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November 14, 2007

Mr. R. Jason Wiley
Managed Care Rate Setter
Minnesota Department of Human Services
540 Cedar Street
St. Paul, MN 55101-2208

Re: Analysis of MNCare Costs by Demographic Rate Cell

Dear Jason:

This letter discusses my recommended capitation rate relativities by rate cell for the MNCare program. The capitation rates for this program are currently determined on a quarterly basis by blending demographic rates, which do not vary by managed care organization (MCO), and risk adjusted rates, which do. The relativities in this letter are only intended to apply to the demographic rates and not to the risk adjusted rates. This letter also describes my analysis of historic claim cost relativities by (1) geographic area, (2) demographic rate cell, and (3) program/eligibility type. For MNCare, demographic rate cells are defined in terms of age and gender and pregnancy status. The recommended rate relativities were developed based on this analysis.

This analysis does not include the new transitional MNCare rate cells (Program G). DHS may revisit this rate cell later, after more experience is available.

The purpose of this analysis is to assist the Minnesota Department of Human Services (DHS) with setting demographic payment rates for contracting MCOs. The results may not be appropriate for other purposes. The results contained in this letter are intended only for use by DHS. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work.

This letter should be reviewed only in its entirety. It assumes the reader is familiar with Minnesota's Medicaid programs and managed care rating principles. The results in this report are technical in nature and are dependent upon specific assumptions and methods. No party should rely upon these results without a thorough understanding of those assumptions and methods. Such an understanding may require consultation with qualified professionals.

Differences between the estimates in my analysis and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is almost certain that actual experience will not conform exactly to the assumptions used in this

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analysis. Actual amounts will differ from projected amounts to the extent that actual experience is different than expected. Accordingly, DHS should continue to carefully monitor actual experience and make adjustments as necessary.

In performing this analysis, I have relied on data and other information provided to me by DHS and the plans with which it contracts. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this analysis may likewise be inaccurate or incomplete.

I have performed a limited review of the data used directly in my analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Data Reliance & Discussion

For this analysis, I relied on the following data and information:

1. Detailed claim and enrollment data by demographic rate cell, geographic area, and program/eligibility type provided by the MCOs that contract with DHS. Data was provided for calendar years 2004, 2005, and 2006.
2. DHS's past rate calculation spreadsheets.
3. Calendar year 2005 and 2006 enrollment reports provided by DHS including breakouts for Cass, Crow Wing, Morrison, Todd, and Wadena counties.
4. Miscellaneous comments and information provided by DHS and the MCOs.

Recommended Demographic Rate Relativities

My recommended rate relativities by demographic rate, program/eligibility, and geographic area cell are shown in Tables 1, 2, and 3, respectively. These factors were developed using 2005 and 2006 experience data submitted by the MCOs, along with certain adjustments described below. The MCOs provided experience data without a limit on large claims and also with \$250,000 and \$100,000 calendar year limits on large claims. The recommended factors are based on the unlimited experience, but corresponding factors using the \$250,000 and \$100,000 limits (stop loss attachment points) are also shown for reference.

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Table 1: Recommended Rate Relativities by Age and Gender

Rate Cell		Calculated Relative Cost Relativities			Recommended Relativities
		Stop Loss Attachment Point			
Age Grp	Gender	\$ 100,000	\$ 250,000	Unlimited	
0 - 1	F	1.463	1.612	1.763	1.763
01 - 02	F	0.544	0.567	0.569	0.569
02 - 15	F	0.432	0.434	0.435	0.435
16 - 20	F	0.830	0.827	0.854	0.854
21 - 49	F	1.255	1.240	1.231	1.231
50+	F	1.942	1.951	1.940	1.940
0 - 1	M	1.828	2.047	2.156	2.156
01 - 02	M	0.566	0.590	0.584	0.584
02 - 15	M	0.504	0.503	0.504	0.504
16 - 20	M	0.637	0.646	0.640	0.640
21 - 49	M	0.894	0.893	0.889	0.889
50+	M	1.739	1.732	1.733	1.733
Preg Women	F	3.933	3.878	3.838	3.838

Table 2: Recommended Relativities by Program and Eligibility

Program Eligibility		Calculated Relative Cost Relativities			Recommended Relativities
		Stop Loss Attachment Point			
		\$ 100,000	\$ 250,000	Unlimited	
K,L	All	1.000	1.000	1.000	1.000
F,J	A-2,A-4	0.963	0.959	0.954	0.954
F,J	M-2,M-4	0.985	0.993	1.000	1.000
B	M-1	1.117	1.112	1.107	1.107
B	M-3	0.955	0.946	0.941	0.941

Table 3: Recommended Relativities by Geographic Area

Area	Calculated Relative Cost Relativities			Recommended Relativities
	Stop Loss Attachment Point			
	\$ 100,000	\$ 250,000	Unlimited	
Metro	1.014	1.015	1.013	1.013
Regional	0.991	0.990	0.991	0.991

Exhibit A of this letter shows the impact that using these recommended factors would have on current (contract year 2007) demographic capitation rates. The capitation rates used to develop the results in Exhibit A are before MCO specific adjustments. In particular, they include provider taxes, which the county-based plans do not pay.

The factors in Tables 1, 2, and 3 include a revenue neutrality adjustment so that, taken together, they are revenue neutral on the 2006 membership distribution.

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Methodology

I began by calculating the raw average claim cost per member per month (PMPM) by calendar year, geographic area, program/eligibility type, and demographic rate cell. The current areas defined for this product are Metro and Regional (non-Metro). The demographic rate cells for this program are shown in Table 1, above. Throughout my analysis, I combined the rate cells for ages 50-64 and 65+ into a single 50+ cell, as the 65+ rate cell had too little enrollment to be credible on its own.

The MCOs provided enrollment and estimated aggregate incurred claim cost by calendar year (2004, 2005, and 2006), which I used for this purpose. I asked the MCOs to provide their best estimate (without margin) of total incurred claims by year using the most recent runout available (February or March 2007 for most MCOs). I also asked the MCOs to provide incurred claim estimates assuming \$100,000 and \$250,000 individual stop loss limits were in place so that I could examine the impact of large claims on the results.

I examined the impact on the results of applying stop loss limits and determined no adjustments were warranted. In doing so, I took into consideration credibility (measured in member months) and variations in the relative cost factors when the claim limit was changed. I noted that the 0-1 year rate cells were disproportionately represented in those instances where PMPM claim costs were impacted by the individual stop loss limits.

I used the data to calculate PMPM claim costs for calendar years 2005 and 2006. I adjusted the experience data to reflect benefit changes between 2005 and 2007. Benefit changes between 2005 and 2006 included:

- Elimination of coverage for most infant circumcisions—the adjustment factor I used is 0.9862, and it applies only to infant males;
- Elimination of coverage of ED drugs—the adjustment factor I used is 0.9860, and it applies only to males aged 50+;
- Removal of the \$500 dental cap for non-pregnant adults—for females and males ages 21-49, I applied factors to the following program/eligibility types: 1.0065 for F,J A2,A4, 1.0002 for F,J M2,M4, and 1.0001 for BM1;
- Removal of the MLB cap on program/eligibility type BM3—I used a factor of 1.2812;
- Adding coverage of certain adult mental health services—the adjustment factor I used is 1.025, and it applied to program/eligibility type BM3;
- Adding coverage for certain diabetic supplies—the factor I used is 1.009, and it applied to program/eligibility type BM3;
- Adding a \$5 copay for certain chiropractic services—the factor I used is 0.9970, and it applied to program/eligibility type BM3;
- Adding a \$3 copay for certain non-preventative services—the factor I used is 0.9890, and it applied to all adults other than pregnant women or those in program/eligibility type BM3.

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Since the removal of the MLB cap was such a large adjustment, I performed a separate reasonability check using the 2005 and 2006 experience data. This check resulted in a substantially similar estimate for the adjustment factor.

Benefit changes between 2006 and 2007 included:

- Adding coverage for the HPV vaccine—the adjustment factors I used are: 1.0067 for females 2-15 in K,L C1,C2, 1.0073 for females 16-20 in K,L C1,C2, 1.0004 for females 21-49 in F,J A2,A4, 1.0005 for females 21-49 in F,J M2,M4, 1.0017 for females 21-49 in BM1, and 1.0024 for females 21-49 in BM3;
- Adding coverage of certain adult mental health services—the adjustment factor I used is 1.0002 for pregnant women and those aged 16-20;
- Elimination of coverage for remaining infant circumcisions—the adjustment factor I used is 0.9984, and it applies only to infant males.

All of these factors were developed previously as the benefit changes were introduced, as described in prior letters for prior years.

Since I based my analysis on rate relativities (instead of dollar amounts), I did not adjust for changes that applied to all rate cells, such as trend adjustments.

I also made an adjustment to reflect that dental services were not covered by the MCOs in Cass, Crow Wing, Morrison, Todd, or Wadena counties in 2005 or 2006, but will be in 2008. To do so, I started with fee-for-service dental experience data for calendar years 2002 through 2005 provided to me by DHS last year for another project. I used the experience data for non-disabled enrollees to develop per member per month claim costs by age and gender in the North Central region. I used an annual trend rate of 7.9% to project costs to 2004, 2005, and 2006. This trend factor was based on an analysis of trend in the FFS data, and takes into account benefit changes during this period.

To determine the percentage of enrollees to which the additional cost would apply, I used enrollment reports provided by DHS for calendar years 2005 and 2006 which included a breakdown of enrollment by region and by county for the five counties listed above. For each demographic rate cell, I determined the percentage of Regional (Non-Metro) enrollment made up by the five counties. For MNCare, the percentages were all below 25%, with an average of approximately 12%. I then multiplied the adjusted dental claim cost by this percentage to determine the final adjustments to the Regional PMPM claim costs in each calendar year. The impact on the relativities of adding the dental cost was very small.

I have not made any adjustments to the historic experience data to reflect other changes. In particular, I have not adjusted for the recent rebasing of hospital FFS rate levels or the emergence of critical access hospitals, which receive a reimbursement differential from Medicare. While I could consider adjustments for these changes, the extent to which either of them has a major impact on the average costs actually incurred by the MCOs is not clear since the MCOs negotiate separately with the hospitals and are not required to pay Medicaid

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or Medicare FFS rates. The extent to which the changes would impact cost relativities by rate cell is even less clear.

I then used the adjusted PMPM claim costs to calculate relativities. I first calculated a relativity for each rate cell (demographic, area, and program/eligibility type) in each year, representing the PMPM claim cost of that rate cell relative to the average across all rate cells. A summary of the enrollment and corresponding relativities is included as Exhibit B of this letter. The relativities at the bottom of the exhibit, calculated as an enrollment weighted average of the 2005 and 2006 relativities, were my "initial" relativity factors for the purposes of the discussion below. (I am not including the actual claim cost data on either an aggregate or PMPM basis to protect the information, which at least some of the MCOs consider proprietary.)

I then used these initial relativities to calculate preliminary demographic, area, and program/eligibility factors in a step-wise fashion. First, I calculated the average relativity for each demographic rate cell using the current enrollment mix by geographic area, demographic rate cell, and program/eligibility type.

The demographic factor for each demographic rate cell was set equal to the ratio of the average relativity for that demographic rate cell to the average across rate cells using the statewide enrollment mix by demographic rate cell. I then adjusted each initial relativity from Exhibit B by dividing by its demographic factor so calculated.

To calculate the averages in the previous two paragraphs, I used calendar year 2006 enrollment because I believed it was a good proxy for 2008 enrollment. The enrollment figures I used are shown at the top of Exhibit A.

I then used these demographically adjusted relativities to calculate area factors in a similar fashion. I calculated the average adjusted relativity for each area using the calendar year 2006 enrollment mix by demographic rate cell and program/eligibility type. The area factor was set equal to the ratio of the average relativity factor for that area to the average across areas using the overall enrollment mix by area.

Next, I adjusted the initial table of relativities using both the demographic and area factors. I used these adjusted relativities to calculate program/eligibility factors. I calculated the average adjusted relativity for each program/eligibility type using the calendar year 2006 enrollment mix by demographic rate cell and area. The program/eligibility factor was set equal to the ratio of the average relativity factor for that program/eligibility type to the average across types using the statewide enrollment mix by type.

Finally, I returned to the initial relativities in Exhibit B. I recalculated each of the demographic, area, and program/eligibility factors in turn by first adjusting the initial relativities using the other two sets of factors and then proceeding as described above. This process was repeated until all three sets of relativity factors ceased to change (which occurred in fairly few iterations).

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As part of the process, each new set of factors was normalized to average to 1.000 based on the 2006 enrollment mix. After the iterative process was complete, I applied a final revenue neutrality adjustment to the demographic, area, and program/eligibility factors so that taken together they averaged 1.000 over the 2006 membership distribution by demographic rate cell, area, and program/eligibility type.

It may be of interest to note that the relativities in Exhibit B could be used to calculate adjustment factors directly, although certain adjustments for credibility and large claims would likely be needed. The upside would be the potential for better matching of revenue and costs for plans having an enrollment mix that varies significantly from the statewide average. However, it would be a departure from current practice in that area factors would vary by demographic rate cell and vice versa. In addition, it may create a challenge in demonstrating compliance with state statutes limiting the difference between metro and regional payment rates.



Jason, please contact me if you have any questions about this letter. You can reach me at [REDACTED] or at [REDACTED].

Sincerely,

Leigh M. Wachenheim, FSA, MAAA
Principal & Consulting Actuary

LMW/hkl

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Exhibit A: Calculation of Percentage Change in Demographic Capitation Rates

Rate Cell		Metro					Regional					Total
		K,L/All	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3	K,L/All	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3	All
1. 2006 Enrollment by Rate Cell												
0 - 1	F	5,713					6,637					12,350
01 - 02	F	5,604					6,887					12,491
02 - 15	F	86,226					121,748					207,944
16 - 20	F	30,354					48,113					78,467
21 - 49	F		17,585	74,126	25,046	26,291		31,294	107,216	24,734	36,624	342,916
50 +	F		2,397	8,764	11,538	17,669		4,105	11,987	14,649	36,122	107,231
0 - 1	M	6,430					7,149					13,579
01 - 02	M	5,957					6,871					12,828
02 - 15	M	89,131					126,081					215,212
16 - 20	M	29,802					46,812					76,614
21 - 49	M		8,845	40,676	26,855	19,230		19,827	70,106	23,246	23,945	232,730
50 +	M		1,948	8,950	8,133	9,947		4,571	13,088	10,970	18,468	76,075
Preg Wom	F	6,115					7,704					13,819
Total		285,332	30,775	132,516	71,572	73,137	377,872	59,797	202,397	73,599	115,159	1,402,256
2. 2007 Original Capitation Rates after Ratable Reductions												
0 - 1	F	\$ 634.97					\$ 640.69					\$ 638.04
01 - 02	F	\$ 182.96					\$ 184.60					\$ 183.86
02 - 15	F	\$ 119.33					\$ 120.41					\$ 119.96
16 - 20	F	\$ 225.28					\$ 227.31					\$ 226.52
21 - 49	F		\$ 328.92	\$ 330.83	\$ 396.17	\$ 341.26		\$ 331.88	\$ 333.81	\$ 399.73	\$ 344.33	\$ 343.74
50 +	F		\$ 516.66	\$ 519.68	\$ 621.50	\$ 534.87		\$ 521.21	\$ 524.36	\$ 627.12	\$ 539.69	\$ 555.07
0 - 1	M	\$ 667.60					\$ 673.60					\$ 670.76
01 - 02	M	\$ 185.65					\$ 187.32					\$ 186.54
02 - 15	M	\$ 129.31					\$ 130.48					\$ 130.00
16 - 20	M	\$ 156.29					\$ 157.69					\$ 157.15
21 - 49	M		\$ 236.87	\$ 238.41	\$ 285.18	\$ 245.27		\$ 239.00	\$ 240.56	\$ 287.75	\$ 247.48	\$ 250.87
50 +	M		\$ 449.82	\$ 452.79	\$ 541.70	\$ 465.89		\$ 453.84	\$ 456.83	\$ 546.38	\$ 469.98	\$ 482.36
Preg Wom	F	\$ 1,275.79					\$ 1,282.27					\$ 1,279.40
Total		\$ 192.83	\$ 324.73	\$ 323.19	\$ 407.39	\$ 379.75	\$ 187.66	\$ 323.40	\$ 320.75	\$ 431.48	\$ 405.62	\$ 281.38
3. 2007 Capitation Rates Recalculated using Average 2007 Capitation Rate and Recommended Adjustment Factors												
0 - 1	F	\$ 502.62					\$ 491.96					\$ 496.89
01 - 02	F	\$ 162.29					\$ 158.84					\$ 160.39
02 - 15	F	\$ 124.12					\$ 121.49					\$ 122.58
16 - 20	F	\$ 243.59					\$ 238.43					\$ 240.43
21 - 49	F		\$ 334.87	\$ 350.83	\$ 388.59	\$ 330.10		\$ 327.76	\$ 343.39	\$ 360.35	\$ 323.10	\$ 345.92
50 +	F		\$ 527.63	\$ 552.79	\$ 612.28	\$ 520.12		\$ 516.44	\$ 541.07	\$ 599.29	\$ 509.09	\$ 542.17
0 - 1	M	\$ 614.59					\$ 601.55					\$ 607.73
01 - 02	M	\$ 166.48					\$ 162.95					\$ 164.59
02 - 15	M	\$ 143.58					\$ 140.53					\$ 141.79
16 - 20	M	\$ 182.39					\$ 178.52					\$ 180.03
21 - 49	M		\$ 241.69	\$ 253.22	\$ 280.47	\$ 238.25		\$ 236.57	\$ 247.85	\$ 274.52	\$ 233.20	\$ 251.72
50 +	M		\$ 471.43	\$ 493.91	\$ 547.06	\$ 464.72		\$ 461.43	\$ 483.43	\$ 535.46	\$ 454.86	\$ 487.96
Preg Wom	F	\$ 1,094.08					\$ 1,070.87					\$ 1,081.14
Total		\$ 195.02	\$ 331.75	\$ 343.89	\$ 402.09	\$ 370.16	\$ 186.16	\$ 320.70	\$ 331.06	\$ 413.62	\$ 383.88	\$ 281.38

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Exhibit A Cont.: Calculation of Percentage Change in Demographic Capitation Rates

Rate Cell		Metro					Regional					Total
		K,L/All	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3	K,L/All	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3	All
4. Dollar Difference between Recalculated Capitation Rates and Original Capitation Rates												
0-1	F	\$ (132.36)					\$ (148.73)					\$ (141.15)
01-02	F	\$ (20.67)					\$ (25.76)					\$ (23.48)
02-15	F	\$ 4.79					\$ 1.08					\$ 2.62
16-20	F	\$ 18.31					\$ 11.12					\$ 13.90
21-49	F		\$ 5.95	\$ 20.00	\$ (7.58)	\$ (11.16)		\$ (4.12)	\$ 9.58	\$ (19.38)	\$ (21.23)	\$ 2.17
50+	F		\$ 11.07	\$ 33.11	\$ (9.22)	\$ (14.76)		\$ (4.76)	\$ 16.71	\$ (27.83)	\$ (30.60)	\$ (12.89)
0-1	M	\$ (53.01)					\$ (72.05)					\$ (63.03)
01-02	M	\$ (19.17)					\$ (24.37)					\$ (21.95)
02-15	M	\$ 14.27					\$ 10.05					\$ 11.80
16-20	M	\$ 26.10					\$ 20.83					\$ 22.88
21-49	M		\$ 4.82	\$ 14.81	\$ (4.71)	\$ (7.02)		\$ (2.43)	\$ 7.29	\$ (13.23)	\$ (14.28)	\$ 0.85
50+	M		\$ 21.61	\$ 41.12	\$ 5.36	\$ (1.17)		\$ 7.59	\$ 26.60	\$ (10.92)	\$ (15.12)	\$ 5.60
Preg Wom	F	\$ (181.72)					\$ (211.39)					\$ (198.26)
Total		\$ 2.19	\$ 7.02	\$ 20.70	\$ (5.30)	\$ (9.58)	\$ (1.50)	\$ (2.71)	\$ 10.31	\$ (17.86)	\$ (21.74)	\$ 0.00
5. Dollar Difference as a Percentage of Original Capitation Rates												
0-1	F	-20.8%					-23.2%					-22.1%
01-02	F	-11.3%					-14.0%					-12.8%
02-15	F	4.0%					0.9%					2.2%
16-20	F	8.1%					4.9%					6.1%
21-49	F		1.8%	6.0%	-1.9%	-3.3%		-1.2%	2.9%	-4.8%	-6.2%	0.6%
50+	F		2.1%	6.4%	-1.5%	-2.8%		-0.9%	3.2%	-4.4%	-5.7%	-2.3%
0-1	M	-7.9%					-10.7%					-9.4%
01-02	M	-10.3%					-13.0%					-11.8%
02-15	M	11.0%					7.7%					9.1%
16-20	M	16.7%					13.2%					14.6%
21-49	M		2.0%	6.2%	-1.7%	-2.9%		-1.0%	3.0%	-4.6%	-5.8%	0.3%
50+	M		4.8%	9.1%	1.0%	-0.3%		1.7%	5.8%	-2.0%	-3.2%	1.2%
Preg Wom	F	-14.2%					-16.5%					-15.5%
Total		1.1%	2.2%	6.4%	-1.3%	-2.5%	-0.8%	-0.8%	3.2%	-4.1%	-5.4%	0.0%

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Exhibit B: Member Months and Relativity Factors

Table B-1: 2005 Member Months and Claim Cost Relativities by Rate Cell

Rate Cell		Metro					Regional				
		K,L/All	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3	K,L/All	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3
Member Months											
0 - 1	F	6,785					7,976				
01 - 02	F	6,298					8,117				
02 - 15	F	98,680					141,561				
16 - 20	F	35,524					57,014				
21 - 49	F		18,995	87,078	29,318	28,773		34,615	128,854	29,517	41,267
50 +	F		2,443	9,658	13,008	17,868		4,415	12,846	16,269	38,404
0 - 1	M	7,220					8,008				
01 - 02	M	6,793					7,860				
02 - 15	M	102,880					147,048				
16 - 20	M	33,264					54,768				
21 - 49	M		9,568	48,176	32,378	21,282		22,424	84,472	27,691	26,890
50 +	M		2,362	9,532	8,994	10,031		4,967	14,626	12,114	20,110
Preg Women	F	7,064					8,747				
Relativity Factors											
0 - 1	F	2.269					1.753				
01 - 02	F	0.529					0.453				
02 - 15	F	0.417					0.450				
16 - 20	F	0.833					0.827				
21 - 49	F		1.227	1.236	1.350	1.147		1.318	1.243	1.237	1.116
50 +	F		2.328	1.927	2.211	1.818		1.665	2.015	2.277	1.739
0 - 1	M	2.877					1.641				
01 - 02	M	0.614					0.538				
02 - 15	M	0.544					0.494				
16 - 20	M	0.609					0.643				
21 - 49	M		0.794	0.864	1.016	0.885		0.773	0.836	1.048	0.938
50 +	M		1.312	2.052	2.286	1.649		1.546	1.734	1.874	1.636
Preg Women	F	4.326					3.851				

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Exhibit B Cont.: Member Months and Relativity Factors

Table B-2: 2006 Member Months and Claim Cost Relativities by Rate Cell

Rate Cell		Metro					Regional				
		K,L/AII	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3	K,L/AII	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3
Member Months											
0 - 1	F	5,713					6,637				
01 - 02	F	5,604					6,887				
02 - 15	F	86,226					121,718				
16 - 20	F	30,354					48,113				
21 - 49	F		17,585	74,126	25,046	26,291		31,294	107,216	24,734	36,624
50 +	F		2,397	8,784	11,538	17,669		4,105	11,987	14,649	36,122
0 - 1	M	6,430					7,149				
01 - 02	M	5,957					6,971				
02 - 15	M	89,131					126,081				
16 - 20	M	29,802					46,812				
21 - 49	M		8,845	40,676	26,855	19,230		19,827	70,106	23,246	23,945
50 +	M		1,948	8,950	8,133	9,947		4,571	13,088	10,970	18,468
Preg Women	F	6,115					7,704				
Relativity Factors											
0 - 1	F	1.282					1.713				
01 - 02	F	0.693					0.654				
02 - 15	F	0.424					0.448				
16 - 20	F	0.814					0.939				
21 - 49	F		1.252	1.228	1.366	1.054		1.226	1.283	1.257	1.113
50 +	F		1.512	2.066	2.145	1.909		1.913	1.949	2.071	1.829
0 - 1	M	2.708					1.584				
01 - 02	M	0.703					0.519				
02 - 15	M	0.529					0.472				
16 - 20	M	0.675					0.644				
21 - 49	M		0.758	0.911	1.060	0.934		0.792	0.892	0.986	0.843
50 +	M		1.111	1.619	1.931	1.831		1.373	1.669	1.859	1.592
Preg Women	F	3.818					3.477				

Table B-3: Member Month Weighted Average Relativity Factor

Rate Cell		Metro					Regional				
		K,L/AII	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3	K,L/AII	F,J/A-2,A-4	F,J/M-2,M-4	B/M-1	B/M-3
0 - 1	F	1.818					1.735				
01 - 02	F	0.606					0.545				
02 - 15	F	0.420					0.449				
16 - 20	F	0.825					0.878				
21 - 49	F		1.239	1.232	1.357	1.102		1.275	1.261	1.247	1.115
50 +	F		1.924	1.993	2.180	1.863		1.784	1.983	2.179	1.783
0 - 1	M	2.797					1.614				
01 - 02	M	0.656					0.529				
02 - 15	M	0.537					0.484				
16 - 20	M	0.640					0.644				
21 - 49	M		0.776	0.886	1.038	0.908		0.782	0.861	1.020	0.894
50 +	M		1.221	1.842	2.107	1.740		1.463	1.703	1.867	1.615
Preg Women	F	4.090					3.676				

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