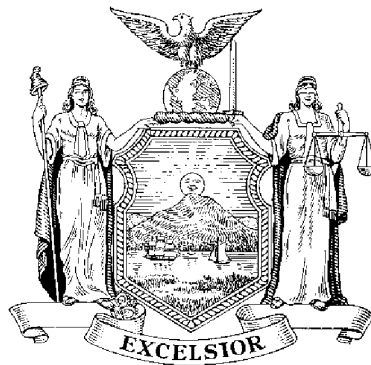


New York State Health Insurance Program

THE EMPIRE PLAN
Statement of Experience
First Quarter 2022



Empire 
BLUECROSS

An Anthem Company



An Anthem Company

Yong Chong
Regional Vice President, Underwriting
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New York, New York 10005
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Yong.Chong@empireblue.com

April 26, 2022

Mr. Daniel Yanulavich, Acting Director
New York State Department of Civil Service
Employee Benefit Division – Room 1106
Swan Street Building Core 1
Albany, New York 12239

Dear Mr. Yanulavich:

The First Quarter 2022 Statement of Experience Report has been prepared for the New York State Health Insurance Program's Administrative Services Only (ASO) funding arrangement. The report includes the Hospital Program's claims experience paid through March 31, 2022.

Based on the ASO equivalent premium basis, we have projected a 2022 positive balance of \$143.268 million (refer to the report's Section III-A, Column 2 - Item 9).

The 2022 ASO rate renewal shown on the chart below was based on zero margin in the ASO equivalent premium rates. The chart compares several significant items and assumptions from the approved 2022 ASO renewal (see Section III-A) and the projections provided in the enclosed report.

2022 Dollar Projections in Millions	2022 ASO Rate Renewal	1st Quarter
ASO Equivalent Premium	\$3,907.3	\$4,094.2
Incurred Claims Expense (Includes CLA & BDC)	3,811.6	3,853.9
Administration Fees & Other Expense	95.6	97.0
Gain / (Loss)	\$0.0	\$143.3
Projected Reserve at 12/31/2022 (w/o margin)	\$431.2	\$440.3
Annual Enrollment (contracts)	546,436	543,969

Mr. Daniel Yanulavich
April 26, 2022
Page 2

In recent months, claim inventories for the State account have risen resulting in lower reported paid claims. This has become most evident based on the observed first quarter numbers. A primary reason has been the installation of a new claims processing platform. While our claims staff has gone through a lengthy training program to adapt to the model, it has taken longer than expected to attain previous productivity levels. An action plan has been developed and has identified areas of concern including the ongoing staffing shortages.

Projected 2023 Renewal Action

The Equivalent Premium rate changes shown below summarize several scenarios pertaining to the 2023 year's preliminary ASO renewal pricing. The illustrative rate adjustments compare the 2023 projected rate changes to the equivalent premium rates for the 2022 agreement year as approved by the New York State Division of the Budget and submitted to Empire BlueCross via e-mail dated 11/19/2021. Projected 2023 rate changes are subject to reevaluation during the 2022 year.

[1] This scenario assumes that none of the proposed 2019 plan changes would be ratified by collective bargaining groups. Details pertaining to the development and rate equivalents of the projected 2023 rate actions (shown below) are located on Sections IV-A (Exhibit 1 of 3) and IV-B (Exhibit 1 of 3) of the report.

Optimistic:	(-2.7%)
Best Estimate:	(-1.5%)
Pessimistic	(-0.4%)

[2] This 2023 scenario assumes that all collectively bargained plan changes are implemented. Details relating to their development and rate equivalents are in Sections IV-A (Exhibit 2 of 3) and IV-B (Exhibit 2 of 3) of the report.

Optimistic:	+ 3.4%
Best Estimate:	+ 4.6%
Pessimistic:	+ 5.8%

[3] Blended 2023 rate actions for ratified and non-ratified collectively bargained plan changes are presented below. Details pertinent to their development and rate equivalents are in Sections IV-A (Exhibit 3 of 3) and IV-B (Exhibit 3 of 3) of the report. With the PEF and APSU plan ratifications, more than 99% of those involved in the collective bargaining process have ratified changes to their Hospital Plan.

Optimistic:	+ 3.4%
Best Estimate:	+ 4.6%
Pessimistic:	+ 5.8%

Please contact me should you have any questions or require additional information about this report.

Sincerely,



cc: Caroline Melkonian, Director, Governor's Office of Employee Relations
Paul McKinney, EBD Representative, Department of Civil Service
Vince Kozlowski, Vice President, Aon-Hewitt
Jason O'Malley, Regional Vice President, Empire BlueCross
Angela Blessing, Account Executive, Empire BlueCross

Experience of Current Quarter and Year to Date

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Year to Date Prior <u>Quarterly Report</u>	[2] Revised Year to Date <u>Thru Prior Quarter</u>	[3] <u>Current Quarter</u>	[4] Year to Date Through <u>Current Quarter</u>
1. ASO Equivalent Premium (DCS Calculation)			\$ 942,975,677	\$ 942,975,677
2. Paid Claims				
a. Hospital (Excludes BDC and CLA)			\$ 734,278,361	\$ 734,278,361
b. Medical Centers of Excellence (COE)			222,115	222,115
c. LiveHealth Online (LHO) Paid Claims			<u>225,427</u>	<u>225,427</u>
d. Subtotal Paid Claims - Items [2a] through [2c]			\$ 734,725,903	\$ 734,725,903
3. NYHCRA Charges				
a. Bad Debt & Charity (BDC)			\$ 48,952,795	\$ 48,952,795
b. Covered Lives Assessment (CLA)			<u>10,912,437</u>	<u>10,912,437</u>
c. Subtotal BDC & CLA - Item [3a] + [3b]			\$ 59,865,232	\$ 59,865,232
4. Paid Claim Charges - Item [2d] + [3c]			\$ 794,591,135	\$ 794,591,135
5. Liability for Outstanding Claim Charges				
a. At End of Reporting Period			\$ 596,602,458	\$ 596,602,458
b. At Beginning of Reporting Period			<u>409,333,283</u>	<u>409,333,283</u>
c. Net Change - Item [5a] less [5b]			\$ 187,269,175	\$ 187,269,175
6. Incurred Claim Charges - Item [4] + [5c]			\$ 981,860,310	\$ 981,860,310
7. Administrative Fees & Other Expenses				
a. Base Administrative Fees			\$ 23,773,694	\$ 23,773,694
b. Other Expenses // Adjustments			<u>469,909</u>	<u>469,909</u>
c. Total Administrative Fees & Other Exp. - Item [7a] + [7b]			\$ 24,243,603	\$ 24,243,603
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7d]			\$ 1,006,103,913	\$ 1,006,103,913
9. Net Gain (Loss) - Equivalent Premium Item [1] - [8]			\$ (63,128,236)	\$ (63,128,236)

Note:

[1] Item [5] Liability values exclude reserve margin as specified in New York State Department of Civil Service e-note dated 04/01/2016.

Section II

Reconciliation of Experience Projections for Year Ending December 31, 2021

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Projected 2021 <u>Renewal (DCS Adj'd.)</u>	[2] Annual <u>Statement</u>	[3] 1st Quarter <u>Report</u>	[4] 2nd Quarter <u>Report</u>	[5] 3rd Quarter <u>Report</u>	[6] 4th Quarter <u>Report</u>
1. ASO Equivalent Premium (DCS Calculation)	\$ 3,899,015,442	\$ 3,691,395,758	\$ 3,691,395,758			
2. Paid Claims						
a. Hospital (Excludes BDC & CLA-GME)		\$ 3,281,276,991	\$ 3,281,276,991			
b. Medical Centers of Excellence		1,419,276	1,419,276			
c. LiveHealth Online		<u>300,152</u>	<u>300,152</u>			
d. Subtotal Paid Claims - Items [2a] + [2b]		\$ 3,282,996,419	\$ 3,282,996,419			
3. NYHCRA Charges Paid for 01/01/2021 - 12/31/2021						
a. Bad Debt & Charity (BDC)		\$ 235,198,087	\$ 235,198,087			
b. Covered Lives Assessment (CLA-GME)		<u>43,517,684</u>	<u>43,517,684</u>			
c. Subtotal BDC & CLA - Items [3a] + [3b]		\$ 278,715,771	\$ 278,715,771			
4. Paid Claim Charges - Item [2c] + [3c]		\$ 3,561,712,190	\$ 3,561,712,190			
5. Liability for Outstanding Claim Charges						
a. At End of Reporting Period		\$ 409,333,283	\$ 436,874,332			
b. At Beginning of Reporting Period		<u>354,868,457</u>	<u>354,868,457</u>			
c. Net Change - Item [5a] less [5b]		\$ 54,464,826	\$ 82,005,875			
6. Incurred Claim Charges [Item [4] + [5c]	\$ 3,801,478,771	\$ 3,616,177,016	\$ 3,643,718,065			
7. Administrative Fees & Other Expenses						
a. Base Administrative Fees (Net)	\$ 94,187,234	\$ 93,007,576	\$ 93,007,576			
b. Proj'd. Shared Communication Expenses	3,289,000	-	-			
c. Other Expenses // Adjustments	50,000	(3,544,385)	(3,544,385)			
d. Credit Adjustment for Missed Performance Guarantee	<u>-</u>	<u>(50,000)</u>	<u>(50,000)</u>			
e. Total Administrative Fees & Other Expenses	\$ 97,526,234	\$ 89,413,191	\$ 89,413,191			
8. Incurred Claim Charges & Admin Fees / Exps. Item [6] + [7d]	\$ 3,899,005,005	\$ 3,705,590,207	\$ 3,733,131,256			
9. Interest: Charge / (Income)	-	<u>99,739</u>	<u>99,739</u>			
10. Adjusted Plan Cost Total - Item [8] plus [9]	\$ 3,899,005,005	\$ 3,705,689,946	\$ 3,733,230,995			
11. Equivalent Premium Net Gain / (Loss) - Item [1] less [10]	\$ 10,437	\$ (14,294,188)	\$ (41,835,237)			

Note:

[1] Columns [3] is for illustrative purposes only.

[2] Items [5a] through [5c]'s Liability for Outstanding Claim Charges exclude reserve margin per New York State Department of Civil Service e-note dated 04/01/2016.

Section III-A

2021 Projected Experience

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] 2022 Renewal (Empire BlueCross)	[2] 1st Quarter Report	[3] 2nd Quarter Report	[4] 3rd Quarter Report	[5] 4th Quarter Report
1. Projected ASO Equivalent Premium (DCS Qtrly Calculations)	\$ 3,907,308,999	\$ 4,094,175,766			
2. Paid Claims					
a. Hospital (Excludes BDC and CLA)		\$ 3,524,531,016			
b. Medical Centers of Excellence		1,372,665			
c. LiveHealth Online (LHO)		<u>444,085</u>			
d. Subtotal Paid Claims - Items [2a] through [2c]		\$ 3,526,347,766			
3. NYHCRA Charges					
a. Bad Debt & Charity (BDC)		\$ 252,969,233			
b. Covered Lives Assessment (CLA)		<u>43,649,750</u>			
c. Subtotal BDC & CLA - Item [3a] + [3b]		\$ 296,618,983			
4. Paid Claim Charges - Item [2d] + [3c]		\$ 3,822,966,749			
5. Liability for Outstanding Claim Charges					
a. At End of Reporting Period		\$ 440,299,267			
b. At Beginning of Reporting Period		<u>409,333,283</u>			
c. Net Change - Item [5a] less [5b]		\$ 30,965,984			
6. Incurred Claim Charges - Item [4] + [5c]	\$ 3,811,641,260	\$ 3,853,932,733			
7. Administrative Fees & Other Expenses					
a. Base Administrative Fees	\$ 95,538,870	\$ 95,094,777			
b. Other Expenses // Adjustments	50,000	1,879,635			
c. Total Administrative Fees & Other Exp. - Item [7a] + [7b]	\$ 95,588,870	\$ 96,974,412			
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7c]	\$ 3,907,230,130	\$ 3,950,907,145			
9. Net Gain (Loss) - Item [1] - [8]	\$ 78,869	\$ 143,268,621			

Section III-B

Components of Projected 2022 Year End Balance - In Millions

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

<u>Components of Projected Gain / (Loss):</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>
Projected 2022 Balance at ASO Equivalent Premium (2022 Renewal)	\$ -			
Change in 2021 & Earlier Claim Base	\$ (30.9)			
Change in Projected 2022 Trend	\$ 176.1			
Other Expenses / Interest	\$ (1.7)			
Projected Gain / (Loss)	\$ 143.3			

"EXCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS"

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2022 Rates

	Empire Plan 2022 "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 319.23	\$ 355.03	\$ 124.51
Family:	\$ 997.36	\$ 722.00	\$ 744.94

[1] The above Equivalent Premium rates for the 2022 agreement year were approved by the New York State Division of the Budget and transmitted to Empire BlueCross via e-mail dated 11/19/2021. The 4th Qtr. 2021 Projected 2023 rates should be compared to the above 2022 rates.

[2] The 3rd Qtr. 2021 Report's 2023 projected percentage rate changes (below) relate to the Proposed 2022 Empire BlueCross rates presented in the 2022 NYSHIP Rate Renewal document dated 09/01/2021 (refer to "Non-Ratification" Section 1 - Exhibit 16).

	<u>3rd Qtr. 2021 Report</u>			<u>4th Qtr. 2021 Report</u>			<u>1st Qtr. 2022 Report</u>			<u>2nd Qtr. 2022 Report</u>		
	<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>		
	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022
	<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>	
<u>Empire Plan</u>												
Realistic:	\$ 343.96	\$ 940.23	6.9%	\$ 311.89	\$ 974.42	-2.3%	\$ 314.44	\$ 982.40	-1.5%			
Pessimistic:	\$ 347.50	\$ 949.90	8.0%	\$ 315.40	\$ 985.39	-1.2%	\$ 317.95	\$ 993.37	-0.4%			
Optimistic:	\$ 339.78	\$ 928.79	5.6%	\$ 308.06	\$ 962.45	-3.5%	\$ 310.61	\$ 970.43	-2.7%			
<u>Excelsior Plan</u>												
Realistic:	\$ 323.97	\$ 840.84	6.9%	\$ 346.86	\$ 705.39	-2.3%	\$ 349.70	\$ 711.17	-1.5%			
Pessimistic:	\$ 327.30	\$ 849.50	8.0%	\$ 350.77	\$ 713.34	-1.2%	\$ 353.61	\$ 719.11	-0.4%			
Optimistic:	\$ 320.03	\$ 830.62	5.6%	\$ 342.60	\$ 696.73	-3.5%	\$ 345.44	\$ 702.51	-2.7%			
<u>SEHP / GSEU</u>												
Realistic:	\$ 132.96	\$ 709.98	6.9%	\$ 121.65	\$ 727.81	-2.3%	\$ 122.64	\$ 733.77	-1.5%			
Pessimistic:	\$ 134.33	\$ 717.28	8.0%	\$ 123.02	\$ 736.00	-1.2%	\$ 124.01	\$ 741.96	-0.4%			
Optimistic:	\$ 131.35	\$ 701.34	5.6%	\$ 120.15	\$ 718.87	-3.5%	\$ 121.15	\$ 724.83	-2.7%			

"INCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS (EMPIRE PLAN ONLY)"

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2022 Rates

	Empire Plan 2022 "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 319.23	\$ 355.03	\$ 124.51
Family:	\$ 900.74	\$ 722.00	\$ 744.94

[1] The above Equivalent Premium rates for the 2022 agreement year were approved by the New York State Division of the Budget and transmitted to Empire BlueCross via e-mail dated 11/19/2021. The 4th Qtr. 2021 Projected 2023 rates should be compared to the above 2022 rates.

[2] The 3rd Qtr. 2021 Report's 2023 projected percentage rate changes (below) relate to the Proposed 2022 Empire BlueCross rates presented in the 2022 NYSHIP Rate Renewal document dated 09/01/2022 (refer to "Ratified" Section 1 - Exhibit 16).

	<u>3rd Qtr. 2021 Report</u>			<u>4th Qtr. 2021 Report</u>			<u>1st Qtr. 2022 Report</u>			<u>2nd Qtr. 2022 Report</u>		
	<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>		
	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2021
	Individual	Family		Individual	Family		Individual	Family		Individual	Family	
<u>Empire Plan - Plan Changes Apply</u>												
Realistic:	\$ 338.02	\$ 924.25	6.8%	\$ 331.36	\$ 934.97	3.8%	\$ 333.91	\$ 942.17	4.6%			
Pessimistic:	\$ 342.14	\$ 935.50	8.1%	\$ 335.19	\$ 945.78	5.0%	\$ 337.75	\$ 952.98	5.8%			
Optimistic:	\$ 334.22	\$ 913.86	5.6%	\$ 327.53	\$ 924.16	2.6%	\$ 330.08	\$ 931.37	3.4%			
<u>Excelsior Plan - No Plan Changes</u>												
Realistic:	\$ 323.67	\$ 840.06	6.8%	\$ 368.52	\$ 749.44	3.8%	\$ 371.36	\$ 755.21	4.6%			
Pessimistic:	\$ 327.61	\$ 850.28	8.1%	\$ 372.78	\$ 758.10	5.0%	\$ 375.62	\$ 763.88	5.8%			
Optimistic:	\$ 320.03	\$ 830.62	5.6%	\$ 364.26	\$ 740.77	2.6%	\$ 367.10	\$ 746.55	3.4%			
<u>SEHP / GSEU - No Plan Changes</u>												
Realistic:	\$ 132.84	\$ 709.31	6.8%	\$ 129.24	\$ 773.25	3.8%	\$ 130.24	\$ 779.21	4.6%			
Pessimistic:	\$ 134.45	\$ 717.95	8.1%	\$ 130.74	\$ 782.19	5.0%	\$ 131.73	\$ 788.15	5.8%			
Optimistic:	\$ 131.35	\$ 701.34	5.6%	\$ 127.75	\$ 764.31	2.6%	\$ 128.74	\$ 770.27	3.4%			

"BLENDED EXPERIENCE RATING" - BASED ON COMPILATION OF RATIFIED & NON-RATIFIED EMPIRE PLAN ENROLLMENT & RATES

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2021 Rates

	Empire Plan 2022 Collective Bargaining Blended "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 319.23	\$ 355.03	\$ 124.51
Family:	\$ 901.52	\$ 722.00	\$ 744.94

[1] The above 2021 Equivalent Premium Rates for the Empire Plan (Blended) were based on an estimated 99.2% Ratified and 0.8% Non-Ratified composite of the approved 2022 Division of the Budget rates from Section IV-A (1 of 3) and Section IV-A (2 of 3) of this report. The 4th Qtr. 2021 Projected 2023 Rates shown below should be compared to the above 2022 rates.

[2] The 3rd Qtr. 2021 Report's 2023 projected percentage rate changes (below) relate to the Proposed 2022 Empire BlueCross rates presented in the 2022 NYSHIP Rate Renewal document dated 09/01/2022 (refer to "Blended" Section 1 - Exhibit 16).

	<u>3rd Qtr. 2021 Report</u>			<u>4th Qtr. 2021 Report</u>			<u>1st Qtr. 2022 Report</u>			<u>2nd Qtr. 2022 Report</u>		
	<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>		
	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022
	Individual	Family		Individual	Family		Individual	Family		Individual	Family	
<u>Empire Plan - Plan Changes Apply</u>												
Realistic:	\$ 338.08	\$ 924.36	6.8%	\$ 331.04	\$ 934.88	3.7%	\$ 333.91	\$ 942.99	4.6%			
Pessimistic:	\$ 341.87	\$ 934.75	8.0%	\$ 334.87	\$ 945.69	4.9%	\$ 337.75	\$ 953.81	5.8%			
Optimistic:	\$ 334.28	\$ 913.98	5.6%	\$ 327.21	\$ 924.06	2.5%	\$ 330.08	\$ 932.17	3.4%			
<u>Excelsior Plan - No Plan Changes</u>												
Realistic:	\$ 323.67	\$ 840.06	6.8%	\$ 368.17	\$ 748.71	3.7%	\$ 371.36	\$ 755.21	4.6%			
Pessimistic:	\$ 327.30	\$ 849.50	8.0%	\$ 372.43	\$ 757.38	4.9%	\$ 375.62	\$ 763.88	5.8%			
Optimistic:	\$ 320.03	\$ 830.62	5.6%	\$ 363.91	\$ 740.05	2.5%	\$ 367.10	\$ 746.55	3.4%			
<u>SEHP / GSEU - No Plan Changes</u>												
Realistic:	\$ 132.84	\$ 709.31	6.8%	\$ 129.12	\$ 772.50	3.7%	\$ 130.24	\$ 779.21	4.6%			
Pessimistic:	\$ 134.33	\$ 717.28	8.0%	\$ 130.61	\$ 781.44	4.9%	\$ 131.73	\$ 788.15	5.8%			
Optimistic:	\$ 131.35	\$ 701.34	5.6%	\$ 127.62	\$ 763.56	2.5%	\$ 128.74	\$ 770.27	3.4%			

Section IV - B (Exhibit 1 of 3)
Development of Projected Rate Increase - Assumes: NO RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2023 - 12/31/2023

		Optimistic <u>Assumptions</u>	Best Estimate <u>Assumptions</u>	Pessimistic <u>Assumptions</u>
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,584,452,239	\$ 3,584,452,239	\$ 3,584,452,239
2. Projected 2022 Covered Lives Assessment (CLA)		43,649,750	43,649,750	43,649,750
3. Projected 2022 Bad Debt & Charity Charges (BDC)		<u>258,188,304</u>	<u>258,188,304</u>	<u>258,188,304</u>
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,886,290,293	\$ 3,886,290,293	\$ 3,886,290,293
5. Average Monthly Number of Contracts - Projected for 2022 Year		543,969	543,969	543,969
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,589.44	\$ 6,589.44	\$ 6,589.44
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	80.24	80.24	80.24
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	<u>474.64</u>	<u>474.64</u>	<u>474.64</u>
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 7,144.32	\$ 7,144.32	\$ 7,144.32
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.78%	7.09%	8.31%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.90%	7.25%	8.50%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 380.87	\$ 467.19	\$ 547.58
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.20	2.01	2.81
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	<u>28.00</u>	<u>34.41</u>	<u>40.34</u>
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 410.07	\$ 503.61	\$ 590.73
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,554.39	\$ 7,647.93	\$ 7,735.05
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18c)	\$ 7,729.23	\$ 7,822.77	\$ 7,909.89
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	<u>-</u>	<u>-</u>	<u>-</u>
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(19+20)	\$ 7,729.23	\$ 7,822.77	\$ 7,909.89
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,941.11	\$ 7,941.11	\$ 7,941.11
23. 2023 Projected Equivalent Premium Rate Change %	(23)=(21)/(22)-1.00	-2.7%	-1.5%	-0.4%

Note:

- [1] This exhibit assumes that benefit plan changes related to collective bargaining are not implemented during the 2019 - 2023 calendar years.
[2] Item [18] Administrative PCPM Fee of \$14.57 from the 2022 agreement year has been included in the above projection on an illustrative basis.

Section IV - B (Exhibit 2 of 3)
Development of Projected Rate Increase - Assumes: RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2023 - 12/31/2023

		Optimistic Assumptions	Best Estimate Assumptions	Pessimistic Assumptions
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,524,825,645	\$ 3,524,825,645	\$ 3,524,825,645
2. Projected 2022 Covered Lives Assessment (CLA)		43,649,750	43,649,750	43,649,750
3. Projected 2022 Bad Debt & Charity Charges (BDC)		253,969,931	253,969,931	253,969,931
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,822,445,326	\$ 3,822,445,326	\$ 3,822,445,326
5. Average Monthly Number of Contracts - Projected for 2022 Year		543,969	543,969	543,969
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,479.83	\$ 6,479.83	\$ 6,479.83
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	80.24	80.24	80.24
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	466.88	466.88	466.88
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 7,026.95	\$ 7,026.95	\$ 7,026.95
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.79%	7.07%	8.31%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.92%	7.24%	8.51%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 375.18	\$ 458.12	\$ 538.47
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.20	2.01	2.81
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	27.64	33.80	39.73
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 404.02	\$ 493.93	\$ 581.01
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,430.97	\$ 7,520.88	\$ 7,607.96
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,605.81	\$ 7,695.72	\$ 7,782.80
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (19-7-14)	-	-	-
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(19+20)	\$ 7,605.81	\$ 7,695.72	\$ 7,782.80
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,353.83	\$ 7,353.83	\$ 7,353.83
23. 2023 Projected Equivalent Premium Rate Change %	(23)=[(21) / (22)] -1.00	3.4%	4.6%	5.8%

Note:

- [1] This exhibit assumes the ratification of all previously communicated collectively bargained plan changes (primarily increased copayments).
[2] Item [18] Administrative PCPM Fee of \$14.57 from the 2022 agreement year has been included in the above projection on an illustrative basis.

Section IV - B (Exhibit 3 of 3)
Development of Projected Rate Increase - Assumes - BLENDED Rate Action Based on Ratified (99%+) Empire Plan Enrollment
For the Period 1/1/2023- 12/31/2023

		Optimistic Assumptions	Best Estimate Assumptions	Pessimistic Assumptions
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,525,293,853	\$ 3,525,293,853	\$ 3,525,293,853
2. Projected 2022 Covered Lives Assessment (CLA)		43,649,750	43,649,750	43,649,750
3. Projected 2022 Bad Debt & Charity Charges (BDC)		254,039,358	254,039,358	254,039,358
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,822,982,961	\$ 3,822,982,961	\$ 3,822,982,961
5. Average Monthly Number of Contracts - Projected for 2022 Year		543,969	543,969	543,969
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,480.69	\$ 6,480.69	\$ 6,480.69
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	80.24	80.24	80.24
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	467.01	467.01	467.01
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 7,027.94	\$ 7,027.94	\$ 7,027.94
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.79%	7.07%	8.31%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.92%	7.23%	8.51%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 375.23	\$ 458.18	\$ 538.55
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.20	2.01	2.81
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	27.65	33.76	39.74
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 404.08	\$ 493.95	\$ 581.10
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,432.02	\$ 7,521.89	\$ 7,609.04
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,606.86	\$ 7,696.73	\$ 7,783.88
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	-	-	-
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(21+22)	\$ 7,606.86	\$ 7,696.73	\$ 7,783.88
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,358.57	\$ 7,358.57	\$ 7,358.57
23. 2023 Projected Equivalent Premium Rate Change %	(23)=[(21) / (22)] - 1.00	3.4%	4.6%	5.8%

Note:

[1] This exhibit was based on the ratified and non-ratified enrollment through 09/30/2021 for previously communicated collectively bargained plan changes (primarily increased copayments).

[2] Item [18] Administrative PCPM Fee of \$14.57 from the 2022 agreement year has been included in the above projection on an illustrative basis.

Section V-A

Projected Reserve Liability and Paid Claims Reconciliation Summary - 2022
Blended Valuation of Ratified & Non-Ratified Plan Changes

Page 1 of 2

<u>Hospital</u>	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2021	Projected Paid Claims in 2022	Projected Reserve Liability at 12/31/2022
2022	\$ 3,523,010,444	\$ -	\$ 3,124,910,264	\$ 398,100,180
2021	3,311,381,722	2,912,073,577	389,374,000	9,934,145
2020	2,895,793,516	2,887,747,223	6,437,034	1,609,259
2019	3,043,701,465	3,039,446,058	3,404,326	851,081
2018	2,844,944,372	2,844,460,684	386,950	96,738
2017	2,644,102,325	2,644,059,202	38,811	4,312
2016	2,482,041,288	2,482,061,657	(20,369)	-
2015 & '14	2,245,959,405	2,245,959,405	-	-
Total	\$ 22,990,934,537	\$ 19,055,807,806	\$ 3,524,531,016	\$ 410,595,715
Net Provider Paym't per 12/2017 Invoice (Offline CS90 Claims) Claim Overpay, Recovery Macro Process Issue)		866,118		-
		\$ 19,056,673,924		\$ 410,595,715

Centers of Excellence - Medical

(A)	(B)	(C)	(D) = (A) - (B) - (C)	
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2021	Projected Paid Claims in 2022	Projected Reserve Liability at 12/31/2022
2022	\$ 1,787,500	\$ -	\$ 1,072,500	\$ 715,000
2021	1,319,500	1,035,637	257,473	26,390
2020	1,207,500	1,178,247	23,402	5,851
2019	1,456,000	1,444,465	10,382	1,153
2018	1,547,500	1,540,845	5,990	665
2017	1,028,500	1,025,582	2,918	-
2016	940,424	940,424	-	-
2015	823,241	823,241	-	-
Total	\$ 10,110,165	\$ 7,988,441	\$ 1,372,665	\$ 749,059

LiveHealth Online (LHO)

(A)	(B)	(C)	(D) = (A) - (B) - (C)	
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2021	Projected Paid Claims in 2022	Projected Reserve Liability at 12/31/2022
2022	\$ 500,000	\$ -	\$ 350,000	\$ 150,000
2021	400,000	284,442	92,446	23,112
2020	295,000	293,361	1,639	-
Total	\$ 1,195,000	\$ 577,803	\$ 444,085	\$ 173,112

Bad Debt & Charity

(A)	(B)	(C)	(D) = (A) - (B) - (C)	
Incurral Year	Projected Incurred Charges	Charges Paid Through 12/31/2021	Projected Paid Charges for 2022	Projected Reserve Liability at 12/31/2022
2022	\$ 254,039,664	\$ -	\$ 226,095,301	\$ 27,944,363
2021	238,333,141	211,230,525	26,387,617	714,999
2020	205,582,772	205,235,487	277,828	69,457
2019	215,776,888	215,528,697	198,553	49,638
2018	200,675,834	200,663,975	9,487	2,372
2017	184,895,743	184,892,981	2,210	552
2016	178,776,822	178,778,585	(1,763)	-
2015 & '14	167,806,063	167,806,063	-	-
Total	\$ 1,645,886,927	\$ 1,364,136,313	\$ 252,969,233	\$ 28,781,381

Section V-A

Projected Reserve Liability and Paid Claims Reconciliation Summary - 2022
Blended Valuation of Ratified & Non-Ratified Plan Changes

Page 2 of 2

Covered Lives Assessment (CLA - GME)

Incurral Year	(A)	(B)	(C)	(D) = (A) - (B) - (C)
	Projected Incurred Charges	Charges Paid Through 12/31/2021	Projected Paid Charges for 2022	Projected Reserve Liability at 12/31/2022
2022	\$ 43,649,750	\$ -	\$ 43,649,750	-
2021	43,517,684	43,517,684	-	-
2020	44,438,837	44,438,837	-	-
2019	45,169,652	45,169,652	-	-
2018	44,743,247	44,743,247	-	-
2017	48,457,226	48,457,226	-	-
2016	52,713,727	52,713,727	-	-
2015	51,387,456	51,387,456	-	-
Total	\$ 374,077,579	\$ 330,427,829	\$ 43,649,750	\$ -

Projected Claim Reserves

	(A)	(B)	(C) = (A) + (B)
	Projected Reserve Liability at 12/31/2022	Margin of 0.0% on Reserve Liability at 12/31/2022	Projected Reserve Liability at 12/31/2022
[1] Hospital	\$ 410,595,715	\$ -	\$ 410,595,715
[2] Centers of Excellence	749,059	-	749,059
[3] LiveHealth Online	173,112	-	173,112
[4] Bad Debt & Charity	28,781,381	-	28,781,381
[5] Covered Lives Assessment	-	-	-
	\$ 440,299,267	\$ -	\$ 440,299,267

Section V-B

**Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2022**

Blended Reserving Based on Ratified & Non-Ratified Enrollment Through First Quarter 2022

	Projected Reserve at 12/31/2022	0.0% Margin on Projected Reserve at 12/31/2022	Projected Liability at 12/31/2022
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims @ 12/31/2022	\$ 410,595,715	\$ -	\$ 410,595,715
1B. Centers of Excellence	749,059	-	749,059
1C. LiveHealth Online	173,112	-	173,112
1D. Bad Debt & Charity	28,781,381	-	28,781,381
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	<u>\$ 440,299,267</u>	<u>\$ -</u>	<u>\$ 440,299,267</u>

Section V-C

Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2023

Blended Reserving Based on Ratified & Non-Ratified Enrollment

	Projected Reserve at 12/31/2023	0.0% Margin on Projected Reserve at 12/31/2023	Projected Liability at 12/31/2023
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims	\$ 439,333,106	\$ -	\$ 439,333,106
1B. Centers of Excellence	792,478	-	792,478
1C. LiveHealth Online	136,156	-	136,156
1D. Bad Debt & Charity	30,895,364	-	30,895,364
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	\$ 471,157,104	\$ -	\$ 471,157,104



**The Empire
Plan**

Medical Program

2022 First Quarter Financial



April 15, 2022

United
Healthcare®

State of New York - Empire Plan

Medical Program

2022 1st Quarter Financial Report

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UnitedHealthcare Insurance Company of New York
13 Cornell Rd. Latham, NY 12110

April 15, 2022

Dominique Choute
Director, Financial Administration
Department of Civil Service
Empire State Plaza, Agency Building 1
Albany, New York 12239

Dominique,

Enclosed is the estimated 2022 Empire 1st Quarter Financial Statement. Estimated 2022 results are the sum of three months' actual year-to-date experience, as presented in Section I, plus projected incurred data. Projection methodology varies by category as described below.

Level Funding Amount

Annual level funding is 10.7% higher than 2021 level funding and 0.9% less than the renewal projection resulting from a 11.8% rate increase on January 1, 2022 and a change in lives.

Mediprime adjustments reflect the amount due from UnitedHealthcare Insurance Company of New York (UHCNY) for the difference between the five-tier level funding paid on behalf of Participating Agencies (PA) and the two-tier level funding liability. The total difference for 2022 is \$154.9 million, substantially higher than prior years.

Paid Claims

Annual statistical paid claims for 2022 are derived from the average ratio of paid to incurred claims for plan years 2020 and 2021. Details are provided in Section IIIA of the statement.

Gross paid claims, as provided on Line I of the Calculation of Financial Paid Claims in Section IIIA, have been adjusted by the difference between statistical claim data and financial claim data, Medical Pharmacy Rebates/Fees, and the Basic Medical Provider Discount Program Fee.

On a full year basis, net paid claims of \$3.9 billion are 8.6% greater than 2021 net paid claims of \$3.6 billion. At this time, no claim or utilization adjustments have been made for the No Surprises Act that was implemented on January 1, 2022. Further analysis will be completed over the coming months and any required adjustment will be made in the 2nd Quarter Financial Statement.

On a year-to-date basis, net paid claims of \$936.6 million are 9.4% greater than year to date 2021 net paid claims of \$856.5 million. Year to date factors other than trend include:

- Average enrollment, utilizing a 2-month setback to compensate for claim lag, has decreased 1.5% from 1,084,980 to 1,068,256
- Receipts per member have increased 4.2%
- Number of claims submitted electronically is 6.9% higher
- Number of claims processed per member has increased 5.8%
- Average claim paid per member is 10.9% higher

Surcharges and Assessments

Annual surcharges of \$24.0 million are based on three months of actual NY HCRA and other state surcharges as of March 31, 2022.

Open and Unreported Reserve (O & U)

The estimate of the open and unreported reserve as of December 31, 2022 is provided in Section IIIB of the report.

Incurred Claims

Section IA of the quarterly report shows gross claims incurred and paid to date in 2022 compared to gross claims incurred and paid from January 1, 2021 through March 31, 2021. Basic Medical (BM) claims have decreased 4.9% while Par Provider (PP) claims have decreased 0.5%. On a per member per month (PMPM) basis, BM decreased 3.5%, PP increased 1.0% and combined increased 0.1%.

The following is a brief description of the process used to project 2022 gross incurred claims.

Step 1: January 1 through January 31, 2022 incurred claims, paid through March 31, 2022 are completed using monthly completion factors

Step 2: Estimated February through December 2022 incurred claims are developed by using actual February through December 2021 incurred and paid through March 31, 2022 and

- a) applying monthly completion factors
- b) adjusting by the change in lives from 2021 to 2022
- c) adjusting for the expected impact of benefit changes and fee schedule changes
- d) adjusting for the COVID-19 impact

Step 3: The results of Step 1 and Step 2 are added together to produce a completed 12-month incurred claims estimate

The calendar year 2022 incurred claims estimate from Step 3 is then adjusted for items including manual payments, the Basic Medical Provider Discount Program and Medical Pharmacy Rebate Program. Details are provided in Section IIIC of the report. Total projected 2022 net incurred of \$4.0 billion are 5.8% higher than 2021 net incurred of \$3.8 billion.

Administrative Expenses

Annual 2022 administrative expenses are based on actual expenses through March 31, 2022. Total estimated expenses of \$215.9 million are 1.6% (\$3.5 million) higher than final 2021 expenses of \$212.4 million. Expense estimations will be refined as the year matures. Some of the more significant components of this change include:

- \$1.2 million increase (10.9%) in NYS Communications expenses
- \$5.1 million increase (5.5%) Claim Administrative expenses resulting from annual cost of living adjustment, staffing changes, estimated capital projects, and increasing overhead/expense allocations

- \$2.1 million increase (3.1%) in Other Administrative costs due to annual cost of living adjustments, staffing changes, and expense allocations
- \$4.9 million increase (2,618.6%) in interest credits

2022 Summary

The estimated full year level funding deficit of \$243.2 million is (6.1%) of the level funding amount. The deficit is driven by a combination of increased trend and a reduction in 2022 level funding rates provided after the renewal was finalized.

2023 Budget Recommendation

Projected 2023 level funding rates were developed based on the following:

- Trend for 2023 represents our best estimate of unit cost and utilization increases as well as the leveraging effect of deductibles and co-payments. Combined 2023 pricing trend is 6.5%.
- No changes in enrollment are anticipated in 2023
- Claims and expenses are based on data through March 31, 2022
- Current and projected 2023 Excelsior rates are included in section IVC

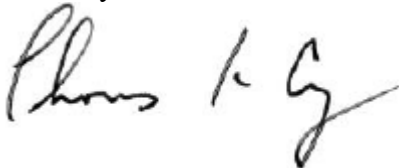
Three sets of experience and corresponding level funding rates have been developed for 2023 using the blended experience pool as a base. The first represents the blended experience, the second assumes plan changes are extended to all groups effective January 1, 2023, and the third assumes no plan changes are implemented for any group effective January 1, 2023.

The projected experience changes effective January 1, 2023 are as follows:

- Blended + 12.1%
- All Groups Ratify + 12.2%
- No Groups Ratify + 15.2%

After completing your review of the financial statement, please let me know if you wish to discuss any portion of the statement.

Sincerely,



Thomas K. Coy
Underwriting Director

SECTION I

2022 EXPERIENCE OF CURRENT QUARTER AND YEAR TO DATE			
	Empire Plan (In Thousands)		
	Estimated Prior Qtr YTD	Estimated Current Qtr	Estimated YTD
1. Level Funding Amount	\$0	\$989,008	\$989,008
2a. Paid Claims	\$0	\$936,634	\$936,634
2b. Surcharges and Assessments	\$0	\$5,687	\$5,687
2c. Open & Unreported Reserve 3/31/2022	\$0	\$540,310	\$540,310
2d. Open & Unreported Reserve 12/31/2021	\$0	\$509,479	\$509,479
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$0	\$973,152	\$973,152
3a. Administrative Expenses	\$0	\$54,404	\$54,404
3b. Interest Charges (Credits)	\$0	(\$115)	(\$115)
3c. Total Expenses (3a + 3b)	\$0	\$54,289	\$54,289
4. Audit & Other Adjustments	\$0	\$0	\$0
5. Surplus (Deficit) (1 - 2e - 3c + 4)	\$0	(\$38,433)	(\$38,433)
6. Mediprime Adjustment	\$0	\$38,828	\$38,828
7. Amount due to (from) NY State	\$0	\$395	\$395

SCHEDULE OF PAID CLAIMS		
YEAR TO DATE		
(In Thousands)		
I. Gross Claims/Payments (Statistical)		\$938,467
Add:	Claims Pending 12/31/2021	\$24,532
Less:	Claims Pending 3/31/2022	\$34,832
Gross Claims/Payments (Financial)		\$928,166
II. Less:	a) Medical Pharmacy Rebates	(\$1,040)
	b) Financial Adjustment	(\$151)
III. Add:	a) Basic Medical Provider Discount Program Fees	\$9,503
	b) Medical Pharmacy Rebate Fees	\$156
IV. Net Paid Claims (Financial)		\$936,634

Please note that totals may differ due to rounding

Section IA

**2021 / 2022 Claim Comparison
Incurred and Paid as of March 31, 2022**

	Basic Medical			Par Provider			Combined		
	2021	2022	% Change	2021	2022	% Change	2021	2022	% Change
January	\$56,517,519	\$56,064,934	-0.8%	\$197,832,761	\$197,711,191	-0.1%	\$254,350,280	\$253,776,125	-0.2%
February	\$45,760,776	\$42,174,723	-7.8%	\$162,546,084	\$164,496,768	1.2%	\$208,306,860	\$206,671,491	-0.8%
March	\$14,027,863	\$12,345,387	-12.0%	\$107,715,317	\$103,502,188	-3.9%	\$121,743,181	\$115,847,575	-4.8%
Total	\$116,306,159	\$110,585,044	-4.9%	\$468,094,162	\$465,710,147	-0.5%	\$584,400,321	\$576,295,191	-1.4%

	Membership		Basic Medical PMPM			Par Provider PMPM			Combined		
	2021	2022	2021	2022	% Change	2021	2022	% Change	2021	2022	% Change
January	1,083,848	1,066,453	\$52.15	\$52.57	0.8%	\$182.53	\$185.39	1.6%	\$234.67	\$237.96	1.4%
February	1,081,680	1,065,524	\$42.31	\$39.58	-6.5%	\$150.27	\$154.38	2.7%	\$192.58	\$193.96	0.7%
March	1,080,458	1,064,609	\$12.98	\$11.60	-10.6%	\$99.69	\$97.22	-2.5%	\$112.68	\$108.82	-3.4%
Total	3,245,986	3,196,586	\$35.83	\$34.59	-3.5%	\$144.21	\$145.69	1.0%	\$180.04	\$180.28	0.1%

SECTION II
RECONCILIATION OF EXPERIENCE PROJECTIONS FOR PRIOR YEAR

	Empire Plan	
	<u>Renewal</u>	<u>Financial</u>
1. Level Funding Amount	\$3,636,961	\$3,591,151
2a. Paid Claims	\$3,617,659	\$3,628,120
2b. Surcharges and Assessments	\$26,338	\$22,469
2c. Open & Unreported Reserve at 12/31/2021	\$362,915	\$509,479
2d. Open & Unreported Reserve at 12/31/2020	\$329,159	\$379,204
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,677,752	\$3,780,863
3a. Administrative Expenses	\$211,330	\$212,602
3b. Interest Charges (Credits)	(\$709)	(\$186)
3c. Total Expenses (3a + 3b)	\$210,621	\$212,416
4. Audit & Other Adjustments	\$0	\$1,215
5. Surplus/(Deficit)	(\$251,412)	(\$400,913)
2c. 1st Quarter Ending Open & Unreported Reserve		\$536,285
5. Surplus/(Deficit)		(\$427,719)

Please note that totals may differ due to rounding

**SECTION III
CURRENT YEAR PROJECTION**

**2022 1st Quarter Report
Based on Experience Through March 31, 2022
In Thousands**

Empire Plan	Projected at Renewal	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report
1. Level Funding Amount	\$4,012,469	\$3,974,575	\$0	\$0	\$0
2a. Paid Claims	\$3,882,515	\$3,939,626	\$0	\$0	\$0
2b. Surcharges and Assessments	\$23,116	\$23,996	\$0	\$0	\$0
2c. Open & Unreported Reserve 12/31/2022	\$392,027	\$547,729	\$0	\$0	\$0
2d. Open & Unreported Reserve 12/31/2021	\$394,191	\$509,479	\$0	\$0	\$0
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,903,468	\$4,001,872	\$0	\$0	\$0
3a. Administrative Expenses	\$220,826	\$220,937	\$0	\$0	\$0
3b. Interest Charges (Credits)	(\$269)	(\$5,059)	\$0	\$0	\$0
3c. Total Expenses (3a + 3b)	\$220,557	\$215,877	\$0	\$0	\$0
4. Audit & Other Adjustments	\$0	\$0	\$0	\$0	\$0
5. Surplus (Deficit) (1 - 2e - 3c + 4)	(\$111,556)	(\$243,175)	\$0	\$0	\$0
6. Mediprime Adjustment	\$0	\$154,915	\$0	\$0	\$0
7. Amount due to (from) NY State	(\$111,556)	(\$88,260)	\$0	\$0	\$0

Please note that totals may differ due to rounding

**SECTION IIIA
PAID CLAIMS RECONCILIATION**

**2022 Statistical Paid Claims
In Thousands**

	Total Projected Incurred Claims ⁽³⁾	Claims Paid Through 12/31/2021	Claims Paid Through 12/31/2022 ⁽¹⁾⁽³⁾	Claim Runout at 12/31/2022 ⁽²⁾
2022	\$3,906,648	\$0	\$3,464,376	\$442,272
2021	\$3,703,303	\$3,255,803	\$433,317	\$14,183
2020	\$3,043,259	\$3,031,827	\$11,432	\$0
2019	\$3,156,919	\$3,153,167	\$3,752	\$0
TOTAL	\$13,810,129	\$9,440,797	\$3,912,877	\$456,455

(1) Total ties to Schedule of Paid Claims (I.) below
(2) Total ties to Claim Runout calculation on Section III B
(3) Incurred claims and paid claims include manual checks

**Calculation of Financial Paid Claims
For the Period Ended December 31, 2022**

I. Gross Claims/Payments (Statistical)	\$3,912,877,354
Add: Claims Pending 12/31/2021	\$24,531,501
Less: Claims Pending 12/31/2022	\$34,831,716
Gross Claims/Payments (Financial)	\$3,902,577,138
II. Less: a) Medical Pharmacy Rebates	(\$4,160,944)
b) Financial Adjustment	(\$151,378)
III. Add: a) Basic Medical Provider Discount Program Fee	\$40,736,679
b) Medical Pharmacy Rebate Fees	\$624,142
IV. Net Paid Claims (Financial)	\$3,939,625,637

Net Incurred Claims

	Gross Amount	Adjustments ⁽¹⁾	Net Amount
2022 Claims Incurred	\$3,906,648,061	\$37,199,877	\$3,943,847,937
2021 Claims Incurred	\$3,703,302,886	\$34,351,297	\$3,737,654,183
2020 Claims Incurred	\$3,043,258,583	\$27,510,253	\$3,070,768,836
2019 Claims Incurred	\$3,156,919,315	\$29,178,639	\$3,186,097,954
2022 Claims Incurred/Paid	\$3,464,376,032	\$37,199,877	\$3,501,575,909

(1) Medical Pharmacy Rebates / Fees and Basic Medical Provider Discount Program Fee

Please note that totals may differ due to rounding

SECTION IIIB
DETERMINATION OF 12/31/2022 OPEN & UNREPORTED RESERVE
In Millions

Ia.	2022 Claims Incurred ⁽¹⁾	\$3,943.8	
Ib.	2022 Claims Incurred Paid Through 12/31/2022 ⁽¹⁾	<u>\$3,501.6</u>	
I.	12/31/2022 Runout due to 2022 Incurred		\$442.3
IIa.	Remaining 2021 Runout as of 12/31/2022	\$14.2	
IIb.	Remaining Runout prior to 2021	<u>\$0.0</u>	
II.	Total Claim Runout		\$456.5
IIIa.	Administrative Runout Expense 2.12%	\$9.7	
IIIb.	Surcharges and Assessments	\$2.8	
IIIc.	Held for Imprest Balance	<u>\$35.9</u>	
III.	Subtotal		\$504.9
IVa.	Medicare Reclamation & Provider Litigation Risk	\$9.3	
IV.	Subtotal		\$514.1
Va.	Claim Base Adjustment	(\$1.2)	
Vb.	Claims Pending 12/31/2022	<u>\$34.8</u>	
V.	Total Open & Unreported Reserve		\$547.7

(1) Statistical and Net of Adjustments

Claim Base Adjustment		
A.	Total Claim Runout (Statistical Data)	\$456,454,709
B.	Statistical Paid Claims (Sect IIIA: Gross Statistical Claims)	\$3,912,877,354
C.	Claim Runout as % of Statistical Paid (A/B)	11.7%
D.	Financial Paid Claims (Sect IIIA: Gross Claims net of the Financial Adj)	\$3,902,425,760
E.	Adjusted Claim Runout (C*D)	\$455,235,484
F.	Claim Base Adjustment (E minus A)	(\$1,219,225)

Please note that totals may differ due to rounding

SECTION IIC
Projected 2022 Claims Incurred
Participating Provider

<u>Claims Paid</u>	<u>Jan-22</u>	<u>Feb-22</u>	<u>Mar-22</u>	<u>Apr-22</u>	<u>May-22</u>	<u>Jun-22</u>	<u>Jul-22</u>	<u>Aug-22</u>	<u>Sep-22</u>	<u>Oct-22</u>	<u>Nov-22</u>	<u>Dec-22</u>	<u>Total</u>
Jan-22	\$83,784,249												\$83,784,249
Feb-22	\$90,745,935	\$77,231,520											\$167,977,455
Mar-22	\$23,181,008	\$87,265,248	\$103,502,188										\$213,948,443
Total	\$197,711,191	\$164,496,768	\$103,502,188	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$465,710,147
Total Participating Provider			\$465,710,147										

SECTION IIC
Projected 2022 Claims Incurred
Participating Provider

<u>Claims Paid</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Jan-22</u>	<u>Total</u>
Feb-21	\$81,483,261												\$81,483,261
Mar-21	\$81,062,823	\$107,715,317											\$188,778,141
Apr-21	\$15,290,364	\$82,312,509	\$96,239,956										\$193,842,829
May-21	\$5,812,381	\$25,803,377	\$89,163,553	\$88,394,762									\$209,174,073
Jun-21	\$2,432,553	\$10,028,289	\$18,377,321	\$84,199,516	\$91,258,891								\$206,296,570
Jul-21	\$2,221,075	\$5,697,050	\$8,926,975	\$15,739,728	\$92,378,273	\$86,499,943							\$211,463,043
Aug-21	\$921,648	\$1,178,024	\$2,277,425	\$5,891,910	\$18,484,933	\$92,342,899	\$95,287,998						\$216,384,836
Sep-21	(\$131,532)	\$433,410	\$2,169,564	\$4,609,983	\$7,548,650	\$16,889,002	\$90,026,697	\$86,066,892					\$207,612,667
Oct-21	\$644,330	\$1,775,628	\$1,715,289	\$1,804,274	\$5,475,416	\$7,786,662	\$17,190,003	\$89,529,011	\$94,473,146				\$220,393,759
Nov-21	\$571,851	\$540,289	\$1,039,838	\$1,088,714	\$2,470,280	\$3,424,105	\$8,686,270	\$16,692,083	\$86,782,536	\$87,250,065			\$208,546,031
Dec-21	\$130,325	\$456,158	\$718,235	\$630,660	\$1,254,980	\$2,075,224	\$3,564,163	\$8,324,757	\$21,418,169	\$89,980,810	\$91,864,964		\$220,418,446
Jan-22	\$292,460	\$450,697	\$377,950	\$392,970	\$793,489	\$1,325,397	\$1,759,007	\$4,668,833	\$8,506,571	\$22,831,144	\$82,948,163	\$83,784,249	\$208,130,931
Feb-22	\$106,025	\$32,844	\$196,946	\$407,627	\$473,293	\$773,965	\$1,048,164	\$2,349,428	\$3,839,392	\$9,673,141	\$26,390,374	\$90,745,935	\$136,037,134
Mar-22	\$199,084	\$284,547	\$227,452	\$294,213	\$260,636	\$1,128,860	\$956,887	\$2,317,252	\$3,151,584	\$5,811,916	\$9,976,870	\$23,181,008	\$47,790,311
Subtotal:	\$191,036,648	\$236,708,140	\$221,430,503	\$203,454,357	\$220,398,841	\$212,246,057	\$218,519,190	\$209,948,256	\$218,171,399	\$215,547,076	\$211,180,372	\$197,711,191	\$2,556,352,031
Completion:	1.000	0.999	0.999	0.998	0.996	0.994	0.991	0.987	0.981	0.971	0.951	0.911	0.981
Total:	\$191,017,631	\$236,829,489	\$221,719,538	\$203,937,574	\$221,242,651	\$213,530,616	\$220,436,969	\$212,666,484	\$222,361,141	\$222,001,993	\$222,146,911	\$217,033,683	\$2,604,924,679
Total (February-December, 2021):			\$2,387,890,997										
Lives Adjustment:			-0.9%										
Trend:			4.7%										
11 Month Total:			\$2,479,017,240										
1 Month Total:			\$217,033,683										
Subtotal:			\$2,696,050,923										
Other Adjustments (Manual Checks):			\$1,438,659										
Total (Gross):			\$2,697,489,582										
Adjustments:			(\$2,929,371)										
Basic Medical Provider Discount Program Fee:			\$0										
Medical Pharmacy Rebate Fees:			\$439,406										
Subtotal (Net):			\$2,694,999,617										
Fee Schedule:			\$30,845,139										
2022 Plan Changes:			(\$2,606,600)										
Total (Net):			\$2,723,238,157										

SECTION III C
Projected 2022 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>Jan-22</u>	<u>Feb-22</u>	<u>Mar-22</u>	<u>Apr-22</u>	<u>May-22</u>	<u>Jun-22</u>	<u>Jul-22</u>	<u>Aug-22</u>	<u>Sep-22</u>	<u>Oct-22</u>	<u>Nov-22</u>	<u>Dec-22</u>	<u>Total</u>
Jan-22	\$5,283,606												\$5,283,606
Feb-22	\$29,101,635	\$6,708,782											\$35,810,417
Mar-22	\$21,679,693	\$35,465,941	\$12,345,387										\$69,491,021
Total	\$56,064,934	\$42,174,723	\$12,345,387	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$110,585,044
Total Basic Medical			\$110,585,044										

SECTION III C
Projected 2022 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Jan-22</u>	<u>Total</u>
Feb-21	\$8,532,555												\$8,532,555
Mar-21	\$37,228,221	\$14,027,863											\$51,256,084
Apr-21	\$13,440,400	\$42,168,925	\$13,779,936										\$69,389,261
May-21	\$4,293,169	\$16,008,725	\$37,085,713	\$10,926,170									\$68,313,778
Jun-21	\$2,442,676	\$8,441,898	\$17,851,100	\$38,262,240	\$10,557,963								\$77,555,877
Jul-21	\$1,836,769	\$2,550,682	\$6,896,540	\$18,419,524	\$39,959,573	\$10,688,565							\$80,351,654
Aug-21	\$2,465,418	\$5,610,321	\$7,184,947	\$6,449,387	\$18,735,920	\$37,970,612	\$11,950,773						\$90,367,379
Sep-21	\$1,650,598	\$3,323,925	\$4,078,880	\$4,508,354	\$8,675,875	\$16,352,034	\$40,004,279	\$10,694,618					\$89,288,563
Oct-21	\$698,252	\$1,405,122	\$1,962,984	\$2,671,384	\$5,176,260	\$9,314,162	\$19,520,552	\$38,019,404	\$10,603,979				\$89,372,099
Nov-21	\$63,320	(\$46,935)	\$995,608	\$1,511,550	\$1,899,924	\$3,712,653	\$8,925,150	\$18,848,193	\$39,661,213	\$9,298,731			\$84,869,406
Dec-21	(\$75,138)	\$402,591	\$1,553,876	\$1,831,530	\$1,736,860	\$2,020,972	\$3,452,280	\$8,726,620	\$21,294,834	\$38,535,983	\$11,124,909		\$90,605,316
Jan-22	\$340,669	\$701,750	\$929,288	\$1,608,380	\$1,593,878	\$2,114,687	\$2,625,995	\$3,315,922	\$7,845,787	\$22,558,467	\$35,357,490	\$5,283,606	\$84,275,919
Feb-22	\$444,519	\$277,835	\$336,663	\$769,693	\$996,717	\$1,826,309	\$2,029,697	\$2,702,296	\$5,348,306	\$10,788,420	\$23,664,221	\$29,101,635	\$78,286,312
Mar-22	\$119,272	\$1,527,457	\$861,462	\$673,705	\$970,865	\$1,313,018	\$1,594,344	\$2,249,977	\$3,803,450	\$8,052,349	\$10,852,423	\$21,679,693	\$53,698,016
Subtotal:	\$73,480,701	\$96,400,159	\$93,516,997	\$87,631,917	\$90,303,836	\$85,313,012	\$90,103,071	\$84,557,031	\$88,557,570	\$89,233,950	\$80,999,044	\$56,064,934	\$1,016,162,219
Completion:	0.983	0.981	0.977	0.972	0.968	0.961	0.950	0.933	0.912	0.883	0.835	0.738	0.926
Total:	\$74,741,179	\$98,241,146	\$95,753,491	\$90,135,850	\$93,296,176	\$88,738,475	\$94,814,218	\$90,591,585	\$97,152,089	\$101,049,698	\$96,991,112	\$75,935,690	\$1,097,440,709

Total (February-December, 2021):	\$1,021,505,019
Lives Adjustment:	-0.9%
Trend:	10.5%
11 Month Total:	\$1,118,721,390
1 Month Total:	\$75,935,690
Subtotal:	\$1,194,657,080
Other Adjustments (Manual Checks):	\$484,362
Total (Gross):	\$1,195,141,442
Adjustments:	(\$1,231,573)
Basic Medical Provider Discount Program Fee:	\$40,736,679
Medical Pharmacy Rebate Fees:	\$184,736
Subtotal (Net):	\$1,234,831,284
Fee Schedule:	(\$6,777,123)
2022 Plan Changes:	(\$7,444,380)
Total (Net):	\$1,220,609,781

SECTION IIC
Projected 2022 Claims Incurred
Par Provider + Basic Medical

<u>Claims Paid</u>	<u>Jan-22</u>	<u>Feb-22</u>	<u>Mar-22</u>	<u>Apr-22</u>	<u>May-22</u>	<u>Jun-22</u>	<u>Jul-22</u>	<u>Aug-22</u>	<u>Sep-22</u>	<u>Oct-22</u>	<u>Nov-22</u>	<u>Dec-22</u>	<u>Total</u>
Jan-22	\$89,067,854												\$89,067,854
Feb-22	\$119,847,570	\$83,940,303											\$203,787,872
Mar-22	\$44,860,701	\$122,731,189	\$115,847,575										\$283,439,464
Total	\$253,776,125	\$206,671,491	\$115,847,575	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$576,295,191
Total Program			\$576,295,191										

SECTION III C
Projected 2022 Claims Incurred
Par Provider + Basic Medical

<u>Claims Paid</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Jan-22</u>	<u>Total</u>
Feb-21	\$90,015,816												\$90,015,816
Mar-21	\$118,291,044	\$121,743,181											\$240,034,225
Apr-21	\$28,730,764	\$124,481,434	\$110,019,891										\$263,232,090
May-21	\$10,105,550	\$41,812,103	\$126,249,266	\$99,320,932									\$277,487,850
Jun-21	\$4,875,229	\$18,470,187	\$36,228,421	\$122,461,756	\$101,816,854								\$283,852,447
Jul-21	\$4,057,844	\$8,247,732	\$15,823,515	\$34,159,252	\$132,337,846	\$97,188,508							\$291,814,697
Aug-21	\$3,387,066	\$6,788,345	\$9,462,372	\$12,341,297	\$37,220,853	\$130,313,511	\$107,238,771						\$306,752,215
Sep-21	\$1,519,066	\$3,757,335	\$6,248,444	\$9,118,337	\$16,224,525	\$33,241,036	\$130,030,977	\$96,761,510					\$296,901,230
Oct-21	\$1,342,582	\$3,180,750	\$3,678,273	\$4,475,657	\$10,651,676	\$17,100,823	\$36,710,556	\$127,548,415	\$105,077,125				\$309,765,858
Nov-21	\$635,171	\$493,354	\$2,035,446	\$2,600,264	\$4,370,203	\$7,136,758	\$17,611,420	\$35,540,276	\$126,443,749	\$96,548,796			\$293,415,437
Dec-21	\$55,187	\$858,749	\$2,272,110	\$2,462,190	\$2,991,840	\$4,096,196	\$7,016,443	\$17,051,378	\$42,713,004	\$128,516,793	\$102,989,872		\$311,023,762
Jan-22	\$633,129	\$1,152,447	\$1,307,239	\$2,001,350	\$2,387,367	\$3,440,084	\$4,385,002	\$7,984,755	\$16,352,358	\$45,389,611	\$118,305,653	\$89,067,854	\$292,406,850
Feb-22	\$550,544	\$310,678	\$533,609	\$1,177,320	\$1,470,010	\$2,600,274	\$3,077,862	\$5,051,724	\$9,187,698	\$20,461,561	\$50,054,596	\$119,847,570	\$214,323,446
Mar-22	\$318,356	\$1,812,004	\$1,088,914	\$967,918	\$1,231,501	\$2,441,879	\$2,551,231	\$4,567,229	\$6,955,034	\$13,864,265	\$20,829,294	\$44,860,701	\$101,488,326
Subtotal:	\$264,517,349	\$333,108,300	\$314,947,500	\$291,086,274	\$310,702,677	\$297,559,068	\$308,622,260	\$294,505,287	\$306,728,968	\$304,781,026	\$292,179,415	\$253,776,125	\$3,572,514,250
Completion:	0.995	0.994	0.992	0.990	0.988	0.984	0.979	0.971	0.960	0.943	0.916	0.866	0.965
Total:	\$265,758,810	\$335,070,636	\$317,473,029	\$294,073,424	\$314,538,828	\$302,269,091	\$315,251,186	\$303,258,068	\$319,513,230	\$323,051,691	\$319,138,022	\$292,969,372	\$3,702,365,388

Total (February-December, 2021):	\$3,409,396,016
Lives Adjustment:	-0.9%
Trend:	6.4%
11 Month Total:	\$3,597,738,631
1 Month Total:	\$292,969,372
Subtotal:	\$3,890,708,003
Other Adjustments (Manual Checks):	\$1,923,021
Total (Gross):	\$3,892,631,024
Adjustments:	(\$4,160,944)
Basic Medical Provider Discount Program Fee:	\$40,736,679
Medical Pharmacy Rebate Fees:	\$624,142
Subtotal (Net):	\$3,929,830,901
Fee Schedule:	\$24,068,016
2022 Plan Changes:	(\$10,050,980)
Total (Net):	\$3,943,847,937

**SECTION III D
ADMINISTRATIVE EXPENSE SUMMARY**

For the Year Ended 12/31/2022

I. Units	<u>2021</u>	<u>2022</u>	<u>% Change</u>
Claim Volume	26,562,201	25,600,000	-3.6%
Average Contracts	544,471	541,219	-0.6%
Average Members	1,074,743	1,065,529	-0.9%

II. Statistics	<u>2021</u>	<u>2022</u>	<u>% Change</u>
Claims Per Contract	48.8	47.3	-3.0%
Total Expenses PMPM	\$16.48	\$17.28	4.8%

III. Functional Categories	Expenses		Functional Expense Per Unit		% Change 2021 to 2022	
	2021	2022	2021	2022	Expenses	Unit Cost
1. Claim Administration	\$92,714,988	\$97,792,821	\$3.49	\$3.82	5.5%	9.4%
2. Policyholder Services	\$108,992,624	\$111,059,682	\$200.18	\$205.20	1.9%	2.5%
3. NYS Communications	\$10,894,437	\$12,084,000	\$10.14	\$11.34	10.9%	11.9%
Total Expenses	\$212,602,048	\$220,936,503				

Unit Costs:

- Claim Administration - Per Claim
- Policyholder Services - Per Contract
- NYS Communications - Per Member

Please note that totals may differ due to rounding

**SECTION III
ADMINISTRATIVE EXPENSE DETAIL**

For the Year Ended 12/31/2022

1. Claim Administration	Expenses			% Change 2021 to 2022
	2021	2022		
<u>Direct Charges</u>				
Compensation and Benefits	\$25,064,964	\$27,108,983	\$2,044,019	8.2%
Non-Compensation	\$13,399,775	\$14,047,369	\$647,594	4.8%
Total Direct Expenses:	\$38,464,739	\$41,156,351	\$2,691,613	7.0%
<u>Indirect Charges</u>				
Professional Liability Insurance	\$328,542	\$403,236	\$74,695	22.7%
UnitedHealth Technology Allocations	\$46,853,866	\$49,000,000	\$2,146,134	4.6%
Corporate Overhead	\$1,819,823	\$1,697,790	(\$122,033)	-6.7%
Expense Load	\$5,248,018	\$5,535,443	\$287,425	5.5%
Total Indirect Expenses:	\$54,250,249	\$56,636,469	\$2,386,221	4.4%
Total Claim Administration:	\$92,714,988	\$97,792,821	\$5,077,833	5.5%
<u>Expenses</u>				
2. Policyholder Services	2021	2022	% Change 2021 to 2022	
Care Coordination	\$5,182,672	\$5,470,141	\$287,469	5.5%
Other Administration - Direct	\$22,000,194	\$23,223,349	\$1,223,155	5.6%
Other Administration - Indirect	\$47,723,305	\$48,644,033	\$920,728	1.9%
Plan Reporting	\$2,285,628	\$2,350,633	\$65,005	2.8%
Expense Load	\$2,382,237	\$2,547,161	\$164,924	6.9%
Cancer Resource Services	\$1,300,709	\$1,294,728	(\$5,981)	-0.5%
Empire Plan NurseLine sm	\$4,869,742	\$4,524,245	(\$345,497)	-7.1%
Managed Physical Medicine	\$6,635,460	\$6,578,574	(\$56,886)	-0.9%
Network Integration	\$2,452,662	\$2,492,369	\$39,707	1.6%
Prosthetic & Orthotic Network	\$347,658	\$341,485	(\$6,172)	-1.8%
Disease Management	\$8,515,866	\$8,377,231	(\$138,635)	-1.6%
Kidney Resource Services	\$1,391,481	\$1,368,829	(\$22,653)	-1.6%
Enhanced Imaging Management	\$2,738,148	\$2,694,557	(\$43,591)	-1.6%
Infertility Network	\$648,780	\$638,121	(\$10,659)	-1.6%
Acupuncture Network	\$386,907	\$383,590	(\$3,317)	-0.9%
Consolidated Toll Free Service	\$131,176	\$130,637	(\$539)	-0.4%
Total Policyholder Services:	\$108,992,624	\$111,059,682	\$2,067,059	1.9%

Please note that totals may differ due to rounding

**SECTION IV
2022 ADJUSTED INCURRED CLAIMS**

		Blended		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,178,017,875	\$0	\$1,178,017,875
	par	\$2,717,896,444	\$0	\$2,717,896,444
	total	\$3,895,914,319	\$0	\$3,895,914,319
SEHP	basic	\$2,902,063	\$0	\$2,902,063
	par	\$7,831,678	\$0	\$7,831,678
	total	\$10,733,742	\$0	\$10,733,742
Total	basic	\$1,180,919,938	\$0	\$1,180,919,938
	par	\$2,725,728,122	\$0	\$2,725,728,122
	total	\$3,906,648,061	\$0	\$3,906,648,061

		All Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,178,017,875	\$1,897,724	\$1,179,915,599
	par	\$2,717,896,444	\$3,496,446	\$2,721,392,890
	total	\$3,895,914,319	\$5,394,170	\$3,901,308,489
SEHP	basic	\$2,902,063	\$0	\$2,902,063
	par	\$7,831,678	\$0	\$7,831,678
	total	\$10,733,742	\$0	\$10,733,742
Total	basic	\$1,180,919,938	\$1,897,724	\$1,182,817,663
	par	\$2,725,728,122	\$3,496,446	\$2,729,224,568
	total	\$3,906,648,061	\$5,394,170	\$3,912,042,231

		No Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,178,017,875	\$31,075,331	\$1,209,093,206
	par	\$2,717,896,444	\$58,294,422	\$2,776,190,866
	total	\$3,895,914,319	\$89,369,753	\$3,985,284,072
SEHP	basic	\$2,902,063	\$0	\$2,902,063
	par	\$7,831,678	\$0	\$7,831,678
	total	\$10,733,742	\$0	\$10,733,742
Total	basic	\$1,180,919,938	\$31,075,331	\$1,211,995,269
	par	\$2,725,728,122	\$58,294,422	\$2,784,022,544
	total	\$3,906,648,061	\$89,369,753	\$3,996,017,814

SECTION IVA-1

Blended

Level Funding Development

January 1, 2023

In Thousands

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 <u>Net Claims Incurred</u>	2023 <u>Fee Schedule & Plan Changes</u>	2023 <u>Adjusted Claims Inc</u>	2023 <u>Surcharges & Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding *</u>	2023 <u>% Change*</u>
Basic/Par														
Empire Plan	basic	\$1,178,018	10.4%	\$1,300,675	\$40,820	(\$1,229)	\$1,340,266	(\$428)	\$1,339,838	\$8,161				
	par	\$2,717,896	4.7%	\$2,846,887	\$438	(\$2,921)	\$2,844,405	\$10,356	\$2,854,761	\$17,388				
	total	\$3,895,914	6.5%	\$4,147,562	\$41,258	(\$4,149)	\$4,184,671	\$9,928	\$4,194,599	\$25,549	\$217,259	\$4,437,406	\$3,960,907	12.0%
SEHP	basic	\$2,902	11.5%	\$3,236	\$102	(\$3)	\$3,335	(\$1)	\$3,334	\$20				
	par	\$7,832	5.6%	\$8,272	\$1	(\$8)	\$8,265	\$30	\$8,295	\$51				
	total	\$10,734	7.2%	\$11,509	\$103	(\$12)	\$11,600	\$29	\$11,629	\$71	\$554	\$12,253	\$9,294	31.8%
Total	basic	\$1,180,920	10.4%	\$1,303,911	\$40,921	(\$1,232)	\$1,343,601	(\$429)	\$1,343,172	\$8,181				
	par	\$2,725,728	4.7%	\$2,855,160	\$439	(\$2,929)	\$2,852,670	\$10,386	\$2,863,056	\$17,439				
	total	\$3,906,648	6.5%	\$4,159,071	\$41,361	(\$4,161)	\$4,196,271	\$9,957	\$4,206,227	\$25,620	\$217,812	\$4,449,660	\$3,970,201	12.1%
Enrollee/Dependent														
Empire Plan	ee	\$2,209,728	6.5%	\$2,352,460	\$23,401	(\$2,354)	\$2,373,508	\$5,631	\$2,379,139	\$14,491	\$123,227	\$2,516,857	\$2,144,120	17.4%
	dep	\$1,686,186	6.5%	\$1,795,102	\$17,857	(\$1,796)	\$1,811,163	\$4,297	\$1,815,460	\$11,058	\$94,032	\$1,920,549	\$1,816,787	5.7%
	total	\$3,895,914	6.5%	\$4,147,562	\$41,258	(\$4,149)	\$4,184,671	\$9,928	\$4,194,599	\$25,549	\$217,259	\$4,437,406	\$3,960,907	12.0%
SEHP	ee	\$8,856	7.2%	\$9,495	\$85	(\$9)	\$9,570	\$24	\$9,594	\$58	\$457	\$10,110	\$6,898	46.6%
	dep	\$1,878	7.2%	\$2,013	\$18	(\$2)	\$2,029	\$5	\$2,034	\$12	\$97	\$2,144	\$2,396	-10.5%
	total	\$10,734	7.2%	\$11,509	\$103	(\$12)	\$11,600	\$29	\$11,629	\$71	\$554	\$12,253	\$9,294	31.8%
Total	ee	\$2,218,584	6.5%	\$2,361,956	\$23,486	(\$2,363)	\$2,383,079	\$5,655	\$2,388,733	\$14,550	\$123,684	\$2,526,967	\$2,151,018	17.5%
	dep	\$1,688,064	6.5%	\$1,797,115	\$17,875	(\$1,798)	\$1,813,192	\$4,302	\$1,817,494	\$11,070	\$94,128	\$1,922,693	\$1,819,184	5.7%
	total	\$3,906,648	6.5%	\$4,159,071	\$41,361	(\$4,161)	\$4,196,271	\$9,957	\$4,206,227	\$25,620	\$217,812	\$4,449,660	\$3,970,201	12.1%

Please note that totals may differ due to rounding

*Level Funding and the associated increases are based on Level Funding Rates being paid, not the final Level Funding Rates proposed by UHC

**SECTION IVA-2
All Groups Ratify**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 <u>Net Claims Incurred</u>	2023 <u>Fee Schedule & Plan Changes</u>	2023 <u>Adjusted Claims Inc</u>	2023 <u>Surcharges & Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding *</u>	2023 <u>% Change *</u>
Basic/Par														
Empire Plan	basic	\$1,179,916	10.4%	\$1,302,770	\$40,820	(\$1,229)	\$1,342,362	(\$428)	\$1,341,933	\$8,174				
	par	\$2,721,393	4.7%	\$2,850,550	\$438	(\$2,921)	\$2,848,067	\$10,356	\$2,858,423	\$17,410				
	total	\$3,901,308	6.5%	\$4,153,320	\$41,258	(\$4,149)	\$4,190,429	\$9,928	\$4,200,356	\$25,584	\$217,257	\$4,443,198	\$3,960,907	12.2%
SEHP	basic	\$2,902	11.5%	\$3,236	\$102	(\$3)	\$3,335	(\$1)	\$3,334	\$20				
	par	\$7,832	5.6%	\$8,272	\$1	(\$8)	\$8,265	\$30	\$8,295	\$51				
	total	\$10,734	7.2%	\$11,509	\$103	(\$12)	\$11,600	\$29	\$11,629	\$71	\$554	\$12,253	\$9,294	31.8%
Total	basic	\$1,182,818	10.4%	\$1,306,007	\$40,921	(\$1,232)	\$1,345,696	(\$429)	\$1,345,267	\$8,194				
	par	\$2,729,225	4.7%	\$2,858,822	\$439	(\$2,929)	\$2,856,332	\$10,386	\$2,866,718	\$17,461				
	total	\$3,912,042	6.5%	\$4,164,829	\$41,361	(\$4,161)	\$4,202,028	\$9,957	\$4,211,985	\$25,655	\$217,811	\$4,455,451	\$3,970,201	12.2%
Enrollee/Dependent														
Empire Plan	ee	\$2,212,787	6.5%	\$2,355,726	\$23,401	(\$2,354)	\$2,376,774	\$5,631	\$2,382,405	\$14,511	\$123,226	\$2,520,142	\$2,144,120	17.5%
	dep	\$1,688,521	6.5%	\$1,797,594	\$17,857	(\$1,796)	\$1,813,655	\$4,297	\$1,817,952	\$11,073	\$94,031	\$1,923,056	\$1,816,787	5.8%
	total	\$3,901,308	6.5%	\$4,153,320	\$41,258	(\$4,149)	\$4,190,429	\$9,928	\$4,200,356	\$25,584	\$217,257	\$4,443,198	\$3,960,907	12.2%
SEHP	ee	\$8,856	7.2%	\$9,495	\$85	(\$9)	\$9,570	\$24	\$9,594	\$58	\$457	\$10,110	\$6,898	46.6%
	dep	\$1,878	7.2%	\$2,013	\$18	(\$2)	\$2,029	\$5	\$2,034	\$12	\$97	\$2,144	\$2,396	-10.5%
	total	\$10,734	7.2%	\$11,509	\$103	(\$12)	\$11,600	\$29	\$11,629	\$71	\$554	\$12,253	\$9,294	31.8%
Total	ee	\$2,221,643	6.5%	\$2,365,221	\$23,486	(\$2,363)	\$2,386,344	\$5,655	\$2,391,999	\$14,569	\$123,683	\$2,530,252	\$2,151,018	17.6%
	dep	\$1,690,399	6.5%	\$1,799,607	\$17,875	(\$1,798)	\$1,815,684	\$4,302	\$1,819,986	\$11,085	\$94,128	\$1,925,199	\$1,819,184	5.8%
	total	\$3,912,042	6.5%	\$4,164,829	\$41,361	(\$4,161)	\$4,202,028	\$9,957	\$4,211,985	\$25,655	\$217,811	\$4,455,451	\$3,970,201	12.2%

Please note that totals may differ due to rounding

*Level Funding and the associated increases are based on Level Funding Rates being paid, not the final Level Funding Rates proposed by UHC

**SECTION IVA-3
No Groups Ratify**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 <u>Net Claims Incurred</u>	2023 <u>Fee Schedule & Plan Changes</u>	2023 <u>Adjusted Claims Inc</u>	2023 <u>Surcharges & Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding *</u>	2023 <u>% Change *</u>
Basic/Par														
Empire Plan	basic	\$1,209,093	10.4%	\$1,334,986	\$40,820	(\$1,229)	\$1,374,577	(\$428)	\$1,374,149	\$8,370				
	par	\$2,776,191	4.7%	\$2,907,948	\$438	(\$2,921)	\$2,905,466	\$10,356	\$2,915,822	\$17,760				
	total	\$3,985,284	6.5%	\$4,242,934	\$41,258	(\$4,149)	\$4,280,043	\$9,928	\$4,289,971	\$26,130	\$217,234	\$4,533,335	\$3,936,821	15.2%
SEHP	basic	\$2,902	11.5%	\$3,236	\$102	(\$3)	\$3,335	(\$1)	\$3,334	\$20				
	par	\$7,832	5.6%	\$8,272	\$1	(\$8)	\$8,265	\$30	\$8,295	\$51				
	total	\$10,734	7.2%	\$11,509	\$103	(\$12)	\$11,600	\$29	\$11,629	\$71	\$554	\$12,253	\$9,294	31.8%
Total	basic	\$1,211,995	10.4%	\$1,338,222	\$40,921	(\$1,232)	\$1,377,912	(\$429)	\$1,377,483	\$8,390				
	par	\$2,784,023	4.7%	\$2,916,221	\$439	(\$2,929)	\$2,913,731	\$10,386	\$2,924,117	\$17,811				
	total	\$3,996,018	6.5%	\$4,254,443	\$41,361	(\$4,161)	\$4,291,643	\$9,957	\$4,301,599	\$26,201	\$217,788	\$4,545,588	\$3,946,115	15.2%
Enrollee/Dependent														
Empire Plan	ee	\$2,260,418	6.5%	\$2,406,555	\$23,401	(\$2,354)	\$2,427,602	\$5,631	\$2,433,233	\$14,821	\$123,213	\$2,571,267	\$2,144,120	19.9%
	dep	\$1,724,866	6.5%	\$1,836,380	\$17,857	(\$1,796)	\$1,852,441	\$4,297	\$1,856,738	\$11,309	\$94,021	\$1,962,068	\$1,792,701	9.4%
	total	\$3,985,284	6.5%	\$4,242,934	\$41,258	(\$4,149)	\$4,280,043	\$9,928	\$4,289,971	\$26,130	\$217,234	\$4,533,335	\$3,936,821	15.2%
SEHP	ee	\$8,856	7.2%	\$9,495	\$85	(\$9)	\$9,570	\$24	\$9,594	\$58	\$457	\$10,110	\$6,898	46.6%
	dep	\$1,878	7.2%	\$2,013	\$18	(\$2)	\$2,029	\$5	\$2,034	\$12	\$97	\$2,144	\$2,396	-10.5%
	total	\$10,734	7.2%	\$11,509	\$103	(\$12)	\$11,600	\$29	\$11,629	\$71	\$554	\$12,253	\$9,294	31.8%
Total	ee	\$2,269,274	6.5%	\$2,416,050	\$23,486	(\$2,363)	\$2,437,173	\$5,655	\$2,442,828	\$14,879	\$123,670	\$2,581,377	\$2,151,018	20.0%
	dep	\$1,726,744	6.5%	\$1,838,393	\$17,875	(\$1,798)	\$1,854,470	\$4,302	\$1,858,772	\$11,322	\$94,118	\$1,964,211	\$1,795,097	9.4%
	total	\$3,996,018	6.5%	\$4,254,443	\$41,361	(\$4,161)	\$4,291,643	\$9,957	\$4,301,599	\$26,201	\$217,788	\$4,545,588	\$3,946,115	15.2%

Please note that totals may differ due to rounding

*Level Funding and the associated increases are based on Level Funding Rates being paid, not the final Level Funding Rates proposed by UHC

SECTION IVB
Estimated Number of Contracts

	<u>PERSONAL</u>	<u>DEPENDENT</u>
Empire Plan	534,841	273,462
SEHP	4,819	483
Excelsior Plan	535	225

Contracts represent average contracts thru March 2022

**SECTION IVC
Level Funding Rates**

Final Provided Level Funding Rates Effective January 1, 2022

	All Groups Ratify			No Groups Ratify		
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>
Empire Plan	\$333.86	\$553.44	\$887.30	\$333.86	\$546.10	\$879.96
SEHP	\$119.27	\$413.57	\$532.84	\$119.27	\$413.57	\$532.84
Excelsior Plan	\$214.07	\$239.34	\$453.41	\$214.07	\$239.34	\$453.41

Estimated Level Funding Rates Effective January 1, 2023

		All Groups Ratify			No Groups Ratify		
Empire Plan	Realistic	\$392.41	\$585.81	\$978.22	\$400.37	\$597.69	\$998.06
	Pessimistic	\$402.22	\$600.46	\$1,002.68	\$410.38	\$612.63	\$1,023.01
	Optimistic	\$382.60	\$571.16	\$953.76	\$390.36	\$582.75	\$973.11
SEHP	Realistic	\$174.81	\$369.97	\$544.78	\$174.81	\$369.97	\$544.78
	Pessimistic	\$179.18	\$379.22	\$558.40	\$179.18	\$379.22	\$558.40
	Optimistic	\$170.44	\$360.72	\$531.16	\$170.44	\$360.72	\$531.16
Excelsior Plan	Realistic	\$333.55	\$497.94	\$831.49	\$340.31	\$508.04	\$848.35
	Pessimistic	\$341.89	\$510.39	\$852.27	\$348.82	\$520.74	\$869.56
	Optimistic	\$325.21	\$485.49	\$810.70	\$331.81	\$495.34	\$827.14
	<u>Assumptions:</u>				<u>Assumptions:</u>		
	1. Level Enrollment				1. Level Enrollment		
	2. Increase				2. Increase		
	Empire Plan		12.2%		Empire Plan		15.2%
	SEHP		31.8%		SEHP		31.8%
	Excelsior Plan		12.2%		Excelsior Plan		15.2%

Beacon Health Options

First Quarter Financial 2022



beacon
health options

State of New York - Empire Plan

MHSA Program

First Quarter Financial 2022

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EXHIBIT A-1**Experience of Current Quarter and Year-to-Date 2022**

In (000's)

	EMPIRE PLAN		
	Estimated YTD Prior Qtr Rpt	Estimated Experience Current Qtr	Estimated YTD Experience
1. Level Set Funding (1)	\$ -	\$ 98,623	\$ 98,623
2a. Paid Claims	-	87,860	87,860
2b. Surcharges and Assessments Paid	-	968	968
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	52,746	42,905	42,905
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	-	52,746	52,746
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 52,746	\$ 78,987	\$ 78,987
3a. Administrative Expenses	\$ -	\$ 3,660	\$ 3,660
3b. Shared Communications Expenses	-	-	-
3c. Audit/Performance Adjustment and Other Credits	-	-	-
3f. Total Administrative Expenses (3a+3b-3c)	\$ -	\$ 3,660	\$ 3,660
4. Experience Gain/(Loss) (1-2e-3f)	\$ (52,746)	\$ 15,976	\$ 15,976

*includes O&U for Surcharges & Assessments

EXHIBIT B-1

Current Year Projected Experience - 2022

EMPIRE PLAN

	Projected at at Renewal (1)	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report	YE Report
1. Level Set Funding (1)	\$ 367,383,070	\$ 402,537,918				
2a. Paid Claims	342,411,017	364,186,642				
2b. Surcharges and Assessments Paid	4,431,376	4,725,764				
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	47,519,890	49,164,068				
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	42,600,521	52,746,048				
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 351,761,761	\$ 365,330,427				
3a. Administrative Expenses	\$ 15,189,309	\$ 14,443,667				
3b. Shared Communications Expenses	432,000	-				
3c. Audit/Performance Adjustment and Other Credits	-	-				
3f. Total Retention(3a+3b-3c)	\$ 15,621,309	\$ 14,443,667				
4. Experience Gain/(Loss) (1-2e-3f)	\$ 0	\$ 22,763,825				

EXHIBIT C-1**Dividend/(Loss) Components for the 2022 Contract Year**

In (000's)

	1st Quarter Report	2nd Quarter Report	3rd Quarter Report	4th Quarter Report	Final Experience
Change in Projected 2021 Earned Premium	\$ 35,155				
Change in 2021 Claim Experience	\$ (13,569)				
Change in Retention	\$ 1,178				
Realized Surplus in Prior Rates (as Reported in 2021 Renewal)	\$ 0				
Net Receivable/(Payable)	\$ 22,764				
Total Net Receivable/(Payable) per Financial Experience Statement (Line 6)	\$ 22,764				

EXHIBIT D-1
2022 Claim Reserve Recommendation

A. Reserve and Paid Claims Reconciliation

Incurr.	Total Projected Incurred Claims (excludes S&A)*	Projected Claims Paid (a) 1/1/2022 - 12/31/2022	Actual Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014	Outstanding Reserve at 12/31/2022
2014	\$ 140,744,010	\$ (213)	\$ (80,627)	\$ (27,781)	\$ (58,054)	\$ (110,861)	\$ 212,347	\$ 542,121	\$ 24,316,340	\$ 115,950,737	\$ -
2015	178,730,574	(1,613)	(214,077)	(23,397)	6,515	146,105	622,648	27,035,031	151,159,362		-
2016	197,330,266	11,020	(63,950)	(6,575)	(18,046)	364,703	37,142,394	159,900,720			-
2017	236,000,992	650	(236,454)	63,565	415,358	37,700,005	198,055,920				1,949
2018	241,907,997	(24,318)	(145,439)	727,567	39,012,815	202,314,082					23,290
2019	248,134,481	26,153	7,018	36,818,226	211,238,072						45,011
2020	300,470,583	1,171,968	45,950,979	253,141,174							206,461
2021	351,249,100	49,429,398	300,680,681								1,139,021
2022	\$ 360,296,868	313,573,596									46,723,272
+TOTAL	\$2,254,864,871	\$ 364,186,642	\$ 345,898,131	\$ 290,692,780	\$ 250,596,660	\$ 240,414,034	\$ 236,033,309	\$ 187,477,872	\$ 175,475,701	\$ 115,950,737	\$ 48,139,004

(a) Each year's final paid claims should correspond to the paid claim totals reported in the Monthly 1A Paid Claim Access files (before application of any credits).
*Excludes Surcharges & Assessments (i.e., BD&C)

Incurr.	Total Projected Incurred S&A	Projected Claims Paid (a) 1/1/2022 - 12/31/2022	Actual Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014	Outstanding Reserve at 12/31/2022
2014	\$ 2,231,118	\$ -	\$ -	\$ -	\$ -	\$ 17	\$ 4,820	\$ 7,567	\$ 961,488	\$ 1,257,225	\$ -
2015	2,443,546	0	264	14	1,728	2,012	11,591	516,131	1,911,806		-
2016	2,934,108	49	85	491	1,280	7,501	737,403	2,187,179			121
2017	3,143,276	219	103	1,001	5,880	694,362	2,441,686				26
2018	2,901,288	209	1,821	10,117	700,010	2,188,852					279
2019	3,322,184	1,007	3,912	723,135	2,593,526						603
2020	3,278,212	11,677	681,623	2,581,346							3,566
2021	4,096,625	748,575	3,288,526								59,523
2022	\$ 4,924,974	3,964,028									960,946
+TOTAL	\$ 29,275,332	\$ 4,725,764	\$ 3,976,334	\$ 3,316,105	\$ 3,302,424	\$ 2,892,743	\$ 3,195,501	\$ 2,710,877	\$ 2,873,294	\$ 1,257,225	\$ 1,025,064

B. 12/31/2022 Open & Unreported Reserve

I.	Projected Incurred But Unpaid Claims @ 12/31/2022	\$ 48,139,004
	Projected Incurred But Unpaid Surcharges & Assessments @ 12/31/2022	\$ 1,025,064
	Projected Total Incurred But Unpaid Claim Cost @ 12/31/2022	\$ 49,164,068
II.	Margin (2.0%)	\$ 983,281
III.	Total Open & Unreported Reserve @ 12/31/2022	<u>\$ 50,147,350</u>

EXHIBIT E-1 - 2022

State of New York - Empire Plan*
Triangle Report - In-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22		
Jan-22	\$ 2,151,778													\$ 2,151,778
Feb-22	4,947,509	\$ 2,351,738												7,299,247
Mar-22	1,600,821	\$ 3,887,597	\$ 2,494,673											7,983,091
Apr-22														-
May-22														-
Jun-22														-
Jul-22														-
Aug-22														-
Sep-22														-
Oct-22														-
Nov-22														-
Dec-22														-
+Total	8,700,107	6,239,335	2,494,673	-	-	-	-	-	-	-	-	-	-	\$ 17,434,116
Completion Factor	0.87322	0.65105	0.23678											0.57954
Incurred Claims(Final Est)	9,963,299	9,583,506	10,535,714											\$ 30,082,519
Incurred Claims Subtotal	\$ 30,082,519	CY 2022												
Seasonality Factor	4.47938													
2022 Projected Claims	\$ 134,751,029													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-2 - 2022

State of New York - Empire Plan*
Triangle Report - Out-of-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22		
Jan-22	\$ 3,200,999													\$ 3,200,999
Feb-22	5,962,321	\$ 4,810,129												10,772,450
Mar-22	1,635,245	\$ 8,563,147	\$ 5,454,770											15,653,162
Apr-22														-
May-22														-
Jun-22														-
Jul-22														-
Aug-22														-
Sep-22														-
Oct-22														-
Nov-22														-
Dec-22														-
+Total	10,798,565	13,373,276	5,454,770	-	-	-	-	-	-	-	-	-	-	\$ 29,626,611
Completion Factor	0.84239	0.75688	0.30028											0.60893
Incurred Claims	12,818,978	17,669,043	18,165,350											\$ 48,653,371
Incurred Claims Subtotal	\$ 48,653,371	CY 2022												
Seasonality Factor	4.63576													
2022 Projected Claims	\$ 225,545,839													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-3- 2022

State of New York - Empire Plan*
Triangle Report - Combined (In-Network + Out-of-Network)
Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22		
Jan-22	\$ 5,352,777													\$ 5,352,777
Feb-22	10,909,830	7,161,868												18,071,697
Mar-22	3,236,066	12,450,744	7,949,443											23,636,253
Apr-22														-
May-22														-
Jun-22														-
Jul-22														-
Aug-22														-
Sep-22														-
Oct-22														-
Nov-22														-
Dec-22														-
+Total	19,498,672	19,612,612	7,949,443	-	-	-	-	-	-	-	-	-	-	\$ 47,060,727
Completion Factor	0.85587	0.71966	0.27697											0.59770
Incurred Claims	22,782,277	27,252,549	28,701,064											\$ 78,735,889
Incurred Claims Subtotal	\$ 78,735,889	CY 2022												
Seasonality Factor	4.57602													
2022 Projected Claims	\$ 360,296,868													

* Includes Empire, Excelsior & SEHP claims

**EXHIBIT F-1
DEVELOPMENT OF 2023 EXPERIENCE AND RATES: RATIFIED RATES (All Groups Accept Benefit Changes)**

In (000's)
*Enrollment based on projected average for 2022
**2023 Annual Premium calculated as if whole population at ratified rates

A. EXPERIENCE PROJECTION

		Normalized 2022 Claims Inc	2023 Trend 8.0%	2023 Benefit Changes	2023 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.166%	Admin Expense		2023 Required Premium	2022 Annual Premium**	2023 Renewal Action(%)
EMPIRE	ee	\$ 117,340	\$ 9,387	\$ (157)	\$ 126,571	\$ -	\$ 1,476	\$ 4,704		\$ 132,751	\$ 125,175	6.1%
	dep	236,422	18,914	(348)	254,988	-	2,974	9,478		267,439	274,905	-2.7%
	total	353,763	28,301	(505)	381,559	-	4,450	14,182		400,190	400,079	0.0%
SEHP	ee	5,516	441	(7)	5,950	-	69	221		6,240	5,513	13.2%
	dep	1,019	81	(2)	1,099	-	13	41		1,152	723	59.4%
	total	6,534	523	(9)	7,048	-	82	262		7,392	6,236	18.5%
Total	ee	122,856	9,828	(164)	132,520	-	1,546	4,925		138,991	130,688	6.4%
	dep	237,441	18,995	(350)	256,086	-	2,987	9,519		268,592	275,628	-2.6%
	total	\$ 360,297	\$ 28,824	\$ (514)	\$ 388,607	\$ -	\$ 4,532	\$ 14,444		\$ 407,583	\$ 406,315	0.3%

'Ratified' 2022 Rates	Enrollment*	Excelsior 2022 Rate	Excelsior Enrollment
\$19.33	539,491	\$6.15	462
\$79.57	287,844	\$24.46	205
\$98.90		\$30.61	
\$97.79	4,698		
\$107.38	561		
\$205.17			
	544,651	including Excelsior	
	288,610	"	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2022 Rate	\$19.33	\$79.57	\$98.90
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$19.89	\$75.09	\$94.98
Realistic	\$20.50	\$77.41	\$97.91
Pessimistic(+3%)	\$21.12	\$79.73	\$100.85

EXCELSIOR

	EE	DEP	FAM
2022 Rate	\$6.15	\$24.46	\$30.61
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$16.61	\$62.70	\$79.31
Realistic	\$17.12	\$64.64	\$81.76
Pessimistic(+3%)	\$17.63	\$66.58	\$84.21

SEHP

	EE	DEP	FAM
2022 Rate	\$97.79	\$107.38	\$205.17
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$107.37	\$166.03	\$273.40
Realistic	\$110.69	\$171.16	\$281.85
Pessimistic(+3%)	\$114.01	\$176.29	\$290.30

Note in 2022, SEHP did not have ratified rates - shown here for demonstration purposes only

2022 Admin: \$2.20 per contract per month
Also: \$0 Annual Shared Communciation Expenses

EXHIBIT F-2
DEVELOPMENT OF 2023 EXPERIENCE AND RATES: NON-RATIFIED RATES (No Groups Accept Benefit Changes)

In (000's)

*Enrollment based on projected average for 2022

**2023 Annual Premium calculated as if whole population at non-ratified rates

A. EXPERIENCE PROJECTION

		Normalized 2022 Claims Inc	2023 Trend 8.0%	2023 Benefit Changes	2023 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.166%	Admin Expense		2023 Required Premium	2022 Annual Premium**	2023 Renewal Action(%)
EMPIRE	ee	\$ 117,340	\$ 9,387	\$ 2,350	\$ 129,077	\$ -	\$ 1,505	\$ 4,704		\$ 135,287	\$ 125,175	8.1%
	dep	236,422	18,914	4,701	260,037	-	3,033	9,478		272,547	246,685	10.5%
	total	353,763	28,301	7,051	389,114	-	4,538	14,182		407,834	371,859	9.7%
SEHP	ee	5,516	441	110	6,067	-	71	221		6,359	5,513	15.3%
	dep	1,019	81	20	1,120	-	13	41		1,174	723	62.4%
	total	6,534	523	131	7,188	-	84	262		7,533	6,236	20.8%
Total	ee	122,856	9,828	2,460	135,145	-	1,576	4,925		141,646	130,688	8.4%
	dep	237,441	18,995	4,721	261,157	-	3,046	9,519		273,722	247,408	10.6%
	total	\$ 360,297	\$ 28,824	\$ 7,181	\$ 396,302	\$ -	\$ 4,622	\$ 14,444		\$ 415,368	\$ 378,095	9.9%

'Non-Ratified'		Excelsior	Excelsior
2022 Rates	Enrollment*	2022 Rate	Enrollment
\$19.33	539,491	\$6.15	462
\$71.40	287,844	\$24.46	205
\$90.73		\$30.61	
\$97.79	4,698		
\$107.38	561		
\$205.17			
	544,651	including Excelsior	
	288,610	"	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2022 Rate	\$19.33	\$71.40	\$90.73
Projected 2023 Rates:			
Optimistic (-3%)	\$20.26	\$76.52	\$96.78
Realistic	\$20.89	\$78.89	\$99.78
Pessimistic(+3%)	\$21.52	\$81.26	\$102.78

EXCELSIOR

	EE	DEP	FAM
2022 Rate	\$6.15	\$24.46	\$30.61
Projected 2023 Rates:			
Optimistic (-3%)	\$16.92	\$63.89	\$80.81
Realistic	\$17.44	\$65.87	\$83.31
Pessimistic(+3%)	\$17.96	\$67.85	\$85.81

SEHP

	EE	DEP	FAM
2022 Rate	\$97.79	\$107.38	\$205.17
Projected 2023 Rates:			
Optimistic (-3%)	\$109.42	\$169.20	\$278.62
Realistic	\$112.80	\$174.43	\$287.23
Pessimistic(+3%)	\$116.18	\$179.66	\$295.84

2022 Admin: \$2.20 per contract per month
 Also: \$0 Annual Shared Communciation Expenses

**EXHIBIT F-3
DEVELOPMENT OF 2023 EXPERIENCE AND RATES: Combined Rate Scenario*****

In (000's)

*Enrollment based on projected average for 2022

**2023 Annual Premium calculated as if whole population at current combined rate scenario

***Based on current distribution of Ratified and Non-Ratified Groups as of December 2021

A. EXPERIENCE PROJECTION

		Normalized	2023	2023	2023	Margin	Surcharges &	Admin			2023	2022	2023
		2022	Trend	Benefit	Claims Inc		Assessments				Expense	Required	Annual
		Claims Inc	8.0%	Changes	Claims Inc	0.0%	1.166%				Premium	Premium**	Action(%)
EMPIRE	ec	\$ 117,340	\$ 9,387	-	\$ 126,728	\$ -	\$ 1,478	\$ 4,704			\$ 132,910	\$ 125,175	6.2%
	dep	236,422	18,914	-	255,336	-	2,978	9,478			267,792	272,971	-1.9%
	total	353,763	28,301	-	382,064	-	4,456	14,182			400,701	398,145	0.6%
SEHP	ec	5,516	441	-	5,957	-	69	221			6,247	5,513	13.3%
	dep	1,019	81	-	1,100	-	13	41			1,154	723	59.6%
	total	6,534	523	-	7,057	-	82	262			7,401	6,236	18.7%
Total	ec	122,856	9,828	-	132,685	-	1,548	4,925			139,157	130,688	6.5%
	dep	237,441	18,995	-	256,436	-	2,991	9,519			268,946	273,693	-1.7%
	total	\$ 360,297	\$ 28,824	\$ -	\$ 389,121	\$ -	\$ 4,538	\$ 14,444			\$ 408,103	\$ 404,381	0.9%

'Blended'		Excelsior		Excelsior	
2022	Enrollment*	2022 Rate	Enrollment	2022 Rate	Enrollment
\$19.33	539,491	\$6.15	462		
\$79.01	287,844	\$24.46	205		
\$98.34		\$30.61			
\$97.79	4,698				
\$107.38	561				
\$205.17					
	544,651	including Excelsior			
	288,610	"	"		

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2022 Rate	\$19.33	\$79.01	\$98.34
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$19.90	\$75.18	\$95.08
Realistic	\$20.52	\$77.51	\$98.03
Pessimistic(+3%)	\$21.14	\$79.84	\$100.98

EXCELSIOR

	EE	DEP	FAM
2022 Rate	\$6.15	\$24.46	\$30.61
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$16.92	\$63.89	\$80.81
Realistic	\$17.44	\$65.87	\$83.31
Pessimistic(+3%)	\$17.96	\$67.85	\$85.81

SEHP

	EE	DEP	FAM
2022 Rate	\$97.79	\$107.38	\$205.17
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$107.50	\$166.25	\$273.75
Realistic	\$110.82	\$171.39	\$282.21
Pessimistic(+3%)	\$114.14	\$176.53	\$290.67

2022 Admin: \$2.20 per contract per month
 Also: \$0.00 Annual Shared Communication Expenses
 For 2021/2022/2023 we have no communication expenses

EXHIBIT G-1
Trend Statistics
(PROJECTED FOR THE YEAR END)

In & Out of Network Total	In Network Total	Out of Network Total
------------------------------	---------------------	-------------------------

2022

# of Charges	3,226,845	2,216,104	1,010,741
\$ Claims Incurred	\$ 360,296,868	\$ 134,751,029	\$ 225,545,839
# of Contracts	544,651	544,651	544,651
Cost/charge	\$ 111.66	\$ 60.81	\$ 223.15
# Charges/1000 Contracts	5,925	4,069	1,856
Cost/Contract	\$ 661.52	\$ 247.41	\$ 414.11

2021

# of Charges	2,895,195	1,797,413	1,097,782
\$ Claims Incurred	\$ 351,249,100	\$ 131,491,317	\$ 219,757,783
# of Contracts	546,750	546,750	546,750
Cost/charge	\$ 121.32	\$ 73.16	\$ 200.18
# Charges/1000 Contracts	5,295	3,287	2,008
Cost/Contract	\$ 642.43	\$ 240.50	\$ 401.93

% Change 2022 over 2021

Cost/Charge	-7.97%	-16.88%	11.47%
# Charges/1000 Contracts	11.88%	23.77%	-7.57%
Cost/Contract	2.97%	2.87%	3.03%

Note: In Network vs Out-of-Network based on the contracted status of the Provider.

EXHIBIT H-1

Trend Analysis - YTD 2022 - In Network - Provider Status

In-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2021*	2022**	2021*	2022**	%Change	2021*	2022**	2021*	2022**	%Change	2021*	2022**	%Change
Inpatient Services													
Mental Health	3,319	2,764	11.95	10.02	-16%	\$ 4,518,050	\$ 3,961,243	\$ 1,361.27	\$ 1,433.16	5%	\$ 1.36	\$ 1.20	-12%
Substance Use	1,216	953	4.38	3.46	-21%	708,054	598,969	582.28	628.51	8%	0.21	0.18	-15%
Alcohol Rehab***													
Alternate Levels of Care	2,286	2,341	8.23	8.49	3%	1,361,084	1,260,621	595.40	538.50	-10%	0.41	0.38	-7%
Weighted Average Facility Charge	6,821	6,058	24.55	21.96	-11%	\$ 6,587,188	\$ 5,820,833	\$ 965.72	\$ 960.85	-1%	\$ 1.98	\$ 1.76	-11%
% of Total	2.2%	2.1%				28.5%	33.4%						
Outpatient Services													
Professional Inpatient Services													
Physician	837	853	3.0	3.1	3%	\$ 44,294	\$ 132,171	\$ 52.92	\$ 154.95	193%	\$ 0.01	\$ 0.04	201%
Psychologist	70	1,458	0.3	5.3	1998%	2,718	101,232	38.83	69.43	79%	0.00	0.03	3651%
Other Health Professional	323	1,640	1.2	5.9	411%	25,601	98,448	79.26	60.03	-24%	0.01	0.03	287%
Outpatient Visits													
Physician	22,060	20,403	79.4	74.0	-7%	1,877,414	1,313,602	85.10	64.38	-24%	0.56	0.40	-30%
Psychologist	48,382	38,569	174.2	139.8	-20%	3,768,654	2,279,380	77.89	59.10	-24%	1.13	0.69	-39%
Other Health Professional	233,339	213,646	839.9	774.6	-8%	10,105,486	6,975,372	43.31	32.65	-25%	3.03	2.11	-30%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	2,156	1,714	7.8	6.2	-20%	311,926	261,189	144.68	152.39	5%	0.09	0.08	-16%
Other Services Not Included Above	2,354	2,379	8.5	8.6	2%	418,991	451,889	177.99	189.95	7%	0.13	0.14	9%
Weighted Average Professional Charge	309,521	280,662	1,114.1	1,017.6	-9%	\$ 16,555,084	\$ 11,613,283	\$ 53.49	\$ 41.38	-23%	\$ 4.97	\$ 3.51	-29%
% of Total	97.8%	97.9%				71.5%	66.6%						
Total In-Network	316,342	286,720	1,138.7	1,039.5	-9%	\$ 23,142,272	\$ 17,434,116	\$ 73.16	\$ 60.81	-17%	\$ 6.94	\$ 5.27	-24%

* Incurred 1/1/21 - 3/31/21, claims paid through 3/31/21 (average members): 1,111,241 3 mos
 ** Incurred 1/1/22 - 3/31/22, claims paid through 3/31/22 (average members): 1,103,269 3 mos
 *** Include zero paid claims

EXHIBIT H-2

Trend Analysis - YTD 2022 - In Network - Provider Status

Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2021*	2022**	2021*	2022**	%Change	2021*	2022**	2021*	2022**	%Change	2021*	2022**	%Change
Inpatient Services													
Mental Health	123	146	0.44	0.53	20%	\$ 649,836	\$ 765,385	\$ 5,283.22	\$ 5,242.36	-1%	\$ 0.19	\$ 0.23	19%
Substance Use	669	809	2.41	2.93	22%	2,371,520	3,069,236	3,544.87	3,793.86	7%	0.71	0.93	30%
Alcohol Rehab***													
Alternate Levels of Care	3,190	4,048	11.48	14.68	28%	10,038,283	13,651,482	3,146.80	3,372.40	7%	3.01	4.12	37%
Weighted Average Facility Charge	3,982	5,003	14.33	18.14	27%	\$ 13,059,638	\$ 17,486,102	\$ 3,279.67	\$ 3,495.12	7%	\$ 3.92	\$ 5.28	35%
% of Total	3.4%	3.8%				56.4%	59.0%						
Outpatient Services													
Professional Inpatient Services													
Physician	648	529	2.3	1.9	-18%	\$ 47,104	\$ 34,585	\$ 72.69	\$ 65.38	-10%	\$ 0.01	\$ 0.01	-26%
Psychologist	95	330	0.3	1.2	250%	6,250	29,362	65.79	88.98	35%	0.00	0.01	373%
Other Health Professional	231	1,409	0.8	5.1	514%	8,573	116,182	37.11	82.46	122%	0.00	0.04	1265%
Outpatient Visits													
Physician	9,120	9,386	32.8	34.0	4%	932,495	836,622	102.25	89.14	-13%	0.28	0.25	-10%
Psychologist	22,406	20,821	80.7	75.5	-6%	1,490,140	1,504,968	66.51	72.28	9%	0.45	0.45	2%
Other Health Professional	76,792	92,781	276.4	336.4	22%	4,620,112	6,186,027	60.16	66.67	11%	1.39	1.87	35%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	1,335	1,391	4.8	5.0	5%	2,608,184	3,108,319	1,953.70	2,234.59	14%	0.78	0.94	20%
Other Services Not Included Above	1,101	1,116	4.0	4.0	2%	390,728	324,445	354.88	290.72	-18%	0.12	0.10	-16%
Weighted Average Professional Charge	111,728	127,763	402.2	463.2	15%	\$ 10,103,587	\$ 12,140,509	\$ 90.43	\$ 95.02	5%	\$ 3.03	\$ 3.67	21%
% of Total	96.6%	96.2%				43.6%	41.0%						
Total Out-of-Network	115,710	132,766	416.5	481.4	16%	\$ 23,163,225	\$ 29,626,611	\$ 200.18	\$ 223.15	11%	\$ 6.95	\$ 8.95	29%

* Incurred 1/1/21 - 3/31/21, claims paid through 3/31/21 (average members): 1,111,241 3 mos
 ** Incurred 1/1/22 - 3/31/22, claims paid through 3/31/22 (average members): 1,103,269 3 mos
 *** Include zero paid claims

EXHIBIT H-3

Trend Analysis - YTD 2022 - In Network - Provider Status

Combined In- and Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2021*	2022**	2021*	2022**	%Change	2021*	2022**	2021*	2022**	%Change	2021*	2022**	%Change
Inpatient Services													
Mental Health	3,442	2,910	12.39	10.55	-15%	\$ 5,167,886	\$ 4,726,627	\$ 1,501.42	\$ 1,624.27	8%	\$ 1.55	\$ 1.43	-8%
Substance Use	1,885	1,762	6.79	6.39	-6%	3,079,573	3,668,205	1,633.73	2,081.84	27%	0.92	1.11	20%
Alcohol Rehab***													
Alternate Levels of Care	5,476	6,389	19.71	23.16	18%	11,399,367	14,912,102	2,081.70	2,334.03	12%	3.42	4.51	32%
Weighted Average Facility Charge	10,803	11,061	38.89	40.10	3%	\$ 19,646,826	\$ 23,306,935	\$ 1,818.65	\$ 2,107.13	16%	\$ 5.89	\$ 7.04	19%
% of Total	2.5%	2.6%				42.4%	49.5%						
Outpatient Services													
Professional Inpatient Services													
Physician	1,485	1,382	5.3	5.0	-6%	\$ 91,398	\$ 166,756	\$ 61.55	\$ 120.66	96%	\$ 0.03	\$ 0.05	84%
Psychologist	165	1,788	0.6	6.5	991%	8,969	130,594	54.35	73.04	34%	0.00	0.04	1367%
Other Health Professional	554	3,049	2.0	11.1	454%	34,174	214,630	61.69	70.39	14%	0.01	0.06	533%
Outpatient Visits													
Physician	31,180	29,789	112.2	108.0	-4%	2,809,909	2,150,224	90.12	72.18	-20%	0.84	0.65	-23%
Psychologist	70,788	59,390	254.8	215.3	-15%	5,258,794	3,784,348	74.29	63.72	-14%	1.58	1.14	-28%
Other Health Professional	310,131	306,427	1,116.3	1,111.0	0%	14,725,599	13,161,399	47.48	42.95	-10%	4.42	3.98	-10%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	3,491	3,105	12.6	11.3	-10%	2,920,110	3,369,508	836.47	1,085.19	30%	0.88	1.02	16%
Other Services Not Included Above	3,455	3,495	12.4	12.7	2%	809,719	776,334	234.36	222.13	-5%	0.24	0.23	-3%
Weighted Average Professional Charge	421,249	408,425	1,516.3	1,480.8	-2%	\$ 26,658,671	\$ 23,753,792	\$ 63.28	\$ 58.16	-8%	\$ 8.00	\$ 7.18	-10%
% of Total	97.5%	97.4%				57.6%	50.5%						
Total Combined	432,052	419,486	1,555.2	1,520.9	-2%	\$ 46,305,497	\$ 47,060,727	\$ 107.18	\$ 112.19	5%	\$ 13.89	\$ 14.22	2%

* Incurred 1/1/21 - 3/31/21, claims paid through 3/31/21 (average members): 1,111,241 3 mos
 ** Incurred 1/1/22 - 3/31/22, claims paid through 3/31/22 (average members): 1,103,269 3 mos
 *** Include zero paid claims

EXHIBIT H-4

Trend Analysis - YTD 2022 - In Network - Provider Status

In-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2021*	2022**	2021*	2022**	%Change	2021*	2022**	2021*	2022**	%Change	2021*	2022**	%Change
Inpatient Services													
Mental Health	3,340	2,813	12.02	10.20	-15%	\$ 4,580,982	\$ 4,051,285	\$ 1,371.55	\$ 1,440.20	5%	\$ 1.37	\$ 1.22	-11%
Substance Use	1,216	953	4.38	3.46	-21%	708,054	598,969	582.28	628.51	8%	0.21	0.18	-15%
Alcohol Rehab***													
Alternate Levels of Care	2,286	2,412	8.23	8.74	6%	1,361,084	1,333,542	595.40	552.88	-7%	0.41	0.40	-1%
Weighted Average Facility Charge	6,842	6,178	24.63	22.40	-9%	\$ 6,650,119	\$ 5,983,797	\$ 971.96	\$ 968.57	0%	\$ 1.99	\$ 1.81	-9%
% of Total	1.7%	1.7%				23.9%	25.5%						
Outpatient Services													
Professional Inpatient Services													
Physician	885	859	3.2	3.1	-2%	\$ 46,819	\$ 132,526	\$ 52.90	\$ 154.28	192%	\$ 0.01	\$ 0.04	185%
Psychologist	73	1,650	0.3	6.0	2177%	2,859	122,689	39.17	74.36	90%	0.00	0.04	4222%
Other Health Professional	331	2,846	1.2	10.3	766%	25,917	201,512	78.30	70.81	-10%	0.01	0.06	683%
Outpatient Visits													
Physician	22,855	21,410	82.3	77.6	-6%	1,929,783	1,391,422	84.44	64.99	-23%	0.58	0.42	-27%
Psychologist	69,960	58,821	251.8	213.3	-15%	5,056,312	3,684,356	72.27	62.64	-13%	1.52	1.11	-27%
Other Health Professional	285,982	278,039	1,029.4	1,008.1	-2%	13,290,272	11,252,345	46.47	40.47	-13%	3.99	3.40	-15%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	2,164	1,727	7.8	6.3	-20%	313,401	263,575	144.82	152.62	5%	0.09	0.08	-15%
Other Services Not Included Above	2,476	2,484	8.9	9.0	1%	460,786	471,710	186.10	189.90	2%	0.14	0.14	3%
Weighted Average Professional Charge	384,726	367,836	1,384.9	1,333.6	-4%	\$ 21,126,149	\$ 17,520,134	\$ 54.91	\$ 47.63	-13%	\$ 6.34	\$ 5.29	-16%
% of Total	98.3%	98.3%				76.1%	74.5%						
Total In-Network	391,568	374,014	1,409.5	1,356.0	-4%	\$ 27,776,268	\$ 23,503,931	\$ 70.94	\$ 62.84	-11%	\$ 8.33	\$ 7.10	-15%

* Incurred 1/1/21 - 3/31/21, claims paid through 3/31/21 (average members): 1,111,241 3 mos
 ** Incurred 1/1/22 - 3/31/22, claims paid through 3/31/22 (average members): 1,103,269 3 mos
 *** Include zero paid claims

EXHIBIT H-5

Trend Analysis - YTD 2022 - In Network - Provider Status

Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2021*	2022**	2021*	2022**	%Change	2021*	2022**	2021*	2022**	%Change	2021*	2022**	%Change
Inpatient Services													
Mental Health	102	97	0.37	0.35	-4%	\$ 586,904	\$ 675,343	\$ 5,753.96	\$ 6,962.29	21%	\$ 0.18	\$ 0.20	16%
Substance Use	669	809	2.41	2.93	22%	2,371,520	3,069,236	3,544.87	3,793.86	7%	0.71	0.93	30%
Alcohol Rehab***													
Alternate Levels of Care	3,190	3,977	11.48	14.42	26%	10,038,283	13,578,560	3,146.80	3,414.27	8%	3.01	4.10	36%
Weighted Average Facility Charge	3,961	4,883	14.26	17.70	24%	\$ 12,996,707	\$ 17,323,138	\$ 3,281.17	\$ 3,547.64	8%	\$ 3.90	\$ 5.23	34%
% of Total	9.8%	10.7%				70.1%	73.5%						
Outpatient Services													
Professional Inpatient Services													
Physician	600	523	2.2	1.9	-12%	\$ 44,579	\$ 34,230	\$ 74.30	\$ 65.45	-12%	\$ 0.01	\$ 0.01	-23%
Psychologist	92	138	0.3	0.5	51%	6,109	7,906	66.40	57.29	-14%	0.00	0.00	30%
Other Health Professional	223	203	0.8	0.7	-8%	8,257	13,117	37.03	64.62	75%	0.00	0.00	60%
Outpatient Visits													
Physician	8,325	8,379	30.0	30.4	1%	880,125	758,801	105.72	90.56	-14%	0.26	0.23	-13%
Psychologist	828	569	3.0	2.1	-31%	202,483	99,992	244.54	175.73	-28%	0.06	0.03	-50%
Other Health Professional	24,149	28,388	86.9	102.9	18%	1,435,326	1,909,054	59.44	67.25	13%	0.43	0.58	34%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	1,327	1,378	4.8	5.0	5%	2,606,709	3,105,933	1,964.36	2,253.94	15%	0.78	0.94	20%
Other Services Not Included Above	979	1,011	3.5	3.7	4%	348,933	304,624	356.42	301.31	-15%	0.10	0.09	-12%
Weighted Average Professional Charge	36,523	40,589	131.5	147.2	12%	\$ 5,532,522	\$ 6,233,658	\$ 151.48	\$ 153.58	1%	\$ 1.66	\$ 1.88	13%
% of Total	90.2%	89.3%				29.9%	26.5%						
Total Out-of-Network	40,484	45,472	145.7	164.9	13%	\$ 18,529,229	\$ 23,556,796	\$ 457.69	\$ 518.05	13%	\$ 5.56	\$ 7.12	28%

* Incurred 1/1/21 - 3/31/21, claims paid through 3/31/21 (average members):

1,111,241 3 mos

** Incurred 1/1/22 - 3/31/22, claims paid through 3/31/22 (average members):

1,103,269 3 mos

*** Include zero paid claims


EXHIBIT H-6

Trend Analysis - YTD 2022 - In Network - Provider Status

Combined In- and Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2021*	2022**	2021*	2022**	%Change	2021*	2022**	2021*	2022**	%Change	2021*	2022**	%Change
Inpatient Services													
Mental Health	3,442	2,910	12.39	10.55	-15%	\$ 5,167,886	\$ 4,726,627	\$ 1,501.42	\$ 1,624.27	8%	\$ 1.55	\$ 1.43	-8%
Substance Use	1,885	1,762	6.79	6.39	-6%	3,079,573	3,668,205	1,633.73	2,081.84	27%	0.92	1.11	20%
Alcohol Rehab***													
Alternate Levels of Care	5,476	6,389	19.71	23.16	18%	11,399,367	14,912,102	2,081.70	2,334.03	12%	3.42	4.51	32%
Weighted Average Facility Charge	10,803	11,061	38.89	40.10	3%	\$ 19,646,826	\$ 23,306,935	\$ 1,818.65	\$ 2,107.13	16%	\$ 5.89	\$ 7.04	19%
% of Total	2.5%	2.6%				42.4%	49.5%						
Outpatient Services													
Professional Inpatient Services													
Physician	1,485	1,382	5.3	5.0	-6%	\$ 91,398	\$ 166,756	\$ 61.55	\$ 120.66	96%	\$ 0.03	\$ 0.05	84%
Psychologist	165	1,788	0.6	6.5	991%	8,969	130,594	54.35	73.04	34%	0.00	0.04	1367%
Other Health Professional	554	3,049	2.0	11.1	454%	34,174	214,630	61.69	70.39	14%	0.01	0.06	533%
Outpatient Visits													
Physician	31,180	29,789	112.2	108.0	-4%	2,809,909	2,150,224	90.12	72.18	-20%	0.84	0.65	-23%
Psychologist	70,788	59,390	254.8	215.3	-15%	5,258,794	3,784,348	74.29	63.72	-14%	1.58	1.14	-28%
Other Health Professional	310,131	306,427	1,116.3	1,111.0	0%	14,725,599	13,161,399	47.48	42.95	-10%	4.42	3.98	-10%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	3,491	3,105	12.6	11.3	-10%	2,920,110	3,369,508	836.47	1,085.19	30%	0.88	1.02	16%
Other Services Not Included Above	3,455	3,495	12.4	12.7	2%	809,719	776,334	234.36	222.13	-5%	0.24	0.23	-3%
Weighted Average Professional Charge	421,249	408,425	1,516.3	1,480.8	-2%	\$ 26,658,671	\$ 23,753,792	\$ 63.28	\$ 58.16	-8%	\$ 8.00	\$ 7.18	-10%
% of Total	97.5%	97.4%				57.6%	50.5%						
Total Combined	432,052	419,486	1,555.2	1,520.9	-2%	\$ 46,305,497	\$ 47,060,727	\$ 107.18	\$ 112.19	5%	\$ 13.89	\$ 14.22	2%

* Incurred 1/1/21 - 3/31/21, claims paid through 3/31/21 (average members): 1,111,241 3 mos
 ** Incurred 1/1/22 - 3/31/22, claims paid through 3/31/22 (average members): 1,103,269 3 mos
 *** Include zero paid claims

EXHIBIT I-1
Projected 2022 Administrative Expenses, Other Retention and Interest

	<u>Charge</u>	<u>Basis of Charge</u>
Administrative Fee (Excludes Shared Communication Expense)	<u>\$ 14,443,667</u>	\$2.21 pepm times 544,632 Ees times 12 mos.
Communication Expenses (Shared Expenses)	<u>\$0</u>	\$00,000 per quarter for four quarters
Audit/Performance Penalty		
<hr/> Total Audit/Performance Penalties	<u>\$ -</u>	
 Total Administrative Expense	<u>\$ 14,443,667</u>	= Admin + Communication Exp. - Penalties

Note: Paid claims is the method of allocation to the Empire Plan.

EXHIBIT J-1

Reconciliation of Experience Projection for Prior Year (2021)

COMBINED	COMBINED	
	Renewal	YE Financial
1. Earned Premium (2 tier)	\$ 321,187,365	\$ 294,527,138
2a. Paid Claims	\$ 297,606,444	\$ 345,898,131
2b. Surcharges and Assessments	\$ 4,017,048	\$ 3,976,334
2c. Liability of Outstanding Claims at End of Reporting Period*	\$ 43,813,469	\$ 52,746,048
2d. Liability of Outstanding Claims at Beginning of Reporting Period*	\$ 40,026,975	\$ 44,257,868
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 305,409,985	\$ 358,362,644
3a. Administrative Expense	\$ 15,345,380	\$ 15,221,518
3b. Shared Communications Expenses	\$ 432,000	\$ -
3c. Audit/Performance Adjustment and Other Credits	\$ -	\$ 170,632
3f. Total Retention(3a+3b+3c)	\$ 15,777,380	\$ 15,050,885
4. Experience Gain/(Loss) (1-2e-3f)	\$ (0)	\$ (78,886,392)
2022 Qtrly Reports		
2c. 1st Qtr Ending Outstanding Claims		\$ 52,011,139
4. Experience Gain/(Loss)	N/A	\$ (78,151,483)
	change in what the 12/31/21 reserve would have been with new data	
2c. 2nd Qtr Ending Outstanding Claims		
4. Experience Gain/(Loss)	N/A	
	change in what the 12/31/21 reserve would have been with new data	
2c. 3rd Qtr Ending Outstanding Claims		
4. Experience Gain/(Loss)	N/A	
	change in what the 12/31/21 reserve would have been with new data	
2c. 4th Qtr Ending Outstanding Claims		
4. Experience Gain/(Loss)	N/A	
	change in what the 12/31/21 reserve would have been with new data	

The State of New York - Empire Plan

Prescription Drug Program

Statement of Experience

Q1 Financial Report 2022

Statement of Experience

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Administrative Exhibits

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The State of New York - Empire Plan
Prescription Drug Program

Exhibit IA

Experience of Current Quarter and Year-to-Date 2022

COMBINED	(1)	(2)	(3)
	Prior Quarter YTD	Q1	YTD
1. Level Set Funding (1)		\$479,482,396	\$479,482,396
2a. Paid Claims		\$907,769,757	\$907,769,757
2b. Liability for Outstanding Claims at End of Reporting Period		(\$10,969,076)	(\$10,969,076)
2c. Liability for Outstanding Claims at Beginning of Reporting Period		(\$10,661,537)	(\$10,661,537)
2. Incurred Claims (2a + 2b - 2c)		\$907,462,219	\$907,462,219
3a. Pharma Revenue Receipts		\$268,152,531	\$268,152,531
3b. CMS Direct Monthly Subsidy		(\$4,141,335)	(\$4,141,335)
3c. Coverage Gap Discount Subsidy		\$72,881,919	\$72,881,919
3d. Catastrophic Reinsurance Subsidy		\$156,714,629	\$156,714,629
3e. Low Income Cost Share Subsidy		\$13,592,110	\$13,592,110
3f. Coordination of Benefits (Debit)/Credit		\$285,380	\$285,380
3g. Claims Adjustments/Credits		\$158,956	\$158,956
3h. Reconciliation Performance Credit		\$0	\$0
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis		(\$5,829,105)	(\$5,829,105)
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3h + 3i)		501,815,085	501,815,085
4. Total Incurred Claims (2 - 3)		\$405,647,134	\$405,647,134
5a. Administrative Fees		(\$2,490,596)	(\$2,490,596)
5b. Shared Communication Expense		\$0	\$0
5c. Performance Adjustments and Other Credits		(\$126,000)	(\$126,000)
5. Total Administrative Expenses (5a + 5b + 5c + 5d)		(\$2,616,596)	(\$2,616,596)
6. Experience Dividend / (Loss) (1 - 4 - 5)		\$76,451,858	\$76,451,858

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IB

Reconciliation of 2021 Experience Projections

COMBINED	(1) Annual Statement	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report
1. Level Set Funding (1)	\$1,790,722,415	\$1,790,722,415			
2a. Paid Claims	\$3,385,915,127	\$3,385,915,127			
2b. Liability for Outstanding Claims at End of Reporting Period	(\$10,661,537)	(\$10,545,013)			
2c. Liability for Outstanding Claims at Beginning of Reporting Period	(\$10,383,350)	(\$10,383,350)			
2d. Incurred Claims (2a + 2b - 2c)	\$3,385,636,940	\$3,385,753,464			
3a. Pharma Revenue Receipts	\$958,262,006	\$958,262,006			
3b. CMS Direct Monthly Subsidy	\$4,224,026	\$4,224,026			
3c. Coverage Gap Discount Subsidy	\$234,998,096	\$234,998,096			
3d. Catastrophic Reinsurance Subsidy	\$167,458,623	\$167,458,623			
3e. Low Income Cost Share Subsidy	\$0	\$0			
3f. Coordination of Benefits (Debit)/Credit	\$654,530	\$654,530			
3g. Claims Adjustments/Credits	\$194,018	\$194,018			
3h. Reconciliation Performance Credit	\$7,753,103	\$7,753,103			
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis	\$20,620,174	\$20,620,174			
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3g)	\$1,394,164,575	\$1,394,164,575			
4. Total Incurred Claims (2d - 3c)	\$1,991,472,365	\$1,991,588,889			
5a. Administrative Fees	\$23,783,969	\$23,783,969			
5b. Shared Communication Expense	\$0	\$0			
5c. Audit/Performance Adjustment and Other Credits	(\$2,252,500)	(\$2,252,500)			
5. Total Administrative Expenses (5a + 5b + 5c)	\$21,531,469	\$21,531,469			
6. Experience Dividend / (Loss) (1 - 4 - 5)	(\$222,281,419)	(\$222,397,943)			

Please note that totals may differ due to rounding

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIA3
Combined (Commercial + EGWP)
2022 Projected Experience - Includes Cumulative Gain or Loss

COMBINED	(1) Projected at Time of Premium Establishment	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report	(6) Final Report
1. Level Set Funding (1)	\$2,034,847,304	\$2,034,847,304				
2a. Paid Claims	<i>na</i>	\$3,722,562,185				
2b. Liability for Outstanding Claims at End of Reporting Period	<i>na</i>	(\$10,350,194)				
2c. Liability for Outstanding Claims at Beginning of Reporting Period	<i>na</i>	(\$10,661,537)				
2. Incurred Claims (2a + 2b - 2c)		\$3,722,873,528				
3a. Pharma Revenue Receipts		\$1,116,711,198				
3b. CMS Direct Monthly Subsidy		(\$17,456,720)				
3c. Coverage Gap Discount Subsidy		\$254,183,112				
3d. Catastrophic Reinsurance Subsidy		\$417,921,105				
3e. Low Income Cost Share Subsidy		\$27,184,221				
3f. Coordination of Benefits (Debit)/Credit		\$285,380				
3g. Claims Adjustments/Credits		\$158,956				
3h. Reconciliation Performance Credit		\$11,018,038				
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis		(\$23,316,421)				
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3h)	<i>na</i>	\$1,786,688,870				
4. Total Incurred Claims after adjustments (2 - 3)	\$2,010,388,443	\$1,936,184,657				
5a. Administrative Fees	\$24,458,861	\$15,855,489				
5b. Shared Communication Expense	\$0	\$0				
5c. Performance Adjustments and Other Credits	\$0	(\$126,000)				
5. Total Administrative Expenses (5a + 5b + 5c)	\$24,458,861	\$15,729,489				
6. Experience Dividend / (Loss) (1 - 4 - 5)	\$0	\$82,933,158				

(1) Represents amounts charged to participants.

Exhibit IIB

Components of Projected Dividend for the 2022 Contract Year
(In Millions)

<u>Components of Projected Dividend:</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>	<u>Final Report</u>
Change in Premium	\$0.0				
Change in Expected Incurred Claims Before Adjustments	n/a				
Change in Pharma Revenue	n/a				
Change in Other Adjustments (Subsidies & COB Receipts)	n/a				
Change in Expected Incurred Claims After Adjustments	(\$74.2)				
Change in Expected Administration Expenses	(\$8.7)				
Dividend Reflected in 2022 Rate Renewal	\$0.0				
Total	\$82.9				
<u>Projected Dividend on Premium Basis:</u>					
Premium -	\$2,034.8				
Dividend	\$82.9				
Dividend as a Percent of Premium	4.08%				

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIA
Commercial
Determination of Open & Unreported Claims as of 12/31/2022

I.	2022 Gross Claims Incurred	\$ 1,930,035,918	Per Exh VA
	Less: 2022 Gross Claims Incurred Paid Through 12/31/2022	<u>\$ 1,935,218,996</u>	
	2022 Runout due to 2022 Incurrals	\$	(5,183,078)
	Runout Prior to 2022	<u>\$</u>	<u>-</u>
	Total Runout	\$	(5,183,078)
II.	Claim Margin (0% of Runout Claims)	\$	-
III.	2022 Unreported Subsidies	\$	-
IV.	2022 Unreported Pharma Revenue	<u>\$</u>	<u>-</u>
V.	Total Reserve	\$	(5,183,078)

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIB
EGWP

Determination of Open & Unreported Claims as of 12/31/2022

I.	2022 Gross Claims Incurred	\$ 1,792,837,610	Per Exh VB
	Less: 2022 Gross Claims Incurred Paid Through 12/31/2022	<u>\$ 1,795,946,454</u>	
	2022 Runout due to 2022 Incurrals	\$	(3,108,844)
	Runout Prior to 2022	<u>\$</u>	<u>-</u>
	Total Runout	\$	(3,108,844)
II.	Claim Margin (0% of Runout Claims)	\$	-
III.	2022 Unreported Subsidies	\$	-
IV.	2022 Unreported Pharma Revenue	<u>\$</u>	<u>-</u>
V.	Total Reserve	\$	(3,108,844)

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIC
Combined (Commercial + EGWP)
Determination of Open & Unreported Claims as of 12/31/2022

I.	2022 Gross Claims Incurred	\$ 3,722,873,528	Per Exh VC
	Less: 2022 Gross Claims Incurred Paid Through 12/31/2022	<u>\$ 3,731,165,450</u>	
	2022 Runout due to 2022 Incurrals	\$ (8,291,922)	
	Runout Prior to 2022	<u>\$ -</u>	
	Total Runout	\$ (8,291,922)	
II.	Claim Margin (0% of Runout Claims)	<u>\$ -</u>	
III.	2022 Unreported Subsidies	\$ -	
IV.	2022 Unreported Pharma Revenue	<u>\$ -</u>	
V.	Total Reserve	\$ (8,291,922)	

Exhibit IVA
Projected Incurred Claims 01/01/2022 - 12/31/2022

	Incurred & Paid as of 12/31/2022	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	758,613	(1,346)	757,267
Pharmacy	15,769,755	(27,989)	15,741,766
Total	<hr/> 16,528,368	<hr/> (29,336)	<hr/> 16,499,032
Claims Spend			
Direct			
Mail	\$147,716,048	(\$328,275)	\$147,387,773
Pharmacy	\$3,583,449,402	(\$7,963,647)	\$3,575,485,755
Total	<hr/> \$3,731,165,450	<hr/> (\$8,291,922)	<hr/> \$3,722,873,528
Average Contracts (Empire, Excelsior & SEHP)	1,078,040		
Cost per Prescription			
Direct			
Mail	\$ 194.72	\$ 243.81	\$ 194.63
Pharmacy	\$ 227.24	\$ 284.52	\$ 227.13
Composite	<hr/> \$ 225.74	<hr/> \$ 282.65	<hr/> \$ 225.64
Prescriptions per Contract			
Direct			
Mail	0.704	(0.001)	0.702
Pharmacy	14.628	(0.026)	14.602
Composite	<hr/> 15.332	<hr/> (0.027)	<hr/> 15.305
Claims Spend per Contract			
Direct			
Mail	\$ 137.02	\$ (0.30)	\$ 136.72
Pharmacy	\$ 3,324.04	\$ (7.39)	\$ 3,316.65
Composite	<hr/> \$ 3,461.06	<hr/> \$ (7.69)	<hr/> \$ 3,453.37

Please note that totals may differ due to rounding

Exhibit IVB
Projected Incurred Claims 01/01/2021 - 12/31/2021

	Incurred & Paid as of 12/31/2021	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	744,925	(1,079)	743,847
Pharmacy	15,475,211	(22,406)	15,452,804
Total	<hr/> 16,220,136	<hr/> (23,485)	<hr/> 16,196,651
Claims Spend			
Direct			
Mail	\$133,685,124	(\$343,769)	\$133,341,354
Pharmacy	\$3,260,641,960	(\$8,384,694)	\$3,252,257,267
Total	<hr/> \$3,394,327,084	<hr/> (\$8,728,463)	<hr/> \$3,385,598,621
Average Contracts (Empire, Excelsior & SEHP)	1,078,040		
Cost per Prescription			
Direct			
Mail	\$ 179.46	\$ 318.73	\$ 179.26
Pharmacy	\$ 210.70	\$ 374.21	\$ 210.46
Composite	<hr/> \$ 209.27	<hr/> \$ 371.66	<hr/> \$ 209.03
Prescriptions per Contract			
Direct			
Mail	0.691	(0.001)	0.690
Pharmacy	14.355	(0.021)	14.334
Composite	<hr/> 15.046	<hr/> (0.022)	<hr/> 15.024
Claims Spend per Contract			
Direct			
Mail	\$ 124.01	\$ (0.32)	\$ 123.69
Pharmacy	\$ 3,024.60	\$ (7.78)	\$ 3,016.82
Composite	<hr/> \$ 3,148.61	<hr/> \$ (8.10)	<hr/> \$ 3,140.51

Please note that totals may differ due to rounding

Exhibit VA
Commercial

**2022 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2022**

Cycle Date	<u>Jan-22</u>	<u>Feb-22</u>	<u>Mar-22</u>	<u>Apr-22</u>	<u>May-22</u>	<u>Jun-22</u>	<u>Jul-22</u>	<u>Aug-22</u>	<u>Sep-22</u>	<u>Oct-22</u>	<u>Nov-22</u>	<u>Dec-22</u>	<u>Total</u>
1/15/2022	\$79,938,902	\$0	\$0	\$0									\$79,938,902
1/31/2022	\$82,805,494	\$154,710	\$0	\$0									\$82,960,204
2/15/2022	(\$5,746,515)	\$86,731,351	\$0	\$0									\$80,984,835
2/28/2022	(\$97,838)	\$66,381,217	\$138,206	\$0									\$66,421,585
3/15/2022	(\$49,966)	(\$5,195,188)	\$87,791,112	\$0									\$82,545,957
3/31/2022	\$9,467	(\$102,966)	\$86,187,314	\$195,993									\$86,289,809
4/15/2022													\$0
4/30/2022													\$0
5/15/2022													\$0
5/31/2022													\$0
6/15/2022													\$0
6/30/2022													\$0
7/15/2022													\$0
7/31/2022													\$0
8/15/2022													\$0
8/31/2022													\$0
9/15/2022													\$0
9/30/2022													\$0
10/15/2022													\$0
10/31/2022													\$0
11/15/2022													\$0
11/30/2022													\$0
12/15/2022													\$0
12/31/2022													\$0
1/15/2023													\$0
1/31/2023													\$0
2/15/2023													\$0
2/28/2023													\$0
Total	\$156,859,545	\$147,969,124	\$174,116,631	\$195,993	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$479,141,293
Completion	1.000000	1.000000	1.032425	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.0115
Incurred	\$156,859,545	\$147,969,124	\$168,648,230	\$195,993	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$473,672,892
January to March 2022				\$	473,672,892								
Remove Benefit Changes in Experience Period				\$	-								
January to March 2022 Remove Benefit Change Impact				\$	473,672,892								
Seasonality Adjustment to complete CY 2022													4.000
Estimated 2022 - Raw				\$	1,894,691,567								
Lives and Trend Adjustment													1.019
Estimated 2022 - Adjusted for Lives and Trend				\$	1,930,035,918								
Benefit Changes				\$	-								
Projected 2022				\$	1,930,035,918								

**Exhibit VB
EGWP**

**2022 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2022**

Cycle Date	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
1/15/2022	\$73,374,025	\$0	\$0	\$0									\$73,374,025
1/31/2022	\$76,116,864	\$199,470	\$0	\$0									\$76,316,333
2/15/2022	(\$3,745,320)	\$77,403,314	\$0	\$0									\$73,657,994
2/28/2022	(\$127,725)	\$60,225,914	\$156,325	\$0									\$60,254,514
3/15/2022	(\$26,979)	(\$3,451,363)	\$77,911,184	\$0									\$74,432,842
3/31/2022	\$69,370	(\$75,570)	\$78,966,912	\$235,309									\$79,196,021
4/15/2022													\$0
4/30/2022													\$0
5/15/2022													\$0
5/31/2022													\$0
6/15/2022													\$0
6/30/2022													\$0
7/15/2022													\$0
7/31/2022													\$0
8/15/2022													\$0
8/31/2022													\$0
9/15/2022													\$0
9/30/2022													\$0
10/15/2022													\$0
10/31/2022													\$0
11/15/2022													\$0
11/30/2022													\$0
12/15/2022													\$0
12/31/2022													\$0
1/15/2023													\$0
1/31/2023													\$0
2/15/2023													\$0
2/28/2023													\$0
Total	\$145,660,235	\$134,301,765	\$157,034,420	\$235,309	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$437,231,730
Completion	1.000000	1.000000	1.022413	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.0079
Incurred	\$145,660,235	\$134,301,765	\$153,592,018	\$235,309	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$433,789,327
January to March 2022				\$ 433,789,327									
Remove Benefit Changes in Experience Period				\$ -									
January to March 2022 Remove Benefit Change Impact				\$ 433,789,327									
Seasonality Adjustment to complete CY 2022				4.000									
Estimated 2022 - Raw				\$ 1,735,157,308									
Lives and Trend Adjustment				1.033									
Estimated 2022 - Adjusted for Lives and Trend				\$ 1,792,837,610									
Benefit Changes				\$ -									
Projected 2022				\$ 1,792,837,610									

Exhibit VC
Combined (Commercial + EGWP)
2022 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2022

Cycle Date	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
1/15/2022	\$153,312,928	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$153,312,928
1/31/2022	\$158,922,358	\$354,179	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$159,276,538
2/15/2022	(\$9,491,835)	\$164,134,665	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$154,642,829
2/28/2022	(\$225,563)	\$126,607,131	\$294,531	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$126,676,099
3/15/2022	(\$76,945)	(\$8,646,551)	\$165,702,295	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$156,978,799
3/31/2022	\$78,837	(\$178,536)	\$165,154,226	\$431,303	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$165,485,830
4/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4/30/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6/30/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9/30/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11/30/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1/15/2023	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1/31/2023	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/15/2023	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/28/2023	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$302,519,780	\$282,270,889	\$331,151,052	\$431,303	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$916,373,023
Completion	1.000000	1.000000	1.027653	1.000000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1.0098
Incurred	\$302,519,780	\$282,270,889	\$322,240,247	\$431,303	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$907,462,219

January to March 2022	\$ 907,462,219
Remove Benefit Changes in Experience Period	\$ -
January to March 2022 Remove Benefit Change Impact	\$ 907,462,219
<hr/>	
Seasonality Adjustment to complete CY 2022	4.000
Estimated 2022 - Raw	\$ 3,629,848,875
<hr/>	
Lives and Trend Adjustment	1.026
Estimated 2022 - Adjusted for Lives and Trend	\$ 3,722,873,528
<hr/>	
Benefit Changes	\$ -
Projected 2022	\$ 3,722,873,528

**Exhibit VIA
Commercial
2022 Claims Activity by Cycle**

Cycle Date	2022 Inc Scripts	Total Scripts	2022 Inc Claims	Total Claims	Cycle Number
1/15/2022	388,585	388,585	\$ 79,938,902	\$ 79,938,902	1
1/31/2022	369,892	369,892	\$ 82,960,204	\$ 82,960,204	2
2/15/2022	348,764	348,764	\$ 80,984,835	\$ 80,984,835	3
2/28/2022	284,869	284,869	\$ 66,421,585	\$ 66,421,585	4
3/15/2022	351,525	351,525	\$ 82,545,957	\$ 82,545,957	5
3/31/2022	375,145	375,145	\$ 86,289,809	\$ 86,289,809	6
4/15/2022	-	-	\$ -	\$ -	7
4/30/2022	-	-	\$ -	\$ -	8
5/15/2022	-	-	\$ -	\$ -	9
5/31/2022	-	-	\$ -	\$ -	10
6/15/2022	-	-	\$ -	\$ -	11
6/30/2022	-	-	\$ -	\$ -	12
7/15/2022	-	-	\$ -	\$ -	13
7/31/2022	-	-	\$ -	\$ -	14
8/15/2022	-	-	\$ -	\$ -	15
8/31/2022	-	-	\$ -	\$ -	16
9/15/2022	-	-	\$ -	\$ -	17
9/30/2022	-	-	\$ -	\$ -	18
10/15/2022	-	-	\$ -	\$ -	19
10/31/2022	-	-	\$ -	\$ -	20
11/15/2022	-	-	\$ -	\$ -	21
11/30/2022	-	-	\$ -	\$ -	22
12/15/2022	-	-	\$ -	\$ -	23
12/31/2022	-	-	\$ -	\$ -	24
1/15/2023	-	-	\$ -	\$ -	25
1/31/2023	-	-	\$ -	\$ -	26
2/15/2023	-	-	\$ -	\$ -	27
2/28/2023	-	-	\$ -	\$ -	29
2022 YTD Totals	2,118,780	-	2,118,780	479,141,293	-

Exhibit VIB
EGWP
2022 Claims Activity by Cycle

Cycle Date	2022 Inc Scripts	Total Scripts	2022 Inc Claims	Total Claims	Cycle Number			
1/15/2022	330,261	330,261	\$ 73,374,025	\$ 73,374,025	1			
1/31/2022	334,575	334,575	\$ 76,316,333	\$ 76,316,333	2			
2/15/2022	323,322	323,322	\$ 73,657,994	\$ 73,657,994	3			
2/28/2022	264,949	264,949	\$ 60,254,514	\$ 60,254,514	4			
3/15/2022	329,968	329,968	\$ 74,432,842	\$ 74,432,842	5			
3/31/2022	340,586	340,586	\$ 79,196,021	\$ 79,196,021	6			
4/15/2022	-	-	\$ -	\$ -	7			
4/30/2022	-	-	\$ -	\$ -	8			
5/15/2022	-	-	\$ -	\$ -	9			
5/31/2022	-	-	\$ -	\$ -	10			
6/15/2022	-	-	\$ -	\$ -	11			
6/30/2022	-	-	\$ -	\$ -	12			
7/15/2022	-	-	\$ -	\$ -	13			
7/31/2022	-	-	\$ -	\$ -	14			
8/15/2022	-	-	\$ -	\$ -	15			
8/31/2022	-	-	\$ -	\$ -	16			
9/15/2022	-	-	\$ -	\$ -	17			
9/30/2022	-	-	\$ -	\$ -	18			
10/15/2022	-	-	\$ -	\$ -	19			
10/31/2022	-	-	\$ -	\$ -	20			
11/15/2022	-	-	\$ -	\$ -	21			
11/30/2022	-	-	\$ -	\$ -	22			
12/15/2022	-	-	\$ -	\$ -	23			
12/31/2022	-	-	\$ -	\$ -	24			
1/15/2023	-	-	\$ -	\$ -	25			
1/31/2023	-	-	\$ -	\$ -	26			
2/15/2023	-	-	\$ -	\$ -	27			
2/28/2023	-	-	\$ -	\$ -	28			
2022 YTD Totals	1,923,661	-	-	1,923,661	\$ 437,231,730	\$ -	\$ -	\$ 437,231,730

Exhibit VIC
Combined (Commercial + EGWP)
2022 Claims Activity by Cycle

Cycle Date	2022 Inc Scripts	Total Scripts	2022 Inc Claims	Total Claims	Cycle Number			
1/15/2022	718,846	718,846	\$ 153,312,928	\$ 153,312,928	1			
1/31/2022	704,467	704,467	\$ 159,276,538	\$ 159,276,538	2			
2/15/2022	672,086	672,086	\$ 154,642,829	\$ 154,642,829	3			
2/28/2022	549,818	549,818	\$ 126,676,099	\$ 126,676,099	4			
3/15/2022	681,493	681,493	\$ 156,978,799	\$ 156,978,799	5			
3/31/2022	715,731	715,731	\$ 165,485,830	\$ 165,485,830	6			
4/15/2022	-	-	\$ -	\$ -	7			
4/30/2022	-	-	\$ -	\$ -	8			
5/15/2022	-	-	\$ -	\$ -	9			
5/31/2022	-	-	\$ -	\$ -	10			
6/15/2022	-	-	\$ -	\$ -	11			
6/30/2022	-	-	\$ -	\$ -	12			
7/15/2022	-	-	\$ -	\$ -	13			
7/31/2022	-	-	\$ -	\$ -	14			
8/15/2022	-	-	\$ -	\$ -	15			
8/31/2022	-	-	\$ -	\$ -	16			
9/15/2022	-	-	\$ -	\$ -	17			
9/30/2022	-	-	\$ -	\$ -	18			
10/15/2022	-	-	\$ -	\$ -	19			
10/31/2022	-	-	\$ -	\$ -	20			
11/15/2022	-	-	\$ -	\$ -	21			
11/30/2022	-	-	\$ -	\$ -	22			
12/15/2022	-	-	\$ -	\$ -	23			
12/31/2022	-	-	\$ -	\$ -	24			
1/15/2023	-	-	\$ -	\$ -	25			
1/31/2023	-	-	\$ -	\$ -	26			
2/15/2023	-	-	\$ -	\$ -	27			
2/28/2023	-	-	\$ -	\$ -	28			
2022 YTD Totals	4,042,441	-	-	4,042,441	\$ 916,373,023	\$ -	\$ -	\$ 916,373,023

**Exhibit VIIa
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 2% Margin
01/01/2023**

		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 2.0%	Cash Basis			Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.
								2023 Med D Subsidy	2023 Rebates	2023 Med D Subsidy						
Combined	ee	\$2,304,191,018	10.8%	\$2,552,328,413	\$0	\$2,552,328,413	\$51,046,568	(\$814,658,650)	(\$337,612,783)	(\$13,679,381)	\$15,489,097	\$0	\$1,452,913,265	\$1,232,432,826	17.9%	
	dep	\$1,418,250,045	10.8%	\$1,570,980,816	\$0	\$1,570,980,816	\$31,419,616	(\$501,429,638)	(\$207,803,667)	(\$8,419,780)	\$9,533,677	\$0	\$894,281,024	\$752,909,703	18.8%	
	total	\$3,722,441,063	10.8%	\$4,123,309,229	\$0	\$4,123,309,229	\$82,466,185	(\$1,316,088,288)	(\$545,416,450)	(\$22,099,161)	\$25,022,774	\$0	\$2,347,194,289	\$1,985,342,529	18.2%	
SEHP	ee	\$6,242,767	11.0%	\$6,926,417	\$0	\$6,926,417	\$138,528	(\$2,437,084)	0	0	\$33,790	\$0	\$4,661,652	\$3,475,361	34.1%	
	dep	\$1,210,119	11.0%	\$1,342,640	\$0	\$1,342,640	\$26,853	(\$472,412)	0	0	\$6,550	\$0	\$903,630	\$583,331	54.9%	
	total	\$7,452,885	11.0%	\$8,269,056	\$0	\$8,269,056	\$165,381	(\$2,909,496)	\$0	\$0	\$40,340	\$0	\$5,565,282	\$4,058,692	37.1%	
Empire Plan	ee	\$2,297,948,252	10.8%	\$2,545,401,996	\$0	\$2,545,401,996	\$50,908,040	(\$812,221,567)	(\$337,612,783)	(13,679,381)	\$15,455,307	\$0	\$1,448,251,613	1,228,957,465	17.8%	
	dep	\$1,417,039,926	10.8%	\$1,569,638,176	\$0	\$1,569,638,176	\$31,392,764	(\$500,957,225)	(\$207,803,667)	(8,419,780)	\$9,527,127	\$0	\$893,377,394	752,326,372	18.7%	
	total	\$3,714,988,178	10.8%	\$4,115,040,172	\$0	\$4,115,040,172	\$82,300,803	(\$1,313,178,792)	(\$545,416,450)	(\$22,099,161)	\$24,982,434	\$0	\$2,341,629,007	\$1,981,283,837	18.2%	

**Exhibit VIIb
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 2% Margin
01/01/2023**

		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 2.0%	Cash Basis			Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.
								2023 Med D Subsidy	2023 Rebates	2023 Med D Subsidy						
Combined	ee	\$2,335,352,773	10.8%	\$2,586,513,402	\$0	\$2,586,513,402	\$51,730,268	(\$792,348,281)	(\$335,796,983)	(\$13,679,381)	\$15,489,097	\$0	\$1,511,908,123	\$1,232,432,826	22.7%	
	dep	\$1,437,430,382	10.8%	\$1,592,021,981	\$0	\$1,592,021,981	\$31,840,440	(\$487,697,407)	(\$206,686,027)	(\$8,419,780)	\$9,533,677	\$0	\$930,592,883	\$458,746,806	102.9%	
	total	\$3,772,783,155	10.8%	\$4,178,535,383	\$0	\$4,178,535,383	\$83,570,708	(\$1,280,045,688)	(\$542,483,009)	(\$22,099,161)	\$25,022,774	\$0	\$2,442,501,006	\$1,691,179,632	44.4%	
SEHP	ee	\$6,242,767	11.0%	\$6,926,417	\$0	\$6,926,417	\$138,528	(\$2,437,084)	0	0	\$33,790	\$0	\$4,661,652	\$3,475,361	34.1%	
	dep	\$1,210,119	11.0%	\$1,342,640	\$0	\$1,342,640	\$26,853	(\$472,412)	0	0	\$6,550	\$0	\$903,630	\$583,331	54.9%	
	total	\$7,452,885	11.0%	\$8,269,056	\$0	\$8,269,056	\$165,381	(\$2,909,496)	\$0	\$0	\$40,340	\$0	\$5,565,282	\$4,058,692	37.1%	
Empire Plan	ee	\$2,329,110,006	10.8%	\$2,579,586,985	\$0	\$2,579,586,985	\$51,591,740	(\$789,911,197)	(\$335,796,983)	(13,679,381)	\$15,455,307	\$0	\$1,507,246,471	1,228,957,465	22.6%	
	dep	\$1,436,220,263	10.8%	\$1,590,679,341	\$0	\$1,590,679,341	\$31,813,587	(\$487,224,995)	(\$206,686,027)	(8,419,780)	\$9,527,127	\$0	\$929,689,253	458,163,475	102.9%	
	total	\$3,765,330,270	10.8%	\$4,170,266,326	\$0	\$4,170,266,326	\$83,405,327	(\$1,277,136,192)	(\$542,483,009)	(\$22,099,161)	\$24,982,434	\$0	\$2,436,935,725	\$1,687,120,940	44.4%	

**Exhibit VIIIc
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 2% Margin
01/01/2023**

		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 2.0%	Cash Basis			Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.
								2023 Med D Subsidy	2023 Rebates	2023 Med D Subsidy						
Combined	ee	\$2,304,458,714	10.8%	\$2,552,625,424	\$0	\$2,552,625,424	\$51,052,508	(\$814,481,353)	(\$337,612,783)	(\$13,679,381)	\$15,489,097	\$0	\$1,453,393,514	\$1,232,432,826	17.9%	
	dep	\$1,418,414,814	10.8%	\$1,571,163,629	\$0	\$1,571,163,629	\$31,423,273	(\$501,320,510)	(\$207,803,667)	(\$8,419,780)	\$9,533,677	\$0	\$894,576,621	\$750,766,331	19.2%	
	total	\$3,722,873,528	10.8%	\$4,123,789,053	\$0	\$4,123,789,053	\$82,475,781	(\$1,315,801,862)	(\$545,416,450)	(\$22,099,161)	\$25,022,774	\$0	\$2,347,970,135	\$1,983,199,157	18.4%	
SEHP	ee	\$6,242,767	11.0%	\$6,926,417	\$0	\$6,926,417	\$138,528	(\$2,437,084)	0	0	\$33,790	\$0	\$4,661,652	\$3,475,361	34.1%	
	dep	\$1,210,119	11.0%	\$1,342,640	\$0	\$1,342,640	\$26,853	(\$472,412)	0	0	\$6,550	\$0	\$903,630	\$583,331	54.9%	
	total	\$7,452,885	11.0%	\$8,269,056	\$0	\$8,269,056	\$165,381	(\$2,909,496)	\$0	\$0	\$40,340	\$0	\$5,565,282	\$4,058,692	37.1%	
Empire Plan	ee	\$2,298,215,947	10.8%	\$2,545,699,007	\$0	\$2,545,699,007	\$50,913,980	(\$812,044,269)	(\$337,612,783)	(13,679,381)	\$15,455,307	\$0	\$1,448,731,862	1,228,957,465	17.9%	
	dep	\$1,417,204,695	10.8%	\$1,569,820,989	\$0	\$1,569,820,989	\$31,396,420	(\$500,848,097)	(\$207,803,667)	(8,419,780)	\$9,527,127	\$0	\$893,672,991	750,183,000	19.1%	
	total	\$3,715,420,642	10.8%	\$4,115,519,996	\$0	\$4,115,519,996	\$82,310,400	(\$1,312,892,366)	(\$545,416,450)	(\$22,099,161)	\$24,982,434	\$0	\$2,342,404,853	\$1,979,140,465	18.4%	

**Exhibit VIId
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 0% Margin
01/01/2023**

		<u>Cash Basis</u>													
		<u>Normalized 2022 Claims Inc</u>	<u>2023 Net Trend</u>	<u>2023 Claims Inc</u>	<u>2023 Plan Changes</u>	<u>2023 Normalized Claims Inc</u>	<u>Margin 0.0%</u>	<u>2023 Rebates</u>	<u>2023 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2023 Required Premium</u>	<u>2022 Annual Premium</u>	<u>2023 Budget Rec.</u>
Combined	ee	\$2,304,191,018	10.8%	\$2,552,328,413	\$0	\$2,552,328,413	\$0	(\$814,658,650)	(\$337,612,783)	(\$13,679,381)	\$15,489,097	\$0	\$1,401,866,696	\$1,232,432,826	13.7%
	dep	\$1,418,250,045	10.8%	\$1,570,980,816	\$0	\$1,570,980,816	\$0	(\$501,429,638)	(\$207,803,667)	(\$8,419,780)	\$9,533,677	\$0	\$862,861,408	\$752,909,703	14.6%
	total	\$3,722,441,063	10.8%	\$4,123,309,229	\$0	\$4,123,309,229	\$0	(\$1,316,088,288)	(\$545,416,450)	(\$22,099,161)	\$25,022,774	\$0	\$2,264,728,104	\$1,985,342,529	14.1%
SEHP	ee	\$6,242,767	11.0%	\$6,926,417	\$0	\$6,926,417	\$0	(\$2,437,084)	0	0	\$33,790	\$0	\$4,523,123	\$3,475,361	30.1%
	dep	\$1,210,119	11.0%	\$1,342,640	\$0	\$1,342,640	\$0	(\$472,412)	0	0	\$6,550	\$0	\$876,777	\$583,331	50.3%
	total	\$7,452,885	11.0%	\$8,269,056	\$0	\$8,269,056	\$0	(\$2,909,496)	\$0	\$0	\$40,340	\$0	\$5,399,901	\$4,058,692	33.0%
Empire Plan	ee	\$2,297,948,252	10.8%	\$2,545,401,996	\$0	\$2,545,401,996	\$0	(\$812,221,567)	(\$337,612,783)	(13,679,381)	\$15,455,307	\$0	\$1,397,343,573	1,228,957,465	13.7%
	dep	\$1,417,039,926	10.8%	\$1,569,638,176	\$0	\$1,569,638,176	\$0	(\$500,957,225)	(\$207,803,667)	(8,419,780)	\$9,527,127	\$0	\$861,984,630	752,326,372	14.6%
	total	\$3,714,988,178	10.8%	\$4,115,040,172	\$0	\$4,115,040,172	\$0	(\$1,313,178,792)	(\$545,416,450)	(\$22,099,161)	\$24,982,434	\$0	\$2,259,328,204	\$1,981,283,837	14.0%

**Exhibit VIIe
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 0% Margin
01/01/2023**

		Cash Basis													
		<u>Normalized 2022 Claims Inc</u>	<u>2023 Net Trend</u>	<u>2023 Claims Inc</u>	<u>2023 Plan Changes</u>	<u>2023 Normalized Claims Inc</u>	<u>Margin 0.0%</u>	<u>2023 Rebates</u>	<u>2023 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2023 Required Premium</u>	<u>2022 Annual Premium</u>	<u>2023 Budget Rec.</u>
Combined	ee	\$2,335,352,773	10.8%	\$2,586,513,402	\$0	\$2,586,513,402	\$0	(\$792,348,281)	(\$335,796,983)	(\$13,679,381)	\$15,489,097	\$0	\$1,460,177,855	\$1,232,432,826	18.5%
	dep	\$1,437,430,382	10.8%	\$1,592,021,981	\$0	\$1,592,021,981	\$0	(\$487,697,407)	(\$206,686,027)	(\$8,419,780)	\$9,533,677	\$0	\$898,752,444	\$458,746,806	95.9%
	total	\$3,772,783,155	10.8%	\$4,178,535,383	\$0	\$4,178,535,383	\$0	(\$1,280,045,688)	(\$542,483,009)	(\$22,099,161)	\$25,022,774	\$0	\$2,358,930,299	\$1,691,179,632	39.5%
SEHP	ee	\$6,242,767	11.0%	\$6,926,417	\$0	\$6,926,417	\$0	(\$2,437,084)	0	0	\$33,790	\$0	\$4,523,123	\$3,475,361	30.1%
	dep	\$1,210,119	11.0%	\$1,342,640	\$0	\$1,342,640	\$0	(\$472,412)	0	0	\$6,550	\$0	\$876,777	\$583,331	50.3%
	total	\$7,452,885	11.0%	\$8,269,056	\$0	\$8,269,056	\$0	(\$2,909,496)	\$0	\$0	\$40,340	\$0	\$5,399,901	\$4,058,692	33.0%
Empire Plan	ee	\$2,329,110,006	10.8%	\$2,579,586,985	\$0	\$2,579,586,985	\$0	(\$789,911,197)	(\$335,796,983)	(13,679,381)	\$15,455,307	\$0	\$1,455,654,732	1,228,957,465	18.4%
	dep	\$1,436,220,263	10.8%	\$1,590,679,341	\$0	\$1,590,679,341	\$0	(\$487,224,995)	(\$206,686,027)	(8,419,780)	\$9,527,127	\$0	\$897,875,666	458,163,475	96.0%
	total	\$3,765,330,270	10.8%	\$4,170,266,326	\$0	\$4,170,266,326	\$0	(\$1,277,136,192)	(\$542,483,009)	(\$22,099,161)	\$24,982,434	\$0	\$2,353,530,398	\$1,687,120,940	39.5%

**Exhibit VIII
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 0% Margin
01/01/2023**

		Cash Basis														
		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 0.0%	2023 Rebates	2023 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.	
Combined	ee	\$2,304,458,714	10.8%	\$2,552,625,424	\$0	\$2,552,625,424	\$0	(\$814,481,353)	(\$337,612,783)	(\$13,679,381)	\$15,489,097	\$0	\$1,402,341,005	\$1,232,432,826	13.8%	
	dep	\$1,418,414,814	10.8%	\$1,571,163,629	\$0	\$1,571,163,629	\$0	(\$501,320,510)	(\$207,803,667)	(\$8,419,780)	\$9,533,677	\$0	\$863,153,349	\$750,766,331	15.0%	
	total	\$3,722,873,528	10.8%	\$4,123,789,053	\$0	\$4,123,789,053	\$0	(\$1,315,801,862)	(\$545,416,450)	(\$22,099,161)	\$25,022,774	\$0	\$2,265,494,354	\$1,983,199,157	14.2%	
SEHP	ee	\$6,242,767	11.0%	\$6,926,417	\$0	\$6,926,417	\$0	(\$2,437,084)	0	0	\$33,790	\$0	\$4,523,123	\$3,475,361	30.1%	
	dep	\$1,210,119	11.0%	\$1,342,640	\$0	\$1,342,640	\$0	(\$472,412)	0	0	\$6,550	\$0	\$876,777	\$583,331	50.3%	
	total	\$7,452,885	11.0%	\$8,269,056	\$0	\$8,269,056	\$0	(\$2,909,496)	\$0	\$0	\$40,340	\$0	\$5,399,901	\$4,058,692	33.0%	
Empire Plan	ee	\$2,298,215,947	10.8%	\$2,545,699,007	\$0	\$2,545,699,007	\$0	(\$812,044,269)	(\$337,612,783)	(13,679,381)	\$15,455,307	\$0	\$1,397,817,882	1,228,957,465	13.7%	
	dep	\$1,417,204,695	10.8%	\$1,569,820,989	\$0	\$1,569,820,989	\$0	(\$500,848,097)	(\$207,803,667)	(8,419,780)	\$9,527,127	\$0	\$862,276,572	750,183,000	14.9%	
	total	\$3,715,420,642	10.8%	\$4,115,519,996	\$0	\$4,115,519,996	\$0	(\$1,312,892,366)	(\$545,416,450)	(\$22,099,161)	\$24,982,434	\$0	\$2,260,094,453	\$1,979,140,465	14.2%	

Exhibit VIIIA
2023 Premium Rate Recommendations (For Rates Effective January 1, 2023)

January 1, 2022 Actual Rates

	Monthly Rates			Biweekly Rates	
	<u>Employee</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
Empire Plan					
Empire - Ratified	\$190.86	\$229.00	\$419.86	\$87.85	\$193.25
Empire - Non-Ratified	\$190.86	\$139.46	\$330.32	\$87.85	\$152.04
SEHP	\$59.53	\$97.94	\$157.47	\$27.40	\$72.48
Excelsior Plan	\$133.92	\$119.20	\$253.12	N/A	N/A

January 1, 2023 Rates without Margin

	Monthly Rates			Biweekly Rates	
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
<i>Empire Plan - Total</i>					
Empire - Ratified	\$217.01	\$262.38	\$479.39	\$99.88	\$220.65
Empire - Non-Ratified	\$226.07	\$273.30	\$499.37	\$104.05	\$229.85
SEHP	\$77.48	\$147.21	\$224.69	\$35.66	\$103.42
Excelsior Plan	\$192.16	\$232.31	\$424.47	\$88.45	\$195.37

**Exhibit Xa
2022 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>
Gross Cost Trend	8.83%	9.78%	9.55% <u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	8.56%	10.29%	9.65% Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%
Total Trend Factor	8.56%	10.29%	9.65%

Commercial LOB - Trend Assumptions

	Cost	Utilization
Generic	9.09%	2.12%
Brand	9.47%	2.12%
Specialty	3.89%	9.53%
GDR Improvement	0.50%	
B GC/Day	12.37%	
Effective Utilization Trend	2.21%	

*Cost Trend after Generic Pipeline impact

EGWP LOB - Trend Assumptions

	Cost	Utilization
Generic	10.83%	1.42%
Brand	7.31%	1.42%
Specialty	1.75%	14.30%
GDR Improvement	0.54%	

Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend
 Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.

**Exhibit Xb
2023 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>
Gross Cost Trend	10.59%	10.21%	10.40% <u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	10.95%	10.57%	10.77% Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%
Total Trend Factor	10.95%	10.57%	10.77% To Exhibit VII

Commercial LOB - Trend Assumptions

	Retail	
	Cost	Utilization
Generic	3.82%	2.13%
Brand	3.88%	2.13%
Specialty	4.79%	11.46%
GDR Improvement	0.12%	
B GC/Day	9.83%	
Effective Utilization Trend	2.25%	

*Cost Trend after Generic Pipeline impact

EGWP LOB - Trend Assumptions

	Cost	Utilization
Generic	-0.63%	1.52%
Brand	4.25%	1.52%
Specialty	5.79%	10.66%
GDR Improvement	0.00%	

Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend
 Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.

Exhibit Xc
Trend Components: GROSS Trend

Total (Comm + EGWP)	2021			2022			2023		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	4.2%	1.9%	2.2%	12.3%	9.8%	2.3%	3.5%	1.7%	1.8%
NonSpec Brand	9.3%	7.0%	2.2%	10.8%	8.3%	2.3%	5.9%	4.0%	1.8%
Specialty (Gen + Brand)	13.0%	4.4%	8.2%	15.3%	3.0%	11.9%	16.9%	5.2%	11.1%

EGWP	2021			2022			2023		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	5.9%	5.8%	0.1%	12.3%	10.8%	1.4%	0.9%	-0.6%	1.5%
NonSpec Brand	7.5%	7.4%	0.1%	8.8%	7.3%	1.4%	5.8%	4.2%	1.5%
Specialty (Gen + Brand)	12.9%	4.6%	8.0%	16.2%	1.7%	14.2%	17.1%	5.8%	10.7%

COMM	2021			2022			2023		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	0.9%	-1.2%	2.1%	11.4%	9.1%	2.1%	6.0%	3.8%	2.1%
NonSpec Brand	8.8%	6.6%	2.1%	11.8%	9.5%	2.1%	6.1%	3.9%	2.1%
Specialty (Gen + Brand)	11.5%	4.2%	7.0%	13.8%	3.9%	9.5%	16.8%	4.8%	11.5%

- This exhibit was created to illustrate Price/Mix vs Utilization components of Trend, and will not necessarily tie to the other exhibits on this report. This is due to the following:**
- This exhibit is on a Gross Cost basis (before Member Payments are taken into account).
 - This exhibit does not take the "top-side" adjustments for Formulary decisions, UM programs, etc. into account.
 - This exhibit does not adjust for benefit changes.
 - Both EGWP and Commercial amounts are shown after Generic Pipeline impact.

2022 and 2023 Pharma and EGWP Credits

	Total Paid in 2022 All years of incurral Paid in	Total Paid in 2023 Combined 2022 and 2023 Cash Basis Paid in
	2022	2023
Pharma Revenue	\$1,116,711,198	\$1,315,801,862
EGWP Credits		
Direct Monthly Subsidy	-\$17,456,720	-\$25,835,946
Coverage Gap Subsidy	\$254,183,112	\$269,428,215
Catastrophic Subsidy	\$417,921,105	\$288,232,070
LICS	\$27,184,221	\$13,592,110
Total EGWP	\$681,831,719	\$545,416,450
Total Credits	\$1,798,542,917	\$1,861,218,312
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>	<i>-\$23,316,421</i>	<i>\$22,099,161</i>
Total Credits - After Adj	\$1,775,226,496	\$1,883,317,473

Runout from all Prior Years

Paid in
2022

Pharma Revenue

\$261,820,094

COB recoveries

EGWP Credits

Direct Monthly Subsidy

\$0

Coverage Gap Subsidy

\$77,012,913

Catastrophic Subsidy

188,609,631.53

LICS

\$27,184,221

Total EGWP

\$292,806,765

Total Credits

\$554,626,859

Credit due to Conversion of EGWP Subsidies to Incurred Basis

-\$88,994,228

Total Credits - After Adj

\$465,632,632

2022 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2022	Paid in 2022	Paid in 2023
Pharma Revenue	\$1,163,181,771	\$854,891,104	\$308,290,666
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	(\$17,456,720)	(\$17,456,720)	\$0
Coverage Gap Subsidy	\$259,823,987	\$177,170,199	\$82,653,787
Catastrophic Subsidy	\$281,668,344	\$229,311,474	\$52,356,870
LICS	\$13,592,110	\$0	\$13,592,110
Total EGWP	\$537,627,720	\$389,024,953	\$148,602,767
Total Credits	\$1,700,809,491	\$1,243,916,058	\$456,893,433
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$65,677,807	-\$65,677,807
<i>Total Credits - After Adj</i>		\$1,309,593,865	\$391,215,626

2023 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2023	Paid in 2023	Paid in 2024
Pharma Revenue	\$1,370,762,988	\$1,007,511,196	\$363,251,792
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	(\$25,835,946)	(\$25,835,946)	\$0
Coverage Gap Subsidy	\$273,908,798	\$186,774,428	\$87,134,371
Catastrophic Subsidy	\$310,626,379	\$235,875,201	\$74,751,178
LICS	\$13,592,110	\$0	\$13,592,110
Total EGWP	\$572,291,342	\$396,813,683	\$175,477,659
Total Credits	\$1,943,054,330	\$1,404,324,879	\$538,729,451
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$87,776,968	-\$87,776,968
<i>Total Credits - After Adj</i>		\$1,492,101,847	\$450,952,483

Exhibit XIII
Projected 2022 Administrative Expenses

	[A]	[B]	[A] * [B] = [C]	[D]
	<u>Estimated # of Claims</u>	<u>Admin Fee Per Claim</u>	<u>Administrative Fee</u>	<u>Miscellaneous Fees</u>
Commercial	8,721,361	\$1.13	\$9,855,138	(\$8,239,047)
Medicare Primary (EGWP)	7,503,536	\$1.89	\$14,181,683	(\$22,496)
Medicare Enhanced (Wrap)	303,471	\$1.13	\$342,923	(\$262,712)
Total Administration Fees	16,528,368			\$15,855,489
Performance Adjustment and Other Credits				
			(\$126,000)	
			\$0	
			\$0	
			\$0	
Total Adjustments & Other Credits				(\$126,000)
Total Administrative Expenses Projected				\$15,729,489

Exhibit XII Contracts⁽¹⁾

	<u>Contracts</u>		
	<u>Individual</u>	<u>Family</u>	<u>Total</u>
Empire Rx - Ratified	262,714	273,469	536,183
Empire Rx - Non-Ratified	101	303	405
Empire Rx - Total	262,815	273,772	536,588
SEHP	4,369	496	4,865
Excelsior Plan			-
Total	267,184	274,269	541,453

Ratio of Family to Total 50.65%

(1) 2022 Monthly Enrollment by Rating Group - Rx

**Exhibit XIVA - Scripts
Commercial**

**2022 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2022**

Cycle Date	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
1/15/2022	388,585	-	-	-	-	-	-	-	-	-	-	-	388,585
1/31/2022	368,424	1,468	-	-	-	-	-	-	-	-	-	-	369,892
2/15/2022	(22,081)	370,845	-	-	-	-	-	-	-	-	-	-	348,764
2/28/2022	(101)	283,401	1,569	-	-	-	-	-	-	-	-	-	284,869
3/15/2022	256	(21,817)	373,086	-	-	-	-	-	-	-	-	-	351,525
3/31/2022	503	(200)	373,307	1,535	-	-	-	-	-	-	-	-	375,145
4/15/2022													-
4/30/2022													-
5/15/2022													-
5/31/2022													-
6/15/2022													-
6/30/2022													-
7/15/2022													-
7/31/2022													-
8/15/2022													-
8/31/2022													-
9/15/2022													-
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10/15/2022													-
10/31/2022													-
11/15/2022													-
11/30/2022													-
12/15/2022													-
12/31/2022													-
1/15/2023													-
1/31/2023													-
2/15/2023													-
2/28/2023													-
Total	735,586	633,697	747,962	1,535	-	-	-	-	-	-	-	-	2,118,780
Completion	1.000000	1.000000	1.027128	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.009
Incurred	735,586	633,697	728,207	1,535	-	-	-	-	-	-	-	-	2,099,025

January to March 2022	2,099,025
Remove Benefit Changes in Experience Period	-
January to March 2022 Remove Benefit Change Impact	2,099,025
Seasonality Adjustment to complete CY 2022	4.000
Estimated 2022 - Raw	8,396,102
Lives and Trend Adjustment	1.037
Estimated 2022 - Adjusted for Lives and Trend	8,705,882
Benefit Changes	-
Projected 2022	8,705,882

**Exhibit XIVB - Scripts
EGWP**

**2022 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2022**

Cycle Date	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
1/15/2022	330,261	-	-	-									330,261
1/31/2022	333,120	1,455	-	-									334,575
2/15/2022	(12,287)	335,609	-	-									323,322
2/28/2022	403	263,006	1,540	-									264,949
3/15/2022	71	(11,644)	341,541	-									329,968
3/31/2022	10	388	338,393	1,795									340,586
4/15/2022													-
4/30/2022													-
5/15/2022													-
5/31/2022													-
6/15/2022													-
6/30/2022													-
7/15/2022													-
7/31/2022													-
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12/15/2022													-
12/31/2022													-
1/15/2023													-
1/31/2023													-
2/15/2023													-
2/28/2023													-
Total	651,578	588,814	681,474	1,795	-	-	-	-	-	-	-	-	1,923,661
Completion	1.000000	1.000000	1.015641	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.0055
Incurred	651,578	588,814	670,979	1,795	-	-	-	-	-	-	-	-	1,913,166
January to March 2022				1,913,166									
Remove Benefit Changes in Experience Period				-									
January to March 2022 Remove Benefit Change Impact				1,913,166									
Seasonality Adjustment to complete CY 2022				4.000									
Estimated 2022 - Raw				7,652,665									
Lives and Trend Adjustment				1.018									
Estimated 2022 - Adjusted for Lives and Trend				7,793,151									
Benefit Changes				-									
Projected 2022				7,793,151									

**Exhibit XIVC - Scripts
Combined (Commercial + EGWP)**

**2022 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2022**

Cycle Date	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
1/15/2022	718,846	-	-	-	-	-	-	-	-	-	-	-	718,846
1/31/2022	701,544	2,923	-	-	-	-	-	-	-	-	-	-	704,467
2/15/2022	(34,368)	706,454	-	-	-	-	-	-	-	-	-	-	672,086
2/28/2022	302	546,407	3,109	-	-	-	-	-	-	-	-	-	549,818
3/15/2022	327	(33,461)	714,627	-	-	-	-	-	-	-	-	-	681,493
3/31/2022	513	188	711,700	3,330	-	-	-	-	-	-	-	-	715,731
4/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
4/30/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
5/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
5/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
6/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
6/30/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
7/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
7/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
8/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
8/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
9/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
9/30/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
10/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
10/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
11/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
11/30/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
12/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
12/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
1/15/2023	-	-	-	-	-	-	-	-	-	-	-	-	-
1/31/2023	-	-	-	-	-	-	-	-	-	-	-	-	-
2/15/2023	-	-	-	-	-	-	-	-	-	-	-	-	-
2/28/2023	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,387,164	1,222,511	1,429,436	3,330	-	-	-	-	-	-	-	-	4,042,441
Completion	1.000000	1.000000	1.021619	1.000000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1.0075
Incurred	1,387,164	1,222,511	1,399,187	3,330	-	-	-	-	-	-	-	-	4,012,192

January to March 2022	4,012,192
Remove Benefit Changes in Experience Period	-
January to March 2022 Remove Benefit Change Impact	4,012,192

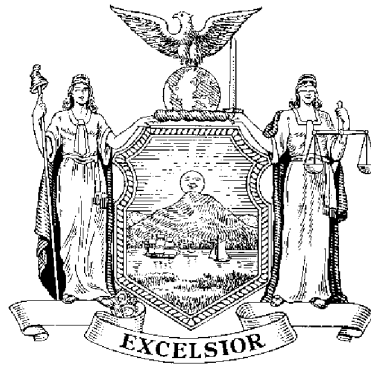
Seasonality Adjustment to complete CY 2022	4.000
Estimated 2022 - Raw	16,048,767

Lives and Trend Adjustment	1.028
Estimated 2022 - Adjusted for Lives and Trend	16,499,032

Benefit Changes	-
Projected 2022	16,499,032

New York State Health Insurance Program

THE EMPIRE PLAN
Statement of Experience
Second Quarter 2021



Empire 
BLUECROSS

An Anthem Company



An Anthem Company

Yong Chong
Regional Vice President, Underwriting
14 Wall Street – 22nd Floor
New York, New York 10005
(212) 476-7193
Yong.Chong@empireblue.com

July 23, 2021

Mr. James DeWan, Director
Employee Benefit Division – Room 1106
New York State Department of Civil Service
Swan Street Building Core 1
Albany, New York 12239

Dear Mr. DeWan:

The Second Quarter 2021 Statement of Experience Report has been prepared for the New York State Health Insurance Program's Administrative Services Only (ASO) funding arrangement. The report includes the Hospital Program's claims experience paid through June 30, 2021.

Based on the two-tier ASO equivalent premium basis, we've projected a 2021 positive balance of \$51.118 million (see Section III-A, Column 3 - Item 9).

The 2021 ASO rate renewal shown on the chart below was based on zero margin in the ASO equivalent premium rates. The chart compares several significant items and assumptions from the approved 2021 ASO renewal (see Section III-A) and the projections provided in the enclosed report.

2021 Dollar Projections in Millions	2021 ASO Rate Renewal	1st Quarter	2nd Quarter
ASO Equivalent Premium	\$3,899.0	\$3,721.0	\$3,721.0
Incurred Claims Expense (Includes CLA & BDC)	3,801.5	3,721.6	3,576.9
Administration Fees & Other Expense	97.5	93.3	93.0
Gain / (Loss)	\$0.0	(\$93.8)	\$51.1
Projected Reserve at 12/31/2021 (w/o margin)	\$429.2	\$401.0	\$405.9
Annual Enrollment (contracts)	552,353	548,546	546,906

Mr. James DeWan
July 23, 2021
Page 2

Projected 2022 Renewal Action

The Equivalent Premium rate changes shown below summarize several scenarios regarding the 2022 year's preliminary ASO renewal pricing. The illustrative rate adjustments compare 2022 projected rates to the 2021 equivalent premium rates approved by the New York State Division of the Budget. Our preliminary evaluations depart from our prior 2021 renewal approach of working with 2nd Quarter 2019 through 1st Quarter 2020 incurred claims trended through 2021 along with the addition of a 2.2% Covid-19 adjustment factor.

Our 2022 preliminary rate actions were based on 1st Half 2021 incurred claims with 2nd Half 2021 claims resulting from trending 2nd Half 2020 claims (with 2021 Renewal basic trend factors) and including a 3.5% Covid-19 adjustment. The insertion of this load was due to the belief that claims incurred from the beginning of 2021 have been lower than what we would have anticipated a return to. The rate actions below reflect tentative 2022 trend factors without any additional Covid-19 adjustment.

[1] This scenario assumes that none of the proposed 2019 plan changes would be ratified by collective bargaining groups. Details pertaining to the development and rate equivalents of the projected 2022 rate actions (shown below) are located on Sections IV-A (Exhibit 1 of 3) and IV-B (Exhibit 1 of 3) of the report.

Optimistic:	(- 1.9%)
Best Estimate:	(- 0.8%)
Pessimistic	+ 0.3%

[2] This 2022 scenario assumes that all collectively bargained plan changes are implemented. Details relating to their development and rate equivalents are on Sections IV-A (Exhibit 2 of 3) and IV-B (Exhibit 2 of 3) of the report.

Optimistic:	+ 2.4%
Best Estimate:	+ 3.6%
Pessimistic:	+ 4.8%

[3] Blended 2022 ratified and non-ratified collectively bargained plan changes are presented below. Details pertinent to their development and rate equivalents are on Sections IV-A (Exhibit 3 of 3) and IV-B (Exhibit 3 of 3) of the report.

Optimistic:	+ 2.1%
Best Estimate:	+ 3.3%
Pessimistic:	+ 4.5%

Please contact me should you have any questions or require additional information about this report.

Sincerely,



cc: Caroline Melkonian, Director, Governor's Office of Employee Relations
Paul McKinney, EBD Representative, Department of Civil Service
Vince Kozlowski, Vice President, Aon-Hewitt
Jason O'Malley, Regional Vice President, Empire BlueCross
Angela Blessing, Account Executive, Empire BlueCross

Section I

Experience of Current Quarter and Year to Date

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Year to Date Prior <u>Quarterly Report</u>	[2] Revised Year to Date <u>Thru Prior Quarter</u>	[3] <u>Current Quarter</u>	[4] Year to Date Through <u>Current Quarter</u>
1. ASO Equivalent Premium (DCS Calculation)	\$ 936,102,606	\$ 936,102,606	\$ 918,955,201	\$ 1,855,057,807
2. Paid Claims				
a. Hospital (Excludes BDC and CLA)	\$ 788,953,258	\$ 788,953,258	\$ 815,130,033	\$ 1,604,083,291
b. Medical Centers of Excellence	502,439	502,439	404,572	907,011
c. LiveHealth Online (LHO) Paid Claims	<u>44,073</u>	<u>44,073</u>	<u>89,858</u>	<u>133,931</u>
d. Subtotal Paid Claims - Items [2a] through [2c]	\$ 789,499,770	\$ 789,499,770	\$ 815,624,463	\$ 1,605,124,233
3. NYHCRA Charges				
a. Bad Debt & Charity (BDC)	\$ 56,066,071	\$ 56,066,071	\$ 59,452,834	\$ 115,518,905
b. Covered Lives Assessment (CLA)	<u>11,103,336</u>	<u>11,103,336</u>	<u>10,912,999</u>	<u>22,016,335</u>
c. Subtotal BDC & CLA - Item [3a] + [3b]	\$ 67,169,407	\$ 67,169,407	\$ 70,365,833	\$ 137,535,240
4. Paid Claim Charges - Item [2d] + [3c]	\$ 856,669,177	\$ 856,669,177	\$ 885,990,296	\$ 1,742,659,473
5. Liability for Outstanding Claim Charges				
a. At End of Reporting Period	\$ 423,069,194	419,811,722	\$ 372,396,206	\$ 372,396,206
b. At Beginning of Reporting Period	<u>354,868,457</u>	<u>354,868,457</u>	<u>419,811,722</u>	<u>354,868,457</u>
c. Net Change - Item [5a] less [5b]	\$ 68,200,737	\$ 64,943,265	\$ (47,415,516)	\$ 17,527,749
6. Incurred Claim Charges - Item [4] + [5c]	\$ 924,869,914	\$ 921,612,442	\$ 838,574,780	\$ 1,760,187,222
7. Administrative Fees & Other Expenses				
a. Base Administrative Fees	\$ 23,384,928	\$ 23,384,928	\$ 23,302,851	\$ 46,687,779
b. Other Expenses // Adjustments	(258,825)	(258,825)	(47,034)	(305,859)
c. Net Interest Charges & (Credits) - Through May 2021	<u>6,893</u>	<u>21,309</u>	<u>36,984</u>	<u>58,293</u>
d. Total Administrative Fees & Other Exp. - Item [7a] through [7c]	\$ 23,132,996	\$ 23,147,412	\$ 23,292,801	\$ 46,440,213
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7d]	\$ 948,002,910	\$ 944,759,854	\$ 861,867,581	1,806,627,435
9. Net Gain (Loss) - Equivalent Premium Item [1] - [8]	\$ (11,900,304)	\$ (8,657,248)	\$ 57,087,620	\$ 48,430,372

Note:

Item [5] Liability values exclude reserve margin as specified in New York State Department of Civil Service e-note dated 04/01/2016.

Section II

Reconciliation of Experience Projections for Year Ending December 31, 2020

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Projected 2020 Renewal (DCS Adj'd.)	[2] Annual Statement	[3] 1st Quarter Report	[4] 2nd Quarter Report	[5] 3rd Quarter Report	[6] 4th Quarter Report
1. Two-Tier ASO Equivalent Premium (DCS Calculation)	\$ 3,686,102,794	\$ 3,633,786,707	\$ 3,633,786,707	\$ 3,633,786,707		
2. Paid Claims						
a. Hospital (Excludes BDC & CLA-GME)		2,852,954,164	2,852,954,164	2,852,954,164		
b. Medical Centers of Excellence		1,414,501	1,414,501	1,414,501		
c. LiveHelp Online		277,651	277,651	277,651		
d. Subtotal Paid Claims - Items [2a] + [2b]		2,854,646,316	2,854,646,316	2,854,646,316		
3. NYHCRA Charges Paid for - 01/01/2020 - 12/31/2020						
a. Bad Debt & Charity (BDC)		202,847,218	202,847,218	202,847,218		
b. Covered Lives Assessment (CLA-GME)		44,438,837	44,438,837	44,438,837		
c. Subtotal BDC & CLA - Items [3a] + [3b]		247,286,055	247,286,055	247,286,055		
4. Paid Claim Charges - Item [2c] + [3c]		3,101,932,371	3,101,932,371	3,101,932,371		
5. Liability for Outstanding Claim Charges						
a. At End of Reporting Period		354,868,457	383,392,769	395,209,748		
b. At Beginning of Reporting Period		366,696,889	366,696,889	366,696,889		
c. Net Change - Item [5a] less [5b]		(11,828,432)	16,695,880	28,512,859		
6. Incurred Claim Charges [Item 4] + [5c]	\$ 3,590,031,671	\$ 3,090,103,939	\$ 3,118,628,251	\$ 3,130,445,230		
7. Administrative Fees & Other Expenses						
a. Base Administrative Fees (Net)	\$ 92,851,123	\$ 92,616,972	\$ 92,616,972	\$ 92,616,972		
b. Shared Communication (\$723,500 / Qtr.)	3,170,000	3,289,000	3,289,000	3,289,000		
c. Other Expenses // Adjustments	50,000	5,920,659	5,920,659	5,920,659		
d. Total Administrative Fees & Other Expenses	\$ 96,071,123	\$ 101,826,631	\$ 101,826,631	\$ 101,826,631		
8. Incurred Claim Charges & Admin Fees / Exps. Item [6] + [7d]	\$ 3,686,102,794	\$ 3,191,930,570	\$ 3,220,454,882	\$ 3,232,271,861		
9. Interest: Charge / (Income)	-	12,096	12,096	12,096		
10. Adjusted Plan Cost Total - Item [8] plus [9]	\$ 3,686,102,794	\$ 3,191,942,666	\$ 3,220,466,978	\$ 3,232,283,957		
11. Two-Tier Equivalent Premium Net Gain / (Loss) - Item [1] less [10]	\$ -	\$ 441,844,041	\$ 413,319,729	\$ 401,502,750		
12a. Five-Tier ASO Equivalent Premium		\$ 3,638,438,962	\$ 3,638,438,962	\$ 3,638,438,962		
12b. Two-Tier ASO Equivalent Premium - Item [1]		3,633,786,707	3,633,786,707	3,633,786,707		
12c. Five-Tier versus Two-Tier ASO Equivalent Premium Difference		\$ 4,652,255	\$ 4,652,255	\$ 4,652,255		
13. Five Tier Equivalent Premium Net Gain / (Loss) after Item [12c] Adjustment - Item [11] + [12c]	\$ -	\$ 446,496,296	\$ 417,971,984	\$ 406,155,005		

Note:

[1] Columns [3] & [4] are for illustrative purposes only.

[2] Items [5a] through [5c]'s Liability for Outstanding Claim Charges exclude reserve margin per New York State Department of Civil Service e-note dated 04/01/2016.

Section III-A

2021 Projected Experience

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] 2021 Renewal (Empire BlueCross)	[2] 1st Quarter Report	[3] 2nd Quarter Report	[4] 3rd Quarter Report	[5] 4th Quarter Report
1. Projected ASO Equivalent Premium (DCS Calculation)	\$ 3,899,015,442	\$ 3,721,014,216	\$ 3,721,014,216		
2. Paid Claims					
a. Hospital (Excludes BDC and CLA)		\$ 3,362,123,660	3,243,912,548		
b. Medical Centers of Excellence		1,584,760	1,596,250		
c. LiveHealth Online (LHO)		<u>321,038</u>	<u>300,524</u>		
d. Subtotal Paid Claims - Items [2a] through [2c]		\$ 3,364,029,458	3,245,809,322		
3. NYHCRA Charges					
a. Bad Debt & Charity (BDC)		\$ 243,554,228	236,125,575		
b. Covered Lives Assessment (CLA)		<u>44,413,348</u>	<u>43,842,333</u>		
c. Subtotal BDC & CLA - Item [3a] + [3b]		\$ 287,967,576	279,967,908		
4. Paid Claim Charges - Item [2d] + [3c]		\$ 3,651,997,034	\$ 3,525,777,230		
5. Liability for Outstanding Claim Charges					
a. At End of Reporting Period		\$ 424,444,998	405,944,208		
b. At Beginning of Reporting Period		<u>354,868,457</u>	<u>354,868,457</u>		
c. Net Change - Item [5a] less [5b]		\$ 69,576,541	\$ 51,075,751		
6. Incurred Claim Charges - Item [4] + [5c]	\$ 3,801,478,771	\$ 3,721,573,575	\$ 3,576,852,981		
7. Administrative Fees & Other Expenses					
a. Base Administrative Fees	\$ 94,187,234	\$ 93,539,712	\$ 93,293,481		
b. Other Expenses // Adjustments	3,339,000	(300,000)	(390,100)		
c. Net Interest Charges & (Credits)	<u>-</u>	<u>41,400</u>	<u>139,900</u>		
d. Total Administrative Fees & Other Exp. - Item [7a] thru [7c]	\$ 97,526,234	\$ 93,281,112	\$ 93,043,281		
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7d]	\$ 3,899,005,005	\$ 3,814,854,687	\$ 3,669,896,262		
9. Net Gain (Loss) - Item [1] - [8]	\$ 10,437	\$ (93,840,471)	\$ 51,117,954		

Section III-B

Components of Projected 2021 Year End Balance - In Millions

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

<u>Components of Projected Gain / (Loss):</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>
Projected 2021 Balance at ASO Equivalent Premium (2021 Renewal)	\$ -	\$ -		
Change in 2020 & Earlier Claim Base	\$ (28.5)	\$ (40.3)		
Change in Projected 2021 Trend	\$ (65.6)	\$ 91.4		
Other Expenses / Interest	\$ 0.3	\$ -		
Projected Gain / (Loss)	\$ (93.8)	\$ 51.1		

EXCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS

Monthly ASO Equivalent Premium Rate Projections - 2022 Rates Compared to 2021 Rates

	Empire Plan 2021 "WITHOUT MARGIN" Rates	Excelsior Plan - 2021 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2021 "WITHOUT MARGIN" Rates
Individual:	\$ 325.42	\$ 306.46	\$ 111.29
Family:	\$ 874.33	\$ 782.22	\$ 655.74

[1] The 2021 Equivalent Premium rates (shown above) were approved by the New York State Division of the Budget per the 12/04/2020 e-mail file submitted by Ron Kuiken of the New York State Department of Civil Service. Projected 2022 rate changes beginning with the the 4th Qtr. 2020 Report (see below) should be compared to these approved 2021 rates.

[2] The 3rd Qtr. 2020 Report's 2022 projected percentage rate changes (below) relate to the Proposed 2021 Empire BlueCross Rates presented in the 2021 NYSHIP Rate Renewal document dated 09/01/2020 (refer to "Non-Ratified" Section 1 - Exhibit 16).

	<u>3rd Qtr. 2020 Report</u>			<u>4th Qtr. 2020 Report</u>			<u>1st Qtr. 2021 Report</u>			<u>2nd Qtr. 2021 Report</u>		
	<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>		
	2022 "Without Margin" Rates <u>Individual</u>	<u>Family</u>	% Change <u>over 2021</u>	2022 "Without Margin" Rates <u>Individual</u>	<u>Family</u>	% Change <u>over 2021</u>	2022 "Without Margin" Rates <u>Individual</u>	<u>Family</u>	% Change <u>over 2021</u>	2022 "Without Margin" Rates <u>Individual</u>	<u>Family</u>	% Change <u>over 2021</u>
<u>Empire Plan</u>												
Realistic:	\$ 334.94	\$ 921.46	6.3%	\$ 341.04	\$ 916.30	4.8%	\$ 333.88	\$ 897.06	2.6%	\$ 322.82	\$ 867.34	-0.8%
Pessimistic:	\$ 338.72	\$ 931.86	7.5%	\$ 344.95	\$ 926.79	6.0%	\$ 337.79	\$ 907.55	3.8%	\$ 326.40	\$ 876.95	0.3%
Optimistic:	\$ 330.84	\$ 910.19	5.0%	\$ 337.14	\$ 905.81	3.6%	\$ 329.98	\$ 886.57	1.4%	\$ 319.24	\$ 857.72	-1.9%
<u>Excelsior Plan</u>												
Realistic:	\$ 324.90	\$ 893.82	6.3%	\$ 321.17	\$ 819.77	4.8%	\$ 314.43	\$ 802.56	2.6%	\$ 304.01	\$ 775.96	-0.8%
Pessimistic:	\$ 328.56	\$ 903.91	7.5%	\$ 324.85	\$ 829.15	6.0%	\$ 318.11	\$ 811.94	3.8%	\$ 307.38	\$ 784.57	0.3%
Optimistic:	\$ 320.92	\$ 882.89	5.0%	\$ 317.49	\$ 810.38	3.6%	\$ 310.75	\$ 793.17	1.4%	\$ 300.64	\$ 767.36	-1.9%
<u>SEHP / GSEU</u>												
Realistic:	\$ 126.26	\$ 740.42	6.3%	\$ 116.63	\$ 687.22	4.8%	\$ 114.18	\$ 672.79	2.6%	\$ 110.40	\$ 650.49	-0.8%
Pessimistic:	\$ 127.69	\$ 748.78	7.5%	\$ 117.97	\$ 695.08	6.0%	\$ 115.52	\$ 680.66	3.8%	\$ 111.62	\$ 657.71	0.3%
Optimistic:	\$ 124.72	\$ 731.37	5.0%	\$ 115.30	\$ 679.35	3.6%	\$ 112.85	\$ 664.92	1.4%	\$ 109.18	\$ 643.28	-1.9%

The 2021 Equivalent Premium rates shown below were presented by Empire BlueCross in the 2021 Rate Renewal Document dated September 1, 2020 (Section 1 - Exhibit 16).

The Projected 2022 rates were related to these rates in the Third Quarter Statement of Experience Report.

	Empire Plan	Excelsior	SEHP
	\$ 315.09	\$ 305.64	\$ 118.78
	\$ 866.85	\$ 840.85	\$ 696.54

INCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS (EMPIRE PLAN ONLY)

Monthly ASO Equivalent Premium Rate Projections - 2022 Rates Compared to 2021 Rates

	Empire Plan 2021 "WITHOUT MARGIN" Rates	Excelsior Plan - 2021 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2021 "WITHOUT MARGIN" Rates
Individual:	\$ 306.46	\$ 306.46	\$ 111.29
Family:	\$ 823.39	\$ 782.22	\$ 655.74

[1] The 2021 Equivalent Premium rates (shown above) were approved by the New York State Division of the Budget per the 12/04/2020 e-mail file submitted by Ron Kuiken of the New York State Department of Civil Service. Projected 2022 rate changes beginning with the the 4th Qtr. 2020 Report (see below) should be compared to these approved 2021 rates.

[2] The 3rd Qtr.2020 Report's 2022 projected percentage rate changes (below) relate to the Proposed 2021 Empire BlueCross Rates presented in the 2021 NYSHIP Rate Renewal document dated 09/01/2020 (refer to "All Ratify" Section 2 - Exhibit 16).

	<u>3rd Qtr. 2020 Report</u>			<u>4th Qtr. 2020 Report</u>			<u>1st Qtr. 2021 Report</u>			<u>2nd Qtr. 2021 Report</u>		
	<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>		
	2022 "Without Margin" Rates		% Change over 2021	2022 "Without Margin" Rates		% Change over 2021	2022 "Without Margin" Rates		% Change over 2021	2022 "Without Margin" Rates		% Change over 2021
	Individual	Family		Individual	Family		Individual	Family		Individual	Family	
<u>Empire Plan - Plan Changes Apply</u>												
Realistic:	\$ 329.35	\$ 906.48	6.2%	\$ 335.57	\$ 901.61	9.5%	\$ 328.83	\$ 883.50	7.3%	\$ 317.49	\$ 853.03	3.6%
Pessimistic:	\$ 333.07	\$ 916.72	7.4%	\$ 339.56	\$ 912.32	10.8%	\$ 332.51	\$ 893.38	8.5%	\$ 321.17	\$ 862.91	4.8%
Optimistic:	\$ 325.63	\$ 896.24	5.0%	\$ 331.90	\$ 891.73	8.3%	\$ 325.15	\$ 873.62	6.1%	\$ 313.82	\$ 843.15	2.4%
<u>Excelsior Plan - No Plan Changes</u>												
Realistic:	\$ 324.90	\$ 893.82	6.3%	\$ 335.57	\$ 856.53	9.5%	\$ 328.83	\$ 839.32	7.3%	\$ 317.49	\$ 810.38	3.6%
Pessimistic:	\$ 328.56	\$ 903.91	7.5%	\$ 339.56	\$ 866.70	10.8%	\$ 332.51	\$ 848.71	8.5%	\$ 321.17	\$ 819.77	4.8%
Optimistic:	\$ 320.92	\$ 882.89	5.0%	\$ 331.90	\$ 847.14	8.3%	\$ 325.15	\$ 829.94	6.1%	\$ 313.82	\$ 800.99	2.4%
<u>SEHP / GSEU - No Plan Changes</u>												
Realistic:	\$ 126.26	\$ 740.42	6.3%	\$ 121.86	\$ 718.04	9.5%	\$ 119.41	\$ 703.61	7.3%	\$ 115.30	\$ 679.35	3.6%
Pessimistic:	\$ 127.69	\$ 748.78	7.5%	\$ 123.31	\$ 726.56	10.8%	\$ 120.75	\$ 711.48	8.5%	\$ 116.63	\$ 687.22	4.8%
Optimistic:	\$ 124.72	\$ 731.37	5.0%	\$ 120.53	\$ 710.17	8.3%	\$ 118.08	\$ 695.74	6.1%	\$ 113.96	\$ 671.48	2.4%

The 2021 Equivalent Premium rates shown below were presented by Empire BlueCross in the 2021 Rate Renewal Document dated September 1, 2020 (Section 1 - Exhibit 16). The Projected 2022 rates were related to these rates in the Third Quarter Statement of Experience Report.

	Empire Plan	Excelsior	SEHP
	\$ 310.12	\$ 305.64	\$ 118.78
	\$ 853.56	\$ 840.85	\$ 696.54

"BLENDED EXPERIENCE RATING" - BASED ON COMPILATION OF RATIFIED & NON-RATIFIED EMPIRE PLAN ENROLLMENT & RATES

Monthly ASO Equivalent Premium Rate Projections - 2022 Rates Compared to 2021 Rates

	Empire Plan 2021 Collective Bargaining Blended "WITHOUT MARGIN" Rates	Excelsior Plan - 2021 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2021 "WITHOUT MARGIN" Rates
Individual:	\$ 307.79	\$ 306.46	\$ 111.29
Family:	\$ 826.95	\$ 782.22	\$ 655.74

[1] The above 2021 Equivalent Premium Rates for the Empire Plan (Blended) were based on a 93% Ratified and 7% Non-Ratified composite of the approved 2021 Division of Budget rates shown on Section IV-A (1 of 3) and Section IV-A (2 of 3) of this report. The 4th Qtr. Report's 2020 Projected 2022 Rates (shown below) and later reports should be compared to these approved rates.

[2] The 3rd Qtr. 2020 Report's 2022 projected percentage rate changes (below) relate to the Proposed 2021 Empire BlueCross Rates presented in the 2021 NYSHIP Rate Renewal document dated 09/01/2020 (refer to "Blended" Section 3 - Exhibit 16).

	<u>3rd Qtr. 2020 Report</u>			<u>4th Qtr. 2020 Report</u>			<u>1st Qtr. 2021 Report</u>			<u>2nd Qtr. 2021 Report</u>		
	<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>			<u>Projected 2022 Rates</u>		
	2022 "Without Margin" Rates		% Change over 2021	2022 "Without Margin" Rates		% Change over 2021	2022 "Without Margin" Rates		% Change over 2021	2022 "Without Margin" Rates		% Change over 2021
	<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>	
<u>Empire Plan - Plan Changes Apply</u>												
Realistic:	\$ 329.71	\$ 907.43	6.2%	\$ 336.05	\$ 902.86	9.2%	\$ 329.91	\$ 884.51	7.0%	\$ 317.92	\$ 854.16	3.3%
Pessimistic:	\$ 333.43	\$ 917.68	7.4%	\$ 339.80	\$ 912.95	10.4%	\$ 333.03	\$ 894.76	8.2%	\$ 321.64	\$ 864.16	4.5%
Optimistic:	\$ 325.98	\$ 897.17	5.0%	\$ 332.11	\$ 892.28	7.9%	\$ 325.33	\$ 874.09	5.7%	\$ 314.25	\$ 844.32	2.1%
<u>Excelsior Plan - No Plan Changes</u>												
Realistic:	\$ 324.90	\$ 893.82	6.3%	\$ 334.59	\$ 854.03	9.2%	\$ 327.79	\$ 836.66	7.0%	\$ 316.54	\$ 807.96	3.3%
Pessimistic:	\$ 328.56	\$ 903.91	7.5%	\$ 338.33	\$ 863.57	10.4%	\$ 331.59	\$ 846.36	8.2%	\$ 320.25	\$ 817.42	4.5%
Optimistic:	\$ 320.92	\$ 882.89	5.0%	\$ 330.67	\$ 844.02	7.9%	\$ 323.93	\$ 826.81	5.7%	\$ 312.90	\$ 798.65	2.1%
<u>SEHP / GSEU - No Plan Changes</u>												
Realistic:	\$ 126.26	\$ 740.42	6.3%	\$ 121.57	\$ 715.94	9.2%	\$ 119.04	\$ 701.38	7.0%	\$ 114.95	\$ 677.31	3.3%
Pessimistic:	\$ 127.69	\$ 748.78	7.5%	\$ 122.86	\$ 723.94	10.4%	\$ 120.42	\$ 709.51	8.2%	\$ 116.30	\$ 685.25	4.5%
Optimistic:	\$ 124.72	\$ 731.37	5.0%	\$ 120.08	\$ 707.54	7.9%	\$ 117.63	\$ 693.12	5.7%	\$ 113.63	\$ 669.51	2.1%

Section IV - B (Exhibit 1 of 3)
Development of Projected Rate Increase - Assumes: NO RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2022 - 12/31/2022

		<u>Optimistic Assumptions</u>	<u>Best Estimate Assumptions</u>	<u>Pessimistic Assumptions</u>
1. Projected 2021 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,306,977,557	\$ 3,306,977,557	\$ 3,306,977,557
2. Projected 2021 Covered Lives Assessment (CLA)		43,842,333	43,842,333	43,842,333
3. Projected 2021 Bad Debt & Charity Charges (BDC)		<u>240,310,786</u>	<u>240,310,786</u>	<u>240,310,786</u>
4. Projected 2021 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,591,130,676	\$ 3,591,130,676	\$ 3,591,130,676
5. Average Monthly Number of Contracts - Projected for 2021 Year		546,906	546,906	546,906
6. Annualized 2021 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,046.70	\$ 6,046.70	\$ 6,046.70
7. Annualized 2021 Cost per Contract for CLA	(7)=(2)/(5)	80.16	80.16	80.16
8. Annualized 2021 Cost per Contract for BDC Charges	(8)=(3)/(5)	<u>439.40</u>	<u>439.40</u>	<u>439.40</u>
9. Annualized Cost per Contract Based on 2021 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 6,566.26	\$ 6,566.26	\$ 6,566.26
10. Trend Percentage Estimate: 2022 Projection (w/o CLA & BDC)	(10)=trend %	5.80%	7.04%	8.30%
11. Provision for Possible 2022 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2022 Projection for BDC	(12)=trend %	5.94%	7.22%	8.52%
13. Trend Change in 2022 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 350.71	\$ 425.69	\$ 501.88
14. Change in Cost per Contract for 2022 for CLA	(14)=(11) x (7)	1.20	2.00	2.81
15. Trend Change in 2022 Cost per Contract for BDC	(15)=(12) x (8)	<u>26.10</u>	<u>31.72</u>	<u>37.44</u>
16. Trend Change in 2022 Cost per Contract	(16)=Sum (13) thru (15)	\$ 378.01	\$ 459.41	\$ 542.13
17. Projected 2022 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 6,944.27	\$ 7,025.67	\$ 7,108.39
18a. Base Admin Fee per Contract (\$14.21 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 170.52	\$ 170.52	\$ 170.52
19. Proj'd 2022 Claims & Admin. Fees + Communication Charges	(19)=(17)+(18c)	\$ 7,114.79	\$ 7,196.19	\$ 7,278.91
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	<u>-</u>	<u>-</u>	<u>-</u>
21. Gross 2022 Annual Equivalent Premium Rate per Contract	(21)=(19+20)	\$ 7,114.79	\$ 7,196.19	\$ 7,278.91
22. 2021 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,255.50	\$ 7,255.50	\$ 7,255.50
23. 2022 Proj'd Equiv. Premium Rate Change % - No add-on for Covid-19	(23)=(21)/(22)-1.00	-1.9%	-0.8%	0.3%

Note:

- [1] This exhibit assumes that benefit plan changes related to collective bargaining are not implemented during the 2019 - 2022 calendar years.
[2] The Item [18] Administrative PCPM Fee of \$14.21 for the 2021 has been included in the above 2022 projection on an illustrative basis.

Section IV - B (Exhibit 2 of 3)
Development of Projected Rate Increase - Assumes: RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2022 - 12/31/2022

		Optimistic Assumptions	Best Estimate Assumptions	Pessimistic Assumptions
1. Projected 2021 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,250,157,557	\$ 3,250,157,557	\$ 3,250,157,557
2. Projected 2021 Covered Lives Assessment (CLA)		43,842,333	43,842,333	43,842,333
3. Projected 2021 Bad Debt & Charity Charges (BDC)		238,431,761	238,431,761	238,431,761
4. Projected 2021 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,532,431,651	\$ 3,532,431,651	\$ 3,532,431,651
5. Average Monthly Number of Contracts - Projected for 2021 Year		546,906	546,906	546,906
6. Annualized 2021 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 5,942.81	\$ 5,942.81	\$ 5,942.81
7. Annualized 2021 Cost per Contract for CLA	(7)=(2)/(5)	80.16	80.16	80.16
8. Annualized 2021 Cost per Contract for BDC Charges	(8)=(3)/(5)	435.96	435.96	435.96
9. Annualized Cost per Contract Based on 2021 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 6,458.93	\$ 6,458.93	\$ 6,458.93
10. Trend Percentage Estimate: 2022 Projection (w/o CLA & BDC)	(10)=trend %	5.80%	7.04%	8.30%
11. Provision for Possible 2022 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2022 Projection for BDC	(12)=trend %	5.94%	7.22%	8.52%
13. Trend Change in 2022 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 344.68	\$ 418.37	\$ 493.25
14. Change in Cost per Contract for 2022 for CLA	(14)=(11) x (7)	1.20	2.00	2.81
15. Trend Change in 2022 Cost per Contract for BDC	(15)=(12) x (8)	25.90	31.48	37.14
16. Trend Change in 2022 Cost per Contract	(16)=Sum (13) thru (15)	\$ 371.78	\$ 451.85	\$ 533.20
17. Projected 2022 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 6,830.71	\$ 6,910.78	\$ 6,992.13
18. Base Admin Fee per Contract (\$14.21 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 170.52	\$ 170.52	\$ 170.52
19. Proj'd 2022 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,001.23	\$ 7,081.30	\$ 7,162.65
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (19-7-14)	-	-	-
21. Gross 2022 Annual Equivalent Premium Rate per Contract	(21)=(19+20)	\$ 7,001.23	\$ 7,081.30	\$ 7,162.65
22. 2021 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 6,834.32	\$ 6,834.32	\$ 6,834.32
23. 2022 Proj'd Equiv. Premium Rate Change % - No add-on for Covid-19	(23)=[(21) / (22)] -1.00	2.4%	3.6%	4.8%

Note:

[1] This exhibit assumes the ratification of all previously communicated collectively bargained plan changes (primarily increased copayments).

[2] The Item [18] Administrative PCPM Fee of \$14.21 for the 2021 has been included in the above 2022 projection on an illustrative basis.

Section IV - B (Exhibit 3 of 3)
Development of Projected Rate Increase - Assumes - BLENDED Rate Action Based on Ratified (93%) & Non-Ratified (7%) Empire Plan Enrollment
For the Period 1/1/2022- 12/31/2022

		Optimistic Assumptions	Best Estimate Assumptions	Pessimistic Assumptions
1. Projected 2021 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,253,964,497	\$ 3,253,964,497	\$ 3,253,964,497
2. Projected 2021 Covered Lives Assessment (CLA)		43,842,333	43,842,333	43,842,333
3. Projected 2021 Bad Debt & Charity Charges (BDC)		238,704,860	238,704,860	238,704,860
4. Projected 2021 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,536,511,690	\$ 3,536,511,690	\$ 3,536,511,690
5. Average Monthly Number of Contracts - Projected for 2021 Year		546,906	546,906	546,906
6. Annualized 2021 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 5,949.77	\$ 5,949.77	\$ 5,949.77
7. Annualized 2021 Cost per Contract for CLA	(7)=(2)/(5)	80.16	80.16	80.16
8. Annualized 2021 Cost per Contract for BDC Charges	(8)=(3)/(5)	436.46	436.46	436.46
9. Annualized Cost per Contract Based on 2021 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 6,466.39	\$ 6,466.39	\$ 6,466.39
10. Trend Percentage Estimate: 2022 Projection (w/o CLA & BDC)	(10)=trend %	5.80%	7.04%	8.30%
11. Provision for Possible 2022 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2022 Projection for BDC	(12)=trend %	5.94%	7.22%	8.52%
13. Trend Change in 2022 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 345.09	\$ 418.86	\$ 493.83
14. Change in Cost per Contract for 2022 for CLA	(14)=(11) x (7)	1.20	2.00	2.81
15. Trend Change in 2022 Cost per Contract for BDC	(15)=(12) x (8)	25.93	31.51	37.19
16. Trend Change in 2022 Cost per Contract	(16)=Sum (13) thru (15)	\$ 372.22	\$ 452.37	\$ 533.83
17. Projected 2022 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 6,838.61	\$ 6,918.76	\$ 7,000.22
18. Base Admin Fee per Contract (\$14.21 PCPM) - See note below	(18)= Proj'd Admin. Fee Revenue / (5)	\$ 170.52	\$ 170.52	\$ 170.52
19. Proj'd 2022 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,009.13	\$ 7,089.28	\$ 7,170.74
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	-	-	-
21. Gross 2022 Annual Equivalent Premium Rate per Contract	(21)=(21+22)	\$ 7,009.13	\$ 7,089.28	\$ 7,170.74
22. 2021 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 6,863.78	\$ 6,863.78	\$ 6,863.78
23. 2022 Proj'd Equiv. Premium Rate Change %	(23)=[(21) / (22)] - 1.00	2.1%	3.3%	4.5%

Note:

[1] This exhibit was based on the ratified and non-ratified enrollment through 03/31/2021 for previously communicated collectively bargained plan changes (primarily increased copayments).
[2] The Item [18] Administrative PCPM Fee of \$14.21 for the 2021 has been included in the above 2022 projection on an illustrative basis.

Section V-A

Projected Reserve Liability and Paid Claims Reconciliation Summary - 2021
Blended Valuation of Ratified & Non-Ratified Plan Changes

Hospital	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2020	Projected Paid Claims in 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 3,251,699,497	\$ -	\$ 2,884,257,454	\$ 367,442,043
2020	2,887,931,377	2,528,535,583	350,732,000	8,663,794
2019	3,041,457,320	3,032,205,132	7,401,750	1,850,438
2018	2,844,780,901	2,842,717,702	1,650,559	412,640
2017	2,642,946,133	2,642,978,810	(29,409)	(3,268)
2016	2,481,849,039	2,481,919,190	(70,151)	-
2015 & '14	2,246,144,745	2,246,174,400	(29,655)	-
Total	\$ 19,396,809,012	\$ 15,774,530,817	\$ 3,243,912,548	\$ 378,365,647
Net Provider Paym't per 12/2017 Invoice (Offline CS90 Claims) Claim Overpay.Recovery Macro Process Issue)		866,118		-
		\$ 15,775,396,935		\$ 378,365,647

Centers of Excellence - Medical

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2020	Projected Paid Claims in 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 1,950,000	\$ -	\$ 1,170,000	\$ 780,000
2020	1,245,000	815,094	405,006	24,900
2019	1,440,000	1,422,083	14,334	3,583
2018	1,547,500	1,542,740	4,284	476
2017	1,028,500	1,025,582	2,626	292
2016	940,424	940,424	-	-
2015	823,241	823,241	-	-
Total	\$ 8,974,665	\$ 6,569,164	\$ 1,596,250	\$ 809,251

LiveHealth Online (LHO)

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2020	Projected Paid Claims in 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 315,000	\$ -	\$ 278,775	\$ 36,225
2020	300,000	277,651	21,749	600
Total	\$ 615,000	\$ 277,651	\$ 300,524	\$ 36,825

Bad Debt & Charity

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Charges	Charges Paid Through 12/31/2020	Projected Paid Charges for 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 238,704,860	\$ -	\$ 212,447,325	\$ 26,257,535
2020	205,330,144	181,484,173	23,435,311	410,660
2019	215,612,641	215,391,299	177,074	44,268
2018	200,681,635	200,581,524	80,089	20,022
2017	184,828,739	184,834,353	(5,614)	-
2016	178,819,733	178,826,506	(6,773)	-
2015 & '14	167,818,534	167,820,371	(1,837)	-
Total	\$ 1,391,796,286	\$ 1,128,938,226	\$ 236,125,575	\$ 26,732,485

Section V-A

Projected Reserve Liability and Paid Claims Reconciliation Summary - 2021
Blended Valuation of Ratified & Non-Ratified Plan Changes

Covered Lives Assessment (CLA - GME)

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Charges	Charges Paid Through 12/31/2020	Projected Paid Charges for 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 43,842,333	\$ -	\$ 43,842,333	\$ -
2020	44,438,837	44,438,837	-	-
2019	45,169,652	45,169,652	-	-
2018	44,743,247	44,743,247	-	-
2017	48,457,226	48,457,226	-	-
2016	52,713,727	52,713,727	-	-
2015	51,387,456	51,387,456	-	-
Total	\$ 330,752,478	\$ 286,910,145	\$ 43,842,333	\$ -

	(A)	(B)	(C) = (A) + (B)
	Projected Reserve Liability at 12/31/2021	Margin of 0.0% on Reserve Liability at 12/31/2021	Projected Reserve Liability at 12/31/2021
[1] Hospital	\$ 378,365,647	\$ -	\$ 378,365,647
[2] Centers of Excellence	809,251	-	809,251
[3] LiveHealth Online	36,825	-	36,825
[4] Bad Debt & Charity	26,732,485	-	26,732,485
[5] Covered Lives Assessment	-	-	-
	\$ 405,944,208	\$ -	\$ 405,944,208

Section V-B

Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2021

Blended Reserving Based on Ratified & Non-Ratified Enrollment Through Second Quarter 2021

	Projected Reserve at 12/31/2021	0.0% Margin on Projected Reserve at 12/31/2021	Projected Liability at 12/31/2021
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims @ 12/31/2021	\$ 378,365,647	\$ -	\$ 378,365,647
1B. Centers of Excellence	809,251	-	809,251
1C. LiveHealth Online	36,825	-	36,825
1D. Bad Debt & Charity	26,732,485	-	26,732,485
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	<u>\$ 405,944,208</u>	<u>\$ -</u>	<u>\$ 405,944,208</u>

Section V-C

Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2022

Blended Reserving Based on Ratified & Non-Ratified Enrollment

	Projected Reserve at 12/31/2022	0.0% Margin on Projected Reserve at 12/31/2022	Projected Liability at 12/31/2022
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims	\$ 405,260,057	\$ -	\$ 405,260,057
1B. Centers of Excellence	873,542	-	873,542
1C. LiveHealth Online	43,312	-	43,312
1D. Bad Debt & Charity	33,498,862	-	33,498,862
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	\$ 439,675,773	\$ -	\$ 439,675,773



**The Empire
Plan**

Medical Program

2021 Second Quarter Financial



July 15, 2021

United
Healthcare®

State of New York - Empire Plan

Medical Program

2021 2nd Quarter Financial Report

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UnitedHealthcare Insurance Company of New York
13 Cornell Rd. Latham, NY 12110

July 15, 2021

Paul McKinney
Human Resource Specialist 5, Financial Administration
Department of Civil Service
Empire State Plaza, Agency Building 1
Albany, New York 12239

Paul,

Enclosed is the estimated 2021 Empire 2nd Quarter Financial Statement. Estimated 2021 results are the sum of six months' actual year-to-date experience, as presented in Section I, plus projected incurred data. Projection methodology varies by category as described below.

Level Funding Amount

2021 level funding is projected to be \$3.6 billion which includes a \$251.4 million reduction to the recommended level funding when the renewal was finalized. This reduction is the primary driver of the projected deficit.

Mediprime adjustments reflect the amount due from UnitedHealthcare Insurance Company of New York (UHCNY) for the difference between the five-tier level funding paid on behalf of Participating Agencies (PA) and the two-tier level funding liability. The total difference for 2021 is \$44.8 million.

Paid Claims

Annual statistical paid claims for 2021 are derived from the average ratio of paid to incurred claims for plan years 2019 and 2020. Details are provided in Section IIIA of the statement.

Gross paid claims, as provided on Line I of the Calculation of Financial Paid Claims in Section IIIA, have been adjusted by the difference between statistical claim data and financial claim data, Medical Pharmacy Rebates/Fees, and the Basic Medical Provider Discount Program Fee.

On a full year basis, net paid claims of \$3.6 billion are 20.0% greater than 2020 net paid claims of \$3.0 billion. 2020 utilization was significantly impacted by COVID-19

On a year to date basis, net paid claims of \$1.8 billion are 27.9% greater than year to date 2020 net paid claims of \$1.4 billion. Year to date factors other than trend include:

- Average enrollment, utilizing a 2-month setback to compensate for claim lag, has decreased 1.2% from 1,095,467 to 1,082,614

- Receipts per member have increased 23.2%
- Number of claims submitted electronically is 18.2% higher
- Number of claims processed per member has increased 23.1%
- Average claim paid per member is 29.8% higher

Surcharges and Assessments

Annual surcharges of \$25.8 million are based on six months of actual NY HCRA and other state surcharges as of June 30, 2021.

Open and Unreported Reserve (O & U)

The estimate of the open and unreported reserve as of December 31, 2021 is provided in Section IIIB of the package.

Incurred Claims

Section IA of the quarterly report shows gross claims incurred and paid to date in 2021 compared to gross claims incurred and paid from January 1, 2020 through June 30, 2020. Basic Medical (BM) claims have increased 23.5% while Par Provider (PP) claims have increased 32.0%. On a per member per month (PMPM) basis, BM increased 25.3%, PP increased 33.8% and combined increased 31.7%.

The following is a brief description of the process used to project 2021 gross incurred claims.

Step 1: January 1 through April 30, 2021 incurred claims, paid through June 30, 2021 are completed using monthly completion factors

Step 2: Estimated May through December 2021 incurred claims are developed by using actual May through December 2020 incurred and paid through June 30, 2021 and

- a) applying monthly completion factors
- b) adjusting by the change in lives from 2020 to 2021
- c) adjusting for the expected impact of benefit changes and fee schedule changes
- d) adjusting for the COVID-19 impact

Step 3: The results of Step 1 and Step 2 are added together to produce a completed 12-month incurred claims estimate

The calendar year 2021 incurred claims estimate from Step 3 is then adjusted for items including manual payments, the Basic Medical Provider Discount Program and Medical Pharmacy Rebate Program. Details are provided in Section IIIC of the report. Total projected 2021 net incurred of \$3.7 billion are 19.6% higher than 2020 net incurred of \$3.1 billion.

Administrative Expenses

Annual 2021 administrative expenses are based on actual expenses through June 30, 2021. Total estimated expenses of \$215.1 million are 8.2% (\$16.3 million) higher than final 2020 expenses of \$198.8 million. Expense estimations will be refined as the year matures. Some of the more significant components of this change include:

- \$9.1 million increase (308.4%) in Shared Communications expenses due to a change in how Empire allocates the budget between the carriers. There was minimal change to the overall communications budget.
- \$1.4 increase (3.8%) Claim Administrative expenses resulting from annual cost of living adjustment, staffing changes, return to normal claim related expenses impacted by COVID-19, estimated capital projects and decreased occupancy allocations.

- \$4.9 million increase (7.5%) in Other Administrative costs due to annual cost of living adjustments, staffing changes, an increased service fee, member website modernization, other projects and overhead/expense allocations
- \$0.5 million decrease (11.5%) for Nurseline assumes 8% utilization and will be finalized at year end for 12 months of actual call volume
- \$1.3 million decrease (86.9%) in interest credits

2021 Summary

The estimated full year level funding deficit of \$300.9 million is (-8.4%) of the level funding amount. The main driver of the deficit is a requested reduction in 2021 level funding rates when the renewal was finalized.

2022 Budget Recommendation

Projected 2022 level funding rates were developed based on the following:

- Trend for 2022 represents our best estimate of unit cost and utilization increases as well as the leveraging effect of deductibles and co-payments. Combined 2022 pricing trend is 6.2%.
- No changes in enrollment are anticipated in 2022
- Claims and expenses are based on data through June 30, 2021
- Current and projected 2022 Excelsior rates are included in section IVC
- No adjustments have been made for the Consolidated Appropriations Act or No Surprises Act

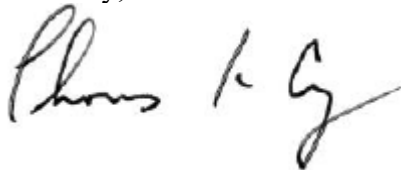
Three sets of experience and corresponding level funding rates have been developed for 2022 using the blended experience pool as a base. The first represents the blended experience, the second assumes plan changes are extended to all groups effective January 1, 2022, and the third assumes no plan changes are implemented for any group effective January 1, 2022.

The projected experience changes effective January 1, 2022 are as follows:

- Blended + 14.2%
- All Groups Ratify + 14.1%
- No Groups Ratify + 14.4%

After completing your review of the financial statement, please let me know if you wish to discuss any portion of the statement.

Sincerely,



Thomas K. Coy
Underwriting Director

SECTION I

2021 EXPERIENCE OF CURRENT QUARTER AND YEAR TO DATE			
	Empire Plan (In Thousands)		
	Estimated Prior Qtr YTD	Estimated Current Qtr	Estimated YTD
1. Level Funding Amount	\$899,029	\$896,923	\$1,795,953
2a. Paid Claims	\$856,467	\$910,873	\$1,767,340
2b. Surcharges and Assessments	\$5,184	\$5,286	\$10,470
2c. Open & Unreported Reserve 6/30/2021	\$405,653	\$397,963	\$397,963
2d. Open & Unreported Reserve 12/31/2020	\$379,204	\$379,204	\$379,204
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$888,101	\$934,918	\$1,796,569
3a. Administrative Expenses	\$52,730	\$52,234	\$104,964
3b. Interest Charges (Credits)	(\$112)	(\$23)	(\$135)
3c. Total Expenses (3a + 3b)	\$52,618	\$52,211	\$104,829
4. Audit & Other Adjustments	\$0	\$1,191	\$1,191
5. Surplus (Deficit) (1 - 2e - 3c + 4)	(\$41,690)	(\$89,015)	(\$104,255)
6. Mediprime Adjustment	\$11,272	\$11,182	\$22,455
7. Amount due to (from) NY State	(\$30,417)	(\$51,383)	(\$81,800)

SCHEDULE OF PAID CLAIMS YEAR TO DATE (In Thousands)		
I. Gross Claims/Payments (Statistical)		\$1,754,929
Add:	Claims Pending 12/31/2020	\$23,264
Less:	Claims Pending 6/30/2021	\$31,237
Gross Claims/Payments (Financial)		\$1,746,956
II. Less:	a) Medical Pharmacy Rebates	(\$2,043)
	b) Financial Adjustment	\$2,056
III. Add:	a) Basic Medical Provider Discount Program Fees	\$20,064
	b) Medical Pharmacy Rebate Fees	\$306
IV. Net Paid Claims (Financial)		\$1,767,340

Please note that totals may differ due to rounding

Section IA

**2020 / 2021 Claim Comparison
Incurred and Paid as of June 30, 2021**

	Basic Medical			Par Provider			Combined		
	2020	2021	% Change	2020	2021	% Change	2020	2021	% Change
January	\$73,097,012	\$66,456,922	-9.1%	\$211,586,705	\$212,425,052	0.4%	\$284,683,717	\$278,881,974	-2.0%
February	\$70,130,470	\$65,937,021	-6.0%	\$181,974,485	\$186,081,382	2.3%	\$252,104,956	\$252,018,403	0.0%
March	\$54,438,361	\$80,647,412	48.1%	\$148,745,448	\$225,859,493	51.8%	\$203,183,809	\$306,506,905	50.9%
April	\$30,008,187	\$68,716,749	129.0%	\$88,692,404	\$203,780,829	129.8%	\$118,700,591	\$272,497,578	129.6%
May	\$33,480,631	\$49,188,410	46.9%	\$111,906,590	\$172,594,278	54.2%	\$145,387,220	\$221,782,688	52.5%
June	\$15,334,149	\$10,557,963	-31.1%	\$84,552,835	\$91,258,891	7.9%	\$99,886,984	\$101,816,854	1.9%
Total	\$276,488,810	\$341,504,477	23.5%	\$827,458,466	\$1,091,999,926	32.0%	\$1,103,947,276	\$1,433,504,403	29.9%

	Membership		Basic Medical PMPM			Par Provider PMPM			Combined		
	2020	2021	2020	2021	% Change	2020	2021	% Change	2020	2021	% Change
January	1,095,637	1,083,848	\$66.72	\$61.32	-8.1%	\$193.12	\$195.99	1.5%	\$259.83	\$257.31	-1.0%
February	1,095,367	1,081,680	\$64.02	\$60.96	-4.8%	\$166.13	\$172.03	3.6%	\$230.16	\$232.99	1.2%
March	1,095,456	1,080,458	\$49.69	\$74.64	50.2%	\$135.78	\$209.04	54.0%	\$185.48	\$283.68	52.9%
April	1,094,952	1,078,605	\$27.41	\$63.71	132.4%	\$81.00	\$188.93	133.2%	\$108.41	\$252.64	133.0%
May	1,093,419	1,075,862	\$30.62	\$45.72	49.3%	\$102.35	\$160.42	56.7%	\$132.97	\$206.14	55.0%
June	1,091,866	1,074,286	\$14.04	\$9.83	-30.0%	\$77.44	\$84.95	9.7%	\$91.48	\$94.78	3.6%
Total	6,566,697	6,474,739	\$42.10	\$52.74	25.3%	\$126.01	\$168.66	33.8%	\$168.11	\$221.40	31.7%

SECTION II
RECONCILIATION OF EXPERIENCE PROJECTIONS FOR PRIOR YEAR

	Empire Plan	
	<u>Renewal</u>	<u>Financial</u>
1. Level Funding Amount	\$3,580,752	\$3,581,866
2a. Paid Claims	\$3,352,435	\$3,017,423
2b. Surcharges and Assessments	\$25,704	\$20,648
2c. Open & Unreported Reserve at 12/31/2020	\$355,417	\$379,204
2d. Open & Unreported Reserve at 12/31/2019	\$357,986	\$342,045
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,375,569	\$3,075,230
3a. Administrative Expenses	\$211,333	\$200,308
3b. Interest Charges (Credits)	(\$6,150)	(\$1,500)
3c. Total Expenses (3a + 3b)	\$205,183	\$198,809
4. Audit & Other Adjustments	\$0	\$26
5. Surplus/(Deficit)	\$0	\$307,853
2c. 1st Quarter Ending Open & Unreported Reserve		\$396,781
5. Surplus/(Deficit)		\$290,276
2c. 2nd Quarter Ending Open & Unreported Reserve		\$408,597
5. Surplus / (Deficit)		\$278,460

Please note that totals may differ due to rounding

**SECTION III
CURRENT YEAR PROJECTION**

**2021 2nd Quarter Report
Based on Experience Through June 30, 2021
In Thousands**

Empire Plan	Projected at Renewal	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report
1. Level Funding Amount	\$3,636,961	\$3,609,530	\$3,591,166	\$0	\$0
2a. Paid Claims	\$3,617,659	\$3,621,555	\$3,621,946	\$0	\$0
2b. Surcharges and Assessments	\$26,338	\$25,803	\$25,806	\$0	\$0
2c. Open & Unreported Reserve 12/31/2021	\$362,915	\$408,611	\$409,664	\$0	\$0
2d. Open & Unreported Reserve 12/31/2020	\$329,159	\$379,204	\$379,204	\$0	\$0
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,677,752	\$3,676,765	\$3,678,212	\$0	\$0
3a. Administrative Expenses	\$211,330	\$216,144	\$215,259	\$0	\$0
3b. Interest Charges (Credits)	(\$709)	(\$184)	(\$196)	\$0	\$0
3c. Total Expenses (3a + 3b)	\$210,621	\$215,961	\$215,062	\$0	\$0
4. Audit & Other Adjustments	\$0	\$1,191	\$1,191	\$0	\$0
5. Surplus (Deficit) (1 - 2e - 3c + 4)	(\$251,412)	(\$282,004)	(\$300,918)	\$0	\$0
6. Mediprime Adjustment	\$0	\$45,116	\$44,822	\$0	\$0
7. Amount due to (from) NY State	(\$251,412)	(\$236,888)	(\$256,096)	\$0	\$0

Please note that totals may differ due to rounding

**SECTION IIIA
PAID CLAIMS RECONCILIATION**

**2021 Statistical Paid Claims
In Thousands**

	Total Projected Incurred Claims ⁽³⁾	Claims Paid Through 12/31/2020	Claims Paid Through 12/31/2021 ⁽¹⁾⁽³⁾	Claim Runout at 12/31/2021 ⁽²⁾
2021	\$3,583,747	\$0	\$3,251,269	\$332,478
2020	\$3,040,056	\$2,701,293	\$335,978	\$2,784
2019	\$3,152,439	\$3,149,396	\$3,043	\$0
2018	\$3,008,024	\$3,006,640	\$1,384	\$0
TOTAL	\$12,784,266	\$8,857,330	\$3,591,674	\$335,262

(1) Total ties to Schedule of Paid Claims (I.) below
(2) Total ties to Claim Runout calculation on Section III B
(3) Incurred claims and paid claims include manual checks

**Calculation of Financial Paid Claims
For the Period Ended December 31, 2021**

I. Gross Claims/Payments (Statistical)	\$3,591,674,257
Add: Claims Pending 12/31/2020	\$23,264,234
Less: Claims Pending 12/31/2021	\$31,237,336
Gross Claims/Payments (Financial)	\$3,583,701,155
II. Less: a) Medical Pharmacy Rebates	(\$4,085,316)
b) Financial Adjustment	\$2,056,135
III. Add: a) Basic Medical Provider Discount Program Fee	\$39,661,602
b) Medical Pharmacy Rebate Fees	\$612,797
IV. Net Paid Claims (Financial)	\$3,621,946,374

Net Incurred Claims

	Gross Amount	Adjustments ⁽¹⁾	Net Amount
2021 Claims Incurred	\$3,583,746,505	\$36,189,084	\$3,619,935,589
2020 Claims Incurred	\$3,040,055,725	\$27,510,253	\$3,067,565,978
2019 Claims Incurred	\$3,152,439,230	\$29,178,639	\$3,181,617,869
2018 Claims Incurred	\$3,008,024,447	\$29,535,174	\$3,037,559,621
2021 Claims Incurred/Paid	\$3,251,268,801	\$36,189,084	\$3,287,457,886

(1) Medical Pharmacy Rebates / Fees and Basic Medical Provider Discount Program Fee

Please note that totals may differ due to rounding

SECTION IIIB
DETERMINATION OF 12/31/2021 OPEN & UNREPORTED RESERVE
In Millions

Ia.	2021 Claims Incurred ⁽¹⁾	\$3,619.9	
Ib.	2021 Claims Incurred Paid Through 12/31/2021 ⁽¹⁾	<u>\$3,287.5</u>	
I.	12/31/2021 Runout due to 2021 Incurred		\$332.5
IIa.	Remaining 2020 Runout as of 12/31/2021	\$2.8	
IIb.	Remaining Runout prior to 2020	<u>\$0.0</u>	
II.	Total Claim Runout		\$335.3
IIIa.	Administrative Runout Expense 2.22%	\$7.5	
IIIb.	Surcharges and Assessments	\$2.3	
IIIc.	Held for Imprest Balance	<u>\$26.1</u>	
III.	Subtotal		\$371.1
IVa.	Medicare Reclamation & Provider Litigation Risk	\$7.9	
IV.	Subtotal		\$379.0
Va.	Claim Base Adjustment	(\$0.6)	
Vb.	Claims Pending 12/31/2021	<u>\$31.2</u>	
V.	Total Open & Unreported Reserve		\$409.7

(1) Statistical and Net of Adjustments

Claim Base Adjustment		
A.	Total Claim Runout (Statistical Data)	\$335,261,780
B.	Statistical Paid Claims (Sect IIIA: Gross Statistical Claims)	\$3,591,674,257
C.	Claim Runout as % of Statistical Paid (A/B)	9.3%
D.	Financial Paid Claims (Sect IIIA: Gross Claims net of the Financial Adj)	\$3,585,757,290
E.	Adjusted Claim Runout (C*D)	\$334,709,465
F.	Claim Base Adjustment (E minus A)	(\$552,314)

Please note that totals may differ due to rounding

**SECTION IIC
2021 Claims Incurred
Participating Provider**

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$87,615,985												\$87,615,985
Feb-21	\$90,216,016	\$81,483,261											\$171,699,277
Mar-21	\$20,000,760	\$81,062,823	\$107,715,317										\$208,778,901
Apr-21	\$8,417,838	\$15,290,364	\$82,312,509	\$96,239,956									\$202,260,667
May-21	\$4,119,686	\$5,812,381	\$25,803,377	\$89,163,553	\$88,394,762								\$213,293,759
Jun-21	\$2,054,767	\$2,432,553	\$10,028,289	\$18,377,321	\$84,199,516	\$91,258,891							\$208,351,337
Total	\$212,425,052	\$186,081,382	\$225,859,493	\$203,780,829	\$172,594,278	\$91,258,891	\$0	\$0	\$0	\$0	\$0	\$0	\$1,091,999,926
Total Participating Provider			\$1,091,999,926										

**SECTION IIC
2021 Claims Incurred
Participating Provider**

<u>Claims Paid</u>	<u>May-20</u>	<u>Jun-20</u>	<u>Jul-20</u>	<u>Aug-20</u>	<u>Sep-20</u>	<u>Oct-20</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>Total</u>
May-20	\$58,748,179												\$58,748,179
Jun-20	\$53,158,411	\$84,552,835											\$137,711,246
Jul-20	\$8,526,016	\$72,921,245	\$92,034,061										\$173,481,323
Aug-20	\$3,269,096	\$13,079,023	\$80,490,610	\$90,869,610									\$187,708,338
Sep-20	\$1,814,088	\$3,864,602	\$14,190,539	\$78,122,393	\$90,581,166								\$188,572,788
Oct-20	\$1,252,776	\$2,542,471	\$6,213,648	\$15,047,493	\$77,097,280	\$99,460,488							\$201,614,155
Nov-20	\$471,954	\$1,300,138	\$2,199,474	\$4,599,371	\$13,196,808	\$76,059,560	\$82,877,331						\$180,704,637
Dec-20	\$612,305	\$995,630	\$1,811,781	\$2,747,312	\$4,934,518	\$17,111,235	\$83,242,926	\$93,094,081					\$204,549,789
Jan-21	\$286,902	\$495,923	\$899,031	\$1,122,386	\$2,988,095	\$6,770,354	\$14,855,965	\$78,029,011	\$87,615,985				\$193,063,652
Feb-21	\$85,440	\$257,333	\$682,243	\$911,899	\$1,596,872	\$3,372,209	\$6,553,666	\$15,344,490	\$90,216,016	\$81,483,261			\$200,503,429
Mar-21	\$239,412	\$610,917	\$689,341	\$1,072,295	\$1,522,354	\$2,132,176	\$3,616,111	\$7,030,988	\$20,000,760	\$81,062,823	\$107,715,317		\$225,692,494
Apr-21	\$211,536	\$260,906	\$345,971	\$705,492	\$777,217	\$1,156,070	\$1,646,189	\$3,493,080	\$8,417,838	\$15,290,364	\$82,312,509	\$96,239,956	\$210,857,129
May-21	\$220,932	\$144,469	\$214,298	\$487,285	\$958,404	\$750,451	\$1,070,440	\$2,005,946	\$4,119,686	\$5,812,381	\$25,803,377	\$89,163,553	\$130,751,222
Jun-21	\$1,788	\$76,673	\$173,730	\$221,071	\$340,104	\$430,075	\$679,113	\$1,310,081	\$2,054,767	\$2,432,553	\$10,028,289	\$18,377,321	\$36,125,565
Subtotal:	\$128,898,835	\$181,102,166	\$199,944,729	\$195,906,606	\$193,992,818	\$207,242,618	\$194,541,741	\$200,307,676	\$212,425,052	\$186,081,382	\$225,859,493	\$203,780,829	\$2,330,083,947
Completion:	0.999	0.999	0.998	0.997	0.996	0.994	0.991	0.987	0.981	0.973	0.957	0.924	0.981
Total:	\$129,030,544	\$181,319,179	\$200,348,820	\$196,460,093	\$194,826,902	\$208,592,457	\$196,386,012	\$202,963,270	\$216,469,882	\$191,283,667	\$236,013,482	\$220,597,558	\$2,374,291,866
Total (May-December, 2020):			\$1,509,927,277										
Lives Adjustment:			-1.3%										
Trend:			9.1%										
8 Month Total:			\$1,625,924,322										
4 Month Total:			\$864,364,588										
Subtotal:			\$2,490,288,911										
Other Adjustments (Manual Checks):			\$2,866,699										
Total (Gross):			\$2,493,155,609										
Adjustments:			(\$2,946,696)										
Basic Medical Provider Discount Program Fee:			\$0										
Medical Pharmacy Rebate Fees:			\$442,004										
Subtotal (Net):			\$2,490,650,918										
Fee Schedule:			\$36,708,907										
2021 Plan Changes:			\$5,874,914										
Total (Net):			\$2,533,234,739										

SECTION III C
2021 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$7,031,696												\$7,031,696
Feb-21	\$32,007,077	\$8,532,555											\$40,539,632
Mar-21	\$17,478,747	\$37,228,221	\$14,027,863										\$68,734,831
Apr-21	\$5,905,904	\$13,440,400	\$42,168,925	\$13,779,936									\$75,295,165
May-21	\$2,171,761	\$4,293,169	\$16,008,725	\$37,085,713	\$10,926,170								\$70,485,538
Jun-21	\$1,861,739	\$2,442,676	\$8,441,898	\$17,851,100	\$38,262,240	\$10,557,963							\$79,417,616
Total	\$66,456,922	\$65,937,021	\$80,647,412	\$68,716,749	\$49,188,410	\$10,557,963	\$0	\$0	\$0	\$0	\$0	\$0	\$341,504,477
Total Basic Medical			\$341,504,477										

SECTION III C
2021 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>May-20</u>	<u>Jun-20</u>	<u>Jul-20</u>	<u>Aug-20</u>	<u>Sep-20</u>	<u>Oct-20</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>Total</u>
May-20	\$8,916,861												\$8,916,861
Jun-20	\$24,563,769	\$15,334,149											\$39,897,918
Jul-20	\$8,054,985	\$34,422,121	\$13,669,824										\$56,146,929
Aug-20	\$2,180,825	\$11,730,414	\$37,226,661	\$12,383,085									\$63,520,986
Sep-20	\$1,822,848	\$4,744,131	\$13,704,340	\$37,490,083	\$12,202,713								\$69,964,116
Oct-20	\$613,252	\$2,978,359	\$5,055,376	\$18,164,084	\$39,327,919	\$14,526,462							\$80,665,451
Nov-20	\$762,976	\$1,275,584	\$2,670,469	\$4,591,098	\$13,751,264	\$35,585,100	\$13,984,881						\$72,621,373
Dec-20	\$997,687	\$1,489,985	\$1,703,114	\$3,654,910	\$5,276,827	\$18,724,189	\$38,005,669	\$13,530,479					\$83,382,860
Jan-21	\$169,222	\$489,268	\$960,866	\$1,524,278	\$3,187,908	\$4,287,754	\$14,194,416	\$40,272,096	\$7,031,696				\$72,117,505
Feb-21	\$150,749	\$1,097,763	\$1,189,523	\$1,577,466	\$2,426,746	\$3,000,242	\$6,366,500	\$15,814,754	\$32,007,077	\$8,532,555			\$72,163,375
Mar-21	\$361,973	\$518,275	\$1,533,071	\$1,297,853	\$2,060,611	\$3,285,702	\$4,419,124	\$7,672,812	\$17,478,747	\$37,228,221	\$14,027,863		\$89,884,252
Apr-21	\$77,110	\$208,576	\$827,400	\$404,765	\$990,403	\$1,220,725	\$2,604,498	\$4,818,965	\$5,905,904	\$13,440,400	\$42,168,925	\$13,779,936	\$86,447,605
May-21	\$191,754	\$199,259	\$546,748	\$1,632,727	\$686,188	\$1,022,333	\$1,411,318	\$1,802,942	\$2,171,761	\$4,293,169	\$16,008,725	\$37,085,713	\$67,052,637
Jun-21	\$292,660	\$292,273	\$254,205	\$401,334	\$352,337	\$443,474	\$1,139,441	\$1,253,394	\$1,861,739	\$2,442,676	\$8,441,898	\$17,851,100	\$35,026,530
Subtotal:	\$49,156,671	\$74,780,158	\$79,341,595	\$83,121,685	\$80,262,917	\$82,095,981	\$82,125,847	\$85,165,441	\$66,456,922	\$65,937,021	\$80,647,412	\$68,716,749	\$897,808,399
Completion:	0.996	0.992	0.990	0.987	0.982	0.975	0.965	0.952	0.936	0.910	0.870	0.800	0.943
Total:	\$49,378,163	\$75,353,379	\$80,144,517	\$84,236,344	\$81,696,175	\$84,243,077	\$85,088,230	\$89,417,175	\$71,006,661	\$72,420,457	\$92,726,305	\$85,864,868	\$951,575,351

Total (May-December, 2020):	\$629,557,060
Lives Adjustment:	-1.3%
Trend:	19.2%
8 Month Total:	\$741,082,602
4 Month Total:	\$322,018,291
Subtotal:	\$1,063,100,893
Other Adjustments (Manual Checks):	\$1,107,708
Total (Gross):	\$1,064,208,601
Adjustments:	(\$1,138,619)
Basic Medical Provider Discount Program Fee:	\$39,661,602
Medical Pharmacy Rebate Fees:	\$170,793
Subtotal (Net):	\$1,102,902,377
Fee Schedule:	(\$7,877,030)
2021 Plan Changes:	(\$8,324,497)
Total (Net):	\$1,086,700,850

**SECTION IHC
2021 Claims Incurred
Par Provider + Basic Medical**

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$94,647,680												\$94,647,680
Feb-21	\$122,223,093	\$90,015,816											\$212,238,909
Mar-21	\$37,479,507	\$118,291,044	\$121,743,181										\$277,513,732
Apr-21	\$14,323,742	\$28,730,764	\$124,481,434	\$110,019,891									\$277,555,832
May-21	\$6,291,447	\$10,105,550	\$41,812,103	\$126,249,266	\$99,320,932								\$283,779,297
Jun-21	\$3,916,505	\$4,875,229	\$18,470,187	\$36,228,421	\$122,461,756	\$101,816,854							\$287,768,953
Total	\$278,881,974	\$252,018,403	\$306,506,905	\$272,497,578	\$221,782,688	\$101,816,854	\$0	\$0	\$0	\$0	\$0	\$0	\$1,433,504,403
Total Program			\$1,433,504,403										

SECTION III C
2021 Claims Incurred
Par Provider + Basic Medical

<u>Claims Paid</u>	<u>May-20</u>	<u>Jun-20</u>	<u>Jul-20</u>	<u>Aug-20</u>	<u>Sep-20</u>	<u>Oct-20</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>Total</u>
May-20	\$67,665,040												\$67,665,040
Jun-20	\$77,722,180	\$99,886,984											\$177,609,164
Jul-20	\$16,581,001	\$107,343,366	\$105,703,885										\$229,628,252
Aug-20	\$5,449,921	\$24,809,437	\$117,717,271	\$103,252,695									\$251,229,324
Sep-20	\$3,636,936	\$8,608,733	\$27,894,880	\$115,612,477	\$102,783,879								\$258,536,904
Oct-20	\$1,866,028	\$5,520,829	\$11,269,023	\$33,211,577	\$116,425,199	\$113,986,949							\$282,279,606
Nov-20	\$1,234,930	\$2,575,723	\$4,869,943	\$9,190,469	\$26,948,072	\$111,644,660	\$96,862,212						\$253,326,010
Dec-20	\$1,609,992	\$2,485,615	\$3,514,896	\$6,402,222	\$10,211,345	\$35,835,425	\$121,248,596	\$106,624,560					\$287,932,649
Jan-21	\$456,123	\$985,191	\$1,859,897	\$2,646,665	\$6,176,004	\$11,058,108	\$29,050,381	\$118,301,106	\$94,647,680				\$265,181,156
Feb-21	\$236,189	\$1,355,096	\$1,871,766	\$2,489,364	\$4,023,619	\$6,372,451	\$12,920,166	\$31,159,244	\$122,223,093	\$90,015,816			\$272,666,804
Mar-21	\$601,385	\$1,129,192	\$2,222,412	\$2,370,148	\$3,582,965	\$5,417,878	\$8,035,235	\$14,703,799	\$37,479,507	\$118,291,044	\$121,743,181		\$315,576,747
Apr-21	\$288,646	\$469,482	\$1,173,371	\$1,110,257	\$1,767,619	\$2,376,795	\$4,250,687	\$8,312,045	\$14,323,742	\$28,730,764	\$124,481,434	\$110,019,891	\$297,304,734
May-21	\$412,686	\$343,729	\$761,046	\$2,120,012	\$1,644,593	\$1,772,784	\$2,481,757	\$3,808,888	\$6,291,447	\$10,105,550	\$41,812,103	\$126,249,266	\$197,803,859
Jun-21	\$294,449	\$368,946	\$427,935	\$622,405	\$692,440	\$873,549	\$1,818,554	\$2,563,475	\$3,916,505	\$4,875,229	\$18,470,187	\$36,228,421	\$71,152,095
Subtotal:	\$178,055,507	\$255,882,324	\$279,286,324	\$279,028,291	\$274,255,735	\$289,338,599	\$276,667,589	\$285,473,117	\$278,881,974	\$252,018,403	\$306,506,905	\$272,497,578	\$3,227,892,346
Completion:	0.998	0.997	0.996	0.994	0.992	0.988	0.983	0.976	0.970	0.956	0.932	0.889	0.971
Total:	\$178,408,707	\$256,672,558	\$280,493,337	\$280,696,437	\$276,523,078	\$292,835,534	\$281,474,242	\$292,380,446	\$287,476,542	\$263,704,124	\$328,739,787	\$306,462,426	\$3,325,867,217
Total (May-December, 2020):			\$2,139,484,338										
Lives Adjustment:			-1.3%										
Trend:			12.1%										
8 Month Total:			\$2,367,006,924										
4 Month Total:			\$1,186,382,879										
Subtotal:			\$3,553,389,804										
Other Adjustments (Manual Checks):			\$3,974,407										
Total (Gross):			\$3,557,364,211										
Adjustments:			(\$4,085,316)										
Basic Medical Provider Discount Program Fee:			\$39,661,602										
Medical Pharmacy Rebate Fees:			\$612,797										
Subtotal (Net):			\$3,593,553,295										
Fee Schedule:			\$28,831,878										
2021 Plan Changes:			(\$2,449,583)										
Total (Net):			\$3,619,935,589										

**SECTION III D
ADMINISTRATIVE EXPENSE SUMMARY**

For the Year Ended 12/31/2021

I. Units	<u>2020</u>	<u>2021</u>	<u>% Change</u>
Claim Volume	23,116,446	25,300,000	9.4%
Average Contracts	549,492	544,543	-0.9%
Average Members	1,090,772	1,079,123	-1.1%

II. Statistics	<u>2020</u>	<u>2021</u>	<u>% Change</u>
Claims Per Contract	42.1	46.5	10.4%
Total Expenses PMPM	\$15.30	\$16.62	8.6%

III. Functional Categories	Expenses		Functional Expense Per Unit		% Change 2020 to 2021	
	2020	2021	2020	2021	Expenses	Unit Cost
1. Claim Administration	\$92,786,015	\$93,973,651	\$4.01	\$3.71	1.3%	-7.5%
2. Policyholder Services	\$104,558,037	\$109,179,731	\$190.28	\$200.50	4.4%	5.4%
3. NYS Shared Communications	\$2,964,368	\$12,105,200	\$2.72	\$11.22	308.4%	312.8%
Total Expenses	\$200,308,421	\$215,258,582				

Unit Costs:

Claim Administration - Per Claim

Policyholder Services - Per Contract

NYS Shared Communications - Per Member

Please note that totals may differ due to rounding

**SECTION III
ADMINISTRATIVE EXPENSE DETAIL**

For the Year Ended 12/31/2021

1. Claim Administration	Expenses			% Change 2020 to 2021
	2020	2021		
<u>Direct Charges</u>				
Compensation and Benefits	\$22,985,606	\$23,912,249	\$926,642	4.0%
Non-Compensation	\$13,562,717	\$14,027,206	\$464,488	3.4%
Total Direct Expenses:	\$36,548,324	\$37,939,454	\$1,391,130	3.8%
<u>Indirect Charges</u>				
Professional Liability Insurance	\$321,603	\$328,542	\$6,939	2.2%
United Health Technology Allocations	\$49,083,874	\$48,500,000	(\$583,874)	-1.2%
Corporate Overhead	\$1,580,176	\$1,886,392	\$306,215	19.4%
Expense Load	\$5,252,039	\$5,319,263	\$67,225	1.3%
Total Indirect Expenses:	\$56,237,692	\$56,034,196	(\$203,495)	-0.4%
Total Claim Administration:	\$92,786,015	\$93,973,651	\$1,187,635	1.3%
<u>2. Policyholder Services</u>				
	2020	2021	% Change 2020 to 2021	
Care Coordination	\$5,497,895	\$5,307,679	(\$190,216)	-3.5%
Other Administration - Direct	\$19,476,595	\$22,010,116	\$2,533,520	13.0%
Other Administration - Indirect	\$45,885,012	\$48,244,254	\$2,359,242	5.1%
Plan Reporting	\$2,391,896	\$2,300,010	(\$91,886)	-3.8%
Expense Load	\$2,230,232	\$2,413,631	\$183,399	8.2%
Cancer Resource Services	\$1,312,178	\$1,303,646	(\$8,532)	-0.7%
Empire Plan NurseLine sm	\$4,781,008	\$4,230,271	(\$550,737)	-11.5%
Managed Physical Medicine	\$6,734,423	\$6,662,506	(\$71,917)	-1.1%
Network Integration	\$1,956,507	\$2,438,040	\$481,533	24.6%
Prosthetic & Orthotic Network	\$357,637	\$350,679	(\$6,959)	-1.9%
Disease Management	\$8,756,272	\$8,582,729	(\$173,543)	-2.0%
Kidney Resource Services	\$1,430,763	\$1,402,407	(\$28,357)	-2.0%
Enhanced Imaging Management	\$2,816,602	\$2,759,888	(\$56,714)	-2.0%
Infertility Network	\$625,378	\$653,902	\$28,524	4.6%
Acupuncture Network	\$173,216	\$388,484	\$215,268	124.3%
Consolidated Toll Free Service	\$132,422	\$131,488	(\$934)	-0.7%
Total Policyholder Services:	\$104,558,037	\$109,179,731	\$4,621,694	4.4%

Please note that totals may differ due to rounding

**SECTION IV
2021 ADJUSTED INCURRED CLAIMS**

		Blended		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,046,503,991	\$0	\$1,046,503,991
	par	\$2,528,908,516	\$0	\$2,528,908,516
	total	\$3,575,412,507	\$0	\$3,575,412,507
SEHP	basic	\$1,503,083	\$0	\$1,503,083
	par	\$6,830,915	\$0	\$6,830,915
	total	\$8,333,998	\$0	\$8,333,998
Total	basic	\$1,048,007,074	\$0	\$1,048,007,074
	par	\$2,535,739,431	\$0	\$2,535,739,431
	total	\$3,583,746,505	\$0	\$3,583,746,505

		All Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,046,503,991	(\$1,918,051)	\$1,044,585,940
	par	\$2,528,908,516	(\$3,898,817)	\$2,525,009,700
	total	\$3,575,412,507	(\$5,816,867)	\$3,569,595,640
SEHP	basic	\$1,503,083	\$0	\$1,503,083
	par	\$6,830,915	\$0	\$6,830,915
	total	\$8,333,998	\$0	\$8,333,998
Total	basic	\$1,048,007,074	(\$1,918,051)	\$1,046,089,023
	par	\$2,535,739,431	(\$3,898,817)	\$2,531,840,614
	total	\$3,583,746,505	(\$5,816,867)	\$3,577,929,638

		No Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,046,503,991	\$27,557,536	\$1,074,061,527
	par	\$2,528,908,516	\$50,926,740	\$2,579,835,257
	total	\$3,575,412,507	\$78,484,276	\$3,653,896,783
SEHP	basic	\$1,503,083	\$0	\$1,503,083
	par	\$6,830,915	\$0	\$6,830,915
	total	\$8,333,998	\$0	\$8,333,998
Total	basic	\$1,048,007,074	\$27,557,536	\$1,075,564,610
	par	\$2,535,739,431	\$50,926,740	\$2,586,666,171
	total	\$3,583,746,505	\$78,484,276	\$3,662,230,781

**SECTION IVA-1
Blended**

**Development of Experience
January 1, 2022
In Thousands**

		Adjusted 2021 <u>Claims Inc</u>	2022 <u>Trend</u>	2022 <u>Claims Inc</u>	2022 <u>BMPDP</u>	2022 <u>Adjustments</u>	2022 Net Claims <u>Incurred</u>	2022 Fee Schedule & <u>Plan Changes</u>	2022 Adjusted <u>Claims Inc</u>	2022 Surcharges & <u>Assessments</u>	2022 <u>Expenses</u>	2022 Level <u>Funding</u>	2021 Level <u>Funding</u>	2022 % <u>Change</u>
Basic/Par														
Empire Plan	basic	\$1,046,504	10.9%	\$1,160,533	\$39,775	(\$1,137)	\$1,199,171	(\$3,738)	\$1,195,433	\$8,517				
	par	\$2,528,909	4.3%	\$2,636,628	\$441	(\$2,939)	\$2,634,130	\$26,679	\$2,660,809	\$18,958				
	total	\$3,575,413	6.2%	\$3,797,161	\$40,216	(\$4,076)	\$3,833,301	\$22,941	\$3,856,241	\$27,475	\$216,396	\$4,100,113	\$3,592,657	14.1%
SEHP	basic	\$1,503	11.8%	\$1,680	\$58	(\$2)	\$1,736	(\$5)	\$1,730	\$12				
	par	\$6,831	4.9%	\$7,163	\$1	(\$8)	\$7,157	\$72	\$7,229	\$52				
	total	\$8,334	6.1%	\$8,843	\$59	(\$10)	\$8,892	\$67	\$8,959	\$64	\$470	\$9,493	\$7,237	31.2%
Total	basic	\$1,048,007	10.9%	\$1,162,213	\$39,832	(\$1,139)	\$1,200,907	(\$3,744)	\$1,197,163	\$8,530				
	par	\$2,535,739	4.3%	\$2,643,791	\$442	(\$2,947)	\$2,641,286	\$26,751	\$2,668,038	\$19,009				
	total	\$3,583,747	6.2%	\$3,806,004	\$40,274	(\$4,085)	\$3,842,193	\$23,008	\$3,865,201	\$27,539	\$216,866	\$4,109,606	\$3,599,894	14.2%
Enrollee/Dependent														
Empire Plan	ee	\$1,983,558	6.2%	\$2,106,579	\$22,311	(\$2,261)	\$2,126,629	\$12,727	\$2,139,356	\$15,243	\$120,052	\$2,274,650	\$2,008,561	13.2%
	dep	\$1,591,854	6.2%	\$1,690,582	\$17,905	(\$1,815)	\$1,706,672	\$10,214	\$1,716,886	\$12,233	\$96,345	\$1,825,463	\$1,584,096	15.2%
	total	\$3,575,413	6.2%	\$3,797,161	\$40,216	(\$4,076)	\$3,833,301	\$22,941	\$3,856,241	\$27,475	\$216,396	\$4,100,113	\$3,592,657	14.1%
SEHP	ee	\$6,350	6.1%	\$6,738	\$45	(\$7)	\$6,775	\$51	\$6,826	\$49	\$358	\$7,233	\$5,534	30.7%
	dep	\$1,984	6.1%	\$2,106	\$14	(\$2)	\$2,117	\$16	\$2,133	\$15	\$112	\$2,260	\$1,703	32.7%
	total	\$8,334	6.1%	\$8,843	\$59	(\$10)	\$8,892	\$67	\$8,959	\$64	\$470	\$9,493	\$7,237	31.2%
Total	ee	\$1,989,908	6.2%	\$2,113,317	\$22,356	(\$2,268)	\$2,133,404	\$12,778	\$2,146,182	\$15,291	\$120,410	\$2,281,883	\$2,014,095	13.3%
	dep	\$1,593,839	6.2%	\$1,692,687	\$17,919	(\$1,817)	\$1,708,789	\$10,230	\$1,719,019	\$12,248	\$96,456	\$1,827,723	\$1,585,799	15.3%
	total	\$3,583,747	6.2%	\$3,806,004	\$40,274	(\$4,085)	\$3,842,193	\$23,008	\$3,865,201	\$27,539	\$216,866	\$4,109,606	\$3,599,894	14.2%

Please note that totals may differ due to rounding

**SECTION IVA-2
All Groups Ratify**

**Development of Experience
January 1, 2022
In Thousands**

		Adjusted 2021 <u>Claims Inc</u>	2022 <u>Trend</u>	2022 <u>Claims Inc</u>	2022 <u>BMPDP</u>	2022 <u>Adjustments</u>	2022 <u>Net Claims Incurred</u>	2022 <u>Fee Schedule & Plan Changes</u>	2022 <u>Adjusted Claims Inc</u>	2022 <u>Surcharges & Assessments</u>	2022 <u>Expenses</u>	2022 <u>Level Funding</u>	2021 <u>Level Funding</u>	2022 <u>% Change</u>
Basic/Par														
Empire Plan	basic	\$1,044,586	10.9%	\$1,158,406	\$39,775	(\$1,137)	\$1,197,044	(\$3,738)	\$1,193,306	\$8,502				
	par	\$2,525,010	4.3%	\$2,632,563	\$441	(\$2,939)	\$2,630,065	\$26,679	\$2,656,744	\$18,929				
	total	\$3,569,596	6.2%	\$3,790,969	\$40,216	(\$4,076)	\$3,827,109	\$22,941	\$3,850,050	\$27,431	\$216,397	\$4,093,877	\$3,589,218	14.1%
SEHP	basic	\$1,503	11.8%	\$1,680	\$58	(\$2)	\$1,736	(\$5)	\$1,730	\$12				
	par	\$6,831	4.9%	\$7,163	\$1	(\$8)	\$7,157	\$72	\$7,229	\$52				
	total	\$8,334	6.1%	\$8,843	\$59	(\$10)	\$8,892	\$67	\$8,959	\$64	\$470	\$9,493	\$7,237	31.2%
Total	basic	\$1,046,089	10.9%	\$1,160,086	\$39,832	(\$1,139)	\$1,198,780	(\$3,744)	\$1,195,036	\$8,514				
	par	\$2,531,841	4.3%	\$2,639,726	\$442	(\$2,947)	\$2,637,221	\$26,751	\$2,663,973	\$18,980				
	total	\$3,577,930	6.2%	\$3,799,812	\$40,274	(\$4,085)	\$3,836,001	\$23,008	\$3,859,009	\$27,495	\$216,866	\$4,103,370	\$3,596,455	14.1%
Enrollee/Dependent														
Empire Plan	ee	\$1,980,331	6.2%	\$2,103,144	\$22,311	(\$2,261)	\$2,123,194	\$12,727	\$2,135,921	\$15,218	\$120,052	\$2,271,191	\$1,991,304	14.1%
	dep	\$1,589,264	6.2%	\$1,687,825	\$17,905	(\$1,815)	\$1,703,915	\$10,214	\$1,714,129	\$12,213	\$96,345	\$1,822,686	\$1,597,914	14.1%
	total	\$3,569,596	6.2%	\$3,790,969	\$40,216	(\$4,076)	\$3,827,109	\$22,941	\$3,850,050	\$27,431	\$216,397	\$4,093,877	\$3,589,218	14.1%
SEHP	ee	\$6,350	6.1%	\$6,738	\$45	(\$7)	\$6,775	\$51	\$6,826	\$49	\$358	\$7,233	\$5,534	30.7%
	dep	\$1,984	6.1%	\$2,106	\$14	(\$2)	\$2,117	\$16	\$2,133	\$15	\$112	\$2,260	\$1,703	32.7%
	total	\$8,334	6.1%	\$8,843	\$59	(\$10)	\$8,892	\$67	\$8,959	\$64	\$470	\$9,493	\$7,237	31.2%
Total	ee	\$1,986,681	6.2%	\$2,109,882	\$22,356	(\$2,268)	\$2,129,969	\$12,778	\$2,142,747	\$15,267	\$120,410	\$2,278,423	\$1,996,838	14.1%
	dep	\$1,591,249	6.2%	\$1,689,931	\$17,919	(\$1,817)	\$1,706,033	\$10,230	\$1,716,262	\$12,228	\$96,456	\$1,824,947	\$1,599,617	14.1%
	total	\$3,577,930	6.2%	\$3,799,812	\$40,274	(\$4,085)	\$3,836,001	\$23,008	\$3,859,009	\$27,495	\$216,866	\$4,103,370	\$3,596,455	14.1%

Please note that totals may differ due to rounding

**SECTION IVA-3
No Groups Ratify**

**Development of Experience
January 1, 2022
In Thousands**

		Adjusted 2021 <u>Claims Inc</u>	2022 <u>Trend</u>	2022 <u>Claims Inc</u>	2022 <u>BMPDP</u>	2022 <u>Adjustments</u>	2022 <u>Net Claims Incurred</u>	2022 <u>Fee Schedule & Plan Changes</u>	2022 <u>Adjusted Claims Inc</u>	2022 <u>Surcharges & Assessments</u>	2022 <u>Expenses</u>	2022 <u>Level Funding</u>	2021 <u>Level Funding</u>	2022 <u>% Change</u>
Basic/Par														
Empire Plan	basic	\$1,074,062	10.9%	\$1,191,094	\$39,775	(\$1,137)	\$1,229,731	(\$3,738)	\$1,225,993	\$8,735				
	par	\$2,579,835	4.3%	\$2,689,723	\$441	(\$2,939)	\$2,687,226	\$26,679	\$2,713,905	\$19,336				
	total	\$3,653,897	6.2%	\$3,880,817	\$40,216	(\$4,076)	\$3,916,957	\$22,941	\$3,939,898	\$28,071	\$216,394	\$4,184,363	\$3,658,071	14.4%
SEHP	basic	\$1,503	11.8%	\$1,680	\$58	(\$2)	\$1,736	(\$5)	\$1,730	\$12				
	par	\$6,831	4.9%	\$7,163	\$1	(\$8)	\$7,157	\$72	\$7,229	\$52				
	total	\$8,334	6.1%	\$8,843	\$59	(\$10)	\$8,892	\$67	\$8,959	\$64	\$470	\$9,493	\$7,237	31.2%
Total	basic	\$1,075,565	10.9%	\$1,192,774	\$39,832	(\$1,139)	\$1,231,467	(\$3,744)	\$1,227,724	\$8,747				
	par	\$2,586,666	4.3%	\$2,696,887	\$442	(\$2,947)	\$2,694,382	\$26,751	\$2,721,134	\$19,388				
	total	\$3,662,231	6.2%	\$3,889,660	\$40,274	(\$4,085)	\$3,925,849	\$23,008	\$3,948,857	\$28,135	\$216,864	\$4,193,856	\$3,665,308	14.4%
Enrollee/Dependent														
Empire Plan	ee	\$2,027,100	6.2%	\$2,152,990	\$22,311	(\$2,261)	\$2,173,039	\$12,727	\$2,185,766	\$15,573	\$120,051	\$2,321,390	\$2,029,516	14.4%
	dep	\$1,626,797	6.2%	\$1,727,827	\$17,905	(\$1,815)	\$1,743,918	\$10,214	\$1,754,131	\$12,498	\$96,344	\$1,862,973	\$1,628,555	14.4%
	total	\$3,653,897	6.2%	\$3,880,817	\$40,216	(\$4,076)	\$3,916,957	\$22,941	\$3,939,898	\$28,071	\$216,394	\$4,184,363	\$3,658,071	14.4%
SEHP	ee	\$6,350	6.1%	\$6,738	\$45	(\$7)	\$6,775	\$51	\$6,826	\$49	\$358	\$7,233	\$5,534	30.7%
	dep	\$1,984	6.1%	\$2,106	\$14	(\$2)	\$2,117	\$16	\$2,133	\$15	\$112	\$2,260	\$1,703	32.7%
	total	\$8,334	6.1%	\$8,843	\$59	(\$10)	\$8,892	\$67	\$8,959	\$64	\$470	\$9,493	\$7,237	31.2%
Total	ee	\$2,033,449	6.2%	\$2,159,727	\$22,356	(\$2,268)	\$2,179,815	\$12,778	\$2,192,593	\$15,622	\$120,409	\$2,328,623	\$2,035,050	14.4%
	dep	\$1,628,782	6.2%	\$1,729,933	\$17,919	(\$1,817)	\$1,746,035	\$10,230	\$1,756,265	\$12,513	\$96,456	\$1,865,233	\$1,630,258	14.4%
	total	\$3,662,231	6.2%	\$3,889,660	\$40,274	(\$4,085)	\$3,925,849	\$23,008	\$3,948,857	\$28,135	\$216,864	\$4,193,856	\$3,665,308	14.4%

Please note that totals may differ due to rounding

SECTION IVB
Estimated Number of Contracts

	<u>PERSONAL</u>	<u>DEPENDENT</u>
Empire Plan	540,239	277,982
SEHP	4,617	534
Excelsior Plan	464	200

Contracts represent average contracts thru June 2021

SECTION IVC
Estimated Level Funding Rates

Level Funding Amounts Effective January 1, 2021

	All Groups Ratify			No Groups Ratify		
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>
Empire Plan	\$306.94	\$478.73	\$785.67	\$312.83	\$487.91	\$800.74
SEHP	\$99.88	\$265.69	\$365.57	\$99.88	\$265.69	\$365.57
Excelsior Plan	\$260.90	\$406.92	\$667.82	\$265.91	\$414.72	\$680.63

Level Funding Amounts Effective January 1, 2022

		All Groups Ratify			No Groups Ratify		
Empire Plan	Realistic	\$350.08	\$546.07	\$896.15	\$357.82	558.14	\$915.96
	Pessimistic	\$358.83	\$559.72	\$918.55	\$366.77	572.09	\$938.86
	Optimistic	\$341.33	\$532.42	\$873.75	\$348.87	544.19	\$893.06
SEHP	Realistic	\$130.54	\$352.68	\$483.22	\$130.54	352.68	\$483.22
	Pessimistic	\$133.80	\$361.50	\$495.30	\$133.80	361.50	\$495.30
	Optimistic	\$127.28	\$343.86	\$471.14	\$127.28	343.86	\$471.14
Excelsior Plan	Realistic	\$297.57	\$464.16	\$761.73	\$304.15	474.42	\$778.57
	Pessimistic	\$305.01	\$475.76	\$780.77	\$311.75	486.28	\$798.03
	Optimistic	\$290.13	\$452.56	\$742.68	\$296.54	462.56	\$759.10
		<u>Assumptions:</u>			<u>Assumptions:</u>		
		1. Level Enrollment			1. Level Enrollment		
		2. Increase			2. Increase		
		Core	14.1%		Core	14.4%	
		SEHP	31.2%		SEHP	31.2%	
		Excelsior Plan	14.1%		Excelsior Plan	14.4%	

State of New York - Empire Plan

MHSA Program

Second Quarter Financial 2021

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EXHIBIT A-1**Experience of Current Quarter and Year-to-Date 2021**

In (000's)

	EMPIRE PLAN		
	Estimated YTD Prior Qtr Rpt	Estimated Experience Current Qtr	Estimated YTD Experience
1. Level Set Funding (1)	\$ 74,814	\$ 73,272	\$ 148,085
2a. Paid Claims	86,414	89,961	176,375
2b. Surcharges and Assessments Paid	839	1,002	1,841
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	37,201	41,058	41,058
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	44,258	37,201	44,258
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 80,196	\$ 94,819	\$ 175,015
3a. Administrative Expenses	\$ 3,844	\$ 3,785	\$ 7,629
3b. Shared Communications Expenses	-	-	-
3c. Audit/Performance Adjustment and Other Credits	-	139	139
3f. Total Administrative Expenses (3a+3b-3c)	\$ 3,844	\$ 3,645	\$ 7,490
4. Experience Gain/(Loss) (1-2e-3f)	\$ (9,227)	\$ (25,193)	\$ (34,420)

*includes O&U for Surcharges & Assessments

EXHIBIT B-1

Current Year Projected Experience - 2021

EMPIRE PLAN

	Projected at at Renewal (1)	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report	YE Report
1. Level Set Funding (1)	\$ 321,187,365	\$ 299,338,399	\$ 299,338,399			
2a. Paid Claims	297,606,444	333,540,150	340,106,234			
2b. Surcharges and Assessments Paid	4,017,048	4,365,631	3,852,095			
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	43,813,469	37,405,234	40,460,937			
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	40,026,975	44,257,868	44,257,868			
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 305,409,985	\$ 331,053,147	\$ 340,161,397	\$ -	\$ -	\$ -
3a. Administrative Expenses	\$ 15,345,380	\$ 15,366,253	\$ 15,235,368			
3b. Shared Communications Expenses	432,000	-	-			
3c. Audit/Performance Adjustment and Other Credits	-	-	139,209			
3f. Total Retention(3a+3b-3c)	\$ 15,777,380	\$ 15,366,253	\$ 15,096,159	\$ -	\$ -	\$ -
4. Experience Gain/(Loss) (1-2e-3f)	\$ (0)	\$ (47,081,001)	\$ (55,919,157)	\$ -	\$ -	\$ -

EXHIBIT C-1**Dividend/(Loss) Components for the 2021 Contract Year**

In (000's)

	1st Quarter Report	2nd Quarter Report	3rd Quarter Report	4th Quarter Report	Final Experience
Change in Projected 2021 Earned Premium	\$ (21,849)	\$ (21,849)			
Change in 2021 Claim Experience	\$ (25,643)	\$ (34,751)			
Change in Retention	\$ 411	\$ 681			
Realized Surplus in Prior Rates (as Reported in 2021 Renewal)	\$ (0)	\$ (0)			
Net Receivable/(Payable)	\$ (47,081)	\$ (55,919)			
Total Net Receivable/(Payable) per Financial Experience Statement (Line 6)	\$ (47,081)	\$ (55,919)	\$ -	\$ -	\$ -

EXHIBIT D-1

2021 Claim Reserve Recommendation

A. Reserve and Paid Claims Reconciliation

Incurr.	Total Projected Incurred Claims (excludes S&A)*	Projected Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014		Outstanding Reserve at 12/31/2021
2014	\$ 140,779,213	\$ (45,636)	\$ (27,781)	\$ (58,054)	\$ (110,861)	\$ 212,347	\$ 542,121	\$ 24,316,340	\$ 115,950,737		\$ -
2015	178,731,903	(214,361)	(23,397)	6,515	146,105	622,648	27,035,031	151,159,362			-
2016	197,340,932	(42,264)	(6,575)	(18,046)	364,703	37,142,394	159,900,720				-
2017	236,108,571	(126,416)	63,565	415,358	37,700,005	198,055,920					140
2018	242,073,970	11,507	727,567	39,012,815	202,314,082						7,999
2019	248,492,855	330,992	36,818,226	211,238,072							105,565
2020	301,386,141	47,371,466	253,141,174								873,501
2021	331,324,135	292,820,946									38,503,189
+TOTAL	\$ 1,876,237,721	\$ 340,106,234	\$ 290,692,780	\$ 250,596,660	\$ 240,414,034	\$ 236,033,309	\$ 187,477,872	\$ 175,475,701	\$ 115,950,737		\$ 39,490,394

(a) Each year's final paid claims should correspond to the paid claim totals reported in the Monthly 1A Paid Claim Access files (before application of any credits).
 *Excludes Surcharges & Assessments (i.e., BD&C)

Incurr.	Total Projected Incurred S&A	Projected Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014		Outstanding Reserve at 12/31/2021
2014	\$ 2,231,118	\$ -	\$ -	\$ -	\$ 17	\$ 4,820	\$ 7,567	\$ 961,488	\$ 1,257,225		\$ -
2015	2,443,283	-	14	1,728	2,012	11,591	516,131	1,911,806			1
2016	2,933,864	11	491	1,280	7,501	737,403	2,187,179				-
2017	3,143,066	34	1,001	5,880	694,362	2,441,686					103
2018	2,900,124	1,050	10,117	700,010	2,188,852						96
2019	3,323,086	4,915	723,135	2,593,526							1,509
2020	3,284,762	683,038	2,581,346								20,377
2021	4,111,504	3,163,047									948,457
+TOTAL	\$ 24,370,807	\$ 3,852,095	\$ 3,316,105	\$ 3,302,424	\$ 2,892,743	\$ 3,195,501	\$ 2,710,877	\$ 2,873,294	\$ 1,257,225		\$ 970,543

B. 12/31/2021 Open & Unreported Reserve

I.	Projected Incurred But Unpaid Claims @ 12/31/2021	\$ 39,490,394
	Projected Incurred But Unpaid Surcharges & Assessments @ 12/31/2021	\$ 970,543
	Projected Total Incurred But Unpaid Claim Cost @ 12/31/2021	\$ 40,460,937
II.	Margin (2.0%)	\$ 809,219
III.	Total Open & Unreported Reserve @ 12/31/2021	\$ 41,270,156

EXHIBIT E-1 - 2021

State of New York - Empire Plan*
Triangle Report - In-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 1,762,406													\$ 1,762,406
Feb-21	6,029,884	1,771,797												7,801,681
Mar-21	3,062,424	6,877,321	3,638,440											13,578,185
Apr-21	886,402	1,602,866	5,700,793	1,805,740										9,995,801
May-21	241,490	562,515	2,357,890	6,805,721	2,003,371									11,970,987
Jun-21	146,564	349,172	801,027	2,926,684	6,920,525	2,576,582								13,720,554
Jul-21														-
Aug-21														-
Sep-21														-
Oct-21														-
Nov-21														-
Dec-21														-
+Total	12,129,170	11,163,671	12,498,150	11,538,146	8,923,896	2,576,582	-	-	-	-	-	-	-	\$ 58,829,614
Completion Factor	0.97501	0.96437	0.94524	0.90758	0.74814	0.22542								0.80248
Incurred Claims	12,440,067	11,576,174	13,222,192	12,713,140	11,928,115	11,430,028								\$ 73,309,717
Incurred Claims Subtotal	\$ 73,309,717	CY 2021												
Seasonality Factor	1.89819													
2021 Projected Claims	\$ 139,156,137													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-2 - 2021

State of New York - Empire Plan*
Triangle Report - Out-of-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 1,329,679													\$ 1,329,679
Feb-21	4,966,416	1,688,455												6,654,871
Mar-21	2,907,548	8,178,415	4,092,713											15,178,675
Apr-21	505,438	1,579,474	7,770,407	2,363,235										12,218,553
May-21	446,138	965,538	2,927,242	9,298,458	2,764,236									16,401,613
Jun-21	482,722	427,797	967,999	4,214,109	10,899,641	4,154,270								21,146,537
Jul-21														-
Aug-21														-
Sep-21														-
Oct-21														-
Nov-21														-
Dec-21														-
+Total	10,637,941	12,839,679	15,758,360	15,875,802	13,663,877	4,154,270	-	-	-	-	-	-	-	\$ 72,929,928
Completion Factor	0.95022	0.92311	0.90167	0.85785	0.75859	0.26327								0.76866
Incurred Claims	11,195,287	13,909,098	17,476,944	18,506,415	18,012,271	15,779,628								\$ 94,879,643
Incurred Claims Subtotal	\$ 94,879,643	CY 2021												
Seasonality Factor	2.02539													
2021 Projected Claims	\$ 192,167,998													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-3- 2021

State of New York - Empire Plan*
Triangle Report - Combined (In-Network + Out-of-Network)
Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 3,092,085													\$ 3,092,085
Feb-21	10,996,300	3,460,252												14,456,552
Mar-21	5,969,972	15,055,736	7,731,153											28,756,860
Apr-21	1,391,840	3,182,339	13,471,200	4,168,975										22,214,354
May-21	687,628	1,528,053	5,285,132	16,104,180	4,767,607									28,372,599
Jun-21	629,285	776,969	1,769,026	7,140,793	17,820,166	6,730,852								34,867,091
Jul-21	-	-	-	-	-	-	-							-
Aug-21	-	-	-	-	-	-	-	-						-
Sep-21	-	-	-	-	-	-	-	-	-					-
Oct-21	-	-	-	-	-	-	-	-	-	-				-
Nov-21	-	-	-	-	-	-	-	-	-	-	-			-
Dec-21	-	-	-	-	-	-	-	-	-	-	-	-		-
+Total	22,767,110	24,003,349	28,256,510	27,413,948	22,587,773	6,730,852	-	-	-	-	-	-	-	\$ 131,759,542
Completion Factor	0.96327	0.94185	0.92043	0.87810	0.75442	0.24737								0.78340
Incurred Claims	23,635,354	25,485,272	30,699,136	31,219,555	29,940,386	27,209,656	-	-	-	-	-	-	-	\$ 168,189,359
Incurred Claims Subtotal	\$ 168,189,359	CY 2021												
Seasonality Factor	1.96995													
2021 Projected Claims	\$ 331,324,135													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT F-1

DEVELOPMENT OF 2022 EXPERIENCE AND RATES: RATIFIED RATES (All Groups Accept Benefit Changes)

In (000's)

*Enrollment based on YTD average for 2021

**2021 Annual Premium calculated as if whole population at ratified rates

NY ENH and PA ENH combined into CORE with new name, EMPIRE, in 2020

A. EXPERIENCE PROJECTION

	Normalized 2021 Claims Inc	2022 Trend 8.0%	2022 Benefit Changes	2022 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.241%	Admin Expense			2022 Required Premium	2021 Annual Premium**	2022 Renewal Action(%)
EMPIRE ee	\$ 104,538	\$ 8,363	\$ (4,085)	\$ 108,816	\$ -	\$ 1,350	\$ 4,763			\$ 114,929	\$ 103,190	11.4%
dep	221,254	17,700	(8,676)	230,278	-	2,858	10,081			243,217	190,455	27.7%
total	325,792	26,063	(12,761)	339,094	-	4,208	14,844			358,146	293,644	22.0%
SEHP ee	5,066	405	(198)	5,273	-	65	231			5,569	3,462	60.9%
dep	466	37	(18)	486	-	6	21			513	347	47.9%
total	5,532	443	(216)	5,759	-	71	252			6,082	3,808	59.7%
Total ee	109,604	8,768	(4,283)	114,089	-	1,416	4,994			120,499	106,651	13.0%
dep	221,721	17,738	(8,694)	230,764	-	2,864	10,102			243,730	190,801	27.7%
total	\$ 331,324	\$ 26,506	\$ (12,977)	\$ 344,853	\$ -	\$ 4,279	\$ 15,096			\$ 364,228	\$ 297,453	22.4%

'Ratified' 2021 Rates		Enrollment*	Excelsior 2021 Rate	Excelsior Enrollment
\$15.85	542,072	\$15.85	461	
\$54.88	289,137	\$16.69	204	
\$70.73		\$32.54		
\$61.19	4,714			
\$51.31	563			
\$112.50				
		547,247	including Excelsior	
		289,904	" "	

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2021 Rate	\$15.85	\$54.88	\$70.73
Projected 2022 Rates:			
Optimistic (-3%)	\$17.12	\$67.98	\$85.10
Realistic	\$17.65	\$70.08	\$87.73
Pessimistic(+3%)	\$18.18	\$72.18	\$90.36

EXCELSIOR

	EE	DEP	FAM
2021 Rate	\$15.85	\$16.69	\$32.54
Projected 2022 Rates:			
Optimistic (-3%)	\$14.30	\$56.76	\$71.06
Realistic	\$14.74	\$58.52	\$73.26
Pessimistic(+3%)	\$15.18	\$60.28	\$75.46

SEHP

	EE	DEP	FAM
2021 Rate	\$61.19	\$51.31	\$112.50
Projected 2022 Rates:			
Optimistic (-3%)	\$95.50	\$73.60	\$169.10
Realistic	\$98.45	\$75.88	\$174.33
Pessimistic(+3%)	\$101.40	\$78.16	\$179.56

Note in 2021, SEHP did not have ratified rates - shown here for demonstration purposes only

2021 Admin: \$2.32 per contract per month

In 2021 there was no communication expenses and it is not included in the 2022 rate illustration above in order to show a consistent increase.

EXHIBIT F-2

DEVELOPMENT OF 2022 EXPERIENCE AND RATES: NON-RATIFIED RATES (No Groups Accept Benefit Changes)

In (000's)

*Enrollment based on YTD average for 2021

**2021 Annual Premium calculated as if whole population at non-ratified rates

NY ENH and PA ENH will combine into CORE with new name, EMPIRE, for 2020

A. EXPERIENCE PROJECTION

		Normalized 2021 Claims Inc	2022 Trend 8.0%	2022 Benefit Changes	2022 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.241%	Admin Expense		2022 Required Premium	2021 Annual Premium**	2022 Renewal Action(%)
EMPIRE	ee	\$ 104,538	\$ 8,363	\$ (1,852)	\$ 111,049	\$ -	\$ 1,378	\$ 4,763		\$ 117,190	\$ 104,816	11.8%
	dep	221,254	17,700	(3,951)	235,004	-	2,916	10,081		248,001	193,473	28.2%
	total	325,792	26,063	(5,803)	346,052	-	4,294	14,844		365,191	298,289	22.4%
SEHP	ee	5,066	405	(90)	5,381	-	67	231		5,679	3,462	64.0%
	dep	466	37	(8)	495	-	6	21		523	347	50.8%
	total	5,532	443	(98)	5,877	-	73	252		6,202	3,808	62.8%
Total	ee	109,604	8,768	(1,942)	116,430	-	1,445	4,994		122,869	108,278	13.5%
	dep	221,721	17,738	(3,959)	235,499	-	2,922	10,102		248,524	193,820	28.2%
	total	\$ 331,324	\$ 26,506	\$ (5,901)	\$ 351,929	\$ -	\$ 4,367	\$ 15,096		\$ 371,392	\$ 302,098	22.9%

'Non-Ratified' 2021		Excelsior 2021 Rate	Excelsior Enrollment
\$16.10	542,072	\$15.85	461
\$55.75	289,137	\$16.69	204
\$71.85		\$32.54	
\$61.19	4,714		
\$51.31	563		
\$112.50			
		547,247 including Excelsior	
		289,904 " "	

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2021 Rate	\$16.10	\$55.75	\$71.85
Projected 2022 Rates:			
Optimistic (-3%)	\$17.46	\$69.32	\$86.78
Realistic	\$18.00	\$71.46	\$89.46
Pessimistic(+3%)	\$18.54	\$73.60	\$92.14

EXCELSIOR

	EE	DEP	FAM
2021 Rate	\$15.85	\$16.69	\$32.54
Projected 2022 Rates:			
Optimistic (-3%)	\$14.58	\$57.88	\$72.46
Realistic	\$15.03	\$59.67	\$74.70
Pessimistic(+3%)	\$15.48	\$61.46	\$76.94

SEHP

	EE	DEP	FAM
2021 Rate	\$61.19	\$51.31	\$112.50
Projected 2022 Rates:			
Optimistic (-3%)	\$97.37	\$75.05	\$172.42
Realistic	\$100.38	\$77.37	\$177.75
Pessimistic(+3%)	\$103.39	\$79.69	\$183.08

2021 Admin: \$2.32 per contract per month

In 2021 there was no communication expenses and it is not included in the 2022 rate illustration above in order to show a consistent increase.

EXHIBIT F-3

DEVELOPMENT OF 2022 EXPERIENCE AND RATES: Combined Rate Scenario***

In (000's)

*Enrollment based on YTD average for 2021

**2021 Annual Premium calculated as if whole population at current combined rate scenario

***Based on current distribution of Ratified and Non-Ratified Groups as of December 2020

NY ENH and PA ENH will combine into CORE with new name, EMPIRE, for 2020

A. EXPERIENCE PROJECTION

		Normalized 2021 Claims Inc	2022 Trend 8.0%	2022 Benefit Changes	2022 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.24%	Admin Expense		2022 Required Premium	2021 Annual Premium**	2022 Renewal Action(%)
EMPIRE	ee	\$ 104,538	\$ 8,363	\$ (3,945)	\$ 108,956	\$ -	\$ 1,352	\$ 4,763		\$ 115,071	\$ 103,320	11.4%
	dep	221,254	17,700	(8,350)	230,604	-	2,862	10,081		243,547	190,663	27.7%
	total	325,792	26,063	(12,296)	339,560	-	4,214	14,844		358,617	293,983	22.0%
SEHP	ee	5,066	405	(191)	5,280	-	66	231		5,576	3,462	61.1%
	dep	466	37	(18)	486	-	6	21		514	347	48.1%
	total	5,532	443	(209)	5,766	-	72	252		6,090	3,808	59.9%
Total	ee	109,604	8,768	(4,136)	114,235	-	1,418	4,994		120,647	106,782	13.0%
	dep	221,721	17,738	(8,368)	231,090	-	2,868	10,102		244,060	191,010	27.8%
	total	\$ 331,324	\$ 26,506	\$ (12,504)	\$ 345,326	\$ -	\$ 4,285	\$ 15,096		\$ 364,707	\$ 297,791	22.5%

'Blended' 2021 Rates		Enrollment*	Excelsior 2021 Rate	Excelsior Enrollment
\$15.87	542,072	\$15.85	461	
\$54.94	289,137	\$16.69	204	
\$70.81		\$32.54		
\$61.19	4,714			
\$51.31	563			
\$112.50				
		547,247	including Excelsior	
		289,904	"	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2021 Rate	\$15.87	\$54.94	\$70.81
Projected 2022 Rates:			
Optimistic (-3%)	\$17.14	\$68.07	\$85.21
Realistic	\$17.67	\$70.18	\$87.85
Pessimistic(+3%)	\$18.20	\$72.29	\$90.49

EXCELSIOR

	EE	DEP	FAM
2021 Rate	\$15.85	\$16.69	\$32.54
Projected 2022 Rates:			
Optimistic (-3%)	\$14.58	\$57.88	\$72.46
Realistic	\$15.03	\$59.67	\$74.70
Pessimistic(+3%)	\$15.48	\$61.46	\$76.94

SEHP

	EE	DEP	FAM
2021 Rate	\$61.19	\$51.31	\$112.50
Projected 2022 Rates:			
Optimistic (-3%)	\$95.61	\$73.70	\$169.31
Realistic	\$98.57	\$75.98	\$174.55
Pessimistic(+3%)	\$101.53	\$78.26	\$179.79

2021 Admin: \$2.32 per contract per month

In 2021 there was no communication expenses and it is not included in the 2022 rate illustration above in order to show a consistent increase.

EXHIBIT G-1**Trend Statistics**

(PROJECTED FOR THE YEAR END)

In & Out of Network Total	In Network Total	Out of Network Total
--	-----------------------------	---------------------------------

2021

# of Charges	2,724,388	1,871,604	852,784
\$ Claims Incurred	\$ 331,324,135	\$ 139,156,137	\$ 192,167,998
# of Contracts	547,247	547,247	547,247
Cost/charge	\$ 121.61	\$ 74.35	\$ 225.34
# Charges/1000 Contracts	4,978	3,420	1,558
Cost/Contract	\$ 605.44	\$ 254.28	\$ 351.15

2020

# of Charges	2,480,135	1,741,157	738,977
\$ Claims Incurred	\$ 301,386,141	\$ 128,052,383	\$ 173,333,758
# of Contracts	551,292	551,292	551,292
Cost/charge	\$ 121.52	\$ 73.54	\$ 234.56
# Charges/1000 Contracts	4,499	3,158	1,340
Cost/Contract	\$ 546.69	\$ 232.28	\$ 314.41

% Change 2021 over 2020

Cost/Charge	0.08%	1.10%	-3.93%
# Charges/1000 Contracts	10.66%	8.29%	16.25%
Cost/Contract	10.75%	9.47%	11.69%

Note: In Network vs Out-of-Network based on the contracted status of the Provider.

EXHIBIT H-1

Trend Analysis - YTD 2021 - In Network - Provider Status

In-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	9,345	9,391	16.96	16.92	0%	\$ 12,115,269	\$ 12,427,632	\$ 1,296.44	\$ 1,323.36	2%	\$ 1.83	\$ 1.87	2%
Substance Use	2,956	2,993	5.37	5.39	1%	1,840,741	1,791,855	622.71	598.68	-4%	0.28	0.27	-3%
Alcohol Rehab***													
Alternate Levels of Care	4,822	6,814	8.75	12.28	40%	2,805,547	4,304,221	581.82	631.67	9%	0.42	0.65	52%
Weighted Average Facility Charge	17,123	19,198	31.08	34.59	11%	\$ 16,761,557	\$ 18,523,707	\$ 978.89	\$ 964.88	-1%	\$ 2.54	\$ 2.78	10%
% of Total	2.6%	2.4%				34.2%	31.5%						
Outpatient Services													
Professional Inpatient Services													
Physician	3,264	3,266	5.9	5.9	-1%	\$ 166,561	\$ 199,511	\$ 51.03	\$ 61.09	20%	\$ 0.03	\$ 0.03	19%
Psychologist	370	275	0.7	0.5	-26%	13,976	11,168	37.77	40.61	8%	0.00	0.00	-21%
Other Health Professional	2,018	1,403	3.7	2.5	-31%	150,747	103,507	74.70	73.78	-1%	0.02	0.02	-32%
Outpatient Visits													
Physician	52,194	54,824	94.7	98.8	4%	3,781,225	4,318,088	72.45	78.76	9%	0.57	0.65	13%
Psychologist	111,657	118,062	202.7	212.7	5%	7,810,172	8,838,662	69.95	74.86	7%	1.18	1.33	12%
Other Health Professional	467,740	581,297	848.9	1,047.5	23%	18,749,667	24,535,957	40.09	42.21	5%	2.84	3.68	30%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	5,576	6,367	10.1	11.5	13%	768,318	921,854	137.79	144.79	5%	0.12	0.14	19%
Other Services Not Included Above	5,681	6,547	10.3	11.8	14%	750,630	1,377,160	132.13	210.35	59%	0.11	0.21	82%
Weighted Average Professional Charge	648,500	772,041	1,177.0	1,391.2	18%	\$ 32,191,296	\$ 40,305,907	\$ 49.64	\$ 52.21	5%	\$ 4.87	\$ 6.05	24%
% of Total	97.4%	97.6%				65.8%	68.5%						
Total In-Network	665,623	791,239	1,208.1	1,425.8	18%	\$ 48,952,853	\$ 58,829,614	\$ 73.54	\$ 74.35	1%	\$ 7.40	\$ 8.83	19%

* Incurred 1/1/20 - 6/30/20, claims paid through 6/30/20 (average members):

1,101,954 6 mos

** Incurred 1/1/21 - 6/30/21, claims paid through 6/30/21 (average members):

1,109,918 6 mos

*** Include zero paid claims

EXHIBIT H-2

Trend Analysis - YTD 2021 - Out-of-Network - Provider Status

Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	755	969	1.37	1.75	27%	\$ 2,891,433	\$ 4,169,737	\$ 3,829.71	\$ 4,303.13	12%	\$ 0.44	\$ 0.63	43%
Substance Use	995	1,544	1.81	2.78	54%	3,708,502	5,431,158	3,727.14	3,517.59	-6%	0.56	0.82	45%
Alcohol Rehab***													
Alternate Levels of Care	6,677	7,858	12.12	14.16	17%	19,702,959	25,304,678	2,950.87	3,220.24	9%	2.98	3.80	28%
Weighted Average Facility Charge	8,427	10,371	15.29	18.69	22%	\$ 26,302,894	\$ 34,905,573	\$ 3,121.26	\$ 3,365.69	8%	\$ 3.98	\$ 5.24	32%
% of Total	3.5%	3.2%				46.1%	47.9%						
Outpatient Services													
Professional Inpatient Services													
Physician	2,258	2,216	4.1	4.0	-3%	\$ 152,324	\$ 206,329	\$ 67.46	\$ 93.11	38%	\$ 0.02	\$ 0.03	34%
Psychologist	569	519	1.0	0.9	-9%	9,373	24,513	16.47	47.23	187%	0.00	0.00	160%
Other Health Professional	575	910	1.0	1.6	57%	33,219	64,992	57.77	71.42	24%	0.01	0.01	94%
Outpatient Visits													
Physician	28,540	27,041	51.8	48.7	-6%	3,723,330	4,036,605	130.46	149.28	14%	0.56	0.61	8%
Psychologist	55,164	63,563	100.1	114.5	14%	5,522,408	6,771,454	100.11	106.53	6%	0.84	1.02	22%
Other Health Professional	139,959	211,680	254.0	381.4	50%	14,069,364	18,360,530	100.52	86.74	-14%	2.13	2.76	30%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	3,252	3,517	5.9	6.3	7%	6,144,292	7,196,975	1,889.39	2,046.34	8%	0.93	1.08	16%
Other Services Not Included Above	4,424	3,824	8.0	6.9	-14%	1,080,025	1,362,957	244.13	356.42	46%	0.16	0.20	25%
Weighted Average Professional Charge	234,741	313,270	426.0	564.5	32%	\$ 30,734,336	\$ 38,024,355	\$ 130.93	\$ 121.38	-7%	\$ 4.65	\$ 5.71	23%
% of Total	96.5%	96.8%				53.9%	52.1%						
Total Out-of-Network	243,168	323,641	441.3	583.2	32%	\$ 57,037,229	\$ 72,929,928	\$ 234.56	\$ 225.34	-4%	\$ 8.63	\$ 10.95	27%

* Incurred 1/1/20 - 6/30/20, claims paid through 6/30/20 (average members):

** Incurred 1/1/21 - 6/30/21, claims paid through 6/30/21 (average members):

*** Include zero paid claims

1,101,954 6 mos
1,109,918 6 mos

EXHIBIT H-3

Trend Analysis - YTD 2021 - Total - Provider Status

Combined In- and Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	10,100	10,360	18.33	18.67	2%	\$ 15,006,702	\$ 16,597,368	\$ 1,485.81	\$ 1,602.06	8%	\$ 2.27	\$ 2.49	10%
Substance Use	3,951	4,537	7.17	8.18	14%	5,549,243	7,223,013	1,404.52	1,592.02	13%	0.84	1.08	29%
Alcohol Rehab***													
Alternate Levels of Care	11,499	14,672	20.87	26.44	27%	22,508,506	29,608,899	1,957.43	2,018.05	3%	3.40	4.45	31%
Weighted Average Facility Charge	25,550	29,569	46.37	53.28	15%	\$ 43,064,451	\$ 53,429,280	\$ 1,685.50	\$ 1,806.94	7%	\$ 6.51	\$ 8.02	23%
% of Total	2.8%	2.7%				40.6%	40.6%						
Outpatient Services													
Professional Inpatient Services													
Physician	5,522	5,482	10.0	9.9	-1%	\$ 318,885	\$ 405,841	\$ 57.75	\$ 74.03	28%	\$ 0.05	\$ 0.06	26%
Psychologist	939	794	1.7	1.4	-16%	23,349	35,681	24.87	44.94	81%	0.00	0.01	52%
Other Health Professional	2,593	2,313	4.7	4.2	-11%	183,966	168,499	70.95	72.85	3%	0.03	0.03	-9%
Outpatient Visits													
Physician	80,734	81,865	146.5	147.5	1%	7,504,555	8,354,692	92.95	102.05	10%	1.14	1.25	11%
Psychologist	166,821	181,625	302.8	327.3	8%	13,332,581	15,610,116	79.92	85.95	8%	2.02	2.34	16%
Other Health Professional	607,699	792,977	1,102.9	1,428.9	30%	32,819,031	42,896,487	54.01	54.10	0%	4.96	6.44	30%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	8,828	9,884	16.0	17.8	11%	6,912,610	8,118,829	783.03	821.41	5%	1.05	1.22	17%
Other Services Not Included Above	10,105	10,371	18.3	18.7	2%	1,830,655	2,740,117	181.16	264.21	46%	0.28	0.41	49%
Weighted Average Professional Charge	883,241	1,085,311	1,603.0	1,955.7	22%	\$ 62,925,632	\$ 78,330,262	\$ 71.24	\$ 72.17	1%	\$ 9.52	\$ 11.76	24%
% of Total	97.2%	97.3%				59.4%	59.4%						
Total Combined	908,791	1,114,880	1,649.4	2,008.9	22%	\$ 105,990,083	\$ 131,759,542	\$ 116.63	\$ 118.18	1%	\$ 16.03	\$ 19.79	23%

* Incurred 1/1/20 - 6/30/20, claims paid through 6/30/20 (average members):

1,101,954 6 mos

** Incurred 1/1/21 - 6/30/21, claims paid through 6/30/21 (average members):

1,109,918 6 mos

*** Include zero paid claims

EXHIBIT H-4

Trend Analysis - YTD 2021 - In-Network - Benefit Level

In-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	9,466	9,582	17.18	17.27	0%	\$ 12,470,173	\$ 13,002,649	\$ 1,317.36	\$ 1,356.99	3%	\$ 1.89	\$ 1.95	4%
Substance Use	2,956	2,993	5.37	5.39	1%	1,840,741	1,791,855	622.71	598.68	-4%	0.28	0.27	-3%
Alcohol Rehab***													
Alternate Levels of Care	4,823	6,814	8.75	12.28	40%	2,819,007	4,304,221	584.49	631.67	8%	0.43	0.65	52%
Weighted Average Facility Charge	17,245	19,389	31.30	34.94	12%	\$ 17,129,921	\$ 19,098,725	\$ 993.33	\$ 985.03	-1%	\$ 2.59	\$ 2.87	11%
% of Total	2.1%	1.9%				26.4%	23.9%						
Outpatient Services													
Professional Inpatient Services													
Physician	3,297	3,324	6.0	6.0	0%	\$ 172,617	\$ 202,917	\$ 52.36	\$ 61.05	17%	\$ 0.03	\$ 0.03	17%
Psychologist	372	295	0.7	0.5	-21%	14,143	12,229	38.02	41.45	9%	0.00	0.00	-14%
Other Health Professional	2,021	1,416	3.7	2.6	-30%	151,434	104,017	74.93	73.46	-2%	0.02	0.02	-32%
Outpatient Visits													
Physician	54,956	57,705	99.7	104.0	4%	4,000,072	4,575,402	72.79	79.29	9%	0.60	0.69	14%
Psychologist	164,402	178,969	298.4	322.5	8%	12,796,623	15,029,413	77.84	83.98	8%	1.94	2.26	17%
Other Health Professional	578,062	729,730	1,049.2	1,314.9	25%	29,139,222	38,630,188	50.41	52.94	5%	4.41	5.80	32%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	5,577	6,375	10.1	11.5	13%	768,410	923,329	137.78	144.84	5%	0.12	0.14	19%
Other Services Not Included Above	5,836	6,748	10.6	12.2	15%	777,273	1,435,086	133.19	212.67	60%	0.12	0.22	83%
Weighted Average Professional Charge	814,523	984,562	1,478.3	1,774.1	20%	\$ 47,819,793	\$ 60,912,581	\$ 58.71	\$ 61.87	5%	\$ 7.23	\$ 9.15	26%
% of Total	97.9%	98.1%				73.6%	76.1%						
Total In-Network	831,768	1,003,951	1,509.6	1,809.1	20%	\$ 64,949,714	\$ 80,011,306	\$ 78.09	\$ 79.70	2%	\$ 9.82	\$ 12.01	22%

* Incurred 1/1/20 - 6/30/20, claims paid through 6/30/20 (average members):

1,101,954 6 mos

** Incurred 1/1/21 - 6/30/21, claims paid through 6/30/21 (average members):

1,109,918 6 mos

*** Include zero paid claims

EXHIBIT H-5

Trend Analysis - YTD 2021 - Out-of-Network - Benefit Level

Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	634	778	1.15	1.40	22%	\$ 2,536,529	\$ 3,594,719	\$ 4,000.83	\$ 4,620.46	15%	\$ 0.38	\$ 0.54	41%
Substance Use	995	1,544	1.81	2.78	54%	3,708,502	5,431,158	3,727.14	3,517.59	-6%	0.56	0.82	45%
Alcohol Rehab***													
Alternate Levels of Care	6,676	7,858	12.12	14.16	17%	19,689,499	25,304,678	2,949.30	3,220.24	9%	2.98	3.80	28%
Weighted Average Facility Charge	8,305	10,180	15.07	18.34	22%	\$ 25,934,530	\$ 34,330,555	\$ 3,122.76	\$ 3,372.35	8%	\$ 3.92	\$ 5.16	31%
% of Total	10.8%	9.2%				63.2%	66.3%						
Outpatient Services													
Professional Inpatient Services													
Physician	2,225	2,158	4.0	3.9	-4%	\$ 146,268	\$ 202,924	\$ 65.74	\$ 94.03	43%	\$ 0.02	\$ 0.03	38%
Psychologist	567	499	1.0	0.9	-13%	9,206	23,452	16.24	47.00	189%	0.00	0.00	153%
Other Health Professional	572	897	1.0	1.6	56%	32,532	64,482	56.87	71.89	26%	0.00	0.01	97%
Outpatient Visits													
Physician	25,778	24,160	46.8	43.5	-7%	3,504,482	3,779,290	135.95	156.43	15%	0.53	0.57	7%
Psychologist	2,419	2,656	4.4	4.8	9%	535,958	580,703	221.56	218.64	-1%	0.08	0.09	8%
Other Health Professional	29,637	63,247	53.8	114.0	112%	3,679,809	4,266,299	124.16	67.45	-46%	0.56	0.64	15%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	3,251	3,509	5.9	6.3	7%	6,144,200	7,195,500	1,889.94	2,050.58	8%	0.93	1.08	16%
Other Services Not Included Above	4,269	3,623	7.7	6.5	-16%	1,053,382	1,305,031	246.75	360.21	46%	0.16	0.20	23%
Weighted Average Professional Charge	68,718	100,749	124.7	181.5	46%	\$ 15,105,839	\$ 17,417,681	\$ 219.82	\$ 172.88	-21%	\$ 2.28	\$ 2.62	14%
% of Total	89.2%	90.8%				36.8%	33.7%						
Total Out-of-Network	77,023	110,929	139.8	199.9	43%	\$ 41,040,368	\$ 51,748,236	\$ 532.83	\$ 466.50	-12%	\$ 6.21	\$ 7.77	25%

* Incurred 1/1/20 - 6/30/20, claims paid through 6/30/20 (average members):

1,101,954 6 mos

** Incurred 1/1/21 - 6/30/21, claims paid through 6/30/21 (average members):

1,109,918 6 mos

*** Include zero paid claims

EXHIBIT H-6

Trend Analysis - YTD 2021 - Total - Benefit Level

Combined In- and Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	10,100	10,360	18.33	18.67	2%	\$ 15,006,702	\$ 16,597,368	\$ 1,485.81	\$ 1,602.06	8%	\$ 2.27	\$ 2.49	10%
Substance Use	3,951	4,537	7.17	8.18	14%	5,549,243	7,223,013	1,404.52	1,592.02	13%	0.84	1.08	29%
Alcohol Rehab***													
Alternate Levels of Care	11,499	14,672	20.87	26.44	27%	22,508,506	29,608,899	1,957.43	2,018.05	3%	3.40	4.45	31%
Weighted Average Facility Charge	25,550	29,569	46.37	53.28	15%	\$ 43,064,451	\$ 53,429,280	\$ 1,685.50	\$ 1,806.94	7%	\$ 6.51	\$ 8.02	23%
% of Total	2.8%	2.7%				40.6%	40.6%						
Outpatient Services													
Professional Inpatient Services													
Physician	5,522	5,482	10.0	9.9	-1%	\$ 318,885	\$ 405,841	\$ 57.75	\$ 74.03	28%	\$ 0.05	\$ 0.06	26%
Psychologist	939	794	1.7	1.4	-16%	23,349	35,681	24.87	44.94	81%	0.00	0.01	52%
Other Health Professional	2,593	2,313	4.7	4.2	-11%	183,966	168,499	70.95	72.85	3%	0.03	0.03	-9%
Outpatient Visits													
Physician	80,734	81,865	146.5	147.5	1%	7,504,555	8,354,692	92.95	102.05	10%	1.14	1.25	11%
Psychologist	166,821	181,625	302.8	327.3	8%	13,332,581	15,610,116	79.92	85.95	8%	2.02	2.34	16%
Other Health Professional	607,699	792,977	1,102.9	1,428.9	30%	32,819,031	42,896,487	54.01	54.10	0%	4.96	6.44	30%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	8,828	9,884	16.0	17.8	11%	6,912,610	8,118,829	783.03	821.41	5%	1.05	1.22	17%
Other Services Not Included Above	10,105	10,371	18.3	18.7	2%	1,830,655	2,740,117	181.16	264.21	46%	0.28	0.41	49%
Weighted Average Professional Charge	883,241	1,085,311	1,603.0	1,955.7	22%	\$ 62,925,632	\$ 78,330,262	\$ 71.24	\$ 72.17	1%	\$ 9.52	\$ 11.76	24%
% of Total	97.2%	97.3%				59.4%	59.4%						
Total Combined	908,791	1,114,880	1,649.4	2,008.9	22%	\$ 105,990,083	\$ 131,759,542	\$ 116.63	\$ 118.18	1%	\$ 16.03	\$ 19.79	23%

* Incurred 1/1/20 - 6/30/20, claims paid through 6/30/20 (average members):

1,101,954 6 mos

** Incurred 1/1/21 - 6/30/21, claims paid through 6/30/21 (average members):

1,109,918 6 mos

*** Include zero paid claims

EXHIBIT I-1

Projected 2021 Administrative Expenses, Other Retention and Interest

	<u>Charge</u>	<u>Basis of Charge</u>
Administrative Fee (Excludes Shared Communication Expense)	<u>\$ 15,235,368</u>	\$2.32 pepm times 547,247 Ees times 12 mos.
Communication Expenses (Shared Expenses)	<u>\$0</u>	\$00,000 per quarter for four quarters
Audit/Performance Penalty	\$ 11,159	2014-2016: Audit and Risk Management Recoupment
Audit/Performance Penalty	128,051	2014-2015: Duplicate Claim Payments
<hr/> Total Audit/Performance Penalties	<u>\$ 139,209</u>	
 Total Administrative Expense	<u>\$ 15,096,159</u>	= Admin + Communication Exp. - Penalties

Note: Paid claims is the method of allocation to the Empire Plan.

EXHIBIT J-1

Reconciliation of Experience Projection for Prior Year (2020)

COMBINED	COMBINED	
	Renewal	YE Financial
1. Earned Premium (2 tier)	\$ 299,612,364	\$ 294,915,633
2a. Paid Claims	\$ 279,172,586	\$ 290,692,780
2b. Surcharges and Assessments	\$ 3,844,574	\$ 3,316,105
2c. Liability of Outstanding Claims at End of Reporting Period*	\$ 47,290,627	\$ 44,257,868
2d. Liability of Outstanding Claims at Beginning of Reporting Period*	\$ 44,335,499	\$ 50,568,828
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 285,972,288	\$ 287,697,925
3a. Administrative Expense	\$ 15,278,592	\$ 15,347,955
3b. Shared Communications Expenses	\$ 432,000	\$ 432,000
3c. Audit/Performance Adjustment and Other Credits	\$ -	\$ 292,500
3f. Total Retention(3a+3b+3c)	\$ 15,710,592	\$ 15,487,455
4. Experience Gain/(Loss) (1-2e-3f)	\$ (2,070,516)	\$ (8,269,746)
2021 Qtrly Reports		
2c. 1st Qtr Ending Outstanding Claims		\$ 46,521,605
4. Experience Gain/(Loss)	N/A	\$ (10,533,483)
	change in what the 12/31/20 reserve would have been with new data	
2c. 2nd Qtr Ending Outstanding Claims		\$ 48,983,627
4. Experience Gain/(Loss)	N/A	\$ (12,995,505)
	change in what the 12/31/20 reserve would have been with new data	
2c. 3rd Qtr Ending Outstanding Claims		N/A
4. Experience Gain/(Loss)		
	change in what the 12/31/20 reserve would have been with new data	
2c. 4th Qtr Ending Outstanding Claims		N/A
4. Experience Gain/(Loss)		
	change in what the 12/31/20 reserve would have been with new data	

The State of New York - Empire Plan

Prescription Drug Program

Statement of Experience

Q2 Financial Report 2021

Statement of Experience

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The State of New York - Empire Plan
Prescription Drug Program

Exhibit IA

Experience of Current Quarter and Year-to-Date 2021

COMBINED	(1)	(2)	(3)
	Prior Quarter YTD	Q2	YTD
1. Level Set Funding (1)	\$454,681,013	\$445,215,375	\$899,896,388
2a. Paid Claims	\$798,260,461	\$840,877,735	\$1,639,138,196
2b. Liability for Outstanding Claims at End of Reporting Period	(\$9,492,307)	(\$9,492,212)	(\$9,492,212)
2c. Liability for Outstanding Claims at Beginning of Reporting Period	(\$10,383,350)	(\$10,383,350)	(\$10,383,350)
2. Incurred Claims (2a + 2b - 2c)	\$799,151,503	\$840,877,831	\$1,640,029,334
3a. Pharma Revenue Receipts	\$208,190,929	\$238,545,379	\$446,736,308
3b. CMS Direct Monthly Subsidy	\$989,756	\$991,449	\$1,981,205
3c. Coverage Gap Discount Subsidy	\$66,728,191	\$41,711,120	\$108,439,311
3d. Catastrophic Reinsurance Subsidy	\$41,453,410	\$41,675,806	\$83,129,216
3e. Low Income Cost Share Subsidy	\$0	\$0	\$0
3f. Coordination of Benefits (Debit)/Credit	\$164,395	\$19,705	\$184,100
3g. Claims Adjustments/Credits	\$16,060	\$41,247	\$57,307
3h. Reconciliation Performance Credit	\$7,753,103	\$0	\$7,753,103
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis	\$5,155,043	\$5,155,043	\$10,310,087
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3h + 3i)	330,450,887	328,139,750	658,590,638
4. Total Incurred Claims (2 - 3)	\$468,700,616	\$512,738,080	\$981,438,696
5a. Administrative Fees	\$6,202,314	\$5,833,513	\$12,035,826
5b. Shared Communication Expense	\$0	\$0	\$0
5c. Performance Adjustments and Other Credits	(\$480,000)	(\$75,373)	(\$555,373)
5. Total Administrative Expenses (5a + 5b + 5c + 5d)	\$5,722,314	\$5,758,139	\$11,480,453
6. Experience Dividend / (Loss) (1 - 4 - 5)	(\$19,741,917)	(\$73,280,845)	(\$93,022,761)

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IB

Reconciliation of 2020 Experience Projections

COMBINED	(1) Annual Statement	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report
1. Level Set Funding (1) (2 tier)	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562		
2a. Paid Claims	\$3,114,864,384	\$3,114,864,384	\$3,114,864,384		
2b. Liability for Outstanding Claims at End of Reporting Period	(\$10,383,350)	(\$10,467,405)	(\$10,390,572)		
2c. Liability for Outstanding Claims at Beginning of Reporting Period	(\$7,796,375)	(\$7,796,375)	(\$7,796,375)		
2d. Incurred Claims (2a + 2b - 2c)	\$3,112,277,408	\$3,112,193,354	\$3,112,270,187		
3a. Pharma Revenue Receipts	\$799,791,892	\$799,791,892	\$799,791,892		
3b. CMS Direct Monthly Subsidy	\$23,927,420	\$23,927,420	\$23,927,420		
3c. Coverage Gap Discount Subsidy	\$214,374,079	\$214,374,079	\$214,374,079		
3d. Catastrophic Reinsurance Subsidy	\$234,315,775	\$234,315,775	\$234,315,775		
3e. Low Income Cost Share Subsidy	\$12,690,062	\$12,690,062	\$12,690,062		
3f. Coordination of Benefits (Debit)/Credit	(\$706,466)	(\$706,466)	(\$706,466)		
3g. Claims Adjustments/Credits	\$214,738	\$214,738	\$214,738		
3h. Reconciliation Performance Credit	\$0	\$0	\$0		
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis	(\$29,190,590)	(\$29,190,590)	(\$29,190,590)		
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3g)	\$1,255,416,910	\$1,255,416,910	\$1,255,416,910		
4. Total Incurred Claims (2d - 3c)	\$1,856,860,499	\$1,856,776,444	\$1,856,853,277		
5a. Administrative Fees	\$23,022,382	\$23,022,382	\$23,022,382		
5b. Shared Communication Expense	\$1,822,000	\$1,822,000	\$1,822,000		
5c. Audit/Performance Adjustment and Other Credits	(\$47,500)	(\$47,500)	(\$47,500)		
5. Total Administrative Expenses (5a + 5b + 5c)	\$24,796,882	\$24,796,882	\$24,796,882		
6. Experience Dividend / (Loss) (1 - 4 - 5)	(\$49,464,818)	(\$49,380,763)	(\$49,457,596)		
7a. 5 tier Premium (Paid Premium Rates)	\$1,830,895,141	\$1,830,895,141	\$1,830,895,141		
7b. 2 tier Premium (Earned Premium Rates)	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562		
7c. Adjustment to Experience Gain (Loss) (7a - 7b)	(\$1,297,421)	(\$1,297,421)	(\$1,297,421)		
8. Net Receivable/Payable (6 +7)	(\$50,762,239)	(\$50,678,184)	(\$50,755,017)		

Please note that totals may differ due to rounding

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIA3
Combined (Commercial + EGWP)
2021 Experience - Includes Cumulative Gain or Loss

COMBINED	(1) Projected at Time of Premium Establishment	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report	(6) Final Report
1. Level Set Funding (1)	\$1,791,386,320	\$1,791,386,320	\$1,791,386,320			
2a. Paid Claims	<i>na</i>	\$3,400,812,951	\$3,401,782,414			
2b. Liability for Outstanding Claims at End of Reporting Period	<i>na</i>	(\$10,074,556)	(\$9,992,613)			
2c. Liability for Outstanding Claims at Beginning of Reporting Period	<i>na</i>	(\$10,383,350)	(\$10,383,350)			
2. Incurred Claims (2a + 2b - 2c)		\$3,401,121,745	\$3,402,173,151			
3a. Pharma Revenue Receipts		\$950,747,192	\$953,126,436			
3b. CMS Direct Monthly Subsidy		\$4,445,199	\$4,285,210			
3c. Coverage Gap Discount Subsidy		\$218,815,935	\$228,290,517			
3d. Catastrophic Reinsurance Subsidy		\$254,677,400	\$255,100,966			
3e. Low Income Cost Share Subsidy		\$12,690,062	\$12,690,062			
3f. Coordination of Benefits (Debit)/Credit		\$164,395	\$184,100			
3g. Claims Adjustments/Credits		\$16,060	\$57,307			
3h. Reconciliation Performance Credit		\$15,506,206	\$15,506,206			
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis		\$20,620,174	\$20,620,174			
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e +3f + 3h)		\$1,477,682,622	\$1,489,860,977			
4. Total Incurred Claims after adjustments (2 - 3)	\$1,764,816,238	\$1,923,439,123	\$1,912,312,174			
5a. Administrative Fees	\$24,748,082	\$24,542,680	\$24,410,778			
5b. Shared Communication Expense	\$1,822,000	\$0	\$0			
5c. Performance Adjustments and Other Credits	\$0	(\$480,000)	(\$555,373)			
5. Total Administrative Expenses (5a + 5b + 5c)	\$26,570,082	\$24,062,680	\$23,855,405			
6. Experience Dividend / (Loss) (1 - 4 - 5)	\$0	(\$156,115,484)	(\$144,781,259)			

(1) Represents amounts charged to participants.

Exhibit IIB

Components of Projected Dividend for the 2021 Contract Year
(In Millions)

<u>Components of Projected Dividend:</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>	<u>Final Report</u>
Change in Premium	\$0.0	\$0.0			
Change in Expected Incurred Claims Before Adjustments	n/a	n/a			
Change in Pharma Revenue	n/a	n/a			
Change in Other Adjustments (Subsidies & COB Receipts)	n/a	n/a			
Change in Expected Incurred Claims After Adjustments	\$158.6	\$147.5			
Change in Expected Administration Expenses	(\$2.5)	(\$2.7)			
Dividend Reflected in 2021 Rate Renewal	(\$0.0)	\$0.0			
Total	(\$156.1)	(\$144.8)			
<u>Projected Dividend on Premium Basis:</u>					
Premium -	\$1,791.4	\$1,791.4			
Dividend	(\$156.1)	(\$144.8)			
Dividend as a Percent of Premium	-8.7%	-8.08%			

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIA
Commercial
Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 1,812,155,153	Per Exh VA
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 1,817,156,434</u>	
	2021 Runout due to 2021 Incurrals	\$	(5,001,280)
	Runout Prior to 2021	<u>\$</u>	<u>-</u>
	Total Runout	\$	(5,001,280)
II.	Claim Margin (0% of Runout Claims)	\$	-
III.	2021 Unreported Subsidies	\$	-
IV.	2021 Unreported Pharma Revenue	<u>\$</u>	<u>-</u>
V.	Total Reserve	\$	(5,001,280)

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIB
EGWP

Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 1,590,017,998	Per Exh VB
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 1,592,809,496</u>	
	2021 Runout due to 2021 Incurrals	\$	(2,791,498)
	Runout Prior to 2021	<u>\$</u>	<u>-</u>
	Total Runout	\$	(2,791,498)
II.	Claim Margin (0% of Runout Claims)	\$	-
III.	2021 Unreported Subsidies	\$	-
IV.	2021 Unreported Pharma Revenue	<u>\$</u>	<u>-</u>
V.	Total Reserve	\$	(2,791,498)

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIC
Combined (Commercial + EGWP)
Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 3,402,173,151	Per Exh VC
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 3,409,965,930</u>	
	2021 Runout due to 2021 Incurrals	\$ (7,792,778)	
	Runout Prior to 2021	<u>\$ -</u>	
	Total Runout	\$ (7,792,778)	
II.	Claim Margin (0% of Runout Claims)	<u>\$ -</u>	
III.	2021 Unreported Subsidies	\$ -	
IV.	2021 Unreported Pharma Revenue	<u>\$ -</u>	
V.	Total Reserve	\$ (7,792,778)	

Exhibit IVA
Projected Incurred Claims 01/01/2021 - 12/31/2021

	Incurred & Paid as of 12/31/2021	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	761,233	(1,212)	760,021
Pharmacy	15,547,156	(24,744)	15,522,411
Total	<hr/> 16,308,388	<hr/> (25,956)	<hr/> 16,282,432
Claims Spend			
Direct			
Mail	\$136,031,831	(\$310,873)	\$135,720,958
Pharmacy	\$3,273,934,099	(\$7,481,906)	\$3,266,452,193
Total	<hr/> \$3,409,965,930	<hr/> (7,792,778)	<hr/> \$3,402,173,151
Average Contracts (Empire, Excelsior & SEHP)	1,084,728		
Cost per Prescription			
Direct			
Mail	\$ 178.70	\$ 256.59	\$ 178.58
Pharmacy	\$ 210.58	\$ 302.37	\$ 210.43
Composite	<hr/> \$ 209.09	<hr/> \$ 300.23	<hr/> \$ 208.95
Prescriptions per Contract			
Direct			
Mail	0.702	(0.001)	0.701
Pharmacy	14.333	(0.023)	14.310
Composite	<hr/> 15.035	<hr/> (0.024)	<hr/> 15.011
Claims Spend per Contract			
Direct			
Mail	\$ 125.41	\$ (0.29)	\$ 125.12
Pharmacy	\$ 3,018.21	\$ (6.90)	\$ 3,011.31
Composite	<hr/> \$ 3,143.61	<hr/> \$ (7.18)	<hr/> \$ 3,136.43

Please note that totals may differ due to rounding

Exhibit IVB
Projected Incurred Claims 01/01/2020 - 12/31/2020

	Incurred & Paid as of 12/31/2020	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	748,833	(855)	747,979
Pharmacy	15,242,969	(17,394)	15,225,574
Total	15,991,802	(18,249)	15,973,553
Claims Spend			
Direct			
Mail	\$124,188,654	(\$325,631)	\$123,863,023
Pharmacy	\$2,996,252,017	(\$7,856,379)	\$2,988,395,638
Total	\$3,120,440,671	(\$8,182,010)	\$3,112,258,661
Average Contracts (Empire, Excelsior & SEHP)	1,084,728		
Cost per Prescription			
Direct			
Mail	\$ 165.84	\$ 381.07	\$ 165.60
Pharmacy	\$ 196.57	\$ 451.66	\$ 196.27
Composite	\$ 195.13	\$ 448.35	\$ 194.84
Prescriptions per Contract			
Direct			
Mail	0.690	(0.001)	0.690
Pharmacy	14.052	(0.016)	14.036
Composite	14.743	(0.017)	14.726
Claims Spend per Contract			
Direct			
Mail	\$ 114.49	\$ (0.30)	\$ 114.19
Pharmacy	\$ 2,762.22	\$ (7.24)	\$ 2,754.97
Composite	\$ 2,876.70	\$ (7.54)	\$ 2,869.16

Please note that totals may differ due to rounding

**Exhibit VA
Commercial**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$72,072,454	\$0	\$0	\$0	\$0	\$0	\$0						\$72,072,454
1/31/2021	\$68,683,380	\$171,746	\$0	\$0	\$0	\$0	\$0						\$68,855,125
2/15/2021	(\$4,539,763)	\$77,142,212	\$0	\$0	\$0	\$0	\$0						\$72,602,449
2/28/2021	(\$154,533)	\$57,981,108	\$175,210	\$0	\$0	\$0	\$0						\$58,001,785
3/15/2021	\$5,748	(\$4,357,885)	\$79,136,092	\$0	\$0	\$0	\$0						\$74,783,955
3/31/2021	\$15,782	(\$34,727)	\$80,365,439	\$153,642	\$0	\$0	\$0						\$80,500,136
4/15/2021	\$45,421	\$3,455	(\$4,399,115)	\$79,001,809	\$0	\$0	\$0						\$74,651,571
4/30/2021	(\$4,133)	(\$159)	(\$79,792)	\$72,818,981	\$90,472	\$0	\$0						\$72,825,369
5/15/2021	\$3,100	(\$5,950)	\$17,567	(\$4,783,988)	\$72,704,448	\$0	\$0						\$67,935,177
5/31/2021	\$13,528	\$50,543	\$40,591	(\$72,786)	\$72,924,296	\$3,834	\$0						\$72,960,006
6/15/2021	(\$2,725)	(\$992)	\$16,148	\$1,704	(\$4,874,289)	\$83,312,204	\$0						\$78,452,050
6/30/2021	(\$140)	(\$16,045)	(\$13,949)	\$12,034	(\$66,960)	\$76,450,435	\$141,978						\$76,507,355
7/15/2021													\$0
7/31/2021													\$0
8/15/2021													\$0
8/31/2021													\$0
9/15/2021													\$0
9/30/2021													\$0
10/15/2021													\$0
10/31/2021													\$0
11/15/2021													\$0
11/30/2021													\$0
12/15/2021													\$0
12/31/2021													\$0
1/15/2022													\$0
1/31/2022													\$0
2/15/2022													\$0
2/28/2022													\$0
Total	\$136,138,119	\$130,933,305	\$155,258,191	\$147,131,397	\$140,777,967	\$159,766,472	\$141,978	\$0	\$0	\$0	\$0	\$0	\$870,147,430
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.029720	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.0053
Incurred	\$136,138,119	\$130,933,305	\$155,258,191	\$147,131,397	\$140,777,967	\$155,155,239	\$141,978	\$0	\$0	\$0	\$0	\$0	\$865,536,197
January to June 2021			\$	865,536,197									
Remove Benefit Changes in Experience Period			\$	-									
January to June 2021 Remove Benefit Change Impact			\$	865,536,197									
Seasonality Adjustment to complete CY 2021				2.000									
Estimated 2021 - Raw			\$	1,731,072,394									
Lives and Trend Adjustment				1.047									
Estimated 2021 - Adjusted for Lives and Trend			\$	1,812,155,153									
Benefit Changes			\$	-									
Projected 2021			\$	1,812,155,153									

**Exhibit VB
EGWP**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$65,906,641	\$0	\$0	\$0	\$0	\$0	\$0						\$65,906,641
1/31/2021	\$61,882,230	\$197,232	\$0	\$0	\$0	\$0	\$0						\$62,079,462
2/15/2021	(\$2,590,305)	\$67,708,637	\$0	\$0	\$0	\$0	\$0						\$65,118,331
2/28/2021	(\$67,188)	\$50,316,031	\$218,451	\$0	\$0	\$0	\$0						\$50,467,295
3/15/2021	\$6,010	(\$2,114,036)	\$68,982,136	\$0	\$0	\$0	\$0						\$66,874,110
3/31/2021	\$33,698	(\$110,672)	\$68,978,869	\$203,507	\$0	\$0	\$0						\$69,105,401
4/15/2021	(\$1,019)	(\$40,966)	(\$2,411,954)	\$68,587,441	\$0	\$0	\$0						\$66,133,503
4/30/2021	\$2,916	(\$18,899)	(\$175,016)	\$65,795,220	\$103,471	\$0	\$0						\$65,707,693
5/15/2021	\$6,496	(\$2,563)	(\$30,968)	(\$3,149,964)	\$66,493,409	\$0	\$0						\$63,316,410
5/31/2021	\$6,121	(\$5,988)	(\$7,925)	(\$69,354)	\$63,489,453	\$181,294	\$0						\$63,593,600
6/15/2021	(\$5,637)	(\$10,272)	(\$3,717)	(\$19,395)	(\$3,079,035)	\$75,293,122	\$0						\$72,175,066
6/30/2021	(\$6,932)	(\$689)	(\$691)	(\$81,147)	(\$101,487)	\$66,635,096	\$252,619						\$66,696,769
7/15/2021													\$0
7/31/2021													\$0
8/15/2021													\$0
8/31/2021													\$0
9/15/2021													\$0
9/30/2021													\$0
10/15/2021													\$0
10/31/2021													\$0
11/15/2021													\$0
11/30/2021													\$0
12/15/2021													\$0
12/31/2021													\$0
1/15/2022													\$0
1/31/2022													\$0
2/15/2022													\$0
2/28/2022													\$0
Total	\$125,173,030	\$115,917,815	\$135,549,186	\$131,266,309	\$126,905,810	\$142,109,512	\$252,619	\$0	\$0	\$0	\$0	\$0	\$777,174,281
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.019230	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.0035
Incurred	\$125,173,030	\$115,917,815	\$135,549,186	\$131,266,309	\$126,905,810	\$139,428,368	\$252,619	\$0	\$0	\$0	\$0	\$0	\$774,493,137
January to June 2021				\$ 774,493,137									
Remove Benefit Changes in Experience Period				\$ -									
January to June 2021 Remove Benefit Change Impact				\$ 774,493,137									
Seasonality Adjustment to complete CY 2021				2.000									
Estimated 2021 - Raw				\$ 1,548,986,274									
Lives and Trend Adjustment				1.026									
Estimated 2021 - Adjusted for Lives and Trend				\$ 1,590,017,998									
Benefit Changes				\$ -									
Projected 2021				\$ 1,590,017,998									

**Exhibit VC
Combined (Commercial + EGWP)**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$137,979,094	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$137,979,094
1/31/2021	\$130,565,609	\$368,978	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$130,934,587
2/15/2021	(\$7,130,069)	\$144,850,849	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$137,720,780
2/28/2021	(\$221,721)	\$108,297,139	\$393,661	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$108,469,079
3/15/2021	\$11,758	(\$6,471,921)	\$148,118,228	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$141,658,065
3/31/2021	\$49,479	(\$145,399)	\$149,344,308	\$357,149	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$149,605,537
4/15/2021	\$44,403	(\$37,510)	(\$6,811,069)	\$147,589,250	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$140,785,074
4/30/2021	(\$1,216)	(\$19,058)	(\$254,808)	\$138,614,201	\$193,943	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$138,533,062
5/15/2021	\$9,596	(\$8,513)	(\$13,401)	(\$7,933,952)	\$139,197,857	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$131,251,586
5/31/2021	\$19,650	\$44,554	\$32,666	(\$142,139)	\$136,413,748	\$185,127	\$0	\$0	\$0	\$0	\$0	\$0	\$136,553,606
6/15/2021	(\$8,362)	(\$11,264)	\$12,431	(\$17,691)	(\$7,953,324)	\$158,605,326	\$0	\$0	\$0	\$0	\$0	\$0	\$150,627,115
6/30/2021	(\$7,071)	(\$16,734)	(\$14,640)	(\$69,113)	(\$168,446)	\$143,085,531	\$394,597	\$0	\$0	\$0	\$0	\$0	\$143,204,124
7/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7/31/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8/31/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9/30/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10/31/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11/30/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/28/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$261,311,150	\$246,851,120	\$290,807,376	\$278,397,706	\$267,683,778	\$301,875,984	\$394,597	\$0	\$0	\$0	\$0	\$0	\$1,647,321,711
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.024755	1.000000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1.0044
Incurred	\$261,311,150	\$246,851,120	\$290,807,376	\$278,397,706	\$267,683,778	\$294,583,607	\$394,597	\$0	\$0	\$0	\$0	\$0	\$1,640,029,334

January to June 2021 \$ 1,640,029,334
 Remove Benefit Changes in Experience Period \$ -
 January to June 2021 Remove Benefit Change Impact \$ 1,640,029,334

Seasonality Adjustment to complete CY 2021 2.000
 Estimated 2021 - Raw \$ 3,280,058,668

Lives and Trend Adjustment 1.037
 Estimated 2021 - Adjusted for Lives and Trend \$ 3,402,173,151

Benefit Changes \$ -
Projected 2021 \$ 3,402,173,151

Exhibit VIA
Commercial
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts		2021 Inc Claims	Total Claims	Cycle Number
1/15/2021	355,146	355,146		\$ 72,072,454	\$ 72,072,454	1
1/31/2021	332,079	332,079		\$ 68,855,125	\$ 68,855,125	2
2/15/2021	327,918	327,918		\$ 72,602,449	\$ 72,602,449	3
2/28/2021	271,090	271,090		\$ 58,001,785	\$ 58,001,785	4
3/15/2021	352,460	352,460		\$ 74,783,955	\$ 74,783,955	5
3/31/2021	380,975	380,975		\$ 80,500,136	\$ 80,500,136	6
4/15/2021	362,278	362,278		\$ 74,651,571	\$ 74,651,571	7
4/30/2021	359,033	359,033		\$ 72,825,369	\$ 72,825,369	8
5/15/2021	341,229	341,229		\$ 67,935,177	\$ 67,935,177	9
5/31/2021	344,998	344,998		\$ 72,960,006	\$ 72,960,006	10
6/15/2021	366,228	366,228		\$ 78,452,050	\$ 78,452,050	11
6/30/2021	348,852	348,852		\$ 76,507,355	\$ 76,507,355	12
7/15/2021	-	-		\$ -	\$ -	13
7/31/2021	-	-		\$ -	\$ -	14
8/15/2021	-	-		\$ -	\$ -	15
8/31/2021	-	-		\$ -	\$ -	16
9/15/2021	-	-		\$ -	\$ -	17
9/30/2021	-	-		\$ -	\$ -	18
10/15/2021	-	-		\$ -	\$ -	19
10/31/2021	-	-		\$ -	\$ -	20
11/15/2021	-	-		\$ -	\$ -	21
11/30/2021	-	-		\$ -	\$ -	22
12/15/2021	-	-		\$ -	\$ -	23
12/31/2021	-	-		\$ -	\$ -	24
1/15/2022	-	-		\$ -	\$ -	25
1/31/2022	-	-		\$ -	\$ -	26
2/15/2022	-	-		\$ -	\$ -	27
2/28/2022	-	-		\$ -	\$ -	29
2021 YTD Totals	4,142,286	-	-	4,142,286	870,147,430	-

Exhibit VIB
EGWP
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number		
1/15/2021	327,975	327,975	\$ 65,906,641	\$ 65,906,641	1		
1/31/2021	310,220	310,220	\$ 62,079,462	\$ 62,079,462	2		
2/15/2021	309,960	309,960	\$ 65,118,331	\$ 65,118,331	3		
2/28/2021	251,934	251,934	\$ 50,467,295	\$ 50,467,295	4		
3/15/2021	324,072	324,072	\$ 66,874,110	\$ 66,874,110	5		
3/31/2021	334,618	334,618	\$ 69,105,401	\$ 69,105,401	6		
4/15/2021	318,945	318,945	\$ 66,133,503	\$ 66,133,503	7		
4/30/2021	314,402	314,402	\$ 65,707,693	\$ 65,707,693	8		
5/15/2021	306,408	306,408	\$ 63,316,410	\$ 63,316,410	9		
5/31/2021	313,961	313,961	\$ 63,593,600	\$ 63,593,600	10		
6/15/2021	340,889	340,889	\$ 72,175,066	\$ 72,175,066	11		
6/30/2021	318,196	318,196	\$ 66,696,769	\$ 66,696,769	12		
7/15/2021	-	-	\$ -	\$ -	13		
7/31/2021	-	-	\$ -	\$ -	14		
8/15/2021	-	-	\$ -	\$ -	15		
8/31/2021	-	-	\$ -	\$ -	16		
9/15/2021	-	-	\$ -	\$ -	17		
9/30/2021	-	-	\$ -	\$ -	18		
10/15/2021	-	-	\$ -	\$ -	19		
10/31/2021	-	-	\$ -	\$ -	20		
11/15/2021	-	-	\$ -	\$ -	21		
11/30/2021	-	-	\$ -	\$ -	22		
12/15/2021	-	-	\$ -	\$ -	23		
12/31/2021	-	-	\$ -	\$ -	24		
1/15/2022	-	-	\$ -	\$ -	25		
1/31/2022	-	-	\$ -	\$ -	26		
2/15/2022	-	-	\$ -	\$ -	27		
2/28/2022	-	-	\$ -	\$ -	28		
2021 YTD Totals	3,771,580	-	3,771,580	\$ 777,174,281	\$ -	\$ -	\$ 777,174,281

Exhibit VIC
Combined (Commercial + EGWP)
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number		
1/15/2021	683,121	683,121	\$ 137,979,094	\$ 137,979,094	1		
1/31/2021	642,299	642,299	\$ 130,934,587	\$ 130,934,587	2		
2/15/2021	637,878	637,878	\$ 137,720,780	\$ 137,720,780	3		
2/28/2021	523,024	523,024	\$ 108,469,079	\$ 108,469,079	4		
3/15/2021	676,532	676,532	\$ 141,658,065	\$ 141,658,065	5		
3/31/2021	715,593	715,593	\$ 149,605,537	\$ 149,605,537	6		
4/15/2021	681,223	681,223	\$ 140,785,074	\$ 140,785,074	7		
4/30/2021	673,435	673,435	\$ 138,533,062	\$ 138,533,062	8		
5/15/2021	647,637	647,637	\$ 131,251,586	\$ 131,251,586	9		
5/31/2021	658,959	658,959	\$ 136,553,606	\$ 136,553,606	10		
6/15/2021	707,117	707,117	\$ 150,627,115	\$ 150,627,115	11		
6/30/2021	667,048	667,048	\$ 143,204,124	\$ 143,204,124	12		
7/15/2021	-	-	\$ -	\$ -	13		
7/31/2021	-	-	\$ -	\$ -	14		
8/15/2021	-	-	\$ -	\$ -	15		
8/31/2021	-	-	\$ -	\$ -	16		
9/15/2021	-	-	\$ -	\$ -	17		
9/30/2021	-	-	\$ -	\$ -	18		
10/15/2021	-	-	\$ -	\$ -	19		
10/31/2021	-	-	\$ -	\$ -	20		
11/15/2021	-	-	\$ -	\$ -	21		
11/30/2021	-	-	\$ -	\$ -	22		
12/15/2021	-	-	\$ -	\$ -	23		
12/31/2021	-	-	\$ -	\$ -	24		
1/15/2022	-	-	\$ -	\$ -	25		
1/31/2022	-	-	\$ -	\$ -	26		
2/15/2022	-	-	\$ -	\$ -	27		
2/28/2022	-	-	\$ -	\$ -	28		
2021 YTD Totals	7,913,866	-	7,913,866	\$ 1,647,321,711	\$ -	\$ -	\$ 1,647,321,711

**Exhibit VIIa
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Cash Basis														
		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 2.0%	2022 Rebates	2022 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.	
Combined	ee	\$2,103,333,823	10.4%	\$2,321,748,149	\$0	\$2,321,748,149	\$46,434,963	(\$700,073,573)	(\$348,904,494)	\$11,989,943	\$15,321,023	\$0	\$1,346,516,011	\$1,151,987,331	16.9%	
	dep	\$1,294,620,657	10.4%	\$1,429,056,615	\$0	\$1,429,056,615	\$28,581,132	(\$430,901,505)	(\$214,753,816)	\$7,379,917	\$9,430,226	\$0	\$828,792,569	\$661,712,469	25.2%	
	total	\$3,397,954,479	10.4%	\$3,750,804,765	\$0	\$3,750,804,765	\$75,016,095	(\$1,130,975,078)	(\$563,658,311)	\$19,369,860	\$24,751,249	\$0	\$2,175,308,580	\$1,813,699,800	19.9%	
SEHP	ee	\$5,472,844	10.8%	\$6,065,014	\$0	\$6,065,014	\$121,300	(\$1,916,979)	0	0	\$30,726	\$0	\$4,300,061	\$3,167,547	35.8%	
	dep	\$1,153,160	10.8%	\$1,277,934	\$0	\$1,277,934	\$25,559	(\$403,919)	0	0	\$6,474	\$0	\$906,048	\$448,649	102.0%	
	total	\$6,626,004	10.8%	\$7,342,948	\$0	\$7,342,948	\$146,859	(\$2,320,898)	\$0	\$0	\$37,200	\$0	\$5,206,109	\$3,616,197	44.0%	
Empire Plan	ee	\$2,097,860,979	10.4%	\$2,315,683,136	\$0	\$2,315,683,136	\$46,313,663	(\$698,156,594)	(\$348,904,494)	11,989,943	\$15,290,297	\$0	\$1,342,215,950	1,148,819,784	16.8%	
	dep	\$1,293,467,496	10.4%	\$1,427,778,681	\$0	\$1,427,778,681	\$28,555,574	(\$430,497,586)	(\$214,753,816)	7,379,917	\$9,423,752	\$0	\$827,886,521	661,263,820	25.2%	
	total	\$3,391,328,475	10.4%	\$3,743,461,817	\$0	\$3,743,461,817	\$74,869,236	(\$1,128,654,180)	(\$563,658,311)	\$19,369,860	\$24,714,048	\$0	\$2,170,102,471	\$1,810,083,604	19.9%	

**Exhibit VIIb
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Cash Basis													
		<u>Normalized 2021 Claims Inc</u>	<u>2022 Net Trend</u>	<u>2022 Claims Inc</u>	<u>2022 Plan Changes</u>	<u>2022 Normalized Claims Inc</u>	<u>Margin 2.0%</u>	<u>2022 Rebates</u>	<u>2022 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2022 Required Premium</u>	<u>2021 Annual Premium</u>	<u>2022 Budget Rec.</u>
Combined	ee	\$2,134,137,003	10.4%	\$2,355,378,255	\$0	\$2,355,378,255	\$47,107,565	(\$677,999,328)	(\$347,696,002)	\$11,989,943	\$15,321,023	\$0	\$1,404,101,456	\$1,151,987,331	21.9%
	dep	\$1,313,580,288	10.4%	\$1,449,756,244	\$0	\$1,449,756,244	\$28,995,125	(\$417,314,611)	(\$214,009,978)	\$7,379,917	\$9,430,226	\$0	\$864,236,922	\$661,712,469	30.6%
	total	\$3,447,717,290	10.4%	\$3,805,134,499	\$0	\$3,805,134,499	\$76,102,690	(\$1,095,313,939)	(\$561,705,980)	\$19,369,860	\$24,751,249	\$0	\$2,268,338,379	\$1,813,699,800	25.1%
SEHP	ee	\$5,472,844	10.8%	\$6,065,014	\$0	\$6,065,014	\$121,300	(\$1,916,979)	0	0	\$30,726	\$0	\$4,300,061	\$3,167,547	35.8%
	dep	\$1,153,160	10.8%	\$1,277,934	\$0	\$1,277,934	\$25,559	(\$403,919)	0	0	\$6,474	\$0	\$906,048	\$448,649	102.0%
	total	\$6,626,004	10.8%	\$7,342,948	\$0	\$7,342,948	\$146,859	(\$2,320,898)	\$0	\$0	\$37,200	\$0	\$5,206,109	\$3,616,197	44.0%
Empire Plan	ee	\$2,128,664,159	10.4%	\$2,349,313,241	\$0	\$2,349,313,241	\$46,986,265	(\$676,082,349)	(\$347,696,002)	11,989,943	\$15,290,297	\$0	\$1,399,801,395	1,148,819,784	21.8%
	dep	\$1,312,427,127	10.4%	\$1,448,478,310	\$0	\$1,448,478,310	\$28,969,566	(\$416,910,692)	(\$214,009,978)	7,379,917	\$9,423,752	\$0	\$863,330,874	661,263,820	30.6%
	total	\$3,441,091,286	10.4%	\$3,797,791,551	\$0	\$3,797,791,551	\$75,955,831	(\$1,092,993,041)	(\$561,705,980)	\$19,369,860	\$24,714,048	\$0	\$2,263,132,269	\$1,810,083,604	25.0%

**Exhibit VIIc
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 2% Margin
01/01/2022**

		<u>Cash Basis</u>														
		<u>Normalized 2021 Claims Inc</u>	<u>2022 Net Trend</u>	<u>2022 Claims Inc</u>	<u>2022 Plan Changes</u>	<u>2022 Normalized Claims Inc</u>	<u>Margin 2.0%</u>	<u>Cash Basis</u>		<u>2022 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2022 Required Premium</u>	<u>2021 Annual Premium</u>	<u>2022 Budget Rec.</u>
Combined	ee	\$2,105,945,181	10.4%	\$2,324,642,061	\$0	\$2,324,642,061	\$46,492,841	(\$698,145,774)	(\$348,904,494)		\$11,989,943	\$15,321,023	\$0	\$1,351,395,600	\$1,151,987,331	17.3%
	dep	\$1,296,227,971	10.4%	\$1,430,837,843	\$0	\$1,430,837,843	\$28,616,757	(\$429,714,927)	(\$214,753,816)		\$7,379,917	\$9,430,226	\$0	\$831,796,000	\$661,712,469	25.7%
	total	\$3,402,173,151	10.4%	\$3,755,479,904	\$0	\$3,755,479,904	\$75,109,598	(\$1,127,860,700)	(\$563,658,311)		\$19,369,860	\$24,751,249	\$0	\$2,183,191,600	\$1,813,699,800	20.4%
SEHP	ee	\$5,472,844	10.8%	\$6,065,014	\$0	\$6,065,014	\$121,300	(\$1,916,979)	0	0	0	\$30,726	\$0	\$4,300,061	\$3,167,547	35.8%
	dep	\$1,153,160	10.8%	\$1,277,934	\$0	\$1,277,934	\$25,559	(\$403,919)	0	0	0	\$6,474	\$0	\$906,048	\$448,649	102.0%
	total	\$6,626,004	10.8%	\$7,342,948	\$0	\$7,342,948	\$146,859	(\$2,320,898)	\$0	\$0	\$0	\$37,200	\$0	\$5,206,109	\$3,616,197	44.0%
Empire Plan	ee	\$2,100,472,337	10.4%	\$2,318,577,047	\$0	\$2,318,577,047	\$46,371,541	(\$696,228,795)	(\$348,904,494)		11,989,943	\$15,290,297	\$0	\$1,347,095,539	1,148,819,784	17.3%
	dep	\$1,295,074,810	10.4%	\$1,429,559,909	\$0	\$1,429,559,909	\$28,591,198	(\$429,311,008)	(\$214,753,816)		7,379,917	\$9,423,752	\$0	\$830,889,951	661,263,820	25.7%
	total	\$3,395,547,147	10.4%	\$3,748,136,956	\$0	\$3,748,136,956	\$74,962,739	(\$1,125,539,803)	(\$563,658,311)		\$19,369,860	\$24,714,048	\$0	\$2,177,985,490	\$1,810,083,604	20.3%

**Exhibit VIId
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Cash Basis													
		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 0.0%	2022 Rebates	2022 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
Combined	ee	\$2,103,333,823	10.4%	\$2,321,748,149	\$0	\$2,321,748,149	\$0	(\$700,073,573)	(\$348,904,494)	\$11,989,943	\$15,321,023	\$0	\$1,300,081,048	\$1,151,987,331	12.9%
	dep	\$1,294,620,657	10.4%	\$1,429,056,615	\$0	\$1,429,056,615	\$0	(\$430,901,505)	(\$214,753,816)	\$7,379,917	\$9,430,226	\$0	\$800,211,437	\$661,712,469	20.9%
	total	\$3,397,954,479	10.4%	\$3,750,804,765	\$0	\$3,750,804,765	\$0	(\$1,130,975,078)	(\$563,658,311)	\$19,369,860	\$24,751,249	\$0	\$2,100,292,485	\$1,813,699,800	15.8%
SEHP	ee	\$5,472,844	10.8%	\$6,065,014	\$0	\$6,065,014	\$0	(\$1,916,979)	0	0	\$30,726	\$0	\$4,178,761	\$3,167,547	31.9%
	dep	\$1,153,160	10.8%	\$1,277,934	\$0	\$1,277,934	\$0	(\$403,919)	0	0	\$6,474	\$0	\$880,490	\$448,649	96.3%
	total	\$6,626,004	10.8%	\$7,342,948	\$0	\$7,342,948	\$0	(\$2,320,898)	\$0	\$0	\$37,200	\$0	\$5,059,250	\$3,616,197	39.9%
Empire Plan	ee	\$2,097,860,979	10.4%	\$2,315,683,136	\$0	\$2,315,683,136	\$0	(\$698,156,594)	(\$348,904,494)	11,989,943	\$15,290,297	\$0	\$1,295,902,287	1,148,819,784	12.8%
	dep	\$1,293,467,496	10.4%	\$1,427,778,681	\$0	\$1,427,778,681	\$0	(\$430,497,586)	(\$214,753,816)	7,379,917	\$9,423,752	\$0	\$799,330,947	661,263,820	20.9%
	total	\$3,391,328,475	10.4%	\$3,743,461,817	\$0	\$3,743,461,817	\$0	(\$1,128,654,180)	(\$563,658,311)	\$19,369,860	\$24,714,048	\$0	\$2,095,233,235	\$1,810,083,604	15.8%

**Exhibit VIIe
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Cash Basis													
		<u>Normalized 2021 Claims Inc</u>	<u>2022 Net Trend</u>	<u>2022 Claims Inc</u>	<u>2022 Plan Changes</u>	<u>2022 Normalized Claims Inc</u>	<u>Margin 0.0%</u>	<u>2022 Rebates</u>	<u>2022 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2022 Required Premium</u>	<u>2021 Annual Premium</u>	<u>2022 Budget Rec.</u>
Combined	ee	\$2,134,137,003	10.4%	\$2,355,378,255	\$0	\$2,355,378,255	\$0	(\$677,999,328)	(\$347,696,002)	\$11,989,943	\$15,321,023	\$0	\$1,356,993,891	\$1,151,987,331	17.8%
	dep	\$1,313,580,288	10.4%	\$1,449,756,244	\$0	\$1,449,756,244	\$0	(\$417,314,611)	(\$214,009,978)	\$7,379,917	\$9,430,226	\$0	\$835,241,797	\$661,712,469	26.2%
	total	\$3,447,717,290	10.4%	\$3,805,134,499	\$0	\$3,805,134,499	\$0	(\$1,095,313,939)	(\$561,705,980)	\$19,369,860	\$24,751,249	\$0	\$2,192,235,689	\$1,813,699,800	20.9%
SEHP	ee	\$5,472,844	10.8%	\$6,065,014	\$0	\$6,065,014	\$0	(\$1,916,979)	0	0	\$30,726	\$0	\$4,178,761	\$3,167,547	31.9%
	dep	\$1,153,160	10.8%	\$1,277,934	\$0	\$1,277,934	\$0	(\$403,919)	0	0	\$6,474	\$0	\$880,490	\$448,649	96.3%
	total	\$6,626,004	10.8%	\$7,342,948	\$0	\$7,342,948	\$0	(\$2,320,898)	\$0	\$0	\$37,200	\$0	\$5,059,250	\$3,616,197	39.9%
Empire Plan	ee	\$2,128,664,159	10.4%	\$2,349,313,241	\$0	\$2,349,313,241	\$0	(\$676,082,349)	(\$347,696,002)	11,989,943	\$15,290,297	\$0	\$1,352,815,130	1,148,819,784	17.8%
	dep	\$1,312,427,127	10.4%	\$1,448,478,310	\$0	\$1,448,478,310	\$0	(\$416,910,692)	(\$214,009,978)	7,379,917	\$9,423,752	\$0	\$834,361,308	661,263,820	26.2%
	total	\$3,441,091,286	10.4%	\$3,797,791,551	\$0	\$3,797,791,551	\$0	(\$1,092,993,041)	(\$561,705,980)	\$19,369,860	\$24,714,048	\$0	\$2,187,176,438	\$1,810,083,604	20.8%

**Exhibit VIII
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 0.0%	Cash Basis		Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
								2022 Med D Subsidy	2022 Rebates						
Combined	ee	\$2,105,945,181	10.4%	\$2,324,642,061	\$0	\$2,324,642,061	\$0	(\$698,145,774)	(\$348,904,494)	\$11,989,943	\$15,321,023	\$0	\$1,304,902,759	\$1,151,987,331	13.3%
	dep	\$1,296,227,971	10.4%	\$1,430,837,843	\$0	\$1,430,837,843	\$0	(\$429,714,927)	(\$214,753,816)	\$7,379,917	\$9,430,226	\$0	\$803,179,243	\$661,712,469	21.4%
	total	\$3,402,173,151	10.4%	\$3,755,479,904	\$0	\$3,755,479,904	\$0	(\$1,127,860,700)	(\$563,658,311)	\$19,369,860	\$24,751,249	\$0	\$2,108,082,002	\$1,813,699,800	16.2%
SEHP	ee	\$5,472,844	10.8%	\$6,065,014	\$0	\$6,065,014	\$0	(\$1,916,979)	0	0	\$30,726	\$0	\$4,178,761	\$3,167,547	31.9%
	dep	\$1,153,160	10.8%	\$1,277,934	\$0	\$1,277,934	\$0	(\$403,919)	0	0	\$6,474	\$0	\$880,490	\$448,649	96.3%
	total	\$6,626,004	10.8%	\$7,342,948	\$0	\$7,342,948	\$0	(\$2,320,898)	\$0	\$0	\$37,200	\$0	\$5,059,250	\$3,616,197	39.9%
Empire Plan	ee	\$2,100,472,337	10.4%	\$2,318,577,047	\$0	\$2,318,577,047	\$0	(\$696,228,795)	(\$348,904,494)	11,989,943	\$15,290,297	\$0	\$1,300,723,998	1,148,819,784	13.2%
	dep	\$1,295,074,810	10.4%	\$1,429,559,909	\$0	\$1,429,559,909	\$0	(\$429,311,008)	(\$214,753,816)	7,379,917	\$9,423,752	\$0	\$802,298,753	661,263,820	21.3%
	total	\$3,395,547,147	10.4%	\$3,748,136,956	\$0	\$3,748,136,956	\$0	(\$1,125,539,803)	(\$563,658,311)	\$19,369,860	\$24,714,048	\$0	\$2,103,022,751	\$1,810,083,604	16.2%

Exhibit VIIIA
2022 Premium Rate Recommendations (For Rates Effective January 1, 2022)

January 1, 2021 Actual Rates

	Monthly Rates			Biweekly Rates	
	Employee	DEPENDENT	FAMILY	Individual	Family
Empire Plan					
Empire - Ratified	\$177.28	\$198.64	\$375.92	\$81.60	\$173.03
Empire - Non-Ratified	\$177.28	\$198.64	\$375.92	\$81.60	\$173.03
SEHP	\$56.34	\$68.35	\$124.69	\$25.93	\$57.39
Excelsior Plan	\$177.28	\$187.36	\$364.64	N/A	N/A

January 1, 2022 Rates without Margin

	Monthly Rates			Biweekly Rates	
	EMPLOYEE	DEPENDENT	FAMILY	Individual	Family
<i>Empire Plan - Total</i>					
Empire - Ratified	\$199.98	\$240.11	\$440.09	\$92.05	\$202.56
Empire - Non-Ratified	\$208.76	\$250.64	\$459.40	\$96.09	\$211.45
SEHP	\$74.33	\$134.14	\$208.47	\$34.21	\$95.95
Excelsior Plan	\$177.45	\$213.04	\$390.49	\$81.68	\$179.73

**Exhibit Xa
2021 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>	
Gross Cost Trend	8.44%	8.45%	8.59%	<u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	8.13%	8.88%	8.63%	Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%	
Total Trend Factor	8.13%	8.88%	8.63%	

Commercial LOB - Trend Assumptions

	Cost	Utilization	
Generic	-8.56%	2.22%	*Cost Trend after Generic Pipeline impact
Brand	7.27%	2.22%	
Specialty	7.26%	8.81%	
GDR Improvement	0.18%		
B GC/Day	11.00%		adjusted for actual brand and specialty mix
Effective Utilization Trend	2.30%		

EGWP LOB - Trend Assumptions

	Cost	Utilization	
Generic	0.51%	1.06%	
Brand	6.69%	1.06%	
Specialty	-4.49%	20.48%	
GDR Improvement	0.12%		
Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend			
Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.			

**Exhibit Xb
2022 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>
Gross Cost Trend	10.54%	9.47%	10.04% <u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	10.82%	9.89%	10.38% Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%
Total Trend Factor	10.82%	9.89%	10.38% To Exhibit VII

Commercial LOB - Trend Assumptions

	Retail		
	Cost	Utilization	
Generic	0.91%	2.37%	*Cost Trend after Generic Pipeline impact
Brand	4.69%	2.37%	
Specialty	4.13%	12.22%	
GDR Improvement	0.20%		
B GC/Day	10.38%		adjusted for actual brand and specialty mix
Effective Utilization Trend	2.50%		

EGWP LOB - Trend Assumptions

	Cost	Utilization	
Generic	2.09%	1.68%	
Brand	6.63%	1.68%	
Specialty	5.64%	8.67%	
GDR Improvement	0.23%		

Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend
 Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.

Exhibit Xc
Trend Components: GROSS Trend

Total (Comm + EGWP)	2020			2021			2022		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	5.4%	2.7%	2.6%	-2.3%	-4.4%	2.2%	3.5%	1.5%	2.0%
NonSpec Brand	8.4%	5.6%	2.6%	9.3%	6.9%	2.2%	7.8%	5.7%	2.0%
Specialty (Gen + Brand)	15.8%	7.0%	8.1%	16.4%	2.0%	14.1%	16.0%	4.8%	10.6%

EGWP	2020			2021			2022		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	7.2%	6.0%	1.2%	1.6%	0.5%	1.1%	3.8%	2.1%	1.7%
NonSpec Brand	6.3%	5.1%	1.2%	7.7%	6.6%	1.1%	8.4%	6.6%	1.7%
Specialty (Gen + Brand)	15.9%	7.3%	8.0%	14.9%	-4.4%	20.4%	14.8%	5.6%	8.7%

COMM	2020			2021			2022		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	2.4%	0.9%	1.5%	-6.5%	-8.6%	2.2%	3.3%	0.9%	2.4%
NonSpec Brand	7.7%	6.1%	1.5%	9.6%	7.3%	2.2%	7.2%	4.7%	2.4%
Specialty (Gen + Brand)	14.2%	6.8%	6.9%	16.7%	7.3%	8.8%	16.9%	4.1%	12.2%

This exhibit was created to illustrate Price/Mix vs Utilization components of Trend, and will not necessarily tie to the other exhibits on this report. This is due to the following:

- This exhibit is on a Gross Cost basis (before Member Payments are taken into account).
- This exhibit does not take the "top-side" adjustments for Formulary decisions, UM programs, etc. into account.
- This exhibit does not adjust for benefit changes.
- Both EGWP and Commercial amounts are shown after Generic Pipeline impact.

2021 and 2022 Pharma and EGWP Credits

	Total Paid in 2021 All years of incurral Paid in	Total Paid in 2022 Combined 2021 and 2022 Cash Basis Paid in
	2021	2022
Pharma Revenue	\$953,126,436	\$1,127,860,700
EGWP Credits		
Direct Monthly Subsidy	\$4,285,210	-\$5,999,294
Coverage Gap Subsidy	\$228,290,517	\$243,632,864
Catastrophic Subsidy	\$255,100,966	\$313,334,679
LICS	\$12,690,062	\$12,690,062
Total EGWP	\$500,366,755	\$563,658,311
Total Credits	\$1,453,493,191	\$1,691,519,011
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>	\$20,620,174	-\$19,369,860
<i>Total Credits - After Adj</i>	\$1,474,113,365	\$1,672,149,151

Runout from all Prior Years

Paid in
2021

Pharma Revenue

\$206,758,041

COB recoveries

EGWP Credits

Direct Monthly Subsidy

\$0

Coverage Gap Subsidy

\$65,580,941

Catastrophic Subsidy

\$89,794,703

LICS

\$12,690,062

Total EGWP

\$168,065,706

Total Credits

\$374,823,747

Credit due to Conversion of EGWP Subsidies to Incurred Basis

-\$68,374,054

Total Credits - After Adj

\$306,449,693

2021 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2021	Paid in 2021	Paid in 2022
Pharma Revenue	\$993,228,371	\$746,368,395	\$246,859,976
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	\$4,285,210	\$4,285,210	\$0
Coverage Gap Subsidy	\$232,719,152	\$162,709,576	\$70,009,576
Catastrophic Subsidy	\$253,478,865	\$165,306,263	\$88,172,602
LICS	\$12,690,062	\$0	\$12,690,062
Total EGWP	\$503,173,289	\$332,301,049	\$170,872,241
Total Credits	\$1,496,401,661	\$1,078,669,444	\$417,732,216
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$88,994,228	-\$88,994,228
<i>Total Credits - After Adj</i>		\$1,167,663,672	\$328,737,989

2022 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2022	Paid in 2022	Paid in 2023
Pharma Revenue	\$1,172,224,469	\$881,000,725	\$291,223,745
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	(\$5,999,294)	-\$5,999,294	\$0
Coverage Gap Subsidy	\$248,328,741	\$173,623,287	\$74,705,454
Catastrophic Subsidy	\$276,954,793	\$225,162,077	\$51,792,717
LICS	\$12,690,062	\$0	\$12,690,062
Total EGWP	\$531,974,303	\$392,786,070	\$139,188,233
Total Credits	\$1,704,198,772	\$1,273,786,794	\$430,411,977
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$69,624,368	-\$69,624,368
<i>Total Credits - After Adj</i>		\$1,343,411,162	\$360,787,610

Exhibit XIII
Projected 2021 Administrative Expenses

7,726,496

	[A]	[B]	[A] * [B] = [C]	[D]
	<u>Estimated # of Claims</u>	<u>Admin Fee Per Claim</u>	<u>Administrative Fee</u>	<u>Miscellaneous Fees</u>
Commercial	8,581,892	\$1.13	\$9,697,538	(\$255,767)
Medicare Primary (EGWP)	7,440,595	\$1.89	\$14,062,724	\$633,423
Medicare Enhanced (Wrap)	285,902	\$1.13	\$323,069	(\$50,209)
<hr/>				
Total Administration Fees	16,308,388			\$24,410,778
Shared Communications Expense				\$0
Performance Adjustment and Other Credits				
Performance Guarantee Penalties - Paid Q1 2021			(\$480,000)	
Performance Guarantee Penalties - Paid Q2 2021			(\$75,373)	
Performance Guarantee Penalties - Paid Q3 2021			\$0	
Performance Guarantee Penalties - Paid Q4 2021			\$0	
Total Adjustments & Other Credits				<hr/> (\$555,373)
Total Administrative Expenses Projected				\$23,855,405

Exhibit XII Contracts⁽¹⁾

	<u>Contracts</u>		
	<u>Individual</u>	<u>Family</u>	<u>Total</u>
Empire Rx - Ratified	246,289	258,467	504,755
Empire Rx - Non-Ratified	16,320	18,947	35,266
Empire Rx - Total	262,608	277,413	540,021
SEHP	4,138	547	4,685
Excelsior Plan			-
Total	266,747	277,960	544,707

Ratio of Family to Total 51.03%

(1) 2021 Average Monthly Enrollment by Premium Rating Group: Rx

**Exhibit XIVA - Scripts
Commercial**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	355,146	-	-	-	-	-	-	-	-	-	-	-	355,146
1/31/2021	330,409	1,670	-	-	-	-	-	-	-	-	-	-	332,079
2/15/2021	(19,804)	347,722	-	-	-	-	-	-	-	-	-	-	327,918
2/28/2021	(447)	269,767	1,770	-	-	-	-	-	-	-	-	-	271,090
3/15/2021	109	(19,243)	371,594	-	-	-	-	-	-	-	-	-	352,460
3/31/2021	348	(185)	379,333	1,479	-	-	-	-	-	-	-	-	380,975
4/15/2021	369	722	(20,915)	382,102	-	-	-	-	-	-	-	-	362,278
4/30/2021	396	467	381	357,173	616	-	-	-	-	-	-	-	359,033
5/15/2021	220	178	778	(21,603)	361,656	-	-	-	-	-	-	-	341,229
5/31/2021	146	276	(162)	(546)	345,260	24	-	-	-	-	-	-	344,998
6/15/2021	8	50	295	400	(23,734)	389,209	-	-	-	-	-	-	366,228
6/30/2021	44	69	382	557	(169)	346,563	1,406	-	-	-	-	-	348,852
7/15/2021													-
7/31/2021													-
8/15/2021													-
8/31/2021													-
9/15/2021													-
9/30/2021													-
10/15/2021													-
10/31/2021													-
11/15/2021													-
11/30/2021													-
12/15/2021													-
12/31/2021													-
1/15/2022													-
1/31/2022													-
2/15/2022													-
2/28/2022													-
Total	666,944	601,493	733,456	719,562	683,629	735,796	1,406	-	-	-	-	-	4,142,286
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.026200	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.005
Incurred	666,944	601,493	733,456	719,562	683,629	717,010	1,406	-	-	-	-	-	4,123,500

January to June 2021 4,123,500
 Remove Benefit Changes in Experience Period -
 January to June 2021 Remove Benefit Change Impact 4,123,500

Seasonality Adjustment to complete CY 2021 2.000
 Estimated 2021 - Raw 8,247,000

Lives and Trend Adjustment 1.039
 Estimated 2021 - Adjusted for Lives and Trend 8,568,233

Benefit Changes -
Projected 2021 8,568,233

**Exhibit XIVB - Scripts
EGWP**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	327,975	-	-	-	-	-	-	-	-	-	-	-	327,975
1/31/2021	308,772	1,448	-	-	-	-	-	-	-	-	-	-	310,220
2/15/2021	(9,423)	319,383	-	-	-	-	-	-	-	-	-	-	309,960
2/28/2021	125	250,257	1,552	-	-	-	-	-	-	-	-	-	251,934
3/15/2021	99	(9,245)	333,218	-	-	-	-	-	-	-	-	-	324,072
3/31/2021	(22)	407	332,534	1,699	-	-	-	-	-	-	-	-	334,618
4/15/2021	(18)	(36)	(10,492)	329,491	-	-	-	-	-	-	-	-	318,945
4/30/2021	(11)	2	412	313,533	466	-	-	-	-	-	-	-	314,402
5/15/2021	(17)	(12)	(35)	(10,896)	317,368	-	-	-	-	-	-	-	306,408
5/31/2021	11	3	(28)	199	312,309	1,467	-	-	-	-	-	-	313,961
6/15/2021	(34)	(40)	(41)	(3)	(11,848)	352,855	-	-	-	-	-	-	340,889
6/30/2021	(3)	(32)	(15)	(2)	400	316,370	1,478	-	-	-	-	-	318,196
7/15/2021													-
7/31/2021													-
8/15/2021													-
8/31/2021													-
9/15/2021													-
9/30/2021													-
10/15/2021													-
10/31/2021													-
11/15/2021													-
11/30/2021													-
12/15/2021													-
12/31/2021													-
1/15/2022													-
1/31/2022													-
2/15/2022													-
2/28/2022													-
Total	627,454	562,135	657,105	634,021	618,695	670,692	1,478	-	-	-	-	-	3,771,580
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.012377	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.0022
Incurred	627,454	562,135	657,105	634,021	618,695	662,493	1,478	-	-	-	-	-	3,763,381

January to June 2021	3,763,381
Remove Benefit Changes in Experience Period	-
January to June 2021 Remove Benefit Change Impact	3,763,381
Seasonality Adjustment to complete CY 2021	2.000
Estimated 2021 - Raw	7,526,761
Lives and Trend Adjustment	1.025
Estimated 2021 - Adjusted for Lives and Trend	7,714,199
Benefit Changes	-
Projected 2021	7,714,199

**Exhibit XIVC - Scripts
Combined (Commercial + EGWP)**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	683,121	-	-	-	-	-	-	-	-	-	-	-	683,121
1/31/2021	639,181	3,118	-	-	-	-	-	-	-	-	-	-	642,299
2/15/2021	(29,227)	667,105	-	-	-	-	-	-	-	-	-	-	637,878
2/28/2021	(322)	520,024	3,322	-	-	-	-	-	-	-	-	-	523,024
3/15/2021	208	(28,488)	704,812	-	-	-	-	-	-	-	-	-	676,532
3/31/2021	326	222	711,867	3,178	-	-	-	-	-	-	-	-	715,593
4/15/2021	351	686	(31,407)	711,593	-	-	-	-	-	-	-	-	681,223
4/30/2021	385	469	793	670,706	1,082	-	-	-	-	-	-	-	673,435
5/15/2021	203	166	743	(32,499)	679,024	-	-	-	-	-	-	-	647,637
5/31/2021	157	279	(190)	(347)	657,569	1,491	-	-	-	-	-	-	658,959
6/15/2021	(26)	10	254	397	(35,582)	742,064	-	-	-	-	-	-	707,117
6/30/2021	41	37	367	555	231	662,933	2,884	-	-	-	-	-	667,048
7/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
7/31/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
8/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
8/31/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
9/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
9/30/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
10/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
10/31/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
11/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
11/30/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
12/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
12/31/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
1/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
1/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
2/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
2/28/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,294,398	1,163,628	1,390,561	1,353,583	1,302,324	1,406,488	2,884	-	-	-	-	-	7,913,866
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.019562	1.000000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1.0034
Incurred	1,294,398	1,163,628	1,390,561	1,353,583	1,302,324	1,379,503	2,884	-	-	-	-	-	7,886,881

January to June 2021 7,886,881
 Remove Benefit Changes in Experience Period -
 January to June 2021 Remove Benefit Change Impact 7,886,881

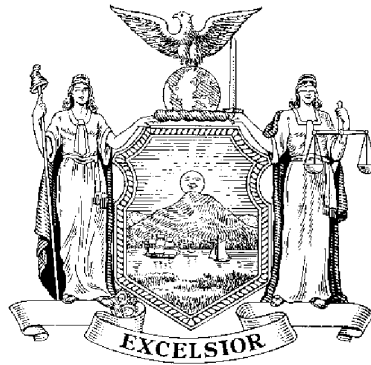
Seasonality Adjustment to complete CY 2021 2.000
 Estimated 2021 - Raw 15,773,761

Lives and Trend Adjustment 1.032
 Estimated 2021 - Adjusted for Lives and Trend 16,282,432

Benefit Changes -
Projected 2021 16,282,432

New York State Health Insurance Program

THE EMPIRE PLAN
Statement of Experience
Third Quarter 2021



Empire 
BLUECROSS

An Anthem Company



An Anthem Company

Yong Chong
Regional Vice President, Underwriting
14 Wall Street – 22nd Floor
New York, New York 10005
(212) 476-7193
Yong.Chong@empireblue.com

October 25, 2021

Mr. James DeWan, Director
Employee Benefit Division – Room 1106
New York State Department of Civil Service
Swan Street Building Core 1
Albany, New York 12239

Dear Mr. DeWan:

The Third Quarter 2021 Statement of Experience Report has been prepared for the New York State Health Insurance Program's Administrative Services Only (ASO) funding arrangement. The report includes the Hospital Program's claims experience paid through September 30, 2021.

Based on the ASO equivalent premium basis, we've projected a 2021 positive balance of \$24.587 million (see Section III-A, Column 4 - Item 9).

The 2021 ASO rate renewal shown on the chart below was based on zero margin in the ASO equivalent premium rates. The chart compares several significant items and assumptions from the approved 2021 ASO renewal (see Section III-A) and the projections provided in the enclosed report.

2021 Dollar Projections in Millions	2021 ASO Rate Renewal	1st Quarter	2nd Quarter	3rd Quarter
ASO Equivalent Premium	\$3,899.0	\$3,721.0	\$3,721.0	\$3,721.0
Incurred Claims Expense (Includes CLA & BDC)	3,801.5	3,721.6	3,576.9	3,606.9
Administration Fees & Other Expense	97.5	93.3	93.0	89.6
Gain / (Loss)	\$0.0	(\$93.8)	\$51.1	\$24.6
Projected Reserve at 12/31/2021 (w/o margin)	\$429.2	\$401.0	\$405.9	\$408.7
Annual Enrollment (contracts)	552,353	548,556	547,112	546,154

Mr. James DeWan
October 25, 2021
Page 2

Projected 2023 Renewal Action

The Equivalent Premium rate changes shown below summarize several scenarios pertaining to the 2023 year's preliminary ASO renewal pricing. The illustrative rate adjustments compare 2023 projected rate changes to the 2022 equivalent premium rates in the New York State Health Insurance Program's 2022 Rate Renewal document dated September 1, 2021. The 2022 rates have not yet been approved by the New York State Division of the Budget. Projected 2023 rate changes are subject to reevaluation during the 2022 year.

[1] This scenario assumes that none of the proposed 2019 plan changes would be ratified by collective bargaining groups. Details pertaining to the development and rate equivalents of the projected 2023 rate actions (shown below) are located on Sections IV-A (Exhibit 1 of 3) and IV-B (Exhibit 1 of 3) of the report.

Optimistic:	+ 5.6%
Best Estimate:	+ 6.9%
Pessimistic	+ 8.0%

[2] This 2022 scenario assumes that all collectively bargained plan changes are implemented. Details relating to their development and rate equivalents are in Sections IV-A (Exhibit 2 of 3) and IV-B (Exhibit 2 of 3) of the report.

Optimistic:	+ 5.6%
Best Estimate:	+ 6.8%
Pessimistic:	+ 8.1%

[3] Blended 2022 ratified and non-ratified collectively bargained plan changes are presented below. Details pertinent to their development and rate equivalents are in Sections IV-A (Exhibit 3 of 3) and IV-B (Exhibit 3 of 3) of the report. With the PEF and APSU plan ratifications, more than 99% of those involved in the collective bargaining process have ratified changes to their Hospital Plan.

Optimistic:	+ 5.6%
Best Estimate:	+ 6.8%
Pessimistic:	+ 8.0%

Please contact me should you have any questions or require additional information about this report.

Sincerely,



cc: Caroline Melkonian, Director, Governor's Office of Employee Relations
Paul McKinney, EBD Representative, Department of Civil Service
Vince Kozlowski, Vice President, Aon-Hewitt
Jason O'Malley, Regional Vice President, Empire BlueCross
Angela Blessing, Account Executive, Empire BlueCross

Section I

Experience of Current Quarter and Year to Date

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Year to Date Prior <u>Quarterly Report</u>	[2] Revised Year to Date <u>Thru Prior Quarter</u>	[3] <u>Current Quarter</u>	[4] Year to Date Through <u>Current Quarter</u>
1. ASO Equivalent Premium (DCS Calculation)	\$ 1,855,057,807	\$ 1,855,057,807	\$ 917,874,893	\$ 2,772,932,700
2. Paid Claims				
a. Hospital (Excludes BDC and CLA)	\$ 1,604,083,291	\$ 1,604,083,291	\$ 836,957,128	\$ 2,441,040,419
b. Medical Centers of Excellence	907,011	907,011	191,727	1,098,738
c. LiveHealth Online (LHO) Paid Claims	<u>133,931</u>	<u>133,931</u>	<u>69,529</u>	<u>203,460</u>
d. Subtotal Paid Claims - Items [2a] through [2c]	\$ 1,605,124,233	\$ 1,605,124,233	\$ 837,218,384	\$ 2,442,342,617
3. NYHCRA Charges				
a. Bad Debt & Charity (BDC)	\$ 115,518,905	\$ 115,518,905	\$ 60,006,402	\$ 175,525,307
b. Covered Lives Assessment (CLA)	<u>22,016,335</u>	<u>22,016,335</u>	<u>10,804,033</u>	<u>32,820,368</u>
c. Subtotal BDC & CLA - Item [3a] + [3b]	\$ 137,535,240	\$ 137,535,240	\$ 70,810,435	\$ 208,345,675
4. Paid Claim Charges - Item [2d] + [3c]	\$ 1,742,659,473	\$ 1,742,659,473	\$ 908,028,819	\$ 2,650,688,292
5. Liability for Outstanding Claim Charges				
a. At End of Reporting Period	\$ 372,396,206	451,208,432	\$ 407,687,239	\$ 407,687,239
b. At Beginning of Reporting Period	<u>354,868,457</u>	<u>354,868,457</u>	<u>451,208,432</u>	<u>354,868,457</u>
c. Net Change - Item [5a] less [5b]	\$ 17,527,749	\$ 96,339,975	\$ (43,521,193)	\$ 52,818,782
6. Incurred Claim Charges - Item [4] + [5c]	\$ 1,760,187,222	\$ 1,838,999,448	\$ 864,507,626	\$ 2,703,507,074
7. Administrative Fees & Other Expenses				
a. Base Administrative Fees	\$ 46,687,779	\$ 46,687,779	\$ 23,221,158	\$ 69,908,937
b. Other Expenses // Adjustments	(305,859)	(305,859)	(1,344,221)	(1,650,080)
c. Net Interest Charges & (Credits) - Through August 2021	<u>58,293</u>	<u>60,576</u>	<u>8,164</u>	<u>68,740</u>
d. Total Administrative Fees & Other Exp. - Item [7a] through [7c]	\$ 46,440,213	\$ 46,442,496	\$ 21,885,101	\$ 68,327,597
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7d]	\$ 1,806,627,435	\$ 1,885,441,944	\$ 886,392,727	\$ 2,771,834,671
9. Net Gain (Loss) - Equivalent Premium Item [1] - [8]	\$ 48,430,372	\$ (30,384,137)	\$ 31,482,166	\$ 1,098,029

Note:

[1] Equivalent Premium through the 3rd Quarter was provided by DCS's William Walker in an e-note dated 10/12/2021.

[2] Item [5] Liability values exclude reserve margin as specified in New York State Department of Civil Service e-note dated 04/01/2016.

Section II

Reconciliation of Experience Projections for Year Ending December 31, 2020

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Projected 2020 Renewal (DCS Adj'd.)	[2] Annual Statement	[3] 1st Quarter Report	[4] 2nd Quarter Report	[5] 3rd Quarter Report	[6] 4th Quarter Report
1. Two-Tier ASO Equivalent Premium (DCS Calculation)	\$ 3,686,102,794	\$ 3,633,786,707	\$ 3,633,786,707	\$ 3,633,786,707	\$ 3,633,786,707	
2. Paid Claims						
a. Hospital (Excludes BDC & CLA-GME)		\$ 2,852,954,164	\$ 2,852,954,164	\$ 2,852,954,164	\$ 2,852,954,164	
b. Medical Centers of Excellence		1,414,501	1,414,501	1,414,501	1,414,501	
c. LiveHelp Online		277,651	277,651	277,651	277,651	
d. Subtotal Paid Claims - Items [2a] + [2b]		\$ 2,854,646,316	\$ 2,854,646,316	\$ 2,854,646,316	\$ 2,854,646,316	
3. NYHCRA Charges Paid for - 01/01/2020 - 12/31/2020						
a. Bad Debt & Charity (BDC)		\$ 202,847,218	\$ 202,847,218	\$ 202,847,218	\$ 202,847,218	
b. Covered Lives Assessment (CLA-GME)		44,438,837	44,438,837	44,438,837	44,438,837	
c. Subtotal BDC & CLA - Items [3a] + [3b]		\$ 247,286,055	\$ 247,286,055	\$ 247,286,055	\$ 247,286,055	
4. Paid Claim Charges - Item [2c] + [3c]		\$ 3,101,932,371	\$ 3,101,932,371	\$ 3,101,932,371	\$ 3,101,932,371	
5. Liability for Outstanding Claim Charges						
a. At End of Reporting Period		\$ 354,868,457	\$ 383,392,769	\$ 395,209,748	\$ 404,877,955	
b. At Beginning of Reporting Period		366,696,889	366,696,889	366,696,889	366,696,889	
c. Net Change - Item [5a] less [5b]		\$ (11,828,432)	\$ 16,695,880	\$ 28,512,859	\$ 38,181,066	
6. Incurred Claim Charges [Item [4] + [5c]	\$ 3,590,031,671	\$ 3,090,103,939	\$ 3,118,628,251	\$ 3,130,445,230	\$ 3,140,113,437	
7. Administrative Fees & Other Expenses						
a. Base Administrative Fees (Net)	\$ 92,851,123	\$ 92,616,972	\$ 92,616,972	\$ 92,616,972	\$ 92,616,972	
b. Shared Communication (\$723,500 / Qtr.)	3,170,000	3,289,000	3,289,000	3,289,000	3,289,000	
c. Other Expenses // Adjustments	50,000	5,920,659	5,920,659	5,920,659	5,920,659	
d. Total Administrative Fees & Other Expenses	\$ 96,071,123	\$ 101,826,631	\$ 101,826,631	\$ 101,826,631	\$ 101,826,631	
8. Incurred Claim Charges & Admin Fees / Exps. Item [6] + [7d]	\$ 3,686,102,794	\$ 3,191,930,570	\$ 3,220,454,882	\$ 3,232,271,861	\$ 3,241,940,068	
9. Interest: Charge / (Income)	-	\$ 12,096	\$ 12,096	\$ 12,096	\$ 12,096	
10. Adjusted Plan Cost Total - Item [8] plus [9]	\$ 3,686,102,794	\$ 3,191,942,666	\$ 3,220,466,978	\$ 3,232,283,957	\$ 3,241,952,164	
11. Two-Tier Equivalent Premium Net Gain / (Loss) - Item [1] less [10]	\$ -	\$ 441,844,041	\$ 413,319,729	\$ 401,502,750	\$ 391,834,543	
12a. Five-Tier ASO Equivalent Premium		\$ 3,638,438,962	\$ 3,638,438,962	\$ 3,638,438,962	\$ 3,638,438,962	
12b. Two-Tier ASO Equivalent Premium - Item [1]		3,633,786,707	3,633,786,707	3,633,786,707	3,633,786,707	
12c. Five-Tier versus Two-Tier ASO Equivalent Premium Difference		\$ 4,652,255	\$ 4,652,255	\$ 4,652,255	\$ 4,652,255	
13. Five Tier Equivalent Premium Net Gain / (Loss) after Item [12c] Adjustment - Item [11] + [12c]	\$ -	\$ 446,496,296	\$ 417,971,984	\$ 406,155,005	\$ 396,486,798	

Note:

[1] Columns [3] through [5] are for illustrative purposes only.

[2] Items [5a] through [5c]'s Liability for Outstanding Claim Charges exclude reserve margin per New York State Department of Civil Service e-note dated 04/01/2016.

Section III-A

2021 Projected Experience

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] 2021 Renewal (Empire BlueCross)	[2] 1st Quarter Report	[3] 2nd Quarter Report	[4] 3rd Quarter Report	[5] 4th Quarter Report
1. Projected ASO Equivalent Premium (DCS Calculation)	\$ 3,899,015,442	\$ 3,721,014,216	\$ 3,721,014,216	\$ 3,721,014,216	
2. Paid Claims					
a. Hospital (Excludes BDC and CLA)		\$ 3,362,123,660	\$ 3,243,912,548	\$ 3,271,267,659	
b. Medical Centers of Excellence		1,584,760	1,596,250	1,454,075	
c. LiveHealth Online (LHO)		<u>321,038</u>	<u>300,524</u>	<u>271,479</u>	
d. Subtotal Paid Claims - Items [2a] through [2c]		\$ 3,364,029,458	\$ 3,245,809,322	\$ 3,272,993,213	
3. NYHCRA Charges					
a. Bad Debt & Charity (BDC)		\$ 243,554,228	\$ 236,125,575	\$ 236,459,440	
b. Covered Lives Assessment (CLA)		<u>44,413,348</u>	<u>43,842,333</u>	<u>43,624,402</u>	
c. Subtotal BDC & CLA - Item [3a] + [3b]		\$ 287,967,576	\$ 279,967,908	\$ 280,083,842	
4. Paid Claim Charges - Item [2d] + [3c]		\$ 3,651,997,034	\$ 3,525,777,230	\$ 3,553,077,055	
5. Liability for Outstanding Claim Charges					
a. At End of Reporting Period		\$ 424,444,998	\$ 405,944,208	\$ 408,660,406	
b. At Beginning of Reporting Period		<u>354,868,457</u>	<u>354,868,457</u>	<u>354,868,457</u>	
c. Net Change - Item [5a] less [5b]		\$ 69,576,541	\$ 51,075,751	\$ 53,791,949	
6. Incurred Claim Charges - Item [4] + [5c]	\$ 3,801,478,771	\$ 3,721,573,575	\$ 3,576,852,981	\$ 3,606,869,004	
7. Administrative Fees & Other Expenses					
a. Base Administrative Fees	\$ 94,187,234	\$ 93,539,712	\$ 93,293,481	\$ 93,130,095	
b. Other Expenses // Adjustments	3,339,000	(300,000)	(390,100)	(3,675,625)	
c. Net Interest Charges & (Credits)	<u>-</u>	<u>41,400</u>	<u>139,900</u>	<u>103,000</u>	
d. Total Administrative Fees & Other Exp. - Item [7a] thru [7c]	\$ 97,526,234	\$ 93,281,112	\$ 93,043,281	\$ 89,557,470	
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7d]	\$ 3,899,005,005	\$ 3,814,854,687	\$ 3,669,896,262	\$ 3,696,426,474	
9. Net Gain (Loss) - Item [1] - [8]	\$ 10,437	\$ (93,840,471)	\$ 51,117,954	\$ 24,587,742	

Section III-B

Components of Projected 2021 Year End Balance - In Millions

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

<u>Components of Projected Gain / (Loss):</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>
Projected 2021 Balance at ASO Equivalent Premium (2021 Renewal)	\$ -	\$ -	\$ -	
Change in 2020 & Earlier Claim Base	\$ (28.5)	\$ (40.3)	\$ (50.0)	
Change in Projected 2021 Trend	\$ (65.6)	\$ 91.4	\$ 71.0	
Other Expenses / Interest	\$ 0.3	\$ -	\$ 3.6	
Projected Gain / (Loss)	\$ (93.8)	\$ 51.1	\$ 24.6	

"EXCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS"

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2022 Rates

	Empire Plan 2022 "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 321.76	\$ 303.06	\$ 124.38
Family:	\$ 879.54	\$ 786.57	\$ 664.15

The 2022 Equivalent Premium rates shown above were included in the New York State Health Insurance Program's Hospital Plan's 2022 Rate Renewal document dated September 1, 2021 (refer to "Non-Ratification" Section 1 - Exhibit 16) as issued by Empire BlueCross. They have not yet been approved by the New York State Division of the Budget.

	<u>3rd Qtr. 2021 Report</u>			<u>4th Qtr. 2021 Report</u>			<u>1st Qtr. 2022 Report</u>			<u>2nd Qtr. 2022 Report</u>		
	<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>		
	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022
	Individual	Family		Individual	Family		Individual	Family		Individual	Family	
<u>Empire Plan</u>												
Realistic:	\$	343.96	\$ 940.23	6.9%								
Pessimistic:	\$	347.50	\$ 949.90	8.0%								
Optimistic:	\$	339.78	\$ 928.79	5.6%								
<u>Excelsior Plan</u>												
Realistic:	\$	323.97	\$ 840.84	6.9%								
Pessimistic:	\$	327.30	\$ 849.50	8.0%								
Optimistic:	\$	320.03	\$ 830.62	5.6%								
<u>SEHP / GSEU</u>												
Realistic:	\$	132.96	\$ 709.98	6.9%								
Pessimistic:	\$	134.33	\$ 717.28	8.0%								
Optimistic:	\$	131.35	\$ 701.34	5.6%								

"INCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS (EMPIRE PLAN ONLY)"

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2022 Rates

	Empire Plan 2022 "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 316.50	\$ 303.06	\$ 124.38
Family:	\$ 865.40	\$ 786.57	\$ 664.15

The 2022 Equivalent Premium rates shown above were included in the New York State Health Insurance Program's Hospital Plan's 2022 Rate Renewal document dated September 1, 2021 (refer to "Ratified" Section 2 - Exhibit 16) as issued by Empire BlueCross. They have not yet been approved by the New York State Division of the Budget.

	<u>3rd Qtr. 2021 Report</u>				<u>4th Qtr. 2021 Report</u>				<u>1st Qtr. 2022 Report</u>				<u>2nd Qtr. 2022 Report</u>			
	<u>Projected 2023 Rates</u>				<u>Projected 2023 Rates</u>				<u>Projected 2023 Rates</u>				<u>Projected 2023 Rates</u>			
	2023 "Without Margin" Rates		<u>% Change over 2022</u>		2023 "Without Margin" Rates		<u>% Change over 2022</u>		2023 "Without Margin" Rates		<u>% Change over 2022</u>		2023 "Without Margin" Rates		<u>% Change over 2022</u>	
	<u>Individual</u>	<u>Family</u>			<u>Individual</u>	<u>Family</u>			<u>Individual</u>	<u>Family</u>			<u>Individual</u>	<u>Family</u>		
<u>Empire Plan - Plan Changes Apply</u>																
Realistic:	\$	338.02	\$	924.25	6.8%											
Pessimistic:	\$	342.14	\$	935.50	8.1%											
Optimistic:	\$	334.22	\$	913.86	5.6%											
<u>Excelsior Plan - No Plan Changes</u>																
Realistic:	\$	323.67	\$	840.06	6.8%											
Pessimistic:	\$	327.61	\$	850.28	8.1%											
Optimistic:	\$	320.03	\$	830.62	5.6%											
<u>SEHP / GSEU - No Plan Changes</u>																
Realistic:	\$	132.84	\$	709.31	6.8%											
Pessimistic:	\$	134.45	\$	717.95	8.1%											
Optimistic:	\$	131.35	\$	701.34	5.6%											

"BLENDED EXPERIENCE RATING" - BASED ON COMPILATION OF RATIFIED & NON-RATIFIED EMPIRE PLAN ENROLLMENT & RATES

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2022 Rates

	Empire Plan 2022 Collective Bargaining Blended "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 316.55	\$ 303.06	\$ 124.38
Family:	\$ 865.51	\$ 786.57	\$ 664.15

The 2022 Equivalent Premium rates for the "Empire Plan" reflect a slight downward adjustment (Individual: -\$0.01 and Family: -\$0.04) to those presented for the Hospital Plan in the New York State Health Insurance Program's Rate Renewal document dated September 1, 2021 (refer to "Blended" Section 3 - Exhibit 16) as issued by Empire BlueCross. The adjustment had been noted in the Empire BlueCross September 29, 2021 response (Item [2] - regarding the APSU entity) to questions raised in an e-mail file from Aon's Vincent Kozlowski dated September 21, 2021.

	<u>3rd Qtr. 2021 Report</u>			<u>4th Qtr. 2021 Report</u>			<u>1st Qtr. 2022 Report</u>			<u>2nd Qtr. 2022 Report</u>		
	<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>		
	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022
	<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>	
<u>Empire Plan - Plan Changes Apply</u>												
Realistic:	\$	338.08	\$	924.36	6.8%							
Pessimistic:	\$	341.87	\$	934.75	8.0%							
Optimistic:	\$	334.28	\$	913.98	5.6%							
<u>Excelsior Plan - No Plan Changes</u>												
Realistic:	\$	323.67	\$	840.06	6.8%							
Pessimistic:	\$	327.30	\$	849.50	8.0%							
Optimistic:	\$	320.03	\$	830.62	5.6%							
<u>SEHP / GSEU - No Plan Changes</u>												
Realistic:	\$	132.84	\$	709.31	6.8%							
Pessimistic:	\$	134.33	\$	717.28	8.0%							
Optimistic:	\$	131.35	\$	701.34	5.6%							

Section IV - B (Exhibit 1 of 3)
Development of Projected Rate Increase - Assumes: NO RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2023 - 12/31/2023

		Optimistic <u>Assumptions</u>	Best Estimate <u>Assumptions</u>	Pessimistic <u>Assumptions</u>
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,563,695,831	\$ 3,563,695,831	\$ 3,563,695,831
2. Projected 2022 Covered Lives Assessment (CLA)		44,278,768	44,278,768	44,278,768
3. Projected 2022 Bad Debt & Charity Charges (BDC)		<u>259,835,503</u>	<u>259,835,503</u>	<u>259,835,503</u>
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,867,810,102	\$ 3,867,810,102	\$ 3,867,810,102
5. Average Monthly Number of Contracts - Projected for 2022 Year		545,728	545,728	545,728
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,530.17	\$ 6,530.17	\$ 6,530.17
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	81.14	81.14	81.14
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	<u>476.13</u>	<u>476.13</u>	<u>476.13</u>
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 7,087.44	\$ 7,087.44	\$ 7,087.44
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.78%	7.09%	8.31%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.91%	7.24%	8.50%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 377.44	\$ 462.99	\$ 542.66
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.22	2.03	2.84
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	<u>28.14</u>	<u>34.47</u>	<u>40.47</u>
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 406.80	\$ 499.49	\$ 585.97
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,494.24	\$ 7,586.93	\$ 7,673.41
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18c)	\$ 7,669.08	\$ 7,761.77	\$ 7,848.25
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	<u>-</u>	<u>-</u>	<u>-</u>
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(19)+20)	\$ 7,669.08	\$ 7,761.77	\$ 7,848.25
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,263.62	\$ 7,263.62	\$ 7,263.62
23. 2023 Projected Equivalent Premium Rate Change %	(23)=(21)/(22)-1.00	5.6%	6.9%	8.0%

Note:

[1] This exhibit assumes that benefit plan changes related to collective bargaining are not implemented during the 2019 - 2023 calendar years.

[2] The Item [18] proposed Administrative PCPM Fee of \$14.57 from the NYSHIP 2022 Rate Renewal document (Exhibit 20) dated 9/1/2021 has also been included in the above projection on an illustrative basis.

Section IV - B (Exhibit 2 of 3)
Development of Projected Rate Increase - Assumes: RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2023 - 12/31/2023

		Optimistic Assumptions	Best Estimate Assumptions	Pessimistic Assumptions
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,504,066,477	\$ 3,504,066,477	\$ 3,504,066,477
2. Projected 2022 Covered Lives Assessment (CLA)		44,278,768	44,278,768	44,278,768
3. Projected 2022 Bad Debt & Charity Charges (BDC)		255,571,220	255,571,220	255,571,220
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,803,916,465	\$ 3,803,916,465	\$ 3,803,916,465
5. Average Monthly Number of Contracts - Projected for 2022 Year		545,728	545,728	545,728
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,420.90	\$ 6,420.90	\$ 6,420.90
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	81.14	81.14	81.14
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	468.31	468.31	468.31
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 6,970.35	\$ 6,970.35	\$ 6,970.35
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.80%	7.07%	8.32%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.93%	7.23%	8.51%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 372.41	\$ 453.96	\$ 534.22
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.22	2.03	2.84
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	27.77	33.86	39.85
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 401.40	\$ 489.85	\$ 576.91
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,371.75	\$ 7,460.20	\$ 7,547.26
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,546.59	\$ 7,635.04	\$ 7,722.10
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (19-7-14)	-	-	-
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(19+20)	\$ 7,546.59	\$ 7,635.04	\$ 7,722.10
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,146.74	\$ 7,146.74	\$ 7,146.74
23. 2023 Projected Equivalent Premium Rate Change %	(23)=[(21) / (22)] -1.00	5.6%	6.8%	8.1%

Note:

[1] This exhibit assumes the ratification of all previously communicated collectively bargained plan changes (primarily increased copayments).

[2] The Item [18] proposed Administrative PCPM Fee of \$14.57 from the NYSHIP 2022 Rate Renewal document (Exhibit 20) dated 9/1/2021 has also been included in the above projection on an illustrative basis.

Section IV - B (Exhibit 3 of 3)
Development of Projected Rate Increase - Assumes - BLENDED Rate Action Based on Ratified (99%+) Empire Plan Enrollment
For the Period 1/1/2023- 12/31/2023

		Optimistic Assumptions	Best Estimate Assumptions	Pessimistic Assumptions
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,504,493,835	\$ 3,504,493,835	\$ 3,504,493,835
2. Projected 2022 Covered Lives Assessment (CLA)		44,278,768	44,278,768	44,278,768
3. Projected 2022 Bad Debt & Charity Charges (BDC)		255,601,813	255,601,813	255,601,813
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,804,374,416	\$ 3,804,374,416	\$ 3,804,374,416
5. Average Monthly Number of Contracts - Projected for 2022 Year		545,728	545,728	545,728
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,421.69	\$ 6,421.69	\$ 6,421.69
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	81.14	81.14	81.14
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	468.37	468.37	468.37
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 6,971.20	\$ 6,971.20	\$ 6,971.20
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.80%	7.07%	8.32%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.92%	7.23%	8.51%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 372.46	\$ 454.01	\$ 534.28
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.22	2.03	2.84
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	27.73	33.86	39.86
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 401.41	\$ 489.90	\$ 576.98
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,372.61	\$ 7,461.10	\$ 7,548.18
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,547.45	\$ 7,635.94	\$ 7,723.02
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	-	-	-
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(21+22)	\$ 7,547.45	\$ 7,635.94	\$ 7,723.02
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,147.69	\$ 7,147.69	\$ 7,147.69
23. 2023 Projected Equivalent Premium Rate Change %	(23)=[(21) / (22)] - 1.00	5.6%	6.8%	8.0%

Note:

[1] This exhibit was based on the ratified and non-ratified enrollment through 09/30/2021 for previously communicated collectively bargained plan changes (primarily increased copayments).

[2] The Item [18] proposed Administrative PCPM Fee of \$14.57 from the NYSHIP 2022 Rate Renewal document (Exhibit 20) dated 9/1/2021 has also been included in the above projection on an illustrative basis.

Section V-A

**Projected Reserve Liability and Paid Claims Reconciliation Summary - 2021
Blended Valuation of Ratified & Non-Ratified Plan Changes**

<u>Hospital</u>	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2020	Projected Paid Claims in 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 3,272,612,931	\$ -	\$ 2,902,807,670	\$ 369,805,261
2020	2,894,738,986	2,528,535,583	357,519,186	8,684,217
2019	3,042,500,324	3,032,205,132	8,236,154	2,059,038
2018	2,844,939,582	2,842,717,702	1,777,504	444,376
2017	2,644,121,874	2,642,978,810	1,028,758	114,306
2016	2,481,848,902	2,481,919,190	(70,288)	-
2015 & '14	2,246,143,075	2,246,174,400	(31,325)	-
Total	\$ 19,426,905,674	\$ 15,774,530,817	\$ 3,271,267,659	\$ 381,107,198
Net Provider Paym't per 12/2017 Invoice (Offline CS90)		866,118		-
Claims Overpay.Recovery Macro Process Issue)		\$ 15,775,396,935		\$ 381,107,198

Centers of Excellence - Medical

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2020	Projected Paid Claims in 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 1,875,000	\$ -	\$ 1,021,875	\$ 853,125
2020	1,245,000	815,094	405,006	24,900
2019	1,452,500	1,422,083	24,334	6,083
2018	1,545,000	1,542,740	2,034	226
2017	1,026,500	1,025,582	826	92
2016	940,424	940,424	-	-
2015	823,241	823,241	-	-
Total	\$ 8,907,665	\$ 6,569,164	\$ 1,454,075	\$ 884,426

LiveHealth Online (LHO)

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2020	Projected Paid Claims in 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 285,000	\$ -	\$ 252,225	\$ 32,775
2020	297,500	277,651	19,254	595
Total	\$ 582,500	\$ 277,651	\$ 271,479	\$ 33,370

Bad Debt & Charity

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Charges	Charges Paid Through 12/31/2020	Projected Paid Charges for 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 238,462,173	\$ -	\$ 212,231,334	\$ 26,230,839
2020	205,633,359	181,484,173	23,820,173	329,013
2019	215,716,171	215,391,299	259,898	64,974
2018	200,687,383	200,581,524	95,273	10,586
2017	184,895,734	184,834,353	61,381	-
2016	178,819,733	178,826,506	(6,773)	-
2015 & '14	167,818,525	167,820,371	(1,846)	-
Total	\$ 1,392,033,078	\$ 1,128,938,226	\$ 236,459,440	\$ 26,635,412

Section V-A

Projected Reserve Liability and Paid Claims Reconciliation Summary - 2021
Blended Valuation of Ratified & Non-Ratified Plan Changes

Covered Lives Assessment (CLA - GME)

	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Charges	Charges Paid Through 12/31/2020	Projected Paid Charges for 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 43,624,402	\$ -	\$ 43,624,402	\$ -
2020	44,438,837	44,438,837	-	-
2019	45,169,652	45,169,652	-	-
2018	44,743,247	44,743,247	-	-
2017	48,457,226	48,457,226	-	-
2016	52,713,727	52,713,727	-	-
2015	51,387,456	51,387,456	-	-
Total	\$ 330,534,547	\$ 286,910,145	\$ 43,624,402	\$ -

Projected Claim Reserves

	(A)	(B)	(C) = (A) + (B)
	Projected Reserve Liability at 12/31/2021	Margin of 0.0% on Reserve Liability at 12/31/2021	Projected Reserve Liability at 12/31/2021
[1] Hospital	\$ 381,107,198	\$ -	\$ 381,107,198
[2] Centers of Excellence	884,426	-	884,426
[3] LiveHealth Online	33,370	-	33,370
[4] Bad Debt & Charity	26,635,412	-	26,635,412
[5] Covered Lives Assessment	-	-	-
	\$ 408,660,406	\$ -	\$ 408,660,406

Section V-B

Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2021

Blended Reserving Based on Ratified & Non-Ratified Enrollment Through Third Quarter 2021

	Projected Reserve at 12/31/2021	0.0% Margin on Projected Reserve at 12/31/2021	Projected Liability at 12/31/2021
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims @ 12/31/2021	\$ 381,107,198	\$ -	\$ 381,107,198
1B. Centers of Excellence	884,426	-	884,426
1C. LiveHealth Online	33,370	-	33,370
1D. Bad Debt & Charity	26,635,412	-	26,635,412
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	\$ 408,660,406	\$ -	\$ 408,660,406

Section V-C

Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2022

Blended Reserving Based on Ratified & Non-Ratified Enrollment

	Projected Reserve at 12/31/2022	0.0% Margin on Projected Reserve at 12/31/2022	Projected Liability at 12/31/2022
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims	\$ 407,818,315	\$ -	\$ 407,818,315
1B. Centers of Excellence	840,617	-	840,617
1C. LiveHealth Online	39,187	-	39,187
1D. Bad Debt & Charity	33,443,282	-	33,443,282
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	\$ 442,141,401	\$ -	\$ 442,141,401



**The Empire
Plan**

Medical Program

2021 Third Quarter Financial



October 15, 2021

United
Healthcare®

State of New York - Empire Plan

Medical Program

2021 3rd Quarter Financial Report

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UnitedHealthcare Insurance Company of New York
13 Cornell Rd. Latham, NY 12110

October 15, 2021

Paul McKinney
Human Resource Specialist 5, Financial Administration
Department of Civil Service
Empire State Plaza, Agency Building 1
Albany, New York 12239

Paul,

Enclosed is the estimated 2021 Empire 3rd Quarter Financial Statement. Estimated 2021 results are the sum of nine months' actual year-to-date experience, as presented in Section I, plus projected incurred data. Projection methodology varies by category as described below.

Level Funding Amount

2021 level funding is projected to be \$3.6 billion which includes a \$251.4 million reduction to the recommended level funding when the renewal was finalized. This reduction is the primary driver of the projected deficit.

Mediprime adjustments reflect the amount due from UnitedHealthcare Insurance Company of New York (UHCNY) for the difference between the five-tier level funding paid on behalf of Participating Agencies (PA) and the two-tier level funding liability. The total difference for 2021 is \$41.3 million.

Paid Claims

Annual statistical paid claims for 2021 are derived from the average ratio of paid to incurred claims for plan years 2019 and 2020. Details are provided in Section IIIA of the statement.

Gross paid claims, as provided on Line I of the Calculation of Financial Paid Claims in Section IIIA, have been adjusted by the difference between statistical claim data and financial claim data, Medical Pharmacy Rebates/Fees, and the Basic Medical Provider Discount Program Fee.

On a full year basis, net paid claims of \$3.7 billion are 21.7% greater than 2020 net paid claims of \$3.0 billion. 2020 utilization was significantly impacted by COVID-19

On a year-to-date basis, net paid claims of \$2.7 billion are 24.3% greater than year-to-date 2020 net paid claims of \$2.2 billion. Year-to-date factors other than trend include:

- Average enrollment, utilizing a 2-month setback to compensate for claim lag, has decreased 1.3% from 1,094,217 to 1,079,761
- Receipts per member have increased 19.7%
- Number of claims submitted electronically is 15.2% higher

- Number of claims processed per member has increased 19.4%
- Average claim paid per member is 26.2% higher

Surcharges and Assessments

Annual surcharges of \$21.9 million are based on nine months of actual NY HCRA and other state surcharges as of September 30, 2021.

Open and Unreported Reserve (O & U)

The estimate of the open and unreported reserve as of December 31, 2021 is provided in Section IIIB of the package.

Incurred Claims

Section IA of the quarterly report shows gross claims incurred and paid to date in 2021 compared to gross claims incurred and paid from January 1, 2020 through September 30, 2020. Basic Medical (BM) claims have increased 26.6% while Par Provider (PP) claims have increased 24.5%. On a per member per month (PMPM) basis, BM increased 28.5%, PP increased 26.4% and combined increased 26.9%.

The following is a brief description of the process used to project 2021 gross incurred claims.

Step 1: January 1 through July 31, 2021 incurred claims, paid through September 30, 2021 are completed using monthly completion factors

Step 2: Estimated August through December 2021 incurred claims are developed by using actual August through December 2020 incurred and paid through September 30, 2021 and

- a) applying monthly completion factors
- b) adjusting by the change in lives from 2020 to 2021
- c) adjusting for the expected impact of benefit changes and fee schedule changes
- d) adjusting for the COVID-19 impacts including the Vaccine and Testing Mandate

Step 3: The results of Step 1 and Step 2 are added together to produce a completed 12-month incurred claims estimate

The calendar year 2021 incurred claims estimate from Step 3 is then adjusted for items including manual payments, the Basic Medical Provider Discount Program and Medical Pharmacy Rebate Program. Details are provided in Section IIIC of the report. Total projected 2021 net incurred of \$3.7 billion are 20.6% higher than 2020 net incurred of \$3.1 billion.

Administrative Expenses

Annual 2021 administrative expenses are based on actual expenses through September 30, 2021. Total estimated expenses of \$216.5 million are 8.9% (\$17.7 million) higher than final 2020 expenses of \$198.8 million. Expense estimations will be refined as the year matures. Some of the more significant components of this change include:

- \$9.1 million increase (308.4%) in Shared Communications expenses due to a change in how Empire allocates the budget between the carriers. There was minimal change to the overall communications budget.
- \$2.3 increase (6.2%) Claim Administrative expenses resulting from annual cost of living adjustment, staffing changes, return to normal claim related expenses impacted by COVID-19, estimated capital projects and decreased occupancy allocations
- \$5.1 million increase (7.8%) in Other Administrative costs due to annual cost of living adjustments, an increased service fee, member website modernization, other projects, and overhead/expense allocations

- \$0.6 million decrease (11.6%) for Nurseline assumes 8% utilization and will be finalized at year end for 12 months of actual call volume
- \$0.5 million increase (25.0%) for Network Integration due to expansion of program
- \$0.2 million increase (123.7%) in Acupuncture due to first full year of program
- \$0.2 million decrease (2.4%) in Disease Management due to membership
- \$1.3 million decrease (87.1%) in interest credits

2021 Summary

The estimated full year level funding deficit of \$332.8 million is (-9.3%) of the level funding amount. The main driver of the deficit is a requested reduction in 2021 level funding rates when the renewal was finalized.

2023 Budget Recommendation

Projected 2023 level funding rates were developed based on the following:

- Trend for 2023 represents our best estimate of unit cost and utilization increases as well as the leveraging effect of deductibles and co-payments. Combined 2023 pricing trend is 3.8%.
- No changes in enrollment are anticipated in 2023
- Claims and expenses are based on data through September 30, 2021
- Current and projected 2023 Excelsior rates are included in section IVC
- COVID-19 vaccination requirement is achieved, and testing ends in 2022
- COVID-19 has minimal impact
- Makeup of the anticipated 2022 deficit estimated at \$105 million
- No claim or utilization adjustments have been made for the Consolidated Appropriations Act or No Surprises Act

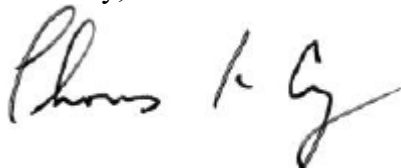
Three sets of experience and corresponding level funding rates have been developed for 2023 using the blended experience pool as a base. The first represents the blended experience, the second assumes plan changes are extended to all groups effective January 1, 2023, and the third assumes no plan changes are implemented for any group effective January 1, 2023.

The projected change in level funding effective January 1, 2023 is based on the preliminary approved 2022 rates. Please note that No Groups Ratify is higher due to understated 2022 rates.

- Blended + 6.5%
- All Groups Ratify + 6.5%
- No Groups Ratify + 9.5%

After completing your review of the financial statement, please let me know if you wish to discuss any portion of the statement.

Sincerely,



Thomas K. Coy
Underwriting Director

SECTION I

2021 EXPERIENCE OF CURRENT QUARTER AND YEAR TO DATE			
	Empire Plan (In Thousands)		
	Estimated Prior Qtr YTD	Estimated Current Qtr	Estimated YTD
1. Level Funding Amount	\$1,795,953	\$897,450	\$2,693,403
2a. Paid Claims	\$1,767,340	\$919,354	\$2,686,694
2b. Surcharges and Assessments	\$10,470	\$5,469	\$15,939
2c. Open & Unreported Reserve 9/30/2021	\$397,963	\$450,230	\$450,230
2d. Open & Unreported Reserve 12/31/2020	\$379,204	\$379,204	\$379,204
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$1,796,569	\$977,089	\$2,773,658
3a. Administrative Expenses	\$104,964	\$53,879	\$158,843
3b. Interest Charges (Credits)	(\$135)	(\$31)	(\$166)
3c. Total Expenses (3a + 3b)	\$104,829	\$53,848	\$158,677
4. Audit & Other Adjustments	\$1,191	\$0	\$1,191
5. Surplus (Deficit) (1 - 2e - 3c + 4)	(\$104,255)	(\$133,487)	(\$237,742)
6. Mediprime Adjustment	\$22,455	\$9,754	\$32,208
7. Amount due to (from) NY State	(\$81,800)	(\$123,733)	(\$205,533)

SCHEDULE OF PAID CLAIMS YEAR TO DATE (In Thousands)		
I. Gross Claims/Payments (Statistical)		\$2,665,889
Add:	Claims Pending 12/31/2020	\$23,264
Less:	Claims Pending 9/30/2021	\$31,477
Gross Claims/Payments (Financial)		\$2,657,676
II. Less:	a) Medical Pharmacy Rebates	(\$3,130)
	b) Financial Adjustment	\$3,395
III. Add:	a) Basic Medical Provider Discount Program Fees	\$28,284
	b) Medical Pharmacy Rebate Fees	\$470
IV. Net Paid Claims (Financial)		\$2,686,694

Please note that totals may differ due to rounding

Section IA

**2020 / 2021 Claim Comparison
Incurred and Paid as of September 30, 2021**

	Basic Medical			Par Provider			Combined		
	2020	2021	% Change	2020	2021	% Change	2020	2021	% Change
January	\$74,459,102	\$68,812,210	-7.6%	\$213,464,413	\$214,745,848	0.6%	\$287,923,516	\$283,558,058	-1.5%
February	\$73,386,895	\$71,889,807	-2.0%	\$185,059,747	\$189,092,573	2.2%	\$258,446,642	\$260,982,380	1.0%
March	\$57,068,879	\$92,132,341	61.4%	\$152,062,316	\$233,167,977	53.3%	\$209,131,195	\$325,300,318	55.5%
April	\$33,489,470	\$86,877,115	159.4%	\$92,362,826	\$217,154,794	135.1%	\$125,852,297	\$304,031,909	141.6%
May	\$45,539,289	\$78,565,675	72.5%	\$125,515,789	\$198,835,899	58.4%	\$171,055,078	\$277,401,574	62.2%
June	\$66,230,815	\$77,929,332	17.7%	\$174,417,705	\$209,670,747	20.2%	\$240,648,519	\$287,600,079	19.5%
July	\$64,600,825	\$65,011,211	0.6%	\$186,715,211	\$195,731,843	4.8%	\$251,316,036	\$260,743,054	3.8%
August	\$49,873,169	\$51,955,053	4.2%	\$168,992,003	\$185,314,695	9.7%	\$218,865,172	\$237,269,747	8.4%
September	\$12,202,713	\$10,694,618	-12.4%	\$90,581,166	\$86,066,892	-5.0%	\$102,783,879	\$96,761,510	-5.9%
Total	\$476,851,157	\$603,867,361	26.6%	\$1,389,171,177	\$1,729,781,268	24.5%	\$1,866,022,334	\$2,333,648,629	25.1%

	Membership		Basic Medical PMPM			Par Provider PMPM			Combined		
	2020	2021	2020	2021	% Change	2020	2021	% Change	2020	2021	% Change
January	1,095,637	1,083,848	\$67.96	\$63.49	-6.6%	\$194.83	\$198.13	1.7%	\$262.79	\$261.62	-0.4%
February	1,095,367	1,081,680	\$67.00	\$66.46	-0.8%	\$168.95	\$174.81	3.5%	\$235.95	\$241.28	2.3%
March	1,095,456	1,080,458	\$52.10	\$85.27	63.7%	\$138.81	\$215.80	55.5%	\$190.91	\$301.08	57.7%
April	1,094,952	1,078,605	\$30.59	\$80.55	163.3%	\$84.35	\$201.33	138.7%	\$114.94	\$281.88	145.2%
May	1,093,419	1,075,862	\$41.65	\$73.03	75.3%	\$114.79	\$184.82	61.0%	\$156.44	\$257.84	64.8%
June	1,091,866	1,074,286	\$60.66	\$72.54	19.6%	\$159.74	\$195.17	22.2%	\$220.40	\$267.71	21.5%
July	1,089,861	1,072,020	\$59.27	\$60.64	2.3%	\$171.32	\$182.58	6.6%	\$230.59	\$243.23	5.5%
August	1,087,543	1,070,442	\$45.86	\$48.54	5.8%	\$155.39	\$173.12	11.4%	\$201.25	\$221.66	10.1%
September	1,087,157	1,070,919	\$11.22	\$9.99	-11.0%	\$83.32	\$80.37	-3.5%	\$94.54	\$90.35	-4.4%
Total	9,831,258	9,688,120	\$48.50	\$62.33	28.5%	\$141.30	\$178.55	26.4%	\$189.81	\$240.88	26.9%

SECTION II
RECONCILIATION OF EXPERIENCE PROJECTIONS FOR PRIOR YEAR

	Empire Plan	
	<u>Renewal</u>	<u>Financial</u>
1. Level Funding Amount	\$3,580,752	\$3,581,866
2a. Paid Claims	\$3,352,435	\$3,017,423
2b. Surcharges and Assessments	\$25,704	\$20,648
2c. Open & Unreported Reserve at 12/31/2020	\$355,417	\$379,204
2d. Open & Unreported Reserve at 12/31/2019	\$357,986	\$342,045
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,375,569	\$3,075,230
3a. Administrative Expenses	\$211,333	\$200,308
3b. Interest Charges (Credits)	(\$6,150)	(\$1,500)
3c. Total Expenses (3a + 3b)	\$205,183	\$198,809
4. Audit & Other Adjustments	\$0	\$26
5. Surplus/(Deficit)	\$0	\$307,853
2c. 1st Quarter Ending Open & Unreported Reserve		\$396,781
5. Surplus/(Deficit)		\$290,276
2c. 2nd Quarter Ending Open & Unreported Reserve		\$408,597
5. Surplus / (Deficit)		\$278,460
2c. 3rd Quarter Ending Open & Unreported Reserve		\$407,089
5. Surplus / (Deficit)		\$279,968

Please note that totals may differ due to rounding

**SECTION III
CURRENT YEAR PROJECTION**

**2021 3rd Quarter Report
Based on Experience Through September 30, 2021
In Thousands**

Empire Plan	Projected at Renewal	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report
1. Level Funding Amount	\$3,636,961	\$3,609,530	\$3,591,166	\$3,590,385	\$0
2a. Paid Claims	\$3,617,659	\$3,621,555	\$3,621,946	\$3,671,034	\$0
2b. Surcharges and Assessments	\$26,338	\$25,803	\$25,806	\$21,857	\$0
2c. Open & Unreported Reserve 12/31/2021	\$362,915	\$408,611	\$409,664	\$394,192	\$0
2d. Open & Unreported Reserve 12/31/2020	\$329,159	\$379,204	\$379,204	\$379,204	\$0
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,677,752	\$3,676,765	\$3,678,212	\$3,707,879	\$0
3a. Administrative Expenses	\$211,330	\$216,144	\$215,259	\$216,707	\$0
3b. Interest Charges (Credits)	(\$709)	(\$184)	(\$196)	(\$194)	\$0
3c. Total Expenses (3a + 3b)	\$210,621	\$215,961	\$215,062	\$216,513	\$0
4. Audit & Other Adjustments	\$0	\$1,191	\$1,191	\$1,191	\$0
5. Surplus (Deficit) (1 - 2e - 3c + 4)	(\$251,412)	(\$282,004)	(\$300,918)	(\$332,816)	\$0
6. Mediprime Adjustment	\$0	\$45,116	\$44,822	\$41,319	\$0
7. Amount due to (from) NY State	(\$251,412)	(\$236,888)	(\$256,096)	(\$291,497)	\$0

Please note that totals may differ due to rounding

**SECTION IIIA
PAID CLAIMS RECONCILIATION**

2021 Statistical Paid Claims

In Thousands

	Total Projected Incurred Claims ⁽³⁾	Claims Paid Through 12/31/2020	Claims Paid Through 12/31/2021 ⁽¹⁾⁽³⁾	Claim Runout at 12/31/2021 ⁽²⁾
2021	\$3,620,175	\$0	\$3,302,927	\$317,248
2020	\$3,038,636	\$2,701,293	\$333,358	\$3,985
2019	\$3,153,643	\$3,149,396	\$4,247	\$0
2018	\$3,007,927	\$3,006,640	\$1,287	\$0
TOTAL	\$12,820,381	\$8,857,330	\$3,641,818	\$321,233

- (1) Total ties to Schedule of Paid Claims (I.) below
(2) Total ties to Claim Runout calculation on Section III B
(3) Incurred claims and paid claims include manual checks

**Calculation of Financial Paid Claims
For the Period Ended December 31, 2021**

I. Gross Claims/Payments (Statistical)	\$3,641,818,031
Add: Claims Pending 12/31/2020	\$23,264,234
Less: Claims Pending 12/31/2021	\$31,477,224
Gross Claims/Payments (Financial)	\$3,633,605,041
II. Less: a) Medical Pharmacy Rebates	(\$4,173,970)
b) Financial Adjustment	\$3,395,242
III. Add: a) Basic Medical Provider Discount Program Fee	\$37,581,271
b) Medical Pharmacy Rebate Fees	\$626,095
IV. Net Paid Claims (Financial)	\$3,671,033,680

Net Incurred Claims

	Gross Amount	Adjustments ⁽¹⁾	Net Amount
2021 Claims Incurred	\$3,620,175,070	\$34,033,397	\$3,654,208,467
2020 Claims Incurred	\$3,038,635,743	\$27,510,253	\$3,066,145,995
2019 Claims Incurred	\$3,153,642,864	\$29,178,639	\$3,182,821,502
2018 Claims Incurred	\$3,007,926,966	\$29,535,174	\$3,037,462,140
2021 Claims Incurred/Paid	\$3,302,926,863	\$34,033,397	\$3,336,960,260

(1) Medical Pharmacy Rebates / Fees and Basic Medical Provider Discount Program Fee

Please note that totals may differ due to rounding

SECTION IIIB
DETERMINATION OF 12/31/2021 OPEN & UNREPORTED RESERVE
In Millions

Ia.	2021 Claims Incurred ⁽¹⁾	\$3,654.2	
Ib.	2021 Claims Incurred Paid Through 12/31/2021 ⁽¹⁾	\$3,337.0	
I.	12/31/2021 Runout due to 2021 Incurred		\$317.2
IIa.	Remaining 2020 Runout as of 12/31/2021	\$4.0	
IIb.	Remaining Runout prior to 2020	\$0.0	
II.	Total Claim Runout		\$321.2
IIIa.	Administrative Runout Expense 2.23%	\$7.2	
IIIb.	Surcharges and Assessments	\$1.9	
IIIc.	Held for Imprest Balance	\$25.0	
III.	Subtotal		\$355.3
IVa.	Medicare Reclamation & Provider Litigation Risk	\$7.9	
IV.	Subtotal		\$363.1
Va.	Claim Base Adjustment	(\$0.4)	
Vb.	Claims Pending 12/31/2021	\$31.5	
V.	Total Open & Unreported Reserve		\$394.2

(1) Statistical and Net of Adjustments

Claim Base Adjustment		
A.	Total Claim Runout (Statistical Data)	\$321,232,740
B.	Statistical Paid Claims (Sect IIIA: Gross Statistical Claims)	\$3,641,818,031
C.	Claim Runout as % of Statistical Paid (A/B)	8.8%
D.	Financial Paid Claims (Sect IIIA: Gross Claims net of the Financial Adj)	\$3,637,000,283
E.	Adjusted Claim Runout (C*D)	\$320,807,783
F.	Claim Base Adjustment (E minus A)	(\$424,958)

Please note that totals may differ due to rounding

SECTION IIC
Projected 2021 Claims Incurred
Participating Provider

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$87,615,985												\$87,615,985
Feb-21	\$90,216,016	\$81,483,261											\$171,699,277
Mar-21	\$20,000,760	\$81,062,823	\$107,715,317										\$208,778,901
Apr-21	\$8,417,838	\$15,290,364	\$82,312,509	\$96,239,956									\$202,260,667
May-21	\$4,119,686	\$5,812,381	\$25,803,377	\$89,163,553	\$88,394,762								\$213,293,759
Jun-21	\$2,054,767	\$2,432,553	\$10,028,289	\$18,377,321	\$84,199,516	\$91,258,891							\$208,351,337
Jul-21	\$1,349,827	\$2,221,075	\$5,697,050	\$8,926,975	\$15,739,728	\$92,378,273	\$86,499,943						\$212,812,870
Aug-21	\$819,250	\$921,648	\$1,178,024	\$2,277,425	\$5,891,910	\$18,484,933	\$92,342,899	\$95,287,998					\$217,204,086
Sep-21	\$151,719	(\$131,532)	\$433,410	\$2,169,564	\$4,609,983	\$7,548,650	\$16,889,002	\$90,026,697	\$86,066,892				\$207,764,386
Total	\$214,745,848	\$189,092,573	\$233,167,977	\$217,154,794	\$198,835,899	\$209,670,747	\$195,731,843	\$185,314,695	\$86,066,892	\$0	\$0	\$0	\$1,729,781,268
Total Participating Provider			\$1,729,781,268										

SECTION IIC
Projected 2021 Claims Incurred
Participating Provider

<u>Claims Paid</u>	<u>Aug-20</u>	<u>Sep-20</u>	<u>Oct-20</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Total</u>
Aug-20	\$90,869,610												\$90,869,610
Sep-20	\$78,122,393	\$90,581,166											\$168,703,559
Oct-20	\$15,047,493	\$77,097,280	\$99,460,488										\$191,605,261
Nov-20	\$4,599,371	\$13,196,808	\$76,059,560	\$82,877,331									\$176,733,070
Dec-20	\$2,747,312	\$4,934,518	\$17,111,235	\$83,242,926	\$93,094,081								\$201,130,072
Jan-21	\$1,122,386	\$2,988,095	\$6,770,354	\$14,855,965	\$78,029,011	\$87,615,985							\$191,381,796
Feb-21	\$911,899	\$1,596,872	\$3,372,209	\$6,553,666	\$15,344,490	\$90,216,016	\$81,483,261						\$199,478,412
Mar-21	\$1,072,295	\$1,522,354	\$2,132,176	\$3,616,111	\$7,030,988	\$20,000,760	\$81,062,823	\$107,715,317					\$224,152,825
Apr-21	\$705,492	\$777,217	\$1,156,070	\$1,646,189	\$3,493,080	\$8,417,838	\$15,290,364	\$82,312,509	\$96,239,956				\$210,038,715
May-21	\$487,285	\$958,404	\$750,451	\$1,070,440	\$2,005,946	\$4,119,686	\$5,812,381	\$25,803,377	\$89,163,553	\$88,394,762			\$218,566,284
Jun-21	\$221,071	\$340,104	\$430,075	\$679,113	\$1,310,081	\$2,054,767	\$2,432,553	\$10,028,289	\$18,377,321	\$84,199,516	\$91,258,891		\$211,331,781
Jul-21	\$229,361	\$111,060	\$216,033	\$267,714	\$400,881	\$1,349,827	\$2,221,075	\$5,697,050	\$8,926,975	\$15,739,728	\$92,378,273	\$86,499,943	\$214,037,919
Aug-21	\$109,322	\$171,905	\$45,654	\$172,447	\$384,192	\$819,250	\$921,648	\$1,178,024	\$2,277,425	\$5,891,910	\$18,484,933	\$92,342,899	\$122,799,609
Sep-21	\$49,047	\$310,332	\$84,707	\$88,369	\$360,618	\$151,719	(\$131,532)	\$433,410	\$2,169,564	\$4,609,983	\$7,548,650	\$16,889,002	\$32,563,870
Subtotal:	\$196,294,336	\$194,586,115	\$207,589,012	\$195,070,273	\$201,453,367	\$214,745,848	\$189,092,573	\$233,167,977	\$217,154,794	\$198,835,899	\$209,670,747	\$195,731,843	\$2,453,392,783
Completion:	0.998	0.997	0.996	0.995	0.994	0.993	0.990	0.987	0.981	0.972	0.954	0.919	0.981
Total:	\$196,703,787	\$195,087,656	\$208,365,928	\$196,009,234	\$202,615,746	\$216,305,938	\$191,004,767	\$236,311,501	\$221,337,765	\$204,579,416	\$219,690,160	\$213,025,729	\$2,501,037,628
Total (August-December, 2020)			\$998,782,352										
Lives Adjustment			-1.4%										
Trend			5.0%										
5 Month Total			\$1,033,694,364										
7 Month Total			\$1,502,255,276										
Subtotal			\$2,535,949,640										
Other Adjustments (Manual Checks)			\$2,030,494										
Total (Gross)			\$2,537,980,134										
Adjustments			(\$2,988,138)										
Basic Medical Provider Discount Program Fee			\$0										
Medical Pharmacy Rebate Fees			\$448,221										
Subtotal (Net)			\$2,535,440,217										
Fee Schedule			\$17,924,904										
2021 Plan Changes			\$4,855,917										
Total (Net)			\$2,558,221,037										

SECTION III C
Projected 2021 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$7,031,696												\$7,031,696
Feb-21	\$32,007,077	\$8,532,555											\$40,539,632
Mar-21	\$17,478,747	\$37,228,221	\$14,027,863										\$68,734,831
Apr-21	\$5,905,904	\$13,440,400	\$42,168,925	\$13,779,936									\$75,295,165
May-21	\$2,171,761	\$4,293,169	\$16,008,725	\$37,085,713	\$10,926,170								\$70,485,538
Jun-21	\$1,861,739	\$2,442,676	\$8,441,898	\$17,851,100	\$38,262,240	\$10,557,963							\$79,417,616
Jul-21	\$925,755	\$1,836,769	\$2,550,682	\$6,896,540	\$18,419,524	\$39,959,573	\$10,688,565						\$81,277,409
Aug-21	\$644,811	\$2,465,418	\$5,610,321	\$7,184,947	\$6,449,387	\$18,735,920	\$37,970,612	\$11,950,773					\$91,012,190
Sep-21	\$784,722	\$1,650,598	\$3,323,925	\$4,078,880	\$4,508,354	\$8,675,875	\$16,352,034	\$40,004,279	\$10,694,618				\$90,073,285
Total	\$68,812,210	\$71,889,807	\$92,132,341	\$86,877,115	\$78,565,675	\$77,929,332	\$65,011,211	\$51,955,053	\$10,694,618	\$0	\$0	\$0	\$603,867,361
Total Basic Medical			\$603,867,361										

SECTION III C
Projected 2021 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>Aug-20</u>	<u>Sep-20</u>	<u>Oct-20</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Total</u>
Aug-20	\$12,383,085												\$12,383,085
Sep-20	\$37,490,083	\$12,202,713											\$49,692,797
Oct-20	\$18,164,084	\$39,327,919	\$14,526,462										\$72,018,464
Nov-20	\$4,591,098	\$13,751,264	\$35,585,100	\$13,984,881									\$67,912,344
Dec-20	\$3,654,910	\$5,276,827	\$18,724,189	\$38,005,669	\$13,530,479								\$79,192,075
Jan-21	\$1,524,278	\$3,187,908	\$4,287,754	\$14,194,416	\$40,272,096	\$7,031,696							\$70,498,149
Feb-21	\$1,577,466	\$2,426,746	\$3,000,242	\$6,366,500	\$15,814,754	\$32,007,077	\$8,532,555						\$69,725,340
Mar-21	\$1,297,853	\$2,060,611	\$3,285,702	\$4,419,124	\$7,672,812	\$17,478,747	\$37,228,221	\$14,027,863					\$87,470,933
Apr-21	\$404,765	\$990,403	\$1,220,725	\$2,604,498	\$4,818,965	\$5,905,904	\$13,440,400	\$42,168,925	\$13,779,936				\$85,334,520
May-21	\$1,632,727	\$686,188	\$1,022,333	\$1,411,318	\$1,802,942	\$2,171,761	\$4,293,169	\$16,008,725	\$37,085,713	\$10,926,170			\$77,041,046
Jun-21	\$401,334	\$352,337	\$443,474	\$1,139,441	\$1,253,394	\$1,861,739	\$2,442,676	\$8,441,898	\$17,851,100	\$38,262,240	\$10,557,963		\$83,007,595
Jul-21	\$68,477	\$221,480	\$176,592	\$189,159	\$721,882	\$925,755	\$1,836,769	\$2,550,682	\$6,896,540	\$18,419,524	\$39,959,573	\$10,688,565	\$82,655,000
Aug-21	\$33,568	\$140,328	\$269,653	(\$90,671)	\$615,728	\$644,811	\$2,465,418	\$5,610,321	\$7,184,947	\$6,449,387	\$18,735,920	\$37,970,612	\$80,030,023
Sep-21	\$135,479	\$101,106	\$337,193	\$240,501	\$257,117	\$784,722	\$1,650,598	\$3,323,925	\$4,078,880	\$4,508,354	\$8,675,875	\$16,352,034	\$40,445,783
Subtotal:	\$83,359,209	\$80,725,831	\$82,879,420	\$82,464,837	\$86,760,167	\$68,812,210	\$71,889,807	\$92,132,341	\$86,877,115	\$78,565,675	\$77,929,332	\$65,011,211	\$957,407,155
Completion:	0.993	0.989	0.987	0.985	0.981	0.974	0.967	0.954	0.934	0.900	0.854	0.776	0.940
Total:	\$83,938,105	\$81,600,837	\$83,969,223	\$83,741,963	\$88,477,766	\$70,647,660	\$74,370,563	\$96,549,277	\$93,012,130	\$87,275,350	\$91,204,349	\$83,739,079	\$1,018,526,301
Total (August-December, 2020)			\$421,727,894										
Lives Adjustment			-1.4%										
Trend			13.3%										
5 Month Total			\$470,750,616										
7 Month Total			\$596,798,407										
Subtotal			\$1,067,549,023										
Other Adjustments (Manual Checks)			\$811,819										
Total (Gross)			\$1,068,360,842										
Adjustments			(\$1,185,832)										
Basic Medical Provider Discount Program Fee			\$37,581,271										
Medical Pharmacy Rebate Fees			\$177,875										
Subtotal (Net)			\$1,104,934,156										
Fee Schedule			(\$3,812,848)										
2021 Plan Changes			(\$5,133,878)										
Total (Net):			\$1,095,987,430										

SECTION IHC
Projected 2021 Claims Incurred
Par Provider + Basic Medical

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$94,647,680												\$94,647,680
Feb-21	\$122,223,093	\$90,015,816											\$212,238,909
Mar-21	\$37,479,507	\$118,291,044	\$121,743,181										\$277,513,732
Apr-21	\$14,323,742	\$28,730,764	\$124,481,434	\$110,019,891									\$277,555,832
May-21	\$6,291,447	\$10,105,550	\$41,812,103	\$126,249,266	\$99,320,932								\$283,779,297
Jun-21	\$3,916,505	\$4,875,229	\$18,470,187	\$36,228,421	\$122,461,756	\$101,816,854							\$287,768,953
Jul-21	\$2,275,583	\$4,057,844	\$8,247,732	\$15,823,515	\$34,159,252	\$132,337,846	\$97,188,508						\$294,090,280
Aug-21	\$1,464,061	\$3,387,066	\$6,788,345	\$9,462,372	\$12,341,297	\$37,220,853	\$130,313,511	\$107,238,771					\$308,216,276
Sep-21	\$936,440	\$1,519,066	\$3,757,335	\$6,248,444	\$9,118,337	\$16,224,525	\$33,241,036	\$130,030,977	\$96,761,510				\$297,837,671
Total	\$283,558,058	\$260,982,380	\$325,300,318	\$304,031,909	\$277,401,574	\$287,600,079	\$260,743,054	\$237,269,747	\$96,761,510	\$0	\$0	\$0	\$2,333,648,629
Total Program			\$2,333,648,629										

SECTION III C
Projected 2021 Claims Incurred
Par Provider + Basic Medical

<u>Claims Paid</u>	<u>Aug-20</u>	<u>Sep-20</u>	<u>Oct-20</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Total</u>
Aug-20	\$103,252,695												\$103,252,695
Sep-20	\$115,612,477	\$102,783,879											\$218,396,356
Oct-20	\$33,211,577	\$116,425,199	\$113,986,949										\$263,623,725
Nov-20	\$9,190,469	\$26,948,072	\$111,644,660	\$96,862,212									\$244,645,414
Dec-20	\$6,402,222	\$10,211,345	\$35,835,425	\$121,248,596	\$106,624,560								\$280,322,147
Jan-21	\$2,646,665	\$6,176,004	\$11,058,108	\$29,050,381	\$118,301,106	\$94,647,680							\$261,879,945
Feb-21	\$2,489,364	\$4,023,619	\$6,372,451	\$12,920,166	\$31,159,244	\$122,223,093	\$90,015,816						\$269,203,752
Mar-21	\$2,370,148	\$3,582,965	\$5,417,878	\$8,035,235	\$14,703,799	\$37,479,507	\$118,291,044	\$121,743,181					\$311,623,757
Apr-21	\$1,110,257	\$1,767,619	\$2,376,795	\$4,250,687	\$8,312,045	\$14,323,742	\$28,730,764	\$124,481,434	\$110,019,891				\$295,373,235
May-21	\$2,120,012	\$1,644,593	\$1,772,784	\$2,481,757	\$3,808,888	\$6,291,447	\$10,105,550	\$41,812,103	\$126,249,266	\$99,320,932			\$295,607,331
Jun-21	\$622,405	\$692,440	\$873,549	\$1,818,554	\$2,563,475	\$3,916,505	\$4,875,229	\$18,470,187	\$36,228,421	\$122,461,756	\$101,816,854		\$294,339,376
Jul-21	\$297,838	\$332,540	\$392,626	\$456,873	\$1,122,763	\$2,275,583	\$4,057,844	\$8,247,732	\$15,823,515	\$34,159,252	\$132,337,846	\$97,188,508	\$296,692,920
Aug-21	\$142,890	\$312,233	\$315,307	\$81,777	\$999,920	\$1,464,061	\$3,387,066	\$6,788,345	\$9,462,372	\$12,341,297	\$37,220,853	\$130,313,511	\$202,829,632
Sep-21	\$184,526	\$411,438	\$421,900	\$328,871	\$617,734	\$936,440	\$1,519,066	\$3,757,335	\$6,248,444	\$9,118,337	\$16,224,525	\$33,241,036	\$73,009,653
Subtotal:	\$279,653,545	\$275,311,946	\$290,468,432	\$277,535,110	\$288,213,534	\$283,558,058	\$260,982,380	\$325,300,318	\$304,031,909	\$277,401,574	\$287,600,079	\$260,743,054	\$3,410,799,938
Completion:	0.996	0.995	0.994	0.992	0.990	0.988	0.983	0.977	0.967	0.950	0.925	0.879	0.969
Total:	\$280,641,892	\$276,688,493	\$292,335,152	\$279,751,198	\$291,093,512	\$286,953,598	\$265,375,329	\$332,860,778	\$314,349,895	\$291,854,766	\$310,894,509	\$296,764,808	\$3,519,563,929
Total (August-December, 2020)			\$1,420,510,246										
Lives Adjustment			-1.4%										
Trend			7.5%										
5 Month Total			\$1,504,444,980										
7 Month Total			\$2,099,053,682										
Subtotal			\$3,603,498,663										
Other Adjustments (Manual Checks)			\$2,842,313										
Total (Gross)			\$3,606,340,976										
Adjustments			(\$4,173,970)										
Basic Medical Provider Discount Program Fee			\$37,581,271										
Medical Pharmacy Rebate Fees			\$626,095										
Subtotal (Net)			\$3,640,374,373										
Fee Schedule			\$14,112,056										
2021 Plan Changes			(\$277,962)										
Total (Net)			\$3,654,208,467										

**SECTION III D
ADMINISTRATIVE EXPENSE SUMMARY**

For the Year Ended 12/31/2021

I. Units	<u>2020</u>	<u>2021</u>	<u>% Change</u>
Claim Volume	23,116,446	25,600,000	10.7%
Average Contracts	549,492	544,402	-0.9%
Average Members	1,090,772	1,076,458	-1.3%

II. Statistics	<u>2020</u>	<u>2021</u>	<u>% Change</u>
Claims Per Contract	42.1	47.0	11.8%
Total Expenses PMPM	\$15.30	\$16.78	9.6%

III. Functional Categories	Expenses		Functional Expense Per Unit		% Change 2020 to 2021	
	2020	2021	2020	2021	Expenses	Unit Cost
1. Claim Administration	\$92,786,015	\$95,440,981	\$4.01	\$3.73	2.9%	-7.1%
2. Policyholder Services	\$104,558,037	\$109,161,244	\$190.28	\$200.52	4.4%	5.4%
3. NYS Shared Communications	\$2,964,368	\$12,105,200	\$2.72	\$11.25	308.4%	313.8%
Total Expenses	\$200,308,421	\$216,707,425				

Unit Costs:

Claim Administration - Per Claim

Policyholder Services - Per Contract

NYS Shared Communications - Per Member

Please note that totals may differ due to rounding

**SECTION III
ADMINISTRATIVE EXPENSE DETAIL**

For the Year Ended 12/31/2021

1. Claim Administration	Expenses			% Change 2020 to 2021
	2020	2021		
<u>Direct Charges</u>				
Compensation and Benefits	\$22,985,606	\$24,723,092	\$1,737,486	7.6%
Non-Compensation	\$13,562,717	\$14,087,829	\$525,111	3.9%
Total Direct Expenses:	\$36,548,324	\$38,810,921	\$2,262,597	6.2%
<u>Indirect Charges</u>				
Professional Liability Insurance	\$321,603	\$328,542	\$6,939	2.2%
United Health Technology Allocations	\$49,083,874	\$49,000,000	(\$83,874)	-0.2%
Corporate Overhead	\$1,580,176	\$1,899,199	\$319,022	20.2%
Expense Load	\$5,252,039	\$5,402,320	\$150,281	2.9%
Total Indirect Expenses:	\$56,237,692	\$56,630,060	\$392,368	0.7%
Total Claim Administration:	\$92,786,015	\$95,440,981	\$2,654,966	2.9%
<u>Expenses</u>				
2. Policyholder Services	2020	2021	% Change 2020 to 2021	
Care Coordination	\$5,497,895	\$5,192,214	(\$305,681)	-5.6%
Other Administration - Direct	\$19,476,595	\$22,236,216	\$2,759,621	14.2%
Other Administration - Indirect	\$45,885,012	\$48,193,676	\$2,308,663	5.0%
Plan Reporting	\$2,391,896	\$2,292,645	(\$99,251)	-4.1%
Expense Load	\$2,230,232	\$2,422,176	\$191,944	8.6%
Cancer Resource Services	\$1,312,178	\$1,301,656	(\$10,522)	-0.8%
Empire Plan NurseLine sm	\$4,781,008	\$4,224,024	(\$556,984)	-11.6%
Managed Physical Medicine	\$6,734,423	\$6,646,050	(\$88,373)	-1.3%
Network Integration	\$1,956,507	\$2,445,080	\$488,573	25.0%
Prosthetic & Orthotic Network	\$357,637	\$348,963	(\$8,675)	-2.4%
Disease Management	\$8,756,272	\$8,545,126	(\$211,146)	-2.4%
Kidney Resource Services	\$1,430,763	\$1,396,262	(\$34,501)	-2.4%
Enhanced Imaging Management	\$2,816,602	\$2,747,350	(\$69,252)	-2.5%
Infertility Network	\$625,378	\$651,022	\$25,644	4.1%
Acupuncture Network	\$173,216	\$387,525	\$214,309	123.7%
Consolidated Toll Free Service	\$132,422	\$131,259	(\$1,163)	-0.9%
Total Policyholder Services:	\$104,558,037	\$109,161,244	\$4,603,207	4.4%

Please note that totals may differ due to rounding

**SECTION IV
2021 ADJUSTED INCURRED CLAIMS**

		Blended		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,146,890,121	\$0	\$1,146,890,121
	par	\$2,690,286,252	\$0	\$2,690,286,252
	total	\$3,837,176,372	\$0	\$3,837,176,372
SEHP	basic	\$1,769,286	\$0	\$1,769,286
	par	\$7,385,516	\$0	\$7,385,516
	total	\$9,154,803	\$0	\$9,154,803
Total	basic	\$1,148,659,407	\$0	\$1,148,659,407
	par	\$2,697,671,768	\$0	\$2,697,671,768
	total	\$3,846,331,175	\$0	\$3,846,331,175

		All Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,146,890,121	\$16,485	\$1,146,906,605
	par	\$2,690,286,252	\$233,726	\$2,690,519,978
	total	\$3,837,176,372	\$250,211	\$3,837,426,583
SEHP	basic	\$1,769,286	\$0	\$1,769,286
	par	\$7,385,516	\$0	\$7,385,516
	total	\$9,154,803	\$0	\$9,154,803
Total	basic	\$1,148,659,407	\$16,485	\$1,148,675,892
	par	\$2,697,671,768	\$233,726	\$2,697,905,494
	total	\$3,846,331,175	\$250,211	\$3,846,581,386

		No Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,146,890,121	\$31,075,331	\$1,177,965,452
	par	\$2,690,286,252	\$58,294,422	\$2,748,580,674
	total	\$3,837,176,372	\$89,369,753	\$3,926,546,125
SEHP	basic	\$1,769,286	\$0	\$1,769,286
	par	\$7,385,516	\$0	\$7,385,516
	total	\$9,154,803	\$0	\$9,154,803
Total	basic	\$1,148,659,407	\$31,075,331	\$1,179,734,738
	par	\$2,697,671,768	\$58,294,422	\$2,755,966,190
	total	\$3,846,331,175	\$89,369,753	\$3,935,700,928

**SECTION IVA-1
Blended**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 Net Claims <u>Incurred</u>	2023 Fee Schedule & <u>Plan Changes</u>	2023 Adjusted <u>Claims Inc</u>	2023 Surcharges & <u>Assessments</u>	2023 <u>Expenses</u>	2023 Level <u>Funding</u>	2022 Level <u>Funding</u>	2023 % <u>Change</u>
Basic/Par														
Empire Plan	basic	\$1,146,890	7.7%	\$1,235,305	\$37,701	(\$1,184)	\$1,271,822	\$0	\$1,271,822	\$7,572				
	par	\$2,690,286	2.2%	\$2,748,976	\$447	(\$2,980)	\$2,746,443	\$0	\$2,746,443	\$16,352				
	total	\$3,837,176	3.8%	\$3,984,281	\$38,148	(\$4,164)	\$4,018,265	\$0	\$4,018,265	\$23,924	\$223,945	\$4,266,135	\$4,005,684	6.5%
SEHP	basic	\$1,769	8.8%	\$1,925	\$58	(\$2)	\$1,981	\$0	\$1,981	\$12				
	par	\$7,386	3.0%	\$7,610	\$1	(\$8)	\$7,603	\$0	\$7,603	\$45				
	total	\$9,155	4.2%	\$9,535	\$59	(\$10)	\$9,584	\$0	\$9,584	\$57	\$493	\$10,134	\$9,067	11.8%
Total	basic	\$1,148,659	7.7%	\$1,237,229	\$37,759	(\$1,186)	\$1,273,803	\$0	\$1,273,803	\$7,584				
	par	\$2,697,672	2.2%	\$2,756,586	\$448	(\$2,988)	\$2,754,046	\$0	\$2,754,046	\$16,397				
	total	\$3,846,331	3.8%	\$3,993,816	\$38,207	(\$4,174)	\$4,027,849	\$0	\$4,027,849	\$23,981	\$224,438	\$4,276,268	\$4,014,751	6.5%
Enrollee/Dependent														
Empire Plan	ee	\$2,120,982	3.8%	\$2,202,293	\$21,086	(\$2,302)	\$2,221,078	\$0	\$2,221,078	\$13,224	\$123,785	\$2,358,087	\$2,162,781	9.0%
	dep	\$1,716,194	3.8%	\$1,781,987	\$17,062	(\$1,862)	\$1,797,187	\$0	\$1,797,187	\$10,700	\$100,160	\$1,908,048	\$1,842,903	3.5%
	total	\$3,837,176	3.8%	\$3,984,281	\$38,148	(\$4,164)	\$4,018,265	\$0	\$4,018,265	\$23,924	\$223,945	\$4,266,135	\$4,005,684	6.5%
SEHP	ee	\$7,135	4.2%	\$7,431	\$46	(\$8)	\$7,469	\$0	\$7,469	\$44	\$384	\$7,898	\$6,467	22.1%
	dep	\$2,020	4.2%	\$2,104	\$13	(\$2)	\$2,114	\$0	\$2,114	\$13	\$109	\$2,236	\$2,600	-14.0%
	total	\$9,155	4.2%	\$9,535	\$59	(\$10)	\$9,584	\$0	\$9,584	\$57	\$493	\$10,134	\$9,067	11.8%
Total	ee	\$2,128,117	3.8%	\$2,209,724	\$21,132	(\$2,309)	\$2,228,547	\$0	\$2,228,547	\$13,269	\$124,169	\$2,365,985	\$2,169,248	9.1%
	dep	\$1,718,214	3.8%	\$1,784,091	\$17,075	(\$1,865)	\$1,799,302	\$0	\$1,799,302	\$10,713	\$100,269	\$1,910,284	\$1,845,503	3.5%
	total	\$3,846,331	3.8%	\$3,993,816	\$38,207	(\$4,174)	\$4,027,849	\$0	\$4,027,849	\$23,981	\$224,438	\$4,276,268	\$4,014,751	6.5%

Please note that totals may differ due to rounding

**SECTION IVA-2
All Groups Ratify**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 Net Claims <u>Incurred</u>	2023 Fee Schedule & <u>Plan Changes</u>	2023 Adjusted <u>Claims Inc</u>	2023 Surcharges & <u>Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding</u>	2023 <u>% Change</u>
Basic/Par														
Empire Plan	basic	\$1,146,907	7.7%	\$1,235,322	\$37,701	(\$1,184)	\$1,271,840	\$0	\$1,271,840	\$7,572				
	par	\$2,690,520	2.2%	\$2,749,215	\$447	(\$2,980)	\$2,746,682	\$0	\$2,746,682	\$16,354				
	total	\$3,837,427	3.8%	\$3,984,537	\$38,148	(\$4,164)	\$4,018,522	\$0	\$4,018,522	\$23,926	\$223,945	\$4,266,393	\$4,005,684	6.5%
SEHP	basic	\$1,769	8.8%	\$1,925	\$58	(\$2)	\$1,981	\$0	\$1,981	\$12				
	par	\$7,386	3.0%	\$7,610	\$1	(\$8)	\$7,603	\$0	\$7,603	\$45				
	total	\$9,155	4.2%	\$9,535	\$59	(\$10)	\$9,584	\$0	\$9,584	\$57	\$493	\$10,134	\$9,067	11.8%
Total	basic	\$1,148,676	7.7%	\$1,237,247	\$37,759	(\$1,186)	\$1,273,820	\$0	\$1,273,820	\$7,584				
	par	\$2,697,905	2.2%	\$2,756,825	\$448	(\$2,988)	\$2,754,285	\$0	\$2,754,285	\$16,399				
	total	\$3,846,581	3.8%	\$3,994,072	\$38,207	(\$4,174)	\$4,028,106	\$0	\$4,028,106	\$23,983	\$224,438	\$4,276,526	\$4,014,751	6.5%
Enrollee/Dependent														
Empire Plan	ee	\$2,121,120	3.8%	\$2,202,435	\$21,086	(\$2,302)	\$2,221,220	\$0	\$2,221,220	\$13,225	\$123,785	\$2,358,229	\$2,162,781	9.0%
	dep	\$1,716,306	3.8%	\$1,782,102	\$17,062	(\$1,862)	\$1,797,302	\$0	\$1,797,302	\$10,701	\$100,160	\$1,908,163	\$1,842,903	3.5%
	total	\$3,837,427	3.8%	\$3,984,537	\$38,148	(\$4,164)	\$4,018,522	\$0	\$4,018,522	\$23,926	\$223,945	\$4,266,393	\$4,005,684	6.5%
SEHP	ee	\$7,135	4.2%	\$7,431	\$46	(\$8)	\$7,469	\$0	\$7,469	\$44	\$384	\$7,898	\$6,467	22.1%
	dep	\$2,020	4.2%	\$2,104	\$13	(\$2)	\$2,114	\$0	\$2,114	\$13	\$109	\$2,236	\$2,600	-14.0%
	total	\$9,155	4.2%	\$9,535	\$59	(\$10)	\$9,584	\$0	\$9,584	\$57	\$493	\$10,134	\$9,067	11.8%
Total	ee	\$2,128,255	3.8%	\$2,209,866	\$21,132	(\$2,309)	\$2,228,689	\$0	\$2,228,689	\$13,269	\$124,169	\$2,366,127	\$2,169,248	9.1%
	dep	\$1,718,326	3.8%	\$1,784,206	\$17,075	(\$1,865)	\$1,799,416	\$0	\$1,799,416	\$10,714	\$100,269	\$1,910,399	\$1,845,503	3.5%
	total	\$3,846,581	3.8%	\$3,994,072	\$38,207	(\$4,174)	\$4,028,106	\$0	\$4,028,106	\$23,983	\$224,438	\$4,276,526	\$4,014,751	6.5%

Please note that totals may differ due to rounding

**SECTION IVA-3
No Groups Ratify**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 <u>Net Claims Incurred</u>	2023 <u>Fee Schedule & Plan Changes</u>	2023 <u>Adjusted Claims Inc</u>	2023 <u>Surcharges & Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding</u>	2023 <u>% Change</u>
Basic/Par														
Empire Plan	basic	\$1,177,965	7.7%	\$1,268,776	\$37,701	(\$1,184)	\$1,305,293	\$0	\$1,305,293	\$7,772				
	par	\$2,748,581	2.2%	\$2,808,542	\$447	(\$2,980)	\$2,806,009	\$0	\$2,806,009	\$16,707				
	total	\$3,926,546	3.8%	\$4,077,318	\$38,148	(\$4,164)	\$4,111,302	\$0	\$4,111,302	\$24,478	\$223,946	\$4,359,726	\$3,981,250	9.5%
SEHP	basic	\$1,769	8.8%	\$1,925	\$58	(\$2)	\$1,981	\$0	\$1,981	\$12				
	par	\$7,386	3.0%	\$7,610	\$1	(\$8)	\$7,603	\$0	\$7,603	\$45				
	total	\$9,155	4.2%	\$9,535	\$59	(\$10)	\$9,584	\$0	\$9,584	\$57	\$493	\$10,134	\$9,067	11.8%
Total	basic	\$1,179,735	7.7%	\$1,270,700	\$37,759	(\$1,186)	\$1,307,274	\$0	\$1,307,274	\$7,783				
	par	\$2,755,966	2.2%	\$2,816,152	\$448	(\$2,988)	\$2,813,612	\$0	\$2,813,612	\$16,752				
	total	\$3,935,701	3.8%	\$4,086,853	\$38,207	(\$4,174)	\$4,120,886	\$0	\$4,120,886	\$24,535	\$224,438	\$4,369,860	\$3,990,317	9.5%
Enrollee/Dependent														
Empire Plan	ee	\$2,170,381	3.8%	\$2,253,719	\$21,086	(\$2,302)	\$2,272,504	\$0	\$2,272,504	\$13,530	\$123,785	\$2,409,819	\$2,162,781	11.4%
	dep	\$1,756,165	3.8%	\$1,823,599	\$17,062	(\$1,862)	\$1,838,798	\$0	\$1,838,798	\$10,948	\$100,161	\$1,949,907	\$1,818,469	7.2%
	total	\$3,926,546	3.8%	\$4,077,318	\$38,148	(\$4,164)	\$4,111,302	\$0	\$4,111,302	\$24,478	\$223,946	\$4,359,726	\$3,981,250	9.5%
SEHP	ee	\$7,135	4.2%	\$7,431	\$46	(\$8)	\$7,469	\$0	\$7,469	\$44	\$384	\$7,898	\$6,467	22.1%
	dep	\$2,020	4.2%	\$2,104	\$13	(\$2)	\$2,114	\$0	\$2,114	\$13	\$109	\$2,236	\$2,600	-14.0%
	total	\$9,155	4.2%	\$9,535	\$59	(\$10)	\$9,584	\$0	\$9,584	\$57	\$493	\$10,134	\$9,067	11.8%
Total	ee	\$2,177,516	3.8%	\$2,261,150	\$21,132	(\$2,309)	\$2,279,973	\$0	\$2,279,973	\$13,575	\$124,169	\$2,417,717	\$2,169,248	11.5%
	dep	\$1,758,185	3.8%	\$1,825,702	\$17,075	(\$1,865)	\$1,840,913	\$0	\$1,840,913	\$10,961	\$100,269	\$1,952,143	\$1,821,069	7.2%
	total	\$3,935,701	3.8%	\$4,086,853	\$38,207	(\$4,174)	\$4,120,886	\$0	\$4,120,886	\$24,535	\$224,438	\$4,369,860	\$3,990,317	9.5%

Please note that totals may differ due to rounding

SECTION IVB
Estimated Number of Contracts

	<u>PERSONAL</u>	<u>DEPENDENT</u>
Empire Plan	539,538	277,404
SEHP	4,518	524
Excelsior Plan	475	204

Based on contracts through September 2021

SECTION IVC
Estimated Level Funding Rates

Level Funding Rates Effective January 1, 2022

	All Groups Ratify			No Groups Ratify		
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>
Empire Plan	\$333.86	\$553.44	\$887.30	\$333.86	\$546.10	\$879.96
SEHP	\$119.27	\$413.57	\$532.84	\$119.27	\$413.57	\$532.84
Excelsior Plan	\$214.07	\$239.34	\$453.41	\$214.07	\$239.34	\$453.41

Level Funding Rates Effective January 1, 2023

		All Groups Ratify			No Groups Ratify		
Empire Plan	Realistic	\$364.03	\$573.04	\$937.07	\$371.99	585.57	\$957.56
	Pessimistic	\$373.13	\$587.37	\$960.50	\$381.29	600.21	\$981.50
	Optimistic	\$354.93	\$558.71	\$913.64	\$362.69	570.93	\$933.62
SEHP	Realistic	\$145.66	\$355.68	\$501.34	\$145.66	355.68	\$501.34
	Pessimistic	\$149.30	\$364.57	\$513.87	\$149.30	364.57	\$513.87
	Optimistic	\$142.02	\$346.79	\$488.81	\$142.02	346.79	\$488.81
Excelsior Plan	Realistic	\$309.43	\$487.08	\$796.51	\$316.19	497.73	\$813.93
	Pessimistic	\$317.16	\$499.26	\$816.42	\$324.10	510.18	\$834.27
	Optimistic	\$301.69	\$474.91	\$776.60	\$308.29	485.29	\$793.58
<u>Assumptions:</u>				<u>Assumptions:</u>			
1. Level Enrollment				1. Level Enrollment			
2. Increase				2. Increase			
		Core	6.5%			Core	9.5%
		SEHP	11.8%			SEHP	11.8%
		Excelsior Plan	6.5%			Excelsior Plan	9.5%

State of New York - Empire Plan

MHSA Program

Third Quarter Financial 2021

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EXHIBIT A-1**Experience of Current Quarter and Year-to-Date 2021**

In (000's)

	EMPIRE PLAN		
	Estimated YTD Prior Qtr Rpt	Estimated Experience Current Qtr	Estimated YTD Experience
1. Level Set Funding (1)	\$ 148,085	\$ -	\$ 148,085
2a. Paid Claims	176,375	85,345	261,719
2b. Surcharges and Assessments Paid	1,841	1,249	3,089
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	41,058	42,933	42,933
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	44,258	41,058	44,258
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 175,015	\$ 88,469	\$ 263,484
3a. Administrative Expenses	\$ 7,629	\$ 3,795	\$ 11,423
3b. Shared Communications Expenses	-	-	-
3c. Audit/Performance Adjustment and Other Credits	139	-	139
3f. Total Administrative Expenses (3a+3b-3c)	\$ 7,490	\$ 3,795	\$ 11,284
4. Experience Gain/(Loss) (1-2e-3f)	\$ (34,420)	\$ (92,263)	\$ (126,683)

*includes O&U for Surcharges & Assessments

EXHIBIT B-1

Current Year Projected Experience - 2021

EMPIRE PLAN

	Projected at at Renewal (1)	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report	YE Report
1. Level Set Funding (1)	\$ 321,187,365	\$ 299,338,399	\$ 299,338,399	\$ 299,338,399		
2a. Paid Claims	297,606,444	333,540,150	340,106,234	343,046,498		
2b. Surcharges and Assessments Paid	4,017,048	4,365,631	3,852,095	3,952,685		
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	43,813,469	37,405,234	40,460,937	40,986,239		
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	40,026,975	44,257,868	44,257,868	44,257,868		
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 305,409,985	\$ 331,053,147	\$ 340,161,397	\$ 343,727,554	\$ -	\$ -
3a. Administrative Expenses	\$ 15,345,380	\$ 15,366,253	\$ 15,235,368	\$ 15,220,003		
3b. Shared Communications Expenses	432,000	-	-	-		
3c. Audit/Performance Adjustment and Other Credits	-	-	139,209	139,209		
3f. Total Retention(3a+3b-3c)	\$ 15,777,380	\$ 15,366,253	\$ 15,096,159	\$ 15,080,793	\$ -	\$ -
4. Experience Gain/(Loss) (1-2e-3f)	\$ (0)	\$ (47,081,001)	\$ (55,919,157)	\$ (59,469,948)	\$ -	\$ -

EXHIBIT C-1**Dividend/(Loss) Components for the 2021 Contract Year**

In (000's)

	1st Quarter Report	2nd Quarter Report	3rd Quarter Report	4th Quarter Report	Final Experience
Change in Projected 2021 Earned Premium	\$ (21,849)	\$ (21,849)	\$ (21,849)		
Change in 2021 Claim Experience	\$ (25,643)	\$ (34,751)	\$ (38,318)		
Change in Retention	\$ 411	\$ 681	\$ 697		
Realized Surplus in Prior Rates (as Reported in 2021 Renewal)	\$ (0)	\$ (0)	\$ (0)		
Net Receivable/(Payable)	\$ (47,081)	\$ (55,919)	\$ (59,470)		
Total Net Receivable/(Payable) per Financial Experience Statement (Line 6)	\$ (47,081)	\$ (55,919)	\$ (59,470)	\$ -	\$ -

EXHIBIT D-1
2021 Claim Reserve Recommendation

A. Reserve and Paid Claims Reconciliation

Incurr.	Total Projected Incurred Claims (excludes S&A)*	Projected Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014		Outstanding Reserve at 12/31/2021
2014	\$ 140,756,312	\$ (68,537)	\$ (27,781)	\$ (58,054)	\$ (110,861)	\$ 212,347	\$ 542,121	\$ 24,316,340	\$ 115,950,737		\$ -
2015	178,739,780	(206,484)	(23,397)	6,515	146,105	622,648	27,035,031	151,159,362			-
2016	197,328,889	(54,308)	(6,575)	(18,046)	364,703	37,142,394	159,900,720				-
2017	236,034,068	(203,539)	63,565	415,358	37,700,005	198,055,920					2,760
2018	241,858,293	(215,540)	727,567	39,012,815	202,314,082						19,369
2019	248,138,793	(6,126)	36,818,226	211,238,072							88,621
2020	300,403,525	46,511,236	253,141,174								751,115
2021	336,585,338	297,289,795									39,295,543
+TOTAL	\$ 1,879,844,999	\$ 343,046,498	\$ 290,692,780	\$ 250,596,660	\$ 240,414,034	\$ 236,033,309	\$ 187,477,872	\$ 175,475,701	\$ 115,950,737		\$ 40,157,408

(a) Each year's final paid claims should correspond to the paid claim totals reported in the Monthly 1A Paid Claim Access files (before application of any credits).
*Excludes Surcharges & Assessments (i.e., BD&C)

Incurr.	Total Projected Incurred S&A	Projected Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014		Outstanding Reserve at 12/31/2021
2014	\$ 2,231,118	\$ -	\$ -	\$ -	\$ 17	\$ 4,820	\$ 7,567	\$ 961,488	\$ 1,257,225		\$ -
2015	2,443,513	231	14	1,728	2,012	11,591	516,131	1,911,806			-
2016	2,933,938	85	491	1,280	7,501	737,403	2,187,179				-
2017	3,143,127	162	1,001	5,880	694,362	2,441,686					37
2018	2,900,161	950	10,117	700,010	2,188,852						232
2019	3,321,327	3,479	723,135	2,593,526							1,186
2020	3,275,082	681,952	2,581,346								11,783
2021	4,081,420	3,265,827									815,593
+TOTAL	\$ 24,329,685	\$ 3,952,685	\$ 3,316,105	\$ 3,302,424	\$ 2,892,743	\$ 3,195,501	\$ 2,710,877	\$ 2,873,294	\$ 1,257,225		\$ 828,831

B. 12/31/2021 Open & Unreported Reserve

I.	Projected Incurred But Unpaid Claims @ 12/31/2021	\$ 40,157,408
	Projected Incurred But Unpaid Surcharges & Assessments @ 12/31/2021	\$ 828,831
	Projected Total Incurred But Unpaid Claim Cost @ 12/31/2021	\$ 40,986,239
II.	Margin (2.0%) Please use 2.0% margin	\$ 819,725
III.	Total Open & Unreported Reserve @ 12/31/2021	\$ 41,805,964

EXHIBIT E-1 - 2021

State of New York - Empire Plan*
Triangle Report - In-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 1,762,406													\$ 1,762,406
Feb-21	6,029,884	1,771,797												7,801,681
Mar-21	3,062,424	6,877,321	3,638,440											13,578,185
Apr-21	886,402	1,602,866	5,700,793	1,805,740										9,995,801
May-21	241,490	562,515	2,357,890	6,805,721	2,003,371									11,970,987
Jun-21	146,564	349,172	801,027	2,926,684	6,920,525	2,576,582								13,720,554
Jul-21	66,392	121,840	208,305	534,254	2,048,919	4,775,582	1,787,916							9,543,208
Aug-21	15,129	31,667	127,505	600,295	648,131	2,150,819	5,131,966	2,516,904						11,222,416
Sep-21	17,754	40,951	47,430	141,397	162,021	650,852	1,376,525	4,274,386	1,939,423					8,650,739
Oct-21														-
Nov-21														-
Dec-21														-
+Total	12,228,444	11,358,129	12,881,390	12,814,092	11,782,967	10,153,835	8,296,407	6,791,290	1,939,423	-	-	-	-	\$ 88,245,977
Completion Factor	0.98935	0.98651	0.98327	0.97666	0.96484	0.94172	0.88686	0.66538	0.19729					0.86110
Incurred Claims	12,360,030	11,513,424	13,100,570	13,120,265	12,212,386	10,782,270	9,354,802	10,206,614	9,830,180					\$ 102,480,540
Incurred Claims Subtotal	\$ 102,480,540	CY 2021												
Seasonality Factor	1.37944													
2021 Projected Claims	\$ 141,365,842													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-2 - 2021

State of New York - Empire Plan*
Triangle Report - Out-of-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 1,329,679													\$ 1,329,679
Feb-21	4,966,416	1,688,455												6,654,871
Mar-21	2,907,548	8,178,415	4,092,713											15,178,675
Apr-21	505,438	1,579,474	7,770,407	2,363,235										12,218,553
May-21	446,138	965,538	2,927,242	9,298,458	2,764,236									16,401,613
Jun-21	482,722	427,797	967,999	4,214,109	10,899,641	4,154,270								21,146,537
Jul-21	99,154	244,873	571,498	781,707	2,362,203	8,916,104	3,463,852							16,439,390
Aug-21	321,960	167,935	146,632	653,896	1,190,706	3,622,300	10,861,312	5,799,131						22,763,872
Sep-21	61,924	57,551	251,853	239,031	286,793	642,753	1,803,554	8,660,333	4,351,135					16,354,926
Oct-21														-
Nov-21														-
Dec-21														-
+Total	11,120,979	13,310,037	16,728,343	17,550,436	17,503,579	17,335,426	16,128,718	14,459,464	4,351,135	-	-	-	-	\$ 128,488,116
Completion Factor	0.98159	0.97304	0.95985	0.94624	0.92479	0.90163	0.85472	0.74408	0.25175					0.83043
Incurred Claims	11,329,505	13,678,805	17,428,139	18,547,569	18,927,102	19,226,748	18,870,156	19,432,657	17,283,830					\$ 154,724,511
Incurred Claims Subtotal	\$ 154,724,511	CY 2021												
Seasonality Factor	1.26172													
2021 Projected Claims	\$ 195,219,496													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-3- 2021

State of New York - Empire Plan*
Triangle Report - Combined (In-Network + Out-of-Network)
Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 3,092,085													\$ 3,092,085
Feb-21	10,996,300	3,460,252												14,456,552
Mar-21	5,969,972	15,055,736	7,731,153											28,756,860
Apr-21	1,391,840	3,182,339	13,471,200	4,168,975										22,214,354
May-21	687,628	1,528,053	5,285,132	16,104,180	4,767,607									28,372,599
Jun-21	629,285	776,969	1,769,026	7,140,793	17,820,166	6,730,852								34,867,091
Jul-21	165,546	366,713	779,803	1,315,961	4,411,122	13,691,686	5,251,768							25,982,598
Aug-21	337,089	199,602	274,137	1,254,191	1,838,837	5,773,119	15,993,278	8,316,035						33,986,288
Sep-21	79,678	98,502	299,282	380,428	448,814	1,293,605	3,180,079	12,934,719	6,290,558					25,005,665
Oct-21	-	-	-	-	-	-	-	-	-	-				-
Nov-21	-	-	-	-	-	-	-	-	-	-	-			-
Dec-21	-	-	-	-	-	-	-	-	-	-	-	-		-
+Total	23,349,423	24,668,166	29,609,733	30,364,528	29,286,545	27,489,261	24,425,125	21,250,754	6,290,558	-	-	-	-	\$ 216,734,093
Completion Factor	0.98564	0.97920	0.96990	0.95884	0.94050	0.91603	0.86537	0.71698	0.23200					0.84265
Incurred Claims	23,689,535	25,192,228	30,528,708	31,667,834	31,139,488	30,009,018	28,224,958	29,639,271	27,114,010	-	-	-	-	\$ 257,205,051
Incurred Claims Subtotal	\$ 257,205,051	CY 2021												
Seasonality Factor	1.30863													
2021 Projected Claims	\$ 336,585,338													

* Includes Empire, Excelsior & SEHP claims

**EXHIBIT F-1
DEVELOPMENT OF 2022 EXPERIENCE AND RATES: RATIFIED RATES (All Groups Accept Benefit Changes)**

In (000's)

*Enrollment based on projected average for 2021

**2021 Annual Premium calculated as if whole population at ratified rates

NY ENH and PA ENH combined into CORE with new name, EMPIRE, in 2020

A. EXPERIENCE PROJECTION

		Normalized 2021 Claims Inc	2022 Trend 8.0%	2022 Benefit Changes (8,278)	2022 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.213%	Admin Expense		2022 Required Premium	2021 Annual Premium**	2022 Renewal Action(%)
EMPIRE	ee	\$ 109,124	\$ 8,730	\$ (4,053)	\$ 113,800	\$ -	\$ 1,380	\$ 4,889		\$ 120,070	\$ 103,085	16.5%
	dep	222,032	17,763	(8,278)	231,517	-	2,807	9,948		244,273	190,273	28.4%
	total	331,156	26,492	(12,331)	345,318	-	4,187	14,838		364,342	293,358	24.2%
SEHP	ee	4,910	393	(182)	5,120	-	62	220		5,402	3,462	56.1%
	dep	519	42	(19)	542	-	7	23		571	347	64.8%
	total	5,429	434	(202)	5,662	-	69	243		5,974	3,808	56.9%
Total	ee	114,033	9,123	(4,236)	118,921	-	1,442	5,109		125,472	106,547	17.8%
	dep	222,552	17,804	(8,297)	232,059	-	2,814	9,971		244,844	190,620	28.4%
	total	\$ 336,585	\$ 26,927	\$ (12,533)	\$ 350,979	\$ -	\$ 4,256	\$ 15,081		\$ 370,316	\$ 297,166	24.6%

'Ratified' 2021 Rates	Enrollment*	Excelsior 2021 Rate	Excelsior Enrollment
\$15.85	541,521	\$15.85	461
\$54.88	288,860	\$16.69	204
\$70.73		\$32.54	
\$61.19	4,714		
\$51.31	563		
\$112.50			
	546,696 including Excelsior		
	289,628	"	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2021 Rate	\$15.85	\$54.88	\$70.73
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$17.91	\$68.35	\$86.26
Realistic	\$18.46	\$70.46	\$88.92
Pessimistic(+3%)	\$19.01	\$72.57	\$91.58

EXCELSIOR

	EE	DEP	FAM
2021 Rate	\$15.85	\$16.69	\$32.54
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$14.95	\$57.07	\$72.02
Realistic	\$15.41	\$58.83	\$74.24
Pessimistic(+3%)	\$15.87	\$60.59	\$76.46

SEHP

	EE	DEP	FAM
2021 Rate	\$61.19	\$51.31	\$112.50
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$92.63	\$82.02	\$174.65
Realistic	\$95.49	\$84.56	\$180.05
Pessimistic(+3%)	\$98.35	\$87.10	\$185.45

Note in 2021, SEHP did not have ratified rates - shown here for demonstration purposes only

2021 Admin: \$2.32 per contract per month
Also: \$432,000 Annual Shared Communciation Expenses

EXHIBIT F-2
DEVELOPMENT OF 2022 EXPERIENCE AND RATES: NON-RATIFIED RATES (No Groups Accept Benefit Changes)

In (000's)

*Enrollment based on projected average for 2021

**2021 Annual Premium calculated as if whole population at non-ratified rates

NY ENH and PA ENH will combine into CORE with new name, EMPIRE, for 2020

A. EXPERIENCE PROJECTION

		Normalized 2021 Claims Inc	2022 Trend 8.0%	2022 Benefit Changes (3,536)	2022 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.213%	Admin Expense		2022 Required Premium	2021 Annual Premium**	2022 Renewal Action(%)
EMPIRE	ee	\$ 109,124	\$ 8,730	\$ (1,722)	\$ 116,131	\$ -	\$ 1,408	\$ 4,889		\$ 122,429	\$ 104,709	16.9%
	dep	222,032	17,763	(3,536)	236,259	-	2,865	9,948		249,072	193,289	28.9%
	total	331,156	26,492	(5,258)	352,390	-	4,273	14,838		371,501	297,998	24.7%
SEHP	ee	4,910	393	(77)	5,225	-	63	220		5,508	3,462	59.1%
	dep	519	42	(8)	553	-	7	23		583	347	68.0%
	total	5,429	434	(86)	5,778	-	70	243		6,091	3,808	59.9%
Total	ee	114,033	9,123	(1,800)	121,356	-	1,472	5,109		127,937	108,171	18.3%
	dep	222,552	17,804	(3,544)	236,812	-	2,872	9,971		249,655	193,635	28.9%
	total	\$ 336,585	\$ 26,927	\$ (5,344)	\$ 358,168	\$ -	\$ 4,343	\$ 15,081		\$ 377,592	\$ 301,806	25.1%

'Non-Ratified'		Excelsior	Excelsior
2021	Enrollment*	2021 Rate	Enrollment
\$16.10	541,521	\$15.85	461
\$55.75	288,860	\$16.69	204
\$71.85		\$32.54	
\$61.19	4,714		
\$51.31	563		
\$112.50			
		546,696 including Excelsior	
		289,628	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2021 Rate	\$16.10	\$55.75	\$71.85
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$18.26	\$69.68	\$87.94
Realistic	\$18.82	\$71.84	\$90.66
Pessimistic(+3%)	\$19.38	\$74.00	\$93.38

EXCELSIOR

	EE	DEP	FAM
2021 Rate	\$15.85	\$16.69	\$32.54
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$15.24	\$58.19	\$73.43
Realistic	\$15.71	\$59.99	\$75.70
Pessimistic(+3%)	\$16.18	\$61.79	\$77.97

SEHP

	EE	DEP	FAM
2021 Rate	\$61.19	\$51.31	\$112.50
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$94.45	\$83.63	\$178.08
Realistic	\$97.37	\$86.22	\$183.59
Pessimistic(+3%)	\$100.29	\$88.81	\$189.10

2021 Admin: \$2.32 per contract per month
 Also: \$432,000 Annual Shared Communciation Expenses

EXHIBIT F-3

DEVELOPMENT OF 2022 EXPERIENCE AND RATES: Combined Rate Scenario***

In (000's)

*Enrollment based on projected average for 2021

**2021 Annual Premium calculated as if whole population at current combined rate scenario

***Based on current distribution of Ratified and Non-Ratified Groups as of December 2020

NY ENH and PA ENH will combine into CORE with new name, EMPIRE, for 2020

A. EXPERIENCE PROJECTION

		Normalized	2022	2022	2022	Margin	Surcharges &		Admin	2022	2021	2022
		2021	Trend	Benefit	Claims Inc		0.0%	Assessments			Expense	Required
		Claims Inc	8.0%	Changes	Claims Inc					Premium	Premium**	Action(%)
EMPIRE	ee	\$ 109,124	\$ 8,730	(3,908)	\$ 113,946	\$ -	\$ 1,382	\$ 4,889		\$ 120,217	\$ 103,215	16.5%
	dep	222,032	17,763	(7,951)	231,844	-	2,811	9,948		244,604	190,481	28.4%
	total	331,156	26,492	(11,858)	345,790	-	4,193	14,838		364,821	293,696	24.2%
SEHP	ee	4,910	393	(176)	5,127	-	62	220		5,409	3,462	56.3%
	dep	519	42	(19)	542	-	7	23		572	347	65.0%
	total	5,429	434	(194)	5,669	-	69	243		5,981	3,808	57.1%
Total	ee	114,033	9,123	(4,083)	119,073	-	1,444	5,109		125,626	106,676	17.8%
	dep	222,552	17,804	(7,969)	232,387	-	2,818	9,971		245,176	190,828	28.5%
	total	\$ 336,585	\$ 26,927	\$ (12,053)	\$ 351,460	\$ -	\$ 4,262	\$ 15,081		\$ 370,802	\$ 297,504	24.6%

'Blended'		Excelsior		Excelsior	
2021	Enrollment*	2021 Rate	Enrollment	2021 Rate	Enrollment
\$15.87	541,521	\$15.85	461		
\$54.94	288,860	\$16.69	204		
\$70.81		\$32.54			
\$61.19	4,714				
\$51.31	563				
\$112.50					
	546,696	including Excelsior			
	289,628	"	"		

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2021 Rate	\$15.87	\$54.94	\$70.81
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$17.93	\$68.43	\$86.36
Realistic	\$18.48	\$70.55	\$89.03
Pessimistic(+3%)	\$19.03	\$72.67	\$91.70

EXCELSIOR

	EE	DEP	FAM
2021 Rate	\$15.85	\$16.69	\$32.54
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$15.24	\$58.19	\$73.43
Realistic	\$15.71	\$59.99	\$75.70
Pessimistic(+3%)	\$16.18	\$61.79	\$77.97

SEHP

	EE	DEP	FAM
2021 Rate	\$61.19	\$51.31	\$112.50
<u>Projected 2022 Rates:</u>			
Optimistic (-3%)	\$92.74	\$82.13	\$174.87
Realistic	\$95.61	\$84.67	\$180.28
Pessimistic(+3%)	\$98.48	\$87.21	\$185.69

2021 Admin: \$2.32 per contract per month
 Also: \$432,000 Annual Shared Communication Expenses
 For 2021 we have no communication expenses

EXHIBIT G-1**Trend Statistics**

(PROJECTED FOR THE YEAR END)

In & Out of Network Total	In Network Total	Out of Network Total
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2021

# of Charges	2,814,363	1,991,036	823,327
\$ Claims Incurred	\$ 336,585,338	\$ 141,365,842	\$ 195,219,496
# of Contracts	546,696	546,696	546,696
Cost/charge	\$ 119.60	\$ 71.00	\$ 237.11
# Charges/1000 Contracts	5,148	3,642	1,506
Cost/Contract	\$ 615.67	\$ 258.58	\$ 357.09

2020

# of Charges	2,414,931	1,705,692	709,239
\$ Claims Incurred	\$ 300,403,525	\$ 127,468,240	\$ 172,935,284
# of Contracts	551,292	551,292	551,292
Cost/charge	\$ 124.39	\$ 74.73	\$ 243.83
# Charges/1000 Contracts	4,380	3,094	1,287
Cost/Contract	\$ 544.91	\$ 231.22	\$ 313.69

% Change 2021 over 2020

Cost/Charge	-3.86%	-4.99%	-2.76%
# Charges/1000 Contracts	17.52%	17.71%	17.06%
Cost/Contract	12.99%	11.84%	13.83%

Note: In Network vs Out-of-Network based on the contracted status of the Provider.

EXHIBIT H-1

Trend Analysis - YTD 2021 - In Network - Provider Status

In-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	15,252	15,440	18.48	18.58	1%	\$ 18,736,095	\$ 20,412,703	\$ 1,228.44	\$ 1,322.07	8%	\$ 1.89	\$ 2.05	8%
Substance Use	4,915	5,142	5.96	6.19	4%	3,018,904	3,117,631	614.22	606.31	-1%	0.30	0.31	3%
Alcohol Rehab***													
Alternate Levels of Care	8,751	11,612	10.60	13.97	32%	5,261,432	7,268,226	601.24	625.92	4%	0.53	0.73	37%
Weighted Average Facility Charge	28,918	32,194	35.04	38.74	11%	\$ 27,016,430	\$ 30,798,559	\$ 934.24	\$ 956.66	2%	\$ 2.73	\$ 3.09	13%
% of Total	2.7%	2.6%				33.5%	34.9%						
Outpatient Services													
Professional Inpatient Services													
Physician	5,499	5,864	6.7	7.1	6%	\$ 274,393	\$ 340,620	\$ 49.90	\$ 58.09	16%	\$ 0.03	\$ 0.03	23%
Psychologist	645	595	0.8	0.7	-8%	23,340	24,141	36.19	40.57	12%	0.00	0.00	3%
Other Health Professional	3,140	2,373	3.8	2.9	-25%	228,501	167,520	72.77	70.59	-3%	0.02	0.02	-27%
Outpatient Visits													
Physician	83,961	85,718	101.7	103.1	1%	6,155,036	6,083,717	73.31	70.97	-3%	0.62	0.61	-2%
Psychologist	178,300	183,440	216.1	220.7	2%	12,812,944	12,388,600	71.86	67.53	-6%	1.29	1.24	-4%
Other Health Professional	759,661	911,313	920.5	1,096.6	19%	31,387,452	34,720,594	41.32	38.10	-8%	3.17	3.48	10%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	8,418	10,489	10.2	12.6	24%	1,203,448	1,493,714	142.96	142.41	0%	0.12	0.15	23%
Other Services Not Included Above	9,066	10,895	11.0	13.1	19%	1,429,290	2,228,513	157.65	204.54	30%	0.14	0.22	55%
Weighted Average Professional Charge	1,048,690	1,210,687	1,270.7	1,456.8	15%	\$ 53,514,404	\$ 57,447,418	\$ 51.03	\$ 47.45	-7%	\$ 5.40	\$ 5.76	7%
% of Total	97.3%	97.4%				66.5%	65.1%						
Total In-Network	1,077,608	1,242,881	1,305.8	1,495.6	15%	\$ 80,530,835	\$ 88,245,977	\$ 74.73	\$ 71.00	-5%	\$ 8.13	\$ 8.85	9%

* Incurred 1/1/20 - 9/30/20, claims paid through 9/30/20 (average members):

1,100,362 9 mos

** Incurred 1/1/21 - 9/30/21, claims paid through 9/30/21 (average members):

1,108,054 9 mos

*** Include zero paid claims

EXHIBIT H-2

Trend Analysis - YTD 2021 - Out-of-Network - Provider Status

Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	1,381	1,669	1.67	2.01	20%	\$ 5,292,693	\$ 7,075,089	\$ 3,832.51	\$ 4,239.12	11%	\$ 0.53	\$ 0.71	33%
Substance Use	1,642	2,360	1.99	2.84	43%	6,071,491	8,550,961	3,697.62	3,623.29	-2%	0.61	0.86	40%
Alcohol Rehab***													
Alternate Levels of Care	11,385	13,578	13.80	16.34	18%	32,959,348	44,122,931	2,894.98	3,249.59	12%	3.33	4.42	33%
Weighted Average Facility Charge	14,408	17,607	17.46	21.19	21%	\$ 44,323,531	\$ 59,748,981	\$ 3,076.31	\$ 3,393.48	10%	\$ 4.48	\$ 5.99	34%
% of Total	3.5%	3.2%				44.7%	46.5%						
Outpatient Services													
Professional Inpatient Services													
Physician	4,014	4,055	4.9	4.9	0%	\$ 273,972	\$ 354,715	\$ 68.25	\$ 87.48	28%	\$ 0.03	\$ 0.04	29%
Psychologist	968	1,106	1.2	1.3	13%	14,096	41,035	14.56	37.10	155%	0.00	0.00	189%
Other Health Professional	978	1,633	1.2	2.0	66%	52,167	116,222	53.34	71.17	33%	0.01	0.01	121%
Outpatient Visits													
Physician	46,474	45,777	56.3	55.1	-2%	6,813,474	7,485,899	146.61	163.53	12%	0.69	0.75	9%
Psychologist	90,570	102,399	109.7	123.2	12%	10,492,138	12,507,818	115.85	122.15	5%	1.06	1.25	18%
Other Health Professional	238,245	356,902	288.7	429.5	49%	26,019,238	34,104,102	109.21	95.56	-13%	2.63	3.42	30%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	4,856	5,601	5.9	6.7	15%	9,399,833	11,778,949	1,935.72	2,103.01	9%	0.95	1.18	24%
Other Services Not Included Above	6,487	6,811	7.9	8.2	4%	1,851,283	2,350,395	285.38	345.09	21%	0.19	0.24	26%
Weighted Average Professional Charge	392,592	524,284	475.7	630.9	33%	\$ 54,916,201	\$ 68,739,135	\$ 139.88	\$ 131.11	-6%	\$ 5.55	\$ 6.89	24%
% of Total	96.5%	96.8%				55.3%	53.5%						
Total Out-of-Network	407,000	541,891	493.2	652.1	32%	\$ 99,239,732	\$ 128,488,116	\$ 243.83	\$ 237.11	-3%	\$ 10.02	\$ 12.88	29%

* Incurred 1/1/20 - 9/30/20, claims paid through 9/30/20 (average members):

1,100,362 9 mos

** Incurred 1/1/21 - 9/30/21, claims paid through 9/30/21 (average members):

1,108,054 9 mos

*** Include zero paid claims

EXHIBIT H-3

Trend Analysis - YTD 2021 - Total - Provider Status

Combined In- and Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	16,633	17,109	20.15	20.59	2%	\$ 24,028,787	\$ 27,487,792	\$ 1,444.65	\$ 1,606.63	11%	\$ 2.43	\$ 2.76	14%
Substance Use	6,557	7,502	7.95	9.03	14%	9,090,395	11,668,592	1,386.36	1,555.40	12%	0.92	1.17	27%
Alcohol Rehab***													
Alternate Levels of Care	20,136	25,190	24.40	30.31	24%	38,220,779	51,391,157	1,898.13	2,040.14	7%	3.86	5.15	34%
Weighted Average Facility Charge	43,326	49,801	52.50	59.93	14%	\$ 71,339,962	\$ 90,547,541	\$ 1,646.59	\$ 1,818.19	10%	\$ 7.20	\$ 9.08	26%
% of Total	2.9%	2.8%				39.7%	41.8%						
Outpatient Services													
Professional Inpatient Services													
Physician	9,513	9,919	11.5	11.9	4%	\$ 548,365	\$ 695,335	\$ 57.64	\$ 70.10	22%	\$ 0.06	\$ 0.07	26%
Psychologist	1,613	1,701	2.0	2.0	5%	37,436	65,176	23.21	38.32	65%	0.00	0.01	73%
Other Health Professional	4,118	4,006	5.0	4.8	-3%	280,667	283,741	68.16	70.83	4%	0.03	0.03	0%
Outpatient Visits													
Physician	130,435	131,495	158.1	158.2	0%	12,968,510	13,569,615	99.43	103.19	4%	1.31	1.36	4%
Psychologist	268,870	285,839	325.8	344.0	6%	23,305,082	24,896,418	86.68	87.10	0%	2.35	2.50	6%
Other Health Professional	997,906	1,268,215	1,209.2	1,526.1	26%	57,406,690	68,824,696	57.53	54.27	-6%	5.80	6.90	19%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	13,274	16,090	16.1	19.4	20%	10,603,282	13,272,663	798.80	824.90	3%	1.07	1.33	24%
Other Services Not Included Above	15,553	17,706	18.8	21.3	13%	3,280,573	4,578,907	210.93	258.61	23%	0.33	0.46	39%
Weighted Average Professional Charge	1,441,282	1,734,971	1,746.4	2,087.7	20%	\$ 108,430,605	\$ 126,186,553	\$ 75.23	\$ 72.73	-3%	\$ 10.95	\$ 12.65	16%
% of Total	97.1%	97.2%				60.3%	58.2%						
Total Combined	1,484,608	1,784,772	1,798.9	2,147.6	19%	\$ 179,770,567	\$ 216,734,093	\$ 121.09	\$ 121.44	0%	\$ 18.15	\$ 21.73	20%

* Incurred 1/1/20 - 9/30/20, claims paid through 9/30/20 (average members):

1,100,362 9 mos

** Incurred 1/1/21 - 9/30/21, claims paid through 9/30/21 (average members):

1,108,054 9 mos

*** Include zero paid claims

EXHIBIT H-4

Trend Analysis - YTD 2021 - In-Network - Benefit Level

In-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
	Inpatient Services												
Mental Health	15,545	15,720	18.84	18.92	0%	\$ 19,786,940	\$ 21,160,068	\$ 1,272.88	\$ 1,346.06	6%	\$ 2.00	\$ 2.12	6%
Substance Use	4,915	5,142	5.96	6.19	4%	3,018,904	3,117,631	614.22	606.31	-1%	0.30	0.31	3%
Alcohol Rehab***													
Alternate Levels of Care	8,752	11,618	10.60	13.98	32%	5,274,892	7,268,400	602.71	625.62	4%	0.53	0.73	37%
Weighted Average Facility Charge	29,212	32,480	35.40	39.08	10%	\$ 28,080,735	\$ 31,546,098	\$ 961.27	\$ 971.25	1%	\$ 2.84	\$ 3.16	12%
% of Total	2.2%	2.0%				25.2%	24.8%						
Outpatient Services													
Professional Inpatient Services													
Physician	5,559	5,925	6.7	7.1	6%	\$ 281,777	\$ 345,256	\$ 50.69	\$ 58.27	15%	\$ 0.03	\$ 0.03	22%
Psychologist	647	628	0.8	0.8	-4%	23,507	26,054	36.33	41.49	14%	0.00	0.00	10%
Other Health Professional	3,144	2,386	3.8	2.9	-25%	229,231	168,030	72.91	70.42	-3%	0.02	0.02	-27%
Outpatient Visits													
Physician	88,528	90,811	107.3	109.3	2%	6,565,818	6,607,120	74.17	72.76	-2%	0.66	0.66	0%
Psychologist	265,083	281,091	321.2	338.2	5%	22,480,066	23,881,326	84.80	84.96	0%	2.27	2.39	5%
Other Health Professional	946,057	1,156,255	1,146.4	1,391.3	21%	50,953,418	61,051,268	53.86	52.80	-2%	5.15	6.12	19%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	8,419	10,500	10.2	12.6	24%	1,203,540	1,500,064	142.96	142.86	0%	0.12	0.15	24%
Other Services Not Included Above	9,263	11,190	11.2	13.5	20%	1,492,928	2,302,988	161.17	205.81	28%	0.15	0.23	53%
Weighted Average Professional Charge	1,326,700	1,558,786	1,607.6	1,875.7	17%	\$ 83,230,285	\$ 95,882,105	\$ 62.73	\$ 61.51	-2%	\$ 8.40	\$ 9.61	14%
% of Total	97.8%	98.0%				74.8%	75.2%						
Total In-Network	1,355,912	1,591,266	1,643.0	1,914.8	17%	\$ 111,311,021	\$ 127,428,203	\$ 82.09	\$ 80.08	-2%	\$ 11.24	\$ 12.78	14%

* Incurred 1/1/20 - 9/30/20, claims paid through 9/30/20 (average members):

1,100,362 9 mos

** Incurred 1/1/21 - 9/30/21, claims paid through 9/30/21 (average members):

1,108,054 9 mos

*** Include zero paid claims

EXHIBIT H-5

Trend Analysis - YTD 2021 - Out-of-Network - Benefit Level

Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
	Inpatient Services												
Mental Health	1,088	1,389	1.32	1.67	27%	\$ 4,241,848	\$ 6,327,725	\$ 3,898.76	\$ 4,555.60	17%	\$ 0.43	\$ 0.63	48%
Substance Use	1,642	2,360	1.99	2.84	43%	6,071,491	8,550,961	3,697.62	3,623.29	-2%	0.61	0.86	40%
Alcohol Rehab***													
Alternate Levels of Care	11,384	13,572	13.79	16.33	18%	32,945,888	44,122,757	2,894.05	3,251.01	12%	3.33	4.42	33%
Weighted Average Facility Charge	14,114	17,321	17.10	20.84	22%	\$ 43,259,226	\$ 59,001,443	\$ 3,064.99	\$ 3,406.35	11%	\$ 4.37	\$ 5.92	35%
% of Total	11.0%	9.0%				63.2%	66.1%						
Outpatient Services													
Professional Inpatient Services													
Physician	3,954	3,994	4.8	4.8	0%	\$ 266,588	\$ 350,080	\$ 67.42	\$ 87.65	30%	\$ 0.03	\$ 0.04	30%
Psychologist	966	1,073	1.2	1.3	10%	13,929	39,122	14.42	36.46	153%	0.00	0.00	179%
Other Health Professional	974	1,620	1.2	1.9	65%	51,437	115,712	52.81	71.43	35%	0.01	0.01	123%
Outpatient Visits													
Physician	41,907	40,684	50.8	49.0	-4%	6,402,692	6,962,495	152.78	171.14	12%	0.65	0.70	8%
Psychologist	3,787	4,748	4.6	5.7	25%	825,015	1,015,092	217.85	213.79	-2%	0.08	0.10	22%
Other Health Professional	51,849	111,960	62.8	134.7	114%	6,453,272	7,773,428	124.46	69.43	-44%	0.65	0.78	20%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	4,855	5,590	5.9	6.7	14%	9,399,742	11,772,599	1,936.10	2,106.01	9%	0.95	1.18	24%
Other Services Not Included Above	6,290	6,516	7.6	7.8	3%	1,787,646	2,275,920	284.20	349.28	23%	0.18	0.23	26%
Weighted Average Professional Charge	114,582	176,185	138.8	212.0	53%	\$ 25,200,320	\$ 30,304,447	\$ 219.93	\$ 172.00	-22%	\$ 2.54	\$ 3.04	19%
% of Total	89.0%	91.0%				36.8%	33.9%						
Total Out-of-Network	128,696	193,506	155.9	232.8	49%	\$ 68,459,546	\$ 89,305,890	\$ 531.95	\$ 461.51	-13%	\$ 6.91	\$ 8.96	30%

* Incurred 1/1/20 - 9/30/20, claims paid through 9/30/20 (average members):

1,100,362 9 mos

** Incurred 1/1/21 - 9/30/21, claims paid through 9/30/21 (average members):

1,108,054 9 mos

*** Include zero paid claims

EXHIBIT H-6

Trend Analysis - YTD 2021 - Total - Benefit Level

Combined In- and Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
	Inpatient Services												
Mental Health	16,633	17,109	20.15	20.59	2%	\$ 24,028,787	\$ 27,487,792	\$ 1,444.65	\$ 1,606.63	11%	\$ 2.43	\$ 2.76	14%
Substance Use	6,557	7,502	7.95	9.03	14%	9,090,395	11,668,592	1,386.36	1,555.40	12%	0.92	1.17	27%
Alcohol Rehab***													
Alternate Levels of Care	20,136	25,190	24.40	30.31	24%	38,220,779	51,391,157	1,898.13	2,040.14	7%	3.86	5.15	34%
Weighted Average Facility Charge	43,326	49,801	52.50	59.93	14%	\$ 71,339,962	\$ 90,547,541	\$ 1,646.59	\$ 1,818.19	10%	\$ 7.20	\$ 9.08	26%
% of Total	2.9%	2.8%				39.7%	41.8%						
Outpatient Services													
Professional Inpatient Services													
Physician	9,513	9,919	11.5	11.9	4%	\$ 548,365	\$ 695,335	\$ 57.64	\$ 70.10	22%	\$ 0.06	\$ 0.07	26%
Psychologist	1,613	1,701	2.0	2.0	5%	37,436	65,176	23.21	38.32	65%	0.00	0.01	73%
Other Health Professional	4,118	4,006	5.0	4.8	-3%	280,667	283,741	68.16	70.83	4%	0.03	0.03	0%
Outpatient Visits													
Physician	130,435	131,495	158.1	158.2	0%	12,968,510	13,569,615	99.43	103.19	4%	1.31	1.36	4%
Psychologist	268,870	285,839	325.8	344.0	6%	23,305,082	24,896,418	86.68	87.10	0%	2.35	2.50	6%
Other Health Professional	997,906	1,268,215	1,209.2	1,526.1	26%	57,406,690	68,824,696	57.53	54.27	-6%	5.80	6.90	19%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	13,274	16,090	16.1	19.4	20%	10,603,282	13,272,663	798.80	824.90	3%	1.07	1.33	24%
Other Services Not Included Above	15,553	17,706	18.8	21.3	13%	3,280,573	4,578,907	210.93	258.61	23%	0.33	0.46	39%
Weighted Average Professional Charge	1,441,282	1,734,971	1,746.4	2,087.7	20%	\$ 108,430,605	\$ 126,186,553	\$ 75.23	\$ 72.73	-3%	\$ 10.95	\$ 12.65	16%
% of Total	97.1%	97.2%				60.3%	58.2%						
Total Combined	1,484,608	1,784,772	1,798.9	2,147.6	19%	\$ 179,770,567	\$ 216,734,093	\$ 121.09	\$ 121.44	0%	\$ 18.15	\$ 21.73	20%

* Incurred 1/1/20 - 9/30/20, claims paid through 9/30/20 (average members):

1,100,362 9 mos

** Incurred 1/1/21 - 9/30/21, claims paid through 9/30/21 (average members):

1,108,054 9 mos

*** Include zero paid claims

EXHIBIT I-1

Projected 2021 Administrative Expenses, Other Retention and Interest

	<u>Charge</u>	<u>Basis of Charge</u>
Administrative Fee (Excludes Shared Communication Expense)	<u>\$ 15,220,003</u>	\$2.32 pepm times 546,696 Ees times 12 mos.
Communication Expenses (Shared Expenses)	<u>\$0</u>	\$00,000 per quarter for four quarters
Audit/Performance Penalty	\$ 11,159	2014-2016: Audit and Risk Management Recoupment
Audit/Performance Penalty	128,051	2014-2015: Duplicate Claim Payments
<hr/> Total Audit/Performance Penalties	<u>\$ 139,209</u>	
 Total Administrative Expense	<u>\$ 15,080,793</u>	= Admin + Communication Exp. - Penalties
	TRUE	

Note: Paid claims is the method of allocation to the Empire Plan.

EXHIBIT J-1

Reconciliation of Experience Projection for Prior Year (2020)

COMBINED	COMBINED	
	Renewal	YE Financial
1. Earned Premium (2 tier)	\$ 299,612,364	\$ 294,915,633
2a. Paid Claims	\$ 279,172,586	\$ 290,692,780
2b. Surcharges and Assessments	\$ 3,844,574	\$ 3,316,105
2c. Liability of Outstanding Claims at End of Reporting Period*	\$ 47,290,627	\$ 44,257,868
2d. Liability of Outstanding Claims at Beginning of Reporting Period*	\$ 44,335,499	\$ 50,568,828
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 285,972,288	\$ 287,697,925
3a. Administrative Expense	\$ 15,278,592	\$ 15,347,955
3b. Shared Communications Expenses	\$ 432,000	\$ 432,000
3c. Audit/Performance Adjustment and Other Credits	\$ -	\$ 292,500
3f. Total Retention(3a+3b+3c)	\$ 15,710,592	\$ 15,487,455
4. Experience Gain/(Loss) (1-2e-3f)	\$ (2,070,516)	\$ (8,269,746)
2021 Qtrly Reports		
2c. 1st Qtr Ending Outstanding Claims		\$ 46,521,605
4. Experience Gain/(Loss)	N/A	\$ (10,533,483)
	change in what the 12/31/20 reserve would have been with new data	
2c. 2nd Qtr Ending Outstanding Claims		\$ 48,983,627
4. Experience Gain/(Loss)	N/A	\$ (12,995,505)
	change in what the 12/31/20 reserve would have been with new data	
2c. 3rd Qtr Ending Outstanding Claims		\$ 47,318,664
4. Experience Gain/(Loss)	N/A	\$ (11,330,542)
	change in what the 12/31/20 reserve would have been with new data	
2c. 4th Qtr Ending Outstanding Claims		
4. Experience Gain/(Loss)	N/A	
	change in what the 12/31/20 reserve would have been with new data	

The State of New York - Empire Plan

Prescription Drug Program

Statement of Experience

Q3 Financial Report 2021

Statement of Experience

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The State of New York - Empire Plan
Prescription Drug Program

Exhibit IA

Experience of Current Quarter and Year-to-Date 2021

COMBINED	(1)	(2)	(3)
	Prior Quarter YTD	Q3	YTD
1. Level Set Funding (1)	\$899,896,388	\$445,728,464	\$1,345,624,852
2a. Paid Claims	\$1,639,138,196	\$861,900,482	\$2,501,038,678
2b. Liability for Outstanding Claims at End of Reporting Period	(\$9,492,212)	(\$9,358,747)	(\$9,358,747)
2c. Liability for Outstanding Claims at Beginning of Reporting Period	(\$10,383,350)	(\$10,383,350)	(\$10,383,350)
2. Incurred Claims (2a + 2b - 2c)	\$1,640,029,334	\$862,033,947	\$2,502,063,281
3a. Pharma Revenue Receipts	\$446,736,308	\$251,444,513	\$698,180,821
3b. CMS Direct Monthly Subsidy	\$1,981,205	\$1,663,818	\$3,645,023
3c. Coverage Gap Discount Subsidy	\$108,439,311	\$0	\$108,439,311
3d. Catastrophic Reinsurance Subsidy	\$83,129,216	\$42,000,240	\$125,129,457
3e. Low Income Cost Share Subsidy	\$0	\$0	\$0
3f. Coordination of Benefits (Debit)/Credit	\$184,100	\$49,773	\$233,873
3g. Claims Adjustments/Credits	\$57,307	\$65,945	\$123,252
3h. Reconciliation Performance Credit	\$7,753,103	\$0	\$7,753,103
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis	\$10,310,087	\$5,155,043	\$15,465,130
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3h + 3i)	658,590,638	300,379,332	958,969,970
4. Total Incurred Claims (2 - 3)	\$981,438,696	\$561,654,615	\$1,543,093,311
5a. Administrative Fees	\$12,035,826	\$5,582,467	\$17,618,293
5b. Shared Communication Expense	\$0	\$0	\$0
5c. Performance Adjustments and Other Credits	(\$555,373)	\$0	(\$555,373)
5. Total Administrative Expenses (5a + 5b + 5c + 5d)	\$11,480,453	\$5,582,467	\$17,062,920
6. Experience Dividend / (Loss) (1 - 4 - 5)	(\$93,022,761)	(\$121,508,617)	(\$214,531,379)

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IB

Reconciliation of 2020 Experience Projections

COMBINED	(1) Annual Statement	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report
1. Level Set Funding (1)	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	
2a. Paid Claims	\$3,114,864,384	\$3,114,864,384	\$3,114,864,384	\$3,114,864,384	
2b. Liability for Outstanding Claims at End of Reporting Period	(\$10,383,350)	(\$10,467,405)	(\$10,390,572)	(\$10,388,324)	
2c. Liability for Outstanding Claims at Beginning of Reporting Period	(\$7,796,375)	(\$7,796,375)	(\$7,796,375)	(\$7,796,375)	
2d. Incurred Claims (2a + 2b - 2c)	\$3,112,277,408	\$3,112,193,354	\$3,112,270,187	\$3,112,272,435	
3a. Pharma Revenue Receipts	\$799,791,892	\$799,791,892	\$799,791,892	\$799,791,892	
3b. CMS Direct Monthly Subsidy	\$23,927,420	\$23,927,420	\$23,927,420	\$23,927,420	
3c. Coverage Gap Discount Subsidy	\$214,374,079	\$214,374,079	\$214,374,079	\$214,374,079	
3d. Catastrophic Reinsurance Subsidy	\$234,315,775	\$234,315,775	\$234,315,775	\$234,315,775	
3e. Low Income Cost Share Subsidy	\$12,690,062	\$12,690,062	\$12,690,062	\$12,690,062	
3f. Coordination of Benefits (Debit)/Credit	(\$706,466)	(\$706,466)	(\$706,466)	(\$706,466)	
3g. Claims Adjustments/Credits	\$214,738	\$214,738	\$214,738	\$214,738	
3h. Reconciliation Performance Credit	\$0	\$0	\$0	\$0	
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis	(\$29,190,590)	(\$29,190,590)	(\$29,190,590)	(\$29,190,590)	
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3g)	\$1,255,416,910	\$1,255,416,910	\$1,255,416,910	\$1,255,416,910	
4. Total Incurred Claims (2d - 3c)	\$1,856,860,499	\$1,856,776,444	\$1,856,853,277	\$1,856,855,525	
5a. Administrative Fees	\$23,022,382	\$23,022,382	\$23,022,382	\$23,022,382	
5b. Shared Communication Expense	\$1,822,000	\$1,822,000	\$1,822,000	\$1,822,000	
5c. Audit/Performance Adjustment and Other Credits	(\$47,500)	(\$47,500)	(\$47,500)	(\$47,500)	
5. Total Administrative Expenses (5a + 5b + 5c)	\$24,796,882	\$24,796,882	\$24,796,882	\$24,796,882	
6. Experience Dividend / (Loss) (1 - 4 - 5)	(\$49,464,818)	(\$49,380,763)	(\$49,457,596)	(\$49,459,844)	
7a. 5 tier Premium (Paid Premium Rates)	\$1,830,895,141	\$1,830,895,141	\$1,830,895,141	\$1,830,895,141	
7b. 2 tier Premium (Earned Premium Rates)	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	
7c. Adjustment to Experience Gain (Loss) (7a - 7b)	(\$1,297,421)	(\$1,297,421)	(\$1,297,421)	(\$1,297,421)	
8. Net Receivable/Payable (6 +7)	(\$50,762,239)	(\$50,678,184)	(\$50,755,017)	(\$50,757,265)	

Please note that totals may differ due to rounding

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIA3
Combined (Commercial + EGWP)
2021 Experience - Includes Cumulative Gain or Loss

COMBINED	(1) Projected at Time of Premium Establishment	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report	(6) Final Report
1. Level Set Funding (1)	\$1,791,386,320	\$1,791,386,320	\$1,791,386,320	\$1,791,386,320		
2a. Paid Claims	<i>na</i>	\$3,400,812,951	\$3,401,782,414	\$3,331,063,429		
2b. Liability for Outstanding Claims at End of Reporting Period	<i>na</i>	(\$10,074,556)	(\$9,992,613)	(\$9,798,170)		
2c. Liability for Outstanding Claims at Beginning of Reporting Period	<i>na</i>	(\$10,383,350)	(\$10,383,350)	(\$10,383,350)		
2. Incurred Claims (2a + 2b - 2c)		\$3,401,121,745	\$3,402,173,151	\$3,331,648,609		
3a. Pharma Revenue Receipts		\$950,747,192	\$953,126,436	\$941,562,693		
3b. CMS Direct Monthly Subsidy		\$4,445,199	\$4,285,210	\$4,643,737		
3c. Coverage Gap Discount Subsidy		\$218,815,935	\$228,290,517	\$228,327,235		
3d. Catastrophic Reinsurance Subsidy		\$254,677,400	\$255,100,966	\$255,662,116		
3e. Low Income Cost Share Subsidy		\$12,690,062	\$12,690,062	\$12,690,062		
3f. Coordination of Benefits (Debit)/Credit		\$164,395	\$184,100	\$233,873		
3g. Claims Adjustments/Credits		\$16,060	\$57,307	\$123,252		
3h. Reconciliation Performance Credit		\$15,506,206	\$15,506,206	\$15,506,206		
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis		\$20,620,174	\$20,620,174	\$20,620,174		
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e +3f + 3h)		\$1,477,682,622	\$1,489,860,977	\$1,479,369,348		
4. Total Incurred Claims after adjustments (2 - 3)	\$1,764,816,238	\$1,923,439,123	\$1,912,312,174	\$1,852,279,261		
5a. Administrative Fees	\$24,748,082	\$24,542,680	\$24,410,778	\$23,666,039		
5b. Shared Communication Expense	\$1,822,000	\$0	\$0	\$0		
5c. Performance Adjustments and Other Credits	\$0	(\$480,000)	(\$555,373)	(\$555,373)		
5. Total Administrative Expenses (5a + 5b + 5c)	\$26,570,082	\$24,062,680	\$23,855,405	\$23,110,665		
6. Experience Dividend / (Loss) (1 - 4 - 5)	\$0	(\$156,115,484)	(\$144,781,259)	(\$84,003,606)		

(1) Represents amounts charged to participants.

Exhibit IIB

Components of Projected Dividend for the 2021 Contract Year
(In Millions)

<u>Components of Projected Dividend:</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>	<u>Final Report</u>
Change in Premium	\$0.0	\$0.0	\$0.0		
Change in Expected Incurred Claims Before Adjustments	n/a	n/a	n/a		
Change in Pharma Revenue	n/a	n/a	n/a		
Change in Other Adjustments (Subsidies & COB Receipts)	n/a	n/a	n/a		
Change in Expected Incurred Claims After Adjustments	\$158.6	\$147.5	\$87.5		
Change in Expected Administration Expenses	(\$2.5)	(\$2.7)	(\$3.5)		
Dividend Reflected in 2021 Rate Renewal	(\$0.0)	\$0.0	\$0.0		
Total	(\$156.1)	(\$144.8)	(\$84.0)		
<u>Projected Dividend on Premium Basis:</u>					
Premium -	\$1,791.4	\$1,791.4	\$1,791.4		
Dividend	(\$156.1)	(\$144.8)	(\$84.0)		
Dividend as a Percent of Premium	-8.7%	-8.1%	-4.69%		

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIA
Commercial
Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 1,744,063,015	Per Exh VA
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 1,748,876,371</u>	
	2021 Runout due to 2021 Incurrals	\$	(4,813,356)
	Runout Prior to 2021	<u>\$</u>	<u>-</u>
	Total Runout	\$	(4,813,356)
II.	Claim Margin (0% of Runout Claims)	\$	-
III.	2021 Unreported Subsidies	\$	-
IV.	2021 Unreported Pharma Revenue	<u>\$</u>	<u>-</u>
V.	Total Reserve	\$	(4,813,356)

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIB
EGWP

Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 1,587,585,593	Per Exh VB
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 1,590,372,821</u>	
	2021 Runout due to 2021 Incurrals	\$ (2,787,227)	
	Runout Prior to 2021	<u>\$ -</u>	
	Total Runout	\$ (2,787,227)	
II.	Claim Margin (0% of Runout Claims)	\$ -	
III.	2021 Unreported Subsidies	\$ -	
IV.	2021 Unreported Pharma Revenue	<u>\$ -</u>	
V.	Total Reserve	\$ (2,787,227)	

The State of New York - Empire Plan
 Prescription Drug Program

Exhibit IIIC
Combined (Commercial + EGWP)
Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 3,331,648,609	Per Exh VC
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 3,339,249,192</u>	
	2021 Runout due to 2021 Incurrals	\$ (7,600,584)	
	Runout Prior to 2021	<u>\$ -</u>	
	Total Runout	\$ (7,600,584)	
II.	Claim Margin (0% of Runout Claims)	<u>\$ -</u>	
III.	2021 Unreported Subsidies	\$ -	
IV.	2021 Unreported Pharma Revenue	<u>\$ -</u>	
V.	Total Reserve	\$ (7,600,584)	

Exhibit IVA
Projected Incurred Claims 01/01/2021 - 12/31/2021

	Incurred & Paid as of 12/31/2021	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	752,234	(1,192)	751,041
Pharmacy	15,278,015	(24,219)	15,253,795
Total	<u>16,030,249</u>	<u>(25,412)</u>	<u>16,004,837</u>
Claims Spend			
Direct			
Mail	\$134,061,369	(\$305,142)	\$133,756,227
Pharmacy	\$3,205,187,823	(\$7,295,442)	\$3,197,892,381
Total	<u>\$3,339,249,192</u>	<u>(\$7,600,584)</u>	<u>\$3,331,648,609</u>
Average Contracts (Empire, Excelsior & SEHP)	1,083,242		
Cost per Prescription			
Direct			
Mail	\$ 178.22	\$ 255.89	\$ 178.09
Pharmacy	\$ 209.79	\$ 301.22	\$ 209.65
Composite	<u>\$ 208.31</u>	<u>\$ 299.10</u>	<u>\$ 208.17</u>
Prescriptions per Contract			
Direct			
Mail	0.694	(0.001)	0.693
Pharmacy	14.104	(0.022)	14.082
Composite	<u>14.798</u>	<u>(0.023)</u>	<u>14.775</u>
Claims Spend per Contract			
Direct			
Mail	\$ 123.76	\$ (0.28)	\$ 123.48
Pharmacy	\$ 2,958.88	\$ (6.73)	\$ 2,952.15
Composite	<u>\$ 3,082.64</u>	<u>\$ (7.02)</u>	<u>\$ 3,075.63</u>

Please note that totals may differ due to rounding

Exhibit IVB
Projected Incurred Claims 01/01/2020 - 12/31/2020

	Incurred & Paid as of 12/31/2020	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	748,833	(853)	747,980
Pharmacy	15,242,969	(17,365)	15,225,604
Total	15,991,802	(18,218)	15,973,584
Claims Spend			
Direct			
Mail	\$124,188,654	(\$326,332)	\$123,862,323
Pharmacy	\$2,996,252,017	(\$7,873,280)	\$2,988,378,737
Total	\$3,120,440,671	(\$8,199,612)	\$3,112,241,059
Average Contracts (Empire, Excelsior & SEHP)	1,083,242		
Cost per Prescription			
Direct			
Mail	\$ 165.84	\$ 382.53	\$ 165.60
Pharmacy	\$ 196.57	\$ 453.40	\$ 196.27
Composite	\$ 195.13	\$ 450.08	\$ 194.84
Prescriptions per Contract			
Direct			
Mail	0.691	(0.001)	0.691
Pharmacy	14.072	(0.016)	14.056
Composite	14.763	(0.017)	14.746
Claims Spend per Contract			
Direct			
Mail	\$ 114.65	\$ (0.30)	\$ 114.34
Pharmacy	\$ 2,766.00	\$ (7.27)	\$ 2,758.74
Composite	\$ 2,880.65	\$ (7.57)	\$ 2,873.08

Please note that totals may differ due to rounding

**Exhibit VA
Commercial**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$72,072,454	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,072,454
1/31/2021	\$68,683,380	\$171,746	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$68,855,125
2/15/2021	(\$4,539,763)	\$77,142,212	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,602,449
2/28/2021	(\$154,533)	\$57,981,108	\$175,210	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$58,001,785
3/15/2021	\$5,748	(\$4,357,885)	\$79,136,092	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$74,783,955
3/31/2021	\$15,782	(\$34,727)	\$80,365,439	\$153,642	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$80,500,136
4/15/2021	\$45,421	\$3,455	(\$4,399,115)	\$79,001,809	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$74,651,571
4/30/2021	(\$4,133)	(\$159)	(\$79,792)	\$72,818,981	\$90,472	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,825,369
5/15/2021	\$3,100	(\$5,950)	\$17,567	(\$4,783,988)	\$72,704,448	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$67,935,177
5/31/2021	\$13,528	\$50,543	\$40,591	(\$72,786)	\$72,924,296	\$3,834	\$0	\$0	\$0	\$0	\$0	\$0	\$72,960,006
6/15/2021	(\$2,725)	(\$992)	\$16,148	\$1,704	(\$4,874,289)	\$83,312,204	\$0	\$0	\$0	\$0	\$0	\$0	\$78,452,050
6/30/2021	(\$140)	(\$16,045)	(\$13,949)	\$12,034	(\$66,960)	\$76,450,435	\$141,978	\$0	\$0	\$0	\$0	\$0	\$76,507,355
7/15/2021	\$2,135	(\$410)	\$23,682	(\$1,349)	\$51,060	(\$5,392,144)	\$75,165,139	\$0	\$0	\$0	\$0	\$0	\$69,848,113
7/31/2021	\$5,540	\$6,933	\$14,246	\$25,374	\$49,495	(\$99,815)	\$74,333,478	\$61,978	\$0	\$0	\$0	\$0	\$74,397,229
8/15/2021	\$1,142	\$2,118	(\$238)	\$8,755	\$36,639	\$29,667	(\$4,584,327)	\$73,358,210	\$0	\$0	\$0	\$0	\$68,851,966
8/31/2021	\$3,450	\$4,160	\$984	\$3,871	\$12,134	\$7,193	(\$111,742)	\$84,640,174	\$190,130	\$0	\$0	\$0	\$84,750,354
9/15/2021	\$7,423	\$5,825	\$431,070	\$439,601	\$13,838	\$5,424	(\$58,919)	(\$5,141,399)	\$79,583,811	\$0	\$0	\$0	\$75,286,674
9/30/2021	(\$479)	\$4,377	\$6,572	\$6,320	\$3,884	(\$58,365)	\$16,962	(\$208,042)	\$76,678,400	\$150,475	\$0	\$0	\$76,600,103
10/15/2021													\$0
10/31/2021													\$0
11/15/2021													\$0
11/30/2021													\$0
12/15/2021													\$0
12/31/2021													\$0
1/15/2022													\$0
1/31/2022													\$0
2/15/2022													\$0
2/28/2022													\$0
Total	\$136,157,329	\$130,956,308	\$155,734,507	\$147,613,968	\$140,945,018	\$154,258,433	\$144,902,569	\$152,710,921	\$156,452,342	\$150,475	\$0	\$0	\$1,319,881,869
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.029720	1.000000	1.000000	1.000000	1.0034
Incurred	\$136,157,329	\$130,956,308	\$155,734,507	\$147,613,968	\$140,945,018	\$154,258,433	\$144,902,569	\$152,710,921	\$151,936,762	\$150,475	\$0	\$0	\$1,315,366,290
January to September 2021				\$	1,315,366,290								
Remove Benefit Changes in Experience Period				\$	-								
January to September 2021 Remove Benefit Change Impact				\$	1,315,366,290								
Seasonality Adjustment to complete CY 2021					1.333								
Estimated 2021 - Raw				\$	1,753,821,719								
Lives and Trend Adjustment					0.994								
Estimated 2021 - Adjusted for Lives and Trend				\$	1,744,063,015								
Benefit Changes				\$	-								
Projected 2021				\$	1,744,063,015								

**Exhibit VB
EGWP**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$65,906,641	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,906,641
1/31/2021	\$61,882,230	\$197,232	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$62,079,462
2/15/2021	(\$2,590,305)	\$67,708,637	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,118,331
2/28/2021	(\$67,188)	\$50,316,031	\$218,451	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,467,295
3/15/2021	\$6,010	(\$2,114,036)	\$68,982,136	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$66,874,110
3/31/2021	\$33,698	(\$110,672)	\$68,978,869	\$203,507	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$69,105,401
4/15/2021	(\$1,019)	(\$40,966)	(\$2,411,954)	\$68,587,441	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$66,133,503
4/30/2021	\$2,916	(\$18,899)	(\$175,016)	\$65,795,220	\$103,471	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,707,693
5/15/2021	\$6,496	(\$2,563)	(\$30,968)	(\$3,149,964)	\$66,493,409	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$63,316,410
5/31/2021	\$6,121	(\$5,988)	(\$7,925)	(\$69,354)	\$63,489,453	\$181,294	\$0	\$0	\$0	\$0	\$0	\$0	\$63,593,600
6/15/2021	(\$5,637)	(\$10,272)	(\$3,717)	(\$19,395)	(\$3,079,035)	\$75,293,122	\$0	\$0	\$0	\$0	\$0	\$0	\$72,175,066
6/30/2021	(\$6,932)	(\$689)	(\$691)	(\$81,147)	(\$101,487)	\$66,635,096	\$252,619	\$0	\$0	\$0	\$0	\$0	\$66,696,769
7/15/2021	(\$3,316)	\$204	(\$1,824)	\$4,227	\$3,186	(\$3,244,818)	\$69,941,675	\$0	\$0	\$0	\$0	\$0	\$66,699,334
7/31/2021	(\$739)	(\$13,585)	(\$11,182)	(\$593)	(\$6,650)	(\$188,129)	\$68,289,362	\$42,204	\$0	\$0	\$0	\$0	\$68,110,687
8/15/2021	(\$2,023)	(\$2,982)	(\$32,383)	\$4	(\$2,718)	(\$27,301)	(\$2,903,577)	\$67,820,723	\$0	\$0	\$0	\$0	\$64,849,742
8/31/2021	\$9	\$6,414	(\$1,323)	(\$1,287)	\$841	(\$20,671)	(\$155,781)	\$75,290,579	\$164,689	\$0	\$0	\$0	\$75,283,472
9/15/2021	(\$8,681)	(\$5,237)	(\$5,219)	\$65,470	(\$7,010)	\$15,180	(\$76,492)	(\$2,773,853)	\$70,937,848	\$0	\$0	\$0	\$68,142,008
9/30/2021	(\$15,500)	\$746	\$13	(\$1,763)	(\$9,926)	(\$49,101)	(\$8,854)	(\$189,030)	\$69,121,999	\$234,464	\$0	\$0	\$69,083,049
10/15/2021													\$0
10/31/2021													\$0
11/15/2021													\$0
11/30/2021													\$0
12/15/2021													\$0
12/31/2021													\$0
1/15/2022													\$0
1/31/2022													\$0
2/15/2022													\$0
2/28/2022													\$0
Total	\$125,142,781	\$115,903,375	\$135,497,268	\$131,332,367	\$126,883,534	\$138,594,671	\$135,338,953	\$140,190,623	\$140,224,536	\$234,464	\$0	\$0	\$1,189,342,572
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.019230	1.000000	1.000000	1.000000	1.0022
Incurred	\$125,142,781	\$115,903,375	\$135,497,268	\$131,332,367	\$126,883,534	\$138,594,671	\$135,338,953	\$140,190,623	\$137,578,955	\$234,464	\$0	\$0	\$1,186,696,992

January to September 2021	\$ 1,186,696,992
Remove Benefit Changes in Experience Period	\$ -
January to September 2021 Remove Benefit Change Impact	\$ 1,186,696,992
Seasonality Adjustment to complete CY 2021	1.333
Estimated 2021 - Raw	\$ 1,582,262,655
Lives and Trend Adjustment	1.003
Estimated 2021 - Adjusted for Lives and Trend	\$ 1,587,585,593
Benefit Changes	\$ -
Projected 2021	\$ 1,587,585,593

**Exhibit VC
Combined (Commercial + EGWP)**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$137,979,094	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$137,979,094
1/31/2021	\$130,565,609	\$368,978	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$130,934,587
2/15/2021	(\$7,130,069)	\$144,850,849	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$137,720,780
2/28/2021	(\$221,721)	\$108,297,139	\$393,661	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$108,469,079
3/15/2021	\$11,758	(\$6,471,921)	\$148,118,228	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$141,658,065
3/31/2021	\$49,479	(\$145,399)	\$149,344,308	\$357,149	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$149,605,537
4/15/2021	\$44,403	(\$37,510)	(\$6,811,069)	\$147,589,250	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$140,785,074
4/30/2021	(\$1,216)	(\$19,058)	(\$254,808)	\$138,614,201	\$193,943	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$138,533,062
5/15/2021	\$9,596	(\$8,513)	(\$13,401)	(\$7,933,952)	\$139,197,857	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$131,251,586
5/31/2021	\$19,650	\$44,554	\$32,666	(\$142,139)	\$136,413,748	\$185,127	\$0	\$0	\$0	\$0	\$0	\$0	\$136,553,606
6/15/2021	(\$8,362)	(\$11,264)	\$12,431	(\$17,691)	(\$7,953,324)	\$158,605,326	\$0	\$0	\$0	\$0	\$0	\$0	\$150,627,115
6/30/2021	(\$7,071)	(\$16,734)	(\$14,640)	(\$69,113)	(\$168,446)	\$143,085,531	\$394,597	\$0	\$0	\$0	\$0	\$0	\$143,204,124
7/15/2021	(\$1,181)	(\$206)	\$21,858	\$2,877	\$54,247	(\$8,636,962)	\$145,106,814	\$0	\$0	\$0	\$0	\$0	\$136,547,446
7/31/2021	\$4,800	(\$6,652)	\$3,064	\$24,782	\$42,844	(\$287,944)	\$142,622,840	\$104,183	\$0	\$0	\$0	\$0	\$142,507,917
8/15/2021	(\$882)	(\$864)	(\$32,621)	\$8,759	\$33,921	\$2,366	(\$7,487,904)	\$141,178,932	\$0	\$0	\$0	\$0	\$133,701,708
8/31/2021	\$3,460	\$10,575	(\$339)	\$2,584	\$12,975	(\$13,477)	(\$267,523)	\$159,930,753	\$354,819	\$0	\$0	\$0	\$160,033,826
9/15/2021	(\$1,257)	\$588	\$425,851	\$505,071	\$6,829	\$20,604	(\$135,410)	(\$7,915,252)	\$150,521,659	\$0	\$0	\$0	\$143,428,682
9/30/2021	(\$15,979)	\$5,123	\$6,585	\$4,556	(\$6,041)	(\$107,466)	\$8,108	(\$397,072)	\$145,800,399	\$384,939	\$0	\$0	\$145,683,152
10/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10/31/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11/30/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/15/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/28/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$261,300,111	\$246,859,683	\$291,231,774	\$278,946,335	\$267,828,552	\$292,853,105	\$280,241,522	\$292,901,544	\$296,676,877	\$384,939	\$0	\$0	\$2,509,224,441
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.024735	1.000000	#DIV/0!	#DIV/0!	1.0029
Incurred	\$261,300,111	\$246,859,683	\$291,231,774	\$278,946,335	\$267,828,552	\$292,853,105	\$280,241,522	\$292,901,544	\$289,515,717	\$384,939	\$0	\$0	\$2,502,063,281

January to September 2021 \$ 2,502,063,281
 Remove Benefit Changes in Experience Period \$ -
 January to September 2021 Remove Benefit Change Impact \$ 2,502,063,281

Seasonality Adjustment to complete CY 2021 1.333
 Estimated 2021 - Raw \$ 3,336,084,375

Lives and Trend Adjustment 0.999
 Estimated 2021 - Adjusted for Lives and Trend \$ 3,331,648,609

Benefit Changes \$ -
Projected 2021 \$ 3,331,648,609

Exhibit VIA
Commercial
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number
1/15/2021	355,146	355,146	\$ 72,072,454	\$ 72,072,454	1
1/31/2021	332,079	332,079	\$ 68,855,125	\$ 68,855,125	2
2/15/2021	327,918	327,918	\$ 72,602,449	\$ 72,602,449	3
2/28/2021	271,090	271,090	\$ 58,001,785	\$ 58,001,785	4
3/15/2021	352,460	352,460	\$ 74,783,955	\$ 74,783,955	5
3/31/2021	380,975	380,975	\$ 80,500,136	\$ 80,500,136	6
4/15/2021	362,278	362,278	\$ 74,651,571	\$ 74,651,571	7
4/30/2021	359,033	359,033	\$ 72,825,369	\$ 72,825,369	8
5/15/2021	341,229	341,229	\$ 67,935,177	\$ 67,935,177	9
5/31/2021	344,998	344,998	\$ 72,960,006	\$ 72,960,006	10
6/15/2021	366,228	366,228	\$ 78,452,050	\$ 78,452,050	11
6/30/2021	348,852	348,852	\$ 76,507,355	\$ 76,507,355	12
7/15/2021	339,102	339,102	\$ 69,848,113	\$ 69,848,113	13
7/31/2021	357,206	357,206	\$ 74,397,229	\$ 74,397,229	14
8/15/2021	332,378	332,378	\$ 68,851,966	\$ 68,851,966	15
8/31/2021	382,930	382,930	\$ 84,750,354	\$ 84,750,354	16
9/15/2021	340,276	340,276	\$ 75,286,674	\$ 75,286,674	17
9/30/2021	361,278	361,278	\$ 76,600,103	\$ 76,600,103	18
10/15/2021	-	-	\$ -	\$ -	19
10/31/2021	-	-	\$ -	\$ -	20
11/15/2021	-	-	\$ -	\$ -	21
11/30/2021	-	-	\$ -	\$ -	22
12/15/2021	-	-	\$ -	\$ -	23
12/31/2021	-	-	\$ -	\$ -	24
1/15/2022	-	-	\$ -	\$ -	25
1/31/2022	-	-	\$ -	\$ -	26
2/15/2022	-	-	\$ -	\$ -	27
2/28/2022	-	-	\$ -	\$ -	29
2021 YTD Totals	6,255,456	-	-	6,255,456	1,319,881,869

Exhibit VIB
EGWP
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number		
1/15/2021	327,975	327,975	\$ 65,906,641	\$ 65,906,641	1		
1/31/2021	310,220	310,220	\$ 62,079,462	\$ 62,079,462	2		
2/15/2021	309,960	309,960	\$ 65,118,331	\$ 65,118,331	3		
2/28/2021	251,934	251,934	\$ 50,467,295	\$ 50,467,295	4		
3/15/2021	324,072	324,072	\$ 66,874,110	\$ 66,874,110	5		
3/31/2021	334,618	334,618	\$ 69,105,401	\$ 69,105,401	6		
4/15/2021	318,945	318,945	\$ 66,133,503	\$ 66,133,503	7		
4/30/2021	314,402	314,402	\$ 65,707,693	\$ 65,707,693	8		
5/15/2021	306,408	306,408	\$ 63,316,410	\$ 63,316,410	9		
5/31/2021	313,961	313,961	\$ 63,593,600	\$ 63,593,600	10		
6/15/2021	340,889	340,889	\$ 72,175,066	\$ 72,175,066	11		
6/30/2021	318,196	318,196	\$ 66,696,769	\$ 66,696,769	12		
7/15/2021	317,581	317,581	\$ 66,699,334	\$ 66,699,334	13		
7/31/2021	326,691	326,691	\$ 68,110,687	\$ 68,110,687	14		
8/15/2021	305,113	305,113	\$ 64,849,742	\$ 64,849,742	15		
8/31/2021	346,875	346,875	\$ 75,283,472	\$ 75,283,472	16		
9/15/2021	319,950	319,950	\$ 68,142,008	\$ 68,142,008	17		
9/30/2021	320,329	320,329	\$ 69,083,049	\$ 69,083,049	18		
10/15/2021	-	-	\$ -	\$ -	19		
10/31/2021	-	-	\$ -	\$ -	20		
11/15/2021	-	-	\$ -	\$ -	21		
11/30/2021	-	-	\$ -	\$ -	22		
12/15/2021	-	-	\$ -	\$ -	23		
12/31/2021	-	-	\$ -	\$ -	24		
1/15/2022	-	-	\$ -	\$ -	25		
1/31/2022	-	-	\$ -	\$ -	26		
2/15/2022	-	-	\$ -	\$ -	27		
2/28/2022	-	-	\$ -	\$ -	28		
2021 YTD Totals	5,708,119	-	5,708,119	\$ 1,189,342,572	\$ -	\$ -	\$ 1,189,342,572

Exhibit VIC
Combined (Commercial + EGWP)
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number				
1/15/2021	683,121	683,121	\$ 137,979,094	\$ 137,979,094	1				
1/31/2021	642,299	642,299	\$ 130,934,587	\$ 130,934,587	2				
2/15/2021	637,878	637,878	\$ 137,720,780	\$ 137,720,780	3				
2/28/2021	523,024	523,024	\$ 108,469,079	\$ 108,469,079	4				
3/15/2021	676,532	676,532	\$ 141,658,065	\$ 141,658,065	5				
3/31/2021	715,593	715,593	\$ 149,605,537	\$ 149,605,537	6				
4/15/2021	681,223	681,223	\$ 140,785,074	\$ 140,785,074	7				
4/30/2021	673,435	673,435	\$ 138,533,062	\$ 138,533,062	8				
5/15/2021	647,637	647,637	\$ 131,251,586	\$ 131,251,586	9				
5/31/2021	658,959	658,959	\$ 136,553,606	\$ 136,553,606	10				
6/15/2021	707,117	707,117	\$ 150,627,115	\$ 150,627,115	11				
6/30/2021	667,048	667,048	\$ 143,204,124	\$ 143,204,124	12				
7/15/2021	656,683	656,683	\$ 136,547,446	\$ 136,547,446	13				
7/31/2021	683,897	683,897	\$ 142,507,917	\$ 142,507,917	14				
8/15/2021	637,491	637,491	\$ 133,701,708	\$ 133,701,708	15				
8/31/2021	729,805	729,805	\$ 160,033,826	\$ 160,033,826	16				
9/15/2021	660,226	660,226	\$ 143,428,682	\$ 143,428,682	17				
9/30/2021	681,607	681,607	\$ 145,683,152	\$ 145,683,152	18				
10/15/2021	-	-	\$ -	\$ -	19				
10/31/2021	-	-	\$ -	\$ -	20				
11/15/2021	-	-	\$ -	\$ -	21				
11/30/2021	-	-	\$ -	\$ -	22				
12/15/2021	-	-	\$ -	\$ -	23				
12/31/2021	-	-	\$ -	\$ -	24				
1/15/2022	-	-	\$ -	\$ -	25				
1/31/2022	-	-	\$ -	\$ -	26				
2/15/2022	-	-	\$ -	\$ -	27				
2/28/2022	-	-	\$ -	\$ -	28				
2021 YTD Totals	11,963,575	-	-	11,963,575	\$ 2,509,224,441	\$ -	\$ -	\$ 2,509,224,441	

**Exhibit VIIa
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 2.0%	Cash Basis		Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
								2022 Med D Subsidy	2022 Rebates						
Combined	ee	\$2,059,703,275	10.2%	\$2,269,271,480	\$0	\$2,269,271,480	\$45,385,430	(\$685,516,563)	(\$345,124,807)	\$14,432,864	\$15,073,447	\$0	\$1,313,521,851	\$1,150,444,036	14.2%
	dep	\$1,267,765,667	10.2%	\$1,396,756,759	\$0	\$1,396,756,759	\$27,935,135	(\$421,941,536)	(\$212,427,385)	\$8,883,556	\$9,277,841	\$0	\$808,484,371	\$660,325,125	22.4%
	total	\$3,327,468,942	10.2%	\$3,666,028,240	\$0	\$3,666,028,240	\$73,320,565	(\$1,107,458,099)	(\$557,552,192)	\$23,316,421	\$24,351,288	\$0	\$2,122,006,222	\$1,810,769,161	17.2%
SEHP	ee	\$5,538,563	10.9%	\$6,142,890	\$0	\$6,142,890	\$122,858	(\$1,858,583)	0	0	\$29,790	\$0	\$4,436,955	\$3,102,531	43.0%
	dep	\$1,167,297	10.9%	\$1,294,664	\$0	\$1,294,664	\$25,893	(\$391,711)	0	0	\$6,278	\$0	\$935,124	\$438,807	113.1%
	total	\$6,705,860	10.9%	\$7,437,554	\$0	\$7,437,554	\$148,751	(\$2,250,294)	\$0	\$0	\$36,069	\$0	\$5,372,079	\$3,541,338	51.7%
Empire Plan	ee	\$2,054,164,712	10.2%	\$2,263,128,590	\$0	\$2,263,128,590	\$45,262,572	(\$683,657,980)	(\$345,124,807)	14,432,864	\$15,043,657	\$0	\$1,309,084,896	1,147,341,505	14.1%
	dep	\$1,266,598,370	10.2%	\$1,395,462,095	\$0	\$1,395,462,095	\$27,909,242	(\$421,549,824)	(\$212,427,385)	8,883,556	\$9,271,562	\$0	\$807,549,246	659,886,318	22.4%
	total	\$3,320,763,082	10.2%	\$3,658,590,686	\$0	\$3,658,590,686	\$73,171,814	(\$1,105,207,805)	(\$557,552,192)	\$23,316,421	\$24,315,220	\$0	\$2,116,634,143	\$1,807,227,823	17.1%

**Exhibit VIIIb
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 2.0%	Cash Basis			Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
								2022 Med D Subsidy	2022 Rebates	2022 Med D Subsidy						
Combined	ee	\$2,090,922,511	10.2%	\$2,303,364,646	\$0	\$2,303,364,646	\$46,067,293	(\$663,985,287)	(\$344,648,000)	\$14,432,864	\$15,073,447	\$0	\$1,370,304,964	\$1,150,444,036	19.1%	
	dep	\$1,286,981,384	10.2%	\$1,417,741,406	\$0	\$1,417,741,406	\$28,354,828	(\$408,688,844)	(\$212,133,906)	\$8,883,556	\$9,277,841	\$0	\$843,434,881	\$660,325,125	27.7%	
	total	\$3,377,903,894	10.2%	\$3,721,106,052	\$0	\$3,721,106,052	\$74,422,121	(\$1,072,674,131)	(\$556,781,906)	\$23,316,421	\$24,351,288	\$0	\$2,213,739,845	\$1,810,769,161	22.3%	
SEHP	ee	\$5,538,563	10.9%	\$6,142,890	\$0	\$6,142,890	\$122,858	(\$1,858,583)	0	0	\$29,790	\$0	\$4,436,955	\$3,102,531	43.0%	
	dep	\$1,167,297	10.9%	\$1,294,664	\$0	\$1,294,664	\$25,893	(\$391,711)	0	0	\$6,278	\$0	\$935,124	\$438,807	113.1%	
	total	\$6,705,860	10.9%	\$7,437,554	\$0	\$7,437,554	\$148,751	(\$2,250,294)	\$0	\$0	\$36,069	\$0	\$5,372,079	\$3,541,338	51.7%	
Empire Plan	ee	\$2,085,383,948	10.2%	\$2,297,221,756	\$0	\$2,297,221,756	\$45,944,435	(\$662,126,704)	(\$344,648,000)	14,432,864	\$15,043,657	\$0	\$1,365,868,009	1,147,341,505	19.0%	
	dep	\$1,285,814,087	10.2%	\$1,416,446,742	\$0	\$1,416,446,742	\$28,328,935	(\$408,297,133)	(\$212,133,906)	8,883,556	\$9,271,562	\$0	\$842,499,757	659,886,318	27.7%	
	total	\$3,371,198,034	10.2%	\$3,713,668,498	\$0	\$3,713,668,498	\$74,273,370	(\$1,070,423,837)	(\$556,781,906)	\$23,316,421	\$24,315,220	\$0	\$2,208,367,765	\$1,807,227,823	22.2%	

**Exhibit VIIc
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Cash Basis													
		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 2.0%	2022 Rebates	2022 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
Combined	ee	\$2,062,290,489	10.0%	\$2,269,544,512	\$0	\$2,269,544,512	\$45,390,890	(\$684,983,533)	(\$345,124,807)	\$14,432,864	\$15,073,447	\$0	\$1,314,333,374	\$1,150,444,036	14.2%
	dep	\$1,269,358,120	10.0%	\$1,396,924,813	\$0	\$1,396,924,813	\$27,938,496	(\$421,613,451)	(\$212,427,385)	\$8,883,556	\$9,277,841	\$0	\$808,983,870	\$660,325,125	22.5%
	total	\$3,331,648,609	10.0%	\$3,666,469,325	\$0	\$3,666,469,325	\$73,329,387	(\$1,106,596,984)	(\$557,552,192)	\$23,316,421	\$24,351,288	\$0	\$2,123,317,244	\$1,810,769,161	17.3%
SEHP	ee	\$5,538,563	10.9%	\$6,142,890	\$0	\$6,142,890	\$122,858	(\$1,858,583)	0	0	\$29,790	\$0	\$4,436,955	\$3,102,531	43.0%
	dep	\$1,167,297	10.9%	\$1,294,664	\$0	\$1,294,664	\$25,893	(\$391,711)	0	0	\$6,278	\$0	\$935,124	\$438,807	113.1%
	total	\$6,705,860	10.9%	\$7,437,554	\$0	\$7,437,554	\$148,751	(\$2,250,294)	\$0	\$0	\$36,069	\$0	\$5,372,079	\$3,541,338	51.7%
Empire Plan	ee	\$2,056,751,926	10.0%	\$2,263,401,622	\$0	\$2,263,401,622	\$45,268,032	(\$683,124,950)	(\$345,124,807)	14,432,864	\$15,043,657	\$0	\$1,309,896,419	1,147,341,505	14.2%
	dep	\$1,268,190,823	10.0%	\$1,395,630,149	\$0	\$1,395,630,149	\$27,912,603	(\$421,221,740)	(\$212,427,385)	8,883,556	\$9,271,562	\$0	\$808,048,746	659,886,318	22.5%
	total	\$3,324,942,749	10.0%	\$3,659,031,771	\$0	\$3,659,031,771	\$73,180,635	(\$1,104,346,690)	(\$557,552,192)	\$23,316,421	\$24,315,220	\$0	\$2,117,945,165	\$1,807,227,823	17.2%

**Exhibit VIId
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Cash Basis													
		<u>Normalized 2021 Claims Inc</u>	<u>2022 Net Trend</u>	<u>2022 Claims Inc</u>	<u>2022 Plan Changes</u>	<u>2022 Normalized Claims Inc</u>	<u>Margin 0.0%</u>	<u>2022 Rebates</u>	<u>2022 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2022 Required Premium</u>	<u>2021 Annual Premium</u>	<u>2022 Budget Rec.</u>
Combined	ee	\$2,059,703,275	10.2%	\$2,269,271,480	\$0	\$2,269,271,480	\$0	(\$685,516,563)	(\$345,124,807)	\$14,432,864	\$15,073,447	\$0	\$1,268,136,422	\$1,150,444,036	10.2%
	dep	\$1,267,765,667	10.2%	\$1,396,756,759	\$0	\$1,396,756,759	\$0	(\$421,941,536)	(\$212,427,385)	\$8,883,556	\$9,277,841	\$0	\$780,549,235	\$660,325,125	18.2%
	total	\$3,327,468,942	10.2%	\$3,666,028,240	\$0	\$3,666,028,240	\$0	(\$1,107,458,099)	(\$557,552,192)	\$23,316,421	\$24,351,288	\$0	\$2,048,685,657	\$1,810,769,161	13.1%
SEHP	ee	\$5,538,563	10.9%	\$6,142,890	\$0	\$6,142,890	\$0	(\$1,858,583)	0	0	\$29,790	\$0	\$4,314,097	\$3,102,531	39.1%
	dep	\$1,167,297	10.9%	\$1,294,664	\$0	\$1,294,664	\$0	(\$391,711)	0	0	\$6,278	\$0	\$909,231	\$438,807	107.2%
	total	\$6,705,860	10.9%	\$7,437,554	\$0	\$7,437,554	\$0	(\$2,250,294)	\$0	\$0	\$36,069	\$0	\$5,223,328	\$3,541,338	47.5%
Empire Plan	ee	\$2,054,164,712	10.2%	\$2,263,128,590	\$0	\$2,263,128,590	\$0	(\$683,657,980)	(\$345,124,807)	14,432,864	\$15,043,657	\$0	\$1,263,822,324	1,147,341,505	10.2%
	dep	\$1,266,598,370	10.2%	\$1,395,462,095	\$0	\$1,395,462,095	\$0	(\$421,549,824)	(\$212,427,385)	8,883,556	\$9,271,562	\$0	\$779,640,004	659,886,318	18.1%
	total	\$3,320,763,082	10.2%	\$3,658,590,686	\$0	\$3,658,590,686	\$0	(\$1,105,207,805)	(\$557,552,192)	\$23,316,421	\$24,315,220	\$0	\$2,043,462,329	\$1,807,227,823	13.1%

**Exhibit VIIe
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Cash Basis													
		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 0.0%	2022 Rebates	2022 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
Combined	ee	\$2,090,922,511	10.2%	\$2,303,364,646	\$0	\$2,303,364,646	\$0	(\$663,985,287)	(\$344,648,000)	\$14,432,864	\$15,073,447	\$0	\$1,324,237,671	\$1,150,444,036	15.1%
	dep	\$1,286,981,384	10.2%	\$1,417,741,406	\$0	\$1,417,741,406	\$0	(\$408,688,844)	(\$212,133,906)	\$8,883,556	\$9,277,841	\$0	\$815,080,053	\$660,325,125	23.4%
	total	\$3,377,903,894	10.2%	\$3,721,106,052	\$0	\$3,721,106,052	\$0	(\$1,072,674,131)	(\$556,781,906)	\$23,316,421	\$24,351,288	\$0	\$2,139,317,724	\$1,810,769,161	18.1%
SEHP	ee	\$5,538,563	10.9%	\$6,142,890	\$0	\$6,142,890	\$0	(\$1,858,583)	0	0	\$29,790	\$0	\$4,314,097	\$3,102,531	39.1%
	dep	\$1,167,297	10.9%	\$1,294,664	\$0	\$1,294,664	\$0	(\$391,711)	0	0	\$6,278	\$0	\$909,231	\$438,807	107.2%
	total	\$6,705,860	10.9%	\$7,437,554	\$0	\$7,437,554	\$0	(\$2,250,294)	\$0	\$0	\$36,069	\$0	\$5,223,328	\$3,541,338	47.5%
Empire Plan	ee	\$2,085,383,948	10.2%	\$2,297,221,756	\$0	\$2,297,221,756	\$0	(\$662,126,704)	(\$344,648,000)	14,432,864	\$15,043,657	\$0	\$1,319,923,574	1,147,341,505	15.0%
	dep	\$1,285,814,087	10.2%	\$1,416,446,742	\$0	\$1,416,446,742	\$0	(\$408,297,133)	(\$212,133,906)	8,883,556	\$9,271,562	\$0	\$814,170,822	659,886,318	23.4%
	total	\$3,371,198,034	10.2%	\$3,713,668,498	\$0	\$3,713,668,498	\$0	(\$1,070,423,837)	(\$556,781,906)	\$23,316,421	\$24,315,220	\$0	\$2,134,094,395	\$1,807,227,823	18.1%

**Exhibit VIIf
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Cash Basis													
		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 0.0%	2022 Rebates	2022 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
Combined	ee	\$2,062,290,489	10.0%	\$2,269,544,512	\$0	\$2,269,544,512	\$0	(\$684,983,533)	(\$345,124,807)	\$14,432,864	\$15,073,447	\$0	\$1,268,942,484	\$1,150,444,036	10.3%
	dep	\$1,269,358,120	10.0%	\$1,396,924,813	\$0	\$1,396,924,813	\$0	(\$421,613,451)	(\$212,427,385)	\$8,883,556	\$9,277,841	\$0	\$781,045,374	\$660,325,125	18.3%
	total	\$3,331,648,609	10.0%	\$3,666,469,325	\$0	\$3,666,469,325	\$0	(\$1,106,596,984)	(\$557,552,192)	\$23,316,421	\$24,351,288	\$0	\$2,049,987,857	\$1,810,769,161	13.2%
SEHP	ee	\$5,538,563	10.9%	\$6,142,890	\$0	\$6,142,890	\$0	(\$1,858,583)	0	0	\$29,790	\$0	\$4,314,097	\$3,102,531	39.1%
	dep	\$1,167,297	10.9%	\$1,294,664	\$0	\$1,294,664	\$0	(\$391,711)	0	0	\$6,278	\$0	\$909,231	\$438,807	107.2%
	total	\$6,705,860	10.9%	\$7,437,554	\$0	\$7,437,554	\$0	(\$2,250,294)	\$0	\$0	\$36,069	\$0	\$5,223,328	\$3,541,338	47.5%
Empire Plan	ee	\$2,056,751,926	10.0%	\$2,263,401,622	\$0	\$2,263,401,622	\$0	(\$683,124,950)	(\$345,124,807)	14,432,864	\$15,043,657	\$0	\$1,264,628,386	1,147,341,505	10.2%
	dep	\$1,268,190,823	10.0%	\$1,395,630,149	\$0	\$1,395,630,149	\$0	(\$421,221,740)	(\$212,427,385)	8,883,556	\$9,271,562	\$0	\$780,136,143	659,886,318	18.2%
	total	\$3,324,942,749	10.0%	\$3,659,031,771	\$0	\$3,659,031,771	\$0	(\$1,104,346,690)	(\$557,552,192)	\$23,316,421	\$24,315,220	\$0	\$2,044,764,529	\$1,807,227,823	13.1%

Exhibit VIIIA
2022 Premium Rate Recommendations (For Rates Effective January 1, 2022)

January 1, 2021 Actual Rates

	Monthly Rates			Biweekly Rates	
	<u>Employee</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
Empire Plan					
Empire - Ratified	\$177.28	\$198.64	\$375.92	\$81.60	\$173.03
Empire - Non-Ratified	\$177.28	\$198.64	\$375.92	\$81.60	\$173.03
SEHP	\$56.34	\$68.35	\$124.69	\$25.93	\$57.39
Excelsior Plan	\$177.28	\$187.36	\$364.64	N/A	N/A

January 1, 2022 Rates without Margin

	Monthly Rates			Biweekly Rates	
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
<i>Empire Plan - Total</i>					
Empire - Ratified	\$195.28	\$234.69	\$429.97	\$89.88	\$197.90
Empire - Non-Ratified	\$203.95	\$245.08	\$449.03	\$93.87	\$206.68
SEHP	\$78.34	\$141.62	\$219.96	\$36.06	\$101.24
Excelsior Plan	\$173.36	\$208.32	\$381.68	\$79.79	\$175.68

**Exhibit Xa
2021 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>
Gross Cost Trend	6.73%	7.90%	8.00% <u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	6.42%	8.35%	8.04% Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%
Total Trend Factor	6.42%	8.35%	8.04%

Commercial LOB - Trend Assumptions

	Cost	Utilization
Generic	-4.38%	2.25%
Brand	5.05%	2.25%
Specialty	4.10%	9.67%
GDR Improvement	0.23%	
B GC/Day	8.71%	
Effective Utilization Trend	2.33%	

*Cost Trend after Generic Pipeline impact
adjusted for actual brand and specialty mix

EGWP LOB - Trend Assumptions

	Cost	Utilization
Generic	2.69%	0.70%
Brand	6.79%	0.70%
Specialty	3.15%	9.97%
GDR Improvement	0.19%	

Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend
Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.

**Exhibit Xb
2022 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>
Gross Cost Trend	10.45%	8.99%	9.76% <u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	10.67%	9.37%	10.05% Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%
Total Trend Factor	10.67%	9.37%	10.05% To Exhibit VII

Commercial LOB - Trend Assumptions

	Retail		
	Cost	Utilization	
Generic	4.04%	2.18%	*Cost Trend after Generic Pipeline impact
Brand	6.47%	2.18%	
Specialty	4.58%	11.33%	
GDR Improvement	0.38%		
B GC/Day	11.92%		adjusted for actual brand and specialty mix
Effective Utilization Trend	2.30%		

EGWP LOB - Trend Assumptions

	Cost	Utilization
Generic	5.71%	1.52%
Brand	6.31%	1.52%
Specialty	2.20%	11.30%
GDR Improvement	0.26%	

Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend
 Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.

Exhibit Xc
Trend Components: GROSS Trend

Total (Comm + EGWP)	2020			2021			2022		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	5.4%	2.7%	2.6%	1.0%	-1.2%	2.3%	6.9%	4.9%	1.9%
NonSpec Brand	8.4%	5.6%	2.6%	8.3%	5.8%	2.3%	8.4%	6.4%	1.9%
Specialty (Gen + Brand)	15.8%	7.0%	8.1%	14.4%	3.7%	10.3%	15.3%	3.5%	11.4%

EGWP	2020			2021			2022		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	7.2%	6.0%	1.2%	3.4%	2.7%	0.7%	7.3%	5.7%	1.5%
NonSpec Brand	6.3%	5.1%	1.2%	7.4%	6.7%	0.7%	7.9%	6.3%	1.5%
Specialty (Gen + Brand)	15.9%	7.3%	8.0%	13.3%	3.1%	9.8%	13.7%	2.2%	11.3%

COMM	2020			2021			2022		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	2.4%	0.9%	1.5%	-2.2%	-4.4%	2.2%	6.3%	4.0%	2.2%
NonSpec Brand	7.7%	6.1%	1.5%	7.4%	5.1%	2.2%	8.8%	6.5%	2.2%
Specialty (Gen + Brand)	14.2%	6.8%	6.9%	14.2%	4.1%	9.7%	16.4%	4.6%	11.3%

This exhibit was created to illustrate Price/Mix vs Utilization components of Trend, and will not necessarily tie to the other exhibits on this report. This is due to the following:

- This exhibit is on a Gross Cost basis (before Member Payments are taken into account).
- This exhibit does not take the "top-side" adjustments for Formulary decisions, UM programs, etc. into account.
- This exhibit does not adjust for benefit changes.
- Both EGWP and Commercial amounts are shown after Generic Pipeline impact.

2021 and 2022 Pharma and EGWP Credits

	Total Paid in 2021 All years of incurral Paid in	Total Paid in 2022 Combined 2021 and 2022 Cash Basis Paid in
	2021	2022
Pharma Revenue	\$941,562,693	\$1,106,596,984
EGWP Credits		
Direct Monthly Subsidy	\$4,643,737	-\$8,599,513
Coverage Gap Subsidy	\$228,327,235	\$242,992,552
Catastrophic Subsidy	\$255,662,116	\$310,469,092
LICS	\$12,690,062	\$12,690,062
Total EGWP	\$501,323,151	\$557,552,192
Total Credits	\$1,442,885,844	\$1,664,149,177
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>	\$20,620,174	-\$23,316,421
<i>Total Credits - After Adj</i>	\$1,463,506,017	\$1,640,832,756

Runout from all Prior Years

**Paid in
2021**

Pharma Revenue

\$207,705,567

COB recoveries

EGWP Credits

Direct Monthly Subsidy

\$0

Coverage Gap Subsidy

\$65,580,941

Catastrophic Subsidy

\$89,794,703

LICS

\$12,690,062

Total EGWP

\$168,065,706

Total Credits

\$375,771,273

Credit due to Conversion of EGWP Subsidies to Incurred Basis

-\$68,374,054

Total Credits - After Adj

\$307,397,219

2021 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2021	Paid in 2021	Paid in 2022
Pharma Revenue	\$977,038,676	\$733,857,126	\$243,181,550
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	\$4,643,737	\$4,643,737	\$0
Coverage Gap Subsidy	\$232,771,669	\$162,746,294	\$70,025,375
Catastrophic Subsidy	\$250,410,091	\$165,867,413	\$84,542,678
LICS	\$12,690,062	\$0	\$12,690,062
Total EGWP	\$500,515,559	\$333,257,444	\$167,258,115
Total Credits	\$1,477,554,236	\$1,067,114,571	\$410,439,665
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$88,994,228	-\$88,994,228
<i>Total Credits - After Adj</i>		\$1,156,108,798	\$321,445,437

2022 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2022	Paid in 2022	Paid in 2023
Pharma Revenue	\$1,149,381,462	\$863,415,434	\$285,966,028
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	(\$8,599,513)	-\$8,599,513	\$0
Coverage Gap Subsidy	\$247,390,324	\$172,967,176	\$74,423,147
Catastrophic Subsidy	\$270,663,314	\$225,926,414	\$44,736,900
LICS	\$12,690,062	\$0	\$12,690,062
Total EGWP	\$522,144,187	\$390,294,077	\$131,850,110
Total Credits	\$1,671,525,649	\$1,253,709,511	\$417,816,138
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$65,677,807	-\$65,677,807
<i>Total Credits - After Adj</i>		\$1,319,387,318	\$352,138,331

Exhibit XIII
Projected 2021 Administrative Expenses

7692127.528

	[A]	[B]	[A] * [B] = [C]	[D]
	<u>Estimated # of Claims</u>	<u>Admin Fee Per Claim</u>	<u>Administrative Fee</u>	<u>Miscellaneous Fees</u>
Commercial	8,338,121	\$1.13	\$9,422,077	(\$727,839)
Medicare Primary (EGWP)	7,404,860	\$1.89	\$13,995,186	\$719,921
Medicare Enhanced (Wrap)	287,267	\$1.13	\$324,612	(\$67,918)
<hr/>				
Total Administration Fees	16,030,249			\$23,666,039
Shared Communications Expense				\$0
Performance Adjustment and Other Credits				
Performance Guarantee Penalties - Paid Q1 2021			(\$480,000)	
Performance Guarantee Penalties - Paid Q2 2021			(\$75,373)	
Performance Guarantee Penalties - Paid Q3 2021			\$0	
Performance Guarantee Penalties - Paid Q4 2021			\$0	
Total Adjustments & Other Credits				<hr/> (\$555,373)
Total Administrative Expenses Projected				\$23,110,665

Exhibit XII Contracts⁽¹⁾

	<u>Contracts</u>		
	<u>Individual</u>	<u>Family</u>	<u>Total</u>
Empire Rx - Ratified	246,353	258,148	504,501
Empire Rx - Non-Ratified	16,138	18,687	34,825
Empire Rx - Total	262,491	276,835	539,326
SEHP	4,054	535	4,589
Excelsior Plan			-
Total	266,545	277,370	543,915

Ratio of Family to Total 51.00%

(1) 2021 Monthly Enrollment by Premium Rating Group-Rx

**Exhibit XIVA - Scripts
Commercial**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	355,146	-	-	-	-	-	-	-	-	-	-	-	355,146
1/31/2021	330,409	1,670	-	-	-	-	-	-	-	-	-	-	332,079
2/15/2021	(19,804)	347,722	-	-	-	-	-	-	-	-	-	-	327,918
2/28/2021	(447)	269,767	1,770	-	-	-	-	-	-	-	-	-	271,090
3/15/2021	109	(19,243)	371,594	-	-	-	-	-	-	-	-	-	352,460
3/31/2021	348	(185)	379,333	1,479	-	-	-	-	-	-	-	-	380,975
4/15/2021	369	722	(20,915)	382,102	-	-	-	-	-	-	-	-	362,278
4/30/2021	396	467	381	357,173	616	-	-	-	-	-	-	-	359,033
5/15/2021	220	178	778	(21,603)	361,656	-	-	-	-	-	-	-	341,229
5/31/2021	146	276	(162)	(546)	345,260	24	-	-	-	-	-	-	344,998
6/15/2021	8	50	295	400	(23,734)	389,209	-	-	-	-	-	-	366,228
6/30/2021	44	69	382	557	(169)	346,563	1,406	-	-	-	-	-	348,852
7/15/2021	37	46	281	304	349	(23,750)	361,835	-	-	-	-	-	339,102
7/31/2021	28	53	202	443	550	(416)	355,745	601	-	-	-	-	357,206
8/15/2021	34	58	76	350	489	437	(21,921)	352,855	-	-	-	-	332,378
8/31/2021	51	86	81	142	347	369	(468)	380,759	1,563	-	-	-	382,930
9/15/2021	53	55	45	114	268	230	126	(23,038)	362,423	-	-	-	340,276
9/30/2021	44	183	208	96	104	181	218	(615)	359,460	1,399	-	-	361,278
10/15/2021													-
10/31/2021													-
11/15/2021													-
11/30/2021													-
12/15/2021													-
12/31/2021													-
1/15/2022													-
1/31/2022													-
2/15/2022													-
2/28/2022													-
Total	667,191	601,974	734,349	721,011	685,736	712,847	696,941	710,562	723,446	1,399	-	-	6,255,456
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.026200	1.000000	1.000000	1.000000	1.003
Incurred	667,191	601,974	734,349	721,011	685,736	712,847	696,941	710,562	704,975	1,399	-	-	6,236,985

January to September 2021 6,236,985
 Remove Benefit Changes in Experience Period -
 January to September 2021 Remove Benefit Change Impact 6,236,985

Seasonality Adjustment to complete CY 2021 1.333
 Estimated 2021 - Raw 8,315,981

Lives and Trend Adjustment 1.001
 Estimated 2021 - Adjusted for Lives and Trend 8,324,903

Benefit Changes -
Projected 2021 8,324,903

**Exhibit XIVB - Scripts
EGWP**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	327,975	-	-	-	-	-	-	-	-	-	-	-	327,975
1/31/2021	308,772	1,448	-	-	-	-	-	-	-	-	-	-	310,220
2/15/2021	(9,423)	319,383	-	-	-	-	-	-	-	-	-	-	309,960
2/28/2021	125	250,257	1,552	-	-	-	-	-	-	-	-	-	251,934
3/15/2021	99	(9,245)	333,218	-	-	-	-	-	-	-	-	-	324,072
3/31/2021	(22)	407	332,534	1,699	-	-	-	-	-	-	-	-	334,618
4/15/2021	(18)	(36)	(10,492)	329,491	-	-	-	-	-	-	-	-	318,945
4/30/2021	(11)	2	412	313,533	466	-	-	-	-	-	-	-	314,402
5/15/2021	(17)	(12)	(35)	(10,896)	317,368	-	-	-	-	-	-	-	306,408
5/31/2021	11	3	(28)	199	312,309	1,467	-	-	-	-	-	-	313,961
6/15/2021	(34)	(40)	(41)	(3)	(11,848)	352,855	-	-	-	-	-	-	340,889
6/30/2021	(3)	(32)	(15)	(2)	400	316,370	1,478	-	-	-	-	-	318,196
7/15/2021	(27)	(29)	(44)	(2)	(21)	(12,213)	329,917	-	-	-	-	-	317,581
7/31/2021	(18)	(24)	(34)	(33)	(1)	168	326,266	367	-	-	-	-	326,691
8/15/2021	(13)	(18)	(11)	(25)	(15)	4	(11,585)	316,776	-	-	-	-	305,113
8/31/2021	4	4	(14)	(14)	(25)	35	298	345,169	1,418	-	-	-	346,875
9/15/2021	(28)	(23)	(6)	(25)	(23)	(27)	(59)	(11,287)	331,428	-	-	-	319,950
9/30/2021	(6)	(4)	(7)	(12)	(25)	(20)	(39)	37	318,820	1,585	-	-	320,329
10/15/2021													-
10/31/2021													-
11/15/2021													-
11/30/2021													-
12/15/2021													-
12/31/2021													-
1/15/2022													-
1/31/2022													-
2/15/2022													-
2/28/2022													-
Total	627,366	562,041	656,989	633,910	618,585	658,639	646,276	651,062	651,666	1,585	-	-	5,708,119
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.012377	1.000000	1.000000	1.000000	1.0014
Incurred	627,366	562,041	656,989	633,910	618,585	658,639	646,276	651,062	643,699	1,585	-	-	5,700,152

January to September 2021	5,700,152
Remove Benefit Changes in Experience Period	-
January to September 2021 Remove Benefit Change Impact	5,700,152

Seasonality Adjustment to complete CY 2021	1.333
Estimated 2021 - Raw	7,600,203

Lives and Trend Adjustment	1.010
Estimated 2021 - Adjusted for Lives and Trend	7,679,934

Benefit Changes	-
Projected 2021	7,679,934

**Exhibit XIVC - Scripts
Combined (Commercial + EGWP)**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	683,121	-	-	-	-	-	-	-	-	-	-	-	683,121
1/31/2021	639,181	3,118	-	-	-	-	-	-	-	-	-	-	642,299
2/15/2021	(29,227)	667,105	-	-	-	-	-	-	-	-	-	-	637,878
2/28/2021	(322)	520,024	3,322	-	-	-	-	-	-	-	-	-	523,024
3/15/2021	208	(28,488)	704,812	-	-	-	-	-	-	-	-	-	676,532
3/31/2021	326	222	711,867	3,178	-	-	-	-	-	-	-	-	715,593
4/15/2021	351	686	(31,407)	711,593	-	-	-	-	-	-	-	-	681,223
4/30/2021	385	469	793	670,706	1,082	-	-	-	-	-	-	-	673,435
5/15/2021	203	166	743	(32,499)	679,024	-	-	-	-	-	-	-	647,637
5/31/2021	157	279	(190)	(347)	657,569	1,491	-	-	-	-	-	-	658,959
6/15/2021	(26)	10	254	397	(35,582)	742,064	-	-	-	-	-	-	707,117
6/30/2021	41	37	367	555	231	662,933	2,884	-	-	-	-	-	667,048
7/15/2021	10	17	237	302	328	(35,963)	691,752	-	-	-	-	-	656,683
7/31/2021	10	29	168	410	549	(248)	682,011	968	-	-	-	-	683,897
8/15/2021	21	40	65	325	474	441	(33,506)	669,631	-	-	-	-	637,491
8/31/2021	55	90	67	128	322	404	(170)	725,928	2,981	-	-	-	729,805
9/15/2021	25	32	39	89	245	203	67	(34,325)	693,851	-	-	-	660,226
9/30/2021	38	179	201	84	79	161	179	(578)	678,280	2,984	-	-	681,607
10/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
10/31/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
11/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
11/30/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
12/15/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
12/31/2021	-	-	-	-	-	-	-	-	-	-	-	-	-
1/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
1/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
2/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
2/28/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,294,557	1,164,015	1,391,338	1,354,921	1,304,321	1,371,486	1,343,217	1,361,624	1,375,112	2,984	-	-	11,963,575
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.019603	1.000000	#DIV/0!	#DIV/0!	1.0022
Incurred	1,294,557	1,164,015	1,391,338	1,354,921	1,304,321	1,371,486	1,343,217	1,361,624	1,348,675	2,984	-	-	11,937,138

January to September 2021	11,937,138
Remove Benefit Changes in Experience Period	-
January to September 2021 Remove Benefit Change Impact	11,937,138

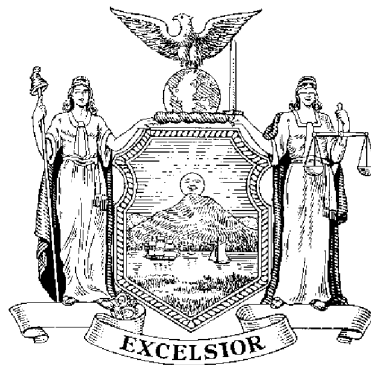
Seasonality Adjustment to complete CY 2021	1.333
Estimated 2021 - Raw	15,916,183

Lives and Trend Adjustment	1.006
Estimated 2021 - Adjusted for Lives and Trend	16,004,837

Benefit Changes	-
Projected 2021	16,004,837

New York State Health Insurance Program

THE EMPIRE PLAN
Statement of Experience
Fourth Quarter 2021



Empire 
BLUECROSS

An Anthem Company



An Anthem Company

Yong Chong
Regional Vice President, Underwriting
 14 Wall Street – 22nd Floor
 New York, New York 10005
 (212) 476-7193
Yong.Chong@empireblue.com

January 25, 2022

Mr. James DeWan, Director
 Employee Benefit Division – Room 1106
 New York State Department of Civil Service
 Swan Street Building Core 1
 Albany, New York 12239

Dear Mr. DeWan:

The Fourth Quarter 2021 Statement of Experience Report has been prepared for the New York State Health Insurance Program’s Administrative Services Only (ASO) funding arrangement. The report includes the Hospital Program’s claims experience paid through December 31, 2021.

Based on the ASO equivalent premium basis, we’ve projected a 2021 negative balance of (\$-14.446) million (refer to the report’s Section I, Column 4 – Item 9 and Section III-A, Column 5 - Item 9).

The 2021 ASO rate renewal shown on the chart below was based on zero margin in the ASO equivalent premium rates. The chart compares several significant items and assumptions from the approved 2021 ASO renewal (see Section III-A) and the projections provided in the enclosed report.

2021 Dollar Projections in Millions	2021 ASO Rate Renewal	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
ASO Equivalent Premium	\$3,899.0	\$3,721.0	\$3,721.0	\$3,721.0	\$3,691.4
Incurred Claims Expense (Includes CLA & BDC)	3,801.5	3,721.6	3,576.9	3,606.9	3,616.2
Administration Fees & Other Expense	97.5	93.3	93.0	89.6	89.7
Gain / (Loss)	\$0.0	(\$93.8)	\$51.1	\$24.6	(\$14.4)
Projected Reserve at 12/31/2021 (w/o margin)	\$429.2	\$401.0	\$405.9	\$408.7	\$409.3
Annual Enrollment (contracts)	552,353	548,556	547,112	546,154	545,435

Mr. James DeWan
January 25, 2022
Page 2

Projected 2023 Renewal Action

The Equivalent Premium rate changes shown below summarize several scenarios pertaining to the 2023 year's preliminary ASO renewal pricing. The illustrative rate adjustments compare the 2023 projected rate changes to the equivalent premium rates for the 2022 agreement year as approved by the New York State Division of the Budget and submitted to Empire BlueCross via e-mail dated 11/19/2021. Projected 2023 rate changes are subject to reevaluation during the 2022 year.

[1] This scenario assumes that none of the proposed 2019 plan changes would be ratified by collective bargaining groups. Details pertaining to the development and rate equivalents of the projected 2023 rate actions (shown below) are located on Sections IV-A (Exhibit 1 of 3) and IV-B (Exhibit 1 of 3) of the report.

Optimistic:	(-3.5%)
Best Estimate:	(-2.3%)
Pessimistic	(-1.2%)

[2] This 2023 scenario assumes that all collectively bargained plan changes are implemented. Details relating to their development and rate equivalents are in Sections IV-A (Exhibit 2 of 3) and IV-B (Exhibit 2 of 3) of the report.

Optimistic:	+ 2.6%
Best Estimate:	+ 3.8%
Pessimistic:	+ 5.0%

[3] Blended 2023 rate actions for ratified and non-ratified collectively bargained plan changes are presented below. Details pertinent to their development and rate equivalents are in Sections IV-A (Exhibit 3 of 3) and IV-B (Exhibit 3 of 3) of the report. With the PEF and APSU plan ratifications, more than 99% of those involved in the collective bargaining process have ratified changes to their Hospital Plan.

Optimistic:	+ 2.5%
Best Estimate:	+ 3.7%
Pessimistic:	+ 4.9%

Please contact me should you have any questions or require additional information about this report.

Sincerely,



cc: Caroline Melkonian, Director, Governor's Office of Employee Relations
Paul McKinney, EBD Representative, Department of Civil Service
Vince Kozlowski, Vice President, Aon-Hewitt
Jason O'Malley, Regional Vice President, Empire BlueCross
Angela Blessing, Account Executive, Empire BlueCross

Section I

Experience of Current Quarter and Year to Date

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Year to Date Prior <u>Quarterly Report</u>	[2] Revised Year to Date <u>Thru Prior Quarter</u>	[3] <u>Current Quarter</u>	[4] Year to Date Through <u>Current Quarter</u>
1. ASO Equivalent Premium (DCS Calculation)	\$ 2,772,932,700	\$ 2,772,932,700	\$ 918,463,058	\$ 3,691,395,758
2. Paid Claims				
a. Hospital (Excludes BDC and CLA)	\$ 2,441,040,419	\$ 2,441,040,419	\$ 840,236,572	\$ 3,281,276,991
b. Medical Centers of Excellence	1,098,738	1,098,738	320,537	1,419,275
c. LiveHealth Online (LHO) Paid Claims	<u>203,460</u>	<u>203,460</u>	<u>96,692</u>	<u>300,152</u>
d. Subtotal Paid Claims - Items [2a] through [2c]	\$ 2,442,342,617	\$ 2,442,342,617	\$ 840,653,801	\$ 3,282,996,418
3. NYHCRA Charges				
a. Bad Debt & Charity (BDC)	\$ 175,525,307	\$ 175,525,308	\$ 59,672,779	\$ 235,198,087
b. Covered Lives Assessment (CLA)	<u>32,820,368</u>	<u>32,820,369</u>	<u>10,697,315</u>	<u>43,517,684</u>
c. Subtotal BDC & CLA - Item [3a] + [3b]	\$ 208,345,675	\$ 208,345,677	\$ 70,370,094	\$ 278,715,771
4. Paid Claim Charges - Item [2d] + [3c]	\$ 2,650,688,292	\$ 2,650,688,294	\$ 911,023,895	\$ 3,561,712,189
5. Liability for Outstanding Claim Charges				
a. At End of Reporting Period	\$ 407,687,239	450,957,531	\$ 409,333,283	\$ 409,333,283
b. At Beginning of Reporting Period	<u>354,868,457</u>	<u>354,868,457</u>	<u>450,957,531</u>	<u>354,868,457</u>
c. Net Change - Item [5a] less [5b]	\$ 52,818,782	\$ 96,089,074	\$ (41,624,248)	\$ 54,464,826
6. Incurred Claim Charges - Item [4] + [5c]	\$ 2,703,507,074	\$ 2,746,777,368	\$ 869,399,647	\$ 3,616,177,015
7. Administrative Fees & Other Expenses				
a. Base Administrative Fees	\$ 69,908,937	\$ 69,908,937	\$ 23,203,068	\$ 93,112,005
b. Other Expenses // Adjustments	(1,650,080)	(1,300,171)	(2,244,214)	(3,544,385)
c. Net Interest Charges & (Credits) - Through November 2021	<u>68,740</u>	<u>70,876</u>	<u>26,961</u>	<u>97,837</u>
d. Total Administrative Fees & Other Exp. - Item [7a] through [7c]	\$ 68,327,597	\$ 68,679,642	\$ 20,985,815	\$ 89,665,457
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7d]	\$ 2,771,834,671	\$ 2,815,457,010	\$ 890,385,462	\$ 3,705,842,472
9. Net Gain (Loss) - Equivalent Premium Item [1] - [8]	\$ 1,098,029	\$ (42,524,310)	\$ 28,077,596	\$ (14,446,714)

Note:

[1] Equivalent Premium in Item [1] through the 4th Quarter (Column [4]) was provided by DCS's William Walker via e-note dated 01/04/2022.

[2] Item [5] Liability values exclude reserve margin as specified in New York State Department of Civil Service e-note dated 04/01/2016.

Section II

Reconciliation of Experience Projections for Year Ending December 31, 2020

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] Projected 2020 Renewal (DCS Adj'd.)	[2] Annual Statement	[3] 1st Quarter Report	[4] 2nd Quarter Report	[5] 3rd Quarter Report	[6] 4th Quarter Report
1. Two-Tier ASO Equivalent Premium (DCS Calculation)	\$ 3,686,102,794	\$ 3,633,786,707	\$ 3,633,786,707	\$ 3,633,786,707	\$ 3,633,786,707	\$ 3,633,786,707
2. Paid Claims						
a. Hospital (Excludes BDC & CLA-GME)		\$ 2,852,954,164	\$ 2,852,954,164	\$ 2,852,954,164	\$ 2,852,954,164	\$ 2,852,954,164
b. Medical Centers of Excellence		1,414,501	1,414,501	1,414,501	1,414,501	1,414,501
c. LiveHelp Online		277,651	277,651	277,651	277,651	277,651
d. Subtotal Paid Claims - Items [2a] + [2b]		\$ 2,854,646,316	\$ 2,854,646,316	\$ 2,854,646,316	\$ 2,854,646,316	\$ 2,854,646,316
3. NYHCRA Charges Paid for 01/01/2020 - 12/31/2020						
a. Bad Debt & Charity (BDC)		\$ 202,847,218	\$ 202,847,218	\$ 202,847,218	\$ 202,847,218	\$ 202,847,218
b. Covered Lives Assessment (CLA-GME)		44,438,837	44,438,837	44,438,837	44,438,837	44,438,837
c. Subtotal BDC & CLA - Items [3a] + [3b]		\$ 247,286,055	\$ 247,286,055	\$ 247,286,055	\$ 247,286,055	\$ 247,286,055
4. Paid Claim Charges - Item [2c] + [3c]		\$ 3,101,932,371	\$ 3,101,932,371	\$ 3,101,932,371	\$ 3,101,932,371	\$ 3,101,932,371
5. Liability for Outstanding Claim Charges						
a. At End of Reporting Period		\$ 354,868,457	\$ 383,392,769	\$ 395,209,748	\$ 404,877,955	405,664,715
b. At Beginning of Reporting Period		366,696,889	366,696,889	366,696,889	366,696,889	366,696,889
c. Net Change - Item [5a] less [5b]		\$ (11,828,432)	\$ 16,695,880	\$ 28,512,859	\$ 38,181,066	\$ 38,967,826
6. Incurred Claim Charges [Item 4] + [5c]	\$ 3,590,031,671	\$ 3,090,103,939	\$ 3,118,628,251	\$ 3,130,445,230	\$ 3,140,113,437	\$ 3,140,900,197
7. Administrative Fees & Other Expenses						
a. Base Administrative Fees (Net)	\$ 92,851,123	\$ 92,616,972	\$ 92,616,972	\$ 92,616,972	\$ 92,616,972	92,616,972
b. Shared Communication (\$723,500 / Qtr.)	3,170,000	3,289,000	3,289,000	3,289,000	3,289,000	3,289,000
c. Other Expenses // Adjustments	50,000	5,920,659	5,920,659	5,920,659	5,920,659	5,920,659
d. Total Administrative Fees & Other Expenses	\$ 96,071,123	\$ 101,826,631	\$ 101,826,631	\$ 101,826,631	\$ 101,826,631	\$ 101,826,631
8. Incurred Claim Charges & Admin Fees / Exps. Item [6] + [7d]	\$ 3,686,102,794	\$ 3,191,930,570	\$ 3,220,454,882	\$ 3,232,271,861	\$ 3,241,940,068	\$ 3,242,726,828
9. Interest: Charge / (Income)	-	12,096	12,096	12,096	12,096	12,096
10. Adjusted Plan Cost Total - Item [8] plus [9]	\$ 3,686,102,794	\$ 3,191,942,666	\$ 3,220,466,978	\$ 3,232,283,957	\$ 3,241,952,164	\$ 3,242,738,924
11. Two-Tier Equivalent Premium Net Gain / (Loss) - Item [1] less [10]	\$ -	\$ 441,844,041	\$ 413,319,729	\$ 401,502,750	\$ 391,834,543	\$ 391,047,783
12a. Five-Tier ASO Equivalent Premium		\$ 3,638,438,962	\$ 3,638,438,962	\$ 3,638,438,962	\$ 3,638,438,962	\$ 3,638,438,962
12b. Two-Tier ASO Equivalent Premium - Item [1]		3,633,786,707	3,633,786,707	3,633,786,707	3,633,786,707	3,633,786,707
12c. Five-Tier versus Two-Tier ASO Equivalent Premium Difference		\$ 4,652,255	\$ 4,652,255	\$ 4,652,255	\$ 4,652,255	\$ 4,652,255
13. Five Tier Equivalent Premium Net Gain / (Loss) after Item [12c] Adjustment - Item [11] + [12c]	\$ -	\$ 446,496,296	\$ 417,971,984	\$ 406,155,005	\$ 396,486,798	\$ 395,700,038

Note:

[1] Columns [3] through [6] are for illustrative purposes only.

[2] Items [5a] through [5c]'s Liability for Outstanding Claim Charges exclude reserve margin per New York State Department of Civil Service e-note dated 04/01/2016.

Section III-A

2021 Projected Experience

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

	[1] 2021 Renewal (Empire BlueCross)	[2] 1st Quarter Report	[3] 2nd Quarter Report	[4] 3rd Quarter Report	[5] 4th Quarter Report
1. Projected ASO Equivalent Premium (DCS Calculation)	\$ 3,899,015,442	\$ 3,721,014,216	\$ 3,721,014,216	\$ 3,721,014,216	\$ 3,691,395,758
2. Paid Claims					
a. Hospital (Excludes BDC and CLA)		\$ 3,362,123,660	\$ 3,243,912,548	\$ 3,271,267,659	\$ 3,281,276,991
b. Medical Centers of Excellence		1,584,760	1,596,250	1,454,075	1,419,275
c. LiveHealth Online (LHO)		<u>321,038</u>	<u>300,524</u>	<u>271,479</u>	<u>300,152</u>
d. Subtotal Paid Claims - Items [2a] through [2c]		\$ 3,364,029,458	\$ 3,245,809,322	\$ 3,272,993,213	\$ 3,282,996,418
3. NYHCRA Charges					
a. Bad Debt & Charity (BDC)		\$ 243,554,228	\$ 236,125,575	\$ 236,459,440	\$ 235,198,087
b. Covered Lives Assessment (CLA)		<u>44,413,348</u>	<u>43,842,333</u>	<u>43,624,402</u>	<u>43,517,684</u>
c. Subtotal BDC & CLA - Item [3a] + [3b]		\$ 287,967,576	\$ 279,967,908	\$ 280,083,842	\$ 278,715,771
4. Paid Claim Charges - Item [2d] + [3c]		\$ 3,651,997,034	\$ 3,525,777,230	\$ 3,553,077,055	\$ 3,561,712,189
5. Liability for Outstanding Claim Charges					
a. At End of Reporting Period		\$ 424,444,998	\$ 405,944,208	\$ 408,660,406	\$ 409,333,283
b. At Beginning of Reporting Period		<u>354,868,457</u>	<u>354,868,457</u>	<u>354,868,457</u>	<u>354,868,457</u>
c. Net Change - Item [5a] less [5b]		\$ 69,576,541	\$ 51,075,751	\$ 53,791,949	\$ 54,464,826
6. Incurred Claim Charges - Item [4] + [5c]	\$ 3,801,478,771	\$ 3,721,573,575	\$ 3,576,852,981	\$ 3,606,869,004	\$ 3,616,177,015
7. Administrative Fees & Other Expenses					
a. Base Administrative Fees	\$ 94,187,234	\$ 93,539,712	\$ 93,293,481	\$ 93,130,095	\$ 93,112,005
b. Other Expenses // Adjustments	3,339,000	(300,000)	(390,100)	(3,675,625)	(3,544,385)
c. Net Interest Charges & (Credits) Through November 2021	<u>-</u>	<u>41,400</u>	<u>139,900</u>	<u>103,000</u>	<u>97,837</u>
d. Total Administrative Fees & Other Exp. - Item [7a] thru [7c]	\$ 97,526,234	\$ 93,281,112	\$ 93,043,281	\$ 89,557,470	\$ 89,665,457
8. Incurred Claim Charges & Admin Fees & Other Exp. - Item [6] + [7d]	\$ 3,899,005,005	\$ 3,814,854,687	\$ 3,669,896,262	\$ 3,696,426,474	\$ 3,705,842,472
9. Net Gain (Loss) - Item [1] - [8]	\$ 10,437	\$ (93,840,471)	\$ 51,117,954	\$ 24,587,742	\$ (14,446,714)

Section III-B

Components of Projected 2021 Year End Balance - In Millions

Administrative Services Only (ASO) Funding - Equivalent Premium Summary

<u>Components of Projected Gain / (Loss):</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>
Projected 2021 Balance at ASO Equivalent Premium (2021 Renewal)	\$ -	\$ -	\$ -	\$ -
Change in 2020 & Earlier Claim Base	\$ (28.5)	\$ (40.3)	\$ (50.0)	\$ (50.8)
Change in Projected 2021 Trend	\$ (65.6)	\$ 91.4	\$ 71.0	\$ 33.0
Other Expenses / Interest	\$ 0.3	\$ -	\$ 3.6	\$ 3.4
Projected Gain / (Loss)	\$ (93.8)	\$ 51.1	\$ 24.6	\$ (14.4)

Section IV - A (Exhibit 1 of 3)

"EXCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS"

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2022 Rates

	Empire Plan 2022 "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 319.23	\$ 355.03	\$ 124.51
Family:	\$ 997.36	\$ 722.00	\$ 744.94

[1] The above Equivalent Premium rates for the 2022 agreement year were approved by the New York State Division of the Budget and transmitted to Empire BlueCross via e-mail dated 11/19/2021. The 4th Qtr. 2021 Projected 2023 rates should be compared to the above 2022 rates.

[2] The 3rd Qtr. 2021 Report's 2023 projected percentage rate changes (below) relate to the Proposed 2022 Empire BlueCross rates presented in the 2022 NYSHIP Rate Renewal document dated 09/01/2021 (refer to "Non-Ratification" Section 1 - Exhibit 16).

	<u>3rd Qtr. 2021 Report</u>				<u>4th Qtr. 2021 Report</u>				<u>1st Qtr. 2022 Report</u>				<u>2nd Qtr. 2022 Report</u>			
	<u>Projected 2023 Rates</u>				<u>Projected 2023 Rates</u>				<u>Projected 2023 Rates</u>				<u>Projected 2023 Rates</u>			
	2023 "Without Margin" Rates		% Change over 2022		2023 "Without Margin" Rates		% Change over 2022		2023 "Without Margin" Rates		% Change over 2022		2023 "Without Margin" Rates		% Change over 2022	
Individual	Family	Individual			Family	Individual			Family	Individual			Family			
<u>Empire Plan</u>																
Realistic:	\$ 343.96	\$ 940.23	6.9%		\$ 311.89	\$ 974.42	-2.3%									
Pessimistic:	\$ 347.50	\$ 949.90	8.0%		\$ 315.40	\$ 985.39	-1.2%									
Optimistic:	\$ 339.78	\$ 928.79	5.6%		\$ 308.06	\$ 962.45	-3.5%									
<u>Excelsior Plan</u>																
Realistic:	\$ 323.97	\$ 840.84	6.9%		\$ 346.86	\$ 705.39	-2.3%									
Pessimistic:	\$ 327.30	\$ 849.50	8.0%		\$ 350.77	\$ 713.34	-1.2%									
Optimistic:	\$ 320.03	\$ 830.62	5.6%		\$ 342.60	\$ 696.73	-3.5%									
<u>SEHP / GSEU</u>																
Realistic:	\$ 132.96	\$ 709.98	6.9%		\$ 121.65	\$ 727.81	-2.3%									
Pessimistic:	\$ 134.33	\$ 717.28	8.0%		\$ 123.02	\$ 736.00	-1.2%									
Optimistic:	\$ 131.35	\$ 701.34	5.6%		\$ 120.15	\$ 718.87	-3.5%									

Section IV - A (Exhibit 2 of 3)

"INCLUDES COLLECTIVELY BARGAINED PLAN CHANGE ADJUSTMENTS (EMPIRE PLAN ONLY)"

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2022 Rates

	Empire Plan 2022 "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 319.23	\$ 355.03	\$ 124.51
Family:	\$ 900.74	\$ 722.00	\$ 744.94

[1] The above Equivalent Premium rates for the 2022 agreement year were approved by the New York State Division of the Budget and transmitted to Empire BlueCross via e-mail dated 11/19/2021. The 4th Qtr. 2021 Projected 2023 rates should be compared to the above 2022 rates.

[2] The 3rd Qtr. 2021 Report's 2023 projected percentage rate changes (below) relate to the Proposed 2022 Empire BlueCross rates presented in the 2022 NYSHIP Rate Renewal document dated 09/01/2022 (refer to "Ratified" Section 1 - Exhibit 16).

	<u>3rd Qtr. 2021 Report</u>			<u>4th Qtr. 2021 Report</u>			<u>1st Qtr. 2022 Report</u>			<u>2nd Qtr. 2022 Report</u>		
	<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>		
	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2021
	<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>	
<u>Empire Plan - Plan Changes Apply</u>												
Realistic:	\$ 338.02	\$ 924.25	6.8%	\$ 331.36	\$ 934.97	3.8%						
Pessimistic:	\$ 342.14	\$ 935.50	8.1%	\$ 335.19	\$ 945.78	5.0%						
Optimistic:	\$ 334.22	\$ 913.86	5.6%	\$ 327.53	\$ 924.16	2.6%						
<u>Excelsior Plan - No Plan Changes</u>												
Realistic:	\$ 323.67	\$ 840.06	6.8%	\$ 368.52	\$ 749.44	3.8%						
Pessimistic:	\$ 327.61	\$ 850.28	8.1%	\$ 372.78	\$ 758.10	5.0%						
Optimistic:	\$ 320.03	\$ 830.62	5.6%	\$ 364.26	\$ 740.77	2.6%						
<u>SEHP / GSEU - No Plan Changes</u>												
Realistic:	\$ 132.84	\$ 709.31	6.8%	\$ 129.24	\$ 773.25	3.8%						
Pessimistic:	\$ 134.45	\$ 717.95	8.1%	\$ 130.74	\$ 782.19	5.0%						
Optimistic:	\$ 131.35	\$ 701.34	5.6%	\$ 127.75	\$ 764.31	2.6%						

Section IV- A (Exhibit 3 of 3)

"BLENDED EXPERIENCE RATING" - BASED ON COMPILATION OF RATIFIED & NON-RATIFIED EMPIRE PLAN ENROLLMENT & RATES

Monthly ASO Equivalent Premium Rate Projections - 2023 Rates Compared to 2021 Rates

	Empire Plan 2022 Collective Bargaining Blended "WITHOUT MARGIN" Rates	Excelsior Plan - 2022 "WITHOUT MARGIN" Rates	SEHP - GSEU Plan - 2022 "WITHOUT MARGIN" Rates
Individual:	\$ 319.23	\$ 355.03	\$ 124.51
Family:	\$ 901.52	\$ 722.00	\$ 744.94

[1] The above 2021 Equivalent Premium Rates for the Empire Plan (Blended) were based on an estimated 99.2% Ratified and 0.8% Non-Ratified composite of the approved 2022 Division of the Budget rates from Section IV-A (1 of 3) and Section IV-A (2 of 3) of this report. The 4th Qtr. 2021 Projected 2023 Rates shown below should be compared to the above 2022 rates.

[2] The 3rd Qtr. 2021 Report's 2023 projected percentage rate changes (below) relate to the Proposed 2022 Empire BlueCross rates presented in the 2022 NYSHIP Rate Renewal document dated 09/01/2022 (refer to "Blended" Section 1 - Exhibit 16).

	<u>3rd Qtr. 2021 Report</u>			<u>4th Qtr. 2021 Report</u>			<u>1st Qtr. 2022 Report</u>			<u>2nd Qtr. 2022 Report</u>		
	<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>			<u>Projected 2023 Rates</u>		
	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022	2023 "Without Margin" Rates		% Change over 2022
	<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>	
<u>Empire Plan - Plan Changes Apply</u>												
Realistic:	\$	338.08	\$	924.36	6.8%	\$	331.04	\$	934.88	3.7%		
Pessimistic:	\$	341.87	\$	934.75	8.0%	\$	334.87	\$	945.69	4.9%		
Optimistic:	\$	334.28	\$	913.98	5.6%	\$	327.21	\$	924.06	2.5%		
<u>Excelsior Plan - No Plan Changes</u>												
Realistic:	\$	323.67	\$	840.06	6.8%	\$	368.17	\$	748.71	3.7%		
Pessimistic:	\$	327.30	\$	849.50	8.0%	\$	372.43	\$	757.38	4.9%		
Optimistic:	\$	320.03	\$	830.62	5.6%	\$	363.91	\$	740.05	2.5%		
<u>SEHP / GSEU - No Plan Changes</u>												
Realistic:	\$	132.84	\$	709.31	6.8%	\$	129.12	\$	772.50	3.7%		
Pessimistic:	\$	134.33	\$	717.28	8.0%	\$	130.61	\$	781.44	4.9%		
Optimistic:	\$	131.35	\$	701.34	5.6%	\$	127.62	\$	763.56	2.5%		

Section IV - B (Exhibit 1 of 3)
Development of Projected Rate Increase - Assumes: NO RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2023 - 12/31/2023

		Optimistic <u>Assumptions</u>	Best Estimate <u>Assumptions</u>	Pessimistic <u>Assumptions</u>
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,573,502,750	\$ 3,573,502,750	\$ 3,573,502,750
2. Projected 2022 Covered Lives Assessment (CLA)		44,170,449	44,170,449	44,170,449
3. Projected 2022 Bad Debt & Charity Charges (BDC)		<u>258,824,842</u>	<u>258,824,842</u>	<u>258,824,842</u>
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,876,498,041	\$ 3,876,498,041	\$ 3,876,498,041
5. Average Monthly Number of Contracts - Projected for 2022 Year		545,435	545,435	545,435
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,551.66	\$ 6,551.66	\$ 6,551.66
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	80.98	80.98	80.98
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	<u>474.53</u>	<u>474.53</u>	<u>474.53</u>
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 7,107.17	\$ 7,107.17	\$ 7,107.17
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.78%	7.08%	8.31%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.91%	7.24%	8.50%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 378.69	\$ 463.86	\$ 544.44
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.21	2.02	2.83
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	<u>28.04</u>	<u>34.36</u>	<u>40.34</u>
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 407.94	\$ 500.24	\$ 587.61
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,515.11	\$ 7,607.41	\$ 7,694.78
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18c)	\$ 7,689.95	\$ 7,782.25	\$ 7,869.62
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	<u>-</u>	<u>-</u>	<u>-</u>
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(19+20)	\$ 7,689.95	\$ 7,782.25	\$ 7,869.62
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,968.64	\$ 7,968.64	\$ 7,968.64
23. 2023 Projected Equivalent Premium Rate Change %	(23)=(21)/(22)-1.00	-3.5%	-2.3%	-1.2%

Note:

[1] This exhibit assumes that benefit plan changes related to collective bargaining are not implemented during the 2019 - 2023 calendar years.

[2] Item [18] Administrative PCPM Fee of \$14.57 from the 2022 agreement year has been included in the above projection on an illustrative basis.

Section IV - B (Exhibit 2 of 3)
Development of Projected Rate Increase - Assumes: RATIFICATION of Proposed 2019 Collectively Bargained Plan Changes
For the Period 1/1/2023 - 12/31/2023

		Optimistic <u>Assumptions</u>	Best Estimate <u>Assumptions</u>	Pessimistic <u>Assumptions</u>
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,513,878,288	\$ 3,513,878,288	\$ 3,513,878,288
2. Projected 2022 Covered Lives Assessment (CLA)		44,170,449	44,170,449	44,170,449
3. Projected 2022 Bad Debt & Charity Charges (BDC)		<u>254,591,698</u>	<u>254,591,698</u>	<u>254,591,698</u>
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,812,640,435	\$ 3,812,640,435	\$ 3,812,640,435
5. Average Monthly Number of Contracts - Projected for 2022 Year		545,435	545,435	545,435
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,442.34	\$ 6,442.34	\$ 6,442.34
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	80.98	80.98	80.98
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	<u>466.77</u>	<u>466.77</u>	<u>466.77</u>
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 6,990.09	\$ 6,990.09	\$ 6,990.09
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.80%	7.07%	8.31%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.93%	7.23%	8.51%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 373.66	\$ 455.47	\$ 535.36
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.21	2.02	2.83
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	<u>27.68</u>	<u>33.75</u>	<u>39.72</u>
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 402.55	\$ 491.24	\$ 577.91
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,392.64	\$ 7,481.33	\$ 7,568.00
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18a)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,567.48	\$ 7,656.17	\$ 7,742.84
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (19-7-14)	<u>-</u>	<u>-</u>	<u>-</u>
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(19+20)	\$ 7,567.48	\$ 7,656.17	\$ 7,742.84
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,377.56	\$ 7,377.56	\$ 7,377.56
23. 2023 Projected Equivalent Premium Rate Change %	(23)=[(21) / (22)] -1.00	2.6%	3.8%	5.0%

Note:

[1] This exhibit assumes the ratification of all previously communicated collectively bargained plan changes (primarily increased copayments).

[2] Item [18] Administrative PCPM Fee of \$14.57 from the 2022 agreement year has been included in the above projection on an illustrative basis.

Section IV - B (Exhibit 3 of 3)
Development of Projected Rate Increase - Assumes - BLENDED Rate Action Based on Ratified (99%+) Empire Plan Enrollment
For the Period 1/1/2023- 12/31/2023

		Optimistic <u>Assumptions</u>	Best Estimate <u>Assumptions</u>	Pessimistic <u>Assumptions</u>
1. Projected 2022 Incurred Claims w/o BDC & CLA (Includes COE claims)		\$ 3,514,310,890	\$ 3,514,310,890	\$ 3,514,310,890
2. Projected 2022 Covered Lives Assessment (CLA)		44,170,449	44,170,449	44,170,449
3. Projected 2022 Bad Debt & Charity Charges (BDC)		<u>254,622,246</u>	<u>254,622,246</u>	<u>254,622,246</u>
4. Projected 2022 Incurred Claims	(4)=Sum (1) thru (3)	\$ 3,813,103,585	\$ 3,813,103,585	\$ 3,813,103,585
5. Average Monthly Number of Contracts - Projected for 2022 Year		545,435	545,435	545,435
6. Annualized 2022 Cost per Contract w/o CLA & BDC	(6)=(1)/(5)	\$ 6,443.13	\$ 6,443.13	\$ 6,443.13
7. Annualized 2022 Cost per Contract for CLA	(7)=(2)/(5)	80.98	80.98	80.98
8. Annualized 2022 Cost per Contract for BDC Charges	(8)=(3)/(5)	<u>466.82</u>	<u>466.82</u>	<u>466.82</u>
9. Annualized Cost per Contract Based on 2022 Proj'd. Incurred Claims	(9)=(4)/(5)	\$ 6,990.93	\$ 6,990.93	\$ 6,990.93
10. Trend Percentage Estimate: 2023 Projection (w/o CLA & BDC)	(10)=trend %	5.80%	7.07%	8.31%
11. Provision for Possible 2023 Change in CLA Cost/Contract	(11)=change %	1.50%	2.50%	3.50%
12. Trend Percentage: 2023 Projection for BDC	(12)=trend %	5.93%	7.23%	8.51%
13. Trend Change in 2023 Cost per Contract (w/o CLA / BDC)	(13)=(10) x (6)	\$ 373.70	\$ 455.53	\$ 535.42
14. Change in Cost per Contract for 2023 for CLA	(14)=(11) x (7)	1.21	2.02	2.83
15. Trend Change in 2023 Cost per Contract for BDC	(15)=(12) x (8)	<u>27.68</u>	<u>33.75</u>	<u>39.73</u>
16. Trend Change in 2023 Cost per Contract	(16)=Sum (13) thru (15)	\$ 402.59	\$ 491.30	\$ 577.98
17. Projected 2023 Incurred Claims per Contract - Without Margin	(17)=(9)+(16)	\$ 7,393.52	\$ 7,482.23	\$ 7,568.91
18. Base Admin Fee per Contract (\$14.57 PCPM) - See note below	(18)= Proj'd Admin. Fee Revenue / (5)	\$ 174.84	\$ 174.84	\$ 174.84
19. Proj'd 2023 Claims & Admin. Fees	(19)=(17)+(18)	\$ 7,568.36	\$ 7,657.07	\$ 7,743.75
20. Margin (0.0% of Incurred Claims less CLA)	(20)=.00 x (17-7-14)	<u>-</u>	<u>-</u>	<u>-</u>
21. Gross 2023 Annual Equivalent Premium Rate per Contract	(21)=(21+22)	\$ 7,568.36	\$ 7,657.07	\$ 7,743.75
22. 2022 Projected Composite Equivalent Premium Rate per Contract - With No Margin		\$ 7,382.33	\$ 7,382.33	\$ 7,382.33
23. 2023 Projected Equivalent Premium Rate Change %	(23)=[(21) / (22)] - 1.00	2.5%	3.7%	4.9%

Note:

[1] This exhibit was based on the ratified and non-ratified enrollment through 12/31/2021 for previously communicated collectively bargained plan changes (primarily increased copayments).

[2] Item [18] Administrative PCPM Fee of \$14.57 from the 2022 agreement year has been included in the above projection on an illustrative basis.

Section V-A

**Projected Reserve Liability and Paid Claims Reconciliation Summary - 2021
Blended Valuation of Ratified & Non-Ratified Plan Changes**

<u>Hospital</u>	(A)	(B)	(C)	(D) = (A) - (B) - (C)
Incurral Year	Projected Incurred Claims	Claims Paid Through 12/31/2020	Paid Claims in 2021	Projected Reserve Liability at 12/31/2021
2021	\$ 3,282,376,753	\$ -	\$ 2,912,073,577	\$ 370,303,176
2020	2,896,231,576	2,528,535,583	359,211,640	8,484,353
2019	3,042,014,316	3,032,205,132	7,240,927	2,568,257
2018	2,844,876,252	2,842,717,702	1,742,982	415,568
2017	2,644,087,211	2,642,978,810	1,080,393	28,008
2016	2,482,061,657	2,481,919,190	142,467	-
2015 & '14	2,245,959,405	2,246,174,400	(214,995)	-
Total	\$ 19,437,607,170	\$ 15,774,530,817	\$ 3,281,276,991	\$ 381,799,362
Net Provider Paym't per 12/2017 Invoice (Offline CS90 Claims) Claim Overpay Recovery Macro Process Issue		866,118		-
		\$ 15,775,396,935		\$ 381,799,362

Centers of Excellence - Medical

Incurral Year	(A) Projected Incurred Claims	(B) Claims Paid Through 12/31/2020	(C) Paid Claims in 2021	(D) = (A) - (B) - (C) Projected Reserve Liability at 12/31/2021
2021	\$ 1,597,500	\$ -	\$ 1,035,637	\$ 561,863
2020	1,225,000	815,094	363,153	46,753
2019	1,447,500	1,422,083	22,381	3,036
2018	1,542,000	1,542,740	(1,896)	1,156
2017	1,025,582	1,025,582	-	-
2016	940,424	940,424	-	-
2015	823,241	823,241	-	-
Total	\$ 8,601,247	\$ 6,569,164	\$ 1,419,275	\$ 612,808

LiveHealth Online (LHO)

Incurral Year	(A) Projected Incurred Claims	(B) Claims Paid Through 12/31/2020	(C) Paid Claims in 2021	(D) = (A) - (B) - (C) Projected Reserve Liability at 12/31/2021
2021	\$ 315,000	\$ -	\$ 284,442	\$ 30,558
2020	295,000	277,651	15,710	1,639
Total	\$ 610,000	\$ 277,651	\$ 300,152	\$ 32,197

Bad Debt & Charity

Incurral Year	(A) Projected Incurred Charges	(B) Charges Paid Through 12/31/2020	(C) Paid Charges for 2021	(D) = (A) - (B) - (C) Projected Reserve Liability at 12/31/2021
2021	\$ 237,573,820	\$ -	\$ 211,230,525	\$ 26,343,295
2020	205,646,818	181,484,173	23,751,314	411,331
2019	215,645,528	215,391,299	137,398	116,831
2018	200,680,768	200,581,524	82,451	16,793
2017	184,893,645	184,834,353	58,628	664
2016	178,778,587	178,826,506	(47,921)	2
2015 & '14	167,806,063	167,820,371	(14,308)	-
Total	\$ 1,391,025,229	\$ 1,128,938,226	\$ 235,198,087	\$ 26,888,916

Covered Lives Assessment (CLA - GME)

Incurral Year	(A) Projected Incurred Charges	(B) Charges Paid Through 12/31/2020	(C) Paid Charges for 2021	(D) = (A) - (B) - (C) Projected Reserve Liability at 12/31/2021
2021	\$ 43,517,684	\$ -	\$ 43,517,684	\$ -
2020	44,438,837	44,438,837	-	-
2019	45,169,652	45,169,652	-	-
2018	44,743,247	44,743,247	-	-
2017	48,457,226	48,457,226	-	-
2016	52,713,727	52,713,727	-	-
2015	51,387,456	51,387,456	-	-
Total	\$ 330,427,829	\$ 286,910,145	\$ 43,517,684	\$ -

Section V-A

Projected Reserve Liability and Paid Claims Reconciliation Summary - 2021
Blended Valuation of Ratified & Non-Ratified Plan Changes

<u>Projected Claim Reserves</u>	(A) Projected Reserve Liability at 12/31/2021	(B) Margin of 0.0% on Reserve Liability at 12/31/2021	(C) = (A) + (B) Projected Reserve Liability at 12/31/2021
[1] Hospital	\$ 381,799,362	\$ -	\$ 381,799,362
[2] Centers of Excellence	612,808	-	612,808
[3] LiveHealth Online	32,197	-	32,197
[4] Bad Debt & Charity	26,888,916	-	26,888,916
[5] Covered Lives Assessment	-	-	-
	<u>\$ 409,333,283</u>	<u>\$ -</u>	<u>\$ 409,333,283</u>

Section V-B

**Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2021**

Blended Reserving Based on Ratified & Non-Ratified Enrollment Through Fourth Quarter 2021

	Projected Reserve at 12/31/2021	0.0% Margin on Projected Reserve at 12/31/2021	Projected Liability at 12/31/2021
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims @ 12/31/2021	\$ 381,799,362	\$ -	\$ 381,799,362
1B. Centers of Excellence	612,808	-	612,808
1C. LiveHealth Online	32,197	-	32,197
1D. Bad Debt & Charity	26,888,916	-	26,888,916
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	<u>\$ 409,333,283</u>	<u>\$ -</u>	<u>\$ 409,333,283</u>

Section V-C

Projected Reserve Liability - Self-Insured Equivalent Premium Basis
at December 31, 2022

Blended Reserving Based on Ratified & Non-Ratified Enrollment

	Projected Reserve at 12/31/2022	0.0% Margin on Projected Reserve at 12/31/2022	Projected Liability at 12/31/2022
Self-Insured: Projected 2014 & Later Incurral Liability			
1A. Incurred But Unpaid Claims	\$ 409,033,779	\$ -	\$ 409,033,779
1B. Centers of Excellence	721,076	-	721,076
1C. LiveHealth Online	42,746	-	42,746
1D. Bad Debt & Charity	33,386,230	-	33,386,230
1E. Incurred But Unpaid Covered Lives Assessment	-	-	-
1F. Total Incurred But Unpaid Claim Cost	\$ 443,183,831	\$ -	\$ 443,183,831



**The Empire
Plan**

Medical Program

2021 Fourth Quarter Financial



January 18, 2022

United
Healthcare®

State of New York - Empire Plan

Medical Program

2021 4th Quarter Financial Report

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UnitedHealthcare Insurance Company of New York
13 Cornell Rd. Latham, NY 12110

January 18, 2022

Paul McKinney
Human Resource Specialist 5, Financial Administration
Department of Civil Service
Empire State Plaza, Agency Building 1
Albany, New York 12239

Paul,

Enclosed is the estimated 2021 Empire 4th Quarter Financial Statement. Estimated 2021 results are the sum of twelve months' actual year-to-date experience, as presented in Section I, plus projected incurred data. Projection methodology varies by category as described below.

Level Funding Amount

2021 level funding is projected to be \$3.6 billion which includes a \$251.4 million reduction to the recommended level funding when the renewal was finalized. This reduction is the primary driver of the projected deficit.

Mediprime adjustments reflect the amount due from UnitedHealthcare Insurance Company of New York (UHICNY) for the difference between the five-tier level funding paid on behalf of Participating Agencies (PA) and the two-tier level funding liability. The total difference for 2021 is \$42.6 million.

Paid Claims

Annual statistical paid claims for 2021 are derived from the average ratio of paid to incurred claims for plan years 2019 and 2020. Details are provided in Section IIIA of the statement.

Gross paid claims, as provided on Line I of the Calculation of Financial Paid Claims in Section IIIA, have been adjusted by the difference between statistical claim data and financial claim data, Medical Pharmacy Rebates/Fees, and the Basic Medical Provider Discount Program Fee.

On a year-to-date basis, net paid claims of \$3.6 billion are 20.2% greater than 2020 net paid claims of \$3.0 billion. 2020 utilization was significantly impacted by COVID-19. Additional factors other than trend include:

- Average enrollment, utilizing a 2-month setback to compensate for claim lag, has decreased 1.4% from 1,092,463 to 1,077,474
- Receipts per member have increased 17.1%
- Number of claims submitted electronically is 12.4% higher
- Number of claims processed per member has increased 16.5%
- Average claim paid per member is 22.2% higher

Surcharges and Assessments

Annual surcharges of \$22.5 million are based on twelve months of actual NY HCRA and other state surcharges as of December 31, 2021.

Open and Unreported Reserve (O & U)

The estimate of the open and unreported reserve as of December 31, 2021 is provided in Section IIIB of the package.

Incurred Claims

Section IA of the quarterly report shows gross claims incurred and paid to date in 2021 compared to gross claims incurred and paid from January 1, 2020 through December 31, 2020. Basic Medical (BM) claims have increased 21.0% while Par Provider (PP) claims have increased 20.2%. On a per member per month (PMPM) basis, BM increased 22.8%, PP increased 22.0% and combined increased 22.2%.

The following is a brief description of the process used to project 2021 gross incurred claims.

Step 1: January 1 through October 31, 2021 incurred claims, paid through December 31, 2021 are completed using monthly completion factors

Step 2: Estimated November through December 2021 incurred claims are developed by using actual November through December 2020 incurred and paid through December 2021 and

- a) applying monthly completion factors
- b) adjusting by the change in lives from 2020 to 2021
- c) adjusting for the expected impact of benefit changes and fee schedule changes
- d) adjusting for the COVID-19 impacts including the vaccine and testing mandate

Step 3: The results of Step 1 and Step 2 are added together to produce a completed 12-month incurred claims estimate

The calendar year 2021 incurred claims estimate from Step 3 is then adjusted for items including manual payments, the Basic Medical Provider Discount Program and Medical Pharmacy Rebate Program. Details are provided in Section IIIC of the report. Total projected 2021 net incurred of \$3.7 billion are 21.6% higher than 2020 net incurred of \$3.1 billion.

Administrative Expenses

Annual 2021 administrative expenses are based on actual expenses through December 31, 2021. Total estimated expenses of \$215.0 million are 8.1% (\$16.2 million) higher than final 2020 expenses of \$198.8 million. Some of the more significant components of this change include:

- \$8.2 million increase (275.7%) in Shared Communications expenses due to a change in how Empire allocates the budget between the carriers. There was minimal change to the overall communications budget.
- \$1.9 increase (5.3%) Claim Administrative expenses resulting from annual cost of living adjustment, staffing changes, return to normal claim related expenses impacted by COVID-19 and overhead/expense allocations
- \$4.9 million increase (7.5%) in Other Administrative costs due to annual cost of living adjustments, an increased service fee, member website modernization, other projects, and overhead/expense allocations
- \$0.6 million decrease (11.7%) for Nurseline assumes 8% utilization to be finalized for 12 months of actual call volume in the final statement
- \$0.5 million increase (25.4%) for Network Integration due to expansion of program

- \$0.2 million increase (123.4%) in Acupuncture due to first full year of program
- \$0.2 million decrease (2.7%) in Disease Management due to membership
- \$1.3 million decrease (87.6%) in interest credits

2021 Summary

The estimated full year level funding deficit of \$362.5 million is (-10.1%) of the level funding amount. The main driver of the deficit is a requested reduction in 2021 level funding rates when the renewal was finalized.

2023 Budget Recommendation

Projected 2023 level funding rates were developed based on the following:

- Trend for 2023 represents our best estimate of unit cost and utilization increases as well as the leveraging effect of deductibles and co-payments. Combined 2023 pricing trend is 6.4%.
- No changes in enrollment are anticipated in 2023
- Claims and expenses are based on data through December 31, 2021
- Current and projected 2023 Excelsior rates are included in section IVC
- COVID-19 vaccination requirement is achieved, and testing ends in 2022
- COVID-19 impact is reduced
- Makeup of the anticipated 2022 deficit estimated at \$105 million
- No claim or utilization adjustments have been made for the Consolidated Appropriations Act or No Surprises Act

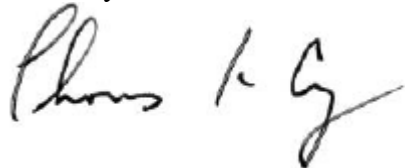
Three sets of experience and corresponding level funding rates have been developed for 2023 using the blended experience pool as a base. The first represents the blended experience, the second assumes plan changes are extended to all groups effective January 1, 2023, and the third assumes no plan changes are implemented for any group effective January 1, 2023.

The projected change in level funding effective January 1, 2023 is based on the approved 2022 rates. Please note that No Groups Ratify is higher due to understated 2022 rates.

- Blended + 9.7%
- All Groups Ratify + 9.9%
- No Groups Ratify +12.8%

After completing your review of the financial statement, please let me know if you wish to discuss any portion of the statement.

Sincerely,



Thomas K. Coy
Underwriting Director

SECTION I

2021 EXPERIENCE OF CURRENT QUARTER AND YEAR TO DATE			
	Empire Plan (In Thousands)		
	Estimated Prior Qtr YTD	Estimated Current Qtr	Estimated YTD
1. Level Funding Amount	\$2,693,403	\$897,748	\$3,591,151
2a. Paid Claims	\$2,686,694	\$941,584	\$3,628,278
2b. Surcharges and Assessments	\$15,939	\$6,530	\$22,469
2c. Open & Unreported Reserve 12/31/2021	\$450,230	\$468,307	\$468,307
2d. Open & Unreported Reserve 12/31/2020	\$379,204	\$379,204	\$379,204
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$2,773,658	\$966,192	\$3,739,850
3a. Administrative Expenses	\$158,843	\$56,351	\$215,194
3b. Interest Charges (Credits)	(\$166)	(\$20)	(\$186)
3c. Total Expenses (3a + 3b)	\$158,677	\$56,331	\$215,008
4. Audit & Other Adjustments	\$1,191	\$26	\$1,217
5. Surplus (Deficit) (1 - 2e - 3c + 4)	(\$237,742)	(\$124,749)	(\$362,491)
6. Mediprime Adjustment	\$32,208	\$10,424	\$42,632
7. Amount due to (from) NY State	(\$205,533)	(\$114,325)	(\$319,858)

SCHEDULE OF PAID CLAIMS		
YEAR TO DATE		
(In Thousands)		
I. Gross Claims/Payments (Statistical)		\$3,591,667
Add:	Claims Pending 12/31/2020	\$23,264
Less:	Claims Pending 12/31/2021	\$24,532
Gross Claims/Payments (Financial)		\$3,590,400
II. Less:	a) Medical Pharmacy Rebates	(\$4,518)
	b) Financial Adjustment	\$3,368
III. Add:	a) Basic Medical Provider Discount Program Fees	\$38,350
	b) Medical Pharmacy Rebate Fees	\$678
IV. Net Paid Claims (Financial)		\$3,628,278

Please note that totals may differ due to rounding

Section IA

**2020 / 2021 Claim Comparison
Incurred and Paid as of December 31, 2021**

	Basic Medical			Par Provider			Combined		
	2020	2021	% Change	2020	2021	% Change	2020	2021	% Change
January	\$75,353,568	\$70,377,785	-6.6%	\$214,253,538	\$216,100,672	0.9%	\$289,607,106	\$286,478,456	-1.1%
February	\$74,644,270	\$72,576,241	-2.8%	\$186,088,749	\$190,439,079	2.3%	\$260,733,019	\$263,015,320	0.9%
March	\$60,137,110	\$93,893,118	56.1%	\$153,221,640	\$235,940,052	54.0%	\$213,358,749	\$329,833,170	54.6%
April	\$34,164,295	\$91,389,583	167.5%	\$93,395,077	\$220,628,155	136.2%	\$127,559,372	\$312,017,738	144.6%
May	\$47,913,203	\$84,580,139	76.5%	\$127,852,824	\$202,359,547	58.3%	\$175,766,028	\$286,939,686	63.3%
June	\$71,974,743	\$86,742,375	20.5%	\$179,255,944	\$218,871,423	22.1%	\$251,230,687	\$305,613,798	21.6%
July	\$74,029,784	\$80,058,998	8.1%	\$196,940,114	\$209,017,834	6.1%	\$270,969,898	\$289,076,832	6.7%
August	\$76,283,261	\$83,853,034	9.9%	\$191,386,179	\$214,755,132	12.2%	\$267,669,440	\$298,608,166	11.6%
September	\$70,558,724	\$76,288,835	8.1%	\$185,809,771	\$200,612,743	8.0%	\$256,368,495	\$276,901,579	8.0%
October	\$68,835,751	\$71,560,027	4.0%	\$192,631,283	\$202,673,851	5.2%	\$261,467,035	\$274,233,878	4.9%
November	\$51,990,550	\$47,834,713	-8.0%	\$166,120,257	\$177,230,876	6.7%	\$218,110,808	\$225,065,589	3.2%
December	\$13,530,479	\$11,124,909	-17.8%	\$93,094,081	\$91,864,964	-1.3%	\$106,624,560	\$102,989,872	-3.4%
Total	\$719,415,736	\$870,279,757	21.0%	\$1,980,049,459	\$2,380,494,327	20.2%	\$2,699,465,196	\$3,250,774,085	20.4%

	Membership		Basic Medical PMPM			Par Provider PMPM			Combined		
	2020	2021	2020	2021	% Change	2020	2021	% Change	2020	2021	% Change
January	1,095,637	1,083,848	\$68.78	\$64.93	-5.6%	\$195.55	\$199.38	2.0%	\$264.33	\$264.32	0.0%
February	1,095,367	1,081,680	\$68.15	\$67.10	-1.5%	\$169.89	\$176.06	3.6%	\$238.03	\$243.15	2.2%
March	1,095,456	1,080,458	\$54.90	\$86.90	58.3%	\$139.87	\$218.37	56.1%	\$194.77	\$305.27	56.7%
April	1,094,952	1,078,605	\$31.20	\$84.73	171.6%	\$85.30	\$204.55	139.8%	\$116.50	\$289.28	148.3%
May	1,093,419	1,075,862	\$43.82	\$78.62	79.4%	\$116.93	\$188.09	60.9%	\$160.75	\$266.71	65.9%
June	1,091,866	1,074,286	\$65.92	\$80.74	22.5%	\$164.17	\$203.74	24.1%	\$230.09	\$284.48	23.6%
July	1,089,861	1,072,020	\$67.93	\$74.68	9.9%	\$180.70	\$194.98	7.9%	\$248.63	\$269.66	8.5%
August	1,087,543	1,070,442	\$70.14	\$78.33	11.7%	\$175.98	\$200.62	14.0%	\$246.12	\$278.96	13.3%
September	1,087,157	1,070,919	\$64.90	\$71.24	9.8%	\$170.91	\$187.33	9.6%	\$235.82	\$258.56	9.6%
October	1,086,909	1,070,476	\$63.33	\$66.85	5.6%	\$177.23	\$189.33	6.8%	\$240.56	\$256.18	6.5%
November	1,086,165	1,069,851	\$47.87	\$44.71	-6.6%	\$152.94	\$165.66	8.3%	\$200.81	\$210.37	4.8%
December	1,084,926	1,068,463	\$12.47	\$10.41	-16.5%	\$85.81	\$85.98	0.2%	\$98.28	\$96.39	-1.9%
Total	13,089,258	12,896,910	\$54.96	\$67.48	22.8%	\$151.27	\$184.58	22.0%	\$206.24	\$252.06	22.2%

SECTION II
RECONCILIATION OF EXPERIENCE PROJECTIONS FOR PRIOR YEAR

	Empire Plan	
	<u>Renewal</u>	<u>Financial</u>
1. Level Funding Amount	\$3,580,752	\$3,581,866
2a. Paid Claims	\$3,352,435	\$3,017,423
2b. Surcharges and Assessments	\$25,704	\$20,648
2c. Open & Unreported Reserve at 12/31/2020	\$355,417	\$379,204
2d. Open & Unreported Reserve at 12/31/2019	\$357,986	\$342,045
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,375,569	\$3,075,230
3a. Administrative Expenses	\$211,333	\$200,308
3b. Interest Charges (Credits)	(\$6,150)	(\$1,500)
3c. Total Expenses (3a + 3b)	\$205,183	\$198,809
4. Audit & Other Adjustments	\$0	\$26
5. Surplus/(Deficit)	\$0	\$307,853
2c. 1st Quarter Ending Open & Unreported Reserve		\$396,781
5. Surplus/(Deficit)		\$290,276
2c. 2nd Quarter Ending Open & Unreported Reserve		\$408,597
5. Surplus / (Deficit)		\$278,460
2c. 3rd Quarter Ending Open & Unreported Reserve		\$407,089
5. Surplus / (Deficit)		\$279,968
2c. 4th Quarter Ending Open & Unreported Reserve		\$405,881
5. Surplus / (Deficit)		\$281,177

Please note that totals may differ due to rounding

**SECTION III
CURRENT YEAR PROJECTION**

**2021 4th Quarter Report
Based on Experience Through December 31, 2021
In Thousands**

Empire Plan	Projected at Renewal	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report
1. Level Funding Amount	\$3,636,961	\$3,609,530	\$3,591,166	\$3,590,385	\$3,591,151
2a. Paid Claims	\$3,617,659	\$3,621,555	\$3,621,946	\$3,671,034	\$3,628,278
2b. Surcharges and Assessments	\$26,338	\$25,803	\$25,806	\$21,857	\$22,469
2c. Open & Unreported Reserve 12/31/2021	\$362,915	\$408,611	\$409,664	\$394,192	\$468,307
2d. Open & Unreported Reserve 12/31/2020	\$329,159	\$379,204	\$379,204	\$379,204	\$379,204
2e. Incurred Claims (2a + 2b + 2c - 2d)	\$3,677,752	\$3,676,765	\$3,678,212	\$3,707,879	\$3,739,850
3a. Administrative Expenses	\$211,330	\$216,144	\$215,259	\$216,707	\$215,194
3b. Interest Charges (Credits)	(\$709)	(\$184)	(\$196)	(\$194)	(\$186)
3c. Total Expenses (3a + 3b)	\$210,621	\$215,961	\$215,062	\$216,513	\$215,008
4. Audit & Other Adjustments	\$0	\$1,191	\$1,191	\$1,191	\$1,217
5. Surplus (Deficit) (1 - 2e - 3c + 4)	(\$251,412)	(\$282,004)	(\$300,918)	(\$332,816)	(\$362,491)
6. Mediprime Adjustment	\$0	\$45,116	\$44,822	\$41,319	\$42,632
7. Amount due to (from) NY State	(\$251,412)	(\$236,888)	(\$256,096)	(\$291,497)	(\$319,858)

Please note that totals may differ due to rounding

**SECTION IIIA
PAID CLAIMS RECONCILIATION**

2021 Statistical Paid Claims

In Thousands

	Total Projected <u>Incurred Claims</u> ⁽³⁾	Claims Paid Through <u>12/31/2020</u>	Claims Paid Through <u>12/31/2021</u> ⁽¹⁾⁽³⁾	Claim Runout at <u>12/31/2021</u> ⁽²⁾
2021	\$3,643,172	\$0	\$3,255,803	\$387,369
2020	\$3,038,132	\$2,701,293	\$330,533	\$6,306
2019	\$3,153,636	\$3,149,396	\$3,771	\$469
2018	\$3,007,889	\$3,006,640	\$1,560	(\$312)
TOTAL	\$12,842,830	\$8,857,330	\$3,591,667	\$393,833

- (1) Total ties to Schedule of Paid Claims (I.) below
(2) Total ties to Claim Runout calculation on Section III B
(3) Incurred claims and paid claims include manual checks

**Calculation of Financial Paid Claims
For the Period Ended December 31, 2021**

I. Gross Claims/Payments (Statistical)	\$3,591,667,033
Add: Claims Pending 12/31/2020	\$23,264,234
Less: Claims Pending 12/31/2021	\$24,531,501
Gross Claims/Payments (Financial)	\$3,590,399,766
II. Less: a) Medical Pharmacy Rebates	(\$4,517,992)
b) Financial Adjustment	\$3,368,459
III. Add: a) Basic Medical Provider Discount Program Fee	\$38,350,339
b) Medical Pharmacy Rebate Fees	\$677,699
IV. Net Paid Claims (Financial)	\$3,628,278,271

Net Incurred Claims

	Gross Amount	Adjustments ⁽¹⁾	Net Amount
2021 Claims Incurred	\$3,643,172,342	\$34,510,045	\$3,677,682,387
2020 Claims Incurred	\$3,038,132,313	\$27,510,253	\$3,065,642,566
2019 Claims Incurred	\$3,153,636,326	\$29,178,639	\$3,182,814,964
2018 Claims Incurred	\$3,007,888,620	\$29,535,174	\$3,037,423,794
2021 Claims Incurred/Paid	\$3,255,803,313	\$34,510,045	\$3,290,313,358

(1) Medical Pharmacy Rebates / Fees and Basic Medical Provider Discount Program Fee

Please note that totals may differ due to rounding

SECTION IIIB
DETERMINATION OF 12/31/2021 OPEN & UNREPORTED RESERVE
In Millions

Ia.	2021 Claims Incurred ⁽¹⁾	\$3,677.7	
Ib.	2021 Claims Incurred Paid Through 12/31/2021 ⁽¹⁾	<u>\$3,290.3</u>	
I.	12/31/2021 Runout due to 2021 Incurred		\$387.4
IIa.	Remaining 2020 Runout as of 12/31/2021	\$6.3	
IIb.	Remaining Runout prior to 2020	<u>\$0.2</u>	
II.	Total Claim Runout		\$393.8
IIIa.	Administrative Runout Expense 2.25%	\$8.9	
IIIb.	Surcharges and Assessments	\$2.5	
IIIc.	Held for Imprest Balance	<u>\$30.5</u>	
III.	Subtotal		\$435.7
IVa.	Medicare Reclamation & Provider Litigation Risk	\$7.9	
IV.	Subtotal		\$443.5
Va.	Claim Base Adjustment	\$0.2	
Vb.	Claims Pending 12/31/2021	<u>\$24.5</u>	
V.	Total Open & Unreported Reserve		\$468.3

(1) Statistical and Net of Adjustments

Claim Base Adjustment		
A.	Total Claim Runout (Statistical Data)	\$393,832,695
B.	Statistical Paid Claims (Sect IIIA: Gross Statistical Claims)	\$3,591,667,033
C.	Claim Runout as % of Statistical Paid (A/B)	11.0%
D.	Financial Paid Claims (Sect IIIA: Gross Claims net of the Financial Adj)	\$3,593,768,225
E.	Adjusted Claim Runout (C*D)	\$394,063,095
F.	Claim Base Adjustment (E minus A)	\$230,399

Please note that totals may differ due to rounding

SECTION III C
Projected 2021 Claims Incurred
Participating Provider

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$87,615,985												\$87,615,985
Feb-21	\$90,216,016	\$81,483,261											\$171,699,277
Mar-21	\$20,000,760	\$81,062,823	\$107,715,317										\$208,778,901
Apr-21	\$8,417,838	\$15,290,364	\$82,312,509	\$96,239,956									\$202,260,667
May-21	\$4,119,686	\$5,812,381	\$25,803,377	\$89,163,553	\$88,394,762								\$213,293,759
Jun-21	\$2,054,767	\$2,432,553	\$10,028,289	\$18,377,321	\$84,199,516	\$91,258,891							\$208,351,337
Jul-21	\$1,349,827	\$2,221,075	\$5,697,050	\$8,926,975	\$15,739,728	\$92,378,273	\$86,499,943						\$212,812,870
Aug-21	\$819,250	\$921,648	\$1,178,024	\$2,277,425	\$5,891,910	\$18,484,933	\$92,342,899	\$95,287,998					\$217,204,086
Sep-21	\$151,719	(\$131,532)	\$433,410	\$2,169,564	\$4,609,983	\$7,548,650	\$16,889,002	\$90,026,697	\$86,066,892				\$207,764,386
Oct-21	\$629,252	\$644,330	\$1,775,628	\$1,715,289	\$1,804,274	\$5,475,416	\$7,786,662	\$17,190,003	\$89,529,011	\$94,473,146			\$221,023,011
Nov-21	\$470,804	\$571,851	\$540,289	\$1,039,838	\$1,088,714	\$2,470,280	\$3,424,105	\$8,686,270	\$16,692,083	\$86,782,536	\$87,250,065		\$209,016,835
Dec-21	\$254,767	\$130,325	\$456,158	\$718,235	\$630,660	\$1,254,980	\$2,075,224	\$3,564,163	\$8,324,757	\$21,418,169	\$89,980,810	\$91,864,964	\$220,673,213
Total	\$216,100,672	\$190,439,079	\$235,940,052	\$220,628,155	\$202,359,547	\$218,871,423	\$209,017,834	\$214,755,132	\$200,612,743	\$202,673,851	\$177,230,876	\$91,864,964	\$2,380,494,327
Total Participating Provider			\$2,380,494,327										

SECTION IIC
Projected 2021 Claims Incurred
Participating Provider

<u>Claims Paid</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Total</u>
Nov-20	\$82,877,331												\$82,877,331
Dec-20	\$83,242,926	\$93,094,081											\$176,337,008
Jan-21	\$14,855,965	\$78,029,011	\$87,615,985										\$180,500,960
Feb-21	\$6,553,666	\$15,344,490	\$90,216,016	\$81,483,261									\$193,597,432
Mar-21	\$3,616,111	\$7,030,988	\$20,000,760	\$81,062,823	\$107,715,317								\$219,426,000
Apr-21	\$1,646,189	\$3,493,080	\$8,417,838	\$15,290,364	\$82,312,509	\$96,239,956							\$207,399,937
May-21	\$1,070,440	\$2,005,946	\$4,119,686	\$5,812,381	\$25,803,377	\$89,163,553	\$88,394,762						\$216,370,145
Jun-21	\$679,113	\$1,310,081	\$2,054,767	\$2,432,553	\$10,028,289	\$18,377,321	\$84,199,516	\$91,258,891					\$210,340,531
Jul-21	\$267,714	\$400,881	\$1,349,827	\$2,221,075	\$5,697,050	\$8,926,975	\$15,739,728	\$92,378,273	\$86,499,943				\$213,481,466
Aug-21	\$172,447	\$384,192	\$819,250	\$921,648	\$1,178,024	\$2,277,425	\$5,891,910	\$18,484,933	\$92,342,899	\$95,287,998			\$217,760,725
Sep-21	\$88,369	\$360,618	\$151,719	(\$131,532)	\$433,410	\$2,169,564	\$4,609,983	\$7,548,650	\$16,889,002	\$90,026,697	\$86,066,892		\$208,213,373
Oct-21	\$387,843	\$341,168	\$629,252	\$644,330	\$1,775,628	\$1,715,289	\$1,804,274	\$5,475,416	\$7,786,662	\$17,190,003	\$89,529,011	\$94,473,146	\$221,752,022
Nov-21	\$31,656	\$149,678	\$470,804	\$571,851	\$540,289	\$1,039,838	\$1,088,714	\$2,470,280	\$3,424,105	\$8,686,270	\$16,692,083	\$86,782,536	\$121,948,104
Dec-21	\$168,642	\$64,141	\$254,767	\$130,325	\$456,158	\$718,235	\$630,660	\$1,254,980	\$2,075,224	\$3,564,163	\$8,324,757	\$21,418,169	\$39,060,222
Subtotal:	\$195,658,414	\$202,008,354	\$216,100,672	\$190,439,079	\$235,940,052	\$220,628,155	\$202,359,547	\$218,871,423	\$209,017,834	\$214,755,132	\$200,612,743	\$202,673,851	\$2,509,065,256
Completion:	0.998	0.998	0.997	0.996	0.995	0.993	0.991	0.988	0.982	0.973	0.955	0.919	0.982
Total:	\$196,001,968	\$202,465,684	\$216,734,336	\$191,232,917	\$237,160,153	\$222,175,005	\$204,245,992	\$221,603,829	\$212,751,413	\$220,675,841	\$210,133,125	\$220,602,325	\$2,555,782,590
Total (November-December, 2020)			\$398,467,653										
Lives Adjustment			-1.5%										
Trend			3.9%										
2 Month Total			\$407,633,720										
10 Month Total			\$2,157,314,937										
Subtotal			\$2,564,948,657										
Other Adjustments (Manual Checks)			\$3,587,474										
Total (Gross)			\$2,568,536,131										
Adjustments			(\$3,222,797)										
Basic Medical Provider Discount Program Fee			\$0										
Medical Pharmacy Rebate Fees			\$483,420										
Subtotal (Net)			\$2,565,796,754										
Fee Schedule			\$5,545,385										
2021 Plan Changes			\$2,034,482										
Total (Net)			\$2,573,376,621										

SECTION III C
Projected 2021 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$7,031,696												\$7,031,696
Feb-21	\$32,007,077	\$8,532,555											\$40,539,632
Mar-21	\$17,478,747	\$37,228,221	\$14,027,863										\$68,734,831
Apr-21	\$5,905,904	\$13,440,400	\$42,168,925	\$13,779,936									\$75,295,165
May-21	\$2,171,761	\$4,293,169	\$16,008,725	\$37,085,713	\$10,926,170								\$70,485,538
Jun-21	\$1,861,739	\$2,442,676	\$8,441,898	\$17,851,100	\$38,262,240	\$10,557,963							\$79,417,616
Jul-21	\$925,755	\$1,836,769	\$2,550,682	\$6,896,540	\$18,419,524	\$39,959,573	\$10,688,565						\$81,277,409
Aug-21	\$644,811	\$2,465,418	\$5,610,321	\$7,184,947	\$6,449,387	\$18,735,920	\$37,970,612	\$11,950,773					\$91,012,190
Sep-21	\$784,722	\$1,650,598	\$3,323,925	\$4,078,880	\$4,508,354	\$8,675,875	\$16,352,034	\$40,004,279	\$10,694,618				\$90,073,285
Oct-21	\$662,955	\$698,252	\$1,405,122	\$1,962,984	\$2,671,384	\$5,176,260	\$9,314,162	\$19,520,552	\$38,019,404	\$10,603,979			\$90,035,054
Nov-21	\$563,307	\$63,320	(\$46,935)	\$995,608	\$1,511,550	\$1,899,924	\$3,712,653	\$8,925,150	\$18,848,193	\$39,661,213	\$9,298,731		\$85,432,713
Dec-21	\$339,313	(\$75,138)	\$402,591	\$1,553,876	\$1,831,530	\$1,736,860	\$2,020,972	\$3,452,280	\$8,726,620	\$21,294,834	\$38,535,983	\$11,124,909	\$90,944,629
Total	\$70,377,785	\$72,576,241	\$93,893,118	\$91,389,583	\$84,580,139	\$86,742,375	\$80,058,998	\$83,853,034	\$76,288,835	\$71,560,027	\$47,834,713	\$11,124,909	\$870,279,757
Total Basic Medical			\$870,279,757										

SECTION III C
Projected 2021 Claims Incurred
Basic Medical

<u>Claims Paid</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Total</u>
Nov-20	\$13,984,881												\$13,984,881
Dec-20	\$38,005,669	\$13,530,479											\$51,536,148
Jan-21	\$14,194,416	\$40,272,096	\$7,031,696										\$61,498,207
Feb-21	\$6,366,500	\$15,814,754	\$32,007,077	\$8,532,555									\$62,720,886
Mar-21	\$4,419,124	\$7,672,812	\$17,478,747	\$37,228,221	\$14,027,863								\$80,826,767
Apr-21	\$2,604,498	\$4,818,965	\$5,905,904	\$13,440,400	\$42,168,925	\$13,779,936							\$82,718,627
May-21	\$1,411,318	\$1,802,942	\$2,171,761	\$4,293,169	\$16,008,725	\$37,085,713	\$10,926,170						\$73,699,798
Jun-21	\$1,139,441	\$1,253,394	\$1,861,739	\$2,442,676	\$8,441,898	\$17,851,100	\$38,262,240	\$10,557,963					\$81,810,451
Jul-21	\$189,159	\$721,882	\$925,755	\$1,836,769	\$2,550,682	\$6,896,540	\$18,419,524	\$39,959,573	\$10,688,565				\$82,188,450
Aug-21	(\$90,671)	\$615,728	\$644,811	\$2,465,418	\$5,610,321	\$7,184,947	\$6,449,387	\$18,735,920	\$37,970,612	\$11,950,773			\$91,537,247
Sep-21	\$240,501	\$257,117	\$784,722	\$1,650,598	\$3,323,925	\$4,078,880	\$4,508,354	\$8,675,875	\$16,352,034	\$40,004,279	\$10,694,618		\$90,570,903
Oct-21	\$168,918	\$296,086	\$662,955	\$698,252	\$1,405,122	\$1,962,984	\$2,671,384	\$5,176,260	\$9,314,162	\$19,520,552	\$38,019,404	\$10,603,979	\$90,500,058
Nov-21	\$239,153	\$537,980	\$563,307	\$63,320	(\$46,935)	\$995,608	\$1,511,550	\$1,899,924	\$3,712,653	\$8,925,150	\$18,848,193	\$39,661,213	\$76,911,116
Dec-21	\$69,949	\$158,423	\$339,313	(\$75,138)	\$402,591	\$1,553,876	\$1,831,530	\$1,736,860	\$2,020,972	\$3,452,280	\$8,726,620	\$21,294,834	\$41,512,110
Subtotal:	\$82,942,857	\$87,752,657	\$70,377,785	\$72,576,241	\$93,893,118	\$91,389,583	\$84,580,139	\$86,742,375	\$80,058,998	\$83,853,034	\$76,288,835	\$71,560,027	\$982,015,649
Completion:	0.992	0.989	0.988	0.985	0.981	0.977	0.969	0.956	0.934	0.900	0.852	0.766	0.938
Total:	\$83,603,351	\$88,690,354	\$71,267,941	\$73,707,463	\$95,698,026	\$93,585,955	\$87,245,369	\$90,748,699	\$85,743,706	\$93,213,990	\$89,510,600	\$93,406,740	\$1,046,422,192
Total (November-December, 2020)			\$172,293,705										
Lives Adjustment			-1.5%										
Trend			15.1%										
2 Month Total			\$195,238,218										
10 Month Total			\$874,128,487										
Subtotal			\$1,069,366,705										
Other Adjustments (Manual Checks)			\$1,441,754										
Total (Gross)			\$1,070,808,459										
Adjustments			(\$1,295,196)										
Basic Medical Provider Discount Program Fee			\$38,350,339										
Medical Pharmacy Rebate Fees			\$194,279										
Subtotal (Net)			\$1,108,057,881										
Fee Schedule			(\$1,706,902)										
2021 Plan Changes			(\$2,045,214)										
Total (Net):			\$1,104,305,766										

SECTION IHC
Projected 2021 Claims Incurred
Par Provider + Basic Medical

<u>Claims Paid</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>	<u>Total</u>
Jan-21	\$94,647,680												\$94,647,680
Feb-21	\$122,223,093	\$90,015,816											\$212,238,909
Mar-21	\$37,479,507	\$118,291,044	\$121,743,181										\$277,513,732
Apr-21	\$14,323,742	\$28,730,764	\$124,481,434	\$110,019,891									\$277,555,832
May-21	\$6,291,447	\$10,105,550	\$41,812,103	\$126,249,266	\$99,320,932								\$283,779,297
Jun-21	\$3,916,505	\$4,875,229	\$18,470,187	\$36,228,421	\$122,461,756	\$101,816,854							\$287,768,953
Jul-21	\$2,275,583	\$4,057,844	\$8,247,732	\$15,823,515	\$34,159,252	\$132,337,846	\$97,188,508						\$294,090,280
Aug-21	\$1,464,061	\$3,387,066	\$6,788,345	\$9,462,372	\$12,341,297	\$37,220,853	\$130,313,511	\$107,238,771					\$308,216,276
Sep-21	\$936,440	\$1,519,066	\$3,757,335	\$6,248,444	\$9,118,337	\$16,224,525	\$33,241,036	\$130,030,977	\$96,761,510				\$297,837,671
Oct-21	\$1,292,207	\$1,342,582	\$3,180,750	\$3,678,273	\$4,475,657	\$10,651,676	\$17,100,823	\$36,710,556	\$127,548,415	\$105,077,125			\$311,058,065
Nov-21	\$1,034,111	\$635,171	\$493,354	\$2,035,446	\$2,600,264	\$4,370,203	\$7,136,758	\$17,611,420	\$35,540,276	\$126,443,749	\$96,548,796		\$294,449,549
Dec-21	\$594,080	\$55,187	\$858,749	\$2,272,110	\$2,462,190	\$2,991,840	\$4,096,196	\$7,016,443	\$17,051,378	\$42,713,004	\$128,516,793	\$102,989,872	\$311,617,842
Total	\$286,478,456	\$263,015,320	\$329,833,170	\$312,017,738	\$286,939,686	\$305,613,798	\$289,076,832	\$298,608,166	\$276,901,579	\$274,233,878	\$225,065,589	\$102,989,872	\$3,250,774,085
Total Program			\$3,250,774,085										

SECTION III C
Projected 2021 Claims Incurred
Par Provider + Basic Medical

<u>Claims Paid</u>	<u>Nov-20</u>	<u>Dec-20</u>	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Total</u>
Nov-20	\$96,862,212												\$96,862,212
Dec-20	\$121,248,596	\$106,624,560											\$227,873,156
Jan-21	\$29,050,381	\$118,301,106	\$94,647,680										\$241,999,168
Feb-21	\$12,920,166	\$31,159,244	\$122,223,093	\$90,015,816									\$256,318,318
Mar-21	\$8,035,235	\$14,703,799	\$37,479,507	\$118,291,044	\$121,743,181								\$300,252,767
Apr-21	\$4,250,687	\$8,312,045	\$14,323,742	\$28,730,764	\$124,481,434	\$110,019,891							\$290,118,563
May-21	\$2,481,757	\$3,808,888	\$6,291,447	\$10,105,550	\$41,812,103	\$126,249,266	\$99,320,932						\$290,069,942
Jun-21	\$1,818,554	\$2,563,475	\$3,916,505	\$4,875,229	\$18,470,187	\$36,228,421	\$122,461,756	\$101,816,854					\$292,150,982
Jul-21	\$456,873	\$1,122,763	\$2,275,583	\$4,057,844	\$8,247,732	\$15,823,515	\$34,159,252	\$132,337,846	\$97,188,508				\$295,669,916
Aug-21	\$81,777	\$999,920	\$1,464,061	\$3,387,066	\$6,788,345	\$9,462,372	\$12,341,297	\$37,220,853	\$130,313,511	\$107,238,771			\$309,297,973
Sep-21	\$328,871	\$617,734	\$936,440	\$1,519,066	\$3,757,335	\$6,248,444	\$9,118,337	\$16,224,525	\$33,241,036	\$130,030,977	\$96,761,510		\$298,784,276
Oct-21	\$556,761	\$637,254	\$1,292,207	\$1,342,582	\$3,180,750	\$3,678,273	\$4,475,657	\$10,651,676	\$17,100,823	\$36,710,556	\$127,548,415	\$105,077,125	\$312,252,080
Nov-21	\$270,809	\$687,659	\$1,034,111	\$635,171	\$493,354	\$2,035,446	\$2,600,264	\$4,370,203	\$7,136,758	\$17,611,420	\$35,540,276	\$126,443,749	\$198,859,220
Dec-21	\$238,591	\$222,564	\$594,080	\$55,187	\$858,749	\$2,272,110	\$2,462,190	\$2,991,840	\$4,096,196	\$7,016,443	\$17,051,378	\$42,713,004	\$80,572,332
Subtotal:	\$278,601,271	\$289,761,011	\$286,478,456	\$263,015,320	\$329,833,170	\$312,017,738	\$286,939,686	\$305,613,798	\$289,076,832	\$298,608,166	\$276,901,579	\$274,233,878	\$3,491,080,905
Completion:	0.996	0.995	0.995	0.993	0.991	0.988	0.984	0.978	0.968	0.951	0.924	0.873	0.969
Total:	\$279,605,319	\$291,156,038	\$288,002,277	\$264,940,380	\$332,858,179	\$315,760,961	\$291,491,361	\$312,352,528	\$298,495,119	\$313,889,831	\$299,643,725	\$314,009,065	\$3,602,204,782
Total (November-December, 2020)			\$570,761,357										
Lives Adjustment			-1.5%										
Trend			7.2%										
2 Month Total			\$602,871,938										
10 Month Total			\$3,031,443,424										
Subtotal			\$3,634,315,362										
Other Adjustments (Manual Checks)			\$5,029,228										
Total (Gross)			\$3,639,344,590										
Adjustments			(\$4,517,992)										
Basic Medical Provider Discount Program Fee			\$38,350,339										
Medical Pharmacy Rebate Fees			\$677,699										
Subtotal (Net)			\$3,673,854,635										
Fee Schedule			\$3,838,484										
2021 Plan Changes			(\$10,732)										
Total (Net)			\$3,677,682,387										

**SECTION III D
ADMINISTRATIVE EXPENSE SUMMARY**

For the Year Ended 12/31/2021

I. Units	<u>2020</u>	<u>2021</u>	<u>% Change</u>
Claim Volume	23,116,446	26,502,302	14.6%
Average Contracts	549,492	544,471	-0.9%
Average Members	1,090,772	1,074,743	-1.5%

II. Statistics	<u>2020</u>	<u>2021</u>	<u>% Change</u>
Claims Per Contract	42.1	48.7	15.7%
Total Expenses PMPM	\$15.30	\$16.69	9.0%

III. Functional Categories	Expenses		Functional Expense Per Unit		% Change 2020 to 2021	
	2020	2021	2020	2021	Expenses	Unit Cost
1. Claim Administration	\$92,786,015	\$95,082,504	\$4.01	\$3.59	2.5%	-10.6%
2. Policyholder Services	\$104,558,037	\$108,974,460	\$190.28	\$200.15	4.2%	5.2%
3. NYS Shared Communications	\$2,964,368	\$11,137,420	\$2.72	\$10.36	275.7%	281.3%
Total Expenses	\$200,308,421	\$215,194,385				

Unit Costs:

Claim Administration - Per Claim

Policyholder Services - Per Contract

NYS Shared Communications - Per Member

Please note that totals may differ due to rounding

**SECTION III
ADMINISTRATIVE EXPENSE DETAIL**

For the Year Ended 12/31/2021

1. Claim Administration	Expenses			% Change 2020 to 2021
	2020	2021		
<u>Direct Charges</u>				
Compensation and Benefits	\$22,985,606	\$25,088,072	\$2,102,465	9.1%
Non-Compensation	\$13,562,717	\$13,409,918	(\$152,799)	-1.1%
Total Direct Expenses:	\$36,548,324	\$38,497,990	\$1,949,666	5.3%
<u>Indirect Charges</u>				
Professional Liability Insurance	\$321,603	\$328,542	\$6,939	2.2%
United Health Technology Allocations	\$49,083,874	\$49,000,000	(\$83,874)	-0.2%
Corporate Overhead	\$1,580,176	\$1,873,944	\$293,768	18.6%
Expense Load	\$5,252,039	\$5,382,029	\$129,990	2.5%
Total Indirect Expenses:	\$56,237,692	\$56,584,515	\$346,823	0.6%
Total Claim Administration:	\$92,786,015	\$95,082,504	\$2,296,489	2.5%
<u>Expenses</u>				
2. Policyholder Services	2020	2021	% Change 2020 to 2021	
Care Coordination	\$5,497,895	\$5,264,740	(\$233,155)	-4.2%
Other Administration - Direct	\$19,476,595	\$21,945,026	\$2,468,430	12.7%
Other Administration - Indirect	\$45,885,012	\$48,289,293	\$2,404,280	5.2%
Plan Reporting	\$2,391,896	\$2,287,581	(\$104,315)	-4.4%
Expense Load	\$2,230,232	\$2,417,927	\$187,696	8.4%
Cancer Resource Services	\$1,312,178	\$1,300,709	(\$11,469)	-0.9%
Empire Plan NurseLine sm	\$4,781,008	\$4,221,047	(\$559,961)	-11.7%
Managed Physical Medicine	\$6,734,423	\$6,635,460	(\$98,963)	-1.5%
Network Integration	\$1,956,507	\$2,452,662	\$496,155	25.4%
Prosthetic & Orthotic Network	\$357,637	\$347,658	(\$9,980)	-2.8%
Disease Management	\$8,756,272	\$8,515,866	(\$240,407)	-2.7%
Kidney Resource Services	\$1,430,763	\$1,391,481	(\$39,282)	-2.7%
Enhanced Imaging Management	\$2,816,602	\$2,738,148	(\$78,453)	-2.8%
Infertility Network	\$625,378	\$648,780	\$23,402	3.7%
Acupuncture Network	\$173,216	\$386,907	\$213,691	123.4%
Consolidated Toll Free Service	\$132,422	\$131,176	(\$1,246)	-0.9%
Total Policyholder Services:	\$104,558,037	\$108,974,460	\$4,416,423	4.2%

Please note that totals may differ due to rounding

**SECTION IV
2021 ADJUSTED INCURRED CLAIMS**

		Blended		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,157,204,644	\$0	\$1,157,204,644
	par	\$2,702,741,870	\$0	\$2,702,741,870
	total	\$3,859,946,514	\$0	\$3,859,946,514
SEHP	basic	\$1,827,516	\$0	\$1,827,516
	par	\$7,393,298	\$0	\$7,393,298
	total	\$9,220,814	\$0	\$9,220,814
Total	basic	\$1,159,032,160	\$0	\$1,159,032,160
	par	\$2,710,135,168	\$0	\$2,710,135,168
	total	\$3,869,167,328	\$0	\$3,869,167,328

		All Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,157,204,644	\$1,897,724	\$1,159,102,369
	par	\$2,702,741,870	\$3,496,446	\$2,706,238,316
	total	\$3,859,946,514	\$5,394,170	\$3,865,340,684
SEHP	basic	\$1,827,516	\$0	\$1,827,516
	par	\$7,393,298	\$0	\$7,393,298
	total	\$9,220,814	\$0	\$9,220,814
Total	basic	\$1,159,032,160	\$1,897,724	\$1,160,929,884
	par	\$2,710,135,168	\$3,496,446	\$2,713,631,614
	total	\$3,869,167,328	\$5,394,170	\$3,874,561,498

		No Groups Ratify		
		<u>Gross Incurred Claims</u>	<u>Adjustments</u>	<u>Adjusted Incurred Claims</u>
Empire Plan	basic	\$1,157,204,644	\$31,075,331	\$1,188,279,976
	par	\$2,702,741,870	\$58,294,422	\$2,761,036,292
	total	\$3,859,946,514	\$89,369,753	\$3,949,316,267
SEHP	basic	\$1,827,516	\$0	\$1,827,516
	par	\$7,393,298	\$0	\$7,393,298
	total	\$9,220,814	\$0	\$9,220,814
Total	basic	\$1,159,032,160	\$31,075,331	\$1,190,107,491
	par	\$2,710,135,168	\$58,294,422	\$2,768,429,590
	total	\$3,869,167,328	\$89,369,753	\$3,958,537,081

**SECTION IVA-1
Blended**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 Net Claims <u>Incurred</u>	2023 Fee Schedule & <u>Plan Changes</u>	2023 Adjusted <u>Claims Inc</u>	2023 Surcharges & <u>Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding</u>	2023 <u>% Change</u>
Basic/Par														
Empire Plan	basic	\$1,157,205	10.4%	\$1,277,699	\$38,484	(\$1,293)	\$1,314,890	\$0	\$1,314,890	\$8,170				
	par	\$2,702,742	4.7%	\$2,831,022	\$482	(\$3,214)	\$2,828,290	\$0	\$2,828,290	\$17,573				
	total	\$3,859,947	6.4%	\$4,108,722	\$38,966	(\$4,507)	\$4,143,181	\$0	\$4,143,181	\$25,743	\$222,016	\$4,390,939	\$4,002,413	9.7%
SEHP	basic	\$1,828	11.5%	\$2,038	\$61	(\$2)	\$2,097	\$0	\$2,097	\$13				
	par	\$7,393	5.6%	\$7,809	\$1	(\$9)	\$7,802	\$0	\$7,802	\$48				
	total	\$9,221	6.8%	\$9,847	\$62	(\$11)	\$9,898	\$0	\$9,898	\$61	\$490	\$10,449	\$9,266	12.8%
Total	basic	\$1,159,032	10.4%	\$1,279,737	\$38,545	(\$1,295)	\$1,316,987	\$0	\$1,316,987	\$8,183				
	par	\$2,710,135	4.7%	\$2,838,831	\$483	(\$3,223)	\$2,836,092	\$0	\$2,836,092	\$17,621				
	total	\$3,869,167	6.4%	\$4,118,569	\$39,028	(\$4,518)	\$4,153,079	\$0	\$4,153,079	\$25,804	\$222,506	\$4,401,389	\$4,011,679	9.7%
Enrollee/Dependent														
Empire Plan	ee	\$2,136,818	6.4%	\$2,274,537	\$21,571	(\$2,495)	\$2,293,613	\$0	\$2,293,613	\$14,251	\$122,905	\$2,430,769	\$2,161,943	12.4%
	dep	\$1,723,128	6.4%	\$1,834,185	\$17,395	(\$2,012)	\$1,849,568	\$0	\$1,849,568	\$11,492	\$99,111	\$1,960,170	\$1,840,470	6.5%
	total	\$3,859,947	6.4%	\$4,108,722	\$38,966	(\$4,507)	\$4,143,181	\$0	\$4,143,181	\$25,743	\$222,016	\$4,390,939	\$4,002,413	9.7%
SEHP	ee	\$7,291	6.8%	\$7,786	\$49	(\$9)	\$7,827	\$0	\$7,827	\$49	\$387	\$8,262	\$6,677	23.7%
	dep	\$1,930	6.8%	\$2,061	\$13	(\$2)	\$2,072	\$0	\$2,072	\$13	\$102	\$2,187	\$2,589	-15.5%
	total	\$9,221	6.8%	\$9,847	\$62	(\$11)	\$9,898	\$0	\$9,898	\$61	\$490	\$10,449	\$9,266	12.8%
Total	ee	\$2,144,109	6.4%	\$2,282,323	\$21,620	(\$2,504)	\$2,301,440	\$0	\$2,301,440	\$14,299	\$123,292	\$2,439,031	\$2,168,620	12.5%
	dep	\$1,725,058	6.4%	\$1,836,246	\$17,408	(\$2,014)	\$1,851,639	\$0	\$1,851,639	\$11,505	\$99,213	\$1,962,357	\$1,843,060	6.5%
	total	\$3,869,167	6.4%	\$4,118,569	\$39,028	(\$4,518)	\$4,153,079	\$0	\$4,153,079	\$25,804	\$222,506	\$4,401,389	\$4,011,679	9.7%

Please note that totals may differ due to rounding

**SECTION IVA-2
All Groups Ratify**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 Net Claims <u>Incurred</u>	2023 Fee Schedule & <u>Plan Changes</u>	2023 Adjusted <u>Claims Inc</u>	2023 Surcharges & <u>Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding</u>	2023 <u>% Change</u>
Basic/Par														
Empire Plan	basic	\$1,159,102	10.4%	\$1,279,795	\$38,484	(\$1,293)	\$1,316,986	\$0	\$1,316,986	\$8,183				
	par	\$2,706,238	4.7%	\$2,834,685	\$482	(\$3,214)	\$2,831,953	\$0	\$2,831,953	\$17,596				
	total	\$3,865,341	6.4%	\$4,114,479	\$38,966	(\$4,507)	\$4,148,938	\$0	\$4,148,938	\$25,778	\$222,016	\$4,396,733	\$4,002,413	9.9%
SEHP	basic	\$1,828	11.5%	\$2,038	\$61	(\$2)	\$2,097	\$0	\$2,097	\$13				
	par	\$7,393	5.6%	\$7,809	\$1	(\$9)	\$7,802	\$0	\$7,802	\$48				
	total	\$9,221	6.8%	\$9,847	\$62	(\$11)	\$9,898	\$0	\$9,898	\$61	\$490	\$10,449	\$9,266	12.8%
Total	basic	\$1,160,930	10.4%	\$1,281,833	\$38,545	(\$1,295)	\$1,319,082	\$0	\$1,319,082	\$8,196				
	par	\$2,713,632	4.7%	\$2,842,494	\$483	(\$3,223)	\$2,839,755	\$0	\$2,839,755	\$17,644				
	total	\$3,874,561	6.4%	\$4,124,327	\$39,028	(\$4,518)	\$4,158,837	\$0	\$4,158,837	\$25,840	\$222,506	\$4,407,182	\$4,011,679	9.9%
Enrollee/Dependent														
Empire Plan	ee	\$2,139,804	6.4%	\$2,277,724	\$21,571	(\$2,495)	\$2,296,800	\$0	\$2,296,800	\$14,271	\$122,905	\$2,433,976	\$2,161,943	12.6%
	dep	\$1,725,536	6.4%	\$1,836,755	\$17,395	(\$2,012)	\$1,852,138	\$0	\$1,852,138	\$11,508	\$99,111	\$1,962,756	\$1,840,470	6.6%
	total	\$3,865,341	6.4%	\$4,114,479	\$38,966	(\$4,507)	\$4,148,938	\$0	\$4,148,938	\$25,778	\$222,016	\$4,396,733	\$4,002,413	9.9%
SEHP	ee	\$7,291	6.8%	\$7,786	\$49	(\$9)	\$7,827	\$0	\$7,827	\$49	\$387	\$8,262	\$6,677	23.7%
	dep	\$1,930	6.8%	\$2,061	\$13	(\$2)	\$2,072	\$0	\$2,072	\$13	\$102	\$2,187	\$2,589	-15.5%
	total	\$9,221	6.8%	\$9,847	\$62	(\$11)	\$9,898	\$0	\$9,898	\$61	\$490	\$10,449	\$9,266	12.8%
Total	ee	\$2,147,095	6.4%	\$2,285,511	\$21,620	(\$2,504)	\$2,304,627	\$0	\$2,304,627	\$14,319	\$123,292	\$2,442,239	\$2,168,620	12.6%
	dep	\$1,727,466	6.4%	\$1,838,816	\$17,408	(\$2,014)	\$1,854,210	\$0	\$1,854,210	\$11,521	\$99,213	\$1,964,943	\$1,843,060	6.6%
	total	\$3,874,561	6.4%	\$4,124,327	\$39,028	(\$4,518)	\$4,158,837	\$0	\$4,158,837	\$25,840	\$222,506	\$4,407,182	\$4,011,679	9.9%

Please note that totals may differ due to rounding

**SECTION IVA-3
No Groups Ratify**

**Level Funding Development
January 1, 2023
In Thousands**

		Adjusted 2022 <u>Claims Inc</u>	2023 <u>Trend</u>	2023 <u>Claims Inc</u>	2023 <u>BMPDP</u>	2023 <u>Adjustments</u>	2023 <u>Net Claims Incurred</u>	2023 <u>Fee Schedule & Plan Changes</u>	2023 <u>Adjusted Claims Inc</u>	2023 <u>Surcharges & Assessments</u>	2023 <u>Expenses</u>	2023 <u>Level Funding</u>	2022 <u>Level Funding</u>	2023 <u>% Change</u>
Basic/Par														
Empire Plan	basic	\$1,188,280	10.4%	\$1,312,010	\$38,484	(\$1,293)	\$1,349,201	\$0	\$1,349,201	\$8,383				
	par	\$2,761,036	4.7%	\$2,892,084	\$482	(\$3,214)	\$2,889,352	\$0	\$2,889,352	\$17,952				
	total	\$3,949,316	6.5%	\$4,204,094	\$38,966	(\$4,507)	\$4,238,553	\$0	\$4,238,553	\$26,335	\$222,023	\$4,486,911	\$3,978,012	12.8%
SEHP	basic	\$1,828	11.5%	\$2,038	\$61	(\$2)	\$2,097	\$0	\$2,097	\$13				
	par	\$7,393	5.6%	\$7,809	\$1	(\$9)	\$7,802	\$0	\$7,802	\$48				
	total	\$9,221	6.8%	\$9,847	\$62	(\$11)	\$9,898	\$0	\$9,898	\$61	\$490	\$10,449	\$9,266	12.8%
Total	basic	\$1,190,107	10.4%	\$1,314,048	\$38,545	(\$1,295)	\$1,351,298	\$0	\$1,351,298	\$8,396				
	par	\$2,768,430	4.7%	\$2,899,893	\$483	(\$3,223)	\$2,897,153	\$0	\$2,897,153	\$18,001				
	total	\$3,958,537	6.5%	\$4,213,941	\$39,028	(\$4,518)	\$4,248,451	\$0	\$4,248,451	\$26,397	\$222,513	\$4,497,360	\$3,987,278	12.8%
Enrollee/Dependent														
Empire Plan	ee	\$2,186,292	6.5%	\$2,327,334	\$21,571	(\$2,495)	\$2,346,410	\$0	\$2,346,410	\$14,579	\$122,909	\$2,483,898	\$2,161,943	14.9%
	dep	\$1,763,024	6.5%	\$1,876,760	\$17,395	(\$2,012)	\$1,892,143	\$0	\$1,892,143	\$11,756	\$99,114	\$2,003,013	\$1,816,069	10.3%
	total	\$3,949,316	6.5%	\$4,204,094	\$38,966	(\$4,507)	\$4,238,553	\$0	\$4,238,553	\$26,335	\$222,023	\$4,486,911	\$3,978,012	12.8%
SEHP	ee	\$7,291	6.8%	\$7,786	\$49	(\$9)	\$7,827	\$0	\$7,827	\$49	\$387	\$8,262	\$6,677	23.7%
	dep	\$1,930	6.8%	\$2,061	\$13	(\$2)	\$2,072	\$0	\$2,072	\$13	\$102	\$2,187	\$2,589	-15.5%
	total	\$9,221	6.8%	\$9,847	\$62	(\$11)	\$9,898	\$0	\$9,898	\$61	\$490	\$10,449	\$9,266	12.8%
Total	ee	\$2,193,583	6.5%	\$2,335,120	\$21,620	(\$2,504)	\$2,354,236	\$0	\$2,354,236	\$14,627	\$123,296	\$2,492,160	\$2,168,620	14.9%
	dep	\$1,764,954	6.5%	\$1,878,821	\$17,408	(\$2,014)	\$1,894,215	\$0	\$1,894,215	\$11,769	\$99,216	\$2,005,200	\$1,818,658	10.3%
	total	\$3,958,537	6.5%	\$4,213,941	\$39,028	(\$4,518)	\$4,248,451	\$0	\$4,248,451	\$26,397	\$222,513	\$4,497,360	\$3,987,278	12.8%

Please note that totals may differ due to rounding

SECTION IVB
Estimated Number of Contracts

	<u>PERSONAL</u>	<u>DEPENDENT</u>
Empire Plan	539,324	277,037
SEHP	4,665	522
Excelsior Plan	482	206

Based on contracts through December 2021

**SECTION IVC
Level Funding Rates**

Approved Level Funding Rates Effective January 1, 2022

	All Groups Ratify			No Groups Ratify		
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>
Empire Plan	\$333.86	\$553.44	\$887.30	\$333.86	\$546.10	\$879.96
SEHP	\$119.27	\$413.57	\$532.84	\$119.27	\$413.57	\$532.84
Excelsior Plan	\$214.07	\$239.34	\$453.41	\$214.07	\$239.34	\$453.41

Estimated Level Funding Rates Effective January 1, 2023

		All Groups Ratify			No Groups Ratify		
Empire Plan	Realistic	\$375.87	\$590.21	\$966.08	\$383.58	602.31	\$985.89
	Pessimistic	\$385.27	\$604.97	\$990.23	\$393.17	617.37	\$1,010.54
	Optimistic	\$366.47	\$575.45	\$941.93	\$373.99	587.25	\$961.24
SEHP	Realistic	\$147.59	\$349.34	\$496.93	\$147.59	349.34	\$496.93
	Pessimistic	\$151.28	\$358.07	\$509.35	\$151.28	358.07	\$509.35
	Optimistic	\$143.90	\$340.61	\$484.51	\$143.90	340.61	\$484.51
Excelsior Plan	Realistic	\$319.49	\$501.68	\$821.17	\$326.04	511.96	\$838.01
	Pessimistic	\$327.48	\$514.22	\$841.70	\$334.19	524.76	\$858.96
	Optimistic	\$311.50	\$489.14	\$800.64	\$317.89	499.16	\$817.06
		<u>Assumptions:</u>			<u>Assumptions:</u>		
		1. Level Enrollment			1. Level Enrollment		
		2. Increase			2. Increase		
		Empire Plan	9.9%		Empire Plan	12.8%	
		SEHP	12.8%		SEHP	12.8%	
		Excelsior Plan	9.9%		Excelsior Plan	12.8%	

State of New York - Empire Plan

MHSA Program

Fourth Quarter Financial 2021

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EXHIBIT A-1**Experience of Current Quarter and Year-to-Date 2021**

In (000's)

	EMPIRE PLAN		
	Estimated YTD Prior Qtr Rpt	Estimated Experience Current Qtr	Estimated YTD Experience
1. Level Set Funding (1)	\$ 148,085	\$ 146,442	\$ 294,527
2a. Paid Claims	261,719	84,179	345,898
2b. Surcharges and Assessments Paid	3,089	887	3,976
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	42,933	48,570	48,570
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	44,258	42,933	44,258
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 263,484	\$ 90,702	\$ 354,186
3a. Administrative Expenses	\$ 11,423	\$ 3,798	\$ 15,222
3b. Shared Communications Expenses	-	-	-
3c. Audit/Performance Adjustment and Other Credits	139	-	139
3f. Total Administrative Expenses (3a+3b-3c)	\$ 11,284	\$ 3,798	\$ 15,082
4. Experience Gain/(Loss) (1-2e-3f)	\$ (126,683)	\$ 51,942	\$ (74,741)

*includes O&U for Surcharges & Assessments

EXHIBIT B-1

Current Year Projected Experience - 2021

EMPIRE PLAN

	Projected at at Renewal (1)	1st Q Report	2nd Q Report	3rd Q Report	4th Q Report	YE Report
1. Level Set Funding (1)	\$ 321,187,365	\$ 299,338,399	\$ 299,338,399	\$ 299,338,399	\$ 294,527,138	
2a. Paid Claims	297,606,444	333,540,150	340,106,234	343,046,498	345,898,131	
2b. Surcharges and Assessments Paid	4,017,048	4,365,631	3,852,095	3,952,685	3,976,334	
2c. Liability of Outstanding Claims and S&A at End of Reporting Period*	43,813,469	37,405,234	40,460,937	40,986,239	48,569,675	
2d. Liability of Outstanding Claims and S&A at Beginning of Reporting Period*	40,026,975	44,257,868	44,257,868	44,257,868	44,257,868	
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 305,409,985	\$ 331,053,147	\$ 340,161,397	\$ 343,727,554	\$ 354,186,272	\$ -
3a. Administrative Expenses	\$ 15,345,380	\$ 15,366,253	\$ 15,235,368	\$ 15,220,003	\$ 15,221,518	
3b. Shared Communications Expenses	432,000	-	-	-	-	
3c. Audit/Performance Adjustment and Other Credits	-	-	139,209	139,209	139,209	
3f. Total Retention(3a+3b-3c)	\$ 15,777,380	\$ 15,366,253	\$ 15,096,159	\$ 15,080,793	\$ 15,082,308	\$ -
4. Experience Gain/(Loss) (1-2e-3f)	\$ (0)	\$ (47,081,001)	\$ (55,919,157)	\$ (59,469,948)	\$ (74,741,442)	\$ -

EXHIBIT C-1**Dividend/(Loss) Components for the 2021 Contract Year**

In (000's)

	1st Quarter Report	2nd Quarter Report	3rd Quarter Report	4th Quarter Report	Final Experience
Change in Projected 2021 Earned Premium	\$ (21,849)	\$ (21,849)	\$ (21,849)	\$ (26,660)	
Change in 2021 Claim Experience	\$ (25,643)	\$ (34,751)	\$ (38,318)	\$ (48,776)	
Change in Retention	\$ 411	\$ 681	\$ 697	\$ 695	
Realized Surplus in Prior Rates (as Reported in 2021 Renewal)	\$ (0)	\$ (0)	\$ (0)	\$ (0)	
Net Receivable/(Payable)	\$ (47,081)	\$ (55,919)	\$ (59,470)	\$ (74,741)	
Total Net Receivable/(Payable) per Financial Experience Statement (Line 6)	\$ (47,081)	\$ (55,919)	\$ (59,470)	\$ (74,741)	\$ -

EXHIBIT D-1

2021 Claim Reserve Recommendation

A. Reserve and Paid Claims Reconciliation

Incurr.	Total Projected Incurred Claims (excludes S&A)*	Projected Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014		Outstanding Reserve at 12/31/2021
2014	\$ 140,744,223	\$ (80,627)	\$ (27,781)	\$ (58,054)	\$ (110,861)	\$ 212,347	\$ 542,121	\$ 24,316,340	\$ 115,950,737		\$ -
2015	178,732,187	(214,077)	(23,397)	6,515	146,105	622,648	27,035,031	151,159,362			-
2016	197,319,246	(63,950)	(6,575)	(18,046)	364,703	37,142,394	159,900,720				-
2017	236,003,367	(236,454)	63,565	415,358	37,700,005	198,055,920					4,974
2018	241,927,630	(145,439)	727,567	39,012,815	202,314,082						18,605
2019	248,228,536	7,018	36,818,226	211,238,072							165,220
2020	299,926,550	45,950,979	253,141,174								834,396
2021	347,407,703	300,680,681									46,727,022
+TOTAL	\$ 1,890,289,442	\$ 345,898,131	\$ 290,692,780	\$ 250,596,660	\$ 240,414,034	\$ 236,033,309	\$ 187,477,872	\$ 175,475,701	\$ 115,950,737		\$ 47,750,217

(a) Each year's final paid claims should correspond to the paid claim totals reported in the Monthly 1A Paid Claim Access files (before application of any credits).

*Excludes Surcharges & Assessments (i.e., BD&C)

Incurr.	Total Projected Incurred S&A	Projected Claims Paid (a) 1/1/2021 - 12/31/2021	Actual Claims Paid (a) 1/1/2020 - 12/31/2020	Actual Claims Paid (a) 1/1/2019 - 12/31/2019	Actual Claims Paid (a) 1/1/2018 - 12/31/2018	Actual Claims Paid (a) 1/1/2017 - 12/31/2017	Actual Claims Paid (a) 1/1/2016 - 12/31/2016	Actual Claims Paid (a) 1/1/2015 - 12/31/2015	Actual Claims Paid (a) 1/1/2014 - 12/31/2014		Outstanding Reserve at 12/31/2021
2014	\$ 2,231,118	\$ -	\$ -	\$ -	\$ 17	\$ 4,820	\$ 7,567	\$ 961,488	\$ 1,257,225		\$ -
2015	2,443,546	264	14	1,728	2,012	11,591	516,131	1,911,806			-
2016	2,933,938	85	491	1,280	7,501	737,403	2,187,179				-
2017	3,143,098	103	1,001	5,880	694,362	2,441,686					66
2018	2,901,023	1,821	10,117	700,010	2,188,852						223
2019	3,322,786	3,912	723,135	2,593,526							2,212
2020	3,272,073	681,623	2,581,346								9,103
2021	4,096,381	3,288,526									807,854
+TOTAL	\$ 24,343,961	\$ 3,976,334	\$ 3,316,105	\$ 3,302,424	\$ 2,892,743	\$ 3,195,501	\$ 2,710,877	\$ 2,873,294	\$ 1,257,225		\$ 819,458

B. 12/31/2021 Open & Unreported Reserve

I.	Projected Incurred But Unpaid Claims @ 12/31/2021	\$ 47,750,217
	Projected Incurred But Unpaid Surcharges & Assessments @ 12/31/2021	\$ 819,458
	Projected Total Incurred But Unpaid Claim Cost @ 12/31/2021	\$ 48,569,675
II.	Margin (2.0%)	\$ 971,394
III.	Total Open & Unreported Reserve @ 12/31/2021	<u>\$ 49,541,069</u>

EXHIBIT E-1 - 2021

State of New York - Empire Plan*
Triangle Report - In-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 1,762,406													\$ 1,762,406
Feb-21	6,029,884	1,771,797												7,801,681
Mar-21	3,062,424	6,877,321	3,638,440											13,578,185
Apr-21	886,402	1,602,866	5,700,793	1,805,740										9,995,801
May-21	241,490	562,515	2,357,890	6,805,721	2,003,371									11,970,987
Jun-21	146,564	349,172	801,027	2,926,684	6,920,525	2,576,582								13,720,554
Jul-21	66,392	121,840	208,305	534,254	2,048,919	4,775,582	1,787,916							9,543,208
Aug-21	15,129	31,667	127,505	600,295	648,131	2,150,819	5,131,966	2,516,904						11,222,416
Sep-21	17,754	40,951	47,430	141,397	162,021	650,852	1,376,525	4,274,386	1,939,423					8,650,739
Oct-21	71,876	60,452	53,641	51,121	119,286	346,986	757,070	1,685,478	4,553,672	1,762,983				9,462,564
Nov-21	57,816	(658)	31,666	56,764	123,304	82,522	134,675	800,674	1,754,939	5,325,456	2,428,513			10,795,672
Dec-21	35,897	2,930	9,197	43,590	13,053	53,856	73,250	151,915	503,540	964,735	4,145,646	1,084,086		7,081,696
+Total	12,394,034	11,420,853	12,975,895	12,965,567	12,038,609	10,637,199	9,261,403	9,429,357	8,751,574	8,053,174	6,574,159	1,084,086		\$ 115,585,909
Completion Factor	0.99534	0.99396	0.99212	0.98858	0.98582	0.98178	0.97576	0.96206	0.93815	0.87505	0.65984	0.10834		0.88249
Incurred Claims(Final Est)	12,452,091	11,490,214	13,078,984	13,115,288	12,211,768	10,834,658	9,491,435	9,801,206	9,328,500	9,203,101	9,963,255	10,006,372		\$ 130,976,872
Incurred Claims Subtotal	\$ 130,976,872	CY 2021												
Seasonality Factor	1.00000													
2021 Projected Claims	\$ 130,976,872													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-2 - 2021

State of New York - Empire Plan*
Triangle Report - Out-of-Network

Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 1,329,679													\$ 1,329,679
Feb-21	4,966,416	1,688,455												6,654,871
Mar-21	2,907,548	8,178,415	4,092,713											15,178,675
Apr-21	505,438	1,579,474	7,770,407	2,363,235										12,218,553
May-21	446,138	965,538	2,927,242	9,298,458	2,764,236									16,401,613
Jun-21	482,722	427,797	967,999	4,214,109	10,899,641	4,154,270								21,146,537
Jul-21	99,154	244,873	571,498	781,707	2,362,203	8,916,104	3,463,852							16,439,390
Aug-21	321,960	167,935	146,632	653,896	1,190,706	3,622,300	10,861,312	5,799,131						22,763,872
Sep-21	61,924	57,551	251,853	239,031	286,793	642,753	1,803,554	8,660,333	4,351,135					16,354,926
Oct-21	103,605	62,999	115,518	138,572	189,669	402,440	935,673	2,655,827	9,684,137	3,635,033				17,923,473
Nov-21	42,381	100,451	100,174	163,554	571,316	473,824	546,824	915,599	3,312,705	12,168,729	4,655,692			23,051,250
Dec-21	38,727	25,579	26,697	84,803	109,797	180,815	439,338	374,770	604,990	2,212,396	9,311,625	2,222,396		15,631,933
+Total	11,305,691	13,499,066	16,970,731	17,937,364	18,374,361	18,392,506	18,050,553	18,405,660	17,952,967	18,016,159	13,967,317	2,222,396		\$ 185,094,772
Completion Factor	0.99099	0.98787	0.98387	0.98049	0.97337	0.96103	0.94659	0.92535	0.89812	0.85796	0.70752	0.12272		0.85521
Incurred Claims	11,408,444	13,664,834	17,248,963	18,294,265	18,876,975	19,138,357	19,069,126	19,890,466	19,989,489	20,998,762	19,741,323	18,109,828		\$ 216,430,831
Incurred Claims Subtotal	\$ 216,430,831	CY 2021												
Seasonality Factor	1.00000													
2021 Projected Claims	\$ 216,430,831													

* Includes Empire, Excelsior & SEHP claims

EXHIBIT E-3- 2021

State of New York - Empire Plan*
Triangle Report - Combined (In-Network + Out-of-Network)
Beacon Health Options -- Mental Health and Substance Abuse Program

Paid Mo	Service Month ==>												Total	
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21		
Jan-21	\$ 3,092,085													\$ 3,092,085
Feb-21	10,996,300	3,460,252												14,456,552
Mar-21	5,969,972	15,055,736	7,731,153											28,756,860
Apr-21	1,391,840	3,182,339	13,471,200	4,168,975										22,214,354
May-21	687,628	1,528,053	5,285,132	16,104,180	4,767,607									28,372,599
Jun-21	629,285	776,969	1,769,026	7,140,793	17,820,166	6,730,852								34,867,091
Jul-21	165,546	366,713	779,803	1,315,961	4,411,122	13,691,686	5,251,768							25,982,598
Aug-21	337,089	199,602	274,137	1,254,191	1,838,837	5,773,119	15,993,278	8,316,035						33,986,288
Sep-21	79,678	98,502	299,282	380,428	448,814	1,293,605	3,180,079	12,934,719	6,290,558					25,005,665
Oct-21	175,481	123,451	169,159	189,692	308,955	749,426	1,692,742	4,341,305	14,237,809	5,398,016				27,386,037
Nov-21	100,197	99,793	131,840	220,318	694,620	556,346	681,500	1,716,273	5,067,644	17,494,185	7,084,205			33,846,921
Dec-21	74,624	28,509	35,894	128,393	122,850	234,672	512,589	526,685	1,108,529	3,177,131	13,457,271	3,306,482		22,713,629
+Total	23,699,725	24,919,920	29,946,626	30,902,931	30,412,970	29,029,705	27,311,956	27,835,017	26,704,541	26,069,333	20,541,477	3,306,482		\$ 300,680,681
Completion Factor	0.99326	0.99065	0.98743	0.98387	0.97826	0.96853	0.95628	0.93747	0.91086	0.86317	0.69153	0.11760		0.86550
Incurred Claims	23,860,535	25,155,048	30,327,946	31,409,553	31,088,743	29,973,015	28,560,562	29,691,672	29,317,989	30,201,862	29,704,578	28,116,200		\$ 347,407,703
Incurred Claims Subtotal	\$ 347,407,703 CY 2021													
Seasonality Factor	1.00000													
2021 Projected Claims	\$ 347,407,703													

* Includes Empire, Excelsior & SEHP claims

**EXHIBIT F-1
DEVELOPMENT OF 2023 EXPERIENCE AND RATES: RATIFIED RATES (All Groups Accept Benefit Changes)**

In (000's)

*Enrollment based on projected average for 2021

**2022 Annual Premium calculated as if whole population at ratified rates

NY ENH and PA ENH combined into CORE with new name, EMPIRE, in 2020

A. EXPERIENCE PROJECTION

		Normalized 2021 Claims Inc	2023 Trend 16.6%	2023 Benefit Changes (9,656)	2022 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.179%	Admin Expense		2023 Required Premium	2022 Annual Premium**	2023 Renewal Action(%)
EMPIRE	ee	\$ 112,347	\$ 18,650	\$ (4,710)	\$ 126,286	\$ -	\$ 1,489	\$ 4,877		\$ 132,653	\$ 125,658	5.6%
	dep	229,480	38,094	(9,656)	257,918	-	3,041	9,963		270,921	275,902	-1.8%
	total	341,826	56,743	(14,366)	384,204	-	4,530	14,840		403,574	401,559	0.5%
SEHP	ee	5,057	839	(212)	5,684	-	67	220		5,970	5,532	7.9%
	dep	525	87	(22)	590	-	7	23		620	726	-14.6%
	total	5,581	926	(234)	6,274	-	74	242		6,590	6,258	5.3%
Total	ee	117,403	19,489	(4,922)	131,970	-	1,556	5,097		138,623	131,190	5.7%
	dep	230,004	38,181	(9,678)	258,507	-	3,048	9,985		271,541	276,627	-1.8%
	total	\$ 347,408	\$ 57,670	\$ (14,600)	\$ 390,477	\$ -	\$ 4,604	\$ 15,082		\$ 410,164	\$ 407,817	0.6%

'Ratified' 2022 Rates	Enrollment*	Excelsior 2022 Rate	Excelsior Enrollment
\$19.33	541,575	\$6.15	461
\$79.57	288,888	\$24.46	204
\$98.90		\$30.61	
\$97.79	4,714		
\$107.38	563		
\$205.17			
	546,750	including Excelsior	
	289,655	"	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2022 Rate	\$19.33	\$79.57	\$98.90
Projected 2023 Rates:			
Optimistic (-3%)	\$19.80	\$75.79	\$95.59
Realistic	\$20.41	\$78.13	\$98.54
Pessimistic(+3%)	\$21.02	\$80.47	\$101.49

EXCELSIOR

	EE	DEP	FAM
2022 Rate	\$6.15	\$24.46	\$30.61
Projected 2023 Rates:			
Optimistic (-3%)	\$16.53	\$63.28	\$79.81
Realistic	\$17.04	\$65.24	\$82.28
Pessimistic(+3%)	\$17.55	\$67.20	\$84.75

SEHP

	EE	DEP	FAM
2022 Rate	\$97.79	\$107.38	\$205.17
Projected 2023 Rates:			
Optimistic (-3%)	\$102.37	\$88.93	\$191.30
Realistic	\$105.54	\$91.68	\$197.22
Pessimistic(+3%)	\$108.71	\$94.43	\$203.14

Note in 2021, SEHP did not have ratified rates - shown here for demonstration purposes only

2021 Admin: \$2.32 per contract per month
Also: \$432,000 Annual Shared Communciation Expenses

**EXHIBIT F-2
DEVELOPMENT OF 2023 EXPERIENCE AND RATES: NON-RATIFIED RATES (No Groups Accept Benefit Changes)**

In (000's)

*Enrollment based on projected average for 2021

**2022 Annual Premium calculated as if whole population at non-ratified rates

NY ENH and PA ENH will combine into CORE with new name, EMPIRE, for 2020

A. EXPERIENCE PROJECTION

		Normalized 2021 Claims Inc	2023 Trend 16.6%	2023 Benefit Changes	2022 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.179%	Admin Expense		2023 Required Premium	2022 Annual Premium**	2023 Renewal Action(%)
EMPIRE	ee	\$ 112,347	\$ 18,650	\$ (2,120)	\$ 128,877	\$ -	\$ 1,520	\$ 4,877		\$ 135,274	\$ 125,658	7.7%
	dep	229,480	38,094	(4,364)	263,209	-	3,104	9,963		276,275	247,579	11.6%
	total	341,826	56,743	(6,484)	392,086	-	4,623	14,840		411,549	373,237	10.3%
SEHP	ee	5,057	839	(95)	5,800	-	68	220		6,088	5,532	10.1%
	dep	525	87	(10)	602	-	7	23		632	726	-12.9%
	total	5,581	926	(105)	6,402	-	75	242		6,720	6,258	7.4%
Total	ee	117,403	19,489	(2,215)	134,677	-	1,588	5,097		141,362	131,190	7.8%
	dep	230,004	38,181	(4,374)	263,811	-	3,111	9,985		276,907	248,305	11.5%
	total	\$ 347,408	\$ 57,670	\$ (6,589)	\$ 398,488	\$ -	\$ 4,699	\$ 15,082		\$ 418,269	\$ 379,495	10.2%

'Non-Ratified'		Excelsior	Excelsior
2022 Rates	Enrollment*	2022 Rate	Enrollment
\$19.33	541,575	\$6.15	461
\$71.40	288,888	\$24.46	204
\$90.73		\$30.61	
\$97.79	4,714		
\$107.38	563		
\$205.17			
	546,750	including Excelsior	
	289,655	"	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2022 Rate	\$19.33	\$71.40	\$90.73
Projected 2023 Rates:			
Optimistic (-3%)	\$20.19	\$77.29	\$97.48
Realistic	\$20.81	\$79.68	\$100.49
Pessimistic(+3%)	\$21.43	\$82.07	\$103.50

EXCELSIOR

	EE	DEP	FAM
2022 Rate	\$6.15	\$24.46	\$30.61
Projected 2023 Rates:			
Optimistic (-3%)	\$16.86	\$64.53	\$81.39
Realistic	\$17.38	\$66.53	\$83.91
Pessimistic(+3%)	\$17.90	\$68.53	\$86.43

SEHP

	EE	DEP	FAM
2022 Rate	\$97.79	\$107.38	\$205.17
Projected 2023 Rates:			
Optimistic (-3%)	\$104.39	\$90.69	\$195.08
Realistic	\$107.62	\$93.49	\$201.11
Pessimistic(+3%)	\$110.85	\$96.29	\$207.14

2021 Admin: \$2.32 per contract per month
Also: \$432,000 Annual Shared Communciation Expenses

**EXHIBIT F-3
DEVELOPMENT OF 2023 EXPERIENCE AND RATES: Combined Rate Scenario*****

In (000's)

*Enrollment based on projected average for 2021

**2022 Annual Premium calculated as if whole population at current combined rate scenario

***Based on current distribution of Ratified and Non-Ratified Groups as of December 2020

NY ENH and PA ENH will combine into CORE with new name, EMPIRE, for 2020

A. EXPERIENCE PROJECTION

	Normalized 2021 Claims Inc	2023 Trend 16.6%	2023 Benefit Changes	2023 Claims Inc	Margin 0.0%	Surcharges & Assessments 1.179%	Admin Expense			2023 Required Premium	2022 Annual Premium**	2023 Renewal Action(%)
EMPIRE ee	\$ 112,347	\$ 18,650	(4,548)	\$ 126,448	\$ -	\$ 1,491	\$ 4,877			\$ 132,816	\$ 125,658	5.7%
dep	229,480	38,094	(9,291)	258,283	-	3,045	9,963			271,291	273,960	-1.0%
total	341,826	56,743	(13,839)	384,731	-	4,536	14,840			404,107	399,618	1.1%
SEHP ee	5,057	839	(205)	5,691	-	67	220			5,978	5,532	8.1%
dep	525	87	(21)	591	-	7	23			620	726	-14.5%
total	5,581	926	(226)	6,282	-	74	242			6,598	6,258	5.4%
Total ee	117,403	19,489	(4,753)	132,139	-	1,558	5,097			138,794	131,190	5.8%
dep	230,004	38,181	(9,312)	258,873	-	3,052	9,985			271,911	274,686	-1.0%
total	\$ 347,408	\$ 57,670	\$ (14,065)	\$ 391,012	\$ -	\$ 4,611	\$ 15,082			\$ 410,705	\$ 405,876	1.2%

'Blended' 2022 Rates		Enrollment*	Excelsior 2022 Rate	Excelsior Enrollment
\$19.33	\$41,575	541,575	\$6.15	461
\$79.01	288,888		\$24.46	204
\$98.34			\$30.61	
\$97.79	4,714			
\$107.38	563			
\$205.17				
	546,750		including Excelsior	
	289,655		"	"

B. RATE RECOMMENDATION

EMPIRE

	EE	DEP	FAM
2022 Rate	\$19.33	\$79.01	\$98.34
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$19.82	\$75.89	\$95.71
Realistic	\$20.43	\$78.24	\$98.67
Pessimistic(+3%)	\$21.04	\$80.59	\$101.63

EXCELSIOR

	EE	DEP	FAM
2022 Rate	\$6.15	\$24.46	\$30.61
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$16.86	\$64.53	\$81.39
Realistic	\$17.38	\$66.53	\$83.91
Pessimistic(+3%)	\$17.90	\$68.53	\$86.43

SEHP

	EE	DEP	FAM
2022 Rate	\$97.79	\$107.38	\$205.17
<u>Projected 2023 Rates:</u>			
Optimistic (-3%)	\$102.50	\$89.05	\$191.55
Realistic	\$105.67	\$91.80	\$197.47
Pessimistic(+3%)	\$108.84	\$94.55	\$203.39

2021 Admin: \$2.32 per contract per month
Also: \$432,000 Annual Shared Communication Expenses
For 2021 we have no communication expenses

EXHIBIT G-1
Trend Statistics
(PROJECTED FOR THE YEAR END)

In & Out of Network Total	In Network Total	Out of Network Total
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2021

# of Charges	2,749,804	1,867,251	882,553
\$ Claims Incurred	\$ 347,407,703	\$ 130,976,872	\$ 216,430,831
# of Contracts	546,750	546,750	546,750
Cost/charge	\$ 126.34	\$ 70.14	\$ 245.23
# Charges/1000 Contracts	5,029	3,415	1,614
Cost/Contract	\$ 635.41	\$ 239.56	\$ 395.85

2020

# of Charges	2,445,728	1,742,725	703,004
\$ Claims Incurred	\$ 299,926,550	\$ 127,566,524	\$ 172,360,025
# of Contracts	551,292	551,292	551,292
Cost/charge	\$ 122.63	\$ 73.20	\$ 245.18
# Charges/1000 Contracts	4,436	3,161	1,275
Cost/Contract	\$ 544.04	\$ 231.40	\$ 312.65

% Change 2021 over 2020

Cost/Charge	3.02%	-4.17%	0.02%
# Charges/1000 Contracts	13.37%	8.04%	26.58%
Cost/Contract	16.79%	3.53%	26.61%

Note: In Network vs Out-of-Network based on the contracted status of the Provider.

EXHIBIT H-1

Trend Analysis - YTD 2021 - In Network - Provider Status

In-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	20,810	21,850	18.93	19.73	4%	\$ 25,110,958	\$ 28,661,701	\$ 1,206.68	\$ 1,311.75	9%	\$ 1.90	\$ 2.16	13%
Substance Use	6,647	6,727	6.05	6.07	0%	4,064,256	4,144,956	611.44	616.17	1%	0.31	0.31	1%
Alcohol Rehab***													
Alternate Levels of Care	12,457	16,153	11.33	14.59	29%	7,144,785	10,090,802	573.56	624.70	9%	0.54	0.76	40%
Weighted Average Facility Charge	39,914	44,730	36.31	40.39	11%	\$ 36,319,999	\$ 42,897,459	\$ 909.96	\$ 959.03	5%	\$ 2.75	\$ 3.23	17%
% of Total	2.6%	2.7%				32.7%	37.1%						
Outpatient Services													
Professional Inpatient Services													
Physician	7,621	7,914	6.9	7.1	3%	\$ 370,208	\$ 455,466	\$ 48.58	\$ 57.55	18%	\$ 0.03	\$ 0.03	22%
Psychologist	845	826	0.8	0.7	-3%	29,181	31,682	34.53	38.36	11%	0.00	0.00	8%
Other Health Professional	4,236	3,577	3.9	3.2	-16%	296,092	244,954	69.90	68.48	-2%	0.02	0.02	-18%
Outpatient Visits													
Physician	116,829	113,848	106.3	102.8	-3%	8,515,253	7,669,975	72.89	67.37	-8%	0.65	0.58	-11%
Psychologist	245,605	242,881	223.4	219.3	-2%	17,595,490	15,526,224	71.64	63.93	-11%	1.33	1.17	-12%
Other Health Professional	1,078,252	1,205,760	980.9	1,088.8	11%	44,162,073	43,906,275	40.96	36.41	-11%	3.35	3.30	-1%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	12,215	13,740	11.1	12.4	12%	1,740,750	1,923,726	142.51	140.01	-2%	0.13	0.14	10%
Other Services Not Included Above	12,613	14,556	11.5	13.1	15%	2,097,264	2,930,148	166.28	201.30	21%	0.16	0.22	39%
Weighted Average Professional Charge	1,478,216	1,603,102	1,344.8	1,447.7	8%	\$ 74,806,310	\$ 72,688,450	\$ 50.61	\$ 45.34	-10%	\$ 5.67	\$ 5.47	-4%
% of Total	97.4%	97.3%				67.3%	62.9%						
Total In-Network	1,518,130	1,647,832	1,381.1	1,488.1	8%	\$ 111,126,309	\$ 115,585,909	\$ 73.20	\$ 70.14	-4%	\$ 8.42	\$ 8.70	3%

* Incurred 1/1/20 - 12/31/20, claims paid through 12/31/20 (average members): 1,099,227 12 mos
 ** Incurred 1/1/21 - 12/31/21, claims paid through 12/31/21 (average members): 1,107,374 12 mos
 *** Include zero paid claims

EXHIBIT H-2

Trend Analysis - YTD 2021 - Out-of-Network - Provider Status

Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	1,887	2,439	1.72	2.20	28%	\$ 6,885,682	\$ 10,249,122	\$ 3,649.01	\$ 4,202.18	15%	\$ 0.52	\$ 0.77	48%
Substance Use	2,282	3,102	2.08	2.80	35%	8,563,802	11,330,889	3,752.76	3,652.77	-3%	0.65	0.85	31%
Alcohol Rehab***													
Alternate Levels of Care	15,149	18,835	13.78	17.01	23%	44,882,827	61,370,127	2,962.76	3,258.30	10%	3.40	4.62	36%
Weighted Average Facility Charge	19,318	24,376	17.57	22.01	25%	\$ 60,332,311	\$ 82,950,137	\$ 3,123.11	\$ 3,402.94	9%	\$ 4.57	\$ 6.24	36%
% of Total	3.3%	3.2%				42.5%	44.8%						
Outpatient Services													
Professional Inpatient Services													
Physician	5,730	5,626	5.2	5.1	-3%	\$ 403,912	\$ 499,396	\$ 70.49	\$ 88.77	26%	\$ 0.03	\$ 0.04	23%
Psychologist	1,409	1,512	1.3	1.4	7%	27,003	53,529	19.16	35.40	85%	0.00	0.00	97%
Other Health Professional	1,504	2,408	1.4	2.2	59%	89,359	171,772	59.41	71.33	20%	0.01	0.01	91%
Outpatient Visits													
Physician	64,568	65,302	58.7	59.0	0%	10,117,681	11,212,157	156.70	171.70	10%	0.77	0.84	10%
Psychologist	128,772	142,440	117.1	128.6	10%	15,799,876	18,585,728	122.70	130.48	6%	1.20	1.40	17%
Other Health Professional	342,196	495,212	311.3	447.2	44%	38,856,433	50,822,541	113.55	102.63	-10%	2.95	3.82	30%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	6,880	8,199	6.3	7.4	18%	13,642,959	17,477,496	1,982.99	2,131.66	7%	1.03	1.32	27%
Other Services Not Included Above	8,858	9,697	8.1	8.8	9%	2,745,307	3,322,014	309.92	342.58	11%	0.21	0.25	20%
Weighted Average Professional Charge	559,917	730,396	509.4	659.6	29%	\$ 81,682,529	\$ 102,144,634	\$ 145.88	\$ 139.85	-4%	\$ 6.19	\$ 7.69	24%
% of Total	96.7%	96.8%				57.5%	55.2%						
Total Out-of-Network	579,235	754,772	526.9	681.6	29%	\$ 142,014,841	\$ 185,094,772	\$ 245.18	\$ 245.23	0%	\$ 10.77	\$ 13.93	29%

* Incurred 1/1/20 - 12/31/20, claims paid through 12/31/20 (average members): 1,099,227 12 mos

** Incurred 1/1/21 - 12/31/21, claims paid through 12/31/21 (average members): 1,107,374 12 mos

*** Include zero paid claims

EXHIBIT H-3

Trend Analysis - YTD 2021 - Total - Provider Status

Combined In- and Out-of-Network (based on Provider Status)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	22,697	24,289	20.65	21.93	6%	\$ 31,996,640	\$ 38,910,823	\$ 1,409.73	\$ 1,601.99	14%	\$ 2.43	\$ 2.93	21%
Substance Use	8,929	9,829	8.12	8.88	9%	12,628,058	15,475,845	1,414.27	1,574.51	11%	0.96	1.16	22%
Alcohol Rehab***													
Alternate Levels of Care	27,606	34,988	25.11	31.60	26%	52,027,612	71,460,929	1,884.65	2,042.44	8%	3.94	5.38	36%
Weighted Average Facility Charge	59,232	69,106	53.89	62.41	16%	\$ 96,652,311	\$ 125,847,597	\$ 1,631.76	\$ 1,821.08	12%	\$ 7.33	\$ 9.47	29%
% of Total	2.8%	2.9%				38.2%	41.9%						
Outpatient Services													
Professional Inpatient Services													
Physician	13,351	13,540	12.1	12.2	1%	\$ 774,120	\$ 954,862	\$ 57.98	\$ 70.52	22%	\$ 0.06	\$ 0.07	22%
Psychologist	2,254	2,338	2.1	2.1	3%	56,183	85,212	24.93	36.45	46%	0.00	0.01	51%
Other Health Professional	5,740	5,985	5.2	5.4	4%	385,451	416,726	67.15	69.63	4%	0.03	0.03	7%
Outpatient Visits													
Physician	181,397	179,150	165.0	161.8	-2%	18,632,933	18,882,132	102.72	105.40	3%	1.41	1.42	1%
Psychologist	374,377	385,321	340.6	348.0	2%	33,395,366	34,111,952	89.20	88.53	-1%	2.53	2.57	1%
Other Health Professional	1,420,448	1,700,972	1,292.2	1,536.0	19%	83,018,507	94,728,816	58.45	55.69	-5%	6.29	7.13	13%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	19,095	21,939	17.4	19.8	14%	15,383,709	19,401,222	805.64	884.33	10%	1.17	1.46	25%
Other Services Not Included Above	21,471	24,253	19.5	21.9	12%	4,842,571	6,252,162	225.54	257.79	14%	0.37	0.47	28%
Weighted Average Professional Charge	2,038,133	2,333,498	1,854.2	2,107.2	14%	\$ 156,488,839	\$ 174,833,084	\$ 76.78	\$ 74.92	-2%	\$ 11.86	\$ 13.16	11%
% of Total	97.2%	97.1%				61.8%	58.1%						
Total Combined	2,097,365	2,402,604	1,908.0	2,169.6	14%	\$ 253,141,150	\$ 300,680,681	\$ 120.69	\$ 125.15	4%	\$ 19.19	\$ 22.63	18%

* Incurred 1/1/20 - 12/31/20, claims paid through 12/31/20 (average members): 1,099,227 12 mos

** Incurred 1/1/21 - 12/31/21, claims paid through 12/31/21 (average members): 1,107,374 12 mos

*** Include zero paid claims

EXHIBIT H-4

Trend Analysis - YTD 2021 - In-Network - Benefit Level

In-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	21,267	22,198	19.35	20.05	4%	\$ 26,519,202	\$ 29,528,501	\$ 1,246.96	\$ 1,330.23	7%	\$ 2.01	\$ 2.22	11%
Substance Use	6,648	6,727	6.05	6.07	0%	4,068,106	4,144,956	611.93	616.17	1%	0.31	0.31	1%
Alcohol Rehab***													
Alternate Levels of Care	12,466	16,167	11.34	14.60	29%	7,185,634	10,093,195	576.42	624.31	8%	0.54	0.76	39%
Weighted Average Facility Charge	40,381	45,092	36.74	40.72	11%	\$ 37,772,943	\$ 43,766,652	\$ 935.41	\$ 970.61	4%	\$ 2.86	\$ 3.29	15%
% of Total	2.1%	2.1%				23.9%	25.1%						
Outpatient Services													
Professional Inpatient Services													
Physician	7,682	7,997	7.0	7.2	3%	\$ 378,471	\$ 466,752	\$ 49.27	\$ 58.37	18%	\$ 0.03	\$ 0.04	22%
Psychologist	847	867	0.8	0.8	2%	29,348	34,756	34.65	40.09	16%	0.00	0.00	18%
Other Health Professional	4,240	3,595	3.9	3.2	-16%	296,822	248,344	70.01	69.08	-1%	0.02	0.02	-17%
Outpatient Visits													
Physician	123,428	121,258	112.3	109.5	-2%	9,151,683	8,465,728	74.15	69.82	-6%	0.69	0.64	-8%
Psychologist	368,953	378,511	335.6	341.8	2%	32,282,434	32,722,172	87.50	86.45	-1%	2.45	2.46	1%
Other Health Professional	1,345,639	1,550,146	1,224.2	1,399.8	14%	73,942,861	83,696,020	54.95	53.99	-2%	5.61	6.30	12%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	12,216	13,751	11.1	12.4	12%	1,740,841	1,930,076	142.51	140.36	-2%	0.13	0.15	10%
Other Services Not Included Above	12,922	15,030	11.8	13.6	15%	2,195,729	3,053,473	169.92	203.16	20%	0.17	0.23	38%
Weighted Average Professional Charge	1,875,927	2,091,155	1,706.6	1,888.4	11%	\$ 120,018,188	\$ 130,617,320	\$ 63.98	\$ 62.46	-2%	\$ 9.10	\$ 9.83	8%
% of Total	97.9%	97.9%				76.1%	74.9%						
Total In-Network	1,916,308	2,136,247	1,743.3	1,929.1	11%	\$ 157,791,131	\$ 174,383,972	\$ 82.34	\$ 81.63	-1%	\$ 11.96	\$ 13.12	10%

* Incurred 1/1/20 - 12/31/20, claims paid through 12/31/20 (average members): 1,099,227 12 mos

** Incurred 1/1/21 - 12/31/21, claims paid through 12/31/21 (average members): 1,107,374 12 mos

*** Include zero paid claims

EXHIBIT H-5

Trend Analysis - YTD 2021 - Out-of-Network - Benefit Level

Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
Inpatient Services													
Mental Health	1,430	2,091	1.30	1.89	45%	\$ 5,477,438	\$ 9,382,322	\$ 3,830.38	\$ 4,487.00	17%	\$ 0.42	\$ 0.71	70%
Substance Use	2,281	3,102	2.08	2.80	35%	8,559,952	11,330,889	3,752.72	3,652.77	-3%	0.65	0.85	31%
Alcohol Rehab***													
Alternate Levels of Care	15,140	18,821	13.77	17.00	23%	44,841,978	61,367,734	2,961.82	3,260.60	10%	3.40	4.62	36%
Weighted Average Facility Charge	18,851	24,014	17.15	21.69	26%	\$ 58,879,368	\$ 82,080,945	\$ 3,123.41	\$ 3,418.05	9%	\$ 4.46	\$ 6.18	38%
% of Total	10.4%	9.0%				61.8%	65.0%						
Outpatient Services													
Professional Inpatient Services													
Physician	5,669	5,543	5.2	5.0	-3%	\$ 395,649	\$ 488,111	\$ 69.79	\$ 88.06	26%	\$ 0.03	\$ 0.04	22%
Psychologist	1,407	1,471	1.3	1.3	4%	26,836	50,455	19.07	34.30	80%	0.00	0.00	87%
Other Health Professional	1,500	2,390	1.4	2.2	58%	88,629	168,382	59.09	70.45	19%	0.01	0.01	89%
Outpatient Visits													
Physician	57,969	57,892	52.7	52.3	-1%	9,481,251	10,416,403	163.56	179.93	10%	0.72	0.78	9%
Psychologist	5,424	6,810	4.9	6.1	25%	1,112,932	1,389,780	205.19	204.08	-1%	0.08	0.10	24%
Other Health Professional	74,809	150,826	68.1	136.2	100%	9,075,646	11,032,797	121.32	73.15	-40%	0.69	0.83	21%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	6,879	8,188	6.3	7.4	18%	13,642,868	17,471,146	1,983.26	2,133.75	8%	1.03	1.31	27%
Other Services Not Included Above	8,549	9,223	7.8	8.3	7%	2,646,841	3,198,689	309.61	346.82	12%	0.20	0.24	20%
Weighted Average Professional Charge	162,206	242,343	147.6	218.8	48%	\$ 36,470,651	\$ 44,215,764	\$ 224.84	\$ 182.45	-19%	\$ 2.76	\$ 3.33	20%
% of Total	89.6%	91.0%				38.2%	35.0%						
Total Out-of-Network	181,057	266,357	164.7	240.5	46%	\$ 95,350,019	\$ 126,296,709	\$ 526.63	\$ 474.16	-10%	\$ 7.23	\$ 9.50	31%

* Incurred 1/1/20 - 12/31/20, claims paid through 12/31/20 (average members): 1,099,227 12 mos

** Incurred 1/1/21 - 12/31/21, claims paid through 12/31/21 (average members): 1,107,374 12 mos

*** Include zero paid claims

EXHIBIT H-6

Trend Analysis - YTD 2021 - Total - Benefit Level

Combined In- and Out-of-Network (based on Benefit Level)	Days or Services***		Days/Visits Per 1000			Amount Paid		Average Unit Cost			Cost PMPM		
	2020*	2021**	2020*	2021**	%Change	2020*	2021**	2020*	2021**	%Change	2020*	2021**	%Change
	Inpatient Services												
Mental Health	22,697	24,289	20.65	21.93	6%	\$ 31,996,640	\$ 38,910,823	\$ 1,409.73	\$ 1,601.99	14%	\$ 2.43	\$ 2.93	21%
Substance Use	8,929	9,829	8.12	8.88	9%	12,628,058	15,475,845	1,414.27	1,574.51	11%	0.96	1.16	22%
Alcohol Rehab***													
Alternate Levels of Care	27,606	34,988	25.11	31.60	26%	52,027,612	71,460,929	1,884.65	2,042.44	8%	3.94	5.38	36%
Weighted Average Facility Charge	59,232	69,106	53.89	62.41	16%	\$ 96,652,311	\$ 125,847,597	\$ 1,631.76	\$ 1,821.08	12%	\$ 7.33	\$ 9.47	29%
% of Total	2.8%	2.9%				38.2%	41.9%						
Outpatient Services													
Professional Inpatient Services													
Physician	13,351	13,540	12.1	12.2	1%	\$ 774,120	\$ 954,862	\$ 57.98	\$ 70.52	22%	\$ 0.06	\$ 0.07	22%
Psychologist	2,254	2,338	2.1	2.1	3%	56,183	85,212	24.93	36.45	46%	0.00	0.01	51%
Other Health Professional	5,740	5,985	5.2	5.4	4%	385,451	416,726	67.15	69.63	4%	0.03	0.03	7%
Outpatient Visits													
Physician	181,397	179,150	165.0	161.8	-2%	18,632,933	18,882,132	102.72	105.40	3%	1.41	1.42	1%
Psychologist	374,377	385,321	340.6	348.0	2%	33,395,366	34,111,952	89.20	88.53	-1%	2.53	2.57	1%
Other Health Professional	1,420,448	1,700,972	1,292.2	1,536.0	19%	83,018,507	94,728,816	58.45	55.69	-5%	6.29	7.13	13%
Substance Abuse and Structured Outpatient Programs and Clinics (SOPS)	19,095	21,939	17.4	19.8	14%	15,383,709	19,401,222	805.64	884.33	10%	1.17	1.46	25%
Other Services Not Included Above	21,471	24,253	19.5	21.9	12%	4,842,571	6,252,162	225.54	257.79	14%	0.37	0.47	28%
Weighted Average Professional Charge	2,038,133	2,333,498	1,854.2	2,107.2	14%	\$ 156,488,839	\$ 174,833,084	\$ 76.78	\$ 74.92	-2%	\$ 11.86	\$ 13.16	11%
% of Total	97.2%	97.1%				61.8%	58.1%						
Total Combined	2,097,365	2,402,604	1,908.0	2,169.6	14%	\$ 253,141,150	\$ 300,680,681	\$ 120.69	\$ 125.15	4%	\$ 19.19	\$ 22.63	18%

* Incurred 1/1/20 - 12/31/20, claims paid through 12/31/20 (average members): 1,099,227 12 mos

** Incurred 1/1/21 - 12/31/21, claims paid through 12/31/21 (average members): 1,107,374 12 mos

*** Include zero paid claims

EXHIBIT I-1

Projected 2021 Administrative Expenses, Other Retention and Interest

	<u>Charge</u>	<u>Basis of Charge</u>
Administrative Fee (Excludes Shared Communication Expense)	<u>\$ 15,221,518</u>	\$2.32 pepm times 546,750 Ees times 12 mos.
Communication Expenses (Shared Expenses)	<u>\$0</u>	\$00,000 per quarter for four quarters
Audit/Performance Penalty	\$ 11,159	2014-2016: Audit and Risk Management Recoupment
Audit/Performance Penalty	128,051	2014-2015: Duplicate Claim Payments
<hr/> Total Audit/Performance Penalties	<u>\$ 139,209</u>	
 Total Administrative Expense	<u>\$ 15,082,308</u>	= Admin + Communication Exp. - Penalties

Note: Paid claims is the method of allocation to the Empire Plan.

EXHIBIT J-1

Reconciliation of Experience Projection for Prior Year (2020)

COMBINED	COMBINED	
	Renewal	YE Financial
1. Earned Premium (2 tier)	\$ 299,612,364	\$ 294,915,633
2a. Paid Claims	\$ 279,172,586	\$ 290,692,780
2b. Surcharges and Assessments	\$ 3,844,574	\$ 3,316,105
2c. Liability of Outstanding Claims at End of Reporting Period*	\$ 47,290,627	\$ 44,257,868
2d. Liability of Outstanding Claims at Beginning of Reporting Period*	\$ 44,335,499	\$ 50,568,828
2e. Total Incurred Claim Cost (2a+2b+2c-2d)	\$ 285,972,288	\$ 287,697,925
3a. Administrative Expense	\$ 15,278,592	\$ 15,347,955
3b. Shared Communications Expenses	\$ 432,000	\$ 432,000
3c. Audit/Performance Adjustment and Other Credits	\$ -	\$ 292,500
3f. Total Retention(3a+3b+3c)	\$ 15,710,592	\$ 15,487,455
4. Experience Gain/(Loss) (1-2e-3f)	\$ (2,070,516)	\$ (8,269,746)
2021 Qtrly Reports		
2c. 1st Qtr Ending Outstanding Claims		\$ 46,521,605
4. Experience Gain/(Loss)	N/A	\$ (10,533,483)
	change in what the 12/31/20 reserve would have been with new data	
2c. 2nd Qtr Ending Outstanding Claims		\$ 48,983,627
4. Experience Gain/(Loss)	N/A	\$ (12,995,505)
	change in what the 12/31/20 reserve would have been with new data	
2c. 3rd Qtr Ending Outstanding Claims		\$ 47,318,664
4. Experience Gain/(Loss)	N/A	\$ (11,330,542)
	change in what the 12/31/20 reserve would have been with new data	
2c. 4th Qtr Ending Outstanding Claims		\$ 46,940,057
4. Experience Gain/(Loss)	N/A	\$ (10,951,935)
	change in what the 12/31/20 reserve would have been with new data	

The State of New York - Empire Plan

Prescription Drug Program

Statement of Experience

Q4 Financial Report 2021

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The State of New York - Empire Plan
Prescription Drug Program

Exhibit IA

Experience of Current Quarter and Year-to-Date 2021

COMBINED	(1)	(2)	(3)
	Prior Quarter YTD	Q4	YTD
1. Level Set Funding (1)	\$1,345,624,852	\$445,097,563	\$1,790,722,415
2a. Paid Claims	\$2,501,038,678	\$884,876,449	\$3,385,915,127
2b. Liability for Outstanding Claims at End of Reporting Period	(\$9,358,747)	(\$9,536,388)	(\$9,536,388)
2c. Liability for Outstanding Claims at Beginning of Reporting Period	(\$10,383,350)	(\$10,383,350)	(\$10,383,350)
2. Incurred Claims (2a + 2b - 2c)	\$2,502,063,281	\$884,698,808	\$3,386,762,089
3a. Pharma Revenue Receipts	\$698,180,821	\$260,081,185	\$958,262,006
3b. CMS Direct Monthly Subsidy	\$3,645,023	\$579,003	\$4,224,026
3c. Coverage Gap Discount Subsidy	\$108,439,311	\$126,558,785	\$234,998,096
3d. Catastrophic Reinsurance Subsidy	\$125,129,457	\$42,329,166	\$167,458,623
3e. Low Income Cost Share Subsidy	\$0	\$0	\$0
3f. Coordination of Benefits (Debit)/Credit	\$233,873	\$415,657	\$649,530
3g. Claims Adjustments/Credits	\$123,252	\$70,766	\$194,018
3h. Reconciliation Performance Credit	\$7,753,103	\$0	\$7,753,103
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis	\$15,465,130	\$5,155,043	\$20,620,174
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3h + 3i)	958,969,970	435,189,605	1,394,159,575
4. Total Incurred Claims (2 - 3)	\$1,543,093,311	\$449,509,203	\$1,992,602,515
5a. Administrative Fees	\$17,618,293	\$6,090,303	\$23,708,596
5b. Shared Communication Expense	\$0	\$0	\$0
5c. Performance Adjustments and Other Credits	(\$555,373)	(\$1,732,500)	(\$2,287,873)
5. Total Administrative Expenses (5a + 5b + 5c + 5d)	\$17,062,920	\$4,357,803	\$21,420,723
6. Experience Dividend / (Loss) (1 - 4 - 5)	(\$214,531,379)	(\$8,769,443)	(\$223,300,822)

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IB

Reconciliation of 2020 Experience Projections

COMBINED	(1) Annual Statement	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report
1. Level Set Funding (1)	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562
2a. Paid Claims	\$3,114,864,384	\$3,114,864,384	\$3,114,864,384	\$3,114,864,384	\$3,114,864,384
2b. Liability for Outstanding Claims at End of Reporting Period	(\$10,383,350)	(\$10,467,405)	(\$10,390,572)	(\$10,388,324)	(\$10,061,831)
2c. Liability for Outstanding Claims at Beginning of Reporting Period	(\$7,796,375)	(\$7,796,375)	(\$7,796,375)	(\$7,796,375)	(\$7,796,375)
2d. Incurred Claims (2a + 2b - 2c)	\$3,112,277,408	\$3,112,193,354	\$3,112,270,187	\$3,112,272,435	\$3,112,598,927
3a. Pharma Revenue Receipts	\$799,791,892	\$799,791,892	\$799,791,892	\$799,791,892	\$799,791,892
3b. CMS Direct Monthly Subsidy	\$23,927,420	\$23,927,420	\$23,927,420	\$23,927,420	\$23,927,420
3c. Coverage Gap Discount Subsidy	\$214,374,079	\$214,374,079	\$214,374,079	\$214,374,079	\$214,374,079
3d. Catastrophic Reinsurance Subsidy	\$234,315,775	\$234,315,775	\$234,315,775	\$234,315,775	\$234,315,775
3e. Low Income Cost Share Subsidy	\$12,690,062	\$12,690,062	\$12,690,062	\$12,690,062	\$12,690,062
3f. Coordination of Benefits (Debit)/Credit	(\$706,466)	(\$706,466)	(\$706,466)	(\$706,466)	(\$706,466)
3g. Claims Adjustments/Credits	\$214,738	\$214,738	\$214,738	\$214,738	\$214,738
3h. Reconciliation Performance Credit	\$0	\$0	\$0	\$0	\$0
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis	(\$29,190,590)	(\$29,190,590)	(\$29,190,590)	(\$29,190,590)	(\$29,190,590)
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e + 3f + 3g)	\$1,255,416,910	\$1,255,416,910	\$1,255,416,910	\$1,255,416,910	\$1,255,416,910
4. Total Incurred Claims (2d - 3c)	\$1,856,860,499	\$1,856,776,444	\$1,856,853,277	\$1,856,855,525	\$1,857,182,017
5a. Administrative Fees	\$23,022,382	\$23,022,382	\$23,022,382	\$23,022,382	\$23,022,382
5b. Shared Communication Expense	\$1,822,000	\$1,822,000	\$1,822,000	\$1,822,000	\$1,822,000
5c. Audit/Performance Adjustment and Other Credits	(\$47,500)	(\$47,500)	(\$47,500)	(\$47,500)	(\$47,500)
5. Total Administrative Expenses (5a + 5b + 5c)	\$24,796,882	\$24,796,882	\$24,796,882	\$24,796,882	\$24,796,882
6. Experience Dividend / (Loss) (1 - 4 - 5)	(\$49,464,818)	(\$49,380,763)	(\$49,457,596)	(\$49,459,844)	(\$49,786,336)
7a. 5 tier Premium (Paid Premium Rates)	\$1,830,895,141	\$1,830,895,141	\$1,830,895,141	\$1,830,895,141	\$1,830,895,141
7b. 2 tier Premium (Earned Premium Rates)	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562	\$1,832,192,562
7c. Adjustment to Experience Gain (Loss) (7a - 7b)	(\$1,297,421)	(\$1,297,421)	(\$1,297,421)	(\$1,297,421)	(\$1,297,421)
8. Net Receivable/Payable (6 +7)	(\$50,762,239)	(\$50,678,184)	(\$50,755,017)	(\$50,757,265)	(\$51,083,757)

Please note that totals may differ due to rounding

(1) Represents amounts charged to participants.

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIA3
Combined (Commercial + EGWP)
2021 Experience - Includes Cumulative Gain or Loss

COMBINED	(1) Projected at Time of Premium Establishment	(2) 1st Quarter Report	(3) 2nd Quarter Report	(4) 3rd Quarter Report	(5) 4th Quarter Report	(6) Final Report
1. Level Set Funding (1)	\$1,791,386,320	\$1,791,386,320	\$1,791,386,320	\$1,791,386,320	\$1,791,386,320	
2a. Paid Claims	<i>na</i>	\$3,400,812,951	\$3,401,782,414	\$3,331,063,429	\$3,385,981,843	
2b. Liability for Outstanding Claims at End of Reporting Period	<i>na</i>	(\$10,074,556)	(\$9,992,613)	(\$9,798,170)	(\$9,603,104)	
2c. Liability for Outstanding Claims at Beginning of Reporting Period	<i>na</i>	(\$10,383,350)	(\$10,383,350)	(\$10,383,350)	(\$10,383,350)	
2. Incurred Claims (2a + 2b - 2c)		\$3,401,121,745	\$3,402,173,151	\$3,331,648,609	\$3,386,762,089	
3a. Pharma Revenue Receipts		\$950,747,192	\$953,126,436	\$941,562,693	\$934,104,758	
3b. CMS Direct Monthly Subsidy		\$4,445,199	\$4,285,210	\$4,643,737	\$4,224,026	
3c. Coverage Gap Discount Subsidy		\$218,815,935	\$228,290,517	\$228,327,235	\$230,659,803	
3d. Catastrophic Reinsurance Subsidy		\$254,677,400	\$255,100,966	\$255,662,116	\$166,457,513	
3e. Low Income Cost Share Subsidy		\$12,690,062	\$12,690,062	\$12,690,062	\$0	
3f. Coordination of Benefits (Debit)/Credit		\$164,395	\$184,100	\$233,873	\$649,530	
3g. Claims Adjustments/Credits		\$16,060	\$57,307	\$123,252	\$194,018	
3h. Reconciliation Performance Credit		\$15,506,206	\$15,506,206	\$15,506,206	\$7,753,103	
3i. Credit due to Conversion of EGWP Subsidies to Incurred Basis		\$20,620,174	\$20,620,174	\$20,620,174	\$20,620,174	
3. Incurred Claim Adjustments (3a + 3b + 3c + 3d + 3e +3f + 3h)		\$1,477,682,622	\$1,489,860,977	\$1,479,369,348	\$1,364,662,925	
4. Total Incurred Claims after adjustments (2 - 3)	\$1,764,816,238	\$1,923,439,123	\$1,912,312,174	\$1,852,279,261	\$2,022,099,164	
5a. Administrative Fees	\$24,748,082	\$24,542,680	\$24,410,778	\$23,666,039	\$23,783,969	
5b. Shared Communication Expense	\$1,822,000	\$0	\$0	\$0	\$0	
5c. Performance Adjustments and Other Credits	\$0	(\$480,000)	(\$555,373)	(\$555,373)	(\$2,287,873)	
5. Total Administrative Expenses (5a + 5b + 5c)	\$26,570,082	\$24,062,680	\$23,855,405	\$23,110,665	\$21,496,096	
6. Experience Dividend / (Loss) (1 - 4 - 5)	\$0	(\$156,115,484)	(\$144,781,259)	(\$84,003,606)	(\$252,208,940)	

(1) Represents amounts charged to participants.

Exhibit IIB

Components of Projected Dividend for the 2021 Contract Year
(In Millions)

<u>Components of Projected Dividend:</u>	<u>1st Quarter Report</u>	<u>2nd Quarter Report</u>	<u>3rd Quarter Report</u>	<u>4th Quarter Report</u>	<u>Final Report</u>
Change in Premium	\$0.0	\$0.0	\$0.0	\$0.0	
Change in Expected Incurred Claims Before Adjustments	n/a	n/a	n/a	n/a	
Change in Pharma Revenue	n/a	n/a	n/a	n/a	
Change in Other Adjustments (Subsidies & COB Receipts)	n/a	n/a	n/a	n/a	
Change in Expected Incurred Claims After Adjustments	\$158.6	\$147.5	\$87.5	\$257.283	
Change in Expected Administration Expenses	(\$2.5)	(\$2.7)	(\$3.5)	(\$5.1)	
Dividend Reflected in 2021 Rate Renewal	(\$0.0)	\$0.0	\$0.0	\$0.0	
Total	(\$156.1)	(\$144.8)	(\$84.0)	(\$252.209)	
<u>Projected Dividend on Premium Basis:</u>					
Premium -	\$1,791.4	\$1,791.4	\$1,791.4	\$1,791.4	
Dividend	(\$156.1)	(\$144.8)	(\$84.0)	(\$252.2)	
Dividend as a Percent of Premium	-8.7%	-8.1%	-4.7%	-14.08%	

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIA
Commercial
Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 1,778,584,059	Per Exh VA
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 1,783,492,688</u>	
	2021 Runout due to 2021 Incurrals	\$	(4,908,629)
	Runout Prior to 2021	<u>\$</u>	<u>-</u>
	Total Runout	\$	(4,908,629)
II.	Claim Margin (0% of Runout Claims)	\$	-
III.	2021 Unreported Subsidies	\$	-
IV.	2021 Unreported Pharma Revenue	<u>\$</u>	<u>-</u>
V.	Total Reserve	\$	(4,908,629)

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIB
EGWP

Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 1,608,178,031	Per Exh VB
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 1,611,001,411</u>	
	2021 Runout due to 2021 Incurrals	\$	(2,823,380)
	Runout Prior to 2021	<u>\$</u>	<u>-</u>
	Total Runout	\$	(2,823,380)
II.	Claim Margin (0% of Runout Claims)	\$	-
III.	2021 Unreported Subsidies	\$	-
IV.	2021 Unreported Pharma Revenue	<u>\$</u>	<u>-</u>
V.	Total Reserve	\$	(2,823,380)

The State of New York - Empire Plan
Prescription Drug Program

Exhibit IIIC
Combined (Commercial + EGWP)
Determination of Open & Unreported Claims as of 12/31/2021

I.	2021 Gross Claims Incurred	\$ 3,386,762,089	Per Exh VC
	Less: 2021 Gross Claims Incurred Paid Through 12/31/2021	<u>\$ 3,394,494,099</u>	
	2021 Runout due to 2021 Incurrals	\$ (7,732,010)	
	Runout Prior to 2021	<u>\$ -</u>	
	Total Runout	\$ (7,732,010)	
II.	Claim Margin (0% of Runout Claims)	<u>\$ -</u>	
III.	2021 Unreported Subsidies	\$ -	
IV.	2021 Unreported Pharma Revenue	<u>\$ -</u>	
V.	Total Reserve	\$ (7,732,010)	

Exhibit IVA
Projected Incurred Claims 01/01/2021 - 12/31/2021

	Incurred & Paid as of 12/31/2021	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	756,673	(1,205)	755,468
Pharmacy	15,460,514	(24,614)	15,435,900
Total	<u>16,217,187</u>	<u>(25,819)</u>	<u>16,191,368</u>
Claims Spend			
Direct			
Mail	\$136,121,308	(\$310,058)	\$135,811,249
Pharmacy	\$3,258,372,791	(\$7,421,951)	\$3,250,950,840
Total	<u>\$3,394,494,099</u>	<u>(\$7,732,010)</u>	<u>\$3,386,762,089</u>
Average Contracts (Empire, Excelsior & SEHP)	1,083,224		
Cost per Prescription			
Direct			
Mail	\$ 179.89	\$ 257.38	\$ 179.77
Pharmacy	\$ 210.75	\$ 301.54	\$ 210.61
Composite	<u>\$ 209.31</u>	<u>\$ 299.48</u>	<u>\$ 209.17</u>
Prescriptions per Contract			
Direct			
Mail	0.699	(0.001)	0.697
Pharmacy	14.273	(0.023)	14.250
Composite	<u>14.971</u>	<u>(0.024)</u>	<u>14.947</u>
Claims Spend per Contract			
Direct			
Mail	\$ 125.66	\$ (0.29)	\$ 125.38
Pharmacy	\$ 3,008.03	\$ (6.85)	\$ 3,001.18
Composite	<u>\$ 3,133.69</u>	<u>\$ (7.14)</u>	<u>\$ 3,126.56</u>

Please note that totals may differ due to rounding

Exhibit IVB
Projected Incurred Claims 01/01/2020 - 12/31/2020

	Incurred & Paid as of 12/31/2020	Projected Unpaid Incurrals	Total Projected Incurrals
Number of Prescriptions			
Direct			
Mail	748,833	(855)	747,978
Pharmacy	15,242,969	(17,403)	15,225,566
Total	<hr/> 15,991,802	<hr/> (18,258)	<hr/> 15,973,544
Claims Spend			
Direct			
Mail	\$124,188,654	(\$330,691)	\$123,857,963
Pharmacy	\$2,996,252,017	(\$7,978,454)	\$2,988,273,562
Total	<hr/> \$3,120,440,671	<hr/> (\$8,309,145)	<hr/> \$3,112,131,526
Average Contracts (Empire, Excelsior & SEHP)	1,083,224		
Cost per Prescription			
Direct			
Mail	\$ 165.84	\$ 386.80	\$ 165.59
Pharmacy	\$ 196.57	\$ 458.45	\$ 196.27
Composite	<hr/> \$ 195.13	<hr/> \$ 455.10	<hr/> \$ 194.83
Prescriptions per Contract			
Direct			
Mail	0.691	(0.001)	0.691
Pharmacy	14.072	(0.016)	14.056
Composite	<hr/> 14.763	<hr/> (0.017)	<hr/> 14.746
Claims Spend per Contract			
Direct			
Mail	\$ 114.65	\$ (0.31)	\$ 114.34
Pharmacy	\$ 2,766.05	\$ (7.37)	\$ 2,758.68
Composite	<hr/> \$ 2,880.70	<hr/> \$ (7.67)	<hr/> \$ 2,873.03

Please note that totals may differ due to rounding

**Exhibit VA
Commercial**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$72,072,454	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,072,454
1/31/2021	\$68,683,380	\$171,746	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$68,855,125
2/15/2021	(\$4,539,763)	\$77,142,212	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,602,449
2/28/2021	(\$154,533)	\$57,981,108	\$175,210	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$58,001,785
3/15/2021	\$5,748	(\$4,357,885)	\$79,136,092	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$74,783,955
3/31/2021	\$15,782	(\$34,727)	\$80,365,439	\$153,642	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$80,500,136
4/15/2021	\$45,421	\$3,455	(\$4,399,115)	\$79,001,809	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$74,651,571
4/30/2021	(\$4,133)	(\$159)	(\$79,792)	\$72,818,981	\$90,472	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,825,369
5/15/2021	\$3,100	(\$5,950)	\$17,567	(\$4,783,988)	\$72,704,448	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$67,935,177
5/31/2021	\$13,528	\$50,543	\$40,591	(\$72,786)	\$72,924,296	\$3,834	\$0	\$0	\$0	\$0	\$0	\$0	\$72,960,006
6/15/2021	(\$2,725)	(\$992)	\$16,148	\$1,704	(\$4,874,289)	\$83,312,204	\$0	\$0	\$0	\$0	\$0	\$0	\$78,452,050
6/30/2021	(\$140)	(\$16,045)	(\$13,949)	\$12,034	(\$66,960)	\$76,450,435	\$141,978	\$0	\$0	\$0	\$0	\$0	\$76,507,355
7/15/2021	\$2,135	(\$410)	\$23,682	(\$1,349)	\$51,060	(\$5,392,144)	\$75,165,139	\$0	\$0	\$0	\$0	\$0	\$69,848,113
7/31/2021	\$5,540	\$6,933	\$14,246	\$25,374	\$49,495	(\$99,815)	\$74,333,478	\$61,978	\$0	\$0	\$0	\$0	\$74,397,229
8/15/2021	\$1,142	\$2,118	(\$238)	\$8,755	\$36,639	\$29,667	(\$4,584,327)	\$73,358,210	\$0	\$0	\$0	\$0	\$68,851,966
8/31/2021	\$3,450	\$4,160	\$984	\$3,871	\$12,134	\$7,193	(\$111,742)	\$84,640,174	\$190,130	\$0	\$0	\$0	\$84,750,354
9/15/2021	\$7,423	\$5,825	\$431,070	\$439,601	\$13,838	\$5,424	(\$58,919)	(\$5,141,399)	\$79,583,811	\$0	\$0	\$0	\$75,286,674
9/30/2021	(\$479)	\$4,377	\$6,572	\$6,320	\$3,884	(\$58,365)	\$16,962	(\$208,042)	\$76,678,400	\$150,475	\$0	\$0	\$76,600,103
10/15/2021	(\$5,177)	\$495	(\$2,575)	(\$2,621)	(\$1,154)	\$1,963	(\$3,704)	(\$69,585)	(\$5,323,551)	\$80,962,468	\$0	\$0	\$75,556,559
10/31/2021	\$963	\$970	(\$1,003)	\$247	\$1,293	(\$4,521)	\$1,023	\$11,599	(\$131,076)	\$75,605,657	\$156,872	\$0	\$75,642,023
11/15/2021	(\$1,311)	(\$646)	(\$77)	(\$781)	\$6,345	\$5,108	(\$1,024)	\$5,728	(\$60,705)	(\$5,213,612)	\$84,264,220	\$0	\$79,003,245
11/30/2021	\$3,544	\$7,371	\$24,847	\$10,862	(\$785)	(\$26,888)	\$1,301	(\$12,648)	(\$1,192)	(\$186,224)	\$73,445,604	\$9,909	\$73,275,701
12/15/2021	\$205	(\$136,050)	(\$63,940)	\$5,360	(\$127,623)	(\$64,057)	\$6,808	(\$60,921)	\$54,204	(\$25,469)	(\$4,946,208)	\$88,177,020	\$82,819,329
12/31/2021	\$1,787	\$5,447	\$2,024	\$1,466	(\$2,328)	(\$310)	(\$1,096)	\$21,368	(\$7,823)	(\$31,121)	(\$108,351)	\$77,300,626	\$77,181,690
1/15/2022													\$0
1/31/2022													\$0
2/15/2022													\$0
2/28/2022													\$0
Total	\$136,157,340	\$130,833,894	\$155,693,782	\$147,628,501	\$140,820,767	\$154,169,729	\$144,905,877	\$152,606,461	\$150,982,198	\$151,262,174	\$152,812,138	\$165,487,555	\$1,783,360,416
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.029720	1.0027
Incurred	\$136,157,340	\$130,833,894	\$155,693,782	\$147,628,501	\$140,820,767	\$154,169,729	\$144,905,877	\$152,606,461	\$150,982,198	\$151,262,174	\$152,812,138	\$160,711,198	\$1,778,584,059
January to December 2021				\$	1,778,584,059								
Remove Benefit Changes in Experience Period				\$	-								
January to December 2021 Remove Benefit Change Impact				\$	1,778,584,059								
Seasonality Adjustment to complete CY 2021					1.000								
Estimated 2021 - Raw				\$	1,778,584,059								
Lives and Trend Adjustment					1.000								
Estimated 2021 - Adjusted for Lives and Trend				\$	1,778,584,059								
Benefit Changes				\$	-								
Projected 2021				\$	1,778,584,059								

**Exhibit VB
EGWP**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$65,906,641	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,906,641
1/31/2021	\$61,882,230	\$197,232	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$62,079,462
2/15/2021	(\$2,590,305)	\$67,708,637	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,118,331
2/28/2021	(\$67,188)	\$50,316,031	\$218,451	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,467,295
3/15/2021	\$6,010	(\$2,114,036)	\$68,982,136	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$66,874,110
3/31/2021	\$33,698	(\$110,672)	\$68,978,869	\$203,507	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$69,105,401
4/15/2021	(\$1,019)	(\$40,966)	(\$2,411,954)	\$68,587,441	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$66,133,503
4/30/2021	\$2,916	(\$18,899)	(\$175,016)	\$65,795,220	\$103,471	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,707,693
5/15/2021	\$6,496	(\$2,563)	(\$30,968)	(\$3,149,964)	\$66,493,409	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$63,316,410
5/31/2021	\$6,121	(\$5,988)	(\$7,925)	(\$69,354)	\$63,489,453	\$181,294	\$0	\$0	\$0	\$0	\$0	\$0	\$63,593,600
6/15/2021	(\$5,637)	(\$10,272)	(\$3,717)	(\$19,395)	(\$3,079,035)	\$75,293,122	\$0	\$0	\$0	\$0	\$0	\$0	\$72,175,066
6/30/2021	(\$6,932)	(\$689)	(\$691)	(\$81,147)	(\$101,487)	\$66,635,096	\$252,619	\$0	\$0	\$0	\$0	\$0	\$66,696,769
7/15/2021	(\$3,316)	\$204	(\$1,824)	\$4,227	\$3,186	(\$3,244,818)	\$69,941,675	\$0	\$0	\$0	\$0	\$0	\$66,699,334
7/31/2021	(\$739)	(\$13,585)	(\$11,182)	(\$593)	(\$6,650)	(\$188,129)	\$68,289,362	\$42,204	\$0	\$0	\$0	\$0	\$68,110,687
8/15/2021	(\$2,023)	(\$2,982)	(\$32,383)	\$4	(\$2,718)	(\$27,301)	(\$2,903,577)	\$67,820,723	\$0	\$0	\$0	\$0	\$64,849,742
8/31/2021	\$9	\$6,414	(\$1,323)	(\$1,287)	\$841	(\$20,671)	(\$155,781)	\$75,290,579	\$164,689	\$0	\$0	\$0	\$75,283,472
9/15/2021	(\$8,681)	(\$5,237)	(\$5,219)	\$65,470	(\$7,010)	\$15,180	(\$76,492)	(\$2,773,853)	\$70,937,848	\$0	\$0	\$0	\$68,142,008
9/30/2021	(\$15,500)	\$746	\$13	(\$1,763)	(\$9,926)	(\$49,101)	(\$8,854)	(\$189,030)	\$69,121,999	\$234,464	\$0	\$0	\$69,083,049
10/15/2021	(\$2,707)	(\$4,126)	(\$1,754)	(\$4,336)	(\$1,004)	(\$11,173)	(\$23,602)	(\$9,190)	(\$3,266,452)	\$74,118,086	\$0	\$0	\$70,793,742
10/31/2021	(\$111)	(\$243)	(\$802)	(\$24,677)	(\$13,174)	\$1,304	(\$2,894)	(\$8,733)	(\$146,310)	\$67,210,217	\$156,135	\$0	\$67,170,713
11/15/2021	(\$974)	(\$33)	(\$2,823)	(\$5,535)	(\$2,982)	(\$14,281)	(\$5,861)	(\$6,941)	(\$29,857)	(\$2,888,167)	\$75,386,603	\$0	\$72,429,149
11/30/2021	(\$41,340)	(\$267)	(\$143)	(\$422)	(\$285)	(\$1,961)	(\$1,548)	\$1,822	\$3,430	(\$129,514)	\$67,260,106	\$35,979	\$67,125,857
12/15/2021	(\$108)	(\$44)	(\$138)	\$19,774	(\$334)	\$621	(\$71,026)	(\$16,884)	(\$28,304)	(\$38,198)	(\$3,231,418)	\$79,065,653	\$75,699,594
12/31/2021	\$31	(\$3,444)	(\$2,534)	(\$847)	(\$16,735)	(\$3,426)	(\$33,421)	(\$8,842)	(\$42,738)	(\$3,818)	(\$184,606)	\$68,705,422	\$68,405,041
1/15/2022													\$0
1/31/2022													\$0
2/15/2022													\$0
2/28/2022													\$0
Total	\$125,097,572	\$115,895,218	\$135,489,075	\$131,316,325	\$126,849,021	\$138,565,755	\$135,200,601	\$140,141,855	\$136,714,305	\$138,503,071	\$139,386,818	\$147,807,054	\$1,610,966,669
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.019230	1.0017
Incurred	\$125,097,572	\$115,895,218	\$135,489,075	\$131,316,325	\$126,849,021	\$138,565,755	\$135,200,601	\$140,141,855	\$136,714,305	\$138,503,071	\$139,386,818	\$145,018,416	\$1,608,178,031
January to December 2021				\$ 1,608,178,031									
Remove Benefit Changes in Experience Period				\$ -									
January to December 2021 Remove Benefit Change Impact				\$ 1,608,178,031									
Seasonality Adjustment to complete CY 2021				1.000									
Estimated 2021 - Raw				\$ 1,608,178,031									
Lives and Trend Adjustment				1.000									
Estimated 2021 - Adjusted for Lives and Trend				\$ 1,608,178,031									
Benefit Changes				\$ -									
Projected 2021				\$ 1,608,178,031									

**Exhibit VC
Combined (Commercial + EGWP)**

**2021 INCURRED CLAIMS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	\$137,979,094	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$137,979,094
1/31/2021	\$130,565,609	\$368,978	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$130,934,587
2/15/2021	(\$7,130,069)	\$144,850,849	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$137,720,780
2/28/2021	(\$221,721)	\$108,297,139	\$393,661	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$108,469,079
3/15/2021	\$11,758	(\$6,471,921)	\$148,118,228	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$141,658,065
3/31/2021	\$49,479	(\$145,399)	\$149,344,308	\$357,149	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$149,605,537
4/15/2021	\$44,403	(\$37,510)	(\$6,811,069)	\$147,589,250	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$140,785,074
4/30/2021	(\$1,216)	(\$19,058)	(\$254,808)	\$138,614,201	\$193,943	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$138,533,062
5/15/2021	\$9,596	(\$8,513)	(\$13,401)	(\$7,933,952)	\$139,197,857	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$131,251,586
5/31/2021	\$19,650	\$44,554	\$32,666	(\$142,139)	\$136,413,748	\$185,127	\$0	\$0	\$0	\$0	\$0	\$0	\$136,553,606
6/15/2021	(\$8,362)	(\$11,264)	\$12,431	(\$17,691)	(\$7,953,324)	\$158,605,326	\$0	\$0	\$0	\$0	\$0	\$0	\$150,627,115
6/30/2021	(\$7,071)	(\$16,734)	(\$14,640)	(\$69,113)	(\$168,446)	\$143,085,531	\$394,597	\$0	\$0	\$0	\$0	\$0	\$143,204,124
7/15/2021	(\$1,181)	(\$206)	\$21,858	\$2,877	\$54,247	(\$8,636,962)	\$145,106,814	\$0	\$0	\$0	\$0	\$0	\$136,547,446
7/31/2021	\$4,800	(\$6,652)	\$3,064	\$24,782	\$42,844	(\$287,944)	\$142,622,840	\$104,183	\$0	\$0	\$0	\$0	\$142,507,917
8/15/2021	(\$882)	(\$864)	(\$32,621)	\$8,759	\$33,921	\$2,366	(\$7,487,904)	\$141,178,932	\$0	\$0	\$0	\$0	\$133,701,708
8/31/2021	\$3,460	\$10,575	(\$339)	\$2,584	\$12,975	(\$13,477)	(\$267,523)	\$159,930,753	\$354,819	\$0	\$0	\$0	\$160,033,826
9/15/2021	(\$1,257)	\$588	\$425,851	\$505,071	\$6,829	\$20,604	(\$135,410)	(\$7,915,252)	\$150,521,659	\$0	\$0	\$0	\$143,428,682
9/30/2021	(\$15,979)	\$5,123	\$6,585	\$4,556	(\$6,041)	(\$107,466)	\$8,108	(\$397,072)	\$145,800,399	\$384,939	\$0	\$0	\$145,683,152
10/15/2021	(\$7,884)	(\$3,631)	(\$4,329)	(\$6,956)	(\$2,157)	(\$9,210)	(\$27,306)	(\$78,776)	(\$8,590,003)	\$155,080,554	\$0	\$0	\$146,350,302
10/31/2021	\$852	\$727	(\$1,805)	(\$24,431)	(\$11,880)	(\$3,218)	(\$1,871)	\$2,866	(\$277,386)	\$142,815,874	\$313,007	\$0	\$142,812,736
11/15/2021	(\$2,286)	(\$679)	(\$2,900)	(\$6,316)	\$3,363	(\$9,173)	(\$6,885)	(\$1,213)	(\$90,561)	(\$8,101,779)	\$159,650,823	\$0	\$151,432,394
11/30/2021	(\$37,796)	\$7,103	\$24,704	\$10,441	(\$1,069)	(\$28,849)	(\$247)	(\$10,826)	\$2,237	(\$315,738)	\$140,705,710	\$45,888	\$140,401,558
12/15/2021	\$97	(\$136,094)	(\$64,078)	\$25,134	(\$127,957)	(\$63,436)	(\$64,218)	(\$77,805)	\$25,901	(\$63,667)	(\$8,177,626)	\$167,242,673	\$158,518,922
12/31/2021	\$1,818	\$2,003	(\$509)	\$619	(\$19,063)	(\$3,735)	(\$34,518)	\$12,526	(\$50,561)	(\$34,939)	(\$292,957)	\$146,006,048	\$145,586,731
1/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/15/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2/28/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$261,254,912	\$246,729,112	\$291,182,857	\$278,944,826	\$267,669,788	\$292,735,484	\$280,106,478	\$292,748,316	\$287,696,503	\$289,765,245	\$292,198,956	\$313,294,609	\$3,394,327,084
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.024744	1.0022
Incurred	\$261,254,912	\$246,729,112	\$291,182,857	\$278,944,826	\$267,669,788	\$292,735,484	\$280,106,478	\$292,748,316	\$287,696,503	\$289,765,245	\$292,198,956	\$305,729,614	\$3,386,762,089

January to December 2021	\$ 3,386,762,089
Remove Benefit Changes in Experience Period	\$ -
January to December 2021 Remove Benefit Change Impact	\$ 3,386,762,089

Seasonality Adjustment to complete CY 2021	1.000
Estimated 2021 - Raw	\$ 3,386,762,089

Lives and Trend Adjustment	1.000
Estimated 2021 - Adjusted for Lives and Trend	\$ 3,386,762,089

Benefit Changes	\$ -
Projected 2021	\$ 3,386,762,089

Exhibit VIA
Commercial
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number
1/15/2021	355,146	355,146	\$ 72,072,454	\$ 72,072,454	1
1/31/2021	332,079	332,079	\$ 68,855,125	\$ 68,855,125	2
2/15/2021	327,918	327,918	\$ 72,602,449	\$ 72,602,449	3
2/28/2021	271,090	271,090	\$ 58,001,785	\$ 58,001,785	4
3/15/2021	352,460	352,460	\$ 74,783,955	\$ 74,783,955	5
3/31/2021	380,975	380,975	\$ 80,500,136	\$ 80,500,136	6
4/15/2021	362,278	362,278	\$ 74,651,571	\$ 74,651,571	7
4/30/2021	359,033	359,033	\$ 72,825,369	\$ 72,825,369	8
5/15/2021	341,229	341,229	\$ 67,935,177	\$ 67,935,177	9
5/31/2021	344,998	344,998	\$ 72,960,006	\$ 72,960,006	10
6/15/2021	366,228	366,228	\$ 78,452,050	\$ 78,452,050	11
6/30/2021	348,852	348,852	\$ 76,507,355	\$ 76,507,355	12
7/15/2021	339,102	339,102	\$ 69,848,113	\$ 69,848,113	13
7/31/2021	357,206	357,206	\$ 74,397,229	\$ 74,397,229	14
8/15/2021	332,378	332,378	\$ 68,851,966	\$ 68,851,966	15
8/31/2021	382,930	382,930	\$ 84,750,354	\$ 84,750,354	16
9/15/2021	340,276	340,276	\$ 75,286,674	\$ 75,286,674	17
9/30/2021	361,278	361,278	\$ 76,600,103	\$ 76,600,103	18
10/15/2021	376,108	376,108	\$ 75,556,559	\$ 75,556,559	19
10/31/2021	379,818	379,818	\$ 75,642,023	\$ 75,642,023	20
11/15/2021	389,505	389,505	\$ 79,003,245	\$ 79,003,245	21
11/30/2021	366,101	366,101	\$ 73,275,701	\$ 73,275,701	22
12/15/2021	402,109	402,109	\$ 82,819,329	\$ 82,819,329	23
12/31/2021	379,089	379,089	\$ 77,181,690	\$ 77,181,690	24
1/15/2022	-	-	\$ -	\$ -	25
1/31/2022	-	-	\$ -	\$ -	26
2/15/2022	-	-	\$ -	\$ -	27
2/28/2022	-	-	\$ -	\$ -	29
2021 YTD Totals	8,548,186	-	-	8,548,186	1,783,360,416

Exhibit VIB
EGWP
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number			
1/15/2021	327,975	327,975	\$ 65,906,641	\$ 65,906,641	1			
1/31/2021	310,220	310,220	\$ 62,079,462	\$ 62,079,462	2			
2/15/2021	309,960	309,960	\$ 65,118,331	\$ 65,118,331	3			
2/28/2021	251,934	251,934	\$ 50,467,295	\$ 50,467,295	4			
3/15/2021	324,072	324,072	\$ 66,874,110	\$ 66,874,110	5			
3/31/2021	334,618	334,618	\$ 69,105,401	\$ 69,105,401	6			
4/15/2021	318,945	318,945	\$ 66,133,503	\$ 66,133,503	7			
4/30/2021	314,402	314,402	\$ 65,707,693	\$ 65,707,693	8			
5/15/2021	306,408	306,408	\$ 63,316,410	\$ 63,316,410	9			
5/31/2021	313,961	313,961	\$ 63,593,600	\$ 63,593,600	10			
6/15/2021	340,889	340,889	\$ 72,175,066	\$ 72,175,066	11			
6/30/2021	318,196	318,196	\$ 66,696,769	\$ 66,696,769	12			
7/15/2021	317,581	317,581	\$ 66,699,334	\$ 66,699,334	13			
7/31/2021	326,691	326,691	\$ 68,110,687	\$ 68,110,687	14			
8/15/2021	305,113	305,113	\$ 64,849,742	\$ 64,849,742	15			
8/31/2021	346,875	346,875	\$ 75,283,472	\$ 75,283,472	16			
9/15/2021	319,950	319,950	\$ 68,142,008	\$ 68,142,008	17			
9/30/2021	320,329	320,329	\$ 69,083,049	\$ 69,083,049	18			
10/15/2021	324,082	324,082	\$ 70,793,742	\$ 70,793,742	19			
10/31/2021	324,466	324,466	\$ 67,170,713	\$ 67,170,713	20			
11/15/2021	334,107	334,107	\$ 72,429,149	\$ 72,429,149	21			
11/30/2021	315,024	315,024	\$ 67,125,857	\$ 67,125,857	22			
12/15/2021	345,319	345,319	\$ 75,699,594	\$ 75,699,594	23			
12/31/2021	320,833	320,833	\$ 68,405,041	\$ 68,405,041	24			
1/15/2022	-	-	\$ -	\$ -	25			
1/31/2022	-	-	\$ -	\$ -	26			
2/15/2022	-	-	\$ -	\$ -	27			
2/28/2022	-	-	\$ -	\$ -	28			
2021 YTD Totals	7,671,950	-	-	7,671,950	\$ 1,610,966,669	\$ -	\$ -	\$ 1,610,966,669

Exhibit VIC
Combined (Commercial + EGWP)
2021 Claims Activity by Cycle

Cycle Date	2021 Inc Scripts	Total Scripts	2021 Inc Claims	Total Claims	Cycle Number
1/15/2021	683,121	683,121	\$ 137,979,094	\$ 137,979,094	1
1/31/2021	642,299	642,299	\$ 130,934,587	\$ 130,934,587	2
2/15/2021	637,878	637,878	\$ 137,720,780	\$ 137,720,780	3
2/28/2021	523,024	523,024	\$ 108,469,079	\$ 108,469,079	4
3/15/2021	676,532	676,532	\$ 141,658,065	\$ 141,658,065	5
3/31/2021	715,593	715,593	\$ 149,605,537	\$ 149,605,537	6
4/15/2021	681,223	681,223	\$ 140,785,074	\$ 140,785,074	7
4/30/2021	673,435	673,435	\$ 138,533,062	\$ 138,533,062	8
5/15/2021	647,637	647,637	\$ 131,251,586	\$ 131,251,586	9
5/31/2021	658,959	658,959	\$ 136,553,606	\$ 136,553,606	10
6/15/2021	707,117	707,117	\$ 150,627,115	\$ 150,627,115	11
6/30/2021	667,048	667,048	\$ 143,204,124	\$ 143,204,124	12
7/15/2021	656,683	656,683	\$ 136,547,446	\$ 136,547,446	13
7/31/2021	683,897	683,897	\$ 142,507,917	\$ 142,507,917	14
8/15/2021	637,491	637,491	\$ 133,701,708	\$ 133,701,708	15
8/31/2021	729,805	729,805	\$ 160,033,826	\$ 160,033,826	16
9/15/2021	660,226	660,226	\$ 143,428,682	\$ 143,428,682	17
9/30/2021	681,607	681,607	\$ 145,683,152	\$ 145,683,152	18
10/15/2021	700,190	700,190	\$ 146,350,302	\$ 146,350,302	19
10/31/2021	704,284	704,284	\$ 142,812,736	\$ 142,812,736	20
11/15/2021	723,612	723,612	\$ 151,432,394	\$ 151,432,394	21
11/30/2021	681,125	681,125	\$ 140,401,558	\$ 140,401,558	22
12/15/2021	747,428	747,428	\$ 158,518,922	\$ 158,518,922	23
12/31/2021	699,922	699,922	\$ 145,586,731	\$ 145,586,731	24
1/15/2022	-	-	\$ -	\$ -	25
1/31/2022	-	-	\$ -	\$ -	26
2/15/2022	-	-	\$ -	\$ -	27
2/28/2022	-	-	\$ -	\$ -	28
2021 YTD Totals	16,220,136	- - 16,220,136	\$ 3,394,327,084	\$ - \$ - \$ 3,394,327,084	

**Exhibit VIIa
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Cash Basis													
		<u>Normalized 2021 Claims Inc</u>	<u>2022 Net Trend</u>	<u>2022 Claims Inc</u>	<u>2022 Plan Changes</u>	<u>2022 Normalized Claims Inc</u>	<u>Margin 2.0%</u>	<u>2022 Rebates</u>	<u>2022 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2022 Required Premium</u>	<u>2021 Annual Premium</u>	<u>2022 Budget Rec.</u>
Combined	ee	\$2,076,228,792	10.2%	\$2,288,831,371	\$0	\$2,288,831,371	\$45,776,627	(\$684,460,358)	(\$351,114,748)	\$14,432,864	\$15,046,228	\$0	\$1,328,511,985	\$1,150,406,645	15.5%
	dep	\$1,277,937,269	10.2%	\$1,408,796,046	\$0	\$1,408,796,046	\$28,175,921	(\$421,291,432)	(\$216,114,247)	\$8,883,556	\$9,261,087	\$0	\$817,710,931	\$659,749,934	23.9%
	total	\$3,354,166,061	10.2%	\$3,697,627,417	\$0	\$3,697,627,417	\$73,952,548	(\$1,105,751,790)	(\$567,228,996)	\$23,316,421	\$24,307,315	\$0	\$2,146,222,917	\$1,810,156,579	18.6%
SEHP	ee	\$5,791,155	10.9%	\$6,422,987	\$0	\$6,422,987	\$128,460	(\$1,893,934)	0	0	\$30,357	\$0	\$4,687,869	\$3,134,870	49.5%
	dep	\$1,200,606	10.9%	\$1,331,596	\$0	\$1,331,596	\$26,632	(\$392,645)	0	0	\$6,293	\$0	\$971,876	\$432,587	124.7%
	total	\$6,991,761	10.9%	\$7,754,583	\$0	\$7,754,583	\$155,092	(\$2,286,579)	\$0	\$0	\$36,650	\$0	\$5,659,746	\$3,567,457	58.6%
Empire Plan	ee	\$2,070,437,636	10.2%	\$2,282,408,384	\$0	\$2,282,408,384	\$45,648,168	(\$682,566,424)	(\$351,114,748)	14,432,864	\$15,015,872	\$0	\$1,323,824,116	1,147,271,775	15.4%
	dep	\$1,276,736,663	10.2%	\$1,407,464,450	\$0	\$1,407,464,450	\$28,149,289	(\$420,898,787)	(\$216,114,247)	8,883,556	\$9,254,794	\$0	\$816,739,055	659,317,346	23.9%
	total	\$3,347,174,299	10.2%	\$3,689,872,834	\$0	\$3,689,872,834	\$73,797,457	(\$1,103,465,210)	(\$567,228,996)	\$23,316,421	\$24,270,665	\$0	\$2,140,563,171	\$1,806,589,121	18.5%

**Exhibit VIIIb
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Cash Basis														
		<u>Normalized 2021 Claims Inc</u>	<u>2022 Net Trend</u>	<u>2022 Claims Inc</u>	<u>2022 Plan Changes</u>	<u>2022 Normalized Claims Inc</u>	<u>Margin 2.0%</u>	<u>2022 Rebates</u>	<u>2022 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2022 Required Premium</u>	<u>2021 Annual Premium</u>	<u>2022 Budget Rec.</u>	
Combined	ee	\$2,105,545,507	10.3%	\$2,322,998,841	\$0	\$2,322,998,841	\$46,459,977	(\$668,404,732)	(\$347,311,924)	\$14,432,864	\$15,046,228	\$0	\$1,383,221,255	\$1,150,406,645	20.2%	
	dep	\$1,295,981,968	10.3%	\$1,429,826,427	\$0	\$1,429,826,427	\$28,596,529	(\$411,409,051)	(\$213,773,575)	\$8,883,556	\$9,261,087	\$0	\$851,384,973	\$659,749,934	29.0%	
	total	\$3,401,527,475	10.3%	\$3,752,825,269	\$0	\$3,752,825,269	\$75,056,505	(\$1,079,813,783)	(\$561,085,499)	\$23,316,421	\$24,307,315	\$0	\$2,234,606,228	\$1,810,156,579	23.4%	
SEHP	ee	\$5,791,155	10.9%	\$6,422,987	\$0	\$6,422,987	\$128,460	(\$1,893,934)	0	0	\$30,357	\$0	\$4,687,869	\$3,134,870	49.5%	
	dep	\$1,200,606	10.9%	\$1,331,596	\$0	\$1,331,596	\$26,632	(\$392,645)	0	0	\$6,293	\$0	\$971,876	\$432,587	124.7%	
	total	\$6,991,761	10.9%	\$7,754,583	\$0	\$7,754,583	\$155,092	(\$2,286,579)	\$0	\$0	\$36,650	\$0	\$5,659,746	\$3,567,457	58.6%	
Empire Plan	ee	\$2,099,754,352	10.3%	\$2,316,575,854	\$0	\$2,316,575,854	\$46,331,517	(\$666,510,798)	(\$347,311,924)	14,432,864	\$15,015,872	\$0	\$1,378,533,386	1,147,271,775	20.2%	
	dep	\$1,294,781,362	10.3%	\$1,428,494,831	\$0	\$1,428,494,831	\$28,569,897	(\$411,016,406)	(\$213,773,575)	8,883,556	\$9,254,794	\$0	\$850,413,097	659,317,346	29.0%	
	total	\$3,394,535,714	10.3%	\$3,745,070,686	\$0	\$3,745,070,686	\$74,901,414	(\$1,077,527,204)	(\$561,085,499)	\$23,316,421	\$24,270,665	\$0	\$2,228,946,482	\$1,806,589,121	23.4%	

**Exhibit VIIc
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 2% Margin
01/01/2022**

		Cash Basis														
		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 2.0%	2022 Rebates	2022 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.	
Combined	ee	\$2,096,405,733	9.2%	\$2,289,105,130	\$0	\$2,289,105,130	\$45,782,103	(\$684,801,599)	(\$351,060,182)	\$14,432,864	\$15,046,228	\$0	\$1,328,504,545	\$1,150,406,645	15.5%	
	dep	\$1,290,356,356	9.2%	\$1,408,964,547	\$0	\$1,408,964,547	\$28,179,291	(\$421,501,469)	(\$216,080,661)	\$8,883,556	\$9,261,087	\$0	\$817,706,352	\$659,749,934	23.9%	
	total	\$3,386,762,089	9.2%	\$3,698,069,677	\$0	\$3,698,069,677	\$73,961,394	(\$1,106,303,068)	(\$567,140,843)	\$23,316,421	\$24,307,315	\$0	\$2,146,210,897	\$1,810,156,579	18.6%	
SEHP	ee	\$5,791,155	10.9%	\$6,422,987	\$0	\$6,422,987	\$128,460	(\$1,893,934)	0	0	\$30,357	\$0	\$4,687,869	\$3,134,870	49.5%	
	dep	\$1,200,606	10.9%	\$1,331,596	\$0	\$1,331,596	\$26,632	(\$392,645)	0	0	\$6,293	\$0	\$971,876	\$432,587	124.7%	
	total	\$6,991,761	10.9%	\$7,754,583	\$0	\$7,754,583	\$155,092	(\$2,286,579)	\$0	\$0	\$36,650	\$0	\$5,659,746	\$3,567,457	58.6%	
Empire Plan	ee	\$2,090,614,578	9.2%	\$2,282,682,143	\$0	\$2,282,682,143	\$45,653,643	(\$682,907,665)	(\$351,060,182)	14,432,864	\$15,015,872	\$0	\$1,323,816,676	1,147,271,775	15.4%	
	dep	\$1,289,155,750	9.2%	\$1,407,632,951	\$0	\$1,407,632,951	\$28,152,659	(\$421,108,824)	(\$216,080,661)	8,883,556	\$9,254,794	\$0	\$816,734,475	659,317,346	23.9%	
	total	\$3,379,770,328	9.2%	\$3,690,315,094	\$0	\$3,690,315,094	\$73,806,302	(\$1,104,016,489)	(\$567,140,843)	\$23,316,421	\$24,270,665	\$0	\$2,140,551,151	\$1,806,589,121	18.5%	

**Exhibit VIII
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 0.0%	Cash Basis		Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
								2022 Med D Subsidy	2022 Rebates						
Combined	ee	\$2,076,228,792	10.2%	\$2,288,831,371	\$0	\$2,288,831,371	\$0	(\$684,460,358)	(\$351,114,748)	\$14,432,864	\$15,046,228	\$0	\$1,282,735,358	\$1,150,406,645	11.5%
	dep	\$1,277,937,269	10.2%	\$1,408,796,046	\$0	\$1,408,796,046	\$0	(\$421,291,432)	(\$216,114,247)	\$8,883,556	\$9,261,087	\$0	\$789,535,010	\$659,749,934	19.7%
	total	\$3,354,166,061	10.2%	\$3,697,627,417	\$0	\$3,697,627,417	\$0	(\$1,105,751,790)	(\$567,228,996)	\$23,316,421	\$24,307,315	\$0	\$2,072,270,368	\$1,810,156,579	14.5%
SEHP	ee	\$5,791,155	10.9%	\$6,422,987	\$0	\$6,422,987	\$0	(\$1,893,934)	0	0	\$30,357	\$0	\$4,559,410	\$3,134,870	45.4%
	dep	\$1,200,606	10.9%	\$1,331,596	\$0	\$1,331,596	\$0	(\$392,645)	0	0	\$6,293	\$0	\$945,244	\$432,587	118.5%
	total	\$6,991,761	10.9%	\$7,754,583	\$0	\$7,754,583	\$0	(\$2,286,579)	\$0	\$0	\$36,650	\$0	\$5,504,654	\$3,567,457	54.3%
Empire Plan	ee	\$2,070,437,636	10.2%	\$2,282,408,384	\$0	\$2,282,408,384	\$0	(\$682,566,424)	(\$351,114,748)	14,432,864	\$15,015,872	\$0	\$1,278,175,948	1,147,271,775	11.4%
	dep	\$1,276,736,663	10.2%	\$1,407,464,450	\$0	\$1,407,464,450	\$0	(\$420,898,787)	(\$216,114,247)	8,883,556	\$9,254,794	\$0	\$788,589,766	659,317,346	19.6%
	total	\$3,347,174,299	10.2%	\$3,689,872,834	\$0	\$3,689,872,834	\$0	(\$1,103,465,210)	(\$567,228,996)	\$23,316,421	\$24,270,665	\$0	\$2,066,765,714	\$1,806,589,121	14.4%

**Exhibit VIIe
Prescription Drug Program Premium Development - Non-Ratified**

**Budget Recommendation - With 0% Margin
01/01/2022**

		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 0.0%	Cash Basis		Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
								2022 Med D Subsidy	2022 Rebates						
Combined	ee	\$2,105,545,507	10.3%	\$2,322,998,841	\$0	\$2,322,998,841	\$0	(\$668,404,732)	(\$347,311,924)	\$14,432,864	\$15,046,228	\$0	\$1,336,761,278	\$1,150,406,645	16.2%
	dep	\$1,295,981,968	10.3%	\$1,429,826,427	\$0	\$1,429,826,427	\$0	(\$411,409,051)	(\$213,773,575)	\$8,883,556	\$9,261,087	\$0	\$822,788,444	\$659,749,934	24.7%
	total	\$3,401,527,475	10.3%	\$3,752,825,269	\$0	\$3,752,825,269	\$0	(\$1,079,813,783)	(\$561,085,499)	\$23,316,421	\$24,307,315	\$0	\$2,159,549,723	\$1,810,156,579	19.3%
SEHP	ee	\$5,791,155	10.9%	\$6,422,987	\$0	\$6,422,987	\$0	(\$1,893,934)	0	0	\$30,357	\$0	\$4,559,410	\$3,134,870	45.4%
	dep	\$1,200,606	10.9%	\$1,331,596	\$0	\$1,331,596	\$0	(\$392,645)	0	0	\$6,293	\$0	\$945,244	\$432,587	118.5%
	total	\$6,991,761	10.9%	\$7,754,583	\$0	\$7,754,583	\$0	(\$2,286,579)	\$0	\$0	\$36,650	\$0	\$5,504,654	\$3,567,457	54.3%
Empire Plan	ee	\$2,099,754,352	10.3%	\$2,316,575,854	\$0	\$2,316,575,854	\$0	(\$666,510,798)	(\$347,311,924)	14,432,864	\$15,015,872	\$0	\$1,332,201,869	1,147,271,775	16.1%
	dep	\$1,294,781,362	10.3%	\$1,428,494,831	\$0	\$1,428,494,831	\$0	(\$411,016,406)	(\$213,773,575)	8,883,556	\$9,254,794	\$0	\$821,843,200	659,317,346	24.7%
	total	\$3,394,535,714	10.3%	\$3,745,070,686	\$0	\$3,745,070,686	\$0	(\$1,077,527,204)	(\$561,085,499)	\$23,316,421	\$24,270,665	\$0	\$2,154,045,069	\$1,806,589,121	19.2%

**Exhibit VIII
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 0% Margin
01/01/2022**

		<u>Cash Basis</u>													
		Normalized 2021 Claims Inc	2022 Net Trend	2022 Claims Inc	2022 Plan Changes	2022 Normalized Claims Inc	Margin 0.0%	2022 Rebates	2022 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2022 Required Premium	2021 Annual Premium	2022 Budget Rec.
Combined	ee	\$2,096,405,733	9.2%	\$2,289,105,130	\$0	\$2,289,105,130	\$0	(\$684,801,599)	(\$351,060,182)	\$14,432,864	\$15,046,228	\$0	\$1,282,722,442	\$1,150,406,645	11.5%
	dep	\$1,290,356,356	9.2%	\$1,408,964,547	\$0	\$1,408,964,547	\$0	(\$421,501,469)	(\$216,080,661)	\$8,883,556	\$9,261,087	\$0	\$789,527,061	\$659,749,934	19.7%
	total	\$3,386,762,089	9.2%	\$3,698,069,677	\$0	\$3,698,069,677	\$0	(\$1,106,303,068)	(\$567,140,843)	\$23,316,421	\$24,307,315	\$0	\$2,072,249,503	\$1,810,156,579	14.5%
SEHP	ee	\$5,791,155	10.9%	\$6,422,987	\$0	\$6,422,987	\$0	(\$1,893,934)	0	0	\$30,357	\$0	\$4,559,410	\$3,134,870	45.4%
	dep	\$1,200,606	10.9%	\$1,331,596	\$0	\$1,331,596	\$0	(\$392,645)	0	0	\$6,293	\$0	\$945,244	\$432,587	118.5%
	total	\$6,991,761	10.9%	\$7,754,583	\$0	\$7,754,583	\$0	(\$2,286,579)	\$0	\$0	\$36,650	\$0	\$5,504,654	\$3,567,457	54.3%
Empire Plan	ee	\$2,090,614,578	9.2%	\$2,282,682,143	\$0	\$2,282,682,143	\$0	(\$682,907,665)	(\$351,060,182)	14,432,864	\$15,015,872	\$0	\$1,278,163,033	1,147,271,775	11.4%
	dep	\$1,289,155,750	9.2%	\$1,407,632,951	\$0	\$1,407,632,951	\$0	(\$421,108,824)	(\$216,080,661)	8,883,556	\$9,254,794	\$0	\$788,581,816	659,317,346	19.6%
	total	\$3,379,770,328	9.2%	\$3,690,315,094	\$0	\$3,690,315,094	\$0	(\$1,104,016,489)	(\$567,140,843)	\$23,316,421	\$24,270,665	\$0	\$2,066,744,849	\$1,806,589,121	14.4%

Exhibit VIIIA
2022 Premium Rate Recommendations (For Rates Effective January 1, 2022)

January 1, 2021 Actual Rates

	Monthly Rates			Biweekly Rates	
	<u>Employee</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
Empire Plan					
Empire - Ratified	\$177.28	\$198.64	\$375.92	\$81.60	\$173.03
Empire - Non-Ratified	\$177.28	\$198.64	\$375.92	\$81.60	\$173.03
SEHP	\$56.34	\$68.35	\$124.69	\$25.93	\$57.39
Excelsior Plan	\$177.28	\$187.36	\$364.64	N/A	N/A

January 1, 2022 Rates without Margin

	Monthly Rates			Biweekly Rates	
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
<i>Empire Plan - Total</i>					
Empire - Ratified	\$197.51	\$237.59	\$435.10	\$90.91	\$200.27
Empire - Non-Ratified	\$205.86	\$247.61	\$453.47	\$94.75	\$208.72
SEHP	\$81.94	\$149.35	\$231.29	\$37.71	\$106.46
Excelsior Plan	\$174.98	\$210.47	\$385.45	\$80.54	\$177.41

**Exhibit VIIg
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 2% Margin
01/01/2023**

		Cash Basis														
		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 2.0%	2023 Rebates	2023 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.	
Combined	ee	\$2,288,831,371	10.8%	\$2,536,558,770	\$0	\$2,536,558,770	\$50,731,175	(\$803,978,971)	(\$328,749,137)	(\$16,622,704)	\$15,318,802	\$0	\$1,453,257,935	\$1,238,467,439	17.3%	
	dep	\$1,408,796,046	10.8%	\$1,561,274,461	\$0	\$1,561,274,461	\$31,225,489	(\$494,856,200)	(\$202,348,015)	(\$10,231,422)	\$9,428,859	\$0	\$894,493,172	\$760,706,815	17.6%	
	total	\$3,697,627,417	10.8%	\$4,097,833,231	\$0	\$4,097,833,231	\$81,956,665	(\$1,298,835,172)	(\$531,097,152)	(\$26,854,125)	\$24,747,660	\$0	\$2,347,751,107	\$1,999,174,254	17.4%	
SEHP	ee	\$6,422,987	10.9%	\$7,126,071	\$0	\$7,126,071	\$142,521	(\$2,239,741)	0	0	\$31,054	\$0	\$5,059,905	\$3,312,368	52.8%	
	dep	\$1,331,596	10.9%	\$1,477,357	\$0	\$1,477,357	\$29,547	(\$464,337)	0	0	\$6,438	\$0	\$1,049,006	\$619,862	69.2%	
	total	\$7,754,583	10.9%	\$8,603,429	\$0	\$8,603,429	\$172,069	(\$2,704,079)	\$0	\$0	\$37,492	\$0	\$6,108,911	\$3,932,231	55.4%	
Empire Plan	ee	\$2,282,408,384	10.8%	\$2,529,432,699	\$0	\$2,529,432,699	\$50,588,654	(\$801,739,230)	(\$328,749,137)	(16,622,704)	\$15,287,748	\$0	\$1,448,198,030	\$1,235,155,071	17.2%	
	dep	\$1,407,464,450	10.8%	\$1,559,797,104	\$0	\$1,559,797,104	\$31,195,942	(\$494,391,863)	(\$202,348,015)	(10,231,422)	\$9,422,421	\$0	\$893,444,166	\$760,086,953	17.5%	
	total	\$3,689,872,834	10.8%	\$4,089,229,802	\$0	\$4,089,229,802	\$81,784,596	(\$1,296,131,093)	(\$531,097,152)	(\$26,854,125)	\$24,710,168	\$0	\$2,341,642,196	\$1,995,242,024	17.4%	

**Exhibit VIII
Prescription Drug Program Premium Development - NonRatified**

**Budget Recommendation - With 2% Margin
01/01/2023**

		<u>Cash Basis</u>														
		<u>Normalized 2022 Claims Inc</u>	<u>2023 Net Trend</u>	<u>2023 Claims Inc</u>	<u>2023 Plan Changes</u>	<u>2023 Normalized Claims Inc</u>	<u>Margin 2.0%</u>	<u>2023 Rebates</u>	<u>2023 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2023 Required Premium</u>	<u>2022 Annual Premium</u>	<u>2023 Budget Rec.</u>	
Combined	ee	\$2,322,998,841	10.8%	\$2,574,009,715	\$0	\$2,574,009,715	\$51,480,194	(\$782,056,804)	(\$328,132,335)	(\$16,622,704)	\$15,318,802	\$0	\$1,513,996,868	\$1,238,467,439	22.2%	
	dep	\$1,429,826,427	10.8%	\$1,584,325,850	\$0	\$1,584,325,850	\$31,686,517	(\$481,362,912)	(\$201,968,368)	(\$10,231,422)	\$9,428,859	\$0	\$931,878,525	\$463,509,497	101.0%	
	total	\$3,752,825,269	10.8%	\$4,158,335,566	\$0	\$4,158,335,566	\$83,166,711	(\$1,263,419,716)	(\$530,100,702)	(\$26,854,125)	\$24,747,660	\$0	\$2,445,875,393	\$1,701,976,936	43.7%	
SEHP	ee	\$6,422,987	10.9%	\$7,126,071	\$0	\$7,126,071	\$142,521	(\$2,239,741)	0	0	\$31,054	\$0	\$5,059,905	\$3,312,368	52.8%	
	dep	\$1,331,596	10.9%	\$1,477,357	\$0	\$1,477,357	\$29,547	(\$464,337)	0	0	\$6,438	\$0	\$1,049,006	\$619,862	69.2%	
	total	\$7,754,583	10.9%	\$8,603,429	\$0	\$8,603,429	\$172,069	(\$2,704,079)	\$0	\$0	\$37,492	\$0	\$6,108,911	\$3,932,231	55.4%	
Empire Plan	ee	\$2,316,575,854	10.8%	\$2,566,883,644	\$0	\$2,566,883,644	\$51,337,673	(\$779,817,063)	(\$328,132,335)	(16,622,704)	\$15,287,748	\$0	\$1,508,936,963	\$1,235,155,071	22.2%	
	dep	\$1,428,494,831	10.8%	\$1,582,848,493	\$0	\$1,582,848,493	\$31,656,970	(\$480,898,575)	(\$201,968,368)	(10,231,422)	\$9,422,421	\$0	\$930,829,519	\$462,889,635	101.1%	
	total	\$3,745,070,686	10.8%	\$4,149,732,137	\$0	\$4,149,732,137	\$82,994,643	(\$1,260,715,638)	(\$530,100,702)	(\$26,854,125)	\$24,710,168	\$0	\$2,439,766,482	\$1,698,044,706	43.7%	

**Exhibit VIII
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 2% Margin
01/01/2023**

		Cash Basis														
		<u>Normalized 2022 Claims Inc</u>	<u>2023 Net Trend</u>	<u>2023 Claims Inc</u>	<u>2023 Plan Changes</u>	<u>2023 Normalized Claims Inc</u>	<u>Margin 2.0%</u>	<u>2023 Rebates</u>	<u>2023 Med D Subsidy</u>	<u>Conversion of EGWP Subsidies to Incurred Basis</u>	<u>Expenses</u>	<u>Gain/ Loss Adj.</u>	<u>2023 Required Premium</u>	<u>2022 Annual Premium</u>	<u>2023 Budget Rec.</u>	
Combined	ee	\$2,289,105,130	10.8%	\$2,536,862,496	\$0	\$2,536,862,496	\$50,737,250	(\$803,802,087)	(\$328,749,137)	(\$16,622,704)	\$15,318,802	\$0	\$1,453,744,619	\$1,327,129,044	9.5%	
	dep	\$1,408,964,547	10.8%	\$1,561,461,407	\$0	\$1,561,461,407	\$31,229,228	(\$494,747,327)	(\$202,348,015)	(\$10,231,422)	\$9,428,859	\$0	\$894,792,730	\$817,354,338	9.5%	
	total	\$3,698,069,677	10.8%	\$4,098,323,902	\$0	\$4,098,323,902	\$81,966,478	(\$1,298,549,414)	(\$531,097,152)	(\$26,854,125)	\$24,747,660	\$0	\$2,348,537,349	\$2,144,483,382	9.5%	
SEHP	ee	\$6,422,987	10.9%	\$7,126,071	\$0	\$7,126,071	\$142,521	(\$2,239,741)	0	0	\$31,054	\$0	\$5,059,905	\$3,312,368	52.8%	
	dep	\$1,331,596	10.9%	\$1,477,357	\$0	\$1,477,357	\$29,547	(\$464,337)	0	0	\$6,438	\$0	\$1,049,006	\$619,862	69.2%	
	total	\$7,754,583	10.9%	\$8,603,429	\$0	\$8,603,429	\$172,069	(\$2,704,079)	\$0	\$0	\$37,492	\$0	\$6,108,911	\$3,932,231	55.4%	
Empire Plan	ee	\$2,282,682,143	10.8%	\$2,529,736,424	\$0	\$2,529,736,424	\$50,594,728	(\$801,562,346)	(\$328,749,137)	(16,622,704)	\$15,287,748	\$0	\$1,448,684,714	\$1,323,816,676	9.4%	
	dep	\$1,407,632,951	10.8%	\$1,559,984,049	\$0	\$1,559,984,049	\$31,199,681	(\$494,282,990)	(\$202,348,015)	(10,231,422)	\$9,422,421	\$0	\$893,743,724	\$816,734,475	9.4%	
	total	\$3,690,315,094	10.8%	\$4,089,720,474	\$0	\$4,089,720,474	\$81,794,409	(\$1,295,845,335)	(\$531,097,152)	(\$26,854,125)	\$24,710,168	\$0	\$2,342,428,438	\$2,140,551,151	9.4%	

**Exhibit VIIj
Prescription Drug Program Premium Development - Ratified**

**Budget Recommendation - With 0% Margin
01/01/2023**

		Cash Basis													
		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 0.0%	2023 Rebates	2023 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.
Combined	ee	\$2,288,831,371	10.8%	\$2,536,558,770	\$0	\$2,536,558,770	\$0	(\$803,978,971)	(\$328,749,137)	(\$16,622,704)	\$15,318,802	\$0	\$1,402,526,760	\$1,238,467,439	13.2%
	dep	\$1,408,796,046	10.8%	\$1,561,274,461	\$0	\$1,561,274,461	\$0	(\$494,856,200)	(\$202,348,015)	(\$10,231,422)	\$9,428,859	\$0	\$863,267,682	\$760,706,815	13.5%
	total	\$3,697,627,417	10.8%	\$4,097,833,231	\$0	\$4,097,833,231	\$0	(\$1,298,835,172)	(\$531,097,152)	(\$26,854,125)	\$24,747,660	\$0	\$2,265,794,442	\$1,999,174,254	13.3%
SEHP	ee	\$6,422,987	10.9%	\$7,126,071	\$0	\$7,126,071	\$0	(\$2,239,741)	0	0	\$31,054	\$0	\$4,917,384	\$3,312,368	48.5%
	dep	\$1,331,596	10.9%	\$1,477,357	\$0	\$1,477,357	\$0	(\$464,337)	0	0	\$6,438	\$0	\$1,019,458	\$619,862	64.5%
	total	\$7,754,583	10.9%	\$8,603,429	\$0	\$8,603,429	\$0	(\$2,704,079)	\$0	\$0	\$37,492	\$0	\$5,936,842	\$3,932,231	51.0%
Empire Plan	ee	\$2,282,408,384	10.8%	\$2,529,432,699	\$0	\$2,529,432,699	\$0	(\$801,739,230)	(\$328,749,137)	(16,622,704)	\$15,287,748	\$0	\$1,397,609,376	1,235,155,071	13.2%
	dep	\$1,407,464,450	10.8%	\$1,559,797,104	\$0	\$1,559,797,104	\$0	(\$494,391,863)	(\$202,348,015)	(10,231,422)	\$9,422,421	\$0	\$862,248,224	760,086,953	13.4%
	total	\$3,689,872,834	10.8%	\$4,089,229,802	\$0	\$4,089,229,802	\$0	(\$1,296,131,093)	(\$531,097,152)	(\$26,854,125)	\$24,710,168	\$0	\$2,259,857,600	\$1,995,242,024	13.3%

**Exhibit VIII
Prescription Drug Program Premium Development - NonRatified**

**Budget Recommendation - With 0% Margin
01/01/2023**

		Cash Basis													
		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 0.0%	2023 Rebates	2023 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.
Combined	ee	\$2,322,998,841	10.8%	\$2,574,009,715	\$0	\$2,574,009,715	\$0	(\$782,056,804)	(\$328,132,335)	(\$16,622,704)	\$15,318,802	\$0	\$1,462,516,674	\$1,238,467,439	18.1%
	dep	\$1,429,826,427	10.8%	\$1,584,325,850	\$0	\$1,584,325,850	\$0	(\$481,362,912)	(\$201,968,368)	(\$10,231,422)	\$9,428,859	\$0	\$900,192,008	\$463,509,497	94.2%
	total	\$3,752,825,269	10.8%	\$4,158,335,566	\$0	\$4,158,335,566	\$0	(\$1,263,419,716)	(\$530,100,702)	(\$26,854,125)	\$24,747,660	\$0	\$2,362,708,682	\$1,701,976,936	38.8%
SEHP	ee	\$6,422,987	10.9%	\$7,126,071	\$0	\$7,126,071	\$0	(\$2,239,741)	0	0	\$31,054	\$0	\$4,917,384	\$3,312,368	48.5%
	dep	\$1,331,596	10.9%	\$1,477,357	\$0	\$1,477,357	\$0	(\$464,337)	0	0	\$6,438	\$0	\$1,019,458	\$619,862	64.5%
	total	\$7,754,583	10.9%	\$8,603,429	\$0	\$8,603,429	\$0	(\$2,704,079)	\$0	\$0	\$37,492	\$0	\$5,936,842	\$3,932,231	51.0%
Empire Plan	ee	\$2,316,575,854	10.8%	\$2,566,883,644	\$0	\$2,566,883,644	\$0	(\$779,817,063)	(\$328,132,335)	(16,622,704)	\$15,287,748	\$0	\$1,457,599,290	\$1,235,155,071	18.0%
	dep	\$1,428,494,831	10.8%	\$1,582,848,493	\$0	\$1,582,848,493	\$0	(\$480,898,575)	(\$201,968,368)	(10,231,422)	\$9,422,421	\$0	\$899,172,549	\$462,889,635	94.3%
	total	\$3,745,070,686	10.8%	\$4,149,732,137	\$0	\$4,149,732,137	\$0	(\$1,260,715,638)	(\$530,100,702)	(\$26,854,125)	\$24,710,168	\$0	\$2,356,771,840	\$1,698,044,706	38.8%

**Exhibit VIII
Prescription Drug Program Premium Development - Blended**

**Budget Recommendation - With 0% Margin
01/01/2023**

		Cash Basis													
		Normalized 2022 Claims Inc	2023 Net Trend	2023 Claims Inc	2023 Plan Changes	2023 Normalized Claims Inc	Margin 0.0%	2023 Rebates	2023 Med D Subsidy	Conversion of EGWP Subsidies to Incurred Basis	Expenses	Gain/ Loss Adj.	2023 Required Premium	2022 Annual Premium	2023 Budget Rec.
Combined	ee	\$2,289,105,130	10.8%	\$2,536,862,496	\$0	\$2,536,862,496	\$0	(\$803,802,087)	(\$328,749,137)	(\$16,622,704)	\$15,318,802	\$0	\$1,403,007,369	\$1,281,475,401	9.5%
	dep	\$1,408,964,547	10.8%	\$1,561,461,407	\$0	\$1,561,461,407	\$0	(\$494,747,327)	(\$202,348,015)	(\$10,231,422)	\$9,428,859	\$0	\$863,563,502	\$789,201,679	9.4%
	total	\$3,698,069,677	10.8%	\$4,098,323,902	\$0	\$4,098,323,902	\$0	(\$1,298,549,414)	(\$531,097,152)	(\$26,854,125)	\$24,747,660	\$0	\$2,266,570,871	\$2,070,677,080	9.5%
SEHP	ee	\$6,422,987	10.9%	\$7,126,071	\$0	\$7,126,071	\$0	(\$2,239,741)	0	0	\$31,054	\$0	\$4,917,384	\$3,312,368	48.5%
	dep	\$1,331,596	10.9%	\$1,477,357	\$0	\$1,477,357	\$0	(\$464,337)	0	0	\$6,438	\$0	\$1,019,458	\$619,862	64.5%
	total	\$7,754,583	10.9%	\$8,603,429	\$0	\$8,603,429	\$0	(\$2,704,079)	\$0	\$0	\$37,492	\$0	\$5,936,842	\$3,932,231	51.0%
Empire Plan	ee	\$2,282,682,143	10.8%	\$2,529,736,424	\$0	\$2,529,736,424	\$0	(\$801,562,346)	(\$328,749,137)	(16,622,704)	\$15,287,748	\$0	\$1,398,089,985	1,278,163,033	9.4%
	dep	\$1,407,632,951	10.8%	\$1,559,984,049	\$0	\$1,559,984,049	\$0	(\$494,282,990)	(\$202,348,015)	(10,231,422)	\$9,422,421	\$0	\$862,544,043	788,581,816	9.4%
	total	\$3,690,315,094	10.8%	\$4,089,720,474	\$0	\$4,089,720,474	\$0	(\$1,295,845,335)	(\$531,097,152)	(\$26,854,125)	\$24,710,168	\$0	\$2,260,634,029	\$2,066,744,849	9.4%

Exhibit VIIIA
2023 Premium Rate Recommendations (For Rates Effective January 1, 2023)

January 1, 2022 Proposed Rates

	Monthly Rates			Biweekly Rates	
	<u>Employee</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
Empire Plan					
Empire - Ratified	\$190.86	\$229.00	\$419.86	\$87.85	\$193.25
Empire - Non-Ratified	\$190.86	\$139.46	\$330.32	\$87.85	\$152.04
SEHP	\$59.53	\$97.94	\$157.47	\$27.40	\$72.48
Excelsior Plan	\$133.92	\$119.20	\$253.12	N/A	N/A

January 1, 2023 Rates without Margin

	Monthly Rates			Biweekly Rates	
	<u>EMPLOYEE</u>	<u>DEPENDENT</u>	<u>FAMILY</u>	<u>Individual</u>	<u>Family</u>
<i>Empire Plan - Total</i>					
Empire - Ratified	\$215.96	\$259.78	\$475.74	\$99.40	\$218.97
Empire - Non-Ratified	\$225.23	\$270.90	\$496.13	\$103.67	\$228.36
SEHP	\$88.38	\$161.08	\$249.46	\$40.68	\$114.82
Excelsior Plan	\$191.45	\$230.27	\$421.72	\$88.12	\$194.11

**Exhibit Xa
2022 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>
Gross Cost Trend	8.64%	9.11%	8.87% <u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	8.80%	9.63%	9.19% Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%
Total Trend Factor	8.80%	9.63%	9.19%

Commercial LOB - Trend Assumptions

	Cost	Utilization
Generic	2.2%*	2.06%
Brand	7.90%	2.06%
Specialty	4.60%	10.28%
GDR Improvement	0.57%	
B GC/Day	13.05%	
Effective Utilization Trend	2.16%	

*Cost Trend after Generic Pipeline impact

EGWP LOB - Trend Assumptions

	Cost	Utilization
Generic	8.85%	1.45%
Brand	7.81%	1.45%
Specialty	11.46%	2.61%
GDR Improvement	0.46%	

Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend
 Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.

**Exhibit Xb
2023 Trend**

	<u>Commercial</u>	<u>EGWP</u>	<u>Combined</u>
Gross Cost Trend	10.63%	10.29%	10.47% <u>Inlcudes impact of any pricing adjustments</u>
Costs after Member Share - Trend	10.95%	10.69%	10.82% Combined
Factor Reflecting Change in Carrier	0.00%	0.00%	0.00%
Total Trend Factor	10.95%	10.69%	10.82% To Exhibit VII

Commercial LOB - Trend Assumptions

	Retail	
	Cost	Utilization
Generic	3.30%	2.18%
Brand	3.63%	2.18%
Specialty	5.42%	11.32%
GDR Improvement	0.18%	
B GC/Day	10.34%	
Effective Utilization Trend	2.30%	

*Cost Trend after Generic Pipeline impact

EGWP LOB - Trend Assumptions

	Cost	Utilization
Generic	1.24%	1.42%
Brand	5.20%	1.42%
Specialty	4.91%	11.50%
GDR Improvement	0.01%	

Generic Pipeline Impact calculated on claim by claim basis which results in lower overall trend
Note: Formulary Changes are topside adjustments to lower spend after these trends are applied.

Exhibit Xc
Trend Components: GROSS Trend

Total (Comm + EGWP)	2021			2022			2023		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	4.6%	2.3%	2.2%	11.7%	9.5%	2.0%	4.2%	2.4%	1.8%
NonSpec Brand	9.8%	7.4%	2.2%	10.0%	7.8%	2.0%	6.2%	4.4%	1.8%
Specialty (Gen + Brand)	13.4%	2.1%	11.0%	15.1%	7.5%	7.0%	17.2%	5.2%	11.4%

EGWP	2021			2022			2023		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	5.9%	5.7%	0.2%	10.3%	8.8%	1.4%	2.7%	1.2%	1.4%
NonSpec Brand	7.6%	7.4%	0.2%	9.3%	7.8%	1.4%	6.7%	5.2%	1.4%
Specialty (Gen + Brand)	13.8%	-1.6%	15.6%	14.3%	11.4%	2.6%	16.9%	4.9%	11.5%

COMM	2021			2022			2023		
	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util	Gross Trend	Price/Mix	Util
NonSpec Gen	1.8%	-0.4%	2.1%	12.5%	10.2%	2.1%	5.6%	3.3%	2.2%
NonSpec Brand	9.8%	7.5%	2.1%	10.1%	7.9%	2.1%	5.9%	3.6%	2.2%
Specialty (Gen + Brand)	11.7%	5.0%	6.4%	15.3%	4.6%	10.3%	17.4%	5.4%	11.3%

This exhibit was created to illustrate Price/Mix vs Utilization components of Trend, and will not necessarily tie to the other exhibits on this report. This is due to the following:

- This exhibit is on a Gross Cost basis (before Member Payments are taken into account).
- This exhibit does not take the "top-side" adjustments for Formulary decisions, UM programs, etc. into account.
- This exhibit does not adjust for benefit changes.
- Both EGWP and Commercial amounts are shown after Generic Pipeline impact.

2021 and 2022 and 2023 Pharma and EGWP Credits

	Total Paid in 2021 All years of incurral Paid in	Total Paid in 2022 Combined 2021 and 2022 Cash Basis Paid in	Total Paid in 2023 Combined 2022 and 2023 Cash Basis Paid in
	2021	2022	2023
Pharma Revenue	\$934,104,758	\$1,106,303,068	\$1,298,549,414
EGWP Credits			
Direct Monthly Subsidy	\$4,224,026	-\$13,808,172	-\$24,164,301
Coverage Gap Subsidy	\$230,659,803	\$249,845,580	\$263,909,828
Catastrophic Subsidy	\$166,457,513	\$416,922,762	\$277,759,515
LICS	\$0	\$27,184,221	\$13,592,110
Total EGWP	\$401,341,343	\$680,144,391	\$531,097,152
Total Credits	\$1,335,446,101	\$1,786,447,459	\$1,829,646,566
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>	\$20,620,174	-\$23,316,421	\$26,854,125
<i>Total Credits - After Adj</i>	\$1,356,066,275	\$1,763,131,038	\$1,856,500,692

Runout from all Prior Years

	Paid in 2021
Pharma Revenue	\$208,138,372
COB recoveries	
EGWP Credits	
Direct Monthly Subsidy	\$0
Coverage Gap Subsidy	\$65,580,941
Catastrophic Subsidy	\$0
LICS	\$0
Total EGWP	\$65,580,941
Total Credits	\$273,719,313
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>	<i>-\$68,374,054</i>
<i>Total Credits - After Adj</i>	<i>\$205,345,258</i>

2021 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2021	Paid in 2021	Paid in 2022
Pharma Revenue	\$987,673,451	\$725,966,387	\$261,707,064
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	\$4,660,258	\$4,224,026	\$0
Coverage Gap Subsidy	\$242,598,810	\$165,078,862	\$77,519,948
Catastrophic Subsidy	\$257,238,653	\$166,457,513	\$90,781,140
LICS	\$13,592,110	\$0	\$13,592,110
Total EGWP	\$518,089,832	\$335,760,402	\$181,893,198
Total Credits	\$1,505,763,282	\$1,061,726,789	\$443,600,261
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$88,994,228	-\$88,994,228
<i>Total Credits - After Adj</i>		\$1,150,721,017	\$354,606,034

2022 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2022	Paid in 2022	Paid in 2023
Pharma Revenue	\$1,148,017,485	\$844,596,004	\$303,421,481
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	(\$13,808,172)	-\$13,808,172	\$0
Coverage Gap Subsidy	\$253,233,847	\$172,325,633	\$80,908,214
Catastrophic Subsidy	\$277,759,515	\$226,730,184	\$51,029,331
LICS	\$13,592,110	\$0	\$13,592,110
Total EGWP	\$530,777,300	\$385,247,645	\$145,529,656
Total Credits	\$1,678,794,786	\$1,229,843,649	\$448,951,137
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$65,677,807	-\$65,677,807
<i>Total Credits - After Adj</i>		\$1,295,521,456	\$383,273,330

2023 Pharma and EGWP Credits

Incurred Basis

	Total Projected For 2023	Paid in 2023	Paid in 2024
Pharma Revenue	\$1,352,538,192	\$995,127,933	\$357,410,259
COB recoveries			
EGWP Credits			
Direct Monthly Subsidy	(\$24,164,301)	-\$24,164,301	\$0
Coverage Gap Subsidy	\$268,922,283	\$183,001,614	\$85,920,669
Catastrophic Subsidy	\$312,200,860	\$226,730,184	\$85,470,676
LICS	\$13,592,110	\$0	\$13,592,110
Total EGWP	\$570,550,953	\$385,567,497	\$184,983,456
Total Credits	\$1,923,089,145	\$1,380,695,429	\$542,393,715
<i>Credit due to Conversion of EGWP Subsidies to Incurred Basis</i>		\$92,531,932	-\$92,531,932
<i>Total Credits - After Adj</i>		\$1,473,227,362	\$449,861,783

Exhibit XIII
Projected 2021 Administrative Expenses

	[A]	[B]	[A] * [B] = [C]	[D]
	<u>Estimated # of Claims</u>	<u>Admin Fee Per Claim</u>	<u>Administrative Fee</u>	<u>Miscellaneous Fees</u>
Commercial	8,544,543	\$1.13	\$9,655,334	(\$936,134)
Medicare Primary (EGWP)	7,441,254	\$1.89	\$14,063,970	\$738,317
Medicare Enhanced (Wrap)	292,286	\$1.13	\$330,283	(\$67,801)
	<hr/>			
Total Administration Fees	16,278,083			\$23,783,969
Shared Communications Expense				\$0
Performance Adjustment and Other Credits				
Performance Guarantee Penalties - Paid Q1 2021			(\$480,000)	
Performance Guarantee Penalties - Paid Q2 2021			(\$75,373)	
Performance Guarantee Penalties - Paid Q3 2021			\$0	
Performance Guarantee Penalties - Paid Q4 2021			(\$1,732,500)	
Total Adjustments & Other Credits				<hr/> (\$2,287,873)
Total Administrative Expenses Projected				\$21,496,096

Exhibit XII Contracts ⁽¹⁾

	<u>Contracts</u>		
	<u>Individual</u>	<u>Family</u>	<u>Total</u>
Empire Rx - Ratified	246,742	258,130	504,873
Empire Rx - Non-Ratified	15,955	18,466	34,421
Empire Rx - Total	262,697	276,596	539,294
SEHP	4,109	527	4,637
Excelsior Plan			-
Total	266,807	277,124	543,931

Ratio of Family to Total 50.95%

(1) 2021 Monthly Enrollment by Premium Rating Group-Rx

**Exhibit XIVA - Scripts
Commercial**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	355,146	-	-	-	-	-	-	-	-	-	-	-	355,146
1/31/2021	330,409	1,670	-	-	-	-	-	-	-	-	-	-	332,079
2/15/2021	(19,804)	347,722	-	-	-	-	-	-	-	-	-	-	327,918
2/28/2021	(447)	269,767	1,770	-	-	-	-	-	-	-	-	-	271,090
3/15/2021	109	(19,243)	371,594	-	-	-	-	-	-	-	-	-	352,460
3/31/2021	348	(185)	379,333	1,479	-	-	-	-	-	-	-	-	380,975
4/15/2021	369	722	(20,915)	382,102	-	-	-	-	-	-	-	-	362,278
4/30/2021	396	467	381	357,173	616	-	-	-	-	-	-	-	359,033
5/15/2021	220	178	778	(21,603)	361,656	-	-	-	-	-	-	-	341,229
5/31/2021	146	276	(162)	(546)	345,260	24	-	-	-	-	-	-	344,998
6/15/2021	8	50	295	400	(23,734)	389,209	-	-	-	-	-	-	366,228
6/30/2021	44	69	382	557	(169)	346,563	1,406	-	-	-	-	-	348,852
7/15/2021	37	46	281	304	349	(23,750)	361,835	-	-	-	-	-	339,102
7/31/2021	28	53	202	443	550	(416)	355,745	601	-	-	-	-	357,206
8/15/2021	34	58	76	350	489	437	(21,921)	352,855	-	-	-	-	332,378
8/31/2021	51	86	81	142	347	369	(468)	380,759	1,563	-	-	-	382,930
9/15/2021	53	55	45	114	268	230	126	(23,038)	362,423	-	-	-	340,276
9/30/2021	44	183	208	96	104	181	218	(615)	359,460	1,399	-	-	361,278
10/15/2021	21	13	9	13	18	102	136	2	(23,084)	398,878	-	-	376,108
10/31/2021	26	15	24	41	22	26	118	211	(789)	378,639	1,485	-	379,818
11/15/2021	3	11	15	29	41	33	49	172	15	(23,170)	412,307	-	389,505
11/30/2021	162	305	1,030	286	49	42	39	82	119	(712)	364,612	87	366,101
12/15/2021	16	17	34	40	34	68	46	130	346	445	(22,094)	423,027	402,109
12/31/2021	22	186	79	44	(6)	27	21	(5)	109	109	(542)	379,045	379,089
1/15/2022													-
1/31/2022													-
2/15/2022													-
2/28/2022													-
Total	667,441	602,521	735,540	721,464	685,894	713,145	697,350	711,154	700,162	755,588	755,768	802,159	8,548,186
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.026200	1.002
Incurred	667,441	602,521	735,540	721,464	685,894	713,145	697,350	711,154	700,162	755,588	755,768	781,679	8,527,706

January to December 2021 8,527,706
 Remove Benefit Changes in Experience Period -
 January to December 2021 Remove Benefit Change Impact 8,527,706

Seasonality Adjustment to complete CY 2021 1.000
 Estimated 2021 - Raw 8,527,706

Lives and Trend Adjustment 1.000
 Estimated 2021 - Adjusted for Lives and Trend 8,527,706

Benefit Changes -
Projected 2021 8,527,706

**Exhibit XIVB - Scripts
EGWP**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	327,975	-	-	-	-	-	-	-	-	-	-	-	327,975
1/31/2021	308,772	1,448	-	-	-	-	-	-	-	-	-	-	310,220
2/15/2021	(9,423)	319,383	-	-	-	-	-	-	-	-	-	-	309,960
2/28/2021	125	250,257	1,552	-	-	-	-	-	-	-	-	-	251,934
3/15/2021	99	(9,245)	333,218	-	-	-	-	-	-	-	-	-	324,072
3/31/2021	(22)	407	332,534	1,699	-	-	-	-	-	-	-	-	334,618
4/15/2021	(18)	(36)	(10,492)	329,491	-	-	-	-	-	-	-	-	318,945
4/30/2021	(11)	2	412	313,533	466	-	-	-	-	-	-	-	314,402
5/15/2021	(17)	(12)	(35)	(10,896)	317,368	-	-	-	-	-	-	-	306,408
5/31/2021	11	3	(28)	199	312,309	1,467	-	-	-	-	-	-	313,961
6/15/2021	(34)	(40)	(41)	(3)	(11,848)	352,855	-	-	-	-	-	-	340,889
6/30/2021	(3)	(32)	(15)	(2)	400	316,370	1,478	-	-	-	-	-	318,196
7/15/2021	(27)	(29)	(44)	(2)	(21)	(12,213)	329,917	-	-	-	-	-	317,581
7/31/2021	(18)	(24)	(34)	(33)	(1)	168	326,266	367	-	-	-	-	326,691
8/15/2021	(13)	(18)	(11)	(25)	(15)	4	(11,585)	316,776	-	-	-	-	305,113
8/31/2021	4	4	(14)	(14)	(25)	35	298	345,169	1,418	-	-	-	346,875
9/15/2021	(28)	(23)	(6)	(25)	(23)	(27)	(59)	(11,287)	331,428	-	-	-	319,950
9/30/2021	(6)	(4)	(7)	(12)	(25)	(20)	(39)	37	318,820	1,585	-	-	320,329
10/15/2021	(1)	(5)	(2)	(12)	(13)	(38)	(9)	7	(11,312)	335,467	-	-	324,082
10/31/2021	4	(1)	1	(2)	2	-	(80)	12	125	322,923	1,482	-	324,466
11/15/2021	(1)	(1)	(2)	(5)	(3)	(14)	(31)	(3)	23	(11,390)	345,534	-	334,107
11/30/2021	(1)	(1)	(2)	(2)	(5)	(20)	(17)	(21)	(21)	162	314,841	111	315,024
12/15/2021	(8)	(2)	(3)	(4)	(4)	2	(20)	(21)	(23)	26	(11,760)	357,136	345,319
12/31/2021	-	-	(9)	(2)	(15)	(7)	(28)	(40)	(28)	(1)	299	320,664	320,833
1/15/2022													-
1/31/2022													-
2/15/2022													-
2/28/2022													-
Total	627,359	562,031	656,972	633,883	618,547	658,562	646,091	650,996	640,430	648,772	650,396	677,911	7,671,950
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.012377	1.0011
Incurred	627,359	562,031	656,972	633,883	618,547	658,562	646,091	650,996	640,430	648,772	650,396	669,623	7,663,662

January to December 2021	7,663,662
Remove Benefit Changes in Experience Period	-
January to December 2021 Remove Benefit Change Impact	7,663,662

Seasonality Adjustment to complete CY 2021	1.000
Estimated 2021 - Raw	7,663,662

Lives and Trend Adjustment	1.000
Estimated 2021 - Adjusted for Lives and Trend	7,663,662

Benefit Changes	-
Projected 2021	7,663,662

**Exhibit XIVC - Scripts
Combined (Commercial + EGWP)**

**2021 INCURRED SCRIPTS BASED ON
Claim cycles through December 31, 2021**

Cycle Date	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
1/15/2021	683,121	-	-	-	-	-	-	-	-	-	-	-	683,121
1/31/2021	639,181	3,118	-	-	-	-	-	-	-	-	-	-	642,299
2/15/2021	(29,227)	667,105	-	-	-	-	-	-	-	-	-	-	637,878
2/28/2021	(322)	520,024	3,322	-	-	-	-	-	-	-	-	-	523,024
3/15/2021	208	(28,488)	704,812	-	-	-	-	-	-	-	-	-	676,532
3/31/2021	326	222	711,867	3,178	-	-	-	-	-	-	-	-	715,593
4/15/2021	351	686	(31,407)	711,593	-	-	-	-	-	-	-	-	681,223
4/30/2021	385	469	793	670,706	1,082	-	-	-	-	-	-	-	673,435
5/15/2021	203	166	743	(32,499)	679,024	-	-	-	-	-	-	-	647,637
5/31/2021	157	279	(190)	(347)	657,569	1,491	-	-	-	-	-	-	658,959
6/15/2021	(26)	10	254	397	(35,582)	742,064	-	-	-	-	-	-	707,117
6/30/2021	41	37	367	555	231	662,933	2,884	-	-	-	-	-	667,048
7/15/2021	10	17	237	302	328	(35,963)	691,752	-	-	-	-	-	656,683
7/31/2021	10	29	168	410	549	(248)	682,011	968	-	-	-	-	683,897
8/15/2021	21	40	65	325	474	441	(33,506)	669,631	-	-	-	-	637,491
8/31/2021	55	90	67	128	322	404	(170)	725,928	2,981	-	-	-	729,805
9/15/2021	25	32	39	89	245	203	67	(34,325)	693,851	-	-	-	660,226
9/30/2021	38	179	201	84	79	161	179	(578)	678,280	2,984	-	-	681,607
10/15/2021	20	8	7	1	5	64	127	9	(34,396)	734,345	-	-	700,190
10/31/2021	30	14	25	39	24	26	38	223	(664)	701,562	2,967	-	704,284
11/15/2021	2	10	13	24	38	19	18	169	38	(34,560)	757,841	-	723,612
11/30/2021	161	304	1,028	284	44	22	22	61	98	(550)	679,453	198	681,125
12/15/2021	8	15	31	36	30	70	26	109	323	471	(33,854)	780,163	747,428
12/31/2021	22	186	70	42	(21)	20	(7)	(45)	81	108	(243)	699,709	699,922
1/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
1/31/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
2/15/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
2/28/2022	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,294,800	1,164,552	1,392,512	1,355,347	1,304,441	1,371,707	1,343,441	1,362,150	1,340,592	1,404,360	1,406,164	1,480,070	16,220,136
Completion	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.019822	1.0018
Incurred	1,294,800	1,164,552	1,392,512	1,355,347	1,304,441	1,371,707	1,343,441	1,362,150	1,340,592	1,404,360	1,406,164	1,451,302	16,191,368

January to December 2021	16,191,368
Remove Benefit Changes in Experience Period	-
January to December 2021 Remove Benefit Change Impact	16,191,368

Seasonality Adjustment to complete CY 2021	1.000
Estimated 2021 - Raw	16,191,368

Lives and Trend Adjustment	1.000
Estimated 2021 - Adjusted for Lives and Trend	16,191,368

Benefit Changes	-
Projected 2021	16,191,368