

**WSHIP
MPPM Calculations**

INCURRED BASIS

Financial Information	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	Year ended 12/31/2009	Source
Revenue											
Earned premium	\$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	\$24,408,153	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$503,720	\$479,733	\$301,419	Audited financials
Federal grant awards	\$0	\$0	\$0	\$0	\$1,110,440	\$1,300,715	\$1,346,790	\$1,643,773	\$1,630,823	\$2,294,096	Audited financials
Investment income/other	\$106,773	\$64,508	\$48,087	\$2,150	\$3,023	\$94,733	\$168,342	\$2,130	\$13,188	\$136,003	Audited financials
Total revenue	\$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	\$27,139,671	
Expenses											
Medical claims incurred	\$26,132,614	\$24,358,401	\$25,955,609	\$29,979,466	\$62,631,107	\$57,925,707	\$55,841,910	\$47,468,065	\$42,987,745	\$36,354,148	BML data
Medical IBNR 7/31/19	\$119,398	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Pharmacy claims incurred	\$13,210,006	\$14,077,003	\$15,496,470	\$15,621,662	\$19,854,167	\$53,738,997	\$44,364,978	\$43,919,674	\$37,237,056	\$29,361,766	BML data
Pharmacy IBNR 7/31/19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Leif Associates
Administrative costs	\$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	\$3,468,600	Audited financials
Total expenses	\$41,755,948	\$40,554,291	\$43,666,326	\$48,058,478	\$85,233,890	\$114,710,041	\$103,224,998	\$94,154,316	\$83,163,576	\$69,184,514	
Net Loss (1)	(\$29,437,808)	(\$28,669,665)	(\$32,538,074)	(\$36,453,360)	(\$70,313,506)	(\$76,720,001)	(\$70,080,315)	(\$60,968,395)	(\$51,641,273)	(\$42,044,843)	Revenue - expenses
Assessments (2)	\$25,500,000	\$27,137,353	\$31,353,672	\$33,999,828	\$45,500,000	\$84,543,448	\$74,031,979	\$64,053,527	\$53,087,591	\$44,558,900	Audited financials
Assessed members											
Health plan (3)	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	34,680,628	BML survey
Stop loss (4)	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	7,412,108	BML survey
Total (5)	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	42,092,736	

MPPM Calculations - Stop Loss @ 1/10

											Formula
Net Loss MPPM	(\$0.71)	(\$0.70)	(\$0.79)	(\$0.94)	(\$1.88)	(\$2.34)	(\$2.03)	(\$1.66)	(\$1.55)	(\$1.19)	(1) / ((3)+.10 x (4))
Assessment MPPM	\$0.62	\$0.66	\$0.76	\$0.88	\$1.22	\$2.57	\$2.14	\$1.75	\$1.59	\$1.26	(2) / ((3)+.10 x (4))

PAID BASIS

Financial Information	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	Year ended 12/31/2009	Source
Revenue											
Premium	\$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	\$24,119,568	Audited financials
Excess loss ratio receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$503,720	\$479,733	\$301,419	Audited financials
Federal grant awards	\$0	\$0	\$141,641	\$445,824	\$594,222	\$1,698,722	\$1,152,300	\$1,936,976	\$1,580,315	\$2,180,598	Audited financials
Investment income/other	\$106,772	\$64,508	\$48,087	\$2,150	\$3,023	\$340,235	\$18,342	\$2,130	\$13,188	\$136,006	Audited financials
Total revenue	\$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	\$26,737,591	
Expenses											
Medical/Rx claims paid	\$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	\$65,982,326	Audited financials
Administrative costs	\$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	\$3,561,519	Audited financials
Total expenses	\$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	\$69,543,845	
Net Loss (1)	(\$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)	(\$42,806,254)	Revenue - expenses
Assessments (2)	\$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	\$45,737,695	Audited financials (less exc l'r rcpts)
Assessed members											
Health plan (3)	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	34,680,628	BML survey
Stop loss (4)	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	7,412,108	BML survey
Total (5)	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	42,092,736	

MPPM Calculations - Stop Loss @ 1/10

											Formula
Net Loss MPPM	(\$0.65)	(\$0.69)	(\$0.79)	(\$0.91)	(\$1.22)	(\$2.44)	(\$2.03)	(\$1.58)	(\$1.44)	(\$1.21)	(1) / ((3)+.10 x (4))
Assessment MPPM	\$0.61	\$0.52	\$0.78	\$0.75	\$1.44	\$2.60	\$2.16	\$1.67	\$1.54	\$1.29	(2) / ((3)+.10 x (4))