,788	177,013	**25-29**
43,755	147,773	**30-34**
54,063	139,242	**35-39**
61,996	125,642	**40-44**
77,700	138,391	**45-49**
88,375	144,340	**50-54**
91,040	136,023	**55-59**
105,493	147,957	**60-64**
102,340	140,501	**65-69**
116,083	150,480	**70-74**
116,593	161,978	**75-79**
147,874	221,403	**80+**
1,965,179	**2,933,095**	**Subtotal**
4,898,274		**Total**



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Aetna Health, Inc.

Holding Company:
Aetna, Inc.

Main Administrative Office Mailing Address:
980 Jolly Road
Blue Bell, PA 19422-1904
(800) 872-3862

Incorporated: May 7, 1981

Admitted to Missouri: February 11, 2010

Accreditation/Expiration Date: NCQA / April 11, 2011

State of Domicile: Pennsylvania

% of Missouri Business: 0.7%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
81,310
Missouri members at the end of the year:
5,438

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
11,210,869
Plan Wide members at the end of the year:
919,024

2009 Year-End Officers:
President: Robert John Franzoi, Jr.
Secretary: Edward Chung-I Lee
Chief Financial Officer: Alicia Helen Bolton
Chief Medical Officer: Burton Fred Vanderlann, M.D.

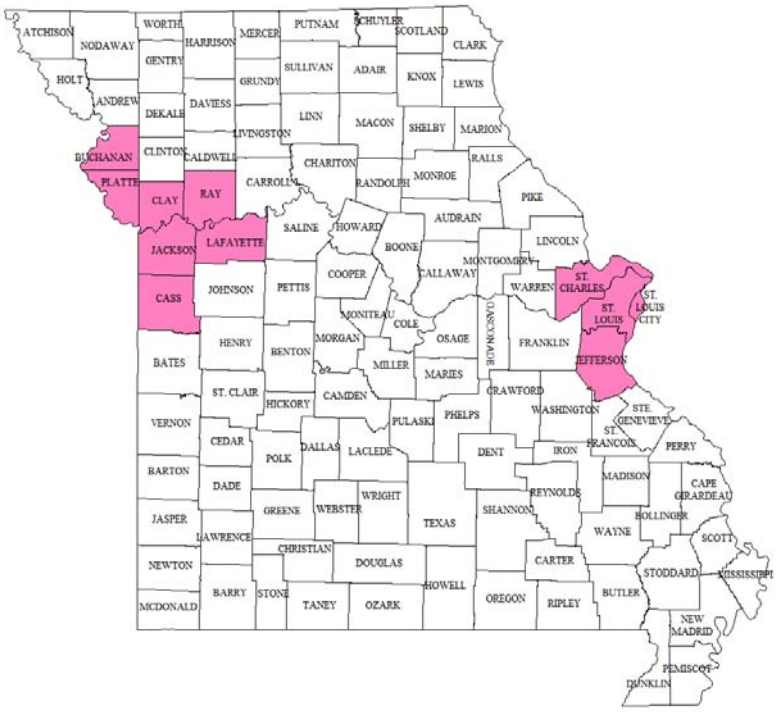
Other Officers:
Gregory Stephen Martino
Elaine Rose Cofrancesco
Dawn Marie Schoen

2009 Year-End Directors:
Gerard Vincent Carey
John Patrick Elliott

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

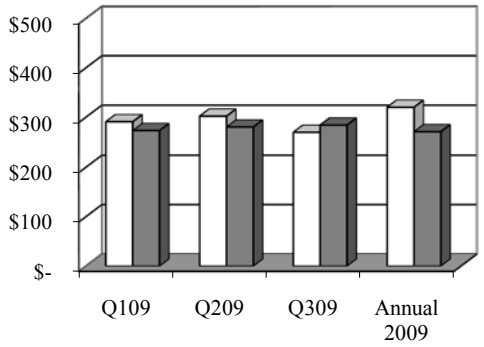


Aetna Health, Inc.

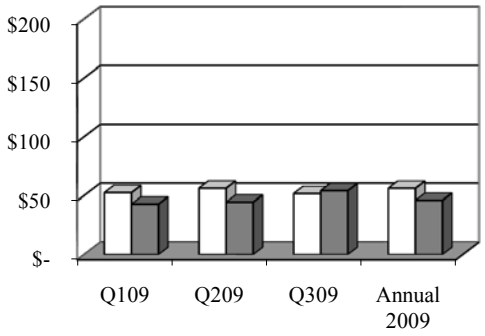
- Commercial Product

Missouri Costs Comparison [19]

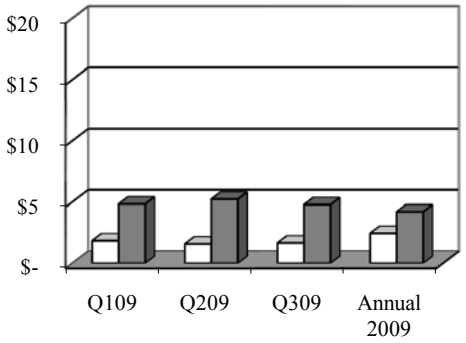
Total Per Member Per Month (PMPM) Costs



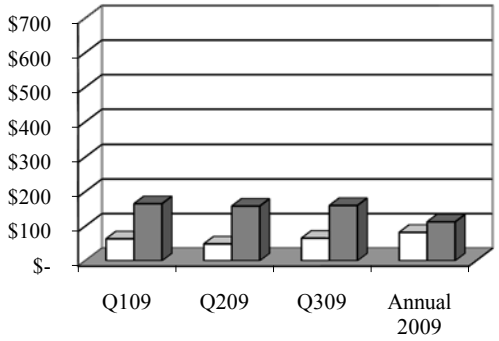
Prescription Drug PMPM Costs



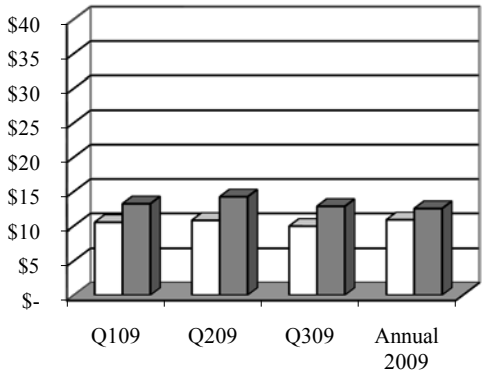
Mental Health PMPM Costs



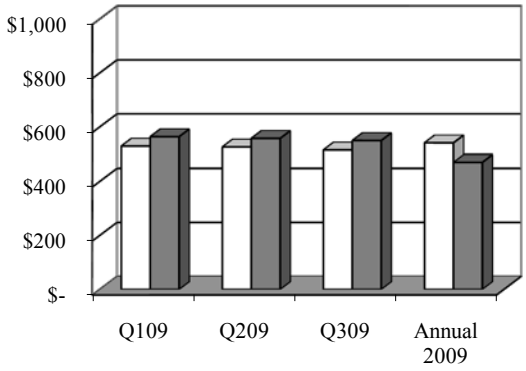
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Aetna Health, Inc. **Commercial Average**

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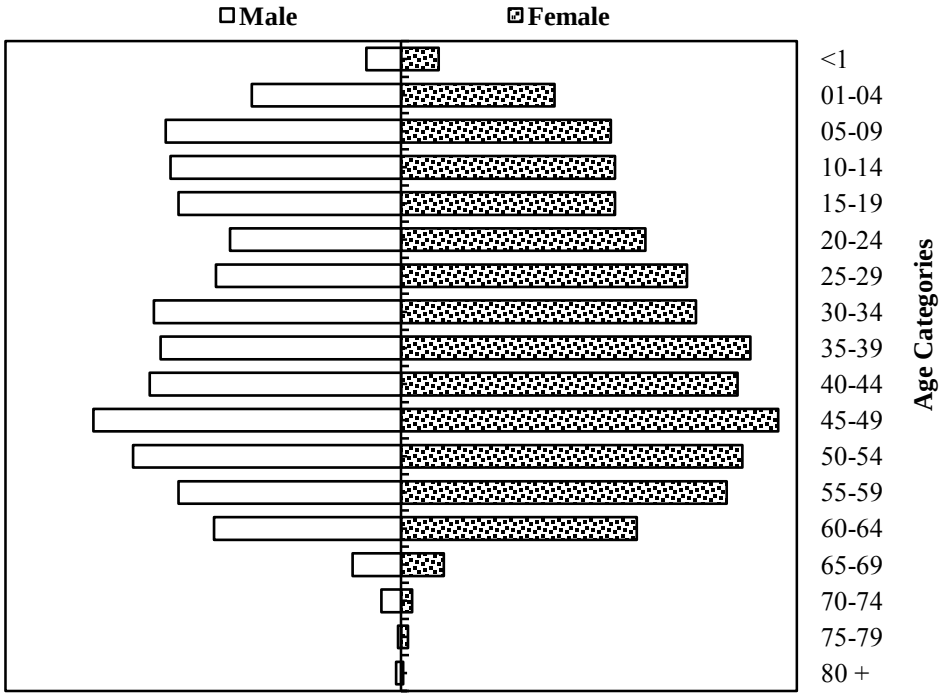
Aetna Health, Inc.

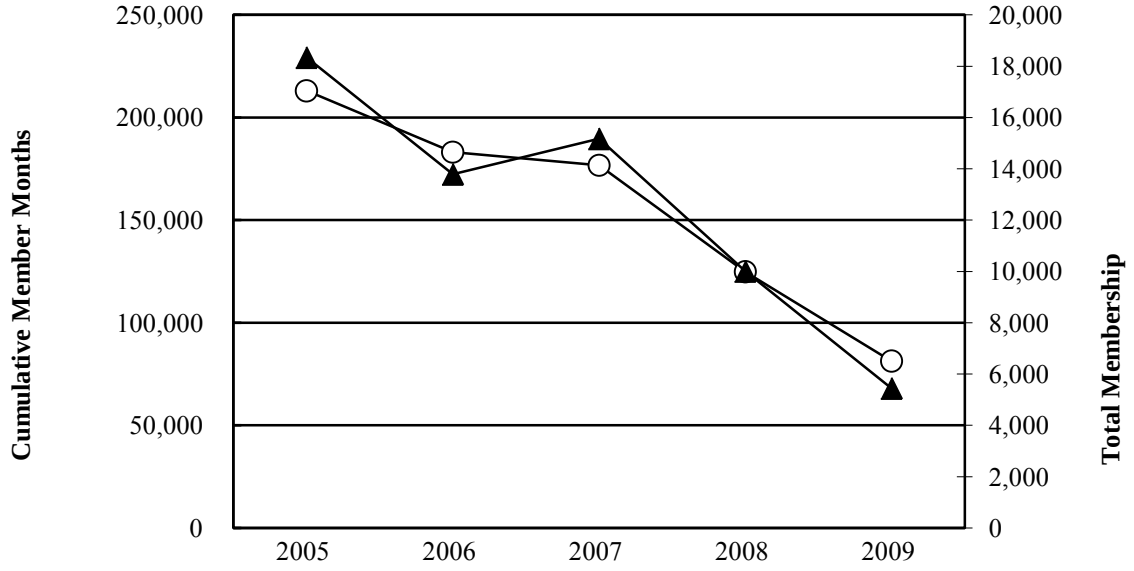
Average Membership

Age	Male		Female	
<1	35	1%	38	1%
01-04	151	5%	155	4%
05-09	238	8%	212	6%
10-14	233	8%	216	6%
15-19	225	7%	216	6%
20-24	173	6%	247	7%
25-29	187	6%	289	8%
30-34	250	8%	298	8%
35-39	243	8%	353	9%
40-44	254	8%	340	9%
45-49	311	10%	381	10%
50-54	271	9%	345	9%
55-59	225	7%	329	9%
60-64	189	6%	238	6%
65-69	49	2%	43	1%
70-74	20	1%	11	0%
75-79	3	0%	7	0%
80 +	5	0%	2	0%
Total	3,062	100%	3,720	100%



Average Age of Enrollees =	**34.8**	**Percentage of Female Enrollees =**	**54.9%**
Missouri Commercial Plans	34.8	Missouri Commercial Plans	54.9%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	213,049	183,121	176,714	124,806	81,310
Total Membership	18,346	13,791	15,177	10,005	5,438

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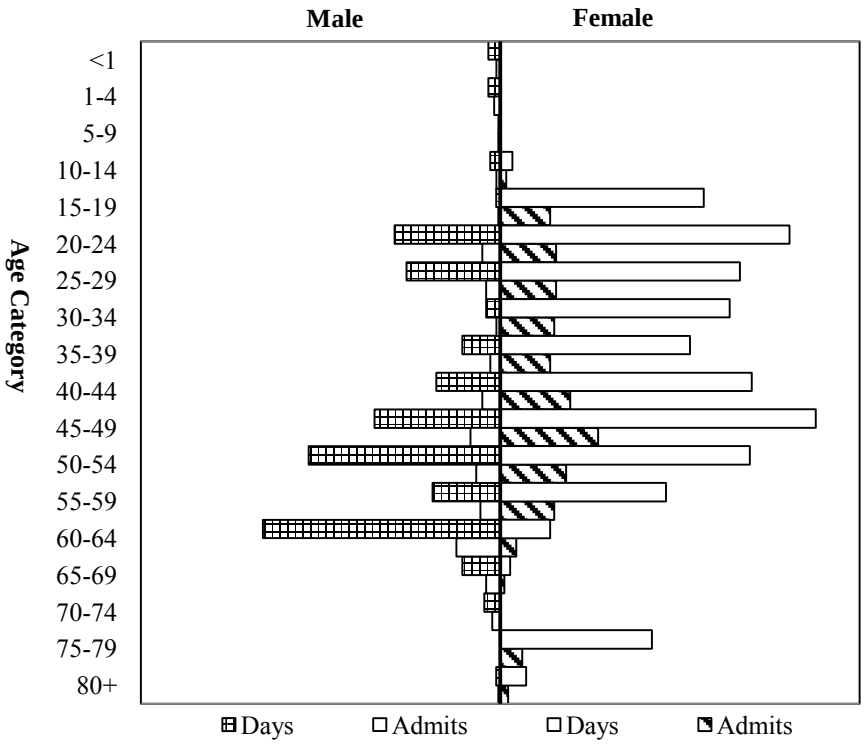
Aetna Health, Inc.

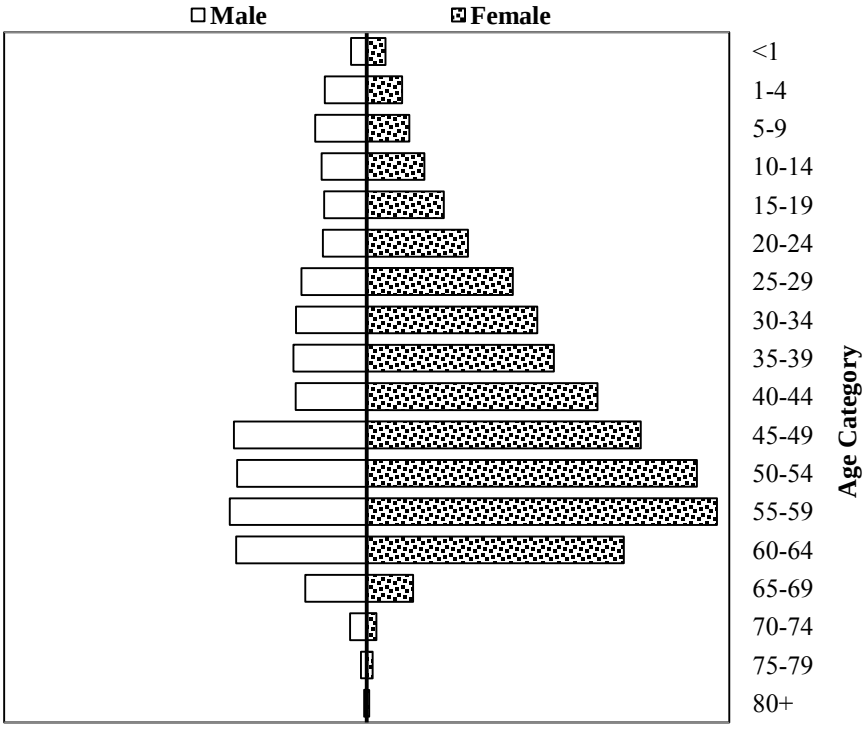
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	6	2	13	4
1-4	6	3	76	11
5-9	1	1	0	0
10-14	5	2	5	2
15-19	2	1	25	8
20-24	53	9	83	27
25-29	47	7	125	33
30-34	7	2	158	49
35-39	19	5	126	35
40-44	32	9	95	25
45-49	63	15	115	27
50-54	96	12	120	28
55-59	34	10	145	28
60-64	119	22	102	25
65-69	19	7	6	3
70-74	8	4	0	0
75-79	0	0	0	0
80+	2	1	0	0
Subtotal	**519**	**112**	**1,194**	**305**
Total	**1,713**	**417**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
258	311	**<1**
692	588	**1-4**
851	704	**5-9**
744	952	**10-14**
703	1,274	**15-19**
723	1,677	**20-24**
1,077	2,415	**25-29**
1,167	2,820	**30-34**
1,213	3,098	**35-39**
1,177	3,817	**40-44**
2,197	4,535	**45-49**
2,142	5,462	**50-54**
2,265	5,794	**55-59**
2,157	4,256	**60-64**
1,016	767	**65-69**
274	159	**70-74**
95	96	**75-79**
42	43	**80+**
18,793	**38,768**	**Subtotal**
	57,561	**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

2009 Missouri Enrollment:
Total Missouri member months for the year:
932,035
Missouri members at the end of the year:
78,639

2009Plan Wide Enrollment:
Total Plan Wide member months for the year:
927,363
Plan Wide members at the end of the year:
77,864

2009 Year-End Officers:
President: Joanne Volovar
Secretary: Mark Andrews
Chief Financial Officer: Edward Oswald
Chief Medical Officer: Robert Profumo, M.D.

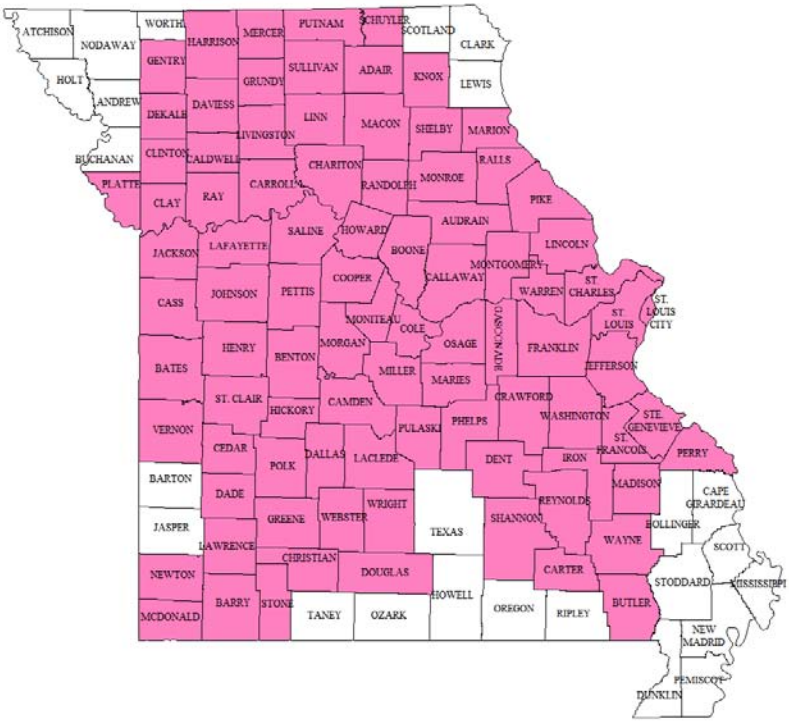
Other Officers:

2009 Year-End Directors:
Joanne Volovar
George S Goldstein

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

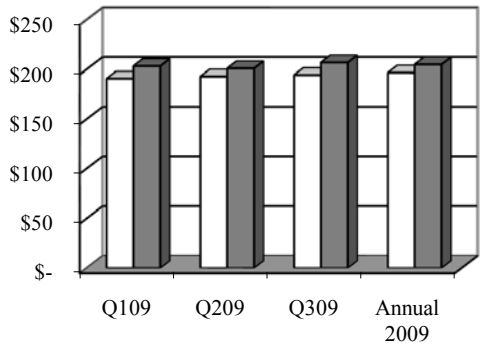


Alliance For Community Health, LLC dba Molina Healthcare of Missouri

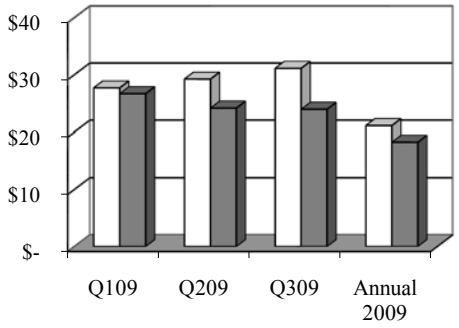
- Medicaid Product

Missouri Costs Comparison [19]

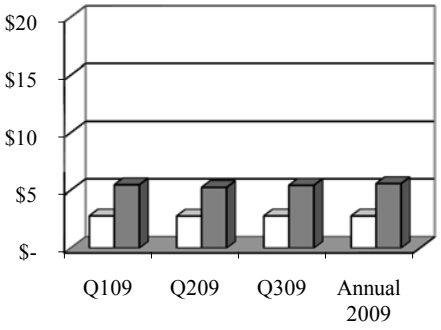
Total Per Member Per Month (PMPM) Costs



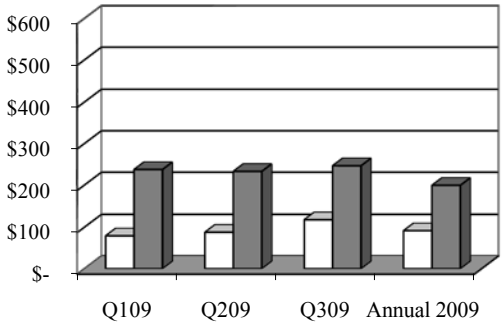
Prescription Drug PMPM Costs



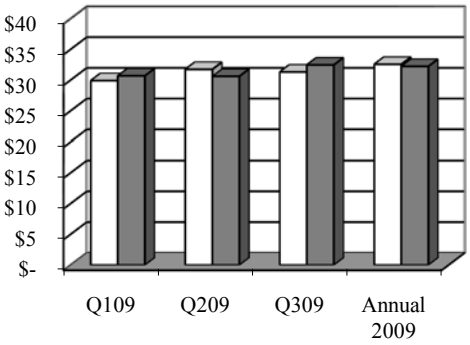
Mental Health PMPM Costs



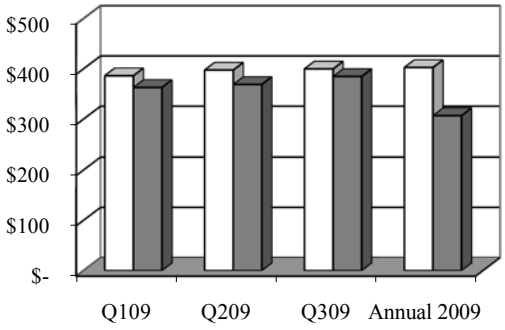
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

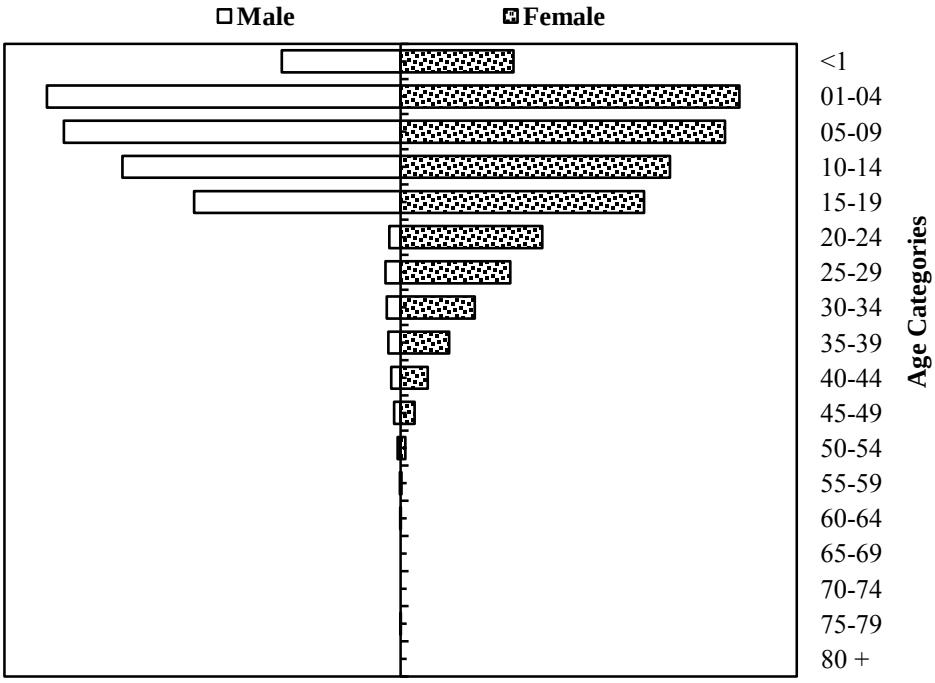


Alliance For Community Health, LLC dba Molina Healthcare of Missouri **Medicaid Average**

Alliance For Community Health, LLC dba Molina Healthcare of Missouri

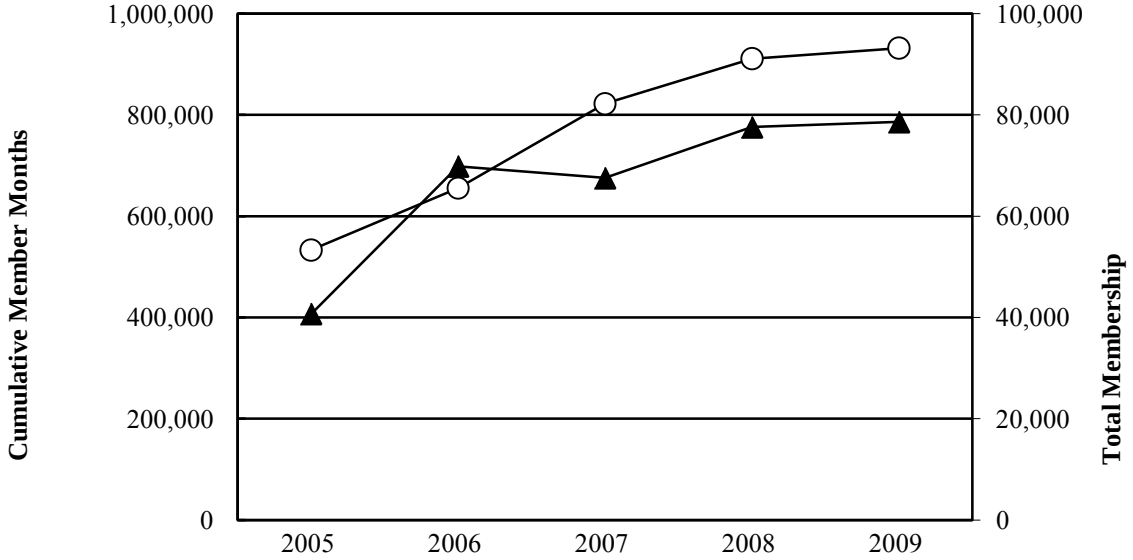
Average Membership

Age	Male		Female	
<1	3,003	9%	2,847	7%
01-04	8,929	26%	8,553	20%
05-09	8,499	25%	8,189	19%
10-14	7,027	20%	6,799	16%
15-19	5,211	15%	6,149	14%
20-24	287	1%	3,581	8%
25-29	385	1%	2,768	6%
30-34	353	1%	1,870	4%
35-39	306	1%	1,229	3%
40-44	234	1%	682	2%
45-49	162	0%	357	1%
50-54	76	0%	116	0%
55-59	20	0%	25	0%
60-64	7	0%	5	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	1	0%
80 +	0	0%	0	0%
Total	**34,499**	**100%**	**43,171**	**100%**



Average Age of Enrollees =	**11.4**	**Percentage of Female Enrollees =**	**55.6%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	11.4	Missouri Medicaid	55.6%

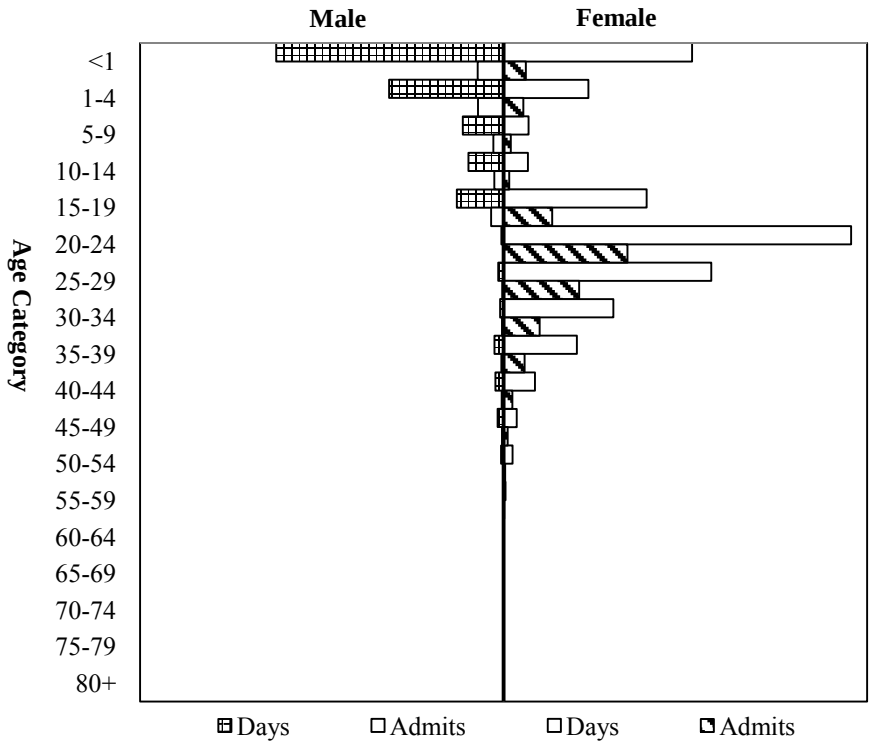
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	533,337	655,481	822,289	911,224	932,035
Total Membership	40,705	69,874	67,549	77,607	78,639

Alliance for Community Health, LLC dba Molina Healthcare of Missouri

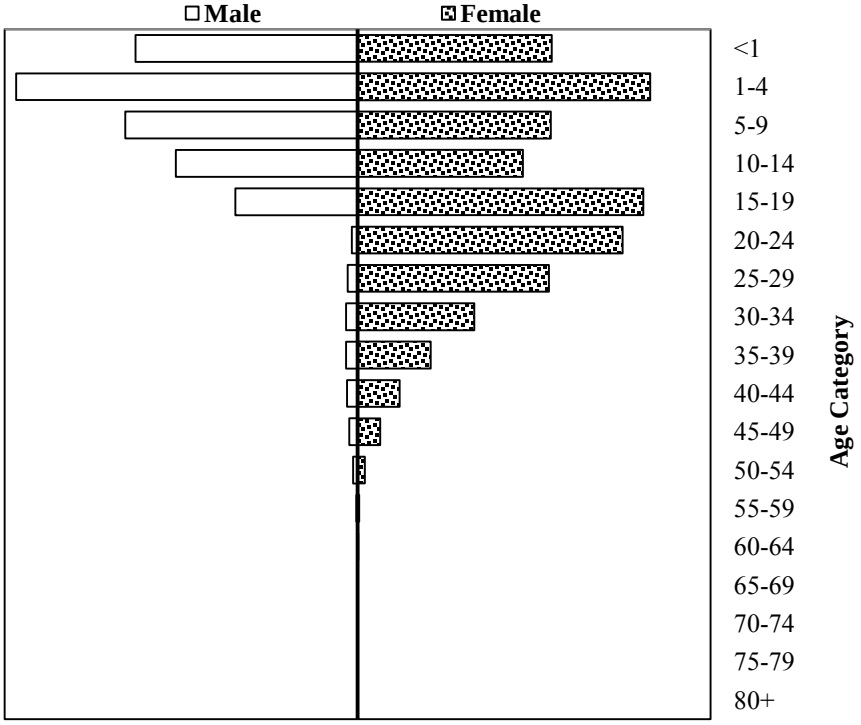
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	4,376	497	3,631	430
1-4	2,206	490	1,631	378
5-9	782	195	481	136
10-14	674	179	469	111
15-19	897	239	2,751	934
20-24	43	14	6,692	2,386
25-29	100	27	4,001	1,454
30-34	67	32	2,114	697
35-39	175	43	1,413	402
40-44	154	38	601	169
45-49	116	32	251	76
50-54	47	14	174	28
55-59	4	3	40	10
60-64	0	0	5	2
65-69	0	0	0	0
70-74	0	0	0	0
75-79	1	1	0	0
80+	0	0	0	0
Subtotal	**9,642**	**1,804**	**24,254**	**7,213**
Total	**33,896**	**9,017**		

Ambulatory Utilization by Age and Gender

Encounters		
Male	**Female**	**Age**
31,457	27,490	**<1**
48,380	41,448	**1-4**
32,910	27,378	**5-9**
25,752	23,430	**10-14**
17,319	40,470	**15-19**
814	37,530	**20-24**
1,414	27,120	**25-29**
1,646	16,511	**30-34**
1,626	10,357	**35-39**
1,496	5,954	**40-44**
1,163	3,179	**45-49**
646	1,022	**50-54**
173	223	**55-59**
58	80	**60-64**
6	0	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
164,860	**262,192**	**Subtotal**
427,052		**Total**



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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

2009 Missouri Enrollment:
Total Missouri member months for the year:
352,576
Missouri members at the end of the year:
31,055

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
351,784
Plan Wide members at the end of the year:
30,977

2009 Year-End Officers:
President: David Russell Gentile
Secretary: Charles Brent Bertram
Chief Financial Officer: Marilyn Tromans
Chief Medical Officer: Dr. Blake Williamson

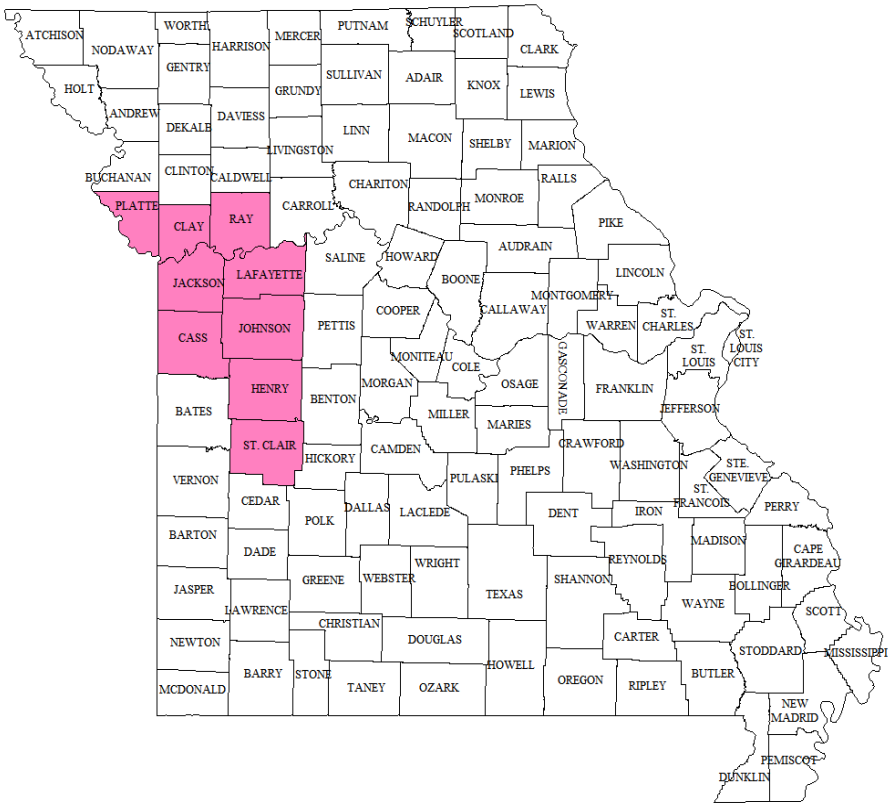
Other Officers:
John W. Kennedy
Peter K. Yelorda
Roger L. Foreman

2009 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

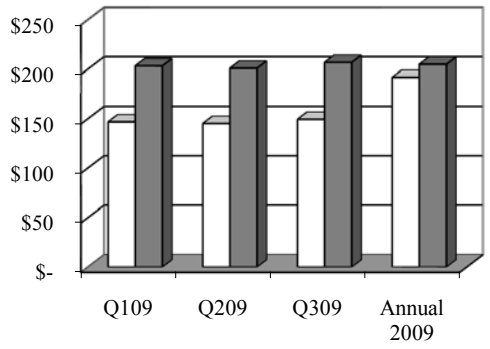


Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

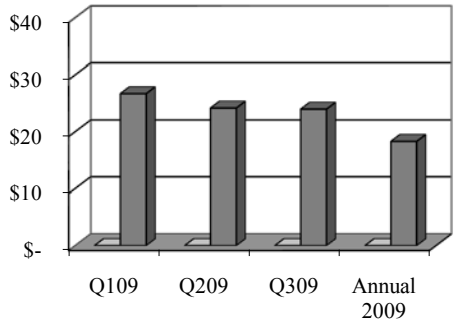
- Medicaid Product

Missouri Costs Comparison [19]

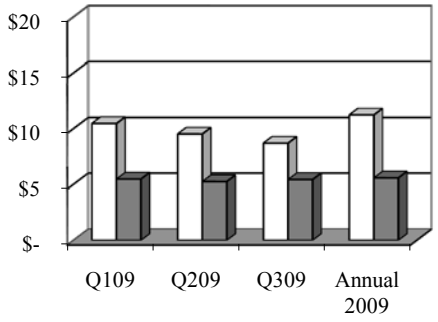
Total Per Member Per Month (PMPM) Costs



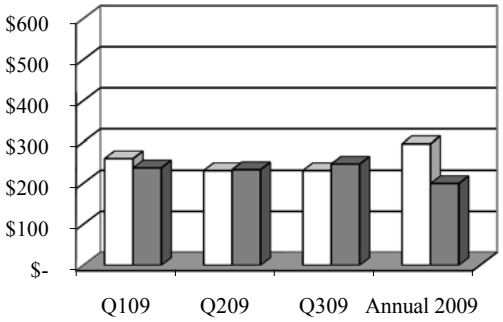
Prescription Drug PMPM Costs



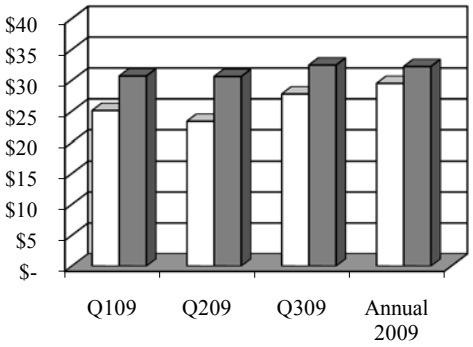
Mental Health PMPM Costs



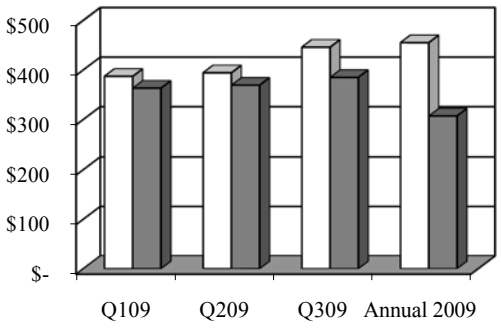
Average Cost per Encounter for Mental Health Services



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**

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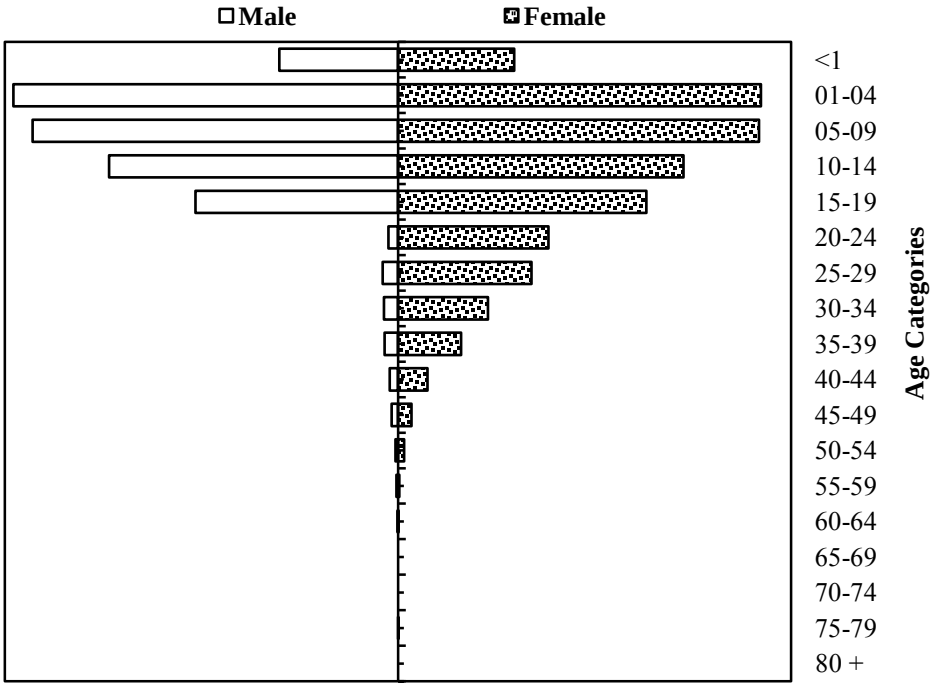
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

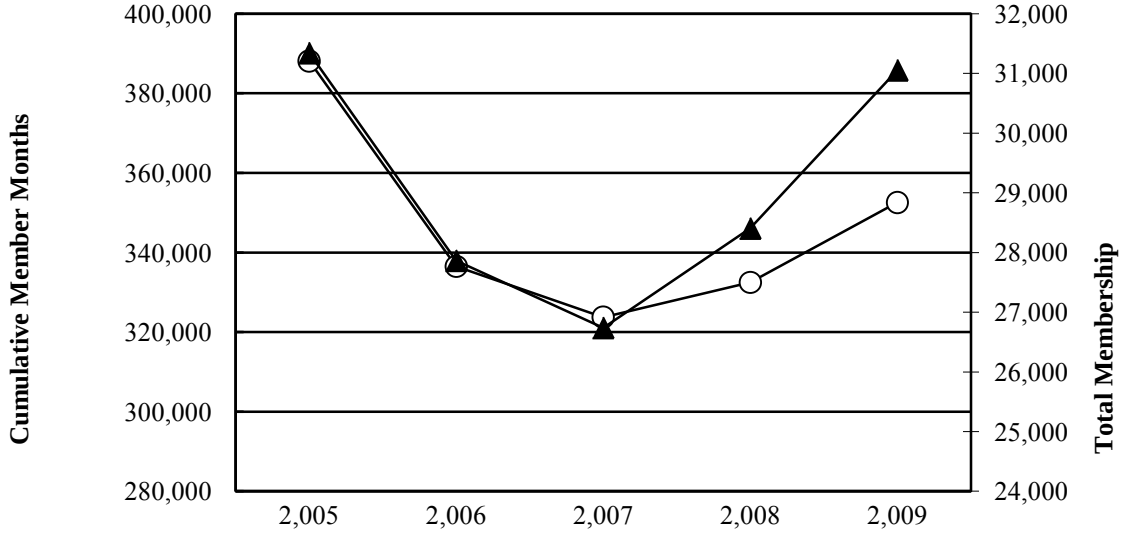
Average Membership

Age	Male		Female	
<1	1,057	8%	1,034	6%
01-04	3,425	27%	3,229	19%
05-09	3,254	26%	3,212	19%
10-14	2,571	20%	2,542	15%
15-19	1,802	14%	2,211	13%
20-24	85	1%	1,339	8%
25-29	138	1%	1,189	7%
30-34	125	1%	801	5%
35-39	120	1%	560	3%
40-44	73	1%	261	2%
45-49	57	0%	121	1%
50-54	24	0%	54	0%
55-59	15	0%	12	0%
60-64	4	0%	3	0%
65-69	0	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	1	0%
80 +	0	0%	0	0%
Total	12,750	100%	16,569	100%



Average Age of Enrollees =	**11.6**	**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	11.6	Missouri Medicaid	56.5%

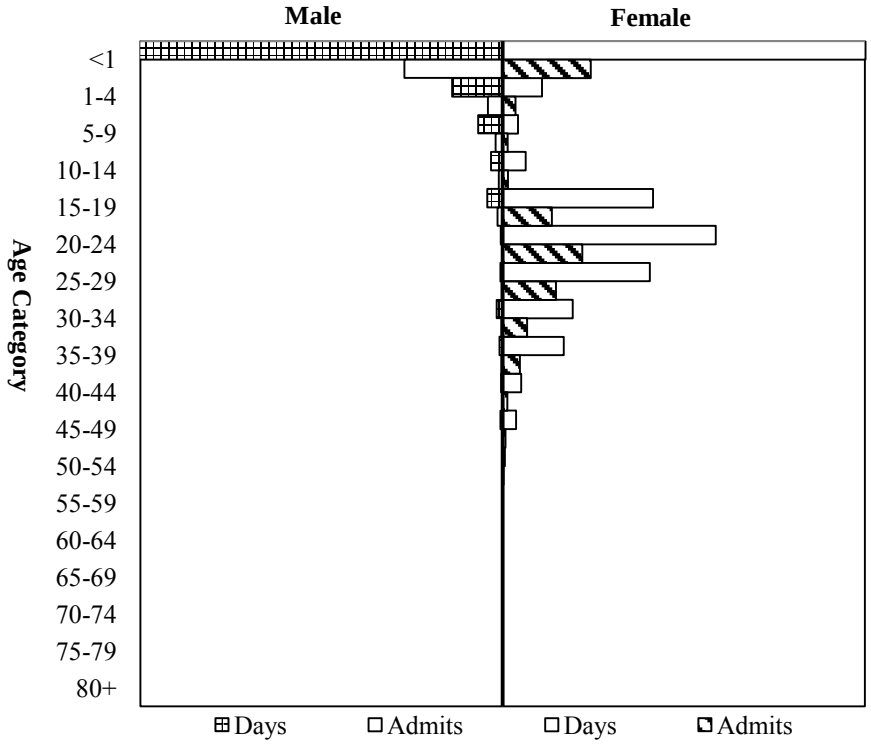
Missouri Membership Trends



	2,005	2,006	2,007	2,008	2,009
Cumulative Member Months	388,136	336,507	323,732	332,478	352,576
Total Membership	31,343	27,865	26,739	28,405	31,055

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

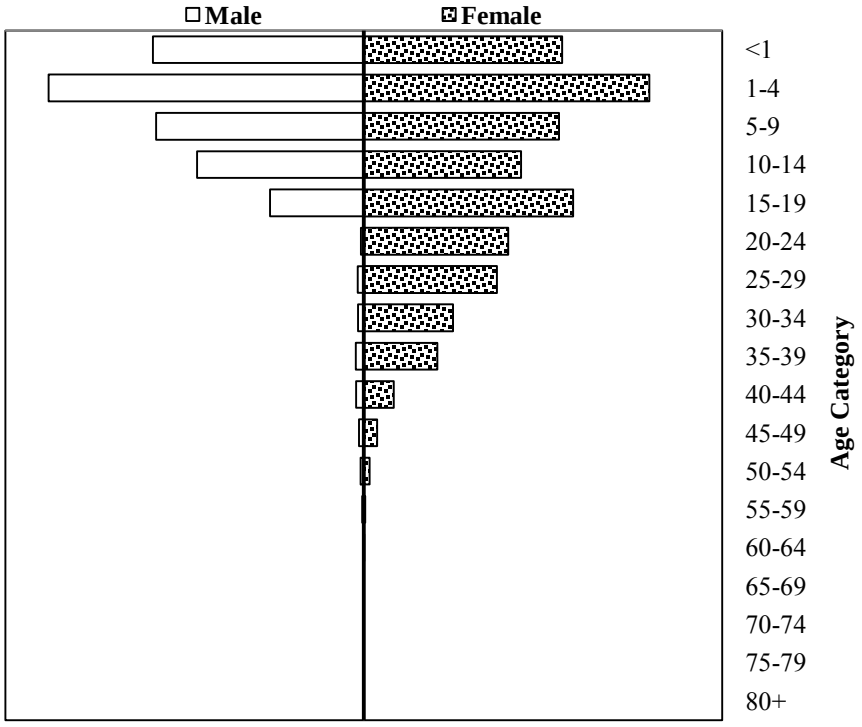
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	4,934	1,085	4,007	973
1-4	559	163	434	140
5-9	270	78	169	56
10-14	129	44	255	57
15-19	169	57	1,660	542
20-24	22	6	2,351	878
25-29	23	11	1,624	587
30-34	66	14	774	271
35-39	35	13	676	189
40-44	16	7	205	53
45-49	24	9	148	32
50-54	8	3	25	10
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	**6,255**	**1,490**	**12,328**	**3,788**
Total	**18,583**	**5,278**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
9,415	8,860	**<1**
14,072	12,748	**1-4**
9,268	8,709	**5-9**
7,439	7,014	**10-14**
4,178	9,349	**15-19**
121	6,452	**20-24**
267	5,940	**25-29**
263	3,982	**30-34**
351	3,286	**35-39**
342	1,332	**40-44**
208	596	**45-49**
142	263	**50-54**
65	70	**55-59**
10	15	**60-64**
0	1	**65-69**
0	0	**70-74**
0	3	**75-79**
0	0	**80+**
46,141	**68,620**	**Subtotal**
114,761		**Total**



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

Holding Company:
The 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: 49.0%

Tax Status: Not For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
624,225
Missouri members at the end of the year:
54,786

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,989,583
Plan Wide members at the end of the year:
175,312

2009 Year-End Officers:
President: Bob Finuf
Secretary: N/A
Chief Financial Officer: Suzie Dunaway
Chief Medical Officer: Ma'ata Touslee

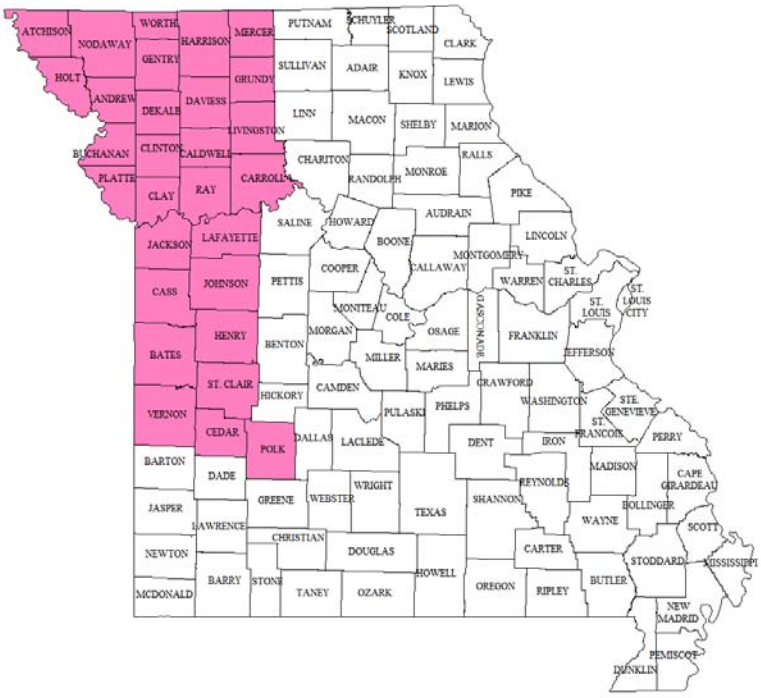
Other Officers:
Bob Clark
Mark Van Blaricum

2009 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

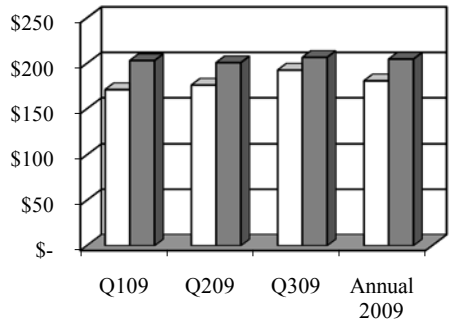


Children's Mercy's Family Health Partners, Inc.

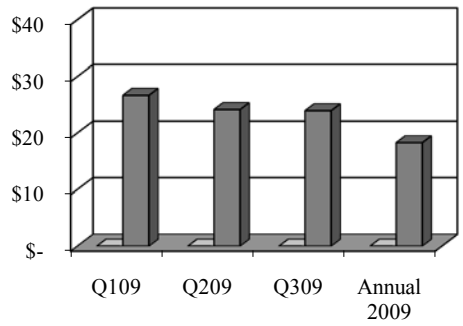
- Medicaid Product

Missouri Costs Comparison [19]

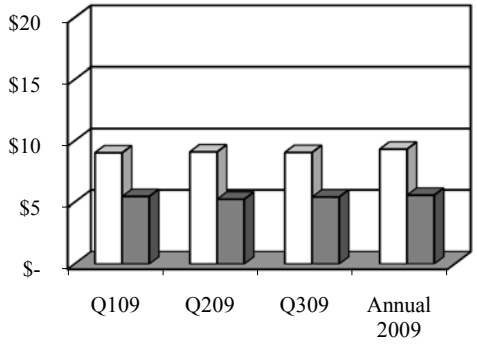
Total Per Member Per Month (PMPM) Costs



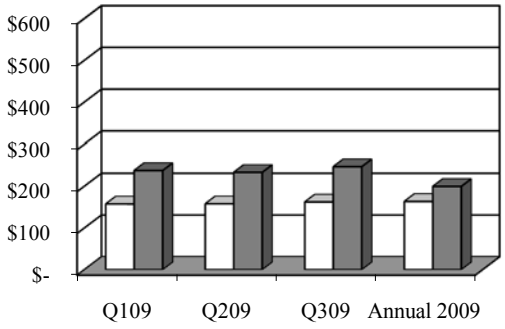
Prescription Drug PMPM Costs



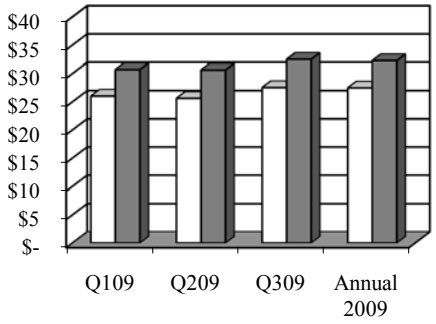
Mental Health PMPM Costs



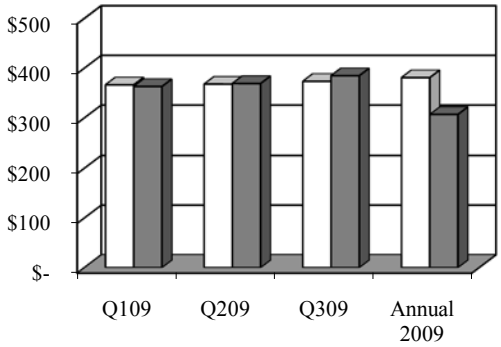
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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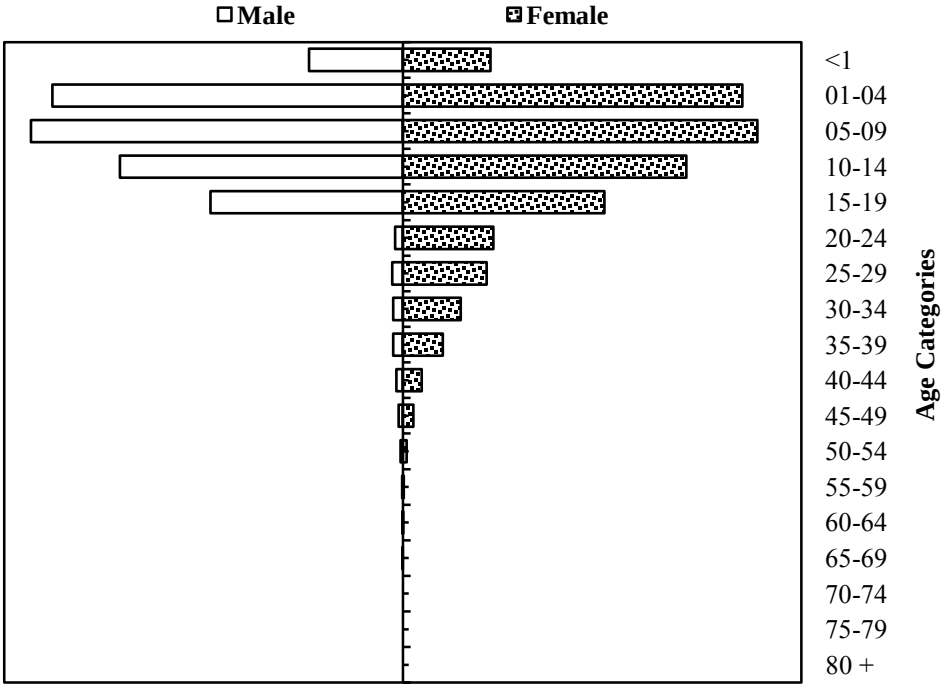
Children's Mercy's Family Health Partners, Inc.

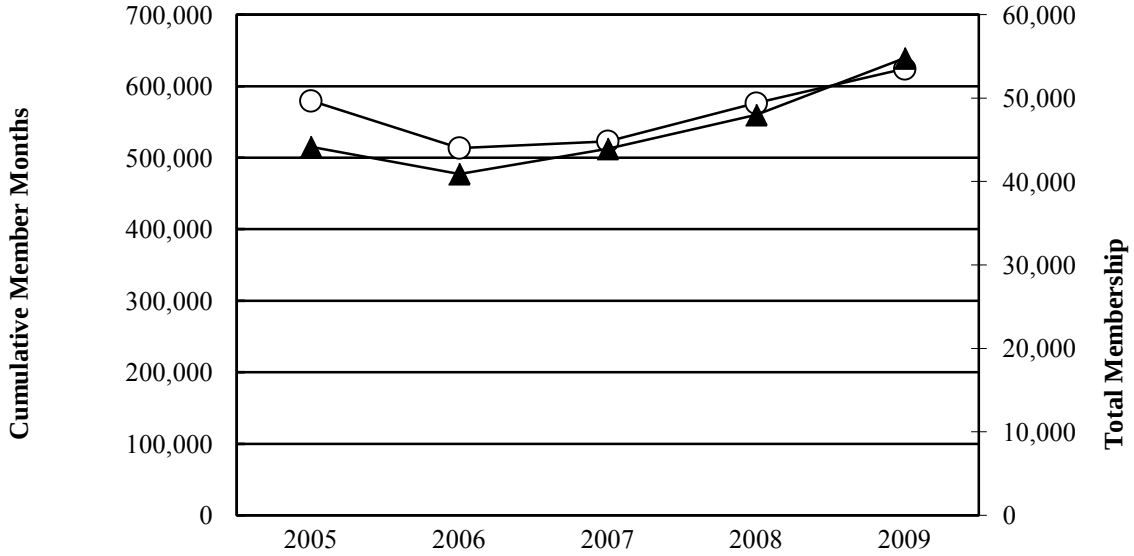
Average Membership

Age	Male		Female	
<1	1,767	7%	1,646	6%
01-04	6,593	26%	6,387	22%
05-09	6,999	28%	6,670	23%
10-14	5,322	21%	5,334	18%
15-19	3,623	14%	3,789	13%
20-24	149	1%	1,701	6%
25-29	199	1%	1,578	5%
30-34	185	1%	1,086	4%
35-39	183	1%	749	3%
40-44	122	0%	355	1%
45-49	79	0%	195	1%
50-54	46	0%	72	0%
55-59	15	0%	18	0%
60-64	2	0%	7	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	25,283	100%	29,587	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%

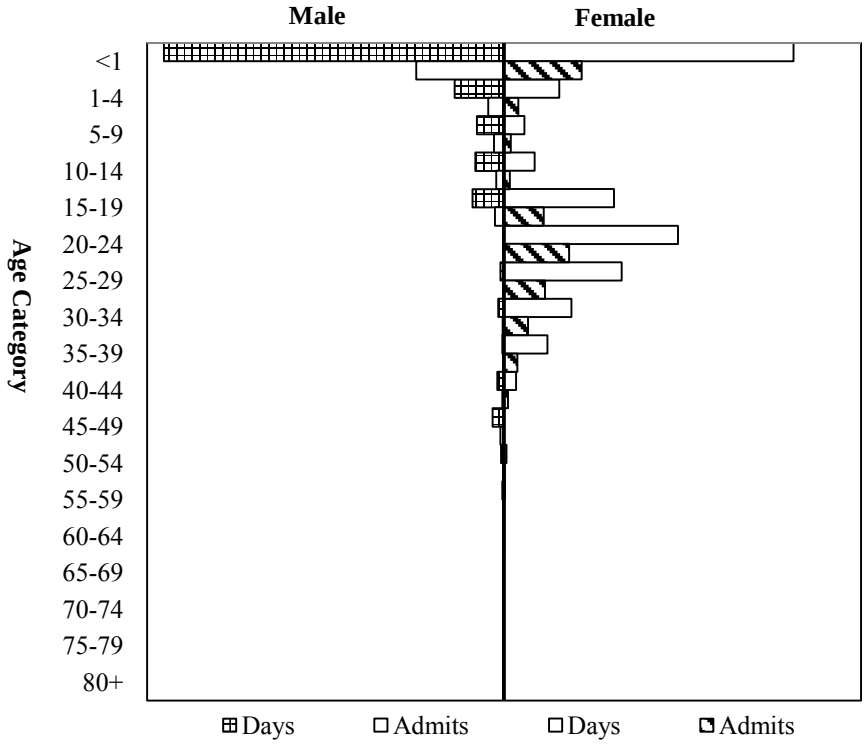
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	579,602	513,573	522,989	576,399	624,225
Total Membership	44,151	40,903	43,922	47,986	54,786

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

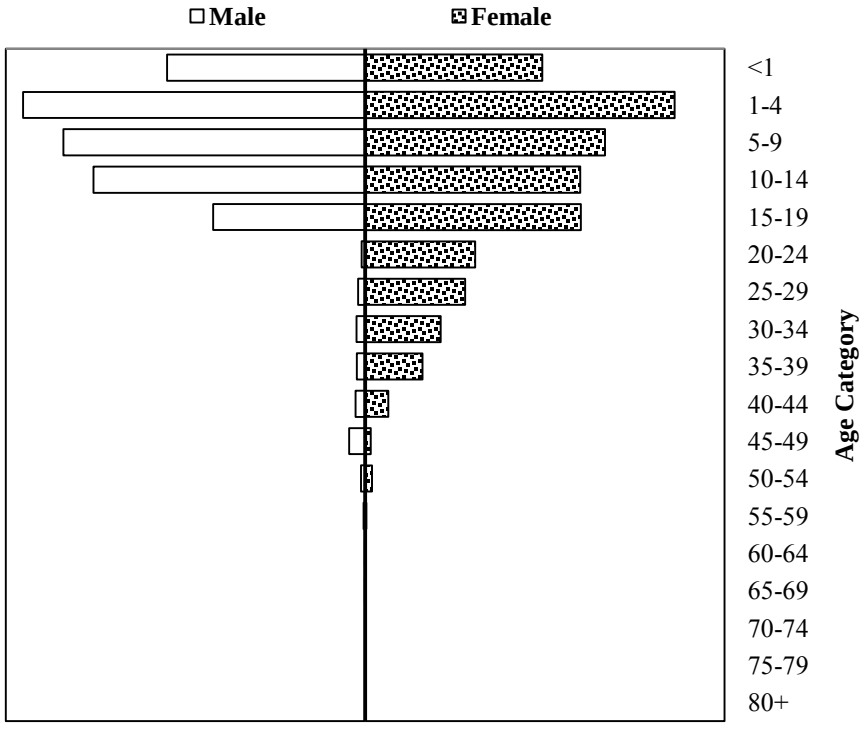
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	5,242	1,355	4,460	1,195
1-4	762	242	852	222
5-9	420	155	316	103
10-14	441	122	472	91
15-19	484	140	1,694	613
20-24	14	4	2,681	1,005
25-29	54	12	1,811	633
30-34	87	22	1,039	372
35-39	26	10	670	204
40-44	105	27	186	63
45-49	178	57	0	0
50-54	46	10	39	14
55-59	26	8	13	2
60-64	3	1	2	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	**7,888**	**2,165**	**14,235**	**4,518**
Total	**22,123**	**6,683**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
13,794	12,317	**<1**
23,801	21,534	**1-4**
21,000	16,679	**5-9**
18,904	14,950	**10-14**
10,570	14,997	**15-19**
245	7,642	**20-24**
485	6,958	**25-29**
596	5,244	**30-34**
590	3,990	**35-39**
670	1,609	**40-44**
1,122	382	**45-49**
293	473	**50-54**
113	70	**55-59**
12	12	**60-64**
1	3	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
92,196	**106,860**	**Subtotal**
199,056		**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:
440 Polaris Parkway, #300
Columbus OH 43082
(614)-889-4300

Incorporated: August 16, 1985

Admitted to Missouri: January 9, 1996

Accreditation/Expiration Date: NCQA / February 27, 2010

State of Domicile: Ohio

% of Missouri Business: 79.9%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
8,908
Missouri members at the end of the year:
746

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
18,011
Plan Wide members at the end of the year:
1,455

2009 Year-End Officers:
President: Vincent John Sobocinski Jr.
Secretary: Shermona SueAnn Mapp
Chief Financial Officer: Scott Ronald Lambert
Chief Medical Officer: Jordan H. Ginsburg, M.D.

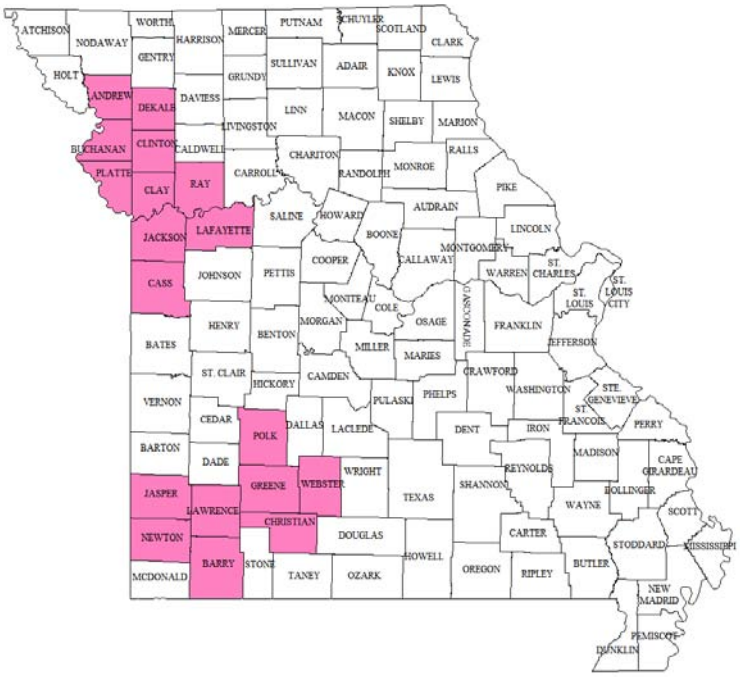
Other Officers:
Mark Eugene Wiest
Vincent Lewis Schenckengast
David Goldberg

2009 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, Wyandotte

Illinois Counties in Service Area:
None

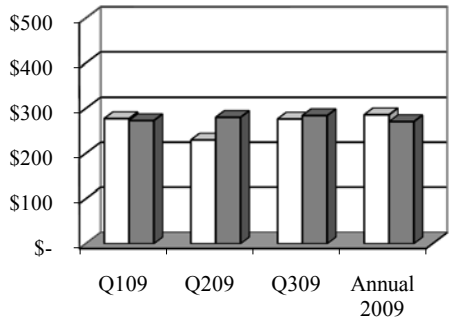


CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

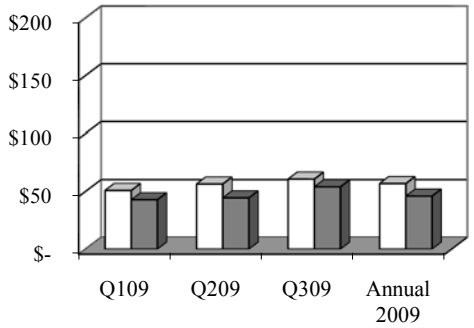
- Commercial Product

Missouri Costs Comparison [19]

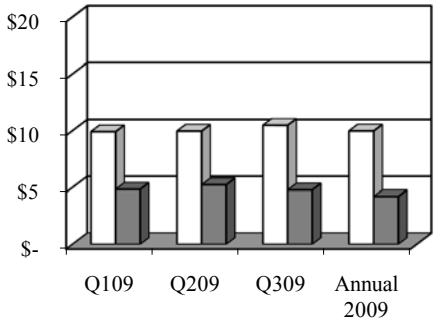
Total Per Member Per Month (PMPM) Costs



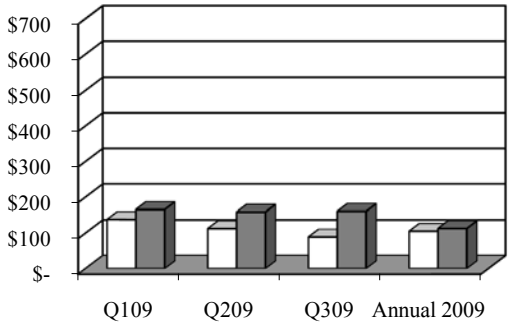
Prescription Drug PMPM Costs



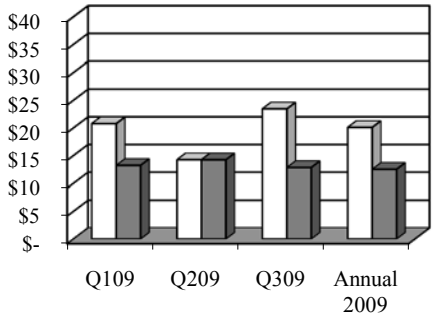
Mental Health PMPM Costs



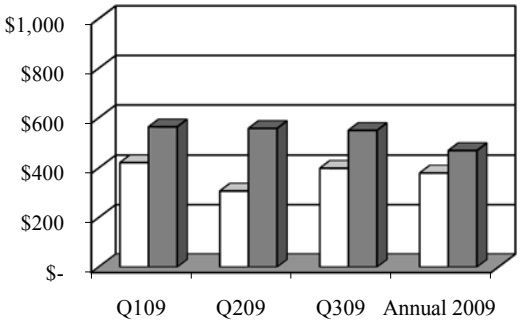
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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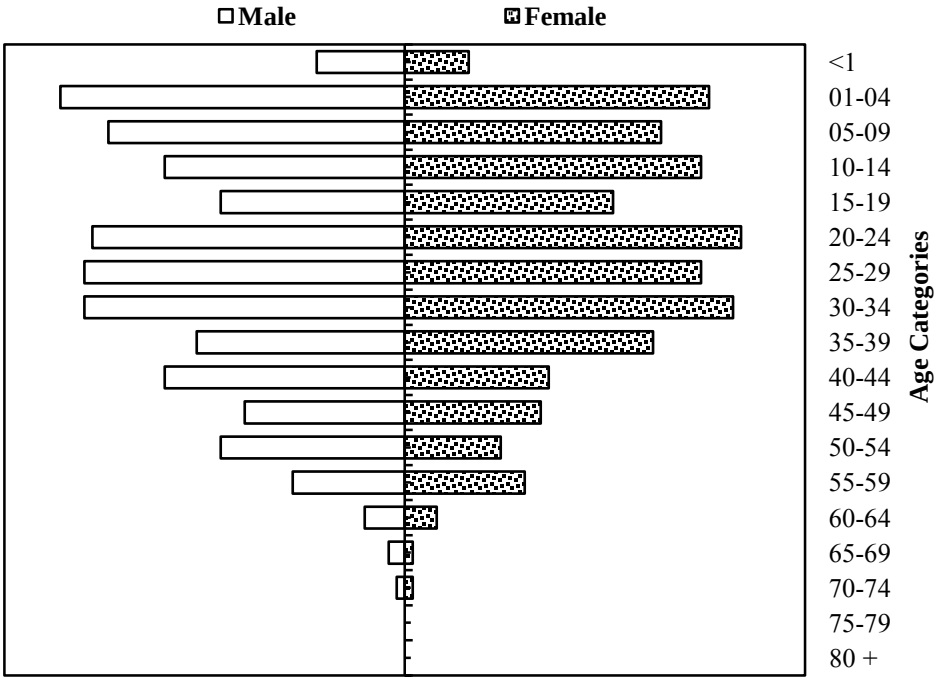
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

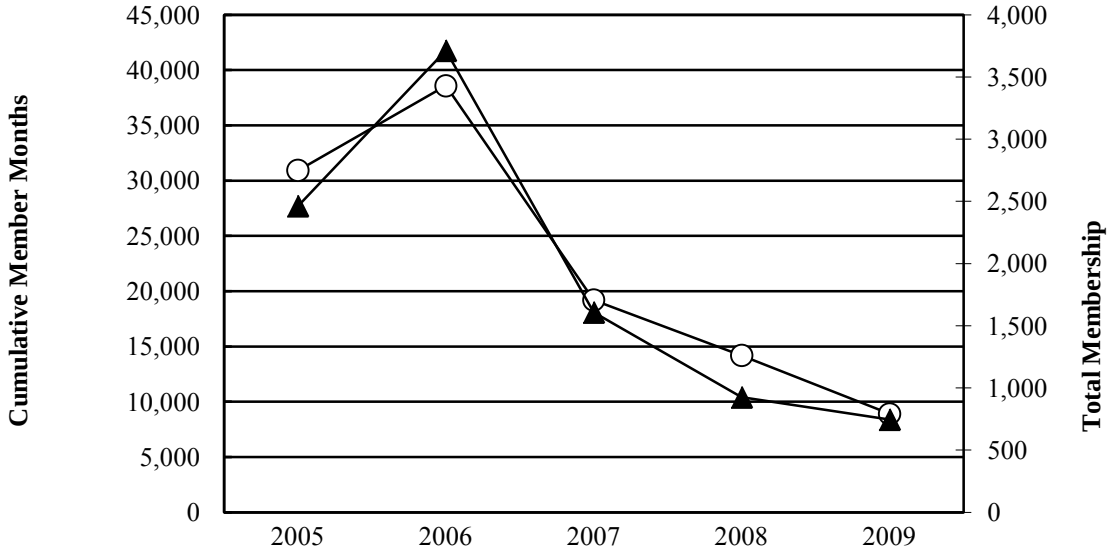
Average Membership

Age	Male		Female	
<1	11	3%	8	2%
01-04	43	11%	38	11%
05-09	37	10%	32	9%
10-14	30	8%	37	10%
15-19	23	6%	26	7%
20-24	39	10%	42	12%
25-29	40	10%	37	10%
30-34	40	10%	41	11%
35-39	26	7%	31	9%
40-44	30	8%	18	5%
45-49	20	5%	17	5%
50-54	23	6%	12	3%
55-59	14	4%	15	4%
60-64	5	1%	4	1%
65-69	2	1%	1	0%
70-74	1	0%	1	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**384**	**100%**	**360**	**100%**



Average Age of Enrollees =	**25.5**	**Percentage of Female Enrollees =**	**48.4%**
Missouri Commercial Plans	25.5	Missouri Commercial Plans	48.4%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

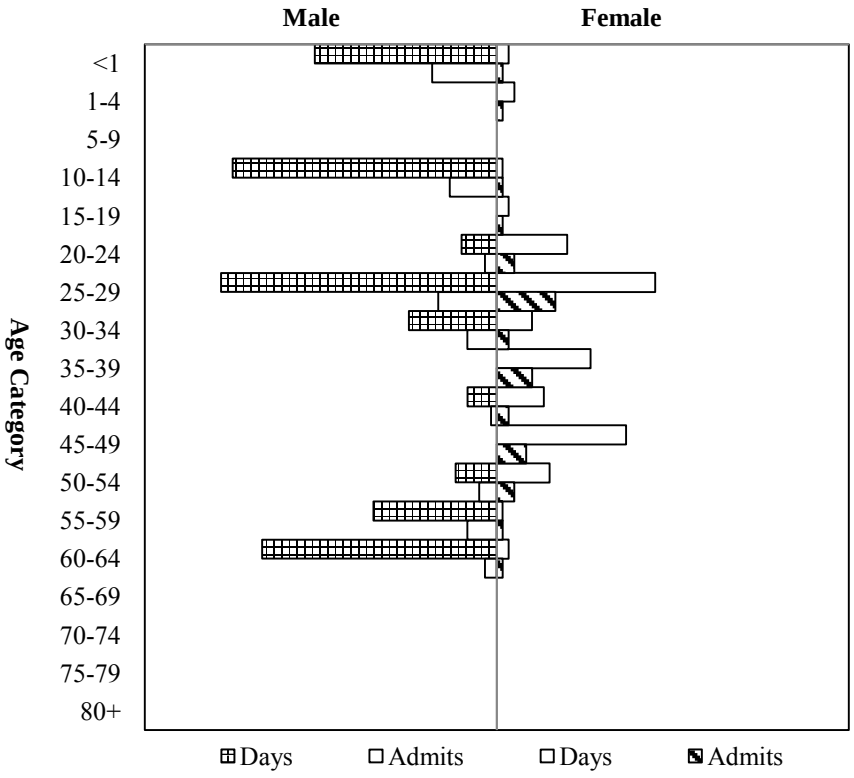
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	30,927	38,578	19,200	14,185	8,908
Total Membership	2,463	3,713	1,608	925	746

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

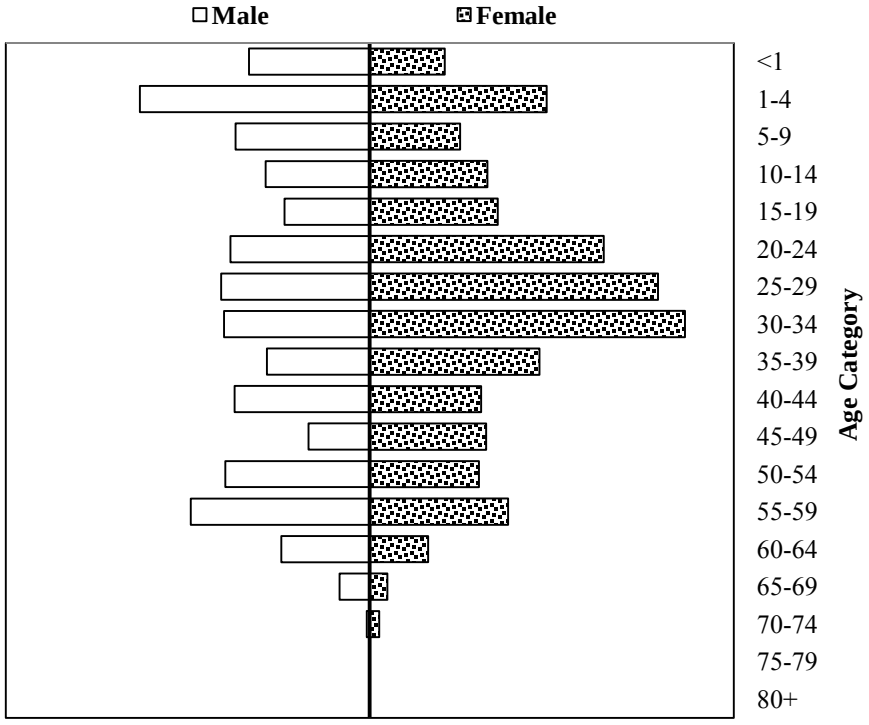
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	31	11	2	1
1-4	0	0	3	1
5-9	0	0	0	0
10-14	45	8	1	1
15-19	0	0	2	1
20-24	6	2	12	3
25-29	47	10	27	10
30-34	15	5	6	2
35-39	0	0	16	6
40-44	5	1	8	2
45-49	0	0	22	5
50-54	7	3	9	3
55-59	21	5	1	1
60-64	40	2	2	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	**217**	**47**	**111**	**37**
Total	**328**	**84**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
116	72	**<1**
221	170	**1-4**
129	87	**5-9**
100	113	**10-14**
82	123	**15-19**
134	225	**20-24**
143	277	**25-29**
140	303	**30-34**
99	163	**35-39**
130	107	**40-44**
59	112	**45-49**
139	105	**50-54**
172	133	**55-59**
85	56	**60-64**
29	17	**65-69**
3	9	**70-74**
0	0	**75-79**
0	0	**80+**
1,781	**2,072**	**Subtotal**
3,853		**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) 290-7300

Incorporated: May 2, 1985

Admitted to Missouri: September 1, 1993

Accreditation/Expiration Date: NCQA / February 27, 2010

State of Domicile: Missouri

% of Missouri Business: 93.6%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
4,874
Missouri members at the end of the year:
198

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
6,229
Plan Wide members at the end of the year:
250

2009 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.

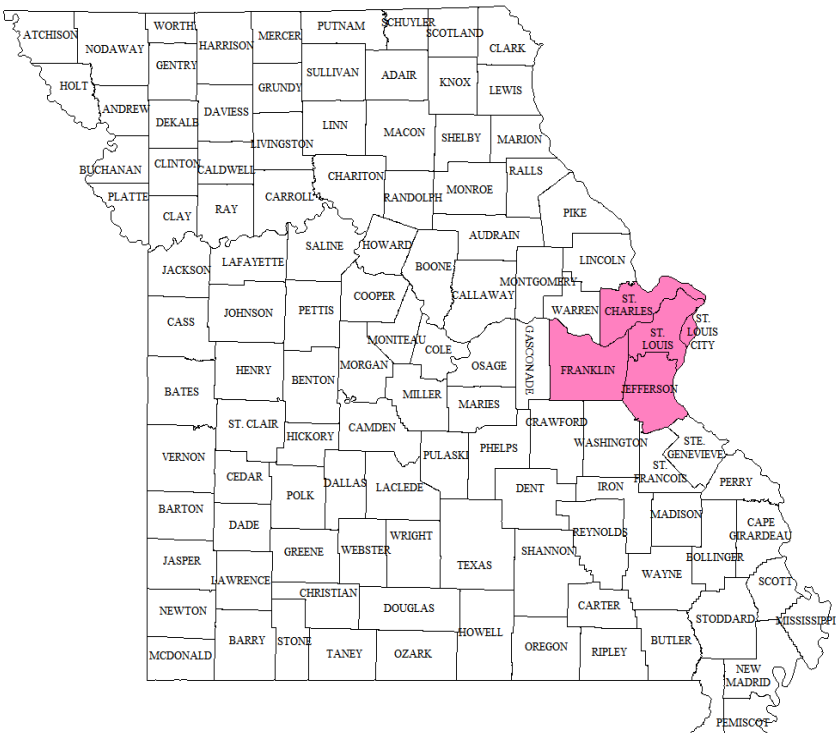
Other Officers:
Barry Richard McHale
Vincent Lewis Schenckengast
David Goldberg

2009 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

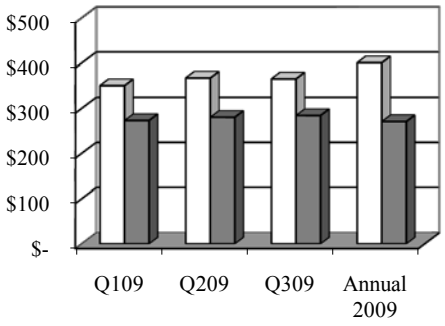


CIGNA Healthcare of St. Louis, Inc.

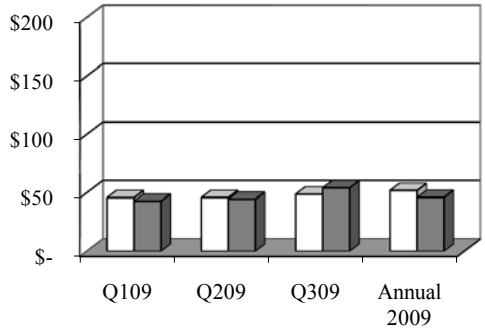
- Commercial Product

Missouri Costs Comparison [19]

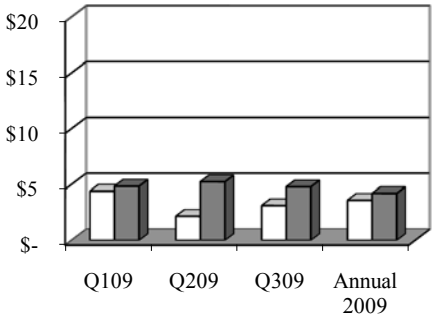
Total Per Member Per Month (PMPM) Costs



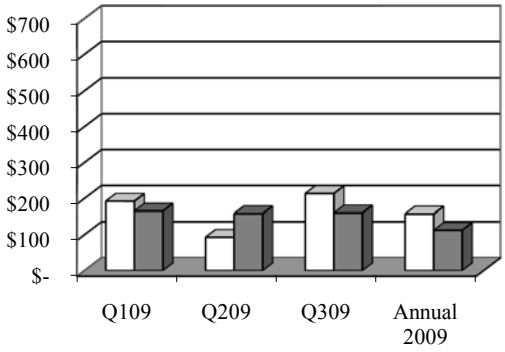
Prescription Drug PMPM Costs



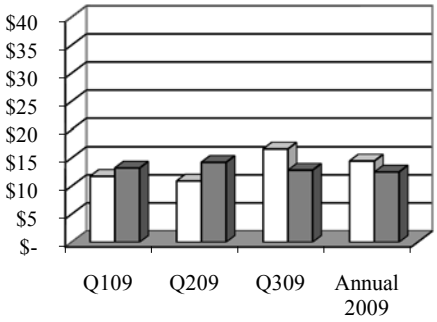
Mental Health PMPM Costs



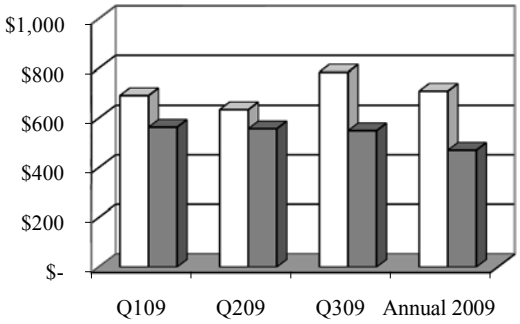
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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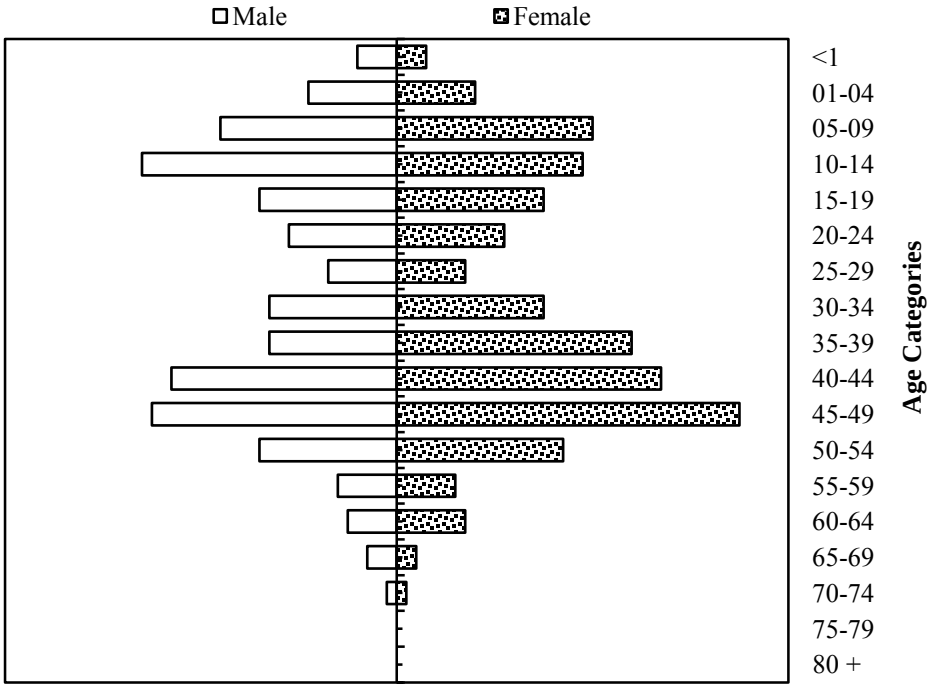
CIGNA Healthcare of St. Louis, Inc.

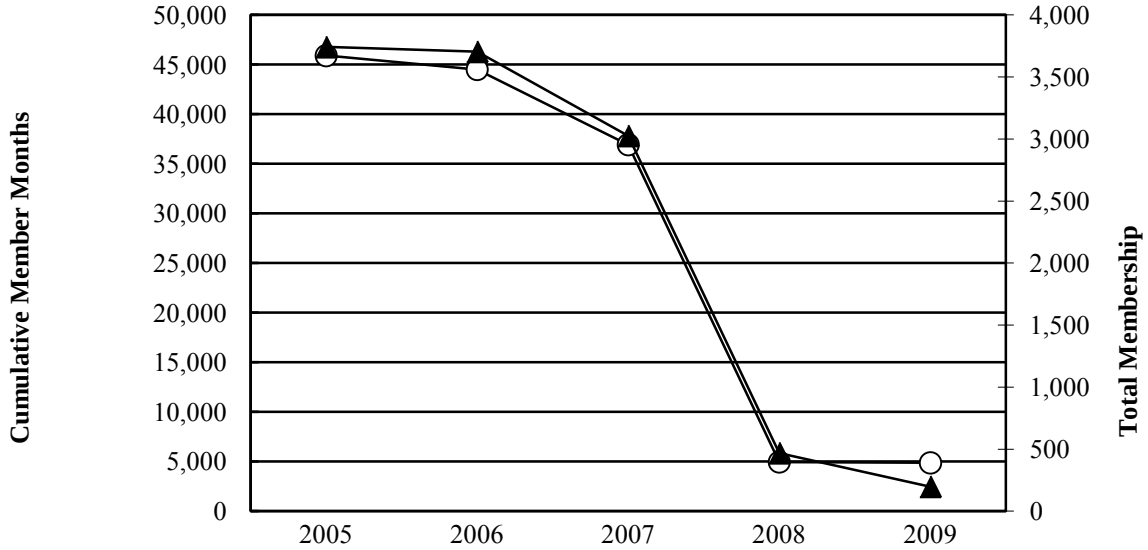
Average Membership

Age	Male		Female	
<1	4	2%	3	1%
01-04	9	5%	8	4%
05-09	18	9%	20	9%
10-14	26	14%	19	9%
15-19	14	7%	15	7%
20-24	11	6%	11	5%
25-29	7	4%	7	3%
30-34	13	7%	15	7%
35-39	13	7%	24	11%
40-44	23	12%	27	12%
45-49	25	13%	35	16%
50-54	14	7%	17	8%
55-59	6	3%	6	3%
60-64	5	3%	7	3%
65-69	3	2%	2	1%
70-74	1	1%	1	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	**192**	**100%**	**217**	**100%**



Average Age of Enrollees =	**31.5**	**Percentage of Female Enrollees =**	**53.1%**
Missouri Commercial Plans	31.5	Missouri Commercial Plans	53.1%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

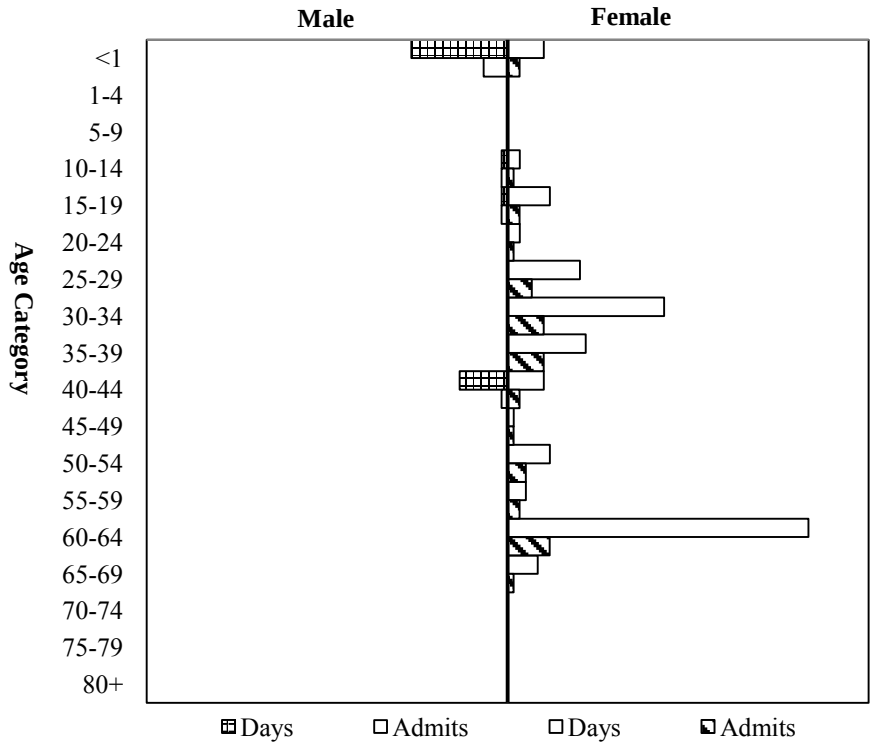
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	45,909	44,497	36,927	4,942	4,874
Total Membership	3,742	3,704	3,026	469	198

CIGNA Healthcare of St. Louis, Inc.

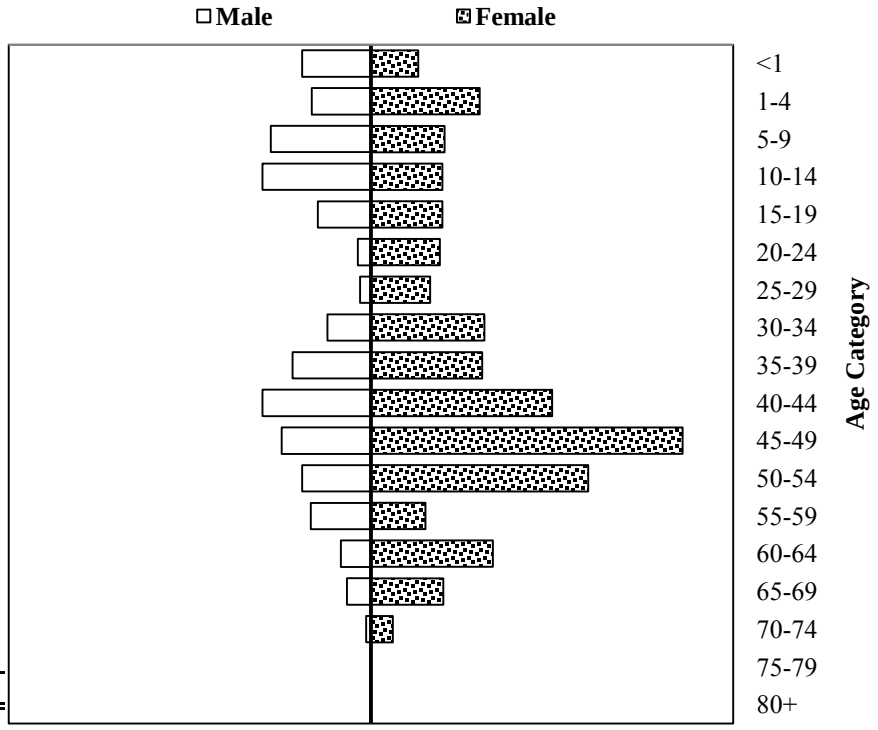
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	16	4	6	2
1-4	0	0	0	0
5-9	0	0	0	0
10-14	1	1	2	1
15-19	1	1	7	2
20-24	0	0	2	1
25-29	0	0	12	4
30-34	0	0	26	6
35-39	0	0	13	6
40-44	8	1	6	2
45-49	0	0	1	1
50-54	0	0	7	3
55-59	0	0	3	2
60-64	0	0	50	7
65-69	0	0	5	1
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**26**	**7**	**140**	**38**
Total	**166**	**45**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
57	39	**<1**
49	90	**1-4**
83	61	**5-9**
90	59	**10-14**
44	59	**15-19**
11	57	**20-24**
9	49	**25-29**
36	94	**30-34**
65	92	**35-39**
90	150	**40-44**
74	258	**45-49**
57	180	**50-54**
50	45	**55-59**
25	101	**60-64**
20	60	**65-69**
4	18	**70-74**
0	0	**75-79**
0	0	**80+**
764	**1,412**	**Subtotal**
2,176		**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: 53.6%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
57,024
Missouri members at the end of the year:
4,496

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
69,074
Plan Wide members at the end of the year:
5,054

2009 Year-End Officers:
President: Samuel Mark Laney, M.D.
Secretary: John Paul Wilson
Chief Financial Officer: John Paul Wilson
Chief Medical Officer: James. J. McMillen, M.D., FACP

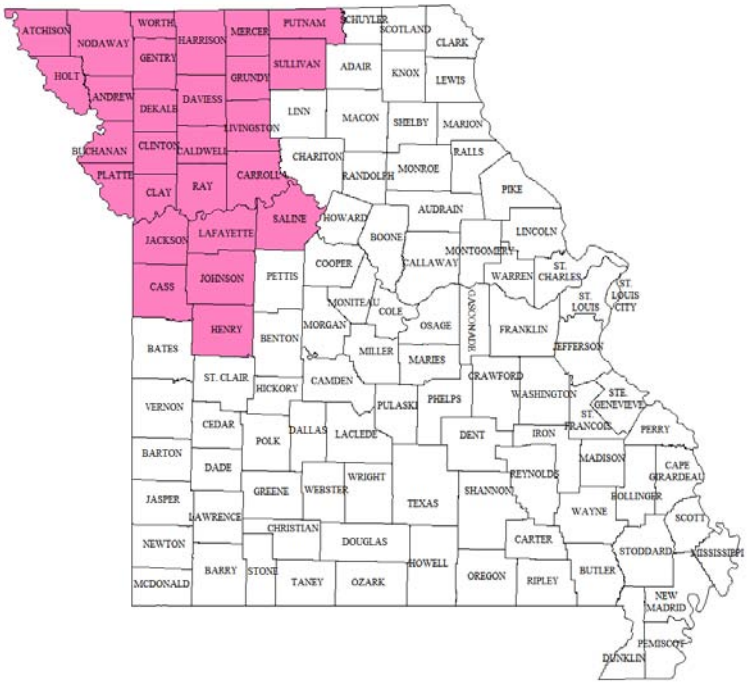
Other Officers:
Douglas Martin Brandt
Karen Eugenia Dittemore
Curtis Andrew Kretzinger

2009 Year-End Directors:
Douglas Martin Brandt
Curtis Andrew Kretzinger

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



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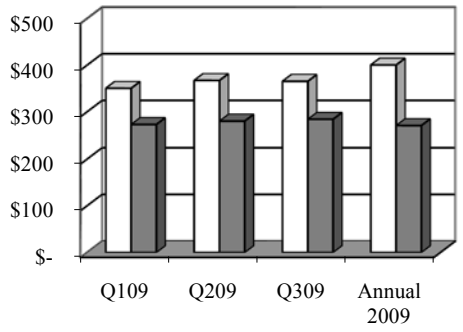
Community Health Plan

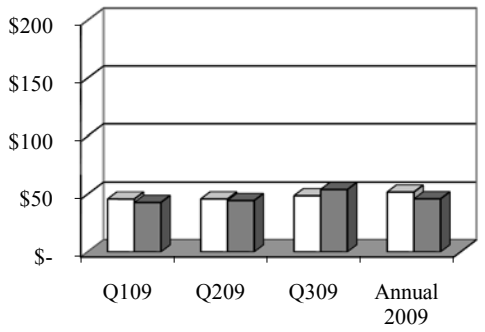
- Commercial Product

Missouri Costs Comparison [19]

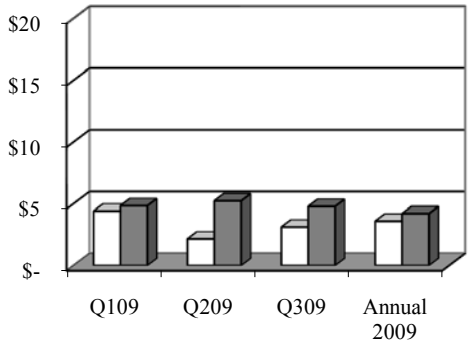
Total Per Member Per Month (PMPM) Costs



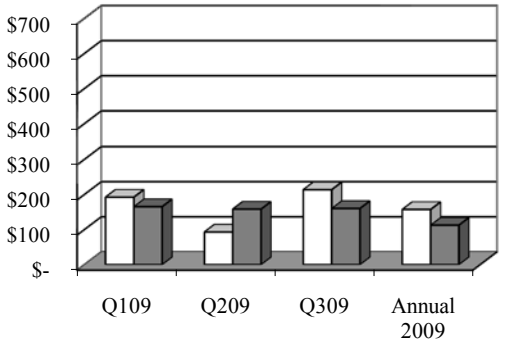
Prescription Drug PMPM Costs



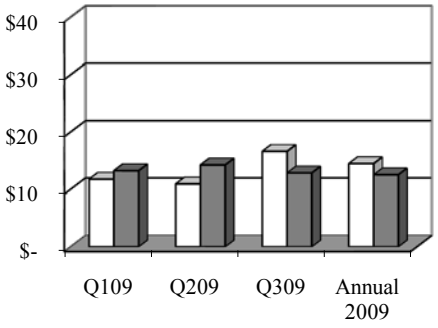
Mental Health PMPM Costs



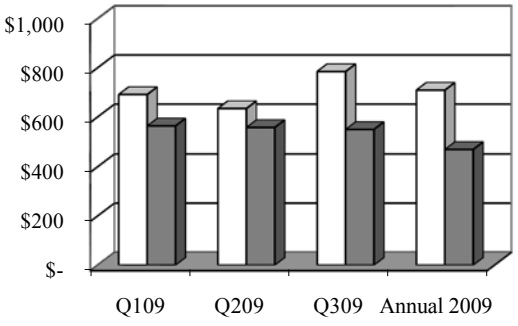
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Community Health Plan **Commercial Average**

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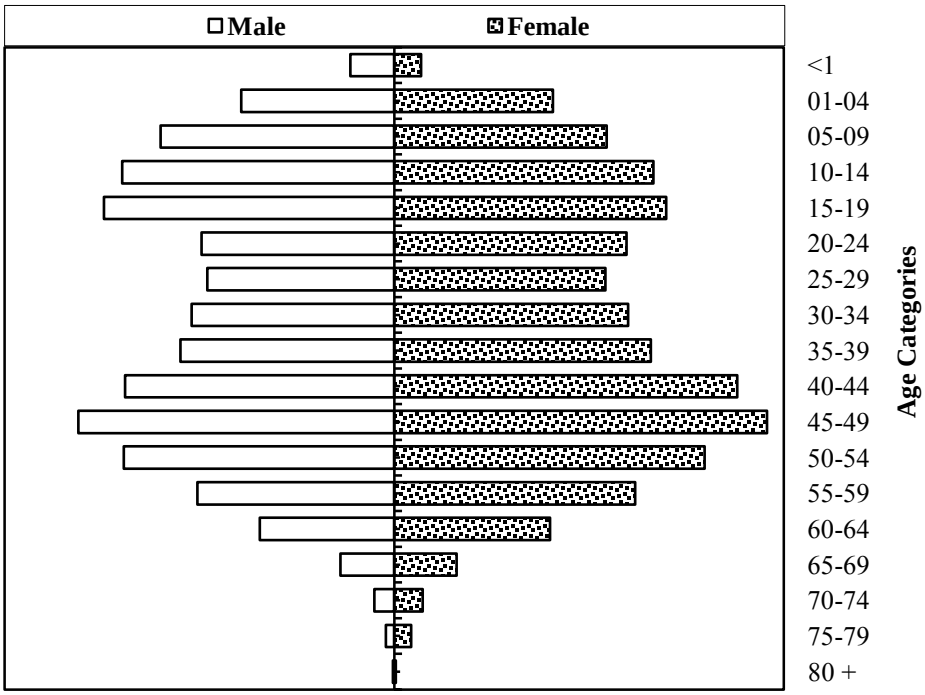
Community Health Plan

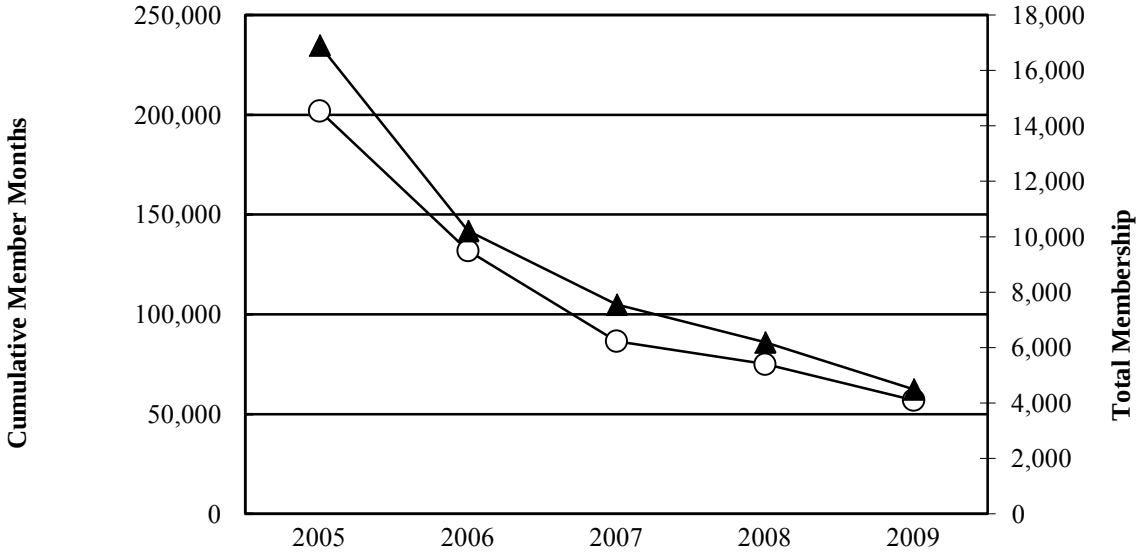
Average Membership

Age	Male		Female	
<1	31	1%	19	1%
01-04	108	5%	112	5%
05-09	165	8%	150	6%
10-14	192	9%	183	8%
15-19	205	9%	192	8%
20-24	136	6%	164	7%
25-29	132	6%	149	6%
30-34	143	7%	165	7%
35-39	151	7%	181	8%
40-44	190	9%	242	10%
45-49	223	10%	263	11%
50-54	191	9%	219	9%
55-59	139	6%	170	7%
60-64	95	4%	110	5%
65-69	38	2%	44	2%
70-74	14	1%	20	1%
75-79	6	0%	12	1%
80 +	1	0%	1	0%
Total	**2,160**	**100%**	**2,396**	**100%**



Average Age of Enrollees =	**33.4**	**Percentage of Female Enrollees =**	**52.6%**
Missouri Commercial Plans	33.4	Missouri Commercial Plans	52.6%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

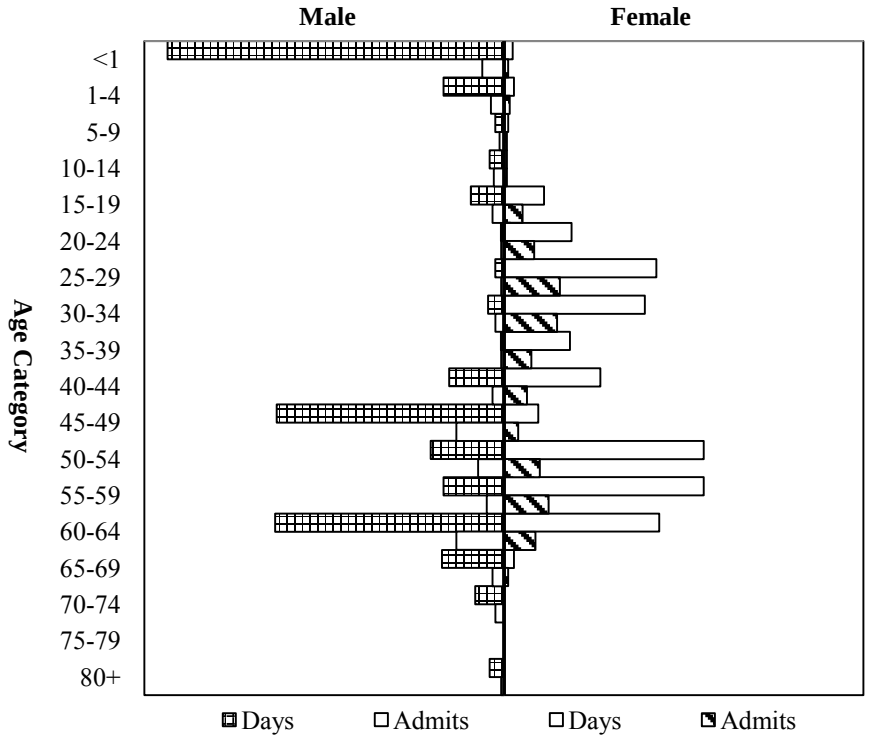
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	201,972	131,916	86,580	75,060	57,024
Total Membership	16,910	10,212	7,554	6,190	4,496

Community Health Plan

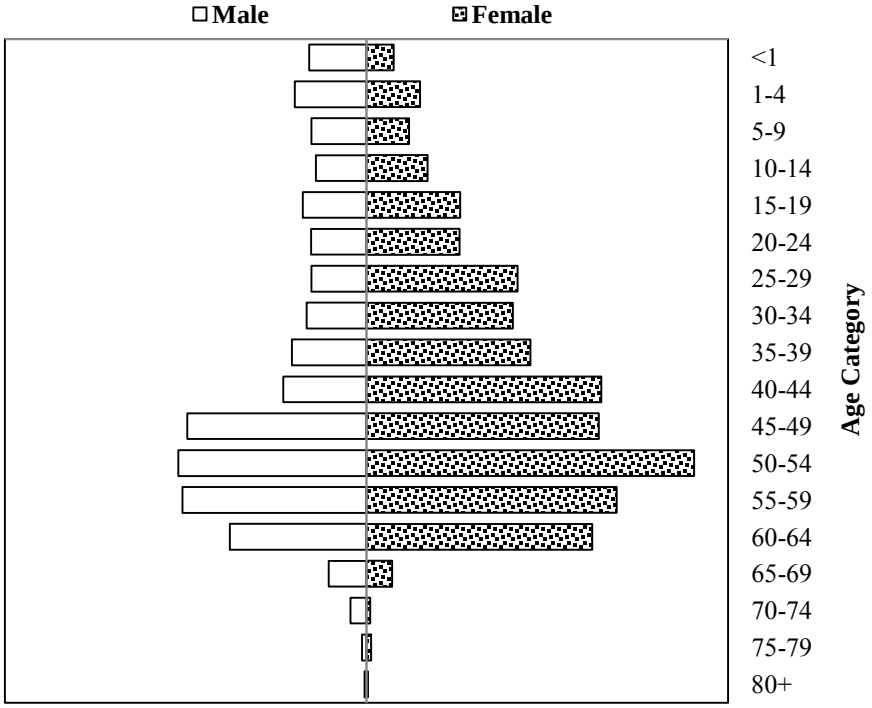
General Hospital/Acute Care Facility Utilization by Age and Gender



	Male		Female	
Age	**Days**	**Admits**	**Days**	**Admits**
<1	234	15	6	3
1-4	42	9	7	4
5-9	6	3	3	2
10-14	10	7	2	2
15-19	23	8	28	13
20-24	2	2	47	21
25-29	6	2	106	39
30-34	11	6	98	37
35-39	2	2	46	19
40-44	38	8	67	16
45-49	158	33	24	10
50-54	51	18	139	25
55-59	42	12	139	31
60-64	159	33	108	22
65-69	43	8	7	3
70-74	20	6	0	0
75-79	0	0	0	0
80+	10	2	0	0
Subtotal	**857**	**174**	**827**	**247**
Total	**1,684**	**421**		

Ambulatory Utilization by Age and Gender

Encounters:		
Male	**Female**	**Age**
632	301	**<1**
792	592	**1-4**
610	471	**5-9**
561	674	**10-14**
705	1,036	**15-19**
613	1,028	**20-24**
608	1,672	**25-29**
661	1,619	**30-34**
825	1,812	**35-39**
922	2,597	**40-44**
1,984	2,571	**45-49**
2,083	3,623	**50-54**
2,035	2,767	**55-59**
1,510	2,498	**60-64**
418	283	**65-69**
176	41	**70-74**
48	52	**75-79**
22	17	**80+**
15,205	**23,654**	**Subtotal**
38,859		**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) 221-8400

Incorporated: January 2, 1976

Admitted to Missouri: March 29, 1996

Accreditation/Expiration Date: N/A[15]

State of Domicile: Kansas

% of Missouri Business: 100.0%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
346,728
Missouri members at the end of the year:
27,231

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
758,210
Plan Wide members at the end of the year:
61,716

2009 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.

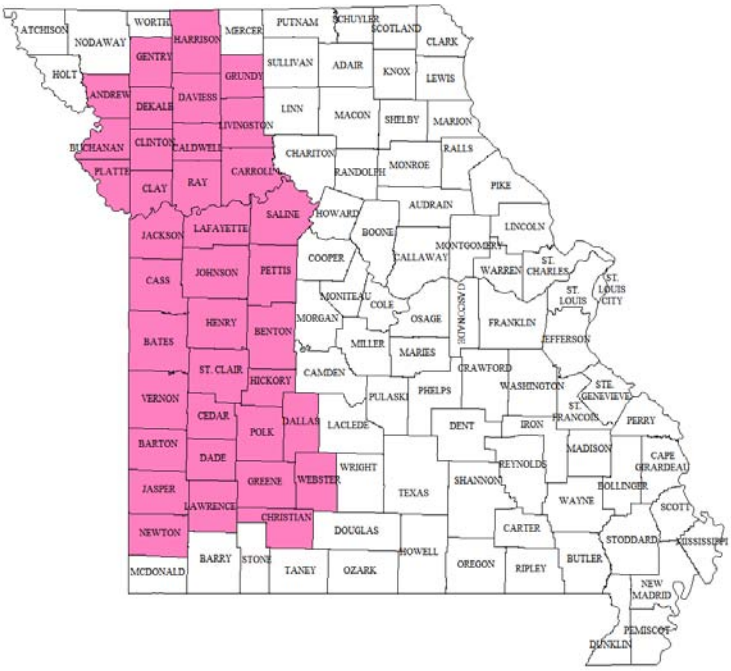
Other Officers:
Frank DiTirro, M.D.
John J. Ruhlmann
Jonathan D. Weinberg

2009 Year-End Directors:
Andrew Lynn Asher
Michael G. Murphy

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, McPherson, Marshall, Miami, Montgomery, Morris, Neosho, Osage, Ottawa, Pottawatomie, Pratt, Reno, Riley, Russell, Saline, Sedgwick, Shawnee, Sumner, Wabaunsee. Wilson. Woodson. Wvandotte

Illinois Counties in Service Area:
None

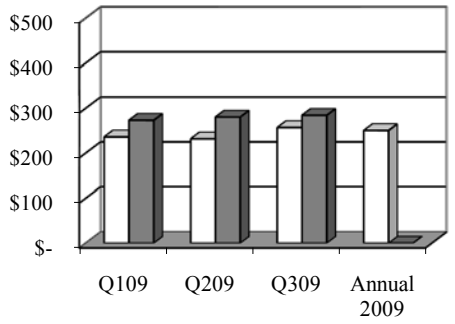


Coventry Health Care of Kansas, Inc.

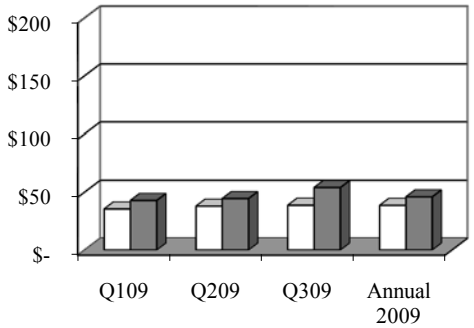
- Commercial Product

Missouri Costs Comparison [19]

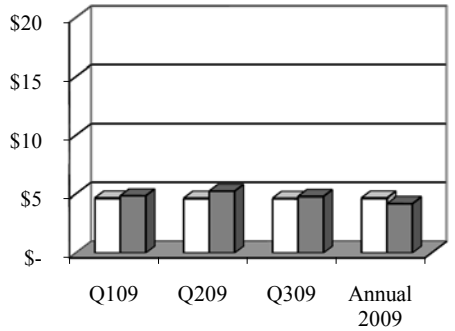
Total Per Member Per Month (PMPM) Costs



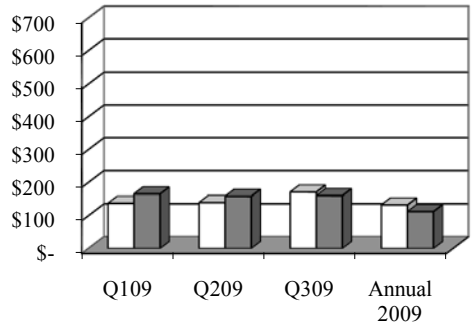
Prescription Drug PMPM Costs



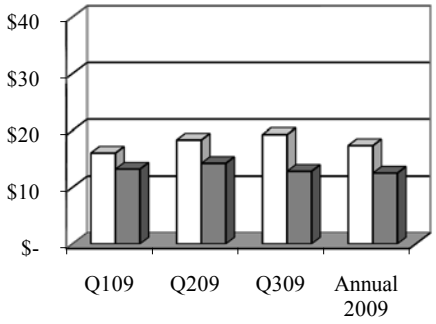
Mental Health PMPM Costs



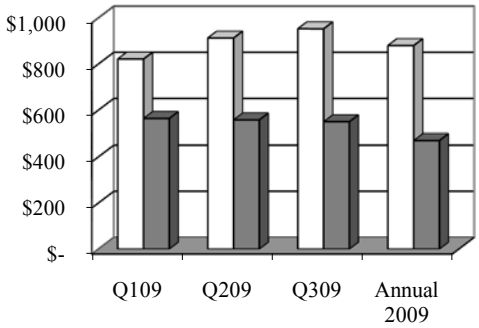
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



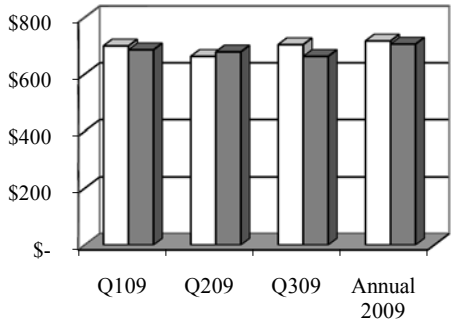
Coventry Health Care of Kansas, Inc. **Commercial Average**

Coventry Health Care of Kansas, Inc.

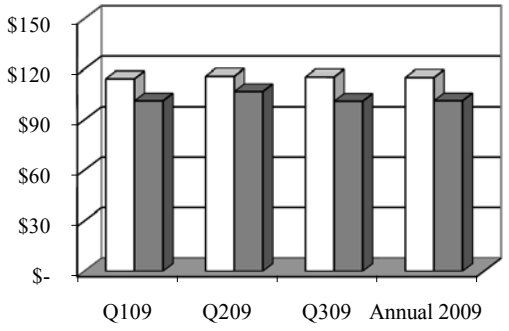
- Medicare Product

Missouri Costs Comparison [19]

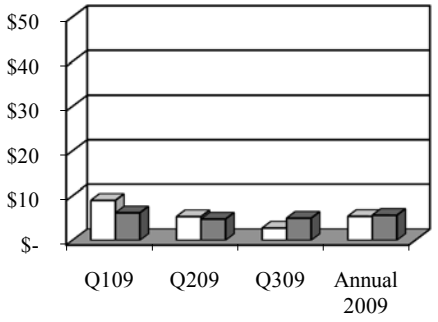
Total Per Member Per Month (PMPM) Costs



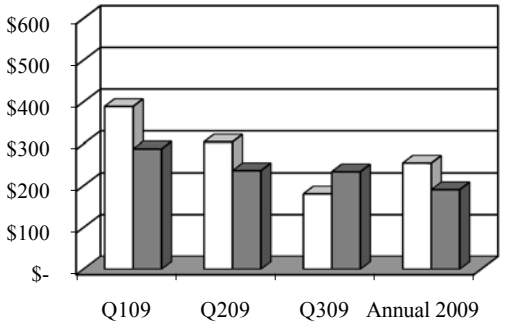
Prescription Drug PMPM Costs



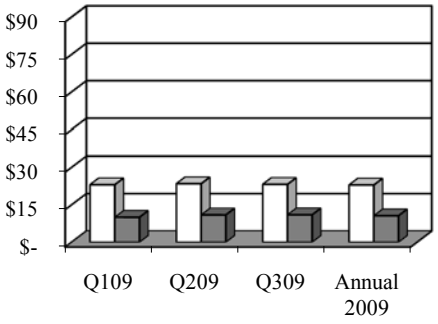
Mental Health PMPM Costs



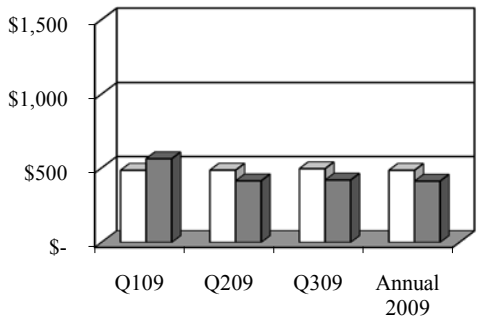
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

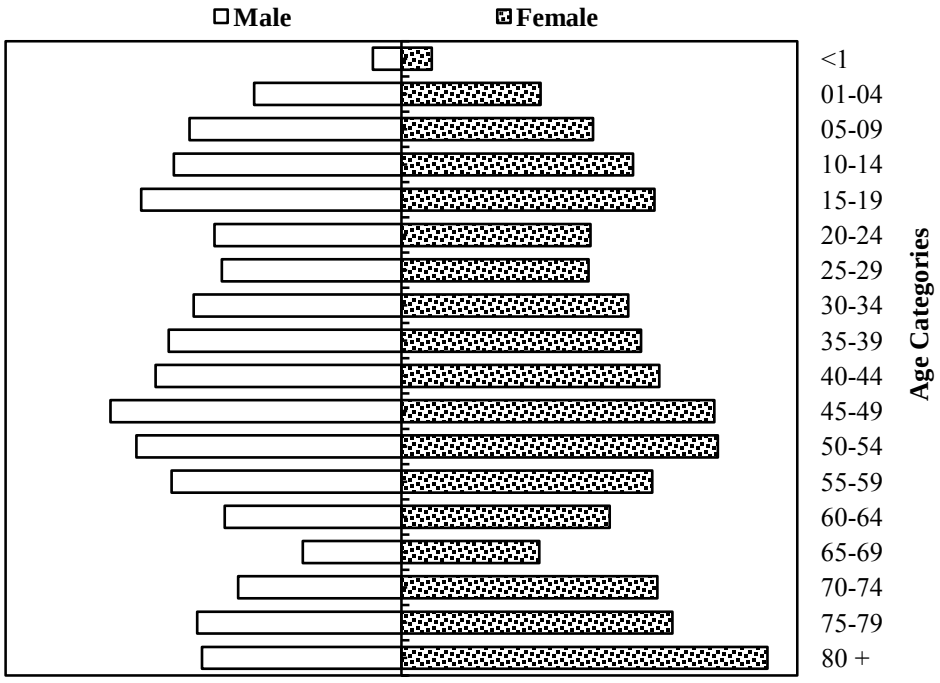


Coventry Health Care of Kansas, Inc. **Medicare Average**[2]

Coventry Health Care of Kansas, Inc.

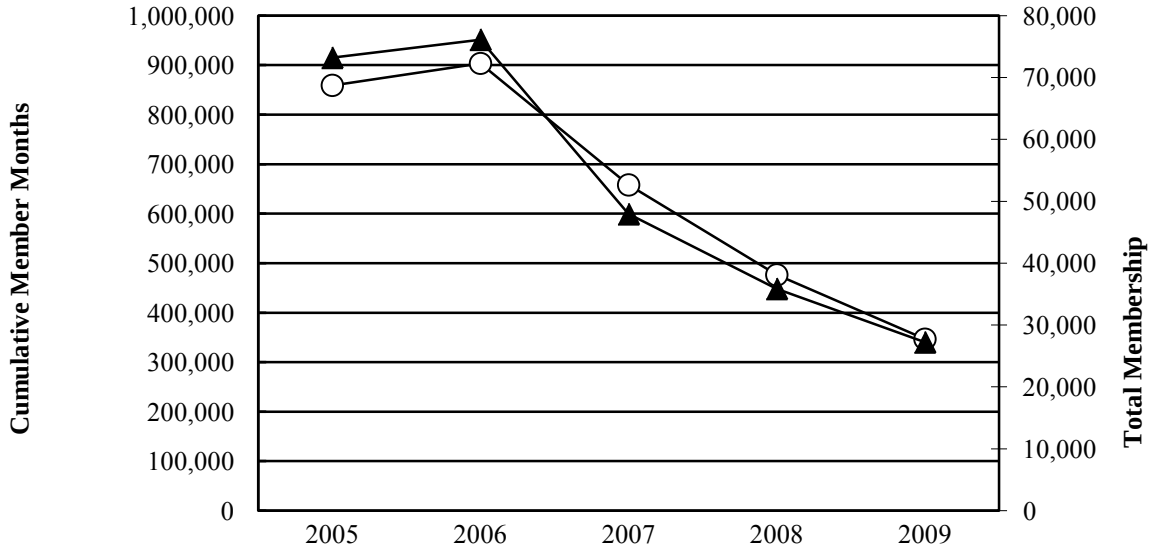
Average Membership

Age	Male		Female	
<1	108	1%	115	1%
01-04	558	4%	527	3%
05-09	803	6%	726	5%
10-14	862	6%	878	6%
15-19	986	7%	959	6%
20-24	708	5%	717	5%
25-29	681	5%	710	5%
30-34	787	6%	860	6%
35-39	882	7%	908	6%
40-44	932	7%	977	6%
45-49	1,102	8%	1,186	8%
50-54	1,004	7%	1,199	8%
55-59	871	6%	951	6%
60-64	670	5%	790	5%
65-69	374	3%	523	3%
70-74	619	5%	970	6%
75-79	774	6%	1,027	7%
80 +	756	6%	1,388	9%
Total	**13,477**	**100%**	**15,411**	**100%**



Average Age of Enrollees =	**43.2**	**Percentage of Female Enrollees =**	**53.3%**
Missouri Commercial Plans	34.4	Missouri Commercial Plans	51.3%
Missouri Medicare	76.7	Missouri Medicare	61.2%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

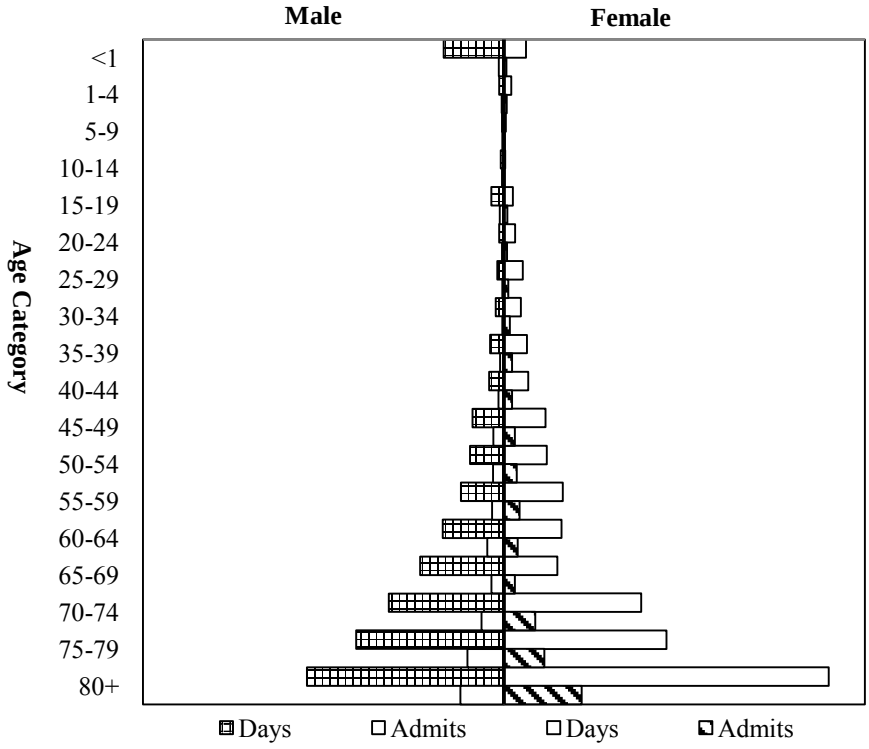
Miisouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	858,900	903,444	658,152	476,376	346,728
Total Membership	73,191	76,113	47,933	35,862	27,231

Coventry Health Care of Kansas, Inc.

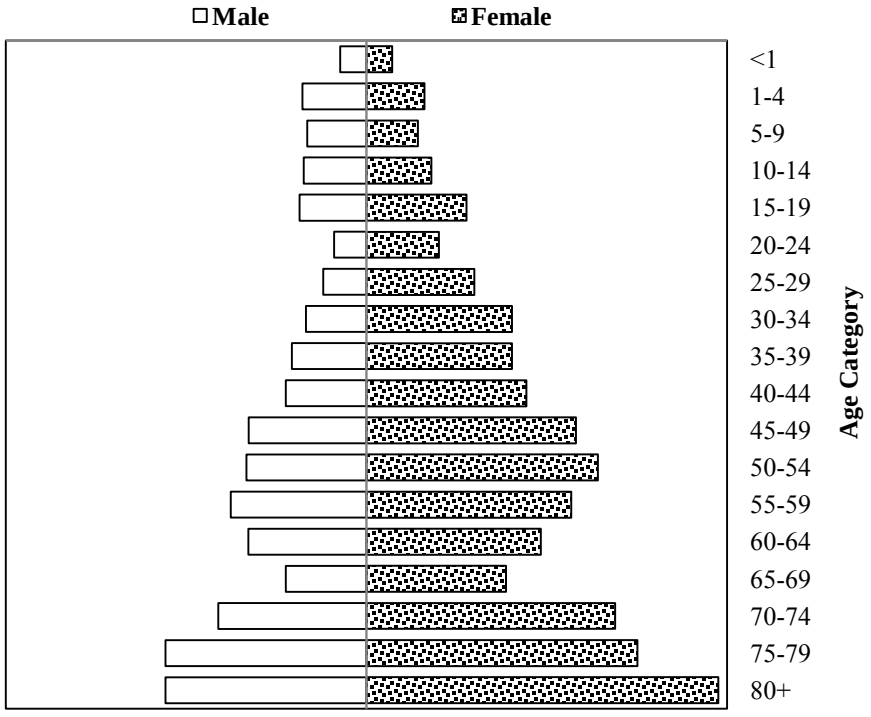
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	499	41	185	21
1-4	39	17	61	25
5-9	15	11	18	9
10-14	26	15	13	6
15-19	104	33	75	29
20-24	38	15	94	28
25-29	54	13	157	37
30-34	67	13	142	50
35-39	115	30	192	68
40-44	122	44	204	68
45-49	259	87	346	92
50-54	280	89	357	107
55-59	356	98	491	130
60-64	508	137	480	115
65-69	696	103	445	93
70-74	955	186	1,143	262
75-79	1,226	302	1,353	338
80+	1,637	361	2,700	646
Subtotal	**6,996**	**1,595**	**8,456**	**2,124**
Total	**15,452**	**3,719**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
1,237	1,208	**<1**
3,016	2,735	**1-4**
2,789	2,424	**5-9**
2,949	3,059	**10-14**
3,159	4,717	**15-19**
1,528	3,419	**20-24**
2,037	5,082	**25-29**
2,846	6,868	**30-34**
3,513	6,865	**35-39**
3,802	7,543	**40-44**
5,546	9,883	**45-49**
5,654	10,918	**50-54**
6,388	9,660	**55-59**
5,559	8,218	**60-64**
3,796	6,580	**65-69**
6,980	11,725	**70-74**
9,479	12,785	**75-79**
9,466	16,598	**80+**
79,744	**130,287**	**Subtotal**
210,031		**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: 62.6%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
61,658
Missouri members at the end of the year:
5,533

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
51,100
Plan Wide members at the end of the year:
4,051

2009 Year-End Officers:
President: Jeffrey C. Bond
Secretary: Dona Elkins
Chief Financial Officer: Matthew Aug
Chief Medical Officer: Dr. Kerry Randolph

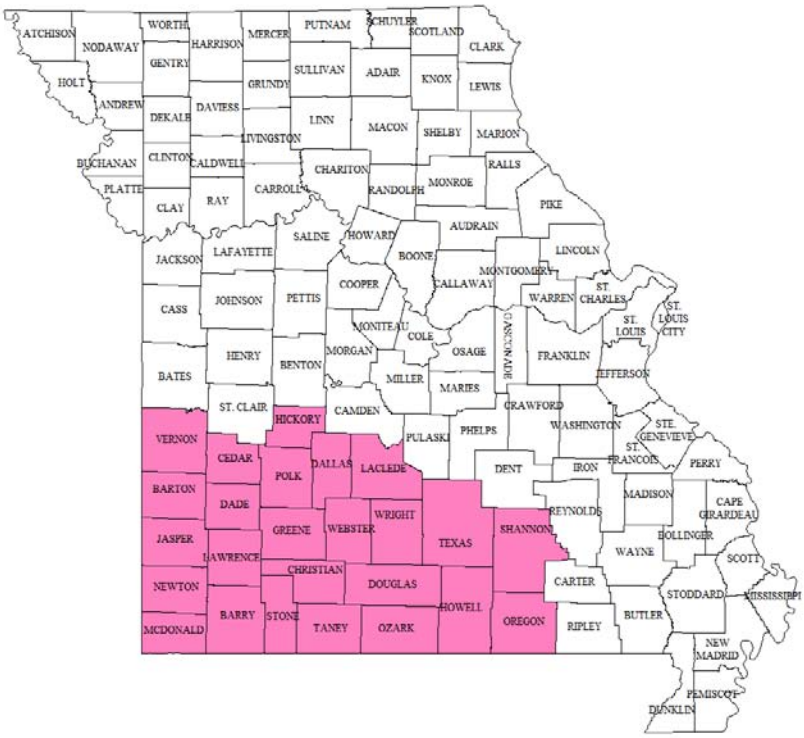
Other Officers:
Loree G. Lines
Heather Swearengin

2009 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

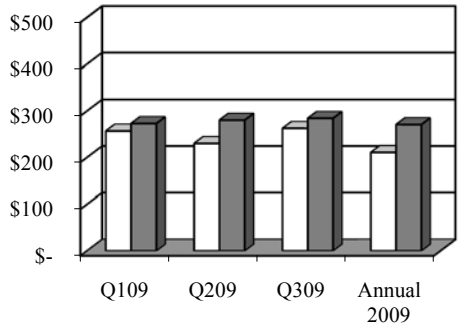


Cox Health Systems HMO, Inc.

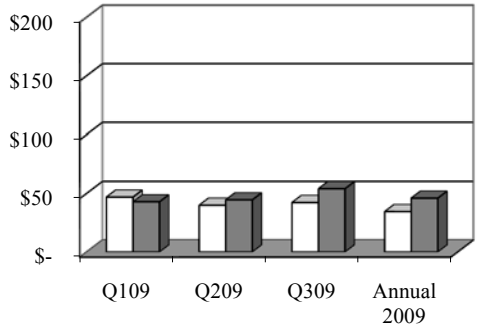
- Commercial Product

Missouri Costs Comparison [19]

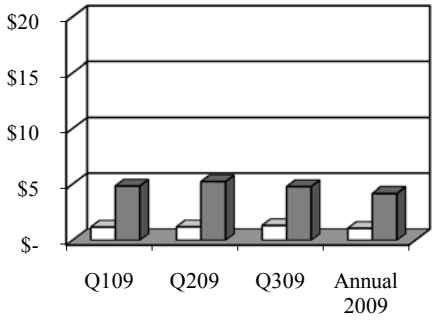
Total Per Member Per Month (PMPM) Costs



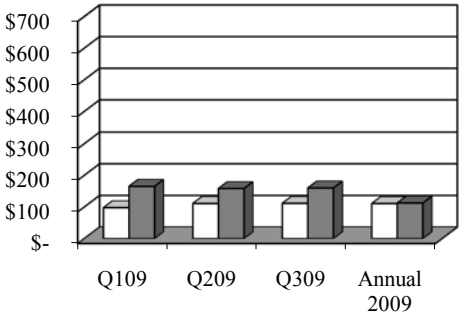
Prescription Drug PMPM Costs



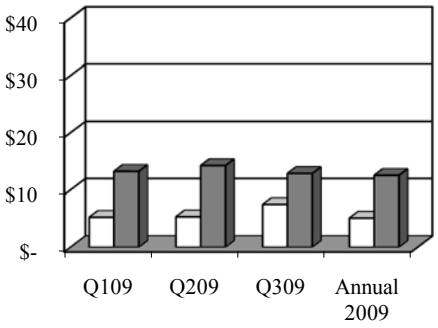
Mental Health PMPM Costs



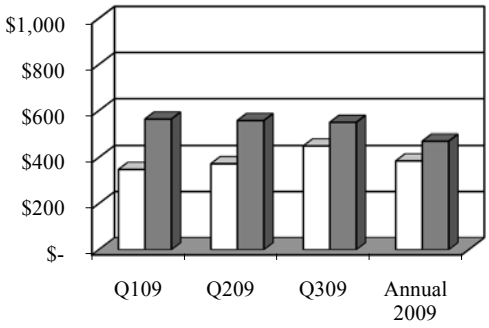
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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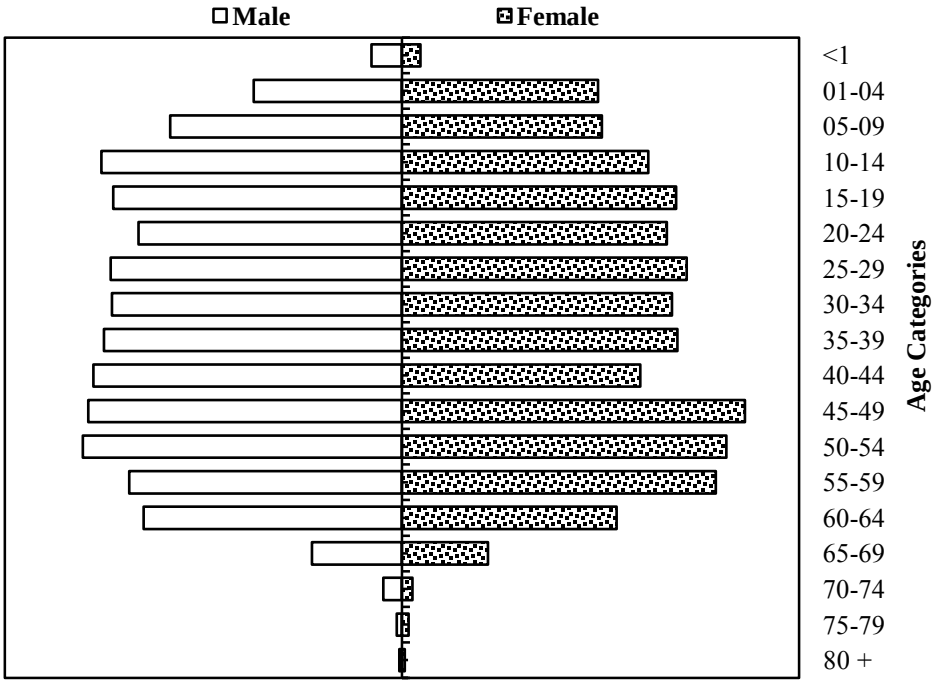
Cox Health Systems HMO, Inc.

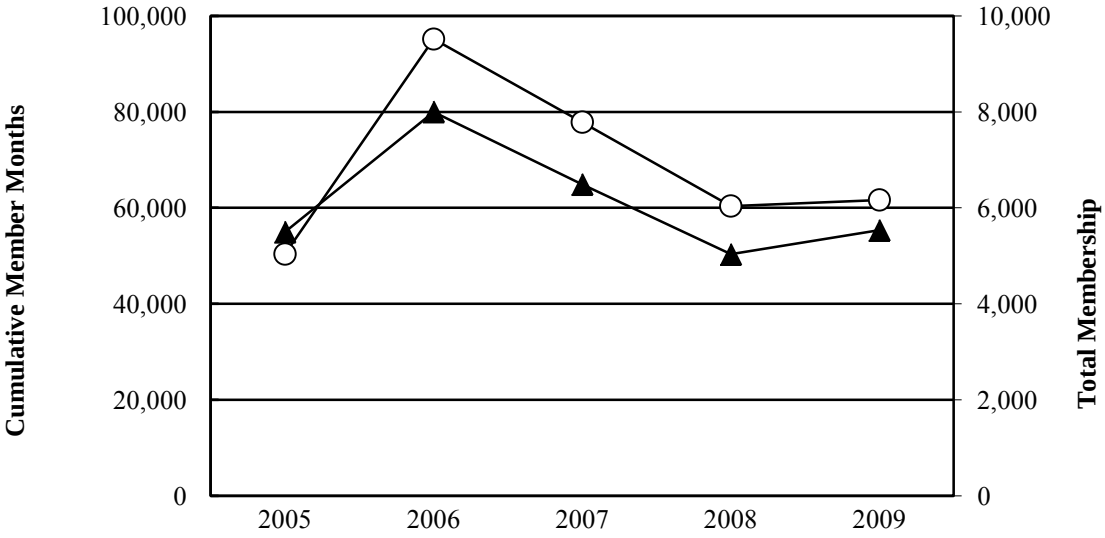
Average Membership

Age	Male		Female	
<1	23	1%	14	1%
01-04	112	4%	148	5%
05-09	175	6%	151	6%
10-14	227	8%	186	7%
15-19	218	8%	207	8%
20-24	199	7%	200	7%
25-29	220	8%	215	8%
30-34	219	8%	204	8%
35-39	225	8%	208	8%
40-44	233	8%	180	7%
45-49	237	8%	259	10%
50-54	241	9%	245	9%
55-59	206	7%	237	9%
60-64	195	7%	162	6%
65-69	68	2%	65	2%
70-74	14	0%	8	0%
75-79	4	0%	5	0%
80 +	2	0%	2	0%
Total	**2,818**	**100%**	**2,696**	**100%**



Average Age of Enrollees =	**34.4**	**Percentage of Female Enrollees =**	**48.9%**
Missouri Commercial Plans	34.4	Missouri Commercial Plans	48.9%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

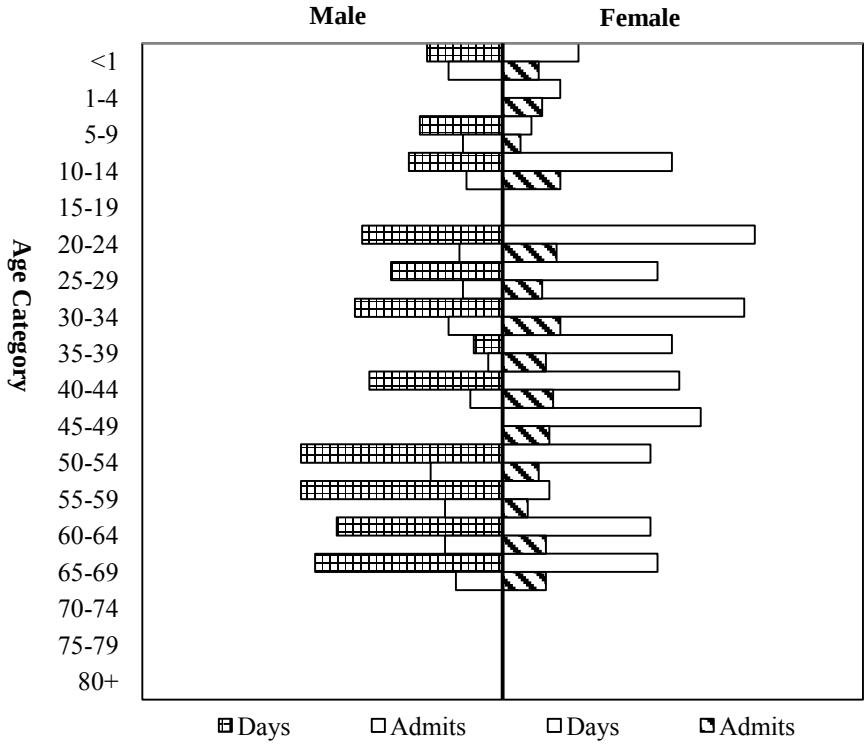
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	50,369	95,199	77,856	60,375	61,658
Total Membership	5,498	7,999	6,489	5,033	5,533

Cox Health Systems HMO, Inc.

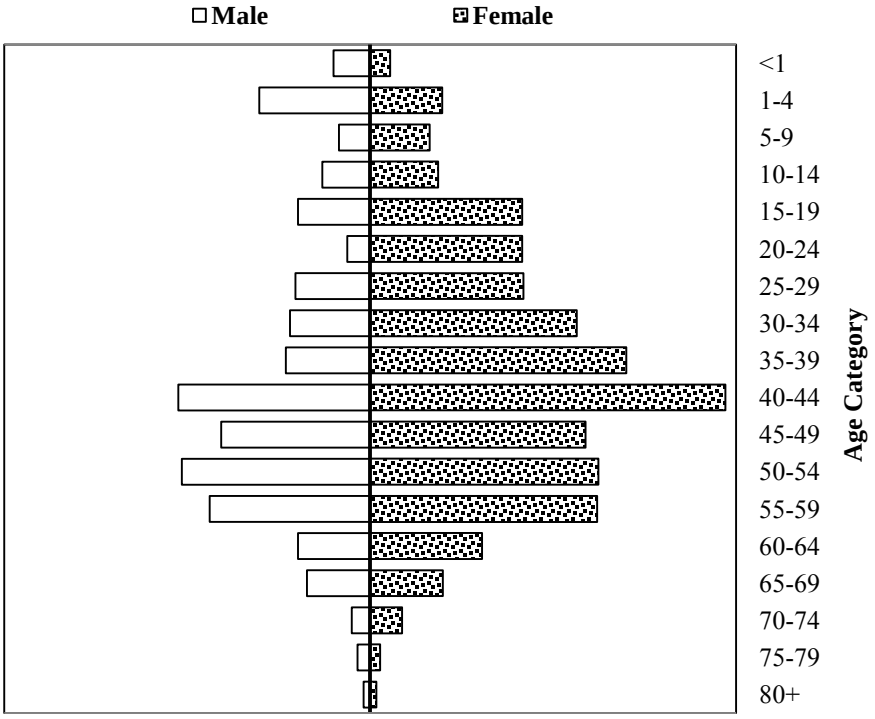
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	21	15	21	10
1-4	0	0	16	11
5-9	23	11	8	5
10-14	26	10	47	16
15-19	0	0	0	0
20-24	39	12	70	15
25-29	31	11	43	11
30-34	41	15	67	16
35-39	8	4	47	12
40-44	37	9	49	14
45-49	0	0	55	13
50-54	56	20	41	10
55-59	56	16	13	7
60-64	46	16	41	12
65-69	52	13	43	12
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**436**	**152**	**561**	**164**
Total	**997**	**316**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
249	137	**<1**
756	494	**1-4**
212	408	**5-9**
325	465	**10-14**
493	1,040	**15-19**
155	1,039	**20-24**
510	1,048	**25-29**
547	1,412	**30-34**
576	1,751	**35-39**
1,309	2,428	**40-44**
1,017	1,472	**45-49**
1,286	1,560	**50-54**
1,095	1,552	**55-59**
492	765	**60-64**
431	498	**65-69**
126	219	**70-74**
86	68	**75-79**
45	43	**80+**
9,710	**16,399**	**Subtotal**
26,109		**Total**



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Essence Healthcare, Inc.

Holding Company:
Essence Group Holdings Corporation

Main Administrative Office Mailing Address:
13900 Riverport Drive
St. Louis MO 63043
(314) 209-2780

Incorporated: January 30, 2003

Admitted to Missouri: May 30, 2003

Accreditation/Expiration Date: N/A

State of Domicile: Missouri

% of Missouri Business: 77.3%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
191,688
Missouri members at the end of the year:
17,400

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
345,671
Plan Wide members at the end of the year:
30,424

2009 Year-End Officers:
President: Frank Anthony Ingari
Secretary: Richard Hardy Jones
Chief Financial Officer: Richard Hardy Jones
Chief Medical Officer: Deborah Celia Zimmerman, M.D.

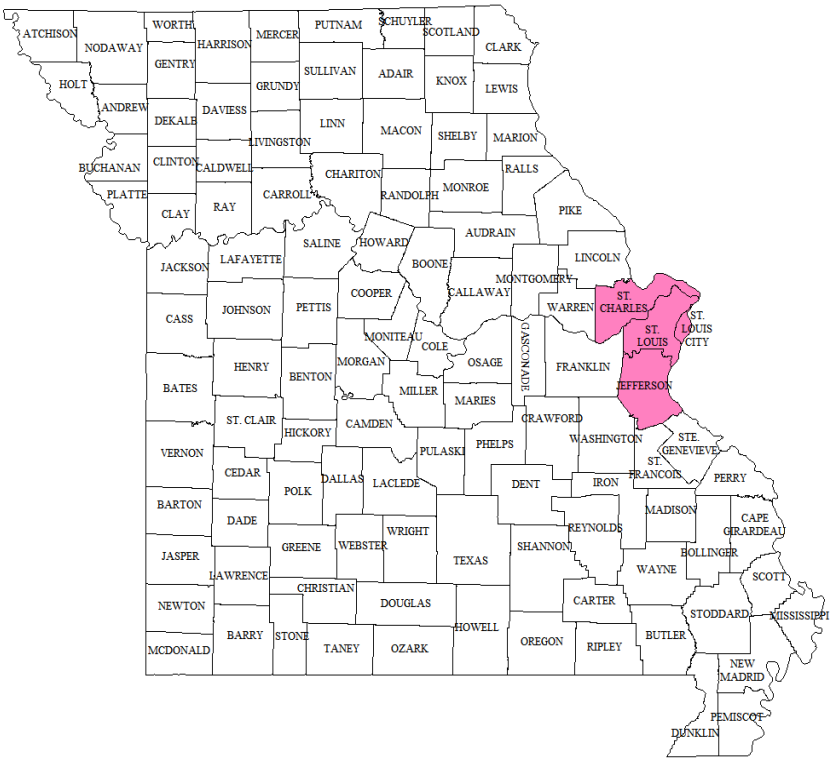
Other Officers:
Martha Gartland Butler
Paul Aloysius Beuttenmuller

2009 Year-End Directors:
Frank Anthony Ingari
Richard Hardy Jones

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

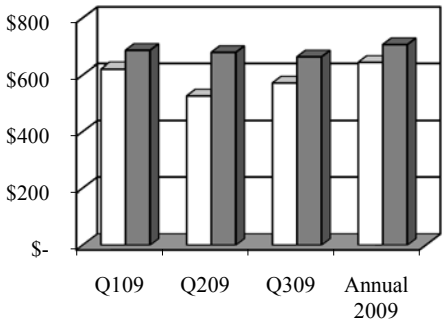


Essence Healthcare, Inc.

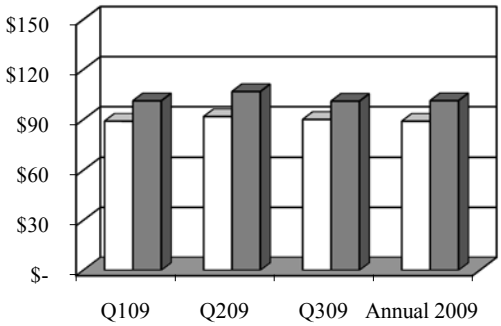
- Medicare Product

Missouri Costs Comparison [19]

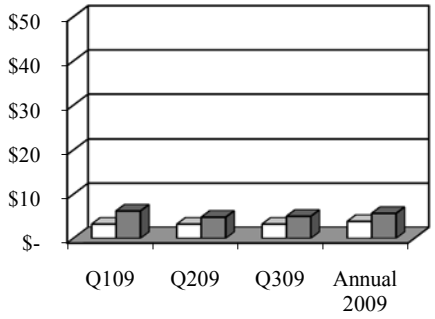
Total Per Member Per Month (PMPM) Costs



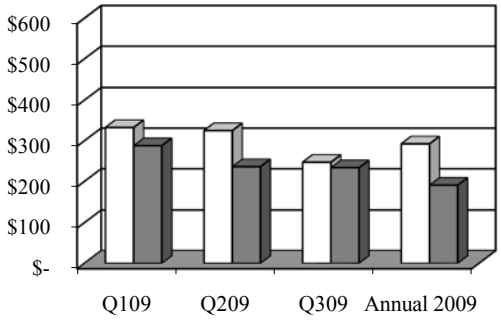
Prescription Drug PMPM Costs



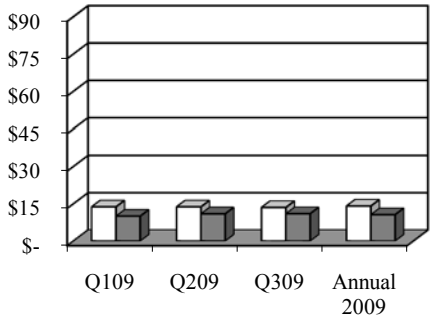
Mental Health PMPM Costs



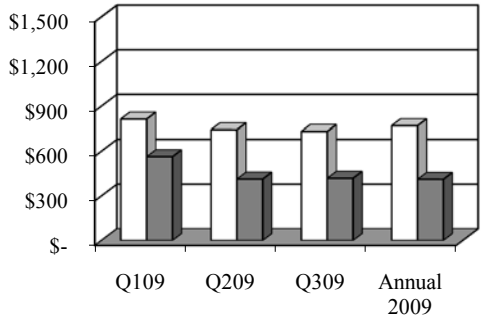
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Essence Healthcare, Inc. **Medicare Average**[2]

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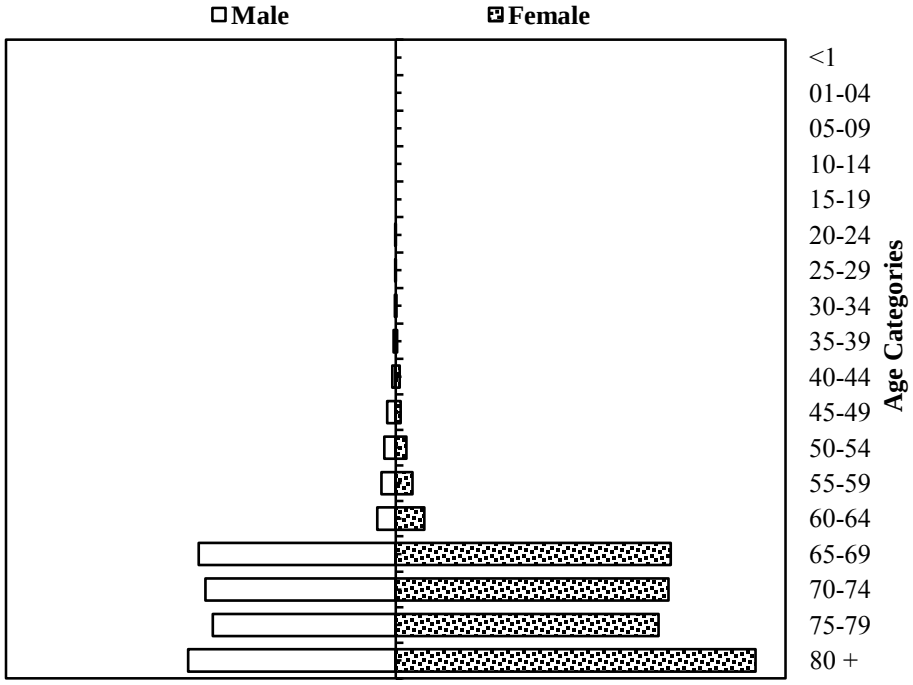
Essence Healthcare, Inc.

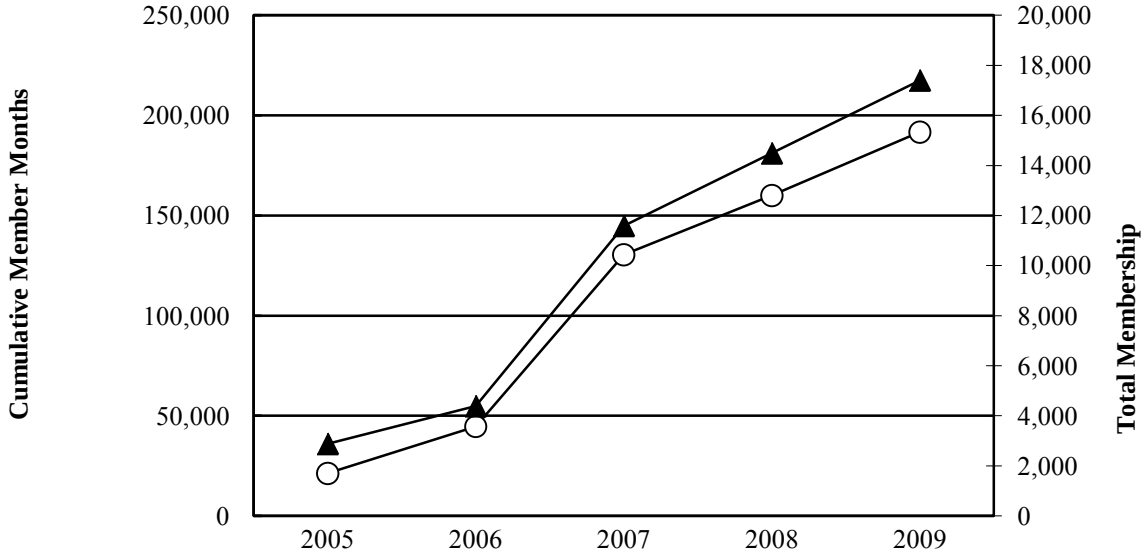
Average Membership

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	2	0%	1	0%
25-29	2	0%	2	0%
30-34	5	0%	6	0%
35-39	16	0%	12	0%
40-44	26	0%	32	0%
45-49	65	1%	39	0%
50-54	86	1%	82	1%
55-59	110	2%	130	1%
60-64	141	2%	222	2%
65-69	1,516	24%	2,118	22%
70-74	1,465	23%	2,100	22%
75-79	1,406	22%	2,023	21%
80 +	1,597	25%	2,771	29%
Total	**6,437**	**100%**	**9,538**	**100%**



Average Age of Enrollees =	**74.4**	**Percentage of Female Enrollees =**	**59.7%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	74.4	Missouri Medicare	59.7%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

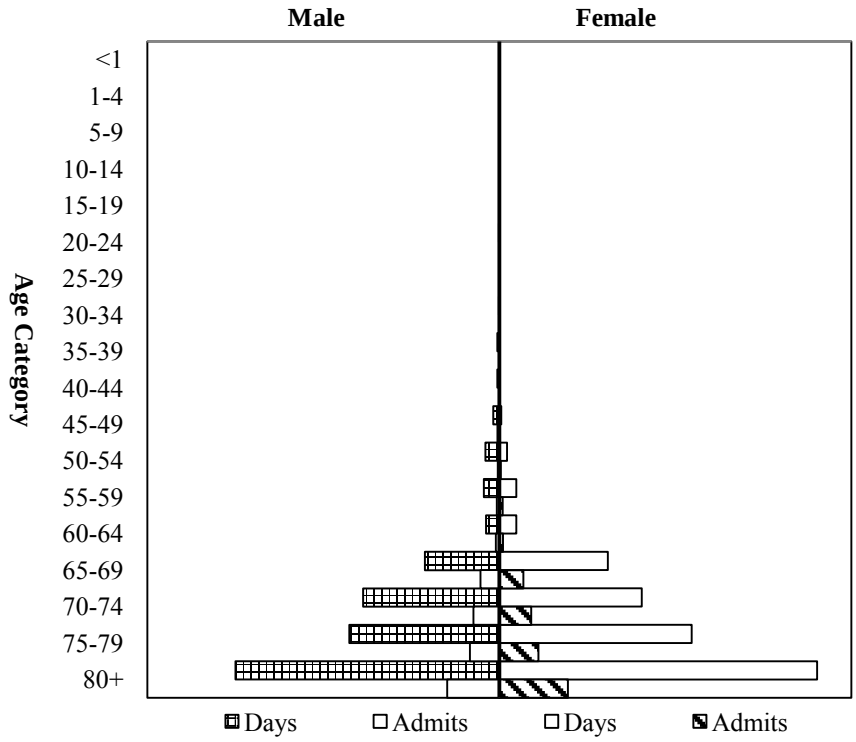
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	21,217	44,592	130,431	159,987	191,688
Total Membership	2,884	4,392	11,592	14,490	17,400

Essence Healthcare, Inc.

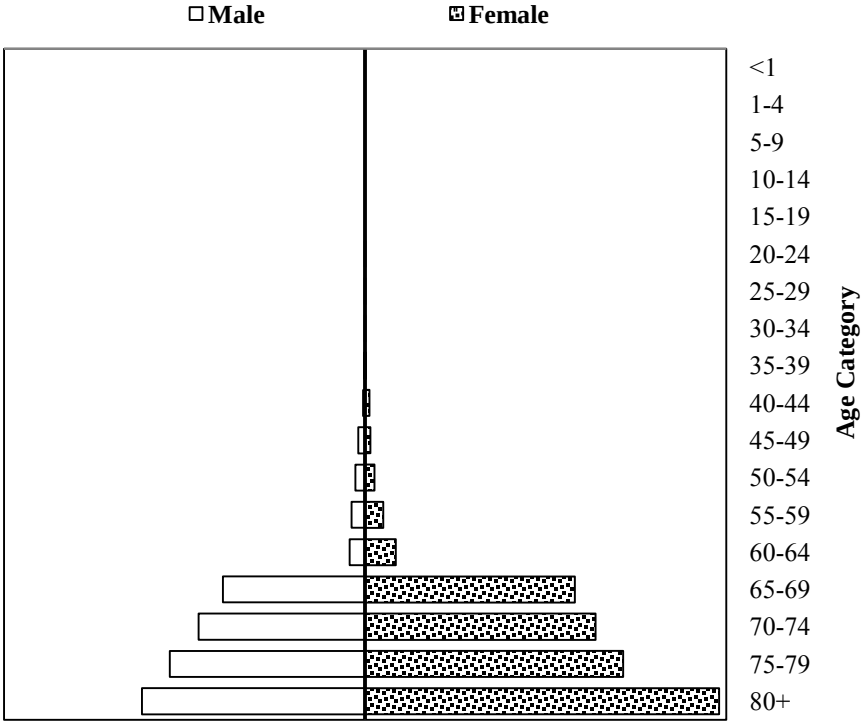
General Hospital/Acute Care Facility Utilization by Age and Gender



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	6	1	5	1
25-29	0	0	0	0
30-34	5	3	4	1
35-39	26	3	5	3
40-44	26	4	10	4
45-49	78	22	27	8
50-54	177	21	98	17
55-59	199	32	216	43
60-64	169	45	216	49
65-69	952	240	1,389	306
70-74	1,742	329	1,823	409
75-79	1,916	376	2,460	500
80+	3,371	667	4,065	877
Subtotal	**8,667**	**1,743**	**10,318**	**2,218**
Total	**18,985**	**3,961**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
0	0	**<1**
0	0	**1-4**
0	0	**5-9**
0	0	**10-14**
0	0	**15-19**
2	3	**20-24**
26	15	**25-29**
33	39	**30-34**
86	71	**35-39**
163	386	**40-44**
579	445	**45-49**
841	806	**50-54**
1,147	1,560	**55-59**
1,321	2,647	**60-64**
12,213	18,022	**65-69**
14,285	19,784	**70-74**
16,763	22,153	**75-79**
19,140	30,385	**80+**
66,599	**96,316**	**Subtotal**
162,915		**Total**



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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 / September, 26 2011

State of Domicile: Missouri

% of Missouri Business: 76.5%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
1,001,417
Missouri members at the end of the year:
77,513

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,196,621
Plan Wide members at the end of the year:
99,478

2009 Year-End Officers:
President: John Willard Kennedy
Secretary: Charles Brent Bertram
Chief Financial Officer: Marilyn Tromans
Chief Medical Officer: Dr. Blake Williamson

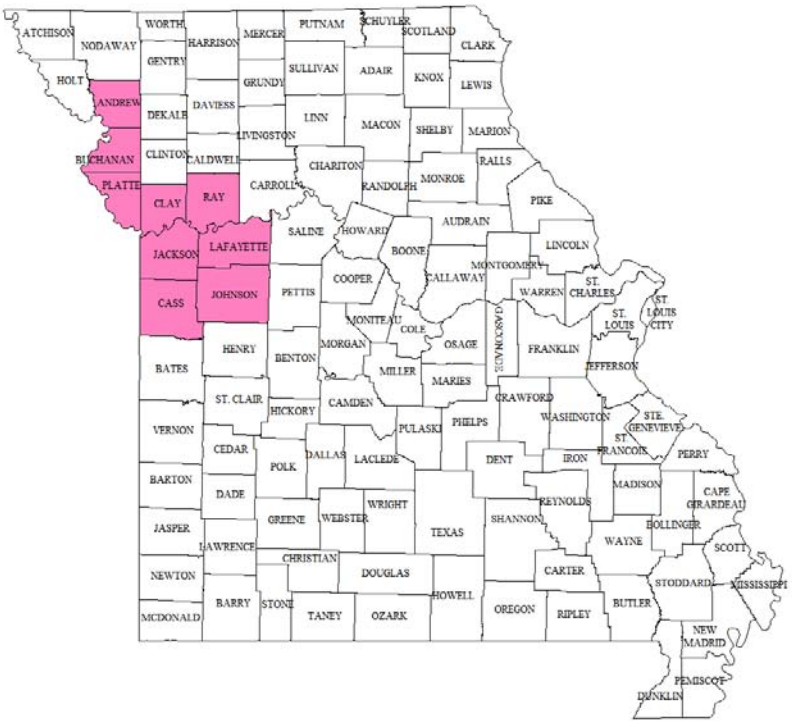
Other Officers:
Peter K. Yelorda
Roger L. Foreman
David Russell Gentile

2009 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

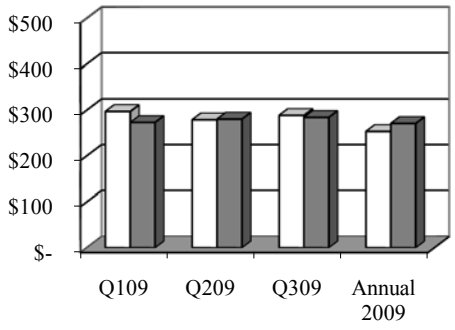


Good Health HMO, Inc. dba Blue-Care, Inc.

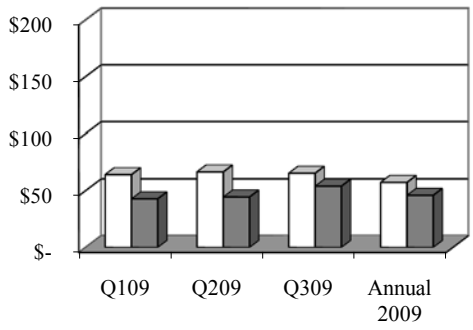
- Commercial Product

Missouri Costs Comparison [19]

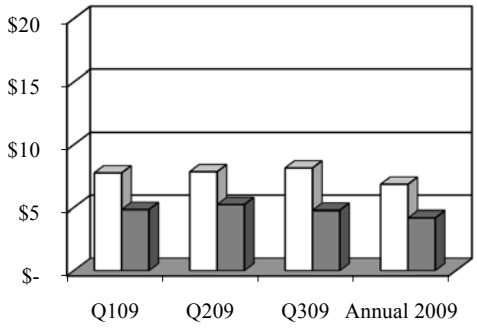
Total Per Member Per Month (PMPM) Costs



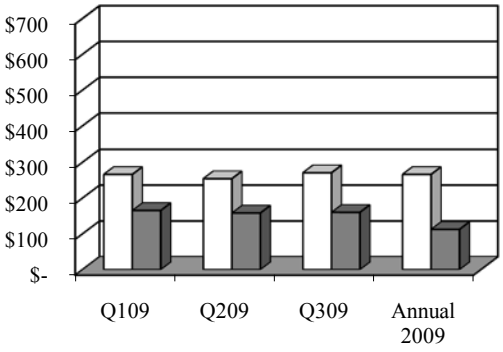
Prescription Drug PMPM Costs



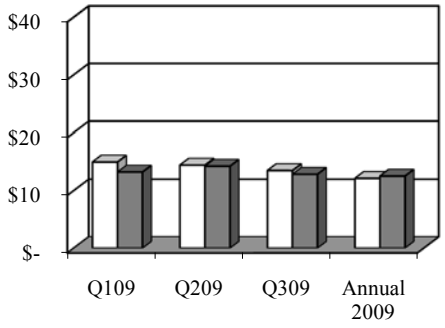
Mental Health PMPM Costs



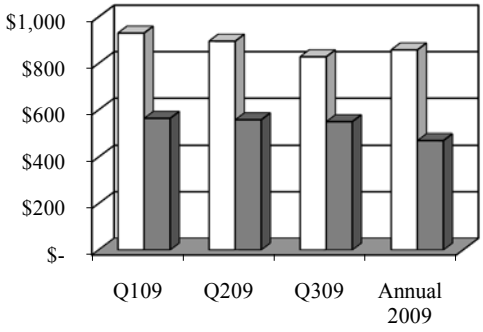
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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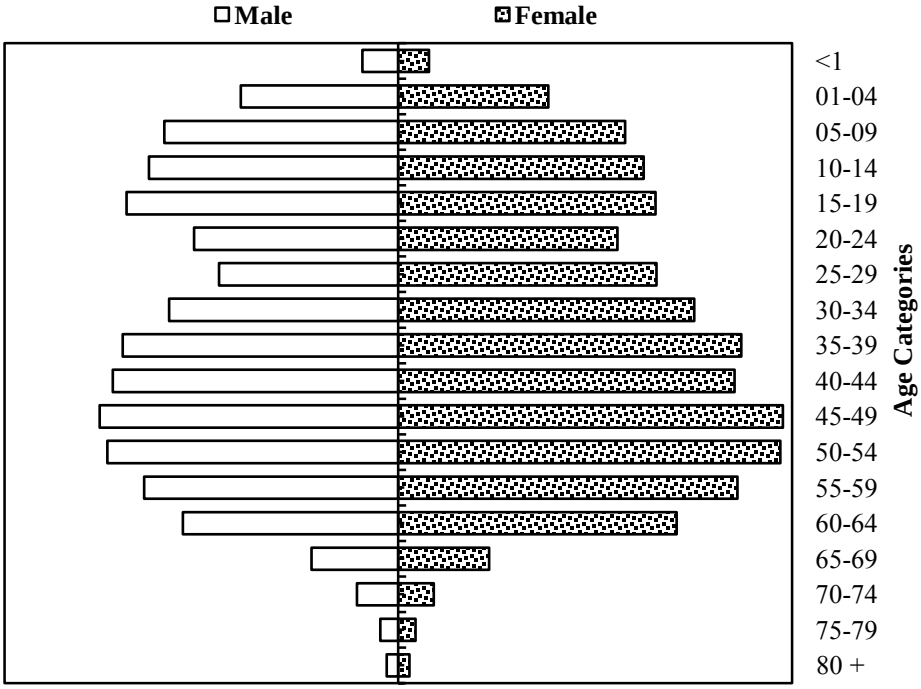
Good Health HMO, Inc. dba Blue-Care, Inc.

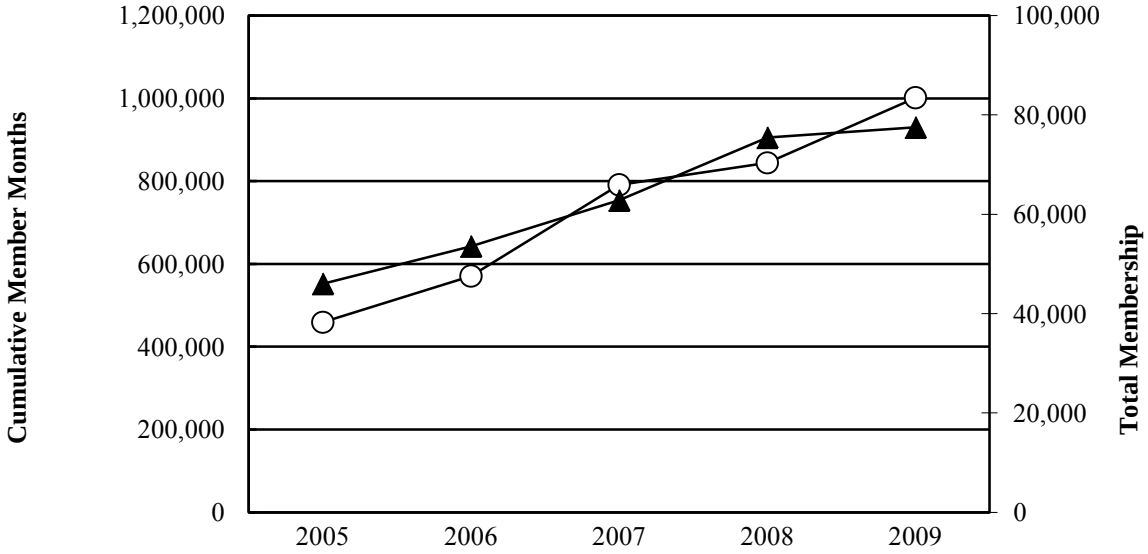
Average Membership

Age	Male		Female	
<1	384	1%	326	1%
01-04	1,681	5%	1,600	4%
05-09	2,497	7%	2,421	6%
10-14	2,661	7%	2,617	6%
15-19	2,900	8%	2,744	7%
20-24	2,177	6%	2,338	6%
25-29	1,913	5%	2,755	7%
30-34	2,446	7%	3,157	8%
35-39	2,940	8%	3,659	9%
40-44	3,044	9%	3,588	9%
45-49	3,184	9%	4,103	10%
50-54	3,104	9%	4,075	10%
55-59	2,710	8%	3,618	9%
60-64	2,298	6%	2,970	7%
65-69	927	3%	969	2%
70-74	441	1%	378	1%
75-79	191	1%	184	0%
80 +	124	0%	121	0%
Total	**35,622**	**100%**	**41,623**	**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

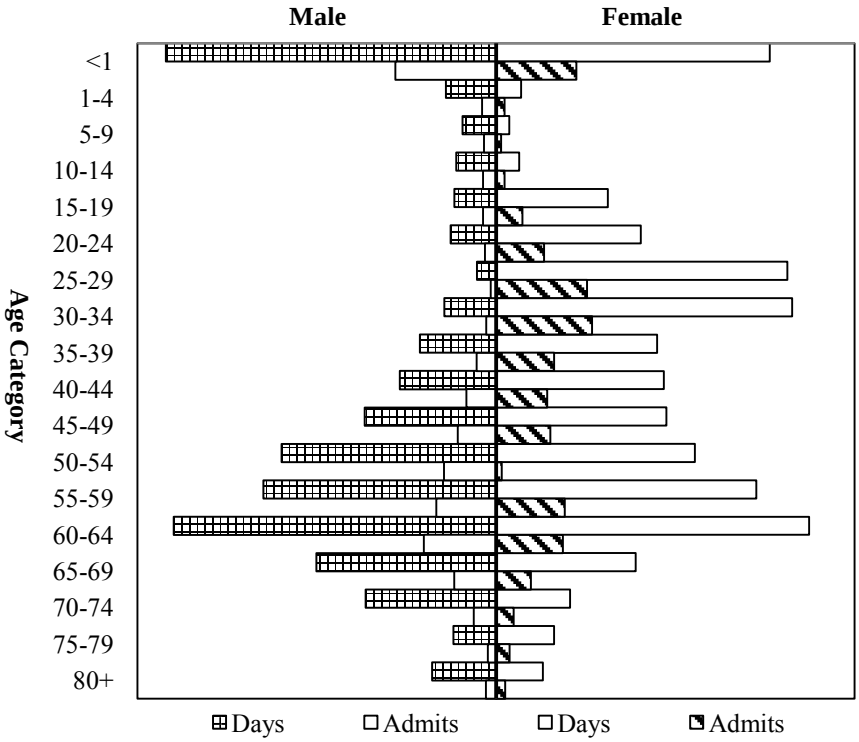
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	459,148	570,697	791,162	844,353	1,001,417
Total Membership	45,990	53,541	62,801	75,460	77,513

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

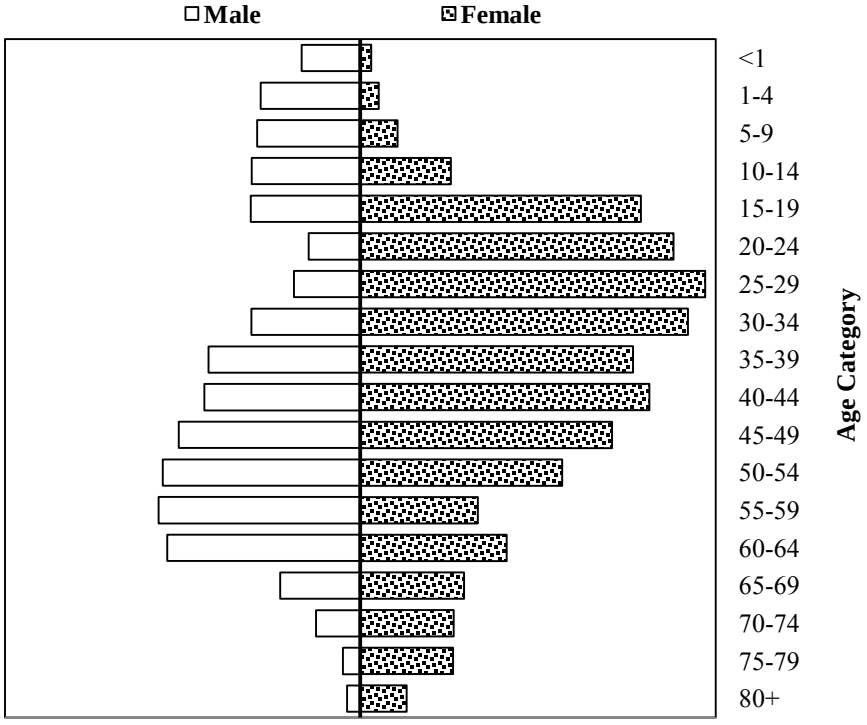
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	1,381	421	1,145	336
1-4	210	58	105	36
5-9	140	51	55	21
10-14	167	54	96	35
15-19	175	54	468	110
20-24	190	46	605	200
25-29	80	22	1,218	380
30-34	217	41	1,238	402
35-39	319	82	673	243
40-44	403	124	701	214
45-49	550	160	713	227
50-54	897	218	832	24
55-59	974	250	1,089	287
60-64	1,349	302	1,309	279
65-69	752	175	584	146
70-74	546	93	309	74
75-79	179	35	242	57
80+	267	43	196	38
Subtotal	**8,796**	**2,229**	**11,578**	**3,109**
Total	**20,374**	**5,338**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
4,944	3,912	**<1**
8,398	7,817	**1-4**
8,713	7,872	**5-9**
9,172	8,765	**10-14**
9,251	12,368	**15-19**
4,364	9,908	**20-24**
5,598	17,048	**25-29**
9,185	21,244	**30-34**
12,800	24,408	**35-39**
13,170	23,023	**40-44**
15,328	27,644	**45-49**
16,681	29,110	**50-54**
17,014	26,436	**55-59**
16,304	23,681	**60-64**
6,756	7,651	**65-69**
3,730	3,153	**70-74**
1,463	1,565	**75-79**
1,105	923	**80+**
163,976	**256,528**	**Subtotal**
420,504		**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: 15.0%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
589,596
Missouri members at the end of the year:
44,866

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
800,709
Plan Wide members at the end of the year:
61,261

2009 Year-End Officers:
President: Roman T. Kulich
Secretary: Shirley Anne Roquemore Smith
Chief Financial Officer: James M. Maxwell
Chief Medical Officer: Scott Spradlin, M.D.

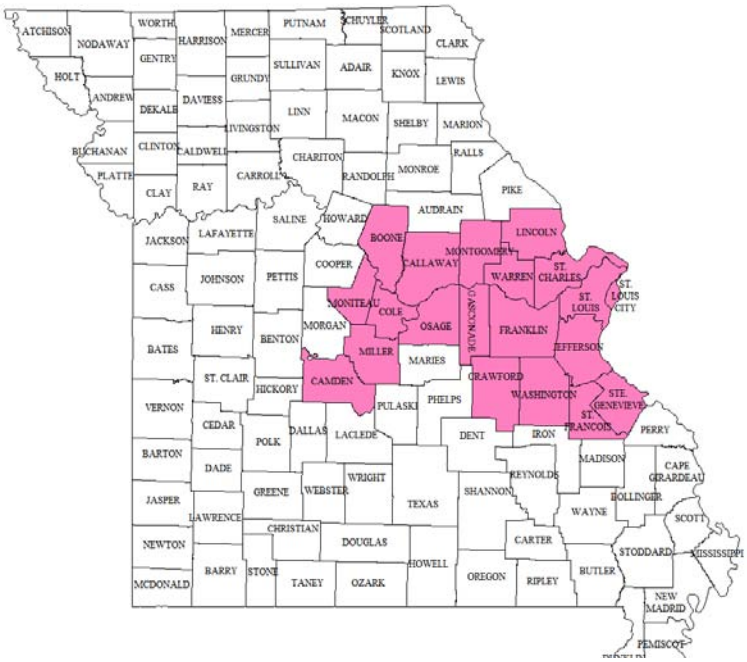
Other Officers:
Charles R. Stark
John Joseph Ruhlmann
Jonathan David Weinberg

2009 Year-End Directors:
Thomas C. Zielinski
Roman T. Kulich

Missouri Counties in Service Area:
Boone, Callaway, Camden, Cole, Crawford, Franklin, Gasconade, Jefferson, Lincoln, Miller, Moniteau, Montgomery, Osage, St. Charles, St. Francois, St. Louis, St. Louis City, 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, Schuyler, Scott, Shelby, St. Clair, Union, Washington, Williamson

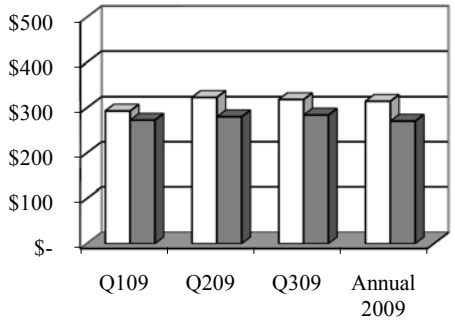


Group Health Plan, Inc.

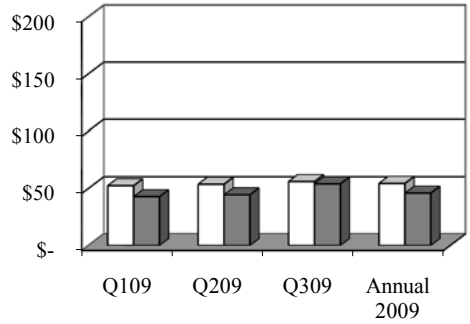
- Commercial Product

Missouri Costs Comparison [19]

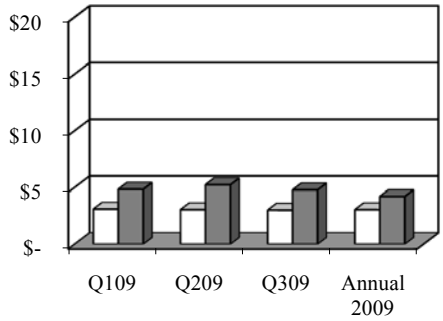
Total Per Member Per Month (PMPM) Costs



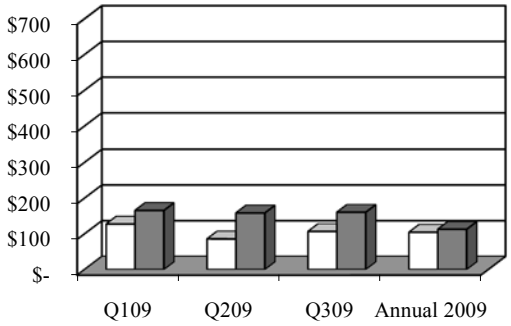
Prescription Drug PMPM Costs



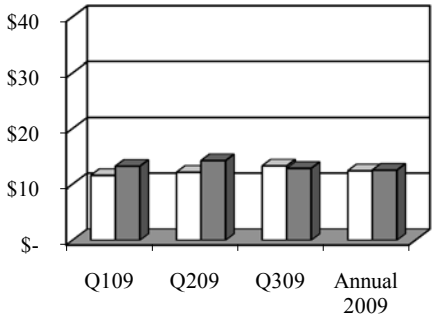
Mental Health PMPM Costs



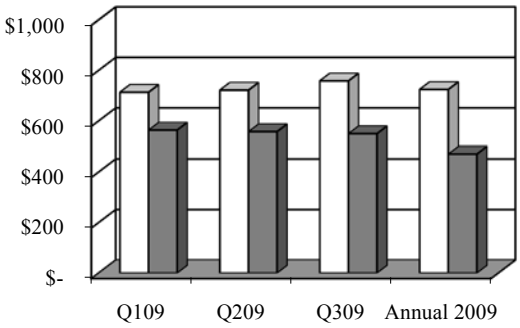
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



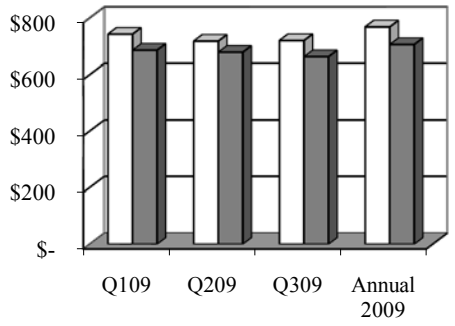
Group Health Plan, Inc. **Commercial Average**

Group Health Plan, Inc.

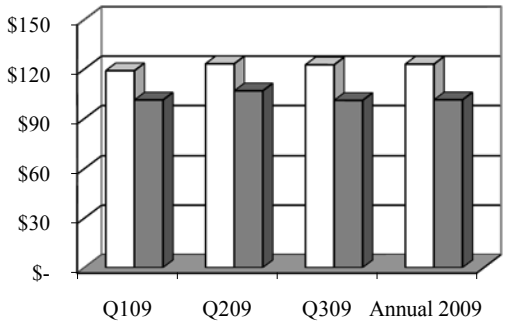
- Medicare Product

Missouri Costs Comparison [19]

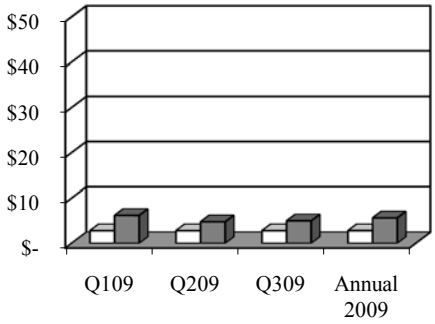
Total Per Member Per Month (PMPM) Costs



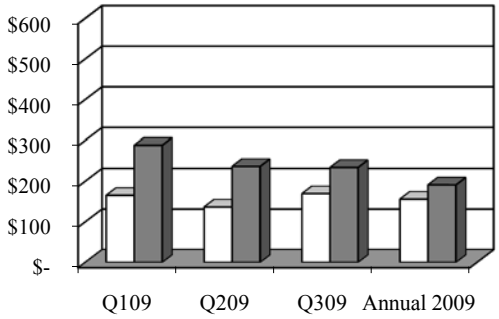
Prescription Drug PMPM Costs



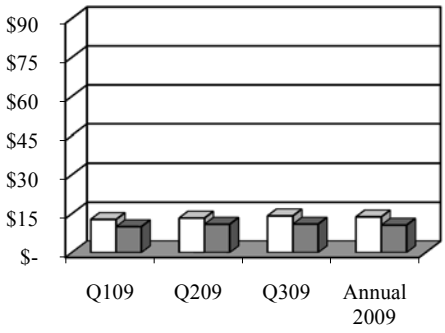
Mental Health PMPM Costs



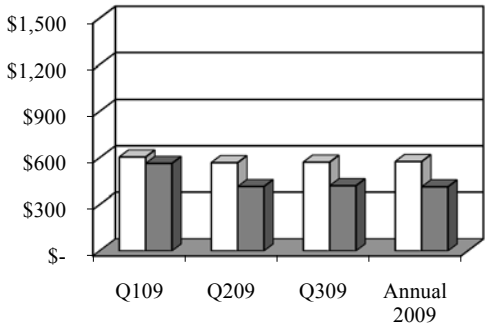
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

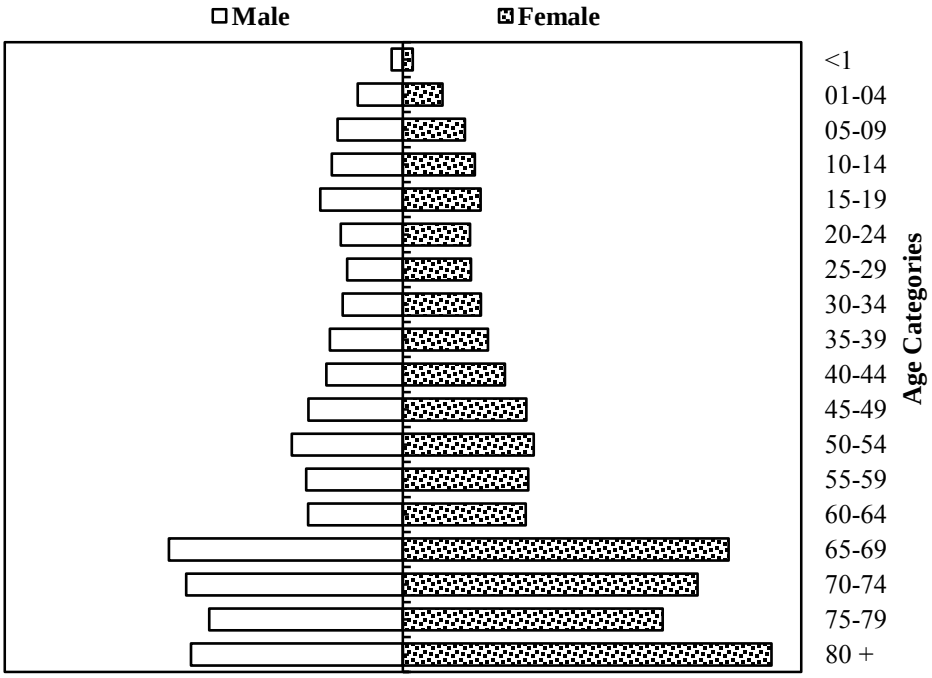


Group Health Plan, Inc. **Medicare Average**[2]

Group Health Plan, Inc.

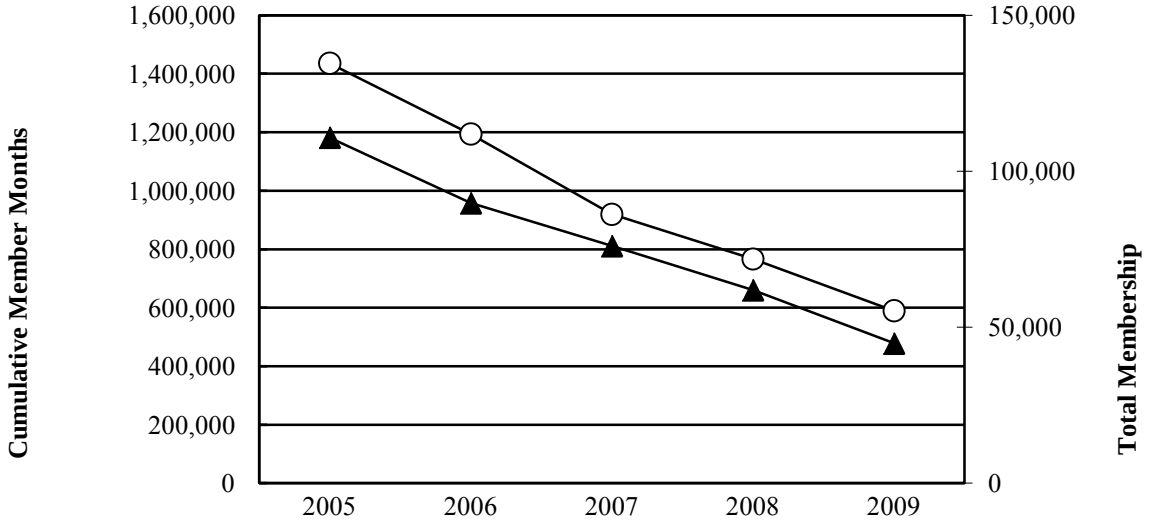
Average Membership

Age	Male		Female	
<1	114	1%	98	0%
01-04	455	2%	397	2%
05-09	656	4%	623	3%
10-14	714	4%	723	3%
15-19	831	4%	781	3%
20-24	624	3%	674	3%
25-29	561	3%	683	3%
30-34	605	3%	784	3%
35-39	733	4%	854	4%
40-44	770	4%	1,023	4%
45-49	951	5%	1,239	5%
50-54	1,116	6%	1,313	5%
55-59	971	5%	1,260	5%
60-64	954	5%	1,234	5%
65-69	2,351	13%	3,270	13%
70-74	2,179	12%	2,959	12%
75-79	1,947	10%	2,610	11%
80 +	2,129	11%	3,703	15%
Total	**18,661**	**100%**	**24,228**	**100%**



Average Age of Enrollees =	**55.5**	**Percentage of Female Enrollees =**	**56.5%**
Missouri Commercial Plans	37.1	Missouri Commercial Plans	53.8%
Missouri Medicare	73.7	Missouri Medicare	59.2%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

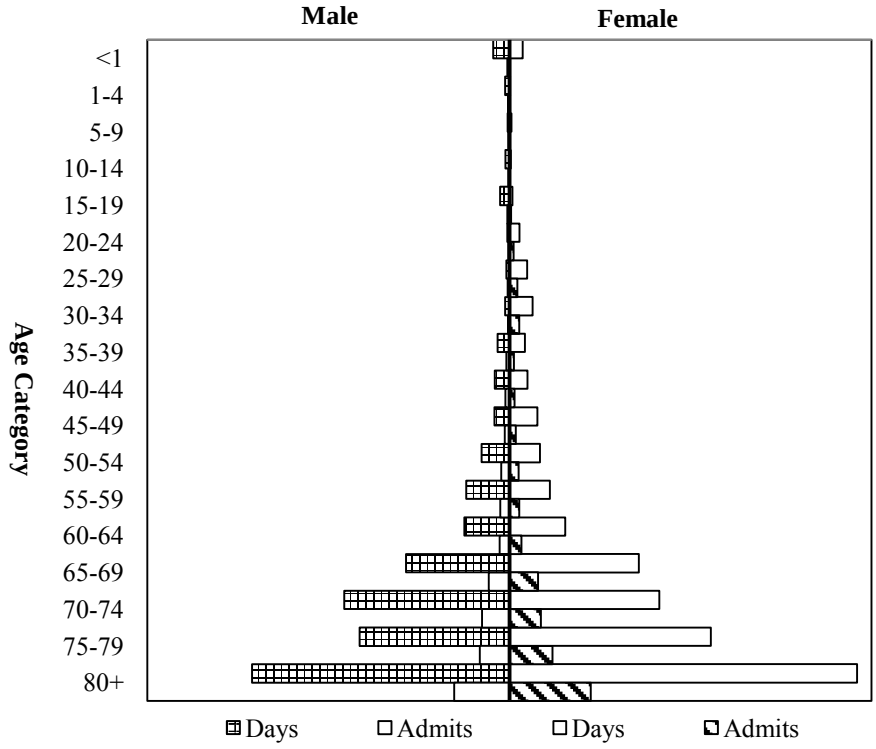
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	1,435,848	1,193,748	919,668	766,560	589,596
Total Membership	110,797	89,790	76,064	61,944	44,866

Group Health Plan, Inc.

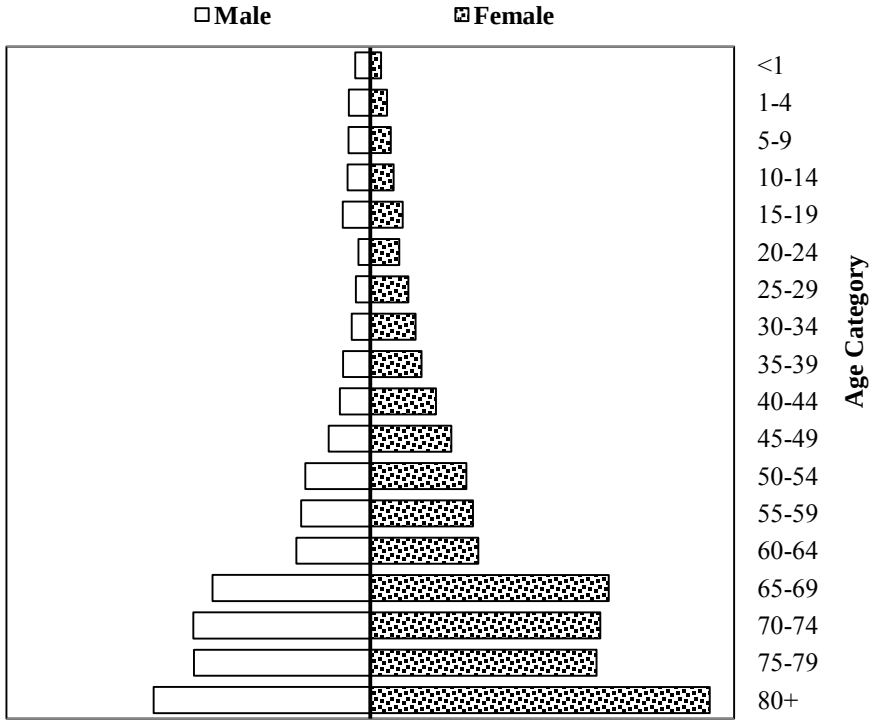
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	357	47	291	16
1-4	94	31	17	15
5-9	41	22	44	17
10-14	87	25	30	11
15-19	208	47	70	35
20-24	48	22	222	90
25-29	66	37	389	179
30-34	95	34	516	218
35-39	259	69	346	102
40-44	323	90	402	116
45-49	332	106	618	143
50-54	614	183	677	206
55-59	955	199	891	215
60-64	992	219	1,235	267
65-69	2,281	459	2,863	632
70-74	3,652	605	3,313	697
75-79	3,313	651	4,451	949
80+	5,687	1,217	7,681	1,796
Subtotal	**19,404**	**4,063**	**24,056**	**5,704**
Total	**43,460**	**9,767**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
2,495	1,754	**<1**
3,563	2,765	**1-4**
3,606	3,342	**5-9**
3,787	3,836	**10-14**
4,555	5,314	**15-19**
1,967	4,752	**20-24**
2,375	6,247	**25-29**
3,084	7,475	**30-34**
4,519	8,427	**35-39**
5,054	10,817	**40-44**
6,899	13,324	**45-49**
10,746	15,817	**50-54**
11,426	16,926	**55-59**
12,212	17,782	**60-64**
26,043	39,312	**65-69**
29,217	37,933	**70-74**
29,112	37,300	**75-79**
35,743	55,968	**80+**
196,403	**289,091**	**Subtotal**
485,494		**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: 100.0%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
211,266
Missouri members at the end of the year:
17,791

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
2,118,166
Plan Wide members at the end of the year:
180,571

2009 Year-End Officers:
President: Alexander Cunningham
Secretary: Lisa Iglesias
Chief Financial Officer: Thomas Tran
Chief Medical Officer: Olusegun Ishmael, M.D.

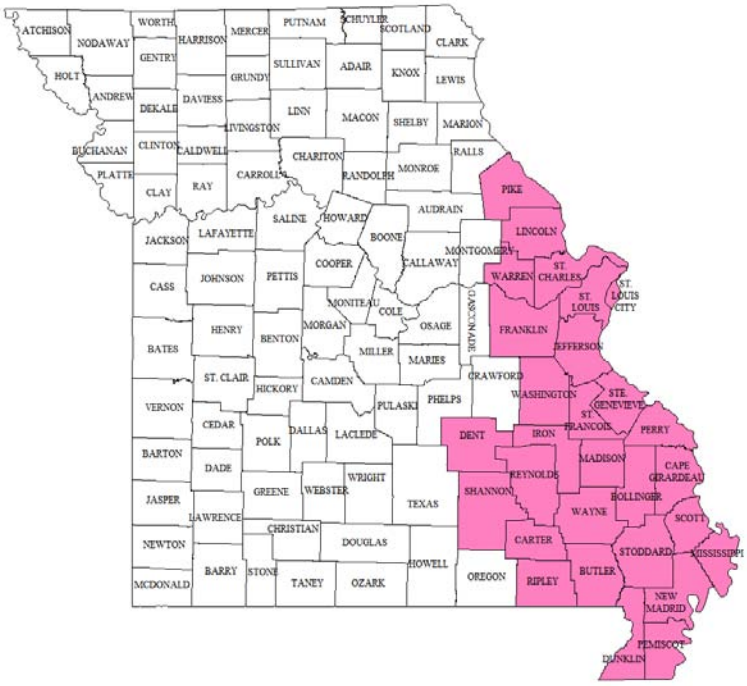
Other Officers:
Maurice S. Hebert
Vijay Kotte

2009 Year-End Directors:
Thomas Lacy Tran
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

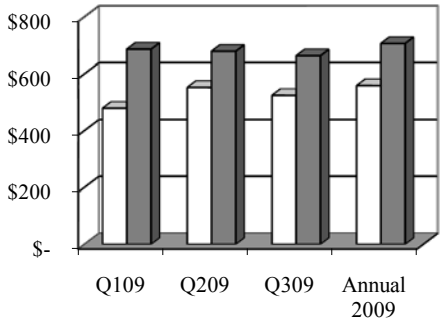


Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

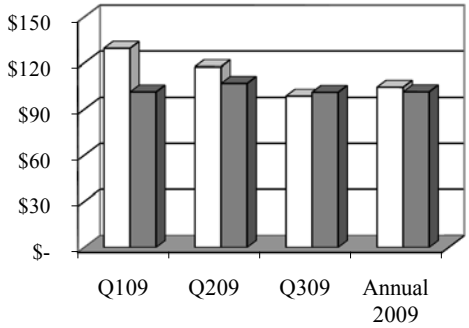
- Medicare Product

Missouri Costs Comparison [19]

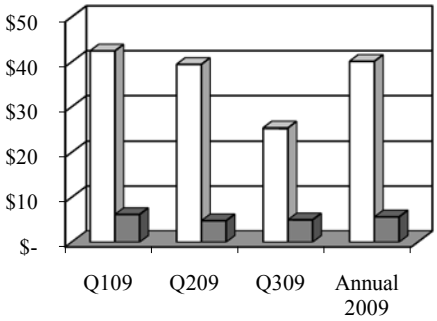
Total Per Member Per Month (PMPM) Costs



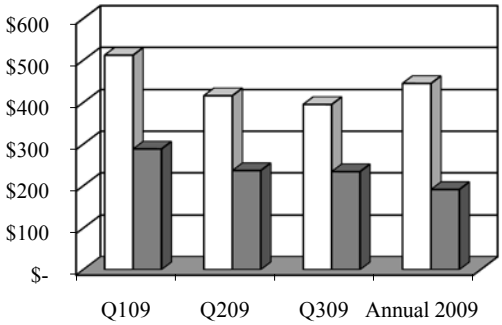
Prescription Drug PMPM Costs



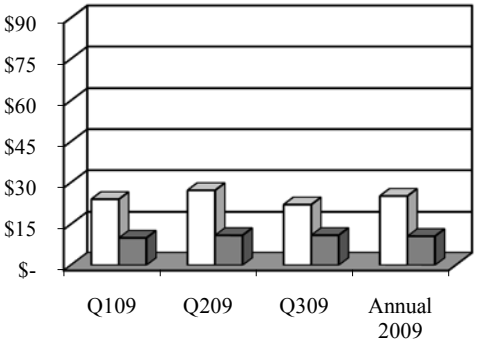
Mental Health PMPM Costs



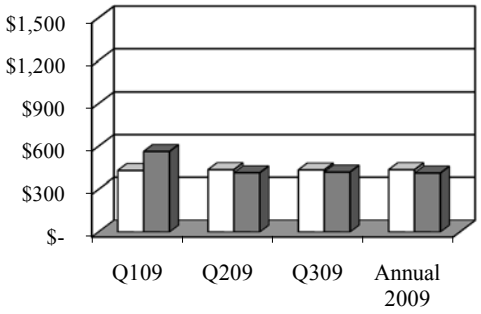
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



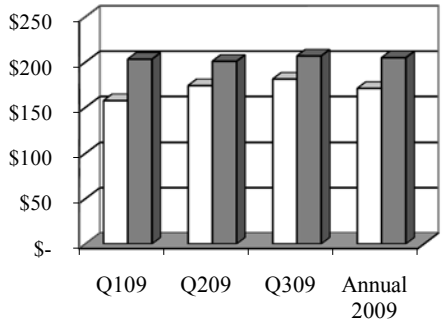
☐ **Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri** ■ **Medicare Average**[2]

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

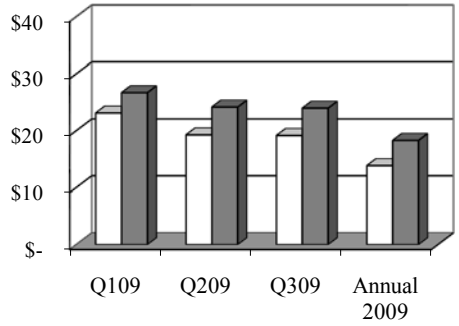
- Medicaid Product

Missouri Costs Comparison [19]

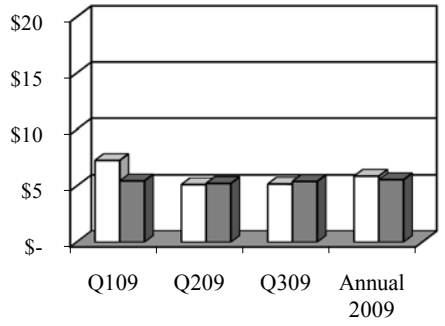
Total Per Member Per Month (PMPM) Costs



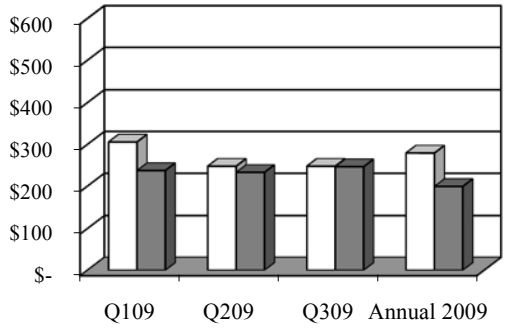
Prescription Drug PMPM Costs



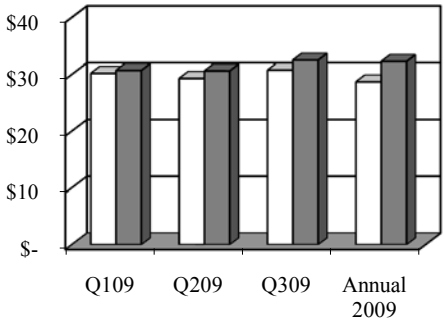
Mental Health PMPM Costs



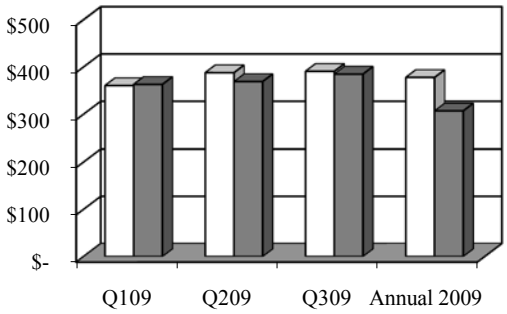
Average Cost per Encounter for Mental Health Services



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**

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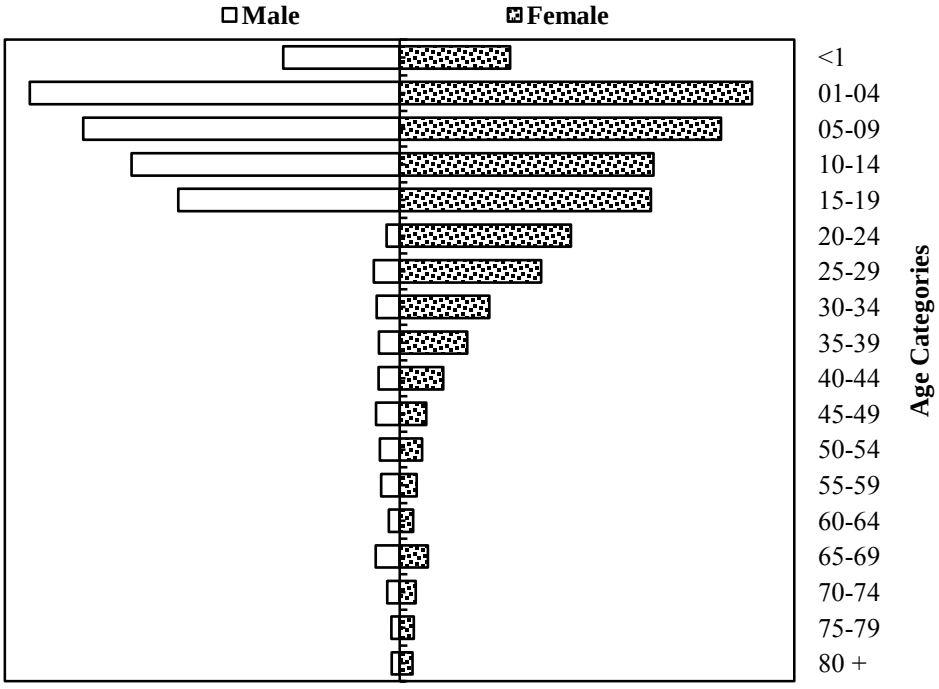
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

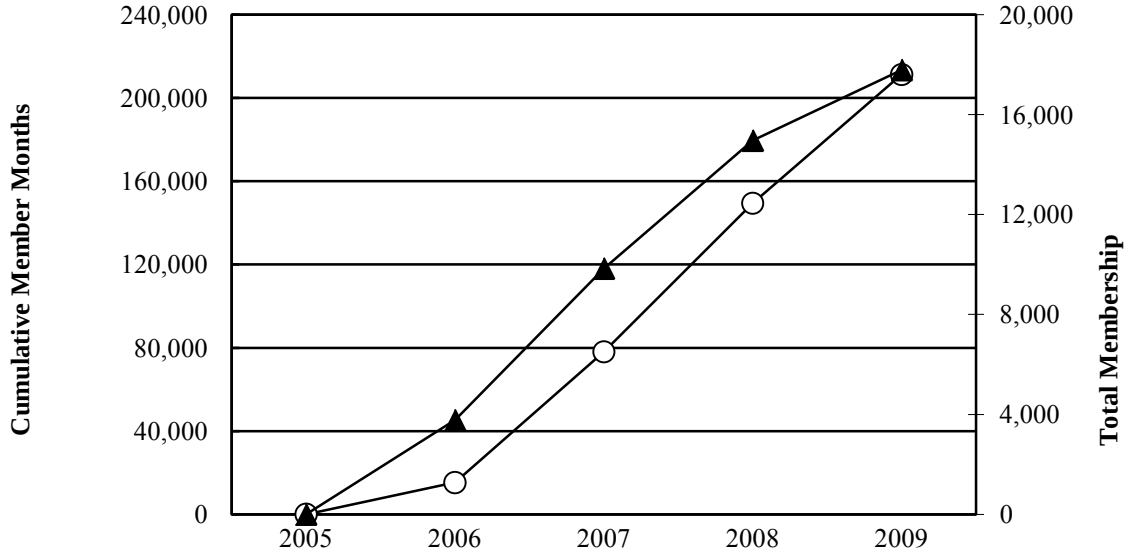
Average Membership

Age	Male		Female	
<1	589	8%	560	6%
01-04	1,874	24%	1,786	18%
05-09	1,602	21%	1,628	16%
10-14	1,358	18%	1,287	13%
15-19	1,122	15%	1,274	13%
20-24	65	1%	868	9%
25-29	130	2%	718	7%
30-34	116	2%	455	5%
35-39	105	1%	343	3%
40-44	106	1%	221	2%
45-49	120	2%	136	1%
50-54	99	1%	115	1%
55-59	93	1%	87	1%
60-64	54	1%	69	1%
65-69	121	2%	143	1%
70-74	63	1%	82	1%
75-79	42	1%	72	1%
80 +	39	1%	65	1%
Total	**7,698**	**100%**	**9,909**	**100%**



Average Age of Enrollees =	**16.0**	**Percentage of Female Enrollees =**	**56.3%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	60.6	Missouri Medicare	92.3%
Missouri Medicaid	12.3	Missouri Medicaid	56.5%

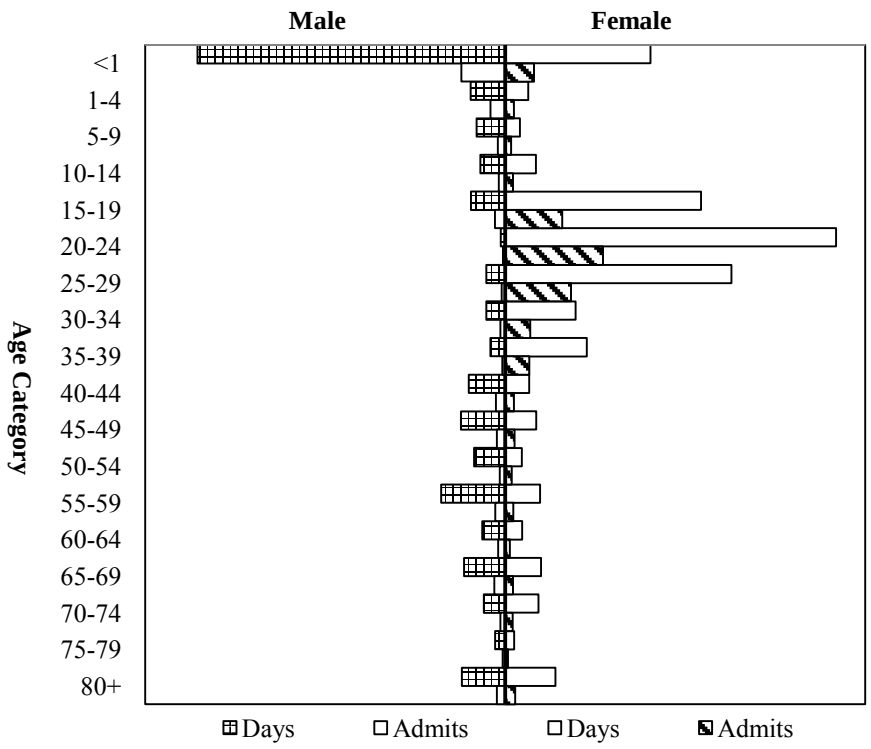
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	0	15,258	78,093	149,455	211,266
Total Membership	0	3,774	9,844	14,965	17,791

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

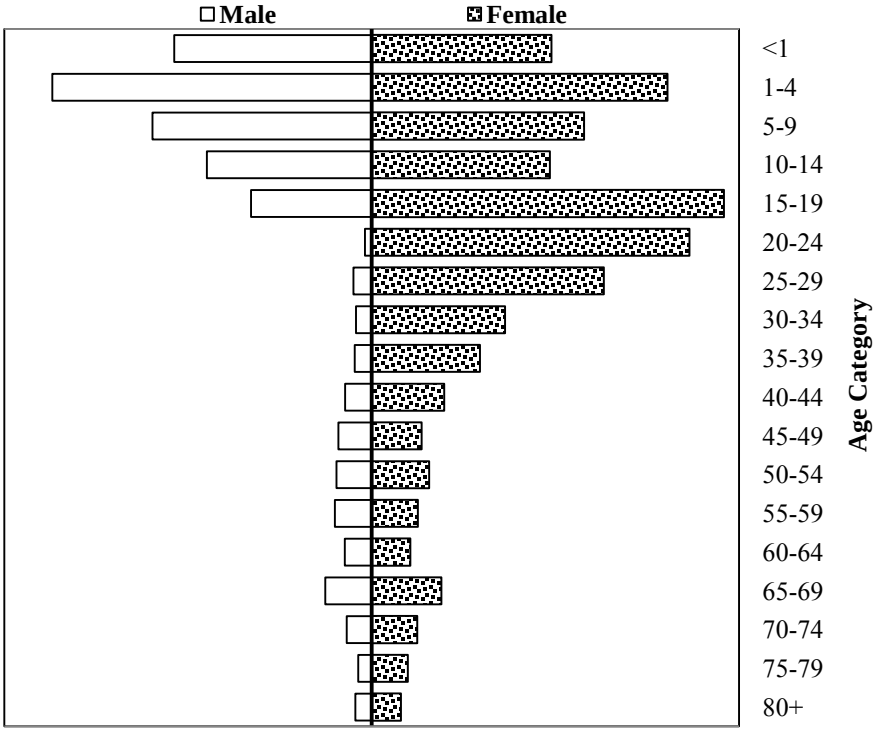
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	1,282	182	605	120
1-4	144	61	96	37
5-9	119	30	62	24
10-14	104	26	128	32
15-19	143	42	816	238
20-24	19	9	1,378	407
25-29	79	15	943	274
30-34	79	20	293	104
35-39	61	12	340	101
40-44	152	39	100	37
45-49	185	34	130	39
50-54	130	23	69	27
55-59	267	41	145	34
60-64	96	29	71	19
65-69	171	45	150	32
70-74	89	20	139	31
75-79	42	11	38	12
80+	181	35	209	42
Subtotal	**3,343**	**674**	**5,712**	**1,610**
Total	**9,055**	**2,284**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age:
4,301	3,914	**<1**
6,956	6,442	**1-4**
4,774	4,625	**5-9**
3,588	3,881	**10-14**
2,632	7,665	**15-19**
146	6,919	**20-24**
399	5,055	**25-29**
344	2,900	**30-34**
371	2,356	**35-39**
584	1,578	**40-44**
725	1,085	**45-49**
767	1,250	**50-54**
807	1,006	**55-59**
586	842	**60-64**
1,015	1,514	**65-69**
546	988	**70-74**
295	786	**75-79**
359	638	**80+**
29,195	**53,444**	**Subtotal**
Total	**82,639**	



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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

2009 Missouri Enrollment:
Total Missouri member months for the year:
2,233,781
Missouri members at the end of the year:
193,718

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
2,237,161
Plan Wide members at the end of the year:
193,718

2009 Year-End Officers:
President: Daniel R. Paquin
Secretary: Shirley Anne Roquemore Smith
Chief Financial Officer: Anita Mullins Schwing
Chief Medical Officer: Dr. Daniel Murphy

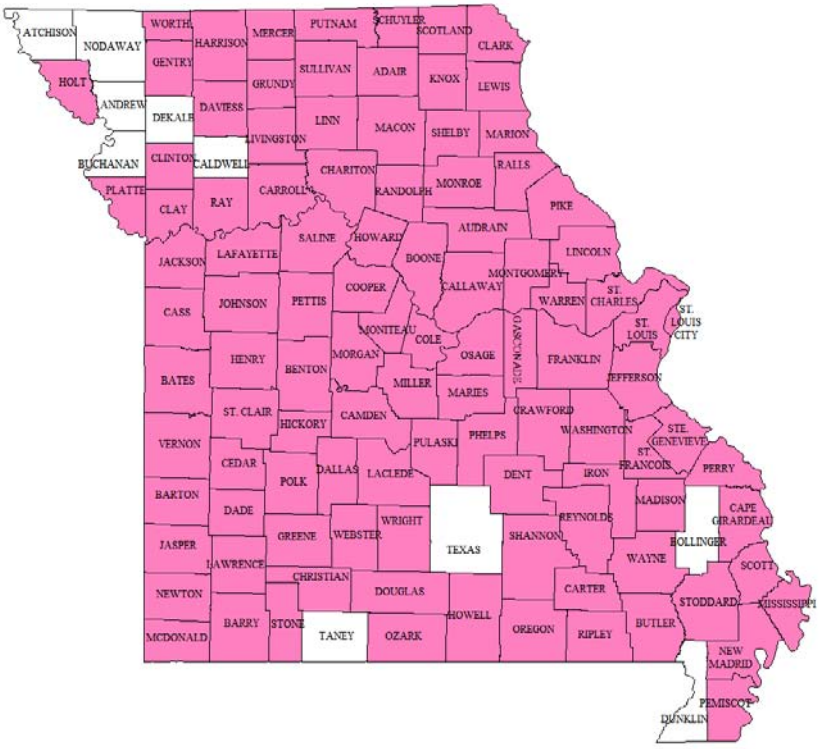
Other Officers:
John J. Ruhlman

2009 Year-End Directors:
Daniel Roland Paquin
Claudia Bjerre

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, Perry, 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

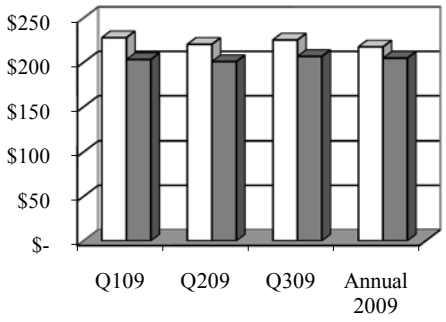


Healthcare USA of Missouri, LLC

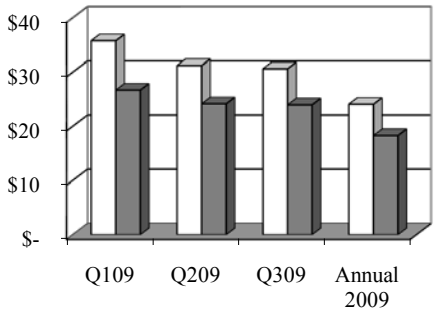
- Medicaid Product

Missouri Costs Comparison [19]

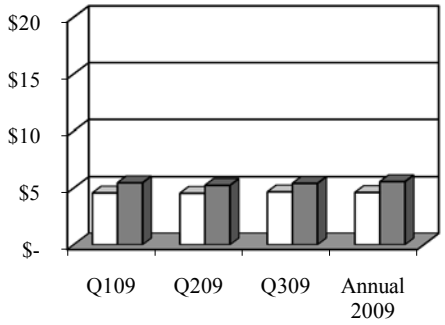
Total Per Member Per Month (PMPM) Costs



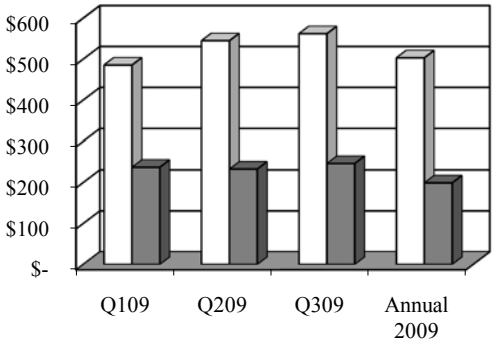
Prescription Drug PMPM Costs



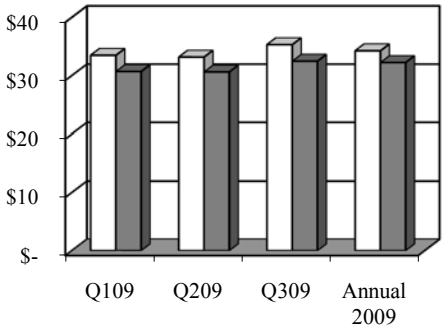
Mental Health PMPM Costs



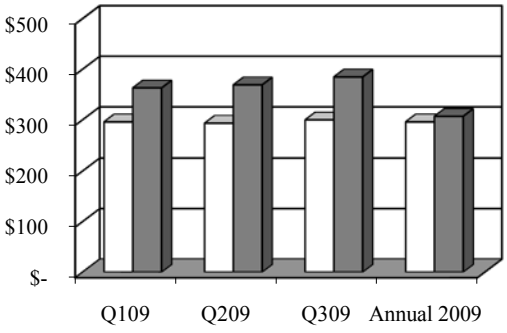
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

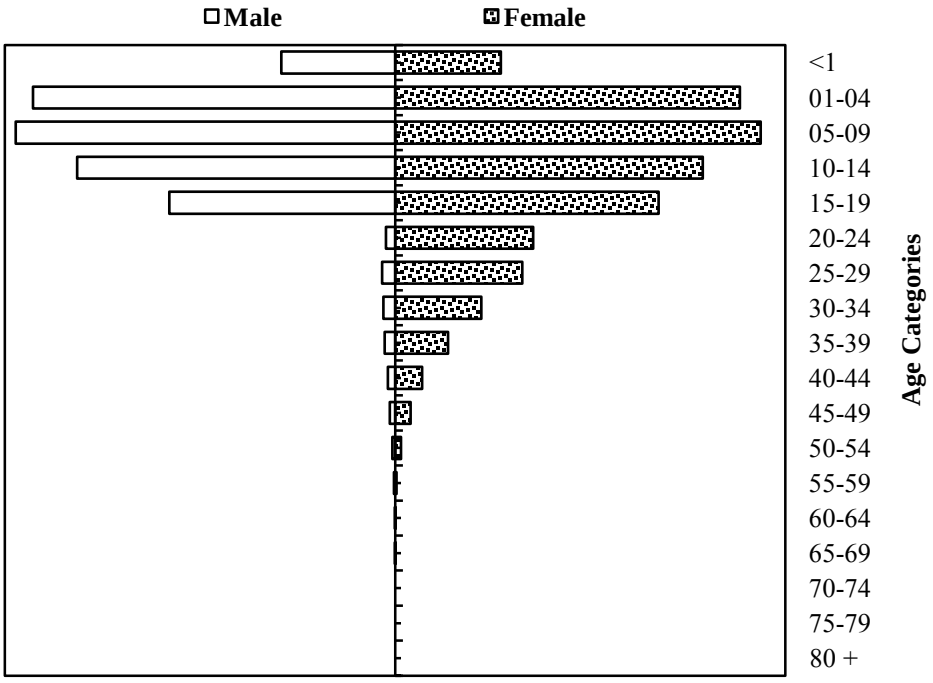


Healthcare USA of Missouri, LLC **Medicaid Average**

Healthcare USA of Missouri, LLC

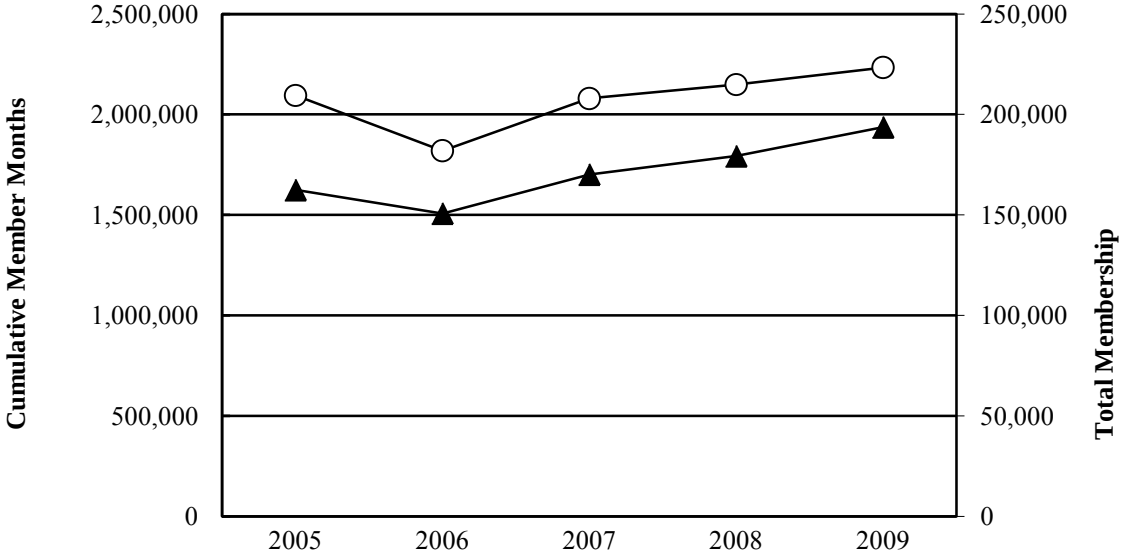
Average Membership

Age	Male		Female	
<1	6,419	8%	5,966	6%
01-04	20,421	25%	19,431	19%
05-09	21,392	26%	20,614	20%
10-14	17,927	22%	17,337	17%
15-19	12,726	15%	14,847	14%
20-24	519	1%	7,788	8%
25-29	729	1%	7,176	7%
30-34	658	1%	4,854	5%
35-39	582	1%	2,990	3%
40-44	416	1%	1,528	1%
45-49	295	0%	869	1%
50-54	156	0%	333	0%
55-59	60	0%	84	0%
60-64	19	0%	13	0%
65-69	1	0%	1	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	82,320	100%	103,831	100%



Average Age of Enrollees =	**11.5**	**Percentage of Female Enrollees =**	**55.8%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	11.5	Missouri Medicaid	55.8%

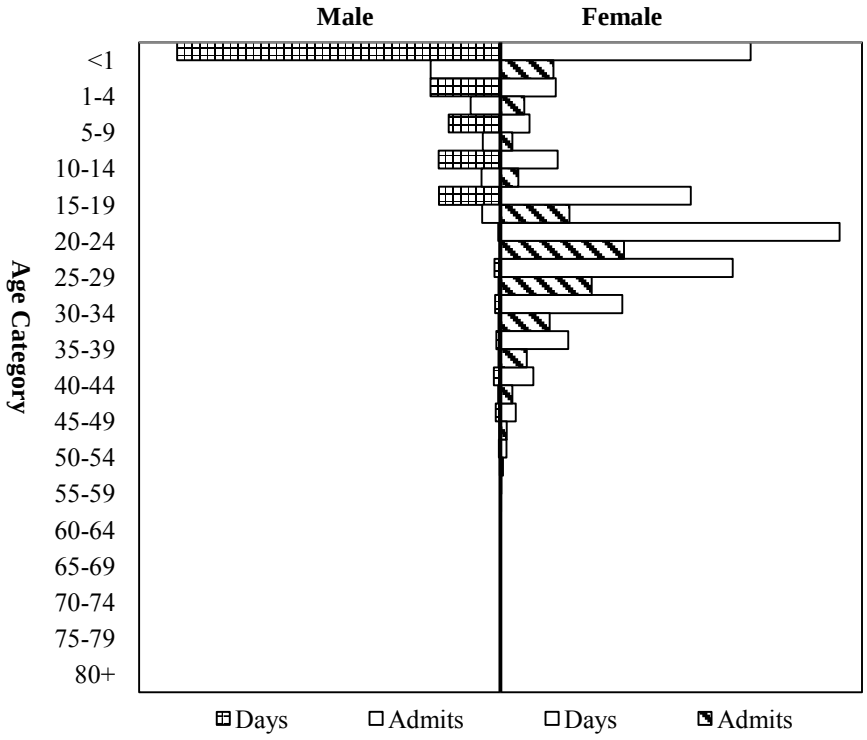
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	2,094,812	1,819,442	2,079,940	2,149,144	2,233,781
Total Membership	162,470	150,748	170,180	179,322	193,718

Healthcare USA of Missouri, LLC

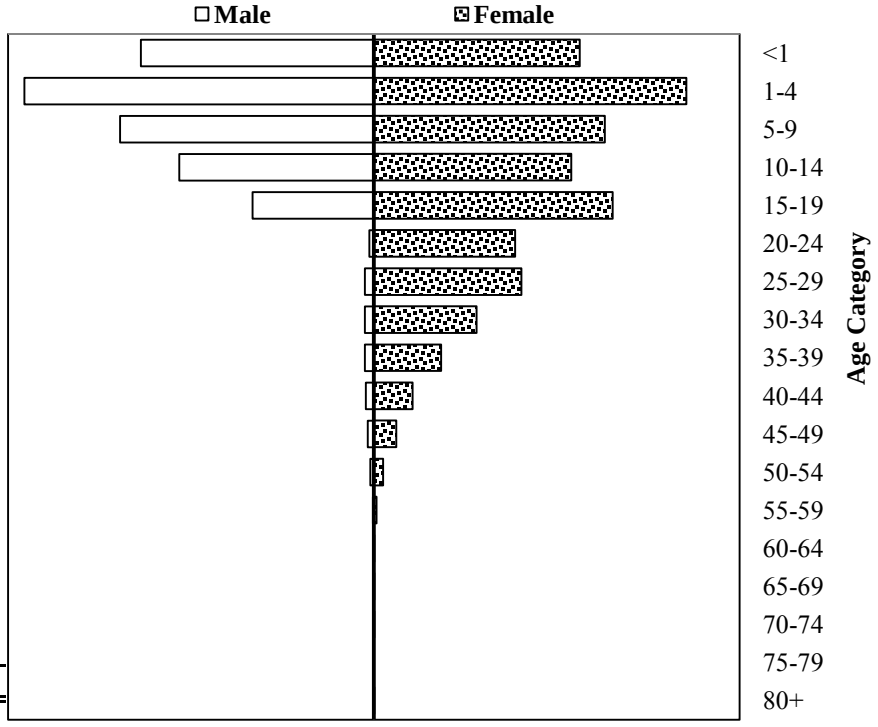
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	16,106	3,484	12,457	2,636
1-4	3,487	1,492	2,755	1,176
5-9	2,576	890	1,444	593
10-14	3,076	943	2,853	882
15-19	3,073	921	9,473	3,436
20-24	114	55	16,891	6,157
25-29	309	105	11,560	4,542
30-34	270	101	6,073	2,441
35-39	205	104	3,369	1,312
40-44	331	112	1,632	582
45-49	243	71	762	300
50-54	89	45	289	127
55-59	11	6	46	20
60-64	14	5	14	3
65-69	0	0	0	0
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**29,904**	**8,334**	**69,618**	**24,207**
Total	**99,522**	**32,541**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
60,501	53,451	**<1**
90,799	81,222	**1-4**
65,924	60,019	**5-9**
50,548	51,251	**10-14**
31,535	62,062	**15-19**
1,195	36,713	**20-24**
2,374	38,350	**25-29**
2,367	26,688	**30-34**
2,336	17,458	**35-39**
2,052	10,090	**40-44**
1,615	5,802	**45-49**
957	2,403	**50-54**
282	658	**55-59**
109	80	**60-64**
14	10	**65-69**
2	3	**70-74**
0	0	**75-79**
0	1	**80+**
312,610	**446,261**	**Subtotal**
758,871		**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

2009 Missouri Enrollment:
Total Missouri member months for the year:
261
Missouri members at the end of the year:
21

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
261
Plan Wide members at the end of the year:
21

2009 Year-End Officers:
President: Denis W. Casey
Secretary: Kathleen S. Kiefer
Chief Financial Officer: Wayne S. DeVeydt
Chief Medical Officer: Robert Sorrenti, M.D.

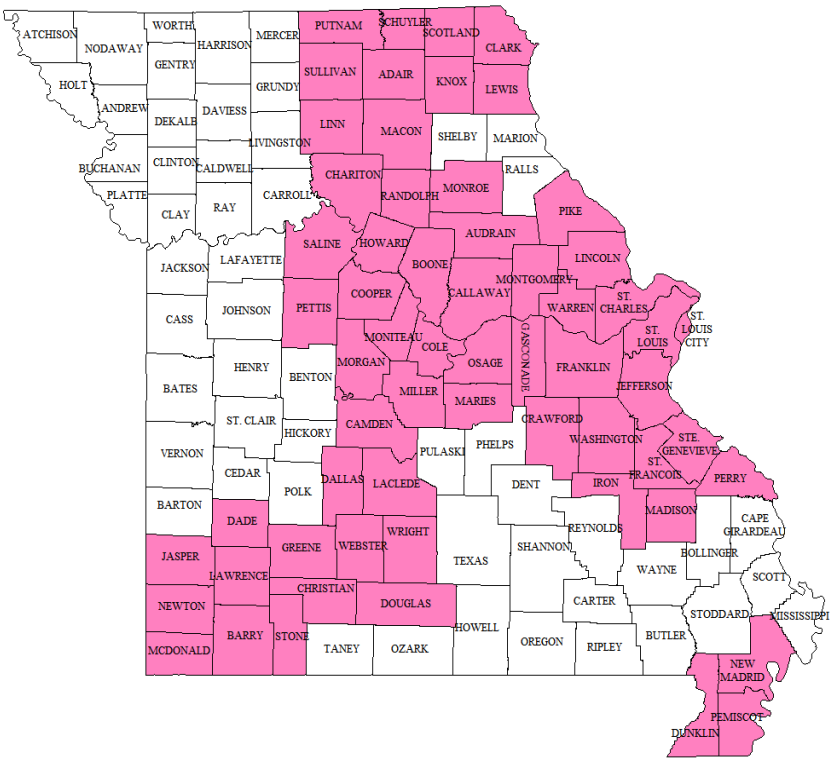
Other Officers:
David M. Henley
Catherine I. Kelaghan
Dennis A. Matheis

2009 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

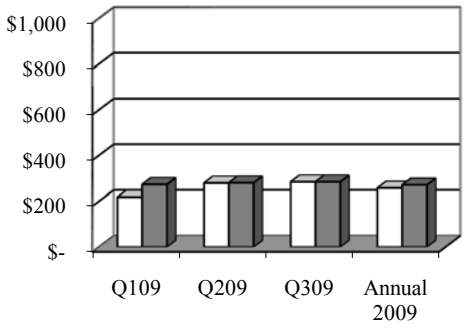


HealthLink HMO, Inc. dba HealthLink HMO

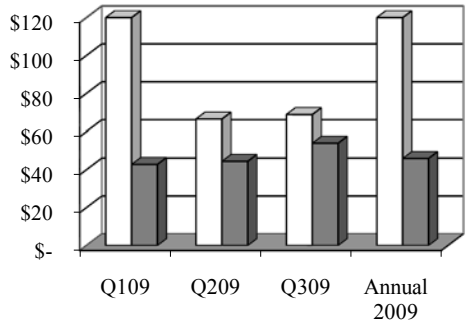
- Commercial Product

Missouri Costs Comparison [6,19]

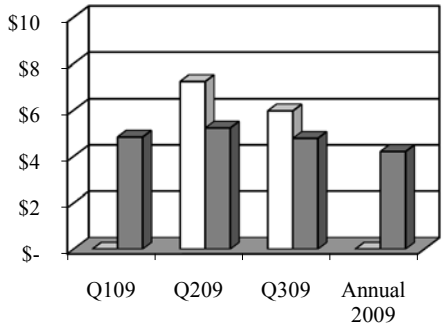
Total Per Member Per Month (PMPM) Costs



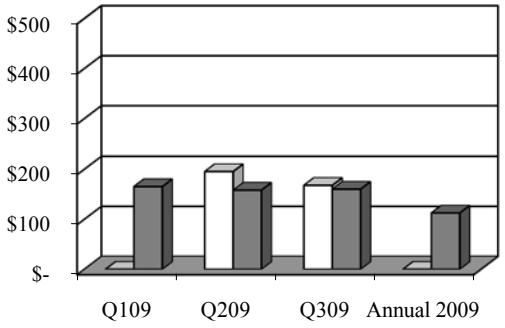
Prescription Drug PMPM Costs



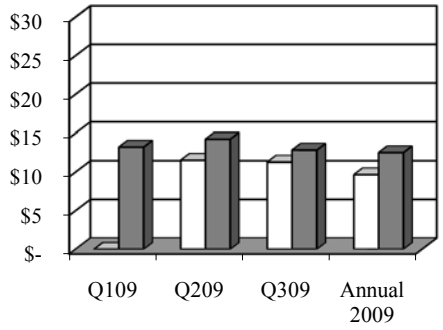
Mental Health PMPM Costs



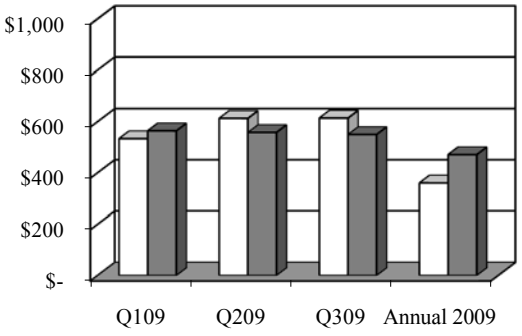
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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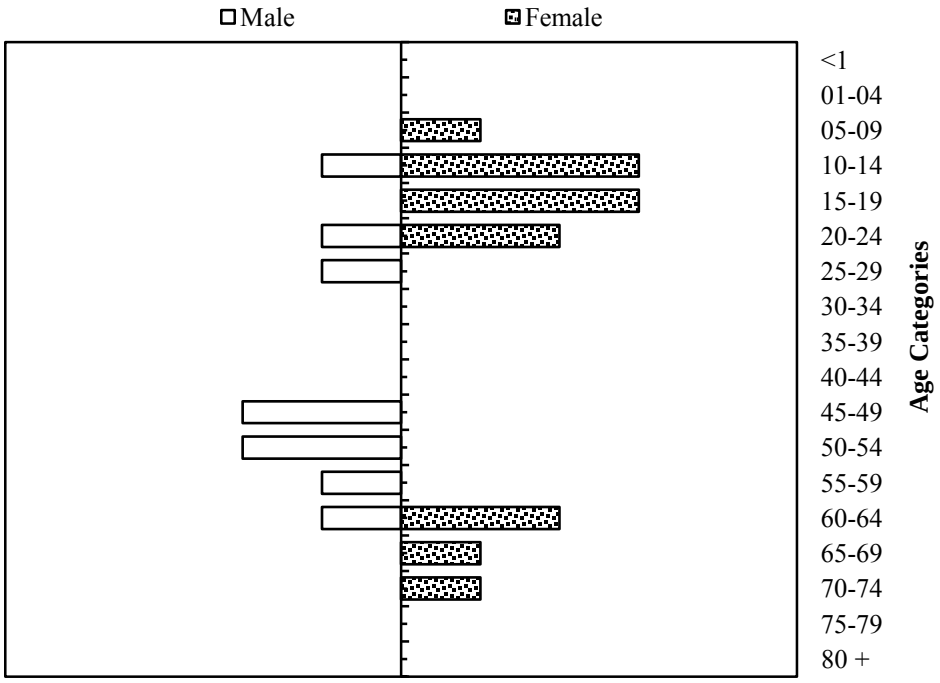
HealthLink HMO, Inc. dba HealthLink HMO [6]

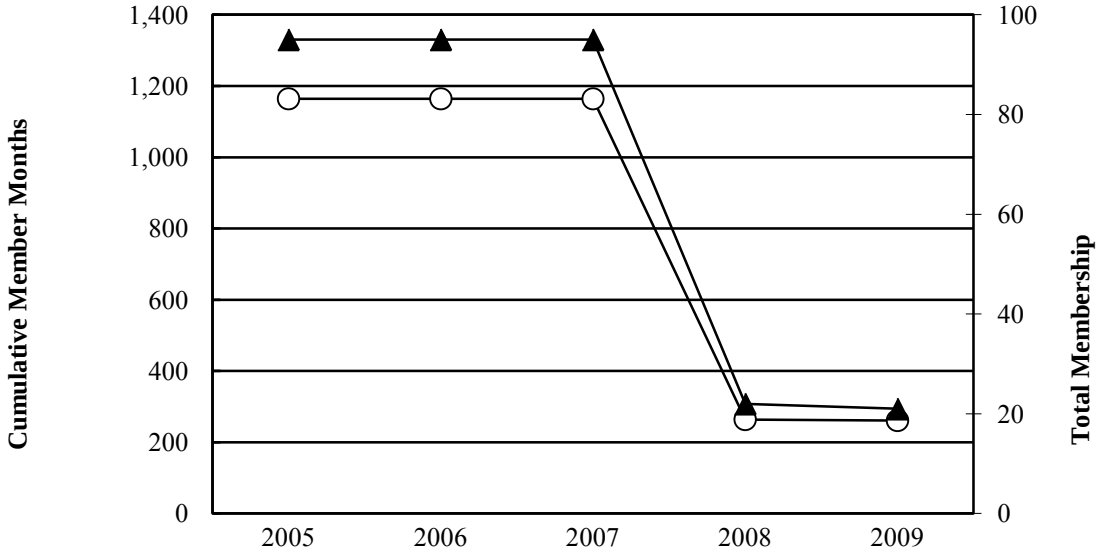
Average Membership

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



Average Age of Enrollees =	**35.4**	**Percentage of Female Enrollees =**	**59.1%**
Missouri Commercial Plans	35.4	Missouri Commercial Plans	59.1%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	1,164	1,164	1,164	264	261
Total Membership	95	95	95	22	21

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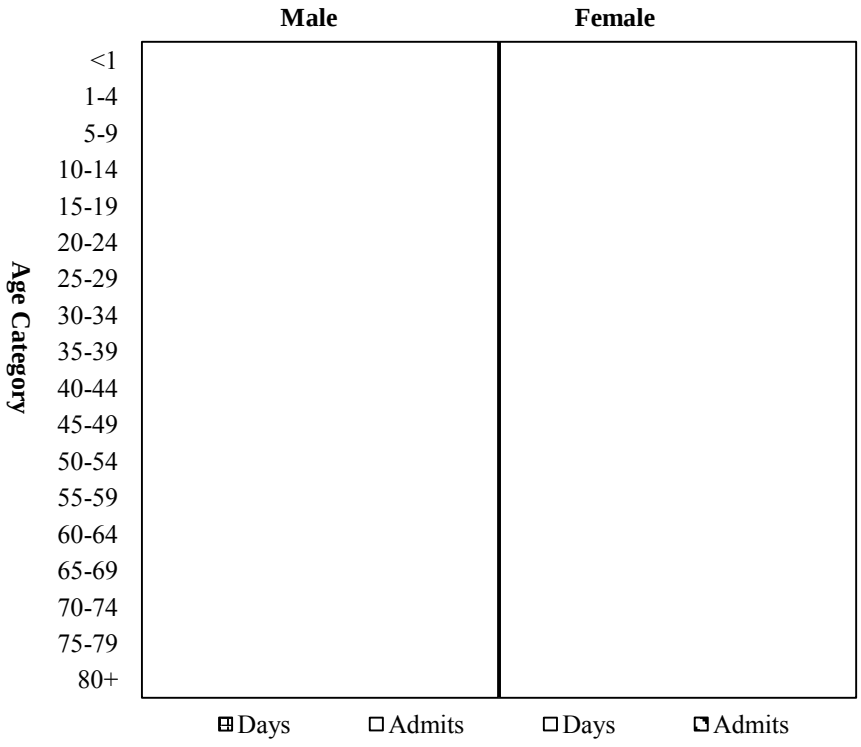
HealthLink HMO, Inc. dba HealthLink HMO [6]

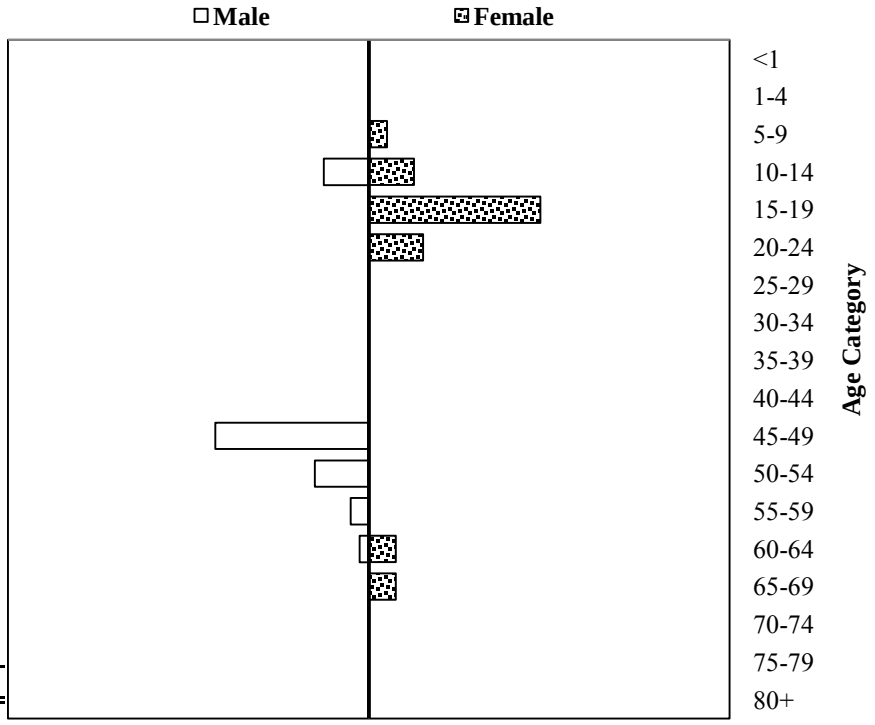
General Hospital/Acute Care Facility Utilization by Age and Gender



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	1	1
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**	**1**	**1**
Total	**1**	**1**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
0	0	**<1**
0	0	**1-4**
0	2	**5-9**
5	5	**10-14**
0	19	**15-19**
0	6	**20-24**
0	0	**25-29**
0	0	**30-34**
0	0	**35-39**
0	0	**40-44**
17	0	**45-49**
6	0	**50-54**
2	0	**55-59**
1	3	**60-64**
0	3	**65-69**
0	0	**70-74**
0	0	**75-79**
0	0	**80+**
31	**38**	**Subtotal**
69		**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: 8.4%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
1,079,366
Missouri members at the end of the year:
85,639

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
1,079,653
Plan Wide members at the end of the year:
85,639

2009 Year-End Officers:
President: Dennis Albert Matheis
Secretary: Kathleen Susan Kiefer
Chief Financial Officer: Wayne S. DeVeydt
Chief Medical Officer: Sam Nussbaum

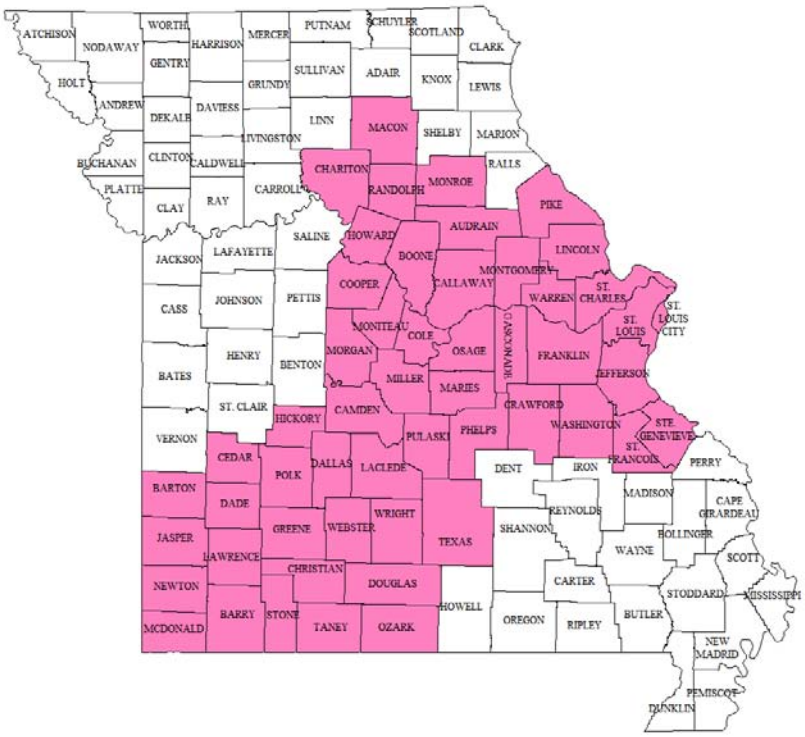
Other Officers:
Robert David Kretschmer
Joseph Patrick Murray

2009 Year-End Directors:
Wayne Scott DeVeydt
Dennis William Matheis

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, Monroe, St. Clair



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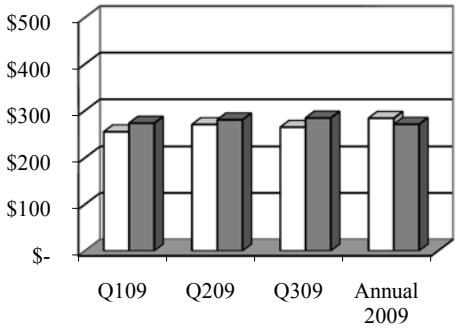
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

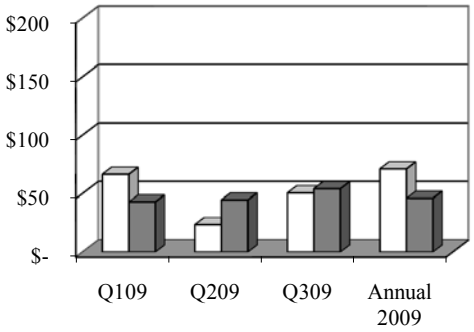
- Commercial Product

Missouri Costs Comparison [19]

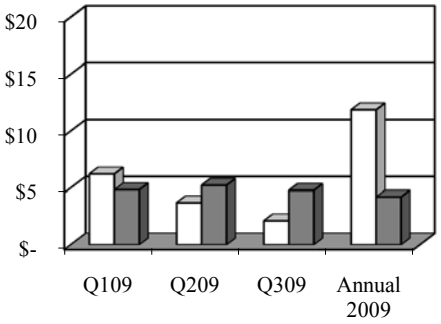
Total Per Member Per Month (PMPM) Costs



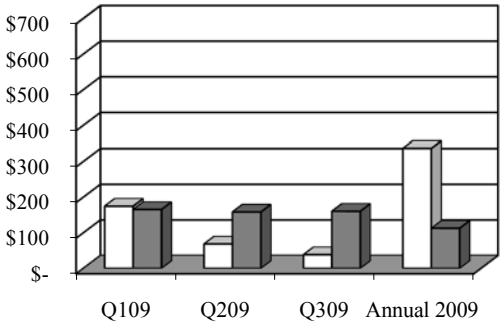
Prescription Drug PMPM Costs



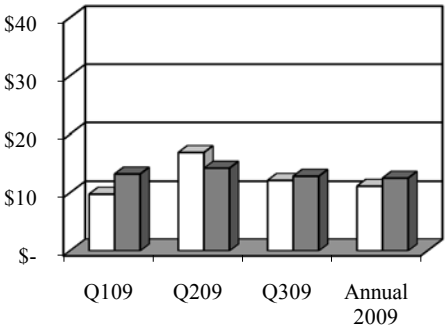
Mental Health PMPM Costs



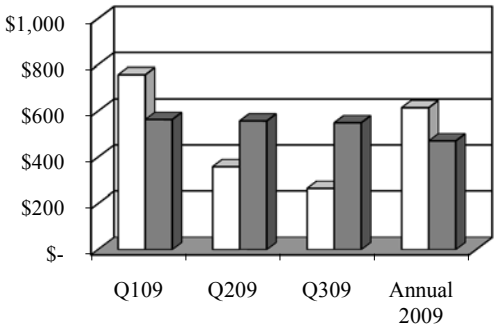
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



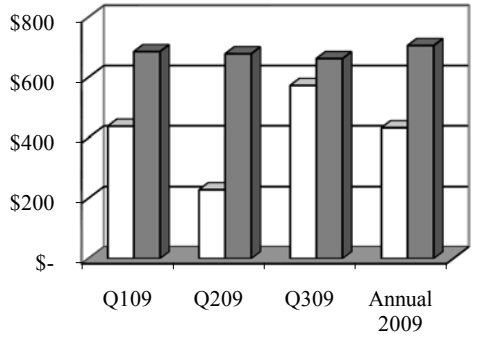
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield **Commercial Average**

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

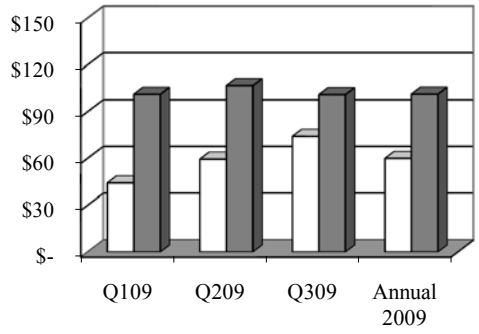
- Medicare Product

Missouri Costs Comparison [19]

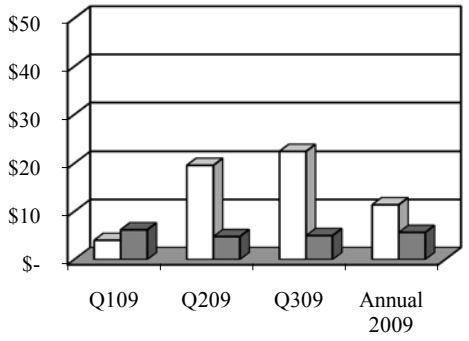
Total Per Member Per Month (PMPM) Costs



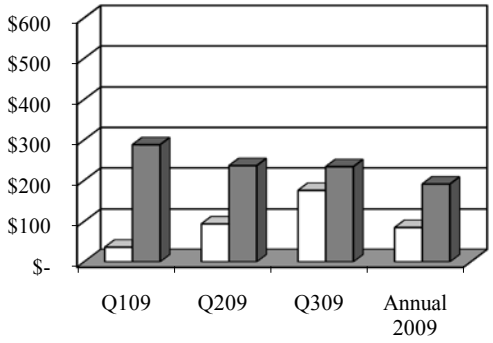
Prescription Drug PMPM Costs



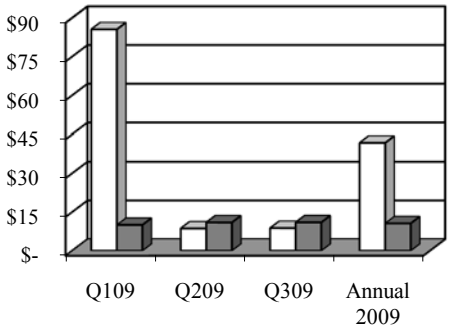
Mental Health PMPM Costs



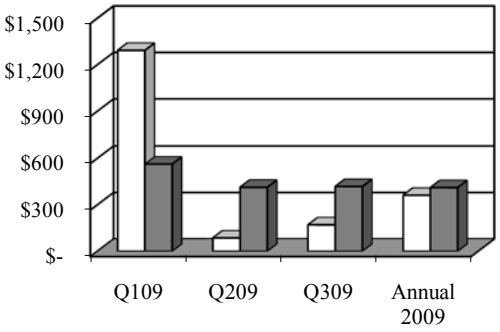
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield **Medicare Average**[2]

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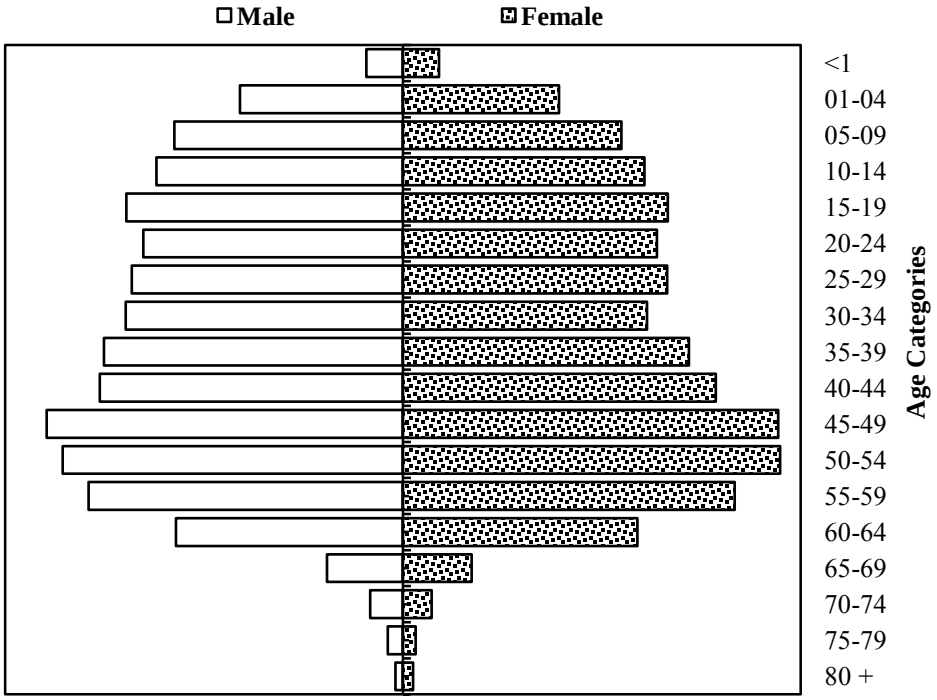
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

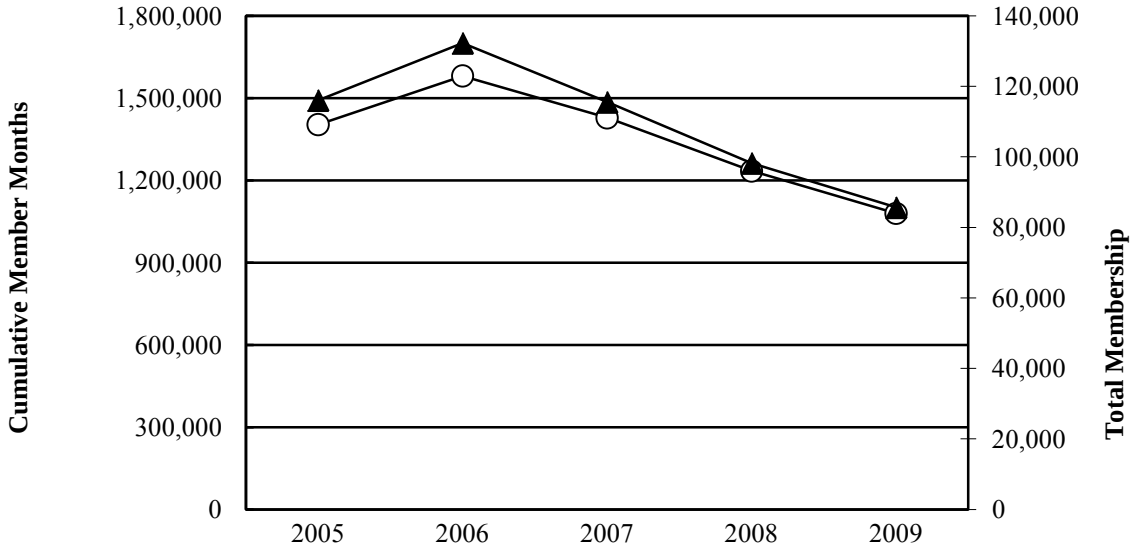
Average Membership

Age	Male		Female	
<1	413	1%	407	1%
01-04	1,845	4%	1,766	4%
05-09	2,588	6%	2,471	6%
10-14	2,791	7%	2,731	6%
15-19	3,131	7%	2,997	7%
20-24	2,939	7%	2,873	7%
25-29	3,067	7%	2,991	7%
30-34	3,137	7%	2,763	7%
35-39	3,384	8%	3,236	8%
40-44	3,431	8%	3,541	8%
45-49	4,030	10%	4,245	10%
50-54	3,850	9%	4,269	10%
55-59	3,558	8%	3,755	9%
60-64	2,568	6%	2,652	6%
65-69	859	2%	776	2%
70-74	369	1%	326	1%
75-79	171	0%	144	0%
80 +	86	0%	114	0%
Total	**42,217**	**100%**	**42,057**	**100%**



Average Age of Enrollees =	**35.4**	**Percentage of Female Enrollees =**	**49.9%**
Missouri Commercial Plans	35.4	Missouri Commercial Plans	49.9%
Missouri Medicare	68.2	Missouri Medicare	61.9%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	1,403,220	1,580,567	1,428,217	1,234,352	1,079,366
Total Membership	116,030	132,247	115,514	98,199	85,639

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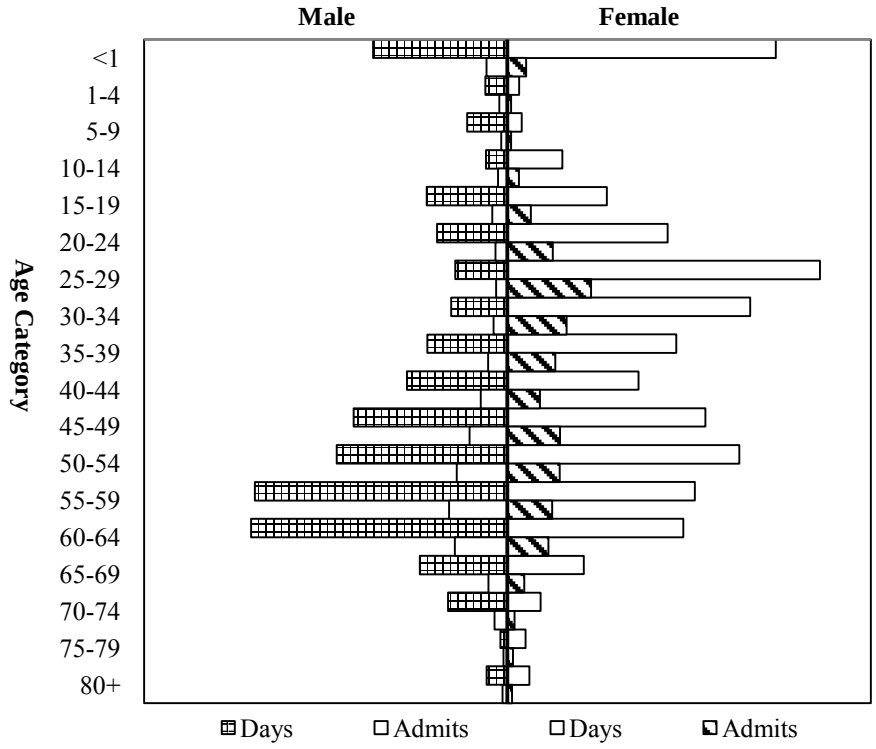
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

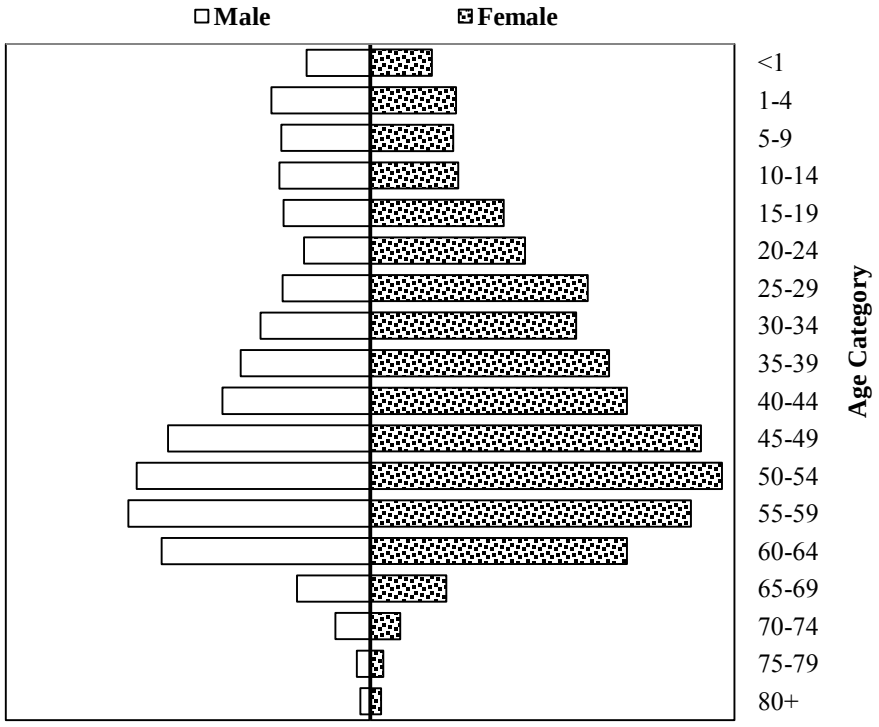
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	924	144	1,847	129
1-4	152	56	80	26
5-9	277	42	99	26
10-14	148	65	378	78
15-19	555	105	683	160
20-24	484	83	1,101	312
25-29	360	77	2,149	576
30-34	387	96	1,670	407
35-39	551	133	1,162	329
40-44	692	183	901	224
45-49	1,057	260	1,361	361
50-54	1,174	348	1,596	360
55-59	1,737	402	1,289	307
60-64	1,764	361	1,209	281
65-69	603	130	526	116
70-74	409	89	229	48
75-79	48	28	125	39
80+	144	35	151	32
Subtotal	**11,466**	**2,637**	**16,556**	**3,811**
Total	**28,022**	**6,448**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
8,725	8,472	**<1**
13,558	11,786	**1-4**
12,186	11,384	**5-9**
12,456	12,107	**10-14**
11,883	18,348	**15-19**
9,097	21,279	**20-24**
12,027	29,885	**25-29**
15,066	28,262	**30-34**
17,757	32,785	**35-39**
20,257	35,251	**40-44**
27,761	45,427	**45-49**
32,050	48,295	**50-54**
33,204	44,050	**55-59**
28,613	35,270	**60-64**
10,035	10,452	**65-69**
4,773	4,129	**70-74**
1,829	1,820	**75-79**
1,349	1,480	**80+**
272,626	**400,482**	**Subtotal**
673,108		**Total**



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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: 91.8%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
230,577
Missouri members at the end of the year:
19,369

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
4,688,908
Plan Wide members at the end of the year:
365,674

2009 Year-End Officers:
President: Michael B. McCallister
Secretary: Joan O. Lenahan
Chief Financial Officer: James H. Bloem
Chief Medical Officer: Melissa L. Weaver, M.D.

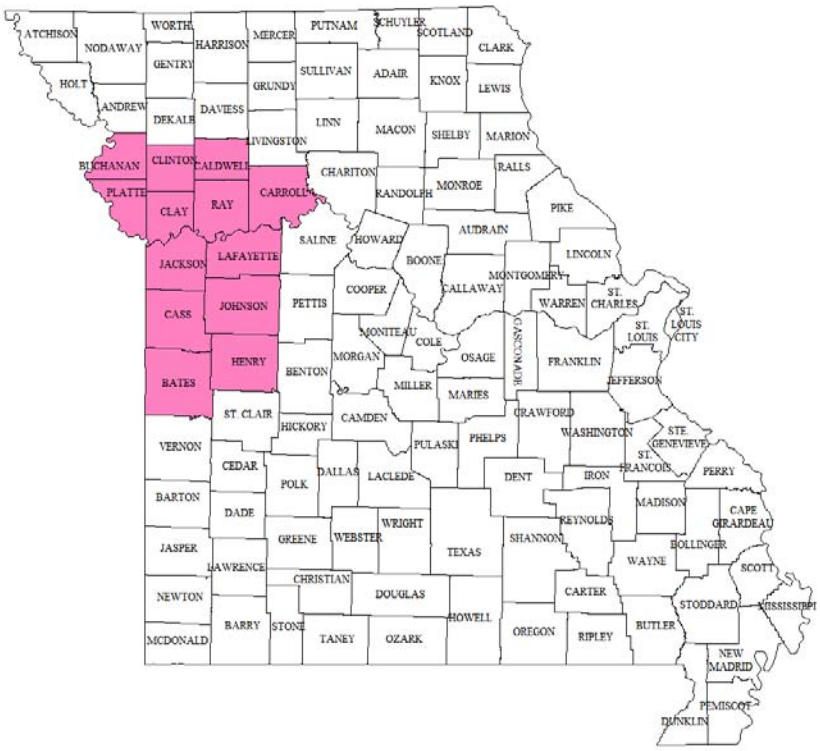
Other Officers:
Randa Lynn Anderson-Stice
Jeffrey Bergin Bringardner
John Gregory Catron

2009 Year-End Directors:
Michael Benedict McCallister
James Elmer Murrray

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

Kansas Counties in Service Area:
Atchison, Jefferson, Johnson, Linn, Leavenwo

Illinois Counties in Service Area:
None

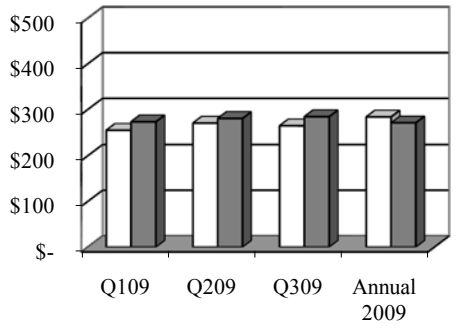


Humana Health Plan, Inc.

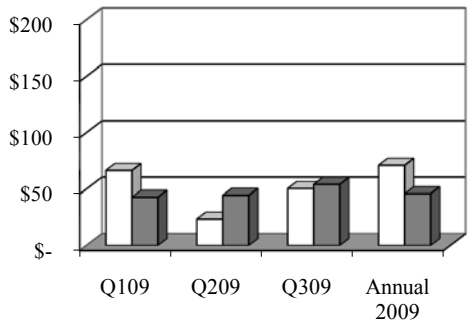
- Commercial Product

Missouri Costs Comparison [19]

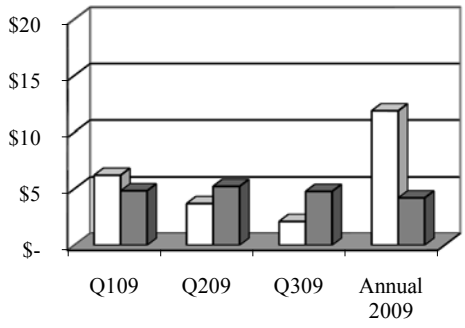
Total Per Member Per Month (PMPM) Costs



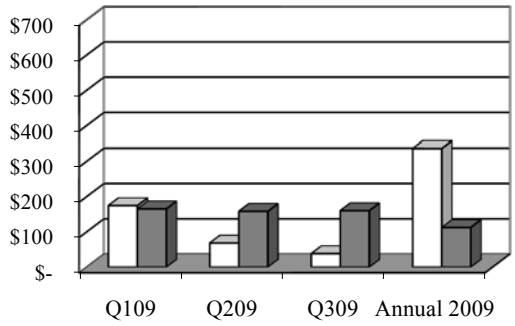
Prescription Drug PMPM Costs



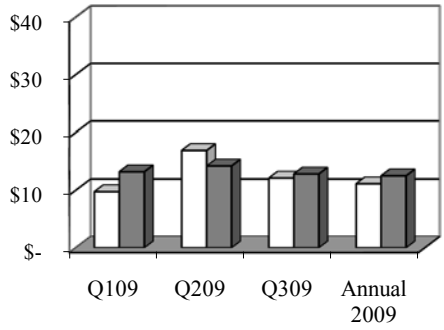
Mental Health PMPM Costs



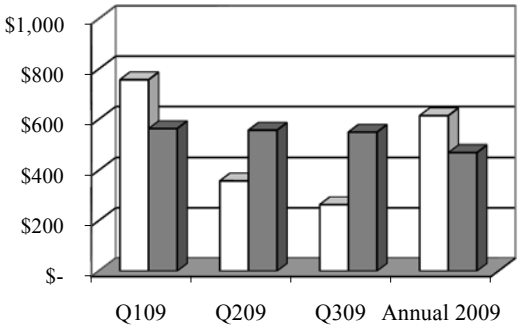
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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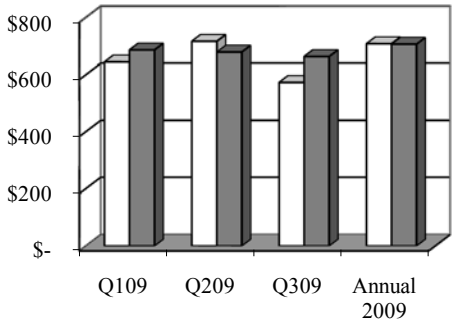
Humana Health Plan, Inc.

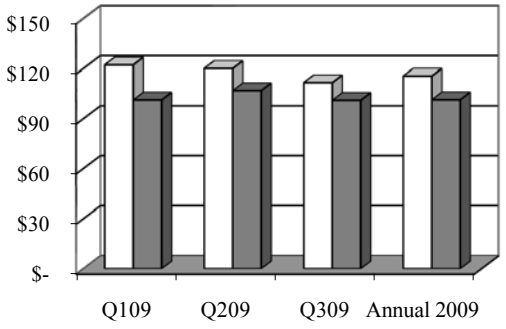
- Medicare Product

Missouri Costs Comparison [19]

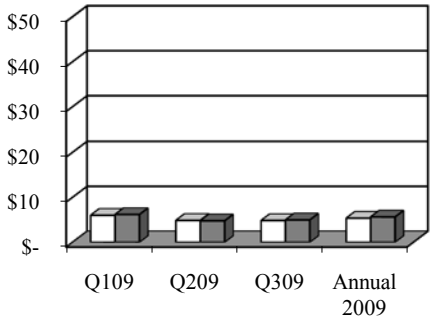
Total Per Member Per Month (PMPM) Costs



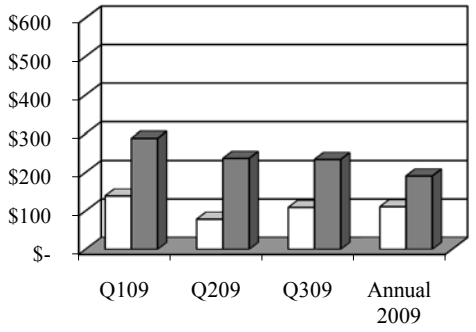
Prescription Drug PMPM Costs



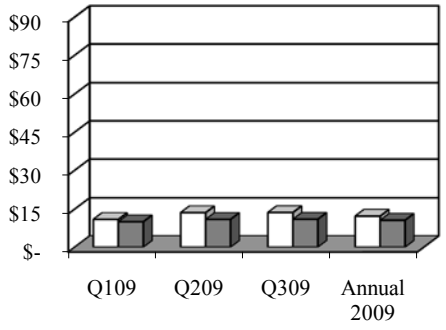
Mental Health PMPM Costs



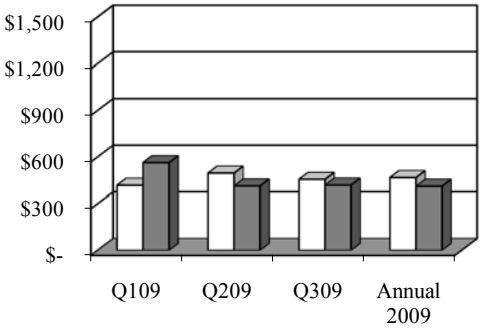
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



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

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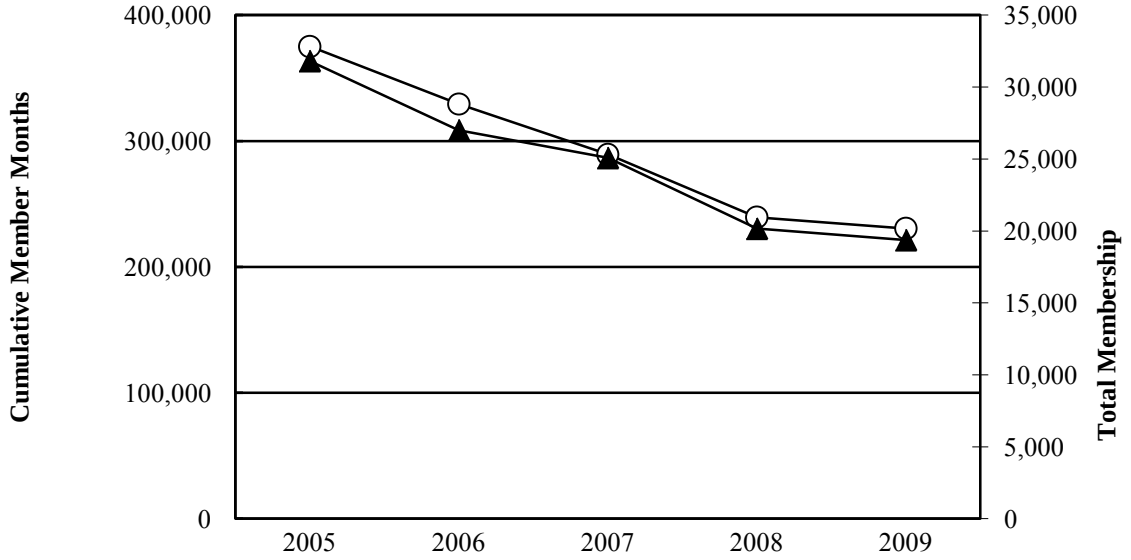
Humana Health Plan, Inc.

Average Membership

Age	Male		Female	
<1	21	0%	19	0%
01-04	249	3%	250	2%
05-09	3	0%	3	0%
10-14	279	3%	213	2%
15-19	290	4%	287	3%
20-24	120	1%	127	1%
25-29	100	1%	109	1%
30-34	144	2%	168	2%
35-39	201	2%	258	2%
40-44	252	3%	324	3%
45-49	340	4%	448	4%
50-54	410	5%	514	5%
55-59	442	5%	512	5%
60-64	1,182	15%	1,611	15%
65-69	1,273	16%	1,769	16%
70-74	1,192	15%	1,737	16%
75-79	1,278	16%	2,158	19%
80 +	338	4%	601	5%
Total	**8,114**	**100%**	**11,108**	**100%**

Average Age of Enrollees =	**59.9**	**Percentage of Female Enrollees =**	**57.8%**
Missouri Commercial Plans	38.7	Missouri Commercial Plans	53.6%
Missouri Medicare	69.5	Missouri Medicare	59.7%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

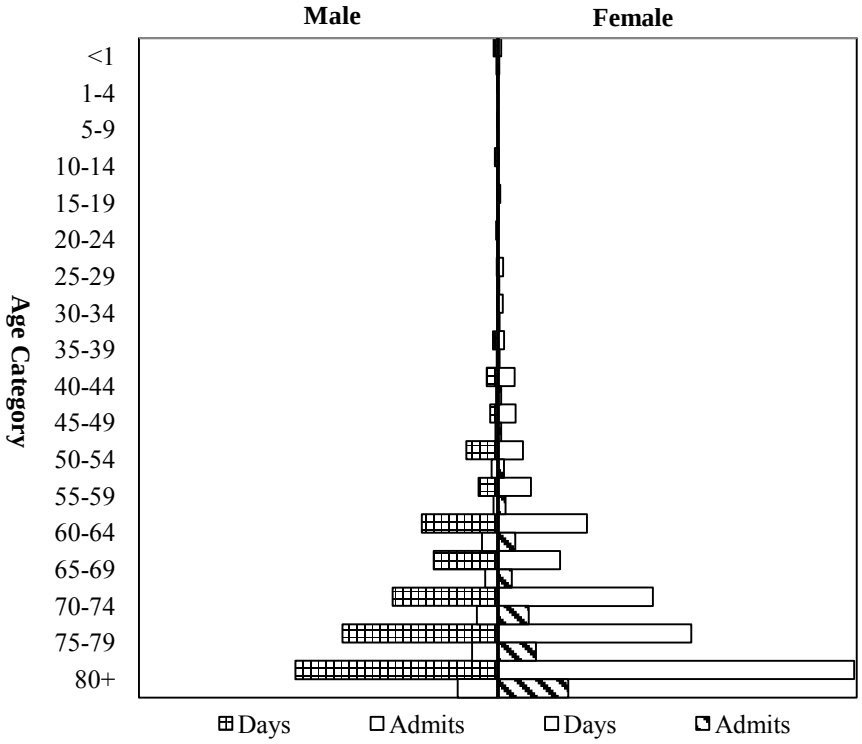
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	375,118	329,458	289,430	239,447	230,577
Total Membership	31,812	27,003	25,077	20,162	19,369

Humana Health Plan, Inc.

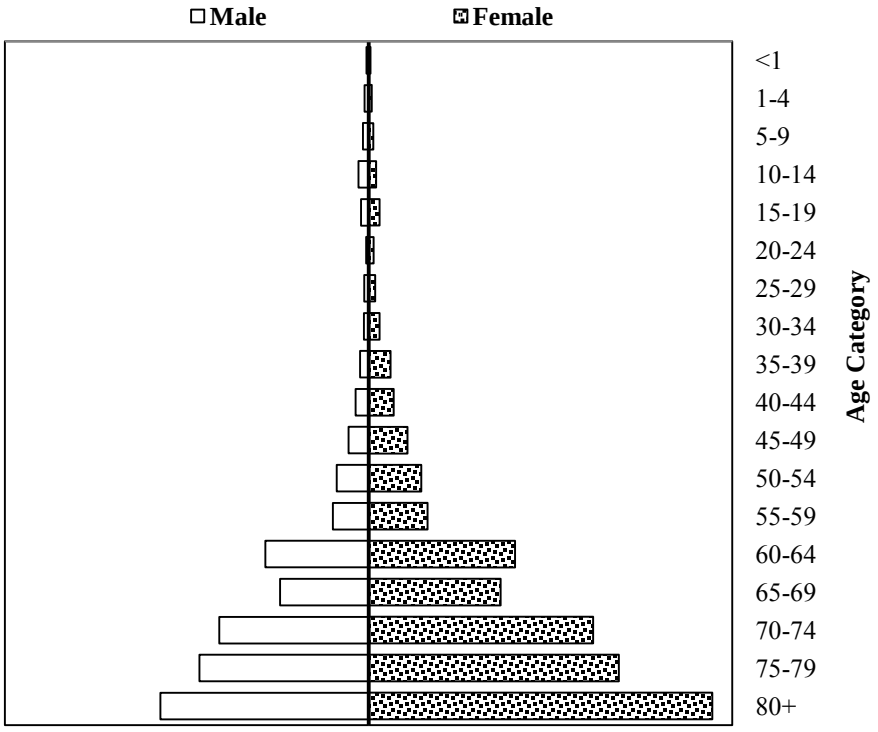
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	49	18	40	17
1-4	1	1	0	0
5-9	5	2	2	1
10-14	35	8	12	5
15-19	7	5	26	8
20-24	19	5	7	3
25-29	14	4	59	18
30-34	10	6	58	19
35-39	57	12	70	20
40-44	126	20	191	37
45-49	86	26	202	36
50-54	361	70	288	71
55-59	221	51	380	87
60-64	869	180	1,019	199
65-69	733	146	711	158
70-74	1,202	241	1,772	354
75-79	1,774	293	2,208	437
80+	2,311	460	4,071	805
Subtotal	**7,880**	**1,548**	**11,116**	**2,275**
Total	**18,996**	**3,823**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
263	218	**<1**
520	370	**1-4**
704	592	**5-9**
1,250	911	**10-14**
957	1,348	**15-19**
315	604	**20-24**
546	824	**25-29**
590	1,367	**30-34**
1,059	2,695	**35-39**
1,607	3,111	**40-44**
2,486	4,793	**45-49**
3,957	6,515	**50-54**
4,436	7,281	**55-59**
12,767	18,120	**60-64**
10,969	16,319	**65-69**
18,487	27,794	**70-74**
20,954	30,969	**75-79**
25,765	42,530	**80+**
107,632	**166,361**	**Subtotal**
273,993		**Total**



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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: 100.0%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
439,718
Missouri members at the end of the year:
35,386

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
557,752
Plan Wide members at the end of the year:
36,896

2009 Year-End Officers:
President: Christopher M. Knackstedt
Secretary: Charles S. Gilham
Chief Financial Officer: George A. Schneider
Chief Medical Officer: Dr. Stephen Spurgeon

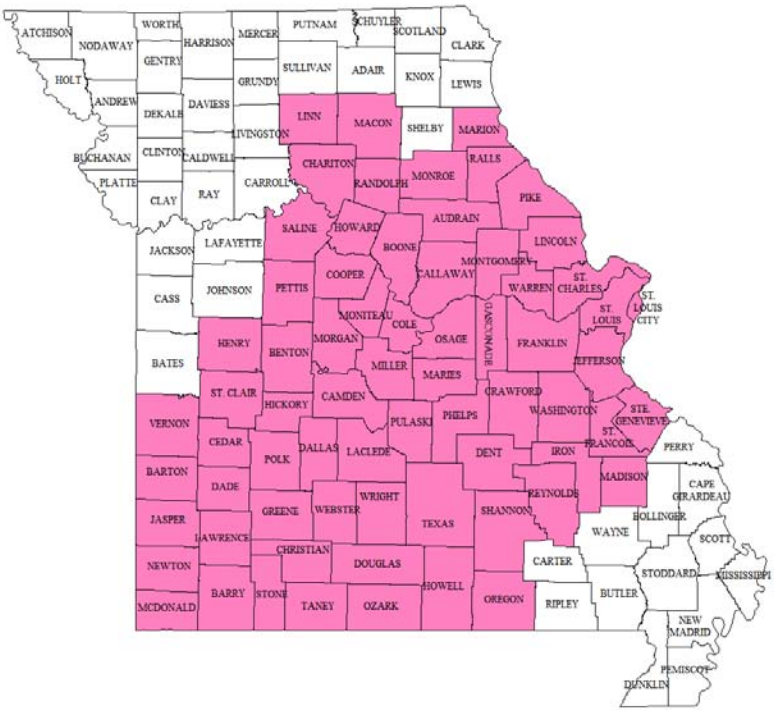
Other Officers:
Ronald B. Ashworth
Lynn Britton
Margaret D. Denarvaez

2009 Year-End Directors:
Ronald Broughton Ashworth
Margaret Denielle DeNarvaez

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:
None

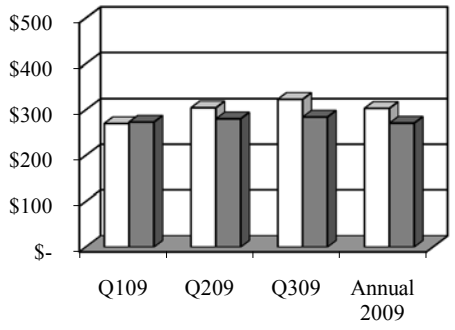


Mercy Health Plans of Missouri, Inc.

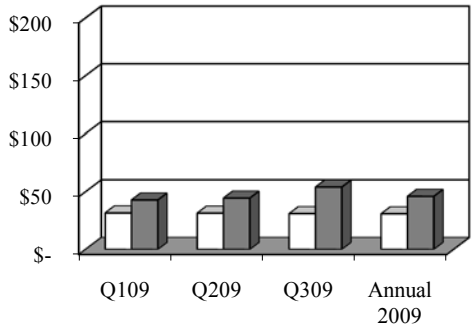
- Commercial Product

Missouri Costs Comparison [19]

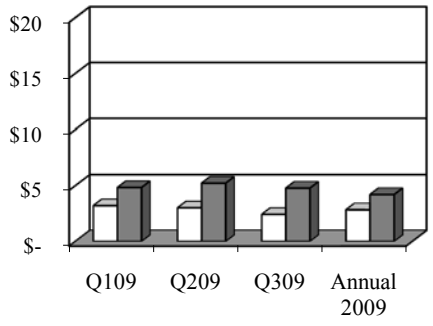
Total Per Member Per Month (PMPM) Costs



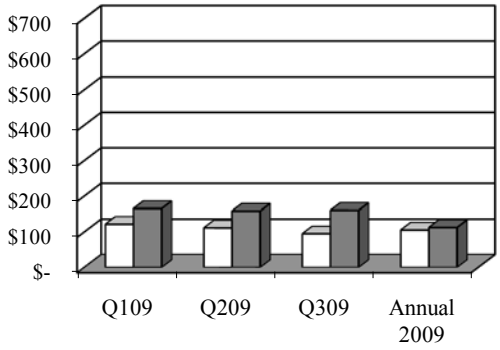
Prescription Drug PMPM Costs



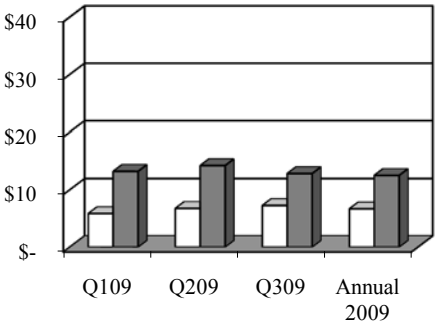
Mental Health PMPM Costs



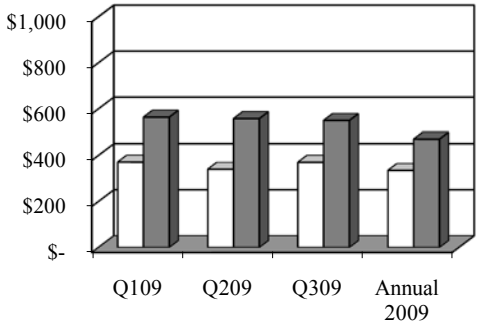
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



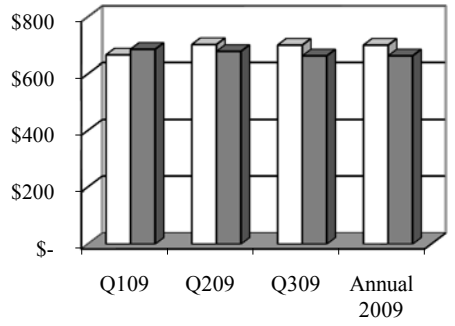
Mercy Health Plans of Missouri, Inc. **Commercial Average**

Mercy Health Plans of Missouri, Inc.

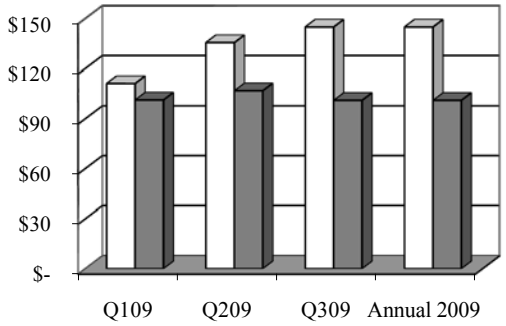
- Medicare Product

Missouri Costs Comparison [19]

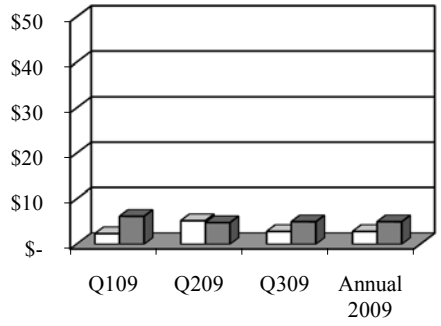
Total Per Member Per Month (PMPM) Costs



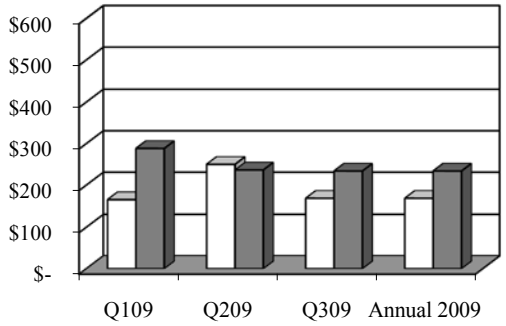
Prescription Drug PMPM Costs



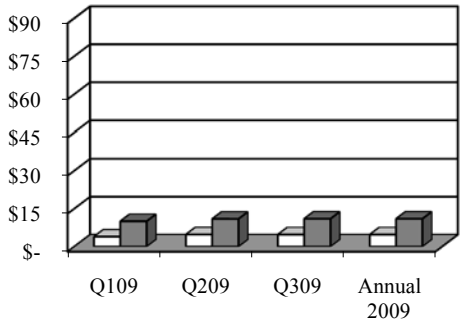
Mental Health PMPM Costs



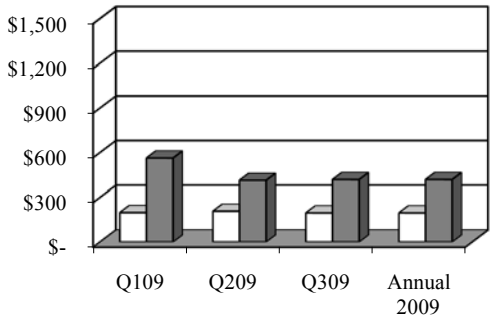
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Mercy Health Plans of Missouri, Inc. **Medicare Average**[2]

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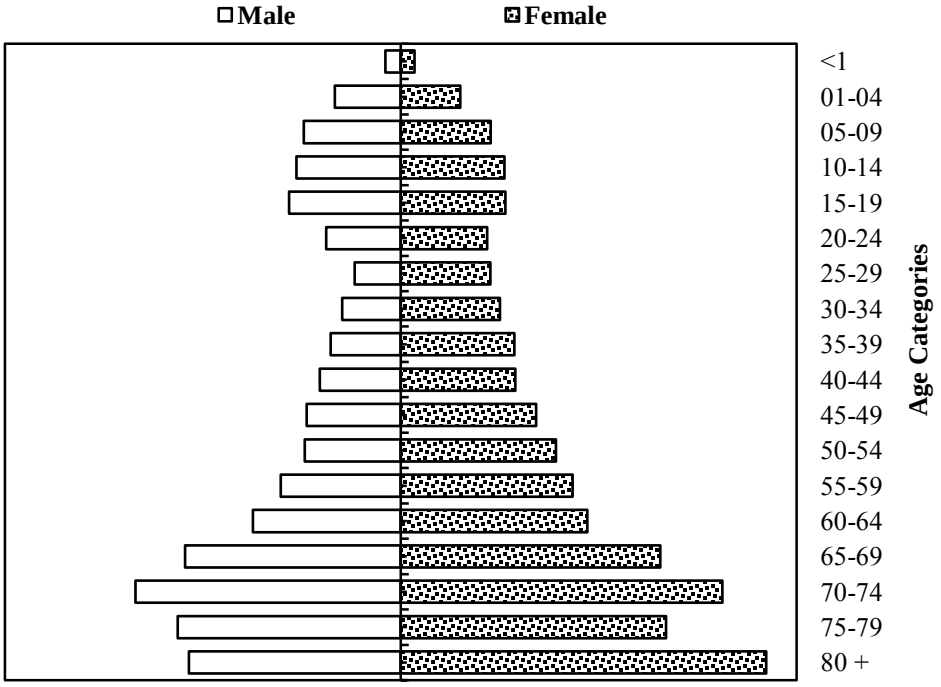
Mercy Health Plans of Missouri, Inc.

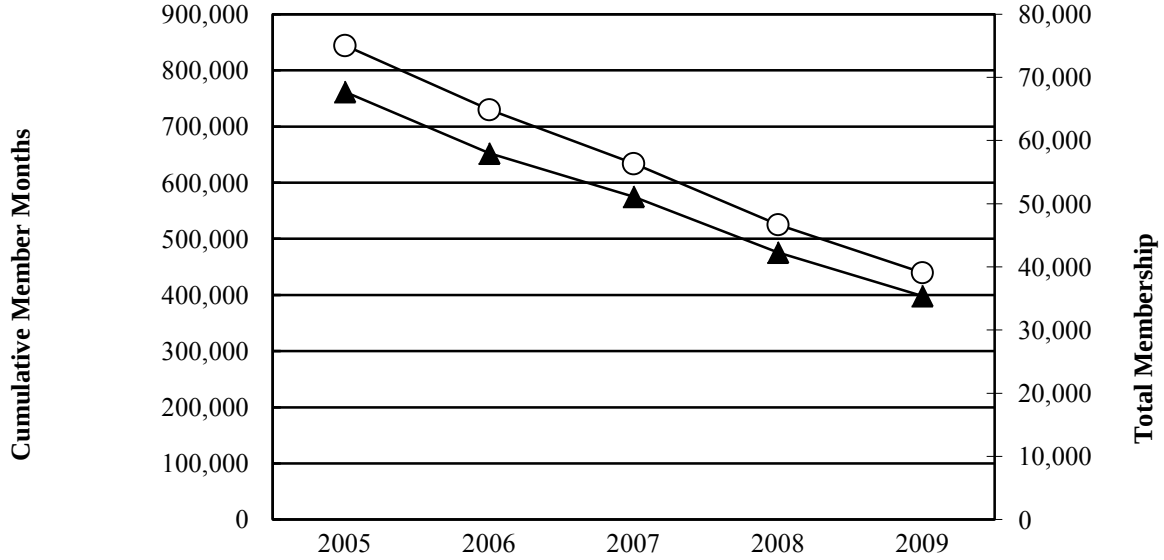
Average Membership

Age	Male		Female	
<1	116	1%	103	0%
01-04	501	3%	450	2%
05-09	735	5%	682	3%
10-14	791	5%	786	4%
15-19	848	5%	794	4%
20-24	566	4%	655	3%
25-29	350	2%	678	3%
30-34	444	3%	751	4%
35-39	531	3%	860	4%
40-44	613	4%	867	4%
45-49	714	4%	1,025	5%
50-54	727	5%	1,176	6%
55-59	911	6%	1,303	6%
60-64	1,122	7%	1,415	7%
65-69	1,636	10%	1,966	9%
70-74	2,011	13%	2,438	12%
75-79	1,690	11%	2,010	10%
80 +	1,607	10%	2,770	13%
Total	**15,913**	**100%**	**20,729**	**100%**



Average Age of Enrollees =	**53.2**	**Percentage of Female Enrollees =**	**56.6%**
Missouri Commercial Plans	37.2	Missouri Commercial Plans	56.6%
Missouri Medicare	74.9	Missouri Medicare	56.5%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	844,329	729,884	633,894	525,235	439,718
Total Membership	67,728	57,973	51,122	42,282	35,386

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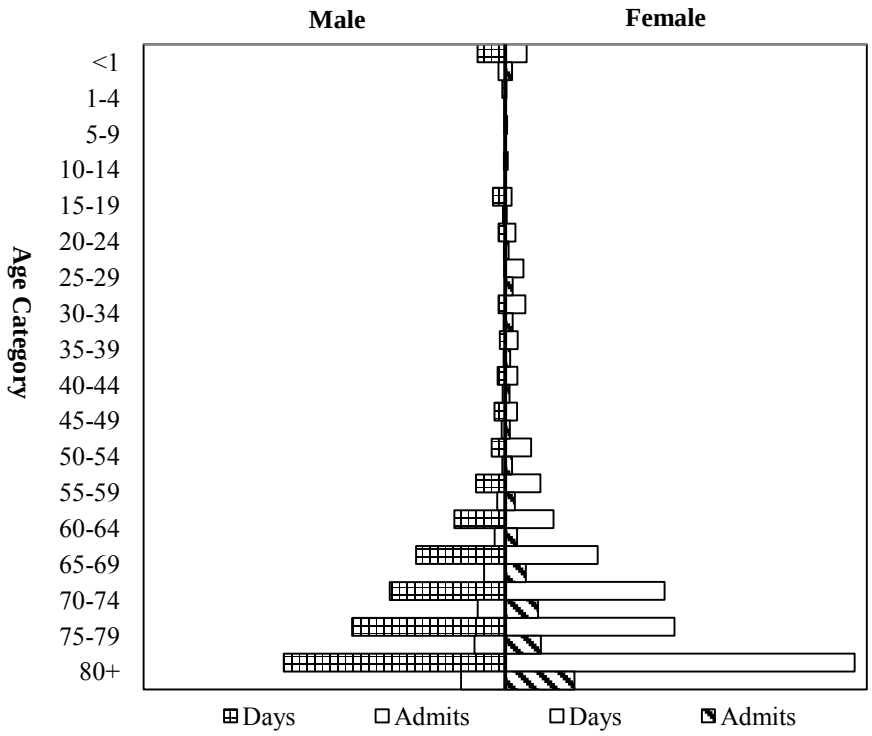
Mercy Health Plans of Missouri, Inc.

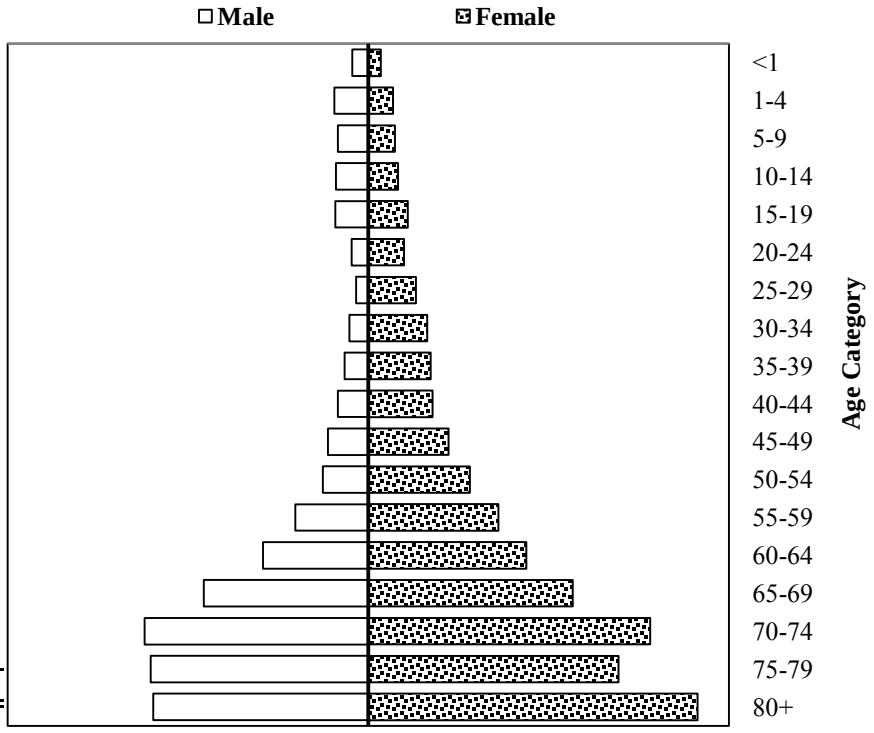
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	461	111	354	112
1-4	47	17	19	8
5-9	16	8	33	12
10-14	22	9	44	9
15-19	205	39	108	27
20-24	108	21	173	55
25-29	14	5	305	123
30-34	110	26	337	124
35-39	89	26	205	81
40-44	124	40	204	71
45-49	179	60	197	80
50-54	226	49	431	115
55-59	487	131	583	161
60-64	842	173	805	196
65-69	1,480	351	1,534	343
70-74	1,914	454	2,644	547
75-79	2,539	512	2,808	592
80+	3,676	735	5,801	1,148
Subtotal	**12,539**	**2,767**	**16,585**	**3,804**
Total	**29,124**	**6,571**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
1,556	1,214	**<1**
3,302	2,406	**1-4**
2,968	2,573	**5-9**
3,133	2,884	**10-14**
3,210	3,837	**15-19**
1,612	3,458	**20-24**
1,201	4,615	**25-29**
1,830	5,718	**30-34**
2,322	6,039	**35-39**
2,975	6,217	**40-44**
3,925	7,784	**45-49**
4,430	9,855	**50-54**
7,076	12,609	**55-59**
10,234	15,324	**60-64**
15,983	19,818	**65-69**
21,703	27,335	**70-74**
21,114	24,269	**75-79**
20,871	31,931	**80+**
129,445	**187,886**	**Subtotal**
317,331		**Total**



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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: 85.6%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
488,028
Missouri members at the end of the year:
47,318

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
507,325
Plan Wide members at the end of the year:
46,140

2009 Year-End Officers:
President: Thomas Kelly
Secretary: Michele Matiski
Chief Financial Officer: Brian Fischer
Chief Medical Officer: Dr. Andrew Matera

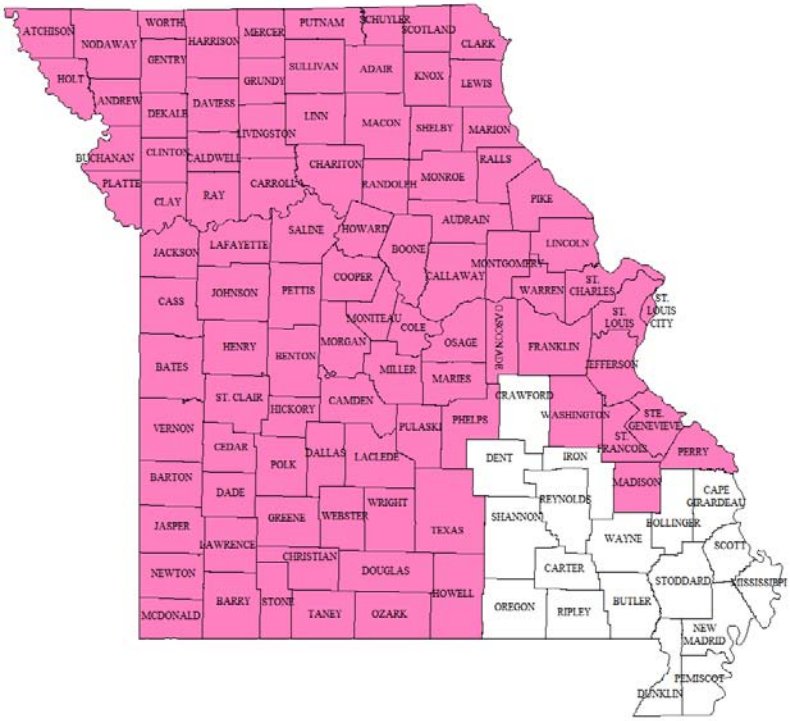
Other Officers:
Pamela Johnson

2009 Year-End Directors:
Thomas Laurence Kelly
Coleen Hines Kivlahan, M.D.

Missouri Counties in Service Area:
Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Boone, Buchanan, Caldwell, Callaway, Camden, Carroll, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Dade, Dallas, Daviess, De Kalb, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, Mcdonald, Mercer, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Nodaway, Osage, Ozark, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Saline, Schuyler, Scotland, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Webster, Worth, Wright

Kansas Counties in Service Area:
None

Illinois Counties in Service Area:
None



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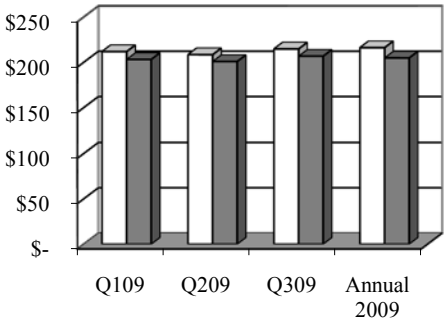
Missouri Care, Inc.

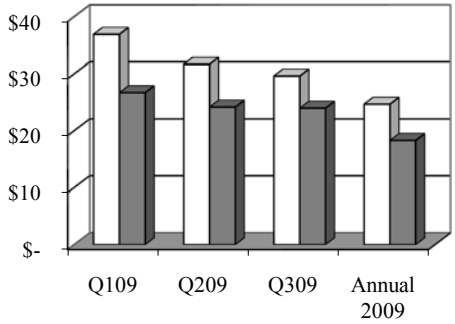
- Medicaid Product

Missouri Costs Comparison [19]

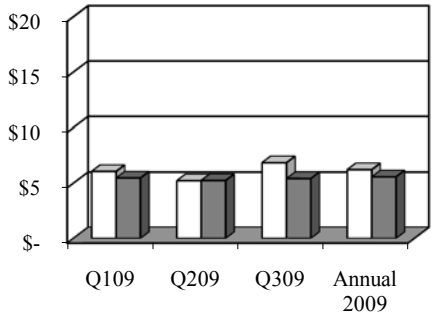
Total Per Member Per Month (PMPM) Costs



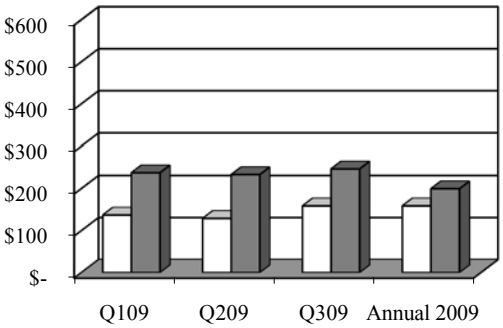
Prescription Drug PMPM Costs



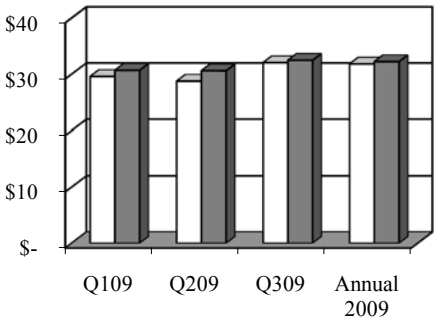
Mental Health PMPM Costs



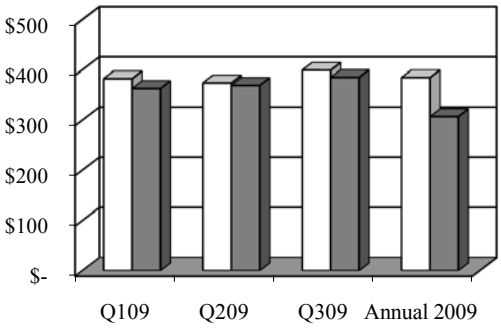
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Missouri Care, Inc. **Medicaid Average**

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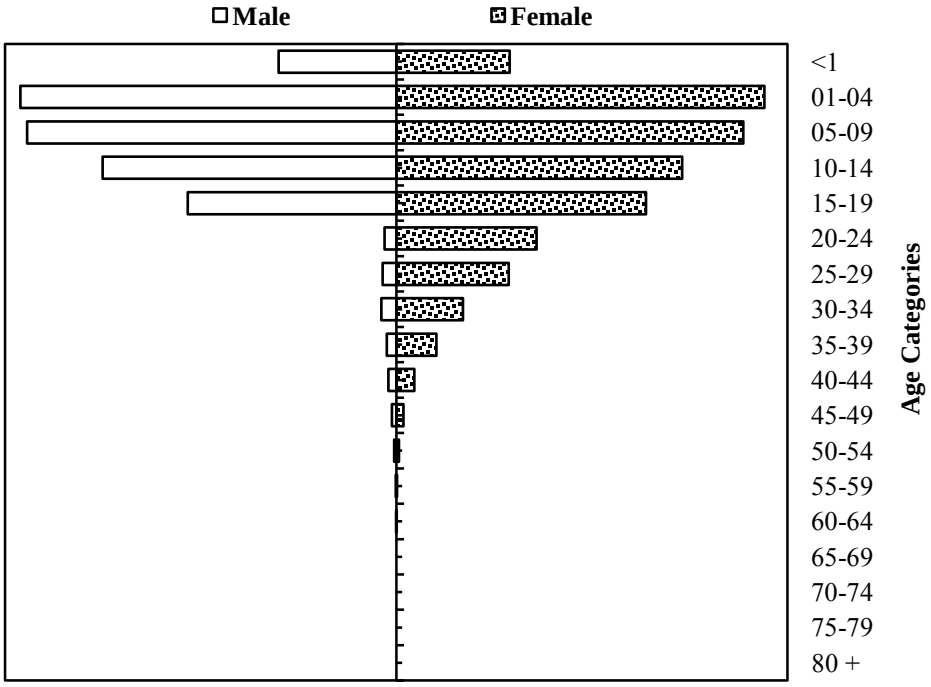
Missouri Care, Inc. [21]

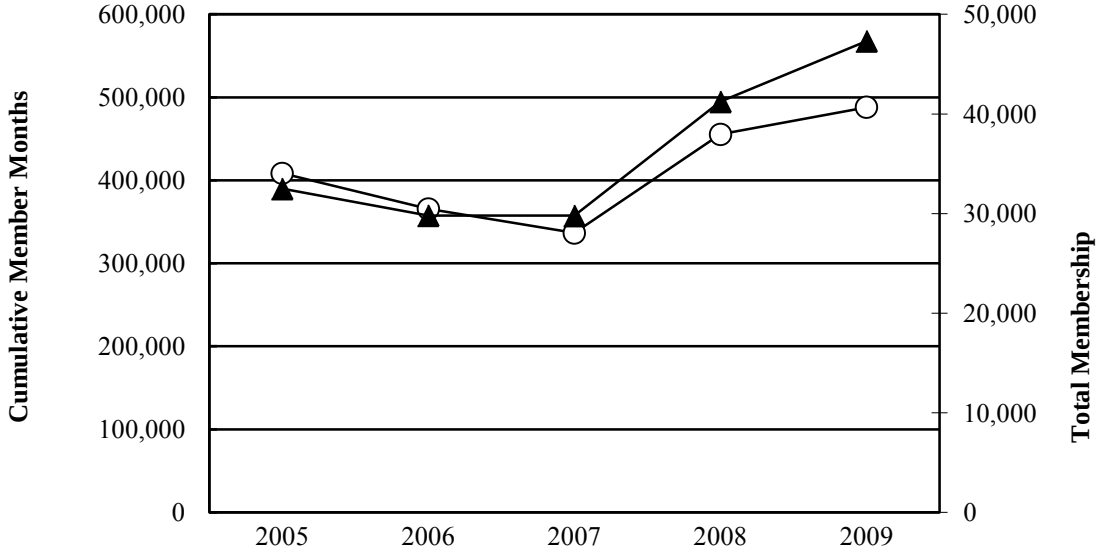
Average Membership

Age	Male		Female	
<1	1,506	8%	1,451	6%
01-04	4,806	26%	4,707	21%
05-09	4,719	26%	4,435	20%
10-14	3,752	21%	3,652	16%
15-19	2,665	15%	3,190	14%
20-24	151	1%	1,792	8%
25-29	174	1%	1,435	6%
30-34	190	1%	850	4%
35-39	123	1%	512	2%
40-44	101	1%	229	1%
45-49	56	0%	91	0%
50-54	28	0%	34	0%
55-59	6	0%	11	0%
60-64	1	0%	2	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	**18,278**	**100%**	**22,391**	**100%**



Average Age of Enrollees =	**10.8**	**Percentage of Female Enrollees =**	**55.1%**
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	10.8	Missouri Medicaid	55.1%

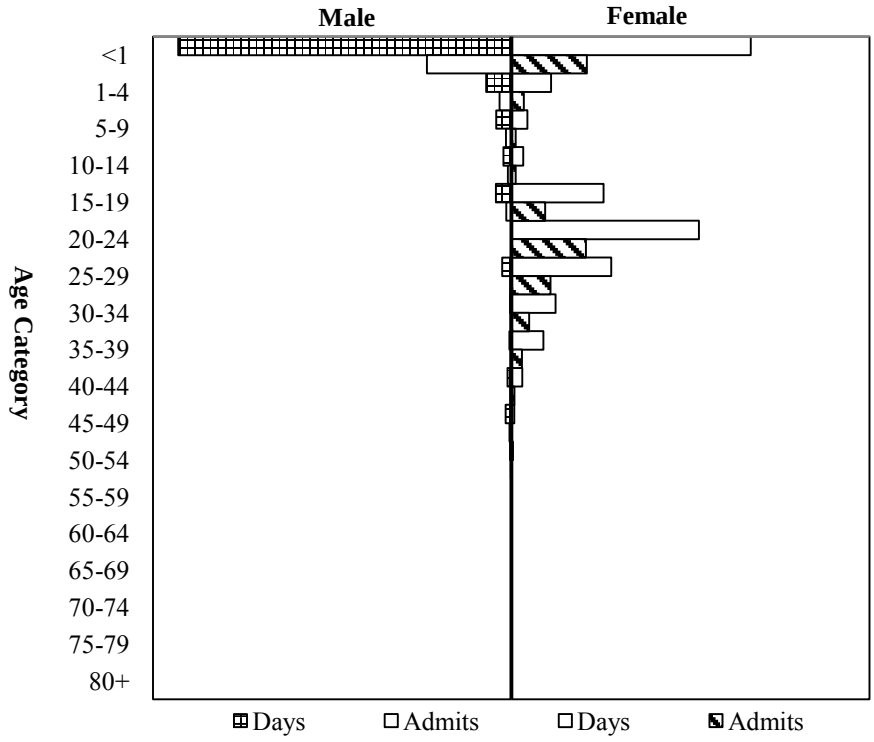
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	408,420	365,604	336,648	455,378	488,028
Total Membership	32,492	29,808	29,787	41,238	47,318

Missouri Care, Inc.

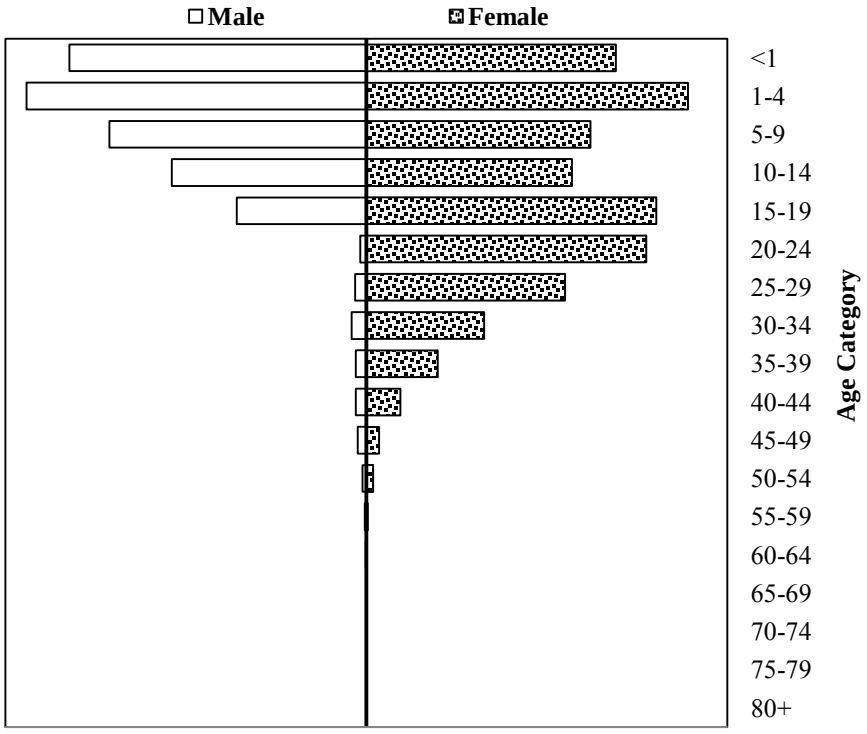
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	5,580	1,411	4,013	1,264
1-4	419	199	664	208
5-9	253	90	271	72
10-14	134	55	199	75
15-19	258	82	1,544	569
20-24	5	3	3,143	1,252
25-29	152	19	1,673	655
30-34	23	12	742	300
35-39	32	13	538	177
40-44	62	21	183	53
45-49	97	33	51	12
50-54	19	7	29	11
55-59	6	1	0	0
60-64	0	0	0	0
65-69	0	0	5	2
70-74	0	0	0	0
75-79	0	0	0	0
80+	0	0	0	0
Subtotal	**7,040**	**1,946**	**13,055**	**4,650**
Total	**20,095**	**6,596**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
30,453	25,578	**<1**
34,854	32,973	**1-4**
26,358	22,960	**5-9**
19,937	21,076	**10-14**
13,303	29,735	**15-19**
632	28,705	**20-24**
1,147	20,368	**25-29**
1,507	12,072	**30-34**
1,078	7,325	**35-39**
1,101	3,484	**40-44**
879	1,305	**45-49**
389	703	**50-54**
160	138	**55-59**
55	21	**60-64**
0	14	**65-69**
0	14	**70-74**
0	0	**75-79**
0	0	**80+**
131,853	**206,471**	**Subtotal**
338,324		**Total**



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UnitedHealthcare 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: 34.3%

Tax Status: For Profit

2009 Missouri Enrollment:
Total Missouri member months for the year:
530,874
Missouri members at the end of the year:
44,129

2009 Plan Wide Enrollment:
Total Plan Wide member months for the year:
715,249
Plan Wide members at the end of the year:
59,515

2009 Year-End Officers:
President: Holly Elizabeth Steinbrecher
Secretary: Christina Regina Palme-Krizak
Chief Financial Officer: Justin J Roth
Chief Medical Officer: Leonard Wilkerson DO

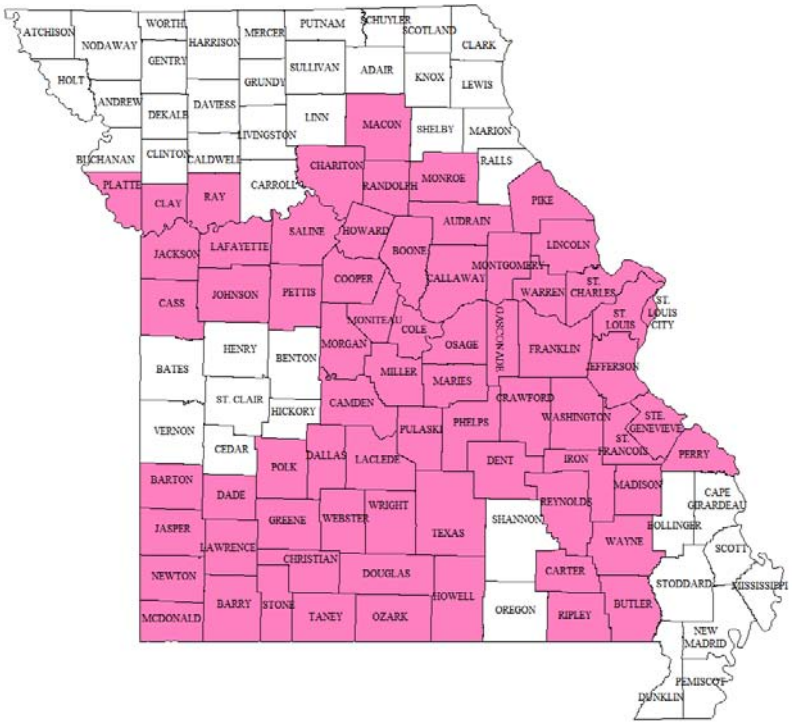
Other Officers:
Thomas Joseph Quirk
Keith Hallock
Juanita Valarae Bolland Luis

2009 Year-End Directors:
Justin J Roth
Steven Craig Walli

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

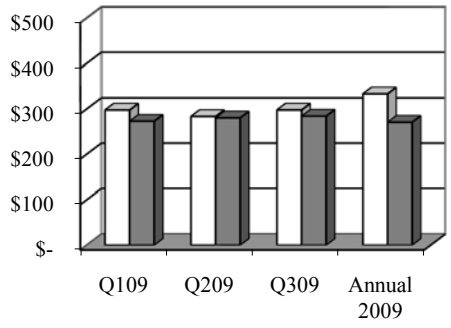


UnitedHealthcare of the Midwest, Inc.

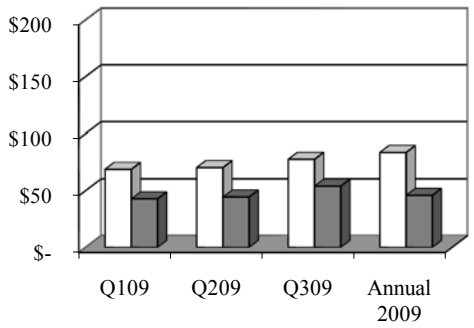
- Commercial Product

Missouri Costs Comparison [19]

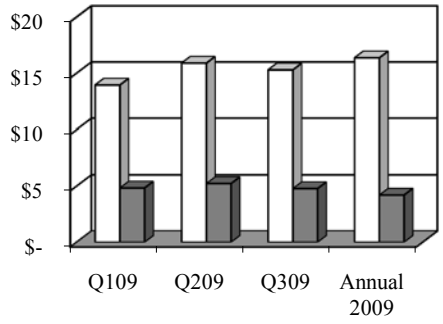
Total Per Member Per Month (PMPM) Costs



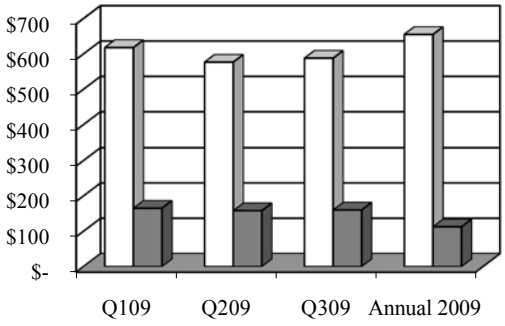
Prescription Drug PMPM Costs



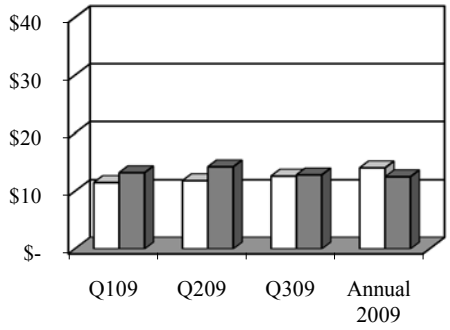
Mental Health PMPM Costs



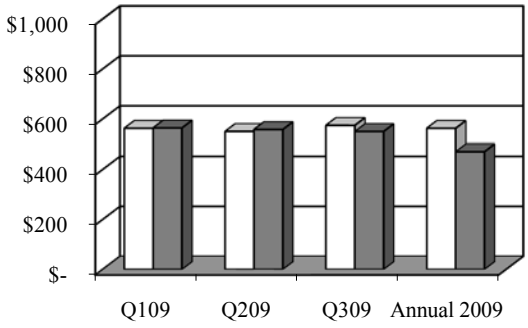
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



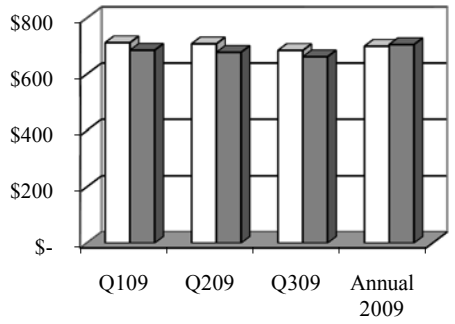
UnitedHealthcare of the Midwest, Inc. **Commercial Average**

UnitedHealthcare of the Midwest, Inc.

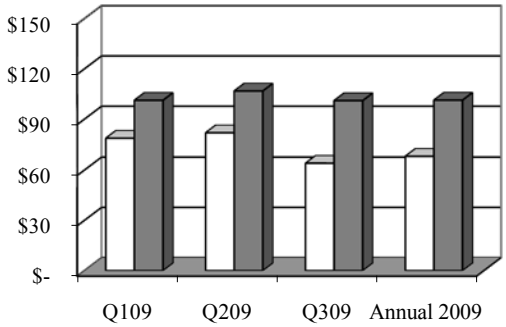
- Medicare Product

Missouri Costs Comparison [19]

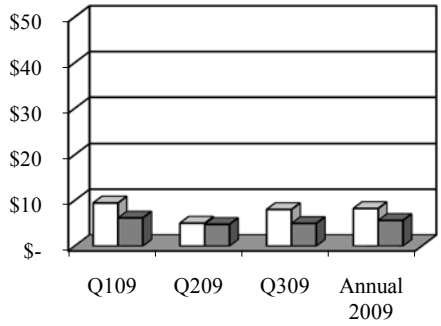
Total Per Member Per Month (PMPM) Costs



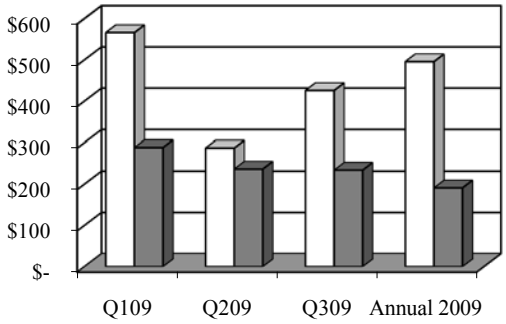
Prescription Drug PMPM Costs



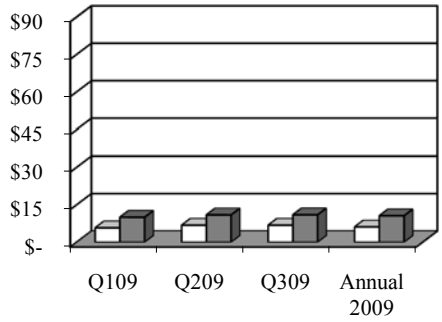
Mental Health PMPM Costs



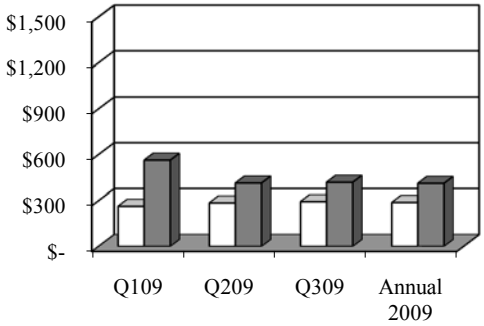
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



☐ **UnitedHealthcare of the Midwest, Inc.** ■ **Medicare Average**[2]

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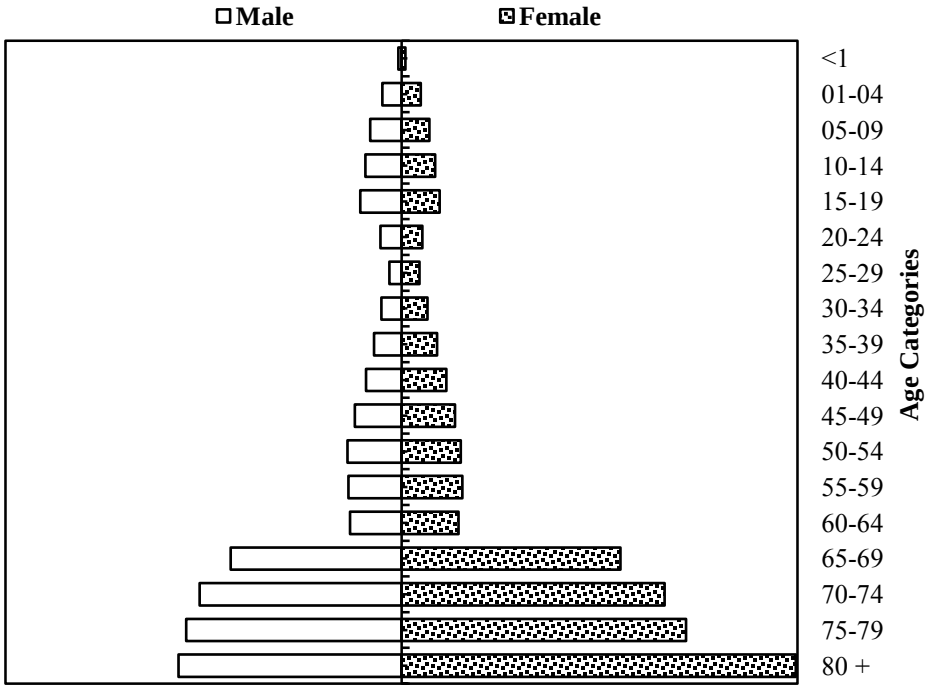
UnitedHealthcare of the Midwest, Inc.

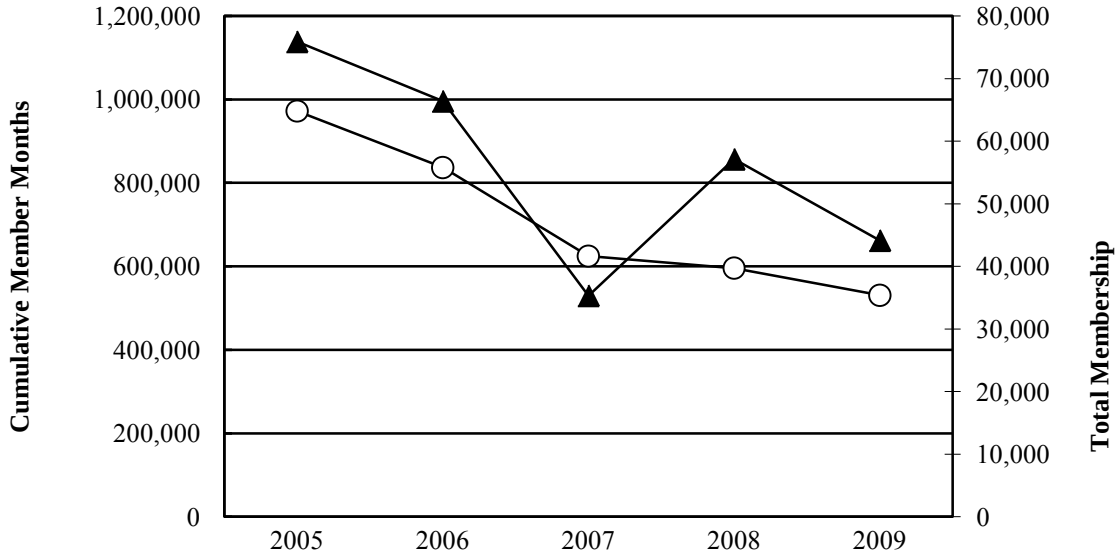
Average Membership

Age	Male		Female	
<1	47	0%	56	0%
01-04	293	2%	292	1%
05-09	476	2%	422	2%
10-14	549	3%	507	2%
15-19	625	3%	577	2%
20-24	320	2%	316	1%
25-29	187	1%	273	1%
30-34	305	2%	393	2%
35-39	417	2%	538	2%
40-44	539	3%	678	3%
45-49	708	4%	809	3%
50-54	820	4%	898	4%
55-59	806	4%	920	4%
60-64	783	4%	861	3%
65-69	2,589	14%	3,318	13%
70-74	3,061	16%	3,986	16%
75-79	3,264	17%	4,309	17%
80 +	3,380	18%	5,973	24%
Total	**19,169**	**100%**	**25,126**	**100%**



Average Age of Enrollees =	**63.6**	**Percentage of Female Enrollees =**	**56.7%**
Missouri Commercial Plans	34.0	Missouri Commercial Plans	53.2%
Missouri Medicare	74.2	Missouri Medicare	58.0%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

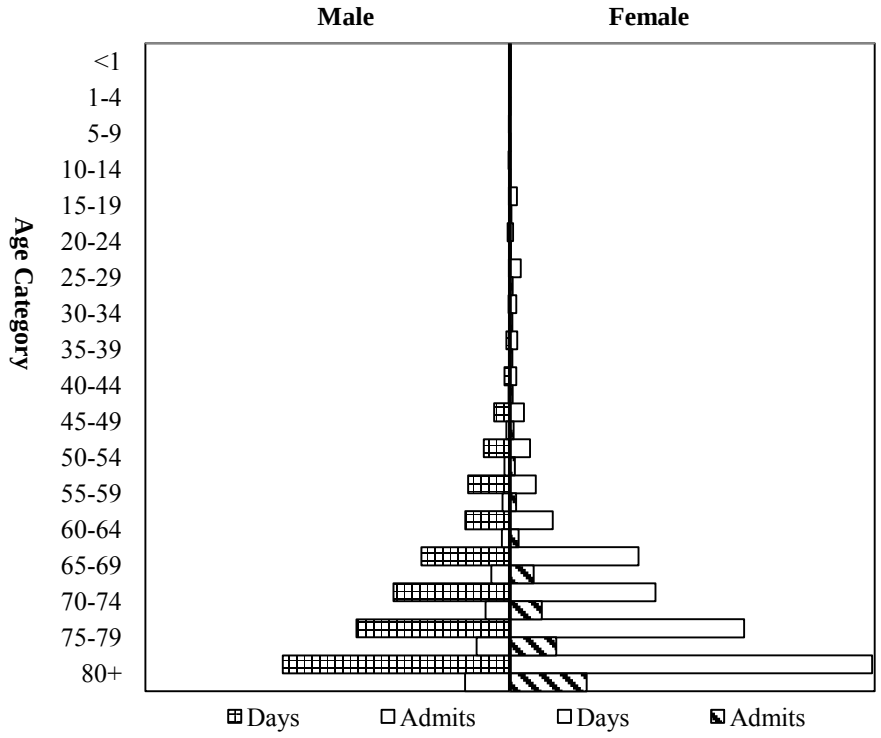
Missouri Membership Trends



	2005	2006	2007	2008	2009
Cumulative Member Months	972,157	837,030	624,815	595,765	530,874
Total Membership	75,901	66,392	35,308	57,119	44,129

UnitedHealthcare of the Midwest, Inc.

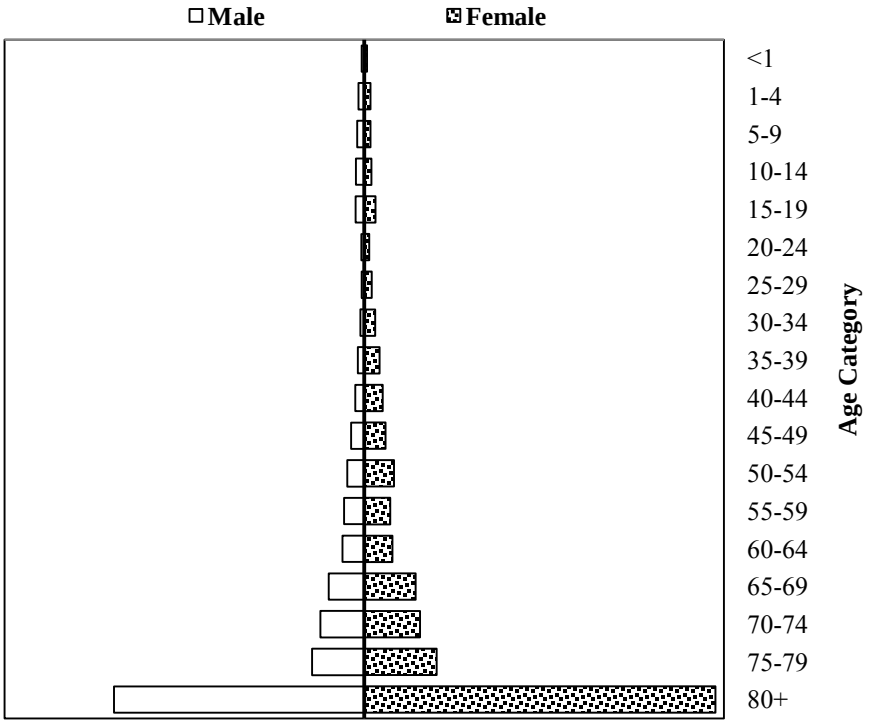
General Hospital/Acute Care Facility Utilization by Age and Gender



Age	Male Days	Male Admits	Female Days	Female Admits
<1	9	6	14	14
1-4	5	3	8	4
5-9	22	8	2	1
10-14	29	10	12	6
15-19	23	7	145	31
20-24	50	11	65	15
25-29	21	4	219	53
30-34	28	12	126	50
35-39	76	20	149	45
40-44	114	28	130	52
45-49	323	76	286	71
50-54	541	116	414	98
55-59	859	156	532	123
60-64	917	166	877	179
65-69	1,822	386	2,640	488
70-74	2,394	501	2,993	654
75-79	3,161	689	4,815	952
80+	4,675	921	7,445	1,576
Subtotal	**15,069**	**3,120**	**20,872**	**4,412**
Total	**35,941**	**7,532**		

Ambulatory Utilization by Age and Gender

Encounters: Male	Encounters: Female	Age
637	671	**<1**
1,468	1,550	**1-4**
1,768	1,589	**5-9**
2,054	1,783	**10-14**
2,136	2,812	**15-19**
714	1,234	**20-24**
615	1,853	**25-29**
946	2,736	**30-34**
1,625	3,807	**35-39**
2,252	4,618	**40-44**
3,315	5,343	**45-49**
4,282	7,455	**50-54**
5,025	6,477	**55-59**
5,468	7,011	**60-64**
8,928	12,841	**65-69**
10,975	13,914	**70-74**
13,058	18,127	**75-79**
62,640	87,889	**80+**
127,906	**181,710**	**Subtotal**
309,616		**Total**



Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2009 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 as 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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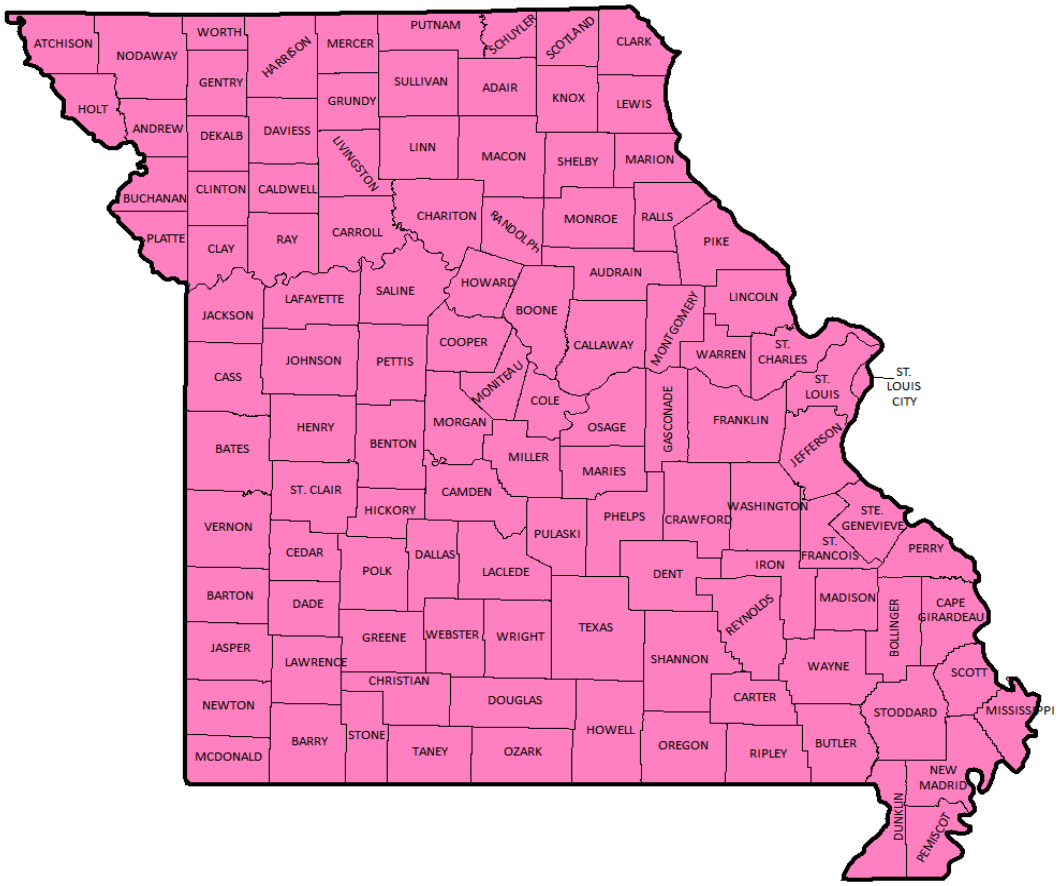
Missouri Counties with HMOs [10]



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 169 shows a map with actual marketing activity. Pages 172 through 203 (Regions and MSAs) provide similar information by HMO.

County	# of HMO's
Adair	4
Andrew	6
Atchison	3
Audrain	7
Barry	10
Barton	7
Bates	6
Benton	5
Bollinger	1
Boone	8
Buchanan	9
Butler	4
Caldwell	6
Callaway	8
Camden	8
Cape Girardeau	2
Carroll	7
Carter	4
Cass	13
Cedar	9
Chariton	7
Christian	11
Clark	3

County	# of HMO's
Clay	13
Clinton	8
Cole	8
Cooper	7
Crawford	7
Dade	9
Dallas	10
Daviess	6
DeKalb	6
Dent	5
Douglas	9
Dunklin	2
Franklin	10
Gasconade	8
Gentry	6
Greene	11
Grundy	6
Harrison	6
Henry	10
Hickory	7
Holt	4
Howard	7
Howell	5

County	# of HMO's
Iron	6
Jackson	13
Jasper	10
Jefferson	12
Johnson	11
Knox	4
Laclede	9
Lafayette	13
Lawrence	11
Lewis	3
Lincoln	9
Linn	5
Livingston	6
Macon	7
Madison	7
Maries	7
Marion	4
McDonald	9
Mercer	5
Miller	8
Mississippi	2
Moniteau	8
Monroe	7

County	# of HMO's
Montgomery	8
Morgan	7
New Madrid	3
Newton	11
Nodaway	3
Oregon	3
Osage	8
Ozark	6
Pemiscot	3
Perry	6
Pettis	7
Phelps	6
Pike	8
Platte	13
Polk	11
Pulaski	6
Putnam	5
Ralls	4
Randolph	7
Ray	13
Reynolds	5
Ripley	3
Saline	8

County	# of HMO's
Schuyler	4
Scotland	3
Scott	2
Shannon	5
Shelby	3
St. Charles	12
St. Clair	8
St. Francois	9
St. Louis County	12
St. Louis City	12
Ste. Genevieve	9
Stoddard	2
Stone	9
Sullivan	5
Taney	6
Texas	5
Vernon	7
Warren	9
Washington	9
Wayne	4
Webster	11
Worth	4
Wright	9

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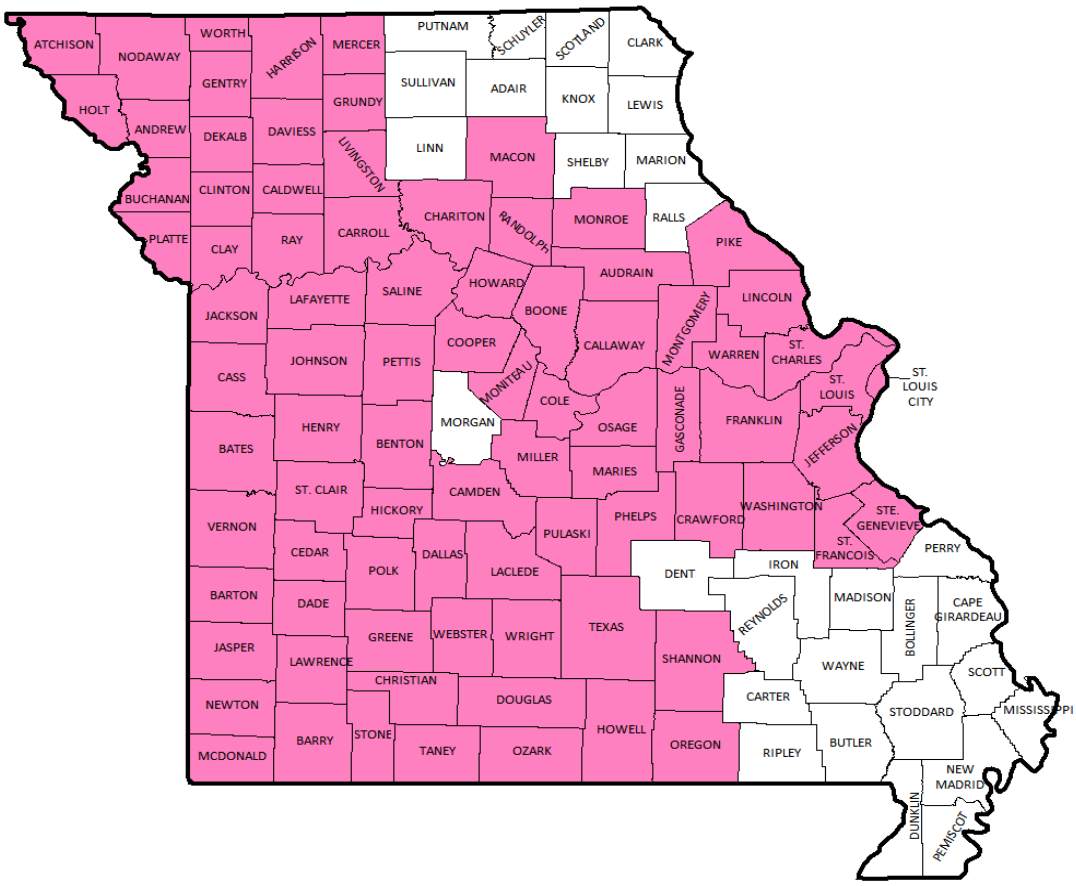
Missouri Counties with Active Commercial Marketing [5]

(excluding Medicaid Companies)



This map shows the Missouri Counties in which at least one HMO is actually selling coverage. Pages 172 through 203 (Regions and MSAs) show similar information by HMO.

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

Missouri Geographic Regions

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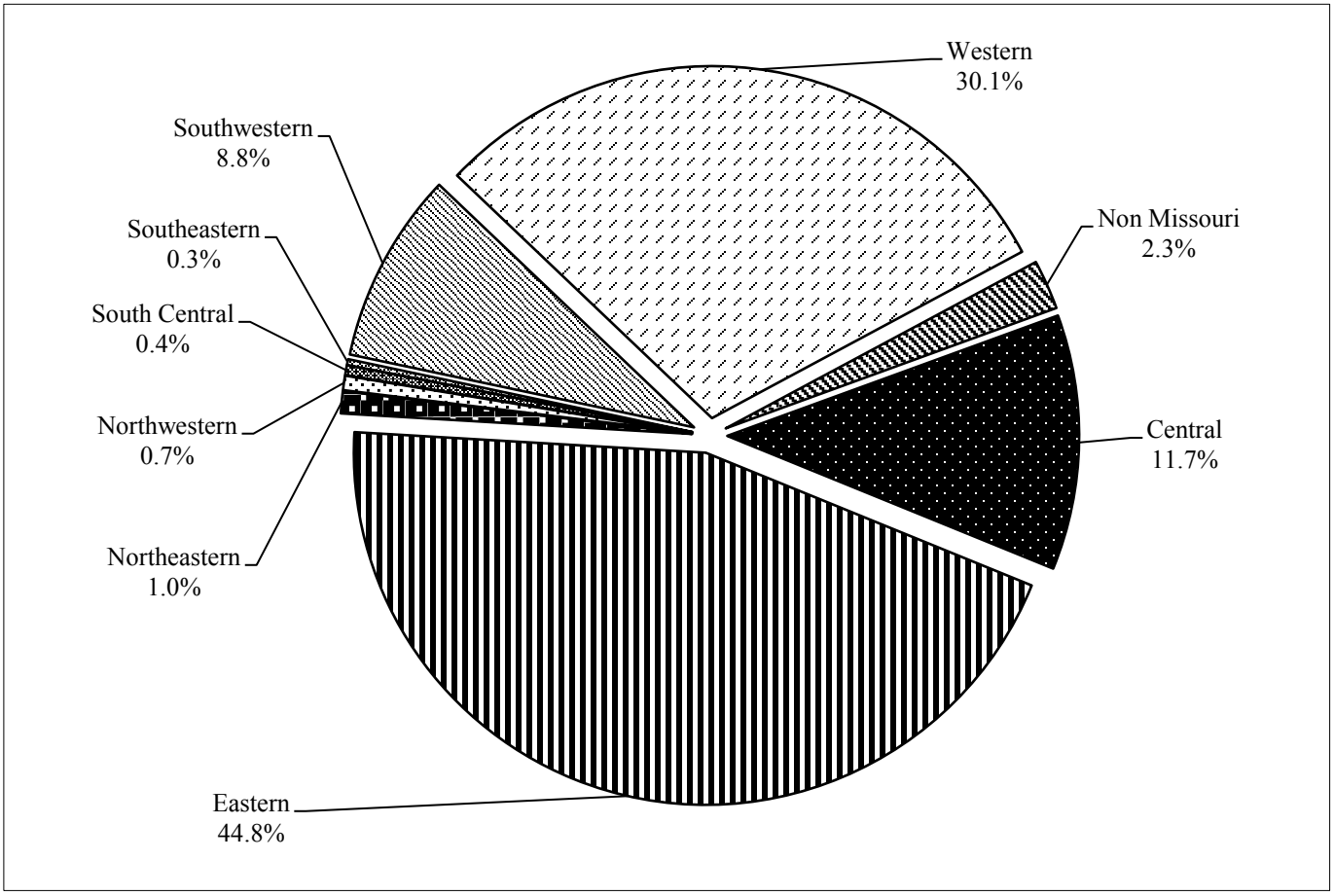
Missouri Total Enrollment in Each Region [5]

by Enrollment Classification

Region	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	% of Missouri Market
Central	7,035	18,991	2,130	64,488	92,644	11.7%
Eastern	43,565	22,848	78,826	209,087	354,326	44.8%
Northeastern	123	722	24	7,160	8,029	1.0%
Northwestern	3,778	68	1,381	17	5,244	0.7%
South Central	2,543	555	338	109	3,545	0.4%
Southeastern	110	104	35	1,836	2,085	0.3%
Southwestern	20,425	21,664	12,296	15,109	69,494	8.8%
Western	95,248	6,108	12,262	124,250	237,868	30.1%
Non Missouri	15,331	2,084	539	83	18,037	2.3%
TOTAL[2]	**188,158**	**73,144**	**107,831**	**422,139**	**791,272**	**100.0%**
% of Missouri Market[2]	**23.8%**	**9.2%**	**13.6%**	**53.3%**	**100.0%**	



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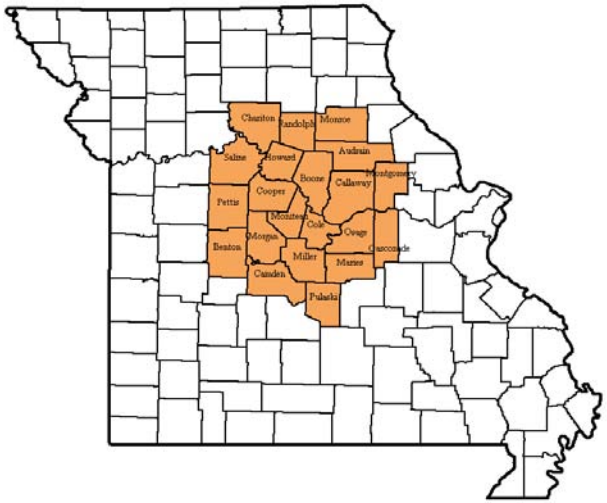
Central Region Counties



	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.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
UnitedHealthcare of the Midwest, Inc.	○□		○□	○□	○□	○□	○□	○□	○■	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□	○□

● - **Commercial - Approved - marketing**

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

■ - **Medicare - Approved - marketing**

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

▲ - **Medicaid - Approved - marketing**

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

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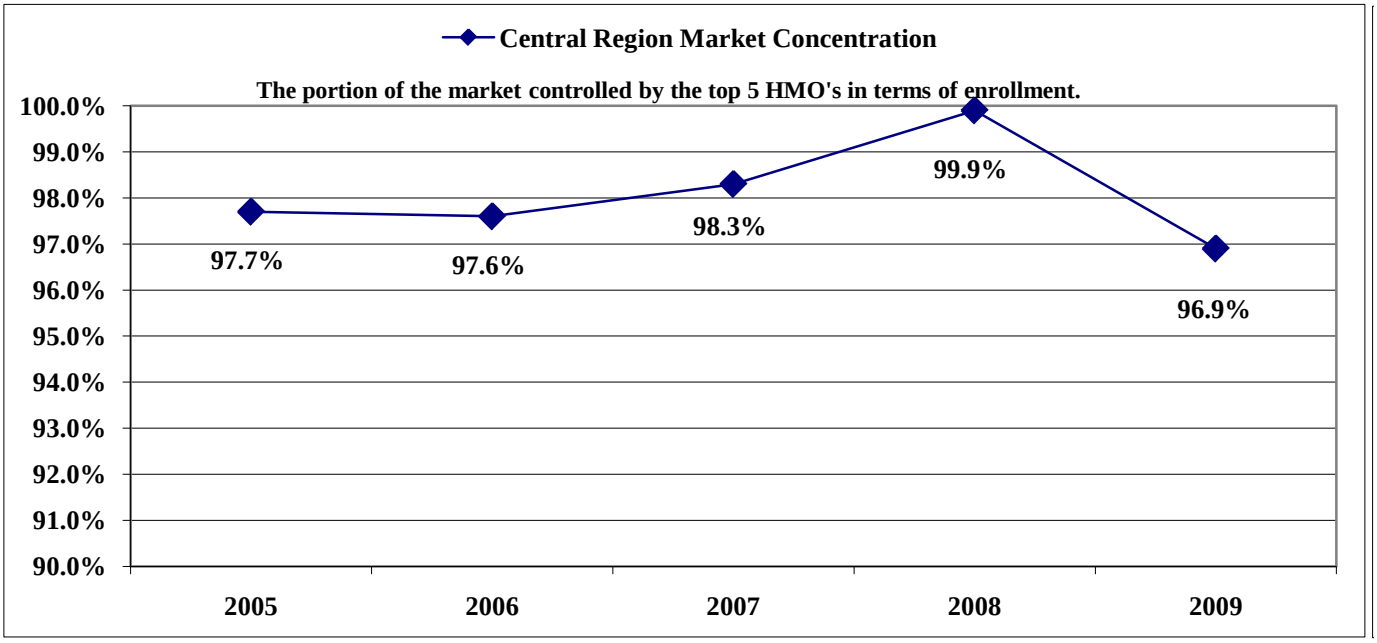
Central Region Enrollment[5]

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	4,713	4,713	5.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	110	110	0.1%
Children's Mercy's Family Health Partners, Inc.	0	0	0	44	44	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.	77	24	13	0	114	0.1%
Cox Health Systems HMO, Inc.	3	9	0	0	12	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	161	0	0	0	161	0.2%
Group Health Plan, Inc.	91	357	256	0	704	0.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	117	117	0.1%
Healthcare USA of Missouri, LLC	0	0	0	24,690	24,690	26.7%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	4,917	18,471	0	0	23,388	25.2%
Humana Health Plan, Inc.	710	8	1,480	0	2,198	2.4%
Mercy Health Plans of Missouri, Inc.	336	119	74	0	529	0.6%
Missouri Care, Inc.	0	0	0	34,814	34,814	37.6%
UnitedHealthcare of the Midwest, Inc.	733	0	307	0	1,040	1.1%
TOTAL	**7,035**	**18,991**	**2,130**	**64,488**	**92,644**	**100.0%**



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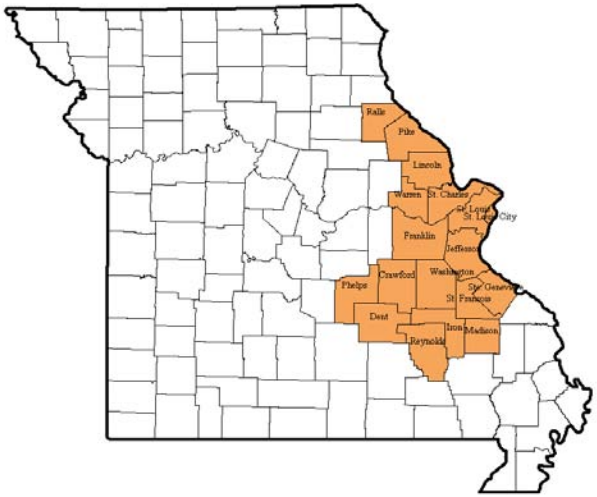
Eastern Region Counties



	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 Healthcare, Inc.					■							■		■	■			
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.			▲		▲	▲	▲	▲	▲	▲		▲	▲	▲	▲	▲	▲	▲
UnitedHealthcare 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

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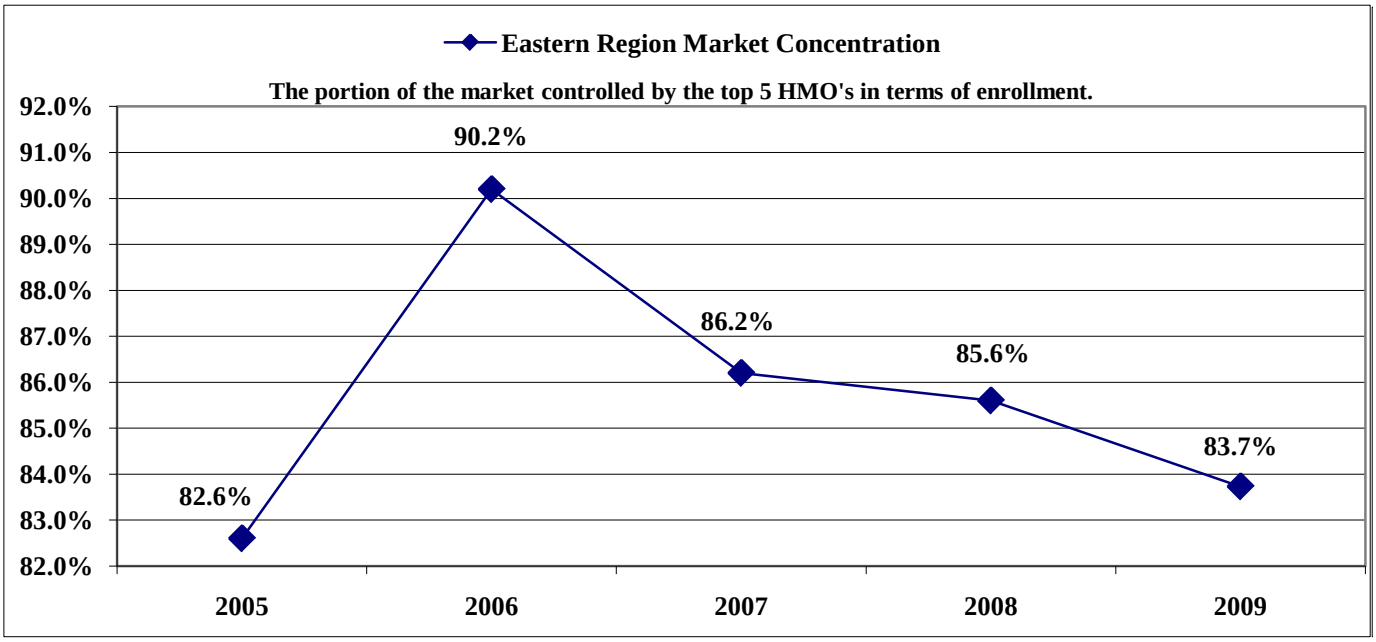
Eastern Region Enrollment[5]

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.	1,957	378	0	0	2,335	0.7%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	60,026	60,026	16.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	4	4	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	16	16	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.	198	0	0	0	198	0.1%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	13	9	1	0	23	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence Healthcare, Inc.	0	0	17,400	0	17,400	4.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	9	0	0	0	9	0.0%
Group Health Plan, Inc.	7,917	8,814	21,540	0	38,271	10.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	1,166	16,076	17,242	4.9%
Healthcare USA of Missouri, LLC	0	0	0	128,299	128,299	36.2%
HealthLink HMO, Inc. dba HealthLink HMO	20	0	0	0	20	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	20,446	10,265	18	0	30,729	8.7%
Humana Health Plan, Inc.	552	1	950	0	1,503	0.4%
Mercy Health Plans of Missouri, Inc.	4,248	3,267	6,703	0	14,218	4.0%
Missouri Care, Inc.	0	0	0	4,666	4,666	1.3%
UnitedHealthcare of the Midwest, Inc.	8,201	114	31,048	0	39,363	11.1%
TOTAL	**43,565**	**22,848**	**78,826**	**209,087**	**354,326**	**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.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
UnitedHealthcare 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**

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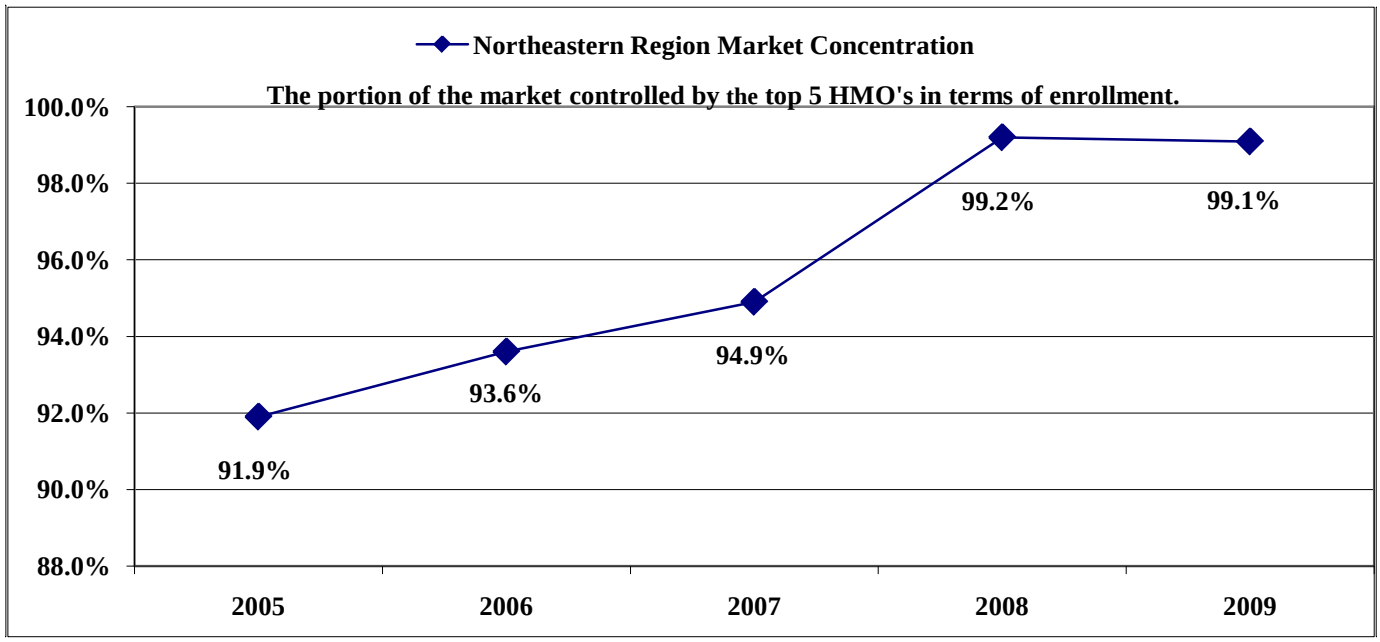
Northeastern Region Enrollment[5]

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	815	815	10.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	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	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	9	0	0	0	9	0.1%
Coventry Health Care of Kansas, Inc.	28	0	0	0	28	0.3%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	15	0	0	0	15	0.2%
Group Health Plan, Inc.	0	1	1	0	2	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	4	4	0.0%
Healthcare USA of Missouri, LLC	0	0	0	2,952	2,952	36.8%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	27	715	0	0	742	9.2%
Humana Health Plan, Inc.	37	3	20	0	60	0.7%
Mercy Health Plans of Missouri, Inc.	2	3	0	0	5	0.1%
Missouri Care, Inc.	0	0	0	3,387	3,387	42.2%
UnitedHealthcare of the Midwest, Inc.	5	0	3	0	8	0.1%
TOTAL	**123**	**722**	**24**	**7,160**	**8,029**	**100.0%**



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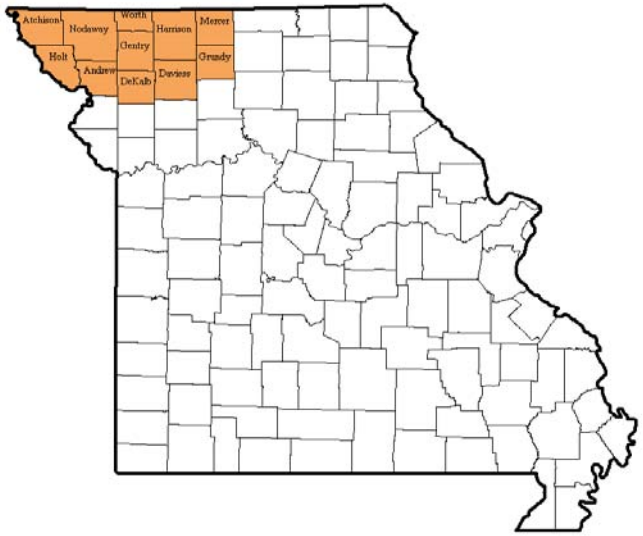
Northwestern Region Counties



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

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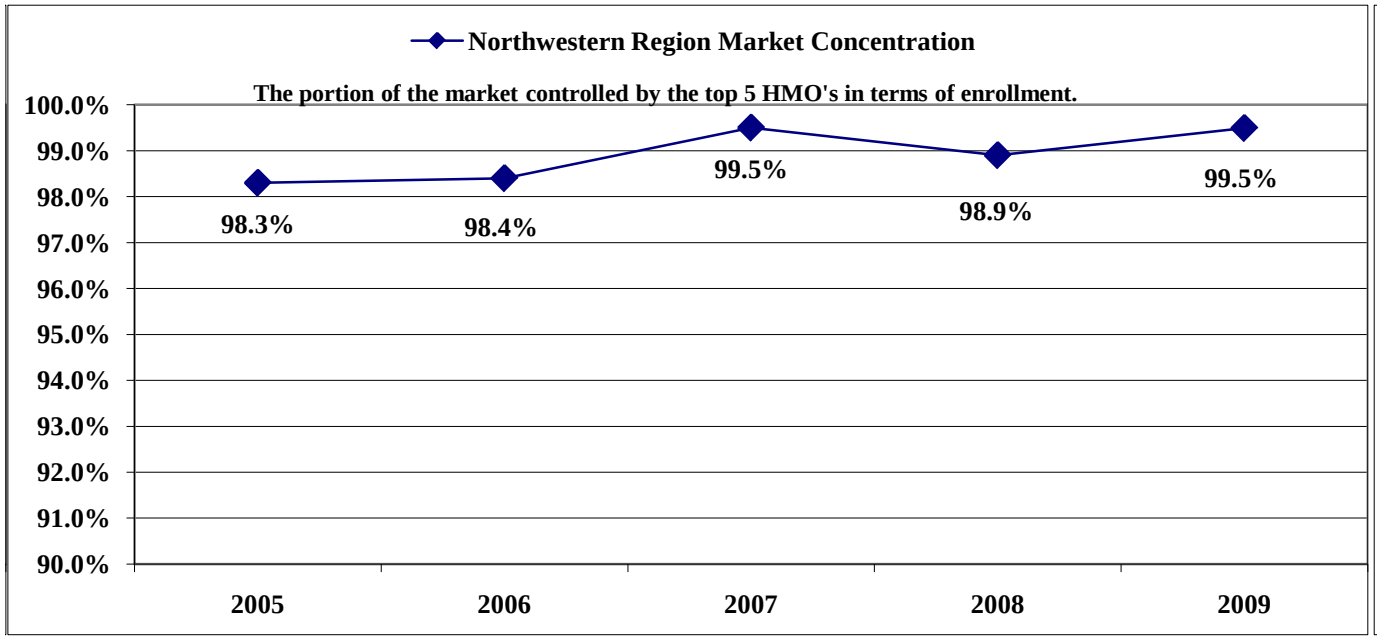
Northwestern Region Enrollment[5]

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.	38	13	0	0	51	1.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	4	4	0.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	9	9	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	1,638	0	0	0	1,638	31.2%
Coventry Health Care of Kansas, Inc.	135	31	3	0	169	3.2%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1,347	0	0	0	1,347	25.7%
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	0	4	0	0	4	0.1%
Humana Health Plan, Inc.	614	20	1,378	0	2,012	38.4%
Mercy Health Plans of Missouri, Inc.	1	0	0	0	1	0.0%
Missouri Care, Inc.	0	0	0	4	4	0.1%
UnitedHealthcare of the Midwest, Inc.	5	0	0	0	5	0.1%
TOTAL	**3,778**	**68**	**1,381**	**17**	**5,244**	**100.0%**



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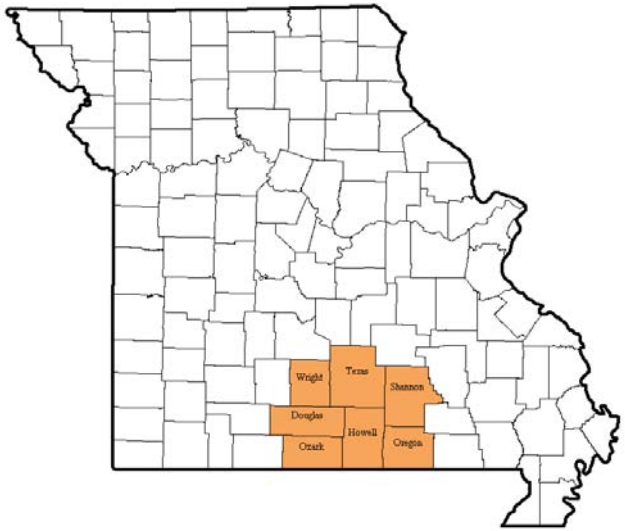
South Central Region Counties



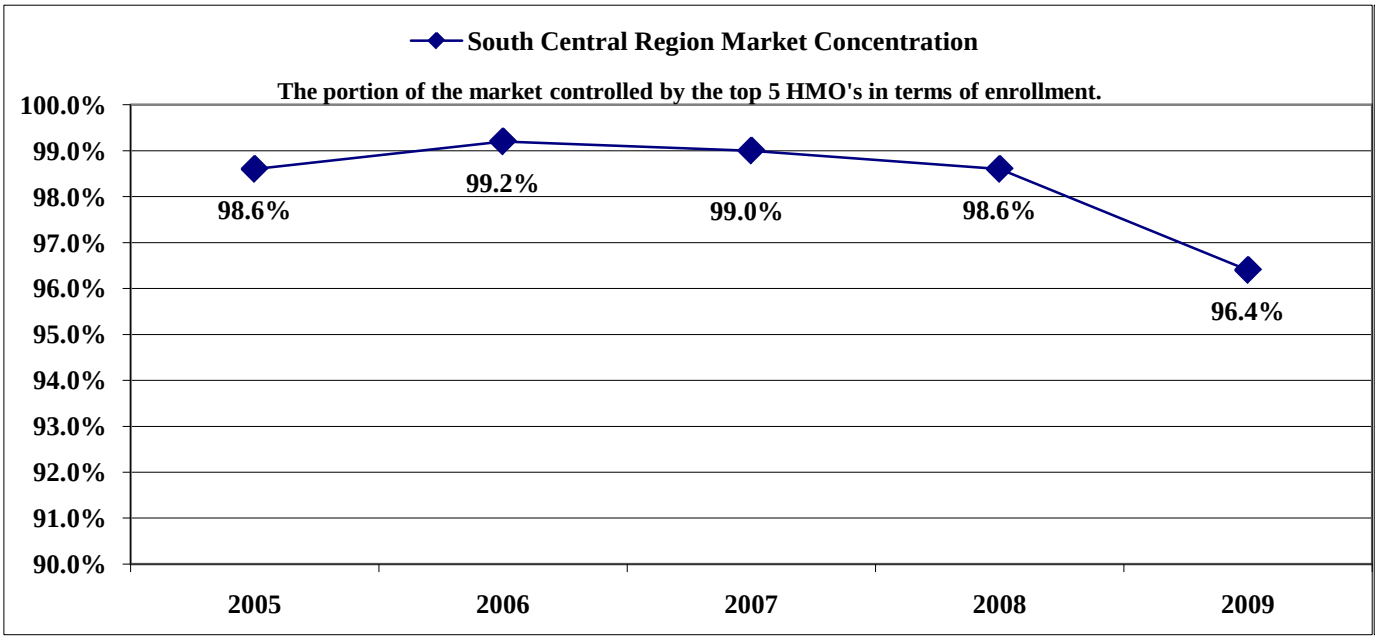
	Douglas	Howell	Oregon	Ozark	Shannon	Texas	Wright
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	▲				▲		▲
Cox Health Systems HMO, Inc.	●	●	●	●	●	●	●
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri					□ ▲		
Healthcare USA of Missouri, LLC	▲	▲	▲	▲	▲		▲
HealthLink HMO, Inc. dba HealthLink HMO	○						○
HMO Missouri, Inc. dba Blue Anthem Cross & Blue Shield	○ ■			○ □		● □	○ □
Mercy Health Plans of Missouri, Inc.	○ □	○ □	○ □	○ □	○ □	○ □	○ □
Missouri Care, Inc.	▲	▲		▲		▲	▲
UnitedHealthcare 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	16	16	0.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	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.	6	1	0	0	7	0.2%
Cox Health Systems HMO, Inc.	152	112	0	0	264	7.4%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	6	0	0	0	6	0.2%
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	4	4	0.1%
Healthcare USA of Missouri, LLC	0	0	0	34	34	1.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	312	434	0	0	746	21.0%
Humana Health Plan, Inc.	97	0	192	0	289	8.2%
Mercy Health Plans of Missouri, Inc.	1,928	3	94	0	2,025	57.1%
Missouri Care, Inc.	0	0	0	53	53	1.5%
UnitedHealthcare of the Midwest, Inc.	42	0	52	0	94	2.7%
TOTAL	**2,543**	**555**	**338**	**109**	**3,545**	**100.0%**



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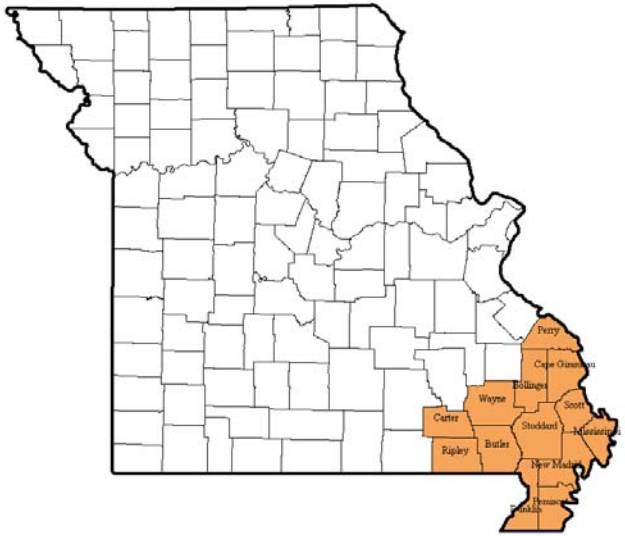
Southeastern Region Counties



	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					○		○	○	○				
Missouri Care, Inc.									▲				
UnitedHealthcare 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**

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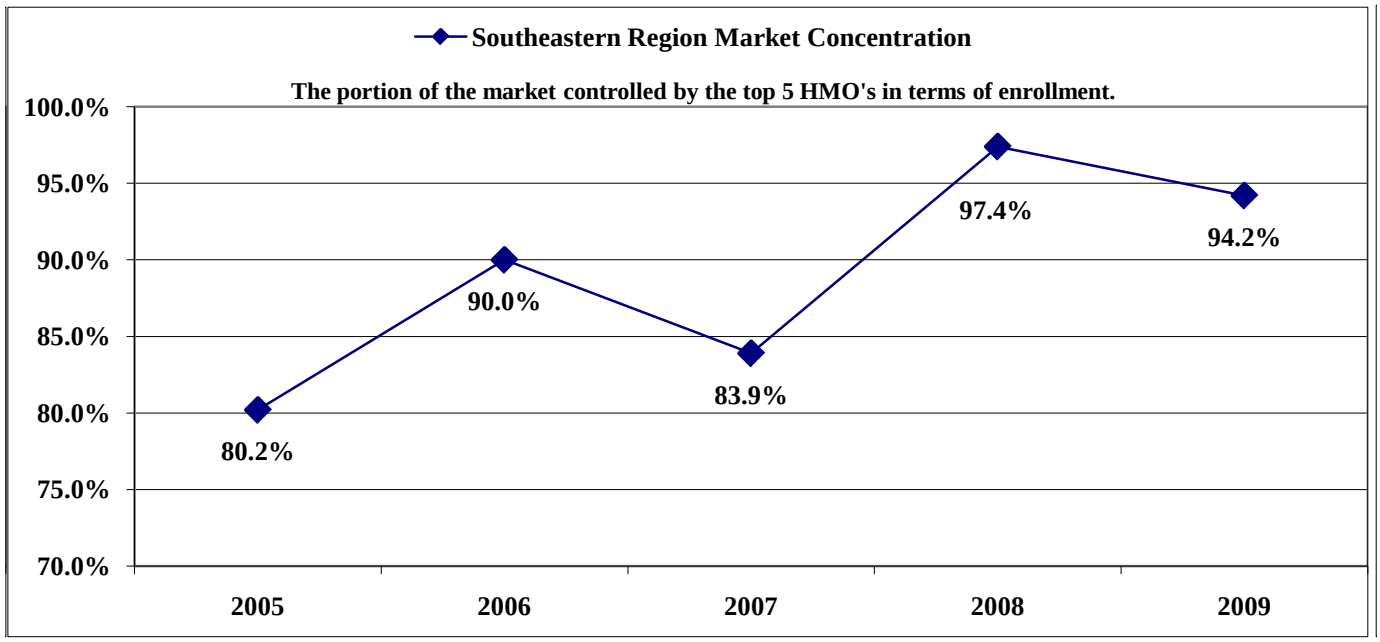
Southeastern Region Enrollment[5]

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.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	1,319	1,319	63.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	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.	0	2	0	0	2	0.1%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	2	0	0	0	2	0.1%
Group Health Plan, Inc.	7	15	4	0	26	1.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	381	381	18.3%
Healthcare USA of Missouri, LLC	0	0	0	77	77	3.7%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	37	86	0	0	123	5.9%
Humana Health Plan, Inc.	6	0	22	0	28	1.3%
Mercy Health Plans of Missouri, Inc.	2	1	1	0	4	0.2%
Missouri Care, Inc.	0	0	0	59	59	2.8%
UnitedHealthcare of the Midwest, Inc.	56	0	8	0	64	3.1%
TOTAL	**110**	**104**	**35**	**1,836**	**2,085**	**100.0%**



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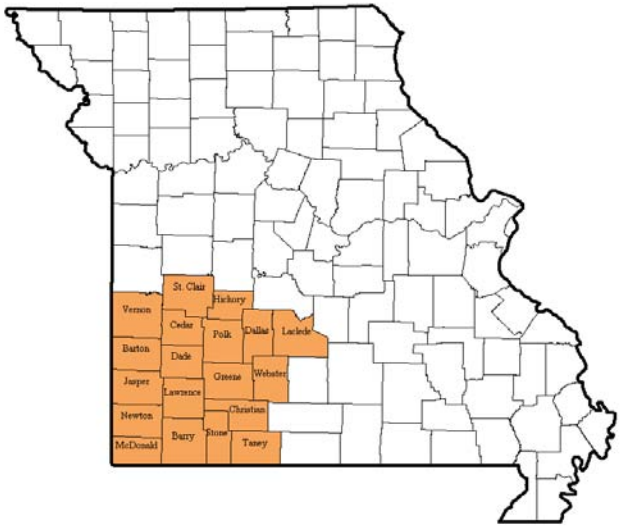
Southwestern Region Counties



	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															▲				
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.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
UnitedHealthcare 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

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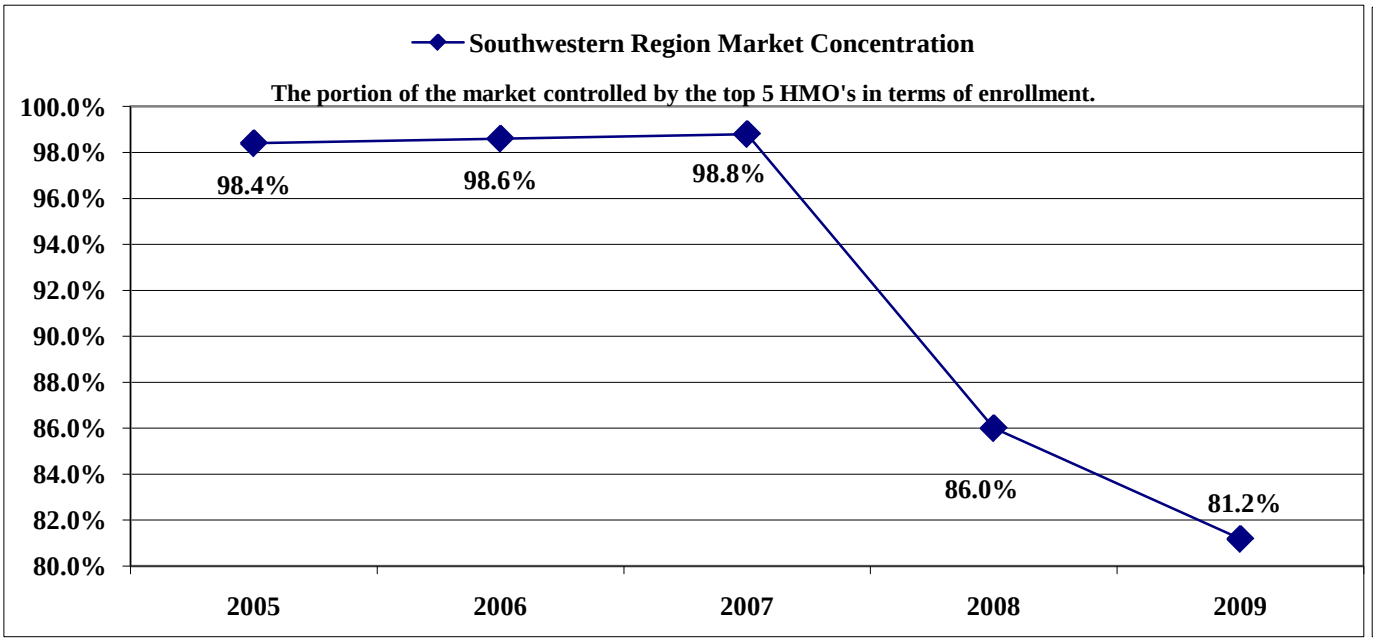
Southwestern Region Enrollment[5]

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.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	4,054	4,054	5.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	172	172	0.2%
Children's Mercy's Family Health Partners, Inc.	0	0	0	4,016	4,016	5.8%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	7	0	0	0	7	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.	345	304	5	0	654	0.9%
Cox Health Systems HMO, Inc.	2,688	2,453	0	0	5,141	7.4%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	83	0	0	0	83	0.1%
Group Health Plan, Inc.	4	3	3	0	10	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	16	16	0.0%
Healthcare USA of Missouri, LLC	0	0	0	4,419	4,419	6.4%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	5,410	18,798	20	0	24,228	34.9%
Humana Health Plan, Inc.	1,303	2	2,703	0	4,008	5.8%
Mercy Health Plans of Missouri, Inc.	10,004	104	8,467	0	18,575	26.7%
Missouri Care, Inc.	0	0	0	2,432	2,432	3.5%
UnitedHealthcare of the Midwest, Inc.	580	0	1,098	0	1,678	2.4%
TOTAL	**20,425**	**21,664**	**12,296**	**15,109**	**69,494**	**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					▲	▲		▲	▲	▲	▲		▲	▲
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.	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
UnitedHealthcare 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

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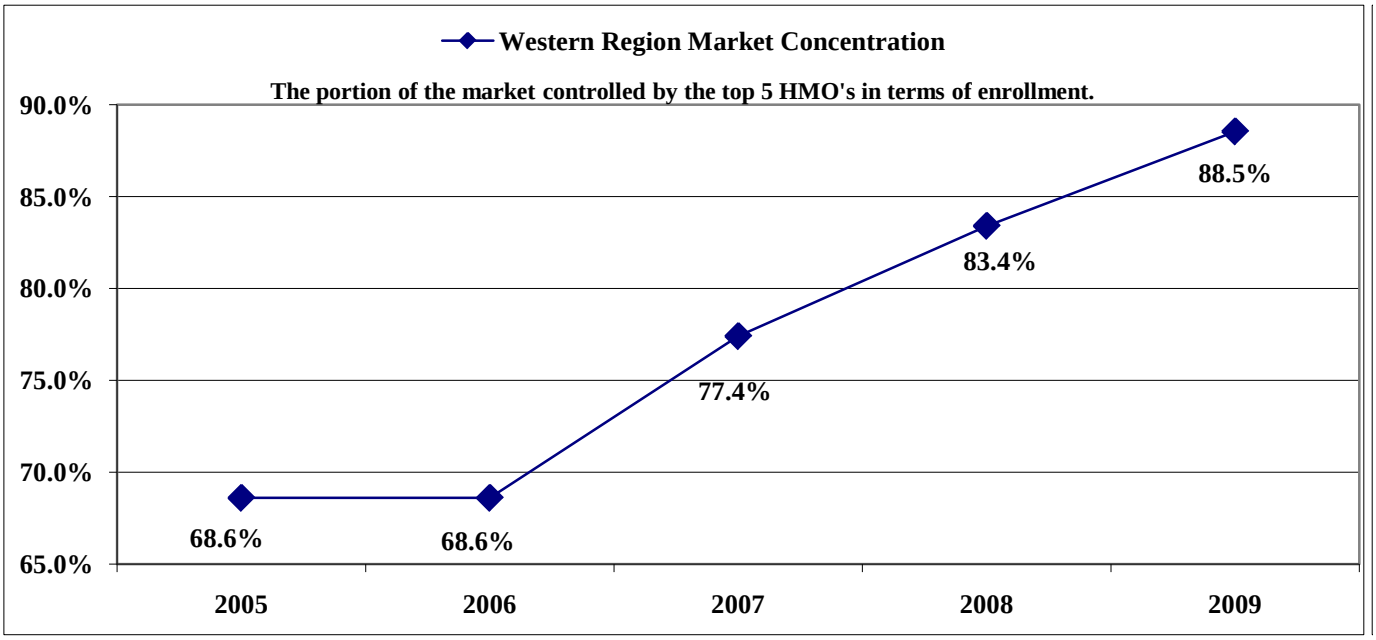
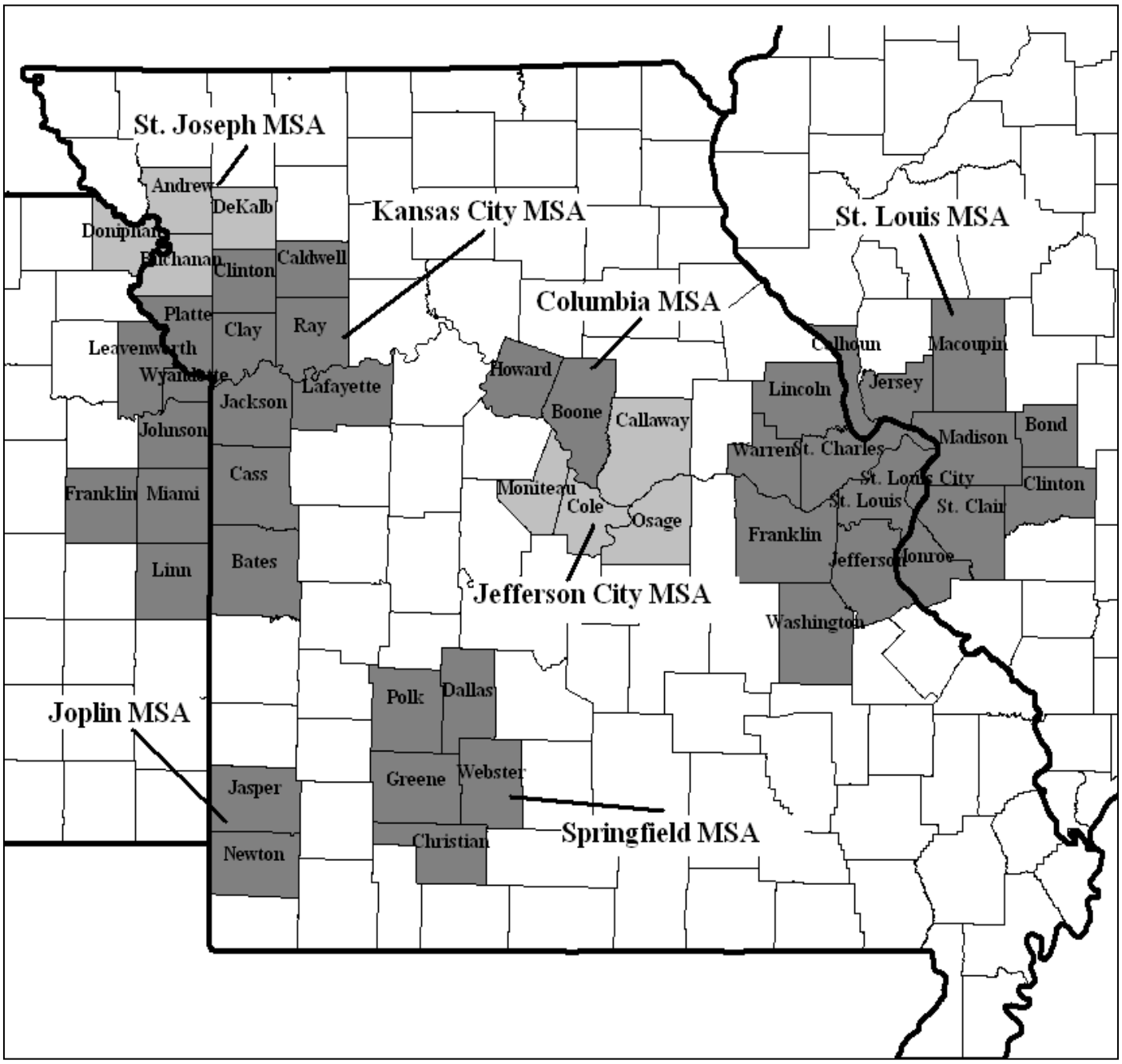
Western Region Enrollment[5]

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.	2,296	750	0	0	3,046	1.3%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	7,672	7,672	3.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	30,743	30,743	12.9%
Children's Mercy's Family Health Partners, Inc.	0	0	0	50,690	50,690	21.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	710	21	0	0	731	0.3%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	2,660	0	0	0	2,660	1.1%
Coventry Health Care of Kansas, Inc.	15,309	5,122	5,800	0	26,231	11.0%
Cox Health Systems HMO, Inc.	0	1	0	0	1	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	69,723	0	0	0	69,723	29.3%
Group Health Plan, Inc.	1	4	0	0	5	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	13	13	0.0%
Healthcare USA of Missouri, LLC	0	0	0	33,229	33,229	14.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	97	78	0	0	175	0.1%
Humana Health Plan, Inc.	2,751	66	6,454	0	9,271	3.9%
Mercy Health Plans of Missouri, Inc.	22	0	3	0	25	0.0%
Missouri Care, Inc.	0	0	0	1,903	1,903	0.8%
UnitedHealthcare of the Midwest, Inc.	1,679	66	5	0	1,750	0.7%
TOTAL	**95,248**	**6,108**	**12,262**	**124,250**	**237,868**	**100.0%**



Missouri Metropolitan Statistical Areas



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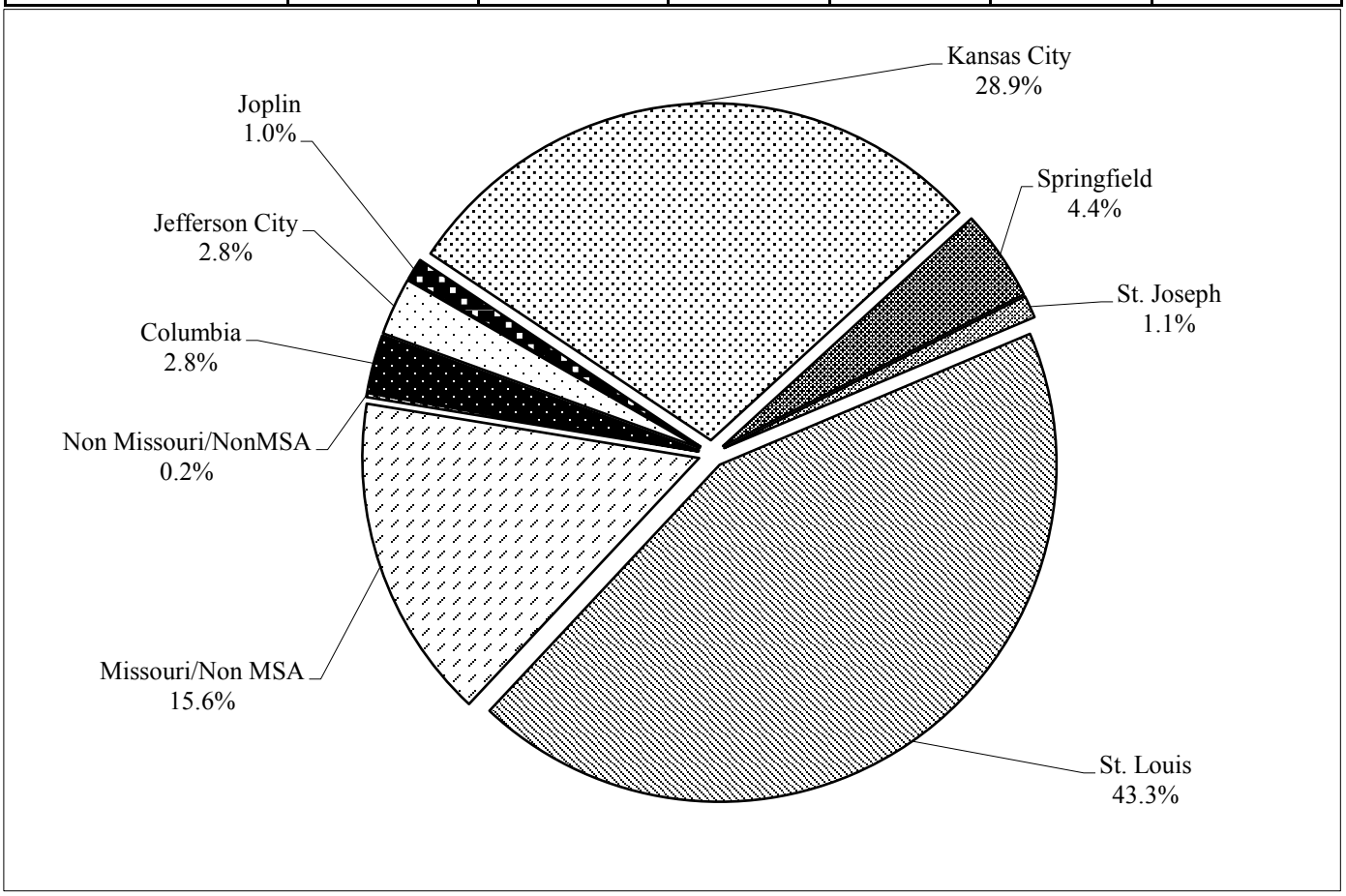
Missouri Total Enrollment in Each MSA [5]

by Enrollment Classification

Region	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees[2]	Medicaid Enrollees	Total Members	% of Missouri Market
Columbia	1,848	6,037	114	13,770	21,769	2.8%
Jefferson City	2,442	5,904	600	12,986	21,932	2.8%
Joplin	2,748	4,832	668	11	8,259	1.0%
Kansas City	93,383	5,903	11,505	117,527	228,318	28.9%
Springfield	10,841	10,879	8,664	4,189	34,573	4.4%
St. Joseph	7,951	181	381	32	8,545	1.1%
St. Louis	51,008	23,030	78,633	190,156	342,827	43.3%
Missouri/Non MSA	17,125	15,773	7,178	83,420	123,496	15.6%
Non Missouri/NonMSA	812	605	88	48	1,553	0.2%
TOTAL[2]	**188,158**	**73,144**	**107,831**	**422,139**	**791,272**	**100.0%**
% of Missouri Market[2]	**23.7%**	**9.2%**	**13.6%**	**53.3%**	**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.	▲	▲
UnitedHealthcare of the Midwest, Inc.	○ ◘	○ ◘

● - Commercial - Approved - marketing
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◘ - Medicare - Approved - not marketing
△ - Medicaid - Approved - not marketing

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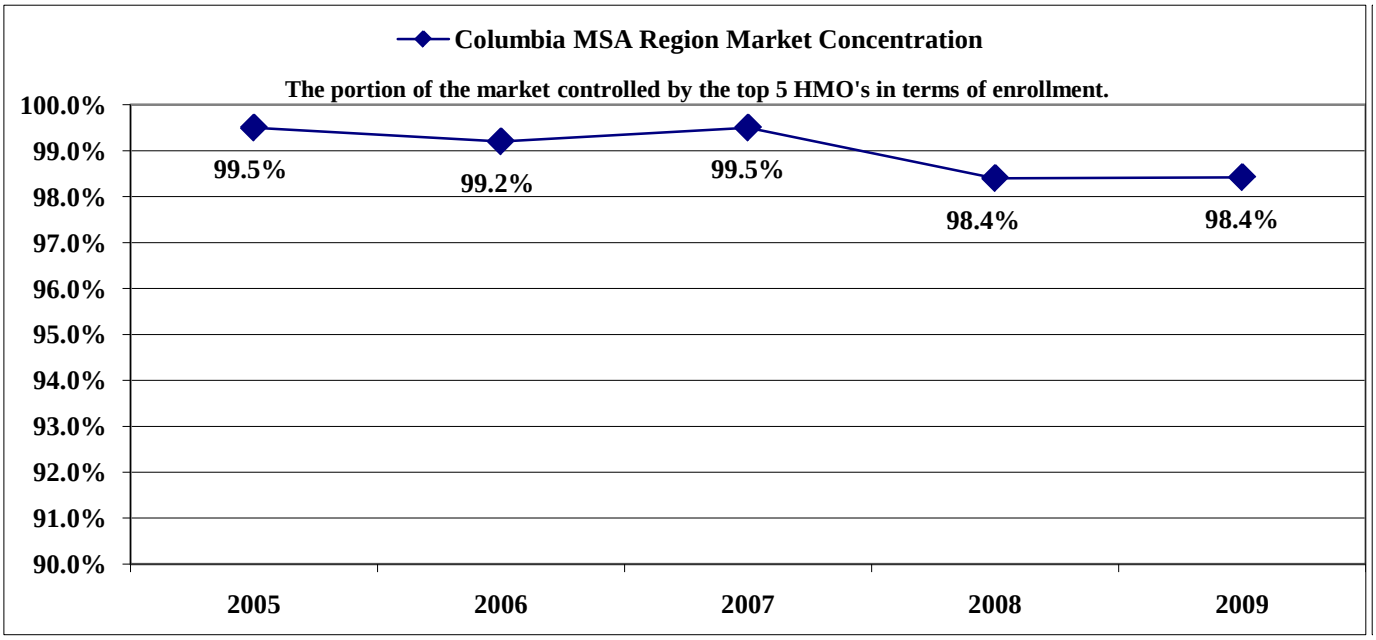
Columbia MSA Enrollment[5]

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	397	397	1.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	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.	4	4	0	0	8	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	6	0	0	0	6	0.0%
Group Health Plan, Inc.	19	51	84	0	154	0.7%
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	4,180	4,180	19.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	1,573	5,894	0	0	7,467	34.3%
Humana Health Plan, Inc.	26	0	27	0	53	0.2%
Mercy Health Plans of Missouri, Inc.	107	88	1	0	196	0.9%
Missouri Care, Inc.	0	0	0	9,186	9,186	42.2%
UnitedHealthcare of the Midwest, Inc.	113	0	2	0	115	0.5%
TOTAL	**1,848**	**6,037**	**114**	**13,770**	**21,769**	**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.	▲	▲	▲	▲
UnitedHealthcare of the Midwest, Inc.	○ ◘	○ ◘	○ ◘	○ ◘

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

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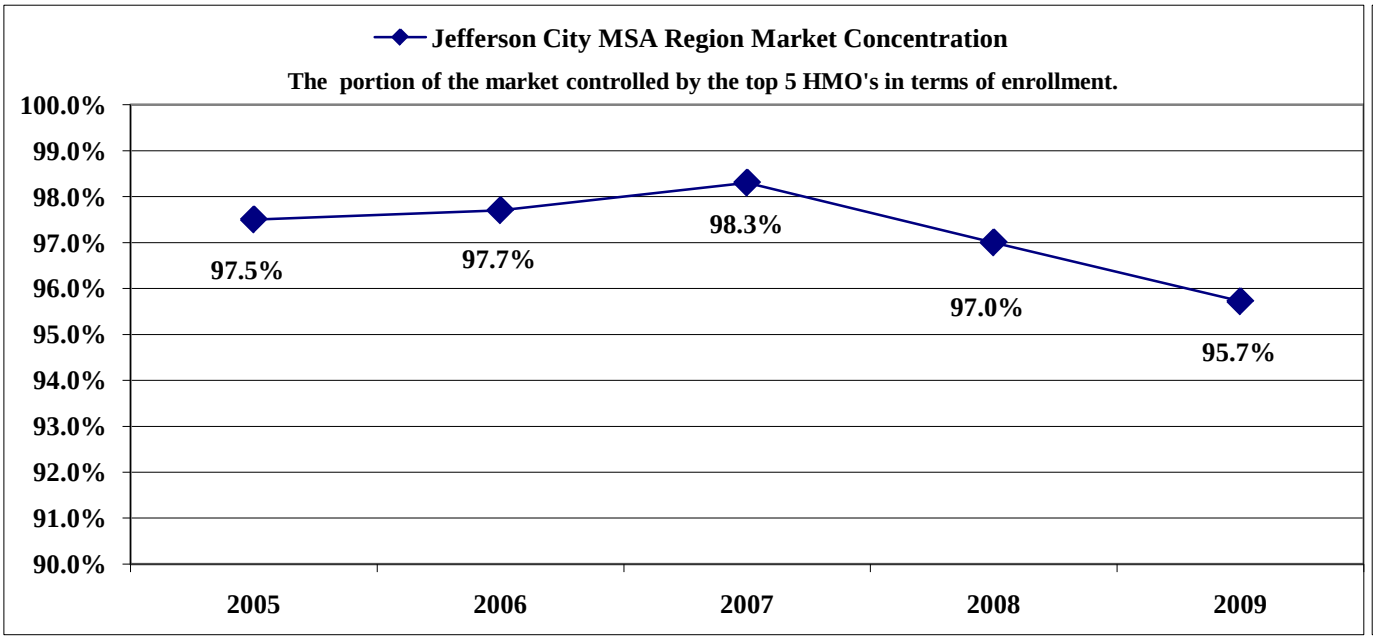
Jefferson City MSA Enrollment[5]

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.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	1,209	1,209	5.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	97	97	0.4%
Children's Mercy's Family Health Partners, Inc.	0	0	0	9	9	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.	1	3	1	0	5	0.0%
Cox Health Systems HMO, Inc.	3	0	0	0	3	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1	0	0	0	1	0.0%
Group Health Plan, Inc.	42	213	117	0	372	1.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	87	87	0.4%
Healthcare USA of Missouri, LLC	0	0	0	5,611	5,611	25.6%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	1,837	5,671	0	0	7,508	34.2%
Humana Health Plan, Inc.	216	2	475	0	693	3.2%
Mercy Health Plans of Missouri, Inc.	52	15	1	0	68	0.3%
Missouri Care, Inc.	0	0	0	5,973	5,973	27.2%
UnitedHealthcare of the Midwest, Inc.	290	0	6	0	296	1.3%
TOTAL	**2,442**	**5,904**	**600**	**12,986**	**21,932**	**100.0%**



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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.	▲	▲
UnitedHealthcare of the Midwest, Inc.	○ □	○ □

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

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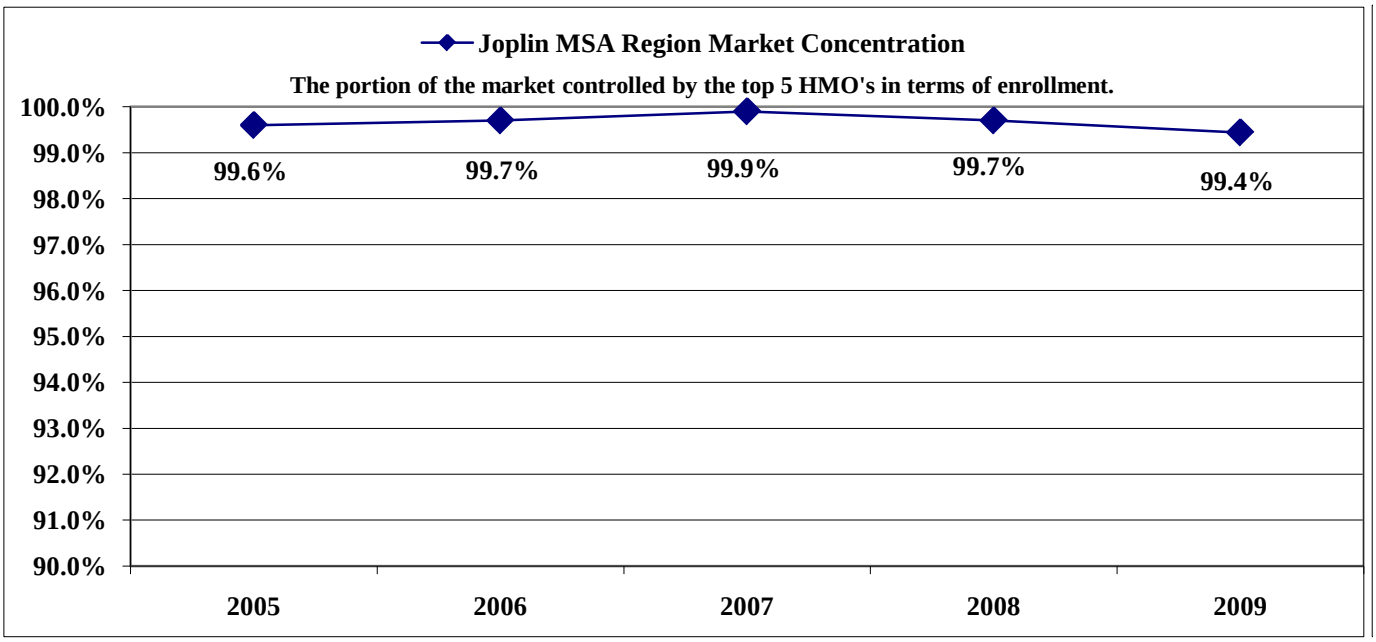
Joplin MSA Enrollment[5]

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.	0	0	0	0	0	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	1	1	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	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.	42	147	1	0	190	2.3%
Cox Health Systems HMO, Inc.	102	77	0	0	179	2.2%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	6	0	0	0	6	0.1%
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	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	833	4,607	0	0	5,440	65.9%
Humana Health Plan, Inc.	428	1	663	0	1,092	13.2%
Mercy Health Plans of Missouri, Inc.	1,310	0	2	0	1,312	15.9%
Missouri Care, Inc.	0	0	0	4	4	0.0%
UnitedHealthcare of the Midwest, Inc.	26	0	1	0	27	0.3%
TOTAL	**2,748**	**4,832**	**668**	**11**	**8,259**	**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			▲	▲		▲	▲	▲	▲
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.	▲	▲	▲	▲	▲	▲	▲	▲	▲
UnitedHealthcare 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**

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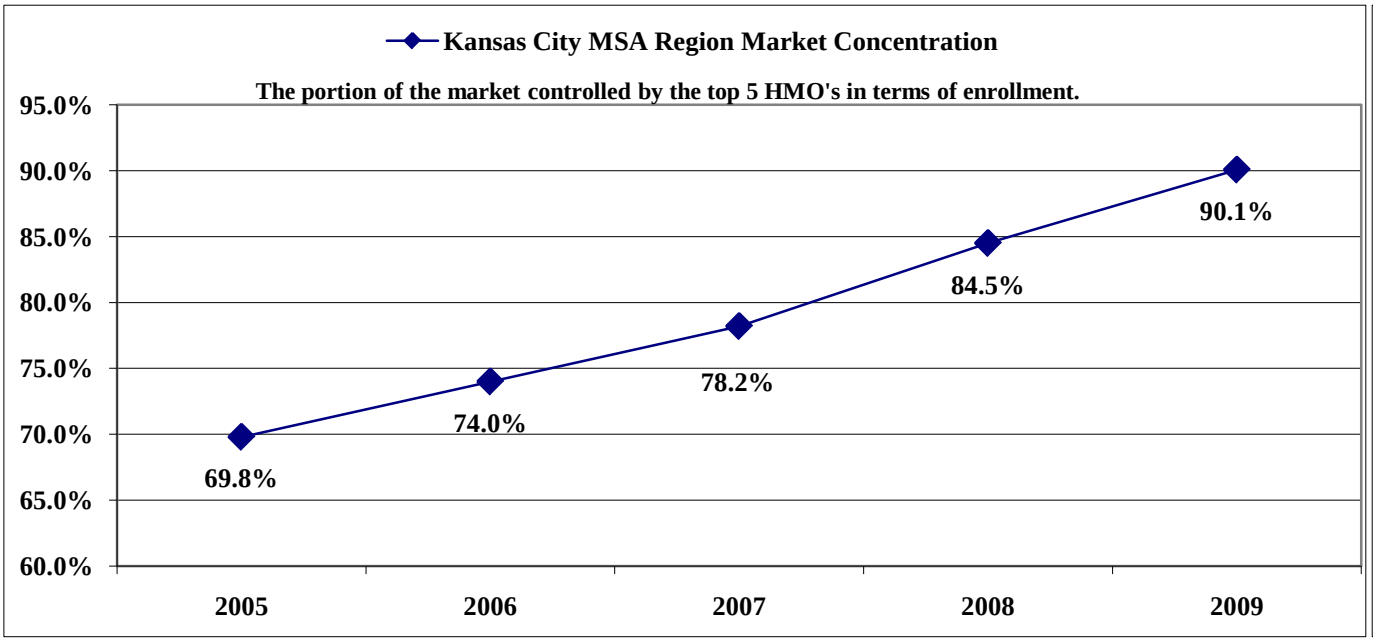
Kansas City MSA Enrollment[5]

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.	2,232	667	0	0	2,899	1.3%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	6,980	6,980	3.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	29,082	29,082	12.7%
Children's Mercy's Family Health Partners, Inc.	0	0	0	48,422	48,422	21.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	702	21	0	0	723	0.3%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	304	0	0	0	304	0.1%
Coventry Health Care of Kansas, Inc.	14,698	5,013	5,773	0	25,484	11.2%
Cox Health Systems HMO, Inc.	2	4	0	0	6	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	71,335	0	0	0	71,335	31.2%
Group Health Plan, Inc.	1	2	0	0	3	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	9	9	0.0%
Healthcare USA of Missouri, LLC	0	0	0	31,332	31,332	13.7%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	99	65	0	0	164	0.1%
Humana Health Plan, Inc.	2,359	66	5,724	0	8,149	3.6%
Mercy Health Plans of Missouri, Inc.	22	0	1	0	23	0.0%
Missouri Care, Inc.	0	0	0	1,702	1,702	0.7%
UnitedHealthcare of the Midwest, Inc.	1,629	65	7	0	1,701	0.7%
TOTAL	**93,383**	**5,903**	**11,505**	**117,527**	**228,318**	**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.	▲	▲	▲	▲	▲
UnitedHealthcare 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

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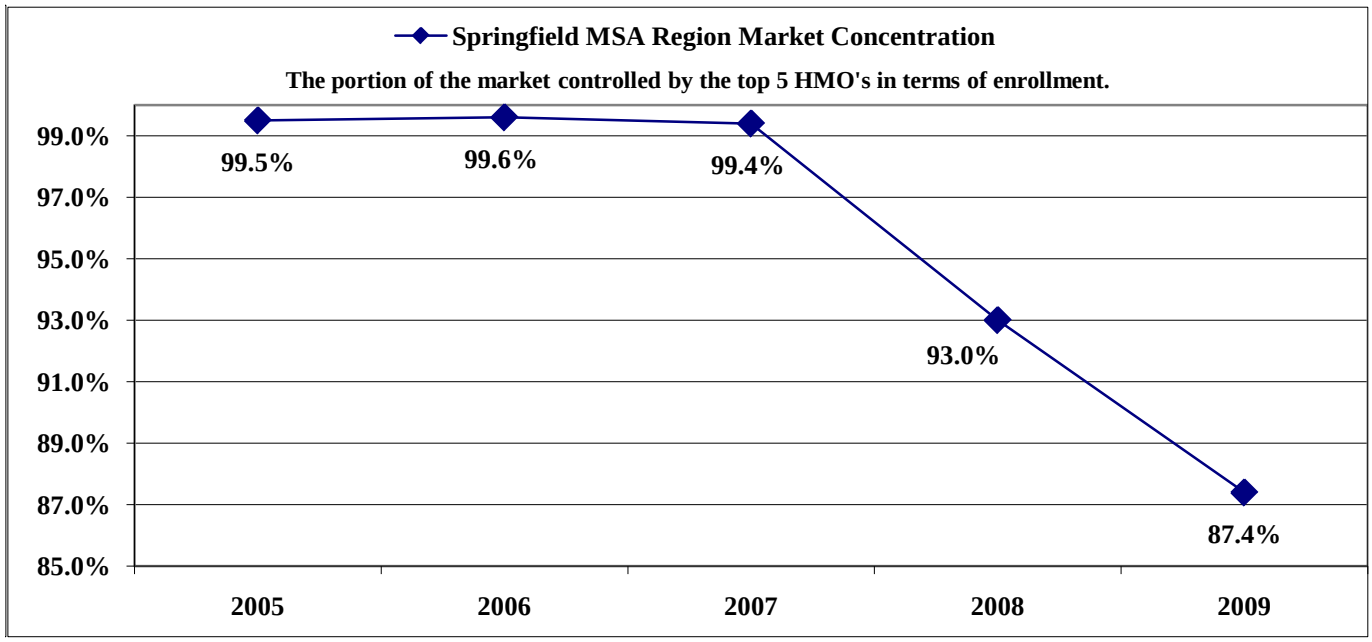
Springfield MSA Enrollment[5]

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	1,365	1,365	3.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	7	7	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1,484	1,484	4.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	6	0	0	0	6	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.	212	57	1	0	270	0.8%
Cox Health Systems HMO, Inc.	1,801	1,452	0	0	3,253	9.4%
Essence Healthcare, Inc.	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.	0	3	1	0	4	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	13	13	0.0%
Healthcare USA of Missouri, LLC	0	0	0	1,114	1,114	3.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	3,084	9,288	9	0	12,381	35.8%
Humana Health Plan, Inc.	504	1	1,618	0	2,123	6.1%
Mercy Health Plans of Missouri, Inc.	4,774	78	6,120	0	10,972	31.7%
Missouri Care, Inc.	0	0	0	206	206	0.6%
UnitedHealthcare of the Midwest, Inc.	455	0	915	0	1,370	4.0%
TOTAL	**10,841**	**10,879**	**8,664**	**4,189**	**34,573**	**100.0%**



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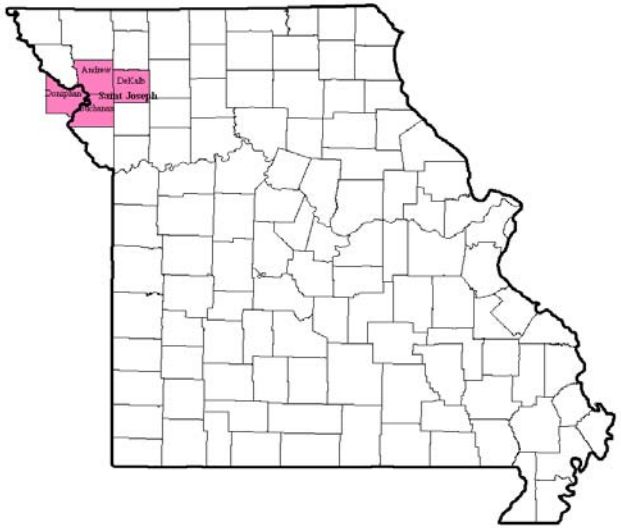
St. Joseph MSA Counties



	Andrew	Buchanan	Dekalb
Aetna Health, Inc.		●	
Alliance For Community Health, LLC dba Molina Healthcare of Missouri			▲
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

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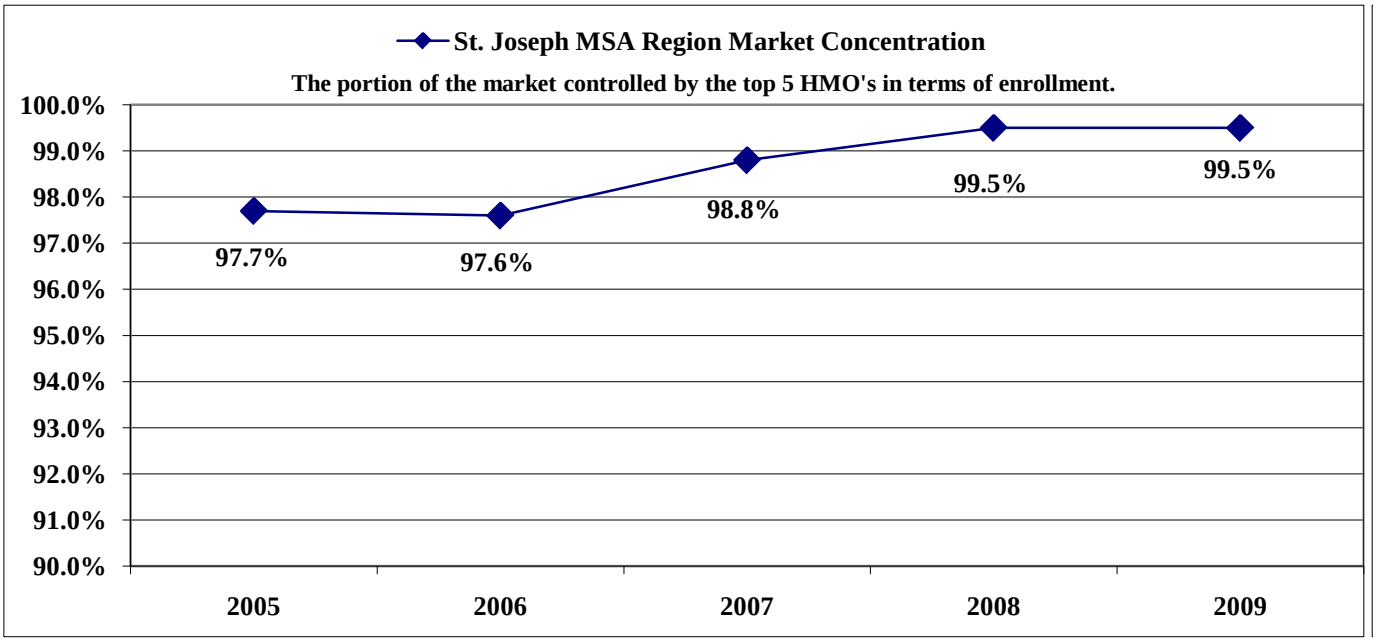
St. Joseph MSA Enrollment[5]

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.	96	96	0	0	192	2.2%
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	7	7	0.1%
Children's Mercy's Family Health Partners, Inc.	0	0	0	12	12	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	3	0	0	0	3	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	3,177	0	0	0	3,177	37.2%
Coventry Health Care of Kansas, Inc.	328	65	5	0	398	4.7%
Cox Health Systems HMO, Inc.	0	1	0	0	1	0.0%
Essence Healthcare, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	4,073	0	0	0	4,073	47.7%
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	0	4	0	0	4	0.0%
Humana Health Plan, Inc.	274	15	373	0	662	7.7%
Mercy Health Plans of Missouri, Inc.	0	0	2	0	2	0.0%
Missouri Care, Inc.	0	0	0	9	9	0.1%
UnitedHealthcare of the Midwest, Inc.	0	0	1	0	1	0.0%
TOTAL	**7,951**	**181**	**381**	**32**	**8,545**	**100.0%**



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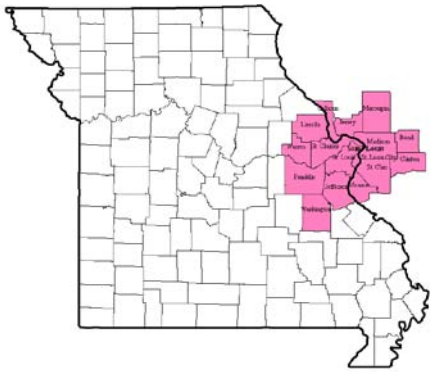
St. Louis MSA Counties



	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 Healthcare, Inc.		■		■	■	■		
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.	○ ■	○ ■	○ ■	○ ■	○ ■	○ □	○ ■	○ □
Missouri Care, Inc.	▲	▲	▲	▲	▲	▲	▲	▲
UnitedHealthcare 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
○ - Commercial - Approved - not marketing
□ - Medicare - Approved - not marketing

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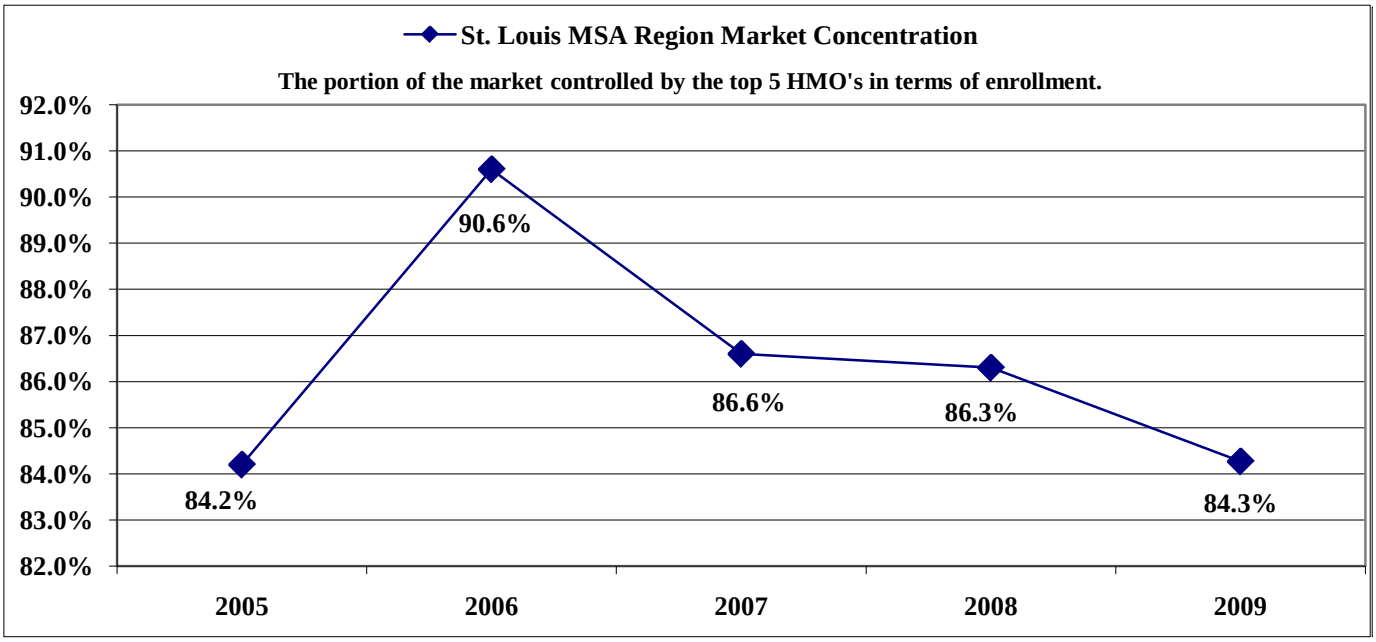
St. Louis MSA Enrollment[5]

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.	1,953	378	0	0	2,331	0.7%
Alliance For Community Health, LLC dba Molina Healthcare of Missouri	0	0	0	52,474	52,474	15.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	4	4	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	12	12	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.	198	0	0	0	198	0.1%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	10	9	1	0	20	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence Healthcare, Inc.	0	0	17,400	0	17,400	5.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	6	0	0	0	6	0.0%
Group Health Plan, Inc.	11,977	9,576	21,925	0	43,478	12.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	1,165	15,024	16,189	4.7%
Healthcare USA of Missouri, LLC	0	0	0	120,437	120,437	35.1%
HealthLink HMO, Inc. dba HealthLink HMO	20	0	0	0	20	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	24,215	9,775	18	0	34,008	9.9%
Humana Health Plan, Inc.	542	1	922	0	1,465	0.4%
Mercy Health Plans of Missouri, Inc.	4,171	3,236	6,666	0	14,073	4.1%
Missouri Care, Inc.	0	0	0	2,205	2,205	0.6%
UnitedHealthcare of the Midwest, Inc.	7,912	55	30,536	0	38,503	11.2%
TOTAL	**51,008**	**23,030**	**78,633**	**190,156**	**342,827**	**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: 2009 Annual Financial Statement

5. Source: 2009 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 12/31/2009.

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

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

14. Source: 2009 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: 2009 HMO Network Access Plans

18. Excludes Aetna Health, Inc, 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 and Humana Health Plan, Inc.

19. Source: 2009 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 values shown for "All HMOs" or "Totals" or " Averages" is not an average of the column, but are a calculations 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	$49,580	$49,580	$79,701	$76,567
(2b) Large employers in associations with rate differentials *not* exceeding 20 percent	1	791	5	$0	$2,765,963	$2,145,061	$2,060,736

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. HealthLink HMO, Inc. reported significant reinsurance recoveries on the 2009 Annual Financial Statement, causing the Medical & Hospital Expense PMPM to differ from that of the Managed Care Filing Total Medical and Hospital Expense PMPM.

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 Life and Health 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:

Missouri Department of Health and Senior Services
PO Box 570
Jefferson City, MO 65102-0570
(573) 522-9610
www.dhss.mo.gov/ManagedCare/

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difp.mo.gov

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DIFP

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Financial Institutions &
Professional Registration

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PO Box 690
Jefferson City, MO 65102

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