

Administrative Costs at Minnesota Health Plans in 2009

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Introduction

The Minnesota Department of Health is required to collect and publish information on administrative costs of health plans (group purchasers) that do business in Minnesota.¹ This report presents data on 2009 administrative costs for all health plans that reported more than \$3 million in total health premiums for Minnesota residents.

The detailed tables on the following pages present information on administrative costs as reported by group purchasers for each of 14 categories of administrative spending. Appendix A provides the definitions of the 14 administrative cost categories included in this report.

Averaged across all health plan companies, the following table shows administrative costs as a share of total costs over time:

Year	Administrative Cost as % of Total Cost
2001	10.6%
2002	8.9%
2003	8.3%
2004	8.6%
2005	8.3%
2006	8.3%
2007	8.4%
2008	8.0% ²
2009	7.9%

As required by Minnesota Statutes Section 62J.321, subdivision 5, health plans were provided an opportunity to review and comment on the data included in this report. MDH received no comments from health plans.

Comments or questions related to this report may be directed to Tom Major at [REDACTED] or by email to [REDACTED]

¹ Minnesota Statutes, Section 62J.38, paragraph (b).

² Revised from 8.1% to 8.0% since initial publication in June 2010 due to changes in data reported by health plans.

Table 1. Administrative Costs as Percent of Total Costs, 2009

2009 Health Plan Companies	Total 2009 Administrative Costs	Total 2009 Spending	2009 Administrative Costs (as a percent of total spending)
Accendo Insurance Company	109,658	3,196,540	3.4%
Aetna Life Insurance Company	18,525,006	358,119,551	5.2%
American Family Mutual Insurance Company	3,086,211	10,626,714	29.0%
Ameritas Life Insurance Corp	918,042	7,358,079	12.5%
Bankers Life and Casualty Company	1,604,386	9,387,929	17.1%
Blue Cross Blue Shield of Minnesota	396,434,000	4,343,712,442	9.1%
Blue Plus	62,762,000	927,638,000	6.8%
Combined Insurance Company of America	839,803	4,611,134	18.2%
Companion Life Insurance Company	26,796	26,796	100.0%
Connecticut General Life Insurance Company	32,135,096	347,344,931	9.3%
Continental Life Insurance Company of Brentwood TN	318,870	3,385,705	9.4%
Delta Dental Plan of Minnesota	57,814,220	923,084,710	6.3%
Federated Mutual Insurance Company	7,867,889	52,625,309	15.0%
First Health Life & Health Insurance Company	2,373,370	41,456,558	5.7%
FirstSolutions	6,654,053	125,824,451	5.3%
Great-West Life & Annuity Insurance Company	1,112,941	15,382,986	7.2%
Guarantee Trust Life Insurance Company	2,573,580	17,289,575	14.9%
Guardian Life Insurance Company of America	163,743	12,423,907	1.3%
HCC Life Insurance Company	887,524	9,603,239	9.2%
HealthPartners, Inc.	235,221,334	3,536,456,195	6.7%
Humana Insurance Company	29,624,639	256,661,283	11.5%
HumanaDental Insurance Company	1,134,410	2,849,276	39.8%
Itasca Medical Care	3,935,378	40,511,405	9.7%
John Alden Life Insurance Company	1,424,405	6,428,542	22.2%
Lincoln National Life Insurance Company	397,697	5,890,306	6.8%
Medica Health Plans	66,127,003	1,144,901,580	5.8%
Medica Insurance Company	142,603,258	1,272,939,632	11.2%
Medica Self Insured	57,437,947	1,249,743,789	4.6%
Metropolitan HealthPlan (MHP)	23,074,395	138,546,508	16.7%
Metropolitan Life Insurance Company	5,021,079	59,602,777	8.4%
Mutual of Omaha Insurance Company	1,169,705	8,311,697	14.1%
Noridian Mutual Insurance Company	1,437,828	5,933,410	24.2%
Pan-American Life	57,069	4,285,711	1.3%
Pennsylvania Life Insurance Company	3,093,908	24,313,089	12.7%
Physicians Mutual Ins. Co. & Physicians Life Ins. Co.	1,425,414	6,434,116	22.2%
PreferredOne Community Health Plan	14,718,644	134,786,099	10.9%
PreferredOne Insurance Company	8,052,745	74,542,991	10.8%
PrimeWest Health System	15,710,835	154,757,515	10.2%
Principal Life Insurance Company	2,506,158	43,685,152	5.7%
Pyramid Life Insurance Company	1,492,515	12,947,955	11.5%
ReliaStar Life Insurance Company	1,674,668	16,753,065	10.0%
Reliance Standard Life Insurance Company	877,257	2,280,158	38.5%
Sanford HealthPlan of Minnesota	473,128	3,204,307	14.8%
Security Life Insurance Company of America	566,838	3,195,874	17.7%
SilverScript Insurance Company	575,533	12,577,763	4.6%
South Country Health Alliance	18,568,486	206,846,092	9.0%
State Farm Mutual Automobile Insurance Company	2,583,848	22,254,720	11.6%
Sterling Life Insurance Company	722,090	5,086,868	14.2%
Sun Life Assurance Company of Canada	683,041	3,691,670	18.5%
Time Insurance Company	16,861,882	48,275,398	34.9%
UCare Minnesota	89,504,851	1,421,482,028	6.3%
UniCare Life & Health Insurance Company	17,324,682	114,851,985	15.1%
Union Security Insurance Company	4,007,170	21,010,920	19.1%
United World Life Insurance Company	2,085,317	8,941,963	23.3%
UnitedHealthCare Insurance Company	26,087,746	381,425,735	6.8%
WellCare Health Insurance of Illinois, Inc.	990,000	6,897,881	14.4%
World Insurance Company	944,119	7,604,492	12.4%
Totals:	1,396,404,210	17,684,008,503	7.9%

Minnesota Health Plan Spending on Administrative Services, 2009

Total Administrative Spending as percent of Total Carrier Spending: ¹	7.9%
Commercial Administrative Spending as percent of Commercial Spending:	10.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.6%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental), 2009

Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)	Percent of Total Admin Expenses	Percent of Total Expenses
Billing and Enrollment	35,158,022	54,130,844	89,288,866	6.4%	0.5%
Claim Processing	103,516,684	145,241,163	248,757,847	17.8%	1.4%
Detection and Prevention of Fraud	3,559,573	2,621,655	6,181,228	0.4%	0.0%
Customer Service	58,103,053	42,112,107	100,215,160	7.2%	0.6%
Product Management and Marketing	75,956,727	220,024,154	295,980,881	21.2%	1.7%
Underwriting	14,009,184	5,221,959	19,231,143	1.4%	0.1%
Regulatory Compliance and Government	10,865,513	15,764,716	26,630,229	1.9%	0.2%
Lobbying	637,531	447,909	1,085,440	0.1%	0.0%
Provider Relations and Contracting	37,578,144	36,592,060	74,170,204	5.3%	0.4%
Quality Assurance and Utilization Management	59,716,647	47,562,359	107,279,006	7.7%	0.6%
Wellness and Health Education	21,799,569	29,775,414	51,574,983	3.7%	0.3%
Research and Product Development	12,781,230	11,121,334	23,902,564	1.7%	0.1%
Charitable Contributions	7,156	15,093,812	15,100,968	1.1%	0.1%
General Administration	169,071,126	167,934,565	337,005,691	24.1%	1.9%
Total	602,760,159	793,644,051	1,396,404,210	100.0%	7.9%

Taxes and Assessments, 2009

MinnesotaCare Tax	147,756,971
Other Taxes and Assessments	258,336,162

Capital Costs

	2009 Incurred	2009 Payments
Capital Costs on Behalf of a Hospital or Clinic	12,109,224	11,851,687
Capital Acquisitions	53,431,893	52,953,337
Other Capital Costs	91,205	91,205
Total Capital Expenditures	65,632,322	64,896,229

2009 Administrative Spending: Accendo Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	3.4%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	3.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	109,658		109,658
Total Indirect Health Care Expenses	109,658		109,658

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Aetna Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	5.2%
Commercial Administrative Spending as percent of Commercial Spending:	19.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	5.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	503,385	745,737	1,249,122
Claim Processing	1,027,179	627,841	1,655,020
Detection and Prevention of Fraud	1,281,290	657,188	1,938,478
Customer Service	142,045	268,427	410,472
Product Management and Marketing	1,411,073	4,010,245	5,421,318
Underwriting	370,015	174,745	544,760
Regulatory Compliance and Government	149,372	115,215	264,587
Lobbying	0	54,765	54,765
Provider Relations and Contracting	477,706	329,587	807,293
Quality Assurance and Utilization Management	677,110	703,136	1,380,246
Wellness and Health Education	499,413	298,256	797,669
Research and Product Development	114,504	42,867	157,371
Charitable Contributions	3,367	34,140	37,507
General Administration	2,458,693	1,347,705	3,806,398
Total Indirect Health Care Expenses	9,115,152	9,409,854	18,525,006

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	1,585,898	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs	63,639	63,639	
Total Capital Expenditures	63,639	63,639	

2009 Administrative Spending: American Family Mutual Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	29.0%
Commercial Administrative Spending as percent of Commercial Spending:	29.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	28.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	90,447	273,078	363,525
Claim Processing	3,118	359,563	362,681
Detection and Prevention of Fraud	0	0	
Customer Service	497	337	834
Product Management and Marketing	34,476	1,149,308	1,183,784
Underwriting	0	0	
Regulatory Compliance and Government	7,967	114,007	121,974
Lobbying	0	0	
Provider Relations and Contracting	2,656	1,798	4,454
Quality Assurance and Utilization Management	38,252	25,896	64,148
Wellness and Health Education	164	111	275
Research and Product Development	437	296	733
Charitable Contributions	3,748	2,537	6,285
General Administration	498,766	478,752	977,518
Total Indirect Health Care Expenses	680,528	2,405,683	3,086,211

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	659,398	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Ameritas Life Insurance Corp

Total Administrative Spending as percent of Total Carrier Spending¹:	12.5%
Commercial Administrative Spending as percent of Commercial Spending:	12.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		918,042	918,042
Total Indirect Health Care Expenses		918,042	918,042

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	161,993	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Bankers Life and Casualty Company

Total Administrative Spending as percent of Total Carrier Spending¹:	17.1%
Commercial Administrative Spending as percent of Commercial Spending:	2.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	19.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,507	5,521	9,028
Claim Processing	75,054	118,167	193,221
Detection and Prevention of Fraud	15,702	24,721	40,423
Customer Service	41,087	64,687	105,774
Product Management and Marketing	331,046	521,205	852,251
Underwriting	52,339	82,404	134,743
Regulatory Compliance and Government	5,705	8,982	14,687
Lobbying	1,570	2,472	4,042
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	419	659	1,078
Research and Product Development	11,567	18,211	29,778
Charitable Contributions	0	0	
General Administration	85,208	134,153	219,361
Total Indirect Health Care Expenses	623,204	981,182	1,604,386

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	879,529	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Blue Cross Blue Shield of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	9.1%
Commercial Administrative Spending as percent of Commercial Spending:	9.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	17.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	12,050,000	5,517,000	17,567,000
Claim Processing	45,460,000	40,296,000	85,756,000
Detection and Prevention of Fraud	279,000	54,000	333,000
Customer Service	20,668,000	7,742,000	28,410,000
Product Management and Marketing	14,627,000	86,468,000	101,095,000
Underwriting	4,485,000	1,109,000	5,594,000
Regulatory Compliance and Government	464,000	298,000	762,000
Lobbying	28,000	39,000	67,000
Provider Relations and Contracting	19,729,000	12,491,000	32,220,000
Quality Assurance and Utilization Management	4,077,000	8,009,000	12,086,000
Wellness and Health Education	8,582,000	15,299,000	23,881,000
Research and Product Development	7,313,000	2,873,000	10,186,000
Charitable Contributions	0	369,000	369,000
General Administration	39,103,000	39,005,000	78,108,000
Total Indirect Health Care Expenses	176,865,000	219,569,000	396,434,000

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	70,487,000	
Other Taxes and Assessments	63,467,675	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	35,793,000	35,793,000	
Other Capital Costs	0	0	
Total Capital Expenditures	35,793,000	35,793,000	

2009 Administrative Spending: Blue Plus

Total Administrative Spending as percent of Total Carrier Spending¹:	6.8%
Commercial Administrative Spending as percent of Commercial Spending:	10.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.5%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,414,000	662,000	2,076,000
Claim Processing	9,046,000	9,519,000	18,565,000
Detection and Prevention of Fraud	29,000	6,000	35,000
Customer Service	2,102,000	734,000	2,836,000
Product Management and Marketing	2,358,000	4,915,000	7,273,000
Underwriting	246,000	57,000	303,000
Regulatory Compliance and Government	49,000	188,000	237,000
Lobbying	8,000	11,000	19,000
Provider Relations and Contracting	1,822,000	750,000	2,572,000
Quality Assurance and Utilization Management	3,158,000	2,051,000	5,209,000
Wellness and Health Education	6,018,000	3,171,000	9,189,000
Research and Product Development	844,000	339,000	1,183,000
Charitable Contributions	0	38,000	38,000
General Administration	6,068,000	7,159,000	13,227,000
Total Indirect Health Care Expenses	33,162,000	29,600,000	62,762,000

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	17,298,000	
Other Taxes and Assessments	13,502,000	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Combined Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	18.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		839,803	839,803
Total Indirect Health Care Expenses		839,803	839,803

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Companion Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	100.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	11,138		11,138
Underwriting		9	9
Regulatory Compliance and Government	1,888		1,888
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		13,761	13,761
Total Indirect Health Care Expenses	13,026	13,770	26,796

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Connecticut General Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.3%
Commercial Administrative Spending as percent of Commercial Spending:	50.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	49.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	2,999,435	3,781,497	6,780,932
Claim Processing	5,194,809	6,549,284	11,744,093
Detection and Prevention of Fraud			
Customer Service	1,124,433	1,417,613	2,542,046
Product Management and Marketing	1,678,831	2,116,563	3,795,394
Underwriting			
Regulatory Compliance and Government	14,215	17,922	32,137
Lobbying			
Provider Relations and Contracting	554,398	698,950	1,253,348
Quality Assurance and Utilization Management	28,431	35,844	64,275
Wellness and Health Education			
Research and Product Development	71,077	89,609	160,686
Charitable Contributions			
General Administration	2,548,809	3,213,376	5,762,185
Total Indirect Health Care Expenses	14,214,438	17,920,658	32,135,096

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	548,587	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Continental Life Insurance Company of Brentwood TN

Total Administrative Spending as percent of Total Carrier Spending¹:	9.4%
Commercial Administrative Spending as percent of Commercial Spending:	16.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,113	7,623	10,736
Claim Processing	27,314	73,397	100,711
Detection and Prevention of Fraud	0	0	
Customer Service	9,756	13,232	22,988
Product Management and Marketing	14,400	21,831	36,231
Underwriting	3,113	7,623	10,736
Regulatory Compliance and Government	6,354	8,074	14,428
Lobbying	0	0	
Provider Relations and Contracting	4,820	12,953	17,773
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	3,600	5,458	9,058
Charitable Contributions	0	0	
General Administration	46,526	49,683	96,209
Total Indirect Health Care Expenses	118,996	199,874	318,870

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	27,566	27,566	
Total Capital Expenditures	27,566	27,566	

2009 Administrative Spending: Delta Dental Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	6.3%
Commercial Administrative Spending as percent of Commercial Spending:	8.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	4,550,673	4,550,673
Claim Processing	0	8,411,148	8,411,148
Detection and Prevention of Fraud	0	754,112	754,112
Customer Service	605,949	10,156,391	10,762,340
Product Management and Marketing	4,845,625	8,635,767	13,481,392
Underwriting	0	1,168,857	1,168,857
Regulatory Compliance and Government	0	2,583,627	2,583,627
Lobbying	0	107,406	107,406
Provider Relations and Contracting	0	2,757,181	2,757,181
Quality Assurance and Utilization Management	0	1,667,622	1,667,622
Wellness and Health Education	0	818,524	818,524
Research and Product Development	607,914	881,427	1,489,341
Charitable Contributions	0	621,507	621,507
General Administration	0	8,640,490	8,640,490
Total Indirect Health Care Expenses	6,059,488	51,754,732	57,814,220

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	18,754,438	
Other Taxes and Assessments	4,534	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	184,786	184,786	
Other Capital Costs	0	0	
Total Capital Expenditures	184,786	184,786	

2009 Administrative Spending: Federated Mutual Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	15.0%
Commercial Administrative Spending as percent of Commercial Spending:	15.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	103,371	30,359	133,730
Claim Processing	1,277,315	1,609,645	2,886,960
Detection and Prevention of Fraud	0	638	638
Customer Service	55,623	7,762	63,385
Product Management and Marketing	1,571,022	370,730	1,941,752
Underwriting	451,771	78,172	529,943
Regulatory Compliance and Government	34,662	4,774	39,436
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	16,201	2,196	18,397
Wellness and Health Education	5,147	2,094	7,241
Research and Product Development	110,733	12,171	122,904
Charitable Contributions	0	0	
General Administration	1,417,630	705,873	2,123,503
Total Indirect Health Care Expenses	5,043,475	2,824,414	7,867,889

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	1,388,431	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: First Health Life & Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	5.7%
Commercial Administrative Spending as percent of Commercial Spending:	18.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	5.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	114,149	2,259,221	2,373,370
Total Indirect Health Care Expenses	114,149	2,259,221	2,373,370

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	6,134	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: FirstSolutions

Total Administrative Spending as percent of Total Carrier Spending¹:	5.3%
Commercial Administrative Spending as percent of Commercial Spending:	3.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.6%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,601	3,547	5,148
Claim Processing	709,993	181,190	891,183
Detection and Prevention of Fraud	0	54,648	54,648
Customer Service	401,497	28,474	429,971
Product Management and Marketing	148,079	688,633	836,712
Underwriting	0	0	
Regulatory Compliance and Government	6,887	192,137	199,024
Lobbying	0	1,906	1,906
Provider Relations and Contracting	184,261	49,468	233,729
Quality Assurance and Utilization Management	6,864	64,386	71,250
Wellness and Health Education	716	20,093	20,809
Research and Product Development	0	0	
Charitable Contributions	0	11,652	11,652
General Administration	1,991,072	1,906,949	3,898,021
Total Indirect Health Care Expenses	3,450,970	3,203,083	6,654,053

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	732,460	
Other Taxes and Assessments	492,163	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	1,169,846	1,169,846	
Capital Acquisitions	474,702	474,702	
Other Capital Costs	0	0	
Total Capital Expenditures	1,644,548	1,644,548	

2009 Administrative Spending: Great-West Life & Annuity Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.2%
Commercial Administrative Spending as percent of Commercial Spending:	7.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	4,132	80,366	84,498
Claim Processing		404,134	404,134
Detection and Prevention of Fraud		0	
Customer Service	7,209	154,031	161,240
Product Management and Marketing	3,864	263,619	267,483
Underwriting	70,267	0	70,267
Regulatory Compliance and Government	1,787	3,234	5,021
Lobbying	0	0	
Provider Relations and Contracting	969	19,767	20,736
Quality Assurance and Utilization Management	7,595	84,695	92,290
Wellness and Health Education	484	6,788	7,272
Research and Product Development			
Charitable Contributions			
General Administration			
Total Indirect Health Care Expenses	96,307	1,016,634	1,112,941

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	22,259	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Guarantee Trust Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	14.9%
Commercial Administrative Spending as percent of Commercial Spending:	14.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	15.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,906	5,856	15,762
Claim Processing	109,296	947,237	1,056,533
Detection and Prevention of Fraud			
Customer Service	594,865	253,784	848,649
Product Management and Marketing	43,642	62,154	105,796
Underwriting	51,575	16,398	67,973
Regulatory Compliance and Government	51,206	11,965	63,171
Lobbying		1,203	1,203
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions		1,326	1,326
General Administration	236,450	176,717	413,167
Total Indirect Health Care Expenses	1,096,940	1,476,640	2,573,580

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Guardian Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	1.3%
Commercial Administrative Spending as percent of Commercial Spending:	2.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,779	9,437	18,216
Claim Processing	5,513	6,469	11,982
Detection and Prevention of Fraud	314	96	410
Customer Service	5,240	2,229	7,469
Product Management and Marketing	13,490	85,820	99,310
Underwriting	0	0	
Regulatory Compliance and Government	1,223	1,151	2,374
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	2,172	2,172
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	8,721	13,089	21,810
Total Indirect Health Care Expenses	43,280	120,463	163,743

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	287	
Other Taxes and Assessments	18,546	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	127,512	38,682	166,194
Claim Processing	37,358	11,333	48,691
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	95,436	28,951	124,387
Underwriting	189,331	57,436	246,767
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	231,313	70,172	301,485
Total Indirect Health Care Expenses	680,950	206,574	887,524

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	460,608	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	6.7%
Commercial Administrative Spending as percent of Commercial Spending:	7.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.5%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	7.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	6,884,869	1,830,070	8,714,939
Claim Processing	17,912,146	3,811,649	21,723,795
Detection and Prevention of Fraud	536,296	183,442	719,738
Customer Service	10,441,773	184,561	10,626,334
Product Management and Marketing	18,972,375	10,661,686	29,634,061
Underwriting	4,554,640	406,936	4,961,576
Regulatory Compliance and Government	1,500,803	1,619,968	3,120,771
Lobbying	408,000	0	408,000
Provider Relations and Contracting	3,539,347	177,113	3,716,460
Quality Assurance and Utilization Management	27,452,726	11,229,825	38,682,551
Wellness and Health Education	3,124,755	6,106,167	9,230,922
Research and Product Development	1,428,155	30,660	1,458,815
Charitable Contributions	0	3,324,548	3,324,548
General Administration	53,457,888	45,440,936	98,898,824
Total Indirect Health Care Expenses	150,213,773	85,007,561	235,221,334

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	25,791,005	
Other Taxes and Assessments	82,311,000	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	10,939,378	10,681,841	
Capital Acquisitions	15,850,849	15,403,268	
Other Capital Costs			
Total Capital Expenditures	26,790,227	26,085,109	

2009 Administrative Spending: Humana Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.5%
Commercial Administrative Spending as percent of Commercial Spending:	18.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	457,215	5,413,772	5,870,987
Claim Processing	61,846	732,302	794,148
Detection and Prevention of Fraud			
Customer Service	260,601	3,085,717	3,346,318
Product Management and Marketing	887,599	10,509,836	11,397,435
Underwriting	0	0	
Regulatory Compliance and Government	207,241	2,453,883	2,661,124
Lobbying			
Provider Relations and Contracting	276,913	3,278,858	3,555,771
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	143,395	1,697,902	1,841,297
Charitable Contributions			
General Administration	12,270	145,289	157,559
Total Indirect Health Care Expenses	2,307,080	27,317,559	29,624,639

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	2,990,060	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: HumanaDental Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	39.8%
Commercial Administrative Spending as percent of Commercial Spending:	39.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	21,788	200,098	221,886
Claim Processing	37,925	348,292	386,217
Detection and Prevention of Fraud			
Customer Service	1,226	11,263	12,489
Product Management and Marketing	40,013	367,466	407,479
Underwriting	170	1,565	1,735
Regulatory Compliance and Government	5,959	54,725	60,684
Lobbying			
Provider Relations and Contracting	4,097	37,624	41,721
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	216	1,983	2,199
Total Indirect Health Care Expenses	111,394	1,023,016	1,134,410

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Itasca Medical Care

Total Administrative Spending as percent of Total Carrier Spending¹:	9.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	9.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	66,031	112,083	178,114
Claim Processing	237,713	403,499	641,212
Detection and Prevention of Fraud			
Customer Service	66,031	112,083	178,114
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government	66,031	112,083	178,114
Lobbying			
Provider Relations and Contracting		373,091	373,091
Quality Assurance and Utilization Management	713,139	1,210,496	1,923,635
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	171,682	291,416	463,098
Total Indirect Health Care Expenses	1,320,627	2,614,751	3,935,378

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	94,503	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: John Alden Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	22.2%
Commercial Administrative Spending as percent of Commercial Spending:	22.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	10,839	9,559	20,398
Claim Processing	25,487	42,471	67,958
Detection and Prevention of Fraud	0	0	
Customer Service	23,279	11,807	35,086
Product Management and Marketing	157,489	624,335	781,824
Underwriting	58,033	21,360	79,393
Regulatory Compliance and Government	18,117	23,683	41,800
Lobbying	0	0	
Provider Relations and Contracting	0	-1	-1
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	6,463	1,071	7,534
Charitable Contributions	0	471	471
General Administration	61,857	328,085	389,942
Total Indirect Health Care Expenses	361,564	1,062,841	1,424,405

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	86	
Other Taxes and Assessments	138,173	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Lincoln National Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	6.8%
Commercial Administrative Spending as percent of Commercial Spending:	6.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		397,697	397,697
Total Indirect Health Care Expenses		397,697	397,697

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Medica Health Plans

Total Administrative Spending as percent of Total Carrier Spending¹:	5.8%
Commercial Administrative Spending as percent of Commercial Spending:	7.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.5%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,360,807	5,972,518	7,333,325
Claim Processing	1,458,957	10,451,901	11,910,858
Detection and Prevention of Fraud	93,706	42,682	136,388
Customer Service	3,927,604	2,348,674	6,276,278
Product Management and Marketing	3,483,716	3,517,722	7,001,438
Underwriting	285,711	130,138	415,849
Regulatory Compliance and Government	854,860	779,668	1,634,528
Lobbying	24,908	11,345	36,253
Provider Relations and Contracting	1,081,437	795,112	1,876,549
Quality Assurance and Utilization Management	1,288,423	2,109,325	3,397,748
Wellness and Health Education	447,849	203,990	651,839
Research and Product Development	333,318	1,043,026	1,376,344
Charitable Contributions	0	0	
General Administration	12,310,174	11,769,432	24,079,606
Total Indirect Health Care Expenses	26,951,470	39,175,533	66,127,003

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	18,508,951	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Medica Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.2%
Commercial Administrative Spending as percent of Commercial Spending:	11.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	2,648,170	10,423,072	13,071,242
Claim Processing	2,839,171	18,146,199	20,985,370
Detection and Prevention of Fraud	182,355	83,061	265,416
Customer Service	7,643,230	4,445,150	12,088,380
Product Management and Marketing	6,779,409	38,454,366	45,233,775
Underwriting	556,001	253,252	809,253
Regulatory Compliance and Government	1,663,583	1,481,431	3,145,014
Lobbying	48,472	22,078	70,550
Provider Relations and Contracting	2,104,508	1,479,509	3,584,017
Quality Assurance and Utilization Management	2,507,309	1,706,946	4,214,255
Wellness and Health Education	871,528	396,971	1,268,499
Research and Product Development	648,647	1,830,025	2,478,672
Charitable Contributions	0	0	
General Administration	23,955,949	11,432,866	35,388,815
Total Indirect Health Care Expenses	52,448,332	90,154,926	142,603,258

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	55,591,097	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Medica Self Insured

Total Administrative Spending as percent of Total Carrier Spending¹:	4.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,380,286	6,518,885	7,899,171
Claim Processing	1,479,840	11,444,219	12,924,059
Detection and Prevention of Fraud	95,048	43,293	138,341
Customer Service	1,356,534	1,233,783	2,590,317
Product Management and Marketing	3,533,582	3,414,717	6,948,299
Underwriting	289,800	132,001	421,801
Regulatory Compliance and Government	867,097	824,433	1,691,530
Lobbying	25,265	11,508	36,773
Provider Relations and Contracting	1,096,917	832,542	1,929,459
Quality Assurance and Utilization Management	1,306,866	956,269	2,263,135
Wellness and Health Education	454,260	206,910	661,170
Research and Product Development	338,090	1,134,690	1,472,780
Charitable Contributions	0	0	
General Administration	12,456,661	6,004,451	18,461,112
Total Indirect Health Care Expenses	24,680,246	32,757,701	57,437,947

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Metropolitan HealthPlan (MHP)

Total Administrative Spending as percent of Total Carrier Spending¹:	16.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	16.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	15.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	399,623	404,885	804,508
Claim Processing	3,040,156	1,756,569	4,796,725
Detection and Prevention of Fraud	277,732	48,390	326,122
Customer Service	1,374,741	662,458	2,037,199
Product Management and Marketing	528,212	513,273	1,041,485
Underwriting			
Regulatory Compliance and Government	1,383,892	617,606	2,001,498
Lobbying			
Provider Relations and Contracting	1,024,536	379,273	1,403,809
Quality Assurance and Utilization Management	4,143,381	1,150,589	5,293,970
Wellness and Health Education	190,626	48,390	239,016
Research and Product Development		89,357	89,357
Charitable Contributions		150,750	150,750
General Administration	613,914	4,276,042	4,889,956
Total Indirect Health Care Expenses	12,976,813	10,097,582	23,074,395

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	1,157,094	
Other Taxes and Assessments	1,801,865	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	30,975		
Other Capital Costs			
Total Capital Expenditures	30,975		

2009 Administrative Spending: Metropolitan Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	8.4%
Commercial Administrative Spending as percent of Commercial Spending:	10.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	107,434	76,528	183,962
Claim Processing	86,838	388,149	474,987
Detection and Prevention of Fraud	2,316	0	2,316
Customer Service	123,748	201,904	325,652
Product Management and Marketing	953,034	1,534,291	2,487,325
Underwriting	37,162	4,161	41,323
Regulatory Compliance and Government	1,951	15,334	17,285
Lobbying	0	0	
Provider Relations and Contracting	22,980	32,218	55,198
Quality Assurance and Utilization Management	5,307	8,528	13,835
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	7,180	1,412,016	1,419,196
Total Indirect Health Care Expenses	1,347,950	3,673,129	5,021,079

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	321,689	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Mutual of Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	14.1%
Commercial Administrative Spending as percent of Commercial Spending:	78.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	4,871	4,868	9,739
Claim Processing	93,446	155,656	249,102
Detection and Prevention of Fraud	2,350	974	3,324
Customer Service	30,777	16,642	47,419
Product Management and Marketing	27,024	681,426	708,450
Underwriting	3,001	1,796	4,797
Regulatory Compliance and Government	158	8,252	8,410
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	3,254	1,118	4,372
Charitable Contributions			
General Administration	94,799	39,293	134,092
Total Indirect Health Care Expenses	259,680	910,025	1,169,705

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	363,815	
Other Taxes and Assessments	253,221	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Noridian Mutual Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	24.2%
Commercial Administrative Spending as percent of Commercial Spending:	30.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	51,338	1,231	52,569
Claim Processing	439	10,299	10,738
Detection and Prevention of Fraud	2,926	1,932	4,858
Customer Service	2,604	833	3,437
Product Management and Marketing	46,664	287,282	333,946
Underwriting	20,522	5,073	25,595
Regulatory Compliance and Government	55,944	5,113	61,057
Lobbying			
Provider Relations and Contracting	5,863	36,481	42,344
Quality Assurance and Utilization Management		32	32
Wellness and Health Education	979	5,478	6,457
Research and Product Development			
Charitable Contributions			
General Administration	480,937	415,858	896,795
Total Indirect Health Care Expenses	668,216	769,612	1,437,828

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Pan-American Life

Total Administrative Spending as percent of Total Carrier Spending¹:	1.3%
Commercial Administrative Spending as percent of Commercial Spending:	2.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	28,420	28,649	57,069
Total Indirect Health Care Expenses	28,420	28,649	57,069

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	90,589	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Pennsylvania Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.7%
Commercial Administrative Spending as percent of Commercial Spending:	100.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	167,675	256,461	424,136
Claim Processing	361,753	553,306	915,059
Detection and Prevention of Fraud	67	103	170
Customer Service	129,563	198,168	327,731
Product Management and Marketing	87,065	133,167	220,232
Underwriting	0	0	
Regulatory Compliance and Government	4,453	6,811	11,264
Lobbying	0	0	
Provider Relations and Contracting	665	1,018	1,683
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	116,593	178,331	294,924
Research and Product Development	10,927	16,714	27,641
Charitable Contributions	0	0	
General Administration	344,362	526,706	871,068
Total Indirect Health Care Expenses	1,223,123	1,870,785	3,093,908

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Physicians Mutual Ins. Co. & Physicians Life Ins. Co.

Total Administrative Spending as percent of Total Carrier Spending¹:	22.2%
Commercial Administrative Spending as percent of Commercial Spending:	28.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	20.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	20,142	29,373	49,515
Claim Processing	54,650	96,456	151,106
Detection and Prevention of Fraud	3,120	4,792	7,912
Customer Service	22,679	21,931	44,610
Product Management and Marketing	193,389	279,543	472,932
Underwriting	10,819	9,565	20,384
Regulatory Compliance and Government	5,850	8,280	14,130
Lobbying			
Provider Relations and Contracting	12,863	17,509	30,372
Quality Assurance and Utilization Management	51,323	102,607	153,930
Wellness and Health Education			
Research and Product Development	12,899	21,187	34,086
Charitable Contributions			
General Administration	162,755	283,682	446,437
Total Indirect Health Care Expenses	550,489	874,925	1,425,414

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: PreferredOne Community Health Plan

Total Administrative Spending as percent of Total Carrier Spending¹:	10.9%
Commercial Administrative Spending as percent of Commercial Spending:	10.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	378,883	257,895	636,778
Claim Processing	613,582	417,648	1,031,230
Detection and Prevention of Fraud	88,725	60,392	149,117
Customer Service	559,240	380,659	939,899
Product Management and Marketing	1,302,191	5,262,060	6,564,251
Underwriting	474,820	323,197	798,017
Regulatory Compliance and Government	302,514	205,913	508,427
Lobbying	10,007	6,812	16,819
Provider Relations and Contracting	435,238	296,254	731,492
Quality Assurance and Utilization Management	344,612	234,568	579,180
Wellness and Health Education	109,858	575,706	685,564
Research and Product Development	212,392	144,569	356,961
Charitable Contributions	0	0	
General Administration	758,661	962,248	1,720,909
Total Indirect Health Care Expenses	5,590,723	9,127,921	14,718,644

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	1,368,491	
Other Taxes and Assessments	3,735,742	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: PreferredOne Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.8%
Commercial Administrative Spending as percent of Commercial Spending:	11.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	179,847	122,417	302,264
Claim Processing	291,252	198,247	489,499
Detection and Prevention of Fraud	42,115	28,667	70,782
Customer Service	265,457	180,690	446,147
Product Management and Marketing	618,118	3,663,110	4,281,228
Underwriting	225,385	153,414	378,799
Regulatory Compliance and Government	143,596	97,742	241,338
Lobbying	4,750	3,233	7,983
Provider Relations and Contracting	206,597	140,625	347,222
Quality Assurance and Utilization Management	163,579	111,344	274,923
Wellness and Health Education	52,147	301,880	354,027
Research and Product Development	100,817	68,623	169,440
Charitable Contributions	0	0	
General Administration	360,118	328,975	689,093
Total Indirect Health Care Expenses	2,653,778	5,398,967	8,052,745

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	3,357,321	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: PrimeWest Health System

Total Administrative Spending as percent of Total Carrier Spending¹:	10.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	10.2%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	292,156	71,324	363,480
Claim Processing	2,214,734	2,415,587	4,630,321
Detection and Prevention of Fraud	235,610	111,228	346,838
Customer Service	848,196	30,321	878,517
Product Management and Marketing	531,222	291,894	823,116
Underwriting	0	0	
Regulatory Compliance and Government	538,762	1,496,703	2,035,465
Lobbying	0	27,807	27,807
Provider Relations and Contracting	673,531	128,509	802,040
Quality Assurance and Utilization Management	3,298,540	1,016,288	4,314,828
Wellness and Health Education	68,013	53,257	121,270
Research and Product Development	55,761	119,711	175,472
Charitable Contributions	0	0	
General Administration	57,253	1,134,428	1,191,681
Total Indirect Health Care Expenses	8,813,778	6,897,057	15,710,835

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	822,963	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Principal Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	5.7%
Commercial Administrative Spending as percent of Commercial Spending:	19.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	150,985	64,708	215,693
Claim Processing	851,086	364,751	1,215,837
Detection and Prevention of Fraud	0	0	
Customer Service	19,654	8,423	28,077
Product Management and Marketing	149,278	63,976	213,254
Underwriting	0	0	
Regulatory Compliance and Government	17,993	7,711	25,704
Lobbying	0	0	
Provider Relations and Contracting	55,971	23,988	79,959
Quality Assurance and Utilization Management	65,123	27,910	93,033
Wellness and Health Education	0	0	
Research and Product Development	23,229	9,955	33,184
Charitable Contributions	0	0	
General Administration	420,992	180,425	601,417
Total Indirect Health Care Expenses	1,754,311	751,847	2,506,158

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Pyramid Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.5%
Commercial Administrative Spending as percent of Commercial Spending:	100.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	41,521	60,042	101,563
Claim Processing	67,171	97,132	164,303
Detection and Prevention of Fraud	35,754	51,702	87,456
Customer Service	32,425	46,888	79,313
Product Management and Marketing	138,476	200,244	338,720
Underwriting	0	0	
Regulatory Compliance and Government	4,701	6,798	11,499
Lobbying	0	0	
Provider Relations and Contracting	50,230	72,635	122,865
Quality Assurance and Utilization Management	7,327	10,595	17,922
Wellness and Health Education	21,600	31,235	52,835
Research and Product Development	10,237	14,803	25,040
Charitable Contributions	0	0	
General Administration	200,731	290,268	490,999
Total Indirect Health Care Expenses	610,173	882,342	1,492,515

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.0%
Commercial Administrative Spending as percent of Commercial Spending:	61.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	29,957	17,206	47,163
Claim Processing	70,723	17,887	88,610
Detection and Prevention of Fraud			
Customer Service	24,199	9,574	33,773
Product Management and Marketing	293,355	105,047	398,402
Underwriting	60,690	11,894	72,584
Regulatory Compliance and Government	9,274	1,684	10,958
Lobbying			
Provider Relations and Contracting	42,775	21,421	64,196
Quality Assurance and Utilization Management	60,729	69,038	129,767
Wellness and Health Education			
Research and Product Development	9,102	1,274	10,376
Charitable Contributions			
General Administration	315,552	503,287	818,839
Total Indirect Health Care Expenses	916,356	758,312	1,674,668

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	581,193	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Reliance Standard Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	38.5%
Commercial Administrative Spending as percent of Commercial Spending:	38.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	935	506	1,441
Claim Processing	28,931	15,647	44,578
Detection and Prevention of Fraud	40	22	62
Customer Service	2,137	1,156	3,293
Product Management and Marketing	238,031	58,479	296,510
Underwriting	21,690	11,731	33,421
Regulatory Compliance and Government	1,498	810	2,308
Lobbying	0	0	
Provider Relations and Contracting	893	483	1,376
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	3,864	2,090	5,954
Charitable Contributions	0		
General Administration	316,916	171,398	488,314
Total Indirect Health Care Expenses	614,935	262,322	877,257

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Sanford HealthPlan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	14.8%
Commercial Administrative Spending as percent of Commercial Spending:	14.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	17.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,725	0	1,725
Claim Processing	10,708	293	11,001
Detection and Prevention of Fraud	126	0	126
Customer Service	13,459	639	14,098
Product Management and Marketing	1,334	172,025	173,359
Underwriting	5,032	0	5,032
Regulatory Compliance and Government	2,516	97,576	100,092
Lobbying	0	0	
Provider Relations and Contracting	5,344	5,424	10,768
Quality Assurance and Utilization Management	13,180	2,561	15,741
Wellness and Health Education	19,625	2,225	21,850
Research and Product Development	503	0	503
Charitable Contributions	0	0	
General Administration	32,853	85,980	118,833
Total Indirect Health Care Expenses	106,405	366,723	473,128

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	117,736	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Security Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	17.7%
Commercial Administrative Spending as percent of Commercial Spending:	17.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	48,954	66,137	115,091
Underwriting	19,820	26,777	46,597
Regulatory Compliance and Government	4,280	5,782	10,062
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	6,218	8,401	14,619
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	161,832	218,637	380,469
Total Indirect Health Care Expenses	241,104	325,734	566,838

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	111,703	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: SilverScript Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	4.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	4.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment		731	731
Claim Processing			
Detection and Prevention of Fraud			
Customer Service	39,997	6,400	46,397
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		528,405	528,405
Total Indirect Health Care Expenses	39,997	535,536	575,533

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	1,339	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: South Country Health Alliance

Total Administrative Spending as percent of Total Carrier Spending¹:	9.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	9.0%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	353,993	993,614	1,347,607
Claim Processing		8,218,415	8,218,415
Detection and Prevention of Fraud	115,305	46,855	162,160
Customer Service	438,115	91,637	529,752
Product Management and Marketing	453,264	562,461	1,015,725
Underwriting			
Regulatory Compliance and Government	328,556	728,663	1,057,219
Lobbying		15,000	15,000
Provider Relations and Contracting	422,306	1,113,454	1,535,760
Quality Assurance and Utilization Management	945,222	284,521	1,229,743
Wellness and Health Education	227,771	281,771	509,542
Research and Product Development			
Charitable Contributions			
General Administration	1,112,183	1,835,380	2,947,563
Total Indirect Health Care Expenses	4,396,715	14,171,771	18,568,486

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments	25,497	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	166,359	166,359	
Other Capital Costs			
Total Capital Expenditures	166,359	166,359	

2009 Administrative Spending: State Farm Mutual Automobile Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.6%
Commercial Administrative Spending as percent of Commercial Spending:	8.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	19.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	72,302	8,747	81,049
Claim Processing	363,133	645,570	1,008,703
Detection and Prevention of Fraud	19,112	33,977	53,089
Customer Service	21,088	28	21,116
Product Management and Marketing	37,959	1,131,450	1,169,409
Underwriting	4,217	2,246	6,463
Regulatory Compliance and Government	42,176	16,022	58,198
Lobbying	0	13,308	13,308
Provider Relations and Contracting	9,039	12	9,051
Quality Assurance and Utilization Management	21,088	7,432	28,520
Wellness and Health Education	3,013	4	3,017
Research and Product Development	30,126	7,444	37,570
Charitable Contributions	0	22	22
General Administration	60,252	34,081	94,333
Total Indirect Health Care Expenses	683,505	1,900,343	2,583,848

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	505,510	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Sterling Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	14.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	14.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	15,144	9,397	24,541
Claim Processing	24,761	7,355	32,116
Detection and Prevention of Fraud	0	0	
Customer Service	19,678	483	20,161
Product Management and Marketing	91,326	153,347	244,673
Underwriting	0	0	
Regulatory Compliance and Government	6,711	4,923	11,634
Lobbying	0	1,234	1,234
Provider Relations and Contracting	19,931	25,425	45,356
Quality Assurance and Utilization Management	9,084	3,757	12,841
Wellness and Health Education	1,366	1,010	2,376
Research and Product Development	7,029	59,653	66,682
Charitable Contributions	0	113	113
General Administration	70,643	189,720	260,363
Total Indirect Health Care Expenses	265,673	456,417	722,090

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	7,206	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending¹:	18.5%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	17,643	929	18,572
Claim Processing	36,662	5,442	42,104
Detection and Prevention of Fraud			
Customer Service	23,524	1,238	24,762
Product Management and Marketing	19,450	6,117	25,567
Underwriting	69,734	5,249	74,983
Regulatory Compliance and Government	1,176	62	1,238
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	4,863	256	5,119
Charitable Contributions			
General Administration	441,685	49,011	490,696
Total Indirect Health Care Expenses	614,737	68,304	683,041

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: Time Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	34.9%
Commercial Administrative Spending as percent of Commercial Spending:	34.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	98,582	141,084	239,666
Claim Processing	360,058	360,414	720,472
Detection and Prevention of Fraud	0	0	
Customer Service	310,362	150,444	460,806
Product Management and Marketing	1,487,054	7,643,711	9,130,765
Underwriting	927,102	431,545	1,358,647
Regulatory Compliance and Government	196,392	412,335	608,727
Lobbying	0	0	
Provider Relations and Contracting	0	-17	-17
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	63,436	24,156	87,592
Charitable Contributions	0	4,108	4,108
General Administration	549,226	3,701,890	4,251,116
Total Indirect Health Care Expenses	3,992,212	12,869,670	16,861,882

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	1,368	
Other Taxes and Assessments	1,452,460	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: UCare Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	6.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.9%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	6.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,730,026	2,313,278	4,043,304
Claim Processing	5,912,817	7,329,516	13,242,333
Detection and Prevention of Fraud	203,056	98,762	301,818
Customer Service	3,052,542	1,883,886	4,936,428
Product Management and Marketing	4,505,073	11,845,315	16,350,388
Underwriting			
Regulatory Compliance and Government	1,543,657	721,549	2,265,206
Lobbying	55,778	47,140	102,918
Provider Relations and Contracting	3,276,152	6,095,088	9,371,240
Quality Assurance and Utilization Management	8,313,708	8,676,582	16,990,290
Wellness and Health Education	982,079	1,516,526	2,498,605
Research and Product Development	161,530	161,356	322,886
Charitable Contributions	0	10,504,991	10,504,991
General Administration	4,088,715	4,485,729	8,574,444
Total Indirect Health Care Expenses	33,825,133	55,679,718	89,504,851

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	7,583,053	
Other Taxes and Assessments	5,324,207	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	931,222	931,222	
Other Capital Costs			
Total Capital Expenditures	931,222	931,222	

2009 Administrative Spending: UniCare Life & Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	15.1%
Commercial Administrative Spending as percent of Commercial Spending:	19.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	15.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	771,353	679,114	1,450,467
Claim Processing	1,502,897	1,239,357	2,742,254
Detection and Prevention of Fraud	15,463	19,001	34,464
Customer Service	984,857	1,077,357	2,062,214
Product Management and Marketing	2,144,136	3,672,179	5,816,315
Underwriting	228,803	102,889	331,692
Regulatory Compliance and Government	175,011	220,572	395,583
Lobbying	22,781	70,692	93,473
Provider Relations and Contracting	434,201	289,935	724,136
Quality Assurance and Utilization Management	990,310	688,805	1,679,115
Wellness and Health Education	1,164	249,038	250,202
Research and Product Development	51,975	89,016	140,991
Charitable Contributions	0	1,134	1,134
General Administration	719,562	883,080	1,602,642
Total Indirect Health Care Expenses	8,042,513	9,282,169	17,324,682

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	178,769	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2009 Administrative Spending: Union Security Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	19.1%
Commercial Administrative Spending as percent of Commercial Spending:	18.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,153	1,332	2,485
Claim Processing	285,387	223,098	508,485
Detection and Prevention of Fraud	0	4,108	4,108
Customer Service	212,736	47,715	260,451
Product Management and Marketing	734,847	1,889,689	2,624,536
Underwriting	184,037	48,745	232,782
Regulatory Compliance and Government	43,585	4,595	48,180
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	34,944	22,581	57,525
Charitable Contributions	0	36	36
General Administration	161,305	107,277	268,582
Total Indirect Health Care Expenses	1,657,994	2,349,176	4,007,170

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	471,957	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: United World Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	23.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	23.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	4,271	3,633	7,904
Claim Processing	69,501	161,452	230,953
Detection and Prevention of Fraud	3,045	758	3,803
Customer Service	33,254	9,839	43,093
Product Management and Marketing	240,486	1,384,514	1,625,000
Underwriting	28,270	11,302	39,572
Regulatory Compliance and Government	18,452	15,489	33,941
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	9,442	3,058	12,500
Charitable Contributions			
General Administration	72,602	15,949	88,551
Total Indirect Health Care Expenses	479,323	1,605,994	2,085,317

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	200,645	
Other Taxes and Assessments	210,308	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: UnitedHealthCare Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	6.8%
Commercial Administrative Spending as percent of Commercial Spending:	23.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	15.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment		2,326,108	2,326,108
Claim Processing		5,947,771	5,947,771
Detection and Prevention of Fraud		206,111	206,111
Customer Service		4,799,439	4,799,439
Product Management and Marketing		1,531,109	1,531,109
Underwriting		323,889	323,889
Regulatory Compliance and Government		117,778	117,778
Lobbying		0	
Provider Relations and Contracting		3,827,773	3,827,773
Quality Assurance and Utilization Management		5,299,993	5,299,993
Wellness and Health Education		0	
Research and Product Development		265,000	265,000
Charitable Contributions		29,444	29,444
General Administration		1,413,331	1,413,331
Total Indirect Health Care Expenses		26,087,746	26,087,746

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: WellCare Health Insurance of Illinois, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	14.4%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	14.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		990,000	990,000
Total Indirect Health Care Expenses		990,000	990,000

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2009 Administrative Spending: World Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.4%
Commercial Administrative Spending as percent of Commercial Spending:	12.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	14.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2009
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	117,270	94,000	211,270
Claim Processing	149,965	120,206	270,171
Detection and Prevention of Fraud	0	0	
Customer Service	39,542	7,350	46,892
Product Management and Marketing	45,480	4,354	49,834
Underwriting	24,314	51,590	75,904
Regulatory Compliance and Government	54,458	43,651	98,109
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	41	33	74
General Administration	92,986	98,879	191,865
Total Indirect Health Care Expenses	524,056	420,063	944,119

Taxes and Assessments		Calendar Year 2009
MinnesotaCare Tax	0	
Other Taxes and Assessments	152,577	

Capital Costs			Calendar Year 2009
	2009 Incurred	2009 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

Appendix A: Definitions



Definitions for the 2009 MDH Health Plan Financial & Statistical Report (HPFSR)

Billing and Enrollment Expenses	These are all costs associated with group and individual billing, member enrollment and premium collection and reconciliation functions. This may include costs for the collection and reconciliation of cash, group and membership set-up and maintenance, contract, identification card, and directory preparation and issuance, electronic data interchange expenses pertaining to billing and enrollment, and enrollment materials. Traditional expense categories that your company might allocate <i>in whole or in part</i> to billing and enrollment expenses include finance and information systems.
Claim Processing Expenses	These are all costs associated with the adjudication and adjustment of claims, coordination of benefits processing, maintenance of the claim system, printing of claim forms, claim audit function, electronic data interchange expenses pertaining to claim processing, and fraud investigation. Traditional expense categories that your company might allocate <i>in whole or in part</i> to claims processing expenses include information systems and legal.
Customer Service Expenses	These are all costs associated with individual, group, or provider support relating to membership, open enrollment, grievance resolution, claim problems, and specialized phone services and equipment. Traditional expense categories which your company might allocate <i>in whole or in part</i> to customer service expenses include information systems, finance, legal, and sales and marketing.
Detection and Prevention Of Fraud	These are all carrier costs relating to detection and prevention of fraud.

<p>Product Management and Marketing Expenses</p>	<p>These are all costs associated with the management and marketing of current products. This may include costs relating to product promotion and advertising, sales, pricing, broker fees and commissions, internal commissions and commissions processing, marketing materials, account reporting, changes or additions to current products, and enrollee education regarding coverage. Traditional expense categories that your company might allocate <i>in whole or in part</i> to product management and marketing expenses include information systems, underwriting, legal, finance, actuarial, public relations, and network management.</p>
<p>Underwriting</p>	<p>These are all carrier costs relating to underwriting.</p>
<p>Regulatory Compliance and Government Relations Expenses</p>	<p>These are all costs associated with federal and state reporting, rate filing, state and federal audits, tax accounting, lobbying, licensing and filing fees, and costs associated with the preparation and filing of all financial, utilization, statistical, and quality reports, and administration of government programs. Traditional expense categories that your company might allocate <i>in whole or in part</i> to regulatory compliance and government relations expenses include information systems, finance, actuarial, sales and marketing, underwriting, contract, legal, utilization management, quality assurance, and compliance.</p>
<p>Lobbying</p>	<p>These are all carrier costs relating to lobbying.</p>
<p>Provider Relations and Contracting Expenses</p>	<p>These are all costs associated with contract negotiation and preparation, monitoring of provider compliance, field training with providers, provider communication materials and bulletins, and administration of provider capitations and settlements. Traditional expense categories that your company might allocate <i>in whole or in part</i> to provider relations and contracting expenses include finance, legal, accounting, actuarial, and information systems.</p>

<p>Quality Assurance and Utilization Management Expenses</p>	<p>These are all costs associated with quality assurance, practice protocol development, utilization review, peer review, credentialing, outcomes analysis related to existing products, nurse triage and other medical care evaluation activities. Traditional expense categories that your company might allocate <i>in whole or in part</i> to quality assurance and utilization management expenses include information systems and legal.</p>
<p>Wellness and Health Education Expenses</p>	<p>These are all costs associated with wellness and health promotion, disease prevention, member education and materials, provider education, and outreach services. Traditional expense categories that your company might allocate <i>in whole or in part</i> to wellness and health education expenses include marketing, medical services, and printing.</p>
<p>Research and Product Development Expenses</p>	<p>These are all costs associated with outcomes research, medical research programs, product design and development for products and programs not currently offered, major systems development, and integrated service network development. Traditional expense categories that your company might allocate <i>in whole or in part</i> to research and product development expenses include actuarial, information systems, marketing, finance, underwriting, and wellness programs.</p>
<p>Charitable Contributions Expenses</p>	<p>These are all costs related to contributions made for charitable purposes.</p>
<p>General Administration Expenses</p>	<p>These are all costs not outlined or allocated to the other categories. Traditional expense categories that your company might allocate <i>in whole or in part</i> to general administration expenses include human resources, facility maintenance, payroll, general accounting, finance, executive, internal audit, treasury, actuarial, finance, information systems, office management and occupancy costs, general office supplies and equipment, legal, board, outside consulting services, membership fees in trade organizations, public relations, and mail room. Taxes and assessments are not included in these costs.</p>

Total Indirect Health Care Expenses	This grand total should be equal to the sum across columns (product categories) for the indirect expenses line in section 7.
Minnesotacare Tax Expenses	These are all payments paid to providers under Minnesota Statutes, section 295.582 and payments made as a provider under Minnesota Statutes, section 295.52, for the MinnesotaCare tax.
Other Taxes and Assessments Expenses	These are all payments or amounts payable to government agencies except for the MinnesotaCare tax under Minnesota Statutes, section 295.52 and Minnesota Statutes, section 295.582. This category does not include fees or fines paid to government agencies.
Capital Costs on Behalf of a Hospital or Clinic	These are all expenditures for capital that are incurred and/or paid on behalf of a hospital or clinic (or part of a partnership, joint venture, integration, or affiliation agreement). Report payments made during the calendar year (including lease payments) along with any costs incurred during the year.
Capital Acquisitions	These are all expenditures for the acquisition of capital assets. Report payments made during the calendar year (including lease payments) along with any costs incurred during the year.
Other Capital Costs	These are expenditures for other costs, such as legal or administrative costs, that are directly associated with the incurring of capital costs. Report payments made during the calendar year (including lease payments) along with any costs incurred during the year.
Total Capital Expenditures	This is the total of all the payments or incurred capital expenditures listed.

Administrative Costs at Minnesota Health Plans in 2010

Minnesota Department of
Health

January, 2012



Health Economics Program
PO Box 64882
St. Paul, MN 55164-0882
651-201-3550
www.health.state.mn.us/healthconomics

Administrative Costs at Minnesota Health Plans in 2010

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Introduction

The Minnesota Department of Health is required to collect and publish information on administrative costs of health plans (group purchasers) that do business in Minnesota.¹ This report presents data on 2010 administrative costs for all health plans that reported more than \$3 million in total health premiums for Minnesota residents.

The detailed tables on the following pages present information on administrative costs as reported by group purchasers for each of 14 categories of administrative spending. Appendix A provides the definitions of the 14 administrative cost categories included in this report.

Averaged across all health plan companies, the following table shows administrative costs as a share of total costs over time:

Year	Administrative Cost as % of Total Cost
2001	10.6%
2002	8.9%
2003	8.3%
2004	8.6%
2005	8.3%
2006	8.3%
2007	8.4%
2008	8.0% ²
2009	7.9%
2010	7.2%

As required by Minnesota Statutes Section 62J.321, subdivision 5, health plans were provided an opportunity to review and comment on the data included in this report. MDH received no comments from health plans.

Comments or questions related to this report may be directed to health.drmreport@state.mn.us.

¹ Minnesota Statutes, Section 62J.38, paragraph (b).

² Revised from 8.1% to 8.0% since initial publication in June 2010 due to changes in data reported by health plans.

Table 1. Administrative Costs as Percent of Total Costs, 2010

2010 Health Plan Companies	Total 2010 Administrative Costs	Total 2010 Spending	2010 Administrative Costs (as a percent of total spending)
Aetna Life Insurance Company	20,143,758	327,189,195	6.2%
American Family Mutual Insurance Company	2,321,853	5,155,817	45.0%
American Fidelity Assurance Company	685,547	3,089,357	22.2%
Ameritas Life Insurance Corp	990,935	7,083,765	14.0%
Bankers Life and Casualty Company	1,383,033	8,675,359	15.9%
Blue Cross Blue Shield of Minnesota	301,989,000	4,323,689,000	7.0%
Blue Plus	61,572,000	944,796,000	6.5%
Combined Insurance Company of America	303,788	3,504,820	8.7%
Companion Life Insurance Company	33,779	33,779	100.0%
Connecticut General Life Insurance Company	35,027,151	366,010,342	9.6%
Continental Life Insurance Company of Brentwood TN	413,180	4,173,028	9.9%
Delta Dental Plan of Minnesota	59,219,191	1,040,770,352	5.7%
Federated Mutual Insurance Company	7,834,871	53,683,841	14.6%
First Health Life & Health Insurance Company	360,572	20,819,756	1.7%
Guarantee Trust Life Insurance Company	2,012,960	12,563,912	16.0%
Guardian Life Insurance Company of America	33,637	20,244,857	0.2%
HCC Life Insurance Company	708,365	7,293,342	9.7%
HealthPartners, Inc.	245,174,023	3,635,508,795	6.7%
Healthspring Life & Health Insurance Company	747,218	7,791,945	9.6%
Humana Insurance Company	30,137,113	221,553,429	13.6%
Itasca Medical Care	3,545,743	44,337,694	8.0%
John Alden Life Insurance Company	779,806	5,337,815	14.6%
Lincoln National Life Insurance Company	502,840	6,395,130	7.9%
Medica Health Plans	74,008,097	1,320,441,718	5.6%
Medica Insurance Company	135,088,753	1,281,329,954	10.5%
Medica Self Insured	59,837,363	1,365,358,274	4.4%
Metropolitan HealthPlan (MHP)	19,785,914	140,810,863	14.1%
Metropolitan Life Insurance Company	4,923,908	58,135,880	8.5%
Mutual of Omaha Insurance Company	813,747	6,378,184	12.8%
Pan-American Life	49,803	5,106,857	1.0%
Pennsylvania Life Insurance Company	2,569,840	24,743,715	10.4%
Physicians Mutual Ins. Co. & Physicians Life Ins. Co.	1,328,475	5,087,710	26.1%
PreferredOne Community Health Plan	14,026,383	134,009,227	10.5%
PreferredOne Insurance Company	10,722,171	98,074,021	10.9%
PrimeWest Health System	16,370,001	152,507,963	10.7%
Principal Life Insurance Company	2,024,344	36,806,326	5.5%
Pyramid Life Insurance Company	1,155,728	10,697,730	10.8%
ReliaStar Life Insurance Company	1,979,326	16,173,170	12.2%
Security Life Insurance Company of America	578,591	3,324,618	17.4%
SilverScript Insurance Company	2,040,434	17,011,149	12.0%
South Country Health Alliance	18,531,923	202,791,416	9.1%
State Farm Mutual Automobile Insurance Company	2,198,706	20,463,853	10.7%
Sterling Life Insurance Company	575,064	3,425,812	16.8%
Sun Life Assurance Company of Canada	740,125	5,029,984	14.7%
Time Insurance Company	10,594,220	44,062,997	24.0%
UCare Minnesota	106,681,226	1,545,256,185	6.9%
UniCare Life & Health Insurance Company	6,451,158	39,828,968	16.2%
Union Security Insurance Company	3,049,418	16,867,254	18.1%
United World Life Insurance Company	1,856,045	8,171,341	22.7%
UnitedHealthcare Insurance Company	26,629,212	383,074,283	7.0%
WellCare Health Insurance of Illinois, Inc.	558,233	3,306,089	16.9%
World Insurance Company	746,546	7,142,583	10.5%
Totals:	1,301,835,117	18,025,119,454	7.2%

Minnesota Health Plan Spending on Administrative Services, 2010

Total Administrative Spending as percent of Total Carrier Spending:¹	7.2%
Commercial Administrative Spending as percent of Commercial Spending:	10.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.8%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental), 2010					
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)	Percent of Total Admin Expenses	Percent of Total Expenses
Billing and Enrollment	28,705,680	50,052,134	78,757,814	6.0%	0.4%
Claim Processing	86,149,315	169,600,525	255,749,840	19.6%	1.4%
Detection and Prevention of Fraud	2,421,846	2,164,865	4,586,711	0.4%	0.0%
Customer Service	48,782,510	37,153,138	85,935,648	6.6%	0.5%
Product Management and Marketing	68,188,324	173,645,807	241,834,131	18.6%	1.3%
Underwriting	12,828,039	4,594,191	17,422,230	1.3%	0.1%
Regulatory Compliance and Government	9,439,944	15,407,360	24,847,304	1.9%	0.1%
Lobbying	799,972	626,146	1,426,118	0.1%	0.0%
Provider Relations and Contracting	25,565,514	31,891,737	57,457,251	4.4%	0.3%
Quality Assurance and Utilization Management	51,363,773	45,734,408	97,098,181	7.5%	0.5%
Wellness and Health Education	19,086,841	25,450,256	44,537,097	3.4%	0.2%
Research and Product Development	14,757,702	22,526,631	37,284,333	2.9%	0.2%
Charitable Contributions	5,030	21,672,026	21,677,056	1.7%	0.1%
General Administration	163,703,637	169,517,766	333,221,403	25.6%	1.8%
Total	531,798,127	770,036,990	1,301,835,117	100.0%	7.2%

Taxes and Assessments, 2009	
MinnesotaCare Tax	143,319,630
Other Taxes and Assessments	266,018,585

Capital Costs		
	2010 Incurred	2010 Payments
Capital Costs on Behalf of a Hospital or Clinic	8,021,026	8,451,690
Capital Acquisitions	63,216,825	63,744,636
Other Capital Costs	37,829	37,829
Total Capital Expenditures	71,275,680	72,234,155

2010 Administrative Spending: Aetna Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	6.2%
Commercial Administrative Spending as percent of Commercial Spending:	20.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	4.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	547,372	810,901	1,358,273
Claim Processing	1,116,937	682,703	1,799,640
Detection and Prevention of Fraud	181,050	294,174	475,224
Customer Service	1,366,659	712,323	2,078,982
Product Management and Marketing	1,534,376	4,360,668	5,895,044
Underwriting	402,348	190,015	592,363
Regulatory Compliance and Government	162,424	125,283	287,707
Lobbying	0	59,550	59,550
Provider Relations and Contracting	519,449	358,387	877,836
Quality Assurance and Utilization Management	736,277	764,578	1,500,855
Wellness and Health Education	543,052	324,318	867,370
Research and Product Development	124,509	46,613	171,122
Charitable Contributions	3,661	37,121	40,782
General Administration	2,673,539	1,465,471	4,139,010
Total Indirect Health Care Expenses	9,911,653	10,232,105	20,143,758

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	2,068,020	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: American Family Mutual Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	45.0%
Commercial Administrative Spending as percent of Commercial Spending:	43.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	59.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	32,389	19,795	52,184
Claim Processing	137	219,731	219,868
Detection and Prevention of Fraud	0	0	
Customer Service	52	24	76
Product Management and Marketing	12,341	877,801	890,142
Underwriting	0	0	
Regulatory Compliance and Government	2,911	813,888	816,799
Lobbying	0	0	
Provider Relations and Contracting	970	448	1,418
Quality Assurance and Utilization Management	13,710	6,326	20,036
Wellness and Health Education	7	3	10
Research and Product Development	0	0	
Charitable Contributions	1,340	618	1,958
General Administration	175,794	143,568	319,362
Total Indirect Health Care Expenses	239,651	2,082,202	2,321,853

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	641,504	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: American Fidelity Assurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	22.2%
Commercial Administrative Spending as percent of Commercial Spending:	31.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	2,072	710	2,782
Claim Processing	15,215	5,078	20,293
Detection and Prevention of Fraud	0	0	
Customer Service	26,695	14,963	41,658
Product Management and Marketing	1,786	954	2,740
Underwriting	4,054	2,541	6,595
Regulatory Compliance and Government	9,018	1,959	10,977
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	1,329	1,572	2,901
Wellness and Health Education	0	0	
Research and Product Development	9,190	1,487	10,677
Charitable Contributions	0	2,933	2,933
General Administration	552,638	31,353	583,991
Total Indirect Health Care Expenses	621,997	63,550	685,547

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	163,464	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Ameritas Life Insurance Corp

Total Administrative Spending as percent of Total Carrier Spending¹:	14.0%
Commercial Administrative Spending as percent of Commercial Spending:	13.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	645,315	345,620	990,935
Total Indirect Health Care Expenses	645,315	345,620	990,935

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	156,113	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Bankers Life and Casualty Company

Total Administrative Spending as percent of Total Carrier Spending¹:	15.9%
Commercial Administrative Spending as percent of Commercial Spending:	2.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,176	4,595	7,771
Claim Processing	67,985	98,343	166,328
Detection and Prevention of Fraud	14,223	20,574	34,797
Customer Service	37,217	53,835	91,052
Product Management and Marketing	300,661	434,922	735,583
Underwriting	47,409	68,580	115,989
Regulatory Compliance and Government	5,168	7,475	12,643
Lobbying	1,422	2,057	3,479
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	379	549	928
Research and Product Development	10,477	15,156	25,633
Charitable Contributions	0	0	
General Administration	77,182	111,648	188,830
Total Indirect Health Care Expenses	565,299	817,734	1,383,033

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	972,185	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Blue Cross Blue Shield of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	7.0%
Commercial Administrative Spending as percent of Commercial Spending:	10.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	15.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	7,377,000	2,588,000	9,965,000
Claim Processing	29,281,000	62,955,000	92,236,000
Detection and Prevention of Fraud	154,000	43,000	197,000
Customer Service	12,549,000	4,294,000	16,843,000
Product Management and Marketing	11,581,000	45,864,000	57,445,000
Underwriting	3,198,000	647,000	3,845,000
Regulatory Compliance and Government	323,000	308,000	631,000
Lobbying	32,000	54,000	86,000
Provider Relations and Contracting	9,245,000	2,903,000	12,148,000
Quality Assurance and Utilization Management	1,628,000	1,780,000	3,408,000
Wellness and Health Education	6,693,000	10,928,000	17,621,000
Research and Product Development	8,353,000	11,953,000	20,306,000
Charitable Contributions	0	187,000	187,000
General Administration	26,677,000	40,394,000	67,071,000
Total Indirect Health Care Expenses	117,091,000	184,898,000	301,989,000

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	70,391,000	
Other Taxes and Assessments	55,597,000	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	34,561,000	34,561,000	
Other Capital Costs	0	0	
Total Capital Expenditures	34,561,000	34,561,000	

2010 Administrative Spending: Blue Plus

Total Administrative Spending as percent of Total Carrier Spending¹:	6.5%
Commercial Administrative Spending as percent of Commercial Spending:	7.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	962,000	385,000	1,347,000
Claim Processing	9,403,000	9,466,000	18,869,000
Detection and Prevention of Fraud	24,000	6,000	30,000
Customer Service	1,713,000	444,000	2,157,000
Product Management and Marketing	2,296,000	3,364,000	5,660,000
Underwriting	161,000	27,000	188,000
Regulatory Compliance and Government	76,000	209,000	285,000
Lobbying	12,000	21,000	33,000
Provider Relations and Contracting	1,567,000	613,000	2,180,000
Quality Assurance and Utilization Management	1,609,000	1,001,000	2,610,000
Wellness and Health Education	5,983,000	3,447,000	9,430,000
Research and Product Development	1,210,000	1,720,000	2,930,000
Charitable Contributions	0	45,000	45,000
General Administration	5,697,000	10,111,000	15,808,000
Total Indirect Health Care Expenses	30,713,000	30,859,000	61,572,000

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	17,598,000	
Other Taxes and Assessments	13,168,000	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Combined Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	8.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		87,384	87,384
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		216,404	216,404
Total Indirect Health Care Expenses		303,788	303,788

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Companion Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	100.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	17,991		17,991
Underwriting		149	149
Regulatory Compliance and Government	2,866		2,866
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		12,773	12,773
Total Indirect Health Care Expenses	20,857	12,922	33,779

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Connecticut General Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.6%
Commercial Administrative Spending as percent of Commercial Spending:	50.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	48.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,191,125	4,200,070	7,391,195
Claim Processing	5,526,801	7,274,222	12,801,023
Detection and Prevention of Fraud	0	0	
Customer Service	1,196,294	1,574,529	2,770,823
Product Management and Marketing	1,786,122	2,350,845	4,136,967
Underwriting	0	0	
Regulatory Compliance and Government	15,124	19,906	35,030
Lobbying	0	0	
Provider Relations and Contracting	589,829	776,316	1,366,145
Quality Assurance and Utilization Management	30,248	39,811	70,059
Wellness and Health Education	0	0	
Research and Product Development	75,618	99,528	175,146
Charitable Contributions	0	0	
General Administration	2,711,700	3,569,063	6,280,763
Total Indirect Health Care Expenses	15,122,861	19,904,290	35,027,151

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	820,597	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Continental Life Insurance Company of Brentwood TN

Total Administrative Spending as percent of Total Carrier Spending¹:	9.9%
Commercial Administrative Spending as percent of Commercial Spending:	17.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	11,695	15,336	27,031
Claim Processing	21,753	39,255	61,008
Detection and Prevention of Fraud	0	0	
Customer Service	10,088	4,141	14,229
Product Management and Marketing	16,875	11,051	27,926
Underwriting	11,695	15,336	27,031
Regulatory Compliance and Government	6,587	5,487	12,074
Lobbying	0	0	
Provider Relations and Contracting	3,839	6,927	10,766
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	4,219	2,763	6,982
Charitable Contributions	0	0	
General Administration	87,738	138,395	226,133
Total Indirect Health Care Expenses	174,489	238,691	413,180

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs	23,341	23,341	
Total Capital Expenditures	23,341	23,341	

2010 Administrative Spending: Delta Dental Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	5.7%
Commercial Administrative Spending as percent of Commercial Spending:	9.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment		4,804,142	4,804,142
Claim Processing		8,944,848	8,944,848
Detection and Prevention of Fraud		762,685	762,685
Customer Service	583,992	10,651,575	11,235,567
Product Management and Marketing	4,671,934	8,881,863	13,553,797
Underwriting		1,205,940	1,205,940
Regulatory Compliance and Government		2,633,195	2,633,195
Lobbying		129,281	129,281
Provider Relations and Contracting		2,875,919	2,875,919
Quality Assurance and Utilization Management		1,741,549	1,741,549
Wellness and Health Education		844,072	844,072
Research and Product Development	583,992	969,570	1,553,562
Charitable Contributions		531,131	531,131
General Administration		8,403,503	8,403,503
Total Indirect Health Care Expenses	5,839,918	53,379,273	59,219,191

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	20,775,519	
Other Taxes and Assessments	4,171	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Federated Mutual Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	14.6%
Commercial Administrative Spending as percent of Commercial Spending:	14.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	101,051	31,786	132,837
Claim Processing	1,255,303	1,539,014	2,794,317
Detection and Prevention of Fraud			
Customer Service	53,898	9,508	63,406
Product Management and Marketing	1,617,311	422,901	2,040,212
Underwriting	439,810	84,473	524,283
Regulatory Compliance and Government	35,043	7,643	42,686
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	14,316	3,418	17,734
Wellness and Health Education	3,147	887	4,034
Research and Product Development	109,351	13,953	123,304
Charitable Contributions			
General Administration	1,248,995	843,063	2,092,058
Total Indirect Health Care Expenses	4,878,225	2,956,646	7,834,871

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	1,311,139	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: First Health Life & Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	1.7%
Commercial Administrative Spending as percent of Commercial Spending:	20.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	1.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	81,602	278,970	360,572
Total Indirect Health Care Expenses	81,602	278,970	360,572

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Guarantee Trust Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.0%
Commercial Administrative Spending as percent of Commercial Spending:	15.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	23.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,272	7,333	15,605
Claim Processing	114,864	595,981	710,845
Detection and Prevention of Fraud	0	0	
Customer Service	485,155	160,306	645,461
Product Management and Marketing	35,459	44,474	79,933
Underwriting	46,977	21,991	68,968
Regulatory Compliance and Government	50,424	13,299	63,723
Lobbying	0	2,165	2,165
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	777	777
General Administration	262,484	162,999	425,483
Total Indirect Health Care Expenses	1,003,635	1,009,325	2,012,960

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Guardian Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	0.2%
Commercial Administrative Spending as percent of Commercial Spending:	0.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,872	1,920	3,792
Claim Processing	1,055	1,214	2,269
Detection and Prevention of Fraud	59	16	75
Customer Service	1,120	415	1,535
Product Management and Marketing	2,859	17,720	20,579
Underwriting	0	0	
Regulatory Compliance and Government	223	255	478
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	395	395
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	1,877	2,637	4,514
Total Indirect Health Care Expenses	9,065	24,572	33,637

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	70	
Other Taxes and Assessments	10,895	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	118,657	35,275	153,932
Claim Processing	31,657	9,411	41,068
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	52,644	15,650	68,294
Underwriting	140,522	41,775	182,297
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	202,557	60,217	262,774
Total Indirect Health Care Expenses	546,037	162,328	708,365

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	314,019	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	6.7%
Commercial Administrative Spending as percent of Commercial Spending:	7.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.2%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	7.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	7,292,257	1,786,866	9,079,123
Claim Processing	18,359,140	3,958,659	22,317,799
Detection and Prevention of Fraud	574,508	158,195	732,703
Customer Service	10,819,172	71,534	10,890,706
Product Management and Marketing	19,972,407	10,755,145	30,727,552
Underwriting	5,070,361	292,737	5,363,098
Regulatory Compliance and Government	1,545,670	2,531,374	4,077,044
Lobbying	442,000	0	442,000
Provider Relations and Contracting	3,874,834	162,151	4,036,985
Quality Assurance and Utilization Management	28,984,410	15,622,054	44,606,464
Wellness and Health Education	3,580,411	6,752,313	10,332,724
Research and Product Development	1,591,007	44,021	1,635,028
Charitable Contributions	0	3,769,519	3,769,519
General Administration	54,765,416	42,397,862	97,163,278
Total Indirect Health Care Expenses	156,871,593	88,302,430	245,174,023

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	24,766,515	
Other Taxes and Assessments	95,117,000	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	8,021,026	8,451,690	
Capital Acquisitions	23,926,736	24,440,439	
Other Capital Costs	0	0	
Total Capital Expenditures	31,947,762	32,892,129	

2010 Administrative Spending: Healthspring Life & Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		747,218	747,218
Total Indirect Health Care Expenses		747,218	747,218

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Humana Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	13.6%
Commercial Administrative Spending as percent of Commercial Spending:	25.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	390,064	4,897,754	5,287,818
Claim Processing	52,763	662,502	715,265
Detection and Prevention of Fraud			
Customer Service	222,327	2,791,599	3,013,926
Product Management and Marketing	757,237	9,508,083	10,265,320
Underwriting	0	0	
Regulatory Compliance and Government	176,803	2,219,989	2,396,792
Lobbying			
Provider Relations and Contracting	236,243	2,966,331	3,202,574
Quality Assurance and Utilization Management	254,871	3,200,239	3,455,110
Wellness and Health Education			
Research and Product Development	122,334	1,536,065	1,658,399
Charitable Contributions			
General Administration	10,468	131,441	141,909
Total Indirect Health Care Expenses	2,223,110	27,914,003	30,137,113

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Itasca Medical Care

Total Administrative Spending as percent of Total Carrier Spending¹:	8.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.0%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	77,817	87,178	164,995
Claim Processing	207,871	370,504	578,375
Detection and Prevention of Fraud			
Customer Service	59,467	87,178	146,645
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government	101,068	87,178	188,246
Lobbying			
Provider Relations and Contracting		377,041	377,041
Quality Assurance and Utilization Management	250,413	1,176,897	1,427,310
Wellness and Health Education		87,178	87,178
Research and Product Development			
Charitable Contributions		8,500	8,500
General Administration	284,128	283,325	567,453
Total Indirect Health Care Expenses	980,764	2,564,979	3,545,743

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	105,383	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: John Alden Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	14.6%
Commercial Administrative Spending as percent of Commercial Spending:	14.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,119	7,593	15,712
Claim Processing	15,051	27,364	42,415
Detection and Prevention of Fraud	0	0	
Customer Service	28,498	11,587	40,085
Product Management and Marketing	115,895	104,227	220,122
Underwriting	40,653	13,642	54,295
Regulatory Compliance and Government	14,423	15,883	30,306
Lobbying	0	0	
Provider Relations and Contracting	0	11	11
Quality Assurance and Utilization Management	9,442	2,561	12,003
Wellness and Health Education	0	0	
Research and Product Development	3,258	694	3,952
Charitable Contributions	0	273	273
General Administration	89,726	270,906	360,632
Total Indirect Health Care Expenses	325,065	454,741	779,806

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	360	
Other Taxes and Assessments	106,503	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Lincoln National Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.9%
Commercial Administrative Spending as percent of Commercial Spending:	7.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	351,988	150,852	502,840
Total Indirect Health Care Expenses	351,988	150,852	502,840

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Medica Health Plans

Total Administrative Spending as percent of Total Carrier Spending¹:	5.6%
Commercial Administrative Spending as percent of Commercial Spending:	7.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.0%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,248,781	6,587,815	7,836,596
Claim Processing	1,320,401	11,922,964	13,243,365
Detection and Prevention of Fraud	106,242	43,893	150,135
Customer Service	3,573,677	1,961,738	5,535,415
Product Management and Marketing	2,776,427	6,617,566	9,393,993
Underwriting	356,322	147,213	503,535
Regulatory Compliance and Government	535,639	681,232	1,216,871
Lobbying	51,636	21,333	72,969
Provider Relations and Contracting	722,841	859,518	1,582,359
Quality Assurance and Utilization Management	214,861	1,966,279	2,181,140
Wellness and Health Education	177,084	73,161	250,245
Research and Product Development	382,839	1,295,481	1,678,320
Charitable Contributions	0	0	
General Administration	13,762,542	16,600,612	30,363,154
Total Indirect Health Care Expenses	25,229,292	48,778,805	74,008,097

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	17,408,468	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Medica Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.5%
Commercial Administrative Spending as percent of Commercial Spending:	10.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	2,285,806	9,705,524	11,991,330
Claim Processing	2,416,903	17,415,103	19,832,006
Detection and Prevention of Fraud	194,468	80,344	274,812
Customer Service	6,541,368	3,402,764	9,944,132
Product Management and Marketing	5,082,058	41,820,672	46,902,730
Underwriting	652,222	269,463	921,685
Regulatory Compliance and Government	980,450	1,123,298	2,103,748
Lobbying	94,517	39,049	133,566
Provider Relations and Contracting	1,323,110	1,355,932	2,679,042
Quality Assurance and Utilization Management	393,288	669,333	1,062,621
Wellness and Health Education	324,140	133,917	458,057
Research and Product Development	700,761	1,930,549	2,631,310
Charitable Contributions	0	0	
General Administration	25,191,392	10,962,322	36,153,714
Total Indirect Health Care Expenses	46,180,483	88,908,270	135,088,753

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	54,400,938	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Medica Self Insured

Total Administrative Spending as percent of Total Carrier Spending¹:	4.4%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,385,288	6,980,047	8,365,335
Claim Processing	1,464,738	12,611,881	14,076,619
Detection and Prevention of Fraud	117,855	48,691	166,546
Customer Service	1,421,798	1,099,539	2,521,337
Product Management and Marketing	3,079,926	3,215,689	6,295,615
Underwriting	395,272	163,305	558,577
Regulatory Compliance and Government	594,191	730,861	1,325,052
Lobbying	57,281	23,665	80,946
Provider Relations and Contracting	801,856	923,185	1,725,041
Quality Assurance and Utilization Management	238,348	469,171	707,519
Wellness and Health Education	196,441	81,159	277,600
Research and Product Development	424,688	1,375,675	1,800,363
Charitable Contributions	0	0	
General Administration	15,236,348	6,700,465	21,936,813
Total Indirect Health Care Expenses	25,414,030	34,423,333	59,837,363

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Metropolitan HealthPlan (MHP)

Total Administrative Spending as percent of Total Carrier Spending¹:	14.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	14.1%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	387,946	353,020	740,966
Claim Processing	2,771,539	1,616,780	4,388,319
Detection and Prevention of Fraud	233,050	38,792	271,842
Customer Service	1,524,491	581,964	2,106,455
Product Management and Marketing	481,000	441,726	922,726
Underwriting			
Regulatory Compliance and Government	1,316,189	685,263	2,001,452
Lobbying			
Provider Relations and Contracting	1,066,357	266,161	1,332,518
Quality Assurance and Utilization Management	2,732,356	831,655	3,564,011
Wellness and Health Education	152,947	38,792	191,739
Research and Product Development	0	34,988	34,988
Charitable Contributions	0	117,778	117,778
General Administration	568,103	3,545,017	4,113,120
Total Indirect Health Care Expenses	11,233,978	8,551,936	19,785,914

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	649,598	
Other Taxes and Assessments	1,873,584	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	0		
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Metropolitan Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	8.5%
Commercial Administrative Spending as percent of Commercial Spending:	10.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	57,346	59,055	116,401
Claim Processing	78,133	437,389	515,522
Detection and Prevention of Fraud	2,300	0	2,300
Customer Service	96,589	157,592	254,181
Product Management and Marketing	849,620	1,554,189	2,403,809
Underwriting	77,755	8,707	86,462
Regulatory Compliance and Government	2,014	13,810	15,824
Lobbying	0	0	
Provider Relations and Contracting	20,288	36,114	56,402
Quality Assurance and Utilization Management	9,773	7,102	16,875
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	16,897	1,439,235	1,456,132
Total Indirect Health Care Expenses	1,210,715	3,713,193	4,923,908

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	367,886	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Mutual of Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.8%
Commercial Administrative Spending as percent of Commercial Spending:	67.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,555	3,371	6,926
Claim Processing	66,947	117,940	184,887
Detection and Prevention of Fraud	1,817	452	2,269
Customer Service	29,663	10,469	40,132
Product Management and Marketing	23,997	452,601	476,598
Underwriting	3,525	2,269	5,794
Regulatory Compliance and Government	145	13,985	14,130
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management		1	1
Wellness and Health Education			
Research and Product Development	4,197	1,092	5,289
Charitable Contributions			
General Administration	52,416	25,305	77,721
Total Indirect Health Care Expenses	186,262	627,485	813,747

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	16,958	
Other Taxes and Assessments	194,679	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Pan-American Life

Total Administrative Spending as percent of Total Carrier Spending¹:	1.0%
Commercial Administrative Spending as percent of Commercial Spending:	0.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,707	11,214	19,921
Claim Processing	13,060	16,822	29,882
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration			
Total Indirect Health Care Expenses	21,767	28,036	49,803

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	113,124	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Pennsylvania Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.4%
Commercial Administrative Spending as percent of Commercial Spending:	100.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	106,748	204,402	311,150
Claim Processing	383,407	734,154	1,117,561
Detection and Prevention of Fraud	116	223	339
Customer Service	79,777	152,757	232,534
Product Management and Marketing	38,906	74,498	113,404
Underwriting	0	0	
Regulatory Compliance and Government	8,112	15,533	23,645
Lobbying	0	0	
Provider Relations and Contracting	136	259	395
Quality Assurance and Utilization Management	6,970	13,346	20,316
Wellness and Health Education	3,719	7,120	10,839
Research and Product Development	8,205	15,711	23,916
Charitable Contributions	0	0	
General Administration	245,553	470,188	715,741
Total Indirect Health Care Expenses	881,649	1,688,191	2,569,840

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Physicians Mutual Ins. Co. & Physicians Life Ins. Co.

Total Administrative Spending as percent of Total Carrier Spending¹:	26.1%
Commercial Administrative Spending as percent of Commercial Spending:	46.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	21.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	22,029	43,935	65,964
Claim Processing	48,064	84,551	132,615
Detection and Prevention of Fraud	2,501	4,182	6,683
Customer Service	19,463	24,801	44,264
Product Management and Marketing	164,404	282,417	446,821
Underwriting	6,853	10,533	17,386
Regulatory Compliance and Government	5,049	6,924	11,973
Lobbying			
Provider Relations and Contracting	9,841	17,278	27,119
Quality Assurance and Utilization Management	42,539	86,026	128,565
Wellness and Health Education			
Research and Product Development	19,996	38,663	58,659
Charitable Contributions			
General Administration	136,074	252,352	388,426
Total Indirect Health Care Expenses	476,813	851,662	1,328,475

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	247,052	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: PreferredOne Community Health Plan

Total Administrative Spending as percent of Total Carrier Spending¹:	10.5%
Commercial Administrative Spending as percent of Commercial Spending:	10.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	360,179	245,164	605,343
Claim Processing	583,291	397,030	980,321
Detection and Prevention of Fraud	84,345	57,411	141,756
Customer Service	531,632	361,867	893,499
Product Management and Marketing	1,237,905	5,260,368	6,498,273
Underwriting	451,379	307,241	758,620
Regulatory Compliance and Government	287,580	195,747	483,327
Lobbying	9,513	6,475	15,988
Provider Relations and Contracting	413,751	281,629	695,380
Quality Assurance and Utilization Management	327,600	222,988	550,588
Wellness and Health Education	104,434	444,947	549,381
Research and Product Development	201,906	137,432	339,338
Charitable Contributions	0	0	
General Administration	721,208	793,361	1,514,569
Total Indirect Health Care Expenses	5,314,723	8,711,660	14,026,383

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	5,237,732	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: PreferredOne Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.9%
Commercial Administrative Spending as percent of Commercial Spending:	11.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	232,053	157,952	390,005
Claim Processing	375,798	255,796	631,594
Detection and Prevention of Fraud	54,341	36,988	91,329
Customer Service	342,516	233,141	575,657
Product Management and Marketing	797,549	5,116,803	5,914,352
Underwriting	290,811	197,947	488,758
Regulatory Compliance and Government	185,280	126,115	311,395
Lobbying	6,129	4,172	10,301
Provider Relations and Contracting	266,569	181,446	448,015
Quality Assurance and Utilization Management	211,063	143,665	354,728
Wellness and Health Education	67,284	308,580	375,864
Research and Product Development	130,083	88,544	218,627
Charitable Contributions			
General Administration	464,655	446,891	911,546
Total Indirect Health Care Expenses	3,424,131	7,298,040	10,722,171

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	4,542,266	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: PrimeWest Health System

Total Administrative Spending as percent of Total Carrier Spending¹:	10.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	10.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	282,828	132,178	415,006
Claim Processing	2,249,225	2,646,129	4,895,354
Detection and Prevention of Fraud	174,275	83,415	257,690
Customer Service	173,882	29,969	203,851
Product Management and Marketing	395,357	476,012	871,369
Underwriting	0	0	
Regulatory Compliance and Government	550,871	677,921	1,228,792
Lobbying	0	27,542	27,542
Provider Relations and Contracting	552,032	179,861	731,893
Quality Assurance and Utilization Management	2,386,208	1,150,161	3,536,369
Wellness and Health Education	64,638	6,374	71,012
Research and Product Development	365,466	701,374	1,066,840
Charitable Contributions	0	0	
General Administration	1,319,470	1,744,813	3,064,283
Total Indirect Health Care Expenses	8,514,252	7,855,749	16,370,001

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	825,991	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	388,240	388,240	
Other Capital Costs	14,488	14,488	
Total Capital Expenditures	402,728	402,728	

2010 Administrative Spending: Principal Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	5.5%
Commercial Administrative Spending as percent of Commercial Spending:	7.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	121,958	52,268	174,226
Claim Processing	687,463	294,627	982,090
Detection and Prevention of Fraud	0	0	
Customer Service	15,875	6,804	22,679
Product Management and Marketing	120,579	51,677	172,256
Underwriting	0	0	
Regulatory Compliance and Government	14,534	6,229	20,763
Lobbying	0	0	
Provider Relations and Contracting	45,210	19,376	64,586
Quality Assurance and Utilization Management	52,603	22,544	75,147
Wellness and Health Education	0	0	
Research and Product Development	18,763	8,041	26,804
Charitable Contributions	0	0	
General Administration	340,055	145,738	485,793
Total Indirect Health Care Expenses	1,417,040	607,304	2,024,344

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	101,622	
Other Taxes and Assessments	1,727,151	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Pyramid Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.8%
Commercial Administrative Spending as percent of Commercial Spending:	100.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	30,460	46,744	77,204
Claim Processing	33,423	51,290	84,713
Detection and Prevention of Fraud	18,477	28,355	46,832
Customer Service	32,095	49,252	81,347
Product Management and Marketing	110,463	169,514	279,977
Underwriting	0	0	
Regulatory Compliance and Government	6,224	9,551	15,775
Lobbying	0	0	
Provider Relations and Contracting	19,691	30,218	49,909
Quality Assurance and Utilization Management	13,888	21,312	35,200
Wellness and Health Education	7,996	12,271	20,267
Research and Product Development	7,101	10,897	17,998
Charitable Contributions	0	0	
General Administration	176,166	270,340	446,506
Total Indirect Health Care Expenses	455,984	699,744	1,155,728

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.2%
Commercial Administrative Spending as percent of Commercial Spending:	57.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	23,769	9,244	33,013
Claim Processing	52,300	16,024	68,324
Detection and Prevention of Fraud			
Customer Service	5,526	1,943	7,469
Product Management and Marketing	285,127	107,203	392,330
Underwriting	57,174	13,135	70,309
Regulatory Compliance and Government	8,815	1,674	10,489
Lobbying			
Provider Relations and Contracting	23,166	11,102	34,268
Quality Assurance and Utilization Management	79,186	88,519	167,705
Wellness and Health Education			
Research and Product Development	8,416	1,176	9,592
Charitable Contributions			
General Administration	528,324	657,503	1,185,827
Total Indirect Health Care Expenses	1,071,803	907,523	1,979,326

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	565,082	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Security Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	17.4%
Commercial Administrative Spending as percent of Commercial Spending:	17.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	58,632	76,364	134,996
Underwriting	38,373	49,977	88,350
Regulatory Compliance and Government	3,497	4,554	8,051
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	4,827	6,287	11,114
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	145,968	190,112	336,080
Total Indirect Health Care Expenses	251,297	327,294	578,591

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	118,958	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: SilverScript Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment		3,603	3,603
Claim Processing			
Detection and Prevention of Fraud			
Customer Service	35,638	3,275	38,913
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		1,997,918	1,997,918
Total Indirect Health Care Expenses	35,638	2,004,796	2,040,434

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	373	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: South Country Health Alliance

Total Administrative Spending as percent of Total Carrier Spending¹:	9.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	9.1%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	145,524	558,857	704,381
Claim Processing		8,651,380	8,651,380
Detection and Prevention of Fraud	189,382	18,774	208,156
Customer Service	300,891	350,794	651,685
Product Management and Marketing	641,471	45,014	686,485
Underwriting			
Regulatory Compliance and Government	285,805	584,417	870,222
Lobbying		23,520	23,520
Provider Relations and Contracting	394,405	500,255	894,660
Quality Assurance and Utilization Management	1,124,099	387,621	1,511,720
Wellness and Health Education	59,721	232,683	292,404
Research and Product Development			
Charitable Contributions			
General Administration	1,454,433	2,582,877	4,037,310
Total Indirect Health Care Expenses	4,595,731	13,936,192	18,531,923

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	21,500	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	24,706	24,706	
Other Capital Costs			
Total Capital Expenditures	24,706	24,706	

2010 Administrative Spending: State Farm Mutual Automobile Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.7%
Commercial Administrative Spending as percent of Commercial Spending:	8.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	16.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	12,597	1,298	13,895
Claim Processing	367,965	654,159	1,022,124
Detection and Prevention of Fraud	19,367	34,429	53,796
Customer Service	3,674	3	3,677
Product Management and Marketing	6,613	1,054,930	1,061,543
Underwriting	735	331	1,066
Regulatory Compliance and Government	7,348	2,458	9,806
Lobbying	0	2,669	2,669
Provider Relations and Contracting	1,575	1	1,576
Quality Assurance and Utilization Management	3,674	1,129	4,803
Wellness and Health Education	525	0	525
Research and Product Development	5,249	1,130	6,379
Charitable Contributions	0	5	5
General Administration	10,497	6,345	16,842
Total Indirect Health Care Expenses	439,819	1,758,887	2,198,706

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	836,649	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Sterling Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.8%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	16.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	10,708	8,669	19,377
Claim Processing	14,290	20,618	34,908
Detection and Prevention of Fraud	0	53	53
Customer Service	13,061	585	13,646
Product Management and Marketing	66,697	115,855	182,552
Underwriting	0	0	
Regulatory Compliance and Government	5,486	3,934	9,420
Lobbying	0	1,067	1,067
Provider Relations and Contracting	12,667	19,438	32,105
Quality Assurance and Utilization Management	4,659	2,804	7,463
Wellness and Health Education	0	8,266	8,266
Research and Product Development	3,714	467	4,181
Charitable Contributions	0	118	118
General Administration	85,815	176,093	261,908
Total Indirect Health Care Expenses	217,097	357,967	575,064

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	6,441	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending¹:	14.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	12,894	679	13,573
Claim Processing	41,025	3,377	44,402
Detection and Prevention of Fraud			
Customer Service	13,904	732	14,636
Product Management and Marketing	23,858	11,316	35,174
Underwriting	56,871	4,224	61,095
Regulatory Compliance and Government	7,604	400	8,004
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	5,965	314	6,279
Charitable Contributions			
General Administration	503,992	52,970	556,962
Total Indirect Health Care Expenses	666,113	74,012	740,125

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: Time Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	24.0%
Commercial Administrative Spending as percent of Commercial Spending:	24.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	83,223	138,120	221,343
Claim Processing	157,353	363,855	521,208
Detection and Prevention of Fraud	0	0	
Customer Service	519,323	200,322	719,645
Product Management and Marketing	1,183,530	1,319,044	2,502,574
Underwriting	734,433	366,795	1,101,228
Regulatory Compliance and Government	189,804	366,088	555,892
Lobbying	0	0	
Provider Relations and Contracting	0	277	277
Quality Assurance and Utilization Management	183,398	44,686	228,084
Wellness and Health Education	0	0	
Research and Product Development	36,584	11,909	48,493
Charitable Contributions	0	2,727	2,727
General Administration	934,701	3,758,048	4,692,749
Total Indirect Health Care Expenses	4,022,349	6,571,871	10,594,220

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	493	
Other Taxes and Assessments	1,474,328	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: UCare Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	6.9%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.3%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	6.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,420,767	2,405,681	3,826,448
Claim Processing	6,344,934	7,151,792	13,496,726
Detection and Prevention of Fraud	262,311	180,632	442,943
Customer Service	3,718,278	2,381,125	6,099,403
Product Management and Marketing	4,543,465	12,792,936	17,336,401
Underwriting	0	0	
Regulatory Compliance and Government	1,695,781	798,630	2,494,411
Lobbying	87,456	185,975	273,431
Provider Relations and Contracting	3,692,293	12,165,414	15,857,707
Quality Assurance and Utilization Management	9,498,695	8,607,807	18,106,502
Wellness and Health Education	1,090,659	1,629,189	2,719,848
Research and Product Development	182,065	152,532	334,597
Charitable Contributions	0	16,937,568	16,937,568
General Administration	4,755,434	3,999,807	8,755,241
Total Indirect Health Care Expenses	37,292,138	69,389,088	106,681,226

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	7,723,798	
Other Taxes and Assessments	5,693,612	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	4,316,143	4,330,251	
Other Capital Costs			
Total Capital Expenditures	4,316,143	4,330,251	

2010 Administrative Spending: UniCare Life & Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.2%
Commercial Administrative Spending as percent of Commercial Spending:	33.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	15.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	249,929	197,242	447,171
Claim Processing	842,000	760,856	1,602,856
Detection and Prevention of Fraud	10,762	11,339	22,101
Customer Service	295,726	294,740	590,466
Product Management and Marketing	790,167	1,229,971	2,020,138
Underwriting	25,669	14,989	40,658
Regulatory Compliance and Government	131,473	182,041	313,514
Lobbying	6,018	22,626	28,644
Provider Relations and Contracting	162,562	97,519	260,081
Quality Assurance and Utilization Management	303,117	241,392	544,509
Wellness and Health Education	34,257	89,477	123,734
Research and Product Development	17,944	27,932	45,876
Charitable Contributions	0	854	854
General Administration	200,334	210,222	410,556
Total Indirect Health Care Expenses	3,069,958	3,381,200	6,451,158

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	108,472	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2010 Administrative Spending: Union Security Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	18.1%
Commercial Administrative Spending as percent of Commercial Spending:	18.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	808	1,867	2,675
Claim Processing	186,733	202,811	389,544
Detection and Prevention of Fraud	0	1,540	1,540
Customer Service	273,921	51,279	325,200
Product Management and Marketing	426,179	1,482,466	1,908,645
Underwriting	81,455	38,220	119,675
Regulatory Compliance and Government	28,585	0	28,585
Lobbying	0	0	
Provider Relations and Contracting	0	2	2
Quality Assurance and Utilization Management	605	182	787
Wellness and Health Education	0	0	
Research and Product Development	22,173	14,453	36,626
Charitable Contributions	0	19	19
General Administration	131,536	104,584	236,120
Total Indirect Health Care Expenses	1,151,995	1,897,423	3,049,418

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments	416,273	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: United World Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	22.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	22.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,022	2,302	5,324
Claim Processing	72,606	145,699	218,305
Detection and Prevention of Fraud	2,397	319	2,716
Customer Service	38,846	8,603	47,449
Product Management and Marketing	198,990	1,208,544	1,407,534
Underwriting	18,983	12,367	31,350
Regulatory Compliance and Government	23,793	18,004	41,797
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	14,632	4,921	19,553
Charitable Contributions			
General Administration	58,117	23,900	82,017
Total Indirect Health Care Expenses	431,386	1,424,659	1,856,045

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	245,365	
Other Taxes and Assessments	197,446	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: UnitedHealthcare Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.0%
Commercial Administrative Spending as percent of Commercial Spending:	22.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	2,374,388	2,374,388
Claim Processing	0	6,071,220	6,071,220
Detection and Prevention of Fraud	0	210,389	210,389
Customer Service	0	4,899,054	4,899,054
Product Management and Marketing	0	1,562,888	1,562,888
Underwriting	0	330,611	330,611
Regulatory Compliance and Government	0	120,222	120,222
Lobbying	0	0	
Provider Relations and Contracting	0	3,907,221	3,907,221
Quality Assurance and Utilization Management	0	5,409,998	5,409,998
Wellness and Health Education	0	0	
Research and Product Development	0	270,500	270,500
Charitable Contributions	0	30,056	30,056
General Administration	0	1,442,665	1,442,665
Total Indirect Health Care Expenses		26,629,212	26,629,212

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax	0	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: WellCare Health Insurance of Illinois, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	16.9%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	16.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		558,233	558,233
Total Indirect Health Care Expenses		558,233	558,233

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2010 Administrative Spending: World Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.5%
Commercial Administrative Spending as percent of Commercial Spending:	10.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2010
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	83,817	83,241	167,058
Claim Processing	107,185	106,449	213,634
Detection and Prevention of Fraud			
Customer Service	28,262	6,509	34,771
Product Management and Marketing	32,506	3,856	36,362
Underwriting	17,378	45,685	63,063
Regulatory Compliance and Government	38,923	38,655	77,578
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions	29	29	58
General Administration	66,460	87,562	154,022
Total Indirect Health Care Expenses	374,560	371,986	746,546

Taxes and Assessments		Calendar Year 2010
MinnesotaCare Tax		
Other Taxes and Assessments	134,919	

Capital Costs			Calendar Year 2010
	2010 Incurred	2010 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

Appendix A: Definitions



Definitions for the 2010 MDH Health Plan Financial & Statistical Report (HPFSR)

Billing and Enrollment Expenses	These are all costs associated with group and individual billing, member enrollment and premium collection and reconciliation functions. This may include costs for the collection and reconciliation of cash, group and membership set-up and maintenance, contract, identification card, and directory preparation and issuance, electronic data interchange expenses pertaining to billing and enrollment, and enrollment materials. Traditional expense categories that your company might allocate <i>in whole or in part</i> to billing and enrollment expenses include finance and information systems.
Claim Processing Expenses	These are all costs associated with the adjudication and adjustment of claims, coordination of benefits processing, maintenance of the claim system, printing of claim forms, claim audit function, electronic data interchange expenses pertaining to claim processing, and fraud investigation. Traditional expense categories that your company might allocate <i>in whole or in part</i> to claims processing expenses include information systems and legal.
Customer Service Expenses	These are all costs associated with individual, group, or provider support relating to membership, open enrollment, grievance resolution, claim problems, and specialized phone services and equipment. Traditional expense categories which your company might allocate <i>in whole or in part</i> to customer service expenses include information systems, finance, legal, and sales and marketing.
Detection and Prevention Of Fraud	These are all carrier costs relating to detection and prevention of fraud.

<p>Product Management and Marketing Expenses</p>	<p>These are all costs associated with the management and marketing of current products. This may include costs relating to product promotion and advertising, sales, pricing, broker fees and commissions, internal commissions and commissions processing, marketing materials, account reporting, changes or additions to current products, and enrollee education regarding coverage. Traditional expense categories that your company might allocate <i>in whole or in part</i> to product management and marketing expenses include information systems, underwriting, legal, finance, actuarial, public relations, and network management.</p>
<p>Underwriting</p>	<p>These are all carrier costs relating to underwriting.</p>
<p>Regulatory Compliance and Government Relations Expenses</p>	<p>These are all costs associated with federal and state reporting, rate filing, state and federal audits, tax accounting, lobbying, licensing and filing fees, and costs associated with the preparation and filing of all financial, utilization, statistical, and quality reports, and administration of government programs. Traditional expense categories that your company might allocate <i>in whole or in part</i> to regulatory compliance and government relations expenses include information systems, finance, actuarial, sales and marketing, underwriting, contract, legal, utilization management, quality assurance, and compliance.</p>
<p>Lobbying</p>	<p>These are all carrier costs relating to lobbying.</p>
<p>Provider Relations and Contracting Expenses</p>	<p>These are all costs associated with contract negotiation and preparation, monitoring of provider compliance, field training with providers, provider communication materials and bulletins, and administration of provider capitations and settlements. Traditional expense categories that your company might allocate <i>in whole or in part</i> to provider relations and contracting expenses include finance, legal, accounting, actuarial, and information systems.</p>

<p>Quality Assurance and Utilization Management Expenses</p>	<p>These are all costs associated with quality assurance, practice protocol development, utilization review, peer review, credentialing, outcomes analysis related to existing products, nurse triage and other medical care evaluation activities. Traditional expense categories that your company might allocate <i>in whole or in part</i> to quality assurance and utilization management expenses include information systems and legal.</p>
<p>Wellness and Health Education Expenses</p>	<p>These are all costs associated with wellness and health promotion, disease prevention, member education and materials, provider education, and outreach services. Traditional expense categories that your company might allocate <i>in whole or in part</i> to wellness and health education expenses include marketing, medical services, and printing.</p>
<p>Research and Product Development Expenses</p>	<p>These are all costs associated with outcomes research, medical research programs, product design and development for products and programs not currently offered, major systems development, and integrated service network development. Traditional expense categories that your company might allocate <i>in whole or in part</i> to research and product development expenses include actuarial, information systems, marketing, finance, underwriting, and wellness programs.</p>
<p>Charitable Contributions Expenses</p>	<p>These are all costs related to contributions made for charitable purposes.</p>
<p>General Administration Expenses</p>	<p>These are all costs not outlined or allocated to the other categories. Traditional expense categories that your company might allocate <i>in whole or in part</i> to general administration expenses include human resources, facility maintenance, payroll, general accounting, finance, executive, internal audit, treasury, actuarial, finance, information systems, office management and occupancy costs, general office supplies and equipment, legal, board, outside consulting services, membership fees in trade organizations, public relations, and mail room. Taxes and assessments are not included in these costs.</p>

Total Indirect Health Care Expenses	This grand total should be equal to the sum across columns (product categories) for the indirect expenses line in section 7.
Minnesotacare Tax Expenses	These are all payments paid to providers under Minnesota Statutes, section 295.582 and payments made as a provider under Minnesota Statutes, section 295.52, for the MinnesotaCare tax.
Other Taxes and Assessments Expenses	These are all payments or amounts payable to government agencies except for the MinnesotaCare tax under Minnesota Statutes, section 295.52 and Minnesota Statutes, section 295.582. This category does not include fees or fines paid to government agencies.
Capital Costs on Behalf of a Hospital or Clinic	These are all expenditures for capital that are incurred and/or paid on behalf of a hospital or clinic (or part of a partnership, joint venture, integration, or affiliation agreement). Report payments made during the calendar year (including lease payments) along with any costs incurred during the year.
Capital Acquisitions	These are all expenditures for the acquisition of capital assets. Report payments made during the calendar year (including lease payments) along with any costs incurred during the year.
Other Capital Costs	These are expenditures for other costs, such as legal or administrative costs, that are directly associated with the incurring of capital costs. Report payments made during the calendar year (including lease payments) along with any costs incurred during the year.
Total Capital Expenditures	This is the total of all the payments or incurred capital expenditures listed.