



Administrative Costs at Minnesota Health Plans in 2017

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Administrative Costs at Minnesota Health Plans in 2017

The Minnesota Department of Health (MDH) is required to collect and publish information annually on administrative spending of health plans (group purchasers) that are licensed to offer health insurance coverage in Minnesota.¹

This report presents data on 2017 administrative spending for each health plan that collected more than \$3 million in total health premiums from Minnesota residents. The report includes a summary of high-level trends and findings, and in Appendix A, detailed tables for each eligible Minnesota group purchaser on 14 categories of administrative spending.

As observed previously, Minnesota health plans consistently spend significant resources on administrative activities. In 2017, the latest year for which complete data were reported to MDH, health plans collectively spent \$1.82 billion to offer, design, sell, and enable use of health insurance benefits for Minnesota residents. As shown in Table 1, this amounted to an average of \$348 per insured Minnesotan in 2017.

Although administrative spending as a percent of total costs rose again in 2015 and 2016, it declined as a share of total spending in 2017 to 7.3 percent.

Table 1. Administrative Health Plan Spending, 2008 to 2017

YEAR	ADMINISTRATIVE SPENDING (\$ BILLIONS)	AS A PERCENT OF TOTAL COSTS (%)	PER INSURED MINNESOTAN (\$)
2008	1.34	8.0	276
2009	1.40	7.9	291
2010	1.27	7.1	262
2011	1.31	7.2	270
2012	1.38	7.1	281
2013	1.47	7.3	295
2014	1.52	7.3	294
2015	1.69	7.6	322
2016	1.81	7.7	346
2017	1.82	7.3	348

Note: Administrative spending includes costs for medical and dental services.
Source: MDH/Health Economics Program analysis of annual health plan filings.

As shown in Chart 1, cumulatively, health plan administrative spending has been growing more than twice as fast as inflation in Minnesota (though not as fast as health care claims). Between 2011 and 2016, administrative spending actually grew at rates at or above spending on health care services (claims), effectively narrowing the gap in growth between health care spending

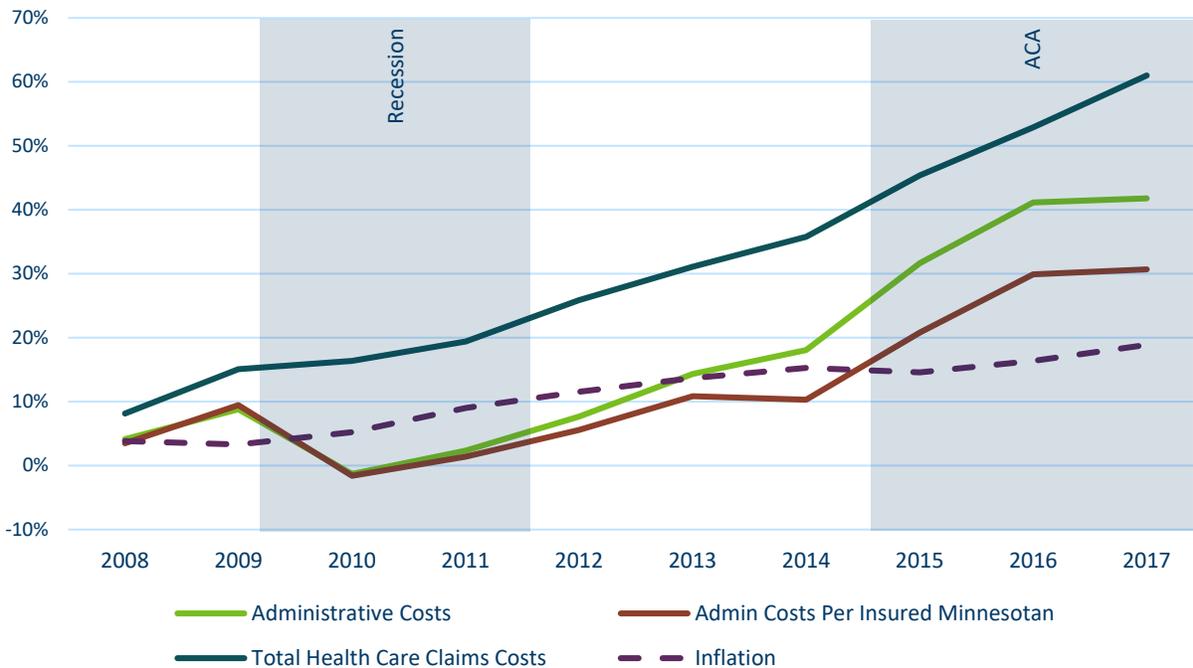
¹ Minnesota Statutes, section 62J.38, paragraph (b).

ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS IN 2017

and inflation. In contrast, administrative costs in 2017 flattened while claims costs continued to accelerate.

It is not possible to disaggregate factors driving administrative spending and the variation over time with the data available to MDH. In the future, it may be useful to analyze how administrative spending was affected by changes in the business climate, take-up of insurance coverage, the role of major investments (in systems or processes) and other market dynamics. Combining data used in this report with economic data from other sources may provide additional insight.

Chart 1. Cumulative Growth in Administrative Spending, Health Care Claims, and Inflation, 2008 to 2017



Source: MDH/Health Economics Program analysis of annual health plan filings (administrative costs, administrative costs per insured Minnesotan, total health care claims) and Minneapolis-St Paul Consumer Price Index (Inflation). Notable periods, the Great Recession of the late 2000s and the point when the major coverage provisions of the Patient Protection and Affordable Care Act (ACA) took effect, are indicated by shading.

As shown in Table 2, health plan companies varied widely in their administrative load. Administrative spending ranged from a low of less than two percent to approximately 36 percent of total spending. Several factors could influence this variation, including the size of the book of business, how established the health plan company is in the market, and if the plan continues to market their products to potential enrollees. Among the nonprofit health plan companies and affiliated insurance carriers, which control the majority of the Minnesota insurance market, the spread of administrative spending was more narrow, ranging from just over four percent to 15 percent of total spending.

Table 2. Administrative Spending as Percent of Total Spending by Health Plan, 2017

HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
Aetna Life Insurance Company	\$15,145,693	\$367,079,687	4.1
American Heritage Life Insurance Company	\$1,179,461	\$3,432,618	34.4
Ameritas Life Insurance Corp	\$730,414	\$5,185,346	14.1
Blue Cross Blue Shield of Minnesota*	\$458,262,000	\$5,604,331,000	8.2
Blue Plus*	\$182,466,000	\$2,336,833,000	7.8
Cigna Health & Life Insurance Company	\$9,731,895	\$576,414,948	1.7
Colonial Penn Life Insurance Company	\$268,883	\$2,765,256	9.7
Companion Life Insurance Company	\$507,446	\$5,409,822	9.4
Continental Life Insurance Company of Brentwood TN	\$424,815	\$6,723,902	6.3
Delta Dental Plan of Minnesota	\$77,011,330	\$765,144,692	10.1
Federated Mutual Insurance Company	\$4,738,080	\$48,413,202	9.8
First Health Life & Health Insurance Company	\$2,218,600	\$9,066,058	24.5
Guardian Life Insurance Company of America	\$1,531,332	\$8,616,099	17.8
Gundersen Health Plan Minnesota	\$759,675	\$8,222,341	9.2
HCC Life Insurance Company	\$785,449	\$13,052,777	6.0
Health Care Service Corporation	\$3,672,499	\$46,284,042	7.9
HealthPartners Insurance Company*	\$53,538,206	\$866,880,619	6.2
HealthPartners, Inc.*	\$304,879,815	\$4,823,658,512	6.3
Hennepin Health*	\$24,090,658	\$228,000,675	10.6
Humana Insurance Company	\$41,076,324	\$366,155,715	11.2
HumanaDental Insurance Company	\$412,624	\$3,723,373	11.1
Itasca Medical Care	\$5,168,201	\$61,576,986	8.4
Lincoln National Life Insurance Company	\$651,432	\$3,454,895	18.9
Medica Health Plans*	\$47,521,955	\$1,222,123,860	3.9
Medica Health Plans of Wisconsin*	\$16,758,816	\$183,850,491	9.1
Medica Insurance Company*	\$169,307,416	\$1,440,284,383	11.8
Medica Self Insured*	\$88,069,337	\$1,791,046,306	4.9
Metropolitan Life Insurance Company	\$6,389,959	\$67,825,986	9.4
Mutual of Omaha Insurance Company	\$291,487	\$2,329,185	12.5
Nationwide Life Insurance Company	\$302,524	\$6,589,960	4.6
Pan-American Life	\$292,574	\$8,961,797	3.3
PreferredOne Community Health Plan*	\$464,985	\$4,447,069	10.5
PreferredOne Insurance Company*	\$24,118,838	\$254,667,904	9.5
PrimeWest Health	\$19,789,720	\$291,259,212	6.8
Principal Life Insurance Company	\$2,135,417	\$9,958,154	21.4
ReliaStar Life Insurance Company	\$1,151,417	\$11,474,540	10.0
Renaissance Life & Health Insurance Co. of America	\$1,111,948	\$3,850,342	28.9

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HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
Sierra Health and Life Insurance Company, Inc.	\$10,152,615	\$92,076,573	11.0
SilverScript Insurance Company	\$4,780,302	\$45,203,946	10.6
South Country Health Alliance	\$25,104,055	\$274,804,067	9.1
State Farm Mutual Automobile Insurance Company	\$1,489,825	\$10,778,058	13.8
Sun Life Assurance Company of Canada	\$494,184	\$4,162,975	11.9
Symphonix Health Insurance, Inc.	\$1,681,906	\$10,398,311	16.2
UCare Health, Inc.*	\$27,220	\$4,373,588	0.6
UCare Minnesota*	\$190,283,403	\$2,683,499,523	7.1
Union Security Insurance Company	\$1,943,880	\$12,865,951	15.1
United World Life Insurance Company	\$219,439	\$2,832,560	7.8
UnitedHealthcare Insurance Company	\$14,688,069	\$149,547,273	9.8
WellCare Health Insurance Company of Kentucky, Inc.	\$637,928	\$4,939,711	12.9
TOTALS:	\$1,819,538,917	\$24,758,890,565	7.3%

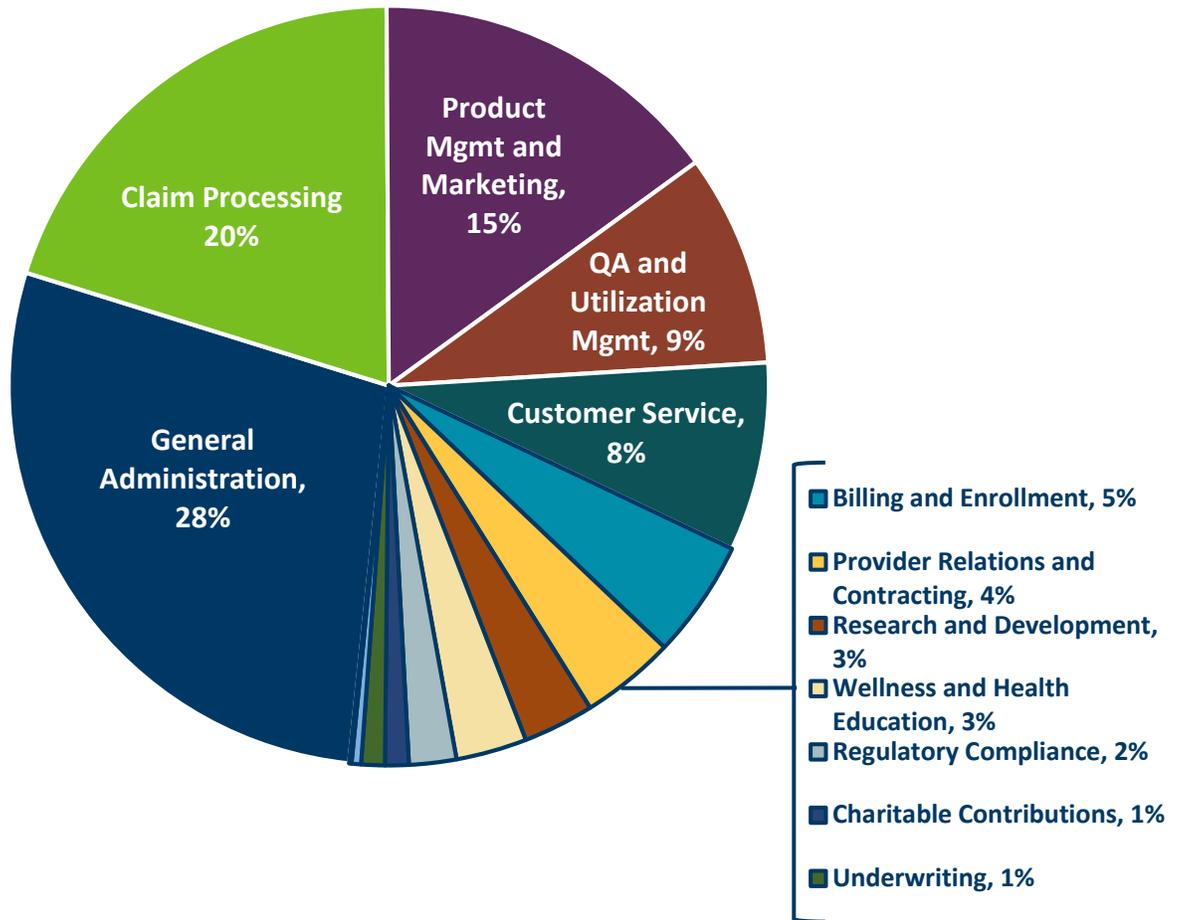
* Indicates a Minnesota Nonprofit Health Plan Company or Affiliated Insurance Carrier
 Source: MDH/Health Economics Program analysis of annual health plan filings.

Chart 2 shows the distribution of administrative expenses for all health plans in Minnesota, which spent over half of their administrative expenses on three primary activities, a distribution that has held fairly steady over time:

- General administration
- Claims processing
- Product management and marketing

The distribution of administrative spending by category for the subgroup of nonprofit health plan companies and affiliated insurance carriers, as shown in Chart 3, closely resembles the distribution for the overall market. This is not unexpected given that these nonprofit health plan companies and affiliated insurance carriers represent 89.5 percent of the Minnesota health insurance business (as share of premiums).

Chart 2. Distribution of Administrative Spending at all Health Plan Companies in Minnesota, 2017

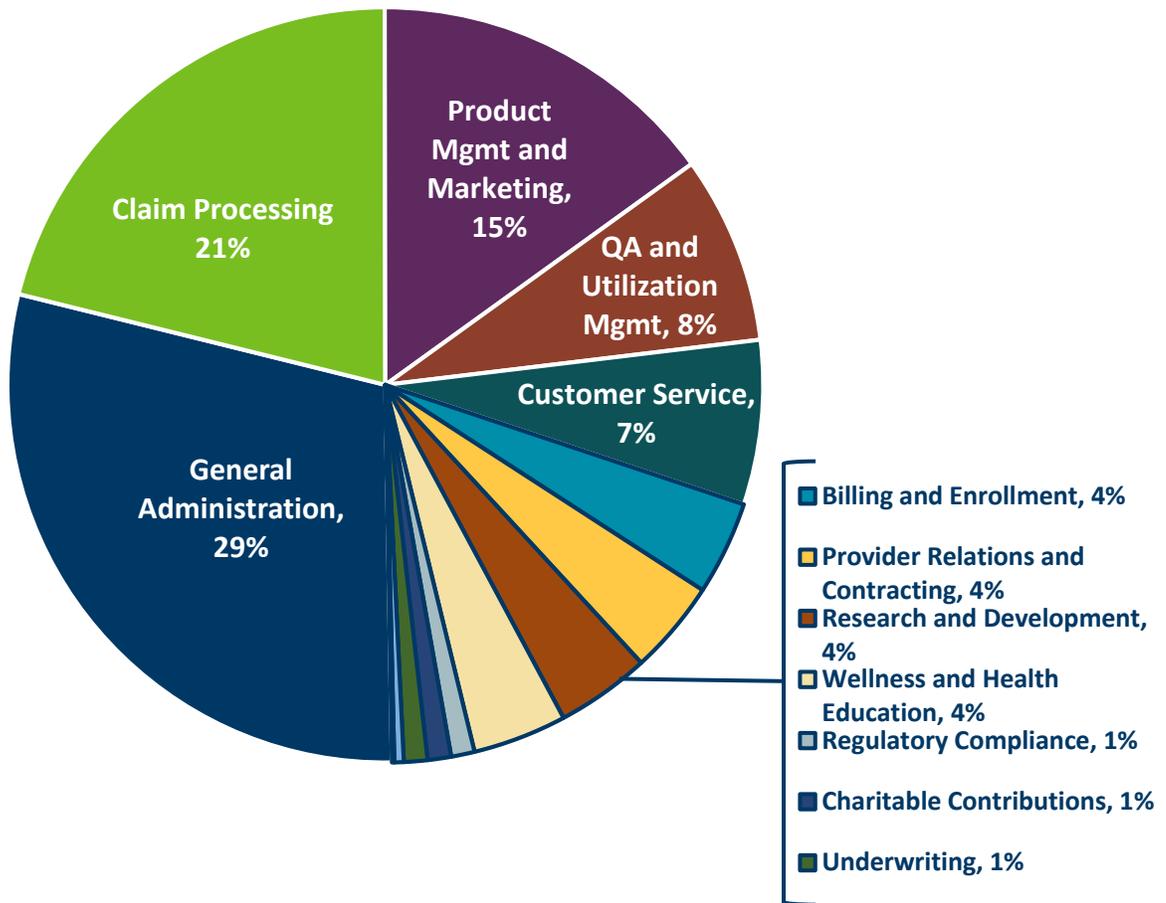


Note: Includes health plan companies, insurance carriers, and nonprofit health service corporations licensed in Minnesota; includes administrative expenses across all product lines.

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

Chart 3. Distribution of Administrative Spending at Minnesota's Nonprofit Health Plan Companies and Affiliated Insurance Carriers, 2017

Reflects 89.5 percent of health insurance business as measured by share of medical premium



Note: Minnesota Nonprofit Health Plans and Affiliated Carriers include Blue Cross Blue Shield of Minnesota, Blue Plus, HealthPartners Insurance Company, HealthPartners, Inc., Hennepin Health, Medica Health Plans, Medica Health Plans of Wisconsin, Medica Insurance Company, Medica Self Insured, PreferredOne Community Health Plan, PreferredOne Insurance Company, and UCare Minnesota; includes administrative expenses across all product lines.

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

ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS IN 2017

About the data: Administrative expenses included in this report may capture some spending for activities that did not strictly qualify as administrative spending, such as reserves. These typically amount to less than one percent of administrative spending.

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.

Appendix A:
Detailed Administrative Costs
by Health Plan Company

2017 Administrative Spending: Aetna Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	4.1%
Commercial Administrative Spending as percent of Commercial Spending:	1.2%
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):	15.4%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	352,452	535,417	887,869
Claim Processing	503,649	765,103	1,268,752
Detection and Prevention of Fraud			
Customer Service	1,129,639	1,716,057	2,845,696
Product Management and Marketing	654,670	994,523	1,649,193
Underwriting	340,011	516,518	856,529
Regulatory Compliance and Government	365,801	555,695	921,496
Lobbying			
Provider Relations and Contracting	163,344	248,140	411,484
Quality Assurance and Utilization Management	112,556	170,987	283,543
Wellness and Health Education	183,493	278,747	462,240
Research and Product Development	198,046	300,855	498,901
Charitable Contributions			
General Administration	2,008,634	3,051,356	5,059,990
Total Indirect Health Care Expenses	6,012,295	9,133,398	15,145,693

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	2,750	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: American Heritage Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	34.4%
Commercial Administrative Spending as percent of Commercial Spending:	34.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	45,367	22,291	67,658
Claim Processing	39,089	24,122	63,211
Detection and Prevention of Fraud	1,579	408	1,987
Customer Service	48,287	22,309	70,596
Product Management and Marketing	42,821	17,008	59,829
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	22,629	10,526	33,155
Charitable Contributions			
General Administration	477,354	405,671	883,025
Total Indirect Health Care Expenses	677,126	502,335	1,179,461

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Ameritas Life Insurance Corp

Total Administrative Spending as percent of Total Carrier Spending ¹ :	14.1%
Commercial Administrative Spending as percent of Commercial Spending:	13.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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	474,769	255,645	730,414
Total Indirect Health Care Expenses	474,769	255,645	730,414

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	122,939	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Blue Cross Blue Shield of Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.2%
Commercial Administrative Spending as percent of Commercial Spending:	10.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	16.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	11,898,000	2,637,000	14,535,000
Claim Processing	38,380,000	110,591,000	148,971,000
Detection and Prevention of Fraud	414,000	272,000	686,000
Customer Service	20,065,000	8,888,000	28,953,000
Product Management and Marketing	15,728,000	64,352,000	80,080,000
Underwriting	1,808,000	672,000	2,480,000
Regulatory Compliance and Government	1,087,000	291,000	1,378,000
Lobbying	136,000	405,000	541,000
Provider Relations and Contracting	5,375,000	3,134,000	8,509,000
Quality Assurance and Utilization Management	5,989,000	11,668,000	17,657,000
Wellness and Health Education	8,505,000	12,847,000	21,352,000
Research and Product Development	6,946,000	26,052,000	32,998,000
Charitable Contributions	0	6,170,000	6,170,000
General Administration	33,412,000	60,540,000	93,952,000
Total Indirect Health Care Expenses	149,743,000	308,519,000	458,262,000

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	90,111,000	
Other Taxes and Assessments	15,152,000	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	15,415,355	15,415,355	
Other Capital Costs			
Total Capital Expenditures	15,415,355	15,415,355	

2017 Administrative Spending: Blue Plus

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.8%
Commercial Administrative Spending as percent of Commercial Spending:	16.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	43.6%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,222,000	2,887,000	4,109,000
Claim Processing	28,238,000	18,765,000	47,003,000
Detection and Prevention of Fraud	122,000	184,000	306,000
Customer Service	5,082,000	12,041,000	17,123,000
Product Management and Marketing	7,552,000	1,269,000	8,821,000
Underwriting	20,000	7,000	27,000
Regulatory Compliance and Government	500,000	904,000	1,404,000
Lobbying	229,000	129,000	358,000
Provider Relations and Contracting	2,646,000	4,094,000	6,740,000
Quality Assurance and Utilization Management	10,213,000	5,320,000	15,533,000
Wellness and Health Education	5,332,000	6,249,000	11,581,000
Research and Product Development	11,205,000	2,987,000	14,192,000
Charitable Contributions	124,000	0	124,000
General Administration	32,530,000	22,615,000	55,145,000
Total Indirect Health Care Expenses	105,015,000	77,451,000	182,466,000

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	42,811,000	
Other Taxes and Assessments	38,287,000	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	0	0	
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Cigna Health & Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	1.7%
Commercial Administrative Spending as percent of Commercial Spending:	6.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.3%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,145,010	863,039	2,008,049
Claim Processing	1,990,155	1,516,673	3,506,828
Detection and Prevention of Fraud			
Customer Service	487,557	339,986	827,543
Product Management and Marketing	659,065	492,658	1,151,723
Underwriting	303	445	748
Regulatory Compliance and Government	6,507	10,603	17,110
Lobbying			
Provider Relations and Contracting	207,158	156,596	363,754
Quality Assurance and Utilization Management	39,669	17,713	57,382
Wellness and Health Education			
Research and Product Development	39,146	26,853	65,999
Charitable Contributions			
General Administration	968,470	764,289	1,732,759
Total Indirect Health Care Expenses	5,543,040	4,188,855	9,731,895

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	1,187,581	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Colonial Penn Life Insurance Company

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

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	109,365	28,204	137,569
Claim Processing	21,274	5,486	26,760
Detection and Prevention of Fraud	37,121	9,573	46,694
Customer Service	0	0	
Product Management and Marketing	36,117	9,314	45,431
Underwriting	9,881	2,548	12,429
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	0	0	
Charitable Contributions	0	0	
General Administration	0	0	
Total Indirect Health Care Expenses	213,758	55,125	268,883

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Companion Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.4%
Commercial Administrative Spending as percent of Commercial Spending:	15.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,819	5,943	14,762
Claim Processing	1,043	177	1,220
Detection and Prevention of Fraud			
Customer Service	8,820	5,943	14,763
Product Management and Marketing	95,760	355,964	451,724
Underwriting	11,564	817	12,381
Regulatory Compliance and Government	9,194	2,270	11,464
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	423	709	1,132
Total Indirect Health Care Expenses	135,623	371,823	507,446

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	97,353	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Continental Life Insurance Company of Brentwood TN

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.3%
Commercial Administrative Spending as percent of Commercial Spending:	10.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	6.3%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	22,148	27,127	49,275
Claim Processing	13,653	55,408	69,061
Detection and Prevention of Fraud	0	0	
Customer Service	16,829	8,496	25,325
Product Management and Marketing	1,613	11,192	12,805
Underwriting	22,148	27,127	49,275
Regulatory Compliance and Government	0	185	185
Lobbying	0	0	
Provider Relations and Contracting	2,409	9,778	12,187
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	403	2,798	3,201
Charitable Contributions	0	0	
General Administration	124,676	78,825	203,501
Total Indirect Health Care Expenses	203,879	220,936	424,815

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Delta Dental Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.1%
Commercial Administrative Spending as percent of Commercial Spending:	28.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	3.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment		6,987,311	6,987,311
Claim Processing		11,953,729	11,953,729
Detection and Prevention of Fraud		1,863,283	1,863,283
Customer Service		16,303,725	16,303,725
Product Management and Marketing	3,089,921	10,308,694	13,398,615
Underwriting	311,908	43,859	355,767
Regulatory Compliance and Government	314,110	307,393	621,503
Lobbying		72,779	72,779
Provider Relations and Contracting	674,450	3,261,291	3,935,741
Quality Assurance and Utilization Management		5,852,029	5,852,029
Wellness and Health Education		676,690	676,690
Research and Product Development		27,620	27,620
Charitable Contributions	133,565	627,168	760,733
General Administration	5,802,116	8,399,689	14,201,805
Total Indirect Health Care Expenses	10,326,070	66,685,260	77,011,330

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	11,230,966	
Other Taxes and Assessments	1,942,028	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Federated Mutual Insurance Company

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

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	68,032	56,750	124,782
Claim Processing	633,215	1,552,590	2,185,805
Detection and Prevention of Fraud	0	0	
Customer Service	24,173	10,502	34,675
Product Management and Marketing	367,023	248,689	615,712
Underwriting	183,295	80,252	263,547
Regulatory Compliance and Government	90,978	16,327	107,305
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	22,545	10,218	32,763
Wellness and Health Education	5,600	969	6,569
Research and Product Development	18,723	7,213	25,936
Charitable Contributions	0	0	
General Administration	749,201	591,785	1,340,986
Total Indirect Health Care Expenses	2,162,785	2,575,295	4,738,080

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	867,685	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: First Health Life & Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	24.5%
Commercial Administrative Spending as percent of Commercial Spending:	19.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	24.5%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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	669,449	1,549,151	2,218,600
Total Indirect Health Care Expenses	669,449	1,549,151	2,218,600

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	1,107	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Guardian Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending ¹ :	17.8%
Commercial Administrative Spending as percent of Commercial Spending:	21.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	58,906	69,709	128,615
Claim Processing	24,437	96,522	120,959
Detection and Prevention of Fraud	1,531	510	2,041
Customer Service	27,867	25,723	53,590
Product Management and Marketing	182,535	958,308	1,140,843
Underwriting	0	0	
Regulatory Compliance and Government	5,924	5,559	11,483
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	0	7,962	7,962
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	35,540	30,299	65,839
Total Indirect Health Care Expenses	336,740	1,194,592	1,531,332

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	188,544	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2017 Administrative Spending: Gundersen Health Plan Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.2%
Commercial Administrative Spending as percent of Commercial Spending:	12.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	26,524		26,524
Claim Processing	36,839		36,839
Detection and Prevention of Fraud			
Customer Service	43,470		43,470
Product Management and Marketing	33,892	125,250	159,142
Underwriting	25,788		25,788
Regulatory Compliance and Government	18,051		18,051
Lobbying			
Provider Relations and Contracting	19,156	123,470	142,626
Quality Assurance and Utilization Management	23,946		23,946
Wellness and Health Education		752	752
Research and Product Development	9,947		9,947
Charitable Contributions			
General Administration	130,780	141,810	272,590
Total Indirect Health Care Expenses	368,393	391,282	759,675

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	9,613	
Other Taxes and Assessments	52,456	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	168,284	40,652	208,936
Claim Processing	27,030	6,530	33,560
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	52,891	12,777	65,668
Underwriting	117,296	28,335	145,631
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	267,125	64,529	331,654
Total Indirect Health Care Expenses	632,626	152,823	785,449

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	276,281	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Health Care Service Corporation

Total Administrative Spending as percent of Total Carrier Spending¹:	7.9%
Commercial Administrative Spending as percent of Commercial Spending:	6.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.5%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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	3,672,499		3,672,499
Total Indirect Health Care Expenses	3,672,499		3,672,499

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.3%
Commercial Administrative Spending as percent of Commercial Spending:	8.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	6.3%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,318,690	1,661,832	10,980,522
Claim Processing	22,732,329	13,479,180	36,211,509
Detection and Prevention of Fraud	277,734	95,732	373,466
Customer Service	17,758,670	480,059	18,238,729
Product Management and Marketing	22,726,739	7,229,435	29,956,174
Underwriting	4,658,761	389,967	5,048,728
Regulatory Compliance and Government	1,955,356	2,212,300	4,167,656
Lobbying	456,643	0	456,643
Provider Relations and Contracting	6,307,999	314,810	6,622,809
Quality Assurance and Utilization Management	29,291,351	2,631,651	31,923,002
Wellness and Health Education	6,668,515	9,535,115	16,203,630
Research and Product Development	1,325,019	411,955	1,736,974
Charitable Contributions	0	245,156	245,156
General Administration	79,839,409	62,875,408	142,714,817
Total Indirect Health Care Expenses	203,317,215	101,562,600	304,879,815

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	31,291,349	
Other Taxes and Assessments	34,789,000	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic	89,400,618	89,417,560	
Capital Acquisitions	33,325,854	40,797,645	
Other Capital Costs			
Total Capital Expenditures	122,726,472	130,215,205	

2017 Administrative Spending: HealthPartners Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.2%
Commercial Administrative Spending as percent of Commercial Spending:	6.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,636,402	291,825	1,928,227
Claim Processing	3,991,895	2,367,002	6,358,897
Detection and Prevention of Fraud	48,771	16,811	65,582
Customer Service	3,118,499	84,300	3,202,799
Product Management and Marketing	3,990,913	1,269,520	5,260,433
Underwriting	818,099	68,480	886,579
Regulatory Compliance and Government	343,369	388,489	731,858
Lobbying	80,189	0	80,189
Provider Relations and Contracting	1,107,712	55,282	1,162,994
Quality Assurance and Utilization Management	5,143,687	462,129	5,605,816
Wellness and Health Education	1,171,020	1,674,407	2,845,427
Research and Product Development	232,679	72,341	305,020
Charitable Contributions	0	43,050	43,050
General Administration	14,020,143	11,041,192	25,061,335
Total Indirect Health Care Expenses	35,703,378	17,834,828	53,538,206

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	37,092,844	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Hennepin Health

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	10.6%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	18,720	582,766	601,486
Claim Processing	1,504,525	8,496,116	10,000,641
Detection and Prevention of Fraud	107,295	32,571	139,866
Customer Service	1,826,294	467,268	2,293,562
Product Management and Marketing	190,174	373,198	563,372
Underwriting			
Regulatory Compliance and Government	804,125	692,880	1,497,005
Lobbying		30,000	30,000
Provider Relations and Contracting	1,349,986	642,539	1,992,525
Quality Assurance and Utilization Management	2,866,333	491,760	3,358,093
Wellness and Health Education	85,549	32,571	118,120
Research and Product Development			
Charitable Contributions	0	98,994	98,994
General Administration	453,503	2,943,491	3,396,994
Total Indirect Health Care Expenses	9,206,504	14,884,154	24,090,658

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	1,324,151	
Other Taxes and Assessments	2,375,938	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	1,166,163		
Other Capital Costs			
Total Capital Expenditures	1,166,163		

2017 Administrative Spending: Humana Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.2%
Commercial Administrative Spending as percent of Commercial Spending:	10.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.2%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	572,837	6,973,098	7,545,935
Claim Processing	77,486	943,226	1,020,712
Detection and Prevention of Fraud			
Customer Service	326,503	3,974,494	4,300,997
Product Management and Marketing	1,112,057	13,536,982	14,649,039
Underwriting			
Regulatory Compliance and Government	259,648	3,160,674	3,420,322
Lobbying			
Provider Relations and Contracting	346,939	4,223,266	4,570,205
Quality Assurance and Utilization Management	227,740	2,772,260	3,000,000
Wellness and Health Education			
Research and Product Development	179,657	2,186,948	2,366,605
Charitable Contributions			
General Administration	15,373	187,136	202,509
Total Indirect Health Care Expenses	3,118,240	37,958,084	41,076,324

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: HumanaDental Insurance Company

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

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	15,762	65,020	80,782
Claim Processing	2,132	8,795	10,927
Detection and Prevention of Fraud			
Customer Service	8,984	37,060	46,044
Product Management and Marketing	30,599	126,225	156,824
Underwriting			
Regulatory Compliance and Government	7,145	29,471	36,616
Lobbying			
Provider Relations and Contracting	9,547	39,380	48,927
Quality Assurance and Utilization Management	976	4,024	5,000
Wellness and Health Education			
Research and Product Development	4,944	20,392	25,336
Charitable Contributions			
General Administration	423	1,745	2,168
Total Indirect Health Care Expenses	80,512	332,112	412,624

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Itasca Medical Care

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.4%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	71,659	141,824	213,483
Claim Processing	105,692	1,037,472	1,143,164
Detection and Prevention of Fraud	384,606	135,346	519,952
Customer Service	149,677	63,249	212,926
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government	169,784	699,816	869,600
Lobbying		16,111	16,111
Provider Relations and Contracting	56,286	172,004	228,290
Quality Assurance and Utilization Management	441,825	888,695	1,330,520
Wellness and Health Education	97,306	3,500	100,806
Research and Product Development			
Charitable Contributions		8,000	8,000
General Administration	165,096	360,253	525,349
Total Indirect Health Care Expenses	1,641,931	3,526,270	5,168,201

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Lincoln National Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	18.9%
Commercial Administrative Spending as percent of Commercial Spending:	18.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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	399,010	252,422	651,432
Total Indirect Health Care Expenses	399,010	252,422	651,432

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Medica Health Plans

Total Administrative Spending as percent of Total Carrier Spending¹:	3.9%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	3.9%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	37.1%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	174,043	3,579,516	3,753,559
Claim Processing	379,056	6,340,374	6,719,430
Detection and Prevention of Fraud	130,580	1,812	132,392
Customer Service	3,898,929	1,088,873	4,987,802
Product Management and Marketing	1,862,377	1,433,790	3,296,167
Underwriting	-1	0	-1
Regulatory Compliance and Government	893,324	495,290	1,388,614
Lobbying	35,860	27,602	63,462
Provider Relations and Contracting	1,185,778	556,808	1,742,586
Quality Assurance and Utilization Management	2,488,215	1,359,086	3,847,301
Wellness and Health Education	607,895	127,673	735,568
Research and Product Development	136,217	753,005	889,222
Charitable Contributions	21,140	19,248	40,388
General Administration	7,710,331	12,215,134	19,925,465
Total Indirect Health Care Expenses	19,523,744	27,998,211	47,521,955

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	19,928,242	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2017 Administrative Spending: Medica Health Plans of Wisconsin

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

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	408,216	149,896	558,112
Claim Processing	295,083	108,341	403,424
Detection and Prevention of Fraud	29,612	656	30,268
Customer Service	948,000	204,573	1,152,573
Product Management and Marketing	577,632	4,080,848	4,658,480
Underwriting	472,927	137,961	610,888
Regulatory Compliance and Government	176,260	88,305	264,565
Lobbying	4,793	8,748	13,541
Provider Relations and Contracting	214,043	31,540	245,583
Quality Assurance and Utilization Management	394,170	89,507	483,677
Wellness and Health Education	134,344	31,162	165,506
Research and Product Development	118,074	3,502	121,576
Charitable Contributions	8,836	3,588	12,424
General Administration	2,100,572	5,937,627	8,038,199
Total Indirect Health Care Expenses	5,882,562	10,876,254	16,758,816

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	2,231,363	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2017 Administrative Spending: Medica Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.8%
Commercial Administrative Spending as percent of Commercial Spending:	11.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,112,340	9,196,185	10,308,525
Claim Processing	1,522,570	15,234,033	16,756,603
Detection and Prevention of Fraud	282,599	6,400	288,999
Customer Service	9,593,698	1,532,127	11,125,825
Product Management and Marketing	4,157,979	52,840,786	56,998,765
Underwriting	1,205,193	72,670	1,277,863
Regulatory Compliance and Government	2,070,503	976,915	3,047,418
Lobbying	45,638	191,527	237,165
Provider Relations and Contracting	1,958,655	1,082,823	3,041,478
Quality Assurance and Utilization Management	2,611,339	950,569	3,561,908
Wellness and Health Education	830,729	224,528	1,055,257
Research and Product Development	1,944,319	1,980,280	3,924,599
Charitable Contributions	49,365	7,109	56,474
General Administration	19,211,164	38,415,373	57,626,537
Total Indirect Health Care Expenses	46,596,091	122,711,325	169,307,416

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	23,775,563	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2017 Administrative Spending: Medica Self Insured

Total Administrative Spending as percent of Total Carrier Spending¹:	4.9%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	219,281	9,324,936	9,544,217
Claim Processing	958,291	16,206,999	17,165,290
Detection and Prevention of Fraud	404,694	9,190	413,884
Customer Service	6,809,156	1,435,009	8,244,165
Product Management and Marketing	2,920,626	6,004,656	8,925,282
Underwriting	1,251,717	78,566	1,330,283
Regulatory Compliance and Government	939,968	828,791	1,768,759
Lobbying	67,126	40,502	107,628
Provider Relations and Contracting	2,721,574	1,211,652	3,933,226
Quality Assurance and Utilization Management	2,453,603	1,086,496	3,540,099
Wellness and Health Education	794,330	216,633	1,010,963
Research and Product Development	678,334	2,036,685	2,715,019
Charitable Contributions	44,164	6,694	50,858
General Administration	14,417,697	14,901,967	29,319,664
Total Indirect Health Care Expenses	34,680,561	53,388,776	88,069,337

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	0	
Other Taxes and Assessments	959,028	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2017 Administrative Spending: Metropolitan Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.4%
Commercial Administrative Spending as percent of Commercial Spending:	10.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	75,044	77,481	152,525
Claim Processing	102,247	572,729	674,976
Detection and Prevention of Fraud	3,010	0	3,010
Customer Service	126,399	206,379	332,778
Product Management and Marketing	1,111,836	2,033,853	3,145,689
Underwriting	101,753	11,394	113,147
Regulatory Compliance and Government	2,636	18,181	20,817
Lobbying	0	0	
Provider Relations and Contracting	26,549	47,259	73,808
Quality Assurance and Utilization Management	12,789	9,294	22,083
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	22,112	1,829,014	1,851,126
Total Indirect Health Care Expenses	1,584,375	4,805,584	6,389,959

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	535,832	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Mutual of Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	12.5%
Commercial Administrative Spending as percent of Commercial Spending:	30.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.4%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing	7,366	26,862	34,228
Detection and Prevention of Fraud			
Customer Service	9,887	8,271	18,158
Product Management and Marketing	3,652	88,650	92,302
Underwriting	88	55	143
Regulatory Compliance and Government	2,223	476	2,699
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	790	4,610	5,400
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	85,157	53,400	138,557
Total Indirect Health Care Expenses	109,163	182,324	291,487

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	85,225	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Nationwide Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	4.6%
Commercial Administrative Spending as percent of Commercial Spending:	18.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	2.1%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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	166,266	49,448	215,714
Underwriting			
Regulatory Compliance and Government	1,334	397	1,731
Lobbying			
Provider Relations and Contracting		60,908	60,908
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	18,630	5,541	24,171
Total Indirect Health Care Expenses	186,230	116,294	302,524

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	85,833	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	25.0%
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):	25.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing	11,239	34,460	45,699
Detection and Prevention of Fraud			
Customer Service	10,724	3,512	14,236
Product Management and Marketing	17,941	841,046	858,987
Underwriting	17,941	13,058	30,999
Regulatory Compliance and Government	3,006	855	3,861
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	16	5,367	5,383
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	70,042	49,659	119,701
Total Indirect Health Care Expenses	130,909	947,957	1,078,866

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	100,122	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Pan-American Life

Total Administrative Spending as percent of Total Carrier Spending ¹ :	3.3%
Commercial Administrative Spending as percent of Commercial Spending:	3.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	118,110	57,434	175,544
Claim Processing	78,740	38,290	117,030
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration			
Total Indirect Health Care Expenses	196,850	95,724	292,574

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	0	
Other Taxes and Assessments	322,467	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: PreferredOne Community Health Plan

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.5%
Commercial Administrative Spending as percent of Commercial Spending:	10.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,311	5,657	13,968
Claim Processing	13,459	9,161	22,620
Detection and Prevention of Fraud	1,946	1,325	3,271
Customer Service	12,267	8,350	20,617
Product Management and Marketing	28,564	134,359	162,923
Underwriting	10,415	7,089	17,504
Regulatory Compliance and Government	6,636	4,517	11,153
Lobbying	220	149	369
Provider Relations and Contracting	9,547	6,498	16,045
Quality Assurance and Utilization Management	7,559	5,145	12,704
Wellness and Health Education	2,410	12,904	15,314
Research and Product Development	4,659	3,171	7,830
Charitable Contributions	0	0	
General Administration	16,641	144,026	160,667
Total Indirect Health Care Expenses	122,634	342,351	464,985

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	71,799	
Other Taxes and Assessments	556,145	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: PreferredOne Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.5%
Commercial Administrative Spending as percent of Commercial Spending:	9.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	596,969	406,340	1,003,309
Claim Processing	966,760	658,047	1,624,807
Detection and Prevention of Fraud	139,795	95,154	234,949
Customer Service	881,138	599,767	1,480,905
Product Management and Marketing	2,051,733	8,884,455	10,936,188
Underwriting	748,127	509,229	1,257,356
Regulatory Compliance and Government	476,641	324,436	801,077
Lobbying	15,768	10,733	26,501
Provider Relations and Contracting	685,761	466,778	1,152,539
Quality Assurance and Utilization Management	542,971	369,585	912,556
Wellness and Health Education	173,092	777,700	950,792
Research and Product Development	334,644	227,783	562,427
Charitable Contributions			
General Administration	1,195,347	1,980,085	3,175,432
Total Indirect Health Care Expenses	8,808,746	15,310,092	24,118,838

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	4,007,582	
Other Taxes and Assessments	1,069,542	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: PrimeWest Health

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.8%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.8%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	347,371	88,703	436,074
Claim Processing	2,165,099	3,083,309	5,248,408
Detection and Prevention of Fraud	535,236	142,777	678,013
Customer Service	500,746	571,891	1,072,637
Product Management and Marketing	300,440	24,089	324,529
Underwriting	0	0	
Regulatory Compliance and Government	435,546	839,337	1,274,883
Lobbying	0	50,143	50,143
Provider Relations and Contracting	696,136	507,372	1,203,508
Quality Assurance and Utilization Management	2,814,532	1,550,481	4,365,013
Wellness and Health Education	81,001	81,596	162,597
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	2,033,146	2,940,769	4,973,915
Total Indirect Health Care Expenses	9,909,253	9,880,467	19,789,720

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	2,494,887	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	71,412	71,412	
Other Capital Costs	263,789	263,789	
Total Capital Expenditures	335,201	335,201	

2017 Administrative Spending: Principal Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	21.4%
Commercial Administrative Spending as percent of Commercial Spending:	23.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	50,953	55,346	106,299
Claim Processing	291,587	316,731	608,318
Detection and Prevention of Fraud	0	0	
Customer Service	6,546	7,111	13,657
Product Management and Marketing	478,045	519,266	997,311
Underwriting	0	0	
Regulatory Compliance and Government	5,565	6,044	11,609
Lobbying	0	0	
Provider Relations and Contracting	18,930	20,562	39,492
Quality Assurance and Utilization Management	21,876	23,762	45,638
Wellness and Health Education	0	0	
Research and Product Development	7,692	8,355	16,047
Charitable Contributions	0	0	
General Administration	142,384	154,662	297,046
Total Indirect Health Care Expenses	1,023,578	1,111,839	2,135,417

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	0	
Other Taxes and Assessments	516,701	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.0%
Commercial Administrative Spending as percent of Commercial Spending:	70.4%
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):	0.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	23,775	8,277	32,052
Claim Processing	34,201	6,339	40,540
Detection and Prevention of Fraud	3,800	704	4,504
Customer Service	14,017	10,148	24,165
Product Management and Marketing	146,287	47,221	193,508
Underwriting	55,946	5,494	61,440
Regulatory Compliance and Government	18,620	3,941	22,561
Lobbying	517	337	854
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	15,489	1,419	16,908
Charitable Contributions	737	3,363	4,100
General Administration	243,897	506,888	750,785
Total Indirect Health Care Expenses	557,286	594,131	1,151,417

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Renaissance Life & Health Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending ¹ :	28.9%
Commercial Administrative Spending as percent of Commercial Spending:	28.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.6%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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	383,865	728,083	1,111,948
Total Indirect Health Care Expenses	383,865	728,083	1,111,948

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	30,000	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Sierra Health and Life Insurance Company, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.0%
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):	11.0%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	451,001	454,255	905,256
Claim Processing	1,153,191	1,161,513	2,314,704
Detection and Prevention of Fraud	39,962	40,251	80,213
Customer Service	930,546	937,260	1,867,806
Product Management and Marketing	296,862	299,003	595,865
Underwriting	62,797	63,251	126,048
Regulatory Compliance and Government	22,836	23,000	45,836
Lobbying	0	0	
Provider Relations and Contracting	742,153	747,508	1,489,661
Quality Assurance and Utilization Management	1,027,597	1,035,011	2,062,608
Wellness and Health Education	5,709	5,750	11,459
Research and Product Development	51,380	51,750	103,130
Charitable Contributions	0	0	
General Administration	274,026	276,003	550,029
Total Indirect Health Care Expenses	5,058,060	5,094,555	10,152,615

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: SilverScript Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.6%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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	370	4,779,932	4,780,302
Total Indirect Health Care Expenses	370	4,779,932	4,780,302

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	131,742	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: South Country Health Alliance

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

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	286,688	566,001	852,689
Claim Processing		8,811,421	8,811,421
Detection and Prevention of Fraud	332,439	130,646	463,085
Customer Service	568,484	405,784	974,268
Product Management and Marketing	573,376	72,675	646,051
Underwriting			
Regulatory Compliance and Government	754,006	660,946	1,414,952
Lobbying		61,940	61,940
Provider Relations and Contracting	608,836	570,543	1,179,379
Quality Assurance and Utilization Management	2,706,550	73,520	2,780,070
Wellness and Health Education		305,185	305,185
Research and Product Development			
Charitable Contributions			
General Administration	2,966,819	4,648,196	7,615,015
Total Indirect Health Care Expenses	8,797,198	16,306,857	25,104,055

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	22,184	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	290,926	290,926	
Other Capital Costs			
Total Capital Expenditures	290,926	290,926	

2017 Administrative Spending: State Farm Mutual Automobile Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	13.8%
Commercial Administrative Spending as percent of Commercial Spending:	8.4%
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):	18.8%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	49,367	5,611	54,978
Claim Processing	208,177	370,093	578,270
Detection and Prevention of Fraud	10,957	19,479	30,436
Customer Service	14,399	0	14,399
Product Management and Marketing	25,918	627,591	653,509
Underwriting	2,880	1,368	4,248
Regulatory Compliance and Government	28,796	10,555	39,351
Lobbying	0	0	
Provider Relations and Contracting	6,170	0	6,170
Quality Assurance and Utilization Management	14,399	5,005	19,404
Wellness and Health Education	2,057	0	2,057
Research and Product Development	20,569	5,005	25,574
Charitable Contributions	0	0	
General Administration	41,138	20,291	61,429
Total Indirect Health Care Expenses	424,827	1,064,998	1,489,825

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	199,237	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.9%
Commercial Administrative Spending as percent of Commercial Spending:	29.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	12,352	650	13,002
Claim Processing	24,756	4,441	29,197
Detection and Prevention of Fraud	0	0	
Customer Service	14,318	753	15,071
Product Management and Marketing	6,304	6,809	13,113
Underwriting	50,381	5,310	55,691
Regulatory Compliance and Government	2,353	124	2,477
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	1,579	83	1,662
Charitable Contributions	0	0	
General Administration	332,723	31,248	363,971
Total Indirect Health Care Expenses	444,766	49,418	494,184

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: Symphonix Health Insurance, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	16.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	16.2%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	146,701	146,701
Claim Processing	408,186	325,968	734,154
Detection and Prevention of Fraud	0	0	
Customer Service	0	83,707	83,707
Product Management and Marketing	39,232	101,799	141,031
Underwriting	0	0	
Regulatory Compliance and Government	19,616	0	19,616
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	39,232	59,476	98,708
Charitable Contributions	0	0	
General Administration	104,823	353,166	457,989
Total Indirect Health Care Expenses	611,089	1,070,817	1,681,906

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	0	
Other Taxes and Assessments	2,586	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: UCare Health, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	0.6%
Commercial Administrative Spending as percent of Commercial Spending:	0.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	0	
Claim Processing	0	0	
Detection and Prevention of Fraud	0	0	
Customer Service	0	0	
Product Management and Marketing	0	0	
Underwriting	0	0	
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	0	0	
Charitable Contributions	0	0	
General Administration	0	27,220	27,220
Total Indirect Health Care Expenses		27,220	27,220

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	44,581	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2017 Administrative Spending: UCare Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.1%
Commercial Administrative Spending as percent of Commercial Spending:	10.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.2%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.3%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,796,769	6,160,714	9,957,483
Claim Processing	16,223,546	15,208,453	31,431,999
Detection and Prevention of Fraud	984,680	554,251	1,538,931
Customer Service	10,084,181	7,258,872	17,343,053
Product Management and Marketing	7,277,040	17,983,853	25,260,893
Underwriting	1,046,505	403,613	1,450,118
Regulatory Compliance and Government	4,084,628	1,968,684	6,053,312
Lobbying	113,003	381,369	494,372
Provider Relations and Contracting	6,166,652	19,544,234	25,710,886
Quality Assurance and Utilization Management	23,513,045	22,197,294	45,710,339
Wellness and Health Education	571,909	2,146,229	2,718,138
Research and Product Development	1,143,816	546,430	1,690,246
Charitable Contributions	0	5,980,458	5,980,458
General Administration	7,603,815	7,339,360	14,943,175
Total Indirect Health Care Expenses	82,609,589	107,673,814	190,283,403

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax	16,549,370	
Other Taxes and Assessments	10,307,750	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	5,532,335	6,793,533	
Other Capital Costs			
Total Capital Expenditures	5,532,335	6,793,533	

2017 Administrative Spending: Union Security Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	15.1%
Commercial Administrative Spending as percent of Commercial Spending:	15.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing	142,985	317,306	460,291
Detection and Prevention of Fraud			
Customer Service	225,299	48,412	273,711
Product Management and Marketing	356,953	86,982	443,935
Underwriting			
Regulatory Compliance and Government	31,693	2,149	33,842
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	22,683	8,869	31,552
Charitable Contributions			
General Administration	133,184	567,365	700,549
Total Indirect Health Care Expenses	912,797	1,031,083	1,943,880

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: United World Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.8%
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):	7.8%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing	6,348	22,089	28,437
Detection and Prevention of Fraud			
Customer Service	5,200	1,677	6,877
Product Management and Marketing	5	113,570	113,575
Underwriting	5	4	9
Regulatory Compliance and Government	1,888	381	2,269
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	14	4,817	4,831
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	39,419	24,022	63,441
Total Indirect Health Care Expenses	52,879	166,560	219,439

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	93,842	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: UnitedHealthcare Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.8%
Commercial Administrative Spending as percent of Commercial Spending:	9.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.4%

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	647,032	667,222	1,314,254
Claim Processing	1,654,438	1,654,513	3,308,951
Detection and Prevention of Fraud	57,332	59,121	116,453
Customer Service	1,335,017	1,376,673	2,711,690
Product Management and Marketing	425,895	439,184	865,079
Underwriting	90,093	92,905	182,998
Regulatory Compliance and Government	32,761	33,784	66,545
Lobbying	0	0	
Provider Relations and Contracting	1,064,737	1,097,961	2,162,698
Quality Assurance and Utilization Management	1,474,252	1,520,253	2,994,505
Wellness and Health Education	8,190	8,446	16,636
Research and Product Development	73,712	76,013	149,725
Charitable Contributions	0	0	
General Administration	393,134	405,401	798,535
Total Indirect Health Care Expenses	7,256,593	7,431,476	14,688,069

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments	2,018,701	

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2017 Administrative Spending: WellCare Health Insurance Company of Kentucky, Inc.

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

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

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2017
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		637,928	637,928
Total Indirect Health Care Expenses		637,928	637,928

Taxes and Assessments		Calendar Year 2017
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2017
	2017 Incurred	2017 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			