

**WSHIP
MPPM Calculations**

INCURRED BASIS

Financial Information	Year ended 12/31/2019	Year ended 12/31/2018	Year ended 12/31/2017	Year ended 12/31/2016	Year ended 12/31/2015	Year ended 12/31/2014	Year ended 12/31/2013	Year ended 12/31/2012	Year ended 12/31/2011	Year ended 12/31/2010	Source
Revenue											
Earned premium	\$12,019,243	\$12,211,367	\$11,820,118	\$11,080,165	\$11,602,968	\$13,806,921	\$36,594,592	\$31,629,551	\$31,036,298	\$29,398,559	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$503,720	\$479,733	Audited financials
Federal grant awards	\$0	\$0	\$0	\$0	\$0	\$1,110,440	\$1,300,715	\$1,346,790	\$1,643,773	\$1,630,823	Audited financials
Investment income/other	\$135,842	\$106,773	\$64,508	\$48,087	\$2,150	\$3,023	\$94,733	\$168,342	\$2,130	\$13,188	Audited financials
Total revenue	\$12,155,085	\$12,318,140	\$11,884,626	\$11,128,252	\$11,605,118	\$14,920,384	\$37,990,040	\$33,144,683	\$33,185,921	\$31,522,303	
Expenses											
Medical claims incurred	\$24,646,073	\$26,069,107	\$24,346,400	\$25,955,609	\$29,979,466	\$62,631,107	\$57,925,707	\$55,841,910	\$47,468,065	\$42,987,745	BML data
Medical IBNR 7/31/20	\$40,498	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Pharmacy claims incurred	\$12,682,510	\$13,210,002	\$14,077,003	\$15,496,470	\$15,621,662	\$19,854,167	\$53,738,997	\$44,364,978	\$43,919,674	\$37,237,056	BML data
Pharmacy IBNR 7/31/20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Administrative costs	\$1,924,105	\$2,293,930	\$2,118,887	\$2,214,247	\$2,457,350	\$2,748,616	\$3,045,337	\$3,018,110	\$2,766,577	\$2,938,775	Audited financials
Total expenses	\$39,293,186	\$41,573,039	\$40,542,290	\$43,666,326	\$48,058,478	\$85,233,890	\$114,710,041	\$103,224,998	\$94,154,316	\$83,163,576	
Net Loss (1)	(\$27,138,101)	(\$29,254,899)	(\$28,657,664)	(\$32,538,074)	(\$36,453,360)	(\$70,313,506)	(\$76,720,001)	(\$70,080,315)	(\$60,968,395)	(\$51,641,273)	Revenue - expenses
Assessments (2)	\$27,230,002	\$28,701,104	\$27,137,353	\$31,353,672	\$33,999,828	\$45,500,000	\$84,543,448	\$74,031,979	\$64,053,527	\$53,087,591	Audited financials
Assessed members											
Health plan (3)	40,410,287	39,979,846	40,107,721	40,105,505	37,663,496	36,418,058	31,879,463	33,658,747	35,879,379	32,584,817	BML survey
Stop loss (4)	12,264,717	12,105,525	10,945,342	10,944,714	10,150,977	9,847,337	9,588,961	8,961,859	7,561,825	7,216,423	BML survey
Total (5)	52,675,004	52,085,371	51,053,063	51,050,219	47,814,473	46,265,395	41,468,424	42,620,606	43,441,204	39,801,240	

MPPM Calculations - Stop Loss @ 1/10

											Formula
Net Loss MPPM	(\$0.65)	(\$0.71)	(\$0.70)	(\$0.79)	(\$0.94)	(\$1.88)	(\$2.34)	(\$2.03)	(\$1.66)	(\$1.55)	(1) / ((3)+.10 x (4))
Assessment MPPM	\$0.65	\$0.70	\$0.66	\$0.76	\$0.88	\$1.22	\$2.57	\$2.14	\$1.75	\$1.59	(2) / ((3)+.10 x (4))

PAID BASIS

Financial Information	Year ended 12/31/2019	Year ended 12/31/2018	Year ended 12/31/2017	Year ended 12/31/2016	Year ended 12/31/2015	Year ended 12/31/2014	Year ended 12/31/2013	Year ended 12/31/2012	Year ended 12/31/2011	Year ended 12/31/2010	Source
Revenue											
Premium	\$10,629,571	\$13,550,496	\$11,603,191	\$10,319,292	\$12,345,832	\$13,735,113	\$32,683,121	\$31,801,243	\$34,631,440	\$29,786,390	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$503,720	\$479,733	Audited financials
Federal grant awards	\$0	\$0	\$0	\$141,641	\$445,824	\$594,222	\$1,698,722	\$1,152,300	\$1,936,976	\$1,580,315	Audited financials
Investment income/other	\$135,842	\$106,772	\$64,508	\$48,087	\$2,150	\$3,023	\$340,235	\$18,342	\$2,130	\$13,188	Audited financials
Total revenue	\$10,765,413	\$13,657,268	\$11,667,699	\$10,509,020	\$12,793,806	\$14,332,358	\$34,722,078	\$32,971,885	\$37,074,266	\$31,859,626	
Expenses											
Medical/Rx claims paid	\$37,092,087	\$38,376,343	\$38,313,151	\$41,143,628	\$46,296,066	\$57,561,181	\$111,850,514	\$100,256,291	\$92,003,313	\$76,827,709	Audited financials
Administrative costs	\$1,770,949	\$1,862,474	\$1,817,864	\$1,969,101	\$1,836,285	\$2,314,866	\$3,042,454	\$2,984,722	\$2,813,552	\$2,950,549	Audited financials
Total expenses	\$38,863,036	\$40,238,817	\$40,131,015	\$43,112,729	\$48,132,351	\$59,876,047	\$114,892,968	\$103,241,013	\$94,816,865	\$79,778,258	
Net Loss (1)	(\$28,097,623)	(\$26,581,549)	(\$28,463,316)	(\$32,603,709)	(\$35,338,545)	(\$45,543,689)	(\$80,170,890)	(\$70,269,128)	(\$57,742,599)	(\$47,918,632)	Revenue - expenses
Assessments (2)	\$30,150,559	\$24,921,094	\$21,517,866	\$32,046,192	\$28,858,333	\$53,930,290	\$85,521,061	\$74,499,537	\$61,163,450	\$51,438,028	Audited financials (less exc l'r rpts)
Assessed members											
Health plan (3)	40,410,287	39,979,846	40,107,721	40,105,505	37,663,496	36,418,058	31,879,463	33,658,747	35,879,379	32,584,817	BML survey
Stop loss (4)	12,264,717	12,105,525	10,945,342	10,944,714	10,150,977	9,847,337	9,588,961	8,961,859	7,561,825	7,216,423	BML survey
Total (5)	52,675,004	52,085,371	51,053,063	51,050,219	47,814,473	46,265,395	41,468,424	42,620,606	43,441,204	39,801,240	

MPPM Calculations - Stop Loss @ 1/10

											Formula
Net Loss MPPM	(\$0.67)	(\$0.65)	(\$0.69)	(\$0.79)	(\$0.91)	(\$1.22)	(\$2.44)	(\$2.03)	(\$1.58)	(\$1.44)	(1) / ((3)+.10 x (4))
Assessment MPPM	\$0.72	\$0.61	\$0.52	\$0.78	\$0.75	\$1.44	\$2.60	\$2.16	\$1.67	\$1.54	(2) / ((3)+.10 x (4))