

**WSHIP  
PMPM Calculations**

**INCURRED BASIS**

Financial Information	Year ended 12/31/2021	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	Source
Revenue											
Earned premium	\$6,803,929	\$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	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Audited financials
Federal grant awards	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,110,440	\$1,300,715	\$1,346,790	Audited financials
Investment income/other	\$3,044	\$22,058	\$135,842	\$106,773	\$64,508	\$48,087	\$2,150	\$3,023	\$94,733	\$168,342	Audited financials
Total revenue	\$6,806,973	\$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	
Expenses											
Medical claims incurred	\$15,649,893	\$19,680,911	\$24,869,414	\$26,069,107	\$24,346,400	\$25,955,609	\$29,979,466	\$62,631,107	\$57,925,707	\$55,841,910	BML data
Medical IBNR 7/31/22	\$362,671	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Pharmacy claims incurred	\$9,260,099	\$10,621,406	\$12,682,570	\$13,210,002	\$14,077,003	\$15,496,470	\$15,621,662	\$19,854,167	\$53,738,997	\$44,364,978	BML data
Pharmacy IBNR 7/31/22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Administrative costs	\$1,710,645	\$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	Audited financials
Total expenses	\$26,983,308	\$32,175,923	\$39,476,089	\$41,573,039	\$40,542,290	\$43,666,326	\$48,058,478	\$85,233,890	\$114,710,041	\$103,224,998	
Net Loss (1)	(\$20,176,335)	(\$23,978,978)	(\$27,321,004)	(\$29,254,899)	(\$28,657,664)	(\$32,538,074)	(\$36,453,360)	(\$70,313,506)	(\$76,720,001)	(\$70,080,315)	Revenue - expenses
Assessments (2)	\$22,500,000	\$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	Audited financials
Assessed members											
Health plan (3)	47,300,725	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	BML survey
Stop loss (4)	11,738,245	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	BML survey
Total (5)	59,038,970	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	

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

											Formula
Net Loss PMPM	(\$0.42)	(\$0.55)	(\$0.66)	(\$0.71)	(\$0.70)	(\$0.79)	(\$0.94)	(\$1.88)	(\$2.34)	(\$2.03)	(1) / ((3)+.10 x (4))
Assessment PMPM	\$0.46	\$0.56	\$0.65	\$0.70	\$0.66	\$0.76	\$0.88	\$1.22	\$2.57	\$2.14	(2) / ((3)+.10 x (4))

**PAID BASIS**

Financial Information	Year ended 12/31/2021	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	Source
Revenue											
Premium	\$7,048,949	\$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	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Audited financials
Federal grant awards	\$0	\$0	\$0	\$0	\$0	\$141,641	\$445,824	\$594,222	\$1,698,722	\$1,152,300	Audited financials
Investment income/other	\$3,044	\$22,058	\$135,842	\$106,772	\$64,508	\$48,087	\$2,150	\$3,023	\$340,235	\$18,342	Audited financials
Total revenue	\$7,051,993	\$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	
Expenses											
Medical/Rx claims paid	\$23,223,237	\$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	Audited financials
Administrative costs	\$1,619,386	\$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	Audited financials
Total expenses	\$24,842,623	\$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	
Net Loss (1)	(\$17,790,630)	(\$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)	Revenue - expenses
Assessments (2)	\$20,810,406	\$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	Audited financials (less exc lr rcpts)
Assessed members											
Health plan (3)	47,300,725	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	BML survey
Stop loss (4)	11,738,245	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	BML survey
Total (5)	59,038,970	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	

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

											Formula
Net Loss PMPM	(\$0.37)	(\$0.54)	(\$0.67)	(\$0.65)	(\$0.69)	(\$0.79)	(\$0.91)	(\$1.22)	(\$2.44)	(\$2.03)	(1) / ((3)+.10 x (4))
Assessment PMPM	\$0.43	\$0.62	\$0.72	\$0.61	\$0.52	\$0.78	\$0.75	\$1.44	\$2.60	\$2.16	(2) / ((3)+.10 x (4))