MAHCP

State of Montana
2Q 2011 Financial Dashboard

23rd 2011

Financial Dashboard – 2Q 2011

Enrollment & Demographics

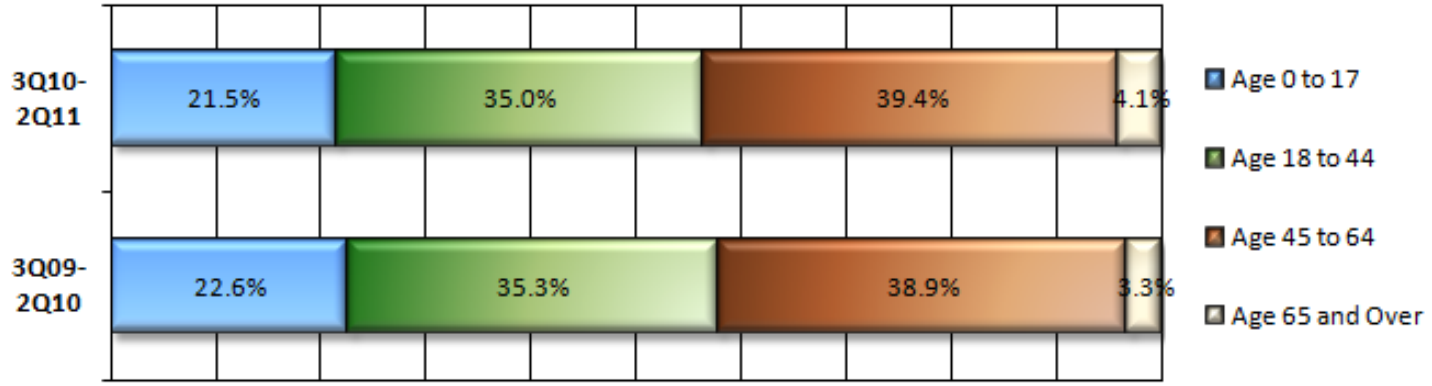
(Active, Cobra & Non-Medicare Retiree Members)

Enrollment by Member Type	2010 Benchmark	3Q09-2Q10	3Q10-2Q11	2Q10	2Q11
Average # of Policyholders		13,716	13,649	13,748	13,587
Average # of Members		29,509	29,543	29,529	29,290
Average # of Members Per Policyholder	2.13	2.15	2.16	2.15	2.16

Enrollment by Tier	3Q09-2Q10	3Q10-2Q11	2Q10	2Q11
Average EE Only Policies	5,683	5,838	5,996	5,934
Average EE + Spouse Policies	2,586	2,620	2,676	2,603
Average EE + Dependents Policies	1,848	1,732	1,748	1,746
Average EE + Family Policies	3,600	3,459	3,328	3,303

Demographics		3Q09-2Q10	3Q10-2Q11
Percent Female	52.2%	51.7%	51.8%
Percent Male	47.8%	48.3%	48.2%
Mean Age	36.9	36.2	37.0

Age Stratification



Financial Dashboard – 2Q 2011

Spending

(Active, Cobra & Non-Medicare Retiree Members)

Medical & Rx Claims Paid Per Period	2010 Benchmark	3Q09-2Q10	3Q10-2Q11	2Q10	2Q11
Total Medical & Rx Claims Paid		$96,583,752	$100,633,246	$22,902,163	$26,732,707
Total Medical Claims Paid		$77,671,912	$82,976,546	$18,806,093	$22,155,709
Total Rx Claims Paid		$18,911,840	$17,656,700	$4,096,070	$4,576,998
Rx Claims as % of Total Claims Paid	18.0%	19.6%	17.5%	17.9%	17.1%
Medical & Rx Claims Paid Per Employee Per Period		**3Q09-2Q10**	**3Q10-2Q11**	**2Q10**	**2Q11**
Total Medical & Rx Claims Paid Per Employee	$7,411	$7,042	$7,373	$1,666	$1,968
Medical Claims Paid Per Employee	$6,078	$5,663	$6,079	$1,368	$1,631
Rx Claims Paid Per Employee	$1,334	$1,379	$1,294	$298	$337
Medical & Rx Claims Paid Per Member Per Period		**3Q09-2Q10**	**3Q10-2Q11**	**2Q10**	**2Q11**
Total Medical & Rx Claims Paid Per Member	$3,460	$3,273	$3,406	$776	$913
Medical Claims Paid Per Member	$2,837	$2,632	$2,809	$637	$756
Rx Claims Paid Per Member	$623	$641	$598	$139	$156
Medical & Rx Claims Paid PEPM		**3Q09-2Q10**	**3Q10-2Q11**	**2Q10**	**2Q11**
Total Medical & Rx Claims Paid PEPM	$618	$587	$614	$555	$656
Medical Claims Paid PEPM	$506	$472	$507	$456	$544
Rx Claims Paid PEPM	$111	$115	$108	$99	$112
Medical & Rx Claims Paid PMPM		**3Q09-2Q10**	**3Q10-2Q11**	**2Q10**	**2Q11**
Total Medical & Rx Claims Paid PMPM	$288	$273	$284	$259	$304
Medical Claims Paid PMPM	$236	$219	$234	$212	$252
Rx Claims Paid PMPM	$52	$53	$50	$46	$52

Financial Dashboard – 2Q 2011

Cost - Trend Analysis
(Active, Cobra & Non-Medicare Retiree Members)

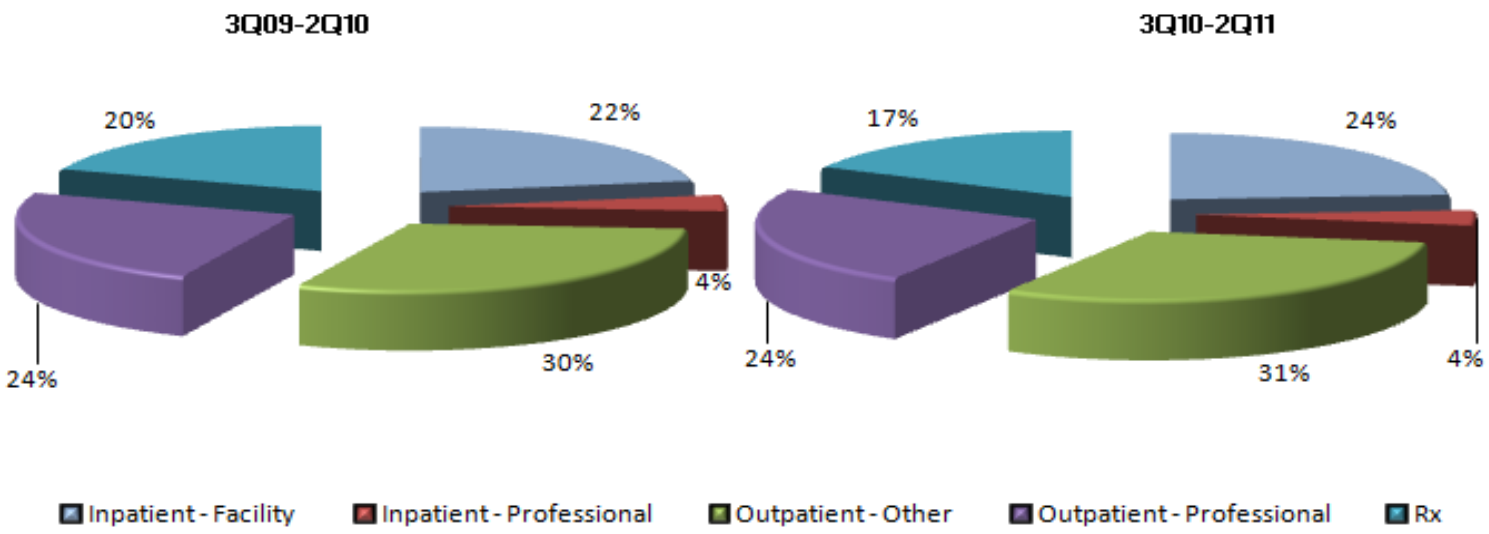
PMPM Paid Cost Trend	2010 Benchmark	3Q09-2Q10 to 3Q10-2Q11	2Q10 to 2Q11
Total Medical & Rx	0.4%	4.1%	17.7%
Total Medical	1.8%	6.7%	18.8%
Rx	-5.8%	-6.8%	12.7%
PMPM Paid Cost Trend by Type of Service - Medical		**3Q09-2Q10 to 3Q10-2Q11**	**2Q10 to 2Q11**
Inpatient - Facility	1.8%	11.7%	53.6%
Inpatient - Professional	-0.9%	-3.6%	8.6%
Outpatient - Other	1.0%	5.8%	8.7%
Outpatient - Professional	3.2%	4.9%	2.3%
Drivers of PMPM Cost Trend - Medical		**3Q09-2Q10 to 3Q10-2Q11**	**2Q10 to 2Q11**
Unit Cost Trend	3.6%	3.8%	4.4%
Utilization Trend	0.6%	1.9%	5.0%
Change Due to Cost Sharing	-2.3%	0.9%	8.4%
Drivers of PMPM Cost Trend by Type of Service		**3Q09-2Q10 to 3Q10-2Q11**	**2Q10 to 2Q11**
Unit Cost Trend			
Inpatient - Facility	6.1%	6.8%	9.9%
Inpatient - Professional	4.8%	5.2%	11.8%
Outpatient - Other	1.8%	1.6%	0.1%
Outpatient - Professional	11.7%	9.4%	-5.3%
Rx	-9.8%	-13.6%	4.4%
Utilization Trend			
Inpatient - Facility	-0.8%	4.5%	18.7%
Inpatient - Professional	-3.9%	-8.9%	-11.1%
Outpatient - Other	2.5%	3.8%	5.6%
Outpatient - Professional	-7.1%	-6.5%	4.2%
Rx	4.4%	7.9%	8.7%

Financial Dashboard – 2Q 2011

Member Out-of-Pocket Cost-Sharing
(Active, Cobra & Non-Medicare Retiree Members)

Member Out-of-Pocket Cost-Sharing (Allowed - Paid)	3Q09-2Q10	3Q10-2Q11	2Q10	2Q11
Member Out-of-Pocket Cost-Share - Medical	$916	$942	$250	$216
Member Out-of-Pocket Cost-Share Percentage - Medical	26%	25%	28%	22%
Member Out-of-Pocket Cost-Share - Rx	$183	$190	$48	$49
Member Out-of-Pocket Cost-Share Percentage - Rx	22%	24%	26%	24%

Plan Costs by Type of Service as % of Total Cost



	IP - Facilit	IP - Prof.	OP - Other	OP - Prof.	Rx
2010 Benchmark	23%	5%	30%	25%	17%

Financial Dashboard – 2Q 2011

Claimants Analysis
(Active, Cobra & Non-Medicare Retiree Members)

Members with Accrued Paid Claims >$100K	2008	2009	2010	2011 YTD
Number of Members	55	79	78	45
Total Medical Costs Paid by Plan	$11,107,308	$14,836,673	$14,663,141	$7,657,747
Large Claims as % of Medical Paid	15.9%	18.3%	18.3%	18.0%
Large Claimants Turnover Ratio	90.0%	81.0%	73.1%	68.9%

Top 5 Medical Risk Drivers - Members with Accrued Paid Claims >$50K

2010	% of Group Risk	Risk Weight Based Costs
Cancer	15.9%	$2,325,127
Nutritional and Metabolic	7.7%	$1,132,824
Cardio-Respiratory Arrest	6.9%	$1,015,111
Lung	6.9%	$1,005,424
Injury, Poisoning, Complications	6.4%	$932,916

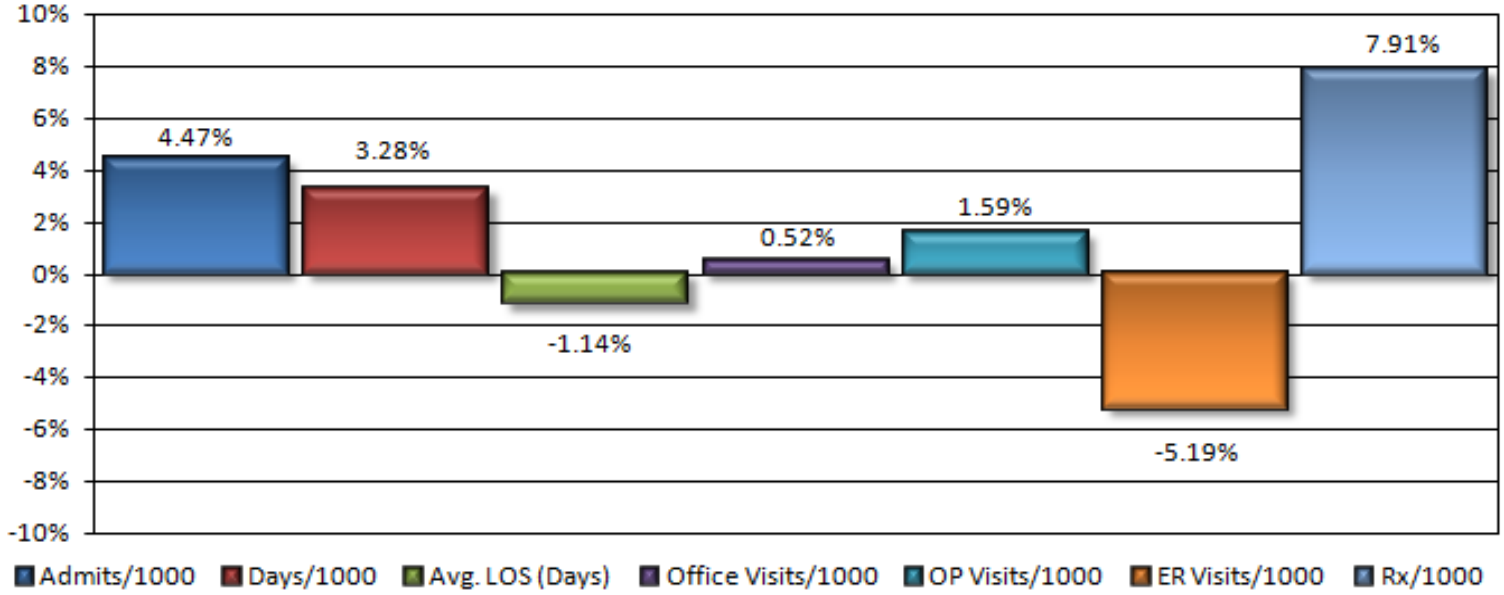
2011 YTD	% of Group Risk	Risk Weight Based Costs
Cancer	16.1%	$1,229,655
Injury, Poisoning, Complications	9.1%	$696,864
Cardio-Respiratory Arrest	8.3%	$633,459
Heart	7.0%	$536,287
Lung	6.6%	$503,041

Members with No Medical or Rx Claims	2010	2011 YTD
# Members	5,187	7,079
% of Total Plan Members	18%	23%
Average Age	30.76	31.16
% Policyholders	38.3%	38.3%
% Spouses	15.4%	15.0%
% Child/Dependant	46.3%	46.6%
Age/Sex Risk Score	0.830	0.845

Financial Dashboard – 2Q 2011

Utilization

(Active, Cobra & Non-Medicare Retiree Members)

Medical & Rx Services	2010 Benchmark	3Q09-2Q10	3Q10-2Q11	2Q10	2Q11
Admits/1,000	62.5	61.3	64.0	14.7	17.5
Days/1,000	239.2	241.0	248.9	58.5	67.1
Average Length of Stay (Days)	3.8	3.9	3.9	4.0	3.8
Office Visits/1000	2,455.8	2,534.8	2,548.1	630.8	652.4
Outpatient Visits/1000	1,514.9	1,622.3	1,648.2	430.1	400.3
ER Visits/1000	171.6	190.2	180.3	52.1	52.4
Prescriptions/1,000	9,779.2	10,252.0	11,062.5	2,624.1	2,831.5

Utilization Change 3Q09-2Q10 to 3Q10-2Q11