

## OptimaHealth Total Expense Ratio Report

Group: NEW HORIZONS  
 Group #s 2043, 2801, 6812  
 DOS Date Range: Oct 2007 - Sep 2009  
 AP Date Range: Oct 2007 -Dec 2009  
 Enrollment Date: Oct 2008

Sep 2009	163	254	\$93,158	\$56,416	\$19,898	\$13,974	\$375.60	101.45%
Aug 2009	162	253	\$93,228	\$86,707	\$13,276	\$13,984	\$368.78	99.95%
Jul 2009	163	255	\$93,995	\$92,464	\$12,365	\$14,099	\$352.56	95.95%
Jun 2009	165	257	\$94,762	\$111,852	\$19,436	\$14,214	\$338.12	92.41%
May 2009	164	257	\$94,717	\$62,181	\$16,343	\$14,208	\$309.13	84.85%
Apr 2009	165	257	\$94,930	\$67,144	\$18,389	\$14,240	\$302.78	83.48%
Mar 2009	166	258	\$95,606	\$41,622	\$17,079	\$14,341	\$290.72	80.53%
Feb 2009	162	253	\$93,566	\$56,721	\$14,189	\$14,035	\$285.25	79.39%
Jan 2009	158	242	\$90,432	\$33,653	\$15,754	\$13,565	\$278.73	77.86%
Dec 2008	158	243	\$90,660	\$68,751	\$15,450	\$13,599	\$280.13	78.59%
Nov 2008	160	245	\$91,394	\$31,152	\$19,476	\$13,709	\$269.49	75.92%
Oct 2008	161	247	\$91,984	\$60,867	\$15,751	\$13,798	\$276.02	78.10%
Sep 2008	145	225	\$78,662	\$32,654	\$14,533	\$11,799		
Aug 2008	145	231	\$80,630	\$28,863	\$16,728	\$12,094		
Jul 2008	145	231	\$80,630	\$44,661	\$11,162	\$12,094		
Jun 2008	146	233	\$81,317	\$24,838	\$15,629	\$12,198		
May 2008	143	224	\$78,070	\$35,127	\$17,352	\$11,711		
Apr 2008	144	225	\$78,459	\$33,763	\$10,112	\$11,769		
Mar 2008	146	228	\$79,945	\$22,264	\$14,597	\$11,992		
Feb 2008	146	225	\$79,856	\$28,825	\$17,904	\$11,978		
Jan 2008	147	224	\$79,656	\$39,212	\$10,681	\$11,948		
Dec 2007	146	224	\$79,742	\$37,471	\$13,645	\$11,961		
Nov 2007	147	225	\$80,131	\$44,491	\$20,340	\$12,020		
Oct 2007	145	223	\$79,352	\$29,397	\$12,026	\$11,903		

Total Revenue	\$1,118,430	\$956,449
Total Expense	\$1,134,700	\$719,744
TE Ratio	101.45%	75.25%
Member Months	3,021	2,718
Revenue PMPM	\$370.22	\$351.89
Expense PMPM	\$375.60	\$264.81

Groups with less than 350 contracts are rated using a combination of experience and community rating. This report looks at experience. Medical expenses includes capitated mental health and vision cost where applicable. High claimant costs are not removed from medical experience. Rolling and Expense PMPM and Ratio figures are based on 12 months experience when available. Otherwise, the maximum available experience is used. Medical expense includes an IBNR factor.



## High Cost Claims Report For NEW HORIZONS

Claims Incurred Between: October 2008 and September 2009

Paid To: December 2009 Threshold Set At \$70,000.00

### Group Information:

	<u>Current Period</u>	<u>Prior Period</u>	<u>% Change</u>
Total Medical and Rx Cost:	\$953,562.67	\$571,376.95	
High Claim Member Cost:	\$186,591.77		
Number of High Claim Members:	1	0	#Div/0!
Percent of Total Claims Cost:	19.57%		

Cost figures include Pharmacy cost

### Specific Breakdown:

Member Information		Medical Cost	Rx Cost	Medical and Rx Cost
Disenrolled	Employee	\$181,462.91	\$5,128.86	\$186,591.77

Pharmacy costs represent only mail order and retail utilization.