

NovaRest
ACTUARIAL CONSULTING



**NovaRest Report for the Iowa Insurance
Division**

In support of the

**Annual Report to the Iowa Governor
and to the Iowa Legislature**

December 2015

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Annual Report to the Iowa Governor and to the Iowa Legislature

Introduction

This report was prepared by NovaRest Consulting for the Iowa Insurance Division (Division). We understand that the Division will use the information in this report as the basis of the annual report for the governor of Iowa and for the Iowa legislature. The annual report, required by statute (Iowa Code §505.18), provides findings regarding health spending costs for health insurance plans in Iowa for the previous fiscal year.

The purpose of the annual report is to increase health care insurance transparency and provide consumers with the information necessary, and the incentive, to choose health plans based on cost and quality. Reliable cost and quality information about health care insurance empowers consumer choice, which incentivizes and motivates the entire health care delivery system to provide better care and benefits at a lower cost. It is the purpose of this report to aid in making information regarding the costs of health care insurance readily available to consumers.

This report is intended to provide information in a form that can be used in the annual report to the governor of Iowa and the Iowa legislature.

This report uses information gathered from the top 95% of health insurers by premium in Iowa through a data request from the Iowa Insurance Division. Our goal is to ensure that we have the most accurate and complete information possible. We have noted all situations when the data request information was not complete. Additional information was extracted from statutory annual financial statement information filed with the National Association of Insurance Commissioners (“NAIC”).

Since the carriers that fall in the top 95% can change every year, some carriers surveyed in 2015 do not have data in earlier years and some carriers included in earlier years do not have data in 2015.

The following companies were included in the 2015 data call based on their health care premium market share in Iowa in 2014:

- Coventry Health & Life Insurance Co.¹
- Coventry Health Care of Iowa, Inc.
- Federated Mutual Insurance Co.²
- Golden Rule Insurance Co.
- Medical Associates Health Plan, Inc.
- Time Insurance Co.³
- United Healthcare Insurance Co.
- United Healthcare Plan of the River Valley
- Wellmark Health Plan of Iowa, Inc.
- Wellmark, Inc.

Summary

As the following graph shows, the health insurance market in Iowa is dominated by Wellmark, Inc. (54% to 69% of the three markets – individual, small group and large group). Therefore, the weighted averages for loss ratios⁴ and rate increases provided in this report will fall very close to the Wellmark, Inc. values, even though there are significant differences between companies. These weighted averages were weighted by member months⁵, which results in an average closer to what most members are experiencing as rate increases in their premiums. Taking the rate increases as an example, the weighted average will result in the same value as if a surveyor totaled and averaged the rate increases across all members in Iowa. By averaging across members rather than carriers we will attain a better estimate of the rate increases experienced by the population in Iowa.

We have provided charts of member months to demonstrate the large variance in members per carrier in Iowa. The key for each graph is in descending order of total member months. A complete set of data can be found in *Appendix A*.

¹ Coventry Health & Life Insurance Company left the individual market in 2012. This may cause some inconsistencies with the 2012 report because historical values will not include Coventry Life and Health information.

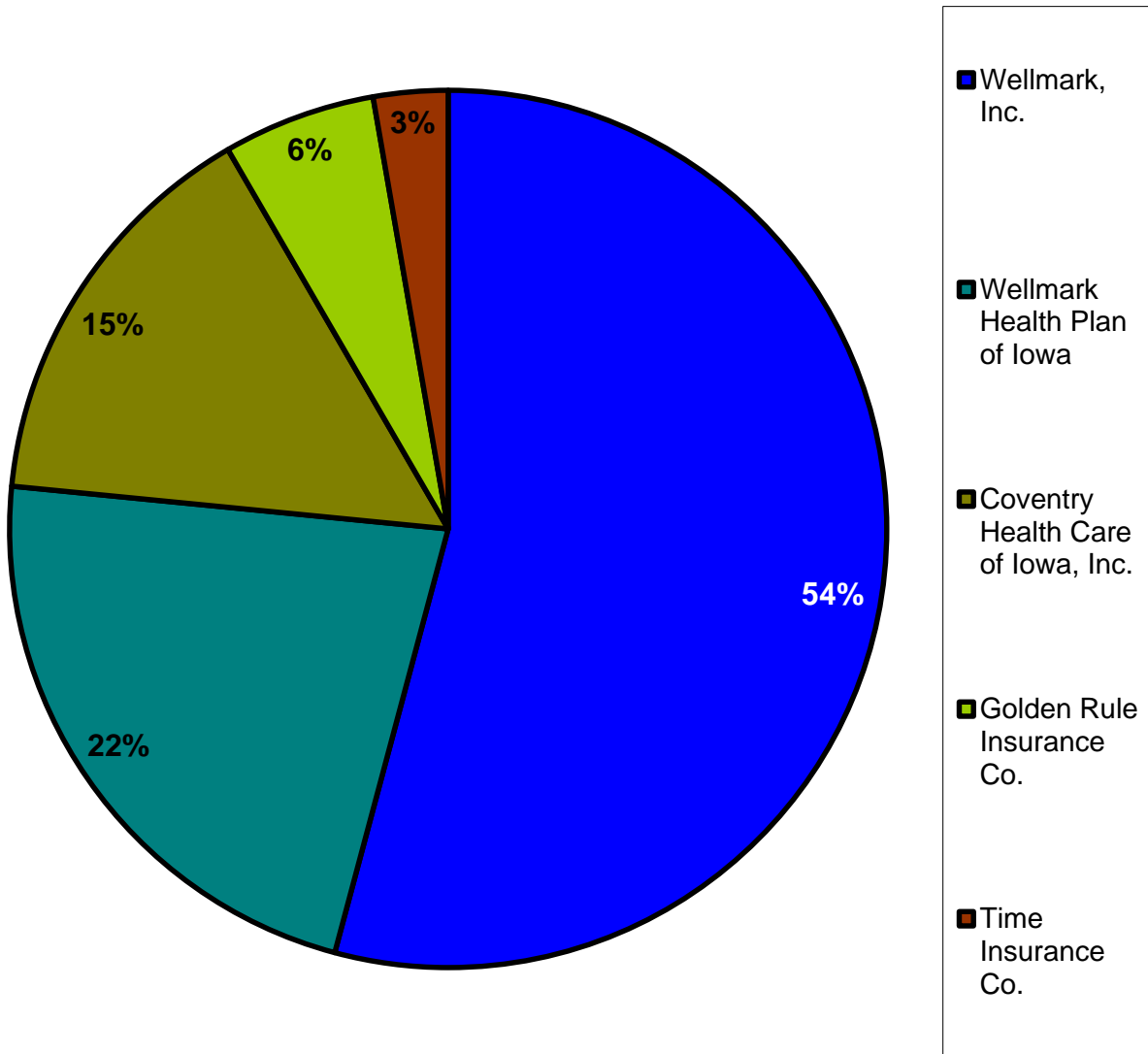
² Federated Mutual Insurance Company left the individual market in 2012. They were excluded from the individual market in the 2012 report due to low market share.

³ In past reports, Time Insurance Company was combined with John Alden and named Assurant for the purposes of this report; however, John Alden was not included in this 2015 data call. This may cause inconsistencies with past reports.

⁴ Note that in this report loss ratios are calculated as incurred claims over earned premium and not using the federal rebate formula definition for medical loss ratio.

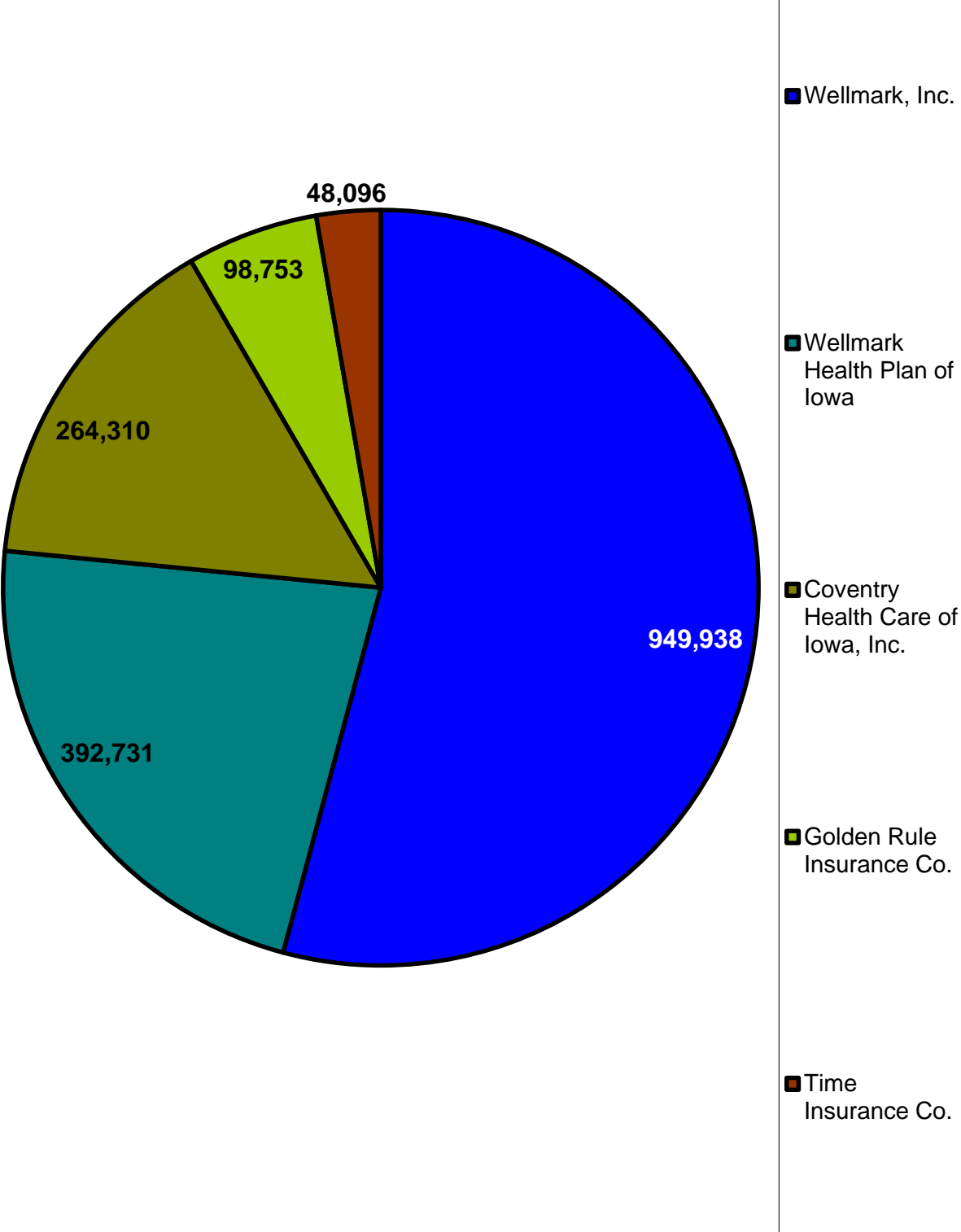
⁵ Member months are the number of total months covered for all individuals insured by a carrier in a market.

2014 Individual Comprehensive Major Medical (“ICMM”) Member Months by Percent



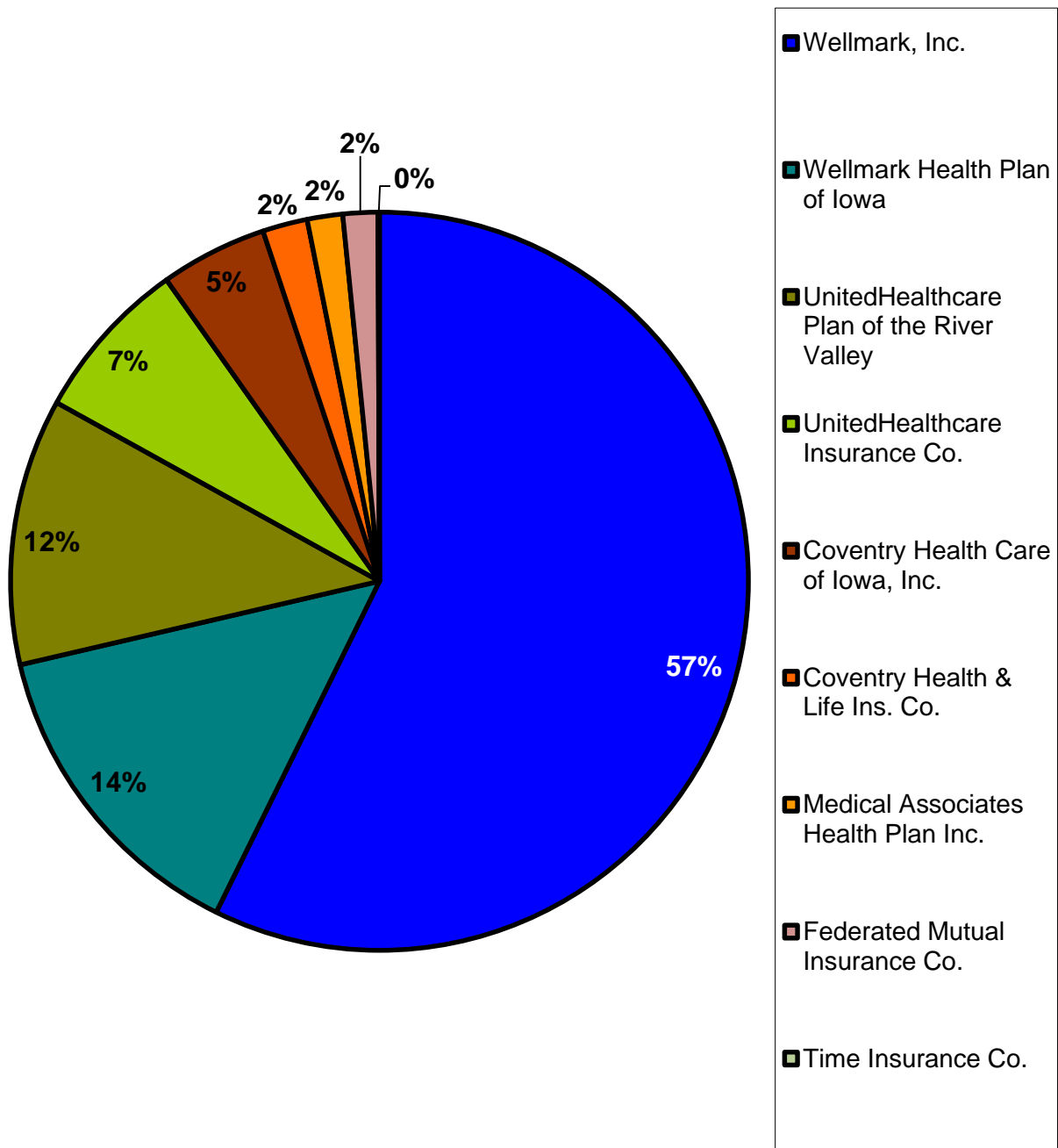
* The legend lists the companies in descending order by member months.

2014 Individual Comprehensive Major Medical (“ICMM”) Member Months



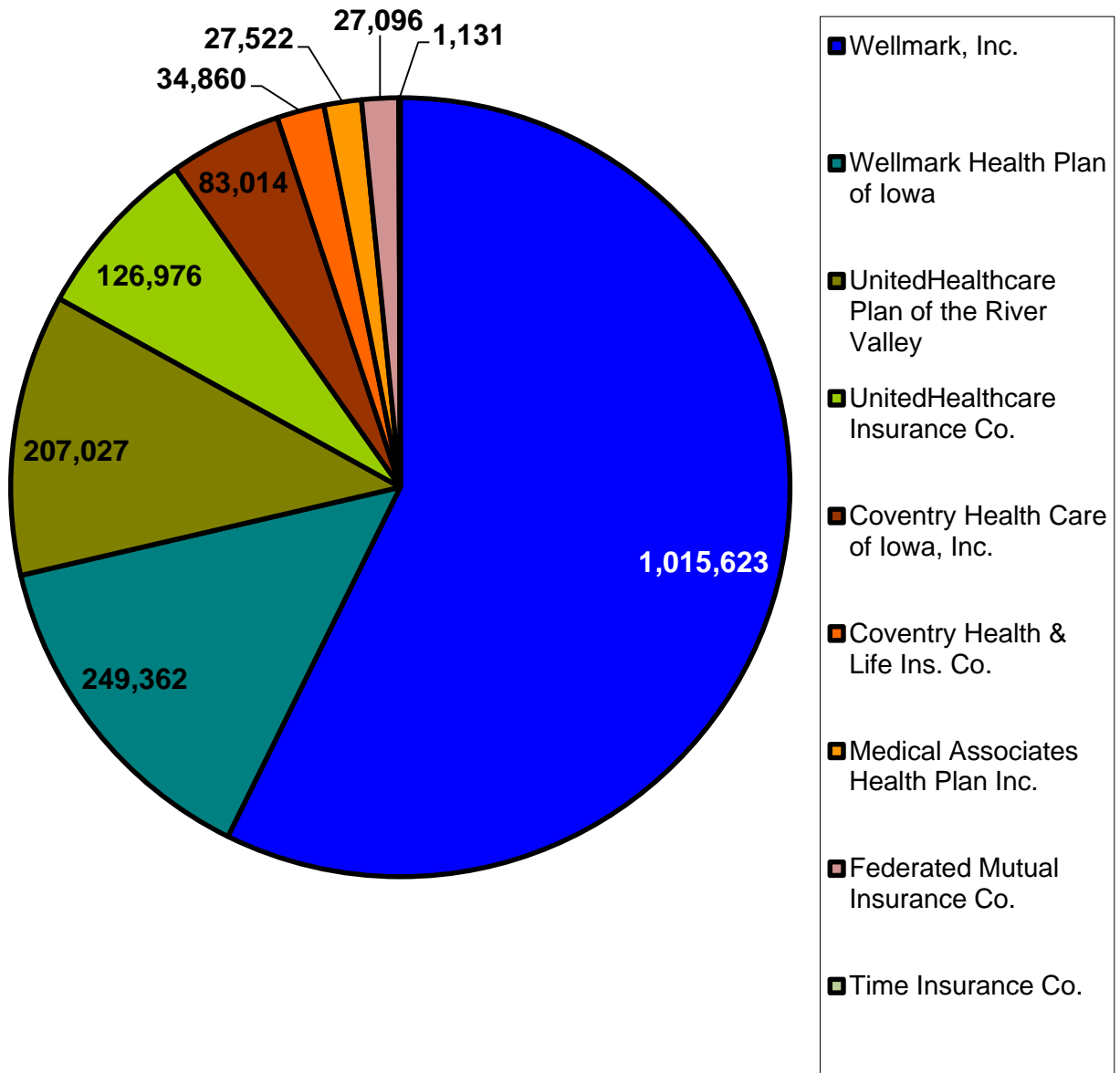
* The legend lists the companies in descending order by member months.

2014 Small Group Member Months by Percent



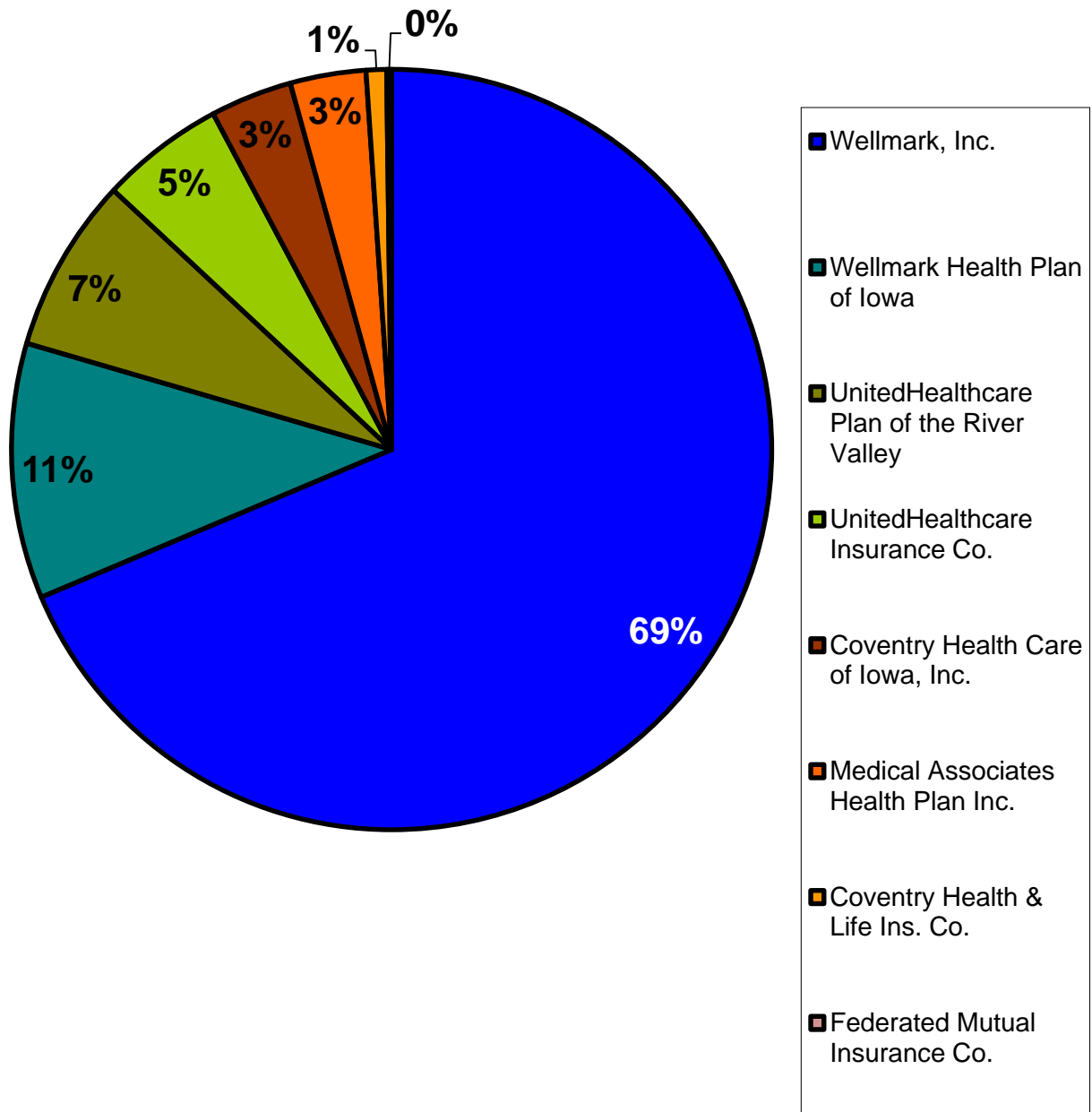
* The legend lists the companies in descending order by member months.

2014 Small Group Member Months



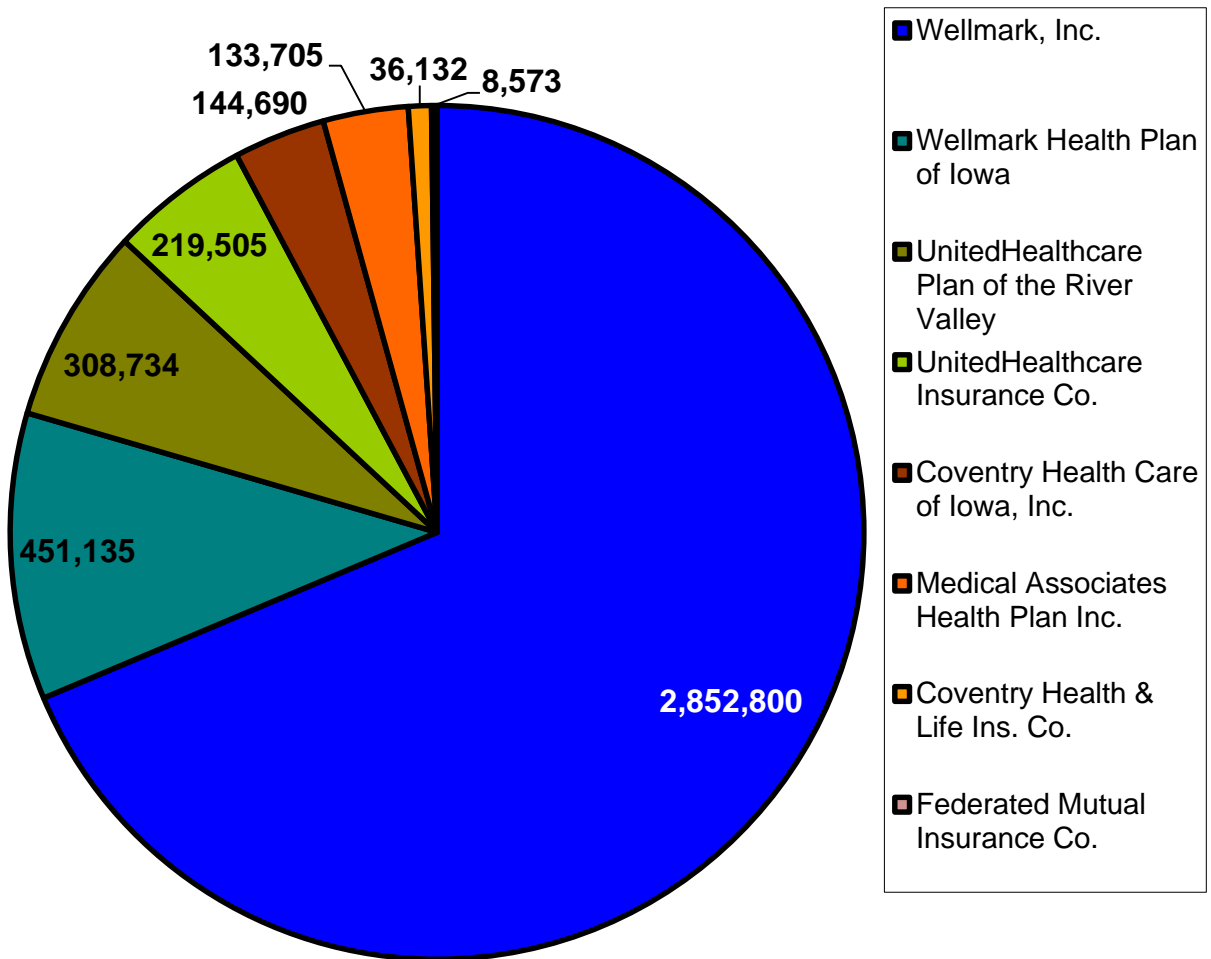
* The legend lists the companies in descending order by member months.

2014 Large Group Member Months by Percent



* The legend lists the companies in descending order by member months.

2014 Large Group Member Months



* The legend lists the companies in descending order by member months.

This report is structured to follow the requirements of the annual report required by Iowa Code §505.18. The summary of the results are first presented, followed by a section with more detail for each requirement, and finally the appendices containing all of the raw data in tabular format.

a. Aggregate health insurance data concerning loss ratios of health insurance carriers licensed to do business in the state.

A loss ratio is the ratio of claims to premiums. In addition to direct claims payments for medical services, the claims used in the loss ratio may include case management services, the cost of quality improvement efforts and other costs related to health care services not directly delivered to members. No specific definition of claims was provided to carriers. The federal health insurance reform requires carriers in a state to provide a rebate to policyholders if the carrier's loss ratio is less than 80% for the individual or small group markets and 85% for the large group market.⁶ The remaining 20% or 15% is the amount of premium that is available for the cost of administering the insurance (commissions, paying claims, tracking enrollment changes, etc.) and for company profits. Under the MLR standards, only Golden Rule Insurance Company (of the companies included in the data) paid rebates in 2015 for 2014. Golden Rule paid \$634,942 in rebates in the individual market.⁷ On average for 2014, commission percentage was 2.55% and administrative cost excluding commissions averaged 13.24%⁸ of premium (See *Appendix G* for more detail).

The detail provided below shows that 2014 average loss ratios are 89%, 76% and 86% for individual, small group, and large group respectively on a non-weighted basis. When loss ratios are weighted by membership in the 10 companies, the averages are 91%, 80% and 86% for individual, small group, and large group respectively. Average weighted loss ratios showed a 5% increase in the individual market, a 0% increase in the small group market and a 3% increase in the large group, indicating insurers were slightly less profitable or had slightly less administrative costs.

There is wide variation in loss ratios from company to company. Individual loss ratios varied from 70% to 98% in 2014. Small and large group varied from 58% to 90% and 77% to 93% respectively.

⁶ Not enough information was accessible to calculate the federal loss ratios. All loss ratios in this report are the ratio of claims to premiums.

⁷ https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/Issuers_Owing_Refunds_for_2014.pdf

⁸ Some companies may have split items out of administrative costs that others included so this percentage may be somewhat understated. See Appendix G for the detail replies.

b. Rate increase data.

The average individual rate increases⁹ for 2010 to 2014 are 17%, 12%, 10%, 4%, and 8% on a non-weighted basis and 19%, 9%, 9%, 9%, and 6% on a weighted basis.

The average small group rate increases for 2010 to 2014 are 15%, 10%, 11%, 11%, and 3% on a non-weighted basis and 16%, 11%, 8%, 8%, and 5% on a weighted basis.

The average large group rate increases for 2010 to 2014 are 12%, 5%, 6%, 5%, and 7% on a non-weighted basis and 14%, 8%, 6%, 6%, and 6% on a weighted basis.

In 2014 individual rate increases varied from 1% to 20%, small group from -11% to 9%, and large group from 2% to 13%.

c. Health care expenditures in the state and the effect of such expenditures on health insurance premium rates.

Health care expenditures drive health insurance premiums. As the cost of health care services increase due to either the cost of the individual services or the use of the services, that cost increase is passed on to policyholders in the form of premium increases. In previous reports, we have used the CMS provider expenditure report to look at the trend in health expenditures in Iowa, but this data has not been updated since 2009, which is pre-ACA and therefore outdated. As an alternative we have used experience data from the federal Unified Rate Review Templates (URRT) in the ACA-compliant filings submitted in the last 3 years. This includes 2012, 2013, and 2014 data by benefit category for the individual and small group markets only, as large group market rate filings are not required to provide the URRT.

Note this information is only representative ACA compliant products, as non-ACA business such as grandfathered and transitional business will not be included. Currently ACA compliant products represent a large portion of the market.

For consistency with the rest of this report, we are looking at the companies that were included as part of the data call, meaning they are within the top 95% of the health insurance market by premium. Of these companies, Coventry Health and Life, Golden Rule Insurance Company, and Time Insurance Company are not included because they will not sell ACA compliant coverage in 2016, and therefore were not required to submit a URRT.

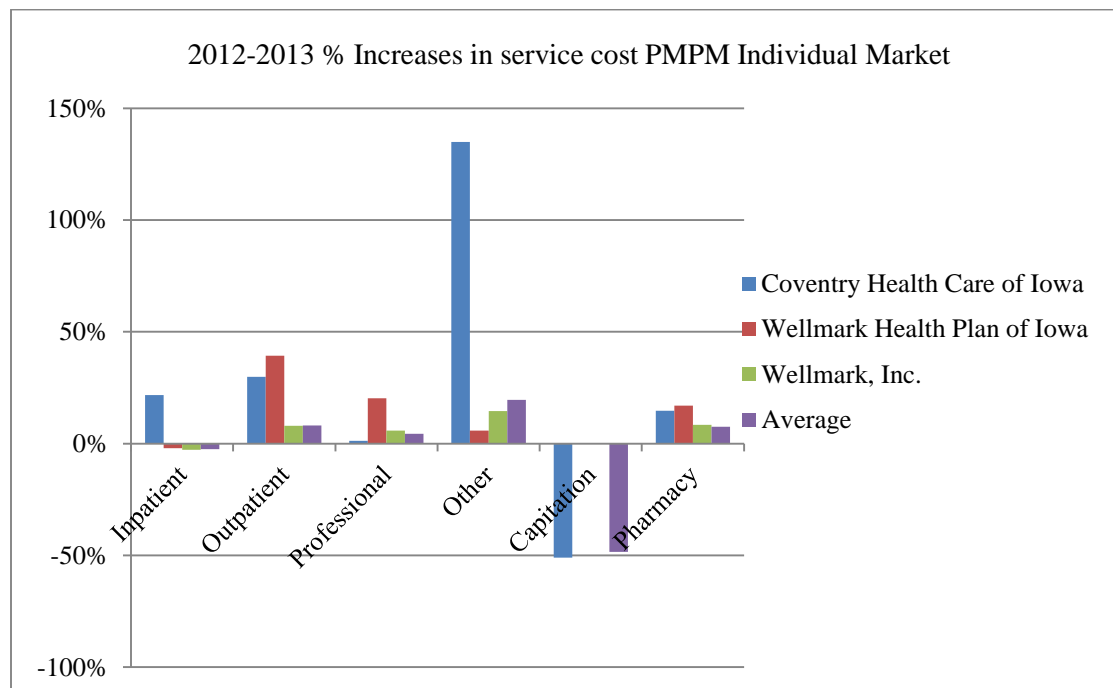
⁹ This is an example of historic values that may not match previous reports due to the companies that have left the market and were removed from historic data.

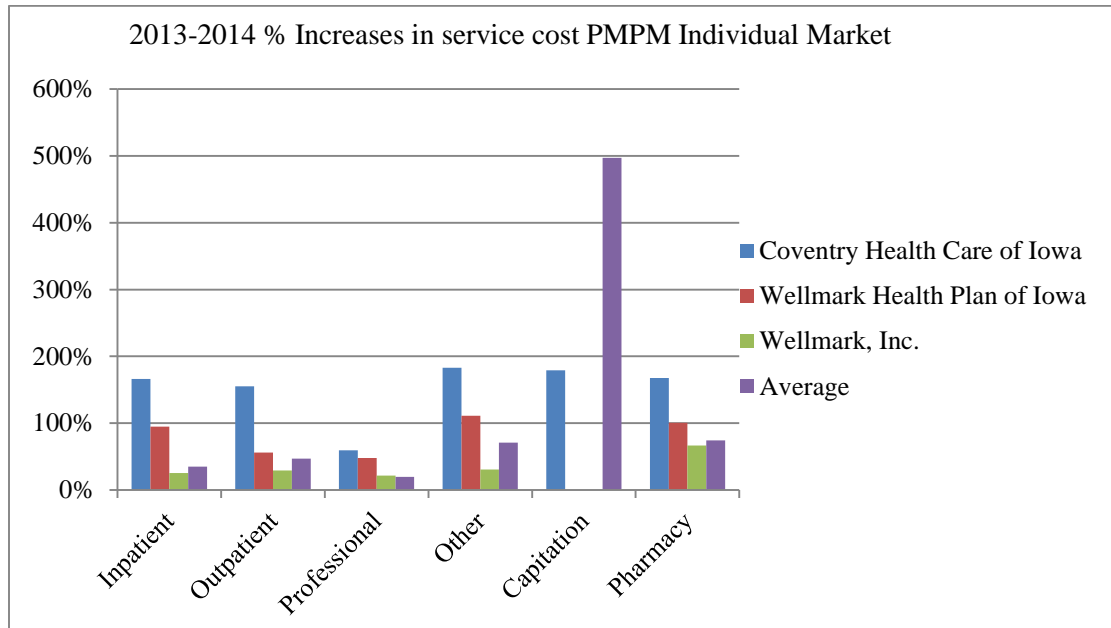
To show how these companies compare to the whole of the Iowa market, we have included an “average” category, which is the average of the entire ACA compliant market including companies not included in the data call. The table below details the actual percentage increases for the individual market.

2012-2013 % Increases (Individual Market)						
Carrier	Inpatient	Outpatient	Professional	Other	Capitation	Pharmacy
Coventry Health Care of Iowa	22%	30%	1%	135%	-51%	15%
Wellmark Health Plan of Iowa	-2%	39%	20%	6%	0%	17%
Wellmark, Inc.	-3%	8%	6%	14%	0%	8%
Average	-3%	8%	4%	20%	-48%	8%

2013-2014 % Increases (Individual Market)						
Carrier	Inpatient	Outpatient	Professional	Other	Capitation	Pharmacy
Coventry Health Care of Iowa	166%	155%	59%	183%	179%	167%
Wellmark Health Plan of Iowa	95%	56%	48%	111%	0%	100%
Wellmark, Inc.	25%	29%	22%	31%	0%	66%
Average	35%	47%	20%	71%	497%	74%

The graphs below illustrate the increases in the individual market.



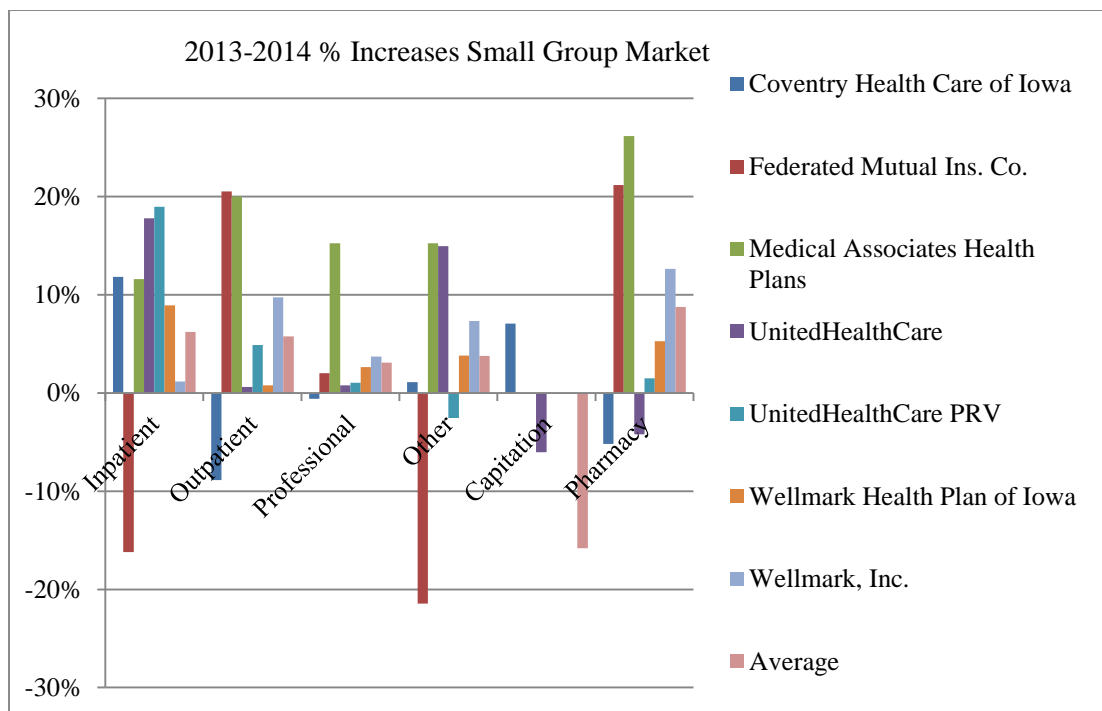
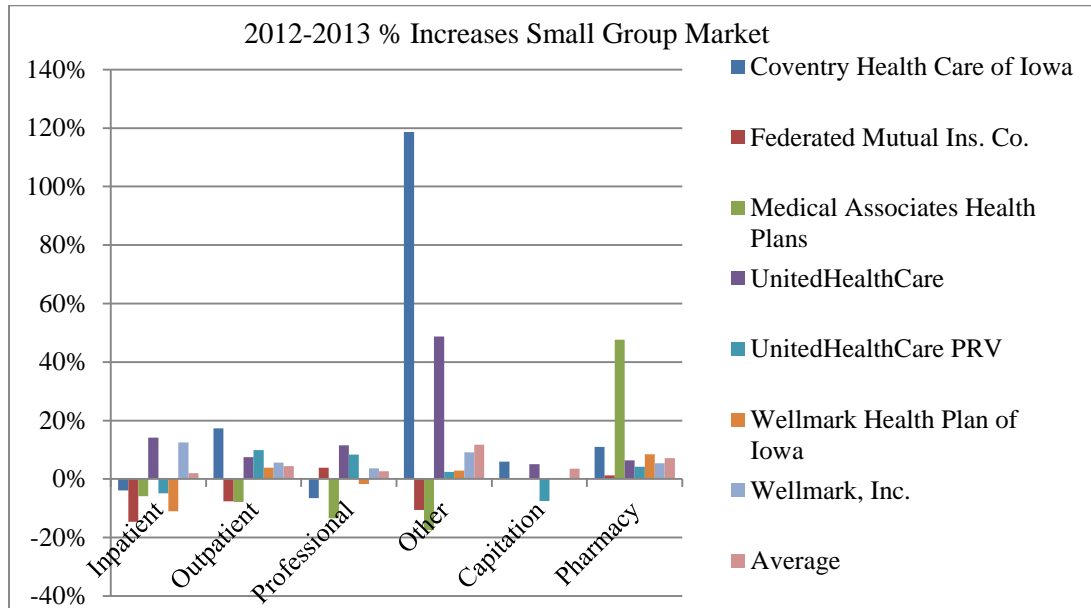


The table below details the actual percentage increases for the small group market.

2012-2013 % Increases (Small Group Market)						
Carrier	Inpatient	Outpatient	Professional	Other	Capitation	Pharmacy
Coventry Health Care of Iowa	-4%	17%	-7%	119%	6%	11%
Federated Mutual Ins. Co.	-15%	-8%	4%	-11%	0%	1%
Medical Associates Health Plans	-6%	-8%	-13%	-17%	0%	48%
UnitedHealthCare	14%	7%	12%	49%	5%	6%
UnitedHealthCare PRV	-5%	10%	8%	2%	-8%	4%
Wellmark Health Plan of Iowa	-11%	4%	-2%	3%	0%	8%
Wellmark, Inc.	12%	6%	4%	9%	0%	5%
Average	2%	4%	3%	12%	4%	7%

2013-2014 % Increases (Small Group Market)						
Carrier	Inpatient	Outpatient	Professional	Other	Capitation	Pharmacy
Coventry Health Care of Iowa	12%	-9%	-1%	1%	7%	-5%
Federated Mutual Ins. Co.	-16%	21%	2%	-21%	0%	21%
Medical Associates Health Plans	12%	20%	15%	15%	0%	26%
UnitedHealthCare	18%	1%	1%	15%	-6%	-4%
UnitedHealthCare PRV	19%	5%	1%	-3%	0%	1%
Wellmark Health Plan of Iowa	9%	1%	3%	4%	0%	5%
Wellmark, Inc.	1%	10%	4%	7%	0%	13%
Average	6%	6%	3%	4%	-16%	9%

The graphs below illustrate the increases in the small group market



Note that the impact of increased health care expenditures and the increase in premiums are not in the same proportion. This discrepancy is due to other factors affecting premiums such as changes in benefits and changes in the population covered by a particular carrier.

- d. *A ranking and quantification of those factors that result in higher costs and those factors that result in lower costs for each health insurance plan offered in the state.*

Overall, carriers reported \$262.5 million rise in health care costs from the top five increase drivers and \$117.2 million reduction in the top five decrease drivers. The top five increase drivers accounted for 99% of the increases. The top five decrease drivers accounted for 94% of the decreases.

The top five drivers of health care cost increases are physician, prescription drug, outpatient hospital, surgery, and inpatient hospital. The top five services that have decreased costs are physician, inpatient hospital, outpatient hospital, surgery, and skilled nursing facilities. The explanation of how a service can be on both lists is that some aspects of a cost or service are increasing and some are decreasing. In all cases of overlap, the increasing aspects were higher than the decreasing aspects. A detailed list of drivers by carrier can be found in *Appendix D*.

- e. *The current capital and surplus and reserve amounts held in reserve by each health insurance carrier licensed to do business in the state.*

Reserves represent liabilities that are set aside to pay claims that have not been paid as of the financial statement date. Reserves vary significantly by the size of the carrier.

Capital and surplus are amounts that protect companies from losses due to claims cost being higher than premiums or from the loss of value in the assets owned by the carrier. These risks increase by the size of the company, since losses are experienced as a percentage of premiums or a percentage of assets so as a company has higher premium volume or more assets the total amount of risk is larger.

Risk-based capital (“RBC”) is a measure developed by the National Association of Insurance Commissioners (“NAIC”) and measures a company’s capital compared to some of its risk as measured by the NAIC Health RBC formula.

The 2014 RBC for the companies in this report varied from 363% to 1983%. In 2013 the companies that reported varied from 402% to 1871%.

- f. *A listing of any apparent medical trends affecting health insurance costs in the state.*

The answer to item d. above provides a more thorough answer to this question, but carriers listed Physician (\$88,813,005) (an increase), as the top driver of healthcare cost overall. The next four largest drivers are Prescription Drug (\$76,399,686) (an increase), Physician (-\$69,909,604) (a decrease), Outpatient Hospital (\$40,891,659) (an increase), and Inpatient Hospital (-36,472,022) (a decrease).

- g. *Any additional data or analysis deemed appropriate by the commissioner to provide the general assembly with pertinent health insurance cost information.*

Information was requested from carriers of per-member-per-month (“PMPM”) cost by market segment. Many factors affect the PMPM costs including wide variations in benefit design, but the PMPM costs do provide some insight into affordability of health insurance in Iowa.

Individual average PMPM claim cost went from \$107.45 in 2005 to \$214.95 in 2014 (Increase of 100%). For small group and large group these ranges were \$161.17 to \$258.72 (Increase of 60.5%) and \$192.37 to \$318.53 (Increase of 65.6%) respectively. More detail can be found in *Appendix G*.

Information was also requested concerning the level of commissions and administrative costs. This information has been presented with the loss ratio information and details can be found in *Appendix G*.

Loss Ratios

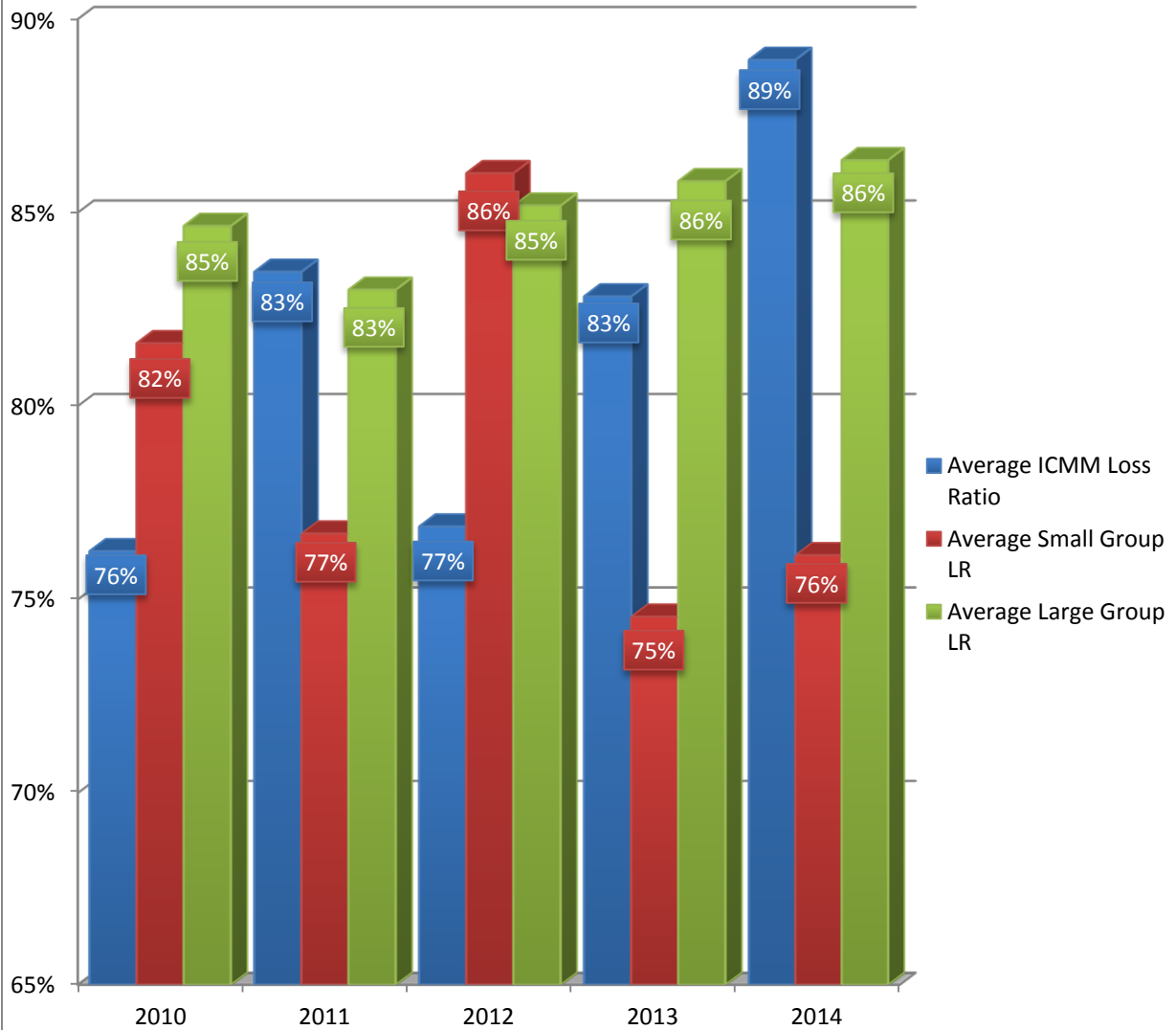
- a. Aggregate health insurance data concerning loss ratios of health insurance carriers licensed to do business in the state.**

A complete set of data can be found in *Appendix B*.

The following charts are loss ratios using straight averages and loss ratios weighted by membership. The weighting results in loss ratios closer to those of Wellmark, Inc. and is more representative of the actual loss ratio average in Iowa. The loss ratios displayed here do not use the federal medical loss ratio (MLR) formula used for the federal MLR rebate calculation. The rebate MLR is typically higher than the traditional loss ratio displayed here.

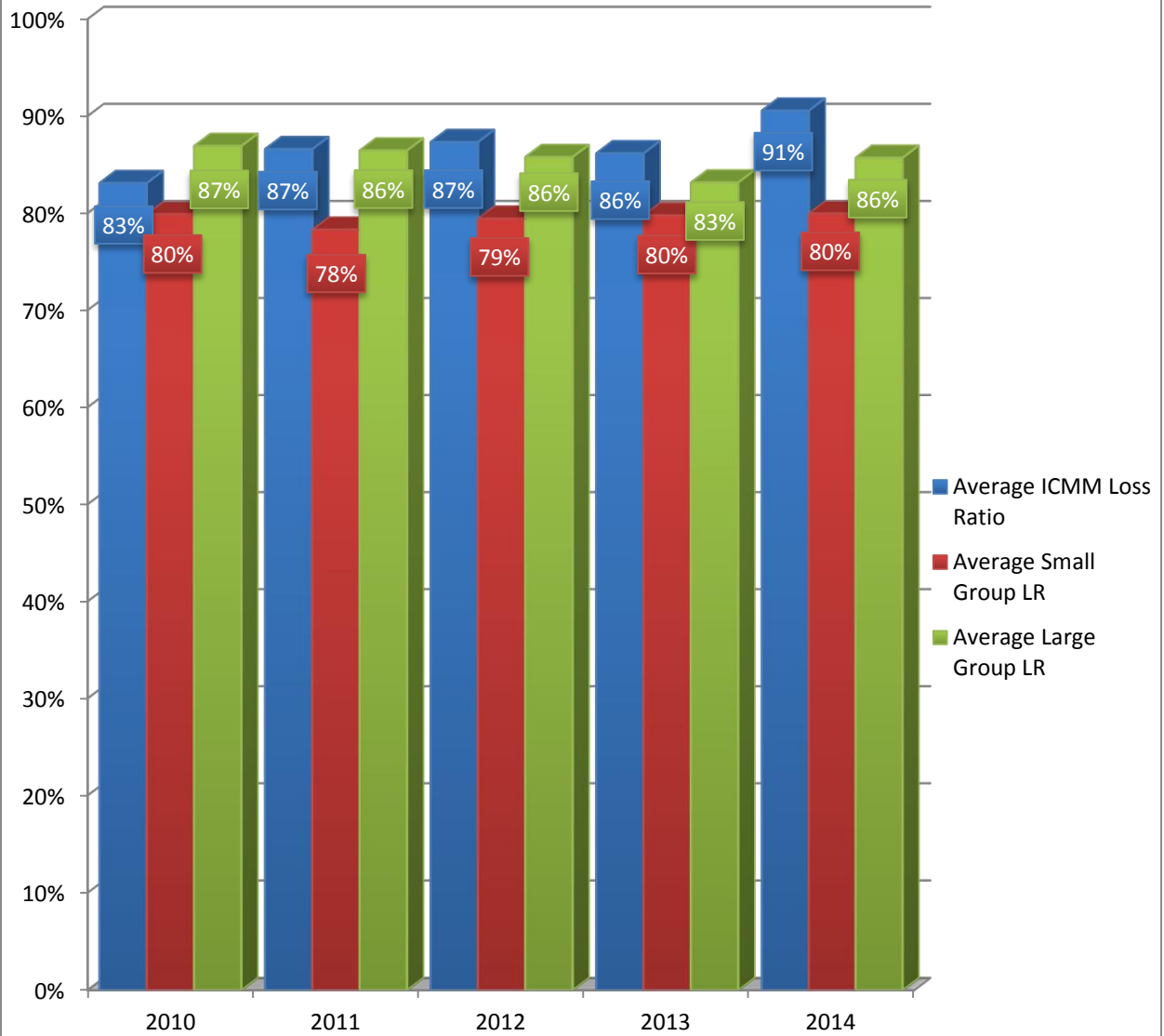
Iowa State Loss Ratios 2010-2014

(Straight Average)



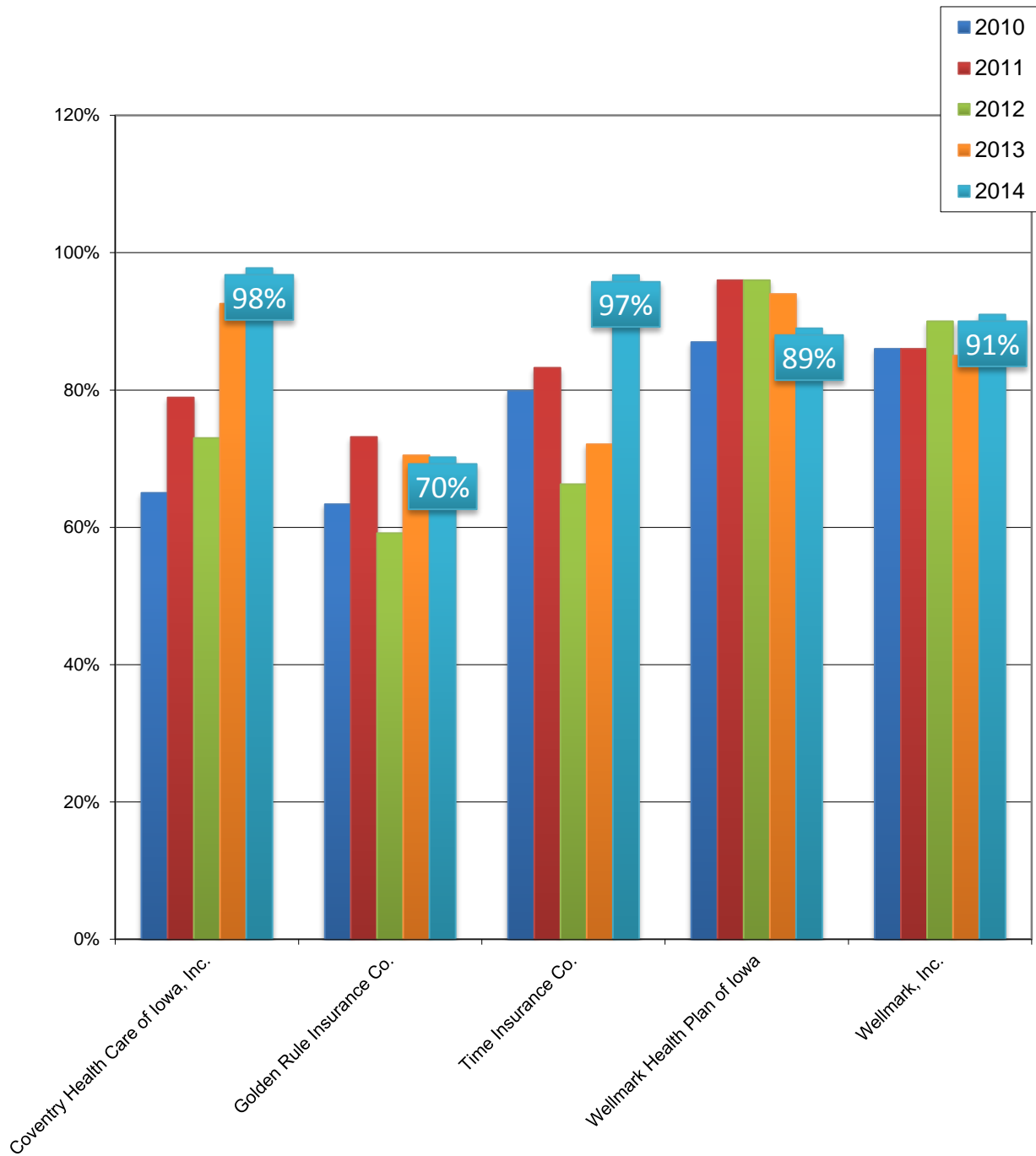
Iowa State Loss Ratios 2010-2014

(Weighted by MMs)

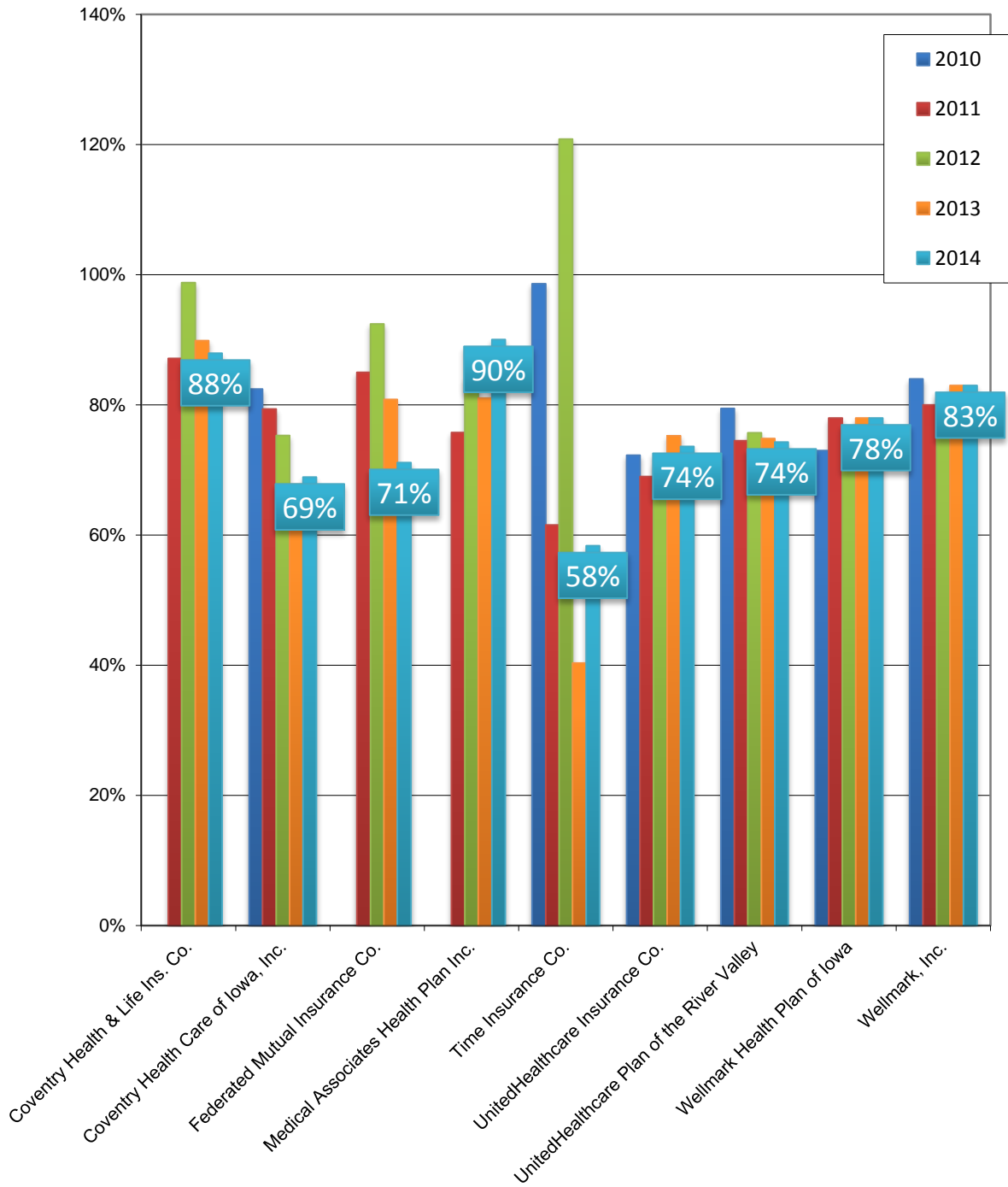


The following charts compare companies for each market segment for 2010-2014. Note that companies without business in a market segment are not included.

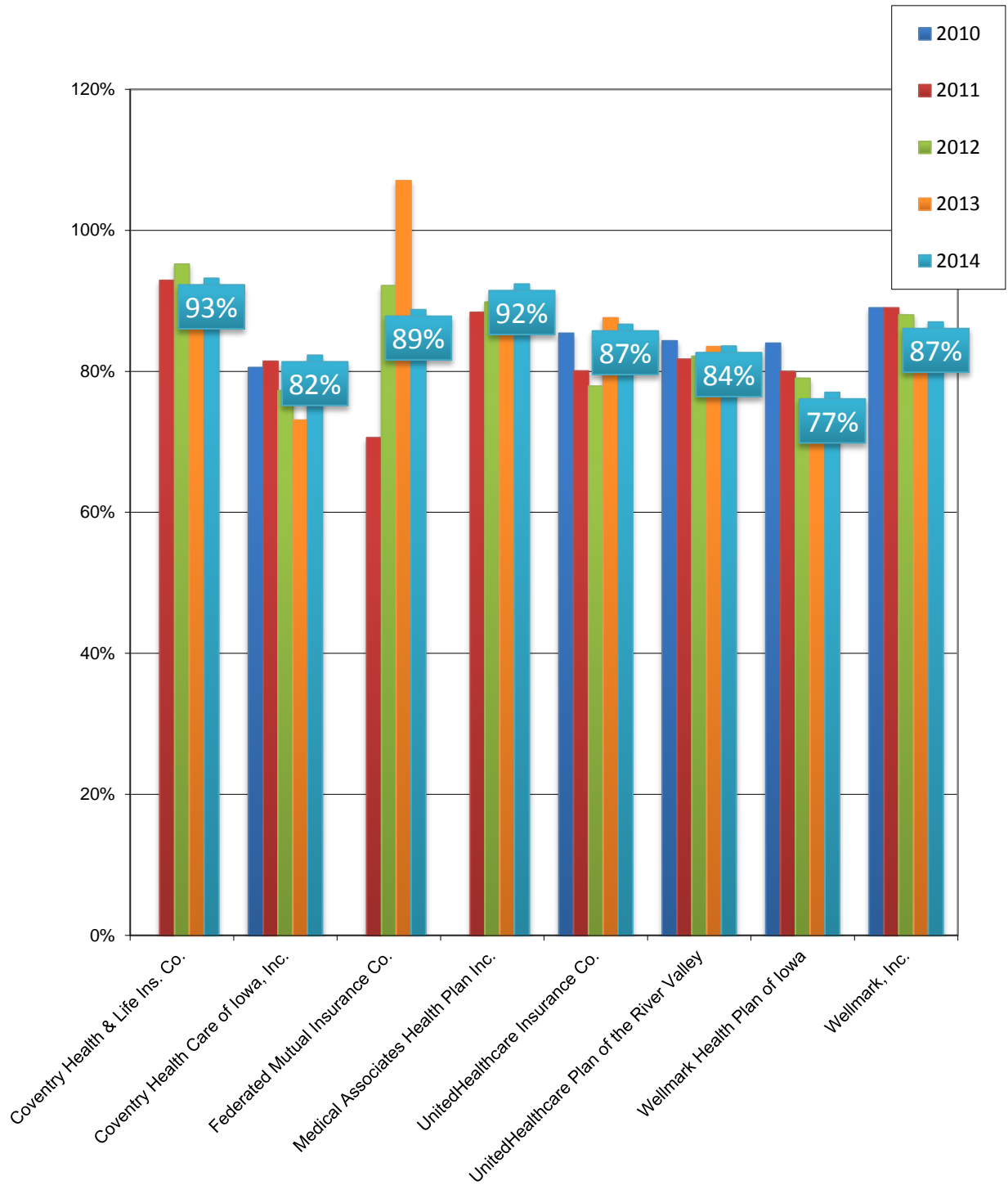
ICMM Loss Ratios 2010-2014



Small Group Loss Ratios 2010-2014



Large Group Loss Ratios 2010-2014



The following three charts rank the companies by loss ratio for each market for 2014:

2014 ICM Loss Ratios	
Coventry Health Care of Iowa, Inc.	98%
Time Insurance Co.	97%
Wellmark, Inc.	91%
Wellmark Health Plan of Iowa	89%
Golden Rule Insurance Co.	70%

2014 Small Group Loss Ratios	
Medical Associates Health Plan Inc.	90%
Coventry Health & Life Ins. Co.	88%
Wellmark, Inc.	83%
Wellmark Health Plan of Iowa	78%
UnitedHealthcare Plan of the River Valley	74%
UnitedHealthcare Insurance Co.	74%
Federated Mutual Insurance Co.	71%
Coventry Health Care of Iowa, Inc.	69%
Time Insurance Co.	58%

2014 Large Group Loss Ratios	
Coventry Health & Life Ins. Co.	93%
Medical Associates Health Plan Inc.	92%
Federated Mutual Insurance Co.	89%
Wellmark, Inc.	87%
UnitedHealthcare Insurance Co.	87%
UnitedHealthcare Plan of the River Valley	84%
Coventry Health Care of Iowa, Inc.	82%
Wellmark Health Plan of Iowa	77%

Under the federal health insurance reform rebate regulations from CMS, carriers with less than 75,000 life years are allowed to take an adjustment to the medical loss ratio used in the rebate formula. The adjustment is intended to compensate for the larger statistical fluctuations found in smaller less credible blocks of business. This credibility adjustment increases the actual loss ratio used for rebate calculation purposes based on the size of the carrier with smaller carriers receiving larger adjustments. As was the situation for 2014 rebates, all carriers in Iowa except for Wellmark, Inc., will receive a credibility adjustment for 2015 rebates.

The part of the premium not used for claims is used for other expenses and profits. Companies surveyed reported a wide range of commission percentages and administrative percentages. The average commission percentage in 2014 was 2.55%, but it ranged from 0% to 7%. Commissions for individual products are traditionally higher than for small group products and commissions for large group products are traditionally lower. The mix of business between individual and

group may explain some of the variation between the companies because these lines of business have different levels of administrative cost. The average administrative expense percent of premium in 2014 was 13.24%, but the percentages ranged from 9.9% to 20.8% (See *Appendix G* for more detail on the 10 highest percentages of other administrative costs reported by the companies).

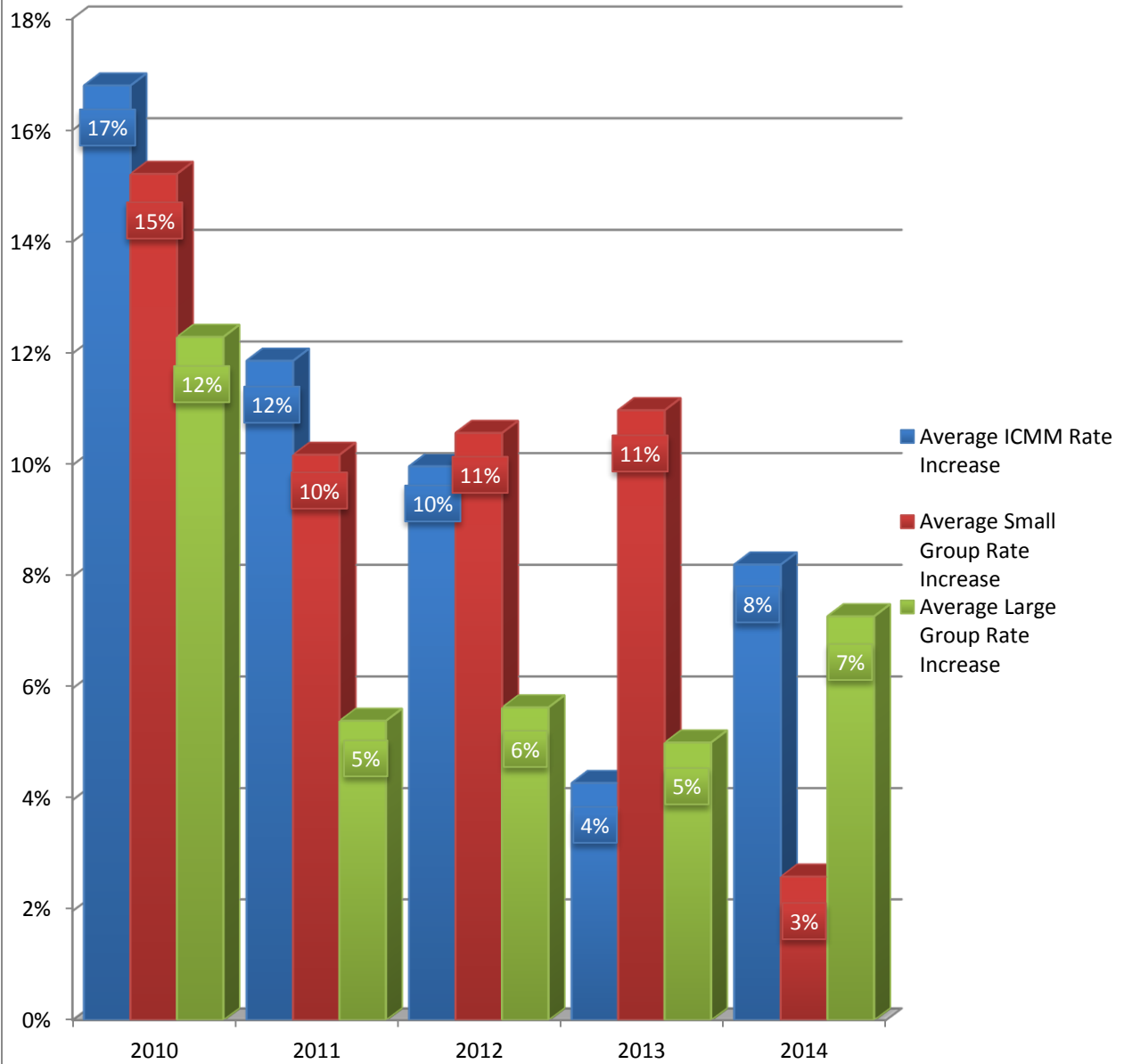
Rate Increase History

b. Rate increase data.

A complete set of data can be found in *Appendix C*.

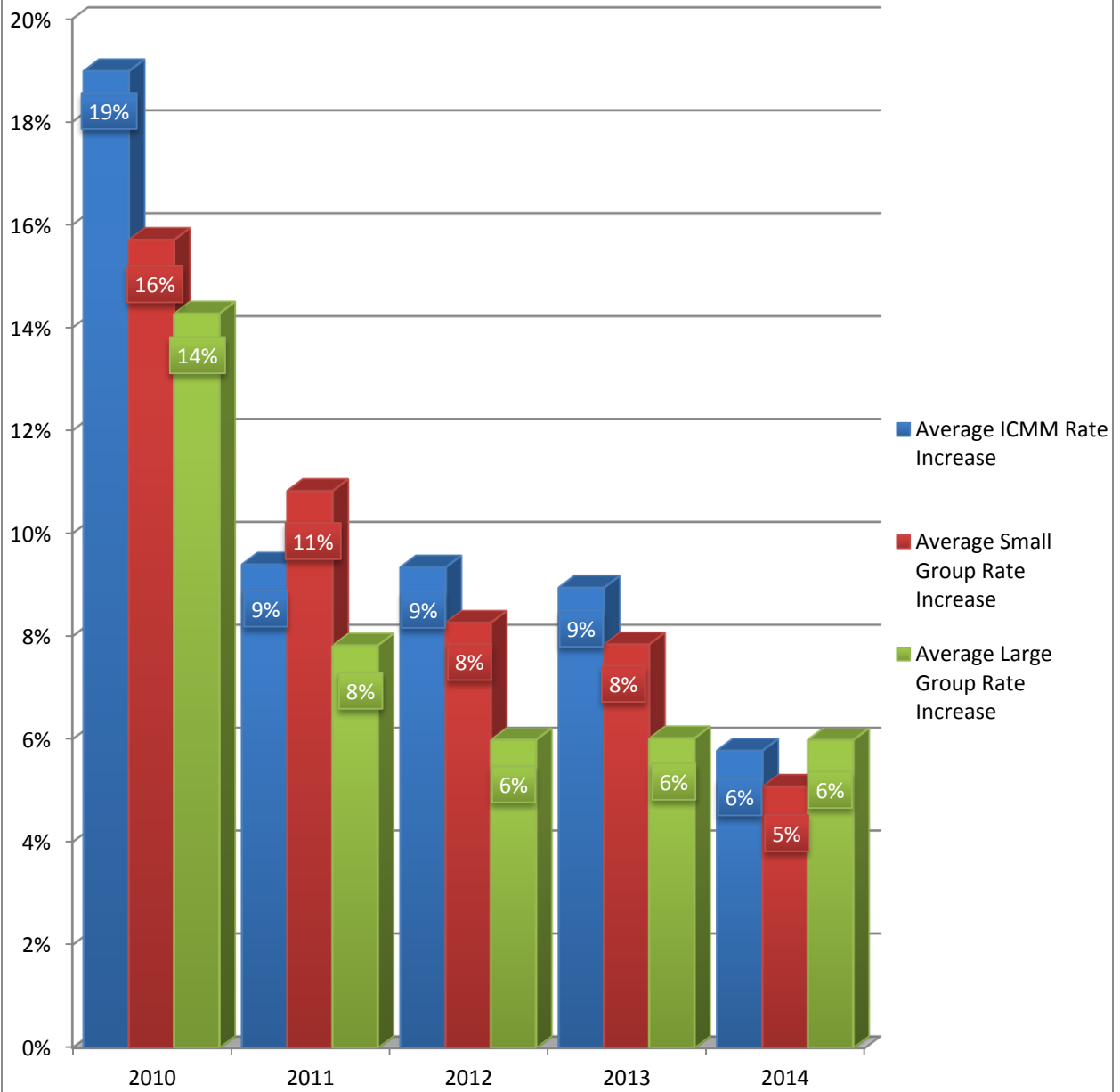
The following charts show rate increases using straight averages and rate increases weighted by membership.

Iowa State Rate Increases 2010-2014 (Straight Average)



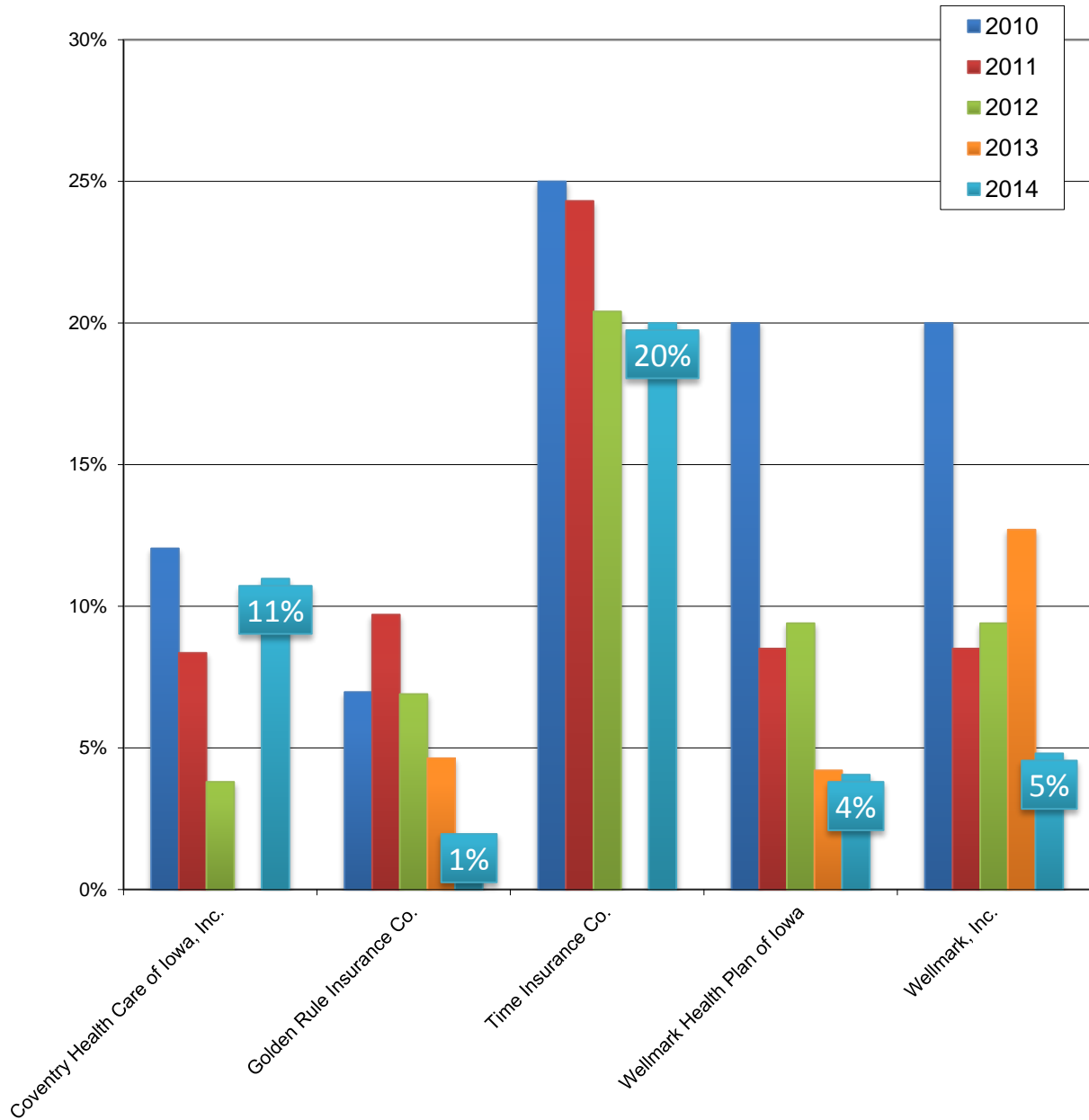
Iowa State Rate Increases 2010-2014

(Weighted by MMs)



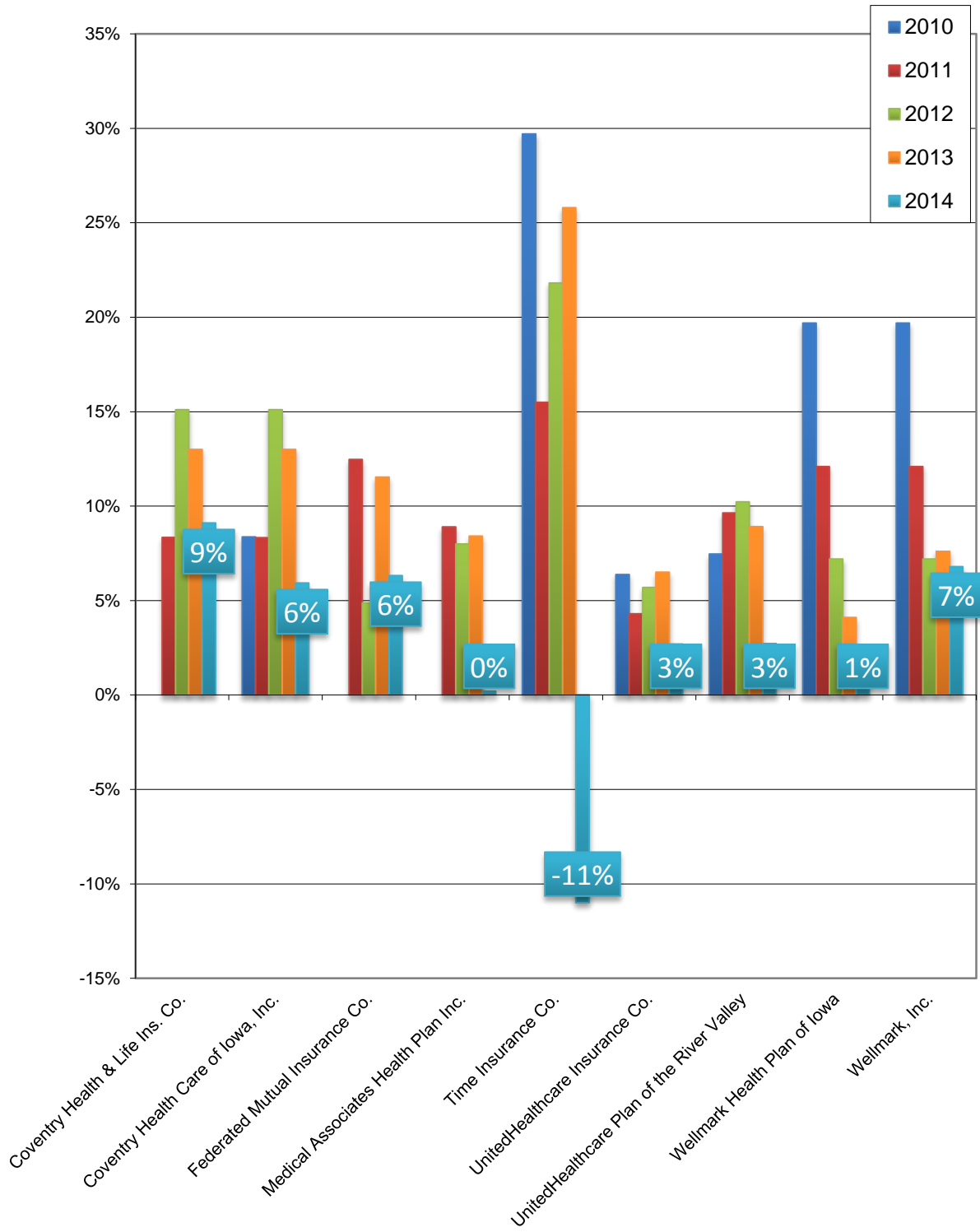
The following three charts show rate increases by company within each market.¹⁰

ICCM Rate Increases 2010 - 2014

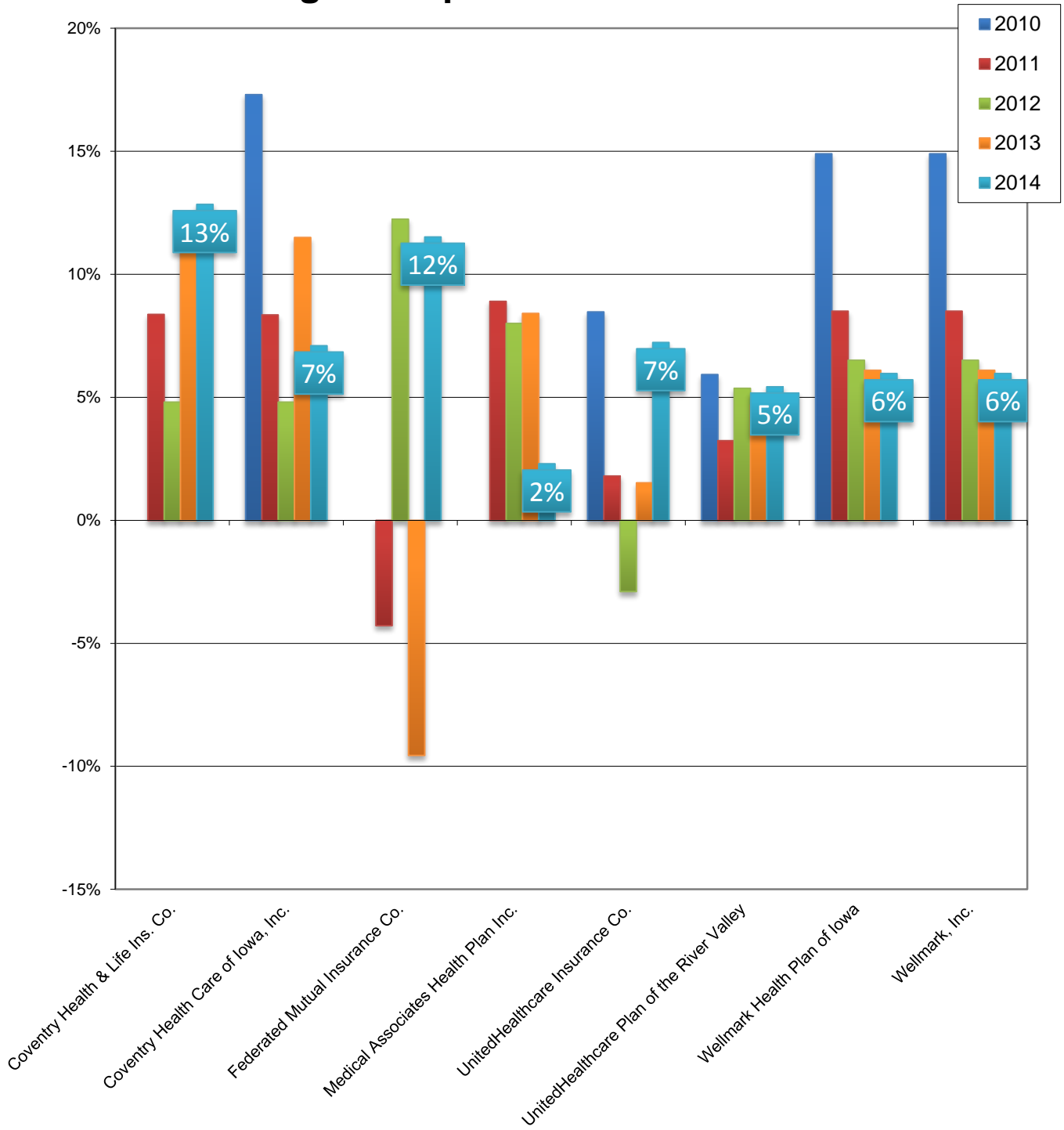


¹⁰ The percentages in the following charts represent rate increases for 2010-2014 for each company. Only 2014 labels are included for readability.

Small Group Rate Increases 2010 - 2014



Large Group Rate Increases 2010 - 2014

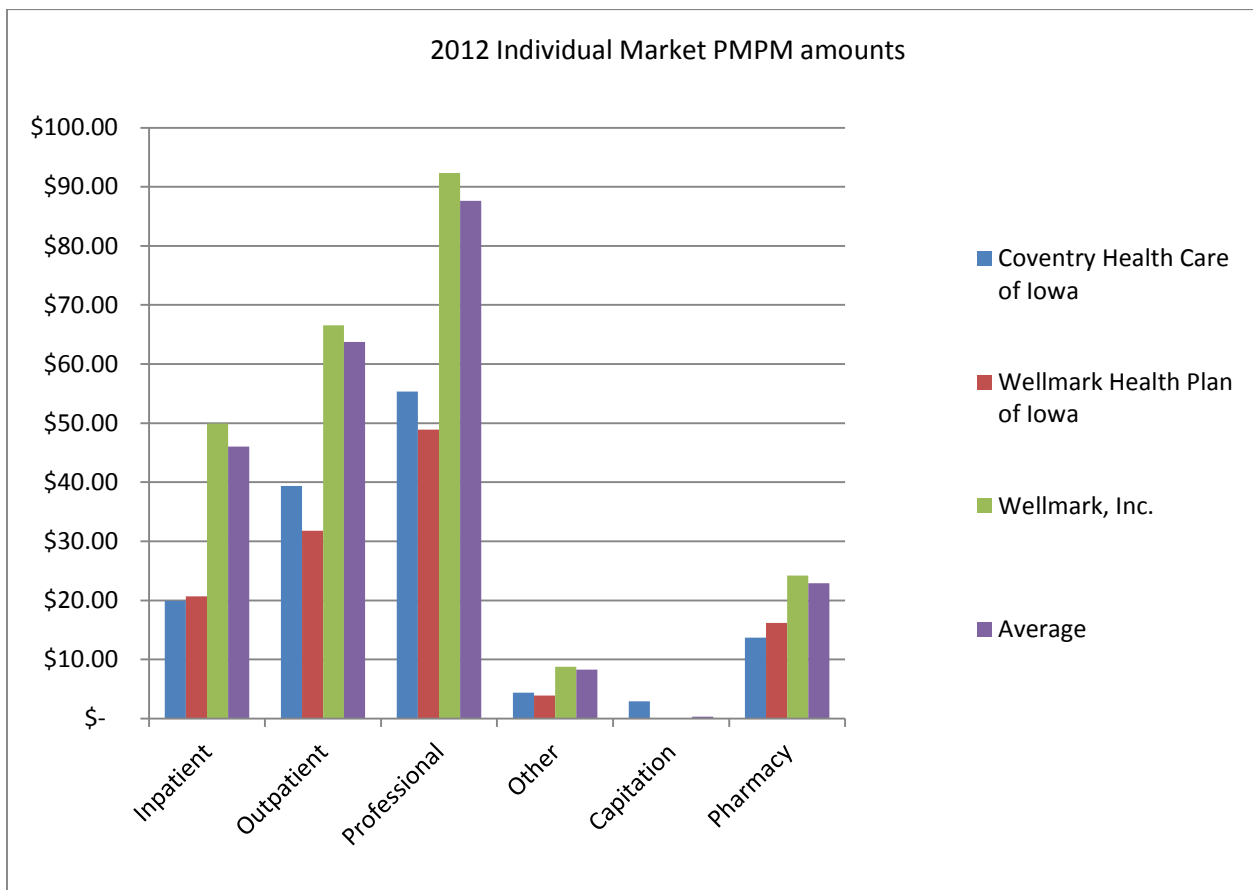


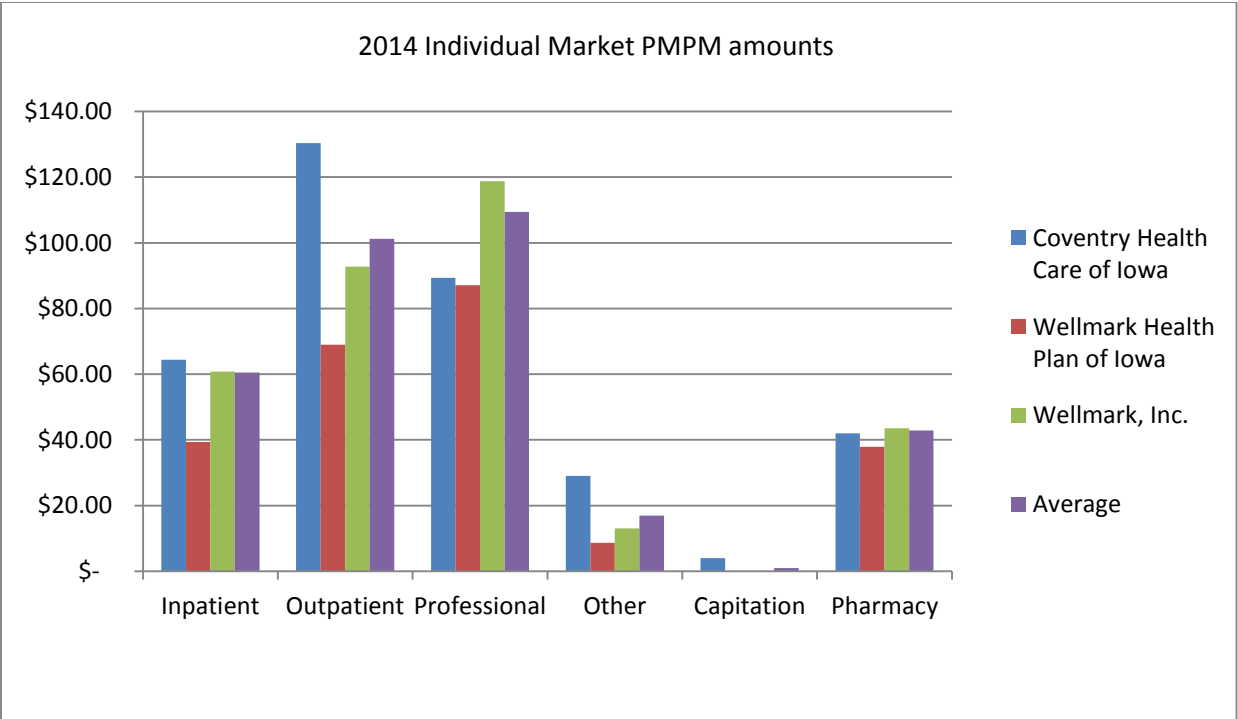
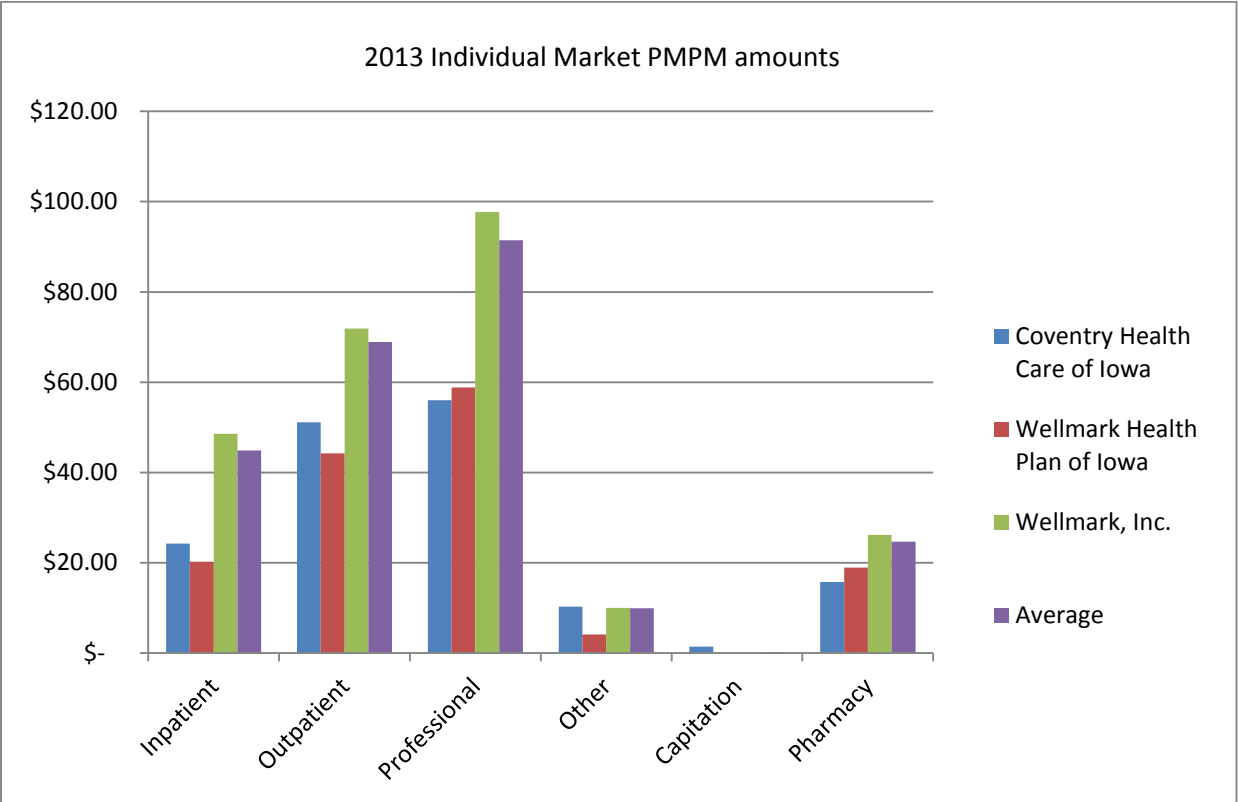
Health Care Expenditures

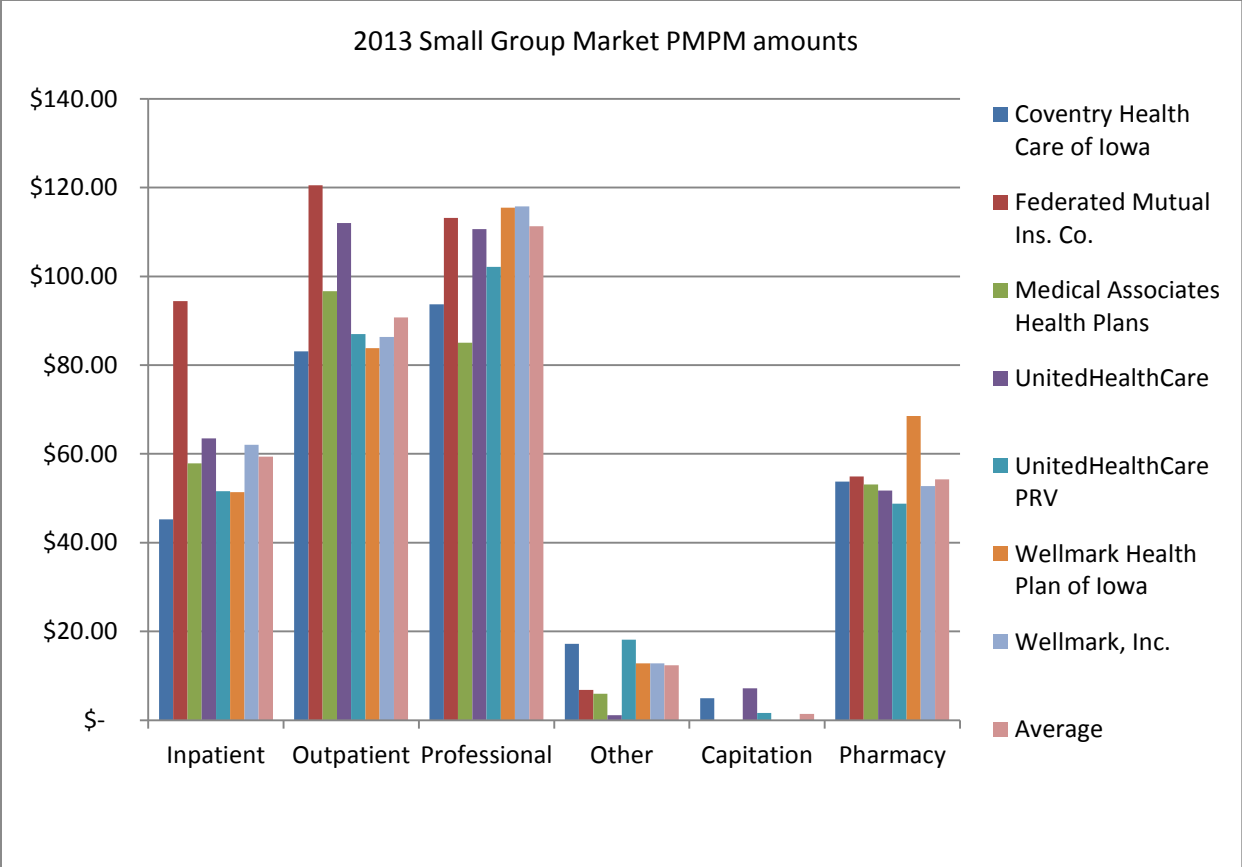
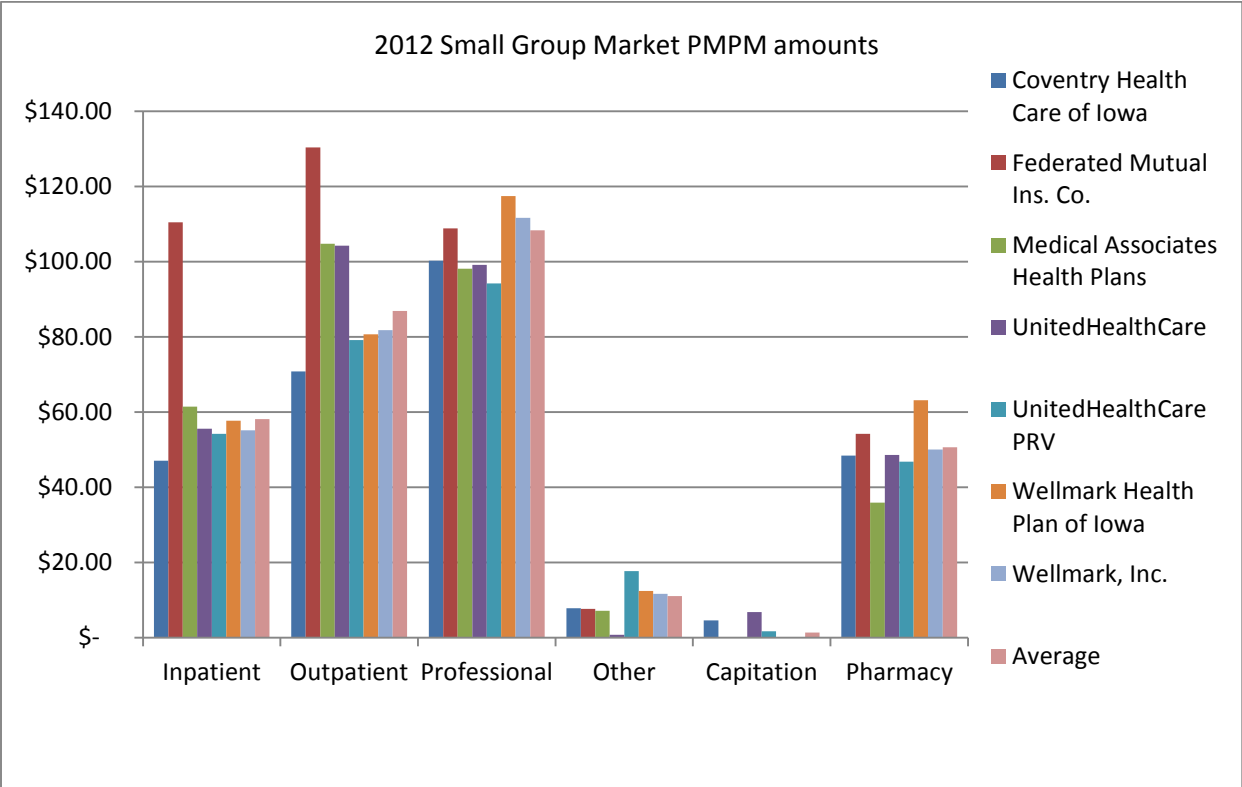
c. Health care expenditures in the state and the effect of such expenditure on health insurance premium rates.

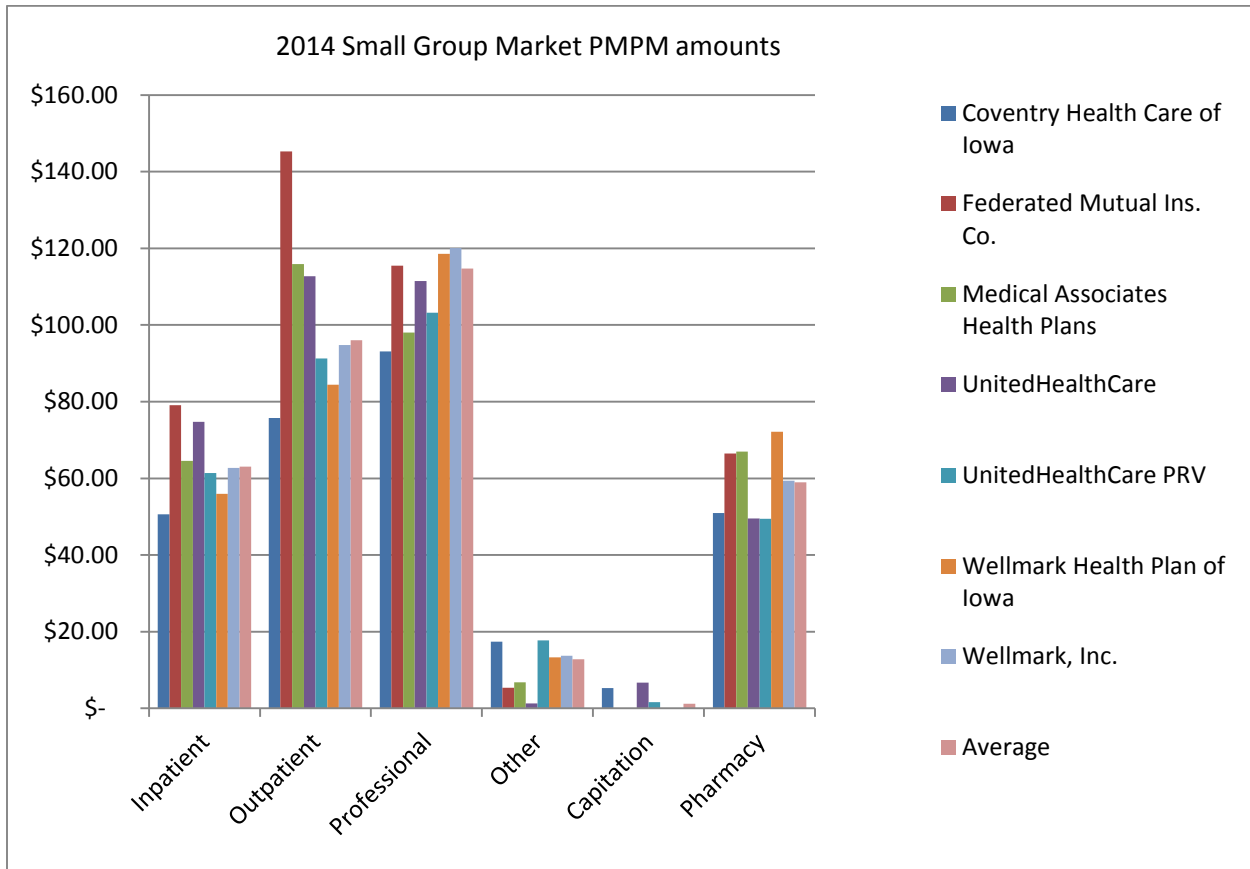
Since premiums are typically calculated based on estimated health care claims, as health care expenditures increase, premium rates increase. Premiums typically increase faster than health care expenses for many reasons. One reason for higher premium increases is that deductible amounts do not increase therefore all of the increases in health care dollars are used to increase premiums, which results in a higher percentage increase. For example if a policy has a \$2,000 deductible and a \$5,000 estimated claims cost (\$7,000 total health care costs), and health care costs are expected to increase \$700 or 10%, that is added to the estimated claims cost of \$5,000 for a 14% increase in claims cost.

The following tables show the PMPM costs by benefit category by market for the past three years.









Drivers of Higher Costs and Cost Reductions

d. A ranking and quantification of those factors that result in higher costs and those factors that result in lower costs for each health insurance plan offered in the state.

Many carriers were not able to break out individual, small group, and large group cost drivers. Carriers also used varying terminology and aggregation levels to describe the health care categories for the cost drivers. We consolidated the cost drivers for all carriers at total market level to avoid providing an inaccurate picture of a market segment based on limited data. All of the data provided can be found in *Appendix D*. We also converted definitions to a set of common terms. This conversion is a bit problematic due to overlapping terms. For example, one carrier may have used inpatient hospital as a category which may have included surgery costs, and another carrier broke out all surgery costs separately. *Appendix H* shows a mapping of the original categories provided to the categories used below.

Overall, carriers reported \$262.5 million spent in the top five increase drivers and \$117.2 million spent in the top five decrease drivers. The top five increase drivers accounted for 99% of the increases. The top five decrease drivers accounted for 94% of the decreases.

The following is a ranking of the health care services that are driving increases and decreases in health insurance premiums, as reported by carriers in Iowa after consolidation and redefinition.

Increases:

Company Reported Service (Standardized Category)	Increases	% of Total Listed Increases
Physician	\$ 88,813,005	33%
Prescription Drug	\$ 76,399,686	29%
Outpatient Hospital	\$ 40,891,659	15%
Surgery	\$ 30,923,777	12%
Inpatient Hospital	\$ 25,480,685	10%
Radiology	\$ 1,422,932	1%
Other	\$ 650,149	0%
Cost Shifting - Medicare	\$ 435,412	0%
Deductible Leveraging	\$ 432,856	0%
Rehab	\$ 312,760	0%
Population Change	\$ 303,551	0%
Ambulance	\$ 218,341	0%
Medical Technology	\$ 144,944	0%
Skilled Nursing Facilities	\$ 104,578	0%
Anesthesia	\$ 45,987	0%
Laboratory and X-ray	\$ 38,940	0%
Equipment and Supplies	\$ 23,770	0%
Therapy	\$ 13,145	0%
Chiropractic	\$ 592	0%
Underwriting Wear-off	\$ (1,141,406)	0%

Decreases:

Company Reported Service (Standardized Category)	Decreases	% of Total Listed Decreases
Physician	\$ (69,909,604)	56%
Inpatient Hospital	\$ (36,472,022)	29%
Outpatient Hospital	\$ (6,240,611)	5%
Surgery	\$ (2,487,615)	2%
Skilled Nursing Facilities	\$ (2,096,265)	2%
Radiology	\$ (1,402,626)	1%
Emergency Room	\$ (1,330,689)	1%
Other	\$ (1,316,665)	1%
Prescription Drug	\$ (1,311,828)	1%
Laboratory and X-ray	\$ (699,823)	1%
Benefit Changes	\$ (391,788)	0%
Equipment and Supplies	\$ (252,025)	0%
Rehab	\$ (229,453)	0%
Ambulance	\$ (84,501)	0%
MH/CD	\$ (77,947)	0%
Diagnostic Imaging & Tests	\$ (59,062)	0%
Preventative	\$ (56,135)	0%

Increase and Decrease Netted by Service:

Company Reported Service (Standardized Category)	Decreases	Increases	Net Change	% of Total Net Change
Prescription Drug	(\$1,311,828)	\$76,399,686	\$75,087,859	53%
Outpatient Hospital	(\$6,240,611)	\$40,891,659	\$34,651,048	25%
Surgery	(\$2,487,615)	\$30,923,777	\$28,436,161	20%
Physician	(\$69,909,604)	\$88,813,005	\$18,903,401	13%
Cost Shifting - Medicare		\$435,412	\$435,412	0%
Deductible Leveraging		\$432,856	\$432,856	0%
Population Change		\$303,551	\$303,551	0%
Medical Technology		\$144,944	\$144,944	0%
Ambulance	(\$84,501)	\$218,341	\$133,841	0%
Rehab	(\$229,453)	\$312,760	\$83,307	0%
Anesthesia		\$45,987	\$45,987	0%
Radiology	(\$1,402,626)	\$1,422,932	\$20,305	0%
Therapy		\$13,145	\$13,145	0%
Chiropractic		\$592	\$592	0%
Preventative	(\$56,135)		(\$56,135)	0%
Diagnostic Imaging & Tests	(\$59,062)		(\$59,062)	0%
MH/CD	(\$77,947)		(\$77,947)	0%
Equipment and Supplies	(\$252,025)	\$23,770	(\$228,255)	0%
Benefit Changes	(\$391,788)		(\$391,788)	0%
Laboratory and X-ray	(\$699,823)	\$38,940	(\$660,884)	0%
Other	(\$1,316,665)	\$650,14	(\$666,516)	0%
Underwriting Wear-off		-\$1,141,406	(\$1,141,406)	-1%
Emergency Room	(\$1,330,689)		(\$1,330,689)	-1%
Skilled Nursing Facilities	(\$2,096,265)	\$104,578	(\$1,991,687)	-1%
Inpatient Hospital	(\$36,472,022)	\$25,480,685	(\$10,991,337)	-8%
Net Listed Changes	(\$124,418,660)	\$265,515,365	\$141,096,705	100%

Reserves, Capital and Surplus, Risk-based Capital

- e. **The current capital and surplus and reserve amounts held in reserve by each health insurance carrier licensed to do business in the state.**

Reserves

Carriers are required to hold sufficient reserves to pay for claims that have not been paid and for the possibility that in the future claims will be higher than premiums. It is important for policyholder safety that these reserves are set aside to ensure that claims can be paid. If sufficient reserves are not set aside in the form of liabilities, there is a danger that the carrier will not be able to pay claims. Carriers are required to provide an actuarial opinion with their statutory annual financial statement from an actuary with experience in the type of insurance sold by the carrier verifying that reserves will be adequate to pay claims. Therefore, the level of reserves held represent the level of claims that the carrier is liable for and has not paid as of the financial statement date.

The following table shows the 2014 reserves held by each carrier to pay claims:

Company	2014 Reserves
Coventry Health & Life Ins Co.	704,332,655
Coventry Health Care of Iowa, Inc.	28,245,328
Federated Mutual Insurance Co.	47,820,580
Golden Rule Insurance Company	251,043,311
Medical Assoc. Health Plan Inc.	9,860,319
Time Insurance Company	394,923,949
United HealthCare Insurance Company	5,377,960,774
United HealthCare Plan of the River Valley	395,495,041
Wellmark Health Plan of Iowa, Inc.	34,053,084
Wellmark, Inc.	1,359,749,051

Capital and Surplus

Capital and surplus represents the financial resources available to a company that protect it from insolvency in years where it experiences adverse financial situations such as underwriting losses or loss in the value of its assets. The larger a company is in respect to its total annual claims payments, the more capital and surplus it requires to protect against insolvency.

When capital and surplus rise above the level needed for solvency protection, a company can use it for other purposes such as capital investments to continue to operate efficiently, expand operations, stockholder dividends (for-profit organizations), policyholder dividends (mutual insurance companies), or as additional protection against adverse situations.

Capital and surplus by company for 2014 is displayed below:

Company	2014 Capital and Surplus
Coventry Health & Life Ins Co.	704,240,085
Coventry Health Care of Iowa, Inc.	25,557,975
Federated Mutual Insurance Co.	2,657,097,279
Golden Rule Insurance Company	309,919,923
Medical Assoc. Health Plan Inc.	19,304,672
Time Insurance Company	387,221,709
United HealthCare Insurance Company	5,592,828,416
United HealthCare Plan of the River Valley	600,328,649
Wellmark Health Plan of Iowa, Inc.	159,317,952
Wellmark, Inc.	310,305,386

Risk-based Capital

A complete set of data can be found in *Appendix E*.

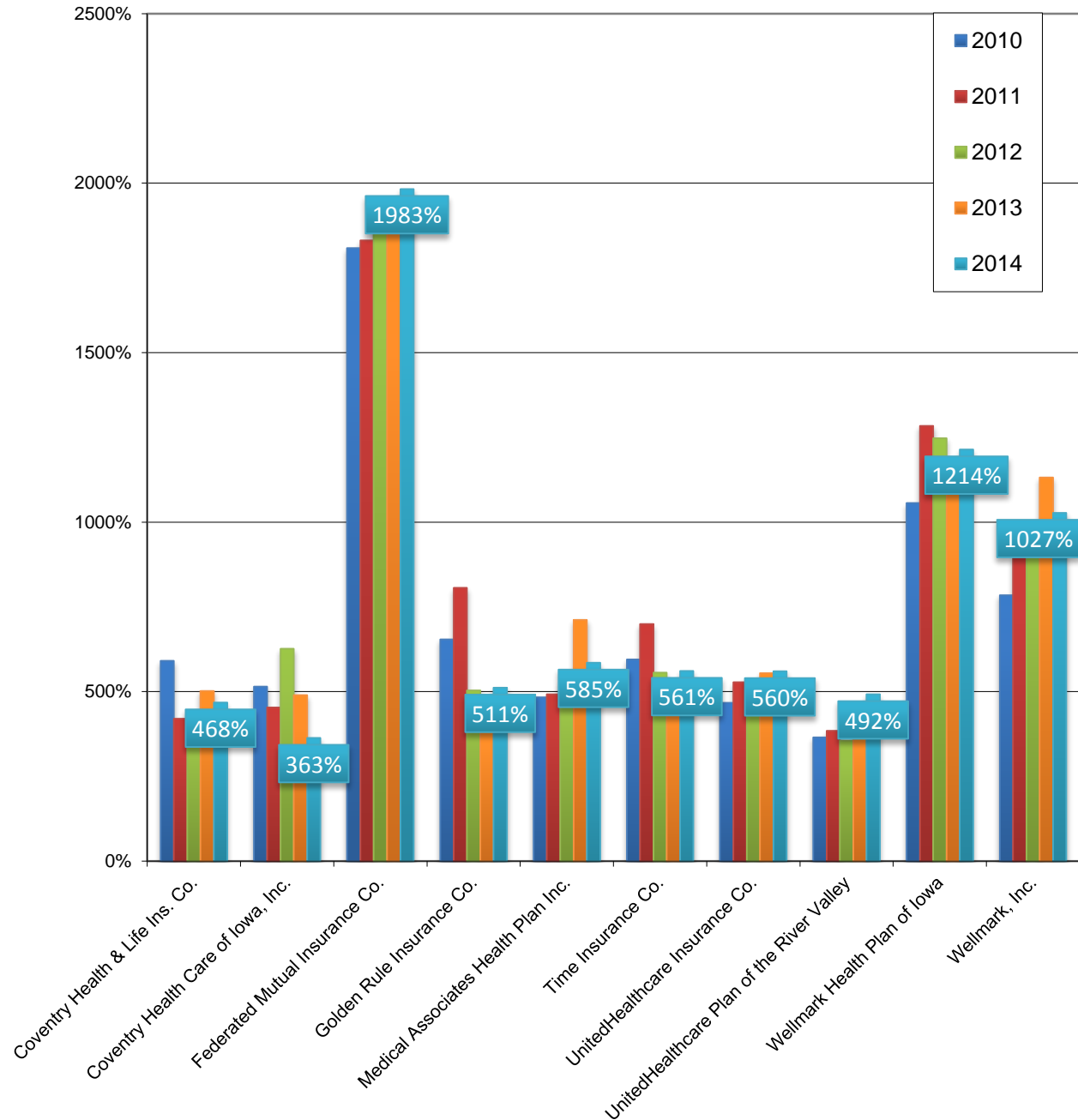
We have included not only the capital and surplus, but also the risk-based capital (“RBC”). RBC is a measure developed by the NAIC that measures a company’s capital compared to some of its risk.

The following table shows the RBC percentages for 2014:

Company	2014 RBC %
Coventry Health & Life Ins Co.	468%
Coventry Health Care of Iowa, Inc.	363%
Federated Mutual Insurance Co.	1983%
Golden Rule Insurance Company	511%
Medical Assoc. Health Plan Inc.	585%
Time Insurance Company	561%
United HealthCare Insurance Company	560%
United HealthCare Plan of the River Valley	492%
Wellmark Health Plan of Iowa, Inc.	1214%
Wellmark, Inc.	1027%

RBC by company for the last five years is displayed below:

Risk Based Capital 2010 - 2014



As a generality, falling RBC is an indication of losses in a company and rising RBC is an indication of profits in a company.

Medical Trends

f. A listing of any apparent medical trends affecting health insurance costs in the state.

We standardized the answers provided by carriers. We tallied how many carriers identified each category as affecting the decrease or the increase of health insurance costs. The most commonly listed trends affecting health insurance costs include: (*See Appendix F*)

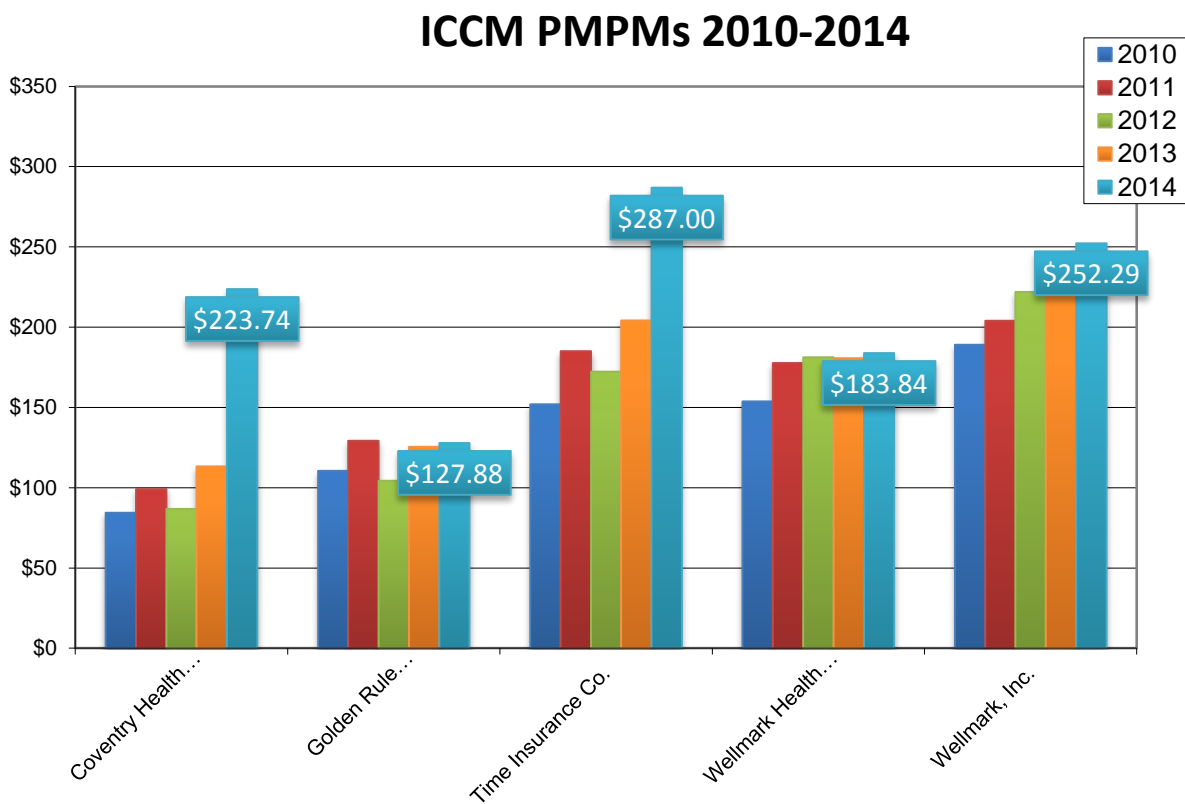
Company Reported Service (Standardized Category)	# of Companies	
	Decrease	Increase
Ambulance	1	2
Anesthesia		1
Benefit Changes	2	
Chiropractic		1
Cost Shifting - Medicare		2
Deductible Leveraging		2
Diagnostic Imaging & Tests	1	
Emergency Room	2	
Equipment and Supplies	3	1
Inpatient Hospital	22	10
Laboratory and X-ray	1	1
Medical Technology		2
MH/CD	2	
Other	5	4
Outpatient Hospital	5	11
Physician	19	17
Population Change		3
Prescription Drug	1	11
Preventative	3	
Radiology	2	5
Rehab	1	2
Skilled Nursing Facilities	2	1
Surgery	6	13
Therapy		1
Underwriting Wear-off		1

Additional Data – PMPM Costs

- g. Any additional data or analysis deemed appropriate by the Commissioner to provide the general assembly with pertinent health insurance cost information.**

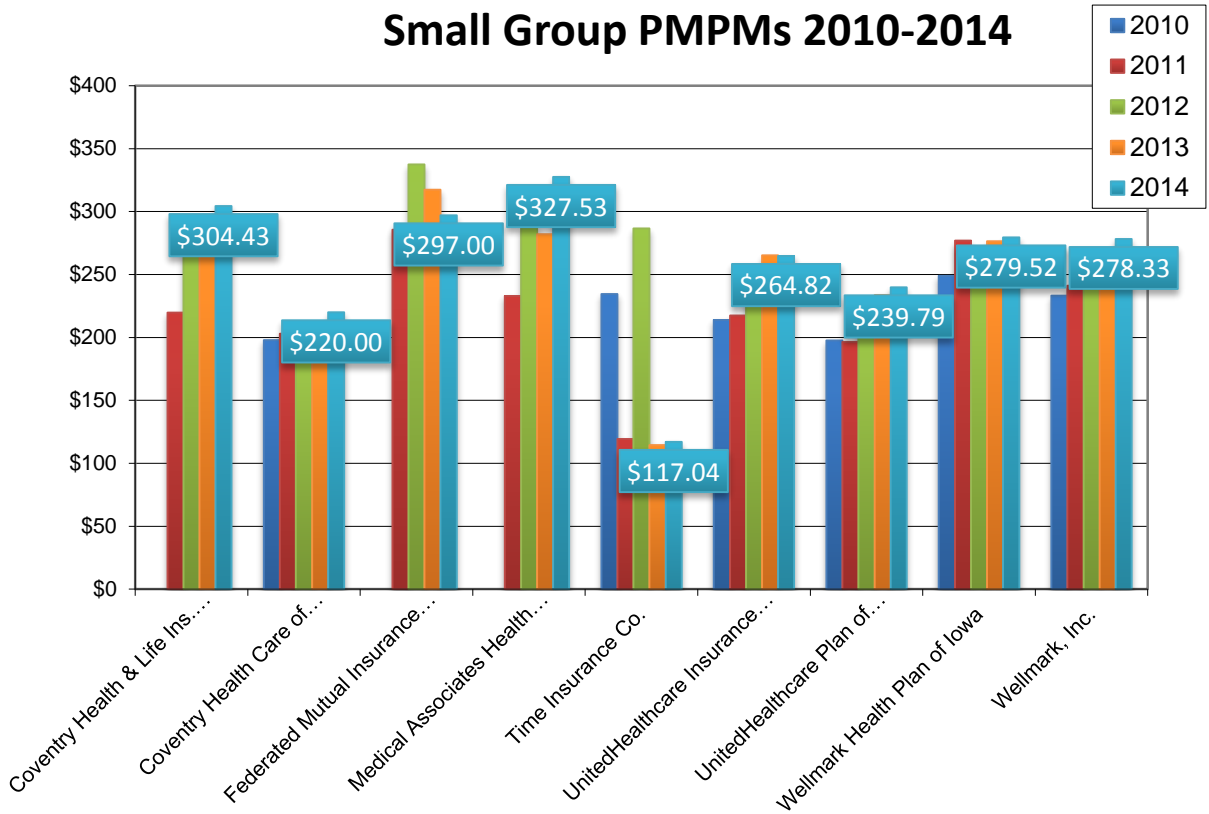
A complete set of data can be found in *Appendix G*.¹¹

Information was requested from carriers of per-member-per-month (“PMPM”) health care cost by market segment. Many factors affect the PMPM costs such as wide variation on benefit design, reduced comparability. That said, PMPM costs do provide some insight into affordability of health insurance in Iowa, because higher PMPM health care costs result in higher health insurance premiums. Note, only 2014 dollar values are shown for readability.

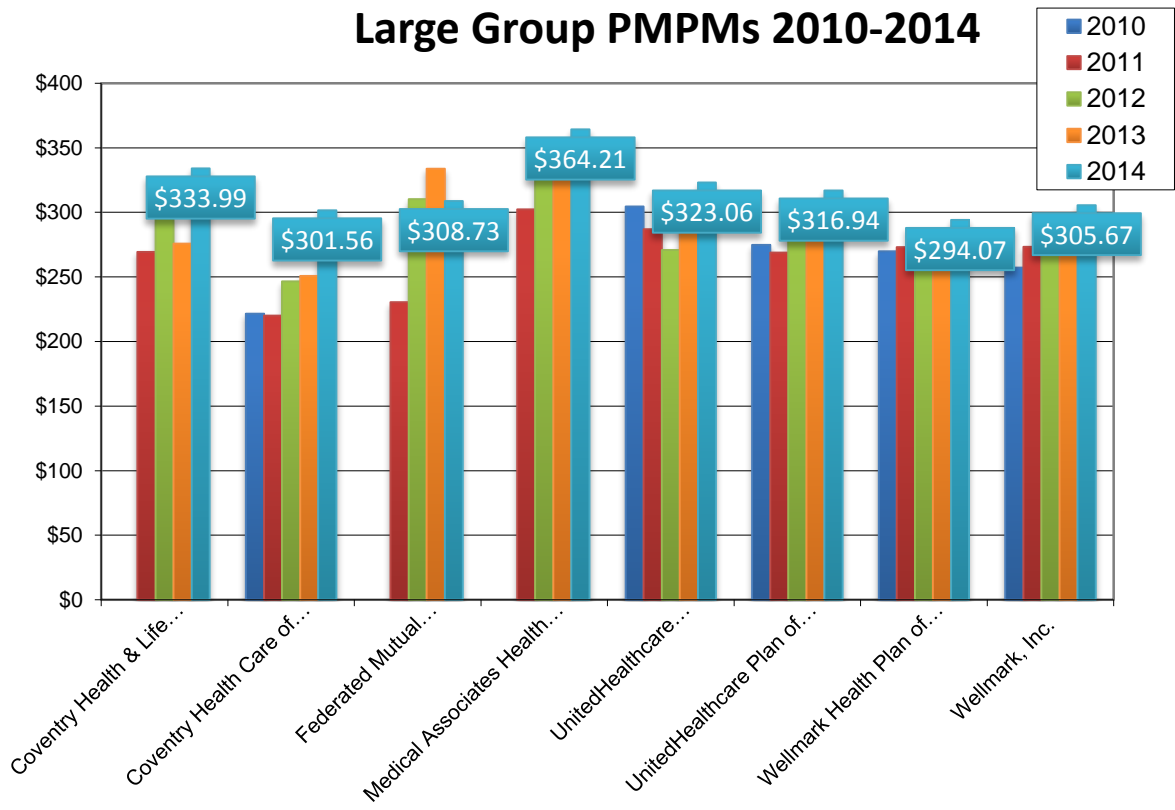


¹¹ The PMPM values shown in the following charts refer to 2013 PMPM costs for each company.

Small Group PMPMs 2010-2014



Large Group PMPMs 2010-2014



Appendix A: Member Months

ICMM Member Months					
Company	2010	2011	2012	2013	2014
Coventry Health Care of Iowa, Inc.	85,183	74,811	97,040	123,678	264,310
Golden Rule Insurance Co.	138,052	98,791	105,089	115,225	98,753
Time Insurance Co.	121,876	83,995	64,740	53,356	48,096
Wellmark Health Plan of Iowa	300,961	298,164	333,272	378,722	392,731
Wellmark, Inc.	1,200,356	1,041,053	1,055,739	1,034,044	949,938

Small Group Member Months					
Company	2010	2011	2012	2013	2014
Coventry Health & Life Ins Co.		66,803	81,584	61,618	34,860
Coventry Health Care of Iowa, Inc.	118,422	88,703	101,754	113,291	83,014
Federated Mutual Insurance Co.	39,695	39,764	34,520	34,768	27,096
Medical Associates Health Plan, Inc.		33,470	30,848	30,812	27,522
Time Insurance Co.	11,256	6,192	3,612	1,644	1,131
United Healthcare Insurance Co.	168,874	143,426	164,111	165,210	126,976
UnitedHealthcare Plan of the River Valley	557,818	336,498	301,064	258,433	207,027
Wellmark Health Plan of Iowa	321,169	212,526	227,188	237,727	249,362
Wellmark, Inc.	1,560,992	1,119,802	1,031,386	971,283	1,015,623

Large Group Member Months					
Company	2010	2011	2012	2013	2014
Coventry Health & Life Ins Co.		54,198	58,396	70,752	36,132
Coventry Health Care of Iowa, Inc.	455,966	311,927	129,425	121,876	144,690
Federated Mutual Insurance Co.	7,659	8,002	12,302	10,213	8,573
Medical Associates Health Plan, Inc.		141,898	138,129	136,932	133,705
United Healthcare Insurance Co.	151,629	146,053	186,971	213,281	219,505
UnitedHealthcare Plan of the River Valley	344,566	382,146	404,137	393,026	308,734
Wellmark Health Plan of Iowa	726,962	574,329	550,797	497,631	451,135
Wellmark, Inc.	3,283,418	2,963,926	2,973,928	2,929,897	2,852,800

Appendix B: Loss Ratios

ICMM Loss Ratios					
Company	2010	2011	2012	2013	2014
Coventry Health Care of Iowa, Inc.	65%	79%	73%	93%	98%
Golden Rule Insurance Co.	63%	73%	59%	70%	70%
Time Insurance Co.	80%	83%	66%	72%	97%
Wellmark Health Plan of Iowa	87%	96%	96%	94%	89%
Wellmark, Inc.	86%	86%	90%	85%	91%

Small Group Loss Ratios					
Company	2010	2011	2012	2013	2014
Coventry Health & Life Ins Co.		87%	99%	90%	88%
Coventry Health Care of Iowa, Inc.	82%	79%	75%	68%	69%
Federated Mutual Insurance Co.		85%	92%	81%	71%
Medical Associates Health Plan, Inc.		76%	84%	81%	90%
Time Insurance Co.	99%	62%	121%	40%	58%
United Healthcare Insurance Co.	72%	69%	71%	75%	74%
UnitedHealthcare Plan of the River Valley	79%	75%	76%	75%	74%
Wellmark Health Plan of Iowa	73%	78%	75%	78%	78%
Wellmark, Inc.	84%	80%	81%	83%	83%

Large Group Loss Ratios					
Company	2010	2011	2012	2013	2014
Coventry Health & Life Ins Co.		93%	95%	87%	93%
Coventry Health Care of Iowa, Inc.	81%	81%	77%	73%	82%
Federated Mutual Insurance Co.		71%	92%	107%	89%
Medical Associates Health Plan, Inc.		88%	90%	88%	92%
United Healthcare Insurance Co.	85%	80%	78%	88%	87%
UnitedHealthcare Plan of the River Valley	84%	82%	82%	84%	84%
Wellmark Health Plan of Iowa	84%	80%	79%	76%	77%
Wellmark, Inc.	89%	89%	88%	84%	87%

Appendix C: Rate Increases

ICMM Rate Increases					
Company	2010	2011	2012	2013	2014
Coventry Health Care of Iowa, Inc.	12%	8%	4%	0%	11%
Golden Rule Insurance Co.	7%	10%	7%	5%	1%
Time Insurance Co.	25%	24%	20%	0%	20%
Wellmark Health Plan of Iowa	20%	9%	9%	4%	4%
Wellmark, Inc.	20%	9%	9%	13%	5%

Small Group Rate Increases					
Company	2010	2011	2012	2013	2014
Coventry Health & Life Ins Co.		8%	15%	13%	9%
Coventry Health Care of Iowa, Inc.	8%	8%	15%	13%	6%
Federated Mutual Insurance Co.		12%	5%	12%	6%
Medical Associates Health Plan, Inc.		9%	8%	8%	0%
Time Insurance Co.	30%	16%	22%	26%	-11%
United Healthcare Insurance Co.	6%	4%	6%	7%	3%
UnitedHealthcare Plan of the River Valley	7%	10%	10%	9%	3%
Wellmark Health Plan of Iowa	20%	12%	7%	4%	1%
Wellmark, Inc.	20%	12%	7%	8%	7%

Large Group Rate Increases					
Company	2010	2011	2012	2013	2014
Coventry Health & Life Ins Co.		8%	5%	12%	13%
Coventry Health Care of Iowa, Inc.	17%	8%	5%	12%	7%
Federated Mutual Insurance Co.		-4%	12%	-10%	12%
Medical Associates Health Plan, Inc.		9%	8%	8%	2%
United Healthcare Insurance Co.	8%	2%	-3%	2%	7%
UnitedHealthcare Plan of the River Valley	6%	3%	5%	5%	5%
Wellmark Health Plan of Iowa	15%	9%	7%	6%	6%
Wellmark, Inc.	15%	9%	7%	6%	6%

Appendix D: Ranking of Changes

Increases

Coventry Health Care of Iowa, Inc.		
1	Inpatient, Acute, Medical/Surgical, Surgical	\$11,234,176.69
2	Inpatient, Acute, Medical/Surgical, Medical	\$9,932,663.27
3	Physician, Primary Care, Family Practice	\$8,049,247.10
4	Physician, Specialist, Ancillary Providers, Other Service Providers	\$4,745,541.54
5	Outpatient, Other Outpatient Services, Observation	\$2,728,696.17
6	Inpatient, Acute, Cardiovascular, Cardiac Surgery	\$2,173,450.44
7	Outpatient, Emergency Room, Level 5	\$1,442,596.38
8	Outpatient, Other Outpatient Services, Cardiovascular	\$1,378,184.41
9	Outpatient, Other Outpatient Services, Dialysis	\$1,060,122.98
10	Outpatient, Other Outpatient Services, Drugs / Injectables, Drugs	\$995,225.67

Coventry Health & Life Ins. Co.		
1	Inpatient, Acute, Medical/Surgical, Surgical	\$2,160,087.63
2	Inpatient, Acute, Medical/Surgical, Medical	\$1,766,039.65
3	Physician, Specialist, Ancillary Providers, Other Service Providers	\$1,315,936.99
4	Inpatient, Acute, Cardiovascular, Cardiac Surgery	\$794,005.07
5	Outpatient, Surgical, Surgical Procedures, ASC Group 09	\$581,876.25
6	Outpatient, Other Outpatient Services, Observation	\$544,342.24
7	Inpatient, Acute, Hospital Inpatient Other, Transplant	\$506,527.45
8	Outpatient, Other Outpatient Services, Cardiovascular	\$383,583.99
9	Inpatient, Acute, Cardiovascular, Angioplasty	\$260,251.38
10	Outpatient, Other Outpatient Services, Radiology Other, Radiology Radiation & Oncology	\$186,176.19

Federated Mutual Insurance Co.		
1	Outpatient Hospital	\$1,834,946
2	Prescription Drug	\$299,163
3	Facility/Office Drugs	\$226,441
4	Surgery	\$123,234
5	Anesthesia	\$45,987
6	Radiology Services	\$43,714
7	Lab and Xray	\$38,940
8	Miscellaneous Medical	\$29,089
9	Therapy	\$13,145
10	Chiropractic	\$592

Golden Rule Insurance Co.		
1	Other/Radiation/Chemotherapy	\$7.78
2	Physician/Other	\$3.52
3	Facility/Skilled Nursing Facility	\$3.01
4	Physician/Surgery	\$2.33
5	Facility/Outpatient Facility	\$1.20
6	Prescription Drug Card/Medco Data (Copay Plans & Discount Card)	\$1.18
7	Prescription Drug Card/Retail Pharmacy	\$1.02
8	Other/Other Medical Supplies	\$0.92
9	Physician/Other Physician Services	\$0.76
10	Other/Other	\$0.52

Medical Associates Health Plan Inc.		
1	Radiation Oncology	\$738,814.09
2	Pharmacy	\$584,995.90
3	Nursery Room & Board	\$411,146.57
4	Therapeutic Immunizations & Injections (excludes allergy Immunotherapy)	\$316,958.07
5	Hospital Ancillary	\$311,963.75
6	Medical/Surgical/General Room & Board	\$255,916
7	Diagnostic Radiology & Nuclear Medicine	\$221,289
8	Physician Surgery	\$211,150
9	Ambulance	\$164,838
10	Office Visits	\$162,457

Time Insurance Co. (ICMM)		
1	Deductible Leveraging	\$428,027
2	Increase in Utilization	\$428,027
3	Attained Age	\$428,027
4	Cost Shifting - Low Medicare Reimbursement	\$428,027
5	Medical Technology	\$142,676
6	Anti-Selective Lapse	(\$142,676)
7	Underwriting Wear-Off	(\$1,141,406)

Time Insurance Co. (Small Group)		
1	Anti-Selective Lapse	\$18,200
2	Cost Shifting - Low Medicare Reimbursement	\$7,385
3	Deductible Leveraging	\$4,829
4	Medical Technology	\$2,268

United Healthcare Insurance Co.		
1	IP - NICU/EXTENDED STAY	\$947,946
2	IP - REHABILITATION	\$298,528
3	PH - PROF DRUGS-SPECPHARMA CHEMO	\$280,195
4	IP - TRANSPLANTS	\$260,664
5	PH - RADIATION THERAPY SERVICES	\$232,939
6	OP - MISC OP FACILITY	\$186,362
7	OP - RX - FACILITY DISPENSED	\$175,991
8	PH - OFFICE SURGERY	\$144,686
9	IP - SKILLED NURSING	\$77,876
10	PH - PROF DRUGS-SPECPHARMA NONCHEMO	\$43,820

United Healthcare Plan of the River Valley, Inc.		
1	IP - NICU/EXTENDED STAY	\$846,554
2	OP - RX - PHARMACY DISPENSED	\$768,850
3	PH - PROF DRUGS - NON SPEC	\$267,665
4	PH - IP VISITS	\$148,572
5	OP - AMBULANCE	\$53,504
6	PH - REHAB SERVICES	\$23,602
7	IP - REHAB	\$14,232
8	PH - HCPC	\$1
9	PH - PULMONARY	(\$4,064)
10	PH - DIALYSIS	(\$4,260)

Wellmark Health Plan of Iowa		
1	Practitioner office utilization	\$21,675,402
2	Drug Card allowed per script	\$21,443,116
3	Facility Outpatient allowed per service	\$4,676,514
4	Practitioner other utilization	\$3,156,857
5	Practitioner inpatient utilization	\$2,795,833

Wellmark, Inc.		
1	Drug Card allowed per script	\$51,481,113
2	Practitioner office utilization	\$32,053,910
3	Facility Outpatient allowed per service	\$27,793,046
4	Acute inpatient allowed per admission	\$21,713,520
5	Practitioner outpatient utilization	\$14,373,922

Decreases

Coventry Health Care of Iowa, Inc.		
1	Physician, Specialist, Obstetrics & Gynecology	\$1,764,774.65
2	Physician, Specialist, Lab	\$1,563,530.85
3	Physician, Primary Care, Pediatrician	\$1,102,132.58
4	Outpatient, Surgical, Surgical Procedures, ASC Group 04	\$1,080,595.25
5	Physician, Specialist, Medical Specialist, Gastroenterology	\$785,946.76
6	Physician, Specialist, Surgical Specialist, Ear, Nose, and Throat	\$509,315.69
7	Inpatient, Acute, Hospital Inpatient Other, Transplant	\$436,500.63
8	Inpatient, Acute, Premature/Neonate Newborn, NICU Level IV	\$251,663.11
9	Inpatient, Acute, Premature/Neonate Newborn, NICU Level I	\$166,090.08
10	Inpatient, Acute, Premature/Neonate Newborn, NICU Level III	\$134,647.98

Coventry Health & Life Ins. Co.		
1	Physician, Specialist, Radiology	\$419,220.23
2	Physician, Specialist, Obstetrics & Gynecology	\$279,184.10
3	Outpatient, Surgical, Surgical Procedures, ASC Group 05	\$123,106.96
4	Inpatient, Acute, Obstetrics, OB C-Section	\$92,084.13
5	Inpatient, Acute, Premature/Neonate Newborn, NICU Other	\$21,338.52
6	Physician, Specialist, Medical Specialist, Neonatal Medicine	\$2,400.62
7	Inpatient, Acute, Premature/Neonate Newborn, NICU Level IV	\$0.00
8	Outpatient, Other Outpatient Services, Dialysis	\$0.00
9	Inpatient, Acute, Premature/Neonate Newborn, NICU Level III	\$0.00
10	Inpatient, Acute, Premature/Neonate Newborn, NICU Level II	\$0.00

Federated Mutual Insurance Co.		
1	Inpatient Hospital	(\$839,821)
2	Physician Charges	(\$136,711)
3	Ambulance	(\$84,501)
4	Benefit Design	(\$49,946)
5	Behavioral Health	(\$28,600)
6	Equipment and Supplies	(\$19,353)
7	Dental Services	(\$4,737)

Golden Rule Insurance Co.		
1	Facility/Inpatient Facility	(\$1.82)
2	Physician/Diagnostic Testing-Other	(\$0.72)
3	Physician/Diagnostic Testing-Office/Clinic	(\$0.60)
4	Physician/Psych and Substance Abuse	(\$0.50)
5	Preventive Care/Routine Services	(\$0.40)
6	Facility/Emergency Room	(\$0.37)
7	Physician/Spine & Back Disorder	(\$0.14)
8	Preventive Care/Routine Office Visits	(\$0.12)
9	Other/DME/Prosthetics	(\$0.11)
10	Preventive Care/Routine Mam/PSA/PAP/HPV	(\$0.05)

Medical Associates Health Plan Inc.		
1	Private Room & Board	(\$128,809.51)
2	Intensive Care Room & Board	(\$101,980.15)
3	Obstetrical Room & Board	(\$65,023.69)
4	Psychiatric Room & Board	(\$39,204.51)
5	Medical/Surgical Supplies (Excluding DME & DME Supplies)	(\$35,908.80)
6	Allergen Immunotherapy	(\$34,428.06)
7	Repricing	(\$33,473.96)
8	Enteral/Parenteral Formulas	(\$30,544.63)
9	Osteopathic, PT, Chiro Therapy & Treatment	(\$26,761.66)
10	Dialysis	(\$24,955.32)

Time Insurance Co. (ICMM)		
1	Policy Benefit Buy-Down	(\$428,027.00)

Time Insurance Co. (Small Group)		
1	Movement to Leaner Benefits	\$36,239

United Healthcare Insurance Co.		
1	IP - MED/SURG/ICU	(\$1,747,680)
2	OP - OUTPATIENT SURGERY	(\$568,537)
3	IP - MATERNITY/NEWBORN	(\$449,799)
4	PH - PHYSICIAN OP SURGERY	(\$396,463)
5	PH - PHYSICIAN VISITS	(\$322,767)
6	PH - IP SURGERY	(\$283,004)
7	OP - OP DIALYSIS	(\$280,678)
8	PH - IP VISITS	(\$247,116)
9	OP - OP REHABILITATION	(\$229,453)
10	OP - DME; SUPPLIES	(\$221,984)

United Healthcare Plan of the River Valley, Inc.		
1	OP - OUTPATIENT SURGERY	(\$4,954,601)
2	IP - MED/SURG	(\$3,848,532)
3	PH - PHYSICIAN VISITS	(\$2,755,451)
4	OP - RX - FACILITY DISPENSED	(\$1,311,828)
5	OP - EMERGENCY ROOM	(\$1,294,030)
6	OP - HOME HEALTH	(\$1,175,939)
7	PH - RADIOLOGY - DIAGNOSTIC	(\$983,406)
8	PH - OUTPATIENT SURGERY	(\$980,376)
9	IP - MATERNITY/NEWBORN	(\$940,779)
10	OP - LAB & PATH - FACILITY BASED	(\$699,823)

Wellmark Health Plan of Iowa		
1	Practitioner office allowed per service	\$12,649,815
2	Acute inpatient admissions	\$5,535,693
3	Practitioner inpatient allowed per service	\$2,297,677
4	Skilled nursing days	\$30,785

Wellmark, Inc.		
1	Practitioner office allowed per service	\$26,071,812
2	Acute inpatient admissions	\$21,245,864
3	Practitioner inpatient allowed per service	\$11,879,757
4	Practitioner outpatient allowed per service	\$7,664,359
5	Skilled nursing days	\$2,065,480

Appendix E: Risk-Based Capital

Company	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Coventry Health & Life Ins. Co.			296%	331%	340%	591%	420%	405%	502%	468%
Coventry Health Care of Iowa, Inc.	358%	495%	368%	271%	345%	515%	453%	626%	490%	363%
Federated Mutual Insurance Co.	913%	1106%	1243%	1333%	1550%	1808%	1831%	1917%	1871%	1983%
Golden Rule Insurance Co.	1216%	898%	735%	658%	413%	654%	806%	503%	415%	511%
Medical Associates Health Plan Inc.	495%	493%	481%	465%	462%	483%	492%	531%	712%	585%
Time Insurance Co.	629%	559%	592%	472%	465%	595%	699%	556%	520%	561%
UnitedHealthcare Insurance Co.	566%	524%	559%	396%	413%	467%	528%	532%	555%	560%
UnitedHealthcare Plan of the River Valley	527%	701%	464%	493%	352%	365%	384%	355%	402%	492%
Wellmark Health Plan of Iowa	461%	555%	582%	530%	844%	1056%	1284%	1247%	1158%	1214%
Wellmark, Inc.		950%	862%	722%	696%	784%	897%	993%	1132%	1027%

Appendix F: Medical Trends

Below are the medical trends from 2006 to 2014.

Golden Rule Insurance Company has not answered since 2009 due to small membership and replied this year with:

“Since our IA membership is small, any trend analysis specific to particular procedures or services would be deemed non-credible. However, medical insurance has historically been subject to cost factors beyond pure price inflation. Increased utilization, deductible/copay leveraging, changes in technology and services, and the wear-off of underwriting¹² have always played a role in creating medical insurance premium trends that are greater than overall medical inflation. In addition, particular blocks will experience different trends based on the overall changes in insured demographics, benefit selection options, and underwriting procedures.”

We have included the categories from the 2014 report for comparison purposes. Only the carriers providing data are included.

Coventry Health Care of Iowa, Inc.								
Service Category	2007	2008	2009	2010*	2011	2012	2013	2014
Anesthesia costs due to increased pain mgt therapy			11%					
Cancers		33%						
Chemotherapy and other infusions			39%					
Dialysis	12%							
Increased level of ER acuity from Level 1,2,3 to 4,5			25%					
Musculoskeletal--increased implant costs		15%						
NICU costs			225%					
Observation costs due to more testing performed			24%					
Inpatient Acute Medical					17%			
Inpatient Non-Acute - Skilled Rehab					39%			
Outpatient Surgical Procedures					9%			
ER					14%			
IP						-12%	0%	58%
OP						7%	8%	44%
PHY						-10%	-1%	15%
Rx						-7%	0%	14%
Cap						-10%	-5%	
IP/OP/PHY						-6%	1%	
Other								15%
Total						-6%	1%	

* 2010 data was provided in different format

¹² Underwriting wear-off is the situation where when policies are underwritten the claims cost are lower in the early years due to the underwriting, but as time passes the effect of underwriting disappears or wears-off.

Coventry Health & Life Ins Co.				
Service Category	2011	2012	2013	2014
Inpatient Acute Medical	17%			
Inpatient Non-Acute - Skilled Rehab	39%			
Outpatient Surgical Procedures	9%			
ER	14%			
IP		23%	-15%	22%
OP		17%	-2%	13%
PHY		10%	6%	7%
Rx		2%	11%	17%
Cap		198%	6%	18%
IP/OP/PHY		16%	-4%	
Total		15%	-2%	

Federated Mutual Insurance Co.		
Service Category	2013	2014
Inpatient Hospital	7%	-20%
Outpatient Hospital	-14%	216%
Professional	17%	-70%
Other Medical	-11%	410%
Prescription Drug	-11%	34%

Time Insurance Co.				
Service Category	2011	2012	2013	2014
ICMM - PMPM Claims	22%	N/A	20%	41%
ICMM - Attained Age	3%	3%	3%	3%
ICMM - Benefit Buy-Down	N/A	N/A	N/A	-3%
ICMM - Medical Technology	1%	1%	1%	1%
ICMM - Underwriting Wear-off	2%	0%	0%	-8%
ICMM - Deductible Leveraging	4%	4%	4%	3%
ICMM - Cost Shifting	1%	3%	3%	3%
SG - PMPM Claims	N/A	9%	N/A	34%
SG - Benefit Buy-Down	N/A	16%	16%	16%
SG - Medical Technology	1%	1%	1%	1%
SG - Deductible Leveraging	3%	3%	2%	2%
SG - Cost Shifting	1%	3%	3%	3%

UnitedHealthcare Insurance Co.									
Service Category	2006	2007	2008	2009	2010	2011	2012	2013	2014
Inpatient - 00 _ Unknown Major Diagnostic Category								99%	
Inpatient - 01 _ Diseases & Disorders of the Nervous System									44%
Inpatient - 04 _ Diseases & Disorders of the Respiratory System									65%
Inpatient - 5 - Circulatory System							50%		
Inpatient - 15 _ Newborns & Other Neonates with Conditions Originating in Perinatal Per									71%
Inpatient - 17 - Myeloproliferative DDs (Poorly Differentiated Neoplasms)							213%		
Inpatient - 23 _ Factors Influencing Health Status & Other Contacts with Health Service								173%	
Inpatient - Bld; Bld Form Organs; Immun.					352%				
Inpatient - Endocrine, Nutritional and Metabolic					168%				
Inpatient - Hepatobiliary System; Pancreas						111%			
Inpatient - Musculoskeletal; Connective Tissue	38%	26%	3%	16%					
Inpatient - Newborns & Other Neonates						81%			
Outpatient - Dialysis					120%		69%		
Outpatient - Emergency Room	10%	10%	14%	9%					13%
Outpatient - Home Health					43%				
Outpatient - Misc OP Facility									27%
Outpatient - Outpatient Surgery	-5%	4%	11%	10%					
Outpatient - Radiation Therapy								42%	
Outpatient - Radiology Therapy						72%			
Pharmacy - Antineoplastic Agents	19%	25%	17%	57%		95%			
Pharmacy - Diagnostic Agents							83%		
Pharmacy - Disease Modifying AntiRheumatics					25%				
Pharmacy - Hepatitis C									501%
Pharmacy - Hormones									22%
Physician - Hematology and Oncology	16%	10%	10%	56%				77%	23%
Physician - Neonatology						272%			
Physician - Other Allied Provider					35%		30%		
Physician - Pathology	13%	23%	14%	40%					
Physician - Therapeutic Radiology									43%
Pharmacy - Unclassified Therapeutic Agents								19%	
Physician - Urology					41%				

UnitedHealthcare Plan of the River Valley									
Service Category	2006	2007	2008	2009	2010	2011	2012	2013	2014
Inpatient - Maternity/Newborn							11%		
Inpatient - Med/Surg/ICU							14%	11%	12%
Inpatient - NICU/Extended Stay									81%
Inpatient - Rehab						127%			
Inpatient - SNF								21%	
Inpatient - Visits									27%
Outpatient - Ambulance						33%			
Outpatient - Dialysis					122%	32%	69%		
Outpatient - Emergency Room	9%	13%	11%	18%				13%	10%
Outpatient - Home Health							63%	27%	
Outpatient - Observation					23%		35%		
Outpatient - Outpatient Surgery	4%	-12%	7%	14%					
Outpatient - Rx - Facility Dispensed								22%	
Outpatient - UrgiCenter							51%		
Physician - Chemotherapy	43%	6%	16%	6%	23%				
Physician - Immunizations								27%	
Physician - Rehab Services						62%			
Pharmacy - Non Spec									74%
Pharmacy - Pharmacy Dispensed									103%
Radiology - Therapy							36%		

Wellmark Health Plan of Iowa									
Service Category	2006	2007	2008	2009	2010	2011	2012	2013	2014
Practitioner	11%	8%	9%	5%	3%	3%	2%	4%	4%
Acute Inpatient Facility	10%	4%	13%	-3%	8%	3%	3%	4%	-2%
Outpatient Facility	10%	2%	13%	13%	5%	5%	3%	5%	2%
Drug	7%	5%	8%	11%	4%	-2%	7%	3%	10%

Wellmark, Inc.									
Service Category	2006	2007	2008	2009	2010	2011	2012	2013	2014
Practitioner	8%	6%	4%	5%	1%	3%	3%	2%	1%
Acute Inpatient Facility	6%	2%	4%	2%	3%	7%	-1%	2%	0%
Outpatient Facility	7%	5%	7%	10%	4%	4%	5%	3%	3%
Drug	4%	0%	3%	8%	3%	-1%	3%	2%	10%

Medical Associates Health Plan				
Service Category	2011	2012	2013	2014
Room & Board - OB	10%	1413%	253%	
ROOM AND BOARD-SEMI-PRIVATE TWO-BED/GENERAL CLASSIFICATION		28%		23%
Room & Board Semi Private Room	65%	29%		49%
ROOM AND BOARD-SEMI-PRIVATE TWO-BED/PEDIATRIC				128%
ROOM AND BOARD-SEMI-PRIVATE TWO-BED/PSYCHIATRIC		51%		
Oncology Room & Board	933%		119%	
Rehab Bed	100%		64%	45%
ROOM AND BOARD-SEMI-PRIVATE TWO-BED/OTHER		76%	91%	
NURSERY/PREMATURE NEWBORN		70%		35%
NEWBORN NURSERY/LEVEL III		425%		245%
Newborn Nursery Level IV	188%			2268%
Intensive Care/General	41%		124%	
INTENSIVE CARE/SURGICAL		169%	49%	
INTENSIVE CARE/MEDICAL		423%		827%
Intensive Care/Pediatric			229%	
Intensive Care/Post ICU	62%			48%
INTENSIVE CARE/TRAUMA				820%
CORONARY CARE/GENERAL CLASSIFICATION		682%	174%	69%
ANESTHESIA FOR INTRACRANIAL PROCEDURES; NOT OTHERWISE SPECIFIED				283%
Pharmacy/General Classification			13%	
Other Hospital Pharmacy	23%	41%		138%
Iv Therapy/General Classification			140%	
Medical/Surgical Supplies	187%			
MEDICAL/SURGICAL SUPPLIES AND DEVICES/OTHER IMPLANTS				14%
Medical/Surgical Supplies And Devices/Other Supplies/Devices			42%	
LABORATORY/GENERAL CLASSIFICATION				11%
Laboratory/Chemistry			27%	
Radiation Therapy	14%			
Ct Scan/General Classification			161%	
OPERATING ROOM SERVICES/MINOR SURGERY		77%		
ANESTHESIA/GENERAL CLASSIFICATION				18%
OTHER IMAGING SERVICES/ULTRASOUND		133%		
RESPIRATORY SERVICES/GENERAL CLASSIFICATION		32%		
Physical Therapy/General Classification			34%	

Medical Associates Health Plan				
Service Category	2011	2012	2013	2014
Occupational Therapy	47%			
EMERGENCY ROOM/GENERAL CLASSIFICATION				24%
Cardiology/Cardiac Cath Lab			150%	
ECHOCARDIOGRAPHY				49%
Ambulance	96%		2609%	
MRI/BRAIN (INCLUDING BRAINSTEM)				171%
Drugs Requiring Specific Identification/Drugs Requiring Detailed Coding			678%	
Self-Administered Drugs	57%			
ANESTHESIA EXTENSIVE SPINE & SPINAL CORD				224%
RECOVERY ROOM/GENERAL CLASSIFICATION				23%
LABOR ROOM/DELIVERY/GENERAL CLASSIFICATION				427%
LABOR ROOM/DELIVERY/DELIVERY				85%
GASTRO-INTESTINAL SERVICES/GENERAL CLASSIFICATION				268%
Other Diagnostic Services/General Classification			574%	
Professional Fees	1045%			
Adult Residential Program			1122%	
REPLACEMENT TISS EXPANDER PERMANENT PROSTHESIS				180%
BLEPHAROPLASTY, UPPER EYELID; WITH EXCESSIVE SKIN WEIGHTING DOWN LID		228%		
MASTECTOMY SIMPLE COMPLETE				75%
REDUCTION MAMMAPLASTY				242%
DLYD INSJ BRST PROSTH FLWG MASTOPEXY MAST/RCNSTJ				847%
BRST RCNSTJ IMMT/DLYD W/TISS EXPANDER SBSQ XPNSJ				351%
PERIPROSTHETIC CAPSULECTOMY BREAST				2232%
REMOVAL IMPLANT DEEP		214%		
ARTHRD ANT INTERBODY DECOMPRESS CERVICAL BELW C2				653%
ANTERIOR INSTRUMENTATION 2-3 VERTEBRAL SEGMENTS				285%
OSTEOT W/WO LNGTH SHRT/CORRJ METAR XCP 1ST EA				286%
ARTHRS AIDED ANT CRUCIATE LIGM RPR/AGMNTJ/RCNSTJ				82%
Submucous Resection Inferior Turbinate, Partial Or Complete, Any Method			86%	
Endoven Abltj Incmptnt Vein Xtr Rf 1St Vein			33%	35%
FEM/POPL REVAS W/TLA		130%		
COLONOSCOPY W/BIOPSY SINGLE/MULTIPLE				14%
Colsc Flx Prox Splenic Flxr Rmvl Les Snare Tq			16%	
LAPAROSCOPY, SURGICAL; CHOLECYSTECTOMY		57%		
Laparoscopy, Surgical; Cholecystectomy With Cholangiography			59%	
Repair Umbilical Hernia, Age 5 Years Or Older; Reducible			146%	
LAPAROSCOPY SURG RPR INITIAL INGUINAL HERNIA				1022%
LITHOTRIPSY, EXTRACORPOREAL SHOCK WAVE		49%		76%
Laps Supracrv Hyst 250 G/< Rmvl Tube/Ovary			246%	
LAPS W/VAG HYST 250 GM/<		137%		
Laparoscopy Hysterectomy	424%			
HYSTSC BX ENDOMETRIUM&/POLYPC +-D&C		66%		
Laparoscopy W Total Hysterectomy Uterus 250 G/<			3090%	
Laps Total Hysterectomy 250 G/<W Tube/Ovary			1042%	86%
LAPAROSCOPY TOT HYSTERECTOMY >250 G W/TUBE/OVAR				168%
LAPS FULG/EXC OVARY VISCERA/PRTL SURF		199%		
FETAL NON-STRESS TEST		140%		
Antepartum Care	34%			16%
NJX C+-DX/THER SBST EDRL/SARACH CRV/THRC				107%
LAM FACETEC&FORAMOT 1 SGM LMBR		409%		
NJX ANES&/STRD TFRML EDRL LMBR/SAC 1 LVL		119%		
Cataract Removal, Insertion Of Lens			30%	12%
RPR RETINAL DTCHMNT W/VITRECTOMY ANY METH				752%
COMPUTED TOMOGRAPHY, HEAD OR BRAIN; WITHOUT CONTRAST MATERIAL				23%
MRI BRAIN BRAIN STEM W/O W/CONTRAST MATERIAL				25%
CT ANGIO ABD & PELVIS		20%		32%
CT ABDOMEN & PELVIS W/CONTRAST MATERIAL				13%
Computed Tomography Guidance For Placement Of Radiation Therapy Fields			91%	
3-D RADIOTHERAPY PLAN DOSE-VOLUME HISTOGRAMS				48%
BASIC RADIATION DOSIMETRY CALCULATION				95%

Medical Associates Health Plan				
Service Category	2011	2012	2013	2014
TX DEVICES DESIGN & CONSTRUCTION COMPLEX				121%
MLC IMRT DESIGN & CONSTRUCTION PER IMRT PLAN				246%
RADJ DLVR 3/> AREAS CUSTOM BLKING 11-19MEV				321%
NTSTY MODUL DLVR 1/MLT FLDS/ARCS PR TX SESSION		122%		419%
STRSC X-RAY GDN LOCLZJ TARGET VOL DLVR RADJ THER				1473%
RADIATION TREATMENT MANAGEMENT 5 TREATMENTS				80%
PET IMAGING CT ATTENUATION SKULL BASE MID-THIGH				37%
COMPRE METAB PANEL				27%
Prostate Specific Antigen (Psa); Total			94%	33%
Streptococcus Test	29%			
LEVEL IV SURG PATHOLOGY GROSS&MICROSCOPIC EXAM				13%
M/PHMTRC ALYS ISH EA PRB CPTR-ASST TECHNOLOGY				1257%
RESPIRATORY SYNCYTIAL VIRUS IG IM 50 MG E MONOCLONAL ANT RECOMBINANT		162%		
IMADM ANY ROUTE 1ST VAC/TOX		61%		
Imadm Prq Id Subq/Im Njxs 1 Vacc			18%	
Human Papilloma Virus Vaccine Quadriv 3 Dose Im			39%	
Influenza Vaccine	177%			
Pneumonia Vaccine	30%			
Measles Mumps Rubella Varicella Vacc Live Subq			194%	
ZOSTER (SHINGLES) VACCINE, LIVE, FOR SUBCUTANEOUS INJECTION		316%		
Individual Psychotherapy 45-50 minutes	28%			
PSYCHOTHERAPY PATIENT &/ FAMILY 60 MINUTES				36%
L HRT ARTERY/VENTRICLE ANGIO		55%		
EPHYS EVAL W/ABLATION SUPRAVENT ARRHYTHMIA				62%
Iv Infusion Hydration Each Additional Hour			44%	
Ther Px 1+ Areas Ea 15 Min Ther Xerss			17%	
Mnl Ther Tqs 1+ Regions Ea 15 Min			33%	
Office Outpatient - 30 minutes	25%			
Office Outpatient - 45 minutes	45%			
Office Outpatient - 60 minutes	118%			
OFFICE OUTPATIENT VISIT 40 MINUTES				26%
Emer Dept Hi Severity&Urgent Eval			16%	
Emer Dept High Severity&Threat Funcj			11%	18%
SUBQ I/P CRITICAL CARE PR DAY AGE 28 DAYS/<	125%			2018%
Pediatric Critical Care	716%			
SUBSEQUENT INTENSIVE CARE INFANT 1500-2500 GRAMS		125%		
GROUND MILEAGE				38%
ROTARY WING AIR TRANSPORT		230%		412%
ROTARY WING AIR MILEAGE, PER STATUTE MILE		234%		326%
PROSTHESIS, BREAST, IMP				486%
PRESS SUPP VENT NONINV INT				496%
Breast Pump, Electric (Ac And/Or Dc), Any Type			8522%	
EXTERNAL AMBULATORY INFUSION PUMP, INSULIN		446%		
Prostate Cancer Screening	59%			
Colon Ca Scrn Not Hi Rsk Ind			151%	
SERVICES OF SKILLED NURSE IN HOME HEALTH SETTING, EACH 15 MINUTES		40%		
Digital Mammography - Diagnostic	62%			
Digital Mammography - Screening	43%			
AFLIBERCEPT INJECTION				38%
Injection, Darbepoetin Alfa, 1 Microgram (Non-Esrd Use)			257%	
Injection - Filgrastim	8251%			
Injection - Ilgrastim	270%			
Flebogamma Injection			8229%	
INJECTION INFLIXIMAB, 10 MG		30%	43%	26%
Injection - Octredotide	52%	107%		
Injection, Omalizumab, 5 Mg			123%	

Medical Associates Health Plan				
Service Category	2011	2012	2013	2014
Injection - Palonosetron	54%			
Injection - Pegilgrastim	21%			
Injection - Ranibizumab	893%		62%	
XYNTHA INJ				115%
SYNVISC OR SYNVISC-ONE				48%
Injection, Bortezomib, 0.1 Mg			559%	
Cyclophosphamide, 100 Mg			369%	
Injection - Docetaxel	128%			
INJECTION, GEMCITABINE HYDROCHLORIDE, 200 MG		735%		
Injection - Oxaliplatin	1382%			995%
INJECTION, PACLITAXEL PROTEIN-BOUND PARTICLES, 1 MG		371%		
RITUXIMAB INJECTION				23%
INJECTION, TRASTUZUMAB, 10 MG		85%		
Cochlear Device, Includes All Internal And External Components			91%	
Repricing Fees			69%	
Doxycycline Hyclate			3797%	
Dextroamphetamine-Amphetamine			2344%	
Bydureon			143%	
Enoxaparin Sodium			102%	
Cefdinir			73%	
Betaseron			71%	
Abilify			69%	
Androgel			67%	
Cymbalta			19%	
Humira			18%	28%
Copaxone			16%	
DEXMETHYLPHENIDATE HCL ER				1324%
TASIGNA				1245%
DULOXETINE HCL				1223%
NEUPOGEN				702%
NORDITROPIN FLEXPRO				415%
REVLIMID				373%
CLOBETASOL PROPIONATE				371%
TECFIDERA				93%
LANTUS SOLOSTAR				42%
GLEEVEC				33%
STELARA				30%
HUMALOG				28%
LANTUS				25%
ENBREL				19%
Robotic Surgical System			142%	

Appendix G: Additional Data

I. ICMM, small group, and large group PMPMs, 2005-2014.

ICMM PMPM Costs										
Company	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Coventry Health Care of Iowa, Inc.		\$53.73	\$64.07	\$91.94	\$90.91	\$84.42	\$99.16	\$86.88	\$113.39	\$223.74
Golden Rule Insurance Co.	\$99.00	\$82.25	\$95.04	\$96.41	\$101.08	\$110.49	\$129.32	\$104.27	\$125.46	\$127.88
Time Insurance Co.	\$69.19	\$89.49	\$101.95	\$114.48	\$140.85	\$152.00	\$185.00	\$172.25	\$204.16	\$287.00
Wellmark Health Plan of Iowa		\$128.59	\$134.97	\$146.07	\$154.66	\$153.69	\$177.61	\$181.37	\$180.68	\$183.84
Wellmark, Inc.	\$154.17	\$160.68	\$162.69	\$162.29	\$190.52	\$189.01	\$204.05	\$221.85	\$225.29	\$252.29

Small Group PMPM Costs										
Company	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Coventry Health & Life Ins. Co.							\$219.70	\$269.87	\$285.09	\$304.43
Coventry Health Care of Iowa, Inc.	\$140.83	\$125.08	\$199.89	\$191.74	\$200.43	\$197.99	\$202.84	\$204.20	\$203.93	\$220.00
Federated Mutual Insurance Co.	\$163.02	\$210.24	\$244.32	\$214.85	\$287.38		\$285.47	\$337.55	\$317.47	\$297.00
Medical Associates Health Plan Inc.		\$209.75	\$204.73	\$239.20	\$244.87		\$232.98	\$287.43	\$282.12	\$327.53
Time Insurance Co.	\$100.12	\$117.45	\$172.01	\$199.02	\$61.13	\$234.42	\$119.41	\$286.70	\$114.39	\$117.04
UnitedHealthcare Insurance Co.	\$192.77	\$207.42	\$225.56	\$211.11	\$229.80	\$213.94	\$217.35	\$235.04	\$265.25	\$264.82
UnitedHealthcare Plan of the River Valley	\$161.71	\$170.99	\$176.21	\$167.75	\$183.32	\$197.68	\$196.28	\$214.35	\$233.67	\$239.79
Wellmark Health Plan of Iowa	\$191.71	\$204.35	\$203.86	\$235.77	\$244.40	\$249.04	\$277.02	\$264.03	\$276.43	\$279.52
Wellmark, Inc.	\$178.07	\$196.93	\$199.25	\$210.67	\$222.28	\$233.30	\$240.99	\$251.60	\$264.66	\$278.33

Large Group PMPM Costs										
Company	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Coventry Health & Life Ins. Co.							\$269.30	\$295.79	\$275.87	\$333.99
Coventry Health Care of Iowa, Inc.	\$153.53	\$141.94	\$208.83	\$229.09	\$234.24	\$221.54	\$220.14	\$246.49	\$250.84	\$301.56
Federated Mutual Insurance Co.	\$138.48	\$224.05	\$267.15		\$113.43		\$230.37	\$310.36	\$333.81	\$308.73
Medical Associates Health Plan Inc.		\$231.49	\$224.56	\$258.78	\$274.95		\$302.46	\$326.65	\$332.82	\$364.21
UnitedHealthcare Insurance Co.	\$225.14	\$247.13	\$256.24	\$275.86	\$286.19	\$304.47	\$287.00	\$270.90	\$312.32	\$323.06
UnitedHealthcare Plan of the River Valley	\$220.56	\$222.20	\$222.80	\$249.67	\$260.03	\$274.93	\$268.82	\$285.21	\$300.45	\$316.94
Wellmark Health Plan of Iowa	\$190.74	\$217.15	\$229.32	\$255.04	\$265.18	\$269.89	\$273.02	\$274.97	\$277.17	\$294.07
Wellmark, Inc.	\$225.79	\$237.84	\$253.06	\$237.73	\$255.44	\$257.30	\$273.37	\$281.50	\$278.22	\$305.67

II. Commissions as a percentage of premium, 2005-2014

Commission as % of Premium										
Company	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Coventry Health & Life Ins. Co.							2%	2%	1%	0%
Coventry Health Care of Iowa, Inc.			3%	2%	2%	2%	2%	2%	7%	0%
Federated Mutual Insurance Co.	1%	2%	1%	1%	1%		1%	2%	3%	2%
Golden Rule Insurance Co.	8%	7%	6%	5%	6%	11%	8%	5%	6%	4%
Medical Associates Health Plan Inc.	1%	1%	1%	1%	1%		1%	1%	1%	1%
Time Insurance Co.	9%	9%	12%	11%	11%	9%	7%	7%	9%	7%
UnitedHealthcare Insurance Co.	3%	3%	3%	3%	2%	5%	2%	5%	4%	3%
UnitedHealthcare Plan of the River Valley	3%	4%	3%	4%	6%	6%	5%	5%	3%	3%
Wellmark Health Plan of Iowa	3%	3%	3%	3%	4%	3%	3%	3%	3%	3%
Wellmark, Inc.	4%	4%	4%	5%	5%	4%	4%	4%	4%	3%

* Simple average of Time's break out of ICM and Small Group cost (2011,2012,2013,2014)

III. Administrative costs as a percentage of premium, 2005-2014

Admin as % of Premium										
Company	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Coventry Health & Life Ins. Co.							12%	13%	11%	13%
Coventry Health Care of Iowa, Inc.			3%	4%	3%	7%	12%	12%	12%	11%
Federated Mutual Insurance Co.	9%	10%	11%	11%	10%		8%	14%	14%	21%
Golden Rule Insurance Co.	14%	13%	13%	13%	13%	12%	14%	16%	12%	11%
Medical Associates Health Plan Inc.	12%	11%	10%	10%	10%		10%	10%	12%	10%
Time Insurance Co.	19%	19%	18%	17%	19%	20%	14%	6%	23%	18%
UnitedHealthcare Insurance Co.	4%	5%	7%	7%	6%	8%	10%	9%	9%	14%
UnitedHealthcare Plan of the River Valley	10%	7%	11%	11%	11%	11%	9%	14%	8%	11%
Wellmark Health Plan of Iowa	7%	6%	7%	6%	6%	5%	5%	5%	8%	11%
Wellmark, Inc.	6%	9%	10%	11%	9%	9%	8%	8%	10%	12%

* Simple average of Time's break out of ICM and Small Group cost (2011,2012,2013,2014)

IV. Additional Cost Factors Beyond Claims (as a percentage of premium)

Coventry Health Care of Iowa, Inc.								
Factor	2007	2008	2009	2010	2011	2012	2013	2014
Commissions	3%	2%	2%	2%	2%	2%	7%	0%
Administrative	3%	4%	3%	5%	12%	12%	12%	11%
Profit					5%	10%	13%	2%
Premium Taxes	1%	2%	2%	2%				

Coventry Health and Life Insurance Co.				
Factor	2011	2012	2013	2014
Commissions	2%	2%	1%	0%
Administrative	12%	13%	11%	13%
Profit	-7%	-12%	-1%	-4%

Federated Mutual Insurance Co.				
Factor	2011	2012	2013	2014
Commissions	1%	2%	3%	2%
Administrative	8%	12%	12%	14%
Cost Containment	1%			
Taxes and Fees	0%	2%	2%	6%
Profit		-9%	-2%	

Golden Rule Insurance Company				
Factor	2011	2012	2013	2014
Commissions	8%	5%	6%	4%
Administrative	14%	16%	12%	11%

Time Life Insurance Co.										
Factor	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Commissions	9%	9%	12%	11%	11%	9%	6% ICMM, 8% SG	5.2% ICMM, 9.7% SG	6.7% ICMM, 10.9% SG	6.7% ICMM, 7.1% SG
Administrative	19%	19%	18%	17%	19%	20%	13% ICMM, 15% SG	11%	13%	9.2% ICMM, 8.7% SG
Premium Tax, Licenses, and Fee								4.4% ICMM, -15.9% SG	4.1% ICMM, 16.2% SG	4.7% ICMM, 13.5% SG

Medical Associates Health Plan, Inc.				
Factor	2011	2012	2013	2014
Commissions	1%	1%	1%	1%
Administrative	10%	10%	12%	8%
ACA Fees				2%

United Healthcare Insurance Co.										
Factor	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Commissions	3%	3%	3%	3%	2%	5%	2%	5%	4%	3%
Administrative	4%	5%	7%	7%	6%	6%	10%	9%	9%	14%
Premium Taxes	2%	2%	2%	2%	2%	2%	1%			

United Healthcare Plan of the River Valley, Inc.										
Factor	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Commissions	3%	4%	3%	4%	6%	6%	5%	5%	3%	3%
Administrative	10%	7%	11%	11%	11%	9%	9%	14%	8%	11%
Premium Taxes	1%	1%	1%	1%	1%					
Assessments	1%	1%	1%	1%	2%					
Defined Expenses Incurred for Health Care Quality						1%	1%			
Claims adjustment expenses						1%	2%			

Wellmark Inc.										
Factor	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Commissions	4%	4%	4%	5%	5%	4%	4%	4%	4%	3%
Administrative	6%	9%	10%	11%	9%	9%	8%	8%	10%	12%

Wellmark Health Plan of Iowa, Inc.										
Factor	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Commissions	3%	3%	3%	3%	4%	3%	3%	3%	3%	3%
Administrative	7%	6%	7%	6%	6%	5%	5%	5%	8%	11%

Appendix H: Health Care Cost Category Standardization

Original Service	Standard Name
17 - Myeloproliferative DDs (Poorly Differentiated Neoplasms)	Inpatient Hospital
5 - Circulatory System	Inpatient Hospital
Acute inpatient admissions	Inpatient Hospital
Acute inpatient allowed per admission	Inpatient Hospital
Acute Inpatient Facility	Inpatient Hospital
Air Ambulance	Ambulance
Ambulance	Ambulance
Ambulatory Surgery	Surgery
ANC - FREESTANDING CLINICAL LAB	Laboratory and X-ray
ANC - HOME HEALTH	Other
ANC - OUTPATIENT SURGERY	Surgery
ANC - RADIOLOGY SERVICES	Radiology
Ancillary	Ancillary
Ancillary Ambulance Cost/Case	Ambulance Cost
Ancillary Durable Medical Equipment Cases/1000	Equipment and Supplies
Ancillary Durable Medical Equipment Cost/Day	Equipment and Supplies
Ancillary Hospice Care Cases/1000	Other
Ancillary Prosthetics Cost/Case	Equipment and Supplies
Ancillary Providers	Physician
Anesthesia	Anesthesia
Anti-Selective Lapse	Population Change
ASC	Outpatient Hospital
Attained Age	Population Change
Behavioural Health	MH/CD
Benefit Buy-Down	Other
Benefit Design	Other
Blepharoplasty, Upper Eyelid; With Excessive Skin Weighting Down Lid	Surgery
Blood & Blood Products	Equipment and Supplies
Cap	Other
Chemotherapy	Chemotherapy
Chiropractic	Chiropractic
Coronary Care Room & Board	Inpatient Hospital
Coronary Care/General Classification	Inpatient Hospital
Cost Shifting	Cost Shifting - Medicare
Cost Shifting - Low Medicare Reimbursement	Cost Shifting - Medicare
Ct Angio Abd & Pelvis	Surgery
Decrease in Insured Members from 2008-2009	Population Change
Deductible Leveraging	Deductible Leveraging
Diabetic	Diabetic
Diagnostic Agents	Prescription Drug
Diagnostic Imaging & Tests	Diagnostic Imaging & Tests
Diagnostic Radiology & Nuclear Medicine	Radiology
Dialysis	Outpatient Hospital
DME Supplies	Equipment and Supplies
Doctor Visit	Physician
Drug	Prescription Drug
Drug allowed per script	Prescription Drug
Drug Card allowed per script	Prescription Drug
Drug Card utilization	Prescription Drug
Drug Card/Medco Data	Prescription Drug
Drug included in health	Prescription Drug
Drug Utilization	Prescription Drug
EKG	Preventative
Emergency Medicine	Physician
Emergency Room	Emergency Room
Emergency, Urgent, Observation Rooms	Emergency Room
Enteral/Parenteral Formulas	Other
Equipment and Supplies	Equipment and Supplies
External Ambulatory Infusion Pump, Insulin	Prescription Drug
Facility outpatient allowed per service	Outpatient Hospital
Facility Outpatient utilization	Outpatient Hospital
Facility/Emergency Room	Emergency Room
Facility/Hospice	Inpatient Hospital

Original Service	Standard Name
Facility/Inpatient Facility	Inpatient Hospital
Facility/Outpatient Facility	Outpatient Hospital
Facility/Skilled Nursing Facility	Skilled Nursing Facilities
Fem/Popl Revas W/Tla	Other
Fetal Non-Stress Test	Diagnostic Imaging & Tests
Gmd Ambulance	Ambulance
Home Health	Outpatient Hospital
Home health allowed per case	Other
Home Health utilization	Other
Hosp. Misc.	Other
Hospice	Other
Hospital Ancillary	Inpatient Hospital
Hystsc Bx Endometrium&/Polypc +-D&C	Surgery
Imadm Any Route 1St Vac/Tox	Other
Immunization	Preventative
In or Outpatient Hospital Visits	Outpatient Hospital
Increase in Insured Members from 2008-2009	Population change
Increase in Membership	Population change
Increase in Utilization	Other
Increase Inpatient Acute Cost/Day	Inpatient Hospital
Increase Outpatient Emergency Care Cost/Case	Outpatient Hospital
Injection	Prescription Drug
Injection Infliximab, 10 Mg	Prescription Drug
Injection, Gemcitabine Hydrochloride, 200 Mg	Prescription Drug
Injection, Octreotide, Depot Form For Intramuscular Injection, 1 Mg	Prescription Drug
Injection, Paclitaxel Protein-Bound Particles, 1 Mg	Prescription Drug
Injection, Trastuzumab, 10 Mg	Prescription Drug
Inpatient Acute Cost/Day	Inpatient Hospital
Inpatient Acute Days/1,000	Inpatient Hospital
Inpatient Acute Gastroenterology	Inpatient Hospital
Inpatient Admissions	Inpatient Hospital
Inpatient Cardiovascular Cardiac Cath	Surgery
Inpatient Gastroenterology NICU Level III	Inpatient Hospital
Inpatient Gastroenterology NICU Level IV	Inpatient Hospital
Inpatient Hospital Inpatient Other Mental Health	Inpatient Hospital
Inpatient Hospital Inpatient Other Ungroupable	Inpatient Hospital
Inpatient MH/CD Days/1000	MH/CD
Inpatient Obstetrics Other Maternity	Inpatient Hospital
Inpatient Skilled	Inpatient Hospital
Inpatient Skilled Sub-Acute Level II	Inpatient Hospital
Inpatient, Acute, Cardiovascular, Angioplasty	Surgery
Inpatient, Acute, Cardiovascular, Cardiac Surgery	Surgery
Inpatient, Acute, Hospital Inpatient Other, Transplant	Inpatient Hospital
Inpatient, Acute, Medical/Surgical, Medical	Surgery
Inpatient, Acute, Medical/Surgical, Surgical	Surgery
Inpatient, Acute, Obstetrics, OB C-Section	Inpatient Hospital
Inpatient, Acute, Obstetrics, OB Vaginal Delivery	Inpatient Hospital
Inpatient, Acute, Premature/Neonate Newborn, NICU Level I	Inpatient Hospital
Inpatient, Acute, Premature/Neonate Newborn, NICU Level IV	Inpatient Hospital
Inpatient, Acute, Premature/Neonate Newborn, NICU Level IV	Inpatient Hospital
Inpatient, Acute, Premature/Neonate Newborn, NICU Other	Inpatient Hospital
Inpatient, Non-Acute, Rehabilitation, Rehab/Skilled Other	Inpatient Hospital
Inpatient, Non-Acute, Rehabilitation, Rehabilitation	Inpatient Hospital
Inpatient/Outpatient Physician Visits	Physician
Intensive Care Room & Board	Inpatient Hospital
Intensive Care/Medical	Inpatient Hospital
Intensive Care/Surgical	Surgery
IP	Inpatient Hospital
IP - MED/SURG	Inpatient Hospital
IP - MHCD	MH/CD
IP NICU/EXTENDED STAY	Inpatient Hospital
IP REHABILITATION	Rehab
IP TRANSPLANTS	Surgery
IP - HOSPICE	Other
IP - MATERNITY/NEWBORN	Inpatient Hospital

Original Service	Standard Name
IP - Med/Surg	Inpatient Hospital
IP - MED/SURG/ICU	Inpatient Hospital
IP - MH/SA INPATIENT	Inpatient Hospital
IP - MHCD	Inpatient Hospital
IP - NICU/Extended Stay	Inpatient Hospital
IP - NICU/EXTENDED STAY	Inpatient Hospital
IP - Rehab	Rehab
IP - REHABILITATION	Rehab
IP - SKILLED NURSING	Inpatient Hospital
IP - SNF	Inpatient Hospital
IP - Transplant	Inpatient Hospital
IP - TRANSPLANTS	Inpatient Hospital
IP Angioplasty	Surgery
IP Hospital	Inpatient Hospital
IP Medical	Inpatient Hospital
IP NICU Level III	Inpatient Hospital
IP NICU Level IV	Inpatient Hospital
IP NICU Level Other	Inpatient Hospital
IP Surgical	Surgery
IP Transplant	Surgery
IV Solutions	Inpatient Hospital
L Hrt Artery/Ventricle Angio	Surgery
Laboratory	Laboratory and X-ray
Laboratory & Pathology	Laboratory and X-ray
Laboratory and X-ray	Laboratory and X-ray
Laboratory and X-ray & Pathology	Laboratory and X-ray
Lam Facetec&Foramot 1 Sgm Lmbr	Surgery
Laparoscopy, Surgical; Cholecystectomy	Surgery
Laps Fulg/Exc Ovary Viscera/Prtl Surf	Surgery
Laps W/Vag Hyst 250 Gm/<	Prescription Drug
Lithotripsy, Extracorporeal Shock Wave	Surgery
Mammogram	Preventative
Maternity/Newborn	Inpatient Hospital
Med Specialist Cardiovascular	Physician
Med Specialist Hematology & Oncology	Physician
Med Specialist Radiology	Radiology
Med. Records	Other
Med/Surg/ICU	Inpatient Hospital
Medical Technology	Medical Technology
Medical/Surgical Supplies (Excluding DME & DME Supplies)	Surgery
Medical/Surgical/General Room & Board	Inpatient Hospital
Mental Health Medicine Checks	MH/CD
Misc Hospital	Inpatient Hospital
Miscellaneous Medical	Other
Movement to leaner benefits	Benefit Changes
Newborn Nursery/Level Iii	Outpatient Hospital
Njx Anes&Strd Tfrml Edrl Lmbr/Sac 1 Lvl	Other
Non Prescription Drugs	Non-Prescription Drug
Ntsty Modul Dlvr 1/Mlt Flds/Arcs Pr Tx Session	Other
Nursery Room & Board	Inpatient Hospital
Nursery/Premature Newborn	Outpatient Hospital
O/P Hosp.	Outpatient Hospital
Observation	Outpatient Hospital
Observation Room	Other
Obstetrical Room & Board	Inpatient Hospital
Occupational Therapy	Therapy
Office Visits	Physician
OP	Outpatient Hospital
OP - AMBULANCE	Ambulance
OP - EMERGENCY ROOM	Emergency Room
OP - HOME HEALTH	Other
OP - LAB & PATH - FACILITY BASED	Laboratory and X-ray
OP - MENTAL HEALTH	MH/CD
OP - MISC OP FACILITY	Outpatient Hospital
OP - OBSERVATION	Outpatient Hospital

Original Service	Standard Name
OP - OTHER	Other
OP - OUTPATIENT SURGERY	Outpatient Hospital
OP - RADIOLOGY - DIAGNOSTIC	Radiology
OP - RADIOLOGY SERVICES	Radiology
OP - RX - FACILITY DISPENSED	Prescription Drug
OP - DIALYSIS	Dialysis
OP - DME Supplies	Equipment and Supplies
OP - EMERGENCY ROOM	Outpatient Hospital
OP - FREESTANDING CLINICAL LAB	Laboratory and X-ray
OP - HOME HEALTH	Outpatient Hospital
OP - LAB & PATH	Laboratory and X-ray
OP - Lab & Path - Facility Based	Laboratory and X-ray
OP - MH/SA OUTPATIENT	Outpatient Hospital
OP - Misc OP Facility	Outpatient Hospital
OP - OP HOSPICE	Outpatient Hospital
OP - OP Rehabilitation	Rehab
OP - Outpatient Surgery	Surgery
OP - OUTPATIENT SURGERY	Surgery
OP - RADIATION THERAPY	Radiology
OP - Radiology - Diagnostic	Radiology
OP - RADIOLOGY DIAGNOSTIC	Radiology
OP - RADIOLOGY SERVICES	Radiology
OP - Rx - Facility Dispensed	Prescription Drug
OP - RX - PHARMACY DISPENSED	Prescription Drug
OP - URGICENTER	Outpatient Hospital
OP ASC Group 02	Outpatient Hospital
OP ASC Group 09	Outpatient Hospital
OP Dialysis	Dialysis
OP Drugs	Prescription Drug
OP ER Level 4	Emergency Room
OP Hospital	Outpatient Hospital
OP Injectibles	Other
OP Lab General	Laboratory and X-ray
OP Observation	Other
Operating Room	Surgery
Operating Room Services/Minor Surgery	Surgery
Osteopathic, PT, Chiro Therapy & Treatment	Other
Other	Other
Other Allied Provider	Physician
Other Imaging Services/Ultrasound	Diagnostic Imaging & Tests
Other Services not Otherwise Classified	Other
Other/DME/Prosthetics	Equipment and Supplies
Other/Home Health	Other
Other/Other	Other
Other/Other Medical Supplies	Equipment and Supplies
Other/Physical Therapy	Therapy
Other/Radiation/Chemotherapy	Other
Outpatient allowed per service	Outpatient Hospital
Outpatient Cardiac Cath 0	Surgery
Outpatient Cardiovascular	Outpatient Hospital
Outpatient Critical Care	Outpatient Hospital
Outpatient Dialysis	Outpatient Hospital
Outpatient Drugs/Injectibles Drugs	Prescription Drug
Outpatient Emergency Care Cases/1000	Outpatient Hospital
Outpatient Emergency Care Cost/Case	Outpatient Hospital
Outpatient Emergency Room Critical Care	Emergency Room
Outpatient Facility	Outpatient Hospital
Outpatient General Medicine Cases/1000	Outpatient Hospital
Outpatient General Medicine Cost/Case	Outpatient Hospital
Outpatient Other Outpatient Servies Cardiovascular	Outpatient Hospital
Outpatient Other Outpatient Servies Dialysis	Outpatient Hospital
Outpatient Other Outpatient Servies Drugs/Injectibles	Prescription Drug
Outpatient Other Outpatient Servies Home Health	Outpatient Hospital
Outpatient Other Outpatient Servies Observation	Outpatient Hospital
Outpatient Other Outpatient Servies Radiology Other	Radiology

Original Service	Standard Name
Outpatient Radiology Other Radiology Radiation & Oncology	Radiology
Outpatient Radiology Radiology Nuclear Medicine	Radiology
Outpatient Rehab Care Cost/Day	Rehab
Outpatient Surgical Procedure Cases/1000	Surgery
Outpatient Surgical Procedure Cost/Case	Surgery
Outpatient Surgical Procedures	Surgery
Outpatient Surgical Procedures ASC Group Other	Surgery
Outpatient Surgical Procedures Lithotripsy	Surgery
Outpatient Surgical Surgical Procedures	Surgery
Outpatient Transplants Covered by Rider Cases/1000	Surgery
Outpatient Utilization	Other
Outpatient, Diagnostic, Radiology, Radiology CT Scans	Radiology
Outpatient, Diagnostic, Radiology, Radiology MRI	Radiology
Outpatient, Emergency Room, Level 4	Surgery
Outpatient, Surgical, Anesthesia	Equipment and Supplies
Outpatient, Surgical, Surgical Procedures, ASC Group 02	Surgery
Outpatient, Surgical, Surgical Procedures, ASC Group 03	Surgery
Outpatient, Surgical, Surgical Procedures, ASC Group 04	Surgery
Outpatient, Surgical, Surgical Procedures, ASC Group 05	Surgery
Outpatient, Surgical, Surgical Procedures, ASC Group 07	Surgery
Outpatient, Surgical, Surgical Procedures, ASC Group 09	Surgery
Outpatient, Surgical, Surgical Procedures, ASC Group 10	Surgery
Oxygen	Equipment and Supplies
PCP Pediatrician	Physician
Pediatrics Room & Board	Inpatient Hospital
PH - ANESTHESIA	Anesthesia
PH CARDIOVASCULAR	Physician
PH ER	Physician
PH HCPC	Physician
PH - IMMUNIZATIONS	Preventative
PH - INPATIENT SURGERY	Surgery
PH IP VISITS	Inpatient Hospital
PH - LAB & PATH SERVICES	Laboratory and X-ray
PH - OTHER	Other
PH - PHYSICIAN VISITS	Physician
PH - PROF DRUGS - NON SPEC	Prescription Drug
PH - PROF DRUGS - SPEC PHARMA CHEMO	Prescription Drug
PH - RADIOLOGY - THERAPY	Radiology
PH - SURGERY	Physician
PH - ALLERGY TESTS	Physician
PH - Chemotherapy	Prescription Drug
PH - DELIVERIES	Physician
PH - DIALYSIS	Dialysis
PH - NEUROLOGY	Physician
PH - Non-Inv Vascular Diag	Physician
PH - Office Surgery	Surgery
PH - OFFICE SURGERY	Surgery
PH - OP SURGERY	Surgery
PH - OTORHINOLARYNGOLOGY	Surgery
PH - PHYSICIAN OP SURGERY	Surgery
PH - PHYSICIAN VISITS	Physician
PH - Prof Drugs - Spec Pharma Chemo	Prescription Drug
PH - Prof Drugs - Spec Pharma non-Chemo	Prescription Drug
PH - PROF DRUGS-SPEC PHARMA CHEMO	Physician
PH - PULMONARY	Physician
PH - RADIOLOGY DIAGNOSTIC SERVICES	Radiology
PH - REHAB SERVICES	Rehab
PH - Surgery	Surgery
PH - VENIPUNCTURE	Physician
Pharmacy Cases/1,000	Prescription Drug
Pharmacy Cost/Case	Prescription Drug
Pharmacy/Other Pharmacy	Prescription Drug
Physician	Physician
Physician Ancillary Providers	Physician
Physician Anesthesia	Anesthesia

Original Service	Standard Name
Physician Anesthesia Cost/Unit	Anesthesia
Physician Anesthesia Units/1000	Anesthesia
Physician Emergency Medicine	Physician
Physician Evaluation & Management Units/1000	Physician
Physician Family Practice	Physician
Physician Lab	Physician
Physician Medical Specialist	Physician
Physician Miscellaneous Cost/Unit	Physician
Physician Miscellaneous Units/1000	Physician
Physician Non Evaluation & Management Units/1000	Physician
Physician Obstetrics & Gynecology	Physician
Physician Pediatrician	Physician
Physician Primary Care Family Practice	Physician
Physician Primary Care Pediatrician	Physician
Physician Radiology	Radiology
Physician Radiology Cost/Unit	Radiology
Physician Specialist Ancillary Providers	Physician
Physician Specialist Anesthesia	Physician
Physician Specialist Medical Specialist	Physician
Physician Specialist Radiology	Physician
Physician Specialist Surgical Specialist	Physician
Physician Surgery	Surgery
Physician Surgery Units/1000	Surgery
Physician Surgical Specialist	Surgery
Physician, Primary Care, Family Practice	Physician
Physician, Primary Care, Internal Medicine	Physician
Physician, Specialist, Ancillary Providers, Home Health	Physician
Physician, Specialist, Ancillary Providers, Other Service Providers	Physician
Physician, Specialist, Ancillary Providers, Pharmacy	Prescription Drug
Physician, Specialist, Emergency Medicine	Physician
Physician, Specialist, Medical Specialist, Hematology & Oncology	Physician
Physician, Specialist, Medical Specialist, Neonatal Medicine	Physician
Physician, Specialist, Medical Specialist, Other Medical Specialties	Equipment and Supplies
Physician, Specialist, Radiology	Radiology
Physician/Anesthesiology	Anesthesia
Physician/Diagnostic Testing-Office/Clinic	Diagnostic Imaging & Tests
Physician/Diagnostic Testing-Other	Physician
Physician/Office Visits	Physician
Physician/Other	Physician
Physician/Other Physician Services	Physician
Physician/Psyche and Substance Abuse	MH/CD
Physician/Spine & Back Disorder	Physician
Physician/Surgery	Surgery
PMPM Claims	Other
Policy Benefit Buy Down	Benefit Changes
Practitioner	Physician
Practitioner Inpatient allowed per service	Physician
Practitioner inpatient utilization	Physician
Practitioner office allowed per service	Physician
Practitioner office utilization	Physician
Practitioner other allowed per service	Physician
Practitioner other utilization	Physician
Practitioner Outpatient allowed per service	Physician
Practitioner outpatient utilization	Physician
Prescription Drug	Prescription Drug
Prescription Drug Card/Medco Data	Prescription Drug
Prescription Drug Card/Medco Data (Copay Plans & Discount Card)	Prescription Drug
Prescription Drug Card/Retail Pharmacy	Prescription Drug
Prescription Oral & Inhalants, Non Rx Drugs	Prescription Drug
Preventative Exam	Preventative
Preventative Immunizations	Preventative
Preventive Care/Routine Childhood Immunizations	Preventative
Preventive Care/Routine Mam/PSA/PAP/HPV	Preventative
Preventive Care/Routine Office Visits	Preventative
Preventive Care/Routine Services	Preventative

Original Service	Standard Name
Preventive Exam	Preventative
Private Duty Nursing	Skilled Nursing Facilities
Private Room & Board	Inpatient Hospital
Psychiatric Room & Board	Inpatient Hospital
Psychotherapy	MH/CD
R/B - Nursery	Inpatient Hospital
R/B-ICU	Inpatient Hospital
R/B-Semi	Inpatient Hospital
Radiation Oncology	Radiology
Radiology	Radiology
Radiology - Therapy	Physician
Radiology Out	Radiology
Radiology Services	Radiology
Recovery Room	Surgery
Removal Implant Deep	Surgery
Repricing	Other
Respiratory Services/General Classification	Surgery
Respiratory Syncytial Virus Ig Im 50 Mg E Monoclonal Ant Recombinant	Prescription Drug
Respiratory Therapy	Therapy
Room	Inpatient Hospital
Room And Board-Private/Medical/Surgical/Gyn	Inpatient Hospital
Room And Board-Semi-Private Two-Bed/General Classification	Inpatient Hospital
Room And Board-Semi-Private Two-Bed/Medical/Surgical/Gyn	Inpatient Hospital
Room And Board-Semi-Private Two-Bed/Other	Inpatient Hospital
Room And Board-Semi-Private Two-Bed/Psychiatric	Inpatient Hospital
Rotary Wing Air Mileage, Per Statute Mile	Other
Rotary Wing Air Transport	Other
Rx	Prescription Drug
RX - Antihistamine Drugs	Prescription Drug
RX - Disease-Modifying AntiRheumatics	Prescription Drug
RX - Unclassified/Miscellaneous	Prescription Drug
Second Opinion	Physician
Services Of Skilled Nurse In Home Health Setting, Each 15 Minutes	Skilled Nursing Facilities
Skilled nursing allowed per day	Skilled Nursing Facilities Skilled Nursing Facility allowed per day
Skilled nursing days	Skilled Nursing Facilities
Skilled Nursing Facility utilization	Skilled Nursing Facilities
Sleep	Other
Specialist Anesthesia	Anesthesia
Specialty Drug	Prescription Drug
Speech therapy	Therapy
Subsequent Intensive Care Infant 1500-2500 Grams	Prescription Drug
Supplies	Equipment and Supplies
Surgery	Surgery
Surgical	Inpatient Hospital
Therapeutic Immunizations & Injections (excludes allergy Immunotherapy)	Prescription Drug
Therapy	Therapy
Underwriting Wear-off	Underwriting Wear-off
UrgiCenter	Outpatient Hospital
Utilization of Ambulance Services	Ambulance Utilization
Utilization of Ambulatory Surgical Centers	Surgery
Utilization of Ambulatory Surgical Centers	Surgery
Utilization of Chiropractic Services	Chiropractic
Utilization of Emergency Room Services	Emergency Room
Utilization of Equipment/Supplies	Equipment and Supplies
Utilization of Hospital Room & Board	Inpatient Hospital
Utilization of Inpatient Hospital Services	Inpatient Hospital
Utilization of Inpatient Physician Services	Inpatient Hospital
Utilization of Inpatient Surgeries	Surgery
Utilization of Non-Prescription Drugs	Non-Prescription Drug
Utilization of Office-Related Radiology Services	Radiology
Utilization of Outpatient Hospital Services	Outpatient Hospital
Utilization of Outpatient Radiology Services (Professional)	Radiology
Utilization of Outpatient Radiology Services (Technical)	Radiology
Utilization of Outpatient Surgeries	Surgery

Original Service	Standard Name
Utilization of Prescription Drugs	Prescription Drug
Utilization of Skilled Nursing Facilities	Skilled Nursing Facilities
Vaccinations	Preventative
X-Ray	Laboratory and X-ray
Zoster (Shingles) Vaccine, Live, For Subcutaneous Injection	Prescription Drug
ZPrescription Drug Card/Medco Data (Copay Plans & Discount Card)	Prescription Drug
ZPrescription Drug Card/Retail Pharmacy	Prescription Drug