

**WSHIP  
PMPM Calculations**

**INCURRED BASIS**

Financial Information	Year ended 12/31/2020	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	Source
Revenue											
Earned premium	\$8,174,887	\$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	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$503,720	Audited financials
Federal grant awards	\$0	\$0	\$0	\$0	\$0	\$0	\$1,110,440	\$1,300,715	\$1,346,790	\$1,643,773	Audited financials
Investment income/other	\$22,058	\$135,842	\$106,773	\$64,508	\$48,087	\$2,150	\$3,023	\$94,733	\$168,342	\$2,130	Audited financials
Total revenue	\$8,196,945	\$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	
Expenses											
Medical claims incurred	\$19,335,332	\$24,985,604	\$26,069,107	\$24,346,400	\$25,955,609	\$29,979,466	\$62,631,107	\$57,925,707	\$55,841,910	\$47,468,065	BML data
Medical IBNR 7/31/21	\$170,641	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Pharmacy claims incurred	\$10,619,489	\$12,682,570	\$13,210,002	\$14,077,003	\$15,496,470	\$15,621,662	\$19,854,167	\$53,738,997	\$44,364,978	\$43,919,674	BML data
Pharmacy IBNR 1/31/21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Administrative costs	\$1,873,606	\$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	Audited financials
Total expenses	\$31,999,068	\$39,592,279	\$41,573,039	\$40,542,290	\$43,666,326	\$48,058,478	\$85,233,890	\$114,710,041	\$103,224,998	\$94,154,316	
Net Loss (1)	(\$23,802,123)	(\$27,437,194)	(\$29,254,899)	(\$28,657,664)	(\$32,538,074)	(\$36,453,360)	(\$70,313,506)	(\$76,720,001)	(\$70,080,315)	(\$60,968,395)	Revenue - expenses
Assessments (2)	\$24,500,000	\$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	Audited financials
Assessed members											
Health plan (3)	42,398,705	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	BML survey
Stop loss (4)	11,675,310	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	BML survey
Total (5)	54,074,015	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	

**PMPM Calculations - Stop Loss @ 1/10**

											Formula
Net Loss PMPM	(\$0.55)	(\$0.66)	(\$0.71)	(\$0.70)	(\$0.79)	(\$0.94)	(\$1.88)	(\$2.34)	(\$2.03)	(\$1.66)	(1) / ((3)+.10 x (4))
Assessment PMPM	\$0.56	\$0.65	\$0.70	\$0.66	\$0.76	\$0.88	\$1.22	\$2.57	\$2.14	\$1.75	(2) / ((3)+.10 x (4))

**PAID BASIS**

Financial Information	Year ended 12/31/2020	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	Source
Revenue											
Premium	\$8,017,052	\$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	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$503,720	Audited financials
Federal grant awards	\$0	\$0	\$0	\$0	\$141,641	\$445,824	\$594,222	\$1,698,722	\$1,152,300	\$1,936,976	Audited financials
Investment income/other	\$22,058	\$135,842	\$106,772	\$64,508	\$48,087	\$2,150	\$3,023	\$340,235	\$18,342	\$2,130	Audited financials
Total revenue	\$8,039,110	\$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	
Expenses											
Medical/Rx claims paid	\$29,848,711	\$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	Audited financials
Administrative costs	\$1,761,894	\$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	Audited financials
Total expenses	\$31,610,605	\$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	
Net Loss (1)	(\$23,571,495)	(\$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)	Revenue - expenses
Assessments (2)	\$26,997,081	\$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	Audited financials (less exc lr rcpts)
Assessed members											
Health plan (3)	42,398,705	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	BML survey
Stop loss (4)	11,675,310	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	BML survey
Total (5)	54,074,015	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	

**PMPM Calculations - Stop Loss @ 1/10**

											Formula
Net Loss PMPM	(\$0.54)	(\$0.67)	(\$0.65)	(\$0.69)	(\$0.79)	(\$0.91)	(\$1.22)	(\$2.44)	(\$2.03)	(\$1.58)	(1) / ((3)+.10 x (4))
Assessment PMPM	\$0.62	\$0.72	\$0.61	\$0.52	\$0.78	\$0.75	\$1.44	\$2.60	\$2.16	\$1.67	(2) / ((3)+.10 x (4))