

Partially Capitated MLTC Plans – 2011 – Percentage of PMPM Premium Revenue Spent on Medical care, Care Management, Allowed and Non-Allowed Administrative Expenses, with Net Profit (Income) or Loss as % o Premium Revenue

Plan	Counties (2011)	Enroll-ment Dec. '11	Total Premium Revenue PMPM	Percentage of PMPM Premium Revenue spent on:					Premium Income/ Loss as % of Premium Revenue after non-allowed Admin. Expenses
				A Medical expenses (Medical/loss ratio)	B Care Mgt.	C Allowed Admin. Expenses	TOTAL A, B, C	D Non-allowed Admin. Expenses	
AMERIGROUP MLTC	NYC	1389	3,305.15	91.5%	5.6%	14.6%	111.7%	0.8%	-12.5%
CenterLight Select	NYC, Westchester	3407	3,791.61	89.1%	6.1%	8.1%	103.2%	0.9%	-4.3%
Elant Choice	Orange, Rockland	172	2,973.69	64.3%	3.2%	18.9%	86.4%	0.0%	13.6%
HomeFirst (Elderplan)	NYC	4744	3,578.93	80.8%	1.4%	14.2%	96.4%	0.8%	2.8%
ElderServ e	NYC, Nassau, Suffolk, Westchester	3378	3,765.02	74.0%	5.2%	13.7%	93.0%	0.7%	6.3%
Fidelis Care at Home	Orange, Rockland	433	2,710.28	88.3%	8.5%	11.5%	108.3%	0.1%	-8.4%
GuildNet	NYC, Nassau, Suffolk	7281	3,732.47	73.8%	8.5%	8.7%	91.0%	1.1%	7.9%
HHH Choices	NYC	1248	3,598.16	79.8%	9.2%	12.7%	101.7%	0.0%	-1.7%
Independence Care System	NYC	1943	4,888.76	80.4%	7.3%	8.6%	96.3%	0.8%	2.9%
Senior Health Partners (Healthfirst)	NYC	3340	3,619.92	66.1%	8.0%	13.0%	87.1%	1.5%	11.4%
Senior Network Health	Herkimer, Oneida	386	1,721.65	69.0%	15.6%	15.7%	100.3%	0.0%	-0.3%
Total Aging in Place	Erie	131	2,759.77	70.3%	15.3%	14.0%	99.6%	0.7%	-0.3%
VNS Choice	NYC	9768	4,092.98	77.5%	7.0%	7.1%	91.6%	0.7%	7.7%
Wellcare Advocate	NYC	1887	3,496.34	58.0%	6.5%	17.0%	81.5%	0.2%	18.3%

Based on 2011 MMCOR Data – NYS DOH, compiled by Evelyn Frank Legal Resources Program .

NOTES: Total premium revenue includes collected spend-down payments

A – Medical Expenses – Broken down in Chart Below based on type of service

C -- Allowed admin. expenses include management/admin. salaries/fringe, rent, legal fees, utilization mgt. (appeals & external review costs), travel, marketing, advertising, & enrollment activities, cost to develop initial care plan, finance/audit, provider relations, recruitment & contracting, member services (including translation, phone staff), phone, postage, MIS, printing, occupancy & depreciation, equipment rental, association fees, workers comp and other insurance, medical records, cost of assisting enrollees with Medicaid renewal

D – Non-allowable expenses include political contributions, donations, lobbying expenses, entertainment costs, fines and penalties.

% of 2011 PMPM Premium Spent on Medical Services – MLTC Plans NYS - based on 2011 MMCOR DATA – in order of Nursing Home costs

Plan	Location	Nursing Facility	Home Health Care (nurse, PT/OT /aide)	Personal Care	Transportation Non-Emergency	Dental	Vision Care	Podiatry	Durable Medical Equipment & Supplies	Personal Emergency Response Svcs	Home Delivered and Congregate Meals	Adult Day Health Care	Social Day Care	Out-patient Physical Therapy, Other Medical
Elant Choice	Orange, Rockland	19.1%	6.8%	19.5%	6.1%	0.6%	0.0%	0.1%	3.3%	0.4%	0.3%	1.9%	6.0%	0.2%
Senior Network Health	Herkimer, Oneida	17.1%	13.2%	13.4%	8.3%	1.1%	0.2%	0.2%	4.2%	1.4%	3.7%	3.0%	1.6%	1.5%
Total Aging in Place	Erie	11.2%	0.0%	30.9%	2.7%	0.2%	0.1%	0.2%	1.7%	0.6%	3.2%	0.0%	16.6%	2.9%
VNS Choice	NYC	9.0%	8.8%	55.7%	1.8%	0.1%	0.0%	0.0%	1.0%	0.4%	0.1%	0.0%	0.5%	0.1%
Fidelis Care at Home	Orange, Rockland	8.5%	11.5%	47.0%	7.1%	0.5%	0.1%	0.1%	1.5%	0.7%	1.3%	2.3%	7.7%	0.1%
Senior Health Partners (Healthfirst)	NYC	5.1%	4.3%	47.5%	2.9%	0.4%	0.0%	0.1%	1.4%	0.3%	0.3%	2.5%	0.6%	0.7%
HHH Choices	NYC	4.8%	17.2%	51.4%	3.6%	0.5%	0.1%	0.0%	0.8%	0.5%	0.2%	0.5%	0.0%	0.4%
CenterLight Select	NYC, Westchestr	4.4%	11.6%	64.2%	3.6%	0.3%	0.0%	0.0%	1.5%	0.2%	0.0%	0.0%	3.1%	0.1%
HomeFirst (Elderplan)	NYC	2.5%	3.6%	69.4%	3.0%	0.4%	0.1%	0.0%	1.1%	0.2%	0.0%	0.4%	0.0%	0.0%
GuildNet	NYC, Nassau, Suffolk	2.0%	40.8%	22.4%	3.2%	0.3%	0.1%	0.0%	1.2%	0.3%	0.0%	3.2%	0.1%	0.3%
Amerigroup MLTC	NYC	1.9%	0.8%	82.3%	3.1%	0.3%	0.0%	0.0%	0.9%	0.3%	0.0%	1.1%	0.0%	0.6%
Independence Care System	NYC	1.7%	2.4%	62.7%	3.5%	0.4%	0.1%	0.1%	5.6%	0.2%	0.4%	1.3%	0.2%	1.6%
Wellcare Advocate	NYC	1.0%	2.8%	52.1%	0.4%	0.3%	0.0%	0.0%	0.6%	0.3%	0.0%	0.4%	0.0%	0.1%
ElderServe Health, Inc.	NYC, Nassau, Suffolk, Westchestr	0.2%	8.4%	55.1%	4.7%	0.3%	0.0%	0.0%	0.9%	0.1%	0.0%	0.0%	4.3%	0.0%