

**WSHIP  
MPPM Calculations**

**INCURRED BASIS**

Financial Information	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	Year ended 12/31/2009	Year ended 12/31/2008	Year ended 12/31/2007	Year ended 12/31/2006	Source
<b>Revenue</b>											
Earned premium	\$11,602,968	\$13,806,921	\$36,594,592	\$31,629,551	\$31,036,298	\$29,398,559	\$24,408,153	\$19,604,248	\$18,617,550	\$18,250,241	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$503,720	\$479,733	\$301,419	\$52,808	\$47,253	\$717,409	Audited financials
Federal grant awards	\$0	\$1,110,440	\$1,300,715	\$1,346,790	\$1,643,773	\$1,630,823	\$2,294,096	\$1,617,258	\$0	\$2,432,464	Audited financials
Investment income/other	\$2,150	\$3,023	\$94,733	\$168,342	\$2,130	\$13,188	\$136,003	\$229,254	\$456,626	\$404,148	Audited financials
<b>Total revenue</b>	<b>\$11,605,118</b>	<b>\$14,920,384</b>	<b>\$37,990,040</b>	<b>\$33,144,683</b>	<b>\$33,185,921</b>	<b>\$31,522,303</b>	<b>\$27,139,671</b>	<b>\$21,503,568</b>	<b>\$19,121,429</b>	<b>\$21,804,262</b>	
<b>Expenses</b>											
Medical claims incurred	\$29,991,598	\$32,927,275	\$57,946,081	\$55,841,910	\$47,468,065	\$42,987,745	\$36,354,148	\$36,044,052	\$32,094,414	\$26,919,174	BMI data
Medical IBNR 7/31/16	\$70,840	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Pharmacy claims incurred	\$15,618,826	\$19,853,062	\$53,739,254	\$44,364,978	\$43,919,674	\$37,237,056	\$29,361,766	\$24,009,726	\$24,255,508	\$22,808,932	BMI data
Pharmacy IBNR 7/31/15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Administrative costs	\$2,457,350	\$2,748,616	\$3,045,337	\$3,018,110	\$2,766,577	\$2,938,775	\$3,468,600	\$3,567,380	\$3,566,386	\$2,388,435	Audited financials
<b>Total expenses</b>	<b>\$48,138,615</b>	<b>\$55,528,953</b>	<b>\$114,730,672</b>	<b>\$103,224,998</b>	<b>\$94,154,316</b>	<b>\$83,163,576</b>	<b>\$69,184,514</b>	<b>\$63,621,158</b>	<b>\$59,916,308</b>	<b>\$52,116,541</b>	
<b>Net Loss (1)</b>	<b>(\$36,533,497)</b>	<b>(\$40,608,569)</b>	<b>(\$76,740,632)</b>	<b>(\$70,080,315)</b>	<b>(\$60,968,395)</b>	<b>(\$51,641,273)</b>	<b>(\$42,044,843)</b>	<b>(\$42,117,590)</b>	<b>(\$40,794,879)</b>	<b>(\$30,312,279)</b>	Revenue - expenses
Assessments (2)	\$33,999,828	\$45,500,000	\$84,543,448	\$74,031,979	\$64,053,527	\$53,087,591	\$44,558,900	\$40,700,000	\$37,868,709	\$31,737,155	Audited financials
<b>Assessed members</b>											
Health plan (3)	37,663,496	36,418,058	31,879,463	33,658,747	35,879,379	32,584,817	34,680,628	36,139,995	35,424,035	34,655,996	BMI survey
Stop loss (4)	10,150,977	9,847,337	9,588,961	8,961,859	7,561,825	7,216,423	7,412,108	8,546,224	7,925,811	6,899,704	BMI survey
<b>Total (5)</b>	<b>47,814,473</b>	<b>46,265,395</b>	<b>41,468,424</b>	<b>42,620,606</b>	<b>43,441,204</b>	<b>39,801,240</b>	<b>42,092,736</b>	<b>44,686,219</b>	<b>43,349,846</b>	<b>41,555,700</b>	

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

											Formula
Net Loss MPPM	(\$0.94)	(\$1.09)	(\$2.34)	(\$2.03)	(\$1.66)	(\$1.55)	(\$1.19)	(\$1.14)	(\$1.13)	(\$0.86)	(1) / ((3)+.10 x (4))
Assessment MPPM	\$0.88	\$1.22	\$2.57	\$2.14	\$1.75	\$1.59	\$1.26	\$1.10	\$1.05	\$0.90	(2) / ((3)+.10 x (4))

**PAID BASIS**

Financial Information	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	Year ended 12/31/2009	Year ended 12/31/2008	Year ended 12/31/2007	Year ended 12/31/2006	Source
<b>Revenue</b>											
Premium	\$12,345,832	\$13,735,113	\$32,683,121	\$31,801,243	\$34,631,440	\$29,786,390	\$24,119,568	\$20,028,510	\$18,466,676	\$17,636,623	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$503,720	\$479,733	\$301,419	\$52,808	\$47,253	\$717,409	Audited financials
Federal grant awards	\$445,824	\$594,222	\$1,698,722	\$1,152,300	\$1,936,976	\$1,580,315	\$2,180,598	\$1,213,297	\$2,432,464	\$0	Audited financials
Investment income/other	\$2,150	\$3,023	\$340,235	\$18,342	\$2,130	\$13,188	\$136,006	\$229,254	\$456,626	\$404,148	Audited financials
<b>Total revenue</b>	<b>\$12,793,806</b>	<b>\$14,332,358</b>	<b>\$34,722,078</b>	<b>\$32,971,885</b>	<b>\$37,074,266</b>	<b>\$31,859,626</b>	<b>\$26,737,591</b>	<b>\$21,523,869</b>	<b>\$21,403,019</b>	<b>\$18,758,180</b>	
<b>Expenses</b>											
Medical/Rx claims paid	\$46,296,066	\$57,561,181	\$111,850,514	\$100,256,291	\$92,003,313	\$76,827,709	\$65,982,326	\$56,893,934	\$53,431,816	\$47,813,891	Audited financials
Administrative costs	\$1,836,285	\$2,314,866	\$3,042,454	\$2,984,722	\$2,813,552	\$2,950,549	\$3,561,519	\$3,750,186	\$3,193,723	\$2,356,765	Audited financials
<b>Total expenses</b>	<b>\$48,132,351</b>	<b>\$59,876,047</b>	<b>\$114,892,968</b>	<b>\$103,241,013</b>	<b>\$94,816,865</b>	<b>\$79,778,258</b>	<b>\$69,543,845</b>	<b>\$60,644,120</b>	<b>\$56,625,539</b>	<b>\$50,170,656</b>	
<b>Net Loss (1)</b>	<b>(\$35,338,545)</b>	<b>(\$45,543,689)</b>	<b>(\$80,170,890)</b>	<b>(\$70,269,128)</b>	<b>(\$57,742,599)</b>	<b>(\$47,918,632)</b>	<b>(\$42,806,254)</b>	<b>(\$39,120,251)</b>	<b>(\$35,222,520)</b>	<b>(\$31,412,476)</b>	Revenue - expenses
Assessments (2)	\$28,858,333	\$53,930,290	\$85,521,061	\$74,499,537	\$61,163,450	\$51,438,028	\$45,737,695	\$41,409,297	\$37,898,623	\$28,751,178	Audited financials (less exc l'r rcpts)
<b>Assessed members</b>											
Health plan (3)	37,663,496	36,418,058	31,879,463	33,658,747	35,879,379	32,584,817	34,680,628	36,139,995	35,424,035	34,655,996	BMI survey
Stop loss (4)	10,150,977	9,847,337	9,588,961	8,961,859	7,561,825	7,216,423	7,412,108	8,546,224	7,925,811	6,899,704	BMI survey
<b>Total (5)</b>	<b>47,814,473</b>	<b>46,265,395</b>	<b>41,468,424</b>	<b>42,620,606</b>	<b>43,441,204</b>	<b>39,801,240</b>	<b>42,092,736</b>	<b>44,686,219</b>	<b>43,349,846</b>	<b>41,555,700</b>	

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

											Formula
Net Loss MPPM	(\$0.91)	(\$1.22)	(\$2.44)	(\$2.03)	(\$1.58)	(\$1.44)	(\$1.21)	(\$1.06)	(\$0.97)	(\$0.89)	(1) / ((3)+.10 x (4))
Assessment MPPM	\$0.75	\$1.44	\$2.60	\$2.16	\$1.67	\$1.54	\$1.29	\$1.12	\$1.05	\$0.81	(2) / ((3)+.10 x (4))