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December 10, 2009

Ms. Karen Peed
Minnesota Department of Human Services
540 Cedar Street
St. Paul, MN 55101-2208

Re: Capitation Rate Adjustments for 2010 Payment Rates – PMAP and MinnesotaCare

Dear Karen:

Capitation payment rates in 2010 are derived by applying adjustment factors to the rates in effect as of the fourth quarter of 2009. Adjustments are made for (1) cost and utilization trend and contribution to surplus, (2) changes in rate cell relativities, and (3) benefit changes. This letter contains my analysis of trend and surplus rate adjustments for the payment rates for the Prepaid Medical Assistance Program (PMAP) and MinnesotaCare (MNCare) (other than rate cells “B” and “G”) programs for 2010. The other adjustments listed above are discussed in other letters.

The purpose of this analysis is to assist the Minnesota Department of Human Services (DHS) with setting payment rates for contracting health plans for these programs. The results may not be appropriate for other purposes. The results contained in this letter are intended only for use by DHS and CMS, the federal agency that must approve the capitation rates used for the PMAP and MNCare programs. This analysis should be considered preliminary until the resulting capitation rates are approved by DHS and CMS. 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 letter are technical in nature and are dependent upon specific assumptions and methods. No party should rely upon specific assumptions and methods nor upon these results without a thorough understanding of those assumptions and methods. Such an understanding may require consultation with qualified professionals.

The trends and rate adjustments I have developed are based on the historical financial results for the public program business for the health plans that participate in the PMAP and MNCare programs. The trends and rate adjustments are intended to provide rate levels that result in a targeted contribution to surplus as a percentage of income before investment income for the health plans in aggregate, assuming prudent management. For this analysis, this target percentage is

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equal to 1.75%, before taking into account investment income. I estimate the gain will be between 1.75% and 2.75% for the health plans in aggregate, after taking into account the investment income estimated to be earned by the plans.

Differences between estimates 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 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 my analysis may likewise be inaccurate or incomplete.

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

- Various Enrollment and Capitation reports from DHS that provide detail by rate cell for each health plan and area;
- Copies of the Minnesota State Supplement Report #1, Statement of Revenue, Expenses and Net Income for each health plan as submitted to the State of Minnesota;
- Restated net hospital and medical expenses for Medicaid-covered services provided by the health plans, based on more recent experience, including information on reinsurance recoveries. I also requested from each health plan a certification by a qualified actuary that the restatement reflects a best estimate;
- Certifications, provided by the health plans, certifying the percentage of expenses that were for non-State Plan services;
- Information from the health plans regarding reinsurance premiums and recoveries;
- Summaries of risk factors from DHS by population and payment quarter;
- Information from DHS regarding withhold amounts returned to the plans; and
- Miscellaneous data and information provided by DHS and the health plans.

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.

The following provides an overview of the rate development, a summary of the rate adjustments, and describes the analysis that was performed.

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Overview of Rate Development

The structure, assumptions, and data used in the development of the rates are summarized below:

- I. The base utilization and cost data used to determine the rate levels is actual experience for calendar year 2008 for the populations enrolled in PMAP and MNCare managed care programs in Minnesota. This analysis includes data from all eight continuing plans and reflects the experience of 98.3% of 2008 enrollment for PMAP and 97.0% of 2008 enrollment for MNCare.
- II. Health status risk adjustment is used to adjust the payment rates. Risk assessment is performed using diagnosis codes and the Johns Hopkins Adjusted Clinical Groups (ACG) risk adjuster. In 2010, 50% of the rate will be based on health status risk adjustment and 50% will be based on a traditional demographic rate structure for most rate cells, except for the MNCare limited hospital rate cells. Because DHS expects significant enrollment changes in 2010 in the MNCare limited hospital rate cells, they have decided not to risk adjust that business in 2010 as diagnostic data for new enrollees will not be recognized until 2011.
- III. Demographic rates vary by eligibility category, age and gender, and geographic location. For PMAP, the current eligibility categories include Families with Children and Pregnant Women. For MNCare, the current eligibility categories include children, pregnant women, families with incomes over 200% of the Federal Poverty Guideline (FPG), families with incomes below 200% of FPG, adults without children below 75% of FPG, adults without children with incomes above 75% of FPG (rate cell "B"), and Transitional MinnesotaCare (rate cell "G"). Rate development for rate cells "B" and "G" is further discussed in another letter.
- IV. Rate relationships by demographic rate cell were developed in 2009 and are based on actual claim experience from 2007-2008 for the PMAP and MNCare populations enrolled in managed care programs in Minnesota.
- V. Adjustments are made for trends in utilization and cost per service, on a combined basis. The trends are based on historical claim trends from 2005 to 2008 for public program populations enrolled in managed care programs in Minnesota and on benchmark utilization and provider payment rates for public programs including the Medicare fee-for-service program.
- VI. I projected 2010 administrative costs by projecting forward 2008 administrative costs per member per month. I used a trend rate of 2.0% for this purpose and took into account

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Minnesota's law limiting administrative costs for specified programs to 8.2% of revenue. As directed by DHS, I combined the administrative costs of PMAP, MNCare, MSC, and MSHO for the purpose of testing projected administrative expenses in 2010 against this limit of 8.2%.

As mentioned above, I have also explicitly recognized investment income in the rate development process. Investment income is shown in the exhibits as an offset to administrative cost.

- VII. The load for the 2010 contribution to surplus in this analysis is 1.75% for the health plans in aggregate, before investment income. This includes an adjustment of 0.25% to reflect that over the past few years the plans have, on average received about 99.75% of revenue, after withhold returns. I am also including a line for investment income to recognize that it is a component of gain. For this analysis, I have assumed that investment income will be 1.0% of revenue based on my review of investment income and capital gains/losses reported on the plans' financial statements. This adjustment and the adjustment to administrative costs mentioned above offset each other.

Development of the Trend and Surplus Adjustment

The development of the adjustment for trend and surplus is detailed in this letter in a series of exhibits. There is one set for PMAP and another set for MNCare. Exhibit A provides summaries of the development of the required rate increase for each program. Exhibits B and C describe the development of the claim cost trend figures. Exhibit D describes the impact of benefit changes. Exhibit E describes the calculation of 2009 revenue. Exhibit F describes trends in risk scores. Exhibit G describes the development of the trend in demographic and area factors. The exhibits are further discussed below.

Exhibit A

Exhibits A-1 and A-2 correspond to PMAP and MNCare, respectively.

The 2008 claim costs shown in line (a) of exhibits A-1 and A-2 are developed from actual claim data received from the plans and enrollment figures provided by DHS.

The annual claim cost trends shown on line (d) of Exhibits A-1 and A-2 are a 50/50 blend of a Benchmark Trend Rate (Exhibit B) and an Experience-based Trend Rate (Exhibit C).

The load for the 2010 contribution to surplus in this analysis is 1.75% before investment income. This includes an adjustment of 0.25% to reflect that over the past few years the plans have, on

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average received 99.75% of revenue after withholds are returned. I am also including a line for investment income to recognize that it is a component of gain. For this analysis, I have assumed that investment income will be 1.0% of revenue in 2010. This adjustment and the adjustment to administrative costs mentioned above offset each other.

An offset to the administrative margin of 1.0% of revenue is explicitly shown. This 1.0% offset is approximately equal to the average investment income received by the plans across the PMAP and MNCare programs in 2007 and 2008.

The administrative trend is 2.0%. Minnesota law caps the administrative margin at 8.2% of revenue (recognizing that premium tax and certain provider surcharges are exempt from the stated cap of 6.6% of revenue). As directed by DHS, I tested projected 2010 administrative costs against the cap across several programs, including PMAP, MNCare, MSC, and MSHO, but I did not include MNDHO, SNBC, PGAMC, elderly waiver, or nursing facility add-ons. In aggregate, administrative costs are not expected to exceed 8.2% of revenue in 2010, so the law does not result in any reduction.

After applying trend, benefit, and surplus adjustments to 2008 claim cost, the required rate increase is calculated by comparing this total to average 2009 revenue (calculated using 2009 rates, including fourth quarter rateable reductions, with the 2008 membership distribution, to be consistent with the claim cost projection). The calculation of 2009 revenue is described on Exhibit E.

Finally, an adjustment to the rate increase for risk-adjusted rates is necessary to avoid double-counting trend in claim cost due to changes in risk scores beyond those reflected in the demographic and area factors. This adjustment is intended to offset expected increases in risk scores due to coding improvement (vs actual changes in morbidity). Recent trends in risk scores are described on Exhibit F. The adjustment is shown at the bottom of Exhibits A-1 and A-2, for PMAP and MNCare, respectively.

Exhibit B

Exhibits B-1 and B-2 correspond to PMAP and MNCare, respectively.

The benchmark trend rates shown in Exhibits A-1 and A-2 are each developed by applying benchmark trend rates for various service categories to an assumed distribution of services among those categories as shown in Exhibits B-1 and B-2. The distribution was developed in 2007 using actual claim experience provided by three of the largest plans from 2005 and 2006 for the PMAP and MNCare populations enrolled in managed care programs in Minnesota.

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The benchmark trend rates are intended to reflect trend rates I believe are achievable by MCOs that successfully apply aggressive and effective medical management and contracting strategies and tactics.

The trend targets reflect expected changes in CMS' Medicare FFS fee schedules based on currently available information. I selected the benchmark trend for prescription drugs based on Milliman's general knowledge regarding the drug trends recently experienced among a broad range of health plans. I selected the benchmark dental utilization and cost trends based on Milliman's Health Cost Guidelines – Dental and my judgment.

Exhibit C

Exhibits C-1 and C-2 correspond to PMAP and MNCare, respectively. All weighted average trends in these exhibits are calculated using weights of 1/6, 1/3, and 1/2, for 2005-06, 2006-07, and 2007-08, respectively, unless otherwise specified.

The Experience-Based trend rates shown in Exhibits A-1 and A-2 are each developed based on a weighted average of health plan trends over the last three years, backing out trend due to changes in demographic and area mix and the impact of benefit changes.

The impact of benefit changes is described in Exhibit D. The average claim costs and demographic and area factors were developed using the plan data described above, and only include those plans whose data is included in the claim cost trends.

The "50/50 Blended Experience Trends" for each program is a 50/50 weighting of the trend for that population (as described above) and the overall trend for the total PMAP F/C and pregnant women and MNCare populations (weighted by claim cost). This gives partial credibility to each program population's past trend, but also reflects that the trend for a given population is likely to regress to the overall average.

I considered whether any adjustments should be made to reflect expected changes in trend in 2010 versus the historical period. In particular, I considered the impact that the H1N1 virus might have on costs. I invited input from the health plans regarding this issue. While some plans felt strongly that costs would be higher in 2010, several others indicated that they did not have readily available quantifiable evidence that costs were higher, even in 2009, due to the virus. I considered that the impact of the virus in terms of the number of sick people is reported to be waning in late 2009 and that the immunization for the virus is becoming more widely available and there are significant efforts underway (e.g. public clinics) to get people immunized. Therefore, future "waves" of the virus are expected to have a lesser impact than might have been the case otherwise. Ultimately, I did not believe there was sufficient evidence to justify an increase in the trend assumption for this virus.

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Exhibit D

Exhibits D-1 and D-2 correspond to PMAP and MNCare, respectively.

The impact of each benefit, eligibility, and reimbursement change on claim cost is estimated as the claim cost-weighted average of the adjustment factors for each group of rate cells to which the change applies. The claim costs used for weighting purposes are the costs for the base year of the adjustment period. For example, the weights for the 2008-09 adjustments are 2008 claim costs.

The aggregate impact of changes for each year is estimated as the product of the adjustment factors for each individual change. The adjustment factors were developed in my letters regarding benefit changes for this and prior years.

Rateable reductions effective for payment rates beginning October 2009 are also included. I am assuming that the MCOs will be able to pass these reductions on to the providers. These adjustments are described in my September 16, 2009 letter regarding Rate Adjustments for October Amendment.

Exhibit E

Exhibits E-1 and E-2 describe the calculation of revenue for PMAP and MNCare, respectively. Exhibit E-3 describes the calculation of the risk-adjusted component of revenue for PMAP.

Revenue is calculated using the 2008 membership distribution along with 2009 capitation rates. The 2008 membership distribution is used to be consistent with the projection of 2010 claim cost, which uses 2008 claim cost as a base. The payment rates used exclude MERC and reflect the rate differential for county-based purchasing plans as well as rateable reductions, including those enacted in October 2009.

On Exhibit E-1, for PMAP, the average demographic revenue is weighted 50/50 with the average risk-adjusted revenue. On Exhibit E-2, for MNCare, the average revenue for each rate cell is calculated assuming no risk adjustment (i.e. demographic only rating).

On Exhibit E-3, for PMAP, the average risk-adjusted rate is calculated as the 2009 base rate times the average risk score for the 2008 calendar year assessment period, including adjustments for rateable reductions and withhold. This average risk score includes only those plans whose data is reflected in the average 2008 claim cost shown on Exhibit A-1.

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A risk adjustment base rate was later calculated for the MNCare unlimited hospital business. The required rate increase (18.35% - shown on Exhibit A-2) was used, along with other adjustment factors described in other letters, to project an average 2010 capitation rate across the unlimited hospital rate cells assuming demographic only rating. A base rate was then selected so that the average payment rate for those rate cells remained the same when risk-adjustment is given 50% weight. The existing relationship (approximately 3:2) between the two Unlimited Hospital base rates was preserved. I recommend that DHS review this relationship in the near future. This process maintains the 50% weight on a risk-adjusted rate and is intended to set the risk-adjusted component of the rate so that risk-adjusted plan payments are expected to account for 50% of plan payments in total.

Exhibit F

Exhibit F describes recent trends in risk scores.

First, the trend in risk scores is calculated using average risk scores for calendar year assessment periods. The average trend in risk scores is a membership weighted average of the trends in risk scores for PMAP and MNCare.

MNCare risk scores prior to 2007 were developed separately for "MA" and "Non-MA" groups. In 2007, the groups changed to "ULH" (unlimited hospital) and "LH" (limited hospital), which do not correspond exactly to the "MA" and "Non-MA" groups. The average MNCare risk score for each year is the membership-weighted average of the risk scores of the two groups.

Also, the risk scores from the 2007 assessment period were not directly comparable to risk scores from prior years due to (1) switching to a newer version of the risk-adjuster and (2) the exclusion of seniors from the PMAP risk scores. Adjustments were made to account for these changes so that the 2007 risk scores were comparable to risk scores from 2006. To account for the first change, I adjusted the 2007 risk scores using the adjustments described in my November 14, 2007 letter regarding Risk Adjuster Rebasing. To account for the second change, I used data provided by DHS regarding average seniors and non-seniors risk scores for a sample of assessment periods including data for 2005 and 2006.

Next, I back out trends in demographic and area factors from the trends in risk scores. The average for each year is a membership weighted average of the PMAP and MNCare trends. Finally, the weighted average trend in risk scores, net of trend in demographic and area factors, is calculated across years. The weights are 1/6, 1/3, and 1/2, for 2005-06, 2006-07, and 2007-08, consistent with the weights used to calculate claim cost trend.

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I have selected an adjustment of -1.3% for 2010, which is lower than the weighted average trend of 1.92% shown in Exhibit F. This is because I believe that the unusually high trend in risk scores from 2007-08 was due, in part, to the rebasing process which was effective in 2008 and will not be repeated in 2010.

Exhibit G

Exhibit G describes the development of the trend in demographic and area factors shown on Exhibit C. The demographic and area factors are first shown separately and then together for each rate cell/area combination as “rate cell relativities”. Enrollment is shown for each year. For each year, the average demographic/area factor is the enrollment-weighted average rate cell relativity.



Karen, I am available for questions by phone at [REDACTED] and by e-mail at [REDACTED].

Sincerely,



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

LMW/ral

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Exhibit A-1: Preliminary Rate Increase for 2010 Rates - PMAP

Development of Preliminary Rate Increase

(a) 2008 Claim Cost	\$ 334.23	
(b) Annual Trend Rate - Benchmark	5.56%	Exhibit B
(c) Annual Trend Rate - Experience	6.74%	Exhibit C
(d) Annual Trend Rate - 50/50 Blend	6.15%	= (b + c) / 2
(e) Projected 2010 Claim Cost	\$ 376.63	= (a) * (1 + d) ^ 2
(f) 2008 Administrative Cost	\$ 35.11	
(g) Administrative Trend Rate	2.00%	
(h) Projected 2010 Administrative Cost	\$ 36.53	= (f) * (1 + g) ^ 2
(i) Investment Income as a Percent of Revenue	1.00%	
(j) Admin Offset for Investment Income	\$ 4.21	= (e + h) * (i) / (1 - p)
(k) Net Provision for Administrative Margin	\$ 32.33	= (h) - (j)
(l) Preliminary 2010 Claim and Administrative Cost	\$ 408.95	= (e) + (k)
(m) Impact of 2009 Benefit Changes	0.9881	Exhibit D
(n) Projected 2010 Claim and Administrative Cost	\$ 404.11	= (l) * (m)
(o) Investment Income Margin	1.00%	= (i)
(p) Surplus Margin (w/o Inv Income, incl. Withhold Adj)	1.75%	
(q) Projected 2010 Required Revenue	\$ 415.53	= (n) / (1 - o - p)
(r) Total 2009 Revenue	\$ 401.12	Exhibit E
(s) Preliminary Rate Increase for 2010 Rates	3.59%	= (q) / (r) - 1
Trend in Risk Scores Net of Trend in D/A Factors	1.30%	
Adjustment to Rate Increase for Risk-Adjusted Rates	-1.30%	



Exhibit A-2: Preliminary Rate Increase for 2010 Rates - MNCare

Development of Preliminary Rate Increase

(a) 2008 Claim Cost	\$ 355.16	
(b) Annual Trend Rate - Benchmark	6.23%	Exhibit B
(c) Annual Trend Rate - Experience	8.36%	Exhibit C
(d) Annual Trend Rate - 50/50 Blend	7.29%	= (b + c) / 2
(e) Projected 2010 Claim Cost	\$ 408.85	= (a) * (1 + d) ^ 2
(f) 2008 Administrative Cost	\$ 30.41	
(g) Administrative Trend Rate	2.00%	
(h) Projected 2010 Administrative Cost	\$ 31.64	= (f) * (1 + g) ^ 2
(i) Investment Income as a Percent of Revenue	1.00%	
(j) Admin Offset for Investment Income	\$ 4.48	= (e + h) * (i) / (1 - p)
(k) Net Provision for Administrative Margin	\$ 27.15	= (h) - (j)
(l) Preliminary 2010 Claim and Administrative Cost	\$ 436.00	= (e) + (k)
(m) Impact of 2009 Benefit Changes	0.9902	Exhibit D
(n) Projected 2010 Claim and Administrative Cost	\$ 431.75	= (l) * (m)
(o) Investment Income Margin	1.00%	= (i)
(p) Surplus Margin (w/o Inv Income, incl. Withhold Adj)	1.75%	
(q) Projected 2010 Required Revenue	\$ 443.96	= (n) / (1 - o - p)
(r) Total 2009 Revenue	\$ 375.13	Exhibit E
(s) Preliminary Rate Increase for 2010 Rates	18.35%	= (q) / (r) - 1
Trend in Risk Scores Net of Trend in D/A Factors	1.30%	
Adjustment to Rate Increase for Risk-Adjusted Rates	-1.30%	

Exhibit B-1: Benchmark Trend Rate - PMAP

Benefit	Distribution	Utilization	Trend Rate	
			Charge	Total Cost
Hospital Inpatient	33.19%	-0.50%	4.10%	3.58%
Hospital Outpatient	17.41%	4.00%	4.00%	8.16%
Physician and Other	34.45%	3.00%	2.50%	5.58%
Drugs	10.93%			7.60%
Dental	4.02%	0.50%	4.50%	5.02%
Composite Trend Rate	100.00%			5.56%

Exhibit B-2: Benchmark Trend Rate - MNCare

Benefit	Distribution	Utilization	Trend Rate	
			Charge	Total Cost
Hospital Inpatient	18.66%	-0.50%	4.10%	3.58%
Hospital Outpatient	23.24%	4.00%	4.00%	8.16%
Physician and Other	32.37%	3.00%	2.50%	5.58%
Drugs	21.93%			7.60%
Dental	3.80%	0.50%	4.50%	5.02%
Composite Trend Rate	100.00%			6.23%

Exhibit C-1: Experience-Based Trend Rate - PMAP

<u>Benefit/Eligibility Changes</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Claim Cost Impact of Benefit/Eligibility Changes (compared to the prior year)	0.9975	1.0028	1.0041

<u>Demog/Area Factors</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Avg Demog/Area Factor	0.986	0.997	1.004	1.000
Trend in D/A Factors		1.1%	0.7%	-0.4%
Weighted Avg Trend in D/A Factors				0.2%

<u>Claim Costs</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Member Months	3,010,240	3,046,381	3,092,399	3,290,255
Claim Cost PMPM	\$ 274.08	\$ 290.79	\$ 316.75	\$ 334.23
Claim Cost Trend		6.1%	8.9%	5.5%
Net of Ben/Elig Changes		6.4%	8.6%	5.1%
Also Net of Trend in D/A Ftrs		5.2%	7.9%	5.5%
Weighted Avg Experience Trend				6.3%

<u>Claim Costs (All Programs)</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
2-Year Rolling Avg Claim Cost (000s)	\$ 855,447	\$ 932,683	\$ 1,039,609
% of Total for All Programs (Weights)	70.8%	71.1%	70.3%
Weighted Avg Trend (All Programs)	5.2%	9.5%	6.4%
All Program Weighted Avg Experience Trend			7.2%

<u>Experience-Based Trend</u>	
50/50 Blended Experience Trend	6.7%

Notes: All trends are annual, over the prior year.

The weights are 1/6, 1/3, and 1/2, with increasing weight on more recent years.

Exhibit C-2: Experience-Based Trend Rate - MNCare

<u>Benefit/Eligibility Changes</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Claim Cost Impact of Benefit/Eligibility Changes (compared to the prior year)	1.0346	1.0050	1.0230

<u>Demog/Area Factors</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Avg Demog/Area Factor	0.887	0.899	0.975	0.999
Trend in D/A Factors		1.4%	8.4%	2.4%

Weighted Avg Trend in D/A Factors 4.2%

<u>Claim Costs</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Member Months	1,566,951	1,370,651	1,313,297	1,313,506
Claim Cost PMPM	\$ 229.50	\$ 253.38	\$ 312.94	\$ 355.16
Claim Cost Trend		10.4%	23.5%	13.5%
Net of Ben/Elig Changes		6.7%	22.9%	10.9%
Also Net of Trend in D/A Ftrs		5.3%	13.3%	8.3%

Weighted Avg Experience Trend 9.5%

<u>Claim Costs (All Programs)</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
2-Year Rolling Avg Claim Cost (000s)	\$ 353,455	\$ 379,140	\$ 438,748
% of Total for All Programs (Weights)	29.2%	28.9%	29.7%
Weighted Avg Trend (All Programs)	5.2%	9.5%	6.4%

All Program Weighted Avg Experience Trend 7.2%

<u>Experience-Based Trend</u>	
50/50 Blended Experience Trend	8.4%

Notes: All trends are annual, over the prior year.

The weights are 1/6, 1/3, and 1/2, with increasing weight on more recent years.



Exhibit D-1: Impact of Benefit/Eligibility/Reimbursement Changes - PMAP (Under 65)

Change	Type	Assumed Effective Date	Rate Impact on Subpop.	Subpopulation Affected (Rate Cells)	% of Claims Affected	Net Impact	2005-06 Impact	2006-07 Impact	2007-08 Impact	2008-09 Impact
Remove \$500 Dental Cap	Benefit	1/1/06	1.0029	Non-pregnant Adults	31.75%	1.0009	1.0009	1.0000	1.0000	1.0000
Elim of ED Rx	Benefit	1/1/06	0.9807	Males, Ages 50-64	0.88%	0.9998	0.9998	1.0000	1.0000	1.0000
Infant Circumcision	Benefit	1/1/06	0.9899	Males, Ages 0-1	10.96%	0.9989	0.9989	0.9999	1.0001	1.0000
		1/1/07	0.9989	Males, Ages 0-1	10.10%	0.9999				
		1/1/08	1.0011	Males, Ages 0-1	11.26%	1.0001				
Rx Copays	Benefit	1/1/06	1.0006	Non-pregnant Adults	31.75%	1.0002	1.0002	1.0000	1.0000	1.0000
Part D	Benefit	1/1/06	0.9957	Ages 16+	53.84%	0.9977	0.9977	1.0000	1.0000	1.0000
Critical Access MH Rates	Reimb.	7/1/07 *	1.0006	All Except Ages 0-2	77.54%	1.0005	1.0000	1.0005	1.0006	1.0000
		1/1/08	1.0001	All	100.00%	1.0001				
Gardasil Vaccine	Benefit	1/1/07	1.0039	Females, Ages 2-15	10.07%	1.0009	1.0000	1.0009	0.9993	1.0000
			1.0052	Females, Ages 16-20	5.11%					
			1.0011	Females, Ages 21-49	25.15%					
		1/1/08	0.9984	Females, Ages 2-15	10.00%	0.9993				
			0.9948	Females, Ages 16-20	4.85%					
	0.9989	Females, Ages 21-49	24.37%							
Model Benefit Set for MH Svcs	Benefit	1/1/07	1.0040	Females, Ages 16+	31.96%	1.0015	1.0000	1.0015	1.0031	1.0000
			1.0016	Males, Ages 16+	8.81%					
			1.0005	Pregnant Women	14.97%					
		1/1/08	1.0064	Females, Ages 16+	30.93%	1.0031				
			1.0105	Males, Ages 16+	8.69%					
	1.0014	Pregnant Women	14.92%							
Shingles Vaccine	Benefit	1/1/08	1.0010	Ages 50-64	2.75%	1.0000	1.0000	1.0000	1.0000	1.0000
Family Planning Rates	Reimb.	1/1/08	1.0005	Female, Ages 16-49	29.22%	1.0001	1.0000	1.0000	1.0001	1.0000
Halfway House/Extended Care	Benefit	7/1/08 *	1.0011	Ages 2+	76.39%	1.0008	1.0000	1.0000	1.0008	1.0008
MH Targeted Case Management	Benefit	7/1/09	1.0062	Females, Ages 2+	41.82%	1.0056	1.0000	1.0000	1.0000	1.0056
			1.0137	Males, Ages 2+	21.05%					
			1.0005	Pregnant Women	15.25%					
Rule 5 Treatment Services	Benefit	1/1/09	1.0054	Ages 2-20	29.77%	1.0016	1.0000	1.0000	1.0000	1.0016
MH Outpatient Services	Benefit	1/1/09	1.0001	All Ages	100.00%	1.0001	1.0000	1.0000	1.0000	1.0001
Removal of Rm & Brd Costs from FS Resid CD	Benefit	1/1/09	0.9992	All Ages	100.00%	0.9992	1.0000	1.0000	1.0000	0.9992
Income Based Copay Limits	Benefit	1/1/09	1.0001	Adults, Ages 21+	33.09%	1.0000	1.0000	1.0000	1.0000	1.0000
October Rate Amendment	Reimb.	10/1/09	0.9819	Non-Pregnant	84.75%	0.9809	1.0000	1.0000	1.0000	0.9809
			0.9756	Pregnant Women	15.25%					
Total Impact:	Benefit and Eligibility Changes						0.9975	1.0028	1.0041	0.9881

* Adjustment factors for effective dates of July 1 are applied for two successive years (to reflect year-long coverage in the second year).



Ms. Karen Peed
December 10, 2009

Exhibit D-2: Impact of Benefit/Eligibility/Reimbursement Changes - MNCare

Change	Type	Assumed Effective Date	Rate Impact on Subpop.	Subpopulation Affected (Rate Cells)	% of Claims Affected	Net Impact	2005-06 Impact	2006-07 Impact	2007-08 Impact	2008-09 Impact
Remove \$500 Dental Cap	Benefit	1/1/06	1.0065	F,J (A)	7.53%	1.0006	1.0006	1.0000	1.0000	1.0000
		1/1/06	1.0002	F,J (M)	30.18%					
		1/1/06	1.0001	B (M1)	16.34%					
Remove \$5000 Cap on Phys Exp	Benefit	1/1/06	1.2812	B (M3)	13.36%	1.0376	1.0376	1.0000	1.0000	1.0000
Expanded MH Covg	Benefit	1/1/06	1.0250	B (M3)	13.36%	1.0033	1.0033	1.0000	1.0000	1.0000
Diabetic Supplies Covg	Benefit	1/1/06	1.0090	B (M3)	13.36%	1.0012	1.0012	1.0000	1.0000	1.0000
Copay on Chiro Services	Benefit	1/1/06	0.9970	B (M3)	13.36%	0.9996	0.9996	1.0000	1.0000	1.0000
Elim of ED Rx	Benefit	1/1/06	0.9860	Males, Ages 50-64	8.94%	0.9987	0.9987	1.0000	1.0000	1.0000
Infant Circumcision	Benefit	1/1/06	0.9862	Males, Ages 0-1	2.24%	0.9997	0.9997	1.0000	1.0000	1.0000
		1/1/07	0.9984	Males, Ages 0-1	2.06%	1.0000				
		1/1/08	1.0016	Males, Ages 0-1	1.76%	1.0000				
Copay on Non-Prev Visits	Benefit	1/1/06	0.9890	F,J; B (M1)	54.05%	0.9941	0.9941	1.0000	1.0000	1.0000
Remove Restorative Dental Copay	Benefit	7/1/07 *	1.0060	F,J (M) Females 21-49	16.31%	1.0027	1.0000	1.0027	1.0027	1.0000
			1.0064	F,J (M) Females 50-64	2.96%					
			1.0044	F,J (M) Females 65+	0.00%					
			1.0068	F,J (M) Males 21-49	7.09%					
			1.0069	F,J (M) Males 50-64	2.58%					
			1.0047	F,J (M) Males 65+	0.02%					
			1.0054	B (M1) Females 21-49	4.66%					
			1.0057	B (M1) Females 50-64	3.87%					
			1.0039	B (M1) Females 65+	0.07%					
			1.0063	B (M1) Males 21-49	3.67%					
			1.0062	B (M1) Males 50-64	2.53%					
1.0042	B (M1) Males 65+	0.05%								
Critical Access MH Rates	Reimb.	7/1/07 *	1.0013	All Except Ages 0-2	95.45%	1.0012	1.0000	1.0012	1.0013	1.0000
			1/1/08	1.0001	All					

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Exhibit D-2: Impact of Benefit/Eligibility/Reimbursement Changes - MNCare

Change	Type	Assumed Effective Date	Rate Impact on Subpop.	Subpopulation Affected (Rate Cells)	% of Claims Affected	Net Impact	2005-06 Impact	2006-07 Impact	2007-08 Impact	2008-09 Impact	
Gardasil Vaccine	Benefit	1/1/07	1.0067	L,K Females 2-15	6.47%	1.0011	1.0000	1.0011	0.9993	1.0000	
			1.0073	L,K Females 16-20	4.98%						
			1.0004	F,J (A) Females 21-49	4.31%						
			1.0005	F,J (M) Females 21-49	16.31%						
			1.0017	B (M1,M2) Females 21-49	4.66%						
			1.0024	B (M3) Females 21-49	4.89%						
		1/1/08	0.9973	L,K Females 2-15	4.83%	0.9993					
			0.9928	L,K Females 16-20	3.46%						
			0.9996	F,J (A) Females 21-49	3.24%						
			0.9995	F,J (M) Females 21-49	13.03%						
			0.9983	B (M1,M2) Females 21-49	5.09%						
			0.9976	B (M3) Females 21-49	4.44%						
Model Benefit Set for MH Svcs	Benefit	1/1/07	1.0002	L,K Ages 16-20, PW	12.14%	1.0000	1.0000	1.0000	1.0016	1.0000	
		1/1/08	1.0011	L,K Ages 16-20, PW	9.06%	1.0016					
		1.0019	All Other Adults	76.54%							
Removal of Limited Benefit Set	Benefit	1/1/08	1.0949	B (M3)	16.22%	1.0154	1.0000	1.0000	1.0154	1.0000	
Shingles Vaccine	Benefit	1/1/08	1.0029	Ages 50-64	25.53%	1.0008	1.0000	1.0000	1.0008	1.0000	
			1.0113	Ages 65+	0.23%						
Family Planning Rates	Reimb.	1/1/08	1.0003	Female, Ages 16-49	34.24%	1.0001	1.0000	1.0000	1.0001	1.0000	
Halfway House/Extended Care	Benefit	7/1/08 *	1.0017	Ages 2+	96.14%	1.0016	1.0000	1.0000	1.0016	1.0016	
MH Targeted Case Management	Benefit	7/1/09	1.0049	Ages 2-20	15.10%	1.0039	1.0000	1.0000	1.0000	1.0039	
			1.0038	Ages 21+	80.12%						
			1.0049	Pregnant Women	2.20%						
Rule 5 Treatment Services	Benefit	1/1/09	1.0012	Ages 2-20	15.10%	1.0002	1.0000	1.0000	1.0000	1.0002	
Removal of Rm & Brd Costs from FS Resid CD	Benefit	1/1/09	0.9990	All Ages	100.00%	0.9990	1.0000	1.0000	1.0000	0.9990	
October Rate Amendment	Reimb.	10/1/09	0.9857	L,K Ages 0-20	17.68%	0.9856	1.0000	1.0000	1.0000	0.9856	
			0.9864	F,J Ages 21+	25.77%						
			0.9851	B,G Ages 21+	54.35%						
			0.9861	Pregnant Women	2.20%						
Total Impact:	Benefit and Eligibility Changes						1.0346	1.0050	1.0230	0.9902	

* Adjustment factors for effective dates of July 1 are applied for two successive years (to reflect year-long coverage in the second year).



Exhibit E-1: Revenue - PMAP (Under 65)

2008 Enrollment

Rate Cell			Hennepin	Carver	Core Metro	Greater Metro	NE	NW	Olmsted	Ramsey	SE	SW	Total
Families with Children	0-1	Female	37,827	852	21,923	3,883	4,576	20,925	3,710	20,061	17,671	14,665	146,093
Families with Children	1-2	Female	24,914	589	14,140	2,802	3,472	15,269	2,550	13,731	11,638	9,473	98,578
Families with Children	2-15	Female	194,653	5,009	107,726	19,387	28,245	119,438	20,172	126,251	81,883	71,855	774,619
Families with Children	16-20	Female	49,781	802	22,614	3,879	7,251	27,767	4,422	33,803	17,621	15,809	183,749
Families with Children	21-49	Female	125,351	3,525	82,078	16,321	23,750	98,595	14,193	83,267	62,716	51,553	561,349
Families with Children	50+	Female	7,400	164	2,713	439	866	3,006	794	4,331	1,950	1,597	23,260
Families with Children	0-1	Male	38,262	955	22,201	4,330	4,284	22,840	4,307	20,401	17,176	14,973	149,729
Families with Children	1-2	Male	25,493	603	14,306	2,755	3,530	16,418	2,685	15,141	12,377	10,521	103,829
Families with Children	2-15	Male	195,047	4,738	109,271	18,964	28,905	122,392	20,292	128,206	87,036	73,544	788,395
Families with Children	16-20	Male	40,683	920	18,971	3,219	5,827	22,563	3,559	30,701	13,818	12,592	152,853
Families with Children	21-50	Male	29,836	971	21,843	4,717	7,030	34,825	4,104	25,361	16,524	14,759	159,970
Families with Children	50+	Male	4,112	102	2,032	276	548	2,382	722	2,985	1,516	1,257	15,932
Pregnant Women	All Ages	Female	34,364	875	19,793	4,065	4,018	20,323	3,290	15,150	16,238	13,783	131,899
Total			807,723	20,105	459,611	85,037	122,302	526,743	84,800	519,389	358,164	306,381	3,290,255

2009 Demographic Rates

Rate Cell			Hennepin	Carver	Core Metro	Greater Metro	NE	NW	Olmsted	Ramsey	SE	SW	Average
Families with Children	0-1	Female	\$ 888.69	\$ 817.09	\$ 967.04	\$ 966.51	\$ 848.87	\$ 854.62	\$ 701.51	\$ 803.05	\$ 750.83	\$ 814.90	\$ 855.37
Families with Children	1-2	Female	246.49	226.53	268.10	268.22	235.26	237.06	194.47	222.69	208.32	225.89	237.09
Families with Children	2-15	Female	182.06	167.36	197.91	197.89	173.88	174.98	143.62	164.38	153.81	166.80	174.89
Families with Children	16-20	Female	377.47	347.21	410.75	410.77	360.64	363.03	298.14	340.90	319.06	346.14	362.36
Families with Children	21-49	Female	616.04	566.07	669.99	669.91	587.95	592.15	486.18	556.11	520.18	564.70	592.20
Families with Children	50+	Female	1,020.90	938.97	1,110.21	1,110.40	974.75	981.36	806.16	922.32	862.71	936.56	980.86
Families with Children	0-1	Male	992.62	912.89	1,080.25	1,079.71	947.96	954.43	783.92	896.06	838.79	910.49	955.50
Families with Children	1-2	Male	288.81	265.35	313.88	314.10	275.57	277.62	227.75	260.58	243.82	264.67	277.08
Families with Children	2-15	Male	208.85	192.03	227.06	227.06	199.43	200.71	164.77	188.59	176.33	191.40	200.45
Families with Children	16-20	Male	276.80	254.50	301.14	301.12	264.30	266.23	218.48	249.93	233.91	253.75	265.63
Families with Children	21-50	Male	435.27	400.13	473.12	473.23	415.49	418.11	343.57	392.96	367.68	398.92	417.34
Families with Children	50+	Male	881.63	810.98	958.94	959.24	841.82	847.83	696.42	796.15	745.16	808.98	842.83
Pregnant Women	All Ages	Female	1,529.57	1,405.67	1,663.91	1,662.85	1,459.94	1,471.04	1,206.42	1,380.31	1,291.30	1,401.47	1,473.95
Average			\$ 427.47	\$ 396.55	\$ 473.92	\$ 487.17	\$ 397.56	\$ 412.38	\$ 340.16	\$ 364.03	\$ 369.64	\$ 398.41	\$ 410.52

Demographic Rate \$ 410.52
Risk-Adjusted Rate \$ 391.73

Weight on Demographic Revenue 50%
Weight on Risk-Adjusted Revenue 50%

2009 Revenue \$ 401.12



Exhibit E-2: Revenue - MNCare

2008 Enrollment					Weight on Demographic Rate			2009 Demographic Rates (after rateable reductions) (after county-based adj)		Weight on Risk-Adjusted Rate			2009 Risk-Adjusted Rates (after rateable reductions)		2009 Blended Rates	
Rate Cell			Metro	Non-Metro	Metro	Non-Metro	Metro	Non-Metro	Metro	Non-Metro	Metro	Non-Metro	Metro	Non-Metro	Metro	Non-Metro
0-1 Female (L,K)			4,365	4,176	100%	100%	\$ 598.28	585.17	0%	0%	\$ 370.66	\$ 370.66	\$ 598.28	\$ 585.17		
1-2 Female (L,K)			3,954	4,694	100%	100%	193.07	188.82	0%	0%	370.66	370.66	193.07	188.82		
2-15 Female (L,K)			67,512	90,560	100%	100%	148.87	145.67	0%	0%	370.66	370.66	148.87	145.67		
16-20 Female (L,K)			24,684	35,448	100%	100%	291.21	285.03	0%	0%	370.66	370.66	291.21	285.03		
0-1 Male (L,K)			4,111	5,025	100%	100%	732.65	716.56	0%	0%	370.66	370.66	732.65	716.56		
1-2 Male (L,K)			4,372	4,889	100%	100%	198.12	193.81	0%	0%	370.66	370.66	198.12	193.81		
2-15 Male (L,K)			70,268	93,723	100%	100%	172.65	168.97	0%	0%	370.66	370.66	172.65	168.97		
16-20 Male (L,K)			24,609	35,377	100%	100%	219.61	214.87	0%	0%	370.66	370.66	219.61	214.87		
Pregnant Women (I,K)			4,049	5,210	100%	100%	1,311.35	1,287.06	0%	0%	370.66	370.66	1,311.35	1,287.06		
Parent >200% 21-49 Female (F,J)			13,637	22,690	100%	100%	424.22	415.21	0%	0%	427.34	427.34	424.22	415.21		
Parent <200% 21-49 Female (F,J)			57,651	78,302	100%	100%	423.55	414.66	0%	0%	556.52	556.52	423.55	414.66		
(M1, M2) 21-49 Female (B)			52,566	64,597	100%	100%	462.30	449.41	0%	0%	427.34	427.34	462.30	449.41		
TM (MC) 21-49 Female (G)			20,978	17,181	100%	100%	521.16	524.38	0%	0%	427.34	427.34	521.16	524.38		
(M3) 21-49 Female (B)			-	-	100%	100%	-	-	0%	0%	-	-	-	-		
Parent >200% 50+ Female (F,J)			2,335	3,737	100%	100%	671.07	656.93	0%	0%	427.34	427.34	671.07	656.93		
Parent <200% 50+ Female (F,J)			8,593	10,627	100%	100%	671.49	656.85	0%	0%	556.52	556.52	671.49	656.85		
(M1, M2) 50+ Female (B)			34,328	54,728	100%	100%	726.44	704.15	0%	0%	427.34	427.34	726.44	704.15		
TM (MC) 50+ Female (G)			6,410	4,788	100%	100%	699.50	703.58	0%	0%	427.34	427.34	699.50	703.58		
(M3) 50+ Female (B)			-	-	100%	100%	-	-	0%	0%	-	-	-	-		
Parent >200% 21-49 Male (F,J)			6,107	13,694	100%	100%	306.53	300.01	0%	0%	427.34	427.34	306.53	300.01		
Parent <200% 21-49 Male (F,J)			31,144	52,835	100%	100%	306.70	299.97	0%	0%	556.52	556.52	306.70	299.97		
(M1, M2) 21-49 Male (B)			55,878	57,603	100%	100%	337.22	327.54	0%	0%	427.34	427.34	337.22	327.54		
TM (MC) 21-49 Male (G)			33,946	26,990	100%	100%	353.07	355.23	0%	0%	427.34	427.34	353.07	355.23		
(M3) 21-49 Male (B)			-	-	100%	100%	-	-	0%	0%	-	-	-	-		
Parent >200% 50+ Male (F,J)			1,910	3,528	100%	100%	599.86	587.12	0%	0%	427.34	427.34	599.86	587.12		
Parent <200% 50+ Male (F,J)			8,142	11,047	100%	100%	600.22	587.05	0%	0%	556.52	556.52	600.22	587.05		
(M1, M2) 50+ Male (B)			23,238	35,310	100%	100%	652.34	634.25	0%	0%	427.34	427.34	652.34	634.25		
TM (MC) 50+ Male (G)			6,899	5,061	100%	100%	650.72	654.55	0%	0%	427.34	427.34	650.72	654.55		
(M3) 50+ Male (B)			-	-	100%	100%	-	-	0%	0%	-	-	-	-		
Total Enrollment			1,313,506													
2009 Revenue			\$ 375.13													

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Exhibit E-3: Risk Adjusted Revenue

PMAP

Base Rate	Average Risk Score	Rateable Reductions	Withhold	Adjusted Rate
\$ 312.88	1.1812	0.9752	1.0870	\$ 391.73

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Exhibit F: Trend in Risk Scores

Risk Scores for Calendar Year Assessment Period

	(risk adjuster v4.1)	(v4.1)	(adj to v4.1)	(v6.06)	(v6.06)
<u>Population</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2007</u>	<u>2008</u>
FC & PW*	1.3749	1.4034	1.4240	1.1464	1.1928
MNCare (Group 1)	0.9366	0.9163	1.3309	1.3017	1.3677
MNCare (Group 2)	1.3990	1.4159	1.0156	0.9934	1.1290
MNCare Average	1.1854	1.1863	1.2277	1.2008	1.2777

Trends in Risk Scores

<u>Population</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
FC & PW	2.07%	1.47%	4.05%
MNCare	0.07%	3.50%	6.40%
Weighted Average	1.42%	2.07%	4.69%

Trends in Demographic and Area Factors

<u>Population</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
FC & PW	1.10%	0.65%	-0.42%
MNCare	1.37%	8.42%	2.40%
Weighted Average	1.19%	2.94%	0.35%

Trends in Risk Scores Net of Trends in Demographic and Area Factors

<u>Population</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Wgtd Avg</u>
FC & PW	0.97%	0.81%	4.49%	2.68%
MNCare	-1.27%	-4.54%	3.91%	0.23%
Combined Programs	0.23%	-0.85%	4.33%	1.92%
Selected Trend				1.30%



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Exhibit G-1: Trend in Demographic/Area Factors - PMAP

	2005	2006	2007	2008
Average Demographic/Area Factor	0.986	0.997	1.004	1.000
Trend in Demographic/Area Factors		1.1%	0.7%	-0.4%

Demographic Factors

Families and Children

Female	0-1	1.817
	1-2	0.584
	2-15	0.430
	16-20	0.864
	21-49	1.464
	50+	2.371
Male	0-1	2.230
	1-2	0.688
	2-15	0.507
	16-20	0.638
	21-50	1.055
	50+	2.099

Pregnant Women

All Ages	3.730
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Area Factors

Hennepin	1.019
Carver	0.990
Core Metro	1.125
Greater Metro	1.125
NE	1.008
NW	1.024
Olmsted	0.793
Ramsey	0.933
SE	0.880
SW	0.990



Ms. Karen Peed
December 10, 2009

Exhibit G-1: Trend in Demographic/Area Factors - PMAP

Rate Cell Relativities

Rate Cell	Hennepin	Carver	Core Metro	Greater Metro	Northeast	Northwest	Olmsted	Ramsey	Southeast	Southwest	
<u>Families with Children</u>											
Female	0-1	1.851	1.798	2.044	2.044	1.832	1.860	1.442	1.695	1.599	1.798
	1-2	0.595	0.578	0.656	0.656	0.588	0.597	0.463	0.544	0.513	0.578
	2-15	0.438	0.426	0.484	0.484	0.433	0.440	0.341	0.401	0.378	0.426
	16-20	0.880	0.855	0.971	0.971	0.871	0.884	0.685	0.806	0.760	0.855
	21-49	1.492	1.449	1.647	1.647	1.476	1.499	1.162	1.366	1.288	1.449
50+	2.416	2.347	2.667	2.667	2.390	2.427	1.881	2.212	2.087	2.347	
Male	0-1	2.272	2.207	2.509	2.509	2.248	2.283	1.770	2.080	1.963	2.207
	1-2	0.701	0.681	0.774	0.774	0.694	0.705	0.546	0.642	0.606	0.681
	2-15	0.516	0.502	0.570	0.570	0.511	0.519	0.402	0.473	0.446	0.502
	16-20	0.650	0.631	0.718	0.718	0.643	0.653	0.506	0.595	0.561	0.631
	21-50	1.075	1.045	1.187	1.187	1.064	1.080	0.837	0.985	0.929	1.045
50+	2.139	2.078	2.361	2.361	2.116	2.149	1.666	1.958	1.847	2.078	
<u>Pregnant Women</u>											
Female	All Ages	3.800	3.691	4.195	4.195	3.760	3.818	2.959	3.479	3.282	3.691

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Exhibit G-1: Trend in Demographic/Area Factors - PMAP

2005 Enrollment

Rate Cell		Hennepin	Carver	Core Metro	Greater Metro	Northeast	Northwest	Olmsted	Ramsey	Southeast	Southwest
<u>Families with Children</u>											
Female	0-1	32,987	922	17,545	3,100	4,186	16,801	3,721	17,410	14,629	12,873
	1-2	22,677	571	11,917	2,018	3,202	12,742	2,477	12,921	10,557	8,939
	2-15	186,886	4,793	95,119	15,715	30,135	99,558	19,094	128,225	76,144	67,949
	16-20	46,578	816	20,876	3,236	7,584	23,854	4,754	32,390	16,884	14,432
	21-49	123,366	3,427	77,728	12,981	23,995	78,867	13,756	82,192	56,591	46,274
Male	50+	6,641	137	2,289	294	662	2,132	579	4,118	1,647	1,353
	0-1	35,642	1,135	18,469	3,167	4,717	17,608	3,884	17,116	15,041	13,579
	1-2	23,658	560	12,790	1,861	3,436	12,686	2,768	13,846	11,152	9,486
	2-15	183,784	4,561	98,038	16,111	30,189	101,691	18,761	129,617	79,838	67,319
	16-20	38,182	693	16,954	2,233	6,379	18,163	3,672	27,375	12,489	10,895
	21-50	28,918	766	19,154	3,009	6,914	25,987	4,520	24,013	15,909	13,765
	50+	3,561	15	1,716	185	335	1,404	571	2,840	1,087	1,053
<u>Pregnant Women</u>											
Female	All Ages	33,686	886	16,479	3,006	3,905	15,923	3,790	13,674	14,783	12,595

2006 Enrollment

Rate Cell		Hennepin	Carver	Core Metro	Greater Metro	Northeast	Northwest	Olmsted	Ramsey	Southeast	Southwest
<u>Families with Children</u>											
Female	0-1	33,986	1,038	19,413	3,263	4,734	17,599	3,970	18,929	15,882	13,395
	1-2	21,581	556	11,725	2,203	3,212	12,411	2,603	13,122	10,852	8,862
	2-15	182,498	4,333	96,712	16,474	28,692	101,895	19,581	128,232	79,334	68,442
	16-20	47,067	748	21,258	3,043	7,407	24,097	4,715	33,602	17,205	14,627
	21-49	118,297	3,043	76,243	13,628	23,399	80,873	13,970	83,915	57,621	46,915
Male	50+	7,284	85	2,626	347	569	2,342	780	4,397	1,688	1,516
	0-1	36,246	927	19,612	3,589	4,646	18,312	3,999	19,602	16,599	14,709
	1-2	23,470	531	12,981	2,214	3,568	13,425	2,617	13,266	10,889	9,238
	2-15	180,288	4,294	99,654	16,738	28,603	103,692	19,442	130,226	82,055	68,070
	16-20	39,351	597	17,386	2,498	6,007	18,528	3,517	29,423	13,175	11,219
	21-50	27,939	702	18,810	3,325	6,957	26,613	4,158	24,774	16,005	13,653
	50+	3,891	33	1,857	211	375	1,536	601	3,064	1,236	1,144
<u>Pregnant Women</u>											
Female	All Ages	33,911	983	18,119	3,705	4,007	17,460	3,638	13,997	16,090	13,548

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Exhibit G-1: Trend in Demographic/Area Factors - PMAP

2007 Enrollment

Rate Cell		Hennepin	Carver	Core Metro	Greater Metro	Northeast	Northwest	Olmsted	Ramsey	Southeast	Southwest
Families with Children											
Female	0-1	37,175	1,009	21,084	3,996	4,388	18,412	4,047	19,152	16,855	13,995
	1-2	22,794	539	12,421	2,447	3,538	12,127	2,456	13,276	11,105	8,858
	2-15	185,442	4,762	98,765	17,903	27,950	102,907	19,899	125,037	78,846	69,393
	16-20	47,516	756	21,059	3,523	6,951	23,762	4,472	33,285	16,923	14,774
	21-49	118,989	3,215	77,132	14,651	23,268	82,431	13,955	82,015	59,628	48,438
Male	0-1	7,285	96	2,618	444	745	2,431	813	4,237	1,895	1,653
	1-2	38,534	1,097	21,316	3,987	4,321	20,063	4,085	20,463	17,413	15,241
	2-15	23,749	507	12,849	2,684	3,442	13,113	2,661	13,791	11,588	9,823
	16-20	183,898	4,554	101,691	17,492	28,279	104,440	19,812	127,021	82,623	70,059
	21-50	40,176	742	17,593	2,894	5,697	19,061	3,630	29,430	13,298	11,768
50+	28,488	835	19,631	4,169	6,359	28,054	4,152	24,391	16,406	13,645	
	50+	3,828	31	1,765	310	455	1,711	686	2,934	1,408	1,163
Pregnant Women											
Female	All Ages	35,594	885	18,234	3,853	3,605	18,128	3,783	13,894	16,064	13,515

2008 Enrollment

Rate Cell		Hennepin	Carver	Core Metro	Greater Metro	Northeast	Northwest	Olmsted	Ramsey	Southeast	Southwest
Families with Children											
Female	0-1	37,827	852	21,923	3,883	4,576	20,925	3,710	20,061	17,671	14,665
	1-2	24,914	589	14,140	2,802	3,472	15,269	2,550	13,731	11,638	9,473
	2-15	194,653	5,009	107,726	19,387	28,245	119,438	20,172	126,251	81,883	71,855
	16-20	49,781	802	22,614	3,879	7,251	27,767	4,422	33,803	17,621	15,809
	21-49	125,351	3,525	82,078	16,321	23,750	98,595	14,193	83,267	62,716	51,553
Male	0-1	7,400	164	2,713	439	866	3,006	794	4,331	1,950	1,597
	1-2	38,262	955	22,201	4,330	4,284	22,840	4,307	20,401	17,176	14,973
	2-15	25,493	603	14,306	2,755	3,530	16,418	2,685	15,141	12,377	10,521
	16-20	195,047	4,738	109,271	18,964	28,905	122,392	20,292	128,206	87,036	73,544
	21-50	40,683	920	18,971	3,219	5,827	22,563	3,559	30,701	13,818	12,592
50+	29,836	971	21,843	4,717	7,030	34,825	4,104	25,361	16,524	14,759	
	50+	4,112	102	2,032	276	548	2,382	722	2,985	1,516	1,257
Pregnant Women											
Female	All Ages	34,364	875	19,793	4,065	4,018	20,323	3,290	15,150	16,238	13,783

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Exhibit G-2: Trend in Demographic/Area Factors - MNCare

	2005	2006	2007	2008
Average Demographic/Area Factor	0.887	0.899	0.975	0.999
Trend in Demographic/Area Factors		1.4%	8.4%	2.4%

Demographic Factors

Area Factors

Female	0 - 1	(L,K)	1.310	Metro	1.026
	1 - 2	(L,K)	0.391	Non-Metro	0.981
	2 - 15	(L,K)	0.372		
	16 - 20	(L,K)	0.687		
Male	0 - 1	(L,K)	1.693		
	1 - 2	(L,K)	0.596		
	2 - 15	(L,K)	0.412		
	16 - 20	(L,K)	0.546		
Female Pregnant Women		(I,K)	3.165		
Female	Parent >200%	21 - 49 (F,J)	1.041		
	Parent <200%	21 - 49 (F,J)	1.087		
	(M1,M2)	21 - 49 (B)	1.321		
	TM (MC)	21 - 49 (G)	1.619		
	(M3)	21 - 49 (B)	1.321		
	Parent >200%	50 - 64 (F,J)	1.382		
	Parent <200%	50 - 64 (F,J)	1.444		
	(M1,M2)	50 - 64 (B)	1.755		
	TM (MC)	50 - 64 (G)	2.151		
	(M3)	50 - 64 (B)	1.755		
	Parent >200%	65+ (F,J)	1.382		
	Parent <200%	65+ (F,J)	1.444		
	(M1,M2)	65+ (B)	1.755		
	TM (MC)	65+ (G)	2.151		
	(M3)	65+ (B)	1.755		
Male	Parent >200%	21 - 49 (F,J)	0.794		
	Parent <200%	21 - 49 (F,J)	0.829		
	(M1,M2)	21 - 49 (B)	1.008		
	TM (MC)	21 - 49 (G)	1.236		
	(M3)	21 - 49 (B)	1.008		
	Parent >200%	50 - 64 (F,J)	1.280		
	Parent <200%	50 - 64 (F,J)	1.337		
	(M1,M2)	50 - 64 (B)	1.626		
	TM (MC)	50 - 64 (G)	1.992		
	(M3)	50 - 64 (B)	1.626		
	Parent >200%	65+ (F,J)	1.280		
	Parent <200%	65+ (F,J)	1.337		
	(M1,M2)	65+ (B)	1.626		
	TM (MC)	65+ (G)	1.992		
	(M3)	65+ (B)	1.626		

Exhibit G-2: Trend in Demographic/Area Factors - MNCare

Rate Cell Relativities

			Metro	Non-Metro
Female		0 - 1 (L,K)	1.344	1.284
		1 - 2 (L,K)	0.401	0.383
		2 - 15 (L,K)	0.382	0.365
		16 - 20 (L,K)	0.705	0.674
Male		0 - 1 (L,K)	1.737	1.660
		1 - 2 (L,K)	0.611	0.584
		2 - 15 (L,K)	0.423	0.404
		16 - 20 (L,K)	0.561	0.536
Female Pregnant Women		(L,K)	3.248	3.104
Female	Parent >200%	21 - 49 (F,J)	1.068	1.020
	Parent <200%	21 - 49 (F,J)	1.116	1.066
	(M1,M2)	21 - 49 (B)	1.356	1.296
	TM (MC)	21 - 49 (G)	1.662	1.588
	(M3)	21 - 49 (B)	1.356	1.296
	Parent >200%	50 - 64 (F,J)	1.419	1.355
	Parent <200%	50 - 64 (F,J)	1.482	1.416
	(M1,M2)	50 - 64 (B)	1.801	1.721
	TM (MC)	50 - 64 (G)	2.207	2.109
	(M3)	50 - 64 (B)	1.801	1.721
	Parent >200%	65+ (F,J)	1.419	1.355
	Parent <200%	65+ (F,J)	1.482	1.416
	(M1,M2)	65+ (B)	1.801	1.721
	TM (MC)	65+ (G)	2.207	2.109
	(M3)	65+ (B)	1.801	1.721
	Male	Parent >200%	21 - 49 (F,J)	0.815
Parent <200%		21 - 49 (F,J)	0.851	0.813
(M1,M2)		21 - 49 (B)	1.035	0.989
TM (MC)		21 - 49 (G)	1.268	1.212
(M3)		21 - 49 (B)	1.035	0.989
Parent >200%		50 - 64 (F,J)	1.314	1.255
Parent <200%		50 - 64 (F,J)	1.372	1.311
(M1,M2)		50 - 64 (B)	1.668	1.594
TM (MC)		50 - 64 (G)	2.044	1.953
(M3)		50 - 64 (B)	1.668	1.594
Parent >200%		65+ (F,J)	1.314	1.255
Parent <200%		65+ (F,J)	1.372	1.311
(M1,M2)		65+ (B)	1.668	1.594
TM (MC)		65+ (G)	2.044	1.953
(M3)		65+ (B)	1.668	1.594



Exhibit G-2: Trend in Demographic/Area Factors - MNCare

2005 Enrollment

			Metro	Non-Metro	
Female	0 - 1	(L,K)	6,795	7,696	
	1 - 2	(L,K)	6,292	7,648	
	2 - 15	(L,K)	98,665	135,775	
	16 - 20	(L,K)	35,529	54,267	
Male	0 - 1	(L,K)	7,248	7,938	
	1 - 2	(L,K)	6,792	7,325	
	2 - 15	(L,K)	102,909	141,237	
	16 - 20	(L,K)	33,275	52,240	
Female Pregnant Women		(I,K)	7,117	8,348	
Female	Parent >200%	21 - 49 (F,J)	19,001	33,061	
	Parent <200%	21 - 49 (F,J)	87,143	122,414	
	(M1,M2)	21 - 49 (B)	29,063	27,721	
	TM (MC)	21 - 49 (G)	0	0	
	(M3)	21 - 49 (B)	28,930	38,600	
	Parent >200%	50 - 64 (F,J)	2,440	4,130	
	Parent <200%	50 - 64 (F,J)	9,591	12,159	
	(M1,M2)	50 - 64 (B)	12,344	15,084	
	TM (MC)	50 - 64 (G)	0	0	
	(M3)	50 - 64 (B)	17,692	35,276	
	Parent >200%	65+ (F,J)	0	5	
	Parent <200%	65+ (F,J)	41	8	
	(M1,M2)	65+ (B)	576	249	
	TM (MC)	65+ (G)	0	0	
	(M3)	65+ (B)	238	279	
	Male	Parent >200%	21 - 49 (F,J)	9,569	21,406
		Parent <200%	21 - 49 (F,J)	48,164	80,521
(M1,M2)		21 - 49 (B)	32,198	26,083	
TM (MC)		21 - 49 (G)	0	0	
(M3)		21 - 49 (B)	21,462	24,925	
Parent >200%		50 - 64 (F,J)	2,339	4,775	
Parent <200%		50 - 64 (F,J)	9,412	13,783	
(M1,M2)		50 - 64 (B)	8,592	11,139	
TM (MC)		50 - 64 (G)	0	0	
(M3)		50 - 64 (B)	9,765	18,540	
Parent >200%		65+ (F,J)	21	2	
Parent <200%		65+ (F,J)	98	47	
(M1,M2)		65+ (B)	368	124	
TM (MC)		65+ (G)	0	0	
(M3)		65+ (B)	286	191	

2006 Enrollment

			Metro	Non-Metro	
Female	0 - 1	(L,K)	5,689	6,458	
	1 - 2	(L,K)	5,602	6,434	
	2 - 15	(L,K)	86,206	116,765	
	16 - 20	(L,K)	30,367	45,733	
Male	0 - 1	(L,K)	6,402	7,064	
	1 - 2	(L,K)	5,926	6,530	
	2 - 15	(L,K)	89,091	121,390	
	16 - 20	(L,K)	29,783	44,674	
Female Pregnant Women		(I,K)	6,184	7,399	
Female	Parent >200%	21 - 49 (F,J)	17,593	29,839	
	Parent <200%	21 - 49 (F,J)	74,117	101,773	
	(M1,M2)	21 - 49 (B)	24,496	23,262	
	TM (MC)	21 - 49 (G)	1,720	2,066	
	(M3)	21 - 49 (B)	26,547	33,623	
	Parent >200%	50 - 64 (F,J)	2,377	3,853	
	Parent <200%	50 - 64 (F,J)	8,712	11,313	
	(M1,M2)	50 - 64 (B)	10,828	13,597	
	TM (MC)	50 - 64 (G)	534	691	
	(M3)	50 - 64 (B)	17,682	33,268	
	Parent >200%	65+ (F,J)	14	2	
	Parent <200%	65+ (F,J)	31	2	
	(M1,M2)	65+ (B)	465	133	
	TM (MC)	65+ (G)	0	0	
	(M3)	65+ (B)	140	171	
	Male	Parent >200%	21 - 49 (F,J)	8,846	19,042
		Parent <200%	21 - 49 (F,J)	40,657	66,744
(M1,M2)		21 - 49 (B)	26,564	21,741	
TM (MC)		21 - 49 (G)	2,555	2,650	
(M3)		21 - 49 (B)	19,272	21,845	
Parent >200%		50 - 64 (F,J)	1,936	4,320	
Parent <200%		50 - 64 (F,J)	8,860	12,423	
(M1,M2)		50 - 64 (B)	7,696	10,111	
TM (MC)		50 - 64 (G)	581	668	
(M3)		50 - 64 (B)	9,757	17,052	
Parent >200%		65+ (F,J)	11	0	
Parent <200%		65+ (F,J)	57	14	
(M1,M2)		65+ (B)	275	64	
TM (MC)		65+ (G)	0	0	
(M3)		65+ (B)	236	128	



Exhibit G-2: Trend in Demographic/Area Factors - MNCare

2007 Enrollment

			Metro	Non-Metro
Female	0 - 1	(L,K)	5,046	5,814
	1 - 2	(L,K)	4,526	5,011
	2 - 15	(L,K)	72,583	98,313
	16 - 20	(L,K)	25,770	37,820
Male	0 - 1	(L,K)	5,539	6,164
	1 - 2	(L,K)	4,978	5,550
	2 - 15	(L,K)	74,220	102,212
	16 - 20	(L,K)	25,104	37,484
Female Pregnant Women		(I,K)	4,702	5,635
Female	Parent >200%	21 - 49 (F,J)	14,386	23,917
	Parent <200%	21 - 49 (F,J)	60,853	84,328
	(M1,M2)	21 - 49 (B)	23,127	24,456
	TM (MC)	21 - 49 (G)	22,193	19,002
	(M3)	21 - 49 (B)	22,037	30,817
	Parent >200%	50 - 64 (F,J)	2,193	3,557
	Parent <200%	50 - 64 (F,J)	8,128	10,595
	(M1,M2)	50 - 64 (B)	11,602	15,901
	TM (MC)	50 - 64 (G)	6,561	6,003
	(M3)	50 - 64 (B)	16,804	32,004
	Parent >200%	65+ (F,J)	1	6
	Parent <200%	65+ (F,J)	10	11
	(M1,M2)	65+ (B)	478	118
	TM (MC)	65+ (G)	2	0
	(M3)	65+ (B)	148	165
	Male	Parent >200%	21 - 49 (F,J)	6,473
Parent <200%		21 - 49 (F,J)	33,117	55,853
(M1,M2)		21 - 49 (B)	27,319	25,026
TM (MC)		21 - 49 (G)	35,170	28,487
(M3)		21 - 49 (B)	15,986	19,900
Parent >200%		50 - 64 (F,J)	1,926	3,358
Parent <200%		50 - 64 (F,J)	7,801	11,351
(M1,M2)		50 - 64 (B)	8,616	12,402
TM (MC)		50 - 64 (G)	7,120	6,059
(M3)		50 - 64 (B)	9,399	16,653
Parent >200%		65+ (F,J)	11	11
Parent <200%		65+ (F,J)	91	6
(M1,M2)		65+ (B)	290	56
TM (MC)		65+ (G)	0	0
(M3)		65+ (B)	163	101

2008 Enrollment

			Metro	Non-Metro
Female	0 - 1	(L,K)	4,365	4,176
	1 - 2	(L,K)	3,954	4,694
	2 - 15	(L,K)	67,512	90,560
	16 - 20	(L,K)	24,684	35,448
Male	0 - 1	(L,K)	4,111	5,025
	1 - 2	(L,K)	4,372	4,889
	2 - 15	(L,K)	70,268	93,723
	16 - 20	(L,K)	24,609	35,377
Female Pregnant Women		(I,K)	4,049	5,210
Female	Parent >200%	21 - 49 (F,J)	13,637	22,690
	Parent <200%	21 - 49 (F,J)	57,651	78,302
	(M1,M2)	21 - 49 (B)	52,566	64,597
	TM (MC)	21 - 49 (G)	20,978	17,181
	(M3)	21 - 49 (B)	0	0
	Parent >200%	50 - 64 (F,J)	2,335	3,734
	Parent <200%	50 - 64 (F,J)	8,585	10,611
	(M1,M2)	50 - 64 (B)	33,831	54,453
	TM (MC)	50 - 64 (G)	6,401	4,788
	(M3)	50 - 64 (B)	0	0
	Parent >200%	65+ (F,J)	0	3
	Parent <200%	65+ (F,J)	8	16
	(M1,M2)	65+ (B)	497	275
	TM (MC)	65+ (G)	9	0
	(M3)	65+ (B)	0	0
	Male	Parent >200%	21 - 49 (F,J)	6,107
Parent <200%		21 - 49 (F,J)	31,144	52,835
(M1,M2)		21 - 49 (B)	55,878	57,603
TM (MC)		21 - 49 (G)	33,946	26,990
(M3)		21 - 49 (B)	0	0
Parent >200%		50 - 64 (F,J)	1,907	3,523
Parent <200%		50 - 64 (F,J)	8,087	11,041
(M1,M2)		50 - 64 (B)	22,886	35,188
TM (MC)		50 - 64 (G)	6,885	5,054
(M3)		50 - 64 (B)	0	0
Parent >200%		65+ (F,J)	3	5
Parent <200%		65+ (F,J)	55	6
(M1,M2)		65+ (B)	352	122
TM (MC)		65+ (G)	14	7
(M3)		65+ (B)	0	0