

**STATE OF TEXAS
MEDICAID MANAGED CARE
STAR PROGRAM RATE SETTING
STATE FISCAL YEAR 2011**

Prepared for:
Texas Health and Human Services Commission

Prepared by:
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June 29, 2010

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I. Introduction

Rudd and Wisdom, Inc. has been retained by the Texas Health and Human Services Commission (HHSC) to develop the state fiscal year 2011 (FY2011, September 1, 2010 through August 31, 2011) premium rates for HMOs participating in the Texas Medicaid STAR program. This report presents the rating methodology and assumptions used in developing the premium rates.

Rudd and Wisdom has provided actuarial services to the Texas Medicaid program for over 25 years. We have participated in the state's managed care rating process since its inception in 1993. This year, as in previous years, we have worked closely with HHSC in developing the FY2011 HMO premium rates.

Rudd and Wisdom has relied on the following data sources as provided by HHSC, the participating HMOs and the agency's External Quality Review Organization (EQRO):

- Monthly enrollment by risk group for each health plan. This includes historical enrollment since September 2006 and a projection of future enrollment through August 2011. These projections were prepared by HHSC System Forecasting staff.
- Claim lag reports by risk group for each health plan for the period September 2006 through March 2010. These reports include monthly paid claims by month of service.
- Financial Statistical Reports (FSR) for each participating HMO for FY2008, FY2009 and the first six months of FY2010. The FSR contains detailed information regarding monthly enrollment, revenue, incurred claims and administrative expenses, as reported by the HMO.
- Reports from the EQRO summarizing their analysis of the HMO's encounter claims data.
- Reports from the health plans providing information on high volume claimants during the experience period.
- Current (FY2010) premium rates and Delivery Supplemental Payment rates by risk group for each HMO.
- The number of maternity deliveries by HMO and risk group for the period September 2006 through March 2010.
- Information from both HHSC and the HMOs regarding recent changes in covered services and provider reimbursement under the Medicaid program.
- Information from the HMOs regarding current and projected payment rates for certain capitated services, such as mental health and vision.
- Information regarding FY2009 third party reimbursement from each of the HMOs.
- FY2009 acuity risk adjustment analysis provided by the EQRO for each participating health plan.
- Information from the HMOs regarding current and projected reinsurance premium rates.
- Historical enrollment and claims experience data for the Medicaid Primary Care Case Management (PCCM) plan.

- Information provided by HHSC regarding FY2009 health plan claims cost by type of service for certain services. This information was obtained from the encounter database.
- Information provided by HHSC regarding proposed FY2011 Medicaid provider reimbursement rates.
- Information provided by HHSC regarding the Frew Rewards and Sanctions program.
- Information provided by HHSC regarding the proposed plan to move CHIP Perinatal newborns to Medicaid effective September 1, 2010.
- Information provided by HHSC regarding the proposed zero-balance DRG rebasing.

Although the above data was reviewed for reasonableness, Rudd and Wisdom did not audit the data.

II. Overview of the Rate Setting Methodology

The actuarial model used to derive the FY2011 STAR HMO premium rates relies primarily on health plan financial experience. The historical claims experience for each HMO (by area) was analyzed and estimates for the base period (FY2009) were developed. These estimates were then projected forward to FY2011 using assumed trend rates. Other plan expenditures such as capitated amounts, reinsurance costs and administrative expenses were added to the claims component in order to project the total FY2011 cost under the health plan. These projected total cost rates were determined separately for each risk group for each health plan. The results of this analysis were then combined for all HMOs in a service area in order to develop a set of community rates for each service area.

The managed care service areas used in the analysis were as follows:

- Bexar County Service Area (San Antonio)
- Dallas County Service Area (Dallas)
- El Paso County Service Area (El Paso)
- Harris County Service Area (Houston)
- Lubbock County Service Area (Lubbock)
- Nueces County Service Area (Corpus Christi)
- Tarrant County Service Area (Fort Worth)
- Travis County Service Area (Austin)

The risk groups (or rating populations) used in the analysis are as follows:

- TANF Children Over Age One Year
- TANF Children Under Age One Year
- TANF Adults
- Pregnant Women
- Newborns
- Expansion Children Over Age One Year
- Expansion Children Under Age One Year
- Federal Mandate Children

The services used in the analysis include the following:

- Inpatient Hospital
- Outpatient Hospital
- Physician Services
- Other Professional Services
- Lab, X-ray and Radiology Services
- Medical Supplies
- Behavioral Health Services (except in the Dallas service area)
- EPSDT Medical Services
- Family Planning and Genetics Services
- Comprehensive Care Program Services
- Vision Services
- Hearing Services
- Home Health Services

- Emergency Room Services
- Ambulance Services

Services specifically excluded from the analysis include:

- Prescription Drugs
- Dental and Orthodontia Services

After accumulating all of the information to be used in the rate setting process, a comparison of the various sources of claims data was performed to check for consistency. We compared (i) the claim lag reports provided by the HMOs, (ii) the claim amounts reported in the FSRs and (iii) the claim amounts in the encounter data files as provided by the EQRO. There was satisfactory consistency between the three claims data sources for each of the health plans.

We projected the FY2011 cost for each individual HMO by estimating their base period (FY2009) average claims cost and then applying trend and other adjustment factors. (These adjustment factors are described in Section III.) We added capitation expenses for services capitated by the HMO (such as vision and behavioral health), a net cost of reinsurance, a reasonable provision for administrative expenses and a risk margin. Attachment 2 presents a description and an example of the experience analysis for a sample HMO. This type of analysis was conducted for each health plan.

The analysis of base period claims experience for each health plan attempted to identify and adjust for any distortions in the data. Significant variations in experience, including the impact from unusually large individual claims, were investigated and adjustments were made if deemed appropriate.

HHSC utilizes a community rating methodology in setting the STAR base premium rates. The base rates vary by service area and risk group but are the same for each HMO in a service area. The community rates are developed by a weighted average of the projected FY2011 cost for each health plan in the service area. The weights used in this formula are the projected FY2011 number of clients enrolled in each health plan by risk group. Attachment 3 presents the summary community rating exhibit for each service area along with a description of the analysis.

The projected FY2011 average total per-capita cost in a service area is called the unadjusted premium rate. This rate includes provision for all health care and administrative services to be provided by the HMO. This rate is then separated into two components – (i) non-maternity related expenses and (ii) maternity expenses. The premium rate for non-maternity expenses is called the adjusted premium rate. These are the rates that are actually paid to the HMO. The amount paid for maternity expenses is called the Delivery Supplemental Payment. More information on this adjustment is provided in Section III below under Risk Adjustment and in Attachment 8.

The base community rate in each service area was adjusted to reflect the health status, or acuity, of the population enrolled in each health plan. The purpose of acuity risk adjustment is to recognize the anticipated cost differential between multiple health plans in a service area by analyzing the health status of their respective memberships. Additional information

regarding risk adjustment is included in Section III below under Risk Adjustment and in Attachment 9.

III. Adjustment Factors

This section contains a description of the adjustment factors used in the FY2011 STAR rate setting process.

Trend Factors

The rating methodology uses assumed trend factors to adjust the base period claims cost to the projection period. The cost trend factors used in this analysis are a combination of utilization and inflation components. The projected trend rate assumptions were developed by the actuary based on an analysis of recent experience under the various HMO plans. A single trend assumption applied to all service areas but varies by risk group and projection year (FY2010 and FY2011).

The trend analysis included a review of HMO claims experience data through March 31, 2010. Based on this information, estimates of monthly incurred claims were made through January 2010. The claims cost and trend experience was reviewed separately by service area and risk group. The service area trends were then combined into a statewide average using a weighted average formula with estimated incurred claims as the weights.

In general, the cost trends were relatively high during the period May 2009 through September 2009 across all service areas. It is the opinion of HHSC staff and the consulting actuary that the major cause of the higher than expected cost was the H1N1 pandemic. We do not expect this level of trend to be repeated during the remainder of FY2010 or FY2011. Therefore, we have made adjustments to the trend assumptions to remove the estimated additional cost resulting from H1N1.

FY2009 trends are used in our development of future trend assumptions. For purposes of this analysis, FY2009 trends were defined as the trend during the period September 2008 through April 2009. Experience for the period May 2009 through August 2009 was excluded in order to adjust for H1N1. The FY2010 trend assumptions by risk group were developed using the weighted average HMO trend for the period October 1, 2009 through January 31, 2010. An additional adjustment was made to the FY2010 trend assumptions to recognize the overstatement in the FY2009 claims experience resulting from H1N1. The FY2009 H1N1 cost impact percentage was defined to be the difference in the trend between (i) the September 2008 through April 2009 experience period and (ii) all of FY2009. The FY2011 trend assumptions were developed based on an average of the HMO experience trends (Frew and H1N1-adjusted) for the most recent three years (FY2008 through FY2010).

Attachment 4 is a summary of the cost trend analysis. The chart below presents the assumed annual trend rates for FY2010 and FY2011.

	<u>FY2010</u>	<u>FY2011</u>
TANF Children Over Age 1	9.2%	11.8%
TANF Children Under Age 1	9.2%	11.8%
TANF Adults	9.6%	10.2%
Pregnant Women	5.9%	5.6%
Newborns	5.7%	4.1%
Expansion Children Over Age 1	8.5%	6.2%
Expansion Children Under Age 1	8.5%	6.2%
Federal Mandate Children	6.6%	7.7%

CHIP Perinatal Newborns

Effective September 1, 2010, newborns less than 185% FPL currently covered under the CHIP Perinatal program will move to Medicaid and be placed in the Newborn risk group. This change impacts only those babies born on or after September 1, 2010. CHIP Perinatal newborns born prior to September 1, 2010 will remain in the CHIP Perinatal program.

These newborns (born on or after September 1, 2010, referred to herein as former CHIP Perinatal newborns) will be in the Medicaid Fee-for-Service plan for their first few months and will then become eligible to move to STAR (if they reside in a STAR service area). These former CHIP Perinatal newborns are estimated to have a claims cost around \$175 pmpm by the time they get to STAR while the average claims cost for STAR newborn is currently around \$600 pmpm. In determining the STAR Newborn premium rates for FY2011, we have assumed that each health plan enrolls the same percentage of former CHIP Perinatal newborns as they currently enroll Newborns. For example, if a health plan currently enrolls 30% of the Newborns in their service area then they are assumed to enroll 30% of the former CHIP Perinatal newborns in the service area.

Provider Reimbursement Adjustments

Medicaid provider reimbursement changes were provided for the following services: ambulance services, digestive system surgery, female genital surgery, hearing and vision screenings and the 1 percent provider rate cuts. The cost of additional benefits was recognized for new well-child visits, developmental and autism screenings and polycarbonate lenses. In addition, Texas Children's Health Plan's reduced reimbursement to Texas Children's Hospital has been recognized.

The rating adjustments for these provider reimbursement changes were calculated by applying actual health plan encounter data to the old and new reimbursement basis and the resulting impact determined. Attachment 5 presents a summary of the derivation of these adjustment factors.

Facility Reimbursement Adjustments

For FY2011, HHSC has revised the rating methodology to exclude from the claims experience base any amounts paid by a health plan to a related party in excess of 100% of Medicaid. HHSC staff met with the health plans individually to determine (i) which providers had an owner-relationship to the health plan and (ii) the basis on which the health plan reimbursed the provider. All health plans in the affected service areas were impacted because the related party adjustment lowered the community rate applicable to all of the plans in that area. Exhibit G of Attachment 5 presents a summary of the derivation of these adjustment factors.

DRG Rebasing Adjustments

Effective September 1, 2010, HHSC is implementing zero-based DRG rebasing. This rebasing effort is intended to update the Standard Dollar Amounts and Relative Weights used in the Medicaid DRG payment system while achieving overall budget neutrality. While the rebasing process may be budget neutral overall, it is not budget neutral by program, service area, health plan or risk group.

HHSC staff has utilized the FY2009 encounter data to determine the cost impact from DRG Rebasing on each service area and risk group. Exhibit H of Attachment 5 presents a summary of the resulting adjustment factors.

Out-of-Network Adjustment

Effective March 1, 2010, the state implemented a change in the rules regarding STAR HMO reimbursement to out-of-network providers. Prior to that date HMOs were allowed to reimbursement out-of-network providers no less than Medicaid fee-for-service (FFS) rates less 3%. Under the new rule, the maximum discount was increased to 5%. Attachment 6 presents the estimated cost impact from this revision.

Third Party Recoveries

The rating methodology included a factor to recognize those health plans that do not satisfy a minimum level of recoveries for coordination of benefits. Any plan that did not recover at least 2.0% of claims had its projected claims cost reduced by 2.0% less their actual percentage of recoveries. For example, if a health plan has third party recoveries (TPR) of 1.5% of claims, then their projected claims cost would be reduced by 0.5%. Any plan that exceeded the minimum standard of 2.0% had no penalty applied. Additional information regarding TPR is included in Attachment 7.

Bariatric Surgery

The new Medicaid bariatric surgery benefit began July 1, 2008. The health plans will be financially responsible for bariatric surgery services provided to their Medicaid clients. Given the lack of credible experience data on which to project utilization of the benefit, HHSC has decided to fund the benefit for STAR clients using a supplemental payment made to the health plan. For each approved bariatric surgery, the health plan will be paid \$23,000. This amount is intended to provide for all covered facility and professional costs

related to the surgery including services prior to surgery, the actual surgery, counseling and after-care services.

Risk Adjustment

Several risk adjustment techniques are employed in the rate setting methodology. Premium rates are established separately by area of the state and risk group in order to recognize the inherent geographical and demographical variation in the cost of delivering care. In an attempt to treat the health plans more equitably regarding maternity expenses, the methodology includes a separate rate for maternity services. In addition, the rating methodology includes a health status adjustment.

The rate setting methodology incorporates a risk adjustment technique that is designed to provide uniform treatment of the health plans for costs related to maternity services. Maternity cases occur in several risk groups – Pregnant Women, TANF Adults, TANF Children and Federal Mandate Children. As a result, it is possible for one health plan to enroll a higher percentage of TANF Adults, for example, who are pregnant and therefore generally more expensive. In order to recognize the potential inequity that may arise between health plans, HHSC developed this risk adjustment methodology. The goal is to reimburse the plans uniformly for maternity delivery costs.

The State pays a delivery supplemental payment (DSP) for each delivery in a managed care plan. The amount of the payment is a function of the average delivery cost in the service area. Attachment 8 contains additional information regarding the DSP payment amounts.

In order to achieve cost neutrality, the projected cost of maternity expenses is subtracted from the unadjusted premium rates. The resulting adjusted premium rates are the rates actually paid to the HMOs, in addition to any DSP amounts.

The base community rate in each service area was adjusted to reflect the health status, or acuity, of the population enrolled in each health plan. The purpose of acuity risk adjustment is to recognize the anticipated cost differential between multiple health plans in a service area by analyzing the health status of their respective memberships. The risk analysis was performed by the University of Florida's Institute for Child Health Policy (ICHP). The methodology used to incorporate the acuity risk adjustment is the Chronic Illness and Disability Payment System (CDPS). Additional information regarding acuity risk adjustment is included in Attachment 9.

Although the results of the risk adjustment analysis were reviewed for reasonableness, Rudd and Wisdom did not audit the risk adjustment data or the results of ICHP's analysis.

Frew Rewards and Sanctions

Effective September 1, 2009, HHSC implemented a new provision in the STAR, STAR+PLUS and STAR Health programs named Frew Rewards and Sanctions. Additional information regarding this provision is included in Attachment 10.

IV. Administrative Fees and Risk Margin

The rating methodology includes an explicit provision for administrative services. The amount allocated for administrative expenses is \$9.00 pmpm plus 5.75% of gross premium. This amount is intended to provide for all administrative-related services performed by the HMO.

The administrative fee amounts were determined based on a review of (i) the administrative fee provision included in Medicaid HMO premium rates in other states, (ii) the reported administrative expenses of the STAR HMOs and (iii) the fees paid for similar services for other large Texas health plans.

The premium rates also include an amount for premium tax (1.75% of premium), maintenance tax (\$0.11 pmpm) and a risk margin (2.0% of premium).

V. Summary

The chart below presents the results of the FY2011 STAR rating analysis.

Health Plan	TANF Children (over age 1)	TANF Children (<1)	TANF Adults	Pregnant Women	Newborns
Monthly Adjusted Premium Rates					
Aetna - Bexar	\$135.75	\$280.77	\$349.94	\$432.94	\$671.53
CFHP - Bexar	139.61	331.10	368.01	429.46	703.09
Superior - Bexar	143.19	356.04	385.46	428.03	677.80
Americaid - Dallas	127.00	412.12	312.44	551.81	581.95
Parkland - Dallas	133.59	404.97	348.35	560.57	649.92
Unicare - Dallas	119.59	345.57	355.95	560.73	608.40
El Paso First - El Paso	100.99	247.52	280.03	377.54	534.28
Superior - El Paso	107.05	238.25	267.60	382.24	531.11
Americaid - Harris	130.00	371.17	508.17	605.75	670.32
CHC - Harris	130.17	316.05	439.18	609.90	669.30
Molina - Harris	124.57	363.76	425.47	523.18	729.97
TCHP - Harris	134.44	288.82	414.06	587.93	723.22
United - Harris	122.52	283.57	417.08	562.58	692.97
Firstcare - Lubbock	119.54	308.95	310.33	572.93	527.78
Superior - Lubbock	106.28	355.50	292.60	552.14	570.98
Americaid - Nueces	159.39	460.06	392.84	570.50	834.51
Driscoll - Nueces	172.14	507.15	429.57	553.10	862.89
Superior - Nueces	164.51	536.51	436.30	576.54	905.33
Aetna - Tarrant	134.65	317.70	324.07	549.09	649.53
Americaid - Tarrant	131.00	266.98	313.54	530.17	633.85
Cook - Tarrant	136.11	322.49	297.66	540.23	697.30
Americaid - Travis	115.31	224.84	301.35	577.45	707.57
Superior - Travis	119.85	253.39	347.95	595.00	740.29

Health Plan	Expansion Children (over age 1)	Expansion Children (<1)	Federal Mandate Children	Delivery Supplemental Payment
Monthly Adjusted Premium Rates				
Aetna – Bexar	\$132.40	\$216.32	\$ 95.02	\$3,266.59
CFHP – Bexar	142.42	255.81	101.66	3,266.59
Superior – Bexar	149.38	223.03	101.44	3,266.59
Amerigroup – Dallas	148.81	265.57	105.44	3,537.13
Parkland – Dallas	154.54	294.12	110.49	3,537.13
Unicare – Dallas	151.78	317.77	111.37	3,537.13
El Paso First – El Paso	118.83	236.40	87.70	3,443.04
Superior – El Paso	121.06	265.09	89.96	3,443.04
Amerigroup – Harris	125.14	290.90	98.76	3,519.20
CHC – Harris	124.38	261.06	96.32	3,519.20
Molina – Harris	118.05	262.00	97.80	3,519.20
TCHP - Harris	136.64	294.40	105.31	3,519.20
United – Harris	128.19	252.48	96.19	3,519.20
Firstcare – Lubbock	127.62	348.01	91.21	3,230.39
Superior – Lubbock	132.50	263.16	88.86	3,230.39
Amerigroup – Nueces	172.14	415.97	124.49	3,203.82
Driscoll – Nueces	174.69	373.93	133.77	3,203.82
Superior – Nueces	173.64	418.72	130.01	3,203.82
Aetna – Tarrant	129.92	196.20	97.44	3,635.64
Amerigroup – Tarrant	134.77	247.30	100.70	3,635.64
Cook – Tarrant	144.64	299.87	105.14	3,635.64
Amerigroup – Travis	118.36	337.34	92.99	3,247.49
Superior – Travis	122.86	311.96	93.44	3,247.49

The above premium rates include provision for 1915(b)(3) waiver services. The STAR HMOs cover adult inpatient hospital days in excess of thirty. The chart below presents the amount included in the FY2011 STAR HMO premium rates for 1915(b)(3) waiver services.

Health Plan	TANF Adults	Pregnant Women
Monthly Premium Rate for 1915(b)(3) Services		
All Plans/All Areas	\$ 3.85	\$ 2.56

Attachment 1 presents additional information regarding the FY2011 rates including a comparison to current (FY2010) rates.

VI. Actuarial Certification of FY2011 STAR HMO Premium Rates

I, David G. Wilkes, am a principal with the firm of Rudd and Wisdom, Inc., Consulting Actuaries (Rudd and Wisdom). I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion.

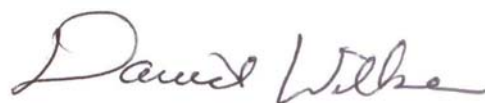
Rudd and Wisdom has been retained by the Texas Health and Human Services Commission (HHSC) to assist in the development of their state fiscal year 2011 (FY2011) managed care rate-setting methodology, assumptions and resulting premium rates and to provide the actuarial certification required under Centers for Medicare and Medicaid Services (CMS) requirements 42 CFR 438.6(c).

I certify that the FY2011 HMO premium rates developed by HHSC and Rudd and Wisdom satisfy the following:

- (a) The premium rates have been developed in accordance with generally accepted actuarial principals and practices;
- (b) The premium rates are appropriate for the populations and services covered under the managed care contract; and
- (c) The premium rates are actuarially sound as defined in the regulations.

We have relied on historical experience data and program information provided to us by HHSC. We have reviewed the data for reasonableness but have not audited the data.

Please note that actual health plan contractor experience will differ from these projections. Rudd and Wisdom has developed these rates on behalf of the State to demonstrate compliance with the CMS requirements under 42 CFR 438.6(c). Any health plan contracting with the State should analyze its own projected premium needs before deciding whether to contract with the State.



David G. Wilkes, F.S.A., M.A.A.A.

VII. Attachments

Attachment 1

Summary of FY2010 STAR Rating Analysis

The attached exhibit presents summary information regarding the FY2011 rates. Included on the exhibit are current (FY2010) premium and delivery supplemental payment (DSP) rates, projected FY2011 enrollment, FY2011 premium and DSP rates and a comparison of FY2010 and FY2011 premium rates.

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
Projected FY2011 Member Months									
Aetna - Bexar	14,285	1,073	7,078	27,555	40,985	65,309	2,050	102,366	260,701
CFHP - Bexar	56,527	3,217	16,389	56,629	101,320	297,017	7,284	456,196	994,579
Superior - Bexar	50,762	3,058	14,087	42,951	78,132	268,964	4,701	371,979	834,633
Americaid - Dallas	65,050	3,076	15,094	49,734	88,668	493,652	24,331	704,901	1,444,505
Parkland - Dallas	70,539	5,241	16,807	79,187	173,704	570,783	26,367	636,657	1,579,286
Unicare - Dallas	9,904	1,038	3,462	18,238	32,068	67,498	3,949	89,773	225,930
El Paso First - El Paso	40,444	2,135	9,834	31,094	42,334	135,270	5,506	254,043	520,659
Superior - El Paso	57,607	3,195	10,363	27,454	52,566	190,374	6,035	325,891	673,484
Americaid - Harris	64,878	4,748	17,714	82,283	152,265	462,319	14,210	627,470	1,425,886
CHC - Harris	58,235	4,396	18,809	79,488	196,877	465,879	23,891	544,740	1,392,316
Molina - Harris	8,040	426	2,757	7,158	11,856	36,271	1,808	55,094	123,410
TCHP - Harris	79,912	4,452	10,184	55,872	125,816	795,002	40,981	998,160	2,110,379
United - Harris	6,600	332	2,453	11,084	15,282	31,611	1,500	56,454	125,317
Firstcare - Lubbock	20,551	1,402	5,625	22,344	36,026	93,638	1,789	129,124	310,499
Superior - Lubbock	6,416	425	1,825	8,012	12,309	25,905	862	35,377	91,131
Americaid - Nueces	9,058	590	5,328	6,339	12,031	34,280	576	44,383	112,584
Driscoll - Nueces	38,188	2,388	9,452	36,251	52,350	139,468	2,759	227,075	507,930
Superior - Nueces	13,301	774	4,011	6,998	13,296	45,591	640	67,684	152,294
Aetna - Tarrant	8,144	721	4,703	31,469	47,804	63,447	3,113	73,909	233,309
Americaid - Tarrant	43,150	2,015	9,610	56,515	107,009	386,596	14,177	507,671	1,126,743
Cook - Tarrant	21,665	1,311	3,273	32,098	53,676	194,563	10,262	238,054	554,903
Americaid - Travis	66,824	4,454	29,661	13,871	24,672	94,249	7,000	96,733	337,464
Superior - Travis	206,776	14,514	64,257	38,825	81,150	262,610	14,117	320,028	1,002,276
Total	1,016,856	64,980	282,777	821,449	1,552,196	5,220,292	217,909	6,963,760	16,140,219
Projected FY2011 Number of Deliveries									
Aetna - Bexar	31	0	92	2,968	0	0	0	31	3,122
CFHP - Bexar	73	0	274	6,320	0	0	0	91	6,758
Superior - Bexar	81	0	196	4,720	0	0	0	74	5,072
Americaid - Dallas	59	0	145	5,431	0	0	0	141	5,775
Parkland - Dallas	92	0	272	9,384	0	0	0	255	10,002
Unicare - Dallas	12	0	51	2,108	0	0	0	36	2,207
El Paso First - El Paso	32	0	94	3,100	0	0	0	76	3,303
Superior - El Paso	46	0	105	2,984	0	0	0	98	3,233
Americaid - Harris	97	0	306	10,615	0	0	0	439	11,458
CHC - Harris	70	0	254	9,372	0	0	0	218	9,913
Molina - Harris	10	0	25	583	0	0	0	11	629
TCHP - Harris	48	0	158	6,531	0	0	0	299	7,037
United - Harris	6	0	18	968	0	0	0	23	1,015
Firstcare - Lubbock	33	0	108	2,563	0	0	0	26	2,730
Superior - Lubbock	8	0	20	816	0	0	0	7	852
Americaid - Nueces	9	0	73	718	0	0	0	9	808
Driscoll - Nueces	69	0	171	3,687	0	0	0	45	3,972
Superior - Nueces	16	0	45	731	0	0	0	27	819
Aetna - Tarrant	22	0	62	3,531	0	0	0	44	3,659
Americaid - Tarrant	30	0	97	6,341	0	0	0	152	6,621
Cook - Tarrant	11	0	51	3,435	0	0	0	48	3,544
Americaid - Travis	67	0	228	1,429	0	0	0	10	1,734
Superior - Travis	269	0	778	4,166	0	0	0	64	5,276
Total	1,191	0	3,624	92,499	0	0	0	2,224	99,538

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2010 Unadjusted Premium Rates pmpm									
Aetna - Bexar	128.28	410.32	377.64	855.55	728.12	125.72	200.19	97.45	295.20
CFHP - Bexar	129.96	396.98	403.28	859.56	737.08	126.72	205.88	100.47	224.78
Superior - Bexar	129.09	412.96	381.20	881.51	746.90	127.67	207.87	95.90	216.13
Americaid - Dallas	138.53	284.23	363.25	948.92	695.81	133.29	277.50	102.62	186.32
Parkland - Dallas	144.28	268.65	372.14	936.74	702.31	134.48	283.81	103.70	230.66
Unicare - Dallas	138.53	284.23	363.25	948.92	695.81	133.29	277.50	102.62	273.75
El Paso First - El Paso	108.74	286.52	294.47	780.84	590.64	109.03	224.60	88.27	183.61
Superior - El Paso	107.62	271.79	292.45	786.97	567.27	108.18	219.50	87.59	166.28
Americaid - Harris	121.32	373.42	499.14	926.53	799.56	114.90	240.17	96.69	234.01
CHC - Harris	122.69	362.65	439.10	902.75	771.63	120.28	248.49	99.07	256.13
Molina - Harris	122.69	362.65	439.10	902.75	771.63	120.28	248.49	99.07	228.77
TCHP - Harris	127.41	358.85	392.11	878.44	764.60	128.87	253.90	103.81	178.89
United - Harris	122.69	362.65	439.10	902.75	771.63	120.28	248.49	99.07	267.91
Firstcare - Lubbock	126.87	252.83	395.44	1,201.88	408.14	106.70	199.00	94.65	223.23
Superior - Lubbock	129.18	227.15	383.61	1,155.71	447.92	110.19	181.02	95.94	250.22
Americaid - Nueces	156.22	443.80	377.65	870.19	874.92	149.33	286.77	113.35	266.87
Driscoll - Nueces	165.74	441.56	378.60	853.19	819.57	154.60	300.90	117.94	263.75
Superior - Nueces	163.88	526.65	379.26	848.37	852.84	149.69	345.72	114.55	237.59
Aetna - Tarrant	114.79	296.25	388.25	901.71	606.91	116.09	209.54	99.56	324.63
Americaid - Tarrant	119.45	310.11	391.69	904.16	610.34	115.31	200.48	99.24	198.59
Cook - Tarrant	107.08	337.66	366.70	915.21	636.26	122.06	227.57	103.18	212.90
Americaid - Travis	113.56	222.44	289.66	855.73	597.95	112.77	190.02	84.60	189.46
Superior - Travis	113.10	228.24	296.91	870.58	604.03	113.73	191.79	84.72	187.85
Total	124.53	308.35	358.77	902.35	703.35	124.40	243.00	99.39	215.33
Projected FY2011 Premium Based on FY2010 Unadjusted Rates									
Aetna - Bexar	1,832,519	440,380	2,672,919	23,574,840	29,841,797	8,210,603	410,312	9,975,555	76,958,925
CFHP - Bexar	7,346,241	1,277,228	6,609,327	48,676,035	74,681,118	37,637,946	1,499,639	45,834,005	223,561,538
Superior - Bexar	6,552,905	1,262,873	5,369,802	37,861,680	58,356,717	34,338,611	977,239	35,672,739	180,392,565
Americaid - Dallas	9,011,392	874,172	5,482,829	47,193,430	61,696,031	65,798,849	6,751,927	72,336,939	269,145,570
Parkland - Dallas	10,177,341	1,407,974	6,254,709	74,177,611	121,994,308	76,758,910	7,483,113	66,021,370	364,275,336
Unicare - Dallas	1,371,984	295,106	1,257,724	17,306,188	22,313,385	8,996,772	1,095,833	9,212,501	61,849,493
El Paso First - El Paso	4,397,909	611,614	2,895,844	24,279,337	25,004,384	14,748,454	1,236,580	22,424,364	95,598,485
Superior - El Paso	6,199,624	868,292	3,030,554	21,605,455	29,818,889	20,594,614	1,324,768	28,544,793	111,986,989
Americaid - Harris	7,870,993	1,772,862	8,841,926	76,238,101	121,744,808	53,120,412	3,412,771	60,670,027	333,671,900
CHC - Harris	7,144,875	1,594,056	8,259,129	71,757,921	151,916,564	56,035,976	5,936,759	53,967,390	356,612,670
Molina - Harris	986,446	154,548	1,210,433	6,462,127	9,148,414	4,362,707	449,381	5,458,125	28,232,181
TCHP - Harris	10,181,571	1,597,777	3,993,218	49,079,882	96,198,960	102,451,911	10,405,160	103,619,003	377,527,482
United - Harris	809,804	120,543	1,077,064	10,006,462	11,792,022	3,802,208	372,666	5,592,896	33,573,664
Firstcare - Lubbock	2,607,305	354,498	2,224,230	26,854,445	14,703,698	9,991,147	356,072	12,221,595	69,312,991
Superior - Lubbock	828,846	96,621	700,081	9,259,040	5,513,380	2,854,524	156,012	3,394,081	22,802,585
Americaid - Nueces	1,415,061	261,635	2,012,295	5,515,855	10,525,749	5,119,004	165,121	5,030,793	30,045,513
Driscoll - Nueces	6,329,281	1,054,290	3,578,499	30,929,252	42,904,749	21,561,682	830,052	26,781,231	133,969,036
Superior - Nueces	2,179,692	407,394	1,521,341	5,936,847	11,338,964	6,824,457	221,328	7,753,186	36,183,208
Aetna - Tarrant	934,816	213,486	1,825,831	28,376,348	29,012,429	7,365,508	652,273	7,358,392	75,739,083
Americaid - Tarrant	5,154,212	624,897	3,764,281	51,098,984	65,311,891	44,578,342	2,842,288	50,381,251	223,756,145
Cook - Tarrant	2,319,941	442,591	1,200,332	29,376,813	34,151,945	23,748,311	2,335,361	24,562,418	118,137,713
Americaid - Travis	7,588,500	990,842	8,591,579	11,869,406	14,752,708	10,628,474	1,330,184	8,183,627	63,935,320
Superior - Travis	23,386,398	3,312,590	19,078,667	33,799,871	49,016,950	29,866,588	2,707,464	27,112,742	188,281,269
Total	126,627,656	20,036,270	101,452,615	741,235,929	1,091,739,859	649,396,010	52,952,301	692,109,022	3,475,549,662

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2010 Adjusted Premium Rates pmpm									
Aetna - Bexar	124.84	410.32	339.99	504.16	728.12	125.72	200.19	96.10	256.32
CFHP - Bexar	126.48	396.98	363.08	506.52	737.08	126.72	205.88	99.08	203.18
Superior - Bexar	125.63	412.96	343.19	519.45	746.90	127.67	207.87	94.58	196.06
Americaid - Dallas	135.41	284.23	321.96	548.88	695.81	133.29	277.50	101.20	171.29
Parkland - Dallas	141.02	268.65	329.84	541.83	702.31	134.48	283.81	102.26	209.68
Unicare - Dallas	135.41	284.23	321.96	548.88	695.81	133.29	277.50	101.20	240.13
El Paso First - El Paso	106.24	286.52	265.73	414.49	590.64	109.03	224.60	87.43	160.59
Superior - El Paso	105.15	271.79	263.91	417.74	567.27	108.18	219.50	86.76	150.18
Americaid - Harris	118.43	373.42	454.24	523.34	799.56	114.90	240.17	95.17	209.39
CHC - Harris	119.76	362.65	399.60	509.91	771.63	120.28	248.49	97.51	232.44
Molina - Harris	119.76	362.65	399.60	509.91	771.63	120.28	248.49	97.51	204.21
TCHP - Harris	124.36	358.85	356.84	496.18	764.60	128.87	253.90	102.18	167.71
United - Harris	119.76	362.65	399.60	509.91	771.63	120.28	248.49	97.51	231.53
Firstcare - Lubbock	122.62	252.83	349.41	842.72	408.14	106.70	199.00	93.36	195.73
Superior - Lubbock	124.85	227.15	338.96	810.35	447.92	110.19	181.02	94.63	218.15
Americaid - Nueces	153.18	443.80	344.48	525.49	874.92	149.33	286.77	112.29	245.23
Driscoll - Nueces	162.52	441.56	345.35	515.23	819.57	154.60	300.90	116.85	238.29
Superior - Nueces	160.69	526.65	345.95	512.32	852.84	149.69	345.72	113.49	220.52
Aetna - Tarrant	111.66	296.25	353.28	525.47	606.91	116.09	209.54	98.20	272.64
Americaid - Tarrant	116.19	310.11	356.41	526.90	610.34	115.31	200.48	97.88	178.63
Cook - Tarrant	104.16	337.66	333.67	533.34	636.26	122.06	227.57	101.77	189.89
Americaid - Travis	109.23	222.44	253.04	495.88	597.95	112.77	190.02	83.56	170.29
Superior - Travis	108.78	228.24	259.37	504.49	604.03	113.73	191.79	83.68	170.04
Total	121.09	308.35	320.95	524.55	703.35	124.40	243.00	98.02	194.64
Projected FY2011 Premium Based on FY2010 Adjusted Rates									
Aetna - Bexar	1,783,378	440,380	2,406,434	13,892,223	29,841,797	8,210,603	410,312	9,837,361	66,822,487
CFHP - Bexar	7,149,527	1,277,228	5,950,492	28,683,728	74,681,118	37,637,946	1,499,639	45,199,892	202,079,570
Superior - Bexar	6,377,267	1,262,873	4,834,371	22,310,864	58,356,717	34,338,611	977,239	35,181,727	163,639,669
Americaid - Dallas	8,808,436	874,172	4,859,606	27,297,907	61,696,031	65,798,849	6,751,927	71,335,980	247,422,907
Parkland - Dallas	9,947,385	1,407,974	5,543,756	42,905,881	121,994,308	76,758,910	7,483,113	65,104,584	331,145,909
Unicare - Dallas	1,341,084	295,106	1,114,761	10,010,349	22,313,385	8,996,772	1,095,833	9,085,023	54,252,313
El Paso First - El Paso	4,296,798	611,614	2,613,212	12,888,098	25,004,384	14,748,454	1,236,580	22,210,968	83,610,108
Superior - El Paso	6,057,335	868,292	2,734,804	11,468,624	29,818,889	20,594,614	1,324,768	28,274,304	101,141,630
Americaid - Harris	7,683,496	1,772,862	8,046,553	43,062,230	121,744,808	53,120,412	3,412,771	59,716,274	298,559,404
CHC - Harris	6,974,246	1,594,056	7,516,165	40,531,799	151,916,564	56,035,976	5,936,759	53,117,596	323,623,160
Molina - Harris	962,888	154,548	1,101,546	3,650,073	9,148,414	4,362,707	449,381	5,372,179	25,201,737
TCHP - Harris	9,937,840	1,597,777	3,634,031	27,722,390	96,198,960	102,451,911	10,405,160	101,992,002	353,940,071
United - Harris	790,465	120,543	980,175	5,652,058	11,792,022	3,802,208	372,666	5,504,827	29,014,964
Firstcare - Lubbock	2,519,963	354,498	1,965,326	18,829,482	14,703,698	9,991,147	356,072	12,055,025	60,775,211
Superior - Lubbock	801,064	96,621	618,595	6,492,168	5,513,380	2,854,524	156,012	3,347,737	19,880,101
Americaid - Nueces	1,387,524	261,635	1,835,550	3,330,912	10,525,749	5,119,004	165,121	4,983,747	27,609,242
Driscoll - Nueces	6,206,316	1,054,290	3,264,222	18,677,760	42,904,749	21,561,682	830,052	26,533,719	121,032,791
Superior - Nueces	2,137,263	407,394	1,387,723	3,585,188	11,338,964	6,824,457	221,328	7,681,441	33,583,757
Aetna - Tarrant	909,327	213,486	1,661,377	16,536,270	29,012,429	7,365,508	652,273	7,257,875	63,608,544
Americaid - Tarrant	5,013,544	624,897	3,425,228	29,777,976	65,311,891	44,578,342	2,842,288	49,690,819	201,264,984
Cook - Tarrant	2,256,677	442,591	1,092,214	17,119,382	34,151,945	23,748,311	2,335,361	24,226,762	105,373,244
Americaid - Travis	7,299,153	990,842	7,505,396	6,878,105	14,752,708	10,628,474	1,330,184	8,083,024	57,467,888
Superior - Travis	22,493,124	3,312,590	16,666,444	19,586,594	49,016,950	29,866,588	2,707,464	26,779,913	170,429,667
Total	123,134,101	20,036,270	90,757,982	430,890,058	1,091,739,859	649,396,010	52,952,301	682,572,779	3,141,479,360

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2010 DSP Payment Rates per Delivery									
Aetna - Bexar	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59
CFHP - Bexar	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59
Superior - Bexar	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59
Americaid - Dallas	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13
Parkland - Dallas	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13
Unicare - Dallas	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13
El Paso First - El Paso	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04
Superior - El Paso	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04
Americaid - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
CHC - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
Molina - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
TCHP - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
United - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
Firstcare - Lubbock	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39
Superior - Lubbock	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39
Americaid - Nueces	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82
Driscoll - Nueces	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82
Superior - Nueces	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82
Aetna - Tarrant	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64
Americaid - Tarrant	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64
Cook - Tarrant	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64
Americaid - Travis	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49
Superior - Travis	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49
Total	3,371.92		3,374.15	3,451.47				3,482.40	3,448.40

Projected FY2011 DSP Payments Based on FY2010 DSP Rates

Aetna - Bexar	102,661	0	300,570	9,694,238	0	0	0	100,316	10,197,786
CFHP - Bexar	240,045	0	894,050	20,644,189	0	0	0	298,041	22,076,325
Superior - Bexar	265,311	0	639,609	15,419,311	0	0	0	243,020	16,567,252
Americaid - Dallas	207,082	0	512,532	19,209,922	0	0	0	498,665	20,428,202
Parkland - Dallas	324,356	0	963,090	33,191,215	0	0	0	900,776	35,379,437
Unicare - Dallas	42,038	0	181,256	7,457,284	0	0	0	127,015	7,807,593
El Paso First - El Paso	111,401	0	325,048	10,673,626	0	0	0	262,404	11,372,479
Superior - El Paso	158,673	0	360,358	10,274,882	0	0	0	336,617	11,130,530
Americaid - Harris	342,478	0	1,078,486	37,354,785	0	0	0	1,545,733	40,321,483
CHC - Harris	245,930	0	893,611	32,980,718	0	0	0	766,820	34,887,078
Molina - Harris	33,954	0	88,280	2,053,097	0	0	0	38,777	2,214,108
TCHP - Harris	168,736	0	555,509	22,985,284	0	0	0	1,053,818	24,763,345
United - Harris	20,905	0	64,742	3,405,424	0	0	0	79,469	3,570,540
Firstcare - Lubbock	106,220	0	348,863	8,278,916	0	0	0	83,424	8,817,424
Superior - Lubbock	26,945	0	64,849	2,637,219	0	0	0	22,856	2,751,870
Americaid - Nueces	29,021	0	233,879	2,298,864	0	0	0	28,439	2,590,202
Driscoll - Nueces	220,226	0	548,109	11,811,708	0	0	0	145,502	12,725,544
Superior - Nueces	51,135	0	143,938	2,340,665	0	0	0	86,739	2,622,476
Aetna - Tarrant	79,941	0	225,686	12,836,994	0	0	0	161,224	13,303,845
Americaid - Tarrant	109,813	0	352,892	23,053,703	0	0	0	553,712	24,070,121
Cook - Tarrant	39,384	0	184,460	12,486,726	0	0	0	173,096	12,883,666
Americaid - Travis	217,009	0	741,691	4,639,565	0	0	0	31,414	5,629,679
Superior - Travis	872,955	0	2,524,971	13,528,633	0	0	0	207,857	17,134,416
Total	4,016,219	0	12,226,479	319,256,968	0	0	0	7,745,735	343,245,401

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
Projected FY2011 Premium Based on FY2010 Adjusted Rates including DSP									
Aetna - Bexar	1,886,039	440,380	2,707,005	23,586,461	29,841,797	8,210,603	410,312	9,937,677	77,020,273
CFHP - Bexar	7,389,573	1,277,228	6,844,542	49,327,916	74,681,118	37,637,946	1,499,639	45,497,933	224,155,895
Superior - Bexar	6,642,579	1,262,873	5,473,981	37,730,175	58,356,717	34,338,611	977,239	35,424,748	180,206,921
Americaid - Dallas	9,015,517	874,172	5,372,138	46,507,829	61,696,031	65,798,849	6,751,927	71,834,645	267,851,109
Parkland - Dallas	10,271,741	1,407,974	6,506,845	76,097,096	121,994,308	76,758,910	7,483,113	66,005,359	366,525,346
Unicare - Dallas	1,383,122	295,106	1,296,017	17,467,633	22,313,385	8,996,772	1,095,833	9,212,039	62,059,906
El Paso First - El Paso	4,408,199	611,614	2,938,260	23,561,724	25,004,384	14,748,454	1,236,580	22,473,372	94,982,587
Superior - El Paso	6,216,009	868,292	3,095,162	21,743,506	29,818,889	20,594,614	1,324,768	28,610,921	112,272,160
Americaid - Harris	8,025,973	1,772,862	9,125,039	80,417,015	121,744,808	53,120,412	3,412,771	61,262,007	338,880,887
CHC - Harris	7,220,175	1,594,056	8,409,776	73,512,517	151,916,564	56,035,976	5,936,759	53,884,415	358,510,238
Molina - Harris	996,842	154,548	1,189,827	5,703,170	9,148,414	4,362,707	449,381	5,410,956	27,415,845
TCHP - Harris	10,106,576	1,597,777	4,189,540	50,707,673	96,198,960	102,451,911	10,405,160	103,045,819	378,703,416
United - Harris	811,370	120,543	1,044,916	9,057,482	11,792,022	3,802,208	372,666	5,584,297	32,585,504
Firstcare - Lubbock	2,626,184	354,498	2,314,189	27,108,398	14,703,698	9,991,147	356,072	12,138,450	69,592,635
Superior - Lubbock	828,009	96,621	683,445	9,129,387	5,513,380	2,854,524	156,012	3,370,594	22,631,971
Americaid - Nueces	1,416,545	261,635	2,069,428	5,629,776	10,525,749	5,119,004	165,121	5,012,186	30,199,445
Driscoll - Nueces	6,426,542	1,054,290	3,812,331	30,489,469	42,904,749	21,561,682	830,052	26,679,221	133,758,336
Superior - Nueces	2,188,398	407,394	1,531,661	5,925,852	11,338,964	6,824,457	221,328	7,768,180	36,206,234
Aetna - Tarrant	989,267	213,486	1,887,062	29,373,264	29,012,429	7,365,508	652,273	7,419,099	76,912,389
Americaid - Tarrant	5,123,358	624,897	3,778,120	52,831,679	65,311,891	44,578,342	2,842,288	50,244,531	225,335,105
Cook - Tarrant	2,296,061	442,591	1,276,675	29,606,108	34,151,945	23,748,311	2,335,361	24,399,858	118,256,910
Americaid - Travis	7,516,163	990,842	8,247,087	11,517,670	14,752,708	10,628,474	1,330,184	8,114,438	63,097,567
Superior - Travis	23,366,079	3,312,590	19,191,415	33,115,226	49,016,950	29,866,588	2,707,464	26,987,770	187,564,083
Total	127,150,320	20,036,270	102,984,461	750,147,026	1,091,739,859	649,396,010	52,952,301	690,318,515	3,484,724,761

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Unadjusted Premium Rates pmpm (Community Rates)									
Aetna - Bexar	145.07	333.55	419.99	789.65	687.68	143.77	238.48	100.95	289.83
CFHP - Bexar	145.07	333.55	419.99	789.65	687.68	143.77	238.48	100.95	222.25
Superior - Bexar	145.07	333.55	419.99	789.65	687.68	143.77	238.48	100.95	214.81
Americaid - Dallas	133.05	400.15	380.62	964.39	624.35	151.30	282.53	108.54	191.78
Parkland - Dallas	133.05	400.15	380.62	964.39	624.35	151.30	282.53	108.54	231.51
Unicare - Dallas	133.05	400.15	380.62	964.39	624.35	151.30	282.53	108.54	273.24
El Paso First - El Paso	106.72	241.38	307.59	737.55	531.95	119.56	250.82	89.43	179.73
Superior - El Paso	106.72	241.38	307.59	737.55	531.95	119.56	250.82	89.43	165.91
Americaid - Harris	134.40	325.92	507.65	1,017.15	684.70	129.38	282.08	101.91	234.92
CHC - Harris	134.40	325.92	507.65	1,017.15	684.70	129.38	282.08	101.91	256.40
Molina - Harris	134.40	325.92	507.65	1,017.15	684.70	129.38	282.08	101.91	233.65
TCHP - Harris	134.40	325.92	507.65	1,017.15	684.70	129.38	282.08	101.91	178.39
United - Harris	134.40	325.92	507.65	1,017.15	684.70	129.38	282.08	101.91	273.26
Firstcare - Lubbock	120.75	319.21	361.52	927.05	538.20	128.10	319.85	90.77	223.36
Superior - Lubbock	120.75	319.21	361.52	927.05	538.20	128.10	319.85	90.77	246.10
Americaid - Nueces	172.93	505.22	469.87	890.39	865.18	173.49	386.65	131.99	288.22
Driscoll - Nueces	172.93	505.22	469.87	890.39	865.18	173.49	386.65	131.99	285.58
Superior - Nueces	172.93	505.22	469.87	890.39	865.18	173.49	386.65	131.99	258.72
Aetna - Tarrant	135.48	293.42	356.79	940.68	653.20	136.69	260.53	102.20	346.57
Americaid - Tarrant	135.48	293.42	356.79	940.68	653.20	136.69	260.53	102.20	214.20
Cook - Tarrant	135.48	293.42	356.79	940.68	653.20	136.69	260.53	102.20	222.28
Americaid - Travis	122.15	246.10	368.01	935.16	732.08	121.09	319.79	93.33	218.95
Superior - Travis	122.15	246.10	368.01	935.16	732.08	121.09	319.79	93.33	213.89
Total	131.53	315.37	403.71	925.14	667.80	137.42	281.03	102.83	220.54
FY2011 Unadjusted Premium Rate Change Relative to FY2010 (Community Rates)									
Aetna - Bexar	13.1 %	-18.7 %	11.2 %	-7.7 %	-5.6 %	14.4 %	19.1 %	3.6 %	-1.8 %
CFHP - Bexar	11.6 %	-16.0 %	4.1 %	-8.1 %	-6.7 %	13.5 %	15.8 %	0.5 %	-1.1 %
Superior - Bexar	12.4 %	-19.2 %	10.2 %	-10.4 %	-7.9 %	12.6 %	14.7 %	5.3 %	-0.6 %
Americaid - Dallas	-4.0 %	40.8 %	4.8 %	1.6 %	-10.3 %	13.5 %	1.8 %	5.8 %	2.9 %
Parkland - Dallas	-7.8 %	48.9 %	2.3 %	3.0 %	-11.1 %	12.5 %	-0.4 %	4.7 %	0.4 %
Unicare - Dallas	-4.0 %	40.8 %	4.8 %	1.6 %	-10.3 %	13.5 %	1.8 %	5.8 %	-0.2 %
El Paso First - El Paso	-1.9 %	-15.8 %	4.5 %	-5.5 %	-9.9 %	9.7 %	11.7 %	1.3 %	-2.1 %
Superior - El Paso	-0.8 %	-11.2 %	5.2 %	-6.3 %	-6.2 %	10.5 %	14.3 %	2.1 %	-0.2 %
Americaid - Harris	10.8 %	-12.7 %	1.7 %	9.8 %	-14.4 %	12.6 %	17.4 %	5.4 %	0.4 %
CHC - Harris	9.5 %	-10.1 %	15.6 %	12.7 %	-11.3 %	7.6 %	13.5 %	2.9 %	0.1 %
Molina - Harris	9.5 %	-10.1 %	15.6 %	12.7 %	-11.3 %	7.6 %	13.5 %	2.9 %	2.1 %
TCHP - Harris	5.5 %	-9.2 %	29.5 %	15.8 %	-10.5 %	0.4 %	11.1 %	-1.8 %	-0.3 %
United - Harris	9.5 %	-10.1 %	15.6 %	12.7 %	-11.3 %	7.6 %	13.5 %	2.9 %	2.0 %
Firstcare - Lubbock	-4.8 %	26.3 %	-8.6 %	-22.9 %	31.9 %	20.1 %	60.7 %	-4.1 %	0.1 %
Superior - Lubbock	-6.5 %	40.5 %	-5.8 %	-19.8 %	20.2 %	16.3 %	76.7 %	-5.4 %	-1.6 %
Americaid - Nueces	10.7 %	13.8 %	24.4 %	2.3 %	-1.1 %	16.2 %	34.8 %	16.4 %	8.0 %
Driscoll - Nueces	4.3 %	14.4 %	24.1 %	4.4 %	5.6 %	12.2 %	28.5 %	11.9 %	8.3 %
Superior - Nueces	5.5 %	-4.1 %	23.9 %	5.0 %	1.4 %	15.9 %	11.8 %	15.2 %	8.9 %
Aetna - Tarrant	18.0 %	-1.0 %	-8.1 %	4.3 %	7.6 %	17.7 %	24.3 %	2.6 %	6.8 %
Americaid - Tarrant	13.4 %	-5.4 %	-8.9 %	4.0 %	7.0 %	18.5 %	30.0 %	3.0 %	7.9 %
Cook - Tarrant	26.5 %	-13.1 %	-2.7 %	2.8 %	2.7 %	12.0 %	14.5 %	-1.0 %	4.4 %
Americaid - Travis	7.6 %	10.6 %	27.1 %	9.3 %	22.4 %	7.4 %	68.3 %	10.3 %	15.6 %
Superior - Travis	8.0 %	7.8 %	23.9 %	7.4 %	21.2 %	6.5 %	66.7 %	10.2 %	13.9 %
Total	5.6 %	2.3 %	12.5 %	2.5 %	-5.1 %	10.5 %	15.6 %	3.5 %	2.4 %

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Unadjusted Premium (Community Rates)									
Aetna - Bexar	2,072,404	357,983	2,972,693	21,758,856	28,184,353	9,389,173	488,798	10,333,952	75,558,213
CFHP - Bexar	8,200,501	1,073,144	6,883,238	44,716,900	69,675,845	42,700,934	1,737,124	46,053,501	221,041,186
Superior - Bexar	7,364,210	1,020,022	5,916,264	33,916,055	53,729,704	38,667,892	1,121,159	37,551,656	179,286,963
Americaid - Dallas	8,655,020	1,230,685	5,744,994	47,962,834	55,359,519	74,688,962	6,874,432	76,513,419	277,029,864
Parkland - Dallas	9,385,302	2,097,140	6,397,220	76,367,164	108,451,724	86,358,839	7,449,492	69,105,922	365,612,803
Unicare - Dallas	1,317,727	415,458	1,317,863	17,588,334	20,021,681	10,212,330	1,115,716	9,744,398	61,733,507
El Paso First - El Paso	4,316,402	515,267	3,024,875	22,933,238	22,519,611	16,172,331	1,380,946	22,717,785	93,580,454
Superior - El Paso	6,148,049	771,155	3,187,453	20,248,639	27,962,063	22,760,344	1,513,803	29,142,806	111,734,313
Americaid - Harris	8,719,586	1,547,351	8,992,745	83,694,711	104,255,239	59,814,892	4,008,262	63,942,464	334,975,250
CHC - Harris	7,826,800	1,432,608	9,548,575	80,851,444	134,801,437	60,275,585	6,739,200	55,511,887	356,987,535
Molina - Harris	1,080,595	138,896	1,399,410	7,281,040	8,117,741	4,692,784	510,121	5,614,332	28,834,918
TCHP - Harris	10,740,143	1,451,158	5,169,909	56,829,893	86,145,894	102,857,544	11,559,894	101,717,799	376,472,233
United - Harris	887,094	108,334	1,245,219	11,274,531	10,463,517	4,089,878	423,038	5,752,959	34,244,569
Firstcare - Lubbock	2,481,460	447,570	2,033,444	20,713,830	19,389,243	11,994,951	572,307	11,720,598	69,353,402
Superior - Lubbock	774,734	135,780	659,768	7,427,154	6,624,619	3,318,479	275,662	3,211,183	22,427,378
Americaid - Nueces	1,566,463	297,846	2,503,662	5,643,884	10,408,515	5,947,296	222,632	5,858,286	32,448,585
Driscoll - Nueces	6,604,028	1,206,292	4,441,134	32,277,729	45,292,200	24,196,600	1,066,604	29,972,645	145,057,231
Superior - Nueces	2,300,123	390,818	1,884,791	6,230,887	11,502,969	7,909,636	247,532	8,933,893	39,400,647
Aetna - Tarrant	1,103,336	211,444	1,677,881	29,602,726	31,225,258	8,672,762	810,989	7,553,371	80,857,767
Americaid - Tarrant	5,846,037	591,259	3,428,875	53,162,948	69,898,308	52,845,308	3,693,595	51,882,991	241,349,322
Cook - Tarrant	2,935,310	384,599	1,167,892	30,194,372	35,061,224	26,595,543	2,673,569	24,328,672	123,341,182
Americaid - Travis	8,162,296	1,096,255	10,915,618	12,971,116	18,062,082	11,412,754	2,238,623	9,027,696	73,886,439
Superior - Travis	25,257,044	3,571,872	23,647,600	36,307,092	59,408,516	31,799,750	4,514,452	29,866,818	214,373,144
Total	133,744,662	20,492,936	114,161,123	759,955,377	1,036,561,261	717,374,564	61,237,949	716,059,032	3,559,586,904

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Adjusted Premium Rates pmpm (Community Rates)									
Aetna - Bexar	140.07	333.55	371.15	429.73	687.68	143.77	238.48	100.26	249.92
CFHP - Bexar	140.07	333.55	371.15	429.73	687.68	143.77	238.48	100.26	200.35
Superior - Bexar	140.07	333.55	371.15	429.73	687.68	143.77	238.48	100.26	194.85
Americaid - Dallas	129.11	400.15	333.77	557.63	624.35	151.30	282.53	107.48	176.59
Parkland - Dallas	129.11	400.15	333.77	557.63	624.35	151.30	282.53	107.48	210.01
Unicare - Dallas	129.11	400.15	333.77	557.63	624.35	151.30	282.53	107.48	239.09
El Paso First - El Paso	103.97	241.38	273.65	379.75	531.95	119.56	250.82	88.39	157.01
Superior - El Paso	103.97	241.38	273.65	379.75	531.95	119.56	250.82	88.39	150.06
Americaid - Harris	130.67	325.92	456.02	598.39	684.70	129.38	282.08	100.38	209.28
CHC - Harris	130.67	325.92	456.02	598.39	684.70	129.38	282.08	100.38	231.04
Molina - Harris	130.67	325.92	456.02	598.39	684.70	129.38	282.08	100.38	207.28
TCHP - Harris	130.67	325.92	456.02	598.39	684.70	129.38	282.08	100.38	166.19
United - Harris	130.67	325.92	456.02	598.39	684.70	129.38	282.08	100.38	234.33
Firstcare - Lubbock	115.81	319.21	305.99	567.44	538.20	128.10	319.85	90.12	195.88
Superior - Lubbock	115.81	319.21	305.99	567.44	538.20	128.10	319.85	90.12	212.77
Americaid - Nueces	167.97	505.22	420.59	558.63	865.18	173.49	386.65	131.23	266.50
Driscoll - Nueces	167.97	505.22	420.59	558.63	865.18	173.49	386.65	131.23	260.27
Superior - Nueces	167.97	505.22	420.59	558.63	865.18	173.49	386.65	131.23	241.40
Aetna - Tarrant	132.34	293.42	313.40	537.81	653.20	136.69	260.53	101.11	290.90
Americaid - Tarrant	132.34	293.42	313.40	537.81	653.20	136.69	260.53	101.11	193.02
Cook - Tarrant	132.34	293.42	313.40	537.81	653.20	136.69	260.53	101.11	198.13
Americaid - Travis	118.16	246.10	333.23	590.38	732.08	121.09	319.79	92.75	200.76
Superior - Travis	118.16	246.10	333.23	590.38	732.08	121.09	319.79	92.75	197.30
Total	127.58	315.37	360.48	536.49	667.80	137.42	281.03	101.71	199.27
FY2011 Adjusted Premium Rate Change Relative to FY2010 (Community Rates)									
Aetna - Bexar	12.2 %	-18.7 %	9.2 %	-14.8 %	-5.6 %	14.4 %	19.1 %	4.3 %	-2.5 %
CFHP - Bexar	10.7 %	-16.0 %	2.2 %	-15.2 %	-6.7 %	13.5 %	15.8 %	1.2 %	-1.4 %
Superior - Bexar	11.5 %	-19.2 %	8.1 %	-17.3 %	-7.9 %	12.6 %	14.7 %	6.0 %	-0.6 %
Americaid - Dallas	-4.7 %	40.8 %	3.7 %	1.6 %	-10.3 %	13.5 %	1.8 %	6.2 %	3.1 %
Parkland - Dallas	-8.4 %	48.9 %	1.2 %	2.9 %	-11.1 %	12.5 %	-0.4 %	5.1 %	0.2 %
Unicare - Dallas	-4.7 %	40.8 %	3.7 %	1.6 %	-10.3 %	13.5 %	1.8 %	6.2 %	-0.4 %
El Paso First - El Paso	-2.1 %	-15.8 %	3.0 %	-8.4 %	-9.9 %	9.7 %	11.7 %	1.1 %	-2.2 %
Superior - El Paso	-1.1 %	-11.2 %	3.7 %	-9.1 %	-6.2 %	10.5 %	14.3 %	1.9 %	-0.1 %
Americaid - Harris	10.3 %	-12.7 %	0.4 %	14.3 %	-14.4 %	12.6 %	17.4 %	5.5 %	-0.1 %
CHC - Harris	9.1 %	-10.1 %	14.1 %	17.4 %	-11.3 %	7.6 %	13.5 %	2.9 %	-0.6 %
Molina - Harris	9.1 %	-10.1 %	14.1 %	17.4 %	-11.3 %	7.6 %	13.5 %	2.9 %	1.5 %
TCHP - Harris	5.1 %	-9.2 %	27.8 %	20.6 %	-10.5 %	0.4 %	11.1 %	-1.8 %	-0.9 %
United - Harris	9.1 %	-10.1 %	14.1 %	17.4 %	-11.3 %	7.6 %	13.5 %	2.9 %	1.2 %
Firstcare - Lubbock	-5.6 %	26.3 %	-12.4 %	-32.7 %	31.9 %	20.1 %	60.7 %	-3.5 %	0.1 %
Superior - Lubbock	-7.2 %	40.5 %	-9.7 %	-30.0 %	20.2 %	16.3 %	76.7 %	-4.8 %	-2.5 %
Americaid - Nueces	9.7 %	13.8 %	22.1 %	6.3 %	-1.1 %	16.2 %	34.8 %	16.9 %	8.7 %
Driscoll - Nueces	3.4 %	14.4 %	21.8 %	8.4 %	5.6 %	12.2 %	28.5 %	12.3 %	9.2 %
Superior - Nueces	4.5 %	-4.1 %	21.6 %	9.0 %	1.4 %	15.9 %	11.8 %	15.6 %	9.5 %
Aetna - Tarrant	18.5 %	-1.0 %	-11.3 %	2.3 %	7.6 %	17.7 %	24.3 %	3.0 %	6.7 %
Americaid - Tarrant	13.9 %	-5.4 %	-12.1 %	2.1 %	7.0 %	18.5 %	30.0 %	3.3 %	8.1 %
Cook - Tarrant	27.1 %	-13.1 %	-6.1 %	0.8 %	2.7 %	12.0 %	14.5 %	-0.6 %	4.3 %
Americaid - Travis	8.2 %	10.6 %	31.7 %	19.1 %	22.4 %	7.4 %	68.3 %	11.0 %	17.9 %
Superior - Travis	8.6 %	7.8 %	28.5 %	17.0 %	21.2 %	6.5 %	66.7 %	10.8 %	16.0 %
Total	5.4 %	2.3 %	12.3 %	2.3 %	-5.1 %	10.5 %	15.6 %	3.8 %	2.4 %

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Adjusted Premium (Community Rates)									
Aetna - Bexar	2,000,960	357,983	2,626,984	11,841,354	28,184,353	9,389,173	488,798	10,263,396	65,153,001
CFHP - Bexar	7,917,798	1,073,144	6,082,751	24,335,315	69,675,845	42,700,934	1,737,124	45,739,066	199,261,978
Superior - Bexar	7,110,338	1,020,022	5,228,232	18,457,404	53,729,704	38,667,892	1,121,159	37,295,269	162,630,020
Americaid - Dallas	8,398,618	1,230,685	5,037,810	27,733,034	55,359,519	74,688,962	6,874,432	75,761,670	255,084,729
Parkland - Dallas	9,107,265	2,097,140	5,609,749	44,156,964	108,451,724	86,358,839	7,449,492	68,426,953	331,658,127
Unicare - Dallas	1,278,690	415,458	1,155,640	10,169,913	20,021,681	10,212,330	1,115,716	9,648,659	54,018,086
El Paso First - El Paso	4,205,001	515,267	2,691,140	11,807,804	22,519,611	16,172,331	1,380,946	22,455,381	81,747,481
Superior - El Paso	5,989,375	771,155	2,835,781	10,425,565	27,962,063	22,760,344	1,513,803	28,806,190	101,064,277
Americaid - Harris	8,477,559	1,547,351	8,078,102	49,237,787	104,255,239	59,814,892	4,008,262	62,984,282	298,403,473
CHC - Harris	7,609,553	1,432,608	8,577,400	47,565,086	134,801,437	60,275,585	6,739,200	54,680,038	321,680,906
Molina - Harris	1,050,601	138,896	1,257,078	4,283,452	8,117,741	4,692,784	510,121	5,530,201	25,580,873
TCHP - Harris	10,442,031	1,451,158	4,644,082	33,433,154	86,145,894	102,857,544	11,559,894	100,193,552	350,727,309
United - Harris	862,471	108,334	1,118,569	6,632,832	10,463,517	4,089,878	423,038	5,666,751	29,365,389
Firstcare - Lubbock	2,379,978	447,570	1,721,080	12,678,754	19,389,243	11,994,951	572,307	11,637,173	60,821,056
Superior - Lubbock	743,051	135,780	558,419	4,546,096	6,624,619	3,318,479	275,662	3,188,326	19,390,431
Americaid - Nueces	1,521,525	297,846	2,241,113	3,540,971	10,408,515	5,947,296	222,632	5,824,172	30,004,069
Driscoll - Nueces	6,414,572	1,206,292	3,975,409	20,251,035	45,292,200	24,196,600	1,066,604	29,798,105	132,200,816
Superior - Nueces	2,234,137	390,818	1,687,140	3,909,256	11,502,969	7,909,636	247,532	8,881,868	36,763,355
Aetna - Tarrant	1,077,759	211,444	1,473,840	16,924,760	31,225,258	8,672,762	810,989	7,473,294	67,870,107
Americaid - Tarrant	5,710,519	591,259	3,011,902	30,394,841	69,898,308	52,845,308	3,693,595	51,332,955	217,478,688
Cook - Tarrant	2,867,266	384,599	1,025,869	17,263,022	35,061,224	26,595,543	2,673,569	24,070,753	109,941,845
Americaid - Travis	7,896,085	1,096,255	9,883,953	8,188,844	18,062,082	11,412,754	2,238,623	8,972,159	67,750,755
Superior - Travis	24,433,291	3,571,872	21,412,602	22,921,167	59,408,516	31,799,750	4,514,452	29,683,083	197,744,733
Total	129,728,444	20,492,936	101,934,644	440,698,409	1,036,561,261	717,374,564	61,237,949	708,313,296	3,216,341,502

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 DSP Payment Rates per Delivery									
Aetna - Bexar	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59
CFHP - Bexar	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59
Superior - Bexar	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59	3,266.59
Americaid - Dallas	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13
Parkland - Dallas	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13
Unicare - Dallas	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13	3,537.13
El Paso First - El Paso	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04
Superior - El Paso	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04	3,443.04
Americaid - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
CHC - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
Molina - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
TCHP - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
United - Harris	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20	3,519.20
Firstcare - Lubbock	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39
Superior - Lubbock	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39	3,230.39
Americaid - Nueces	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82
Driscoll - Nueces	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82
Superior - Nueces	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82	3,203.82
Aetna - Tarrant	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64
Americaid - Tarrant	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64
Cook - Tarrant	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64	3,635.64
Americaid - Travis	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49
Superior - Travis	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49	3,247.49
Total	3,371.92		3,374.15	3,451.47				3,482.40	3,448.40

Projected FY2011 DSP Payments

Aetna - Bexar	102,661	0	300,570	9,694,238	0	0	0	100,316	10,197,786
CFHP - Bexar	240,045	0	894,050	20,644,189	0	0	0	298,041	22,076,325
Superior - Bexar	265,311	0	639,609	15,419,311	0	0	0	243,020	16,567,252
Americaid - Dallas	207,082	0	512,532	19,209,922	0	0	0	498,665	20,428,202
Parkland - Dallas	324,356	0	963,090	33,191,215	0	0	0	900,776	35,379,437
Unicare - Dallas	42,038	0	181,256	7,457,284	0	0	0	127,015	7,807,593
El Paso First - El Paso	111,401	0	325,048	10,673,626	0	0	0	262,404	11,372,479
Superior - El Paso	158,673	0	360,358	10,274,882	0	0	0	336,617	11,130,530
Americaid - Harris	342,478	0	1,078,486	37,354,785	0	0	0	1,545,733	40,321,483
CHC - Harris	245,930	0	893,611	32,980,718	0	0	0	766,820	34,887,078
Molina - Harris	33,954	0	88,280	2,053,097	0	0	0	38,777	2,214,108
TCHP - Harris	168,736	0	555,509	22,985,284	0	0	0	1,053,818	24,763,345
United - Harris	20,905	0	64,742	3,405,424	0	0	0	79,469	3,570,540
Firstcare - Lubbock	106,220	0	348,863	8,278,916	0	0	0	83,424	8,817,424
Superior - Lubbock	26,945	0	64,849	2,637,219	0	0	0	22,856	2,751,870
Americaid - Nueces	29,021	0	233,879	2,298,864	0	0	0	28,439	2,590,202
Driscoll - Nueces	220,226	0	548,109	11,811,708	0	0	0	145,502	12,725,544
Superior - Nueces	51,135	0	143,938	2,340,665	0	0	0	86,739	2,622,476
Aetna - Tarrant	79,941	0	225,686	12,836,994	0	0	0	161,224	13,303,845
Americaid - Tarrant	109,813	0	352,892	23,053,703	0	0	0	553,712	24,070,121
Cook - Tarrant	39,384	0	184,460	12,486,726	0	0	0	173,096	12,883,666
Americaid - Travis	217,009	0	741,691	4,639,565	0	0	0	31,414	5,629,679
Superior - Travis	872,955	0	2,524,971	13,528,633	0	0	0	207,857	17,134,416
Total	4,016,219	0	12,226,479	319,256,968	0	0	0	7,745,735	343,245,401

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Total Premium Rate Based on FY2011 Adjusted Community Rates plus DSP									
Aetna - Bexar	147.26	333.55	413.62	781.54	687.68	143.77	238.48	101.24	289.03
CFHP - Bexar	144.32	333.55	425.70	794.28	687.68	143.77	238.48	100.92	222.54
Superior - Bexar	145.30	333.55	416.56	788.73	687.68	143.77	238.48	100.92	214.70
Americaid - Dallas	132.29	400.15	367.72	943.88	624.35	151.30	282.53	108.19	190.73
Parkland - Dallas	133.71	400.15	391.07	976.78	624.35	151.30	282.53	108.89	232.41
Unicare - Dallas	133.35	400.15	386.12	966.52	624.35	151.30	282.53	108.89	273.65
El Paso First - El Paso	106.72	241.38	306.71	723.02	531.95	119.56	250.82	89.43	178.85
Superior - El Paso	106.72	241.38	308.43	754.01	531.95	119.56	250.82	89.43	166.59
Americaid - Harris	135.95	325.92	516.90	1,052.37	684.70	129.38	282.08	102.84	237.55
CHC - Harris	134.89	325.92	503.53	1,013.31	684.70	129.38	282.08	101.79	256.10
Molina - Harris	134.89	325.92	488.05	885.21	684.70	129.38	282.08	101.08	225.22
TCHP - Harris	132.78	325.92	510.57	1,009.79	684.70	129.38	282.08	101.43	177.93
United - Harris	133.84	325.92	482.41	905.62	684.70	129.38	282.08	101.79	262.82
Firstcare - Lubbock	120.98	319.21	368.01	937.97	538.20	128.10	319.85	90.77	224.28
Superior - Lubbock	120.01	319.21	341.52	896.62	538.20	128.10	319.85	90.77	242.97
Americaid - Nueces	171.18	505.22	464.48	921.30	865.18	173.49	386.65	131.87	289.51
Driscoll - Nueces	173.74	505.22	478.58	884.46	865.18	173.49	386.65	131.87	285.33
Superior - Nueces	171.82	505.22	456.48	893.11	865.18	173.49	386.65	132.51	258.62
Aetna - Tarrant	142.16	293.42	361.39	945.73	653.20	136.69	260.53	103.30	347.93
Americaid - Tarrant	134.89	293.42	350.12	945.73	653.20	136.69	260.53	102.21	214.38
Cook - Tarrant	134.16	293.42	369.75	926.83	653.20	136.69	260.53	101.84	221.35
Americaid - Travis	121.41	246.10	358.24	924.87	732.08	121.09	319.79	93.08	217.45
Superior - Travis	122.38	246.10	372.53	938.83	732.08	121.09	319.79	93.40	214.39
Total	131.53	315.37	403.71	925.14	667.80	137.42	281.03	102.83	220.54

Projected FY2011 Premium Based on FY2011 Adjusted Community Rates plus DSP

Aetna - Bexar	2,103,622	357,983	2,927,554	21,535,592	28,184,353	9,389,173	488,798	10,363,712	75,350,787
CFHP - Bexar	8,157,844	1,073,144	6,976,801	44,979,504	69,675,845	42,700,934	1,737,124	46,037,107	221,338,303
Superior - Bexar	7,375,649	1,020,022	5,867,841	33,876,715	53,729,704	38,667,892	1,121,159	37,538,289	179,197,272
Americaid - Dallas	8,605,700	1,230,685	5,550,343	46,942,956	55,359,519	74,688,962	6,874,432	76,260,336	275,512,931
Parkland - Dallas	9,431,622	2,097,140	6,572,839	77,348,179	108,451,724	86,358,839	7,449,492	69,327,729	367,037,564
Unicare - Dallas	1,320,727	415,458	1,336,896	17,627,197	20,021,681	10,212,330	1,115,716	9,775,674	61,825,679
El Paso First - El Paso	4,316,402	515,267	3,016,188	22,481,430	22,519,611	16,172,331	1,380,946	22,717,785	93,119,960
Superior - El Paso	6,148,049	771,155	3,196,139	20,700,447	27,962,063	22,760,344	1,513,803	29,142,806	112,194,807
Americaid - Harris	8,820,037	1,547,351	9,156,588	86,592,572	104,255,239	59,814,892	4,008,262	64,530,016	338,724,956
CHC - Harris	7,855,483	1,432,608	9,471,011	80,545,804	134,801,437	60,275,585	6,739,200	55,446,857	356,567,984
Molina - Harris	1,084,555	138,896	1,345,358	6,336,549	8,117,741	4,692,784	510,121	5,568,978	27,794,982
TCHP - Harris	10,610,767	1,451,158	5,199,591	56,418,437	86,145,894	102,857,544	11,559,894	101,247,369	375,490,654
United - Harris	883,376	108,334	1,183,311	10,038,256	10,463,517	4,089,878	423,038	5,746,220	32,935,929
Firstcare - Lubbock	2,486,198	447,570	2,069,944	20,957,669	19,389,243	11,994,951	572,307	11,720,598	69,638,479
Superior - Lubbock	769,996	135,780	623,268	7,183,315	6,624,619	3,318,479	275,662	3,211,183	22,142,301
Americaid - Nueces	1,550,545	297,846	2,474,991	5,839,835	10,408,515	5,947,296	222,632	5,852,611	32,594,271
Driscoll - Nueces	6,634,797	1,206,292	4,523,518	32,062,744	45,292,200	24,196,600	1,066,604	29,943,606	144,926,361
Superior - Nueces	2,285,272	390,818	1,831,078	6,249,921	11,502,969	7,909,636	247,532	8,968,607	39,385,831
Aetna - Tarrant	1,157,700	211,444	1,699,525	29,761,755	31,225,258	8,672,762	810,989	7,634,518	81,173,951
Americaid - Tarrant	5,820,333	591,259	3,364,794	53,448,545	69,898,308	52,845,308	3,693,595	51,886,667	241,548,809
Cook - Tarrant	2,906,650	384,599	1,210,329	29,749,748	35,061,224	26,595,543	2,673,569	24,243,848	122,825,510
Americaid - Travis	8,113,094	1,096,255	10,625,644	12,828,409	18,062,082	11,412,754	2,238,623	9,003,573	73,380,434
Superior - Travis	25,306,246	3,571,872	23,937,573	36,449,799	59,408,516	31,799,750	4,514,452	29,890,941	214,879,149
Total	133,744,662	20,492,936	114,161,123	759,955,377	1,036,561,261	717,374,564	61,237,949	716,059,032	3,559,586,904

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Unadjusted Premium Rates pmpm (Community Rates with Risk Adjustment)									
Aetna - Bexar	140.00	280.19	395.99	795.53	670.95	131.82	215.74	95.09	281.20
CFHP - Bexar	143.99	330.52	416.44	789.15	702.51	141.84	255.23	101.78	223.53
Superior - Bexar	147.70	355.46	436.18	786.52	677.22	148.80	222.45	101.55	215.98
Americaid - Dallas	130.28	411.54	356.30	954.32	581.37	148.23	264.99	105.90	185.81
Parkland - Dallas	137.07	404.39	397.25	969.48	649.34	153.96	293.54	111.00	237.02
Unicare - Dallas	122.64	344.99	405.91	969.75	607.82	151.20	317.19	111.89	272.91
El Paso First - El Paso	103.07	246.94	314.76	733.27	533.70	118.25	235.82	88.14	178.37
Superior - El Paso	109.29	237.67	300.79	742.39	530.53	120.48	264.51	90.43	166.96
Americaid - Harris	133.12	370.59	565.71	1029.65	669.74	124.56	290.32	99.68	232.40
CHC - Harris	133.29	315.47	488.90	1036.70	668.72	123.80	260.48	97.19	250.84
Molina - Harris	127.53	363.18	473.64	889.31	729.39	117.47	261.42	98.70	224.22
TCHP - Harris	137.68	288.24	460.95	999.37	722.64	136.06	293.82	106.33	184.84
United - Harris	125.42	282.99	464.31	956.29	692.39	127.61	251.90	97.07	264.39
Firstcare - Lubbock	124.04	308.37	366.65	936.02	527.20	127.04	347.43	91.28	223.04
Superior - Lubbock	110.21	354.92	345.70	902.06	570.40	131.92	262.58	88.92	247.18
Americaid - Nueces	163.50	459.48	438.87	909.31	833.93	171.56	415.39	124.64	280.14
Driscoll - Nueces	176.62	506.57	479.89	881.57	862.31	174.11	373.35	133.97	286.11
Superior - Nueces	168.77	535.93	487.41	918.94	904.75	173.06	418.14	130.19	262.94
Aetna - Tarrant	137.25	317.12	368.94	960.40	648.95	129.34	195.62	97.90	344.51
Americaid - Tarrant	133.51	266.40	356.95	927.31	633.27	134.19	246.72	101.19	210.03
Cook - Tarrant	138.74	321.91	338.86	944.90	696.72	144.06	299.29	105.68	231.61
Americaid - Travis	118.60	224.26	332.80	914.68	706.99	117.78	336.76	92.98	211.51
Superior - Travis	123.29	252.81	384.27	942.47	739.71	122.28	311.38	93.43	216.39
Total	131.53	315.37	403.71	925.14	667.80	137.42	281.03	102.83	220.54
FY2011 Unadjusted Premium Rate Change Relative to FY2010 (Community Rates with Risk Adjustment)									
Aetna - Bexar	9.1%	-31.7%	4.9%	-7.0%	-7.9%	4.9%	7.8%	-2.4%	-4.7%
CFHP - Bexar	10.8%	-16.7%	3.3%	-8.2%	-4.7%	11.9%	24.0%	1.3%	-0.6%
Superior - Bexar	14.4%	-13.9%	14.4%	-10.8%	-9.3%	16.5%	7.0%	5.9%	-0.1%
Americaid - Dallas	-6.0%	44.8%	-1.9%	0.6%	-16.4%	11.2%	-4.5%	3.2%	-0.3%
Parkland - Dallas	-5.0%	50.5%	6.7%	3.5%	-7.5%	14.5%	3.4%	7.0%	2.8%
Unicare - Dallas	-11.5%	21.4%	11.7%	2.2%	-12.6%	13.4%	14.3%	9.0%	-0.3%
El Paso First - El Paso	-5.2%	-13.8%	6.9%	-6.1%	-9.6%	8.5%	5.0%	-0.1%	-2.9%
Superior - El Paso	1.5%	-12.6%	2.9%	-5.7%	-6.5%	11.4%	20.5%	3.2%	0.4%
Americaid - Harris	9.7%	-0.8%	13.3%	11.1%	-16.2%	8.4%	20.9%	3.1%	-0.7%
CHC - Harris	8.6%	-13.0%	11.3%	14.8%	-13.3%	2.9%	4.8%	-1.9%	-2.1%
Molina - Harris	3.9%	0.1%	7.9%	-1.5%	-5.5%	-2.3%	5.2%	-0.4%	-2.0%
TCHP - Harris	8.1%	-19.7%	17.6%	13.8%	-5.5%	5.6%	15.7%	2.4%	3.3%
United - Harris	2.2%	-22.0%	5.7%	5.9%	-10.3%	6.1%	1.4%	-2.0%	-1.3%
Firstcare - Lubbock	-2.2%	22.0%	-7.3%	-22.1%	29.2%	19.1%	74.6%	-3.6%	-0.1%
Superior - Lubbock	-14.7%	56.3%	-9.9%	-21.9%	27.3%	19.7%	45.1%	-7.3%	-1.2%
Americaid - Nueces	4.7%	3.5%	16.2%	4.5%	-4.7%	14.9%	44.9%	10.0%	5.0%
Driscoll - Nueces	6.6%	14.7%	26.8%	3.3%	5.2%	12.6%	24.1%	13.6%	8.5%
Superior - Nueces	3.0%	1.8%	28.5%	8.3%	6.1%	15.6%	20.9%	13.7%	10.7%
Aetna - Tarrant	19.6%	7.0%	-5.0%	6.5%	6.9%	11.4%	-6.6%	-1.7%	6.1%
Americaid - Tarrant	11.8%	-14.1%	-8.9%	2.6%	3.8%	16.4%	23.1%	2.0%	5.8%
Cook - Tarrant	29.6%	-4.7%	-7.6%	3.2%	9.5%	18.0%	31.5%	2.4%	8.8%
Americaid - Travis	4.4%	0.8%	14.9%	6.9%	18.2%	4.4%	77.2%	9.9%	11.6%
Superior - Travis	9.0%	10.8%	29.4%	8.3%	22.5%	7.5%	62.4%	10.3%	15.2%
Total	5.6%	2.3%	12.5%	2.5%	-5.1%	10.5%	15.6%	3.5%	2.4%

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Unadjusted Premium (Community Rates with Risk Adjustment)									
Aetna - Bexar	1,999,935	300,713	2,802,794	21,921,111	27,498,624	8,609,221	442,187	9,734,054	73,308,639
CFHP - Bexar	8,139,467	1,063,407	6,825,058	44,688,728	71,178,839	42,128,120	1,859,117	46,431,213	222,313,949
Superior - Bexar	7,497,713	1,087,029	6,144,343	33,781,972	52,912,440	40,020,657	1,045,778	37,773,841	180,263,774
Americaid - Dallas	8,474,782	1,265,728	5,377,885	47,462,093	51,548,862	73,174,485	6,447,526	74,651,028	268,402,389
Parkland - Dallas	9,668,641	2,119,365	6,676,756	76,770,146	112,792,425	87,879,996	7,739,540	70,667,937	374,314,805
Unicare - Dallas	1,214,626	358,190	1,405,436	17,686,093	19,491,636	10,205,650	1,252,573	10,044,774	61,658,980
El Paso First - El Paso	4,168,768	527,136	3,095,354	22,800,213	22,594,055	15,996,171	1,298,328	22,391,203	92,871,229
Superior - El Paso	6,295,682	759,286	3,116,973	20,381,664	27,887,619	22,936,504	1,596,421	29,469,389	112,443,538
Americaid - Harris	8,636,471	1,759,437	10,021,192	84,723,578	101,978,295	57,587,796	4,125,451	62,544,710	331,376,930
CHC - Harris	7,762,242	1,386,684	9,195,865	82,405,663	131,656,738	57,678,161	6,223,215	52,945,381	349,253,950
Molina - Harris	1,025,400	154,774	1,305,657	6,365,942	8,647,612	4,260,846	472,766	5,437,694	27,670,690
TCHP - Harris	11,002,284	1,283,387	4,694,253	55,836,566	90,920,094	108,169,927	12,041,304	106,131,933	390,079,747
United - Harris	827,821	94,064	1,138,892	10,599,869	10,581,088	4,033,953	377,779	5,479,723	33,133,189
Firstcare - Lubbock	2,549,090	432,379	2,062,317	20,914,083	18,992,861	11,895,938	621,661	11,786,186	69,254,515
Superior - Lubbock	707,104	150,971	630,895	7,226,901	7,021,001	3,417,492	226,308	3,145,594	22,526,266
Americaid - Nueces	1,480,969	270,882	2,338,481	5,763,795	10,032,670	5,881,049	239,181	5,531,769	31,538,797
Driscoll - Nueces	6,744,857	1,209,503	4,535,922	31,958,042	45,141,944	24,282,569	1,029,897	30,421,241	145,323,975
Superior - Nueces	2,244,788	414,571	1,955,185	6,430,662	12,029,070	7,889,913	267,689	8,811,813	40,043,691
Aetna - Tarrant	1,117,710	228,526	1,735,011	30,223,213	31,022,232	8,206,314	608,953	7,235,477	80,377,436
Americaid - Tarrant	5,760,996	536,826	3,430,423	52,407,112	67,765,535	51,879,007	3,497,873	51,372,248	236,650,019
Cook - Tarrant	3,005,977	421,951	1,109,214	30,329,722	37,397,023	28,028,292	3,071,328	25,157,308	128,520,815
Americaid - Travis	7,925,270	998,969	9,871,194	12,687,085	17,442,917	11,100,814	2,357,375	8,994,222	71,377,846
Superior - Travis	25,494,070	3,669,158	24,692,024	36,591,123	60,027,681	32,111,689	4,395,700	29,900,292	216,881,736
Total	133,744,662	20,492,936	114,161,123	759,955,377	1,036,561,261	717,374,564	61,237,949	716,059,032	3,559,586,904

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Adjusted Premium Rates pmpm (Community Rates with Risk Adjustment)									
Aetna - Bexar	135.17	280.19	349.94	432.94	670.95	131.82	215.74	94.44	241.10
CFHP - Bexar	139.03	330.52	368.01	429.46	702.51	141.84	255.23	101.08	201.65
Superior - Bexar	142.61	355.46	385.46	428.03	677.22	148.80	222.45	100.86	196.06
Americaid - Dallas	126.42	411.54	312.44	551.81	581.37	148.23	264.99	104.86	170.81
Parkland - Dallas	133.01	404.39	348.35	560.57	649.34	153.96	293.54	109.91	215.37
Unicare - Dallas	119.01	344.99	355.95	560.73	607.82	151.20	317.19	110.79	238.53
El Paso First - El Paso	100.41	246.94	280.03	377.54	533.70	118.25	235.82	87.12	155.77
Superior - El Paso	106.47	237.67	267.60	382.24	530.53	120.48	264.51	89.38	151.02
Americaid - Harris	129.42	370.59	508.17	605.75	669.74	124.56	290.32	98.18	206.40
CHC - Harris	129.59	315.47	439.18	609.90	668.72	123.80	260.48	95.74	225.08
Molina - Harris	123.99	363.18	425.47	523.18	729.39	117.47	261.42	97.22	201.01
TCHP - Harris	133.86	288.24	414.06	587.93	722.64	136.06	293.82	104.73	172.82
United - Harris	121.94	282.99	417.08	562.58	692.39	127.61	251.90	95.61	227.81
Firstcare - Lubbock	118.96	308.37	310.33	572.93	527.20	127.04	347.43	90.63	195.29
Superior - Lubbock	105.70	354.92	292.60	552.14	570.40	131.92	262.58	88.28	214.80
Americaid - Nueces	158.81	459.48	392.84	570.50	833.93	171.56	415.39	123.91	258.22
Driscoll - Nueces	171.56	506.57	429.57	553.10	862.31	174.11	373.35	133.19	261.00
Superior - Nueces	163.93	535.93	436.30	576.54	904.75	173.06	418.14	129.43	245.10
Aetna - Tarrant	134.07	317.12	324.07	549.09	648.95	129.34	195.62	96.86	287.69
Americaid - Tarrant	130.42	266.40	313.54	530.17	633.27	134.19	246.72	100.12	189.14
Cook - Tarrant	135.53	321.91	297.66	540.23	696.72	144.06	299.29	104.56	207.35
Americaid - Travis	114.73	224.26	301.35	577.45	706.99	117.78	336.76	92.41	193.96
Superior - Travis	119.27	252.81	347.95	595.00	739.71	122.28	311.38	92.86	199.59
Total	127.58	315.37	360.48	536.49	667.80	137.42	281.03	101.71	199.27
FY2011 Adjusted Premium Rate Change Relative to FY2010 (Community Rates with Risk Adjustment)									
Aetna - Bexar	8.3%	-31.7%	2.9%	-14.1%	-7.9%	4.9%	7.8%	-1.7%	-5.9%
CFHP - Bexar	9.9%	-16.7%	1.4%	-15.2%	-4.7%	11.9%	24.0%	2.0%	-0.8%
Superior - Bexar	13.5%	-13.9%	12.3%	-17.6%	-9.3%	16.5%	7.0%	6.6%	0.0%
Americaid - Dallas	-6.6%	44.8%	-3.0%	0.5%	-16.4%	11.2%	-4.5%	3.6%	-0.3%
Parkland - Dallas	-5.7%	50.5%	5.6%	3.5%	-7.5%	14.5%	3.4%	7.5%	2.7%
Unicare - Dallas	-12.1%	21.4%	10.6%	2.2%	-12.6%	13.4%	14.3%	9.5%	-0.7%
El Paso First - El Paso	-5.5%	-13.8%	5.4%	-8.9%	-9.6%	8.5%	5.0%	-0.4%	-3.0%
Superior - El Paso	1.3%	-12.6%	1.4%	-8.5%	-6.5%	11.4%	20.5%	3.0%	0.6%
Americaid - Harris	9.3%	-0.8%	11.9%	15.7%	-16.2%	8.4%	20.9%	3.2%	-1.4%
CHC - Harris	8.2%	-13.0%	9.9%	19.6%	-13.3%	2.9%	4.8%	-1.8%	-3.2%
Molina - Harris	3.5%	0.1%	6.5%	2.6%	-5.5%	-2.3%	5.2%	-0.3%	-1.6%
TCHP - Harris	7.6%	-19.7%	16.0%	18.5%	-5.5%	5.6%	15.7%	2.5%	3.0%
United - Harris	1.8%	-22.0%	4.4%	10.3%	-10.3%	6.1%	1.4%	-1.9%	-1.6%
Firstcare - Lubbock	-3.0%	22.0%	-11.2%	-32.0%	29.2%	19.1%	74.6%	-2.9%	-0.2%
Superior - Lubbock	-15.3%	56.3%	-13.7%	-31.9%	27.3%	19.7%	45.1%	-6.7%	-1.5%
Americaid - Nueces	3.7%	3.5%	14.0%	8.6%	-4.7%	14.9%	44.9%	10.3%	5.3%
Driscoll - Nueces	5.6%	14.7%	24.4%	7.3%	5.2%	12.6%	24.1%	14.0%	9.5%
Superior - Nueces	2.0%	1.8%	26.1%	12.5%	6.1%	15.6%	20.9%	14.0%	11.1%
Aetna - Tarrant	20.1%	7.0%	-8.3%	4.5%	6.9%	11.4%	-6.6%	-1.4%	5.5%
Americaid - Tarrant	12.2%	-14.1%	-12.0%	0.6%	3.8%	16.4%	23.1%	2.3%	5.9%
Cook - Tarrant	30.1%	-4.7%	-10.8%	1.3%	9.5%	18.0%	31.5%	2.7%	9.2%
Americaid - Travis	5.0%	0.8%	19.1%	16.4%	18.2%	4.4%	77.2%	10.6%	13.9%
Superior - Travis	9.6%	10.8%	34.2%	17.9%	22.5%	7.5%	62.4%	11.0%	17.4%
Total	5.4%	2.3%	12.3%	2.3%	-5.1%	10.5%	15.6%	3.8%	2.4%

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Adjusted Premium (Community Rates with Risk Adjustment)									
Aetna - Bexar	1,930,990	300,713	2,476,843	11,929,654	27,498,624	8,609,221	442,187	9,667,594	62,855,826
CFHP - Bexar	7,858,868	1,063,407	6,031,337	24,319,984	71,178,839	42,128,120	1,859,117	46,114,200	200,553,873
Superior - Bexar	7,239,239	1,087,029	5,429,786	18,384,435	52,912,440	40,020,657	1,045,778	37,515,937	163,635,301
Americaid - Dallas	8,223,719	1,265,728	4,715,891	27,443,496	51,548,862	73,174,485	6,447,526	73,917,578	246,737,284
Parkland - Dallas	9,382,211	2,119,365	5,854,875	44,389,976	112,792,425	87,879,996	7,739,540	69,973,621	340,132,009
Unicare - Dallas	1,178,643	358,190	1,232,433	10,226,440	19,491,636	10,205,650	1,252,573	9,946,084	53,891,650
El Paso First - El Paso	4,061,178	527,136	2,753,844	11,739,312	22,594,055	15,996,171	1,298,328	22,132,571	81,102,596
Superior - El Paso	6,133,199	759,286	2,773,077	10,494,056	27,887,619	22,936,504	1,596,421	29,129,000	101,709,162
Americaid - Harris	8,396,751	1,759,437	9,001,946	49,843,072	101,978,295	57,587,796	4,125,451	61,607,474	294,300,222
CHC - Harris	7,546,788	1,386,684	8,260,563	48,479,436	131,656,738	57,678,161	6,223,215	52,151,992	313,383,577
Molina - Harris	996,938	154,774	1,172,860	3,745,098	8,647,612	4,260,846	472,766	5,356,209	24,807,103
TCHP - Harris	10,696,896	1,283,387	4,216,805	32,848,777	90,920,094	108,169,927	12,041,304	104,541,539	364,718,730
United - Harris	804,844	94,064	1,023,056	6,235,927	10,581,088	4,033,953	377,779	5,397,609	28,548,319
Firstcare - Lubbock	2,444,842	432,379	1,745,518	12,801,326	18,992,861	11,895,938	621,661	11,702,295	60,636,821
Superior - Lubbock	678,186	150,971	533,981	4,423,523	7,021,001	3,417,492	226,308	3,123,204	19,574,666
Americaid - Nueces	1,438,483	270,882	2,093,253	3,616,203	10,032,670	5,881,049	239,181	5,499,556	29,071,278
Driscoll - Nueces	6,551,360	1,209,503	4,060,257	20,050,464	45,141,944	24,282,569	1,029,897	30,244,089	132,570,083
Superior - Nueces	2,180,389	414,571	1,750,152	4,034,595	12,029,070	7,889,913	267,689	8,760,499	37,326,879
Aetna - Tarrant	1,091,800	228,526	1,524,023	17,279,511	31,022,232	8,206,314	608,953	7,158,771	67,120,129
Americaid - Tarrant	5,627,450	536,826	3,013,262	29,962,707	67,765,535	51,879,007	3,497,873	50,827,627	213,110,285
Cook - Tarrant	2,936,295	421,951	974,326	17,340,406	37,397,023	28,028,292	3,071,328	24,890,604	115,060,225
Americaid - Travis	7,666,789	998,969	8,938,241	8,009,532	17,442,917	11,100,814	2,357,375	8,938,892	65,453,528
Superior - Travis	24,662,587	3,669,158	22,358,315	23,100,479	60,027,681	32,111,689	4,395,700	29,716,351	200,041,959
Total	129,728,444	20,492,936	101,934,644	440,698,409	1,036,561,261	717,374,564	61,237,949	708,313,296	3,216,341,502

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
Final Adjusted Rates Including Frew Rewards and Sanctions									
Aetna - Bexar	135.75	280.77	349.94	432.94	671.53	132.40	216.32	95.02	241.61
CFHP - Bexar	139.61	331.10	368.01	429.46	703.09	142.42	255.81	101.66	202.18
Superior - Bexar	143.19	356.04	385.46	428.03	677.80	149.38	223.03	101.44	196.60
Americaid - Dallas	127.00	412.12	312.44	551.81	581.95	148.81	265.57	105.44	171.36
Parkland - Dallas	133.59	404.97	348.35	560.57	649.92	154.54	294.12	110.49	215.92
Unicare - Dallas	119.59	345.57	355.95	560.73	608.40	151.78	317.77	111.37	239.06
El Paso First - El Paso	100.99	247.52	280.03	377.54	534.28	118.83	236.40	87.70	156.30
Superior - El Paso	107.05	238.25	267.60	382.24	531.11	121.06	265.09	89.96	151.57
Americaid - Harris	130.00	371.17	508.17	605.75	670.32	125.14	290.90	98.76	206.94
CHC - Harris	130.17	316.05	439.18	609.90	669.30	124.38	261.06	96.32	225.62
Molina - Harris	124.57	363.76	425.47	523.18	729.97	118.05	262.00	97.80	201.55
TCHP - Harris	134.44	288.82	414.06	587.93	723.22	136.64	294.40	105.31	173.38
United - Harris	122.52	283.57	417.08	562.58	692.97	128.19	252.48	96.19	228.33
Firstcare - Lubbock	119.54	308.95	310.33	572.93	527.78	127.62	348.01	91.21	195.82
Superior - Lubbock	106.28	355.50	292.60	552.14	570.98	132.50	263.16	88.86	215.31
Americaid - Nueces	159.39	460.06	392.84	570.50	834.51	172.14	415.97	124.49	258.74
Driscoll - Nueces	172.14	507.15	429.57	553.10	862.89	174.69	373.93	133.77	261.53
Superior - Nueces	164.51	536.51	436.30	576.54	905.33	173.64	418.72	130.01	245.64
Aetna - Tarrant	134.65	317.70	324.07	549.09	649.53	129.92	196.20	97.44	288.18
Americaid - Tarrant	131.00	266.98	313.54	530.17	633.85	134.77	247.30	100.70	189.68
Cook - Tarrant	136.11	322.49	297.66	540.23	697.30	144.64	299.87	105.14	207.90
Americaid - Travis	115.31	224.84	301.35	577.45	707.57	118.36	337.34	92.99	194.46
Superior - Travis	119.85	253.39	347.95	595.00	740.29	122.86	311.96	93.44	200.11
Total	128.16	315.95	360.48	536.49	668.38	138.00	281.61	102.29	199.82
FY2011 Adjusted Premium Rate Change									
Aetna - Bexar	8.7%	-31.6%	2.9%	-14.1%	-7.8%	5.3%	8.1%	-1.1%	-5.7%
CFHP - Bexar	10.4%	-16.6%	1.4%	-15.2%	-4.6%	12.4%	24.3%	2.6%	-0.5%
Superior - Bexar	14.0%	-13.8%	12.3%	-17.6%	-9.3%	17.0%	7.3%	7.2%	0.3%
Americaid - Dallas	-6.2%	45.0%	-3.0%	0.5%	-16.4%	11.6%	-4.3%	4.2%	0.0%
Parkland - Dallas	-5.3%	50.7%	5.6%	3.5%	-7.5%	14.9%	3.6%	8.0%	3.0%
Unicare - Dallas	-11.7%	21.6%	10.6%	2.2%	-12.6%	13.9%	14.5%	10.1%	-0.4%
El Paso First - El Paso	-4.9%	-13.6%	5.4%	-8.9%	-9.5%	9.0%	5.3%	0.3%	-2.7%
Superior - El Paso	1.8%	-12.3%	1.4%	-8.5%	-6.4%	11.9%	20.8%	3.7%	0.9%
Americaid - Harris	9.8%	-0.6%	11.9%	15.7%	-16.2%	8.9%	21.1%	3.8%	-1.2%
CHC - Harris	8.7%	-12.8%	9.9%	19.6%	-13.3%	3.4%	5.1%	-1.2%	-2.9%
Molina - Harris	4.0%	0.3%	6.5%	2.6%	-5.4%	-1.9%	5.4%	0.3%	-1.3%
TCHP - Harris	8.1%	-19.5%	16.0%	18.5%	-5.4%	6.0%	16.0%	3.1%	3.4%
United - Harris	2.3%	-21.8%	4.4%	10.3%	-10.2%	6.6%	1.6%	-1.4%	-1.4%
Firstcare - Lubbock	-2.5%	22.2%	-11.2%	-32.0%	29.3%	19.6%	74.9%	-2.3%	0.0%
Superior - Lubbock	-14.9%	56.5%	-13.7%	-31.9%	27.5%	20.2%	45.4%	-6.1%	-1.3%
Americaid - Nueces	4.1%	3.7%	14.0%	8.6%	-4.6%	15.3%	45.1%	10.9%	5.5%
Driscoll - Nueces	5.9%	14.9%	24.4%	7.3%	5.3%	13.0%	24.3%	14.5%	9.8%
Superior - Nueces	2.4%	1.9%	26.1%	12.5%	6.2%	16.0%	21.1%	14.6%	11.4%
Aetna - Tarrant	20.6%	7.2%	-8.3%	4.5%	7.0%	11.9%	-6.4%	-0.8%	5.7%
Americaid - Tarrant	12.7%	-13.9%	-12.0%	0.6%	3.9%	16.9%	23.4%	2.9%	6.2%
Cook - Tarrant	30.7%	-4.5%	-10.8%	1.3%	9.6%	18.5%	31.8%	3.3%	9.5%
Americaid - Travis	5.6%	1.1%	19.1%	16.4%	18.3%	5.0%	77.5%	11.3%	14.2%
Superior - Travis	10.2%	11.0%	34.2%	17.9%	22.6%	8.0%	62.7%	11.7%	17.7%
Total	5.8%	2.5%	12.3%	2.3%	-5.0%	10.9%	15.9%	4.4%	2.7%

FY2011 STAR Rating Summary

Health Plan	TANF Children (over age 1)	TANF Children (< 1)	TANF Adults	Pregnant Women	Newborns	Expansion Children (over age 1)	Expansion Children (< 1)	Federal Mandate Children	Total
FY2011 Adjusted Premium									
Aetna - Bexar	1,939,275	301,335	2,476,843	11,929,654	27,522,396	8,647,100	443,376	9,726,966	62,986,945
CFHP - Bexar	7,891,654	1,065,273	6,031,337	24,319,984	71,237,604	42,300,390	1,863,341	46,378,794	201,088,378
Superior - Bexar	7,268,681	1,088,803	5,429,786	18,384,435	52,957,756	40,176,656	1,048,504	37,731,685	164,086,306
Americaid - Dallas	8,261,448	1,267,512	4,715,891	27,443,496	51,600,290	73,460,803	6,461,638	74,326,420	247,537,497
Parkland - Dallas	9,423,124	2,122,405	5,854,875	44,389,976	112,893,173	88,211,050	7,754,833	70,342,882	340,992,318
Unicare - Dallas	1,184,387	358,793	1,232,433	10,226,440	19,510,236	10,244,799	1,254,864	9,998,152	54,010,103
El Paso First - El Paso	4,084,635	528,374	2,753,844	11,739,312	22,618,609	16,074,628	1,301,522	22,279,916	81,380,840
Superior - El Paso	6,166,611	761,139	2,773,077	10,494,056	27,918,107	23,046,920	1,599,922	29,318,017	102,077,849
Americaid - Harris	8,434,380	1,762,191	9,001,946	49,843,072	102,066,608	57,855,940	4,133,693	61,971,406	295,069,237
CHC - Harris	7,580,564	1,389,233	8,260,563	48,479,436	131,770,927	57,948,371	6,237,072	52,467,941	314,134,108
Molina - Harris	1,001,601	155,022	1,172,860	3,745,098	8,654,488	4,281,883	473,815	5,388,164	24,872,930
TCHP - Harris	10,743,245	1,285,970	4,216,805	32,848,777	90,993,068	108,631,028	12,065,073	105,120,472	365,904,438
United - Harris	808,672	94,257	1,023,056	6,235,927	10,589,952	4,052,288	378,648	5,430,353	28,613,152
Firstcare - Lubbock	2,456,762	433,192	1,745,518	12,801,326	19,013,756	11,950,248	622,699	11,777,187	60,800,688
Superior - Lubbock	681,907	151,218	533,981	4,423,523	7,028,140	3,432,517	226,808	3,143,723	19,621,817
Americaid - Nueces	1,443,737	271,224	2,093,253	3,616,203	10,039,648	5,900,931	239,515	5,525,298	29,129,809
Driscoll - Nueces	6,573,509	1,210,887	4,060,257	20,050,464	45,172,307	24,363,460	1,031,497	30,375,793	132,838,175
Superior - Nueces	2,188,104	415,019	1,750,152	4,034,595	12,036,782	7,916,356	268,060	8,799,756	37,408,824
Aetna - Tarrant	1,096,523	228,944	1,524,023	17,279,511	31,049,958	8,243,113	610,758	7,201,638	67,234,468
Americaid - Tarrant	5,652,476	537,995	3,013,262	29,962,707	67,827,600	52,103,232	3,506,096	51,122,076	213,725,443
Cook - Tarrant	2,948,861	422,711	974,326	17,340,406	37,428,155	28,141,138	3,077,280	25,028,675	115,361,553
Americaid - Travis	7,705,547	1,001,552	8,938,241	8,009,532	17,457,227	11,155,478	2,361,435	8,994,997	65,624,009
Superior - Travis	24,782,517	3,677,576	22,358,315	23,100,479	60,074,748	32,264,003	4,403,888	29,901,967	200,563,492
Total	130,318,220	20,530,624	101,934,644	440,698,409	1,037,461,535	720,402,333	61,364,336	712,352,278	3,225,062,379

Attachment 2

Individual HMO Experience Analysis

The following exhibits present a summary of the experience analysis performed for each health plan. The exhibits in this section use hypothetical experience data from a sample HMO. The actual analysis is based on experience data provided by each health plan. This data was checked for reasonableness by comparing to other data sources provided by HHSC, the EQRO and the HMO. Below is a brief description of each of the exhibits contained in this attachment.

Exhibit A. This exhibit shows monthly enrollment, number of maternity deliveries and earned premium by risk group for the period September 2007 through March 2010. All of this information was provided by HHSC.

Exhibit B. This exhibit shows a sample of a claim lag report for one risk group. This report includes claim amounts by payment month and month of service. We analyzed claims experience for the period September 2007 through January 2010.

Exhibit C. This exhibit shows the calculation of estimated monthly incurred claims for one risk group. The report includes the following information: (i) monthly enrollment, (ii) claim amounts incurred in that month and paid through March 31, 2010, (iii) estimated proportion of that month's incurred claims paid through March 31, 2010 (completion factor), (iv) estimated incurred claims, (v) estimated incurred claims pmpm and (vi) the ratio of this month's incurred claims pmpm to the same statistic from one year ago (trend factor). The assumed completion factors and estimated incurred claims were derived based on the actual historical claims payment pattern of the HMO.

Exhibit D. This exhibit is a summary of the sample HMO's projected FY2010 cost based on the HMO's actual experience. The top of the exhibit shows summary base period (FY2009) enrollment, premium and claims experience. Next are projected FY2010 enrollment and premium based on current (FY2010) rates. Trend assumptions for FY2010 and FY2011 are used to project the average base period claims cost to FY2011. Adjustment factors are used to recognize the cost impact of benefit and provider reimbursement changes. Combining these factors results in projected FY2011 incurred claims.

In addition to incurred claims, provision is also made for services that are capitated by the HMO, such as vision and behavioral health services. The cost of reinsurance is also considered. In developing the cost of reinsurance, an assumption is made regarding how much the HMO is expected to receive in reinsurance recoveries (reimbursements from the reinsurance company for large claims). We have assumed that the net cost of reinsurance (reinsurance premium less reinsurance recoveries) is the minimum of (a) the actual reinsurance premium rate and (b) \$1.00 pmpm.

A provision for administrative expenses is included in the amount of \$9.00 pmpm and 5.75% of gross premium. Additional provisions are also included for premium tax (1.75% of premium), maintenance tax (\$0.11 pmpm) and risk margin (2.0% of premium).

At the bottom of Exhibit D is a summary of the projected FY2011 cost based on the above assumptions. Cost projections are presented both with and without the inclusion of maternity expenses.

Sample HMO
 Enrollment and Premium Experience
 Number of Members

Month	TANF Children	TANF Ch <1	TANF Adults	Pregnant Women	Newborns	Expansion Children	Exp Ch <1	Fed Mand Children	Total Members
Sep-07	4,100	319	1,116	3,386	4,700	15,639	905	20,713	50,878
Oct-07	4,079	291	1,086	3,372	4,762	15,399	886	20,347	50,222
Nov-07	4,055	284	1,088	3,391	4,795	15,843	899	20,899	51,254
Dec-07	4,006	279	1,067	3,289	4,852	15,851	891	20,904	51,139
Jan-08	3,938	269	1,054	3,256	4,908	15,520	862	20,641	50,448
Feb-08	3,780	268	1,012	3,376	4,908	15,306	855	20,262	49,767
Mar-08	3,611	246	958	3,328	4,985	14,980	833	19,860	48,801
Apr-08	3,454	227	918	3,323	4,953	14,766	819	19,672	48,132
May-08	3,321	229	901	3,373	4,961	14,900	867	20,010	48,562
Jun-08	3,274	225	884	3,406	4,960	14,722	840	20,034	48,345
Jul-08	3,220	216	872	3,440	4,921	14,652	819	20,059	48,199
Aug-08	3,229	223	850	3,499	4,927	14,959	847	20,580	49,114
Sep-08	3,278	229	842	3,492	4,930	14,850	801	20,322	48,744
Oct-08	3,230	226	826	3,541	4,961	14,718	792	20,044	48,338
Nov-08	3,294	223	840	3,510	5,013	14,872	820	20,159	48,731
Dec-08	3,297	213	813	3,375	5,033	14,681	832	20,029	48,273
Jan-09	3,137	193	782	3,317	5,061	14,296	804	19,507	47,097
Feb-09	3,066	188	766	3,336	5,047	14,264	830	19,387	46,884
Mar-09	2,979	186	743	3,340	5,172	14,237	817	19,258	46,732
Apr-09	2,917	179	721	3,442	5,198	14,254	806	19,168	46,685
May-09	2,822	179	722	3,510	5,259	15,360	857	20,795	49,504
Jun-09	2,816	183	743	3,502	5,275	15,769	863	21,570	50,721
Jul-09	2,789	187	751	3,525	5,307	15,708	844	21,465	50,576
Aug-09	2,850	194	746	3,560	5,340	15,771	834	21,629	50,924
Sep-09	2,887	192	750	3,570	5,312	15,508	793	21,241	50,253
Oct-09	2,913	190	768	3,571	5,318	15,178	740	20,696	49,374
Nov-09	2,991	207	779	3,524	5,330	15,545	729	21,021	50,126
Dec-09	3,035	218	800	3,446	5,331	15,657	686	21,156	50,329
Jan-10	3,058	212	819	3,367	5,335	15,096	635	20,565	49,087
Feb-10	3,009	207	791	3,377	5,309	14,479	597	19,753	47,522
Mar-10	2,947	201	782	3,353	5,366	14,180	576	19,270	46,675
FY2008	44,067	3,076	11,806	40,439	58,632	182,537	10,323	243,981	594,861
FY2009	36,475	2,380	9,295	41,450	61,596	178,780	9,900	243,333	583,209
FY2010	20,840	1,427	5,489	24,208	37,301	105,643	4,756	143,702	343,366

Sample HMO
 Enrollment and Premium Experience
 Number of Deliveries

Month	Deliveries (continued)								Total Deliveries
	TANF Children	TANF Ch <1	TANF Adults	Pregnant Women	Newborns	Expansion Children	Exp Ch <1	Fed Mand Children	
Sep-07	4	0	12	372	0	0	0	4	392
Oct-07	4	0	11	353	0	0	0	5	373
Nov-07	4	0	11	347	0	0	0	4	366
Dec-07	3	0	13	349	0	0	0	4	369
Jan-08	4	0	10	372	0	0	0	5	391
Feb-08	3	0	8	337	0	0	0	6	354
Mar-08	2	0	7	340	0	0	0	6	355
Apr-08	2	0	8	332	0	0	0	5	347
May-08	4	0	11	358	0	0	0	5	378
Jun-08	2	0	12	356	0	0	0	6	376
Jul-08	2	0	9	348	0	0	0	7	366
Aug-08	3	0	9	387	0	0	0	7	406
Sep-08	3	0	8	371	0	0	0	8	390
Oct-08	4	0	8	377	0	0	0	10	399
Nov-08	2	0	9	383	0	0	0	9	403
Dec-08	3	0	11	393	0	0	0	11	418
Jan-09	3	0	7	388	0	0	0	9	407
Feb-09	1	0	6	356	0	0	0	9	372
Mar-09	4	0	8	387	0	0	0	9	408
Apr-09	3	0	7	368	0	0	0	8	386
May-09	2	0	6	369	0	0	0	7	384
Jun-09	4	0	8	347	0	0	0	9	368
Jul-09	2	0	8	407	0	0	0	9	426
Aug-09	3	0	10	420	0	0	0	9	442
Sep-09	4	0	5	396	0	0	0	8	413
Oct-09	3	0	8	395	0	0	0	7	413
Nov-09	4	0	9	395	0	0	0	8	416
Dec-09	4	0	10	382	0	0	0	6	402
Jan-10	4	0	7	393	0	0	0	8	412
Feb-10									
Mar-10									
FY2008	37	0	121	4,251	0	0	0	64	4,473
FY2009	34	0	96	4,566	0	0	0	107	4,803
FY2010	19	0	39	1,961	0	0	0	37	2,056

Sample HMO
Enrollment and Premium Experience
Premium Amount

Month	TANF Children	TANF Ch <1	TANF Adults	Pregnant Women	Newborns	Expansion Children	Exp Ch <1	Fed Mand Children	Deliveries	Total
Sep-07	332,838	73,380	238,166	1,213,204	2,647,792	1,253,309	137,605	1,400,820	1,241,303	8,538,417
Oct-07	331,133	66,939	231,763	1,208,188	2,682,720	1,234,076	134,716	1,376,068	1,181,138	8,446,741
Nov-07	329,185	65,329	232,190	1,214,995	2,701,311	1,269,658	136,693	1,413,399	1,158,972	8,521,732
Dec-07	325,207	64,178	227,708	1,178,449	2,733,423	1,270,299	135,477	1,413,738	1,168,472	8,516,950
Jan-08	319,687	61,878	224,934	1,166,625	2,764,971	1,243,773	131,067	1,395,951	1,238,137	8,547,022
Feb-08	306,860	61,648	215,971	1,209,621	2,764,971	1,226,623	130,003	1,370,319	1,120,973	8,406,989
Mar-08	293,141	56,587	204,447	1,192,422	2,808,350	1,200,497	126,658	1,343,132	1,124,139	8,349,373
Apr-08	280,396	52,217	195,910	1,190,631	2,790,322	1,183,347	124,529	1,330,417	1,098,807	8,246,576
May-08	269,599	52,677	192,282	1,208,546	2,794,829	1,194,086	131,827	1,353,276	1,196,971	8,394,094
Jun-08	265,783	51,757	188,654	1,220,370	2,794,266	1,179,821	127,722	1,354,899	1,190,638	8,373,910
Jul-08	261,400	49,686	186,094	1,232,552	2,772,295	1,174,211	124,529	1,356,590	1,158,972	8,316,329
Aug-08	262,130	51,297	181,399	1,253,692	2,775,675	1,198,814	128,786	1,391,825	1,285,636	8,529,253
Sep-08	285,547	64,198	220,335	1,396,765	3,206,817	1,298,039	147,712	1,369,703	1,234,970	9,224,085
Oct-08	281,365	63,357	216,148	1,416,365	3,226,982	1,286,500	146,053	1,350,966	1,263,469	9,251,204
Nov-08	286,940	62,516	219,811	1,403,965	3,260,806	1,299,962	151,216	1,358,717	1,276,136	9,320,068
Dec-08	287,202	59,712	212,746	1,349,966	3,273,816	1,283,266	153,429	1,349,955	1,323,635	9,293,726
Jan-09	273,264	54,106	204,634	1,326,767	3,292,029	1,249,613	148,266	1,314,772	1,288,802	9,152,252
Feb-09	267,079	52,704	200,447	1,334,367	3,282,922	1,246,816	153,060	1,306,684	1,177,971	9,022,051
Mar-09	259,501	52,143	194,428	1,335,967	3,364,231	1,244,456	150,663	1,297,989	1,291,969	9,191,347
Apr-09	254,100	50,181	188,671	1,376,766	3,381,143	1,245,942	148,634	1,291,923	1,222,304	9,159,664
May-09	245,824	50,181	188,933	1,403,965	3,420,822	1,342,618	158,039	1,401,583	1,215,971	9,427,935
Jun-09	245,302	51,302	194,428	1,400,765	3,431,229	1,378,368	159,146	1,453,818	1,165,305	9,479,664
Jul-09	242,950	52,424	196,522	1,409,965	3,452,044	1,373,036	155,642	1,446,741	1,348,967	9,678,291
Aug-09	248,264	54,386	195,213	1,423,964	3,473,510	1,378,543	153,798	1,457,795	1,399,633	9,785,105
Sep-09	297,274	43,338	259,365	1,655,945	3,747,191	1,679,827	187,243	1,781,695	1,349,102	11,000,980
Oct-09	299,952	42,887	265,590	1,656,408	3,751,424	1,644,081	174,729	1,735,980	1,349,102	10,920,152
Nov-09	307,983	46,724	269,394	1,634,607	3,759,889	1,683,834	172,131	1,763,241	1,358,901	10,996,706
Dec-09	312,514	49,207	276,656	1,598,427	3,760,594	1,695,966	161,978	1,774,565	1,313,169	10,943,077
Jan-10	314,882	47,853	283,227	1,561,783	3,763,416	1,635,199	149,936	1,724,992	1,345,835	10,827,122
Feb-10	309,837	46,724	273,544	1,566,421	3,745,075	1,568,365	140,964	1,656,882	0	9,307,811
Mar-10	303,453	45,370	270,431	1,555,289	3,785,284	1,535,978	136,005	1,616,368	0	9,248,177
FY2008	3,577,359	707,572	2,519,518	14,489,294	33,030,924	14,628,515	1,569,612	16,500,435	14,164,157	101,187,386
FY2009	3,177,337	667,209	2,432,316	16,579,586	40,066,350	15,627,160	1,825,659	16,400,644	15,209,132	111,985,392
FY2010	2,145,895	322,102	1,898,206	11,228,881	26,312,871	11,443,250	1,122,987	12,053,724	6,716,109	73,244,025

Sample HMO
Claims Lag Report

Month Incurred	Month Paid	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09
TANF Children (over age 1)																		
Sep-07	68212	147950	16059	5966	20511	1330	645	64	59	-27	112	797	-326	448	0	0	5	
Oct-07		103276	118655	61550	6955	1158	638	684	1312	198	506	227	-161	-33	0	-27	0	
Nov-07			90434	171062	28091	3758	2938	1694	-214	754	847	860	125	136	7	0	0	
Dec-07				90881	124083	15371	4990	435	-330	1720	386	83	-165	-153	10	19	47	
Jan-08					97844	127149	40379	5262	3476	1488	1223	981	107	1066	-582	-2408	-10	
Feb-08						77717	131369	21331	3621	2091	865	1535	248	403	-111	-126	-1231	
Mar-08							79464	135926	19217	4819	1694	1116	1070	211	1584	-44	-39	
Apr-08								60269	130643	23717	1450	546	529	-174	1732	-95	17	
May-08									80430	191680	-16818	6125	2776	1256	335	-119	175	
Jun-08										74221	83587	-2906	21245	1323	-134	-378	139	
Jul-08											63875	99563	14869	9373	875	-333	229	
Aug-08												91674	107506	26721	3834	5506	-410	
Sep-08													49765	105987	10964	1942	1616	
Oct-08														62184	116464	11308	32743	
Nov-08															60160	89026	13074	
Dec-08																21653	105662	
Jan-09																		42774
Feb-09																		
Mar-09																		
Apr-09																		
May-09																		
Jun-09																		
Jul-09																		
Aug-09																		
Sep-09																		
Oct-09																		
Nov-09																		
Dec-09																		
Jan-10																		
Feb-10																		
Mar-10																		
Total	68212	251226	225148	329458	277483	226483	260424	225665	238213	300662	137726	200602	197587	208749	195136	125926	194792	

Sample HMO
 Estimated Claims Experience

Month	TANF Children (over age 1)		Compl Factor	Est Inc Claims	Est Inc pmpm	Trend Factor
	Members	Inc & Pd Claims				
Sep-07	4,100	261,811	1.000	261,811	63.86	
Oct-07	4,079	294,919	1.000	294,919	72.30	
Nov-07	4,055	299,842	1.000	299,842	73.94	
Dec-07	4,006	237,423	1.000	237,423	59.27	
Jan-08	3,938	275,872	1.000	275,872	70.05	
Feb-08	3,780	237,543	1.000	237,543	62.84	
Mar-08	3,611	243,542	1.000	243,542	67.44	
Apr-08	3,454	214,063	1.000	214,063	61.98	
May-08	3,321	267,783	1.000	267,783	80.63	
Jun-08	3,274	177,175	1.000	177,175	54.12	
Jul-08	3,220	188,593	1.000	188,593	58.57	
Aug-08	3,229	235,978	1.000	235,978	73.08	
Sep-08	3,278	172,287	1.000	172,287	52.56	0.823
Oct-08	3,230	224,485	1.000	224,485	69.50	0.961
Nov-08	3,294	171,081	1.000	171,081	51.94	0.702
Dec-08	3,297	138,404	1.000	138,404	41.98	0.708
Jan-09	3,137	221,634	1.000	221,634	70.65	1.009
Feb-09	3,066	213,591	1.000	213,591	69.66	1.109
Mar-09	2,979	167,719	1.000	167,719	56.30	0.835
Apr-09	2,917	154,689	1.000	154,689	53.03	0.856
May-09	2,822	173,592	1.000	173,592	61.51	0.763
Jun-09	2,816	141,345	1.000	141,345	50.19	0.928
Jul-09	2,789	148,253	0.999	148,402	53.21	0.908
Aug-09	2,850	143,203	0.998	143,490	50.35	0.689
Sep-09	2,887	160,618	0.998	160,940	55.75	1.061
Oct-09	2,913	168,017	0.998	168,354	57.79	0.832
Nov-09	2,991	214,227	0.993	215,737	72.13	1.389
Dec-09	3,035	209,888	0.980	214,171	70.57	1.681
Jan-10	3,058	190,119	0.948	200,548	65.58	0.928
Feb-10	3,009					
Mar-10	2,947					
9/07-11/07	12,234			856,571	70.02	
12/07-2/08	11,724			750,838	64.04	
3/08-5/08	10,386			725,388	69.84	
6/08-8/08	9,723			601,746	61.89	
9/08-11/08	9,802			567,854	57.93	0.827
12/08-2/09	9,500			573,629	60.38	0.943
3/09-5/09	8,718			496,000	56.89	0.815
6/09-8/09	8,455			433,237	51.24	0.828
9/09-11/09	8,791			545,031	62.00	1.070
FY2008	44,067			2,934,543	66.59	
FY2009	36,475			2,070,720	56.77	0.853
FY2010	14,884			959,750	64.48	1.128

Sample HMO
Experienced-based Renewal Rating

	TANF Children (over age 1)		TANF Children <1	
	Amount	per Member per Month	Amount	per Member per Month
FY2009 Experience Period				
Member Months	36,475		2,380	
Premium Revenue	3,177,337	87.11	667,209	280.34
Adjusted Premium	3,755,831	102.97	537,214	225.72
Estimated Incurred Claims	2,070,720	56.77	560,569	235.53
Projected FY2011 Member Months	63,827		7,114	
Projected FY2011 Premium				
Current Unadjusted Rates	6,743,323	105.65	751,594	105.65
Current Adjusted Rates	6,572,266	102.97	1,605,772	225.72
Current DSP Rate	187,647	3,266.59	0	3,266.59
Annual Cost Trend Assumptions				
FY2010	9.2 %		9.2 %	
FY2011	11.8 %		11.8 %	
Provider Reimbursement Adjustment		1.0163		1.0057
Other Reimbursement Changes		0.9882		0.9923
Inpatient Reimbursement Changes		0.9960		0.9991
Out-of-Network Adjustment		0.9992		0.9992
Third Party Recovery Adjustment		1.0000		1.0000
Projected FY2011 Incurred Claims	4,421,296	69.27	2,038,019	286.48
Capitation Expenses				
Vision	63,827	1.00	7,114	1.00
Mental Health	159,568	2.50	17,785	2.50
PCP	191,481	3.00	21,342	3.00
Other	0	0.00	0	0.00
Total	414,876	6.50	46,241	6.50
Reinsurance Expenses				
Gross Premium	319,135	5.00	35,570	5.00
Projected Reinsurance Recoveries	255,308	4.00	28,456	4.00
Net Reinsurance Cost	63,827	1.00	7,114	1.00
Administrative Expenses				
Fixed Amount	574,443	9.00	64,026	9.00
Percentage of Premium	348,270	5.75 %	136,986	5.75 %
Total	922,713		201,012	
Risk Margin	121,137	2.0 %	47,647	2.0 %
Premium Tax	105,995	1.75 %	41,691	1.75 %
Maintenance Tax	7,021	0.11	640	0.09
Projected FY2011 Total Cost				
with deliveries	6,056,865	94.90	2,382,365	334.88
without deliveries	5,869,218	91.96	2,382,365	334.88

Attachment 3

Community Experience Analysis

The following exhibits present a summary of the experience analysis performed for each managed care service area. HHSC utilizes an adjusted community rating methodology in setting the STAR premium rates. The base community rates by risk group vary by service area but are the same for each HMO in a service area. The community rates are developed by a weighted average of the projected FY2011 cost for each health plan in the service area. The weights used in this formula are the projected number of FY2011 clients enrolled in each health plan.

Below is a brief description of the exhibits contained in this attachment. The exhibits present the derivation of the FY2011 STAR HMO community rates for the following service areas:

- Exhibit A – Bexar Service Area
- Exhibit B – Dallas Service Area
- Exhibit C – El Paso Service Area
- Exhibit D – Harris Service Area
- Exhibit E – Lubbock Service Area
- Exhibit F – Nueces Service Area
- Exhibit G – Tarrant Service Area
- Exhibit H – Travis Service Area

These exhibits show projected FY2011 experience for each of the service areas. These amounts were derived by summing amounts from each individual health plan in the service area. The experience analysis for individual HMOs is described in Attachment 2. The top portion of the exhibit shows summary base period (FY2009) experience and projected FY2011 enrollment, premium and incurred claims experience.

In addition to incurred claims, provision is also made for services that are capitated by the HMOs, such as vision and behavioral health services. The cost of reinsurance is also considered. In developing the cost of reinsurance we make an assumption regarding how much the HMO is expected to receive in reinsurance recoveries (reimbursements from the reinsurance company for large claims). We have assumed that the net cost of reinsurance (reinsurance premium less reinsurance recoveries) is the minimum of (a) the actual reinsurance premium rate and (b) \$1.00 pmpm.

A provision for administrative expenses is included in the amount of \$9.00 pmpm and 5.75% of gross premium. Additional provisions are also included for premium tax (1.75% of premium), maintenance tax (\$0.11 pmpm) and risk margin (2.0% of premium).

The bottom of the exhibit shows a summary of the projected FY2011 cost based on these assumptions. Cost projections are presented both with and without the inclusion of maternity expenses.

FY2011 STAR Rating Summary
 Bexar SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	107,250		7,599		30,914		123,283		205,675	
Premium Revenue	12,337,291	115.03	2,727,250	358.90	10,081,395	326.11	57,344,338	465.15	157,554,575	766.04
Adjusted Premium	13,503,497	125.91	3,085,011	405.98	10,837,579	350.57	62,949,406	510.61	148,353,709	721.30
FY2009 Incurred Claims	10,609,747	98.92	1,891,771	248.95	10,280,839	332.56	89,697,097	727.57	127,645,283	620.62
Proj FY2011 Member Months	121,575		7,349		37,553		127,135		220,437	
Projected FY2011 Premium										
Current Unadjusted Rates	15,731,665	129.40	2,980,481	405.58	14,652,049	390.17	110,112,555	866.11	162,879,631	738.89
Current Adjusted Rates	15,310,172	125.93	2,980,481	405.58	13,191,298	351.27	64,886,815	510.38	162,879,631	738.89
Current DSP Rate	608,018	5.00	0	0.00	1,834,229	48.84	45,757,738	359.91	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0163		1.0057		1.0001		1.0001		1.0080
Other Reimbursement Changes		0.9882		0.9923		0.9816		0.9766		0.9906
Facility Reimbursement Changes		0.9801		0.9699		0.9552		0.8872		0.8942
Out-of-Network Adjustment		0.9992		0.9992		0.9992		0.9992		0.9992
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	14,441,172	118.78	2,160,126	293.95	14,133,274	376.35	89,564,594	704.48	134,301,198	609.25
Capitation Expenses	305,584	2.51	-15,059	-2.05	-232,025	-6.18	32,214	0.25	700,032	3.18
Net Reinsurance Cost	107,289	0.88	6,275	0.85	30,476	0.81	99,580	0.78	179,452	0.81

FY2011 STAR Rating Summary
 Bexar SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	1,094,171	9.00	66,138	9.00	337,981	9.00	1,144,216	9.00	1,983,932	9.00
Percentage of Premium	1,014,134	5.75%	140,941	5.75%	906,901	5.75%	5,772,529	5.75%	8,716,419	5.75%
Total	2,108,305		207,080		1,244,882		6,916,745		10,700,351	
Risk Margin	352,742	2.00%	49,023	2.00%	315,444	2.00%	2,007,836	2.00%	3,031,798	2.00%
Premium Tax	308,650	1.75%	42,895	1.75%	276,013	1.75%	1,756,857	1.75%	2,652,823	1.75%
Maintenance Tax	13,373	0.11	808	0.11	4,131	0.11	13,985	0.11	24,248	0.11
Projected Total Cost										
with deliveries	17,637,115	145.07	2,451,149	333.55	15,772,196	419.99	100,391,811	789.65	151,589,903	687.68
without deliveries	17,029,097	140.07	2,451,149	333.55	13,937,966	371.15	54,634,073	429.73	151,589,903	687.68
Experience Rate Increase										
with deliveries		12.1 %		-17.8 %		7.6 %		-8.8 %		-6.9 %
without deliveries		11.2 %		-17.8 %		5.7 %		-15.8 %		-6.9 %

FY2011 STAR Rating Summary
Bexar SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	550,401		16,902		750,598		14,367		1,792,621	
Premium Revenue	67,951,224	123.46	4,675,992	276.66	64,472,559	85.89	46,931,099	3,266.59	377,144,624	210.39
Adjusted Premium	69,928,645	127.05	3,477,341	205.74	72,718,724	96.88	46,931,099	3,266.59	384,853,912	214.69
FY2009 Incurred Claims	56,379,908	102.43	3,136,787	185.59	52,350,929	69.75			351,992,362	196.36
Proj FY2011 Member Months	631,289		14,035		930,540				2,089,913	
Projected FY2011 Premium										
Current Unadjusted Rates	80,187,160	127.02	2,887,189	205.72	91,482,298	98.31			480,913,028	230.11
Current Adjusted Rates	80,187,160	127.02	2,887,189	205.72	90,218,980	96.95			432,541,726	206.97
Current DSP Rate	0	0.00	0	0.00	641,377	0.69			48,841,362	23.37
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0193		1.0062		1.0198				
Other Reimbursement Changes		0.9903		0.9920		0.9881				
Facility Reimbursement Changes		0.9859		1.0094		0.9775				
Out-of-Network Adjustment		0.9992		0.9992		0.9992				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	74,093,791	117.37	3,021,550	215.29	73,334,811	78.81			405,050,517	193.81
Capitation Expenses	1,725,174	2.73	-132,285	-9.43	2,374,686	2.55			4,758,321	2.28
Net Reinsurance Cost	565,980	0.90	11,985	0.85	828,174	0.89			1,829,212	0.88

FY2011 STAR Rating Summary
 Bexar SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	5,681,602	9.00	126,314	9.00	8,374,863	9.00			18,809,217	9.00
Percentage of Premium	5,218,585	5.75%	192,457	5.75%	5,401,499	5.75%			27,363,466	5.75%
Total	10,900,187		318,771		13,776,362				46,172,683	
Risk Margin	1,815,160	2.00%	66,942	2.00%	1,878,782	2.00%			9,517,727	2.00%
Premium Tax	1,588,265	1.75%	58,574	1.75%	1,643,934	1.75%			8,328,011	1.75%
Maintenance Tax	69,442	0.11	1,544	0.11	102,359	0.11			229,890	0.11
Projected Total Cost										
with deliveries	90,757,998	143.77	3,347,081	238.48	93,939,109	100.95			475,886,362	227.71
without deliveries	90,757,998	143.77	3,347,081	238.48	93,297,731	100.26			427,044,999	204.34
Experience Rate Increase										
with deliveries		13.2 %		15.9 %		2.7 %				-1.0 %
without deliveries		13.2 %		15.9 %		3.4 %				-1.3 %

FY2011 STAR Rating Summary
Dallas SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	136,102		9,851		30,945		144,530		289,368	
Premium Revenue	14,790,519	108.67	2,900,585	294.44	9,679,416	312.79	68,100,041	471.18	180,576,212	624.04
Adjusted Premium	18,797,077	138.11	2,711,842	275.28	10,079,270	325.71	78,789,671	545.14	177,622,059	613.83
FY2009 Incurred Claims	11,859,380	87.14	2,844,611	288.75	8,641,941	279.26	115,041,978	795.97	146,981,379	507.94
Proj FY2011 Member Months	145,493		9,355		35,364		147,159		294,441	
Projected FY2011 Premium										
Current Unadjusted Rates	20,560,718	141.32	2,577,252	275.50	12,995,263	367.48	138,677,229	942.37	206,003,724	699.64
Current Adjusted Rates	20,096,905	138.13	2,577,252	275.50	11,518,122	325.71	80,214,137	545.09	206,003,724	699.64
Current DSP Rate	573,476	3.94	0	0.00	1,656,878	46.85	59,858,421	406.76	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0183		1.0044		1.0003		1.0001		1.0087
Other Reimbursement Changes		0.9936		0.9954		0.9836		0.9780		0.9929
Facility Reimbursement Changes		0.9939		0.9915		0.9996		0.9895		0.9875
Out-of-Network Adjustment		0.9975		0.9975		0.9975		0.9975		0.9975
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	15,525,565	106.71	3,260,886	348.58	11,701,776	330.90	126,460,619	859.35	162,349,996	551.38
Capitation Expenses	574,723	3.95	35,246	3.77	135,341	3.83	538,263	3.66	1,131,708	3.84
Net Reinsurance Cost	93,306	0.64	6,317	0.68	22,090	0.62	96,594	0.66	204,738	0.70

FY2011 STAR Rating Summary
 Dallas SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	1,309,435	9.00	84,193	9.00	318,273	9.00	1,324,427	9.00	2,649,965	9.00
Percentage of Premium	1,113,088	5.75%	215,239	5.75%	773,954	5.75%	8,160,304	5.75%	10,570,393	5.75%
Total	2,422,523		299,432		1,092,227		9,484,731		13,220,358	
Risk Margin	387,161	2.00%	74,866	2.00%	269,202	2.00%	2,838,367	2.00%	3,676,658	2.00%
Premium Tax	338,766	1.75%	65,507	1.75%	235,551	1.75%	2,483,571	1.75%	3,217,076	1.75%
Maintenance Tax	16,004	0.11	1,029	0.11	3,890	0.11	16,187	0.11	32,388	0.11
Projected Total Cost										
with deliveries	19,358,049	133.05	3,743,284	400.15	13,460,078	380.62	141,918,332	964.39	183,832,923	624.35
without deliveries	18,784,573	129.11	3,743,284	400.15	11,803,199	333.77	82,059,911	557.63	183,832,923	624.35
Experience Rate Increase										
with deliveries		-5.8 %		45.2 %		3.6 %		2.3 %		-10.8 %
without deliveries		-6.5 %		45.2 %		2.5 %		2.3 %		-10.8 %

FY2011 STAR Rating Summary
Dallas SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	977,393		62,905		1,090,693		17,556		2,741,788	
Premium Revenue	130,437,943	133.45	16,114,765	256.18	100,102,302	91.78	62,097,854	3,537.13	522,701,783	190.64
Adjusted Premium	130,868,396	133.90	17,635,389	280.35	110,892,960	101.67	62,097,854	3,537.13	547,396,663	199.65
FY2009 Incurred Claims	103,845,899	106.25	13,397,348	212.98	79,502,380	72.89			482,114,916	175.84
Proj FY2011 Member Months	1,131,933		54,647		1,431,331				3,249,721	
Projected FY2011 Premium										
Current Unadjusted Rates	151,554,531	133.89	15,330,872	280.54	147,570,810	103.10			695,270,399	213.95
Current Adjusted Rates	151,554,531	133.89	15,330,872	280.54	145,525,587	101.67			632,821,130	194.73
Current DSP Rate	0	0.00	0	0.00	1,526,457	1.07			63,615,232	19.58
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0186		1.0051		1.0203				
Other Reimbursement Changes		0.9949		0.9951		0.9952				
Facility Reimbursement Changes		0.9955		0.9884		0.9974				
Out-of-Network Adjustment		0.9975		0.9975		0.9975				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	139,454,346	123.20	13,224,464	242.00	121,007,177	84.54			592,984,830	182.47
Capitation Expenses	4,480,604	3.96	215,695	3.95	5,674,205	3.96			12,785,786	3.93
Net Reinsurance Cost	743,561	0.66	34,883	0.64	883,373	0.62			2,084,862	0.64

FY2011 STAR Rating Summary
 Dallas SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	10,187,394	9.00	491,822	9.00	12,881,982	9.00			29,247,490	9.00
Percentage of Premium	9,847,457	5.75%	887,779	5.75%	8,933,415	5.75%			40,501,630	5.75%
Total	20,034,851		1,379,601		21,815,397				69,749,120	
Risk Margin	3,425,203	2.00%	308,793	2.00%	3,107,275	2.00%			14,087,523	2.00%
Premium Tax	2,997,052	1.75%	270,194	1.75%	2,718,865	1.75%			12,326,583	1.75%
Maintenance Tax	124,513	0.11	6,011	0.11	157,446	0.11			357,469	0.11
Projected Total Cost										
with deliveries	171,260,130	151.30	15,439,639	282.53	155,363,739	108.54			704,376,173	216.75
without deliveries	171,260,130	151.30	15,439,639	282.53	153,837,282	107.48			640,760,942	197.17
Experience Rate Increase										
with deliveries		13.0 %		0.7 %		5.3 %				1.3 %
without deliveries		13.0 %		0.7 %		5.7 %				1.3 %

FY2011 STAR Rating Summary
El Paso SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	93,210		5,630		18,995		56,876		91,995	
Premium Revenue	9,424,711	101.11	1,296,176	230.23	5,912,979	311.29	23,601,465	414.97	50,266,856	546.41
Adjusted Premium	9,842,651	105.60	1,559,535	277.00	5,027,705	264.69	23,676,739	416.29	51,009,763	554.49
FY2009 Incurred Claims	6,568,455	70.47	1,041,796	185.04	4,483,982	236.06	37,847,311	665.44	43,423,665	472.02
Proj FY2011 Member Months	98,051		5,329		20,197		58,548		94,900	
Projected FY2011 Premium										
Current Unadjusted Rates	10,597,533	108.08	1,479,907	277.69	5,926,397	293.43	45,884,792	783.71	54,823,273	577.70
Current Adjusted Rates	10,354,134	105.60	1,479,907	277.69	5,348,016	264.80	24,356,721	416.01	54,823,273	577.70
Current DSP Rate	270,074	2.75	0	0.00	685,406	33.94	20,948,508	357.80	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0214		1.0064		1.0002		1.0001		1.0108
Other Reimbursement Changes		0.9882		0.9929		0.9802		0.9733		0.9897
Facility Reimbursement Changes		0.9703		0.9166		0.9583		0.9110		0.9090
Out-of-Network Adjustment		0.9989		0.9989		0.9989		0.9989		0.9989
Third Party Recovery Adjustment		0.9932		0.9947		0.9907		0.9920		0.9922
Projected Incurred Claims	8,196,578	83.60	1,095,701	205.60	5,353,586	265.07	38,283,726	653.89	44,423,573	468.11
Capitation Expenses	292,567	2.98	15,164	2.85	66,840	3.31	211,727	3.62	313,487	3.30
Net Reinsurance Cost	87,940	0.90	4,796	0.90	17,738	0.88	50,774	0.87	84,316	0.89

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	882,458	9.00	47,964	9.00	181,771	9.00	526,931	9.00	854,100	9.00
Percentage of Premium	601,706	5.75%	73,969	5.75%	357,209	5.75%	2,482,958	5.75%	2,902,696	5.75%
Total	1,484,164		121,933		538,979		3,009,889		3,756,796	
Risk Margin	209,289	2.00%	25,728	2.00%	124,247	2.00%	863,638	2.00%	1,009,633	2.00%
Premium Tax	183,128	1.75%	22,512	1.75%	108,716	1.75%	755,683	1.75%	883,429	1.75%
Maintenance Tax	10,786	0.11	586	0.11	2,222	0.11	6,440	0.11	10,439	0.11
Projected Total Cost										
with deliveries	10,464,451	106.72	1,286,422	241.38	6,212,327	307.59	43,181,877	737.55	50,481,674	531.95
without deliveries	10,194,376	103.97	1,286,422	241.38	5,526,922	273.65	22,233,368	379.75	50,481,674	531.95
Experience Rate Increase										
with deliveries		-1.3 %		-13.1 %		4.8 %		-5.9 %		-7.9 %
without deliveries		-1.5 %		-13.1 %		3.3 %		-8.7 %		-7.9 %

FY2011 STAR Rating Summary
El Paso SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	291,066		12,270		471,810		6,341		1,041,850	
Premium Revenue	31,690,127	108.88	2,610,486	212.75	37,395,871	79.26	21,832,317	3,443.04	162,198,671	155.68
Adjusted Premium	31,590,263	108.53	2,719,816	221.66	41,069,329	87.05	21,832,317	3,443.04	166,495,800	159.81
FY2009 Incurred Claims	24,617,642	84.58	2,394,924	195.19	28,369,390	60.13			148,747,165	142.77
Proj FY2011 Member Months	325,643		11,541		579,934				1,194,143	
Projected FY2011 Premium										
Current Unadjusted Rates	35,343,068	108.53	2,561,348	221.93	50,969,157	87.89			207,585,474	173.84
Current Adjusted Rates	35,343,068	108.53	2,561,348	221.93	50,485,271	87.05			184,751,738	154.71
Current DSP Rate	0	0.00	0	0.00	599,021	1.03			22,503,009	18.84
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0232		1.0052		1.0209				
Other Reimbursement Changes		0.9909		0.9924		0.9891				
Facility Reimbursement Changes		0.9698		0.9613		0.9792				
Out-of-Network Adjustment		0.9989		0.9989		0.9989				
Third Party Recovery Adjustment		0.9935		0.9920		0.9929				
Projected Incurred Claims	30,968,788	95.10	2,466,493	213.71	39,262,154	67.70			170,050,599	142.40
Capitation Expenses	1,006,847	3.09	37,952	3.29	1,872,061	3.23			3,816,644	3.20
Net Reinsurance Cost	291,826	0.90	10,165	0.88	516,423	0.89			1,063,978	0.89

FY2011 STAR Rating Summary
El Paso SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	2,930,789	9.00	103,870	9.00	5,219,405	9.00			10,747,287	9.00
Percentage of Premium	2,238,629	5.75%	166,448	5.75%	2,981,984	5.75%			11,805,599	5.75%
Total	5,169,418		270,318		8,201,389				22,552,886	
Risk Margin	778,653	2.00%	57,895	2.00%	1,037,212	2.00%			4,106,295	2.00%
Premium Tax	681,322	1.75%	50,658	1.75%	907,560	1.75%			3,593,008	1.75%
Maintenance Tax	35,821	0.11	1,270	0.11	63,793	0.11			131,356	0.11
Projected Total Cost										
with deliveries	38,932,675	119.56	2,894,750	250.82	51,860,592	89.43			205,314,767	171.93
without deliveries	38,932,675	119.56	2,894,750	250.82	51,261,571	88.39			182,811,757	153.09
Experience Rate Increase										
with deliveries		10.2 %		13.0 %		1.7 %				-1.1 %
without deliveries		10.2 %		13.0 %		1.5 %				-1.1 %

FY2011 STAR Rating Summary
Harris SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	202,411		13,022		47,400		225,810		469,287	
Premium Revenue	22,604,194	111.67	3,892,675	298.93	18,764,267	395.87	112,317,120	497.40	343,132,346	731.18
Adjusted Premium	24,470,356	120.89	4,759,295	365.48	19,525,384	411.93	115,657,770	512.19	321,319,979	684.70
FY2009 Incurred Claims	17,850,524	88.19	3,055,719	234.66	16,576,582	349.72	180,829,831	800.80	274,573,827	585.09
Proj FY2011 Member Months	217,666		14,354		51,917		235,886		502,096	
Projected FY2011 Premium										
Current Unadjusted Rates	26,993,689	124.01	5,239,786	365.03	23,381,770	450.37	213,544,493	905.29	390,800,768	778.34
Current Adjusted Rates	26,348,935	121.05	5,239,786	365.03	21,278,470	409.86	120,618,548	511.34	390,800,768	778.34
Current DSP Rate	812,002	3.73	0	0.00	2,680,627	51.63	98,779,308	418.76	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0179		1.0063		1.0003		1.0001		1.0076
Other Reimbursement Changes		0.9909		0.9930		0.9826		0.9769		0.9921
Facility Reimbursement Changes		0.9830		0.9818		1.0685		1.0312		0.9415
Out-of-Network Adjustment		0.9984		0.9984		0.9984		0.9984		0.9984
Third Party Recovery Adjustment		0.9999		1.0000		0.9999		1.0000		1.0000
Projected Incurred Claims	23,197,486	106.57	4,027,804	280.60	22,991,567	442.85	212,476,056	900.76	303,724,796	604.91
Capitation Expenses	1,125,753	5.17	64,396	4.49	349,571	6.73	2,341,820	9.93	2,437,629	4.85
Net Reinsurance Cost	168,894	0.78	10,936	0.76	37,950	0.73	171,317	0.73	387,842	0.77

FY2011 STAR Rating Summary
Harris SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	1,958,990	9.00	129,188	9.00	467,253	9.00	2,122,973	9.00	4,518,866	9.00
Percentage of Premium	1,682,118	5.75%	269,005	5.75%	1,515,462	5.75%	13,796,068	5.75%	19,767,570	5.75%
Total	3,641,108		398,193		1,982,715		15,919,042		24,286,436	
Risk Margin	585,084	2.00%	93,567	2.00%	527,117	2.00%	4,798,632	2.00%	6,875,677	2.00%
Premium Tax	511,949	1.75%	81,871	1.75%	461,228	1.75%	4,198,803	1.75%	6,016,217	1.75%
Maintenance Tax	23,943	0.11	1,579	0.11	5,711	0.11	25,947	0.11	55,231	0.11
Projected Total Cost										
with deliveries	29,254,218	134.40	4,678,347	325.92	26,355,858	507.65	239,931,619	1,017.15	343,783,827	684.70
without deliveries	28,442,216	130.67	4,678,347	325.92	23,675,231	456.02	141,152,310	598.39	343,783,827	684.70
Experience Rate Increase										
with deliveries		8.4 %		-10.7 %		12.7 %		12.4 %		-12.0 %
without deliveries		7.9 %		-10.7 %		11.3 %		17.0 %		-12.0 %

FY2011 STAR Rating Summary
Harris SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	1,700,943		98,566		1,983,465		28,691		4,740,904	
Premium Revenue	211,876,974	124.56	25,033,791	253.98	180,709,106	91.11	100,969,367	3,519.20	918,330,473	193.70
Adjusted Premium	208,187,268	122.40	24,582,088	249.40	195,791,384	98.71	100,969,367	3,519.20	914,293,525	192.85
FY2009 Incurred Claims	153,546,201	90.27	22,116,314	224.38	136,009,448	68.57			804,558,447	169.71
Proj FY2011 Member Months	1,791,083		82,391		2,281,917				5,177,309	
Projected FY2011 Premium										
Current Unadjusted Rates	219,773,213	122.70	20,576,737	249.75	229,307,441	100.49			1,129,617,897	218.19
Current Adjusted Rates	219,773,213	122.70	20,576,737	249.75	225,702,878	98.91			1,030,339,335	199.01
Current DSP Rate	0	0.00	0	0.00	3,484,617	1.53			105,756,555	20.43
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0217		1.0051		1.0210				
Other Reimbursement Changes		0.9932		0.9947		0.9910				
Facility Reimbursement Changes		0.9675		0.9344		0.9737				
Out-of-Network Adjustment		0.9984		0.9984		0.9984				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	182,608,959	101.95	19,867,338	241.14	176,698,035	77.43			945,592,042	182.64
Capitation Expenses	9,331,581	5.21	343,094	4.16	11,144,284	4.88			27,138,129	5.24
Net Reinsurance Cost	1,458,964	0.81	71,655	0.87	1,817,608	0.80			4,125,166	0.80

FY2011 STAR Rating Summary
Harris SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	16,119,744	9.00	741,516	9.00	20,537,255	9.00			46,595,785	9.00
Percentage of Premium	13,324,514	5.75%	1,336,330	5.75%	13,371,018	5.75%			65,062,084	5.75%
Total	29,444,258		2,077,845		33,908,273				111,657,869	
Risk Margin	4,634,614	2.00%	464,810	2.00%	4,650,789	2.00%			22,630,290	2.00%
Premium Tax	4,055,287	1.75%	406,709	1.75%	4,069,440	1.75%			19,801,504	1.75%
Maintenance Tax	197,019	0.11	9,063	0.11	251,011	0.11			569,504	0.11
Projected Total Cost										
with deliveries	231,730,682	129.38	23,240,515	282.08	232,539,440	101.91			1,131,514,506	218.55
without deliveries	231,730,682	129.38	23,240,515	282.08	229,054,823	100.38			1,025,757,951	198.13
Experience Rate Increase										
with deliveries		5.4 %		12.9 %		1.4 %				0.2 %
without deliveries		5.4 %		12.9 %		1.5 %				-0.4 %

FY2011 STAR Rating Summary
Lubbock SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	23,618		1,800		6,161		28,847		46,205	
Premium Revenue	2,477,476	104.90	581,450	323.03	2,838,936	460.78	24,688,156	855.83	21,864,079	473.20
Adjusted Premium	2,907,648	123.11	444,026	246.68	2,135,727	346.65	24,100,181	835.44	18,549,270	401.46
FY2009 Incurred Claims	1,901,293	80.50	421,359	234.09	1,650,180	267.84	21,791,240	755.40	19,909,074	430.89
Proj FY2011 Member Months	26,967		1,827		7,450		30,355		48,335	
Projected FY2011 Premium										
Current Unadjusted Rates	3,436,151	127.42	451,120	246.85	2,924,311	392.54	36,113,485	1,189.69	20,217,078	418.27
Current Adjusted Rates	3,321,027	123.15	451,120	246.85	2,583,921	346.85	25,321,650	834.18	20,217,078	418.27
Current DSP Rate	133,165	4.94	0	0.00	413,713	55.53	10,916,135	359.61	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0207		1.0070		1.0003		1.0001		1.0118
Other Reimbursement Changes		0.9885		0.9920		0.9778		0.9756		0.9915
Facility Reimbursement Changes		0.9965		0.9756		1.0013		1.0056		1.0024
Out-of-Network Adjustment		0.9995		0.9995		0.9995		0.9995		0.9995
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	2,663,449	98.77	508,738	278.38	2,358,997	316.66	25,147,552	828.44	23,033,527	476.54
Capitation Expenses	10,768	0.40	717	0.39	3,043	0.41	13,147	0.43	20,352	0.42
Net Reinsurance Cost	26,967	1.00	1,827	1.00	7,450	1.00	30,355	1.00	48,335	1.00

FY2011 STAR Rating Summary
Lubbock SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	242,705	9.00	16,447	9.00	67,047	9.00	273,197	9.00	435,015	9.00
Percentage of Premium	187,231	5.75%	33,543	5.75%	154,860	5.75%	1,618,107	5.75%	1,495,797	5.75%
Total	429,936		49,990		221,907		1,891,304		1,930,812	
Risk Margin	65,124	2.00%	11,667	2.00%	53,864	2.00%	562,820	2.00%	520,277	2.00%
Premium Tax	56,983	1.75%	10,209	1.75%	47,131	1.75%	492,467	1.75%	455,243	1.75%
Maintenance Tax	2,966	0.11	201	0.11	819	0.11	3,339	0.11	5,317	0.11
Projected Total Cost										
with deliveries	3,256,194	120.75	583,350	319.21	2,693,212	361.52	28,140,984	927.05	26,013,862	538.20
without deliveries	3,123,029	115.81	583,350	319.21	2,279,499	305.99	17,224,849	567.44	26,013,862	538.20
Experience Rate Increase										
with deliveries		-5.2 %		29.3 %		-7.9 %		-22.1 %		28.7 %
without deliveries		-6.0 %		29.3 %		-11.8 %		-32.0 %		28.7 %

FY2011 STAR Rating Summary
Lubbock SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	102,986		2,744		131,998		3,394		344,359	
Premium Revenue	12,146,526	117.94	453,237	165.17	11,831,421	89.63	10,963,944	3,230.39	76,881,281	223.26
Adjusted Premium	11,063,718	107.43	529,820	193.08	12,357,757	93.62	10,963,944	3,230.39	72,088,147	209.34
FY2009 Incurred Claims	9,396,595	91.24	674,620	245.85	8,203,958	62.15			63,948,321	185.70
Proj FY2011 Member Months	119,543		2,651		164,501				401,630	
Projected FY2011 Premium										
Current Unadjusted Rates	12,845,671	107.46	512,084	193.15	15,615,677	94.93			92,115,576	229.35
Current Adjusted Rates	12,845,671	107.46	512,084	193.15	15,402,762	93.63			80,655,313	200.82
Current DSP Rate	0	0.00	0	0.00	106,281	0.65			11,569,293	28.81
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0221		1.0060		1.0227				
Other Reimbursement Changes		0.9903		0.9909		0.9882				
Facility Reimbursement Changes		0.9914		0.9879		0.9943				
Out-of-Network Adjustment		0.9995		0.9995		0.9995				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	12,605,636	105.45	739,250	278.84	11,789,358	71.67			78,846,508	196.32
Capitation Expenses	44,436	0.37	1,359	0.51	60,795	0.37			154,618	0.38
Net Reinsurance Cost	119,543	1.00	2,651	1.00	164,501	1.00			401,630	1.00

FY2011 STAR Rating Summary
Lubbock SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	1,075,889	9.00	23,860	9.00	1,480,511	9.00			3,614,672	9.00
Percentage of Premium	880,522	5.75%	48,758	5.75%	858,577	5.75%			5,277,395	5.75%
Total	1,956,411		72,619		2,339,088				8,892,066	
Risk Margin	306,269	2.00%	16,959	2.00%	298,636	2.00%			1,835,616	2.00%
Premium Tax	267,985	1.75%	14,839	1.75%	261,306	1.75%			1,606,164	1.75%
Maintenance Tax	13,150	0.11	292	0.11	18,095	0.11			44,179	0.11
Projected Total Cost										
with deliveries	15,313,430	128.10	847,969	319.85	14,931,780	90.77			91,780,780	228.52
without deliveries	15,313,430	128.10	847,969	319.85	14,825,500	90.12			80,211,487	199.71
Experience Rate Increase										
with deliveries		19.2 %		65.6 %		-4.4 %				-0.4 %
without deliveries		19.2 %		65.6 %		-3.7 %				-0.6 %

FY2011 STAR Rating Summary
Nueces SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	54,064		3,725		15,923		48,265		74,901	
Premium Revenue	8,385,829	155.11	1,397,680	375.22	5,828,339	366.04	25,252,040	523.19	71,386,972	953.08
Adjusted Premium	8,688,332	160.71	1,722,770	462.49	5,496,942	345.22	24,936,308	516.65	61,853,774	825.80
FY2009 Incurred Claims	6,149,527	113.75	1,369,580	367.67	5,502,759	345.59	36,269,643	751.46	54,523,248	727.93
Proj FY2011 Member Months	60,547		3,751		18,792		49,588		77,676	
Projected FY2011 Premium										
Current Unadjusted Rates	9,924,034	163.91	1,723,319	459.46	7,112,135	378.47	42,381,954	854.68	64,769,462	833.84
Current Adjusted Rates	9,731,103	160.72	1,723,319	459.46	6,487,495	345.23	25,593,860	516.13	64,769,462	833.84
Current DSP Rate	300,381	4.96	0	0.00	925,926	49.27	16,451,237	331.76	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0138		1.0050		1.0003		1.0001		1.0074
Other Reimbursement Changes		0.9911		0.9936		0.9806		0.9745		0.9921
Facility Reimbursement Changes		0.9844		0.9799		1.0081		0.9687		0.9560
Out-of-Network Adjustment		0.9996		0.9996		0.9996		0.9996		0.9996
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	8,313,040	137.30	1,646,752	439.05	7,753,026	412.58	39,326,365	793.06	59,422,113	765.00
Capitation Expenses	556,626	9.19	30,645	8.17	51,230	2.73	134,433	2.71	619,733	7.98
Net Reinsurance Cost	54,659	0.90	3,368	0.90	15,328	0.82	45,468	0.92	69,857	0.90

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	544,920	9.00	33,757	9.00	169,126	9.00	446,291	9.00	699,087	9.00
Percentage of Premium	602,060	5.75%	108,960	5.75%	507,701	5.75%	2,538,769	5.75%	3,864,212	5.75%
Total	1,146,980		142,717		676,827		2,985,060		4,563,299	
Risk Margin	209,412	2.00%	37,899	2.00%	176,592	2.00%	883,050	2.00%	1,344,074	2.00%
Premium Tax	183,236	1.75%	33,162	1.75%	154,518	1.75%	772,669	1.75%	1,176,064	1.75%
Maintenance Tax	6,660	0.11	413	0.11	2,067	0.11	5,455	0.11	8,544	0.11
Projected Total Cost										
with deliveries	10,470,614	172.93	1,894,955	505.22	8,829,587	469.87	44,152,499	890.39	67,203,684	865.18
without deliveries	10,170,233	167.97	1,894,955	505.22	7,903,662	420.59	27,701,262	558.63	67,203,684	865.18
Experience Rate Increase										
with deliveries		5.5 %		10.0 %		24.1 %		4.2 %		3.8 %
without deliveries		4.5 %		10.0 %		21.8 %		8.2 %		3.8 %

FY2011 STAR Rating Summary
Nueces SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	190,495		4,265		278,132		5,431		669,770	
Premium Revenue	30,019,757	157.59	1,246,977	292.37	29,416,130	105.76	17,399,946	3,203.82	172,933,725	258.20
Adjusted Premium	29,102,831	152.77	1,310,094	307.17	32,135,738	115.54	17,399,946	3,203.82	165,246,789	246.72
FY2009 Incurred Claims	22,854,649	119.98	1,252,710	293.72	24,142,509	86.80			152,064,626	227.04
Proj FY2011 Member Months	219,338		3,975		339,142				772,808	
Projected FY2011 Premium										
Current Unadjusted Rates	33,505,143	152.76	1,216,500	306.07	39,565,210	116.66			200,197,757	259.05
Current Adjusted Rates	33,505,143	152.76	1,216,500	306.07	39,198,908	115.58			182,225,791	235.80
Current DSP Rate	0	0.00	0	0.00	260,679	0.77			17,938,223	23.21
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0167		1.0044		1.0160				
Other Reimbursement Changes		0.9935		0.9933		0.9907				
Facility Reimbursement Changes		0.9864		0.9803		0.9943				
Out-of-Network Adjustment		0.9996		0.9996		0.9996				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	30,199,454	137.68	1,315,063	330.87	33,811,554	99.70			181,787,367	235.23
Capitation Expenses	2,043,768	9.32	35,903	9.03	3,300,737	9.73			6,773,076	8.76
Net Reinsurance Cost	197,056	0.90	3,600	0.91	310,293	0.91			699,628	0.91

FY2011 STAR Rating Summary
 Nueces SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	1,974,042	9.00	35,771	9.00	3,052,276	9.00			6,955,269	9.00
Percentage of Premium	2,188,078	5.75%	88,364	5.75%	2,573,977	5.75%			12,472,122	5.75%
Total	4,162,120		124,135		5,626,253				19,427,391	
Risk Margin	761,071	2.00%	30,735	2.00%	895,296	2.00%			4,338,129	2.00%
Premium Tax	665,937	1.75%	26,893	1.75%	783,384	1.75%			3,795,863	1.75%
Maintenance Tax	24,127	0.11	437	0.11	37,306	0.11			85,009	0.11
Projected Total Cost										
with deliveries	38,053,532	173.49	1,536,767	386.65	44,764,824	131.99			216,906,463	280.67
without deliveries	38,053,532	173.49	1,536,767	386.65	44,504,145	131.23			198,968,240	257.46
Experience Rate Increase										
with deliveries		13.6 %		26.3 %		13.1 %				8.3 %
without deliveries		13.6 %		26.3 %		13.5 %				9.2 %

FY2011 STAR Rating Summary
Tarrant SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	69,394		4,405		15,476		111,851		195,224	
Premium Revenue	7,376,095	106.29	918,477	208.50	4,880,374	315.36	57,622,969	515.18	129,716,388	664.45
Adjusted Premium	7,821,224	112.71	1,386,859	314.83	5,439,884	351.51	59,066,750	528.08	109,783,702	562.35
FY2009 Incurred Claims	6,168,233	88.89	924,960	209.97	3,936,751	254.38	82,691,749	739.30	99,535,423	509.85
Proj FY2011 Member Months	72,959		4,046		17,586		120,083		208,489	
Projected FY2011 Premium										
Current Unadjusted Rates	8,408,969	115.26	1,280,974	316.57	6,790,444	386.12	108,852,145	906.47	128,476,265	616.23
Current Adjusted Rates	8,179,548	112.11	1,280,974	316.57	6,178,818	351.34	63,433,627	528.25	128,476,265	616.23
Current DSP Rate	229,138	3.14	0	0.00	763,038	43.39	48,377,423	402.87	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0176		1.0059		1.0004		1.0001		1.0096
Other Reimbursement Changes		0.9916		0.9924		0.9817		0.9770		0.9937
Facility Reimbursement Changes		1.0038		0.9797		1.0271		1.0394		1.0265
Out-of-Network Adjustment		0.9987		0.9987		0.9987		0.9987		0.9987
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	8,008,977	109.77	1,013,154	250.38	5,443,233	309.51	100,697,882	838.57	120,295,713	576.99
Capitation Expenses	235,239	3.22	22,476	5.55	68,474	3.89	385,123	3.21	961,061	4.61
Net Reinsurance Cost	36,768	0.50	2,016	0.50	6,637	0.38	51,879	0.43	91,129	0.44

FY2011 STAR Rating Summary
Tarrant SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	656,629	9.00	36,418	9.00	158,278	9.00	1,080,750	9.00	1,876,398	9.00
Percentage of Premium	568,369	5.75%	68,270	5.75%	360,792	5.75%	6,495,203	5.75%	7,830,625	5.75%
Total	1,224,998		104,688		519,070		7,575,953		9,707,023	
Risk Margin	197,694	2.00%	23,746	2.00%	125,493	2.00%	2,259,201	2.00%	2,723,696	2.00%
Premium Tax	172,982	1.75%	20,778	1.75%	109,806	1.75%	1,976,801	1.75%	2,383,234	1.75%
Maintenance Tax	8,025	0.11	445	0.11	1,935	0.11	13,209	0.11	22,934	0.11
Projected Total Cost										
with deliveries	9,884,682	135.48	1,187,303	293.42	6,274,649	356.79	112,960,047	940.68	136,184,790	653.20
without deliveries	9,655,545	132.34	1,187,303	293.42	5,511,611	313.40	64,582,624	537.81	136,184,790	653.20
Experience Rate Increase										
with deliveries		17.5 %		-7.3 %		-7.6 %		3.8 %		6.0 %
without deliveries		18.0 %		-7.3 %		-10.8 %		1.8 %		6.0 %

FY2011 STAR Rating Summary
Tarrant SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	543,352		29,556		609,878		12,843		1,579,136	
Premium Revenue	63,110,014	116.15	7,154,278	242.06	57,492,045	94.27	46,692,525	3,635.64	328,270,641	207.88
Adjusted Premium	63,623,001	117.09	6,229,200	210.76	60,305,621	98.88	46,692,525	3,635.64	313,656,241	198.63
FY2009 Incurred Claims	51,715,356	95.18	5,682,235	192.25	42,114,299	69.05			292,769,005	185.40
Proj FY2011 Member Months	644,605		27,552		819,634				1,914,955	
Projected FY2011 Premium										
Current Unadjusted Rates	75,692,161	117.42	5,829,923	211.59	82,302,061	100.41			417,632,941	218.09
Current Adjusted Rates	75,692,161	117.42	5,829,923	211.59	81,175,456	99.04			370,246,772	193.34
Current DSP Rate	0	0.00	0	0.00	888,032	1.08			50,257,632	26.24
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0213		1.0059		1.0219				
Other Reimbursement Changes		0.9937		0.9956		0.9930				
Facility Reimbursement Changes		0.9918		0.9929		0.9946				
Out-of-Network Adjustment		0.9987		0.9987		0.9987				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	71,064,714	110.25	6,061,371	219.99	65,496,863	79.91			378,081,907	197.44
Capitation Expenses	2,475,885	3.84	168,631	6.12	2,427,889	2.96			6,744,777	3.52
Net Reinsurance Cost	329,871	0.51	15,224	0.55	415,739	0.51			949,263	0.50

FY2011 STAR Rating Summary
Tarrant SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	5,801,443	9.00	247,972	9.00	7,376,706	9.00			17,234,593	9.00
Percentage of Premium	5,066,533	5.75%	412,744	5.75%	4,816,489	5.75%			25,619,026	5.75%
Total	10,867,976		660,716		12,193,195				42,853,619	
Risk Margin	1,762,272	2.00%	143,563	2.00%	1,675,301	2.00%			8,910,965	2.00%
Premium Tax	1,541,988	1.75%	125,618	1.75%	1,465,888	1.75%			7,797,095	1.75%
Maintenance Tax	70,907	0.11	3,031	0.11	90,160	0.11			210,645	0.11
Projected Total Cost										
with deliveries	88,113,613	136.69	7,178,153	260.53	83,765,034	102.20			445,548,271	232.67
without deliveries	88,113,613	136.69	7,178,153	260.53	82,877,002	101.11			395,290,639	206.42
Experience Rate Increase										
with deliveries		16.4 %		23.1 %		1.8 %				6.7 %
without deliveries		16.4 %		23.1 %		2.1 %				6.8 %

FY2011 STAR Rating Summary
Travis SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2009 Experience Period										
Member Months	259,769		21,890		85,780		48,424		91,311	
Premium Revenue	26,148,051	100.66	6,801,761	310.73	24,494,570	285.55	26,587,525	549.06	65,642,506	718.89
Adjusted Premium	28,283,560	108.88	4,967,442	226.93	22,095,925	257.59	24,323,583	502.31	47,335,337	518.40
FY2009 Incurred Claims	20,748,778	79.87	3,710,409	169.50	21,228,264	247.47	34,106,487	704.34	54,013,885	591.54
Proj FY2011 Member Months	273,600		18,968		93,918		52,695		105,822	
Projected FY2011 Premium										
Current Unadjusted Rates	30,974,898	113.21	4,303,432	226.88	27,670,246	294.62	45,669,277	866.67	63,769,658	602.61
Current Adjusted Rates	29,792,278	108.89	4,303,432	226.88	24,171,841	257.37	26,464,699	502.22	63,769,658	602.61
Current DSP Rate	1,089,964	3.98	0	0.00	3,266,662	34.78	18,168,198	344.78	0	0.00
Annual Cost Trend Assumptions										
FY2010	9.2 %		9.2 %		9.6 %		5.9 %		5.7 %	
FY2011	11.8 %		11.8 %		10.2 %		5.6 %		4.1 %	
Provider Reimbursement Adjust.		1.0198		1.0092		1.0003		1.0001		1.0084
Other Reimbursement Changes		0.9935		0.9944		0.9812		0.9759		0.9920
Facility Reimbursement Changes		1.0097		1.0212		1.0993		1.0881		1.0021
Out-of-Network Adjustment		0.9987		0.9987		0.9987		0.9987		0.9987
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	27,258,127	99.63	4,017,479	211.80	30,248,785	322.08	44,021,210	835.40	68,956,548	651.63
Capitation Expenses	263,715	0.96	18,304	0.96	100,692	1.07	51,838	0.98	100,519	0.95
Net Reinsurance Cost	230,165	0.84	16,073	0.85	74,639	0.79	43,679	0.83	89,785	0.85

FY2011 STAR Rating Summary
Travis SDA Total

	TANF Children (age 1+)		TANF Children <1		TANF Adults		Pregnant Women		Newborns	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
Administrative Expenses										
Fixed Amount	2,462,400	9.00	170,712	9.00	845,265	9.00	474,255	9.00	952,398	9.00
Percentage of Premium	1,921,612	5.75%	268,417	5.75%	1,987,385	5.75%	2,833,497	5.75%	4,454,559	5.75%
Total	4,384,012		439,130		2,832,650		3,307,752		5,406,957	
Risk Margin	668,387	2.00%	93,363	2.00%	691,264	2.00%	985,564	2.00%	1,549,412	2.00%
Premium Tax	584,838	1.75%	81,692	1.75%	604,856	1.75%	862,369	1.75%	1,355,735	1.75%
Maintenance Tax	30,096	0.11	2,086	0.11	10,331	0.11	5,796	0.11	11,640	0.11
Projected Total Cost										
with deliveries	33,419,340	122.15	4,668,127	246.10	34,563,217	368.01	49,278,208	935.16	77,470,598	732.08
without deliveries	32,329,376	118.16	4,668,127	246.10	31,296,555	333.23	31,110,011	590.38	77,470,598	732.08
Experience Rate Increase										
with deliveries		7.9 %		8.5 %		24.9 %		7.9 %		21.5 %
without deliveries		8.5 %		8.5 %		29.5 %		17.6 %		21.5 %

FY2011 STAR Rating Summary
Travis SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
FY2009 Experience Period										
Member Months	272,722		20,620		288,541		6,465		1,089,057	
Premium Revenue	30,980,993	113.60	4,605,094	223.33	23,600,593	81.79	20,995,023	3,247.49	208,861,093	191.78
Adjusted Premium	30,951,646	113.49	3,943,460	191.24	24,137,924	83.65	20,995,023	3,247.49	186,038,877	170.83
FY2009 Incurred Claims	22,945,389	84.13	4,990,991	242.04	18,112,557	62.77			179,856,760	165.15
Proj FY2011 Member Months	356,859		21,117		416,761				1,339,740	
Projected FY2011 Premium										
Current Unadjusted Rates	40,495,062	113.48	4,037,648	191.20	35,296,368	84.69			252,216,589	188.26
Current Adjusted Rates	40,495,062	113.48	4,037,648	191.20	34,862,937	83.65			227,897,555	170.11
Current DSP Rate	0	0.00	0	0.00	239,271	0.57			22,764,095	16.99
Annual Cost Trend Assumptions										
FY2010	8.5 %		8.5 %		6.6 %					
FY2011	6.2 %		6.2 %		7.7 %					
Provider Reimbursement Adjust.		1.0231		1.0062		1.0252				
Other Reimbursement Changes		0.9963		0.9958		0.9946				
Facility Reimbursement Changes		0.9998		0.9978		1.0022				
Out-of-Network Adjustment		0.9987		0.9987		0.9987				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	35,211,361	98.67	5,880,445	278.47	30,653,344	73.55			246,247,299	183.80
Capitation Expenses	349,375	0.98	22,145	1.05	395,616	0.95			1,302,204	0.97
Net Reinsurance Cost	295,597	0.83	16,567	0.78	353,884	0.85			1,120,388	0.84

FY2011 STAR Rating Summary
Travis SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children <1</u>		<u>Fed Mand Children</u>		<u>Deliveries</u>		<u>Total</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>per Month</u>	<u>Amount</u>	<u>per Month</u>
Administrative Expenses										
Fixed Amount	3,211,728	9.00	190,053	9.00	3,750,847	9.00			12,057,660	9.00
Percentage of Premium	2,484,719	5.75%	388,302	5.75%	2,236,435	5.75%			16,574,926	5.75%
Total	5,696,447		578,355		5,987,282				28,632,586	
Risk Margin	864,250	2.00%	135,062	2.00%	777,890	2.00%			5,765,192	2.00%
Premium Tax	756,219	1.75%	118,179	1.75%	680,654	1.75%			5,044,543	1.75%
Maintenance Tax	39,254	0.11	2,323	0.11	45,844	0.11			147,371	0.11
Projected Total Cost										
with deliveries	43,212,503	121.09	6,753,075	319.79	38,894,514	93.33			288,259,582	215.16
without deliveries	43,212,503	121.09	6,753,075	319.79	38,655,243	92.75			265,495,487	198.17
Experience Rate Increase										
with deliveries		6.7 %		67.3 %		10.2 %				14.3 %
without deliveries		6.7 %		67.3 %		10.9 %				16.5 %

Attachment 4

Trend Analysis

The FY2011 rating methodology uses assumed trend factors to adjust the base period claims cost to the projection period. The cost trend factors used in this analysis are a combination of utilization and inflation components. The projected trend rate assumptions were developed by the actuary based on an analysis of recent experience under the various HMO plans. A single trend assumption applied to all service areas but varies by risk group and year.

The trend analysis included a review of HMO claims experience data through March 31, 2010. Based on this information, estimates of monthly incurred claims were made through January 2010. The claims cost and trend experience was reviewed separately by service area and risk group. The service area trends were then combined into a statewide average using a weighted average formula with estimated incurred claims as the weights.

In general, the cost trends were relatively high during the period May 2009 through September 2009 across all service areas. It is the opinion of HHSC staff and the consulting actuary that the major cause of the higher than expected cost was the H1N1 pandemic. We do not expect this level of trend to be repeated during the remainder of FY2010 or FY2011. Therefore, we have made adjustments to trend assumptions to remove the estimated additional cost resulting from H1N1.

FY2009 trends are used in our development of future trend assumptions. For purposes of this analysis, FY2009 trends were defined as the trend during the period September 2008 through April 2009. Experience for the period May 2009 through August 2009 was excluded in order to adjust for H1N1. The FY2010 trend assumptions by risk group were developed using the weighted average HMO trend for the period October 1, 2009 through January 31, 2010. An additional adjustment was made to the FY2010 trend assumptions to recognize the overstatement in the FY2009 claims experience resulting from H1N1. The FY2011 trend assumptions were developed based on an average of the HMO experience trends (Frew and H1N1-adjusted) for the most recent three years (FY2008 through FY2010).

The attached exhibits present recent trend experience under the HMO plans (Exhibit A), the H1N1 adjustment factors (Exhibit B) and the trend assumptions used in the rating analysis (Exhibit C). The chart below presents the assumed annual trend rates for FY2010 and FY2011.

	<u>FY2010</u>	<u>FY2011</u>
TANF Children Over Age 1	9.2%	11.8%
TANF Children Under Age 1	9.2%	11.8%
TANF Adults	9.6%	10.2%
Pregnant Women	5.9%	5.6%
Newborns	5.7%	4.1%
Expansion Children Over Age 1	8.5%	6.2%
Expansion Children Under Age 1	8.5%	6.2%
Federal Mandate Children	6.6%	7.7%

Health and Human Services Commission
Analysis of STAR HMO Cost Trend Factors

	<u>Bexar</u>	<u>Dallas</u>	<u>El Paso</u>	<u>Harris</u>	<u>Lubbock</u>	<u>Nueces</u>	<u>Tarrant</u>	<u>Travis</u>	<u>HMO Average</u>	<u>Weighted Average</u>
TANF - Children >1										
FY2008	1.096	1.310	1.059	1.076	1.107	1.012	1.032	1.177	1.116	1.129
FY2009	1.174	1.017	1.086	1.142	1.166	1.136	1.227	1.321	1.165	1.176
FY2010	0.912	1.459	1.111	1.093	1.063	1.059	0.913	1.002	1.082	1.104
TANF - Children <1										
FY2008	0.979	1.028	1.206	1.280	0.768	1.163	1.364	0.770	1.050	1.086
FY2009	1.063	1.543	1.198	0.629	1.194	1.527	1.119	1.050	1.014	1.144
FY2010	0.970	1.284	1.223	1.126	1.144	1.047	1.182	1.018	1.119	1.120
TANF - Children										
FY2008	1.071	1.266	1.073	1.118	1.049	1.034	1.074	1.074	1.104	1.110
FY2009	1.157	1.107	1.111	1.010	1.165	1.203	1.212	1.268	1.138	1.152
FY2010	0.910	1.400	1.109	1.103	1.069	1.042	0.935	0.987	1.075	1.092
TANF - Adults										
FY2008	1.083	1.108	0.920	1.073	0.899	1.060	1.141	1.059	1.057	1.064
FY2009	1.213	1.119	1.016	1.141	0.933	1.283	0.827	1.202	1.123	1.146
FY2010	0.983	1.065	1.118	1.146	1.303	1.060	1.086	1.113	1.091	1.096
Pregnant Women										
FY2008	1.036	1.079	0.991	1.051	1.053	1.010	1.031	1.082	1.047	1.047
FY2009	1.050	1.076	1.079	1.092	0.836	1.112	1.036	1.044	1.060	1.063
FY2010	1.038	1.028	1.046	1.091	0.953	1.076	1.074	1.060	1.058	1.059
Newborns										
FY2008	1.004	1.125	1.115	1.018	0.865	0.978	0.979	0.940	1.023	1.026
FY2009	1.011	0.917	1.053	0.990	1.404	1.001	1.081	1.496	1.026	1.040
FY2010	0.954	1.039	1.059	1.133	1.178	0.958	0.849	1.224	1.048	1.057
Expansion Children >1										
FY2008	1.075	1.080	1.042	1.060	0.928	1.015	1.128	1.122	1.071	1.071
FY2009	1.134	1.096	1.150	1.002	1.296	1.047	1.106	1.132	1.070	1.077
FY2010	1.103	1.126	1.120	1.077	1.015	1.106	1.057	1.103	1.099	1.095

Health and Human Services Commission
 Analysis of STAR HMO Cost Trend Factors

	<u>Bexar</u>	<u>Dallas</u>	<u>El Paso</u>	<u>Harris</u>	<u>Lubbock</u>	<u>Nueces</u>	<u>Tarrant</u>	<u>Travis</u>	<u>HMO Average</u>	<u>Weighted Average</u>
Expansion Children <1										
FY2008	0.845	1.237	1.164	1.152	1.447	1.036	1.009	0.957	1.133	1.143
FY2009	1.102	0.867	1.273	1.095	1.653	1.206	1.234	2.007	1.088	1.167
FY2010	1.060	1.599	0.903	1.143	1.043	0.842	1.037	0.786	1.159	1.204
Expansion Children										
FY2008	1.039	1.085	1.040	1.048	0.948	1.015	1.084	1.066	1.058	1.057
FY2009	1.123	1.004	1.141	0.971	1.310	1.048	1.089	1.216	1.036	1.044
FY2010	1.094	1.148	1.092	1.066	1.012	1.084	1.039	0.992	1.087	1.085
Federal Mandate Children										
FY2008	1.124	1.085	1.130	1.059	1.065	1.104	0.995	1.163	1.079	1.079
FY2009	1.061	1.076	1.096	1.066	1.047	1.116	1.104	1.266	1.082	1.085
FY2010	1.082	1.054	1.177	1.056	1.086	0.981	1.118	0.942	1.065	1.066

Health and Human Services Commission
 Analysis of STAR HMO Cost Trend Factors
 H1N1 Adjustment Factors

	<u>Bexar</u>	<u>Dallas</u>	<u>El Paso</u>	<u>Harris</u>	<u>Lubbock</u>	<u>Nueces</u>	<u>Tarrant</u>	<u>Travis</u>	<u>Weighted Average</u>
TANF Children	0.994	0.972	0.991	1.084	1.044	0.939	1.022	0.976	1.003
TANF Adults	1.003	1.014	1.088	1.009	1.021	0.981	1.043	1.001	1.012
Pregnant Women	1.006	1.006	0.990	1.009	0.982	1.007	0.993	1.010	1.004
Newborns	1.019	1.061	0.969	1.013	1.054	1.089	1.027	0.904	1.014
Expansion Children	1.013	1.010	1.008	1.062	0.981	1.039	1.032	1.004	1.029
Federal Mandate Children	1.035	1.023	1.009	1.037	1.027	1.045	0.991	1.004	1.024

Notes:

These factors were applied to the FY2010 trends in order to remove the estimated H1N1 costs from the base period (FY2009).

Health and Human Services Commission
Trend Assumptions for FY20110 STAR Rating

	<u>FY2010</u>	<u>FY2011</u>
TANF - Children (over age one)	9.2 %	11.8 %
TANF - Children (under age one)	9.2 %	11.8 %
TANF - Adults	9.6 %	10.2 %
Pregnant Women	5.9 %	5.6 %
Newborns	5.7 %	4.1 %
Expansion Children (over age one)	8.5 %	6.2 %
Expansion Children (under age one)	8.5 %	6.2 %
Federal Mandate Children	6.6 %	7.7 %

Attachment 5

Provider Reimbursement and Benefit Revisions Effective During FY2010 and FY2011

This attachment presents information regarding rating adjustments for the various provider reimbursement and benefit revisions that became effective (or will become effective) after the base period used in rate setting (FY2009) and before the end of FY2011.

Effective September 1, 2009, Medicaid implemented a 2% rate increase for ambulance services. Attached Exhibit A presents the estimated cost impact of this change.

Effective September 1, 2009, Medicaid revised the recommended EPSDT schedule to include four additional screens. Attached Exhibit B presents the estimated cost impact of this revised benefit.

Effective September 1, 2009, Medicaid revised the reimbursement for developmental and autism screens. Attached Exhibit C presents the estimated cost impact of this revised benefit.

Effective January 1, 2010, Medicaid revised the reimbursement for vision and hearing screens. Attached Exhibit D presents the estimated cost impact of this revised benefit.

Effective September 1, 2010, Medicaid will revise the reimbursement for digestive system surgery, female genital surgery and medicine/other codes. Attached Exhibit E presents the estimated cost impact for these revised benefits.

Effective September 1, 2010, Medicaid will reduce reimbursement by 1% for most providers and services. Attached Exhibit F presents the estimated cost impact for the reimbursement reduction.

Effective September 1, 2010, HHSC has revised the rating methodology to exclude from the claims experience base any amounts paid by a health plan to a related party in excess of 100% of Medicaid. Attached Exhibit G presents a summary of the derivation of these adjustment factors.

Effective September 1, 2010, HHSC is implementing zero-based DRG rebasing. This rebasing effort is intended to update the Standard Dollar Amounts and Relative Weights used in the Medicaid DRG payment system while achieving overall budget neutrality. While the rebasing process may be budget neutral overall, it is not budget neutral by program, service area, health plan or risk group. Attached Exhibit H presents a summary of the resulting adjustment factors.

FY2011 STAR Rating

Provider Reimbursement Adjustments

Ambulance Reimbursement Increase Adjustment

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
2% Reimbursement Increase for Ambulance Services (1)										
Bexar	1,616	219	1,427	8,092	7,861	6,427	391	9,310	634	35,977
Dallas	3,968	1,123	2,206	12,971	17,895	17,880	2,509	15,584	2,518	76,654
El Paso	1,679	228	877	3,060	6,717	5,318	947	5,916	106	24,848
Harris	4,761	1,071	4,270	22,499	24,868	24,115	2,618	26,299	800	111,299
Lubbock	467	100	434	2,348	1,302	1,177	285	1,727	5	7,845
Nueces	1,469	329	1,396	4,152	8,235	3,178	61	4,734	700	24,255
Tarrant	1,904	349	1,385	10,974	7,846	10,592	894	9,846	247	44,037
Travis	4,097	769	5,378	3,842	3,561	2,767	1,038	2,763	36	24,251
Total	19,961	4,188	17,373	67,938	78,284	71,453	8,743	76,179	5,047	349,166
FY2009 Total Incurred Claims (2)										
Bexar	10,121,140	1,988,871	10,021,948	88,003,711	118,115,561	55,667,101	3,174,191	49,140,966	2,977,581	339,211,070
Dallas	11,877,555	2,988,195	8,188,495	114,088,812	122,408,119	102,433,344	13,764,885	78,861,912	44,996,391	499,607,708
El Paso	6,061,473	1,083,500	3,910,580	37,082,329	40,993,308	24,081,817	2,403,267	26,137,867	631,499	142,385,640
Harris	17,468,744	3,136,054	16,174,895	179,040,092	252,761,902	150,101,446	21,447,079	131,237,650	6,074,954	777,442,816
Lubbock	1,709,996	366,751	1,503,980	20,499,119	17,022,773	7,745,294	638,563	7,168,515	3,738,157	60,393,148
Nueces	5,985,293	1,296,470	5,392,802	34,308,713	50,633,090	22,628,314	1,165,007	23,596,351	3,017,728	148,023,766
Tarrant	6,061,001	887,776	3,938,903	82,038,673	88,177,785	50,025,850	5,942,852	42,262,689	2,796,835	282,132,363
Travis	19,997,537	3,605,701	21,038,866	32,045,161	46,644,970	22,220,270	5,104,489	16,317,035	2,008,900	168,982,931
Total	79,282,738	15,353,318	70,170,468	587,106,611	736,757,509	434,903,435	53,640,334	374,722,986	66,242,044	2,418,179,442
Rate Adjustment (3)										
Bexar	0.02 %	0.01 %	0.01 %	0.01 %	0.01 %	0.01 %	0.01 %	0.02 %	0.02 %	0.01 %
Dallas	0.03 %	0.04 %	0.03 %	0.01 %	0.01 %	0.02 %	0.02 %	0.02 %	0.01 %	0.02 %
El Paso	0.03 %	0.02 %	0.02 %	0.01 %	0.02 %	0.02 %	0.04 %	0.02 %	0.02 %	0.02 %
Harris	0.03 %	0.03 %	0.03 %	0.01 %	0.01 %	0.02 %	0.01 %	0.02 %	0.01 %	0.01 %
Lubbock	0.03 %	0.03 %	0.03 %	0.01 %	0.01 %	0.02 %	0.04 %	0.02 %	0.00 %	0.01 %
Nueces	0.02 %	0.03 %	0.03 %	0.01 %	0.02 %	0.01 %	0.01 %	0.02 %	0.02 %	0.02 %
Tarrant	0.03 %	0.04 %	0.04 %	0.01 %	0.01 %	0.02 %	0.02 %	0.02 %	0.01 %	0.02 %
Travis	0.02 %	0.02 %	0.03 %	0.01 %	0.01 %	0.01 %	0.02 %	0.02 %	0.00 %	0.01 %
Total	0.03 %	0.03 %	0.02 %	0.01 %	0.01 %	0.02 %	0.02 %	0.02 %	0.01 %	0.01 %

Footnotes:

(1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2009 health plans claims.

(2) Equals FY2009 health plan fee-for-service claims for all services (ICHP provided encounter data).

(3) Additional cost divided by FY2009 Total Incurred Claims.

FY2011 STAR Rating
 Provider Reimbursement Adjustments
 Additional EPSDT Visit Cost Adjustment

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
EPSDT Increase (1)										
Bexar	94,981	4,000	0	0	705,505	517,896	2,447	647,888	0	1,972,716
Dallas	120,847	3,294	0	0	838,060	925,814	4,894	1,024,075	0	2,916,984
El Paso	76,767	1,882	0	0	315,555	267,260	1,271	370,405	0	1,033,140
Harris	176,180	7,105	0	47	1,397,047	1,593,801	8,752	1,789,192	0	4,972,125
Lubbock	22,549	1,176	0	0	163,565	99,366	1,176	117,982	0	405,815
Nueces	47,261	2,776	0	141	274,146	179,634	1,223	241,348	0	746,529
Tarrant	58,446	1,318	0	0	630,027	522,942	2,729	579,847	0	1,795,310
Travis	230,847	13,693	0	0	304,309	258,763	9,176	289,084	0	1,105,872
Total	827,878	35,245	0	188	4,628,214	4,365,477	31,668	5,059,821	0	14,948,492
FY2009 Total Incurred Claims (2)										
Bexar	10,493,859	1,880,056	10,145,529	89,635,462	124,896,955	56,437,037	3,113,833	52,127,742	0	348,730,472
Dallas	11,860,856	2,842,467	8,618,931	115,038,289	139,406,995	103,860,714	13,426,686	79,544,962	0	474,599,900
El Paso	6,563,795	1,053,681	4,354,655	38,005,196	42,194,329	24,610,017	2,374,303	28,316,671	0	147,472,647
Harris	17,594,114	3,059,915	16,403,426	179,747,554	262,642,969	151,849,015	21,767,781	134,543,246	0	787,608,020
Lubbock	1,907,719	419,094	1,635,251	21,917,588	19,626,111	9,402,204	673,841	8,218,460	0	63,800,268
Nueces	6,150,067	1,332,764	5,466,230	36,125,827	53,648,069	22,853,436	1,226,691	24,102,766	0	150,905,849
Tarrant	6,060,731	925,800	3,926,398	82,494,770	94,294,745	50,664,263	5,553,859	41,728,107	0	285,648,673
Travis	20,591,807	3,687,938	20,839,173	34,101,713	51,467,086	22,811,208	4,916,561	17,981,311	0	176,396,798
Total	81,222,948	15,201,716	71,389,592	597,066,400	788,177,257	442,487,895	53,053,556	386,563,264	0	2,435,162,628
Rate Adjustment (3)										
Bexar	0.91 %	0.21 %	0.00 %	0.00 %	0.56 %	0.92 %	0.08 %	1.24 %	0.00 %	0.57 %
Dallas	1.02 %	0.12 %	0.00 %	0.00 %	0.60 %	0.89 %	0.04 %	1.29 %	0.00 %	0.61 %
El Paso	1.17 %	0.18 %	0.00 %	0.00 %	0.75 %	1.09 %	0.05 %	1.31 %	0.00 %	0.70 %
Harris	1.00 %	0.23 %	0.00 %	0.00 %	0.53 %	1.05 %	0.04 %	1.33 %	0.00 %	0.63 %
Lubbock	1.18 %	0.28 %	0.00 %	0.00 %	0.83 %	1.06 %	0.17 %	1.44 %	0.00 %	0.64 %
Nueces	0.77 %	0.21 %	0.00 %	0.00 %	0.51 %	0.79 %	0.10 %	1.00 %	0.00 %	0.49 %
Tarrant	0.96 %	0.14 %	0.00 %	0.00 %	0.67 %	1.03 %	0.05 %	1.39 %	0.00 %	0.63 %
Travis	1.12 %	0.37 %	0.00 %	0.00 %	0.59 %	1.13 %	0.19 %	1.61 %	0.00 %	0.63 %
Total	1.02 %	0.23 %	0.00 %	0.00 %	0.59 %	0.99 %	0.06 %	1.31 %	0.00 %	0.61 %

Footnotes:

(1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2009 health plans claims.

(2) Equals FY2009 health plan fee-for-service claims for all services (HMO provided data).

(3) Additional cost divided by FY2009 Total Incurred Claims.

FY2011 STAR Rating
 Provider Reimbursement Adjustments
 Developmental and Autism Screening Cost Adjustment

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Developmental and Autism Screening Increase (1)										
Bexar	16,619	5,375	0	0	103,752	218,716	15,749	3	0	360,215
Dallas	20,200	7,028	0	0	135,143	389,519	59,519	31	0	611,440
El Paso	11,537	4,137	0	0	45,340	111,363	9,943	3	0	182,322
Harris	30,643	9,588	0	0	213,972	654,962	98,194	17	0	1,007,376
Lubbock	3,712	1,280	0	0	23,181	42,259	2,270	7	0	72,709
Nueces	8,566	2,619	0	0	38,350	76,763	3,654	0	0	129,951
Tarrant	10,247	3,384	0	0	93,078	217,150	28,228	17	0	352,104
Travis	41,907	15,905	0	0	39,637	107,995	17,498	14	0	222,956
Total	143,430	49,314	0	0	692,453	1,818,726	235,055	93	0	2,939,072
FY2009 Total Incurred Claims (2)										
Bexar	10,493,859	1,880,056	10,145,529	89,635,462	124,896,955	56,437,037	3,113,833	52,127,742	0	348,730,472
Dallas	11,860,856	2,842,467	8,618,931	115,038,289	139,406,995	103,860,714	13,426,686	79,544,962	0	474,599,900
El Paso	6,563,795	1,053,681	4,354,655	38,005,196	42,194,329	24,610,017	2,374,303	28,316,671	0	147,472,647
Harris	17,594,114	3,059,915	16,403,426	179,747,554	262,642,969	151,849,015	21,767,781	134,543,246	0	787,608,020
Lubbock	1,907,719	419,094	1,635,251	21,917,588	19,626,111	9,402,204	673,841	8,218,460	0	63,800,268
Nueces	6,150,067	1,332,764	5,466,230	36,125,827	53,648,069	22,853,436	1,226,691	24,102,766	0	150,905,849
Tarrant	6,060,731	925,800	3,926,398	82,494,770	94,294,745	50,664,263	5,553,859	41,728,107	0	285,648,673
Travis	20,591,807	3,687,938	20,839,173	34,101,713	51,467,086	22,811,208	4,916,561	17,981,311	0	176,396,798
Total	81,222,948	15,201,716	71,389,592	597,066,400	788,177,257	442,487,895	53,053,556	386,563,264	0	2,435,162,628
Rate Adjustment (3)										
Bexar	0.16 %	0.29 %	0.00 %	0.00 %	0.08 %	0.39 %	0.51 %	0.00 %	0.00 %	0.10 %
Dallas	0.17 %	0.25 %	0.00 %	0.00 %	0.10 %	0.38 %	0.44 %	0.00 %	0.00 %	0.13 %
El Paso	0.18 %	0.39 %	0.00 %	0.00 %	0.11 %	0.45 %	0.42 %	0.00 %	0.00 %	0.12 %
Harris	0.17 %	0.31 %	0.00 %	0.00 %	0.08 %	0.43 %	0.45 %	0.00 %	0.00 %	0.13 %
Lubbock	0.19 %	0.31 %	0.00 %	0.00 %	0.12 %	0.45 %	0.34 %	0.00 %	0.00 %	0.11 %
Nueces	0.14 %	0.20 %	0.00 %	0.00 %	0.07 %	0.34 %	0.30 %	0.00 %	0.00 %	0.09 %
Tarrant	0.17 %	0.37 %	0.00 %	0.00 %	0.10 %	0.43 %	0.51 %	0.00 %	0.00 %	0.12 %
Travis	0.20 %	0.43 %	0.00 %	0.00 %	0.08 %	0.47 %	0.36 %	0.00 %	0.00 %	0.13 %
Total	0.18 %	0.32 %	0.00 %	0.00 %	0.09 %	0.41 %	0.44 %	0.00 %	0.00 %	0.12 %

Footnotes:

- (1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2009 health plans claims.
 (2) Equals FY2009 health plan fee-for-service claims for all services (HMO provided data).
 (3) Additional cost divided by FY2009 Total Incurred Claims.

FY2011 STAR Rating

Provider Reimbursement Adjustments

Vision and Hearing Screen Reimbursement Change Cost Adjustment

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Vision and Hearing Screen Reimbursement Change Cost Increase (1)										
Bexar	55,405	1,071	0	398	188,912	337,093	655	367,588	0	951,123
Dallas	71,718	882	0	477	224,406	579,162	1,310	566,879	0	1,444,834
El Paso	49,347	504	0	201	84,496	182,967	340	213,331	0	531,187
Harris	102,816	1,903	0	645	374,097	1,005,674	2,344	996,431	0	2,483,909
Lubbock	12,537	315	0	136	43,798	62,181	315	65,882	0	185,165
Nueces	27,288	743	0	211	73,420	118,309	328	136,519	0	356,818
Tarrant	35,928	353	0	378	168,701	324,048	731	319,495	0	849,634
Travis	129,020	3,667	0	162	81,484	154,408	2,457	157,985	0	529,183
Total	304,672	6,506	0	1,741	696,951	1,626,189	4,139	1,590,691	0	7,331,853
FY2009 Total Incurred Claims (2)										
Bexar	10,493,859	1,880,056	10,145,529	89,635,462	124,896,955	56,437,037	3,113,833	52,127,742	0	348,730,472
Dallas	11,860,856	2,842,467	8,618,931	115,038,289	139,406,995	103,860,714	13,426,686	79,544,962	0	474,599,900
El Paso	6,563,795	1,053,681	4,354,655	38,005,196	42,194,329	24,610,017	2,374,303	28,316,671	0	147,472,647
Harris	17,594,114	3,059,915	16,403,426	179,747,554	262,642,969	151,849,015	21,767,781	134,543,246	0	787,608,020
Lubbock	1,907,719	419,094	1,635,251	21,917,588	19,626,111	9,402,204	673,841	8,218,460	0	63,800,268
Nueces	6,150,067	1,332,764	5,466,230	36,125,827	53,648,069	22,853,436	1,226,691	24,102,766	0	150,905,849
Tarrant	6,060,731	925,800	3,926,398	82,494,770	94,294,745	50,664,263	5,553,859	41,728,107	0	285,648,673
Travis	20,591,807	3,687,938	20,839,173	34,101,713	51,467,086	22,811,208	4,916,561	17,981,311	0	176,396,798
Total	81,222,948	15,201,716	71,389,592	597,066,400	788,177,257	442,487,895	53,053,556	386,563,264	0	2,435,162,628
Rate Adjustment (3)										
Bexar	0.53 %	0.06 %	0.00 %	0.00 %	0.15 %	0.60 %	0.02 %	0.71 %	0.00 %	0.27 %
Dallas	0.60 %	0.03 %	0.00 %	0.00 %	0.16 %	0.56 %	0.01 %	0.71 %	0.00 %	0.30 %
El Paso	0.75 %	0.05 %	0.00 %	0.00 %	0.20 %	0.74 %	0.01 %	0.75 %	0.00 %	0.36 %
Harris	0.58 %	0.06 %	0.00 %	0.00 %	0.14 %	0.66 %	0.01 %	0.74 %	0.00 %	0.32 %
Lubbock	0.66 %	0.08 %	0.00 %	0.00 %	0.22 %	0.66 %	0.05 %	0.80 %	0.00 %	0.29 %
Nueces	0.44 %	0.06 %	0.00 %	0.00 %	0.14 %	0.52 %	0.03 %	0.57 %	0.00 %	0.24 %
Tarrant	0.59 %	0.04 %	0.00 %	0.00 %	0.18 %	0.64 %	0.01 %	0.77 %	0.00 %	0.30 %
Travis	0.63 %	0.10 %	0.00 %	0.00 %	0.16 %	0.68 %	0.05 %	0.88 %	0.00 %	0.30 %
Total	0.38 %	0.04 %	0.00 %	0.00 %	0.09 %	0.37 %	0.01 %	0.41 %	0.00 %	0.30 %

Footnotes:

(1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2009 health plans claims.

(2) Equals FY2009 health plan fee-for-service claims for all services (HMO provided data).

(3) Additional cost divided by FY2009 Total Incurred Claims.

FY2011 STAR Rating

Provider Reimbursement Adjustments

Fee Schedule Changes - Digestive System Surgery, Female Genital Surgery & Medicine/Other Codes

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Fee Schedule Changes (1)										
Bexar	-18,832	4,300	-85,321	-1,187,332	26,455	12,524	3,627	-96,213	-5,027	-1,345,818
Dallas	-1,950	765	-52,942	-1,381,112	-35,631	40,653	5,239	54,925	-817,257	-2,187,311
El Paso	-11,013	2,279	-38,725	-627,492	-11,618	20,027	3,157	-28,275	-2,492	-694,152
Harris	-30,525	1,623	-131,165	-2,435,694	-32,106	111,043	19,499	-188,614	-19,982	-2,705,923
Lubbock	-5,074	-419	-18,715	-299,258	-23,380	-14,403	-2,277	-24,697	-1,704	-389,926
Nueces	-15,557	-736	-51,829	-543,458	-45,023	-15,699	-1,576	-67,102	-3,895	-744,874
Tarrant	-9,876	-1,231	-33,163	-1,071,462	4,917	-2,231	8,604	-18,145	-2,470	-1,125,058
Travis	13,089	6,328	-188,598	-461,973	9,895	73,135	6,011	29,254	-2,560	-515,419
Total	-79,738	12,909	-600,459	-8,007,781	-106,491	225,049	42,283	-338,866	-855,387	-9,708,481
FY2009 Total Incurred Claims (2)										
Bexar	10,121,140	1,988,871	10,021,948	88,003,711	118,115,561	55,667,101	3,174,191	49,140,966	2,977,581	339,211,070
Dallas	11,877,555	2,988,195	8,188,495	114,088,812	122,408,119	102,433,344	13,764,885	78,861,912	44,996,391	499,607,708
El Paso	6,061,473	1,083,500	3,910,580	37,082,329	40,993,308	24,081,817	2,403,267	26,137,867	631,499	142,385,640
Harris	17,468,744	3,136,054	16,174,895	179,040,092	252,761,902	150,101,446	21,447,079	131,237,650	6,074,954	777,442,816
Lubbock	1,709,996	366,751	1,503,980	20,499,119	17,022,773	7,745,294	638,563	7,168,515	3,738,157	60,393,148
Nueces	5,985,293	1,296,470	5,392,802	34,308,713	50,633,090	22,628,314	1,165,007	23,596,351	3,017,728	148,023,766
Tarrant	6,061,001	887,776	3,938,903	82,038,673	88,177,785	50,025,850	5,942,852	42,262,689	2,796,835	282,132,363
Travis	19,997,537	3,605,701	21,038,866	32,045,161	46,644,970	22,220,270	5,104,489	16,317,035	2,008,900	168,982,931
Total	79,282,738	15,353,318	70,170,468	587,106,611	736,757,509	434,903,435	53,640,334	374,722,986	66,242,044	2,418,179,442
Rate Adjustment (3)										
Bexar	-0.19 %	0.22 %	-0.85 %	-1.35 %	0.02 %	0.02 %	0.11 %	-0.20 %	-0.17 %	-0.40 %
Dallas	-0.02 %	0.03 %	-0.65 %	-1.21 %	-0.03 %	0.04 %	0.04 %	0.07 %	-1.82 %	-0.44 %
El Paso	-0.18 %	0.21 %	-0.99 %	-1.69 %	-0.03 %	0.08 %	0.13 %	-0.11 %	-0.39 %	-0.49 %
Harris	-0.17 %	0.05 %	-0.81 %	-1.36 %	-0.01 %	0.07 %	0.09 %	-0.14 %	-0.33 %	-0.35 %
Lubbock	-0.30 %	-0.11 %	-1.24 %	-1.46 %	-0.14 %	-0.19 %	-0.36 %	-0.34 %	-0.05 %	-0.65 %
Nueces	-0.26 %	-0.06 %	-0.96 %	-1.58 %	-0.09 %	-0.07 %	-0.14 %	-0.28 %	-0.13 %	-0.50 %
Tarrant	-0.16 %	-0.14 %	-0.84 %	-1.31 %	0.01 %	0.00 %	0.14 %	-0.04 %	-0.09 %	-0.40 %
Travis	0.07 %	0.18 %	-0.90 %	-1.44 %	0.02 %	0.33 %	0.12 %	0.18 %	-0.13 %	-0.31 %
Total	-0.10 %	0.08 %	-0.86 %	-1.36 %	-0.01 %	0.05 %	0.08 %	-0.09 %	-1.29 %	-0.40 %

Footnotes:

(1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2009 health plans claims.

(2) Equals FY2009 health plan fee-for-service claims for all services (ICHP provided encounter data).

(3) Additional cost divided by FY2009 Total Incurred Claims.

FY2011 STAR Rating
 Provider Reimbursement Adjustments
 1% Provider Rate Reduction

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
1% Rate Reduction										
Bexar	-99,856	-19,622	-100,129	-879,230	-1,138,482	-551,544	-28,732	-486,340	-29,211	-3,333,147
Dallas	-73,273	-14,591	-81,740	-1,136,006	-829,922	-561,960	-73,318	-430,843	-364,121	-3,565,774
El Paso	-60,359	-9,950	-38,999	-370,811	-408,007	-238,326	-21,397	-256,794	-5,744	-1,410,387
Harris	-128,926	-23,481	-152,288	-1,722,274	-1,972,522	-1,127,713	-133,124	-993,747	-34,593	-6,288,667
Lubbock	-14,504	-2,518	-14,941	-202,989	-120,936	-60,149	-3,503	-60,457	-19,877	-499,873
Nueces	-37,681	-7,511	-53,480	-339,350	-354,649	-130,522	-6,202	-154,082	-10,463	-1,093,939
Tarrant	-41,344	-5,547	-39,368	-818,610	-560,143	-315,181	-34,315	-279,816	-13,886	-2,108,210
Travis	-143,481	-26,620	-208,584	-315,452	-383,153	-156,204	-27,411	-117,237	-10,967	-1,389,110
Total	-599,425	-109,837	-689,531	-5,784,723	-5,767,813	-3,141,598	-328,003	-2,779,315	-488,861	-19,689,106
FY2009 Total Incurred Claims (2)										
Bexar	10,121,140	1,988,871	10,021,948	88,003,711	118,115,561	55,667,101	3,174,191	49,140,966	2,977,581	339,211,070
Dallas	11,877,555	2,988,195	8,188,495	114,088,812	122,408,119	102,433,344	13,764,885	78,861,912	44,996,391	499,607,708
El Paso	6,061,473	1,083,500	3,910,580	37,082,329	40,993,308	24,081,817	2,403,267	26,137,867	631,499	142,385,640
Harris	17,468,744	3,136,054	16,174,895	179,040,092	252,761,902	150,101,446	21,447,079	131,237,650	6,074,954	777,442,816
Lubbock	1,709,996	366,751	1,503,980	20,499,119	17,022,773	7,745,294	638,563	7,168,515	3,738,157	60,393,148
Nueces	5,985,293	1,296,470	5,392,802	34,308,713	50,633,090	22,628,314	1,165,007	23,596,351	3,017,728	148,023,766
Tarrant	6,061,001	887,776	3,938,903	82,038,673	88,177,785	50,025,850	5,942,852	42,262,689	2,796,835	282,132,363
Travis	19,997,537	3,605,701	21,038,866	32,045,161	46,644,970	22,220,270	5,104,489	16,317,035	2,008,900	168,982,931
Total	79,282,738	15,353,318	70,170,468	587,106,611	736,757,509	434,903,435	53,640,334	374,722,986	66,242,044	2,418,179,442
Rate Adjustment (3)										
Bexar	-0.99 %	-0.99 %	-1.00 %	-1.00 %	-0.96 %	-0.99 %	-0.91 %	-0.99 %	-0.98 %	-0.98 %
Dallas	-0.62 %	-0.49 %	-1.00 %	-1.00 %	-0.68 %	-0.55 %	-0.53 %	-0.55 %	-0.81 %	-0.71 %
El Paso	-1.00 %	-0.92 %	-1.00 %	-1.00 %	-1.00 %	-0.99 %	-0.89 %	-0.98 %	-0.91 %	-0.99 %
Harris	-0.74 %	-0.75 %	-0.94 %	-0.96 %	-0.78 %	-0.75 %	-0.62 %	-0.76 %	-0.57 %	-0.81 %
Lubbock	-0.85 %	-0.69 %	-0.99 %	-0.99 %	-0.71 %	-0.78 %	-0.55 %	-0.84 %	-0.53 %	-0.83 %
Nueces	-0.63 %	-0.58 %	-0.99 %	-0.99 %	-0.70 %	-0.58 %	-0.53 %	-0.65 %	-0.35 %	-0.74 %
Tarrant	-0.68 %	-0.62 %	-1.00 %	-1.00 %	-0.64 %	-0.63 %	-0.58 %	-0.66 %	-0.50 %	-0.75 %
Travis	-0.72 %	-0.74 %	-0.99 %	-0.98 %	-0.82 %	-0.70 %	-0.54 %	-0.72 %	-0.55 %	-0.82 %
Total	-0.76 %	-0.72 %	-0.98 %	-0.99 %	-0.78 %	-0.72 %	-0.61 %	-0.74 %	-0.74 %	-0.81 %

Footnotes:

- (1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2009 health plans claims.
 (2) Equals FY2009 health plan fee-for-service claims for all services (ICHP provided encounter data).
 (3) Additional cost divided by FY2009 Total Incurred Claims.

FY2011 STAR Rating
 Facility Reimbursement Changes
 Limit Reimbursement to Related Parties

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Limit Reimbursement to Related Parties										
Bexar	-40,063	-1,790	-78,201	-376,789	-178,400	-192,308	-10,371	-350,177	-6,327	-1,234,425
Dallas	-13,592	-2,367	-81,152	-833,168	-475,577	-6,125	-11,753	-65,565	-101,079	-1,590,378
El Paso	-2,181	-523	-3,920	-33,285	-31,485	-6,707	-5,956	-8,811	0	-92,868
Harris	-554,701	-48,229	-6,456	-43,567	-4,436,148	-5,388,631	-1,451,667	-4,729,335	-147,526	-16,806,260
Lubbock	-11,021	-3,212	-11,507	-164,554	-114,356	-43,289	-4,891	-41,537	-24,331	-418,697
Nueces	0	0	0	0	0	0	0	0	0	0
Tarrant	-32,315	-4,261	0	-2,838	-174,087	-429,855	-45,924	-330,950	-2,424	-1,022,654
Travis	0	0	0	0	0	0	0	0	0	0
Total	-653,874	-60,384	-181,235	-1,454,200	-5,410,053	-6,066,914	-1,530,561	-5,526,375	-281,687	-21,165,282
FY2009 Total Incurred Claims (2)										
Bexar	10,121,140	1,988,871	10,021,948	88,003,711	118,115,561	55,667,101	3,174,191	49,140,966	2,977,581	339,211,070
Dallas	11,877,555	2,988,195	8,188,495	114,088,812	122,408,119	102,433,344	13,764,885	78,861,912	44,996,391	499,607,708
El Paso	6,061,473	1,083,500	3,910,580	37,082,329	40,993,308	24,081,817	2,403,267	26,137,867	631,499	142,385,640
Harris	17,468,744	3,136,054	16,174,895	179,040,092	252,761,902	150,101,446	21,447,079	131,237,650	6,074,954	777,442,816
Lubbock	1,709,996	366,751	1,503,980	20,499,119	17,022,773	7,745,294	638,563	7,168,515	3,738,157	60,393,148
Nueces	5,985,293	1,296,470	5,392,802	34,308,713	50,633,090	22,628,314	1,165,007	23,596,351	3,017,728	148,023,766
Tarrant	6,061,001	887,776	3,938,903	82,038,673	88,177,785	50,025,850	5,942,852	42,262,689	2,796,835	282,132,363
Travis	19,997,537	3,605,701	21,038,866	32,045,161	46,644,970	22,220,270	5,104,489	16,317,035	2,008,900	168,982,931
Total	79,282,738	15,353,318	70,170,468	587,106,611	736,757,509	434,903,435	53,640,334	374,722,986	66,242,044	2,418,179,442
Rate Adjustment (3)										
Bexar	-0.40 %	-0.09 %	-0.78 %	-0.43 %	-0.15 %	-0.35 %	-0.33 %	-0.71 %	-0.21 %	-0.36 %
Dallas	-0.11 %	-0.08 %	-0.99 %	-0.73 %	-0.39 %	-0.01 %	-0.09 %	-0.08 %	-0.22 %	-0.32 %
El Paso	-0.04 %	-0.05 %	-0.10 %	-0.09 %	-0.08 %	-0.03 %	-0.25 %	-0.03 %	0.00 %	-0.07 %
Harris	-3.18 %	-1.54 %	-0.04 %	-0.02 %	-1.76 %	-3.59 %	-6.77 %	-3.60 %	-2.43 %	-2.16 %
Lubbock	-0.64 %	-0.88 %	-0.77 %	-0.80 %	-0.67 %	-0.56 %	-0.77 %	-0.58 %	-0.65 %	-0.69 %
Nueces	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Tarrant	-0.53 %	-0.48 %	0.00 %	0.00 %	-0.20 %	-0.86 %	-0.77 %	-0.78 %	-0.09 %	-0.36 %
Travis	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Total	-0.82 %	-0.39 %	-0.26 %	-0.25 %	-0.73 %	-1.40 %	-2.85 %	-1.47 %	-0.43 %	-0.88 %

Footnotes:

- (1) Equals the additional cost resulting from limiting reimbursement to a related party to 100% of Medicaid.
 (2) Equals FY2009 health plan fee-for-service claims for all services (ICHP provided encounter data).
 (3) Additional cost divided by FY2009 Total Incurred Claims.

FY2011 STAR Rating
 Facility Reimbursement Changes
 DRG Rebasing

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Limited DRG Rebasing										
Bexar	-161,686	-58,136	-373,327	-9,596,719	-12,346,771	-591,672	40,290	-760,692	-471,876	-24,320,588
Dallas	-59,052	-22,889	78,658	-363,647	-1,050,318	-447,199	-146,998	-142,956	207,310	-1,947,090
El Paso	-177,780	-89,794	-159,158	-3,272,426	-3,701,087	-719,710	-87,263	-536,695	-3,463	-8,747,376
Harris	268,122	-8,891	1,115,039	5,630,546	-10,505,652	532,711	46,186	1,321,961	40,585	-1,559,393
Lubbock	4,888	-5,773	13,655	280,646	157,447	-23,247	-2,811	802	-87,780	337,827
Nueces	-93,219	-26,096	43,937	-1,073,380	-2,229,864	-307,278	-22,914	-134,172	-12,754	-3,855,740
Tarrant	55,125	-13,884	106,851	3,233,510	2,520,133	18,371	3,796	100,285	206,516	6,230,703
Travis	194,867	76,365	2,089,571	2,822,297	96,647	-4,702	-11,241	36,159	74,893	5,374,856
Total	31,264	-149,099	2,915,227	-2,339,173	-27,059,465	-1,542,726	-180,954	-115,308	-46,568	-28,486,802
FY2009 Total Incurred Claims (2)										
Bexar	10,121,140	1,988,871	10,021,948	88,003,711	118,115,561	55,667,101	3,174,191	49,140,966	2,977,581	339,211,070
Dallas	11,877,555	2,988,195	8,188,495	114,088,812	122,408,119	102,433,344	13,764,885	78,861,912	44,996,391	499,607,708
El Paso	6,061,473	1,083,500	3,910,580	37,082,329	40,993,308	24,081,817	2,403,267	26,137,867	631,499	142,385,640
Harris	17,468,744	3,136,054	16,174,895	179,040,092	252,761,902	150,101,446	21,447,079	131,237,650	6,074,954	777,442,816
Lubbock	1,709,996	366,751	1,503,980	20,499,119	17,022,773	7,745,294	638,563	7,168,515	3,738,157	60,393,148
Nueces	5,985,293	1,296,470	5,392,802	34,308,713	50,633,090	22,628,314	1,165,007	23,596,351	3,017,728	148,023,766
Tarrant	6,061,001	887,776	3,938,903	82,038,673	88,177,785	50,025,850	5,942,852	42,262,689	2,796,835	282,132,363
Travis	19,997,537	3,605,701	21,038,866	32,045,161	46,644,970	22,220,270	5,104,489	16,317,035	2,008,900	168,982,931
Total	79,282,738	15,353,318	70,170,468	587,106,611	736,757,509	434,903,435	53,640,334	374,722,986	66,242,044	2,418,179,442
Rate Adjustment (3)										
Bexar	-1.60 %	-2.92 %	-3.73 %	-10.90 %	-10.45 %	-1.06 %	1.27 %	-1.55 %	-15.85 %	-7.17 %
Dallas	-0.50 %	-0.77 %	0.96 %	-0.32 %	-0.86 %	-0.44 %	-1.07 %	-0.18 %	0.46 %	-0.39 %
El Paso	-2.93 %	-8.29 %	-4.07 %	-8.82 %	-9.03 %	-2.99 %	-3.63 %	-2.05 %	-0.55 %	-6.14 %
Harris	1.53 %	-0.28 %	6.89 %	3.14 %	-4.16 %	0.35 %	0.22 %	1.01 %	0.67 %	-0.20 %
Lubbock	0.29 %	-1.57 %	0.91 %	1.37 %	0.92 %	-0.30 %	-0.44 %	0.01 %	-2.35 %	0.56 %
Nueces	-1.56 %	-2.01 %	0.81 %	-3.13 %	-4.40 %	-1.36 %	-1.97 %	-0.57 %	-0.42 %	-2.60 %
Tarrant	0.91 %	-1.56 %	2.71 %	3.94 %	2.86 %	0.04 %	0.06 %	0.24 %	7.38 %	2.21 %
Travis	0.97 %	2.12 %	9.93 %	8.81 %	0.21 %	-0.02 %	-0.22 %	0.22 %	3.73 %	3.18 %
Total	0.04 %	-0.97 %	4.15 %	-0.40 %	-3.67 %	-0.35 %	-0.34 %	-0.03 %	-0.07 %	-1.18 %

Footnotes:

- (1) Equals the additional cost resulting from limited DRG Rebasing.
 (2) Equals FY2009 health plan fee-for-service claims for all services (ICHP provided encounter data).
 (3) Additional cost divided by FY2009 Total Incurred Claims.

Attachment 6

Out-of-Network Reimbursement Adjustment

Effective March 1, 2010, the state implemented a change in the rules regarding STAR HMO reimbursement to out-of-network providers. Previously HMOs were allowed to reimburse out-of-network providers no less than Medicaid fee-for-service (FFS) rates less 3%. Under the new rule, the maximum discount increased to 5%.

The attached exhibit presents the estimated cost impact from this revision. The exhibit shows FY2009 in-network and out-of-network claims experience as reported by the HMOs. Based on this information, the FY2009 cost impact of the proposed program change was estimated. The resulting percentage impact for each service delivery area was then used in the FY2011 rating analysis.

FY2011 STAR Rating
 Analysis of Out-of-Network Reimbursement

Service Area	FY2009 Experience Cost				Out-of-Net as % of Total	Current Out-of-Net Reimb.	New Rule	Cost Impact (1)	Rate Adjust.
	In-Net Claims	Out-of-Net Claims	Out-of-Area Claims	Total Claims					
Bexar	317,991,655	13,169,977	9,579,817	340,741,450	3.87%	M-3%	M-5%	-263,400	0.9992
Dallas	393,737,199	59,422,597	17,247,448	470,407,244	12.63%	M-3%	M-5%	-1,188,452	0.9975
El Paso	131,776,438	7,655,651	4,847,215	144,279,303	5.31%	M-3%	M-5%	-153,113	0.9989
Harris	702,918,351	62,248,515	14,191,054	779,357,919	7.99%	M-3%	M-5%	-1,244,970	0.9984
Lubbock	57,849,528	1,519,526	4,134,109	63,503,163	2.39%	M-3%	M-5%	-30,391	0.9995
Nueces	141,634,954	3,379,328	5,322,614	150,336,896	2.25%	M-3%	M-5%	-67,587	0.9996
Tarrant	250,699,405	18,368,289	15,683,241	284,750,935	6.45%	M-3%	M-5%	-367,366	0.9987
Travis	153,826,999	11,340,684	6,512,079	171,679,761	6.61%	M-3%	M-5%	-226,814	0.9987
Total - STAR	2,150,434,528	177,104,566	77,517,576	2,405,056,670	7.36%			-3,542,091	0.9985

Footnotes:

(1) Cost impact of reducing OON discount from 3% to 5%.

Attachment 7

Third Party Recoveries

The rating methodology includes a factor to recognize those health plans that do not satisfy a minimum level of recoveries for coordination of benefits. Any plan that did not recover at least 2.0% of claims had its projected claims cost reduced by 2.0% less their actual percentage of recoveries. For example, if a specific health plan has third party recoveries (TPR) of 1.5% of claims, then their projected claims cost would be reduced by 0.5%. Any plan that exceeded the minimum TPR standard of 2.0% had no penalty applied.

The attached chart presents a summary of TPR experience for FY2009.

FY2011 STAR Rating
 Analysis of Third Party Recovery (TPR) Experience

Health Plan	<u>TPR (1)</u>	<u>Incurred Claims (2)</u>	<u>TPR/Claims</u>	<u>Adjustment Factor</u>
Aetna - Bexar	1,793,134	48,815,586	3.7 %	1.0000
CFHP - Bexar	7,872,200	166,975,832	4.7 %	1.0000
Superior - Bexar	8,200,001	128,642,738	6.4 %	1.0000
Amerigroup - Dallas	13,564,122	157,641,555	8.6 %	1.0000
Parkland - Dallas	7,982,744	261,500,643	3.1 %	1.0000
Unicare - Dallas	3,342,844	51,260,722	6.5 %	1.0000
El Paso First - El Paso	284,026	63,008,805	0.5 %	0.9845
Superior - El Paso	5,825,687	83,774,743	7.0 %	1.0000
Amerigroup - Harris	7,618,132	243,606,807	3.1 %	1.0000
CHC - Harris	21,992,549	235,227,736	9.3 %	1.0000
Molina - Harris	355,972	19,635,255	1.8 %	0.9981
TCHP - Harris	19,807,165	261,629,223	7.6 %	1.0000
United - Harris	973,842	22,074,427	4.4 %	1.0000
Firstcare - Lubbock	5,609,745	51,334,095	10.9 %	1.0000
Superior - Lubbock	694,564	12,337,926	5.6 %	1.0000
Amerigroup - Nueces	883,037	25,687,055	3.4 %	1.0000
Driscoll - Nueces	3,995,209	93,920,994	4.3 %	1.0000
Superior - Nueces	3,217,210	31,461,020	10.2 %	1.0000
Aetna - Tarrant	1,870,610	59,778,859	3.1 %	1.0000
Amerigroup - Tarrant	4,477,374	144,760,379	3.1 %	1.0000
Cook - Tarrant	2,180,596	80,156,994	2.7 %	1.0000
Amerigroup - Travis	1,468,054	48,159,279	3.0 %	1.0000
Superior - Travis	11,365,818	126,231,742	9.0 %	1.0000
Total	135,374,635	2,417,622,413	5.6 %	

Footnotes

(1) FY2009 Third Party Recoveries.

(2) FY2009 fee-for-services claims paid.

Attachment 8

Delivery Supplemental Payment

The rate setting methodology incorporates a risk adjustment technique that is designed to provide uniform treatment of the health plans for costs related to maternity delivery services. Maternity cases occur in several risk groups – Pregnant Women, TANF Adults, TANF Children and Federal Mandate Children. As a result, it is possible for one health plan to enroll a higher percentage of TANF Adults who are pregnant and therefore generally more expensive. In order to recognize the potential inequity that might arise between health plans, HHSC developed this risk adjustment methodology. The goal is to reimburse the plans uniformly for maternity expenses.

The State pays a delivery supplemental payment (DSP) for each delivery in a managed care plan. The amount of the payment is a function of the average delivery cost in the area. The attached exhibit presents the FY2011 DSP payment rates by area.

In order to achieve cost neutrality, the projected cost of maternity expenses is subtracted from the unadjusted premium rates. The resulting adjusted premium rates are the rates actually paid to the HMOs in addition to any DSP amounts.

Health and Human Services Commission
FY2011 STAR Rating
Delivery Supplemental Payment (DSP) Rates per Delivery

Service Delivery Area	DSP Amount	
	FY2010	FY2011
Bexar SDA	\$ 3,266.59	\$ 3,266.59
Dallas SDA	3,537.13	3,537.13
El Paso SDA	3,443.04	3,443.04
Harris SDA	3,519.20	3,519.20
Lubbock SDA	3,230.39	3,230.39
Nueces SDA	3,203.82	3,203.82
Tarrant SDA	3,635.64	3,635.64
Travis SDA	3,247.49	3,247.49

Attachment 9

Acuity Risk Adjustment

The rate setting methodology incorporates a risk adjustment technique that is designed to adjust the base community rate in each service area to reflect the health status, or acuity, of the population enrolled in each health plan. The purpose of acuity risk adjustment is to recognize the anticipated cost differential between multiple health plans in a service area by analyzing the health status of their respective memberships. The risk analysis was performed by the University of Florida's Institute for Child Health Policy (ICHP). The methodology used to incorporate the risk adjustment is the Chronic Illness and Disability Payment System (CDPS). The attached exhibits (provided by ICHP) present a summary of the risk adjustment analysis. There is a separate exhibit for each risk group.

The column titled Case Mix on the chart is the risk adjustment factor. It is the ratio of the predicted average cost of the individual health plan's membership divided by the predicted average cost of the entire service area's membership. The risk adjustment factor is applied to the community rate for each health plan and risk group. If necessary, an additional adjustment was made to the risk adjusted community rates to ensure that, in total, they produce the same premium as the community rates.

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO --TANF Children	75,787	100.00	83.22	83.22	1.00	1.00
BEXAR	8,841	100.00	90.43	89.65	1.00	1.01
Aetna	980	11.08	64.75	86.39	0.96	0.75
Community First	3,786	42.82	105.44	88.85	0.99	1.19
Superior	4,075	46.09	82.41	91.14	1.02	0.90
DALLAS	10,640	100.00	90.66	78.75	1.00	1.15
AMERIGROUP	4,793	45.05	78.25	77.10	0.98	1.01
Parkland	5,129	48.20	101.30	81.11	1.03	1.25
Unicare	718	6.75	97.28	72.57	0.92	1.34
EL PASO	7,623	100.00	66.70	84.42	1.00	0.79
El Paso First	3,146	41.27	70.22	81.54	0.97	0.86
Superior	4,477	58.73	64.23	86.45	1.02	0.74
HARRIS	15,661	100.00	84.51	81.22	1.00	1.04
AMERIGROUP	4,997	31.91	65.95	80.54	0.99	0.82
Community Health Choice	4,019	25.66	88.02	80.65	0.99	1.09
Molina	622	3.97	69.06	77.16	0.95	0.90
Texas Children's	5,402	34.49	106.00	83.30	1.03	1.27
UnitedHealthCare-Texas	621	3.97	37.91	75.88	0.93	0.50
LUBBOCK	1,803	100.00	69.03	83.80	1.00	0.82
FirstCare	1,407	78.04	74.92	85.90	1.02	0.87
Superior	396	21.96	47.98	76.32	0.91	0.63
NUECES	4,390	100.00	101.84	93.10	1.00	1.09
AMERIGROUP	667	15.19	95.17	88.03	0.95	1.08
Driscoll	2,780	63.33	105.41	95.10	1.02	1.11
Superior	943	21.48	96.15	90.88	0.98	1.06
TARRANT	5,439	100.00	86.85	81.22	1.00	1.07
AMERIGROUP	3,510	64.53	76.93	80.21	0.99	0.96
Aetna	485	8.92	93.25	82.45	1.02	1.13
Cook Children's	1,444	26.55	109.50	83.35	1.03	1.31
TRAVIS	21,390	100.00	78.25	82.17	1.00	0.95
AMERIGROUP	4,778	22.34	98.82	79.70	0.97	1.24
Superior	16,612	77.66	72.55	82.86	1.01	0.88

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO --TANF Newborn	11,914	100.00	342.45	342.45	1.00	1.00
BEXAR	1,387	100.00	403.12	330.37	1.00	1.22
Aetna	179	12.91	267.63	275.78	0.83	0.97
Community First	578	41.67	466.18	325.32	0.98	1.43
Superior	630	45.42	382.09	349.87	1.06	1.09
DALLAS	1,708	100.00	364.61	417.64	1.00	0.87
AMERIGROUP	552	32.32	374.75	428.55	1.03	0.87
Parkland	988	57.85	383.14	421.10	1.01	0.91
Unicare	168	9.84	213.53	359.25	0.86	0.59
EL PASO	979	100.00	278.54	357.43	1.00	0.78
El Paso First	337	34.42	296.98	366.51	1.03	0.81
Superior	642	65.58	269.03	352.75	0.99	0.76
HARRIS	2,343	100.00	359.71	335.71	1.00	1.07
AMERIGROUP	832	35.51	330.15	380.14	1.13	0.87
Community Health Choice	685	29.24	448.66	323.60	0.96	1.39
Molina	73	3.12	864.34	372.54	1.11	2.32
Texas Children's	688	29.36	266.29	295.67	0.88	0.90
UnitedHealthCare-Texas	65	2.77	275.27	290.28	0.86	0.95
LUBBOCK	330	100.00	403.16	401.62	1.00	1.00
FirstCare	251	76.06	437.48	387.21	0.96	1.13
Superior	79	23.94	298.23	445.66	1.11	0.67
NUECES	688	100.00	471.47	418.56	1.00	1.13
AMERIGROUP	125	18.17	459.63	381.11	0.91	1.21
Driscoll	408	59.30	405.80	420.16	1.00	0.97
Superior	155	22.53	652.65	444.52	1.06	1.47
TARRANT	792	100.00	273.57	345.42	1.00	0.79
AMERIGROUP	385	48.61	198.14	313.50	0.91	0.63
Aetna	156	19.70	424.27	373.19	1.08	1.14
Cook Children's	251	31.69	298.49	378.83	1.10	0.79
TRAVIS	3,687	100.00	302.25	294.54	1.00	1.03
AMERIGROUP	812	22.02	242.37	267.89	0.91	0.90
Superior	2,875	77.98	318.99	301.98	1.03	1.06

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO --TANF Adult	17,862	100.00	263.83	263.83	1.00	1.00
BEXAR	2,178	100.00	311.18	278.98	1.00	1.12
Aetna	347	15.93	299.32	261.52	0.94	1.14
Community First	842	38.66	338.95	275.03	0.99	1.23
Superior	989	45.41	291.78	288.06	1.03	1.01
DALLAS	2,062	100.00	237.19	256.49	1.00	0.92
AMERIGROUP	857	41.56	192.38	239.67	0.93	0.80
Parkland	975	47.28	275.93	267.22	1.04	1.03
Unicare	230	11.15	236.00	273.04	1.06	0.86
EL PASO	1,394	100.00	185.70	259.53	1.00	0.72
El Paso First	577	41.39	208.09	266.48	1.03	0.78
Superior	817	58.61	169.95	254.65	0.98	0.67
HARRIS	3,211	100.00	321.87	276.49	1.00	1.16
AMERIGROUP	1,184	36.87	352.70	306.17	1.11	1.15
Community Health Choice	1,161	36.16	315.45	264.60	0.96	1.19
Molina	154	4.80	252.63	256.34	0.93	0.99
Texas Children's	524	16.32	297.54	249.47	0.90	1.19
UnitedHealthCare-Texas	188	5.85	286.18	251.29	0.91	1.14
LUBBOCK	404	100.00	225.83	270.15	1.00	0.84
FirstCare	292	72.28	239.90	274.61	1.02	0.87
Superior	112	27.72	190.39	258.92	0.96	0.74
NUECES	1,137	100.00	331.83	278.07	1.00	1.19
AMERIGROUP	335	29.46	313.59	259.80	0.93	1.21
Driscoll	505	44.42	337.76	284.08	1.02	1.19
Superior	297	26.12	342.41	288.53	1.04	1.19
TARRANT	999	100.00	243.12	273.82	1.00	0.89
AMERIGROUP	618	61.86	254.66	274.32	1.00	0.93
Aetna	206	20.62	236.44	283.53	1.04	0.83
Cook Children's	175	17.52	209.04	260.42	0.95	0.80
TRAVIS	6,477	100.00	239.64	251.92	1.00	0.95
AMERIGROUP	1,825	28.18	272.93	226.55	0.90	1.20
Superior	4,652	71.82	226.97	261.58	1.04	0.87

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO --Pregnant Women	66,820	100.00	714.61	714.61	1.00	1.00
BEXAR	10,749	100.00	682.46	699.63	1.00	0.98
Aetna	2,209	20.55	651.10	704.97	1.01	0.92
Community First	4,740	44.10	719.14	699.31	1.00	1.03
Superior	3,800	35.35	654.84	696.99	1.00	0.94
DALLAS	12,326	100.00	767.71	734.26	1.00	1.05
AMERIGROUP	3,676	29.82	731.57	726.13	0.99	1.01
Parkland	6,681	54.20	780.42	737.66	1.00	1.06
Unicare	1,969	15.97	791.79	737.87	1.00	1.07
EL PASO	5,087	100.00	628.87	696.38	1.00	0.90
El Paso First	2,234	43.92	617.47	691.55	0.99	0.89
Superior	2,853	56.08	637.77	700.15	1.01	0.91
HARRIS	17,707	100.00	765.01	717.84	1.00	1.07
AMERIGROUP	7,155	40.41	669.11	725.20	1.01	0.92
Community Health Choice	5,923	33.45	909.11	730.16	1.02	1.25
Molina	524	2.96	602.14	626.35	0.87	0.96
Texas Children's	3,434	19.39	765.49	703.87	0.98	1.09
UnitedHealthCare-Texas	671	3.79	641.44	673.52	0.94	0.95
LUBBOCK	2,509	100.00	714.21	731.26	1.00	0.98
FirstCare	1,934	77.08	732.68	737.28	1.01	0.99
Superior	575	22.92	650.58	710.53	0.97	0.92
NUECES	4,339	100.00	683.59	696.27	1.00	0.98
AMERIGROUP	786	18.11	711.65	709.07	1.02	1.00
Driscoll	2,817	64.92	677.88	687.44	0.99	0.99
Superior	736	16.96	675.86	716.58	1.03	0.94
TARRANT	9,448	100.00	706.62	727.41	1.00	0.97
AMERIGROUP	4,449	47.09	700.80	716.80	0.99	0.98
Aetna	2,703	28.61	689.38	742.38	1.02	0.93
Cook Children's	2,296	24.30	738.14	730.40	1.00	1.01
TRAVIS	4,655	100.00	612.43	690.32	1.00	0.89
AMERIGROUP	1,125	24.17	623.80	674.71	0.98	0.92
Superior	3,530	75.83	608.87	695.21	1.01	0.88

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO--Regular Newborns	160,854	100.00	469.64	469.64	1.00	1.00
BEXAR	24,569	100.00	477.71	459.05	1.00	1.04
Aetna	3,821	15.55	499.91	448.26	0.98	1.12
Community First	10,540	42.90	513.67	469.35	1.02	1.09
Superior	10,208	41.55	434.16	452.45	0.99	0.96
DALLAS	30,689	100.00	420.98	486.77	1.00	0.86
AMERIGROUP	10,096	32.90	407.67	454.48	0.93	0.90
Parkland	17,008	55.42	426.28	507.61	1.04	0.84
Unicare	3,585	11.68	433.17	475.15	0.98	0.91
EL PASO	11,025	100.00	382.39	475.80	1.00	0.80
El Paso First	3,909	35.46	436.44	477.67	1.00	0.91
Superior	7,116	64.54	354.42	474.83	1.00	0.75
HARRIS	49,181	100.00	528.74	463.92	1.00	1.14
AMERIGROUP	17,531	35.65	526.56	452.37	0.98	1.16
Community Health Choice	14,854	30.20	595.95	451.68	0.97	1.32
Molina	1,255	2.55	509.05	492.66	1.06	1.03
Texas Children's	14,128	28.73	460.27	488.10	1.05	0.94
UnitedHealthCare-Texas	1,413	2.87	568.16	467.67	1.01	1.21
LUBBOCK	5,374	100.00	349.01	498.46	1.00	0.70
FirstCare	4,314	80.28	330.17	490.73	0.98	0.67
Superior	1,060	19.72	428.17	530.95	1.07	0.81
NUECES	8,992	100.00	567.29	579.33	1.00	0.98
AMERIGROUP	1,838	20.44	496.40	558.27	0.96	0.89
Driscoll	5,296	58.90	571.54	577.26	1.00	0.99
Superior	1,858	20.66	625.38	605.67	1.05	1.03
TARRANT	21,406	100.00	427.57	424.75	1.00	1.01
AMERIGROUP	10,624	49.63	343.41	410.85	0.97	0.84
Aetna	4,757	22.22	598.56	421.03	0.99	1.42
Cook Children's	6,025	28.15	445.73	452.01	1.06	0.99
TRAVIS	9,618	100.00	471.45	442.59	1.00	1.07
AMERIGROUP	2,219	23.07	665.01	427.18	0.97	1.56
Superior	7,399	76.93	416.77	446.95	1.01	0.93

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO--Expansion Children BEXAR	335,454	100.00	93.02	93.02	1.00	1.00
	37,773	100.00	106.31	96.78	1.00	1.10
Aetna	3,133	8.29	76.90	88.53	0.91	0.87
Community First	18,132	48.00	119.03	95.26	0.98	1.25
Superior	16,508	43.70	97.74	99.93	1.03	0.98
DALLAS	67,171	100.00	104.10	93.70	1.00	1.11
AMERIGROUP	29,448	43.84	87.43	91.80	0.98	0.95
Parkland	34,123	50.80	117.11	95.35	1.02	1.23
Unicare	3,600	5.36	116.72	93.63	1.00	1.25
EL PASO	20,578	100.00	83.32	93.75	1.00	0.89
El Paso First	8,656	42.06	82.33	92.74	0.99	0.89
Superior	11,922	57.94	84.05	94.49	1.01	0.89
HARRIS	134,303	100.00	84.95	91.47	1.00	0.93
AMERIGROUP	37,018	27.56	67.44	88.16	0.96	0.76
Community Health Choice	33,883	25.23	72.16	87.62	0.96	0.82
Molina	2,929	2.18	64.19	83.14	0.91	0.77
Texas Children's	57,823	43.05	105.57	96.29	1.05	1.10
UnitedHealthCare-Texas	2,650	1.97	64.51	90.31	0.99	0.71
LUBBOCK	6,766	100.00	89.55	92.94	1.00	0.96
FirstCare	5,314	78.54	95.42	92.19	0.99	1.04
Superior	1,452	21.46	67.59	95.73	1.03	0.71
NUECES	13,026	100.00	116.35	100.81	1.00	1.15
AMERIGROUP	1,976	15.17	120.87	99.67	0.99	1.21
Driscoll	8,498	65.24	116.50	101.15	1.00	1.15
Superior	2,552	19.59	112.36	100.54	1.00	1.12
TARRANT	37,372	100.00	91.97	91.05	1.00	1.01
AMERIGROUP	25,256	67.58	83.21	89.57	0.98	0.93
Aetna	2,432	6.51	73.89	86.33	0.95	0.86
Cook Children's	9,684	25.91	119.81	96.15	1.06	1.25
TRAVIS	18,465	100.00	82.39	91.88	1.00	0.90
AMERIGROUP	4,558	24.68	94.61	89.30	0.97	1.06
Superior	13,907	75.32	78.45	92.71	1.01	0.85

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO--Expansion Newborns	41,915	100.00	187.93	187.93	1.00	1.00
BEXAR	2,732	100.00	221.51	184.51	1.00	1.20
Aetna	371	13.58	293.86	168.23	0.91	1.75
Community First	1,269	46.45	255.84	199.02	1.08	1.29
Superior	1,092	39.97	162.23	173.46	0.94	0.94
DALLAS	10,091	100.00	191.33	199.59	1.00	0.96
AMERIGROUP	4,668	46.26	166.71	187.64	0.94	0.89
Parkland	4,667	46.25	200.22	207.86	1.04	0.96
Unicare	756	7.49	298.72	224.61	1.13	1.33
EL PASO	1,935	100.00	192.91	239.19	1.00	0.81
El Paso First	804	41.55	202.41	223.25	0.93	0.91
Superior	1,131	58.45	186.22	250.41	1.05	0.74
HARRIS	18,092	100.00	170.15	177.35	1.00	0.96
AMERIGROUP	3,810	21.06	148.78	182.05	1.03	0.82
Community Health Choice	4,565	25.23	147.87	163.33	0.92	0.91
Molina	530	2.93	183.35	163.92	0.92	1.12
Texas Children's	8,672	47.93	194.84	184.24	1.04	1.06
UnitedHealthCare-Texas	515	2.85	94.83	157.95	0.89	0.60
LUBBOCK	422	100.00	255.72	230.10	1.00	1.11
FirstCare	289	68.48	285.24	249.62	1.08	1.14
Superior	133	31.52	193.02	188.66	0.82	1.02
NUECES	700	100.00	291.83	211.97	1.00	1.38
AMERIGROUP	135	19.29	260.31	224.96	1.06	1.16
Driscoll	420	60.00	224.05	202.19	0.95	1.11
Superior	145	20.71	506.74	226.45	1.07	2.24
TARRANT	4,718	100.00	188.42	187.50	1.00	1.00
AMERIGROUP	2,596	55.02	187.32	178.71	0.95	1.05
Aetna	520	11.02	112.53	141.70	0.76	0.79
Cook Children's	1,602	33.96	214.06	216.78	1.16	0.99
TRAVIS	3,225	100.00	219.03	174.36	1.00	1.26
AMERIGROUP	979	30.36	339.56	184.10	1.06	1.84
Superior	2,246	69.64	167.90	170.23	0.98	0.99

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

TEXAS STAR MCO CDPS SDA/Health Plan Risk
Reporting Period: September 1, 2008 to August 31, 2009

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO--Federal Mandate Ch	431,905	100.00	70.29	70.29	1.00	1.00
BEXAR	55,108	100.00	70.22	74.89	1.00	0.94
Aetna	5,386	9.77	59.46	70.47	0.94	0.84
Community First	26,505	48.10	80.36	75.43	1.01	1.07
Superior	23,217	42.13	61.12	75.26	1.00	0.81
DALLAS	79,498	100.00	80.09	67.52	1.00	1.19
AMERIGROUP	38,553	48.50	70.49	65.85	0.98	1.07
Parkland	35,871	45.12	88.38	69.02	1.02	1.28
Unicare	5,074	6.38	94.64	69.57	1.03	1.36
EL PASO	36,040	100.00	60.36	76.18	1.00	0.79
El Paso First	15,370	42.65	63.68	75.06	0.99	0.85
Superior	20,670	57.35	57.92	77.00	1.01	0.75
HARRIS	166,591	100.00	66.71	67.98	1.00	0.98
AMERIGROUP	50,424	30.27	55.87	66.59	0.98	0.84
Community Health Choice	38,223	22.94	59.81	64.93	0.96	0.92
Molina	4,536	2.72	50.26	65.94	0.97	0.76
Texas Children's	68,534	41.14	80.56	71.03	1.04	1.13
UnitedHealthCare-Texas	4,874	2.93	52.76	64.84	0.95	0.81
LUBBOCK	9,516	100.00	59.83	72.77	1.00	0.82
FirstCare	7,591	79.77	63.38	73.14	1.01	0.87
Superior	1,925	20.23	45.45	71.25	0.98	0.64
NUECES	20,375	100.00	86.44	79.53	1.00	1.09
AMERIGROUP	2,811	13.80	76.29	75.13	0.94	1.02
Driscoll	13,549	66.50	90.11	80.75	1.02	1.12
Superior	4,015	19.71	81.13	78.48	0.99	1.03
TARRANT	44,384	100.00	73.03	70.08	1.00	1.04
AMERIGROUP	30,062	67.73	69.70	69.46	0.99	1.00
Aetna	3,049	6.87	51.86	67.19	0.96	0.77
Cook Children's	11,273	25.40	87.51	72.54	1.03	1.21
TRAVIS	20,393	100.00	62.42	66.72	1.00	0.94
AMERIGROUP	4,131	20.26	70.46	66.46	1.00	1.06
Superior	16,262	79.74	60.46	66.79	1.00	0.91

Note: CDPS results are based on information in enrollment, encounter and pharmacy datasets. CDPS results were obtained for those enrollees who had been in the program for at least 3 months (age<1) and for those who had been in the program for at least 6 months (age≥1) (permitting one month lapse in enrollment within the 6 months period).

Attachment 10

Frew Rewards and Sanctions

Effective September 1, 2009, HHSC implemented a new provision in the STAR program named Frew Rewards and Sanctions. This benefit is part of the corrective actions order under the Frew lawsuit settlement. The benefit is intended to provide strong incentives for the health plans to invest in THSteps check-up compliance. Those health plans that satisfy HHSC-specified performance targets will retain their full allotment of Frew Rewards and Sanctions funding. Those plans that do not meet the targets will be required to return a portion of their funding.

The attached exhibit presents the calculation of the Frew Rewards and Sanctions monthly amount paid to each health plan for each child enrolled in STAR. The amount is not paid on clients of the TANF Adult, Pregnant Women or Disabled and Blind risk groups.

	<u>STAR</u>	<u>STAR+ PLUS (4)</u>	<u>STAR Health</u>	<u>Total</u>
Projected FY2011 Member Months Under Age 21 (1)	16,920,490	117,649	377,867	17,416,005
Frew Rewards and Sanctions Amount (2)				10,000,000
Rate Adjustment (3)	\$ 0.58	\$ 0.07	\$ 0.58	\$ 0.58

Footnotes:

- (1) For STAR, includes TANF Children, Newborns, Expansion Children and Federal Mandate Children risk groups. Excludes those Pregnant Women under age 21. For STAR+PLUS, caseload provided by System Forecasting.
- (2) Amount provided by Managed Care Operations.
- (3) Equals Frew Rewards and Sanctions amount divided by member months. Includes an allowance for 1.75% premium tax
- (4) For STAR+PLUS, applies to Medicaid Only risk group only. Also, because STAR+PLUS does not have separate children's risk groups, the rate applies to all Medicaid Only clients including those age 21 and over. Approximately 12.4% of Medicaid Only clients are under age 21 so the STAR+PLUS add-on factor is adjusted from \$0.58 pmpm to \$0.07 pmpm (equals \$0.58 times 12.4%).