

**STATE OF TEXAS
MEDICAID MANAGED CARE
STAR+PLUS PROGRAM RATE SETTING
NURSING FACILITY CARVE IN
STATE FISCAL YEAR 2015**

Prepared for:

Texas Health and Human Services Commission

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I. Introduction

Rudd and Wisdom, Inc. has been retained by the Texas Health and Human Services Commission (HHSC) to develop the state fiscal year 2015 (FY2015, September 1, 2014 through August 31, 2015) premium rates for HMOs participating in the Texas Medicaid STAR+PLUS program. Effective March 1, 2015 the STAR+PLUS program will be expanded to include STAR+PLUS eligible members residing in a nursing facility. This report presents the rating methodology and assumptions used in developing the premium rates for this programmatic expansion.

STAR+PLUS is a Texas Medicaid managed care program for people who have disabilities or are age 65 or older. STAR+PLUS participants get Medicaid health-care and long-term services and support through a medical plan that they choose. Prior to March 1, 2015 nursing facility residents and their expenses were carved out from STAR+PLUS and paid on a fee-for-service (FFS) basis. In addition, STAR+PLUS members who enter a nursing facility are disenrolled from STAR+PLUS after residing in a nursing facility for four months. Effective March 1, 2015 these nursing facility services and members will be carved into the STAR+PLUS program.

Rudd and Wisdom has provided actuarial services to the Texas Medicaid program for over 25 years. We have participated in the state's managed care rating process since its inception in 1993. This year, as in previous years, we have worked closely with HHSC in developing the FY2015 HMO premium rates.

Rudd and Wisdom has relied on the following data sources::

- Monthly enrollment for all Medicaid members residing in a nursing facility during the period September 2012 through June 2014. This enrollment data included detailed information including dates of nursing facility residence, age, service delivery area, Medicare status and service codes. This information was provided by HHSC.
- Acute care fee-for-service claims data. Data was collected separately for inpatient and all other acute care services for the period September 2012 through June 2014. These reports were developed by HHSC using the detailed enrollment list described above and querying all fee-for-service acute care claims incurred by these nursing facility individuals during their applicable eligibility period. Only those services which are the financial responsibility of the health plan were included in the capitation rates.
- Nursing facility claims data for the period September 2008 through June 2014. This data was provided by the Texas Department of Aging and Disability Services (DADS), the department within HHSC that currently oversees the nursing facility program. This data was provided in multiple formats including the following:
 - Data was collected separately by month, county and type of service. This aggregated data served as the base period claims data used for the rate development.
 - Data was provided separately by nursing facility and type of service. This data was used to identify facilities which will be excluded from the nursing facility carve-in.

- Data was provided for Daily Care separated by nursing facility and recipient Resource Utilization Group (RUG) score. This data was used to identify the varying levels of acuity of the nursing facility members. Daily Care is the most prevalent nursing facility service and represents over 95% of all nursing facility expenditures.
- Information provided by HHSC regarding nursing facility claim recoupments for the period September 2010 through August 2012.
- Information from HHSC regarding recent changes in covered services and provider reimbursement under the nursing facility program.
- Information provided by HHSC regarding FY2013 acute care claims for STAR+PLUS members residing in a nursing facility during their first four months of residency. This information was obtained from the managed care encounter database.
- Information provided by HHSC regarding proposed FY2015 Medicaid provider reimbursement rates.
- Information provided by HHSC regarding the enhanced payment level for nursing facilities eligible for the Minimum Payments for Qualified Nursing Facilities program.

After accumulating all of the information to be used in the rate setting process, a comparison of the various sources of claims data was performed to check for consistency. We compared (i) the claims data by service delivery area, (ii) the claim amounts reported by provider and type of service and (iii) the claim amounts by RUG score. There was satisfactory consistency between the three primary claims data sources. Overlapping data was provided by multiple sources (HHSC and DADS) in order to confirm the accuracy of the data being used. Although the above data was reviewed for reasonableness and consistency Rudd and Wisdom did not audit the data.

The analysis of base period claims data for each service area attempted to identify and adjust for any distortions in the data. Significant variations in experience, including the impact from unusually large individual claims, were investigated however no adjustment to the data has been deemed to be necessary. Attachment 2 presents a summary of the base period claims data by service area, risk group and type of service.

Effective March 1, 2015 the participating managed care plans will be required to submit detailed encounter data supporting the claims paid for their membership. Once available this data will serve as the primary source of data for future rate setting.

II. Overview of the Rate Setting Methodology

The actuarial model used to derive the FY2015 STAR+PLUS Nursing Facility HMO premium rates relies primarily on fee-for-service claims data. The historical claims experience for each area was analyzed and estimates for the base period (May 2013 through April 2014) were developed. These estimates were then projected forward to the rating period March 1, 2015 through August 31, 2015 using assumed trend rates. Other plan expenditures such as service coordination and administrative expenses were added to the claims component in order to project the total cost under the STAR+PLUS Nursing Facility program. These projected total cost rates were determined separately for each risk group to develop a set of community rates for each service area.

The managed care service areas used in the analysis were as follows:

- Bexar County Service Area (San Antonio)
- Dallas County Service Area (Dallas)
- El Paso County Service Area (El Paso)
- Harris County Service Area (Houston)
- Hidalgo County Service Area (Hidalgo)
- Jefferson County Service Area (Beaumont)
- Lubbock County Service Area (Lubbock)
- Nueces County Service Area (Corpus Christi)
- Tarrant County Service Area (Fort Worth)
- Travis County Service Area (Austin)
- Central Medicaid Rural Service Area (MRSA Central)
- Northeast Medicaid Rural Service Area (MRSA Northeast)
- West Medicaid Rural Service Area (MRSA West)

The risk groups (or rating populations) used in the analysis are as follows:

- Medicaid Only – Nursing Facility
- Dual Eligible – Nursing Facility

The services used in the analysis include the following:

Acute Care Services

- Ambulance Services
- Audiology Services
- Behavioral Health Services
- Birthing Center Services
- Chiropractic Services
- Dialysis
- Durable Medical Equipment and Supplies
- Emergency Services
- Family Planning Services
- Home Health Services
- Hospital Services - outpatient
- Lab, X-ray and Radiology Services
- Medical Check-ups and CCP Services for children under age 21

- Optometry
- Podiatry
- Prenatal Care
- Primary Care Services
- Specialty Physician Services
- Therapies – physical, occupational and speech
- Transplantation of Organs and Tissues
- Vision
- Inpatient Facility Services
- Prescription Drugs

Nursing Facility Services

- Daily Care – including room and board and nursing services
- Customized Power Wheelchairs
- Ventilators
- Adaptive Aids
- Medical Supplies
- Therapies – physical, occupational and speech

Services specifically excluded from the analysis include:

- Dental and Orthodontia Services

Further information regarding the carve-in of prescription drugs into the STAR+PLUS Nursing Facility program State Of Texas Medicaid Managed Care Rate Setting Pharmacy Carve-In For Nursing Facility Clients State Fiscal Year 2015.

HHSC utilizes a community rating methodology in setting the STAR+PLUS Nursing Facility base premium rates. The base rates vary by service area and risk group but are the same for each HMO in a service area. Attachment 3 presents the summary community rating exhibit for each service area along with a description of the analysis.

III. Adjustment Factors

This section contains a description of the adjustment factors used in the FY2015 STAR+PLUS Nursing Facility rate setting process.

Trend Factors

The rating methodology uses assumed trend factors to adjust the base period claims cost to the projection period. The cost trend factors used in this analysis are a combination of utilization and inflation components. Separate trend factors were developed by type of service – acute care and nursing facility services.

The projected acute trend rate assumptions were developed by the actuary based on an analysis of recent experience under the existing STAR+PLUS HMO plans. A detailed description of the development of these trend assumptions can be found in Attachment 5 of the report titled “State Of Texas Medicaid Managed Care STAR+PLUS Program Rate Setting State Fiscal Year 2015”. The trend assumptions are the average of the FY2015 OCC and HCBS trends described in this report. A single trend assumption applies to all service areas but varies by type of service (non inpatient and inpatient).

The projected nursing facility trend rate assumption was developed by the actuary based on an analysis of historical fee-for-service nursing facility claims for the period September 2008 through June 2014. Based on this information, estimates of monthly incurred claims were made through April 2014. The claims cost and trend experience were reviewed separately by service area. These service area trends were then combined into a statewide average using a weighted average formula with enrollment as the weights. The annual trends were adjusted to remove the impact of provider reimbursement increases and decreases that have impacted the nursing facility cost during this period. The final trend assumption was then selected as the average trend during FY2012 (1/3 weight), FY2013 (1/3 weight) and FY2014 (1/3 weight). The FY2014 trend is assumed to be the average trend during the first eight months of the fiscal year.

Attachment 4 is a summary of the cost trend analysis for nursing facility services. The chart below presents the assumed annual trend rates by type of service.

Acute Care (non-inpatient)	2.4%
Acute Care (inpatient)	2.9%
Nursing Facility	3.1%

Provider Reimbursement Adjustments – Nursing Facility

Medicaid provider reimbursement changes were provided for all nursing facility services on September 1, 2013 (2%) and again on September 1, 2014 (3.9%). Exhibit A of Attachment 5 presents a summary of the derivation of these adjustment factors.

Excluded Facilities

Several nursing facilities and residents will be excluded from the managed care expansion. These facilities and their residents include the Truman Smith Children’s Care Center

located in Gladewater and the Veterans Land Board (VLB) Texas State Veterans Homes located in Amarillo, Big Spring, Bonham, El Paso, Floresville, McAllen, Temple and Tyler. Exhibits B and C of Attachment 5 present a summary of these adjustment factors.

Nursing Facility Recoupments

Under managed care the HMOs will be responsible for recouping funds from the nursing facilities for claims deemed to have been paid at the incorrect level. Under the current fee-for-service model these recoupments occur on a delayed basis well after the end of the fiscal year. The base period used in developing the premium rates does not yet include these recoupments and therefore requires further adjustment. Exhibit D of Attachment 5 presents a summary of this adjustment.

Seasonality Adjustment

The base period used in calculating the premium rates for all service areas includes claims for the twelve month period May 2013 through April 2014; however, the calculated premium rates will be effective for the six month period March 2015 through August 2015. Due to rating period being six months, the impact of seasonal difference in cost of care was studied. Based on this analysis it was determined that an adjustment for seasonality is not necessary for acute care services but is necessary for nursing facility services. Exhibit E of Attachment 5 presents a summary of these adjustments.

Minimum Payment for Qualified Nursing Facility Adjustment

Effective March 1, 2015, HHSC will establish minimum payment levels for certain non-state government owned nursing facilities. For those facilities approved by the state, the participating HMOs will be required to reimburse these facilities at or above the Medicare payment level. The impact of this increased reimbursement has been analyzed and a derivation of the adjustment factors is included in Attachment 6

Provider Reimbursement Adjustments – Acute Care

Medicaid provider reimbursement changes have been implemented for the following services: APR DRG implementation, Potentially Preventable Complication reimbursement reductions, 10% reimbursement reduction for inpatient outlier reimbursement, revisions to the therapy fee schedule, outpatient facility reimbursement reductions, outpatient imaging reimbursement reductions, ambulance reimbursement reductions, revisions to emergency room reimbursement provisions for non emergent services and reduction of Medicaid reimbursement in excess of Medicare.

The rating adjustments for these provider reimbursement changes were calculated based on the rating adjustments determined for the existing STAR+PLUS managed care populations in each service area. The derivation of these adjustment factors is described in detail in the report titled “State Of Texas Medicaid Managed Care STAR+PLUS Program Rate Setting State Fiscal Year 2015”. All adjustments were calculated by applying actual health plan encounter data to the old and new reimbursement basis and the resulting impact determined. Attachment 7 presents a summary of the derivation of these adjustment factors and separates the impact into non-inpatient and inpatient.

Managed Care Data Completion Adjustment

The May 2013 through April 2014 base period data is made up of all fee-for-service claims paid for Medicaid members residing in a nursing facility. Some of these nursing facility residents were enrolled in the STAR+PLUS managed care program for the first four months of their nursing facility residency. The acute care claims of these managed care members are currently the responsibility of the STAR+PLUS HMO in which they are enrolled and therefore not included in our fee-for-service data. A data source that separately identifies these managed care claims during the base period is not yet available so adjustment factors have been developed to gross up the fee-for-service data to be inclusive of the expected managed care claims. Attachment 8 presents a summary of the derivation of these adjustment factors.

Managed Care Efficiency

Our rating analysis includes an explicit assumption regarding the anticipated reduction in claims cost resulting from the implementation of managed care. In deriving the managed care efficiency factor, we relied upon experience from previous STAR+PLUS expansions. The following table includes the managed care savings assumptions by type of service:

Acute Care (non-inpatient)	2.8%
Acute Care (inpatient)	14.3%
Nursing Facility	0.0%

The savings assumptions take into consideration that some of the acute care claims are currently delivered under the STAR+PLUS managed care program. For these acute care claims no further managed care savings are assumed.

No managed care savings are assumed for nursing facility services because the HMOs are required to contract with all nursing facilities at a reimbursement level that is at least equal to the current Medicaid fee-for-service reimbursement.

Attachment 9 provides additional information regarding the derivation of these adjustment factors

Service Coordination

The HMOs will be required to utilize service coordinators to conduct face-to-face meetings with their members residing in nursing facilities. The service coordinators will partner with nursing facility care coordinators and other nursing facility staff to ensure members' care is holistically integrated and coordinated and find ways to avoid preventable hospital admissions, readmissions, and emergency room visits, resulting in shared savings to benefit both the nursing facilities and HMOs, and most importantly the members themselves. The average service coordination expense of \$14.30 per member per month for the existing STAR+PLUS health plans and populations has been included in the nursing facility rate development.

IV. Administrative Fees and Risk Margin

The rating methodology includes an explicit provision for administrative services. The amount allocated for administrative expenses is \$133.00 pmpm. This amount is intended to provide for all administrative-related services performed by the HMO.

The administrative fee amounts were determined based on a review of the administrative fee provision included in the current STAR+PLUS capitation rates for the HCBS populations. The HCBS population includes individuals who meet the institutional level of care criteria but are residing in a community setting rather than a nursing facility. This population most closely resembles the nursing facility population and the administrative burden that the HMOs will encounter.

The premium rates also include an amount for premium tax (1.75% of premium), maintenance tax (\$0.065 pmpm) and a risk margin (2.0% of premium).

V. Summary

The chart below presents the results of the FY2015 STAR+PLUS Nursing Facility rating analysis and includes all components of the premium – acute care non-inpatient, acute care inpatient, nursing facility and prescription drugs. This report details the development of the acute care (non-inpatient and inpatient) and nursing facility components of the premium. Further information regarding the prescription drug component of the premium rate can be found in the report titled State Of Texas Medicaid Managed Care Rate Setting Pharmacy Carve-In For Nursing Facility Clients State Fiscal Year 2015.

The capitation rates included in this document do not include provision for the Affordable Care Act (ACA) Health Insurance Providers Fee. HHSC will develop and implement a procedure for reimbursing the MCOs for (i) the ACA Health Insurance Providers Fee, (ii) any applicable federal income tax impact resulting from payment of the ACA Health Insurance Providers Fee and (iii) any applicable state premium tax impact resulting from payment of the ACA Health Insurance Providers Fee. Such reimbursement will be provided based on a CMS-approved methodology.

Health Plan	Medicaid Only	Dual Eligible
Monthly Premium Rates		
Bexar	\$7,948.74	\$3,705.67
Dallas	\$7,946.11	\$3,483.45
El Paso	\$8,656.86	\$3,800.79
Harris	\$8,698.11	\$3,667.68
Hidalgo	\$9,623.39	\$4,176.22
Jefferson	\$8,230.65	\$3,487.45
Lubbock	\$8,959.84	\$4,006.18
Nueces	\$9,025.64	\$4,075.49
Tarrant	\$8,591.77	\$3,640.11
Travis	\$8,063.40	\$3,680.51
MRSA Central	\$8,379.57	\$4,152.88
MRSA Northeast	\$8,601.88	\$3,710.90
MRSA West	\$9,013.12	\$4,175.96

VI. Actuarial Certification of FY2015 STAR+PLUS Nursing Facility HMO Premium Rates

I, Evan L. Dial, am a principal with the firm of Rudd and Wisdom, Inc., Consulting Actuaries (Rudd and Wisdom). I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion.

Rudd and Wisdom has been retained by the Texas Health and Human Services Commission (HHSC) to assist in the development of their state fiscal year 2015 (FY2015) managed care rate-setting methodology, assumptions and resulting premium rates and to provide the actuarial certification required under Centers for Medicare and Medicaid Services (CMS) requirements 42 CFR 438.6(c).

I certify that the FY2015 HMO premium rates developed by HHSC and Rudd and Wisdom satisfy the following:

- (a) The premium rates have been developed in accordance with generally accepted actuarial principals and practices;
- (b) The premium rates are appropriate for the populations and services covered under the managed care contract; and
- (c) The premium rates are actuarially sound as defined in the regulations.

We have relied on historical experience data and program information provided to us by HHSC. We have reviewed the data for reasonableness but have not audited the data.

Please note that actual health plan contractor experience will differ from these projections. Rudd and Wisdom has developed these rates on behalf of the State to demonstrate compliance with the CMS requirements under 42 CFR 438.6(c). Any health plan contracting with the State should analyze its own projected premium needs before deciding whether to contract with the State.



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VII. Attachments

Attachment 1

Summary of March 1, 2015 through August 31, 2015 STAR+PLUS Nursing Facility Rating Analysis

The attached exhibit presents summary information regarding the March 1, 2015 through August 31, 2015 rates. Included on the exhibit are the premium rates by component: acute care (non-inpatient), acute care (inpatient), nursing facility, prescription drug and the Minimum Payment for Qualified Nursing Facility add-on. All HMOs participating in a service area will be paid the same rate during the rating period.

March 1, 2015 - August 31, 2015 STAR+PLUS Nursing Facility Rating Summary

	Medicaid <u>Only</u>	<u>Dual</u> Eligible
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3/1/2015-8/31/2015 Acute Care (Non-Inpatient) Premium Rates pmpm

Bexar	599.86	0.00
Dallas	593.40	0.00
El Paso	541.60	0.00
Harris	692.29	0.00
Hidalgo	789.23	0.00
Jefferson	589.06	0.00
Lubbock	519.76	0.00
Nueces	451.74	0.00
Tarrant	523.85	0.00
Travis	511.80	0.00
MRSA Central	435.63	0.00
MRSA Northeast	444.80	0.00
MRSA West	410.96	0.00

3/1/2015-8/31/2015 Acute Care (Inpatient) Premium Rates pmpm

Bexar	798.12	0.00
Dallas	884.87	0.00
El Paso	613.11	0.00
Harris	808.18	0.00
Hidalgo	1,087.76	0.00
Jefferson	957.82	0.00
Lubbock	855.99	0.00
Nueces	687.35	0.00
Tarrant	701.22	0.00
Travis	555.02	0.00
MRSA Central	550.02	0.00
MRSA Northeast	826.22	0.00
MRSA West	594.44	0.00

3/1/2015-8/31/2015 Nursing Facility Care Premium Rates pmpm

Bexar	5,582.14	3,564.63
Dallas	5,724.58	3,483.45
El Paso	7,004.79	3,800.79
Harris	5,988.40	3,428.32
Hidalgo	6,589.90	3,981.21
Jefferson	5,680.30	3,332.94
Lubbock	5,590.44	3,319.43
Nueces	6,036.53	3,464.90
Tarrant	5,990.89	3,328.99
Travis	5,568.14	3,423.56
MRSA Central	5,371.85	3,331.74
MRSA Northeast	6,055.63	3,431.19
MRSA West	5,796.82	3,323.42

March 1, 2015 - August 31, 2015 STAR+PLUS Nursing Facility Rating Summary

	Medicaid <u>Only</u>	<u>Dual</u> Eligible
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3/1/2015-8/31/2015 Prescription Drug Premium Rates pmpm

Bexar	743.03	0.00
Dallas	743.26	0.00
El Paso	497.36	0.00
Harris	780.76	0.00
Hidalgo	827.04	0.00
Jefferson	733.46	0.00
Lubbock	808.39	0.00
Nueces	761.24	0.00
Tarrant	801.61	0.00
Travis	1,001.24	0.00
MRSA Central	668.35	0.00
MRSA Northeast	769.54	0.00
MRSA West	687.73	0.00

3/1/2015-8/31/2015 Minimum Payment for Qualified Nursing Facility Premium Rates pmpm

Bexar	225.59	141.04
Dallas	0.00	0.00
El Paso	0.00	0.00
Harris	428.48	239.36
Hidalgo	329.46	195.01
Jefferson	270.01	154.51
Lubbock	1,185.26	686.75
Nueces	1,088.78	610.59
Tarrant	574.20	311.12
Travis	427.20	256.95
MRSA Central	1,353.72	821.14
MRSA Northeast	505.69	279.71
MRSA West	1,523.17	852.54

3/1/2015-8/31/2015 Total Premium Rates pmpm

Bexar	7,948.74	3,705.67
Dallas	7,946.11	3,483.45
El Paso	8,656.86	3,800.79
Harris	8,698.11	3,667.68
Hidalgo	9,623.39	4,176.22
Jefferson	8,230.65	3,487.45
Lubbock	8,959.84	4,006.18
Nueces	9,025.64	4,075.49
Tarrant	8,591.77	3,640.11
Travis	8,063.40	3,680.51
MRSA Central	8,379.57	4,152.88
MRSA Northeast	8,601.88	3,710.90
MRSA West	9,013.12	4,175.96

Attachment 2

Incurred Claims Analysis

The following exhibits present an analysis of the Fee-for-Service (FFS) incurred claims experience for all service areas by type of service. This information includes all claims incurred during the period September 1, 2012 through April 30, 2014 and paid through August 31, 2014.

The exhibits include the following information: (i) monthly enrollment, (ii) claim amounts incurred in that month and paid through August 31, 2014, (iii) estimated proportion of that month's incurred claims paid through August 31, 2014 (completion factor), (iv) estimated incurred claims, (v) estimated incurred claims per member per month (pmpm) and (vi) the ratio of this month's incurred claims pmpm to the same statistic from one year ago (trend factor).

Estimated Incurred Claims - Nursing Facility

	Bexar						Dallas					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	628	2,717,174	1.0000	2,717,174	4,326.71		919	4,644,416	1.0000	4,644,416	5,053.77	
Oct-12	624	3,175,710	1.0000	3,175,710	5,089.28		915	5,206,224	1.0000	5,206,224	5,689.86	
Nov-12	610	2,715,526	1.0000	2,715,526	4,451.68		888	4,180,537	1.0000	4,180,537	4,707.81	
Dec-12	617	2,767,881	1.0000	2,767,881	4,486.03		893	4,356,905	1.0000	4,356,905	4,878.95	
Jan-13	613	2,911,206	1.0000	2,911,206	4,749.11		905	4,459,045	1.0000	4,459,045	4,927.12	
Feb-13	617	2,503,109	1.0000	2,503,109	4,056.90		908	4,159,804	1.0000	4,159,804	4,581.28	
Mar-13	609	2,711,580	1.0000	2,711,580	4,452.51		922	4,306,856	1.0000	4,306,856	4,671.21	
Apr-13	616	2,981,479	1.0000	2,981,479	4,840.06		942	4,603,260	1.0000	4,603,260	4,886.69	
May-13	616	3,055,917	1.0000	3,055,917	4,960.90		921	4,506,561	1.0000	4,506,561	4,893.12	
Jun-13	636	2,687,563	1.0000	2,687,563	4,225.73		913	4,178,416	1.0000	4,178,416	4,576.58	
Jul-13	636	3,135,722	1.0000	3,135,722	4,930.38		908	4,817,036	1.0000	4,817,036	5,305.11	
Aug-13	639	2,759,601	1.0000	2,759,601	4,318.62		925	4,317,996	1.0000	4,317,996	4,668.10	
Sep-13	633	2,754,431	1.0000	2,754,431	4,351.39	1.006	925	4,189,376	1.0000	4,189,376	4,529.06	0.896
Oct-13	633	3,085,833	1.0000	3,085,833	4,874.93	0.958	898	4,834,900	1.0000	4,834,900	5,384.08	0.946
Nov-13	632	2,753,254	0.9970	2,761,538	4,369.52	0.982	919	4,168,573	0.9970	4,181,116	4,549.64	0.966
Dec-13	631	3,166,014	0.9955	3,180,325	5,040.13	1.124	916	4,663,733	0.9955	4,684,815	5,114.43	1.048
Jan-14	625	3,239,249	0.9916	3,266,689	5,226.70	1.101	932	4,786,780	0.9916	4,827,329	5,179.54	1.051
Feb-14	609	2,632,015	0.9896	2,659,675	4,367.28	1.077	918	3,972,722	0.9896	4,014,472	4,373.06	0.955
Mar-14	603	2,899,380	0.9855	2,942,039	4,879.00	1.096	911	4,170,263	0.9855	4,231,621	4,645.03	0.994
Apr-14	576	2,990,309	0.9687	3,086,930	5,359.25	1.107	894	4,412,154	0.9687	4,554,717	5,094.76	1.043
FY2013	7,461	34,122,469		34,122,469	4,573.44		10,959	53,737,055		53,737,055	4,903.46	
5/13-4/14	7,469	35,159,287		35,376,264	4,736.41		10,980	53,018,509		53,338,355	4,857.77	
Dual												
Sep-12	5,006	14,036,263	1.0000	14,036,263	2,803.89		6,944	19,107,992	1.0000	19,107,992	2,751.73	
Oct-12	4,999	14,299,035	1.0000	14,299,035	2,860.38		6,965	19,217,232	1.0000	19,217,232	2,759.11	
Nov-12	4,967	14,131,094	1.0000	14,131,094	2,845.00		6,936	19,289,879	1.0000	19,289,879	2,781.12	
Dec-12	4,952	14,542,193	1.0000	14,542,193	2,936.63		6,925	19,876,374	1.0000	19,876,374	2,870.23	
Jan-13	4,994	14,151,588	1.0000	14,151,588	2,833.72		6,949	19,557,819	1.0000	19,557,819	2,814.48	
Feb-13	4,932	12,644,501	1.0000	12,644,501	2,563.77		6,890	17,202,434	1.0000	17,202,434	2,496.72	
Mar-13	4,955	14,605,990	1.0000	14,605,990	2,947.73		6,881	19,696,001	1.0000	19,696,001	2,862.37	
Apr-13	4,977	13,983,896	1.0000	13,983,896	2,809.70		6,857	18,588,298	1.0000	18,588,298	2,710.85	
May-13	4,967	14,582,968	1.0000	14,582,968	2,935.97		6,913	19,952,642	1.0000	19,952,642	2,886.25	
Jun-13	4,947	14,334,243	1.0000	14,334,243	2,897.56		6,933	19,365,390	1.0000	19,365,390	2,793.22	
Jul-13	4,952	14,453,558	1.0000	14,453,558	2,918.73		6,939	19,685,551	1.0000	19,685,551	2,836.94	
Aug-13	4,998	14,740,392	1.0000	14,740,392	2,949.26		6,939	20,314,309	1.0000	20,314,309	2,927.56	
Sep-13	4,992	14,654,644	1.0000	14,654,644	2,935.63	1.047	6,935	19,892,866	1.0000	19,892,866	2,868.47	1.042
Oct-13	5,030	15,266,595	1.0000	15,266,595	3,035.11	1.061	6,896	20,155,634	1.0000	20,155,634	2,922.80	1.059
Nov-13	5,007	14,715,009	0.9970	14,759,287	2,947.73	1.036	6,822	19,755,499	0.9970	19,814,944	2,904.57	1.044
Dec-13	4,986	14,819,872	0.9955	14,886,863	2,985.73	1.017	6,824	19,699,022	0.9955	19,788,069	2,899.78	1.010
Jan-14	4,967	14,548,049	0.9916	14,671,288	2,953.75	1.042	6,823	19,585,194	0.9916	19,751,103	2,894.78	1.029
Feb-14	4,861	13,161,793	0.9896	13,300,114	2,736.09	1.067	6,637	17,535,899	0.9896	17,720,189	2,669.91	1.069
Mar-14	4,821	14,952,351	0.9855	15,172,350	3,147.14	1.068	6,517	19,731,657	0.9855	20,021,976	3,072.27	1.073
Apr-14	4,711	14,136,728	0.9687	14,593,505	3,097.75	1.103	6,387	18,577,238	0.9687	19,177,494	3,002.58	1.108
FY2013	59,646	170,505,721		170,505,721	2,858.63		83,071	231,853,921		231,853,921	2,791.03	
5/13-4/14	59,239	174,366,203		175,415,807	2,961.15		81,565	234,250,902		235,640,167	2,888.99	

Estimated Incurred Claims - Nursing Facility

	El Paso						Harris					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	69	358,488	1.0000	358,488	5,195.47		996	4,829,456	1.0000	4,829,456	4,848.85	
Oct-12	71	439,820	1.0000	439,820	6,194.65		1,015	5,883,325	1.0000	5,883,325	5,796.38	
Nov-12	75	290,340	1.0000	290,340	3,871.20		1,021	4,902,897	1.0000	4,902,897	4,802.05	
Dec-12	72	378,760	1.0000	378,760	5,260.56		1,035	5,147,958	1.0000	5,147,958	4,973.87	
Jan-13	72	445,315	1.0000	445,315	6,184.93		1,033	5,315,395	1.0000	5,315,395	5,145.59	
Feb-13	71	400,069	1.0000	400,069	5,634.77		1,027	4,720,414	1.0000	4,720,414	4,596.31	
Mar-13	67	353,858	1.0000	353,858	5,281.46		1,036	5,099,001	1.0000	5,099,001	4,921.82	
Apr-13	63	381,915	1.0000	381,915	6,062.15		1,027	5,300,492	1.0000	5,300,492	5,161.14	
May-13	69	347,997	1.0000	347,997	5,043.43		1,025	5,088,243	1.0000	5,088,243	4,964.14	
Jun-13	63	313,607	1.0000	313,607	4,977.89		1,005	4,616,281	1.0000	4,616,281	4,593.31	
Jul-13	61	406,316	1.0000	406,316	6,660.91		998	5,426,867	1.0000	5,426,867	5,437.74	
Aug-13	62	317,029	1.0000	317,029	5,113.37		997	4,819,194	1.0000	4,819,194	4,833.69	
Sep-13	64	324,667	1.0000	324,667	5,072.93	0.976	1,012	4,817,119	1.0000	4,817,119	4,760.00	0.982
Oct-13	64	401,057	1.0000	401,057	6,266.52	1.012	1,015	5,368,743	1.0000	5,368,743	5,289.40	0.913
Nov-13	61	290,997	0.9970	291,872	4,784.79	1.236	1,004	4,750,407	0.9970	4,764,701	4,745.72	0.988
Dec-13	62	469,695	0.9955	471,818	7,609.96	1.447	1,023	5,454,893	0.9955	5,479,551	5,356.35	1.077
Jan-14	63	474,848	0.9916	478,870	7,601.11	1.229	1,007	5,690,425	0.9916	5,738,629	5,698.74	1.107
Feb-14	56	317,079	0.9896	320,412	5,721.64	1.015	997	4,567,331	0.9896	4,615,330	4,629.22	1.007
Mar-14	61	356,829	0.9855	362,080	5,935.73	1.124	970	4,852,939	0.9855	4,924,342	5,076.64	1.031
Apr-14	61	405,907	0.9687	419,022	6,869.22	1.133	956	5,261,023	0.9687	5,431,014	5,680.98	1.101
FY2013	815	4,433,512		4,433,512	5,439.89		12,215	61,149,523		61,149,523	5,006.10	
5/13-4/14	747	4,426,028		4,454,747	5,963.52		12,009	60,713,464		61,090,014	5,087.02	
Dual												
Sep-12	1,060	3,320,115	1.0000	3,320,115	3,132.18		8,621	23,300,208	1.0000	23,300,208	2,702.73	
Oct-12	1,053	3,376,437	1.0000	3,376,437	3,206.49		8,620	23,410,916	1.0000	23,410,916	2,715.88	
Nov-12	1,048	2,825,366	1.0000	2,825,366	2,695.96		8,529	23,148,750	1.0000	23,148,750	2,714.12	
Dec-12	1,048	3,359,428	1.0000	3,359,428	3,205.56		8,524	24,043,368	1.0000	24,043,368	2,820.67	
Jan-13	1,061	3,275,359	1.0000	3,275,359	3,087.05		8,558	23,496,796	1.0000	23,496,796	2,745.59	
Feb-13	1,042	2,931,724	1.0000	2,931,724	2,813.55		8,480	20,728,928	1.0000	20,728,928	2,444.45	
Mar-13	1,039	3,278,879	1.0000	3,278,879	3,155.80		8,557	24,014,419	1.0000	24,014,419	2,806.41	
Apr-13	1,022	3,055,205	1.0000	3,055,205	2,989.44		8,512	22,931,792	1.0000	22,931,792	2,694.05	
May-13	1,016	3,190,191	1.0000	3,190,191	3,139.95		8,517	24,140,725	1.0000	24,140,725	2,834.42	
Jun-13	1,002	3,060,860	1.0000	3,060,860	3,054.75		8,499	23,389,645	1.0000	23,389,645	2,752.05	
Jul-13	992	3,052,860	1.0000	3,052,860	3,077.48		8,561	23,933,046	1.0000	23,933,046	2,795.59	
Aug-13	994	3,143,777	1.0000	3,143,777	3,162.75		8,541	24,445,461	1.0000	24,445,461	2,862.13	
Sep-13	1,000	3,132,150	1.0000	3,132,150	3,132.15	1.000	8,501	24,129,107	1.0000	24,129,107	2,838.38	1.050
Oct-13	999	3,234,510	1.0000	3,234,510	3,237.75	1.010	8,563	24,624,216	1.0000	24,624,216	2,875.65	1.059
Nov-13	1,008	3,180,801	0.9970	3,190,373	3,165.05	1.174	8,556	24,099,689	0.9970	24,172,205	2,825.18	1.041
Dec-13	1,010	3,124,619	0.9955	3,138,743	3,107.67	0.969	8,534	24,640,708	0.9955	24,752,093	2,900.41	1.028
Jan-14	1,018	3,135,958	0.9916	3,162,523	3,106.60	1.006	8,535	24,178,958	0.9916	24,383,782	2,856.92	1.041
Feb-14	981	2,963,914	0.9896	2,995,062	3,053.07	1.085	8,370	21,682,393	0.9896	21,910,260	2,617.71	1.071
Mar-14	982	3,298,130	0.9855	3,346,656	3,408.00	1.080	8,292	24,649,850	0.9855	25,012,532	3,016.47	1.075
Apr-14	972	3,146,843	0.9687	3,248,522	3,342.10	1.118	8,059	22,854,084	0.9687	23,592,530	2,927.48	1.087
FY2013	12,377	37,870,201		37,870,201	3,059.72		102,519	280,984,052		280,984,052	2,740.80	
5/13-4/14	11,974	37,664,613		37,896,228	3,164.88		101,528	286,767,881		288,485,601	2,841.44	

Estimated Incurred Claims - Nursing Facility

	Hidalgo						Jefferson					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	266	1,318,041	1.0000	1,318,041	4,955.04		266	1,176,310	1.0000	1,176,310	4,422.22	
Oct-12	264	1,698,485	1.0000	1,698,485	6,433.66		277	1,447,936	1.0000	1,447,936	5,227.21	
Nov-12	265	1,315,697	1.0000	1,315,697	4,964.90		271	1,274,516	1.0000	1,274,516	4,703.01	
Dec-12	248	1,334,749	1.0000	1,334,749	5,382.05		258	1,297,281	1.0000	1,297,281	5,028.22	
Jan-13	250	1,453,639	1.0000	1,453,639	5,814.55		271	1,317,756	1.0000	1,317,756	4,862.57	
Feb-13	255	1,364,530	1.0000	1,364,530	5,351.10		261	1,213,855	1.0000	1,213,855	4,650.79	
Mar-13	260	1,404,148	1.0000	1,404,148	5,400.57		269	1,289,096	1.0000	1,289,096	4,792.18	
Apr-13	258	1,515,494	1.0000	1,515,494	5,874.01		264	1,421,542	1.0000	1,421,542	5,384.63	
May-13	268	1,507,032	1.0000	1,507,032	5,623.25		263	1,206,581	1.0000	1,206,581	4,587.76	
Jun-13	257	1,239,143	1.0000	1,239,143	4,821.57		264	1,121,518	1.0000	1,121,518	4,248.18	
Jul-13	267	1,449,659	1.0000	1,449,659	5,429.43		266	1,386,776	1.0000	1,386,776	5,213.44	
Aug-13	258	1,335,100	1.0000	1,335,100	5,174.80		258	1,187,472	1.0000	1,187,472	4,602.61	
Sep-13	268	1,286,067	1.0000	1,286,067	4,798.76	0.968	252	1,165,779	1.0000	1,165,779	4,626.11	1.046
Oct-13	259	1,664,231	1.0000	1,664,231	6,425.60	0.999	253	1,333,193	1.0000	1,333,193	5,269.54	1.008
Nov-13	251	1,239,215	0.9970	1,242,944	4,951.97	0.997	249	1,172,810	0.9970	1,176,339	4,724.25	1.005
Dec-13	249	1,721,642	0.9955	1,729,424	6,945.48	1.290	259	1,405,601	0.9955	1,411,955	5,451.56	1.084
Jan-14	253	1,564,927	0.9916	1,578,183	6,237.88	1.073	254	1,281,111	0.9916	1,291,964	5,086.47	1.046
Feb-14	254	1,222,052	0.9896	1,234,895	4,861.79	0.909	249	1,021,763	0.9896	1,032,501	4,146.59	0.892
Mar-14	243	1,281,586	0.9855	1,300,443	5,351.62	0.991	247	1,084,704	0.9855	1,100,664	4,456.13	0.930
Apr-14	235	1,564,550	0.9687	1,615,103	6,872.78	1.170	242	1,276,616	0.9687	1,317,865	5,445.72	1.011
FY2013	3,116	16,935,717		16,935,717	5,435.08		3,188	15,340,640		15,340,640	4,812.00	
5/13-4/14	3,062	17,075,205		17,182,225	5,611.44		3,056	14,643,925		14,732,607	4,820.88	
Dual												
Sep-12	3,315	10,468,463	1.0000	10,468,463	3,157.91		2,378	6,370,380	1.0000	6,370,380	2,678.88	
Oct-12	3,294	10,679,816	1.0000	10,679,816	3,242.20		2,383	6,456,902	1.0000	6,456,902	2,709.57	
Nov-12	3,271	10,543,251	1.0000	10,543,251	3,223.25		2,363	6,323,116	1.0000	6,323,116	2,675.88	
Dec-12	3,241	10,720,446	1.0000	10,720,446	3,307.76		2,358	6,369,911	1.0000	6,369,911	2,701.40	
Jan-13	3,259	10,419,544	1.0000	10,419,544	3,197.16		2,369	6,299,003	1.0000	6,299,003	2,658.93	
Feb-13	3,221	9,267,817	1.0000	9,267,817	2,877.31		2,370	5,642,006	1.0000	5,642,006	2,380.59	
Mar-13	3,269	10,673,305	1.0000	10,673,305	3,265.01		2,371	6,444,413	1.0000	6,444,413	2,718.01	
Apr-13	3,248	10,252,583	1.0000	10,252,583	3,156.58		2,389	6,114,980	1.0000	6,114,980	2,559.64	
May-13	3,248	10,692,017	1.0000	10,692,017	3,291.88		2,361	6,598,803	1.0000	6,598,803	2,794.92	
Jun-13	3,241	10,482,297	1.0000	10,482,297	3,234.28		2,352	6,236,518	1.0000	6,236,518	2,651.58	
Jul-13	3,250	10,775,507	1.0000	10,775,507	3,315.54		2,376	6,436,394	1.0000	6,436,394	2,708.92	
Aug-13	3,275	10,904,260	1.0000	10,904,260	3,329.55		2,367	6,595,227	1.0000	6,595,227	2,786.32	
Sep-13	3,281	10,932,984	1.0000	10,932,984	3,332.21	1.055	2,335	6,427,541	1.0000	6,427,541	2,752.69	1.028
Oct-13	3,281	10,983,882	1.0000	10,983,882	3,347.72	1.033	2,329	6,532,406	1.0000	6,532,406	2,804.81	1.035
Nov-13	3,276	10,828,944	0.9970	10,861,529	3,315.48	1.029	2,329	6,420,365	0.9970	6,439,684	2,765.00	1.033
Dec-13	3,287	10,765,410	0.9955	10,814,073	3,289.95	0.995	2,325	6,383,831	0.9955	6,412,689	2,758.15	1.021
Jan-14	3,289	10,945,344	0.9916	11,038,063	3,356.05	1.050	2,311	6,376,148	0.9916	6,430,161	2,782.42	1.046
Feb-14	3,191	9,857,253	0.9896	9,960,846	3,121.54	1.085	2,272	5,735,763	0.9896	5,796,042	2,551.07	1.072
Mar-14	3,186	11,022,466	0.9855	11,184,643	3,510.56	1.075	2,256	6,402,985	0.9855	6,497,195	2,879.96	1.060
Apr-14	3,132	10,336,755	0.9687	10,670,750	3,407.01	1.079	2,200	6,119,715	0.9687	6,317,452	2,871.57	1.122
FY2013	39,132	125,879,306		125,879,306	3,216.79		28,437	75,887,653		75,887,653	2,668.62	
5/13-4/14	38,937	128,527,118		129,300,851	3,320.77		27,813	76,265,697		76,720,111	2,758.43	

Estimated Incurred Claims - Nursing Facility

	Lubbock						Nueces					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	255	1,040,323	1.0000	1,040,323	4,079.70		174	904,192	1.0000	904,192	5,196.51	
Oct-12	256	1,120,993	1.0000	1,120,993	4,378.88		181	1,098,929	1.0000	1,098,929	6,071.43	
Nov-12	254	1,024,105	1.0000	1,024,105	4,031.91		182	958,728	1.0000	958,728	5,267.74	
Dec-12	259	1,134,574	1.0000	1,134,574	4,380.60		189	994,337	1.0000	994,337	5,261.04	
Jan-13	259	1,231,554	1.0000	1,231,554	4,755.03		199	1,075,753	1.0000	1,075,753	5,405.80	
Feb-13	254	1,046,979	1.0000	1,046,979	4,121.96		194	947,699	1.0000	947,699	4,885.05	
Mar-13	257	1,132,198	1.0000	1,132,198	4,405.44		197	898,470	1.0000	898,470	4,560.76	
Apr-13	260	1,194,648	1.0000	1,194,648	4,594.80		204	1,035,971	1.0000	1,035,971	5,078.29	
May-13	264	1,304,558	1.0000	1,304,558	4,941.51		201	989,926	1.0000	989,926	4,925.00	
Jun-13	260	1,164,583	1.0000	1,164,583	4,479.17		204	913,302	1.0000	913,302	4,476.97	
Jul-13	262	1,283,044	1.0000	1,283,044	4,897.11		207	1,141,515	1.0000	1,141,515	5,514.56	
Aug-13	272	1,248,505	1.0000	1,248,505	4,590.09		214	1,045,809	1.0000	1,045,809	4,886.96	
Sep-13	266	1,258,001	1.0000	1,258,001	4,729.33	1.159	221	1,018,281	1.0000	1,018,281	4,607.61	0.887
Oct-13	275	1,362,853	1.0000	1,362,853	4,955.83	1.132	222	1,199,944	1.0000	1,199,944	5,405.15	0.890
Nov-13	271	1,208,977	0.9970	1,212,615	4,474.59	1.110	228	1,033,887	0.9970	1,036,998	4,548.23	0.863
Dec-13	264	1,341,571	0.9955	1,347,635	5,104.68	1.165	230	1,290,219	0.9955	1,296,051	5,635.00	1.071
Jan-14	255	1,286,607	0.9916	1,297,506	5,088.26	1.070	225	1,299,241	0.9916	1,310,247	5,823.32	1.077
Feb-14	257	1,048,481	0.9896	1,059,500	4,122.57	1.000	218	1,073,061	0.9896	1,084,338	4,974.03	1.018
Mar-14	245	1,110,755	0.9855	1,127,098	4,600.40	1.044	219	1,105,845	0.9855	1,122,115	5,123.81	1.123
Apr-14	242	1,154,625	0.9687	1,191,933	4,925.34	1.072	206	1,106,996	0.9687	1,142,764	5,547.40	1.092
FY2013	3,112	13,926,063		13,926,063	4,474.96		2,346	12,004,629		12,004,629	5,117.06	
5/13-4/14	3,133	14,772,560		14,857,830	4,742.37		2,595	13,218,023		13,301,289	5,125.74	
Dual												
Sep-12	1,954	5,188,103	1.0000	5,188,103	2,655.12		2,481	6,835,187	1.0000	6,835,187	2,755.01	
Oct-12	1,972	5,256,259	1.0000	5,256,259	2,665.45		2,477	7,007,053	1.0000	7,007,053	2,828.85	
Nov-12	1,979	5,225,876	1.0000	5,225,876	2,640.67		2,457	6,823,085	1.0000	6,823,085	2,777.00	
Dec-12	1,970	5,359,276	1.0000	5,359,276	2,720.44		2,440	7,118,622	1.0000	7,118,622	2,917.47	
Jan-13	1,969	5,139,842	1.0000	5,139,842	2,610.38		2,438	6,948,527	1.0000	6,948,527	2,850.09	
Feb-13	1,941	4,489,638	1.0000	4,489,638	2,313.05		2,421	6,127,629	1.0000	6,127,629	2,531.03	
Mar-13	1,939	5,314,809	1.0000	5,314,809	2,741.01		2,435	7,023,668	1.0000	7,023,668	2,884.46	
Apr-13	1,925	5,011,976	1.0000	5,011,976	2,603.62		2,410	6,627,583	1.0000	6,627,583	2,750.03	
May-13	1,925	5,367,845	1.0000	5,367,845	2,788.49		2,404	6,796,212	1.0000	6,796,212	2,827.04	
Jun-13	1,935	5,164,373	1.0000	5,164,373	2,668.93		2,398	6,601,740	1.0000	6,601,740	2,753.02	
Jul-13	1,942	5,248,631	1.0000	5,248,631	2,702.69		2,403	6,809,084	1.0000	6,809,084	2,833.58	
Aug-13	1,965	5,432,572	1.0000	5,432,572	2,764.67		2,389	6,959,208	1.0000	6,959,208	2,913.02	
Sep-13	1,963	5,333,792	1.0000	5,333,792	2,717.16	1.023	2,375	6,887,570	1.0000	6,887,570	2,900.03	1.053
Oct-13	1,965	5,392,585	1.0000	5,392,585	2,744.32	1.030	2,371	7,059,666	1.0000	7,059,666	2,977.51	1.053
Nov-13	1,952	5,234,993	0.9970	5,250,746	2,689.93	1.019	2,367	6,821,847	0.9970	6,842,374	2,890.74	1.041
Dec-13	1,932	5,405,566	0.9955	5,430,001	2,810.56	1.033	2,370	6,739,690	0.9955	6,770,156	2,856.61	0.979
Jan-14	1,910	5,192,818	0.9916	5,236,808	2,741.78	1.050	2,371	6,814,843	0.9916	6,872,572	2,898.60	1.017
Feb-14	1,878	4,744,294	0.9896	4,794,153	2,552.80	1.104	2,317	5,930,492	0.9896	5,992,817	2,586.46	1.022
Mar-14	1,849	5,387,681	0.9855	5,466,952	2,956.71	1.079	2,305	6,871,121	0.9855	6,972,219	3,024.82	1.049
Apr-14	1,819	5,014,887	0.9687	5,176,925	2,846.03	1.093	2,248	6,578,611	0.9687	6,791,175	3,020.99	1.099
FY2013	23,416	62,199,201		62,199,201	2,656.27		29,153	81,677,597		81,677,597	2,801.69	
5/13-4/14	23,035	62,920,039		63,295,383	2,747.79		28,318	80,870,084		81,354,792	2,872.90	

Estimated Incurred Claims - Nursing Facility

	Tarrant						Travis					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	738	3,678,537	1.0000	3,678,537	4,984.47		373	1,674,459	1.0000	1,674,459	4,489.17	
Oct-12	744	4,193,533	1.0000	4,193,533	5,636.47		390	1,929,735	1.0000	1,929,735	4,948.04	
Nov-12	753	3,667,238	1.0000	3,667,238	4,870.17		392	1,704,462	1.0000	1,704,462	4,348.12	
Dec-12	754	3,801,877	1.0000	3,801,877	5,042.28		383	1,723,244	1.0000	1,723,244	4,499.33	
Jan-13	744	3,945,228	1.0000	3,945,228	5,302.73		382	1,834,390	1.0000	1,834,390	4,802.07	
Feb-13	751	3,497,965	1.0000	3,497,965	4,657.74		375	1,623,723	1.0000	1,623,723	4,329.93	
Mar-13	759	3,568,788	1.0000	3,568,788	4,701.96		373	1,677,682	1.0000	1,677,682	4,497.81	
Apr-13	756	3,895,235	1.0000	3,895,235	5,152.43		374	1,857,800	1.0000	1,857,800	4,967.38	
May-13	754	3,755,708	1.0000	3,755,708	4,981.05		388	1,750,054	1.0000	1,750,054	4,510.45	
Jun-13	747	3,497,144	1.0000	3,497,144	4,681.59		381	1,614,125	1.0000	1,614,125	4,236.55	
Jul-13	739	4,119,604	1.0000	4,119,604	5,574.57		388	1,909,832	1.0000	1,909,832	4,922.25	
Aug-13	735	3,547,566	1.0000	3,547,566	4,826.62		383	1,693,865	1.0000	1,693,865	4,422.62	
Sep-13	726	3,592,283	1.0000	3,592,283	4,948.05	0.993	395	1,728,815	1.0000	1,728,815	4,376.75	0.975
Oct-13	752	4,250,655	1.0000	4,250,655	5,652.47	1.003	394	2,031,603	1.0000	2,031,603	5,156.35	1.042
Nov-13	743	3,706,082	0.9970	3,717,234	5,003.01	1.027	394	1,775,270	0.9970	1,780,612	4,519.32	1.039
Dec-13	722	3,946,600	0.9955	3,964,440	5,490.91	1.089	389	2,012,539	0.9955	2,021,636	5,197.01	1.155
Jan-14	720	3,945,032	0.9916	3,978,451	5,525.63	1.042	389	1,996,240	0.9916	2,013,150	5,175.19	1.078
Feb-14	724	3,202,227	0.9896	3,235,880	4,469.45	0.960	392	1,630,615	0.9896	1,647,752	4,203.45	0.971
Mar-14	726	3,326,834	0.9855	3,375,783	4,649.84	0.989	386	1,792,570	0.9855	1,818,945	4,712.29	1.048
Apr-14	706	3,563,462	0.9687	3,678,602	5,210.49	1.011	362	1,829,220	0.9687	1,888,324	5,216.37	1.050
FY2013	8,974	45,168,424		45,168,424	5,033.25		4,582	20,993,374		20,993,374	4,581.71	
5/13-4/14	8,794	44,453,198		44,713,351	5,084.53		4,641	21,764,749		21,898,714	4,718.53	
Dual												
Sep-12	6,020	15,741,401	1.0000	15,741,401	2,614.85		3,597	9,734,154	1.0000	9,734,154	2,706.19	
Oct-12	6,086	16,219,208	1.0000	16,219,208	2,665.00		3,596	9,874,021	1.0000	9,874,021	2,745.83	
Nov-12	6,080	16,024,717	1.0000	16,024,717	2,635.64		3,568	9,691,642	1.0000	9,691,642	2,716.27	
Dec-12	6,019	16,418,096	1.0000	16,418,096	2,727.71		3,574	10,013,780	1.0000	10,013,780	2,801.84	
Jan-13	6,047	16,027,552	1.0000	16,027,552	2,650.50		3,573	9,711,971	1.0000	9,711,971	2,718.16	
Feb-13	5,995	14,266,117	1.0000	14,266,117	2,379.67		3,505	8,601,751	1.0000	8,601,751	2,454.14	
Mar-13	6,033	16,747,373	1.0000	16,747,373	2,775.96		3,531	9,925,446	1.0000	9,925,446	2,810.94	
Apr-13	6,025	15,812,165	1.0000	15,812,165	2,624.43		3,537	9,442,818	1.0000	9,442,818	2,669.73	
May-13	6,032	16,852,250	1.0000	16,852,250	2,793.81		3,528	10,030,585	1.0000	10,030,585	2,843.14	
Jun-13	6,066	16,117,674	1.0000	16,117,674	2,657.05		3,536	9,739,119	1.0000	9,739,119	2,754.28	
Jul-13	6,063	16,111,601	1.0000	16,111,601	2,657.36		3,558	9,957,212	1.0000	9,957,212	2,798.54	
Aug-13	6,038	16,735,393	1.0000	16,735,393	2,771.68		3,576	10,199,191	1.0000	10,199,191	2,852.12	
Sep-13	6,010	16,611,972	1.0000	16,611,972	2,764.06	1.057	3,561	10,114,023	1.0000	10,114,023	2,840.22	1.050
Oct-13	5,994	16,688,049	1.0000	16,688,049	2,784.13	1.045	3,561	10,338,270	1.0000	10,338,270	2,903.19	1.057
Nov-13	5,946	16,139,712	0.9970	16,188,277	2,722.55	1.033	3,551	10,071,257	0.9970	10,101,561	2,844.71	1.047
Dec-13	5,952	16,375,400	0.9955	16,449,423	2,763.68	1.013	3,547	10,136,138	0.9955	10,181,957	2,870.58	1.025
Jan-14	5,990	16,273,571	0.9916	16,411,427	2,739.80	1.034	3,530	9,821,411	0.9916	9,904,609	2,805.84	1.032
Feb-14	5,869	14,962,576	0.9896	15,119,822	2,576.22	1.083	3,433	8,825,500	0.9896	8,918,249	2,597.80	1.059
Mar-14	5,785	16,863,727	0.9855	17,111,848	2,957.97	1.066	3,388	10,074,871	0.9855	10,223,106	3,017.45	1.073
Apr-14	5,645	15,772,059	0.9687	16,281,675	2,884.26	1.099	3,318	9,391,003	0.9687	9,694,439	2,921.77	1.094
FY2013	72,504	193,073,547		193,073,547	2,662.94		42,679	116,921,691		116,921,691	2,739.56	
5/13-4/14	71,390	195,503,985		196,679,412	2,755.00		42,087	118,698,579		119,402,322	2,837.04	

Estimated Incurred Claims - Nursing Facility

	MRSA Central						MRSA Northeast					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	539	2,300,782	1.0000	2,300,782	4,268.61		828	4,111,874	1.0000	4,111,874	4,966.03	
Oct-12	548	2,740,640	1.0000	2,740,640	5,001.17		851	5,075,468	1.0000	5,075,468	5,964.12	
Nov-12	542	2,289,058	1.0000	2,289,058	4,223.35		860	4,098,074	1.0000	4,098,074	4,765.20	
Dec-12	527	2,417,021	1.0000	2,417,021	4,586.38		855	4,089,700	1.0000	4,089,700	4,783.27	
Jan-13	526	2,596,589	1.0000	2,596,589	4,936.48		863	4,249,699	1.0000	4,249,699	4,924.33	
Feb-13	526	2,177,261	1.0000	2,177,261	4,139.28		860	3,961,856	1.0000	3,961,856	4,606.81	
Mar-13	523	2,322,882	1.0000	2,322,882	4,441.46		869	4,083,526	1.0000	4,083,526	4,699.11	
Apr-13	515	2,636,820	1.0000	2,636,820	5,120.04		835	4,490,878	1.0000	4,490,878	5,378.30	
May-13	518	2,432,281	1.0000	2,432,281	4,695.52		847	4,508,576	1.0000	4,508,576	5,322.99	
Jun-13	520	2,154,384	1.0000	2,154,384	4,143.05		836	3,865,708	1.0000	3,865,708	4,624.05	
Jul-13	535	2,594,713	1.0000	2,594,713	4,849.93		841	4,540,637	1.0000	4,540,637	5,399.09	
Aug-13	519	2,231,047	1.0000	2,231,047	4,298.74		846	4,118,361	1.0000	4,118,361	4,868.04	
Sep-13	519	2,268,766	1.0000	2,268,766	4,371.42	1.024	835	4,132,462	1.0000	4,132,462	4,949.06	0.997
Oct-13	519	2,599,412	1.0000	2,599,412	5,008.50	1.001	817	4,930,775	1.0000	4,930,775	6,035.22	1.012
Nov-13	528	2,256,128	0.9970	2,262,917	4,285.83	1.015	795	4,098,960	0.9970	4,111,294	5,171.44	1.085
Dec-13	522	2,700,555	0.9955	2,712,762	5,196.86	1.133	788	4,750,704	0.9955	4,772,179	6,056.06	1.266
Jan-14	504	2,450,173	0.9916	2,470,928	4,902.64	0.993	792	4,552,772	0.9916	4,591,339	5,797.14	1.177
Feb-14	502	1,838,046	0.9896	1,857,362	3,699.92	0.894	793	3,857,164	0.9896	3,897,700	4,915.13	1.067
Mar-14	502	2,079,449	0.9855	2,110,045	4,203.28	0.946	795	4,110,468	0.9855	4,170,947	5,246.47	1.116
Apr-14	490	2,322,397	0.9687	2,397,437	4,892.73	0.956	774	4,351,446	0.9687	4,492,047	5,803.68	1.079
FY2013	6,338	28,893,476		28,893,476	4,558.77		10,191	51,194,358		51,194,358	5,023.49	
5/13-4/14	6,178	27,927,350		28,092,054	4,547.11		9,759	51,818,032		52,132,024	5,341.94	
Dual												
Sep-12	5,589	15,158,173	1.0000	15,158,173	2,712.14		7,703	20,791,733	1.0000	20,791,733	2,699.17	
Oct-12	5,611	15,343,440	1.0000	15,343,440	2,734.53		7,698	20,770,108	1.0000	20,770,108	2,698.12	
Nov-12	5,550	15,104,717	1.0000	15,104,717	2,721.57		7,621	20,654,874	1.0000	20,654,874	2,710.26	
Dec-12	5,540	15,373,247	1.0000	15,373,247	2,774.95		7,562	21,358,058	1.0000	21,358,058	2,824.39	
Jan-13	5,541	14,904,289	1.0000	14,904,289	2,689.82		7,542	20,820,342	1.0000	20,820,342	2,760.59	
Feb-13	5,458	13,152,818	1.0000	13,152,818	2,409.82		7,440	18,358,443	1.0000	18,358,443	2,467.53	
Mar-13	5,466	15,141,171	1.0000	15,141,171	2,770.06		7,391	20,966,068	1.0000	20,966,068	2,836.70	
Apr-13	5,418	14,005,962	1.0000	14,005,962	2,585.08		7,352	19,699,878	1.0000	19,699,878	2,679.53	
May-13	5,422	15,052,489	1.0000	15,052,489	2,776.19		7,361	20,926,700	1.0000	20,926,700	2,842.92	
Jun-13	5,387	14,549,946	1.0000	14,549,946	2,700.94		7,305	20,260,350	1.0000	20,260,350	2,773.49	
Jul-13	5,368	14,781,423	1.0000	14,781,423	2,753.62		7,307	20,482,274	1.0000	20,482,274	2,803.10	
Aug-13	5,308	15,137,189	1.0000	15,137,189	2,851.77		7,310	21,200,031	1.0000	21,200,031	2,900.14	
Sep-13	5,296	14,768,108	1.0000	14,768,108	2,788.54	1.028	7,279	20,848,305	1.0000	20,848,305	2,864.17	1.061
Oct-13	5,299	15,167,180	1.0000	15,167,180	2,862.27	1.047	7,257	21,147,076	1.0000	21,147,076	2,914.02	1.080
Nov-13	5,304	14,459,186	0.9970	14,502,694	2,734.29	1.005	7,179	20,542,844	0.9970	20,604,658	2,870.13	1.059
Dec-13	5,297	14,364,030	0.9955	14,428,960	2,723.99	0.982	7,217	20,522,453	0.9955	20,615,221	2,856.48	1.011
Jan-14	5,291	14,411,041	0.9916	14,533,120	2,746.76	1.021	7,221	20,537,877	0.9916	20,711,856	2,868.28	1.039
Feb-14	5,172	12,584,091	0.9896	12,716,341	2,458.69	1.020	7,070	18,397,661	0.9896	18,591,007	2,629.56	1.066
Mar-14	5,070	14,416,070	0.9855	14,628,179	2,885.24	1.042	7,022	20,716,716	0.9855	21,021,528	2,993.67	1.055
Apr-14	4,922	13,425,991	0.9687	13,859,803	2,815.89	1.089	6,881	19,389,163	0.9687	20,015,653	2,908.83	1.086
FY2013	65,658	177,704,864		177,704,864	2,706.52		89,592	246,288,859		246,288,859	2,749.01	
5/13-4/14	63,136	173,116,744		174,125,431	2,757.94		86,409	244,971,449		246,424,659	2,851.84	

Estimated Incurred Claims - Nursing Facility

	MRSA West						Total					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pppm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pppm	Trend
Non Dual												
Sep-12	515	2,445,787	1.0000	2,445,787	4,749.10		6,566	31,199,840	1.0000	31,199,840	4,751.73	
Oct-12	517	2,836,059	1.0000	2,836,059	5,485.61		6,653	36,846,858	1.0000	36,846,858	5,538.38	
Nov-12	514	2,342,229	1.0000	2,342,229	4,556.87		6,627	30,763,408	1.0000	30,763,408	4,642.13	
Dec-12	515	2,509,748	1.0000	2,509,748	4,873.30		6,605	31,954,036	1.0000	31,954,036	4,837.86	
Jan-13	528	2,726,585	1.0000	2,726,585	5,163.99		6,645	33,562,153	1.0000	33,562,153	5,050.74	
Feb-13	519	2,354,962	1.0000	2,354,962	4,537.50		6,618	29,972,226	1.0000	29,972,226	4,528.89	
Mar-13	519	2,392,419	1.0000	2,392,419	4,609.67		6,660	31,240,505	1.0000	31,240,505	4,690.77	
Apr-13	517	2,592,709	1.0000	2,592,709	5,014.91		6,631	33,908,243	1.0000	33,908,243	5,113.59	
May-13	514	2,459,228	1.0000	2,459,228	4,784.49		6,648	32,912,662	1.0000	32,912,662	4,950.76	
Jun-13	510	2,203,189	1.0000	2,203,189	4,319.98		6,596	29,568,964	1.0000	29,568,964	4,482.86	
Jul-13	506	2,600,305	1.0000	2,600,305	5,138.94		6,614	34,812,025	1.0000	34,812,025	5,263.38	
Aug-13	523	2,293,890	1.0000	2,293,890	4,386.02		6,631	30,915,433	1.0000	30,915,433	4,662.26	
Sep-13	510	2,365,611	1.0000	2,365,611	4,638.45	0.977	6,626	30,901,660	1.0000	30,901,660	4,663.70	0.981
Oct-13	510	2,672,079	1.0000	2,672,079	5,239.37	0.955	6,611	35,735,278	1.0000	35,735,278	5,405.43	0.976
Nov-13	509	2,399,617	0.9970	2,406,837	4,728.56	1.038	6,584	30,854,175	0.9970	30,947,017	4,700.34	1.013
Dec-13	516	2,881,981	0.9955	2,895,008	5,610.48	1.151	6,571	35,805,745	0.9955	35,967,599	5,473.69	1.131
Jan-14	532	2,868,788	0.9916	2,893,090	5,438.14	1.053	6,551	35,436,190	0.9916	35,736,376	5,455.10	1.080
Feb-14	513	2,141,729	0.9896	2,164,237	4,218.79	0.930	6,482	28,524,285	0.9896	28,824,055	4,446.78	0.982
Mar-14	497	2,374,483	0.9855	2,409,419	4,847.93	1.052	6,405	30,546,105	0.9855	30,995,541	4,839.27	1.032
Apr-14	478	2,630,617	0.9687	2,715,616	5,681.20	1.133	6,222	32,869,322	0.9687	33,931,375	5,453.45	1.066
FY2013	6,197	29,757,112		29,757,112	4,801.86		79,494	387,656,354		387,656,354	4,876.55	
5/13-4/14	6,118	29,891,516		30,078,510	4,916.40		78,541	388,881,846		391,247,984	4,981.45	
Dual												
Sep-12	5,624	14,746,045	1.0000	14,746,045	2,621.99		60,292	164,798,216	1.0000	164,798,216	2,733.33	
Oct-12	5,652	15,040,126	1.0000	15,040,126	2,661.03		60,406	166,950,555	1.0000	166,950,555	2,763.81	
Nov-12	5,598	14,998,975	1.0000	14,998,975	2,679.35		59,967	164,785,342	1.0000	164,785,342	2,747.93	
Dec-12	5,581	15,326,218	1.0000	15,326,218	2,746.14		59,734	169,879,018	1.0000	169,879,018	2,843.93	
Jan-13	5,530	14,640,644	1.0000	14,640,644	2,647.49		59,830	165,393,275	1.0000	165,393,275	2,764.39	
Feb-13	5,437	13,039,828	1.0000	13,039,828	2,398.35		59,132	146,453,634	1.0000	146,453,634	2,476.72	
Mar-13	5,473	15,106,482	1.0000	15,106,482	2,760.18		59,340	168,938,023	1.0000	168,938,023	2,846.95	
Apr-13	5,456	14,566,165	1.0000	14,566,165	2,669.75		59,128	160,093,302	1.0000	160,093,302	2,707.57	
May-13	5,457	15,274,073	1.0000	15,274,073	2,798.99		59,151	169,457,499	1.0000	169,457,499	2,864.83	
Jun-13	5,444	14,674,008	1.0000	14,674,008	2,695.45		59,045	163,976,165	1.0000	163,976,165	2,777.14	
Jul-13	5,443	14,919,911	1.0000	14,919,911	2,741.12		59,154	166,647,050	1.0000	166,647,050	2,817.17	
Aug-13	5,450	15,144,952	1.0000	15,144,952	2,778.89		59,150	170,951,963	1.0000	170,951,963	2,890.14	
Sep-13	5,488	15,206,399	1.0000	15,206,399	2,770.85	1.057	59,016	168,939,461	1.0000	168,939,461	2,862.60	1.047
Oct-13	5,483	15,357,713	1.0000	15,357,713	2,800.97	1.053	59,028	171,947,783	1.0000	171,947,783	2,912.99	1.054
Nov-13	5,440	14,836,468	0.9970	14,881,112	2,735.50	1.021	58,737	167,106,615	0.9970	167,609,443	2,853.56	1.038
Dec-13	5,414	14,900,346	0.9955	14,967,700	2,764.63	1.007	58,695	167,877,085	0.9955	168,635,947	2,873.09	1.010
Jan-14	5,420	14,696,286	0.9916	14,820,781	2,734.46	1.033	58,676	166,517,498	0.9916	167,928,094	2,861.96	1.035
Feb-14	5,318	13,098,469	0.9896	13,236,125	2,488.93	1.038	57,369	149,480,097	0.9896	151,051,028	2,632.97	1.063
Mar-14	5,287	15,025,759	0.9855	15,246,838	2,883.84	1.045	56,760	169,413,383	0.9855	171,906,021	3,028.65	1.064
Apr-14	5,164	14,083,568	0.9687	14,538,627	2,815.38	1.055	55,458	158,826,647	0.9687	163,958,550	2,956.45	1.092
FY2013	66,145	177,477,428		177,477,428	2,683.16		714,329	1,978,324,043		1,978,324,043	2,769.49	
5/13-4/14	64,808	177,217,953		178,268,239	2,750.71		700,239	1,991,141,247		2,003,009,003	2,860.46	

Estimated Incurred Claims - Acute Care Non-Inpatient

	Bexar						Dallas					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	628	273,481	1.0000	273,481	435.48		919	340,231	1.0000	340,231	370.22	
Oct-12	624	292,555	1.0000	292,555	468.84		915	349,080	1.0000	349,080	381.51	
Nov-12	610	275,847	1.0000	275,847	452.21		888	337,616	1.0000	337,616	380.20	
Dec-12	617	290,592	1.0000	290,592	470.98		893	337,356	1.0000	337,356	377.78	
Jan-13	613	277,122	1.0000	277,122	452.07		905	376,346	1.0000	376,346	415.85	
Feb-13	617	268,068	1.0000	268,068	434.47		908	351,991	1.0000	351,991	387.65	
Mar-13	609	327,245	1.0000	327,245	537.35		922	409,145	1.0000	409,145	443.76	
Apr-13	616	313,081	1.0000	313,081	508.25		942	394,038	1.0000	394,038	418.30	
May-13	616	330,762	1.0000	330,762	536.95		921	377,814	1.0000	377,814	410.22	
Jun-13	636	275,524	1.0000	275,524	433.21		913	308,562	1.0000	308,562	337.96	
Jul-13	636	329,834	1.0000	329,834	518.61		908	323,699	1.0000	323,699	356.50	
Aug-13	639	285,224	0.9970	286,086	447.71		925	376,697	0.9970	377,836	408.47	
Sep-13	633	294,080	0.9960	295,264	466.45	1.071	925	350,148	0.9960	351,558	380.06	1.027
Oct-13	633	306,349	0.9946	308,024	486.61	1.038	898	354,697	0.9946	356,636	397.15	1.041
Nov-13	632	244,136	0.9931	245,841	388.99	0.860	919	321,711	0.9931	323,956	352.51	0.927
Dec-13	631	251,477	0.9916	253,613	401.92	0.853	916	348,617	0.9916	351,577	383.82	1.016
Jan-14	625	243,888	0.9893	246,516	394.43	0.872	932	383,538	0.9893	387,670	415.95	1.000
Feb-14	609	195,344	0.9856	198,193	325.44	0.749	918	347,194	0.9856	352,258	383.72	0.990
Mar-14	603	180,379	0.9802	184,027	305.19	0.568	911	347,537	0.9802	354,566	389.21	0.877
Apr-14	576	194,790	0.9700	200,812	348.63	0.686	894	317,678	0.9700	327,499	366.33	0.876
FY2013	7,461	3,539,334		3,540,196	474.49		10,959	4,282,576		4,283,715	390.89	
5/13-4/14	7,469	3,131,789		3,154,497	422.35		10,980	4,157,891		4,193,632	381.93	
Dual												
Sep-12	5,006	0	1.0000	0	0.00		6,944	0	1.0000	0	0.00	
Oct-12	4,999	0	1.0000	0	0.00		6,965	0	1.0000	0	0.00	
Nov-12	4,967	0	1.0000	0	0.00		6,936	0	1.0000	0	0.00	
Dec-12	4,952	0	1.0000	0	0.00		6,925	0	1.0000	0	0.00	
Jan-13	4,994	0	1.0000	0	0.00		6,949	0	1.0000	0	0.00	
Feb-13	4,932	0	1.0000	0	0.00		6,890	0	1.0000	0	0.00	
Mar-13	4,955	0	1.0000	0	0.00		6,881	0	1.0000	0	0.00	
Apr-13	4,977	0	1.0000	0	0.00		6,857	0	1.0000	0	0.00	
May-13	4,967	0	1.0000	0	0.00		6,913	0	1.0000	0	0.00	
Jun-13	4,947	0	1.0000	0	0.00		6,933	0	1.0000	0	0.00	
Jul-13	4,952	0	1.0000	0	0.00		6,939	0	1.0000	0	0.00	
Aug-13	4,998	0	1.0000	0	0.00		6,939	0	1.0000	0	0.00	
Sep-13	4,992	0	1.0000	0	0.00		6,935	0	1.0000	0	0.00	
Oct-13	5,030	0	1.0000	0	0.00		6,896	0	1.0000	0	0.00	
Nov-13	5,007	0	1.0000	0	0.00		6,822	0	1.0000	0	0.00	
Dec-13	4,986	0	1.0000	0	0.00		6,824	0	1.0000	0	0.00	
Jan-14	4,967	0	1.0000	0	0.00		6,823	0	1.0000	0	0.00	
Feb-14	4,861	0	1.0000	0	0.00		6,637	0	1.0000	0	0.00	
Mar-14	4,821	0	1.0000	0	0.00		6,517	0	1.0000	0	0.00	
Apr-14	4,711	0	1.0000	0	0.00		6,387	0	1.0000	0	0.00	
FY2013	59,646	0		0	0.00		83,071	0		0	0.00	
5/13-4/14	59,239	0		0	0.00		81,565	0		0	0.00	

Estimated Incurred Claims - Acute Care Non-Inpatient

	El Paso						Harris					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	69	29,571	1.0000	29,571	428.57		996	432,689	1.0000	432,689	434.43	
Oct-12	71	23,234	1.0000	23,234	327.25		1,015	543,515	1.0000	543,515	535.48	
Nov-12	75	27,503	1.0000	27,503	366.71		1,021	521,020	1.0000	521,020	510.30	
Dec-12	72	32,069	1.0000	32,069	445.41		1,035	537,003	1.0000	537,003	518.84	
Jan-13	72	23,462	1.0000	23,462	325.86		1,033	572,410	1.0000	572,410	554.12	
Feb-13	71	13,522	1.0000	13,522	190.44		1,027	464,755	1.0000	464,755	452.54	
Mar-13	67	29,606	1.0000	29,606	441.89		1,036	488,238	1.0000	488,238	471.27	
Apr-13	63	34,201	1.0000	34,201	542.87		1,027	488,071	1.0000	488,071	475.24	
May-13	69	25,640	1.0000	25,640	371.60		1,025	509,695	1.0000	509,695	497.26	
Jun-13	63	22,380	1.0000	22,380	355.23		1,005	453,099	1.0000	453,099	450.85	
Jul-13	61	36,020	1.0000	36,020	590.49		998	506,900	1.0000	506,900	507.92	
Aug-13	62	31,025	0.9970	31,118	501.91		997	546,772	0.9970	548,424	550.07	
Sep-13	64	23,547	0.9960	23,642	369.40	0.862	1,012	433,331	0.9960	435,077	429.92	0.990
Oct-13	64	23,834	0.9946	23,965	374.45	1.144	1,015	504,572	0.9946	507,331	499.83	0.933
Nov-13	61	20,207	0.9931	20,348	333.58	0.910	1,004	487,843	0.9931	491,248	489.29	0.959
Dec-13	62	27,712	0.9916	27,948	450.77	1.012	1,023	498,732	0.9916	502,968	491.66	0.948
Jan-14	63	23,775	0.9893	24,031	381.45	1.171	1,007	491,881	0.9893	497,180	493.72	0.891
Feb-14	56	17,600	0.9856	17,856	318.86	1.674	997	454,861	0.9856	461,495	462.88	1.023
Mar-14	61	22,082	0.9802	22,528	369.32	0.836	970	451,033	0.9802	460,155	474.39	1.007
Apr-14	61	19,431	0.9700	20,032	328.40	0.605	956	442,194	0.9700	455,865	476.85	1.003
FY2013	815	328,233		328,327	402.85		12,215	6,064,165		6,065,818	496.59	
5/13-4/14	747	293,253		295,508	395.59		12,009	5,780,913		5,829,437	485.42	
Dual												
Sep-12	1,060	0	1.0000	0	0.00		8,621	0	1.0000	0	0.00	
Oct-12	1,053	0	1.0000	0	0.00		8,620	0	1.0000	0	0.00	
Nov-12	1,048	0	1.0000	0	0.00		8,529	0	1.0000	0	0.00	
Dec-12	1,048	0	1.0000	0	0.00		8,524	0	1.0000	0	0.00	
Jan-13	1,061	0	1.0000	0	0.00		8,558	0	1.0000	0	0.00	
Feb-13	1,042	0	1.0000	0	0.00		8,480	0	1.0000	0	0.00	
Mar-13	1,039	0	1.0000	0	0.00		8,557	0	1.0000	0	0.00	
Apr-13	1,022	0	1.0000	0	0.00		8,512	0	1.0000	0	0.00	
May-13	1,016	0	1.0000	0	0.00		8,517	0	1.0000	0	0.00	
Jun-13	1,002	0	1.0000	0	0.00		8,499	0	1.0000	0	0.00	
Jul-13	992	0	1.0000	0	0.00		8,561	0	1.0000	0	0.00	
Aug-13	994	0	1.0000	0	0.00		8,541	0	1.0000	0	0.00	
Sep-13	1,000	0	1.0000	0	0.00		8,501	0	1.0000	0	0.00	
Oct-13	999	0	1.0000	0	0.00		8,563	0	1.0000	0	0.00	
Nov-13	1,008	0	1.0000	0	0.00		8,556	0	1.0000	0	0.00	
Dec-13	1,010	0	1.0000	0	0.00		8,534	0	1.0000	0	0.00	
Jan-14	1,018	0	1.0000	0	0.00		8,535	0	1.0000	0	0.00	
Feb-14	981	0	1.0000	0	0.00		8,370	0	1.0000	0	0.00	
Mar-14	982	0	1.0000	0	0.00		8,292	0	1.0000	0	0.00	
Apr-14	972	0	1.0000	0	0.00		8,059	0	1.0000	0	0.00	
FY2013	12,377	0		0	0.00		102,519	0		0	0.00	
5/13-4/14	11,974	0		0	0.00		101,528	0		0	0.00	

Estimated Incurred Claims - Acute Care Non-Inpatient

	Hidalgo						Jefferson					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	266	170,395	1.0000	170,395	640.58		266	116,766	1.0000	116,766	438.97	
Oct-12	264	151,884	1.0000	151,884	575.32		277	132,230	1.0000	132,230	477.36	
Nov-12	265	135,572	1.0000	135,572	511.59		271	119,022	1.0000	119,022	439.19	
Dec-12	248	133,898	1.0000	133,898	539.91		258	107,117	1.0000	107,117	415.18	
Jan-13	250	174,746	1.0000	174,746	698.98		271	123,252	1.0000	123,252	454.81	
Feb-13	255	137,009	1.0000	137,009	537.29		261	139,913	1.0000	139,913	536.07	
Mar-13	260	135,288	1.0000	135,288	520.34		269	126,210	1.0000	126,210	469.18	
Apr-13	258	121,429	1.0000	121,429	470.65		264	94,076	1.0000	94,076	356.35	
May-13	268	159,822	1.0000	159,822	596.35		263	112,877	1.0000	112,877	429.19	
Jun-13	257	125,266	1.0000	125,266	487.42		264	108,012	1.0000	108,012	409.14	
Jul-13	267	137,165	1.0000	137,165	513.73		266	103,808	1.0000	103,808	390.26	
Aug-13	258	117,369	0.9970	117,724	456.29		258	120,716	0.9970	121,081	469.31	
Sep-13	268	128,121	0.9960	128,637	479.99	0.749	252	94,878	0.9960	95,260	378.02	0.861
Oct-13	259	141,340	0.9946	142,112	548.70	0.954	253	144,358	0.9946	145,147	573.71	1.202
Nov-13	251	108,614	0.9931	109,372	435.75	0.852	249	97,626	0.9931	98,307	394.81	0.899
Dec-13	249	96,867	0.9916	97,690	392.33	0.727	259	98,932	0.9916	99,772	385.22	0.928
Jan-14	253	111,160	0.9893	112,358	444.10	0.635	254	89,985	0.9893	90,955	358.09	0.787
Feb-14	254	108,088	0.9856	109,665	431.75	0.804	249	116,055	0.9856	117,748	472.88	0.882
Mar-14	243	104,689	0.9802	106,807	439.53	0.845	247	77,799	0.9802	79,372	321.35	0.685
Apr-14	235	102,069	0.9700	105,224	447.76	0.951	242	72,217	0.9700	74,450	307.64	0.863
FY2013	3,116	1,699,843		1,700,198	545.63		3,188	1,404,000		1,404,365	440.52	
5/13-4/14	3,062	1,440,571		1,451,843	474.15		3,056	1,237,263		1,246,789	407.98	
Dual												
Sep-12	3,315	0	1.0000	0	0.00		2,378	0	1.0000	0	0.00	
Oct-12	3,294	0	1.0000	0	0.00		2,383	0	1.0000	0	0.00	
Nov-12	3,271	0	1.0000	0	0.00		2,363	0	1.0000	0	0.00	
Dec-12	3,241	0	1.0000	0	0.00		2,358	0	1.0000	0	0.00	
Jan-13	3,259	0	1.0000	0	0.00		2,369	0	1.0000	0	0.00	
Feb-13	3,221	0	1.0000	0	0.00		2,370	0	1.0000	0	0.00	
Mar-13	3,269	0	1.0000	0	0.00		2,371	0	1.0000	0	0.00	
Apr-13	3,248	0	1.0000	0	0.00		2,389	0	1.0000	0	0.00	
May-13	3,248	0	1.0000	0	0.00		2,361	0	1.0000	0	0.00	
Jun-13	3,241	0	1.0000	0	0.00		2,352	0	1.0000	0	0.00	
Jul-13	3,250	0	1.0000	0	0.00		2,376	0	1.0000	0	0.00	
Aug-13	3,275	0	1.0000	0	0.00		2,367	0	1.0000	0	0.00	
Sep-13	3,281	0	1.0000	0	0.00		2,335	0	1.0000	0	0.00	
Oct-13	3,281	0	1.0000	0	0.00		2,329	0	1.0000	0	0.00	
Nov-13	3,276	0	1.0000	0	0.00		2,329	0	1.0000	0	0.00	
Dec-13	3,287	0	1.0000	0	0.00		2,325	0	1.0000	0	0.00	
Jan-14	3,289	0	1.0000	0	0.00		2,311	0	1.0000	0	0.00	
Feb-14	3,191	0	1.0000	0	0.00		2,272	0	1.0000	0	0.00	
Mar-14	3,186	0	1.0000	0	0.00		2,256	0	1.0000	0	0.00	
Apr-14	3,132	0	1.0000	0	0.00		2,200	0	1.0000	0	0.00	
FY2013	39,132	0		0	0.00		28,437	0		0	0.00	
5/13-4/14	38,937	0		0	0.00		27,813	0		0	0.00	

Estimated Incurred Claims - Acute Care Non-Inpatient

	Lubbock						Nueces					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	255	131,023	1.0000	131,023	513.81		174	72,789	1.0000	72,789	418.33	
Oct-12	256	108,057	1.0000	108,057	422.10		181	77,784	1.0000	77,784	429.75	
Nov-12	254	111,508	1.0000	111,508	439.01		182	57,178	1.0000	57,178	314.16	
Dec-12	259	124,748	1.0000	124,748	481.65		189	51,327	1.0000	51,327	271.57	
Jan-13	259	112,837	1.0000	112,837	435.67		199	67,437	1.0000	67,437	338.88	
Feb-13	254	95,091	1.0000	95,091	374.37		194	50,942	1.0000	50,942	262.59	
Mar-13	257	108,977	1.0000	108,977	424.03		197	65,831	1.0000	65,831	334.17	
Apr-13	260	112,564	1.0000	112,564	432.94		204	58,044	1.0000	58,044	284.53	
May-13	264	120,025	1.0000	120,025	454.64		201	71,140	1.0000	71,140	353.93	
Jun-13	260	93,817	1.0000	93,817	360.83		204	73,035	1.0000	73,035	358.01	
Jul-13	262	121,143	1.0000	121,143	462.38		207	85,247	1.0000	85,247	411.82	
Aug-13	272	119,049	0.9970	119,408	439.00		214	59,790	0.9970	59,971	280.24	
Sep-13	266	89,850	0.9960	90,212	339.14	0.660	221	66,830	0.9960	67,099	303.62	0.726
Oct-13	275	127,775	0.9946	128,473	467.18	1.107	222	66,871	0.9946	67,237	302.87	0.705
Nov-13	271	86,826	0.9931	87,432	322.63	0.735	228	74,617	0.9931	75,138	329.55	1.049
Dec-13	264	118,062	0.9916	119,065	451.00	0.936	230	67,250	0.9916	67,821	294.87	1.086
Jan-14	255	109,404	0.9893	110,582	433.66	0.995	225	73,251	0.9893	74,040	329.07	0.971
Feb-14	257	90,198	0.9856	91,514	356.08	0.951	218	66,485	0.9856	67,455	309.43	1.178
Mar-14	245	88,872	0.9802	90,669	370.08	0.873	219	75,951	0.9802	77,487	353.82	1.059
Apr-14	242	77,367	0.9700	79,759	329.58	0.761	206	63,776	0.9700	65,747	319.16	1.122
FY2013	3,112	1,358,839		1,359,199	436.76		2,346	790,544		790,725	337.05	
5/13-4/14	3,133	1,242,388		1,252,100	399.65		2,595	844,242		851,417	328.10	
Dual												
Sep-12	1,954	0	1.0000	0	0.00		2,481	0	1.0000	0	0.00	
Oct-12	1,972	0	1.0000	0	0.00		2,477	0	1.0000	0	0.00	
Nov-12	1,979	0	1.0000	0	0.00		2,457	0	1.0000	0	0.00	
Dec-12	1,970	0	1.0000	0	0.00		2,440	0	1.0000	0	0.00	
Jan-13	1,969	0	1.0000	0	0.00		2,438	0	1.0000	0	0.00	
Feb-13	1,941	0	1.0000	0	0.00		2,421	0	1.0000	0	0.00	
Mar-13	1,939	0	1.0000	0	0.00		2,435	0	1.0000	0	0.00	
Apr-13	1,925	0	1.0000	0	0.00		2,410	0	1.0000	0	0.00	
May-13	1,925	0	1.0000	0	0.00		2,404	0	1.0000	0	0.00	
Jun-13	1,935	0	1.0000	0	0.00		2,398	0	1.0000	0	0.00	
Jul-13	1,942	0	1.0000	0	0.00		2,403	0	1.0000	0	0.00	
Aug-13	1,965	0	1.0000	0	0.00		2,389	0	1.0000	0	0.00	
Sep-13	1,963	0	1.0000	0	0.00		2,375	0	1.0000	0	0.00	
Oct-13	1,965	0	1.0000	0	0.00		2,371	0	1.0000	0	0.00	
Nov-13	1,952	0	1.0000	0	0.00		2,367	0	1.0000	0	0.00	
Dec-13	1,932	0	1.0000	0	0.00		2,370	0	1.0000	0	0.00	
Jan-14	1,910	0	1.0000	0	0.00		2,371	0	1.0000	0	0.00	
Feb-14	1,878	0	1.0000	0	0.00		2,317	0	1.0000	0	0.00	
Mar-14	1,849	0	1.0000	0	0.00		2,305	0	1.0000	0	0.00	
Apr-14	1,819	0	1.0000	0	0.00		2,248	0	1.0000	0	0.00	
FY2013	23,416	0		0	0.00		29,153	0		0	0.00	
5/13-4/14	23,035	0		0	0.00		28,318	0		0	0.00	

Estimated Incurred Claims - Acute Care Non-Inpatient

	Tarrant						Travis					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	738	296,000	1.0000	296,000	401.08		373	135,167	1.0000	135,167	362.38	
Oct-12	744	279,181	1.0000	279,181	375.24		390	146,561	1.0000	146,561	375.80	
Nov-12	753	272,888	1.0000	272,888	362.40		392	141,839	1.0000	141,839	361.83	
Dec-12	754	242,777	1.0000	242,777	321.99		383	117,032	1.0000	117,032	305.57	
Jan-13	744	284,057	1.0000	284,057	381.80		382	163,405	1.0000	163,405	427.76	
Feb-13	751	278,117	1.0000	278,117	370.33		375	136,211	1.0000	136,211	363.23	
Mar-13	759	286,034	1.0000	286,034	376.86		373	153,278	1.0000	153,278	410.93	
Apr-13	756	277,769	1.0000	277,769	367.42		374	152,167	1.0000	152,167	406.86	
May-13	754	293,658	1.0000	293,658	389.47		388	161,020	1.0000	161,020	415.00	
Jun-13	747	266,161	1.0000	266,161	356.31		381	164,012	1.0000	164,012	430.48	
Jul-13	739	292,577	1.0000	292,577	395.91		388	166,202	1.0000	166,202	428.36	
Aug-13	735	251,489	0.9970	252,249	343.20		383	158,115	0.9970	158,593	414.08	
Sep-13	726	256,063	0.9960	257,094	354.12	0.883	395	138,150	0.9960	138,706	351.16	0.969
Oct-13	752	318,754	0.9946	320,496	426.19	1.136	394	149,826	0.9946	150,645	382.35	1.017
Nov-13	743	287,642	0.9931	289,650	389.84	1.076	394	117,770	0.9931	118,592	300.99	0.832
Dec-13	722	259,582	0.9916	261,786	362.58	1.126	389	125,191	0.9916	126,255	324.56	1.062
Jan-14	720	264,710	0.9893	267,562	371.61	0.973	389	168,169	0.9893	169,981	436.97	1.022
Feb-14	724	242,748	0.9856	246,288	340.18	0.919	392	134,493	0.9856	136,455	348.10	0.958
Mar-14	726	273,212	0.9802	278,738	383.94	1.019	386	122,595	0.9802	125,074	324.03	0.789
Apr-14	706	252,616	0.9700	260,426	368.87	1.004	362	147,928	0.9700	152,502	421.28	1.035
FY2013	8,974	3,320,709		3,321,469	370.12		4,582	1,795,007		1,795,485	391.86	
5/13-4/14	8,794	3,259,211		3,286,686	373.74		4,641	1,753,470		1,768,035	380.96	
Dual												
Sep-12	6,020	0	1.0000	0	0.00		3,597	0	1.0000	0	0.00	
Oct-12	6,086	0	1.0000	0	0.00		3,596	0	1.0000	0	0.00	
Nov-12	6,080	0	1.0000	0	0.00		3,568	0	1.0000	0	0.00	
Dec-12	6,019	0	1.0000	0	0.00		3,574	0	1.0000	0	0.00	
Jan-13	6,047	0	1.0000	0	0.00		3,573	0	1.0000	0	0.00	
Feb-13	5,995	0	1.0000	0	0.00		3,505	0	1.0000	0	0.00	
Mar-13	6,033	0	1.0000	0	0.00		3,531	0	1.0000	0	0.00	
Apr-13	6,025	0	1.0000	0	0.00		3,537	0	1.0000	0	0.00	
May-13	6,032	0	1.0000	0	0.00		3,528	0	1.0000	0	0.00	
Jun-13	6,066	0	1.0000	0	0.00		3,536	0	1.0000	0	0.00	
Jul-13	6,063	0	1.0000	0	0.00		3,558	0	1.0000	0	0.00	
Aug-13	6,038	0	1.0000	0	0.00		3,576	0	1.0000	0	0.00	
Sep-13	6,010	0	1.0000	0	0.00		3,561	0	1.0000	0	0.00	
Oct-13	5,994	0	1.0000	0	0.00		3,561	0	1.0000	0	0.00	
Nov-13	5,946	0	1.0000	0	0.00		3,551	0	1.0000	0	0.00	
Dec-13	5,952	0	1.0000	0	0.00		3,547	0	1.0000	0	0.00	
Jan-14	5,990	0	1.0000	0	0.00		3,530	0	1.0000	0	0.00	
Feb-14	5,869	0	1.0000	0	0.00		3,433	0	1.0000	0	0.00	
Mar-14	5,785	0	1.0000	0	0.00		3,388	0	1.0000	0	0.00	
Apr-14	5,645	0	1.0000	0	0.00		3,318	0	1.0000	0	0.00	
FY2013	72,504	0		0	0.00		42,679	0		0	0.00	
5/13-4/14	71,390	0		0	0.00		42,087	0		0	0.00	

Estimated Incurred Claims - Acute Care Non-Inpatient

	MRSA Central						MRSA Northeast					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	539	189,432	1.0000	189,432	351.45		828	237,173	1.0000	237,173	286.44	
Oct-12	548	143,702	1.0000	143,702	262.23		851	262,300	1.0000	262,300	308.23	
Nov-12	542	184,686	1.0000	184,686	340.75		860	280,751	1.0000	280,751	326.46	
Dec-12	527	155,369	1.0000	155,369	294.82		855	266,344	1.0000	266,344	311.51	
Jan-13	526	161,879	1.0000	161,879	307.75		863	281,206	1.0000	281,206	325.85	
Feb-13	526	177,615	1.0000	177,615	337.67		860	234,953	1.0000	234,953	273.20	
Mar-13	523	179,527	1.0000	179,527	343.26		869	266,054	1.0000	266,054	306.16	
Apr-13	515	159,920	1.0000	159,920	310.53		835	301,290	1.0000	301,290	360.83	
May-13	518	169,250	1.0000	169,250	326.74		847	262,280	1.0000	262,280	309.66	
Jun-13	520	179,137	1.0000	179,137	344.49		836	238,341	1.0000	238,341	285.10	
Jul-13	535	171,919	1.0000	171,919	321.34		841	241,134	1.0000	241,134	286.72	
Aug-13	519	165,419	0.9970	165,919	319.69		846	228,974	0.9970	229,666	271.47	
Sep-13	519	148,328	0.9960	148,925	286.95	0.816	835	253,060	0.9960	254,079	304.29	1.062
Oct-13	519	147,403	0.9946	148,209	285.57	1.089	817	225,805	0.9946	227,039	277.89	0.902
Nov-13	528	165,881	0.9931	167,039	316.36	0.928	795	234,604	0.9931	236,242	297.16	0.910
Dec-13	522	146,196	0.9916	147,438	282.45	0.958	788	219,377	0.9916	221,240	280.76	0.901
Jan-14	504	163,188	0.9893	164,946	327.27	1.063	792	263,106	0.9893	265,940	335.78	1.030
Feb-14	502	119,952	0.9856	121,701	242.43	0.718	793	248,176	0.9856	251,796	317.52	1.162
Mar-14	502	130,525	0.9802	133,165	265.27	0.773	795	289,399	0.9802	295,252	371.39	1.213
Apr-14	490	131,533	0.9700	135,600	276.73	0.891	774	266,120	0.9700	274,347	354.45	0.982
FY2013	6,338	2,037,855		2,038,355	321.61		10,191	3,100,801		3,101,493	304.34	
5/13-4/14	6,178	1,838,730		1,853,247	299.98		9,759	2,970,376		2,997,357	307.14	
Dual												
Sep-12	5,589	0	1.0000	0	0.00		7,703	0	1.0000	0	0.00	
Oct-12	5,611	0	1.0000	0	0.00		7,698	0	1.0000	0	0.00	
Nov-12	5,550	0	1.0000	0	0.00		7,621	0	1.0000	0	0.00	
Dec-12	5,540	0	1.0000	0	0.00		7,562	0	1.0000	0	0.00	
Jan-13	5,541	0	1.0000	0	0.00		7,542	0	1.0000	0	0.00	
Feb-13	5,458	0	1.0000	0	0.00		7,440	0	1.0000	0	0.00	
Mar-13	5,466	0	1.0000	0	0.00		7,391	0	1.0000	0	0.00	
Apr-13	5,418	0	1.0000	0	0.00		7,352	0	1.0000	0	0.00	
May-13	5,422	0	1.0000	0	0.00		7,361	0	1.0000	0	0.00	
Jun-13	5,387	0	1.0000	0	0.00		7,305	0	1.0000	0	0.00	
Jul-13	5,368	0	1.0000	0	0.00		7,307	0	1.0000	0	0.00	
Aug-13	5,308	0	1.0000	0	0.00		7,310	0	1.0000	0	0.00	
Sep-13	5,296	0	1.0000	0	0.00		7,279	0	1.0000	0	0.00	
Oct-13	5,299	0	1.0000	0	0.00		7,257	0	1.0000	0	0.00	
Nov-13	5,304	0	1.0000	0	0.00		7,179	0	1.0000	0	0.00	
Dec-13	5,297	0	1.0000	0	0.00		7,217	0	1.0000	0	0.00	
Jan-14	5,291	0	1.0000	0	0.00		7,221	0	1.0000	0	0.00	
Feb-14	5,172	0	1.0000	0	0.00		7,070	0	1.0000	0	0.00	
Mar-14	5,070	0	1.0000	0	0.00		7,022	0	1.0000	0	0.00	
Apr-14	4,922	0	1.0000	0	0.00		6,881	0	1.0000	0	0.00	
FY2013	65,658	0		0	0.00		89,592	0		0	0.00	
5/13-4/14	63,136	0		0	0.00		86,409	0		0	0.00	

Estimated Incurred Claims - Acute Care Non-Inpatient

	MRSA West						Total					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	515	212,474	1.0000	212,474	412.57		6,566	2,637,192	1.0000	2,637,192	401.64	
Oct-12	517	177,918	1.0000	177,918	344.14		6,653	2,688,001	1.0000	2,688,001	404.03	
Nov-12	514	162,129	1.0000	162,129	315.43		6,627	2,627,559	1.0000	2,627,559	396.49	
Dec-12	515	143,141	1.0000	143,141	277.94		6,605	2,538,772	1.0000	2,538,772	384.37	
Jan-13	528	135,879	1.0000	135,879	257.35		6,645	2,754,039	1.0000	2,754,039	414.45	
Feb-13	519	148,530	1.0000	148,530	286.18		6,618	2,496,715	1.0000	2,496,715	377.26	
Mar-13	519	199,165	1.0000	199,165	383.75		6,660	2,774,598	1.0000	2,774,598	416.61	
Apr-13	517	156,156	1.0000	156,156	302.04		6,631	2,662,805	1.0000	2,662,805	401.57	
May-13	514	164,781	1.0000	164,781	320.59		6,648	2,758,764	1.0000	2,758,764	414.98	
Jun-13	510	121,988	1.0000	121,988	239.19		6,596	2,429,334	1.0000	2,429,334	368.30	
Jul-13	506	147,874	1.0000	147,874	292.24		6,614	2,663,522	1.0000	2,663,522	402.71	
Aug-13	523	166,982	0.9970	167,486	320.24		6,631	2,627,621	0.9970	2,635,563	397.46	
Sep-13	510	121,731	0.9960	122,222	239.65	0.581	6,626	2,398,116	0.9960	2,407,777	363.38	0.905
Oct-13	510	158,487	0.9946	159,354	312.46	0.908	6,611	2,670,070	0.9946	2,684,669	406.09	1.005
Nov-13	509	126,701	0.9931	127,586	250.66	0.795	6,584	2,374,178	0.9931	2,390,752	363.12	0.916
Dec-13	516	137,319	0.9916	138,485	268.38	0.966	6,571	2,395,314	0.9916	2,415,657	367.62	0.956
Jan-14	532	179,582	0.9893	181,517	341.20	1.326	6,551	2,565,637	0.9893	2,593,277	395.86	0.955
Feb-14	513	127,159	0.9856	129,014	251.49	0.879	6,482	2,268,353	0.9856	2,301,436	355.05	0.941
Mar-14	497	136,374	0.9802	139,132	279.94	0.729	6,405	2,300,445	0.9802	2,346,973	366.43	0.880
Apr-14	478	133,087	0.9700	137,201	287.03	0.950	6,222	2,220,807	0.9700	2,289,466	367.96	0.916
FY2013	6,197	1,937,016		1,937,521	312.65		79,494	31,658,922		31,666,864	398.36	
5/13-4/14	6,118	1,722,065		1,736,639	283.86		78,541	29,672,162		29,917,189	380.91	
Dual												
Sep-12	5,624	0	1.0000	0	0.00		60,292	0	1.0000	0	0.00	
Oct-12	5,652	0	1.0000	0	0.00		60,406	0	1.0000	0	0.00	
Nov-12	5,598	0	1.0000	0	0.00		59,967	0	1.0000	0	0.00	
Dec-12	5,581	0	1.0000	0	0.00		59,734	0	1.0000	0	0.00	
Jan-13	5,530	0	1.0000	0	0.00		59,830	0	1.0000	0	0.00	
Feb-13	5,437	0	1.0000	0	0.00		59,132	0	1.0000	0	0.00	
Mar-13	5,473	0	1.0000	0	0.00		59,340	0	1.0000	0	0.00	
Apr-13	5,456	0	1.0000	0	0.00		59,128	0	1.0000	0	0.00	
May-13	5,457	0	1.0000	0	0.00		59,151	0	1.0000	0	0.00	
Jun-13	5,444	0	1.0000	0	0.00		59,045	0	1.0000	0	0.00	
Jul-13	5,443	0	1.0000	0	0.00		59,154	0	1.0000	0	0.00	
Aug-13	5,450	0	1.0000	0	0.00		59,150	0	1.0000	0	0.00	
Sep-13	5,488	0	1.0000	0	0.00		59,016	0	1.0000	0	0.00	
Oct-13	5,483	0	1.0000	0	0.00		59,028	0	1.0000	0	0.00	
Nov-13	5,440	0	1.0000	0	0.00		58,737	0	1.0000	0	0.00	
Dec-13	5,414	0	1.0000	0	0.00		58,695	0	1.0000	0	0.00	
Jan-14	5,420	0	1.0000	0	0.00		58,676	0	1.0000	0	0.00	
Feb-14	5,318	0	1.0000	0	0.00		57,369	0	1.0000	0	0.00	
Mar-14	5,287	0	1.0000	0	0.00		56,760	0	1.0000	0	0.00	
Apr-14	5,164	0	1.0000	0	0.00		55,458	0	1.0000	0	0.00	
FY2013	66,145	0		0	0.00		714,329	0		0	0.00	
5/13-4/14	64,808	0		0	0.00		700,239	0		0	0.00	

Estimated Incurred Claims - Acute Care Inpatient

	Bexar						Dallas					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	628	267,526	1.0000	267,526	426.00		919	431,191	1.0000	431,191	469.20	
Oct-12	624	305,260	1.0000	305,260	489.20		915	462,759	1.0000	462,759	505.75	
Nov-12	610	283,783	1.0000	283,783	465.22		888	385,470	1.0000	385,470	434.09	
Dec-12	617	303,272	1.0000	303,272	491.53		893	493,500	1.0000	493,500	552.63	
Jan-13	613	315,381	1.0000	315,381	514.49		905	348,177	1.0000	348,177	384.73	
Feb-13	617	362,783	1.0000	362,783	587.98		908	291,968	1.0000	291,968	321.55	
Mar-13	609	291,239	1.0000	291,239	478.22		922	535,578	1.0000	535,578	580.89	
Apr-13	616	295,404	1.0000	295,404	479.55		942	506,289	1.0000	506,289	537.46	
May-13	616	350,161	1.0000	350,161	568.44		921	435,524	1.0000	435,524	472.88	
Jun-13	636	231,039	1.0000	231,039	363.27		913	379,300	1.0000	379,300	415.44	
Jul-13	636	279,944	1.0000	279,944	440.16		908	386,713	1.0000	386,713	425.89	
Aug-13	639	254,792	0.9898	257,410	402.83		925	475,753	0.9898	480,642	519.61	
Sep-13	633	302,809	0.9840	307,730	486.15	1.141	925	430,174	0.9840	437,165	472.61	1.007
Oct-13	633	384,416	0.9791	392,612	620.24	1.268	898	416,852	0.9791	425,740	474.10	0.937
Nov-13	632	421,889	0.9762	432,156	683.79	1.470	919	494,928	0.9762	506,972	551.66	1.271
Dec-13	631	396,706	0.9710	408,575	647.50	1.317	916	462,826	0.9710	476,673	520.39	0.942
Jan-14	625	258,511	0.9689	266,817	426.91	0.830	932	598,461	0.9689	617,689	662.76	1.723
Feb-14	609	192,919	0.9597	201,019	330.08	0.561	918	497,095	0.9597	517,967	564.23	1.755
Mar-14	603	204,127	0.9403	217,091	360.02	0.753	911	496,500	0.9403	528,033	579.62	0.998
Apr-14	576	195,434	0.9191	212,636	369.16	0.770	894	371,187	0.9191	403,859	451.74	0.841
FY2013	7,461	3,540,585		3,543,204	474.90		10,959	5,132,220		5,137,109	468.76	
5/13-4/14	7,469	3,472,747		3,557,190	476.26		10,980	5,445,312		5,596,276	509.68	
Dual												
Sep-12	5,006	0	1.0000	0	0.00		6,944	0	1.0000	0	0.00	
Oct-12	4,999	0	1.0000	0	0.00		6,965	0	1.0000	0	0.00	
Nov-12	4,967	0	1.0000	0	0.00		6,936	0	1.0000	0	0.00	
Dec-12	4,952	0	1.0000	0	0.00		6,925	0	1.0000	0	0.00	
Jan-13	4,994	0	1.0000	0	0.00		6,949	0	1.0000	0	0.00	
Feb-13	4,932	0	1.0000	0	0.00		6,890	0	1.0000	0	0.00	
Mar-13	4,955	0	1.0000	0	0.00		6,881	0	1.0000	0	0.00	
Apr-13	4,977	0	1.0000	0	0.00		6,857	0	1.0000	0	0.00	
May-13	4,967	0	1.0000	0	0.00		6,913	0	1.0000	0	0.00	
Jun-13	4,947	0	1.0000	0	0.00		6,933	0	1.0000	0	0.00	
Jul-13	4,952	0	1.0000	0	0.00		6,939	0	1.0000	0	0.00	
Aug-13	4,998	0	1.0000	0	0.00		6,939	0	1.0000	0	0.00	
Sep-13	4,992	0	1.0000	0	0.00		6,935	0	1.0000	0	0.00	
Oct-13	5,030	0	1.0000	0	0.00		6,896	0	1.0000	0	0.00	
Nov-13	5,007	0	1.0000	0	0.00		6,822	0	1.0000	0	0.00	
Dec-13	4,986	0	1.0000	0	0.00		6,824	0	1.0000	0	0.00	
Jan-14	4,967	0	1.0000	0	0.00		6,823	0	1.0000	0	0.00	
Feb-14	4,861	0	1.0000	0	0.00		6,637	0	1.0000	0	0.00	
Mar-14	4,821	0	1.0000	0	0.00		6,517	0	1.0000	0	0.00	
Apr-14	4,711	0	1.0000	0	0.00		6,387	0	1.0000	0	0.00	
FY2013	59,646	0		0	0.00		83,071	0		0	0.00	
5/13-4/14	59,239	0		0	0.00		81,565	0		0	0.00	

Estimated Incurred Claims - Acute Care Inpatient

	El Paso						Harris					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	69	23,915	1.0000	23,915	346.60		996	559,214	1.0000	559,214	561.46	
Oct-12	71	43,904	1.0000	43,904	618.36		1,015	753,545	1.0000	753,545	742.41	
Nov-12	75	105,844	1.0000	105,844	1,411.26		1,021	577,288	1.0000	577,288	565.41	
Dec-12	72	64,162	1.0000	64,162	891.14		1,035	726,054	1.0000	726,054	701.50	
Jan-13	72	21,357	1.0000	21,357	296.62		1,033	811,221	1.0000	811,221	785.31	
Feb-13	71	49,598	1.0000	49,598	698.56		1,027	479,720	1.0000	479,720	467.11	
Mar-13	67	43,593	1.0000	43,593	650.65		1,036	601,131	1.0000	601,131	580.24	
Apr-13	63	26,912	1.0000	26,912	427.18		1,027	564,174	1.0000	564,174	549.34	
May-13	69	56,465	1.0000	56,465	818.33		1,025	582,232	1.0000	582,232	568.03	
Jun-13	63	15,165	1.0000	15,165	240.72		1,005	673,520	1.0000	673,520	670.17	
Jul-13	61	16,867	1.0000	16,867	276.51		998	447,815	1.0000	447,815	448.71	
Aug-13	62	22,235	0.9898	22,463	362.31		997	549,235	0.9898	554,879	556.55	
Sep-13	64	21,268	0.9840	21,613	337.71	0.974	1,012	504,056	0.9840	512,248	506.17	0.902
Oct-13	64	15,937	0.9791	16,277	254.32	0.411	1,015	571,160	0.9791	583,337	574.72	0.774
Nov-13	61	10,451	0.9762	10,706	175.50	0.124	1,004	481,603	0.9762	493,323	491.36	0.869
Dec-13	62	54,134	0.9710	55,754	899.26	1.009	1,023	600,855	0.9710	618,832	604.92	0.862
Jan-14	63	42,730	0.9689	44,103	700.05	2.360	1,007	392,104	0.9689	404,702	401.89	0.512
Feb-14	56	12,232	0.9597	12,745	227.59	0.326	997	404,391	0.9597	421,370	422.64	0.905
Mar-14	61	25,622	0.9403	27,249	446.70	0.687	970	412,741	0.9403	438,954	452.53	0.780
Apr-14	61	17,647	0.9191	19,200	314.76	0.737	956	417,623	0.9191	454,383	475.30	0.865
FY2013	815	490,018		490,246	601.53		12,215	7,325,149		7,330,793	600.15	
5/13-4/14	747	310,753		318,608	426.52		12,009	6,037,336		6,185,596	515.08	
Dual												
Sep-12	1,060	0	1.0000	0	0.00		8,621	0	1.0000	0	0.00	
Oct-12	1,053	0	1.0000	0	0.00		8,620	0	1.0000	0	0.00	
Nov-12	1,048	0	1.0000	0	0.00		8,529	0	1.0000	0	0.00	
Dec-12	1,048	0	1.0000	0	0.00		8,524	0	1.0000	0	0.00	
Jan-13	1,061	0	1.0000	0	0.00		8,558	0	1.0000	0	0.00	
Feb-13	1,042	0	1.0000	0	0.00		8,480	0	1.0000	0	0.00	
Mar-13	1,039	0	1.0000	0	0.00		8,557	0	1.0000	0	0.00	
Apr-13	1,022	0	1.0000	0	0.00		8,512	0	1.0000	0	0.00	
May-13	1,016	0	1.0000	0	0.00		8,517	0	1.0000	0	0.00	
Jun-13	1,002	0	1.0000	0	0.00		8,499	0	1.0000	0	0.00	
Jul-13	992	0	1.0000	0	0.00		8,561	0	1.0000	0	0.00	
Aug-13	994	0	1.0000	0	0.00		8,541	0	1.0000	0	0.00	
Sep-13	1,000	0	1.0000	0	0.00		8,501	0	1.0000	0	0.00	
Oct-13	999	0	1.0000	0	0.00		8,563	0	1.0000	0	0.00	
Nov-13	1,008	0	1.0000	0	0.00		8,556	0	1.0000	0	0.00	
Dec-13	1,010	0	1.0000	0	0.00		8,534	0	1.0000	0	0.00	
Jan-14	1,018	0	1.0000	0	0.00		8,535	0	1.0000	0	0.00	
Feb-14	981	0	1.0000	0	0.00		8,370	0	1.0000	0	0.00	
Mar-14	982	0	1.0000	0	0.00		8,292	0	1.0000	0	0.00	
Apr-14	972	0	1.0000	0	0.00		8,059	0	1.0000	0	0.00	
FY2013	12,377	0		0	0.00		102,519	0		0	0.00	
5/13-4/14	11,974	0		0	0.00		101,528	0		0	0.00	

Estimated Incurred Claims - Acute Care Inpatient

	Hidalgo						Jefferson					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	266	68,334	1.0000	68,334	256.90		266	152,948	1.0000	152,948	574.99	
Oct-12	264	99,181	1.0000	99,181	375.68		277	147,905	1.0000	147,905	533.95	
Nov-12	265	76,072	1.0000	76,072	287.07		271	123,417	1.0000	123,417	455.41	
Dec-12	248	134,328	1.0000	134,328	541.65		258	163,313	1.0000	163,313	633.00	
Jan-13	250	195,191	1.0000	195,191	780.76		271	156,355	1.0000	156,355	576.95	
Feb-13	255	69,804	1.0000	69,804	273.74		261	158,435	1.0000	158,435	607.03	
Mar-13	260	184,703	1.0000	184,703	710.40		269	142,758	1.0000	142,758	530.70	
Apr-13	258	96,695	1.0000	96,695	374.79		264	35,411	1.0000	35,411	134.13	
May-13	268	148,036	1.0000	148,036	552.37		263	115,242	1.0000	115,242	438.18	
Jun-13	257	128,774	1.0000	128,774	501.07		264	199,310	1.0000	199,310	754.96	
Jul-13	267	250,597	1.0000	250,597	938.57		266	84,452	1.0000	84,452	317.49	
Aug-13	258	175,025	0.9898	176,823	685.36		258	82,399	0.9898	83,246	322.66	
Sep-13	268	198,056	0.9840	201,275	751.03	2.923	252	146,680	0.9840	149,064	591.52	1.029
Oct-13	259	138,148	0.9791	141,094	544.76	1.450	253	276,653	0.9791	282,552	1,116.80	2.092
Nov-13	251	129,799	0.9762	132,958	529.71	1.845	249	93,299	0.9762	95,570	383.81	0.843
Dec-13	249	58,343	0.9710	60,088	241.32	0.446	259	252,912	0.9710	260,479	1,005.71	1.589
Jan-14	253	87,642	0.9689	90,458	357.54	0.458	254	179,174	0.9689	184,930	728.07	1.262
Feb-14	254	128,523	0.9597	133,920	527.24	1.926	249	131,167	0.9597	136,675	548.89	0.904
Mar-14	243	32,288	0.9403	34,339	141.31	0.199	247	88,752	0.9403	94,389	382.14	0.720
Apr-14	235	49,080	0.9191	53,401	227.24	0.606	242	115,553	0.9191	125,725	519.52	3.873
FY2013	3,116	1,626,740		1,628,539	522.64		3,188	1,561,945		1,562,792	490.21	
5/13-4/14	3,062	1,524,312		1,551,762	506.78		3,056	1,765,594		1,811,632	592.81	
Dual												
Sep-12	3,315	0	1.0000	0	0.00		2,378	0	1.0000	0	0.00	
Oct-12	3,294	0	1.0000	0	0.00		2,383	0	1.0000	0	0.00	
Nov-12	3,271	0	1.0000	0	0.00		2,363	0	1.0000	0	0.00	
Dec-12	3,241	0	1.0000	0	0.00		2,358	0	1.0000	0	0.00	
Jan-13	3,259	0	1.0000	0	0.00		2,369	0	1.0000	0	0.00	
Feb-13	3,221	0	1.0000	0	0.00		2,370	0	1.0000	0	0.00	
Mar-13	3,269	0	1.0000	0	0.00		2,371	0	1.0000	0	0.00	
Apr-13	3,248	0	1.0000	0	0.00		2,389	0	1.0000	0	0.00	
May-13	3,248	0	1.0000	0	0.00		2,361	0	1.0000	0	0.00	
Jun-13	3,241	0	1.0000	0	0.00		2,352	0	1.0000	0	0.00	
Jul-13	3,250	0	1.0000	0	0.00		2,376	0	1.0000	0	0.00	
Aug-13	3,275	0	1.0000	0	0.00		2,367	0	1.0000	0	0.00	
Sep-13	3,281	0	1.0000	0	0.00		2,335	0	1.0000	0	0.00	
Oct-13	3,281	0	1.0000	0	0.00		2,329	0	1.0000	0	0.00	
Nov-13	3,276	0	1.0000	0	0.00		2,329	0	1.0000	0	0.00	
Dec-13	3,287	0	1.0000	0	0.00		2,325	0	1.0000	0	0.00	
Jan-14	3,289	0	1.0000	0	0.00		2,311	0	1.0000	0	0.00	
Feb-14	3,191	0	1.0000	0	0.00		2,272	0	1.0000	0	0.00	
Mar-14	3,186	0	1.0000	0	0.00		2,256	0	1.0000	0	0.00	
Apr-14	3,132	0	1.0000	0	0.00		2,200	0	1.0000	0	0.00	
FY2013	39,132	0		0	0.00		28,437	0		0	0.00	
5/13-4/14	38,937	0		0	0.00		27,813	0		0	0.00	

Estimated Incurred Claims - Acute Care Inpatient

	Lubbock						Nueces					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	255	314,763	1.0000	314,763	1,234.36		174	117,450	1.0000	117,450	675.00	
Oct-12	256	205,461	1.0000	205,461	802.58		181	38,327	1.0000	38,327	211.75	
Nov-12	254	205,991	1.0000	205,991	810.99		182	62,079	1.0000	62,079	341.09	
Dec-12	259	132,870	1.0000	132,870	513.01		189	49,160	1.0000	49,160	260.10	
Jan-13	259	285,040	1.0000	285,040	1,100.54		199	17,056	1.0000	17,056	85.71	
Feb-13	254	135,955	1.0000	135,955	535.26		194	10,289	1.0000	10,289	53.04	
Mar-13	257	198,104	1.0000	198,104	770.83		197	81,252	1.0000	81,252	412.45	
Apr-13	260	154,525	1.0000	154,525	594.33		204	72,786	1.0000	72,786	356.80	
May-13	264	178,188	1.0000	178,188	674.95		201	188,145	1.0000	188,145	936.05	
Jun-13	260	105,720	1.0000	105,720	406.62		204	58,325	1.0000	58,325	285.91	
Jul-13	262	203,093	1.0000	203,093	775.17		207	64,764	1.0000	64,764	312.87	
Aug-13	272	177,773	0.9898	179,600	660.29		214	98,255	0.9898	99,265	463.85	
Sep-13	266	84,033	0.9840	85,399	321.05	0.260	221	65,834	0.9840	66,904	302.73	0.448
Oct-13	275	236,995	0.9791	242,047	880.17	1.097	222	33,130	0.9791	33,836	152.42	0.720
Nov-13	271	129,798	0.9762	132,957	490.62	0.605	228	142,845	0.9762	146,321	641.76	1.881
Dec-13	264	271,859	0.9710	279,993	1,060.58	2.067	230	119,032	0.9710	122,593	533.01	2.049
Jan-14	255	256,544	0.9689	264,787	1,038.38	0.944	225	102,021	0.9689	105,299	468.00	5.460
Feb-14	257	186,433	0.9597	194,260	755.88	1.412	218	68,412	0.9597	71,284	326.99	6.165
Mar-14	245	142,849	0.9403	151,922	620.09	0.804	219	107,089	0.9403	113,890	520.05	1.261
Apr-14	242	113,216	0.9191	123,181	509.01	0.856	206	46,558	0.9191	50,656	245.90	0.689
FY2013	3,112	2,297,483		2,299,309	738.85		2,346	857,888		858,897	366.11	
5/13-4/14	3,133	2,086,502		2,141,147	683.42		2,595	1,094,410		1,121,283	432.09	
Dual												
Sep-12	1,954	0	1.0000	0	0.00		2,481	0	1.0000	0	0.00	
Oct-12	1,972	0	1.0000	0	0.00		2,477	0	1.0000	0	0.00	
Nov-12	1,979	0	1.0000	0	0.00		2,457	0	1.0000	0	0.00	
Dec-12	1,970	0	1.0000	0	0.00		2,440	0	1.0000	0	0.00	
Jan-13	1,969	0	1.0000	0	0.00		2,438	0	1.0000	0	0.00	
Feb-13	1,941	0	1.0000	0	0.00		2,421	0	1.0000	0	0.00	
Mar-13	1,939	0	1.0000	0	0.00		2,435	0	1.0000	0	0.00	
Apr-13	1,925	0	1.0000	0	0.00		2,410	0	1.0000	0	0.00	
May-13	1,925	0	1.0000	0	0.00		2,404	0	1.0000	0	0.00	
Jun-13	1,935	0	1.0000	0	0.00		2,398	0	1.0000	0	0.00	
Jul-13	1,942	0	1.0000	0	0.00		2,403	0	1.0000	0	0.00	
Aug-13	1,965	0	1.0000	0	0.00		2,389	0	1.0000	0	0.00	
Sep-13	1,963	0	1.0000	0	0.00		2,375	0	1.0000	0	0.00	
Oct-13	1,965	0	1.0000	0	0.00		2,371	0	1.0000	0	0.00	
Nov-13	1,952	0	1.0000	0	0.00		2,367	0	1.0000	0	0.00	
Dec-13	1,932	0	1.0000	0	0.00		2,370	0	1.0000	0	0.00	
Jan-14	1,910	0	1.0000	0	0.00		2,371	0	1.0000	0	0.00	
Feb-14	1,878	0	1.0000	0	0.00		2,317	0	1.0000	0	0.00	
Mar-14	1,849	0	1.0000	0	0.00		2,305	0	1.0000	0	0.00	
Apr-14	1,819	0	1.0000	0	0.00		2,248	0	1.0000	0	0.00	
FY2013	23,416	0		0	0.00		29,153	0		0	0.00	
5/13-4/14	23,035	0		0	0.00		28,318	0		0	0.00	

Estimated Incurred Claims - Acute Care Inpatient

	Tarrant						Travis					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	738	289,835	1.0000	289,835	392.73		373	137,611	1.0000	137,611	368.93	
Oct-12	744	362,324	1.0000	362,324	486.99		390	153,118	1.0000	153,118	392.61	
Nov-12	753	385,491	1.0000	385,491	511.94		392	117,770	1.0000	117,770	300.43	
Dec-12	754	245,063	1.0000	245,063	325.02		383	119,519	1.0000	119,519	312.06	
Jan-13	744	316,728	1.0000	316,728	425.71		382	206,610	1.0000	206,610	540.86	
Feb-13	751	365,796	1.0000	365,796	487.08		375	77,269	1.0000	77,269	206.05	
Mar-13	759	342,959	1.0000	342,959	451.86		373	173,142	1.0000	173,142	464.19	
Apr-13	756	324,476	1.0000	324,476	429.20		374	130,646	1.0000	130,646	349.32	
May-13	754	349,121	1.0000	349,121	463.02		388	176,623	1.0000	176,623	455.21	
Jun-13	747	346,736	1.0000	346,736	464.17		381	175,320	1.0000	175,320	460.16	
Jul-13	739	345,921	1.0000	345,921	468.09		388	230,060	1.0000	230,060	592.94	
Aug-13	735	233,628	0.9898	236,029	321.13		383	153,688	0.9898	155,267	405.40	
Sep-13	726	391,514	0.9840	397,877	548.04	1.395	395	164,197	0.9840	166,865	422.44	1.145
Oct-13	752	514,879	0.9791	525,856	699.28	1.436	394	177,173	0.9791	180,951	459.27	1.170
Nov-13	743	276,345	0.9762	283,070	380.98	0.744	394	117,358	0.9762	120,214	305.11	1.016
Dec-13	722	480,282	0.9710	494,652	685.11	2.108	389	149,458	0.9710	153,930	395.71	1.268
Jan-14	720	301,402	0.9689	311,085	432.06	1.015	389	95,933	0.9689	99,016	254.54	0.471
Feb-14	724	437,218	0.9597	455,575	629.25	1.292	392	84,121	0.9597	87,652	223.60	1.085
Mar-14	726	407,724	0.9403	433,619	597.27	1.322	386	89,258	0.9403	94,927	245.92	0.530
Apr-14	706	153,174	0.9191	166,657	236.06	0.550	362	171,566	0.9191	186,667	515.66	1.476
FY2013	8,974	3,908,077		3,910,478	435.76		4,582	1,851,374		1,852,954	404.40	
5/13-4/14	8,794	4,237,945		4,346,198	494.22		4,641	1,784,755		1,827,492	393.77	
Dual												
Sep-12	6,020	0	1.0000	0	0.00		3,597	0	1.0000	0	0.00	
Oct-12	6,086	0	1.0000	0	0.00		3,596	0	1.0000	0	0.00	
Nov-12	6,080	0	1.0000	0	0.00		3,568	0	1.0000	0	0.00	
Dec-12	6,019	0	1.0000	0	0.00		3,574	0	1.0000	0	0.00	
Jan-13	6,047	0	1.0000	0	0.00		3,573	0	1.0000	0	0.00	
Feb-13	5,995	0	1.0000	0	0.00		3,505	0	1.0000	0	0.00	
Mar-13	6,033	0	1.0000	0	0.00		3,531	0	1.0000	0	0.00	
Apr-13	6,025	0	1.0000	0	0.00		3,537	0	1.0000	0	0.00	
May-13	6,032	0	1.0000	0	0.00		3,528	0	1.0000	0	0.00	
Jun-13	6,066	0	1.0000	0	0.00		3,536	0	1.0000	0	0.00	
Jul-13	6,063	0	1.0000	0	0.00		3,558	0	1.0000	0	0.00	
Aug-13	6,038	0	1.0000	0	0.00		3,576	0	1.0000	0	0.00	
Sep-13	6,010	0	1.0000	0	0.00		3,561	0	1.0000	0	0.00	
Oct-13	5,994	0	1.0000	0	0.00		3,561	0	1.0000	0	0.00	
Nov-13	5,946	0	1.0000	0	0.00		3,551	0	1.0000	0	0.00	
Dec-13	5,952	0	1.0000	0	0.00		3,547	0	1.0000	0	0.00	
Jan-14	5,990	0	1.0000	0	0.00		3,530	0	1.0000	0	0.00	
Feb-14	5,869	0	1.0000	0	0.00		3,433	0	1.0000	0	0.00	
Mar-14	5,785	0	1.0000	0	0.00		3,388	0	1.0000	0	0.00	
Apr-14	5,645	0	1.0000	0	0.00		3,318	0	1.0000	0	0.00	
FY2013	72,504	0		0	0.00		42,679	0		0	0.00	
5/13-4/14	71,390	0		0	0.00		42,087	0		0	0.00	

Estimated Incurred Claims - Acute Care Inpatient

	MRSA Central						MRSA Northeast					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	539	207,881	1.0000	207,881	385.68		828	252,196	1.0000	252,196	304.58	
Oct-12	548	190,281	1.0000	190,281	347.23		851	574,464	1.0000	574,464	675.05	
Nov-12	542	227,924	1.0000	227,924	420.52		860	526,049	1.0000	526,049	611.69	
Dec-12	527	232,820	1.0000	232,820	441.78		855	477,460	1.0000	477,460	558.43	
Jan-13	526	200,268	1.0000	200,268	380.74		863	401,535	1.0000	401,535	465.28	
Feb-13	526	296,612	1.0000	296,612	563.90		860	471,164	1.0000	471,164	547.87	
Mar-13	523	222,377	1.0000	222,377	425.19		869	393,595	1.0000	393,595	452.93	
Apr-13	515	166,894	1.0000	166,894	324.07		835	506,612	1.0000	506,612	606.72	
May-13	518	188,890	1.0000	188,890	364.65		847	287,552	1.0000	287,552	339.49	
Jun-13	520	187,118	1.0000	187,118	359.84		836	391,596	1.0000	391,596	468.42	
Jul-13	535	225,741	1.0000	225,741	421.95		841	372,165	1.0000	372,165	442.53	
Aug-13	519	106,204	0.9898	107,295	206.73		846	479,681	0.9898	484,611	572.83	
Sep-13	519	183,257	0.9840	186,236	358.84	0.930	835	498,123	0.9840	506,219	606.25	1.990
Oct-13	519	97,127	0.9791	99,198	191.13	0.550	817	313,292	0.9791	319,971	391.64	0.580
Nov-13	528	218,402	0.9762	223,717	423.71	1.008	795	339,693	0.9762	347,959	437.68	0.716
Dec-13	522	262,713	0.9710	270,573	518.34	1.173	788	450,719	0.9710	464,204	589.09	1.055
Jan-14	504	144,065	0.9689	148,694	295.03	0.775	792	476,627	0.9689	491,941	621.14	1.335
Feb-14	502	111,092	0.9597	115,756	230.59	0.409	793	427,996	0.9597	445,967	562.38	1.026
Mar-14	502	244,741	0.9403	260,285	518.50	1.219	795	404,505	0.9403	430,195	541.13	1.195
Apr-14	490	74,730	0.9191	81,308	165.94	0.512	774	411,688	0.9191	447,925	578.71	0.954
FY2013	6,338	2,453,009		2,454,101	387.20		10,191	5,134,070		5,138,999	504.27	
5/13-4/14	6,178	2,044,080		2,094,810	339.08		9,759	4,853,638		4,990,305	511.35	
Dual												
Sep-12	5,589	0	1.0000	0	0.00		7,703	0	1.0000	0	0.00	
Oct-12	5,611	0	1.0000	0	0.00		7,698	0	1.0000	0	0.00	
Nov-12	5,550	0	1.0000	0	0.00		7,621	0	1.0000	0	0.00	
Dec-12	5,540	0	1.0000	0	0.00		7,562	0	1.0000	0	0.00	
Jan-13	5,541	0	1.0000	0	0.00		7,542	0	1.0000	0	0.00	
Feb-13	5,458	0	1.0000	0	0.00		7,440	0	1.0000	0	0.00	
Mar-13	5,466	0	1.0000	0	0.00		7,391	0	1.0000	0	0.00	
Apr-13	5,418	0	1.0000	0	0.00		7,352	0	1.0000	0	0.00	
May-13	5,422	0	1.0000	0	0.00		7,361	0	1.0000	0	0.00	
Jun-13	5,387	0	1.0000	0	0.00		7,305	0	1.0000	0	0.00	
Jul-13	5,368	0	1.0000	0	0.00		7,307	0	1.0000	0	0.00	
Aug-13	5,308	0	1.0000	0	0.00		7,310	0	1.0000	0	0.00	
Sep-13	5,296	0	1.0000	0	0.00		7,279	0	1.0000	0	0.00	
Oct-13	5,299	0	1.0000	0	0.00		7,257	0	1.0000	0	0.00	
Nov-13	5,304	0	1.0000	0	0.00		7,179	0	1.0000	0	0.00	
Dec-13	5,297	0	1.0000	0	0.00		7,217	0	1.0000	0	0.00	
Jan-14	5,291	0	1.0000	0	0.00		7,221	0	1.0000	0	0.00	
Feb-14	5,172	0	1.0000	0	0.00		7,070	0	1.0000	0	0.00	
Mar-14	5,070	0	1.0000	0	0.00		7,022	0	1.0000	0	0.00	
Apr-14	4,922	0	1.0000	0	0.00		6,881	0	1.0000	0	0.00	
FY2013	65,658	0		0	0.00		89,592	0		0	0.00	
5/13-4/14	63,136	0		0	0.00		86,409	0		0	0.00	

Estimated Incurred Claims - Acute Care Inpatient

	MRSA West						Total					
	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend
Non Dual												
Sep-12	515	161,983	1.0000	161,983	314.53		6,566	2,984,847	1.0000	2,984,847	454.59	
Oct-12	517	326,452	1.0000	326,452	631.44		6,653	3,662,981	1.0000	3,662,981	550.58	
Nov-12	514	150,700	1.0000	150,700	293.19		6,627	3,227,878	1.0000	3,227,878	487.08	
Dec-12	515	205,251	1.0000	205,251	398.55		6,605	3,346,772	1.0000	3,346,772	506.70	
Jan-13	528	204,037	1.0000	204,037	386.43		6,645	3,478,954	1.0000	3,478,954	523.54	
Feb-13	519	198,413	1.0000	198,413	382.30		6,618	2,967,807	1.0000	2,967,807	448.44	
Mar-13	519	354,424	1.0000	354,424	682.90		6,660	3,564,855	1.0000	3,564,855	535.26	
Apr-13	517	209,539	1.0000	209,539	405.30		6,631	3,090,362	1.0000	3,090,362	466.05	
May-13	514	149,544	1.0000	149,544	290.94		6,648	3,205,723	1.0000	3,205,723	482.21	
Jun-13	510	218,532	1.0000	218,532	428.50		6,596	3,110,456	1.0000	3,110,456	471.57	
Jul-13	506	128,800	1.0000	128,800	254.55		6,614	3,036,933	1.0000	3,036,933	459.17	
Aug-13	523	232,139	0.9898	234,525	448.42		6,631	3,040,806	0.9898	3,072,055	463.29	
Sep-13	510	91,301	0.9840	92,785	181.93	0.578	6,626	3,081,300	0.9840	3,131,380	472.59	1.040
Oct-13	510	195,052	0.9791	199,211	390.61	0.619	6,611	3,370,815	0.9791	3,442,681	520.75	0.946
Nov-13	509	123,645	0.9762	126,654	248.83	0.849	6,584	2,980,058	0.9762	3,052,576	463.64	0.952
Dec-13	516	227,514	0.9710	234,321	454.11	1.139	6,571	3,787,353	0.9710	3,900,667	593.62	1.172
Jan-14	532	289,135	0.9689	298,425	560.95	1.452	6,551	3,224,350	0.9689	3,327,945	508.01	0.970
Feb-14	513	189,768	0.9597	197,736	385.45	1.008	6,482	2,871,366	0.9597	2,991,926	461.57	1.029
Mar-14	497	249,987	0.9403	265,864	534.94	0.783	6,405	2,906,185	0.9403	3,090,757	482.55	0.902
Apr-14	478	97,886	0.9191	106,503	222.81	0.550	6,222	2,235,342	0.9191	2,432,101	390.89	0.839
FY2013	6,197	2,539,815		2,542,200	410.23		79,494	38,718,373		38,749,622	487.45	
5/13-4/14	6,118	2,193,304		2,252,898	368.24		78,541	36,850,687		37,795,199	481.22	
Dual												
Sep-12	5,624	0	1.0000	0	0.00		60,292	0	1.0000	0	0.00	
Oct-12	5,652	0	1.0000	0	0.00		60,406	0	1.0000	0	0.00	
Nov-12	5,598	0	1.0000	0	0.00		59,967	0	1.0000	0	0.00	
Dec-12	5,581	0	1.0000	0	0.00		59,734	0	1.0000	0	0.00	
Jan-13	5,530	0	1.0000	0	0.00		59,830	0	1.0000	0	0.00	
Feb-13	5,437	0	1.0000	0	0.00		59,132	0	1.0000	0	0.00	
Mar-13	5,473	0	1.0000	0	0.00		59,340	0	1.0000	0	0.00	
Apr-13	5,456	0	1.0000	0	0.00		59,128	0	1.0000	0	0.00	
May-13	5,457	0	1.0000	0	0.00		59,151	0	1.0000	0	0.00	
Jun-13	5,444	0	1.0000	0	0.00		59,045	0	1.0000	0	0.00	
Jul-13	5,443	0	1.0000	0	0.00		59,154	0	1.0000	0	0.00	
Aug-13	5,450	0	1.0000	0	0.00		59,150	0	1.0000	0	0.00	
Sep-13	5,488	0	1.0000	0	0.00		59,016	0	1.0000	0	0.00	
Oct-13	5,483	0	1.0000	0	0.00		59,028	0	1.0000	0	0.00	
Nov-13	5,440	0	1.0000	0	0.00		58,737	0	1.0000	0	0.00	
Dec-13	5,414	0	1.0000	0	0.00		58,695	0	1.0000	0	0.00	
Jan-14	5,420	0	1.0000	0	0.00		58,676	0	1.0000	0	0.00	
Feb-14	5,318	0	1.0000	0	0.00		57,369	0	1.0000	0	0.00	
Mar-14	5,287	0	1.0000	0	0.00		56,760	0	1.0000	0	0.00	
Apr-14	5,164	0	1.0000	0	0.00		55,458	0	1.0000	0	0.00	
FY2013	66,145	0		0	0.00		714,329	0		0	0.00	
5/13-4/14	64,808	0		0	0.00		700,239	0		0	0.00	

Attachment 3

Community Experience Analysis

The following exhibits present a summary of the experience analysis performed for each managed care service area. HHSC utilizes a community rating methodology in setting the STAR+PLUS premium rates. The community rates vary by risk group and service area but are the same for each HMO in a service area.

Below is a brief description of the exhibits contained in this attachment. The exhibits present the derivation of the March 1, 2015 through August 31, 2015 STAR+PLUS Nursing Facility HMO community rates for the following service areas:

- Exhibit A – Bexar Service Area
- Exhibit B – Dallas Services Area
- Exhibit C – El Paso Services Area
- Exhibit D – Harris Service Area
- Exhibit E – Hidalgo Service Area
- Exhibit F – Jefferson Service Area
- Exhibit G – Lubbock Service Area
- Exhibit H – Nueces Service Area
- Exhibit I – Tarrant Service Area
- Exhibit J – Travis Service Area
- Exhibit K – MRSA Central Service Area
- Exhibit L – MRSA Northeast Service Area
- Exhibit M – MRSA West Service Area

The top portion of the exhibit shows summary base period (May 1, 2013 through April 30, 2014) experience for claims paid under the Fee-For-Service program. The base period experience is provided separately for acute care and nursing facility care services. This data includes all claims paid for members residing in a nursing facility during this time period with the exception of the acute care claims for STAR+PLUS members as discussed in Attachment 7.

Projected March 1, 2015 through August 31, 2015 incurred claims are developed separately for acute care and nursing facility care based on the adjustment factors discussed throughout the report. Managed care efficiency factors, which vary by type of service, are intended to reflect the anticipated cost difference of transitioning to the STAR+PLUS program.

A provision of \$14.30 pmpm for the care coordination services to be provided by the HMOs is included. Additionally, a provision for administrative expenses is included in the amount of \$133.00 pmpm. Additional provisions are also included for premium tax (1.75% of premium), maintenance tax (\$0.065 pmpm) and risk margin (2.0% of premium).

The bottom of the exhibit shows a summary of the projected March 1, 2015 through August 31, 2015 cost based on these assumptions prior to the inclusion of the Minimum Payment for Qualified Nursing Facilities Add-On. Cost projections are presented separately by type of service. The Minimum Payment for Qualified Nursing Facilities Add-On is presented separately and represents the increased cost associated with the enhanced reimbursement to be paid to eligible facilities. This Add-On includes provision for premium tax.

Bexar SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	7,469		59,239		66,708	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	35,376,264	4,736.41	175,415,807	2,961.15	210,792,071	3,159.92
Acute Care (Non-Inpatient)	3,154,497	422.35	0	0.00	3,154,497	47.29
Acute Care (Inpatient)	3,557,190	476.26	0	0.00	3,557,190	53.32
Total	42,087,952	5,635.02	175,415,807	2,961.15	217,503,759	3,260.53
Projected FY2015 Member Months	3,456		28,266		31,722	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0461		1.0461			
Excluded Facility Adjustment	0.9958		0.9958			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9929		1.0000			
Data Completion	1.3372		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9978		1.0000			
Data Completion	1.7670		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	18,151,424	5,252.15	92,813,858	3,283.59	110,965,282	3,498.05
Acute Care (Non-Inpatient)	1,955,770	565.91	0	0.00	1,955,770	61.65
Acute Care (Inpatient)	2,602,178	752.94	0	0.00	2,602,178	82.03
Total	22,709,372	6,571.00	92,813,858	3,283.59	115,523,230	3,641.74
Service Coordination Expense	49,421	14.30	404,204	14.30	453,625	14.30
Administrative Expenses	459,648	133.00	3,759,378	133.00	4,219,026	133.00
Risk Margin	482,466	2.00%	2,015,154	2.00%	2,497,620	2.00%
Premium Tax	422,158	1.75%	1,763,260	1.75%	2,185,417	1.75%
Maintenance Tax	225	0.07	1,837	0.07	2,062	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	19,291,862	5,582.14	100,757,690	3,564.63	120,049,553	3,784.43
Acute Care (Non-Inpatient)	2,073,117	599.86	0	0.00	2,073,117	65.35
Acute Care (Inpatient)	2,758,309	798.12	0	0.00	2,758,309	86.95
Total	24,123,289	6,980.12	100,757,690	3,564.63	124,880,979	3,936.73
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0422		1.0422			
Add-On PMPM	779,634	225.59	3,986,509	141.04	4,766,142	150.25

Dallas SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	10,980		81,565		92,545	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	53,338,355	4,857.77	235,640,167	2,888.99	288,978,521	3,122.57
Acute Care (Non-Inpatient)	4,193,632	381.93	0	0.00	4,193,632	45.31
Acute Care (Inpatient)	5,596,276	509.68	0	0.00	5,596,276	60.47
Total	63,128,263	5,749.39	235,640,167	2,888.99	298,768,429	3,228.36
Projected FY2015 Member Months	5,364		38,322		43,686	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0462		1.0462			
Excluded Facility Adjustment	0.9963		0.9963			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9933		1.0000			
Data Completion	1.4631		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9818		1.0000			
Data Completion	1.8616		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	28,911,456	5,389.91	122,839,366	3,205.45	151,750,822	3,473.67
Acute Care (Non-Inpatient)	3,004,732	560.17	0	0.00	3,004,732	68.78
Acute Care (Inpatient)	4,480,572	835.30	0	0.00	4,480,572	102.56
Total	36,396,760	6,785.38	122,839,366	3,205.45	159,236,126	3,645.02
Service Coordination Expense	76,705	14.30	548,005	14.30	624,710	14.30
Administrative Expenses	713,412	133.00	5,096,826	133.00	5,810,238	133.00
Risk Margin	772,722	2.00%	2,669,853	2.00%	3,442,575	2.00%
Premium Tax	676,131	1.75%	2,336,122	1.75%	3,012,253	1.75%
Maintenance Tax	349	0.07	2,491	0.07	2,840	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	30,706,630	5,724.58	133,492,663	3,483.45	164,199,292	3,758.63
Acute Care (Non-Inpatient)	3,183,020	593.40	0	0.00	3,183,020	72.86
Acute Care (Inpatient)	4,746,429	884.87	0	0.00	4,746,429	108.65
Total	38,636,079	7,202.85	133,492,663	3,483.45	172,128,741	3,940.14
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0000		1.0000			
Add-On PMPM	0	0.00	0	0.00	0	0.00

El Paso SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	747		11,974		12,721	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	4,454,747	5,963.52	37,896,228	3,164.88	42,350,975	3,329.22
Acute Care (Non-Inpatient)	295,508	395.59	0	0.00	295,508	23.23
Acute Care (Inpatient)	318,608	426.52	0	0.00	318,608	25.05
Total	5,068,864	6,785.63	37,896,228	3,164.88	42,965,091	3,377.49
Projected FY2015 Member Months	366		5,832		6,198	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0457		1.0460			
Excluded Facility Adjustment	0.9963		0.9963			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9954		1.0000			
Data Completion	1.2895		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9962		1.0000			
Data Completion	1.5226		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	2,420,582	6,613.61	20,475,529	3,510.89	22,896,111	3,694.11
Acute Care (Non-Inpatient)	187,553	512.44	0	0.00	187,553	30.26
Acute Care (Inpatient)	212,318	580.11	0	0.00	212,318	34.26
Total	2,820,454	7,706.16	20,475,529	3,510.89	23,295,983	3,758.63
Service Coordination Expense	5,234	14.30	83,398	14.30	88,631	14.30
Administrative Expenses	48,678	133.00	775,656	133.00	824,334	133.00
Risk Margin	59,728	2.00%	443,324	2.00%	503,051	2.00%
Premium Tax	52,262	1.75%	387,908	1.75%	440,170	1.75%
Maintenance Tax	24	0.07	379	0.07	403	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	2,563,754	7,004.79	22,166,194	3,800.79	24,729,948	3,989.99
Acute Care (Non-Inpatient)	198,225	541.60	0	0.00	198,225	31.98
Acute Care (Inpatient)	224,400	613.11	0	0.00	224,400	36.21
Total	2,986,379	8,159.50	22,166,194	3,800.79	25,152,573	4,058.18
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0000		1.0000			
Add-On PMPM	0	0.00	0	0.00	0	0.00

Harris SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	12,009		101,528		113,537	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	61,090,014	5,087.02	288,485,601	2,841.44	349,575,615	3,078.96
Acute Care (Non-Inpatient)	5,829,437	485.42	0	0.00	5,829,437	51.34
Acute Care (Inpatient)	6,185,596	515.08	0	0.00	6,185,596	54.48
Total	73,105,047	6,087.52	288,485,601	2,841.44	361,590,648	3,184.78
Projected FY2015 Member Months	5,736		48,354		54,090	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0460		1.0461			
Excluded Facility Adjustment	0.9963		0.9963			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9945		1.0000			
Data Completion	1.3424		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9859		1.0000			
Data Completion	1.6767		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	32,369,308	5,643.18	152,430,938	3,152.40	184,800,246	3,416.53
Acute Care (Non-Inpatient)	3,751,373	654.00	0	0.00	3,751,373	69.35
Acute Care (Inpatient)	4,379,359	763.49	0	0.00	4,379,359	80.96
Total	40,500,040	7,060.68	152,430,938	3,152.40	192,930,978	3,566.85
Service Coordination Expense	82,025	14.30	691,462	14.30	773,487	14.30
Administrative Expenses	762,888	133.00	6,431,082	133.00	7,193,970	133.00
Risk Margin	859,124	2.00%	3,315,462	2.00%	4,174,586	2.00%
Premium Tax	751,733	1.75%	2,901,030	1.75%	3,652,763	1.75%
Maintenance Tax	373	0.07	3,143	0.07	3,516	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	34,349,467	5,988.40	165,773,117	3,428.32	200,122,584	3,699.81
Acute Care (Non-Inpatient)	3,970,983	692.29	0	0.00	3,970,983	73.41
Acute Care (Inpatient)	4,635,732	808.18	0	0.00	4,635,732	85.70
Total	42,956,182	7,488.87	165,773,117	3,428.32	208,729,299	3,858.93
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0746		1.0746			
Add-On PMPM	2,457,761	428.48	11,573,891	239.36	14,031,652	259.41

Hidalgo SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	3,062		38,937		41,999	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	17,182,225	5,611.44	129,300,851	3,320.77	146,483,076	3,487.78
Acute Care (Non-Inpatient)	1,451,843	474.15	0	0.00	1,451,843	34.57
Acute Care (Inpatient)	1,551,762	506.78	0	0.00	1,551,762	36.95
Total	20,185,830	6,592.37	129,300,851	3,320.77	149,486,681	3,559.29
Projected FY2015 Member Months	1,410		18,792		20,202	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0459		1.0461			
Excluded Facility Adjustment	0.9964		0.9964			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9948		1.0000			
Data Completion	1.5697		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9967		1.0000			
Data Completion	2.2738		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	8,777,194	6,224.96	69,240,035	3,684.55	78,017,229	3,861.86
Acute Care (Non-Inpatient)	1,053,563	747.21	0	0.00	1,053,563	52.15
Acute Care (Inpatient)	1,452,093	1,029.85	0	0.00	1,452,093	71.88
Total	11,282,849	8,002.02	69,240,035	3,684.55	80,522,884	3,985.89
Service Coordination Expense	20,163	14.30	268,726	14.30	288,889	14.30
Administrative Expenses	187,530	133.00	2,499,336	133.00	2,686,866	133.00
Risk Margin	238,766	2.00%	1,496,298	2.00%	1,735,064	2.00%
Premium Tax	208,921	1.75%	1,309,260	1.75%	1,518,181	1.75%
Maintenance Tax	92	0.07	1,221	0.07	1,313	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	9,291,753	6,589.90	74,814,876	3,981.21	84,106,629	4,163.28
Acute Care (Non-Inpatient)	1,112,813	789.23	0	0.00	1,112,813	55.08
Acute Care (Inpatient)	1,533,755	1,087.77	0	0.00	1,533,755	75.92
Total	11,938,321	8,466.89	74,814,876	3,981.21	86,753,197	4,294.29
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0520		1.0520			
Add-On PMPM	464,544	329.46	3,664,613	195.01	4,129,156	204.39

Jefferson SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	3,056		27,813		30,869	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	14,732,607	4,820.88	76,720,111	2,758.43	91,452,718	2,962.61
Acute Care (Non-Inpatient)	1,246,789	407.98	0	0.00	1,246,789	40.39
Acute Care (Inpatient)	1,811,632	592.81	0	0.00	1,811,632	58.69
Total	17,791,029	5,821.67	76,720,111	2,758.43	94,511,139	3,061.68
Projected FY2015 Member Months	1,452		13,200		14,652	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0461		1.0462			
Excluded Facility Adjustment	0.9963		0.9963			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9937		1.0000			
Data Completion	1.3592		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9990		1.0000			
Data Completion	1.7028		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	7,765,962	5,348.46	40,399,802	3,060.59	48,165,764	3,287.32
Acute Care (Non-Inpatient)	807,457	556.10	0	0.00	807,457	55.11
Acute Care (Inpatient)	1,312,958	904.24	0	0.00	1,312,958	89.61
Total	9,886,378	6,808.80	40,399,802	3,060.59	50,286,180	3,432.04
Service Coordination Expense	20,764	14.30	188,760	14.30	209,524	14.30
Administrative Expenses	193,116	133.00	1,755,600	133.00	1,948,716	133.00
Risk Margin	209,877	2.00%	879,897	2.00%	1,089,774	2.00%
Premium Tax	183,643	1.75%	769,909	1.75%	953,552	1.75%
Maintenance Tax	94	0.07	858	0.07	952	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	8,247,789	5,680.30	43,994,826	3,332.94	52,242,615	3,565.56
Acute Care (Non-Inpatient)	855,312	589.06	0	0.00	855,312	58.38
Acute Care (Inpatient)	1,390,771	957.83	0	0.00	1,390,771	94.92
Total	10,493,872	7,227.18	43,994,826	3,332.94	54,488,698	3,718.86
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0496		1.0496			
Add-On PMPM	392,053	270.01	2,039,522	154.51	2,431,574	165.96

Lubbock SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	3,133		23,035		26,168	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	14,857,830	4,742.37	63,295,383	2,747.79	78,153,213	2,986.59
Acute Care (Non-Inpatient)	1,252,100	399.65	0	0.00	1,252,100	47.85
Acute Care (Inpatient)	2,141,147	683.42	0	0.00	2,141,147	81.82
Total	18,251,078	5,825.43	63,295,383	2,747.79	81,546,461	3,116.27
Projected FY2015 Member Months	1,452		10,914		12,366	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0462		1.0462			
Excluded Facility Adjustment	0.9959		0.9959			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9937		1.0000			
Data Completion	1.2234		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9841		1.0000			
Data Completion	1.3390		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	7,637,190	5,259.77	33,261,340	3,047.58	40,898,530	3,307.34
Acute Care (Non-Inpatient)	711,940	490.32	0	0.00	711,940	57.57
Acute Care (Inpatient)	1,172,495	807.50	0	0.00	1,172,495	94.82
Total	9,521,626	6,557.59	33,261,340	3,047.58	42,782,965	3,459.73
Service Coordination Expense	20,764	14.30	156,070	14.30	176,834	14.30
Administrative Expenses	193,116	133.00	1,451,562	133.00	1,644,678	133.00
Risk Margin	202,298	2.00%	724,565	2.00%	926,863	2.00%
Premium Tax	177,011	1.75%	633,994	1.75%	811,005	1.75%
Maintenance Tax	94	0.07	709	0.07	804	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	8,117,325	5,590.44	36,228,240	3,319.43	44,345,566	3,586.09
Acute Care (Non-Inpatient)	754,688	519.76	0	0.00	754,688	61.03
Acute Care (Inpatient)	1,242,896	855.99	0	0.00	1,242,896	100.51
Total	10,114,909	6,966.19	36,228,240	3,319.43	46,343,149	3,747.63
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.2214		1.2214			
Add-On PMPM	1,720,991	1,185.26	7,495,227	686.75	9,216,218	745.29

Nueces SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	2,595		28,318		30,913	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	13,301,289	5,125.74	81,354,792	2,872.90	94,656,081	3,062.02
Acute Care (Non-Inpatient)	851,417	328.10	0	0.00	851,417	27.54
Acute Care (Inpatient)	1,121,283	432.09	0	0.00	1,121,283	36.27
Total	15,273,989	5,885.93	81,354,792	2,872.90	96,628,781	3,125.83
Projected FY2015 Member Months	1,236		13,488		14,724	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0456		1.0462			
Excluded Facility Adjustment	0.9963		0.9963			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9932		1.0000			
Data Completion	1.2966		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	1.0035		1.0000			
Data Completion	1.6687		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	7,025,377	5,683.96	42,994,415	3,187.60	50,019,791	3,397.16
Acute Care (Non-Inpatient)	527,036	426.40	0	0.00	527,036	35.79
Acute Care (Inpatient)	801,919	648.80	0	0.00	801,919	54.46
Total	8,354,332	6,759.17	42,994,415	3,187.60	51,348,747	3,487.42
Service Coordination Expense	17,675	14.30	192,878	14.30	210,553	14.30
Administrative Expenses	164,388	133.00	1,793,904	133.00	1,958,292	133.00
Risk Margin	177,381	2.00%	934,692	2.00%	1,112,074	2.00%
Premium Tax	155,209	1.75%	817,856	1.75%	973,065	1.75%
Maintenance Tax	80	0.07	877	0.07	957	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	7,461,150	6,036.53	46,734,622	3,464.90	54,195,773	3,680.78
Acute Care (Non-Inpatient)	558,350	451.74	0	0.00	558,350	37.92
Acute Care (Inpatient)	849,565	687.35	0	0.00	849,565	57.70
Total	8,869,065	7,175.62	46,734,622	3,464.90	55,603,687	3,776.40
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.1882		1.1882			
Add-On PMPM	1,345,726	1,088.78	8,235,673	610.59	9,581,399	650.73

Tarrant SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	8,794		71,390		80,184	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	44,713,351	5,084.53	196,679,412	2,755.00	241,392,763	3,010.49
Acute Care (Non-Inpatient)	3,286,686	373.74	0	0.00	3,286,686	40.99
Acute Care (Inpatient)	4,346,198	494.22	0	0.00	4,346,198	54.20
Total	52,346,236	5,952.49	196,679,412	2,755.00	249,025,648	3,105.68
Projected FY2015 Member Months	4,236		33,870		38,106	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0462		1.0462			
Excluded Facility Adjustment	0.9963		0.9963			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9932		1.0000			
Data Completion	1.3201		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9507		1.0000			
Data Completion	1.5712		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	23,897,399	5,641.50	103,533,438	3,056.79	127,430,837	3,344.11
Acute Care (Non-Inpatient)	2,094,816	494.53	0	0.00	2,094,816	54.97
Acute Care (Inpatient)	2,804,094	661.97	0	0.00	2,804,094	73.59
Total	28,796,308	6,798.00	103,533,438	3,056.79	132,329,746	3,472.67
Service Coordination Expense	60,575	14.30	484,341	14.30	544,916	14.30
Administrative Expenses	563,388	133.00	4,504,710	133.00	5,068,098	133.00
Risk Margin	611,336	2.00%	2,255,059	2.00%	2,866,395	2.00%
Premium Tax	534,919	1.75%	1,973,176	1.75%	2,508,095	1.75%
Maintenance Tax	275	0.07	2,202	0.07	2,477	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	25,377,397	5,990.89	112,752,926	3,328.99	138,130,323	3,624.90
Acute Care (Non-Inpatient)	2,219,034	523.85	0	0.00	2,219,034	58.23
Acute Care (Inpatient)	2,970,370	701.22	0	0.00	2,970,370	77.95
Total	30,566,801	7,215.96	112,752,926	3,328.99	143,319,727	3,761.08
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.1000		1.1000			
Add-On PMPM	2,432,305	574.20	10,537,755	311.12	12,970,060	340.37

Travis SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	4,641		42,087		46,728	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	21,898,714	4,718.53	119,402,322	2,837.04	141,301,036	3,023.91
Acute Care (Non-Inpatient)	1,768,035	380.96	0	0.00	1,768,035	37.84
Acute Care (Inpatient)	1,827,492	393.77	0	0.00	1,827,492	39.11
Total	25,494,242	5,493.26	119,402,322	2,837.04	144,896,564	3,100.85
Projected FY2015 Member Months	2,172		19,908		22,080	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0458		1.0462			
Excluded Facility Adjustment	0.9963		0.9963			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9959		1.0000			
Data Completion	1.2597		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9918		1.0000			
Data Completion	1.4936		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	11,366,970	5,233.41	62,666,632	3,147.81	74,033,602	3,352.97
Acute Care (Non-Inpatient)	1,047,603	482.32	0	0.00	1,047,603	47.45
Acute Care (Inpatient)	1,136,058	523.05	0	0.00	1,136,058	51.45
Total	13,550,631	6,238.78	62,666,632	3,147.81	76,217,263	3,451.87
Service Coordination Expense	31,060	14.30	284,684	14.30	315,744	14.30
Administrative Expenses	288,876	133.00	2,647,764	133.00	2,936,640	133.00
Risk Margin	288,222	2.00%	1,363,125	2.00%	1,651,347	2.00%
Premium Tax	252,195	1.75%	1,192,734	1.75%	1,444,929	1.75%
Maintenance Tax	141	0.07	1,294	0.07	1,435	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	12,093,997	5,568.14	68,156,233	3,423.56	80,250,230	3,634.52
Acute Care (Non-Inpatient)	1,111,633	511.80	0	0.00	1,111,633	50.35
Acute Care (Inpatient)	1,205,495	555.02	0	0.00	1,205,495	54.60
Total	14,411,125	6,634.96	68,156,233	3,423.56	82,567,358	3,739.46
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0802		1.0802			
Add-On PMPM	927,869	427.20	5,115,383	256.95	6,043,252	273.70

MRSA Central SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	6,178		63,136		69,314	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	28,092,054	4,547.11	174,125,431	2,757.94	202,217,485	2,917.41
Acute Care (Non-Inpatient)	1,853,247	299.98	0	0.00	1,853,247	26.74
Acute Care (Inpatient)	2,094,810	339.08	0	0.00	2,094,810	30.22
Total	32,040,111	5,186.16	174,125,431	2,757.94	206,165,543	2,974.37
Projected FY2015 Member Months	2,940		29,532		32,472	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0462		1.0463			
Excluded Facility Adjustment	0.9960		0.9960			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9951		1.0000			
Data Completion	1.3615		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	1.0018		1.0000			
Data Completion	1.7002		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	14,828,523	5,043.72	90,351,315	3,059.44	105,179,837	3,239.09
Acute Care (Non-Inpatient)	1,205,846	410.15	0	0.00	1,205,846	37.13
Acute Care (Inpatient)	1,522,522	517.86	0	0.00	1,522,522	46.89
Total	17,556,891	5,971.73	90,351,315	3,059.44	107,908,205	3,323.12
Service Coordination Expense	42,042	14.30	422,308	14.30	464,350	14.30
Administrative Expenses	391,020	133.00	3,927,756	133.00	4,318,776	133.00
Risk Margin	373,821	2.00%	1,967,861	2.00%	2,341,682	2.00%
Premium Tax	327,094	1.75%	1,721,878	1.75%	2,048,972	1.75%
Maintenance Tax	191	0.07	1,920	0.07	2,111	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	15,793,227	5,371.85	98,393,037	3,331.74	114,186,264	3,516.45
Acute Care (Non-Inpatient)	1,280,743	435.63	0	0.00	1,280,743	39.44
Acute Care (Inpatient)	1,617,089	550.03	0	0.00	1,617,089	49.80
Total	18,691,058	6,357.50	98,393,037	3,331.74	117,084,095	3,605.69
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.2637		1.2637			
Add-On PMPM	3,979,930	1,353.72	24,250,017	821.14	28,229,947	869.36

MRSA Northeast SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	9,759		86,409		96,168	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	52,132,024	5,341.94	246,424,659	2,851.84	298,556,683	3,104.53
Acute Care (Non-Inpatient)	2,997,357	307.14	0	0.00	2,997,357	31.17
Acute Care (Inpatient)	4,990,305	511.35	0	0.00	4,990,305	51.89
Total	60,119,686	6,160.44	246,424,659	2,851.84	306,544,345	3,187.59
Projected FY2015 Member Months	4,644		41,286		45,930	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0460		1.0462			
Excluded Facility Adjustment	0.9590		0.9934			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9953		1.0000			
Data Completion	1.3615		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	1.0008		1.0000			
Data Completion	1.7002		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	26,490,793	5,704.31	130,263,804	3,155.16	156,754,597	3,412.90
Acute Care (Non-Inpatient)	1,950,615	420.03	0	0.00	1,950,615	42.47
Acute Care (Inpatient)	3,623,262	780.20	0	0.00	3,623,262	78.89
Total	32,064,671	6,904.54	130,263,804	3,155.16	162,328,475	3,534.26
Service Coordination Expense	66,409	14.30	590,390	14.30	656,799	14.30
Administrative Expenses	617,652	133.00	5,491,038	133.00	6,108,690	133.00
Risk Margin	680,499	2.00%	2,833,203	2.00%	3,513,703	2.00%
Premium Tax	595,437	1.75%	2,479,053	1.75%	3,074,490	1.75%
Maintenance Tax	302	0.07	2,684	0.07	2,985	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	28,122,323	6,055.63	141,660,172	3,431.19	169,782,495	3,696.55
Acute Care (Non-Inpatient)	2,065,670	444.80	0	0.00	2,065,670	44.97
Acute Care (Inpatient)	3,836,977	826.22	0	0.00	3,836,977	83.54
Total	34,024,970	7,326.65	141,660,172	3,431.19	175,685,142	3,825.06
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.0871		1.0871			
Add-On PMPM	2,348,446	505.69	11,548,068	279.71	13,896,514	302.56

MRSA West SDA
Nursing Facility Rate Development
Rating Period: 3/1/2015 - 8/31/2015

	Medicaid Only		Dual Eligible		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm
5/2013-4/2014 Experience Period						
Member Months	6,118		64,808		70,926	
5/2013-4/2014 Estimated Incurred Claims						
Nursing Facility	30,078,510	4,916.40	178,268,239	2,750.71	208,346,749	2,937.52
Acute Care (Non-Inpatient)	1,736,639	283.86	0	0.00	1,736,639	24.49
Acute Care (Inpatient)	2,252,898	368.24	0	0.00	2,252,898	31.76
Total	34,068,047	5,568.49	178,268,239	2,750.71	212,336,287	2,993.77
Projected FY2015 Member Months	2,868		30,984		33,852	
Annual Cost Trend Assumptions						
Nursing Facility	3.1 %		3.1 %			
Acute Care (Non-Inpatient)	2.4 %		2.4 %			
Acute Care (Inpatient)	2.9 %		2.9 %			
Adjustment Factors - Nursing Facility						
Provider Reimbursement Increase	1.0458		1.0462			
Excluded Facility Adjustment	0.9961		0.9961			
Seasonality Adjustment	1.0143		1.0143			
Managed Care Savings Adjustment	1.0000		1.0000			
Adjustment Factors - Acute Care (Non-Inpatient)						
Provider Reimbursement Adjustment	0.9935		1.0000			
Data Completion	1.3615		1.0000			
Managed Care Savings Adjustment	0.9720		0.9720			
Adjustment Factors - Acute Care (Inpatient)						
Provider Reimbursement Adjustment	0.9984		1.0000			
Data Completion	1.7002		1.0000			
Managed Care Savings Adjustment	0.8570		0.8570			
Projected Incurred Claims						
Nursing Facility	15,635,719	5,451.78	94,545,485	3,051.43	110,181,205	3,254.79
Acute Care (Non-Inpatient)	1,111,321	387.49	0	0.00	1,111,321	32.83
Acute Care (Inpatient)	1,607,512	560.50	0	0.00	1,607,512	47.49
Total	18,354,552	6,399.77	94,545,485	3,051.43	112,900,038	3,335.11
Service Coordination Expense	41,012	14.30	443,071	14.30	484,084	14.30
Administrative Expenses	381,444	133.00	4,120,872	133.00	4,502,316	133.00
Risk Margin	390,175	2.00%	2,059,459	2.00%	2,449,634	2.00%
Premium Tax	341,404	1.75%	1,802,026	1.75%	2,143,430	1.75%
Maintenance Tax	186	0.07	2,014	0.07	2,200	0.07
Projected Total Cost (excluding minimum payment add-on)						
Nursing Facility	16,625,280	5,796.82	102,972,927	3,323.42	119,598,207	3,532.97
Acute Care (Non-Inpatient)	1,178,626	410.96	0	0.00	1,178,626	34.82
Acute Care (Inpatient)	1,704,869	594.45	0	0.00	1,704,869	50.36
Total	19,508,774	6,802.22	102,972,927	3,323.42	122,481,701	3,618.15
Minimum Payment for Qualified Nursing Facilities						
Reimbursement Adjustment	1.2745		1.2745			
Add-On PMPM	4,368,453	1,523.17	26,414,998	852.54	30,783,451	909.35

Attachment 4

Trend Analysis

The rating methodology uses assumed trend factors to adjust the base period claims cost to the projection period. The cost trend factors used in this analysis are a combination of utilization and inflation components. Separate trend factors were developed by type of service – non-inpatient acute care, inpatient care and nursing facility care. The projected acute trend rate assumptions were developed by the actuary based on an analysis of recent experience under the existing STAR+PLUS populations. The nursing facility trend rate assumption was developed based on an analysis of recent fee-for-service claims experience. A single trend assumption applied to all service areas but varies by type of service.

The acute care trend assumptions are the same as those trend assumptions used in the FY2015 STAR+PLUS rate setting project for the existing STAR+PLUS areas and populations. The average FY2015 trend assumption for the OCC and HCBS risk groups was combined to develop a single trend assumption. This assumption varies between non-inpatient and inpatient services. Additional information regarding the assumed acute care trends is available from the report titled “State of Texas Medicaid Managed Care STAR+PLUS Program Rate Setting State Fiscal Year 2015”.

The nursing facility care trend assumption was developed from an analysis of nursing facility claims currently paid by the fee-for-service program. Nursing facility claims were reviewed for claims incurred during the period September 1, 2010 through April 30, 2014 and paid through August 31, 2014. Trends for FY2011, FY2012, FY2013 and FY2014 were developed based on a comparison of the average nursing facility claims per member per month incurred during each fiscal year. The FY2014 trend was estimated as the average trend during the first eight months of the fiscal year compared to the same time period in the prior fiscal year. The impact of provider reimbursement changes were accounted for and removed from the trend analysis. The attached exhibit provides a summary of the average adjusted trends net of reimbursement changes by service area during these four fiscal years. The nursing facility trend assumption is defined as the average trend during the most recent three fiscal years, with equal weighting applied to each.

The chart below presents the assumed annual trend rates.

Acute Care (non-inpatient)	2.4%
Acute Care (inpatient)	2.9%
Nursing Facility	3.1%

FY2015 Nursing Facility Rating
 Analysis of HMO Cost Trend Factors

	<u>FY2011</u>	<u>FY2012</u>	<u>FY2013</u>	<u>FY2014</u>
Adjusted Trend - Net of Reimbursement Changes				
Bexar	-0.4%	0.8%	3.8%	4.0%
Dallas	0.0%	-2.5%	8.0%	1.9%
El Paso	-0.2%	-4.7%	13.3%	0.7%
Harris	-0.6%	-2.7%	9.0%	3.5%
Hidalgo	0.0%	-4.6%	11.4%	2.2%
Jefferson	-2.0%	-0.1%	8.2%	2.8%
Lubbock	-1.4%	2.1%	6.0%	4.0%
MRSA Central	0.2%	1.1%	5.1%	2.0%
MRSA Northeast	0.0%	1.0%	4.9%	3.5%
MRSA West	0.1%	-0.4%	8.1%	2.9%
Nueces	-0.7%	-1.1%	7.3%	3.1%
Tarrant	0.1%	-1.6%	6.5%	3.8%
Travis	0.2%	-0.6%	5.0%	3.2%
Total	-0.2%	-0.9%	7.0%	3.1%

Attachment 5

Nursing Facility Provider Reimbursement and Programmatic Revisions Effective During FY2013, FY2014 and FY2015

This attachment presents information regarding rating adjustments for the various provider reimbursement and programmatic revisions that became effective (or will become effective) after the beginning of the base period used in rate setting (May 1, 2013 through April 30, 2014) and before the end of FY2015.

Effective September 1, 2013 HHSC implemented a 2% reimbursement increase for all nursing facilities. Effective September 1, 2014 HHSC implemented an additional increase such that nursing facility reimbursement was 6% greater than the reimbursement effective prior to the initial increase on September 1, 2013. This reimbursement change on September 1, 2014 equaled 3.92% (1.06 divided by 1.02). These increases were applied across the board and did not vary by service or resource utilization group (RUG). Exhibit A presents a summary of the derivation of the rating adjustment factors. The adjustments were calculated by increasing base period nursing facility claims from the period May 1, 2013 through August 31, 2013 by 6% and claims from the period September 1, 2013 through April 31 2014 by 3.92%.

Several nursing facilities and their residents will be excluded from the managed care expansion. Individuals residing in a State Veterans Home or the Truman Smith Children's Care Center, who are determined eligible for Medicaid, and who meet STAR+PLUS criteria will be excluded. Exhibits B and C present a summary of the derivation of the rating adjustment factors for these exclusions. The adjustment factors were calculated by comparing the service area average nursing facility cost per member per month (pmpm) including all residents and the pmpm excluding those residents in these facilities.

Currently, all nursing facility claims are reviewed to ensure reimbursement was made for each individual associated with the correct RUG level. Any claim found to be paid at the incorrect level is recouped and returned to HHSC. This recoupment process lags well behind the initial claim payment process and does not occur until the completion of each fiscal year. Since this process has not yet occurred for our base period claims, the data used in our rate development is slightly overstated. In order to correct for this overstatement we have studied historical recoupment patterns and have applied the necessary adjustment factors to account for claims yet to be recouped. Exhibit D presents a summary of this rating adjustment factor.

Nursing facility claims fluctuate on a seasonal pattern largely due to the per diem reimbursement structure. Because the rating period is only a six month period and our base period claims represent a full twelve months it was necessary to study the seasonal difference in cost between the period March through August in comparison to the entire year. This cost difference was reviewed for FY2013 and the necessary adjustment factors were determined. Exhibit E presents a summary of the derivation of these rating adjustment factors.

FY2015 Nursing Facility Rating
Provider Reimbursement Increase

	<u>Bexar</u>	<u>Dallas</u>	<u>El Paso</u>	<u>Harris</u>	<u>Hidalgo</u>	<u>Jefferson</u>	<u>Lubbock</u>	<u>Nueces</u>	<u>Tarrant</u>	<u>Travis</u>
Impact of Reimbursement Increase (1)										
Medicaid Only	1,629,209	2,462,077	203,481	2,810,346	788,769	679,641	686,596	606,638	2,063,567	1,003,596
Dual Eligible	8,086,852	10,889,359	1,744,843	13,306,561	5,961,314	3,546,258	2,923,078	3,755,016	9,080,878	5,512,281
Total	9,716,061	13,351,436	1,948,324	16,116,907	6,750,084	4,225,900	3,609,674	4,361,654	11,144,445	6,515,876
Total Nursing Facility Claims Paid (2)										
Medicaid Only	35,376,264	53,338,355	4,454,747	61,090,014	17,182,225	14,732,607	14,857,830	13,301,289	44,713,351	21,898,714
Dual Eligible	175,415,807	235,640,167	37,896,228	288,485,601	129,300,851	76,720,111	63,295,383	81,354,792	196,679,412	119,402,322
Total	210,792,071	288,978,521	42,350,975	349,575,615	146,483,076	91,452,718	78,153,213	94,656,081	241,392,763	141,301,036
Rate Adjustment (3)										
Medicaid Only	1.0461	1.0462	1.0457	1.0460	1.0459	1.0461	1.0462	1.0456	1.0462	1.0458
Dual Eligible	1.0461	1.0462	1.0460	1.0461	1.0461	1.0462	1.0462	1.0462	1.0462	1.0462
Total	1.0461	1.0462	1.0460	1.0461	1.0461	1.0462	1.0462	1.0461	1.0462	1.0461

Footnotes

(1) Equals the increase in cost from application of the 2% increase effective 9/1/2013 and an additional 3.92% increase effective 9/1/2014.

(2) Equals 5/2013-4/2014 nursing facility claims.

(3) Equals Cost Impact divided by Total Nursing Facility Claims.

FY2015 Nursing Facility Rating
 Provider Reimbursement Increase

	<u>MRSA Central</u>	<u>MRSA Northeast</u>	<u>MRSA West</u>	<u>Total</u>
Impact of Reimbursement Increase (1)				
Medicaid Only	1,297,280	2,398,418	1,378,177	18,007,796
Dual Eligible	8,065,552	11,386,095	8,238,239	92,496,326
Total	9,362,832	13,784,513	9,616,416	110,504,122
Total Nursing Facility Claims Paid (2)				
Medicaid Only	28,092,054	52,132,024	30,078,510	391,247,984
Dual Eligible	174,125,431	246,424,659	178,268,239	2,003,009,003
Total	202,217,485	298,556,683	208,346,749	2,394,256,988
Rate Adjustment (3)				
Medicaid Only	1.0462	1.0460	1.0458	1.0460
Dual Eligible	1.0463	1.0462	1.0462	1.0462
Total	1.0463	1.0462	1.0462	1.0462

Footnotes

(1) Equals the increase in cost from application of the 2% increase effective 9/1/2013 and an additional 3.92% increase effective 9/1/2014.

(2) Equals 5/2013-4/2014 nursing facility claims.

(3) Equals Cost Impact divided by Total Nursing Facility Claims.

FY2015 Nursing Facility Rating
Truman Smith Facility Exclusion

	<u>Bexar</u>	<u>Dallas</u>	<u>El Paso</u>	<u>Harris</u>	<u>Hidalgo</u>	<u>Jefferson</u>	<u>Lubbock</u>	<u>Nueces</u>	<u>Tarrant</u>	<u>Travis</u>
Total PMPM (1)										
Medicaid Only	4,736	4,858	5,964	5,087	5,611	4,821	4,742	5,126	5,085	4,719
Dual Eligible	2,961	2,889	3,165	2,841	3,321	2,758	2,748	2,873	2,755	2,837
Total	3,160	3,123	3,329	3,079	3,488	2,963	2,987	3,062	3,010	3,024
PMPM Excluding Truman Smith Facility (2)										
Medicaid Only	4,736	4,858	5,964	5,087	5,611	4,821	4,742	5,126	5,085	4,719
Dual Eligible	2,961	2,889	3,165	2,841	3,321	2,758	2,748	2,873	2,755	2,837
Total	3,160	3,123	3,329	3,079	3,488	2,963	2,987	3,062	3,010	3,024
Rate Adjustment (3)										
Medicaid Only	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Dual Eligible	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Footnotes

(1) Equals the average nursing facility cost per member per month including all nursing facility claims.

(1) Equals the average nursing facility cost per member per month excluding Truman Smith enrollment and claims.

(3) Equals (2) divided by (1).

FY2015 Nursing Facility Rating
Truman Smith Facility Exclusion

	<u>MRSA Central</u>	<u>MRSA Northeast</u>	<u>MRSA West</u>	<u>Total</u>
Total PMPM (1)				
Medicaid Only	4,547	5,342	4,916	4,981
Dual Eligible	2,758	2,852	2,751	2,860
Total	2,917	3,105	2,938	3,074
PMPM Excluding Truman Smith Facility (2)				
Medicaid Only	4,547	5,157	4,916	4,956
Dual Eligible	2,758	2,852	2,751	2,860
Total	2,917	3,063	2,938	3,069
Rate Adjustment (3)				
Medicaid Only	1.0000	0.9653	1.0000	0.9948
Dual Eligible	1.0000	1.0000	1.0000	1.0000
Total	1.0000	0.9867	1.0000	0.9983

Footnotes

(1) Equals the average nursing facility cost per member per month including all nursing facility claims.

(1) Equals the average nursing facility cost per member per month excluding Truman Smith enrollment and claims.

(3) Equals (2) divided by (1).

FY2015 Nursing Facility Rating
 Veteran's Homes Facility Exclusion

	<u>Bexar</u>	<u>Dallas</u>	<u>El Paso</u>	<u>Harris</u>	<u>Hidalgo</u>	<u>Jefferson</u>	<u>Lubbock</u>	<u>Nueces</u>	<u>Tarrant</u>	<u>Travis</u>
Total PMPM (1)										
Medicaid Only	4,736	4,858	5,964	5,087	5,611	4,821	4,742	5,126	5,085	4,719
Dual Eligible	2,961	2,889	3,165	2,841	3,321	2,758	2,748	2,873	2,755	2,837
Total	3,160	3,123	3,329	3,079	3,488	2,963	2,987	3,062	3,010	3,024
PMPM Excluding Veteran's Homes (2)										
Medicaid Only	4,734	4,858	5,964	5,087	5,612	4,821	4,740	5,126	5,085	4,719
Dual Eligible	2,960	2,889	3,165	2,841	3,321	2,758	2,747	2,873	2,755	2,837
Total	3,158	3,123	3,329	3,079	3,488	2,963	2,985	3,062	3,010	3,024
Rate Adjustment (3)										
Medicaid Only	0.9995	1.0000	1.0000	1.0000	1.0001	1.0000	0.9996	1.0000	1.0000	1.0000
Dual Eligible	0.9995	1.0000	1.0000	1.0000	1.0001	1.0000	0.9996	1.0000	1.0000	1.0000
Total	0.9995	1.0000	1.0000	1.0000	1.0001	1.0000	0.9996	1.0000	1.0000	1.0000

Footnotes

(1) Equals the average nursing facility cost per member per month including all nursing facility claims.

(1) Equals the average nursing facility cost per member per month excluding Veteran's Homes enrollment and claims.

(3) Equals (2) divided by (1).

FY2015 Nursing Facility Rating
 Veteran's Homes Facility Exclusion

	<u>MRSA Central</u>	<u>MRSA Northeast</u>	<u>MRSA West</u>	<u>Total</u>
Total PMPM (1)				
Medicaid Only	4,547	5,342	4,916	4,981
Dual Eligible	2,758	2,852	2,751	2,860
Total	2,917	3,105	2,938	3,074
PMPM Excluding Veteran's Homes (2)				
Medicaid Only	4,546	5,326	4,915	4,978
Dual Eligible	2,757	2,844	2,750	2,859
Total	2,917	3,096	2,937	3,073
Rate Adjustment (3)				
Medicaid Only	0.9997	0.9971	0.9998	0.9994
Dual Eligible	0.9997	0.9971	0.9998	0.9994
Total	0.9997	0.9971	0.9998	0.9994

Footnotes

(1) Equals the average nursing facility cost per member per month including all nursing facility claims.

(1) Equals the average nursing facility cost per member per month excluding Veteran's Homes enrollment and claims.

(3) Equals (2) divided by (1).

FY2015 Nursing Facility Rating
Claim Recoupments

	<u>Total Paid (1)</u>	<u>Recoupment (2)</u>	<u>Adjustment Factor</u>
FY2011	2,277,539,201	6,327,952	99.72%
FY2012	2,366,713,958	10,665,841	99.55%
Total	4,644,253,158	16,993,793	99.63%

(1) Total Nursing Facility Claims Paid.

(2) Amounts recouped from nursing facility.

(3) Recoupment Information not yet available for FY2013 and FY2014.

FY2015 Nursing Facility Rating
 Seasonality Adjustment Factor

	<u>FY2013 (1)</u>	<u>3/13-8/13 (2)</u>	<u>Seasonality (3)</u>
Bexar	3,049.28	3,101.02	1.0170
Dallas	3,037.23	3,071.36	1.0112
El Paso	3,206.77	3,240.70	1.0106
Harris	2,981.97	3,024.10	1.0141
Hidalgo	3,380.40	3,423.41	1.0127
Jefferson	2,884.69	2,913.88	1.0101
Lubbock	2,869.62	2,943.19	1.0256
Nueces	2,974.13	2,990.07	1.0054
Tarrant	2,924.00	2,963.67	1.0136
Travis	2,918.16	2,963.43	1.0155
MRSA Central	2,869.58	2,902.63	1.0115
MRSA Northeast	2,981.30	3,037.54	1.0189
MRSA West	2,864.65	2,910.40	1.0160
Total	2,980.49	3,023.25	1.0143

Footnotes:

- (1) FY2013 (9/12-8/13) average nursing facility cost per member per month.
 (2) Average nursing facility cost per member per month during the period 3/13-8/13.
 (3) Ratio of 3/13-8/13 to FY2013.

Attachment 6

Minimum Payment to Qualified Nursing Facility Reimbursement Adjustments

Effective March 1, 2015, HHSC will establish a minimum payment level for certain non-state government owned nursing facilities. For those facilities approved by the state, the participating HMOs will be required to reimburse these facilities at or above the Medicare payment level. The impact of this increased reimbursement was calculated by repricing the base period claims data at the enhanced reimbursement level for each eligible nursing facility.

Nursing Facility Rating
 Minimum Payment to Qualified Nursing Facilities

	<u>Reimbursement Increase (1)</u>	<u>Total Nursing Facility Claims (2)</u>	<u>Rate Adjustment (3)</u>
Bexar	8,897,299	210,792,071	1.0422
Dallas	-	288,978,521	1.0000
El Paso	-	42,350,975	1.0000
Harris	26,080,163	349,575,615	1.0746
Hidalgo	7,611,831	146,483,076	1.0520
Jefferson	4,537,557	91,452,718	1.0496
Lubbock	17,301,863	78,153,213	1.2214
Nueces	17,815,173	94,656,081	1.1882
Tarrant	24,134,987	241,392,763	1.1000
Travis	11,334,039	141,301,036	1.0802
MRSA Central	53,321,534	202,217,485	1.2637
MRSA Northeast	26,017,894	298,556,683	1.0871
MRSA West	57,200,005	208,346,749	1.2745
 Total	 254,252,346	 2,394,256,988	 1.1062

Footnotes

- (1) Increased reimbursement to eligible facilities to reach Medicare level.
 (2) Equals 5/2013-4/2014 nursing facility claims.
 (3) Equals Reimbursement Increase divided by Total Nursing Facility Claims.

Attachment 7

Acute Care Provider Reimbursement and Programmatic Revisions Effective During FY2013, FY2014 and FY2015

This attachment presents information regarding rating adjustments for the various provider reimbursement and benefit revisions that became effective (or will become effective) after the beginning of the base period used in rate setting (May 1, 2013 through April 30, 2014) and before the end of FY2015.

Effective September 1, 2013, HHSC implemented revisions to the therapy fee schedules. Reimbursement was reduced by 2.5% for Comprehensive Outpatient Rehabilitation Facilities/Outpatient Rehabilitation Facilities (CORFs/ORFs), 4% for independent therapist operating in an office setting, and 1.5% for therapy services provided inside the home.

Effective September 1, 2013 HHSC implemented an outpatient hospital reduction of 5.3%, which excludes clinical lab and outpatient imaging services. This reduction does not apply to children's hospitals, rural hospitals, or state-owned teaching hospitals.

Effective September 1, 2013 HHSC revised the reimbursement for non emergent services provided in an emergency room. These changes will include the following:

- Reimbursement will be restricted when an individual returns to the emergency department within a 36 hour period.
- Reimbursement will be restricted for non-urgent visits in excess of 24 per year.
- Non-urgent visits will be reimbursed using a flat fee.

Effective September 1, 2013 HHSC reduced hospital imaging reimbursement to 125% of the amount reimbursed for imaging performed in a physician's office.

Effective September 1, 2013 HHSC reduced ambulance reimbursement by 5%.

Effective September 1, 2013 HHSC reduced all Medicaid rates that are in excess of Medicare.

Effective September 1, 2012 HHSC implemented the APR-DRG reimbursement system for all hospitals excluding rural, children's and state owned teaching facilities. Effective September 1, 2013 HHSC transitioned all rural and children's facilities to the APR-DRG reimbursement system.

Effective March 1, 2014 HHSC implemented revisions to hospital reimbursement to account for Potentially Preventable Complications (PPC). The reimbursement reductions amount to 2-2.5% depending on a hospital's performance during the evaluation time period.

Effective September 1, 2013 HHSC reduced the outlier portion of facility reimbursement by 10%. Children's hospitals are excluded from this reduction.

The adjustment factors for each of these revisions is based on the adjustment factors derived in the report titled "State Of Texas Medicaid Managed Care STAR+PLUS Program Rate Setting State Fiscal Year 2015" for the HCBS populations. This population most closely resembles the

nursing facility population because all HCBS members must meet an institutional level of care criteria. These adjustment factors were developed by repricing the managed care encounter data during FY2013 using the revised reimbursement structure. Because many of these reimbursement changes were effective September 1, 2013 the base period partially captures these changes and the May 1, 2013 through August 31, 2013 only needed adjustment.

At the bottom of the exhibit, the adjustment factors have been categorized into non-inpatient and inpatient and aggregated for inclusion in the community rating analysis.

Nursing Facility Rating
Acute Care Provider Reimbursement Adjustments

	Effective Date	Bexar	Dallas	El Paso	Harris	Hidalgo	Jefferson
Therapy Rate Reductions	9/1/2013	-0.0003	-0.0001	-0.0002	-0.0003	-0.0010	-0.0003
5.3% Outpatient Facility Reimbursement Reduction	9/1/2013	-0.0093	-0.0099	-0.0059	-0.0059	-0.0033	-0.0064
Non Emergent Emergency Room Reductions - 36 Hour Limitation	9/1/2013	-0.0001	-0.0002	-0.0002	-0.0001	0.0000	0.0000
Non Emergent Emergency Room Reductions - Flat Fee	9/1/2013	-0.0017	-0.0006	-0.0010	-0.0005	-0.0002	-0.0004
Outpatient Imaging Services	9/1/2013	-0.0071	-0.0065	-0.0030	-0.0048	-0.0061	-0.0053
5% Ambulance Reimbursement Reductions	9/1/2013	-0.0028	-0.0027	-0.0033	-0.0048	-0.0052	-0.0065
Reduction of Medicaid Rates in Excess of Medicare	9/1/2013	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
APR DRG Implementation - Rural and Children's Hospitals	9/1/2013	0.0008	0.0015	0.0000	-0.0040	0.0028	0.0166
Potentially Preventable Complications (PPC) Reimbursement Reductions	5/1/2014	-0.0025	-0.0187	-0.0038	-0.0128	-0.0042	-0.0065
10% Outlier Reimbursement Reductions	9/1/2013	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Rate Adjustment	Category						
Therapy Rate Reductions	Non IP	-0.0001	0.0000	-0.0001	-0.0001	-0.0003	-0.0001
5.3% Outpatient Facility Reimbursement Reduction	Non IP	-0.0031	-0.0033	-0.0020	-0.0020	-0.0011	-0.0021
Non Emergent Emergency Room Reductions - 36 Hour Limitation	Non IP	0.0000	-0.0001	-0.0001	0.0000	0.0000	0.0000
Non Emergent Emergency Room Reductions - Flat Fee	Non IP	-0.0006	-0.0002	-0.0003	-0.0002	-0.0001	-0.0001
Outpatient Imaging Services	Non IP	-0.0024	-0.0022	-0.0010	-0.0016	-0.0020	-0.0018
5% Ambulance Reimbursement Reductions	Non IP	-0.0009	-0.0009	-0.0011	-0.0016	-0.0017	-0.0022
Reduction of Medicaid Rates in Excess of Medicare	Non IP	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
APR DRG Implementation	IP	0.0003	0.0005	0.0000	-0.0013	0.0009	0.0055
Potentially Preventable Complications (PPC) Reimbursement Reductions	IP	-0.0025	-0.0187	-0.0038	-0.0128	-0.0042	-0.0065
10% Outlier Reimbursement Reductions	IP	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Non Inpatient Adjustment Factor	Non IP	0.9929	0.9933	0.9954	0.9945	0.9948	0.9937
Inpatient Adjustment Factor	IP	0.9978	0.9818	0.9962	0.9859	0.9967	0.9990

Nursing Facility Rating
Acute Care Provider Reimbursement Adjustments

	<u>Lubbock</u>	<u>Nueces</u>	<u>Tarrant</u>	<u>Travis</u>	<u>MRSA Central</u>	<u>MRSA Northeast</u>	<u>MRSA West</u>
Therapy Rate Reductions	0.0000	-0.0008	-0.0001	-0.0001	-0.0006	-0.0002	-0.0002
5.3% Outpatient Facility Reimbursement Reduction	-0.0037	-0.0041	-0.0099	-0.0036	-0.0050	-0.0040	-0.0023
Non Emergent Emergency Room Reductions - 36 Hour Limitation	0.0000	-0.0001	-0.0001	-0.0001	-0.0001	-0.0001	-0.0001
Non Emergent Emergency Room Reductions - Flat Fee	-0.0009	-0.0011	-0.0010	-0.0006	-0.0004	-0.0004	-0.0002
Outpatient Imaging Services	-0.0118	-0.0105	-0.0072	-0.0055	-0.0067	-0.0082	-0.0148
5% Ambulance Reimbursement Reductions	-0.0028	-0.0036	-0.0024	-0.0028	-0.0020	-0.0016	-0.0017
Reduction of Medicaid Rates in Excess of Medicare	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
APR DRG Implementation - Rural and Children's Hospitals	0.0020	0.0125	-0.1025	0.0116	0.0099	0.0089	-0.0001
Potentially Preventable Complications (PPC) Reimbursement Reductions	-0.0166	-0.0007	-0.0156	-0.0121	-0.0015	-0.0022	-0.0016
10% Outlier Reimbursement Reductions	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Rate Adjustment							
Therapy Rate Reductions	0.0000	-0.0003	0.0000	0.0000	-0.0002	-0.0001	-0.0001
5.3% Outpatient Facility Reimbursement Reduction	-0.0012	-0.0014	-0.0033	-0.0012	-0.0017	-0.0013	-0.0008
Non Emergent Emergency Room Reductions - 36 Hour Limitation	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Non Emergent Emergency Room Reductions - Flat Fee	-0.0003	-0.0004	-0.0003	-0.0002	-0.0001	-0.0001	-0.0001
Outpatient Imaging Services	-0.0039	-0.0035	-0.0024	-0.0018	-0.0022	-0.0027	-0.0049
5% Ambulance Reimbursement Reductions	-0.0009	-0.0012	-0.0008	-0.0009	-0.0007	-0.0005	-0.0006
Reduction of Medicaid Rates in Excess of Medicare	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
APR DRG Implementation	0.0007	0.0042	-0.0342	0.0039	0.0033	0.0030	0.0000
Potentially Preventable Complications (PPC) Reimbursement Reductions	-0.0166	-0.0007	-0.0156	-0.0121	-0.0015	-0.0022	-0.0016
10% Outlier Reimbursement Reductions	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Non Inpatient Adjustment Factor	0.9937	0.9932	0.9932	0.9959	0.9951	0.9953	0.9935
Inpatient Adjustment Factor	0.9841	1.0035	0.9507	0.9918	1.0018	1.0008	0.9984

Attachment 8

Acute Care Data Completion Adjustment

This attachment presents information regarding the rating adjustment necessary to gross up the base period fee-for-service data to account for managed care members who temporarily reside in a nursing facility.

The enrollment information collected for the base period includes all individuals residing in a nursing facility. All nursing facility claims paid for these individuals were paid by the Fee-For-Service (FFS) program; however, some of the acute care claims were paid by STAR+PLUS managed care plans. A STAR+PLUS member who enters a nursing facility is not disenrolled from managed care until they have resided in the nursing facility for four months. During this first four months of nursing facility residency their acute care claims are paid by the STAR+PLUS HMO. The base period claims used in the rate development do not include these managed care claims and requires adjustment.

The adjustment factor was calculated by reviewing the ratio of acute care managed care claims to acute care fee-for-service claims during the period September 1, 2012 through August 31, 2013 (FY2013), the most recent twelve month period for which managed care data is available. Acute care claims for STAR+PLUS members residing in a nursing facility during their managed care eligibility are separately identified through a risk group identification marker. These claims were collected from the FY2013 managed care encounter database for all service areas with exception of the three MRSA areas. During FY2013 the only managed care program operating in the MRSA was STAR which does not include the nursing facility risk group identification. The average adjustment factor across the other ten service areas has been applied to the three MRSA service areas.

Nursing Facility Rating
Acute Care Data Completion Adjustment

	<u>Non Inpatient</u>	<u>Inpatient</u>
FY2013 Managed Care Claims (1)		
Bexar	1,193,621	2,717,615
Dallas	1,983,669	4,426,241
El Paso	95,042	256,214
Harris	2,077,037	4,960,503
Hidalgo	968,631	2,074,441
Jefferson	504,424	1,098,372
Lubbock	303,707	779,563
Nueces	234,507	574,329
Tarrant	1,063,289	2,233,817
Travis	466,223	914,622
Total	8,890,149	20,035,717
FY2013 Fee For Service Claims (2)		
Bexar	3,540,196	3,543,204
Dallas	4,283,715	5,137,109
El Paso	328,327	490,246
Harris	6,065,818	7,330,793
Hidalgo	1,700,198	1,628,539
Jefferson	1,404,365	1,562,792
Lubbock	1,359,199	2,299,309
Nueces	790,725	858,897
Tarrant	3,321,469	3,910,478
Travis	1,795,485	1,852,954
Total	24,589,495	28,614,321
Adjustment Factor (3)		
Bexar	1.3372	1.7670
Dallas	1.4631	1.8616
El Paso	1.2895	1.5226
Harris	1.3424	1.6767
Hidalgo	1.5697	2.2738
Jefferson	1.3592	1.7028
Lubbock	1.2234	1.3390
Nueces	1.2966	1.6687
Tarrant	1.3201	1.5712
Travis	1.2597	1.4936
Total	1.3615	1.7002

Footnotes

- (1) Acute care claims paid by managed care plans for members in a nursing facility.
(2) Acute care claims paid by FFS for members in a nursing facility.
(3) Managed care claims divided by FFS claims.

Attachment 9

Managed Care Efficiency Adjustment

Our rating analysis includes an explicit assumption regarding the anticipated reduction in claims cost resulting from the implementation of managed care. In deriving the managed care efficiency factor, we relied upon experience from previous STAR+PLUS expansions. The underlying assumptions are a 22% reduction in unmanaged inpatient costs, a breakeven reduction on unmanaged non inpatient acute care costs and no reduction on nursing facility costs.

The 22% inpatient savings assumption was derived from historical experience with the expansion of STAR+PLUS across the state over the past decade. The non inpatient savings assumption was derived by solving for the managed care discount necessary to offset the increased administrative expense and risk margin associated with transitioning the nursing facility population to managed care. From Attachment 2, the statewide average non inpatient acute care cost is \$380.91 during our base period. Allocating \$8.67 of the administrative cost to non inpatient acute care the savings assumption is determined by solving the following equation:

$$\text{\$380.91} = \frac{\text{\$380.91} * (1-X) + \text{\$8.67}}{1-.02}$$

Where X is the managed care savings assumption

The necessary breakeven managed care discount for non inpatient acute care is 4.3%.

As discussed in Attachment 8 a portion of the acute care data used in the rate development is currently managed under the STAR+PLUS program. It is assumed that there will be no further managed care savings on this population. In FY2013 approximately 65% of the acute care for nursing facility residents was paid on a fee-for-service basis. Applying this 65% to the managed care discounts discussed above results in the following savings assumptions which were applied in the rate development:

Acute Care (non-inpatient)	2.8%
Acute Care (inpatient)	14.3%
Nursing Facility	0.0%

No managed care savings are assumed for nursing facility claims because participating HMOs will be required to contract with all nursing facilities at or above the current Medicaid fee-for-service reimbursement levels. Any savings associated with nursing facility will be due to HMOs transitioning nursing facility residents out of a facility and into a community setting. With this transition these members will be moved into a different, lower cost risk group, STAR+PLUS HCBS.