

2012

Missouri

Health Maintenance Organization Report

Statistics Section
September 2012



DIFP

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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 was obtained from the HMO annual financial statements and supplemental data filed with the DIFP by each Missouri-licensed HMO operational at year-end.

The accuracy of the report 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, Statistics Section, P.O. Box 690, Jefferson City, Missouri 65102-0690.

Missouri HMO Enrollment

This section presents enrollment data for Missouri-licensed HMOs. Data were obtained from the 2010 HMO Annual Supplement Report. An enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provisions of contracted health services.

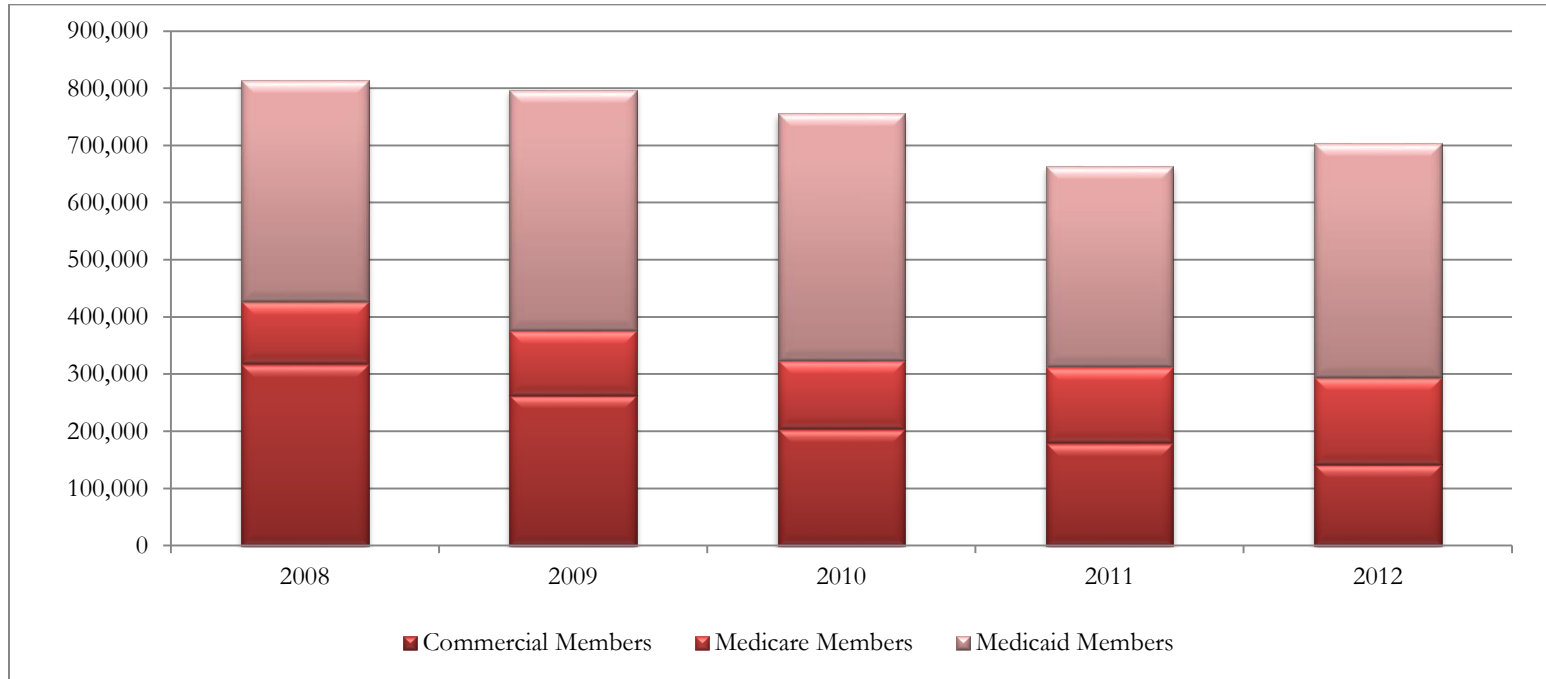
Excluded are:

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

Accurate risk and health services management 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. Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and 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 and Medicaid (CMS) and/or the MO HealthNet Division.

The “HMO Profiles” section and the “Enrollment by Regions and Metropolitan Statistical Areas” section of this report differ somewhat in the method by which they count enrollees. Data presented in this section is year-end enrollment. The “HMO Profiles” section reports average enrollment over the course of the year by age and gender. The “Enrollment by Regions” section uses total year-end enrollment by residential zip code. Enrollment totals will vary between these sections due to differing reporting methods.

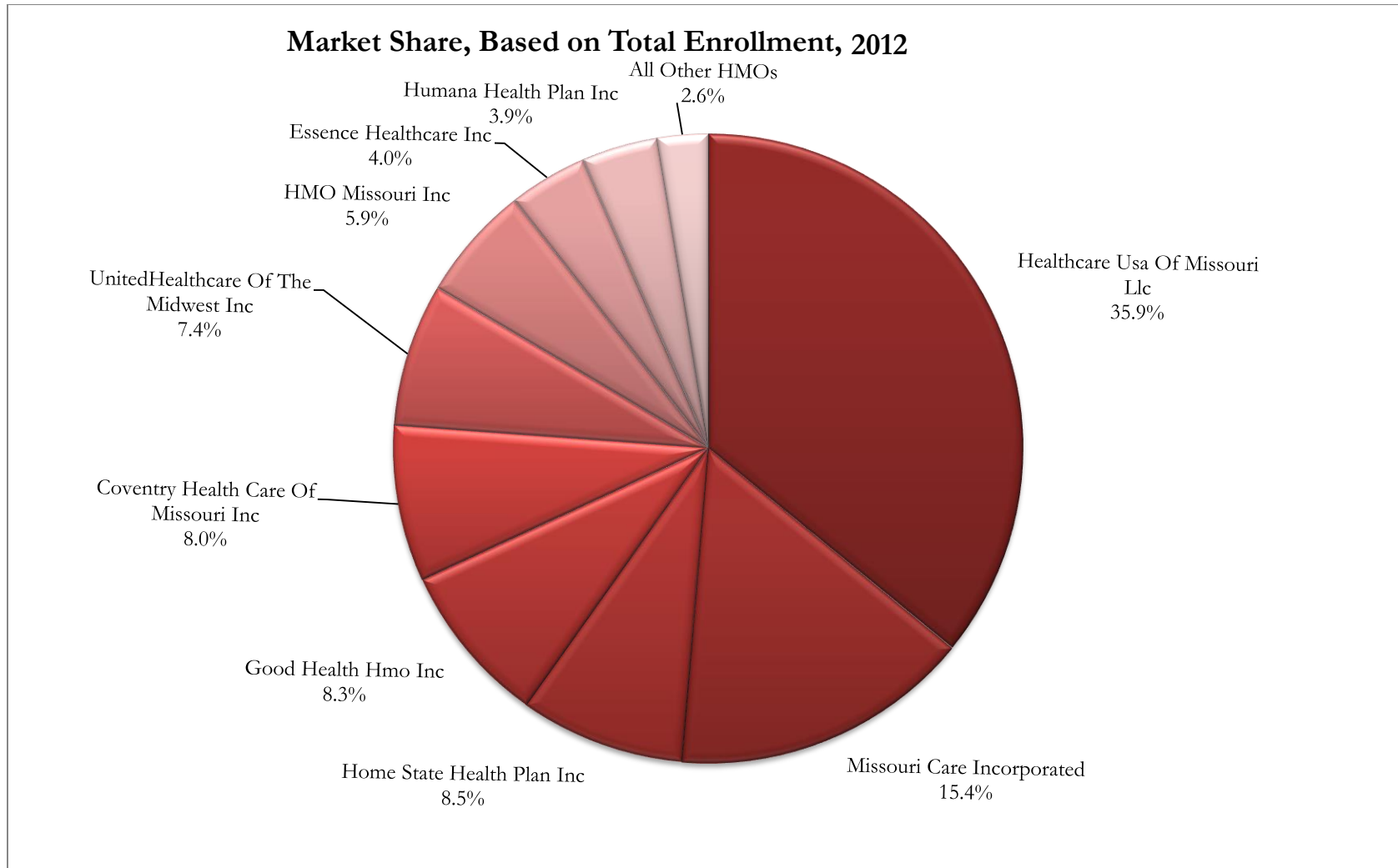


**Missouri Year End Member Totals
2008-2012**

Market Segment	2008	2009	%	2010	%	2011	%	2012	%
			Change		Change		Change		Change
Commercial Members	317,948	262,672	-17.4%	203,957	-22.4%	179,773	-11.9%	141,700	-21.2%
Medicare Members	108,524	113,386	4.5%	119,294	5.2%	132,333	10.9%	151,972	14.8%
Medicaid Members	386,931	420,812	8.8%	432,123	2.7%	351,552	-18.6%	409,384	16.5%
Total Members	813,403	796,870	- 2.0%	755,374	- 5.2%	663,658	-12.1%	703,056	5.9%

Missouri Year End Member Totals					
(Including Commercial, Medicare, and Medicaid Enrollment)					
Health Maintenance Organization	2011	2012	% Change in Enrollment	Market Share, 2011	Market Share, 2012
Aetna Health Inc	2,425	2,294	- 5.4%	0.4%	0.3%
Alliance For Community Health LLC	79,362	0	-100.0%	12.0%	0.0%
Arcadian Health Plan Inc	2,187	1,284	-41.3%	0.3%	0.2%
Blue-Advantage Plus Of Kansas City Inc	29,507	0	-100.0%	4.4%	0.0%
Cigna Healthcare Of St Louis Inc	465	469	0.9%	0.1%	0.1%
Coventry Health Care Of Kansas Inc	10,047	9,591	- 4.5%	1.5%	1.4%
Coventry Health Care Of Missouri Inc	53,026	56,340	6.2%	8.0%	8.0%
Cox Health Systems HMO Inc	2,332	1,132	-51.5%	0.4%	0.2%
Essence Healthcare Inc	25,312	28,459	12.4%	3.8%	4.0%
Good Health HMO Inc	63,490	58,488	- 7.9%	9.6%	8.3%
Harmony Health Plan Of Illinois Inc	18,528	3,500	-81.1%	2.8%	0.5%
Healthcare USA Of Missouri LLC	190,731	252,542	32.4%	28.7%	35.9%
Healthlink HMO Inc	15	11	-26.7%	0.0%	0.0%
HMO Missouri Inc	54,733	41,642	-23.9%	8.2%	5.9%
Home State Health Plan Inc	.	59,607	.	.	8.5%
Humana Health Plan Inc	25,525	27,560	8.0%	3.8%	3.9%
Missouri Care Incorporated	52,158	108,422	107.9%	7.9%	15.4%
UnitedHealthcare of the Midwest Inc	53,815	51,715	- 3.9%	8.1%	7.4%
Total	663,658	703,056	5.9%	100.0%	100.0%

Missouri Market Share, by Enrollment
Includes Commercial, Medicare and Medicaid enrollment



Missouri Year End Commercial Enrollment					
Health Maintenance Organization	2011	2012	% Change in Enrollment	Market Share, 2011	Market Share, 2012
Aetna Health Inc	2,425	2,290	- 5.6%	1.3%	1.6%
Alliance For Community Health LLC	7,938	0	-100.0%	4.4%	0.0%
Blue-Advantage Plus Of Kansas City Inc	3,280	0	-100.0%	1.8%	0.0%
Cigna Healthcare Of St Louis Inc	465	469	0.9%	0.3%	0.3%
Coventry Health Care Of Kansas Inc	2,121	974	-54.1%	1.2%	0.7%
Coventry Health Care Of Missouri Inc	15,239	11,227	-26.3%	8.5%	7.9%
Cox Health Systems HMO Inc	2,332	1,132	-51.5%	1.3%	0.8%
Good Health HMO Inc Dba Blue-Care Inc	63,490	58,488	- 7.9%	35.3%	41.3%
Healthlink HMO Inc	15	11	-26.7%	0.0%	0.0%
HMO Missouri Inc	54,733	41,642	-23.9%	30.4%	29.4%
Humana Health Plan Inc	7,851	2,408	-69.3%	4.4%	1.7%
Missouri Care Incorporated	5,801	11,187	92.8%	3.2%	7.9%
UnitedHealthcare of the Midwest Inc	14,083	11,872	-15.7%	7.8%	8.4%
Total	179,773	141,700	-21.2%	100.0%	100.0%

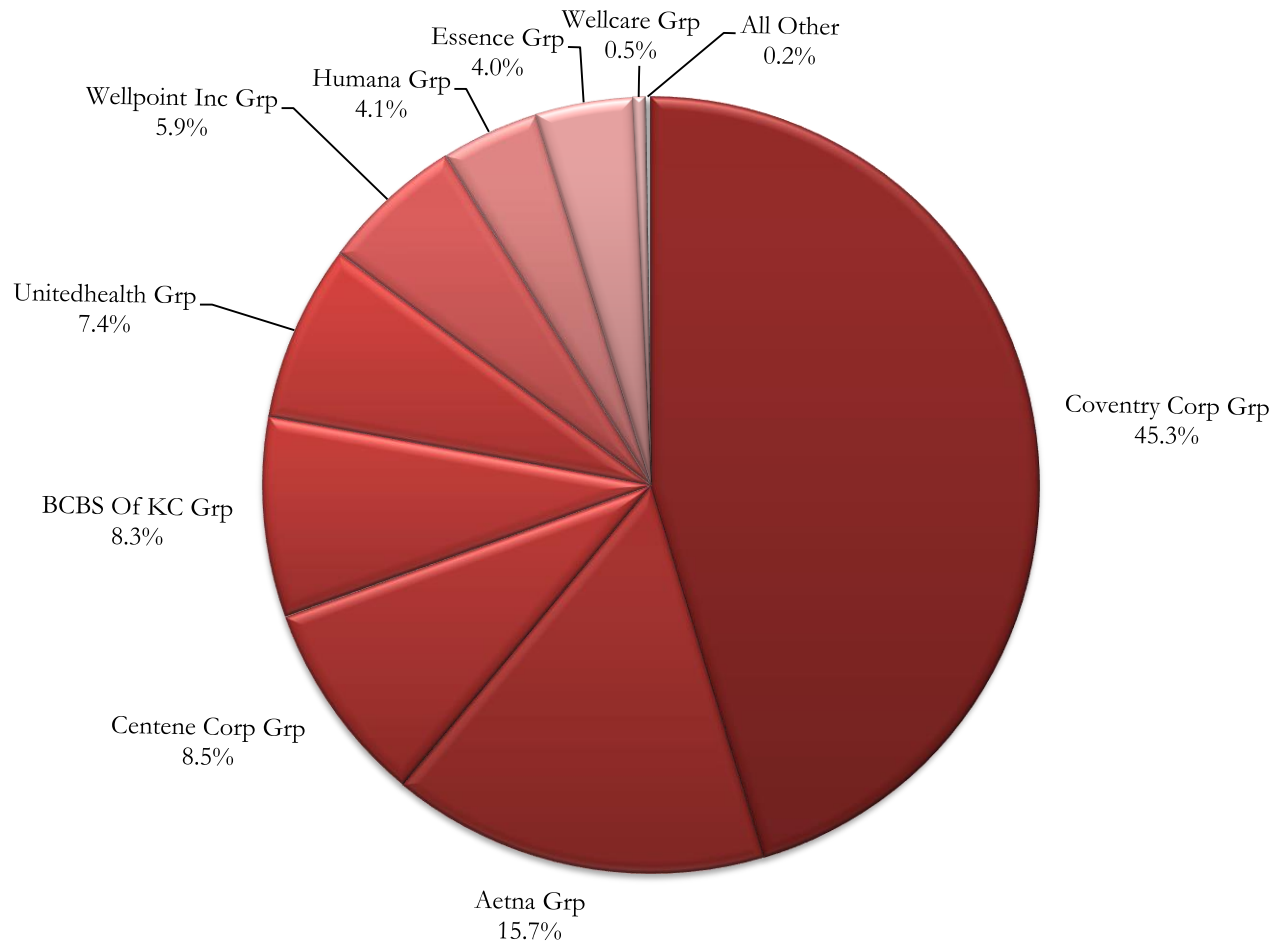
Missouri Year End Medicare Enrollment					
Health Maintenance Organization	2011	2012	% Change in Enrollment	Market Share, 2011	Market Share, 2012
Aetna Health Inc	0	4	.	0.0%	0.0%
Arcadian Health Plan Inc	2,187	1,284	-41.3%	1.7%	0.8%
Coventry Health Care Of Kansas Inc	7,926	8,617	8.7%	6.0%	5.7%
Coventry Health Care Of Missouri Inc	37,787	45,113	19.4%	28.6%	29.7%
Essence Healthcare Inc	25,312	28,459	12.4%	19.1%	18.7%
Harmony Health Plan Of Illinois Inc	1,715	3,500	104.1%	1.3%	2.3%
Humana Health Plan Inc	17,674	25,152	42.3%	13.4%	16.6%
UnitedHealthcare of the Midwest Inc	39,732	39,843	0.3%	30.0%	26.2%
Total	132,333	151,972	14.8%	100.0%	100.0%

Missouri Year End Medicaid Enrollment					
Health Maintenance Organization	2011	2012	% Change in Enrollment	Market Share, 2011	Market Share, 2012
Alliance For Community Health LLC	71,424	0	-100.0%	20.3%	0.0%
Blue-Advantage Plus Of Kansas City Inc	26,227	0	-100.0%	7.5%	0.0%
Harmony Health Plan Of Illinois Inc	16,813	0	-100.0%	4.8%	0.0%
Healthcare USA Of Missouri LLC	190,731	252,542	32.4%	54.3%	61.7%
Home State Health Plan Inc	.	59,607	.	.	14.6%
Missouri Care Incorporated	46,357	97,235	109.8%	13.2%	23.8%
Total	351,552	409,384	16.5%	100.0%	100.0%

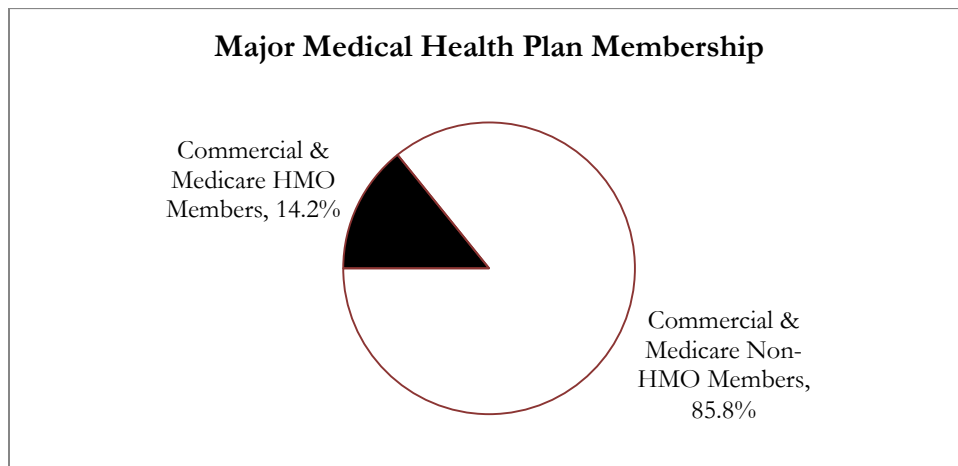
Missouri Total Enrollment by Holding Company
Includes Commercial, Medicare & Medicaid Enrollment

Health Maintenance Organization	2011	2012	% Change in Enrollment	Market Share, 2011	Market Share, 2012
Coventry Corp Group	253,804	318,473	25.5%	38.2%	45.3%
Aetna Group	54,583	110,716	102.8%	8.2%	15.7%
Centene Corp Group	0	59,607	.	.	8.5%
BCBS Of KC Group	92,997	58,488	-37.1%	14.0%	8.3%
UnitedHealth Group	53,815	51,715	- 3.9%	8.1%	7.4%
Wellpoint Inc Group	54,748	41,653	-23.9%	8.2%	5.9%
Humana Group	25,525	28,844	13.0%	3.8%	4.1%
Essence Group	25,312	28,459	12.4%	3.8%	4.0%
WellCare Group	18,528	3,500	-81.1%	2.8%	0.5%
Cox Ins Group	2,332	1,132	-51.5%	0.4%	0.2%
Cigna Health Group	465	469	0.9%	0.1%	0.1%
Molina Healthcare Inc Group	79,362	0	-100.0%	12.0%	0.0%
Arcadian Group	2,187	0	0	0.3%	0
Total	663,658	703,056	5.9%	100.0%	100.0%

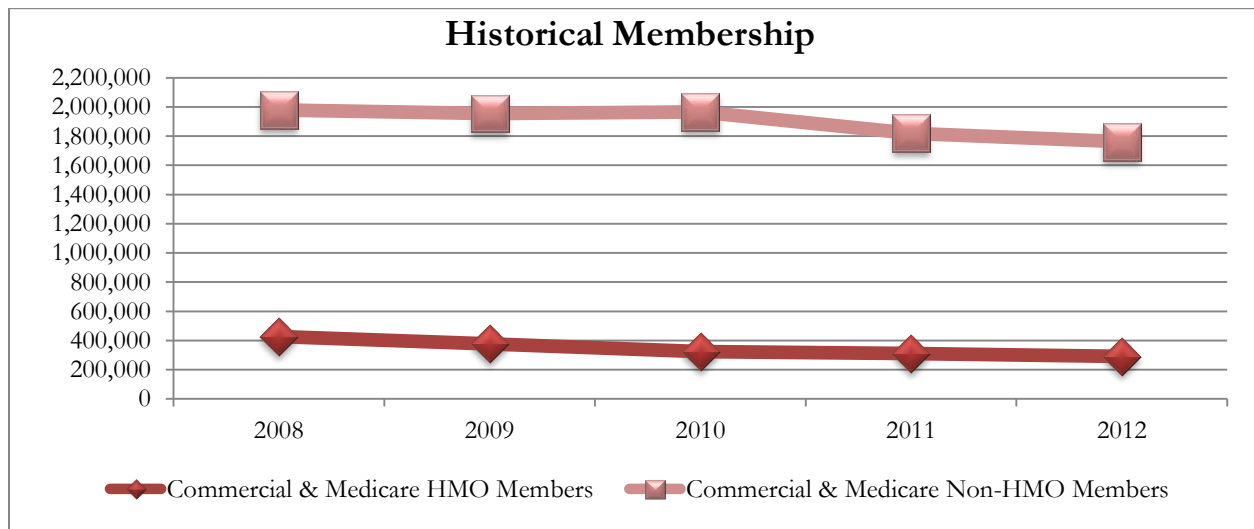
Market Share, Based on Total Enrollment, 2012



Major Medical Health Plan & Historical Membership		
Major Medical Health Plan Membership	Membership	Market Share
Commercial & Medicare HMO Members	291,805	14.2%
Commercial & Medicare Non-HMO Members	1,762,892	85.8%
TOTALS	2,054,697	100.0%



Historical Membership	2008	2009	2010	2011	2012
Commercial & Medicare HMO Members	426,472	376,058	322,825	311,228	291,805
Commercial & Medicare Non-HMO Members	1,978,341	1,955,539	1,965,902	1,818,199	1,762,892
TOTALS	2,404,813	2,331,597	2,288,727	2,129,427	2,054,697



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 Health Insurance Portability and Accountability Act (HIPAA).

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

Number of Employers – Not applicable 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 – Total 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.

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. *Please note that the Loss Ratio is not the same as the Medical Loss Ratio as defined in the ACA.*

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.

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

Individual Comprehensive Medical Expense Premium & Enrollment, 2012

Health Maintenance Organization	Number of Enrollees at Year End	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio	Premium PMPM
Aetna Health Inc	4	73	\$31,917	\$31,917	\$20,264	\$19,468	61.0%	\$437
Cigna Healthcare Of St Louis Inc	2	24	\$17,406	\$17,406	\$38,041	\$38,383	220.5%	\$725
Good Health HMO Inc	34	434	\$222,441	\$222,441	\$172,032	\$164,632	74.0%	\$513
Healthlink HMO Inc	11	147	\$34,631	\$34,631	\$17,289	\$11,019	31.8%	\$236
HMO Missouri Inc	205	2,693	\$1,962,369	\$1,962,478	\$1,828,644	\$1,867,772	95.2%	\$729
UnitedHealthcare of the Midwest Inc	3	39	\$52,482	\$52,482	\$656	\$483	0.9%	\$1,346
All HMOs	259	3,410	\$2,321,246	\$2,321,355	\$2,076,926	\$2,101,757	90.5%	\$681

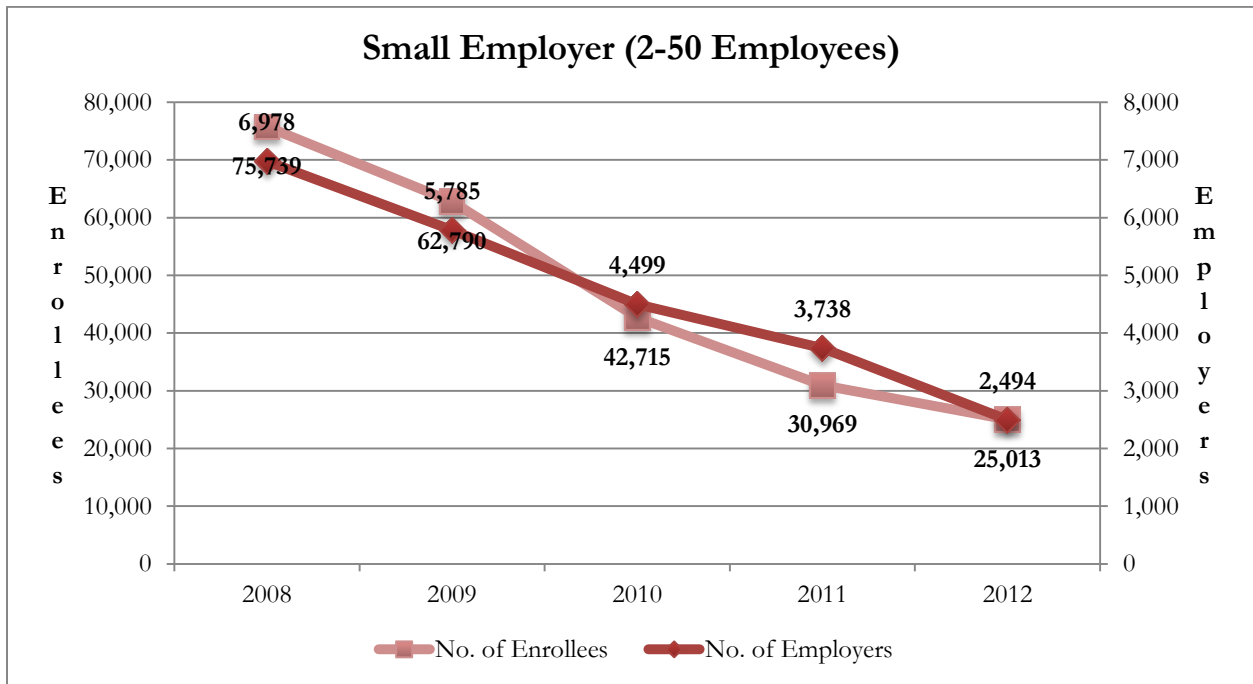
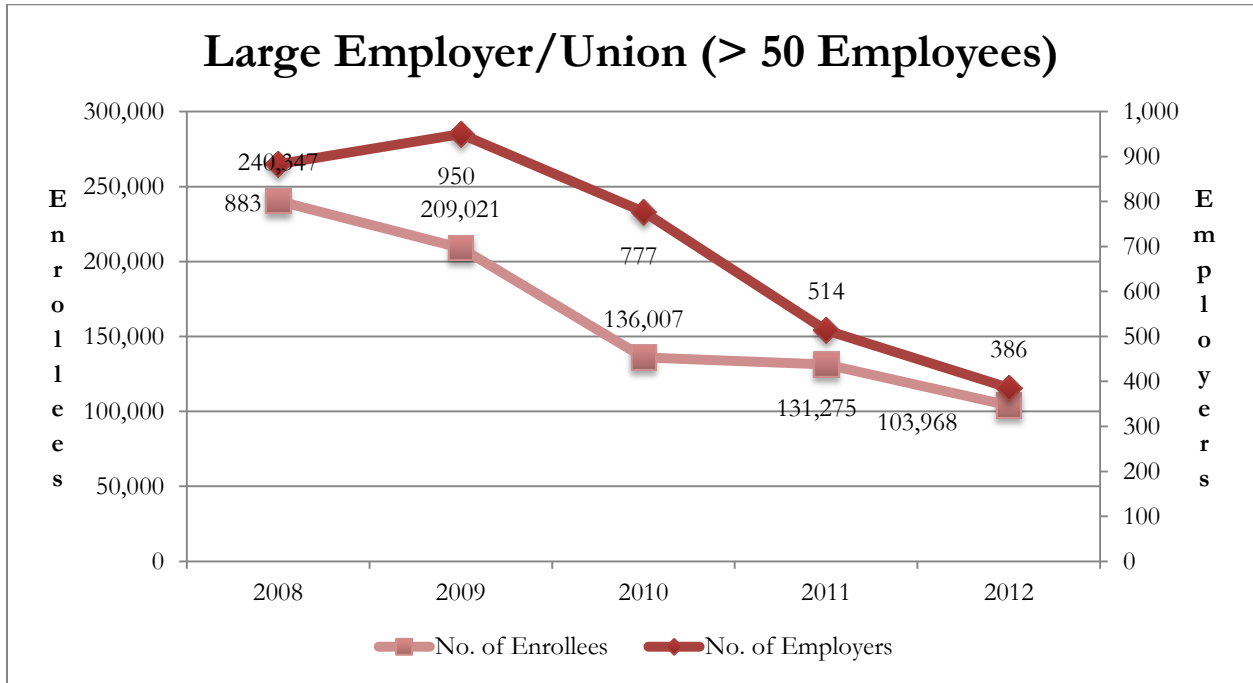
Large Employer Comprehensive Medical Expense Premium & Enrollment, 2012

Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio	Premium PMPM
Aetna Health Inc	62	2,259	\$11,047,445	\$11,047,347	\$9,731,889	\$9,587,198	86.8%	\$389
Cigna Healthcare Of St Louis Inc	18	1,061	\$5,221,182	\$5,209,893	\$3,870,564	\$3,992,040	76.6%	\$414
Coventry Health Care Of Kansas Inc	7	893	\$4,286,433	\$4,283,978	\$3,692,365	\$3,796,141	88.6%	\$392
Coventry Health Care Of Missouri Inc	31	11,131	\$55,605,729	\$55,607,220	\$47,950,247	\$45,767,612	82.3%	\$412
Cox Health Systems HMO Inc	3	564	\$2,602,923	\$2,602,923	\$2,525,615	\$2,089,918	80.3%	\$349
Good Health HMO Inc	144	54,043	\$280,994,612	\$280,994,612	\$256,631,813	\$257,496,205	91.6%	\$419
HMO Missouri Inc	113	21,648	\$111,613,357	\$111,606,888	\$97,424,108	\$100,827,224	90.3%	\$412
Humana Health Plan Inc	5	500	\$3,040,776	\$3,040,776	\$5,180,261	\$1,424,495	46.8%	\$402
UnitedHealthcare of the Midwest Inc	3	11,869	\$60,632,790	\$60,632,790	\$56,401,862	\$57,151,645	94.3%	\$424
All HMOs	386	103,968	\$535,045,247	\$535,026,427	\$483,408,724	\$482,132,478	90.1%	\$416

Small Employer Comprehensive Medical Expense Premium & Enrollment, 2012

Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio	Premium PMPM
Aetna Health Inc	4	27	\$128,967	\$128,967	\$100,085	\$99,146	76.9%	\$384
Cigna Healthcare Of St Louis Inc	0	0	\$0	\$0	\$40	\$40	.	.
Coventry Health Care Of Kansas Inc	7	81	\$413,530	\$413,293	\$356,218	\$360,186	87.2%	\$415
Coventry Health Care Of Missouri Inc	2	96	\$1,139,539	\$1,139,539	\$1,134,417	\$825,027	72.4%	\$664
Cox Health Systems HMO Inc	22	568	\$2,637,430	\$2,637,430	\$2,330,249	\$1,906,078	72.3%	\$373
Good Health HMO Inc	659	4,411	\$24,234,868	\$24,234,868	\$19,689,582	\$19,419,203	80.1%	\$419
HMO Missouri Inc	1,793	19,789	\$82,203,480	\$82,281,066	\$52,998,805	\$52,020,159	63.2%	\$327
Humana Health Plan Inc	7	41	\$355,153	\$355,153	\$215,671	\$179,525	50.5%	\$474
All HMOs	2,494	25,013	\$111,112,967	\$111,190,316	\$76,825,067	\$74,809,364	67.3%	\$347

5-Year Large and Small Employer Coverage Trends



HMO Financial Information

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri in 2012.

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

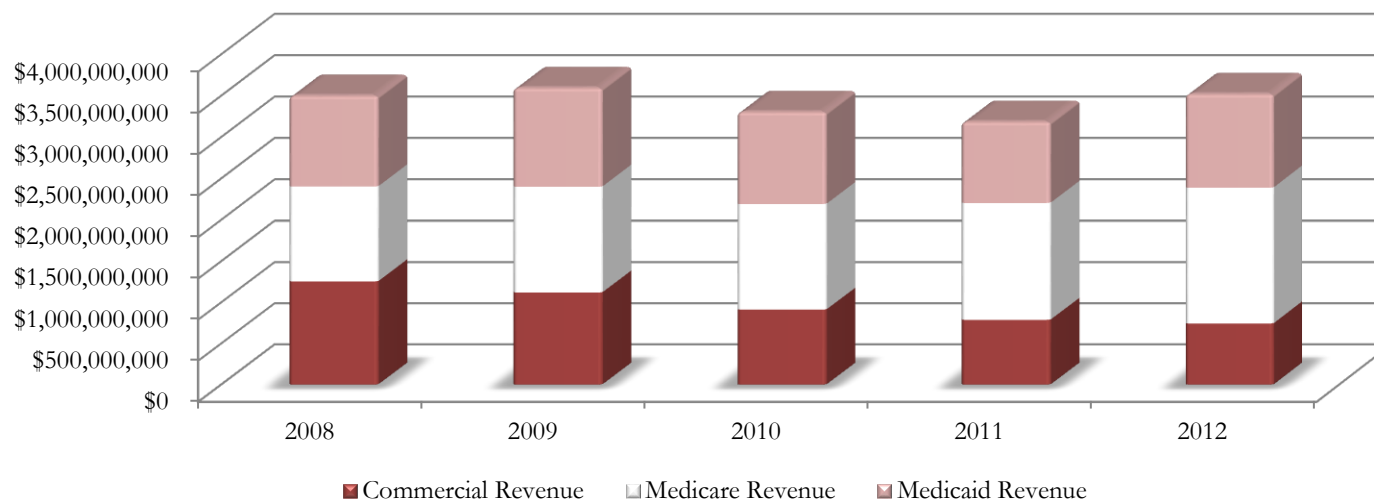
- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) from 2010 to 2012;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

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

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

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

Missouri Year-End Premium Revenue



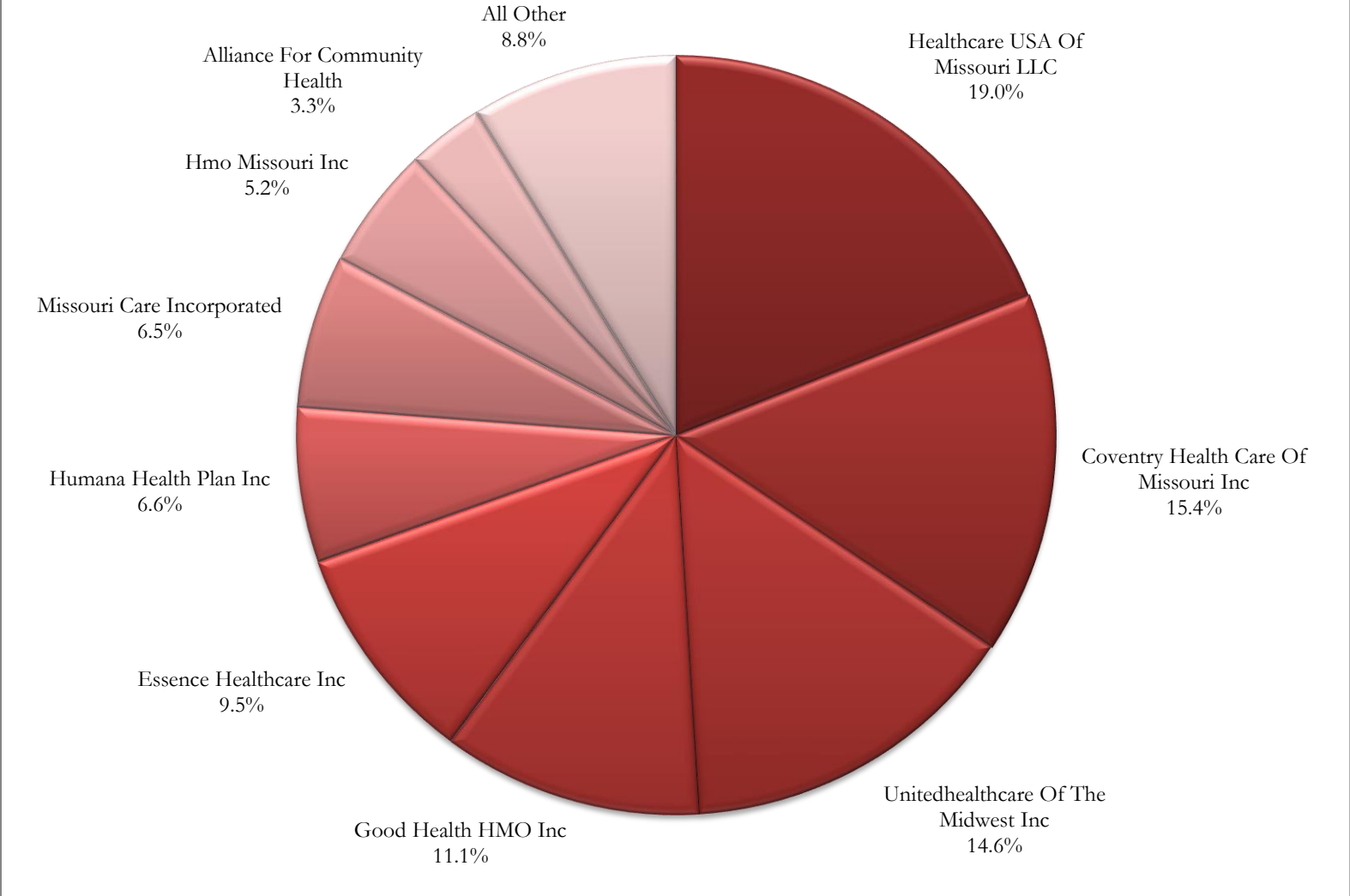
Missouri Premium Related Revenue Totals

Market	2008	2009	% Change (2008- 2009)	2010	% Change (2009- 2010)	2011	% Change (2010- 2011)	2012	% Change (2011- 2012)
Commercial	\$1,255,826,263	\$1,120,279,649	-10.8%	\$912,216,274	-18.6%	\$788,131,530	-13.6%	\$743,506,694	- 5.7%
Medicare	\$1,147,597,650	\$1,280,184,862	11.6%	\$1,278,816,297	- 0.1%	\$1,415,995,089	10.7%	\$1,645,082,080	16.2%
Medicaid	\$1,097,928,028	\$1,195,057,068	8.8%	\$1,114,549,892	- 6.7%	\$982,422,740	-11.9%	\$1,133,504,581	15.4%
Total	\$3,501,351,941	\$3,595,521,579	2.7%	\$3,305,582,463	- 8.1%	\$3,186,549,359	- 3.6%	\$3,522,093,355	10.5%

**Missouri Premium
Ordered by Market Share**

Health Maintenance Organization	Market Share	Commercial Premiums	Medicare Premiums	Medicaid Premiums	Total Premiums	% Change Total Premiums
Healthcare USA Of Missouri LLC	19.0%	\$0	\$0	\$668,310,056	\$668,310,056	31.1%
Coventry Health Care Of Missouri Inc	15.4%	\$56,745,268	\$487,139,698	\$0	\$543,884,966	14.3%
UnitedHealthcare of the Midwest Inc	14.6%	\$60,685,272	\$453,499,306	\$0	\$514,184,578	2.0%
Good Health HMO Inc	11.1%	\$390,765,753	\$0	\$0	\$390,765,753	26.6%
Essence Healthcare Inc	9.5%	\$0	\$333,570,111	\$0	\$333,570,111	14.6%
Humana Health Plan Inc	6.6%	\$3,990,402	\$229,113,498	\$0	\$233,103,900	13.9%
Missouri Care Incorporated	6.5%	\$13,772,498	\$0	\$215,584,967	\$229,357,465	65.7%
HMO Missouri Inc	5.2%	\$184,263,140	\$0	\$0	\$184,263,140	-24.1%
Alliance For Community Health LLC	3.3%	\$6,627,425	\$0	\$108,027,110	\$114,654,535	-50.1%
Coventry Health Care Of Kansas Inc	2.9%	\$4,699,963	\$98,948,371	\$0	\$103,648,334	11.7%
Home State Health Plan Inc	2.2%	\$0	\$0	\$79,075,139	\$79,075,139	.
Harmony Health Plan Of Illinois Inc	1.4%	\$0	\$30,869,162	\$20,168,787	\$51,037,949	-12.3%
Blue-Advantage Plus Of Kansas City Inc	1.3%	\$3,159,031	\$0	\$42,338,522	\$45,497,553	-48.5%
Arcadian Health Plan Inc	0.3%	\$0	\$11,939,860	\$0	\$11,939,860	-37.1%
Aetna Health Inc	0.3%	\$11,208,231	\$2,074	\$0	\$11,210,305	- 6.2%
Cox Health Systems HMO Inc	0.1%	\$5,240,353	\$0	\$0	\$5,240,353	-43.0%
Cigna Healthcare Of St Louis Inc	0.1%	\$2,314,727	\$0	\$0	\$2,314,727	12.2%
Healthlink HMO Inc	0.0%	\$34,631	\$0	\$0	\$34,631	45.4%
All HMOs with Missouri Premium in CY	100.0%	\$743,506,694	\$1,645,082,080	\$1,133,504,581	\$3,522,093,355	10.5%

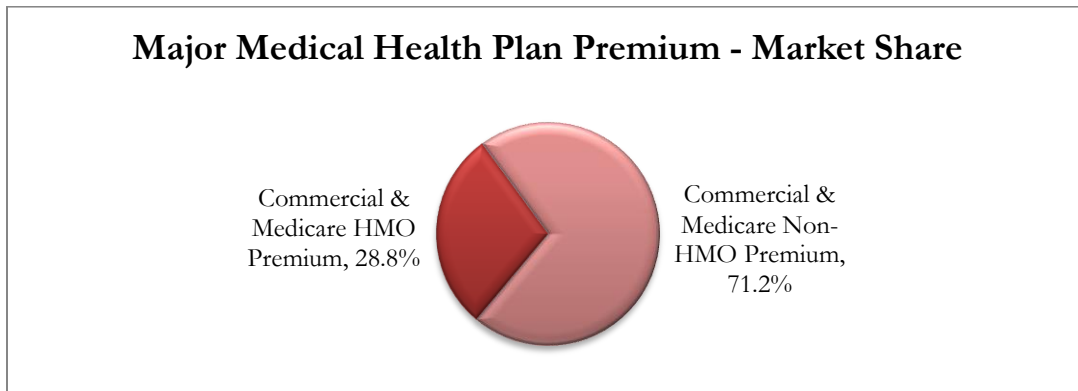
Market Share,



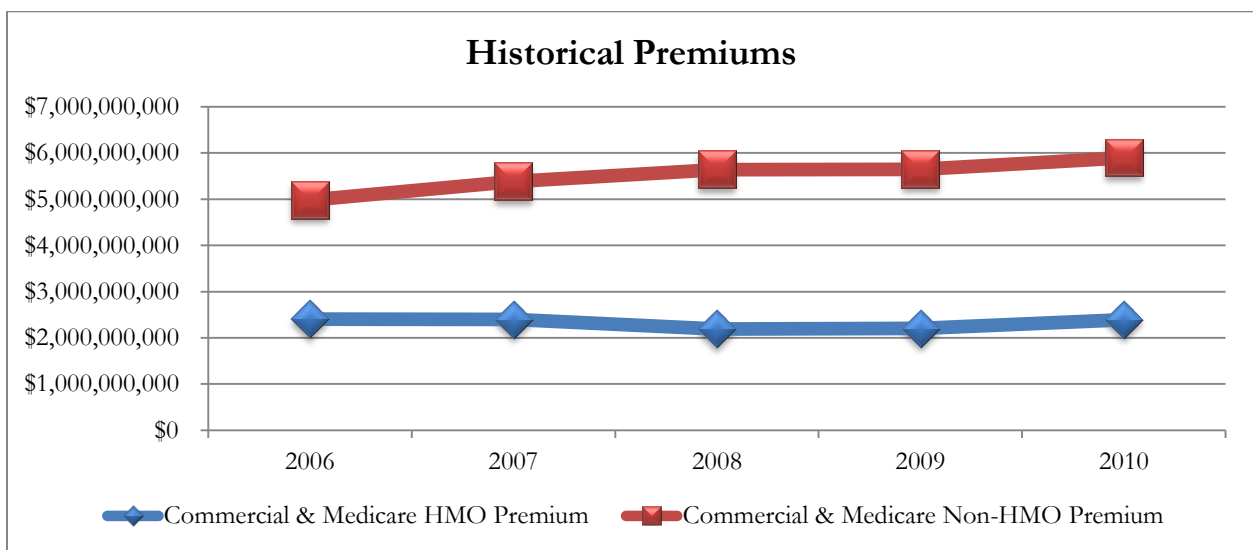
Missouri Premium by Market Segment

Market Segment	Premiums, 2012	Market Share
Commercial & Medicare HMO Premium	\$2,388,187,095	28.8%
Commercial & Medicare Non-HMO Premium	\$5,892,818,387	71.2%
TOTALS	\$8,281,005,482	100.0%

Major Medical Health Plan Premium - Market Share

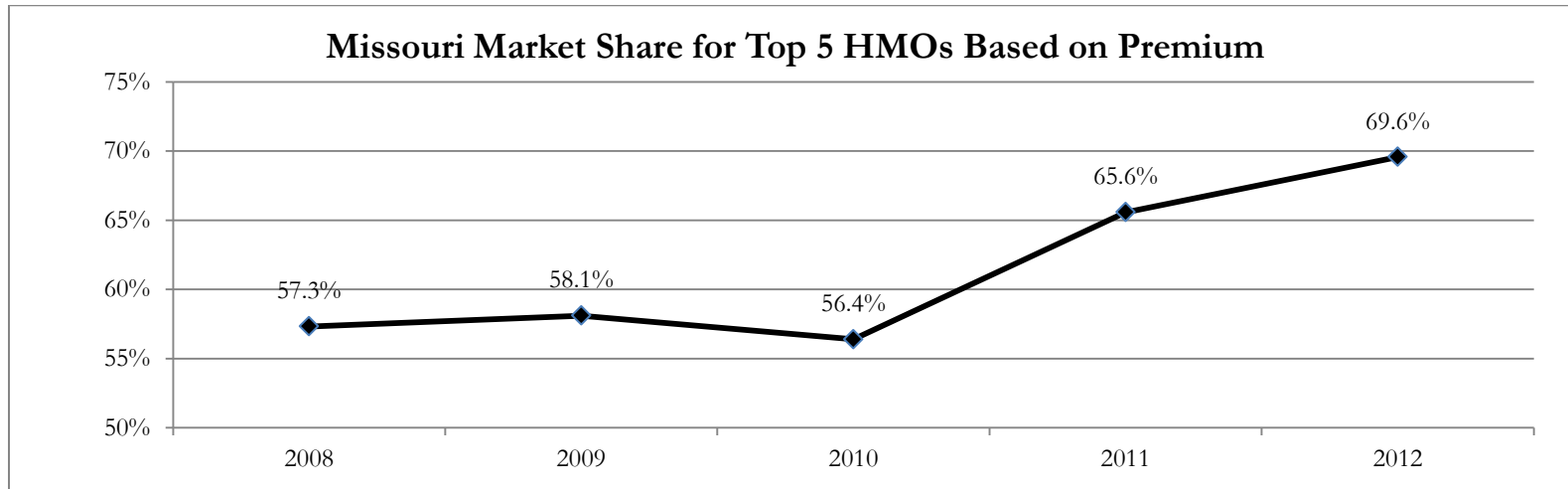


Market Segment	2008	2009	2010	2011	2012
Commercial & Medicare HMO	\$2,403,423,913	\$2,400,464,511	\$2,190,929,146	\$2,203,946,469	\$2,388,187,095
Commercial & Medicare Non-HMO	\$4,982,269,164	\$5,380,851,057	\$5,637,177,891	\$5,648,211,466	\$5,892,818,387
TOTALS	\$7,385,693,077	\$7,781,315,568	\$7,828,107,037	\$7,852,157,935	\$8,281,005,482



Top 5 HMOs by Market Share by Year

2008	14.7%	Healthcare USA Of Missouri LLC	2011	16.0%	Healthcare USA Of Missouri LLC
	13.0%	UnitedHealthcare of the Midwest Inc		15.8%	UnitedHealthcare of the Midwest Inc
	11.2%	Coventry Health Care Of Missouri Inc		14.9%	Coventry Health Care Of Missouri Inc
	9.8%	HMO Missouri Inc		9.7%	Good Health HMO Inc
	8.6%	Good Health HMO Inc		9.1%	Essence Healthcare Inc
2009	15.8%	Healthcare USA Of Missouri LLC	2012	19.0%	Healthcare USA Of Missouri LLC
	13.4%	UnitedHealthcare of the Midwest Inc		15.4%	Coventry Health Care Of Missouri Inc
	10.4%	Coventry Health Care Of Missouri Inc		14.6%	UnitedHealthcare of the Midwest Inc
	9.3%	Good Health HMO Inc		11.1%	Good Health HMO Inc
	9.2%	HMO Missouri Inc		9.5%	Essence Healthcare Inc
2010	15.5%	Healthcare USA Of Missouri LLC			
	14.3%	UnitedHealthcare of the Midwest Inc			
	9.7%	Good Health HMO Inc			
	8.6%	Coventry Health Care Of Missouri Inc			
	8.3%	HMO Missouri Inc			



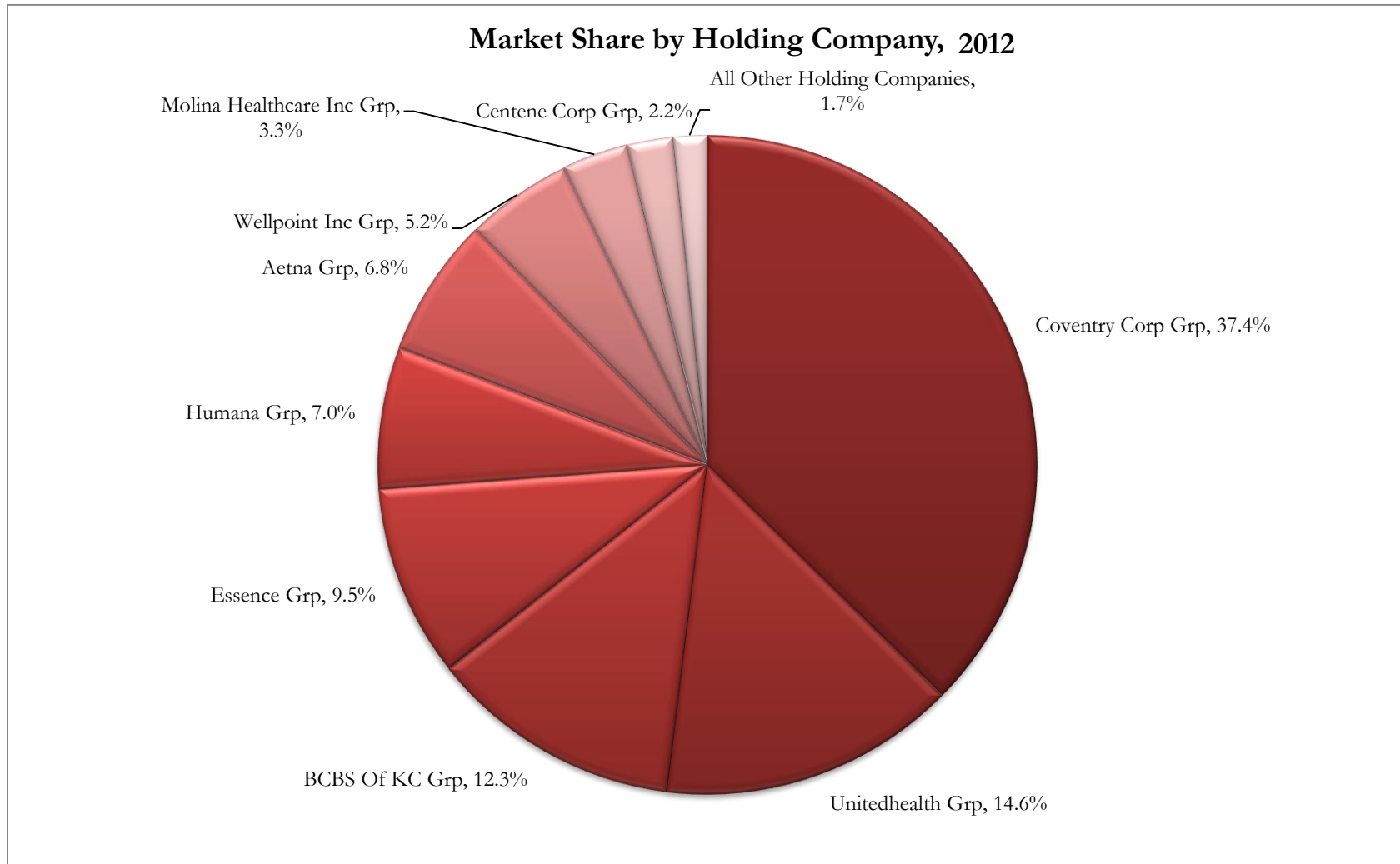
Missouri HMO Premium Related Data by Holding Company

In descending order of 2012 Missouri Market Share

Missouri HMO Premium by Holding Company						
Holding Company	Market Share	Commercial Premium	Medicare Revenue	Medicaid Revenue	Total Premium Related Revenues	% Change in Premium Related Revenues, (2011-2012)
Coventry Corp Group	37.4%	\$61,445,231	\$586,088,069	\$668,310,056	\$1,315,843,356	-58.7%
UnitedHealth Group	14.6%	\$60,685,272	\$453,499,306	\$0	\$514,184,578	2.0%
BCBS Of KC Group	12.4%	\$393,924,784	\$0	\$42,338,522	\$436,263,306	9.9%
Essence Group	9.5%	\$0	\$333,570,111	\$0	\$333,570,111	14.6%
Humana Group	7.0%	\$3,990,402	\$241,053,358	\$0	\$245,043,760	19.8%
Aetna Group	6.8%	\$24,980,729	\$2,074	\$215,584,967	\$240,567,770	60.0%
Wellpoint Inc Group	5.2%	\$184,297,771	\$0	\$0	\$184,297,771	-24.1%
Molina Healthcare Inc Group	3.3%	\$6,627,425	\$0	\$108,027,110	\$114,654,535	-50.1%
Centene Corp Group	2.2%	\$0	\$0	\$79,075,139	\$79,075,139	.
WellCare Group	1.4%	\$0	\$30,869,162	\$20,168,787	\$51,037,949	-12.3%
Cox Ins Group	0.1%	\$5,240,353	\$0	\$0	\$5,240,353	-43.0%
Cigna Health Group	0.1%	\$2,314,727	\$0	\$0	\$2,314,727	12.2%
Total	100.0%	\$743,506,694	\$1,645,082,080	\$1,133,504,581	\$3,522,093,355	10.5%

Missouri HMO Premium Based Market Shares

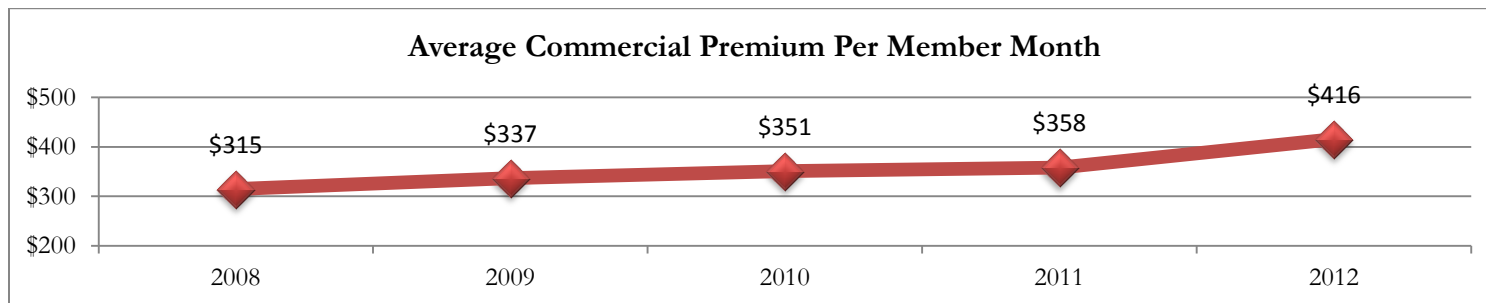
By Holding Company



Missouri Commercial Premiums Per Member Per Month

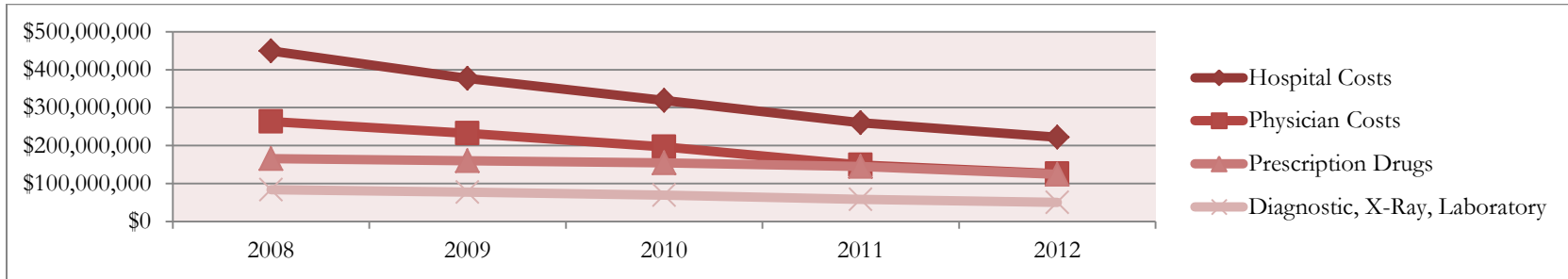
Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2011	2012	% Change	2011	2012	2011	2012
Good Health HMO Inc	\$403	\$537	33.1%	\$308,648,275	\$390,765,753	765,490	728,295
HMO Missouri Inc	\$348	\$351	0.6%	\$242,758,193	\$184,263,140	696,750	525,611
UnitedHealthcare of the Midwest Inc	\$383	\$425	10.9%	\$65,172,336	\$60,685,272	170,275	142,919
Coventry Health Care Of Missouri Inc	\$401	\$415	3.4%	\$73,850,017	\$56,745,268	184,004	136,786
Missouri Care Incorporated	\$128	\$141	10.1%	\$8,526,645	\$13,772,498	66,588	97,705
Aetna Health Inc	\$393	\$389	- 1.0%	\$11,957,040	\$11,208,231	30,433	28,825
Alliance For Community Health LLC	\$135	\$141	4.4%	\$12,767,951	\$6,627,425	94,470	46,979
Cox Health Systems HMO Inc	\$313	\$361	15.2%	\$9,196,299	\$5,240,353	29,377	14,532
Coventry Health Care Of Kansas Inc	\$366	\$394	7.5%	\$9,681,511	\$4,699,963	26,419	11,933
Humana Health Plan Inc	\$401	\$137	-65.9%	\$37,767,880	\$3,990,402	94,271	29,202
Blue-Advantage Plus Of Kansas City Inc	\$151	\$160	6.1%	\$5,718,195	\$3,159,031	37,912	19,749
Cigna Healthcare Of St Louis Inc	\$384	\$416	8.2%	\$2,063,372	\$2,314,727	5,368	5,566
Healthlink HMO Inc	\$99	\$236	137.4%	\$23,816	\$34,631	240	147
Total	\$358	\$416	16.1%	\$788,131,530	\$743,506,694	2,201,597	1,788,249

Missouri Commercial Premiums Per Member Per Month, 2008-2012						
Health Maintenance Organization	2008	2009	2010	2011	2012	% Change, 2008-2012
Blue-Advantage Plus Of Kansas City Inc	.	.	.	\$151	\$160	.
Missouri Care Incorporated	.	.	.	\$128	\$141	.
Aetna Health Inc	.	\$334	\$381	\$393	\$389	.
Good Health HMO Inc	\$357	\$362	\$380	\$403	\$537	50.2%
HMO Missouri Inc	\$278	\$305	\$320	\$348	\$351	26.0%
Coventry Health Care Of Kansas Inc	\$290	\$315	\$329	\$366	\$394	36.0%
Cox Health Systems HMO Inc	\$287	\$312	\$310	\$313	\$361	25.5%
Alliance For Community Health LLC	.	.	.	\$135	\$141	.
Cigna Healthcare Of St Louis Inc	\$285	\$323	\$308	\$384	\$416	45.9%
Humana Health Plan Inc	\$359	\$382	\$408	\$401	\$137	-62.0%
Coventry Health Care Of Missouri Inc	\$325	\$364	\$351	\$401	\$415	27.8%
UnitedHealthcare of the Midwest Inc	\$336	\$324	\$355	\$383	\$425	26.4%
Healthlink HMO Inc	\$703	\$557	\$238	\$99	\$236	-66.5%
Total	\$315	\$337	\$351	\$358	\$416	31.9%

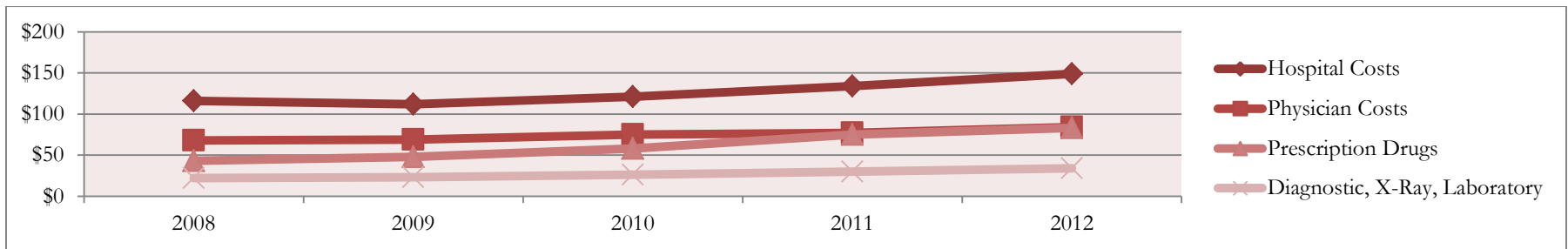


Missouri HMO Cost Comparisons

Missouri Commercial Costs

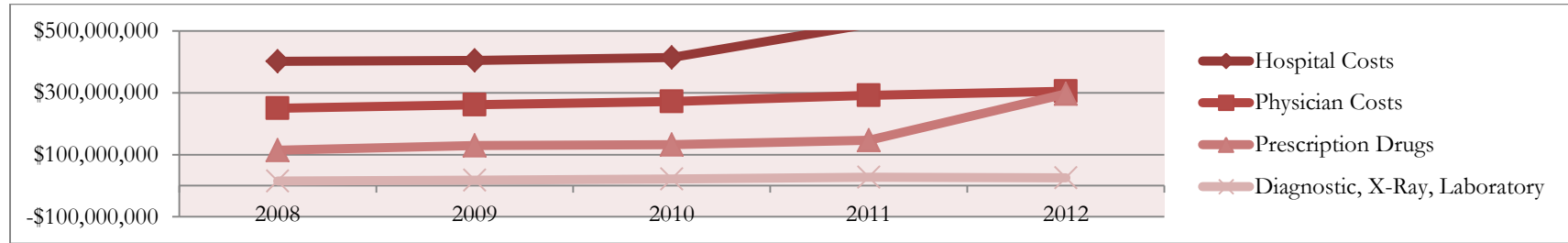


Services	2008	2009	Change, 2008-2009	2010	Change, 2009-2010	2011	Change, 2010-2011	2012	Change, 2011-2012
Hospital Costs	\$449,523,670	\$377,220,940	-16.1%	\$318,571,799	-15.5%	\$260,226,367	-18.3%	\$222,217,926	-14.6%
Physician Costs	\$263,035,096	\$231,935,425	-11.8%	\$196,688,242	-15.2%	\$148,956,971	-24.3%	\$125,555,247	-15.7%
Prescription Drugs	\$165,905,343	\$159,701,839	- 3.7%	\$154,128,050	- 3.5%	\$145,083,918	- 5.9%	\$123,899,810	-14.6%
Diagnostic, X-Ray, Lab	\$83,754,466	\$77,544,842	- 7.4%	\$69,425,805	-10.5%	\$57,934,726	-16.6%	\$50,450,415	-12.9%

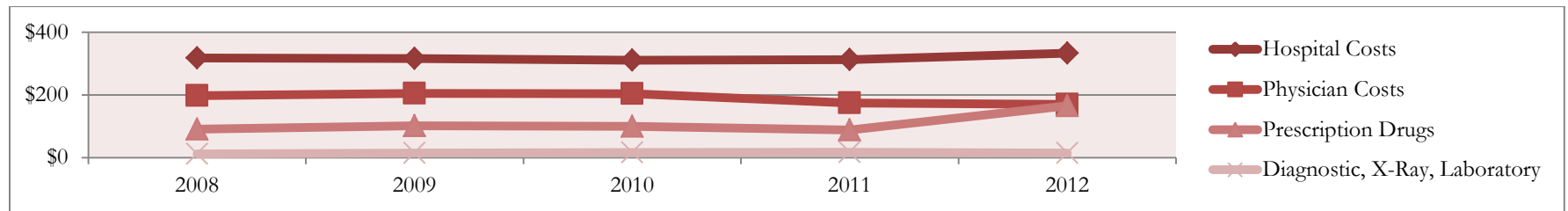


Services	2008	2009	Change, 2008-2009	2010	Change, 2009-2010	2011	Change, 2010-2011	2012	Change, 2011-2012
Hospital Costs	\$116	\$112	- 3.5%	\$121	7.6%	\$134	11.2%	\$149	11.3%
Physician Costs	\$68	\$69	1.5%	\$75	8.0%	\$77	3.1%	\$84	9.9%
Prescription Drugs	\$43	\$48	10.8%	\$58	22.9%	\$75	28.1%	\$83	11.3%
Diagnostic, X-Ray, Lab	\$22	\$23	6.5%	\$26	14.0%	\$30	13.6%	\$34	13.5%

Missouri Medicare Costs

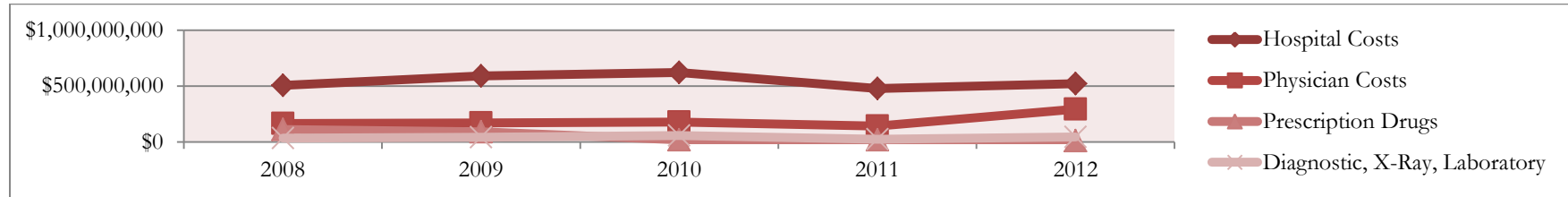


Services	2008	2009	% Change	2010	% Change	2011	% Change	2012	% Change
Hospital Costs	\$401,858,040	\$404,756,544	0.7%	\$414,123,875	2.3%	\$521,716,251	26.0%	\$595,528,326	14.1%
Physician Costs	\$250,103,009	\$261,894,162	4.7%	\$272,223,166	3.9%	\$291,877,716	7.2%	\$304,878,375	4.5%
Prescription Drugs	\$114,921,188	\$129,744,058	12.9%	\$132,864,824	2.4%	\$147,259,017	10.8%	\$296,251,477	101.2%
Diagnostic, X-Ray, Lab	\$15,048,110	\$18,169,543	20.7%	\$21,832,288	20.2%	\$27,793,426	27.3%	\$25,465,306	- 8.4%

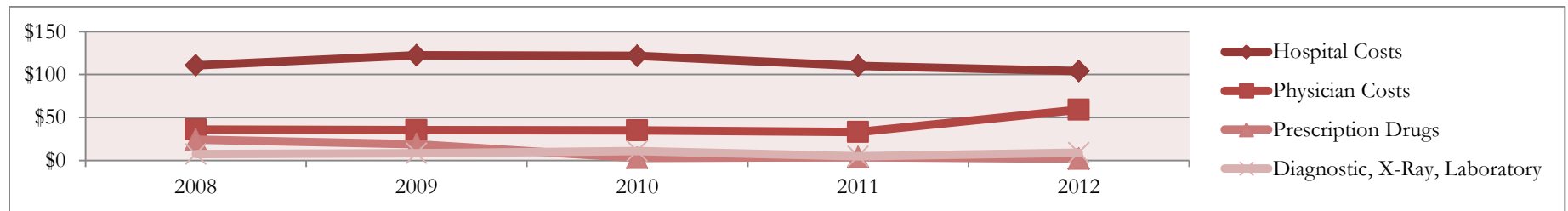


Services	2008	2009	% Change	2010	% Change	2011	% Change	2012	% Change
Hospital Costs	\$317	\$316	- 0.3%	\$310	- 1.8%	\$312	0.4%	\$333	6.7%
Physician Costs	\$197	\$205	3.6%	\$204	- 0.2%	\$174	-14.6%	\$170	- 2.3%
Prescription Drugs	\$91	\$101	11.7%	\$100	- 1.7%	\$88	-11.7%	\$165	88.1%
Diagnostic, X-Ray, Lab	\$12	\$14	19.5%	\$16	15.4%	\$17	1.4%	\$14	-14.3%

Missouri Medicaid Costs



Services	2008	2009	% Change	2010	% Change	2011	% Change	2012	% Change
Hospital Costs	\$505,998,699	\$590,557,247	16.7%	\$621,680,189	5.3%	\$478,577,428	-23.0%	\$521,170,249	8.9%
Physician Costs	\$164,402,692	\$169,805,879	3.3%	\$176,552,100	4.0%	\$142,761,338	-19.1%	\$292,297,656	104.7%
Prescription Drugs	\$110,856,402	\$90,959,550	-17.9%	\$17,844,955	-80.4%	\$17,478,549	- 2.1%	\$10,205,440	-41.6%
Diagnostic, X-Ray, Laboratory	\$34,621,650	\$41,179,597	18.9%	\$57,386,253	39.4%	\$22,779,887	-60.3%	\$43,685,763	91.8%



Services	2008	2009	% Change	2010	% Change	2011	% Change	2012	% Change
Hospital Costs	\$111	\$122	10.3%	\$122	- 0.4%	\$110	- 9.4%	\$104	- 5.4%
Physician Costs	\$36	\$35	- 2.3%	\$35	- 1.7%	\$33	- 4.9%	\$59	77.9%
Prescription Drugs	\$24	\$19	-22.4%	\$3	-81.4%	\$4	15.2%	\$2	-49.3%
Diagnostic, X-Ray, Lab	\$8	\$9	12.5%	\$11	31.8%	\$5	-53.3%	\$9	66.7%

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. 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.
- I. 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.
- J. Diagnostics:** Imaging, pathology, X-ray and lab charges due to inpatient and ambulatory utilization.
- K. Other:** Any other medical costs incurred. Excludes administrative costs.
- L. Total Medical Costs:** The sum of all amounts reported paid for medical services.
- M. Total Capitation Costs:** Costs for which payment is made on a capitated basis.
- N. Total Medical Costs Less Capitation Costs:** Reflects non-capitated costs in comparison to capitated costs.

Missouri Costs of Services - Commercial Business

Services	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. Net Medical Costs
Aetna Health Inc	\$1,848,683	\$1,309,719	\$1,600,473	\$130,885	\$810,830	\$544,589	\$14,325	\$0	\$95,180	\$51,318	\$1,444,095	\$1,683,269	\$9,533,367	\$19,963	\$9,513,404
Cigna Healthcare Of St Louis Inc	\$299,168	\$336,304	\$424,511	\$34,319	\$217,978	\$150,972	\$535	\$0	\$2,000	\$59,436	\$123,228	\$33,050	\$1,681,501	\$130,958	\$1,550,543
Coventry Health Care Of Kansas	\$518,494	\$1,077,064	\$583,122	\$93,459	\$629,492	\$270,400	\$5,860	\$11,628	\$21,991	\$6,421	\$6,052	\$17,132	\$3,241,116	\$12,606	\$3,228,510
Coventry Health Care Of Missouri	\$9,520,482	\$12,687,172	\$14,053,362	\$1,894,424	\$10,878,425	\$2,060,520	\$285,262	\$0	\$222,191	\$472,155	\$543,106	\$892,064	\$53,511,236	\$900,120	\$52,611,116
Cox Health Systems HMO Inc	\$1,050,000	\$881,745	\$757,000	\$339,800	\$822,277	\$212,359	\$67,100	\$0	\$2,000	\$9,605	\$194,700	\$200,250	\$4,536,836	\$2,357	\$4,534,479
Good Health HMO Inc	\$50,537,205	\$39,498,214	\$55,189,547	\$8,736,758	\$38,701,163	\$11,742,492	\$8,703,608	\$0	\$928,733	\$989,791	\$28,505,827	\$14,984,647	\$258,517,985	\$4,350,888	\$254,167,09
HMO Missouri Inc	\$31,840,474	\$21,049,960	\$37,766,951	\$6,744,298	\$40,420,791	\$7,221,614	\$940,093	.	\$730,342	\$1,173,661	\$18,969,648	\$985,439	\$167,843,269	.	\$167,843,269
Humana Health Plan Inc	\$511,742	\$846,999	\$2,395,513	\$138,770	\$687,790	\$260,454	\$12,541	\$0	\$9,826	\$56,479	\$18,392	\$381,355	\$5,319,861	\$0	\$5,319,861
UnitedHealthcare of the Midwest	\$10,038,776	\$13,726,246	\$11,129,331	\$2,308,657	\$11,965,130	\$2,176,081	\$68,961	\$0	\$799,954	\$2,068,853	\$645,368	\$97,385	\$55,024,741	\$994,605	\$54,030,136
Total	\$106,165,024	\$91,413,421	\$123,899,810	\$20,421,371	\$105,133,876	\$24,639,481	\$10,098,285	\$11,628	\$2,812,217	\$4,887,720	\$50,450,415	\$19,274,591	\$559,209,912	\$6,411,496	\$552,798,416

Per Member Per Month Costs of Services - Commercial Business

Services	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 Net Medical Costs
Actna Health Inc	\$70.94	\$50.26	\$61.42	\$5.02	\$31.12	\$20.90	\$0.55	\$0.00	\$3.65	\$1.97	\$55.42	\$64.60	\$365.85	\$0.77	\$365.09
Cigna Healthcare Of St Louis Inc	\$54.43	\$61.19	\$77.24	\$6.24	\$39.66	\$27.47	\$0.10	\$0.00	\$0.36	\$10.81	\$22.42	\$6.01	\$305.95	\$23.83	\$282.12
Coventry Health Care Of KS Inc	\$44.77	\$93.01	\$50.36	\$8.07	\$54.36	\$23.35	\$0.51	\$1.00	\$1.90	\$0.55	\$0.52	\$1.48	\$279.89	\$1.09	\$278.80
Coventry Health Care Of MO Inc	\$69.60	\$92.75	\$102.74	\$13.85	\$79.53	\$15.06	\$2.09	\$0.00	\$1.62	\$3.45	\$3.97	\$6.52	\$391.20	\$6.58	\$384.62
Cox Health Systems HMO Inc	\$71.27	\$59.85	\$51.38	\$23.06	\$55.81	\$14.41	\$4.55	\$0.00	\$0.14	\$0.65	\$13.22	\$13.59	\$307.94	\$0.16	\$307.78
Good Health HMO Inc	\$82.64	\$64.59	\$90.25	\$14.29	\$63.28	\$19.20	\$14.23	\$0.00	\$1.52	\$1.62	\$46.61	\$24.50	\$422.73	\$7.11	\$415.61
HMO Missouri Inc	\$60.58	\$40.05	\$71.85	\$12.83	\$76.90	\$13.74	\$1.79	.	\$1.39	\$2.23	\$36.09	\$1.87	\$319.33	.	\$319.33
Humana Health Plan Inc	\$85.38	\$141.31	\$399.65	\$23.15	\$114.75	\$43.45	\$2.09	\$0.00	\$1.64	\$9.42	\$3.07	\$63.62	\$887.53	\$0.00	\$887.53
UnitedHealthcare of the Midwest	\$67.31	\$92.03	\$74.62	\$15.48	\$80.22	\$14.59	\$0.46	\$0.00	\$5.36	\$13.87	\$4.33	\$0.65	\$368.93	\$6.67	\$362.26
Total	\$71.40	\$61.48	\$83.32	\$13.73	\$70.70	\$16.57	\$6.79	\$0.01	\$1.89	\$3.29	\$33.93	\$12.96	\$376.08	\$4.31	\$371.77

Missouri Cost of Services for Medicare and Medicaid

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 Net Medical Costs
Arcadian Health Plan Inc	\$7,132,418	\$457,963	\$878,973	\$0	\$0	\$114,686	\$0	\$0	\$0	\$0	\$0	\$133,507	\$8,717,547	\$183,449	\$9,369,838
Coventry Health Care Of KS Inc	\$29,894,399	\$12,230,852	\$13,100,168	\$4,632,577	\$15,579,651	\$3,017,668	\$21,138	\$66,002	\$766,462	\$95,598	\$563,739	\$994,368	\$80,962,622	\$1,625,036	\$79,337,585
Coventry Health Care Of MO	\$122,844,934	\$63,017,445	\$50,673,832	\$15,013,049	\$74,388,104	\$7,860,725	\$161,891	\$0	\$925,478	\$1,966,642	\$3,745,625	\$10,050,934	\$350,648,659	\$13,882,921	\$336,765,73
Essence Healthcare Inc	\$53,737,523	\$9,546,345	\$27,886,010	\$11,229,020	\$56,802,855	\$4,512,177	\$43,624	\$0	\$765,575	\$765,575	\$15,961,118	\$33,255,907	\$214,505,729	\$28,354,538	\$186,151,191
Harmony Health Plan Of Illinois	\$9,452,543	\$787,282	\$5,833,391	\$1,404,621	\$3,062,305	\$1,391,007	\$0	\$0	\$87,919	\$8,337	\$1,555,601	\$3,075,122	\$26,658,128	\$1,206,545	\$25,451,583
Humana Health Plan Inc	\$58,941,881	\$25,594,627	\$158,374,814	\$11,192,198	\$31,059,339	\$4,644,121	\$251,815	\$0	\$433,599	\$565,560	\$1,038,109	\$33,852,818	\$325,948,880	\$0	\$325,948,880
UnitedHealthcare of the Midwest	\$111,971,169	\$64,752,171	\$39,504,289	\$23,569,321	\$56,945,334	\$3,626,392	\$48,289	\$0	\$1,472,149	\$2,663,565	\$2,601,114	\$2,228,734	\$309,382,528	\$24,779,900	\$284,602,628
Total	\$393,974,866	\$176,386,685	\$296,251,477	\$67,040,786	\$237,837,589	\$25,166,775	\$526,757	\$66,002	\$4,451,182	\$6,065,277	\$25,465,306	\$83,591,390	\$1316824092	\$70,032,390	\$1247627443

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 Net Medical Costs
Alliance For Community Health	\$38,488,691	\$2,879,984	0	\$7,073,591	\$13,696,318	\$13,760,864	\$63	0	\$710,051	\$995,038	\$1,115,980	\$19,577,876	\$98,298,456	\$4,950,514	\$93,347,942
Blue-Advantage Plus Of KC	\$8,469,457	\$8,471,495	\$10,205,440	\$1,677,672	\$4,180,866	\$7,044,638	\$0	\$0	\$449,827	\$850,609	\$3,327,566	\$1,874,756	\$46,552,326	\$3,920,288	\$42,632,038
Harmony Health Plan Of Illinois	\$6,596,126	\$547,144	\$0	\$903,473	\$938,007	\$3,257,628	\$0	\$0	\$84,118	\$4,822	\$1,016,827	\$1,293,974	\$14,642,119	\$1,984,320	\$12,657,799
Healthcare USA Of Missouri LLC	\$147,073,985	\$73,742,785	\$0	\$33,988,371	\$190,765,736	\$80,387,165	\$0	\$0	\$15,611,173	\$7,346,435	\$12,320,473	\$28,321,618	\$589,557,741	\$175,844,149	\$413,713,592
Home State Health Plan Inc	\$16,591,988	\$11,867,283	\$0	\$3,661,261	\$7,521,132	\$9,425,221	\$0	\$0	\$83,063	\$4,022,627	\$1,210,767	\$6,664,765	\$61,048,107	\$8,780,387	\$52,267,720
Missouri Care Incorporated	\$50,904,060	\$22,990,460	\$0	\$8,858,262	\$19,032,967	\$18,671,275	\$0	\$0	\$4,283,753	\$6,579,221	\$24,694,150	\$4,539,527	\$160,553,675	\$3,377,624	\$157,176,051
Total	\$268,124,308	\$120,499,151	\$10,205,440	\$56,162,630	\$236,135,026	\$132,546,791	\$63	\$0	\$21,221,985	\$19,798,752	\$43,685,763	\$62,272,516	\$970,652,424	\$198,857,283	\$771,795,141

Missouri Per Member Per Month Costs for Medicare and Medicaid

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 Net Medical Costs
Arcadian Health Plan Inc	\$429.12	\$27.55	\$52.88	\$0.00	\$0.00	\$6.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.03	\$524.49	\$11.04	\$563.73
Coventry Health Care Of Kansas	\$289.94	\$118.63	\$127.06	\$44.93	\$151.11	\$29.27	\$0.21	\$0.64	\$7.43	\$0.93	\$5.47	\$9.64	\$785.25	\$15.76	\$769.49
Coventry Health Care Of Missouri	\$230.61	\$118.30	\$95.13	\$28.18	\$139.64	\$14.76	\$0.30	\$0.00	\$1.74	\$3.69	\$7.03	\$18.87	\$658.24	\$26.06	\$632.18
Essence Healthcare Inc	\$159.37	\$28.31	\$82.70	\$33.30	\$168.46	\$13.38	\$0.13	\$0.00	\$2.27	\$2.27	\$47.34	\$98.63	\$636.15	\$84.09	\$552.06
Harmony Health Plan Of Illinois	\$256.78	\$21.39	\$158.46	\$38.16	\$83.19	\$37.79	\$0.00	\$0.00	\$2.39	\$0.23	\$42.26	\$83.54	\$724.17	\$32.78	\$691.39
Humana Health Plan Inc	\$205.69	\$89.32	\$552.69	\$39.06	\$108.39	\$16.21	\$0.88	\$0.00	\$1.51	\$1.97	\$3.62	\$118.14	\$1,137.49	\$0.00	\$1,137.49
UnitedHealthcare of the Midwest	\$234.47	\$135.59	\$82.72	\$49.36	\$119.25	\$7.59	\$0.10	\$0.00	\$3.08	\$5.58	\$5.45	\$4.67	\$647.86	\$51.89	\$595.97
Total	\$220.03	\$98.51	\$165.45	\$37.44	\$132.83	\$14.06	\$0.29	\$0.04	\$2.49	\$3.39	\$14.22	\$46.69	\$735.44	\$39.11	\$696.79

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 Net Medical Costs
Alliance For Community Health	\$79.68	\$5.96	.	\$14.64	\$28.36	\$28.49	\$0.00	.	\$1.47	\$2.06	\$2.31	\$40.53	\$203.50	\$10.25	\$193.26
Blue-Advantage Plus Of KC	\$46.46	\$46.47	\$55.98	\$9.20	\$22.93	\$38.64	\$0.00	\$0.00	\$2.47	\$4.67	\$18.25	\$10.28	\$255.35	\$21.50	\$233.84
Harmony Health Plan Of Illinois	\$65.14	\$5.40	\$0.00	\$8.92	\$9.26	\$32.17	\$0.00	\$0.00	\$0.83	\$0.05	\$10.04	\$12.78	\$144.60	\$19.60	\$125.01
Healthcare USA Of Missouri LLC	\$48.95	\$24.54	\$0.00	\$11.31	\$63.49	\$26.76	\$0.00	\$0.00	\$5.20	\$2.45	\$4.10	\$9.43	\$196.22	\$58.53	\$137.70
Home State Health Plan Inc	\$52.19	\$37.33	\$0.00	\$11.52	\$23.66	\$29.65	\$0.00	\$0.00	\$0.26	\$12.65	\$3.81	\$20.96	\$192.03	\$27.62	\$164.41
Missouri Care Incorporated	\$56.45	\$25.50	\$0.00	\$9.82	\$21.11	\$20.71	\$0.00	\$0.00	\$4.75	\$7.30	\$27.39	\$5.03	\$178.05	\$3.75	\$174.30
Total	\$53.72	\$24.14	\$2.04	\$11.25	\$47.31	\$26.56	\$0.00	\$0.00	\$4.25	\$3.97	\$8.75	\$12.48	\$194.49	\$39.85	\$154.64

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.

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

Balance Sheet Items

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries & affiliates, and borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** - Includes: Total Liabilities plus Total Capital and Surplus.

Nationwide Operations - Balance Sheet Items

Health Maintenance Organization	A MO %	B Total Cash & Short Term Investments	C Premium & Health Care Receivables	D Total Assets	E Total Liabilities	F Total Capital & Surplus	G Total Liability, Capital & Surplus
Aetna Health Inc	0.3%	\$16,971,192	\$114,007,018	\$776,423,722	\$416,206,936	\$360,216,786	\$776,423,722
Alliance For Community Health LLC	100.0%	\$5,922,429	\$554,361	\$15,786,488	\$3,379,622	\$12,406,866	\$15,786,488
Arcadian Health Plan Inc	3.0%	\$33,944,999	\$12,338,862	\$143,338,719	\$71,264,081	\$72,074,638	\$143,338,719
Blue-Advantage Plus Of Kansas City Inc	100.0%	\$2,766,579	\$0	\$25,800,878	\$1,269,437	\$24,531,442	\$25,800,879
Cigna Healthcare Of St Louis Inc	44.2%	\$3,567,640	\$10,663	\$6,282,596	\$2,448,681	\$3,833,915	\$6,282,596
Coventry Health Care Of Kansas Inc	11.5%	\$80,605,073	\$46,561,436	\$248,095,965	\$134,363,039	\$113,732,926	\$248,095,965
Coventry Health Care Of Missouri Inc	88.6%	\$51,028,977	\$1,863,693	\$207,677,841	\$110,127,491	\$97,550,350	\$207,677,841
Cox Health Systems HMO Inc	100.0%	\$1,855,928	\$5,663	\$21,094,423	\$1,400,332	\$19,694,091	\$21,094,423
Essence Healthcare Inc	76.1%	\$61,741,517	\$3,088,291	\$135,177,161	\$84,122,501	\$51,054,660	\$135,177,161
Good Health HMO Inc Dba Blue-Care Inc	78.1%	\$2,367,169	\$15,552,412	\$118,819,495	\$44,359,456	\$74,460,039	\$118,819,495
Harmony Health Plan Of Illinois Inc	14.9%	\$33,316,848	\$54,307,531	\$98,931,138	\$49,422,641	\$49,508,497	\$98,931,138
Healthcare USA Of Missouri LLC	100.0%	\$25,604,710	\$60,855,115	\$152,100,117	\$56,880,951	\$95,219,166	\$152,100,117
Healthlink HMO Inc	100.0%	\$3,468,247	\$0	\$18,313,673	\$1,546,000	\$16,767,673	\$18,313,673
HMO Missouri Inc	100.0%	\$36,044,283	\$9,675,908	\$115,884,748	\$50,427,117	\$65,457,631	\$115,884,748
Home State Health Plan Inc	100.0%	\$10,223,157	\$19,544,584	\$52,770,264	\$32,439,569	\$20,330,696	\$52,770,265
Humana Health Plan Inc	7.8%	\$21,576,719	\$54,909,402	\$645,208,799	\$337,267,023	\$307,941,776	\$645,208,799
Missouri Care Incorporated	100.0%	\$2,831,564	\$35,842,964	\$57,060,849	\$39,478,720	\$17,582,129	\$57,060,849
UnitedHealthcare of the Midwest Inc	89.3%	\$9,523,509	\$17,178,260	\$198,299,107	\$109,520,099	\$88,779,008	\$198,299,107
All HMOs	29.4%	\$403,360,540	\$446,296,163	\$3,037,065,983	\$1,545,923,696	\$1,491,142,289	\$3,037,065,985
HMOs with MO% of Business >60%	90.4%	\$213,378,069	\$164,161,251	\$1,118,785,044	\$534,951,295	\$583,833,751	\$1,118,785,046

Income Statement Items

- A. Missouri % of Business** – Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenues** - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.
- D. Total Medical & Hospital Expense** - Includes: hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus net realized capital gains (or losses).
- G. Federal & Foreign Income Taxes** - Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

Nationwide Operations - Income Statement Items

Health Maintenance Organization	A MO %	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
Aetna Health Inc	0.3%	\$3,672,274,902	\$3,703,033,844	\$3,103,502,966	\$191,918,710	\$25,298,173	\$57,386,621	\$159,328,662
Alliance For Community Health LLC	100.0%	\$114,610,883	\$114,610,883	\$103,552,702	\$-3,887,715	\$103,139	\$-4,892,008	\$1,107,432
Arcadian Health Plan Inc	3.0%	\$399,766,688	\$399,766,688	\$331,633,766	\$-3,009,279	\$1,594,420	\$2,484,553	\$-3,809,801
Blue-Advantage Plus Of Kansas City Inc	100.0%	\$45,354,968	\$45,354,968	\$38,756,802	\$2,194,304	\$688,516	\$891,367	\$1,986,516
Cigna Healthcare Of St Louis Inc	44.2%	\$5,138,646	\$5,138,646	\$4,023,111	\$-257,175	\$111,906	\$28,235	\$-184,793
Coventry Health Care Of Kansas Inc	11.5%	\$1,040,175,341	\$1,040,211,856	\$795,067,965	\$11,335,953	\$-40,962,837	\$-20,344	\$-29,732,065
Coventry Health Care Of Missouri Inc	88.6%	\$458,922,173	\$458,919,054	\$503,069,782	\$36,490,372	\$7,166,533	\$8,945,188	\$34,592,936
Cox Health Systems HMO Inc	100.0%	\$5,204,109	\$5,401,801	\$3,995,997	\$819,876	\$7,947	\$815,000	\$12,823
Essence Healthcare Inc	76.1%	\$432,679,792	\$432,679,792	\$359,505,282	\$29,569,924	\$2,053,057	\$10,790,037	\$20,832,944
Good Health HMO Inc	78.1%	\$390,494,595	\$389,409,983	\$354,121,762	\$-11,604,473	\$3,130,912	\$-3,343,834	\$-5,136,925
Harmony Health Plan Of Illinois Inc	14.9%	\$322,905,353	\$323,105,328	\$269,860,656	\$21,784,465	\$204,802	\$7,944,138	\$14,045,129
Healthcare USA Of Missouri LLC	100.0%	\$658,500,493	\$658,500,493	\$573,869,992	\$26,671,236	\$2,561,604	\$9,495,140	\$19,737,700
Healthlink HMO Inc	100.0%	\$0	\$35,654	\$11,019	\$13,871,477	\$943,855	\$5,117,223	\$9,698,109
HMO Missouri Inc	100.0%	\$189,554,541	\$184,263,140	\$148,657,796	\$18,793,690	\$1,565,867	\$6,843,274	\$13,629,862
Home State Health Plan Inc	100.0%	\$77,844,848	\$77,844,848	\$82,354,910	\$-20,199,686	\$19,646	\$-4,611,762	\$-15,568,278
Humana Health Plan Inc	7.8%	\$3,000,472,810	\$2,992,311,788	\$2,559,764,308	\$-49,808,291	\$15,927,615	\$-4,979,093	\$-28,891,765
Missouri Care Incorporated	100.0%	\$228,394,984	\$228,394,984	\$205,826,194	\$-4,085,376	\$467,153	\$-892,716	\$-2,725,507
UnitedHealthcare of the Midwest Inc	89.3%	\$538,841,967	\$536,602,533	\$462,292,397	\$55,222,098	\$3,956,333	\$20,180,583	\$38,913,955
All HMOs	29.4%	\$11,581,137,093	\$11,595,586,283	\$9,899,867,407	\$315,820,110	\$24,838,641	\$112,181,602	\$227,836,934
HMOs with MO% of Business > 60%	90.4%	\$3,140,403,353	\$3,132,018,133	\$2,836,014,635	\$143,855,727	\$22,664,562	\$49,337,492	\$117,081,567

Revenues by Category

- A. Total Commercial Premiums** - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.
- B. Total Medicare Premiums** - Revenue for services provided to Medicare beneficiaries per arrangement with the Centers for Medicare and Medicaid Services (CMS).
- C. Total Medicaid Premiums** - Revenue for services provided to Medicaid beneficiaries per arrangements with state agencies administering medical assistance under Title XIX of the Social Security Act.
- D. Total Premium-Related Revenue (A+B+C)** - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.
- E. Missouri % of “D”** - Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- F. Change in Unearned Premium Reserves** - Change in unearned premium reserves and reserve for rate credits.
- G. Total Fee-For-Service & Risk Revenue** - Fee-For-Service Revenue is revenue from the provision of health services to non-HMO members and to members for health services not covered by their benefit plan. Risk Revenue is revenue from investment, deposit, and reserve accounts.
- H. Total Aggregate Write-ins for Other Revenues** - Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.
- I. Total Revenues** - Net Premium Income + Change in Premium Reserves + Fee-for-Services and Risk Revenues + Aggregate Write-ins for Other Revenues.

Nationwide Operations - Revenues by Category									
	A	B	C	D	E	F	G	H	I
Health Maintenance Organization	Total Commercial Premiums	Total Medicare Premiums	Total Medicaid Premiums	Total Premium-Related Revenue (A+B+C)	MO %	Change in Unearned Premium Reserves	Total FFS & Risk Rev.	Other Rev.	Total Revenues
Aetna Health Inc	\$2,988,300,601	\$683,974,301	\$0	\$3,672,274,902	0.3%	\$30,758,942	\$0	\$0	\$3,703,033,844
Alliance For Community Health LLC	\$6,623,877	\$0	\$107,987,006	\$114,610,883	100.0%	\$0	\$0	\$0	\$114,610,883
Arcadian Health Plan Inc	\$0	\$399,766,688	\$0	\$399,766,688	3.0%	\$0	\$0	\$0	\$399,766,688
Blue-Advantage Plus Of Kansas City Inc	\$3,140,862	\$0	\$42,214,106	\$45,354,968	100.0%	\$0	\$0	\$0	\$45,354,968
Cigna Healthcare Of St Louis Inc	\$5,138,645	\$0	\$0	\$5,138,645	44.2%	\$0	\$0	\$0	\$5,138,646
Coventry Health Care Of Kansas Inc	\$427,266,970	\$301,266,923	\$311,641,448	\$1,040,175,341	11.5%	\$0	\$0	\$0	\$1,040,211,856
Coventry Health Care Of Missouri Inc	\$63,259,373	\$395,662,800	\$0	\$458,922,173	88.6%	\$0	\$0	\$0	\$458,919,054
Cox Health Systems HMO Inc	\$5,204,109	\$0	\$0	\$5,204,109	100.0%	\$0	\$0	\$0	\$5,401,801
Essence Healthcare Inc	\$0	\$432,679,792	\$0	\$432,679,792	76.1%	\$0	\$0	\$0	\$432,679,792
Good Health HMO Inc	\$390,494,595	\$0	\$0	\$390,494,595	78.1%	\$-1,084,612	\$0	\$0	\$389,409,983
Harmony Health Plan Of Illinois Inc	\$0	\$146,762,870	\$176,142,483	\$322,905,353	14.9%	\$0	\$0	\$0	\$323,105,328
Healthcare USA Of Missouri LLC	\$0	\$0	\$658,500,493	\$658,500,493	100.0%	\$0	\$0	\$0	\$658,500,493
Healthlink HMO Inc	\$0	\$0	\$0	\$0	100.0%	\$0	\$0	\$0	\$35,654
HMO Missouri Inc	\$189,553,895	\$646	\$0	\$189,554,541	100.0%	\$-5,291,401	\$0	\$0	\$184,263,140
Home State Health Plan Inc	\$0	\$0	\$77,844,848	\$77,844,848	100.0%	\$0	\$0	\$0	\$77,844,848
Humana Health Plan Inc	\$896,321,808	\$2,104,142,293	\$0	\$3,000,472,810	7.8%	\$-8,163,449	\$0	\$0	\$2,992,311,788
Missouri Care Incorporated	\$13,670,460	\$0	\$214,724,524	\$228,394,984	100.0%	\$0	\$0	\$0	\$228,394,984
UnitedHealthcare of the Midwest Inc	\$25,350,270	\$513,491,697	\$0	\$538,841,967	89.3%	\$-2,239,434	\$0	\$0	\$536,602,533
All HMOs	\$5,014,325,465	\$4,977,748,010	\$1,589,054,908	\$11,581,137,092	29.4%	\$13,980,046	\$0	\$0	\$11,595,586,283
HMOs with MO% of Business > 60%	\$697,297,441	\$1,341,834,935	\$1,101,270,977	\$3,140,403,353	90.4%	\$-8,615,447	\$0	\$0	\$3,132,018,133

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.

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

**Total Medical & Hospital Expenses per day - Expenses divided by the number of days in operation during the year.*

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

Nationwide Operations - Liquidity Indicators					
Health Maintenance Organization	A	B	C	D	E
	Months in Operation in MO	Current Ratio	Prior Year Current Ratio	Days Cash on Hand	Total Unpaid Claims / Total Revenues
Aetna Health Inc	38	32.3%	36.9%	2.0	8.2%
Alliance For Community Health LLC	196	147.2%	225.7%	20.9	0.9%
Arcadian Health Plan Inc	44	75.6%	78.4%	37.4	11.0%
Blue-Advantage Plus Of Kansas City Inc	90	213.8%	51.3%	26.1	0.3%
Cigna Healthcare Of St Louis Inc	323	86.3%	1606%	323.7	8.0%
Coventry Health Care Of Kansas Inc	201	93.3%	57.8%	37.0	8.5%
Coventry Health Care Of Missouri Inc	327	64.7%	50.3%	37.0	9.4%
Cox Health Systems HMO Inc	194	132.9%	74.1%	169.5	15.6%
Essence Healthcare Inc	115	79.4%	134.2%	62.7	7.5%
Good Health HMO Inc DbA Blue-Care Inc	291	70.0%	55.1%	2.4	7.2%
Harmony Health Plan Of Illinois Inc	81	182.5%	136.4%	45.1	11.0%
Healthcare USA Of Missouri LLC	210	153.7%	121.2%	16.3	7.5%
Healthlink HMO Inc	239	219.9%	(317.8%	114,884.3	0.0%
HMO Missouri Inc	300	89.7%	79.5%	88.5	6.8%
Home State Health Plan Inc	9	92.4%	.	45.3	31.8%
Humana Health Plan Inc	309	28.9%	41.1%	3.1	8.3%
Missouri Care Incorporated	70	98.2%	124.1%	5.0	16.5%
UnitedHealthcare of the Midwest Inc	329	30.9%	63.4%	7.5	10.3%
All HMOs	3,366	59.4%	63.6%	14.9	8.7%
HMOs with MO% of Business > 60%	2,370	77.5%	87.2%	27.5	9.1%

Efficiency Indicators

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

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

- a. Total Revenue is expressed before reinsurance premiums ceded for purposes of comparability with 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) (Prior Year to Current Year) -

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

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

D. % Change in Administration Expenses (Prior Year to Current Year) -

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

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

F. % Change in Total Liabilities, Capital and Surplus (Prior Year to Current Year) -

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

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.

Nationwide Operations - Efficiency Indicators

Health Maintenance Organization	A	B	C	D	E	F	G	H
	Net Income	% Change in Net Income 2011-2012	Admin. Expenses	% Change in Admin. Expense 2011-2012	Total Liabilities, Capital & Surplus	% Change in Total Liabilities, Capital & Surplus 2011-2012	Days in Receivables	Days in Unpaid Claims
Aetna Health Inc	\$159,328,662	-25.4%	\$339,821,033	-10.9%	\$776,423,722	1.2%	11.3	35.6
Alliance For Community Health LLC	\$1,107,432	-85.1%	\$12,087,455	-41.2%	\$15,786,488	-71.2%	1.8	3.7
Arcadian Health Plan Inc	\$-3,809,801	63.0%	\$66,824,351	17.1%	\$143,338,719	53.4%	11.3	48.5
Blue-Advantage Plus Of Kansas City Inc	\$1,986,516	-82.0%	\$2,686,209	-30.7%	\$25,800,879	-25.8%	0.0	1.2
Cigna Healthcare Of St Louis Inc	\$-184,793	-46.2%	\$1,276,065	14.7%	\$6,282,596	-19.6%	0.8	37.4
Coventry Health Care Of Kansas Inc	\$-29,732,065	-194.1%	\$72,483,677	87.4%	\$248,095,965	18.6%	16.3	40.7
Coventry Health Care Of Missouri Inc	\$34,592,936	12.5%	\$25,461,575	-4.5%	\$207,677,841	-9.5%	1.5	31.2
Cox Health Systems HMO Inc	\$12,823	-102.6%	\$499,106	-41.7%	\$21,094,423	-13.7%	0.4	77.2
Essence Healthcare Inc	\$20,832,944	5.3%	\$38,648,672	-2.2%	\$135,177,161	-1.9%	2.6	33.1
Good Health HMO Inc	\$-5,136,925	-908.2%	\$32,566,776	-3.2%	\$118,819,495	-0.8%	14.5	28.9
Harmony Health Plan Of Illinois Inc	\$14,045,129	-33.2%	\$48,710,234	9.1%	\$98,931,138	-16.2%	61.4	48.2
Healthcare USA Of Missouri LLC	\$19,737,700	578.3%	\$50,900,459	24.4%	\$152,100,117	5.2%	33.7	31.6
Healthlink HMO Inc	\$9,698,109	-2.2%	\$-14,798,790	-2.5%	\$18,313,673	-5.8%	.	0.0
HMO Missouri Inc	\$13,629,862	-25.7%	\$12,693,533	-12.4%	\$115,884,748	14.4%	18.6	30.8
Home State Health Plan Inc	\$-15,568,278	.	\$7,412,897	.	\$52,770,265	.	91.6	109.6
Humana Health Plan Inc	\$-28,891,765	629.1.0%	\$302,032,654	8.1%	\$645,208,799	22.0%	6.7	35.5
Missouri Care Incorporated	\$-2,725,507	-24.3%	\$8,329,247	82.7%	\$57,060,849	46.8%	57.3	66.8
UnitedHealthcare of the Midwest Inc	\$38,913,955	-15.0%	\$38,781,727	8.4%	\$198,299,107	9.3%	11.6	43.5
All HMOs	\$227,836,934	-44.6%	\$1,046,416,880	3.8%	\$3,037,065,985	7.9%	14.1	37.1
HMOs with MO% of Business > 60%	\$117,081,567	-17.8%	\$215,268,866	4.7%	\$1,118,785,046	3.0%	19.1	36.7

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 2010.

A. 2010 Missouri Loss Ratio -

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

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

B. 2010 Plan Wide 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 Affordable 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.

Nationwide Operations - Performance Indicators					
Health Maintenance Organization	A	B	C	D	E
	Missouri Loss Ratio 2012	Plan Wide Loss Ratio 2012	Total Plan Wide Member Months	Premium Related + FFS Revenues, PMPM	Medical & Hospital Expense, PMPM
Aetna Health Inc	86.7%	83.8%	9,459,518	\$388	\$328
Alliance For Community Health LLC	90.3%	90.3%	483,028	\$237	\$214
Arcadian Health Plan Inc	80.0%	82.9%	510,986	\$782	\$649
Blue-Advantage Plus Of Kansas City Inc	85.2%	85.2%	180,488	\$251	\$215
Cigna Healthcare Of St Louis Inc	77.4%	76.8%	12,619	\$407	\$319
Coventry Health Care Of Kansas Inc	80.0%	88.6%	3,339,122	\$312	\$238
Coventry Health Care Of Missouri Inc	83.2%	82.0%	742,539	\$618	\$677
Cox Health Systems HMO Inc	76.3%	76.3%	14,532	\$358	\$275
Essence Healthcare Inc	78.9%	82.1%	468,734	\$923	\$767
Good Health HMO Inc	90.6%	90.6%	931,338	\$419	\$380
Harmony Health Plan Of Illinois Inc	79.2%	78.6%	1,897,490	\$170	\$142
Healthcare USA Of Missouri LLC	85.9%	85.9%	3,004,531	\$219	\$191
Healthlink HMO Inc	31.8%	31.8%	147	\$0	\$75
HMO Missouri Inc	80.7%	80.7%	525,611	\$361	\$283
Home State Health Plan Inc	104.1%	104.1%	317,905	\$245	\$259
Humana Health Plan Inc	86.7%	85.5%	5,619,511	\$534	\$456
Missouri Care Incorporated	89.7%	89.7%	952,744	\$240	\$216
UnitedHealthcare of the Midwest Inc	80.5%	80.3%	687,576	\$784	\$672
All HMOs	84.7%	84.7%	29,148,419	\$397	\$340
HMOs with MO% of Business > 60%	84.8%	84.8%	8,309,173	\$378	\$341

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) – All obligations, determined in accordance with state statutes, for which an HMO is financial 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.

Loss ratio – (Performance Indicator) – Costs incurred during the year for medical services as a percent of premiums. **Note that the loss ratio reported herein does not equal the *medical loss ratio* as defined in the federal Affordable Care Act (ACA). The ACA permits various adjustments to the loss ratio based on taxes, some additional expenses, and credibility factors based on the size of the plan and deductible amounts.**

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.

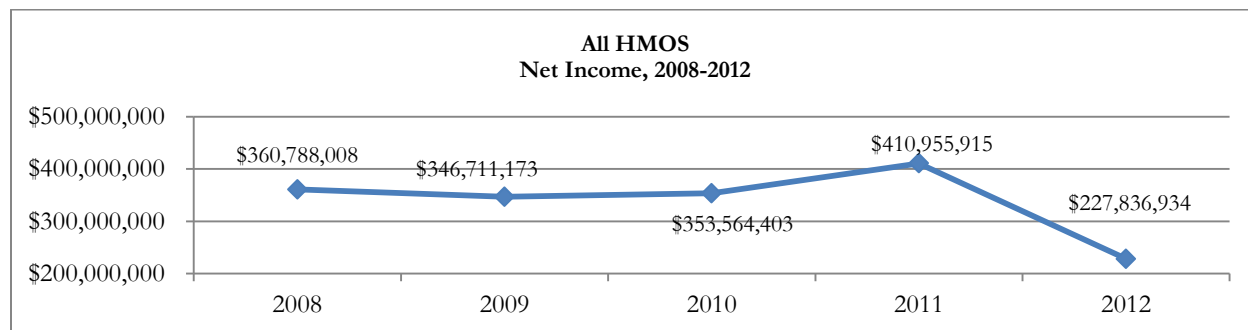
Analysis of Liability Reserves =

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

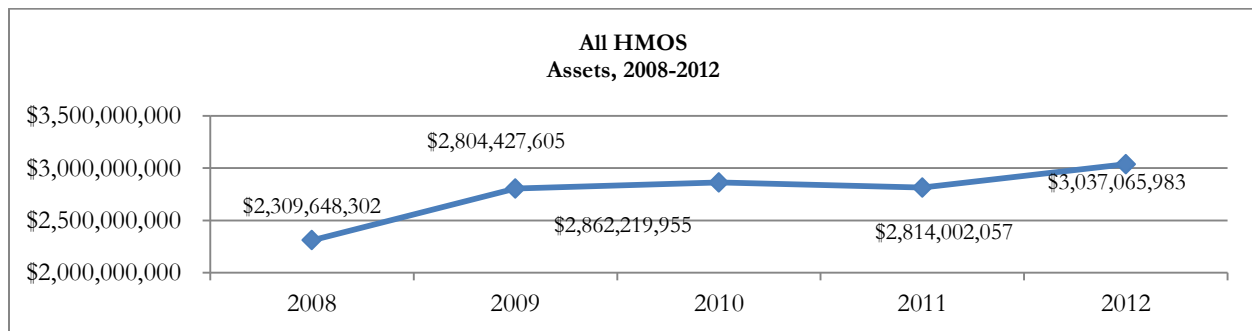
Ideally, the amount stated for "Estimated Liability for Unpaid Claims" should be within 5-10 percent of the amount stated for "Total Claims Incurred for Prior Years." A negative number indicates that "Total Claims Incurred for Prior Years" Exceeded the amount set aside to pay such claims, as stated in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

Net Income

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change, 2008-2012
Aetna Health Inc	\$130,538,436	\$160,707,488	\$161,653,734	\$213,470,245	\$159,328,662	22.1%
Alliance For Community Health LLC	\$11,733,806	\$10,523,430	\$7,072,395	\$7,418,168	\$1,107,432	-90.6%
Arcadian Health Plan Inc	\$3,975,978	\$14,291,249	\$3,626,054	\$-2,337,246	\$-3,809,801	-195.8%
Blue-Advantage Plus Of Kansas City Inc	\$2,842,822	\$822,820	\$-5,803,935	\$11,009,737	\$1,986,516	-30.1%
Cigna Healthcare Of St Louis Inc	\$286,955	\$91,881	\$205,041	\$-343,213	\$-184,793	-164.4%
Coventry Health Care Of Kansas Inc	\$19,515,099	\$17,327,771	\$19,690,255	\$31,592,192	\$-29,732,065	-252.4%
Coventry Health Care Of Missouri Inc	\$44,258,040	\$23,925,764	\$26,926,034	\$30,754,804	\$34,592,936	-21.8%
Cox Health Systems HMO Inc	\$944,566	\$1,857,324	\$1,570,197	\$-487,390	\$12,823	-98.6%
Essence Healthcare Inc	\$8,394,030	\$1,133,735	\$-12,711,684	\$19,792,357	\$20,832,944	148.2%
Good Health HMO Inc	\$8,347,464	\$15,556,502	\$7,495,622	\$635,574	\$-5,136,925	-161.5%
Harmony Health Plan Of Illinois Inc	\$1,127,428	\$2,270,707	\$11,696,147	\$21,023,220	\$14,045,129	1146%
Healthcare USA Of Missouri LLC	\$23,854,278	\$10,172,156	\$15,104,227	\$2,909,791	\$19,737,700	-17.3%
Healthlink HMO Inc	\$11,981,844	\$11,451,080	\$10,689,657	\$9,918,091	\$9,698,109	-19.1%
HMO Missouri Inc	\$15,593,859	\$20,029,607	\$18,319,624	\$18,348,269	\$13,629,862	-12.6%
Home State Health Plan Inc	.	.	.	.	\$-15,568,278	.
Humana Health Plan Inc	\$-14,076,328	\$-8,901,986	\$30,421,797	\$5,460,925	\$-28,891,765	105.3%
Missouri Care Incorporated	\$-79,869	\$-4,149,984	\$-2,934,889	\$-3,598,146	\$-2,725,507	3312%
UnitedHealthcare of the Midwest Inc	\$35,528,470	\$36,961,308	\$41,912,731	\$45,760,011	\$38,913,955	9.5%
All HMOs	\$360,788,008	\$346,711,173	\$353,564,403	\$410,955,915	\$227,836,934	-36.9%

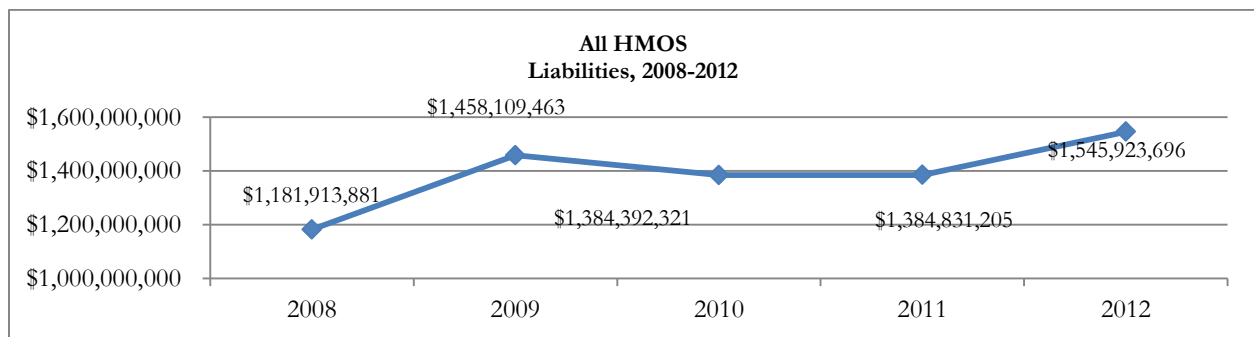


Assets						
Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change 2008-2012
Aetna Health Inc	\$462,430,586	\$901,507,816	\$806,839,937	\$767,097,783	\$776,423,722	67.9%
Alliance For Community Health LLC	\$56,183,944	\$51,279,406	\$45,418,451	\$54,729,565	\$15,786,488	-71.9%
Arcadian Health Plan Inc	\$75,489,397	\$80,958,941	\$92,372,811	\$93,449,778	\$143,338,719	89.9%
Blue-Advantage Plus Of Kansas City	\$24,877,362	\$24,195,738	\$32,089,137	\$34,778,261	\$25,800,878	3.7%
Cigna Healthcare Of St Louis Inc	\$4,522,844	\$2,084,073	\$1,742,546	\$7,813,675	\$6,282,596	38.9%
Coventry Health Care Of Kansas Inc	\$98,318,732	\$102,024,727	\$168,741,414	\$209,166,979	\$248,095,965	152.3%
Coventry Health Care Of Missouri Inc	\$211,578,996	\$208,840,806	\$167,322,541	\$229,468,574	\$207,677,841	- 1.8%
Cox Health Systems HMO Inc	\$20,970,138	\$23,264,946	\$24,247,329	\$24,438,070	\$21,094,423	0.6%
Essence Healthcare Inc	\$89,811,367	\$105,046,923	\$113,084,481	\$137,804,087	\$135,177,161	50.5%
Good Health HMO Inc	\$101,245,818	\$113,767,081	\$113,821,909	\$119,727,923	\$118,819,495	17.4%
Harmony Health Plan Of Illinois Inc	\$105,314,216	\$116,102,468	\$109,941,875	\$118,054,279	\$98,931,138	- 6.1%
Healthcare USA Of Missouri LLC	\$128,526,244	\$128,357,985	\$126,166,388	\$144,631,352	\$152,100,117	18.3%
Healthlink HMO Inc	\$26,700,640	\$23,620,992	\$21,920,768	\$19,449,966	\$18,313,673	-31.4%
HMO Missouri Inc	\$131,929,709	\$135,236,131	\$126,700,109	\$101,279,174	\$115,884,748	-12.2%
Home State Health Plan Inc	.	.	.	.	\$52,770,264	.
Humana Health Plan Inc	\$382,870,007	\$405,427,583	\$509,907,987	\$528,760,277	\$645,208,799	68.5%
Missouri Care Incorporated	\$27,538,307	\$26,965,931	\$32,536,214	\$38,877,215	\$57,060,849	107.2%
UnitedHealthcare of the Midwest Inc	\$177,508,982	\$163,180,602	\$173,675,264	\$181,420,971	\$198,299,107	11.7%
All HMOs	\$2,309,648,302	\$2,804,427,605	\$2,862,219,955	\$2,814,002,057	\$3,037,065,983	31.5%



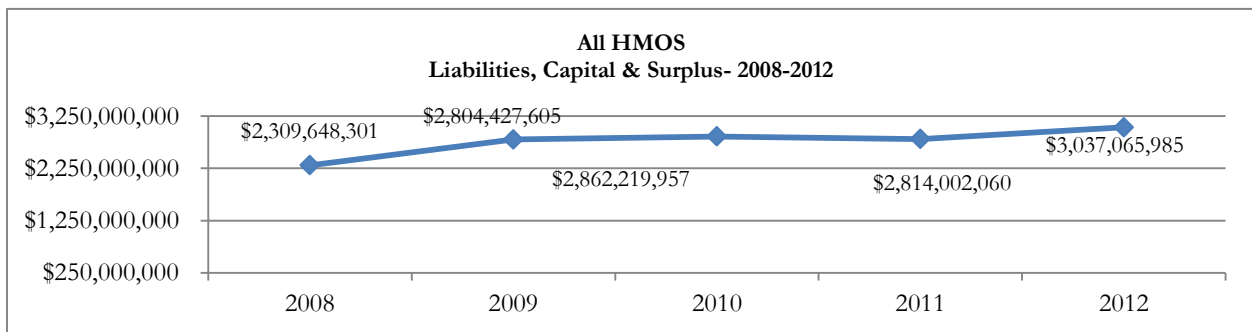
Financial History - Plan Wide Total Liabilities

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change, 2008-2012
Aetna Health Inc	\$219,491,869	\$475,590,142	\$406,291,181	\$397,527,546	\$416,206,936	89.6%
Alliance For Community Health LLC	\$26,112,388	\$21,319,181	\$19,191,497	\$23,301,641	\$3,379,622	-87.1%
Arcadian Health Plan Inc	\$44,822,260	\$35,775,864	\$47,639,941	\$54,992,125	\$71,264,081	59.0%
Blue-Advantage Plus Of Kansas City	\$13,838,799	\$12,397,206	\$20,451,572	\$12,112,304	\$1,269,437	-90.8%
Cigna Healthcare Of St Louis Inc	\$639,856	\$582,030	\$45,517	\$1,817,083	\$2,448,681	282.7%
Coventry Health Care Of Kansas Inc	\$42,570,569	\$39,553,784	\$83,676,663	\$94,659,334	\$134,363,039	215.6%
Coventry Health Care Of Missouri Inc	\$99,309,388	\$107,040,400	\$86,916,572	\$128,338,848	\$110,127,491	10.9%
Cox Health Systems HMO Inc	\$4,754,895	\$4,328,812	\$3,622,824	\$2,412,809	\$1,400,332	-70.5%
Essence Healthcare Inc	\$70,055,610	\$80,509,272	\$75,035,446	\$84,653,331	\$84,122,501	20.1%
Good Health HMO Inc	\$45,300,158	\$42,766,892	\$42,960,207	\$40,083,719	\$44,359,456	- 2.1%
Harmony Health Plan Of Illinois Inc	\$78,689,993	\$86,541,488	\$68,833,688	\$64,174,969	\$49,422,641	-37.2%
Healthcare USA Of Missouri LLC	\$59,955,252	\$58,186,661	\$49,665,124	\$55,197,441	\$56,880,951	- 5.1%
Healthlink HMO Inc	\$2,340,837	\$653,462	\$1,129,577	\$1,455,515	\$1,546,000	-34.0%
HMO Missouri Inc	\$72,218,481	\$59,491,088	\$48,033,716	\$51,101,426	\$50,427,117	-30.2%
Home State Health Plan Inc	.	.	.	.	\$32,439,569	.
Humana Health Plan Inc	\$205,601,476	\$229,812,569	\$229,026,143	\$263,283,176	\$337,267,023	64.0%
Missouri Care Incorporated	\$17,457,347	\$15,878,099	\$16,761,014	\$18,502,451	\$39,478,720	126.1%
UnitedHealthcare of the Midwest Inc	\$92,726,752	\$94,384,320	\$93,382,671	\$90,902,815	\$109,520,099	18.1%
All HMOs	\$1,181,913,881	\$1,458,109,463	\$1,384,392,321	\$1,384,831,205	\$1,545,923,696	30.8%



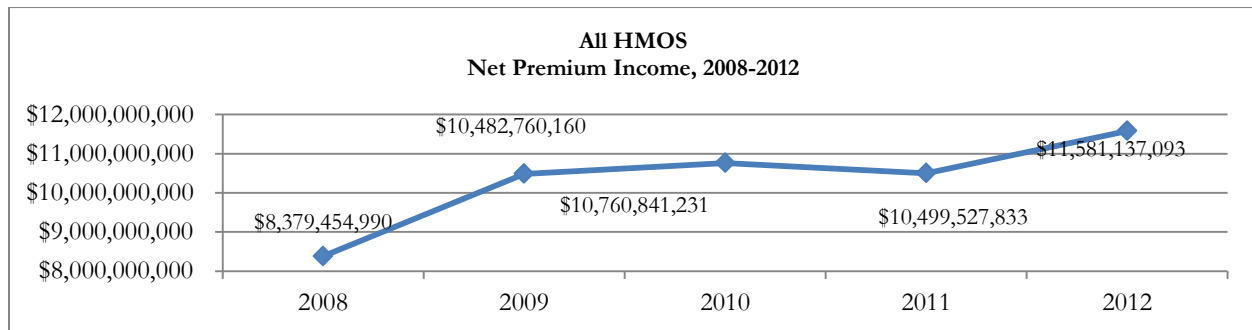
Financial History - Plan Wide Total Liabilities, Capital & Surplus

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change, 2008-2012
Aetna Health Inc	\$462,430,586	\$901,507,816	\$806,839,937	\$767,097,783	\$776,423,722	67.9%
Alliance For Community Health LLC	\$56,183,944	\$51,279,405	\$45,418,451	\$54,729,565	\$15,786,488	-71.9%
Arcadian Health Plan Inc	\$75,489,397	\$80,958,942	\$92,372,812	\$93,449,778	\$143,338,719	89.9%
Blue-Advantage Plus Of Kansas City Inc	\$24,877,363	\$24,195,738	\$32,089,137	\$34,778,261	\$25,800,879	3.7%
Cigna Healthcare Of St Louis Inc	\$4,522,842	\$2,084,073	\$1,742,546	\$7,813,675	\$6,282,596	38.9%
Coventry Health Care Of Kansas Inc	\$98,318,732	\$102,024,727	\$168,741,414	\$209,166,979	\$248,095,965	152.3%
Coventry Health Care Of Missouri Inc	\$211,578,996	\$208,840,806	\$167,322,541	\$229,468,574	\$207,677,841	- 1.8%
Cox Health Systems HMO Inc	\$20,970,137	\$23,264,946	\$24,247,329	\$24,438,071	\$21,094,423	0.6%
Essence Healthcare Inc	\$89,811,367	\$105,046,923	\$113,084,481	\$137,804,087	\$135,177,161	50.5%
Good Health HMO Inc	\$101,245,818	\$113,767,081	\$113,821,909	\$119,727,923	\$118,819,495	17.4%
Harmony Health Plan Of Illinois Inc	\$105,314,216	\$116,102,468	\$109,941,875	\$118,054,279	\$98,931,138	- 6.1%
Healthcare USA Of Missouri LLC	\$128,526,245	\$128,357,986	\$126,166,388	\$144,631,354	\$152,100,117	18.3%
Healthlink HMO Inc	\$26,700,640	\$23,620,992	\$21,920,768	\$19,449,966	\$18,313,673	-31.4%
HMO Missouri Inc	\$131,929,709	\$135,236,131	\$126,700,110	\$101,279,174	\$115,884,748	-12.2%
Home State Health Plan Inc	.	.	.	.	\$52,770,265	.
Humana Health Plan Inc	\$382,870,007	\$405,427,583	\$509,907,987	\$528,760,277	\$645,208,799	68.5%
Missouri Care Incorporated	\$27,538,307	\$26,965,931	\$32,536,214	\$38,877,215	\$57,060,849	107.2%
UnitedHealthcare of the Midwest Inc	\$177,508,982	\$163,180,602	\$173,675,264	\$181,420,971	\$198,299,107	11.7%
All HMOs	\$2,309,648,301	\$2,804,427,605	\$2,862,219,957	\$2,814,002,060	\$3,037,065,985	31.5%



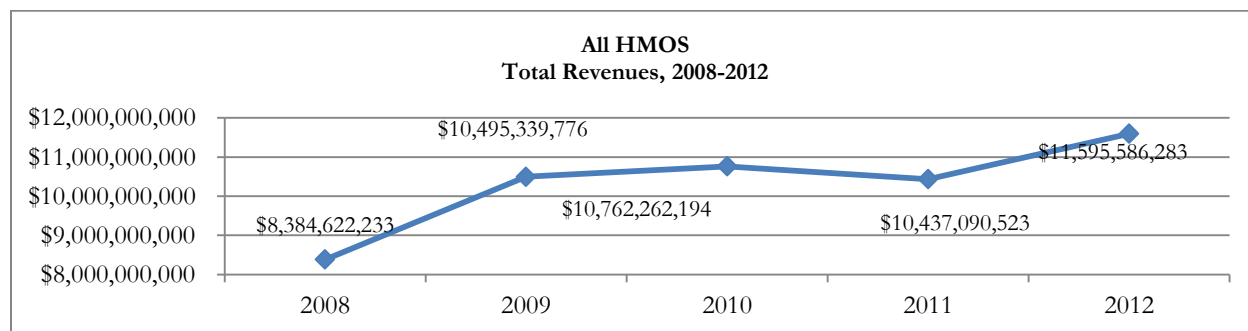
Plan Wide Net Premium Income

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change, 2008-2012
Aetna Health Inc	\$2,203,469,266	\$3,957,047,196	\$3,897,909,347	\$3,813,736,508	\$3,672,274,902	66.7%
Alliance For Community Health	\$225,091,120	\$229,990,767	\$210,615,195	\$229,477,982	\$114,610,883	-49.1%
Arcadian Health Plan Inc	\$230,337,506	\$272,763,336	\$379,650,685	\$406,022,923	\$399,766,688	73.6%
Blue-Advantage Plus Of Kansas City	\$84,659,063	\$86,754,126	\$87,414,930	\$88,024,144	\$45,354,968	-46.4%
Cigna Healthcare Of St Louis Inc	\$1,783,034	\$1,973,223	\$795,086	\$5,052,144	\$5,138,646	188.2%
Coventry Health Care Of Kansas	\$315,571,000	\$275,311,243	\$532,060,461	\$595,391,881	\$1,040,175,341	229.6%
Coventry Health Care Of Missouri	\$516,442,805	\$484,589,294	\$375,630,653	\$469,079,248	\$458,922,173	-11.1%
Cox Health Systems HMO Inc	\$18,057,387	\$15,609,389	\$11,315,751	\$9,116,880	\$5,204,109	-71.2%
Essence Healthcare Inc	\$196,245,935	\$317,538,079	\$461,462,311	\$409,499,469	\$432,679,792	120.5%
Good Health HMO Inc	\$396,908,036	\$432,825,749	\$422,422,608	\$401,154,823	\$390,494,595	-1.6%
Harmony Health Plan Of Illinois	\$327,922,717	\$386,613,602	\$338,030,213	\$310,575,927	\$322,905,353	-1.5%
Healthcare USA Of Missouri LLC	\$504,201,761	\$557,385,630	\$499,885,085	\$499,275,825	\$658,500,493	30.6%
Healthlink HMO Inc	\$106,017	\$75,070	\$0	\$0	\$0	-100.0%
HMO Missouri Inc	\$334,885,035	\$321,792,576	\$273,814,408	\$248,736,107	\$189,554,541	-43.4%
Home State Health Plan Inc	.	.	.	.	\$77,844,848	.
Humana Health Plan Inc	\$1,663,593,692	\$1,767,233,548	\$1,966,534,552	\$2,353,136,224	\$3,000,472,810	80.4%
Missouri Care Incorporated	\$112,165,482	\$123,876,752	\$124,069,033	\$138,011,908	\$228,394,984	103.6%
UnitedHealthcare of the Midwest	\$500,291,529	\$524,403,834	\$515,837,574	\$523,235,840	\$538,841,967	7.7%
All HMOs	\$8,379,454,990	\$10,482,760,160	\$10,760,841,231	\$10,499,527,833	\$11,581,137,093	38.2%



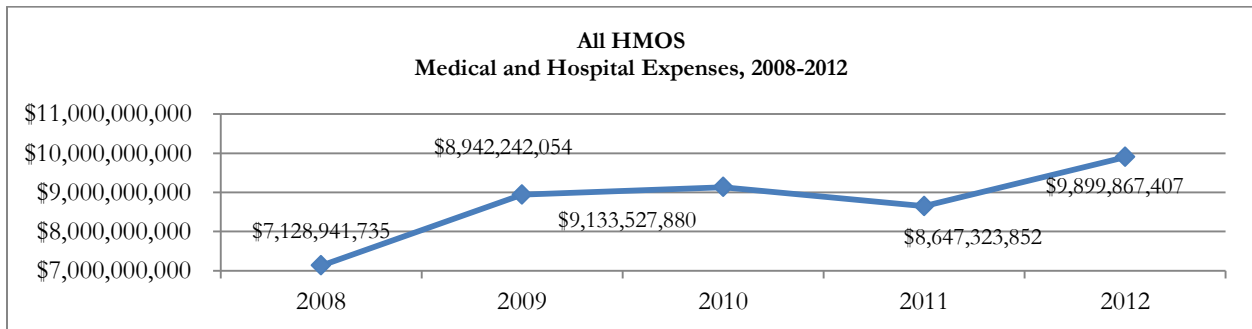
Financial History - Plan Wide Total Revenues

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change, 2008-2012
Aetna Health Inc	\$2,203,465,292	\$3,956,932,717	\$3,897,679,445	\$3,767,350,478	\$3,703,033,844	68.1%
Alliance For Community Health	\$225,091,120	\$229,990,767	\$210,615,195	\$229,477,982	\$114,610,883	-49.1%
Arcadian Health Plan Inc	\$230,337,506	\$272,763,336	\$379,650,685	\$406,022,923	\$399,766,688	73.6%
Blue-Advantage Plus Of KC Inc	\$84,659,063	\$86,754,126	\$87,414,930	\$88,024,144	\$45,354,968	-46.4%
Cigna Healthcare Of St Louis Inc	\$1,783,034	\$1,973,223	\$795,086	\$5,052,144	\$5,138,646	188.2%
Coventry Health Care Of Kansas	\$315,571,000	\$275,311,493	\$532,179,093	\$595,912,987	\$1,040,211,856	229.6%
Coventry Health Care Of Missouri	\$516,442,805	\$484,589,294	\$375,631,328	\$469,111,178	\$458,919,054	-11.1%
Cox Health Systems HMO Inc	\$18,571,549	\$16,097,845	\$11,620,033	\$9,198,575	\$5,401,801	-70.9%
Essence Healthcare Inc	\$196,245,935	\$317,538,079	\$461,462,311	\$409,510,958	\$432,679,792	120.5%
Good Health HMO Inc	\$394,058,925	\$434,106,799	\$422,329,035	\$401,899,707	\$389,409,983	-1.2%
Harmony Health Plan Of Illinois	\$327,922,717	\$386,613,602	\$338,257,662	\$310,581,131	\$323,105,328	-1.5%
Healthcare USA Of Missouri LLC	\$504,201,761	\$557,385,630	\$499,885,085	\$499,275,825	\$658,500,493	30.6%
Healthlink HMO Inc	\$143,914	\$100,341	\$36,602	\$17,644	\$35,654	-75.2%
HMO Missouri Inc	\$344,322,860	\$329,534,050	\$273,367,210	\$242,759,193	\$184,263,140	-46.5%
Home State Health Plan Inc	.	.	.	.	\$77,844,848	.
Humana Health Plan Inc	\$1,663,551,577	\$1,767,214,459	\$1,966,525,462	\$2,341,599,022	\$2,992,311,788	79.9%
Missouri Care Incorporated	\$112,165,482	\$123,876,752	\$125,197,467	\$138,011,908	\$228,394,984	103.6%
UnitedHealthcare of the Midwest	\$497,918,215	\$523,117,147	\$516,220,467	\$523,256,076	\$536,602,533	7.8%
All HMOs	\$8,384,622,233	\$10,495,339,776	\$10,762,262,194	\$10,437,090,523	\$11,595,586,283	38.3%



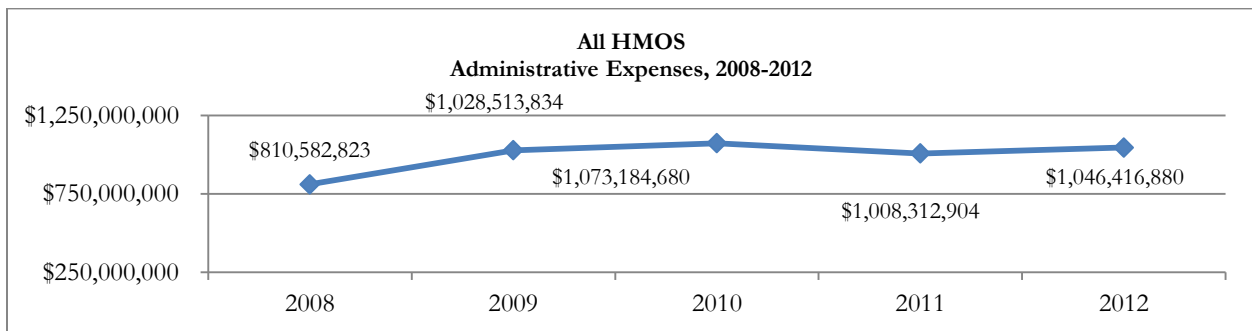
Plan Wide Medical & Hospital Expenses

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change, 2008-2012
Aetna Health Inc	\$1,812,504,040	\$3,318,233,784	\$3,234,297,902	\$3,031,831,794	\$3,103,502,966	71.2%
Alliance For Community Health LLC	\$181,784,967	\$188,191,798	\$176,354,045	\$191,195,285	\$103,552,702	-43.0%
Arcadian Health Plan Inc	\$188,944,059	\$214,103,242	\$312,322,367	\$343,231,615	\$331,633,766	75.5%
Blue-Advantage Plus Of Kansas City	\$70,693,384	\$70,108,692	\$82,425,063	\$75,282,448	\$38,756,802	-45.2%
Cigna Healthcare Of St Louis Inc	\$1,274,987	\$1,537,280	\$529,748	\$4,333,566	\$4,023,111	215.5%
Coventry Health Care Of Kansas Inc	\$250,356,052	\$218,918,001	\$452,397,157	\$432,147,001	\$795,067,965	217.6%
Coventry Health Care Of Missouri Inc	\$423,256,642	\$418,859,025	\$304,886,425	\$444,145,799	\$503,069,782	18.9%
Cox Health Systems HMO Inc	\$15,310,052	\$12,858,031	\$8,478,690	\$8,153,432	\$3,995,997	-73.9%
Essence Healthcare Inc	\$156,951,198	\$273,831,339	\$419,112,263	\$342,533,516	\$359,505,282	129.1%
Good Health HMO Inc	\$343,256,197	\$370,586,592	\$372,909,227	\$359,900,781	\$354,121,762	3.2%
Harmony Health Plan Of Illinois Inc	\$275,980,258	\$331,102,406	\$285,722,018	\$246,643,306	\$269,860,656	- 2.2%
Healthcare USA Of Missouri LLC	\$440,941,550	\$479,867,691	\$429,310,543	\$444,185,759	\$573,869,992	30.1%
Healthlink HMO Inc	\$112,736	\$61,891	\$281,768	\$145,098	\$11,019	-90.2%
HMO Missouri Inc	\$290,483,751	\$270,660,132	\$221,103,565	\$196,175,778	\$148,657,796	-48.8%
Home State Health Plan Inc	.	.	.	.	\$82,354,910	.
Humana Health Plan Inc	\$1,537,816,645	\$1,595,735,980	\$1,707,066,328	\$1,958,712,430	\$2,559,764,308	66.5%
Missouri Care Incorporated	\$95,666,499	\$106,523,974	\$108,752,825	\$125,736,688	\$205,826,194	115.1%
UnitedHealthcare of the Midwest Inc	\$415,979,416	\$440,812,526	\$432,478,618	\$443,078,897	\$462,292,397	11.1%
All HMOs	\$7,128,941,735	\$8,942,242,054	\$9,133,527,880	\$8,647,323,852	\$9,899,867,407	38.9%



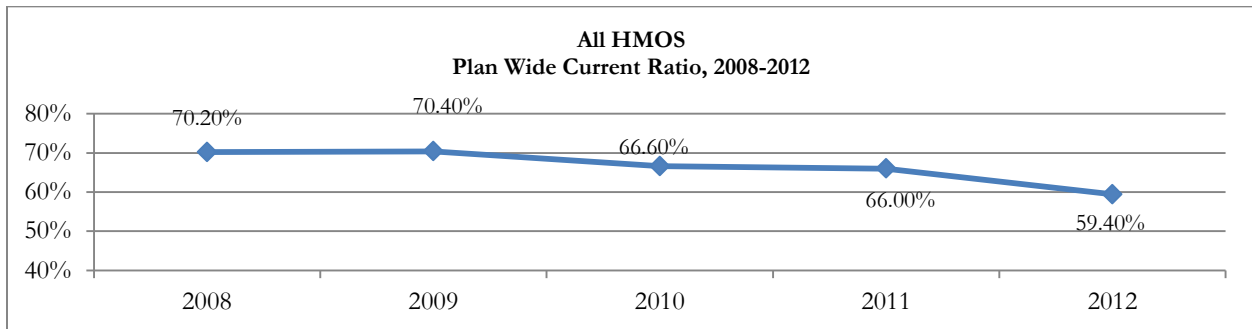
Financial History - Plan Wide Administrative Expenses

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change, 2008-2012
Aetna Health Inc	\$226,343,224	\$410,342,659	\$430,062,829	\$381,206,842	\$339,821,033	50.1%
Alliance For Community Health	\$17,782,956	\$17,649,454	\$18,330,528	\$20,569,336	\$12,087,455	-32.0%
Arcadian Health Plan Inc	\$33,053,771	\$34,945,986	\$52,450,845	\$57,073,178	\$66,824,351	102.2%
Blue-Advantage Plus Of Kansas City	\$9,631,277	\$9,075,388	\$4,729,223	\$3,876,313	\$2,686,209	-72.1%
Cigna Healthcare Of St Louis Inc	\$269,980	\$306,894	\$154,464	\$1,112,384	\$1,276,065	372.7%
Coventry Health Care Of Kansas	\$26,777,714	\$22,874,366	\$37,191,876	\$38,675,867	\$72,483,677	170.7%
Coventry Health Care Of Missouri	\$21,507,023	\$15,856,828	\$20,251,537	\$26,650,942	\$25,461,575	18.4%
Cox Health Systems HMO Inc	\$2,009,897	\$1,583,688	\$1,088,915	\$856,310	\$499,106	-75.2%
Essence Healthcare Inc	\$24,001,203	\$37,180,828	\$45,559,735	\$39,506,387	\$38,648,672	61.0%
Good Health HMO Inc	\$34,092,135	\$36,062,071	\$34,250,886	\$33,648,099	\$32,566,776	- 4.5%
Harmony Health Plan Of Illinois Inc	\$52,178,576	\$51,560,866	\$43,370,161	\$44,643,667	\$48,710,234	- 6.6%
Healthcare USA Of Missouri LLC	\$31,870,742	\$57,876,002	\$41,515,627	\$40,922,064	\$50,900,459	59.7%
Healthlink HMO Inc	\$-17,363,183	\$-16,998,629	\$-16,283,675	\$-15,184,104	\$-14,798,790	-14.8%
HMO Missouri Inc	\$22,494,723	\$22,583,237	\$18,543,663	\$14,496,257	\$12,693,533	-43.6%
Home State Health Plan Inc	.	.	.	.	\$7,412,897	.
Humana Health Plan Inc	\$219,548,685	\$219,225,645	\$251,823,102	\$279,379,780	\$302,032,654	37.6%
Missouri Care Incorporated	\$4,688,199	\$8,368,680	\$6,214,071	\$4,559,751	\$8,329,247	77.7%
UnitedHealthcare of the Midwest	\$63,118,189	\$61,351,253	\$59,621,992	\$35,787,013	\$38,781,727	-38.6%
All HMOs	\$810,582,823	\$1,028,513,834	\$1,073,184,680	\$1,008,312,904	\$1,046,416,880	29.1%



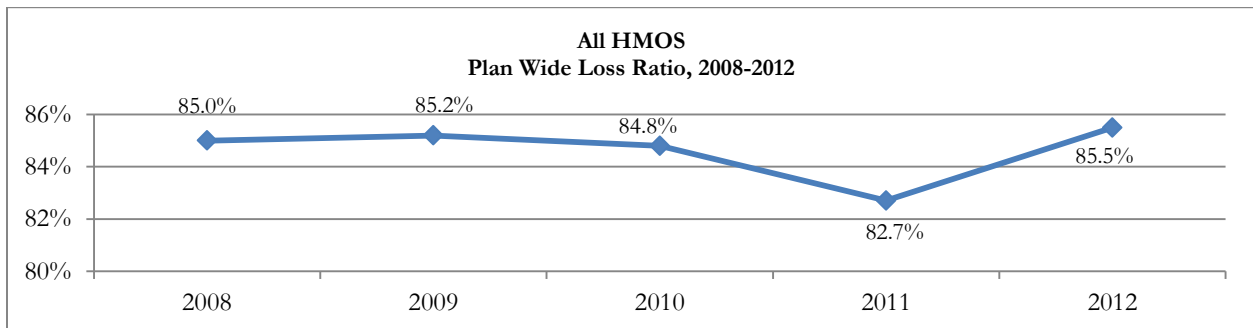
Financial History - Plan Wide Current Ratio

Health Maintenance Organization	2008	2009	2010	2011	2012
Aetna Health Inc	41.7%	34.8%	36.9%	37.0%	32.3%
Alliance For Community Health LLC	204.5%	220.6%	225.7%	170.7%	147.2%
Arcadian Health Plan Inc	36.6%	67.2%	78.4%	76.4%	75.6%
Blue-Advantage Plus Of Kansas City Inc	100.5%	65.4%	51.3%	87.0%	213.8%
Cigna Healthcare Of St Louis Inc	432.3%	218.3%	1606%	127.6%	86.3%
Coventry Health Care Of Kansas Inc	62.5%	68.9%	57.8%	83.9%	93.3%
Coventry Health Care Of Missouri Inc	73.3%	47.7%	50.3%	64.8%	64.7%
Cox Health Systems HMO Inc	133.1%	134.8%	74.1%	148.7%	132.9%
Essence Healthcare Inc	89.1%	111.0%	134.2%	77.3%	79.4%
Good Health HMO Inc	55.6%	49.2%	55.1%	62.1%	70.0%
Harmony Health Plan Of Illinois Inc	122.9%	124.6%	136.4%	181.1%	182.5%
Healthcare USA Of Missouri LLC	116.0%	110.1%	121.2%	151.6%	153.7%
Healthlink HMO Inc	151.8%	-144.4%	-317.8%	-445.0%	219.9%
HMO Missouri Inc	79.9%	96.5%	79.5%	61.0%	89.7%
Home State Health Plan Inc	.	.	.	.	92.4%
Humana Health Plan Inc	28.2%	73.7%	41.1%	37.7%	28.9%
Missouri Care Incorporated	115.5%	127.4%	124.1%	126.9%	98.2%
UnitedHealthcare of the Midwest Inc	36.6%	57.5%	63.4%	74.0%	30.9%
All HMOs	70.2%	70.4%	66.6%	66.0%	59.4%



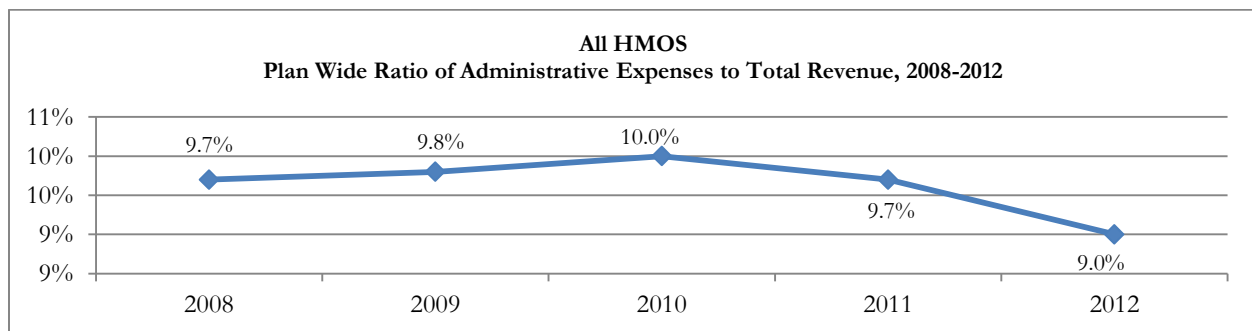
Financial History - Plan Wide Loss Ratio

Health Maintenance Organization	2008	2009	2010	2011	2012
Aetna Health Inc	82.3%	83.8%	82.9%	80.5%	83.8%
Alliance For Community Health LLC	80.8%	81.8%	83.7%	83.3%	90.4%
Arcadian Health Plan Inc	82.0%	78.5%	82.3%	84.5%	83.0%
Blue-Advantage Plus Of Kansas City Inc	81.7%	85.8%	100.8%	74.2%	85.5%
Cigna Healthcare Of St Louis Inc	71.5%	78.0%	66.5%	87.3%	77.0%
Coventry Health Care Of Kansas Inc	79.3%	79.5%	85.0%	72.5%	76.4%
Coventry Health Care Of Missouri Inc	82.0%	86.4%	81.2%	94.7%	109.6%
Cox Health Systems HMO Inc	83.2%	79.9%	73.0%	88.6%	74.0%
Essence Healthcare Inc	80.0%	86.2%	90.8%	83.6%	83.1%
Good Health HMO Inc	87.1%	85.4%	88.3%	89.5%	90.9%
Harmony Health Plan Of Illinois Inc	84.2%	85.6%	84.5%	79.4%	83.5%
Healthcare USA Of Missouri LLC	87.5%	86.1%	85.9%	89.0%	87.1%
Healthlink HMO Inc	78.3%	61.7%	769.8%	822.4%	30.9%
HMO Missouri Inc	84.4%	82.1%	80.9%	80.8%	80.7%
Home State Health Plan Inc	.	.	.	.	114.3%
Humana Health Plan Inc	92.1%	90.1%	86.1%	83.5%	85.9%
Missouri Care Incorporated	85.3%	86.0%	86.9%	91.1%	90.1%
UnitedHealthcare of the Midwest Inc	84.4%	83.8%	83.3%	84.7%	86.2%
All HMOs	85.0%	85.2%	84.8%	82.7%	85.5%



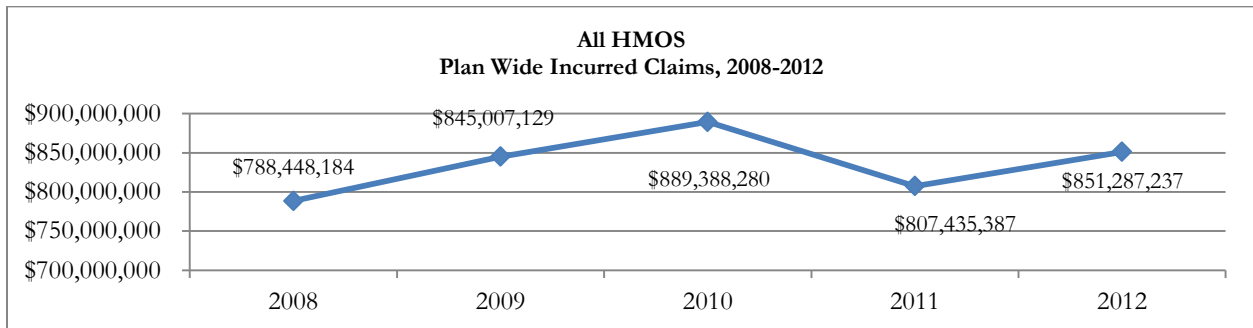
Financial History - Plan Wide Administrative Expenses to Total Revenue

Health Maintenance Organization	2008	2009	2010	2011	2012
Aetna Health Inc	10.3%	10.4%	11.0%	10.1%	9.2%
Alliance For Community Health LLC	7.9%	7.7%	8.7%	9.0%	10.5%
Arcadian Health Plan Inc	14.4%	12.8%	13.8%	14.1%	16.7%
Blue-Advantage Plus Of Kansas City	11.4%	10.5%	5.4%	4.4%	5.9%
Cigna Healthcare Of St Louis Inc	15.1%	15.6%	19.4%	22.0%	24.8%
Coventry Health Care Of Kansas Inc	8.5%	8.3%	7.0%	6.5%	7.0%
Coventry Health Care Of Missouri	4.2%	3.3%	5.4%	5.7%	5.5%
Cox Health Systems HMO Inc	10.8%	9.8%	9.4%	9.3%	9.2%
Essence Healthcare Inc	12.2%	11.7%	9.9%	9.6%	8.9%
Good Health HMO Inc	8.7%	8.3%	8.1%	8.4%	8.4%
Harmony Health Plan Of Illinois Inc	15.9%	13.3%	12.8%	14.4%	15.1%
Healthcare USA Of Missouri LLC	6.3%	10.4%	8.3%	8.2%	7.7%
Healthlink HMO Inc	-12,065%	-16,941%	-44,488%	-86,058%	-41,507%
HMO Missouri Inc	6.5%	6.9%	6.8%	6.0%	6.9%
Home State Health Plan Inc	.	.	.	.	9.5%
Humana Health Plan Inc	13.2%	12.4%	12.8%	11.9%	10.1%
Missouri Care Incorporated	4.2%	6.8%	5.0%	3.3%	3.6%
UnitedHealthcare of the Midwest Inc	12.7%	11.7%	11.5%	6.8%	7.2%
All HMOs	9.7%	9.8%	10.0%	9.7%	9.0%



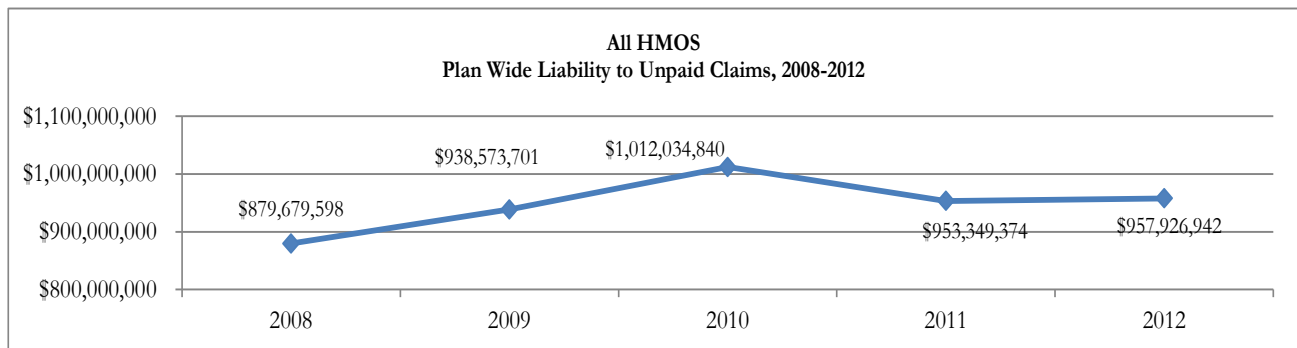
Plan Wide Incurred Claims for Prior Year

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change 2008-2012
Aetna Health Inc	\$299,114,921	\$305,880,003	\$316,998,345	\$248,803,542	\$279,490,657	- 6.6%
Alliance For Community Health LLC	\$14,160,549	\$15,658,606	\$12,296,774	\$14,531,008	\$21,588,209	52.5%
Arcadian Health Plan Inc	\$24,781,908	\$25,814,711	\$28,650,469	\$37,878,507	\$32,986,640	33.1%
Blue-Advantage Plus Of Kansas City Inc	\$6,109,207	\$4,668,919	\$8,704,368	\$7,840,517	\$6,456,887	5.7%
Cigna Healthcare Of St Louis Inc	\$853,000	\$104,000	\$439,910	\$217,000	\$207,000	-75.7%
Coventry Health Care Of Kansas Inc	\$55,477,701	\$53,963,135	\$45,423,428	\$42,148,716	\$43,320,802	-21.9%
Coventry Health Care Of Missouri Inc	\$58,014,740	\$55,310,242	\$49,834,680	\$35,820,707	\$44,535,062	-23.2%
Cox Health Systems HMO Inc	\$2,605,306	\$1,828,837	\$1,276,859	\$1,244,886	\$753,249	-71.1%
Essence Healthcare Inc	\$19,994,195	\$38,527,309	\$71,559,275	\$68,956,082	\$67,268,372	236.4%
Good Health HMO Inc	\$22,771,199	\$24,899,332	\$25,416,496	\$29,229,715	\$25,205,819	10.7%
Harmony Health Plan Of Illinois Inc	\$39,372,833	\$47,668,188	\$53,448,385	\$33,692,557	\$37,640,919	- 4.4%
Healthcare USA Of Missouri LLC	\$35,410,335	\$33,118,347	\$35,995,505	\$41,040,592	\$33,840,955	- 4.4%
Healthlink HMO Inc	\$5,181	\$0	\$0	\$0	\$0	-100.0%
HMO Missouri Inc	\$35,943,422	\$28,364,896	\$21,037,427	\$17,920,321	\$14,376,649	-60.0%
Home State Health Plan Inc	\$0	\$0	\$0	\$0	\$0	.
Humana Health Plan Inc	\$103,182,830	\$140,538,331	\$139,650,778	\$147,945,813	\$164,342,580	59.3%
Missouri Care Incorporated	\$7,380,156	\$7,515,934	\$10,250,960	\$10,957,014	\$12,100,899	64.0%
UnitedHealthcare of the Midwest Inc	\$63,270,701	\$61,146,339	\$68,404,621	\$69,208,410	\$67,172,538	6.2%
All HMOs	\$788,448,184	\$845,007,129	\$889,388,280	\$807,435,387	\$851,287,237	8.0%



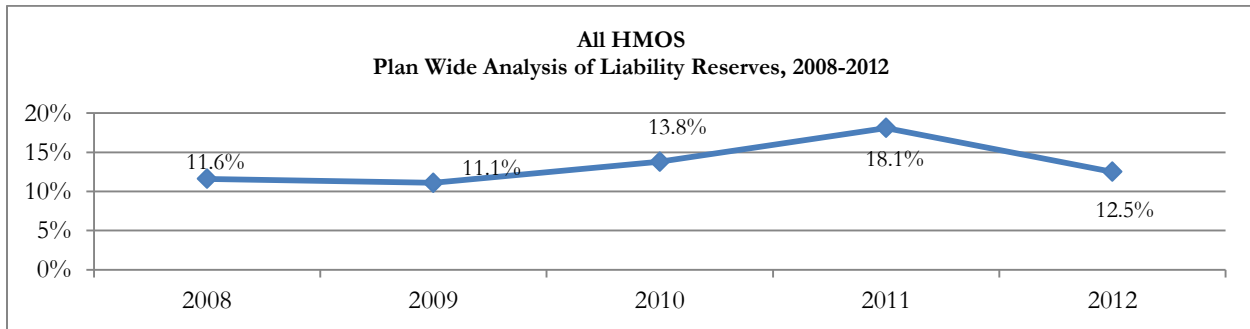
Plan Wide Estimated Liability of Unpaid Claims Prior Year

Health Maintenance Organization	2008	2009	2010	2011	2012	Percent Change 2008-2012
Aetna Health Inc	\$308,567,362	\$313,104,896	\$344,378,872	\$314,543,294	\$298,228,208	- 3.4%
Alliance For Community Health LLC	\$15,953,216	\$22,510,185	\$18,124,254	\$16,395,292	\$20,092,566	25.9%
Arcadian Health Plan Inc	\$24,438,427	\$31,436,340	\$28,494,589	\$37,406,142	\$41,385,068	69.3%
Blue-Advantage Plus Of Kansas City Inc	\$6,911,845	\$6,474,538	\$6,590,813	\$9,323,495	\$6,639,947	- 3.9%
Cigna Healthcare Of St Louis Inc	\$1,076,000	\$171,204	\$692,000	\$330,000	\$298,000	-72.3%
Coventry Health Care Of Kansas Inc	\$62,484,211	\$54,710,037	\$47,807,784	\$49,694,011	\$45,529,880	-27.1%
Coventry Health Care Of Missouri Inc	\$64,095,211	\$60,122,331	\$63,931,666	\$42,794,158	\$47,998,860	-25.1%
Cox Health Systems HMO Inc	\$3,475,262	\$3,445,634	\$3,150,164	\$2,306,670	\$1,711,938	-50.7%
Essence Healthcare Inc	\$17,215,502	\$38,034,971	\$71,885,487	\$69,181,697	\$69,379,830	303.0%
Good Health HMO Inc	\$27,538,688	\$31,003,256	\$28,490,127	\$31,392,965	\$27,109,557	- 1.6%
Harmony Health Plan Of Illinois Inc	\$47,641,243	\$58,699,902	\$72,742,110	\$62,387,379	\$48,013,278	0.8%
Healthcare USA Of Missouri LLC	\$49,623,321	\$53,639,939	\$52,855,767	\$45,573,253	\$52,865,957	6.5%
Healthlink HMO Inc	\$0	\$0	\$0	\$0	\$0	.
HMO Missouri Inc	\$39,517,651	\$32,114,639	\$25,596,320	\$18,810,990	\$17,675,843	-55.3%
Home State Health Plan Inc	\$0	\$0	\$0	\$0	\$0	.
Humana Health Plan Inc	\$122,012,480	\$149,374,018	\$155,464,640	\$160,116,927	\$186,490,178	52.8%
Missouri Care Incorporated	\$6,147,913	\$9,346,673	\$12,641,882	\$13,857,848	\$17,830,579	190.0%
UnitedHealthcare of the Midwest Inc	\$82,981,266	\$74,385,138	\$79,188,365	\$79,235,253	\$76,677,253	- 7.6%
All HMOs	\$879,679,598	\$938,573,701	\$1,012,034,840	\$953,349,374	\$957,926,942	8.9%



Plan Wide Analysis of Liability Reserves

Health Maintenance Organization	2008	2009	2010	2011	2012
Aetna Health Inc	3.2%	2.4%	8.6%	26.4%	6.7%
Alliance For Community Health LLC	12.7%	43.8%	47.4%	12.8%	- 6.9%
Arcadian Health Plan Inc	- 1.4%	21.8%	- 0.5%	- 1.2%	25.5%
Blue-Advantage Plus Of Kansas City Inc	13.1%	38.7%	-24.3%	18.9%	2.8%
Cigna Healthcare Of St Louis Inc	26.1%	64.6%	57.3%	52.1%	44.0%
Coventry Health Care Of Kansas Inc	12.6%	1.4%	5.2%	17.9%	5.1%
Coventry Health Care Of Missouri Inc	10.5%	8.7%	28.3%	19.5%	7.8%
Cox Health Systems HMO Inc	33.4%	88.4%	146.7%	85.3%	127.3%
Essence Healthcare Inc	-13.9%	- 1.3%	0.5%	0.3%	3.1%
Good Health HMO Inc	20.9%	24.5%	12.1%	7.4%	7.6%
Harmony Health Plan Of Illinois Inc	21.0%	23.1%	36.1%	85.2%	27.6%
Healthcare USA Of Missouri LLC	40.1%	62.0%	46.8%	11.0%	56.2%
Healthlink HMO Inc	-100.0%	.	.	.	.
HMO Missouri Inc	9.9%	13.2%	21.7%	5.0%	22.9%
Home State Health Plan Inc	.	.	.	.	.
Humana Health Plan Inc	18.2%	6.3%	11.3%	8.2%	13.5%
Missouri Care Incorporated	-16.7%	24.4%	23.3%	26.5%	47.3%
UnitedHealthcare of the Midwest Inc	31.2%	21.7%	15.8%	14.5%	14.1%
All HMOs	11.6%	11.1%	13.8%	18.1%	12.5%



Health Maintenance Organization Profiles

For all companies, the following items were submitted to DIFP as part of the 2010 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 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.

Company Profiles

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:

October 14, 2009

Accreditation:

NCQA

State of Domicile:

Pennsylvania

% Missouri business:

0.3%

Tax Status:

For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
28,862

Missouri members at the end of the year:
2,294

2012 Plan Wide Enrollment

Total plan wide member months for the year:
9,459,518

Plan wide members at the end of the year:
773,348

2012 Year-End Officers

President: Patrick Rodney Young
Secretary: Edward Chung-I Lee
Chief Financial Officer: Jennifer Anne Palma
Regional Medical Officer: David J. Massman

Other Officers:

Gregory Stephen Martino
Elaine Rose Cofrancesco
Dawn Marie Schoen

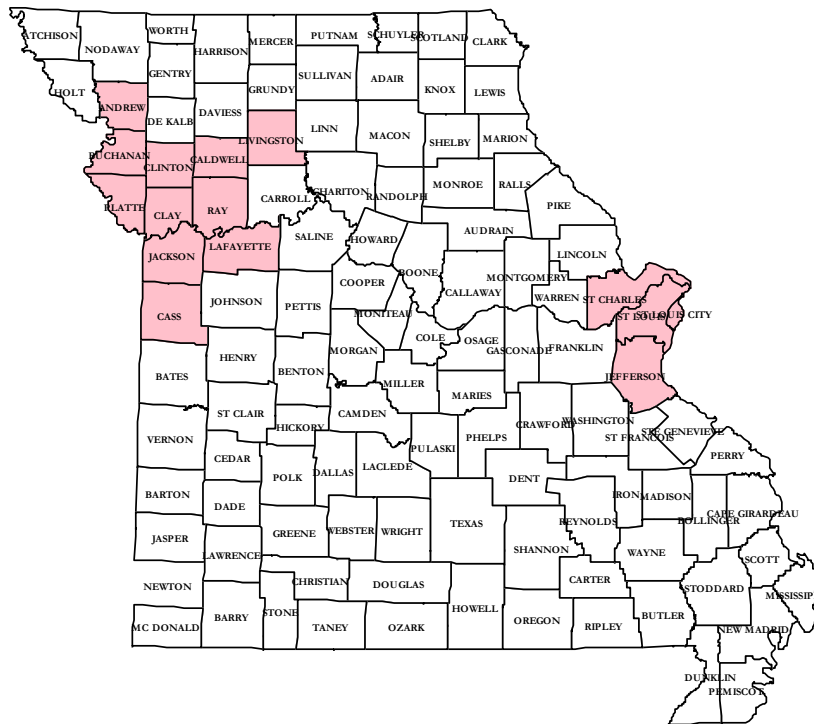
Missouri counties in Service Area:

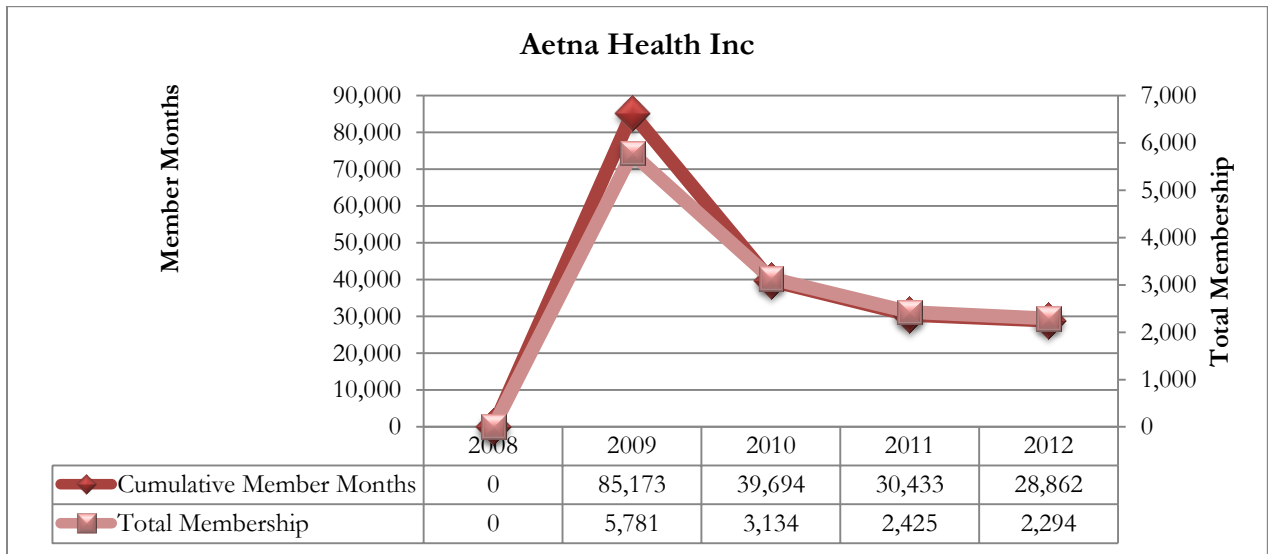
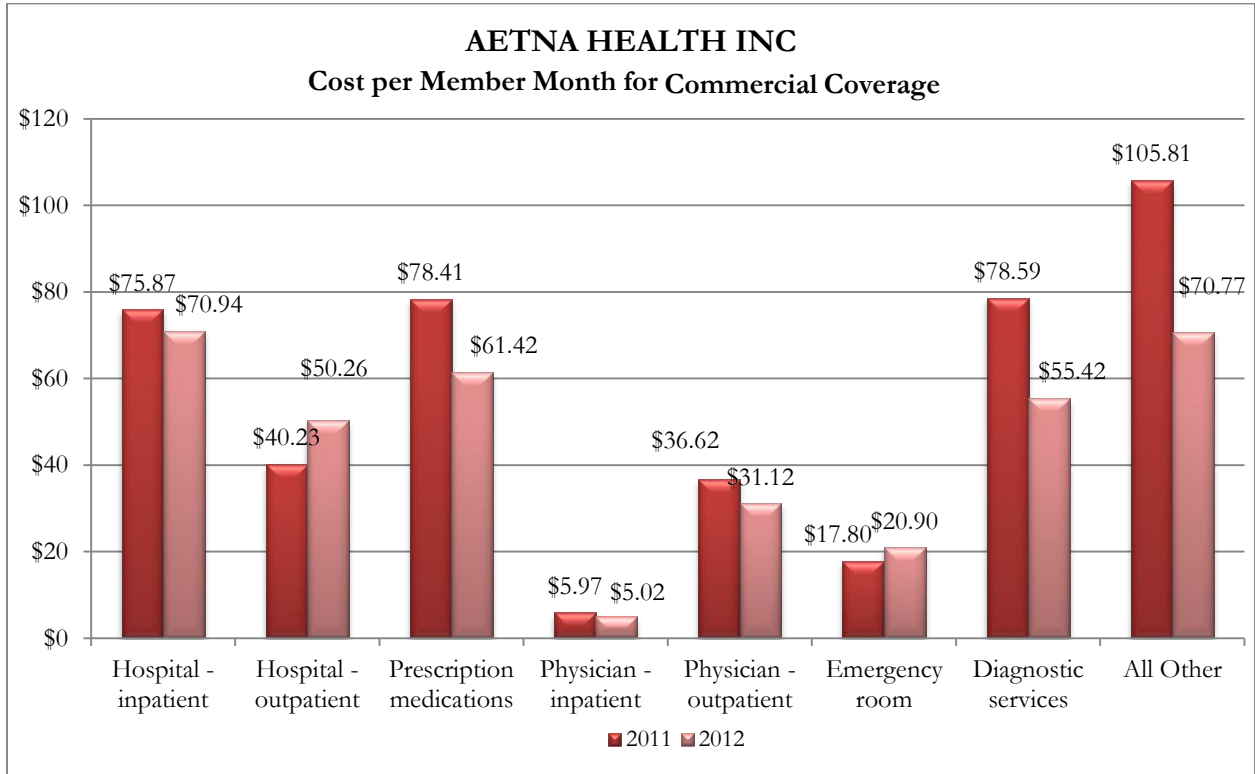
Andrew, Buchanan, Caldwell, Cass, Clay, Clinton, Jackson, Jefferson, Lafayette, Livingston, Nodaway, Platte, Ray, St. Charles, St. Louis, St. Louis City

Kansas Counties in Service Area:

Andrew, Buchanan, Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Livingston, Nodaway, Platte, Ray

Illinois Counties in Service Area: None





Alliance for Community Health DBA Molina Healthcare of MO

Holding Company:

Molina Health Care Group

Main Administrative Office Mailing Address:

12400 Olive Blvd., Suite 100
St. Louis, MO 63141
800-875-7139

Incorporated:

August 16, 1996

Admitted to Missouri:

August 16, 1996

Accreditation:

N/A

State of Domicile

Missouri

% Missouri business:

100%

Tax Status:

For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
483,028

Missouri members at the end of the year:
0

2012 Plan Wide Enrollment

Total plan wide member months for the year:
483,028

Plan wide members at the end of the year:
0

2012 Year-End Officers

President: Joseph White
Secretary: Jeffrey Barlow

Other Officers:

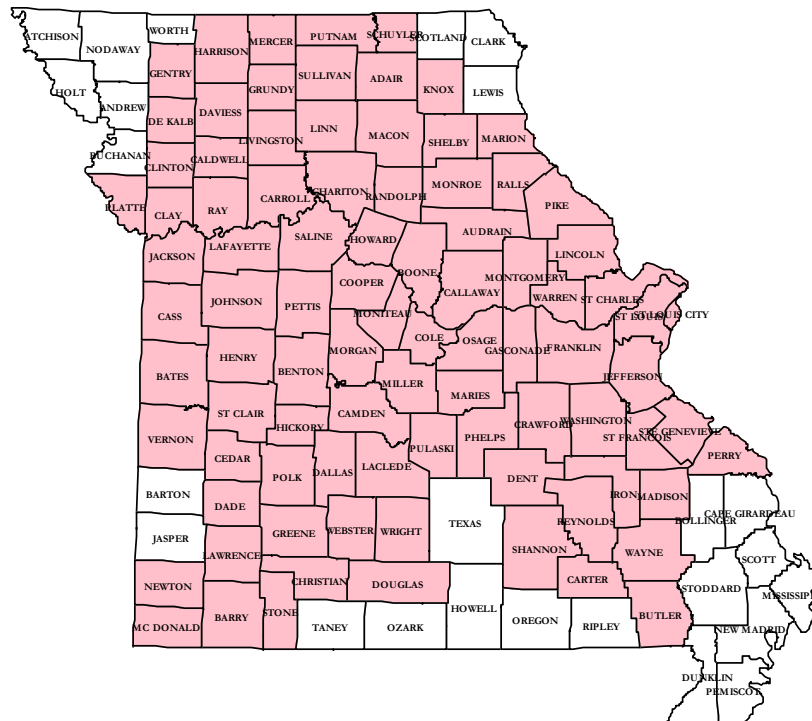
Margo Wright
Robert Gordon

Missouri counties in Service Area:

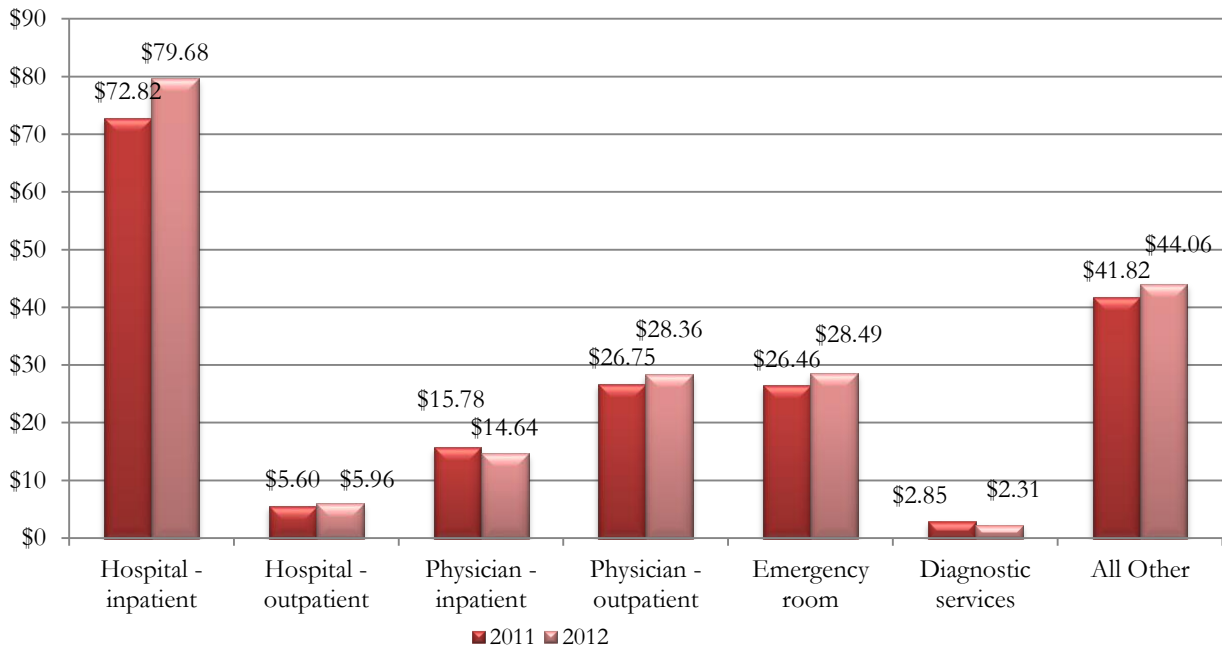
Adair, Audrain, Barry, Bates, Benton, Boone, Butler, Caldwell, Callaway, Camden, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Howard, Iron, Jackson, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lincoln, Linn, Livingston, McDonald, Macon, Madison, Maries, Marion, 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, St. Louis City, Ste. Genevieve, Stone, Sullivan, Vernon, Warren, Washington, Wayne, Webster, Wright

Kansas Counties in Service Area: None

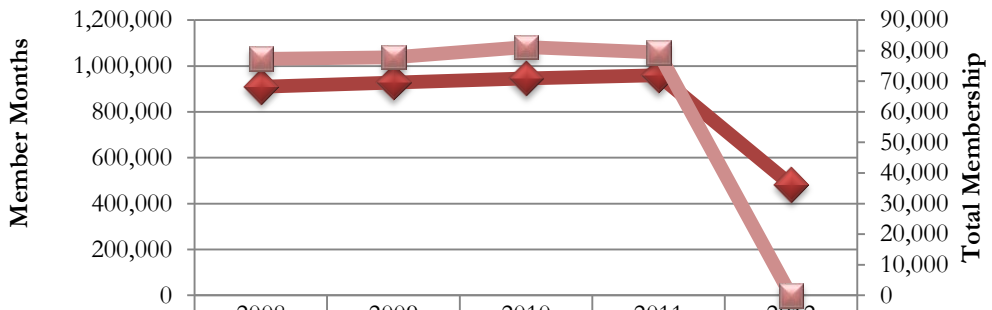
Illinois Counties in Service Area: None



ALLIANCE FOR COMMUNITY HEALTH
Cost per Member Month for Medicaid



Alliance For Community Health LLC



◆ Cumulative Member Months	909,767	927,363	945,614	959,092	483,028
■ Total Membership	77,288	77,864	81,150	79,362	0

Arcadian Health Plan, Inc

Holding Company:
Humana Group

Main Administrative Office Mailing Address:
1330 N Washington St., Suite 3500
Spokane, WA 92201
510-817-1815

Incorporated: July 21, 2004

Admitted to Missouri: April 23, 2009

Accreditation: N/A

State of Domicile: Washington

% Missouri Business: 3.0%

Tax Status: For Profit

Missouri counties in Service Area:

Barry, Cedar, Christian, Dallas, Douglas, Greene, Jasper, Laclede, Lawrence, McDonald, Newton, Polk, Stone, Taney, Webster, Wright

Kansas Counties in Service Area: None

Illinois Service Area: None

2012 Missouri Enrollment:

Total Missouri member months for the year:
16,621

Missouri members at the end of the year:
1,284

2012 Plan Wide Enrollment

Total plan wide member months for the year:
510,986

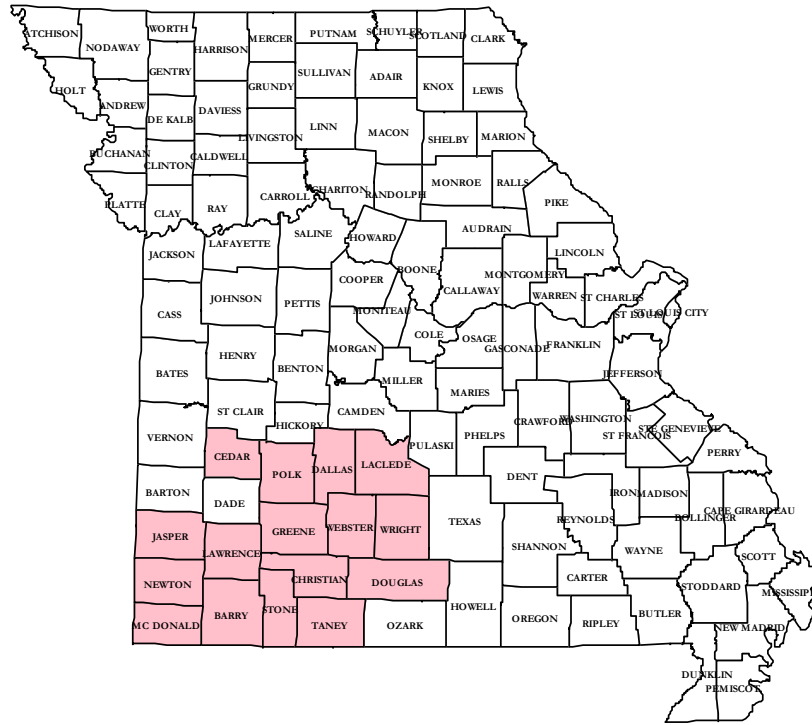
Plan wide members at the end of the year:
42,180

2012 Year-End Officers

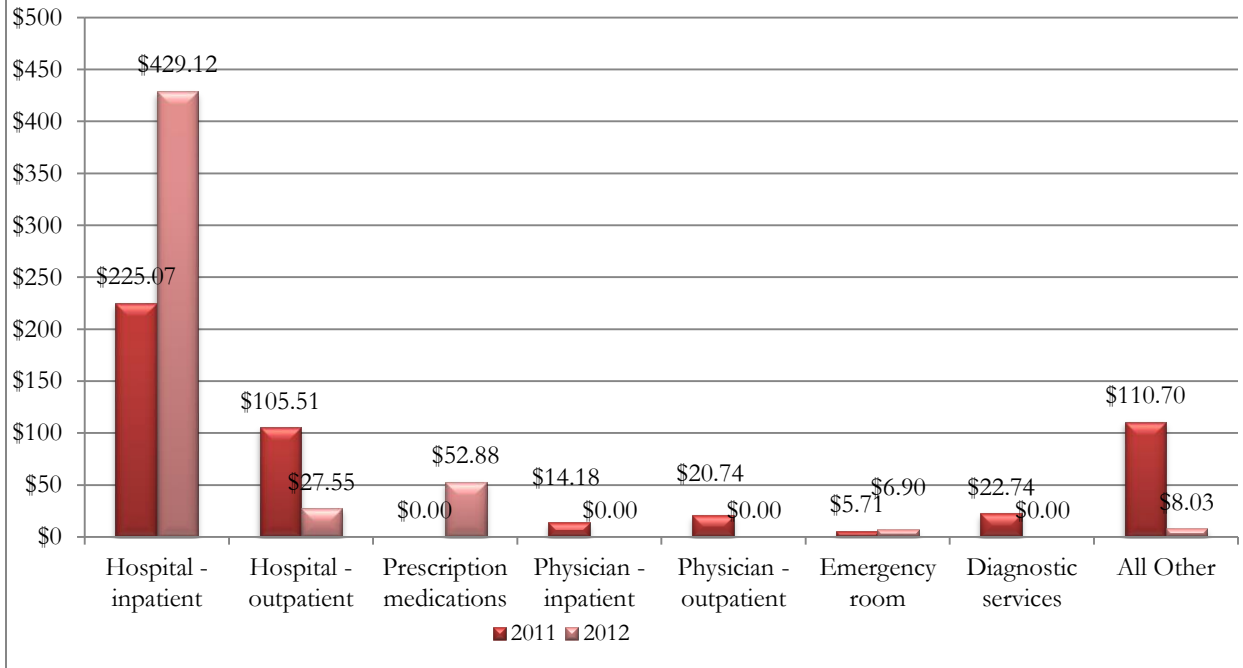
President: Gerald Lawrence Ganoni
Secretary: Joan Olliges Lehahan
Chief Financial Officer: James Harry Bloem
Chief Medical Officer: Dr. Jeffrey McManus

2010 Year-End Directors or Trustees

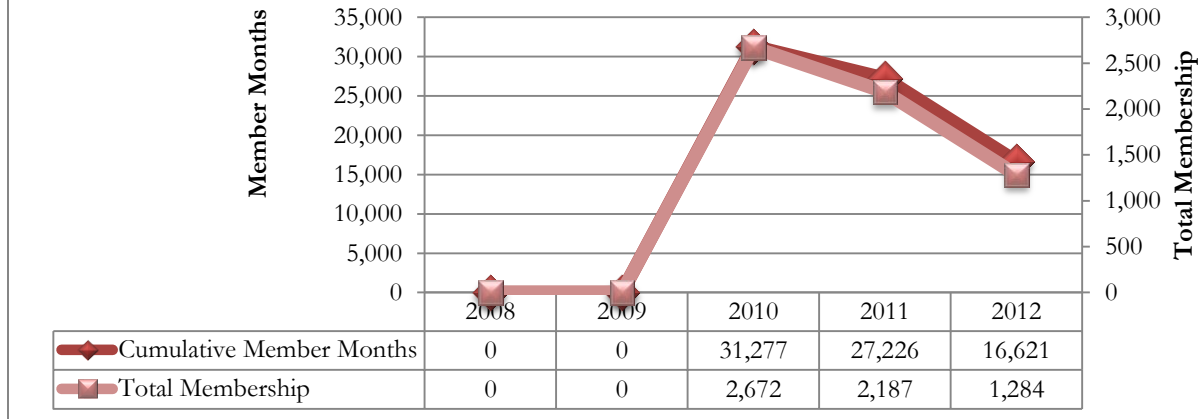
Chase Spencer Milbrandt



ARCADIAN HEALTH PLAN INC
Cost per Member Month for Medicare



Arcadian Health Plan Inc



Blue-Advantage Plus of Kansas City 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:

June 17, 2005

Admitted to Missouri:

June 17, 2005

Accreditation:

NCQA

State of Domicile:

Missouri

% Missouri Business:

100%

Tax Status:

For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
 180,488

Missouri members at the end of the year:
 0

2012 Plan Wide Enrollment

Total plan wide member months for the year:
 180,488

Plan wide members at the end of the year:
 0

2012 Year-End Officers

President: Brian Burns
 Secretary: Rick Kastner
 Chief Financial Officer: Bryan Camerlinck
 Chief Medical Officer: Dr. Ravi Govila

Other Officers

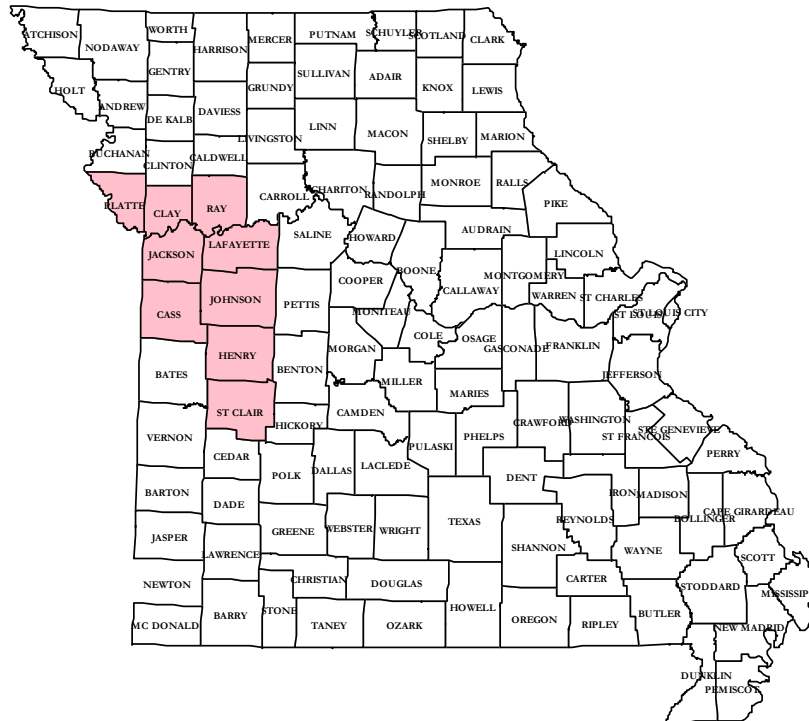
Tom Nightingale

Missouri counties in Service Area:

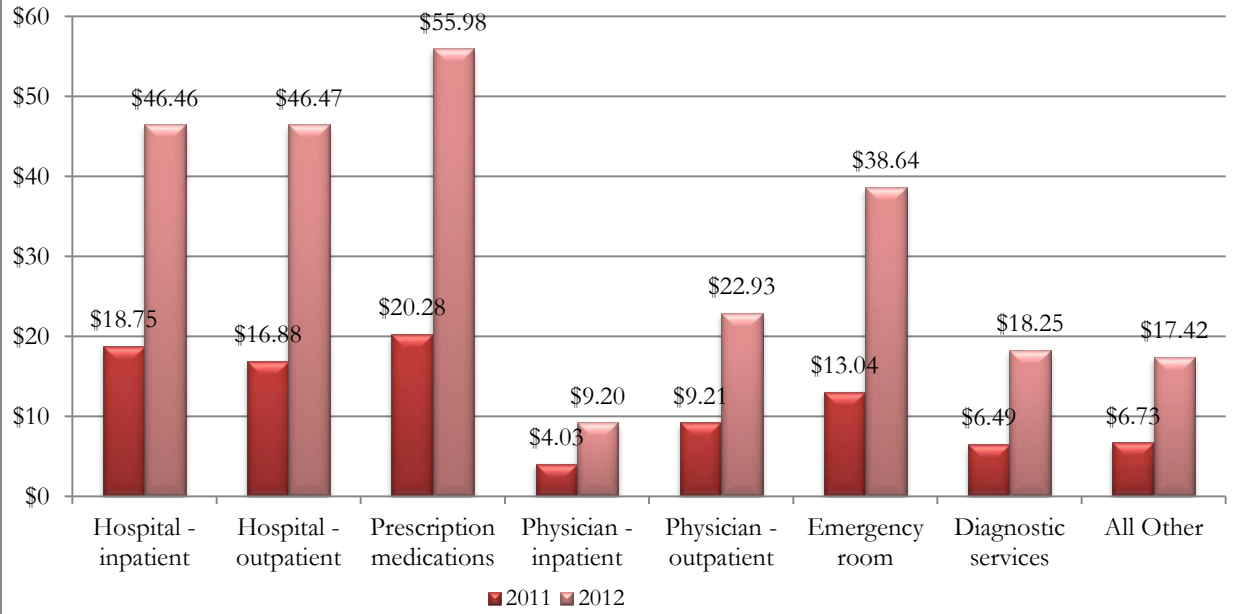
Cass, Clay, Henry, Jackson, Johnson LaFayette, Platte, Ray, St. Clair

Kansas counties: None

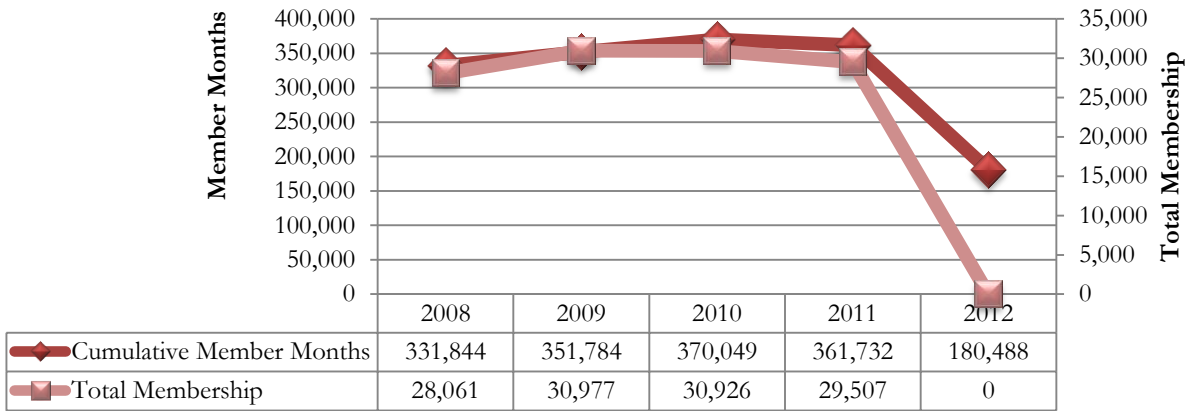
Illinois counties: None



**Blue Advantage Plus of Kansas City dba Blue Advantage Plus
Cost per Member Month for Medicaid**



Blue-Advantage Plus Of Kansas City Inc



CIGNA Healthcare of St. Louis, Inc

Holding Company:
CIGNA Health Group

Main Administrative Office Mailing Address:
231 S. Berniston Ave., Suite 500
St. Louis, MO 63105-1914
(614) 889-7370

Incorporated: May 2, 1985

Admitted to Missouri: September 1, 1993

Accreditation: NCQA

State of Domicile: Missouri

% Missouri Business: 44.2%

Tax Status: For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
5,566

Missouri members at the end of the year:
469

2012 Plan Wide Enrollment

Total plan wide member months for the year:
12,619

Plan wide members at the end of the year:
1,063

2012 Year-End Officers

President: Frank Anthony Monahan
Secretary: Anna Krishtul
Chief Financial Officer: Scott R. Lambert
Chief Medical Officer: Jordan H. Ginsburg M.D.

2012 Other Officers

Aslam Mohammad Khan
David Goldberg
David Mathew Porcello

Missouri counties in Service Area:

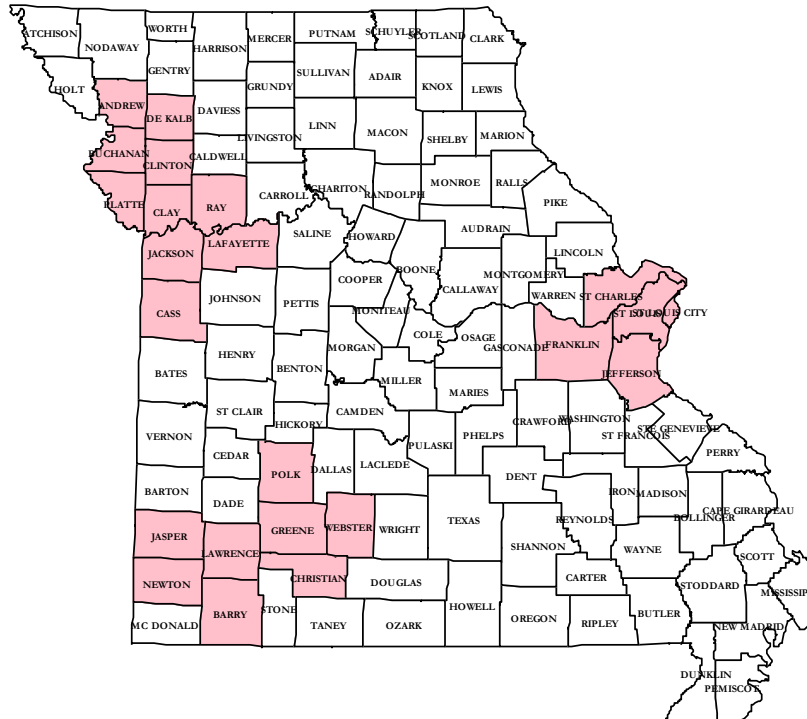
Andrew, Barry, Buchanan, Cass, Christian, Clay, Clinton, DeKalb, Franklin, Greene, Jackson, Jasper, Jefferson, Lafayette, Lawrence, Newton, Platte, Polk, Ray, St. Charles, St. Louis, St. Louis City, Webster

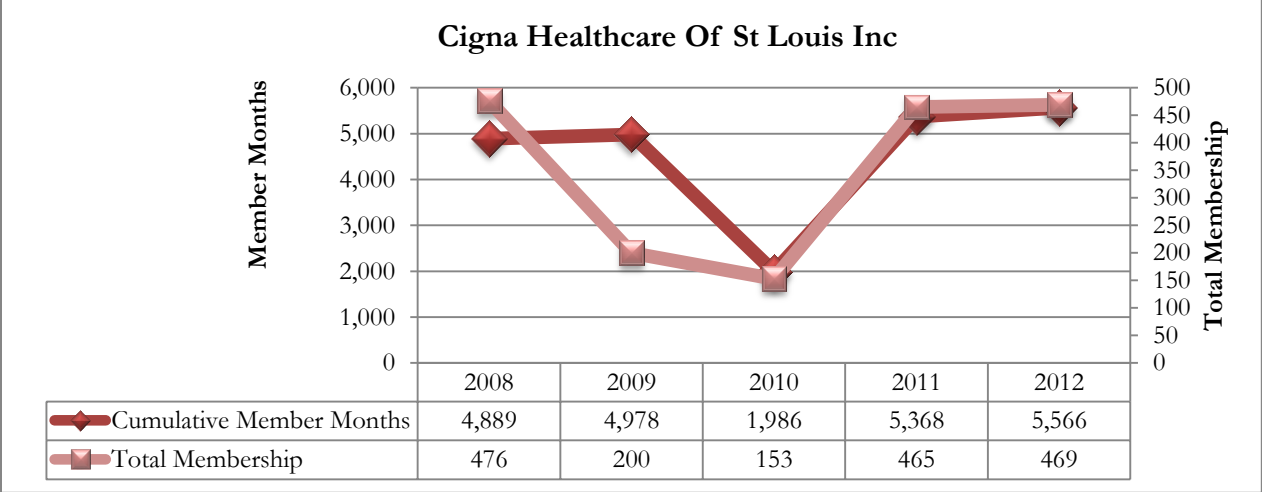
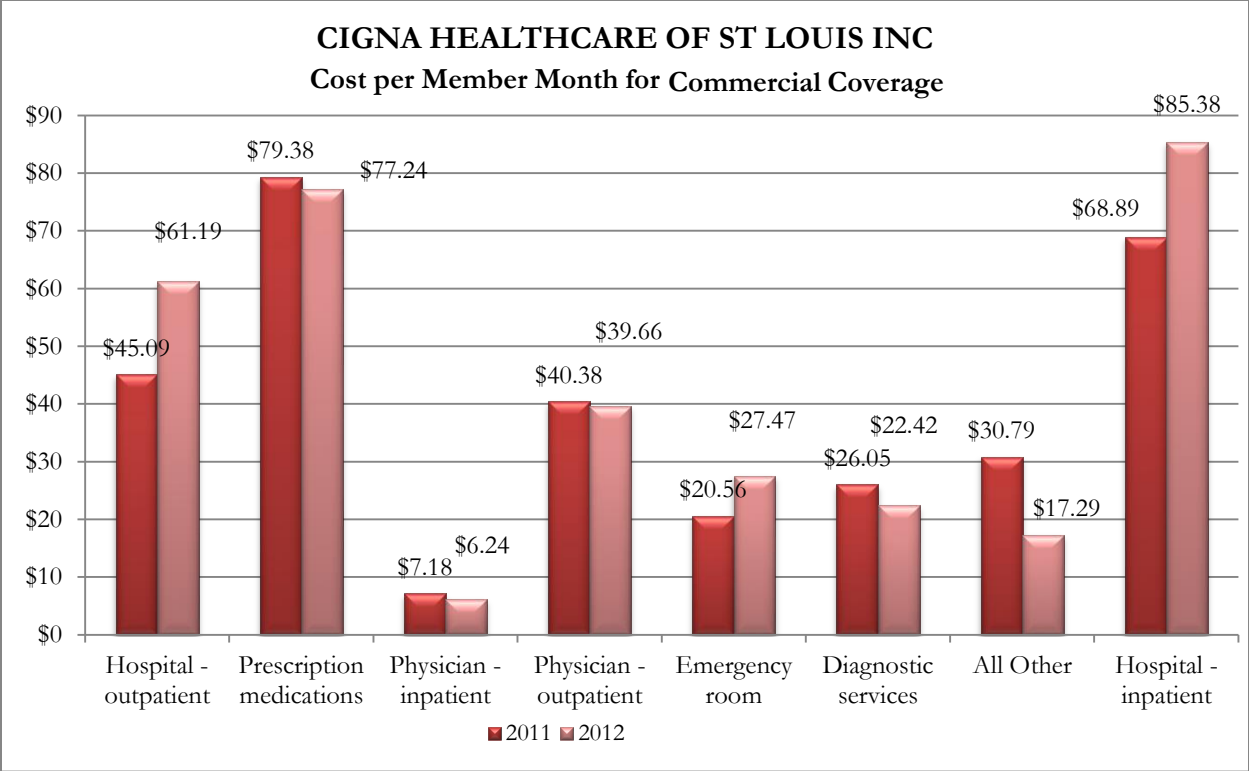
Kansas Counties in Service Area:

Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Shawnee, Wyandotte

Illinois Service Area:

Madison, Monroe, St. Clair





Coventry Health Care of Kansas, Inc

Holding Company:
Coventry Health Care, Inc

Main Administrative Office Mailing Address:
9401 Indian Creek Parkway, Suite 1300
Overland Park, KS 66210
(816) 941-8516

Incorporated: January 2, 1976

Admitted to Missouri: March 29, 1996

Accreditation: URAC

State of Domicile: Kansas

% Missouri Business: 11.5%

Tax Status: For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
114,343

Missouri members at the end of the year:
9,591

2012 Plan Wide Enrollment

Total plan wide member months for the year:
3,339,122

Plan wide members at the end of the year:
270,520

2012 Year-End Officers

President: Charles Stark
Secretary: Shirley Ann Roquemore Smith
Chief Financial Officer: Richard G. Kleiner
Chief Medical Officer: Frank J. DiTirro, M.D.

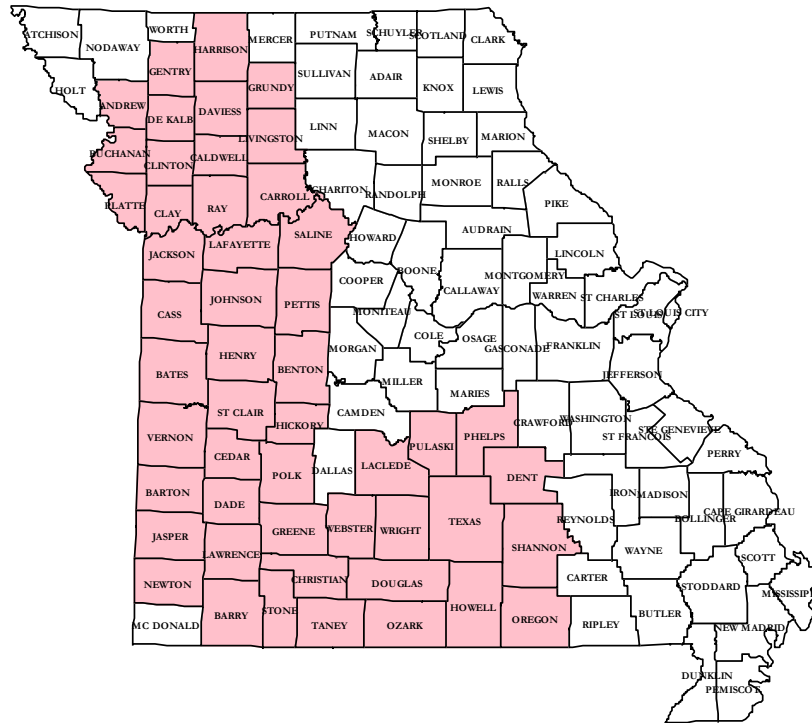
Missouri counties in Service Area:

Andrew, Barry, Barton, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Daviess, DeKalb, Dent, Douglas, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Howell, Jackson, Jasper, Johnson, Laclede, Lafayette, Lawrence, Livingston, Newton, Oregon, Ozark, Pettis, Phelps, Platte, Polk, Pulaski, Ray, Saline, Shannon, St. Clair, Stone, Taney, Texas, Vernon, Webster, Wright

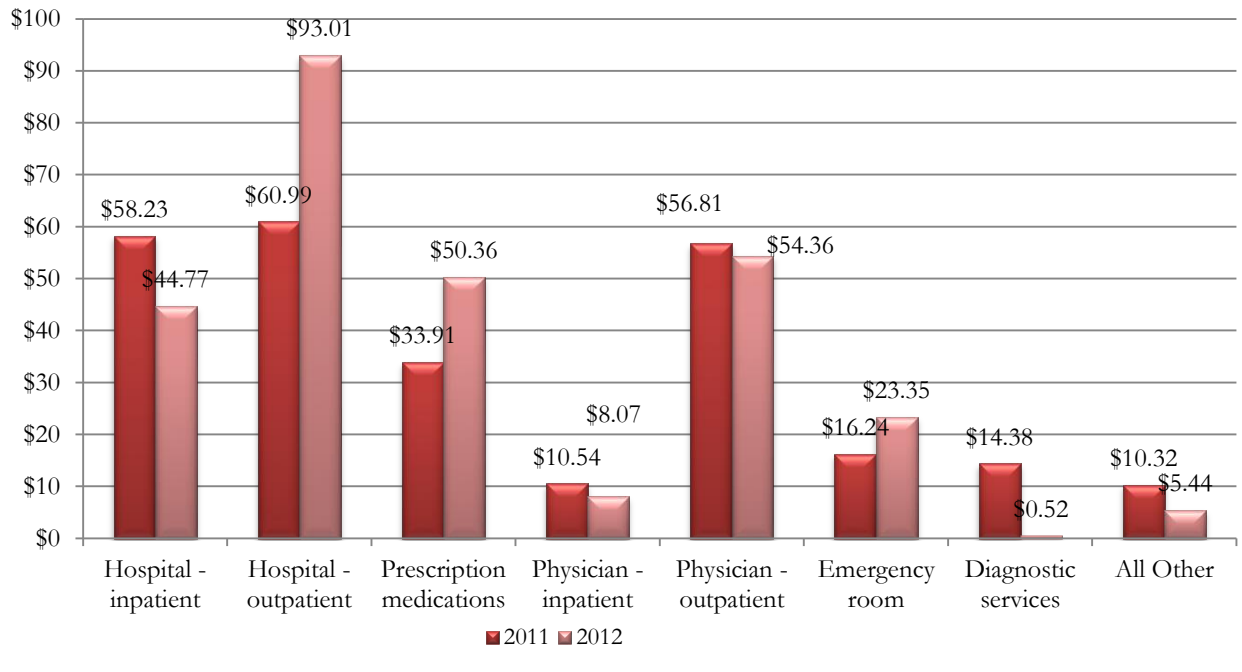
Kansas Counties in Service Area:

Allen, Anderson, Atchison, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Coffey, Cowley, Crawford, Dickinson, Doniphan, Douglas, Elk, Ellis, Ellsworth, Franklin, Geary, Greenwood, Harper, Harvey, Jackson, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, Marshall, McPherson, Miami, Montgomery, Morris, Neosho, Osage, Ottawa, Pottawatomie, Pratt, Riley, Russell, Saline, Sedgwick, Shawnee, Sumner, Wabunsee, Wilson, Woodson, Wyandotte

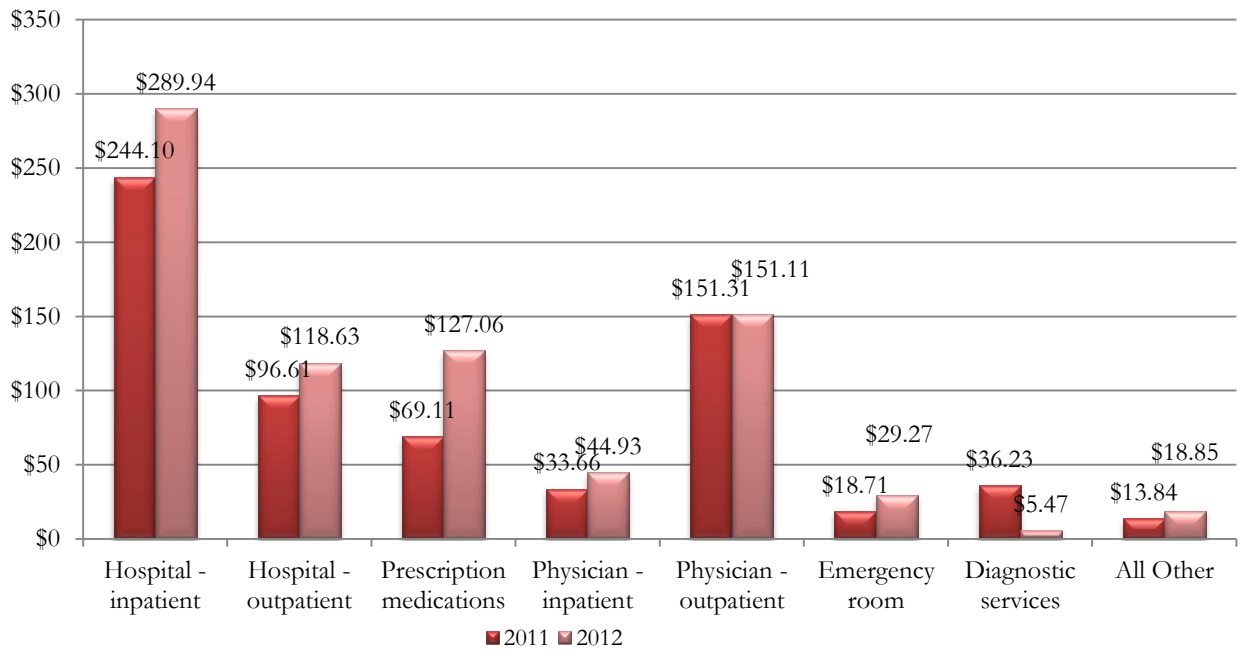
Illinois Service Area: None



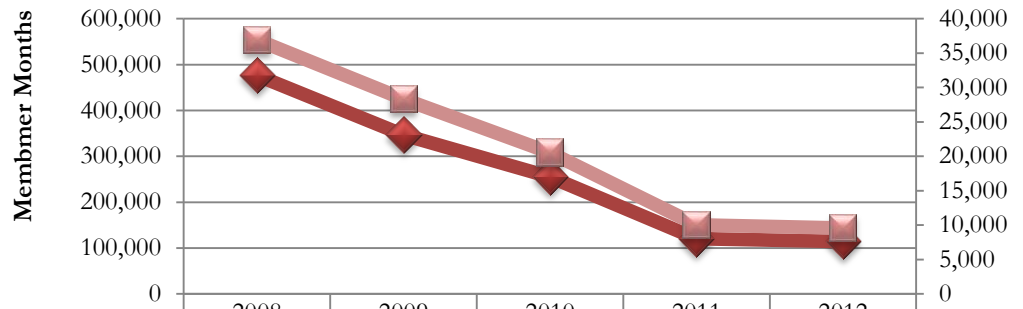
COVENTRY HEALTH CARE OF KANSAS INC
Cost per Member Month for Commercial Coverage



COVENTRY HEALTH CARE OF KANSAS INC
Cost per Member Month for Medicare



Coventry Health Care Of Kansas Inc



	2008	2009	2010	2011	2012
◆ Cumulative Member Months	476,281	346,570	255,103	120,805	114,343
■ Total Membership	36,921	28,304	20,544	10,047	9,591

Coventry Health Care of Missouri, Inc

Holding Company:
Coventry Health Care, Inc

Main Administrative Office Mailing Address:
111 Corporate Office Dr. #400
Earth City, MO 63045
(800) 755-3901

Incorporated: September 10, 1985

Admitted to Missouri: July 7, 1999

Accreditation: URAC

State of Domicile: Missouri

% Missouri Business: 88.6%

Tax Status: For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
669,491

Missouri members at the end of the year:
56,340

2012 Plan Wide Enrollment

Total plan wide member months for the year:
742,539

Plan wide members at the end of the year:
62,163

2012 Year-End Officers

President: Roman T. Kulich
Secretary: Shirley Ann Roquemore Smith
Chief Financial Officer: David Dickson
Chief Medical Officer: Scott Spradlin, M.D.

Other Officers:

Charles Stark
John Joseph Ruhlmann
Jonathan David Weinberg
Melinda L. Tuozzo

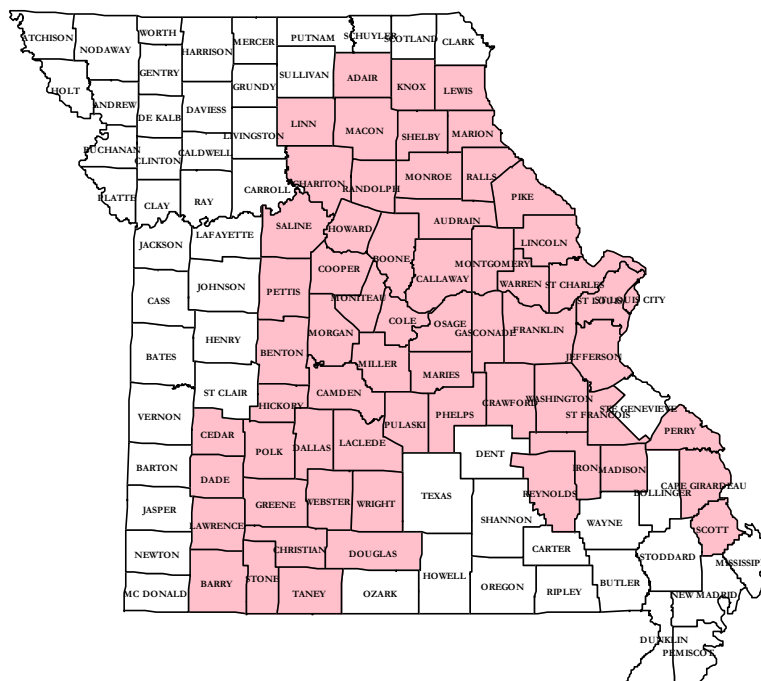
Missouri counties in Service Area:

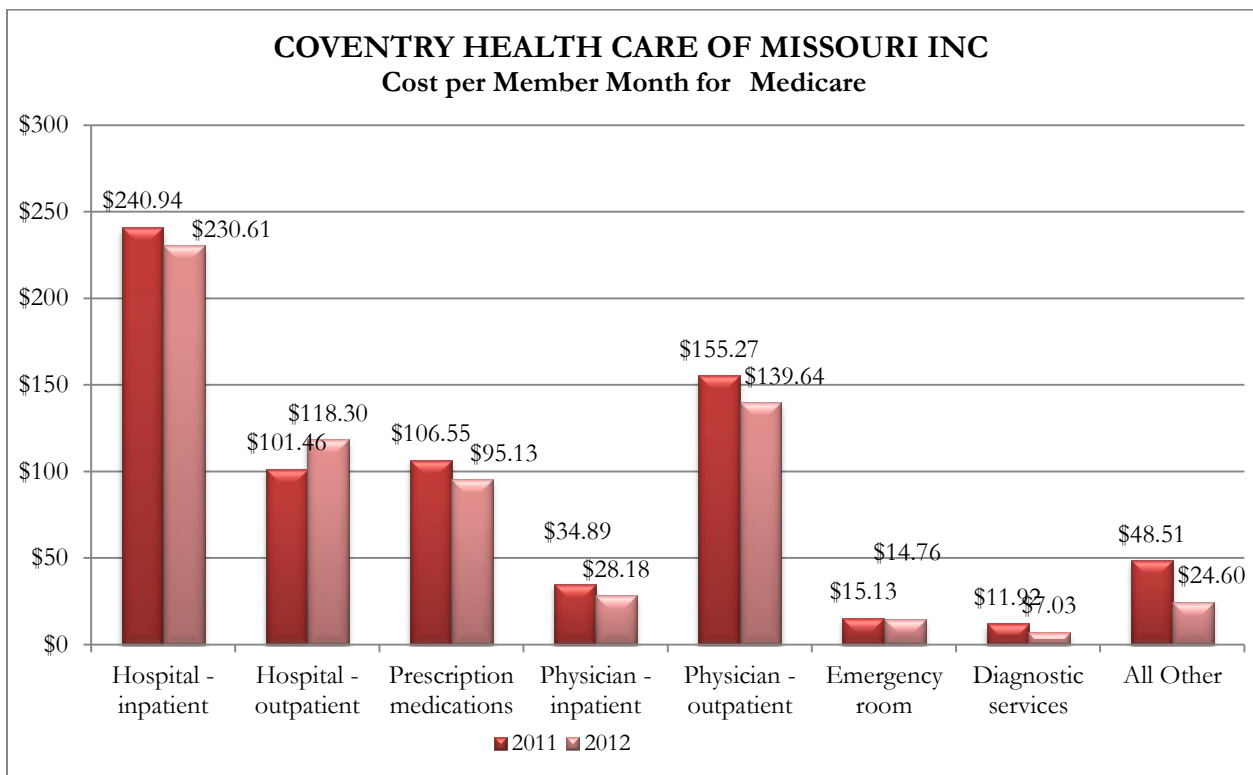
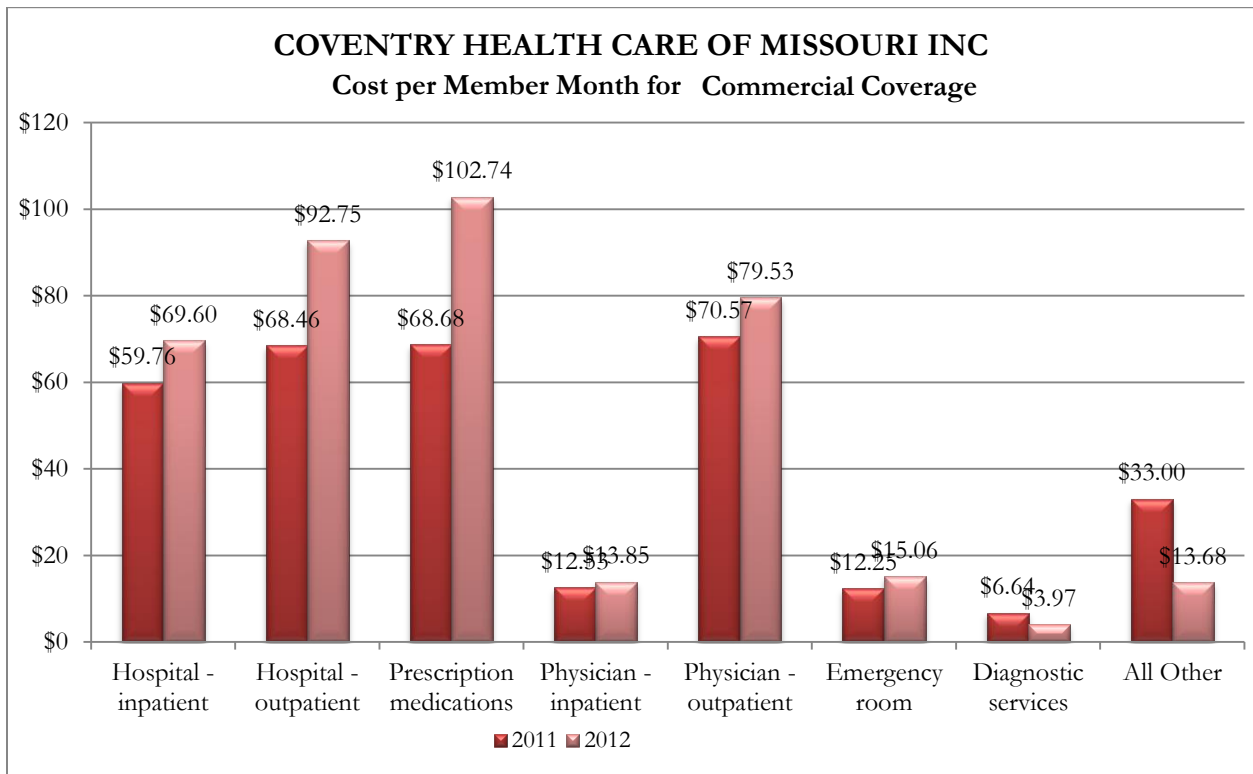
Adair, Audrain, Barry, Benton, Boone, Callaway, Camden, Cape Girardeau, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Hickory, Howard, Iron, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Perry, Pettis, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, St. Charles, St. Francois, St. Louis, Saline, Scott, Shelby, Stone, Taney, Warren, Washington, Webster, Wright, St. Louis City

Kansas Counties in Service Area: None

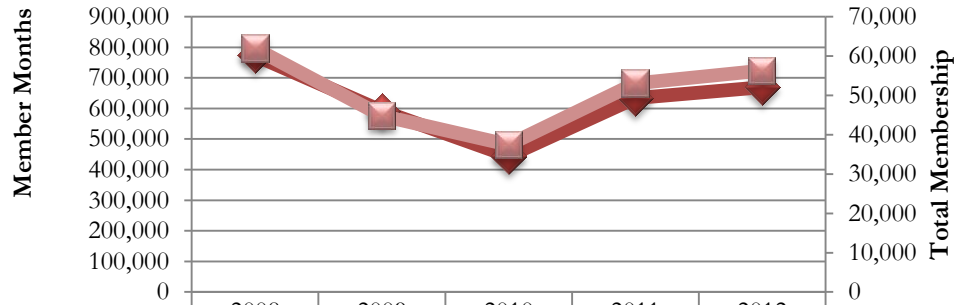
Illinois Service Area: None

Bond, Calhoun, Cass, Christian, Clinton, Coles, Franklin, Greene, Jackson, Jefferson, Jersey, Johnson, Macon, Macoupin, Madison, Marion, Menard, Monroe, Montgomery, Morgan, Moultrie, Perry, Pike, Randolph, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Union, Washington, Williamson





Coventry Health Care Of Missouri Inc



	2008	2009	2010	2011	2012
◆ Cumulative Member Months	773,231	592,416	444,708	634,210	669,491
◆ Total Membership	61,944	44,866	37,401	53,026	56,340

Cox Health Systems HMO, Inc

Holding Company:

Cox Health

Main Administrative Office Mailing Address:

1443 N Robberson, Suite 700
 Springfield, MO 65802
 (417) 269-2900

Incorporated:

April 2, 1996

Admitted to Missouri:

October 24, 1996

Accreditation:

N/A

State of Domicile:

Missouri

% Missouri Business:

100%

Tax Status:

For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
 14,532

Missouri members at the end of the year:
 1,132

2012 Plan Wide Enrollment

Total plan wide member months for the year:
 14,532

Plan wide members at the end of the year:
 1,132

2012 Year-End Officers

President: Jeffrey C. Bond
 Secretary: Dona Elkins
 Chief Financial Officer: Matthew Aug
 Chief Medical Officer: Dr. Kerry Randolph

2012 Year-End Directors or Trustees

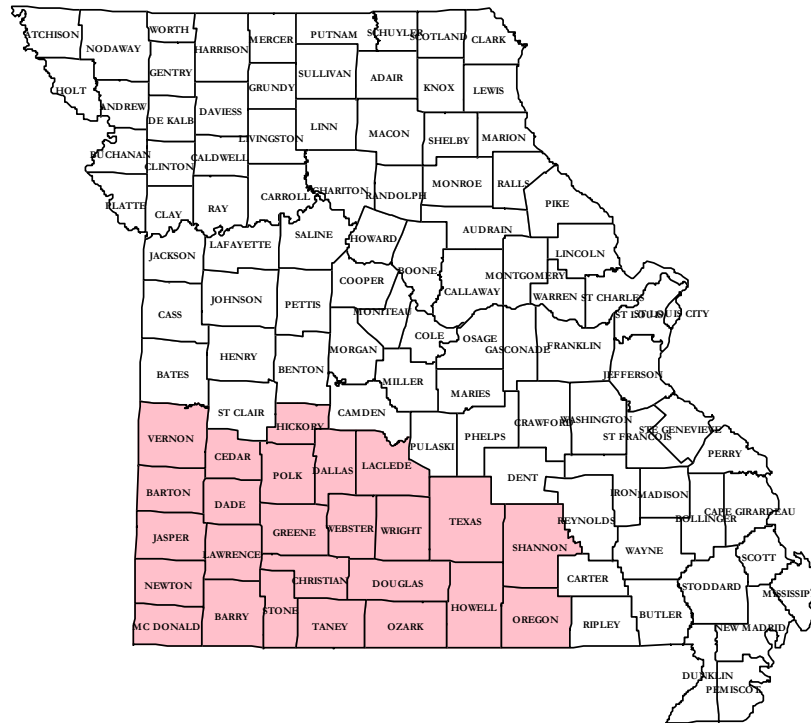
Loree Lines
 Ethan Sheffield

Missouri counties in Service Area:

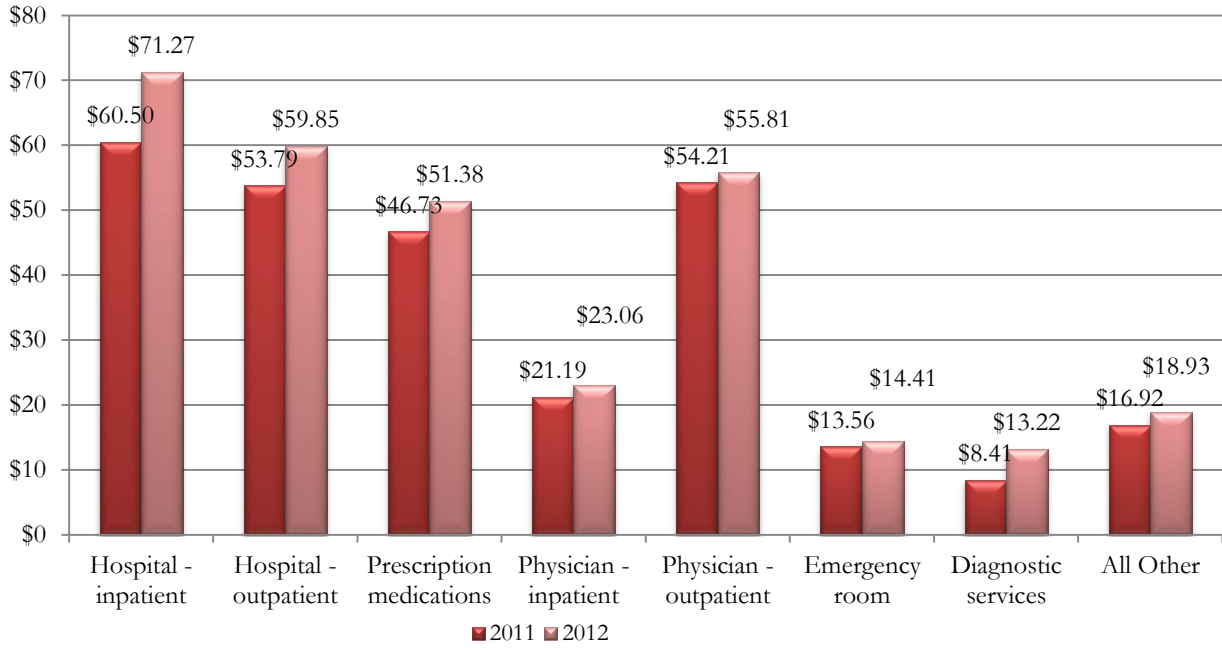
Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Polk, Shannon, Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area: None

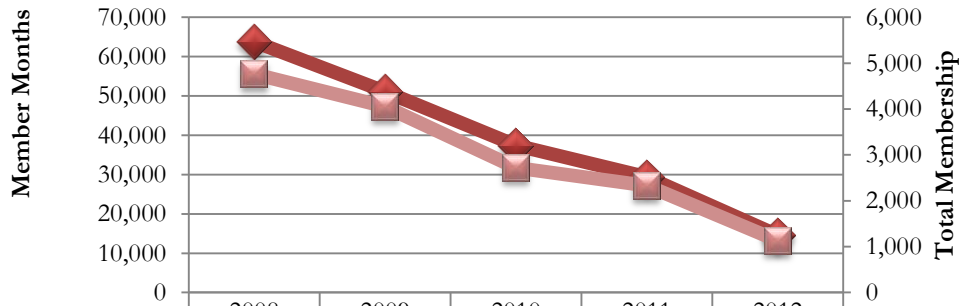
Illinois Service Area: None.



COX HEALTH SYSTEMS HMO INC
Cost per Member Month for Commercial Coverage



Cox Health Systems HMO Inc



◆ Cumulative Member Months	63,748	51,100	37,422	29,377	14,532
■ Total Membership	4,762	4,051	2,718	2,332	1,132

Essence Healthcare, Inc

Holding Company:

Essence Group Holdings Corporation

Main Administrative Office Mailing Address:

13900 Riverport Drive
 Maryland Heights, MO 63043
 (314) 851-3600

Incorporated: May 30, 2003

Admitted to Missouri: May 30, 2003

Accreditation: N/A

State of Domicile: Missouri

% Missouri Business: 76.1%

Tax Status: For Profit

Missouri counties in Service Area:

Boone, Jefferson, St. Charles, St. Louis, St. Louis City

Kansas Counties in Service Area: None

Illinois Service Area:

Madison, Monroe, St. Clair

2012 Missouri Enrollment:

Total Missouri member months for the year:
 339,298

Missouri members at the end of the year:
 28,459

2012 Plan Wide Enrollment

Total plan wide member months for the year:
 468,734

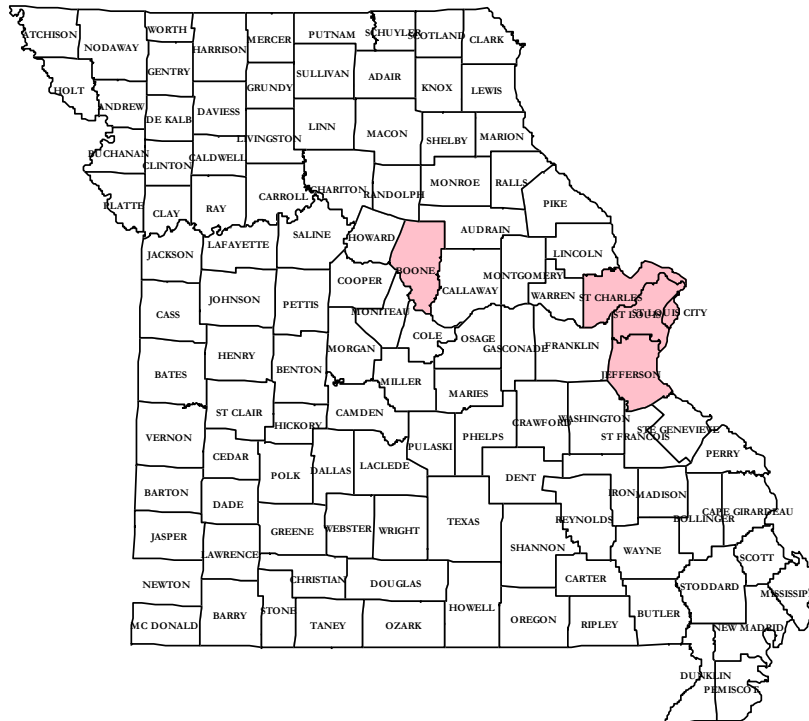
Plan wide members at the end of the year:
 39,296

2012 Year-End Officers

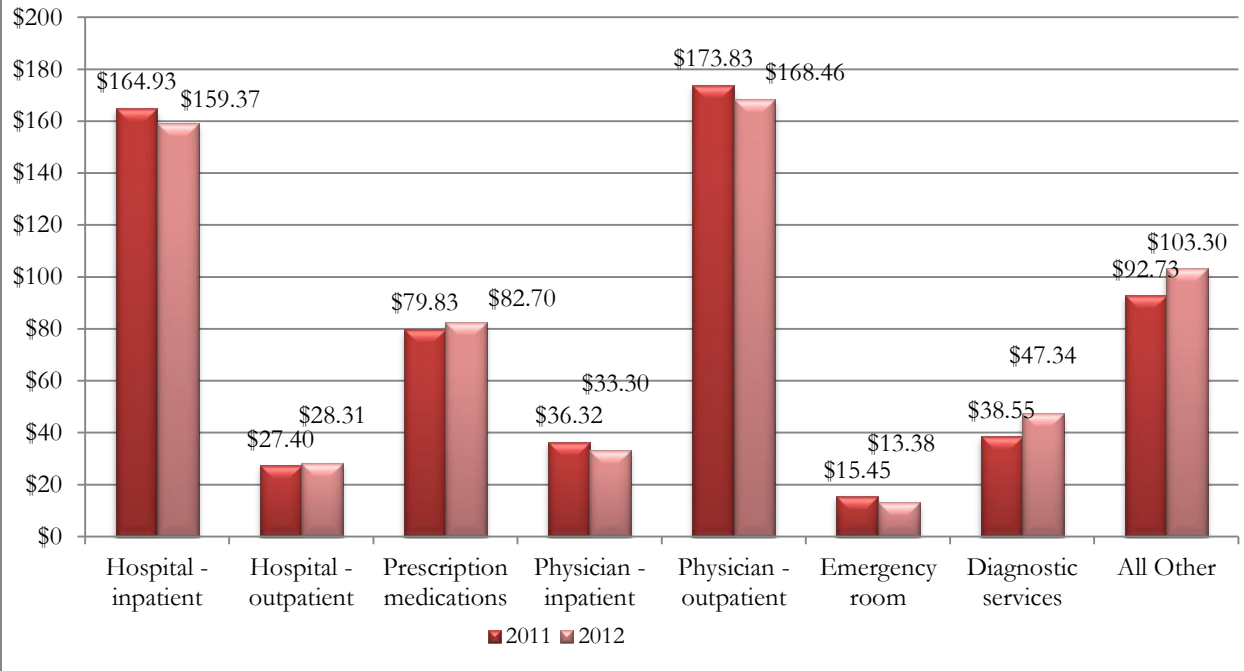
President: Richard Hardy Jones
 Secretary: Gail Edson Halterman
 Chief Financial Officer: James Louis Starr
 Chief Medical Officer: Deborah Celia Zimmerman, M.D.

2012 Other Officers, Directors or Trustees

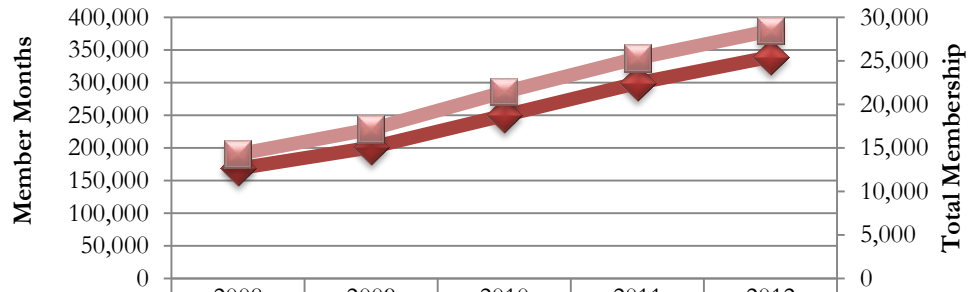
Martha Gartland Butler



ESSENCE HEALTHCARE INC
Cost per Member Month for Medicare



Essence Healthcare Inc



◆ Cumulative Member Months	168,590	200,744	250,001	299,018	339,298
■ Total Membership	14,295	17,169	21,426	25,312	28,459

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:

September 21, 1988

Admitted to Missouri:

July 1, 1991

Accreditation:

NCQA, URAC

State of Domicile:

Missouri

% Missouri Business:

78.1%

Tax Status:

Not For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
 728,295

Missouri members at the end of the year:
 58,488

2012 Plan Wide Enrollment

Total plan wide member months for the year:
 931,338

Plan wide members at the end of the year:
 74,191

2012 Year-End Officers

President: Danette Wilson
 Secretary: Rick Kastner
 Chief Financial Officer: Bryan Camerlinck
 Chief Medical Officer: Dr. Ravi Govila

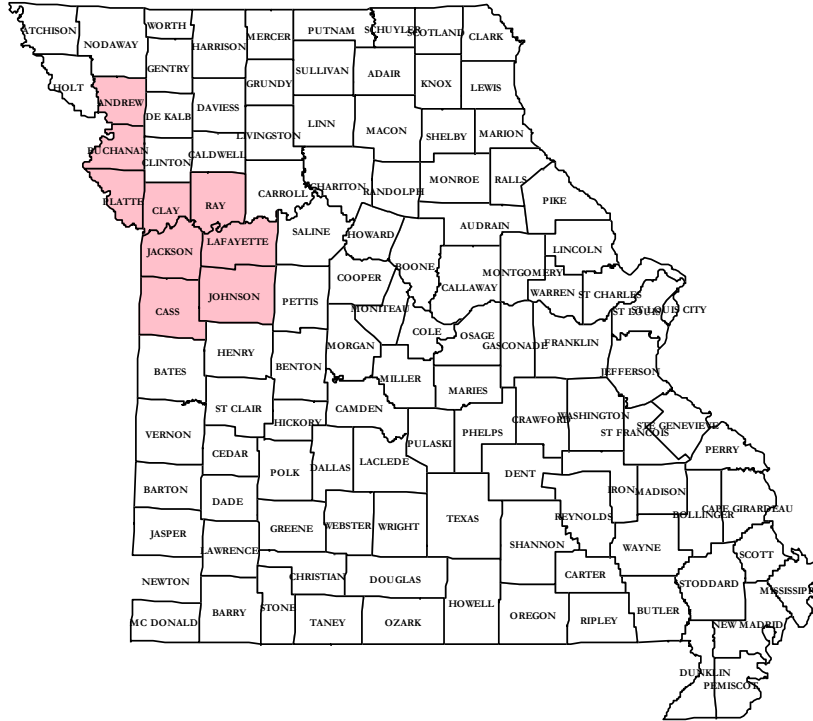
2012 Other Officers, Directors or Trustees

Tom Nightingale

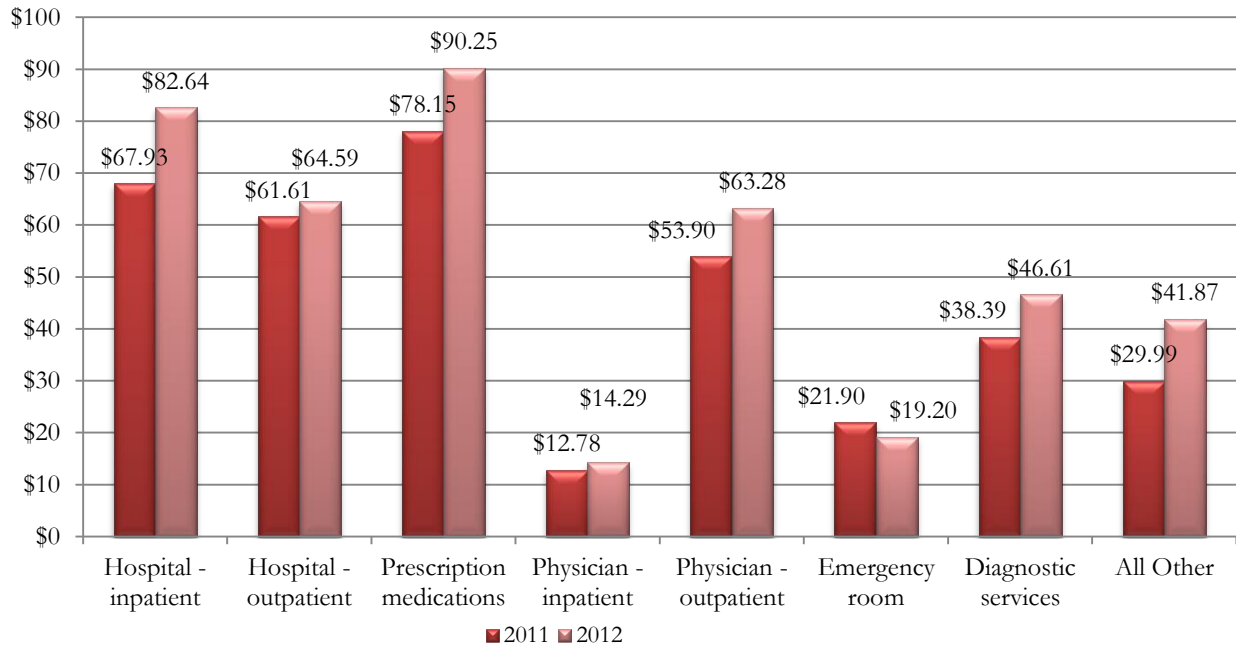
Missouri counties in Service Area: Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area: Johnson, Wyandotte

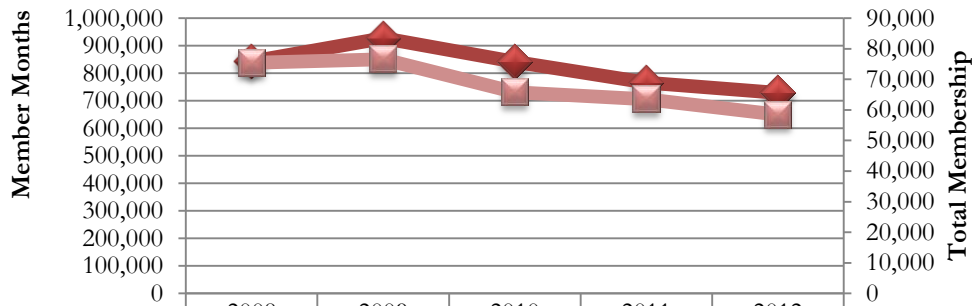
Illinois Service Area: None



Good Health HMO Inc DBA Blue-Care Cost per Member Month for Commercial Coverage



Good Health HMO Inc Dba Blue-Care Inc



	Cumulative Member Months	842,281	927,346	841,964	765,490	728,295
	Total Membership	75,447	76,617	65,756	63,490	58,488

Harmony Health Plan of IL, Inc dba Harmony Health Plan of MO

Holding Company:
WellCare Health Plans, Inc

Main Administrative Office Mailing Address:
8735 Henderson Road
Tampa, FL 33634
813-243-2974

Incorporated: August 18, 1995

Admitted to Missouri: March 22, 2006

Accreditation: N/A

State of Domicile: Illinois

% Missouri Business: 14.9%

Tax Status: For Profit

2012 Missouri Enrollment:
Total Missouri member months for the year:
136,604

Missouri members at the end of the year:
3,500

2012 Plan Wide Enrollment
Total plan wide member months for the year:
1,897,490

Plan wide members at the end of the year:
156,203

2012 Year-End Officers
President: Daniel Paquin
Secretary: Lisa Iglesias
Chief Financial Officer: Thomas Tran
Chief Medical Officer: Debra Moss, MD

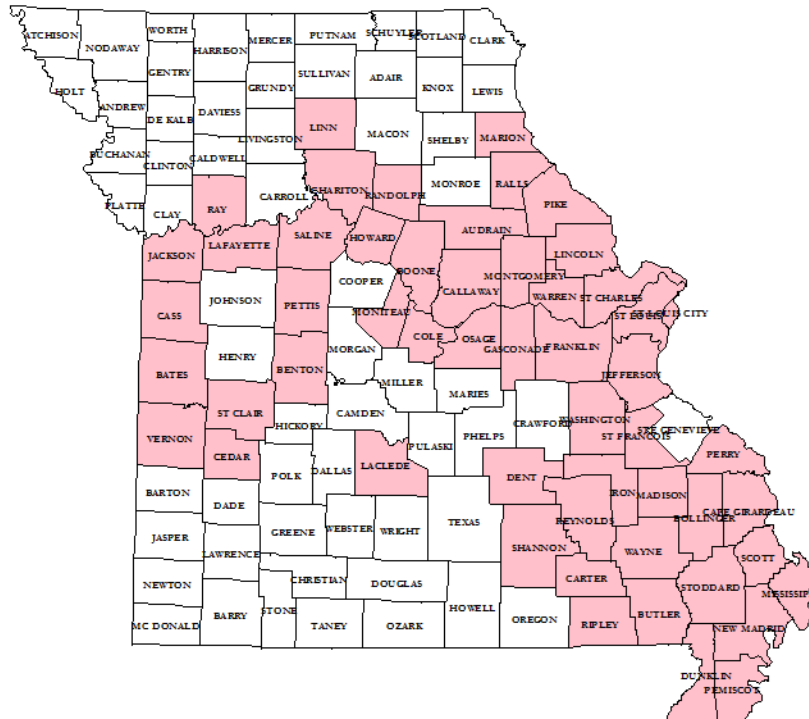
2012 Other Officers, Directors or Trustees
David Reynolds

Missouri counties in Service Area:

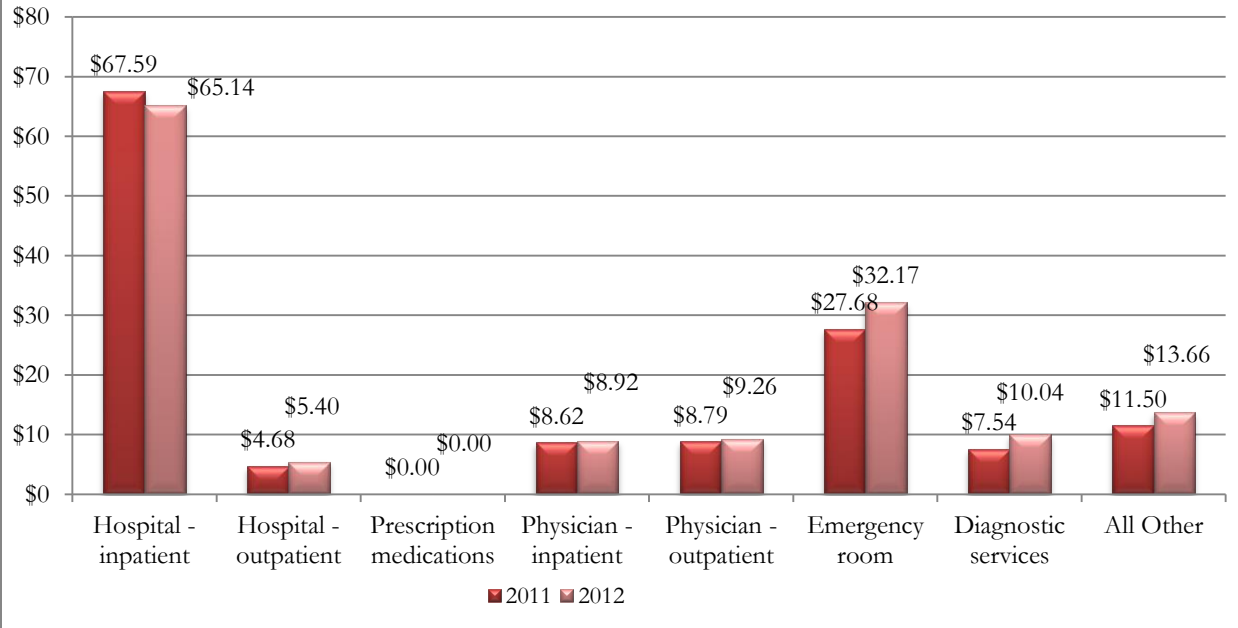
Audrain, Bates, Benton, Bollinger, Boone, Butler, Callaway, Cape Girardeau, Carter, Cass, Cedar, Chariton, Cole, Dent, Dunklin, Franklin, Gasconade, Howard, Iron, Jackson, Jefferson, Laclede, Lafayette, Lincoln, Madison, Linn, Madison, Marion, Mississippi, Moniteau, Montgomery, New Madrid, Osage, Pemiscot, Perry, Pettis, Pike, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Scott, Shannon, St. Charles, St. Claire, St. Francois, St. Louis, St. Louis City, Stoddard, Vernon, Warren, Washington, Wayne

Kansas Counties in Service Area: None

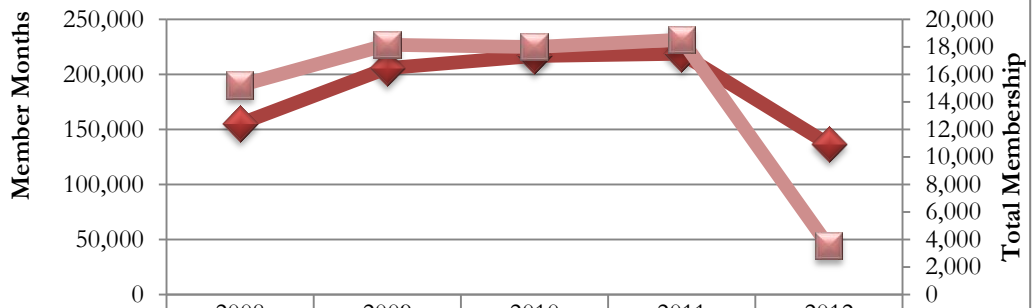
Illinois Service Area: Champaign, Cook, Jackson, Kane, Madison, Randolph, St. Clair, Vermilion, Will, Williamson



HARMONY HEALTH PLAN OF ILLINOIS, INC Cost per Member Month for Medicaid



Harmony Health Plan Of Illinois Inc D/B/A Harmony



◆ Cumulative Member Months	155,242	205,676	216,809	218,881	136,604
■ Total Membership	15,193	18,163	17,985	18,528	3,500

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: NCQA

State of Domicile: Missouri

% Missouri Business: 100%

Tax Status: For Profit

2012 Missouri Enrollment:
Total Missouri member months for the year:
2,338,973

Missouri members at the end of the year:
195,798

2012 Plan Wide Enrollment
Total plan wide member months for the year:
2,341,684

Plan wide members at the end of the year:
195,798

2012 Year-End Officers

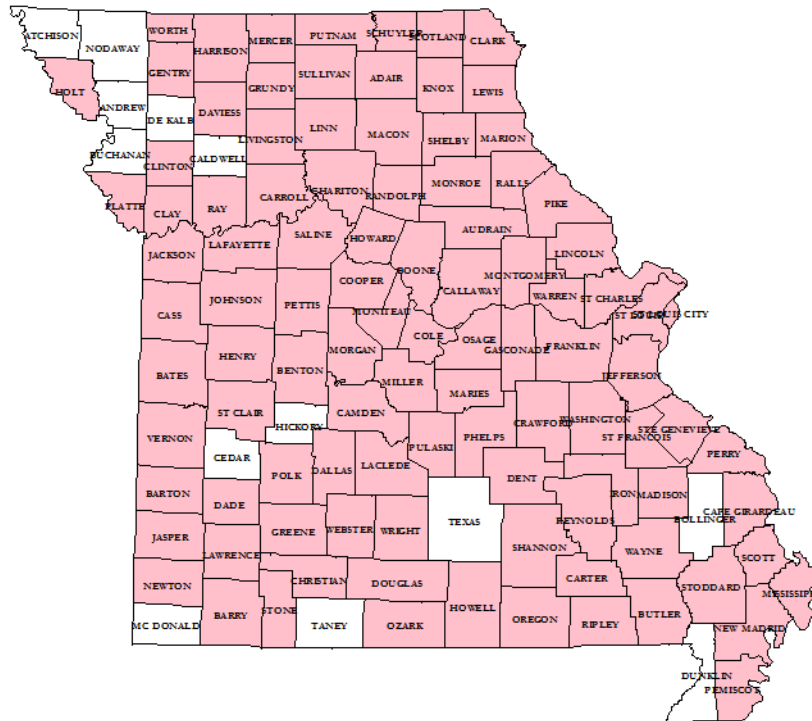
President: Kimberly Denese Covert
Secretary: Shirley Ann Roquemore Smith
Chief Financial Officer: Patrick William Brosnan
Chief Medical Officer: Robert Profumo

2012 Other Officers, Directors or Trustees

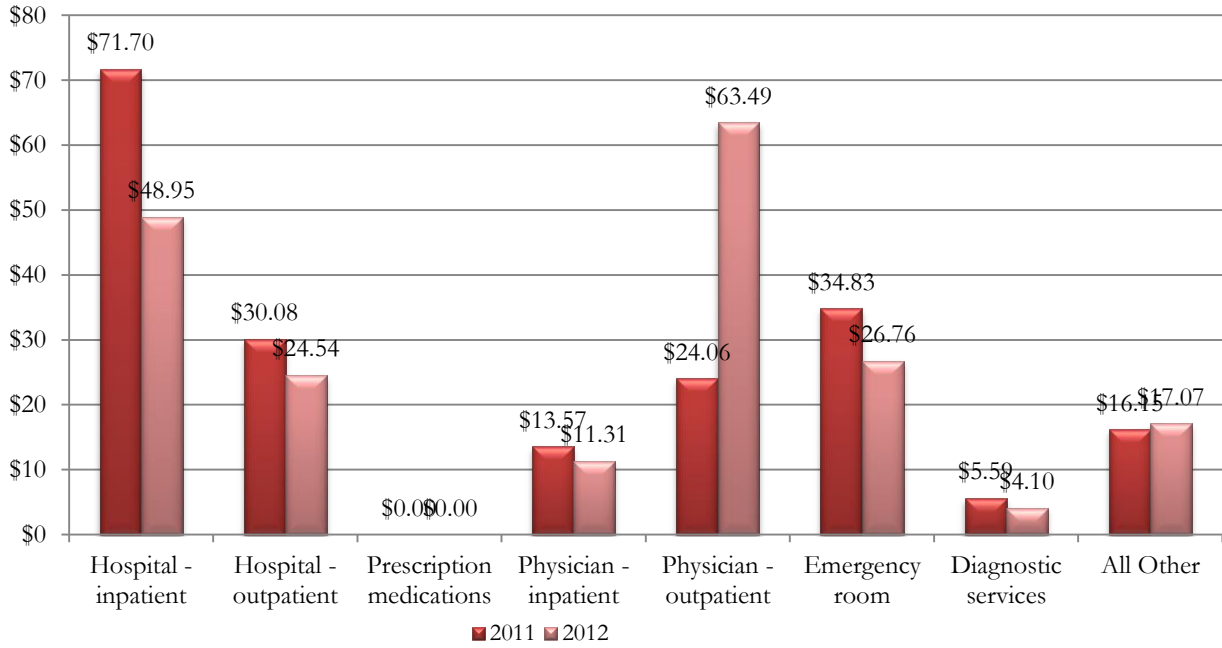
John Joseph Ruhlmann
Jonathan D. Weinberg
Melinda L. Tuozzo

Missouri counties in Service Area:

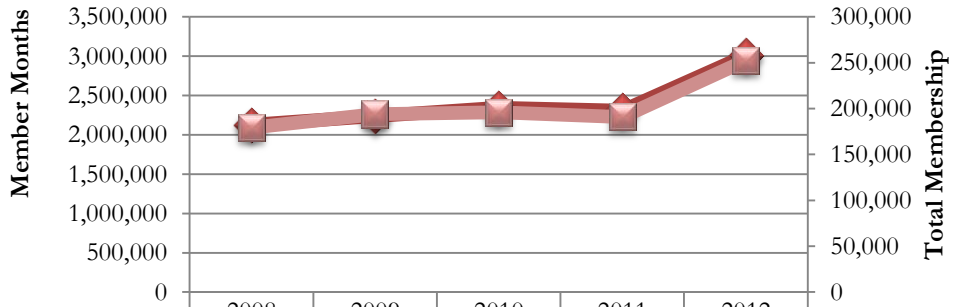
Adair, Audrain, Barry, Barton, Bates, Benton, Boone, Butler, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, 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, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright



HEALTHCARE USA OF MISSOURI LLC
Cost per Member Month for Medicaid



Healthcare Usa Of Missouri Llc



Cumulative Member Months	2,127,659	2,237,161	2,341,684	2,305,093	3,004,531
Total Membership	179,322	193,718	195,798	190,731	252,542

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

Holding Company:
Wellpoint, Inc

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: NCQA

State of Domicile: Missouri

% Missouri Business: 100%

Tax Status: For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
525,611

Missouri members at the end of the year:
41,642

2012 Plan Wide Enrollment

Total plan wide member months for the year:
525,611

Plan wide members at the end of the year:
41,642

2012 Year-End Officers

President: Steven John Martenet
Secretary: Kathleen Susan Kiefer
Chief Financial Officer: Wayne Scott DeVeydt
Chief Medical Officer: Sam Nussbaum

2012 Other Officers, Directors or Trustees

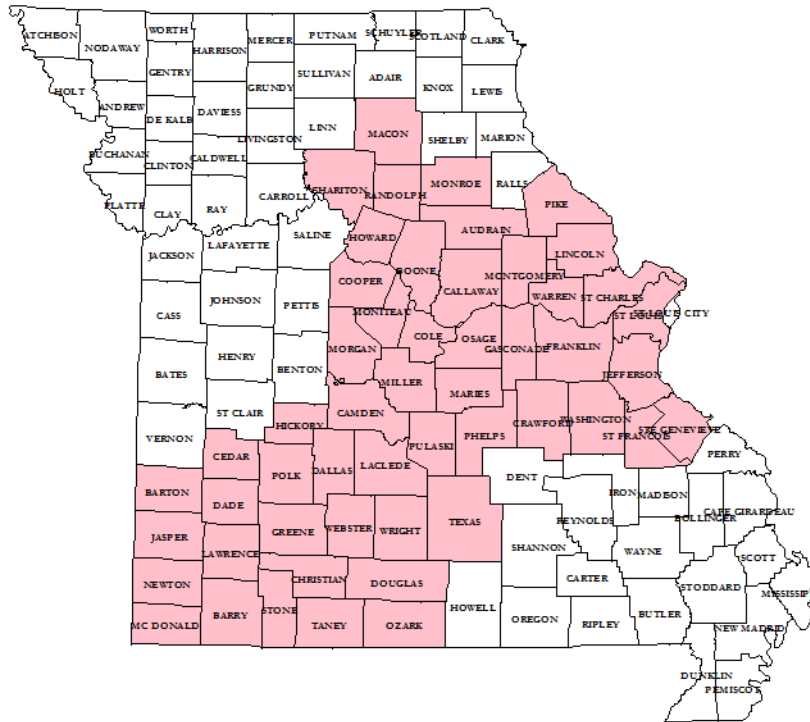
Robert David Kretschmer
Jennifer Lynn Forsythe

Missouri counties in Service Area:

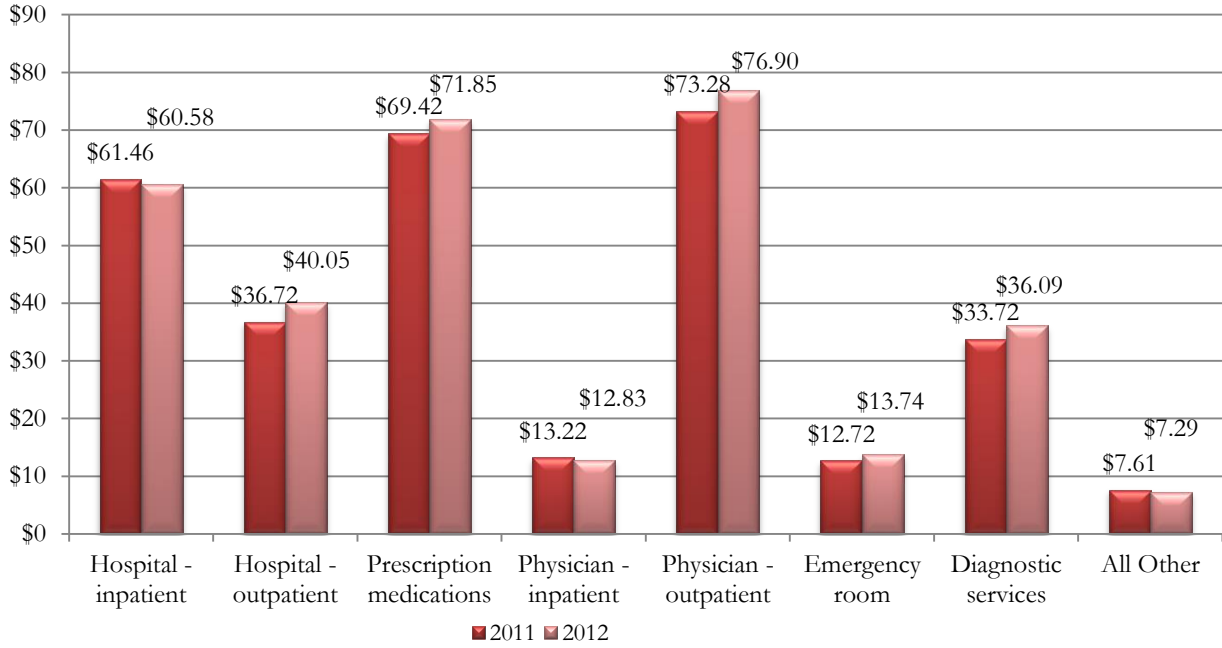
Audrain, Barry, Barton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Hickory, Howard, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Macon, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage,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

Kansas Counties in Service Area: None

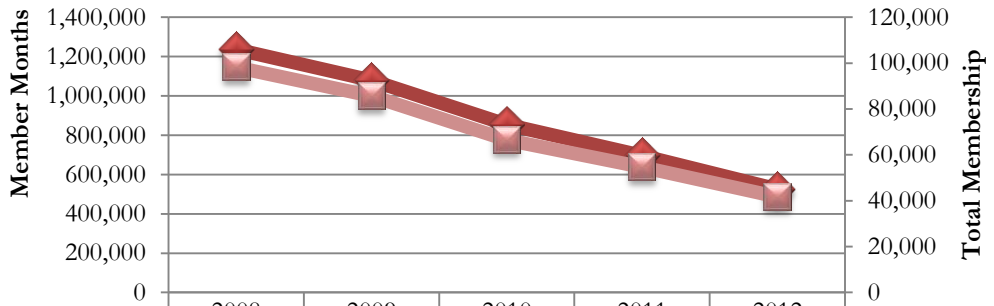
Illinois Service Area: Madison, Monroe, St. Clair



**HMO MISSOURI INC DBA ANTHEM BLUE CROSS & BLUE SHIELD
Cost per Member Month for Commercial Coverage**



HMO Missouri Inc



◆ Cumulative Member Months	1,236,803	1,079,653	855,045	696,750	525,611
◆ Total Membership	98,222	85,639	66,546	54,733	41,642

Home State Health Plan

Holding Company:
Centene Corp.

Main Administrative Office Mailing Address:
7700 Forsythe Blvd.
St. Louis, MO 63103
(314) 725-4477

Incorporated: July 20, 2011
Admitted to Missouri: March 12, 2012
Accreditation: N/A
State of Domicile: Missouri
% Missouri Business: 100%
Tax Status: For Profit

2012 Missouri Enrollment:
Total Missouri member months for the year:
317,905
Missouri members at the end of the year:
59,607

2012 Plan Wide Enrollment
Total plan wide member months for the year:
317,905
Plan wide members at the end of the year:
59,607

2012 Year-End Officers
President: Shannon Lee Bagley
Secretary: Keith Harvey Williamson
Chief Financial Officer: Jeffrey Alan Schwaneke
Chief Medical Officer: Dr. Johnetta Craig, MD

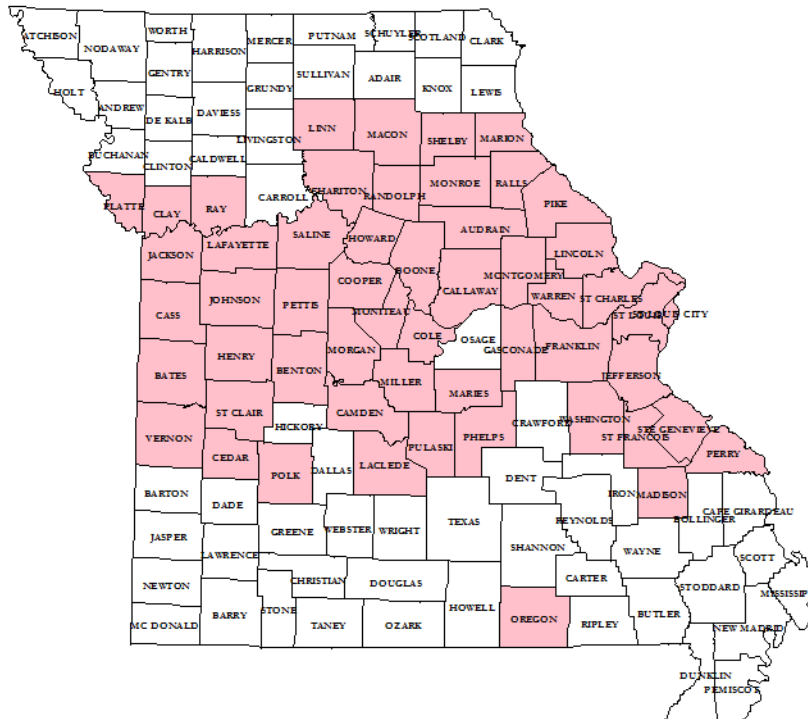
2012 Other Officers, Directors or Trustees
Michael Thomas Marrah
Christopher Donald Bowers
Jesse Nathan Hunter

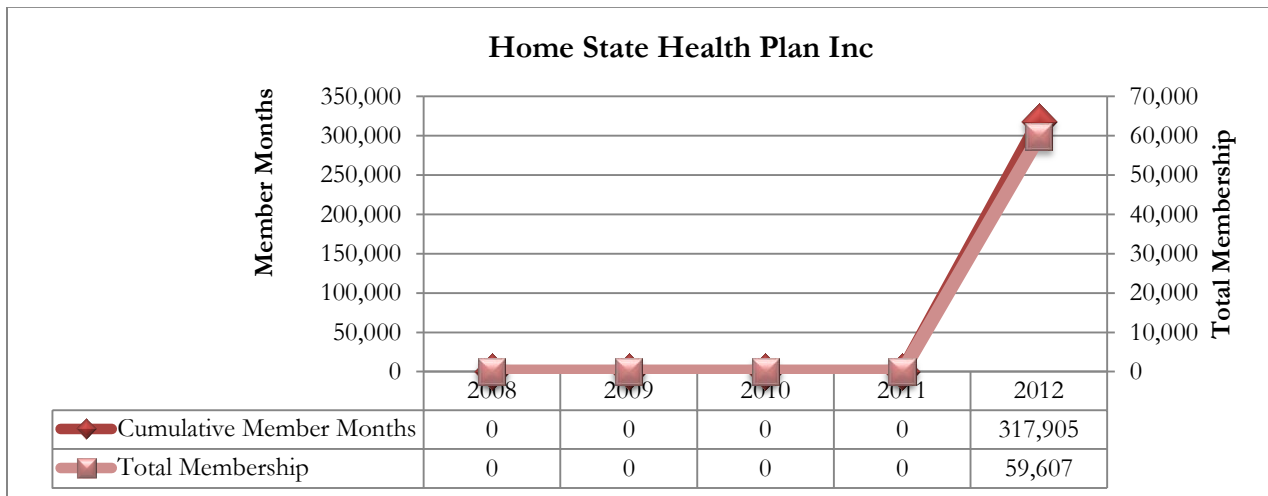
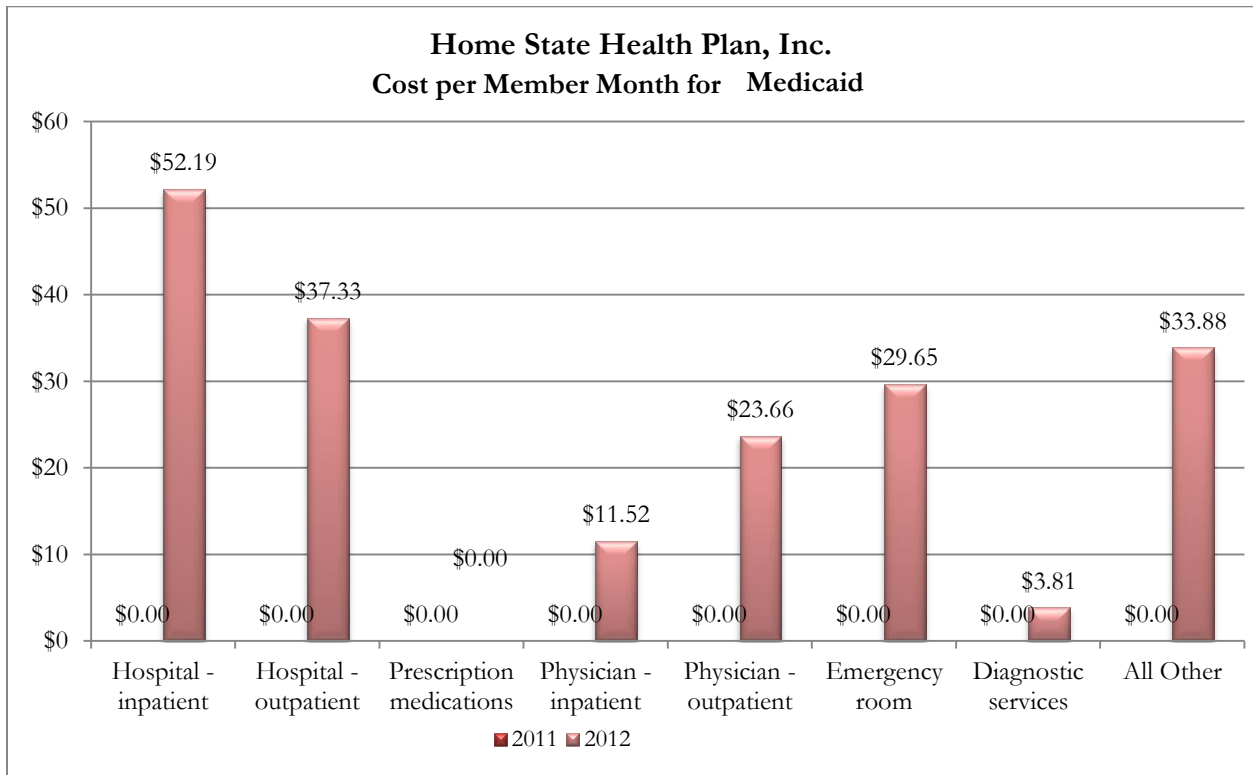
Missouri counties in Service Area:

Audrain, Bates, Benton, Boone, Callaway, Camden, Cass, Cedar, Chariton, Clay, Cole, Cooper, Franklin, Gasconade, Henry, Howard, Jackson, Jefferson, Johnson, Laclede, Lafayette, Linn, Linn Macon, Madison, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Oregon, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Ralls, Randolph, ray, St. Charles, Ste. Genevieve, St. Francois, St. Louis, Saline, Shelby, Vernon, Warren, Washington, St. Louis City

Kansas Counties in Service Area: None

Illinois Service Area: None





Humana Health Plan, Inc.

Holding Company:
Humana, Inc

Main Administrative Office Mailing Address:
101 East Main Street
Louisville, KY 40202
(502) 580-1000

Incorporated: August 23, 1982

Admitted to Missouri: July 1, 1991

Accreditation: NCQA

State of Domicile: Kentucky

% Missouri Business: 7.8%

Tax Status: For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
321,458

Missouri members at the end of the year:
20,987

2012 Plan Wide Enrollment

Total plan wide member months for the year:
5,619,511

Plan wide members at the end of the year:
476,778

2012 Year-End Officers

President: Bruce D. Broussard
Secretary: Joan O. Lenahan
Chief Financial Officer: James H. Bloem
Chief Medical Officer: Worthe Holt

2012 Other Officers, Directors or Trustees

Larry D. Savage
Gregory Catron
Randa L. Anderson-Stice

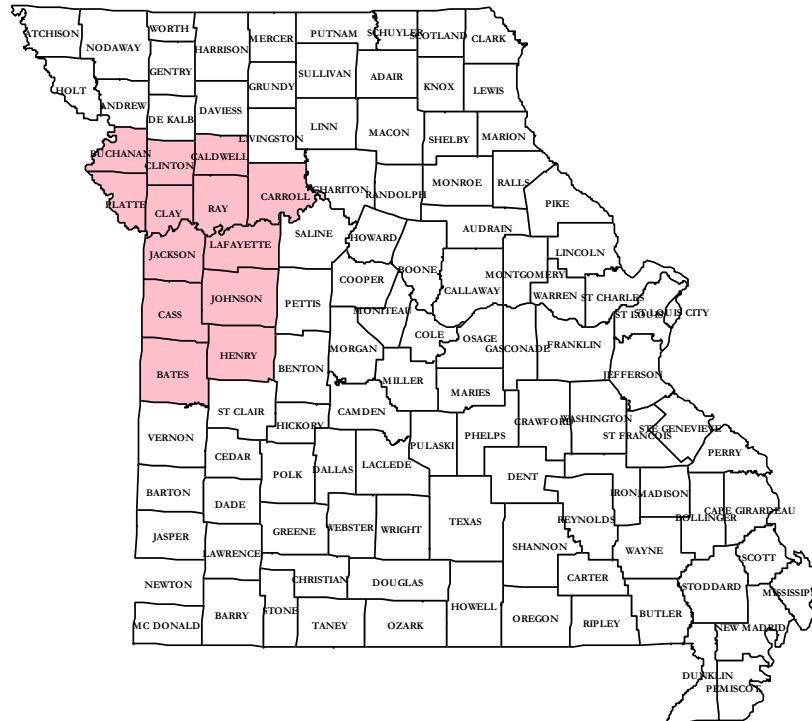
Missouri counties in Service Area:

Bates, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Platte, Ray

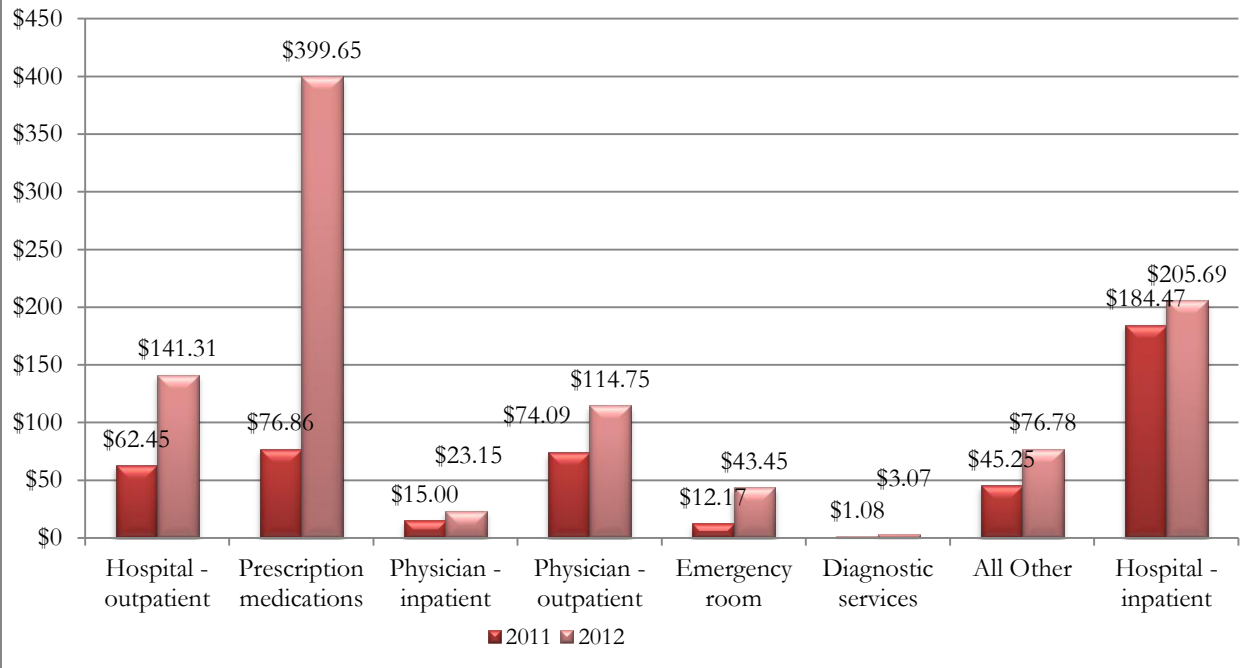
Kansas Counties in Service Area:

Atchison, Jefferson, Johnson, Linn, Leavenworth, Miami, Wyandotte

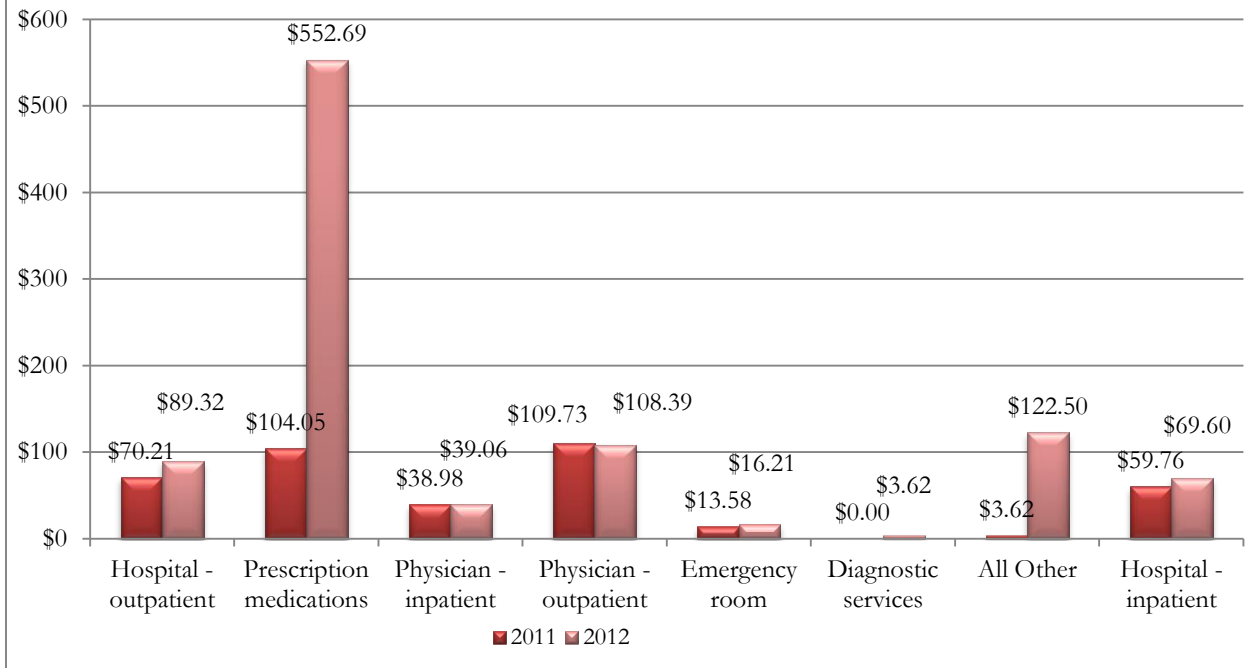
Illinois Service Area: None



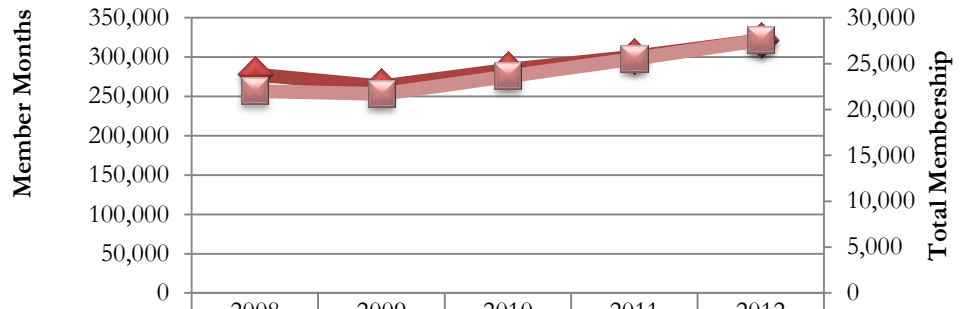
HUMANA HEALTH PLAN INC
Cost per Member Month for Commercial Coverage



HUMANA HEALTH PLAN INC
Cost per Member Month for Medicare



Humana Health Plan Inc



	2008	2009	2010	2011	2012
◆ Cumulative Member Months	277,854	262,848	283,760	300,826	321,458
■ Total Membership	21,997	21,681	23,617	25,525	27,560

Missouri Care, Inc.

Holding Company:

Aetna, Inc

Main Administrative Office Mailing Address:

2404 Forum Blvd.
Columbia, MO 65203
(602) 659-1100

Incorporated: July 27, 2006

Admitted to Missouri: March 8, 2007

Accreditation: NCQA

State of Domicile: Missouri

% Missouri Business: 100%

Tax Status: For Profit

2012 Missouri Enrollment:

Total Missouri member months for the year:
952,744

Missouri members at the end of the year:
108,442

2012 Plan Wide Enrollment

Total plan wide member months for the year:
952,744

Plan wide members at the end of the year:
108,422

2012 Year-End Officers

President: Pamela S. Sedmak
Secretary: Robert M. Kessler
Chief Financial Officer: Brian K. Fischer
Chief Medical Officer: Dr. Justin M. Cramer

2012 Other Officers, Directors or Trustees

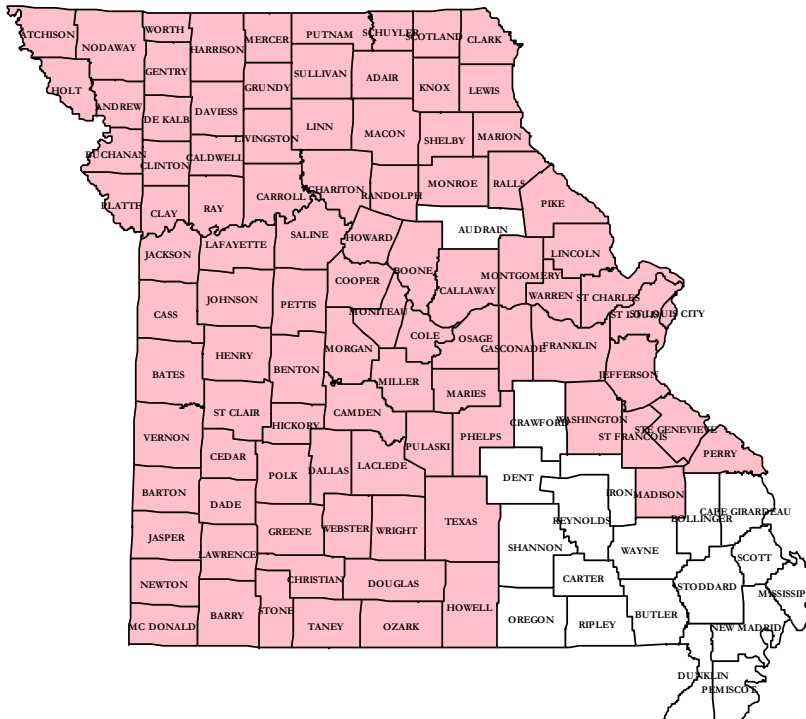
Pamela Johnson
Anthony Gutierrez

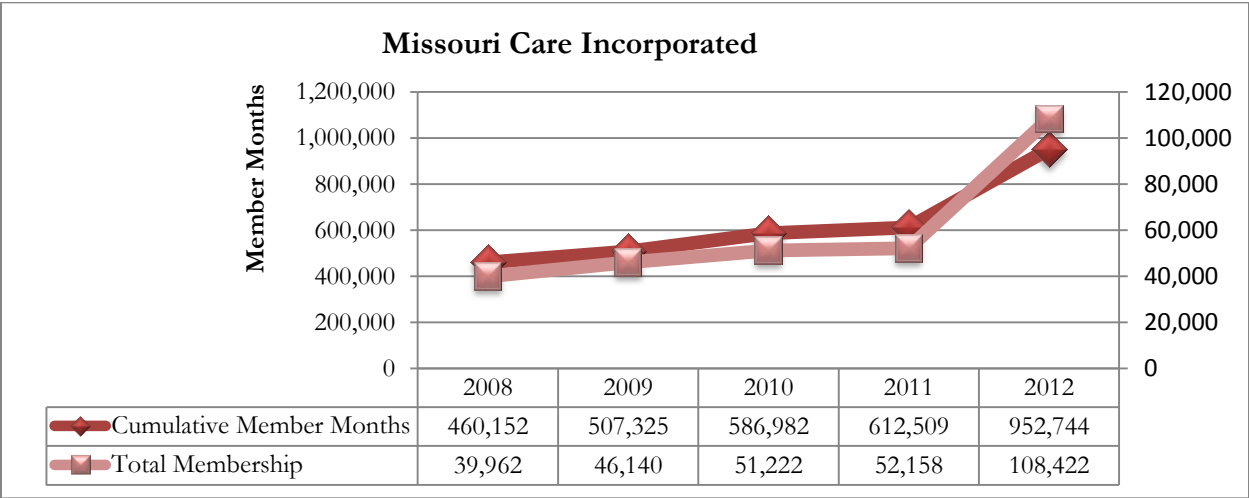
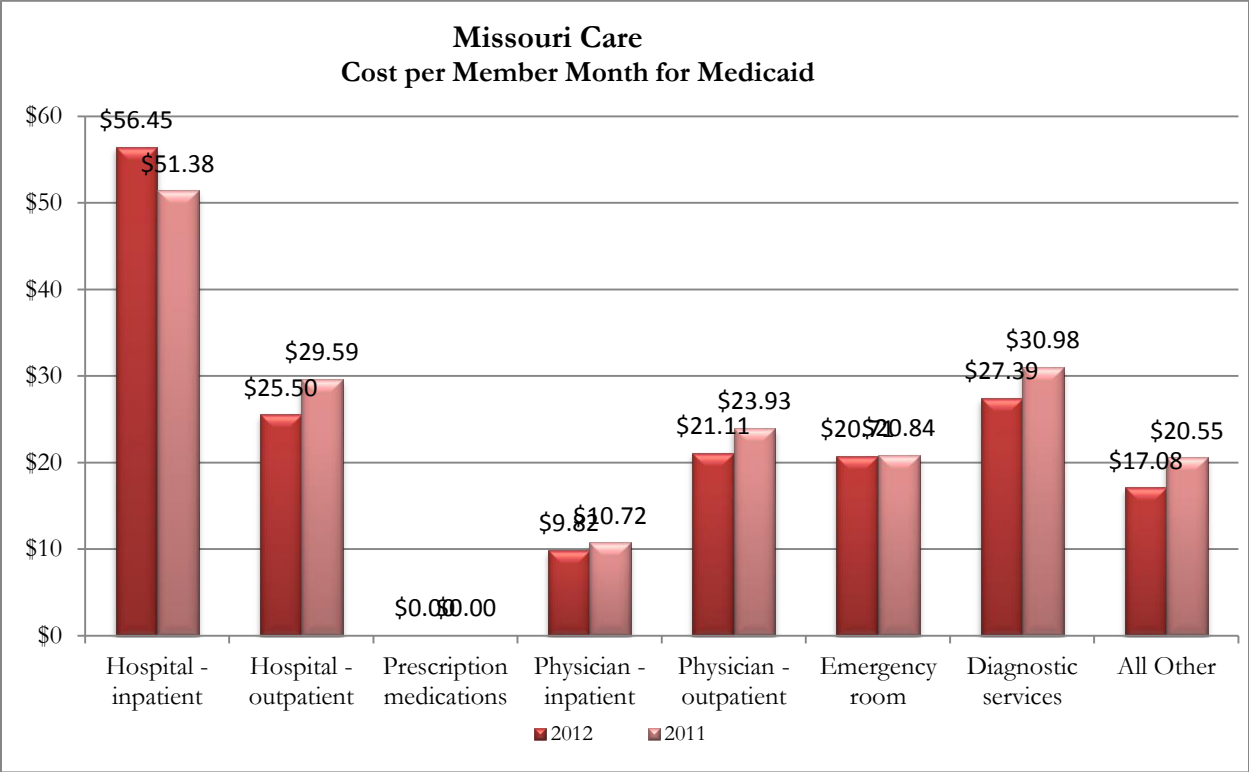
Missouri counties in Service Area:

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, DeKalb, 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 Service Area: None





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: NCQA

State of Domicile: Missouri

% Missouri Business: 89.3%

Tax Status: For Profit

2012 Missouri Enrollment:
Total Missouri member months for the year:
616,975

Missouri members at the end of the year:
51,715

2012 Plan Wide Enrollment
Total plan wide member months for the year:
687,576

Plan wide members at the end of the year:
57,654

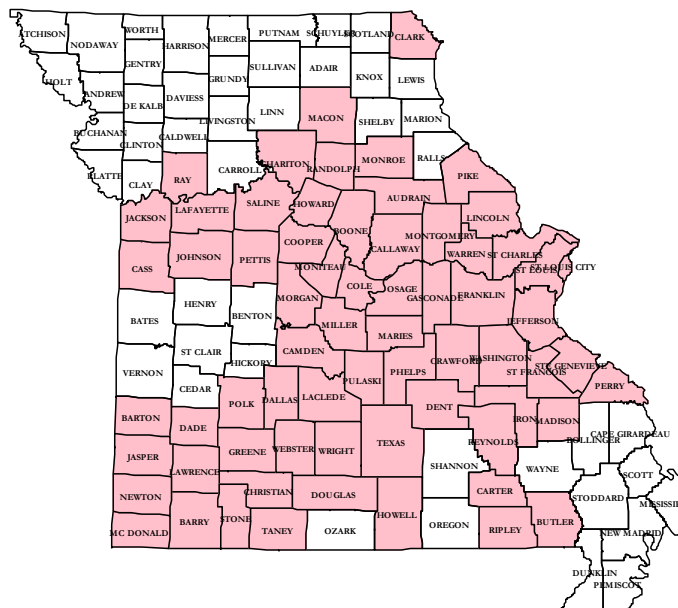
2012 Year-End Officers
President: Michael Joseph Jones
Secretary: Christina Regina Palme-Krizak
Chief Financial Officer: William Joseph Hnath
Chief Medical Officer: Dr. Robert W. Smith

2012 Other Officers, Directors or Trustees
Robert Worth Oberrender
Nyle Brent Cottingham
Juanita Bolland Luis

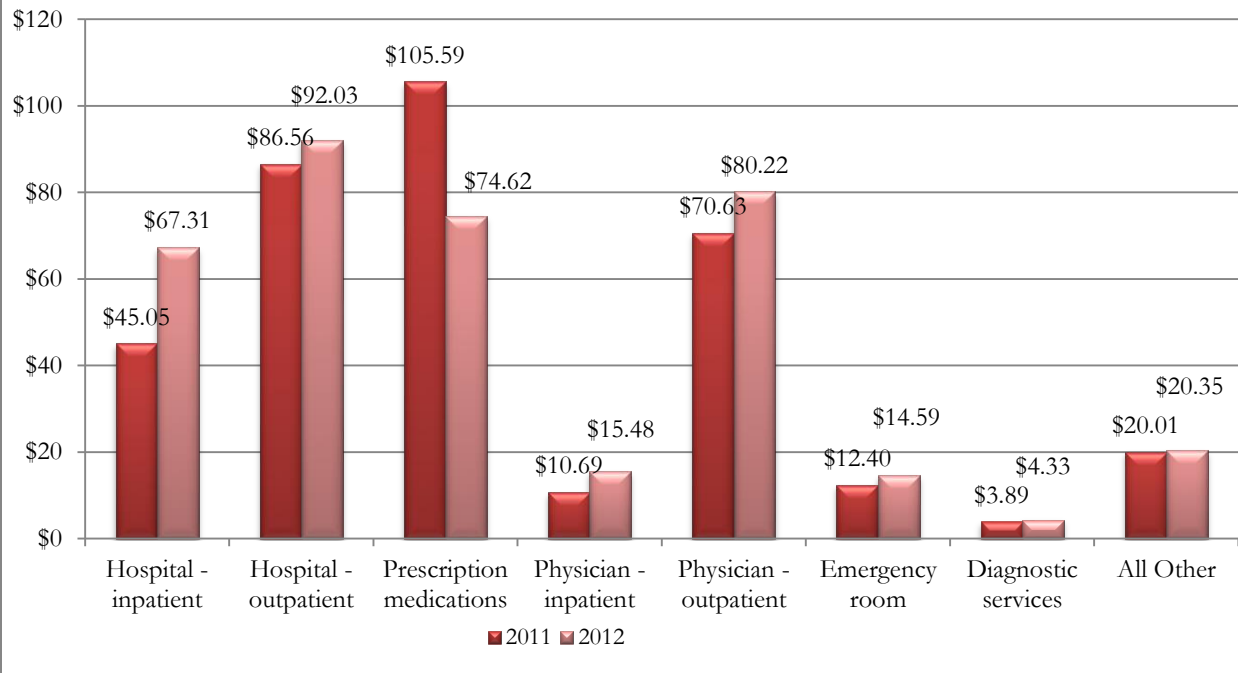
Missouri counties in Service Area: Audrain, Barry, Barton, Boone, Butler, Callaway, Camden, Carter, Cass, Chariton, Christian, Clay, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, 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, St. Louis City, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Wayne, Webster, Wright,

Kansas Counties in Service Area: Allen, Anderson, Atchison, Barber, Barton, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Cheyenne, Clark, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Decatur, Dickinson, Doniphan, Douglas, Edwards, Elk, Ellis, Ellsworth, Finney, Ford, Franklin, Geary, Gove, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Harvey, Haskell, Hodgeman, Jackson, Jefferson, Jewell, Johnson, Kearny, Kingman, Kiowa, Labette, Lane, Leavenworth, Lincoln, Linn, Logan, Lyon, Marion, Marshall, McPherson, Meade, Miami, Mitchell, Montgomery, Morris, Morton, Nemaha, Neosho, Ness, Norton, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Rawlins, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Scott, Sedgwick, Seward, Shawnee, Sheridan, Sherman, Smith, Stafford, Stanton, Stevens, Sumner, Thomas, Trego, Wabaunsee, Wallace, Washington, Wichita, Wilson, Woodson, Wyandotte

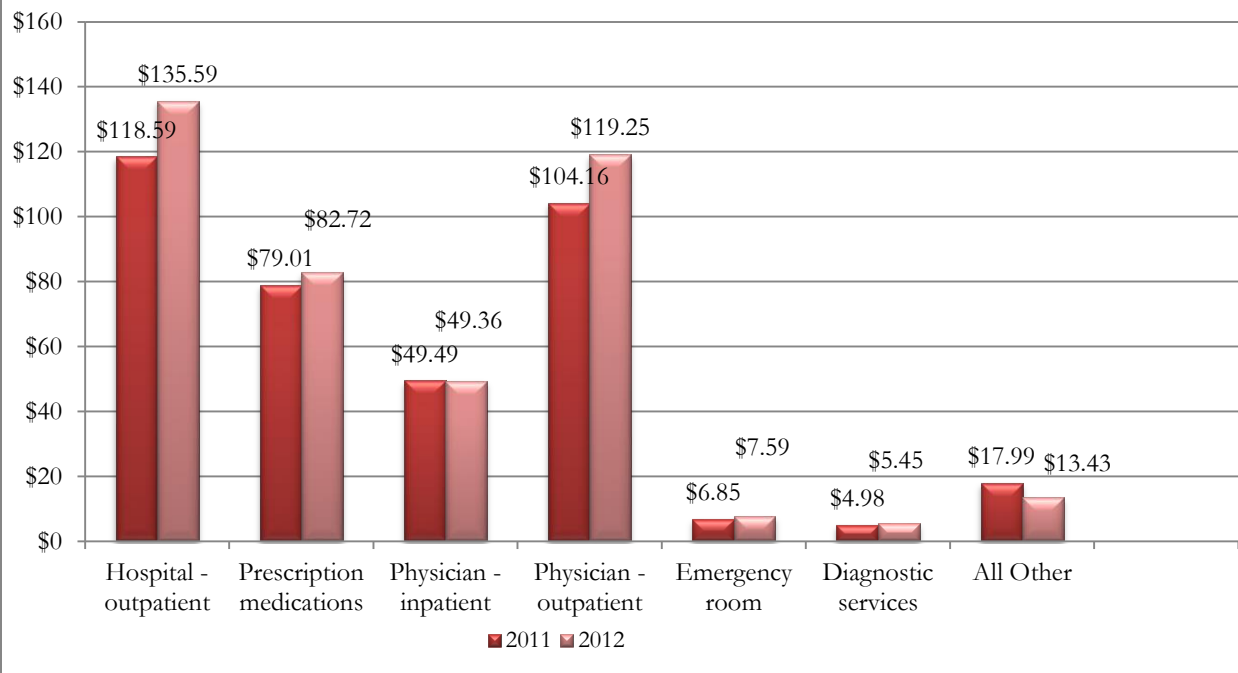
Illinois Service Area: Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Williamson



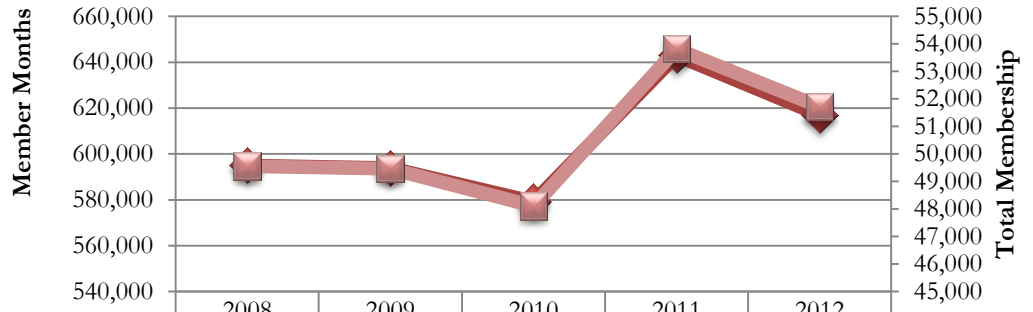
UNITEDHEALTHCARE OF THE MIDWEST INC
Cost per Member Month for Commercial Coverage



UNITEDHEALTHCARE OF THE MIDWEST INC
Cost per Member Month for Medicare



Unitedhealthcare Of The Midwest Inc



Cumulative Member Months	2008	2009	2010	2011	2012
Total Membership	49,550	49,462	48,101	53,815	51,715

Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2010 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.

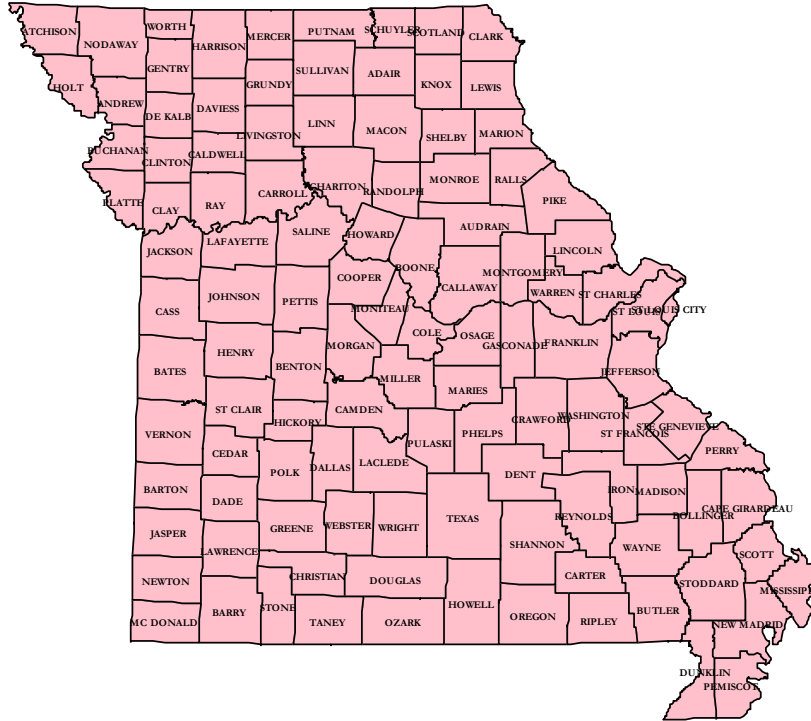
Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

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.

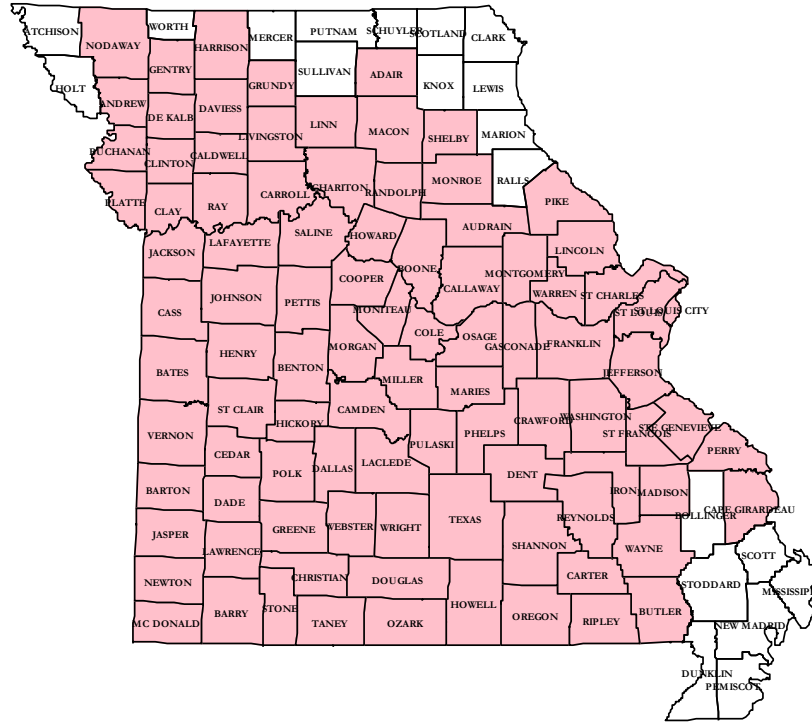
Missouri Counties with HMOs



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.

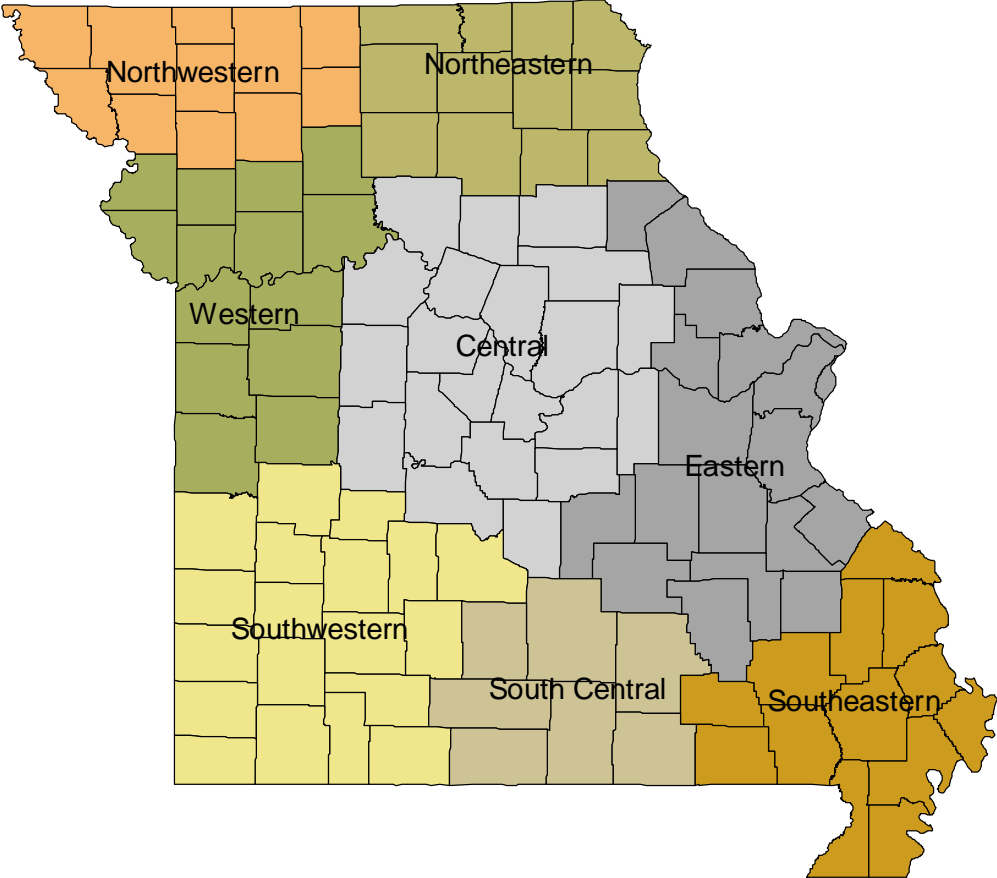
County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs
Adair	5	Clay	11	Iron	6	Montgomery	8	St. Clair	7
Andrew	5	Clinton	7	Jackson	12	Morgan	8	St. Francois	9
Atchison	1	Cole	9	Jasper	9	New Madrid	3	St. Louis	12
Audrain	8	Cooper	8	Jefferson	12	Newton	10	Ste. Genevieve	7
Barry	11	Crawford	6	Johnson	9	Nodaway	2	Saline	9
Barton	6	Dade	9	Knox	5	Oregon	4	Schuyler	4
Bates	7	Dallas	9	Laclede	12	Osage	8	Scotland	3
Benton	7	Daviess	4	Lafayette	12	Ozark	6	Scott	3
Bollinger	1	DeKalb	4	Lawrence	11	Pemiscot	3	Shannon	5
Boone	10	Dent	5	Lewis	4	Perry	8	Shelby	5
Buchanan	6	Douglas	10	Lincoln	9	Pettis	9	St. Louis City	11
Butler	4	Dunklin	2	Linn	7	Phelps	8	Stoddard	2
Caldwell	6	Franklin	10	Livingston	5	Pike	9	Stone	10
Callaway	8	Gasconade	9	Macon	8	Platte	11	Sullivan	4
Camden	8	Gentry	4	Madison	8	Polk	11	Taney	7
Cape Girardeau	3	Greene	11	Maries	8	Pulaski	8	Texas	5
Carroll	5	Grundy	4	Marion	6	Putnam	4	Vernon	7
Carter	4	Harrison	4	McDonald	7	Ralls	6	Warren	9
Cass	12	Henry	7	Mercer	3	Randolph	9	Washington	8
Cedar	9	Hickory	6	Miller	8	Ray	12	Wayne	4
Chariton	9	Holt	2	Mississippi	2	Reynolds	5	Webster	11
Christian	11	Howard	9	Moniteau	9	Ripley	3	Worth	2

Missouri Counties with Active Commercial Marketing (Excluding Medicaid Companies)



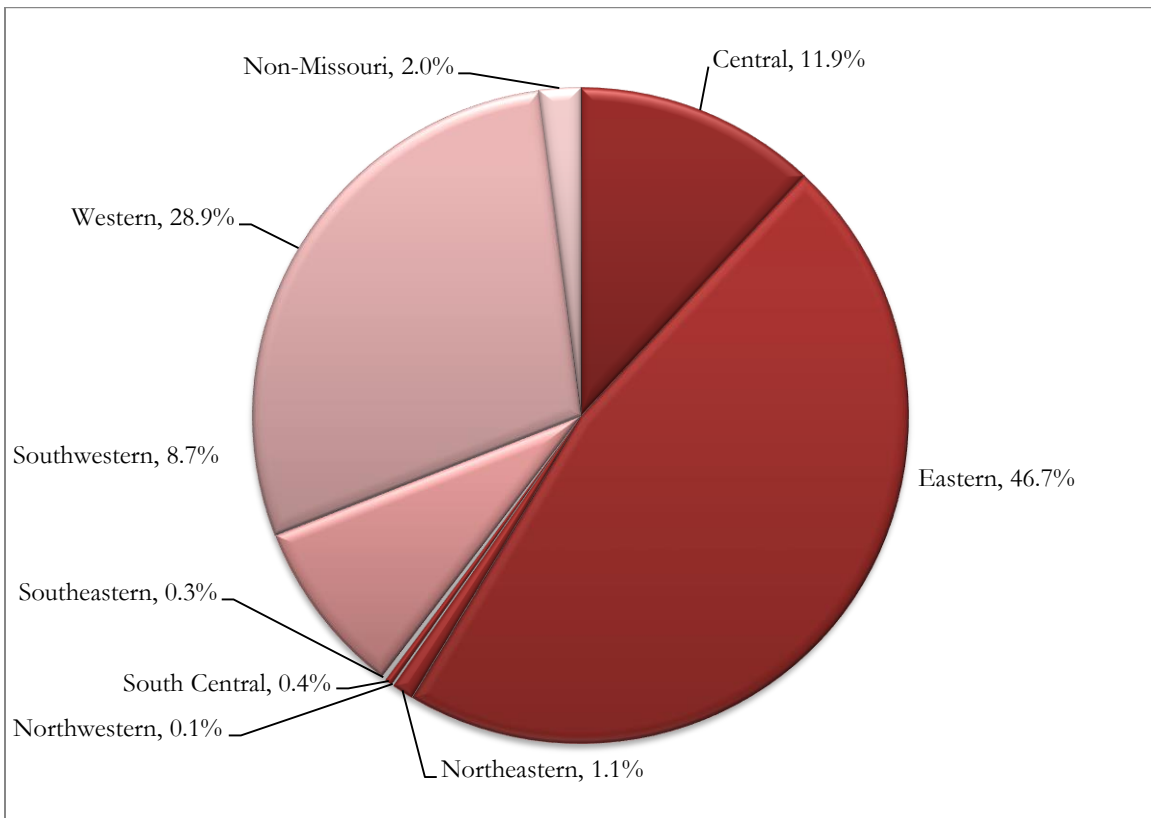
County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs
Adair	1	Clay	5	Iron	1	Montgomery	3	St. Clair	1
Andrew	4	Clinton	2	Jackson	6	Morgan	2	St. Francois	3
Atchison	0	Cole	3	Jasper	4	New Madrid	0	St. Louis	4
Audrain	2	Cooper	2	Jefferson	4	Newton	4	Ste. Genevieve	3
Barry	3	Crawford	3	Johnson	4	Nodaway	1	Saline	2
Barton	4	Dade	4	Knox	0	Oregon	1	Schuyler	0
Bates	1	Dallas	4	Laclede	3	Osage	3	Scotland	0
Benton	1	Daviess	1	Lafayette	5	Ozark	3	Scott	0
Bollinger	0	DeKalb	1	Lawrence	4	Pemiscot	0	Shannon	1
Boone	3	Dent	1	Lewis	0	Perry	1	Shelby	1
Buchanan	4	Douglas	3	Lincoln	3	Pettis	2	St. Louis City	3
Butler	1	Dunklin	0	Linn	1	Phelps	3	Stoddard	0
Caldwell	2	Franklin	3	Livingston	1	Pike	2	Stone	3
Callaway	3	Gasconade	3	Macon	2	Platte	5	Sullivan	0
Camden	3	Gentry	1	Madison	1	Polk	4	Taney	3
Cape Girardeau	1	Greene	4	Maries	2	Pulaski	2	Texas	3
Carroll	1	Grundy	1	Marion	0	Putnam	0	Vernon	2
Carter	1	Harrison	1	McDonald	3	Ralls	0	Warren	3
Cass	5	Henry	1	Mercer	0	Randolph	2	Washington	3
Cedar	3	Hickory	3	Miller	3	Ray	5	Wayne	1
Chariton	2	Holt	0	Moniteau	3	Reynolds	1	Webster	4
Christian	4	Howard	2	Monroe	2	Ripley	1	Worth	0
Clark	0	Howell	3			St. Charles	4	Wright	3

Missouri Regions



Missouri Enrollment by Region

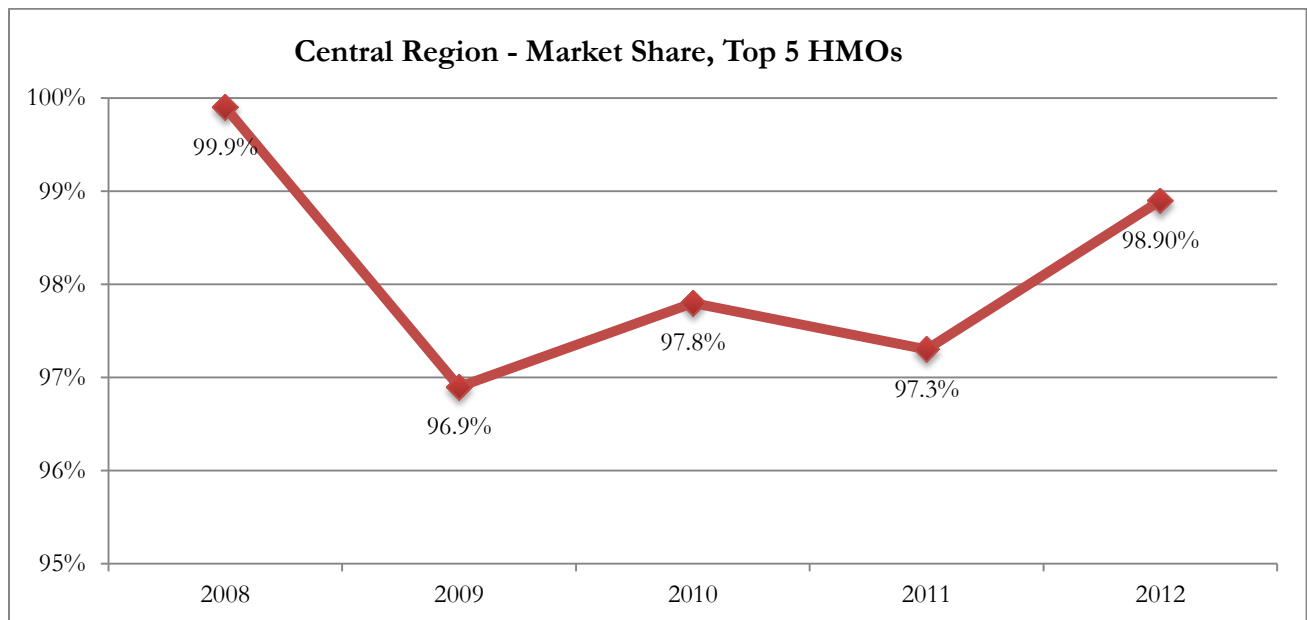
Region	HMO	POS	Medicare	Medicaid	Total	% Missouri Market
Central	3,492	11,960	3,076	65,653	84,181	11.9%
Eastern	13,502	16,431	89,458	209,725	329,116	46.7%
Northeastern	13	250	3	7,238	7,504	1.1%
Northwestern	633	2	6	37	678	0.1%
South Central	62	582	1,882	126	2,652	0.4%
Southeastern	67	19	94	1,658	1,838	0.3%
Southwestern	2,454	12,477	32,263	14,128	61,322	8.7%
Western	54,355	456	24,386	124,543	203,740	28.9%
Non-Missouri	10,192	2,593	1,410	185	14,380	2.0%
Total	84,770	44,770	152,578	423,293	705,411	100.0%
% Missouri Market	12.0%	6.3%	21.6%	60.0%	100.0%	



Central Region Enrollment

By Company and Enrollment Classification

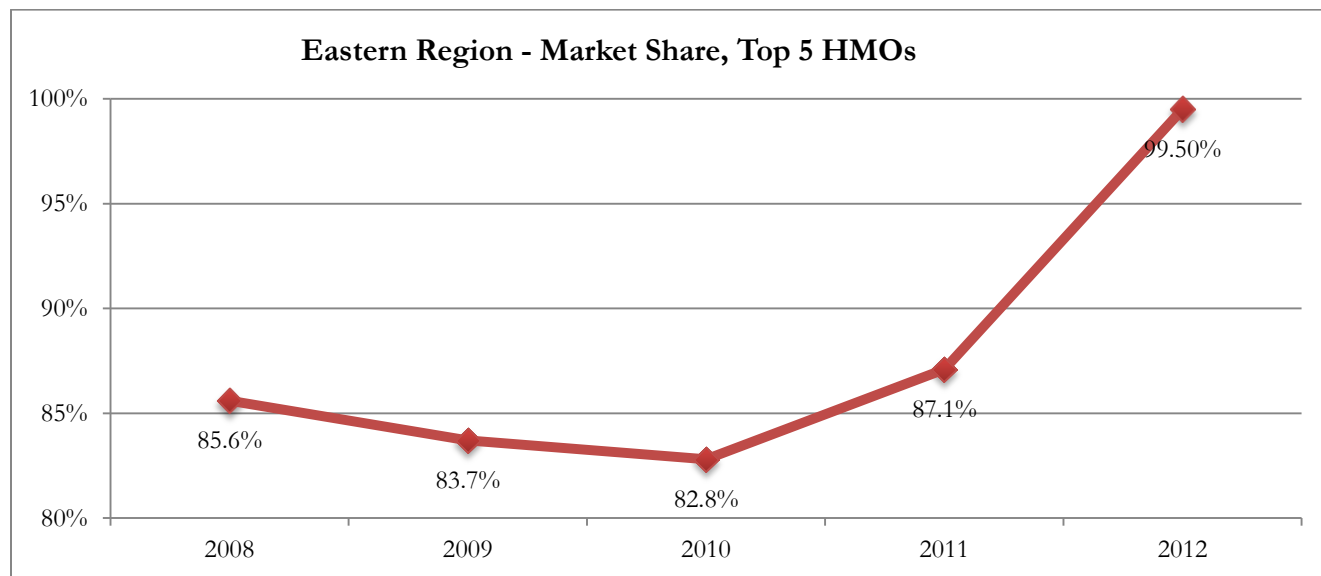
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	0	2	0	0	2	0.0%
Arcadian Health Plan, Inc	0	0	17	0	17	0.0%
Cigna HealthCare of St. Louis, Inc.	4	0	0	0	4	0.0%
Coventry Health Care of KS, Inc	6	0	13	0	19	0.0%
Coventry Health Care of Missouri, Inc	782	59	1,081	0	1,922	2.3%
Essence Healthcare, Inc.	0	0	820	0	820	1.0%
Good Health HMO, dba Blue Care	180	0	0	0	180	0.2%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	1,915	11,899	0	0	13,814	16.4%
HealthCare USA of Missouri, LLC	0	0	0	32,430	32,430	38.5%
Home State Health Plan, Inc.	0	0	0	4,004	4,004	4.8%
Humana Health Plan	0	0	587	0	587	0.7%
Missouri Care, Incorporated	0	0	0	29,219	29,219	34.7%
UnitedHealthcare of the Midwest, Inc.	605	0	558	0	1,163	1.4%
Total	3,492	11,960	3,076	65,653	84,181	100.0%



Eastern Region Enrollment

By Company and Enrollment Classification

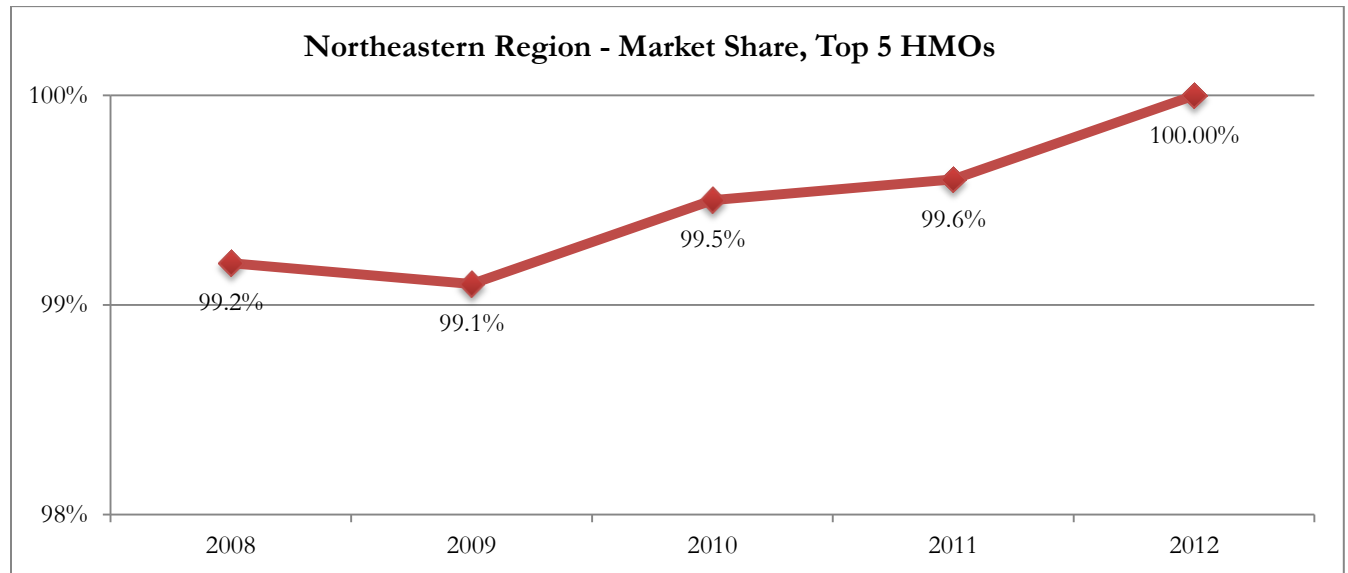
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	375	21	0	0	396	0.1%
Cigna HealthCare of St. Louis, Inc.	127	5	0	0	132	0.0%
Coventry Health Care of KS, Inc	4	0	0	0	4	0.0%
Coventry Health Care of Missouri, Inc	4,354	5,290	26,476	0	36,120	11.0%
Essence Healthcare, Inc.	0	0	27,639	0	27,639	8.4%
Good Health HMO, dba Blue Care	10	0	0	0	10	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	843	11,114	0	0	11,957	3.6%
Harmony Health Plans of IL dba Harmony Health Plan	0	0	3,498	0	3,498	1.1%
HealthCare USA of Missouri, LLC	0	0	0	129,494	129,494	39.3%
Home State Health Plan, Inc.	0	0	0	35,631	35,631	10.8%
Humana Health Plan	0	0	1,443	0	1,443	0.4%
Missouri Care, Incorporated	0	0	0	44,600	44,600	13.6%
UnitedHealthcare of the Midwest, Inc.	7,789	1	30,402	0	38,192	11.6%
Total	13,502	16,431	89,458	209,725	329,116	100.0%



Northeastern Region Enrollment

By Company and Enrollment Classification

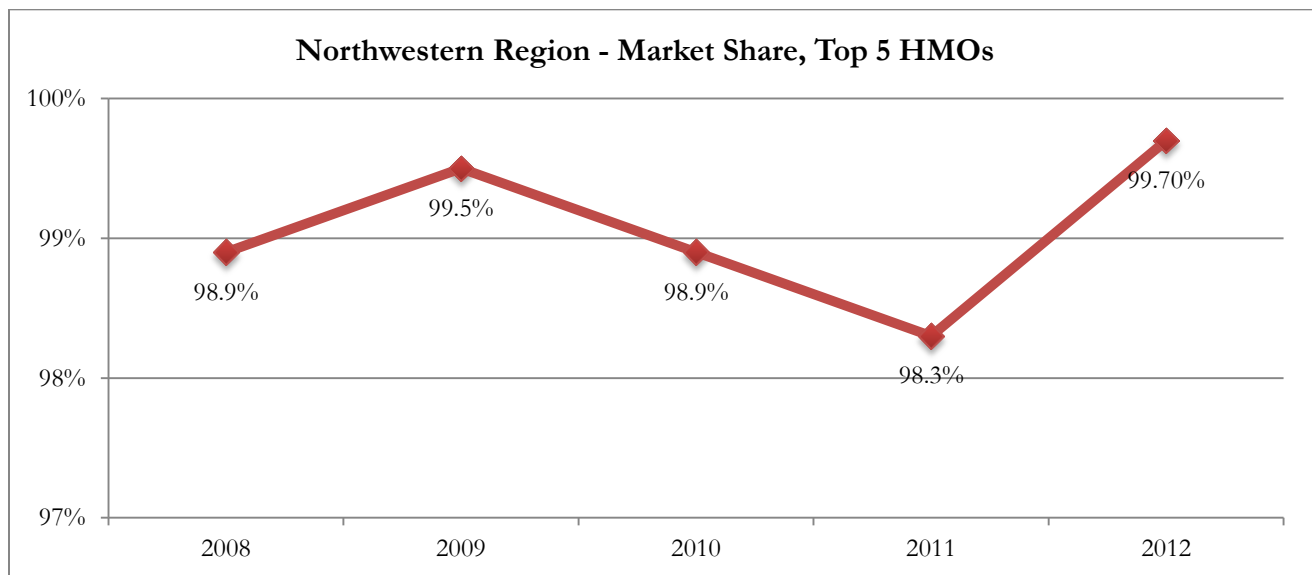
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri, Inc	5	0	1	0	6	0.1%
Good Health HMO, dba Blue Care	7	0	0	0	7	0.1%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	0	250	0	0	250	3.3%
Harmony Health Plans of IL dba Harmony Health Plan	0	0	1	0	1	0.0%
HealthCare USA of Missouri, LLC	0	0	0	3,522	3,522	46.9%
Home State Health Plan, Inc.	0	0	0	496	496	6.6%
Missouri Care, Incorporated	0	0	0	3,220	3,220	42.9%
UnitedHealthcare of the Midwest, Inc.	1	0	1	0	2	0.0%
Total	13	250	3	7,238	7,504	100.0%



Northwestern Region Enrollment

By Company and Enrollment Classification

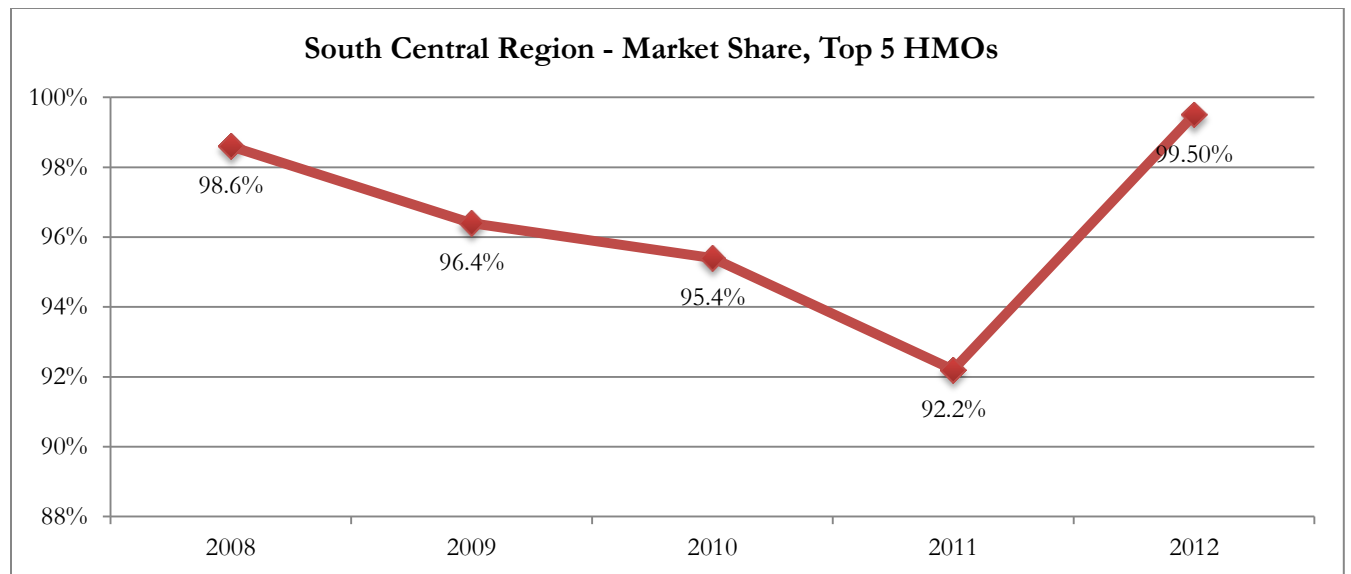
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	52	0	0	0	52	7.7%
Coventry Health Care of KS, Inc	0	0	4	0	4	0.6%
Coventry Health Care of Missouri, Inc	0	0	1	0	1	0.1%
Good Health HMO, dba Blue Care	577	0	0	0	577	85.1%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	0	2	0	0	2	0.3%
HealthCare USA of Missouri, LLC	0	0	0	23	23	3.4%
Humana Health Plan	3	0	1	0	4	0.6%
Missouri Care, Incorporated	0	0	0	14	14	2.1%
UnitedHealthcare of the Midwest, Inc.	1	0	0	0	1	0.1%
Total	633	2	6	37	678	100.0%



South Central Region Enrollment

By Company and Enrollment Classification

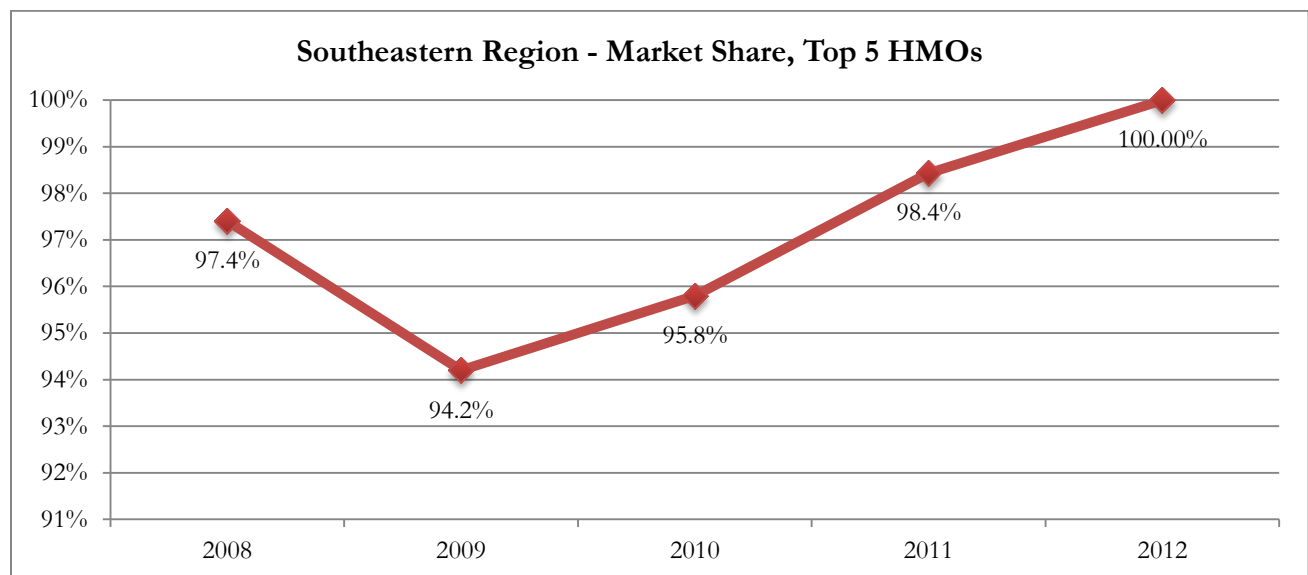
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc	0	0	152	0	152	5.7%
Coventry Health Care of KS, Inc	8	0	1	0	9	0.3%
Coventry Health Care of Missouri, Inc	0	6	557	0	563	21.2%
Cox HealthPlans	7	20	0	0	27	1.0%
Good Health HMO, dba Blue Care	2	0	0	0	2	0.1%
HMO Missouri, Inc. d/b/a Anthem Blue Cross and Blu	3	556	0	0	559	21.1%
HealthCare USA of Missouri, LLC	0	0	0	71	71	2.7%
Home State Health Plan, Inc.	0	0	0	20	20	0.8%
Humana Health Plan	0	0	212	0	212	8.0%
Missouri Care, Incorporated	0	0	0	35	35	1.3%
UnitedHealthcare of the Midwest, Inc.	42	0	960	0	1,002	37.8%
Total	62	582	1,882	126	2,652	100.0%



Southeastern Region Enrollment

By Company and Enrollment Classification

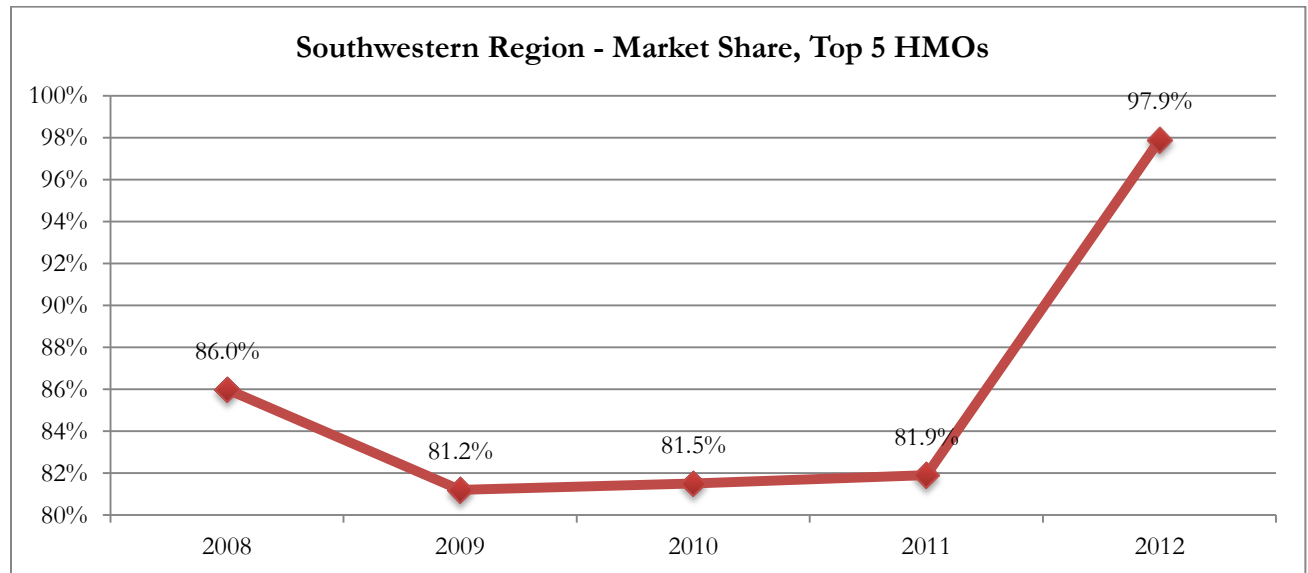
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri, Inc	24	4	83	0	111	6.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	0	15	0	0	15	0.8%
Harmony Health Plans of IL dba Harmony Health Plan	0	0	2	0	2	0.1%
HealthCare USA of Missouri, LLC	0	0	0	648	648	35.3%
Home State Health Plan, Inc.	0	0	0	644	644	35.0%
Humana Health Plan	0	0	2	0	2	0.1%
Missouri Care, Incorporated	0	0	0	366	366	19.9%
UnitedHealthcare of the Midwest, Inc.	43	0	7	0	50	2.7%
Total	67	19	94	1,658	1,838	100.0%



Southwestern Region Enrollment

By Company and Enrollment Classification

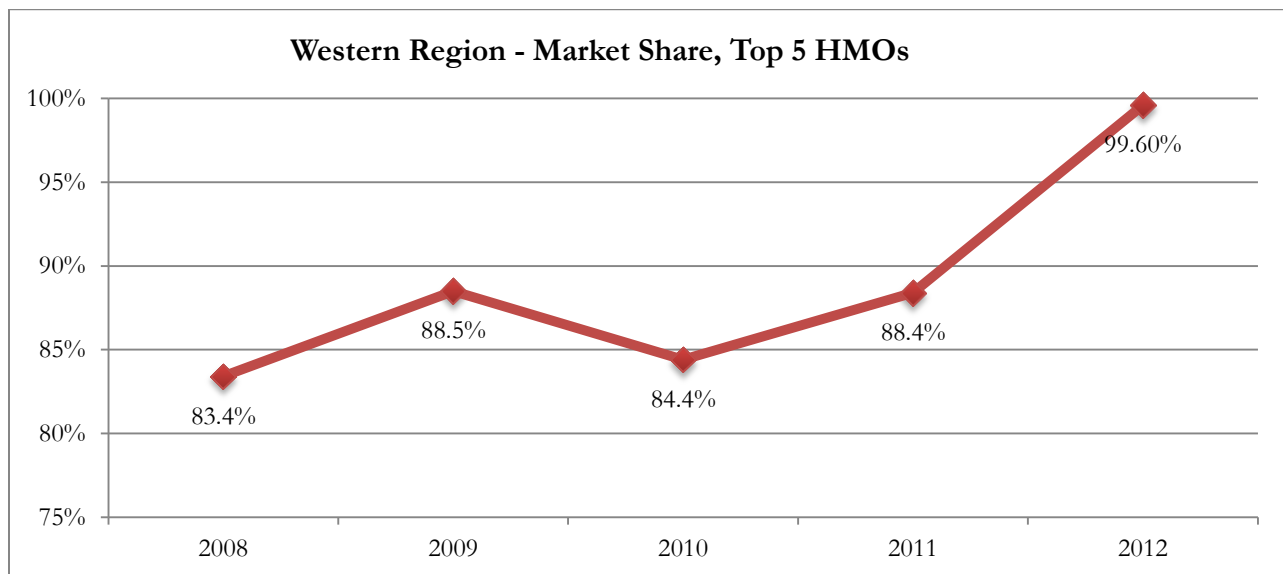
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc	0	0	1,110	0	1,110	1.8%
Cigna HealthCare of St. Louis, Inc.	54	0	0	0	54	0.1%
Coventry Health Care of KS, Inc	855	0	8	0	863	1.4%
Coventry Health Care of Missouri, Inc	8	3	16,038	0	16,049	26.2%
Cox HealthPlans	536	564	0	0	1,100	1.8%
Good Health HMO, dba Blue Care	68	0	0	0	68	0.1%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Sh.	576	11,910	0	0	12,486	20.4%
Harmony Health Plans of IL dba Harmony Health Plan	0	0	1	0	1	0.0%
HealthCare USA of Missouri, LLC	0	0	0	8,076	8,076	13.2%
Home State Health Plan, Inc.	0	0	0	1,459	1,459	2.4%
Humana Health Plan	0	0	7,065	0	7,065	11.5%
Missouri Care, Incorporated	0	0	0	4,593	4,593	7.5%
UnitedHealthcare of the Midwest, Inc.	357	0	8,041	0	8,398	13.7%
Total	2,454	12,477	32,263	14,128	61,322	100.0%



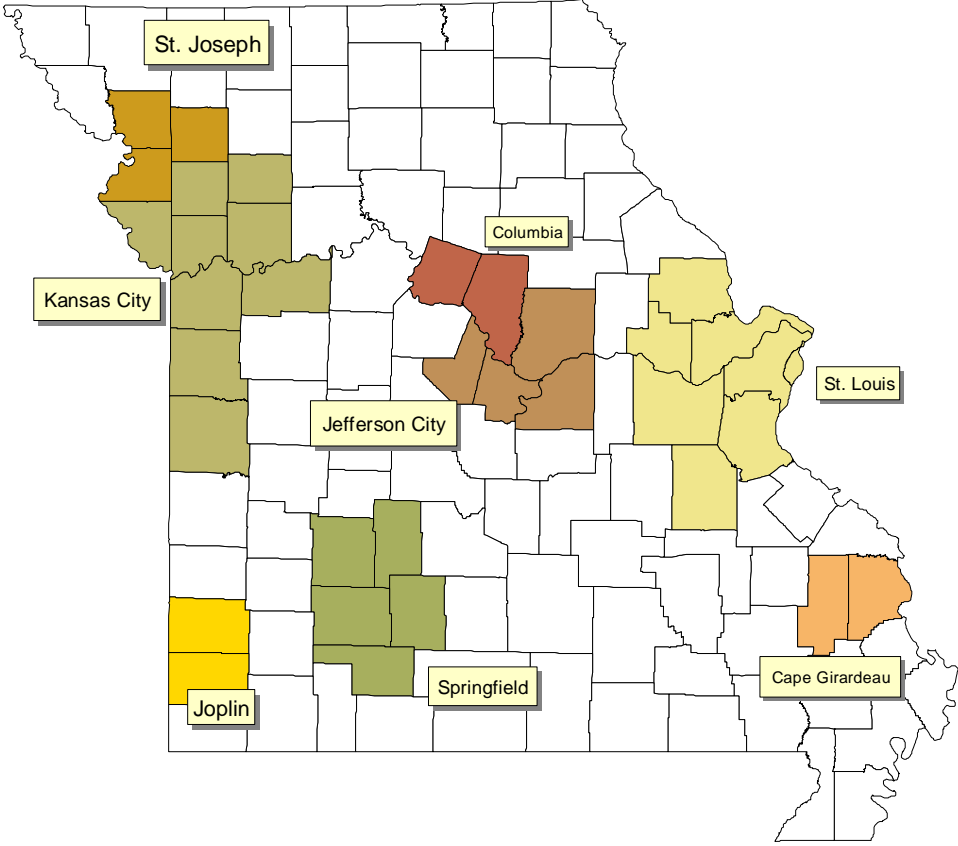
Western Region Enrollment

By Company and Enrollment Classification

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	1,229	375	0	0	1,604	0.8%
Arcadian Health Plan, Inc	0	0	5	0	5	0.0%
Cigna HealthCare of St. Louis, Inc.	261	4	0	0	265	0.1%
Coventry Health Care of KS, Inc	42	38	8,653	0	8,733	4.3%
Coventry Health Care of Missouri, Inc	1	0	70	0	71	0.0%
Good Health HMO, dba Blue Care	52,302	0	0	0	52,302	25.7%
HMO Missouri, Inc. d/b/a Anthem Blue Cross& Bl. Shld.	5	38	0	0	43	0.0%
HealthCare USA of Missouri, LLC	0	0	0	78,171	78,171	38.4%
Home State Health Plan, Inc.	0	0	0	17,311	17,311	8.5%
Humana Health Plan	364	0	15,646	0	16,010	7.9%
Missouri Care, Incorporated	0	0	0	29,061	29,061	14.3%
UnitedHealthcare of the Midwest, Inc.	151	1	12	0	164	0.1%
Total	54,355	456	24,386	124,543	203,740	100.0%

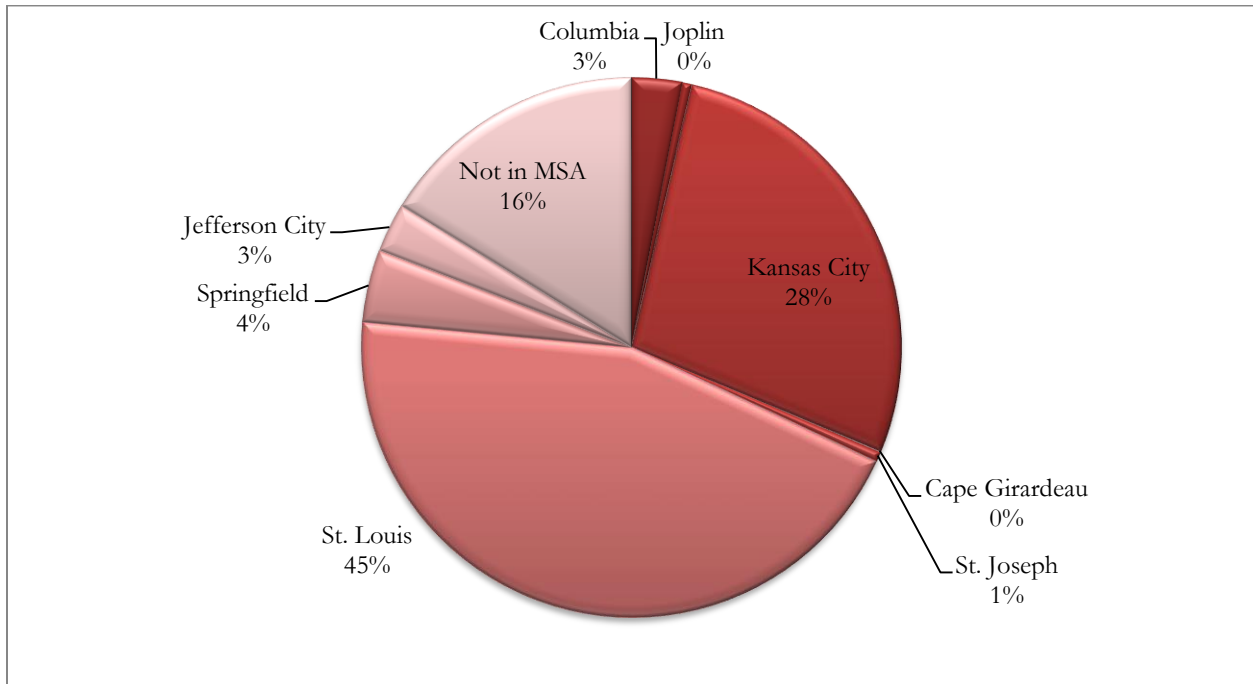


**Missouri Metropolitan Statistical Areas
(Missouri Portions Only)**



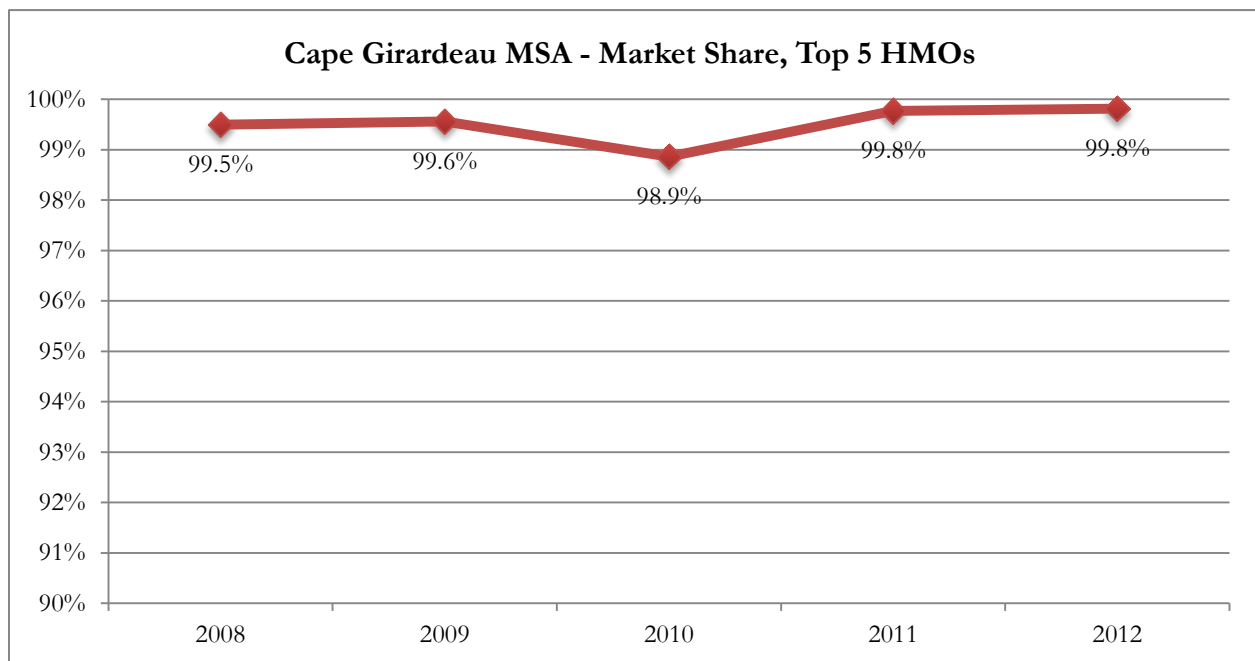
Missouri Enrollment by MSA

MSA Name	HMO	POS	Medicare	Medicaid	Total	% of Market
Columbia	1,081	4,226	1,394	13,980	20,681	2.9%
Joplin	225	2,608	1,156	48	4,037	0.6%
Kansas City	49,341	443	23,869	117,820	191,473	27.1%
Cape Girardeau	14	4	8	55	81	0.0%
St. Joseph	4,143	3	5	69	4,220	0.6%
St. Louis	13,147	15,720	88,330	190,899	308,096	43.7%
Springfield	1,624	6,666	17,722	4,028	30,040	4.3%
Jefferson City	1,329	3,905	722	14,558	20,514	2.9%
Not in MSA	3,674	8,602	17,962	81,651	111,889	15.9%
Out of State	10,192	2,593	1,410	185	14,380	2.0%
Total	84,770	44,770	152,578	423,293	705,411	100.0%
% of Market	70.9%	18.0%	9.8%	1.3%	100.0%	



Cape Girardeau MSA Enrollment by Company

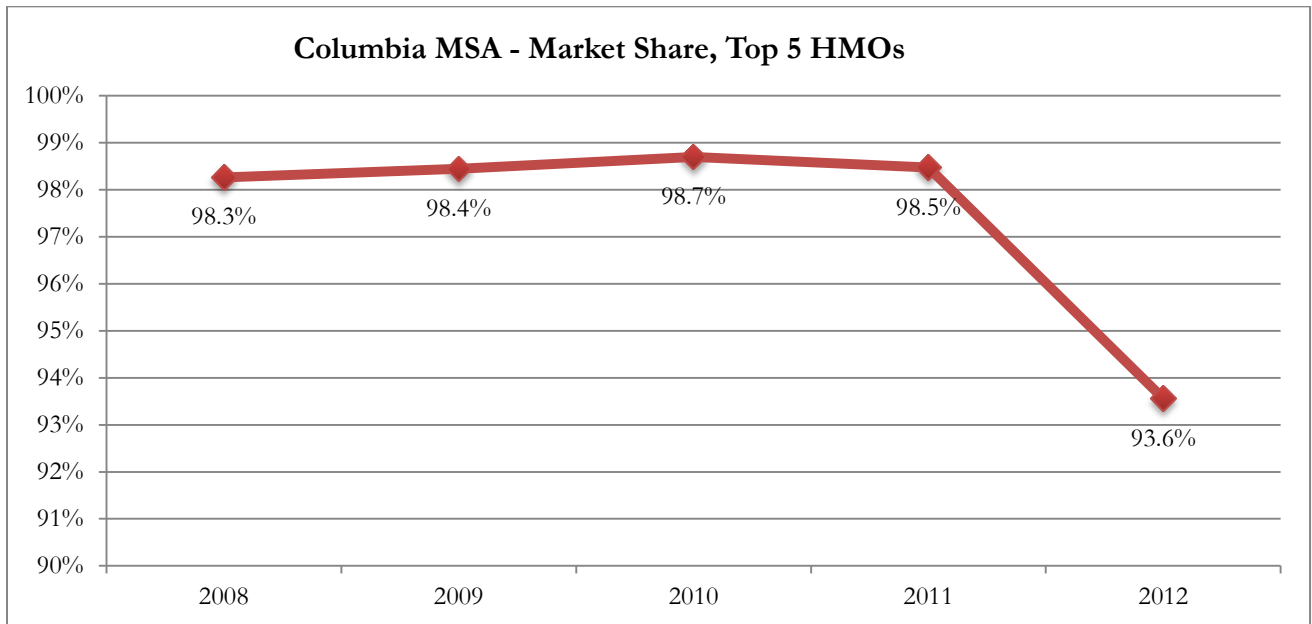
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri, Inc	12	4	2	0	18	22.2%
HealthCare USA of Missouri, LLC	0	0	0	35	35	43.2%
Home State Health Plan, Inc.	0	0	0	8	8	9.9%
Humana Health Plan	0	0	1	0	1	1.2%
Missouri Care, Incorporated	0	0	0	12	12	14.8%
UnitedHealthcare of the Midwest, Inc.	2	0	5	0	7	8.6%
Total	14	4	8	55	81	100.0%



Columbia MSA

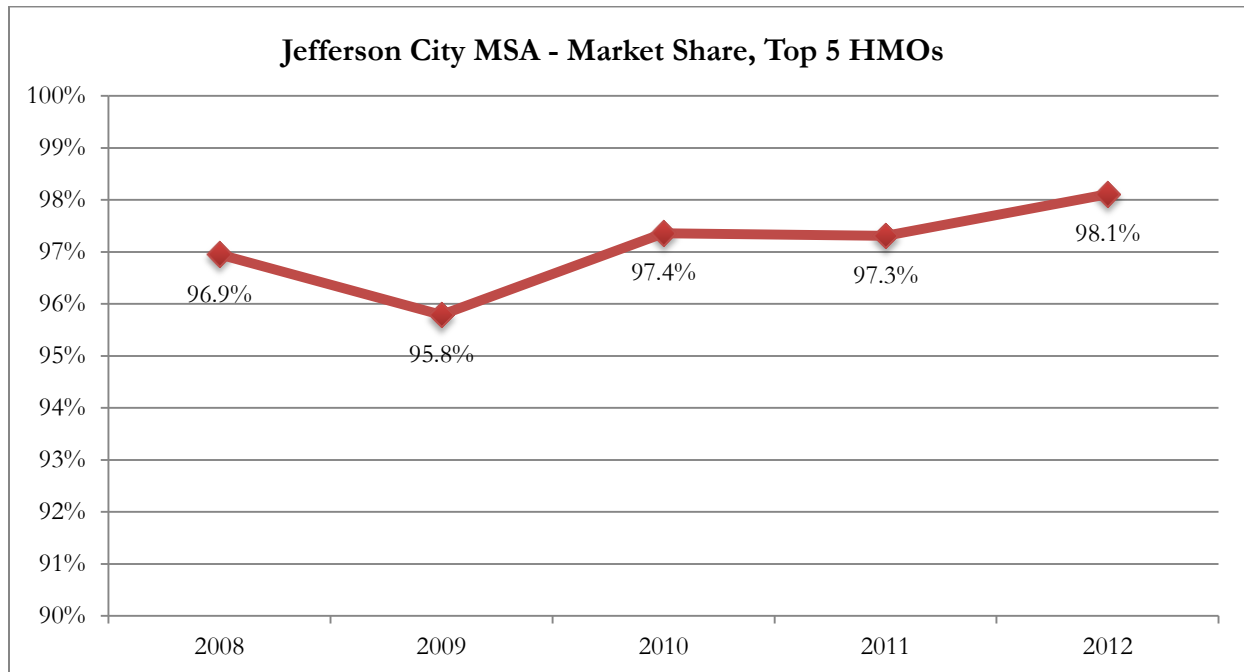
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri, Inc	617	6	159	0	782	3.8%
Essence Healthcare, Inc.	0	0	820	0	820	4.0%
Good Health HMO, dba Blue Care	10	0	0	0	10	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & B. Shld.	309	4,220	0	0	4,529	21.9%
HealthCare USA of Missouri, LLC	0	0	0	6,198	6,198	30.0%
Home State Health Plan, Inc.	0	0	0	698	698	3.4%
Humana Health Plan	0	0	411	0	411	2.0%
Missouri Care, Incorporated	0	0	0	7,084	7,084	34.3%
UnitedHealthcare of the Midwest, Inc.	145	0	4	0	149	0.7%
Total	1,081	4,226	1,394	13,980	20,681	100.0%



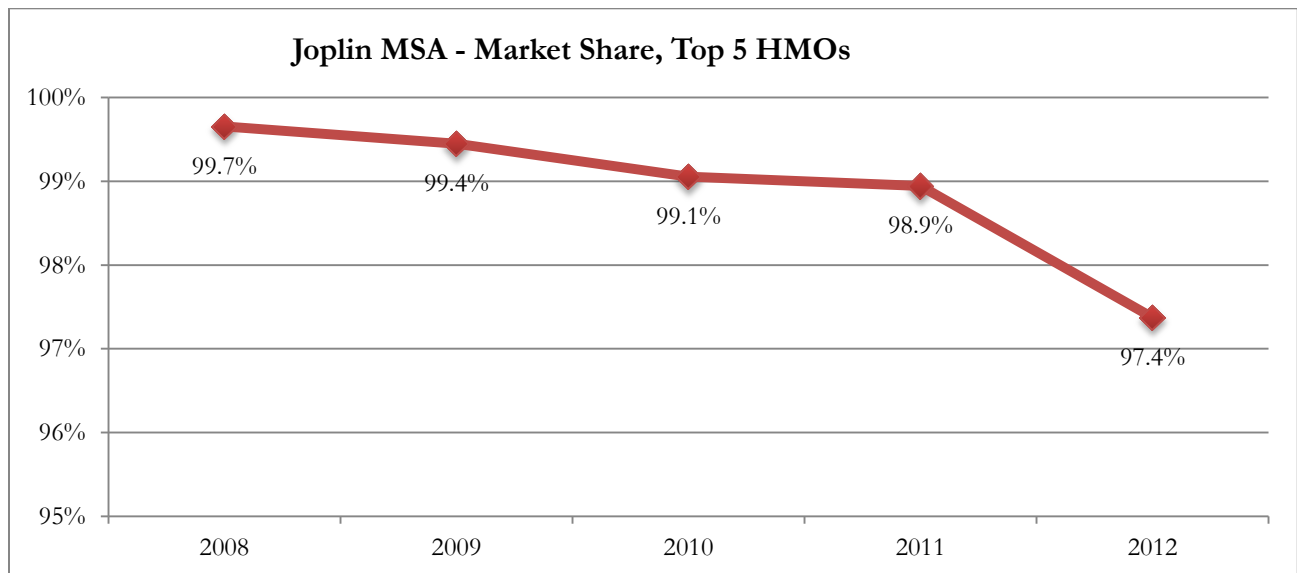
Jefferson City MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of KS, Inc	0	0	1	0	1	0.0%
Coventry Health Care of Missouri, Inc	55	0	508	0	563	2.7%
Good Health HMO, dba Blue Care	5	0	0	0	5	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	1,100	3,905	0	0	5,005	24.4%
HealthCare USA of Missouri, LLC	0	0	0	8,502	8,502	41.4%
Home State Health Plan, Inc.	0	0	0	1,200	1,200	5.8%
Humana Health Plan	0	0	4	0	4	0.0%
Missouri Care, Incorporated	0	0	0	4,856	4,856	23.7%
UnitedHealthcare of the Midwest, Inc.	169	0	209	0	378	1.8%
Total	1,329	3,905	722	14,558	20,514	100.0%



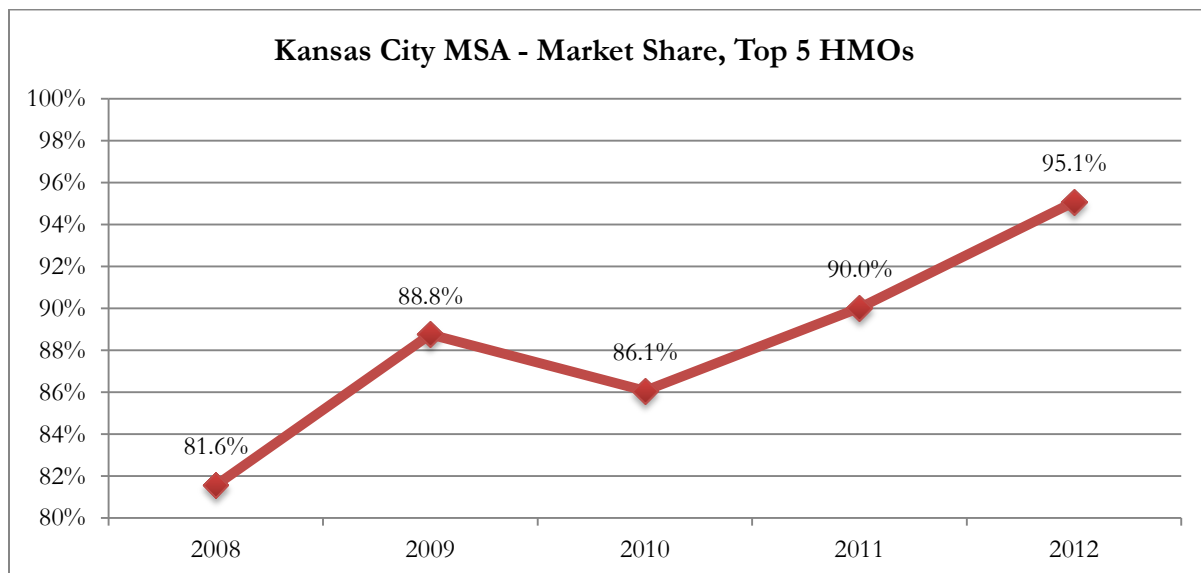
Joplin MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc	0	0	152	0	152	3.8%
Cigna HealthCare of St. Louis, Inc.	1	0	0	0	1	0.0%
Coventry Health Care of KS, Inc	29	0	2	0	31	0.8%
Coventry Health Care of Missouri, Inc	0	0	112	0	112	2.8%
Cox Health Plans	24	4	0	0	28	0.7%
Good Health HMO, dba Blue Care	5	0	0	0	5	0.1%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	149	2,604	0	0	2,753	68.2%
Harmony Health Plans of IL	0	0	1	0	1	0.0%
HealthCare USA of Missouri, LLC	0	0	0	30	30	0.7%
Humana Health Plan	0	0	875	0	875	21.7%
Missouri Care, Incorporated	0	0	0	18	18	0.4%
UnitedHealthcare of the Midwest, Inc.	17	0	14	0	31	0.8%
Total	225	2,608	1,156	48	4,037	100.0%



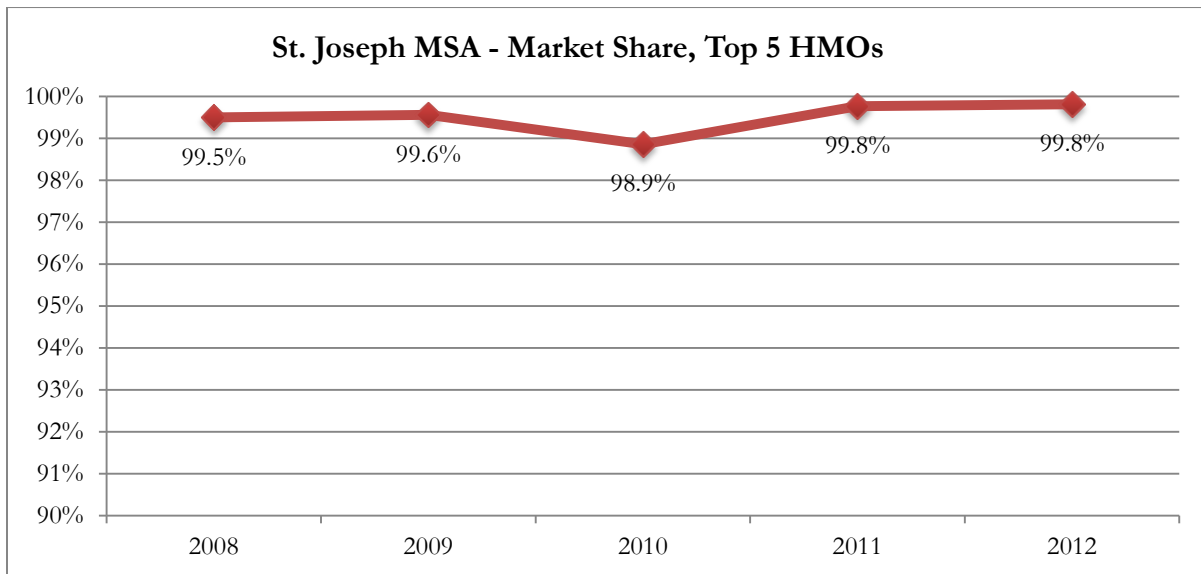
Kansas City MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	984	370	0	0	1,354	0.7%
Arcadian Health Plan, Inc	0	0	3	0	3	0.0%
Cigna HealthCare of St. Louis, Inc.	258	4	0	0	262	0.1%
Coventry Health Care of KS, Inc	40	37	8,626	0	8,703	4.5%
Coventry Health Care of Missouri, Inc	1	0	69	0	70	0.0%
Good Health HMO, dba Blue Care	47,549	0	0	0	47,549	24.8%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	4	31	0	0	35	0.0%
HealthCare USA of Missouri, LLC	0	0	0	74,341	74,341	38.8%
Home State Health Plan, Inc.	0	0	0	16,474	16,474	8.6%
Humana Health Plan	362	0	15,160	0	15,522	8.1%
Missouri Care, Incorporated	0	0	0	27,005	27,005	14.1%
UnitedHealthcare of the Midwest, Inc.	143	1	11	0	155	0.1%
Total	49,341	443	23,869	117,820	191,473	100.0%



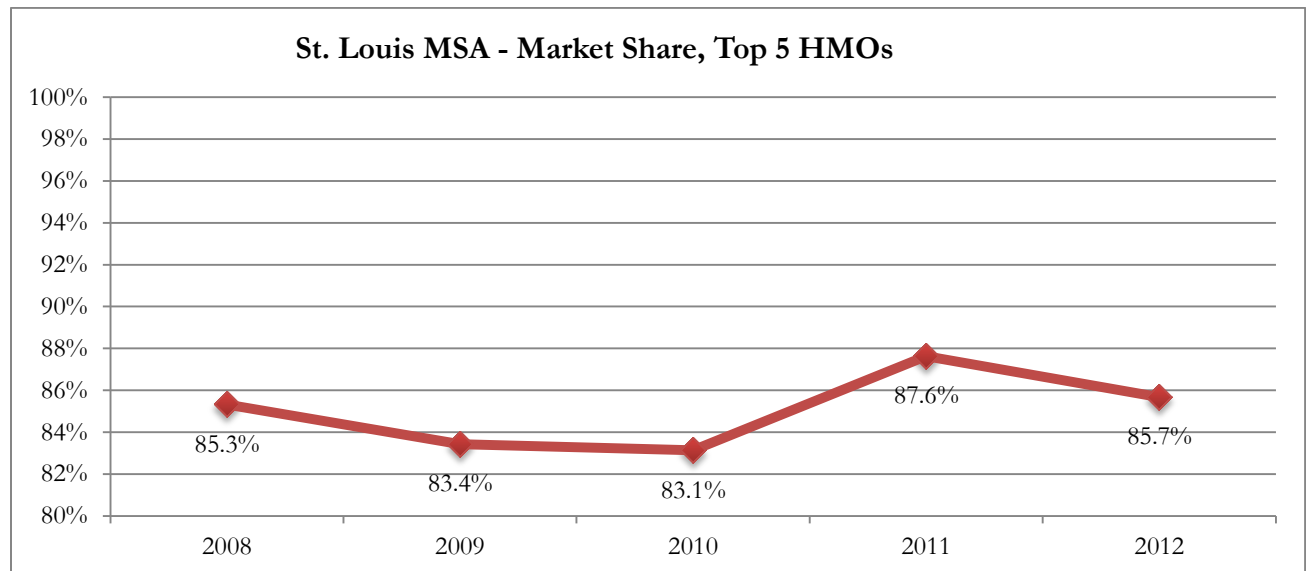
St. Joseph MSA
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	281	3	0	0	284	6.7%
Cigna HealthCare of St. Louis, Inc.	1	0	0	0	1	0.0%
Coventry Health Care of KS, Inc	1	0	4	0	5	0.1%
Good Health HMO, dba Blue Care	3,860	0	0	0	3,860	91.5%
HealthCare USA of Missouri, LLC	0	0	0	41	41	1.0%
Home State Health Plan, Inc.	0	0	0	10	10	0.2%
Humana Health Plan	0	0	1	0	1	0.0%
Missouri Care, Incorporated	0	0	0	18	18	0.4%
Total	4,143	3	5	69	4,220	100.0%



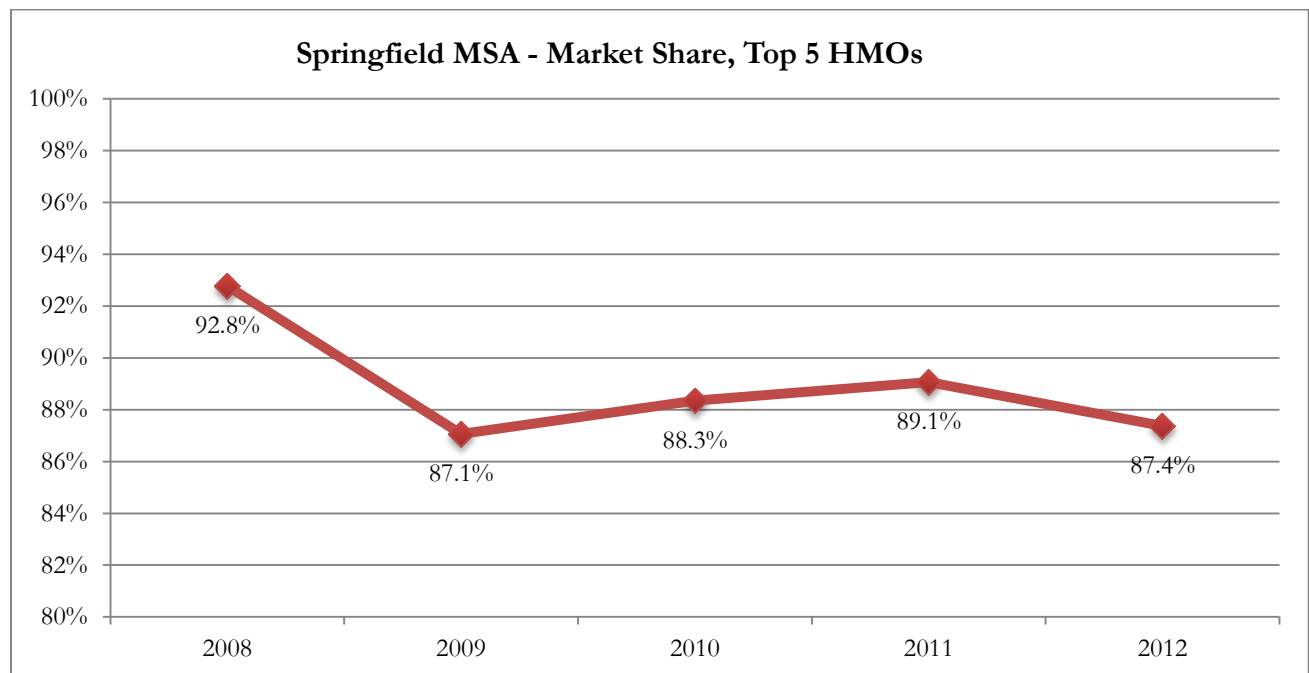
St. Louis MSA
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	375	21	0	0	396	0.1%
Cigna HealthCare of St. Louis, Inc.	127	5	0	0	132	0.0%
Coventry Health Care of KS, Inc	4	0	0	0	4	0.0%
Coventry Health Care of Missouri, Inc	4,303	5,221	26,393	0	35,917	11.7%
Essence Healthcare, Inc.	0	0	27,639	0	27,639	9.0%
Good Health HMO, dba Blue Care	8	0	0	0	8	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	811	10,472	0	0	11,283	3.7%
Harmony Health Plans of IL	0	0	3,497	0	3,497	1.1%
HealthCare USA of Missouri, LLC	0	0	0	120,797	120,797	39.2%
Home State Health Plan, Inc.	0	0	0	31,479	31,479	10.2%
Humana Health Plan	0	0	1,071	0	1,071	0.3%
Missouri Care, Incorporated	0	0	0	38,623	38,623	12.5%
UnitedHealthcare of the Midwest, Inc.	7,519	1	29,730	0	37,250	12.1%
Total	13,147	15,720	88,330	190,899	308,096	100.0%



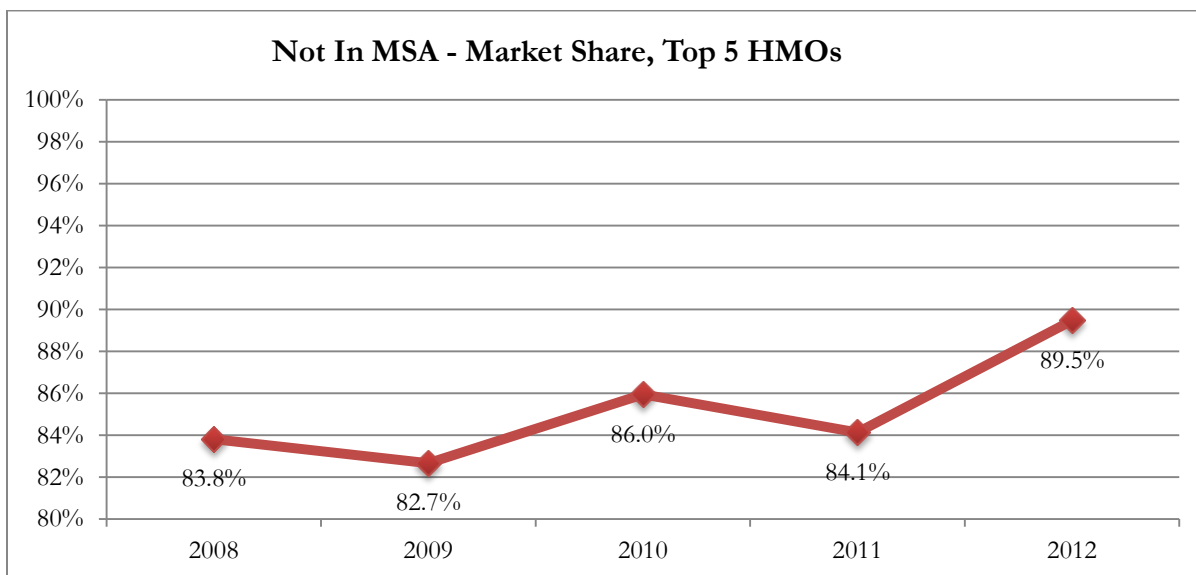
Springfield MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc	0	0	528	0	528	1.8%
Cigna HealthCare of St. Louis, Inc.	49	0	0	0	49	0.2%
Coventry Health Care of KS, Inc	710	0	0	0	710	2.4%
Coventry Health Care of Missouri, Inc	4	1	7,352	0	7,357	24.5%
Cox HealthPlans	496	503	0	0	999	3.3%
Good Health HMO, dba Blue Care	16	0	0	0	16	0.1%
HMO Missouri dba Anthem Blue Cross & Bl. Shld.	122	6,162	0	0	6,284	20.9%
HealthCare USA of Missouri, LLC	0	0	0	2,322	2,322	7.7%
Home State Health Plan, Inc.	0	0	0	387	387	1.3%
Humana Health Plan	0	0	3,868	0	3,868	12.9%
Missouri Care, Incorporated	0	0	0	1,319	1,319	4.4%
UnitedHealthcare of the Midwest, Inc.	227	0	5,974	0	6,201	20.6%
Total	1,624	6,666	17,722	4,028	30,040	100.0%



Not in MSA
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc (a Pennsylvania Corporation)	16	4	0	0	20	0.0%
Arcadian Health Plan, Inc	0	0	601	0	601	0.5%
Cigna HealthCare of St. Louis, Inc.	10	0	0	0	10	0.0%
Coventry Health Care of KS, Inc	131	1	46	0	178	0.2%
Coventry Health Care of Missouri, Inc	182	130	9,712	0	10,024	9.0%
Cox HealthPlans	23	77	0	0	100	0.1%
Good Health HMO, dba Blue Care	1,693	0	0	0	1,693	1.5%
HMO Missouri, Inc. dba Anthem Blue Cross & Bl. Shld.	847	8,390	0	0	9,237	8.3%
Harmony Health Plans of IL	0	0	4	0	4	0.0%
HealthCare USA of Missouri, LLC	0	0	0	40,169	40,169	35.9%
Home State Health Plan, Inc.	0	0	0	9,309	9,309	8.3%
Humana Health Plan	5	0	3,565	0	3,570	3.2%
Missouri Care, Incorporated	0	0	0	32,173	32,173	28.8%
UnitedHealthcare of the Midwest, Inc.	767	0	4,034	0	4,801	4.3%
Total	3,674	8,602	17,962	81,651	111,889	100.0%



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DIFP

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SEPTEMBER 2012