

**UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NEW YORK**

UNITED STATES OF AMERICA, EX
REL. [UNDER SEAL]

Plaintiff,

v.

[UNDER SEAL]

Defendants.

Civil Action No:

COMPLAINT

FILED IN CAMERA AND UNDER SEAL

DO NOT ENTER IN PACER

**UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NEW YORK**

UNITED STATES OF AMERICA, EX
REL. BENJAMIN POEHLING,

Plaintiff,

v.

UNITEDHEALTH GROUP, INC.,
WELLMED MEDICAL MANAGEMENT,
INC., HEALTH NET, INC., ARCADIAN
MANAGEMENT SERVICES, INC., AND
TUFTS ASSOCIATED HEALTH PLANS,
INC.,

Defendants.

Civil Action No:

**COMPLAINT FOR VIOLATION OF
FALSE CLAIMS ACT, 31 U.S.C.
§ 3729 ET SEQ.**

**FILED IN CAMERA AND UNDER
SEAL PURSUANT TO 31 U.S.C.
§ 3730(b)(2)**

DO NOT ENTER IN PACER

For its complaint, the United States of America *ex rel.* Benjamin Poehling
("United States") alleges as follows:

I. INTRODUCTION

1. This is an action to recover damages and civil penalties on behalf of the United States under the Federal False Claims Act, 31 U.S.C. §§ 3729–33 (the "FCA"), against UnitedHealth Group, Inc., WellMed Medical Management, Inc., Health Net, Inc., Arcadian Management Services, Inc., and Tufts Associated Health Plans, Inc. (hereafter collectively "Defendants").

2. Defendants are managed care companies that cover benefits for Medicare beneficiaries under the Medicare Advantage ("MA") program. Since at least 2006, some or all of the defendants have knowingly submitted, or caused to be submitted, false claims for payment to the United States by submitting false risk adjustment information

to the Centers for Medicare & Medicaid Services (“CMS”) in order to improperly increase the amounts CMS pays them. Likewise, since at least 2006, defendants have knowingly retained overpayments received from CMS as a result of their false risk adjustment submissions.

3. The MA program, in which the defendant health insurers participate, is designed to apply to Medicare a form of the “managed care” model commonly used by private health insurance companies. Under the managed care model, an employer or other organization seeking health care for its members—here the United States through the Medicare Program—pays a managed care organization a fixed fee to provide health services to its members. The payment is typically a per-member-per-month (“PMPM”) rate, also known as a capitation rate. The managed care organization receiving capitation payments (often a hospital, physician group, or other health insurance company) is responsible for paying hospitals, physicians and all other medical providers for health care services provided to a member of the plan. This differs from traditional fee-for-service (“FFS”) models, where the organization pays individual physicians, hospitals and other providers for each service they provide to the organization’s members.

4. Through the MA program, Medicare allows private health insurers to set up managed care plans to cover Medicare beneficiaries. Medicare pays a monthly capitation rate for each beneficiary enrolled as a member of a MA plan. MA plans must then use that money to pay hospitals, physicians and other health care providers for the services the plan members receive and cover MA plans’ administrative expenses. CMS adjusts the capitation rate for each beneficiary to reflect that beneficiary’s individual demographics (*e.g.*, age and gender), geographic location, and health status.

5. The adjustment for each member's health status is one of the most significant components of the capitation rate. Individuals with multiple and/or serious health conditions account for more healthcare costs than healthy members. Accordingly, CMS pays a substantially higher capitation rate for members who have been recently treated for one or more serious, expensive diseases or conditions. These increased payments are known as "risk adjustment" payments. On average, CMS pays a MA plan close to \$3,000 per year for each condition that a member has that requires a risk adjustment payment.

6. To receive these risk adjustment payments, MA plans submit claims to CMS each year for each member for each qualifying disease or condition. When the plan submits these claims, it must claim the member received treatment in the twelve-month period before the payment year for the diagnosed condition from a qualified healthcare provider. MA organizations may only submit a diagnosis for risk adjustment that: (1) stems from a face-to-face visit; (2) with a qualified healthcare provider; (3) during the appropriate service period; and (4) is documented in a medical record.

7. Defendants are engaged in systematic fraud in which they routinely:

- (a) submit risk adjustment claims for diagnoses that the member either does not have or for which the member was not treated in the relevant year;
- (b) upcode diagnosis codes, claiming that a member was treated for a more serious condition than the member actually has; and
- (c) refuse to correct previously submitted risk adjustment claims when defendants discover, or in the exercise of reasonable care should discover, that those previously submitted claims were false.

8. Among the fraudulent acts described herein, defendant UnitedHealth Group, Inc. submits diagnosis claims to CMS using a data system (IRADS) that it knows (within the meaning of the FCA) cannot properly screen for ineligible diagnoses and allows the submission of tens or hundreds of thousands of false diagnosis codes. Defendants similarly undertake “chart reviews” where they selectively review hundreds of thousands of medical charts annually for additional diagnosis codes (*i.e.*, codes not submitted in the ordinary course of business) that increase their risk scores. These “chart reviews” are rigged to only look for incremental (new) diagnosis codes to submit to CMS and thus to *only* increase risk scores. Although the chart reviewers routinely provide defendants with information indicating that diagnoses defendants sent to CMS previously were false or unsubstantiated, defendants intentionally do not match the reviewers’ information against their previous submissions to CMS or otherwise use this information to correct the risk adjustment claims previously submitted to CMS.

9. Through this fraudulent scheme, defendants have defrauded the United States of hundreds of millions—and likely billions—of dollars.

10. Defendant’s conduct alleged herein violates the federal False Claims Act. The federal False Claims Act (the “FCA”) was originally enacted during the Civil War. Congress substantially amended the Act in 1986—and, again, in 2009 and 2010—to enhance the ability of the United States Government to recover losses sustained as a result of fraud against it. The Act was amended after Congress found that fraud in federal programs was pervasive and that the Act, which Congress characterized as the primary tool for combating government fraud, was in need of modernization. Congress intended that the amendments would create incentives for individuals with knowledge of

fraud against the Government to disclose the information without fear of reprisals or Government inaction, and to encourage the private bar to commit legal resources to prosecuting fraud on the Government's behalf.

11. The FCA prohibits, *inter alia*: (a) knowingly presenting (or causing to be presented) to the federal government a false or fraudulent claim for payment or approval; (b) knowingly making or using, or causing to be made or used, a false or fraudulent record or statement material to a false or fraudulent claim; (c) knowingly making, using, or causing to be made or used, a false record or statement material to an obligation to pay or transmit money or property to the Government, or knowingly concealing or knowingly and improperly avoiding or decreasing an obligation to pay or transmit money or property to the Government; and (d) conspiring to violate any of these three sections of the FCA. 31 U.S.C. §§3729(a)(1)(A)-(C), and (G). Any person who violates the FCA is liable for a civil penalty of up to \$11,000 for each violation, plus three times the amount of the damages sustained by the United States. 31 U.S.C. §3729(a)(1).

12. For purposes of the FCA, a person “knows” a claim is false if that person: “(i) has actual knowledge of [the falsity of] the information; (ii) acts in deliberate ignorance of the truth or falsity of the information; or (iii) acts in reckless disregard of the truth or falsity of the information.” 31 U.S.C. §3729(b)(1). The FCA does not require proof that the defendants specifically intended to commit fraud. *Id.* Unless otherwise indicated, whenever the words “know,” “learn,” “discover” or similar words indicating knowledge are used in this Complaint, they mean knowledge as defined in the FCA.

13. Each claim for risk adjustment payments that defendants have submitted to CMS, where the patient was not treated, by a qualified provider, for that condition in

the year in question is a false and/or fraudulent claim within the meaning of the FCA, so long as defendant knew that the claim was false when it was submitted, or the defendant later discovered its falsity and refused to correct the claim.

14. The FCA allows any person having information about an FCA violation to bring an action on behalf of the United States, and to share in any recovery. The FCA requires that the Complaint be filed under seal for a minimum of 60 days (without service on the defendant during that time) to allow the government time to conduct its own investigation and to determine whether to join the suit.

15. Based on the foregoing laws, *qui tam* plaintiff Benjamin Poehling seeks, through this action, to recover damages and civil penalties arising from the false or fraudulent records, statements and/or claims that the Defendants made or caused to be made in connection with false and/or fraudulent claims for Medicare Advantage risk adjustment payments.

II. PARTIES

16. Relator Benjamin Poehling is Director of Finance for UnitedHealthcare Medicare & Retirement (“UHMR”), a subsidiary of UnitedHealth Group (“UHG”). (This Complaint refers to UHG and its subsidiaries and affiliates collectively as “UHG” or “United.”) Prior to the fall of 2010, UHMR was known as Ovations, Inc. (unless otherwise specified, this Complaint refers to Ovations, Inc. as UHMR when it is discussed as distinct from United).

17. Relator joined United in 2002 from Arthur Anderson, where he had participated in consulting engagements for UHG. In mid-2002, Relator joined United subsidiary Ingenix, Inc. (“Ingenix”) in New Jersey. Relator transferred to UHMR in 2004, relocating to Minnesota. At UHMR, Relator has held a variety of positions within

the Finance Department. When United's risk adjustment services were moved to Ingenix in mid-2007, Relator was assigned to be UHMR's day-to-day liaison with the risk adjustment segment at Ingenix. In this new position, Relator is responsible for coordinating with Ingenix to provide UHMR with risk adjustment services, described in depth below. The scope and workload of the assignment grew from a part-time responsibility (shared with his other duties) until Relator was working full-time with Ingenix on risk adjustment. During this period, risk adjustment was becoming increasingly more important to UHG's revenue, and attracted increasing attention from UHG's and UHMR's senior management.

18. The United States, on whose behalf Relator brings this suit, is the real party in interest. The United States has ongoing contracts with defendants through the Centers for Medicare & Medicaid Services ("CMS") of the United States Department of Health and Human Services, in accordance with defendants' participation in the Medicare and Medicaid programs.

19. Defendant UnitedHealth Group Inc. ("UHG") is a Minnesota corporation headquartered in Minnetonka, Minnesota. For purposes of this Complaint, defendant UHG includes all subsidiaries and affiliates that do business with the United States, including without limitation UHMR (formerly Ovations), UnitedHealthcare Community & State ("UHCS" and formerly AmeriChoice), Ingenix, and all UHG entities holding Medicare Advantage contracts with CMS during the period discussed *infra*, a partial list of which is incorporated herein as Exhibit 1.

20. UHG is the parent corporation for a large number of businesses within two basic market areas—health benefits and health services. United's health benefits

business covers health insurance benefits in both public and private markets. United's managed care company for the private sector is UnitedHealthcare Employer & Individual ("UHEI"). United's managed care companies for the public sector—Medicare and Medicaid—are UHMR and UHCS. Together, UHMR and UHCS form United's Public & Senior Markets Group ("PSMG"). The health services business, meanwhile, offers various services to consumers and the health care industry, including United's health benefits companies. The principal companies within health services are Ingenix (discussed below), which provides data services and consulting, OptumHealth, which provides a variety of specialty and ancillary services (such as dental and chiropractic benefits), and Prescription Solutions, a pharmacy benefits manager. UHG reports revenue in four segments: (a) Health Benefits (UHEI, UHMR, and UHCS); (b) OptumHealth; (c) Ingenix; and (d) Prescription Solutions.

21. United—through its UHMR and UHCS subsidiaries—is the largest provider of health insurance coverage for Medicare beneficiaries pursuant to MA contracts with CMS. United operates MA plans in all fifty states and the District of Columbia. These MA plans covered approximately 2.1 million enrolled Medicare beneficiaries as of December 31, 2010. United is also the largest provider of Medicare Part D plans. It additionally offers Medicare supplemental and hospital indemnity insurance plans, as well as various care services. United's revenue from UHMR (including the bulk of its Medicare Advantage business) was \$32.1 billion in 2009 and \$35.9 billion in 2010. This business segment accounted for 37% of UHG's total revenue in 2009 and 2010.

22. United's Ingenix subsidiary offers data and consulting services to United companies as well as other insurance companies, hospitals, physicians, and others. Ingenix's revenues were \$1.8 billion in 2009 and \$2.3 billion in 2010. Historically, risk adjustment services were provided to UHMR through a team located within the UHMR business unit. In 2007, United moved its risk adjustment services group, or Clinical Assessment Solutions ("CAS"), to Ingenix. (CAS has changed titles several times. It has also operated as Advanced Clinical Solutions ("ACS"), Clinical Performance Solutions ("CPS"), and, currently, Clinical Performance & Compliance ("CPC").)

23. Defendant WellMed Medical Management, Inc. ("WellMed") is a Texas corporation headquartered in San Antonio, Texas. WellMed provides healthcare benefits for United's Medicare members in certain regions pursuant to a capitation agreement with UHMR. Recently, United acquired several components of WellMed.

24. Defendant Health Net, Inc. ("Health Net") is a Delaware corporation headquartered in Woodland Hills, California. Health Net operates MA plans pursuant to contracts with CMS. United holds a contract with Health Net whereby United submits Health Net's risk adjustment data to CMS and performs additional risk adjustment services, including chart reviews, as described below.

25. Defendant Arcadian Management Services, Inc. ("Arcadian") is a Delaware corporation headquartered in Oakland, California. Arcadian operates MA plans pursuant to contracts with CMS. United holds a contract with Arcadian whereby United submits Arcadian's risk adjustment data to CMS and performs additional risk adjustment services, including chart reviews, as described below.

26. Defendant Tufts Associated Health Plans, Inc. (“Tufts”) is a Delaware corporation headquartered in Waltham, Massachusetts. Tufts operates MA plans pursuant to contracts with CMS. United holds a contract with Tufts whereby United submits Tufts’ risk adjustment data to CMS and performs additional risk adjustment services, including chart reviews, as described below.

III. JURISDICTION & VENUE

27. This Court has jurisdiction over the subject matter of this action pursuant to 28 U.S.C. § 1331 and 31 U.S.C. § 3732(a), which specifically confers jurisdiction on this Court for actions brought under 31 U.S.C. § 3730.

28. This Court has personal jurisdiction over the Defendants, pursuant to 31 U.S.C. § 3732(a), as one or more Defendants can be found in, reside in, transact business in, and have committed acts related to the allegations in this Complaint in the Western District of New York. For example, United’s SecureHorizons Medicare Advantage plan operates in the Western District of New York.

29. Venue is proper, pursuant to 31 U.S.C. § 3732(a) and 28 U.S.C. § 1391(b)–(c), as the Defendants can be found in, reside in, and/or transact business in the Western District of New York, and because many of the violations of 31 U.S.C. § 3729 discussed herein occurred within this judicial district.

IV. LEGAL BACKGROUND

30. Medicare is a federally-funded health care program primarily serving people age 65 or older. Initially created in Title XVIII of the Social Security Act of 1965, Medicare now has four Parts, A through D. The two original components of Medicare are Part A, which covers inpatient hospital costs and related services, and Part B, which covers outpatient health care costs, such as physicians’ fees. Medicare Part D

was created by the Medicare Prescription Drug, Improvement, and Modernization Act established in 2003 (“MMA”), and covers prescription drugs.

31. Traditionally, Medicare operates on a fee-for-service basis, meaning that Medicare directly pays hospitals, physicians and other health care providers for each service they provide to a Medicare beneficiary. Medicare beneficiaries are generally required to pay some portion of many of these services in the form of copayments, deductibles, coinsurance, or other set fees (collectively known as the members’ “out of pocket” expenses).

32. In 1997, Congress created Medicare Part C, which provides similar benefits to Medicare members, but does so based on a managed care model, rather than the traditional fee-for-service model. Under Part C, rather than pay providers directly, Medicare pays private managed care plans (later named “Medicare Advantage” or “MA” plans) a capitation rate (per member per month) and those plans are responsible for paying providers for the services they provide to members of that specific MA plan.

33. MA plans must provide Medicare beneficiaries benefits at least equivalent to those they would have received under the traditional Medicare Parts A and B. Depending on the structure of the plan, MA plans may also provide additional benefits beyond what traditional Medicare would have covered, such as dental care, or cover some or all of their members’ out of pocket expenses associated with basic Medicare Parts A and B services or Part D prescription drugs.

A. Calculation of MA Plan Capitation Rates

34. The capitation rates Medicare pays to MA plans are determined based on a process involving consideration of past and expected future medical expenses, the location of the plan’s actual and expected members, the health status and demographics

of those members and whether the plan will include any additional benefits. That process is summarized in Medicare regulations as follows:

In short, under the bidding methodology each plan's bid for coverage of Part A and Part B benefits (*i.e.*, its revenue requirements for offering original Medicare benefits) is compared to the plan benchmark (*i.e.*, the upper limit of CMS' payment, developed from the county capitation rates in the local plan's service area or from the MA regional benchmarks for regional plans). The purpose of the bid-benchmark comparison is to determine whether the plan must offer supplemental benefits or must charge a basic beneficiary premium for A/B benefits.

Medicare Managed Care Manual ("MMCM"), ch. 8, § 60.

35. In other words, it is a three-step process involving: (a) development of the MA plan's bid rate; (b) review of the CMS benchmark rate; and (c) comparison of those two rates to develop the base capitation rate and determine whether any adjustments in the plan benefits or member premiums are required.

36. First, the MA plan develops a bid rate. This rate is the amount that the MA plan expects it will be required to pay to provide Medicare Parts A and B benefits to a hypothetical average member of the plan. This estimate must be based on either the MA plan's prior experience covering Medicare members, or an actuarially validated data analysis of expected costs. To represent an "average" plan member, the bid rate must make adjustments to standardize the effect of expected geographic diversity (because some areas are more expensive than others) and the relative health status (*i.e.*, the number and nature of chronic conditions) of the members whose claims experience provided the basis for the bid. The bid rate also includes an amount that the MA plan expects to spend on administrative costs, and a profit margin.

37. The mechanism for standardizing the bid for individuals' demographic factors and health status is known as the "risk score." It is an artificial score that CMS assigns to every beneficiary. CMS starts with a score of zero, and then adds points for the beneficiary's demographic condition (such as age and gender) and individual disease states (such as diabetes or congestive heart failure). The average risk score is one, with most Medicare beneficiaries having scores under three. The risk score model is designed so that a population with an average risk score of two would be expected to use twice as much health care (in dollars) as a population with a score of one. The bid rate the MA plans develop must reflect the amount they will require to provide services to a hypothetical population with a risk score of one.

38. Second, the MA plan must review the Medicare benchmark rate provided by CMS. This rate is provided by CMS and is the amount that the Medicare program would spend to provide Parts A and B benefits to an average member in the geographic area covered by the MA plan's bid. The benchmark rate also includes several other adjustments, including until recently a bonus payment to incentivize health insurance companies to enter the MA market.

39. Third, the bid rate and the benchmark rate are compared to determine whether the MA plan must charge its members a premium, or, instead, if it must offer them enhanced benefits. If the bid rate is greater than the benchmark rate, Medicare will only pay the MA plan the benchmark rate per member per month. That benchmark rate becomes the base capitation rate that CMS pays the MA plan for a member with a 1.0 risk score (described below). The MA plan must then charge the beneficiaries who join

its plan a monthly premium in order to make up the shortfall between the bid rate and the base capitation rate. *See* MMCM, ch. 8, § 60.1.

40. If, on the other hand, the bid rate is less than the benchmark rate, then the bid rate becomes the base capitation rate. The difference between the benchmark rate and the bid rate is then split between the MA plan and the Medicare program. The first 25% of the difference is retained by the Medicare program as plan savings. The remaining 75% is returned to the MA plan, which must use the rebate to either provide enhanced benefits to its plan members or to cover the members' out of pocket expenses. In the end, then, in such situations, the base capitation rate equals the bid rate, plus the MA plan receives 75% of the difference between the bid rate and the benchmark rate.

41. Medicare does not, however, pay the plans the base capitation rate. Instead, when payments are actually made, the base capitation rate is adjusted, for each member, to reflect his or her actual age, gender, location, and, most important, health status.

42. MA plans must rebid their rates every year.

B. Risk Adjustment Depends on Accurate, Substantiated Health Condition Codes

43. As described above, CMS pays MA plans at a capitation rate that reflects, among other things, each member's health status. The process of adjusting the capitation rate to reflect a member's disease states is known as risk adjustment. Risk adjustment is intended to improve the accuracy of the payments CMS makes to MA plans. To this end, CMS pays a higher future premium for enrollees whom the MA plan represents have been treated for certain diseases and conditions in the current year, based on the expectation that those enrollees will require treatment and/or management for the

conditions in the following year. See *2008 Risk Adjustment Training for Medicare Advantage Organizations Participant Guide* (“Participant Guide”), at 6.4.1 (for purposes of this Complaint, “treatment” is defined as treatment and management within the meaning of the *Participant Guide*).

44. Conversely, CMS pays a lower premium for enrollees who, although they may have certain typically expensive conditions, did not require care, treatment or management for those conditions in the current year. For these patients, the risk adjustment methodology assumes that because their condition did not require treatment in the current year, it has improved or otherwise changed so that it is not expected to require treatment in the following year.

45. As a practical matter, the CMS risk adjustment model evaluates enrollee health (and establishes risk adjustment payment rates) using diagnosis classifications set forth in the International Classification of Diseases, 9th Edition, Clinical Modification (“ICD-9-CM”) system. The ICD-9 system assigns each diagnosis a specific code. These individual diagnosis codes are then organized into groups, called Hierarchical Condition Categories (“HCCs”). MMCM, ch. 8, § 50. Every HCC consists of several ICD-9-CM diagnosis codes that are clinically related and are expected to require a similar level of resources to treat. *Id.* For example, there are five HCCs for patients with diabetes: HCC 15 (diabetes with renal or vascular manifestation); HCC 16 (Diabetes with Neurologic or Other Specified Manifestation); HCC 17 (Diabetes with Acute Complications); HCC 18 (Diabetes with Ophthalmologic or Unspecified Manifestation); and HCC 19 (Diabetes without Complication). Generally speaking, patients grouped in HCC 15 have the most serious type of diabetes, and are expected to cost the most to treat. Patients in HCC 19

have the least cost-intensive type of diabetes, and therefore the CMS risk adjustment system provides a smaller enhanced payment for these patients.

46. An individual ICD-9-CM code included in the HCC system for a particular member corresponds on average to nearly \$3,000 in extra revenue for the plan over the course of the following year for that member. So, for example, if a MA plan like United with 2.1 million members submitted just one incremental HCC-based diagnosis code per member to CMS, it would result in approximately \$6.3 billion in additional capitation payments from CMS.

47. Because submitting incorrect diagnosis codes increases risk adjustment payments, CMS requires MA plans to follow strict guidelines when submitting codes. *See, e.g., 2008 Risk Adjustment Training for Medicare Advantage Organizations Participant Guide.*

48. CMS requires that the patient must have been treated for the relevant diagnoses during a face-to-face encounter with an eligible provider, such as a physician, physician extender, or hospital, during the year in question.

49. Only services provided by an eligible provider type may be included. CMS expressly prohibits MA plans from submitting “risk adjustment diagnoses based on any diagnostic radiology services” or laboratory services. *Participant Guide*, at 3.2.2, 4-3. The reason CMS prohibits MA plans from submitting codes based on radiology charts, for example, is that “[d]iagnostic radiologists typically *do not document confirmed diagnoses*. Confirmed diagnoses come from referring physician or physician extenders.” *Id.*, at 4-3 (emphasis added). Because radiologists generally list on their charts the diagnoses a doctor wants them to look for, not which diagnoses the patient actually has,

CMS excludes radiology services as a valid provider type (*i.e.*, source of risk adjustment data).

50. The treating provider must document the facts supporting the coded diagnosis in the patient's medical record and sign and date the record. At a minimum, the plan must record five elements for submission to CMS:

- (a) the member's Health Insurance Claim ("HIC") number;
- (b) the ICD-9-CM diagnosis code;
- (c) the "service from" date;
- (d) the "service through" date; and
- (e) the provider type.

51. MA plans are responsible for the content of risk adjustment data submissions to CMS, regardless of whether they submit the data themselves or through an intermediary. *Participant Guide*, at 3-13. Before submitting data to CMS, MA plans are required to filter the data "to ensure that they submit data from only appropriate data sources." *Participant Guide*, at 4-11. For example, filters should include checking that physician data comes from face-to-face encounters with patients and ensuring that data does not come from non-covered providers, such as diagnostic radiology services.

52. MA plans must also filter the data to ensure that only diagnoses treated through approved procedure types are included. *Id.* at 4-11. MA organizations typically classify professional (*e.g.*, physician) procedures using Current Procedural Terminology ("CPT") codes and institutional procedures using revenue codes. These codes show whether the type of service in question was a face-to-face procedure such as a physical examination, or a non-qualifying remote procedure, such as a laboratory test or radiology exam.

53. MA plans are required to correct the risk adjustment data they submit to CMS. When the MA plan learns that information in a risk adjustment claim (*i.e.*, HIC

number, diagnosis code, service dates, and provider type) contains an error, it must submit a “delete record” to CMS for that claim.

54. CMS also requires that diagnosis codes used as the basis for a risk adjustment claim be substantiated through documentation in a medical record. Upon request by CMS, MA plans must provide documentation to support each diagnosis and substantiate that the provider followed proper coding guidelines. *Id.* at 6-5; 5-52.

55. In general, CMS sets risk scores based on risk adjustment data submitted for services provided during the year preceding the payment year. 42 C.F.R. § 422.310(g). The annual deadline for submitting risk adjustment data to CMS is in early September. *Id.* The data submitted by the September deadline determines members’ preliminary risk scores for the following year.

56. Despite the September deadline, CMS accepts submissions of risk adjustment data for a period after the end of service year and, through a reconciliation process, adjusts its payments to the MA plan retroactively to account for codes submitted after the September deadline. MA plans are allowed to submit risk adjustment data until after the end of the payment year. After the payment year ends, CMS recalculates the risk score for any members for whom the MA plan made a retroactive submission.

57. Thus, for example, the capitation rates for 2010 are based on the MA plans’ members’ health status (diagnosis codes) from 2009. The initial submission deadline for the 2009 diagnosis codes was September 4, 2009 and the final submission deadline was January 31, 2011. Thus, CMS calculated members’ initial risk factors for 2010 based on the September 4, 2009 data, but MA plans have been allowed to continue to submit 2009 diagnoses until January 31, 2011. After that date, for every member with

a newly-submitted diagnosis, CMS recalculated the risk score and reconciled the member's payments in 2010 with the amount it would have paid at the new score.

58. To test the validity of MA plan risk adjustment data, CMS conducts Risk Adjustment Data Validation ("RADV") audits after the MA plan's final deadline for submitting risk adjustment data for the payment year. During such audits, CMS "validates" some of the MA plan's CMS—HCC scores by reviewing the medical records that the plan contends support the claimed diagnosis codes. *Id.* at 7-1. To facilitate the RADV audits, MA plans are required to submit to CMS medical records and coversheets for each sampled enrollee, including the "one best medical record" supporting each HCC. *Id.* at 7-9.

59. Historically, CMS has not extrapolated RADV audit results to the MA plan as a whole. (CMS has recently proposed moving toward extrapolation of RADV results.) Instead, CMS has merely sought repayment for those risk adjustment claims found to be false during the RADV audit. Because RADV audits generally used relatively small samples—a few hundred risk adjustment claims—the potential risk to MA plans, should they be found to have submitted false risk adjustment claims, was relatively small. Without meaningful financial penalties, MA organizations have generally seen little incentive to conform to CMS's risk adjustment rules. The fraudulent practices described in this Complaint are a product of the belief, common among MA organizations, that the law could be violated without meaningful consequence.

C. CMS Requires MA Plans To Certify the Validity of Their Bid Rates and Risk Adjustment Data To Prevent Fraud

60. In recognition of the fact that the integrity of the capitation rates depends on the integrity of the actuarial information used by the MA plans in developing their bid

rates, and to otherwise guard against fraud, CMS requires MA organizations to submit three separate attestations, each signed by the CEO or CFO (or their authorized, direct subordinate). These attestations are a condition that the MA plans must meet to be eligible to receive any capitation payments from CMS.

61. The first attestation, which the MA organization submits on a monthly basis, requires the MA organization to “attest based on best knowledge, information, and belief that each enrollee for whom the MA Organization is requesting payment is validly enrolled, or was validly enrolled during the period for which payment is requested, in an MA plan offered by the MA Organization.”

62. The second attestation, which is submitted annually, requires the MA organization to attest that the risk adjustment data it submits annually to CMS is “accurate, complete, and truthful.” The attestation acknowledges that risk adjustment information “directly affects the calculation of CMS payments . . . and that misrepresentations to CMS about the accuracy of such information may result in Federal civil action and/or criminal prosecution.”

63. The third attestation is the MA organization’s certification “that the information and documentation comprising the bid submission proposal is accurate, complete, and truthful and fully conforms to the Bid Form and Plan Benefit Package requirements; and that the benefits described in the CMS-approved proposal bid submission agree with the benefit package the MA Organization will offer during the period covered by the proposal bid submission.”

D. The False Claims Act Contains a Duty to Correct Known Errors

64. The False Claims Act contains an independent requirement to correct errors that will cause, or have caused, a government overpayment. The Act attaches

liability to anyone who knowingly makes, uses, or causes to be made or used, a false statement or record material to an obligation to pay or transmit money to the government, or who knowingly conceals or knowingly and improperly avoids or decreases an obligation to pay or transmit money to the government. 31 U.S.C. § 3729(a)(1)(G).

65. Accordingly, MA plans not only have a duty not to submit incorrect data to CMS, but also, for data they have already submitted, must delete the records from CMS's database using a "delete code."

V. BACKGROUND

66. United is the largest provider of MA plans nationwide, covering benefits under Medicare Part C in all fifty states and in most U.S. territories. United had 2.1 million individuals enrolled in its MA plans at the end of 2010. The MA plans are operated by UHMR and UHCS and offered to Medicare beneficiaries under such brand names as SecureHorizons, AmeriChoice, and Evercare.

67. United has expanded rapidly since its founding in 1977. The company's growth in recent years has been driven by acquisitions, nowhere more so than in its Medicare business. These acquisitions included the 2004 purchase of Oxford Health Plans, the 2005 acquisition of PacifiCare Health Systems, and the 2007 acquisition of Sierra Health Services, Inc.

68. Recently, United has also been expanding vertically by acquiring provider groups who care for many of the patients in United's MA plans. Foremost among these purchases was the 2011 purchase of WellMed, a large physician-owned practice management company located primarily in Texas.

69. United has organized its businesses into two primary segments: health plans and health services, as described above. See ¶¶20–22. Within the health services

segment, Ingenix provides risk adjustment services (and other services) to United's MA plans and also sells those same services commercially to other MA plans.

70. Ingenix submits diagnosis codes for risk adjustment to CMS on behalf of UHMR and UHCS as well as on behalf of commercial clients including Health Net, Arcadian, and Tufts. United relocated its risk adjustment team from UHMR to Ingenix to enable these commercial deals, as well as to allow UHMR and UHCS to charge their risk adjustment costs with markups to CMS on their annual bids.

71. At every level, United is driven by a corporate culture that demands and rewards financial success from its employees. The risk adjustment practices described in this Complaint are attributable in large part to these demands and rewards. As to demands, United evaluated many of its employees, including Relator, until recently on their success at "maximizing revenue" by increasing risk scores. United gave Relator as well as clinical staff specific goals for increasing risk scores. Relator's March 30, 2008 review, for example, evaluated him against United's "business goal" of increasing risk scores by 3%. There were no similar performance goals for the overall accuracy of risk adjustment submissions. Nor was there any accountability assigned for reducing the number of false claims submitted to CMS.

72. For rewards, United tied its performance incentives directly to risk score increases. These incentives have been at the center of United's risk adjustment practices. Relator, for example, received a \$15,000 bonus in 2010 for his work to meet UHMR's target of \$100 million in additional internal operating income ("IOI") from risk adjustment payments. His bonus, however, paled in comparison to the incentives offered to those higher up in the company. UHG Executive Vice President (and former CEO of

UHMR) Larry Renfro received a compensation package in 2010 that included a potential bonus, called a “cash incentive award,” which tied his earnings to revenue, IOI, and provider satisfaction. Increasing risk scores met all three objectives. Mr. Renfro’s 2010 cash incentive award was \$900,000—150% of his bonus target.

73. During Mr. Renfro’s term as UHMR’s CEO, UHMR set revenue and IOI targets based on risk adjustment and entered into agreements with providers that offered financial rewards for increasing risk scores. As discussed below, many of the policies and practices United used to achieve these goals were fraudulent. Despite misgivings expressed by various United personnel, however, United took no action to stop its misconduct. Lack of independence contributed to the problem. For example, PSMG’s Chief Compliance Officer, David Orbuch, reported not to the Board of Directors, but to Mr. Renfro.

74. United aligned the incentives of its entities, staff, and vendors to increase risk scores. Ingenix had an incentive to increase the number of risk adjustment claims (based on incremental/newly-found diagnosis codes) it submitted to CMS for payment under the terms of its Service Level Agreement with UHMR. The Agreement provided for base payments plus a significant “incentive fee” tied to risk score increases. Exhibit 2, incorporated herein.

75. In 2009, United changed to a more fixed-fee arrangement with Ingenix. Ingenix, however, continues to receive incentive fees based on risk score increases from its commercial clients, specifically Health Net.

76. In addition, the managers responsible for Ingenix’s risk adjustment program (now called CPC), including Jeff Dumcum, Paul Bihm, and Stephanie Will, had

employment agreements with United that included financial incentives based on increased risk scores. Furthermore, United gave incentives to its healthcare providers and vendors. As described below, for example, United (PacifiCare at the time) entered into an agreement with WellMed, such that WellMed's data subsidiary, DataRap, would provide risk adjustment services for a subset of United's MA plan in Dallas, Texas. The agreement paid WellMed a fee based almost entirely on the increase in United's risk score year over year.

77. United's senior management push relentlessly to increase United's revenue from risk adjustment. Tellingly, UHMR has assigned risk adjustment to its Finance Department, not one of its clinical departments. (Relator was assigned to his job despite having no clinical background.) In 2010 and 2011, UHMR has implemented projects referred to as "remediation plans", "focus area projects," or "affordability agendas" to increase internal operating income ("IOI").

78. The remediation plan for 2010 called for \$800 million in additional IOI, \$100 million of which was to come from increased risk adjustment revenue. In 2011, the additional IOI target from risk adjustment rose to approximately \$125 million.

79. While speaking at the Citi 2011 Global Healthcare Investor conference on March 2, 2011, UHMR's CEO, Tom Paul, commented that United's 2010 affordability agenda allowed United to not raise premiums or cut benefits, while still achieving business objectives. He went on to say the affordability agenda will continue in 2011 and beyond. These remediation plans are merely United's latest effort to exploit risk adjustment's large revenue potential. As described below, United has engaged in a course of conduct since at least 2006 to maximize its risk adjustment payments from

CMS. For much of the past decade, United's attitude may be summarized by an email from former UHMR CFO Jerry Knutson to Ingenix's Jeff Dumcum:

Wanted to get together with you and discuss what we can do in the short term and long term to really go after the potential risk scoring you have consistently indicated is out there. . . . You mentioned vasculatory disease opportunities, screening opportunities, etc with huge \$ opportunities. Lets turn on the gas!

Exhibit 3, incorporated herein.

VI. UNITED'S FRAUD AGAINST THE UNITED STATES

80. As outlined below, since at least 2005, United and the other defendants have engaged in a deliberate scheme to defraud the United States by submitting tens or hundreds of thousands of false claims for risk adjustment payments. Defendants submitted these false claims even though they knew that the patients upon whom the claims were based did not have the claimed diagnoses, had not been treated for those diagnoses in that year, or were otherwise ineligible for risk adjustment payments under CMS rules.

81. Defendants' knowledge of the falsity of these claims runs the full gamut of culpable *mens rea* covered by the False Claims Act.

82. In some cases, United had actual knowledge that the members in question had not been treated for a given diagnosis—yet defendants nonetheless submitted a risk adjustment claim to CMS based on that diagnosis. For example, United's Fraud and Abuse department identifies fraudulent claims for services that had not actually been provided (*e.g.*, claims that a patient had been treated with an expensive therapy for cancer when the patient did not have cancer), and recovered the payments in question from the

providers. However, United deliberately refused to use this information to delete any risk adjustment claims that had been submitted based on that fraudulent claims data.

83. In other cases, although United takes aggressive steps to try to find any “incremental” diagnosis codes—situations where a member was treated for a diagnosis that could have been the basis for a risk adjustment claim, but was not coded properly by the physician—it largely pursues a strategy of deliberate ignorance with regard to finding potential “delete” codes—situations where a claim was submitted based on provider claims data that incorrectly stated a patient was treated for a given diagnosis.

84. Additionally, defendants were on notice that certain individual risk adjustment claims or certain classes of claims were potentially or likely false. Acting in reckless disregard of the potential falsity of those claims, defendants submitted them without attempting to ensure their accuracy. For example, United knows that the system it uses to submit risk adjustment claims to CMS is fundamentally flawed in ways that cause it to submit false claims to CMS. These flaws in the system produce fraudulently upcoded claims. Yet, defendants have continued to use this flawed system to submit their risk adjustment claims.

85. Defendants have also paid kickbacks to physicians and other providers to get those providers to upcode the diagnosis codes on their claims, and thus increase defendants’ risk adjustment claims.

86. Moreover, in many cases, United knows that certain provider groups are submitting false and invalid data concerning the diagnoses for which patients were treated, yet Defendants submit and/or accept payment for risk adjustment claims based on that false data.

87. Finally, United's Ingenix subsidiary submits, conspires to submit, and/or causes the submission of false and fraudulent risk adjustment claims for other MA plans who contract with Ingenix for risk adjustment analysis and other services.

88. In this manner, defendants have fraudulently caused CMS to pay tens or hundreds of thousands of false claims for risk adjustment payments worth hundreds of millions of dollars.

A. United Submits Claims to CMS for Diagnoses Taken From Claims That It Itself Refuses to Pay as Being Fraudulent and/or Abusive

89. Through its fraud and abuse department, regular claims processing efforts, and some of the other initiatives discussed in greater detail below, United routinely learns that the claims data that was used as the basis for certain risk adjustment claims is erroneous. Nonetheless, defendants routinely submit risk adjustment claims—or fail to correct previously submitted claims—in purported reliance on that false data.

90. Like most insurance companies, United contains a Fraud and Abuse Prevention Unit ("F&A") in Ingenix that is responsible for identifying and resolving fraudulent claims. F&A mines claims data for anomalies that suggest a fraudulent claim. For example, if F&A looks for claims for drugs that were not truly administered to patients, such as patients who supposedly received cancer drugs despite not having a cancer diagnosis. If and when F&A identifies a claim that it considers sufficiently false to be fraudulent, it takes action against the provider who submitted the claim, either by denying the claim or demanding reimbursement.

91. Ingenix, however, refuses to use this information to correct its risk adjustment database or claims submissions. Ingenix's F&A unit does not report the fraudulent claim to Ingenix's Clinical Assessment Solutions ("CAS") group; thus the

CAS group cannot block submission of the claim's diagnosis codes to CMS or delete HCCs it already submitted due to the claim.

92. Ingenix knows that CAS is submitting fraudulent codes to CMS because it cannot interact with F&A, but has chosen not to fix the problem. Beginning as late as 2009, Ingenix explored improving the coordination between CAS and F&A as a way to increase coding accuracy. Dr. Maninder Khalsa of CAS stated in May 2009 that “[w]e have reached out to the INGENIX Fraud and Abuse Prevention Unit in an effort to coordinate our areas of expertise and collaborate where possible.” During that time and subsequently, Relator recommended to Ingenix that it must coordinate CAS and F&A to prevent the submission of fraudulent codes. He voiced these same concerns to his superior at UHMR, Scott Theisen. Ingenix, however, has refused to fix the problem.

93. United's submission of fraudulent codes reflects its broader failure to coordinate its claims processing system with IRADS (the system it uses to process and submit risk adjustment claims), as discussed below. Specifically, when a claim is denied, United deliberately refuses to check whether the denial affects the validity of risk adjustment claims, *i.e.*, whether it compels United to delete any diagnosis codes.

94. There are similar problems with other programs and initiatives at United. As described below, in other situations, United learns through chart review initiatives or other programs that certain claims data or other sources of diagnosis codes used in risk adjustment claims are false. United deliberately refuses to delete those false diagnosis codes from its risk adjustment claims systems, and refuses to correct previously submitted risk adjustment claims that were based on those false diagnosis codes.

B. United Aggressively Seeks To Correct Claims Errors That Reduce Its Risk Adjustment Payments—While Aggressively Attempting to

Remain Ignorant of Errors That Improperly Inflate Its Risk Adjustment Payments

95. United knows that much of the claims data and other information that it receives from physicians and other providers is unreliable. For this reason, United engages in extensive and expensive initiatives to review and correct that claims data. Unfortunately—for the United States—United deliberately chooses to look only one way in its remedial efforts.

96. United designs its chart review and other corrective initiatives to seek out only errors that, if corrected, will lead to increased risk adjustment payments. With the exception of certain small programs—designed to provide the appearance of fairness—United deliberately designs these programs to avoid discovering that United’s previously submitted risk adjustment claims are false (and thus that United should submit a “delete” code).

97. Although many of these programs could easily be used to look for both incremental and delete codes, United has deliberately structured them to look only for incremental codes. To provide cover for its scheme, United has a few limited initiatives designed to look for delete codes. However, these initiatives designed to find false claims are far smaller than their counterparts, and are subject to far stricter data validation rules.

98. Perhaps the best evidence of both United’s knowledge that the underlying claims data requires verification, and United’s fraudulent refusal to correct false claims is the disparity between its efforts to find “incremental” (new) codes and “delete” (previously submitted, but false) codes. United attempts to review the medical record for every member once every two years to try to find incremental codes, but only has a

nascent, limited project to identify delete codes. For 2009 dates of service, United reviewed approximately 1.4 million charts to try to find incremental codes, but only reviewed approximately 2,000 charts to try to find delete codes (and even then, only a limited portion of each chart was reviewed).

99. United runs multiple programs designed to identify additional HCCs for submission to CMS to increase its risk scores, including: (a) reviewing medical charts, (b) paying physicians bonuses for submitting paperwork to support claims for additional diagnosis codes, (c) sending physicians forms identifying conditions that United suspects the patient has, and (d) initiatives designed to get patients to visit their doctors each year for the purpose of being “treated” for high value diagnoses.

100. United pursues new codes through these initiatives with single-minded focus. As noted above, in the course of pursuing these initiatives, United often generates information that gives it reason to question the accuracy of diagnosis codes it has already submitted to CMS. United, however, intentionally (and myopically) does not compare the information to the diagnoses it has already submitted to CMS. Instead, United simply submits the incremental diagnoses it finds to CMS, purposely ignoring all evidence or suggestions of invalid diagnoses that it submitted improperly in the past.

1. Chart Review

101. As described above, the vast majority of the information United uses as the basis for its risk adjustment claims comes initially from physicians, hospital or other providers in the form of claims data or other submissions. These sources are secondary to the primary records those providers hold—namely the patients’ medical records, also known as charts.

102. As is common with secondary sources, the claims data and other information United receives from providers is known to have some (and at times many) errors—even when providers make good faith efforts to submit only accurate information. (As discussed in greater detail below, some providers deliberately upcode their claims information to manipulate the risk adjustment system; often because United pays them kickbacks to do so.)

103. For example, in some cases, the claims data does not include all of the diagnoses codes that it should. Providers often fail to document all diagnoses that were treated, because, historically, complete reporting of all treated diagnosis codes was generally not essential for reimbursement.

104. In other cases, the claims data erroneously indicates a patient was treated for a certain diagnoses. Sometimes this happens because of mere clerical error, but often it is the result of limitations in claims processing computer systems or a misunderstanding by coding personnel of the proper coding rules. For example, coders sometimes indicate that a patient was treated for a certain diagnosis, where, in fact, the patient only had a history of past treatment for the diagnosis, or the patient was tested to see if they had that diagnosis.

105. Moreover, there are routinely situations where the coding personnel correctly identify the patient as having been treated for a certain diagnosis, but make a mistake as to how severe the patient's illness is. Thus, the coders may either overstate or understate the severity of the diagnosis.

106. United's chart review program is designed to directly review the original documents—the patient medical records held by the providers—to correct these known problems.

107. Because United has a duty to submit accurate data, and it knows that the claims data contains substantial errors, it has a dual responsibility when conducting these reviews: it should verify that already-submitted codes are accurate and documented while it looks for codes that should have been, but were not, submitted to CMS.

108. Ingenix conducts chart reviews on behalf of UHMR, UHCS, and commercial clients. In the retrospective chart review process, Ingenix identifies provider charts to review and arranges for the charts to be collected. It uses both internal coders and also contracts with external vendors to review and code the charts.

109. These vendors review charts using a blind review. In a blind review, the reviewer codes every condition he or she identifies from the chart without knowing what codes the provider identified from the chart previously. Thus, the reviewer works from the raw chart material and reaches independent conclusions.

110. Ingenix conducts chart reviews provider-by-provider. For each provider, the chart review vendor selects the United members who have not been reviewed in the past year. Following every provider review, the reviewer submits the diagnosis codes it found to Ingenix.

111. Ingenix defrauds CMS by acting on chart review data in two very different ways: it acts on the missed codes by submitting risk adjustment claims to CMS, but takes no action on the incorrect codes.

112. When it receives the data from the reviewer, listing the diagnosis codes found during the review, Ingenix inputs the list into IRADS, its risk adjustment database (discussed in greater detail below). IRADS' design adds the reviewer's codes to the codes already in the system (*i.e.*, the provider's codes) like pouring additional water into a bucket.

113. For codes the reviewer coded but the provider did not code, IRADS will add a new entry. If this is a newly discovered diagnosis code for that patient—meaning no other provider had also reported treating the patient for that diagnosis during that time period—Ingenix will then submit a new risk adjustment claim to CMS.

114. Ingenix could easily perform a comparable comparison to look for over-coded diagnosis codes. Using either the data available from the chart reviewers or readily available additional information, Ingenix could determine whether a diagnosis code contained in IRADS was absent from the patient's medical record for that given provider. Ingenix, however, refuses to take any steps to determine whether the chart review data has identified over-coded claims.

115. For situations where an existing code (*e.g.*, one a provider had submitted with its claims data) was not validated by the reviewed provider's medical records by the reviewers, IRADS does nothing. No effort is made to find other support for the diagnosis code or to delete from the IRADS system any claims that suggested the reviewed provider had treated the patient for the non-validated diagnosis.

116. Chart reviews have been lucrative for United. For 2006 dates of service, the first year of fully-phased in risk adjustment, United's return on investment ("ROI") from chart reviews was 15 to 1. Exhibit 4, incorporated herein. United spends

approximately \$30 for each chart it reviews but receives an average of \$450 per chart in additional CMS payments for the new codes it submitted. *Id.*

117. Relator believes that even if United properly conducted chart review—“looking both ways” for both helpful and harmful errors—United would still earn substantially more in newly found codes than it lost by correcting erroneous codes. However, United has steadfastly refused to take anything more than token steps to “look both ways.”

118. Unsurprisingly, UHMR and Ingenix have emphasized performing as many chart reviews as possible. UHMR reviewed approximately 600,000 charts in 2006 and approximately 600,000 in 2007. *See* Exhibit 4. On information and belief, Ingenix reviewed between 600,000 and 800,000 charts in 2008. In 2009, Ingenix reviewed approximately 800,000 charts. Exhibit 5, incorporated herein. United’s only limitation in the number of charts it can review is its providers’ dislike of the disruptions the reviews cause to their practices.

119. In 2010, United’s senior executives set a target for United’s risk adjustment programs to generate an additional \$100 million in internal operating income (“IOI”) above and beyond what was originally targeted. For 2011, United’s incremental IOI target for risk adjustment is \$125 million. Chart reviews are an important part of United’s strategy for realizing this additional IOI.

2. Patient Assessment Forms

120. In addition to the chart review program, which involves broad review of the provider medical records, United has several initiatives which are targeted to a specific subset of patients or providers. As with the chart review program, these other

initiatives are designed to “look” just one way—seeking only to add incremental codes and ignoring evidence that previously submitted risk adjustment claims may be false.

121. United’s Patient Assessment Forms (“PAF”) program targets suspected undercoded conditions, such as certain chronic conditions that a provider or group has coded less frequently than their prevalence rates would indicate. For these conditions, such as diabetes and chronic kidney disease (“CKD”), Ingenix mines patient data for episodes in which a patient with a chronic condition has not been treated for a diagnosis during the payment year.

122. The PAF program also identifies target patients by looking for situations where a patient filled a prescription for a drug that suggests the patient has a given diagnosis, or engages in a behavior (*e.g.*, smoking) that suggests a risk adjustment eligible diagnosis may be present.

123. Ingenix prepares a form for these target patients and sends the form to their doctor, so he or she can “treat” the patient for that condition. For example, if a provider diagnosed a member with diabetes in 2008 and 2009 but not 2010, Ingenix would send the provider a PAF and ask the provider to check the member for diabetes.

124. Ingenix pays providers a fee to encourage them to consult PAFs when treating their patients.

125. The program may have certain clinical benefit if and to the extent it helps ensure that members with chronic diseases receive treatment for their conditions. However, that clinical concerns are not driving this program is demonstrated by which patients are targeted. As with the chart review program, the PAF program focuses solely on disease and conditions that tend to be under-coded—and thus for which improved

coding accuracy stands to increase its revenue. Ingenix chooses the conditions it targets through PAFs based on revenue impact, not clinical impact, and ignores conditions that are frequently overcoded.

126. For example, United knows that cancer and stroke are often improperly coded years after the patient stopped receiving treatment. United could use the PAF program to highlight these potentially overcoded conditions to providers. For example, if a member has been coded with an acute episodic stroke for three continuous years, United can easily notify the provider that two of the three codes are probably incorrect. The member most likely had a stroke in the first year (*i.e.*, not each year) and the condition should now be coded as “history of stroke.” United could alert the provider as to its suspicion, ask the provider to assess their coding and documentation for accuracy, and submit a medical chart supporting the diagnosis. United does not include this information in its PAF reviews, however, because the provider’s poor coding habits actually increase United’s reimbursement from CMS. Therefore, though patients and providers might benefit from knowing this information, United chooses not to use it because it would decrease United’s revenue from CMS.

127. Initially, Ingenix received completed PAFs from providers and submitted the diagnoses listed on the PAF without reviewing the medical record. More recently, Ingenix has required that the medical record accompany the completed PAF—purportedly so that diagnoses claimed on the PAF could be “validated.” Instead, United actually reviews these medical records for incremental diagnoses that the provider may have missed. In this way, the PAF program has become a one-way chart review designed to only find incremental codes to submit to CMS for reimbursement.

128. United not only skews the PAF program to focus solely on undercoded diagnoses, it prevents providers from taking the initiative on their own to focus on overcoded conditions. Ingenix maintains an online provider portal, called Insite, that “percent of premium” capitated providers (see ¶¶210–211) use to manage risk adjustment activities for their members.

129. Insite contains numerous reports geared towards helping providers assess, diagnose and code incremental conditions. One such report, for example, is the Central Suspect Report (“CSI”). Similar to PAFs, this report lists conditions that United suspects the member may have, but are not coded currently. Another report is the Declining RAF report. This report ranks members with risk scores that have declined period over period, a fact that highlights to providers that they may have missed one or more conditions in their coding. Some Insite reports go so far as to calculate the estimated financial impact for coding a particular condition. This allows the provider to estimate the incremental reimbursement the provider would receive from United by coding the specific condition. Similar to United’s other risk adjustment programs, Insite is designed to identify incremental diagnosis codes that United may submit to CMS for payment.

130. To Relator’s knowledge, however, Insite contains no function for providers to notify United of overcoded conditions.

131. Relator brought the discrepancy between overcoded and undercoded conditions to the attention of senior UHMR and Ingenix management. Management dismissed his concerns, however, with Ingenix arguing there were “better ways” to address overcoded conditions, such as chart validation, discussed below. Both UHMR and Ingenix knew, however, the chart validation program was incredibly limited, and that

the company had no plans to provide resources to address the problem of overcoded conditions through that program.

132. Instead, the PAF program is deliberately limited to seeking under-coded diagnosis codes so that United can avoid discovering over-coded diagnoses that it knows exist.

3. Clinical Operations Initiatives

133. Clinical Operations Initiatives (“COI”) is a program designed in part to “improve” the coding of conditions that United believes are frequently “undercoded.” One such COI focuses on diabetes coding. As described above, the HCC model assigns multiple HCCs to conditions, such as diabetes, that have variations in severity and cost. For instance, a patient with well-controlled diabetes is likely to incur lower medical expenses than a patient with uncontrolled diabetes and complications. CMS therefore assigns a lower-paying HCC to well-controlled diabetes and a higher-paying HCC to uncontrolled diabetes. The goal of the COI program is to increase the severity of the diagnosis codes assigned to patients with one of these target HCCs.

134. Originally, the COI program sought to improve diabetes coding by monitoring providers with high percentages of HCC 19 codes. HCC 19 is a code for diabetes without complications. The risk score associated with HCC 19 is much lower than the risk score for HCC 15, which is the code for diabetes with renal complications. United suspected that some providers were coding HCC 19 when one of the more severe diabetes codes (HCC 15–18) would be more appropriate.

135. Under the COI program, United pays providers approximately \$100 for each diabetes patient they assess for diabetes complications, submit a supporting diagnosis via a claim, and submit a medical record with matching documentation. In

addition, it pays \$200 for each doctor that receives training on the COI program and diagnosis coding. Recently, the COI program has expanded to other conditions that United suspects are frequently undercoded, such as chronic kidney disease (“CKD”), and chronic pulmonary disease (“COPD”).

136. Like the PAF program, however, United does not pay doctors to improve coding for conditions that are frequently overcoded. Again, United knows that cancer and stroke are generally overcoded. But because improving their accuracy would decrease revenue, United does not include these conditions in COI. Instead, COI is limited to conditions United believes are the most frequently undercoded, such as diabetes, CKD, and COPD, and represent large opportunities for increased reimbursement from CMS.

137. In addition, United looks one way with the medical records it receives from doctors under the COI program. Thus, when United receives a chart, it does not check whether the other diagnoses listed in the chart (such as those submitted through claims) are correct.

138. Even worse, Relator has information and believes that United does not delete its previous diagnosis when the provider submits a medical record that diagnoses the member with a *less* severe condition (such as diabetes) than before. For example, United may send the doctor a list of diabetic members to assess. One or more members may be coded with HCC 15 (diabetes with complications). If the doctor submits a claim and medical records for that member diagnosing the member with HCC 19 (diabetes without complications), United does not submit a delete code to CMS for HCC 15. United simply assumes, without justification, that another doctor was responsible for the

HCC 15 code. Similar to its chart reviews, therefore, United affirmatively solicits diagnoses from its providers but ignores them when they cast doubt on the validity of a higher-paying diagnosis.

4. Other Initiatives to Increase Risk Adjustment Payments

139. Ingenix runs several additional programs to increase risk adjustment payments, including:

140. ***Provider Attestations:*** Medical charts must be signed, credentialed and dated to be used to validate a diagnosis. When Ingenix performs chart reviews, it identifies charts that are missing one of these elements, preventing United from submitting the incremental diagnoses found in those charts to CMS for payment. To get around this obstacle, when Ingenix identifies a chart that is (1) missing an administrative element and (2) contains an incremental diagnosis that would increase United's reimbursement from CMS, Ingenix sends an attestation form to the provider to confirm the administrative elements. If it receives the attestation from the provider, Ingenix submits the incremental codes in the charts to CMS for risk adjustment payment. If it does not receive the attestation, however, Ingenix does not delete any codes that the provider previously submitted for that member, even though Ingenix knows the member's chart is invalid.

141. ***Members without Visits:*** To encourage members to visit their doctors at least once each year, Ingenix works with providers to schedule annual checkups. In some cases, this program can have clinical benefits, if the physician actually treats the patient, substantively, for the condition in question. However, in other situations, the visit is medically unnecessary if the patient is merely brought in so that the physician can "code the diagnosis" United has flagged for risk adjustment purposes.

142. **Hospital Data Capture:** Under this program, Ingenix elicits “data dumps” from hospitals to ensure it has received all of their diagnosis codes. Hospitals often enter more diagnoses for a patient than are transmitted to United. The Hospital Data Capture program is designed to retrieve the incremental codes that United did not receive so that United can submit those codes to CMS for payment.

143. **Provider Coding Training:** United trains providers on how to code “properly.” United often directs training to providers with low risk scores or with a financial incentive to increase risk scores, such as percent of premium capitated providers. Historically, however, it does not proactively offer training to providers who have performed poorly in validation audits, because they routinely over-coded diagnoses. The reason, again, is that United’s priority is increasing code submissions.

144. United employs each of the above programs to increase its risk adjustment payments from CMS. In 2010 and 2011, United’s management directed UHMR to increase its internal operating income from risk adjustment by \$100 million and \$125 million, respectively, above and beyond what was already planned. UHMR worked to achieve the targets by increasing its risk adjustment scores by capturing past conditions (PAF), decreasing the percentage of members without visits, increasing the number of providers that use Insite, and performing more chart reviews.

145. The company monitored the progress of each program closely. The pressure to earn \$100 million in additional risk adjustment income, however, gave UHMR no incentive to identify, block, and delete incorrect codes. In fact, the company viewed the possibility that it would have to start reviewing charts for incorrect codes as a negative. In a January 2010 “Coding Accuracy Progress Report,” UHMR warned,

“Potential changes to general coding accuracy strategy, including chart audits, could impact 2010 results.” Exhibit 6, incorporated herein. In other words, looking both ways in chart reviews to identify both incremental and incorrect codes would jeopardize its ability to achieve the \$100 million target.

5. United Has Implemented Several Extremely Limited Programs to Look for Unsupported HCCs

146. United knows that the claims and other data that provide the basis for its risk adjustment claims include errors in both directions—upcoding and downcoding. As such, United is well aware that it should be “looking both ways” during chart reviews, *i.e.*, looking for both incremental and unsubstantiated codes. However, rather than structure its chart reviews or its various related programs described above to “look both ways,” United has half-heartedly created a small chart validation program that is little more than a fig leaf designed to obscure its misconduct, and has been dragging its feet for years in completing a very limited pilot program designed to develop a system to look both ways.

147. Under the chart validation program, Ingenix selects providers who have coded certain HCCs at levels above the condition’s national prevalence rate. Ingenix audits the providers’ charts for those codes to determine if the codes were properly documented and substantiated.

148. United, however, imposes four restrictions to limit the number of validation audits it performs. First, the provider who submitted the code must be a Level I provider, defined as a provider with a financial incentive contract with United, such as a capitation or gainshare agreement. This limitation excludes both large provider groups without coding incentives (Level II) and small provider groups (Level III). Second, the

provider must have at least 500 United Medicare members. Third, for an HCC to qualify as “suspect,” the provider must have coded it at over 300% of Ingenix’s national prevalence rate. Fourth, United reviews a maximum of 30 members per provider and HCC, often a tiny sample size relative to the number of codes the provider submitted.

149. Ingenix’s approach to chart validation is therefore highly focused and excludes a vast majority of United’s providers and risk adjustment data. None of the limits on chart validation exist for chart reviews. For example, whereas chart validation contains safeguards to ensure diagnoses are not improperly deleted, United submits diagnoses from outside vendors’ chart reviews without validating them in any way. The reason for the limits on chart validation is that chart validation is an expense that has no revenue potential.

150. Ingenix’s chart validation program reviewed 4,000 charts in 2010 for the 2008 and 2009 service years. By comparison, Ingenix’s chart review program reviewed approximately 1.4 million charts for the 2008 and 2009 service years. *See Exhibit 5 (2009 chart reviews).*

151. Despite their limited scope, Ingenix monitors the results of its validation audits closely. It compiles data on the validation percentages of each HCC, as well as the validation percentages for each provider group. Often, Ingenix identifies specific HCCs and specific provider groups with low validation percentages. In May 2009, for instance, Ingenix’s Dr. Maninder Khalsa identified five problem HCCs (15 to 30% rejected codes): HCC 10 (breast, prostate, colorectal cancers); HCC 96 (stroke); HCC 15 (diabetes with renal/circulatory complications); HCC 105 (vascular disease); and HCC 92 (arrhythmias).

152. Similarly, an Ingenix validation audit of 2008 codes from Hemet Community Medical Group reviewed 30 HCC 67 (quadriplegia) codes and validated two. Though this was an extreme result, Ingenix identified dozens of other provider groups with low validation totals in specific HCCs.

153. United, however, does little to nothing with the data it finds during chart validation. Though it submits delete codes for diagnoses that it cannot substantiate, Ingenix does not expand its search when it identifies a problem area.

154. For example, despite validating only 2 of 30 (less than 7 percent) quadriplegia HCCs from Hemet Community Medical Group, on information and belief Ingenix did not review any quadriplegia codes beyond the audit sample.

155. Nor has Ingenix targeted known over-coded conditions, such as cancer or strokes, for additional scrutiny. (By contrast, in 2009 Ingenix planned a “High Value Suspects” initiative to target potentially under-coded, high-revenue members and providers.)

156. In 2010, United developed a pilot program that would look for both incremental and unsupported diagnoses during chart reviews. Though the pilot program would look both ways if adopted, United continues to stack the deck in favor of submitting incremental codes. The pilot contains several limitations that do not exist in ordinary chart reviews.

157. First, the pilot is limited to members with only one provider so that United does not delete a diagnosis that some other provider’s chart might validate. This restriction does not apply to chart reviews—during chart reviews, whenever United identifies a chart that calls another provider’s diagnosis into question, it ignores the chart.

158. Second, United limited the number of charts the pilot program reviewed so that it had time to validate all of them before CMS's January 31, 2011 deadline for submitting diagnoses from 2009 dates of service. In contrast, United does not limit its efforts to find *incremental* codes before the January 31 deadline to build in time to ensure the codes are valid. On the contrary—United runs special programs up to the deadline to find as many incremental diagnoses as possible. United does not pause to check whether it will have enough time to validate these incremental diagnoses, because it simply does not validate the diagnoses it submits.

6. United Continues To Develop New Programs To Seek Incremental Codes, While Slow-Walking Its Limited Efforts to Correct Overcoded Claims

159. Relator has spoken with senior United executives about, and has other personal knowledge that those executives are aware of, the fraudulent risk adjustment practices discussed in this Complaint, including United's chart review practices and other risk adjustment initiatives. On this basis, Relator knows that at least the following United executives know about some or all of the problems discussed herein, and have participated in the scheme to continue submitting fraudulent claims and to refuse to correct previously submitted false claims: Larry Renfro, UHG Executive Vice President; Tom Paul, UHMR Chief Executive Officer; Cindy Polich, UHMR President; Lee Valenta, Ingenix's former Chief Operating Officer (and current President of Ingenix's Life Sciences Division); Jack Larsen, former CFO of PSMG (and current CEO of UHCS); Scott Theisen, UHMR Senior Vice President of Finance; Jeff Dumcum, Senior Vice President of Ingenix; and David Orbuch, PSMG Chief Compliance Officer.

160. Although numerous United officials have acknowledged to Relator that the company should be "looking both ways" when it tests the validity of its risk

adjustment data sources, United continues to focus almost exclusively on adding incremental codes. Although United has created a very limited “pilot project” to test the possibility of “looking both ways” during chart reviews, that program gets limited resources and serves primarily as a fig leaf to mask the one-sided nature of United’s efforts.

161. Though the pilot is only experimental, United invokes it as justification for continuing its fraudulent chart reviews. In an email on September 9, 2010, UHMR President Cindy Polich emailed Relator that she and UHMR Chief Executive Officer Tom Paul had discussed whether to increase chart reviews despite knowing the reviews disregarded incorrect codes, and “had resolved the issue of concern by agreeing to develop and implement a pilot.” Exhibit 7, incorporated herein. Polich told Relator that she and Paul “both agreed that this issue should not stand in the way of moving forward with additional chart audits.” *Id.*

162. Moreover, United continues to invest significant resources toward finding incremental diagnoses at the same time it is not devoting resources to the pilot or to fixing IRADS. For example, United is developing “playbooks” containing ideas for increasing its risk scores. These playbooks are garnering top-level attention at the company while the myriad problems with United’s risk adjustment programs and processes go unresolved.

163. United conceals the one-way nature of its risk adjustment programs from CMS and even its investors. For example, United’s remediation plan for 2010 that sought to increase IOI by \$800 million allocated \$100 million to “Project 7.” Project 7 was United’s codeword for initiatives to increase risk adjustment payments. The

company used a codeword (as opposed to “growth,” “enrollment,” or “claims”) because it did not want CMS or other investigatory government agencies to know it had a campaign to claim an additional \$100 million through risk score increases.

164. Similarly, during its fourth-quarter earnings call on January 21, 2011, Tom Paul, CEO of UHMR, told investors that UHMR “on a year-over-year basis” was seeing “improvements” in its risk adjustment “accuracy rates.” This statement was misleading, for while UHMR had found and submitted a substantial number of incremental codes, it has no evidence that its submissions were more accurate (*i.e.*, the error rate of the data it submits has decreased). This fact is well known at United.

165. At Relator’s urging, United has changed the text of the letters it sends to providers about chart reviews to remove the word “accuracy.” The letters now say that United reviews charts to ensure it submits “complete diagnosis information” to CMS, not complete and accurate information.

C. United Knows that its Risk Adjustment Claims Submission System Is Flawed, and Routinely Submits False Claims, But Has Failed to Fix that System or To Find and Fix Past False Claims

166. United knows of several significant problems with the way that its Ingenix Risk Adjustment Data System (“IRADS”) processes claims data and submits risk adjustment claims to CMS. These errors always, or almost always, cause the submission of false and/or upcoded claims. Almost never do these errors cause United to fail to submit a valid claim.

167. Notwithstanding this knowledge, United has failed to fix the IRADS system, or to fix the previously submitted false claims caused by these flaws in the programming and logic of the IRADS system.

1. Background

168. The risk adjustment information United submits to CMS originates primarily from provider encounter and claims data. Providers submit encounters and claims information to United through one of several automated systems, such as the Professional Encounter System (“PES”), COSMOS, NICE, Pulse, Facets, and others.

169. United collects data from these systems and sends the data to Ingenix for incorporation into IRADS. IRADS applies multiple logic filters to the data to identify which diagnosis codes are eligible for submission to CMS, and which are not.

170. For example, when UHMR receives a claim from a provider containing an ICD-9-CM diagnosis code for diabetes, IRADS should screen that claim to ensure that all the required data elements are present, pursuant to CMS rules. If IRADS finds the Provider ID on the claim corresponds to a primary care physician, and a CPT code for a physical examination, it should then submit the code for risk adjustment. This is because the information on the claim corresponds to a face-to-face encounter between a physician and the patient. However, if the claim’s Provider ID corresponds to a laboratory technician and the CPT code is for blood work, IRADS should filter out that claim because it is clear the diagnosis code is based on a lab test, not a face-to-face encounter with an appropriate provider type.

171. From these eligible codes, IRADS creates the data file that Ingenix submits to CMS’s risk adjustment processing system (“RAPS”). Claims and encounter data processed through IRADS account for approximately 95% of the diagnoses United submits to CMS.

2. United Knows that the Filtering Logic Built Into IRADS is Deeply Flawed and Consistently Errs in Favor of Overcoding Risk Adjustment Claims

172. The serious problems that United has identified with IRADS include, but are not limited to:

(a) use of “exclusion logic” to bias IRADS filters so that when in doubt they err on the side of including a diagnosis code and submitting a claim;

(b) use of flawed logic concerning identification of provider specialties, leading to the inclusion of services provided by ineligible provider types;

(c) failing to correct the IRADS data, and failing to correct previously submitted claims, when a provider informs United that a previously submitted claim was invalid or incorrect;

(d) failing to properly separate information on individual service lines where one claim includes more than one separate procedure;

(e) consolidating provider information in a way that causes certain eligible and ineligible providers to share the same identifier;

(f) resubmitting previously deleted diagnoses to CMS;

(g) submitting diagnoses from an institutional claim where the patient did not receive a face-to-face service; and

(h) failing to update IRADS’ filtering logic to include the most current CPT codes.

173. These problems are interrelated and often work in conjunction to cause erroneous submissions.

174. Relator has discussed the problems with IRADS with many of United’s senior executives. In this way, Relator knows the company is aware of the problems.

Although United knows about the issues with IRADS, it has allowed Ingenix to continue submitting risk adjustment data to CMS, and has not disclosed the problems to CMS. United continues to submit diagnosis codes it knows are ineligible for risk adjustment. Likewise, United has not deleted codes that IRADS improperly submitted or even investigated the extent of the errors.

175. Relator has information to believe that the problems with IRADs may also be found in its legacy risk adjustment processing systems, and thus date from the very beginning of the risk adjustment system in 2004. United has intentionally not reviewed whether its legacy systems contained an error it has identified in IRADS (“Issue 1,” discussed *infra*) and thus whether it needs to delete any improperly-submitted codes, for example. United also has not reviewed whether its legacy systems contained any of the other errors it has identified in IRADS.

a) Improper Use of Exclusion Logic

176. The most pervasive problem with IRADS is that it was built to use “exclusion logic” to filter diagnosis codes. As a result, the system essentially takes the position of “when in doubt, submit a claim.”

177. Generally speaking, exclusion logic compares objects in a database against a defined “exclusion list” and marks the matches (if any) for exclusion. For example, exclusion logic in an airport security system might compare travelers’ names against a list of the FBI’s Ten Most Wanted and flag any matches for security officials.

178. In IRADS, the exclusion logic filters out claims data if one or more of the data elements exactly matches a list of codes to exclude. For physician claims, the exclusion lists include, without limitation: (a) CPT codes; and (b) the provider’s specialty

type. For institutional claims, the lists include, without limitation: (a) the bill type; (b) the revenue code; and (c) discharge status.

179. Thus, for example, IRADS' exclusion list for CPT codes includes the codes for ineligible procedures such as laboratory work and diagnostic radiology. If a CPT code for the diagnosis matches a CPT code on the exclusion list, IRADS excludes the diagnosis from the data United submits to CMS for risk adjustment.

180. IRADS' exclusion logic, however, contains a basic and devastating error—it only catches information that *matches* information on its exclusion lists *exactly*. Information that is invalid but not on the exclusion list passes through the filter.

181. Incredibly, this means that even if a key data element is left blank, or filled with a completely erroneous value, IRADS assumes that is a valid value because the blank or erroneous value does not appear on the list of codes to exclude. Thus IRADS will use that claim data when submitting risk adjustment claims.

182. This error causes Ingenix to claim payment for HCCs taken from claims data that are obviously ineligible for risk adjustment. For example, IRADS may catch and filter a diagnosis with CPT code 74150 (a radiology code). However, it will not catch a diagnosis with a CPT code field that is blank, erroneous (*e.g.*, 74x50), or even reads “this diagnosis is not eligible for risk adjustment.” So long as the field does not match the CPT codes on the exclusion list, the IRADS filter will not catch the bogus entry and the invalid diagnosis code will pass through to CMS.

183. The exclusion logic error is emblematic of United's design for IRADS and its approach to risk adjustment in general—if United has any doubt about whether a diagnosis is eligible for risk adjustment, it submits it for payment.

b) Flawed Provider Specialty Logic

184. Because of an error in the way IRADS processes provider billing identification numbers (“billing IDs”), IRADS fails to screen many diagnoses by provider type. As described above, CMS forbids MA plans from submitting diagnoses based on documents from ineligible providers such as registered nurses (“RN”) or radiologists. Thus, CMS requires MA plans to screen the diagnosis codes they submit by provider type.

185. The claims and encounter forms that United enters into IRADS each contain a billing provider identification number (“billing ID”). UHMR typically assigns billing IDs on a billing/contract basis, such that large, multi-specialty provider groups contracted with UHMR often have a single billing ID.

186. IRADS takes a shortcut in how it screens for provider types—it assumes that if a billing ID ever submits a claim or encounter with an eligible provider type, then the billing ID’s future claims and encounter forms will also have eligible provider types. When IRADS receives a claim with an eligible provider type, it adds the billing ID from that claim to its list of billing IDs associated with eligible provider types. Once the billing ID has been added to that list, IRADS treats all claims submitted by that billing ID as valid, regardless of the actual provider specialty of the provider who provided the service in question.

187. For example, if a newly-credentialed medical center submits five claims to United for a radiologist, IRADS will identify the provider specialty as “radiologist,” an ineligible provider type, and block the diagnoses from going to CMS.

188. However, the first time the medical center submits a code from an *eligible* provider (*e.g.*, internist), IRADS treats the billing ID as conclusive evidence that the

medical center's future diagnoses will likewise be made by eligible providers. From that point forward, IRADS stops filtering the medical center's claims by provider type altogether, allowing all subsequent diagnoses from the medical center's radiologists to be submitted to CMS for risk adjustment (assuming they pass the other filters).

c) Failure to Remove Diagnosis Codes Associated With Claims "Voided" by the Provider

189. When one of United's institutional providers voids a claim that was the source of a risk adjustment claim submitted to CMS, United processes the void instruction (*i.e.*, reverses the claim and recoups any claim payment) but does not delete the diagnosis code from its IRADS database or submit a delete code to CMS to reverse the risk adjustment claim. CMS therefore pays United an additional amount for diagnoses taken from cancelled claims.

190. United's general process for submitting diagnoses for risk adjustment starts with the claims and encounter data it receives from providers. Providers submit these claims and encounter data to United, which extracts data from them and enters the data into IRADS.

191. The "void and replace" occurs because IRADS only collects a limited portion of the data in the claims system. For example, United receives most claims from hospitals and other institutional providers on Form UB-04. Exhibit 8, incorporated herein. Form UB-04 includes a field for the type of bill the claim represents (Item 4). The bill type is a three-digit code. The last digit of the code indicates whether the institution submitted the bill to void or replace a prior Form UB-04.

192. IRADS, however, is unable to process the bill type's void/replace instruction. Thus when United receives instructions from a provider to void out a prior

claim, and then replace it with a new claim, IRADS essentially treats this as three valid claims: (a) the original claim; (b) the “void” instruction, which looks like the original claim but for the data element that identifies it as a voiding claim; and (c) the new claim. Thus, if no filter applies, IRADS submits to CMS *both* the diagnosis from the original claim *and* the diagnosis from the replacement claim.

193. IRADS submits false data because of this error. For example, a fee-for-service provider who submits a claim (“claim #2”) on Form UB-04 (diagnosis: vascular disease) to replace a claim (“claim #1”) on Form UB-04 (diagnosis: congestive heart failure (“CHF”)) will receive payment from United based on claim #2 only. United, however, submits both the vascular disease diagnosis (HCC 105) and the CHF diagnosis (HCC 80) to CMS for risk adjustment. By doing so, United represents that its member was treated for both conditions in the present year, when in fact the member was only treated for one. United claims payment from CMS for both conditions.

d) Failure to Separately Filter Procedure Codes When Multiple Services Are Included on a Single Claim

194. IRADS also fails to distinguish which diagnosis codes are associated with which procedures in situations where one claim form contains separate line items for two or more different procedures. Instead, IRADS assumes that all diagnosis codes on a claim are associated with each of the procedure codes. Thus, if either of the procedure codes is valid for risk adjustment purposes, IRADS uses all of the diagnosis codes for risk adjustment.

195. Both professional (*i.e.*, physician) and institutional (*i.e.*, hospital) claims forms have multiple lines in which the provider can list the multiple procedures that may have been performed for a member. At least some of United’s claims systems, such as

NICE (legacy PacifiCare) are capable of processing individual service lines. IRADS, however, is not programmed to treat each line separately.

196. For example, a claim may contain two service lines: (1) an office visit with a doctor who diagnosed cancer; and (2) a laboratory procedure performed by a technician to determine if the member has diabetes. The claim contains two diagnoses (cancer and diabetes) drawn separately from the two service lines. IRADS, however, *conflates* the service lines into a single data point. When checking for CPT codes, therefore, IRADS identifies the eligible CPT code (the office visit) and attributes it to both the cancer and diabetes diagnoses, even though the doctor had only diagnosed cancer. The CPT code for the laboratory procedure is effectively ignored. Consequently, IRADS submits both diagnoses to CMS, falsely representing that the doctor had diagnosed and treated the patient for two conditions, when in fact the doctor had only diagnosed one.

197. The service lines that IRADS is incapable of processing appear in United's claims forms. For example, Health Insurance Claims Form 1500 ("Form 1500"), the industry's standard claims form for professional health services, contains a field (Item 33) for the provider ID as well as a field (Item 21) for diagnosis codes. Exhibit 9, incorporated herein. Form 1500 also includes six "service lines" (each line consists of Items 24A–J) indicating, *inter alia*, the dates of service, the procedures performed (*i.e.*, CPT codes), the "diagnosis pointer," and the rendering provider identification number. The diagnosis pointer (Item 24E) relates one of the diagnoses in Item 21 to each of the service lines in Item 24 in order to document which health condition each service treated.

198. IRADS is unable to process critical information in Form 1500's service lines (Item 24) that determines the claim's risk adjustment eligibility. In addition to its inability to process CPT codes correctly, IRADS uses the field for *billing* provider number (Item 33) to determine whether an eligible provider type submitted the claim. In doing so, IRADS ignores Item 24J, which lists the *rendering* provider identification number for each service line. (The provider accumulator error is associated with this false correlation. See ¶¶184–188.) For example, in the prior example of a claim with two diagnoses (cancer and diabetes) from two service lines, Form 1500 lists the cancer and diabetes diagnoses in Item 21 and the doctor and the laboratory technician as rendering providers in Item 24J(1)–(2). Because IRADS relies on the billing provider (Item 33) and ignores the rendering provider (Item 24J), it does not filter the diabetes diagnosis, even though it is supported only by a lab request.

e) Inappropriate Consolidation of Provider ID Numbers

199. IRADS misidentifies which providers are responsible for the diagnoses it submits to CMS. Due to its poor compatibility with United's legacy claims systems, IRADS omits important information when consolidating the coding data it submits to CMS.

200. For example, COSMOS, one of United's many claims adjudication systems, identifies providers with a code that is both alphabetic and numeric. The alphabetic code corresponds to the provider's location. The provider ID for a primary care doctor in Birmingham, Alabama, for example, might resemble the following: BHM-012345. COSMOS either does not transmit the alphabetic portion of the code to IRADS, or it transmits the portion and IRADS does not process it. Either way, during consolidation IRADS fails to process the BHM prefix and identifies the doctor simply as

012345. The truncation results in providers sharing the same identifier. IRADS cannot differentiate, for example, between the Birmingham primary care doctor and a radiologist in Cleveland, Ohio, whose provider ID was formerly OHC-012345. In IRADS, both providers share the same 012345 provider ID.

201. Due to the provider accumulator error, discussed in ¶¶184–188, once IRADS identifies a provider ID as valid, it does not filter claims from that provider ID even if the claims list an ineligible provider type. Thus, continuing the prior example, if the claim passes IRADS other filters, IRADS will submit diagnoses from both the Birmingham doctor and the Cleveland radiologist, even though the radiologist's claims identify the radiologist as an ineligible provider type.

f) Resubmission of Previously Deleted Diagnoses

202. IRADS submits improper diagnoses to CMS because it is unable to associate a diagnosis Ingenix has deleted with a duplicate diagnosis in a resubmitted claim. When Ingenix decides to delete a diagnosis code listed in a claim, and the claim is later resubmitted by the provider, IRADS does not associate the newly-resubmitted claim with the deleted diagnosis. Therefore, Ingenix may determine that a diagnosis was improperly submitted to CMS, and yet resubmit the same code (if no filter applies) because IRADS is unable to associate the resubmitted claim with the deleted diagnosis.

g) Submitting Institutional Claims for Non-Face-To-Face Services

203. Perhaps most egregiously, United identified and disclosed to CMS a problem in IRADS that was causing it to submit false diagnoses, but has knowingly fixed the problem in only one out of two contexts.

204. The problem, which United refers to as “Issue 1,” affects diagnosis codes that corresponded to multiple procedure codes. As discussed above, MA plans must use procedure codes to filter diagnoses codes to ensure the diagnoses were made during a face-to-face encounter with an eligible provider. The procedure codes used in professional (*e.g.*, physician) claims are known as CPT codes; the procedure codes used in institutional (*e.g.*, hospital) claims are called revenue codes.

205. For Issue 1, IRADS was inexplicably programmed to skip CPT code filtering—and essentially assume that a diagnosis was made during a face-to-face encounter with an eligible provider—as long as the diagnosis code was associated with two or more CPT codes. IRADS made this assumption regardless of what the CPT code values were. Thus, even when the diagnosis code was submitted with two invalid CPT codes, IRADS would assume one of those codes was valid and submit a risk adjustment claim based on that diagnosis code.

206. In 2008 and 2009, United investigated Issue 1 and confirmed it had caused United to submit invalid diagnoses to CMS. United notified CMS, fixed the CPT code filter, and submitted delete codes for the false diagnoses.

207. United, however, knowingly did not fix Issue 1 as it pertains to *institutional* claims. For institutional claims, IRADS continues to use the same erroneous logic such that an institutional claim with multiple non face-to-face revenue codes (the institutional equivalent to CPT codes) will pass IRADS’ revenue code filter automatically. The result is that two wrongs often equal a right. A diagnosis with one bad revenue code is filtered out; a diagnosis with two bad revenue codes is submitted to CMS for payment.

h) United Knowingly Fails to Filter Diagnoses With Current Procedure Codes

208. To ensure that it screens diagnoses based on their procedure codes properly, United is required to review the procedure codes on its exclusion list annually. Procedure codes—CPT codes and revenue codes—are regularly modified or changed year-over-year, and MA plans often determine that they need to update their risk adjustment filters to reflect the changes. United, however, fails to perform annual procedure code reviews. The exclusion logic in IRADS is therefore out of date and results in United improperly submitting to CMS diagnoses with procedure codes that are no longer associated with a face-to-face encounter with an eligible provider.

D. United Pays Kickbacks to Providers to Increase their Risk Scores

209. UHMR pays kickbacks to many of its provider groups to encourage them to increase the number and severity of diagnoses they submit to United. Since at least 2005, UHMR has offered providers additional payments if and when the providers' patients' risk scores increased.

210. United customizes its kickbacks depending on the nature of its overall reimbursement arrangement with the provider group. The providers United chooses to pay additional amounts for increased risk scores are those that do not already have an incentive to upcode diagnoses. United uses three basic payment structures for its providers: (1) percent of premium capitated providers, which receive a percent of United's CMS premiums for its patients; (2) "fixed" capitated providers, which receive PMPM payments from United that are not tied to United's CMS premiums; and (3) fee-for-service providers, which are paid based on the claims they submit to United.

211. “Percent of premium” capitated providers already share an incentive with United to upcode diagnosis codes, because they stand to earn a percentage of the additional revenue from CMS. Accordingly, United gives them no additional payment to reward increased risk scores.

212. Flat capitated providers and FFS providers, however, have no financial incentive to upcode diagnoses. United makes up for this by paying a “bonus” (kickback) if and when such providers increase their risk scores.

213. Generally speaking, United pays fixed capitated providers a PMPM amount for its members, with the provider carrying the risk of covering the members’ healthcare costs. To encourage fixed capitated providers to maximize risk adjustment submissions, however, UHMR pays them an extra percentage of the capitation rate (or other bonus) when their patients’ risk scores increase.

214. For example, a January 1, 2009 Health Services Agreement between PacifiCare and Banner Physicians Hospital (“Banner”) promised to pay the hospital “an additional increase in Capitation Payment PMPM retroactive to January 1, 2009 if the increase in RAF [risk adjustment] score between July 2008 and July 2009 is in excess of 3%.” Exhibit 10, incorporated herein. The amount of the increase equaled the amount of the percentage increase over 3%, such that a 4% increase in risk score would increase Banner’s capitation payments by 1%. *Id.*

215. UHMR’s contract with Banner reflects its policy and practice of offering providers (both capitated and fee-for-service) financial incentives to increase their risk adjustment submissions. These agreements exist across UHMR’s plans, and were entered into between 2005 (or earlier) and 2010. The agreements are kickbacks that give

United's providers a financial incentive to upcode the diagnoses codes they submit on their claims.

216. United also enters into contracts known as gainshare agreements with certain FFS provider groups. Under these agreements, United and the provider group agree on a target benefit-cost ratio ("BCR"). If the provider group achieves a BCR lower than the target, United and the provider share the savings.

217. United provides kickbacks to provider groups, however, by renegotiating the terms of gainshare agreements to ensure the groups realize savings. For example, on January 24, 2011, UHMR Vice President of Finance Tim Noel told Relator that United and MedicalEdge, a provider group in Texas, entered into a gainshare agreement for a particular year in which the target BCR was 79% and any savings would be split 60/40 between MedicalEdge and United. In May of that year, United renegotiated the agreement. The new agreement raised the BCR from 79% to 82%, making it easier to attain, but changed the split from 60/40 to 50/50. Though MedicalEdge took a lower percentage, the renegotiation more or less guaranteed that it would receive a savings payment. Furthermore, the renegotiated target was applied retroactively back to January of the contract year. Because of the mid-year contract renegotiation, MedicalEdge received millions of dollars more than it otherwise would have under the terms of the original gainshare agreement.

218. UHMR enters into gainshare agreements with provider groups across its various plans and networks. On information and belief, UHMR's gainshare practices began at least as far back as 2007 (and most likely earlier) and continue to the present.

E. UHMR's Percent of Premium Capitated Provider Groups Submit False Risk Adjustment Data with United's Knowledge and Approval

219. UHMR contracts with many capitated provider groups nationwide. As described above, percent of premium capitated providers are paid a portion of whatever premiums United receives from CMS. Consequently, such capitated providers share UHMR's incentive to submit as many diagnosis codes as possible to CMS.

220. From the inception of CMS's risk adjustment system, UHMR and Ingenix have known that many of their capitated providers are fraudulently submitting false and incorrect risk adjustment diagnoses. United's policy and practice, however, has been to continue accepting diagnoses from its capitated providers even when it knows the data from those providers is unreliable. Only in rare instances does United audit its providers, and in those instances it merely deletes whatever bad diagnoses it finds without conducting a top-to-bottom review, correcting the capitated provider's methods or terminating its relationship with the provider. Thus, UHMR and Ingenix knowingly submit, or cause the submission of, false risk adjustment claims to CMS.

221. On information and belief, UHMR's capitated providers are knowingly submitting incorrect and/or unsubstantiated codes to Ingenix, for transmission to CMS. For example, Princeton IPA of San Antonio, a capitated provider within defendant WellMed, had a risk score of 1.383 in January 2010 among its 34,163 members (by January 2011, Princeton's risk score was 1.504 among 34,902 members). Exhibit 11, incorporated herein. Such a risk score suggested that WellMed's members were substantially sicker than average (CMS sets the risk score for an average Medicare beneficiary at 1). UHMR knows that WellMed's unusually high risk score is in large part attributable to fraud. For example, Relator learned in the fall of 2010, following an audit

conducted by Ingenix, that WellMed (Princeton IPA of San Antonio) routinely submits improper diagnoses.

222. Relator has information and believes that WellMed maintains policies and practices designed to maximize its risk adjustment submissions without regard to their accuracy or eligibility. WellMed allocates significant resources to increasing its risk adjustment payments, submitting data to IRADS through its own processing system, DataRap, which is designed to identify HCCs (and which UHMR previously used directly for a portion of its Texas membership). In addition, WellMed previously conducted chart reviews on behalf of UHMR to identify codes for retroactive submission to CMS.

223. As a further incentive to find and submit diagnoses, WellMed received kickbacks from United for submitting risk adjustment codes. For example, WellMed's 2005 contract with PacifiCare (later United) included annual payments according to a payment schedule tied to increased risk scores. Exhibit 12, incorporated herein. (If WellMed's risk scores fell below a 2005 benchmark, no payment was due.)

224. Moreover, PacifiCare agreed "to pay a[n additional] contingency for *maintaining* an increased HCCRAF [*i.e.*, risk] score." *Id.* at 12 (Emphasis added.) Thus, if WellMed maintained United's high risk scores year over year, PacifiCare would pay WellMed an *extra* amount annually on top of the payment schedule. These fees totaled \$450,000 in 2006, between \$3.1 and \$3.5 million in 2007, \$5.2 million in 2008, and \$6.4 million in 2009. As described *supra* ¶¶209–218, WellMed's contract contains an illegal kickback and motivated WellMed to report inflated risk scores.

225. WellMed's risk adjustment practices gave it the highest projected risk score among UHMR's capitated providers with over 2,000 members in January 2010. On information and belief, WellMed knows, and has ample reason to know, that the risk adjustment information it submits to Ingenix is ineligible for transmission to CMS.

226. Instead of imposing a corrective action plan on WellMed or terminating its contract, UHMR bought most of WellMed's business in 2011. Thus, UHMR continues to submit—and has refused to correct previously submitted—diagnoses to CMS from WellMed, even though it knows many of those diagnoses are false, and has increased its revenue from WellMed's fraudulent coding by buying a stake in it.

227. On information and belief, UHMR and Ingenix are aware that other capitated providers are submitting false risk adjustment data, based in part on UHMR's and Ingenix's policy and practice of conducting risk score studies and prevalence rate analyses. UHMR's and Ingenix's course of conduct, however, has been to continue submitting—and to refuse to correct previously submitted—risk adjustment data to CMS for these capitated providers, even when they have identified the providers' information as suspect.

F. Ingenix and Its Commercial Customers Also Submit False Risk Adjustment Claims

228. Ingenix performs risk adjustment services for health plans other than United's. The health plans include, without limitation, defendants Health Net, Arcadian, and Tufts. The services Ingenix provides these plans include both processing and submitting risk adjustment claims to CMS using the flawed IRADS system and performing chart reviews for incremental codes. Ingenix performs these services in the

same manner as it does for United, as discussed *infra*. As such, Ingenix knowingly submits, and causes to be submitted, false claims on behalf of its commercial clients.

229. Ingenix's commercial clients named as defendants in this Complaint know or have reason to believe that Ingenix's chart review practices are fraudulent. Their knowledge is in some instances direct.

230. For example, Ingenix told at least some clients that it was developing a system to start "looking both ways"—*e.g.*, to look for both incremental and inaccurate diagnoses during chart reviews (this system has not been adopted). Relator has information and believes that some of Ingenix's commercial clients, having opt-out clauses in their contracts, have told Ingenix that they will cease using Ingenix to submit their risk adjustment data if Ingenix decides to start "looking both ways."

231. Health Net, meanwhile, has told Ingenix that it would simply follow United's lead, agreeing to having Ingenix review its charts for incremental and incorrect codes only if and when United implemented such reviews.

232. In addition, defendants have reason to know that Ingenix ignores incorrect diagnoses when it performs chart reviews: when Ingenix reports chart review results to its clients, it reports thousands of additional diagnoses, but no delete codes. The defendants know the risk adjustment data they submitted to CMS was not 100% accurate and substantiated. By not identifying a single diagnosis to delete or replace, Ingenix clearly demonstrates to its clients that it disregards inaccurate and/or ineligible diagnoses.

COUNT

Substantive Violations of the Federal False Claims Act 31 U.S.C. §§ 3729(a)(1)(A)–(C), (a)(1)(G)

233. Relator realleges and incorporates by reference the allegations made in Paragraphs 1 through 232 of this Complaint.

234. This is a claim for treble damages and forfeitures under the Federal False Claims Act, 31 U.S.C. §§ 3279–33, as amended.

235. Through the acts described above, Defendants their agents, employees, and co-conspirators, knowingly presented, or caused to be presented, to the United States false and fraudulent claims, and knowingly failed to disclose material facts, in order to obtain payment or approval from the United States and its contractors, grantees, and other recipients of its funds.

236. Through the acts described above, Defendants, their agents, employees, and co-conspirators, knowingly made, used, and caused to be made and used false records and statements, which also omitted material facts, in order to induce the United States to approve and pay false and fraudulent claims.

237. Through the acts described above, Defendants, their agents, employees, and co-conspirators, knowingly made, used, and caused to be made and used false records and statements material to an obligation to pay and transmit money to the United States, and knowingly concealed and improperly avoided and decreased an obligation to pay and transmit money to the United States.

238. Through the acts described above, Defendants, their agents, employees and other co-conspirators knowingly conspired to submit false claims to the United States and to deceive the United States for the purpose of getting the United States to pay or allow false or fraudulent claims.

239. The United States, unaware of the falsity of the records, statements, and claims made and submitted by Defendants, its agents, employees, and co-conspirators, and as a result thereof, paid money that it otherwise would not have paid.

240. By reason of the payment made by the United States, as a result of Defendants' fraud, the United States has suffered millions of dollars in damages and continues to be damaged.

PRAYER

WHEREFORE, *qui tam* plaintiff Benjamin Poehling prays for judgment against defendants as follows:

1. That Defendants cease and desist from violating 31 U.S.C. §§ 3279–33;
2. That the Court enter judgment against Defendants in an amount equal to three times the amount of damages the United States has sustained as a result of Defendants' actions in violation of the Federal False Claims Act, as well as a civil penalty of \$11,000 for each violation of 31 U.S.C. § 3729;
3. That Relator be awarded the maximum amount allowed pursuant to 31 U.S.C. § 3730(d) of the Federal False Claims Act;
4. That Relator be awarded all costs of this action, including attorneys' fees and expenses; and
5. That the United States and Relator receive all such other relief as the Court deems just and proper.

JURY DEMAND

Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Relator hereby
demands trial by jury.

DATED: March 24, 2011

Respectfully submitted,

By: /s/ Brian M. Melber
Rodney O. Personius
Brian M. Melber
Personius Melber LLP
2100 Main Place Tower
Buffalo, NY 14202
Tel: (716) 855-1050
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mai@pcsf.com
tmccormack@phillipsandcohen.com
eha@pcsf.com

EXHIBIT 1



March 26, 2010

Ms. Marilyn Hunter
Centers for Medicare & Medicaid Services
7500 Security Boulevard
Mail Stop C4-21-26
Baltimore, MD 21244

Reference: 2009 Risk Adjustment Attestation

Dear Ms. Hunter:

Please find attached the signed 2009 Risk Adjustment Attestation for UnitedHealth Group Medicare business.

If you have any questions, I may be reached via email at emily_e_vue@uhc.com or by telephone at 952-931-4677.

Sincerely,

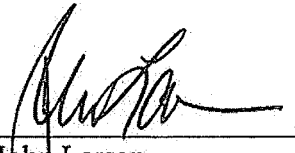
A handwritten signature in cursive script that reads "Emily Vue".

Emily Vue
Senior Regulatory Affairs Analyst
PSMG Regulatory Affairs

**ATTESTATION OF RISK ADJUSTMENT DATA INFORMATION RELATING TO
CMS PAYMENT TO A MEDICARE ADVANTAGE ORGANIZATION**

Pursuant to the contracts between the Centers for Medicare & Medicaid Services (CMS) and the UnitedHealth Group affiliate listed in Attachment 1, hereafter referred to as the MA Organization, governing the operation of the Medicare Advantage and Medicare Advantage-Prescription Drug plans listed in Attachment 1, the MA Organization hereby requests payment under the contract and, in doing so, makes the following attestation concerning CMS payments to the MA Organization.* The MA Organization acknowledges that the information described below directly affects the calculation of CMS payments to the MA Organization or additional benefit obligations of the MA Organization and that misrepresentations to CMS about the accuracy of such information may result in Federal civil action and/or criminal prosecution.

The MA Organization has reported to CMS for the period of January 1, 2009 to December 31, 2009 all risk adjustment data for 2009 dates of service available to the MA Organization as of December 31, 2009, with respect to the MA and MA-PD plans listed in Attachment 1. Based on best knowledge, information, and belief as of the date indicated below, all information submitted to CMS in such report and not subsequently deleted prior to the date hereof is accurate, complete, and truthful.



NAME: John Larsen
TITLE: Chief Financial Officer,
Public & Senior Markets Group
On behalf of the UnitedHealth Group
entities listed in Attachment 1

3/26/10

DATE

* This Certification is based on facts reasonably available or made available to the MA Organization as of the date of this Certification and is not to be construed as a representation by the entities listed in Attachment 1, their affiliates, officers, representatives, or agents that the data to which the Certification relate may not require subsequent modification should additional information become available. Best knowledge, information, and belief means based on normal business practices. In addition, the scope of this Certification does not include risk adjustment data related to "long-term institutionalized" or "community," which the MA Organization is not required to report to or otherwise verify for CMS. Such designations are made by CMS based on a CMS data source and are subject to reconciliation by CMS in accordance with Section 91.4.2 of Chapter 7 of the Medicare Managed Care Manual. As previously communicated to CMS, we believe these designations are materially inaccurate. However, we acknowledge CMS' position that such designations are generally accurate.

Attachment 1

Page 1 of 2

<u>Contract</u>	<u>Contracting Party</u>
H0151	United HealthCare of Alabama, Inc.
H0251	United HealthCare Plan of the River Valley, Inc.
H0303	PacifiCare of Arizona, Inc
H0316	United HealthCare of Arizona Inc
H0321	Arizona Physicians IPA, Inc.
H0401	United HealthCare of Arkansas, Inc.
H0408	United HealthCare Insurance Company
H0410	United HealthCare Insurance Company
H0543	PacifiCare of California
H0609	PacifiCare of Colorado, Inc.
H0620	United HealthCare Insurance Company
H0624	United HealthCare Insurance Company
H0710	United HealthCare Insurance Company
H0752	Oxford Health Plans (CT), Inc.
H1080	United HealthCare of Florida, Inc.
H1108	United HealthCare Insurance Company
H1111	United Healthcare of Georgia, Inc.
H1286	United HealthCare Insurance Company
H1303	United HealthCare Insurance Company
H1509	United HealthCare Insurance Company
H1717	United HealthCare Insurance Company
H1944	United HealthCare Insurance Company
H2001	United HealthCare Insurance Company
H2003	United HealthCare Insurance Company
H2011	United HealthCare Insurance Company
H2182	United HealthCare Insurance Company
H2226	United HealthCare Insurance Company
H2228	United HealthCare Insurance Company
H2406	United HealthCare Insurance Company
H2654	United HealthCare of the Midwest, Inc.
H2802	United HealthCare of the Midlands, Inc.
H2803	United HealthCare Insurance Company
H2905	Sierra Health and Life Insurance Company, Inc.
H2931	Health Plan Of Nevada, Inc
H2961	Health Plan of Nevada, Inc.
H3107	Oxford Health Plans (NJ), Inc.
H3113	Oxford Health Plans (NJ), Inc.
H3164	AmeriChoice Of New Jersey, Inc.
H3209	United HealthCare Insurance Company
H3307	Oxford Health Plans (NY) Inc.
H3379	United HealthCare of New York, Inc.
H3387	United HealthCare of New York, Inc.
H3456	United HealthCare of North Carolina, Inc.

Attachment 1

Page 2 of 2

<u>Contract</u>	<u>Contracting Party</u>
H3659	United HealthCare of Ohio, Inc.
H3749	PacifiCare of Oklahoma, Inc.
H3805	PacifiCare of Oregon, Inc.
H3812	United HealthCare Insurance Company
H3887	United HealthCare Insurance Company
H3912	United HealthCare Insurance Company
H3921	United HealthCare Insurance Company
H4102	United HealthCare of New England, Inc.
H4106	United HealthCare Insurance Company
H4406	United HealthCare of Tennessee, Inc.
H4449	Sierra Health and Life Insurance Company, Inc.
H4514	Evercare of Texas, LLC
H4456	United HealthCare Plan of the River Valley, Inc.
H4522	United HealthCare Insurance Company
H4590	PacifiCare of Texas, Inc.
H4604	United HealthCare of Utah
H4720	United HealthCare Insurance Company of New York
H4837	United HealthCare of Wisconsin
H4971	United HealthCare Insurance Company
H5005	PacifiCare of Washington, Inc.
H5008	United HealthCare Insurance Company
H5253	United HealthCare of Wisconsin, Inc
H5417	United HealthCare Insurance Company
H5424	United HealthCare Insurance Company
H5435	PacifiCare Life & Health Insurance Company
H5440	United HealthCare Insurance Company
H5507	United HealthCare Insurance Company
H5516	United HealthCare Insurance Company
H5532	United HealthCare Insurance Company
H5678	United HealthCare Insurance Company
H5697	United HealthCare Insurance Company
H5749	United HealthCare Insurance Company
H5754	United HealthCare Insurance Company
H5918	United HealthCare Insurance Company
H6228	United HealthCare Insurance Company
H6793	United HealthCare Insurance Company
H6952	Great Lakes Health Plan, Inc.
H7187	United HealthCare Insurance Company
H7949	PacifiCare Of Nevada, Inc.
H8748	United HealthCare Insurance Company
H9011	United HealthCare of Florida Inc.
H9149	United HealthCare Insurance Company
R3175	United HealthCare Insurance Company

Attachment 1

Page 3 of 2

<u>Contract</u>	<u>Contracting Party</u>
R5287	United HealthCare Insurance Company
R5342	United HealthCare Insurance Company of New York
R5674	Sierra Health and Life Insurance Company, Inc.
R7444	United HealthCare Insurance Company

EXHIBIT 2

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

✓ 1. Services:

- a. Ingenix, through its Advanced Clinical Solutions Group ("ACS"), will provide Clinical Quality and Risk Scoring Analytic Services (the "Clinical Quality & Analytic Services", or "Services") to Ovations for Medicare Advantage members belonging to SecureHorizons and Evercare (including Medicaid) as follows:
 - i. Data mining and tool development
 - ii. Provider Engagement and education around diagnostic coding.
 - iii. Oversight of encounter collection, submission and reconciliation pursuant to CMS risk adjustment rules and requirements.
 - iv. Optimize the level of accuracy and completeness of diagnostic coding for a respective population by identifying opportunities to improve documentation and coding accuracy, facilitating improvement in accuracy by working directly with providers, Nurse Practitioners and Care Managers to improve documentation and coding practices, and finally executing the timely and accurate submission of claim coding information to CMS, thereby ensuring appropriate revenues are being paid by CMS for the underlying risk inherent within the member population
 - v. Provide clinical support programs to encourage early assessment and on-going treatment of chronic disease.
 - vi. Conduct internal validation testing of outlier providers and fully support the CMS validation requirements.
 - vii. Provide analysis on payments received from CMS
 - viii. Perform reasonable ad hoc reporting and analysis relating to Medicare Advantage revenue as required to support Ovations
- b. ACS must comply with all HIPAA requirements and CMS requirements on patient confidentiality
- c. ACS to be subject to Ovations compliance and delegated provider oversight programs
- d. Ingenix must comply with all applicable Fraud and Abuse regulations including the False Claims Act

2. Technology

- a. To the extent allowed by existing licensing arrangements, contracts and legal restrictions, Ovations will grant licensing rights allowing Ingenix to make the following systems commercially available:
 - i. iRADS – encounter submission system
 - ii. CERTS – Membership & Revenue Reconciliation system
- b. Ingenix to make systems commercially available to plans external to UHG with prior consent of Ovations, whose consent will not be unreasonably withheld.
- c. Ovations will transfer necessary technology and intellectual property to enable performance of the Services, commercialization of the Services, as

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

well as to enable Ingenix to make future enhancements to the ACS technology.

- d. Disputes related to above consent will be decided by the UHG CEO and CFO or their designee
- e. Ingenix to make systems commercially available to Providers at their own discretion as allowed by existing licensing arrangements.

3. Steering Committee

- a. Ingenix will form a "steering committee" to meet at least quarterly and discuss progress and issues
- b. Steering Committee to be comprised of:
 - i. Secure Horizons President (Sheila McMillan),
 - ii. Secure Horizons CFO (Joe Hafermann),
 - iii. Secure Horizons or Ovations Chief Medical Officer,
 - iv. Evercare President, CFO, or other executive (Jeff Maloney),
 - v. Head of Ingenix Clinical Analytics unit (Jeff Dumcum),
 - vi. Ingenix Business Solutions representative (Dave Ostler), and
 - vii. Ingenix Chief Operating Officer (Lee Valenta),and
 - viii. CSG President (Richard Anderson)
- c. Agenda at quarterly steering committee meeting to include:
 - i. Strategic direction
 - ii. Resourcing Issues
 - iii. Compliance with Service Level Agreement provisions
 - iv. Clinical Integration
 - v. Network development integration
 - vi. Preliminary upcoming year financial targets

4. Reporting

- a. Head of Ingenix Clinical Quality Unit and Secure Horizons CFO/Evercare CFO to meet monthly and discuss financial forecasts.
- b. Ingenix Clinical Quality Unit to provide monthly report specifying: *To review*
 - i. Summary of any compliance issues
 - ii. Current and Forecasted FTE's dedicated to the Clinical Quality Unit,
 - iii. Projected results to Ovations including:
 - 1. Estimation of Elimination of current year Lag payment
 - 2. Estimation of current year Final Settlement payment
 - 3. Estimation of prior year Final Settlement
 - iv. Other Financial and Operational Reports as reasonably requested.
- c. Ingenix will work jointly with Ovations in the period leading up to the annual bid process (early June) in developing forecasted revenue assumptions for the subsequent year to support Ovations bid planning process. Prior to April 15 of each year, Ingenix will provide to Ovations

**Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services**

its best estimates for revenue rate impacts from risk scoring, in a format acceptable to the Secure Horizons and Evercare CFOs.

- d. Ingenix will provide Oventions with prior notification (as soon as practical, but in no case less than 45 days), with its intent to take any of the following actions:
 - i. A reduction of force that is greater than 10% of the then current Clinical Quality Unit workforce. In such case, the parties will meet and agree to any necessary amendments to the Monthly Base Fee described in Section 5(a)i below.
 - ii. Termination of any of the top 5 most highly compensated employees of the Clinical Quality Unit.

5. Exclusivity

- a. For 2007, Ingenix will perform the Clinical Quality & Analytic Services exclusively for Oventions with the following exceptions:
 - i. Member and Revenue Reconciliation and Encounter submission software
 - ii. State Medicaid Programs with prior consent of Oventions, whose consent will not be unreasonably withheld, and
 - iii. UHG Affiliated entities.
- b. For 2008, Ingenix will perform the Clinical Quality & Analytic Services exclusively for Oventions with the following exceptions:
 - i. Member and Revenue Reconciliation and Encounter submission software
 - ii. State Medicaid Programs with prior consent of Evercare, whose consent will not be unreasonably withheld,
 - iii. UHG Affiliated entities
 - 68 iv. Regional Payers with prior consent of Oventions, whose consent will not be unreasonably withheld, and
 - v. Ingenix may sell Clinical Quality & Analytic Services to Providers at its own discretion.
- c. For 2009 and beyond , Ingenix will perform the Clinical Quality & Analytic Services exclusively for Oventions with the following exceptions:
 - i. Member and Revenue Reconciliation and Encounter submission software
 - ii. State Medicaid Programs with prior consent of Evercare, whose consent will not be unreasonably withheld,
 - iii. UHG Affiliated entities
 - iv. Regional Payers with prior consent of Oventions, whose consent will not be unreasonably withheld,
 - 69 v. National Payers with the prior consent of Oventions, whose consent will not be unreasonably withheld.
 - vi. Ingenix may sell Clinical Quality & Analytic Services to Providers at its own discretion.
- d. Disputes related to the above Exclusivity Consent Waivers will be decided by the UHG CEO and CFO or their designee.

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

6. Financial Relationship

a. Ingenix will be paid a Monthly Base Fee and an Incentive Fee as described below:

- i. The Base Fee will be \$3.00 PMPM beginning June 1, 2007 and ending December 31, 2007. The Base Fee will be \$2.25 PMPM beginning January 1, 2008 and ending December 31, 2008. PMPM is defined as the monthly average of Secure Horizons and Evercare Medicare Advantage members, excluding Evercare Institutional members, that are Continuously Enrolled for the rolling three prior months. Evercare Institutional Members Monthly Base Fee will be \$2.25 PMPM.

1. Fees for years subsequent to 2008 will be negotiated in the normal course (prior to June 1, 2008 for 2009) and will take into consideration historical results of the Clinical Quality and analytical Services, Ingenix cost forecasts, and federal funding levels and medical trend for Medicare Advantage products.

- ii. The Incentive Fee will be calculated as follows:

*- Same as 2007
members only
- Institutional*

HCC Change	2.5% to 3.0%	3.0% to 3.5%	3.5% to 4.0%	4.0 to 4.5%	> 4.5%
Reimbursement Percentage	5.0%	5.5%	6.0%	6.5%	7.0%

1.2

Incentive Fees - 2008 and beyond

HCC Change	2.5% to 3.0%	3.0% to 3.5%	3.5% to 4.0%	4.0 to 4.5%	> 4.5%
Reimbursement Percentage	8.0%	10.0%	10.5%	11.0%	11.5%

- b. For purposes of calculating the 2007 Incentive Payment, Incremental Plan Revenues will represent the combined total of the Current Year (CY) Lag Elimination Payment to be paid by CMS during calendar 2007, the
- ① Current Year (CY) Estimate of the 2007 Final Settlement (as determined and reported by Ovarions accounting, and reviewed by Ingenix), and the
- ② Prior Year (PY) Final Settlement (for 2006) to be paid by CMS during calendar 2007.

*07 Plan off lag. paid on 2005 = 200
07 final settlement = ?
0% = all paid based on 2005 = 200*

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

- c. For purposes of calculating the 2008 (and beyond) Incentive Payments, Incremental Plan Revenues will be calculated in accordance with Exhibit A attached hereto. ?
- d. During the November submission of the Annual Budget cycle, the Parties will agree on an estimated calendar year "Contingent Fee" to use in each UHG forecasting cycle. Monthly "accruals" will be recorded based on one-twelfth of this agreed estimate. The Parties will adjust the calendar year Contingent Fee estimates at each UHG forecasting cycle date. (presumably April 30, June 30, August 31, October 31) and adjust the Monthly accrual to obtain the goal of not having an over accrual or under accrual at December 31st of such calendar year.
- e. Calculation of the Incentive Fee will be trued up by April 15 of the succeeding year. The Secure Horizons CFO will verify results and payment calculation prior to payment.
- f. 2007 arrangements:
 - i. The Base Fee of \$3.00 PMPM will begin effective June 1st
An estimate of the Monthly Incentive Fee will be agreed between the two parties by June 8th and recorded for the remaining 7 months of 2007. Such estimate will be reviewed on August 31st and October 31st to determine if a change in the monthly accrual is necessary.
- g. Notwithstanding the preceding paragraphs, in the event that Ingenix proposes to offer Clinical Quality Services to an Ovations National Competitor and Ingenix has offered more favorable pricing terms to such National Competitor for the same type, scope and level of effort of Services, then Ingenix shall make such more favorable pricing terms available to Ovations on a go-forward basis for such services in the affected geographic market.

Agreed & Acknowledged:

Ovations, Inc



Jerry Knutson

Ingenix, Inc



Lee D. Valenta

Ingenix/Ovations Service Level Agreement

Exhibit A: Incentive Fee HCC RAF Change

Assumptions			Base Yr 2007	Year 1 2008	Year 2 2009	Year 3 2010
Summary Information						
Total Members	a	+50k/Yr	1,300,000	1,350,000	1,400,000	1,450,000
Continuously Enrolled	b	82%	n/a	1,066,000	1,107,000	1,148,000
New Members	c = a-b		n/a	284,000	293,000	302,000
RAF						
Age/Sex	d	0.005	0.470	0.475	0.480	0.485
Medicaid/Previously Disabled	e		0.020	0.020	0.020	0.020
HCC - Chronic Conditions	f	0.025	0.490	0.515	0.540	0.565
Total	g = sum(d:f)		0.980	1.010	1.040	1.070

*For Illustration Benchmark and Measurement period RAF scores are shown to be the same; however, they will be different values based on the defined populations.

Avg Rate (Avg PMPM/Total RAF)	h	\$	800	\$	832	\$	865	\$	900
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HCC RAF Change Only

Prospective RAF Change	i		0.025	0.025	0.025
Incremental Revenue	j = b*h*i*12		\$ 266,073,600	\$ 287,359,488	\$ 309,922,529
Percent Change	k = i/g		2.5%	2.4%	2.3%

Retrospective RAF Change

PY Final Payment	l		\$ 87,000,000	\$ 100,065,546	\$ 113,131,093
PY Total Revenue	m		\$13,151,000,000	\$15,126,000,000	\$17,101,000,000
% Change	n = l/m		0.7%	0.7%	0.7%

NewCo Incentive Calc

Total Change % for incentive schedule	o = k+n		3.1%	3.1%	3.0%
Total Incremental Revenue	p = j+l		\$ 353,073,600	\$ 387,425,034	\$ 423,053,622
Incentive %	q		10.000%		
Incentive	r = q*p		\$ 35,307,360		

Incentive Schedule - Continuously Enrolled Intersegment MA Members

Range	Incentive % of Incremental Revenue
<2.5%	0.0%
2.5% - 3.0%	8.0%
3.0% - 3.5%	10.0%
3.5% - 4.0%	10.5%
4.0% - 4.5%	11.0%
>4.5%	11.5%

Jeff Dumcum Exhibit A Definitions

- a. Total MA Members = Total Members enrolled on July 1st of each year (include retro-active enrollment/disenrollment)
- b. Continuously Enrolled MA Members = Members enrolled 7/1 of the baseline year still enrolled 7/1 of the following year.
- c. New MA Members = Members enrolled post 7/1 of the baseline year
 *Membership numbers include all contracted MA Plans.
 Ovations
 Includes: All Secure Horizons and Evercare Community MA Plans
 Excludes: Evercare Institutional Plans, Medicaid Only Plans and Prescription Drug Plans (PDP).
 Members switching Ovations MA plans will be counted in the plan of record as of 7/1 of measurement year.
- d. Average Age/Sex RAF = Average of member level RAF scores calculated from CMS Age/Sex Tables
- e. Average Medicaid/Previously Disabled = Average of member level RAF scores calculated for Medicaid Add-on and Previously Disabled
- f. Average HCC RAF = Average of member level RAF scores calculated for reported HCC conditions
- g. Average Total RAF = d + e + f
- h. Average Rate = Average Total CMS Payment PMPM divided by Average Total RAF
- i. Prospective HCC RAF Change = Measurement Year HCC RAF minus Benchmark Year HCC RAF (2) - (1)
 (1) Benchmark Year HCC RAF - Average RAF from HCC factors for Continuously Enrolled MA Members (b.)
 Use the conditions reported for benchmark year at payment year factors (Remove impact CMS model adjustments to HCC scores)
 Assume all members in Community plans at Community risk scores and all Institutional Plans at Institutional Risk scores (Remove C to I impact)
 (2) Measurement Year HCC RAF - Average RAF from HCC factors for Continuously Enrolled MA Members (b.)
 Use the conditions reported for measurement year at payment year factors (Remove impact CMS model adjustments to HCC scores)
 Assume all members in Community plans at Community risk scores and all Institutional Plans at Institutional Risk scores (Remove C to I impact)
- j. Incremental Revenue = $b * h * i * 12$
- k. Prospective Percent Change = i / g
- l. Prior Year Final Payment = HCC Portion of Final Payment for Benchmark year received in the Payment Year for all community plans
 Excludes: Final payment impact from changes of status for enrollment, special status and demographic factors (ie C to I)
- m. Prior Year Total Revenue = Total revenue received from CMS (MMR files) for members effective the prior year.
- n. Retrospective Percent Change = l / m
- o. Total Change Percent for Incentive Schedule = $k + n$
- p. Total Incremental Revenue = $j + l$
- q. Reimbursement Percent = Applicable percent of incremental revenue per the Incentive Schedule.
- r. Incentive Payment = $q * p$

Benchmark/Baseline Year = Year prior to Incentive plan (For 2008 Incentive Plan the Benchmark/Baseline year is 2007)

Measurement/Payment Year = Year of the Incentive Plan and the expected year of CMS payment receipt.

Estimate of Intersegment ACS Revenue**2008 Payment Year****Per Provisions of Exhibit A****Values Based on Estimated Change From 2006 to 2007**

Summary Information		Base Yr 2007	Year 1 2008
Total Members	a		1,349,344
Continuously Enrolled	b		1,122,576
New Members	c = a-b		226,768
RAF			
Age/Sex	d	0.493	0.460
Medicaid/Previously Disabled	e	0.020	0.020
HCC - Chronic Conditions	f	0.430	0.458
Total	g = sum(d:f)	0.943	0.939

Avg Rate (Avg PMPM/Total RAF) h \$ 832

HCC RAF Change Only

Prospective RAF Change	i	0.034
Incremental Revenue	j = b*h*i*12	\$ 376,043,790
Percent Change	k = i/g	3.57%

Retrospective RAF Change

PY Final Payment	l	\$ 165,000,000
PY Total Revenue	m	\$ 13,100,000,000
% Change	n = l/m	1.26%

NewCo Incentive Calc

Total Change % for incentive	o = k+n	4.83%
Total Incremental Revenue	p = j+l	\$ 541,043,790
Incentive %	q	11.500%
Incentive	r = q*p	\$ 62,220,036

EXHIBIT 3

From: Knutson, Jerry J
Sent: Wednesday, November 07, 2007 11:52 AM
To: Dumcum, Jeff S
Cc: Valenta, Lee D; Hafermann, Joseph A; Poehling, Benjamin
Subject: Step on the Gas

Jeff:

Wanted to get together with you and discuss what we can do in the short term and long-term to really go after the potential risk scoring you have consistently indicated is out there. As we have discussed, I'd like to see an action plan as to what is achievable for 2008 reimbursements and long-term.

You mentioned vasculatory disease opportunities, screening opportunities, etc with huge \$ opportunities. Lets turn on the gas! What can we do to make sure we are being reimbursed fairly for the members and risk we take on more than what we are currently doing.

When we meet next on our steering committee, I'd like to see what it would take to add another \$100M to our 2008 revenue from where we are. What would be doable? What resources would you need? What technology would you need?

Also, I'd like to explore the question of: With us paying Optum something like \$125M this year, including newly delivered disease management and clinical programs, I'd like to understand how you can leverage off of that investment. As our members are being engaged clinically, what can you leverage? Add questions to the HRA? Get you "suspect lists" from the Optum clinical engagement, etc?

I believe Ben is supporting you from outside, so use him to help navigate Ovatinos - but lets go after it.

jk

EXHIBIT 4

INGENIX[®]

Ovations Risk Adjustment Programs

September 21, 2007



Agenda

- I. Risk Score Trends
 - A. Trends/Budgets
 - B. September Submission
 - C. Disease Prevalence
- II. Chart Validation
- III. Staffing Plan
- IV. Key Initiatives
- V. IT
- VI. Commercialization

Risk Adjustment – Lump Sum Payments

Elimination of Lag

	Part A/B				Part D				Total			
	2005	2006	2007	2008	2005	2006	2007	2008	2005	2006	2007	2008
SH												
West	\$ 140.7	\$ 139.2	\$ 146.9	\$ 142.0		\$ 9.9	\$ 3.2	\$ 2.9	\$ 140.7	\$ 149.1	\$ 150.1	\$ 144.9
East	\$ 26.8	\$ 10.3	\$ 102.8	\$ 79.0		\$ (1.3)	\$ 5.0	\$ 4.4	\$ 26.8	\$ 9.0	\$ 107.8	\$ 83.4
SH Total	\$ 167.5	\$ 149.5	\$ 249.7	\$ 221.0	\$ -	\$ 8.6	\$ 8.2	\$ 7.3	\$ 167.5	\$ 158.1	\$ 257.9	\$ 228.3
EVC												
Community	\$ 1.4	\$ 6.0	\$ 17.1	\$ 16.8		\$ 0.5	\$ 1.1	\$ 1.0	\$ 1.4	\$ 6.5	\$ 18.2	\$ 17.8
Institutional	\$ 4.6	\$ (5.4)	\$ 15.8	\$ 5.5		\$ 0.4	\$ 1.3	\$ 0.4	\$ 4.6	\$ (5.0)	\$ 17.1	\$ 5.9
EVC Total	\$ 6.0	\$ 0.6	\$ 32.9	\$ 22.3	\$ -	\$ 0.9	\$ 2.4	\$ 1.4	\$ 6.0	\$ 1.5	\$ 35.3	\$ 23.7
Ovations Total	\$ 173.5	\$ 150.2	\$ 282.6	\$ 243.3	\$ -	\$ 9.5	\$ 10.6	\$ 8.7	\$ 173.5	\$ 159.7	\$ 293.2	\$ 252.0

Final

	Part A/B				Part D				Total			
	2005	2006	2007	2008	2005	2006	2007	2008	2005	2006	2007	2008
SH												
West	\$ 106.4	\$ 136.5				\$ 12.2			\$ 106.4	\$ 148.7	\$ -	\$ -
East	\$ 14.0	\$ 139.8				\$ 17.5			\$ 14.0	\$ 157.3	\$ -	\$ -
SH Total	\$ 120.5	\$ 276.3	\$ 150.0	\$ 126.0	\$ -	\$ 29.7	\$ 15.0	\$ 12.6	\$ 120.5	\$ 306.0	\$ 165.0	\$ 138.6
EVC												
Community	\$ 1.8	\$ 10.2				\$ 1.4			\$ 1.8	\$ 11.6	\$ -	\$ -
Institutional	\$ (11.9)	\$ 11.6				\$ 3.0			\$ (11.9)	\$ 14.6	\$ -	\$ -
EVC Total	\$ (10.0)	\$ 21.8	\$ 12.0	\$ 10.0	\$ -	\$ 4.4	\$ 2.0	\$ 1.5	\$ (10.0)	\$ 26.2	\$ 14.0	\$ 11.5
Ovations Total	\$ 110.4	\$ 298.1	\$ 162.0	\$ 136.0	\$ -	\$ 34.1	\$ 17.0	\$ 14.1	\$ 110.4	\$ 332.2	\$ 179.0	\$ 150.1

*2007 Final Range of \$142 to \$162

Risk Adjustment HCAI Measurement

	2007 HCAI		2008 HCAI
Jul 06 RAF	0.941	Jul 07 RAF	0.998
Jul 07 RAF	0.998	Jul 08 RAF	1.029
Change	0.057	Change	0.031
PMPM Rate	\$ 800.00	PMPM Rate	\$ 800.00
MMs	16,150,000	MMs	17,000,000
HCAI Total	\$ 734,000,000	HCAI Total	\$ 420,000,000
2006 Final	\$ 298,000,000	2007 Final	\$ 18,000,000
2007 Final	\$ 144,000,000	2008 Final	\$ 135,000,000
Total	\$ 1,176,000,000	Total	\$ 573,000,000

Submission and Payment Dates

Jan 08 ----- Jun 08 Jul 08 ----- Dec 08

Preliminary Risk Payment →

Data Collection Period: Jul 06 – Jun 07
 Data Submitted: Sep 07
 Cash Received: Jan 08 – Jun 08

Adjusted Risk Payment →

Data Collection Period: Jan 07 – Dec 07
 Data Submitted: Mar 08
 Cash Received: Jul 08 – Dec 08

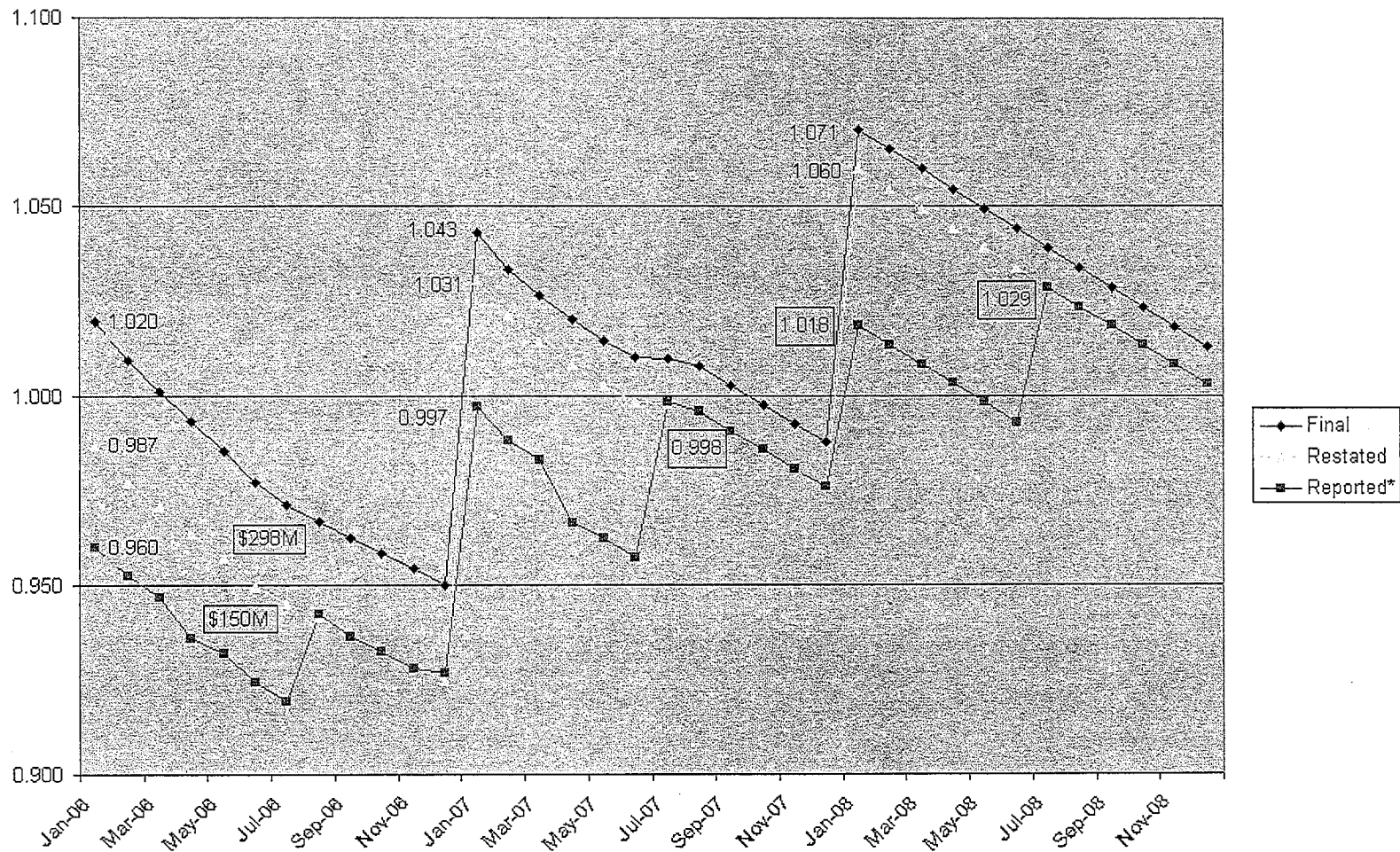
Retroactive Risk Payment →

Data Collection Period: Jan 07 – Dec 07
 Data Submitted: Mar 08
 Cash Received: Q3 08

Final Risk Payment →

Data Collection Period: Jan 07 – Dec 07
 Data Submitted: Jan 09
 Cash Received: TBD 09

Ovations Risk Score Trend



Ovations Disease Prevalence - Summary

HCC	Description	2006 Prevalence	2007 Prevalence	2008 Target	Change	Avg RAF	Impact	Target
Vascular Disease								
104	Vascular Disease w/complications	1.46%	1.64%					
105	Vascular Disease w/o complications	8.36%	9.71%					
	Subtotal Vascular Disease	9.82%	11.35%	13.00%	1.65%	0.315	0.0052	35%
Pulmonary Disease								
107	Cystic Fibrosis	0.02%	0.20%					
108	COPD	11.49%	12.24%					
	Subtotal Pulmonary Disease	11.50%	12.44%	13.44%	1.00%	0.387	0.0039	18%
Diabetes								
015	Diabetes w/Renal/Peripheral Circ Manifestations	2.90%	4.04%					
016	Diabetes w/Neurologic Manifestations	3.15%	3.18%					
017	Diabetes w/ Acute Complications	0.24%	0.13%					
018	Diabetets w/ Ophthalmic Complications	2.14%	2.38%					
	Subtotal Diabetic Complications	8.44%	9.73%	11.23%	1.50%	0.267	0.0040	15%
019	Diabetes w/o complication	15.32%	15.68%	15.68%				
	Subtotal Diabetes	23.75%	25.41%	26.91%	1.50%			35%
Renal Conditions								
130	Dialysis Status	0.09%	0.29%	0.29%				
131	Renal Failure	3.56%	6.30%	7.80%	1.50%	0.378	0.0057	20%
132	Nephritis	0.56%	0.62%	0.62%				
	Subtotal Renal Conditions	4.21%	7.21%	8.71%	1.50%			
Mental Health								
055	Major Depressive Disorder/Bipolar	2.45%	3.12%					
054	Schizophrenia	0.35%	0.39%					
052	Drug/Alcohol Dependence	0.50%	0.59%					
051	Drug/Alcohol Psychosis	0.28%	0.33%					
	Subtotal Mental Health Disorders	3.58%	4.43%	5.43%	1.00%	0.360	0.0036	7%

Ovations Disease Prevalence - Summary

HCC	Description	2006 Prevalence	2007 Prevalence	2008 Target	Change	Avg RAF	Impact	Target
Cardiac Conditions								
080	CHF	9.18%	10.10%					
081	Acute MI	0.88%	0.95%					
082	Unstable Angina, Acute Ischemic Heart Disease	2.33%	2.05%					
083	Angina/Old MI	4.88%	4.74%					
092	Specified Heart Arrhythmias	9.21%	10.15%					
	Subtotal Cardiac Conditions	26.48%	27.99%	29.00%	1.01%	0.340	0.0034	32%
Cancers								
007	Metastatic Cancer	0.78%	0.82%					
008	Lung/Other Severe Cancers	0.85%	0.73%					
009	Lymphatic/Other Major Cancers	1.35%	1.24%					
010	Breast/Prostate/Colorectal Cancer	7.26%	7.06%					
	Subtotal Cancers	10.24%	9.85%	9.85%	0.00%	0.400	0.0000	10%
Other								
071	Polyneuropathy	3.47%	4.65%	5.40%	0.75%	0.315	0.0024	6%
Institutional Items - Much higher prevalence in Institutional Population								
031	Intestinal Obstruction	1.21%	1.31%					
148	Decubitus Ulcer	0.30%	0.65%					
021	Protein Calorie Malnutrition	0.52%	0.70%					
	Subtotal - Key Institutional Items	2.03%	2.66%	2.66%	0.00%			
All Other Conditions (42 HCCs)		26.87%	29.14%	30.14%	1.00%	0.300	0.0030	33%
Total		121.97%	135.13%	144.54%	9.41%		0.0311	

Evercare Institutional – Draft – Very Preliminary

HCC Description	Relative Risk Factor	07 Prev Rate%	08 Prev Rate %
105 Vascular Disease	0.158	39.26%	46.96%
131 Renal Failure	0.395	18.66%	41.77%
080 Congestive Heart Failure	0.222	25.97%	34.53%
108 COPD	0.314	17.45%	22.65%
055 Major Depression	0.296	13.97%	21.96%
015 Diabetes with Renal CC	0.448	11.11%	18.16%
021 Protein-Calorie Malnutrition	0.380	6.09%	11.51%

*Increase appears overstated as by the time we reach the end of 2008 some of these members will leave due to death.

		EVCInst_AZ_H0319 EVCInst_TN_H0408 EVCInst_CO_H0620 EVCInst_CT_H0710 EVCInst_GA_H1108 EVCInst_MULTI_H2111 EVCInst_MA-RI_H2228 EVCInst_OH_H2406 EVCInst_IA-NE_H2802 EVCInst_NJ_H3113 EVCInst_NM_H3209 EVCInst_NY_H3379_002 EVCInst_NY_H3379_022 EVCInst_NC_H3458 EVCInst_OR_H3812 EVCInst_PA_H3912 EVCInst_HI_H5008 EVCInst_WI_H5253 EVCInst_FL_H5417 EVCInst_GA_H7254 EVCInst_CT_4																				
HCC	Description	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	Plan Prevalence Rate (%)	
105	Vascular Disease	33.24%	14.50%	38.44%	43.58%	39.92%	48.54%	57.82%	36.04%	28.79%	59.05%	24.30%	59.83%	43.58%	24.98%	20.39%	60.00%	31.94%	47.89%	40.28%	44.40%	51.85%
131	Renal Failure	13.26%	22.90%	62.04%	23.92%	56.69%	26.78%	49.34%	20.75%	49.24%	61.59%	16.82%	29.20%	50.42%	54.88%	48.03%	59.78%	47.16%	59.62%	47.72%	45.52%	23.70%
080	Congestive Heart Failure	26.07%	27.48%	31.15%	26.63%	44.11%	28.08%	33.72%	33.88%	33.33%	51.75%	34.58%	38.62%	31.49%	32.79%	34.87%	40.77%	32.24%	34.11%	39.02%	33.96%	28.15%
108	COPD	18.89%	26.72%	26.92%	19.50%	21.76%	20.21%	21.08%	24.31%	37.12%	16.51%	21.50%	24.44%	19.03%	21.62%	21.71%	23.61%	20.00%	20.60%	28.81%	17.54%	28.15%
055	Major Depression	6.99%	29.77%	9.45%	20.36%	57.82%	20.91%	19.71%	24.40%	31.82%	14.60%	13.08%	14.54%	12.65%	9.91%	29.61%	22.19%	14.63%	9.82%	39.12%	54.48%	6.67%
015	Diabetes with Renal CCC	19.35%	12.98%	16.44%	14.78%	20.63%	18.35%	20.68%	14.36%	12.88%	12.38%	7.48%	16.22%	18.46%	20.61%	17.76%	19.67%	17.61%	21.69%	18.03%	18.28%	15.56%
021	Protein-Calorie Malnutrition	4.09%	0.76%	31.28%	12.15%	32.91%	4.92%	3.36%	7.75%	0.76%	4.76%	3.74%	5.89%	1.31%	13.82%	3.95%	13.11%	13.43%	3.41%	27.41%	14.55%	5.93%

September Submission Update

	Jul-07	Jan-08	Change	% Change	Budget	Variance
Legacy SRS	0.959	0.961	0.003	0.3%	2.0%	-1.7%
JDR	0.905	0.905	0.000	0.0%	2.0%	-2.0%
OXF	0.927	0.947	0.020	2.1%	2.0%	0.1%
PFFS	0.913	0.911	(0.002)	-0.2%	0.0%	-0.2%
West	0.956	0.988	0.032	3.3%	2.0%	1.3%
Secure Total	0.951	0.971	0.020	2.1%	1.9%	0.2%

- EVCC estimated flat – requires more analysis as most of the members were not enrolled for 12 months in the data collection period.
- EVCI – Seeing a marked increase needs additional analysis for member not enrolled for 12 months in the data collection period.
- Key risk to PMPM revenue projection is member growth/mix. Important to break out existing and new members and track their impact on overall risk score.

Risk Adjustment Data Validation

Status of Reviewed Records to date:				
Total HCCs to Validate	Total HCCs Confirmed	HCCs NOT supported & Sent to CMS	"Maybe" - most likely "No" but depends on reviewer	Received No Records for This Patient
1160	836	208	98	18
	72%	18%	8%	2%

*2005 Dates of Service

2006 CMS Chart Validation Summary

	Totals	Percent
HCC Found	731	59%
HCC Not Found	399	32%
Questionable HCC Submitted	63	5%
Higher HCC Found w/in Hierarchy	11	1%
Lower HCC Found w/in Hierarchy	27	2%
Total	1,231	

**DATES OF SERVICE 2004 (PY 2005)

Key Initiatives

- Chart Audit
 - 2006 (600k Audits)
 - ROI 15 to 1 = Recovery \$450/Cost \$30 per chart
 - All EVC Inst.
 - All East (Except OXF & Partial NC)
 - PFFS
 - 2007 (400k Audits Complete)
 - NY, NC, CA, CO, TX, NV, OK
 - 2007 Q4 – (200k Audits to Complete)
 - AZ, NY/NJ/CT, NW
- Facilitated Visits (20k members in non groups)
- Patient Assessment Forms

ACS Staffing Update

	FTEs
Transferred FTEs	81
Terms	-5
Adds	12
Current	88
Posted	63
To be Posted 10/1/07	38
Year End FTEs	189

Key Position Status

National Field Lead	Candidate Identified
Product Lead	Candidate Identified
Medical Director	Candidate Identified
Field Leads	
East Field Lead	Candidate Identified
FL	Hired
NY	Start Date 10/1
AL	Offer Outstanding
TX	Offer Outstanding
MO	Candidate Identified
AZ	Director Open
AZ Mgr	Start Date 10/8
CO Mgr	Candidate Identified
Finance/Ops/Analytics	
Director Analytics	Final Round of Interviews
EIQ Lead	Hired
Director of Rev Projections	Open
Director of Medicare Ops	Open
Manager of Revenue Recon	Hired
Director of Encounter Ops	Replaced - Internal Promotion

IT

- IRADs
- CERTs
- CMS Repository
- Reporting Portal
- IT Road Map
 - Problem List tied to eligibility checks
 - Scanned Chart Review (Storage and Management)

Commercialization

- Sierra
- Americhoice
- HealthNet (April 2008)
 - Currently Contract with
 - Leprechaun
 - MMC 20/20
 - Clear Vision
 - Outcomes Inc
 - The Coding Source
 - Social Service Coordinators
 - Key Markets CA, AZ and CT

EXHIBIT 5

Ovations & CAS Executive Steering Committee

July 1, 2009

Information is the lifeblood of health care.

INGENIX®

Agenda

- 2008 and 2009 Payment Projections
- Risk Adjustment Programs Activity
- Validation, Compliance and Control Initiatives
- Future Direction

MA Payment Trends

Elimination of Lag

	Part A/B				
	2005	2006	2007	2008	2009
SH					
<i>West</i>	\$ 140.7	\$ 139.2	\$ 146.9	\$ 180.0	\$ 116.9
<i>East</i>	\$ 26.8	\$ 10.3	\$ 102.8	\$ 81.3	\$ 106.6
SH Total	\$ 167.5	\$ 149.5	\$ 249.7	\$ 261.3	\$ 223.6
EVC					
<i>Community</i>	\$ 1.4	\$ 6.0	\$ 17.1	\$ 40.7	\$ 45.2
<i>Institutional</i>	\$ 4.6	\$ (5.4)	\$ 15.8	\$ 21.1	\$ 11.7
EVC Total	\$ 6.0	\$ 0.6	\$ 32.9	\$ 61.8	\$ 56.9
Ovations Total	\$ 173.5	\$ 150.2	\$ 282.6	\$ 323.1	\$ 280.5

Final

	Part A/B				
	2005	2006	2007	2008	2009
SH					
<i>West</i>	\$ 106.4	\$ 136.5	\$ 165.7	\$ 224.8	
<i>East</i>	\$ 14.0	\$ 139.8	\$ 64.4	\$ 75.1	
SH Total	\$ 120.5	\$ 276.3	\$ 230.1	\$ 299.9	
EVC					
<i>Community</i>	\$ 1.8	\$ 10.2	\$ 13.7	\$ 41.4	
<i>Institutional</i>	\$ (11.9)	\$ 11.6	\$ 4.3	\$ 5.1	
EVC Total	\$ (10.0)	\$ 21.8	\$ 18.0	\$ 46.5	
Ovations Total	\$ 110.4	\$ 298.1	\$ 248.1	\$ 346.4	

Forecast Variance Summary

EOL Forecast Variance Summary

Under-Value of West Market Deletes (Best/Legacy PHS Systems)	(\$42.0)
Incomplete Data Assumptions (members with < 12 months in DCP)	(\$3.4)
Total Variance	<u>(\$45.4)</u>

Under-Value of West Market Deletes (Best/Legacy PHS Systems)

WellMed / DataRaps (Texas)	(\$31.7)	Provider Group defaulting all submissions to 99090
California	(\$3.9)	
AZ/WA/CO/OR/OK/NV/Other TX	(\$6.4)	
Total Under-Value of West Deletes	<u>(\$42.0)</u>	←

- 7/1 Meeting w/ WellMed (Dr. Rapier)

Operational Issues

■ Audit of Core Transaction Systems

- PacifiCare Professional Encounter System (PES)
 - Final System Audit in December 2008
 - Key Findings of Encounters without a From DOS
- All systems have now been through audit reconciliation process

■ Filter Logic Review

- Non-Face to Face Procedure Code Deletes
 - Valid providers but with CPT codes that do not indicate face to face visit
- Future logic changes run in test environment to fully understand impacts

■ Revenue Projections

- Pulling from multiple systems to capture all RAPs file
- Underestimated value of deletes (Overestimate of EOL)
- Issue Corrected – Single source of truth

■ WellMed/Data Raps

- Use of default code 99090

2009 Activities for 2008 DOS

2008 DOS drive 2009 Revenue

- Chart Review (08 DOS) through Jan sweep
- Hospital Data Capture
- ASM/encounter data processing

2009 Activities – 2009 DOS

- **Focus on High Risk Suspects**
 - 220K members
 - Increase # of suspects with enhanced clinical logic
 - Lab data (CKD, neuropathy) started 5/09
 - Identify whether members had visit or not to date in 09
 - Members with visit
 - Member focused chart review/multiple providers
 - Members w/out visit
 - Clinical calls (starting 7/09)
 - PAFs faxed to physician

2009 Activities – 2009 DOS

- **Provider focused/broad based chart review**
 - ~770K CAS led
- **MWOV call campaign**
 - Targeting 120K members
 - Currently 12% able to impact with PAFs
- **Insite deployment**
 - CA – Nearly all groups deployed
 - PHP/Integris deployed
 - CO/WA Q409
 - National 2010
- **Embedded Coding Pilot (CA/TX)**

Validation Audits

■ RAF outlier audits

Identified capitated/gain share providers that are outside of the mean range of prevalence rates at HCC level DOS: CY 2008

–California

- 20 groups / 45 locations

–TX

- Wellmed – 14 locations
- Estimated Audit Start Date: July 2009
- Estimated Audit Completion Date: October 2009
- Audit results with HCC error for CMS correction & reporting before 01/01/2010

Validation Audits

■ **OIG Audits**

- TX (H4590) – audit sample size: 100 members/247 HCCs
 - Audit deadline/completed: 01/15/2009
 - Received OIG's partial preliminary review results and responded with comments
 - Final Review Results from OIG not yet received

- CA (H0543)– audit sample size: 100 members/ 302 HCCs
 - Audit deadline/completed: 03/20/2009
 - Initial Review Results from OIG, not yet received
 - In preparation, Market Consult outreached to MG's for addt'l record chase on HCCs assessed as non-validating

Validation Audits

■ CMS Audits

- WA (H5005)– audit sample size: 200 members/ 744 HCCs
 - Audit deadline/completed: 09/15/2008
 - Initial Review Results from CMS, not yet received.
- National Sample Audit (26 HP's for Ovations & 2 HP's for AmeriChoice)
 - Review Results from CMS not yet received
- Pending RADV Audits:
 - AL (H0151)
 - CO (H0609)
 - Notification Date 11/10/2008. Estimated audit sample size: 200 members per H contract
 - No known start date; on indefinite hold

Compliance & Controls

■ Compliance

– PHI protection

- Instituted significant CAS PHI training activity
- All CAS personnel underwent re-training on HIPAA
- Issued new data distribution guidelines w/ QA & controls on validating content appropriate to recipient

– Program Controls

- Coding accuracy oversight
 - Vendor auditing
 - Insourcing of chart review/internal controls

Operational Controls

Ensure controls and accuracy of CAS end to end process of encounter submissions and revenue projections

- On-going E & Y testing of forecasting model
- Ingenix Consulting engagement on deep dive of controls and processes of CAS encounter processing and forecasting
 - Commenced Q1 2009
 - Focus on 6 key areas: ASM Data Exchange Management, Data Quality Controls, (Primary Channel), IRADS Project Controls, Policies and Procedures, Core Client System Extract Logic and Revenue Projection
- External audit engagement to test deployment of IC engagement

Sierra Integration

- **CAS is actively managing:**
 - Chart audit/embedded coder
 - Provider engagement
 - Provider and member analysis
- **Staff fully transitioned to CAS**
- **On Track for IRADS targeted go live date of late July / early August for September sweep**
 - Initial test run of member and provider files have uncovered no issues
- **Evaluating remaining PDM transition (suspect tracking and chart review results)**
 - PDM has agreed to month-to-month if necessary

2010 Initiatives (PY 2011)

- **Finish National InSite Rollout**
- **EMR Integration**
 - To enable physician/user prompting related to HCC related chronic diseases and accurate coding
- **RAVAS**
 - Risk Adjustment Validation / Audit Services (RAVAS) will support internal validation audits as well as:
 - Chart review services
 - Chart validation capabilities
 - Chart Scan with chart note mapping to member HCCs
- **Improved Suspect Identification and Close Rate**
 - Alternative sources (lab, HRA, etc)
 - Algorithms

Next Steps

- **WellMed and other EOL action items**
- **Regional deep dives July through September**
- **2010 financial projections**

Appendix

Risk Adjustment Programs

Additional Compensation Program (ACP)/COI

■ Status

- 33 Groups with a PCP count of 2,114 and membership of 42K
- '08 Final Measurement Reports Completed & Distributed
- '09 Initial Diabetes Reports
 - Reviewed w/PIP team and reports are being delivered by Market Consultation to groups
 - 5 groups have data issues (network #'s); CAS working with PIP team to resolve
- '09 Chronic Conditions Reports
 - Reviewed w/PIP team and reports are being delivered to groups

■ Milestones

- Collaboration with PIP team to clearly define COI processes, reporting, and guidelines
- Incorporate CAS activities into ACP group business plans by 8/1/09

Risk Adjustment Programs

Stand Alone (SA) COI

■ Status

- 7 current SA COI agreements (4 existing from prior year; 3 new in '09)
- 22 groups included on target list (for '09 effective dates)
 - 7 active negotiations (FL, MA, AZ markets)

■ Milestones

- SA Alone Criteria and Targeting process completed and implemented
- Diabetic COI has been clearly defined and is currently being rolled out to targeted groups for '09
- Chronic Conditions reporting is being revised and SA program will be available for 2010

■ SA Dependencies and Challenges

- Provider setup (TIN, Network ID)

Risk Adjustment Programs

Member Outreach

■ MWOV

- Initiated in May; runs through November
- Approximately 120K members to be contacted
- Completed ~ 15K calls to date
- 12% with appointments/PAFs to send
 - ~ 800 via 3 way appts
 - ~ 1,000 mbrs scheduled

■ Clinical calls

- Target high value suspects w/o claim
- Expected start date July '09

■ WI PFFS

- 11K PFFS & 1.2K PFFS members to be contacted
- Expected start date July '09

Risk Adjustment Programs

Hospital Outreach

■ Status

March 2009 Sweep

(2008 DOS captured through the March Sweep)

<u>Admits/DOS</u>	<u>#Dx</u>	<u>New HCC's</u>
93,223	431,291	14,679

■ Milestones

- September Sweeps currently underway
- Targeting 80% of admits

Risk Adjustment Programs

Chart Review Activity

- 796K Chart Reviews Planned in 2009
 - Targeted by market/provider
- 375K charts are currently in the review process thru June 29th
 - Planned to complete by Sept sweep
- 416K charts will be sent to vendor prior to Sept 1st
 - Planned to complete by Jan sweep (08 DOS)/Mar sweep (09 DOS)
- Additional activity planned in 09 through High Value Suspects initiative
 - Targeted by member/multiple provider

Clinical Laboratory Data

■ Diabetic Nephropathy (0.508)

- 5K High Likely Suspects Identified
- \$19 Million of Opportunity
- \$ 3.8 Million for 2010

■ Chronic Kidney Disease (0.368)

- 120K High Likely Suspects Identified
- \$ 334 Million of Opportunity
- \$ 67 Million for 2010

■ Additional Key Lab Suspects Currently in Process

- Diabetes Mellitus (0.157)
- Metastatic Cancer (2.210)
- Chronic Hepatitis B & C (0.394)
- End Stage Liver Disease (0.950)
- HIV Infection, as allowed by law (0.917)
- Heart Failure (0.398)

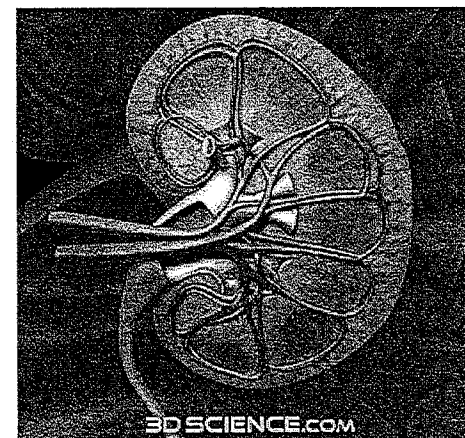
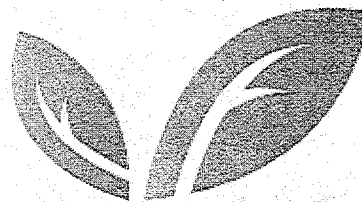


EXHIBIT 6



Coding Accuracy Progress Report

1/04/2010

Confidential

Coding Accuracy Update

Last updated	1/4/10
Initiative Status	Green
IOI Target	\$100M
IOI Achieved	\$M

The 5 ONs: Summary by Initiative

Comments

Program Initiatives	Overall	Time	Scope	Net IOI	Benefit	Quality	
Complete 750,000 Chart Audits in 2009	●	ON	ON	ON	ON	ON	
Receive 75,000 PAFs in 2009	●	OFF	OFF	OFF	ON	ON	- PAFs are currently tracking behind plan – 29K received
Utilize lab data to close 15,000 suspects	●	OFF	OFF	OFF	ON	ON	- Opportunity was too optimistic – tracking to 9K
Recapture 81% of past conditions of existing members	●	ON	ON	ON	ON	ON	- On target – at 78%
Drive Members without visits below 10%	●	ON	ON	ON	ON	ON	- On target to exceed performance – at 9%
Deploy Insight to providers representing 300K members	●	ON	ON	ON	ON	ON	- On track for 384K members

Risk Mitigations for the “Missed-ONs”

- Ingenix suspended distribution of PAFs for 4 weeks pending compliance review.
- The distribution of PAFs has been activated again, but we will not make up the difference
- We are pursuing additional chart audits to make up the difference. The costs associated with doing incremental audits would be almost entirely offset by a reduction in PAF costs.
- Results from September sweep were favorable, providing an indication that we are on track from an overall perspective
- Preliminary views of 2010 revenue per member also appear to be on track, providing an additional positive indication
- Potential changes to general coding accuracy strategy, including chart audits, could significantly impact 2010 results
- Current discussions being held around Coding Accuracy infrastructure and process would increase operating cost structure. Costs are not included in the 2010 budget.

Key Upcoming Milestones

Action Item	Date
January MMR with initial data on RAF scores for members	1/25/10
February MMR with initial data on RAF scores for members	2/22/10
Results from January sweep – data submitted for 2009 Final Payment	End of February
March sweep – data submitted for 2010 EOL	4/1/10



UnitedHealth Group Proprietary and Confidential

United for Medicare
Focus on the Core

EXHIBIT 7

From: Polich, Cynthia L
Sent: Thursday, September 09, 2010 8:45 AM
To: Poehling, Benjamin
Subject: RAF Chart Audits

Ben -

Wanted to check back with you on status of the discussions with Ingenix re: increasing the number of chart audits. I did followup with Tom after our brief conversation on this and he felt that we had resolved the issue of concern by agreeing to develop and implement a pilot. We both agreed that this issue should not stand in the way of moving forward with additional chart audits. Let me know if there is more we need to do on this.

Thanks

Cindy

Cindy Polich

President, Ovations

520-615-5204 - AZ office

714-825-5308 - CA office

714-342-0539 - mobile

EXHIBIT 8

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UB-04 NOTICE: THE SUBMITTER OF THIS FORM UNDERSTANDS THAT MISREPRESENTATION OR FALSIFICATION OF ESSENTIAL INFORMATION AS REQUESTED BY THIS FORM, MAY SERVE AS THE BASIS FOR CIVIL MONETARY PENALTIES AND ASSESSMENTS AND MAY UPON CONVICTION INCLUDE FINES AND/OR IMPRISONMENT UNDER FEDERAL AND/OR STATE LAW(S).

Submission of this claim constitutes certification that the billing information as shown on the face hereof is true, accurate and complete. That the submitter did not knowingly or recklessly disregard or misrepresent or conceal material facts. The following certifications or verifications apply where pertinent to this Bill:

1. If third party benefits are indicated, the appropriate assignments by the insured /beneficiary and signature of the patient or parent or a legal guardian covering authorization to release information are on file. Determinations as to the release of medical and financial information should be guided by the patient or the patient's legal representative.
2. If patient occupied a private room or required private nursing for medical necessity, any required certifications are on file.
3. Physician's certifications and re-certifications, if required by contract or Federal regulations, are on file.
4. For Religious Non-Medical facilities, verifications and if necessary re-certifications of the patient's need for services are on file.
5. Signature of patient or his representative on certifications, authorization to release information, and payment request, as required by Federal Law and Regulations (42 USC 1935f, 42 CFR 424.36, 10 USC 1071 through 1086, 32 CFR 199) and any other applicable contract regulations, is on file.
6. The provider of care submitter acknowledges that the bill is in conformance with the Civil Rights Act of 1964 as amended. Records adequately describing services will be maintained and necessary information will be furnished to such governmental agencies as required by applicable law.
7. For Medicare Purposes: If the patient has indicated that other health insurance or a state medical assistance agency will pay part of his/her medical expenses and he/she wants information about his/her claim released to them upon request, necessary authorization is on file. The patient's signature on the provider's request to bill Medicare medical and non-medical information, including employment status, and whether the person has employer group health insurance which is responsible to pay for the services for which this Medicare claim is made.
8. For Medicaid purposes: The submitter understands that because payment and satisfaction of this claim will be from Federal and State funds, any false statements, documents, or concealment of a material fact are subject to prosecution under applicable Federal or State Laws.
9. For TRICARE Purposes:
 - (a) The information on the face of this claim is true, accurate and complete to the best of the submitter's knowledge and belief, and services were medically necessary and appropriate for the health of the patient;
 - (b) The patient has represented that by a reported residential address outside a military medical treatment facility catchment area he or she does not live within the catchment area of a U.S. military medical treatment facility, or if the patient resides within a catchment area of such a facility, a copy of Non-Availability Statement (DD Form 1251) is on file, or the physician has certified to a medical emergency in any instance where a copy of a Non-Availability Statement is not on file;
 - (c) The patient or the patient's parent or guardian has responded directly to the provider's request to identify all health insurance coverage, and that all such coverage is identified on the face of the claim except that coverage which is exclusively supplemental payments to TRICARE-determined benefits;
 - (d) The amount billed to TRICARE has been billed after all such coverage have been billed and paid excluding Medicaid, and the amount billed to TRICARE is that remaining claimed against TRICARE benefits;
 - (e) The beneficiary's cost share has not been waived by consent or failure to exercise generally accepted billing and collection efforts; and,
 - (f) Any hospital-based physician under contract, the cost of whose services are allocated in the charges included in this bill, is not an employee or member of the Uniformed Services. For purposes of this certification, an employee of the Uniformed Services is an employee, appointed in civil service (refer to 5 USC 2105), including part-time or intermittent employees, but excluding contract surgeons or other personal service contracts. Similarly, member of the Uniformed Services does not apply to reserve members of the Uniformed Services not on active duty.
 - (g) Based on 42 United States Code 1395cc(a)(1)(j) all providers participating in Medicare must also participate in TRICARE for inpatient hospital services provided pursuant to admissions to hospitals occurring on or after January 1, 1987; and
 - (h) If TRICARE benefits are to be paid in a participating status, the submitter of this claim agrees to submit this claim to the appropriate TRICARE claims processor. The provider of care submitter also agrees to accept the TRICARE determined reasonable charge as the total charge for the medical services or supplies listed on the claim form. The provider of care will accept the TRICARE-determined reasonable charge even if it is less than the billed amount, and also agrees to accept the amount paid by TRICARE combined with the cost-share amount and deductible amount, if any, paid by or on behalf of the patient as full payment for the listed medical services or supplies. The provider of care submitter will not attempt to collect from the patient (or his or her parent or guardian) amounts over the TRICARE determined reasonable charge. TRICARE will make any benefits payable directly to the provider of care, if the provider of care is a participating provider.

EXHIBIT 9

HEALTH INSURANCE CLAIM FORM

APPROVED BY NATIONAL UNIFORM CLAIM COMMITTEE 08/05

PICA ☐										PICA ☐																																																	
1. MEDICARE ☐ MEDICAID ☐ TRICARE ☐ CHAMPVA ☐ GROUP HEALTH PLAN ☐ FECA BLK LUNG ☐ OTHER ☐ (Medicare #) (Medicaid #) (Sponsor's SSN) (Member ID#) (SSN or ID) (SSN) (ID)										1a. INSURED'S I.D. NUMBER (For Program in Item 1)																																																	
2. PATIENT'S NAME (Last Name, First Name, Middle Initial)										3. PATIENT'S BIRTH DATE MM DD YY SEX M ☐ F ☐										4. INSURED'S NAME (Last Name, First Name, Middle Initial)																																							
5. PATIENT'S ADDRESS (No., Street)										6. PATIENT RELATIONSHIP TO INSURED Self ☐ Spouse ☐ Child ☐ Other ☐										7. INSURED'S ADDRESS (No., Street)																																							
CITY										STATE										CITY										STATE																													
ZIP CODE										TELEPHONE (Include Area Code) ()										ZIP CODE										TELEPHONE (Include Area Code) ()																													
9. OTHER INSURED'S NAME (Last Name, First Name, Middle Initial)										10. IS PATIENT'S CONDITION RELATED TO: a. EMPLOYMENT? (Current or Previous) ☐ YES ☐ NO b. AUTO ACCIDENT? ☐ YES ☐ NO PLACE (State) ☐ c. OTHER ACCIDENT? ☐ YES ☐ NO 10d. RESERVED FOR LOCAL USE										11. INSURED'S POLICY GROUP OR FECA NUMBER a. INSURED'S DATE OF BIRTH MM DD YY SEX M ☐ F ☐ b. EMPLOYER'S NAME OR SCHOOL NAME c. INSURANCE PLAN NAME OR PROGRAM NAME d. IS THERE ANOTHER HEALTH BENEFIT PLAN? ☐ YES ☐ NO If yes, return to and complete item 9 a-d.																																							
12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE I authorize the release of any medical or other information necessary to process this claim. I also request payment of government benefits either to myself or to the party who accepts assignment below. SIGNED _____ DATE _____										13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE I authorize payment of medical benefits to the undersigned physician or supplier for services described below. SIGNED _____																																																	
14. DATE OF CURRENT: MM DD YY ILLNESS (First symptom) OR INJURY (Accident) OR PREGNANCY(LMP)										15. IF PATIENT HAS HAD SAME OR SIMILAR ILLNESS. GIVE FIRST DATE MM DD YY										16. DATES PATIENT UNABLE TO WORK IN CURRENT OCCUPATION FROM MM DD YY TO MM DD YY																																							
17. NAME OF REFERRING PROVIDER OR OTHER SOURCE										17a. ☐ 17b. NPI ☐										18. HOSPITALIZATION DATES RELATED TO CURRENT SERVICES FROM MM DD YY TO MM DD YY																																							
19. RESERVED FOR LOCAL USE										20. OUTSIDE LAB? ☐ YES ☐ NO \$ CHARGES										22. MEDICAID RESUBMISSION CODE ORIGINAL REF. NO.																																							
21. DIAGNOSIS OR NATURE OF ILLNESS OR INJURY (Relate Items 1, 2, 3 or 4 to Item 24E by Line) 1. _____ 3. _____ 2. _____ 4. _____										23. PRIOR AUTHORIZATION NUMBER										24. A. DATE(S) OF SERVICE From MM DD YY To MM DD YY B. PLACE OF SERVICE C. EMG D. PROCEDURES, SERVICES, OR SUPPLIES (Explain Unusual Circumstances) CPT/HCPCS MODIFIER E. DIAGNOSIS POINTER F. \$ CHARGES G. DAYS OR UNITS H. EPSDT Family Plan I. ID. QUAL. J. RENDERING PROVIDER ID. #																																							
1										2										3										4										5										6									
25. FEDERAL TAX I.D. NUMBER SSN EIN ☐ ☐										26. PATIENT'S ACCOUNT NO.										27. ACCEPT ASSIGNMENT? (For govt. claims, see back) ☐ YES ☐ NO										28. TOTAL CHARGE \$										29. AMOUNT PAID \$										30. BALANCE DUE \$									
31. SIGNATURE OF PHYSICIAN OR SUPPLIER INCLUDING DEGREES OR CREDENTIALS (I certify that the statements on the reverse apply to this bill and are made a part thereof.) SIGNED _____ DATE _____										32. SERVICE FACILITY LOCATION INFORMATION a. NPI b.										33. BILLING PROVIDER INFO & PH # () a. NPI b.																																							

BECAUSE THIS FORM IS USED BY VARIOUS GOVERNMENT AND PRIVATE HEALTH PROGRAMS, SEE SEPARATE INSTRUCTIONS ISSUED BY APPLICABLE PROGRAMS.

NOTICE: Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

REFERS TO GOVERNMENT PROGRAMS ONLY

MEDICARE AND CHAMPUS PAYMENTS: A patient's signature requests that payment be made and authorizes release of any information necessary to process the claim and certifies that the information provided in Blocks 1 through 12 is true, accurate and complete. In the case of a Medicare claim, the patient's signature authorizes any entity to release to Medicare medical and nonmedical information, including employment status, and whether the person has employer group health insurance, liability, no-fault, worker's compensation or other insurance which is responsible to pay for the services for which the Medicare claim is made. See 42 CFR 411.24(a). If item 9 is completed, the patient's signature authorizes release of the information to the health plan or agency shown. In Medicare assigned or CHAMPUS participation cases, the physician agrees to accept the charge determination of the Medicare carrier or CHAMPUS fiscal intermediary as the full charge, and the patient is responsible only for the deductible, coinsurance and noncovered services. Coinsurance and the deductible are based upon the charge determination of the Medicare carrier or CHAMPUS fiscal intermediary if this is less than the charge submitted. CHAMPUS is not a health insurance program but makes payment for health benefits provided through certain affiliations with the Uniformed Services. Information on the patient's sponsor should be provided in those items captioned in "Insured"; i.e., items 1a, 4, 6, 7, 9, and 11.

BLACK LUNG AND FECA CLAIMS

The provider agrees to accept the amount paid by the Government as payment in full. See Black Lung and FECA instructions regarding required procedure and diagnosis coding systems.

SIGNATURE OF PHYSICIAN OR SUPPLIER (MEDICARE, CHAMPUS, FECA AND BLACK LUNG)

I certify that the services shown on this form were medically indicated and necessary for the health of the patient and were personally furnished by me or were furnished incident to my professional service by my employee under my immediate personal supervision, except as otherwise expressly permitted by Medicare or CHAMPUS regulations.

For services to be considered as "incident" to a physician's professional service, 1) they must be rendered under the physician's immediate personal supervision by his/her employee, 2) they must be an integral, although incidental part of a covered physician's service, 3) they must be of kinds commonly furnished in physician's offices, and 4) the services of nonphysicians must be included on the physician's bills.

For CHAMPUS claims, I further certify that I (or any employee) who rendered services am not an active duty member of the Uniformed Services or a civilian employee of the United States Government or a contract employee of the United States Government, either civilian or military (refer to 5 USC 5536). For Black-Lung claims, I further certify that the services performed were for a Black Lung-related disorder.

No Part B Medicare benefits may be paid unless this form is received as required by existing law and regulations (42 CFR 424.32).

NOTICE: Any one who misrepresents or falsifies essential information to receive payment from Federal funds requested by this form may upon conviction be subject to fine and imprisonment under applicable Federal laws.

NOTICE TO PATIENT ABOUT THE COLLECTION AND USE OF MEDICARE, CHAMPUS, FECA, AND BLACK LUNG INFORMATION (PRIVACY ACT STATEMENT)

We are authorized by CMS, CHAMPUS and OWCP to ask you for information needed in the administration of the Medicare, CHAMPUS, FECA, and Black Lung programs. Authority to collect information is in section 205(a), 1862, 1872 and 1874 of the Social Security Act as amended, 42 CFR 411.24(a) and 424.5(a) (6), and 44 USC 3101; 41 CFR 101 et seq and 10 USC 1079 and 1086; 5 USC 8101 et seq; and 30 USC 901 et seq; 38 USC 613; E.O. 9397.

The information we obtain to complete claims under these programs is used to identify you and to determine your eligibility. It is also used to decide if the services and supplies you received are covered by these programs and to insure that proper payment is made.

The information may also be given to other providers of services, carriers, intermediaries, medical review boards, health plans, and other organizations or Federal agencies, for the effective administration of Federal provisions that require other third parties payers to pay primary to Federal program, and as otherwise necessary to administer these programs. For example, it may be necessary to disclose information about the benefits you have used to a hospital or doctor. Additional disclosures are made through routine uses for information contained in systems of records.

FOR MEDICARE CLAIMS: See the notice modifying system No. 09-70-0501, titled, 'Carrier Medicare Claims Record,' published in the Federal Register, Vol. 55 No. 177, page 37549, Wed. Sept. 12, 1990, or as updated and republished.

FOR OWCP CLAIMS: Department of Labor, Privacy Act of 1974, "Republication of Notice of Systems of Records," Federal Register Vol. 55 No. 40, Wed Feb. 28, 1990, See ESA-5, ESA-6, ESA-12, ESA-13, ESA-30, or as updated and republished.

FOR CHAMPUS CLAIMS: PRINCIPLE PURPOSE(S): To evaluate eligibility for medical care provided by civilian sources and to issue payment upon establishment of eligibility and determination that the services/supplies received are authorized by law.

ROUTINE USE(S): Information from claims and related documents may be given to the Dept. of Veterans Affairs, the Dept. of Health and Human Services and/or the Dept. of Transportation consistent with their statutory administrative responsibilities under CHAMPUS/CHAMPVA; to the Dept. of Justice for representation of the Secretary of Defense in civil actions; to the Internal Revenue Service, private collection agencies, and consumer reporting agencies in connection with recoupment claims; and to Congressional Offices in response to inquiries made at the request of the person to whom a record pertains. Appropriate disclosures may be made to other federal, state, local, foreign government agencies, private business entities, and individual providers of care, on matters relating to entitlement, claims adjudication, fraud, program abuse, utilization review, quality assurance, peer review, program integrity, third-party liability, coordination of benefits, and civil and criminal litigation related to the operation of CHAMPUS.

DISCLOSURES: Voluntary; however, failure to provide information will result in delay in payment or may result in denial of claim. With the one exception discussed below, there are no penalties under these programs for refusing to supply information. However, failure to furnish information regarding the medical services rendered or the amount charged would prevent payment of claims under these programs. Failure to furnish any other information, such as name or claim number, would delay payment of the claim. Failure to provide medical information under FECA could be deemed an obstruction.

It is mandatory that you tell us if you know that another party is responsible for paying for your treatment. Section 1128B of the Social Security Act and 31 USC 3801-3812 provide penalties for withholding this information.

You should be aware that P.L. 100-503, the "Computer Matching and Privacy Protection Act of 1988", permits the government to verify information by way of computer matches.

MEDICAID PAYMENTS (PROVIDER CERTIFICATION)

I hereby agree to keep such records as are necessary to disclose fully the extent of services provided to individuals under the State's Title XIX plan and to furnish information regarding any payments claimed for providing such services as the State Agency or Dept. of Health and Human Services may request.

I further agree to accept, as payment in full, the amount paid by the Medicaid program for those claims submitted for payment under that program, with the exception of authorized deductible, coinsurance, co-payment or similar cost-sharing charge.

SIGNATURE OF PHYSICIAN (OR SUPPLIER): I certify that the services listed above were medically indicated and necessary to the health of this patient and were personally furnished by me or my employee under my personal direction.

NOTICE: This is to certify that the foregoing information is true, accurate and complete. I understand that payment and satisfaction of this claim will be from Federal and State funds, and that any false claims, statements, or documents, or concealment of a material fact, may be prosecuted under applicable Federal or State laws.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0999. The time required to complete this information collection is estimated to average 10 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, Attn: PRA Reports Clearance Officer, 7500 Security Boulevard, Baltimore, Maryland 21244-1850. This address is for comments and/or suggestions only. DO NOT MAIL COMPLETED CLAIM FORMS TO THIS ADDRESS.

EXHIBIT 10

**AMENDMENT NO. 1
TO THE HEALTH SERVICES AGREEMENT BETWEEN
PACIFICARE OF ARIZONA, INC.
AND
BANNER PHYSICIANS HOSPITAL ORGANIZATION**

This Amendment modifies that certain Health Services Agreement dated January 1, 2009 (hereinafter "Agreement") by and between:

PACIFICARE OF ARIZONA, INC., an Arizona corporation and its Affiliates (hereinafter "PacifiCare"), and
BANNER PHYSICIANS HOSPITAL ORGANIZATION, an Arizona Professional Corporation ("Provider Group")

WHEREAS, PacifiCare and Provider Group desire to amend the Agreement to:

1. Delete and replace Article 1.18 entitled "**Members**"
2. Add Product Attachment A, Section 3.1.1 entitled "**2009 Payments**"
3. Rename Product Attachment A, Section 3.1.2 entitled "**Adjustment for Benefit Plans**"
4. Add Product Attachment A, Section 3.2.1 entitled "**2010 Payments**"
5. Add Product Attachment A, Section 3.2.2 entitled "**Adjustment for Benefit Plans - 2010**"

NOW THEREFORE, in consideration of the mutual covenant and agreements contained herein, PacifiCare and Provider Group agree to amend the Agreement as follows:

1. Article 1.18 "**Members**" is hereby deleted and replaced with the following:

1.18 **Members** are eligible provider group Members enrolled in a Secure Horizons Healthplan assigned to Banner Baywood/Banner Heart/Banner Gateway/Banner Desert network. From January 1, 2009 through May 31, 2009 members will continue to be in Banner Baywood Gateway network and East Valley Network. Effective June 1, 2009, members from East Valley network will be rolled into the Banner Baywood Gateway network under the new network name of Banner East Valley Network.

2. Product Attachment A, Section 3.1.1 entitled "**2009 Payments**" is hereby added:

3.1.1 **2009 Payments.** Provider Group will be entitled to an additional increase in Capitation Payment PMPM retroactive to January 1, 2009 if the increase in RAF score between July 2008 and July 2009 is in excess of 3% (three percent). The amount of the additional increase will be equal to the amount of the actual percentage increase in RAF that is in excess of 3% (three percent). For example, if the percentage increase in RAF score between July 2008 and July 2009 is 4% (four percent), then Provider Group would be entitled to an additional 1% (one percent) increase in cap retroactive to January 1, 2009. The cap rate will be changed prospectively once the calculation has been completed and a lump sum payment will be made for the retro portion of the additional increase.

3. Product Attachment A, Section 3.1.2 entitled "Adjustment for Benefit Plans" is hereby delete, renamed and replaced with the following:

3.1.2 Adjustments for Benefit Plans - 2009. PacifiCare may elect to make ("SH Benefit Changes") which are defined as improvements or reductions in Secure Horizons benefits and/or increases or decreases in the cost sharing for Secure Horizons Members, from current coverage year to the subsequent coverage year. Should PacifiCare make SH Benefit Changes in a coverage year that are the financial responsibility of Provider Group as defined by the Division of Financial Responsibility (DOFR), then PacifiCare may request modification to this Section, Capitation Payments for Secure Horizons Members to cover the change in risk assumed by Provider Group or PacifiCare. Such request shall be made in writing in accordance with the Notices Section of the Agreement. PacifiCare shall provide to Provider Group an actuarial assessment of the value of the SH Benefit Changes applicable to the risk assumed by Provider Group or PacifiCare within ten (10) business days of the previous request. Provider Group shall have thirty (30) calendar days to review the actuarial assessment provided by PacifiCare. The payment modification aspect of this Section shall not apply to benefits which are changed as a result of benefit addition or reduction required by CMS regardless of whether or not those benefit changes are the financial responsibility of Provider Group as defined by the DOFR.

4. Product Attachment A, Section 3.2.1 entitled "2010 Payments" is hereby added:

3.2.1 2010 Payments. Provider Group will be entitled to an additional increase in Capitation Payment PMPM retroactive to January 1, 2010 if the increase in RAF score between July 2009 and July 2010 is in excess of 3% (three percent). The amount of the additional increase will be equal to the amount of the actual percentage increase in RAF that is in excess of 3% (three percent). For example, if the percentage increase in RAF score between July 2009 and July 2010 is 4% (four percent), then Provider Group would be entitled to an additional 1% (one percent) increase in cap retroactive to January 1, 2010. The cap rate will be changed prospectively once the calculation has been completed and a lump sum payment will be made for the retro portion of the additional increase.

5. Product Attachment A, Section 3.2.2 entitled "Adjustment for Benefit Plans - 2010" is hereby added:

3.2.2 Adjustments for Benefit Plans - 2010. PacifiCare may elect to make ("SH Benefit Changes") which are defined as improvements or reductions in Secure Horizons benefits and/or increases or decreases in the cost sharing for Secure Horizons Members, from current coverage year to the subsequent coverage year. Should PacifiCare make SH Benefit Changes in a coverage year that are the financial responsibility of Provider Group as defined by the Division of Financial Responsibility (DOFR), then PacifiCare may request modification to this Section, Capitation Payments for Secure Horizons Members to cover the change in risk assumed by Provider Group or PacifiCare. Such request shall be made in writing in accordance with the Notices Section of the Agreement. PacifiCare shall provide to Provider Group an actuarial assessment of the value of the SH Benefit Changes applicable to the risk assumed by Provider Group or PacifiCare within ten (10) business days of the previous request. Provider Group shall have thirty (30) calendar days to review the actuarial assessment provided by PacifiCare. The payment modification aspect of this Section shall not apply to benefits which are changed as a result of benefit addition or reduction required by CMS regardless of whether or not those benefit changes are the financial responsibility of Provider Group as defined by the DOFR.

This Amendment shall be deemed to be part of the Agreement and, as modified in accordance herewith, the Agreement is hereby affirmed and declared in full force and effect. This Amendment fully supersedes and replaces any conflicting provisions contained in the Agreement, leaving all other provisions of the Agreement unaffected.

IN WITNESS WHEREOF, the parties have the authority necessary to bind the entities identified herein and have executed this Amendment to be effective January 1, 2008.

PACIFICARE OF ARIZONA, INC.

Amelia Kovarski 6-5-09
(Signature) Date
Amelia Kovarski
Name
Vice President
Title

PACIFICARE OF ARIZONA, INC.

Anthony Solem 6/12/2009
(Signature) Date
Anthony Solem
Name
President / CEO
Title

BANNER PHYSICIANS HOSPITAL
ORGANIZATION

Rodney Shotton KS
(Signature) Date
Rodney Shotton, MD
Name
President
Title

EXHIBIT 11

RAF and PMPM Build-Up Report

(2) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				PMPM Drivers			
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)	Jan 2010 PMPM (1)	EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
CALIFORNIA	Petaluma Health Center	1	3,973	0.127	(0.065)	4,035	\$3,154.09	\$100.01	(\$51.42)	\$3,202.68
CALIFORNIA	UNK	7	2,362	0.150	(0.040)	2,472	\$1,868.50	\$115.93	(\$30.86)	\$1,953.57
CALIFORNIA	FAMILY PRACTICE MEDICAL GROUP	652	2,461	0.060	(0.055)	2,466	\$1,999.58	\$47.14	(\$43.28)	\$2,003.43
CALIFORNIA	SAN DIEGO PHYS MG/CHULA VISTA	3	1,897	0.135	(0.032)	1,999	\$1,513.10	\$103.66	(\$24.86)	\$1,591.89
ARIZONA	CARE PLUS NETWORK	261	1,851	0.052	(0.044)	1,859	\$1,476.38	\$40.49	(\$34.31)	\$1,482.56
OREGON	GREEN MOUNTAIN	8	1,008	0.520	(0.024)	1,503	\$840.36	\$418.11	(\$19.55)	\$1,238.92
CALIFORNIA	ACCESS MEDICAL GROUP INC	1,016	1,167	0.343	(0.019)	1,491	\$1,060.89	\$285.15	(\$15.97)	\$1,330.08
TEXAS	PRINCETON IPA OF SAN ANTONIO	34,163	1,383	0.128	(0.038)	1,473	\$1,265.16	\$102.50	(\$30.48)	\$1,337.18
CALIFORNIA	HEALTHCARE PARTNERS MED GRP	29,695	1,226	0.154	(0.027)	1,354	\$1,156.18	\$131.81	(\$22.85)	\$1,265.15
COLORADO	NEW WEST PHYSICIANS/HEALTH ONE	640	1,339	0.029	(0.037)	1,332	\$1,092.93	\$22.90	(\$28.83)	\$1,087.00
TEXAS	UNK	1,281	1,198	0.161	(0.032)	1,327	\$1,093.07	\$129.50	(\$25.50)	\$1,197.07
CALIFORNIA	VALLEY CARE IPA	750	1,259	0.098	(0.030)	1,326	\$1,121.90	\$86.15	(\$26.48)	\$1,181.57
CALIFORNIA	PHYSICIANS ASSOCIATES	4,701	1,228	0.095	(0.029)	1,295	\$1,149.15	\$81.96	(\$24.58)	\$1,206.54
COLORADO	SENIOR CARE COLORADO	1,318	1,222	0.107	(0.036)	1,293	\$987.13	\$83.42	(\$28.35)	\$1,042.19
OKLAHOMA	STEVEN KING	20	1,428	(0.116)	(0.021)	1,291	\$1,163.31	(\$90.93)	(\$16.33)	\$1,056.05
CALIFORNIA	GOLDEN CARE	3	0.933	0.248	0.106	1,287	\$864.18	\$201.28	\$86.38	\$1,151.84
NEVADA	LAS VEGAS NETWORK	1,110	1,184	0.138	(0.037)	1,286	\$1,042.78	\$123.92	(\$33.37)	\$1,133.33
ARIZONA	JOHN C LINCOLN NETWORK	1	0.982	0.324	(0.021)	1,285	\$771.92	\$239.74	(\$15.39)	\$996.28
TEXAS	HOUSTON DCN	19	1,167	0.048	0.039	1,254	\$1,099.34	\$42.47	\$34.39	\$1,176.20
OREGON	THE PORTLAND CLINIC (CMG)	1,449	1,219	0.051	(0.027)	1,242	\$1,005.74	\$41.05	(\$22.12)	\$1,024.67
OREGON	West Linn Pediatric And Women	4	1,420	(0.158)	(0.020)	1,242	\$1,141.25	(\$125.02)	(\$15.84)	\$1,000.39
CALIFORNIA	MERCY PHYSICIANS MEDICAL GROUP	2,964	1,203	0.072	(0.038)	1,236	\$992.52	\$55.86	(\$29.58)	\$1,018.80
OREGON	UNK	46	1,129	0.125	(0.020)	1,234	\$1,005.87	\$112.28	(\$17.90)	\$1,100.24
OREGON	PRIME MED	49	1,227	0.023	(0.038)	1,212	\$1,098.10	\$20.55	(\$34.19)	\$1,084.46
CALIFORNIA	TALBERT MEDICAL GROUP	5,709	1,160	0.049	(0.019)	1,189	\$1,031.76	\$39.63	(\$15.74)	\$1,055.65
OREGON	NORTHWEST PRIMARY CARE (CMG)	1,201	1,104	0.109	(0.026)	1,187	\$904.54	\$87.97	(\$21.02)	\$971.49
CALIFORNIA	OMNI IPA INC-STOCKTON	1	0.875	0.329	(0.019)	1,185	\$772.80	\$275.10	(\$16.01)	\$1,031.89
COLORADO	NEW WEST PHYSICIANS/LUTHERAN	4,135	1,137	0.076	(0.030)	1,183	\$918.29	\$58.79	(\$23.42)	\$953.66
OREGON	Q STREET INTERNISTS	22	1,191	0.071	(0.080)	1,182	\$969.62	\$56.10	(\$63.21)	\$962.51
CALIFORNIA	GREATER NEWPORT PHYS@HOAG HOSP	8,896	1,118	0.085	(0.025)	1,178	\$976.48	\$66.96	(\$19.88)	\$1,023.56
TEXAS	PHYSICIAN PRIMECARE	7,257	1,073	0.130	(0.027)	1,176	\$1,050.59	\$106.69	(\$21.93)	\$1,135.35
CALIFORNIA	AFFINITY WEST COUNTY REGION	1,898	1,142	0.067	(0.036)	1,174	\$1,106.26	\$63.21	(\$33.59)	\$1,135.88
CALIFORNIA	AXMINSTER MEDICAL GROUP INC	986	1,139	0.058	(0.025)	1,172	\$1,086.81	\$50.77	(\$21.96)	\$1,115.61
CALIFORNIA	ALTA BATES MEDICAL GROUP	1,334	1,161	0.055	(0.045)	1,171	\$1,108.31	\$51.34	(\$41.98)	\$1,117.67
OREGON	FIVE RIVERS	10	0.866	0.233	0.066	1,165	\$706.94	\$187.26	\$52.86	\$947.06
CALIFORNIA	SAN JOSE MEDICAL GROUP	2,329	1,152	0.033	(0.027)	1,158	\$1,024.59	\$29.56	(\$23.99)	\$1,030.16
OREGON	HEALTH CARE RESOURCES NW	1,245	1,051	0.120	(0.018)	1,153	\$880.22	\$98.77	(\$14.53)	\$964.46
CALIFORNIA	HEMET COMMUNITY MEDICAL GROUP	6,912	1,036	0.132	(0.025)	1,143	\$902.90	\$103.51	(\$19.36)	\$987.05
CALIFORNIA	EPIC	9,313	1,089	0.074	(0.020)	1,142	\$942.72	\$58.08	(\$15.96)	\$984.83
COLORADO	NEW WEST PHYSICIANS/CENTURA	2,843	1,086	0.082	(0.029)	1,139	\$872.65	\$63.10	(\$22.21)	\$913.54
CALIFORNIA	ENCOMPASS MEDICAL GROUP INC	1,043	1,112	0.046	(0.026)	1,133	\$910.74	\$35.66	(\$19.98)	\$926.41
CALIFORNIA	MONARCH HEALTHCARE	9,468	1,122	0.035	(0.033)	1,123	\$981.05	\$27.21	(\$26.21)	\$982.06
CALIFORNIA	CENTRAL VALLEY MEDICAL GROUP	3,782	1,102	0.046	(0.029)	1,120	\$1,003.07	\$39.96	(\$24.75)	\$1,018.28
TEXAS	CORPUS CHRISTI DIRECT	1,803	1,105	0.041	(0.033)	1,113	\$1,071.86	\$36.71	(\$29.43)	\$1,079.14
CALIFORNIA	APPLECARE	1,974	1,029	0.097	(0.014)	1,112	\$1,005.68	\$85.05	(\$12.23)	\$1,078.50
CALIFORNIA	INLAND HEALTH CARE GROUP	295	1,165	(0.008)	(0.047)	1,111	\$1,040.76	(\$6.54)	(\$38.50)	\$995.72
CALIFORNIA	PRIMARY CARE ASSOCIATED MG	3,905	1,032	0.092	(0.019)	1,104	\$865.84	\$72.37	(\$15.29)	\$922.92
CALIFORNIA	SANTA CLARA COUNTY IPA	3,140	1,052	0.080	(0.029)	1,104	\$928.09	\$70.60	(\$25.56)	\$973.13
CALIFORNIA	MIDCOAST IPA	1,459	1,047	0.076	(0.023)	1,100	\$854.13	\$60.30	(\$18.09)	\$896.34
CALIFORNIA	PIONEER PROVIDER NETWORK A MED	1,126	1,149	(0.023)	(0.031)	1,094	\$1,075.22	(\$20.12)	(\$26.72)	\$1,028.37
CALIFORNIA	SUTTER EAST BAY MEDICAL FOUNDATION	762	1,057	0.066	(0.030)	1,093	\$1,042.11	\$63.76	(\$28.98)	\$1,076.88
CALIFORNIA	RIVERSIDE MEDICAL CLINIC INC	1,405	1,090	0.032	(0.030)	1,092	\$954.12	\$25.88	(\$23.95)	\$956.05
OREGON	CASTILLO	18	0.948	0.184	(0.041)	1,091	\$691.87	\$129.12	(\$28.57)	\$792.42
CALIFORNIA	CHOICE MEDICAL GROUP	427	1,037	0.075	(0.040)	1,072	\$877.43	\$57.14	(\$30.45)	\$904.12
CALIFORNIA	SAN BERNARDINO MEDICAL GROUP	1,481	0.896	0.190	(0.021)	1,066	\$804.38	\$152.17	(\$16.68)	\$939.87
CALIFORNIA	HEALTHCARE PARTNERS	1,431	1,032	0.047	(0.015)	1,064	\$988.90	\$40.49	(\$12.71)	\$1,016.68
CALIFORNIA	SCRIPPS CLINIC	14,133	0.974	0.110	(0.022)	1,062	\$814.44	\$87.08	(\$17.40)	\$884.12
OREGON	PACIFIC MEDICAL	1,794	1,058	0.019	(0.017)	1,060	\$866.44	\$15.55	(\$13.54)	\$868.45
CALIFORNIA	SEAVIEW IPA	3,822	1,025	0.056	(0.023)	1,058	\$933.57	\$49.89	(\$20.45)	\$963.01
OREGON	PROVIDENCE MED GRP	2,684	1,017	0.060	(0.020)	1,057	\$835.90	\$48.22	(\$15.72)	\$868.40
CALIFORNIA	BRISTOL PARK MEDICAL GROUP	1,724	1,017	0.066	(0.026)	1,057	\$905.41	\$52.28	(\$20.63)	\$937.06

RAF and PMPM Build-Up Report

(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				Jan 2010 PMPM (1)	PMPM Drivers		
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)		EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
CALIFORNIA	MEMORIAL HEALTHCARE IPA/LB	2,100	0.980	0.103	(0.027)	1.056	\$904.85	\$86.62	(\$22.66)	\$968.82
CALIFORNIA	COAST HEALTHCARE	2,144	1.002	0.071	(0.019)	1.054	\$957.16	\$61.04	(\$16.71)	\$1,001.48
CALIFORNIA	SHARP REES-STEALY MEDICAL GRP	12,856	0.936	0.138	(0.024)	1.050	\$795.08	\$110.34	(\$18.83)	\$886.60
TEXAS	DALLAS COUNTY HOSPITAL DISTRIC	228	0.981	0.101	(0.034)	1.048	\$979.86	\$91.22	(\$30.51)	\$1,040.57
CALIFORNIA	SUTTER INDEPENDENT PHYSICIANS	1,992	1.040	0.025	(0.026)	1.039	\$864.87	\$20.12	(\$20.97)	\$864.03
TEXAS	DALLAS DCN	47,803	1.008	0.060	(0.030)	1.038	\$981.55	\$53.25	(\$26.58)	\$1,008.23
COLORADO	UNK	5,726	0.973	0.090	(0.027)	1.037	\$782.94	\$70.03	(\$20.68)	\$832.29
CALIFORNIA	PHYS MED GRP OF SANTA CRUZ COU	2,084	0.972	0.091	(0.027)	1.036	\$793.89	\$74.64	(\$22.09)	\$846.44
CALIFORNIA	CENTRE FOR HEALTH CARE	2,296	0.994	0.052	(0.012)	1.035	\$828.03	\$40.43	(\$9.37)	\$859.08
CALIFORNIA	UNITED FAMILY CARE OF RIALTO	645	0.992	0.058	(0.015)	1.034	\$871.13	\$45.69	(\$12.18)	\$904.64
OREGON	PORTLAND DIRECT	1,060	1.024	0.030	(0.022)	1.032	\$860.09	\$25.28	(\$18.32)	\$867.05
COLORADO	PRIMARY PHYSICIAN PARTNERS	15,265	0.967	0.088	(0.024)	1.031	\$788.95	\$67.95	(\$18.30)	\$838.60
NEVADA	UNK	3	0.889	0.153	(0.017)	1.026	\$765.38	\$134.86	(\$14.58)	\$885.66
TEXAS	NORTH TX SPEC PHYSICIANS (PCP)	23,466	0.979	0.073	(0.027)	1.026	\$907.05	\$61.81	(\$22.56)	\$946.30
OREGON	SALEM CLINIC PC (CMG)	1,649	0.935	0.104	(0.017)	1.022	\$778.92	\$84.13	(\$13.88)	\$849.17
CALIFORNIA	HIGH DESERT PRIMARY CARE MG	1,541	0.956	0.081	(0.016)	1.021	\$843.86	\$64.14	(\$12.71)	\$895.29
CALIFORNIA	MILLS PENINSULA	4,459	1.039	0.009	(0.029)	1.019	\$857.42	\$7.13	(\$22.71)	\$841.84
OREGON	SOUTH TATOR FAMILY PHYS (CMG)	480	0.975	0.059	(0.016)	1.018	\$811.39	\$48.25	(\$13.29)	\$846.36
CALIFORNIA	ALLCARE IPA	2,110	1.021	0.029	(0.033)	1.017	\$908.76	\$24.65	(\$27.91)	\$905.50
CALIFORNIA	UCLA MEDICAL GROUP/IPA	3,525	0.996	0.037	(0.019)	1.014	\$957.68	\$31.56	(\$16.09)	\$973.16
TEXAS	TARRANT DCN	14,574	0.986	0.053	(0.029)	1.011	\$920.58	\$45.12	(\$24.27)	\$941.44
CALIFORNIA	PRIMECARE OF REDLANDS	11,972	0.983	0.050	(0.022)	1.011	\$871.04	\$39.36	(\$17.58)	\$892.82
OREGON	OREGON CITY INTERNAL MEDICINE	138	1.047	(0.011)	(0.025)	1.010	\$874.84	(\$9.27)	(\$20.95)	\$844.62
OKLAHOMA	BROKEN ARROW	24	0.905	0.138	(0.037)	1.006	\$720.86	\$105.38	(\$28.29)	\$797.95
CALIFORNIA	MERCY MEDICAL GROUP	2,390	1.028	0.002	(0.024)	1.006	\$844.41	\$1.33	(\$18.79)	\$826.96
CALIFORNIA	BRIGHT HEALTH PHYSICIANS	4,815	0.969	0.065	(0.028)	1.006	\$939.10	\$55.91	(\$24.56)	\$970.44
OREGON	PROVIDENCE MEDICAL GROUP	19	1.148	(0.091)	(0.052)	1.004	\$939.90	(\$74.47)	(\$42.72)	\$822.71
CALIFORNIA	PROSPECT MEDICAL GROUP/NORTH	4,527	0.934	0.088	(0.019)	1.003	\$854.08	\$72.63	(\$15.61)	\$911.09
CALIFORNIA	SANTA BARBARA SELECT IPA	1,730	0.909	0.116	(0.023)	1.003	\$765.18	\$95.15	(\$18.65)	\$841.68
OKLAHOMA	Jenks Family Physicians	30	1.094	(0.001)	(0.091)	1.002	\$1,186.92	(\$0.61)	(\$82.68)	\$1,103.63
CALIFORNIA	SUTTER GOULD MEDICAL FOUNDATIO	8,532	0.984	0.039	(0.022)	1.001	\$892.88	\$33.58	(\$18.78)	\$907.67
CALIFORNIA	HILL PHYSICIANS SAN FRANCISCO	6,474	0.989	0.040	(0.028)	1.001	\$879.99	\$34.44	(\$24.02)	\$890.41
CALIFORNIA	FACEY MEDICAL FOUNDATION	5,101	0.959	0.059	(0.019)	1.000	\$925.08	\$51.05	(\$16.41)	\$959.72
OREGON	OAK STREET MEDICAL PC	35	0.984	0.021	(0.012)	0.993	\$804.71	\$16.41	(\$9.31)	\$811.81
ARIZONA	SUN HEALTH NETWORK	4,767	0.984	0.033	(0.025)	0.992	\$803.87	\$26.10	(\$19.44)	\$810.53
CALIFORNIA	SLO SELECT IPA SO CNTY	1,494	0.967	0.043	(0.020)	0.990	\$736.59	\$31.64	(\$14.46)	\$753.78
CALIFORNIA	SANSUM CLINIC	1,969	0.953	0.068	(0.032)	0.989	\$782.28	\$54.65	(\$25.61)	\$811.32
CALIFORNIA	SUTTER MEDICAL GROUP	5,065	0.982	0.034	(0.029)	0.987	\$808.60	\$26.81	(\$22.73)	\$812.67
CALIFORNIA	ST JOSEPH HERITAGE MEDICAL GRO	1,209	0.969	0.036	(0.022)	0.984	\$869.04	\$28.91	(\$17.20)	\$880.75
CALIFORNIA	ST VINCENT MEDICAL GROUP IPA	898	0.901	0.098	(0.016)	0.983	\$862.74	\$83.07	(\$13.19)	\$932.62
OKLAHOMA	Dubois Medical Clinic	94	0.962	0.054	(0.033)	0.982	\$805.64	\$42.13	(\$25.84)	\$821.92
CALIFORNIA	GREATER TRI-CITIES IPA MEDICAL	2,492	0.928	0.067	(0.014)	0.980	\$799.82	\$53.48	(\$11.19)	\$842.11
OREGON	TUALITY HEALTH ALLIANCE	122	0.898	0.091	(0.009)	0.979	\$834.35	\$79.53	(\$8.02)	\$905.86
COLORADO	AVISTA	554	0.960	0.042	(0.024)	0.978	\$783.35	\$32.72	(\$18.48)	\$797.59
ARIZONA	THUNDERBIRD NETWORK	3,960	0.956	0.042	(0.022)	0.977	\$796.84	\$34.01	(\$17.68)	\$813.17
CALIFORNIA	ST JOSEPH HOSPITAL AFFILIATED	3,257	0.968	0.029	(0.024)	0.973	\$868.68	\$23.32	(\$19.07)	\$872.93
ARIZONA	PHX SECURE HOSPITAL NETWORK	33,606	0.955	0.038	(0.024)	0.969	\$777.33	\$30.09	(\$19.00)	\$788.42
CALIFORNIA	PALO ALTO MEDICAL FOUNDATION	3,872	0.987	0.008	(0.027)	0.968	\$846.26	\$6.48	(\$22.96)	\$829.78
WASHINGTON	PHYSICIANS CARE NETWORK (CMG)	2,173	0.966	0.023	(0.022)	0.967	\$793.76	\$18.39	(\$17.64)	\$794.52
WASHINGTON	PACMED	1,649	0.922	0.074	(0.033)	0.963	\$761.80	\$60.23	(\$26.56)	\$795.47
OREGON	MARTIN L JONES	35	0.943	0.034	(0.016)	0.961	\$774.24	\$26.93	(\$12.29)	\$788.89
WASHINGTON	CLARK COUNTY DIRECT	4,345	0.930	0.055	(0.025)	0.960	\$758.72	\$43.73	(\$19.86)	\$782.60
COLORADO	EXEMPLA MEDICAL SECURE	92	0.884	0.111	(0.037)	0.958	\$693.45	\$82.38	(\$27.69)	\$748.14
CALIFORNIA	SHARP COMMUNITY MEDICAL GROUP	23,987	0.942	0.035	(0.021)	0.956	\$799.16	\$28.30	(\$16.75)	\$810.71
CALIFORNIA	ST JUDE HERITAGE MEDICAL GROUP	3,442	0.939	0.036	(0.019)	0.955	\$839.40	\$28.21	(\$15.46)	\$852.16
(blank)	UNK	1,200,086	0.955	0.036	(0.038)	0.952	\$791.78	\$27.63	(\$29.28)	\$790.12
ARIZONA	BANNER MESA/BAYWOOD NETWORK	13,793	0.935	0.037	(0.021)	0.950	\$763.94	\$28.87	(\$16.87)	\$775.94
CALIFORNIA	CEDARS SINAI MEDICAL GROUP	1,659	0.903	0.068	(0.022)	0.950	\$847.18	\$56.72	(\$18.01)	\$885.89
WASHINGTON	CASTLE ROCK	11	0.788	0.113	0.048	0.949	\$563.63	\$73.25	\$31.29	\$668.17
CALIFORNIA	HERITAGE PROVIDER NETWORK	23,374	0.924	0.042	(0.018)	0.949	\$835.21	\$34.21	(\$14.34)	\$855.08
OREGON	LAKESIDE CLINIC	10	0.852	0.112	(0.015)	0.949	\$703.06	\$88.64	(\$12.08)	\$779.61

RAF and PMPM Build-Up Report

(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				PMPM Drivers			
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)	Jan 2010 PMPM (1)	EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
OREGON	FAMILY HEALTHPARTNERS	8	1.428	(0.469)	(0.015)	0.943	\$1,146.89	(\$370.09)	(\$12.03)	\$764.77
CALIFORNIA	SUTTER WEST MEDICAL GROUP	135	0.910	0.057	(0.023)	0.943	\$831.30	\$48.61	(\$19.60)	\$860.32
OKLAHOMA	OKC DCN	14,452	0.938	0.028	(0.023)	0.943	\$790.28	\$22.34	(\$18.05)	\$794.57
WASHINGTON	PROVIDENCE HEALTH SYSTEMS	86	0.979	0.032	(0.069)	0.942	\$714.82	\$22.38	(\$47.79)	\$689.41
OKLAHOMA	UNK	1,708	0.945	0.030	(0.033)	0.942	\$797.40	\$24.19	(\$26.71)	\$794.89
WASHINGTON	THURSTON DIRECT	911	0.889	0.073	(0.021)	0.940	\$717.19	\$59.17	(\$17.28)	\$759.07
COLORADO	COLO SPGS HEALTH PARTNERS	3,836	0.955	0.010	(0.025)	0.939	\$770.39	\$7.33	(\$19.33)	\$758.38
WASHINGTON	LEWIS DIRECT	522	0.907	0.064	(0.032)	0.939	\$677.11	\$46.27	(\$22.95)	\$700.43
OREGON	CORVALLIS	135	0.942	0.032	(0.037)	0.937	\$689.97	\$22.39	(\$26.15)	\$686.22
ARIZONA	METRO TUCSON NETWORK	24,800	0.910	0.041	(0.017)	0.935	\$748.09	\$33.84	(\$14.01)	\$767.92
OKLAHOMA	TULSA DCN	2,905	0.937	0.026	(0.030)	0.933	\$774.65	\$21.00	(\$24.17)	\$771.48
WASHINGTON	HEALTH CARE RESOURCES NW	117	0.782	0.142	0.007	0.931	\$625.11	\$110.08	\$5.34	\$740.53
WASHINGTON	PRIMARY CARE OF PUYALLUP	164	0.933	0.013	(0.016)	0.929	\$769.95	\$10.76	(\$13.53)	\$767.18
CALIFORNIA	WOODLAND CLINIC MED GROUP	140	0.952	0.008	(0.032)	0.928	\$825.04	\$6.77	(\$26.03)	\$805.78
OKLAHOMA	Putnam North Family Medical	43	0.933	0.036	(0.043)	0.927	\$779.26	\$28.19	(\$33.21)	\$774.24
OREGON	THE CORVALLIS CLINIC (CMG)	1,657	0.925	0.027	(0.026)	0.926	\$700.82	\$19.40	(\$19.27)	\$700.94
CALIFORNIA	Sonoma DCN PCPs	185	0.924	0.035	(0.040)	0.919	\$774.41	\$28.16	(\$32.44)	\$770.13
WASHINGTON	SEATTLE DIRECT	1,858	0.896	0.055	(0.033)	0.919	\$736.27	\$44.62	(\$26.29)	\$754.61
WASHINGTON	SWEDISH	2,064	0.887	0.061	(0.030)	0.918	\$735.38	\$49.60	(\$24.43)	\$760.55
WASHINGTON	PIERCE COUNTY DIRECT	4,366	0.882	0.057	(0.026)	0.914	\$719.57	\$45.63	(\$20.55)	\$744.65
WASHINGTON	KIRKPATRICK FAMILY CARE PS	186	0.881	0.058	(0.025)	0.914	\$623.53	\$37.61	(\$16.38)	\$644.76
CALIFORNIA	CHINO MEDICAL GROUP INC	423	0.901	0.026	(0.014)	0.913	\$780.42	\$19.75	(\$10.56)	\$789.61
WASHINGTON	WHITEHORSE FAMILY MEDICINE	142	0.932	0.040	(0.060)	0.911	\$747.01	\$30.15	(\$45.75)	\$731.41
WASHINGTON	PORTLAND DIRECT	264	0.934	0.018	(0.041)	0.911	\$739.33	\$13.60	(\$30.70)	\$722.23
CALIFORNIA	PREMIER PHYSICIANS NETWORK	704	0.897	0.031	(0.022)	0.906	\$906.34	\$27.74	(\$19.62)	\$914.47
CALIFORNIA	GOOD SAM MED PRAC ASSOC	647	0.882	0.046	(0.022)	0.905	\$855.70	\$38.94	(\$19.06)	\$875.57
OREGON	SAMARITAN HEALTH SERVICES -PCP	877	0.872	0.050	(0.018)	0.904	\$663.31	\$36.14	(\$12.91)	\$686.53
OREGON	MONTEREY HEALTH	4	1.025	(0.107)	(0.015)	0.903	\$828.80	(\$84.19)	(\$11.52)	\$733.09
CALIFORNIA	OMNICARE MEDICAL GROUP	149	0.938	(0.017)	(0.021)	0.900	\$873.60	(\$14.01)	(\$17.45)	\$842.14
CALIFORNIA	BAY AREA COM MED GRP	450	0.854	0.072	(0.033)	0.893	\$792.35	\$58.06	(\$26.61)	\$823.81
CALIFORNIA	SANTE COMMUNITY PHYS-FRESNO	3,750	0.910	0.012	(0.029)	0.892	\$756.35	\$9.14	(\$23.00)	\$742.49
CALIFORNIA	EMPIRE PHYS MG	2,199	0.880	0.036	(0.024)	0.892	\$774.88	\$28.06	(\$18.77)	\$784.17
CALIFORNIA	MARIN IPA SONOMA	215	0.861	0.068	(0.038)	0.891	\$727.75	\$55.06	(\$31.22)	\$751.59
OREGON	LANE DIRECT	2,824	0.866	0.039	(0.016)	0.889	\$717.36	\$31.54	(\$12.82)	\$736.08
ARIZONA	ABRAZO NETWORK	2	1.403	0.000	(0.514)	0.889	\$1,107.97	\$0.00	(\$446.39)	\$661.58
CALIFORNIA	CENTINELA VALLEY IPA MG INC	343	0.818	0.079	(0.011)	0.886	\$827.15	\$69.34	(\$9.47)	\$887.03
CALIFORNIA	JOHN MUIR HEALTH NETWORK	724	0.851	0.041	(0.008)	0.884	\$842.11	\$39.17	(\$7.39)	\$873.89
WASHINGTON	SNOHOMISH DIRECT	5,231	0.863	0.049	(0.030)	0.882	\$704.51	\$38.00	(\$23.05)	\$719.45
OREGON	VENETA MEDICAL CLINIC	5	1.142	(0.221)	(0.040)	0.882	\$930.61	(\$174.64)	(\$31.60)	\$724.37
TEXAS	Deuteronomy-2	987	0.870	0.035	(0.024)	0.880	\$819.01	\$29.54	(\$20.62)	\$827.93
CALIFORNIA	ST JUDE AFFILIATED PHYSICIANS	685	0.840	0.047	(0.009)	0.878	\$815.00	\$39.18	(\$7.58)	\$846.60
WASHINGTON	UNK	2,162	0.888	0.024	(0.037)	0.875	\$730.86	\$19.19	(\$29.46)	\$720.59
COLORADO	DENVER PROPRIETARY SECURE	12,866	0.860	0.033	(0.020)	0.874	\$701.30	\$25.50	(\$15.19)	\$711.61
CALIFORNIA	TORRANCE HOSPITAL IPA	875	0.870	0.026	(0.024)	0.873	\$818.47	\$21.70	(\$19.44)	\$820.73
WASHINGTON	MULTICARE	2,765	0.867	0.030	(0.027)	0.871	\$696.96	\$23.52	(\$20.71)	\$699.78
CALIFORNIA	Independence IPA	321	0.870	0.040	(0.040)	0.871	\$738.11	\$30.23	(\$30.05)	\$738.29
ARIZONA	PINAL HEALTH CARE NETWORK	2,196	0.869	0.021	(0.021)	0.869	\$712.98	\$16.23	(\$16.34)	\$712.88
CALIFORNIA	OJAI VALLEY MEDICAL GROUP	515	0.857	0.029	(0.017)	0.869	\$765.13	\$24.88	(\$15.03)	\$774.98
COLORADO	LOVELAND PROPRIETARY	2,071	0.874	0.016	(0.026)	0.863	\$710.79	\$12.32	(\$20.19)	\$702.93
TEXAS	Jefferson Phys Grp	1,928	0.872	0.022	(0.033)	0.861	\$852.71	\$19.48	(\$28.99)	\$843.20
CALIFORNIA	Brookwood Internal Medical	46	0.951	(0.058)	(0.034)	0.859	\$770.19	(\$45.50)	(\$27.11)	\$697.58
CALIFORNIA	SONOMA COUNTY PRIMARY CARE IPA	75	0.757	0.126	(0.025)	0.857	\$615.35	\$98.72	(\$19.78)	\$694.29
CALIFORNIA	ADOC-FOUNTAIN VALLEY DIVISION	748	0.839	0.040	(0.023)	0.856	\$801.43	\$33.48	(\$19.50)	\$815.40
COLORADO	COLORADO SPRINGS DIRECT	6,039	0.849	0.031	(0.025)	0.855	\$682.98	\$23.00	(\$18.43)	\$687.55
COLORADO	FREMONT COUNTY SECURE	308	0.764	0.114	(0.025)	0.853	\$569.16	\$77.34	(\$17.15)	\$629.35
WASHINGTON	EASTSIDE DIRECT	1,870	0.850	0.031	(0.030)	0.851	\$692.19	\$24.51	(\$23.92)	\$692.79
ARIZONA	COMPLETE ACCESS NETWORK	5,258	0.823	0.045	(0.021)	0.847	\$673.32	\$35.93	(\$16.83)	\$692.42
COLORADO	PUEBLO PROPRIETARY CENTURA	1,889	0.848	0.018	(0.025)	0.841	\$616.08	\$11.86	(\$16.61)	\$611.33
OKLAHOMA	NORMAN PHO PCPS	346	0.802	0.040	(0.005)	0.838	\$649.95	\$29.74	(\$3.32)	\$676.37
WASHINGTON	PEACEHEALTH MEDICAL GROUP	703	0.798	0.053	(0.027)	0.823	\$577.66	\$34.82	(\$18.15)	\$594.33
CALIFORNIA	LA VIDA MULTISPECIALTY	576	0.828	0.000	(0.013)	0.816	\$839.53	\$0.40	(\$12.02)	\$827.91

RAF and PMPM Build-Up Report
(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM
(2) - 2010 EOL Projection as of 3/31/10
(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July
(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				PMPM Drivers			
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)	Jan 2010 PMPM (1)	EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
CALIFORNIA	RIVERSIDE PHYS NTRWK RSDE COMM	1,348	0.797	0.036	(0.018)	0.815	\$737.29	\$29.07	(\$14.69)	\$751.67
WASHINGTON	VALLEY DIRECT	817	0.779	0.043	(0.008)	0.815	\$642.14	\$33.53	(\$6.04)	\$669.63
WASHINGTON	HIGHLINE MSO (CMG)	551	0.775	0.037	0.001	0.813	\$644.02	\$28.59	\$0.81	\$673.43
OKLAHOMA	CANADIAN VALLEY	631	0.791	0.033	(0.013)	0.811	\$707.10	\$26.73	(\$10.34)	\$723.49
CALIFORNIA	PACIFIC INDEPENDENT PHY ASSOC	1,054	0.814	0.018	(0.030)	0.802	\$822.81	\$15.78	(\$26.22)	\$812.37
CALIFORNIA	SIERRA NEVADA MEDICAL ASSOC	1,019	0.791	0.018	(0.021)	0.788	\$632.11	\$14.17	(\$16.29)	\$629.99
CALIFORNIA	MARIN IPA - SONOMA	39	0.712	0.093	(0.020)	0.785	\$581.67	\$73.45	(\$15.45)	\$639.67
TEXAS	SAN ANTONIO DCN	16	0.647	0.078	0.060	0.785	\$636.29	\$56.55	\$43.18	\$736.02
OKLAHOMA	THE PHYSICIANS GROUP	1,107	0.775	0.028	(0.018)	0.784	\$656.42	\$21.43	(\$14.25)	\$663.60
CALIFORNIA	PORTERVILLE	81	0.797	0.015	(0.029)	0.783	\$645.08	\$11.30	(\$21.49)	\$634.88
ARIZONA	RURAL AREA NETWORK	1,025	0.753	0.041	(0.011)	0.783	\$549.77	\$32.23	(\$8.40)	\$673.59
CALIFORNIA	SIERRA MEDICAL CLINIC, INC	8	0.678	0.155	(0.054)	0.779	\$654.75	\$126.70	(\$44.17)	\$737.27
CALIFORNIA	ALLIED PHYSICIANS OF CALIF	765	0.794	(0.003)	(0.012)	0.779	\$814.24	(\$2.28)	(\$10.85)	\$801.11
WASHINGTON	Meadowbrook Urgent Care	17	0.650	0.137	(0.028)	0.759	\$530.33	\$103.52	(\$20.90)	\$612.96
COLORADO	BOULDER COUNTY SECURE	1,632	0.755	0.010	(0.016)	0.750	\$611.75	\$7.60	(\$11.76)	\$607.59
CALIFORNIA	EL ROSE MG	22	0.619	0.107	0.012	0.737	\$511.38	\$83.60	\$9.34	\$604.31
CALIFORNIA	BROWN & TOLAND MED GRP	1,245	0.698	0.054	(0.019)	0.734	\$599.99	\$41.70	(\$14.30)	\$627.39
CALIFORNIA	IMPERIAL CNTY PHYS MEDICAL GRP	115	0.668	0.062	(0.012)	0.718	\$500.34	\$42.69	(\$8.51)	\$534.52
COLORADO	SECURE ADVANTAGE CO	417	0.726	0.035	(0.045)	0.716	\$580.33	\$25.89	(\$33.13)	\$573.09
CALIFORNIA	Visalia Medical Clinic	97	0.767	0.009	(0.079)	0.697	\$621.20	\$6.41	(\$59.19)	\$568.43
OREGON	FANNO CREEK	36	0.736	(0.035)	(0.008)	0.693	\$599.86	(\$28.07)	(\$6.72)	\$565.07
CALIFORNIA	PRUDENT MEDICAL GROUP	17	0.657	0.077	(0.042)	0.692	\$634.69	\$63.44	(\$34.82)	\$663.31
OKLAHOMA	FAMILY MEDICINE SPECIALISTS	33	0.714	(0.020)	(0.014)	0.679	\$576.67	(\$14.75)	(\$10.51)	\$551.42
CALIFORNIA	UNIVERSAL CARE MEDICAL GROUP	4	0.553	0.076	0.048	0.676	\$539.53	\$59.37	\$37.99	\$636.89
CALIFORNIA	PREMIER CARE IPA	10	0.704	0.021	(0.053)	0.672	\$603.50	\$18.34	(\$45.25)	\$576.59
CALIFORNIA	AMVI	12	0.571	0.028	0.010	0.608	\$536.37	\$22.00	\$7.73	\$566.09
WASHINGTON	PROVIDENCE MED GRP	9	0.585	0.045	(0.032)	0.598	\$468.33	\$33.61	(\$23.74)	\$478.20
CALIFORNIA	KOREAN AMERICAN MEDICAL GROUP	91	0.535	0.057	(0.014)	0.578	\$534.99	\$45.03	(\$11.18)	\$568.84
OREGON	HEALTHMAX	4	0.371	0.195	(0.009)	0.557	\$299.42	\$158.17	(\$7.30)	\$450.29
WASHINGTON	PACIFIC MEDICAL	1	2.416	(0.985)	(0.879)	0.552	\$1,784.97	(\$707.88)	(\$631.85)	\$445.24
NEVADA	SECURE ADVANTAGE NV	0	0.000	0.000	0.526	0.526	\$0.00	\$0.00	\$459.61	\$459.61
ARIZONA	KINO NETWORK	1	0.461	0.006	0.011	0.478	\$378.27	\$4.31	\$8.67	\$391.25
WASHINGTON	TUALITY HEALTH ALLIANCE	1	0.461	0.006	(0.007)	0.459	\$379.54	\$4.22	(\$5.34)	\$378.42
OKLAHOMA	Jerry A Nelms Do Inc	10	0.395	0.009	(0.006)	0.397	\$332.10	\$6.88	(\$5.05)	\$333.93
WASHINGTON	PORTLAND AVENUE FAMILY CLINIC	4	0.398	0.000	(0.006)	0.391	\$317.83	\$0.00	(\$5.13)	\$312.70

RAF by Component Report
(1) - Actual Projection July 2010 MOR Members, RAF & PIPM
(2) - 2010 EOL Projection as of 3/31/10
(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July
(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

		January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
DEC State	Provider Group Name	Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age/ Sex	Special Status	RAF	HCC	Age/ Sex	Special Status
CALIFORNIA	Petaluma Health Center	3.973	3.669	0.304	-	4.035	3.735	0.299	-	0.062	0.066	(0.005)	0.000	1.6%	1.8%	-1.6%	0.0%
CALIFORNIA	UNK	2.362	1.555	0.732	0.075	2.472	1.678	0.720	0.074	0.110	0.123	(0.012)	(0.001)	4.7%	7.9%	-1.6%	-1.6%
CALIFORNIA	FAMILY PRACTICE MEDICAL GROUP	2.461	1.997	0.438	0.026	2.466	2.009	0.431	0.025	0.005	0.013	(0.007)	(0.001)	0.2%	0.6%	-1.5%	-3.4%
CALIFORNIA	SAN DIEGO PHYS MG/CHULA VISTA	1.897	1.155	0.559	0.183	1.999	1.269	0.551	0.180	0.102	0.114	(0.009)	(0.003)	5.4%	9.9%	-1.6%	-1.6%
ARIZONA	CARE PLUS NETWORK	1.851	1.058	0.720	0.073	1.859	1.067	0.720	0.071	0.008	0.010	0.000	(0.002)	0.4%	0.9%	0.0%	-2.6%
OREGON	GREEN MOUNTAIN	1.008	0.501	0.463	0.044	1.503	0.455	0.044	0.044	0.495	0.503	(0.007)	(0.001)	49.1%	100.4%	-1.6%	-1.6%
CALIFORNIA	ACCESS MEDICAL GROUP INC	1.167	0.666	0.479	0.021	1.491	0.995	0.475	0.021	0.324	0.329	(0.003)	(0.000)	27.7%	49.3%	-0.6%	-0.5%
TEXAS	PRINCETON IPA OF SAN ANTONIO	1.383	0.906	0.429	0.049	1.473	1.002	0.424	0.047	0.090	0.096	(0.005)	(0.001)	6.5%	10.6%	-1.2%	-2.2%
CALIFORNIA	HEALTHCARE PARTNERS MED GRP	1.226	0.734	0.467	0.026	1.354	0.868	0.461	0.025	0.127	0.134	(0.006)	(0.000)	10.4%	18.3%	-1.4%	-1.9%
COLORADO	NEW WEST PHYSICIANS/HEALTH ONE	1.339	0.869	0.456	0.014	1.332	0.868	0.451	0.013	(0.008)	(0.002)	(0.005)	(0.001)	-0.6%	-0.2%	-1.1%	-6.2%
TEXAS	UNK	1.198	0.729	0.420	0.048	1.327	0.863	0.418	0.046	0.129	0.134	(0.003)	(0.002)	10.8%	18.3%	-0.7%	-3.9%
CALIFORNIA	VALLEY CARE IPA	1.259	0.747	0.484	0.028	1.326	0.825	0.474	0.027	0.068	0.078	(0.010)	(0.001)	5.4%	10.5%	-2.0%	-1.9%
CALIFORNIA	PHYSICIANS ASSOCIATES	1.228	0.757	0.448	0.022	1.295	0.830	0.442	0.022	0.067	0.073	(0.006)	(0.000)	5.4%	9.6%	-1.3%	-0.9%
COLORADO	SENIOR CARE COLORADO	1.222	0.704	0.501	0.017	1.293	0.784	0.491	0.017	0.071	0.080	(0.010)	0.000	5.8%	11.4%	-1.9%	0.1%
OKLAHOMA	STEVEN KING	1.428	0.916	0.487	0.025	1.291	0.787	0.479	0.025	(0.137)	(0.129)	(0.008)	(0.000)	-9.6%	-14.1%	-1.6%	-1.6%
CALIFORNIA	GOLDEN CARE	0.933	0.212	0.666	0.055	1.287	0.533	0.718	0.037	0.354	0.322	0.051	(0.018)	38.0%	152.0%	7.7%	-33.4%
NEVADA	LAS VEGAS NETWORK	1.184	0.760	0.415	0.010	1.286	0.865	0.411	0.009	0.101	0.105	(0.004)	(0.000)	8.5%	13.8%	-0.9%	-1.1%
ARIZONA	JOHN C LINCOLN NETWORK	0.982	0.272	0.554	0.156	1.255	0.586	0.545	0.153	0.303	0.314	(0.009)	(0.002)	30.8%	115.5%	-1.6%	-1.6%
TEXAS	HOUSTON DGN	1.167	0.739	0.372	0.057	1.254	0.829	0.369	0.056	0.087	0.090	(0.003)	(0.001)	7.5%	12.2%	-0.7%	-0.9%
OREGON	THE PORTLAND CLINIC (CMG)	1.219	0.687	0.514	0.018	1.242	0.718	0.507	0.018	0.023	0.031	(0.007)	0.000	1.9%	4.4%	-1.4%	0.3%
OREGON	West Linn Pediatric And Women	1.420	0.877	0.502	0.042	1.242	0.707	0.494	0.041	(0.178)	(0.170)	(0.008)	(0.001)	-12.6%	-19.4%	-1.6%	-1.6%
CALIFORNIA	MERCY PHYSICIANS MEDICAL GROUP	1.203	0.710	0.467	0.026	1.236	0.753	0.459	0.025	0.034	0.043	(0.008)	(0.001)	2.8%	6.1%	-1.8%	-3.4%
OREGON	UNK	1.129	0.585	0.524	0.020	1.234	0.698	0.516	0.020	0.105	0.114	(0.008)	(0.000)	9.3%	19.5%	-1.6%	-1.6%
OREGON	PRIME MED	1.227	0.746	0.439	0.042	1.212	0.742	0.429	0.041	(0.015)	(0.004)	(0.010)	(0.002)	-1.2%	-0.5%	-2.2%	-3.6%
CALIFORNIA	TALBERT MEDICAL GROUP	1.160	0.647	0.484	0.029	1.189	0.683	0.478	0.028	0.030	0.036	(0.006)	(0.001)	2.6%	5.6%	-1.3%	-1.8%
OREGON	NORTHWEST PRIMARY CARE (CMG)	1.104	0.576	0.507	0.021	1.187	0.666	0.500	0.021	0.083	0.090	(0.007)	0.000	7.5%	15.6%	-1.4%	0.8%
CALIFORNIA	OMNI IPA INC-STOCKTON	0.875	0.492	0.383	-	1.185	0.808	0.377	-	0.310	0.316	(0.006)	0.000	35.4%	64.2%	-1.6%	0.0%
COLORADO	NEW WEST PHYSICIANS/LUTHERAN	1.137	0.689	0.436	0.012	1.183	0.741	0.431	0.011	0.046	0.052	(0.006)	(0.000)	4.0%	7.5%	-1.3%	-2.7%
OREGON	Q STREET INTERNISTS	1.191	0.714	0.432	0.046	1.182	0.728	0.413	0.041	(0.009)	0.014	(0.018)	(0.004)	-0.8%	2.0%	-4.3%	-9.8%
CALIFORNIA	GREATER NEWPORT PHYS@HOAG HOSP	1.118	0.656	0.448	0.015	1.178	0.722	0.441	0.014	0.060	0.066	(0.007)	(0.000)	5.3%	10.1%	-1.5%	-1.9%
TEXAS	PHYSICIAN PRIMECARE	1.073	0.591	0.423	0.059	1.176	0.701	0.417	0.057	0.103	0.110	(0.006)	(0.002)	9.6%	18.6%	-1.4%	-2.6%
CALIFORNIA	AFFINITY WEST COUNTY REGION	1.142	0.628	0.489	0.025	1.174	0.670	0.479	0.025	0.031	0.042	(0.010)	(0.000)	2.8%	6.7%	-2.1%	-1.0%
CALIFORNIA	AXMINSTER MEDICAL GROUP INC	1.139	0.618	0.477	0.044	1.172	0.657	0.472	0.043	0.033	0.039	(0.005)	(0.001)	2.9%	6.3%	-1.0%	-2.5%
CALIFORNIA	ALTA BATES MEDICAL GROUP	1.161	0.655	0.478	0.028	1.171	0.676	0.469	0.026	0.010	0.020	(0.009)	(0.001)	0.9%	3.1%	-1.8%	-5.2%
OREGON	FIVE RIVERS	0.866	0.413	0.406	0.047	1.165	0.702	0.406	0.056	0.299	0.290	0.000	0.009	34.5%	70.2%	0.0%	18.9%
CALIFORNIA	SAN JOSE MEDICAL GROUP	1.152	0.615	0.514	0.022	1.158	0.631	0.505	0.021	0.006	0.016	(0.009)	(0.001)	0.5%	2.6%	-1.7%	-4.4%
OREGON	HEALTH CARE RESOURCES NW	1.051	0.556	0.470	0.025	1.153	0.665	0.464	0.025	0.102	0.109	(0.007)	(0.000)	9.7%	19.6%	-1.4%	-0.6%
CALIFORNIA	HEMET COMMUNITY MEDICAL GROUP	1.036	0.560	0.449	0.027	1.143	0.675	0.441	0.027	0.107	0.116	(0.008)	(0.000)	10.3%	20.7%	-1.9%	-1.6%
CALIFORNIA	EPIC	1.089	0.603	0.461	0.025	1.142	0.663	0.455	0.025	0.054	0.060	(0.006)	(0.000)	4.9%	10.0%	-1.4%	-1.6%
COLORADO	NEW WEST PHYSICIANS/CENTURA	1.086	0.633	0.436	0.017	1.139	0.692	0.430	0.017	0.053	0.059	(0.006)	(0.000)	4.9%	9.3%	-1.3%	-2.0%
CALIFORNIA	ENCOMPASS MEDICAL GROUP INC	1.112	0.640	0.451	0.021	1.133	0.670	0.443	0.020	0.020	0.029	(0.008)	(0.001)	1.8%	4.6%	-1.8%	-4.7%
CALIFORNIA	MONARCH HEALTHCARE	1.122	0.629	0.477	0.016	1.123	0.639	0.468	0.016	0.001	0.010	(0.008)	(0.000)	0.1%	1.6%	-1.8%	-2.0%
CALIFORNIA	CENTRAL VALLEY MEDICAL GROUP	1.102	0.630	0.444	0.028	1.120	0.654	0.438	0.027	0.018	0.025	(0.007)	(0.001)	1.6%	4.0%	-1.5%	-2.2%
TEXAS	CORPUS CHRISTI DIRECT	1.105	0.615	0.401	0.088	1.113	0.632	0.396	0.085	0.008	0.017	(0.006)	(0.004)	0.7%	2.8%	-1.4%	-4.1%
CALIFORNIA	APPLECARE	1.029	0.533	0.451	0.043	1.112	0.623	0.445	0.044	0.083	0.090	(0.006)	(0.001)	8.1%	16.9%	-1.3%	-1.4%
CALIFORNIA	INLAND HEALTH CARE GROUP	1.165	0.679	0.438	0.048	1.111	0.631	0.432	0.048	(0.055)	(0.048)	(0.006)	(0.001)	-4.7%	-7.1%	-1.3%	-1.2%
CALIFORNIA	PRIMARY CARE ASSOCIATED MG	1.032	0.535	0.483	0.014	1.104	0.614	0.477	0.013	0.073	0.079	(0.006)	(0.000)	7.0%	14.7%	-1.2%	-2.1%
CALIFORNIA	SANTA CLARA COUNTY IPA	1.052	0.535	0.498	0.019	1.104	0.595	0.489	0.019	0.051	0.060	(0.008)	(0.000)	4.9%	11.2%	-1.7%	-2.3%
CALIFORNIA	MIDCOAST IPA	1.047	0.547	0.476	0.024	1.100	0.611	0.466	0.023	0.053	0.064	(0.010)	(0.001)	5.1%	11.7%	-2.0%	-4.7%
CALIFORNIA	PIONEER PROVIDER NETWORK A MED	1.149	0.656	0.466	0.027	1.094	0.610	0.459	0.026	(0.054)	(0.046)	(0.008)	(0.000)	-4.7%	-7.1%	-1.6%	-1.4%
CALIFORNIA	SUTTER EAST BAY MEDICAL FOUNDATION	1.057	0.548	0.485	0.024	1.093	0.594	0.475	0.024	0.036	0.045	(0.009)	0.000	3.4%	8.3%	-1.9%	0.3%
CALIFORNIA	RIVERSIDE MEDICAL CLINIC INC	1.090	0.651	0.412	0.026	1.092	0.657	0.409	0.026	0.002	0.006	(0.003)	(0.001)	0.2%	1.0%	-0.8%	-2.1%
OREGON	CASTILLO	0.948	0.513	0.417	0.018	1.091	0.660	0.415	0.017	0.143	0.146	(0.002)	(0.001)	15.1%	28.5%	-0.4%	-6.8%
CALIFORNIA	CHOICE MEDICAL GROUP	1.037	0.587	0.420	0.030	1.072	0.630	0.413	0.028	0.035	0.043	(0.006)	(0.001)	3.4%	7.2%	-1.5%	-4.7%
CALIFORNIA	SAN BERNARDINO MEDICAL GROUP	0.896	0.416	0.448	0.033	1.066	0.592	0.442	0.032	0.169	0.176	(0.006)	(0.001)	18.9%	42.2%	-1.3%	-1.7%
CALIFORNIA	HEALTHCARE PARTNERS	1.032	0.529	0.477	0.025	1.064	0.567	0.472	0.025	0.032	0.038	(0.005)	(0.000)	3.1%	7.2%	-1.1%	-1.6%
CALIFORNIA	SCRIPPS CLINIC	0.974	0.486	0.472	0.015	1.062	0.582	0.465	0.015	0.088	0.096	(0.007)	(0.000)	9.0%	19.7%	-1.6%	-2.4%
OREGON	PACIFIC MEDICAL	1.058	0.518	0.518	0.022	1.060	0.528	0.510	0.022	0.002	0.011	(0.008)	(0.001)	0.2%	2.1%	-1.5%	-2.4%
CALIFORNIA	SEAVIEW IPA	1.025	0.515	0.484	0.027	1.058	0.556	0.476	0.026	0.033	0.041	(0.007)	(0.001)	3.2%	7.9%	-1.5%	-3.0%
OREGON	PROVIDENCE MED GRP	1.017	0.489	0.504	0.025	1.057	0.538	0.495	0.024	0.040	0.050	(0.009)	(0.000)	4.0%	10.2%	-1.8%	-1.6%
CALIFORNIA	BRISTOL PARK MEDICAL GROUP	1.017	0.562	0.438	0.017	1.057	0.609	0.431	0.016	0.040	0.048	(0.007)	(0.000)	3.9%	8.5%	-1.7%	-2.6%

RAF by Component Report
(1) - Actual Projection as of 2010 MOR Members, RAF & PMP
(2) - 2010 EOL Projection as of 3/31/10
(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July
(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
		Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age/ Sex	Special Status	RAF	HCC	Age/ Sex	Special Status
CALIFORNIA	MEMORIAL HEALTHCARE IPA/LB	0.980	0.518	0.440	0.022	1.056	0.602	0.432	0.022	0.076	0.084	(0.008)	(0.001)	7.8%	16.3%	-1.7%	-3.2%
CALIFORNIA	COAST HEALTHCARE	1.002	0.528	0.446	0.028	1.054	0.587	0.439	0.028	0.052	0.059	(0.007)	(0.000)	5.1%	11.2%	-1.6%	-1.6%
CALIFORNIA	SHARP REES-STEALY MEDICAL GRP	0.936	0.438	0.478	0.020	1.050	0.561	0.470	0.020	0.115	0.123	(0.008)	(0.000)	12.2%	28.0%	-1.6%	-2.3%
TEXAS	DALLAS COUNTY HOSPITAL DISTRICT	0.981	0.483	0.404	0.093	1.048	0.554	0.409	0.085	0.067	0.071	0.005	(0.009)	6.8%	14.6%	1.3%	-9.4%
CALIFORNIA	SUTTER INDEPENDENT PHYSICIANS	1.040	0.544	0.467	0.029	1.039	0.552	0.459	0.028	(0.001)	0.008	(0.008)	(0.000)	-0.1%	1.4%	-1.7%	-1.6%
TEXAS	DALLAS DCN	1.008	0.553	0.420	0.034	1.038	0.591	0.414	0.033	0.034	0.037	(0.006)	(0.001)	3.0%	6.7%	-1.4%	-3.4%
COLORADO	UNK	0.973	0.504	0.457	0.012	1.037	0.576	0.449	0.012	0.064	0.072	(0.008)	(0.001)	6.5%	14.3%	-1.7%	-4.5%
CALIFORNIA	PHYS MED GRP OF SANTA CRUZ COU	0.972	0.462	0.491	0.018	1.036	0.537	0.481	0.018	0.064	0.075	(0.010)	(0.000)	6.6%	16.2%	-2.1%	-1.6%
CALIFORNIA	CENTRE FOR HEALTH CARE	0.994	0.514	0.469	0.012	1.035	0.560	0.463	0.012	0.040	0.045	(0.005)	(0.000)	4.0%	8.8%	-1.1%	-0.8%
CALIFORNIA	UNITED FAMILY CARE OF RIALTO	0.992	0.502	0.443	0.047	1.034	0.551	0.437	0.046	0.042	0.049	(0.006)	(0.001)	4.3%	9.7%	-1.3%	-1.5%
OREGON	PORTLAND DIRECT	1.024	0.528	0.472	0.023	1.032	0.546	0.464	0.023	0.008	0.018	(0.009)	(0.000)	0.8%	3.3%	-1.8%	-2.1%
COLORADO	PRIMARY PHYSICIAN PARTNERS	0.967	0.503	0.442	0.022	1.031	0.574	0.436	0.021	0.064	0.071	(0.006)	(0.001)	6.6%	14.1%	-1.4%	-3.0%
NEVADA	UNK	0.889	0.306	0.504	0.080	1.026	0.452	0.496	0.079	0.137	0.146	(0.008)	(0.001)	15.4%	47.8%	-1.6%	-1.6%
TEXAS	NORTH TX SPEC PHYSICIANS (PCP)	0.979	0.522	0.431	0.027	1.026	0.575	0.424	0.026	0.047	0.054	(0.006)	(0.001)	4.8%	10.3%	-1.4%	-3.1%
OREGON	SALEM CLINIC PC (CMG)	0.935	0.434	0.471	0.030	1.022	0.529	0.464	0.029	0.087	0.095	(0.008)	(0.001)	9.3%	21.9%	-1.6%	-2.0%
CALIFORNIA	HIGH DESERT PRIMARY CARE MG	0.956	0.505	0.418	0.033	1.021	0.577	0.412	0.032	0.065	0.071	(0.005)	(0.001)	6.8%	14.1%	-1.3%	-2.6%
CALIFORNIA	MILLS PENINSULA	1.039	0.522	0.504	0.013	1.019	0.512	0.494	0.013	(0.020)	(0.009)	(0.010)	(0.000)	-1.9%	-1.8%	-2.0%	-2.0%
OREGON	SOUTH TABOR FAMILY PHYS (CMG)	0.975	0.476	0.481	0.018	1.018	0.525	0.475	0.017	0.043	0.049	(0.006)	(0.000)	4.4%	10.3%	-1.2%	-2.2%
CALIFORNIA	ALLCARE IPA	1.021	0.565	0.429	0.027	1.017	0.568	0.423	0.026	(0.004)	0.003	(0.006)	(0.001)	-0.4%	0.5%	-1.4%	-3.1%
CALIFORNIA	UCLA MEDICAL GROUP/IIA	0.996	0.487	0.487	0.022	1.014	0.512	0.480	0.021	0.018	0.026	(0.007)	(0.001)	1.8%	5.3%	-1.4%	-2.6%
TEXAS	TARRANT DCN	0.986	0.533	0.421	0.033	1.011	0.564	0.415	0.032	0.025	0.031	(0.006)	(0.001)	2.5%	5.8%	-1.3%	-2.8%
CALIFORNIA	PRIMECARE OF REDLANDS	0.983	0.510	0.445	0.028	1.011	0.544	0.439	0.028	0.027	0.034	(0.006)	(0.000)	2.8%	6.7%	-1.4%	-1.5%
OREGON	OREGON CITY INTERNAL MEDICINE	1.047	0.491	0.536	0.020	1.010	0.469	0.522	0.019	(0.037)	(0.022)	(0.014)	(0.000)	-3.5%	-4.4%	-2.7%	-2.3%
OKLAHOMA	BROKEN ARROW	0.905	0.386	0.477	0.043	1.006	0.517	0.451	0.039	0.101	0.131	(0.026)	(0.004)	11.1%	34.1%	-5.6%	-9.3%
CALIFORNIA	MERCY MEDICAL GROUP	1.028	0.521	0.481	0.027	1.006	0.508	0.472	0.026	(0.022)	(0.013)	(0.008)	(0.001)	-2.1%	-2.5%	-1.8%	-3.0%
CALIFORNIA	BRIGHT HEALTH PHYSICIANS	0.969	0.484	0.467	0.019	1.006	0.529	0.459	0.018	0.036	0.044	(0.008)	(0.000)	3.7%	9.2%	-1.7%	-1.7%
OREGON	PROVIDENCE MEDICAL GROUP	1.148	0.613	0.526	0.008	1.004	0.484	0.513	0.008	(0.144)	(0.130)	(0.013)	(0.001)	-12.5%	-21.2%	-2.5%	-6.5%
CALIFORNIA	PROSPECT MEDICAL GROUP/NORTH	0.934	0.455	0.454	0.025	1.003	0.531	0.448	0.024	0.069	0.076	(0.006)	(0.001)	7.4%	16.7%	-1.3%	-2.3%
CALIFORNIA	SANTA BARBARA SELECT IPA	0.909	0.377	0.514	0.018	1.003	0.479	0.505	0.018	0.093	0.103	(0.009)	(0.001)	10.3%	27.3%	-1.7%	-2.8%
OKLAHOMA	Jenks Family Physicians	1.094	0.646	0.424	0.024	1.002	0.558	0.421	0.024	(0.091)	(0.088)	(0.003)	(0.000)	-8.4%	-13.7%	-0.7%	-0.1%
CALIFORNIA	SUTTER GOULD MEDICAL FOUNDATIO	0.984	0.494	0.460	0.030	1.001	0.519	0.452	0.030	0.017	0.026	(0.008)	(0.001)	1.8%	5.2%	-1.7%	-1.9%
CALIFORNIA	HILL PHYSICIANS SAN FRANCISCO	0.989	0.498	0.468	0.024	1.001	0.518	0.460	0.024	0.012	0.020	(0.008)	(0.000)	1.2%	4.1%	-1.7%	-1.0%
CALIFORNIA	FACEY MEDICAL FOUNDATION	0.959	0.466	0.470	0.023	1.000	0.514	0.463	0.023	0.040	0.048	(0.008)	(0.000)	4.2%	10.3%	-1.6%	-1.2%
OREGON	OAK STREET MEDICAL PC	0.984	0.524	0.397	0.063	0.993	0.542	0.390	0.061	0.009	0.018	(0.007)	(0.003)	0.9%	3.5%	-1.7%	-4.3%
ARIZONA	SUN HEALTH NETWORK	0.984	0.519	0.440	0.025	0.992	0.535	0.433	0.024	0.008	0.016	(0.007)	(0.001)	0.9%	3.0%	-1.5%	-3.4%
CALIFORNIA	SLO SELECT IPA SO CNTY	0.967	0.443	0.506	0.018	0.990	0.477	0.496	0.017	0.023	0.033	(0.009)	(0.000)	2.4%	7.5%	-1.9%	-2.3%
CALIFORNIA	SANSUM CLINIC	0.953	0.457	0.482	0.014	0.989	0.504	0.472	0.013	0.036	0.047	(0.010)	(0.000)	3.8%	10.3%	-2.1%	-3.4%
CALIFORNIA	SUTTER MEDICAL GROUP	0.982	0.487	0.473	0.022	0.987	0.501	0.465	0.021	0.005	0.013	(0.008)	(0.000)	0.5%	2.7%	-1.6%	-1.6%
CALIFORNIA	ST JOSEPH HERITAGE MEDICAL GRO	0.969	0.500	0.450	0.019	0.984	0.522	0.442	0.019	0.015	0.022	(0.007)	(0.000)	1.5%	4.4%	-1.6%	-1.0%
CALIFORNIA	ST VINCENT MEDICAL GROUP IPA	0.901	0.395	0.476	0.029	0.983	0.484	0.471	0.028	0.082	0.090	(0.005)	(0.001)	9.2%	22.8%	-1.0%	-1.9%
OKLAHOMA	Dubois Medical Clinic	0.962	0.485	0.423	0.054	0.982	0.516	0.415	0.052	0.021	0.030	(0.008)	(0.002)	2.2%	6.3%	-1.8%	-3.3%
CALIFORNIA	GREATER TRI-CITIES IPA MEDICAL	0.928	0.421	0.486	0.021	0.980	0.480	0.480	0.021	0.053	0.058	(0.005)	(0.000)	5.7%	13.8%	-1.0%	-2.0%
OREGON	TUALITY HEALTH ALLIANCE	0.898	0.397	0.468	0.033	0.979	0.487	0.460	0.032	0.081	0.090	(0.008)	(0.001)	9.1%	22.7%	-1.7%	-2.4%
COLORADO	AVISTA	0.960	0.508	0.429	0.023	0.978	0.535	0.421	0.022	0.018	0.027	(0.007)	(0.001)	1.9%	5.2%	-1.7%	-3.8%
ARIZONA	THUNDERBIRD NETWORK	0.956	0.507	0.421	0.029	0.977	0.534	0.415	0.028	0.020	0.027	(0.006)	(0.001)	2.1%	5.4%	-1.3%	-5.1%
CALIFORNIA	ST JOSEPH HOSPITAL AFFILIATED	0.968	0.492	0.456	0.021	0.973	0.505	0.448	0.020	0.005	0.013	(0.008)	(0.000)	0.6%	2.7%	-1.7%	-1.8%
ARIZONA	PHX SECURE HOSPITAL NETWORK	0.955	0.491	0.434	0.031	0.969	0.512	0.427	0.030	0.014	0.022	(0.007)	(0.001)	1.5%	4.4%	-1.6%	-2.9%
CALIFORNIA	PALO ALTO MEDICAL FOUNDATION	0.987	0.485	0.487	0.014	0.968	0.476	0.479	0.013	(0.019)	(0.010)	(0.009)	(0.000)	-2.0%	-2.0%	-1.8%	-3.0%
WASHINGTON	PHYSICIANS CARE NETWORK (CMG)	0.966	0.477	0.473	0.016	0.967	0.487	0.465	0.016	0.001	0.010	(0.008)	(0.000)	0.1%	2.0%	-1.8%	-1.7%
WASHINGTON	PACMED	0.922	0.423	0.473	0.026	0.963	0.474	0.464	0.026	0.041	0.051	(0.009)	(0.000)	4.5%	12.0%	-1.9%	-1.9%
OREGON	MARTIN L JONES	0.943	0.476	0.462	0.004	0.961	0.502	0.454	0.004	0.019	0.026	(0.007)	(0.000)	2.0%	5.4%	-1.6%	-1.6%
WASHINGTON	CLARK COUNTY DIRECT	0.930	0.448	0.458	0.025	0.960	0.487	0.449	0.024	0.030	0.039	(0.009)	(0.001)	3.2%	8.8%	-1.9%	-2.6%
COLORADO	EXEMPLA MEDICAL SECURE	0.884	0.419	0.426	0.039	0.958	0.495	0.419	0.044	0.074	0.076	(0.007)	0.005	8.4%	18.1%	-1.6%	12.1%
CALIFORNIA	SHARP COMMUNITY MEDICAL GROUP	0.942	0.457	0.463	0.022	0.956	0.479	0.456	0.021	0.014	0.022	(0.007)	(0.001)	1.5%	4.9%	-1.6%	-2.5%
CALIFORNIA	ST JUDE HERITAGE MEDICAL GROUP	0.939	0.477	0.449	0.014	0.955	0.500	0.441	0.014	0.016	0.024	(0.008)	(0.000)	1.7%	5.0%	-1.7%	-2.0%
(blank)	UNK	0.955	0.484	0.432	0.038	0.952	0.490	0.425	0.037	(0.002)	0.006	(0.007)	(0.001)	-0.2%	1.2%	-1.6%	-3.5%
ARIZONA	BANNER MESA/BAYWOOD NETWORK	0.935	0.465	0.440	0.030	0.950	0.488	0.432	0.029	0.015	0.024	(0.007)	(0.001)	1.6%	5.1%	-1.7%	-3.3%
CALIFORNIA	CEDARS SINAI MEDICAL GROUP	0.903	0.376	0.491	0.036	0.950	0.431	0.485	0.035	0.047	0.055	(0.007)	(0.001)	5.2%	14.5%	-1.3%	-4.1%
WASHINGTON	CASTLE ROCK	0.788	0.402	0.386	-	0.949	0.580	0.370	-	0.161	0.177	(0.016)	0.000	20.4%	44.0%	-4.2%	0.0%
CALIFORNIA	HERITAGE PROVIDER NETWORK	0.924	0.447	0.449	0.028	0.949	0.478	0.443	0.028	0.025	0.031	(0.006)	(0.001)	2.7%	6.9%	-1.3%	-2.0%
OREGON	LAKESIDE CLINIC	0.852	0.400	0.405	0.047	0.949	0.505	0.398	0.046	0.097	0.104	(0.006)	(0.001)	11.4%	26.1%	-1.6%	-1.6%

RAF by Component Report

(1) - Actual Performance Jan 2010 MOR Members: RAF & PBM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
		Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age / Sex	Special Status	RAF	HCC	Age / Sex	Special Status
OREGON	FAMILY HEALTHPARTNERS	1.428	0.936	0.444	0.047	0.943	0.459	0.437	0.047	(0.484)	(0.476)	(0.007)	(0.001)	-33.9%	-50.9%	-1.6%	-1.6%
CALIFORNIA	SUTTER WEST MEDICAL GROUP	0.910	0.439	0.444	0.027	0.943	0.485	0.432	0.026	0.034	0.046	(0.011)	(0.001)	3.7%	10.5%	-2.5%	-4.4%
OKLAHOMA	OKC DCN	0.938	0.484	0.420	0.034	0.943	0.497	0.414	0.033	0.005	0.013	(0.006)	(0.001)	0.6%	2.6%	-1.5%	-2.7%
WASHINGTON	PROVIDENCE HEALTH SYSTEMS	0.979	0.528	0.418	0.032	0.942	0.504	0.403	0.035	(0.037)	(0.025)	(0.015)	0.003	-3.7%	-4.7%	-3.6%	9.1%
OKLAHOMA	UNK	0.945	0.490	0.417	0.038	0.942	0.493	0.413	0.036	(0.003)	0.004	(0.004)	(0.003)	-0.3%	0.7%	-1.0%	-6.8%
WASHINGTON	THURSTON DIRECT	0.889	0.432	0.438	0.020	0.940	0.490	0.431	0.019	0.052	0.059	(0.007)	(0.000)	5.8%	13.6%	-1.6%	-2.1%
COLORADO	COLO SPGS HEALTH PARTNERS	0.955	0.486	0.450	0.019	0.939	0.479	0.442	0.019	(0.016)	(0.007)	(0.009)	(0.000)	-1.7%	-1.5%	-1.9%	-0.6%
WASHINGTON	LEWIS DIRECT	0.907	0.412	0.457	0.038	0.939	0.457	0.447	0.035	0.032	0.045	(0.010)	(0.002)	3.5%	10.8%	-2.2%	-6.4%
OREGON	CORVALLIS	0.942	0.467	0.449	0.027	0.937	0.472	0.440	0.025	(0.005)	0.005	(0.009)	(0.002)	-0.6%	1.1%	-2.0%	-6.4%
ARIZONA	METRO TUCSON NETWORK	0.910	0.438	0.442	0.030	0.935	0.469	0.436	0.030	0.024	0.032	(0.007)	(0.001)	2.7%	7.2%	-1.5%	-2.6%
OKLAHOMA	TULSA DCN	0.937	0.472	0.436	0.029	0.933	0.476	0.429	0.028	(0.004)	0.004	(0.007)	(0.001)	-0.4%	0.8%	-1.6%	-2.2%
WASHINGTON	HEALTH CARE RESOURCES NW	0.782	0.327	0.427	0.028	0.931	0.488	0.418	0.025	0.149	0.161	(0.009)	(0.002)	19.1%	49.1%	-2.2%	-7.9%
WASHINGTON	PRIMARY CARE OF PUYALLUP	0.933	0.453	0.450	0.029	0.929	0.459	0.441	0.029	(0.003)	0.006	(0.009)	(0.000)	-0.4%	1.3%	-2.0%	-0.8%
CALIFORNIA	WOODLAND CLINIC MED GROUP	0.952	0.481	0.455	0.015	0.928	0.463	0.448	0.017	(0.024)	(0.018)	(0.007)	0.001	-2.5%	-3.8%	-1.5%	7.9%
OKLAHOMA	Putnam North Family Medical	0.933	0.510	0.406	0.017	0.927	0.522	0.389	0.015	(0.006)	0.012	(0.017)	(0.002)	-0.7%	2.4%	-4.2%	-10.0%
OREGON	THE CORVALLIS CLINIC (CMG)	0.925	0.421	0.483	0.022	0.926	0.431	0.474	0.021	0.000	0.010	(0.009)	(0.001)	0.0%	2.4%	-1.8%	-4.1%
CALIFORNIA	Sonoma DCN PCPs	0.924	0.457	0.455	0.012	0.919	0.461	0.446	0.012	(0.005)	0.003	(0.009)	0.000	-0.6%	0.7%	-1.9%	0.1%
WASHINGTON	SEATTLE DIRECT	0.896	0.402	0.474	0.020	0.919	0.436	0.464	0.019	0.023	0.034	(0.011)	(0.001)	2.5%	8.6%	-2.3%	-4.9%
WASHINGTON	SWEDISH	0.887	0.383	0.486	0.018	0.918	0.426	0.474	0.018	0.031	0.044	(0.012)	(0.001)	3.5%	11.4%	-2.5%	-3.7%
WASHINGTON	PIERCE COUNTY DIRECT	0.882	0.407	0.450	0.025	0.914	0.450	0.439	0.024	0.032	0.043	(0.011)	(0.001)	3.6%	10.5%	-2.3%	-2.8%
WASHINGTON	KIRKPATRICK FAMILY CARE PS	0.881	0.426	0.412	0.043	0.914	0.463	0.412	0.039	0.033	0.037	(0.000)	(0.005)	3.7%	8.8%	0.0%	-10.9%
CALIFORNIA	CHINO MEDICAL GROUP INC	0.901	0.405	0.465	0.031	0.913	0.424	0.460	0.029	0.012	0.019	(0.005)	(0.002)	1.3%	4.7%	-1.2%	-5.4%
WASHINGTON	WHITEHORSE FAMILY MEDICINE	0.932	0.452	0.450	0.030	0.911	0.440	0.443	0.028	(0.020)	(0.012)	(0.007)	(0.002)	-2.2%	-2.6%	-1.5%	-7.6%
WASHINGTON	PORTLAND DIRECT	0.934	0.447	0.458	0.028	0.911	0.438	0.446	0.027	(0.023)	(0.009)	(0.012)	(0.001)	-2.4%	-2.1%	-2.6%	-5.2%
CALIFORNIA	PREMIER PHYSICIANS NETWORK	0.897	0.419	0.439	0.040	0.906	0.436	0.431	0.039	0.009	0.017	(0.007)	(0.001)	1.0%	4.0%	-1.6%	-1.6%
CALIFORNIA	GOOD SAM MED PRAC ASSOC	0.882	0.397	0.450	0.036	0.905	0.428	0.443	0.034	0.023	0.032	(0.007)	(0.001)	2.6%	8.0%	-1.6%	-4.0%
OREGON	SAMARITAN HEALTH SERVICES -PCP	0.872	0.422	0.421	0.029	0.904	0.460	0.418	0.027	0.032	0.038	(0.004)	(0.002)	3.7%	9.0%	-0.9%	-7.3%
OREGON	MONTEREY HEALTH	1.025	0.493	0.484	0.047	0.903	0.381	0.476	0.047	(0.121)	(0.113)	(0.008)	(0.001)	-11.8%	-22.9%	-1.6%	-1.6%
CALIFORNIA	OMNICARE MEDICAL GROUP	0.938	0.449	0.419	0.070	0.900	0.415	0.417	0.069	(0.038)	(0.034)	(0.003)	(0.001)	-4.1%	-7.6%	-0.7%	-1.8%
CALIFORNIA	BAY AREA COM MED GRP	0.854	0.393	0.441	0.021	0.893	0.438	0.435	0.020	0.039	0.045	(0.006)	(0.001)	4.5%	11.6%	-1.3%	-4.2%
CALIFORNIA	SANTE COMMUNITY PHYS-FRESNO	0.910	0.417	0.468	0.025	0.892	0.409	0.458	0.024	(0.018)	(0.007)	(0.010)	(0.000)	-1.9%	-1.7%	-2.2%	-1.6%
CALIFORNIA	EMPIRE PHYS MG	0.880	0.398	0.462	0.020	0.892	0.419	0.454	0.019	0.012	0.021	(0.008)	(0.001)	1.4%	5.2%	-1.7%	-4.0%
CALIFORNIA	MARIN IPA SONOMA	0.861	0.385	0.462	0.014	0.891	0.422	0.454	0.014	0.029	0.037	(0.008)	0.000	3.4%	9.6%	-1.7%	1.9%
OREGON	LANE DIRECT	0.866	0.393	0.447	0.027	0.889	0.424	0.439	0.026	0.023	0.031	(0.007)	(0.001)	2.7%	8.0%	-1.6%	-2.4%
ARIZONA	ABRAZO NETWORK	1.403	1.020	0.382	-	0.889	0.511	0.377	-	(0.514)	(0.509)	(0.005)	0.000	-36.6%	-49.9%	-1.4%	0.0%
CALIFORNIA	CENTINELA VALLEY IPA MG INC	0.818	0.339	0.436	0.043	0.886	0.413	0.433	0.040	0.068	0.074	(0.003)	(0.003)	8.3%	21.8%	-0.7%	-6.2%
CALIFORNIA	JOHN MUIR HEALTH NETWORK	0.851	0.388	0.447	0.016	0.884	0.426	0.442	0.016	0.033	0.038	(0.005)	0.000	3.9%	9.9%	-1.2%	0.7%
WASHINGTON	SNOHOMISH DIRECT	0.863	0.401	0.441	0.021	0.882	0.429	0.433	0.020	0.019	0.028	(0.008)	(0.001)	2.2%	7.0%	-1.9%	-2.7%
OREGON	VENETA MEDICAL CLINIC	1.142	0.682	0.460	-	0.882	0.441	0.440	-	(0.260)	(0.240)	(0.020)	0.000	-22.8%	-35.3%	-4.3%	0.0%
TEXAS	Deuteronomy-2	0.870	0.434	0.412	0.023	0.880	0.452	0.406	0.023	0.011	0.017	(0.006)	(0.001)	1.2%	4.0%	-1.5%	-2.2%
CALIFORNIA	ST JUDE AFFILIATED PHYSICANS	0.840	0.380	0.445	0.014	0.878	0.425	0.439	0.014	0.038	0.044	(0.006)	(0.000)	4.5%	11.6%	-1.4%	-2.1%
WASHINGTON	UNK	0.888	0.394	0.472	0.023	0.875	0.396	0.458	0.022	(0.013)	0.002	(0.014)	(0.001)	-1.5%	0.5%	-2.9%	-4.4%
COLORADO	DENVER PROPRIETARY SECURE	0.860	0.411	0.432	0.018	0.874	0.430	0.426	0.017	0.013	0.019	(0.005)	(0.000)	1.6%	4.6%	-1.2%	-2.6%
CALIFORNIA	TORRANCE HOSPITAL IPA	0.870	0.432	0.420	0.018	0.873	0.440	0.416	0.017	0.003	0.008	(0.004)	(0.001)	0.3%	1.7%	-1.0%	-3.6%
WASHINGTON	MULTICARE	0.867	0.405	0.442	0.021	0.871	0.418	0.433	0.021	0.004	0.013	(0.009)	(0.000)	0.4%	3.2%	-2.0%	-1.4%
CALIFORNIA	Independence IPA	0.870	0.402	0.430	0.038	0.871	0.410	0.423	0.038	0.000	0.007	(0.007)	(0.000)	0.0%	1.8%	-1.6%	-0.9%
ARIZONA	PINAL HEALTH CARE NETWORK	0.869	0.419	0.414	0.035	0.869	0.427	0.408	0.033	(0.000)	0.009	(0.007)	(0.002)	0.0%	2.1%	-1.6%	-5.4%
CALIFORNIA	OJAI VALLEY MEDICAL GROUP	0.857	0.351	0.485	0.022	0.869	0.371	0.476	0.022	0.011	0.020	(0.008)	(0.000)	1.3%	5.7%	-1.7%	-1.5%
COLORADO	LOVELAND PROPRIETARY	0.874	0.411	0.443	0.020	0.863	0.411	0.433	0.019	(0.010)	(0.000)	(0.009)	(0.000)	-1.2%	-0.1%	-2.1%	-1.6%
TEXAS	Jefferson Phys Grp	0.872	0.434	0.410	0.029	0.861	0.428	0.406	0.027	(0.011)	(0.005)	(0.004)	(0.002)	-1.2%	-1.2%	-0.9%	-6.1%
CALIFORNIA	Brookwood Internal Medical	0.951	0.464	0.487	-	0.859	0.383	0.476	-	(0.092)	(0.081)	(0.012)	0.000	-9.7%	-17.4%	-2.4%	0.0%
CALIFORNIA	SONOMA COUNTY PRIMARY CARE IPA	0.757	0.296	0.451	0.010	0.857	0.399	0.448	0.011	0.101	0.103	(0.003)	0.001	13.3%	34.8%	-0.7%	5.4%
CALIFORNIA	ADOC-FOUNTAIN VALLEY DIVISION	0.839	0.384	0.427	0.029	0.856	0.405	0.422	0.029	0.017	0.021	(0.004)	(0.000)	2.0%	5.5%	-1.0%	-0.4%
COLORADO	COLORADO SPRINGS DIRECT	0.849	0.401	0.428	0.020	0.855	0.413	0.422	0.019	0.006	0.012	(0.005)	(0.001)	0.7%	3.0%	-1.3%	-3.5%
COLORADO	FREMONT COUNTY SECURE	0.764	0.330	0.412	0.022	0.853	0.422	0.410	0.020	0.089	0.092	(0.002)	(0.001)	11.6%	28.0%	-0.5%	-6.3%
WASHINGTON	EASTSIDE DIRECT	0.850	0.371	0.466	0.013	0.851	0.383	0.455	0.012	0.001	0.013	(0.011)	(0.001)	0.1%	3.4%	-2.3%	-8.1%
ARIZONA	COMPLETE ACCESS NETWORK	0.823	0.376	0.428	0.018	0.847	0.408	0.421	0.017	0.024	0.032	(0.006)	(0.001)	2.9%	8.5%	-1.5%	-5.9%
COLORADO	PUEBLO PROPRIETARY CENTURA	0.848	0.381	0.435	0.032	0.841	0.380	0.429	0.031	(0.007)	(0.001)	(0.006)	(0.001)	-0.8%	-0.2%	-1.3%	-2.1%
OKLAHOMA	NORMAN PHO PCPS	0.802	0.341	0.437	0.024	0.838	0.379	0.436	0.022	0.036	0.038	(0.000)	(0.002)	4.5%	11.3%	-0.1%	-9.2%
WASHINGTON	PEACEHEALTH MEDICAL GROUP	0.798	0.354	0.413	0.032	0.823	0.386	0.408	0.030	0.025	0.032	(0.005)	(0.002)	3.2%	9.1%	-1.3%	-5.7%
CALIFORNIA	LA VIDA MULTISPECIALTY	0.828	0.349	0.453	0.026	0.816	0.345	0.446	0.025	(0.013)	(0.005)	(0.008)	(0.001)	-1.5%	-1.3%	-1.7%	-2.6%

RAF by Component Report

(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
		Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age/ Sex	Special Status	RAF	HCC	Age/ Sex	Special Status
CALIFORNIA	RIVERSIDE PHYS NTKW RSDE COMM	0.797	0.350	0.415	0.032	0.815	0.375	0.409	0.031	0.018	0.025	(0.006)	(0.001)	2.2%	7.2%	-1.5%	-3.2%
WASHINGTON	VALLEY DIRECT	0.779	0.325	0.437	0.018	0.815	0.365	0.432	0.018	0.035	0.040	(0.005)	(0.000)	4.5%	12.3%	-1.1%	-0.2%
WASHINGTON	HIGHLINE MSO (CMG)	0.775	0.298	0.460	0.017	0.813	0.344	0.454	0.015	0.038	0.046	(0.006)	(0.002)	4.9%	15.3%	-1.3%	-9.0%
OKLAHOMA	CANADIAN VALLEY	0.791	0.346	0.419	0.026	0.811	0.375	0.411	0.024	0.020	0.029	(0.007)	(0.002)	2.5%	8.3%	-1.7%	-5.9%
CALIFORNIA	PACIFIC INDEPENDENT PHY ASSOC	0.814	0.345	0.440	0.029	0.802	0.340	0.434	0.028	(0.012)	(0.005)	(0.006)	(0.001)	-1.5%	-1.4%	-1.5%	-2.8%
CALIFORNIA	SIERRA NEVADA MEDICAL ASSOC	0.791	0.346	0.431	0.014	0.788	0.349	0.426	0.013	(0.003)	0.003	(0.005)	(0.001)	-0.3%	0.7%	-1.1%	-4.3%
CALIFORNIA	MARIN IPA - SONOMA	0.712	0.267	0.436	0.009	0.785	0.327	0.448	0.011	0.074	0.060	0.012	0.002	10.3%	22.3%	2.7%	23.8%
TEXAS	SAN ANTONIO DCN	0.647	0.189	0.416	0.042	0.785	0.357	0.385	0.043	0.138	0.168	(0.031)	0.001	21.4%	89.2%	-7.4%	1.2%
OKLAHOMA	THE PHYSICIANS GROUP	0.775	0.345	0.402	0.027	0.784	0.360	0.399	0.026	0.009	0.014	(0.004)	(0.002)	1.2%	4.1%	-0.9%	-5.5%
CALIFORNIA	PORTERVILLE	0.797	0.331	0.415	0.051	0.783	0.334	0.406	0.043	(0.014)	0.003	(0.009)	(0.008)	-1.7%	0.9%	-2.2%	-15.0%
ARIZONA	RURAL AREA NETWORK	0.753	0.335	0.403	0.014	0.783	0.368	0.401	0.014	0.030	0.032	(0.002)	(0.000)	4.0%	9.7%	-0.5%	-1.4%
CALIFORNIA	SIERRA MEDICAL CLINIC, INC	0.678	0.119	0.515	0.044	0.779	0.257	0.484	0.039	0.101	0.138	(0.031)	(0.006)	14.9%	116.0%	-6.1%	-12.5%
CALIFORNIA	ALLIED PHYSICIANS OF CALIF	0.794	0.308	0.459	0.027	0.779	0.299	0.453	0.028	(0.015)	(0.009)	(0.006)	0.000	-1.9%	-2.9%	-1.4%	1.6%
WASHINGTON	Meadowbrook Urgent Care	0.650	0.156	0.456	0.038	0.759	0.270	0.457	0.033	0.109	0.114	0.001	(0.006)	16.8%	73.2%	0.3%	-15.1%
COLORADO	BOULDER COUNTY SECURE	0.755	0.325	0.416	0.014	0.750	0.326	0.410	0.014	(0.006)	0.000	(0.006)	(0.000)	-0.7%	0.1%	-1.4%	-0.5%
CALIFORNIA	EL ROSE MG	0.619	0.221	0.398	-	0.737	0.338	0.399	-	0.119	0.118	0.001	0.000	19.2%	53.5%	0.2%	0.0%
CALIFORNIA	BROWN & TOLAND MED GRP	0.698	0.251	0.430	0.017	0.734	0.292	0.423	0.018	0.036	0.041	(0.006)	0.001	5.1%	16.3%	-1.5%	5.8%
CALIFORNIA	IMPERIAL CNTY PHYS MEDICAL GRP	0.668	0.232	0.411	0.025	0.718	0.286	0.409	0.023	0.050	0.054	(0.002)	(0.002)	7.5%	23.5%	-0.5%	-9.1%
COLORADO	SECURE ADVANTAGE CO	0.726	0.290	0.414	0.022	0.716	0.289	0.409	0.018	(0.010)	(0.001)	(0.005)	(0.004)	-1.4%	-0.4%	-1.2%	-17.5%
CALIFORNIA	Visalia Medical Clinic	0.767	0.298	0.450	0.019	0.697	0.252	0.429	0.016	(0.071)	(0.046)	(0.021)	(0.003)	-9.2%	-15.5%	-4.7%	-17.2%
OREGON	FANNO CREEK	0.736	0.258	0.466	0.012	0.693	0.225	0.457	0.011	(0.044)	(0.033)	(0.009)	(0.001)	-5.9%	-13.0%	-2.0%	-9.2%
CALIFORNIA	PRUDENT MEDICAL GROUP	0.657	0.206	0.440	0.011	0.692	0.257	0.426	0.009	0.035	0.051	(0.014)	(0.002)	5.3%	24.8%	-3.2%	-20.3%
OKLAHOMA	FAMILY MEDICINE SPECIALISTS	0.714	0.254	0.402	0.058	0.679	0.236	0.389	0.054	(0.035)	(0.018)	(0.012)	(0.005)	-4.9%	-7.1%	-3.0%	-7.9%
CALIFORNIA	UNIVERSAL CARE MEDICAL GROUP	0.553	-	0.511	0.042	0.676	0.142	0.469	0.065	0.124	0.142	(0.041)	0.024	22.4%	0.0%	-8.1%	57.5%
CALIFORNIA	PREMIER CARE IPA	0.704	0.285	0.402	0.017	0.672	0.259	0.401	0.013	(0.032)	(0.026)	(0.002)	(0.004)	-4.5%	-9.1%	-0.4%	-24.3%
CALIFORNIA	AMVI	0.571	0.049	0.480	0.042	0.608	0.076	0.492	0.041	0.038	0.027	0.012	(0.001)	6.6%	54.8%	2.5%	-1.6%
WASHINGTON	PROVIDENCE MED GRP	0.585	0.172	0.395	0.018	0.598	0.184	0.389	0.025	0.013	0.012	(0.006)	0.007	2.3%	7.2%	-1.5%	36.3%
CALIFORNIA	KOREAN AMERICAN MEDICAL GROUP	0.535	0.104	0.426	0.006	0.578	0.152	0.418	0.008	0.043	0.048	(0.008)	0.002	8.0%	46.7%	-1.9%	40.3%
OREGON	HEALTHMAX	0.371	0.080	0.291	-	0.557	0.271	0.286	-	0.186	0.191	(0.005)	0.000	50.2%	237.7%	-1.6%	0.0%
WASHINGTON	PACIFIC MEDICAL	2.416	2.112	0.304	-	0.552	0.070	0.483	-	(1.864)	(2.042)	0.178	0.000	-77.1%	-96.7%	58.6%	0.0%
NEVADA	SECURE ADVANTAGE NV	0.000	-	-	-	0.526	0.148	0.377	-	0.526	0.148	0.377	0.000	0.0%	0.0%	0.0%	0.0%
ARIZONA	KINO NETWORK	0.461	-	0.461	-	0.478	0.006	0.473	-	0.017	0.006	0.011	0.000	3.7%	0.0%	2.5%	0.0%
WASHINGTON	TUALITY HEALTH ALLIANCE	0.461	-	0.461	-	0.459	0.006	0.454	-	(0.002)	0.006	(0.007)	0.000	-0.3%	0.0%	-1.6%	0.0%
OKLAHOMA	Jerry A Nelms Do Inc	0.395	0.019	0.357	0.019	0.397	0.028	0.351	0.019	0.002	0.008	(0.006)	(0.000)	0.6%	43.0%	-1.6%	-1.6%
WASHINGTON	PORTLAND AVENUE FAMILY CLINIC	0.398	-	0.398	-	0.391	-	0.392	-	(0.006)	0.000	(0.006)	0.000	-1.6%	0.0%	-1.6%	0.0%

EXHIBIT 12



GENERAL SERVICES AGREEMENT

Agreement No.:

Effective Date: October 26, 2005

Expiration Date: July 31, 2010

Name: WellMed Medical Management, Inc.

Address: 8637 Fredericksburg Road., Suite 360; San Antonio, TX 78240

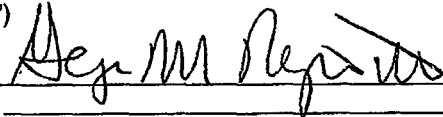
Telephone: 210.617.4016

This General Services Agreement ("Agreement") is entered into as of the Effective Date by and between PacifiCare Health Systems, Inc. on behalf of itself and its Associated Companies ("PacifiCare"), and the above-named WellMed Medical Management, Inc. ("WMMI"), a Texas corporation, and consists of this signature page and the following documents, which are attached hereto and made a part hereof by this reference:

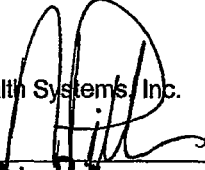
Schedule A, Special Conditions
Schedule B, General Terms & Conditions
Schedule C, Price, Payment & Delivery Terms
Schedule D, Service Specifications
Schedule E, Business Associate Addendum

The rights of PacifiCare set forth in this Agreement shall inure to all its Associated Companies. The parties have caused this Agreement to be executed and warrant that their respective signatories are authorized to execute this Agreement as of the effective date.

WellMed Medical Management, Inc.
("WMMI")

By: 
Name: _____
Title: _____

PacifiCare Health Systems, Inc.
("PacifiCare")

By: 
Name: Ausha Pittman
Title: President

Address for Notices:
WellMed Medical Management, Inc.
8637 Fredericksburg Road, Suite 360
San Antonio, TX 78240
Attn: President

Address for Notices:
PacifiCare Health Systems
Network Management
Attn: Vice President
5001 LBJ Freeway #600
Dallas, TX 75244

CC:
PacifiCare Health Systems
Attn: Network Management
6200 Northwest Freeway
San Antonio, TX 78249

SCHEDULE C
PRICE, PAYMENT & DELIVERY TERMS

C-1 PRICING and DELIVERABLES:

- A. Both parties agree to the following pricing for the Services to be rendered by WMMI. PacifiCare is paid for its Medicare Membership by the Centers for Medicare and Medicaid Services ("**CMS**") based on reported diagnoses as submitted in the encounter data by Practitioners. PacifiCare may increase its Medicare revenue by (i) reviewing targeted member diagnosis charts that it suspects have miscoded or unreported diagnosis information; and (ii) reporting the missing or updated information to CMS. To this end, WMMI will evaluate the accuracy of Practitioner diagnostic coding for PacifiCare's Medicare Membership, to ensure maximization of risk adjusted payments by CMS.

Description		Fees		
Chart volume		All Medical Records made available to WMMI in accordance with this Agreement		
Markets		Dallas Direct Network		
Calculation of Fees For Services:		Included in Section SC3		
File copy charges		Pass-through to PacifiCare if levied by Practitioner		
Standard Project Reports		Included in Fees		

Payment Schedule	PacifiCare agrees to reimburse WMMI for Practitioner compensation within thirty (30) days of receiving a monthly invoice with attached copies of signed DataRap Certification Forms. WMMI agrees to use PacifiCare's name on the explanation of payment or on an enclosed letter sent with the check. WMMI will compensate Practitioners in the amount of \$20.00 for each returned signed HCCRAF form. PacifiCare will reimburse WMMI for such expense by monthly invoice. PacifiCare agrees to reimburse WMMI for the increased HCCRAF on or before July 30 or the month the payment and calculation are received from CMS. Beginning with the July 2008 Payment: The intent is to pay a contingency for maintaining an increased HCCRAF score. If the Year 2 July Direct HCC RAF is better than the original September Benchmark and the score is either maintained or increased in Year 3 an additional payment of 50% of the Year 2 fee schedule payment will be made to WMMI. This payment will be in addition to the Year 3 payment on the reset schedule. If that score is maintained or increased again in Year 4 an additional payment of 25% of the Year 2 fee schedule payment will be made to WMMI. This payment will be in addition to any payment owed for maintaining the Year 3 HCCRAF score or any monies due for Year 4 reset schedule. 100% beginning Year Two, 50% Year Three, 25% Year Four (Based on Year Two payment) Future Years: If the Year 3 July Direct HCC RAF is better than the original September benchmark and the Year 3 score is either maintained or increased in Year 4 an additional payment of 50% of the Year 3 fee schedule payment will be made to WMMI and an additional payment of 25% of the year two fee schedule will be made to WMMI. This payment will be in addition to the Year 4 payment on the reset schedule. Each year beginning contract Year 3 the HCC RAF score and benchmark reset. An additional payment is made for any increased HCC RAF scores.
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B. WMMI warrants and represents that the prices set forth herein for Services are available to other purchasers in the geographic area occupied by PacifiCare and its Associated Companies, reflect the economies of doing business with PacifiCare at the volumes projected, or are necessary to meet the pricing levels of WMMI's competitors who may wish to sell to PacifiCare. WMMI shall defend, indemnify and hold PacifiCare harmless from all losses, costs or damages arising from any claim that WMMI's prices are discriminatory. The rates stated above shall include the following:

1. Recruiting, training, and supervising reviewers and other personnel
2. Scheduling all Practitioners
3. Technological requirements including software and hardware
4. Practitioner copying charges (To be reimbursed by PacifiCare)
5. Travel Expenses including mileage
6. Meetings as reasonably requested by PacifiCare
7. Reasonable reporting as mutually agreed upon by the Parties in writing

8. Any other DataRap™ Services mutually agreed upon by the Parties in writing

C-2 INVOICES:

A. Invoices submitted by WMMI shall be sent to the following address:

PacifiCare Health Systems
Nick Chiechi Mail Stop LC03-366
3100 Lake Center Drive
Santa Ana, CA 92704

Copy to:
PacifiCare Health Systems
Jeannine Ruffner
6200 Northwest Parkway
San Antonio, TX 78249

B. Unless otherwise stated, all charges shall be invoiced as follows within 30 days after Services are rendered.

C. All invoices must contain the following data elements, to the extent applicable:

- WMMI Name and Address
- Agreement number
- PacifiCare's accounting charge number by product and state
- Price per line item and extended totals
- Attached copies of signed DataRap™ Certification Forms.
- Anything else the Parties mutually agree to include

C-3 PAYMENT TERMS:

A. All payments to WMMI will be made by PacifiCare on the due date. Notwithstanding the above, both parties recognize that CMS may from time to time extend its reporting deadlines. The deadlines in this agreement may be moved to coincide to pay by the 30th of the month from which the payment is received. In the event any payment is not made as and when due, Payment terms are Net 30 following receipt by PacifiCare of a correct invoice. Past due amounts, amounts outstanding for more than sixty days, shall be subject to an interest charge from the date the initial installment was due and the interest rate shall be the lesser of one percent (1%) per month or the highest rate permitted by law. WMMI may suspend performance hereunder or terminate this Agreement in the event PacifiCare fails to make payment within 90 days of invoice but the obligation of PacifiCare to continue to pay WMMI under this Section C-3 shall continue nevertheless. Incorrect or incomplete invoices shall be returned to supplier for correction or completion. Payment shall be withheld on all incorrect or incomplete invoices until corrected.

B. For a period of one (1) year after the termination of this Agreement, PacifiCare will continue to reimburse WMMI the \$20.00 fee that WMMI paid the Practitioner for returning DataRap™ Certification forms. In addition, PacifiCare will also pay WMMI an additional \$20.00 for each returned confirmed DataRap™ Certification form.

Schedule SC-3A

On or before July 31, 2006 PacifiCare will make a payment to WMMI in accordance to the following schedule for 2006 July Direct HCCRAF: This fee schedule is based on the 2005 September Benchmark being .49. If that benchmark is finalized to be a different number in January of 2006, then this fee schedule will be adjusted in accordance to the same methodology used to calculate this schedule. No Payment will be made if the 2006 July Direct HCCRAF score drops below the 2005 September Benchmark.

2006 July Direct HCCRAF		WMMI DataRap fee
0.5	0.5099	154,887
0.51	0.5199	309,774
0.52	0.5299	464,661
0.53	0.5399	619,548
0.54	0.5499	774,435
0.55	0.5599	929,322
0.56	0.5699	1,084,209
0.57	0.5799	1,239,096
0.58	0.5899	1,393,983
0.59	0.5999	1,548,870
0.6	0.6099	1,703,757
0.61	0.6199	1,858,644
0.62	0.6299	2,013,531
0.63	0.6399	2,168,418
0.64	0.6499	2,323,305
0.65	0.6599	2,478,192
0.66	0.6699	2,633,079
0.67	0.6799	2,787,966
0.68	0.6899	2,942,853
0.69	0.6999	3,097,740
0.7	0.7099	3,252,627
0.71	0.7199	3,407,514
0.72	0.7299	3,562,401
0.73	0.7399	3,717,288
0.74	0.7499	3,872,175
0.75	0.7599	4,027,062
0.76	0.7699	4,181,949
0.77	0.7799	4,336,836
0.78	0.7899	4,491,723
0.79	0.7999	4,646,610
0.8	0.8099	4,801,497
0.81	0.8199	4,956,384
0.82	0.8299	5,111,271
0.83	0.8399	5,266,158
0.84	0.8499	5,421,045
0.85	0.8599	5,575,932
0.86	0.8699	5,730,819
0.87	0.8799	5,885,706
0.88	0.8899	6,040,593
0.89	0.8999	6,195,480
0.9	0.9099	6,350,367
0.91	0.9199	6,505,254
0.92	0.9299	6,660,141
0.93	0.9399	6,815,028
0.94	0.9499	6,969,915
0.95	0.9599	7,124,802
0.96	0.9699	7,279,689
0.97	0.9799	7,434,576

On or before July 31, 2007, PacifiCare will make a payment to WMMI in accordance to the following schedule for 2007 July Direct HCCRAF: This fee schedule is based on the 2005 September Benchmark being .49. If the 2005 September Benchmark is determined to be a different number in January of 2006, then this fee schedule will be adjusted in accordance to the same methodology used to calculate this schedule. No adjustment will be made to adjust the 2005 Benchmark on the payment fee schedule. No Payment will be made if the 2007 July Direct HCCRAF score drops below the 2005 September Benchmark. PacifiCare has the right to terminate this contract if the 2007 July Direct HCCRAF does not increase by at least .05 as compared to the 2005 September Benchmark. If the 2007 July Direct HCCRAF is not at a score of .54; then PacifiCare has the right to immediately terminate this contract.

		WMMI DataRap
2007 July Direct HCCRAF		fee
0.5	0.5099	206,516
0.51	0.5199	413,032
0.52	0.5299	619,548
0.53	0.5399	1,239,096
0.54	0.5499	1,548,870
0.55	0.5599	1,858,644
0.56	0.5699	2,168,418
0.57	0.5799	2,478,192
0.58	0.5899	2,787,966
0.59	0.5999	3,097,740
0.6	0.6099	3,407,514
0.61	0.6199	3,717,288
0.62	0.6299	4,027,062
0.63	0.6399	4,336,836
0.64	0.6499	4,646,610
0.65	0.6599	6,608,511
0.66	0.6699	7,021,543
0.67	0.6799	7,434,575
0.68	0.6899	7,847,607
0.69	0.6999	8,260,639
0.7	0.7099	8,673,671
0.71	0.7199	9,086,703
0.72	0.7299	9,499,735
0.73	0.7399	9,912,767

0.74	0.7499	10,325,799
0.75	0.7599	10,738,831
0.76	0.7699	11,151,863
0.77	0.7799	13,877,874
0.78	0.7899	14,373,512
0.79	0.7999	14,869,151
0.8	0.8099	15,364,789
0.81	0.8199	15,860,428
0.82	0.8299	16,356,066
0.83	0.8399	16,851,704
0.84	0.8499	17,347,343
0.85	0.8599	17,842,981
0.86	0.8699	18,338,619
0.87	0.8799	18,834,258
0.88	0.8899	19,329,896
0.89	0.8999	19,825,534
0.9	0.9099	20,321,173
0.91	0.9199	23,418,913
0.92	0.9299	23,976,506
0.93	0.9399	24,534,099
0.94	0.9499	25,091,692
0.95	0.9599	25,649,285
0.96	0.9699	26,206,878
0.97	0.9799	26,764,472

On or before July 31, 2008, PacifiCare will make a payment to WMMI in accordance to the following schedule for 2008 July Direct HCCRAF. This fee schedule is reset to conform to a new calculation based on the 2007 April Benchmark. If the 2007 April Benchmark is determined to be a different number in July of 2007, then this fee schedule will be adjusted in accordance to the same methodology used to calculate this schedule. No Payment will be made if the 2008 July Direct HCCRAF is below the September benchmark. PacifiCare has the right to terminate this contract if the 2008 July Direct HCCRAF does not increase by at least .10 as compared the original 2005 September Benchmark. If the 2008 July Direct HCCRAF is not at a score of .59 (assuming the 2005 September Benchmark is .49); then PacifiCare has the right to immediately terminate this contract. The payment will be made in accordance with the first column below.

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Revised Membership Assumptions	43,204	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.			
Demo 2005 Projected PMPM	708.690				
Demo 2006 Projected PMPM	709.170				
Risk 2005 Projected PMPM	749.750				
Risk 2006 Projected PMPM	828.537				
Total 2005 Projected PMPM		729.22			
Total 2006 Projected PMPM		798.695			
Current HCC RAF		.58*			
Demo Component 2006 Projected Revenue					
Risk Component 2006 Projected Revenue					
			Payable July 2008	Payable July 2009	Payable July 2010
			WMMI DataRap fee	WMMI DataRap Fee (If Threshold is met)	WMMI DataRap Fee (If Threshold is met)
0.59	0.5999	429,553		214,777	107,388
0.6	0.6099	859,106		429,553	214,777
0.61	0.6199	1,288,660		644,330	322,165
0.62	0.6299	1,718,213		859,106	429,553
0.63	0.6399	2,147,766		1,073,883	536,942
0.64	0.6499	2,577,319		1,288,660	644,330
0.65	0.6599	3,006,873		1,503,436	751,718
0.66	0.6699	3,436,426		1,718,213	859,106
0.67	0.6799	3,865,979		1,932,990	966,495
0.68	0.6899	4,295,532		2,147,766	1,073,883
0.69	0.6999	4,725,086		2,362,543	1,181,271
0.7	0.7099	5,154,639		2,577,319	1,288,660
0.71	0.7199	6,701,031		3,350,515	1,675,258
0.72	0.7299	7,216,495		3,608,247	1,804,124
0.73	0.7399	7,731,958		3,865,979	1,932,990
0.74	0.7499	8,247,422		4,123,711	2,061,856

0.75	0.7599		8,762,886	4,381,443	2,190,722
0.76	0.7699		9,278,350	4,639,175	2,319,588
0.77	0.7799		9,793,814	4,896,907	2,448,454
0.78	0.7899		10,309,278	5,154,639	2,577,319
0.79	0.7999		10,824,742	5,412,371	2,706,185
0.8	0.8099		11,340,206	5,670,103	2,835,051
0.81	0.8199		11,855,670	5,927,835	2,963,917
0.82	0.8299		12,371,134	6,185,567	3,092,783
0.83	0.8399		12,886,597	6,443,299	3,221,649
0.84	0.8499		13,402,061	6,701,031	3,350,515
0.85	0.8599		15,657,216	7,828,608	3,914,304
0.86	0.8699		16,237,113	8,118,556	4,059,278
0.87	0.8799		16,817,010	8,408,505	4,204,252
0.88	0.8899		17,396,906	8,698,453	4,349,227
0.89	0.8999		17,976,803	8,988,402	4,494,201
0.9	0.9099		18,556,700	9,278,350	4,639,175
0.91	0.9199		19,136,597	9,568,299	4,784,149
0.92	0.9299		19,716,494	9,858,247	4,929,124
0.93	0.9399		20,296,391	10,148,195	5,074,098
0.94	0.9499		20,876,288	10,438,144	5,219,072
0.95	0.9599		21,456,185	10,728,092	5,364,046
0.96	0.9699		22,036,082	11,018,041	5,509,020
0.97	0.9799		22,615,978	11,307,989	5,653,995

The intent of this payment fee schedule is to compensate for maintained and increased HCCRAF scores on a year over year basis. If the 2007 July Direct HCCRAF for the April Member list was increased over the 2007 September benchmark and the 2008 July Direct HCCRAF score in this year is greater than or equal to the April 2007 benchmark, then an additional payment of 50% of the prior years payment will be paid in addition to a new payment for the reset fee schedule. For Example: If the HCCRAF achieved in July 07 is .54 and that score is maintained in July 08 and additional payment of 50% of the 2007 payment will be made to the provider. The Payment would be made in accordance to the second column in the schedule file below. For this example an additional payment of \$774,435 would be paid in July 2008. If that HCCRAF score is maintained or increased for the April Member list in July 2009 and additional payment of \$387,217 in July of 2008. These payments will be made in addition to the payments made by PacifiCare to WMMI for Increases in the July HCCRAF score.

		Payable July 2007	Payable July 2008	Payable July 2009
		WMMI DataRap	WMMI DataRap	WMMI DataRap
July Direct HCCRAF		fee	fee	Fee
0.5	0.5099	206,516	103,258	51,629
0.51	0.5199	413,032	206,516	103,258
0.52	0.5299	619,548	309,774	154,887
0.53	0.5399	1,239,096	619,548	309,774
0.54	0.5499	1,548,870	774,435	387,217
0.55	0.5599	1,858,644	929,322	464,661
0.56	0.5699	2,168,418	1,084,209	542,104
0.57	0.5799	2,478,192	1,239,096	619,548
0.58	0.5899	2,787,966	1,393,983	696,991
0.59	0.5999	3,097,740	1,548,870	774,435
0.6	0.6099	3,407,514	1,703,757	851,878
0.61	0.6199	3,717,288	1,858,644	929,322
0.62	0.6299	4,027,062	2,013,531	1,006,765
0.63	0.6399	4,336,836	2,168,418	1,084,209
0.64	0.6499	4,646,610	2,323,305	1,161,652
0.65	0.6599	6,608,511	3,304,256	1,652,128
0.66	0.6699	7,021,543	3,510,772	1,755,386
0.67	0.6799	7,434,575	3,717,288	1,858,644
0.68	0.6899	7,847,607	3,923,804	1,961,902
0.69	0.6999	8,260,639	4,130,320	2,065,160
0.7	0.7099	8,673,671	4,336,836	2,168,418
0.71	0.7199	9,086,703	4,543,352	2,271,676
0.72	0.7299	9,499,735	4,749,868	2,374,934
0.73	0.7399	9,912,767	4,956,384	2,478,192
0.74	0.7499	10,325,799	5,162,900	2,581,450
0.75	0.7599	10,738,831	5,369,416	2,684,708
0.76	0.7699	11,151,863	5,575,932	2,787,966
0.77	0.7799	13,877,874	6,938,937	3,469,469

0.78	0.7899	14,373,512	7,186,756	3,593,378
0.79	0.7999	14,869,151	7,434,575	3,717,288
0.8	0.8099	15,364,789	7,682,395	3,841,197
0.81	0.8199	15,860,428	7,930,214	3,965,107
0.82	0.8299	16,356,066	8,178,033	4,089,016
0.83	0.8399	16,851,704	8,425,852	4,212,926
0.84	0.8499	17,347,343	8,673,671	4,336,836
0.85	0.8599	17,842,981	8,921,491	4,460,745
0.86	0.8699	18,338,619	9,169,310	4,584,655
0.87	0.8799	18,834,258	9,417,129	4,708,564
0.88	0.8899	19,329,896	9,664,948	4,832,474
0.89	0.8999	19,825,534	9,912,767	4,956,384
0.9	0.9099	20,321,173	10,160,586	5,080,293
0.91	0.9199	23,418,913	11,709,456	5,854,728
0.92	0.9299	23,976,506	11,988,253	5,994,126
0.93	0.9399	24,534,099	12,267,049	6,133,525
0.94	0.9499	25,091,692	12,545,846	6,272,923
0.95	0.9599	25,649,285	12,824,643	6,412,321
0.96	0.9699	26,206,878	13,103,439	6,551,720
0.97	0.9799	26,764,472	13,382,236	6,691,118

The formulas for the above calculations are listed below:

July 2006 Payment Fee Schedule:

Row	Column A	Column B	Column C	Column E	Column F
1	DataRaps Proposal Analysis – Annuity Payment				
2					
3	Assumptions				
4	Revised Membership Assumptions		43204		
5	Demo 2005 Projected PMPM		708.69		
6	Demo 2006 Projected PMPM		709.17		
7	Risk 2005 Projected PMPM		749.75		
8	Risk 2006 Projected PMPM		796.67		
9	Total 2005 Projected PMPM		=(C5+C7)/2		
10	Total 2006 Projected PMPM		=(C8*0.75)+(C6*0.25)		
11	Current HCC RAF		0.49		
12	Demo Component 2006 Projected Revenue		=C6*C4*12*0.25		
13	Risk Component 2006 Projected Revenue		=C8*C4*12*0.75		
15	Total 2006 Projected Revenue		=C10*C4*12		
16			Incremental	Payable July 2006	
17				WMMI DataRap	WMMI DataRap
18	July Direct HCCRAF			fee	%
19					
20	0.5	=A20+0.0099	=(((A20)- C\$11)*C\$8*0.75)*C\$4 *12	=C20*F20	0.05
21	=+A20+0.01	=A21+0.0099	=(((A21)- C\$11)*C\$8*0.75)*C\$4 *12	=C21*F21	0.05
22	=+A21+0.01	=A22+0.0099	=(((A22)- C\$11)*C\$8*0.75)*C\$4 *12	=C22*F22	0.05
23	=+A22+0.01	=A23+0.0099	=(((A23)- C\$11)*C\$8*0.75)*C\$4 *12	=C23*F23	0.075

24	=+A23+0.01	=A24+0.0099	=(((A24)-C\$11)*C\$8*0.75)*C\$4*12	=C24*F24	0.075
25	=+A24+0.01	=A25+0.0099	=(((A25)-C\$11)*C\$8*0.75)*C\$4*12	=C25*F25	0.075
26	=+A25+0.01	=A26+0.0099	=(((A26)-C\$11)*C\$8*0.75)*C\$4*12	=C26*F26	0.075
27	=+A26+0.01	=A27+0.0099	=(((A27)-C\$11)*C\$8*0.75)*C\$4*12	=C27*F27	0.075
28	=+A27+0.01	=A28+0.0099	=(((A28)-C\$11)*C\$8*0.75)*C\$4*12	=C28*F28	0.075
29	=+A28+0.01	=A29+0.0099	=(((A29)-C\$11)*C\$8*0.75)*C\$4*12	=C29*F29	0.075
30	=+A29+0.01	=A30+0.0099	=(((A30)-C\$11)*C\$8*0.75)*C\$4*12	=C30*F30	0.075
31	=+A30+0.01	=A31+0.0099	=(((A31)-C\$11)*C\$8*0.75)*C\$4*12	=C31*F31	0.075
32	=+A31+0.01	=A32+0.0099	=(((A32)-C\$11)*C\$8*0.75)*C\$4*12	=C32*F32	0.075
33	=+A32+0.01	=A33+0.0099	=(((A33)-C\$11)*C\$8*0.75)*C\$4*12	=C33*F33	0.075
34	=+A33+0.01	=A34+0.0099	=(((A34)-C\$11)*C\$8*0.75)*C\$4*12	=C34*F34	0.075
35	=+A34+0.01	=A35+0.0099	=(((A35)-C\$11)*C\$8*0.75)*C\$4*12	=C35*F35	0.1
36	=+A35+0.01	=A36+0.0099	=(((A36)-C\$11)*C\$8*0.75)*C\$4*12	=C36*F36	0.1
37	=+A36+0.01	=A37+0.0099	=(((A37)-C\$11)*C\$8*0.75)*C\$4*12	=C37*F37	0.1
38	=+A37+0.01	=A38+0.0099	=(((A38)-C\$11)*C\$8*0.75)*C\$4*12	=C38*F38	0.1
39	=+A38+0.01	=A39+0.0099	=(((A39)-C\$11)*C\$8*0.75)*C\$4*12	=C39*F39	0.1
40	=+A39+0.01	=A40+0.0099	=(((A40)-C\$11)*C\$8*0.75)*C\$4*12	=C40*F40	0.1
41	=+A40+0.01	=A41+0.0099	=(((A41)-C\$11)*C\$8*0.75)*C\$4*12	=C41*F41	0.1
42	=+A41+0.01	=A42+0.0099	=(((A42)-C\$11)*C\$8*0.75)*C\$4*12	=C42*F42	0.1
43	=+A42+0.01	=A43+0.0099	=(((A43)-C\$11)*C\$8*0.75)*C\$4*12	=C43*F43	0.1
44	=+A43+0.01	=A44+0.0099	=(((A44)-C\$11)*C\$8*0.75)*C\$4*12	=C44*F44	0.1

45	=+A44+0.01	=A45+0.0099	(((A45)-C\$11)*C\$8*0.75)*C\$4*12	=C45*F45	0.1
46	=+A45+0.01	=A46+0.0099	(((A46)-C\$11)*C\$8*0.75)*C\$4*12	=C46*F46	0.1
47	=+A46+0.01	=A47+0.0099	(((A47)-C\$11)*C\$8*0.75)*C\$4*12	=C47*F47	0.12
48	=+A47+0.01	=A48+0.0099	(((A48)-C\$11)*C\$8*0.75)*C\$4*12	=C48*F48	0.12
49	=+A48+0.01	=A49+0.0099	(((A49)-C\$11)*C\$8*0.75)*C\$4*12	=C49*F49	0.12
50	=+A49+0.01	=A50+0.0099	(((A50)-C\$11)*C\$8*0.75)*C\$4*12	=C50*F50	0.12
51	=+A50+0.01	=A51+0.0099	(((A51)-C\$11)*C\$8*0.75)*C\$4*12	=C51*F51	0.12
52	=+A51+0.01	=A52+0.0099	(((A52)-C\$11)*C\$8*0.75)*C\$4*12	=C52*F52	0.12
53	=+A52+0.01	=A53+0.0099	(((A53)-C\$11)*C\$8*0.75)*C\$4*12	=C53*F53	0.12
54	=+A53+0.01	=A54+0.0099	(((A54)-C\$11)*C\$8*0.75)*C\$4*12	=C54*F54	0.12
55	=+A54+0.01	=A55+0.0099	(((A55)-C\$11)*C\$8*0.75)*C\$4*12	=C55*F55	0.12
56	=+A55+0.01	=A56+0.0099	(((A56)-C\$11)*C\$8*0.75)*C\$4*12	=C56*F56	0.12
57	=+A56+0.01	=A57+0.0099	(((A57)-C\$11)*C\$8*0.75)*C\$4*12	=C57*F57	0.12
58	=+A57+0.01	=A58+0.0099	(((A58)-C\$11)*C\$8*0.75)*C\$4*12	=C58*F58	0.12
59	=+A58+0.01	=A59+0.0099	(((A59)-C\$11)*C\$8*0.75)*C\$4*12	=C59*F59	0.12
60	=+A59+0.01	=A60+0.0099	(((A60)-C\$11)*C\$8*0.75)*C\$4*12	=C60*F60	0.12
61	=+A60+0.01	=A61+0.0099	(((A61)-C\$11)*C\$8*0.75)*C\$4*12	=C61*F61	0.135
62	=+A61+0.01	=A62+0.0099	(((A62)-C\$11)*C\$8*0.75)*C\$4*12	=C62*F62	0.135
63	=+A62+0.01	=A63+0.0099	(((A63)-C\$11)*C\$8*0.75)*C\$4*12	=C63*F63	0.135
64	=+A63+0.01	=A64+0.0099	(((A64)-C\$11)*C\$8*0.75)*C\$4*12	=C64*F64	0.135
65	=+A64+0.01	=A65+0.0099	(((A65)-C\$11)*C\$8*0.75)*C\$4*12	=C65*F65	0.135

66	=+A65+0.01	=A66+0.0099	=(((A66)-C\$11)*C\$8*0.75)*C\$4*12	=C66*F66	0.135
67	=+A66+0.01	=A67+0.0099	=(((A67)-C\$11)*C\$8*0.75)*C\$4*12	=C67*F67	0.135

For the July 2007 Payment Fee Schedule:

Row	Column A	Column B	Column C	Column E	Column F	Column H	Column J
1	DataRaps Proposal Analysis – Annuity Payment						
2	Assumptions						
3	Revised Mem Assumpt		43204				
4	Demo 2005 Projected PMPM		708.69				
5	Demo 2006 Projected PMPM		709.17				
6	Risk 2005 Projected PMPM		749.75		Same schedule as Year one		
7	Risk 2006 Projected PMPM		796.67				
8	Total 2005 Projected PMPM		=(C5+C7)/2				
9	Total 2006 Projected PMPM		=(C8*0.75)+(C6*0.25)				
10	Current HCC RAF		0.49				
11	Demo Comp06 Projected Rev		=C6*C4*12*0.25				
12	Risk Comp 06 Projected Rev		=C8*C4*12*0.75				
13	Total 2006 Projected Revenue		=C10*C4*12			If threshold is maintained	If threshold is maintained
14					Payable July 2007		Payable July 2009
15				WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
16	July Direct HCCRAF			%	fee	fee	fee
19	0.5	=A19+0.0099	=(((A19)-C\$11)*C\$8)*C\$4*12)	0.05	=+E19*C19	=+F19*0.5	=+F19*0.25
20	=+A19+0.01	=A20+0.0099	=(((A20)-C\$11)*C\$8)*C\$4*12)	0.05	=+E20*C20	=+F20*0.5	=+F20*0.25
21	=+A20+0.01	=A21+0.0099	=(((A21)-C\$11)*C\$8)*C\$4*12)	0.05	=+E21*C21	=+F21*0.5	=+F21*0.25
22	=+A21+0.01	=A22+0.0099	=(((A22)-C\$11)*C\$8)*C\$4*12)	0.075	=+E22*C22	=+F22*0.5	=+F22*0.25
23	=+A22+0.01	=A23+0.0099	=(((A23)-C\$11)*C\$8)*C\$4*12)	0.075	=+E23*C23	=+F23*0.5	=+F23*0.25
24	=+A23+0.01	=A24+0.0099	=(((A24)-C\$11)*C\$8)*C\$4*12)	0.075	=+E24*C24	=+F24*0.5	=+F24*0.25

25	=+A24+0.0 1	=A25+0.0099	=(((A25- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E25*C25	=+F25*0.5	=+F25*0.25
26	=+A25+0.0 1	=A26+0.0099	=(((A26- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E26*C26	=+F26*0.5	=+F26*0.25
27	=+A26+0.0 1	=A27+0.0099	=(((A27- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E27*C27	=+F27*0.5	=+F27*0.25
28	=+A27+0.0 1	=A28+0.0099	=(((A28- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E28*C28	=+F28*0.5	=+F28*0.25
29	=+A28+0.0 1	=A29+0.0099	=(((A29- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E29*C29	=+F29*0.5	=+F29*0.25
30	=+A29+0.0 1	=A30+0.0099	=(((A30- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E30*C30	=+F30*0.5	=+F30*0.25
31	=+A30+0.0 1	=A31+0.0099	=(((A31- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E31*C31	=+F31*0.5	=+F31*0.25
32	=+A31+0.0 1	=A32+0.0099	=(((A32- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E32*C32	=+F32*0.5	=+F32*0.25
33	=+A32+0.0 1	=A33+0.0099	=(((A33- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E33*C33	=+F33*0.5	=+F33*0.25
34	=+A33+0.0 1	=A34+0.0099	=(((A34- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E34*C34	=+F34*0.5	=+F34*0.25
35	=+A34+0.0 1	=A35+0.0099	=(((A35- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E35*C35	=+F35*0.5	=+F35*0.25
36	=+A35+0.0 1	=A36+0.0099	=(((A36- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E36*C36	=+F36*0.5	=+F36*0.25
37	=+A36+0.0 1	=A37+0.0099	=(((A37- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E37*C37	=+F37*0.5	=+F37*0.25
38	=+A37+0.0 1	=A38+0.0099	=(((A38- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E38*C38	=+F38*0.5	=+F38*0.25
39	=+A38+0.0 1	=A39+0.0099	=(((A39- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E39*C39	=+F39*0.5	=+F39*0.25
40	=+A39+0.0 1	=A40+0.0099	=(((A40- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E40*C40	=+F40*0.5	=+F40*0.25
41	=+A40+0.0 1	=A41+0.0099	=(((A41- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E41*C41	=+F41*0.5	=+F41*0.25
42	=+A41+0.0 1	=A42+0.0099	=(((A42- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E42*C42	=+F42*0.5	=+F42*0.25
43	=+A42+0.0 1	=A43+0.0099	=(((A43- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E43*C43	=+F43*0.5	=+F43*0.25
44	=+A43+0.0 1	=A44+0.0099	=(((A44- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E44*C44	=+F44*0.5	=+F44*0.25
45	=+A44+0.0 1	=A45+0.0099	=(((A45- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E45*C45	=+F45*0.5	=+F45*0.25

46	=+A45+0.0 1	=A46+0.0099	=(((A46-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E46*C46	=+F46*0.5	=+F46*0.25
47	=+A46+0.0 1	=A47+0.0099	=(((A47-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E47*C47	=+F47*0.5	=+F47*0.25
48	=+A47+0.0 1	=A48+0.0099	=(((A48-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E48*C48	=+F48*0.5	=+F48*0.25
49	=+A48+0.0 1	=A49+0.0099	=(((A49-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E49*C49	=+F49*0.5	=+F49*0.25
50	=+A49+0.0 1	=A50+0.0099	=(((A50-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E50*C50	=+F50*0.5	=+F50*0.25
51	=+A50+0.0 1	=A51+0.0099	=(((A51-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E51*C51	=+F51*0.5	=+F51*0.25
52	=+A51+0.0 1	=A52+0.0099	=(((A52-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E52*C52	=+F52*0.5	=+F52*0.25
53	=+A52+0.0 1	=A53+0.0099	=(((A53-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E53*C53	=+F53*0.5	=+F53*0.25
54	=+A53+0.0 1	=A54+0.0099	=(((A54-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E54*C54	=+F54*0.5	=+F54*0.25
55	=+A54+0.0 1	=A55+0.0099	=(((A55-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E55*C55	=+F55*0.5	=+F55*0.25
56	=+A55+0.0 1	=A56+0.0099	=(((A56-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E56*C56	=+F56*0.5	=+F56*0.25
57	=+A56+0.0 1	=A57+0.0099	=(((A57-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E57*C57	=+F57*0.5	=+F57*0.25
58	=+A57+0.0 1	=A58+0.0099	=(((A58-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E58*C58	=+F58*0.5	=+F58*0.25
59	=+A58+0.0 1	=A59+0.0099	=(((A59-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E59*C59	=+F59*0.5	=+F59*0.25
60	=+A59+0.0 1	=A60+0.0099	=(((A60-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E60*C60	=+F60*0.5	=+F60*0.25
61	=+A60+0.0 1	=A61+0.0099	=(((A61-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E61*C61	=+F61*0.5	=+F61*0.25
62	=+A61+0.0 1	=A62+0.0099	=(((A62-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E62*C62	=+F62*0.5	=+F62*0.25
63	=+A62+0.0 1	=A63+0.0099	=(((A63-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E63*C63	=+F63*0.5	=+F63*0.25
64	=+A63+0.0 1	=A64+0.0099	=(((A64-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E64*C64	=+F64*0.5	=+F64*0.25
65	=+A64+0.0 1	=A65+0.0099	=(((A65-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E65*C65	=+F65*0.5	=+F65*0.25
66	=+A65+0.0 1	=A66+0.0099	=(((A66-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E66*C66	=+F66*0.5	=+F66*0.25

For the July 2008 and Future Years Payment Fee Schedule:

DataRaps Proposal Analysis - Annuity Payment								
Row	Column A	Column B	Column C	Column E	Column F	Column G	Column I	
1	Assumptions							
4	Revised Membership Assumptions	=' 2006 Payment Fee Schedule'!C4		* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.				
5	Demo 2005 Projected PMPM	708.69						
6	Demo 2006 Projected PMPM	709.17						
7	Risk 2005 Projected PMPM	749.75						
8	Risk 2006 Projected PMPM	=796.67*1.04						
9	Total 2005 Projected PMPM	=(C5+C7)/2						
10	Total 2006 Projected PMPM	=(C8*0.75)+(C6*0.25)						
11	Current HCC RAF	0.58		*				
12	Demo Component 2006 Projected Revenue	=C6*C4*12*0.25						
13	Risk Component 2006 Projected Revenue	=C8*C4*12*0.75				If threshold is maintained	If threshold is maintained	
14	Total 2006 Projected Revenue	=C10*C4*12						
15								
16				Payable July 2008		Payable July 2009	Payable July 2010	
17			PCTX Incremental	WMMI DataRap		WMMI DataRap	WMMI DataRap	
18			Revenue 2007 and 08 @ 100%	fee		fee	fee	
19								
20	0.59	=A20+0.0099	=((\$A20-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D20*C20		=+E20*0.5	=+E20*0.25	
21	=+A20+0.01	=A21+0.0099	=((\$A21-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D21*C21		=+E21*0.5	=+E21*0.25	
22	=+A21+0.01	=A22+0.0099	=((\$A22-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D22*C22		=+E22*0.5	=+E22*0.25	
23	=+A22+0.01	=A23+0.0099	=((\$A23-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D23*C23		=+E23*0.5	=+E23*0.25	
24	=+A23+0.01	=A24+0.0099	=((\$A24-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D24*C24		=+E24*0.5	=+E24*0.25	
25	=+A24+0.01	=A25+0.0099	=((\$A25-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D25*C25		=+E25*0.5	=+E25*0.25	
26	=+A25+0.01	=A26+0.0099	=((\$A26-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D26*C26		=+E26*0.5	=+E26*0.25	
27	=+A26+0.01	=A27+0.0099	=((\$A27-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D27*C27		=+E27*0.5	=+E27*0.25	
28	=+A27+0.01	=A28+0.0099	=((\$A28-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D28*C28		=+E28*0.5	=+E28*0.25	
29	=+A28+0.01	=A29+0.0099	=((\$A29-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D29*C29		=+E29*0.5	=+E29*0.25	

30	=+A29+0.01	=A30+0.0 099	=(((A30- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D30*C30	=+E30*0.5	=+E30*0.25
31	=+A30+0.01	=A31+0.0 099	=(((A31- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D31*C31	=+E31*0.5	=+E31*0.25
32	=+A31+0.01	=A32+0.0 099	=(((A32- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D32*C32	=+E32*0.5	=+E32*0.25
33	=+A32+0.01	=A33+0.0 099	=(((A33- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D33*C33	=+E33*0.5	=+E33*0.25
34	=+A33+0.01	=A34+0.0 099	=(((A34- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D34*C34	=+E34*0.5	=+E34*0.25
35	=+A34+0.01	=A35+0.0 099	=(((A35- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D35*C35	=+E35*0.5	=+E35*0.25
36	=+A35+0.01	=A36+0.0 099	=(((A36- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D36*C36	=+E36*0.5	=+E36*0.25
37	=+A36+0.01	=A37+0.0 099	=(((A37- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D37*C37	=+E37*0.5	=+E37*0.25
38	=+A37+0.01	=A38+0.0 099	=(((A38- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D38*C38	=+E38*0.5	=+E38*0.25
39	=+A38+0.01	=A39+0.0 099	=(((A39- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D39*C39	=+E39*0.5	=+E39*0.25
40	=+A39+0.01	=A40+0.0 099	=(((A40- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D40*C40	=+E40*0.5	=+E40*0.25
41	=+A40+0.01	=A41+0.0 099	=(((A41- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D41*C41	=+E41*0.5	=+E41*0.25
42	=+A41+0.01	=A42+0.0 099	=(((A42- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D42*C42	=+E42*0.5	=+E42*0.25
43	=+A42+0.01	=A43+0.0 099	=(((A43- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D43*C43	=+E43*0.5	=+E43*0.25
44	=+A43+0.01	=A44+0.0 099	=(((A44- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D44*C44	=+E44*0.5	=+E44*0.25
45	=+A44+0.01	=A45+0.0 099	=(((A45- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D45*C45	=+E45*0.5	=+E45*0.25
46	=+A45+0.01	=A46+0.0 099	=(((A46- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D46*C46	=+E46*0.5	=+E46*0.25
47	=+A46+0.01	=A47+0.0 099	=(((A47- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D47*C47	=+E47*0.5	=+E47*0.25
48	=+A47+0.01	=A48+0.0 099	=(((A48- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D48*C48	=+E48*0.5	=+E48*0.25
49	=+A48+0.01	=A49+0.0 099	=(((A49- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D49*C49	=+E49*0.5	=+E49*0.25
50	=+A49+0.01	=A50+0.0 099	=(((A50- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D50*C50	=+E50*0.5	=+E50*0.25
51	=+A50+0.01	=A51+0.0 099	=(((A51- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D51*C51	=+E51*0.5	=+E51*0.25
52	=+A51+0.01	=A52+0.0 099	=(((A52- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D52*C52	=+E52*0.5	=+E52*0.25
53	=+A52+0.01	=A53+0.0 099	=(((A53- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D53*C53	=+E53*0.5	=+E53*0.25
54	=+A53+0.01	=A54+0.0 099	=(((A54- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D54*C54	=+E54*0.5	=+E54*0.25
55	=+A54+0.01	=A55+0.0 099	=(((A55- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D55*C55	=+E55*0.5	=+E55*0.25
56	=+A55+0.01	=A56+0.0 099	=(((A56- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D56*C56	=+E56*0.5	=+E56*0.25
57	=+A56+0.01	=A57+0.0 099	=(((A57- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D57*C57	=+E57*0.5	=+E57*0.25
58	=+A57+0.01	=A58+0.0 099	=(((A58- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D58*C58	=+E58*0.5	=+E58*0.25

Some Examples of payment Calculations are as follows:

Example 1		July 2006 Payment	July 2007 Payment	July 2008 Payment	July 2009 Payment
September Benchmark:	.49				
2007 July HCCRAF Minimum:	.54				
2008 July HCCRAF Minimum:	.59				
July HCCRAF 2006 Score for September Member List:	.52	\$464,661			
July HCCRAF 2007 Score for April Member List:	.52		\$619,548 PacifiCare has right to term contract	\$309,774 PacifiCare has right to term contract	\$154,887
July HCCRAF 2008 Score for April Member List:	.52				

The July 2009 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$154, 877. The amount would be reimbursed within forty-five (45) days of the termination would be \$38,722.

Example 2		July 2006 Payment	July 2007 Payment	July 2008 Payment	July 2009 Payment	July 2010 Payment
September Benchmark:	.49					
2007 July HCCRAF Minimum:	.54					
2008 July HCCRAF Minimum:	.59					
July HCCRAF 2006 Score for September Member List:	.56	\$1,626,313				
July HCCRAF 2007 Score for April Member List:	.58		\$2,787,966 Right to term Contract	\$1,393,983	\$696,991	
July HCCRAF 2008 Score for April Member List:	.6			\$859,106	\$429,553	\$214,777
Total		\$1,626,313	\$2,787,966	\$2,253,089	Tail	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 1,341,321. The amount would be reimbursed within forty-five (45) days of the termination would be \$335,330.

Example 3		July 2006 Payment	July 2007 Payment	July 2008 Payment	July 2009 Payment	July 2010 Payment
September Benchmark:	.49					
2007 July HCCRAF Minimum:	.54					
2008 July HCCRAF Minimum:	.59					
July HCCRAF 2006 Score for September Member List:	.60	\$2,555,635				
July HCCRAF 2007 Score for April Member List:	.59		\$3,097,740	\$1,548,870	\$774,435	

July HCCRAF 2008 Score for April Member List:	.62		\$1,288,660	\$644,330	\$322,165
Total		\$2,555,635	\$3,097,740	\$2,837,530	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 1,740,930. The amount would be reimbursed within forty-five (45) days of the termination would be \$435,332.

Example 4
September Benchmark: .49
2007 July HCCRAF Minimum: .54
2008 July HCCRAF Minimum: .59

		July 2006	July 2007	July 2008	July 2009	July 2010
		Payment	Payment	Payment	Payment	Payment
July HCCRAF 2006 Score for September Member List:	.55	\$1,393,983				
July HCCRAF 2007 Score for April Member List:	.52		\$619,584	\$309,774 Right to term Contract	\$154,887	
July HCCRAF 2008 Score for April Member List:	.57			\$1,610,825	\$805,412	\$402,706
Total		\$1,393,983	\$619,584	\$1,920,599	Tail	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 1,363,005. The amount would be reimbursed within forty-five (45) days of the termination would be \$340,751.

Example 5
September Benchmark: .49
2007 July HCCRAF Minimum: .54
2008 July HCCRAF Minimum: .59

		July 2006	July 2007	July 2008	July 2009	July 2010
		Payment	Payment	Payment	Payment	Payment
July HCCRAF 2006 Score for September Member List:	.45	No Payment				
July HCCRAF 2007 Score for April Member List:	.52		\$619,584 Right to term Contract	\$309,774	\$154,887	
July HCCRAF 2008 Score for April Member List:	.59			\$3,006,873	\$1,503,436	\$751,718
Total		\$1,393,983	\$619,584	\$1,920,599	Tail	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 2,410,042. The amount would be reimbursed within forty-five (45) days of the termination would be \$602,510.

Example 6
September Benchmark: .49

2007 July HCCRAF Minimum: .54					
2008 July HCCRAF Minimum: .59					
		July 2006	July 2007	July 2008	July 2009
		Payment	Payment	Payment	Payment
July HCCRAF 2006 Score for September Member List:	.38	No Payment			
July HCCRAF 2007 Score for April Member List:	.62		\$4,027,062		
July HCCRAF 2008 Score for April Member List:	.58			Right to term Contract	

The Payment Fee Schedules for these examples are below:
2006 Payment Fee Schedule:

DataRaps Proposal Analysis - Annuity Payment				
Assumptions				
Revised Membership Assumptions				
		43,204		
Demo 2005 Projected PMPM		708.690		
Demo 2006 Projected PMPM		709.170		
Risk 2005 Projected PMPM		749.750		
Risk 2006 Projected PMPM		796.670		
Total 2005 Projected PMPM		729.220		
Total 2006 Projected PMPM		774.795		
Current HCC RAF		0.490		
Demo Component 2006 Projected Revenue		91,916,942		
Risk Component 2006 Projected Revenue		309,773,976		
		Incremental	Payable July 2006	
			WMMI DataRap fee	WMMI DataRap %
July Direct HCCRAF				
0.5	0.5099	3,097,740	154,887	5.00%
0.51	0.5199	6,195,480	309,774	5.00%
0.52	0.5299	9,293,219	464,661	5.00%
0.53	0.5399	12,390,959	929,322	7.50%
0.54	0.5499	15,488,699	1,161,652	7.50%
0.55	0.5599	18,586,439	1,393,983	7.50%
0.56	0.5699	21,684,178	1,626,313	7.50%

0.57	0.5799	24,781,918	1,858,644	7.50%
0.58	0.5899	27,879,658	2,090,974	7.50%
0.59	0.5999	30,977,398	2,323,305	7.50%
0.6	0.6099	34,075,137	2,555,635	7.50%
0.61	0.6199	37,172,877	2,787,966	7.50%
0.62	0.6299	40,270,617	3,020,296	7.50%
0.63	0.6399	43,368,357	3,252,627	7.50%
0.64	0.6499	46,466,096	3,484,957	7.50%
0.65	0.6599	49,563,836	4,956,384	10.00%
0.66	0.6699	52,661,576	5,266,158	10.00%
0.67	0.6799	55,759,316	5,575,932	10.00%
0.68	0.6899	58,857,055	5,885,706	10.00%
0.69	0.6999	61,954,795	6,195,480	10.00%
0.7	0.7099	65,052,535	6,505,253	10.00%
0.71	0.7199	68,150,275	6,815,027	10.00%
0.72	0.7299	71,248,015	7,124,801	10.00%
0.73	0.7399	74,345,754	7,434,575	10.00%
0.74	0.7499	77,443,494	7,744,349	10.00%
0.75	0.7599	80,541,234	8,054,123	10.00%
0.76	0.7699	83,638,974	8,363,897	10.00%
0.77	0.7799	86,736,713	10,408,406	12.00%
0.78	0.7899	89,834,453	10,780,134	12.00%
0.79	0.7999	92,932,193	11,151,863	12.00%
0.8	0.8099	96,029,933	11,523,592	12.00%
0.81	0.8199	99,127,672	11,895,321	12.00%
0.82	0.8299	102,225,412	12,267,049	12.00%
0.83	0.8399	105,323,152	12,638,778	12.00%
0.84	0.8499	108,420,892	13,010,507	12.00%
0.85	0.8599	111,518,631	13,382,236	12.00%
0.86	0.8699	114,616,371	13,753,965	12.00%
0.87	0.8799	117,714,111	14,125,693	12.00%

0.88	0.8899	120,811,851	14,497,422	12.00%
0.89	0.8999	123,909,590	14,869,151	12.00%
0.9	0.9099	127,007,330	15,240,880	12.00%
0.91	0.9199	130,105,070	17,564,184	13.50%
0.92	0.9299	133,202,810	17,982,379	13.50%
0.93	0.9399	136,300,549	18,400,574	13.50%
0.94	0.9499	139,398,289	18,818,769	13.50%
0.95	0.9599	142,496,029	19,236,964	13.50%
0.96	0.9699	145,593,769	19,655,159	13.50%
0.97	0.9799	148,691,509	20,073,354	13.50%

The 2007 Fee Schedule

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Revised Mem Assumpt		43,204			
Demo 2005 Projected PMPM		708.690			
Demo 2006 Projected PMPM		709.170			
Risk 2005 Projected PMPM		749.750	Same schedule as Year one		
Risk 2006 Projected PMPM		796.670			
Total 2005 Projected PMPM		729.220			
Total 2006 Projected PMPM		774.795			
Current HCC RAF		0.490			
Demo Comp06 Projected Rev		91,916,942			
Risk Comp 06 Projected Rev		309,773,976			
				If threshold is maintained	If threshold is maintained
			Payable July 2007		Payable July 2009
		WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
July Direct HCCRAF		%	fee	fee	fee
0.5	0.5099	5.00%	206,516	103,258	51,629
0.51	0.5199	5.00%	413,032	206,516	103,258

0.52	0.5299	5.00%			
			619,548	309,774	154,887
0.53	0.5399	7.50%			
			1,239,096	619,548	309,774
0.54	0.5499	7.50%			
			1,548,870	774,435	387,217
0.55	0.5599	7.50%			
			1,858,644	929,322	464,661
0.56	0.5699	7.50%			
			2,168,418	1,084,209	542,104
0.57	0.5799	7.50%			
			2,478,192	1,239,096	619,548
0.58	0.5899	7.50%			
			2,787,966	1,393,983	696,991
0.59	0.5999	7.50%			
			3,097,740	1,548,870	774,435
0.6	0.6099	7.50%			
			3,407,514	1,703,757	851,878
0.61	0.6199	7.50%			
			3,717,288	1,858,644	929,322
0.62	0.6299	7.50%			
			4,027,062	2,013,531	1,006,765
0.63	0.6399	7.50%			
			4,336,836	2,168,418	1,084,209
0.64	0.6499	7.50%			
			4,646,610	2,323,305	1,161,652
0.65	0.6599	10.00%			
			6,608,511	3,304,256	1,652,128
0.66	0.6699	10.00%			
			7,021,543	3,510,772	1,755,386
0.67	0.6799	10.00%			
			7,434,575	3,717,288	1,858,644
0.68	0.6899	10.00%			
			7,847,607	3,923,804	1,961,902
0.69	0.6999	10.00%			
			8,260,639	4,130,320	2,065,160
0.7	0.7099	10.00%			
			8,673,671	4,336,836	2,168,418
0.71	0.7199	10.00%			
			9,086,703	4,543,352	2,271,676
0.72	0.7299	10.00%			
			9,499,735	4,749,868	2,374,934
0.73	0.7399	10.00%			
			9,912,767	4,956,384	2,478,192
0.74	0.7499	10.00%			
			10,325,799	5,162,900	2,581,450
0.75	0.7599	10.00%			
			10,738,831	5,369,416	2,684,708
0.76	0.7699	10.00%			
			11,151,863	5,575,932	2,787,966
0.77	0.7799	12.00%			
			13,877,874	6,938,937	3,469,469
0.78	0.7899	12.00%			
			14,373,512	7,186,756	3,593,378
0.79	0.7999	12.00%			
			14,869,151	7,434,575	3,717,288
0.8	0.8099	12.00%			
			15,364,789	7,682,395	3,841,197
0.81	0.8199	12.00%			
			15,860,428	7,930,214	3,965,107
0.82	0.8299	12.00%			
			16,356,066	8,178,033	4,089,016

0.83	0.8399	12.00%	16,851,704	8,425,852	4,212,926
0.84	0.8499	12.00%	17,347,343	8,673,671	4,336,836
0.85	0.8599	12.00%	17,842,981	8,921,491	4,460,745
0.86	0.8699	12.00%	18,338,619	9,169,310	4,584,655
0.87	0.8799	12.00%	18,834,258	9,417,129	4,708,564
0.88	0.8899	12.00%	19,329,896	9,664,948	4,832,474
0.89	0.8999	12.00%	19,825,534	9,912,767	4,956,384
0.9	0.9099	12.00%	20,321,173	10,160,586	5,080,293
0.91	0.9199	13.50%	23,418,913	11,709,456	5,854,728
0.92	0.9299	13.50%	23,976,506	11,988,253	5,994,126
0.93	0.9399	13.50%	24,534,099	12,267,049	6,133,525
0.94	0.9499	13.50%	25,091,692	12,545,846	6,272,923
0.95	0.9599	13.50%	25,649,285	12,824,643	6,412,321
0.96	0.9699	13.50%	26,206,878	13,103,439	6,551,720
0.97	0.9799	13.50%	26,764,472	13,382,236	6,691,118

2008 Fee Schedule Example 2

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Revised Membership Assumptions	43,204	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.			
Demo 2005 Projected PMPM	708.690				
Demo 2006 Projected PMPM	709.170				
Risk 2005 Projected PMPM	749.750				
Risk 2006 Projected PMPM	828.537				
Total 2005 Projected PMPM	729.220				

Total 2006 Projected PMPM		798,695			
Current HCC RAF		0.580	*		
Demo Component 2006 Projected Revenue		91,916,942			
Risk Component 2006 Projected Revenue		322,164,935		If threshold is maintained	If threshold is maintained
Total 2006 Projected Revenue		414,081,877			
			Payable July 2008	Payable July 2009	Payable July 2010
		PCTX Incremental	WMMI DataRap	WMMI DataRap	WMMI DataRap
		Revenue 2007 and 08 @ 100%	fee	fee	fee
0.59	0.6	4,295,532	429,553	214,777	107,388
0.6	0.61	8,591,065	859,106	429,553	214,777
0.61	0.62	12,886,597	1,288,660	644,330	322,165
0.62	0.63	17,182,130	1,718,213	859,106	429,553
0.63	0.64	21,477,662	2,147,766	1,073,883	536,942
0.64	0.65	25,773,195	2,577,319	1,288,660	644,330
0.65	0.66	30,068,727	3,006,873	1,503,436	751,718
0.66	0.67	34,364,260	3,436,426	1,718,213	859,106
0.67	0.68	38,659,792	3,865,979	1,932,990	966,495
0.68	0.69	42,955,325	4,295,532	2,147,766	1,073,883
0.69	0.7	47,250,857	4,725,086	2,362,543	1,181,271
0.7	0.71	51,546,390	5,154,639	2,577,319	1,288,660
0.71	0.72	55,841,922	6,701,031	3,350,515	1,675,258
0.72	0.73	60,137,455	7,216,495	3,608,247	1,804,124
0.73	0.74	64,432,987	7,731,958	3,865,979	1,932,990
0.74	0.75	68,728,520	8,247,422	4,123,711	2,061,856
0.75	0.76	73,024,052	8,762,886	4,381,443	2,190,722

0.76	0.77	77,319,584	9,278,350	4,639,175	2,319,588
0.77	0.78	81,615,117	9,793,814	4,896,907	2,448,454
0.78	0.79	85,910,649	10,309,278	5,154,639	2,577,319
0.79	0.8	90,206,182	10,824,742	5,412,371	2,706,185
0.8	0.81	94,501,714	11,340,206	5,670,103	2,835,051
0.81	0.82	98,797,247	11,855,670	5,927,835	2,963,917
0.82	0.83	103,092,779	12,371,134	6,185,567	3,092,783
0.83	0.84	107,388,312	12,886,597	6,443,299	3,221,649
0.84	0.85	111,683,844	13,402,061	6,701,031	3,350,515
0.85	0.86	115,979,377	13,917,524	6,958,763	3,479,381
0.86	0.87	120,274,909	14,432,987	7,216,495	3,608,247
0.87	0.88	124,570,442	14,948,450	7,474,227	3,737,113
0.88	0.89	128,865,974	15,463,913	7,731,959	3,865,979
0.89	0.9	133,161,507	15,979,376	7,989,691	3,994,845
0.9	0.91	137,457,039	16,494,839	8,247,423	4,123,711
0.91	0.92	141,752,571	17,010,302	8,505,155	4,252,577
0.92	0.93	146,048,104	17,525,765	8,762,887	4,381,443
0.93	0.94	150,343,636	18,041,228	9,020,619	4,510,309
0.94	0.95	154,639,169	18,556,691	9,278,351	4,639,175
0.95	0.96	158,934,701	19,072,154	9,536,083	4,768,041
0.96	0.97	163,230,234	19,587,617	9,793,815	4,896,907
0.97	0.98	167,525,766	20,103,080	10,051,547	5,025,773

2008 Fee Schedule Example 3

DataRaps Proposal Analysis - Annuity Payment				
Assumptions				
Initial Membership Assumptions				
	10,000			
Revised Membership Assumptions				
Demo 2005 Projected PMPM	708.690			
Demo 2006 Projected PMPM	709.170			
Risk 2005 Projected PMPM	749.750			
Risk 2006 Projected PMPM	828.537			
Total 2005 Projected PMPM	729.220			

0.67	0.6799	3,436,426	1,718,213	859,106
0.68	0.6899	3,865,979	1,932,990	966,495
0.69	0.6999	4,295,532	2,147,766	1,073,883
0.7	0.7099	4,725,086	2,362,543	1,181,271
0.71	0.7199	6,185,567	3,092,783	1,546,392
0.72	0.7299	6,701,031	3,350,515	1,675,258
0.73	0.7399	7,216,495	3,608,247	1,804,124
0.74	0.7499	7,731,958	3,865,979	1,932,990
0.75	0.7599	8,247,422	4,123,711	2,061,856
0.76	0.7699	8,762,886	4,381,443	2,190,722
0.77	0.7799	9,278,350	4,639,175	2,319,588
0.78	0.7899	9,793,814	4,896,907	2,448,454
0.79	0.7999	10,309,278	5,154,639	2,577,319
0.8	0.8099	10,824,742	5,412,371	2,706,185
0.81	0.8199	11,340,206	5,670,103	2,835,051
0.82	0.8299	11,855,670	5,927,835	2,963,917
0.83	0.8399	12,371,134	6,185,567	3,092,783
0.84	0.8499	12,886,597	6,443,299	3,221,649
0.85	0.8599	15,077,319	7,538,659	3,769,330
0.86	0.8699	15,657,216	7,828,608	3,914,304
0.87	0.8799	16,237,113	8,118,556	4,059,278
0.88	0.8899	16,817,010	8,408,505	4,204,252
0.89	0.8999	17,396,906	8,698,453	4,349,227
0.9	0.9099	17,976,803	8,988,402	4,494,201
0.91	0.9199	18,556,700	9,278,350	4,639,175
0.92	0.9299	19,136,597	9,568,299	4,784,149
0.93	0.9399	19,716,494	9,858,247	4,929,124
0.94	0.9499	20,296,391	10,148,195	5,074,098
0.95	0.9599	20,876,288	10,438,144	5,219,072
0.96	0.9699	21,456,185	10,728,092	5,364,046
0.97	0.9799	22,036,082	11,018,041	5,509,020

2008 Fee Schedule Example 4

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Initial Membership Assumptions		10,000			
Revised Membership Assumptions		43,204	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.		
Demo 2005 Projected PMPM		708.690			
Demo 2006 Projected PMPM		709.170			
Risk 2005 Projected PMPM		749.750			
Risk 2006 Projected PMPM		828.537			
Total 2005 Projected PMPM		729.220			
Total 2006 Projected PMPM		798.695			
Current HCC RAF		0.520	*		
Demo Component 2006 Projected Revenue					
Risk Component 2006 Projected Revenue					
Total 2006 Projected Revenue		414,081,877			
			Payable July 2008	Payable July 2008	Payable July 2009
		WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
		%	fee	fee	fee
0.44	0.4499	5.00%	(1,718,213)	(859,106)	(429,553)
0.45	0.4599	5.00%	(1,503,436)	(751,718)	(375,859)
0.46	0.4699	5.00%	(1,288,660)	(644,330)	(322,165)
0.47	0.4799	7.50%	(1,610,825)	(805,412)	(402,706)
0.48	0.4899	7.50%	(1,288,660)	(644,330)	(322,165)
0.49	0.4999	7.50%	(966,495)	(483,247)	(241,624)
0.5	0.5099	7.50%	(644,330)	(322,165)	(161,082)
0.51	0.5199	7.50%	(322,165)	(161,082)	(80,541)
0.52	0.5299	7.50%	-	-	-
0.53	0.5399	7.50%	322,165	161,082	80,541
0.54	0.5499	7.50%	644,330	322,165	161,082
0.55	0.5599	7.50%	966,495	483,247	241,624

0.56	0.5699	7.50%	1,288,660	644,330	322,165
0.57	0.5799	7.50%	1,610,825	805,412	402,706
0.58	0.5899	7.50%	1,932,990	966,495	483,247
0.59	0.5999	10.00%	3,006,873	1,503,436	751,718
0.6	0.6099	10.00%	3,436,426	1,718,213	859,106
0.61	0.6199	10.00%	3,865,979	1,932,990	966,495
0.62	0.6299	10.00%	4,295,532	2,147,766	1,073,883
0.63	0.6399	10.00%	4,725,086	2,362,543	1,181,271
0.64	0.6499	10.00%	5,154,639	2,577,319	1,288,660
0.65	0.6599	10.00%	5,584,192	2,792,096	1,396,048
0.66	0.6699	10.00%	6,013,745	3,006,873	1,503,436
0.67	0.6799	10.00%	6,443,299	3,221,649	1,610,825
0.68	0.6899	10.00%	6,872,852	3,436,426	1,718,213
0.69	0.6999	10.00%	7,302,405	3,651,203	1,825,601
0.7	0.7099	10.00%	7,731,958	3,865,979	1,932,990
0.71	0.7199	12.00%	9,793,814	4,896,907	2,448,454
0.72	0.7299	12.00%	10,309,278	5,154,639	2,577,319
0.73	0.7399	12.00%	10,824,742	5,412,371	2,706,185
0.74	0.7499	12.00%	11,340,206	5,670,103	2,835,051
0.75	0.7599	12.00%	11,855,670	5,927,835	2,963,917
0.76	0.7699	12.00%	12,371,134	6,185,567	3,092,783
0.77	0.7799	12.00%	12,886,597	6,443,299	3,221,649
0.78	0.7899	12.00%	13,402,061	6,701,031	3,350,515
0.79	0.7999	12.00%	13,917,525	6,958,763	3,479,381
0.8	0.8099	12.00%	14,432,989	7,216,495	3,608,247
0.81	0.8199	12.00%	14,948,453	7,474,226	3,737,113
0.82	0.8299	12.00%	15,463,917	7,731,958	3,865,979
0.83	0.8399	12.00%	15,979,381	7,989,690	3,994,845
0.84	0.8499	12.00%	16,494,845	8,247,422	4,123,711
0.85	0.8599	13.50%	19,136,597	9,568,299	4,784,149
0.86	0.8699	13.50%	19,716,494	9,858,247	4,929,124

0.87	0.8799	13.50%	20,296,391	10,148,195	5,074,098
0.88	0.8899	13.50%	20,876,288	10,438,144	5,219,072
0.89	0.8999	13.50%	21,456,185	10,728,092	5,364,046
0.9	0.9099	13.50%	22,036,082	11,018,041	5,509,020
0.91	0.9199	13.50%	22,615,978	11,307,989	5,653,995
0.92	0.9299	13.50%	23,195,875	11,597,938	5,798,969
0.93	0.9399	13.50%	23,775,772	11,887,886	5,943,943
0.94	0.9499	13.50%	24,355,669	12,177,835	6,088,917
0.95	0.9599	13.50%	24,935,566	12,467,783	6,233,891
0.96	0.9699	13.50%	25,515,463	12,757,731	6,378,866
0.97	0.9799	13.50%	26,095,360	13,047,680	6,523,840

2008 Example 5

DataRaps Proposal Analysis - Annuity Payment

Assumptions					
Initial Membership Assumptions					
Revised Membership Assumptions					
Demo 2005 Projected PMPM					
Demo 2006 Projected PMPM					
Risk 2005 Projected PMPM					
Risk 2006 Projected PMPM					
Total 2005 Projected PMPM					
Total 2006 Projected PMPM					
Current HCC RAF	0.520	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.			
Demo Component 2006 Projected Revenue					
Risk Component 2006 Projected Revenue					
Total 2006 Projected Revenue					
			Payable July 2008	Payable July 2009	
		WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
		%	fee	fee	fee
0.44	0.4499	5.00%	(1,718,213)	(859,106)	(429,553)
0.45	0.4599	5.00%	(1,503,436)	(751,718)	(375,859)
0.46	0.4699	5.00%	(1,288,660)	(644,330)	(322,165)
0.47	0.4799	7.50%	(1,610,825)	(805,412)	(402,706)
0.48	0.4899	7.50%	(1,288,660)	(644,330)	(322,165)
0.49	0.4999	7.50%	(966,495)	(483,247)	(241,624)

0.5	0.5099	7.50%	(644,330)	(322,165)	(161,082)
0.51	0.5199	7.50%	(322,165)	(161,082)	(80,541)
0.52	0.5299	7.50%	-	-	-
0.53	0.5399	7.50%	322,165	161,082	80,541
0.54	0.5499	7.50%	644,330	322,165	161,082
0.55	0.5599	7.50%	966,495	483,247	241,624
0.56	0.5699	7.50%	1,288,660	644,330	322,165
0.57	0.5799	7.50%	1,610,825	805,412	402,706
0.58	0.5899	7.50%	1,932,990	966,495	483,247
0.59	0.5999	10.00%	3,006,873	1,503,436	751,718
0.6	0.6099	10.00%	3,436,426	1,718,213	859,106
0.61	0.6199	10.00%	3,865,979	1,932,990	966,495
0.62	0.6299	10.00%	4,295,532	2,147,766	1,073,883
0.63	0.6399	10.00%	4,725,086	2,362,543	1,181,271
0.64	0.6499	10.00%	5,154,639	2,577,319	1,288,660
0.65	0.6599	10.00%	5,584,192	2,792,096	1,396,048
0.66	0.6699	10.00%	6,013,745	3,006,873	1,503,436
0.67	0.6799	10.00%	6,443,299	3,221,649	1,610,825
0.68	0.6899	10.00%	6,872,852	3,436,426	1,718,213
0.69	0.6999	10.00%	7,302,405	3,651,203	1,825,601
0.7	0.7099	10.00%	7,731,958	3,865,979	1,932,990
0.71	0.7199	12.00%	9,793,814	4,896,907	2,448,454
0.72	0.7299	12.00%	10,309,278	5,154,639	2,577,319
0.73	0.7399	12.00%	10,824,742	5,412,371	2,706,185
0.74	0.7499	12.00%	11,340,206	5,670,103	2,835,051
0.75	0.7599	12.00%	11,855,670	5,927,835	2,963,917
0.76	0.7699	12.00%	12,371,134	6,185,567	3,092,783
0.77	0.7799	12.00%	12,886,597	6,443,299	3,221,649
0.78	0.7899	12.00%	13,402,061	6,701,031	3,350,515
0.79	0.7999	12.00%	13,917,525	6,958,763	3,479,381
0.8	0.8099	12.00%	14,432,989	7,216,495	3,608,247

0.81	0.8199	12.00%				3,737,113
			14,948,453	7,474,226		
0.82	0.8299	12.00%				3,865,979
			15,463,917	7,731,958		
0.83	0.8399	12.00%				3,994,845
			15,979,381	7,989,690		
0.84	0.8499	12.00%				4,123,711
			16,494,845	8,247,422		
0.85	0.8599	13.50%				4,784,149
			19,136,597	9,568,299		
0.86	0.8699	13.50%				4,929,124
			19,716,494	9,858,247		
0.87	0.8799	13.50%				5,074,098
			20,296,391	10,148,195		
0.88	0.8899	13.50%				5,219,072
			20,876,288	10,438,144		
0.89	0.8999	13.50%				5,364,046
			21,456,185	10,728,092		
0.9	0.9099	13.50%				5,509,020
			22,036,082	11,018,041		
0.91	0.9199	13.50%				5,653,995
			22,615,978	11,307,989		
0.92	0.9299	13.50%				5,798,969
			23,195,875	11,597,938		
0.93	0.9399	13.50%				5,943,943
			23,775,772	11,887,886		
0.94	0.9499	13.50%				6,088,917
			24,355,669	12,177,835		
0.95	0.9599	13.50%				6,233,891
			24,935,566	12,467,783		
0.96	0.9699	13.50%				6,378,866
			25,515,463	12,757,731		
0.97	0.9799	13.50%				6,523,840
			26,095,360	13,047,680		

EXHIBIT 1



United for Medicare
Focus on the Core

March 26, 2010

Ms. Marilyn Hunter
Centers for Medicare & Medicaid Services
7500 Security Boulevard
Mail Stop C4-21-26
Baltimore, MD 21244

Reference: 2009 Risk Adjustment Attestation

Dear Ms. Hunter:

Please find attached the signed 2009 Risk Adjustment Attestation for UnitedHealth Group Medicare business.

If you have any questions, I may be reached via email at emily_e_vue@uhc.com or by telephone at 952-931-4677.

Sincerely,

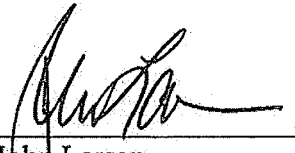
Handwritten signature of Emily Vue in cursive script.

Emily Vue
Senior Regulatory Affairs Analyst
PSMG Regulatory Affairs

**ATTESTATION OF RISK ADJUSTMENT DATA INFORMATION RELATING TO
CMS PAYMENT TO A MEDICARE ADVANTAGE ORGANIZATION**

Pursuant to the contracts between the Centers for Medicare & Medicaid Services (CMS) and the UnitedHealth Group affiliate listed in Attachment 1, hereafter referred to as the MA Organization, governing the operation of the Medicare Advantage and Medicare Advantage-Prescription Drug plans listed in Attachment 1, the MA Organization hereby requests payment under the contract and, in doing so, makes the following attestation concerning CMS payments to the MA Organization.* The MA Organization acknowledges that the information described below directly affects the calculation of CMS payments to the MA Organization or additional benefit obligations of the MA Organization and that misrepresentations to CMS about the accuracy of such information may result in Federal civil action and/or criminal prosecution.

The MA Organization has reported to CMS for the period of January 1, 2009 to December 31, 2009 all risk adjustment data for 2009 dates of service available to the MA Organization as of December 31, 2009, with respect to the MA and MA-PD plans listed in Attachment 1. Based on best knowledge, information, and belief as of the date indicated below, all information submitted to CMS in such report and not subsequently deleted prior to the date hereof is accurate, complete, and truthful.



NAME: John Larsen
TITLE: Chief Financial Officer,
Public & Senior Markets Group
On behalf of the UnitedHealth Group
entities listed in Attachment 1

3/26/10

DATE

* This Certification is based on facts reasonably available or made available to the MA Organization as of the date of this Certification and is not to be construed as a representation by the entities listed in Attachment 1, their affiliates, officers, representatives, or agents that the data to which the Certification relate may not require subsequent modification should additional information become available. Best knowledge, information, and belief means based on normal business practices. In addition, the scope of this Certification does not include risk adjustment data related to "long-term institutionalized" or "community," which the MA Organization is not required to report to or otherwise verify for CMS. Such designations are made by CMS based on a CMS data source and are subject to reconciliation by CMS in accordance with Section 91.4.2 of Chapter 7 of the Medicare Managed Care Manual. As previously communicated to CMS, we believe these designations are materially inaccurate. However, we acknowledge CMS' position that such designations are generally accurate.

Attachment 1

Page 1 of 2

<u>Contract</u>	<u>Contracting Party</u>
H0151	United HealthCare of Alabama, Inc.
H0251	United HealthCare Plan of the River Valley, Inc.
H0303	PacifiCare of Arizona, Inc
H0316	United HealthCare of Arizona Inc
H0321	Arizona Physicians IPA, Inc.
H0401	United HealthCare of Arkansas, Inc.
H0408	United HealthCare Insurance Company
H0410	United HealthCare Insurance Company
H0543	PacifiCare of California
H0609	PacifiCare of Colorado, Inc.
H0620	United HealthCare Insurance Company
H0624	United HealthCare Insurance Company
H0710	United HealthCare Insurance Company
H0752	Oxford Health Plans (CT), Inc.
H1080	United HealthCare of Florida, Inc.
H1108	United HealthCare Insurance Company
H1111	United Healthcare of Georgia, Inc.
H1286	United HealthCare Insurance Company
H1303	United HealthCare Insurance Company
H1509	United HealthCare Insurance Company
H1717	United HealthCare Insurance Company
H1944	United HealthCare Insurance Company
H2001	United HealthCare Insurance Company
H2003	United HealthCare Insurance Company
H2011	United HealthCare Insurance Company
H2182	United HealthCare Insurance Company
H2226	United HealthCare Insurance Company
H2228	United HealthCare Insurance Company
H2406	United HealthCare Insurance Company
H2654	United HealthCare of the Midwest, Inc.
H2802	United HealthCare of the Midlands, Inc.
H2803	United HealthCare Insurance Company
H2905	Sierra Health and Life Insurance Company, Inc.
H2931	Health Plan Of Nevada, Inc
H2961	Health Plan of Nevada, Inc.
H3107	Oxford Health Plans (NJ), Inc.
H3113	Oxford Health Plans (NJ), Inc.
H3164	AmeriChoice Of New Jersey, Inc.
H3209	United HealthCare Insurance Company
H3307	Oxford Health Plans (NY) Inc.
H3379	United HealthCare of New York, Inc.
H3387	United HealthCare of New York, Inc.
H3456	United HealthCare of North Carolina, Inc.

Attachment 1

Page 2 of 2

<u>Contract</u>	<u>Contracting Party</u>
H3659	United HealthCare of Ohio, Inc.
H3749	PacifiCare of Oklahoma, Inc.
H3805	PacifiCare of Oregon, Inc.
H3812	United HealthCare Insurance Company
H3887	United HealthCare Insurance Company
H3912	United HealthCare Insurance Company
H3921	United HealthCare Insurance Company
H4102	United HealthCare of New England, Inc.
H4106	United HealthCare Insurance Company
H4406	United HealthCare of Tennessee, Inc.
H4449	Sierra Health and Life Insurance Company, Inc.
H4514	Evercare of Texas, LLC
H4456	United HealthCare Plan of the River Valley, Inc.
H4522	United HealthCare Insurance Company
H4590	PacifiCare of Texas, Inc.
H4604	United HealthCare of Utah
H4720	United HealthCare Insurance Company of New York
H4837	United HealthCare of Wisconsin
H4971	United HealthCare Insurance Company
H5005	PacifiCare of Washington, Inc.
H5008	United HealthCare Insurance Company
H5253	United HealthCare of Wisconsin, Inc
H5417	United HealthCare Insurance Company
H5424	United HealthCare Insurance Company
H5435	PacifiCare Life & Health Insurance Company
H5440	United HealthCare Insurance Company
H5507	United HealthCare Insurance Company
H5516	United HealthCare Insurance Company
H5532	United HealthCare Insurance Company
H5678	United HealthCare Insurance Company
H5697	United HealthCare Insurance Company
H5749	United HealthCare Insurance Company
H5754	United HealthCare Insurance Company
H5918	United HealthCare Insurance Company
H6228	United HealthCare Insurance Company
H6793	United HealthCare Insurance Company
H6952	Great Lakes Health Plan, Inc.
H7187	United HealthCare Insurance Company
H7949	PacifiCare Of Nevada, Inc.
H8748	United HealthCare Insurance Company
H9011	United HealthCare of Florida Inc.
H9149	United HealthCare Insurance Company
R3175	United HealthCare Insurance Company

Attachment 1

Page 3 of 2

Contract

R5287

R5342

R5674

R7444

Contracting Party

United HealthCare Insurance Company

United HealthCare Insurance Company of New York

Sierra Health and Life Insurance Company, Inc.

United HealthCare Insurance Company

EXHIBIT 2

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

✓ 1. Services:

- a. Ingenix, through its Advanced Clinical Solutions Group ("ACS"), will provide Clinical Quality and Risk Scoring Analytic Services (the "Clinical Quality & Analytic Services", or "Services") to Ovations for Medicare Advantage members belonging to SecureHorizons and Evercare (including Medicaid) as follows:
 - i. Data mining and tool development
 - ii. Provider Engagement and education around diagnostic coding.
 - iii. Oversight of encounter collection, submission and reconciliation pursuant to CMS risk adjustment rules and requirements.
 - iv. Optimize the level of accuracy and completeness of diagnostic coding for a respective population by identifying opportunities to improve documentation and coding accuracy, facilitating improvement in accuracy by working directly with providers, Nurse Practitioners and Care Managers to improve documentation and coding practices, and finally executing the timely and accurate submission of claim coding information to CMS, thereby ensuring appropriate revenues are being paid by CMS for the underlying risk inherent within the member population
 - v. Provide clinical support programs to encourage early assessment and on-going treatment of chronic disease.
 - vi. Conduct internal validation testing of outlier providers and fully support the CMS validation requirements.
 - vii. Provide analysis on payments received from CMS
 - viii. Perform reasonable ad hoc reporting and analysis relating to Medicare Advantage revenue as required to support Ovations
- b. ACS must comply with all HIPAA requirements and CMS requirements on patient confidentiality
- c. ACS to be subject to Ovations compliance and delegated provider oversight programs
- d. Ingenix must comply with all applicable Fraud and Abuse regulations including the False Claims Act

2. Technology

- a. To the extent allowed by existing licensing arrangements, contracts and legal restrictions, Ovations will grant licensing rights allowing Ingenix to make the following systems commercially available:
 - i. iRADS – encounter submission system
 - ii. CERTS – Membership & Revenue Reconciliation system
- b. Ingenix to make systems commercially available to plans external to UHG with prior consent of Ovations, whose consent will not be unreasonably withheld.
- c. Ovations will transfer necessary technology and intellectual property to enable performance of the Services, commercialization of the Services, as

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

well as to enable Ingenix to make future enhancements to the ACS technology.

- d. Disputes related to above consent will be decided by the UHG CEO and CFO or their designee
- e. Ingenix to make systems commercially available to Providers at their own discretion as allowed by existing licensing arrangements.

3. Steering Committee

- a. Ingenix will form a "steering committee" to meet at least quarterly and discuss progress and issues
- b. Steering Committee to be comprised of:
 - i. Secure Horizons President (Sheila McMillan),
 - ii. Secure Horizons CFO (Joe Hafermann),
 - iii. Secure Horizons or Ovations Chief Medical Officer,
 - iv. Evercare President, CFO, or other executive (Jeff Maloney),
 - v. Head of Ingenix Clinical Analytics unit (Jeff Dumcum),
 - vi. Ingenix Business Solutions representative (Dave Ostler), and
 - vii. Ingenix Chief Operating Officer (Lee Valenta),and
 - viii. CSG President (Richard Anderson)
- c. Agenda at quarterly steering committee meeting to include:
 - i. Strategic direction
 - ii. Resourcing Issues
 - iii. Compliance with Service Level Agreement provisions
 - iv. Clinical Integration
 - v. Network development integration
 - vi. Preliminary upcoming year financial targets

4. Reporting

- a. Head of Ingenix Clinical Quality Unit and Secure Horizons CFO/Evercare CFO to meet monthly and discuss financial forecasts.
- b. Ingenix Clinical Quality Unit to provide monthly report specifying: *To review*
 - i. Summary of any compliance issues
 - ii. Current and Forecasted FTE's dedicated to the Clinical Quality Unit,
 - iii. Projected results to Ovations including:
 - 1. Estimation of Elimination of current year Lag payment
 - 2. Estimation of current year Final Settlement payment
 - 3. Estimation of prior year Final Settlement
 - iv. Other Financial and Operational Reports as reasonably requested.
- c. Ingenix will work jointly with Ovations in the period leading up to the annual bid process (early June) in developing forecasted revenue assumptions for the subsequent year to support Ovations bid planning process. Prior to April 15 of each year, Ingenix will provide to Ovations

**Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services**

its best estimates for revenue rate impacts from risk scoring, in a format acceptable to the Secure Horizons and Evercare CFOs.

- d. Ingenix will provide Oventions with prior notification (as soon as practical, but in no case less than 45 days), with its intent to take any of the following actions:
 - i. A reduction of force that is greater than 10% of the then current Clinical Quality Unit workforce. In such case, the parties will meet and agree to any necessary amendments to the Monthly Base Fee described in Section 5(a)i below.
 - ii. Termination of any of the top 5 most highly compensated employees of the Clinical Quality Unit.

5. Exclusivity

- a. For 2007, Ingenix will perform the Clinical Quality & Analytic Services exclusively for Oventions with the following exceptions:
 - i. Member and Revenue Reconciliation and Encounter submission software
 - ii. State Medicaid Programs with prior consent of Oventions, whose consent will not be unreasonably withheld, and
 - iii. UHG Affiliated entities.
- b. For 2008, Ingenix will perform the Clinical Quality & Analytic Services exclusively for Oventions with the following exceptions:
 - i. Member and Revenue Reconciliation and Encounter submission software
 - ii. State Medicaid Programs with prior consent of Evercare, whose consent will not be unreasonably withheld,
 - iii. UHG Affiliated entities
 - 68 iv. Regional Payers with prior consent of Oventions, whose consent will not be unreasonably withheld, and
 - v. Ingenix may sell Clinical Quality & Analytic Services to Providers at its own discretion.
- c. For 2009 and beyond , Ingenix will perform the Clinical Quality & Analytic Services exclusively for Oventions with the following exceptions:
 - i. Member and Revenue Reconciliation and Encounter submission software
 - ii. State Medicaid Programs with prior consent of Evercare, whose consent will not be unreasonably withheld,
 - iii. UHG Affiliated entities
 - iv. Regional Payers with prior consent of Oventions, whose consent will not be unreasonably withheld,
 - 69 v. National Payers with the prior consent of Oventions, whose consent will not be unreasonably withheld.
 - vi. Ingenix may sell Clinical Quality & Analytic Services to Providers at its own discretion.
- d. Disputes related to the above Exclusivity Consent Waivers will be decided by the UHG CEO and CFO or their designee.

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

6. Financial Relationship

a. Ingenix will be paid a Monthly Base Fee and an Incentive Fee as described below:

- i. The Base Fee will be \$3.00 PMPM beginning June 1, 2007 and ending December 31, 2007. The Base Fee will be \$2.25 PMPM beginning January 1, 2008 and ending December 31, 2008. PMPM is defined as the monthly average of Secure Horizons and Evercare Medicare Advantage members, excluding Evercare Institutional members, that are Continuously Enrolled for the rolling three prior months. Evercare Institutional Members Monthly Base Fee will be \$2.25 PMPM.

1. Fees for years subsequent to 2008 will be negotiated in the normal course (prior to June 1, 2008 for 2009) and will take into consideration historical results of the Clinical Quality and analytical Services, Ingenix cost forecasts, and federal funding levels and medical trend for Medicare Advantage products.

- ii. The Incentive Fee will be calculated as follows:

*- Same as 2007
members only
- Institutional*

HCC Change	2.5% to 3.0%	3.0% to 3.5%	3.5% to 4.0%	4.0 to 4.5%	> 4.5%
Reimbursement Percentage	5.0%	5.5%	6.0%	6.5%	7.0%

1.25

Incentive Fees - 2008 and beyond

HCC Change	2.5% to 3.0%	3.0% to 3.5%	3.5% to 4.0%	4.0 to 4.5%	> 4.5%
Reimbursement Percentage	8.0%	10.0%	10.5%	11.0%	11.5%

- b. For purposes of calculating the 2007 Incentive Payment, Incremental Plan Revenues will represent the combined total of the Current Year (CY) Lag Elimination Payment to be paid by CMS during calendar 2007, the
- ① Current Year (CY) Estimate of the 2007 Final Settlement (as determined and reported by Ovarions accounting, and reviewed by Ingenix), and the
- ② Prior Year (PY) Final Settlement (for 2006) to be paid by CMS during calendar 2007.

*07 Plan off lag. paid on 2005 = 290
07 final settlement = ?
06 = 1st year based on 05 005 = 300*

Advanced Clinical Solutions Group
Service Level Agreement
Clinical Quality & Risk Scoring Analytic Services

- c. For purposes of calculating the 2008 (and beyond) Incentive Payments, Incremental Plan Revenues will be calculated in accordance with Exhibit A attached hereto. ?
- d. During the November submission of the Annual Budget cycle, the Parties will agree on an estimated calendar year "Contingent Fee" to use in each UHG forecasting cycle. Monthly "accruals" will be recorded based on one-twelfth of this agreed estimate. The Parties will adjust the calendar year Contingent Fee estimates at each UHG forecasting cycle date. (presumably April 30, June 30, August 31, October 31) and adjust the Monthly accrual to obtain the goal of not having an over accrual or under accrual at December 31st of such calendar year.
- e. Calculation of the Incentive Fee will be trued up by April 15 of the succeeding year. The Secure Horizons CFO will verify results and payment calculation prior to payment.
- f. 2007 arrangements:
 - i. The Base Fee of \$3.00 PMPM will begin effective June 1st
An estimate of the Monthly Incentive Fee will be agreed between the two parties by June 8th and recorded for the remaining 7 months of 2007. Such estimate will be reviewed on August 31st and October 31st to determine if a change in the monthly accrual is necessary.
- g. Notwithstanding the preceding paragraphs, in the event that Ingenix proposes to offer Clinical Quality Services to an Ovations National Competitor and Ingenix has offered more favorable pricing terms to such National Competitor for the same type, scope and level of effort of Services, then Ingenix shall make such more favorable pricing terms available to Ovations on a go-forward basis for such services in the affected geographic market.

Agreed & Acknowledged:

Ovations, Inc



Jerry Knutson

Ingenix, Inc



Lee D. Valenta

Ingenix/Ovations Service Level Agreement

Exhibit A: Incentive Fee HCC RAF Change

Assumptions			Base Yr 2007	Year 1 2008	Year 2 2009	Year 3 2010
Summary Information						
Total Members	a	+50k/Yr	1,300,000	1,350,000	1,400,000	1,450,000
Continuously Enrolled	b	82%	n/a	1,066,000	1,107,000	1,148,000
New Members	c = a-b		n/a	284,000	293,000	302,000
RAF						
Age/Sex	d	0.005	0.470	0.475	0.480	0.485
Medicaid/Previously Disabled	e		0.020	0.020	0.020	0.020
HCC - Chronic Conditions	f	0.025	0.490	0.515	0.540	0.565
Total	g = sum(d:f)		0.980	1.010	1.040	1.070

*For Illustration Benchmark and Measurement period RAF scores are shown to be the same; however, they will be different values based on the defined populations.

Avg Rate (Avg PMPM/Total RAF)	h	\$	800	\$	832	\$	865	\$	900
--------------------------------------	---	----	-----	----	-----	----	-----	----	-----

HCC RAF Change Only

Prospective RAF Change	i		0.025	0.025	0.025
Incremental Revenue	j = b*h*i*12		\$ 266,073,600	\$ 287,359,488	\$ 309,922,529
Percent Change	k = i/g		2.5%	2.4%	2.3%

Retrospective RAF Change

PY Final Payment	l		\$ 87,000,000	\$ 100,065,546	\$ 113,131,093
PY Total Revenue	m		\$13,151,000,000	\$15,126,000,000	\$17,101,000,000
% Change	n = l/m		0.7%	0.7%	0.7%

NewCo Incentive Calc

Total Change % for incentive schedule	o = k+n		3.1%	3.1%	3.0%
Total Incremental Revenue	p = j+l		\$ 353,073,600	\$ 387,425,034	\$ 423,053,622
Incentive %	q		10.000%		
Incentive	r = q*p		\$ 35,307,360		

Incentive Schedule - Continuously Enrolled Intersegment MA Members

Range	Incentive % of Incremental Revenue
<2.5%	0.0%
2.5% - 3.0%	8.0%
3.0% - 3.5%	10.0%
3.5% - 4.0%	10.5%
4.0% - 4.5%	11.0%
>4.5%	11.5%

Jeff Dumcum Exhibit A Definitions

- a. Total MA Members = Total Members enrolled on July 1st of each year (include retro-active enrollment/disenrollment)
- b. Continuously Enrolled MA Members = Members enrolled 7/1 of the baseline year still enrolled 7/1 of the following year.
- c. New MA Members = Members enrolled post 7/1 of the baseline year
 *Membership numbers include all contracted MA Plans.
 Ovarions
 Includes: All Secure Horizons and Evercare Community MA Plans
 Excludes: Evercare Institutional Plans, Medicaid Only Plans and Prescription Drug Plans (PDP).
 Members switching Ovarions MA plans will be counted in the plan of record as of 7/1 of measurement year.
- d. Average Age/Sex RAF = Average of member level RAF scores calculated from CMS Age/Sex Tables
- e. Average Medicaid/Previously Disabled = Average of member level RAF scores calculated for Medicaid Add-on and Previously Disabled
- f. Average HCC RAF = Average of member level RAF scores calculated for reported HCC conditions
- g. Average Total RAF = d + e + f
- h. Average Rate = Average Total CMS Payment PMPM divided by Average Total RAF
- i. Prospective HCC RAF Change = Measurement Year HCC RAF minus Benchmark Year HCC RAF (2) - (1)
 (1) Benchmark Year HCC RAF - Average RAF from HCC factors for Continuously Enrolled MA Members (b.)
 Use the conditions reported for benchmark year at payment year factors (Remove impact CMS model adjustments to HCC scores)
 Assume all members in Community plans at Community risk scores and all Institutional Plans at Institutional Risk scores (Remove C to I impact)
 (2) Measurement Year HCC RAF - Average RAF from HCC factors for Continuously Enrolled MA Members (b.)
 Use the conditions reported for measurement year at payment year factors (Remove impact CMS model adjustments to HCC scores)
 Assume all members in Community plans at Community risk scores and all Institutional Plans at Institutional Risk scores (Remove C to I impact)
- j. Incremental Revenue = $b * h * i * 12$
- k. Prospective Percent Change = i / g
- l. Prior Year Final Payment = HCC Portion of Final Payment for Benchmark year received in the Payment Year for all community plans
 Excludes: Final payment impact from changes of status for enrollment, special status and demographic factors (ie C to I)
- m. Prior Year Total Revenue = Total revenue received from CMS (MMR files) for members effective the prior year.
- n. Retrospective Percent Change = l / m
- o. Total Change Percent for Incentive Schedule = $k + n$
- p. Total Incremental Revenue = $j + l$
- q. Reimbursement Percent = Applicable percent of incremental revenue per the Incentive Schedule.
- r. Incentive Payment = $q * p$

Benchmark/Baseline Year = Year prior to Incentive plan (For 2008 Incentive Plan the Benchmark/Baseline year is 2007)

Measurement/Payment Year = Year of the Incentive Plan and the expected year of CMS payment receipt.

Estimate of Intersegment ACS Revenue**2008 Payment Year****Per Provisions of Exhibit A****Values Based on Estimated Change From 2006 to 2007**

Summary Information		Base Yr 2007	Year 1 2008
Total Members	a		1,349,344
Continuously Enrolled	b		1,122,576
New Members	c = a-b		226,768
RAF			
Age/Sex	d	0.493	0.460
Medicaid/Previously Disabled	e	0.020	0.020
HCC - Chronic Conditions	f	0.430	0.458
Total	g = sum(d:f)	0.943	0.939

Avg Rate (Avg PMPM/Total RAF) h \$ 832

HCC RAF Change Only

Prospective RAF Change	i	0.034
Incremental Revenue	j = b*h*i*12	\$ 376,043,790
Percent Change	k = i/g	3.57%

Retrospective RAF Change

PY Final Payment	l	\$ 165,000,000
PY Total Revenue	m	\$ 13,100,000,000
% Change	n = l/m	1.26%

NewCo Incentive Calc

Total Change % for incentive	o = k+n	4.83%
Total Incremental Revenue	p = j+l	\$ 541,043,790
Incentive %	q	11.500%
Incentive	r = q*p	\$ 62,220,036

EXHIBIT 3

From: Knutson, Jerry J
Sent: Wednesday, November 07, 2007 11:52 AM
To: Dumcum, Jeff S
Cc: Valenta, Lee D; Hafermann, Joseph A; Poehling, Benjamin
Subject: Step on the Gas

Jeff:

Wanted to get together with you and discuss what we can do in the short term and long-term to really go after the potential risk scoring you have consistently indicated is out there. As we have discussed, I'd like to see an action plan as to what is achievable for 2008 reimbursements and long-term.

You mentioned vasculatory disease opportunities, screening opportunities, etc with huge \$ opportunities. Lets turn on the gas! What can we do to make sure we are being reimbursed fairly for the members and risk we take on more than what we are currently doing.

When we meet next on our steering committee, I'd like to see what it would take to add another \$100M to our 2008 revenue from where we are. What would be doable? What resources would you need? What technology would you need?

Also, I'd like to explore the question of: With us paying Optum something like \$125M this year, including newly delivered disease management and clinical programs, I'd like to understand how you can leverage off of that investment. As our members are being engaged clinically, what can you leverage? Add questions to the HRA? Get you "suspect lists" from the Optum clinical engagement, etc?

I believe Ben is supporting you from outside, so use him to help navigate Ovatinos - but lets go after it.

jk

EXHIBIT 4

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Ovations Risk Adjustment Programs

September 21, 2007



Agenda

- I. Risk Score Trends
 - A. Trends/Budgets
 - B. September Submission
 - C. Disease Prevalence
- II. Chart Validation
- III. Staffing Plan
- IV. Key Initiatives
- V. IT
- VI. Commercialization

Risk Adjustment – Lump Sum Payments

Elimination of Lag

	Part A/B				Part D				Total			
	2005	2006	2007	2008	2005	2006	2007	2008	2005	2006	2007	2008
SH												
West	\$ 140.7	\$ 139.2	\$ 146.9	\$ 142.0		\$ 9.9	\$ 3.2	\$ 2.9	\$ 140.7	\$ 149.1	\$ 150.1	\$ 144.9
East	\$ 26.8	\$ 10.3	\$ 102.8	\$ 79.0		\$ (1.3)	\$ 5.0	\$ 4.4	\$ 26.8	\$ 9.0	\$ 107.8	\$ 83.4
SH Total	\$ 167.5	\$ 149.5	\$ 249.7	\$ 221.0	\$ -	\$ 8.6	\$ 8.2	\$ 7.3	\$ 167.5	\$ 158.1	\$ 257.9	\$ 228.3
EVC												
Community	\$ 1.4	\$ 6.0	\$ 17.1	\$ 16.8		\$ 0.5	\$ 1.1	\$ 1.0	\$ 1.4	\$ 6.5	\$ 18.2	\$ 17.8
Institutional	\$ 4.6	\$ (5.4)	\$ 15.8	\$ 5.5		\$ 0.4	\$ 1.3	\$ 0.4	\$ 4.6	\$ (5.0)	\$ 17.1	\$ 5.9
EVC Total	\$ 6.0	\$ 0.6	\$ 32.9	\$ 22.3	\$ -	\$ 0.9	\$ 2.4	\$ 1.4	\$ 6.0	\$ 1.5	\$ 35.3	\$ 23.7
Ovations Total	\$ 173.5	\$ 150.2	\$ 282.6	\$ 243.3	\$ -	\$ 9.5	\$ 10.6	\$ 8.7	\$ 173.5	\$ 159.7	\$ 293.2	\$ 252.0

Final

	Part A/B				Part D				Total			
	2005	2006	2007	2008	2005	2006	2007	2008	2005	2006	2007	2008
SH												
West	\$ 106.4	\$ 136.5				\$ 12.2			\$ 106.4	\$ 148.7	\$ -	\$ -
East	\$ 14.0	\$ 139.8				\$ 17.5			\$ 14.0	\$ 157.3	\$ -	\$ -
SH Total	\$ 120.5	\$ 276.3	\$ 150.0	\$ 126.0	\$ -	\$ 29.7	\$ 15.0	\$ 12.6	\$ 120.5	\$ 306.0	\$ 165.0	\$ 138.6
EVC												
Community	\$ 1.8	\$ 10.2				\$ 1.4			\$ 1.8	\$ 11.6	\$ -	\$ -
Institutional	\$ (11.9)	\$ 11.6				\$ 3.0			\$ (11.9)	\$ 14.6	\$ -	\$ -
EVC Total	\$ (10.0)	\$ 21.8	\$ 12.0	\$ 10.0	\$ -	\$ 4.4	\$ 2.0	\$ 1.5	\$ (10.0)	\$ 26.2	\$ 14.0	\$ 11.5
Ovations Total	\$ 110.4	\$ 298.1	\$ 162.0	\$ 136.0	\$ -	\$ 34.1	\$ 17.0	\$ 14.1	\$ 110.4	\$ 332.2	\$ 179.0	\$ 150.1

*2007 Final Range of \$142 to \$162

Risk Adjustment HCAI Measurement

	2007 HCAI		2008 HCAI
Jul 06 RAF	0.941	Jul 07 RAF	0.998
Jul 07 RAF	0.998	Jul 08 RAF	1.029
Change	0.057	Change	0.031
PMPM Rate	\$ 800.00	PMPM Rate	\$ 800.00
MMs	16,150,000	MMs	17,000,000
HCAI Total	\$ 734,000,000	HCAI Total	\$ 420,000,000
2006 Final	\$ 298,000,000	2007 Final	\$ 18,000,000
2007 Final	\$ 144,000,000	2008 Final	\$ 135,000,000
Total	\$ 1,176,000,000	Total	\$ 573,000,000

Submission and Payment Dates

Jan 08 ----- Jun 08 Jul 08 ----- Dec 08

Preliminary Risk Payment →

Data Collection Period: Jul 06 – Jun 07
 Data Submitted: Sep 07
 Cash Received: Jan 08 – Jun 08

Adjusted Risk Payment →

Data Collection Period: Jan 07 – Dec 07
 Data Submitted: Mar 08
 Cash Received: Jul 08 – Dec 08

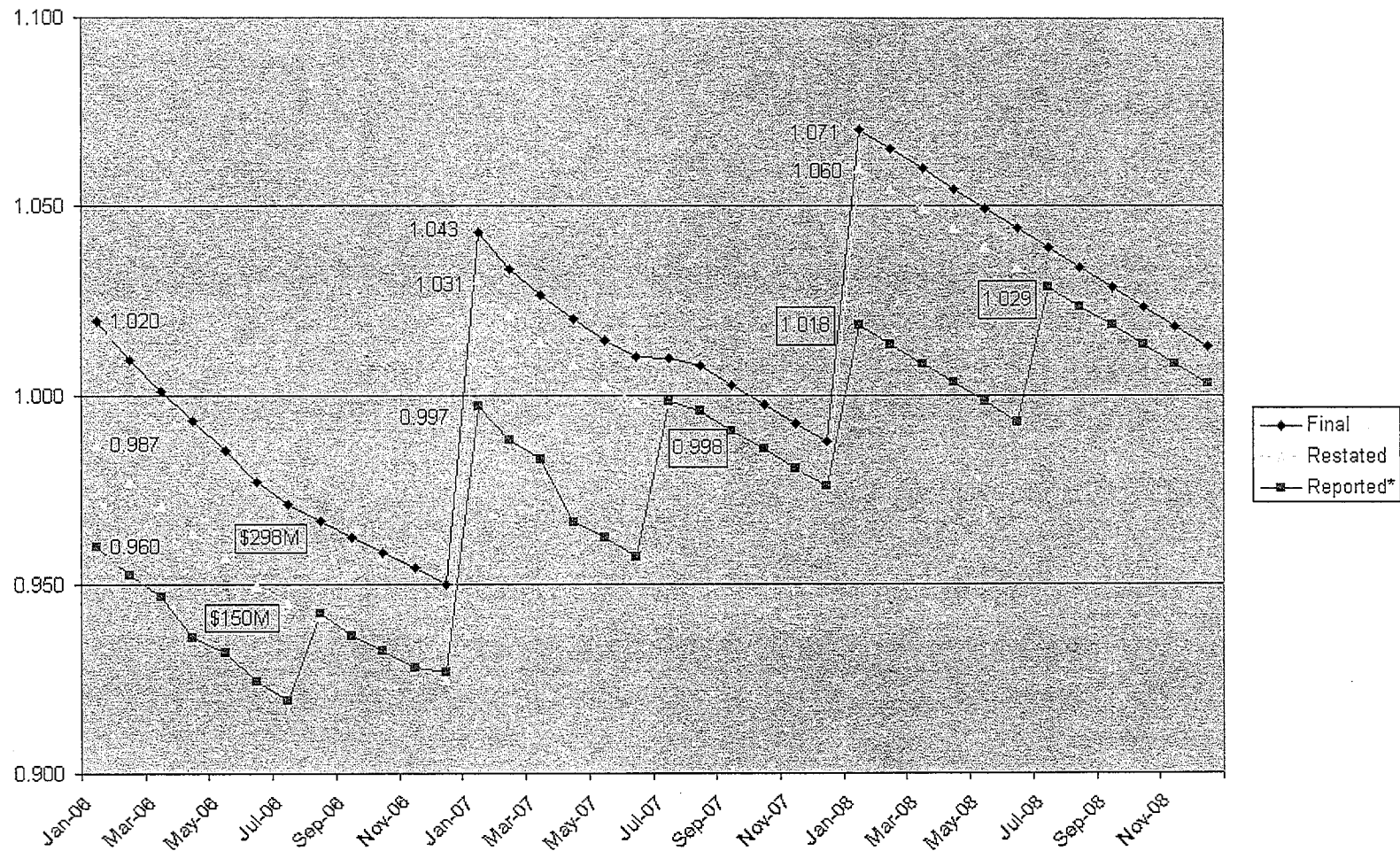
Retroactive Risk Payment →

Data Collection Period: Jan 07 – Dec 07
 Data Submitted: Mar 08
 Cash Received: Q3 08

Final Risk Payment →

Data Collection Period: Jan 07 – Dec 07
 Data Submitted: Jan 09
 Cash Received: TBD 09

Ovations Risk Score Trend



Ovations Disease Prevalence - Summary

HCC	Description	2006 Prevalence	2007 Prevalence	2008 Target	Change	Avg RAF	Impact	Target
Vascular Disease								
104	Vascular Disease w/complications	1.46%	1.64%					
105	Vascular Disease w/o complications	8.36%	9.71%					
	Subtotal Vascular Disease	9.82%	11.35%	13.00%	1.65%	0.315	0.0052	35%
Pulmonary Disease								
107	Cystic Fibrosis	0.02%	0.20%					
108	COPD	11.49%	12.24%					
	Subtotal Pulmonary Disease	11.50%	12.44%	13.44%	1.00%	0.387	0.0039	18%
Diabetes								
015	Diabetes w/Renal/Peripheral Circ Manifestations	2.90%	4.04%					
016	Diabetes w/Neurologic Manifestations	3.15%	3.18%					
017	Diabetes w/ Acute Complications	0.24%	0.13%					
018	Diabetets w/ Ophthalmic Complications	2.14%	2.38%					
	Subtotal Diabetic Complications	8.44%	9.73%	11.23%	1.50%	0.267	0.0040	15%
019	Diabetes w/o complication	15.32%	15.68%	15.68%				
	Subtotal Diabetes	23.75%	25.41%	26.91%	1.50%			35%
Renal Conditions								
130	Dialysis Status	0.09%	0.29%	0.29%				
131	Renal Failure	3.56%	6.30%	7.80%	1.50%	0.378	0.0057	20%
132	Nephritis	0.56%	0.62%	0.62%				
	Subtotal Renal Conditions	4.21%	7.21%	8.71%	1.50%			
Mental Health								
055	Major Depressive Disorder/Bipolar	2.45%	3.12%					
054	Schizophrenia	0.35%	0.39%					
052	Drug/Alcohol Dependence	0.50%	0.59%					
051	Drug/Alcohol Psychosis	0.28%	0.33%					
	Subtotal Mental Health Disorders	3.58%	4.43%	5.43%	1.00%	0.360	0.0036	7%

Ovations Disease Prevalence - Summary

HCC	Description	2006 Prevalence	2007 Prevalence	2008 Target	Change	Avg RAF	Impact	Target
Cardiac Conditions								
080	CHF	9.18%	10.10%					
081	Acute MI	0.88%	0.95%					
082	Unstable Angina, Acute Ischemic Heart Disease	2.33%	2.05%					
083	Angina/Old MI	4.88%	4.74%					
092	Specified Heart Arrhythmias	9.21%	10.15%					
	Subtotal Cardiac Conditions	26.48%	27.99%	29.00%	1.01%	0.340	0.0034	32%
Cancers								
007	Metastatic Cancer	0.78%	0.82%					
008	Lung/Other Severe Cancers	0.85%	0.73%					
009	Lymphatic/Other Major Cancers	1.35%	1.24%					
010	Breast/Prostate/Colorectal Cancer	7.26%	7.06%					
	Subtotal Cancers	10.24%	9.85%	9.85%	0.00%	0.400	0.0000	10%
Other								
071	Polyneuropathy	3.47%	4.65%	5.40%	0.75%	0.315	0.0024	6%
Institutional Items - Much higher prevalence in Institutional Population								
031	Intestinal Obstruction	1.21%	1.31%					
148	Decubitus Ulcer	0.30%	0.65%					
021	Protein Calorie Malnutrition	0.52%	0.70%					
	Subtotal - Key Institutional Items	2.03%	2.66%	2.66%	0.00%			
All Other Conditions (42 HCCs)		26.87%	29.14%	30.14%	1.00%	0.300	0.0030	33%
Total		121.97%	135.13%	144.54%	9.41%		0.0311	

Evercare Institutional – Draft – Very Preliminary

HCC Description	Relative Risk Factor	07 Prev Rate%	08 Prev Rate %
105 Vascular Disease	0.158	39.26%	46.96%
131 Renal Failure	0.395	18.66%	41.77%
080 Congestive Heart Failure	0.222	25.97%	34.53%
108 COPD	0.314	17.45%	22.65%
055 Major Depression	0.296	13.97%	21.96%
015 Diabetes with Renal CC	0.448	11.11%	18.16%
021 Protein-Calorie Malnutrition	0.380	6.09%	11.51%

*Increase appears overstated as by the time we reach the end of 2008 some of these members will leave due to death.

		EVC_LINST_AZ_H0319		EVC_LINST_TN_H0408		EVC_LINST_CO_H0620		EVC_LINST_CT_H0710		EVC_LINST_GA_H1108		EVC_LINST_MULTI_H2111		EVC_LINST_MA-RI_H2228		EVC_LINST_OH_H2408		EVC_LINST_IA-NE_H2802		EVC_LINST_NJ_H3113		EVC_LINST_NM_H3209		EVC_LINST_NY_H3379_002		EVC_LINST_NY_H3379_022		EVC_LINST_NC_H3458		EVC_LINST_OR_H3812		EVC_LINST_PA_H3912		EVC_LINST_HI_H5008		EVC_LINST_WI_H5253		EVC_LINST_FL_H5417		EVC_LINST_GA_H7254		EVC_LINST_CT_4	
HCC	Description	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	
		Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	Prevalence	
		Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)	Rate (%)
105	Vascular Disease	33.24%	14.50%	38.44%	43.58%	39.92%	48.54%	57.82%	36.04%	28.79%	59.05%	24.30%	59.83%	43.58%	24.98%	20.39%	60.00%	31.94%	47.89%	40.28%	44.40%	51.85%																					
131	Renal Failure	13.26%	22.90%	62.04%	23.92%	56.69%	26.78%	49.34%	20.75%	49.24%	61.59%	16.82%	29.20%	50.42%	54.88%	48.03%	59.78%	47.16%	59.62%	47.72%	45.52%	23.70%																					
080	Congestive Heart Failure	26.07%	27.48%	31.15%	26.63%	44.11%	28.08%	33.72%	33.88%	33.33%	51.75%	34.58%	38.62%	31.49%	32.79%	34.87%	40.77%	32.24%	34.11%	39.02%	33.96%	28.15%																					
108	COPD	18.89%	26.72%	26.92%	19.50%	21.76%	20.21%	21.08%	24.31%	37.12%	16.51%	21.50%	24.44%	19.03%	21.62%	21.71%	23.61%	20.00%	20.60%	28.81%	17.54%	28.15%																					
055	Major Depression	6.99%	29.77%	9.45%	20.36%	57.82%	20.91%	19.71%	24.40%	31.82%	14.60%	13.08%	14.54%	12.65%	9.91%	29.61%	22.19%	14.63%	9.82%	39.12%	54.48%	6.67%																					
015	Diabetes with Renal CCC	19.35%	12.98%	16.44%	14.78%	20.63%	18.35%	20.68%	14.36%	12.88%	12.38%	7.48%	16.22%	18.46%	20.61%	17.76%	19.67%	17.61%	21.69%	18.03%	18.28%	15.56%																					
021	Protein-Calorie Malnutrition	4.09%	0.76%	31.28%	12.15%	32.91%	4.92%	3.36%	7.75%	0.76%	4.76%	3.74%	5.89%	1.31%	13.82%	3.95%	13.11%	13.43%	3.41%	27.41%	14.55%	5.93%																					

September Submission Update

	Jul-07	Jan-08	Change	% Change	Budget	Variance
Legacy SRS	0.959	0.961	0.003	0.3%	2.0%	-1.7%
JDR	0.905	0.905	0.000	0.0%	2.0%	-2.0%
OXF	0.927	0.947	0.020	2.1%	2.0%	0.1%
PFFS	0.913	0.911	(0.002)	-0.2%	0.0%	-0.2%
West	0.956	0.988	0.032	3.3%	2.0%	1.3%
Secure Total	0.951	0.971	0.020	2.1%	1.9%	0.2%

- EVCC estimated flat – requires more analysis as most of the members were not enrolled for 12 months in the data collection period.
- EVCI – Seeing a marked increase needs additional analysis for member not enrolled for 12 months in the data collection period.
- Key risk to PMPM revenue projection is member growth/mix. Important to break out existing and new members and track their impact on overall risk score.

Risk Adjustment Data Validation

Status of Reviewed Records to date:				
Total HCCs to Validate	Total HCCs Confirmed	HCCs NOT supported & Sent to CMS	"Maybe" - most likely "No" but depends on reviewer	Received No Records for This Patient
1160	836	208	98	18
	72%	18%	8%	2%

*2005 Dates of Service

2006 CMS Chart Validation Summary

	Totals	Percent
HCC Found	731	59%
HCC Not Found	399	32%
Questionable HCC Submitted	63	5%
Higher HCC Found w/in Hierarchy	11	1%
Lower HCC Found w/in Hierarchy	27	2%
Total	1,231	

**DATES OF SERVICE 2004 (PY 2005)

Key Initiatives

- Chart Audit
 - 2006 (600k Audits)
 - ROI 15 to 1 = Recovery \$450/Cost \$30 per chart
 - All EVC Inst.
 - All East (Except OXF & Partial NC)
 - PFFS
 - 2007 (400k Audits Complete)
 - NY, NC, CA, CO, TX, NV, OK
 - 2007 Q4 – (200k Audits to Complete)
 - AZ, NY/NJ/CT, NW
- Facilitated Visits (20k members in non groups)
- Patient Assessment Forms

ACS Staffing Update

	FTEs
Transferred FTEs	81
Terms	-5
Adds	12
Current	88
Posted	63
To be Posted 10/1/07	38
Year End FTEs	189

Key Position Status

National Field Lead	Candidate Identified
Product Lead	Candidate Identified
Medical Director	Candidate Identified
Field Leads	
East Field Lead	Candidate Identified
FL	Hired
NY	Start Date 10/1
AL	Offer Outstanding
TX	Offer Outstanding
MO	Candidate Identified
AZ	Director Open
AZ Mgr	Start Date 10/8
CO Mgr	Candidate Identified
Finance/Ops/Analytics	
Director Analytics	Final Round of Interviews
EIQ Lead	Hired
Director of Rev Projections	Open
Director of Medicare Ops	Open
Manager of Revenue Recon	Hired
Director of Encounter Ops	Replaced - Internal Promotion

IT

- IRADs
- CERTs
- CMS Repository
- Reporting Portal
- IT Road Map
 - Problem List tied to eligibility checks
 - Scanned Chart Review (Storage and Management)

- Sierra
- Americhoice
- HealthNet (April 2008)
 - Currently Contract with
 - Leprechaun
 - MMC 20/20
 - Clear Vision
 - Outcomes Inc
 - The Coding Source
 - Social Service Coordinators
 - Key Markets CA, AZ and CT

EXHIBIT 5

Ovations & CAS Executive Steering Committee

July 1, 2009

Information is the lifeblood of health care.

INGENIX®

Agenda

- **2008 and 2009 Payment Projections**
- **Risk Adjustment Programs Activity**
- **Validation, Compliance and Control Initiatives**
- **Future Direction**

MA Payment Trends

Elimination of Lag

	Part A/B				
	2005	2006	2007	2008	2009
SH					
<i>West</i>	\$ 140.7	\$ 139.2	\$ 146.9	\$ 180.0	\$ 116.9
<i>East</i>	\$ 26.8	\$ 10.3	\$ 102.8	\$ 81.3	\$ 106.6
SH Total	\$ 167.5	\$ 149.5	\$ 249.7	\$ 261.3	\$ 223.6
EVC					
<i>Community</i>	\$ 1.4	\$ 6.0	\$ 17.1	\$ 40.7	\$ 45.2
<i>Institutional</i>	\$ 4.6	\$ (5.4)	\$ 15.8	\$ 21.1	\$ 11.7
EVC Total	\$ 6.0	\$ 0.6	\$ 32.9	\$ 61.8	\$ 56.9
Ovations Total	\$ 173.5	\$ 150.2	\$ 282.6	\$ 323.1	\$ 280.5

Final

	Part A/B				
	2005	2006	2007	2008	2009
SH					
<i>West</i>	\$ 106.4	\$ 136.5	\$ 165.7	\$ 224.8	
<i>East</i>	\$ 14.0	\$ 139.8	\$ 64.4	\$ 75.1	
SH Total	\$ 120.5	\$ 276.3	\$ 230.1	\$ 299.9	
EVC					
<i>Community</i>	\$ 1.8	\$ 10.2	\$ 13.7	\$ 41.4	
<i>Institutional</i>	\$ (11.9)	\$ 11.6	\$ 4.3	\$ 5.1	
EVC Total	\$ (10.0)	\$ 21.8	\$ 18.0	\$ 46.5	
Ovations Total	\$ 110.4	\$ 298.1	\$ 248.1	\$ 346.4	

Forecast Variance Summary

EOL Forecast Variance Summary

Under-Value of West Market Deletes (Best/Legacy PHS Systems)	(\$42.0)
Incomplete Data Assumptions (members with < 12 months in DCP)	(\$3.4)
Total Variance	(\$45.4)

Under-Value of West Market Deletes (Best/Legacy PHS Systems)

WellMed / DataRaps (Texas)	(\$31.7)	Provider Group defaulting all submissions to 99090
California	(\$3.9)	
AZ/WA/CO/OR/OK/NV/Other TX	(\$6.4)	
Total Under-Value of West Deletes	(\$42.0)	←

- 7/1 Meeting w/ WellMed (Dr. Rapier)

Operational Issues

- **Audit of Core Transaction Systems**
 - PacifiCare Professional Encounter System (PES)
 - Final System Audit in December 2008
 - Key Findings of Encounters without a From DOS
 - All systems have now been through audit reconciliation process
- **Filter Logic Review**
 - Non-Face to Face Procedure Code Deletes
 - Valid providers but with CPT codes that do not indicate face to face visit
 - Future logic changes run in test environment to fully understand impacts
- **Revenue Projections**
 - Pulling from multiple systems to capture all RAPs file
 - Underestimated value of deletes (Overestimate of EOL)
 - Issue Corrected – Single source of truth
- **WellMed/Data Raps**
 - Use of default code 99090

2009 Activities for 2008 DOS

2008 DOS drive 2009 Revenue

- Chart Review (08 DOS) through Jan sweep
- Hospital Data Capture
- ASM/encounter data processing

2009 Activities – 2009 DOS

■ Focus on High Risk Suspects

- 220K members
- Increase # of suspects with enhanced clinical logic
 - Lab data (CKD, neuropathy) started 5/09
- Identify whether members had visit or not to date in 09
 - Members with visit
 - Member focused chart review/multiple providers
 - Members w/out visit
 - Clinical calls (starting 7/09)
 - PAFs faxed to physician

2009 Activities – 2009 DOS

- **Provider focused/broad based chart review**
 - ~770K CAS led
- **MWOV call campaign**
 - Targeting 120K members
 - Currently 12% able to impact with PAFs
- **Insite deployment**
 - CA – Nearly all groups deployed
 - PHP/Integris deployed
 - CO/WA Q409
 - National 2010
- **Embedded Coding Pilot (CA/TX)**

Validation Audits

■ RAF outlier audits

Identified capitated/gain share providers that are outside of the mean range of prevalence rates at HCC level DOS: CY 2008

–California

– 20 groups / 45 locations

–TX

- Wellmed – 14 locations
- Estimated Audit Start Date: July 2009
- Estimated Audit Completion Date: October 2009
- Audit results with HCC error for CMS correction & reporting before 01/01/2010

Validation Audits

■ **OIG Audits**

- TX (H4590) – audit sample size: 100 members/247 HCCs
 - Audit deadline/completed: 01/15/2009
 - Received OIG's partial preliminary review results and responded with comments
 - Final Review Results from OIG not yet received

- CA (H0543)– audit sample size: 100 members/ 302 HCCs
 - Audit deadline/completed: 03/20/2009
 - Initial Review Results from OIG, not yet received
 - In preparation, Market Consult outreached to MG's for addt'l record chase on HCCs assessed as non-validating

Validation Audits

■ CMS Audits

- WA (H5005)– audit sample size: 200 members/ 744 HCCs
 - Audit deadline/completed: 09/15/2008
 - Initial Review Results from CMS, not yet received.
- National Sample Audit (26 HP's for Ovations & 2 HP's for AmeriChoice)
 - Review Results from CMS not yet received
- Pending RADV Audits:
 - AL (H0151)
 - CO (H0609)
 - Notification Date 11/10/2008. Estimated audit sample size: 200 members per H contract
 - No known start date; on indefinite hold

Compliance & Controls

■ Compliance

– PHI protection

- Instituted significant CAS PHI training activity
- All CAS personnel underwent re-training on HIPAA
- Issued new data distribution guidelines w/ QA & controls on validating content appropriate to recipient

– Program Controls

- Coding accuracy oversight
 - Vendor auditing
 - Insourcing of chart review/internal controls

Operational Controls

Ensure controls and accuracy of CAS end to end process of encounter submissions and revenue projections

- On-going E & Y testing of forecasting model
- Ingenix Consulting engagement on deep dive of controls and processes of CAS encounter processing and forecasting
 - Commenced Q1 2009
 - Focus on 6 key areas: ASM Data Exchange Management, Data Quality Controls, (Primary Channel), IRADS Project Controls, Policies and Procedures, Core Client System Extract Logic and Revenue Projection
- External audit engagement to test deployment of IC engagement

Sierra Integration

- **CAS is actively managing:**
 - Chart audit/embedded coder
 - Provider engagement
 - Provider and member analysis
- **Staff fully transitioned to CAS**
- **On Track for IRADS targeted go live date of late July / early August for September sweep**
 - Initial test run of member and provider files have uncovered no issues
- **Evaluating remaining PDM transition (suspect tracking and chart review results)**
 - PDM has agreed to month-to-month if necessary

2010 Initiatives (PY 2011)

- **Finish National InSite Rollout**
- **EMR Integration**
 - To enable physician/user prompting related to HCC related chronic diseases and accurate coding
- **RAVAS**
 - Risk Adjustment Validation / Audit Services (RAVAS) will support internal validation audits as well as:
 - Chart review services
 - Chart validation capabilities
 - Chart Scan with chart note mapping to member HCCs
- **Improved Suspect Identification and Close Rate**
 - Alternative sources (lab, HRA, etc)
 - Algorithms

Next Steps

- **WellMed and other EOL action items**
- **Regional deep dives July through September**
- **2010 financial projections**

Appendix

Risk Adjustment Programs

Additional Compensation Program (ACP)/COI

■ Status

- 33 Groups with a PCP count of 2,114 and membership of 42K
- '08 Final Measurement Reports Completed & Distributed
- '09 Initial Diabetes Reports
 - Reviewed w/PIP team and reports are being delivered by Market Consultation to groups
 - 5 groups have data issues (network #'s); CAS working with PIP team to resolve
- '09 Chronic Conditions Reports
 - Reviewed w/PIP team and reports are being delivered to groups

■ Milestones

- Collaboration with PIP team to clearly define COI processes, reporting, and guidelines
- Incorporate CAS activities into ACP group business plans by 8/1/09

Risk Adjustment Programs

Stand Alone (SA) COI

■ Status

- 7 current SA COI agreements (4 existing from prior year; 3 new in '09)
- 22 groups included on target list (for '09 effective dates)
 - 7 active negotiations (FL, MA, AZ markets)

■ Milestones

- SA Alone Criteria and Targeting process completed and implemented
- Diabetic COI has been clearly defined and is currently being rolled out to targeted groups for '09
- Chronic Conditions reporting is being revised and SA program will be available for 2010

■ SA Dependencies and Challenges

- Provider setup (TIN, Network ID)

Risk Adjustment Programs

Member Outreach

■ MWOV

- Initiated in May; runs through November
- Approximately 120K members to be contacted
- Completed ~ 15K calls to date
- 12% with appointments/PAFs to send
 - ~ 800 via 3 way appts
 - ~ 1,000 mbrs scheduled

■ Clinical calls

- Target high value suspects w/o claim
- Expected start date July '09

■ WI PFFS

- 11K PFFS & 1.2K PFFS members to be contacted
- Expected start date July '09

Risk Adjustment Programs

Hospital Outreach

■ Status

March 2009 Sweep

(2008 DOS captured through the March Sweep)

<u>Admits/DOS</u>	<u>#Dx</u>	<u>New HCC's</u>
93,223	431,291	14,679

■ Milestones

- September Sweeps currently underway
- Targeting 80% of admits

Risk Adjustment Programs

Chart Review Activity

- 796K Chart Reviews Planned in 2009
 - Targeted by market/provider
- 375K charts are currently in the review process thru June 29th
 - Planned to complete by Sept sweep
- 416K charts will be sent to vendor prior to Sept 1st
 - Planned to complete by Jan sweep (08 DOS)/Mar sweep (09 DOS)
- Additional activity planned in 09 through High Value Suspects initiative
 - Targeted by member/multiple provider

Clinical Laboratory Data

■ Diabetic Nephropathy (0.508)

- 5K High Likely Suspects Identified
- \$19 Million of Opportunity
- \$ 3.8 Million for 2010

■ Chronic Kidney Disease (0.368)

- 120K High Likely Suspects Identified
- \$ 334 Million of Opportunity
- \$ 67 Million for 2010

■ Additional Key Lab Suspects Currently in Process

- Diabetes Mellitus (0.157)
- Metastatic Cancer (2.210)
- Chronic Hepatitis B & C (0.394)
- End Stage Liver Disease (0.950)
- HIV Infection, as allowed by law (0.917)
- Heart Failure (0.398)

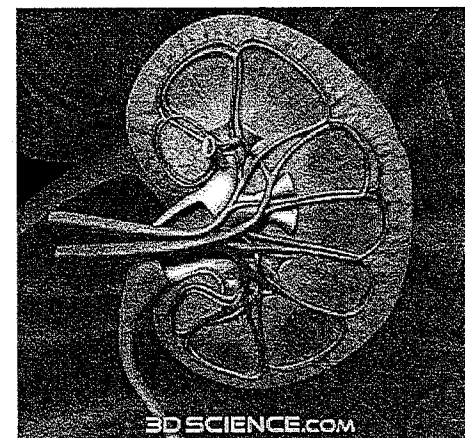
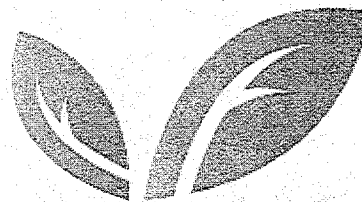


EXHIBIT 6



Coding Accuracy Progress Report

1/04/2010

Confidential

Coding Accuracy Update

Last updated	1/4/10
Initiative Status	Green
IOI Target	\$100M
IOI Achieved	\$M

The 5 ONs: Summary by Initiative

Comments

Program Initiatives	Overall	Time	Scope	Net IOI	Benefit	Quality	
Complete 750,000 Chart Audits in 2009	●	ON	ON	ON	ON	ON	
Receive 75,000 PAFs in 2009	●	OFF	OFF	OFF	ON	ON	- PAFs are currently tracking behind plan – 29K received
Utilize lab data to close 15,000 suspects	●	OFF	OFF	OFF	ON	ON	- Opportunity was too optimistic – tracking to 9K
Recapture 81% of past conditions of existing members	●	ON	ON	ON	ON	ON	- On target – at 78%
Drive Members without visits below 10%	●	ON	ON	ON	ON	ON	- On target to exceed performance – at 9%
Deploy Insight to providers representing 300K members	●	ON	ON	ON	ON	ON	- On track for 384K members

Risk Mitigations for the “Missed-ONs”

- Ingenix suspended distribution of PAFs for 4 weeks pending compliance review.
- The distribution of PAFs has been activated again, but we will not make up the difference
- We are pursuing additional chart audits to make up the difference. The costs associated with doing incremental audits would be almost entirely offset by a reduction in PAF costs.
- Results from September sweep were favorable, providing an indication that we are on track from an overall perspective
- Preliminary views of 2010 revenue per member also appear to be on track, providing an additional positive indication
- Potential changes to general coding accuracy strategy, including chart audits, could significantly impact 2010 results
- Current discussions being held around Coding Accuracy infrastructure and process would increase operating cost structure. Costs are not included in the 2010 budget.

Key Upcoming Milestones

Action Item	Date
January MMR with initial data on RAF scores for members	1/25/10
February MMR with initial data on RAF scores for members	2/22/10
Results from January sweep – data submitted for 2009 Final Payment	End of February
March sweep – data submitted for 2010 EOL	4/1/10



UnitedHealth Group Proprietary and Confidential

United for Medicare
Focus on the Core

EXHIBIT 7

From: Polich, Cynthia L
Sent: Thursday, September 09, 2010 8:45 AM
To: Poehling, Benjamin
Subject: RAF Chart Audits

Ben -

Wanted to check back with you on status of the discussions with Ingenix re: increasing the number of chart audits. I did followup with Tom after our brief conversation on this and he felt that we had resolved the issue of concern by agreeing to develop and implement a pilot. We both agreed that this issue should not stand in the way of moving forward with additional chart audits. Let me know if there is more we need to do on this.

Thanks

Cindy

Cindy Polich

President, Ovations

520-615-5204 - AZ office

714-825-5308 - CA office

714-342-0539 - mobile

EXHIBIT 8

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UB-04 NOTICE: THE SUBMITTER OF THIS FORM UNDERSTANDS THAT MISREPRESENTATION OR FALSIFICATION OF ESSENTIAL INFORMATION AS REQUESTED BY THIS FORM, MAY SERVE AS THE BASIS FOR CIVIL MONETARY PENALTIES AND ASSESSMENTS AND MAY UPON CONVICTION INCLUDE FINES AND/OR IMPRISONMENT UNDER FEDERAL AND/OR STATE LAW(S).

Submission of this claim constitutes certification that the billing information as shown on the face hereof is true, accurate and complete. That the submitter did not knowingly or recklessly disregard or misrepresent or conceal material facts. The following certifications or verifications apply where pertinent to this Bill:

1. If third party benefits are indicated, the appropriate assignments by the insured /beneficiary and signature of the patient or parent or a legal guardian covering authorization to release information are on file. Determinations as to the release of medical and financial information should be guided by the patient or the patient's legal representative.
2. If patient occupied a private room or required private nursing for medical necessity, any required certifications are on file.
3. Physician's certifications and re-certifications, if required by contract or Federal regulations, are on file.
4. For Religious Non-Medical facilities, verifications and if necessary re-certifications of the patient's need for services are on file.
5. Signature of patient or his representative on certifications, authorization to release information, and payment request, as required by Federal Law and Regulations (42 USC 1935f, 42 CFR 424.36, 10 USC 1071 through 1086, 32 CFR 199) and any other applicable contract regulations, is on file.
6. The provider of care submitter acknowledges that the bill is in conformance with the Civil Rights Act of 1964 as amended. Records adequately describing services will be maintained and necessary information will be furnished to such governmental agencies as required by applicable law.
7. For Medicare Purposes: If the patient has indicated that other health insurance or a state medical assistance agency will pay part of his/her medical expenses and he/she wants information about his/her claim released to them upon request, necessary authorization is on file. The patient's signature on the provider's request to bill Medicare medical and non-medical information, including employment status, and whether the person has employer group health insurance which is responsible to pay for the services for which this Medicare claim is made.
8. For Medicaid purposes: The submitter understands that because payment and satisfaction of this claim will be from Federal and State funds, any false statements, documents, or concealment of a material fact are subject to prosecution under applicable Federal or State Laws.
9. For TRICARE Purposes:
 - (a) The information on the face of this claim is true, accurate and complete to the best of the submitter's knowledge and belief, and services were medically necessary and appropriate for the health of the patient;
 - (b) The patient has represented that by a reported residential address outside a military medical treatment facility catchment area he or she does not live within the catchment area of a U.S. military medical treatment facility, or if the patient resides within a catchment area of such a facility, a copy of Non-Availability Statement (DD Form 1251) is on file, or the physician has certified to a medical emergency in any instance where a copy of a Non-Availability Statement is not on file;
 - (c) The patient or the patient's parent or guardian has responded directly to the provider's request to identify all health insurance coverage, and that all such coverage is identified on the face of the claim except that coverage which is exclusively supplemental payments to TRICARE-determined benefits;
 - (d) The amount billed to TRICARE has been billed after all such coverage have been billed and paid excluding Medicaid, and the amount billed to TRICARE is that remaining claimed against TRICARE benefits;
 - (e) The beneficiary's cost share has not been waived by consent or failure to exercise generally accepted billing and collection efforts; and,
 - (f) Any hospital-based physician under contract, the cost of whose services are allocated in the charges included in this bill, is not an employee or member of the Uniformed Services. For purposes of this certification, an employee of the Uniformed Services is an employee, appointed in civil service (refer to 5 USC 2105), including part-time or intermittent employees, but excluding contract surgeons or other personal service contracts. Similarly, member of the Uniformed Services does not apply to reserve members of the Uniformed Services not on active duty.
 - (g) Based on 42 United States Code 1395cc(a)(1)(j) all providers participating in Medicare must also participate in TRICARE for inpatient hospital services provided pursuant to admissions to hospitals occurring on or after January 1, 1987; and
 - (h) If TRICARE benefits are to be paid in a participating status, the submitter of this claim agrees to submit this claim to the appropriate TRICARE claims processor. The provider of care submitter also agrees to accept the TRICARE determined reasonable charge as the total charge for the medical services or supplies listed on the claim form. The provider of care will accept the TRICARE-determined reasonable charge even if it is less than the billed amount, and also agrees to accept the amount paid by TRICARE combined with the cost-share amount and deductible amount, if any, paid by or on behalf of the patient as full payment for the listed medical services or supplies. The provider of care submitter will not attempt to collect from the patient (or his or her parent or guardian) amounts over the TRICARE determined reasonable charge. TRICARE will make any benefits payable directly to the provider of care, if the provider of care is a participating provider.

EXHIBIT 9

HEALTH INSURANCE CLAIM FORM

APPROVED BY NATIONAL UNIFORM CLAIM COMMITTEE 08/05

PICA										PICA																																																	
1. MEDICARE ☐ MEDICAID ☐ TRICARE ☐ CHAMPVA ☐ GROUP ☐ FECA ☐ OTHER ☐ (Medicare #) (Medicaid #) (Sponsor's SSN) (Member ID#) (SSN or ID) (BLK LUNG SSN) (ID)										1a. INSURED'S I.D. NUMBER (For Program in Item 1)																																																	
2. PATIENT'S NAME (Last Name, First Name, Middle Initial)										3. PATIENT'S BIRTH DATE MM DD YY SEX M ☐ F ☐										4. INSURED'S NAME (Last Name, First Name, Middle Initial)																																							
5. PATIENT'S ADDRESS (No., Street)										6. PATIENT RELATIONSHIP TO INSURED Self ☐ Spouse ☐ Child ☐ Other ☐										7. INSURED'S ADDRESS (No., Street)																																							
CITY										STATE										CITY										STATE																													
ZIP CODE										TELEPHONE (Include Area Code) ()										ZIP CODE										TELEPHONE (Include Area Code) ()																													
9. OTHER INSURED'S NAME (Last Name, First Name, Middle Initial)										10. IS PATIENT'S CONDITION RELATED TO: a. EMPLOYMENT? (Current or Previous) ☐ YES ☐ NO b. AUTO ACCIDENT? ☐ YES ☐ NO PLACE (State) ☐ c. OTHER ACCIDENT? ☐ YES ☐ NO 10d. RESERVED FOR LOCAL USE										11. INSURED'S POLICY GROUP OR FECA NUMBER a. INSURED'S DATE OF BIRTH MM DD YY SEX M ☐ F ☐ b. EMPLOYER'S NAME OR SCHOOL NAME c. INSURANCE PLAN NAME OR PROGRAM NAME d. IS THERE ANOTHER HEALTH BENEFIT PLAN? ☐ YES ☐ NO If yes, return to and complete item 9 a-d.																																							
12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE I authorize the release of any medical or other information necessary to process this claim. I also request payment of government benefits either to myself or to the party who accepts assignment below. SIGNED _____ DATE _____										13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE I authorize payment of medical benefits to the undersigned physician or supplier for services described below. SIGNED _____																																																	
14. DATE OF CURRENT: MM DD YY ILLNESS (First symptom) OR INJURY (Accident) OR PREGNANCY(LMP)										15. IF PATIENT HAS HAD SAME OR SIMILAR ILLNESS. GIVE FIRST DATE MM DD YY										16. DATES PATIENT UNABLE TO WORK IN CURRENT OCCUPATION FROM MM DD YY TO MM DD YY																																							
17. NAME OF REFERRING PROVIDER OR OTHER SOURCE										17a. ☐ 17b. NPI ☐										18. HOSPITALIZATION DATES RELATED TO CURRENT SERVICES FROM MM DD YY TO MM DD YY																																							
19. RESERVED FOR LOCAL USE										20. OUTSIDE LAB? ☐ YES ☐ NO \$ CHARGES										22. MEDICAID RESUBMISSION CODE ORIGINAL REF. NO.																																							
21. DIAGNOSIS OR NATURE OF ILLNESS OR INJURY (Relate Items 1, 2, 3 or 4 to Item 24E by Line) 1. _____ 3. _____ 2. _____ 4. _____										23. PRIOR AUTHORIZATION NUMBER										24. A. DATE(S) OF SERVICE From To B. PLACE OF SERVICE C. EMG D. PROCEDURES, SERVICES, OR SUPPLIES (Explain Unusual Circumstances) CPT/HCPCS MODIFIER E. DIAGNOSIS POINTER F. \$ CHARGES G. DAYS OR UNITS H. EPSDT Family Plan I. ID. QUAL. J. RENDERING PROVIDER ID. #																																							
1										2										3										4										5										6									
25. FEDERAL TAX I.D. NUMBER SSN EIN ☐ ☐										26. PATIENT'S ACCOUNT NO.										27. ACCEPT ASSIGNMENT? (For govt. claims, see back) ☐ YES ☐ NO										28. TOTAL CHARGE \$										29. AMOUNT PAID \$										30. BALANCE DUE \$									
31. SIGNATURE OF PHYSICIAN OR SUPPLIER INCLUDING DEGREES OR CREDENTIALS (I certify that the statements on the reverse apply to this bill and are made a part thereof.) SIGNED _____ DATE _____										32. SERVICE FACILITY LOCATION INFORMATION a. NPI b.										33. BILLING PROVIDER INFO & PH # () a. NPI b.																																							

BECAUSE THIS FORM IS USED BY VARIOUS GOVERNMENT AND PRIVATE HEALTH PROGRAMS, SEE SEPARATE INSTRUCTIONS ISSUED BY APPLICABLE PROGRAMS.

NOTICE: Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

REFERS TO GOVERNMENT PROGRAMS ONLY

MEDICARE AND CHAMPUS PAYMENTS: A patient's signature requests that payment be made and authorizes release of any information necessary to process the claim and certifies that the information provided in Blocks 1 through 12 is true, accurate and complete. In the case of a Medicare claim, the patient's signature authorizes any entity to release to Medicare medical and nonmedical information, including employment status, and whether the person has employer group health insurance, liability, no-fault, worker's compensation or other insurance which is responsible to pay for the services for which the Medicare claim is made. See 42 CFR 411.24(a). If item 9 is completed, the patient's signature authorizes release of the information to the health plan or agency shown. In Medicare assigned or CHAMPUS participation cases, the physician agrees to accept the charge determination of the Medicare carrier or CHAMPUS fiscal intermediary as the full charge, and the patient is responsible only for the deductible, coinsurance and noncovered services. Coinsurance and the deductible are based upon the charge determination of the Medicare carrier or CHAMPUS fiscal intermediary if this is less than the charge submitted. CHAMPUS is not a health insurance program but makes payment for health benefits provided through certain affiliations with the Uniformed Services. Information on the patient's sponsor should be provided in those items captioned in "Insured"; i.e., items 1a, 4, 6, 7, 9, and 11.

BLACK LUNG AND FECA CLAIMS

The provider agrees to accept the amount paid by the Government as payment in full. See Black Lung and FECA instructions regarding required procedure and diagnosis coding systems.

SIGNATURE OF PHYSICIAN OR SUPPLIER (MEDICARE, CHAMPUS, FECA AND BLACK LUNG)

I certify that the services shown on this form were medically indicated and necessary for the health of the patient and were personally furnished by me or were furnished incident to my professional service by my employee under my immediate personal supervision, except as otherwise expressly permitted by Medicare or CHAMPUS regulations.

For services to be considered as "incident" to a physician's professional service, 1) they must be rendered under the physician's immediate personal supervision by his/her employee, 2) they must be an integral, although incidental part of a covered physician's service, 3) they must be of kinds commonly furnished in physician's offices, and 4) the services of nonphysicians must be included on the physician's bills.

For CHAMPUS claims, I further certify that I (or any employee) who rendered services am not an active duty member of the Uniformed Services or a civilian employee of the United States Government or a contract employee of the United States Government, either civilian or military (refer to 5 USC 5536). For Black-Lung claims, I further certify that the services performed were for a Black Lung-related disorder.

No Part B Medicare benefits may be paid unless this form is received as required by existing law and regulations (42 CFR 424.32).

NOTICE: Any one who misrepresents or falsifies essential information to receive payment from Federal funds requested by this form may upon conviction be subject to fine and imprisonment under applicable Federal laws.

NOTICE TO PATIENT ABOUT THE COLLECTION AND USE OF MEDICARE, CHAMPUS, FECA, AND BLACK LUNG INFORMATION (PRIVACY ACT STATEMENT)

We are authorized by CMS, CHAMPUS and OWCP to ask you for information needed in the administration of the Medicare, CHAMPUS, FECA, and Black Lung programs. Authority to collect information is in section 205(a), 1862, 1872 and 1874 of the Social Security Act as amended, 42 CFR 411.24(a) and 424.5(a) (6), and 44 USC 3101; 41 CFR 101 et seq and 10 USC 1079 and 1086; 5 USC 8101 et seq; and 30 USC 901 et seq; 38 USC 613; E.O. 9397.

The information we obtain to complete claims under these programs is used to identify you and to determine your eligibility. It is also used to decide if the services and supplies you received are covered by these programs and to insure that proper payment is made.

The information may also be given to other providers of services, carriers, intermediaries, medical review boards, health plans, and other organizations or Federal agencies, for the effective administration of Federal provisions that require other third parties payers to pay primary to Federal program, and as otherwise necessary to administer these programs. For example, it may be necessary to disclose information about the benefits you have used to a hospital or doctor. Additional disclosures are made through routine uses for information contained in systems of records.

FOR MEDICARE CLAIMS: See the notice modifying system No. 09-70-0501, titled, 'Carrier Medicare Claims Record,' published in the Federal Register, Vol. 55 No. 177, page 37549, Wed. Sept. 12, 1990, or as updated and republished.

FOR OWCP CLAIMS: Department of Labor, Privacy Act of 1974, "Republication of Notice of Systems of Records," Federal Register Vol. 55 No. 40, Wed Feb. 28, 1990, See ESA-5, ESA-6, ESA-12, ESA-13, ESA-30, or as updated and republished.

FOR CHAMPUS CLAIMS: PRINCIPLE PURPOSE(S): To evaluate eligibility for medical care provided by civilian sources and to issue payment upon establishment of eligibility and determination that the services/supplies received are authorized by law.

ROUTINE USE(S): Information from claims and related documents may be given to the Dept. of Veterans Affairs, the Dept. of Health and Human Services and/or the Dept. of Transportation consistent with their statutory administrative responsibilities under CHAMPUS/CHAMPVA; to the Dept. of Justice for representation of the Secretary of Defense in civil actions; to the Internal Revenue Service, private collection agencies, and consumer reporting agencies in connection with recoupment claims; and to Congressional Offices in response to inquiries made at the request of the person to whom a record pertains. Appropriate disclosures may be made to other federal, state, local, foreign government agencies, private business entities, and individual providers of care, on matters relating to entitlement, claims adjudication, fraud, program abuse, utilization review, quality assurance, peer review, program integrity, third-party liability, coordination of benefits, and civil and criminal litigation related to the operation of CHAMPUS.

DISCLOSURES: Voluntary; however, failure to provide information will result in delay in payment or may result in denial of claim. With the one exception discussed below, there are no penalties under these programs for refusing to supply information. However, failure to furnish information regarding the medical services rendered or the amount charged would prevent payment of claims under these programs. Failure to furnish any other information, such as name or claim number, would delay payment of the claim. Failure to provide medical information under FECA could be deemed an obstruction.

It is mandatory that you tell us if you know that another party is responsible for paying for your treatment. Section 1128B of the Social Security Act and 31 USC 3801-3812 provide penalties for withholding this information.

You should be aware that P.L. 100-503, the "Computer Matching and Privacy Protection Act of 1988", permits the government to verify information by way of computer matches.

MEDICAID PAYMENTS (PROVIDER CERTIFICATION)

I hereby agree to keep such records as are necessary to disclose fully the extent of services provided to individuals under the State's Title XIX plan and to furnish information regarding any payments claimed for providing such services as the State Agency or Dept. of Health and Human Services may request.

I further agree to accept, as payment in full, the amount paid by the Medicaid program for those claims submitted for payment under that program, with the exception of authorized deductible, coinsurance, co-payment or similar cost-sharing charge.

SIGNATURE OF PHYSICIAN (OR SUPPLIER): I certify that the services listed above were medically indicated and necessary to the health of this patient and were personally furnished by me or my employee under my personal direction.

NOTICE: This is to certify that the foregoing information is true, accurate and complete. I understand that payment and satisfaction of this claim will be from Federal and State funds, and that any false claims, statements, or documents, or concealment of a material fact, may be prosecuted under applicable Federal or State laws.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0999. The time required to complete this information collection is estimated to average 10 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, Attn: PRA Reports Clearance Officer, 7500 Security Boulevard, Baltimore, Maryland 21244-1850. This address is for comments and/or suggestions only. DO NOT MAIL COMPLETED CLAIM FORMS TO THIS ADDRESS.

EXHIBIT 10

**AMENDMENT NO. 1
TO THE HEALTH SERVICES AGREEMENT BETWEEN
PACIFICARE OF ARIZONA, INC.
AND
BANNER PHYSICIANS HOSPITAL ORGANIZATION**

This Amendment modifies that certain Health Services Agreement dated January 1, 2009 (hereinafter "Agreement") by and between:

PACIFICARE OF ARIZONA, INC., an Arizona corporation and its Affiliates (hereinafter "PacifiCare"), and
BANNER PHYSICIANS HOSPITAL ORGANIZATION, an Arizona Professional Corporation ("Provider Group")

WHEREAS, PacifiCare and Provider Group desire to amend the Agreement to:

1. Delete and replace Article 1.18 entitled "**Members**"
2. Add Product Attachment A, Section 3.1.1 entitled "**2009 Payments**"
3. Rename Product Attachment A, Section 3.1.2 entitled "**Adjustment for Benefit Plans**"
4. Add Product Attachment A, Section 3.2.1 entitled "**2010 Payments**"
5. Add Product Attachment A, Section 3.2.2 entitled "**Adjustment for Benefit Plans - 2010**"

NOW THEREFORE, in consideration of the mutual covenant and agreements contained herein, PacifiCare and Provider Group agree to amend the Agreement as follows:

1. Article 1.18 "**Members**" is hereby deleted and replaced with the following:

1.18 **Members** are eligible provider group Members enrolled in a Secure Horizons Healthplan assigned to Banner Baywood/Banner Heart/Banner Gateway/Banner Desert network. From January 1, 2009 through May 31, 2009 members will continue to be in Banner Baywood Gateway network and East Valley Network. Effective June 1, 2009, members from East Valley network will be rolled into the Banner Baywood Gateway network under the new network name of Banner East Valley Network.

2. Product Attachment A, Section 3.1.1 entitled "**2009 Payments**" is hereby added:

3.1.1 **2009 Payments.** Provider Group will be entitled to an additional increase in Capitation Payment PMPM retroactive to January 1, 2009 if the increase in RAF score between July 2008 and July 2009 is in excess of 3% (three percent). The amount of the additional increase will be equal to the amount of the actual percentage increase in RAF that is in excess of 3% (three percent). For example, if the percentage increase in RAF score between July 2008 and July 2009 is 4% (four percent), then Provider Group would be entitled to an additional 1% (one percent) increase in cap retroactive to January 1, 2009. The cap rate will be changed prospectively once the calculation has been completed and a lump sum payment will be made for the retro portion of the additional increase.

3. Product Attachment A, Section 3.1.2 entitled "Adjustment for Benefit Plans" is hereby delete, renamed and replaced with the following:

3.1.2 Adjustments for Benefit Plans - 2009. PacifiCare may elect to make ("SH Benefit Changes") which are defined as improvements or reductions in Secure Horizons benefits and/or increases or decreases in the cost sharing for Secure Horizons Members, from current coverage year to the subsequent coverage year. Should PacifiCare make SH Benefit Changes in a coverage year that are the financial responsibility of Provider Group as defined by the Division of Financial Responsibility (DOFR), then PacifiCare may request modification to this Section, Capitation Payments for Secure Horizons Members to cover the change in risk assumed by Provider Group or PacifiCare. Such request shall be made in writing in accordance with the Notices Section of the Agreement. PacifiCare shall provide to Provider Group an actuarial assessment of the value of the SH Benefit Changes applicable to the risk assumed by Provider Group or PacifiCare within ten (10) business days of the previous request. Provider Group shall have thirty (30) calendar days to review the actuarial assessment provided by PacifiCare. The payment modification aspect of this Section shall not apply to benefits which are changed as a result of benefit addition or reduction required by CMS regardless of whether or not those benefit changes are the financial responsibility of Provider Group as defined by the DOFR.

4. Product Attachment A, Section 3.2.1 entitled "2010 Payments" is hereby added:

3.2.1 2010 Payments. Provider Group will be entitled to an additional increase in Capitation Payment PMPM retroactive to January 1, 2010 if the increase in RAF score between July 2009 and July 2010 is in excess of 3% (three percent). The amount of the additional increase will be equal to the amount of the actual percentage increase in RAF that is in excess of 3% (three percent). For example, if the percentage increase in RAF score between July 2009 and July 2010 is 4% (four percent), then Provider Group would be entitled to an additional 1% (one percent) increase in cap retroactive to January 1, 2010. The cap rate will be changed prospectively once the calculation has been completed and a lump sum payment will be made for the retro portion of the additional increase.

5. Product Attachment A, Section 3.2.2 entitled "Adjustment for Benefit Plans - 2010" is hereby added:

3.2.2 Adjustments for Benefit Plans - 2010. PacifiCare may elect to make ("SH Benefit Changes") which are defined as improvements or reductions in Secure Horizons benefits and/or increases or decreases in the cost sharing for Secure Horizons Members, from current coverage year to the subsequent coverage year. Should PacifiCare make SH Benefit Changes in a coverage year that are the financial responsibility of Provider Group as defined by the Division of Financial Responsibility (DOFR), then PacifiCare may request modification to this Section, Capitation Payments for Secure Horizons Members to cover the change in risk assumed by Provider Group or PacifiCare. Such request shall be made in writing in accordance with the Notices Section of the Agreement. PacifiCare shall provide to Provider Group an actuarial assessment of the value of the SH Benefit Changes applicable to the risk assumed by Provider Group or PacifiCare within ten (10) business days of the previous request. Provider Group shall have thirty (30) calendar days to review the actuarial assessment provided by PacifiCare. The payment modification aspect of this Section shall not apply to benefits which are changed as a result of benefit addition or reduction required by CMS regardless of whether or not those benefit changes are the financial responsibility of Provider Group as defined by the DOFR.

This Amendment shall be deemed to be part of the Agreement and, as modified in accordance herewith, the Agreement is hereby affirmed and declared in full force and effect. This Amendment fully supersedes and replaces any conflicting provisions contained in the Agreement, leaving all other provisions of the Agreement unaffected.

IN WITNESS WHEREOF, the parties have the authority necessary to bind the entities identified herein and have executed this Amendment to be effective January 1, 2008.

PACIFICARE OF ARIZONA, INC.

Amelia Kovarski 6-5-07
(Signature) Date
Amelia Kovarski
Name
Vice President
Title

PACIFICARE OF ARIZONA, INC.

Anthony Solem 6/12/2007
(Signature) Date
Anthony Solem
Name
President / CEO
Title

BANNER PHYSICIANS HOSPITAL
ORGANIZATION

Rodney Shotton KS
(Signature) Date
Rodney Shotton, MD
Name
President
Title

EXHIBIT 11

RAF and PMPM Build-Up Report

(2) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				PMPM Drivers			
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)	Jan 2010 PMPM (1)	EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
CALIFORNIA	Petaluma Health Center	1	3,973	0.127	(0.065)	4,035	\$3,154.09	\$100.01	(\$51.42)	\$3,202.68
CALIFORNIA	UNK	7	2,362	0.150	(0.040)	2,472	\$1,868.50	\$115.93	(\$30.86)	\$1,953.57
CALIFORNIA	FAMILY PRACTICE MEDICAL GROUP	652	2,461	0.060	(0.055)	2,466	\$1,999.58	\$47.14	(\$43.28)	\$2,003.43
CALIFORNIA	SAN DIEGO PHYS MG/CHULA VISTA	3	1,897	0.135	(0.032)	1,999	\$1,513.10	\$103.66	(\$24.86)	\$1,591.89
ARIZONA	CARE PLUS NETWORK	261	1,851	0.052	(0.044)	1,859	\$1,476.38	\$40.49	(\$34.31)	\$1,482.56
OREGON	GREEN MOUNTAIN	8	1,008	0.520	(0.024)	1,503	\$840.36	\$418.11	(\$19.55)	\$1,238.92
CALIFORNIA	ACCESS MEDICAL GROUP INC	1,016	1,167	0.343	(0.019)	1,491	\$1,060.89	\$285.15	(\$15.97)	\$1,330.08
TEXAS	PRINCETON IPA OF SAN ANTONIO	34,163	1,383	0.128	(0.038)	1,473	\$1,265.16	\$102.50	(\$30.48)	\$1,337.18
CALIFORNIA	HEALTHCARE PARTNERS MED GRP	29,695	1,226	0.154	(0.027)	1,354	\$1,156.18	\$131.81	(\$22.85)	\$1,265.15
COLORADO	NEW WEST PHYSICIANS/HEALTH ONE	640	1,339	0.029	(0.037)	1,332	\$1,092.93	\$22.90	(\$28.83)	\$1,087.00
TEXAS	UNK	1,281	1,198	0.161	(0.032)	1,327	\$1,093.07	\$129.50	(\$25.50)	\$1,197.07
CALIFORNIA	VALLEY CARE IPA	750	1,259	0.098	(0.030)	1,326	\$1,121.90	\$86.15	(\$26.48)	\$1,181.57
CALIFORNIA	PHYSICIANS ASSOCIATES	4,701	1,228	0.095	(0.029)	1,295	\$1,149.15	\$81.96	(\$24.58)	\$1,206.54
COLORADO	SENIOR CARE COLORADO	1,318	1,222	0.107	(0.036)	1,293	\$987.13	\$83.42	(\$28.35)	\$1,042.19
OKLAHOMA	STEVEN KING	20	1,428	(0.116)	(0.021)	1,291	\$1,163.31	(\$90.93)	(\$16.33)	\$1,056.05
CALIFORNIA	GOLDEN CARE	3	0.933	0.248	0.106	1,287	\$864.18	\$201.28	\$86.38	\$1,151.84
NEVADA	LAS VEGAS NETWORK	1,110	1,184	0.138	(0.037)	1,286	\$1,042.78	\$123.92	(\$33.37)	\$1,133.33
ARIZONA	JOHN C LINCOLN NETWORK	1	0.982	0.324	(0.021)	1,285	\$771.92	\$239.74	(\$15.39)	\$996.28
TEXAS	HOUSTON DCN	19	1,167	0.048	0.039	1,254	\$1,099.34	\$42.47	\$34.39	\$1,176.20
OREGON	THE PORTLAND CLINIC (CMG)	1,449	1,219	0.051	(0.027)	1,242	\$1,005.74	\$41.05	(\$22.12)	\$1,024.67
OREGON	West Linn Pediatric And Women	4	1,420	(0.158)	(0.020)	1,242	\$1,141.25	(\$125.02)	(\$15.84)	\$1,000.39
CALIFORNIA	MERCY PHYSICIANS MEDICAL GROUP	2,964	1,203	0.072	(0.038)	1,236	\$992.52	\$55.86	(\$29.58)	\$1,018.80
OREGON	UNK	46	1,129	0.125	(0.020)	1,234	\$1,005.87	\$112.28	(\$17.90)	\$1,100.24
OREGON	PRIME MED	49	1,227	0.023	(0.038)	1,212	\$1,098.10	\$20.55	(\$34.19)	\$1,084.46
CALIFORNIA	TALBERT MEDICAL GROUP	5,709	1,160	0.049	(0.019)	1,189	\$1,031.76	\$39.63	(\$15.74)	\$1,055.65
OREGON	NORTHWEST PRIMARY CARE (CMG)	1,201	1,104	0.109	(0.026)	1,187	\$904.54	\$87.97	(\$21.02)	\$971.49
CALIFORNIA	OMNI IPA INC-STOCKTON	1	0.875	0.329	(0.019)	1,185	\$772.80	\$275.10	(\$16.01)	\$1,031.89
COLORADO	NEW WEST PHYSICIANS/LUTHERAN	4,135	1,137	0.076	(0.030)	1,183	\$918.29	\$58.79	(\$23.42)	\$953.66
OREGON	Q STREET INTERNISTS	22	1,191	0.071	(0.080)	1,182	\$969.62	\$56.10	(\$63.21)	\$962.51
CALIFORNIA	GREATER NEWPORT PHYS@HOAG HOSP	8,896	1,118	0.085	(0.025)	1,178	\$976.48	\$66.96	(\$19.88)	\$1,023.56
TEXAS	PHYSICIAN PRIMECARE	7,257	1,073	0.130	(0.027)	1,176	\$1,050.59	\$106.69	(\$21.93)	\$1,135.35
CALIFORNIA	AFFINITY WEST COUNTY REGION	1,898	1,142	0.067	(0.036)	1,174	\$1,106.26	\$63.21	(\$33.59)	\$1,135.88
CALIFORNIA	AXMINSTER MEDICAL GROUP INC	986	1,139	0.058	(0.025)	1,172	\$1,086.81	\$50.77	(\$21.96)	\$1,115.61
CALIFORNIA	ALTA BATES MEDICAL GROUP	1,334	1,161	0.055	(0.045)	1,171	\$1,108.31	\$51.34	(\$41.98)	\$1,117.67
OREGON	FIVE RIVERS	10	0.866	0.233	0.066	1,165	\$706.94	\$187.26	\$52.86	\$947.06
CALIFORNIA	SAN JOSE MEDICAL GROUP	2,329	1,152	0.033	(0.027)	1,158	\$1,024.59	\$29.56	(\$23.99)	\$1,030.16
OREGON	HEALTH CARE RESOURCES NW	1,245	1,051	0.120	(0.018)	1,153	\$880.22	\$98.77	(\$14.53)	\$964.46
CALIFORNIA	HEMET COMMUNITY MEDICAL GROUP	6,912	1,036	0.132	(0.025)	1,143	\$902.90	\$103.51	(\$19.36)	\$987.05
CALIFORNIA	EPIC	9,313	1,089	0.074	(0.020)	1,142	\$942.72	\$58.08	(\$15.96)	\$984.83
COLORADO	NEW WEST PHYSICIANS/CENTURA	2,843	1,086	0.082	(0.029)	1,139	\$872.65	\$63.10	(\$22.21)	\$913.54
CALIFORNIA	ENCOMPASS MEDICAL GROUP INC	1,043	1,112	0.046	(0.026)	1,133	\$910.74	\$35.66	(\$19.98)	\$926.41
CALIFORNIA	MONARCH HEALTHCARE	9,468	1,122	0.035	(0.033)	1,123	\$981.05	\$27.21	(\$26.21)	\$982.06
CALIFORNIA	CENTRAL VALLEY MEDICAL GROUP	3,782	1,102	0.046	(0.029)	1,120	\$1,003.07	\$39.96	(\$24.75)	\$1,018.28
TEXAS	CORPUS CHRISTI DIRECT	1,803	1,105	0.041	(0.033)	1,113	\$1,071.86	\$36.71	(\$29.43)	\$1,079.14
CALIFORNIA	APPLECARE	1,974	1,029	0.097	(0.014)	1,112	\$1,005.68	\$85.05	(\$12.23)	\$1,078.50
CALIFORNIA	INLAND HEALTH CARE GROUP	295	1,165	(0.008)	(0.047)	1,111	\$1,040.76	(\$6.54)	(\$38.50)	\$995.72
CALIFORNIA	PRIMARY CARE ASSOCIATED MG	3,905	1,032	0.092	(0.019)	1,104	\$865.84	\$72.37	(\$15.29)	\$922.92
CALIFORNIA	SANTA CLARA COUNTY IPA	3,140	1,052	0.080	(0.029)	1,104	\$928.09	\$70.60	(\$25.56)	\$973.13
CALIFORNIA	MIDCOAST IPA	1,459	1,047	0.076	(0.023)	1,100	\$854.13	\$60.30	(\$18.09)	\$896.34
CALIFORNIA	PIONEER PROVIDER NETWORK A MED	1,126	1,149	(0.023)	(0.031)	1,094	\$1,075.22	(\$20.12)	(\$26.72)	\$1,028.37
CALIFORNIA	SUTTER EAST BAY MEDICAL FOUNDATION	762	1,057	0.066	(0.030)	1,093	\$1,042.11	\$63.76	(\$28.98)	\$1,076.88
CALIFORNIA	RIVERSIDE MEDICAL CLINIC INC	1,405	1,090	0.032	(0.030)	1,092	\$954.12	\$25.88	(\$23.95)	\$956.05
OREGON	CASTILLO	18	0.948	0.184	(0.041)	1,091	\$691.87	\$129.12	(\$28.57)	\$792.42
CALIFORNIA	CHOICE MEDICAL GROUP	427	1,037	0.075	(0.040)	1,072	\$877.43	\$57.14	(\$30.45)	\$904.12
CALIFORNIA	SAN BERNARDINO MEDICAL GROUP	1,481	0.896	0.190	(0.021)	1,066	\$804.38	\$152.17	(\$16.68)	\$939.87
CALIFORNIA	HEALTHCARE PARTNERS	1,431	1,032	0.047	(0.015)	1,064	\$988.90	\$40.49	(\$12.71)	\$1,016.68
CALIFORNIA	SCRIPPS CLINIC	14,133	0.974	0.110	(0.022)	1,062	\$814.44	\$87.08	(\$17.40)	\$884.12
OREGON	PACIFIC MEDICAL	1,794	1,058	0.019	(0.017)	1,060	\$866.44	\$15.55	(\$13.54)	\$868.45
CALIFORNIA	SEAVIEW IPA	3,822	1,025	0.056	(0.023)	1,058	\$933.57	\$49.89	(\$20.45)	\$963.01
OREGON	PROVIDENCE MED GRP	2,684	1,017	0.060	(0.020)	1,057	\$835.90	\$48.22	(\$15.72)	\$868.40
CALIFORNIA	BRISTOL PARK MEDICAL GROUP	1,724	1,017	0.066	(0.026)	1,057	\$905.41	\$52.28	(\$20.63)	\$937.06

RAF and PMPM Build-Up Report

(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				Jan 2010 PMPM (1)	PMPM Drivers		
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)		EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
CALIFORNIA	MEMORIAL HEALTHCARE IPA/LB	2,100	0.980	0.103	(0.027)	1.056	\$904.85	\$86.62	(\$22.66)	\$968.82
CALIFORNIA	COAST HEALTHCARE	2,144	1.002	0.071	(0.019)	1.054	\$957.16	\$61.04	(\$16.71)	\$1,001.48
CALIFORNIA	SHARP REES-STEALY MEDICAL GRP	12,856	0.936	0.138	(0.024)	1.050	\$795.08	\$110.34	(\$18.83)	\$886.60
TEXAS	DALLAS COUNTY HOSPITAL DISTRIC	228	0.981	0.101	(0.034)	1.048	\$979.86	\$91.22	(\$30.51)	\$1,040.57
CALIFORNIA	SUTTER INDEPENDENT PHYSICIANS	1,992	1.040	0.025	(0.026)	1.039	\$864.87	\$20.12	(\$20.97)	\$864.03
TEXAS	DALLAS DCN	47,803	1.008	0.060	(0.030)	1.038	\$981.55	\$53.25	(\$26.58)	\$1,008.23
COLORADO	UNK	5,726	0.973	0.090	(0.027)	1.037	\$782.94	\$70.03	(\$20.68)	\$832.29
CALIFORNIA	PHYS MED GRP OF SANTA CRUZ COU	2,084	0.972	0.091	(0.027)	1.036	\$793.89	\$74.64	(\$22.09)	\$846.44
CALIFORNIA	CENTRE FOR HEALTH CARE	2,296	0.994	0.052	(0.012)	1.035	\$828.03	\$40.43	(\$9.37)	\$859.08
CALIFORNIA	UNITED FAMILY CARE OF RIALTO	645	0.992	0.058	(0.015)	1.034	\$871.13	\$45.69	(\$12.18)	\$904.64
OREGON	PORTLAND DIRECT	1,060	1.024	0.030	(0.022)	1.032	\$860.09	\$25.28	(\$18.32)	\$867.05
COLORADO	PRIMARY PHYSICIAN PARTNERS	15,265	0.967	0.088	(0.024)	1.031	\$788.95	\$67.95	(\$18.30)	\$838.60
NEVADA	UNK	3	0.889	0.153	(0.017)	1.026	\$765.38	\$134.86	(\$14.58)	\$885.66
TEXAS	NORTH TX SPEC PHYSICIANS (PCP)	23,466	0.979	0.073	(0.027)	1.026	\$907.05	\$61.81	(\$22.56)	\$946.30
OREGON	SALEM CLINIC PC (CMG)	1,649	0.935	0.104	(0.017)	1.022	\$778.92	\$84.13	(\$13.88)	\$849.17
CALIFORNIA	HIGH DESERT PRIMARY CARE MG	1,541	0.956	0.081	(0.016)	1.021	\$843.86	\$64.14	(\$12.71)	\$895.29
CALIFORNIA	MILLS PENINSULA	4,459	1.039	0.009	(0.029)	1.019	\$857.42	\$7.13	(\$22.71)	\$841.84
OREGON	SOUTH TATOR FAMILY PHYS (CMG)	480	0.975	0.059	(0.016)	1.018	\$811.39	\$48.25	(\$13.29)	\$846.36
CALIFORNIA	ALLCARE IPA	2,110	1.021	0.029	(0.033)	1.017	\$908.76	\$24.65	(\$27.91)	\$905.50
CALIFORNIA	UCLA MEDICAL GROUP/IPA	3,525	0.996	0.037	(0.019)	1.014	\$957.68	\$31.56	(\$16.09)	\$973.16
TEXAS	TARRANT DCN	14,574	0.986	0.053	(0.029)	1.011	\$920.58	\$45.12	(\$24.27)	\$941.44
CALIFORNIA	PRIMECARE OF REDLANDS	11,972	0.983	0.050	(0.022)	1.011	\$871.04	\$39.36	(\$17.58)	\$892.82
OREGON	OREGON CITY INTERNAL MEDICINE	138	1.047	(0.011)	(0.025)	1.010	\$874.84	(\$9.27)	(\$20.95)	\$844.62
OKLAHOMA	BROKEN ARROW	24	0.905	0.138	(0.037)	1.006	\$720.86	\$105.38	(\$28.29)	\$797.95
CALIFORNIA	MERCY MEDICAL GROUP	2,390	1.028	0.002	(0.024)	1.006	\$844.41	\$1.33	(\$18.79)	\$826.96
CALIFORNIA	BRIGHT HEALTH PHYSICIANS	4,815	0.969	0.065	(0.028)	1.006	\$939.10	\$55.91	(\$24.56)	\$970.44
OREGON	PROVIDENCE MEDICAL GROUP	19	1.148	(0.091)	(0.052)	1.004	\$939.90	(\$74.47)	(\$42.72)	\$822.71
CALIFORNIA	PROSPECT MEDICAL GROUP/NORTH	4,527	0.934	0.088	(0.019)	1.003	\$854.08	\$72.63	(\$15.61)	\$911.09
CALIFORNIA	SANTA BARBARA SELECT IPA	1,730	0.909	0.116	(0.023)	1.003	\$765.18	\$95.15	(\$18.65)	\$841.68
OKLAHOMA	Jenks Family Physicians	30	1.094	(0.001)	(0.091)	1.002	\$1,186.92	(\$0.61)	(\$82.68)	\$1,103.63
CALIFORNIA	SUTTER GOULD MEDICAL FOUNDATIO	8,532	0.984	0.039	(0.022)	1.001	\$892.88	\$33.58	(\$18.78)	\$907.67
CALIFORNIA	HILL PHYSICIANS SAN FRANCISCO	6,474	0.989	0.040	(0.028)	1.001	\$879.99	\$34.44	(\$24.02)	\$890.41
CALIFORNIA	FACEY MEDICAL FOUNDATION	5,101	0.959	0.059	(0.019)	1.000	\$925.08	\$51.05	(\$16.41)	\$959.72
OREGON	OAK STREET MEDICAL PC	35	0.984	0.021	(0.012)	0.993	\$804.71	\$16.41	(\$9.31)	\$811.81
ARIZONA	SUN HEALTH NETWORK	4,767	0.984	0.033	(0.025)	0.992	\$803.87	\$26.10	(\$19.44)	\$810.53
CALIFORNIA	SLO SELECT IPA SO CNTY	1,494	0.967	0.043	(0.020)	0.990	\$736.59	\$31.64	(\$14.46)	\$753.78
CALIFORNIA	SANSUM CLINIC	1,969	0.953	0.068	(0.032)	0.989	\$782.28	\$54.65	(\$25.61)	\$811.32
CALIFORNIA	SUTTER MEDICAL GROUP	5,065	0.982	0.034	(0.029)	0.987	\$808.60	\$26.81	(\$22.73)	\$812.67
CALIFORNIA	ST JOSEPH HERITAGE MEDICAL GRO	1,209	0.969	0.036	(0.022)	0.984	\$869.04	\$28.91	(\$17.20)	\$880.75
CALIFORNIA	ST VINCENT MEDICAL GROUP IPA	898	0.901	0.098	(0.016)	0.983	\$862.74	\$83.07	(\$13.19)	\$932.62
OKLAHOMA	Dubois Medical Clinic	94	0.962	0.054	(0.033)	0.982	\$805.64	\$42.13	(\$25.84)	\$821.92
CALIFORNIA	GREATER TRI-CITIES IPA MEDICAL	2,492	0.928	0.067	(0.014)	0.980	\$799.82	\$53.48	(\$11.19)	\$842.11
OREGON	TUALITY HEALTH ALLIANCE	122	0.898	0.091	(0.009)	0.979	\$834.35	\$79.53	(\$8.02)	\$905.86
COLORADO	AVISTA	554	0.960	0.042	(0.024)	0.978	\$783.35	\$32.72	(\$18.48)	\$797.59
ARIZONA	THUNDERBIRD NETWORK	3,960	0.956	0.042	(0.022)	0.977	\$796.84	\$34.01	(\$17.68)	\$813.17
CALIFORNIA	ST JOSEPH HOSPITAL AFFILIATED	3,257	0.968	0.029	(0.024)	0.973	\$868.68	\$23.32	(\$19.07)	\$872.93
ARIZONA	PHX SECURE HOSPITAL NETWORK	33,606	0.955	0.038	(0.024)	0.969	\$777.33	\$30.09	(\$19.00)	\$788.42
CALIFORNIA	PALO ALTO MEDICAL FOUNDATION	3,872	0.987	0.008	(0.027)	0.968	\$846.26	\$6.48	(\$22.96)	\$829.78
WASHINGTON	PHYSICIANS CARE NETWORK (CMG)	2,173	0.966	0.023	(0.022)	0.967	\$793.76	\$18.39	(\$17.64)	\$794.52
WASHINGTON	PACMED	1,649	0.922	0.074	(0.033)	0.963	\$761.80	\$60.23	(\$26.56)	\$795.47
OREGON	MARTIN L JONES	35	0.943	0.034	(0.016)	0.961	\$774.24	\$26.93	(\$12.29)	\$788.89
WASHINGTON	CLARK COUNTY DIRECT	4,345	0.930	0.055	(0.025)	0.960	\$758.72	\$43.73	(\$19.86)	\$782.60
COLORADO	EXEMPLA MEDICAL SECURE	92	0.884	0.111	(0.037)	0.958	\$693.45	\$82.38	(\$27.69)	\$748.14
CALIFORNIA	SHARP COMMUNITY MEDICAL GROUP	23,987	0.942	0.035	(0.021)	0.956	\$799.16	\$28.30	(\$16.75)	\$810.71
CALIFORNIA	ST JUDE HERITAGE MEDICAL GROUP	3,442	0.939	0.036	(0.019)	0.955	\$839.40	\$28.21	(\$15.46)	\$852.16
(blank)	UNK	1,200,086	0.955	0.036	(0.038)	0.952	\$791.78	\$27.63	(\$29.28)	\$790.12
ARIZONA	BANNER MESA/BAYWOOD NETWORK	13,793	0.935	0.037	(0.021)	0.950	\$763.94	\$28.87	(\$16.87)	\$775.94
CALIFORNIA	CEDARS SINAI MEDICAL GROUP	1,659	0.903	0.068	(0.022)	0.950	\$847.18	\$56.72	(\$18.01)	\$885.89
WASHINGTON	CASTLE ROCK	11	0.788	0.113	0.048	0.949	\$563.63	\$73.25	\$31.29	\$668.17
CALIFORNIA	HERITAGE PROVIDER NETWORK	23,374	0.924	0.042	(0.018)	0.949	\$835.21	\$34.21	(\$14.34)	\$855.08
OREGON	LAKESIDE CLINIC	10	0.852	0.112	(0.015)	0.949	\$703.06	\$88.64	(\$12.08)	\$779.61

RAF and PMPM Build-Up Report

(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				PMPM Drivers			
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)	Jan 2010 PMPM (1)	EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
OREGON	FAMILY HEALTHPARTNERS	8	1.428	(0.469)	(0.015)	0.943	\$1,146.89	(\$370.09)	(\$12.03)	\$764.77
CALIFORNIA	SUTTER WEST MEDICAL GROUP	135	0.910	0.057	(0.023)	0.943	\$831.30	\$48.61	(\$19.60)	\$860.32
OKLAHOMA	OKC DCN	14,452	0.938	0.028	(0.023)	0.943	\$790.28	\$22.34	(\$18.05)	\$794.57
WASHINGTON	PROVIDENCE HEALTH SYSTEMS	86	0.979	0.032	(0.069)	0.942	\$714.82	\$22.38	(\$47.79)	\$689.41
OKLAHOMA	UNK	1,708	0.945	0.030	(0.033)	0.942	\$797.40	\$24.19	(\$26.71)	\$794.89
WASHINGTON	THURSTON DIRECT	911	0.889	0.073	(0.021)	0.940	\$717.19	\$59.17	(\$17.28)	\$759.07
COLORADO	COLO SPGS HEALTH PARTNERS	3,836	0.955	0.010	(0.025)	0.939	\$770.39	\$7.33	(\$19.33)	\$758.38
WASHINGTON	LEWIS DIRECT	522	0.907	0.064	(0.032)	0.939	\$677.11	\$46.27	(\$22.95)	\$700.43
OREGON	CORVALLIS	135	0.942	0.032	(0.037)	0.937	\$689.97	\$22.39	(\$26.15)	\$686.22
ARIZONA	METRO TUCSON NETWORK	24,800	0.910	0.041	(0.017)	0.935	\$748.09	\$33.84	(\$14.01)	\$767.92
OKLAHOMA	TULSA DCN	2,905	0.937	0.026	(0.030)	0.933	\$774.65	\$21.00	(\$24.17)	\$771.48
WASHINGTON	HEALTH CARE RESOURCES NW	117	0.782	0.142	0.007	0.931	\$625.11	\$110.08	\$5.34	\$740.53
WASHINGTON	PRIMARY CARE OF PUYALLUP	164	0.933	0.013	(0.016)	0.929	\$769.95	\$10.76	(\$13.53)	\$767.18
CALIFORNIA	WOODLAND CLINIC MED GROUP	140	0.952	0.008	(0.032)	0.928	\$825.04	\$6.77	(\$26.03)	\$805.78
OKLAHOMA	Putnam North Family Medical	43	0.933	0.036	(0.043)	0.927	\$779.26	\$28.19	(\$33.21)	\$774.24
OREGON	THE CORVALLIS CLINIC (CMG)	1,657	0.925	0.027	(0.026)	0.926	\$700.82	\$19.40	(\$19.27)	\$700.94
CALIFORNIA	Sonoma DCN PCPs	185	0.924	0.035	(0.040)	0.919	\$774.41	\$28.16	(\$32.44)	\$770.13
WASHINGTON	SEATTLE DIRECT	1,858	0.896	0.055	(0.033)	0.919	\$736.27	\$44.62	(\$26.29)	\$754.61
WASHINGTON	SWEDISH	2,064	0.887	0.061	(0.030)	0.918	\$735.38	\$49.60	(\$24.43)	\$760.55
WASHINGTON	PIERCE COUNTY DIRECT	4,366	0.882	0.057	(0.026)	0.914	\$719.57	\$45.63	(\$20.55)	\$744.65
WASHINGTON	KIRKPATRICK FAMILY CARE PS	186	0.881	0.058	(0.025)	0.914	\$623.53	\$37.61	(\$16.38)	\$644.76
CALIFORNIA	CHINO MEDICAL GROUP INC	423	0.901	0.026	(0.014)	0.913	\$780.42	\$19.75	(\$10.56)	\$789.61
WASHINGTON	WHITEHORSE FAMILY MEDICINE	142	0.932	0.040	(0.060)	0.911	\$747.01	\$30.15	(\$45.75)	\$731.41
WASHINGTON	PORTLAND DIRECT	264	0.934	0.018	(0.041)	0.911	\$739.33	\$13.60	(\$30.70)	\$722.23
CALIFORNIA	PREMIER PHYSICIANS NETWORK	704	0.897	0.031	(0.022)	0.906	\$906.34	\$27.74	(\$19.62)	\$914.47
CALIFORNIA	GOOD SAM MED PRAC ASSOC	647	0.882	0.046	(0.022)	0.905	\$855.70	\$38.94	(\$19.06)	\$875.57
OREGON	SAMARITAN HEALTH SERVICES -PCP	877	0.872	0.050	(0.018)	0.904	\$663.31	\$36.14	(\$12.91)	\$686.53
OREGON	MONTEREY HEALTH	4	1.025	(0.107)	(0.015)	0.903	\$828.80	(\$84.19)	(\$11.52)	\$733.09
CALIFORNIA	OMNICARE MEDICAL GROUP	149	0.938	(0.017)	(0.021)	0.900	\$873.60	(\$14.01)	(\$17.45)	\$842.14
CALIFORNIA	BAY AREA COM MED GRP	450	0.854	0.072	(0.033)	0.893	\$792.35	\$58.06	(\$26.61)	\$823.81
CALIFORNIA	SANTE COMMUNITY PHYS-FRESNO	3,750	0.910	0.012	(0.029)	0.892	\$756.35	\$9.14	(\$23.00)	\$742.49
CALIFORNIA	EMPIRE PHYS MG	2,199	0.880	0.036	(0.024)	0.892	\$774.88	\$28.06	(\$18.77)	\$784.17
CALIFORNIA	MARIN IPA SONOMA	215	0.861	0.068	(0.038)	0.891	\$727.75	\$55.06	(\$31.22)	\$751.59
OREGON	LANE DIRECT	2,824	0.866	0.039	(0.016)	0.889	\$717.36	\$31.54	(\$12.82)	\$736.08
ARIZONA	ABRAZO NETWORK	2	1.403	0.000	(0.514)	0.889	\$1,107.97	\$0.00	(\$446.39)	\$661.58
CALIFORNIA	CENTINELA VALLEY IPA MG INC	343	0.818	0.079	(0.011)	0.886	\$827.15	\$69.34	(\$9.47)	\$887.03
CALIFORNIA	JOHN MUIR HEALTH NETWORK	724	0.851	0.041	(0.008)	0.884	\$842.11	\$39.17	(\$7.39)	\$873.89
WASHINGTON	SNOHOMISH DIRECT	5,231	0.863	0.049	(0.030)	0.882	\$704.51	\$38.00	(\$23.05)	\$719.45
OREGON	VENETA MEDICAL CLINIC	5	1.142	(0.221)	(0.040)	0.882	\$930.61	(\$174.64)	(\$31.60)	\$724.37
TEXAS	Deuteronomy-2	987	0.870	0.035	(0.024)	0.880	\$819.01	\$29.54	(\$20.62)	\$827.93
CALIFORNIA	ST JUDE AFFILIATED PHYSICIANS	685	0.840	0.047	(0.009)	0.878	\$815.00	\$39.18	(\$7.58)	\$846.60
WASHINGTON	UNK	2,162	0.888	0.024	(0.037)	0.875	\$730.86	\$19.19	(\$29.46)	\$720.59
COLORADO	DENVER PROPRIETARY SECURE	12,866	0.860	0.033	(0.020)	0.874	\$701.30	\$25.50	(\$15.19)	\$711.61
CALIFORNIA	TORRANCE HOSPITAL IPA	875	0.870	0.026	(0.024)	0.873	\$818.47	\$21.70	(\$19.44)	\$820.73
WASHINGTON	MULTICARE	2,765	0.867	0.030	(0.027)	0.871	\$696.96	\$23.52	(\$20.71)	\$699.78
CALIFORNIA	Independence IPA	321	0.870	0.040	(0.040)	0.871	\$738.11	\$30.23	(\$30.05)	\$738.29
ARIZONA	PINAL HEALTH CARE NETWORK	2,196	0.869	0.021	(0.021)	0.869	\$712.98	\$16.23	(\$16.34)	\$712.88
CALIFORNIA	OJAI VALLEY MEDICAL GROUP	515	0.857	0.029	(0.017)	0.869	\$765.13	\$24.88	(\$15.03)	\$774.98
COLORADO	LOVELAND PROPRIETARY	2,071	0.874	0.016	(0.026)	0.863	\$710.79	\$12.32	(\$20.19)	\$702.93
TEXAS	Jefferson Phys Grp	1,928	0.872	0.022	(0.033)	0.861	\$852.71	\$19.48	(\$28.99)	\$843.20
CALIFORNIA	Brookwood Internal Medical	46	0.951	(0.058)	(0.034)	0.859	\$770.19	(\$45.50)	(\$27.11)	\$697.58
CALIFORNIA	SONOMA COUNTY PRIMARY CARE IPA	75	0.757	0.126	(0.025)	0.857	\$615.35	\$98.72	(\$19.78)	\$694.29
CALIFORNIA	ADOC-FOUNTAIN VALLEY DIVISION	748	0.839	0.040	(0.023)	0.856	\$801.43	\$33.48	(\$19.50)	\$815.40
COLORADO	COLORADO SPRINGS DIRECT	6,039	0.849	0.031	(0.025)	0.855	\$682.98	\$23.00	(\$18.43)	\$687.55
COLORADO	FREMONT COUNTY SECURE	308	0.764	0.114	(0.025)	0.853	\$569.16	\$77.34	(\$17.15)	\$629.35
WASHINGTON	EASTSIDE DIRECT	1,870	0.850	0.031	(0.030)	0.851	\$692.19	\$24.51	(\$23.92)	\$692.79
ARIZONA	COMPLETE ACCESS NETWORK	5,258	0.823	0.045	(0.021)	0.847	\$673.32	\$35.93	(\$16.83)	\$692.42
COLORADO	PUEBLO PROPRIETARY CENTURA	1,889	0.848	0.018	(0.025)	0.841	\$616.08	\$11.86	(\$16.61)	\$611.33
OKLAHOMA	NORMAN PHO PCPS	346	0.802	0.040	(0.005)	0.838	\$649.95	\$29.74	(\$3.32)	\$676.37
WASHINGTON	PEACEHEALTH MEDICAL GROUP	703	0.798	0.053	(0.027)	0.823	\$577.66	\$34.82	(\$18.15)	\$594.33
CALIFORNIA	LA VIDA MULTISPECIALTY	576	0.828	0.000	(0.013)	0.816	\$839.53	\$0.40	(\$12.02)	\$827.91

RAF and PMPM Build-Up Report
(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM
(2) - 2010 EOL Projection as of 3/31/10
(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July
(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	Jan 2010 Members (1)	RAF Drivers				PMPM Drivers			
			Jan 2010 Actual RAF (1)	EOL RAF (2)	RAF Degradation (Jan-Jul) (3)	July 2010 Proj. RAF (4)	Jan 2010 PMPM (1)	EOL PMPM (2)	PMPM Degradation (Jan-Jul) (3)	July 2010 Proj. PMPM (4)
CALIFORNIA	RIVERSIDE PHYS NTRWK RSDE COMM	1,348	0.797	0.036	(0.018)	0.815	\$737.29	\$29.07	(\$14.69)	\$751.67
WASHINGTON	VALLEY DIRECT	817	0.779	0.043	(0.008)	0.815	\$642.14	\$33.53	(\$6.04)	\$669.63
WASHINGTON	HIGHLINE MSO (CMG)	551	0.775	0.037	0.001	0.813	\$644.02	\$28.59	\$0.81	\$673.43
OKLAHOMA	CANADIAN VALLEY	631	0.791	0.033	(0.013)	0.811	\$707.10	\$26.73	(\$10.34)	\$723.49
CALIFORNIA	PACIFIC INDEPENDENT PHY ASSOC	1,054	0.814	0.018	(0.030)	0.802	\$822.81	\$15.78	(\$26.22)	\$812.37
CALIFORNIA	SIERRA NEVADA MEDICAL ASSOC	1,019	0.791	0.018	(0.021)	0.788	\$632.11	\$14.17	(\$16.29)	\$629.99
CALIFORNIA	MARIN IPA - SONOMA	39	0.712	0.093	(0.020)	0.785	\$581.67	\$73.45	(\$15.45)	\$639.67
TEXAS	SAN ANTONIO DCN	16	0.647	0.078	0.060	0.785	\$636.29	\$56.55	\$43.18	\$736.02
OKLAHOMA	THE PHYSICIANS GROUP	1,107	0.775	0.028	(0.018)	0.784	\$656.42	\$21.43	(\$14.25)	\$663.60
CALIFORNIA	PORTERVILLE	81	0.797	0.015	(0.029)	0.783	\$645.08	\$11.30	(\$21.49)	\$634.88
ARIZONA	RURAL AREA NETWORK	1,025	0.753	0.041	(0.011)	0.783	\$549.77	\$32.23	(\$8.40)	\$673.59
CALIFORNIA	SIERRA MEDICAL CLINIC, INC	8	0.678	0.155	(0.054)	0.779	\$654.75	\$126.70	(\$44.17)	\$737.27
CALIFORNIA	ALLIED PHYSICIANS OF CALIF	765	0.794	(0.003)	(0.012)	0.779	\$814.24	(\$2.28)	(\$10.85)	\$801.11
WASHINGTON	Meadowbrook Urgent Care	17	0.650	0.137	(0.028)	0.759	\$530.33	\$103.52	(\$20.90)	\$612.96
COLORADO	BOULDER COUNTY SECURE	1,632	0.755	0.010	(0.016)	0.750	\$611.75	\$7.60	(\$11.76)	\$607.59
CALIFORNIA	EL ROSE MG	22	0.619	0.107	0.012	0.737	\$511.38	\$83.60	\$9.34	\$604.31
CALIFORNIA	BROWN & TOLAND MED GRP	1,245	0.698	0.054	(0.019)	0.734	\$599.99	\$41.70	(\$14.30)	\$627.39
CALIFORNIA	IMPERIAL CNTY PHYS MEDICAL GRP	115	0.668	0.062	(0.012)	0.718	\$500.34	\$42.69	(\$8.51)	\$534.52
COLORADO	SECURE ADVANTAGE CO	417	0.726	0.035	(0.045)	0.716	\$580.33	\$25.89	(\$33.13)	\$573.09
CALIFORNIA	Visalia Medical Clinic	97	0.767	0.009	(0.079)	0.697	\$621.20	\$6.41	(\$59.19)	\$568.43
OREGON	FANNO CREEK	36	0.736	(0.035)	(0.008)	0.693	\$599.86	(\$28.07)	(\$6.72)	\$565.07
CALIFORNIA	PRUDENT MEDICAL GROUP	17	0.657	0.077	(0.042)	0.692	\$634.69	\$63.44	(\$34.82)	\$663.31
OKLAHOMA	FAMILY MEDICINE SPECIALISTS	33	0.714	(0.020)	(0.014)	0.679	\$576.67	(\$14.75)	(\$10.51)	\$551.42
CALIFORNIA	UNIVERSAL CARE MEDICAL GROUP	4	0.553	0.076	0.048	0.676	\$539.53	\$59.37	\$37.99	\$636.89
CALIFORNIA	PREMIER CARE IPA	10	0.704	0.021	(0.053)	0.672	\$603.50	\$18.34	(\$45.25)	\$576.59
CALIFORNIA	AMVI	12	0.571	0.028	0.010	0.608	\$536.37	\$22.00	\$7.73	\$566.09
WASHINGTON	PROVIDENCE MED GRP	9	0.585	0.045	(0.032)	0.598	\$468.33	\$33.61	(\$23.74)	\$478.20
CALIFORNIA	KOREAN AMERICAN MEDICAL GROUP	91	0.535	0.057	(0.014)	0.578	\$534.99	\$45.03	(\$11.18)	\$568.84
OREGON	HEALTHMAX	4	0.371	0.195	(0.009)	0.557	\$299.42	\$158.17	(\$7.30)	\$450.29
WASHINGTON	PACIFIC MEDICAL	1	2.416	(0.985)	(0.879)	0.552	\$1,784.97	(\$707.88)	(\$631.85)	\$445.24
NEVADA	SECURE ADVANTAGE NV	0	0.000	0.000	0.526	0.526	\$0.00	\$0.00	\$459.61	\$459.61
ARIZONA	KINO NETWORK	1	0.461	0.006	0.011	0.478	\$378.27	\$4.31	\$8.67	\$391.25
WASHINGTON	TUALITY HEALTH ALLIANCE	1	0.461	0.006	(0.007)	0.459	\$379.54	\$4.22	(\$5.34)	\$378.42
OKLAHOMA	Jerry A Nelms Do Inc	10	0.395	0.009	(0.006)	0.397	\$332.10	\$6.88	(\$5.05)	\$333.93
WASHINGTON	PORTLAND AVENUE FAMILY CLINIC	4	0.398	0.000	(0.006)	0.391	\$317.83	\$0.00	(\$5.13)	\$312.70

RAF by Component Report
(1) - Actual Projection July 2010 MOR Members, RAF & PIPM
(2) - 2010 EOL Projection as of 3/31/10
(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July
(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

		January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
DEC State	Provider Group Name	Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age/ Sex	Special Status	RAF	HCC	Age/ Sex	Special Status
CALIFORNIA	Petaluma Health Center	3.973	3.669	0.304	-	4.035	3.735	0.299	-	0.062	0.066	(0.005)	0.000	1.6%	1.8%	-1.6%	0.0%
CALIFORNIA	UNK	2.362	1.555	0.732	0.075	2.472	1.678	0.720	0.074	0.110	0.123	(0.012)	(0.001)	4.7%	7.9%	-1.6%	-1.6%
CALIFORNIA	FAMILY PRACTICE MEDICAL GROUP	2.461	1.997	0.438	0.026	2.466	2.009	0.431	0.025	0.005	0.013	(0.007)	(0.001)	0.2%	0.6%	-1.5%	-3.4%
CALIFORNIA	SAN DIEGO PHYS MG/CHULA VISTA	1.897	1.155	0.559	0.183	1.999	1.269	0.551	0.180	0.102	0.114	(0.009)	(0.003)	5.4%	9.9%	-1.6%	-1.6%
ARIZONA	CARE PLUS NETWORK	1.851	1.058	0.720	0.073	1.859	1.067	0.720	0.071	0.008	0.010	0.000	(0.002)	0.4%	0.9%	0.0%	-2.6%
OREGON	GREEN MOUNTAIN	1.008	0.501	0.463	0.044	1.503	0.455	0.044	0.044	0.495	0.503	(0.007)	(0.001)	49.1%	100.4%	-1.6%	-1.6%
CALIFORNIA	ACCESS MEDICAL GROUP INC	1.167	0.666	0.479	0.021	1.491	0.995	0.475	0.021	0.324	0.329	(0.003)	(0.000)	27.7%	49.3%	-0.6%	-0.5%
TEXAS	PRINCETON IPA OF SAN ANTONIO	1.383	0.906	0.429	0.049	1.473	1.002	0.424	0.047	0.090	0.096	(0.005)	(0.001)	6.5%	10.6%	-1.2%	-2.2%
CALIFORNIA	HEALTHCARE PARTNERS MED GRP	1.226	0.734	0.467	0.026	1.354	0.868	0.461	0.025	0.127	0.134	(0.006)	(0.000)	10.4%	18.3%	-1.4%	-1.9%
COLORADO	NEW WEST PHYSICIANS/HEALTH ONE	1.339	0.869	0.456	0.014	1.332	0.868	0.451	0.013	(0.008)	(0.002)	(0.005)	(0.001)	-0.6%	-0.2%	-1.1%	-6.2%
TEXAS	UNK	1.198	0.729	0.420	0.048	1.327	0.863	0.418	0.046	0.129	0.134	(0.003)	(0.002)	10.8%	18.3%	-0.7%	-3.9%
CALIFORNIA	VALLEY CARE IPA	1.259	0.747	0.484	0.028	1.326	0.825	0.474	0.027	0.068	0.078	(0.010)	(0.001)	5.4%	10.5%	-2.0%	-1.9%
CALIFORNIA	PHYSICIANS ASSOCIATES	1.228	0.757	0.448	0.022	1.295	0.830	0.442	0.022	0.067	0.073	(0.006)	(0.000)	5.4%	9.6%	-1.3%	-0.9%
COLORADO	SENIOR CARE COLORADO	1.222	0.704	0.501	0.017	1.293	0.784	0.491	0.017	0.071	0.080	(0.010)	0.000	5.8%	11.4%	-1.9%	0.1%
OKLAHOMA	STEVEN KING	1.428	0.916	0.487	0.025	1.291	0.787	0.479	0.025	(0.137)	(0.129)	(0.008)	(0.000)	-9.6%	-14.1%	-1.6%	-1.6%
CALIFORNIA	GOLDEN CARE	0.933	0.212	0.666	0.055	1.287	0.533	0.718	0.037	0.354	0.322	0.051	(0.018)	38.0%	152.0%	7.7%	-33.4%
NEVADA	LAS VEGAS NETWORK	1.184	0.760	0.415	0.010	1.286	0.865	0.411	0.009	0.101	0.105	(0.004)	(0.000)	8.5%	13.8%	-0.9%	-1.1%
ARIZONA	JOHN C LINCOLN NETWORK	0.982	0.272	0.554	0.156	1.255	0.586	0.545	0.153	0.303	0.314	(0.009)	(0.002)	30.8%	115.5%	-1.6%	-1.6%
TEXAS	HOUSTON DGN	1.167	0.739	0.372	0.057	1.254	0.829	0.369	0.056	0.087	0.090	(0.003)	(0.001)	7.5%	12.2%	-0.7%	-0.9%
OREGON	THE PORTLAND CLINIC (CMG)	1.219	0.687	0.514	0.018	1.242	0.718	0.507	0.018	0.023	0.031	(0.007)	0.000	1.9%	4.4%	-1.4%	0.3%
OREGON	West Linn Pediatric And Women	1.420	0.877	0.502	0.042	1.242	0.707	0.494	0.041	(0.178)	(0.170)	(0.008)	(0.001)	-12.6%	-19.4%	-1.6%	-1.6%
CALIFORNIA	MERCY PHYSICIANS MEDICAL GROUP	1.203	0.710	0.467	0.026	1.236	0.753	0.459	0.025	0.034	0.043	(0.008)	(0.001)	2.8%	6.1%	-1.8%	-3.4%
OREGON	UNK	1.129	0.585	0.524	0.020	1.234	0.698	0.516	0.020	0.105	0.114	(0.008)	(0.000)	9.3%	19.5%	-1.6%	-1.6%
OREGON	PRIME MED	1.227	0.746	0.439	0.042	1.212	0.742	0.429	0.041	(0.015)	(0.004)	(0.010)	(0.002)	-1.2%	-0.5%	-2.2%	-3.6%
CALIFORNIA	TALBERT MEDICAL GROUP	1.160	0.647	0.484	0.029	1.189	0.683	0.478	0.028	0.030	0.036	(0.006)	(0.001)	2.6%	5.6%	-1.3%	-1.8%
OREGON	NORTHWEST PRIMARY CARE (CMG)	1.104	0.576	0.507	0.021	1.187	0.666	0.500	0.021	0.083	0.090	(0.007)	0.000	7.5%	15.6%	-1.4%	0.8%
CALIFORNIA	OMNI IPA INC-STOCKTON	0.875	0.492	0.383	-	1.185	0.808	0.377	-	0.310	0.316	(0.006)	0.000	35.4%	64.2%	-1.6%	0.0%
COLORADO	NEW WEST PHYSICIANS/LUTHERAN	1.137	0.689	0.436	0.012	1.183	0.741	0.431	0.011	0.046	0.052	(0.006)	(0.000)	4.0%	7.5%	-1.3%	-2.7%
OREGON	Q STREET INTERNISTS	1.191	0.714	0.432	0.046	1.182	0.728	0.413	0.041	(0.009)	0.014	(0.018)	(0.004)	-0.8%	2.0%	-4.3%	-9.8%
CALIFORNIA	GREATER NEWPORT PHYS@HOAG HOSP	1.118	0.656	0.448	0.015	1.178	0.722	0.441	0.014	0.060	0.066	(0.007)	(0.000)	5.3%	10.1%	-1.5%	-1.9%
TEXAS	PHYSICIAN PRIMECARE	1.073	0.591	0.423	0.059	1.176	0.701	0.417	0.057	0.103	0.110	(0.006)	(0.002)	9.6%	18.6%	-1.4%	-2.6%
CALIFORNIA	AFFINITY WEST COUNTY REGION	1.142	0.628	0.489	0.025	1.174	0.670	0.479	0.025	0.031	0.042	(0.010)	(0.000)	2.8%	6.7%	-2.1%	-1.0%
CALIFORNIA	AXMINSTER MEDICAL GROUP INC	1.139	0.618	0.477	0.044	1.172	0.657	0.472	0.043	0.033	0.039	(0.005)	(0.001)	2.9%	6.3%	-1.0%	-2.5%
CALIFORNIA	ALTA BATES MEDICAL GROUP	1.161	0.655	0.478	0.028	1.171	0.676	0.469	0.026	0.010	0.020	(0.009)	(0.001)	0.9%	3.1%	-1.8%	-5.2%
OREGON	FIVE RIVERS	0.866	0.413	0.406	0.047	1.165	0.702	0.406	0.056	0.299	0.290	0.000	0.009	34.5%	70.2%	0.0%	18.9%
CALIFORNIA	SAN JOSE MEDICAL GROUP	1.152	0.615	0.514	0.022	1.158	0.631	0.505	0.021	0.006	0.016	(0.009)	(0.001)	0.5%	2.6%	-1.7%	-4.4%
OREGON	HEALTH CARE RESOURCES NW	1.051	0.556	0.470	0.025	1.153	0.665	0.464	0.025	0.102	0.109	(0.007)	(0.000)	9.7%	19.6%	-1.4%	-0.6%
CALIFORNIA	HEMET COMMUNITY MEDICAL GROUP	1.036	0.560	0.449	0.027	1.143	0.675	0.441	0.027	0.107	0.116	(0.008)	(0.000)	10.3%	20.7%	-1.9%	-1.6%
CALIFORNIA	EPIC	1.089	0.603	0.461	0.025	1.142	0.663	0.455	0.025	0.054	0.060	(0.006)	(0.000)	4.9%	10.0%	-1.4%	-1.6%
COLORADO	NEW WEST PHYSICIANS/CENTURA	1.086	0.633	0.436	0.017	1.139	0.692	0.430	0.017	0.053	0.059	(0.006)	(0.000)	4.9%	9.3%	-1.3%	-2.0%
CALIFORNIA	ENCOMPASS MEDICAL GROUP INC	1.112	0.640	0.451	0.021	1.133	0.670	0.443	0.020	0.020	0.029	(0.008)	(0.001)	1.8%	4.6%	-1.8%	-4.7%
CALIFORNIA	MONARCH HEALTHCARE	1.122	0.629	0.477	0.016	1.123	0.639	0.468	0.016	0.001	0.010	(0.008)	(0.000)	0.1%	1.6%	-1.8%	-2.0%
CALIFORNIA	CENTRAL VALLEY MEDICAL GROUP	1.102	0.630	0.444	0.028	1.120	0.654	0.438	0.027	0.018	0.025	(0.007)	(0.001)	1.6%	4.0%	-1.5%	-2.2%
TEXAS	CORPUS CHRISTI DIRECT	1.105	0.615	0.401	0.088	1.113	0.632	0.396	0.085	0.008	0.017	(0.006)	(0.004)	0.7%	2.8%	-1.4%	-4.1%
CALIFORNIA	APPLECARE	1.029	0.533	0.451	0.043	1.112	0.623	0.445	0.044	0.083	0.090	(0.006)	(0.001)	8.1%	16.9%	-1.3%	-1.4%
CALIFORNIA	INLAND HEALTH CARE GROUP	1.165	0.679	0.438	0.048	1.111	0.631	0.432	0.048	(0.055)	(0.048)	(0.006)	(0.001)	-4.7%	-7.1%	-1.3%	-1.2%
CALIFORNIA	PRIMARY CARE ASSOCIATED MG	1.032	0.535	0.483	0.014	1.104	0.614	0.477	0.013	0.073	0.079	(0.006)	(0.000)	7.0%	14.7%	-1.2%	-2.1%
CALIFORNIA	SANTA CLARA COUNTY IPA	1.052	0.535	0.498	0.019	1.104	0.595	0.489	0.019	0.051	0.060	(0.008)	(0.000)	4.9%	11.2%	-1.7%	-2.3%
CALIFORNIA	MIDCOAST IPA	1.047	0.547	0.476	0.024	1.100	0.611	0.466	0.023	0.053	0.064	(0.010)	(0.001)	5.1%	11.7%	-2.0%	-4.7%
CALIFORNIA	PIONEER PROVIDER NETWORK A MED	1.149	0.656	0.466	0.027	1.094	0.610	0.459	0.026	(0.054)	(0.046)	(0.008)	(0.000)	-4.7%	-7.1%	-1.6%	-1.4%
CALIFORNIA	SUTTER EAST BAY MEDICAL FOUNDATION	1.057	0.548	0.485	0.024	1.093	0.594	0.475	0.024	0.036	0.045	(0.009)	0.000	3.4%	8.3%	-1.9%	0.3%
CALIFORNIA	RIVERSIDE MEDICAL CLINIC INC	1.090	0.651	0.412	0.026	1.092	0.657	0.409	0.026	0.002	0.006	(0.003)	(0.001)	0.2%	1.0%	-0.8%	-2.1%
OREGON	CASTILLO	0.948	0.513	0.417	0.018	1.091	0.660	0.415	0.017	0.143	0.146	(0.002)	(0.001)	15.1%	28.5%	-0.4%	-6.8%
CALIFORNIA	CHOICE MEDICAL GROUP	1.037	0.587	0.420	0.030	1.072	0.630	0.413	0.028	0.035	0.043	(0.006)	(0.001)	3.4%	7.2%	-1.5%	-4.7%
CALIFORNIA	SAN BERNARDINO MEDICAL GROUP	0.896	0.416	0.448	0.033	1.066	0.592	0.442	0.032	0.169	0.176	(0.006)	(0.001)	18.9%	42.2%	-1.3%	-1.7%
CALIFORNIA	HEALTHCARE PARTNERS	1.032	0.529	0.477	0.025	1.064	0.567	0.472	0.025	0.032	0.038	(0.005)	(0.000)	3.1%	7.2%	-1.1%	-1.6%
CALIFORNIA	SCRIPPS CLINIC	0.974	0.486	0.472	0.015	1.062	0.582	0.465	0.015	0.088	0.096	(0.007)	(0.000)	9.0%	19.7%	-1.6%	-2.4%
OREGON	PACIFIC MEDICAL	1.058	0.518	0.518	0.022	1.060	0.528	0.510	0.022	0.002	0.011	(0.008)	(0.001)	0.2%	2.1%	-1.5%	-2.4%
CALIFORNIA	SEAVIEW IPA	1.025	0.515	0.484	0.027	1.058	0.556	0.476	0.026	0.033	0.041	(0.007)	(0.001)	3.2%	7.9%	-1.5%	-3.0%
OREGON	PROVIDENCE MED GRP	1.017	0.489	0.504	0.025	1.057	0.538	0.495	0.024	0.040	0.050	(0.009)	(0.000)	4.0%	10.2%	-1.8%	-1.6%
CALIFORNIA	BRISTOL PARK MEDICAL GROUP	1.017	0.562	0.438	0.017	1.057	0.609	0.431	0.016	0.040	0.048	(0.007)	(0.000)	3.9%	8.5%	-1.7%	-2.6%

RAF by Component Report
(1) - Actual Projection as of 2010 MOR Members, RAF & PMP
(2) - 2010 EOL Projection as of 3/31/10
(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July
(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
		Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age/ Sex	Special Status	RAF	HCC	Age/ Sex	Special Status
CALIFORNIA	MEMORIAL HEALTHCARE IPA/LB	0.980	0.518	0.440	0.022	1.056	0.602	0.432	0.022	0.076	0.084	(0.008)	(0.001)	7.8%	16.3%	-1.7%	-3.2%
CALIFORNIA	COAST HEALTHCARE	1.002	0.528	0.446	0.028	1.054	0.587	0.439	0.028	0.052	0.059	(0.007)	(0.000)	5.1%	11.2%	-1.6%	-1.6%
CALIFORNIA	SHARP REES-STEALY MEDICAL GRP	0.936	0.438	0.478	0.020	1.050	0.561	0.470	0.020	0.115	0.123	(0.008)	(0.000)	12.2%	28.0%	-1.6%	-2.3%
TEXAS	DALLAS COUNTY HOSPITAL DISTRICT	0.981	0.483	0.404	0.093	1.048	0.554	0.409	0.085	0.067	0.071	0.005	(0.009)	6.8%	14.6%	1.3%	-9.4%
CALIFORNIA	SUTTER INDEPENDENT PHYSICIANS	1.040	0.544	0.467	0.029	1.039	0.552	0.459	0.028	(0.001)	0.008	(0.008)	(0.000)	-0.1%	1.4%	-1.7%	-1.6%
TEXAS	DALLAS DCN	1.008	0.553	0.420	0.034	1.038	0.591	0.414	0.033	0.034	0.037	(0.006)	(0.001)	3.0%	6.7%	-1.4%	-3.4%
COLORADO	UNK	0.973	0.504	0.457	0.012	1.037	0.576	0.449	0.012	0.064	0.072	(0.008)	(0.001)	6.5%	14.3%	-1.7%	-4.5%
CALIFORNIA	PHYS MED GRP OF SANTA CRUZ COU	0.972	0.462	0.491	0.018	1.036	0.537	0.481	0.018	0.064	0.075	(0.010)	(0.000)	6.6%	16.2%	-2.1%	-1.6%
CALIFORNIA	CENTRE FOR HEALTH CARE	0.994	0.514	0.469	0.012	1.035	0.560	0.463	0.012	0.040	0.045	(0.005)	(0.000)	4.0%	8.8%	-1.1%	-0.8%
CALIFORNIA	UNITED FAMILY CARE OF RIALTO	0.992	0.502	0.443	0.047	1.034	0.551	0.437	0.046	0.042	0.049	(0.006)	(0.001)	4.3%	9.7%	-1.3%	-1.5%
OREGON	PORTLAND DIRECT	1.024	0.528	0.472	0.023	1.032	0.546	0.464	0.023	0.008	0.018	(0.009)	(0.000)	0.8%	3.3%	-1.8%	-2.1%
COLORADO	PRIMARY PHYSICIAN PARTNERS	0.967	0.503	0.442	0.022	1.031	0.574	0.436	0.021	0.064	0.071	(0.006)	(0.001)	6.6%	14.1%	-1.4%	-3.0%
NEVADA	UNK	0.889	0.306	0.504	0.080	1.026	0.452	0.496	0.079	0.137	0.146	(0.008)	(0.001)	15.4%	47.8%	-1.6%	-1.6%
TEXAS	NORTH TX SPEC PHYSICIANS (PCP)	0.979	0.522	0.431	0.027	1.026	0.575	0.424	0.026	0.047	0.054	(0.006)	(0.001)	4.8%	10.3%	-1.4%	-3.1%
OREGON	SALEM CLINIC PC (CMG)	0.935	0.434	0.471	0.030	1.022	0.529	0.464	0.029	0.087	0.095	(0.008)	(0.001)	9.3%	21.9%	-1.6%	-2.0%
CALIFORNIA	HIGH DESERT PRIMARY CARE MG	0.956	0.505	0.418	0.033	1.021	0.577	0.412	0.032	0.065	0.071	(0.005)	(0.001)	6.8%	14.1%	-1.3%	-2.6%
CALIFORNIA	MILLS PENINSULA	1.039	0.522	0.504	0.013	1.019	0.512	0.494	0.013	(0.020)	(0.009)	(0.010)	(0.000)	-1.9%	-1.8%	-2.0%	-2.0%
OREGON	SOUTH TABOR FAMILY PHYS (CMG)	0.975	0.476	0.481	0.018	1.018	0.525	0.475	0.017	0.043	0.049	(0.006)	(0.000)	4.4%	10.3%	-1.2%	-2.2%
CALIFORNIA	ALLCARE IPA	1.021	0.565	0.429	0.027	1.017	0.568	0.423	0.026	(0.004)	0.003	(0.006)	(0.001)	-0.4%	0.5%	-1.4%	-3.1%
CALIFORNIA	UCLA MEDICAL GROUP/IIA	0.996	0.487	0.487	0.022	1.014	0.512	0.480	0.021	0.018	0.026	(0.007)	(0.001)	1.8%	5.3%	-1.4%	-2.6%
TEXAS	TARRANT DCN	0.986	0.533	0.421	0.033	1.011	0.564	0.415	0.032	0.025	0.031	(0.006)	(0.001)	2.5%	5.8%	-1.3%	-2.8%
CALIFORNIA	PRIMECARE OF REDLANDS	0.983	0.510	0.445	0.028	1.011	0.544	0.439	0.028	0.027	0.034	(0.006)	(0.000)	2.8%	6.7%	-1.4%	-1.5%
OREGON	OREGON CITY INTERNAL MEDICINE	1.047	0.491	0.536	0.020	1.010	0.469	0.522	0.019	(0.037)	(0.022)	(0.014)	(0.000)	-3.5%	-4.4%	-2.7%	-2.3%
OKLAHOMA	BROKEN ARROW	0.905	0.386	0.477	0.043	1.006	0.517	0.451	0.039	0.101	0.131	(0.026)	(0.004)	11.1%	34.1%	-5.6%	-9.3%
CALIFORNIA	MERCY MEDICAL GROUP	1.028	0.521	0.481	0.027	1.006	0.508	0.472	0.026	(0.022)	(0.013)	(0.008)	(0.001)	-2.1%	-2.5%	-1.8%	-3.0%
CALIFORNIA	BRIGHT HEALTH PHYSICIANS	0.969	0.484	0.467	0.019	1.006	0.529	0.459	0.018	0.036	0.044	(0.008)	(0.000)	3.7%	9.2%	-1.7%	-1.7%
OREGON	PROVIDENCE MEDICAL GROUP	1.148	0.613	0.526	0.008	1.004	0.484	0.513	0.008	(0.144)	(0.130)	(0.013)	(0.001)	-12.5%	-21.2%	-2.5%	-6.5%
CALIFORNIA	PROSPECT MEDICAL GROUP/NORTH	0.934	0.455	0.454	0.025	1.003	0.531	0.448	0.024	0.069	0.076	(0.006)	(0.001)	7.4%	16.7%	-1.3%	-2.3%
CALIFORNIA	SANTA BARBARA SELECT IPA	0.909	0.377	0.514	0.018	1.003	0.479	0.505	0.018	0.093	0.103	(0.009)	(0.001)	10.3%	27.3%	-1.7%	-2.8%
OKLAHOMA	Jenks Family Physicians	1.094	0.646	0.424	0.024	1.002	0.558	0.421	0.024	(0.091)	(0.088)	(0.003)	(0.000)	-8.4%	-13.7%	-0.7%	-0.1%
CALIFORNIA	SUTTER GOULD MEDICAL FOUNDATIO	0.984	0.494	0.460	0.030	1.001	0.519	0.452	0.030	0.017	0.026	(0.008)	(0.001)	1.8%	5.2%	-1.7%	-1.9%
CALIFORNIA	HILL PHYSICIANS SAN FRANCISCO	0.989	0.498	0.468	0.024	1.001	0.518	0.460	0.024	0.012	0.020	(0.008)	(0.000)	1.2%	4.1%	-1.7%	-1.0%
CALIFORNIA	FACEY MEDICAL FOUNDATION	0.959	0.466	0.470	0.023	1.000	0.514	0.463	0.023	0.040	0.048	(0.008)	(0.000)	4.2%	10.3%	-1.6%	-1.2%
OREGON	OAK STREET MEDICAL PC	0.984	0.524	0.397	0.063	0.993	0.542	0.390	0.061	0.009	0.018	(0.007)	(0.003)	0.9%	3.5%	-1.7%	-4.3%
ARIZONA	SUN HEALTH NETWORK	0.984	0.519	0.440	0.025	0.992	0.535	0.433	0.024	0.008	0.016	(0.007)	(0.001)	0.9%	3.0%	-1.5%	-3.4%
CALIFORNIA	SLO SELECT IPA SO CNTY	0.967	0.443	0.506	0.018	0.990	0.477	0.496	0.017	0.023	0.033	(0.009)	(0.000)	2.4%	7.5%	-1.9%	-2.3%
CALIFORNIA	SANSUM CLINIC	0.953	0.457	0.482	0.014	0.989	0.504	0.472	0.013	0.036	0.047	(0.010)	(0.000)	3.8%	10.3%	-2.1%	-3.4%
CALIFORNIA	SUTTER MEDICAL GROUP	0.982	0.487	0.473	0.022	0.987	0.501	0.465	0.021	0.005	0.013	(0.008)	(0.000)	0.5%	2.7%	-1.6%	-1.6%
CALIFORNIA	ST JOSEPH HERITAGE MEDICAL GRO	0.969	0.500	0.450	0.019	0.984	0.522	0.442	0.019	0.015	0.022	(0.007)	(0.000)	1.5%	4.4%	-1.6%	-1.0%
CALIFORNIA	ST VINCENT MEDICAL GROUP IPA	0.901	0.395	0.476	0.029	0.983	0.484	0.471	0.028	0.082	0.090	(0.005)	(0.001)	9.2%	22.8%	-1.0%	-1.9%
OKLAHOMA	Dubois Medical Clinic	0.962	0.485	0.423	0.054	0.982	0.516	0.415	0.052	0.021	0.030	(0.008)	(0.002)	2.2%	6.3%	-1.8%	-3.3%
CALIFORNIA	GREATER TRI-CITIES IPA MEDICAL	0.928	0.421	0.486	0.021	0.980	0.480	0.480	0.021	0.053	0.058	(0.005)	(0.000)	5.7%	13.8%	-1.0%	-2.0%
OREGON	TUALITY HEALTH ALLIANCE	0.898	0.397	0.468	0.033	0.979	0.487	0.460	0.032	0.081	0.090	(0.008)	(0.001)	9.1%	22.7%	-1.7%	-2.4%
COLORADO	AVISTA	0.960	0.508	0.429	0.023	0.978	0.535	0.421	0.022	0.018	0.027	(0.007)	(0.001)	1.9%	5.2%	-1.7%	-3.8%
ARIZONA	THUNDERBIRD NETWORK	0.956	0.507	0.421	0.029	0.977	0.534	0.415	0.028	0.020	0.027	(0.006)	(0.001)	2.1%	5.4%	-1.3%	-5.1%
CALIFORNIA	ST JOSEPH HOSPITAL AFFILIATED	0.968	0.492	0.456	0.021	0.973	0.505	0.448	0.020	0.005	0.013	(0.008)	(0.000)	0.6%	2.7%	-1.7%	-1.8%
ARIZONA	PHX SECURE HOSPITAL NETWORK	0.955	0.491	0.434	0.031	0.969	0.512	0.427	0.030	0.014	0.022	(0.007)	(0.001)	1.5%	4.4%	-1.6%	-2.9%
CALIFORNIA	PALO ALTO MEDICAL FOUNDATION	0.987	0.485	0.487	0.014	0.968	0.476	0.479	0.013	(0.019)	(0.010)	(0.009)	(0.000)	-2.0%	-2.0%	-1.8%	-3.0%
WASHINGTON	PHYSICIANS CARE NETWORK (CMG)	0.966	0.477	0.473	0.016	0.967	0.487	0.465	0.016	0.001	0.010	(0.008)	(0.000)	0.1%	2.0%	-1.8%	-1.7%
WASHINGTON	PACMED	0.922	0.423	0.473	0.026	0.963	0.474	0.464	0.026	0.041	0.051	(0.009)	(0.000)	4.5%	12.0%	-1.9%	-1.9%
OREGON	MARTIN L JONES	0.943	0.476	0.462	0.004	0.961	0.502	0.454	0.004	0.019	0.026	(0.007)	(0.000)	2.0%	5.4%	-1.6%	-1.6%
WASHINGTON	CLARK COUNTY DIRECT	0.930	0.448	0.458	0.025	0.960	0.487	0.449	0.024	0.030	0.039	(0.009)	(0.001)	3.2%	8.8%	-1.9%	-2.6%
COLORADO	EXEMPLA MEDICAL SECURE	0.884	0.419	0.426	0.039	0.958	0.495	0.419	0.044	0.074	0.076	(0.007)	0.005	8.4%	18.1%	-1.6%	12.1%
CALIFORNIA	SHARP COMMUNITY MEDICAL GROUP	0.942	0.457	0.463	0.022	0.956	0.479	0.456	0.021	0.014	0.022	(0.007)	(0.001)	1.5%	4.9%	-1.6%	-2.5%
CALIFORNIA	ST JUDE HERITAGE MEDICAL GROUP	0.939	0.477	0.449	0.014	0.955	0.500	0.441	0.014	0.016	0.024	(0.008)	(0.000)	1.7%	5.0%	-1.7%	-2.0%
(blank)	UNK	0.955	0.484	0.432	0.038	0.952	0.490	0.425	0.037	(0.002)	0.006	(0.007)	(0.001)	-0.2%	1.2%	-1.6%	-3.5%
ARIZONA	BANNER MESA/BAYWOOD NETWORK	0.935	0.465	0.440	0.030	0.950	0.488	0.432	0.029	0.015	0.024	(0.007)	(0.001)	1.6%	5.1%	-1.7%	-3.3%
CALIFORNIA	CEDARS SINAI MEDICAL GROUP	0.903	0.376	0.491	0.036	0.950	0.431	0.485	0.035	0.047	0.055	(0.007)	(0.001)	5.2%	14.5%	-1.3%	-4.1%
WASHINGTON	CASTLE ROCK	0.788	0.402	0.386	-	0.949	0.580	0.370	-	0.161	0.177	(0.016)	0.000	20.4%	44.0%	-4.2%	0.0%
CALIFORNIA	HERITAGE PROVIDER NETWORK	0.924	0.447	0.449	0.028	0.949	0.478	0.443	0.028	0.025	0.031	(0.006)	(0.001)	2.7%	6.9%	-1.3%	-2.0%
OREGON	LAKESIDE CLINIC	0.852	0.400	0.405	0.047	0.949	0.505	0.398	0.046	0.097	0.104	(0.006)	(0.001)	11.4%	26.1%	-1.6%	-1.6%

RAF by Component Report

(1) - Actual Performance Jan 2010 MOR Members: RAF & PBM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
		Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age / Sex	Special Status	RAF	HCC	Age / Sex	Special Status
OREGON	FAMILY HEALTHPARTNERS	1.428	0.936	0.444	0.047	0.943	0.459	0.437	0.047	(0.484)	(0.476)	(0.007)	(0.001)	-33.9%	-50.9%	-1.6%	-1.6%
CALIFORNIA	SUTTER WEST MEDICAL GROUP	0.910	0.439	0.444	0.027	0.943	0.485	0.432	0.026	0.034	0.046	(0.011)	(0.001)	3.7%	10.5%	-2.5%	-4.4%
OKLAHOMA	OKC DCN	0.938	0.484	0.420	0.034	0.943	0.497	0.414	0.033	0.005	0.013	(0.006)	(0.001)	0.6%	2.6%	-1.5%	-2.7%
WASHINGTON	PROVIDENCE HEALTH SYSTEMS	0.979	0.528	0.418	0.032	0.942	0.504	0.403	0.035	(0.037)	(0.025)	(0.015)	0.003	-3.7%	-4.7%	-3.6%	9.1%
OKLAHOMA	UNK	0.945	0.490	0.417	0.038	0.942	0.493	0.413	0.036	(0.003)	0.004	(0.004)	(0.003)	-0.3%	0.7%	-1.0%	-6.8%
WASHINGTON	THURSTON DIRECT	0.889	0.432	0.438	0.020	0.940	0.490	0.431	0.019	0.052	0.059	(0.007)	(0.000)	5.8%	13.6%	-1.6%	-2.1%
COLORADO	COLO SPGS HEALTH PARTNERS	0.955	0.486	0.450	0.019	0.939	0.479	0.442	0.019	(0.016)	(0.007)	(0.009)	(0.000)	-1.7%	-1.5%	-1.9%	-0.6%
WASHINGTON	LEWIS DIRECT	0.907	0.412	0.457	0.038	0.939	0.457	0.447	0.035	0.032	0.045	(0.010)	(0.002)	3.5%	10.8%	-2.2%	-6.4%
OREGON	CORVALLIS	0.942	0.467	0.449	0.027	0.937	0.472	0.440	0.025	(0.005)	0.005	(0.009)	(0.002)	-0.6%	1.1%	-2.0%	-6.4%
ARIZONA	METRO TUCSON NETWORK	0.910	0.438	0.442	0.030	0.935	0.469	0.436	0.030	0.024	0.032	(0.007)	(0.001)	2.7%	7.2%	-1.5%	-2.6%
OKLAHOMA	TULSA DCN	0.937	0.472	0.436	0.029	0.933	0.476	0.429	0.028	(0.004)	0.004	(0.007)	(0.001)	-0.4%	0.8%	-1.6%	-2.2%
WASHINGTON	HEALTH CARE RESOURCES NW	0.782	0.327	0.427	0.028	0.931	0.488	0.418	0.025	0.149	0.161	(0.009)	(0.002)	19.1%	49.1%	-2.2%	-7.9%
WASHINGTON	PRIMARY CARE OF PUYALLUP	0.933	0.453	0.450	0.029	0.929	0.459	0.441	0.029	(0.003)	0.006	(0.009)	(0.000)	-0.4%	1.3%	-2.0%	-0.8%
CALIFORNIA	WOODLAND CLINIC MED GROUP	0.952	0.481	0.455	0.015	0.928	0.463	0.448	0.017	(0.024)	(0.018)	(0.007)	0.001	-2.5%	-3.8%	-1.5%	7.9%
OKLAHOMA	Putnam North Family Medical	0.933	0.510	0.406	0.017	0.927	0.522	0.389	0.015	(0.006)	0.012	(0.017)	(0.002)	-0.7%	2.4%	-4.2%	-10.0%
OREGON	THE CORVALLIS CLINIC (CMG)	0.925	0.421	0.483	0.022	0.926	0.431	0.474	0.021	0.000	0.010	(0.009)	(0.001)	0.0%	2.4%	-1.8%	-4.1%
CALIFORNIA	Sonoma DCN PCPs	0.924	0.457	0.455	0.012	0.919	0.461	0.446	0.012	(0.005)	0.003	(0.009)	0.000	-0.6%	0.7%	-1.9%	0.1%
WASHINGTON	SEATTLE DIRECT	0.896	0.402	0.474	0.020	0.919	0.436	0.464	0.019	0.023	0.034	(0.011)	(0.001)	2.5%	8.6%	-2.3%	-4.9%
WASHINGTON	SWEDISH	0.887	0.383	0.486	0.018	0.918	0.426	0.474	0.018	0.031	0.044	(0.012)	(0.001)	3.5%	11.4%	-2.5%	-3.7%
WASHINGTON	PIERCE COUNTY DIRECT	0.882	0.407	0.450	0.025	0.914	0.450	0.439	0.024	0.032	0.043	(0.011)	(0.001)	3.6%	10.5%	-2.3%	-2.8%
WASHINGTON	KIRKPATRICK FAMILY CARE PS	0.881	0.426	0.412	0.043	0.914	0.463	0.412	0.039	0.033	0.037	(0.000)	(0.005)	3.7%	8.8%	0.0%	-10.9%
CALIFORNIA	CHINO MEDICAL GROUP INC	0.901	0.405	0.465	0.031	0.913	0.424	0.460	0.029	0.012	0.019	(0.005)	(0.002)	1.3%	4.7%	-1.2%	-5.4%
WASHINGTON	WHITEHORSE FAMILY MEDICINE	0.932	0.452	0.450	0.030	0.911	0.440	0.443	0.028	(0.020)	(0.012)	(0.007)	(0.002)	-2.2%	-2.6%	-1.5%	-7.6%
WASHINGTON	PORTLAND DIRECT	0.934	0.447	0.458	0.028	0.911	0.438	0.446	0.027	(0.023)	(0.009)	(0.012)	(0.001)	-2.4%	-2.1%	-2.6%	-5.2%
CALIFORNIA	PREMIER PHYSICIANS NETWORK	0.897	0.419	0.439	0.040	0.906	0.436	0.431	0.039	0.009	0.017	(0.007)	(0.001)	1.0%	4.0%	-1.6%	-1.6%
CALIFORNIA	GOOD SAM MED PRAC ASSOC	0.882	0.397	0.450	0.036	0.905	0.428	0.443	0.034	0.023	0.032	(0.007)	(0.001)	2.6%	8.0%	-1.6%	-4.0%
OREGON	SAMARITAN HEALTH SERVICES -PCP	0.872	0.422	0.421	0.029	0.904	0.460	0.418	0.027	0.032	0.038	(0.004)	(0.002)	3.7%	9.0%	-0.9%	-7.3%
OREGON	MONTEREY HEALTH	1.025	0.493	0.484	0.047	0.903	0.381	0.476	0.047	(0.121)	(0.113)	(0.008)	(0.001)	-11.8%	-22.9%	-1.6%	-1.6%
CALIFORNIA	OMNICARE MEDICAL GROUP	0.938	0.449	0.419	0.070	0.900	0.415	0.417	0.069	(0.038)	(0.034)	(0.003)	(0.001)	-4.1%	-7.6%	-0.7%	-1.8%
CALIFORNIA	BAY AREA COM MED GRP	0.854	0.393	0.441	0.021	0.893	0.438	0.435	0.020	0.039	0.045	(0.006)	(0.001)	4.5%	11.6%	-1.3%	-4.2%
CALIFORNIA	SANTE COMMUNITY PHYS-FRESNO	0.910	0.417	0.468	0.025	0.892	0.409	0.458	0.024	(0.018)	(0.007)	(0.010)	(0.000)	-1.9%	-1.7%	-2.2%	-1.6%
CALIFORNIA	EMPIRE PHYS MG	0.880	0.398	0.462	0.020	0.892	0.419	0.454	0.019	0.012	0.021	(0.008)	(0.001)	1.4%	5.2%	-1.7%	-4.0%
CALIFORNIA	MARIN IPA SONOMA	0.861	0.385	0.462	0.014	0.891	0.422	0.454	0.014	0.029	0.037	(0.008)	0.000	3.4%	9.6%	-1.7%	1.9%
OREGON	LANE DIRECT	0.866	0.393	0.447	0.027	0.889	0.424	0.439	0.026	0.023	0.031	(0.007)	(0.001)	2.7%	8.0%	-1.6%	-2.4%
ARIZONA	ABRAZO NETWORK	1.403	1.020	0.382	-	0.889	0.511	0.377	-	(0.514)	(0.509)	(0.005)	0.000	-36.6%	-49.9%	-1.4%	0.0%
CALIFORNIA	CENTINELA VALLEY IPA MG INC	0.818	0.339	0.436	0.043	0.886	0.413	0.433	0.040	0.068	0.074	(0.003)	(0.003)	8.3%	21.8%	-0.7%	-6.2%
CALIFORNIA	JOHN MUIR HEALTH NETWORK	0.851	0.388	0.447	0.016	0.884	0.426	0.442	0.016	0.033	0.038	(0.005)	0.000	3.9%	9.9%	-1.2%	0.7%
WASHINGTON	SNOHOMISH DIRECT	0.863	0.401	0.441	0.021	0.882	0.429	0.433	0.020	0.019	0.028	(0.008)	(0.001)	2.2%	7.0%	-1.9%	-2.7%
OREGON	VENETA MEDICAL CLINIC	1.142	0.682	0.460	-	0.882	0.441	0.440	-	(0.260)	(0.240)	(0.020)	0.000	-22.8%	-35.3%	-4.3%	0.0%
TEXAS	Deuteronomy-2	0.870	0.434	0.412	0.023	0.880	0.452	0.406	0.023	0.011	0.017	(0.006)	(0.001)	1.2%	4.0%	-1.5%	-2.2%
CALIFORNIA	ST JUDE AFFILIATED PHYSICANS	0.840	0.380	0.445	0.014	0.878	0.425	0.439	0.014	0.038	0.044	(0.006)	(0.000)	4.5%	11.6%	-1.4%	-2.1%
WASHINGTON	UNK	0.888	0.394	0.472	0.023	0.875	0.396	0.458	0.022	(0.013)	0.002	(0.014)	(0.001)	-1.5%	0.5%	-2.9%	-4.4%
COLORADO	DENVER PROPRIETARY SECURE	0.860	0.411	0.432	0.018	0.874	0.430	0.426	0.017	0.013	0.019	(0.005)	(0.000)	1.6%	4.6%	-1.2%	-2.6%
CALIFORNIA	TORRANCE HOSPITAL IPA	0.870	0.432	0.420	0.018	0.873	0.440	0.416	0.017	0.003	0.008	(0.004)	(0.001)	0.3%	1.7%	-1.0%	-3.6%
WASHINGTON	MULTICARE	0.867	0.405	0.442	0.021	0.871	0.418	0.433	0.021	0.004	0.013	(0.009)	(0.000)	0.4%	3.2%	-2.0%	-1.4%
CALIFORNIA	Independence IPA	0.870	0.402	0.430	0.038	0.871	0.410	0.423	0.038	0.000	0.007	(0.007)	(0.000)	0.0%	1.8%	-1.6%	-0.9%
ARIZONA	PINAL HEALTH CARE NETWORK	0.869	0.419	0.414	0.035	0.869	0.427	0.408	0.033	(0.000)	0.009	(0.007)	(0.002)	0.0%	2.1%	-1.6%	-5.4%
CALIFORNIA	OJAI VALLEY MEDICAL GROUP	0.857	0.351	0.485	0.022	0.869	0.371	0.476	0.022	0.011	0.020	(0.008)	(0.000)	1.3%	5.7%	-1.7%	-1.5%
COLORADO	LOVELAND PROPRIETARY	0.874	0.411	0.443	0.020	0.863	0.411	0.433	0.019	(0.010)	(0.000)	(0.009)	(0.000)	-1.2%	-0.1%	-2.1%	-1.6%
TEXAS	Jefferson Phys Grp	0.872	0.434	0.410	0.029	0.861	0.428	0.406	0.027	(0.011)	(0.005)	(0.004)	(0.002)	-1.2%	-1.2%	-0.9%	-6.1%
CALIFORNIA	Brookwood Internal Medical	0.951	0.464	0.487	-	0.859	0.383	0.476	-	(0.092)	(0.081)	(0.012)	0.000	-9.7%	-17.4%	-2.4%	0.0%
CALIFORNIA	SONOMA COUNTY PRIMARY CARE IPA	0.757	0.296	0.451	0.010	0.857	0.399	0.448	0.011	0.101	0.103	(0.003)	0.001	13.3%	34.8%	-0.7%	5.4%
CALIFORNIA	ADOC-FOUNTAIN VALLEY DIVISION	0.839	0.384	0.427	0.029	0.856	0.405	0.422	0.029	0.017	0.021	(0.004)	(0.000)	2.0%	5.5%	-1.0%	-0.4%
COLORADO	COLORADO SPRINGS DIRECT	0.849	0.401	0.428	0.020	0.855	0.413	0.422	0.019	0.006	0.012	(0.005)	(0.001)	0.7%	3.0%	-1.3%	-3.5%
COLORADO	FREMONT COUNTY SECURE	0.764	0.330	0.412	0.022	0.853	0.422	0.410	0.020	0.089	0.092	(0.002)	(0.001)	11.6%	28.0%	-0.5%	-6.3%
WASHINGTON	EASTSIDE DIRECT	0.850	0.371	0.466	0.013	0.851	0.383	0.455	0.012	0.001	0.013	(0.011)	(0.001)	0.1%	3.4%	-2.3%	-8.1%
ARIZONA	COMPLETE ACCESS NETWORK	0.823	0.376	0.428	0.018	0.847	0.408	0.421	0.017	0.024	0.032	(0.006)	(0.001)	2.9%	8.5%	-1.5%	-5.9%
COLORADO	PUEBLO PROPRIETARY CENTURA	0.848	0.381	0.435	0.032	0.841	0.380	0.429	0.031	(0.007)	(0.001)	(0.006)	(0.001)	-0.8%	-0.2%	-1.3%	-2.1%
OKLAHOMA	NORMAN PHO PCPS	0.802	0.341	0.437	0.024	0.838	0.379	0.436	0.022	0.036	0.038	(0.000)	(0.002)	4.5%	11.3%	-0.1%	-9.2%
WASHINGTON	PEACEHEALTH MEDICAL GROUP	0.798	0.354	0.413	0.032	0.823	0.386	0.408	0.030	0.025	0.032	(0.005)	(0.002)	3.2%	9.1%	-1.3%	-5.7%
CALIFORNIA	LA VIDA MULTISPECIALTY	0.828	0.349	0.453	0.026	0.816	0.345	0.446	0.025	(0.013)	(0.005)	(0.008)	(0.001)	-1.5%	-1.3%	-1.7%	-2.6%

RAF by Component Report

(1) - Actual Prospective Jan 2010 MOR Members, RAF & PMPM

(2) - 2010 EOL Projection as of 3/31/10

(3) - RAF Degradation: March less January MOR RAF plus a degradation factor of 0.4% per month from March to July

(4) - Projected July 2010 RAF based on Jan 2010 actuals plus EOL plus RAF Degradation

DEC State	Provider Group Name	January 2010 RAF Components				July 2010 RAF Components				Avg RAF Improvement (Jan to Jul)				Avg % RAF Improvement (Jan to Jul)			
		Jan Total RAF (1)	HCC (1)	Age/Sex (1)	Special Status (1)	July Total RAF (4)	HCC (4)	Age/Sex (4)	Special Status (4)	RAF	HCC	Age/ Sex	Special Status	RAF	HCC	Age/ Sex	Special Status
CALIFORNIA	RIVERSIDE PHYS NTKW RSDE COMM	0.797	0.350	0.415	0.032	0.815	0.375	0.409	0.031	0.018	0.025	(0.006)	(0.001)	2.2%	7.2%	-1.5%	-3.2%
WASHINGTON	VALLEY DIRECT	0.779	0.325	0.437	0.018	0.815	0.365	0.432	0.018	0.035	0.040	(0.005)	(0.000)	4.5%	12.3%	-1.1%	-0.2%
WASHINGTON	HIGHLINE MSO (CMG)	0.775	0.298	0.460	0.017	0.813	0.344	0.454	0.015	0.038	0.046	(0.006)	(0.002)	4.9%	15.3%	-1.3%	-9.0%
OKLAHOMA	CANADIAN VALLEY	0.791	0.346	0.419	0.026	0.811	0.375	0.411	0.024	0.020	0.029	(0.007)	(0.002)	2.5%	8.3%	-1.7%	-5.9%
CALIFORNIA	PACIFIC INDEPENDENT PHY ASSOC	0.814	0.345	0.440	0.029	0.802	0.340	0.434	0.028	(0.012)	(0.005)	(0.006)	(0.001)	-1.5%	-1.4%	-1.5%	-2.8%
CALIFORNIA	SIERRA NEVADA MEDICAL ASSOC	0.791	0.346	0.431	0.014	0.788	0.349	0.426	0.013	(0.003)	0.003	(0.005)	(0.001)	-0.3%	0.7%	-1.1%	-4.3%
CALIFORNIA	MARIN IPA - SONOMA	0.712	0.267	0.436	0.009	0.785	0.327	0.448	0.011	0.074	0.060	0.012	0.002	10.3%	22.3%	2.7%	23.8%
TEXAS	SAN ANTONIO DCN	0.647	0.189	0.416	0.042	0.785	0.357	0.385	0.043	0.138	0.168	(0.031)	0.001	21.4%	89.2%	-7.4%	1.2%
OKLAHOMA	THE PHYSICIANS GROUP	0.775	0.345	0.402	0.027	0.784	0.360	0.399	0.026	0.009	0.014	(0.004)	(0.002)	1.2%	4.1%	-0.9%	-5.5%
CALIFORNIA	PORTERVILLE	0.797	0.331	0.415	0.051	0.783	0.334	0.406	0.043	(0.014)	0.003	(0.009)	(0.008)	-1.7%	0.9%	-2.2%	-15.0%
ARIZONA	RURAL AREA NETWORK	0.753	0.335	0.403	0.014	0.783	0.368	0.401	0.014	0.030	0.032	(0.002)	(0.000)	4.0%	9.7%	-0.5%	-1.4%
CALIFORNIA	SIERRA MEDICAL CLINIC, INC	0.678	0.119	0.515	0.044	0.779	0.257	0.484	0.039	0.101	0.138	(0.031)	(0.006)	14.9%	116.0%	-6.1%	-12.5%
CALIFORNIA	ALLIED PHYSICIANS OF CALIF	0.794	0.308	0.459	0.027	0.779	0.299	0.453	0.028	(0.015)	(0.009)	(0.006)	0.000	-1.9%	-2.9%	-1.4%	1.6%
WASHINGTON	Meadowbrook Urgent Care	0.650	0.156	0.456	0.038	0.759	0.270	0.457	0.033	0.109	0.114	0.001	(0.006)	16.8%	73.2%	0.3%	-15.1%
COLORADO	BOULDER COUNTY SECURE	0.755	0.325	0.416	0.014	0.750	0.326	0.410	0.014	(0.006)	0.000	(0.006)	(0.000)	-0.7%	0.1%	-1.4%	-0.5%
CALIFORNIA	EL ROSE MG	0.619	0.221	0.398	-	0.737	0.338	0.399	-	0.119	0.118	0.001	0.000	19.2%	53.5%	0.2%	0.0%
CALIFORNIA	BROWN & TOLAND MED GRP	0.698	0.251	0.430	0.017	0.734	0.292	0.423	0.018	0.036	0.041	(0.006)	0.001	5.1%	16.3%	-1.5%	5.8%
CALIFORNIA	IMPERIAL CNTY PHYS MEDICAL GRP	0.668	0.232	0.411	0.025	0.718	0.286	0.409	0.023	0.050	0.054	(0.002)	(0.002)	7.5%	23.5%	-0.5%	-9.1%
COLORADO	SECURE ADVANTAGE CO	0.726	0.290	0.414	0.022	0.716	0.289	0.409	0.018	(0.010)	(0.001)	(0.005)	(0.004)	-1.4%	-0.4%	-1.2%	-17.5%
CALIFORNIA	Visalia Medical Clinic	0.767	0.298	0.450	0.019	0.697	0.252	0.429	0.016	(0.071)	(0.046)	(0.021)	(0.003)	-9.2%	-15.5%	-4.7%	-17.2%
OREGON	FANNO CREEK	0.736	0.258	0.466	0.012	0.693	0.225	0.457	0.011	(0.044)	(0.033)	(0.009)	(0.001)	-5.9%	-13.0%	-2.0%	-9.2%
CALIFORNIA	PRUDENT MEDICAL GROUP	0.657	0.206	0.440	0.011	0.692	0.257	0.426	0.009	0.035	0.051	(0.014)	(0.002)	5.3%	24.8%	-3.2%	-20.3%
OKLAHOMA	FAMILY MEDICINE SPECIALISTS	0.714	0.254	0.402	0.058	0.679	0.236	0.389	0.054	(0.035)	(0.018)	(0.012)	(0.005)	-4.9%	-7.1%	-3.0%	-7.9%
CALIFORNIA	UNIVERSAL CARE MEDICAL GROUP	0.553	-	0.511	0.042	0.676	0.142	0.469	0.065	0.124	0.142	(0.041)	0.024	22.4%	0.0%	-8.1%	57.5%
CALIFORNIA	PREMIER CARE IPA	0.704	0.285	0.402	0.017	0.672	0.259	0.401	0.013	(0.032)	(0.026)	(0.002)	(0.004)	-4.5%	-9.1%	-0.4%	-24.3%
CALIFORNIA	AMVI	0.571	0.049	0.480	0.042	0.608	0.076	0.492	0.041	0.038	0.027	0.012	(0.001)	6.6%	54.8%	2.5%	-1.6%
WASHINGTON	PROVIDENCE MED GRP	0.585	0.172	0.395	0.018	0.598	0.184	0.389	0.025	0.013	0.012	(0.006)	0.007	2.3%	7.2%	-1.5%	36.3%
CALIFORNIA	KOREAN AMERICAN MEDICAL GROUP	0.535	0.104	0.426	0.006	0.578	0.152	0.418	0.008	0.043	0.048	(0.008)	0.002	8.0%	46.7%	-1.9%	40.3%
OREGON	HEALTHMAX	0.371	0.080	0.291	-	0.557	0.271	0.286	-	0.186	0.191	(0.005)	0.000	50.2%	237.7%	-1.6%	0.0%
WASHINGTON	PACIFIC MEDICAL	2.416	2.112	0.304	-	0.552	0.070	0.483	-	(1.864)	(2.042)	0.178	0.000	-77.1%	-96.7%	58.6%	0.0%
NEVADA	SECURE ADVANTAGE NV	0.000	-	-	-	0.526	0.148	0.377	-	0.526	0.148	0.377	0.000	0.0%	0.0%	0.0%	0.0%
ARIZONA	KINO NETWORK	0.461	-	0.461	-	0.478	0.006	0.473	-	0.017	0.006	0.011	0.000	3.7%	0.0%	2.5%	0.0%
WASHINGTON	TUALITY HEALTH ALLIANCE	0.461	-	0.461	-	0.459	0.006	0.454	-	(0.002)	0.006	(0.007)	0.000	-0.3%	0.0%	-1.6%	0.0%
OKLAHOMA	Jerry A Nelms Do Inc	0.395	0.019	0.357	0.019	0.397	0.028	0.351	0.019	0.002	0.008	(0.006)	(0.000)	0.6%	43.0%	-1.6%	-1.6%
WASHINGTON	PORTLAND AVENUE FAMILY CLINIC	0.398	-	0.398	-	0.391	-	0.392	-	(0.006)	0.000	(0.006)	0.000	-1.6%	0.0%	-1.6%	0.0%

EXHIBIT 12



GENERAL SERVICES AGREEMENT

Agreement No.:

Effective Date: October 26, 2005

Expiration Date: July 31, 2010

Name: WellMed Medical Management, Inc.

Address: 8637 Fredericksburg Road., Suite 360; San Antonio, TX 78240

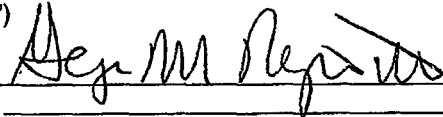
Telephone: 210.617.4016

This General Services Agreement ("Agreement") is entered into as of the Effective Date by and between PacifiCare Health Systems, Inc. on behalf of itself and its Associated Companies ("PacifiCare"), and the above-named WellMed Medical Management, Inc. ("WMMI"), a Texas corporation, and consists of this signature page and the following documents, which are attached hereto and made a part hereof by this reference:

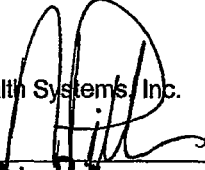
Schedule A, Special Conditions
Schedule B, General Terms & Conditions
Schedule C, Price, Payment & Delivery Terms
Schedule D, Service Specifications
Schedule E, Business Associate Addendum

The rights of PacifiCare set forth in this Agreement shall inure to all its Associated Companies. The parties have caused this Agreement to be executed and warrant that their respective signatories are authorized to execute this Agreement as of the effective date.

WellMed Medical Management, Inc.
("WMMI")

By: 
Name: _____
Title: _____

PacifiCare Health Systems, Inc.
("PacifiCare")

By: 
Name: Ausha Pittman
Title: President

Address for Notices:
WellMed Medical Management, Inc.
8637 Fredericksburg Road, Suite 360
San Antonio, TX 78240
Attn: President

Address for Notices:
PacifiCare Health Systems
Network Management
Attn: Vice President
5001 LBJ Freeway #600
Dallas, TX 75244

CC:
PacifiCare Health Systems
Attn: Network Management
6200 Northwest Freeway
San Antonio, TX 78249

SCHEDULE C
PRICE, PAYMENT & DELIVERY TERMS

C-1 PRICING and DELIVERABLES:

- A. Both parties agree to the following pricing for the Services to be rendered by WMMI. PacifiCare is paid for its Medicare Membership by the Centers for Medicare and Medicaid Services ("**CMS**") based on reported diagnoses as submitted in the encounter data by Practitioners. PacifiCare may increase its Medicare revenue by (i) reviewing targeted member diagnosis charts that it suspects have miscoded or unreported diagnosis information; and (ii) reporting the missing or updated information to CMS. To this end, WMMI will evaluate the accuracy of Practitioner diagnostic coding for PacifiCare's Medicare Membership, to ensure maximization of risk adjusted payments by CMS.

Description		Fees		
Chart volume		All Medical Records made available to WMMI in accordance with this Agreement		
Markets		Dallas Direct Network		
Calculation of Fees For Services:		Included in Section SC3		
File copy charges		Pass-through to PacifiCare if levied by Practitioner		
Standard Project Reports		Included in Fees		

Payment Schedule	PacifiCare agrees to reimburse WMMI for Practitioner compensation within thirty (30) days of receiving a monthly invoice with attached copies of signed DataRap Certification Forms. WMMI agrees to use PacifiCare's name on the explanation of payment or on an enclosed letter sent with the check. WMMI will compensate Practitioners in the amount of \$20.00 for each returned signed HCCRAF form. PacifiCare will reimburse WMMI for such expense by monthly invoice. PacifiCare agrees to reimburse WMMI for the increased HCCRAF on or before July 30 or the month the payment and calculation are received from CMS. Beginning with the July 2008 Payment: The intent is to pay a contingency for maintaining an increased HCCRAF score. If the Year 2 July Direct HCC RAF is better than the original September Benchmark and the score is either maintained or increased in Year 3 an additional payment of 50% of the Year 2 fee schedule payment will be made to WMMI. This payment will be in addition to the Year 3 payment on the reset schedule. If that score is maintained or increased again in Year 4 an additional payment of 25% of the Year 2 fee schedule payment will be made to WMMI. This payment will be in addition to any payment owed for maintaining the Year 3 HCCRAF score or any monies due for Year 4 reset schedule. 100% beginning Year Two, 50% Year Three, 25% Year Four (Based on Year Two payment) Future Years: If the Year 3 July Direct HCC RAF is better than the original September benchmark and the Year 3 score is either maintained or increased in Year 4 an additional payment of 50% of the Year 3 fee schedule payment will be made to WMMI and an additional payment of 25% of the year two fee schedule will be made to WMMI. This payment will be in addition to the Year 4 payment on the reset schedule. Each year beginning contract Year 3 the HCC RAF score and benchmark reset. An additional payment is made for any increased HCC RAF scores.
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B. WMMI warrants and represents that the prices set forth herein for Services are available to other purchasers in the geographic area occupied by PacifiCare and its Associated Companies, reflect the economies of doing business with PacifiCare at the volumes projected, or are necessary to meet the pricing levels of WMMI's competitors who may wish to sell to PacifiCare. WMMI shall defend, indemnify and hold PacifiCare harmless from all losses, costs or damages arising from any claim that WMMI's prices are discriminatory. The rates stated above shall include the following:

1. Recruiting, training, and supervising reviewers and other personnel
2. Scheduling all Practitioners
3. Technological requirements including software and hardware
4. Practitioner copying charges (To be reimbursed by PacifiCare)
5. Travel Expenses including mileage
6. Meetings as reasonably requested by PacifiCare
7. Reasonable reporting as mutually agreed upon by the Parties in writing

8. Any other DataRap™ Services mutually agreed upon by the Parties in writing

C-2 INVOICES:

A. Invoices submitted by WMMI shall be sent to the following address:

PacifiCare Health Systems
Nick Chiechi Mail Stop LC03-366
3100 Lake Center Drive
Santa Ana, CA 92704

Copy to:
PacifiCare Health Systems
Jeannine Ruffner
6200 Northwest Parkway
San Antonio, TX 78249

B. Unless otherwise stated, all charges shall be invoiced as follows within 30 days after Services are rendered.

C. All invoices must contain the following data elements, to the extent applicable:

- WMMI Name and Address
- Agreement number
- PacifiCare's accounting charge number by product and state
- Price per line item and extended totals
- Attached copies of signed DataRap™ Certification Forms.
- Anything else the Parties mutually agree to include

C-3 PAYMENT TERMS:

A. All payments to WMMI will be made by PacifiCare on the due date. Notwithstanding the above, both parties recognize that CMS may from time to time extend its reporting deadlines. The deadlines in this agreement may be moved to coincide to pay by the 30th of the month from which the payment is received. In the event any payment is not made as and when due, Payment terms are Net 30 following receipt by PacifiCare of a correct invoice. Past due amounts, amounts outstanding for more than sixty days, shall be subject to an interest charge from the date the initial installment was due and the interest rate shall be the lesser of one percent (1%) per month or the highest rate permitted by law. WMMI may suspend performance hereunder or terminate this Agreement in the event PacifiCare fails to make payment within 90 days of invoice but the obligation of PacifiCare to continue to pay WMMI under this Section C-3 shall continue nevertheless. Incorrect or incomplete invoices shall be returned to supplier for correction or completion. Payment shall be withheld on all incorrect or incomplete invoices until corrected.

B. For a period of one (1) year after the termination of this Agreement, PacifiCare will continue to reimburse WMMI the \$20.00 fee that WMMI paid the Practitioner for returning DataRap™ Certification forms. In addition, PacifiCare will also pay WMMI an additional \$20.00 for each returned confirmed DataRap™ Certification form.

Schedule SC-3A

On or before July 31, 2006 PacifiCare will make a payment to WMMI in accordance to the following schedule for 2006 July Direct HCCRAF: This fee schedule is based on the 2005 September Benchmark being .49. If that benchmark is finalized to be a different number in January of 2006, then this fee schedule will be adjusted in accordance to the same methodology used to calculate this schedule. No Payment will be made if the 2006 July Direct HCCRAF score drops below the 2005 September Benchmark.

2006 July Direct HCCRAF		WMMI DataRap fee
0.5	0.5099	154,887
0.51	0.5199	309,774
0.52	0.5299	464,661
0.53	0.5399	619,548
0.54	0.5499	774,435
0.55	0.5599	929,322
0.56	0.5699	1,084,209
0.57	0.5799	1,239,096
0.58	0.5899	1,393,983
0.59	0.5999	1,548,870
0.6	0.6099	1,703,757
0.61	0.6199	1,858,644
0.62	0.6299	2,013,531
0.63	0.6399	2,168,418
0.64	0.6499	2,323,305
0.65	0.6599	2,478,192
0.66	0.6699	2,633,079
0.67	0.6799	2,787,966
0.68	0.6899	2,942,853
0.69	0.6999	3,097,740
0.7	0.7099	3,252,627
0.71	0.7199	3,407,514
0.72	0.7299	3,562,401
0.73	0.7399	3,717,288
0.74	0.7499	3,872,175
0.75	0.7599	4,027,062
0.76	0.7699	4,181,949
0.77	0.7799	4,336,836
0.78	0.7899	4,491,723
0.79	0.7999	4,646,610
0.8	0.8099	4,801,497
0.81	0.8199	4,956,384
0.82	0.8299	5,111,271
0.83	0.8399	5,266,158
0.84	0.8499	5,421,045
0.85	0.8599	5,575,932
0.86	0.8699	5,730,819
0.87	0.8799	5,885,706
0.88	0.8899	6,040,593
0.89	0.8999	6,195,480
0.9	0.9099	6,350,367
0.91	0.9199	6,505,254
0.92	0.9299	6,660,141
0.93	0.9399	6,815,028
0.94	0.9499	6,969,915
0.95	0.9599	7,124,802
0.96	0.9699	7,279,689
0.97	0.9799	7,434,576

On or before July 31, 2007, PacifiCare will make a payment to WMMI in accordance to the following schedule for 2007 July Direct HCCRAF: This fee schedule is based on the 2005 September Benchmark being .49. If the 2005 September Benchmark is determined to be a different number in January of 2006, then this fee schedule will be adjusted in accordance to the same methodology used to calculate this schedule. No adjustment will be made to adjust the 2005 Benchmark on the payment fee schedule. No Payment will be made if the 2007 July Direct HCCRAF score drops below the 2005 September Benchmark. PacifiCare has the right to terminate this contract if the 2007 July Direct HCCRAF does not increase by at least .05 as compared to the 2005 September Benchmark. If the 2007 July Direct HCCRAF is not at a score of .54; then PacifiCare has the right to immediately terminate this contract.

		WMMI DataRap
2007 July Direct HCCRAF		fee
0.5	0.5099	206,516
0.51	0.5199	413,032
0.52	0.5299	619,548
0.53	0.5399	1,239,096
0.54	0.5499	1,548,870
0.55	0.5599	1,858,644
0.56	0.5699	2,168,418
0.57	0.5799	2,478,192
0.58	0.5899	2,787,966
0.59	0.5999	3,097,740
0.6	0.6099	3,407,514
0.61	0.6199	3,717,288
0.62	0.6299	4,027,062
0.63	0.6399	4,336,836
0.64	0.6499	4,646,610
0.65	0.6599	6,608,511
0.66	0.6699	7,021,543
0.67	0.6799	7,434,575
0.68	0.6899	7,847,607
0.69	0.6999	8,260,639
0.7	0.7099	8,673,671
0.71	0.7199	9,086,703
0.72	0.7299	9,499,735
0.73	0.7399	9,912,767

0.74	0.7499	10,325,799
0.75	0.7599	10,738,831
0.76	0.7699	11,151,863
0.77	0.7799	13,877,874
0.78	0.7899	14,373,512
0.79	0.7999	14,869,151
0.8	0.8099	15,364,789
0.81	0.8199	15,860,428
0.82	0.8299	16,356,066
0.83	0.8399	16,851,704
0.84	0.8499	17,347,343
0.85	0.8599	17,842,981
0.86	0.8699	18,338,619
0.87	0.8799	18,834,258
0.88	0.8899	19,329,896
0.89	0.8999	19,825,534
0.9	0.9099	20,321,173
0.91	0.9199	23,418,913
0.92	0.9299	23,976,506
0.93	0.9399	24,534,099
0.94	0.9499	25,091,692
0.95	0.9599	25,649,285
0.96	0.9699	26,206,878
0.97	0.9799	26,764,472

On or before July 31, 2008, PacifiCare will make a payment to WMMI in accordance to the following schedule for 2008 July Direct HCCRAF. This fee schedule is reset to conform to a new calculation based on the 2007 April Benchmark. If the 2007 April Benchmark is determined to be a different number in July of 2007, then this fee schedule will be adjusted in accordance to the same methodology used to calculate this schedule. No Payment will be made if the 2008 July Direct HCCRAF is below the September benchmark. PacifiCare has the right to terminate this contract if the 2008 July Direct HCCRAF does not increase by at least .10 as compared the original 2005 September Benchmark. If the 2008 July Direct HCCRAF is not at a score of .59 (assuming the 2005 September Benchmark is .49); then PacifiCare has the right to immediately terminate this contract. The payment will be made in accordance with the first column below.

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Revised Membership Assumptions	43,204	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.			
Demo 2005 Projected PMPM	708.690				
Demo 2006 Projected PMPM	709.170				
Risk 2005 Projected PMPM	749.750				
Risk 2006 Projected PMPM	828.537				
Total 2005 Projected PMPM		729.22			
Total 2006 Projected PMPM		798.695			
Current HCC RAF		.58*			
Demo Component 2006 Projected Revenue					
Risk Component 2006 Projected Revenue					
			Payable July 2008	Payable July 2009	Payable July 2010
			WMMI DataRap fee	WMMI DataRap Fee (If Threshold is met)	WMMI DataRap Fee (If Threshold is met)
0.59	0.5999	429,553		214,777	107,388
0.6	0.6099	859,106		429,553	214,777
0.61	0.6199	1,288,660		644,330	322,165
0.62	0.6299	1,718,213		859,106	429,553
0.63	0.6399	2,147,766		1,073,883	536,942
0.64	0.6499	2,577,319		1,288,660	644,330
0.65	0.6599	3,006,873		1,503,436	751,718
0.66	0.6699	3,436,426		1,718,213	859,106
0.67	0.6799	3,865,979		1,932,990	966,495
0.68	0.6899	4,295,532		2,147,766	1,073,883
0.69	0.6999	4,725,086		2,362,543	1,181,271
0.7	0.7099	5,154,639		2,577,319	1,288,660
0.71	0.7199	6,701,031		3,350,515	1,675,258
0.72	0.7299	7,216,495		3,608,247	1,804,124
0.73	0.7399	7,731,958		3,865,979	1,932,990
0.74	0.7499	8,247,422		4,123,711	2,061,856

0.75	0.7599		8,762,886		4,381,443	2,190,722
0.76	0.7699		9,278,350		4,639,175	2,319,588
0.77	0.7799		9,793,814		4,896,907	2,448,454
0.78	0.7899		10,309,278		5,154,639	2,577,319
0.79	0.7999		10,824,742		5,412,371	2,706,185
0.8	0.8099		11,340,206		5,670,103	2,835,051
0.81	0.8199		11,855,670		5,927,835	2,963,917
0.82	0.8299		12,371,134		6,185,567	3,092,783
0.83	0.8399		12,886,597		6,443,299	3,221,649
0.84	0.8499		13,402,061		6,701,031	3,350,515
0.85	0.8599		15,657,216		7,828,608	3,914,304
0.86	0.8699		16,237,113		8,118,556	4,059,278
0.87	0.8799		16,817,010		8,408,505	4,204,252
0.88	0.8899		17,396,906		8,698,453	4,349,227
0.89	0.8999		17,976,803		8,988,402	4,494,201
0.9	0.9099		18,556,700		9,278,350	4,639,175
0.91	0.9199		19,136,597		9,568,299	4,784,149
0.92	0.9299		19,716,494		9,858,247	4,929,124
0.93	0.9399		20,296,391		10,148,195	5,074,098
0.94	0.9499		20,876,288		10,438,144	5,219,072
0.95	0.9599		21,456,185		10,728,092	5,364,046
0.96	0.9699		22,036,082		11,018,041	5,509,020
0.97	0.9799		22,615,978		11,307,989	5,653,995

The intent of this payment fee schedule is to compensate for maintained and increased HCCRAF scores on a year over year basis. If the 2007 July Direct HCCRAF for the April Member list was increased over the 2007 September benchmark and the 2008 July Direct HCCRAF score in this year is greater than or equal to the April 2007 benchmark, then an additional payment of 50% of the prior years payment will be paid in addition to a new payment for the reset fee schedule. For Example: If the HCCRAF achieved in July 07 is .54 and that score is maintained in July 08 and additional payment of 50% of the 2007 payment will be made to the provider. The Payment would be made in accordance to the second column in the schedule file below. For this example an additional payment of \$774,435 would be paid in July 2008. If that HCCRAF score is maintained or increased for the April Member list in July 2009 and additional payment of \$387,217 in July of 2008. These payments will be made in addition to the payments made by PacifiCare to WMMI for Increases in the July HCCRAF score.

		Payable July 2007	Payable July 2008	Payable July 2009
		WMMI DataRap	WMMI DataRap	WMMI DataRap
July Direct HCCRAF		fee	fee	Fee
0.5	0.5099	206,516	103,258	51,629
0.51	0.5199	413,032	206,516	103,258
0.52	0.5299	619,548	309,774	154,887
0.53	0.5399	1,239,096	619,548	309,774
0.54	0.5499	1,548,870	774,435	387,217
0.55	0.5599	1,858,644	929,322	464,661
0.56	0.5699	2,168,418	1,084,209	542,104
0.57	0.5799	2,478,192	1,239,096	619,548
0.58	0.5899	2,787,966	1,393,983	696,991
0.59	0.5999	3,097,740	1,548,870	774,435
0.6	0.6099	3,407,514	1,703,757	851,878
0.61	0.6199	3,717,288	1,858,644	929,322
0.62	0.6299	4,027,062	2,013,531	1,006,765
0.63	0.6399	4,336,836	2,168,418	1,084,209
0.64	0.6499	4,646,610	2,323,305	1,161,652
0.65	0.6599	6,608,511	3,304,256	1,652,128
0.66	0.6699	7,021,543	3,510,772	1,755,386
0.67	0.6799	7,434,575	3,717,288	1,858,644
0.68	0.6899	7,847,607	3,923,804	1,961,902
0.69	0.6999	8,260,639	4,130,320	2,065,160
0.7	0.7099	8,673,671	4,336,836	2,168,418
0.71	0.7199	9,086,703	4,543,352	2,271,676
0.72	0.7299	9,499,735	4,749,868	2,374,934
0.73	0.7399	9,912,767	4,956,384	2,478,192
0.74	0.7499	10,325,799	5,162,900	2,581,450
0.75	0.7599	10,738,831	5,369,416	2,684,708
0.76	0.7699	11,151,863	5,575,932	2,787,966
0.77	0.7799	13,877,874	6,938,937	3,469,469

0.78	0.7899	14,373,512	7,186,756	3,593,378
0.79	0.7999	14,869,151	7,434,575	3,717,288
0.8	0.8099	15,364,789	7,682,395	3,841,197
0.81	0.8199	15,860,428	7,930,214	3,965,107
0.82	0.8299	16,356,066	8,178,033	4,089,016
0.83	0.8399	16,851,704	8,425,852	4,212,926
0.84	0.8499	17,347,343	8,673,671	4,336,836
0.85	0.8599	17,842,981	8,921,491	4,460,745
0.86	0.8699	18,338,619	9,169,310	4,584,655
0.87	0.8799	18,834,258	9,417,129	4,708,564
0.88	0.8899	19,329,896	9,664,948	4,832,474
0.89	0.8999	19,825,534	9,912,767	4,956,384
0.9	0.9099	20,321,173	10,160,586	5,080,293
0.91	0.9199	23,418,913	11,709,456	5,854,728
0.92	0.9299	23,976,506	11,988,253	5,994,126
0.93	0.9399	24,534,099	12,267,049	6,133,525
0.94	0.9499	25,091,692	12,545,846	6,272,923
0.95	0.9599	25,649,285	12,824,643	6,412,321
0.96	0.9699	26,206,878	13,103,439	6,551,720
0.97	0.9799	26,764,472	13,382,236	6,691,118

The formulas for the above calculations are listed below:

July 2006 Payment Fee Schedule:

Row	Column A	Column B	Column C	Column E	Column F
1	DataRaps Proposal Analysis – Annuity Payment				
2					
3	Assumptions				
4	Revised Membership Assumptions		43204		
5	Demo 2005 Projected PMPM		708.69		
6	Demo 2006 Projected PMPM		709.17		
7	Risk 2005 Projected PMPM		749.75		
8	Risk 2006 Projected PMPM		796.67		
9	Total 2005 Projected PMPM		=(C5+C7)/2		
10	Total 2006 Projected PMPM		=(C8*0.75)+(C6*0.25)		
11	Current HCC RAF		0.49		
12	Demo Component 2006 Projected Revenue		=C6*C4*12*0.25		
13	Risk Component 2006 Projected Revenue		=C8*C4*12*0.75		
15	Total 2006 Projected Revenue		=C10*C4*12		
16			Incremental	Payable July 2006	
17				WMMI DataRap	WMMI DataRap
18	July Direct HCCRAF			fee	%
19					
20	0.5	=A20+0.0099	=(A20)- C\$11)*C\$8*0.75)*C\$4 *12	=C20*F20	0.05
21	=+A20+0.01	=A21+0.0099	=(A21)- C\$11)*C\$8*0.75)*C\$4 *12	=C21*F21	0.05
22	=+A21+0.01	=A22+0.0099	=(A22)- C\$11)*C\$8*0.75)*C\$4 *12	=C22*F22	0.05
23	=+A22+0.01	=A23+0.0099	=(A23)- C\$11)*C\$8*0.75)*C\$4 *12	=C23*F23	0.075

24	=+A23+0.01	=A24+0.0099	=(((A24)- C\$11)*C\$8*0.75)*C\$4 *12	=C24*F24	0.075
25	=+A24+0.01	=A25+0.0099	=(((A25)- C\$11)*C\$8*0.75)*C\$4 *12	=C25*F25	0.075
26	=+A25+0.01	=A26+0.0099	=(((A26)- C\$11)*C\$8*0.75)*C\$4 *12	=C26*F26	0.075
27	=+A26+0.01	=A27+0.0099	=(((A27)- C\$11)*C\$8*0.75)*C\$4 *12	=C27*F27	0.075
28	=+A27+0.01	=A28+0.0099	=(((A28)- C\$11)*C\$8*0.75)*C\$4 *12	=C28*F28	0.075
29	=+A28+0.01	=A29+0.0099	=(((A29)- C\$11)*C\$8*0.75)*C\$4 *12	=C29*F29	0.075
30	=+A29+0.01	=A30+0.0099	=(((A30)- C\$11)*C\$8*0.75)*C\$4 *12	=C30*F30	0.075
31	=+A30+0.01	=A31+0.0099	=(((A31)- C\$11)*C\$8*0.75)*C\$4 *12	=C31*F31	0.075
32	=+A31+0.01	=A32+0.0099	=(((A32)- C\$11)*C\$8*0.75)*C\$4 *12	=C32*F32	0.075
33	=+A32+0.01	=A33+0.0099	=(((A33)- C\$11)*C\$8*0.75)*C\$4 *12	=C33*F33	0.075
34	=+A33+0.01	=A34+0.0099	=(((A34)- C\$11)*C\$8*0.75)*C\$4 *12	=C34*F34	0.075
35	=+A34+0.01	=A35+0.0099	=(((A35)- C\$11)*C\$8*0.75)*C\$4 *12	=C35*F35	0.1
36	=+A35+0.01	=A36+0.0099	=(((A36)- C\$11)*C\$8*0.75)*C\$4 *12	=C36*F36	0.1
37	=+A36+0.01	=A37+0.0099	=(((A37)- C\$11)*C\$8*0.75)*C\$4 *12	=C37*F37	0.1
38	=+A37+0.01	=A38+0.0099	=(((A38)- C\$11)*C\$8*0.75)*C\$4 *12	=C38*F38	0.1
39	=+A38+0.01	=A39+0.0099	=(((A39)- C\$11)*C\$8*0.75)*C\$4 *12	=C39*F39	0.1
40	=+A39+0.01	=A40+0.0099	=(((A40)- C\$11)*C\$8*0.75)*C\$4 *12	=C40*F40	0.1
41	=+A40+0.01	=A41+0.0099	=(((A41)- C\$11)*C\$8*0.75)*C\$4 *12	=C41*F41	0.1
42	=+A41+0.01	=A42+0.0099	=(((A42)- C\$11)*C\$8*0.75)*C\$4 *12	=C42*F42	0.1
43	=+A42+0.01	=A43+0.0099	=(((A43)- C\$11)*C\$8*0.75)*C\$4 *12	=C43*F43	0.1
44	=+A43+0.01	=A44+0.0099	=(((A44)- C\$11)*C\$8*0.75)*C\$4 *12	=C44*F44	0.1

45	=+A44+0.01	=A45+0.0099	(((A45)-C\$11)*C\$8*0.75)*C\$4*12	=C45*F45	0.1
46	=+A45+0.01	=A46+0.0099	(((A46)-C\$11)*C\$8*0.75)*C\$4*12	=C46*F46	0.1
47	=+A46+0.01	=A47+0.0099	(((A47)-C\$11)*C\$8*0.75)*C\$4*12	=C47*F47	0.12
48	=+A47+0.01	=A48+0.0099	(((A48)-C\$11)*C\$8*0.75)*C\$4*12	=C48*F48	0.12
49	=+A48+0.01	=A49+0.0099	(((A49)-C\$11)*C\$8*0.75)*C\$4*12	=C49*F49	0.12
50	=+A49+0.01	=A50+0.0099	(((A50)-C\$11)*C\$8*0.75)*C\$4*12	=C50*F50	0.12
51	=+A50+0.01	=A51+0.0099	(((A51)-C\$11)*C\$8*0.75)*C\$4*12	=C51*F51	0.12
52	=+A51+0.01	=A52+0.0099	(((A52)-C\$11)*C\$8*0.75)*C\$4*12	=C52*F52	0.12
53	=+A52+0.01	=A53+0.0099	(((A53)-C\$11)*C\$8*0.75)*C\$4*12	=C53*F53	0.12
54	=+A53+0.01	=A54+0.0099	(((A54)-C\$11)*C\$8*0.75)*C\$4*12	=C54*F54	0.12
55	=+A54+0.01	=A55+0.0099	(((A55)-C\$11)*C\$8*0.75)*C\$4*12	=C55*F55	0.12
56	=+A55+0.01	=A56+0.0099	(((A56)-C\$11)*C\$8*0.75)*C\$4*12	=C56*F56	0.12
57	=+A56+0.01	=A57+0.0099	(((A57)-C\$11)*C\$8*0.75)*C\$4*12	=C57*F57	0.12
58	=+A57+0.01	=A58+0.0099	(((A58)-C\$11)*C\$8*0.75)*C\$4*12	=C58*F58	0.12
59	=+A58+0.01	=A59+0.0099	(((A59)-C\$11)*C\$8*0.75)*C\$4*12	=C59*F59	0.12
60	=+A59+0.01	=A60+0.0099	(((A60)-C\$11)*C\$8*0.75)*C\$4*12	=C60*F60	0.12
61	=+A60+0.01	=A61+0.0099	(((A61)-C\$11)*C\$8*0.75)*C\$4*12	=C61*F61	0.135
62	=+A61+0.01	=A62+0.0099	(((A62)-C\$11)*C\$8*0.75)*C\$4*12	=C62*F62	0.135
63	=+A62+0.01	=A63+0.0099	(((A63)-C\$11)*C\$8*0.75)*C\$4*12	=C63*F63	0.135
64	=+A63+0.01	=A64+0.0099	(((A64)-C\$11)*C\$8*0.75)*C\$4*12	=C64*F64	0.135
65	=+A64+0.01	=A65+0.0099	(((A65)-C\$11)*C\$8*0.75)*C\$4*12	=C65*F65	0.135

66	=+A65+0.01	=A66+0.0099	=(((A66)-C\$11)*C\$8*0.75)*C\$4*12	=C66*F66	0.135
67	=+A66+0.01	=A67+0.0099	=(((A67)-C\$11)*C\$8*0.75)*C\$4*12	=C67*F67	0.135

For the July 2007 Payment Fee Schedule:

Row	Column A	Column B	Column C	Column E	Column F	Column H	Column J
1	DataRaps Proposal Analysis – Annuity Payment						
2	Assumptions						
3	Revised Mem Assumpt		43204				
4	Demo 2005 Projected PMPM		708.69				
5	Demo 2006 Projected PMPM		709.17				
6	Risk 2005 Projected PMPM		749.75		Same schedule as Year one		
7	Risk 2006 Projected PMPM		796.67				
8	Total 2005 Projected PMPM		=(C5+C7)/2				
9	Total 2006 Projected PMPM		=(C8*0.75)+(C6*0.25)				
10	Current HCC RAF		0.49				
11	Demo Comp06 Projected Rev		=C6*C4*12*0.25				
12	Risk Comp 06 Projected Rev		=C8*C4*12*0.75				
13	Total 2006 Projected Revenue		=C10*C4*12			If threshold is maintained	If threshold is maintained
14					Payable July 2007		Payable July 2009
15				WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
16	July Direct HCCRAF			%	fee	fee	fee
19	0.5	=A19+0.0099	=(((A19)-C\$11)*C\$8)*C\$4*12)	0.05	=+E19*C19	=+F19*0.5	=+F19*0.25
20	=+A19+0.01	=A20+0.0099	=(((A20)-C\$11)*C\$8)*C\$4*12)	0.05	=+E20*C20	=+F20*0.5	=+F20*0.25
21	=+A20+0.01	=A21+0.0099	=(((A21)-C\$11)*C\$8)*C\$4*12)	0.05	=+E21*C21	=+F21*0.5	=+F21*0.25
22	=+A21+0.01	=A22+0.0099	=(((A22)-C\$11)*C\$8)*C\$4*12)	0.075	=+E22*C22	=+F22*0.5	=+F22*0.25
23	=+A22+0.01	=A23+0.0099	=(((A23)-C\$11)*C\$8)*C\$4*12)	0.075	=+E23*C23	=+F23*0.5	=+F23*0.25
24	=+A23+0.01	=A24+0.0099	=(((A24)-C\$11)*C\$8)*C\$4*12)	0.075	=+E24*C24	=+F24*0.5	=+F24*0.25

25	=+A24+0.0 1	=A25+0.0099	=(((A25- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E25*C25	=+F25*0.5	=+F25*0.25
26	=+A25+0.0 1	=A26+0.0099	=(((A26- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E26*C26	=+F26*0.5	=+F26*0.25
27	=+A26+0.0 1	=A27+0.0099	=(((A27- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E27*C27	=+F27*0.5	=+F27*0.25
28	=+A27+0.0 1	=A28+0.0099	=(((A28- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E28*C28	=+F28*0.5	=+F28*0.25
29	=+A28+0.0 1	=A29+0.0099	=(((A29- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E29*C29	=+F29*0.5	=+F29*0.25
30	=+A29+0.0 1	=A30+0.0099	=(((A30- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E30*C30	=+F30*0.5	=+F30*0.25
31	=+A30+0.0 1	=A31+0.0099	=(((A31- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E31*C31	=+F31*0.5	=+F31*0.25
32	=+A31+0.0 1	=A32+0.0099	=(((A32- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E32*C32	=+F32*0.5	=+F32*0.25
33	=+A32+0.0 1	=A33+0.0099	=(((A33- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.075	=+E33*C33	=+F33*0.5	=+F33*0.25
34	=+A33+0.0 1	=A34+0.0099	=(((A34- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E34*C34	=+F34*0.5	=+F34*0.25
35	=+A34+0.0 1	=A35+0.0099	=(((A35- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E35*C35	=+F35*0.5	=+F35*0.25
36	=+A35+0.0 1	=A36+0.0099	=(((A36- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E36*C36	=+F36*0.5	=+F36*0.25
37	=+A36+0.0 1	=A37+0.0099	=(((A37- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E37*C37	=+F37*0.5	=+F37*0.25
38	=+A37+0.0 1	=A38+0.0099	=(((A38- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E38*C38	=+F38*0.5	=+F38*0.25
39	=+A38+0.0 1	=A39+0.0099	=(((A39- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E39*C39	=+F39*0.5	=+F39*0.25
40	=+A39+0.0 1	=A40+0.0099	=(((A40- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E40*C40	=+F40*0.5	=+F40*0.25
41	=+A40+0.0 1	=A41+0.0099	=(((A41- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E41*C41	=+F41*0.5	=+F41*0.25
42	=+A41+0.0 1	=A42+0.0099	=(((A42- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E42*C42	=+F42*0.5	=+F42*0.25
43	=+A42+0.0 1	=A43+0.0099	=(((A43- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E43*C43	=+F43*0.5	=+F43*0.25
44	=+A43+0.0 1	=A44+0.0099	=(((A44- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E44*C44	=+F44*0.5	=+F44*0.25
45	=+A44+0.0 1	=A45+0.0099	=(((A45- \$C\$11)*\$C\$8)*\$C\$4*1 2)	0.1	=+E45*C45	=+F45*0.5	=+F45*0.25

46	=+A45+0.0 1	=A46+0.0099	=(((A46-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E46*C46	=+F46*0.5	=+F46*0.25
47	=+A46+0.0 1	=A47+0.0099	=(((A47-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E47*C47	=+F47*0.5	=+F47*0.25
48	=+A47+0.0 1	=A48+0.0099	=(((A48-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E48*C48	=+F48*0.5	=+F48*0.25
49	=+A48+0.0 1	=A49+0.0099	=(((A49-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E49*C49	=+F49*0.5	=+F49*0.25
50	=+A49+0.0 1	=A50+0.0099	=(((A50-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E50*C50	=+F50*0.5	=+F50*0.25
51	=+A50+0.0 1	=A51+0.0099	=(((A51-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E51*C51	=+F51*0.5	=+F51*0.25
52	=+A51+0.0 1	=A52+0.0099	=(((A52-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E52*C52	=+F52*0.5	=+F52*0.25
53	=+A52+0.0 1	=A53+0.0099	=(((A53-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E53*C53	=+F53*0.5	=+F53*0.25
54	=+A53+0.0 1	=A54+0.0099	=(((A54-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E54*C54	=+F54*0.5	=+F54*0.25
55	=+A54+0.0 1	=A55+0.0099	=(((A55-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E55*C55	=+F55*0.5	=+F55*0.25
56	=+A55+0.0 1	=A56+0.0099	=(((A56-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E56*C56	=+F56*0.5	=+F56*0.25
57	=+A56+0.0 1	=A57+0.0099	=(((A57-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E57*C57	=+F57*0.5	=+F57*0.25
58	=+A57+0.0 1	=A58+0.0099	=(((A58-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E58*C58	=+F58*0.5	=+F58*0.25
59	=+A58+0.0 1	=A59+0.0099	=(((A59-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.12	=+E59*C59	=+F59*0.5	=+F59*0.25
60	=+A59+0.0 1	=A60+0.0099	=(((A60-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E60*C60	=+F60*0.5	=+F60*0.25
61	=+A60+0.0 1	=A61+0.0099	=(((A61-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E61*C61	=+F61*0.5	=+F61*0.25
62	=+A61+0.0 1	=A62+0.0099	=(((A62-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E62*C62	=+F62*0.5	=+F62*0.25
63	=+A62+0.0 1	=A63+0.0099	=(((A63-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E63*C63	=+F63*0.5	=+F63*0.25
64	=+A63+0.0 1	=A64+0.0099	=(((A64-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E64*C64	=+F64*0.5	=+F64*0.25
65	=+A64+0.0 1	=A65+0.0099	=(((A65-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E65*C65	=+F65*0.5	=+F65*0.25
66	=+A65+0.0 1	=A66+0.0099	=(((A66-\$C\$11)*\$C\$8)*\$C\$4*1 2)	0.135	=+E66*C66	=+F66*0.5	=+F66*0.25

For the July 2008 and Future Years Payment Fee Schedule:

DataRaps Proposal Analysis - Annuity Payment								
Row	Column A	Column B	Column C	Column E	Column F	Column G	Column I	
1	Assumptions							
4	Revised Membership Assumptions	=' 2006 Payment Fee Schedule'!C4		* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.				
5	Demo 2005 Projected PMPM	708.69						
6	Demo 2006 Projected PMPM	709.17						
7	Risk 2005 Projected PMPM	749.75						
8	Risk 2006 Projected PMPM	=796.67*1.04						
9	Total 2005 Projected PMPM	=(C5+C7)/2						
10	Total 2006 Projected PMPM	=(C8*0.75)+(C6*0.25)						
11	Current HCC RAF	0.58		*				
12	Demo Component 2006 Projected Revenue	=C6*C4*12*0.25						
13	Risk Component 2006 Projected Revenue	=C8*C4*12*0.75				If threshold is maintained	If threshold is maintained	
14	Total 2006 Projected Revenue	=C10*C4*12						
15								
16				Payable July 2008		Payable July 2009	Payable July 2010	
17			PCTX Incremental	WMMI DataRap		WMMI DataRap	WMMI DataRap	
18			Revenue 2007 and 08 @ 100%	fee		fee	fee	
19								
20	0.59	=A20+0.0099	=((\$A20-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D20*C20		=+E20*0.5	=+E20*0.25	
21	=+A20+0.01	=A21+0.0099	=((\$A21-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D21*C21		=+E21*0.5	=+E21*0.25	
22	=+A21+0.01	=A22+0.0099	=((\$A22-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D22*C22		=+E22*0.5	=+E22*0.25	
23	=+A22+0.01	=A23+0.0099	=((\$A23-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D23*C23		=+E23*0.5	=+E23*0.25	
24	=+A23+0.01	=A24+0.0099	=((\$A24-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D24*C24		=+E24*0.5	=+E24*0.25	
25	=+A24+0.01	=A25+0.0099	=((\$A25-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D25*C25		=+E25*0.5	=+E25*0.25	
26	=+A25+0.01	=A26+0.0099	=((\$A26-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D26*C26		=+E26*0.5	=+E26*0.25	
27	=+A26+0.01	=A27+0.0099	=((\$A27-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D27*C27		=+E27*0.5	=+E27*0.25	
28	=+A27+0.01	=A28+0.0099	=((\$A28-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D28*C28		=+E28*0.5	=+E28*0.25	
29	=+A28+0.01	=A29+0.0099	=((\$A29-\$C\$11)*\$C\$8)*\$C\$4*12)	=+D29*C29		=+E29*0.5	=+E29*0.25	

30	=+A29+0.01	=A30+0.0 099	=(((A30- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D30*C30	=+E30*0.5	=+E30*0.25
31	=+A30+0.01	=A31+0.0 099	=(((A31- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D31*C31	=+E31*0.5	=+E31*0.25
32	=+A31+0.01	=A32+0.0 099	=(((A32- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D32*C32	=+E32*0.5	=+E32*0.25
33	=+A32+0.01	=A33+0.0 099	=(((A33- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D33*C33	=+E33*0.5	=+E33*0.25
34	=+A33+0.01	=A34+0.0 099	=(((A34- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D34*C34	=+E34*0.5	=+E34*0.25
35	=+A34+0.01	=A35+0.0 099	=(((A35- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D35*C35	=+E35*0.5	=+E35*0.25
36	=+A35+0.01	=A36+0.0 099	=(((A36- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D36*C36	=+E36*0.5	=+E36*0.25
37	=+A36+0.01	=A37+0.0 099	=(((A37- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D37*C37	=+E37*0.5	=+E37*0.25
38	=+A37+0.01	=A38+0.0 099	=(((A38- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D38*C38	=+E38*0.5	=+E38*0.25
39	=+A38+0.01	=A39+0.0 099	=(((A39- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D39*C39	=+E39*0.5	=+E39*0.25
40	=+A39+0.01	=A40+0.0 099	=(((A40- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D40*C40	=+E40*0.5	=+E40*0.25
41	=+A40+0.01	=A41+0.0 099	=(((A41- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D41*C41	=+E41*0.5	=+E41*0.25
42	=+A41+0.01	=A42+0.0 099	=(((A42- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D42*C42	=+E42*0.5	=+E42*0.25
43	=+A42+0.01	=A43+0.0 099	=(((A43- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D43*C43	=+E43*0.5	=+E43*0.25
44	=+A43+0.01	=A44+0.0 099	=(((A44- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D44*C44	=+E44*0.5	=+E44*0.25
45	=+A44+0.01	=A45+0.0 099	=(((A45- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D45*C45	=+E45*0.5	=+E45*0.25
46	=+A45+0.01	=A46+0.0 099	=(((A46- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D46*C46	=+E46*0.5	=+E46*0.25
47	=+A46+0.01	=A47+0.0 099	=(((A47- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D47*C47	=+E47*0.5	=+E47*0.25
48	=+A47+0.01	=A48+0.0 099	=(((A48- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D48*C48	=+E48*0.5	=+E48*0.25
49	=+A48+0.01	=A49+0.0 099	=(((A49- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D49*C49	=+E49*0.5	=+E49*0.25
50	=+A49+0.01	=A50+0.0 099	=(((A50- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D50*C50	=+E50*0.5	=+E50*0.25
51	=+A50+0.01	=A51+0.0 099	=(((A51- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D51*C51	=+E51*0.5	=+E51*0.25
52	=+A51+0.01	=A52+0.0 099	=(((A52- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D52*C52	=+E52*0.5	=+E52*0.25
53	=+A52+0.01	=A53+0.0 099	=(((A53- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D53*C53	=+E53*0.5	=+E53*0.25
54	=+A53+0.01	=A54+0.0 099	=(((A54- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D54*C54	=+E54*0.5	=+E54*0.25
55	=+A54+0.01	=A55+0.0 099	=(((A55- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D55*C55	=+E55*0.5	=+E55*0.25
56	=+A55+0.01	=A56+0.0 099	=(((A56- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D56*C56	=+E56*0.5	=+E56*0.25
57	=+A56+0.01	=A57+0.0 099	=(((A57- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D57*C57	=+E57*0.5	=+E57*0.25
58	=+A57+0.01	=A58+0.0 099	=(((A58- \$C\$11)*\$C\$8)*\$C\$4*12)	=+D58*C58	=+E58*0.5	=+E58*0.25

Some Examples of payment Calculations are as follows:

Example 1		July 2006 Payment	July 2007 Payment	July 2008 Payment	July 2009 Payment
September Benchmark:	.49				
2007 July HCCRAF Minimum:	.54				
2008 July HCCRAF Minimum:	.59				
July HCCRAF 2006 Score for September Member List:	.52	\$464,661			
July HCCRAF 2007 Score for April Member List:	.52		\$619,548 PacifiCare has right to term contract	\$309,774 PacifiCare has right to term contract	\$154,887
July HCCRAF 2008 Score for April Member List:	.52				

The July 2009 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$154, 877. The amount would be reimbursed within forty-five (45) days of the termination would be \$38,722.

Example 2		July 2006 Payment	July 2007 Payment	July 2008 Payment	July 2009 Payment	July 2010 Payment
September Benchmark:	.49					
2007 July HCCRAF Minimum:	.54					
2008 July HCCRAF Minimum:	.59					
July HCCRAF 2006 Score for September Member List:	.56	\$1,626,313				
July HCCRAF 2007 Score for April Member List:	.58		\$2,787,966 Right to term Contract	\$1,393,983	\$696,991	
July HCCRAF 2008 Score for April Member List:	.6			\$859,106	\$429,553	\$214,777
Total		\$1,626,313	\$2,787,966	\$2,253,089	Tail	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 1,341,321. The amount would be reimbursed within forty-five (45) days of the termination would be \$335,330.

Example 3		July 2006 Payment	July 2007 Payment	July 2008 Payment	July 2009 Payment	July 2010 Payment
September Benchmark:	.49					
2007 July HCCRAF Minimum:	.54					
2008 July HCCRAF Minimum:	.59					
July HCCRAF 2006 Score for September Member List:	.60	\$2,555,635				
July HCCRAF 2007 Score for April Member List:	.59		\$3,097,740	\$1,548,870	\$774,435	

July HCCRAF 2008 Score for April Member List:	.62		\$1,288,660	\$644,330	\$322,165
Total		\$2,555,635	\$3,097,740	\$2,837,530	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 1,740,930. The amount would be reimbursed within forty-five (45) days of the termination would be \$435,332.

Example 4
September Benchmark: .49
2007 July HCCRAF Minimum: .54
2008 July HCCRAF Minimum: .59

		July 2006	July 2007	July 2008	July 2009	July 2010
		Payment	Payment	Payment	Payment	Payment
July HCCRAF 2006 Score for September Member List:	.55	\$1,393,983				
July HCCRAF 2007 Score for April Member List:	.52		\$619,584	\$309,774 Right to term Contract	\$154,887	
July HCCRAF 2008 Score for April Member List:	.57			\$1,610,825	\$805,412	\$402,706
Total		\$1,393,983	\$619,584	\$1,920,599	Tail	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 1,363,005. The amount would be reimbursed within forty-five (45) days of the termination would be \$340,751.

Example 5
September Benchmark: .49
2007 July HCCRAF Minimum: .54
2008 July HCCRAF Minimum: .59

		July 2006	July 2007	July 2008	July 2009	July 2010
		Payment	Payment	Payment	Payment	Payment
July HCCRAF 2006 Score for September Member List:	.45	No Payment				
July HCCRAF 2007 Score for April Member List:	.52		\$619,584 Right to term Contract	\$309,774	\$154,887	
July HCCRAF 2008 Score for April Member List:	.59			\$3,006,873	\$1,503,436	\$751,718
Total		\$1,393,983	\$619,584	\$1,920,599	Tail	Tail

The July 2009 and July 2010 Payment is considered the payment tail for purposes of this example. If this contract were to term before the WMMI has the opportunity to maintain or increase the HCCRAF for that period, then PacifiCare will make a payment of twenty-five (25%) of any outstanding tail within thirty (30) days of the termination. ("Payment Tail") In this example the Payment Tail would be 25% of the \$ 2,410,042. The amount would be reimbursed within forty-five (45) days of the termination would be \$602,510.

Example 6
September Benchmark: .49

2007 July HCCRAF Minimum: .54					
2008 July HCCRAF Minimum: .59					
		July 2006	July 2007	July 2008	July 2009
		Payment	Payment	Payment	Payment
July HCCRAF 2006 Score for September Member List:	.38	No Payment			
July HCCRAF 2007 Score for April Member List:	.62		\$4,027,062		
July HCCRAF 2008 Score for April Member List:	.58			Right to term Contract	

The Payment Fee Schedules for these examples are below:
2006 Payment Fee Schedule:

DataRaps Proposal Analysis - Annuity Payment				
Assumptions				
Revised Membership Assumptions				
		43,204		
Demo 2005 Projected PMPM		708.690		
Demo 2006 Projected PMPM		709.170		
Risk 2005 Projected PMPM		749.750		
Risk 2006 Projected PMPM		796.670		
Total 2005 Projected PMPM		729.220		
Total 2006 Projected PMPM		774.795		
Current HCC RAF		0.490		
Demo Component 2006 Projected Revenue		91,916,942		
Risk Component 2006 Projected Revenue		309,773,976		
		Incremental	Payable July 2006	
			WMMI DataRap fee	WMMI DataRap %
July Direct HCCRAF				
0.5	0.5099	3,097,740	154,887	5.00%
0.51	0.5199	6,195,480	309,774	5.00%
0.52	0.5299	9,293,219	464,661	5.00%
0.53	0.5399	12,390,959	929,322	7.50%
0.54	0.5499	15,488,699	1,161,652	7.50%
0.55	0.5599	18,586,439	1,393,983	7.50%
0.56	0.5699	21,684,178	1,626,313	7.50%

0.57	0.5799	24,781,918	1,858,644	7.50%
0.58	0.5899	27,879,658	2,090,974	7.50%
0.59	0.5999	30,977,398	2,323,305	7.50%
0.6	0.6099	34,075,137	2,555,635	7.50%
0.61	0.6199	37,172,877	2,787,966	7.50%
0.62	0.6299	40,270,617	3,020,296	7.50%
0.63	0.6399	43,368,357	3,252,627	7.50%
0.64	0.6499	46,466,096	3,484,957	7.50%
0.65	0.6599	49,563,836	4,956,384	10.00%
0.66	0.6699	52,661,576	5,266,158	10.00%
0.67	0.6799	55,759,316	5,575,932	10.00%
0.68	0.6899	58,857,055	5,885,706	10.00%
0.69	0.6999	61,954,795	6,195,480	10.00%
0.7	0.7099	65,052,535	6,505,253	10.00%
0.71	0.7199	68,150,275	6,815,027	10.00%
0.72	0.7299	71,248,015	7,124,801	10.00%
0.73	0.7399	74,345,754	7,434,575	10.00%
0.74	0.7499	77,443,494	7,744,349	10.00%
0.75	0.7599	80,541,234	8,054,123	10.00%
0.76	0.7699	83,638,974	8,363,897	10.00%
0.77	0.7799	86,736,713	10,408,406	12.00%
0.78	0.7899	89,834,453	10,780,134	12.00%
0.79	0.7999	92,932,193	11,151,863	12.00%
0.8	0.8099	96,029,933	11,523,592	12.00%
0.81	0.8199	99,127,672	11,895,321	12.00%
0.82	0.8299	102,225,412	12,267,049	12.00%
0.83	0.8399	105,323,152	12,638,778	12.00%
0.84	0.8499	108,420,892	13,010,507	12.00%
0.85	0.8599	111,518,631	13,382,236	12.00%
0.86	0.8699	114,616,371	13,753,965	12.00%
0.87	0.8799	117,714,111	14,125,693	12.00%

0.88	0.8899	120,811,851	14,497,422	12.00%
0.89	0.8999	123,909,590	14,869,151	12.00%
0.9	0.9099	127,007,330	15,240,880	12.00%
0.91	0.9199	130,105,070	17,564,184	13.50%
0.92	0.9299	133,202,810	17,982,379	13.50%
0.93	0.9399	136,300,549	18,400,574	13.50%
0.94	0.9499	139,398,289	18,818,769	13.50%
0.95	0.9599	142,496,029	19,236,964	13.50%
0.96	0.9699	145,593,769	19,655,159	13.50%
0.97	0.9799	148,691,509	20,073,354	13.50%

The 2007 Fee Schedule

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Revised Mem Assumpt		43,204			
Demo 2005 Projected PMPM		708.690			
Demo 2006 Projected PMPM		709.170			
Risk 2005 Projected PMPM		749.750	Same schedule as Year one		
Risk 2006 Projected PMPM		796.670			
Total 2005 Projected PMPM		729.220			
Total 2006 Projected PMPM		774.795			
Current HCC RAF		0.490			
Demo Comp06 Projected Rev		91,916,942			
Risk Comp 06 Projected Rev		309,773,976			
				If threshold is maintained	If threshold is maintained
			Payable July 2007		Payable July 2009
		WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
July Direct HCCRAF		%	fee	fee	fee
0.5	0.5099	5.00%	206,516	103,258	51,629
0.51	0.5199	5.00%	413,032	206,516	103,258

0.52	0.5299	5.00%			
			619,548	309,774	154,887
0.53	0.5399	7.50%			
			1,239,096	619,548	309,774
0.54	0.5499	7.50%			
			1,548,870	774,435	387,217
0.55	0.5599	7.50%			
			1,858,644	929,322	464,661
0.56	0.5699	7.50%			
			2,168,418	1,084,209	542,104
0.57	0.5799	7.50%			
			2,478,192	1,239,096	619,548
0.58	0.5899	7.50%			
			2,787,966	1,393,983	696,991
0.59	0.5999	7.50%			
			3,097,740	1,548,870	774,435
0.6	0.6099	7.50%			
			3,407,514	1,703,757	851,878
0.61	0.6199	7.50%			
			3,717,288	1,858,644	929,322
0.62	0.6299	7.50%			
			4,027,062	2,013,531	1,006,765
0.63	0.6399	7.50%			
			4,336,836	2,168,418	1,084,209
0.64	0.6499	7.50%			
			4,646,610	2,323,305	1,161,652
0.65	0.6599	10.00%			
			6,608,511	3,304,256	1,652,128
0.66	0.6699	10.00%			
			7,021,543	3,510,772	1,755,386
0.67	0.6799	10.00%			
			7,434,575	3,717,288	1,858,644
0.68	0.6899	10.00%			
			7,847,607	3,923,804	1,961,902
0.69	0.6999	10.00%			
			8,260,639	4,130,320	2,065,160
0.7	0.7099	10.00%			
			8,673,671	4,336,836	2,168,418
0.71	0.7199	10.00%			
			9,086,703	4,543,352	2,271,676
0.72	0.7299	10.00%			
			9,499,735	4,749,868	2,374,934
0.73	0.7399	10.00%			
			9,912,767	4,956,384	2,478,192
0.74	0.7499	10.00%			
			10,325,799	5,162,900	2,581,450
0.75	0.7599	10.00%			
			10,738,831	5,369,416	2,684,708
0.76	0.7699	10.00%			
			11,151,863	5,575,932	2,787,966
0.77	0.7799	12.00%			
			13,877,874	6,938,937	3,469,469
0.78	0.7899	12.00%			
			14,373,512	7,186,756	3,593,378
0.79	0.7999	12.00%			
			14,869,151	7,434,575	3,717,288
0.8	0.8099	12.00%			
			15,364,789	7,682,395	3,841,197
0.81	0.8199	12.00%			
			15,860,428	7,930,214	3,965,107
0.82	0.8299	12.00%			
			16,356,066	8,178,033	4,089,016

0.83	0.8399	12.00%	16,851,704	8,425,852	4,212,926
0.84	0.8499	12.00%	17,347,343	8,673,671	4,336,836
0.85	0.8599	12.00%	17,842,981	8,921,491	4,460,745
0.86	0.8699	12.00%	18,338,619	9,169,310	4,584,655
0.87	0.8799	12.00%	18,834,258	9,417,129	4,708,564
0.88	0.8899	12.00%	19,329,896	9,664,948	4,832,474
0.89	0.8999	12.00%	19,825,534	9,912,767	4,956,384
0.9	0.9099	12.00%	20,321,173	10,160,586	5,080,293
0.91	0.9199	13.50%	23,418,913	11,709,456	5,854,728
0.92	0.9299	13.50%	23,976,506	11,988,253	5,994,126
0.93	0.9399	13.50%	24,534,099	12,267,049	6,133,525
0.94	0.9499	13.50%	25,091,692	12,545,846	6,272,923
0.95	0.9599	13.50%	25,649,285	12,824,643	6,412,321
0.96	0.9699	13.50%	26,206,878	13,103,439	6,551,720
0.97	0.9799	13.50%	26,764,472	13,382,236	6,691,118

2008 Fee Schedule Example 2

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Revised Membership Assumptions	43,204	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.			
Demo 2005 Projected PMPM	708.690				
Demo 2006 Projected PMPM	709.170				
Risk 2005 Projected PMPM	749.750				
Risk 2006 Projected PMPM	828.537				
Total 2005 Projected PMPM	729.220				

Total 2006 Projected PMPM		798,695			
Current HCC RAF		0.580	*		
Demo Component 2006 Projected Revenue		91,916,942			
Risk Component 2006 Projected Revenue		322,164,935		If threshold is maintained	If threshold is maintained
Total 2006 Projected Revenue		414,081,877			
			Payable July 2008	Payable July 2009	Payable July 2010
		PCTX Incremental	WMMI DataRap	WMMI DataRap	WMMI DataRap
		Revenue 2007 and 08 @ 100%	fee	fee	fee
0.59	0.6	4,295,532	429,553	214,777	107,388
0.6	0.61	8,591,065	859,106	429,553	214,777
0.61	0.62	12,886,597	1,288,660	644,330	322,165
0.62	0.63	17,182,130	1,718,213	859,106	429,553
0.63	0.64	21,477,662	2,147,766	1,073,883	536,942
0.64	0.65	25,773,195	2,577,319	1,288,660	644,330
0.65	0.66	30,068,727	3,006,873	1,503,436	751,718
0.66	0.67	34,364,260	3,436,426	1,718,213	859,106
0.67	0.68	38,659,792	3,865,979	1,932,990	966,495
0.68	0.69	42,955,325	4,295,532	2,147,766	1,073,883
0.69	0.7	47,250,857	4,725,086	2,362,543	1,181,271
0.7	0.71	51,546,390	5,154,639	2,577,319	1,288,660
0.71	0.72	55,841,922	6,701,031	3,350,515	1,675,258
0.72	0.73	60,137,455	7,216,495	3,608,247	1,804,124
0.73	0.74	64,432,987	7,731,958	3,865,979	1,932,990
0.74	0.75	68,728,520	8,247,422	4,123,711	2,061,856
0.75	0.76	73,024,052	8,762,886	4,381,443	2,190,722

0.76	0.77	77,319,584	9,278,350	4,639,175	2,319,588
0.77	0.78	81,615,117	9,793,814	4,896,907	2,448,454
0.78	0.79	85,910,649	10,309,278	5,154,639	2,577,319
0.79	0.8	90,206,182	10,824,742	5,412,371	2,706,185
0.8	0.81	94,501,714	11,340,206	5,670,103	2,835,051
0.81	0.82	98,797,247	11,855,670	5,927,835	2,963,917
0.82	0.83	103,092,779	12,371,134	6,185,567	3,092,783
0.83	0.84	107,388,312	12,886,597	6,443,299	3,221,649
0.84	0.85	111,683,844	13,402,061	6,701,031	3,350,515
0.85	0.86	115,979,377	13,917,524	6,958,763	3,479,381
0.86	0.87	120,274,909	14,432,987	7,216,495	3,608,247
0.87	0.88	124,570,442	14,948,450	7,474,227	3,737,113
0.88	0.89	128,865,974	15,463,913	7,731,959	3,865,979
0.89	0.9	133,161,507	15,979,376	7,989,691	3,994,845
0.9	0.91	137,457,039	16,494,839	8,247,423	4,123,711
0.91	0.92	141,752,571	17,010,302	8,505,155	4,252,577
0.92	0.93	146,048,104	17,525,765	8,762,887	4,381,443
0.93	0.94	150,343,636	18,041,228	9,020,619	4,510,309
0.94	0.95	154,639,169	18,556,691	9,278,351	4,639,175
0.95	0.96	158,934,701	19,072,154	9,536,083	4,768,041
0.96	0.97	163,230,234	19,587,617	9,793,815	4,896,907
0.97	0.98	167,525,766	20,103,080	10,051,547	5,025,773

2008 Fee Schedule Example 3

DataRaps Proposal Analysis - Annuity Payment				
Assumptions				
Initial Membership Assumptions				
	10,000			
Revised Membership Assumptions				
Demo 2005 Projected PMPM	708.690			
Demo 2006 Projected PMPM	709.170			
Risk 2005 Projected PMPM	749.750			
Risk 2006 Projected PMPM	828.537			
Total 2005 Projected PMPM	729.220			

0.67	0.6799	3,436,426	1,718,213	859,106
0.68	0.6899	3,865,979	1,932,990	966,495
0.69	0.6999	4,295,532	2,147,766	1,073,883
0.7	0.7099	4,725,086	2,362,543	1,181,271
0.71	0.7199	6,185,567	3,092,783	1,546,392
0.72	0.7299	6,701,031	3,350,515	1,675,258
0.73	0.7399	7,216,495	3,608,247	1,804,124
0.74	0.7499	7,731,958	3,865,979	1,932,990
0.75	0.7599	8,247,422	4,123,711	2,061,856
0.76	0.7699	8,762,886	4,381,443	2,190,722
0.77	0.7799	9,278,350	4,639,175	2,319,588
0.78	0.7899	9,793,814	4,896,907	2,448,454
0.79	0.7999	10,309,278	5,154,639	2,577,319
0.8	0.8099	10,824,742	5,412,371	2,706,185
0.81	0.8199	11,340,206	5,670,103	2,835,051
0.82	0.8299	11,855,670	5,927,835	2,963,917
0.83	0.8399	12,371,134	6,185,567	3,092,783
0.84	0.8499	12,886,597	6,443,299	3,221,649
0.85	0.8599	15,077,319	7,538,659	3,769,330
0.86	0.8699	15,657,216	7,828,608	3,914,304
0.87	0.8799	16,237,113	8,118,556	4,059,278
0.88	0.8899	16,817,010	8,408,505	4,204,252
0.89	0.8999	17,396,906	8,698,453	4,349,227
0.9	0.9099	17,976,803	8,988,402	4,494,201
0.91	0.9199	18,556,700	9,278,350	4,639,175
0.92	0.9299	19,136,597	9,568,299	4,784,149
0.93	0.9399	19,716,494	9,858,247	4,929,124
0.94	0.9499	20,296,391	10,148,195	5,074,098
0.95	0.9599	20,876,288	10,438,144	5,219,072
0.96	0.9699	21,456,185	10,728,092	5,364,046
0.97	0.9799	22,036,082	11,018,041	5,509,020

2008 Fee Schedule Example 4

DataRaps Proposal Analysis - Annuity Payment					
Assumptions					
Initial Membership Assumptions		10,000			
Revised Membership Assumptions		43,204	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.		
Demo 2005 Projected PMPM		708.690			
Demo 2006 Projected PMPM		709.170			
Risk 2005 Projected PMPM		749.750			
Risk 2006 Projected PMPM		828.537			
Total 2005 Projected PMPM		729.220			
Total 2006 Projected PMPM		798.695			
Current HCC RAF		0.520	*		
Demo Component 2006 Projected Revenue					
Risk Component 2006 Projected Revenue					
Total 2006 Projected Revenue		414,081,877			
			Payable July 2008	Payable July 2008	Payable July 2009
		WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
		%	fee	fee	fee
0.44	0.4499	5.00%	(1,718,213)	(859,106)	(429,553)
0.45	0.4599	5.00%	(1,503,436)	(751,718)	(375,859)
0.46	0.4699	5.00%	(1,288,660)	(644,330)	(322,165)
0.47	0.4799	7.50%	(1,610,825)	(805,412)	(402,706)
0.48	0.4899	7.50%	(1,288,660)	(644,330)	(322,165)
0.49	0.4999	7.50%	(966,495)	(483,247)	(241,624)
0.5	0.5099	7.50%	(644,330)	(322,165)	(161,082)
0.51	0.5199	7.50%	(322,165)	(161,082)	(80,541)
0.52	0.5299	7.50%	-	-	-
0.53	0.5399	7.50%	322,165	161,082	80,541
0.54	0.5499	7.50%	644,330	322,165	161,082
0.55	0.5599	7.50%	966,495	483,247	241,624

0.56	0.5699	7.50%	1,288,660	644,330	322,165
0.57	0.5799	7.50%	1,610,825	805,412	402,706
0.58	0.5899	7.50%	1,932,990	966,495	483,247
0.59	0.5999	10.00%	3,006,873	1,503,436	751,718
0.6	0.6099	10.00%	3,436,426	1,718,213	859,106
0.61	0.6199	10.00%	3,865,979	1,932,990	966,495
0.62	0.6299	10.00%	4,295,532	2,147,766	1,073,883
0.63	0.6399	10.00%	4,725,086	2,362,543	1,181,271
0.64	0.6499	10.00%	5,154,639	2,577,319	1,288,660
0.65	0.6599	10.00%	5,584,192	2,792,096	1,396,048
0.66	0.6699	10.00%	6,013,745	3,006,873	1,503,436
0.67	0.6799	10.00%	6,443,299	3,221,649	1,610,825
0.68	0.6899	10.00%	6,872,852	3,436,426	1,718,213
0.69	0.6999	10.00%	7,302,405	3,651,203	1,825,601
0.7	0.7099	10.00%	7,731,958	3,865,979	1,932,990
0.71	0.7199	12.00%	9,793,814	4,896,907	2,448,454
0.72	0.7299	12.00%	10,309,278	5,154,639	2,577,319
0.73	0.7399	12.00%	10,824,742	5,412,371	2,706,185
0.74	0.7499	12.00%	11,340,206	5,670,103	2,835,051
0.75	0.7599	12.00%	11,855,670	5,927,835	2,963,917
0.76	0.7699	12.00%	12,371,134	6,185,567	3,092,783
0.77	0.7799	12.00%	12,886,597	6,443,299	3,221,649
0.78	0.7899	12.00%	13,402,061	6,701,031	3,350,515
0.79	0.7999	12.00%	13,917,525	6,958,763	3,479,381
0.8	0.8099	12.00%	14,432,989	7,216,495	3,608,247
0.81	0.8199	12.00%	14,948,453	7,474,226	3,737,113
0.82	0.8299	12.00%	15,463,917	7,731,958	3,865,979
0.83	0.8399	12.00%	15,979,381	7,989,690	3,994,845
0.84	0.8499	12.00%	16,494,845	8,247,422	4,123,711
0.85	0.8599	13.50%	19,136,597	9,568,299	4,784,149
0.86	0.8699	13.50%	19,716,494	9,858,247	4,929,124

0.87	0.8799	13.50%	20,296,391	10,148,195	5,074,098
0.88	0.8899	13.50%	20,876,288	10,438,144	5,219,072
0.89	0.8999	13.50%	21,456,185	10,728,092	5,364,046
0.9	0.9099	13.50%	22,036,082	11,018,041	5,509,020
0.91	0.9199	13.50%	22,615,978	11,307,989	5,653,995
0.92	0.9299	13.50%	23,195,875	11,597,938	5,798,969
0.93	0.9399	13.50%	23,775,772	11,887,886	5,943,943
0.94	0.9499	13.50%	24,355,669	12,177,835	6,088,917
0.95	0.9599	13.50%	24,935,566	12,467,783	6,233,891
0.96	0.9699	13.50%	25,515,463	12,757,731	6,378,866
0.97	0.9799	13.50%	26,095,360	13,047,680	6,523,840

2008 Example 5

DataRaps Proposal Analysis - Annuity Payment

Assumptions					
Initial Membership Assumptions					
Revised Membership Assumptions					
Demo 2005 Projected PMPM					
Demo 2006 Projected PMPM					
Risk 2005 Projected PMPM					
Risk 2006 Projected PMPM					
Total 2005 Projected PMPM					
Total 2006 Projected PMPM					
Current HCC RAF	0.520	* In 2008 the fee schedule resets to the new April benchmark number. The new number may not be less than the September benchmark.			
Demo Component 2006 Projected Revenue					
Risk Component 2006 Projected Revenue					
Total 2006 Projected Revenue					
			Payable July 2008	Payable July 2009	
		WMMI DataRap	WMMI DataRap	WMMI DataRap	WMMI DataRap
		%	fee	fee	fee
0.44	0.4499	5.00%	(1,718,213)	(859,106)	(429,553)
0.45	0.4599	5.00%	(1,503,436)	(751,718)	(375,859)
0.46	0.4699	5.00%	(1,288,660)	(644,330)	(322,165)
0.47	0.4799	7.50%	(1,610,825)	(805,412)	(402,706)
0.48	0.4899	7.50%	(1,288,660)	(644,330)	(322,165)
0.49	0.4999	7.50%	(966,495)	(483,247)	(241,624)

0.5	0.5099	7.50%	(644,330)	(322,165)	(161,082)
0.51	0.5199	7.50%	(322,165)	(161,082)	(80,541)
0.52	0.5299	7.50%	-	-	-
0.53	0.5399	7.50%	322,165	161,082	80,541
0.54	0.5499	7.50%	644,330	322,165	161,082
0.55	0.5599	7.50%	966,495	483,247	241,624
0.56	0.5699	7.50%	1,288,660	644,330	322,165
0.57	0.5799	7.50%	1,610,825	805,412	402,706
0.58	0.5899	7.50%	1,932,990	966,495	483,247
0.59	0.5999	10.00%	3,006,873	1,503,436	751,718
0.6	0.6099	10.00%	3,436,426	1,718,213	859,106
0.61	0.6199	10.00%	3,865,979	1,932,990	966,495
0.62	0.6299	10.00%	4,295,532	2,147,766	1,073,883
0.63	0.6399	10.00%	4,725,086	2,362,543	1,181,271
0.64	0.6499	10.00%	5,154,639	2,577,319	1,288,660
0.65	0.6599	10.00%	5,584,192	2,792,096	1,396,048
0.66	0.6699	10.00%	6,013,745	3,006,873	1,503,436
0.67	0.6799	10.00%	6,443,299	3,221,649	1,610,825
0.68	0.6899	10.00%	6,872,852	3,436,426	1,718,213
0.69	0.6999	10.00%	7,302,405	3,651,203	1,825,601
0.7	0.7099	10.00%	7,731,958	3,865,979	1,932,990
0.71	0.7199	12.00%	9,793,814	4,896,907	2,448,454
0.72	0.7299	12.00%	10,309,278	5,154,639	2,577,319
0.73	0.7399	12.00%	10,824,742	5,412,371	2,706,185
0.74	0.7499	12.00%	11,340,206	5,670,103	2,835,051
0.75	0.7599	12.00%	11,855,670	5,927,835	2,963,917
0.76	0.7699	12.00%	12,371,134	6,185,567	3,092,783
0.77	0.7799	12.00%	12,886,597	6,443,299	3,221,649
0.78	0.7899	12.00%	13,402,061	6,701,031	3,350,515
0.79	0.7999	12.00%	13,917,525	6,958,763	3,479,381
0.8	0.8099	12.00%	14,432,989	7,216,495	3,608,247

0.81	0.8199	12.00%				3,737,113
			14,948,453	7,474,226		
0.82	0.8299	12.00%				3,865,979
			15,463,917	7,731,958		
0.83	0.8399	12.00%				3,994,845
			15,979,381	7,989,690		
0.84	0.8499	12.00%				4,123,711
			16,494,845	8,247,422		
0.85	0.8599	13.50%				4,784,149
			19,136,597	9,568,299		
0.86	0.8699	13.50%				4,929,124
			19,716,494	9,858,247		
0.87	0.8799	13.50%				5,074,098
			20,296,391	10,148,195		
0.88	0.8899	13.50%				5,219,072
			20,876,288	10,438,144		
0.89	0.8999	13.50%				5,364,046
			21,456,185	10,728,092		
0.9	0.9099	13.50%				5,509,020
			22,036,082	11,018,041		
0.91	0.9199	13.50%				5,653,995
			22,615,978	11,307,989		
0.92	0.9299	13.50%				5,798,969
			23,195,875	11,597,938		
0.93	0.9399	13.50%				5,943,943
			23,775,772	11,887,886		
0.94	0.9499	13.50%				6,088,917
			24,355,669	12,177,835		
0.95	0.9599	13.50%				6,233,891
			24,935,566	12,467,783		
0.96	0.9699	13.50%				6,378,866
			25,515,463	12,757,731		
0.97	0.9799	13.50%				6,523,840
			26,095,360	13,047,680		