

**STATE OF TEXAS  
MEDICAID MANAGED CARE  
STAR PROGRAM RATE SETTING  
STATE FISCAL YEAR 2012**

Prepared for:  
Texas Health and Human Services Commission

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## TABLE OF CONTENTS

I.	Introduction.....	1
II.	Overview of Rate Setting Methodology .....	3
III.	Adjustment Factors .....	6
IV.	Administrative Fees and Risk Margin .....	11
V.	Summary.....	12
VI.	Actuarial Certification .....	14
VII.	Attachments .....	15

## I. Introduction

Rudd and Wisdom, Inc. has been retained by the Texas Health and Human Services Commission (HHSC) to develop the state fiscal year 2012 (FY2012, September 1, 2011 through August 31, 2012) 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 FY2012 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 2007 and a projection of future enrollment through August 2012. These projections were prepared by HHSC System Forecasting staff.
- Claim lag reports by risk group for each health plan for the period September 2007 through February 2011. These reports include monthly paid claims by month of service.
- Financial Statistical Reports (FSR) for each participating HMO for FY2009, FY2010 and the first six months of FY2011. 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 (FY2011) 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 2007 through February 2011.
- 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 FY2010 third party reimbursement from each of the HMOs.
- FY2010 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 FY2010 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 FY2012 Medicaid provider reimbursement rates.
- Information provided by HHSC regarding the movement of former CHIP Perinatal newborns under 185% FPL to Medicaid effective September 1, 2010.
- Information provided by HHSC regarding the proposed DRG rebasing.
- Information provided by HHSC regarding historical FQHC wrap payments currently paid by HHSC.

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 FY2012 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 (FY2010) were developed. These estimates were then projected forward to FY2012 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 FY2012 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)

A description of the rating methodology utilized for the new Jefferson SDA will be presented in a separate document.

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 FY2012 cost for each individual HMO by estimating their base period (FY2010) 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.

Beginning September 1, 2011, several of the existing STAR regions will see an expansion in their service area. For these areas, the PCCM experience for the new expansion counties has been included in the rating analysis. Estimated FY2010 PCCM claims experience was projected to FY2012 using the same methodology and trends as those used to project HMO experience. A managed care efficiency factor was applied to adjust the PCCM claims to an assumed HMO level. More information about this managed care efficiency factor is presented in Section III. The resulting PCCM projected claims were used to develop the FY2012 incurred claims assumption for use in the community rates.

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 FY2012 cost for each health plan in the service area. The weights used in this formula are the projected FY2012 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 FY2012 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 monthly rates 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 FY2012 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 (FY2011 and FY2012).

The trend analysis included a review of HMO claims experience data through February 28, 2011. Based on this information, estimates of monthly incurred claims were made through December 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. The trends during the period one year later (May 2010 through September 2010) were correspondingly low and tended to offset the high trends from the summer of 2009. Our trend analysis and selection of trend assumptions for rate setting have included appropriate recognition of the H1N1 pandemic and its impact on historical trends.

The FY2011 trend assumptions were developed from two components: (i) the actual estimated trend for the period September 2010 through December 2010 and (ii) the projected trend for the period January 2011 through August 2011. The experience trends for the period September 2010 through December 2010 were adjusted to remove the impact of the 1% provider reduction effective September 1, 2010. The trends for the final eight months of FY2011 were projected using experience from FY2009 (3/7 weight), FY2010 (3/7 weight) and the first four months of FY2011 (1/7 weight). The FY2012 trend assumptions for risk groups other than Newborns were then developed from a simple average of the FY2009 trend, FY2010 trend and projected FY2011 trend. The FY2012 trend assumption for Newborns was based on the average of the FY2009 and FY2010 trends. The FY2011 trend was excluded from this calculation because the movement of former CHIP Perinatal newborns under 185% FPL to STAR resulted in a one-time reduction in the trend for FY2011.

Attachment 4 is a summary of the cost trend analysis. The chart below presents the assumed annual trend rates for FY2011 and FY2012.



	<u>FY2011</u>	<u>FY2012</u>
TANF Children Over Age 1	8.7 %	11.5 %
TANF Children Under Age 1	8.7 %	11.5 %
TANF Adults	5.5 %	8.8 %
Pregnant Women	1.2 %	3.7 %
Newborns	1.2 %	3.3 %
Expansion Children Over Age 1	3.3 %	6.5 %
Expansion Children Under Age 1	3.3 %	6.5 %
Federal Mandate Children	3.1 %	6.5 %

***Managed Care Efficiency Factor***

Effective September 1, 2011, HHSC will implement service area expansions for several existing STAR areas. This will result in the elimination of PCCM in these counties and the movement of those clients to MCOs. We have considered this in our analysis by including the actual PCCM claims experience in our rating model. In each of the expansion counties we used FY2010 PCCM claims experience in deriving the FY2012 community rates.

The basic premise regarding the future cost of current PCCM clients is that their FY2012 gross cost under the MCO model (including administrative expenses and risk margin) will be the same as the projected FY2012 gross cost under the PCCM model. Since administrative expenses and risk margin are significantly higher under the HMO model, in order for the gross cost to be the same as the PCCM it is necessary for the medical claims cost to be lower than that under the PCCM. We prepared an analysis which considered all of the cost factors (including PCCM case management fees and TMHP costs) and concluded that the managed care efficiency under the HMO model would need to be 10.2%, relative to the PCCM, in order for the gross cost for the two models to be equal. Therefore, we have applied a 10.2% managed care efficiency (or claims adjustment factor) to the FY2010 PCCM claims experience. Our analysis is presented in Attachment 10.

***CHIP Perinatal Newborns***

Effective September 1, 2010, newborns less than 185% FPL previously covered under the CHIP Perinatal program were moved to Medicaid and placed in the Newborn risk group. This change impacted only those babies born on or after September 1, 2010. CHIP Perinatal newborns born prior to September 1, 2010 remained in the CHIP Perinatal program.

These newborns (born on or after September 1, 2010, herein referred to as former CHIP Perinatal newborns) are in the Medicaid Fee-for-Service plan for their first few months and then become eligible to move to STAR, if they reside in a STAR service area. In determining the STAR Newborn premium rates for FY2012, 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: digestive system surgery, female genital surgery, hearing and vision screenings, the two 1% provider rate cuts effective 9/1/2010 and 2/1/2011, the inclusion of wrap payments for FQHCs effective 9/1/2011, DRG rebasing, legislative mandated provider rate reductions and the transition of outpatient imaging services to a fee schedule.

The legislative mandated provider rate reductions included the following:

- 8% hospital rate reduction
- 10.5% laboratory rate reduction (excludes DSHS and physician lab)
- 10.5% durable medical equipment reduction.
- 5% reduction for all other providers excluding ambulance, private duty nursing (children only), home health (children only), dental, orthodontics, physicians (includes psychiatrists, optometrists, radiologists, podiatrists and orthodontists), FQHCs, Rural Health Centers and TEFRA reimbursed hospitals.

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.

### ***Related Party Adjustments***

Beginning in FY2011, HHSC 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 D of Attachment 5 presents a summary of the derivation of these adjustment factors.

### ***DRG Rebasing Adjustments***

Effective September 1, 2011, HHSC is rebasing the DRG reimbursement system. This rebasing effort is intended to update the Standard Dollar Amounts and Relative Weights used in the Medicaid DRG payment system. HHSC staff has utilized the FY2010 encounter data to determine the cost impact from DRG Rebasing on each service area and risk group. The final Standard Dollar Amounts are not expected to be made available to the MCOs until around August 1, 2011. As a result, we have assumed, for purposes of these rate calculations, that the revised reimbursement level will not be incorporated into

MCO provider contracts until November 1, 2011. Exhibit F 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 Medicaid bariatric surgery benefit began July 1, 2008. Previously, MCOs were reimbursed for this service through a supplemental payment. Effective September 1, 2011, all funding for bariatric surgery will be provided through the capitation rates. The bariatric supplemental payment will no longer be provided.

### ***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, 2011, the Frew Rewards and Sanctions program will no longer be provided.

#### IV. Administrative Fees and Risk Margin

The rating methodology includes an explicit provision for administrative services. The amount allocated for administrative expenses is \$8.00 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 (\$0.105 pmpm) and a risk margin (2.0% of premium).

## V. Summary

The chart below presents the results of the FY2012 STAR rating analysis.

Health Plan	TANF Children (over age 1)	TANF Children (<1)	TANF Adults	Pregnant Women	Newborns
Monthly Adjusted Premium Rates					
Aetna - Bexar	\$144.60	\$190.62	\$314.83	\$424.46	\$535.49
CFHP - Bexar	119.97	304.37	332.34	421.71	578.84
Superior - Bexar	136.35	272.93	365.79	419.27	581.54
Amerigroup - Dallas	118.85	403.96	243.15	451.92	508.36
Parkland - Dallas	164.11	416.12	325.70	458.35	590.09
Unicare - Dallas	184.27	408.94	264.57	459.05	616.22
El Paso First - El Paso	110.22	267.18	261.37	327.37	447.48
Superior - El Paso	99.64	241.56	250.70	327.88	429.82
Amerigroup - Harris	117.34	415.21	442.38	495.46	621.30
CHC - Harris	133.20	410.48	385.08	493.39	625.15
Molina - Harris	79.48	287.26	337.90	464.05	621.65
TCHP - Harris	136.65	288.56	309.55	467.99	578.12
United - Harris	73.50	441.26	426.20	468.60	770.22
Firstcare - Lubbock	102.16	736.49	314.89	409.11	552.47
Superior - Lubbock	140.34	688.07	300.58	415.44	540.32
Amerigroup - Nueces	184.44	321.82	347.35	520.92	637.76
Driscoll - Nueces	165.29	418.77	343.77	492.28	729.92
Superior - Nueces	131.13	311.34	448.81	484.91	745.75
Aetna - Tarrant	127.58	211.80	259.64	435.87	510.13
Amerigroup - Tarrant	128.71	300.54	318.80	424.17	542.56
Cook - Tarrant	170.77	383.01	243.82	438.85	520.45
Amerigroup - Travis	107.40	356.49	253.79	517.50	659.73
Superior - Travis	123.06	331.82	309.77	521.83	672.87

Health Plan	Expansion Children (over age 1)	Expansion Children (<1)	Federal Mandate Children	Delivery Supplemental Payment
Monthly Adjusted Premium Rates				
Aetna – Bexar	\$130.05	\$318.15	\$ 88.90	\$3,266.59
CFHP – Bexar	135.29	218.04	93.13	3,266.59
Superior – Bexar	145.05	250.60	96.99	3,266.59
Amerigroup – Dallas	131.73	282.45	92.12	3,537.13
Parkland – Dallas	166.04	360.67	106.39	3,537.13
Unicare – Dallas	152.16	240.98	79.58	3,537.13
El Paso First – El Paso	111.37	222.50	81.65	3,443.04
Superior – El Paso	113.15	267.45	85.09	3,443.04
Amerigroup – Harris	112.16	328.13	91.18	3,519.20
CHC – Harris	133.12	265.27	88.46	3,519.20
Molina – Harris	117.44	350.07	95.31	3,519.20
TCHP - Harris	129.85	249.12	99.76	3,519.20
United – Harris	108.40	288.56	92.23	3,519.20
Firstcare – Lubbock	98.92	317.55	84.20	3,230.39
Superior – Lubbock	120.05	492.59	71.17	3,230.39
Amerigroup – Nueces	164.81	380.52	101.43	3,203.82
Driscoll – Nueces	166.66	245.40	123.32	3,203.82
Superior – Nueces	173.50	386.36	125.75	3,203.82
Aetna – Tarrant	89.14	174.23	79.84	3,635.64
Amerigroup – Tarrant	122.33	220.83	91.05	3,635.64
Cook – Tarrant	153.17	344.85	105.67	3,635.64
Amerigroup – Travis	118.30	296.34	83.64	3,247.49
Superior – Travis	133.07	277.24	89.94	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 FY2012 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 FY2012 rates including a comparison to current (FY2011) rates.

## VI. Actuarial Certification of FY2012 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.

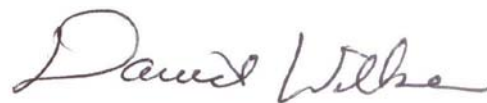
Rudd and Wisdom has been retained by the Texas Health and Human Services Commission (HHSC) to assist in the development of their state fiscal year 2012 (FY2012) managed care rate-setting methodology, assumptions and resulting premium rates and to provide the actuarial certification required under Centers for Medicare and Medicaid Services (CMS) requirements 42 CFR 438.6(c).

I certify that the FY2012 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.



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



## VII. Attachments

***Attachment 1***

Summary of FY2012 STAR Rating Analysis

The attached exhibit presents summary information regarding the FY2012 rates. Included on the exhibit are current (FY2011) premium and delivery supplemental payment (DSP) rates, projected FY2012 enrollment, FY2012 premium and DSP rates and a comparison of FY2011 and FY2012 premium rates.

## FY2012 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 FY2012 Member Months									
Aetna - Bexar	25,406	1,917	13,702	19,584	49,416	82,105	626	115,987	308,743
CFHP - Bexar	85,795	4,307	31,241	42,469	102,533	310,541	1,829	509,621	1,088,335
Superior - Bexar	84,675	6,003	32,524	54,970	113,983	278,192	1,368	408,398	980,111
Contig. Counties - Bexar	1,180	44	741	730	1,562	3,341	19	6,324	13,940
Americaid - Dallas	85,141	4,786	26,641	59,494	124,335	585,957	8,613	914,924	1,809,890
Parkland - Dallas	96,116	8,100	29,486	91,479	198,920	664,688	8,245	829,510	1,926,544
Unicare - Dallas	8,959	591	2,115	5,905	19,455	62,714	148	74,493	174,380
El Paso First - El Paso	82,451	5,154	31,224	23,849	53,655	145,873	1,887	274,960	619,053
Superior - El Paso	100,789	5,795	28,116	26,294	56,565	191,596	1,742	325,542	736,439
Contig. Counties - El Paso	312	10	62	92	333	1,216	19	3,155	5,199
Americaid - Harris	82,919	7,073	26,438	76,263	174,109	470,052	3,538	711,834	1,552,227
CHC - Harris	82,751	6,461	32,020	90,093	200,348	586,526	6,735	723,568	1,728,500
Molina - Harris	9,022	461	3,779	7,421	13,351	38,899	367	63,302	136,602
TCHP - Harris	123,119	6,647	19,168	61,046	173,397	936,858	11,416	1,318,286	2,649,937
United - Harris	10,335	692	5,420	16,548	24,613	44,606	772	79,770	182,756
Contig. Counties - Harris	6,045	422	3,184	5,548	13,679	41,358	435	62,059	132,730
Firstcare - Lubbock	49,381	3,366	16,931	14,946	38,108	96,087	527	134,520	353,865
Superior - Lubbock	16,079	1,281	7,474	8,385	13,901	31,104	329	40,944	119,496
Contig. Counties - Lubbock	36,950	2,323	19,932	15,784	40,211	96,026	824	133,640	345,689
Americaid - Nueces	10,505	696	7,309	5,048	10,197	33,480	135	43,358	110,730
Driscoll - Nueces	45,567	3,367	14,506	27,318	70,361	150,292	709	246,607	558,727
Superior - Nueces	16,997	904	8,054	11,430	15,159	44,815	238	73,296	170,892
Contig. Counties - Nueces	5,041	265	2,380	2,132	5,769	14,601	66	23,879	54,132
Aetna - Tarrant	13,573	1,514	8,529	33,218	59,853	102,784	1,085	112,224	332,780
Americaid - Tarrant	53,363	2,777	15,257	51,778	115,305	408,674	3,929	599,637	1,250,720
Cook - Tarrant	33,850	2,197	6,502	35,795	77,316	265,785	3,281	343,651	768,374
Americaid - Travis	68,309	5,500	37,164	12,663	31,253	118,745	1,937	133,841	409,412
Superior - Travis	202,032	14,493	74,319	42,906	87,186	309,610	4,561	404,575	1,139,681
Contig. Counties - Travis	2,795	88	1,389	684	1,857	5,573	76	7,631	20,094
Total	1,439,456	97,234	505,606	843,871	1,886,731	6,122,098	65,456	8,719,531	19,679,982
Projected FY2012 Number of Deliveries									
Aetna - Bexar	33	0	211	2,062	0	0	0	23	2,329
CFHP - Bexar	86	0	422	4,489	0	0	0	51	5,048
Superior - Bexar	110	0	520	5,981	0	0	0	82	6,693
Contig. Counties - Bexar	1	0	11	78	0	0	0	1	92
Americaid - Dallas	68	0	248	6,306	0	0	0	183	6,805
Parkland - Dallas	125	0	572	10,291	0	0	0	249	11,237
Unicare - Dallas	11	0	31	703	0	0	0	22	768
El Paso First - El Paso	66	0	309	2,361	0	0	0	55	2,791
Superior - El Paso	81	0	287	2,740	0	0	0	65	3,172
Contig. Counties - El Paso	0	0	1	9	0	0	0	1	11
Americaid - Harris	133	0	521	9,617	0	0	0	356	10,626
CHC - Harris	66	0	535	10,541	0	0	0	217	11,359
Molina - Harris	12	0	32	716	0	0	0	25	786
TCHP - Harris	74	0	284	6,556	0	0	0	264	7,178
United - Harris	16	0	68	1,594	0	0	0	32	1,709
Contig. Counties - Harris	6	0	53	645	0	0	0	19	723
Firstcare - Lubbock	94	0	337	1,686	0	0	0	27	2,144
Superior - Lubbock	18	0	144	849	0	0	0	12	1,024
Contig. Counties - Lubbock	63	0	393	1,733	0	0	0	27	2,215
Americaid - Nueces	23	0	69	540	0	0	0	13	645
Driscoll - Nueces	50	0	294	2,885	0	0	0	74	3,303
Superior - Nueces	31	0	69	1,198	0	0	0	15	1,312
Contig. Counties - Nueces	7	0	35	225	0	0	0	5	272
Aetna - Tarrant	23	0	111	3,524	0	0	0	45	3,703
Americaid - Tarrant	43	0	186	5,742	0	0	0	120	6,091
Cook - Tarrant	34	0	120	3,751	0	0	0	69	3,973
Americaid - Travis	55	0	253	1,314	0	0	0	13	1,635
Superior - Travis	242	0	892	4,505	0	0	0	81	5,720
Contig. Counties - Travis	3	0	14	72	0	0	0	2	91
Total	1,572	0	7,022	92,716	0	0	0	2,146	103,456

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									
Aetna - Bexar	143.24	291.33	418.57	868.29	721.57	133.16	213.62	96.50	274.84
CFHP - Bexar	147.31	343.56	440.16	861.32	755.49	143.23	252.61	103.25	220.03
Superior - Bexar	151.09	369.44	461.00	858.46	728.31	150.23	220.24	103.01	249.33
Contig. Counties - Bexar	148.41	346.70	443.33	861.28	739.55	145.17	236.07	102.41	246.74
Americaid - Dallas	130.64	416.17	349.69	938.47	578.37	148.88	266.98	106.29	186.18
Parkland - Dallas	137.42	408.95	389.81	953.37	645.91	154.62	295.68	111.37	229.07
Unicare - Dallas	123.02	348.97	398.30	953.64	604.65	151.85	319.46	112.26	214.92
El Paso First - El Paso	105.48	262.27	325.17	785.27	572.79	120.70	250.12	90.09	181.75
Superior - El Paso	111.81	252.44	310.77	795.04	569.39	122.96	280.48	92.41	174.78
Contig. Counties - El Paso	109.20	256.37	317.20	789.27	570.90	122.02	266.00	91.40	146.29
Americaid - Harris	131.76	368.23	537.05	984.53	678.14	124.11	288.08	99.16	226.01
CHC - Harris	131.93	313.55	464.21	991.27	677.11	123.36	258.53	96.70	229.58
Molina - Harris	126.26	360.87	449.74	850.42	738.48	117.08	259.46	98.19	219.91
TCHP - Harris	136.25	286.53	437.70	955.60	731.66	135.52	291.54	105.73	181.87
United - Harris	124.17	281.32	440.89	914.42	701.05	127.13	250.03	96.57	272.61
Contig. Counties - Harris	133.02	323.91	481.42	972.01	693.27	128.89	279.91	101.36	219.18
Firstcare - Lubbock	123.61	309.25	357.37	889.62	517.17	127.17	347.97	91.28	200.31
Superior - Lubbock	109.89	355.85	336.98	857.37	559.51	132.04	263.13	88.94	230.49
Contig. Counties - Lubbock	120.35	320.10	351.79	880.53	527.95	128.23	320.39	90.78	208.39
Americaid - Nueces	164.99	470.16	440.27	935.63	853.78	173.31	421.46	125.49	271.01
Driscoll - Nueces	178.19	518.28	481.38	907.11	882.81	175.87	378.85	134.84	292.98
Superior - Nueces	170.30	548.28	488.91	945.54	926.23	174.82	424.24	131.05	290.93
Contig. Counties - Nueces	174.48	516.90	470.75	915.60	885.74	175.25	392.34	132.86	276.29
Aetna - Tarrant	136.29	318.85	357.02	906.60	625.21	129.46	195.60	97.85	292.73
Americaid - Tarrant	132.59	267.95	345.44	875.38	610.11	134.30	246.55	101.12	196.09
Cook - Tarrant	137.77	323.66	327.97	891.97	671.18	144.13	298.95	105.58	217.21
Americaid - Travis	117.93	218.27	311.33	843.64	687.91	117.93	336.60	93.04	195.69
Superior - Travis	122.57	245.97	359.39	869.26	719.72	122.41	311.28	93.48	203.76
Contig. Counties - Travis	121.44	239.47	343.63	861.93	712.30	121.22	319.67	93.38	207.16
Total	131.45	321.91	392.58	914.75	675.08	137.55	281.02	103.01	214.60

Projected FY2012 Premium Based on FY2011 Unadjusted Rates

Aetna - Bexar	3,639,227	558,581	5,735,185	17,004,311	35,656,922	10,933,131	133,718	11,192,718	84,853,793
CFHP - Bexar	12,638,523	1,479,642	13,750,890	36,579,658	77,462,883	44,478,719	461,926	52,618,351	239,470,592
Superior - Bexar	12,793,479	2,217,735	14,993,465	47,189,280	83,014,940	41,792,780	301,237	42,069,056	244,371,972
Contig. Counties - Bexar	175,090	15,294	328,682	628,551	1,154,906	484,975	4,511	647,600	3,439,610
Americaid - Dallas	11,122,794	1,991,986	9,315,961	55,832,868	71,911,788	87,237,322	2,299,375	97,247,223	336,959,318
Parkland - Dallas	13,208,271	3,312,576	11,494,092	87,213,568	128,484,193	102,774,008	2,437,936	92,382,513	441,307,158
Unicare - Dallas	1,102,181	206,344	842,357	5,630,844	11,763,688	9,523,146	47,171	8,362,530	37,478,260
El Paso First - El Paso	8,696,975	1,351,743	10,153,071	18,728,038	30,733,275	17,606,880	471,940	24,771,115	112,513,038
Superior - El Paso	11,269,230	1,462,993	8,737,612	20,904,900	32,207,687	23,558,605	488,581	30,083,291	128,712,900
Contig. Counties - El Paso	34,041	2,513	19,804	72,377	189,949	148,406	5,083	288,395	760,568
Americaid - Harris	10,925,422	2,604,435	14,198,577	75,083,459	118,070,593	58,338,141	1,019,205	70,585,493	350,825,325
CHC - Harris	10,917,340	2,025,919	14,863,904	89,306,326	135,657,341	72,353,789	1,741,148	69,968,978	396,834,745
Molina - Harris	1,139,074	166,494	1,699,343	6,311,219	9,859,234	4,554,264	95,291	6,215,660	30,040,580
TCHP - Harris	16,774,976	1,904,580	8,389,641	58,335,727	126,867,823	126,963,049	3,328,099	139,382,404	481,946,301
United - Harris	1,283,320	194,558	2,389,723	15,131,522	17,255,205	5,670,775	193,093	7,703,367	49,821,564
Contig. Counties - Harris	804,155	136,536	1,532,885	5,392,624	9,483,274	5,330,643	121,889	6,290,275	29,092,279
Firstcare - Lubbock	6,103,927	1,041,008	6,050,523	13,295,969	19,708,137	12,219,425	183,415	12,278,967	70,881,372
Superior - Lubbock	1,766,952	455,781	2,518,466	7,188,934	7,777,561	4,106,940	86,576	3,641,516	27,542,727
Contig. Counties - Lubbock	4,446,930	743,682	7,011,804	13,898,314	21,229,246	12,313,386	263,888	12,131,811	72,039,062
Americaid - Nueces	1,733,288	327,463	3,218,009	4,723,057	8,706,316	5,802,455	56,895	5,441,012	30,008,496
Driscoll - Nueces	8,119,608	1,744,799	6,982,698	24,780,639	62,115,396	26,431,878	268,662	33,252,461	163,696,141
Superior - Nueces	2,894,506	495,450	3,937,778	10,807,167	14,040,971	7,834,561	101,146	9,605,403	49,716,983
Contig. Counties - Nueces	879,476	136,812	1,120,510	1,952,103	5,109,763	2,558,739	26,041	3,172,573	14,956,018
Aetna - Tarrant	1,849,842	482,806	3,044,980	30,115,569	37,420,995	13,306,434	212,180	10,981,092	97,413,899
Americaid - Tarrant	7,075,398	743,983	5,270,472	45,325,767	70,349,027	54,884,955	968,603	60,635,279	245,253,483
Cook - Tarrant	4,663,464	710,936	2,132,311	31,927,642	51,892,813	38,307,522	980,963	36,282,627	166,898,280
Americaid - Travis	8,055,648	1,200,428	11,570,287	10,683,359	21,499,342	14,003,633	651,940	12,452,588	80,117,224
Superior - Travis	24,763,001	3,564,779	26,709,579	37,296,471	62,749,510	37,899,400	1,419,685	37,819,661	232,222,086
Contig. Counties - Travis	339,445	21,127	477,350	589,505	1,322,590	675,577	24,433	712,559	4,162,586
Total	189,215,583	31,300,986	198,489,959	771,929,771	1,273,695,366	842,093,542	18,394,634	898,216,518	4,223,336,359

## FY2012 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									
Aetna - Bexar	138.41	291.33	371.94	505.11	721.57	133.16	213.62	95.85	249.09
CFHP - Bexar	142.35	343.56	391.15	501.05	755.49	143.23	252.61	102.55	203.85
Superior - Bexar	146.00	369.44	409.69	499.39	728.31	150.23	220.24	102.32	226.76
Contig. Counties - Bexar	143.41	346.70	394.49	501.37	739.55	145.17	236.07	101.72	224.57
Americaid - Dallas	126.78	416.17	305.25	535.38	578.37	148.88	266.98	105.25	171.57
Parkland - Dallas	133.36	408.95	340.33	543.88	645.91	154.62	295.68	110.28	208.19
Unicare - Dallas	119.38	348.97	347.75	544.04	604.65	151.85	319.46	111.16	199.78
El Paso First - El Paso	102.82	262.27	289.86	428.97	572.79	120.70	250.12	89.07	165.44
Superior - El Paso	108.99	252.44	277.00	434.30	569.39	122.96	280.48	91.37	159.76
Contig. Counties - El Paso	106.44	256.37	283.26	431.47	570.90	122.02	266.00	90.36	138.77
Americaid - Harris	128.06	368.23	478.93	560.05	678.14	124.11	288.08	97.66	203.28
CHC - Harris	128.23	313.55	413.91	563.88	677.11	123.36	258.53	95.24	205.59
Molina - Harris	122.72	360.87	400.99	483.71	738.48	117.08	259.46	96.71	197.72
TCHP - Harris	132.43	286.53	390.24	543.58	731.66	135.52	291.54	104.14	171.07
United - Harris	120.69	281.32	393.08	520.14	701.05	127.13	250.03	95.12	234.66
Contig. Counties - Harris	129.29	323.91	429.78	553.25	693.27	128.89	279.91	99.83	199.56
Firstcare - Lubbock	118.54	309.25	300.46	525.95	517.17	127.17	347.97	90.63	181.27
Superior - Lubbock	105.39	355.85	283.29	506.87	559.51	132.04	263.13	88.30	201.71
Contig. Counties - Lubbock	115.41	320.10	296.26	520.92	527.95	128.23	320.39	90.13	187.99
Americaid - Nueces	160.30	470.16	393.67	596.25	853.78	173.31	421.46	124.76	251.73
Driscoll - Nueces	173.12	518.28	430.48	578.06	882.81	175.87	378.85	134.06	274.81
Superior - Nueces	165.45	548.28	437.22	602.56	926.23	174.82	424.24	130.29	264.74
Contig. Counties - Nueces	169.52	516.90	421.48	583.84	885.74	175.25	392.34	132.09	260.25
Aetna - Tarrant	133.11	318.85	311.58	494.71	625.21	129.46	195.60	96.81	249.97
Americaid - Tarrant	129.50	267.95	301.45	477.66	610.11	134.30	246.55	100.05	178.44
Cook - Tarrant	134.55	323.66	286.18	486.72	671.18	144.13	298.95	104.46	197.33
Americaid - Travis	114.06	218.27	279.30	505.83	687.91	117.93	336.60	92.46	181.50
Superior - Travis	118.55	245.97	322.49	521.20	719.72	122.41	311.28	92.91	187.34
Contig. Counties - Travis	117.45	239.47	308.85	517.15	712.30	121.22	319.67	92.81	192.25
Total	127.48	321.91	347.60	524.29	675.08	137.55	281.02	101.89	195.92
Projected FY2012 Premium Based on FY2011 Adjusted Rates									
Aetna - Bexar	3,516,513	558,581	5,096,267	9,891,911	35,656,922	10,933,131	133,718	11,117,326	76,904,371
CFHP - Bexar	12,212,977	1,479,642	12,219,785	21,279,243	77,462,883	44,478,719	461,926	52,261,617	221,856,792
Superior - Bexar	12,362,486	2,217,735	13,324,669	27,451,314	83,014,940	41,792,780	301,237	41,787,261	222,252,422
Contig. Counties - Bexar	169,191	15,294	292,472	365,893	1,154,906	484,975	4,511	643,237	3,130,480
Americaid - Dallas	10,794,151	1,991,986	8,132,052	31,851,632	71,911,788	87,237,322	2,299,375	96,295,703	310,514,008
Parkland - Dallas	12,818,040	3,312,576	10,035,105	49,753,732	128,484,193	102,774,008	2,437,936	91,478,347	401,093,938
Unicare - Dallas	1,069,569	206,344	735,449	3,212,328	11,763,688	9,523,146	47,171	8,280,588	34,838,283
El Paso First - El Paso	8,477,655	1,351,743	9,050,556	10,230,579	30,733,275	17,606,880	471,940	24,490,656	102,413,283
Superior - El Paso	10,985,005	1,462,993	7,788,134	11,419,549	32,207,687	23,558,605	488,581	29,744,728	117,655,283
Contig. Counties - El Paso	33,180	2,513	17,685	39,566	189,949	148,406	5,083	285,114	721,497
Americaid - Harris	10,618,621	2,604,435	12,661,995	42,711,234	118,070,593	58,338,141	1,019,205	69,517,741	315,541,966
CHC - Harris	10,611,161	2,025,919	13,253,309	50,801,548	135,657,341	72,353,789	1,741,148	68,912,569	355,356,785
Molina - Harris	1,107,138	166,494	1,515,141	3,589,755	9,859,234	4,554,264	95,291	6,121,972	27,009,290
TCHP - Harris	16,304,661	1,904,580	7,479,949	33,183,481	126,867,823	126,963,049	3,328,099	137,286,329	453,317,972
United - Harris	1,247,354	194,558	2,130,582	8,607,106	17,255,205	5,670,775	193,093	7,587,701	42,886,375
Contig. Counties - Harris	781,605	136,536	1,368,459	3,069,381	9,483,274	5,330,643	121,889	6,195,325	26,487,111
Firstcare - Lubbock	5,853,568	1,041,008	5,086,997	7,860,676	19,708,137	12,219,425	183,415	12,191,530	64,144,756
Superior - Lubbock	1,694,596	455,781	2,117,206	4,250,038	7,777,561	4,106,940	86,576	3,615,312	24,104,011
Contig. Counties - Lubbock	4,264,397	743,682	5,904,992	8,222,218	21,229,246	12,313,386	263,888	12,044,946	64,986,755
Americaid - Nueces	1,684,018	327,463	2,877,401	3,009,868	8,706,316	5,802,455	56,895	5,409,361	27,873,777
Driscoll - Nueces	7,888,583	1,744,799	6,244,364	15,791,576	62,115,396	26,431,878	268,662	33,060,107	153,545,364
Superior - Nueces	2,812,073	495,450	3,521,457	6,887,035	14,040,971	7,834,561	101,146	9,549,698	45,242,391
Contig. Counties - Nueces	854,475	136,812	1,003,234	1,244,775	5,109,763	2,558,739	26,041	3,154,186	14,088,026
Aetna - Tarrant	1,806,680	482,806	2,657,428	16,433,348	37,420,995	13,306,434	212,180	10,864,380	83,184,251
Americaid - Tarrant	6,910,506	743,983	4,599,305	24,732,466	70,349,027	54,884,955	968,603	59,993,667	223,182,511
Cook - Tarrant	4,554,469	710,936	1,860,611	17,421,911	51,892,813	38,307,522	980,963	35,897,739	151,626,965
Americaid - Travis	7,791,293	1,200,428	10,379,922	6,405,532	21,499,342	14,003,633	651,940	12,374,960	74,307,050
Superior - Travis	23,950,835	3,564,779	23,967,200	22,362,608	62,749,510	37,899,400	1,419,685	37,589,053	213,503,071
Contig. Counties - Travis	328,292	21,127	429,035	353,698	1,322,590	675,577	24,433	708,209	3,862,962
Total	183,503,090	31,300,986	175,750,764	442,434,002	1,273,695,366	842,093,542	18,394,634	888,459,362	3,855,631,746

## FY2012 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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	3,378.62		3,378.15	3,453.29				3,476.25	3,447.53
Projected FY2012 DSP Payments Based on FY2011 DSP Rates									
Aetna - Bexar	107,890	0	689,278	6,736,235	0	0	0	75,776	7,609,180
CFHP - Bexar	280,258	0	1,377,681	14,663,739	0	0	0	166,472	16,488,151
Superior - Bexar	359,576	0	1,699,870	19,536,502	0	0	0	266,814	21,862,762
Contig. Counties - Bexar	4,625	0	35,843	254,602	0	0	0	4,131	299,201
Americaid - Dallas	240,923	0	876,352	22,306,243	0	0	0	647,241	24,070,759
Parkland - Dallas	441,968	0	2,023,366	36,402,073	0	0	0	880,225	39,747,632
Unicare - Dallas	38,029	0	110,713	2,487,435	0	0	0	79,047	2,715,224
El Paso First - El Paso	227,107	0	1,064,300	8,129,251	0	0	0	189,339	9,609,998
Superior - El Paso	277,617	0	987,406	9,433,414	0	0	0	224,170	10,922,608
Contig. Counties - El Paso	859	0	2,150	32,015	0	0	0	2,173	37,196
Americaid - Harris	466,894	0	1,832,906	33,843,429	0	0	0	1,252,544	37,395,773
CHC - Harris	232,974	0	1,881,823	37,095,401	0	0	0	763,914	39,974,112
Molina - Harris	41,274	0	114,357	2,520,293	0	0	0	89,109	2,765,033
TCHP - Harris	259,968	0	998,326	23,073,140	0	0	0	927,863	25,259,298
United - Harris	54,557	0	240,343	5,607,989	0	0	0	112,290	6,015,180
Contig. Counties - Harris	21,275	0	187,131	2,270,665	0	0	0	65,519	2,544,590
Firstcare - Lubbock	303,085	0	1,088,386	5,446,024	0	0	0	86,910	6,924,405
Superior - Lubbock	57,137	0	465,955	2,743,852	0	0	0	39,679	3,306,623
Contig. Counties - Lubbock	202,917	0	1,268,433	5,598,546	0	0	0	86,342	7,156,237
Americaid - Nueces	74,046	0	220,122	1,730,497	0	0	0	41,673	2,066,340
Driscoll - Nueces	160,588	0	943,408	9,242,396	0	0	0	237,025	10,583,417
Superior - Nueces	98,017	0	221,916	3,837,615	0	0	0	46,965	4,204,513
Contig. Counties - Nueces	22,609	0	112,864	722,005	0	0	0	15,301	872,778
Aetna - Tarrant	83,888	0	403,103	12,813,613	0	0	0	163,202	13,463,807
Americaid - Tarrant	155,207	0	676,733	20,876,657	0	0	0	436,013	22,144,610
Cook - Tarrant	123,065	0	434,926	13,638,254	0	0	0	249,878	14,446,122
Americaid - Travis	177,466	0	820,691	4,268,702	0	0	0	43,465	5,310,324
Superior - Travis	787,314	0	2,896,210	14,630,365	0	0	0	262,771	18,576,661
Contig. Counties - Travis	9,985	0	46,465	232,547	0	0	0	4,956	293,953
Total	5,311,117	0	23,721,060	320,173,500	0	0	0	7,460,808	356,666,484

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 FY2012 Premium Based on FY2011 Adjusted Rates including DSP									
Aetna - Bexar	3,624,404	558,581	5,785,546	16,628,147	35,656,922	10,933,131	133,718	11,193,103	84,513,552
CFHP - Bexar	12,493,236	1,479,642	13,597,466	35,942,982	77,462,883	44,478,719	461,926	52,428,089	238,344,943
Superior - Bexar	12,722,062	2,217,735	15,024,539	46,987,816	83,014,940	41,792,780	301,237	42,054,075	244,115,184
Contig. Counties - Bexar	173,816	15,294	328,316	620,495	1,154,906	484,975	4,511	647,368	3,429,681
Americaid - Dallas	11,035,074	1,991,986	9,008,404	54,157,875	71,911,788	87,237,322	2,299,375	96,942,944	334,584,767
Parkland - Dallas	13,260,007	3,312,576	12,058,471	86,155,805	128,484,193	102,774,008	2,437,936	92,358,573	440,841,570
Unicare - Dallas	1,107,597	206,344	846,162	5,699,763	11,763,688	9,523,146	47,171	8,359,635	37,553,507
El Paso First - El Paso	8,704,761	1,351,743	10,114,856	18,359,830	30,733,275	17,606,880	471,940	24,679,995	112,023,281
Superior - El Paso	11,262,622	1,462,993	8,775,541	20,852,963	32,207,687	23,558,605	488,581	29,968,898	128,577,890
Contig. Counties - El Paso	34,039	2,513	19,834	71,581	189,949	148,406	5,083	287,287	758,693
Americaid - Harris	11,085,515	2,604,435	14,494,902	76,554,663	118,070,593	58,338,141	1,019,205	70,770,285	352,937,739
CHC - Harris	10,844,135	2,025,919	15,135,133	87,896,949	135,657,341	72,353,789	1,741,148	69,676,483	395,330,897
Molina - Harris	1,148,411	166,494	1,629,498	6,110,049	9,859,234	4,554,264	95,291	6,211,082	29,774,323
TCHP - Harris	16,564,629	1,904,580	8,478,275	56,256,621	126,867,823	126,963,049	3,328,099	138,214,191	478,577,270
United - Harris	1,301,911	194,558	2,370,926	14,215,095	17,255,205	5,670,775	193,093	7,699,991	48,901,554
Contig. Counties - Harris	802,880	136,536	1,555,590	5,340,046	9,483,274	5,330,643	121,889	6,260,844	29,031,701
Firstcare - Lubbock	6,156,653	1,041,008	6,175,382	13,306,700	19,708,137	12,219,425	183,415	12,278,440	71,069,160
Superior - Lubbock	1,751,732	455,781	2,583,161	6,993,890	7,777,561	4,106,940	86,576	3,654,991	27,410,633
Contig. Counties - Lubbock	4,467,314	743,682	7,173,425	13,820,764	21,229,246	12,313,386	263,888	12,131,287	72,142,992
Americaid - Nueces	1,758,064	327,463	3,097,524	4,740,365	8,706,316	5,802,455	56,895	5,451,034	29,940,117
Driscoll - Nueces	8,049,170	1,744,799	7,187,772	25,033,972	62,115,396	26,431,878	268,662	33,297,133	164,128,781
Superior - Nueces	2,910,090	495,450	3,743,373	10,724,649	14,040,971	7,834,561	101,146	9,596,663	49,446,904
Contig. Counties - Nueces	877,084	136,812	1,116,098	1,966,780	5,109,763	2,558,739	26,041	3,169,487	14,960,804
Aetna - Tarrant	1,890,568	482,806	3,060,531	29,246,961	37,420,995	13,306,434	212,180	11,027,582	96,648,058
Americaid - Tarrant	7,065,713	743,983	5,276,038	45,609,123	70,349,027	54,884,955	968,603	60,429,680	245,327,121
Cook - Tarrant	4,677,534	710,936	2,295,537	31,060,165	51,892,813	38,307,522	980,963	36,147,617	166,073,087
Americaid - Travis	7,968,759	1,200,428	11,200,614	10,674,234	21,499,342	14,003,633	651,940	12,418,425	79,617,374
Superior - Travis	24,738,149	3,564,779	26,863,410	36,992,973	62,749,510	37,899,400	1,419,685	37,851,824	232,079,731
Contig. Counties - Travis	338,277	21,127	475,501	586,245	1,322,590	675,577	24,433	713,165	4,156,915
<b>Total</b>	<b>188,814,207</b>	<b>31,300,986</b>	<b>199,471,824</b>	<b>762,607,502</b>	<b>1,273,695,366</b>	<b>842,093,542</b>	<b>18,394,634</b>	<b>895,920,170</b>	<b>4,212,298,230</b>

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
FY2012 Unadjusted Premium Rates pmpm (Community Rates)									
Aetna - Bexar	134.06	271.10	391.91	770.84	571.94	138.70	246.09	94.67	243.50
CFHP - Bexar	134.06	271.10	391.91	770.84	571.94	138.70	246.09	94.67	191.18
Superior - Bexar	134.06	271.10	391.91	770.84	571.94	138.70	246.09	94.67	215.16
Contig. Counties - Bexar	134.06	271.10	391.91	770.84	571.94	138.70	246.09	94.67	214.00
Americaid - Dallas	148.59	411.49	337.41	846.02	561.92	150.07	320.02	98.99	179.61
Parkland - Dallas	148.59	411.49	337.41	846.02	561.92	150.07	320.02	98.99	208.27
Unicare - Dallas	148.59	411.49	337.41	846.02	561.92	150.07	320.02	98.99	200.99
El Paso First - El Paso	107.15	253.62	290.89	677.88	438.41	112.38	244.08	84.20	159.79
Superior - El Paso	107.15	253.62	290.89	677.88	438.41	112.38	244.08	84.20	152.68
Contig. Counties - El Paso	107.15	253.62	290.89	677.88	438.41	112.38	244.08	84.20	128.70
Americaid - Harris	130.16	372.39	444.75	891.75	616.10	126.08	269.09	95.61	211.78
CHC - Harris	130.16	372.39	444.75	891.75	616.10	126.08	269.09	95.61	217.61
Molina - Harris	130.16	372.39	444.75	891.75	616.10	126.08	269.09	95.61	211.75
TCHP - Harris	130.16	372.39	444.75	891.75	616.10	126.08	269.09	95.61	164.35
United - Harris	130.16	372.39	444.75	891.75	616.10	126.08	269.09	95.61	259.32
Contig. Counties - Harris	130.16	372.39	444.75	891.75	616.10	126.08	269.09	95.61	203.42
Firstcare - Lubbock	117.04	723.14	374.18	763.90	549.22	104.09	384.82	81.85	192.47
Superior - Lubbock	117.04	723.14	374.18	763.90	549.22	104.09	384.82	81.85	220.59
Contig. Counties - Lubbock	117.04	723.14	374.18	763.90	549.22	104.09	384.82	81.85	199.18
Americaid - Nueces	164.65	385.63	419.43	831.85	722.61	167.73	293.29	122.08	249.08
Driscoll - Nueces	164.65	385.63	419.43	831.85	722.61	167.73	293.29	122.08	257.68
Superior - Nueces	164.65	385.63	419.43	831.85	722.61	167.73	293.29	122.08	254.67
Contig. Counties - Nueces	164.65	385.63	419.43	831.85	722.61	167.73	293.29	122.08	244.88
Aetna - Tarrant	146.27	307.75	336.06	823.56	528.10	128.49	263.80	95.42	265.89
Americaid - Tarrant	146.27	307.75	336.06	823.56	528.10	128.49	263.80	95.42	182.36
Cook - Tarrant	146.27	307.75	336.06	823.56	528.10	128.49	263.80	95.42	189.92
Americaid - Travis	122.67	338.61	324.45	860.94	669.40	128.97	282.94	88.94	200.02
Superior - Travis	122.67	338.61	324.45	860.94	669.40	128.97	282.94	88.94	198.57
Contig. Counties - Travis	122.67	338.61	324.45	860.94	669.40	128.97	282.94	88.94	202.77
Total	130.84	366.21	364.96	832.64	583.67	133.22	283.69	95.66	197.19

FY2012 Unadjusted Premium Rate Change Relative to FY2011 (Community Rates)									
Aetna - Bexar	-6.4 %	-6.9 %	-6.4 %	-11.2 %	-20.7 %	4.2 %	15.2 %	-1.9 %	-11.4 %
CFHP - Bexar	-9.0 %	-21.1 %	-11.0 %	-10.5 %	-24.3 %	-3.2 %	-2.6 %	-8.3 %	-13.1 %
Superior - Bexar	-11.3 %	-26.6 %	-15.0 %	-10.2 %	-21.5 %	-7.7 %	11.7 %	-8.1 %	-13.7 %
Contig. Counties - Bexar	-9.7 %	-21.8 %	-11.6 %	-10.5 %	-22.7 %	-4.5 %	4.2 %	-7.6 %	-13.3 %
Americaid - Dallas	13.7 %	-1.1 %	-3.5 %	-9.9 %	-2.8 %	0.8 %	19.9 %	-6.9 %	-3.5 %
Parkland - Dallas	8.1 %	0.6 %	-13.4 %	-11.3 %	-13.0 %	-2.9 %	8.2 %	-11.1 %	-9.1 %
Unicare - Dallas	20.8 %	17.9 %	-15.3 %	-11.3 %	-7.1 %	-1.2 %	0.2 %	-11.8 %	-6.5 %
El Paso First - El Paso	1.6 %	-3.3 %	-10.5 %	-13.7 %	-23.5 %	-6.9 %	-2.4 %	-6.5 %	-12.1 %
Superior - El Paso	-4.2 %	0.5 %	-6.4 %	-14.7 %	-23.0 %	-8.6 %	-13.0 %	-8.9 %	-12.6 %
Contig. Counties - El Paso	-1.9 %	-1.1 %	-8.3 %	-14.1 %	-23.2 %	-7.9 %	-8.2 %	-7.9 %	-12.0 %
Americaid - Harris	-1.2 %	1.1 %	-17.2 %	-9.4 %	-9.1 %	1.6 %	-6.6 %	-3.6 %	-6.3 %
CHC - Harris	-1.3 %	18.8 %	-4.2 %	-10.0 %	-9.0 %	2.2 %	4.1 %	-1.1 %	-5.2 %
Molina - Harris	3.1 %	3.2 %	-1.1 %	4.9 %	-16.6 %	7.7 %	3.7 %	-2.6 %	-3.7 %
TCHP - Harris	-4.5 %	30.0 %	1.6 %	-6.7 %	-15.8 %	-7.0 %	-7.7 %	-9.6 %	-9.6 %
United - Harris	4.8 %	32.4 %	0.9 %	-2.5 %	-12.1 %	-0.8 %	7.6 %	-1.0 %	-4.9 %
Contig. Counties - Harris	-2.1 %	15.0 %	-7.6 %	-8.3 %	-11.1 %	-2.2 %	-3.9 %	-5.7 %	-7.2 %
Firstcare - Lubbock	-5.3 %	133.8 %	4.7 %	-14.1 %	6.2 %	-18.1 %	10.6 %	-10.3 %	-3.9 %
Superior - Lubbock	6.5 %	103.2 %	11.0 %	-10.9 %	-1.8 %	-21.2 %	46.2 %	-8.0 %	-4.3 %
Contig. Counties - Lubbock	-2.8 %	125.9 %	6.4 %	-13.2 %	4.0 %	-18.8 %	20.1 %	-9.8 %	-4.4 %
Americaid - Nueces	-0.2 %	-18.0 %	-4.7 %	-11.1 %	-15.4 %	-3.2 %	-30.4 %	-2.7 %	-8.1 %
Driscoll - Nueces	-7.6 %	-25.6 %	-12.9 %	-8.3 %	-18.1 %	-4.6 %	-22.6 %	-9.5 %	-12.0 %
Superior - Nueces	-3.3 %	-29.7 %	-14.2 %	-12.0 %	-22.0 %	-4.1 %	-30.9 %	-6.8 %	-12.5 %
Contig. Counties - Nueces	-5.6 %	-25.4 %	-10.9 %	-9.1 %	-18.4 %	-4.3 %	-25.2 %	-8.1 %	-11.4 %
Aetna - Tarrant	7.3 %	-3.5 %	-5.9 %	-9.2 %	-15.5 %	-0.8 %	34.9 %	-2.5 %	-9.2 %
Americaid - Tarrant	10.3 %	14.9 %	-2.7 %	-5.9 %	-13.4 %	-4.3 %	7.0 %	-5.6 %	-7.0 %
Cook - Tarrant	6.2 %	-4.9 %	2.5 %	-7.7 %	-21.3 %	-10.9 %	-11.8 %	-9.6 %	-12.6 %
Americaid - Travis	4.0 %	55.1 %	4.2 %	2.1 %	-2.7 %	9.4 %	-15.9 %	-4.4 %	2.2 %
Superior - Travis	0.1 %	37.7 %	-9.7 %	-1.0 %	-7.0 %	5.4 %	-9.1 %	-4.9 %	-2.5 %
Contig. Counties - Travis	1.0 %	41.4 %	-5.6 %	-0.1 %	-6.0 %	6.4 %	-11.5 %	-4.8 %	-2.1 %
Total	-0.5 %	13.8 %	-7.0 %	-9.0 %	-13.5 %	-3.1 %	0.9 %	-7.1 %	-8.1 %



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
FY2012 Unadjusted Premium (Community Rates)									
Aetna - Bexar	3,406,101	519,794	5,369,882	15,095,813	28,262,996	11,387,868	154,040	10,981,025	75,177,519
CFHP - Bexar	11,502,093	1,167,572	12,243,501	32,736,886	58,643,212	43,071,494	449,995	48,248,276	208,063,029
Superior - Bexar	11,351,826	1,627,404	12,746,369	42,372,642	65,191,774	38,584,799	336,587	38,664,999	210,876,400
Contig. Counties - Bexar	158,165	11,959	290,559	562,546	893,165	463,356	4,702	598,686	2,983,139
Americaid - Dallas	12,651,204	1,969,569	8,988,703	50,332,920	69,866,833	87,934,877	2,756,150	90,572,743	325,072,998
Parkland - Dallas	14,282,037	3,333,123	9,948,882	77,393,619	111,777,508	99,749,981	2,638,591	82,117,226	401,240,966
Unicare - Dallas	1,331,286	243,309	713,573	4,995,415	10,932,417	9,411,544	47,253	7,374,377	35,049,174
El Paso First - El Paso	8,835,002	1,307,156	9,082,669	16,166,964	23,523,291	16,392,690	460,540	23,152,553	98,920,864
Superior - El Paso	10,799,959	1,469,826	8,178,624	17,824,375	24,799,011	21,530,831	425,171	27,411,721	112,439,518
Contig. Counties - El Paso	33,403	2,486	18,161	62,163	145,869	136,677	4,664	265,688	669,111
Americaid - Harris	10,793,039	2,633,885	11,758,323	68,007,378	107,269,495	59,263,403	952,012	68,058,008	328,735,543
CHC - Harris	10,771,158	2,406,123	14,240,777	80,339,842	123,434,888	73,948,214	1,812,252	69,179,809	376,133,062
Molina - Harris	1,174,290	171,811	1,680,486	6,617,905	8,225,424	4,904,292	98,827	6,052,298	28,925,332
TCHP - Harris	16,025,608	2,475,322	8,524,759	54,437,627	106,830,689	118,117,631	3,071,794	126,040,471	435,523,901
United - Harris	1,345,264	257,544	2,410,642	14,756,305	15,164,391	5,623,868	207,811	7,626,735	47,392,560
Contig. Counties - Harris	786,886	156,973	1,416,123	4,947,321	8,427,713	5,214,362	117,176	5,933,396	26,999,948
Firstcare - Lubbock	5,779,439	2,434,272	6,335,044	11,417,037	20,929,508	10,001,681	202,839	11,010,311	68,110,131
Superior - Lubbock	1,881,900	926,221	2,796,448	6,405,222	7,634,531	3,237,575	126,615	3,351,185	26,359,696
Contig. Counties - Lubbock	4,324,582	1,680,067	7,457,978	12,057,463	22,084,549	9,995,275	316,956	10,938,275	68,855,144
Americaid - Nueces	1,729,680	268,589	3,065,670	4,199,190	7,368,679	5,615,531	39,593	5,293,265	27,580,196
Driscoll - Nueces	7,502,470	1,298,231	6,084,046	22,724,743	50,843,239	25,208,028	207,988	30,106,350	143,975,096
Superior - Nueces	2,798,417	348,473	3,378,155	9,507,764	10,954,170	7,516,682	69,926	8,948,116	43,521,703
Contig. Counties - Nueces	829,910	102,068	998,349	1,773,550	4,168,653	2,448,898	19,467	2,915,214	13,256,108
Aetna - Tarrant	1,985,361	466,004	2,866,194	27,357,155	31,608,737	13,206,532	286,157	10,708,371	88,484,510
Americaid - Tarrant	7,805,646	854,500	5,127,322	42,642,642	60,893,043	52,509,755	1,036,357	57,217,257	228,086,522
Cook - Tarrant	4,951,340	675,996	2,184,893	29,478,961	40,830,616	34,150,131	865,611	32,791,085	145,928,633
Americaid - Travis	8,379,509	1,862,244	12,057,844	10,902,434	20,920,950	15,314,825	548,000	11,904,139	81,889,945
Superior - Travis	24,783,434	4,907,327	24,112,795	36,939,486	58,362,602	39,931,081	1,290,411	35,983,798	226,310,933
Contig. Counties - Travis	342,886	29,874	450,705	588,828	1,242,940	718,781	21,625	678,695	4,074,334
Total	188,341,893	35,607,718	184,527,475	702,644,194	1,101,230,892	815,590,660	18,569,111	834,124,071	3,880,636,015

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
FY2012 Adjusted Premium Rates pmpm (Community Rates)									
Aetna - Bexar	130.25	271.10	343.29	421.03	571.94	138.70	246.09	94.18	218.65
CFHP - Bexar	130.25	271.10	343.29	421.03	571.94	138.70	246.09	94.18	175.60
Superior - Bexar	130.25	271.10	343.29	421.03	571.94	138.70	246.09	94.18	193.39
Contig. Counties - Bexar	130.25	271.10	343.29	421.03	571.94	138.70	246.09	94.18	192.55
Americaid - Dallas	144.80	411.49	285.72	455.94	561.92	150.07	320.02	98.11	165.40
Parkland - Dallas	144.80	411.49	285.72	455.94	561.92	150.07	320.02	98.11	188.39
Unicare - Dallas	144.80	411.49	285.72	455.94	561.92	150.07	320.02	98.11	186.59
El Paso First - El Paso	104.40	253.62	256.31	327.64	438.41	112.38	244.08	83.51	143.88
Superior - El Paso	104.40	253.62	256.31	327.64	438.41	112.38	244.08	83.51	138.17
Contig. Counties - El Paso	104.40	253.62	256.31	327.64	438.41	112.38	244.08	83.51	121.52
Americaid - Harris	126.74	372.39	386.37	485.35	616.10	126.08	269.09	94.52	190.14
CHC - Harris	126.74	372.39	386.37	485.35	616.10	126.08	269.09	94.52	194.72
Molina - Harris	126.74	372.39	386.37	485.35	616.10	126.08	269.09	94.52	187.33
TCHP - Harris	126.74	372.39	386.37	485.35	616.10	126.08	269.09	94.52	153.87
United - Harris	126.74	372.39	386.37	485.35	616.10	126.08	269.09	94.52	220.12
Contig. Counties - Harris	126.74	372.39	386.37	485.35	616.10	126.08	269.09	94.52	184.37
Firstcare - Lubbock	111.54	723.14	310.51	411.39	549.22	104.09	384.82	81.16	173.51
Superior - Lubbock	111.54	723.14	310.51	411.39	549.22	104.09	384.82	81.16	190.90
Contig. Counties - Lubbock	111.54	723.14	310.51	411.39	549.22	104.09	384.82	81.16	178.56
Americaid - Nueces	160.10	385.63	372.97	493.66	722.61	167.73	293.29	121.20	229.82
Driscoll - Nueces	160.10	385.63	372.97	493.66	722.61	167.73	293.29	121.20	239.18
Superior - Nueces	160.10	385.63	372.97	493.66	722.61	167.73	293.29	121.20	229.03
Contig. Counties - Nueces	160.10	385.63	372.97	493.66	722.61	167.73	293.29	121.20	228.71
Aetna - Tarrant	142.68	307.75	286.05	431.74	528.10	128.49	263.80	94.62	225.08
Americaid - Tarrant	142.68	307.75	286.05	431.74	528.10	128.49	263.80	94.62	164.99
Cook - Tarrant	142.68	307.75	286.05	431.74	528.10	128.49	263.80	94.62	170.72
Americaid - Travis	119.10	338.61	291.11	520.84	669.40	128.97	282.94	88.37	185.69
Superior - Travis	119.10	338.61	291.11	520.84	669.40	128.97	282.94	88.37	182.76
Contig. Counties - Travis	119.10	338.61	291.11	520.84	669.40	128.97	282.94	88.37	188.17
Total	127.15	366.21	318.05	453.23	583.67	133.22	283.69	94.81	179.06

FY2012 Adjusted Premium Rate Change Relative to FY2011 (Community Rates)									
Aetna - Bexar	-5.9 %	-6.9 %	-7.7 %	-16.6 %	-20.7 %	4.2 %	15.2 %	-1.7 %	-12.2 %
CFHP - Bexar	-8.5 %	-21.1 %	-12.2 %	-16.0 %	-24.3 %	-3.2 %	-2.6 %	-8.2 %	-13.9 %
Superior - Bexar	-10.8 %	-26.6 %	-16.2 %	-15.7 %	-21.5 %	-7.7 %	11.7 %	-8.0 %	-14.7 %
Contig. Counties - Bexar	-9.2 %	-21.8 %	-13.0 %	-16.0 %	-22.7 %	-4.5 %	4.2 %	-7.4 %	-14.3 %
Americaid - Dallas	14.2 %	-1.1 %	-6.4 %	-14.8 %	-2.8 %	0.8 %	19.9 %	-6.8 %	-3.6 %
Parkland - Dallas	8.6 %	0.6 %	-16.0 %	-16.2 %	-13.0 %	-2.9 %	8.2 %	-11.0 %	-9.5 %
Unicare - Dallas	21.3 %	17.9 %	-17.8 %	-16.2 %	-7.1 %	-1.2 %	0.2 %	-11.7 %	-6.6 %
El Paso First - El Paso	1.5 %	-3.3 %	-11.6 %	-23.6 %	-23.5 %	-6.9 %	-2.4 %	-6.2 %	-13.0 %
Superior - El Paso	-4.2 %	0.5 %	-7.5 %	-24.6 %	-23.0 %	-8.6 %	-13.0 %	-8.6 %	-13.5 %
Contig. Counties - El Paso	-1.9 %	-1.1 %	-9.5 %	-24.1 %	-23.2 %	-7.9 %	-8.2 %	-7.6 %	-12.4 %
Americaid - Harris	-1.0 %	1.1 %	-19.3 %	-13.3 %	-9.1 %	1.6 %	-6.6 %	-3.2 %	-6.5 %
CHC - Harris	-1.2 %	18.8 %	-6.7 %	-13.9 %	-9.0 %	2.2 %	4.1 %	-0.8 %	-5.3 %
Molina - Harris	3.3 %	3.2 %	-3.6 %	0.3 %	-16.6 %	7.7 %	3.7 %	-2.3 %	-5.3 %
TCHP - Harris	-4.3 %	30.0 %	-1.0 %	-10.7 %	-15.8 %	-7.0 %	-7.7 %	-9.2 %	-10.1 %
United - Harris	5.0 %	32.4 %	-1.7 %	-6.7 %	-12.1 %	-0.8 %	7.6 %	-0.6 %	-6.2 %
Contig. Counties - Harris	-2.0 %	15.0 %	-10.1 %	-12.3 %	-11.1 %	-2.2 %	-3.9 %	-5.3 %	-7.6 %
Firstcare - Lubbock	-5.9 %	133.8 %	3.3 %	-21.8 %	6.2 %	-18.1 %	10.6 %	-10.4 %	-4.3 %
Superior - Lubbock	5.8 %	103.2 %	9.6 %	-18.8 %	-1.8 %	-21.2 %	46.2 %	-8.1 %	-5.4 %
Contig. Counties - Lubbock	-3.4 %	125.9 %	4.8 %	-21.0 %	4.0 %	-18.8 %	20.1 %	-10.0 %	-5.0 %
Americaid - Nueces	-0.1 %	-18.0 %	-5.3 %	-17.2 %	-15.4 %	-3.2 %	-30.4 %	-2.9 %	-8.7 %
Driscoll - Nueces	-7.5 %	-25.6 %	-13.4 %	-14.6 %	-18.1 %	-4.6 %	-22.6 %	-9.6 %	-13.0 %
Superior - Nueces	-3.2 %	-29.7 %	-14.7 %	-18.1 %	-22.0 %	-4.1 %	-30.9 %	-7.0 %	-13.5 %
Contig. Counties - Nueces	-5.6 %	-25.4 %	-11.5 %	-15.4 %	-18.4 %	-4.3 %	-25.2 %	-8.2 %	-12.1 %
Aetna - Tarrant	7.2 %	-3.5 %	-8.2 %	-12.7 %	-15.5 %	-0.8 %	34.9 %	-2.3 %	-10.0 %
Americaid - Tarrant	10.2 %	14.9 %	-5.1 %	-9.6 %	-13.4 %	-4.3 %	7.0 %	-5.4 %	-7.5 %
Cook - Tarrant	6.0 %	-4.9 %	0.0 %	-11.3 %	-21.3 %	-10.9 %	-11.8 %	-9.4 %	-13.5 %
Americaid - Travis	4.4 %	55.1 %	4.2 %	3.0 %	-2.7 %	9.4 %	-15.9 %	-4.4 %	2.3 %
Superior - Travis	0.5 %	37.7 %	-9.7 %	-0.1 %	-7.0 %	5.4 %	-9.1 %	-4.9 %	-2.4 %
Contig. Counties - Travis	1.4 %	41.4 %	-5.7 %	0.7 %	-6.0 %	6.4 %	-11.5 %	-4.8 %	-2.1 %
Total	-0.3 %	13.8 %	-8.5 %	-13.6 %	-13.5 %	-3.1 %	0.9 %	-7.0 %	-8.6 %

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
FY2012 Adjusted Premium (Community Rates)									
Aetna - Bexar	3,309,101	519,794	4,703,660	8,245,231	28,262,996	11,387,868	154,040	10,923,808	67,506,499
CFHP - Bexar	11,174,531	1,167,572	10,724,495	17,880,666	58,643,212	43,071,494	449,995	47,996,880	191,108,845
Superior - Bexar	11,028,544	1,627,404	11,164,974	23,143,651	65,191,774	38,584,799	336,587	38,463,537	189,541,269
Contig. Counties - Bexar	153,661	11,959	254,510	307,259	893,165	463,356	4,702	595,567	2,684,180
Americaid - Dallas	12,328,521	1,969,569	7,611,692	27,125,298	69,866,833	87,934,877	2,756,150	89,764,664	299,357,603
Parkland - Dallas	13,917,757	3,333,123	8,424,777	41,708,787	111,777,508	99,749,981	2,638,591	81,384,586	362,935,109
Unicare - Dallas	1,297,330	243,309	604,258	2,692,117	10,932,417	9,411,544	47,253	7,308,584	32,536,812
El Paso First - El Paso	8,607,895	1,307,156	8,003,093	7,813,856	23,523,291	16,392,690	460,540	22,963,214	89,071,733
Superior - El Paso	10,522,343	1,469,826	7,206,503	8,614,920	24,799,011	21,530,831	425,171	27,187,550	101,756,155
Contig. Counties - El Paso	32,544	2,486	16,002	30,045	145,869	136,677	4,664	263,515	631,803
Americaid - Harris	10,508,820	2,633,885	10,214,807	37,014,296	107,269,495	59,263,403	952,012	67,285,446	295,142,164
CHC - Harris	10,487,515	2,406,123	12,371,389	43,726,472	123,434,888	73,948,214	1,812,252	68,394,513	336,581,366
Molina - Harris	1,143,367	171,811	1,459,888	3,601,919	8,225,424	4,904,292	98,827	5,983,595	25,589,123
TCHP - Harris	15,603,597	2,475,322	7,405,713	29,628,704	106,830,689	118,117,631	3,071,794	124,609,721	407,743,170
United - Harris	1,309,838	257,544	2,094,196	8,031,397	15,164,391	5,623,868	207,811	7,540,160	40,229,207
Contig. Counties - Harris	766,164	156,973	1,230,228	2,692,673	8,427,713	5,214,362	117,176	5,866,043	24,471,331
Firstcare - Lubbock	5,507,902	2,434,272	5,257,107	6,148,484	20,929,508	10,001,681	202,839	10,917,644	61,399,437
Superior - Lubbock	1,793,482	926,221	2,320,620	3,449,442	7,634,531	3,237,575	126,615	3,322,981	22,811,465
Contig. Counties - Lubbock	4,121,398	1,680,067	6,188,969	6,493,376	22,084,549	9,995,275	316,956	10,846,215	61,726,805
Americaid - Nueces	1,681,899	268,589	2,726,083	2,491,990	7,368,679	5,615,531	39,593	5,255,078	25,447,442
Driscoll - Nueces	7,295,220	1,298,231	5,410,112	13,485,898	50,843,239	25,208,028	207,988	29,889,156	133,637,874
Superior - Nueces	2,721,113	348,473	3,003,954	5,642,340	10,954,170	7,516,682	69,926	8,883,563	39,140,221
Contig. Counties - Nueces	806,985	102,068	887,761	1,052,505	4,168,653	2,448,898	19,467	2,894,183	12,380,519
Aetna - Tarrant	1,936,588	466,004	2,439,644	14,341,574	31,608,737	13,206,532	286,157	10,618,095	74,903,330
Americaid - Tarrant	7,613,893	854,500	4,364,268	22,354,760	60,893,043	52,509,755	1,036,357	56,734,886	206,361,462
Cook - Tarrant	4,829,706	675,996	1,859,735	15,453,899	40,830,616	34,150,131	865,611	32,514,639	131,180,333
Americaid - Travis	8,135,729	1,862,244	10,818,728	6,595,642	20,920,950	15,314,825	548,000	11,827,863	76,023,982
Superior - Travis	24,062,424	4,907,327	21,634,860	22,347,269	58,362,602	39,931,081	1,290,411	35,753,232	208,289,204
Contig. Counties - Travis	332,911	29,874	404,388	356,223	1,242,940	718,781	21,625	674,347	3,781,088
<b>Total</b>	<b>183,030,777</b>	<b>35,607,718</b>	<b>160,806,415</b>	<b>382,470,694</b>	<b>1,101,230,892</b>	<b>815,590,660</b>	<b>18,569,111</b>	<b>826,663,263</b>	<b>3,523,969,531</b>

## FY2012 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
FY2012 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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
Contig. Counties - 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	3,378.62		3,378.15	3,453.29				3,476.25	3,447.53
Projected FY2012 DSP Payments									
Aetna - Bexar	107,890	0	689,278	6,736,235	0	0	0	75,776	7,609,180
CFHP - Bexar	280,258	0	1,377,681	14,663,739	0	0	0	166,472	16,488,151
Superior - Bexar	359,576	0	1,699,870	19,536,502	0	0	0	266,814	21,862,762
Contig. Counties - Bexar	4,625	0	35,843	254,602	0	0	0	4,131	299,201
Americaid - Dallas	240,923	0	876,352	22,306,243	0	0	0	647,241	24,070,759
Parkland - Dallas	441,968	0	2,023,366	36,402,073	0	0	0	880,225	39,747,632
Unicare - Dallas	38,029	0	110,713	2,487,435	0	0	0	79,047	2,715,224
El Paso First - El Paso	227,107	0	1,064,300	8,129,251	0	0	0	189,339	9,609,998
Superior - El Paso	277,617	0	987,406	9,433,414	0	0	0	224,170	10,922,608
Contig. Counties - El Paso	859	0	2,150	32,015	0	0	0	2,173	37,196
Americaid - Harris	466,894	0	1,832,906	33,843,429	0	0	0	1,252,544	37,395,773
CHC - Harris	232,974	0	1,881,823	37,095,401	0	0	0	763,914	39,974,112
Molina - Harris	41,274	0	114,357	2,520,293	0	0	0	89,109	2,765,033
TCHP - Harris	259,968	0	998,326	23,073,140	0	0	0	927,863	25,259,298
United - Harris	54,557	0	240,343	5,607,989	0	0	0	112,290	6,015,180
Contig. Counties - Harris	21,275	0	187,131	2,270,665	0	0	0	65,519	2,544,590
Firstcare - Lubbock	303,085	0	1,088,386	5,446,024	0	0	0	86,910	6,924,405
Superior - Lubbock	57,137	0	465,955	2,743,852	0	0	0	39,679	3,306,623
Contig. Counties - Lubbock	202,917	0	1,268,433	5,598,546	0	0	0	86,342	7,156,237
Americaid - Nueces	74,046	0	220,122	1,730,497	0	0	0	41,673	2,066,340
Driscoll - Nueces	160,588	0	943,408	9,242,396	0	0	0	237,025	10,583,417
Superior - Nueces	98,017	0	221,916	3,837,615	0	0	0	46,965	4,204,513
Contig. Counties - Nueces	22,609	0	112,864	722,005	0	0	0	15,301	872,778
Aetna - Tarrant	83,888	0	403,103	12,813,613	0	0	0	163,202	13,463,807
Americaid - Tarrant	155,207	0	676,733	20,876,657	0	0	0	436,013	22,144,610
Cook - Tarrant	123,065	0	434,926	13,638,254	0	0	0	249,878	14,446,122
Americaid - Travis	177,466	0	820,691	4,268,702	0	0	0	43,465	5,310,324
Superior - Travis	787,314	0	2,896,210	14,630,365	0	0	0	262,771	18,576,661
Contig. Counties - Travis	9,985	0	46,465	232,547	0	0	0	4,956	293,953
Total	5,311,117	0	23,721,060	320,173,500	0	0	0	7,460,808	356,666,484

## FY2012 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
FY2012 Total Premium Rate Based on FY2012 Adjusted Community Rates plus DSP									
Aetna - Bexar	134.49	271.10	393.59	765.00	571.94	138.70	246.09	94.83	243.30
CFHP - Bexar	133.51	271.10	387.39	766.30	571.94	138.70	246.09	94.51	190.75
Superior - Bexar	134.49	271.10	395.55	776.43	571.94	138.70	246.09	94.83	215.69
Contig. Counties - Bexar	134.17	271.10	391.63	769.90	571.94	138.70	246.09	94.83	214.01
Americaid - Dallas	147.63	411.49	318.61	830.87	561.92	150.07	320.02	98.82	178.70
Parkland - Dallas	149.40	411.49	354.34	853.86	561.92	150.07	320.02	99.17	209.02
Unicare - Dallas	149.05	411.49	338.07	877.21	561.92	150.07	320.02	99.17	202.16
El Paso First - El Paso	107.15	253.62	290.40	668.50	438.41	112.38	244.08	84.20	159.41
Superior - El Paso	107.15	253.62	291.43	686.40	438.41	112.38	244.08	84.20	153.00
Contig. Counties - El Paso	107.15	253.62	290.74	676.76	438.41	112.38	244.08	84.20	128.68
Americaid - Harris	132.37	372.39	455.70	929.12	616.10	126.08	269.09	96.28	214.23
CHC - Harris	129.55	372.39	445.14	897.10	616.10	126.08	269.09	95.58	217.85
Molina - Harris	131.31	372.39	416.63	824.95	616.10	126.08	269.09	95.93	207.57
TCHP - Harris	128.85	372.39	438.45	863.31	616.10	126.08	269.09	95.23	163.40
United - Harris	132.01	372.39	430.71	824.25	616.10	126.08	269.09	95.93	253.04
Contig. Counties - Harris	130.26	372.39	445.14	894.63	616.10	126.08	269.09	95.58	203.54
Firstcare - Lubbock	117.68	723.14	374.79	775.78	549.22	104.09	384.82	81.81	193.08
Superior - Lubbock	115.09	723.14	372.85	738.63	549.22	104.09	384.82	82.13	218.57
Contig. Counties - Lubbock	117.03	723.14	374.15	766.09	549.22	104.09	384.82	81.81	199.26
Americaid - Nueces	167.15	385.63	403.08	836.47	722.61	167.73	293.29	122.16	248.48
Driscoll - Nueces	163.62	385.63	438.01	831.98	722.61	167.73	293.29	122.16	258.12
Superior - Nueces	165.87	385.63	400.52	829.42	722.61	167.73	293.29	121.84	253.64
Contig. Counties - Nueces	164.58	385.63	420.38	832.30	722.61	167.73	293.29	121.84	244.83
Aetna - Tarrant	148.86	307.75	333.31	817.48	528.10	128.49	263.80	96.07	265.54
Americaid - Tarrant	145.59	307.75	330.40	834.93	528.10	128.49	263.80	95.34	182.70
Cook - Tarrant	146.32	307.75	352.94	812.75	528.10	128.49	263.80	95.34	189.53
Americaid - Travis	121.70	338.61	313.19	857.93	669.40	128.97	282.94	88.70	198.66
Superior - Travis	123.00	338.61	330.08	861.83	669.40	128.97	282.94	89.02	199.06
Contig. Counties - Travis	122.67	338.61	324.56	860.85	669.40	128.97	282.94	89.02	202.80
Total	130.84	366.21	364.96	832.64	583.67	133.22	283.69	95.66	197.19
Projected FY2012 Premium Based on FY2012 Adjusted Community Rates plus DSP									
Aetna - Bexar	3,416,991	519,794	5,392,939	14,981,466	28,262,996	11,387,868	154,040	10,999,585	75,115,679
CFHP - Bexar	11,454,789	1,167,572	12,102,176	32,544,406	58,643,212	43,071,494	449,995	48,163,353	207,596,996
Superior - Bexar	11,388,120	1,627,404	12,864,844	42,680,154	65,191,774	38,584,799	336,587	38,730,350	211,404,031
Contig. Counties - Bexar	158,286	11,959	290,354	561,861	893,165	463,356	4,702	599,698	2,983,381
Americaid - Dallas	12,569,444	1,969,569	8,488,044	49,431,541	69,866,833	87,934,877	2,756,150	90,411,904	323,428,362
Parkland - Dallas	14,359,725	3,333,123	10,448,143	78,110,860	111,777,508	99,749,981	2,638,591	82,264,811	402,682,741
Unicare - Dallas	1,335,358	243,309	714,971	5,179,553	10,932,417	9,411,544	47,253	7,387,631	35,252,035
El Paso First - El Paso	8,835,002	1,307,156	9,067,393	15,943,107	23,523,291	16,392,690	460,540	23,152,553	98,681,731
Superior - El Paso	10,799,959	1,469,826	8,193,909	18,048,335	24,799,011	21,530,831	425,171	27,411,721	112,678,763
Contig. Counties - El Paso	33,403	2,486	18,152	62,060	145,869	136,677	4,664	265,688	668,999
Americaid - Harris	10,975,714	2,633,885	12,047,713	70,857,725	107,269,495	59,263,403	952,012	68,537,990	332,537,937
CHC - Harris	10,720,489	2,406,123	14,253,212	80,821,873	123,434,888	73,948,214	1,812,252	69,158,427	376,555,478
Molina - Harris	1,184,640	171,811	1,574,245	6,122,213	8,225,424	4,904,292	98,827	6,072,704	28,354,156
TCHP - Harris	15,863,565	2,475,322	8,404,039	52,701,844	106,830,689	118,117,631	3,071,794	125,537,583	433,002,468
United - Harris	1,364,396	257,544	2,334,540	13,639,386	15,164,391	5,623,868	207,811	7,652,450	46,244,386
Contig. Counties - Harris	787,439	156,973	1,417,359	4,963,338	8,427,713	5,214,362	117,176	5,931,562	27,015,921
Firstcare - Lubbock	5,810,987	2,434,272	6,345,493	11,594,507	20,929,508	10,001,681	202,839	11,004,555	68,323,841
Superior - Lubbock	1,850,619	926,221	2,786,575	6,193,293	7,634,531	3,237,575	126,615	3,362,660	26,118,087
Contig. Counties - Lubbock	4,324,315	1,680,067	7,457,402	12,091,922	22,084,549	9,995,275	316,956	10,932,556	68,883,043
Americaid - Nueces	1,755,945	268,589	2,946,205	4,222,488	7,368,679	5,615,531	39,593	5,296,752	27,513,782
Driscoll - Nueces	7,455,808	1,298,231	6,353,519	22,728,294	50,843,239	25,208,028	207,988	30,126,182	144,221,290
Superior - Nueces	2,819,130	348,473	3,225,870	9,479,955	10,954,170	7,516,682	69,926	8,930,528	43,344,734
Contig. Counties - Nueces	829,593	102,068	1,000,625	1,774,510	4,168,653	2,448,898	19,467	2,909,484	13,253,298
Aetna - Tarrant	2,020,476	466,004	2,842,747	27,155,188	31,608,737	13,206,532	286,157	10,781,297	88,367,137
Americaid - Tarrant	7,769,100	854,500	5,041,002	43,231,417	60,893,043	52,509,755	1,036,357	57,170,899	228,506,072
Cook - Tarrant	4,952,771	675,996	2,294,660	29,092,153	40,830,616	34,150,131	865,611	32,764,517	145,626,456
Americaid - Travis	8,313,195	1,862,244	11,639,419	10,864,344	20,920,950	15,314,825	548,000	11,871,328	81,334,305
Superior - Travis	24,849,738	4,907,327	24,531,070	36,977,635	58,362,602	39,931,081	1,290,411	36,016,002	226,865,865
Contig. Counties - Travis	342,896	29,874	450,854	588,770	1,242,940	718,781	21,625	679,303	4,075,041
Total	188,341,893	35,607,718	184,527,475	702,644,194	1,101,230,892	815,590,660	18,569,111	834,124,071	3,880,636,015

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
FY2012 Unadjusted Premium Rates pmpm (Community Rates with Risk Adjustment)									
Aetna - Bexar	148.84	190.62	359.42	777.12	535.49	130.05	318.15	89.36	233.18
CFHP - Bexar	123.49	304.37	379.42	772.10	578.84	135.29	218.04	93.62	189.30
Superior - Bexar	140.35	272.93	417.60	767.63	581.54	145.05	250.60	97.50	220.49
Contig. Counties - Bexar	134.06	271.10	391.91	770.84	571.94	138.70	246.09	94.67	214.00
Americaid - Dallas	121.96	403.96	287.13	838.56	508.36	131.73	282.45	92.95	164.50
Parkland - Dallas	168.40	416.12	384.62	850.50	590.09	166.04	360.67	107.35	222.40
Unicare - Dallas	189.09	408.94	312.43	851.80	616.22	152.16	240.98	80.29	201.71
El Paso First - El Paso	113.13	267.18	296.63	677.33	447.48	111.37	222.50	82.32	160.62
Superior - El Paso	102.27	241.56	284.52	678.39	429.82	113.15	267.45	85.79	151.99
Contig. Counties - El Paso	107.15	253.62	290.89	677.88	438.41	112.38	244.08	84.20	128.70
Americaid - Harris	120.52	415.21	509.22	910.32	621.30	112.16	328.13	92.23	208.43
CHC - Harris	136.81	410.48	443.27	906.51	625.15	133.12	265.27	89.47	219.67
Molina - Harris	81.63	287.26	388.96	852.62	621.65	117.44	350.07	96.40	203.25
TCHP - Harris	140.34	288.56	356.33	859.84	578.12	129.85	249.12	100.90	164.64
United - Harris	75.49	441.26	490.60	860.98	770.22	108.40	288.56	93.29	270.57
Contig. Counties - Harris	130.16	372.39	444.75	891.75	616.10	126.08	269.09	95.61	203.42
Firstcare - Lubbock	107.20	736.49	379.45	759.68	552.47	98.92	317.55	84.91	191.31
Superior - Lubbock	147.26	688.07	362.21	771.43	540.32	120.05	492.59	71.78	224.03
Contig. Counties - Lubbock	117.04	723.14	374.18	763.90	549.22	104.09	384.82	81.85	199.18
Americaid - Nueces	189.68	321.82	390.62	877.79	637.76	164.81	380.52	102.17	234.86
Driscoll - Nueces	169.99	418.77	386.59	829.53	729.92	166.66	245.40	124.22	258.87
Superior - Nueces	134.85	311.34	504.71	817.10	745.75	173.50	386.36	126.66	260.01
Contig. Counties - Nueces	164.65	385.63	419.43	831.85	722.61	167.73	293.29	122.08	244.88
Aetna - Tarrant	130.79	211.80	305.03	831.43	510.13	89.14	174.23	80.52	244.12
Americaid - Tarrant	131.95	300.54	374.54	809.13	542.56	122.33	220.83	91.82	179.07
Cook - Tarrant	175.07	383.01	286.45	837.13	520.45	153.17	344.85	106.57	204.71
Americaid - Travis	110.62	356.49	282.86	855.41	659.73	118.30	296.34	84.18	188.97
Superior - Travis	126.75	331.82	345.25	862.57	672.87	133.07	277.24	90.52	202.54
Contig. Counties - Travis	122.67	338.61	324.45	860.94	669.40	128.97	282.94	88.94	202.77
Total	130.84	366.21	364.96	832.64	583.67	133.22	283.69	95.66	197.19

FY2012 Unadjusted Premium Rate Change Relative to FY2011 (Community Rates with Risk Adjustment)									
Aetna - Bexar	3.9%	-34.6%	-14.1%	-10.5%	-25.8%	-2.3%	48.9%	-7.4%	-15.2%
CFHP - Bexar	-16.2%	-11.4%	-13.8%	-10.4%	-23.4%	-5.5%	-13.7%	-9.3%	-14.0%
Superior - Bexar	-7.1%	-26.1%	-9.4%	-10.6%	-20.2%	-3.4%	13.8%	-5.3%	-11.6%
Contig. Counties - Bexar	-9.7%	-21.8%	-11.6%	-10.5%	-22.7%	-4.5%	4.2%	-7.6%	-13.3%
Americaid - Dallas	-6.6%	-2.9%	-17.9%	-10.6%	-12.1%	-11.5%	5.8%	-12.6%	-11.6%
Parkland - Dallas	22.5%	1.8%	-1.3%	-10.8%	-8.6%	7.4%	22.0%	-3.6%	-2.9%
Unicare - Dallas	53.7%	17.2%	-21.6%	-10.7%	1.9%	0.2%	-24.6%	-28.5%	-6.1%
El Paso First - El Paso	7.3%	1.9%	-8.8%	-13.7%	-21.9%	-7.7%	-11.0%	-8.6%	-11.6%
Superior - El Paso	-8.5%	-4.3%	-8.4%	-14.7%	-24.5%	-8.0%	-4.6%	-7.2%	-13.0%
Contig. Counties - El Paso	-1.9%	-1.1%	-8.3%	-14.1%	-23.2%	-7.9%	-8.2%	-7.9%	-12.0%
Americaid - Harris	-8.5%	12.8%	-5.2%	-7.5%	-8.4%	-9.6%	13.9%	-7.0%	-7.8%
CHC - Harris	3.7%	30.9%	-4.5%	-8.6%	-7.7%	7.9%	2.6%	-7.5%	-4.3%
Molina - Harris	-35.3%	-20.4%	-13.5%	0.3%	-15.8%	0.3%	34.9%	-1.8%	-7.6%
TCHP - Harris	3.0%	0.7%	-18.6%	-10.0%	-21.0%	-4.2%	-14.6%	-4.6%	-9.5%
United - Harris	-39.2%	56.9%	11.3%	-5.8%	9.9%	-14.7%	15.4%	-3.4%	-0.7%
Contig. Counties - Harris	-2.1%	15.0%	-7.6%	-8.3%	-11.1%	-2.2%	-3.9%	-5.7%	-7.2%
Firstcare - Lubbock	-13.3%	138.2%	6.2%	-14.6%	6.8%	-22.2%	-8.7%	-7.0%	-4.5%
Superior - Lubbock	34.0%	93.4%	7.5%	-10.0%	-3.4%	-9.1%	87.2%	-19.3%	-2.8%
Contig. Counties - Lubbock	-2.8%	125.9%	6.4%	-13.2%	4.0%	-18.8%	20.1%	-9.8%	-4.4%
Americaid - Nueces	15.0%	-31.6%	-11.3%	-6.2%	-25.3%	-4.9%	-9.7%	-18.6%	-13.3%
Driscoll - Nueces	-4.6%	-19.2%	-19.7%	-8.6%	-17.3%	-5.2%	-35.2%	-7.9%	-11.6%
Superior - Nueces	-20.8%	-43.2%	3.2%	-13.6%	-19.5%	-0.8%	-8.9%	-3.3%	-10.6%
Contig. Counties - Nueces	-5.6%	-25.4%	-10.9%	-9.1%	-18.4%	-4.3%	-25.2%	-8.1%	-11.4%
Aetna - Tarrant	-4.0%	-33.6%	-14.6%	-8.3%	-18.4%	-31.1%	-10.9%	-17.7%	-16.6%
Americaid - Tarrant	-0.5%	12.2%	8.4%	-7.6%	-11.1%	-8.9%	-10.4%	-9.2%	-8.7%
Cook - Tarrant	27.1%	18.3%	-12.7%	-6.1%	-22.5%	6.3%	15.4%	0.9%	-5.8%
Americaid - Travis	-6.2%	63.3%	-9.1%	1.4%	-4.1%	0.3%	-12.0%	-9.5%	-3.4%
Superior - Travis	3.4%	34.9%	-3.9%	-0.8%	-6.5%	8.7%	-10.9%	-3.2%	-0.6%
Contig. Counties - Travis	1.0%	41.4%	-5.6%	-0.1%	-6.0%	6.4%	-11.5%	-4.8%	-2.1%
Total	-0.5%	13.8%	-7.0%	-9.0%	-13.5%	-3.1%	0.9%	-7.1%	-8.1%

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
FY2012 Unadjusted Premium (Community Rates with Risk Adjustment)									
Aetna - Bexar	3,781,424	365,482	4,924,681	15,218,784	26,461,427	10,677,984	199,152	10,364,769	71,993,700
CFHP - Bexar	10,594,782	1,310,870	11,853,245	32,790,417	59,350,757	42,014,140	398,707	47,710,375	206,023,293
Superior - Bexar	11,883,815	1,638,418	13,581,827	42,196,139	66,285,798	40,352,037	342,763	39,819,156	216,099,954
Contig. Counties - Bexar	158,165	11,959	290,559	562,546	893,165	463,356	4,702	598,686	2,983,139
Americaid - Dallas	10,383,953	1,933,563	7,649,374	49,888,900	63,207,478	77,189,439	2,432,608	85,039,138	297,724,452
Parkland - Dallas	16,186,425	3,370,633	11,341,037	77,803,532	117,380,467	110,364,486	2,973,803	89,043,833	428,464,215
Unicare - Dallas	1,694,149	241,805	660,747	5,029,523	11,988,813	9,542,477	35,583	5,981,375	35,174,471
El Paso First - El Paso	9,327,693	1,377,066	9,261,859	16,153,665	24,009,613	16,245,421	419,822	22,635,881	99,431,020
Superior - El Paso	10,307,268	1,399,917	7,999,434	17,837,674	24,312,689	21,678,100	465,889	27,928,392	111,929,362
Contig. Counties - El Paso	33,403	2,486	18,161	62,163	145,869	136,677	4,664	265,688	669,111
Americaid - Harris	9,993,038	2,936,733	13,462,917	69,423,880	108,174,311	52,720,947	1,160,915	65,651,788	323,524,528
CHC - Harris	11,320,763	2,652,187	14,193,313	81,670,289	125,248,068	78,080,981	1,786,549	64,739,687	379,691,838
Molina - Harris	736,441	132,534	1,469,680	6,327,546	8,299,415	4,568,205	128,570	6,102,612	27,765,003
TCHP - Harris	17,278,922	1,918,058	6,829,893	52,490,204	100,245,271	121,652,181	2,843,810	133,021,454	436,279,793
United - Harris	780,194	305,172	2,659,183	14,247,138	18,957,822	4,835,093	222,853	7,441,779	49,449,235
Contig. Counties - Harris	786,886	156,973	1,416,123	4,947,321	8,427,713	5,214,362	117,176	5,933,396	26,999,948
Firstcare - Lubbock	5,293,530	2,479,194	6,424,431	11,353,921	21,053,272	9,505,189	167,380	11,422,717	67,699,633
Superior - Lubbock	2,367,809	881,298	2,707,061	6,468,339	7,510,767	3,734,066	162,074	2,938,779	26,770,194
Contig. Counties - Lubbock	4,324,582	1,680,067	7,457,978	12,057,463	22,084,549	9,995,275	316,956	10,938,275	68,855,144
Americaid - Nueces	1,992,673	224,144	2,855,083	4,431,100	6,503,497	5,517,739	51,368	4,429,970	26,005,575
Driscoll - Nueces	7,745,882	1,409,810	5,607,730	22,661,419	51,357,568	25,047,084	174,023	30,633,779	144,637,295
Superior - Nueces	2,292,011	281,339	4,065,058	9,339,177	11,305,024	7,775,418	92,116	9,283,982	44,434,125
Contig. Counties - Nueces	829,910	102,068	998,349	1,773,550	4,168,653	2,448,898	19,467	2,915,214	13,256,108
Aetna - Tarrant	1,775,178	320,713	2,601,584	27,618,681	30,532,969	9,162,509	188,995	9,036,623	81,237,251
Americaid - Tarrant	7,041,131	834,479	5,714,429	41,895,352	62,560,497	49,993,480	867,568	55,058,679	223,965,615
Cook - Tarrant	5,926,038	841,307	1,862,397	29,964,725	40,238,931	40,710,428	1,131,562	36,621,411	157,296,800
Americaid - Travis	7,556,284	1,960,612	10,512,128	10,832,390	20,618,489	14,047,363	573,969	11,266,987	77,368,221
Superior - Travis	25,606,658	4,808,958	25,658,511	37,009,530	58,665,063	41,198,543	1,264,442	36,620,951	230,832,657
Contig. Counties - Travis	342,886	29,874	450,705	588,828	1,242,940	718,781	21,625	678,695	4,074,334
<b>Total</b>	<b>188,341,893</b>	<b>35,607,718</b>	<b>184,527,475</b>	<b>702,644,194</b>	<b>1,101,230,892</b>	<b>815,590,660</b>	<b>18,569,111</b>	<b>834,124,071</b>	<b>3,880,636,015</b>

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
FY2012 Adjusted Premium Rates pmpm (Community Rates with Risk Adjustment)									
Aetna - Bexar	144.60	190.62	314.83	424.46	535.49	130.05	318.15	88.90	208.31
CFHP - Bexar	119.97	304.37	332.34	421.71	578.84	135.29	218.04	93.13	173.77
Superior - Bexar	136.35	272.93	365.79	419.27	581.54	145.05	250.60	96.99	198.67
Contig. Counties - Bexar	130.25	271.10	343.29	421.03	571.94	138.70	246.09	94.18	192.55
Americaid - Dallas	118.85	403.96	243.15	451.92	508.36	131.73	282.45	92.12	150.58
Parkland - Dallas	164.11	416.12	325.70	458.35	590.09	166.04	360.67	106.39	202.25
Unicare - Dallas	184.27	408.94	264.57	459.05	616.22	152.16	240.98	79.58	187.28
El Paso First - El Paso	110.22	267.18	261.37	327.37	447.48	111.37	222.50	81.65	144.67
Superior - El Paso	99.64	241.56	250.70	327.88	429.82	113.15	267.45	85.09	137.51
Contig. Counties - El Paso	104.40	253.62	256.31	327.64	438.41	112.38	244.08	83.51	121.52
Americaid - Harris	117.34	415.21	442.38	495.46	621.30	112.16	328.13	91.18	186.26
CHC - Harris	133.20	410.48	385.08	493.39	625.15	133.12	265.27	88.46	196.46
Molina - Harris	79.48	287.26	337.90	464.05	621.65	117.44	350.07	95.31	180.08
TCHP - Harris	136.65	288.56	309.55	467.99	578.12	129.85	249.12	99.76	154.53
United - Harris	73.50	441.26	426.20	468.60	770.22	108.40	288.56	92.23	232.56
Contig. Counties - Harris	126.74	372.39	386.37	485.35	616.10	126.08	269.09	94.52	184.37
Firstcare - Lubbock	102.16	736.49	314.89	409.11	552.47	98.92	317.55	84.20	172.44
Superior - Lubbock	140.34	688.07	300.58	415.44	540.32	120.05	492.59	71.17	194.05
Contig. Counties - Lubbock	111.54	723.14	310.51	411.39	549.22	104.09	384.82	81.16	178.56
Americaid - Nueces	184.44	321.82	347.35	520.92	637.76	164.81	380.52	101.43	214.95
Driscoll - Nueces	165.29	418.77	343.77	492.28	729.92	166.66	245.40	123.32	240.49
Superior - Nueces	131.13	311.34	448.81	484.91	745.75	173.50	386.36	125.75	234.40
Contig. Counties - Nueces	160.10	385.63	372.97	493.66	722.61	167.73	293.29	121.20	228.71
Aetna - Tarrant	127.58	211.80	259.64	435.87	510.13	89.14	174.23	79.84	203.11
Americaid - Tarrant	128.71	300.54	318.80	424.17	542.56	122.33	220.83	91.05	161.94
Cook - Tarrant	170.77	383.01	243.82	438.85	520.45	153.17	344.85	105.67	185.21
Americaid - Travis	107.40	356.49	253.79	517.50	659.73	118.30	296.34	83.64	175.17
Superior - Travis	123.06	331.82	309.77	521.83	672.87	133.07	277.24	89.94	186.54
Contig. Counties - Travis	119.10	338.61	291.11	520.84	669.40	128.97	282.94	88.37	188.17
Total	127.15	366.21	318.05	453.23	583.67	133.22	283.69	94.81	179.06

FY2012 Adjusted Premium Rate Change Relative to FY2011 (Community Rates with Risk Adjustment)									
Aetna - Bexar	4.5%	-34.6%	-15.4%	-16.0%	-25.8%	-2.3%	48.9%	-7.3%	-16.4%
CFHP - Bexar	-15.7%	-11.4%	-15.0%	-15.8%	-23.4%	-5.5%	-13.7%	-9.2%	-14.8%
Superior - Bexar	-6.6%	-26.1%	-10.7%	-16.0%	-20.2%	-3.4%	13.8%	-5.2%	-12.4%
Contig. Counties - Bexar	-9.2%	-21.8%	-13.0%	-16.0%	-22.7%	-4.5%	4.2%	-7.4%	-14.3%
Americaid - Dallas	-6.3%	-2.9%	-20.3%	-15.6%	-12.1%	-11.5%	5.8%	-12.5%	-12.2%
Parkland - Dallas	23.1%	1.8%	-4.3%	-15.7%	-8.6%	7.4%	22.0%	-3.5%	-2.9%
Unicare - Dallas	54.4%	17.2%	-23.9%	-15.6%	1.9%	0.2%	-24.6%	-28.4%	-6.3%
El Paso First - El Paso	7.2%	1.9%	-9.8%	-23.7%	-21.9%	-7.7%	-11.0%	-8.3%	-12.6%
Superior - El Paso	-8.6%	-4.3%	-9.5%	-24.5%	-24.5%	-8.0%	-4.6%	-6.9%	-13.9%
Contig. Counties - El Paso	-1.9%	-1.1%	-9.5%	-24.1%	-23.2%	-7.9%	-8.2%	-7.6%	-12.4%
Americaid - Harris	-8.4%	12.8%	-7.6%	-11.5%	-8.4%	-9.6%	13.9%	-6.6%	-8.4%
CHC - Harris	3.9%	30.9%	-7.0%	-12.5%	-7.7%	7.9%	2.6%	-7.1%	-4.4%
Molina - Harris	-35.2%	-20.4%	-15.7%	-4.1%	-15.8%	0.3%	34.9%	-1.4%	-8.9%
TCHP - Harris	3.2%	0.7%	-20.7%	-13.9%	-21.0%	-4.2%	-14.6%	-4.2%	-9.7%
United - Harris	-39.1%	56.9%	8.4%	-9.9%	9.9%	-14.7%	15.4%	-3.0%	-0.9%
Contig. Counties - Harris	-2.0%	15.0%	-10.1%	-12.3%	-11.1%	-2.2%	-3.9%	-5.3%	-7.6%
Firstcare - Lubbock	-13.8%	138.2%	4.8%	-22.2%	6.8%	-22.2%	-8.7%	-7.1%	-4.9%
Superior - Lubbock	33.2%	93.4%	6.1%	-18.0%	-3.4%	-9.1%	87.2%	-19.4%	-3.8%
Contig. Counties - Lubbock	-3.4%	125.9%	4.8%	-21.0%	4.0%	-18.8%	20.1%	-10.0%	-5.0%
Americaid - Nueces	15.1%	-31.6%	-11.8%	-12.6%	-25.3%	-4.9%	-9.7%	-18.7%	-14.6%
Driscoll - Nueces	-4.5%	-19.2%	-20.1%	-14.8%	-17.3%	-5.2%	-35.2%	-8.0%	-12.5%
Superior - Nueces	-20.7%	-43.2%	2.6%	-19.5%	-19.5%	-0.8%	-8.9%	-3.5%	-11.5%
Contig. Counties - Nueces	-5.6%	-25.4%	-11.5%	-15.4%	-18.4%	-4.3%	-25.2%	-8.2%	-12.1%
Aetna - Tarrant	-4.2%	-33.6%	-16.7%	-11.9%	-18.4%	-31.1%	-10.9%	-17.5%	-18.7%
Americaid - Tarrant	-0.6%	12.2%	5.8%	-11.2%	-11.1%	-8.9%	-10.4%	-9.0%	-9.2%
Cook - Tarrant	26.9%	18.3%	-14.8%	-9.8%	-22.5%	6.3%	15.4%	1.2%	-6.1%
Americaid - Travis	-5.8%	63.3%	-9.1%	2.3%	-4.1%	0.3%	-12.0%	-9.5%	-3.5%
Superior - Travis	3.8%	34.9%	-3.9%	0.1%	-6.5%	8.7%	-10.9%	-3.2%	-0.4%
Contig. Counties - Travis	1.4%	41.4%	-5.7%	0.7%	-6.0%	6.4%	-11.5%	-4.8%	-2.1%
Total	-0.3%	13.8%	-8.5%	-13.6%	-13.5%	-3.1%	0.9%	-7.0%	-8.6%



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
FY2012 Adjusted Premium (Community Rates with Risk Adjustment)									
Aetna - Bexar	3,673,735	365,482	4,313,693	8,312,397	26,461,427	10,677,984	199,152	10,310,763	64,314,632
CFHP - Bexar	10,293,058	1,310,870	10,382,656	17,909,905	59,350,757	42,014,140	398,707	47,461,783	189,121,876
Superior - Bexar	11,545,383	1,638,418	11,896,779	23,047,247	66,285,798	40,352,037	342,763	39,611,680	194,720,105
Contig. Counties - Bexar	153,661	11,959	254,510	307,259	893,165	463,356	4,702	595,567	2,684,180
Americaid - Dallas	10,119,099	1,933,563	6,477,539	26,886,008	63,207,478	77,189,439	2,432,608	84,280,428	272,526,162
Parkland - Dallas	15,773,571	3,370,633	9,603,664	41,929,696	117,380,467	110,364,486	2,973,803	88,249,395	389,645,713
Unicare - Dallas	1,650,938	241,805	559,524	2,710,498	11,988,813	9,542,477	35,583	5,928,010	32,657,648
El Paso First - El Paso	9,087,922	1,377,066	8,160,984	7,807,428	24,009,613	16,245,421	419,822	22,450,767	89,559,022
Superior - El Paso	10,042,316	1,399,917	7,048,612	8,621,348	24,312,689	21,678,100	465,889	27,699,996	101,268,866
Contig. Counties - El Paso	32,544	2,486	16,002	30,045	145,869	136,677	4,664	263,515	631,803
Americaid - Harris	9,729,886	2,936,733	11,695,639	37,785,254	108,174,311	52,720,947	1,160,915	64,906,541	289,110,225
CHC - Harris	11,022,647	2,652,187	12,330,155	44,450,593	125,248,068	78,080,981	1,786,549	64,004,793	339,575,975
Molina - Harris	717,048	132,534	1,276,755	3,443,886	8,299,415	4,568,205	128,570	6,033,338	24,599,752
TCHP - Harris	16,823,907	1,918,058	5,933,332	28,568,782	100,245,271	121,652,181	2,843,810	131,511,459	409,496,800
United - Harris	759,649	305,172	2,310,112	7,754,273	18,957,822	4,835,093	222,853	7,357,303	42,502,278
Contig. Counties - Harris	766,164	156,973	1,230,228	2,692,673	8,427,713	5,214,362	117,176	5,866,043	24,471,331
Firstcare - Lubbock	5,044,823	2,479,194	5,331,284	6,114,493	21,053,272	9,505,189	167,380	11,326,580	61,022,215
Superior - Lubbock	2,256,562	881,298	2,246,442	3,483,432	7,510,767	3,734,066	162,074	2,914,045	23,188,687
Contig. Counties - Lubbock	4,121,398	1,680,067	6,188,969	6,493,376	22,084,549	9,995,275	316,956	10,846,215	61,726,805
Americaid - Nueces	1,937,628	224,144	2,538,824	2,629,617	6,503,497	5,517,739	51,368	4,398,011	23,800,828
Driscoll - Nueces	7,531,908	1,409,810	4,986,558	13,448,319	51,357,568	25,047,084	174,023	30,412,781	134,368,050
Superior - Nueces	2,228,696	281,339	3,614,768	5,542,293	11,305,024	7,775,418	92,116	9,217,005	40,056,660
Contig. Counties - Nueces	806,985	102,068	887,761	1,052,505	4,168,653	2,448,898	19,467	2,894,183	12,380,519
Aetna - Tarrant	1,731,569	320,713	2,214,413	14,478,675	30,532,969	9,162,509	188,995	8,960,440	67,590,282
Americaid - Tarrant	6,868,159	834,479	4,864,001	21,963,004	62,560,497	49,993,480	867,568	54,594,506	202,545,695
Cook - Tarrant	5,780,459	841,307	1,585,233	15,708,553	40,238,931	40,710,428	1,131,562	36,312,674	142,309,149
Americaid - Travis	7,336,454	1,960,612	9,431,856	6,553,267	20,618,489	14,047,363	573,969	11,194,793	71,716,804
Superior - Travis	24,861,699	4,808,958	23,021,732	22,389,644	58,665,063	41,198,543	1,264,442	36,386,301	212,596,382
Contig. Counties - Travis	332,911	29,874	404,388	356,223	1,242,940	718,781	21,625	674,347	3,781,088
Total	183,030,777	35,607,718	160,806,415	382,470,694	1,101,230,892	815,590,660	18,569,111	826,663,263	3,523,969,531

## *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 2008 through February 2011. 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 2008 through December 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 February 28, 2011, (iii) estimated proportion of that month's incurred claims paid through February 28, 2011 (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 FY2012 cost based on the HMO's actual experience. The top of the exhibit shows summary base period (FY2010) enrollment, premium and claims experience. Next are projected FY2012 enrollment and premium based on current (FY2011) rates. Trend assumptions for FY2011 and FY2012 are used to project the average base period claims cost to FY2012. Adjustment factors are used to recognize the cost impact of benefit and provider reimbursement changes. Combining these factors results in projected FY2012 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) \$0.75 pmpm.

A provision for administrative expenses is included in the amount of \$8.00 pmpm and 5.75% of gross premium. Additional provisions are also included for premium tax (1.75% of premium), maintenance tax (\$0.105 pmpm) and risk margin (2.0% of premium).

At the bottom of Exhibit D is a summary of the projected FY2012 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-08	4,100	319	1,116	3,386	4,700	15,639	905	20,713	50,878
Oct-08	4,079	291	1,086	3,372	4,762	15,399	886	20,347	50,222
Nov-08	4,055	284	1,088	3,391	4,795	15,843	899	20,899	51,254
Dec-08	4,006	279	1,067	3,289	4,852	15,851	891	20,904	51,139
Jan-09	3,938	269	1,054	3,256	4,908	15,520	862	20,641	50,448
Feb-09	3,780	268	1,012	3,376	4,908	15,306	855	20,262	49,767
Mar-09	3,611	246	958	3,328	4,985	14,980	833	19,860	48,801
Apr-09	3,454	227	918	3,323	4,953	14,766	819	19,672	48,132
May-09	3,321	229	901	3,373	4,961	14,900	867	20,010	48,562
Jun-09	3,274	225	884	3,406	4,960	14,722	840	20,034	48,345
Jul-09	3,220	216	872	3,440	4,921	14,652	819	20,059	48,199
Aug-09	3,229	223	850	3,499	4,927	14,959	847	20,580	49,114
Sep-09	3,278	229	842	3,492	4,930	14,850	801	20,322	48,744
Oct-09	3,230	226	826	3,541	4,961	14,718	792	20,044	48,338
Nov-09	3,294	223	840	3,510	5,013	14,872	820	20,159	48,731
Dec-09	3,297	213	813	3,375	5,033	14,681	832	20,029	48,273
Jan-10	3,137	193	782	3,317	5,061	14,296	804	19,507	47,097
Feb-10	3,066	188	766	3,336	5,047	14,264	830	19,387	46,884
Mar-10	2,979	186	743	3,340	5,172	14,237	817	19,258	46,732
Apr-10	2,917	179	721	3,442	5,198	14,254	806	19,168	46,685
May-10	2,822	179	722	3,510	5,259	15,360	857	20,795	49,504
Jun-10	2,816	183	743	3,502	5,275	15,769	863	21,570	50,721
Jul-10	2,789	187	751	3,525	5,307	15,708	844	21,465	50,576
Aug-10	2,850	194	746	3,560	5,340	15,771	834	21,629	50,924
Sep-10	2,887	192	750	3,570	5,312	15,508	793	21,241	50,253
Oct-10	2,913	190	768	3,571	5,318	15,178	740	20,696	49,374
Nov-10	2,991	207	779	3,524	5,330	15,545	729	21,021	50,126
Dec-10	3,035	218	800	3,446	5,331	15,657	686	21,156	50,329
Jan-11	3,058	212	819	3,367	5,335	15,096	635	20,565	49,087
Feb-11	3,009	207	791	3,377	5,309	14,479	597	19,753	47,522
FY2009	44,067	3,076	11,806	40,439	58,632	182,537	10,323	243,981	594,861
FY2010	36,475	2,380	9,295	41,450	61,596	178,780	9,900	243,333	583,209
FY2011	17,893	1,226	4,707	20,855	31,935	91,463	4,180	124,432	296,691

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-08	4	0	12	372	0	0	0	4	392
Oct-08	4	0	11	353	0	0	0	5	373
Nov-08	4	0	11	347	0	0	0	4	366
Dec-08	3	0	13	349	0	0	0	4	369
Jan-09	4	0	10	372	0	0	0	5	391
Feb-09	3	0	8	337	0	0	0	6	354
Mar-09	2	0	7	340	0	0	0	6	355
Apr-09	2	0	8	332	0	0	0	5	347
May-09	4	0	11	358	0	0	0	5	378
Jun-09	2	0	12	356	0	0	0	6	376
Jul-09	2	0	9	348	0	0	0	7	366
Aug-09	3	0	9	387	0	0	0	7	406
Sep-09	3	0	8	371	0	0	0	8	390
Oct-09	4	0	8	377	0	0	0	10	399
Nov-09	2	0	9	383	0	0	0	9	403
Dec-09	3	0	11	393	0	0	0	11	418
Jan-10	3	0	7	388	0	0	0	9	407
Feb-10	1	0	6	356	0	0	0	9	372
Mar-10	4	0	8	387	0	0	0	9	408
Apr-10	3	0	7	368	0	0	0	8	386
May-10	2	0	6	369	0	0	0	7	384
Jun-10	4	0	8	347	0	0	0	9	368
Jul-10	2	0	8	407	0	0	0	9	426
Aug-10	3	0	10	420	0	0	0	9	442
Sep-10	4	0	5	396	0	0	0	8	413
Oct-10	3	0	8	395	0	0	0	7	413
Nov-10	4	0	9	395	0	0	0	8	416
Dec-10	4	0	10	382	0	0	0	6	402
Jan-11	4	0	7	393	0	0	0	8	412
Feb-11									
FY2009	37	0	121	4,251	0	0	0	64	4,473
FY2010	34	0	96	4,566	0	0	0	107	4,803
FY2011	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-08	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-08	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-08	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-08	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-09	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-09	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-09	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-09	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-09	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-09	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-09	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-09	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-09	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-09	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-09	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-09	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-10	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-10	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-10	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-10	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-10	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-10	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-10	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-10	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-10	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-10	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-10	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-10	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-11	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-11	309,837	46,724	273,544	1,566,421	3,745,075	1,568,365	140,964	1,656,882	0	9,307,811
FY2009	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
FY2010	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
FY2011	1,842,442	276,733	1,627,775	9,673,592	22,527,588	9,907,272	986,982	10,437,356	6,716,109	63,995,848

Sample HMO  
Claims Lag Report

Month Incurred	Month Paid	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
TANF Children (over age 1)																		
Sep-08	68,212	147,950	16,059	5,966	20,511	1,330	645	64	59	-27	112	797	-326	448	0	0	5	
Oct-08		103,276	118,655	61,550	6,955	1,158	638	684	1,312	198	506	227	-161	-33	0	-27	0	
Nov-08			90,434	171,062	28,091	3,758	2,938	1,694	-214	754	847	860	125	136	7	0	0	
Dec-08				90,881	124,083	15,371	4,990	435	-330	1,720	386	83	-165	-153	10	19	47	
Jan-09					97,844	127,149	40,379	5,262	3,476	1,488	1,223	981	107	1,066	-582	-2,408	-10	
Feb-09						77,717	131,369	21,331	3,621	2,091	865	1,535	248	403	-111	-126	-1,231	
Mar-09								79,464	135,926	19,217	4,819	1,694	1,116	1,070	211	1,584	-44	-39
Apr-09									60,269	130,643	23,717	1,450	546	529	-174	1,732	-95	17
May-09										80,430	191,680	-16,818	6,125	2,776	1,256	335	-119	175
Jun-09											74,221	83,587	-2,906	21,245	1,323	-134	-378	139
Jul-09												63,875	99,563	14,869	9,373	875	-333	229
Aug-09													91,674	107,506	26,721	3,834	5,506	-410
Sep-09														49,765	105,987	10,964	1,942	1,616
Oct-09															62,184	116,464	11,308	32,743
Nov-09																60,160	89,026	13,074
Dec-09																	21,653	105,662
Jan-10																		42,774
Feb-10																		
Mar-10																		
Apr-10																		
May-10																		
Jun-10																		
Jul-10																		
Aug-10																		
Sep-10																		
Oct-10																		
Nov-10																		
Dec-10																		
Jan-11																		
Feb-11																		
Total	68,212	251,226	225,148	329,458	277,483	226,483	260,424	225,665	238,213	300,662	137,726	200,602	197,587	208,749	195,136	125,926	194,792	

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-08	4,100	261,811	1.000	261,811	63.86	
Oct-08	4,079	294,919	1.000	294,919	72.30	
Nov-08	4,055	299,842	1.000	299,842	73.94	
Dec-08	4,006	237,423	1.000	237,423	59.27	
Jan-09	3,938	275,872	1.000	275,872	70.05	
Feb-09	3,780	237,543	1.000	237,543	62.84	
Mar-09	3,611	243,542	1.000	243,542	67.44	
Apr-09	3,454	214,063	1.000	214,063	61.98	
May-09	3,321	267,783	1.000	267,783	80.63	
Jun-09	3,274	177,175	1.000	177,175	54.12	
Jul-09	3,220	188,593	1.000	188,593	58.57	
Aug-09	3,229	235,978	1.000	235,978	73.08	
Sep-09	3,278	172,239	1.000	172,239	52.54	0.823
Oct-09	3,230	224,445	1.000	224,445	69.49	0.961
Nov-09	3,294	171,091	1.000	171,091	51.94	0.702
Dec-09	3,297	138,391	1.000	138,391	41.97	0.708
Jan-10	3,137	221,637	1.000	221,637	70.65	1.009
Feb-10	3,066	213,563	1.000	213,563	69.66	1.108
Mar-10	2,979	167,719	1.000	167,719	56.30	0.835
Apr-10	2,917	158,555	1.000	158,555	54.36	0.877
May-10	2,822	173,336	1.000	173,336	61.42	0.762
Jun-10	2,816	141,047	1.000	141,047	50.09	0.926
Jul-10	2,789	148,487	0.999	148,635	53.29	0.910
Aug-10	2,850	143,018	0.998	143,304	50.28	0.688
Sep-10	2,887	159,606	0.998	159,926	55.40	1.054
Oct-10	2,913	165,468	0.998	165,800	56.92	0.819
Nov-10	2,991	210,176	0.993	211,658	70.76	1.362
Dec-10	3,035	202,181	0.980	206,307	67.98	1.619
9/08-11/08	12,234			856,571	70.02	
12/08-2/09	11,724			750,838	64.04	
3/09-5/09	10,386			725,388	69.84	
6/09-8/09	9,723			601,746	61.89	
9/09-11/09	9,802			567,775	57.92	0.827
12/09-2/10	9,500			573,591	60.38	0.943
3/10-5/10	8,718			499,610	57.31	0.821
6/10-8/10	8,455			432,987	51.21	0.827
9/10-11/10	8,791			537,384	61.13	1.055
FY2009	44,067			2,934,543	66.59	
FY2010	36,475			2,073,963	56.86	0.854
FY2011	11,826			743,691	62.89	1.100



Sample HMO  
Experienced-based Renewal Rating

	TANF Children (over age 1)		TANF Children <1	
	Amount	per Member per Month	Amount	per Member per Month
FY2010 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	2,073,963	56.86	559,742	235.19
Projected FY2012 Member Months	63,827		7,114	
Projected FY2012 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				
FY2011	9.2 %		9.2 %	
FY2012	11.8 %		11.8 %	
Other Reimbursement Changes		1.0163		1.0057
Provider Reimbursement Adjustment		0.9882		0.9923
Facility Reimbursement Changes		0.9960		0.9991
Out-of-Network Adjustment		0.9992		0.9992
Third Party Recovery Adjustment		1.0000		1.0000
Projected FY2012 Incurred Claims	4,428,317	69.38	2,034,960	286.05
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	271,265	4.25	30,235	4.25
Net Reinsurance Cost	47,870	0.75	5,336	0.75
Administrative Expenses				
Fixed Amount	510,616	8.00	56,912	8.00
Percentage of Premium	343,626	5.75 %	136,233	5.75 %
Total	854,242		193,145	
Risk Margin	119,522	2.0 %	47,386	2.0 %
Premium Tax	104,582	1.75 %	41,462	1.75 %
Maintenance Tax	6,702	0.11	747	0.11
Projected FY2012 Total Cost				
with deliveries	5,976,111	93.63	2,369,276	333.04
without deliveries	5,788,464	90.69	2,369,276	333.04

### *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 FY2012 cost for each health plan in the service area. The weights used in this formula are the projected number of FY2012 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 FY2012 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 FY2012 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 (FY2010) experience and projected FY2012 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) \$0.75 pmpm.

A provision for administrative expenses is included in the amount of \$8.00 pmpm and 5.75% of gross premium. Additional provisions are also included for premium tax (1.75% of premium), maintenance tax (\$0.105 pmpm) and risk margin (2.0% of premium).

The bottom of the exhibit shows a summary of the projected FY2012 cost based on these assumptions. Cost projections are presented both with and without the inclusion of maternity expenses.

FY2012 STAR Rating Summary  
Bexar SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	124,158		7,793		37,329		123,500		212,889	
Premium Revenue	15,632,909	125.91	3,161,695	405.71	13,101,628	350.98	63,096,778	510.91	153,369,581	720.42
Adjusted Premium	17,809,086	143.44	2,695,596	345.90	14,730,155	394.60	61,905,006	501.26	153,413,397	720.63
FY2010 Incurred Claims	12,327,859	99.29	1,717,869	220.44	12,572,563	336.80	94,062,293	761.64	121,378,286	570.15
Proj FY2012 Member Months	197,056		12,271		78,208		117,752		267,494	
Projected FY2012 Premium										
Current Unadjusted Rates	29,246,319	148.42	4,271,252	348.07	34,808,221	445.07	101,401,801	861.14	197,289,651	737.55
Current Adjusted Rates	28,261,168	143.42	4,271,252	348.07	30,933,194	395.53	58,988,362	500.95	197,289,651	737.55
Current DSP Rate	752,350	3.82	0	0.00	3,802,672	48.62	41,191,079	349.81	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0129		1.0139		1.0047		0.9994		1.0127
Provider Reimbursement Adjust.		0.9347		0.9442		0.9293		0.9553		0.9645
Facility Reimbursement Changes		0.9708		0.9179		0.9531		0.9011		0.8714
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	21,787,294	110.56	2,879,774	234.68	26,894,705	343.89	80,938,868	687.36	135,646,838	507.10
Capitation Expenses	396,171	2.01	23,725	1.93	162,131	2.07	178,607	1.52	479,727	1.79
Net Reinsurance Cost	127,852	0.65	7,732	0.63	47,823	0.61	73,079	0.62	162,387	0.61

FY2012 STAR Rating Summary  
 Bexar SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	1,576,450	8.00	98,170	8.00	625,662	8.00	942,020	8.00	2,139,949	8.00
Percentage of Premium	1,519,046	5.75%	191,287	5.75%	1,762,393	5.75%	5,219,153	5.75%	8,796,991	5.75%
Total	3,095,496		289,457		2,388,054		6,161,173		10,936,940	
Risk Margin	528,364	2.00%	66,535	2.00%	613,006	2.00%	1,815,358	2.00%	3,059,823	2.00%
Premium Tax	462,318	1.75%	58,218	1.75%	536,380	1.75%	1,588,438	1.75%	2,677,345	1.75%
Maintenance Tax	20,691	0.11	1,288	0.11	8,212	0.11	12,364	0.11	28,087	0.11
Projected Total Cost										
with deliveries	26,418,186	134.06	3,326,728	271.10	30,650,311	391.91	90,767,887	770.84	152,991,147	571.94
without deliveries	25,665,837	130.25	3,326,728	271.10	26,847,639	343.29	49,576,808	421.03	152,991,147	571.94
Experience Rate Increase										
with deliveries		-9.7 %		-22.1 %		-11.9 %		-10.5 %		-22.5 %
without deliveries		-9.2 %		-22.1 %		-13.2 %		-16.0 %		-22.5 %

FY2012 STAR Rating Summary  
Bexar SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	633,309		15,218		895,475		14,032		2,049,671	
Premium Revenue	80,436,296	127.01	3,130,720	205.72	86,823,306	96.96	45,836,807	3,266.59	418,752,912	204.30
Adjusted Premium	91,909,144	145.13	3,593,971	236.17	91,091,602	101.72	45,836,807	3,266.59	437,147,957	213.28
FY2010 Incurred Claims	70,685,650	111.61	3,262,104	214.36	66,821,903	74.62			382,828,526	186.78
Proj FY2012 Member Months	674,178		3,841		1,040,329				2,391,130	
Projected FY2012 Premium										
Current Unadjusted Rates	97,689,606	144.90	901,392	234.65	106,527,725	102.40			572,135,967	239.27
Current Adjusted Rates	97,689,606	144.90	901,392	234.65	105,809,442	101.71			524,144,065	219.20
Current DSP Rate	0	0.00	0	0.00	513,193	0.49			46,259,294	19.35
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0147		1.0125		1.0134				
Provider Reimbursement Adjust.		0.9430		0.9492		0.9296				
Facility Reimbursement Changes		0.9773		0.9348		0.9707				
Out-of-Network Adjustment		0.9996		0.9996		0.9996				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	77,382,793	114.78	813,549	211.78	77,917,294	74.90			424,261,115	177.43
Capitation Expenses	1,335,744	1.98	8,438	2.20	2,098,478	2.02			4,683,019	1.96
Net Reinsurance Cost	441,549	0.65	2,397	0.62	688,514	0.66			1,551,335	0.65

FY2012 STAR Rating Summary  
 Bexar SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	5,393,428	8.00	30,732	8.00	8,322,632	8.00			19,129,041	8.00
Percentage of Premium	5,376,682	5.75%	54,356	5.75%	5,663,347	5.75%			28,583,255	5.75%
Total	10,770,110		85,088		13,985,978				47,712,296	
Risk Margin	1,870,150	2.00%	18,906	2.00%	1,969,860	2.00%			9,942,002	2.00%
Premium Tax	1,636,382	1.75%	16,543	1.75%	1,723,627	1.75%			8,699,252	1.75%
Maintenance Tax	70,789	0.11	403	0.11	109,235	0.11			251,069	0.11
Projected Total Cost										
with deliveries	93,507,517	138.70	945,324	246.09	98,492,986	94.67			497,100,087	207.89
without deliveries	93,507,517	138.70	945,324	246.09	97,979,792	94.18			450,840,793	188.55
Experience Rate Increase										
with deliveries		-4.3 %		4.9 %		-7.5 %				-13.1 %
without deliveries		-4.3 %		4.9 %		-7.4 %				-14.0 %

FY2012 STAR Rating Summary  
Dallas SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	149,436		9,805		35,709		146,898		290,107	
Premium Revenue	20,645,326	138.15	2,700,110	275.38	11,631,689	325.74	80,051,352	544.95	176,265,212	607.59
Adjusted Premium	19,354,721	129.52	3,975,759	405.48	11,635,506	325.84	79,480,635	541.06	155,730,786	536.80
FY2010 Incurred Claims	15,952,443	106.75	3,028,256	308.85	10,313,334	288.82	117,231,639	798.05	148,935,926	513.38
Proj FY2012 Member Months	190,216		13,478		58,242		156,877		342,710	
Projected FY2012 Premium										
Current Unadjusted Rates	25,433,246	133.71	5,510,906	408.88	21,652,410	371.77	148,677,280	947.73	212,159,669	619.06
Current Adjusted Rates	24,681,759	129.76	5,510,906	408.88	18,902,606	324.55	84,817,691	540.66	212,159,669	619.06
Current DSP Rate	720,919	3.79	0	0.00	3,010,431	51.69	61,195,751	390.09	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0049		1.0033		0.9958		0.9905		1.0028
Provider Reimbursement Adjust.		0.9497		0.9747		0.9257		0.9549		0.9735
Facility Reimbursement Changes		0.9900		0.9843		0.9600		0.9519		0.9479
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	23,233,833	122.14	4,852,387	360.02	17,072,784	293.14	118,196,477	753.43	170,064,813	496.23
Capitation Expenses	711,340	3.74	50,281	3.73	210,955	3.62	562,512	3.59	1,260,455	3.68
Net Reinsurance Cost	92,521	0.49	7,224	0.54	28,509	0.49	82,888	0.53	179,030	0.52

FY2012 STAR Rating Summary  
 Dallas SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	1,521,730	8.00	107,824	8.00	465,935	8.00	1,255,019	8.00	2,741,682	8.00
Percentage of Premium	1,625,210	5.75%	318,895	5.75%	1,129,942	5.75%	7,631,512	5.75%	11,073,164	5.75%
Total	3,146,940		426,719		1,595,877		8,886,531		13,814,846	
Risk Margin	565,291	2.00%	110,920	2.00%	393,023	2.00%	2,654,439	2.00%	3,851,535	2.00%
Premium Tax	494,629	1.75%	97,055	1.75%	343,895	1.75%	2,322,634	1.75%	3,370,093	1.75%
Maintenance Tax	19,973	0.11	1,415	0.11	6,115	0.11	16,472	0.11	35,985	0.11
Projected Total Cost										
with deliveries	28,264,527	148.59	5,546,001	411.49	19,651,158	337.41	132,721,954	846.02	192,576,757	561.92
without deliveries	27,543,608	144.80	5,546,001	411.49	16,640,728	285.72	71,526,202	455.94	192,576,757	561.92
Experience Rate Increase										
with deliveries		11.1 %		0.6 %		-9.2 %		-10.7 %		-9.2 %
without deliveries		11.6 %		0.6 %		-12.0 %		-15.7 %		-9.2 %



FY2012 STAR Rating Summary  
Dallas SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	1,152,516		63,632		1,410,385		17,353		3,258,488	
Premium Revenue	154,309,089	133.89	17,851,666	280.55	143,398,636	101.67	61,379,817	3,537.13	606,853,080	186.24
Adjusted Premium	175,121,143	151.95	18,078,170	284.11	152,117,006	107.85	61,379,817	3,537.13	615,493,727	188.89
FY2010 Incurred Claims	135,775,884	117.81	16,762,722	263.43	105,567,994	74.85			553,568,197	169.88
Proj FY2012 Member Months	1,313,359		17,005		1,818,926				3,910,814	
Projected FY2012 Premium										
Current Unadjusted Rates	199,534,477	151.93	4,784,483	281.35	197,992,266	108.85			815,744,737	208.59
Current Adjusted Rates	199,534,477	151.93	4,784,483	281.35	196,054,638	107.79			746,446,230	190.87
Current DSP Rate	0	0.00	0	0.00	1,606,513	0.88			66,533,614	17.01
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0057		1.0039		1.0066				
Provider Reimbursement Adjust.		0.9549		0.9666		0.9429				
Facility Reimbursement Changes		0.9931		0.9870		0.9920				
Out-of-Network Adjustment		0.9992		0.9992		0.9992				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	162,211,207	123.51	4,716,416	277.35	140,638,599	77.32			640,986,516	163.90
Capitation Expenses	4,877,116	3.71	62,509	3.68	6,735,526	3.70			14,470,693	3.70
Net Reinsurance Cost	639,146	0.49	8,251	0.49	841,714	0.46			1,879,282	0.48

FY2012 STAR Rating Summary  
 Dallas SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	10,506,873	8.00	136,043	8.00	14,551,407	8.00			31,286,513	8.00
Percentage of Premium	11,333,043	5.75%	312,915	5.75%	10,353,700	5.75%			43,778,380	5.75%
Total	21,839,916		448,958		24,905,107				75,064,894	
Risk Margin	3,941,928	2.00%	108,840	2.00%	3,601,287	2.00%			15,227,263	2.00%
Premium Tax	3,449,187	1.75%	95,235	1.75%	3,151,126	1.75%			13,323,855	1.75%
Maintenance Tax	137,903	0.11	1,786	0.11	190,987	0.11			410,635	0.11
Projected Total Cost										
with deliveries	197,096,402	150.07	5,441,994	320.02	180,064,346	98.99			761,363,138	194.68
without deliveries	197,096,402	150.07	5,441,994	320.02	178,457,833	98.11			694,829,524	177.67
Experience Rate Increase										
with deliveries		-1.2 %		13.7 %		-9.1 %				-6.7 %
without deliveries		-1.2 %		13.7 %		-9.0 %				-6.9 %

FY2012 STAR Rating Summary  
El Paso SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	96,446		5,154		20,190		56,602		91,636	
Premium Revenue	10,185,386	105.61	1,431,282	277.70	5,346,448	264.81	23,546,825	416.01	50,497,845	551.07
Adjusted Premium	10,261,516	106.40	1,321,461	256.40	5,720,718	283.34	24,421,051	431.45	49,893,805	544.48
FY2010 Incurred Claims	7,317,787	75.87	1,083,327	210.19	4,819,465	238.71	37,966,272	670.76	39,874,934	435.14
Proj FY2012 Member Months	183,552		10,959		59,402		50,235		110,553	
Projected FY2012 Premium										
Current Unadjusted Rates	20,000,246	108.96	2,817,250	257.07	18,910,487	318.35	39,705,315	790.39	63,130,911	571.04
Current Adjusted Rates	19,495,840	106.21	2,817,250	257.07	16,856,375	283.77	21,689,694	431.76	63,130,911	571.04
Current DSP Rate	505,582	2.75	0	0.00	2,053,856	34.58	17,594,681	350.25	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0133		1.0113		1.0028		0.9944		1.0110
Provider Reimbursement Adjust.		0.9516		0.9650		0.9554		0.9631		0.9734
Facility Reimbursement Changes		0.9659		0.8856		0.9639		0.8999		0.8665
Out-of-Network Adjustment		0.9994		0.9994		0.9994		0.9994		0.9994
Third Party Recovery Adjustment		0.9942		0.9935		0.9937		0.9941		0.9933
Projected Incurred Claims	15,620,025	85.10	2,395,726	218.60	14,926,873	251.28	30,278,395	602.73	42,571,177	385.07
Capitation Expenses	554,723	3.02	22,657	2.07	185,072	3.12	95,262	1.90	313,817	2.84
Net Reinsurance Cost	137,430	0.75	8,212	0.75	44,505	0.75	37,607	0.75	82,665	0.75

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	1,468,418	8.00	87,674	8.00	475,219	8.00	401,880	8.00	884,427	8.00
Percentage of Premium	1,130,931	5.75%	159,819	5.75%	993,569	5.75%	1,958,076	5.75%	2,786,920	5.75%
Total	2,599,349		247,493		1,468,787		2,359,956		3,671,347	
Risk Margin	393,367	2.00%	55,589	2.00%	345,589	2.00%	681,070	2.00%	969,363	2.00%
Premium Tax	344,196	1.75%	48,641	1.75%	302,390	1.75%	595,936	1.75%	848,193	1.75%
Maintenance Tax	19,273	0.11	1,151	0.11	6,237	0.11	5,275	0.11	11,608	0.11
Projected Total Cost										
with deliveries	19,668,364	107.15	2,779,468	253.62	17,279,454	290.89	34,053,501	677.88	48,468,171	438.41
without deliveries	19,162,782	104.40	2,779,468	253.62	15,225,598	256.31	16,458,821	327.64	48,468,171	438.41
Experience Rate Increase										
with deliveries		-1.7 %		-1.3 %		-8.6 %		-14.2 %		-23.2 %
without deliveries		-1.7 %		-1.3 %		-9.7 %		-24.1 %		-23.2 %

FY2012 STAR Rating Summary  
El Paso SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	325,056		13,227		549,889		6,136		1,158,200	
Premium Revenue	35,279,617	108.53	2,936,262	221.99	47,870,359	87.05	21,124,827	3,443.04	177,094,025	152.90
Adjusted Premium	39,661,915	122.02	3,512,845	265.58	49,684,741	90.35	21,124,827	3,443.04	184,478,052	159.28
FY2010 Incurred Claims	28,487,851	87.64	2,727,055	206.17	34,412,573	62.58			156,689,263	135.29
Proj FY2012 Member Months	338,685		3,648		603,656				1,360,692	
Projected FY2012 Premium										
Current Unadjusted Rates	41,313,891	121.98	965,604	264.70	55,142,801	91.35			241,986,506	177.84
Current Adjusted Rates	41,313,891	121.98	965,604	264.70	54,520,498	90.32			220,790,063	162.26
Current DSP Rate	0	0.00	0	0.00	415,683	0.69			20,569,802	15.12
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0150		1.0118		1.0130				
Provider Reimbursement Adjust.		0.9526		0.9655		0.9521				
Facility Reimbursement Changes		0.9707		0.9466		0.9746				
Out-of-Network Adjustment		0.9994		0.9994		0.9994				
Third Party Recovery Adjustment		0.9944		0.9941		0.9941				
Projected Incurred Claims	30,457,882	89.93	760,143	208.38	38,736,823	64.17			175,747,045	129.16
Capitation Expenses	988,454	2.92	13,358	3.66	1,921,280	3.18			4,094,622	3.01
Net Reinsurance Cost	253,102	0.75	2,722	0.75	450,376	0.75			1,016,619	0.75

FY2012 STAR Rating Summary  
El Paso SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	2,709,480	8.00	29,183	8.00	4,829,252	8.00			10,885,533	8.00
Percentage of Premium	2,188,461	5.75%	51,197	5.75%	2,922,723	5.75%			12,191,696	5.75%
Total	4,897,941		80,380		7,751,975				23,077,228	
Risk Margin	761,204	2.00%	17,807	2.00%	1,016,599	2.00%			4,240,590	2.00%
Premium Tax	666,053	1.75%	15,582	1.75%	889,524	1.75%			3,710,516	1.75%
Maintenance Tax	35,562	0.11	383	0.11	63,384	0.11			142,873	0.11
Projected Total Cost										
with deliveries	38,060,198	112.38	890,374	244.08	50,829,961	84.20			212,029,493	155.82
without deliveries	38,060,198	112.38	890,374	244.08	50,414,279	83.51			191,459,691	140.71
Experience Rate Increase										
with deliveries		-7.9 %		-7.8 %		-7.8 %				-12.4 %
without deliveries		-7.9 %		-7.8 %		-7.5 %				-13.3 %

FY2012 STAR Rating Summary  
Harris SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	222,970		14,927		52,314		240,788		507,660	
Premium Revenue	26,991,665	121.06	5,446,535	364.88	21,410,594	409.27	123,109,777	511.28	343,039,936	675.73
Adjusted Premium	28,832,141	129.31	4,825,310	323.26	22,468,043	429.48	133,231,777	553.32	306,358,907	603.47
FY2010 Incurred Claims	20,751,611	93.07	4,285,918	287.13	19,561,629	373.93	202,111,838	839.38	303,427,736	597.70
Proj FY2012 Member Months	314,191		21,756		90,008		256,919		599,497	
Projected FY2012 Premium										
Current Unadjusted Rates	41,844,286	133.18	7,032,523	323.25	43,074,075	478.56	249,560,878	971.36	417,193,470	695.91
Current Adjusted Rates	40,670,539	129.45	7,032,523	323.25	38,409,436	426.73	141,962,507	552.56	417,193,470	695.91
Current DSP Rate	1,076,942	3.43	0	0.00	5,254,887	58.38	104,410,917	406.40	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0054		1.0052		0.9970		0.9920		1.0052
Provider Reimbursement Adjust.		0.9411		0.9649		0.9309		0.9543		0.9751
Facility Reimbursement Changes		0.9805		0.9624		0.9825		0.9587		0.8993
Out-of-Network Adjustment		0.9993		0.9993		0.9993		0.9993		0.9993
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	32,856,999	104.58	7,062,225	324.62	35,203,619	391.12	205,254,703	798.91	329,956,390	550.39
Capitation Expenses	1,426,510	4.54	81,571	3.75	247,448	2.75	-132,984	-0.52	-883,321	-1.47
Net Reinsurance Cost	181,069	0.58	11,875	0.55	47,570	0.53	137,223	0.53	332,108	0.55

FY2012 STAR Rating Summary  
Harris SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	2,513,531	8.00	174,045	8.00	720,066	8.00	2,055,353	8.00	4,795,979	8.00
Percentage of Premium	2,351,534	5.75%	465,845	5.75%	2,301,789	5.75%	13,173,617	5.75%	21,237,775	5.75%
Total	4,865,065		639,890		3,021,855		15,228,970		26,033,754	
Risk Margin	817,925	2.00%	162,033	2.00%	800,622	2.00%	4,582,128	2.00%	7,387,052	2.00%
Premium Tax	715,684	1.75%	141,779	1.75%	700,544	1.75%	4,009,362	1.75%	6,463,671	1.75%
Maintenance Tax	32,990	0.11	2,284	0.11	9,451	0.11	26,977	0.11	62,947	0.11
Projected Total Cost										
with deliveries	40,896,244	130.16	8,101,657	372.39	40,031,108	444.75	229,106,378	891.75	369,352,600	616.10
without deliveries	39,819,301	126.74	8,101,657	372.39	34,776,221	386.37	124,695,461	485.35	369,352,600	616.10
Experience Rate Increase										
with deliveries		-2.3 %		15.2 %		-7.1 %		-8.2 %		-11.5 %
without deliveries		-2.1 %		15.2 %		-9.5 %		-12.2 %		-11.5 %



FY2012 STAR Rating Summary  
Harris SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	1,856,798		96,209		2,298,476		29,842		5,290,142	
Premium Revenue	227,815,126	122.69	24,025,965	249.73	227,338,268	98.91	105,020,472	3,519.20	999,177,866	188.88
Adjusted Premium	239,345,204	128.90	26,913,028	279.74	229,499,174	99.85	105,020,472	3,519.20	991,473,584	187.42
FY2010 Incurred Claims	182,657,158	98.37	21,655,238	225.09	167,212,869	72.75			921,663,998	174.22
Proj FY2012 Member Months	2,118,299		23,263		2,958,819				6,382,753	
Projected FY2012 Premium										
Current Unadjusted Rates	273,210,661	128.98	6,498,726	279.36	300,146,176	101.44			1,338,560,794	209.72
Current Adjusted Rates	273,210,661	128.98	6,498,726	279.36	295,621,637	99.91			1,220,599,499	191.23
Current DSP Rate	0	0.00	0	0.00	3,211,239	1.09			113,953,985	17.85
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0082		1.0058		1.0066				
Provider Reimbursement Adjust.		0.9457		0.9614		0.9366				
Facility Reimbursement Changes		0.9787		0.9717		0.9759				
Out-of-Network Adjustment		0.9993		0.9993		0.9993				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	213,775,787	100.92	5,408,975	232.51	217,306,907	73.44			1,046,825,605	164.01
Capitation Expenses	9,470,828	4.47	52,924	2.28	12,978,256	4.39			23,241,231	3.64
Net Reinsurance Cost	1,284,524	0.61	14,737	0.63	1,749,707	0.59			3,758,814	0.59

FY2012 STAR Rating Summary  
Harris SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	16,946,390	8.00	186,107	8.00	23,670,552	8.00			51,062,023	8.00
Percentage of Premium	15,356,627	5.75%	359,943	5.75%	16,266,216	5.75%			71,513,345	5.75%
Total	32,303,017		546,049		39,936,768				122,575,368	
Risk Margin	5,341,435	2.00%	125,197	2.00%	5,657,814	2.00%			24,874,207	2.00%
Premium Tax	4,673,756	1.75%	109,548	1.75%	4,950,588	1.75%			21,764,931	1.75%
Maintenance Tax	222,421	0.11	2,443	0.11	310,676	0.11			670,189	0.11
Projected Total Cost										
with deliveries	267,071,769	126.08	6,259,873	269.09	282,890,716	95.61			1,243,710,346	194.85
without deliveries	267,071,769	126.08	6,259,873	269.09	279,679,477	94.52			1,129,756,360	177.00
Experience Rate Increase										
with deliveries		-2.2 %		-3.7 %		-5.7 %				-7.1 %
without deliveries		-2.2 %		-3.7 %		-5.4 %				-7.4 %

FY2012 STAR Rating Summary  
Lubbock SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	50,257		3,623		15,450		43,553		76,156	
Premium Revenue	6,178,509	122.94	901,751	248.90	5,373,994	347.83	36,477,139	837.53	30,779,971	404.17
Adjusted Premium	5,798,787	115.38	1,161,357	320.55	4,573,103	295.99	22,689,291	520.96	39,257,314	515.49
FY2010 Incurred Claims	4,129,049	82.16	1,940,516	535.61	4,436,434	287.15	28,601,348	656.70	35,493,540	466.06
Proj FY2012 Member Months	102,410		6,970		44,336		39,115		92,219	
Projected FY2012 Premium										
Current Unadjusted Rates	12,317,809	120.28	2,240,471	321.43	15,580,793	351.42	34,383,218	879.04	48,714,944	528.25
Current Adjusted Rates	11,812,560	115.35	2,240,471	321.43	13,109,195	295.68	20,332,933	519.83	48,714,944	528.25
Current DSP Rate	563,138	5.50	0	0.00	2,822,774	63.67	13,788,421	352.51	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0099		1.0174		1.0008		0.9956		1.0133
Provider Reimbursement Adjust.		0.9605		0.9794		0.9639		0.9672		0.9781
Facility Reimbursement Changes		1.0072		0.9984		1.0381		1.0288		1.0116
Out-of-Network Adjustment		0.9999		0.9999		0.9999		0.9999		0.9999
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	9,962,344	97.28	4,501,266	645.77	14,633,132	330.05	26,703,609	682.70	45,045,526	488.46
Capitation Expenses	5,789	0.06	461	0.07	2,691	0.06	3,019	0.08	5,004	0.05
Net Reinsurance Cost	49,095	0.48	3,485	0.50	18,303	0.41	17,498	0.45	39,006	0.42

FY2012 STAR Rating Summary  
Lubbock SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	819,278	8.00	55,763	8.00	354,689	8.00	312,917	8.00	737,752	8.00
Percentage of Premium	689,190	5.75%	289,832	5.75%	953,895	5.75%	1,718,084	5.75%	2,912,294	5.75%
Total	1,508,469		345,595		1,308,583		2,031,001		3,650,046	
Risk Margin	239,718	2.00%	100,811	2.00%	331,789	2.00%	597,594	2.00%	1,012,972	2.00%
Premium Tax	209,754	1.75%	88,210	1.75%	290,316	1.75%	522,895	1.75%	886,350	1.75%
Maintenance Tax	10,753	0.11	732	0.11	4,655	0.11	4,107	0.11	9,683	0.11
Projected Total Cost										
with deliveries	11,985,921	117.04	5,040,560	723.14	16,589,470	374.18	29,879,722	763.90	50,648,587	549.22
without deliveries	11,422,782	111.54	5,040,560	723.14	13,766,696	310.51	16,091,301	411.39	50,648,587	549.22
Experience Rate Increase										
with deliveries		-2.7 %		125.0 %		6.5 %		-13.1 %		4.0 %
without deliveries		-3.3 %		125.0 %		5.0 %		-20.9 %		4.0 %

FY2012 STAR Rating Summary  
Lubbock SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	209,014		5,901		272,309		5,229		676,263	
Premium Revenue	22,392,038	107.13	1,158,081	196.25	25,464,667	93.51	16,892,587	3,230.39	128,726,150	190.35
Adjusted Premium	26,802,281	128.23	1,898,187	321.67	24,543,836	90.13	16,892,587	3,230.39	126,724,157	187.39
FY2010 Incurred Claims	16,678,304	79.80	1,876,284	317.96	16,780,997	61.62			109,936,472	162.56
Proj FY2012 Member Months	223,217		1,680		309,103				819,049	
Projected FY2012 Premium										
Current Unadjusted Rates	28,639,751	128.30	533,879	317.83	28,052,295	90.75			170,463,160	208.12
Current Adjusted Rates	28,639,751	128.30	533,879	317.83	27,851,787	90.11			153,235,521	187.09
Current DSP Rate	0	0.00	0	0.00	212,931	0.69			17,387,265	21.23
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0127		1.0160		1.0099				
Provider Reimbursement Adjust.		0.9614		0.9765		0.9609				
Facility Reimbursement Changes		1.0018		0.9789		0.9975				
Out-of-Network Adjustment		0.9999		0.9999		0.9999				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	19,111,487	85.62	570,626	339.70	20,244,675	65.49			140,772,664	171.87
Capitation Expenses	11,197	0.05	118	0.07	14,740	0.05			43,018	0.05
Net Reinsurance Cost	95,393	0.43	642	0.38	131,597	0.43			355,020	0.43

FY2012 STAR Rating Summary  
Lubbock SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	1,785,735	8.00	13,438	8.00	2,472,824	8.00			6,552,396	8.00
Percentage of Premium	1,335,986	5.75%	37,169	5.75%	1,454,737	5.75%			9,391,186	5.75%
Total	3,121,720		50,607		3,927,561				15,943,582	
Risk Margin	464,691	2.00%	12,928	2.00%	505,995	2.00%			3,266,499	2.00%
Premium Tax	406,604	1.75%	11,312	1.75%	442,746	1.75%			2,858,187	1.75%
Maintenance Tax	23,438	0.11	176	0.11	32,456	0.11			86,000	0.11
Projected Total Cost										
with deliveries	23,234,531	104.09	646,410	384.82	25,299,771	81.85			163,324,971	199.41
without deliveries	23,234,531	104.09	646,410	384.82	25,086,840	81.16			145,937,707	178.18
Experience Rate Increase										
with deliveries		-18.9 %		21.1 %		-9.8 %				-4.2 %
without deliveries		-18.9 %		21.1 %		-9.9 %				-4.8 %

FY2012 STAR Rating Summary  
Nueces SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	63,271		3,973		19,524		49,023		79,239	
Premium Revenue	10,178,131	160.87	1,824,003	459.10	6,740,772	345.26	25,296,718	516.02	64,860,556	818.54
Adjusted Premium	10,725,298	169.51	2,055,578	517.39	8,239,413	422.01	28,617,572	583.76	69,028,167	871.14
FY2010 Incurred Claims	7,298,467	115.35	1,129,481	284.29	6,733,889	344.90	37,862,948	772.35	50,736,982	640.30
Proj FY2012 Member Months	78,110		5,231		32,249		45,928		101,487	
Projected FY2012 Premium										
Current Unadjusted Rates	13,626,879	174.46	2,704,524	516.99	15,258,995	473.16	42,262,967	920.20	89,972,445	886.55
Current Adjusted Rates	13,239,149	169.49	2,704,524	516.99	13,646,456	423.16	26,933,253	586.42	89,972,445	886.55
Current DSP Rate	355,260	4.55	0	0.00	1,498,310	46.46	15,532,513	338.19	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0057		1.0062		0.9977		0.9908		1.0058
Provider Reimbursement Adjust.		0.9381		0.9503		0.9336		0.9595		0.9712
Facility Reimbursement Changes		0.9977		1.0089		0.9989		0.9617		0.9737
Out-of-Network Adjustment		0.9998		0.9998		0.9998		0.9998		0.9998
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	10,277,118	131.57	1,738,568	332.34	11,876,782	368.28	34,028,054	740.90	64,600,803	636.55
Capitation Expenses	679,090	8.69	41,374	7.91	84,394	2.62	145,176	3.16	878,002	8.65
Net Reinsurance Cost	49,444	0.63	3,370	0.64	18,674	0.58	30,272	0.66	66,588	0.66

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	624,877	8.00	41,851	8.00	257,994	8.00	367,423	8.00	811,893	8.00
Percentage of Premium	739,477	5.75%	115,998	5.75%	777,758	5.75%	2,196,802	5.75%	4,216,748	5.75%
Total	1,364,354		157,849		1,035,751		2,564,225		5,028,640	
Risk Margin	257,210	2.00%	40,347	2.00%	270,524	2.00%	764,105	2.00%	1,466,695	2.00%
Premium Tax	225,058	1.75%	35,304	1.75%	236,709	1.75%	668,592	1.75%	1,283,358	1.75%
Maintenance Tax	8,202	0.11	549	0.11	3,386	0.11	4,822	0.11	10,656	0.11
Projected Total Cost										
with deliveries	12,860,476	164.65	2,017,360	385.63	13,526,221	419.43	38,205,246	831.85	73,334,741	722.61
without deliveries	12,505,216	160.10	2,017,360	385.63	12,027,911	372.97	22,672,734	493.66	73,334,741	722.61
Experience Rate Increase										
with deliveries		-5.6 %		-25.4 %		-11.4 %		-9.6 %		-18.5 %
without deliveries		-5.5 %		-25.4 %		-11.9 %		-15.8 %		-18.5 %



FY2012 STAR Rating Summary  
Nueces SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	229,963		4,449		337,171		5,638		786,613	
Premium Revenue	35,162,248	152.90	1,366,368	307.12	39,004,720	115.68	18,064,605	3,203.82	184,433,515	234.47
Adjusted Premium	40,303,630	175.26	1,746,854	392.64	44,549,949	132.13	18,064,605	3,203.82	205,266,461	260.95
FY2010 Incurred Claims	29,616,021	128.79	1,054,649	237.05	30,360,213	90.04			164,792,650	209.50
Proj FY2012 Member Months	243,188		1,149		387,140				894,481	
Projected FY2012 Premium										
Current Unadjusted Rates	42,627,634	175.29	452,745	394.05	51,471,449	132.95			258,377,638	288.86
Current Adjusted Rates	42,627,634	175.29	452,745	394.05	51,173,353	132.18			240,749,559	269.15
Current DSP Rate	0	0.00	0	0.00	340,965	0.88			17,727,047	19.82
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0081		1.0067		1.0053				
Provider Reimbursement Adjust.		0.9410		0.9504		0.9307				
Facility Reimbursement Changes		0.9978		0.9958		0.9972				
Out-of-Network Adjustment		0.9998		0.9998		0.9998				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	32,607,279	134.08	285,421	248.42	35,705,544	92.23			191,119,569	213.67
Capitation Expenses	2,181,489	8.97	9,485	8.26	3,679,322	9.50			7,698,331	8.61
Net Reinsurance Cost	154,366	0.63	743	0.65	250,333	0.65			573,789	0.64

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	1,945,503	8.00	9,192	8.00	3,097,118	8.00			7,155,849	8.00
Percentage of Premium	2,345,375	5.75%	19,376	5.75%	2,717,619	5.75%			13,129,153	5.75%
Total	4,290,878		28,568		5,814,737				20,285,003	
Risk Margin	815,783	2.00%	6,739	2.00%	945,259	2.00%			4,566,662	2.00%
Premium Tax	713,810	1.75%	5,897	1.75%	827,102	1.75%			3,995,829	1.75%
Maintenance Tax	25,535	0.11	121	0.11	40,650	0.11			93,921	0.11
Projected Total Cost										
with deliveries	40,789,139	167.73	336,974	293.29	47,262,945	122.08			228,333,104	255.27
without deliveries	40,789,139	167.73	336,974	293.29	46,921,981	121.20			210,606,057	235.45
Experience Rate Increase										
with deliveries		-4.3 %		-25.6 %		-8.2 %				-11.6 %
without deliveries		-4.3 %		-25.6 %		-8.3 %				-12.5 %

FY2012 STAR Rating Summary  
Tarrant SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	74,176		4,559		17,659		115,549		204,666	
Premium Revenue	8,309,379	112.02	1,441,345	316.15	6,199,787	351.08	61,047,456	528.33	114,213,939	558.05
Adjusted Premium	9,750,394	131.45	1,351,018	296.34	5,318,638	301.19	55,994,522	484.60	116,897,489	571.16
FY2010 Incurred Claims	7,785,087	104.95	1,058,273	232.13	4,875,518	276.09	87,150,958	754.23	96,359,631	470.81
Proj FY2012 Member Months	100,785		6,487		30,288		120,791		252,475	
Projected FY2012 Premium										
Current Unadjusted Rates	13,588,704	134.83	1,937,725	298.69	10,447,763	344.95	107,368,978	888.88	159,662,835	632.39
Current Adjusted Rates	13,271,655	131.68	1,937,725	298.69	9,117,344	301.02	58,587,725	485.03	159,662,835	632.39
Current DSP Rate	362,160	3.59	0	0.00	1,514,762	50.01	47,328,524	391.82	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0024		1.0009		0.9921		0.9872		1.0008
Provider Reimbursement Adjust.		0.9492		0.9509		0.9390		0.9567		0.9713
Facility Reimbursement Changes		0.9938		0.9913		0.9883		0.9813		0.9720
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	12,116,659	120.22	1,721,125	265.31	8,832,729	291.63	88,565,698	733.21	117,354,019	464.81
Capitation Expenses	370,105	3.67	30,814	4.75	124,712	4.12	444,293	3.68	1,179,832	4.67
Net Reinsurance Cost	38,194	0.38	2,314	0.36	8,538	0.28	39,273	0.33	85,660	0.34

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	806,284	8.00	51,899	8.00	242,302	8.00	966,328	8.00	2,019,798	8.00
Percentage of Premium	847,685	5.75%	114,799	5.75%	585,259	5.75%	5,720,029	5.75%	7,666,613	5.75%
Total	1,653,969		166,697		827,560		6,686,357		9,686,411	
Risk Margin	294,847	2.00%	39,930	2.00%	203,568	2.00%	1,989,575	2.00%	2,666,648	2.00%
Premium Tax	257,991	1.75%	34,939	1.75%	178,122	1.75%	1,740,878	1.75%	2,333,317	1.75%
Maintenance Tax	10,582	0.11	681	0.11	3,180	0.11	12,683	0.11	26,510	0.11
Projected Total Cost										
with deliveries	14,742,347	146.27	1,996,499	307.75	10,178,409	336.06	99,478,757	823.56	133,332,397	528.10
without deliveries	14,380,187	142.68	1,996,499	307.75	8,663,647	286.05	52,150,233	431.74	133,332,397	528.10
Experience Rate Increase										
with deliveries		8.5 %		3.0 %		-2.6 %		-7.3 %		-16.5 %
without deliveries		8.4 %		3.0 %		-5.0 %		-11.0 %		-16.5 %

FY2012 STAR Rating Summary  
Tarrant SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	663,041		33,743		810,813		12,983		1,924,206	
Premium Revenue	77,913,892	117.51	7,146,653	211.80	80,334,780	99.08	47,201,514	3,635.64	356,607,230	185.33
Adjusted Premium	90,755,756	136.88	8,780,156	260.21	81,952,377	101.07	47,201,514	3,635.64	370,800,351	192.70
FY2010 Incurred Claims	65,781,564	99.21	7,170,073	212.49	57,917,916	71.43			328,099,020	170.51
Proj FY2012 Member Months	777,243		8,295		1,055,511				2,351,875	
Projected FY2012 Premium										
Current Unadjusted Rates	106,498,911	137.02	2,161,746	260.62	107,898,999	102.22			509,565,661	216.66
Current Adjusted Rates	106,498,911	137.02	2,161,746	260.62	106,755,786	101.14			457,993,727	194.74
Current DSP Rate	0	0.00	0	0.00	849,093	0.80			50,054,539	21.28
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0032		1.0015		1.0031				
Provider Reimbursement Adjust.		0.9501		0.9604		0.9505				
Facility Reimbursement Changes		0.9968		0.9959		0.9959				
Out-of-Network Adjustment		0.9995		0.9995		0.9995				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	80,559,764	103.65	1,856,500	223.82	78,570,263	74.44			389,576,756	165.65
Capitation Expenses	3,222,369	4.15	53,120	6.40	3,621,793	3.43			9,047,039	3.85
Net Reinsurance Cost	297,420	0.38	3,404	0.41	401,651	0.38			876,454	0.37

FY2012 STAR Rating Summary  
Tarrant SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	6,217,943	8.00	66,358	8.00	8,444,089	8.00			18,815,001	8.00
Percentage of Premium	5,742,319	5.75%	125,817	5.75%	5,791,211	5.75%			26,593,731	5.75%
Total	11,960,262		192,175		14,235,300				45,408,732	
Risk Margin	1,997,328	2.00%	43,763	2.00%	2,014,334	2.00%			9,249,993	2.00%
Premium Tax	1,747,662	1.75%	38,292	1.75%	1,762,542	1.75%			8,093,744	1.75%
Maintenance Tax	81,611	0.11	871	0.11	110,829	0.11			246,947	0.11
Projected Total Cost										
with deliveries	99,866,417	128.49	2,188,125	263.80	100,716,713	95.42			462,499,665	196.65
without deliveries	99,866,417	128.49	2,188,125	263.80	99,867,620	94.62			412,445,126	175.37
Experience Rate Increase										
with deliveries		-6.2 %		1.2 %		-6.7 %				-9.2 %
without deliveries		-6.2 %		1.2 %		-6.5 %				-9.9 %

FY2012 STAR Rating Summary  
Travis SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	261,656		18,507		88,960		50,994		103,938	
Premium Revenue	28,492,848	108.89	4,196,111	226.73	22,888,048	257.28	25,604,751	502.11	54,745,112	526.71
Adjusted Premium	30,729,321	117.44	4,420,848	238.87	27,446,683	308.53	26,369,482	517.11	64,659,383	622.10
FY2010 Incurred Claims	22,141,305	84.62	4,654,479	251.50	22,157,951	249.08	38,314,701	751.36	62,106,973	597.54
Proj FY2012 Member Months	273,135		20,081		112,872		56,253		120,296	
Projected FY2012 Premium										
Current Unadjusted Rates	33,158,095	121.40	4,786,334	238.35	38,757,215	343.37	48,569,335	863.40	85,571,441	711.34
Current Adjusted Rates	32,070,420	117.42	4,786,334	238.35	34,776,157	308.10	29,121,838	517.69	85,571,441	711.34
Current DSP Rate	974,765	3.57	0	0.00	3,763,367	33.34	19,131,614	340.10	0	0.00
Annual Cost Trend Assumptions										
FY2011	8.7 %		8.7 %		5.5 %		1.2 %		1.2 %	
FY2012	11.5 %		11.5 %		8.8 %		3.7 %		3.3 %	
Other Reimbursement Changes		1.0344		1.0327		1.0239		1.0178		1.0312
Provider Reimbursement Adjust.		0.9465		0.9567		0.9444		0.9618		0.9698
Facility Reimbursement Changes		0.9987		0.9822		1.0237		0.9959		0.9530
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	27,376,883	100.23	5,936,794	295.65	31,928,340	282.87	43,221,705	768.34	71,581,624	595.05
Capitation Expenses	564,212	2.07	41,759	2.08	234,486	2.08	116,970	2.08	246,962	2.05
Net Reinsurance Cost	167,918	0.61	12,189	0.61	64,659	0.57	35,219	0.63	72,890	0.61

FY2012 STAR Rating Summary  
Travis SDA Total

	<u>TANF Children (age 1+)</u>		<u>TANF Children &lt;1</u>		<u>TANF Adults</u>		<u>Pregnant Women</u>		<u>Newborns</u>	
	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	2,185,083	8.00	160,646	8.00	902,979	8.00	450,027	8.00	962,367	8.00
Percentage of Premium	1,926,585	5.75%	390,968	5.75%	2,105,727	5.75%	2,784,768	5.75%	4,630,273	5.75%
Total	4,111,668		551,614		3,008,706		3,234,795		5,592,641	
Risk Margin	670,117	2.00%	135,989	2.00%	732,427	2.00%	968,615	2.00%	1,610,530	2.00%
Premium Tax	586,352	1.75%	118,990	1.75%	640,874	1.75%	847,538	1.75%	1,409,214	1.75%
Maintenance Tax	28,679	0.11	2,108	0.11	11,852	0.11	5,907	0.11	12,631	0.11
Projected Total Cost										
with deliveries	33,505,829	122.67	6,799,444	338.61	36,621,343	324.45	48,430,748	860.94	80,526,491	669.40
without deliveries	32,531,064	119.10	6,799,444	338.61	32,857,976	291.11	29,299,134	520.84	80,526,491	669.40
Experience Rate Increase										
with deliveries		1.0 %		42.1 %		-5.5 %		-0.3 %		-5.9 %
without deliveries		1.4 %		42.1 %		-5.5 %		0.6 %		-5.9 %



FY2012 STAR Rating Summary  
Travis SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
FY2010 Experience Period										
Member Months	365,653		23,966		412,436		6,618		1,326,110	
Premium Revenue	41,487,156	113.46	4,582,088	191.19	34,500,470	83.65	21,492,692	3,247.49	216,496,585	163.26
Adjusted Premium	44,316,906	121.20	7,661,537	319.68	38,276,065	92.80	21,492,692	3,247.49	243,880,225	183.91
FY2010 Incurred Claims	35,842,675	98.02	5,414,789	225.94	26,841,194	65.08			217,474,068	163.99
Proj FY2012 Member Months	433,929		6,574		546,047				1,569,187	
Projected FY2012 Premium										
Current Unadjusted Rates	52,578,610	121.17	2,096,059	318.84	50,984,807	93.37			316,501,897	201.70
Current Adjusted Rates	52,578,610	121.17	2,096,059	318.84	50,672,222	92.80			291,673,083	185.88
Current DSP Rate	0	0.00	0	0.00	311,192	0.57			24,180,938	15.41
Annual Cost Trend Assumptions										
FY2011	3.3 %		3.3 %		3.1 %					
FY2012	6.5 %		6.5 %		6.5 %					
Other Reimbursement Changes		1.0368		1.0331		1.0365				
Provider Reimbursement Adjust.		0.9479		0.9595		0.9441				
Facility Reimbursement Changes		1.0002		0.9960		0.9975				
Out-of-Network Adjustment		0.9995		0.9995		0.9995				
Third Party Recovery Adjustment		1.0000		1.0000		1.0000				
Projected Incurred Claims	45,975,756	105.95	1,612,518	245.28	38,068,805	69.72			265,702,426	169.32
Capitation Expenses	894,586	2.06	13,646	2.08	1,122,735	2.06			3,235,357	2.06
Net Reinsurance Cost	260,707	0.60	3,885	0.59	335,553	0.61			953,020	0.61

FY2012 STAR Rating Summary  
Travis SDA Total

	<u>Exp Children (age 1+)</u>		<u>Exp Children &lt;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>pmpm</u>	<u>Amount</u>	<u>pmpm</u>
Administrative Expenses										
Fixed Amount	3,471,430	8.00	52,593	8.00	4,368,375	8.00			12,553,500	8.00
Percentage of Premium	3,217,969	5.75%	106,952	5.75%	2,792,581	5.75%			17,955,825	5.75%
Total	6,689,400		159,545		7,160,956				30,509,324	
Risk Margin	1,119,294	2.00%	37,201	2.00%	971,333	2.00%			6,245,504	2.00%
Premium Tax	979,382	1.75%	32,551	1.75%	849,916	1.75%			5,464,816	1.75%
Maintenance Tax	45,563	0.11	690	0.11	57,335	0.11			164,765	0.11
Projected Total Cost										
with deliveries	55,964,687	128.97	1,860,036	282.94	48,566,633	88.94			312,275,212	199.00
without deliveries	55,964,687	128.97	1,860,036	282.94	48,255,441	88.37			288,094,274	183.59
Experience Rate Increase										
with deliveries		6.4 %		-11.3 %		-4.7 %				-1.3 %
without deliveries		6.4 %		-11.3 %		-4.8 %				-1.2 %

## *Attachment 4*

### Trend Analysis

The FY2012 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 February 28, 2011. Based on this information, estimates of monthly incurred claims were made through December 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. Our trend analysis and selection of trend assumptions for rate setting have included appropriate recognition of the H1N1 pandemic and its impact on historical trends.

The FY2011 trend assumptions were developed from two components: (i) the actual estimated trend for the period September 2010 through December 2010 and (ii) the projected trend for the period January 2011 through August 2011. The experience trends for the period September 2010 through December 2010 were adjusted to remove the impact of the 1% provider reduction effective September 1, 2010. The trends for the final eight months of FY2011 were projected using experience from FY2009 (3/7 weight), FY2010 (3/7 weight) and the first four months of FY2011 (1/7 weight). The FY2012 trend assumptions for risk groups other than Newborns were then developed from a simple average of the FY2009 trend, FY2010 trend and projected FY2011 trend. The FY2012 trend assumption for Newborns was based on the average of the FY2009 and FY2010 trends. The FY2011 trend was excluded from this calculation because the movement of former CHIP Perinatal newborns under 185% FPL to STAR resulted in a one-time reduction in the trend for FY2011.

The attached exhibits present recent trend experience under the HMO plans (Exhibit A) and the trend assumptions used in the rating analysis (Exhibit B). The chart below presents the assumed annual trend rates for FY2011 and FY2012.

	<u>FY2011</u>	<u>FY2012</u>
TANF Children Over Age 1	8.7 %	11.5 %
TANF Children Under Age 1	8.7 %	11.5 %
TANF Adults	5.5 %	8.8 %
Pregnant Women	1.2 %	3.7 %
Newborns	1.2 %	3.3 %
Expansion Children Over Age 1	3.3 %	6.5 %
Expansion Children Under Age 1	3.3 %	6.5 %
Federal Mandate Children	3.1 %	6.5 %

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										
FY2009	1.222	0.995	1.098	1.196	1.164	1.078	1.470	1.262	1.180	1.193
FY2010	1.014	1.226	1.082	1.066	1.079	1.045	1.004	1.066	1.081	1.081
FY2011	1.030	0.888	1.049	0.967	0.905	0.988	0.856	1.172	0.999	1.005
TANF - Children <1										
FY2009	0.828	1.482	1.000	0.795	1.434	1.211	1.095	1.227	1.046	1.124
FY2010	0.933	1.144	1.123	1.215	2.243	0.751	1.103	1.443	1.214	1.262
FY2011	1.342	0.685	1.486	1.188	1.604	1.203	0.616	1.285	1.116	1.182
TANF - Children										
FY2009	1.151	1.073	1.089	1.098	1.202	1.104	1.410	1.250	1.156	1.167
FY2010	0.995	1.196	1.077	1.092	1.285	0.985	1.013	1.103	1.092	1.092
FY2011	1.078	0.862	1.102	1.008	0.991	1.019	0.833	1.190	1.020	1.029
TANF - Adults										
FY2009	1.215	1.117	1.096	1.173	0.945	1.266	0.880	1.193	1.139	1.159
FY2010	1.030	1.043	1.055	1.073	1.181	1.017	1.094	1.030	1.054	1.051
FY2011	1.019	1.063	1.070	1.035	0.843	0.878	0.989	0.907	0.992	0.989
Pregnant Women										
FY2009	1.054	1.073	1.064	1.100	0.816	1.127	1.022	1.047	1.059	1.063
FY2010	1.044	1.005	1.002	1.059	0.956	1.042	1.028	1.069	1.035	1.036
FY2011	0.986	0.958	0.976	0.930	0.922	0.883	0.982	1.104	0.965	0.963
Newborns										
FY2009	1.049	0.989	1.020	1.022	1.466	1.078	1.102	1.377	1.060	1.068
FY2010	0.923	1.025	0.952	1.047	1.115	0.888	0.941	1.002	0.996	0.997
FY2011	0.887	1.109	1.003	0.873	1.006	0.860	1.204	1.014	0.971	0.984
Expansion Children >1										
FY2009	1.140	1.089	1.162	1.066	1.274	1.083	1.144	1.168	1.102	1.106
FY2010	1.099	1.118	1.047	1.104	0.882	1.094	1.060	1.169	1.098	1.099
FY2011	0.944	0.952	1.012	0.961	1.089	0.922	1.023	1.186	0.980	0.984

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										
FY2009	1.160	0.929	1.137	1.160	1.602	1.320	1.197	1.744	1.119	1.169
FY2010	1.165	1.240	1.076	0.997	1.516	0.773	1.116	0.935	1.077	1.094
FY2011	0.768	0.904	1.021	0.811	0.468	0.727	0.813	0.870	0.842	0.847
Expansion Children										
FY2009	1.131	1.012	1.141	1.034	1.287	1.086	1.122	1.212	1.067	1.074
FY2010	1.097	1.122	1.048	1.083	0.922	1.074	1.062	1.116	1.089	1.089
FY2011	0.935	0.948	1.012	0.939	1.025	0.912	1.003	1.144	0.966	0.968
Federal Mandate Children										
FY2009	1.095	1.090	1.101	1.104	1.070	1.165	1.091	1.267	1.106	1.109
FY2010	1.074	1.034	1.049	1.072	1.045	1.053	1.041	1.047	1.056	1.056
FY2011	0.966	0.966	0.944	0.970	0.993	0.968	0.942	0.957	0.963	0.963

Health and Human Services Commission  
Trend Assumptions for FY2012 STAR Rating

	<u>FY2011</u>	<u>FY2012</u>
TANF - Children (over age one)	8.7 %	11.5 %
TANF - Children (under age one)	8.7 %	11.5 %
TANF - Adults	5.5 %	8.8 %
Pregnant Women	1.2 %	3.7 %
Newborns	1.2 %	3.3 %
Expansion Children (over age one)	3.3 %	6.5 %
Expansion Children (under age one)	3.3 %	6.5 %
Federal Mandate Children	3.1 %	6.5 %

## *Attachment 5*

### Provider Reimbursement and Benefit Revisions Effective During FY2011 and FY2012

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 (FY2010) and before the end of FY2012.

Medicaid provider reimbursement changes were provided for the following services: digestive system surgery, female genital surgery, hearing and vision screenings, the two 1% provider rate cuts effective 9/1/2010 and 2/1/2011, the inclusion of wrap payments for FQHCs effective 9/1/2011, DRG rebasing, legislative mandated provider rate reductions and the transition of outpatient imaging services to a fee schedule.

The legislative mandated provider rate reductions included the following:

- 8% hospital rate reduction
- 10.5% laboratory rate reduction (excludes DSHS and physician lab)
- 10.5% durable medical equipment reduction.
- 5% reduction for all other providers excluding ambulance, private duty nursing (children only), home health (children only), dental, orthodontics, physicians (includes psychiatrists, optometrists, radiologists, podiatrists and orthodontists), FQHCs, Rural Health Centers and TEFRA reimbursed hospitals.

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

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

Effective September 1, 2010 and again on February 1, 2011, Medicaid reduced reimbursement by 1% for most providers and services. Attached Exhibit C presents the estimated cost impact for the reimbursement reduction.

Effective September 1, 2010, HHSC 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 D presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2011, HHSC is implementing legislative mandated provider rate reductions described above. Attached Exhibit E presents a summary of the derivation of the rating adjustment factors for services other than inpatient facility. Attached Exhibit F presents a summary of the derivation of the adjustment factors for reductions to inpatient facility reimbursement and DRG rebasing. The final Standard Dollar Amounts are not expected to be made available to the MCOs until around August 1, 2011. As a result, we have assumed, for purposes of these rate calculations, that the new DRGs will not be incorporated into MCO provider contracts until November 1, 2011.

Effective September 1, 2011, HHSC is implementing a new fee schedule for outpatient imaging services. Attached Exhibit G presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2011, HHSC requires STAR MCOs to pay Federally Qualified Health Centers (FQHCs) the full encounter rate. Attached Exhibit H presents a summary of the derivation of the rating adjustment factors.



FY2012 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	70,868	436	0	566	90,197	442,192	590	446,298	25	1,051,171
Dallas	85,476	620	0	577	110,477	811,373	903	750,197	22,841	1,782,464
El Paso	53,969	233	0	255	38,956	234,102	835	257,872	17,533	603,756
Harris	122,221	1,032	0	806	185,346	1,258,444	1,542	1,162,611	80	2,732,082
Lubbock	16,152	264	0	142	19,521	82,323	448	81,010	7,303	207,163
Nueces	34,371	215	0	209	34,963	156,385	154	159,717	19	386,033
Tarrant	43,211	215	0	429	84,325	468,973	442	431,167	10,796	1,039,559
Travis	142,964	1,093	0	183	42,260	245,217	1,167	222,638	84	655,606
Total	569,231	4,109	0	3,167	606,046	3,699,007	6,081	3,511,511	58,680	8,457,833
FY2010 Total Incurred Claims (2)										
Bexar	11,814,350	1,705,740	12,355,452	89,397,128	108,325,322	69,447,902	2,809,655	62,303,590	1,487,603	359,646,741
Dallas	15,872,524	3,713,852	9,959,587	113,585,600	128,522,361	132,975,806	16,840,484	104,041,748	6,527,977	532,039,940
El Paso	6,933,684	1,108,559	4,973,859	37,237,153	37,331,851	27,930,560	2,612,467	32,025,933	306,309	150,460,375
Harris	19,810,109	4,259,359	18,734,012	195,201,555	266,430,500	175,890,945	22,257,915	158,660,351	6,985,812	868,230,559
Lubbock	2,551,227	1,160,762	2,768,833	18,809,714	20,763,886	9,291,210	1,091,995	9,817,663	203,063	66,458,351
Nueces	6,762,820	981,263	6,379,457	35,878,673	44,709,938	28,017,747	1,039,884	27,828,354	3,654,463	155,252,599
Tarrant	6,537,777	1,106,118	4,933,173	84,882,044	85,626,784	63,919,597	7,088,081	57,573,205	1,932,156	313,598,936
Travis	21,051,795	4,328,531	22,875,606	34,907,690	52,993,787	34,629,785	5,214,155	24,486,724	2,423,285	202,911,359
Total	91,334,286	18,364,184	82,979,980	609,899,558	744,704,428	542,103,553	58,954,636	476,737,569	23,520,667	2,648,598,860
Rate Adjustment (3)										
Bexar	0.20 %	0.01 %	0.00 %	0.00 %	0.03 %	0.21 %	0.01 %	0.24 %	0.00 %	0.10 %
Dallas	0.18 %	0.01 %	0.00 %	0.00 %	0.03 %	0.20 %	0.00 %	0.24 %	0.12 %	0.11 %
El Paso	0.26 %	0.01 %	0.00 %	0.00 %	0.03 %	0.28 %	0.01 %	0.27 %	1.91 %	0.13 %
Harris	0.21 %	0.01 %	0.00 %	0.00 %	0.02 %	0.24 %	0.00 %	0.24 %	0.00 %	0.10 %
Lubbock	0.21 %	0.01 %	0.00 %	0.00 %	0.03 %	0.30 %	0.01 %	0.28 %	1.20 %	0.10 %
Nueces	0.17 %	0.01 %	0.00 %	0.00 %	0.03 %	0.19 %	0.00 %	0.19 %	0.00 %	0.08 %
Tarrant	0.22 %	0.01 %	0.00 %	0.00 %	0.03 %	0.24 %	0.00 %	0.25 %	0.19 %	0.11 %
Travis	0.23 %	0.01 %	0.00 %	0.00 %	0.03 %	0.24 %	0.01 %	0.30 %	0.00 %	0.11 %
Total	0.21 %	0.01 %	0.00 %	0.00 %	0.03 %	0.23 %	0.00 %	0.25 %	0.08 %	0.11 %

## Footnotes:

(1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2010 encounter data.

(2) Equals FY2010 health plan fee-for-service claims for all services (ICHP provided encounter data).

(3) Additional cost divided by FY2010 Total Incurred Claims times 4/12. The change became effective 1/1/2010 so only four months of FY2010 do not include the increase.

## FY2012 STAR Rating

## Provider Reimbursement Adjustments

## Fee Schedule Changes - Digestive System Surgery, Female Genital Surgery &amp; 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	-10,436	3,361	-86,392	-1,098,613	65,641	53,216	1,707	-48,311	-3,809	-1,123,636
Dallas	9,148	2,466	-66,654	-1,359,409	4,178	162,369	23,935	180,700	-2,963	-1,046,230
El Paso	-1,704	324	-39,735	-605,848	-6,581	37,231	1,967	-17,628	-895	-632,870
Harris	-25,110	2,030	-142,614	-2,436,521	101,924	211,790	26,334	-64,121	-8,687	-2,334,975
Lubbock	-8,778	7,003	-28,439	-289,354	37,930	-13,503	5,055	-39,784	-1,540	-331,410
Nueces	-10,865	521	-50,593	-527,005	-4,400	16,637	1,129	-62,560	-2,679	-639,815
Tarrant	320	655	-39,949	-1,106,092	24,935	35,860	9,284	20,292	-1,503	-1,056,199
Travis	38,535	9,839	-138,490	-418,142	39,689	138,996	14,163	76,508	-633	-239,535
Total	-8,892	26,200	-592,866	-7,840,985	263,317	642,596	83,574	45,096	-22,710	-7,404,670
FY2010 Total Incurred Claims (2)										
Bexar	11,814,350	1,705,740	12,355,452	89,397,128	108,325,322	69,447,902	2,809,655	62,303,590	1,487,603	359,646,741
Dallas	15,872,524	3,713,852	9,959,587	113,585,600	128,522,361	132,975,806	16,840,484	104,041,748	6,527,977	532,039,940
El Paso	6,933,684	1,108,559	4,973,859	37,237,153	37,331,851	27,930,560	2,612,467	32,025,933	306,309	150,460,375
Harris	19,810,109	4,259,359	18,734,012	195,201,555	266,430,500	175,890,945	22,257,915	158,660,351	6,985,812	868,230,559
Lubbock	2,551,227	1,160,762	2,768,833	18,809,714	20,763,886	9,291,210	1,091,995	9,817,663	203,063	66,458,351
Nueces	6,762,820	981,263	6,379,457	35,878,673	44,709,938	28,017,747	1,039,884	27,828,354	3,654,463	155,252,599
Tarrant	6,537,777	1,106,118	4,933,173	84,882,044	85,626,784	63,919,597	7,088,081	57,573,205	1,932,156	313,598,936
Travis	21,051,795	4,328,531	22,875,606	34,907,690	52,993,787	34,629,785	5,214,155	24,486,724	2,423,285	202,911,359
Total	91,334,286	18,364,184	82,979,980	609,899,558	744,704,428	542,103,553	58,954,636	476,737,569	23,520,667	2,648,598,860
Rate Adjustment Factor (3)										
Bexar	-0.09 %	0.20 %	-0.70 %	-1.23 %	0.06 %	0.08 %	0.06 %	-0.08 %	-0.26 %	-0.31 %
Dallas	0.06 %	0.07 %	-0.67 %	-1.20 %	0.00 %	0.12 %	0.14 %	0.17 %	-0.05 %	-0.20 %
El Paso	-0.02 %	0.03 %	-0.80 %	-1.63 %	-0.02 %	0.13 %	0.08 %	-0.06 %	-0.29 %	-0.42 %
Harris	-0.13 %	0.05 %	-0.76 %	-1.25 %	0.04 %	0.12 %	0.12 %	-0.04 %	-0.12 %	-0.27 %
Lubbock	-0.34 %	0.60 %	-1.03 %	-1.54 %	0.18 %	-0.15 %	0.46 %	-0.41 %	-0.76 %	-0.50 %
Nueces	-0.16 %	0.05 %	-0.79 %	-1.47 %	-0.01 %	0.06 %	0.11 %	-0.22 %	-0.07 %	-0.41 %
Tarrant	0.00 %	0.06 %	-0.81 %	-1.30 %	0.03 %	0.06 %	0.13 %	0.04 %	-0.08 %	-0.34 %
Travis	0.18 %	0.23 %	-0.61 %	-1.20 %	0.07 %	0.40 %	0.27 %	0.31 %	-0.03 %	-0.12 %
Total	-0.01 %	0.14 %	-0.71 %	-1.29 %	0.04 %	0.12 %	0.14 %	0.01 %	-0.10 %	-0.28 %

## Footnotes:

(1) Equals the additional cost resulting from application of the FY2011 Medicaid fee schedule to the FY2010 health plans claims.

(2) Equals FY2010 health plan fee-for-service claims for all services (ICHP provided encounter data).

(3) Additional cost divided by FY2010 Total Incurred Claims.

FY2012 STAR Rating  
 Provider Reimbursement Adjustments  
 1% Provider Rate Reductions

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Estimate Cost Impact of Both 1% Provider Rate Reductions (1)										
Bexar	-235,513	-33,845	-249,236	-1,796,640	-2,143,228	-1,364,987	-54,982	-1,238,047	-26,155	-7,142,633
Dallas	-178,973	-26,322	-199,122	-2,267,355	-1,760,668	-1,432,319	-161,515	-1,175,711	-38,584	-7,240,569
El Paso	-138,907	-22,181	-95,167	-746,496	-746,851	-557,430	-51,505	-640,439	-6,126	-3,005,102
Harris	-317,444	-55,030	-356,642	-3,798,261	-4,244,417	-2,734,459	-288,025	-2,527,491	-64,642	-14,386,410
Lubbock	-80,535	-23,226	-91,207	-580,444	-591,315	-306,863	-26,945	-310,131	-2,807	-2,013,473
Nueces	-97,833	-12,443	-132,189	-738,990	-630,610	-348,205	-11,594	-388,291	-16,035	-2,376,190
Tarrant	-91,594	-13,513	-98,639	-1,694,516	-1,114,796	-829,777	-78,788	-732,856	-28,624	-4,683,102
Travis	-326,846	-58,350	-459,627	-698,050	-794,773	-484,501	-60,445	-367,174	-13,020	-3,262,787
Total	-1,467,646	-244,910	-1,681,829	-12,320,753	-12,026,657	-8,058,540	-733,800	-7,380,139	-195,993	-44,110,267
FY2010 Total Incurred Claims (2)										
Bexar	11,898,288	1,707,755	12,473,235	89,909,910	108,850,713	69,680,648	2,819,596	62,871,183	1,487,603	361,698,933
Dallas	15,872,524	3,713,852	9,959,587	113,585,600	128,522,361	132,975,806	16,840,484	104,041,748	6,527,977	532,039,940
El Paso	6,941,273	1,109,062	4,977,203	37,325,173	37,408,599	28,027,963	2,618,288	32,175,933	306,309	150,889,802
Harris	20,269,589	4,403,184	19,336,487	199,208,320	270,109,033	178,468,853	22,415,938	161,776,444	6,985,812	882,973,660
Lubbock	4,242,260	1,987,028	4,757,996	29,275,893	36,518,529	17,274,908	1,920,579	17,329,524	203,063	113,509,781
Nueces	7,209,010	1,126,851	6,773,925	37,327,471	47,518,437	29,576,775	1,070,625	29,486,707	3,654,463	163,744,263
Tarrant	6,537,777	1,106,118	4,933,173	84,882,044	85,626,784	63,919,597	7,088,081	57,573,205	1,932,156	313,598,936
Travis	21,273,617	4,356,013	23,154,951	35,374,118	53,826,153	35,054,679	5,327,919	24,921,412	2,423,285	205,712,147
Total	94,244,338	19,509,864	86,366,558	626,888,529	768,380,608	554,979,229	60,101,511	490,176,157	23,520,667	2,724,167,462
Rate Adjustment (3)										
Bexar	-1.98 %	-1.98 %	-2.00 %	-2.00 %	-1.97 %	-1.96 %	-1.95 %	-1.97 %	-1.76 %	-1.97 %
Dallas	-1.13 %	-0.71 %	-2.00 %	-2.00 %	-1.37 %	-1.08 %	-0.96 %	-1.13 %	-0.59 %	-1.36 %
El Paso	-2.00 %	-2.00 %	-1.91 %	-2.00 %	-2.00 %	-1.99 %	-1.97 %	-1.99 %	-2.00 %	-1.99 %
Harris	-1.57 %	-1.25 %	-1.84 %	-1.91 %	-1.57 %	-1.53 %	-1.28 %	-1.56 %	-0.93 %	-1.63 %
Lubbock	-1.90 %	-1.17 %	-1.92 %	-1.98 %	-1.62 %	-1.78 %	-1.40 %	-1.79 %	-1.38 %	-1.77 %
Nueces	-1.36 %	-1.10 %	-1.95 %	-1.98 %	-1.33 %	-1.18 %	-1.08 %	-1.32 %	-0.44 %	-1.45 %
Tarrant	-1.40 %	-1.22 %	-2.00 %	-2.00 %	-1.30 %	-1.30 %	-1.11 %	-1.27 %	-1.48 %	-1.49 %
Travis	-1.54 %	-1.34 %	-1.99 %	-1.97 %	-1.48 %	-1.38 %	-1.13 %	-1.47 %	-0.54 %	-1.59 %
Total	-1.56 %	-1.26 %	-1.95 %	-1.97 %	-1.57 %	-1.45 %	-1.22 %	-1.51 %	-0.83 %	-1.62 %

## Footnotes:

(1) Equals the additional cost resulting from application of the two FY2011 1% Medicaid provider reimbursement reductions. The reimbursement reductions were implemented 9/1/2010 and 2/1/2011.

(2) Equals FY2010 health plan fee-for-service claims for all services (ICHP provided encounter data). Includes expansion counties.

(3) Additional cost divided by FY2010 Total Incurred Claims.

FY2012 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	-35,143	-2,892	-65,657	-348,512	-428,825	-155,077	-5,463	-209,339	-18,911	-1,269,819
Dallas	-62,852	-6,349	-287,634	-1,893,802	-907,209	-313,360	-48,272	-431,340	-15,071	-3,965,889
El Paso	0	0	0	0	0	0	0	0	0	0
Harris	-284,399	-31,670	-16,016	-130,053	-1,715,191	-3,167,626	-455,182	-2,779,589	-117,977	-8,697,704
Lubbock	0	0	0	0	0	0	0	0	0	0
Nueces	0	0	0	0	0	0	0	0	0	0
Tarrant	-14,569	-3,211	0	-1,005	-78,967	-171,286	-21,668	-131,619	-439	-422,763
Travis	0	0	0	0	0	0	0	0	0	0
Total	-396,963	-44,122	-369,307	-2,373,372	-3,130,193	-3,807,349	-530,585	-3,551,886	-152,397	-14,356,175
FY2010 Total Incurred Claims (2)										
Bexar	11,898,288	1,707,755	12,473,235	89,909,910	108,850,713	69,680,648	2,819,596	62,871,183	1,487,603	361,698,933
Dallas	15,872,524	3,713,852	9,959,587	113,585,600	128,522,361	132,975,806	16,840,484	104,041,748	6,527,977	532,039,940
El Paso	6,941,273	1,109,062	4,977,203	37,325,173	37,408,599	28,027,963	2,618,288	32,175,933	306,309	150,889,802
Harris	20,269,589	4,403,184	19,336,487	199,208,320	270,109,033	178,468,853	22,415,938	161,776,444	6,985,812	882,973,660
Lubbock	4,242,260	1,987,028	4,757,996	29,275,893	36,518,529	17,274,908	1,920,579	17,329,524	203,063	113,509,781
Nueces	7,209,010	1,126,851	6,773,925	37,327,471	47,518,437	29,576,775	1,070,625	29,486,707	3,654,463	163,744,263
Tarrant	6,537,777	1,106,118	4,933,173	84,882,044	85,626,784	63,919,597	7,088,081	57,573,205	1,932,156	313,598,936
Travis	21,273,617	4,356,013	23,154,951	35,374,118	53,826,153	35,054,679	5,327,919	24,921,412	2,423,285	205,712,147
Total	94,244,338	19,509,864	86,366,558	626,888,529	768,380,608	554,979,229	60,101,511	490,176,157	23,520,667	2,724,167,462
Rate Adjustment (3)										
Bexar	-0.30 %	-0.17 %	-0.53 %	-0.39 %	-0.39 %	-0.22 %	-0.19 %	-0.33 %	-1.27 %	-0.35 %
Dallas	-0.40 %	-0.17 %	-2.89 %	-1.67 %	-0.71 %	-0.24 %	-0.29 %	-0.41 %	-0.23 %	-0.75 %
El Paso	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Harris	-1.40 %	-0.72 %	-0.08 %	-0.07 %	-0.63 %	-1.77 %	-2.03 %	-1.72 %	-1.69 %	-0.99 %
Lubbock	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Nueces	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Tarrant	-0.22 %	-0.29 %	0.00 %	0.00 %	-0.09 %	-0.27 %	-0.31 %	-0.23 %	-0.02 %	-0.13 %
Travis	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Total	-0.42 %	-0.23 %	-0.43 %	-0.38 %	-0.41 %	-0.69 %	-0.88 %	-0.72 %	-0.65 %	-0.53 %

## Footnotes:

- (1) Equals the FY2010 additional cost resulting from limiting reimbursement to a related party to 100% of Medicaid.  
 (2) Equals FY2010 health plan fee-for-service claims for all services (ICHP provided encounter data). Includes expansion counties.  
 (3) Additional cost divided by FY2010 Total Incurred Claims.

FY2012 STAR Rating  
 Provider Reimbursement Adjustments  
 Legislative Mandated Provider Rates Reductions

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Impact of Legislative Mandated Provider Rates Reductions (1)										
Bexar	-375,430	-45,595	-387,612	-1,790,938	-1,302,739	-2,043,576	-66,123	-2,020,599	-28,840	-8,061,451
Dallas	-375,660	-40,960	-351,906	-2,450,530	-1,012,481	-3,071,795	-233,021	-2,550,255	-100,918	-10,187,526
El Paso	-183,118	-15,399	-117,751	-634,720	-220,613	-749,661	-35,425	-808,996	-4,128	-2,769,811
Harris	-545,335	-66,342	-536,448	-3,648,879	-1,682,168	-4,800,380	-372,032	-4,424,789	-58,929	-16,135,301
Lubbock	-52,800	-10,123	-46,964	-248,861	-117,636	-191,945	-10,152	-210,963	-981	-890,424
Nueces	-233,887	-27,503	-183,074	-669,422	-475,931	-1,026,618	-28,384	-912,761	-7,317	-3,564,897
Tarrant	-220,730	-35,355	-157,693	-1,839,873	-1,211,720	-2,254,732	-186,795	-1,951,685	-41,635	-7,900,219
Travis	-729,787	-109,808	-752,456	-633,533	-692,402	-1,153,705	-109,979	-818,325	-18,336	-5,018,331
Total	-2,716,746	-351,085	-2,533,903	-11,916,756	-6,715,691	-15,292,413	-1,041,911	-13,698,373	-261,083	-54,527,961
FY2010 Total Incurred Claims (2)										
Bexar	11,814,350	1,705,740	12,355,452	89,397,128	108,325,322	69,447,902	2,809,655	62,303,590	1,487,603	359,646,741
Dallas	15,872,524	3,713,852	9,959,587	113,585,600	128,522,361	132,975,806	16,840,484	104,041,748	6,527,977	532,039,940
El Paso	6,933,684	1,108,559	4,973,859	37,237,153	37,331,851	27,930,560	2,612,467	32,025,933	306,309	150,460,375
Harris	19,810,109	4,259,359	18,734,012	195,201,555	266,430,500	175,890,945	22,257,915	158,660,351	6,985,812	868,230,559
Lubbock	2,551,227	1,160,762	2,768,833	18,809,714	20,763,886	9,291,210	1,091,995	9,817,663	203,063	66,458,351
Nueces	6,762,820	981,263	6,379,457	35,878,673	44,709,938	28,017,747	1,039,884	27,828,354	3,654,463	155,252,599
Tarrant	6,537,777	1,106,118	4,933,173	84,882,044	85,626,784	63,919,597	7,088,081	57,573,205	1,932,156	313,598,936
Travis	21,051,795	4,328,531	22,875,606	34,907,690	52,993,787	34,629,785	5,214,155	24,486,724	2,423,285	202,911,359
Total	91,334,286	18,364,184	82,979,980	609,899,558	744,704,428	542,103,553	58,954,636	476,737,569	23,520,667	2,648,598,860
Rate Adjustment (3)										
Bexar	-3.18 %	-2.67 %	-3.14 %	-2.00 %	-1.20 %	-2.94 %	-2.35 %	-3.24 %	-1.94 %	-2.24 %
Dallas	-2.37 %	-1.10 %	-3.53 %	-2.16 %	-0.79 %	-2.31 %	-1.38 %	-2.45 %	-1.55 %	-1.91 %
El Paso	-2.64 %	-1.39 %	-2.37 %	-1.70 %	-0.59 %	-2.68 %	-1.36 %	-2.53 %	-1.35 %	-1.84 %
Harris	-2.75 %	-1.56 %	-2.86 %	-1.87 %	-0.63 %	-2.73 %	-1.67 %	-2.79 %	-0.84 %	-1.86 %
Lubbock	-2.07 %	-0.87 %	-1.70 %	-1.32 %	-0.57 %	-2.07 %	-0.93 %	-2.15 %	-0.48 %	-1.34 %
Nueces	-3.46 %	-2.80 %	-2.87 %	-1.87 %	-1.06 %	-3.66 %	-2.73 %	-3.28 %	-0.20 %	-2.30 %
Tarrant	-3.38 %	-3.20 %	-3.20 %	-2.17 %	-1.42 %	-3.53 %	-2.64 %	-3.39 %	-2.15 %	-2.52 %
Travis	-3.47 %	-2.54 %	-3.29 %	-1.81 %	-1.31 %	-3.33 %	-2.11 %	-3.34 %	-0.76 %	-2.47 %
Total	-2.97 %	-1.91 %	-3.05 %	-1.95 %	-0.90 %	-2.82 %	-1.77 %	-2.87 %	-1.11 %	-2.06 %

## Footnotes:

(1) Equals the savings resulting from application of the legislative-mandated provider rates reductions to the FY2010 encounter data. The fee reductions include 8% to OP hospital, 10.5% lab (excludes DSHS and physician lab), an overall average 10.5% to DME and 5% for all other providers excluding ambulance, PDN, home health (for children only), dental, ortho, physicians (includes psychiatrists, optometrists and radiologists), FQHCs, RHCs and TEFRA reimbursed hospitals. Note that this adjustment does not include the 8% inpatient facility reduction. That adjustment is included elsewhere along with the DRG rebasing adjustment.

(2) Equals FY2010 health plan fee-for-service claims for all services (ICHP provided encounter data).

(3) Equals estimated savings divided by FY2010 Total Incurred Claims.

## FY2012 STAR Rating

## Provider Reimbursement Adjustments

## Legislative Mandated Inpatient Facility Rate Reductions and DRG Rebasing (1)

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Impact of 8% Inpatient Facility Rate Reduction and DRG Rebasing (1)										
Bexar	-375,280	-165,038	-625,976	-10,290,780	-16,349,521	-1,712,498	-214,630	-1,972,303	-107,015	-31,813,041
Dallas	-114,304	-62,601	-135,895	-4,351,108	-6,988,626	-718,631	-204,966	-490,808	-5,063	-13,072,001
El Paso	-283,797	-152,314	-215,901	-4,483,013	-5,991,886	-986,806	-167,830	-981,066	-39,315	-13,301,928
Harris	-136,060	-161,948	-387,220	-9,715,421	-30,794,458	-796,140	-220,935	-1,364,222	-488,116	-44,064,520
Lubbock	36,872	-3,779	217,768	1,010,912	506,773	37,992	-48,667	-51,772	13,979	1,720,078
Nueces	-19,670	12,102	-8,995	-1,715,206	-1,497,205	-77,766	-5,344	-97,524	-32,112	-3,441,720
Tarrant	-31,223	-7,702	-69,035	-1,908,007	-2,781,075	-36,431	-8,743	-121,351	-13,792	-4,977,359
Travis	-33,315	-93,133	657,880	-173,943	-3,037,548	9,957	-25,493	-75,712	-53,140	-2,824,448
Total	-956,777	-634,413	-567,374	-31,626,566	-66,933,546	-4,280,323	-896,607	-5,154,758	-724,574	-111,774,938
FY2010 Total Incurred Claims (2)										
Bexar	11,898,288	1,707,755	12,473,235	89,909,910	108,850,713	69,680,648	2,819,596	62,871,183	1,487,603	361,698,933
Dallas	15,872,524	3,713,852	9,959,587	113,585,600	128,522,361	132,975,806	16,840,484	104,041,748	6,527,977	532,039,940
El Paso	6,941,273	1,109,062	4,977,203	37,325,173	37,408,599	28,027,963	2,618,288	32,175,933	306,309	150,889,802
Harris	20,269,589	4,403,184	19,336,487	199,208,320	270,109,033	178,468,853	22,415,938	161,776,444	6,985,812	882,973,660
Lubbock	4,242,260	1,987,028	4,757,996	29,275,893	36,518,529	17,274,908	1,920,579	17,329,524	203,063	113,509,781
Nueces	7,209,010	1,126,851	6,773,925	37,327,471	47,518,437	29,576,775	1,070,625	29,486,707	3,654,463	163,744,263
Tarrant	6,537,777	1,106,118	4,933,173	84,882,044	85,626,784	63,919,597	7,088,081	57,573,205	1,932,156	313,598,936
Travis	21,273,617	4,356,013	23,154,951	35,374,118	53,826,153	35,054,679	5,327,919	24,921,412	2,423,285	205,712,147
Total	94,244,338	19,509,864	86,366,558	626,888,529	768,380,608	554,979,229	60,101,511	490,176,157	23,520,667	2,724,167,462
Rate Adjustment (3)										
Bexar	-2.63 %	-8.05 %	-4.18 %	-9.54 %	-12.52 %	-2.05 %	-6.34 %	-2.61 %	-5.99 %	-7.33 %
Dallas	-0.60 %	-1.40 %	-1.14 %	-3.19 %	-4.53 %	-0.45 %	-1.01 %	-0.39 %	-0.06 %	-2.05 %
El Paso	-3.41 %	-11.44 %	-3.61 %	-10.01 %	-13.35 %	-2.93 %	-5.34 %	-2.54 %	-10.70 %	-7.35 %
Harris	-0.56 %	-3.06 %	-1.67 %	-4.06 %	-9.50 %	-0.37 %	-0.82 %	-0.70 %	-5.82 %	-4.16 %
Lubbock	0.72 %	-0.16 %	3.81 %	2.88 %	1.16 %	0.18 %	-2.11 %	-0.25 %	5.74 %	1.26 %
Nueces	-0.23 %	0.89 %	-0.11 %	-3.83 %	-2.63 %	-0.22 %	-0.42 %	-0.28 %	-0.73 %	-1.75 %
Tarrant	-0.40 %	-0.58 %	-1.17 %	-1.87 %	-2.71 %	-0.05 %	-0.10 %	-0.18 %	-0.59 %	-1.32 %
Travis	-0.13 %	-1.78 %	2.37 %	-0.41 %	-4.70 %	0.02 %	-0.40 %	-0.25 %	-1.83 %	-1.14 %
Total	-0.85 %	-2.71 %	-0.55 %	-4.20 %	-7.26 %	-0.64 %	-1.24 %	-0.88 %	-2.57 %	-3.42 %

## Footnotes:

(1) Equals the savings resulting from application of the legislative-mandated 8% inpatient facility reduction and DRG rebasing.

(2) Equals FY2010 health plan fee-for-service claims for all services (ICHP provided encounter data). Includes expansion counties.

(3) Equals estimated savings divided by FY2010 Total Incurred Claims. Assumes two month delay in implementation.

FY2012 STAR Rating  
 Provider Reimbursement Adjustments  
 Outpatient Imaging Services

	TANF Children Age 1+	TANF Children <1	TANF Adult	Pregnant Women	Newborn	Expansion Children Age 1+	Expansion Children <1	Federal Mandate Children	Other	Total
Impact of Moving Outpatient Imaging Services to Fee Schedule (1)										
Bexar	-178,513	-17,556	-259,274	-471,690	-453,892	-626,456	-24,229	-1,245,218	-8,076	-3,284,904
Dallas	-254,775	-27,628	-207,419	-460,644	-655,330	-1,572,606	-175,571	-2,333,455	-18,400	-5,705,829
El Paso	-18,254	-1,516	-11,879	-6,852	-28,222	-35,150	-3,964	-110,446	-1,219	-217,503
Harris	-334,616	-31,518	-444,295	-1,677,601	-831,651	-2,209,261	-213,998	-3,386,809	-20,171	-9,149,921
Lubbock	-454	-348	-448	-1,622	-1,415	-4,695	-343	-1,239	0	-10,565
Nueces	-101,027	-11,186	-125,540	-89,155	-233,457	-324,881	-12,840	-694,102	-4,882	-1,597,069
Tarrant	-23,819	-6,040	-50,382	-182,085	-147,293	-142,252	-17,390	-201,579	-2,492	-773,332
Travis	-87,365	-21,535	-82,455	-26,798	-139,784	-198,612	-45,015	-214,182	-928	-816,673
Total	-998,824	-117,327	-1,181,691	-2,916,447	-2,491,045	-5,113,913	-493,351	-8,187,030	-56,168	-21,555,796
FY2010 Total Incurred Claims (2)										
Bexar	11,814,350	1,705,740	12,355,452	89,397,128	108,325,322	69,447,902	2,809,655	62,303,590	1,487,603	359,646,741
Dallas	15,872,524	3,713,852	9,959,587	113,585,600	128,522,361	132,975,806	16,840,484	104,041,748	6,527,977	532,039,940
El Paso	6,933,684	1,108,559	4,973,859	37,237,153	37,331,851	27,930,560	2,612,467	32,025,933	306,309	150,460,375
Harris	19,810,109	4,259,359	18,734,012	195,201,555	266,430,500	175,890,945	22,257,915	158,660,351	6,985,812	868,230,559
Lubbock	2,551,227	1,160,762	2,768,833	18,809,714	20,763,886	9,291,210	1,091,995	9,817,663	203,063	66,458,351
Nueces	6,762,820	981,263	6,379,457	35,878,673	44,709,938	28,017,747	1,039,884	27,828,354	3,654,463	155,252,599
Tarrant	6,537,777	1,106,118	4,933,173	84,882,044	85,626,784	63,919,597	7,088,081	57,573,205	1,932,156	313,598,936
Travis	21,051,795	4,328,531	22,875,606	34,907,690	52,993,787	34,629,785	5,214,155	24,486,724	2,423,285	202,911,359
Total	91,334,286	18,364,184	82,979,980	609,899,558	744,704,428	542,103,553	58,954,636	476,737,569	23,520,667	2,648,598,860
Rate Adjustment (3)										
Bexar	-1.51 %	-1.03 %	-2.10 %	-0.53 %	-0.42 %	-0.90 %	-0.86 %	-2.00 %	-0.54 %	-0.91 %
Dallas	-1.61 %	-0.74 %	-2.08 %	-0.41 %	-0.51 %	-1.18 %	-1.04 %	-2.24 %	-0.28 %	-1.07 %
El Paso	-0.26 %	-0.14 %	-0.24 %	-0.02 %	-0.08 %	-0.13 %	-0.15 %	-0.34 %	-0.40 %	-0.14 %
Harris	-1.69 %	-0.74 %	-2.37 %	-0.86 %	-0.31 %	-1.26 %	-0.96 %	-2.13 %	-0.29 %	-1.05 %
Lubbock	-0.02 %	-0.03 %	-0.02 %	-0.01 %	-0.01 %	-0.05 %	-0.03 %	-0.01 %	0.00 %	-0.02 %
Nueces	-1.49 %	-1.14 %	-1.97 %	-0.25 %	-0.52 %	-1.16 %	-1.23 %	-2.49 %	-0.13 %	-1.03 %
Tarrant	-0.36 %	-0.55 %	-1.02 %	-0.21 %	-0.17 %	-0.22 %	-0.25 %	-0.35 %	-0.13 %	-0.25 %
Travis	-0.41 %	-0.50 %	-0.36 %	-0.08 %	-0.26 %	-0.57 %	-0.86 %	-0.87 %	-0.04 %	-0.40 %
Total	-1.09 %	-0.64 %	-1.42 %	-0.48 %	-0.33 %	-0.94 %	-0.84 %	-1.72 %	-0.24 %	-0.81 %

## Footnotes:

- (1) Equals the savings resulting from converting reimbursement for outpatient imaging services to a fee schedule.  
 (2) Equals FY2010 health plan fee-for-service claims for all services (ICHP provided encounter data).  
 (3) Equals estimated savings divided by FY2010 Total Incurred Claims.

FY2012 STAR Rating  
 Provider Reimbursement Adjustments  
 Federally Qualified Health Centers Wrap Payment Adjustment (1)

	<u>Total Cost</u>	<u>HMO Payments</u>	<u>HHSC Wrap Payments</u>	<u>FY2010 STAR Total Inc Claims</u>	<u>Wrap Amt / Inc Claims</u>
Bexar	7,269,327	2,796,031	4,473,296	380,350,849	1.18 %
Dallas	2,490,108	1,097,333	1,392,775	548,398,337	0.25 %
El Paso	2,456,494	748,443	1,708,051	156,082,717	1.09 %
Harris	7,710,216	3,522,428	4,187,788	909,192,770	0.46 %
Lubbock	1,967,431	676,329	1,291,102	114,804,238	1.12 %
Nueces	1,355,784	437,474	918,310	164,979,558	0.56 %
Tarrant	185,518	114,574	70,944	322,776,547	0.02 %
Travis	10,494,371	4,005,514	6,488,857	214,642,054	3.02 %
<b>Total</b>	<b>33,929,249</b>	<b>13,398,126</b>	<b>20,531,123</b>	<b>2,811,227,070</b>	<b>0.73 %</b>

Footnotes:

(1) Effective 9/1/2011 the STAR MCOs will be responsible for paying the full encounter rate to FQHCs. Based on HMO-provided lag data incurred and paid through February 28, 2011.

(2) Includes expansion counties.



## *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 FY2010 in-network and out-of-network claims experience as reported by the HMOs. Based on this information, the FY2010 cost impact of the proposed program change was estimated. The resulting percentage impact for each service delivery area was then used in the FY2012 rating analysis.

FY2012 STAR Rating  
Analysis of Out-of-Network Reimbursement

Service Area	FY2010 Experience Cost (9/1/2009-2/28/2010)				Out-of-Net as % of Total	Current Out-of-Net Reimb.	New Rule	Cost Impact (1)	Rate Adjust. (2)
	In-Net Claims	Out-of-Net Claims	Out-of-Area Claims	Total Claims					
Bexar	174,342,551	7,894,309	5,854,699	188,091,558	4.20%	M-3%	M-5%	-157,886	0.9996
Dallas	229,651,342	21,805,898	17,296,913	268,754,153	8.11%	M-3%	M-5%	-436,118	0.9992
El Paso	68,835,030	4,880,378	4,536,994	78,252,402	6.24%	M-3%	M-5%	-97,608	0.9994
Harris	409,109,734	32,608,929	7,560,503	449,279,166	7.26%	M-3%	M-5%	-652,179	0.9993
Lubbock	78,985,730	871,671	1,404,710	81,262,112	1.07%	M-3%	M-5%	-17,433	0.9999
Nueces	80,722,836	1,581,766	5,027,327	87,331,929	1.81%	M-3%	M-5%	-31,635	0.9998
Tarrant	136,759,505	8,207,756	9,971,773	154,939,035	5.30%	M-3%	M-5%	-164,155	0.9995
Travis	88,902,511	5,249,658	8,755,974	102,908,143	5.10%	M-3%	M-5%	-104,993	0.9995
Total - STAR	1,267,309,238	83,100,366	60,408,893	1,410,818,498	5.89%			-1,662,007	0.9994

## Footnotes:

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

(2) OON change effective March 1, 2010.

## *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 FY2010.

FY2012 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	8,083,782	53,155,376	15.2 %	1.0000
CFHP - Bexar	10,097,083	176,401,203	5.7 %	1.0000
Superior - Bexar	7,317,376	142,047,345	5.2 %	1.0000
Amerigroup - Dallas	4,349,625	192,056,397	2.3 %	1.0000
Parkland - Dallas	20,509,888	304,120,202	6.7 %	1.0000
Unicare - Dallas	3,102,273	46,067,581	6.7 %	1.0000
El Paso First - El Paso	483,386	71,751,325	0.7 %	0.9867
Superior - El Paso	4,128,223	82,209,649	5.0 %	1.0000
Amerigroup - Harris	6,349,851	231,527,972	2.7 %	1.0000
CHC - Harris	26,903,272	295,743,482	9.1 %	1.0000
Molina - Harris	2,347,720	20,905,851	11.2 %	1.0000
TCHP - Harris	44,716,491	311,779,740	14.3 %	1.0000
United - Harris	1,913,054	26,836,147	7.1 %	1.0000
Firstcare - Lubbock	4,970,229	51,893,273	9.6 %	1.0000
Superior - Lubbock	1,277,736	15,504,251	8.2 %	1.0000
Amerigroup - Nueces	668,441	21,822,926	3.1 %	1.0000
Driscoll - Nueces	4,860,860	105,326,796	4.6 %	1.0000
Superior - Nueces	1,731,352	28,789,199	6.0 %	1.0000
Aetna - Tarrant	7,685,714	55,890,109	13.8 %	1.0000
Amerigroup - Tarrant	4,394,001	155,031,873	2.8 %	1.0000
Cook - Tarrant	5,301,067	109,434,463	4.8 %	1.0000
Amerigroup - Travis	1,919,046	60,939,343	3.1 %	1.0000
Superior - Travis	9,791,808	147,832,353	6.6 %	1.0000
Total	182,902,277	2,707,066,855	6.8 %	

## Footnotes

(1) FY2010 Third Party Recoveries.

(2) FY2010 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 FY2012 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  
 FY2012 STAR Rating  
 Delivery Supplemental Payment (DSP) Rates per Delivery

<u>Service Delivery Area</u>	<u>DSP Amount</u>	
	<u>FY2011</u>	<u>FY2012</u>
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.

Representatives of HHSC and the MCOs formed a workgroup to study the acuity risk adjustment methodology and recommend potential revisions. Based on this analysis, the following changes were implemented for the FY2012 rate setting process:

- The minimum enrollment period for newborns to be eligible for inclusion in the analysis was reduced from three months to one month
- Five new baby weights were added
- The weights for all risk groups are now determined on a concurrent basis. Previously, the weights for risk groups other than Pregnant Women and Newborns were developed on a prospective basis.

**TEXAS STAR MCO CDPS SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO --TANF Children</b>	80,246	100.00	82.96	82.96	1.00	1.00
<b>BEXAR</b>	10,022	100.00	89.14	87.53	1.00	1.02
Aetna	1,138	11.36	75.80	97.45	1.11	0.78
Community First	4,500	44.90	99.73	80.85	0.92	1.23
Superior	4,384	43.74	81.61	91.89	1.05	0.89
<b>DALLAS</b>	11,556	100.00	91.42	93.14	1.00	0.98
AMERIGROUP	5,159	44.64	74.80	76.24	0.82	0.98
Parkland	5,685	49.20	103.81	105.27	1.13	0.99
Unicare	712	6.16	112.42	118.20	1.27	0.95
<b>EL PASO</b>	7,770	100.00	67.81	95.00	1.00	0.71
El Paso First	3,260	41.96	68.36	100.64	1.06	0.68
Superior	4,510	58.04	67.43	90.98	0.96	0.74
<b>HARRIS</b>	17,215	100.00	81.55	74.60	1.00	1.09
AMERIGROUP	4,926	28.61	68.26	69.23	0.93	0.99
Community Health Choice	4,682	27.20	82.03	78.59	1.05	1.04
Molina	594	3.45	62.41	46.89	0.63	1.33
Texas Children's	6,530	37.93	94.65	80.62	1.08	1.17
UnitedHealthCare-Texas	483	2.81	59.25	43.36	0.58	1.37
<b>LUBBOCK</b>	2,081	100.00	71.48	84.01	1.00	0.85
FirstCare	1,582	76.02	75.31	77.21	0.92	0.98
Superior	499	23.98	59.07	106.07	1.26	0.56
<b>NUECES</b>	4,795	100.00	101.63	99.60	1.00	1.02
AMERIGROUP	676	14.10	111.91	114.67	1.15	0.98
Driscoll	3,042	63.44	101.53	102.77	1.03	0.99
Superior	1,077	22.46	95.65	81.53	0.82	1.17
<b>TARRANT</b>	5,691	100.00	87.57	76.83	1.00	1.14
AMERIGROUP	3,402	59.78	82.74	70.18	0.91	1.18
Aetna	596	10.47	73.34	69.56	0.91	1.05
Cook Children's	1,693	29.75	102.49	93.11	1.21	1.10
<b>TRAVIS</b>	21,116	100.00	78.04	75.20	1.00	1.04
AMERIGROUP	5,086	24.09	94.02	67.67	0.90	1.39
Superior	16,030	75.91	73.09	77.53	1.03	0.94

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 1 month (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 SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO --TANF Newborn</b>	13,395	100.00	360.80	360.80	1.00	1.00
<b>BEXAR</b>	1,626	100.00	334.50	375.45	1.00	0.89
Aetna	246	15.13	258.27	261.24	0.70	0.99
Community First	673	41.39	390.06	417.15	1.11	0.94
Superior	707	43.48	305.58	374.06	1.00	0.82
<b>DALLAS</b>	2,068	100.00	363.98	355.98	1.00	1.02
AMERIGROUP	702	33.95	291.30	349.45	0.98	0.83
Parkland	1,199	57.98	325.13	359.96	1.01	0.90
Unicare	167	8.08	893.29	353.76	0.99	2.53
<b>EL PASO</b>	1,017	100.00	310.86	345.26	1.00	0.90
El Paso First	412	40.51	383.47	366.57	1.06	1.05
Superior	605	59.49	263.67	331.41	0.96	0.80
<b>HARRIS</b>	3,022	100.00	383.61	337.47	1.00	1.14
AMERIGROUP	949	31.40	461.82	378.25	1.12	1.22
Community Health Choice	946	31.30	415.48	373.94	1.11	1.11
Molina	93	3.08	231.99	261.69	0.78	0.89
Texas Children's	950	31.44	298.67	262.87	0.78	1.14
UnitedHealthCare-Texas	84	2.78	279.37	401.98	1.19	0.69
<b>LUBBOCK</b>	521	100.00	509.87	543.27	1.00	0.94
FirstCare	392	75.24	514.41	552.14	1.02	0.93
Superior	129	24.76	495.85	515.84	0.95	0.96
<b>NUECES</b>	765	100.00	330.27	396.73	1.00	0.83
AMERIGROUP	123	16.08	275.76	336.11	0.85	0.82
Driscoll	475	62.09	346.47	437.38	1.10	0.79
Superior	167	21.83	324.05	325.17	0.82	1.00
<b>TARRANT</b>	997	100.00	407.66	418.89	1.00	0.97
AMERIGROUP	457	45.84	325.80	405.14	0.97	0.80
Aetna	201	20.16	271.11	285.52	0.68	0.95
Cook Children's	339	34.00	597.93	516.32	1.23	1.16
<b>TRAVIS</b>	3,379	100.00	338.81	330.82	1.00	1.02
AMERIGROUP	870	25.75	519.46	348.93	1.05	1.49
Superior	2,509	74.25	278.58	324.78	0.98	0.86

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 1 month (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 SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO --TANF Adult</b>	18,962	100.00	248.62	248.62	1.00	1.00
<b>BEXAR</b>	2,634	100.00	271.88	263.57	1.00	1.03
Aetna	473	17.96	236.95	242.30	0.92	0.98
Community First	1,117	42.41	277.44	255.78	0.97	1.08
Superior	1,044	39.64	281.50	281.52	1.07	1.00
<b>DALLAS</b>	2,325	100.00	224.74	244.66	1.00	0.92
AMERIGROUP	1,016	43.70	175.28	208.97	0.85	0.84
Parkland	1,110	47.74	269.82	279.92	1.14	0.96
Unicare	199	8.56	221.90	227.38	0.93	0.98
<b>EL PASO</b>	1,465	100.00	191.53	264.77	1.00	0.72
El Paso First	714	48.74	176.87	270.45	1.02	0.65
Superior	751	51.26	205.35	259.41	0.98	0.79
<b>HARRIS</b>	3,362	100.00	310.92	284.14	1.00	1.09
AMERIGROUP	1,156	34.38	285.90	321.94	1.13	0.89
Community Health Choice	1,224	36.41	363.84	280.24	0.99	1.30
Molina	185	5.50	289.18	245.90	0.87	1.18
Texas Children's	625	18.59	270.22	225.27	0.79	1.20
UnitedHealthCare-Texas	172	5.12	268.24	310.16	1.09	0.86
<b>LUBBOCK</b>	499	100.00	241.66	274.15	1.00	0.88
FirstCare	364	72.95	255.24	277.53	1.01	0.92
Superior	135	27.05	204.63	264.92	0.97	0.77
<b>NUECES</b>	1,299	100.00	291.57	271.97	1.00	1.07
AMERIGROUP	354	27.25	322.30	255.94	0.94	1.26
Driscoll	650	50.04	255.99	253.30	0.93	1.01
Superior	295	22.71	330.88	330.70	1.22	1.00
<b>TARRANT</b>	1,108	100.00	234.33	258.38	1.00	0.91
AMERIGROUP	601	54.24	262.42	284.64	1.10	0.92
Aetna	315	28.43	178.83	231.81	0.90	0.77
Cook Children's	192	17.33	235.23	217.70	0.84	1.08
<b>TRAVIS</b>	6,270	100.00	223.38	213.92	1.00	1.04
AMERIGROUP	1,985	31.66	225.94	185.74	0.87	1.22
Superior	4,285	68.34	222.22	226.71	1.06	0.98

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 1 month (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 SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO --Pregnant Women</b>	68,918	100.00	631.76	631.76	1.00	1.00
<b>BEXAR</b>	10,792	100.00	614.65	617.00	1.00	1.00
Aetna	2,157	19.99	551.79	621.71	1.01	0.89
Community First	4,191	38.83	626.89	617.69	1.00	1.01
Superior	4,444	41.18	633.16	614.11	1.00	1.03
<b>DALLAS</b>	12,397	100.00	641.93	643.50	1.00	1.00
AMERIGROUP	3,916	31.59	638.15	637.18	0.99	1.00
Parkland	7,059	56.94	655.49	646.25	1.00	1.01
Unicare	1,422	11.47	584.77	647.24	1.01	0.90
<b>EL PASO</b>	5,214	100.00	537.72	602.47	1.00	0.89
El Paso First	2,685	51.50	537.77	602.01	1.00	0.89
Superior	2,529	48.50	537.68	602.95	1.00	0.89
<b>HARRIS</b>	19,188	100.00	687.96	636.46	1.00	1.08
AMERIGROUP	6,968	36.31	594.18	647.86	1.02	0.92
Community Health Choice	6,668	34.75	827.95	645.16	1.01	1.28
Molina	488	2.54	641.08	606.80	0.95	1.06
Texas Children's	4,166	21.71	639.74	611.94	0.96	1.05
UnitedHealthCare-Texas	898	4.68	623.45	612.75	0.96	1.02
<b>LUBBOCK</b>	2,429	100.00	605.13	648.21	1.00	0.93
FirstCare	1,803	74.23	622.66	645.62	1.00	0.96
Superior	626	25.77	555.02	655.61	1.01	0.85
<b>NUECES</b>	4,324	100.00	631.52	626.82	1.00	1.01
AMERIGROUP	519	12.00	642.94	660.06	1.05	0.97
Driscoll	3,195	73.89	627.23	623.78	1.00	1.01
Superior	610	14.11	643.86	614.43	0.98	1.05
<b>TARRANT</b>	9,787	100.00	613.88	649.13	1.00	0.95
AMERIGROUP	4,505	46.03	614.48	638.36	0.98	0.96
Aetna	2,503	25.57	552.64	655.95	1.01	0.84
Cook Children's	2,779	28.39	667.76	660.45	1.02	1.01
<b>TRAVIS</b>	4,787	100.00	584.54	611.61	1.00	0.96
AMERIGROUP	1,178	24.61	573.58	607.76	0.99	0.94
Superior	3,609	75.39	588.06	612.85	1.00	0.96

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 1 month (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 SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO--Regular Newborns</b>	193,834	100.00	473.58	473.58	1.00	1.00
<b>BEXAR</b>	29,166	100.00	458.67	464.49	1.00	0.99
Aetna	5,283	18.11	427.42	434.80	0.94	0.98
Community First	12,681	43.48	433.23	470.01	1.01	0.92
Superior	11,202	38.41	504.39	472.20	1.02	1.07
<b>DALLAS</b>	36,058	100.00	457.10	511.17	1.00	0.89
AMERIGROUP	12,707	35.24	405.64	460.60	0.90	0.88
Parkland	19,660	54.52	500.45	534.64	1.05	0.94
Unicare	3,691	10.24	407.57	558.32	1.09	0.73
<b>EL PASO</b>	12,249	100.00	365.63	459.12	1.00	0.80
El Paso First	5,427	44.31	388.48	469.74	1.02	0.83
Superior	6,822	55.69	348.59	451.20	0.98	0.77
<b>HARRIS</b>	61,247	100.00	527.57	463.94	1.00	1.14
AMERIGROUP	19,129	31.23	464.58	470.01	1.01	0.99
Community Health Choice	19,703	32.17	681.04	472.92	1.02	1.44
Molina	1,529	2.50	535.44	470.27	1.01	1.14
Texas Children's	18,870	30.81	426.49	437.35	0.94	0.98
UnitedHealthCare-Texas	2,016	3.29	618.70	582.67	1.26	1.06
<b>LUBBOCK</b>	5,914	100.00	433.45	521.09	1.00	0.83
FirstCare	4,483	75.80	425.27	523.76	1.01	0.81
Superior	1,431	24.20	460.51	512.24	0.98	0.90
<b>NUECES</b>	10,326	100.00	534.22	525.23	1.00	1.02
AMERIGROUP	1,460	14.14	544.80	465.93	0.89	1.17
Driscoll	7,162	69.36	542.46	533.25	1.02	1.02
Superior	1,704	16.50	491.36	544.82	1.04	0.90
<b>TARRANT</b>	26,057	100.00	412.62	438.27	1.00	0.94
AMERIGROUP	12,046	46.23	391.55	450.25	1.03	0.87
Aetna	6,176	23.70	413.89	423.34	0.97	0.98
Cook Children's	7,835	30.07	443.68	431.90	0.99	1.03
<b>TRAVIS</b>	12,817	100.00	493.58	456.35	1.00	1.08
AMERIGROUP	3,298	25.73	566.78	449.68	0.99	1.26
Superior	9,519	74.27	468.48	458.64	1.01	1.02

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 1 month (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 SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO--Expansion Children</b>	383,289	100.00	96.81	96.81	1.00	1.00
<b>BEXAR</b>	45,629	100.00	106.21	91.31	1.00	1.16
Aetna	4,404	9.65	80.96	85.42	0.94	0.95
Community First	21,643	47.43	114.54	88.86	0.97	1.29
Superior	19,582	42.92	102.59	95.27	1.04	1.08
<b>DALLAS</b>	83,264	100.00	109.06	114.04	1.00	0.96
AMERIGROUP	36,613	43.97	93.09	99.97	0.88	0.93
Parkland	42,151	50.62	121.84	126.00	1.10	0.97
Unicare	4,500	5.40	118.32	115.47	1.01	1.02
<b>EL PASO</b>	23,869	100.00	83.23	99.58	1.00	0.84
El Paso First	9,936	41.63	81.87	98.66	0.99	0.83
Superior	13,933	58.37	84.19	100.24	1.01	0.84
<b>HARRIS</b>	131,842	100.00	90.12	90.64	1.00	0.99
AMERIGROUP	32,806	24.88	67.66	80.87	0.89	0.84
Community Health Choice	34,390	26.08	82.05	95.99	1.06	0.85
Molina	2,484	1.88	73.68	84.68	0.93	0.87
Texas Children's	60,043	45.54	108.19	93.63	1.03	1.16
UnitedHealthCare-Texas	2,119	1.61	77.98	78.16	0.86	1.00
<b>LUBBOCK</b>	8,341	100.00	72.32	91.37	1.00	0.79
FirstCare	6,546	78.48	74.33	87.40	0.96	0.85
Superior	1,795	21.52	64.83	106.07	1.16	0.61
<b>NUECES</b>	15,495	100.00	125.01	123.63	1.00	1.01
AMERIGROUP	2,298	14.83	124.46	121.44	0.98	1.02
Driscoll	10,047	64.84	120.70	122.80	0.99	0.98
Superior	3,150	20.33	139.08	127.85	1.03	1.09
<b>TARRANT</b>	48,202	100.00	89.34	86.67	1.00	1.03
AMERIGROUP	28,697	59.53	77.39	82.29	0.95	0.94
Aetna	4,452	9.24	70.79	59.96	0.69	1.18
Cook Children's	15,053	31.23	118.11	103.03	1.19	1.15
<b>TRAVIS</b>	26,647	100.00	92.70	84.70	1.00	1.09
AMERIGROUP	7,082	26.58	98.41	77.57	0.92	1.27
Superior	19,565	73.42	90.65	87.25	1.03	1.04

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 1 month (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 SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO--Expansion Newborns</b>	51,664	100.00	210.74	210.74	1.00	1.00
<b>BEXAR</b>	2,934	100.00	209.16	196.20	1.00	1.07
Aetna	409	13.94	157.44	256.50	1.31	0.61
Community First	1,517	51.70	211.16	175.79	0.90	1.20
Superior	1,008	34.36	226.07	202.04	1.03	1.12
<b>DALLAS</b>	13,080	100.00	244.79	265.98	1.00	0.92
AMERIGROUP	5,994	45.83	191.60	235.80	0.89	0.81
Parkland	6,429	49.15	294.84	301.10	1.13	0.98
Unicare	657	5.02	227.33	201.18	0.76	1.13
<b>EL PASO</b>	2,630	100.00	192.49	252.54	1.00	0.76
El Paso First	1,260	47.91	193.36	228.18	0.90	0.85
Superior	1,370	52.09	191.71	274.28	1.09	0.70
<b>HARRIS</b>	19,683	100.00	203.86	178.15	1.00	1.14
AMERIGROUP	3,331	16.92	312.61	216.21	1.21	1.45
Community Health Choice	5,782	29.38	167.31	174.79	0.98	0.96
Molina	439	2.23	249.07	230.66	1.29	1.08
Texas Children's	9,715	49.36	184.55	164.14	0.92	1.12
UnitedHealthCare-Texas	416	2.11	232.02	190.14	1.07	1.22
<b>LUBBOCK</b>	612	100.00	259.66	236.62	1.00	1.10
FirstCare	441	72.06	214.29	205.45	0.87	1.04
Superior	171	27.94	379.11	318.69	1.35	1.19
<b>NUECES</b>	808	100.00	249.22	227.13	1.00	1.10
AMERIGROUP	105	13.00	403.24	298.31	1.31	1.35
Driscoll	544	67.33	230.14	192.38	0.85	1.20
Superior	159	19.68	217.61	302.90	1.33	0.72
<b>TARRANT</b>	7,153	100.00	185.03	223.17	1.00	0.83
AMERIGROUP	3,585	50.12	145.84	188.21	0.84	0.77
Aetna	846	11.83	125.24	148.49	0.67	0.84
Cook Children's	2,722	38.05	256.91	293.90	1.32	0.87
<b>TRAVIS</b>	4,764	100.00	183.62	158.69	1.00	1.16
AMERIGROUP	1,514	31.78	235.74	166.03	1.05	1.42
Superior	3,250	68.22	159.68	155.32	0.98	1.03

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 1 month (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 SA/Health Plan Risk**  
**Reporting Period: September 1, 2009 to August 31, 2010**

STAR MCO						
SDA/Health Plan	Number of Enrollees	Percent Affected	Actual PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
<b>CDPS</b>						
<b>TEXAS STAR MCO--Federal Mandate Ch</b>	526,797	100.00	68.41	68.41	1.00	1.00
<b>BEXAR</b>	69,244	100.00	68.28	66.22	1.00	1.03
Aetna	7,151	10.33	60.41	62.45	0.94	0.97
Community First	34,398	49.68	79.31	65.42	0.99	1.21
Superior	27,695	40.00	56.75	68.13	1.03	0.83
<b>DALLAS</b>	108,594	100.00	71.98	67.91	1.00	1.06
AMERIGROUP	53,249	49.03	63.14	63.91	0.94	0.99
Parkland	48,997	45.12	82.21	73.81	1.09	1.11
Uicare	6,348	5.85	66.38	55.21	0.81	1.20
<b>EL PASO</b>	43,797	100.00	57.20	85.81	1.00	0.67
El Paso First	19,201	43.84	57.72	83.82	0.98	0.69
Superior	24,596	56.16	56.79	87.35	1.02	0.65
<b>HARRIS</b>	174,334	100.00	68.24	65.43	1.00	1.04
AMERIGROUP	46,644	26.76	56.72	63.17	0.97	0.90
Community Health Choice	42,203	24.21	64.13	61.28	0.94	1.05
Molina	4,014	2.30	57.19	66.03	1.01	0.87
Texas Children's	77,412	44.40	78.96	69.11	1.06	1.14
UnitedHealthCare-Texas	4,061	2.33	50.79	63.89	0.98	0.79
<b>LUBBOCK</b>	11,832	100.00	62.16	64.01	1.00	0.97
FirstCare	9,352	79.04	65.59	66.11	1.03	0.99
Superior	2,480	20.96	48.91	55.89	0.87	0.88
<b>NUECES</b>	24,121	100.00	86.16	89.43	1.00	0.96
AMERIGROUP	2,974	12.33	78.95	74.91	0.84	1.05
Driscoll	16,337	67.73	82.21	91.08	1.02	0.90
Superior	4,810	19.94	104.01	92.87	1.04	1.12
<b>TARRANT</b>	63,429	100.00	69.35	65.38	1.00	1.06
AMERIGROUP	38,796	61.16	64.10	63.05	0.96	1.02
Aetna	5,604	8.84	53.00	55.29	0.85	0.96
Cook Children's	19,029	30.00	85.08	73.17	1.12	1.16
<b>TRAVIS</b>	31,446	100.00	59.90	58.47	1.00	1.02
AMERIGROUP	7,097	22.57	63.97	55.24	0.94	1.16
Superior	24,349	77.43	58.74	59.39	1.02	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 1 month (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*

### Managed Care Discount Factor

Effective September 1, 2011, HHSC will implement service area expansions for several existing STAR service areas. This will result in the elimination of PCCM in these counties and the movement of those clients to MCOs. We have considered this in our analysis by including the actual PCCM claims experience in our rating model. In each of the expansion counties we used FY2010 PCCM claims experience in deriving the FY2012 community rates.

The basic premise regarding the future cost of current PCCM clients is that their FY2012 gross cost under the MCO model (including administrative expenses and risk margin) will be the same as the projected FY2012 gross cost under the PCCM model. Since administrative expenses and risk margin are significantly higher under the HMO model, in order for the gross cost to be the same as the PCCM it is necessary for the medical claims cost to be lower than that under the PCCM. We prepared an analysis which considered all of the cost factors (including PCCM case management fees and TMHP costs) and concluded that the managed care efficiency under the HMO model would need to be 10.2%, relative to the PCCM, in order for the gross cost for the two models to be equal. Therefore, we have applied a 10.2% managed care efficiency (or claims adjustment factor) to the FY2010 PCCM claims experience.

A summary of our analysis is presented in the attached exhibits. Exhibit A presents the counties included in the expansion. Exhibit B documents the calculation of the managed care claims discount factor.



FY2012 STAR Rating  
 Service Area Expansion  
 Impacted Service Areas/Counties

<u>Service Area</u>	<u>Expansion Counties</u>
Bexar SDA	Bandera
Dallas SDA	(none)
El Paso SDA	Hudspeth
Harris SDA	Austin, Matagorda and Wharton
Lubbock SDA	Carson, Deaf Smith, Hutchinson, Potter, Randall and Swisher
Nueces SDA	Brooks, Goliad, Karnes, Kenedy and Live Oak
Tarrant SDA	(none)
Travis SDA	Fayette

FY2012 STAR Rating  
 Service Area Expansion  
 Managed Care Discount Factor

	<u>Member Months</u>	<u>Estimated Incurred Claims</u>	<u>Incurred Claims pmpm</u>
FY2010 197-County PCCM Service Area Experience			
TANF Children	929,973	147,599,709	158.71
TANF Adult	189,751	52,823,188	278.38
Pregnant Women	383,825	252,432,356	657.68
Newborn	694,195	355,102,618	511.53
Expansion Children	2,532,621	338,308,013	133.58
Federal Mandate	3,538,283	311,361,081	88.00
STAR Risk Groups	8,268,648	1,457,626,965	176.28
Case Management Fee			4.90
TMHP Administration			0.90
Total PCCM Cost			182.08
PCCM Discount Factor			10.2 %