



# **Administrative Costs at Minnesota Health Plans 2018 and 2019**

January 2022

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# Administrative Costs at Minnesota Health Plans, 2018 and 2019

The Minnesota Department of Health (MDH) is required to collect and publish information annually on administrative spending of health plans (also referred to as group purchasers) that are licensed to offer health insurance coverage in Minnesota.<sup>1</sup> Due to delays caused by the COVID-19 pandemic response, data from 2018 and 2019 are reported together in this report.

This report presents administrative spending data for each health plan that collected more than \$3 million in total health premiums from Minnesota residents in a given year. The report includes a summary of high-level trends and findings for 2019, and in Appendix A and B, detailed tables for each eligible Minnesota group purchaser on 14 categories of administrative spending in 2018 and 2019, respectively.

As observed previously, Minnesota health plans consistently spend significant resources on administrative activities. In 2019, the latest year for which complete data were reported to MDH, health plans collectively spent \$2.17 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 \$401 per insured Minnesotan in 2019.

After dipping slightly in 2017, administrative spending as a percent of total costs increased the next two years, reaching the highest proportion of total costs since 2009 (7.9 percent). Though high in terms of the preceding ten years, administrative health plan spending as a share of total costs was routinely higher prior to 2010.

Nevertheless, administrative health plan spending is one factor contributing to the high and rising cost of health insurance in Minnesota and the nation. For example, had health plans been able to maintain administrative spending as a share of costs just one-half of a percentage point below the 2019 value at 7.4 percent of total costs (the median of values observed in Table 1), premium costs for Minnesotans would have been about \$272 million less over the ten-year period shown.

**Table 1. Administrative Health Plan Spending, 2009 to 2019**

YEAR	ADMINISTRATIVE SPENDING (\$ BILLIONS)	AS A PERCENT OF TOTAL COSTS (%)	PER INSURED MINNESOTAN (\$)
2009	1.40	7.9	313
2010	1.27	7.1	282
2011	1.31	7.2	287
2012	1.38	7.1	295
2013	1.47	7.3	303
2014	1.52	7.3	295
2015	1.71	7.7	340

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

## ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS 2018 AND 2019

YEAR	ADMINISTRATIVE SPENDING (\$ BILLIONS)	AS A PERCENT OF TOTAL COSTS (%)	PER INSURED MINNESOTAN (\$)
2016	1.83	7.8	353
2017	1.84	7.4	350
2018	2.03	7.6	365
2019	2.17	7.9	401

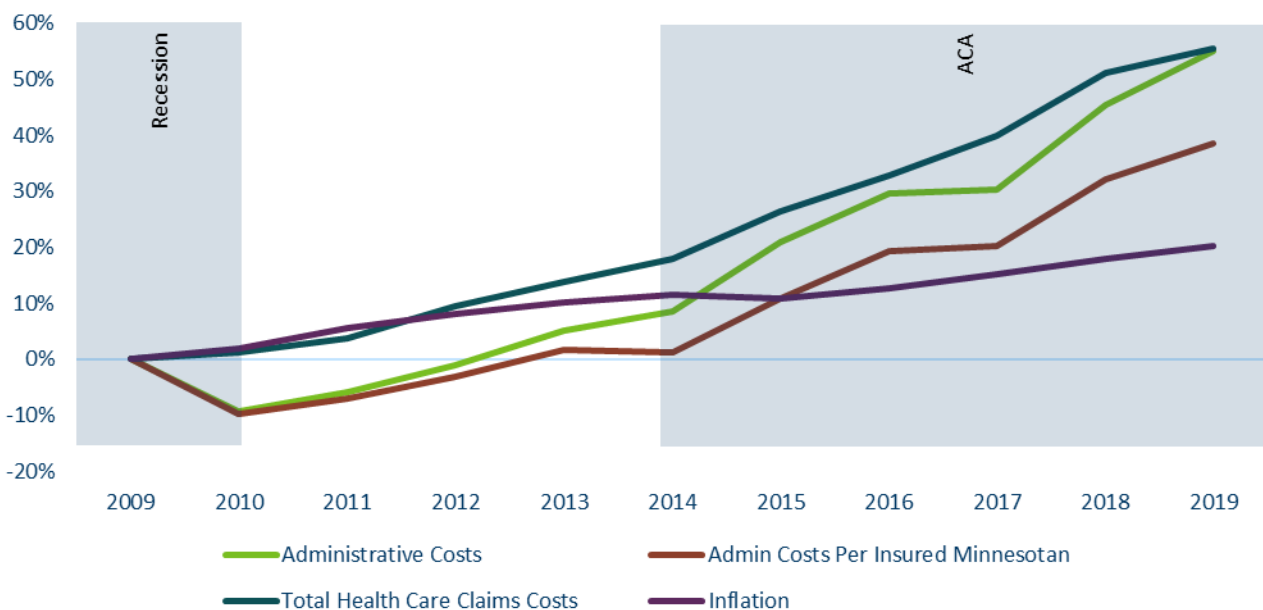
Note: Administrative spending includes costs for medical and dental services.

Source: MDH/Health Economics Program analysis of annual health plan filings.

With inflation largely remaining flat since 2009, aggregate health plan administrative spending has grown cumulatively over two and a half times faster than inflation for this period. By 2019, the cumulative increase in health care administrative costs matched the cumulative increase in health care claims costs, with both experiencing an increase of approximately 55 percent since 2009. However, this time period coincided with an increase in the number of people covered by health insurance, resulting in an increase of 39 percent on a per-insured Minnesotan basis between 2009 and 2019.

With the data available for this analysis, it is not possible to disaggregate factors driving administrative spending, analyze the economies of scale, or study the variation in spending over time. Still, 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, 2009 to 2019**



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 major coverage provisions of the Patient Protection and Affordable Care Act (ACA) took effect, are indicated by shading.

# ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS 2018 AND 2019

Health plan companies varied widely in their administrative load, as shown in Table 2. Administrative spending ranged from a low of less than two percent to approximately 61 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 narrower, ranging from six percent to 11 percent of total spending.

**Table 2. Administrative Spending as Percent of Total Spending by Health Plan, 2019**

HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
Aetna Life Insurance Company	23,049,390	429,292,424	5.4%
Allina Health and Aetna Insurance Company	26,794,237	93,275,365	28.7%
American Heritage Life Insurance Company	1,332,184	4,166,212	32.0%
Ameritas Life Insurance Corp	791,886	6,463,762	12.3%
Blue Cross Blue Shield of Minnesota	476,991,000	6,455,469,476	7.4%
Blue Plus	226,225,000	2,317,424,000	9.8%
Cigna Health & Life Insurance Company	10,623,816	673,960,811	1.6%
Colonial Penn Life Insurance Company	369,083	4,163,783	8.9%
Companion Life Insurance Company	607,267	14,034,890	4.3%
Continental Life Insurance Company of Brentwood TN	498,952	8,209,411	6.1%
Delta Dental Plan of Minnesota	101,427,259	782,283,926	13.0%
Gerber Life Insurance Company	744,219	4,710,309	15.8%
HCC Life Insurance Company	1,074,602	18,495,148	5.8%
Health Care Service Corporation	32,438,843	84,914,555	38.2%
HealthPartners, Inc.	375,052,648	5,278,258,047	7.1%
HealthPartners Insurance Company	71,315,749	857,859,585	8.3%
Hennepin Health	24,944,964	231,143,758	10.8%
HM Life Insurance Company	418,177	1,930,760	21.7%
HumanaDental Insurance Company	376,558	2,259,244	16.7%
Humana Insurance Company	107,598,129	1,060,896,095	10.1%
Itasca Medical Care	4,740,314	63,039,087	7.5%
Lincoln National Life Insurance Company	1,489,374	5,228,193	28.5%
Loyal American Life Insurance Company	440,973	3,431,982	12.9%
Medco Containment Life Insurance Company	2,584,047	15,990,459	16.2%

# ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS 2018 AND 2019

HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
Medica Health Plans	64,122,647	1,031,626,348	6.2%
Medica Insurance Company	140,969,468	1,494,983,288	9.4%
Medica Self Insured	83,188,351	1,268,857,199	6.6%
Metropolitan Life Insurance Company	7,195,901	60,328,048	11.9%
MII Life Insurance, Incorporated	198,561	14,356,532	1.4%
Omaha Insurance Company	498,364	5,593,445	8.9%
PacifiCare Life Assurance Company	4,923,288	28,599,542	17.2%
Pan-American Life	1,215,616	8,762,650	13.9%
PreferredOne Insurance Company	21,919,241	272,311,719	8.1%
PrimeWest Health	20,084,562	306,335,184	6.6%
Principal Life Insurance Company	2,273,339	10,765,216	21.1%
QBE Insurance Corporation	664,733	7,094,624	9.4%
Quartz Health Plan MN Corporation	1,021,565	15,424,143	6.6%
ReliaStar Life Insurance Company	908,113	6,424,174	14.1%
Renaissance Life & Health Insurance Company of America	1,416,074	5,690,539	24.9%
Sanford HealthPlan of Minnesota	772,937	7,653,670	10.1%
Sierra Health and Life Insurance Company, Inc.	18,602,285	222,865,632	8.4%
SilverScript Insurance Company	5,058,037	45,003,031	11.2%
South Country Health Alliance	22,446,350	289,411,801	7.8%
Standard Insurance Company	718,111	3,579,015	20.1%
State Farm Mutual Automobile Insurance Company	1,682,139	12,080,567	13.9%
Sun Life Assurance Company of Canada	1,602,661	12,225,937	13.1%
Symetra Life Insurance Company	728,552	1,192,984	61.1%
UCare Health, Inc.	1,671,705	24,047,907	7.0%
UCare Minnesota	246,452,407	3,724,167,418	6.6%
UnitedHealthCare Insurance Company	24,972,067	199,962,963	12.5%
Wellcare Health Insurance Company of Kentucky, Inc.	2,209,983	30,431,590	7.3%
<b>TOTALS:</b>	<b>\$2,169,445,728</b>	<b>\$27,526,676,448</b>	<b>7.9%</b>

\* Indicates a Minnesota Nonprofit Health Plan Company or Affiliated Insurance Carrier

Source: MDH/Health Economics Program analysis of annual health plan filings.

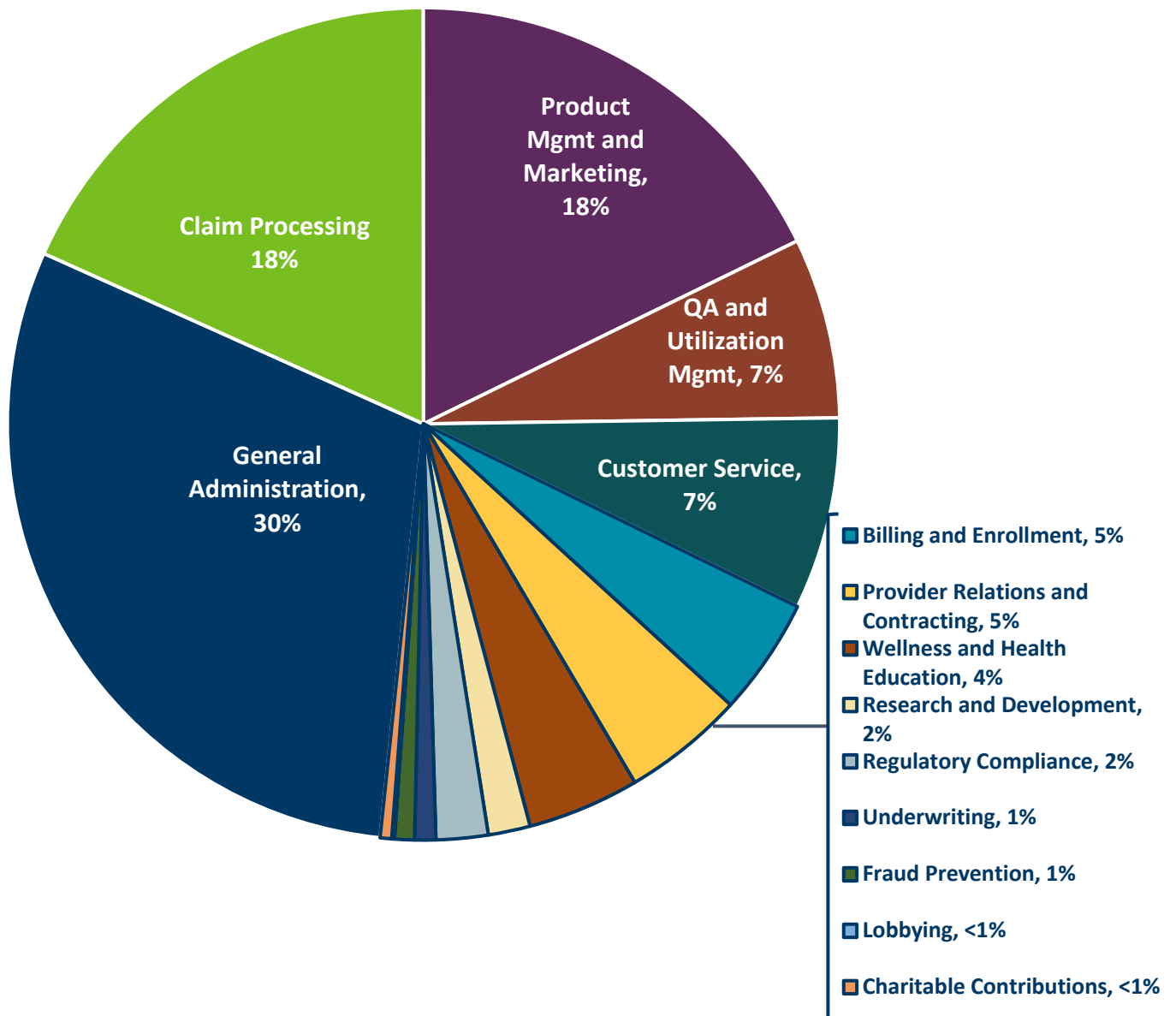
## ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS 2018 AND 2019

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 88.2 percent of the Minnesota health insurance business (as share of premiums).

**Chart 2. Distribution of Administrative Spending at all Health Plan Companies in Minnesota, 2019**



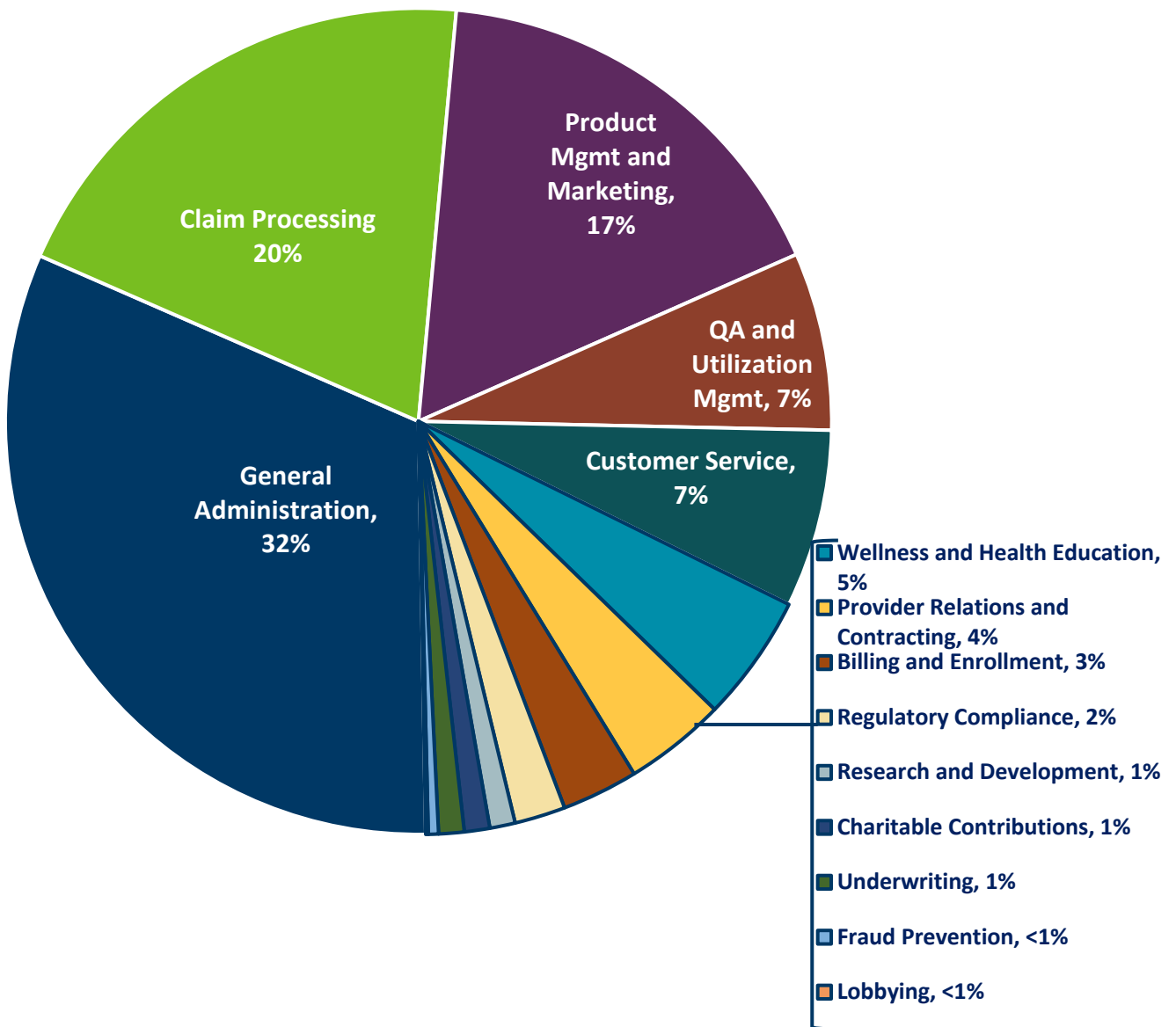
Note: Includes health plan companies, insurance carriers, and nonprofit health service corporations licensed in Minnesota; includes administrative expenses across all product lines.

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, 2019**

**Reflects 88.2 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, Itasca Medical Care, Medica Health Plans, Medica Insurance Company, Medica Self Insured, PreferredOne Insurance Company, PrimeWest Health, Quartz Health Plan, Sanford HealthPlan of Minnesota, South Country Health Alliance, UCare Health, Inc., 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 2018 AND 2019

**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](mailto:health.hep@state.mn.us).

**Appendix A:**

**Detailed Administrative Costs**

**By Health Plan Company, 2018**

**2018 Administrative Spending: Aetna Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>5.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>7.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>15.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	509,965	449,530	959,495
Claim Processing	1,180,535	1,040,632	2,221,167
Detection and Prevention of Fraud	2,205,558	1,944,182	4,149,740
Customer Service	0	0	
Product Management and Marketing	2,164,562	1,908,044	4,072,606
Underwriting	419,603	369,877	789,480
Regulatory Compliance and Government	201,539	177,655	379,194
Lobbying	0	0	
Provider Relations and Contracting	605,020	533,320	1,138,340
Quality Assurance and Utilization Management	259,776	228,990	488,766
Wellness and Health Education	438,239	386,304	824,543
Research and Product Development	155,909	137,432	293,341
Charitable Contributions	0	0	
General Administration	4,127,755	3,638,584	7,766,339
<b>Total Indirect Health Care Expenses</b>	<b>12,268,461</b>	<b>10,814,550</b>	<b>23,083,011</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	2,750	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: American Heritage Life Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	75,562	12,350	87,912
Claim Processing	58,763	14,658	73,421
Detection and Prevention of Fraud	2,032	160	2,192
Customer Service	63,901	10,181	74,082
Product Management and Marketing	57,219	2,878	60,097
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	29,864	9,897	39,761
Charitable Contributions			
General Administration	474,881	395,436	870,317
<b>Total Indirect Health Care Expenses</b>	<b>762,222</b>	<b>445,560</b>	<b>1,207,782</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Ameritas Life Insurance Corp**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>13.4%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	490,941	273,431	764,372
<b>Total Indirect Health Care Expenses</b>	<b>490,941</b>	<b>273,431</b>	<b>764,372</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	124,073	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Berkley Life and Health Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		230,203	230,203
<b>Total Indirect Health Care Expenses</b>		<b>230,203</b>	<b>230,203</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Blue Cross Blue Shield of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>8.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>18.4%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	13,238,000	2,994,000	16,232,000
Claim Processing	35,348,000	134,438,000	169,786,000
Detection and Prevention of Fraud	479,000	297,000	776,000
Customer Service	23,169,000	8,786,000	31,955,000
Product Management and Marketing	18,655,000	82,204,000	100,859,000
Underwriting	2,248,000	723,000	2,971,000
Regulatory Compliance and Government	1,259,000	402,000	1,661,000
Lobbying	125,000	398,000	523,000
Provider Relations and Contracting	7,291,000	4,166,000	11,457,000
Quality Assurance and Utilization Management	10,053,000	7,516,000	17,569,000
Wellness and Health Education	10,607,000	16,883,000	27,490,000
Research and Product Development	3,895,000	26,153,000	30,048,000
Charitable Contributions	0	5,215,000	5,215,000
General Administration	38,198,000	64,741,000	102,939,000
<b>Total Indirect Health Care Expenses</b>	<b>164,565,000</b>	<b>354,916,000</b>	<b>519,481,000</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	78,825,000	
Other Taxes and Assessments	14,958,000	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	14,105,510	14,105,510	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>14,105,510</b>	<b>14,105,510</b>	



**2018 Administrative Spending: Blue Plus**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>16.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>6.8%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>18.7%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	2,216,000	727,000	2,943,000
Claim Processing	18,074,000	24,784,000	42,858,000
Detection and Prevention of Fraud	225,000	140,000	365,000
Customer Service	10,440,000	5,654,000	16,094,000
Product Management and Marketing	861,000	3,263,000	4,124,000
Underwriting	10,000	12,000	22,000
Regulatory Compliance and Government	917,000	631,000	1,548,000
Lobbying	116,000	217,000	333,000
Provider Relations and Contracting	4,751,000	2,686,000	7,437,000
Quality Assurance and Utilization Management	6,625,000	5,523,000	12,148,000
Wellness and Health Education	5,620,000	4,201,000	9,821,000
Research and Product Development	2,099,000	14,094,000	16,193,000
Charitable Contributions	0	206,000	206,000
General Administration	21,478,000	34,137,000	55,615,000
<b>Total Indirect Health Care Expenses</b>	<b>73,432,000</b>	<b>96,275,000</b>	<b>169,707,000</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	41,738,000	
Other Taxes and Assessments	35,855,000	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	0	0	
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Cigna Health & Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>2.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>10.5%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>17.9%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,183,182	1,288,498	2,471,680
Claim Processing	2,040,568	2,292,154	4,332,722
Detection and Prevention of Fraud	0	0	
Customer Service	519,957	498,105	1,018,062
Product Management and Marketing	745,112	902,719	1,647,831
Underwriting	17,077	8,483	25,560
Regulatory Compliance and Government	6,453	11,953	18,406
Lobbying			
Provider Relations and Contracting	210,786	234,473	445,259
Quality Assurance and Utilization Management	37,016	20,760	57,776
Wellness and Health Education			
Research and Product Development	38,380	36,175	74,555
Charitable Contributions			
General Administration	1,051,340	1,176,287	2,227,627
<b>Total Indirect Health Care Expenses</b>	<b>5,849,871</b>	<b>6,469,607</b>	<b>12,319,478</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	1,339,072	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Colonial Penn Life Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	89,188	30,233	119,421
Claim Processing	23,549	7,983	31,532
Detection and Prevention of Fraud	39,559	13,410	52,969
Customer Service	0	0	
Product Management and Marketing	76,227	25,840	102,067
Underwriting	8,540	2,895	11,435
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	
<b>Total Indirect Health Care Expenses</b>	<b>237,063</b>	<b>80,361</b>	<b>317,424</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Companion Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>19.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	7,301	2,116	9,417
Claim Processing	1,242	487	1,729
Detection and Prevention of Fraud			
Customer Service	21,136	19,321	40,457
Product Management and Marketing	63,289	406,046	469,335
Underwriting	12,957	974	13,931
Regulatory Compliance and Government	8,002	1,940	9,942
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	390	351	741
<b>Total Indirect Health Care Expenses</b>	<b>114,317</b>	<b>431,235</b>	<b>545,552</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	122,936	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Continental Life Insurance Company of Brentwood TN**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>5.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>10.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>5.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	27,630	37,191	64,821
Claim Processing	16,190	40,695	56,885
Detection and Prevention of Fraud	0	0	
Customer Service	16,080	8,037	24,117
Product Management and Marketing	146	11,847	11,993
Underwriting	27,630	37,191	64,821
Regulatory Compliance and Government	0	1,280	1,280
Lobbying	0	0	
Provider Relations and Contracting	2,857	7,182	10,039
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	37	2,962	2,999
Charitable Contributions	0	0	
General Administration	86,666	96,565	183,231
<b>Total Indirect Health Care Expenses</b>	<b>177,236</b>	<b>242,950</b>	<b>420,186</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Delta Dental Plan of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>11.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>35.4%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>2.6%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment		6,717,027	6,717,027
Claim Processing		11,505,085	11,505,085
Detection and Prevention of Fraud		1,791,207	1,791,207
Customer Service		15,673,062	15,673,062
Product Management and Marketing	3,588,449	11,615,752	15,204,201
Underwriting	224,007	78,688	302,695
Regulatory Compliance and Government	588,568	142,899	731,467
Lobbying	754,989	83,668	838,657
Provider Relations and Contracting		3,127,211	3,127,211
Quality Assurance and Utilization Management		7,389,292	7,389,292
Wellness and Health Education		401,643	401,643
Research and Product Development	47,240	2,299,542	2,346,782
Charitable Contributions	133,171	556,327	689,498
General Administration	7,289,316	8,333,342	15,622,658
<b>Total Indirect Health Care Expenses</b>	<b>12,625,740</b>	<b>69,714,745</b>	<b>82,340,485</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	9,764,680	
Other Taxes and Assessments	1,932,119	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: First Health Life & Health Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>30.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>12.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>30.6%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	415,695	1,093,195	1,508,890
<b>Total Indirect Health Care Expenses</b>	<b>415,695</b>	<b>1,093,195</b>	<b>1,508,890</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	1,180	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Gerber Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>17.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>15.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		61,165	61,165
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		461,430	461,430
<b>Total Indirect Health Care Expenses</b>		<b>522,595</b>	<b>522,595</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2018 Administrative Spending: Guardian Life Insurance Company of America**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>17.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>20.8%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	55,138	65,251	120,389
Claim Processing	22,874	90,349	113,223
Detection and Prevention of Fraud	1,433	478	1,911
Customer Service	26,084	24,078	50,162
Product Management and Marketing	170,861	897,021	1,067,882
Underwriting			
Regulatory Compliance and Government	5,545	5,204	10,749
Lobbying	0	0	
Provider Relations and Contracting			
Quality Assurance and Utilization Management	0	7,453	7,453
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	33,267	28,361	61,628
<b>Total Indirect Health Care Expenses</b>	<b>315,202</b>	<b>1,118,195</b>	<b>1,433,397</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	175,758	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Gundersen Health Plan Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>7.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	14,450	8,453	22,903
Claim Processing	25,679	1,158	26,837
Detection and Prevention of Fraud	0	0	
Customer Service	17,484	261	17,745
Product Management and Marketing	17,430	87,272	104,702
Underwriting	36,378	150	36,528
Regulatory Compliance and Government	7,962	1,930	9,892
Lobbying	0	0	
Provider Relations and Contracting	16,484	731	17,215
Quality Assurance and Utilization Management	33,294	464	33,758
Wellness and Health Education	0	16,439	16,439
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	327,501	67,017	394,518
<b>Total Indirect Health Care Expenses</b>	<b>496,662</b>	<b>183,875</b>	<b>680,537</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	14,904	
Other Taxes and Assessments	26,656	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: HCC Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	212,346	44,799	257,145
Claim Processing	30,828	6,504	37,332
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	211,031	44,522	255,553
Underwriting	114,823	24,225	139,048
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	328,919	69,393	398,312
<b>Total Indirect Health Care Expenses</b>	<b>897,947</b>	<b>189,443</b>	<b>1,087,390</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	438,070	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Health Care Service Corporation**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>38.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>12.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	29,931,600		29,931,600
<b>Total Indirect Health Care Expenses</b>	<b>29,931,600</b>		<b>29,931,600</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: HealthPartners, Inc.**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.3%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>5.9%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>7.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	10,377,365	2,012,472	12,389,837
Claim Processing	29,953,193	14,950,132	44,903,325
Detection and Prevention of Fraud	233,296	71,203	304,499
Customer Service	21,319,560	818,202	22,137,762
Product Management and Marketing	25,569,248	10,138,755	35,708,003
Underwriting	4,936,199	476,400	5,412,599
Regulatory Compliance and Government	2,425,793	3,086,609	5,512,402
Lobbying	474,465	0	474,465
Provider Relations and Contracting	7,097,882	685,140	7,783,022
Quality Assurance and Utilization Management	32,688,285	2,551,320	35,239,605
Wellness and Health Education	7,373,126	10,440,172	17,813,298
Research and Product Development	1,537,117	385,675	1,922,792
Charitable Contributions	0	414,928	414,928
General Administration	86,632,821	71,408,740	158,041,561
<b>Total Indirect Health Care Expenses</b>	<b>230,618,350</b>	<b>117,439,748</b>	<b>348,058,098</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	34,973,698	
Other Taxes and Assessments	62,634,000	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	21,176,332	23,454,820	
Capital Acquisitions	44,759,632	44,752,157	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>	<b>65,935,964</b>	<b>68,206,977</b>	

**2018 Administrative Spending: HealthPartners Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>5.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>5.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,311,055	254,252	1,565,307
Claim Processing	3,784,224	1,888,769	5,672,993
Detection and Prevention of Fraud	29,474	8,996	38,470
Customer Service	2,693,469	103,370	2,796,839
Product Management and Marketing	3,230,366	1,280,909	4,511,275
Underwriting	623,629	60,187	683,816
Regulatory Compliance and Government	306,470	389,956	696,426
Lobbying	59,943	0	59,943
Provider Relations and Contracting	896,732	86,559	983,291
Quality Assurance and Utilization Management	4,129,770	322,329	4,452,099
Wellness and Health Education	931,505	1,318,990	2,250,495
Research and Product Development	194,196	48,725	242,921
Charitable Contributions	0	52,421	52,421
General Administration	10,945,011	9,021,632	19,966,643
<b>Total Indirect Health Care Expenses</b>	<b>29,135,844</b>	<b>14,837,095</b>	<b>43,972,939</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	46,103,662	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Hennepin Health**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>10.7%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	62,953	209,070	272,023
Claim Processing	1,437,348	8,969,142	10,406,490
Detection and Prevention of Fraud	117,457	35,434	152,891
Customer Service	2,283,403	519,204	2,802,607
Product Management and Marketing	195,951	284,790	480,741
Underwriting			
Regulatory Compliance and Government	1,551,186	749,569	2,300,755
Lobbying		40,000	40,000
Provider Relations and Contracting	1,508,431	423,040	1,931,471
Quality Assurance and Utilization Management	3,099,798	569,504	3,669,302
Wellness and Health Education	85,032	35,434	120,466
Research and Product Development			
Charitable Contributions		109,422	109,422
General Administration	610,544	1,849,451	2,459,995
<b>Total Indirect Health Care Expenses</b>	<b>10,952,103</b>	<b>13,794,060</b>	<b>24,746,163</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	2,384,847	
Other Taxes and Assessments	3,776,489	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Humana Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>10.7%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	655,030	8,363,344	9,018,374
Claim Processing	88,604	1,131,280	1,219,884
Detection and Prevention of Fraud			
Customer Service	373,351	4,766,900	5,140,251
Product Management and Marketing	1,271,619	16,235,883	17,507,502
Underwriting			
Regulatory Compliance and Government	296,903	3,790,826	4,087,729
Lobbying			
Provider Relations and Contracting	396,719	5,065,270	5,461,989
Quality Assurance and Utilization Management	217,898	2,782,102	3,000,000
Wellness and Health Education			
Research and Product Development	205,435	2,622,966	2,828,401
Charitable Contributions			
General Administration	17,579	224,446	242,025
<b>Total Indirect Health Care Expenses</b>	<b>3,523,138</b>	<b>44,983,017</b>	<b>48,506,155</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2018 Administrative Spending: HumanaDental Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>13.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	16,671	64,398	81,069
Claim Processing	2,255	8,711	10,966
Detection and Prevention of Fraud			
Customer Service	9,502	36,705	46,207
Product Management and Marketing	32,364	125,019	157,383
Underwriting			
Regulatory Compliance and Government	7,556	29,190	36,746
Lobbying			
Provider Relations and Contracting	10,097	39,003	49,100
Quality Assurance and Utilization Management	1,028	3,972	5,000
Wellness and Health Education			
Research and Product Development	5,229	20,197	25,426
Charitable Contributions			
General Administration	447	1,728	2,175
<b>Total Indirect Health Care Expenses</b>	<b>85,149</b>	<b>328,923</b>	<b>414,072</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Itasca Medical Care**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	142,338	137,696	280,034
Claim Processing	379,776	973,119	1,352,895
Detection and Prevention of Fraud	115,989	127,880	243,869
Customer Service	157,688	55,601	213,289
Product Management and Marketing	0	0	
Underwriting	0	0	
Regulatory Compliance and Government	258,222	629,817	888,039
Lobbying	0	3,354	3,354
Provider Relations and Contracting	103,287	175,088	278,375
Quality Assurance and Utilization Management	331,765	833,760	1,165,525
Wellness and Health Education	104,111	850	104,961
Research and Product Development	0	0	
Charitable Contributions	0	12,500	12,500
General Administration	166,102	311,942	478,044
<b>Total Indirect Health Care Expenses</b>	<b>1,759,278</b>	<b>3,261,607</b>	<b>5,020,885</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Lincoln National Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>25.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>25.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	814,387	479,842	1,294,229
<b>Total Indirect Health Care Expenses</b>	<b>814,387</b>	<b>479,842</b>	<b>1,294,229</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Loyal American Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>20.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>0.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	17,567	3,903	21,470
Claim Processing	27,402	29,410	56,812
Detection and Prevention of Fraud	0	0	
Customer Service	50,494	4,701	55,195
Product Management and Marketing	41,378	34,819	76,197
Underwriting	4,195	2,084	6,279
Regulatory Compliance and Government	0	1	1
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	86,911	95,155	182,066
<b>Total Indirect Health Care Expenses</b>	<b>227,947</b>	<b>170,073</b>	<b>398,020</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Medco Containment Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>27.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>27.1%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	11,108	201,565	212,673
Claim Processing		118,567	118,567
Detection and Prevention of Fraud		8,615	8,615
Customer Service		37,106	37,106
Product Management and Marketing	55,638	312,212	367,850
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management		252,694	252,694
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	29,848	94,450	124,298
<b>Total Indirect Health Care Expenses</b>	<b>96,594</b>	<b>1,025,209</b>	<b>1,121,803</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Medica Health Plans**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>3.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>3.2%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>56.1%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	268,165	1,060,261	1,328,426
Claim Processing	297,382	1,715,038	2,012,420
Detection and Prevention of Fraud	31,621	1,089	32,710
Customer Service	2,015,950	478,836	2,494,786
Product Management and Marketing	1,526,324	2,503,913	4,030,237
Underwriting	0	0	
Regulatory Compliance and Government	656,112	225,189	881,301
Lobbying	5,195	19,391	24,586
Provider Relations and Contracting	546,201	184,444	730,645
Quality Assurance and Utilization Management	927,321	160,702	1,088,023
Wellness and Health Education	211,672	58,267	269,939
Research and Product Development	145,730	232,403	378,133
Charitable Contributions	4,710	1,284	5,994
General Administration	3,765,709	7,790,310	11,556,019
<b>Total Indirect Health Care Expenses</b>	<b>10,402,092</b>	<b>14,431,127</b>	<b>24,833,219</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	15,761,655	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Medica Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>11.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>11.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>14.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,097,346	9,080,553	10,177,899
Claim Processing	1,642,836	14,259,909	15,902,745
Detection and Prevention of Fraud	339,083	11,706	350,789
Customer Service	11,305,981	2,520,708	13,826,689
Product Management and Marketing	4,738,235	67,554,642	72,292,877
Underwriting	892,959	109,248	1,002,207
Regulatory Compliance and Government	2,183,991	1,218,396	3,402,387
Lobbying	56,799	244,900	301,699
Provider Relations and Contracting	2,625,447	1,166,982	3,792,429
Quality Assurance and Utilization Management	3,447,182	1,445,683	4,892,865
Wellness and Health Education	1,020,222	333,328	1,353,550
Research and Product Development	1,430,387	1,925,226	3,355,613
Charitable Contributions	50,524	13,711	64,235
General Administration	22,939,833	57,663,420	80,603,253
<b>Total Indirect Health Care Expenses</b>	<b>53,770,825</b>	<b>157,548,412</b>	<b>211,319,237</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	50,845,665	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Medica Self Insured**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>5.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	591,494	11,180,454	11,771,948
Claim Processing	1,214,241	19,377,229	20,591,470
Detection and Prevention of Fraud	479,049	16,531	495,580
Customer Service	6,737,260	1,815,680	8,552,940
Product Management and Marketing	2,869,353	8,443,614	11,312,967
Underwriting	1,156,953	109,456	1,266,409
Regulatory Compliance and Government	1,780,808	1,138,820	2,919,628
Lobbying	79,172	90,469	169,641
Provider Relations and Contracting	3,668,279	1,575,836	5,244,115
Quality Assurance and Utilization Management	3,087,332	1,651,366	4,738,698
Wellness and Health Education	906,569	290,275	1,196,844
Research and Product Development	648,507	2,491,512	3,140,019
Charitable Contributions	54,747	15,037	69,784
General Administration	21,469,437	17,037,637	38,507,074
<b>Total Indirect Health Care Expenses</b>	<b>44,743,201</b>	<b>65,233,916</b>	<b>109,977,117</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	162,522	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			



**2018 Administrative Spending: Metropolitan Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>12.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	92,655	95,417	188,072
Claim Processing	126,242	706,700	832,942
Detection and Prevention of Fraud	3,717	0	3,717
Customer Service	156,061	254,625	410,686
Product Management and Marketing	1,372,752	2,511,140	3,883,892
Underwriting	125,631	14,068	139,699
Regulatory Compliance and Government	3,255	22,313	25,568
Lobbying	0	0	
Provider Relations and Contracting	32,779	58,349	91,128
Quality Assurance and Utilization Management	15,790	11,475	27,265
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	27,300	1,425,125	1,452,425
<b>Total Indirect Health Care Expenses</b>	<b>1,956,182</b>	<b>5,099,212</b>	<b>7,055,394</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	573,985	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Omaha Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	3,023	3,061	6,084
Claim Processing	11,897	60,876	72,773
Detection and Prevention of Fraud			
Customer Service	18,887	1,138	20,025
Product Management and Marketing	59,309	173,652	232,961
Underwriting	11,215	23,061	34,276
Regulatory Compliance and Government	2,836	117	2,953
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	1,241	44	1,285
Wellness and Health Education			
Research and Product Development	5,219	4,184	9,403
Charitable Contributions			
General Administration	57,268	10,753	68,021
<b>Total Indirect Health Care Expenses</b>	<b>170,895</b>	<b>276,886</b>	<b>447,781</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	109,840	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Pan-American Life**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>12.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	54,110	23,650	77,760
Claim Processing	36,074	15,767	51,841
Detection and Prevention of Fraud	0	0	
Customer Service	0	0	
Product Management and Marketing	0	1,047,690	1,047,690
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	35,783	35,783
<b>Total Indirect Health Care Expenses</b>	<b>90,184</b>	<b>1,122,890</b>	<b>1,213,074</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	323,808	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: PreferredOne Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.3%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	532,524	362,474	894,998
Claim Processing	862,395	587,008	1,449,403
Detection and Prevention of Fraud	124,703	84,882	209,585
Customer Service	786,017	535,020	1,321,037
Product Management and Marketing	1,830,241	7,350,520	9,180,761
Underwriting	667,364	454,256	1,121,620
Regulatory Compliance and Government	425,186	289,412	714,598
Lobbying	14,065	9,574	23,639
Provider Relations and Contracting	611,730	416,388	1,028,118
Quality Assurance and Utilization Management	484,355	329,688	814,043
Wellness and Health Education	154,406	586,580	740,986
Research and Product Development	298,518	203,193	501,711
Charitable Contributions			
General Administration	1,066,305	3,036,040	4,102,345
<b>Total Indirect Health Care Expenses</b>	<b>7,857,809</b>	<b>14,245,035</b>	<b>22,102,844</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	3,512,398	
Other Taxes and Assessments	4,671,863	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: PrimeWest Health**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>6.5%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	517,706	88,407	606,113
Claim Processing	1,925,760	2,147,417	4,073,177
Detection and Prevention of Fraud	693,668	541,734	1,235,402
Customer Service	704,099	583,092	1,287,191
Product Management and Marketing	412,201	25,677	437,878
Underwriting	0	0	
Regulatory Compliance and Government	616,527	1,092,378	1,708,905
Lobbying	0	0	
Provider Relations and Contracting	1,428,111	635,334	2,063,445
Quality Assurance and Utilization Management	1,652,753	1,004,935	2,657,688
Wellness and Health Education	491,816	384,265	876,081
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	2,428,113	2,808,999	5,237,112
<b>Total Indirect Health Care Expenses</b>	<b>10,870,754</b>	<b>9,312,238</b>	<b>20,182,992</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	2,616,687	
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	266,328	266,328	
Other Capital Costs	234,608	234,608	
<b>Total Capital Expenditures</b>	<b>500,936</b>	<b>500,936</b>	

**2018 Administrative Spending: Principal Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>20.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>22.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>0.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	53,127	57,708	110,835
Claim Processing	304,028	330,245	634,273
Detection and Prevention of Fraud	0	0	
Customer Service	6,826	7,414	14,240
Product Management and Marketing	481,242	522,739	1,003,981
Underwriting	0	0	
Regulatory Compliance and Government	5,802	6,302	12,104
Lobbying	0	0	
Provider Relations and Contracting	19,738	21,439	41,177
Quality Assurance and Utilization Management	22,810	24,776	47,586
Wellness and Health Education	0	0	
Research and Product Development	8,020	8,712	16,732
Charitable Contributions	0	0	
General Administration	148,459	161,261	309,720
<b>Total Indirect Health Care Expenses</b>	<b>1,050,052</b>	<b>1,140,596</b>	<b>2,190,648</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	550,626	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: QBE Insurance Corporation**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>16.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	0	0	
Claim Processing	0	0	
Detection and Prevention of Fraud	0	0	
Customer Service	0	0	
Product Management and Marketing	0	117,216	<b>117,216</b>
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		439,113	<b>439,113</b>
<b>Total Indirect Health Care Expenses</b>		<b>556,329</b>	<b>556,329</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	110,381	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: ReliaStar Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>18.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>34.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>0.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	26,263	6,142	32,405
Claim Processing	34,384	12,344	46,728
Detection and Prevention of Fraud	3,820	1,372	5,192
Customer Service	12,175	7,422	19,597
Product Management and Marketing	151,680	24,825	176,505
Underwriting	58,373	9,630	68,003
Regulatory Compliance and Government	18,170	5,942	24,112
Lobbying	554	368	922
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	15,855	514	16,369
Charitable Contributions	892	4,287	5,179
General Administration	240,246	590,838	831,084
<b>Total Indirect Health Care Expenses</b>	<b>562,412</b>	<b>663,684</b>	<b>1,226,096</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	332,874	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2018 Administrative Spending: Renaissance Life & Health Insurance Company of America**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>24.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>24.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>29.5%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	699,458	675,958	1,375,416
<b>Total Indirect Health Care Expenses</b>	<b>699,458</b>	<b>675,958</b>	<b>1,375,416</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	30,000	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Sanford HealthPlan of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>11.5%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>37.4%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	3,135	4,249	7,384
Claim Processing	9,026	2,065	11,091
Detection and Prevention of Fraud	2,975	2,759	5,734
Customer Service	10,313	1,273	11,586
Product Management and Marketing		228,782	228,782
Underwriting	1,005	139	1,144
Regulatory Compliance and Government	4,122	81,976	86,098
Lobbying			
Provider Relations and Contracting	10,193	896	11,089
Quality Assurance and Utilization Management	17,572	2,666	20,238
Wellness and Health Education	3,300	1,253	4,553
Research and Product Development			
Charitable Contributions			
General Administration	13,285	129,735	143,020
<b>Total Indirect Health Care Expenses</b>	<b>74,926</b>	<b>455,793</b>	<b>530,719</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	71,301	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Sierra Health and Life Insurance Company, Inc.**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>8.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>8.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	122,283	126,341	248,624
Claim Processing	575,355	594,452	1,169,807
Detection and Prevention of Fraud	151,421	156,446	307,867
Customer Service	424,257	438,338	862,595
Product Management and Marketing	466,133	481,605	947,738
Underwriting	17,050	17,616	34,666
Regulatory Compliance and Government	2,721	2,811	5,532
Lobbying	0	0	
Provider Relations and Contracting	560,372	578,972	1,139,344
Quality Assurance and Utilization Management	379,406	392,000	771,406
Wellness and Health Education	0	0	
Research and Product Development	185,412	191,567	376,979
Charitable Contributions	0	0	
General Administration	437,251	451,765	889,016
<b>Total Indirect Health Care Expenses</b>	<b>3,321,661</b>	<b>3,431,913</b>	<b>6,753,574</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: SilverScript Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	365	4,952,907	4,953,272
<b>Total Indirect Health Care Expenses</b>	<b>365</b>	<b>4,952,907</b>	<b>4,953,272</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	52,813	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: South Country Health Alliance**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>8.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>8.0%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	357,841	550,707	908,548
Claim Processing		8,452,068	8,452,068
Detection and Prevention of Fraud	322,829	104,827	427,656
Customer Service	606,027	255,012	861,039
Product Management and Marketing	715,682	85,438	801,120
Underwriting			
Regulatory Compliance and Government	783,425	679,108	1,462,533
Lobbying			
Provider Relations and Contracting	608,246	523,836	1,132,082
Quality Assurance and Utilization Management	2,577,886	89,074	2,666,960
Wellness and Health Education		201,184	201,184
Research and Product Development			
Charitable Contributions			
General Administration	3,216,924	4,891,782	8,108,706
<b>Total Indirect Health Care Expenses</b>	<b>9,188,860</b>	<b>15,833,036</b>	<b>25,021,896</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	28,500	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	1,880,614	1,880,614	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>1,880,614</b>	<b>1,880,614</b>	

**2018 Administrative Spending: State Farm Mutual Automobile Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>15.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>10.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>20.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	65,442	8,737	74,179
Claim Processing	241,120	428,658	669,778
Detection and Prevention of Fraud	12,691	22,561	35,252
Customer Service	19,088	0	19,088
Product Management and Marketing	34,357	748,950	783,307
Underwriting	3,818	2,099	5,917
Regulatory Compliance and Government	38,174	16,112	54,286
Lobbying	0	0	
Provider Relations and Contracting	8,181	0	8,181
Quality Assurance and Utilization Management	19,088	7,782	26,870
Wellness and Health Education	2,727	0	2,727
Research and Product Development	27,267	7,782	35,049
Charitable Contributions	0	0	
General Administration	54,535	79,162	133,697
<b>Total Indirect Health Care Expenses</b>	<b>526,488</b>	<b>1,321,843</b>	<b>1,848,331</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Sun Life Assurance Company of Canada**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>19.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>40.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	17,533	923	18,456
Claim Processing	81,089	22,294	103,383
Detection and Prevention of Fraud	0	0	
Customer Service	10,426	549	10,975
Product Management and Marketing	4,830	5,597	10,427
Underwriting	55,267	5,223	60,490
Regulatory Compliance and Government	1,902	100	2,002
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	2,339	3,458	5,797
Charitable Contributions	0	0	
General Administration	647,252	53,038	700,290
<b>Total Indirect Health Care Expenses</b>	<b>820,638</b>	<b>91,182</b>	<b>911,820</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: Symphonix Health Insurance, Inc.**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>14.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>14.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	0	115,741	115,741
Claim Processing	322,043	257,176	579,219
Detection and Prevention of Fraud	0	0	
Customer Service	0	66,042	66,042
Product Management and Marketing	30,953	80,316	111,269
Underwriting	0	0	
Regulatory Compliance and Government	15,476	0	15,476
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	30,953	46,923	77,876
Charitable Contributions	0	0	
General Administration	82,702	278,634	361,336
<b>Total Indirect Health Care Expenses</b>	<b>482,127</b>	<b>844,832</b>	<b>1,326,959</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	2,105	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			



**2018 Administrative Spending: UCare Health, Inc.**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>0.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>0.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		8,991	8,991
<b>Total Indirect Health Care Expenses</b>		<b>8,991</b>	<b>8,991</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	64,650	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: UCare Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>11.3%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>5.9%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>8.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	4,786,735	6,041,014	10,827,749
Claim Processing	23,507,054	16,697,114	40,204,168
Detection and Prevention of Fraud	1,249,120	544,612	1,793,732
Customer Service	16,507,194	9,723,971	26,231,165
Product Management and Marketing	10,289,576	27,598,229	37,887,805
Underwriting	1,212,947	381,939	1,594,886
Regulatory Compliance and Government	4,519,868	1,915,642	6,435,510
Lobbying	141,238	304,413	445,651
Provider Relations and Contracting	7,493,549	19,275,644	26,769,193
Quality Assurance and Utilization Management	28,090,586	18,894,894	46,985,480
Wellness and Health Education	740,403	3,687,469	4,427,872
Research and Product Development	1,480,808	668,312	2,149,120
Charitable Contributions	0	4,792,259	4,792,259
General Administration	8,487,637	8,096,113	16,583,750
<b>Total Indirect Health Care Expenses</b>	<b>108,506,715</b>	<b>118,621,625</b>	<b>227,128,340</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	37,466,808	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	23,225,174	21,822,754	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>23,225,174</b>	<b>21,822,754</b>	

**2018 Administrative Spending: Union Security Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>16.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>16.3%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing	71,298	207,774	279,072
Detection and Prevention of Fraud			
Customer Service	309,903	57,621	367,524
Product Management and Marketing	96,713	17,928	114,641
Underwriting			
Regulatory Compliance and Government	25,555	1,891	27,446
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	21,431	8,707	30,138
Charitable Contributions			
General Administration	366,443	541,377	907,820
<b>Total Indirect Health Care Expenses</b>	<b>891,343</b>	<b>835,298</b>	<b>1,726,641</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: United World Life Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,703	2,648	4,351
Claim Processing	6,353	35,066	41,419
Detection and Prevention of Fraud			
Customer Service	13,367	1,408	14,775
Product Management and Marketing	61,760	308,833	370,593
Underwriting	114	142	256
Regulatory Compliance and Government	2,050	84	2,134
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	1,488	160	1,648
Wellness and Health Education			
Research and Product Development	64	107	171
Charitable Contributions			
General Administration	42,036	7,672	49,708
<b>Total Indirect Health Care Expenses</b>	<b>128,935</b>	<b>356,120</b>	<b>485,055</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	67,735	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: UnitedHealthcare Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>22.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>23.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>19.6%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	767,367	652,387	1,419,754
Claim Processing	3,610,560	2,943,947	6,554,507
Detection and Prevention of Fraud	950,217	807,839	1,758,056
Customer Service	2,662,361	2,263,438	4,925,799
Product Management and Marketing	2,925,150	2,486,150	5,411,300
Underwriting	106,996	90,996	197,992
Regulatory Compliance and Government	17,075	14,516	31,591
Lobbying			
Provider Relations and Contracting	3,516,532	2,989,623	6,506,155
Quality Assurance and Utilization Management	2,380,909	2,024,159	4,405,068
Wellness and Health Education			
Research and Product Development	1,163,528	989,187	2,152,715
Charitable Contributions			
General Administration	2,743,906	2,332,766	5,076,672
<b>Total Indirect Health Care Expenses</b>	<b>20,844,601</b>	<b>17,595,008</b>	<b>38,439,609</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments	2,546,999	

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2018 Administrative Spending: WellCare Health Insurance Company of Kentucky, Inc.**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2018</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		989,306	989,306
<b>Total Indirect Health Care Expenses</b>		<b>989,306</b>	<b>989,306</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2018</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2018</b>
	<b>2018 Incurred</b>	<b>2018 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**Appendix B:**

**Detailed Administrative Costs**

**By Health Plan Company, 2019**

**2019 Administrative Spending: Aetna Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>5.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>5.8%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>16.6%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	590,201	416,753	1,006,954
Claim Processing	1,328,954	938,401	2,267,355
Detection and Prevention of Fraud	2,421,715	1,710,020	4,131,735
Customer Service	0	0	
Product Management and Marketing	2,349,715	1,659,180	4,008,895
Underwriting	458,438	323,712	782,150
Regulatory Compliance and Government	201,158	142,042	343,200
Lobbying	0	0	
Provider Relations and Contracting	692,536	489,013	1,181,549
Quality Assurance and Utilization Management	329,232	232,478	561,710
Wellness and Health Education	505,785	357,145	862,930
Research and Product Development	182,442	128,826	311,268
Charitable Contributions	0	0	
General Administration	4,449,655	3,141,989	7,591,644
<b>Total Indirect Health Care Expenses</b>	<b>13,509,831</b>	<b>9,539,559</b>	<b>23,049,390</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	2,750	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2019 Administrative Spending: Allina Health and Aetna Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>28.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>24.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>29.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	0	3,921,560	3,921,560
Claim Processing	0	426,260	426,260
Detection and Prevention of Fraud	0	10,001	10,001
Customer Service	0	0	
Product Management and Marketing	0	1,838,995	1,838,995
Underwriting	0		
Regulatory Compliance and Government	0	23,243	23,243
Lobbying	0	3	3
Provider Relations and Contracting	0	1,312,725	1,312,725
Quality Assurance and Utilization Management	0	1,735	1,735
Wellness and Health Education	0	0	
Research and Product Development		0	
Charitable Contributions		3,100	3,100
General Administration	6,295,563	12,961,052	19,256,615
<b>Total Indirect Health Care Expenses</b>	<b>6,295,563</b>	<b>20,498,674</b>	<b>26,794,237</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	468,290	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: American Heritage Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>32.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>32.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	93,573	21,176	114,749
Claim Processing	67,946	13,886	81,832
Detection and Prevention of Fraud	2,117	184	2,301
Customer Service	68,148	9,722	77,870
Product Management and Marketing	74,726	3,543	78,269
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	34,158	10,881	45,039
Charitable Contributions			
General Administration	450,398	481,726	932,124
<b>Total Indirect Health Care Expenses</b>	<b>791,066</b>	<b>541,118</b>	<b>1,332,184</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Ameritas Life Insurance Corp**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>12.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>11.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	44,000	24,000	68,000
Claim Processing	162,000	90,000	252,000
Detection and Prevention of Fraud	11,000	6,000	17,000
Customer Service	44,000	25,000	69,000
Product Management and Marketing	13,000	7,000	20,000
Underwriting	21,000	12,000	33,000
Regulatory Compliance and Government	8,000	4,000	12,000
Lobbying			
Provider Relations and Contracting	8,000	5,000	13,000
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	197,613	110,273	307,886
<b>Total Indirect Health Care Expenses</b>	<b>508,613</b>	<b>283,273</b>	<b>791,886</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	131,336	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Blue Cross Blue Shield of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>19.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	9,666,000	2,633,000	12,299,000
Claim Processing	33,539,000	116,856,000	150,395,000
Detection and Prevention of Fraud	516,000	312,000	828,000
Customer Service	22,566,000	8,859,000	31,425,000
Product Management and Marketing	17,854,000	87,084,000	104,938,000
Underwriting	2,132,000	639,000	2,771,000
Regulatory Compliance and Government	1,173,000	464,000	1,637,000
Lobbying	91,000	349,000	440,000
Provider Relations and Contracting	8,398,000	2,614,000	11,012,000
Quality Assurance and Utilization Management	5,639,000	4,955,000	10,594,000
Wellness and Health Education	16,800,000	25,114,000	41,914,000
Research and Product Development	1,006,000	7,173,000	8,179,000
Charitable Contributions	0	2,408,000	2,408,000
General Administration	33,891,000	64,260,000	98,151,000
<b>Total Indirect Health Care Expenses</b>	<b>153,271,000</b>	<b>323,720,000</b>	<b>476,991,000</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	79,488,000	
Other Taxes and Assessments	13,614,000	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	17,136,179	17,136,179	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>17,136,179</b>	<b>17,136,179</b>	

**2019 Administrative Spending: Blue Plus**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>13.8%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>9.3%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>16.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	903,000	435,000	1,338,000
Claim Processing	5,650,000	58,967,000	64,617,000
Detection and Prevention of Fraud	268,000	164,000	432,000
Customer Service	3,500,000	1,048,000	4,548,000
Product Management and Marketing	1,814,000	4,842,000	6,656,000
Underwriting	10,000	14,000	24,000
Regulatory Compliance and Government	975,000	697,000	1,672,000
Lobbying	55,000	133,000	188,000
Provider Relations and Contracting	3,937,000	1,466,000	5,403,000
Quality Assurance and Utilization Management	777,000	1,439,000	2,216,000
Wellness and Health Education	4,499,000	19,839,000	24,338,000
Research and Product Development	1,195,000	4,283,000	5,478,000
Charitable Contributions	0	98,000	98,000
General Administration	15,686,000	93,531,000	109,217,000
<b>Total Indirect Health Care Expenses</b>	<b>39,269,000</b>	<b>186,956,000</b>	<b>226,225,000</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	31,178,000	
Other Taxes and Assessments	35,291,000	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Cigna Health & Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>1.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>6.4%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>12.1%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,012,516	1,002,442	2,014,958
Claim Processing	1,737,416	1,893,875	3,631,291
Detection and Prevention of Fraud	0	0	
Customer Service	503,837	392,976	896,813
Product Management and Marketing	727,151	763,489	1,490,640
Underwriting	36,820	10,276	47,096
Regulatory Compliance and Government	5,481	10,427	15,908
Lobbying	0	0	
Provider Relations and Contracting	173,837	180,427	354,264
Quality Assurance and Utilization Management	34,506	17,782	52,288
Wellness and Health Education	0	0	
Research and Product Development	33,377	29,103	62,480
Charitable Contributions	0	0	
General Administration	1,058,793	999,285	2,058,078
<b>Total Indirect Health Care Expenses</b>	<b>5,323,734</b>	<b>5,300,082</b>	<b>10,623,816</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	1,575,781	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Colonial Penn Life Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	96,603	30,230	126,833
Claim Processing	19,027	5,954	24,981
Detection and Prevention of Fraud	45,148	14,128	59,276
Customer Service			
Product Management and Marketing	109,840	34,372	144,212
Underwriting	10,496	3,285	13,781
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration			
<b>Total Indirect Health Care Expenses</b>	<b>281,114</b>	<b>87,969</b>	<b>369,083</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Companion Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>4.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>16.8%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>0.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	4,234	1,526	5,760
Claim Processing	765	197	962
Detection and Prevention of Fraud			
Customer Service	12,316	11,441	23,757
Product Management and Marketing	52,028	463,307	515,335
Underwriting	13,064	991	14,055
Regulatory Compliance and Government	12,280	34,309	46,589
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	385	424	809
<b>Total Indirect Health Care Expenses</b>	<b>95,072</b>	<b>512,195</b>	<b>607,267</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	330,976	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2019 Administrative Spending: Continental Life Insurance Company of Brentwood TN**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>12.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>6.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	37,059	55,669	92,728
Claim Processing	23,563	60,995	84,558
Detection and Prevention of Fraud	0	0	
Customer Service	17,027	8,468	25,495
Product Management and Marketing	0	12,780	12,780
Underwriting	37,059	55,669	92,728
Regulatory Compliance and Government	0	7,364	7,364
Lobbying	0	0	
Provider Relations and Contracting	4,158	10,764	14,922
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	3,195	3,195
Charitable Contributions	0	0	
General Administration	77,170	88,012	165,182
<b>Total Indirect Health Care Expenses</b>	<b>196,036</b>	<b>302,916</b>	<b>498,952</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	192,279	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Delta Dental Plan of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>40.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>2.9%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	0	7,700,143	7,700,143
Claim Processing	0	13,174,861	13,174,861
Detection and Prevention of Fraud	0	2,053,371	2,053,371
Customer Service	0	17,966,999	17,966,999
Product Management and Marketing	4,170,833	11,448,779	15,619,612
Underwriting	307,382	100,929	408,311
Regulatory Compliance and Government	636,422	387,201	1,023,623
Lobbying	0	92,525	92,525
Provider Relations and Contracting	570,804	3,583,108	4,153,912
Quality Assurance and Utilization Management	0	16,778,210	16,778,210
Wellness and Health Education	0	682,735	682,735
Research and Product Development	115,290	19,448	134,738
Charitable Contributions	103,138	329,881	433,019
General Administration	10,629,464	10,575,736	21,205,200
<b>Total Indirect Health Care Expenses</b>	<b>16,533,333</b>	<b>84,893,926</b>	<b>101,427,259</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	10,089,044	
Other Taxes and Assessments	2,006,095	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Gerber Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>15.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>14.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		40,496	40,496
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		703,723	703,723
<b>Total Indirect Health Care Expenses</b>		<b>744,219</b>	<b>744,219</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	95,861	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: HCC Life Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	200,684	41,442	242,126
Claim Processing	28,516	5,889	34,405
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	97,475	20,129	117,604
Underwriting	235,680	48,669	284,349
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	328,319	67,799	396,118
<b>Total Indirect Health Care Expenses</b>	<b>890,674</b>	<b>183,928</b>	<b>1,074,602</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	437,994	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Health Care Service Corporation**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>38.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.5%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>11.5%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	36,225	32,185	68,410
Claim Processing	2,052,708	7,777,899	9,830,607
Detection and Prevention of Fraud	31,715	15,483	47,198
Customer Service	945,593	917,182	1,862,775
Product Management and Marketing	1,320,186	1,944,544	3,264,730
Underwriting	365,574	202,113	567,687
Regulatory Compliance and Government	39,660	53,214	92,874
Lobbying	5,727	9,315	15,042
Provider Relations and Contracting	1,065,185	663,863	1,729,048
Quality Assurance and Utilization Management	92,347	41,198	133,545
Wellness and Health Education	22,995	16,875	39,870
Research and Product Development	0	0	
Charitable Contributions	0	127,568	127,568
General Administration	8,214,395	6,445,094	14,659,489
<b>Total Indirect Health Care Expenses</b>	<b>14,192,310</b>	<b>18,246,533</b>	<b>32,438,843</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	1,022,157	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: HealthPartners, Inc.**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>10.4%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>5.9%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>8.1%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	10,203,126	1,507,612	11,710,738
Claim Processing	30,022,609	12,622,271	42,644,880
Detection and Prevention of Fraud	367,322	74,884	442,206
Customer Service	22,113,614	374,443	22,488,057
Product Management and Marketing	29,422,467	28,178,454	57,600,921
Underwriting	4,962,733	512,450	5,475,183
Regulatory Compliance and Government	2,439,109	2,360,551	4,799,660
Lobbying	420,023	0	420,023
Provider Relations and Contracting	7,503,947	233,715	7,737,662
Quality Assurance and Utilization Management	33,915,765	2,284,744	36,200,509
Wellness and Health Education	6,521,691	7,217,635	13,739,326
Research and Product Development	1,716,552	308,686	2,025,238
Charitable Contributions	0	213,343	213,343
General Administration	81,393,685	88,161,217	169,554,902
<b>Total Indirect Health Care Expenses</b>	<b>231,002,643</b>	<b>144,050,005</b>	<b>375,052,648</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	40,745,699	
Other Taxes and Assessments	36,804,000	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	9,529,786	9,978,389	
Capital Acquisitions	47,951,968	48,016,182	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>	<b>57,481,754</b>	<b>57,994,571</b>	

**2019 Administrative Spending: HealthPartners Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>8.3%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,503,042	390,235	1,893,277
Claim Processing	4,422,686	3,267,185	7,689,871
Detection and Prevention of Fraud	54,111	19,383	73,494
Customer Service	3,257,598	96,922	3,354,520
Product Management and Marketing	4,334,278	7,293,793	11,628,071
Underwriting	731,069	132,644	863,713
Regulatory Compliance and Government	359,310	611,012	970,322
Lobbying	61,874	0	61,874
Provider Relations and Contracting	1,105,420	60,495	1,165,915
Quality Assurance and Utilization Management	4,996,194	591,390	5,587,584
Wellness and Health Education	960,722	1,868,234	2,828,956
Research and Product Development	252,869	79,901	332,770
Charitable Contributions	0	55,222	55,222
General Administration	11,990,255	22,819,905	34,810,160
<b>Total Indirect Health Care Expenses</b>	<b>34,029,428</b>	<b>37,286,321</b>	<b>71,315,749</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	27,593,104	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Hennepin Health**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.8%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>10.8%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	224,644	153,814	378,458
Claim Processing	872,552	7,482,184	8,354,736
Detection and Prevention of Fraud	608,280	156,926	765,206
Customer Service	2,314,254	425,676	2,739,930
Product Management and Marketing	195,905	219,035	414,940
Underwriting	0	0	
Regulatory Compliance and Government	1,548,181	881,112	2,429,293
Lobbying	0	40,000	40,000
Provider Relations and Contracting	704,310	409,836	1,114,146
Quality Assurance and Utilization Management	3,470,627	1,197,342	4,667,969
Wellness and Health Education	105,376	72,954	178,330
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	948,348	2,913,608	3,861,956
<b>Total Indirect Health Care Expenses</b>	<b>10,992,477</b>	<b>13,952,487</b>	<b>24,944,964</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	2,526,778	
Other Taxes and Assessments	3,432,905	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2019 Administrative Spending: HM Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>21.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>7.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	0	0	
Claim Processing	0	16,845	16,845
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	4,515	4,515
General Administration	143,880	252,937	396,817
<b>Total Indirect Health Care Expenses</b>	<b>143,880</b>	<b>274,297</b>	<b>418,177</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	68,439	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Humana Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>7.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>10.1%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,500,102	19,229,070	20,729,172
Claim Processing	202,914	2,601,049	2,803,963
Detection and Prevention of Fraud	0	0	
Customer Service	855,022	10,960,097	11,815,119
Product Management and Marketing	2,912,172	37,329,682	40,241,854
Underwriting	0	0	
Regulatory Compliance and Government	679,947	8,715,899	9,395,846
Lobbying	0	0	
Provider Relations and Contracting	908,539	11,646,112	12,554,651
Quality Assurance and Utilization Management	217,100	2,782,900	3,000,000
Wellness and Health Education	0	0	
Research and Product Development	470,472	6,030,745	6,501,217
Charitable Contributions	0	0	
General Administration	40,258	516,049	556,307
<b>Total Indirect Health Care Expenses</b>	<b>7,786,526</b>	<b>99,811,603</b>	<b>107,598,129</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	117,000	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: HumanaDental Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>16.7%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>16.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	57,880	15,755	73,635
Claim Processing	7,829	2,131	9,960
Detection and Prevention of Fraud	0	0	
Customer Service	32,990	8,980	41,970
Product Management and Marketing	112,365	30,585	142,950
Underwriting	0	0	
Regulatory Compliance and Government	26,235	7,141	33,376
Lobbying	0	0	
Provider Relations and Contracting	35,055	9,542	44,597
Quality Assurance and Utilization Management	3,930	1,070	5,000
Wellness and Health Education	0	0	
Research and Product Development	18,153	4,941	23,094
Charitable Contributions	0	0	
General Administration	1,553	423	1,976
<b>Total Indirect Health Care Expenses</b>	<b>295,990</b>	<b>80,568</b>	<b>376,558</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	72,000	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Itasca Medical Care**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>7.5%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	137,251	140,709	277,960
Claim Processing	417,792	1,010,950	1,428,742
Detection and Prevention of Fraud	116,830	130,508	247,338
Customer Service	140,709	47,991	188,700
Product Management and Marketing	0		
Underwriting	0		
Regulatory Compliance and Government	245,261	557,778	803,039
Lobbying	0	1,482	1,482
Provider Relations and Contracting	84,800	160,742	245,542
Quality Assurance and Utilization Management	431,498	678,010	1,109,508
Wellness and Health Education	11,329	1,200	12,529
Research and Product Development	0		
Charitable Contributions	0	0	
General Administration	168,090	257,384	425,474
<b>Total Indirect Health Care Expenses</b>	<b>1,753,560</b>	<b>2,986,754</b>	<b>4,740,314</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Lincoln National Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>28.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>28.5%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	922,000	567,374	1,489,374
<b>Total Indirect Health Care Expenses</b>	<b>922,000</b>	<b>567,374</b>	<b>1,489,374</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	86,722	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Loyal American Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>12.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>31.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>12.4%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	24,259	5,245	29,504
Claim Processing	36,515	36,788	73,303
Detection and Prevention of Fraud			
Customer Service	63,995	6,210	70,205
Product Management and Marketing	56,528	40,737	97,265
Underwriting	5,890	1,644	7,534
Regulatory Compliance and Government	1,376	182	1,558
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	116,495	45,109	161,604
<b>Total Indirect Health Care Expenses</b>	<b>305,058</b>	<b>135,915</b>	<b>440,973</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	139,581	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Medco Containment Life Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	17,067	380,423	397,490
Claim Processing		307,218	307,218
Detection and Prevention of Fraud		20,444	20,444
Customer Service		86,893	86,893
Product Management and Marketing	85,486	788,634	874,120
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management		668,836	668,836
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	45,859	183,187	229,046
<b>Total Indirect Health Care Expenses</b>	<b>148,412</b>	<b>2,435,635</b>	<b>2,584,047</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Medica Health Plans**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>4.1%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>10.5%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	564,076	2,960,494	3,524,570
Claim Processing	593,956	4,241,853	4,835,809
Detection and Prevention of Fraud	104,889	2,434	107,323
Customer Service	3,197,139	766,786	3,963,925
Product Management and Marketing	4,657,855	14,185,671	18,843,526
Underwriting	2,231	100	2,331
Regulatory Compliance and Government	1,639,231	1,108,431	2,747,662
Lobbying	28,034	199,900	227,934
Provider Relations and Contracting	1,437,161	1,009,766	2,446,927
Quality Assurance and Utilization Management	1,424,983	357,136	1,782,119
Wellness and Health Education	1,580,380	98,862	1,679,242
Research and Product Development	452,561	817,101	1,269,662
Charitable Contributions	14,099	5,427	19,526
General Administration	8,537,770	14,134,321	22,672,091
<b>Total Indirect Health Care Expenses</b>	<b>24,234,365</b>	<b>39,888,282</b>	<b>64,122,647</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	10,720,242	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			



**2019 Administrative Spending: Medica Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>9.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>10.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>7.5%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	969,979	6,159,099	7,129,078
Claim Processing	1,529,410	8,607,601	10,137,011
Detection and Prevention of Fraud	362,816	8,407	371,223
Customer Service	10,184,240	1,525,906	11,710,146
Product Management and Marketing	3,021,915	37,356,454	40,378,369
Underwriting	1,019,859	111,096	1,130,955
Regulatory Compliance and Government	1,881,091	1,164,407	3,045,498
Lobbying	87,953	81,985	169,938
Provider Relations and Contracting	2,890,911	1,193,929	4,084,840
Quality Assurance and Utilization Management	3,194,112	1,116,212	4,310,324
Wellness and Health Education	936,421	38,151	974,572
Research and Product Development	1,263,281	1,595,837	2,859,118
Charitable Contributions	48,752	3,518,712	3,567,464
General Administration	20,237,864	30,863,068	51,100,932
<b>Total Indirect Health Care Expenses</b>	<b>47,628,604</b>	<b>93,340,864</b>	<b>140,969,468</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	82,183,684	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Medica Self Insured**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	496,604	5,823,637	6,320,241
Claim Processing	1,180,667	9,533,253	10,713,920
Detection and Prevention of Fraud	355,280	8,184	363,464
Customer Service	6,914,671	1,334,325	8,248,996
Product Management and Marketing	2,381,858	6,366,379	8,748,237
Underwriting	1,289,033	141,912	1,430,945
Regulatory Compliance and Government	1,369,368	986,399	2,355,767
Lobbying	85,283	59,870	145,153
Provider Relations and Contracting	2,118,098	1,232,717	3,350,815
Quality Assurance and Utilization Management	2,895,470	1,068,710	3,964,180
Wellness and Health Education	906,178	31,447	937,625
Research and Product Development	683,670	1,727,037	2,410,707
Charitable Contributions	46,983	17,883	64,866
General Administration	17,901,114	16,232,321	34,133,435
<b>Total Indirect Health Care Expenses</b>	<b>38,624,277</b>	<b>44,564,074</b>	<b>83,188,351</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	5,091,663	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Metropolitan Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>11.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>15.7%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	84,324	86,837	171,161
Claim Processing	114,891	643,158	758,049
Detection and Prevention of Fraud	3,383	0	3,383
Customer Service	142,029	231,731	373,760
Product Management and Marketing	1,249,322	2,285,354	3,534,676
Underwriting	114,335	12,803	127,138
Regulatory Compliance and Government	2,962	20,307	23,269
Lobbying	0	0	
Provider Relations and Contracting	29,832	53,103	82,935
Quality Assurance and Utilization Management	14,370	10,443	24,813
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	24,846	2,071,871	2,096,717
<b>Total Indirect Health Care Expenses</b>	<b>1,780,294</b>	<b>5,415,607</b>	<b>7,195,901</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	3,280,971	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: MII Life Insurance, Incorporated**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>1.4%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>18.5%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	21,077	7,001	28,078
Underwriting			
Regulatory Compliance and Government	34	156	190
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education		1,371	1,371
Research and Product Development	0	5	5
Charitable Contributions		6	6
General Administration	8,873	160,038	168,911
<b>Total Indirect Health Care Expenses</b>	<b>29,984</b>	<b>168,577</b>	<b>198,561</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	212,370	
Other Taxes and Assessments	119,176	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Omaha Insurance Company**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	1,445	3,876	5,321
Claim Processing	8,281	58,864	67,145
Detection and Prevention of Fraud			
Customer Service	24,783	3,842	28,625
Product Management and Marketing	74,443	126,577	201,020
Underwriting	14,704	5,224	19,928
Regulatory Compliance and Government	4,231	520	4,751
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	8,053	7,820	15,873
Wellness and Health Education			
Research and Product Development	5,944	206	6,150
Charitable Contributions			
General Administration	98,788	50,763	149,551
<b>Total Indirect Health Care Expenses</b>	<b>240,672</b>	<b>257,692</b>	<b>498,364</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	124,020	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: PacifiCare Life Assurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>17.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>17.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	62,209	118,334	180,543
Claim Processing	292,703	556,774	849,477
Detection and Prevention of Fraud	77,033	146,530	223,563
Customer Service	215,834	410,555	626,389
Product Management and Marketing	237,138	451,079	688,217
Underwriting	8,674	16,500	25,174
Regulatory Compliance and Government	1,384	2,633	4,017
Lobbying	0	0	
Provider Relations and Contracting	285,080	542,275	827,355
Quality Assurance and Utilization Management	193,017	367,153	560,170
Wellness and Health Education	0	0	
Research and Product Development	94,326	179,424	273,750
Charitable Contributions	0	0	
General Administration	222,445	442,188	664,633
<b>Total Indirect Health Care Expenses</b>	<b>1,689,843</b>	<b>3,233,445</b>	<b>4,923,288</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	150	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Pan-American Life**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>13.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	40,431	21,057	61,488
Claim Processing	26,954	14,038	40,992
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		1,087,622	1,087,622
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		25,514	25,514
<b>Total Indirect Health Care Expenses</b>	<b>67,385</b>	<b>1,148,231</b>	<b>1,215,616</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	263,840	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: PreferredOne Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>8.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>7.8%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	586,268	399,056	985,324
Claim Processing	949,430	646,251	1,595,681
Detection and Prevention of Fraud	137,289	93,449	230,738
Customer Service	865,344	589,016	1,454,360
Product Management and Marketing	2,014,954	7,154,960	9,169,914
Underwriting	734,716	500,101	1,234,817
Regulatory Compliance and Government	468,097	318,621	786,718
Lobbying	15,485	10,540	26,025
Provider Relations and Contracting	673,468	458,411	1,131,879
Quality Assurance and Utilization Management	533,238	362,960	896,198
Wellness and Health Education	169,989	660,973	830,962
Research and Product Development	328,646	223,700	552,346
Charitable Contributions	0	0	
General Administration	1,173,919	1,850,360	3,024,279
<b>Total Indirect Health Care Expenses</b>	<b>8,650,843</b>	<b>13,268,398</b>	<b>21,919,241</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	3,883,739	
Other Taxes and Assessments	5,507,691	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2019 Administrative Spending: PrimeWest Health**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>6.6%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	484,816	56,616	541,432
Claim Processing	1,746,477	3,415,263	5,161,740
Detection and Prevention of Fraud	747,448	726,527	1,473,975
Customer Service	708,213	341,897	1,050,110
Product Management and Marketing	420,764	13,226	433,990
Underwriting	0	0	
Regulatory Compliance and Government	645,844	824,016	1,469,860
Lobbying	0	7,226	7,226
Provider Relations and Contracting	1,434,162	743,998	2,178,160
Quality Assurance and Utilization Management	1,846,701	868,769	2,715,470
Wellness and Health Education	651,270	312,216	963,486
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	2,337,951	1,751,162	4,089,113
<b>Total Indirect Health Care Expenses</b>	<b>11,023,646</b>	<b>9,060,916</b>	<b>20,084,562</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	2,542,748	
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	228,062	228,062	
<b>Total Capital Expenditures</b>	<b>228,062</b>	<b>228,062</b>	

**2019 Administrative Spending: Principal Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>21.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>23.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>0.0%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	55,389	60,165	115,554
Claim Processing	316,973	344,305	661,278
Detection and Prevention of Fraud	0	0	
Customer Service	7,112	7,730	14,842
Product Management and Marketing	496,663	539,490	1,036,153
Underwriting	0	0	
Regulatory Compliance and Government	6,049	6,570	12,619
Lobbying	0	0	
Provider Relations and Contracting	20,578	22,352	42,930
Quality Assurance and Utilization Management	23,781	25,831	49,612
Wellness and Health Education	0	0	
Research and Product Development	8,361	9,083	17,444
Charitable Contributions	0	0	
General Administration	154,781	168,126	322,907
<b>Total Indirect Health Care Expenses</b>	<b>1,089,687</b>	<b>1,183,652</b>	<b>2,273,339</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: QBE Insurance Corporation**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment		0	
Claim Processing		0	
Detection and Prevention of Fraud		0	
Customer Service		0	
Product Management and Marketing		184,959	<b>184,959</b>
Underwriting		0	
Regulatory Compliance and Government		0	
Lobbying		0	
Provider Relations and Contracting		0	
Quality Assurance and Utilization Management		0	
Wellness and Health Education		0	
Research and Product Development		0	
Charitable Contributions		0	
General Administration		479,774	<b>479,774</b>
<b>Total Indirect Health Care Expenses</b>		<b>664,733</b>	<b>664,733</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	151,930	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Quartz Health Plan MN Corporation**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>12.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>5.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	30,804	7,580	38,384
Claim Processing	25,274	76,401	101,675
Detection and Prevention of Fraud	0	0	
Customer Service	19,930	490	20,420
Product Management and Marketing	37,211	78,335	115,546
Underwriting	30,763	434	31,197
Regulatory Compliance and Government	33,756	1,541	35,297
Lobbying	0	0	
Provider Relations and Contracting	19,863	2,021	21,884
Quality Assurance and Utilization Management	27,005	702	27,707
Wellness and Health Education	3,135	4,460	7,595
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	450,787	171,073	621,860
<b>Total Indirect Health Care Expenses</b>	<b>678,528</b>	<b>343,037</b>	<b>1,021,565</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	18,927	
Other Taxes and Assessments	23,520	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: ReliaStar Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>14.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>30.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>2.4%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	22,102	5,859	27,961
Claim Processing	29,909	11,026	40,935
Detection and Prevention of Fraud	3,323	1,225	4,548
Customer Service	16,857	3,348	20,205
Product Management and Marketing	100,641	24,569	125,210
Underwriting	16,325	5,294	21,619
Regulatory Compliance and Government	10,599	3,623	14,222
Lobbying	266	333	599
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	7,619	1,256	8,875
Charitable Contributions	633	2,133	2,766
General Administration	206,018	435,155	641,173
<b>Total Indirect Health Care Expenses</b>	<b>414,292</b>	<b>493,821</b>	<b>908,113</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	232,816	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Renaissance Life & Health Insurance Company of America**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>24.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>24.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>23.8%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	89,872	65,078	154,950
Claim Processing	48,048	145	48,193
Detection and Prevention of Fraud	7,207	22	7,229
Customer Service	78,765	201,293	280,058
Product Management and Marketing	159,684	100,030	259,714
Underwriting	43,064	137	43,201
Regulatory Compliance and Government		128,449	128,449
Lobbying			
Provider Relations and Contracting	4,730	3,425	8,155
Quality Assurance and Utilization Management	4,805	14	4,819
Wellness and Health Education			
Research and Product Development			
Charitable Contributions		718	718
General Administration	219,640	260,948	480,588
<b>Total Indirect Health Care Expenses</b>	<b>655,815</b>	<b>760,259</b>	<b>1,416,074</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	111,914	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Sanford HealthPlan of Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>10.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>9.8%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>21.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	4,210	3,648	7,858
Claim Processing	15,204	51,070	66,274
Detection and Prevention of Fraud	4,931	6,446	11,377
Customer Service	20,274	3,283	23,557
Product Management and Marketing	0	317,105	317,105
Underwriting	1,604	69	1,673
Regulatory Compliance and Government	6,454	93,582	100,036
Lobbying	0	0	
Provider Relations and Contracting	17,077	1,399	18,476
Quality Assurance and Utilization Management	30,065	2,072	32,137
Wellness and Health Education	5,707	1,302	7,009
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	33,614	153,821	187,435
<b>Total Indirect Health Care Expenses</b>	<b>139,140</b>	<b>633,797</b>	<b>772,937</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	144,251	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Sierra Health and Life Insurance Company, Inc.**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	349,265	335,555	684,820
Claim Processing	1,643,336	1,578,825	3,222,161
Detection and Prevention of Fraud	432,489	415,511	848,000
Customer Service	1,211,766	1,164,196	2,375,962
Product Management and Marketing	1,331,374	1,279,109	2,610,483
Underwriting	48,699	46,787	95,486
Regulatory Compliance and Government	7,772	7,466	15,238
Lobbying	0	0	
Provider Relations and Contracting	1,600,540	1,537,708	3,138,248
Quality Assurance and Utilization Management	1,083,664	1,041,123	2,124,787
Wellness and Health Education	0	0	
Research and Product Development	529,577	508,787	1,038,364
Charitable Contributions	0	0	
General Administration	1,248,881	1,199,855	2,448,736
<b>Total Indirect Health Care Expenses</b>	<b>9,487,363</b>	<b>9,114,922</b>	<b>18,602,285</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	303	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			



**2019 Administrative Spending: SilverScript Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>11.2%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>11.2%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	379	5,057,658	5,058,037
<b>Total Indirect Health Care Expenses</b>	<b>379</b>	<b>5,057,658</b>	<b>5,058,037</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	51,810	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: South Country Health Alliance**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	390,633	413,788	804,421
Claim Processing		6,000,197	6,000,197
Detection and Prevention of Fraud	252,653	189,905	442,558
Customer Service	613,335	236,898	850,233
Product Management and Marketing	781,266	69,823	851,089
Underwriting			
Regulatory Compliance and Government	753,707	738,135	1,491,842
Lobbying			
Provider Relations and Contracting	468,037	462,692	930,729
Quality Assurance and Utilization Management	2,126,443	61,055	2,187,498
Wellness and Health Education		77,414	77,414
Research and Product Development			
Charitable Contributions			
General Administration	2,906,159	5,904,210	8,810,369
<b>Total Indirect Health Care Expenses</b>	<b>8,292,233</b>	<b>14,154,117</b>	<b>22,446,350</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	28,500	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Standard Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>20.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>20.1%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	15,118	22,677	37,795
Claim Processing	60,472	90,709	151,181
Detection and Prevention of Fraud	3,780	5,669	9,449
Customer Service	15,118	22,677	37,795
Product Management and Marketing	22,677	34,016	56,693
Underwriting	45,354	68,032	113,386
Regulatory Compliance and Government	15,118	22,677	37,795
Lobbying	3,780	5,669	9,449
Provider Relations and Contracting	22,677	34,016	56,693
Quality Assurance and Utilization Management	3,780	5,669	9,449
Wellness and Health Education	3,780	5,669	9,449
Research and Product Development	3,780	5,669	9,449
Charitable Contributions	3,780	5,669	9,449
General Administration	68,030	102,049	170,079
<b>Total Indirect Health Care Expenses</b>	<b>287,244</b>	<b>430,867</b>	<b>718,111</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	117,742	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: State Farm Mutual Automobile Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.9%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>7.2%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>20.7%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	74,717	8,327	83,044
Claim Processing	178,258	316,902	495,160
Detection and Prevention of Fraud	9,382	16,679	26,061
Customer Service	21,792	0	21,792
Product Management and Marketing	39,226	775,478	814,704
Underwriting	4,359	2,122	6,481
Regulatory Compliance and Government	43,585	14,964	58,549
Lobbying	0	0	
Provider Relations and Contracting	9,340	0	9,340
Quality Assurance and Utilization Management	21,792	7,101	28,893
Wellness and Health Education	3,114	0	3,114
Research and Product Development	31,132	7,101	38,233
Charitable Contributions	0	0	
General Administration	62,264	34,504	96,768
<b>Total Indirect Health Care Expenses</b>	<b>498,961</b>	<b>1,183,178</b>	<b>1,682,139</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	110,728	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Sun Life Assurance Company of Canada**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>13.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>31.6%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	33,826	5,408	39,234
Claim Processing	144,440	95,792	240,232
Detection and Prevention of Fraud	0	0	
Customer Service	21,679	13,040	34,719
Product Management and Marketing	22,157	9,879	32,036
Underwriting	73,788	7,691	81,479
Regulatory Compliance and Government	1,490	78	1,568
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	13,445	1,183	14,628
Charitable Contributions	0	0	
General Administration	710,500	448,265	1,158,765
<b>Total Indirect Health Care Expenses</b>	<b>1,021,325</b>	<b>581,336</b>	<b>1,602,661</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: Symetra Life Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>61.1%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>Not Applicable</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>Not Applicable</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	16,837	3,744	20,581
Claim Processing	7,105	1,580	8,685
Detection and Prevention of Fraud	2,235	497	2,732
Customer Service	2,696	600	3,296
Product Management and Marketing	58,278	324,989	383,267
Underwriting	11,617	2,583	14,200
Regulatory Compliance and Government	3,486	775	4,261
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	228,750	62,780	291,530
<b>Total Indirect Health Care Expenses</b>	<b>331,004</b>	<b>397,548</b>	<b>728,552</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	78,941	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: UCare Health, Inc.**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>7.0%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>0.3%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>9.6%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	38,867	44,783	83,650
Claim Processing	189,194	180,853	370,047
Detection and Prevention of Fraud	11,520	13,273	24,793
Customer Service	158,172	182,246	340,418
Product Management and Marketing	56,898	65,558	122,456
Underwriting	7,012	8,079	15,091
Regulatory Compliance and Government	30,052	34,626	64,678
Lobbying	0	0	
Provider Relations and Contracting	63,108	72,714	135,822
Quality Assurance and Utilization Management	149,845	134,612	284,457
Wellness and Health Education	4,007	4,617	8,624
Research and Product Development	8,014	9,234	17,248
Charitable Contributions	0	0	
General Administration	94,863	109,558	204,421
<b>Total Indirect Health Care Expenses</b>	<b>811,552</b>	<b>860,153</b>	<b>1,671,705</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	75,231	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: UCare Minnesota**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>6.6%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>8.9%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>5.8%</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>8.3%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	5,765,400	6,504,598	12,269,998
Claim Processing	22,633,788	15,708,667	38,342,455
Detection and Prevention of Fraud	1,548,887	697,497	2,246,384
Customer Service	19,541,056	9,732,866	29,273,922
Product Management and Marketing	10,966,586	30,533,552	41,500,138
Underwriting	1,351,587	423,620	1,775,207
Regulatory Compliance and Government	5,479,173	2,417,519	7,896,692
Lobbying	171,554	313,060	484,614
Provider Relations and Contracting	8,384,334	23,161,328	31,545,662
Quality Assurance and Utilization Management	32,198,188	20,168,123	52,366,311
Wellness and Health Education	896,515	3,470,569	4,367,084
Research and Product Development	1,479,693	813,585	2,293,278
Charitable Contributions	0	2,630,472	2,630,472
General Administration	10,282,525	9,177,665	19,460,190
<b>Total Indirect Health Care Expenses</b>	<b>120,699,286</b>	<b>125,753,121</b>	<b>246,452,407</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments	37,727,790	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	31,426,546	27,681,218	
Other Capital Costs			
<b>Total Capital Expenditures</b>	<b>31,426,546</b>	<b>27,681,218</b>	



**2019 Administrative Spending: UnitedHealthcare Insurance Company**

<b>Total Administrative Spending as percent of Total Carrier Spending<sup>1</sup>:</b>	<b>12.5%</b>
<b>Commercial Administrative Spending as percent of Commercial Spending:</b>	<b>13.0%</b>
<b>MN Public Programs Administrative Spending as percent of MN Public Programs Spending:</b>	<b>Not Applicable</b>
<b>Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):</b>	<b>11.6%</b>

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment	487,132	432,182	919,314
Claim Processing	2,292,021	2,033,470	4,325,491
Detection and Prevention of Fraud	603,208	535,163	1,138,371
Customer Service	1,690,094	1,499,444	3,189,538
Product Management and Marketing	1,856,916	1,647,447	3,504,363
Underwriting	67,922	60,261	128,183
Regulatory Compliance and Government	10,839	9,617	20,456
Lobbying	0	0	
Provider Relations and Contracting	2,232,331	1,980,514	4,212,845
Quality Assurance and Utilization Management	1,511,426	1,340,930	2,852,356
Wellness and Health Education	0	0	
Research and Product Development	738,619	655,300	1,393,919
Charitable Contributions	0	0	
General Administration	1,741,860	1,545,371	3,287,231
<b>Total Indirect Health Care Expenses</b>	<b>13,232,368</b>	<b>11,739,699</b>	<b>24,972,067</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax	0	
Other Taxes and Assessments	3,821,318	

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
<b>Total Capital Expenditures</b>			

**2019 Administrative Spending: WellCare Health Insurance Company of Kentucky, Inc.**

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

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

<b>Indirect Health Care Expenses (Medical and Dental)</b>			<b>Calendar Year 2019</b>
<b>Indirect Expense Category</b>	<b>Salaries and Benefits</b>	<b>Other Expense</b>	<b>Total Indirect Health Care Expense (by category)</b>
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		2,209,983	2,209,983
<b>Total Indirect Health Care Expenses</b>		<b>2,209,983</b>	<b>2,209,983</b>

<b>Taxes and Assessments</b>		<b>Calendar Year 2019</b>
MinnesotaCare Tax		
Other Taxes and Assessments		

<b>Capital Costs</b>			<b>Calendar Year 2019</b>
	<b>2019 Incurred</b>	<b>2019 Payments</b>	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
<b>Total Capital Expenditures</b>			