

# Administrative Costs at Minnesota Health Plans in 2013

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Minnesota Department of Health

March, 2015



Health Economics Program  
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# Introduction

The Minnesota Department of Health (MDH) is required to collect and publish information annually on administrative spending of health plans (group purchasers) that do business in Minnesota.<sup>1</sup> This report presents data on 2013 administrative spending for all health plans that reported more than \$3 million in total health premiums collected from Minnesota residents.

The detailed tables on the following pages present information on administrative spending as reported by group purchasers for each of 14 categories of administrative spending in accordance with Minnesota Statutes, section 62J.38. Appendix A provides the definitions of the 14 administrative spending categories included in this report.

Total administrative spending as a percentage of total spending<sup>2</sup> has steadily declined since 2001, down from 10.6% in 2001 to 7.2% of total spending in 2013. Over the past four years, administrative spending has remained relatively unchanged. Shown in Table 1 is administrative spending as a share of total health plan spending from 2001 to 2013.

**Table 1. Administrative Spending as Percent of Total Spending, 2001-2013**

<b>Year</b>	<b>Administrative Spending as Percent of Total Spending</b>
2001	10.6
2002	8.9
2003	8.3
2004	8.6
2005	8.3
2006	8.3
2007	8.4
2008	8.0
2009	7.9
2010	7.2
2011	7.3
2012	7.2
2013	7.2

While the average rate of administrative spending was 7.2%, there is great variation across Minnesota health plan companies, ranging from a low of less than one percent to approximately 35%, excluding two extreme outliers with data well out of this range, as shown in Table 2. The administrative spending at Minnesota's nonprofit health plan companies and affiliated insurance carriers representing the majority of the Minnesota market narrow that range from 3.5% to 13.5% of total spending.

As shown in Chart 1, the majority of administrative expenses are for General Administration, Claims Processing, and Product Management and Marketing. The distribution of administrative spending by category for nonprofit health plan companies closely resembles the distribution for the overall market,

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<sup>1</sup> Minnesota Statutes, section 62J.38, paragraph (b).

<sup>2</sup> Data for some carriers remain preliminary. MDH is working with those carriers on assuring consistency of reporting with data definitions.

which is not unexpected given the nonprofit health plan companies represent 89.2% of the Minnesota health insurance business as measured by the share of medical premium, as shown in Chart 2.

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

Comments or questions related to this report may be directed to [health.hep@state.mn.us](mailto:health.hep@state.mn.us).

**Table 2. Administrative Spending as Percent of Total Spending, 2013**

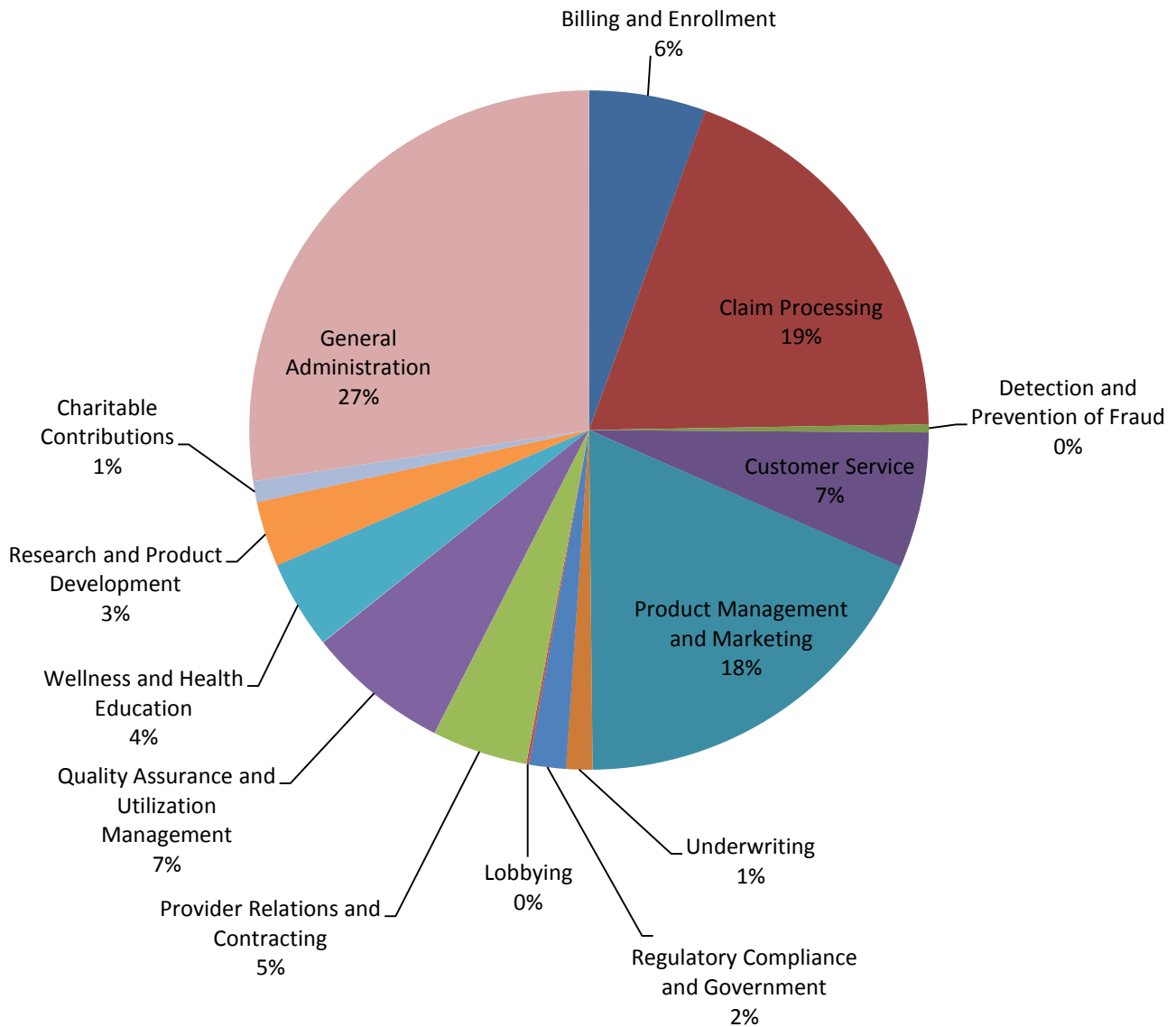
<b>2013 Health Plan Companies</b>	<b>Total 2013 Administrative Spending</b>	<b>Total 2013 Spending</b>	<b>2013 Administrative Spending (as a percent of total spending)</b>
Aetna Life Insurance Company	4,183,928	331,305,964	1.3%
American Family Mutual Insurance Company	1,116,672	6,557,179	17.0%
American Fidelity Assurance Company	642,806	1,776,097	36.2%
American Heritage Life Insurance Company	651,408	1,330,925	48.9%
Ameritas Life Insurance Corp	337,202	2,605,855	12.9%
BCS Insurance Company	37,501	2,232,272	1.7%
Bankers Life and Casualty Company	628,956	4,712,983	13.4%
Blue Cross Blue Shield of Minnesota	377,872,000	4,895,006,000	7.7%
Blue Plus	73,518,000	984,817,000	7.5%
Cigna Health & Life Insurance Company	7,936,285	346,243,826	2.3%
Companion Life Insurance Company	54,334	54,334	100% <sup>1</sup>
Connecticut General Life Insurance Company	1,506,393	90,097,887	1.7%
Continental Life Insurance Company of Brentwood TN	618,370	7,933,754	7.8%
Delta Dental Plan of Minnesota	67,665,181	1,102,035,411	6.1%
Envision Insurance Company	58,893	6,125,306	1.0%
Federated Mutual Insurance Company	6,923,088	48,284,107	14.3%
First Health Life & Health Insurance Company	787,705	23,331,086	3.4%
Guardian Life Insurance Company of America	2,805,203	12,897,362	21.8%
HCC Life Insurance Company	523,510	8,984,371	5.8%
HealthPartners Insurance Company	59,270,000	693,116,310	8.6%
HealthPartners, Inc.	222,255,961	3,004,334,442	7.4%
Humana Insurance Company	39,903,046	332,181,034	12.0%
HumanaDental Insurance Company	590,151	3,791,502	15.6%
Itasca Medical Care	4,132,910	46,374,891	8.9%
John Alden Life Insurance Company	420,470	2,735,102	15.4%
Lincoln National Life Insurance Company	704,458	6,250,163	11.3%
Medica Health Plans	43,826,749	1,248,732,095	3.5%
Medica Insurance Company	172,348,332	1,655,240,106	10.4%
Medica Self Insured	66,065,563	1,748,866,528	3.8%
Metropolitan HealthPlan (MHP)	20,198,801	150,536,122	13.4%
Metropolitan Life Insurance Company	6,319,841	65,088,380	9.7%
Mutual of Omaha Insurance Company	312,626	3,249,965	9.6%
Pan-American Life	150,604	3,505,238	4.3%
PreferredOne Community Health Plan	5,637,963	60,159,522	9.4%
PreferredOne Insurance Company	18,521,789	162,270,605	11.4%
PrimeWest Health	16,533,904	181,636,298	9.1%
Principal Life Insurance Company	4,171,826	14,437,449	28.9%
ReliaStar Life Insurance Company	1,548,388	20,143,225	7.7%
Sanford HealthPlan of Minnesota	375,229	3,660,256	10.3%
Security Life Insurance Company of America	1,166,972	4,535,171	25.7%
SilverScript Insurance Company	4,080,226	43,832,251	9.3%
South Country Health Alliance	15,616,221	169,249,510	9.2%
State Farm Mutual Automobile Insurance Company	2,557,155	18,996,690	13.5%
Sterling Life Insurance Company	713,637	7,569,997	9.4%
Sun Life Assurance Company of Canada	474,723	4,974,465	9.5%
Time Insurance Company	7,367,264	38,812,882	19.0%
UCare Minnesota	154,892,478	2,347,880,042	6.6%
Union Security Insurance Company	1,602,800	11,734,965	13.7%
United World Life Insurance Company	589,868	4,218,809	14.0%
UnitedHealthcare Insurance Company	33,587,410	208,262,965	16.1%
Washington National Insurance Company	638,018	1,910,412	33.4%
WellCare Health Insurance Company of Kentucky, Inc.	579,156	4,578,488	12.7%
<b>Total:</b>	<b>1,455,021,974</b>	<b>20,149,197,599</b>	
<b>Average:</b>			<b>7.2%</b>

<sup>1</sup>Stop Loss Only





**Chart 1.**  
**Administrative Spending at all Health Plan**  
**Companies in Minnesota, 2013**

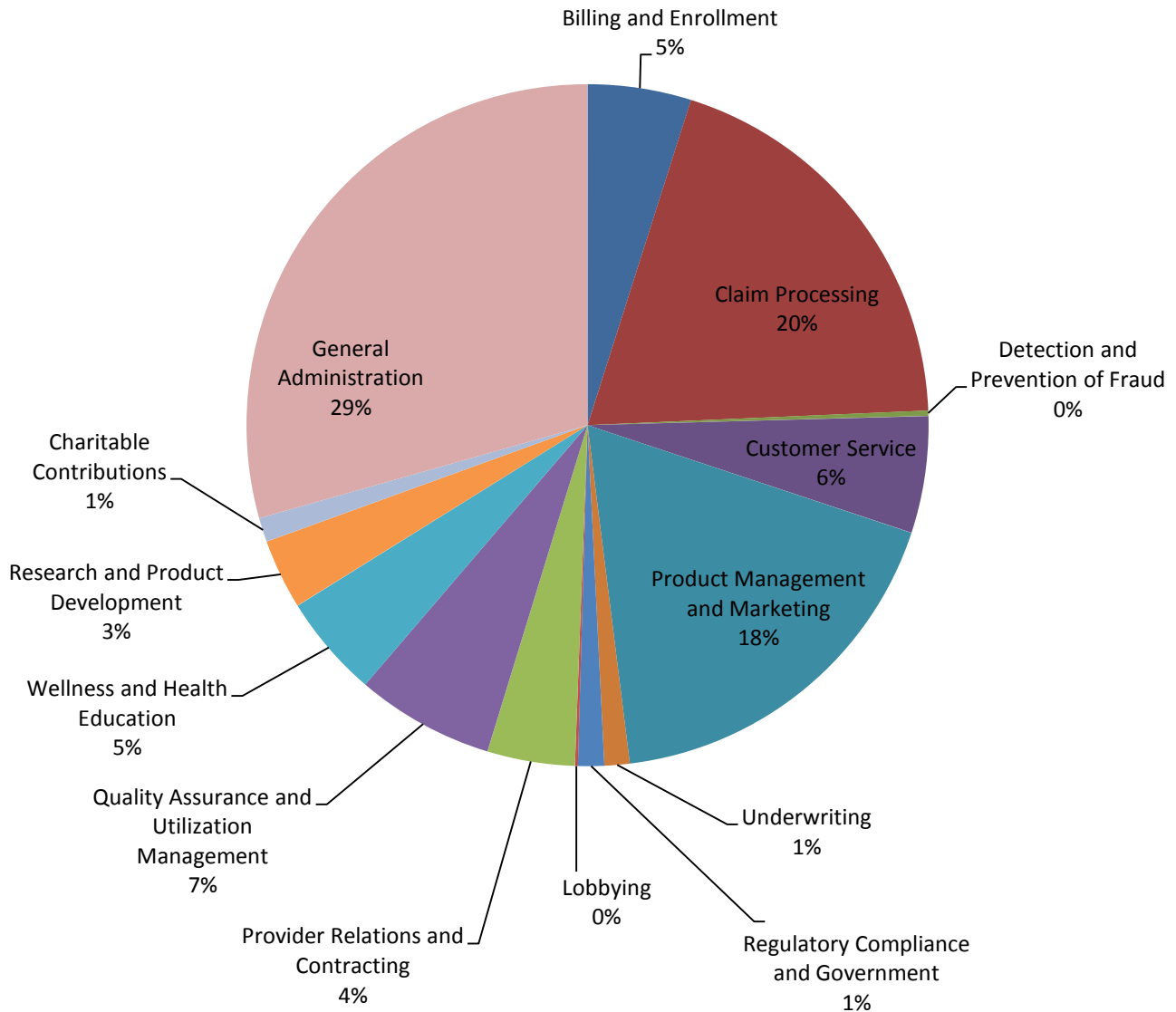


Includes administrative expenses across all product lines

Source: MDH, Health Economics Program analysis of health plan annual reports

## Chart 2. Administrative Spending at Minnesota's Nonprofit Health Plan Companies and Affiliated Insurance Carriers, 2013

**Reflects 89.2 percent of Health Insurance Business  
as Measured by Share of Medical Premium**



Includes administrative expenses across all product lines

Blue Cross Blue Shield of Minnesota is included.

Source: MDH, Health Economics Program analysis of health plan annual reports

**2013 Administrative Spending: Aetna Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>1.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>1.5%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>7.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	106,191	212,927	319,118
Claim Processing	234,048	194,858	428,906
Detection and Prevention of Fraud	332,483	197,943	530,426
Customer Service	30,341	66,961	97,302
Product Management and Marketing	247,901	965,991	1,213,892
Underwriting	85,421	53,816	139,237
Regulatory Compliance and Government	25,605	33,888	59,493
Lobbying	0	0	
Provider Relations and Contracting	93,972	107,306	201,278
Quality Assurance and Utilization Management	159,343	185,102	344,445
Wellness and Health Education	131,500	105,194	236,694
Research and Product Development	24,905	25,819	50,724
Charitable Contributions	1,026	3,458	4,484
General Administration	363,869	194,060	557,929
<b>Total Indirect Health Care Expenses</b>	<b>1,836,605</b>	<b>2,347,323</b>	<b>4,183,928</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	1,287,940	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: American Family Mutual Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>17.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>14.8%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>28.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	137,618	112,265	249,883
Claim Processing	175,986	143,564	319,550
Detection and Prevention of Fraud			
Customer Service	46,403	8,778	55,181
Product Management and Marketing	53,371	5,200	58,571
Underwriting	28,533	61,614	90,147
Regulatory Compliance and Government	63,907	52,133	116,040
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions	48	39	87
General Administration	109,120	118,093	227,213
<b>Total Indirect Health Care Expenses</b>	<b>614,986</b>	<b>501,686</b>	<b>1,116,672</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	315,402	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: American Fidelity Assurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>36.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>23.5%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	9,269	1,074	10,343
Claim Processing	15,235	1,765	17,000
Detection and Prevention of Fraud	0	0	
Customer Service	19,343	2,240	21,583
Product Management and Marketing	4,221	489	4,710
Underwriting	670	77	747
Regulatory Compliance and Government	3,412	395	3,807
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	1,995	406	2,401
Wellness and Health Education	0	0	
Research and Product Development	2,425	281	2,706
Charitable Contributions	0	4,468	4,468
General Administration	519,513	55,528	575,041
<b>Total Indirect Health Care Expenses</b>	<b>576,083</b>	<b>66,723</b>	<b>642,806</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	159,149	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: American Heritage Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>48.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>48.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	25,794	8,772	34,566
Claim Processing	27,883	14,665	42,548
Detection and Prevention of Fraud	1,306	12	1,318
Customer Service	18,744	9,892	28,636
Product Management and Marketing	9,152	7,603	16,755
Underwriting	20,751	7,101	27,852
Regulatory Compliance and Government	0	0	
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	15,123	2,066	17,189
Charitable Contributions	0	0	
General Administration	205,237	277,307	482,544
<b>Total Indirect Health Care Expenses</b>	<b>323,990</b>	<b>327,418</b>	<b>651,408</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: Ameritas Life Insurance Corp

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	12.9%
Commercial Administrative Spending as percent of Commercial Spending:	11.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	219,181	118,021	337,202
<b>Total Indirect Health Care Expenses</b>	<b>219,181</b>	<b>118,021</b>	<b>337,202</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax		
Other Taxes and Assessments	52,927	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Bankers Life and Casualty Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>3.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>14.6%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,481	2,356	3,837
Claim Processing	31,692	50,418	82,110
Detection and Prevention of Fraud	6,630	10,548	17,178
Customer Service	17,349	27,600	44,949
Product Management and Marketing	119,393	189,941	309,334
Underwriting	22,100	35,159	57,259
Regulatory Compliance and Government	2,409	3,832	6,241
Lobbying	663	1,055	1,718
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	177	281	458
Research and Product Development	4,884	7,770	12,654
Charitable Contributions	0	0	
General Administration	35,979	57,239	93,218
<b>Total Indirect Health Care Expenses</b>	<b>242,757</b>	<b>386,199</b>	<b>628,956</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	1,017,874	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			



**2013 Administrative Spending: BCS Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>1.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>1.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		37,501	<b>37,501</b>
<b>Total Indirect Health Care Expenses</b>		<b>37,501</b>	<b>37,501</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	434,689	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Blue Cross Blue Shield of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>11.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>14.6%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	9,159,000	2,081,000	11,240,000
Claim Processing	37,587,000	71,101,000	108,688,000
Detection and Prevention of Fraud	204,000	250,000	454,000
Customer Service	10,525,000	3,677,000	14,202,000
Product Management and Marketing	12,653,000	52,858,000	65,511,000
Underwriting	2,693,000	900,000	3,593,000
Regulatory Compliance and Government	515,000	213,000	728,000
Lobbying	118,000	151,000	269,000
Provider Relations and Contracting	7,418,000	5,607,000	13,025,000
Quality Assurance and Utilization Management	1,940,000	2,148,000	4,088,000
Wellness and Health Education	9,391,000	11,664,000	21,055,000
Research and Product Development	10,022,000	13,683,000	23,705,000
Charitable Contributions	0	4,006,000	4,006,000
General Administration	31,097,000	76,211,000	107,308,000
<b>Total Indirect Health Care Expenses</b>	<b>133,322,000</b>	<b>244,550,000</b>	<b>377,872,000</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	79,314,000	
Other Taxes and Assessments	71,230,000	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	90,816,000	90,816,000	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>90,816,000</b>	<b>90,816,000</b>	

**2013 Administrative Spending: Blue Plus**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.3%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>6.5%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>18.1%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,524,000	367,000	1,891,000
Claim Processing	7,341,000	10,070,000	17,411,000
Detection and Prevention of Fraud	35,000	43,000	78,000
Customer Service	1,612,000	556,000	2,168,000
Product Management and Marketing	2,040,000	4,150,000	6,190,000
Underwriting	29,000	6,000	35,000
Regulatory Compliance and Government	133,000	178,000	311,000
Lobbying	33,000	44,000	77,000
Provider Relations and Contracting	1,568,000	906,000	2,474,000
Quality Assurance and Utilization Management	737,000	865,000	1,602,000
Wellness and Health Education	7,148,000	3,298,000	10,446,000
Research and Product Development	988,000	1,349,000	2,337,000
Charitable Contributions	0	883,000	883,000
General Administration	6,648,000	20,967,000	27,615,000
<b>Total Indirect Health Care Expenses</b>	<b>29,836,000</b>	<b>43,682,000</b>	<b>73,518,000</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	18,016,000	
Other Taxes and Assessments	19,448,000	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Cigna Health & Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>2.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	631,523	1,043,138	1,674,661
Claim Processing	1,093,753	1,806,642	2,900,395
Detection and Prevention of Fraud			
Customer Service	236,746	391,053	627,799
Product Management and Marketing	353,473	583,861	937,334
Underwriting			
Regulatory Compliance and Government	2,993	4,944	7,937
Lobbying			
Provider Relations and Contracting	116,727	192,808	309,535
Quality Assurance and Utilization Management	5,986	9,888	15,874
Wellness and Health Education			
Research and Product Development	14,965	24,719	39,684
Charitable Contributions			
General Administration	536,645	886,421	1,423,066
<b>Total Indirect Health Care Expenses</b>	<b>2,992,811</b>	<b>4,943,474</b>	<b>7,936,285</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	709,570	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Companion Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>100.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

**Indirect Health Care Expenses (Medical and Dental) Calendar Year 2013**

<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	31,974		31,974
Underwriting		300	300
Regulatory Compliance and Government	3,795		3,795
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		18,265	18,265
<b>Total Indirect Health Care Expenses</b>	<b>35,769</b>	<b>18,565</b>	<b>54,334</b>

**Taxes and Assessments Calendar Year 2013**

MinnesotaCare Tax		
Other Taxes and Assessments		

**Capital Costs Calendar Year 2013**

	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Connecticut General Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>1.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>1.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>15.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	90,003	227,866	317,869
Claim Processing	155,878	394,648	550,526
Detection and Prevention of Fraud			
Customer Service	33,740	85,423	119,163
Product Management and Marketing	50,376	127,540	177,916
Underwriting			
Regulatory Compliance and Government	427	1,080	1,507
Lobbying			
Provider Relations and Contracting	16,636	42,117	58,753
Quality Assurance and Utilization Management	853	2,160	3,013
Wellness and Health Education			
Research and Product Development	2,133	5,400	7,533
Charitable Contributions			
General Administration	76,481	193,632	270,113
<b>Total Indirect Health Care Expenses</b>	<b>426,527</b>	<b>1,079,866</b>	<b>1,506,393</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	260,176	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Continental Life Insurance Company of Brentwood TN**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>16.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>7.7%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	33,571	54,848	88,419
Claim Processing	30,391	95,464	125,855
Detection and Prevention of Fraud	0	0	
Customer Service	19,413	20,226	39,639
Product Management and Marketing	3,729	29,900	33,629
Underwriting	33,571	54,848	88,419
Regulatory Compliance and Government	0	125	125
Lobbying	0	0	
Provider Relations and Contracting	5,363	16,847	22,210
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	932	7,475	8,407
Charitable Contributions	0	0	
General Administration	97,480	114,187	211,667
<b>Total Indirect Health Care Expenses</b>	<b>224,450</b>	<b>393,920</b>	<b>618,370</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Delta Dental Plan of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.4%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment		5,420,188	5,420,188
Claim Processing		10,251,321	10,251,321
Detection and Prevention of Fraud		849,102	849,102
Customer Service	630,961	12,234,314	12,865,275
Product Management and Marketing	5,047,688	10,593,591	15,641,279
Underwriting		1,383,468	1,383,468
Regulatory Compliance and Government		2,985,152	2,985,152
Lobbying		83,008	83,008
Provider Relations and Contracting		3,291,678	3,291,678
Quality Assurance and Utilization Management		2,000,325	2,000,325
Wellness and Health Education		971,287	971,287
Research and Product Development	630,961	1,262,471	1,893,432
Charitable Contributions		608,726	608,726
General Administration		9,420,940	9,420,940
<b>Total Indirect Health Care Expenses</b>	<b>6,309,610</b>	<b>61,355,571</b>	<b>67,665,181</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	22,084,333	
Other Taxes and Assessments	5,992	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	159,704	159,704	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>159,704</b>	<b>159,704</b>	



2013 Administrative Spending: Envision Insurance Company

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	1.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	1.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	16,149	42,744	58,893
<b>Total Indirect Health Care Expenses</b>	<b>16,149</b>	<b>42,744</b>	<b>58,893</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax		
Other Taxes and Assessments	400	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Federated Mutual Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>14.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>14.3%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	83,520	63,974	147,494
Claim Processing	866,725	1,300,099	2,166,824
Detection and Prevention of Fraud			
Customer Service	44,951	8,267	53,218
Product Management and Marketing	990,743	686,869	1,677,612
Underwriting	307,492	73,341	380,833
Regulatory Compliance and Government	80,272	35,235	115,507
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	38,551	7,621	46,172
Wellness and Health Education			
Research and Product Development	20,464	2,072	22,536
Charitable Contributions			
General Administration	1,382,637	930,255	2,312,892
<b>Total Indirect Health Care Expenses</b>	<b>3,815,355</b>	<b>3,107,733</b>	<b>6,923,088</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	1,957,995	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: First Health Life & Health Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>3.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>17.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>3.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	121,713	665,992	<b>787,705</b>
<b>Total Indirect Health Care Expenses</b>	<b>121,713</b>	<b>665,992</b>	<b>787,705</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	6,339	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Guardian Life Insurance Company of America**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>21.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	148,358	173,273	321,631
Claim Processing	54,360	129,105	183,465
Detection and Prevention of Fraud	3,398	1,133	4,531
Customer Service	72,480	66,818	139,298
Product Management and Marketing	255,945	1,426,950	1,682,895
Underwriting			
Regulatory Compliance and Government	15,855	14,723	30,578
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management		10,193	10,193
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	231,029	201,583	432,612
<b>Total Indirect Health Care Expenses</b>	<b>781,425</b>	<b>2,023,778</b>	<b>2,805,203</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	3,239	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	5.8%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	93,276	24,168	117,444
Claim Processing	14,733	3,817	18,550
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	24,417	6,326	30,743
Underwriting	84,513	21,897	106,410
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	198,843	51,520	250,363
<b>Total Indirect Health Care Expenses</b>	<b>415,782</b>	<b>107,728</b>	<b>523,510</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax		
Other Taxes and Assessments	335,193	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	7.4%
Commercial Administrative Spending as percent of Commercial Spending:	10.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.9%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	7.2%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	6,021,592	1,419,795	7,441,387
Claim Processing	15,628,832	7,908,143	23,536,975
Detection and Prevention of Fraud	366,220	95,310	461,530
Customer Service	10,165,185	419,493	10,584,678
Product Management and Marketing	16,405,183	11,256,281	27,661,464
Underwriting	4,448,579	422,776	4,871,355
Regulatory Compliance and Government	1,216,256	1,680,377	2,896,633
Lobbying	453,800	0	453,800
Provider Relations and Contracting	5,144,425	193,466	5,337,891
Quality Assurance and Utilization Management	23,240,603	3,879,457	27,120,060
Wellness and Health Education	6,923,140	9,383,226	16,306,366
Research and Product Development	1,476,732	181,278	1,658,010
Charitable Contributions	0	733,012	733,012
General Administration	53,506,279	39,686,521	93,192,800
<b>Total Indirect Health Care Expenses</b>	<b>144,996,826</b>	<b>77,259,135</b>	<b>222,255,961</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax	21,196,745	
Other Taxes and Assessments	52,621,000	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic	18,220,987	18,114,694	
Capital Acquisitions	15,415,329	15,738,199	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>	<b>33,636,316</b>	<b>33,852,893</b>	

**2013 Administrative Spending: HealthPartners Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>8.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,605,807	378,623	1,984,430
Claim Processing	4,167,816	2,108,902	6,276,718
Detection and Prevention of Fraud	97,662	25,417	123,079
Customer Service	2,710,799	111,868	2,822,667
Product Management and Marketing	4,374,849	3,001,766	7,376,615
Underwriting	1,186,324	112,744	1,299,068
Regulatory Compliance and Government	324,345	448,114	772,459
Lobbying	121,017	0	121,017
Provider Relations and Contracting	1,371,889	51,592	1,423,481
Quality Assurance and Utilization Management	6,197,683	1,034,553	7,232,236
Wellness and Health Education	1,846,227	2,502,270	4,348,497
Research and Product Development	393,807	48,342	442,149
Charitable Contributions	0	195,476	195,476
General Administration	14,268,776	10,583,332	24,852,108
<b>Total Indirect Health Care Expenses</b>	<b>38,667,001</b>	<b>20,602,999</b>	<b>59,270,000</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	36,458,000	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Humana Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>12.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>13.4%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>12.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	346,300	6,876,923	7,223,223
Claim Processing	46,843	930,217	977,060
Detection and Prevention of Fraud			
Customer Service	197,382	3,919,677	4,117,059
Product Management and Marketing	672,276	13,350,274	14,022,550
Underwriting			
Regulatory Compliance and Government	156,966	3,117,081	3,274,047
Lobbying			
Provider Relations and Contracting	209,737	4,165,017	4,374,754
Quality Assurance and Utilization Management	165,647	3,289,463	3,455,110
Wellness and Health Education			
Research and Product Development	108,609	2,156,785	2,265,394
Charitable Contributions			
General Administration	9,294	184,555	193,849
<b>Total Indirect Health Care Expenses</b>	<b>1,913,054</b>	<b>37,989,992</b>	<b>39,903,046</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2013 Administrative Spending: HumanaDental Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>15.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>15.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	9,970	105,883	115,853
Claim Processing	1,349	14,322	15,671
Detection and Prevention of Fraud			
Customer Service	5,683	60,351	66,034
Product Management and Marketing	19,355	205,552	224,907
Underwriting	0	0	
Regulatory Compliance and Government	4,519	47,993	52,512
Lobbying			
Provider Relations and Contracting	6,038	64,128	70,166
Quality Assurance and Utilization Management	479	5,084	5,563
Wellness and Health Education			
Research and Product Development	3,127	33,208	36,335
Charitable Contributions			
General Administration	268	2,842	3,110
<b>Total Indirect Health Care Expenses</b>	<b>50,788</b>	<b>539,363</b>	<b>590,151</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Itasca Medical Care**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>8.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>8.9%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	68,156	40,809	108,965
Claim Processing	288,640	575,157	863,797
Detection and Prevention of Fraud	25,607	0	25,607
Customer Service	81,312	56,052	137,364
Product Management and Marketing	0	0	
Underwriting	0	0	
Regulatory Compliance and Government	169,675	637,164	806,839
Lobbying	0	0	
Provider Relations and Contracting	29,879	32,164	62,043
Quality Assurance and Utilization Management	748,229	622,136	1,370,365
Wellness and Health Education	70,080	7,310	77,390
Research and Product Development	0	0	
Charitable Contributions	0	16,250	16,250
General Administration	293,956	370,334	664,290
<b>Total Indirect Health Care Expenses</b>	<b>1,775,534</b>	<b>2,357,376</b>	<b>4,132,910</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	165,579	
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: John Alden Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	15.4%
Commercial Administrative Spending as percent of Commercial Spending:	15.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	2,015	7,083	9,098
Claim Processing	12,449	19,990	32,439
Detection and Prevention of Fraud	0	0	
Customer Service	24,701	7,368	32,069
Product Management and Marketing	37,320	33,865	71,185
Underwriting	11,560	2,822	14,382
Regulatory Compliance and Government	14,404	5,138	19,542
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	22,775	2,339	25,114
Wellness and Health Education	0	0	
Research and Product Development	0	3	3
Charitable Contributions	0	1,350	1,350
General Administration	47,507	167,781	215,288
<b>Total Indirect Health Care Expenses</b>	<b>172,731</b>	<b>247,739</b>	<b>420,470</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax	3,305	
Other Taxes and Assessments	131,369	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: Lincoln National Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	11.3%
Commercial Administrative Spending as percent of Commercial Spending:	11.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	520,402	184,056	704,458
<b>Total Indirect Health Care Expenses</b>	<b>520,402</b>	<b>184,056</b>	<b>704,458</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Medica Health Plans**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>3.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>-3.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>3.4%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>23.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	373,848	4,302,842	4,676,690
Claim Processing	496,005	7,826,394	8,322,399
Detection and Prevention of Fraud	221,897	4,087	225,984
Customer Service	4,023,672	801,725	4,825,397
Product Management and Marketing	1,533,917	728,759	2,262,676
Underwriting	6,718	429	7,147
Regulatory Compliance and Government	664,192	475,906	1,140,098
Lobbying	27,254	36,632	63,886
Provider Relations and Contracting	1,197,485	531,538	1,729,023
Quality Assurance and Utilization Management	368,899	1,662,399	2,031,298
Wellness and Health Education	4,807	2,362	7,169
Research and Product Development	213,684	477,009	690,693
Charitable Contributions	0	0	
General Administration	6,367,970	11,476,319	17,844,289
<b>Total Indirect Health Care Expenses</b>	<b>15,500,348</b>	<b>28,326,401</b>	<b>43,826,749</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Medica Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>12.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,073,282	13,877,436	14,950,718
Claim Processing	1,142,842	22,842,292	23,985,134
Detection and Prevention of Fraud	366,647	7,337	373,984
Customer Service	11,460,938	1,480,202	12,941,140
Product Management and Marketing	6,072,129	59,031,258	65,103,387
Underwriting	1,890,373	156,845	2,047,218
Regulatory Compliance and Government	1,026,733	1,094,029	2,120,762
Lobbying	78,850	284,038	362,888
Provider Relations and Contracting	2,750,881	1,286,552	4,037,433
Quality Assurance and Utilization Management	85,181	767,720	852,901
Wellness and Health Education	83,537	40,760	124,297
Research and Product Development	2,139,354	1,719,793	3,859,147
Charitable Contributions	0	0	
General Administration	19,667,354	21,921,969	41,589,323
<b>Total Indirect Health Care Expenses</b>	<b>47,838,101</b>	<b>124,510,231</b>	<b>172,348,332</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Medica Self Insured**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>3.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	95,583	8,737,296	8,832,879
Claim Processing	1,910,867	16,469,384	18,380,251
Detection and Prevention of Fraud	212,237	4,218	216,455
Customer Service	4,417,869	763,080	5,180,949
Product Management and Marketing	3,909,119	4,458,072	8,367,191
Underwriting	766,657	47,924	814,581
Regulatory Compliance and Government	258,388	543,608	801,996
Lobbying	32,465	38,697	71,162
Provider Relations and Contracting	2,183,828	915,700	3,099,528
Quality Assurance and Utilization Management	80,541	556,585	637,126
Wellness and Health Education	66,342	32,625	98,967
Research and Product Development	509,527	1,069,604	1,579,131
Charitable Contributions	0	0	
General Administration	8,795,499	9,189,848	17,985,347
<b>Total Indirect Health Care Expenses</b>	<b>23,238,922</b>	<b>42,826,641</b>	<b>66,065,563</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Metropolitan HealthPlan (MHP)**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>13.4%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	163,387	524,276	687,663
Claim Processing	1,103,123	1,289,731	2,392,854
Detection and Prevention of Fraud	55,429	17,055	72,484
Customer Service	811,444	726,221	1,537,665
Product Management and Marketing	189,292	292,558	481,850
Underwriting			
Regulatory Compliance and Government	673,222	1,011,149	1,684,371
Lobbying			
Provider Relations and Contracting	452,716	319,429	772,145
Quality Assurance and Utilization Management	1,597,994	1,199,290	2,797,284
Wellness and Health Education	46,535	17,055	63,590
Research and Product Development	161,448	1,131,141	1,292,589
Charitable Contributions	0	43,870	43,870
General Administration	654,555	7,717,881	8,372,436
<b>Total Indirect Health Care Expenses</b>	<b>5,909,145</b>	<b>14,289,656</b>	<b>20,198,801</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	435,482	
Other Taxes and Assessments	691,350	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2013 Administrative Spending: Metropolitan Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>11.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	72,504	74,665	147,169
Claim Processing	98,787	555,007	653,794
Detection and Prevention of Fraud	2,909	0	2,909
Customer Service	122,121	200,250	322,371
Product Management and Marketing	1,074,206	1,967,019	3,041,225
Underwriting	98,309	11,008	109,317
Regulatory Compliance and Government	2,547	18,460	21,007
Lobbying	0	0	
Provider Relations and Contracting	25,650	45,660	71,310
Quality Assurance and Utilization Management	12,356	8,979	21,335
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	21,363	1,908,041	1,929,404
<b>Total Indirect Health Care Expenses</b>	<b>1,530,752</b>	<b>4,789,089</b>	<b>6,319,841</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	376,768	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Mutual of Omaha Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>69.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>7.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,544	1,774	3,318
Claim Processing	19,774	45,330	65,104
Detection and Prevention of Fraud	1,440	1,190	2,630
Customer Service	19,610	4,254	23,864
Product Management and Marketing	20,781	129,911	150,692
Underwriting	4,639	2,321	6,960
Regulatory Compliance and Government	96	4,732	4,828
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	675	111	786
Charitable Contributions			
General Administration	27,595	26,849	54,444
<b>Total Indirect Health Care Expenses</b>	<b>96,154</b>	<b>216,472</b>	<b>312,626</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	156,637	
Other Taxes and Assessments	121,612	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Pan-American Life**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>4.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>4.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	62,974	27,389	90,363
Claim Processing	41,983	18,258	60,241
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration			
<b>Total Indirect Health Care Expenses</b>	<b>104,957</b>	<b>45,647</b>	<b>150,604</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	131,094	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: PreferredOne Community Health Plan**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.4%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	125,525	85,440	210,965
Claim Processing	203,278	138,366	341,644
Detection and Prevention of Fraud	29,394	20,008	49,402
Customer Service	185,275	126,112	311,387
Product Management and Marketing	431,413	2,310,058	2,741,471
Underwriting	157,307	107,074	264,381
Regulatory Compliance and Government	100,222	68,219	168,441
Lobbying	3,315	2,257	5,572
Provider Relations and Contracting	144,193	98,148	242,341
Quality Assurance and Utilization Management	114,169	77,712	191,881
Wellness and Health Education	36,396	307,800	344,196
Research and Product Development	70,365	47,895	118,260
Charitable Contributions	0	0	
General Administration	251,343	396,679	648,022
<b>Total Indirect Health Care Expenses</b>	<b>1,852,195</b>	<b>3,785,768</b>	<b>5,637,963</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	1,174,357	
Other Taxes and Assessments	2,780,872	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: PreferredOne Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>11.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>11.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	433,028	294,750	727,778
Claim Processing	701,266	477,333	1,178,599
Detection and Prevention of Fraud	101,404	69,023	170,427
Customer Service	639,159	435,058	1,074,217
Product Management and Marketing	1,488,282	7,597,105	9,085,387
Underwriting	542,675	369,384	912,059
Regulatory Compliance and Government	345,745	235,339	581,084
Lobbying	11,438	7,785	19,223
Provider Relations and Contracting	497,436	338,591	836,027
Quality Assurance and Utilization Management	393,859	268,089	661,948
Wellness and Health Education	125,557	871,967	997,524
Research and Product Development	242,744	165,229	407,973
Charitable Contributions	0	0	
General Administration	867,077	1,002,466	1,869,543
<b>Total Indirect Health Care Expenses</b>	<b>6,389,670</b>	<b>12,132,119</b>	<b>18,521,789</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	2,877,187	
Other Taxes and Assessments	8,362,668	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: PrimeWest Health**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>9.1%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	404,113	79,637	483,750
Claim Processing	2,841,129	2,417,306	5,258,435
Detection and Prevention of Fraud	228,432	69,866	298,298
Customer Service	206,826	31,060	237,886
Product Management and Marketing	483,081	342,530	825,611
Underwriting	0	0	
Regulatory Compliance and Government	509,392	726,609	1,236,001
Lobbying	0	30,000	30,000
Provider Relations and Contracting	1,257,426	204,409	1,461,835
Quality Assurance and Utilization Management	1,386,193	1,383,469	2,769,662
Wellness and Health Education	343,254	27,275	370,529
Research and Product Development	54,513	2,124	56,637
Charitable Contributions	0	0	
General Administration	1,606,841	1,898,419	3,505,260
<b>Total Indirect Health Care Expenses</b>	<b>9,321,200</b>	<b>7,212,704</b>	<b>16,533,904</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	1,141,445	
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	118,228		
Other Capital Costs	316,195		
<b>Total Capital Expenditures</b>	<b>434,423</b>		

**2013 Administrative Spending: Principal Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>28.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>30.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>0.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	165,544	193,233	358,777
Claim Processing	933,589	1,089,746	2,023,335
Detection and Prevention of Fraud	0	0	
Customer Service	21,174	24,716	45,890
Product Management and Marketing	163,619	190,987	354,606
Underwriting	0	0	
Regulatory Compliance and Government	19,249	22,469	41,718
Lobbying	0	0	
Provider Relations and Contracting	61,597	71,901	133,498
Quality Assurance and Utilization Management	71,222	83,136	154,358
Wellness and Health Education	0	0	
Research and Product Development	25,024	29,210	54,234
Charitable Contributions	0	0	
General Administration	463,907	541,503	1,005,410
<b>Total Indirect Health Care Expenses</b>	<b>1,924,925</b>	<b>2,246,901</b>	<b>4,171,826</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	639,237	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	7.7%
Commercial Administrative Spending as percent of Commercial Spending:	34.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	52,265	12,351	64,616
Claim Processing	67,190	8,302	75,492
Detection and Prevention of Fraud			
Customer Service	1,510	774	2,284
Product Management and Marketing	206,110	73,529	279,639
Underwriting	103,827	9,949	113,776
Regulatory Compliance and Government	7,982	790	8,772
Lobbying		0	
Provider Relations and Contracting		0	
Quality Assurance and Utilization Management	49,364	25,901	75,265
Wellness and Health Education	0	0	
Research and Product Development	22,566	7,710	30,276
Charitable Contributions	0	5,972	5,972
General Administration	289,536	602,760	892,296
<b>Total Indirect Health Care Expenses</b>	<b>800,350</b>	<b>748,038</b>	<b>1,548,388</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax		
Other Taxes and Assessments	387,091	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2013 Administrative Spending: Sanford HealthPlan of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>10.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>10.5%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,714	0	1,714
Claim Processing	10,756	169	10,925
Detection and Prevention of Fraud	3,916	0	3,916
Customer Service	9,205	311	9,516
Product Management and Marketing	164	164,139	164,303
Underwriting	766	0	766
Regulatory Compliance and Government	928	70,607	71,535
Lobbying	0	0	
Provider Relations and Contracting	4,109	2,109	6,218
Quality Assurance and Utilization Management	11,137	226	11,363
Wellness and Health Education	0		
Research and Product Development	0		
Charitable Contributions	0		
General Administration	14,179	80,794	94,973
<b>Total Indirect Health Care Expenses</b>	<b>56,874</b>	<b>318,355</b>	<b>375,229</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	161,401	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Security Life Insurance Company of America**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>25.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>25.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	30,033	96,372	126,405
Claim Processing	21,922	163,481	185,403
Detection and Prevention of Fraud			
Customer Service	31,810	63,269	95,079
Product Management and Marketing	25,713	13,728	39,441
Underwriting	47,784		47,784
Regulatory Compliance and Government	29,741	13,230	42,971
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	2,938	1,543	4,481
Wellness and Health Education			
Research and Product Development			
Charitable Contributions	8,402	957	9,359
General Administration	324,744	291,305	616,049
<b>Total Indirect Health Care Expenses</b>	<b>523,087</b>	<b>643,885</b>	<b>1,166,972</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	167,223	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	60,429	60,429	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>60,429</b>	<b>60,429</b>	

**2013 Administrative Spending: SilverScript Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>9.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	287,765	3,792,461	4,080,226
<b>Total Indirect Health Care Expenses</b>	<b>287,765</b>	<b>3,792,461</b>	<b>4,080,226</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: South Country Health Alliance**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>9.2%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	122,007	330,018	452,025
Claim Processing		6,220,184	6,220,184
Detection and Prevention of Fraud	232,572	117,128	349,700
Customer Service	330,854	302,467	633,321
Product Management and Marketing	587,543	97,486	685,029
Underwriting			
Regulatory Compliance and Government	351,198	640,085	991,283
Lobbying			
Provider Relations and Contracting	382,364	341,037	723,401
Quality Assurance and Utilization Management	1,470,960	181,302	1,652,262
Wellness and Health Education	52,429	235,372	287,801
Research and Product Development			
Charitable Contributions			
General Administration	1,757,167	1,864,048	3,621,215
<b>Total Indirect Health Care Expenses</b>	<b>5,287,094</b>	<b>10,329,127</b>	<b>15,616,221</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	21,500	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	305,850	305,850	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>305,850</b>	<b>305,850</b>	

**2013 Administrative Spending: State Farm Mutual Automobile Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>22.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	59,492	6,011	65,503
Claim Processing	420,781	748,056	1,168,837
Detection and Prevention of Fraud	22,146	39,371	61,517
Customer Service	17,352	4	17,356
Product Management and Marketing	31,234	1,030,585	1,061,819
Underwriting	3,470	1,644	5,114
Regulatory Compliance and Government	34,704	11,331	46,035
Lobbying	0	0	
Provider Relations and Contracting	7,436	2	7,438
Quality Assurance and Utilization Management	17,352	5,021	22,373
Wellness and Health Education	2,478	1	2,479
Research and Product Development	24,788	5,023	29,811
Charitable Contributions	0	10	10
General Administration	49,577	19,286	68,863
<b>Total Indirect Health Care Expenses</b>	<b>690,810</b>	<b>1,866,345</b>	<b>2,557,155</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	671,897	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Sterling Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>9.4%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	8,237	7,727	15,964
Claim Processing	6,528	53,580	60,108
Detection and Prevention of Fraud	1,266	33	1,299
Customer Service	12,784	12,388	25,172
Product Management and Marketing	115,023	88,388	203,411
Underwriting			
Regulatory Compliance and Government	12,410	3,390	15,800
Lobbying			
Provider Relations and Contracting	10,559	1,782	12,341
Quality Assurance and Utilization Management	31,780	25,464	57,244
Wellness and Health Education		4,095	4,095
Research and Product Development	6,163	1,515	7,678
Charitable Contributions			
General Administration	142,246	168,279	310,525
<b>Total Indirect Health Care Expenses</b>	<b>346,996</b>	<b>366,641</b>	<b>713,637</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	16,692	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	9.5%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	7,802	411	8,213
Claim Processing	16,816	4,159	20,975
Detection and Prevention of Fraud	0	0	
Customer Service	11,617	611	12,228
Product Management and Marketing	6,901	5,249	12,150
Underwriting	39,612	2,517	42,129
Regulatory Compliance and Government	5,111	269	5,380
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	1,725	91	1,816
Charitable Contributions	0	0	
General Administration	337,666	34,166	371,832
<b>Total Indirect Health Care Expenses</b>	<b>427,250</b>	<b>47,473</b>	<b>474,723</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax		
Other Taxes and Assessments	190,633	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Time Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>19.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>19.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	30,080	101,836	131,916
Claim Processing	161,987	245,277	407,264
Detection and Prevention of Fraud	0	0	
Customer Service	433,766	132,619	566,385
Product Management and Marketing	1,065,293	736,402	1,801,695
Underwriting	440,194	207,046	647,240
Regulatory Compliance and Government	168,079	75,592	243,671
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	347,830	56,547	404,377
Wellness and Health Education	0	0	
Research and Product Development	0	90	90
Charitable Contributions	0	13,954	13,954
General Administration	727,642	2,423,030	3,150,672
<b>Total Indirect Health Care Expenses</b>	<b>3,374,871</b>	<b>3,992,393</b>	<b>7,367,264</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	21,110	
Other Taxes and Assessments	1,277,492	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2013 Administrative Spending: UCare Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>100.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>6.1%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>6.7%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	2,369,391	4,534,403	6,903,794
Claim Processing	10,230,956	15,021,165	25,252,121
Detection and Prevention of Fraud	541,469	283,804	825,273
Customer Service	7,107,030	4,567,891	11,674,921
Product Management and Marketing	6,123,496	16,580,622	22,704,118
Underwriting	317,708	190,633	508,341
Regulatory Compliance and Government	2,540,235	1,311,250	3,851,485
Lobbying	77,379	186,163	263,542
Provider Relations and Contracting	5,054,480	12,347,200	17,401,680
Quality Assurance and Utilization Management	16,154,401	16,023,383	32,177,784
Wellness and Health Education	1,409,809	3,961,349	5,371,158
Research and Product Development	187,216	3,933,420	4,120,636
Charitable Contributions		8,029,787	8,029,787
General Administration	6,788,390	9,019,448	15,807,838
<b>Total Indirect Health Care Expenses</b>	<b>58,901,960</b>	<b>95,990,518</b>	<b>154,892,478</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	14,123,220	
Other Taxes and Assessments	12,017,754	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	4,379,505	4,379,505	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>4,379,505</b>	<b>4,379,505</b>	

**2013 Administrative Spending: Union Security Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>13.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	61	107	168
Claim Processing	132,997	133,473	266,470
Detection and Prevention of Fraud	0	2,146	2,146
Customer Service	123,536	24,845	148,381
Product Management and Marketing	187,830	771,224	959,054
Underwriting	35,893	5,046	40,939
Regulatory Compliance and Government	20,702	1,988	22,690
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	139	115	254
Wellness and Health Education	0	0	
Research and Product Development	20,702	13,322	34,024
Charitable Contributions	0	4	4
General Administration	79,778	48,892	128,670
<b>Total Indirect Health Care Expenses</b>	<b>601,638</b>	<b>1,001,162</b>	<b>1,602,800</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments	248,880	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: United World Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	14.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	14.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	974	1,092	2,066
Claim Processing	19,078	56,423	75,501
Detection and Prevention of Fraud	1,658	1,294	2,952
Customer Service	17,967	4,438	22,405
Product Management and Marketing	9,935	421,864	431,799
Underwriting	392	244	636
Regulatory Compliance and Government	116	1,756	1,872
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	2,596	645	3,241
Charitable Contributions			
General Administration	26,673	22,723	49,396
<b>Total Indirect Health Care Expenses</b>	<b>79,389</b>	<b>510,479</b>	<b>589,868</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax	224,093	
Other Taxes and Assessments	118,254	

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: UnitedHealthcare Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>16.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>16.5%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>15.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,443,306	1,551,510	2,994,816
Claim Processing	3,690,477	3,967,149	7,657,626
Detection and Prevention of Fraud	127,888	137,475	265,363
Customer Service	2,977,960	3,201,214	6,179,174
Product Management and Marketing	950,024	1,021,246	1,971,270
Underwriting	200,966	216,033	416,999
Regulatory Compliance and Government	73,079	78,557	151,636
Lobbying	0	0	
Provider Relations and Contracting	2,375,060	2,553,115	4,928,175
Quality Assurance and Utilization Management	3,288,544	3,535,083	6,823,627
Wellness and Health Education	18,270	19,639	37,909
Research and Product Development	164,427	176,754	341,181
Charitable Contributions	0	0	
General Administration	876,945	942,689	1,819,634
<b>Total Indirect Health Care Expenses</b>	<b>16,186,946</b>	<b>17,400,464</b>	<b>33,587,410</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	1,604,104	

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2013 Administrative Spending: Washington National Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>33.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>33.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>35.1%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2013</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	123,320	27,308	150,628
Claim Processing	3,780	837	4,617
Detection and Prevention of Fraud	104,624	23,168	127,792
Customer Service			
Product Management and Marketing	40,896	9,056	49,952
Underwriting	41,433	9,175	50,608
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		254,421	254,421
<b>Total Indirect Health Care Expenses</b>	<b>314,053</b>	<b>323,965</b>	<b>638,018</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2013</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2013</b>
	<b>2013 Incurred</b>	<b>2013 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

2013 Administrative Spending: WellCare Health Insurance Company of Kentucky, Inc.

Total Administrative Spending as percent of Total Carrier Spending <sup>1</sup> :	12.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.7%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2013
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		579,156	579,156
<b>Total Indirect Health Care Expenses</b>		<b>579,156</b>	<b>579,156</b>

Taxes and Assessments		Calendar Year 2013
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2013
	2013 Incurred	2013 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

## Appendix A: Definitions



### Definitions for the 2013 MDH Health Plan Financial & Statistical Report (HPFSR)

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

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



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

<b>Total Indirect Health Care Expenses</b>	The sum of all indirect health care expenses for all product categories.
<b>Minnesotacare Tax Expenses</b>	Payments paid to providers under Minnesota Statutes, section 295.582 and payments made as a provider under Minnesota Statutes, section 295.52, for the MinnesotaCare tax.
<b>Other Taxes and Assessments Expenses</b>	Payments or amounts payable to government agencies except for the MinnesotaCare tax under Minnesota Statutes, section 295.52 and Minnesota Statutes, section 295.582. This category does not include fees or fines paid to government agencies.
<b>Capital Spending on Behalf of a Hospital or Clinic</b>	Expenditures for capital that are incurred and/or paid on behalf of a hospital or clinic (or part of a partnership, joint venture, integration, or affiliation agreement). Report payments made during the calendar year (including lease payments) along with any spending incurred during the year.
<b>Capital Acquisitions</b>	Expenditures for the acquisition of capital assets. Report payments made during the calendar year (including lease payments) along with any spending incurred during the year.
<b>Other Capital Spending</b>	Expenditures for other spending, such as legal or administrative Spending, that are directly associated with the incurring of capital spending. Report payments made during the calendar year (including lease payments) along with any spending incurred during the year.
<b>Total Capital Expenditures</b>	The sum of all incurred capital expenditures.