

Forecasted Enrollment through FY07

10% disenroll 250 mbrs per December 2005 through April 2006
 20% rate 300 month April 2006 through June 2007

	members		mbr month	participants
Jul-05	6,794		6,794	9,236
Aug-05	7,020		13,814	9,869
Sep-05	7,147		20,961	10,560
Oct-05	7,299		28,260	10,834
Nov-05	7,371		35,631	11,685
Dec-05	7,621		43,252	12,536
Jan-06	7,701	1,698	50,953	13,387
Feb-06	7,862	893	58,815	14,238
Mar-06	8,015	969	66,830	15,089
Apr-06	8,129	1,365	74,959	15,940
May-06	8,239	947	83,198	16,791
Jun-06	8,387	759	91,585	18,387
Jul-06	8,655	163	100,240	18,655
Aug-06	8,910	226	109,149	18,910
Sep-06	9,184	127	118,333	19,184
Oct-06	9,454	152	127,787	19,454
Nov-06	9,739	72	137,526	19,739
Dec-06	9,999	200	147,526	19,999
Jan-07	10,121	1,778	157,647	20,121
Feb-07	10,316	1,054	167,963	20,316
Mar-07	10,504	1,122	178,467	20,504
Apr-07	10,656	1,479	189,123	20,656
May-07	10,745	1,058	199,868	20,745
Jun-07	10,863	907	210,731	20,863

Without accompanying discussion, this document is incomplete.

MHDO Total Paid Claims for 2004 - Report to Dirigo Health Agency on 11/8/05

Dataset: Jan 2004 - Dec 2004
Medical Claims

Month/Year	Total Paid
1/2004	\$ 139,642,252
2/2004	\$ 125,429,737
3/2004	\$ 148,438,836
4/2004	\$ 143,471,304
5/2004	\$ 130,148,126
6/2004	\$ 143,699,339
7/2004	\$ 139,257,556
8/2004	\$ 136,301,782
9/2004	\$ 127,402,729
10/2004	\$ 134,446,624
11/2004	\$ 140,139,776
12/2004	\$ 148,375,360
	\$ 1,656,753,422

Dataset: Jan 2004 - Dec 2004
Pharmacy Claims

Month/Year	Total Paid
1/2004	\$ 34,776,277
2/2004	\$ 34,714,911
3/2004	\$ 36,616,771
4/2004	\$ 37,173,705
5/2004	\$ 34,945,417
6/2004	\$ 37,529,452
7/2004	\$ 34,830,053
8/2004	\$ 34,860,889
9/2004	\$ 35,164,211
10/2004	\$ 34,951,886
11/2004	\$ 36,063,451
12/2004	\$ 36,230,110
	\$ 427,857,133

medical claims	1,656,753,422
reduce for outofstate (11.5%)	190,526,644
2004 medical claims - adj	1,466,226,779
Rx claims	427,857,133
reduce for outofstate (18.5%)	79,153,570
2004 Rx claims - adj	348,703,563
 Total adj 2004 paid claims	1,814,930,342

This data represents information from licensed insurance companies and TPAs in the State of Maine that are required to submit medical/pharmacy claims data to MHDO for Maine residents. It excludes: federal employees; claims for disability, workers comp, dental (non-medical). Totals have been reduced for out of state claims.

Cash Need Projections w/assumptions

without accompanying discussion, this document is incomplete

FROM 7/1/05-12/31/05

42,164,653 cash from FY05
-13,927,578 disc (ebt+deduct+emp for A-F)
-3,622,000 expansion
-677,936 FY06 wrap
-988,484 FY07 wrap
-4,155,412 FY06 DHA Admin (includes additional \$1MM for Mercer; does not include \$1MM for MQF)
-1,190,000 FY07 HealthyME (no program in FY07)
-2,366,006 FY07 DHA Admin (does not include \$1MM for MQF)
-1,575,000 FY07 DHHS Admin
-2,250,000 GF LD1691 FY06/07 contributions
11,412,237 balance as of 12/31/05
12,536 participants

Assumptions:
Projected

Income Group Distribution:		Current	Original
		as of 10/1/05	
A	5%	2	15
B	38%	40	3
C	18%	17	6
D	12%	11	30
E	6%	7	27
F	21%	23	19
	100%	100	100

FROM 1/1/06-6/30/06 (first half calendar year 2006)

11,412,237 1/1/06 cash balance
-500,000 1/1-6/30/06 MQF
-500,000 7/1-12/31/06 MQF
-15,563,710 disc for first half of calendar year 2006
-3,622,000 expansion for first half of calendar year 2006
-8,773,473 At 6/30/06 w/out SOP
18,387 participants

Plan Split: ACS: 1.6 Members

26% Plan One
74% Plan Two

Average Community Adjustment Factor:
10%

FROM 7/1/06 - 12/31/06 (through calendar year 2006)

-8,773,473 7/1/06 cash balance
-18,013,434 discount for second half of calendar year 2006
-3,622,000 expansion for second half of calendar year 2006
-30,408,907 At 12/31/06 w/out SOP
19,999 participants

New Membership Distribution:
50% Small Group
50% Individuals/Sole Props

Avg Employer Contribution:
65%

Retention:
Small Group-90%
Individuals/Sole Props-80%

FROM 1/1/07-3/31/07 (end of SOP year)

-30,408,907 balance as of 1/1/07
-250,000 MQF 1/1-3/31/07
-5,985,739 disc 1/1-3/31/07
-1,811,000 expansion 1/1-3/31/07
-38,455,645 At 3/31/07 w/out SOP
20,504 participants

CY05 EMP Paid:

Q4 CY05	2325245
Q4 CY05	34725
Q3 CY05	2611440
Q3 CY05	4316
Q1/2 CY05	3208318
Q1/2 CY05	41206
	<u>8225250</u> Total

Dirigo Health Agency - Recommendation on SOP Assessment Amount

November 10, 2005

Cash carryforward	HealthyME	Admin	subtotal cash as of 1/1/06	Cash need 1/06-3/06	cash balance	SOP Yr program need (4/06-3/07)	CY05 EMP return (estimate) *	SOP Assessment **	SOP %	Participants at 3/2007
11.4	1.2	1.5	14.1	9.6	4.5	40.2	4.4	31.3	1.73%	20,504

Eliminate HealthyME program in FY07, reduce FY06/07 agency admin by \$1.5MM, anticipate return of \$4.4MM CY05 EMP

* Pending Q4 enrollment true up; Assumes 90% MLR for small group; 102% MLR for sole prop/individuals

** Based on paid claims data for 2004 of \$1.8B (adjusted for out of state) from MHDO

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