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Missouri Health Maintenance Organization Report

Managed Care Section
August 2006



**2005 Missouri
Health Maintenance Organization
Report
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Introduction

Missouri HMO Report 2005

This report provides the public with financial and operational data on **health maintenance organizations (HMOs)** operating in Missouri. Data used to prepare this report are filed with the Missouri Department of Insurance (MDI). All data in the report, based on the 2005 calendar year, come from HMO annual financial statements and supplemental data filed with MDI by each Missouri-licensed HMO operational at year-end 2005 (unless otherwise noted). In general, market share and market change numbers are rounded to the nearest one tenth of one percent. In some cases, the sum may not add to 100%. In some cases, activity amounted to less than one-tenth of one percent, and appears as 0.0%.

The report's accuracy is limited by the quality of data provided to MDI by the HMOs. Future printings of the report may update any erroneous data brought to the attention of MDI. The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by MDI about the operations of any HMO. Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Managed Care Section, P.O. Box 690, Jefferson City, Missouri 65102-0690 or by email at: [<mdihmo@insurance.mo.gov>](mailto:mdihmo@insurance.mo.gov).

New Item

Information comparing the size of the HMO market to the market for non-HMO comprehensive medical benefit plans is included for the first time this year. Five years of historical data are shown. Non-HMO comprehensive medical benefit plans include PPOs and high-deductible plans. The data excludes Medicare supplement, long-term care, specified disease, accident-only, dental, limited benefit and all disability related policies.

Medicare

Medicare activity in this publication reflects Medicare Advantage products sold by HMOs in Missouri. Under the federal rules for the Medicare Advantage program, both HMOs and insurance companies may offer Medicare Advantage. This publication reflects Medicare Advantage activity for HMOs only. Items such as market share and average market costs or premiums do not include any activity reflecting Medicare Advantage products sold by insurance companies. For information about both HMOs and insurance companies offering Medicare Advantage in Missouri, refer to the Web site for the federal Centers for Medicare and Medicaid Services (CMS): [:http://www.cms.hhs.gov/healthplansgeninfo/01_overview.asp](http://www.cms.hhs.gov/healthplansgeninfo/01_overview.asp)

HealthLink HMO, Inc. dba HealthLink HMO

Prior year data and trend data for HealthLink HMO, Inc. may exhibit changes between 2002 and 2004. These changes are the result of MDI's clarification that only fully insured HMO business is reported in the MDI HMO Fully Insured Addendum. It is not due to a change in the company's operations or business. Fully insured business is a small portion of HealthLink HMO, Inc.'s activity. However, the company's annual financial statements include activity related to business which is not fully insured, per specific statutory accounting principals. This activity is not consistent with the information in the HMO Annual Reports. Therefore, beginning in 2004, MDI asked HealthLink HMO, Inc. to provide financial data for the HMO Annual Report that includes only the fully insured business. The company has not been required to revise financial statements, or to restate data from previous years. Items such as average per member per month premiums and financial ratios for HealthLink HMO, Inc. are often significantly different from other HMOs due to HealthLink's small volume of fully insured activity. MDI reviewed the impact of HealthLink's activity on market trends and averages. Any significant impact is noted.

Great-West Healthcare of Kansas/Missouri, Inc.

Financial indicators, ratios and membership data for Great-West Healthcare of KS/MO, Inc. are frequently zero or will exhibit outlier values. This company had zero membership as of 12/31/05, and has announced its intention to surrender its certificate of authority. However, until the certificate is surrendered, the company remains an actively licensed HMO. Therefore, the company continues to be represented in this publication. The Missouri Department of Insurance determined the company's activity creates no misleading or inappropriate results when calculating the market trends and averages included in this publication.

Missouri Licensed Health Maintenance Organizations

Aetna Health, Inc.

(636) 534-2100
1350 Elbridge Payne Road, Suite 201
Chesterfield, MO 63017

➔ Web site: <http://www.aetna.com/>

Alliance for Community Health, LLC dba Community Care Plus

(314) 432-9300
10123 Corporate Square Drive
St. Louis, MO 63132

➔ Web site: <http://www.communitycareplus.com/>

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428

➔ Web site: <http://www.bcbskc.com/>

Blue Cross & Blue Shield of Kansas City

(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428

➔ Web site: <http://www.bcbskc.com/>

Children's Mercy's Family Health Partners, Inc.

(816) 855-1870
215 W. Pershing Road, Suite 600
Kansas City, MO 64108

➔ Web site: <http://www.fhp.org/>

CIGNA Health Care of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

(216) 6428969
1000 Polaris Parkway
Columbus, OH 43240

➔ Web site: <http://www.cigna.com/>

CIGNA Healthcare of St. Louis, Inc.

(314) 726-5625
One North Brentwood Boulevard
St. Louis, MO 63105

➔ Web site: <http://www.cigna.com/>

Community Health Plan

(816) 271-1247
137 N. Belt
St. Joseph, MO 64506

➔ Web site: <http://www.heartland-health.com/>

Coventry Health Care of Kansas, Inc.

(816) 941-3030
8320 Ward Parkway
Kansas City, MO 64114

➔ Web site: <http://www.chckansas.com/>

Cox Health Systems HMO, Inc.

(417) 269-2990
3200 South National, Building B
Springfield, MO 65801-5750

➔ Web site: <http://www.coxhealthplans.com/>

Essence, Inc.

(314) 851-3680
12655 Olive Blvd, 4th Floor
St. Louis, MO 63141

➔ Web site: <http://www.essencehealthcare.com/>

FirstGuard Health Plan, Inc.

(314) 725-4477
7711 Carondelet Ave
St. Louis, MO 63105

➔ Web site: <http://www.firstguard.com/>

Missouri Licensed Health Maintenance Organizations, cont.

Good Health HMO, Inc.

dba Blue-Care, Inc.

(816) 395-2222

2301 Main Street

Kansas City, MO 64108-2428

➔ Web site: <http://www.bcbskc.com/>

Great-West Health Plan of Kansas/Missouri, Inc.

(913) 451-9436

10851 Mastin Blvd. Ste. 200,

Corp. Woods Bldg. 82

Overland Park, KS 66210

➔ Web site: <http://www.mygreatwest.com/>

Group Health Plan, Inc.

(314) 506-1700

111 Corporate Office Drive, Suite 400

Earth City, MO 63045

➔ Web site: <http://www.ghp.com/>

Healthcare USA of Missouri, LLC

(314) 241-5300

10 S. Broadway, Suite 1200

St. Louis, MO 63102

➔ Web site: <http://www.chhcusa.com/>

HealthLink HMO, Inc. dba HealthLink HMO

(314) 923-4444

1831 Chestnut Street

St. Louis, MO 63103-2275

➔ Web site: <http://www.healthlink.com/>

HMO Missouri, Inc.

dba Blue Choice

(314) 923-4444

1831 Chestnut

St. Louis, MO 63103-2275

➔ Web site: <http://www.bcbsmo.com/>

Humana Health Plan, Inc.

(502) 580-2052

201 W. Main Street

Louisville, KY 40202

➔ Web site: <http://www.humana.com/>

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

(314) 214-8100

14528 S. Outer 40, Suite 300

Chesterfield, MO 63017-5705

➔ Web site:

<http://www.mercyhealthplans.com/>

Mercy MC + Inc.

(314) 214-8100

14528 S. Outer 40, Suite 300

Chesterfield, MO 63017-5705

➔ Web site:

<http://www.mercyhealthplans.com/>

Missouri Care, LC

(573) 441-2100

2404 Forum Boulevard

Columbia, MO 65203

➔ Web site: <http://www.missouricare.com/>

United Healthcare of the Midwest, Inc.

(314) 592-7000

13655 Riverport Drive, PO Box 2560

Maryland Heights, MO 63043-8560

➔ Web site: <http://www.uhc.com/>

Missouri HMO Enrollment Information

This section presents enrollment data for Missouri-licensed HMOs as of 12/31/05, reported in the 2005 HMO Annual Supplement Report. An HMO enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provision of contracted health services.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services only.**

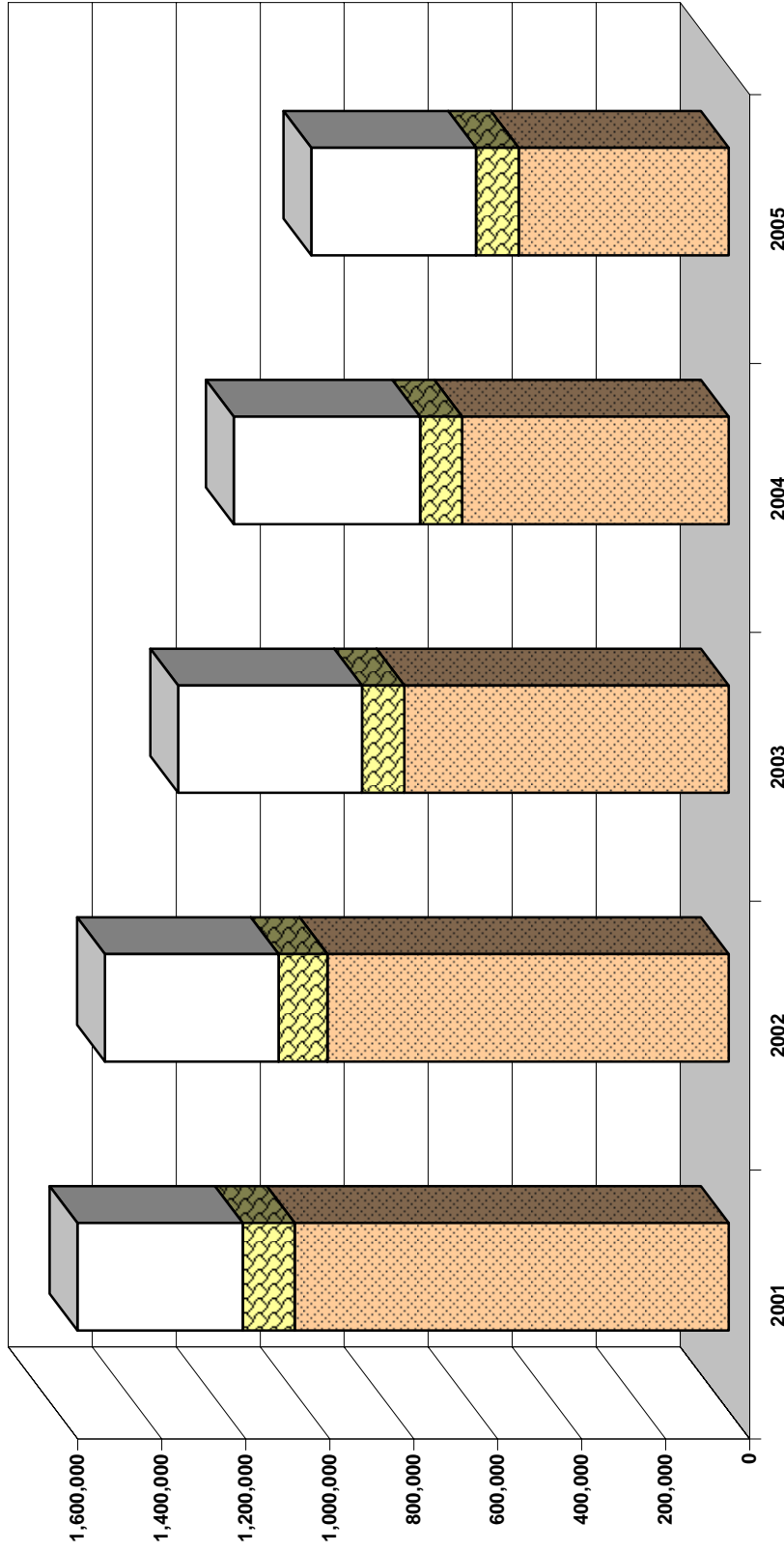
Accurate risk and health services management assessment requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. (Footnotes to tables indicate which submitted data has been adjusted to exclude ASO members and maintain comparability of enrollment data.) Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and/or other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

The “HMO Profiles” section and the “Enrollment by Regions and Metropolitan Statistical Areas” section of this report each present 2005 HMO enrollment under slightly different conditions from each other and from this section. This section uses **total year-end enrollment**. The “HMO Profiles” section reports **average enrollment over the course of the year** with age and gender components. The “Enrollment by Regions” section uses total year-end enrollment **by residential zip code**. **Total enrollment numbers will vary between these sections** due to different reporting conditions.

Year End Missouri Member Totals (2001 - 2005)

includes Commercial, Medicare and Medicaid enrollment



	2001	2002	2003	2004	2005	% Change (2004-2005)*	% Change (2003-2004)*	% Change (2002-2003)*	% Change (2001-2002)*
Commercial Members	1,033,720	956,039	773,088	635,249	500,501	-21.2%	-17.8%	-19.1%	-7.5%
Medicare Members*	123,775	116,204	100,632	100,235	101,667	1.4%	-0.4%	-13.4%	-6.1%
Medicaid Members	393,895	413,194	437,694	443,136	391,749	-11.6%	1.2%	5.9%	4.9%
Total Members	1,551,390	1,485,437	1,311,414	1,178,620	993,917	-15.7%	-10.1%	-11.7%	-4.3%

Formula for calculating % changes = (Current Year Total - Previous Year Total) / Previous Year Total

Source: HMO Annual Supplement Report for Each Year

* See HealthLink HMO, Inc. dba HealthLink HMO Note and Medicare Note on Page 1

2005 Missouri Year End Enrollment

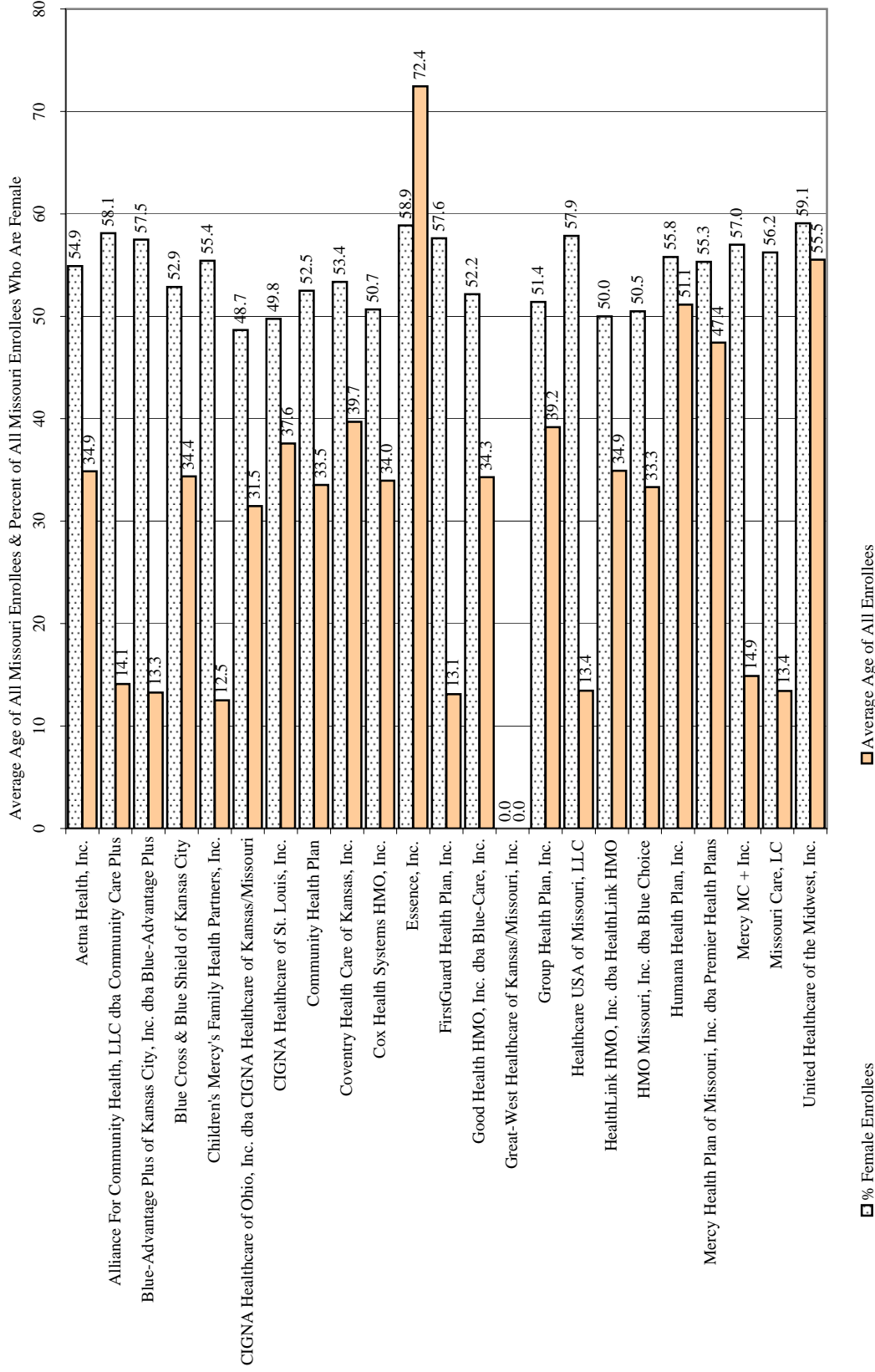
includes Commercial, Medicare and Medicaid enrollment

Health Maintenance Organization	Total Enrollment		% Change in Enrollment	Total Market Share	
	12/31/05	12/31/04		12/31/05	12/31/04
Aetna Health, Inc.	18,346	20,504	-10.5%	1.8%	1.7%
Alliance For Community Health, LLC dba Community Care Plus	40,705	47,298	-13.9%	4.1%	4.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	31,343	0	N/A	3.2%	0.0%
Blue Cross & Blue Shield of Kansas City	30,781	67,614	-54.5%	3.1%	5.7%
Children's Mercy's Family Health Partners, Inc.	44,151	50,509	-12.6%	4.4%	4.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2,463	3,288	-25.1%	0.2%	0.3%
CIGNA Healthcare of St. Louis, Inc.	3,742	4,106	-8.9%	0.4%	0.3%
Community Health Plan	16,910	18,578	-9.0%	1.7%	1.6%
Coventry Health Care of Kansas, Inc.	73,191	79,871	-8.4%	7.4%	6.8%
Cox Health Systems HMO, Inc.	5,498	3,349	64.2%	0.6%	0.3%
Essence, Inc.	2,884	256	1026.6%	0.3%	0.0%
FirstGuard Health Plan, Inc.	35,925	41,569	-13.6%	3.6%	3.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	45,990	41,742	10.2%	4.6%	3.5%
Great-West Healthcare of Kansas/Missouri, Inc.	0	1,107	N/A	0.0%	0.1%
Group Health Plan, Inc.	110,797	175,949	-37.0%	11.1%	14.9%
Healthcare USA of Missouri, LLC	162,470	185,375	-12.4%	16.3%	15.7%
HealthLink HMO, Inc. dba HealthLink HMO*	95	94	1.1%	0.0%	0.0%
HMO Missouri, Inc. dba Blue Choice	116,030	118,132	-1.8%	11.7%	10.0%
Humana Health Plan, Inc.	31,812	32,334	-1.6%	3.2%	2.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	67,728	149,736	-54.8%	6.8%	12.7%
Mercy MC + Inc.	44,663	0	N/A	4.5%	0.0%
Missouri Care, LC	32,492	35,607	-8.7%	3.3%	3.0%
United Healthcare of the Midwest, Inc.	75,901	101,602	-25.3%	7.6%	8.6%
TOTALS	993,917	1,178,620	-15.7%	100.0%	100.0%

* See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1
Source: 2005 HMO Annual Supplement Report

2005 Missouri Enrollment Demographics - All Missouri Enrollees

includes Commercial, Medicare and Medicaid enrollment

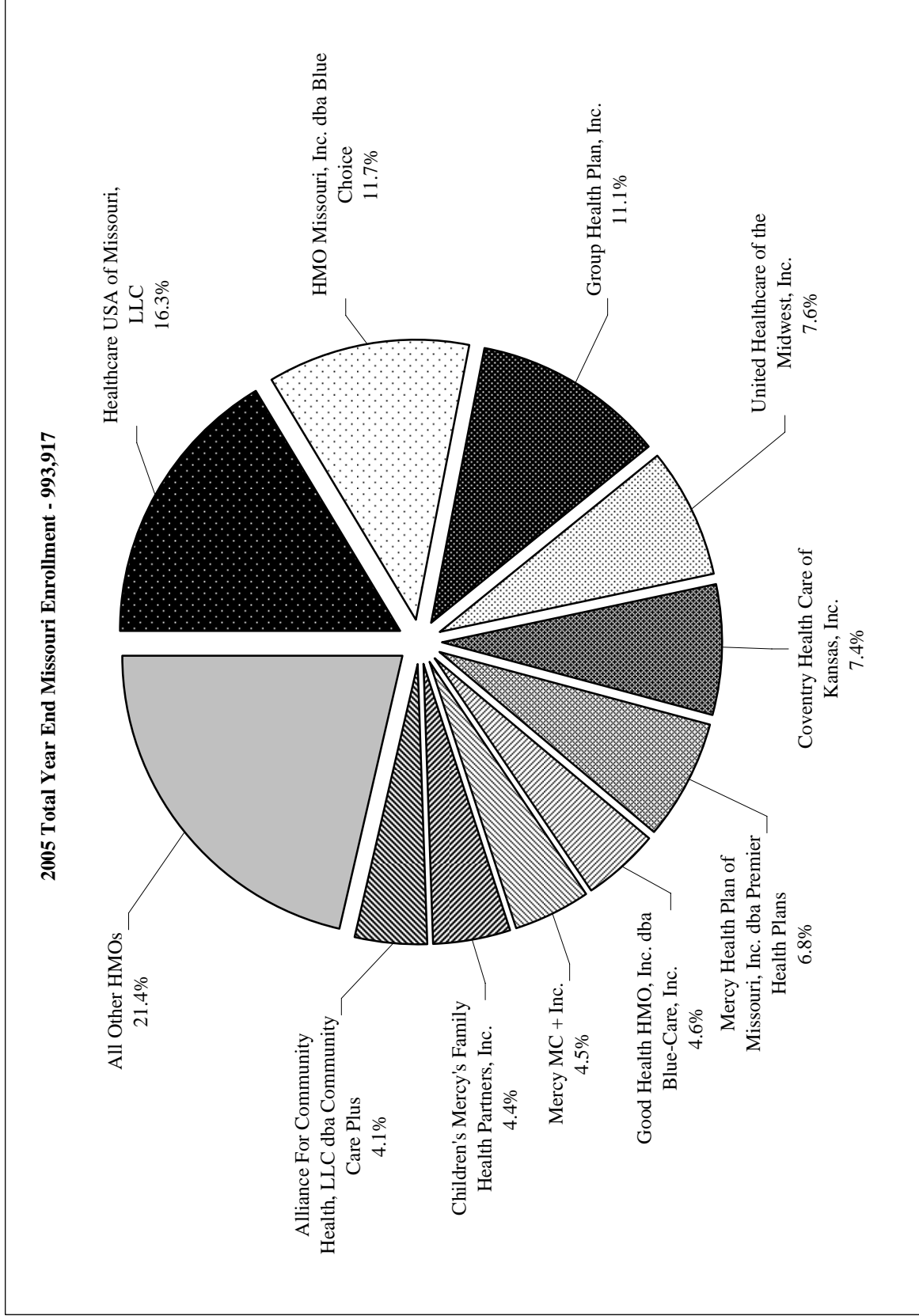


average age of all enrollees (Commercial, Medicare & Medicaid) 30.8
 average percentage of all enrollees who are female 52.0%

Source: 2005 HMO Annual Supplement Report

2005 Missouri Enrollment Market Share

includes Commercial, Medicare and Medicaid enrollment



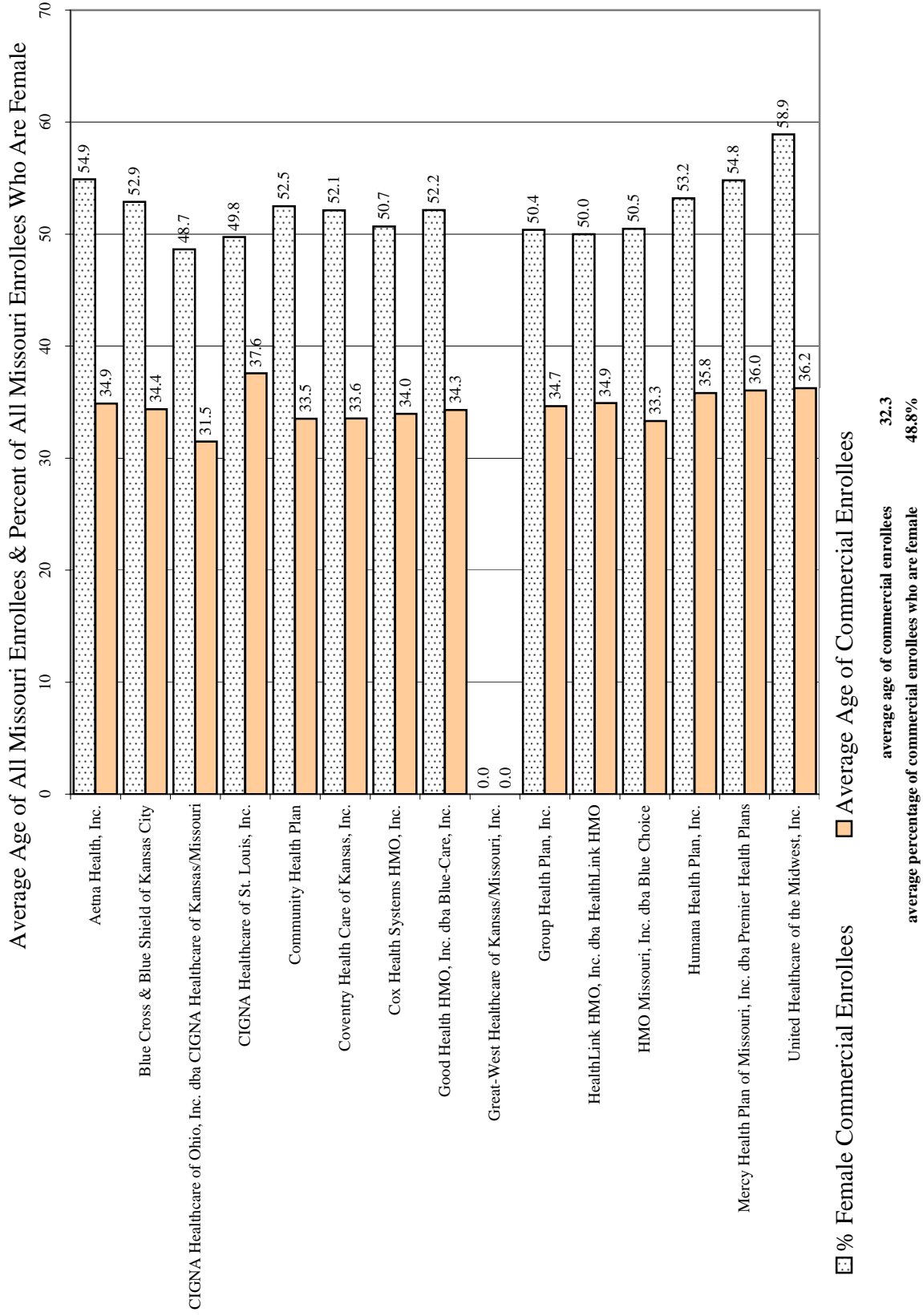
Source: 2005 HMO Annual Supplement Report

2005 Missouri Year End Commercial Enrollment

Health Maintenance Organization	Commercial Enrollment		% Change in Enrollment	Commercial Market Share	
	12/31/05	12/31/04		12/31/05	12/31/04
Aetna Health, Inc.	18,346	20,504	-10.5%	3.7%	3.2%
Blue Cross & Blue Shield of Kansas City	30,781	31,913	-3.5%	6.2%	5.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2,463	3,288	-25.1%	0.5%	0.5%
CIGNA Healthcare of St. Louis, Inc.	3,742	4,106	-8.9%	0.7%	0.6%
Community Health Plan	16,910	18,578	-9.0%	3.4%	2.9%
Coventry Health Care of Kansas, Inc.	62,855	68,211	-7.9%	12.6%	10.7%
Cox Health Systems HMO, Inc.	5,498	3,349	64.2%	1.1%	0.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	45,990	41,742	10.2%	9.2%	6.6%
Great-West Healthcare of Kansas/Missouri, Inc.	0	1,107	N/A	0.0%	0.2%
Group Health Plan, Inc.	96,362	162,751	-40.8%	19.3%	25.6%
HealthLink HMO, Inc. dba HealthLink HMO*	95	94	1.1%	0.0%	0.0%
HMO Missouri, Inc. dba Blue Choice	116,030	118,132	-1.8%	23.2%	18.6%
Humana Health Plan, Inc.	18,751	20,584	-8.9%	3.7%	3.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	47,654	81,981	-41.9%	9.5%	12.9%
United Healthcare of the Midwest, Inc.	35,024	58,909	-40.5%	7.0%	9.3%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	500,501	635,249	-21.2%	100.0%	100.0%

* See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1
Source: 2005 HMO Annual Supplement Report

2005 Missouri Commercial Enrollment Demographics



Source: 2005 HMO Annual Supplement Report

2005 Missouri Year End Medicare Enrollment

Health Maintenance Organization	Medicare Enrollment		% Change in Enrollment	Medicare Market Share	
	12/31/05	12/31/04		12/31/05	12/31/04
Coventry Health Care of Kansas, Inc.	10,336	11,660	-11.4%	10.2%	11.6%
Essence, Inc.	2,884	256	1026.6%	2.8%	0.3%
Group Health Plan, Inc.	14,435	13,198	9.4%	14.2%	13.2%
Humana Health Plan, Inc.	13,061	11,750	11.2%	12.8%	11.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	20,074	20,678	-2.9%	19.7%	20.6%
United Healthcare of the Midwest, Inc.	40,877	42,693	-4.3%	40.2%	42.6%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS*	101,667	100,235	1.4%	100.0%	100.0%

* See Medicare Note on Page 1

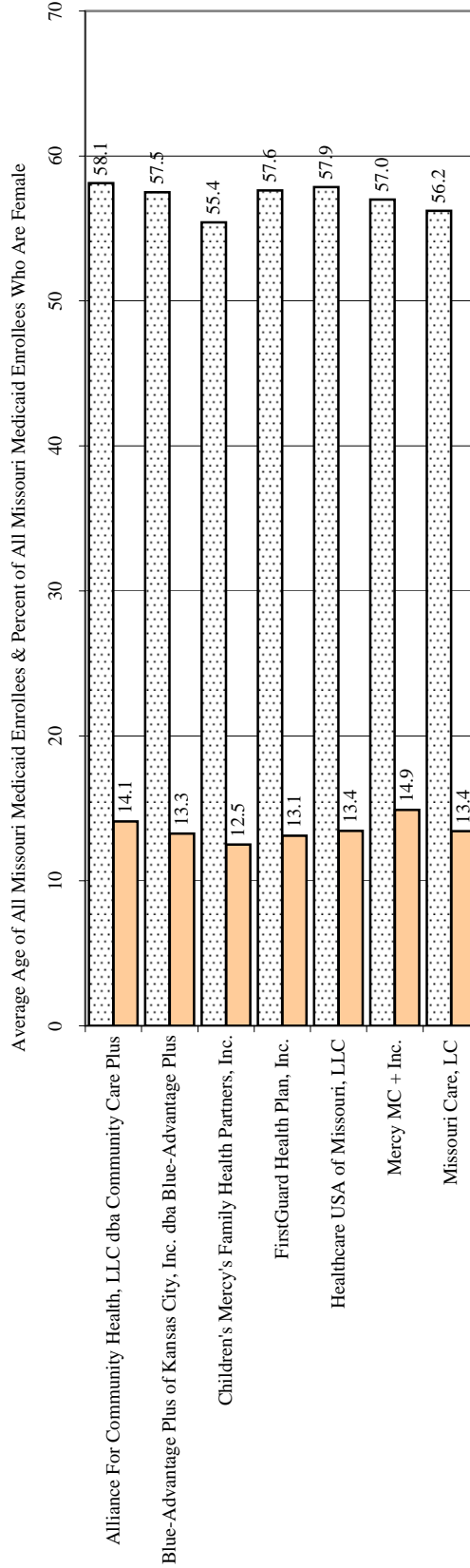
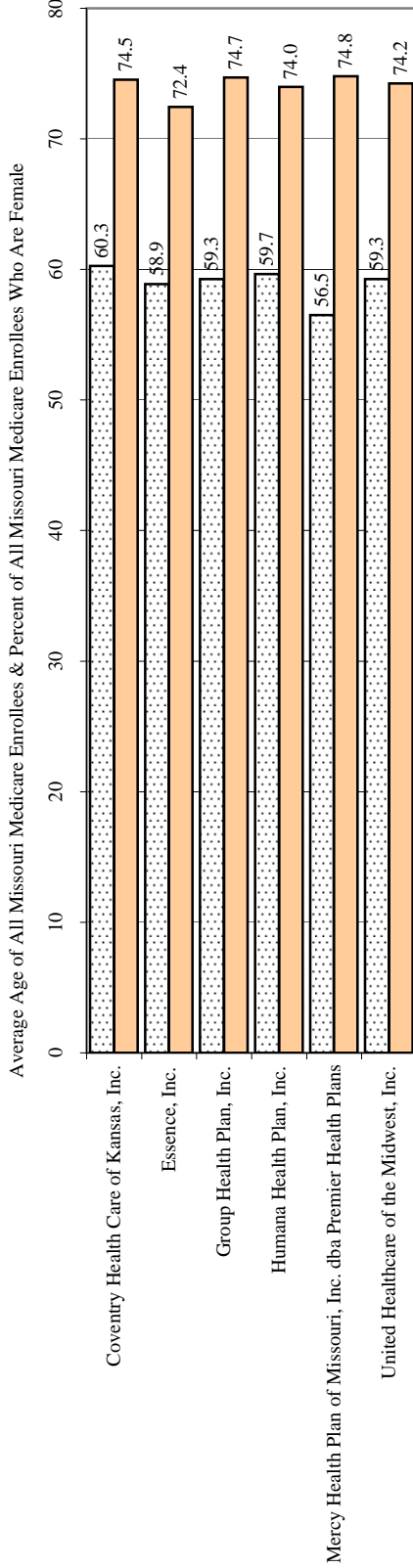
2005 Missouri Year End Medicaid Enrollment

Health Maintenance Organization	Medicaid Enrollment		% Change in Enrollment	Medicaid Market Share	
	12/31/05	12/31/04		12/31/05	12/31/04
Alliance For Community Health, LLC dba Community Care Plus	40,705	47,298	-13.9%	10.4%	10.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus*	31,343	35,701	-12.2%	8.0%	8.1%
Children's Mercy's Family Health Partners, Inc.	44,151	50,509	-12.6%	11.3%	11.4%
FirstGuard Health Plan, Inc.	35,925	41,569	-13.6%	9.2%	9.4%
Healthcare USA of Missouri, LLC	162,470	185,375	-12.4%	41.5%	41.8%
Mercy MC + Inc.*	44,663	47,077	-5.1%	11.4%	10.6%
Missouri Care, LC	32,492	35,607	-8.7%	8.3%	8.0%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	391,749	443,136	-11.6%	100.0%	100.0%

*2004 Enrollment was with the affiliated companies, Blue Cross & Blue Shield of Kansas City and Mercy Health Plan of Missouri, Inc. dba Premier Health Plans. 2005 Enrollment is now with the exclusive HMO Medicaid only companies

Source: 2005 HMO Annual Supplement Report

2005 Missouri Medicare & Medicaid Enrollment Demographics



■ % Female Enrollees

■ Average Age of Enrollees

average age of Medicare enrollees
74.1

average percentage of Medicaid enrollees who are female
59.0%

13.5

57.1%

2005 Year End Missouri Enrollment by Holding Company

includes Commercial, Medicare and Medicaid enrollment

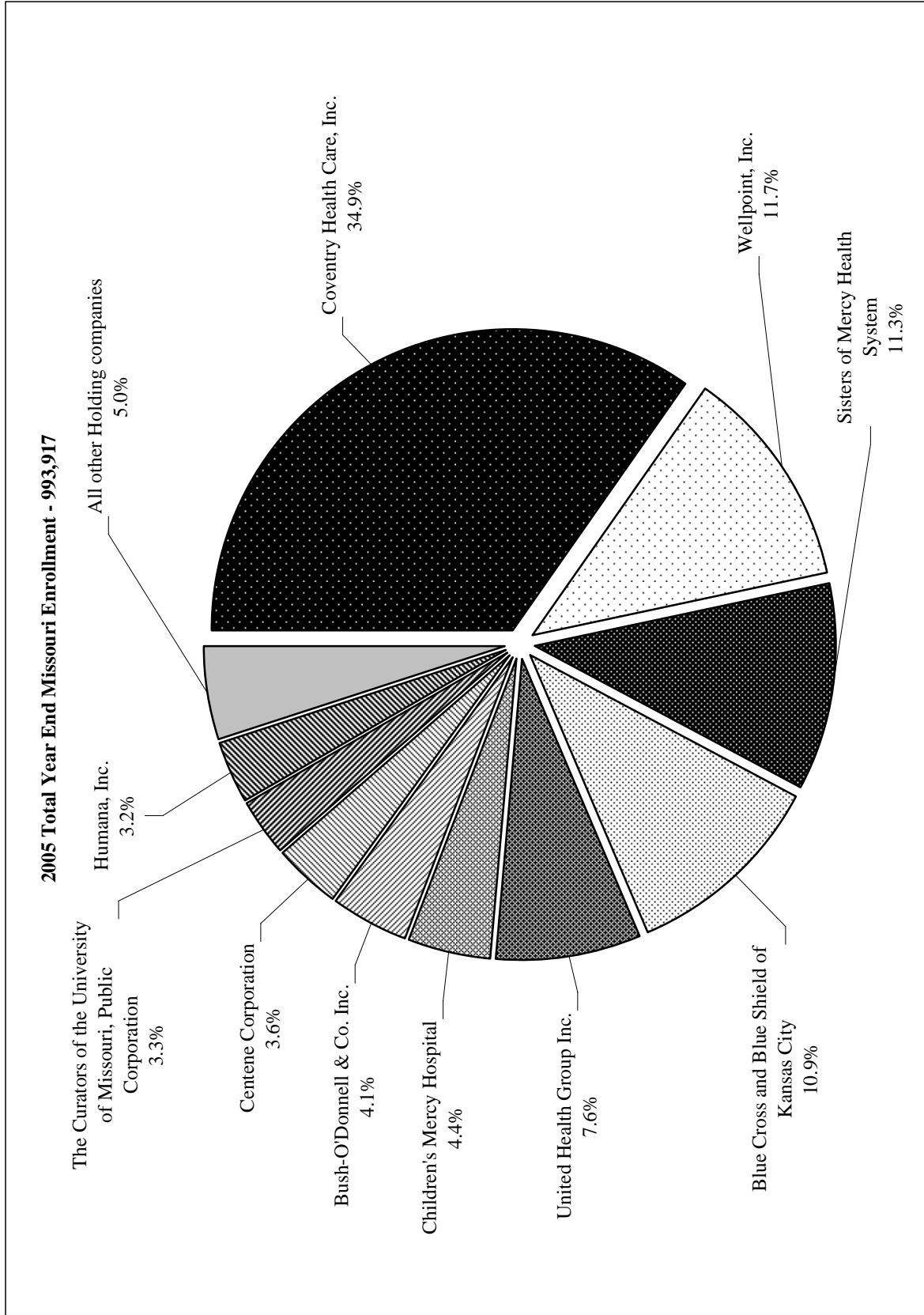
Holding Company	Affiliated HMO(s)	Total Enrollment		Market Share	
		12/31/05	12/31/04	12/31/05	12/31/04
Aetna, Inc.	Aetna Health, Inc.	18,346	20,504	1.8%	1.7%
American Multispecialty Group, Inc.	Essence, Inc.	2,884	256	0.3%	0.0%
Blue Cross and Blue Shield of Kansas City	Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	108,114	109,356	10.9%	9.3%
Bush-O'Donnell & Co. Inc.	Good Health HMO, Inc. dba Blue-Care, Inc.	40,705	47,298	4.1%	4.0%
Centene Corporation	Alliance For Community Health, LLC dba Community Care Plus	35,925	41,569	3.6%	3.5%
Children's Mercy Hospital	FirstGuard Health Plan, Inc.	44,151	50,509	4.4%	4.3%
CIGNA Corporation	Children's Mercy's Family Health Partners, Inc.	6,205	7,394	0.6%	0.6%
Coventry Health Care, Inc.	CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	346,458	441,195	34.9%	37.4%
Cox Health	CIGNA Healthcare of St. Louis, Inc.	5,498	3,349	0.6%	0.3%
Great-West Life & Annuity Insurance Company Group of Companies	Coventry Health Care of Kansas, Inc.	0	1,107	0.0%	0.1%
Heartland Health	Group Health Plan, Inc.	16,910	18,578	1.7%	1.6%
Humana, Inc.	Healthcare USA of Missouri, LLC	31,812	32,334	3.2%	2.7%
Sisters of Mercy Health System	Cox Health Systems HMO, Inc.	112,391	149,736	11.3%	12.7%
The Curators of the University of Missouri, Public Corporation	Great-West Healthcare of Kansas/Missouri, Inc.	32,492	35,607	3.3%	3.0%
United Health Group Inc.	Community Health Plan	75,901	101,602	7.6%	8.6%
Wellpoint, Inc.*	Humana Health Plan, Inc.	116,125	118,226	11.7%	10.0%
Withdrawn HMOs and/or Product Lines	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans Mercy MC + Inc.	0	0	0.0%	0.0%
Totals	Missouri Care, LC	993,917	1,178,620	100.0%	100.0%
	United Healthcare of the Midwest, Inc.				
	HealthLink HMO, Inc. dba HealthLink HMO HMO Missouri, Inc. dba Blue Choice				

Source: 2005 HMO Annual Supplement Report and 2005 Annual Financial Statement

* See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

2005 Missouri Enrollment Market Share by Holding Company

includes Commercial, Medicare and Medicaid enrollment

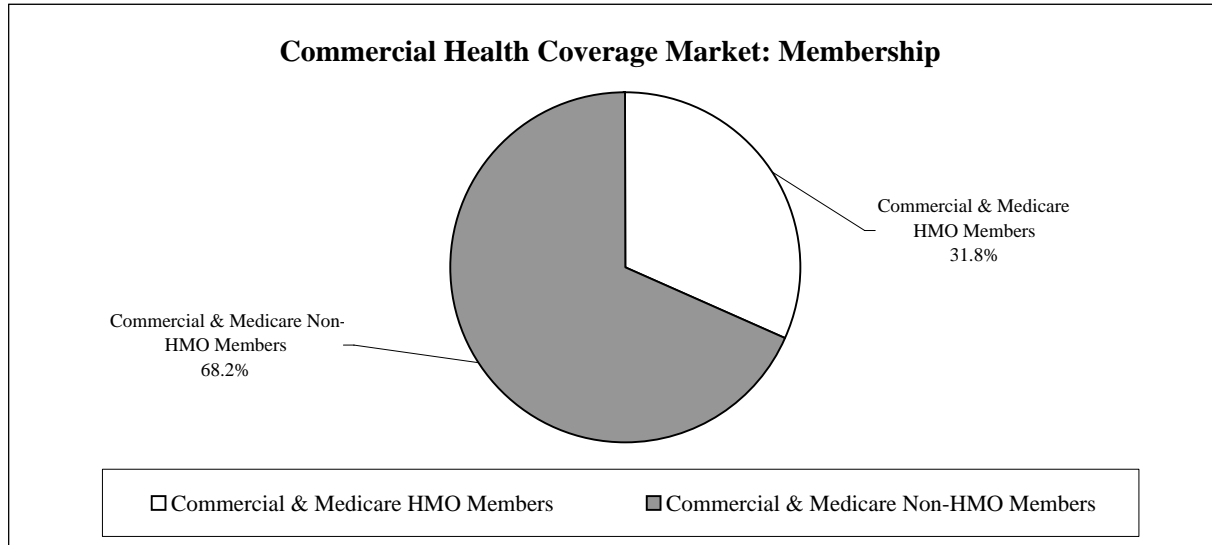


Source: 2005 HMO Annual Supplement Report and 2005 Annual Financial Statement

2005 HMO & Non-HMO Major Medical Health Plan Membership

includes Commercial and Medicare membership

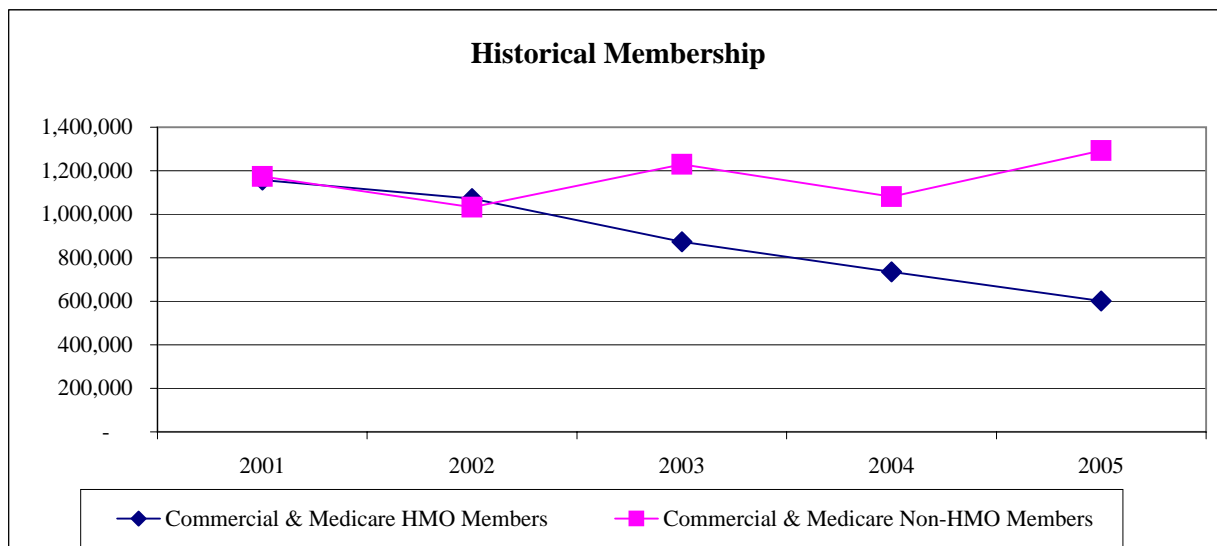
HMO & Non-HMO Major Medical Health Plan Membership in 2005	Membership	Market Share
Commercial & Medicare HMO Members	602,168	31.8%
Commercial & Medicare Non-HMO Members	1,292,426	68.2%
TOTALS	1,894,594	



HMO & Non-HMO Historical Membership (2001 - 2005)

includes Commercial and Medicare membership

HMO & Non-HMO Historical Membership	2001	2002	2003	2004	2005
Commercial & Medicare HMO Members	1,157,495	1,072,243	873,720	735,484	602,168
Commercial & Medicare Non-HMO Members	1,174,213	1,032,325	1,228,977	1,080,520	1,292,426
TOTALS	2,331,708	2,104,568	2,102,697	1,816,004	1,894,594



Source: 2005 HMO Annual Supplement Reports and Missouri Supplements to Annual Statements for each year

See New Item page 1. Also excludes any self-insured activity.

Individual and Employer Group Comprehensive Medical Expense Information

Missouri Licensed HMOs

This information is broken down into four Enrollment Categories:

- ◆ **Individual** – coverage sold directly to individuals and their families
- ◆ **Small Employer (2 - 50 Employees)** - as defined by the federal Health Insurance Portability and Accountability Act (HIPAA).
- ◆ **Small Employer (3 - 25 Employees)** - as defined by Missouri Law at section 379.930.2(28), RSMo.
- ◆ **Large Employer/Union (over 50 Employees)** - as defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Number of Employers – Not applicable on page 18, for individual coverage.

Number of Enrollees - Equals the number of subscribers plus all dependents.

Direct Premium Written – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premium Earned - The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid - The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred - The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

Medical Loss Ratio – Direct Losses Incurred divided by Direct Premiums Earned. In some cases, losses are allocated by the company across all markets, resulting in a consistent Medical Loss Ratio in all markets where the company has business.

NOTE: The number of enrollees and employers is being reported as of December 31, 2005, while premium and loss information is being cumulatively reported for the entire calendar year of 2005. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

Individual Comprehensive Medical Expense Information

Health Maintenance Organizations Licensed & Active in Missouri in 2005	as of 12/31/05				Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio
	Number of Enrollees	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned					
Blue Cross & Blue Shield of Kansas City	447	5,621	\$1,343,746	\$1,343,746	\$1,259,655	\$1,292,355	96.2%		
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	3	34	\$8,082	\$8,082	\$6,492	\$5,563	68.8%		
CIGNA Healthcare of St. Louis, Inc.	4	63	\$20,364	\$20,364	\$18,503	\$17,184	84.4%		
Good Health HMO, Inc. dba Blue-Care, Inc.	11	143	\$47,956	\$47,956	\$60,701	\$62,149	129.6%		
Group Health Plan, Inc.	39	545	\$282,761	\$282,761	\$320,522	\$319,170	112.9%		
HealthLink HMO, Inc. dba HealthLink HMO	52	692	\$44,702	\$44,702	\$35,713	\$39,024	87.3%		
HMO Missouri, Inc. dba BlueChoice	3,861	50,505	\$14,515,298	\$14,515,298	\$10,532,275	\$10,491,154	72.3%		
Humana Health Plan, Inc.	7	98	\$51,905	\$51,905	\$38,013	\$41,313	79.6%		
All HMOs	4,424	57,701	\$16,314,814	\$16,314,814	\$12,271,874	\$12,267,912	75.2%		

Source: 2005 Annual Financial Statement.

Large Employer Comprehensive Medical Expense Information

HIPAA Large Employer/Union Definition (over 50 employees)

Health Maintenance Organizations Licensed & Active in Missouri in 2005	as of 12/31/05				Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio
	Number of Employers	Number of Enrollees	Direct Premiums Written	Direct Premiums Earned					
Aetna Health, Inc.	269	15,778	\$48,194,858	\$48,194,858	\$44,651,806	\$45,227,881	93.8%		
Blue Cross & Blue Shield of Kansas City	76	25,204	\$82,130,000	\$81,894,000	\$74,341,000	\$74,280,000	90.7%		
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	47	2,460	\$7,379,124	\$7,379,124	\$5,926,772	\$5,078,751	68.8%		
CIGNA Healthcare of St. Louis, Inc.	45	3,741	\$13,731,990	\$13,731,990	\$12,477,421	\$11,587,978	84.4%		
Community Health Plan	19	13,099	\$50,326,891	\$50,326,891	\$45,866,670	\$45,757,759	90.9%		
Coventry Health Care of Kansas, Inc.	98	41,877	\$121,109,431	\$121,109,431	\$94,710,227	\$93,590,311	77.3%		
Cox Health Systems HMO, Inc.	25	2,105	\$6,420,328	\$6,420,328	\$6,551,603	\$6,793,378	105.8%		
Good Health HMO, Inc. dba Blue-Care, Inc.	98	38,138	\$132,200,000	\$131,888,000	\$108,420,000	\$107,678,000	81.6%		
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	\$0	\$0	\$0	\$0	0.0%		
Group Health Plan, Inc.	487	83,199	\$262,320,496	\$262,320,496	\$231,561,214	\$217,776,700	83.0%		
HealthLink HMO, Inc. dba HealthLink HMO	0	0	\$0	\$0	\$0	\$0	0.0%		
HMO Missouri, Inc. dba Blue Choice	173	76,999	\$240,814,055	\$240,764,197	\$207,202,353	\$208,829,149	86.7%		
Humana Health Plan, Inc.	381	19,060	\$81,059,873	\$81,059,873	\$67,631,052	\$70,426,439	86.9%		
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	96	45,090	\$142,266,367	\$141,249,298	\$137,570,632	\$118,804,650	84.1%		
United Healthcare of the Midwest, Inc.	106	43,978	\$171,981,923	\$171,981,118	\$148,029,143	\$138,541,696	80.6%		
All HMOs	1,920	410,728	\$1,359,935,336	\$1,358,319,604	\$1,184,939,893	\$1,144,372,692	84.2%		

Source: 2005 HMO Annual Supplement Report.

Small Employer Comprehensive Medical Expense Information

HIPAA Small Employer Definition (2-50 Employees)

Health Maintenance Organizations Licensed & Active in Missouri in 2005	as of 12/31/05		Direct		Direct		Direct		Medical	
	Number of Employers	Number of Enrollees	Premiums Written	Premiums Earned	Losses Paid	Losses Incurred	Premiums Earned	Losses Incurred	Loss Ratio	Medical Loss Ratio
Aetna Health, Inc.	210	1,950	\$8,023,493	\$8,023,493	\$8,190,722	\$8,269,559	\$0	\$0	103.1%	103.1%
Blue Cross & Blue Shield of Kansas City	813	5,059	\$15,138,000	\$15,125,000	\$12,133,000	\$12,869,000	\$0	\$0	85.1%	85.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
Community Health Plan	145	3,050	\$9,171,984	\$9,171,984	\$7,446,682	\$7,429,000	\$0	\$0	81.0%	81.0%
Coventry Health Care of Kansas, Inc.	1,562	20,978	\$48,299,956	\$48,299,956	\$33,427,334	\$35,720,217	\$0	\$0	74.0%	74.0%
Cox Health Systems HMO, Inc.	132	1,771	\$5,469,167	\$5,469,167	\$5,580,994	\$5,786,951	\$0	\$0	105.8%	105.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	1,117	7,753	\$19,741,000	\$19,723,000	\$15,939,000	\$16,920,000	\$0	\$0	85.8%	85.8%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
Group Health Plan, Inc.	1,121	14,685	\$51,334,271	\$51,334,271	\$40,119,408	\$37,731,156	\$0	\$0	73.5%	73.5%
HealthLink HMO, Inc. dba HealthLink HMO	2	29	\$19,158	\$19,158	\$15,305	\$16,725	\$0	\$0	87.3%	87.3%
HMO Missouri, Inc. dba Blue Choice	3,173	45,408	\$87,435,959	\$87,435,959	\$63,838,107	\$67,027,063	\$0	\$0	76.7%	76.7%
Humana Health Plan, Inc.	111	669	\$2,231,106	\$2,231,105	\$1,939,932	\$2,028,610	\$0	\$0	90.9%	90.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	281	2,804	\$11,834,984	\$12,852,053	\$14,760,928	\$15,863,962	\$0	\$0	123.4%	123.4%
United Healthcare of the Midwest, Inc.	594	7,963	\$38,068,403	\$38,068,225	\$28,089,260	\$26,288,970	\$0	\$0	69.1%	69.1%
All HMOs	9,261	112,119	\$296,767,480	\$297,753,371	\$231,480,672	\$235,951,213	\$0	\$0	79.2%	79.2%

Source: 2005 HMO Annual Supplement Report

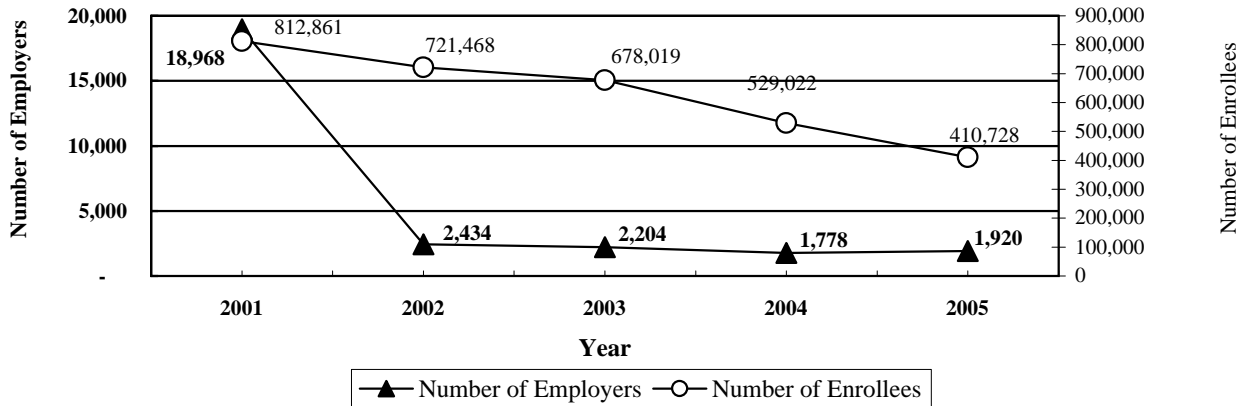
Small Employer Comprehensive Medical Expense Information

MO Statutes Small Employer Definition (3-25 Employees)

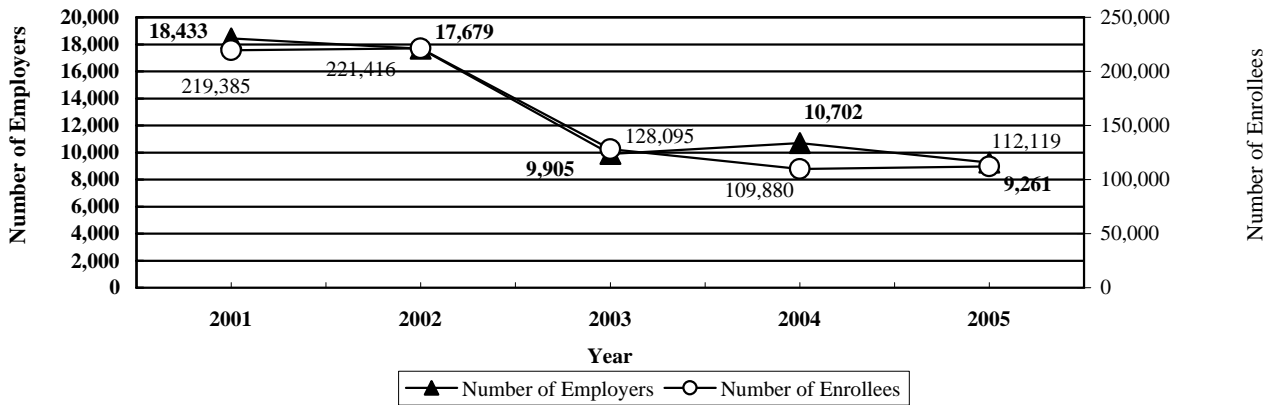
Health Maintenance Organizations Licensed & Active in Missouri in 2005	as of 12/31/05		Direct		Direct		Direct		Medical	
	Number of Employers	Number of Enrollees	Premiums Written	Premiums Earned	Losses Paid	Losses Incurred	Premiums Earned	Losses Incurred	Loss Ratio	Medical Loss Ratio
Aetna Health, Inc.	144	990	\$4,473,643	\$4,473,643	\$4,046,004	\$4,102,234	\$0	\$0	91.7%	91.7%
Blue Cross & Blue Shield of Kansas City	495	3,065	\$9,212,000	\$9,200,000	\$7,545,000	\$8,015,000	\$0	\$0	87.1%	87.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
Community Health Plan	125	1,644	\$5,126,557	\$5,216,557	\$4,213,000	\$4,203,000	\$0	\$0	80.6%	80.6%
Coventry Health Care of Kansas, Inc.	892	13,314	\$29,259,960	\$29,259,960	\$19,292,294	\$20,814,058	\$0	\$0	71.1%	71.1%
Cox Health Systems HMO, Inc.	92	815	\$2,496,793	\$2,496,793	\$2,547,845	\$2,641,869	\$0	\$0	105.8%	105.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	658	4,453	\$11,079,000	\$11,067,000	\$8,399,000	\$8,910,000	\$0	\$0	80.5%	80.5%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
Group Health Plan, Inc.	848	9,765	\$34,373,127	\$34,373,127	\$26,028,996	\$24,479,526	\$0	\$0	71.2%	71.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
HMO Missouri, Inc. dba Blue Choice	2,138	29,323	\$56,463,280	\$56,463,280	\$41,224,560	\$43,283,883	\$0	\$0	76.7%	76.7%
Humana Health Plan, Inc.	85	496	\$1,497,691	\$1,497,691	\$1,349,390	\$1,413,785	\$0	\$0	94.4%	94.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	236	1,915	\$530,186	\$5,686,340	\$7,509,946	\$7,649,177	\$0	\$0	134.5%	134.5%
United Healthcare of the Midwest, Inc.	417	3,875	\$18,525,061	\$18,524,975	\$13,668,954	\$12,792,887	\$0	\$0	69.1%	69.1%
All HMOs	6,130	69,655	\$173,037,298	\$178,259,366	\$135,824,989	\$138,405,419	\$0	\$0	77.6%	77.6%

Source: 2005 HMO Annual Supplement Report

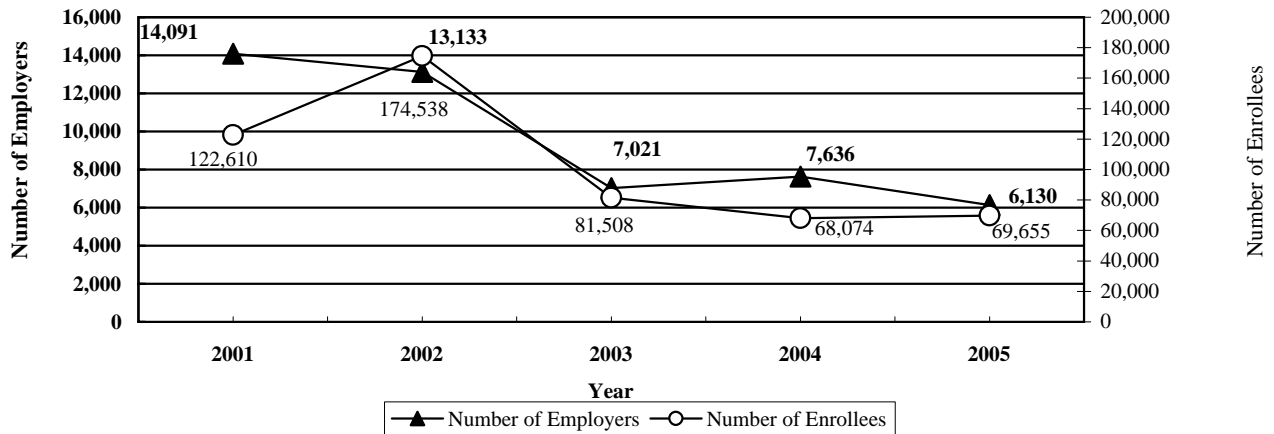
5 Year Large Employer Coverage Trends HIPAA Large Employer/Union Definition (over 50 employees)



5 Year Small Employer Coverage Trends HIPAA Small Employer Definition (2-50 employees)



5 Year Small Employer Coverage Trends MO Statutes Definition (3-25 employees)



HMO Financial Information

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri in 2005. The data is specific to the State of Missouri.

The first portion of the section pertains to the HMOs' Missouri market activities including:

- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) from 2001 to 2005;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

The second half of this section focuses on the HMOs' nationwide business experience. Core items are presented from each HMO's financial statements.

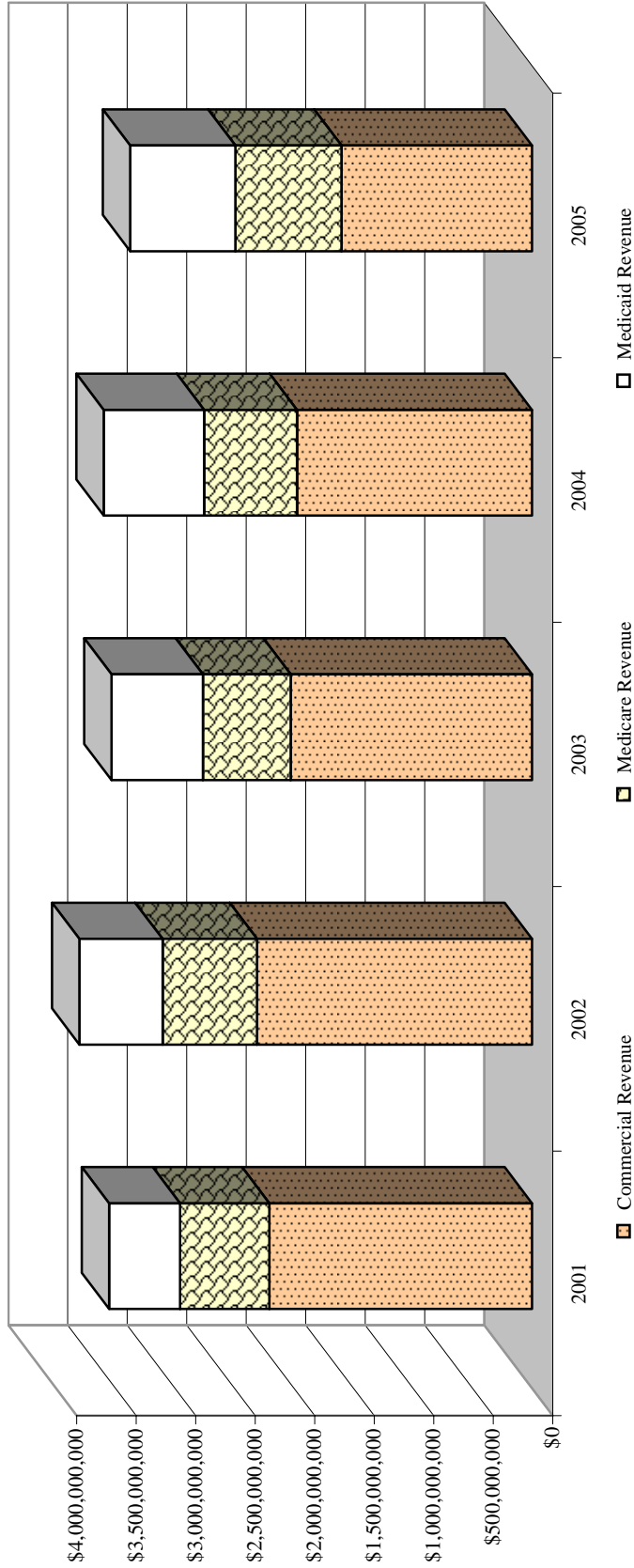
In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are medical loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness. Note that these ratios and indicators are dependent upon the model type, length of time in operations and accounting practices. Where necessary, adjustments have been made (and noted) to maintain data comparability.

Though these ratios and indicators have been commonly accepted and often referred to in industry analyses, no benchmarks or target values have been established. The values shown for any one HMO relative to another are not meant to be interpreted as an endorsement or rating by the Missouri Department of Insurance. The information is intended to serve only as a basis for comparison, using commonly accepted industry measures.

Mercy MC+ Inc.

Revenue and expenses for Mercy MC+ Inc. are derived from the terms of a unique reinsurance arrangement with affiliated company Mercy Health Plan of Missouri Inc. Under this arrangement, 100% of premium and expense activity is ceded by Mercy MC+ to Mercy Health Plan. These items are not actually reported on Mercy MC+'s financial statements, but were made available for purposes of plan comparability for the publication.

Year End Missouri Premium Related Revenue Totals (2001 - 2005)



Missouri Premium Related Revenue Totals and % Change

	2001	2002	2003	2004	2005
Commercial Revenue	\$2,208,065,015	\$2,311,942,386	\$2,029,833,615	\$1,975,374,683	\$1,603,071,204
Medicare Revenue*	\$750,373,207	\$794,680,084	\$736,302,901	\$780,728,897	\$890,486,448
Medicaid Revenue	\$596,910,003	\$699,509,322	\$769,072,011	\$844,582,928	\$885,092,454
Total Premium Revenue	\$3,555,348,225	\$3,806,131,792	\$3,535,208,527	\$3,600,686,508	\$3,378,650,106
% Change (2001-2002)*		4.7%	-12.2%	-2.7%	-18.8%
% Change (2002-2003)*			5.9%	6.0%	14.1%
% Change (2003-2004)*				9.9%	4.8%
% Change (2004-2005)*					-6.2%

Formula for calculating % change = (Current Year - Previous Year) / Previous Year

NOTE: The change in Missouri premium-related revenue totals may be significantly different than the change in Missouri year-end member totals shown on pages 6, 7, 10, 12 and 14 of this report. Year-end Missouri premium-related revenue totals are amounts accumulated throughout the entire year, whereas Missouri member year-end totals represent a number as of December 31 of that year.

* See HealthLink HMO, Inc. dba HealthLink HMO Note and Medicare Note on Page 1

Source: Annual Financial Statement for Each Year

2005 Missouri HMO Premium Related Data

in descending order of 2005 Missouri Market Share

Health Maintenance Organizations Licensed & Active in Missouri in 2005	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Premiums*	Missouri Medicaid Premiums	Total Missouri Premiums	% Change in Premium Related Revenues (2004-2005)
United Healthcare of the Midwest, Inc.	16.2%	\$172,729,643	\$374,548,464	\$0	\$547,278,107	-17.4%
Group Health Plan, Inc.	12.9%	\$313,937,528	\$121,259,557	\$0	\$435,197,085	-21.6%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	11.3%	\$154,101,357	\$175,868,181	\$50,921,554	\$380,891,092	-27.2%
Healthcare USA of Missouri, LLC	10.2%	\$0	\$0	\$344,285,244	\$344,285,244	0.1%
HMO Missouri, Inc. dba Blue Choice	10.1%	\$342,715,454	\$0	\$0	\$342,715,454	22.5%
Coventry Health Care of Kansas, Inc.	8.0%	\$176,873,214	\$93,841,485	\$0	\$270,714,699	-3.1%
Humana Health Plan, Inc.	4.7%	\$47,832,921	\$112,264,815	\$0	\$160,097,736	-6.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	4.3%	\$146,720,815	\$0	\$0	\$146,720,815	15.5%
Blue Cross & Blue Shield of Kansas City	4.1%	\$98,363,115	\$0	\$38,551,948	\$136,915,063	-16.9%
Children's Mercy's Family Health Partners, Inc.	3.3%	\$0	\$0	\$109,816,762	\$109,816,762	10.2%
FirstGuard Health Plan, Inc.	2.6%	\$0	\$0	\$88,687,283	\$88,687,283	2.1%
Alliance for Community Health, LLC dba Community Care Plus	2.5%	\$0	\$0	\$86,120,817	\$86,120,817	3.2%
Missouri Care, LC	2.3%	\$0	\$0	\$77,670,107	\$77,670,107	9.6%
Community Health Plan	1.8%	\$59,614,217	\$0	\$0	\$59,614,217	-2.8%
Aetna Health, Inc.	1.7%	\$57,088,353	\$0	\$0	\$57,088,353	14.6%
Mercy MC + Inc.**	1.5%	\$0	\$0	\$52,240,542	\$52,240,542	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	1.1%	\$0	\$0	\$36,798,197	\$36,798,197	0.0%
CIGNA Healthcare of St. Louis, Inc.	0.4%	\$13,752,354	\$0	\$0	\$13,752,354	-21.4%
Essence, Inc.	0.4%	\$0	\$12,703,946	\$0	\$12,703,946	2731.4%
Cox Health Systems HMO, Inc.	0.4%	\$11,889,495	\$0	\$0	\$11,889,495	2.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0.2%	\$7,387,206	\$0	\$0	\$7,387,206	-19.5%
HealthLink HMO, Inc. dba HealthLink HMO*	0.0%	\$63,860	\$0	\$0	\$63,860	-20.3%
Great-West Healthcare of Kansas/Missouri, Inc.	0.0%	\$1,672	\$0	\$0	\$1,672	-100.0%
All HMOs with Missouri Premiums in 2005	100.0%	\$1,603,071,204	\$890,486,448	\$885,092,454	\$3,378,650,106	-6.2%

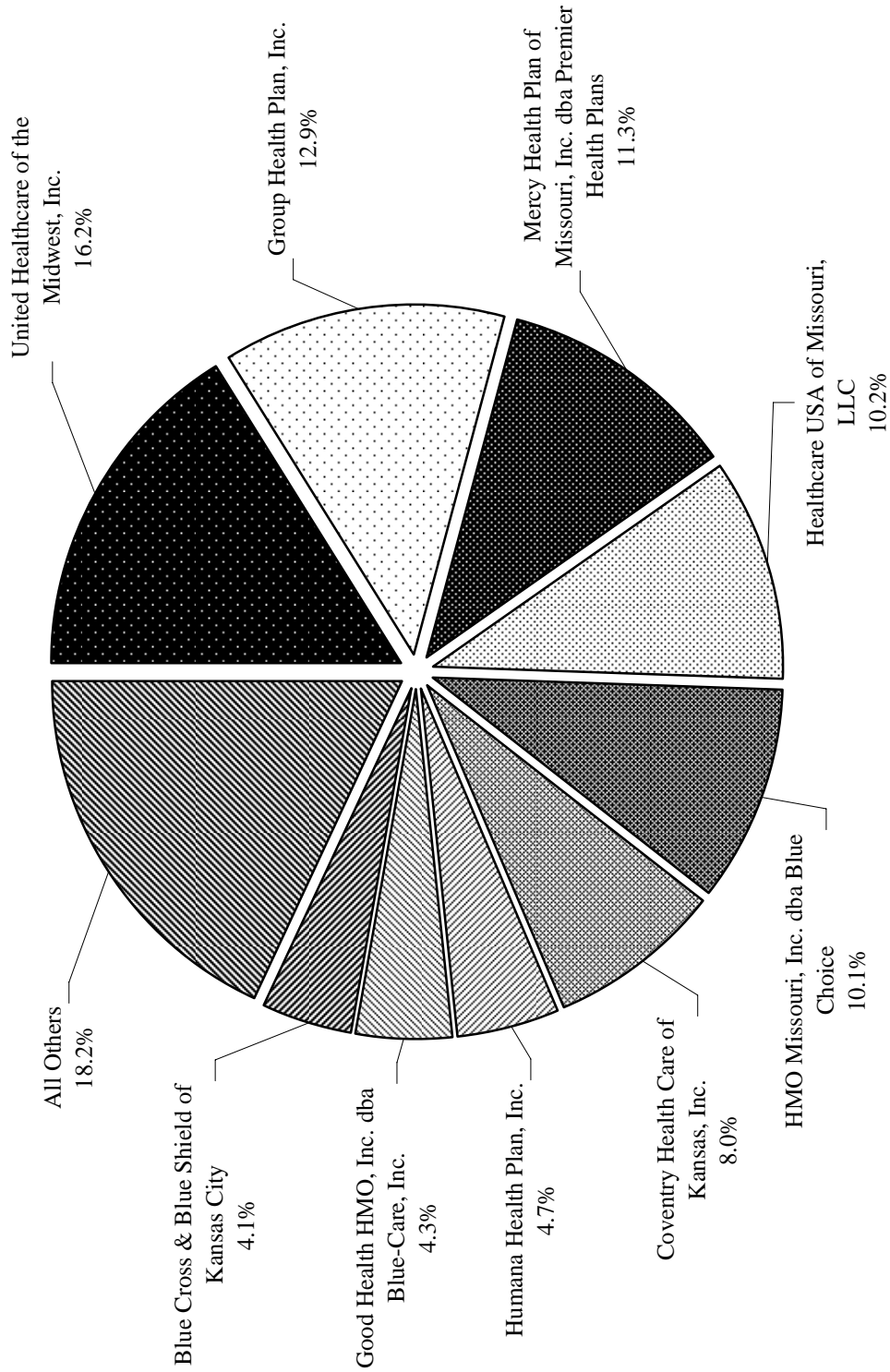
* See HealthLink HMO, Inc. dba HealthLink HMO Note and Medicare Note on Page 1

** See Mercy MC+ Inc. Note on Page 21

Source: 2005 Annual Financial Statement

2005 Missouri HMO Premium Related Market Shares

Total 2005 Missouri Premiums - \$3,378,650,106

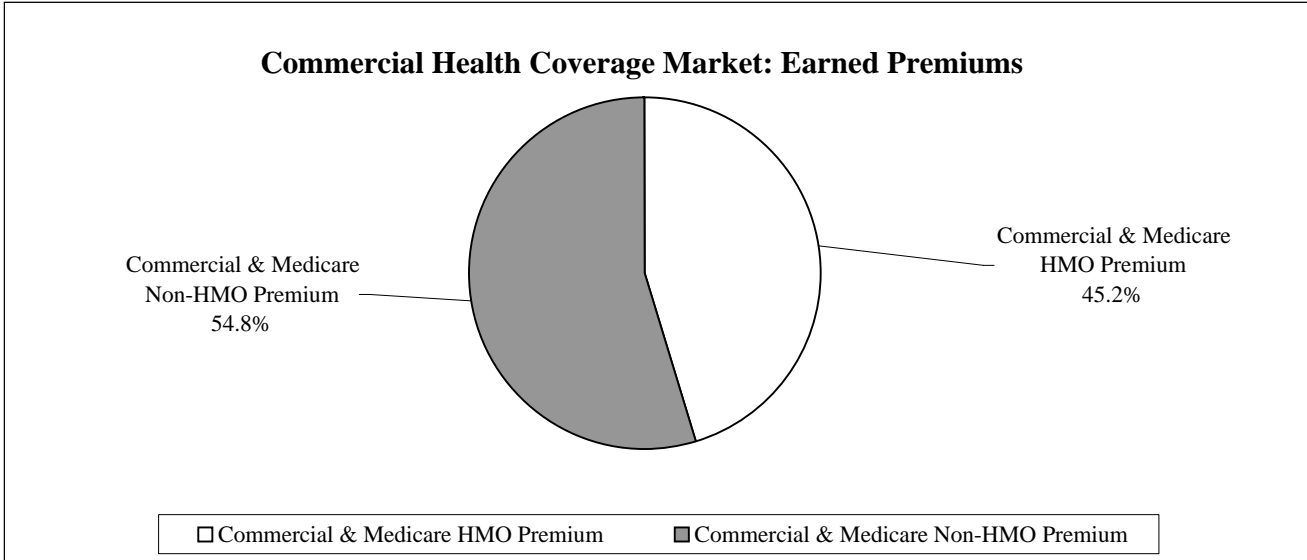


Source: 2005 Annual Financial Statement

2005 HMO & Non-HMO Major Medical Health Plan Premium

includes Commercial and Medicare premium

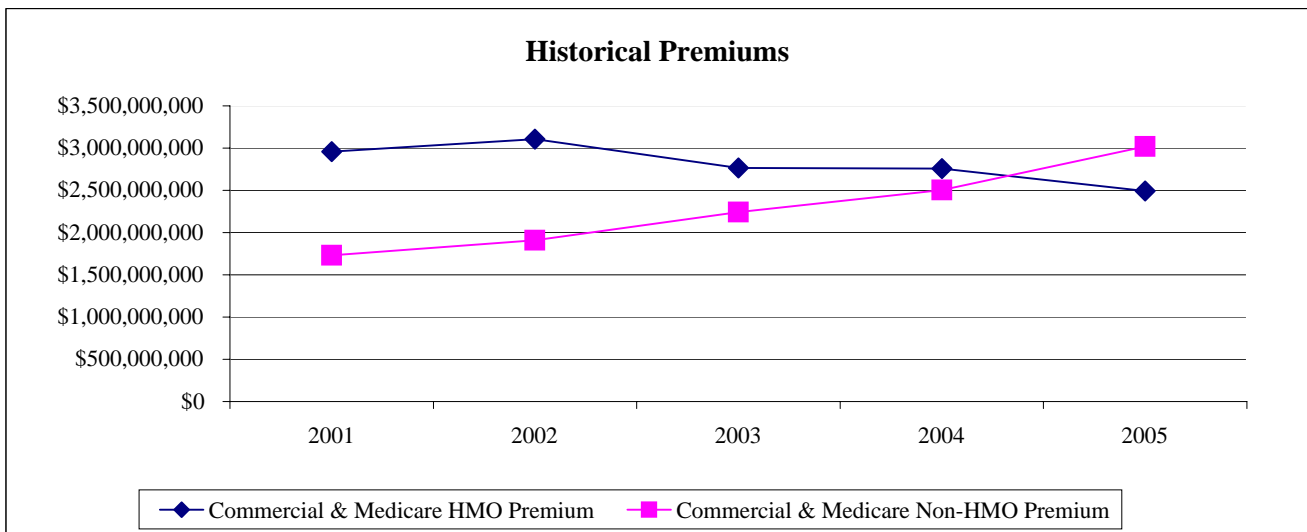
HMO & Non-HMO Major Medical Health Plans Premiums in 2005	Premiums	Market Share
Commercial & Medicare HMO Premium	\$2,493,557,652	45.2%
Commercial & Medicare Non-HMO Premium	\$3,018,019,815	54.8%
TOTALS	\$5,511,577,467	



HMO & Non-HMO Historical Premium (2001 - 2005)

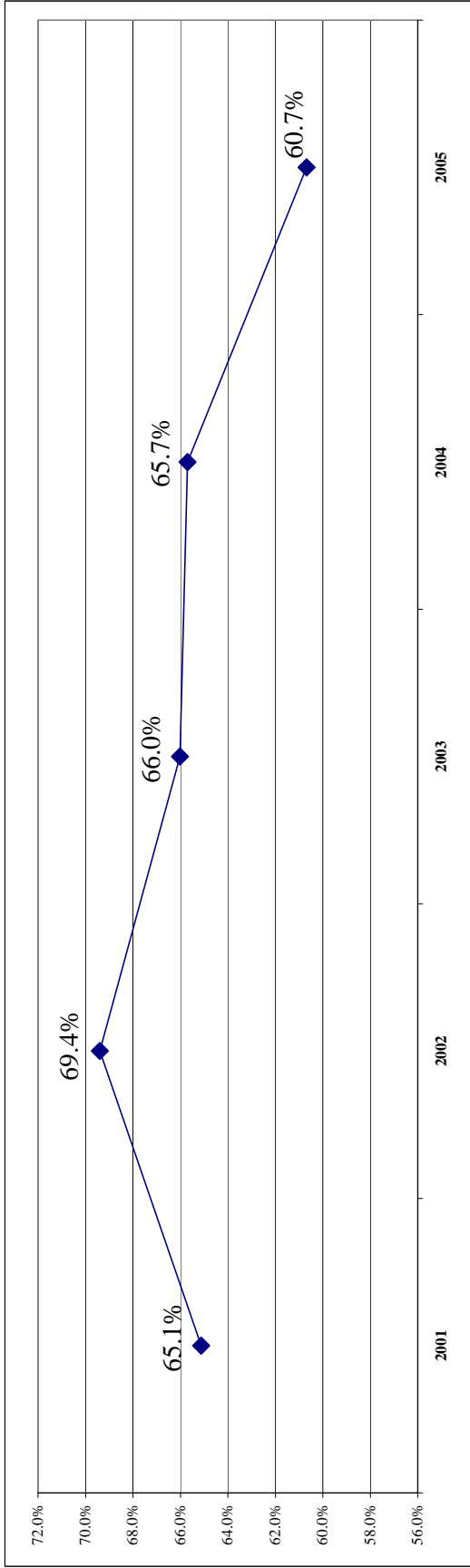
includes Commercial and Medicare premium

HMO & Non-HMO Premium Membership	2001	2002	2003	2004	2005
Commercial & Medicare HMO Premium	\$2,958,438,222	\$3,106,622,470	\$2,766,136,516	\$2,756,103,580	\$2,493,557,652
Commercial & Medicare Non-HMO Premium	\$1,731,284,134	\$1,907,912,086	\$2,243,368,901	\$2,503,901,397	\$3,018,019,815
TOTALS	\$4,689,722,356	\$5,014,534,556	\$5,009,505,417	\$5,260,004,977	\$5,511,577,467



Source: 2005 HMO Annual Supplement Reports and Missouri Supplements to Annual Statements for each year
See New Item page 1. Also excludes any self-insured activity.

Historical Missouri Market Concentration for the Top 5 HMOs Based on Premium



Top 5 Market Share HMOs by year

2001 United Healthcare of the Midwest, Inc.
 Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 Group Health Plan, Inc.
 Healthcare USA of Missouri, LLC
 HealthNet, Inc.

2002 United Healthcare of the Midwest, Inc.
 Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 Group Health Plan, Inc.
 Healthcare USA of Missouri, LLC
 Coventry Health Care of Kansas, Inc.

2003 United Healthcare of the Midwest, Inc.
 Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 Group Health Plan, Inc.
 Healthcare USA of Missouri, LLC
 Coventry Health Care of Kansas, Inc.

2004 United Healthcare of the Midwest, Inc.
 Group Health Plan, Inc.
 Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 Healthcare USA of Missouri, LLC
 HMO Missouri, Inc. dba Blue Choice

2005 United Healthcare of the Midwest, Inc.
 Group Health Plan, Inc.
 Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 Healthcare USA of Missouri, LLC
 HMO Missouri, Inc. dba Blue Choice

Source: Annual Financial Statements for Each Year

2005 Missouri HMO Premium Related Data by Holding Company[^]

in descending order of 2005 Missouri Market Share

Holding Companies	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Revenue*	Missouri Medicaid Revenue	Total MO Premium Related Revenues	% Change in Premium Related Revenues (2004-2005)
Coventry Health Care, Inc.	31.1%	\$490,810,742	\$215,101,042	\$344,285,244	\$1,050,197,028	-10.9%
United Health Group Inc.	16.2%	\$172,729,643	\$374,548,464	\$0	\$547,278,107	-17.4%
Sisters of Mercy Health System	12.8%	\$154,101,357	\$175,868,181	\$103,162,096	\$433,131,634	-17.2%
Blue Cross and Blue Shield of Kansas City	9.5%	\$245,083,930	\$0	\$75,350,145	\$320,434,075	9.8%
Wellpoint, Inc. *	10.1%	\$342,779,314	\$0	\$0	\$342,779,314	22.4%
Humana, Inc.	4.7%	\$47,832,921	\$112,264,815	\$0	\$160,097,736	-6.1%
Children's Mercy Hospital	3.3%	\$0	\$0	\$109,816,762	\$109,816,762	10.2%
Centene Corporation	2.6%	\$0	\$0	\$88,687,283	\$88,687,283	2.1%
Bush-O'Donnell & Co. Inc.	2.5%	\$0	\$0	\$86,120,817	\$86,120,817	3.2%
The Curators of the University of Missouri, Public Corporation	2.3%	\$0	\$0	\$77,670,107	\$77,670,107	9.6%
Heartland Health	1.8%	\$59,614,217	\$0	\$0	\$59,614,217	-2.8%
Aetna, Inc.	1.7%	\$57,088,353	\$0	\$0	\$57,088,353	14.6%
CIGNA Corporation	0.6%	\$21,139,560	\$0	\$0	\$21,139,560	-20.8%
Cox Health	0.4%	\$11,889,495	\$0	\$0	\$11,889,495	2.2%
Great-West Life & Annuity Insurance Company Group of Companies	0.0%	\$1,672	\$0	\$0	\$1,672	-100.0%
American Multispecialty Group, Inc.	0.4%	\$0	\$12,703,946	\$0	\$12,703,946	2731.4%
All HMO Subsidiaries with MO Premiums in 2004	100.0%	\$1,603,071,204	\$890,486,448	\$885,092,454	\$3,378,650,106	-6.2%

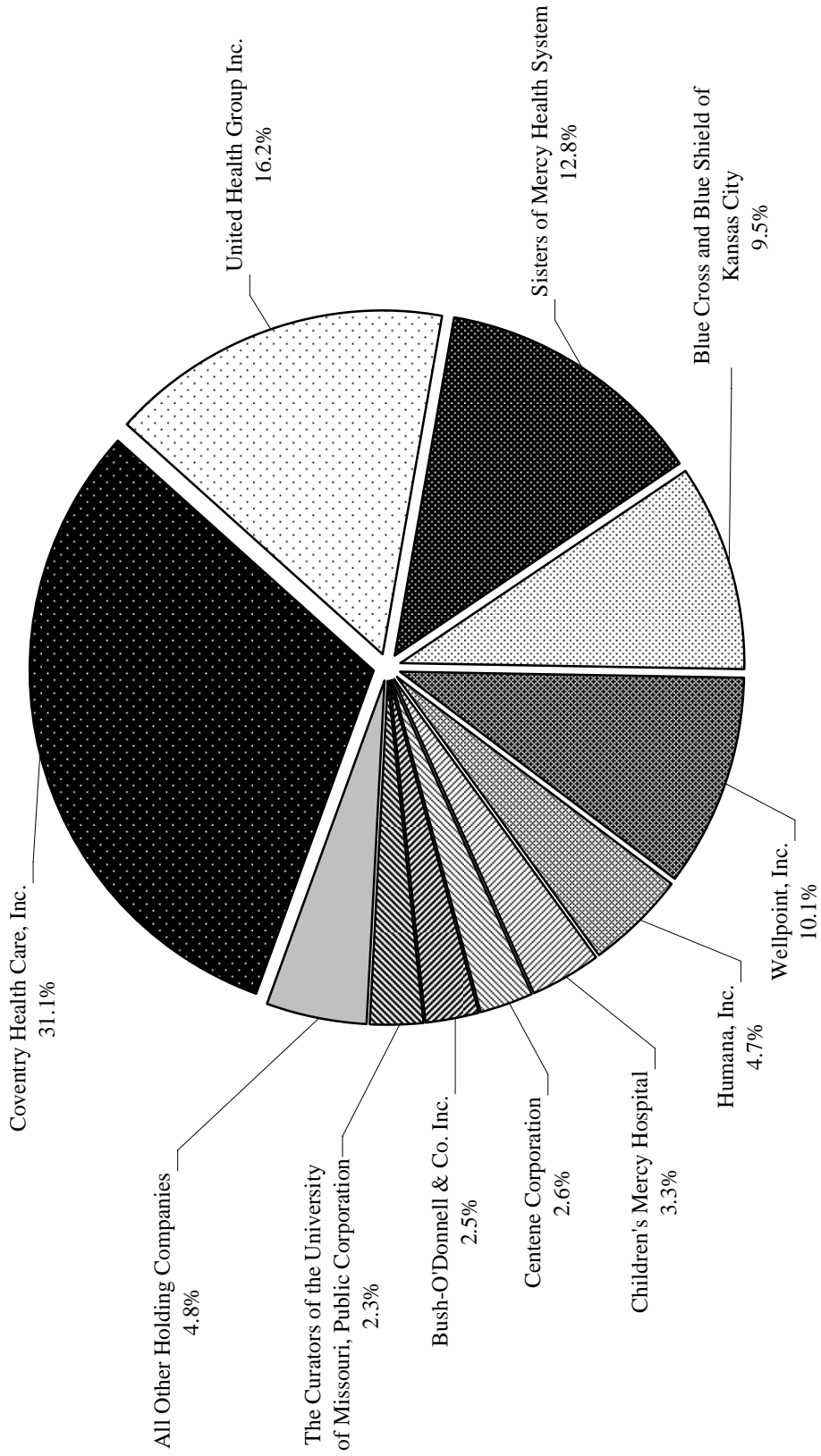
[^]Table representative of holding company/ultimate parent and affiliates as of 12/31/2005

* See HealthLink HMO, Inc. dba HealthLink HMO Note and Medicare Note on Page 1

Source: 2005 Annual Financial Statement

2005 Missouri HMO Premium Based Market Shares by Holding Company*

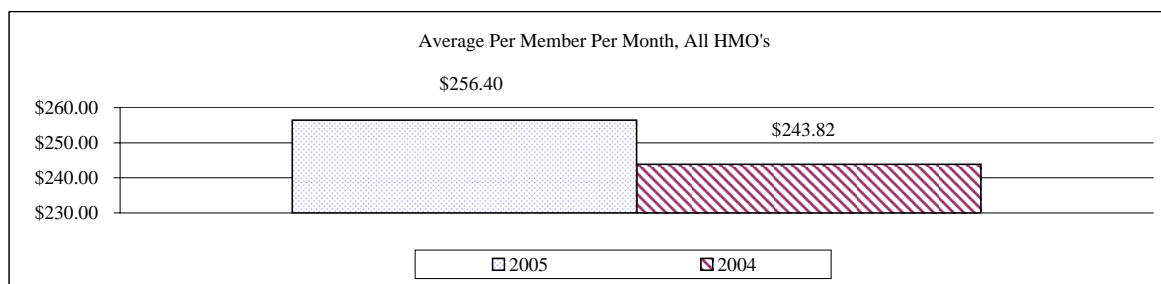
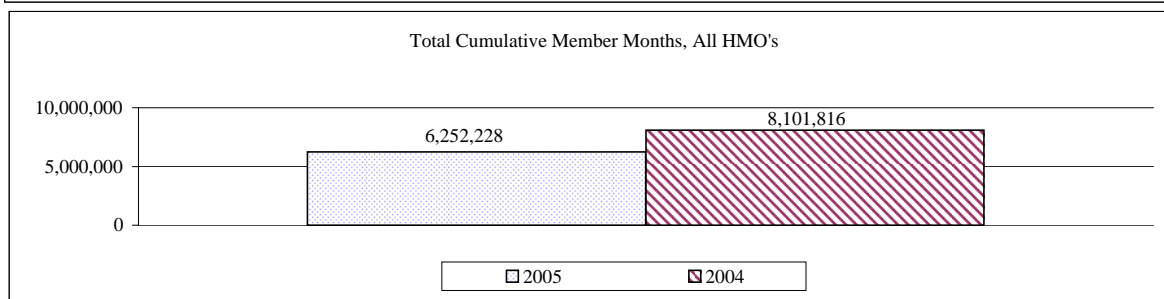
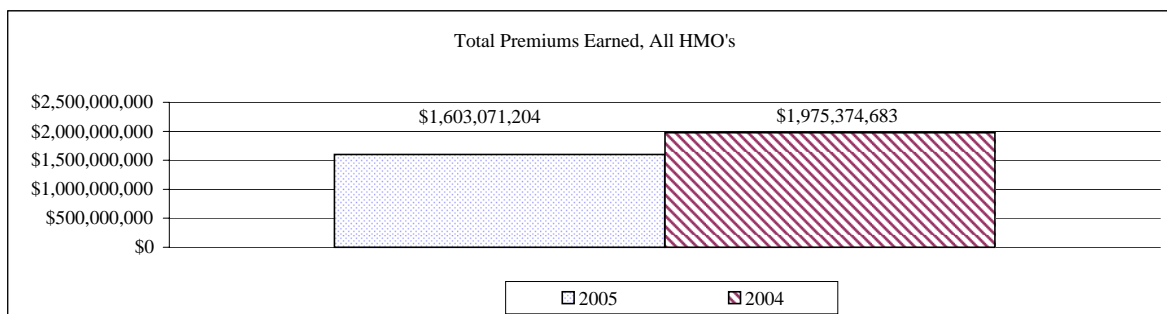
Total 2005 Missouri Premiums - \$3,378,650,106



*Table representative of holding company/ultimate parent and affiliates as of 12/31/2005
 Source: 2005 Annual Financial Statement

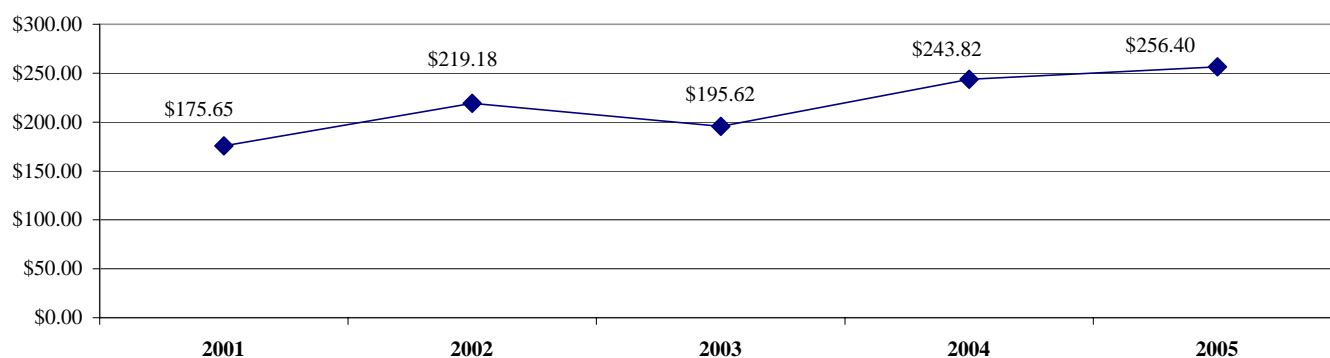
Missouri Commercial Premiums Per Member Per Month

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2005	2004	% Change	2005	2004	2005	2004
Aetna Health, Inc.	\$252.26	\$231.59	8.9%	\$57,088,353	\$49,833,791	226,309	215,185
Blue Cross & Blue Shield of Kansas City	\$261.92	\$236.91	10.6%	\$98,363,115	\$92,531,988	375,540	390,574
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$236.70	\$237.97	-0.5%	\$7,387,206	\$9,171,017	31,209	38,539
CIGNA Healthcare of St. Louis, Inc.	\$294.48	\$332.68	-11.5%	\$13,752,354	\$17,506,046	46,700	52,622
Community Health Plan	\$295.29	\$271.94	8.6%	\$59,614,217	\$61,340,564	201,883	225,567
Coventry Health Care of Kansas, Inc.	\$242.27	\$230.57	5.1%	\$176,873,214	\$190,456,773	730,068	826,012
Cox Health Systems HMO, Inc.	\$236.23	\$241.32	-2.1%	\$11,889,495	\$11,635,701	50,331	48,217
Good Health HMO, Inc. dba Blue-Care, Inc.	\$278.90	\$260.52	7.1%	\$146,720,815	\$127,070,347	526,067	487,753
Great-West Healthcare of Kansas/Missouri, Inc.	\$0.00	\$258.02	0.0%	\$1,672	\$3,636,588	0	14,094
Group Health Plan, Inc.	\$244.80	\$221.97	10.3%	\$313,937,528	\$455,403,988	1,282,436	2,051,621
HealthLink HMO, Inc. dba HealthLink HMO*	\$61.34	\$63.81	-3.9%	\$63,860	\$80,087	1,041	1,255
HMO Missouri, Inc. dba Blue Choice	\$235.95	\$226.64	4.1%	\$342,715,454	\$279,877,510	1,452,464	1,234,920
Humana Health Plan, Inc.	\$256.52	\$325.90	-21.3%	\$47,832,921	\$82,199,118	186,467	252,222
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$259.56	\$243.12	6.8%	\$154,101,357	\$272,464,852	593,700	1,120,685
United Healthcare of the Midwest, Inc.	\$315.19	\$281.97	11.8%	\$172,729,643	\$322,166,313	548,013	1,142,550
All HMOs with Missouri Premiums in Each Year	\$256.40	\$243.82	5.2%	\$1,603,071,204	\$1,975,374,683	6,252,228	8,101,816



Missouri Commercial Premiums Per Member Per Month (2001 - 2005)

Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$144.07	\$173.03	\$215.91	\$231.59	\$252.26	75.1%
Blue Cross & Blue Shield of Kansas City	\$221.48	\$192.71	\$219.33	\$236.91	\$261.92	18.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$144.80	\$192.43	\$238.83	\$237.97	\$236.70	63.5%
CIGNA Healthcare of St. Louis, Inc.	\$207.49	\$254.45	\$333.87	\$332.68	\$294.48	41.9%
Community Health Plan	\$182.29	\$216.27	\$243.31	\$271.94	\$295.29	62.0%
Coventry Health Care of Kansas, Inc.	\$150.75	\$175.44	\$209.38	\$230.57	\$242.27	60.7%
Cox Health Systems HMO, Inc.	\$179.83	\$201.47	\$243.41	\$241.32	\$236.23	31.4%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$196.68	\$222.87	\$235.66	\$260.52	\$278.90	41.8%
Great-West Healthcare of Kansas/Missouri, Inc.	\$165.25	\$232.67	\$219.32	\$258.02	\$0.00	-100.0%
Group Health Plan, Inc.	\$162.79	\$356.32	\$205.68	\$221.97	\$244.80	50.4%
HealthLink HMO, Inc. dba HealthLink HMO*	\$153.49	\$175.69	\$91.25	\$63.81	\$61.34	-60.0%
HMO Missouri, Inc. dba Blue Choice	\$153.09	\$178.02	\$210.14	\$226.64	\$235.95	54.1%
Humana Health Plan, Inc.	\$164.59	\$192.25	\$224.44	\$325.90	\$256.52	55.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$172.70	\$192.54	\$215.89	\$243.12	\$259.56	50.3%
United Healthcare of the Midwest, Inc.	\$182.61	\$211.62	\$146.30	\$281.97	\$315.19	72.6%
Withdrawn HMOs	\$157.32	\$191.50	\$223.04	\$0.00	\$0.00	-100.0%
All HMOs with Missouri Premiums in Each Year	\$175.65	\$219.18	\$195.62	\$243.82	\$256.40	46.0%



Source: Annual Financial Statement for Each Year

* See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

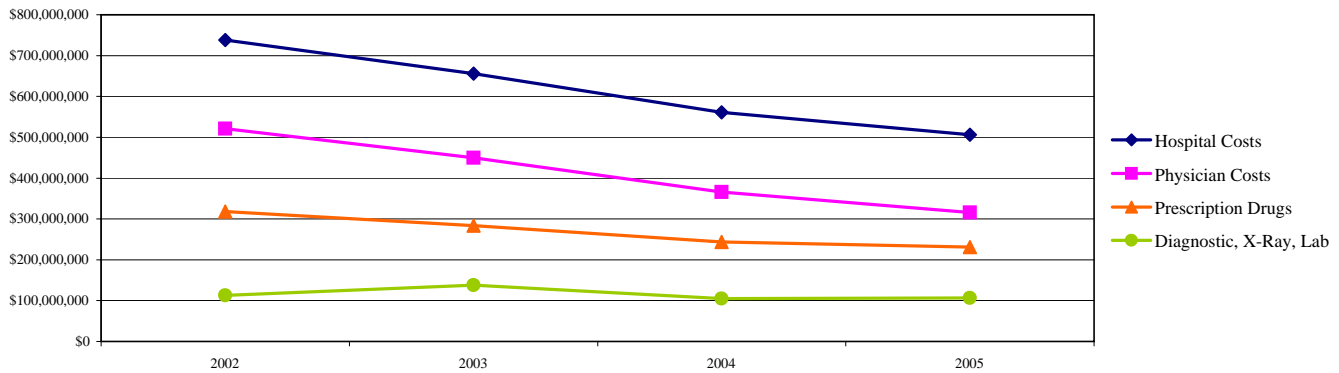
Missouri HMO Cost Comparisons

Cost data is collected quarterly for all HMOs. All cost data is from the Annual Managed Care Supplemental Data Filing, Cost of Services Table for 2005.

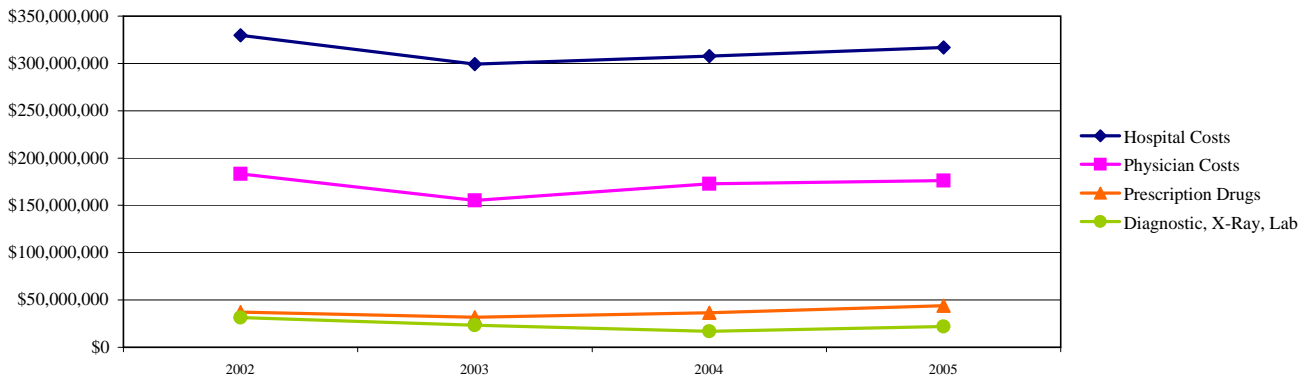
This information shows how dollars are spent on different categories of health care. Historically, hospital costs represent the largest percentage of all medical costs. Partly because of its incentives to get preventive care before hospitalization is necessary, managed care was promoted as the most effective solution for addressing rapidly rising medical costs found during the 1970s to the early 1990s. As the data on these pages show, Missouri's commercial HMOs spend proportionally more on pharmacy and outpatient physician care and proportionally less on inpatient hospital care compared to Medicare and Medicaid HMOs.

In recent years, rising pharmaceutical costs have received considerable attention. While dramatic increases have occurred in drug-related spending, health policy analysts tend to see pharmaceutical spending as an important 'release valve' slowing the rising cost of hospital care. (See "Outpatient Prescription Drug Expenses in the U.S. Community Population, 2003, Medical Expenditure Panel Survey Chartbook No. 16" published by the U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality.) In fact, some HMOs actually spend more on prescription drugs than on inpatient hospital costs.

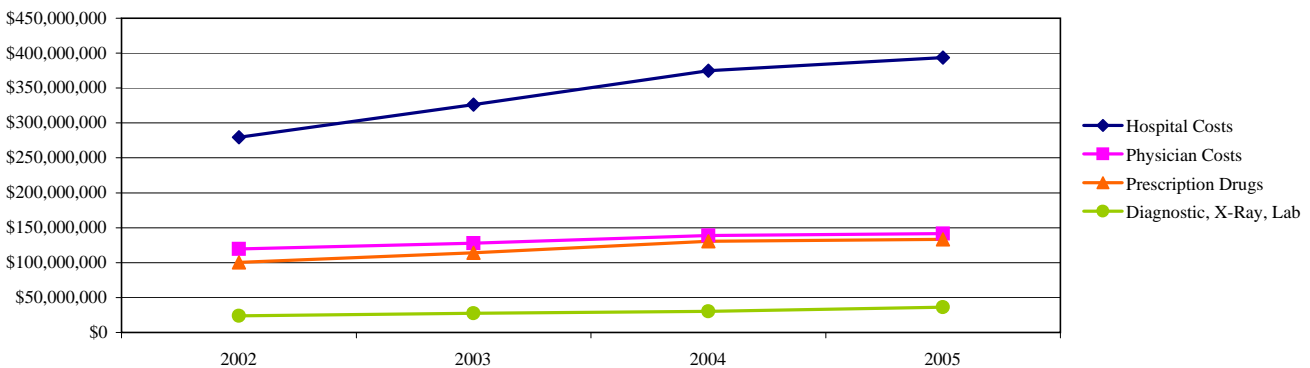
Costs of Services by Product Type



Commercial	2002	2003	% Change (2002-2003)	2004	% Change (2003-2004)	2005	% Change (2004-2005)
[^] Hospital Costs	\$738,369,469	\$655,587,650	-11.2%	\$560,960,191	-14.4%	\$506,378,563	-9.7%
Physician Costs	\$521,146,632	\$449,623,017	-13.7%	\$365,703,511	-18.7%	\$315,438,850	-13.7%
Prescription Drugs	\$317,743,007	\$283,277,423	-10.8%	\$243,529,434	-14.0%	\$230,908,467	-5.2%
Diagnostic, X-Ray, Lab	\$112,687,420	\$137,525,076	22.0%	\$105,132,004	-23.6%	\$106,450,564	1.3%



Medicare*	2002	2003	% Change (2002-2003)	2004	% Change (2003-2004)	2005	% Change (2004-2005)
[^] Hospital Costs	\$329,878,110	\$299,195,973	-9.3%	\$307,842,386	2.9%	\$316,903,319	2.9%
Physician Costs	\$183,181,283	\$155,059,713	-15.4%	\$172,803,381	11.4%	\$176,066,876	1.9%
Prescription Drugs	\$37,155,093	\$31,887,499	-14.2%	\$36,479,475	14.4%	\$43,917,932	20.4%
Diagnostic, X-Ray, Lab	\$31,593,281	\$23,286,057	-26.3%	\$16,957,007	-27.2%	\$21,835,715	28.8%



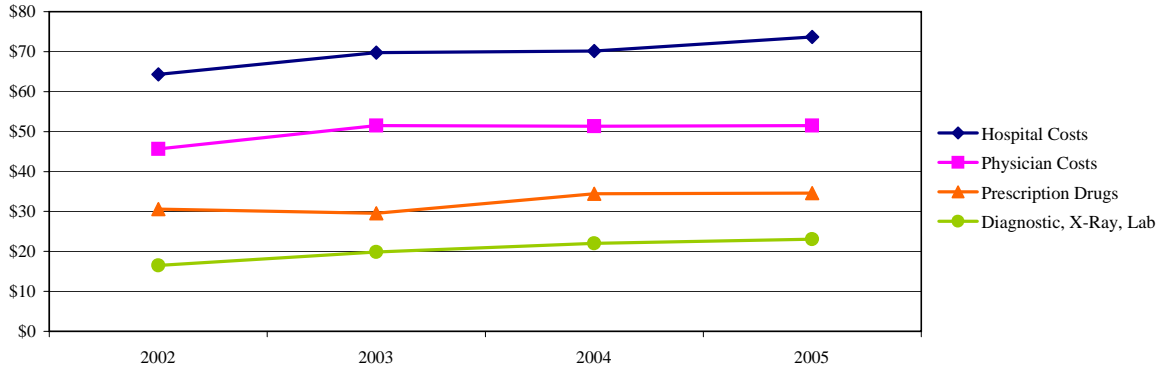
Medicaid	2002	2003	% Change (2002-2003)	2004	% Change (2003-2004)	2005	% Change (2004-2005)
[^] Hospital Costs	\$279,686,508	\$326,096,288	16.6%	\$374,828,300	14.9%	\$393,643,399	5.0%
Physician Costs	\$119,422,078	\$127,805,126	7.0%	\$138,838,492	8.6%	\$141,593,784	2.0%
Prescription Drugs	\$100,538,749	\$114,097,405	13.5%	\$130,652,467	14.5%	\$133,413,695	2.1%
Diagnostic, X-Ray, Lab	\$23,936,622	\$27,524,011	15.0%	\$30,047,959	9.2%	\$36,071,974	20.0%

[^] Hospital Costs include Inpatient Hospital, Outpatient Hospital and Emergency Room

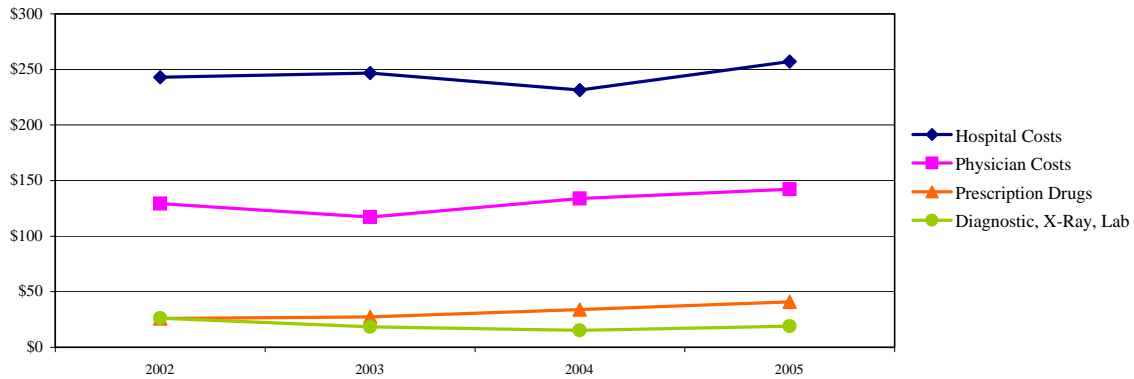
* See Medicare Note on Page 1

Source: HMO Annual Supplement Reports for Each Year

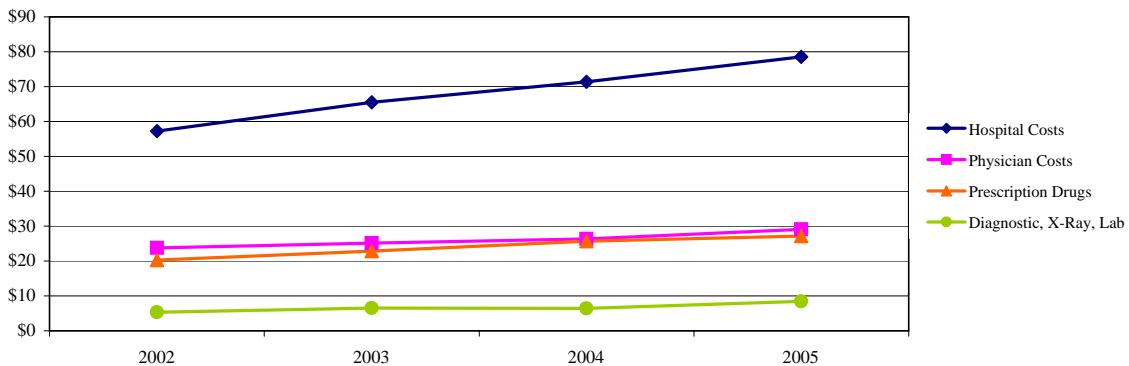
Per Member Per Month by Product Type



<i>Commercial</i>	2002	2003	% Change (2002-2003)	2004	% Change (2003-2004)	2005	% Change (2004-2005)
^Hospital Costs	\$64.28	\$69.75	8.5%	\$70.19	0.6%	\$73.64	4.9%
Physician Costs	\$45.63	\$51.48	12.8%	\$51.37	-0.2%	\$51.50	0.2%
Prescription Drugs	\$30.62	\$29.56	-3.5%	\$34.44	16.5%	\$34.57	0.4%
Diagnostic, X-Ray, Lab	\$16.52	\$19.84	20.1%	\$22.02	11.0%	\$23.06	4.7%



<i>Medicare*</i>	2002	2003	% Change (2002-2003)	2004	% Change (2003-2004)	2005	% Change (2004-2005)
^Hospital Costs	\$242.98	\$246.67	1.5%	\$231.55	-6.1%	\$257.02	11.0%
Physician Costs	\$129.16	\$117.22	-9.2%	\$133.99	14.3%	\$142.24	6.2%
Prescription Drugs	\$25.82	\$27.22	5.4%	\$34.09	25.2%	\$40.94	20.1%
Diagnostic, X-Ray, Lab	\$26.15	\$18.50	-29.3%	\$15.23	-17.7%	\$19.00	24.8%



<i>Medicaid</i>	2002	2003	% Change (2002-2003)	2004	% Change (2003-2004)	2005	% Change (2004-2005)
^Hospital Costs	\$57.24	\$65.47	14.4%	\$71.40	9.1%	\$78.52	10.0%
Physician Costs	\$23.76	\$25.12	5.7%	\$26.34	4.9%	\$29.10	10.5%
Prescription Drugs	\$20.30	\$22.85	12.6%	\$25.69	12.4%	\$27.11	5.5%
Diagnostic, X-Ray, Lab	\$5.34	\$6.48	21.3%	\$6.44	-0.6%	\$8.40	30.4%

^ Hospital Costs include Inpatient Hospital, Outpatient Hospital and Emergency Room

* See Medicare Note on Page 1

Source: HMO Annual Supplement Reports for Each Year

2005 Missouri Costs of Services

for Commercial Business

HMO Name	Inpatient Hospital		Outpatient Hospital		Prescription Drugs (not Inpatient)		Inpatient Physician, Surgeon, Anesthesia, etc.		Outpatient Physician, Surgeon, Anesthesia, etc.		Emergency Room		Chiropractic Visits		Prostheses & Expenses		Inpatient Mental Health		Outpatient Mental Health		Diagnostic, X-Ray, Laboratory		Other		Total Medical Costs		Total Capitation Costs		Total Medical Costs Less Capitation Costs						
Aetna Health, Inc.	\$8,315,571	\$4,338,869	\$9,207,529	\$1,121,655	\$5,731,160	\$1,216,826	\$201,826	\$0	\$19,006	\$717,053	\$8,156,083	\$11,121,730	\$50,147,308	\$1,348,920	\$48,798,388																				
Blue Cross & Blue Shield of Kansas City	\$15,158,505	\$11,235,248	\$14,204,613	\$3,881,644	\$20,612,178	\$5,127,618	\$89,199	\$89,199	\$36,173	\$1,580,905	\$10,448,681	\$0	\$82,525,499	\$6,329,577	\$76,195,922																				
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$1,606,852	\$667,020	\$521,762	\$1,032,272	\$1,262,178	\$439,138	\$0	\$0	\$105,814	\$158,721	\$83,917	\$741,225	\$7,584,733	\$358,860	\$7,225,874																				
CIGNA Healthcare of St. Louis, Inc.	\$2,472,106	\$824,384	\$2,760,967	\$1,149,318	\$1,145,536	\$437,505	\$0	\$0	\$117,452	\$176,178	\$151,183	\$741,225	\$11,337,686	\$409,285	\$10,928,402																				
Community Health Plan	\$12,634,826	\$7,983,606	\$4,514,546	\$2,176,125	\$7,784,579	\$2,818,755	\$363,709	\$0	\$432,223	\$230,666	\$10,760,703	\$2,649,192	\$52,348,930	\$711,375	\$51,637,555																				
Coventry Health Care of Kansas, Inc.	\$35,126,696	\$22,040,431	\$22,063,939	\$7,963,409	\$34,469,574	\$6,818,176	\$456,572	\$24,586	\$1,267,322	\$1,646,950	\$1,206,150	\$946,206	\$134,030,011	\$3,910,029	\$130,119,982																				
Cox Health Systems HMO, Inc.	\$2,787,325	\$1,618,119	\$1,501,822	\$764,122	\$2,518,374	\$543,708	\$0	\$0	\$6,615	\$50,093	\$856,731	\$340,439	\$11,031,943	\$8,059	\$11,023,884																				
Good Health HMO, Inc. dba Blue-Care, Inc.	\$19,813,233	\$15,791,818	\$30,071,807	\$5,290,927	\$29,255,266	\$7,767,812	\$442,508	\$130,617	\$151,979	\$2,225,453	\$13,153,737	\$0	\$124,095,157	\$7,626,659	\$116,468,498																				
Great-West Healthcare of Kansas/Missouri, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0																				
Group Health Plan, Inc.	\$57,644,974	\$38,676,473	\$48,505,063	\$11,248,948	\$62,099,705	\$9,033,172	\$204,153	\$2,479	\$1,129,756	\$2,400,731	\$3,873,220	\$4,426,332	\$259,245,006	\$6,886,887	\$252,358,119																				
HealthLink HMO, Inc. dba HealthLink HMO	\$2,412	\$5,007	\$33,795	\$510	\$35,006	\$6,467	\$1,175	\$0	\$0	\$3,924	\$36,990	\$7,836	\$133,121	\$17,222	\$115,899																				
HMO Missouri, Inc. dba Blue Choice	\$51,180,388	\$46,024,133	\$55,365,675	\$15,602,716	\$25,299,392	\$9,854,754	\$998,197	\$0	\$2,295,797	\$2,598,381	\$31,338,515	\$25,697,448	\$266,255,396	\$15,946,647	\$250,308,749																				
Humana Health Plan, Inc.	\$7,344,454	\$6,769,649	\$9,874,267	\$3,601,346	\$13,415,783	\$1,620,345	\$87,216	\$0	\$1,299,136	\$1,094,439	\$5,865,022	\$3,744,848	\$54,716,506	\$2,602,661	\$52,113,845																				
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$29,237,060	\$22,359,996	\$21,958,379	\$7,581,063	\$34,917,685	\$3,081,614	\$859,365	\$72	\$673,643	\$328,138	\$12,163,382	\$2,069,846	\$135,230,242	\$830,351	\$134,399,891																				
United Healthcare of the Midwest, Inc.	\$10,245,855	\$4,426,486	\$10,324,304	\$2,884,438	\$12,593,943	\$1,281,178	\$512,372	\$0	\$664,735	\$664,735	\$6,247,600	\$2,026,856	\$51,872,503	\$1,638,402	\$50,234,101																				
Totals	\$253,570,257	\$202,761,238	\$230,908,467	\$64,298,492	\$251,140,358	\$50,047,068	\$4,323,983	\$246,953	\$8,199,650	\$13,876,367	\$106,450,564	\$54,730,645	\$1,240,554,042	\$48,624,934	\$1,191,929,107																				

Source: 2005 HMO Annual Supplement Report

2005 Missouri Per Member Per Month Costs

for Commercial Business

HMO Name	Inpatient Hospital		Outpatient Hospital		Prescription Drugs (not Inpatient)		Inpatient Physician, Surgeon, Anesthesia, etc.		Outpatient Physician, Surgeon, Anesthesia, etc.		Emergency Room		Chiropractic Visits		Prostheses & Expenses		Inpatient Mental Health		Outpatient Mental Health		Diagnostic, X-Ray, Laboratory		Other		Total Medical Costs		Total Capitation Costs		Total Medical Costs Less Capitation Costs	
Aetna Health, Inc.	\$39.03	\$20.37	\$43.22	\$5.26	\$26.90	\$5.71	\$0.95	\$0.00	\$0.09	\$3.37	\$38.28	\$52.20	\$235.38	\$6.33	\$229.05															
Blue Cross & Blue Shield of Kansas City	\$44.17	\$32.74	\$41.39	\$11.31	\$60.06	\$14.94	\$0.44	\$0.26	\$0.11	\$4.61	\$30.44	\$0.00	\$240.45	\$18.44	\$222.00															
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$51.96	\$21.57	\$16.87	\$33.38	\$40.81	\$14.20	\$0.01	\$0.00	\$3.42	\$5.13	\$26.90	\$31.00	\$245.25	\$11.60	\$233.64															
CIGNA Healthcare of St. Louis, Inc.	\$53.85	\$17.96	\$60.14	\$25.03	\$24.95	\$9.53	\$0.03	\$0.00	\$2.56	\$3.84	\$32.93	\$16.15	\$246.96	\$8.92	\$238.04															
Community Health Plan	\$62.56	\$39.53	\$22.35	\$10.77	\$38.54	\$13.96	\$1.80	\$0.00	\$2.14	\$1.14	\$53.28	\$13.12	\$259.19	\$3.52	\$255.67															
Coventry Health Care of Kansas, Inc.	\$48.12	\$30.20	\$30.23	\$10.91	\$47.22	\$9.34	\$0.63	\$0.03	\$1.74	\$2.26	\$1.65	\$1.30	\$183.62	\$5.36	\$178.27															
Cox Health Systems HMO, Inc.	\$55.34	\$32.13	\$29.82	\$15.17	\$50.00	\$10.79	\$0.89	\$0.00	\$0.13	\$0.99	\$17.01	\$6.76	\$219.02	\$0.16	\$218.86															
Good Health HMO, Inc. dba Blue-Care, Inc.	\$43.15	\$34.39	\$65.49	\$11.52	\$63.72	\$16.92	\$0.96	\$0.28	\$0.33	\$4.85	\$28.65	\$0.00	\$270.27	\$16.61	\$253.66															
Great-West Healthcare of Kansas/Missouri, Inc.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00															
Group Health Plan, Inc.	\$45.42	\$46.23	\$38.22	\$8.86	\$48.93	\$7.12	\$0.16	\$0.00	\$0.89	\$1.89	\$3.05	\$3.49	\$204.26	\$5.43	\$198.84															
Healthlink HMO, Inc. dba Healthlink HMO	\$2.07	\$4.30	\$29.03	\$0.44	\$30.07	\$5.56	\$1.01	\$0.00	\$0.00	\$3.37	\$31.78	\$6.73	\$114.37	\$14.80	\$99.57															
HMO Missouri, Inc. dba Blue Choice	\$36.47	\$32.80	\$39.46	\$11.12	\$18.03	\$7.02	\$0.71	\$0.00	\$1.64	\$1.85	\$22.33	\$18.31	\$189.75	\$11.36	\$178.38															
Humana Health Plan, Inc.	\$32.70	\$30.14	\$43.96	\$16.03	\$59.73	\$7.21	\$0.39	\$0.00	\$0.00	\$4.87	\$26.11	\$16.67	\$243.62	\$11.59	\$232.03															
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$49.06	\$37.52	\$36.85	\$12.72	\$58.59	\$5.17	\$1.44	\$0.00	\$1.13	\$0.55	\$20.41	\$3.47	\$226.91	\$1.39	\$225.52															
United Healthcare of the Midwest, Inc.	\$21.42	\$9.25	\$21.59	\$6.03	\$26.33	\$2.68	\$1.07	\$0.00	\$1.39	\$1.39	\$13.06	\$4.24	\$108.45	\$3.43	\$105.03															
Averages	\$39.02	\$25.94	\$34.57	\$11.90	\$39.59	\$8.68	\$0.70	\$0.04	\$1.04	\$2.67	\$23.06	\$11.56	\$199.17	\$7.93	\$191.24															

Source: 2005 HMO Annual Supplement Report

2005 Missouri Costs of Services

for Medicare Business

HMO Name	Inpatient Hospital		Outpatient Hospital		Prescription Drugs (not Inpatient)		Inpatient Physician, Surgeon, Anesthesia, etc.		Outpatient Physician, Surgeon, Anesthesia, etc.		Emergency Room		Chiropractic Visits		Prostheses & Expenses		Inpatient Mental Health		Outpatient Mental Health		Diagnostic, X-Ray, Laboratory		Other		Total Medical Costs		Total Capitation Costs		Total Medical Costs Less Capitation Costs			
	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital		
Coverity Health Care of Kansas, Inc.		\$24,553,406	\$9,217,131	\$5,656,280	\$3,904,807	\$16,540,820	\$1,434,185	\$4,249	\$39,423	\$397,426	\$104,785	\$335,920	\$1,144,548	\$63,332,980	\$393,959	\$62,939,021																
Essence, Inc.		\$5,349,446	\$906,234	\$1,134,116	\$530,133	\$1,871,941	\$169,520	\$198	\$8,103	\$28,996	\$28,996	\$110,801	\$734,784	\$8,873,267	\$1,223,061	\$7,650,206																
Group Health Plan, Inc.		\$38,804,717	\$18,661,188	\$5,345,274	\$4,610,257	\$22,660,304	\$1,121,090	\$10,765	\$0	\$132,299	\$281,136	\$1,015,311	\$2,118,078	\$94,760,419	\$4,301,322	\$90,459,097																
Humana Health Plan, Inc.		\$20,577,789	\$4,865,403	\$5,539,268	\$5,677,106	\$13,013,086	\$597,308	\$14,489	\$0	\$1,042,306	\$354,982	\$8,212,712	\$68,710,521	\$68,710,521	\$5,543,058	\$63,167,463																
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$49,268,294	\$22,434,982	\$13,163,512	\$8,782,268	\$29,568,108	\$1,264,610	\$150,303	\$0	\$439,019	\$194,662	\$10,445,784	\$6,030,068	\$141,741,609	\$223,609	\$141,518,001																
United Healthcare of the Midwest, Inc.		\$80,897,257	\$36,580,296	\$13,079,483	\$18,810,394	\$50,097,652	\$2,200,463	\$14,849	\$0	\$1,534,352	\$1,534,352	\$1,715,187	\$5,515,719	\$21,980,003	\$33,073,834	\$178,906,170																
Totals*		\$217,480,909	\$92,665,235	\$43,917,932	\$42,314,965	\$133,751,911	\$6,787,176	\$194,883	\$47,525	\$3,574,397	\$2,498,913	\$21,835,715	\$24,859,249	\$589,398,799	\$44,758,843	\$544,639,957																

2005 Missouri Costs of Services

for Medicaid Business

HMO Name	Inpatient Hospital		Outpatient Hospital		Prescription Drugs (not Inpatient)		Inpatient Physician, Surgeon, Anesthesia, etc.		Outpatient Physician, Surgeon, Anesthesia, etc.		Emergency Room		Chiropractic Visits		Prostheses & Expenses		Inpatient Mental Health		Outpatient Mental Health		Diagnostic, X-Ray, Laboratory		Other		Total Medical Costs		Total Capitation Costs		Total Medical Costs Less Capitation Costs				
	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital	Inpatient Hospital	Outpatient Hospital			
Alliance For Community Health, LLC dba Community Care Plus		\$21,945,226	\$8,306,564	\$11,186,620	\$4,454,992	\$9,959,479	\$9,024,141	\$0	\$0	\$468,806	\$656,328	\$1,295,531	\$4,021,894	\$71,919,580	\$8,586,317	\$63,333,263																	
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus		\$13,286,015	\$8,646,043	\$10,129,255	\$3,456,635	\$12,337,125	\$8,042,489	\$0	\$92,148	\$38,697	\$2,282,055	\$4,305,222	\$0	\$62,615,684	\$6,362,534	\$56,253,150																	
Children's Mercy's Family Health Partners, Inc.		\$24,341,409	\$14,102,080	\$17,811,728	\$3,840,969	\$8,933,750	\$8,682,950	\$0	\$0	\$2,064,008	\$1,983,067	\$6,625,844	\$5,867,208	\$94,253,013	\$7,782,135	\$86,470,878																	
FirstGuard Health Plan, Inc.		\$25,121,279	\$7,749,062	\$11,865,985	\$3,271,413	\$5,772,252	\$8,588,047	\$0	\$0	\$1,588,371	\$1,941,342	\$6,013,732	\$8,689,174	\$80,600,656	\$5,207,345	\$75,393,311																	
Healthcare USA of Missouri, LLC		\$84,845,693	\$37,397,442	\$51,648,729	\$18,664,092	\$37,586,413	\$31,311,180	\$0	\$380,247	\$5,067,292	\$2,384,608	\$9,297,664	\$16,622,586	\$295,205,946	\$19,939,145	\$275,266,801																	
Mercy MC + Inc.		\$28,406,813	\$8,650,232	\$19,784,751	\$7,697,821	\$12,679,612	\$8,105,659	\$194	\$777	\$1,063,101	\$495,637	\$6,424,924	\$4,190,594	\$97,498,115	\$2,280,768	\$95,217,347																	
Missouri Care, LC		\$14,058,234	\$18,881,210	\$10,986,626	\$3,851,121	\$9,088,111	\$4,155,633	\$0	\$0	\$656,918	\$717,881	\$2,109,058	\$4,221,032	\$68,723,823	\$2,336,640	\$66,387,183																	
Totals		\$212,004,668	\$103,732,632	\$133,413,695	\$48,237,043	\$96,356,741	\$77,906,098	\$194	\$473,172	\$10,947,194	\$10,460,918	\$36,071,974	\$44,212,488	\$770,816,818	\$52,494,885	\$718,321,933																	

* See Medicare Note on Page 1
Source: 2005 HMO Annual Supplement Report

2005 Missouri Per Member Per Month Costs for Medicare Business

HMO Name	Inpatient Hospital		Outpatient Hospital		Prescription Drugs (not Inpatient)		Inpatient Physician, Surgeon, Anesthesia, etc.		Outpatient Physician, Surgeon, Anesthesia, etc.		Emergency Room		Chiropractic Visits		Prostheses & Expenses		Inpatient Mental Health		Outpatient Mental Health		Diagnostic, X-Ray, Laboratory		Other		Total Medical Costs		Total Capitation Costs		Total Medical Costs Less Capitation Costs			
Covenary Health Care of Kansas, Inc.	\$190.35	\$71.46	\$43.85	\$30.27	\$128.24	\$11.12	\$0.03	\$0.31	\$3.08	\$0.81	\$2.60	\$8.87	\$491.00	\$3.05	\$487.94																	
Essence, Inc.	\$157.87	\$42.71	\$53.45	\$24.99	\$88.23	\$7.99	\$0.01	\$0.38	\$1.37	\$1.37	\$5.22	\$34.63	\$418.21	\$57.65	\$360.57																	
Group Health Plan, Inc.	\$232.83	\$111.97	\$32.07	\$27.66	\$135.96	\$6.73	\$0.06	\$0.00	\$0.79	\$1.69	\$6.09	\$12.71	\$568.56	\$25.81	\$542.75																	
Humana Health Plan, Inc.	\$136.71	\$32.32	\$36.80	\$37.72	\$86.45	\$3.97	\$0.10	\$0.00	\$6.92	\$2.36	\$54.56	\$58.57	\$456.49	\$36.83	\$419.66																	
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$198.36	\$90.33	\$53.00	\$35.36	\$119.05	\$5.09	\$0.61	\$0.00	\$1.77	\$0.78	\$42.06	\$24.28	\$570.68	\$0.90	\$569.78																	
United Healthcare of the Midwest, Inc.	\$163.80	\$74.07	\$26.48	\$38.09	\$101.44	\$4.46	\$0.03	\$0.00	\$3.11	\$3.11	\$3.47	\$11.17	\$429.22	\$66.97	\$362.26																	
Averages*	\$179.99	\$70.48	\$40.94	\$32.35	\$109.89	\$6.56	\$0.14	\$0.11	\$2.84	\$1.69	\$19.00	\$25.04	\$489.03	\$31.87	\$457.16																	

2005 Missouri Per Member Per Month Costs for Medicaid Business

HMO Name	Inpatient Hospital		Outpatient Hospital		Prescription Drugs (not Inpatient)		Inpatient Physician, Surgeon, Anesthesia, etc.		Outpatient Physician, Surgeon, Anesthesia, etc.		Emergency Room		Chiropractic Visits		Prostheses & Expenses		Inpatient Mental Health		Outpatient Mental Health		Diagnostic, X-Ray, Laboratory		Other		Total Medical Costs		Total Capitation Costs		Total Medical Costs Less Capitation Costs				
Alliance For Community Health, LLC dba Community Care Plus	\$41.15	\$15.57	\$20.97	\$8.35	\$18.67	\$16.92	\$0.00	\$0.00	\$0.88	\$1.23	\$2.43	\$8.67	\$134.85	\$16.10	\$118.75																		
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$34.23	\$22.28	\$26.10	\$8.91	\$31.79	\$20.72	\$0.00	\$0.24	\$0.10	\$5.88	\$11.09	\$0.00	\$161.32	\$16.39	\$144.93																		
Children's Mercy's Family Health Partners, Inc.	\$42.00	\$24.33	\$30.73	\$6.63	\$15.41	\$14.98	\$0.00	\$0.00	\$3.56	\$3.42	\$11.43	\$10.12	\$162.62	\$13.43	\$149.19																		
FirstGuard Health Plan, Inc.	\$53.74	\$16.58	\$25.39	\$7.00	\$12.35	\$18.37	\$0.00	\$0.00	\$3.40	\$4.15	\$12.87	\$18.59	\$172.43	\$11.14	\$161.29																		
Healthcare USA of Missouri, LLC	\$40.50	\$17.85	\$24.66	\$8.91	\$17.94	\$14.95	\$0.00	\$0.18	\$2.42	\$1.14	\$4.44	\$7.94	\$140.92	\$9.52	\$131.40																		
Mercy MC + Inc.	\$50.32	\$0.00	\$35.04	\$15.63	\$22.46	\$14.35	\$0.00	\$0.00	\$1.88	\$0.88	\$11.38	\$7.42	\$172.70	\$4.04	\$168.66																		
Missouri Care, LLC	\$34.42	\$46.23	\$26.90	\$9.43	\$22.25	\$10.17	\$0.00	\$0.00	\$1.61	\$1.76	\$5.16	\$10.34	\$168.27	\$5.72	\$162.55																		
Averages	\$42.34	\$20.41	\$27.11	\$8.98	\$20.13	\$15.78	\$0.00	\$0.06	\$1.98	\$2.64	\$8.40	\$9.01	\$159.02	\$10.91	\$148.11																		

* See Medicare Note on Page 1
Source: 2005 HMO Annual Supplement Report

Results of Nationwide Operations

Missouri Licensed HMOs

Source: 2005 HMO Annual Financial Statements submitted to the Missouri Department of Insurance unless otherwise noted.

Please note: This section contains the plan-wide operations data for Blue Cross & Blue Shield of Kansas City, not just the HMO business. This company is operated under a dual Health Services Corporation and Health Maintenance Organization license, per §354.475 RSMo. MDI determined in 1999 that this company shall comply with laws governing HMOs in Missouri, including laws requiring HMOs to file data with MDI.

Financial statements may be amended up to 5 years after they are originally filed. Data from prior years presented here may be different from prior HMO Annual Reports.

Balance Sheet Items

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries and affiliates & borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds & less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** – Includes: Total Liabilities plus Total Capital and Surplus.

2005 Nationwide Operations

Balance Sheet Items

	A	B	C	D	E	F	G
Health Maintenance Organizations Licensed & Active in Missouri in 2005	MO %	Total Cash & Short Term Investments	Premium & Health Care Receivables	Total Assets	Total Liabilities	Total Capital & Surplus	Total Liabilities, Capital and Surplus
Aetna Health, Inc.	66.2%	\$8,518,028	\$1,083,063	\$20,901,276	\$9,594,459	\$11,306,817	\$20,901,276
Alliance For Community Health, LLC dba Community Care Plus	100.0%	\$8,553,068	\$7,777,521	\$20,168,206	\$9,168,199	\$11,000,007	\$20,168,206
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	\$462,255	\$12,125,875	\$20,994,776	\$14,247,886	\$6,746,890	\$20,994,776
Blue Cross & Blue Shield of Kansas City	80.1%	\$19,268,414	\$53,823,576	\$589,885,093	\$261,779,328	\$328,105,765	\$589,885,093
Children's Mercy's Family Health Partners, Inc.	100.0%	\$2,633,617	\$12,877,621	\$20,900,307	\$12,798,216	\$8,102,091	\$20,900,307
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	58.0%	\$2,405,714	\$543,579	\$14,629,916	\$6,988,988	\$7,640,928	\$14,629,916
CIGNA Healthcare of St. Louis, Inc.	84.9%	\$770,253	\$1,218,115	\$7,048,224	\$2,065,881	\$4,982,343	\$7,048,224
Community Health Plan	95.7%	\$2,537,869	\$2,113,424	\$14,882,579	\$8,827,197	\$6,055,382	\$14,882,579
Coventry Health Care of Kansas, Inc.	59.1%	\$31,134,775	\$7,842,081	\$153,954,819	\$68,342,089	\$85,612,730	\$153,954,819
Cox Health Systems HMO, Inc.	100.0%	\$3,489,362	\$60,675	\$13,172,974	\$2,457,551	\$10,715,423	\$13,172,974
Essence, Inc.	95.7%	\$3,761,392	\$356,574	\$4,557,849	\$1,426,004	\$3,131,845	\$4,557,849
FirstGuard Health Plan, Inc.	100.0%	\$3,399,676	\$7,860,883	\$21,998,000	\$11,486,787	\$10,511,213	\$21,998,000
Good Health HMO, Inc. dba Blue-Care, Inc.	65.3%	\$2,361,481	\$6,611,505	\$64,183,041	\$26,802,029	\$37,381,012	\$64,183,041
Great-West Healthcare of Kansas/Missouri, Inc.	100.0%	\$1,079,101	\$0	\$4,164,403	\$24,691	\$4,139,712	\$4,164,403
Group Health Plan, Inc.	81.7%	\$28,280,824	\$7,940,804	\$160,650,620	\$71,952,590	\$88,698,030	\$160,650,620
Healthcare USA of Missouri, LLC	100.0%	\$16,446,185	\$40,663,720	\$89,628,069	\$49,923,262	\$39,704,807	\$89,628,069
HealthLink HMO, Inc. dba HealthLink HMO*	100.0%	\$10,899,592	\$245,299	\$15,395,259	\$644,122	\$14,751,137	\$15,395,259
HMO Missouri, Inc. dba Blue Choice	100.0%	\$13,735,945	\$17,262,405	\$94,844,750	\$60,696,186	\$34,148,564	\$94,844,750
Humana Health Plan, Inc.	9.6%	(\$5,322,169)	\$23,540,880	\$393,710,930	\$218,828,383	\$174,882,547	\$393,710,930
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	89.6%	\$5,545,803	\$9,979,272	\$101,825,170	\$54,973,027	\$46,852,143	\$101,825,170
Mercy MC + Inc.	100.0%	\$640,193	\$12,226,660	\$13,175,902	\$12,541,379	\$634,523	\$13,175,902
Missouri Care, LC	100.0%	\$8,019,581	\$7,421,124	\$15,553,445	\$7,679,252	\$7,874,193	\$15,553,445
United Healthcare of the Midwest, Inc.	84.4%	\$54,265,149	\$9,160,414	\$203,929,705	\$107,844,268	\$96,085,437	\$203,929,705
All HMOs	61.7%	\$222,886,108	\$242,735,070	\$2,060,155,313	\$1,021,091,774	\$1,039,063,539	\$2,060,155,313
•HMOs with MO% of Business > 60% (20 HMOs)	88.3%	\$194,667,788	\$210,808,530	\$1,497,859,648	\$726,932,314	\$770,927,334	\$1,497,859,648

Percent Missouri Business is based on premium earned information from the 2005 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (see page 30.MO)

• Excludes CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri, Coventry Health Care of Kansas, Inc. and Humana Health Plan, Inc.

* See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

Income Statement Items

- A. Missouri % of Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenue** - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.
- D. Total Medical & Hospital Expense** - Includes: Hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, and aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** Total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus Net realized capital gains (or losses).
- G. Federal & Foreign Income Taxes** - Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

2005 Nationwide Operations
Income Statement Items

	A	B	C	D	E	F	G	H
	MO %	Net Premium Income	Total Revenues	Total Medical & Hospital Expense	Net Underwriting Gains (Losses)	Net Investment Gains (Losses)	Federal & Foreign Income Taxes	Net Income (Loss)
Aetna Health, Inc.	66.2%	\$86,216,908	\$86,220,764	\$76,323,616	(\$2,320,912)	\$623,296	(\$756,756)	(\$940,860)
Alliance For Community Health, LLC dba Community Care Plus	100.0%	\$85,487,331	\$85,487,331	\$77,437,642	\$32,183	\$414,274	\$309,790	\$460,995
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	\$36,789,851	\$36,789,851	\$34,300,256	(\$1,900,832)	\$75,278	(\$632,531)	(\$1,193,023)
Blue Cross & Blue Shield of Kansas City	80.1%	\$170,770,479	\$170,770,479	\$148,363,710	\$1,758,525	\$0	\$0	\$1,758,525
Children's Mercy's Family Health Partners, Inc.	100.0%	\$109,420,014	\$109,420,014	\$95,260,320	\$3,479,627	\$218,854	\$0	\$3,698,481
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	58.0%	\$12,667,537	\$12,667,537	\$8,533,444	\$2,420,393	\$566,962	\$906,379	\$2,018,949
CIGNA Healthcare of St. Louis, Inc.	84.9%	\$16,129,326	\$16,129,326	\$13,295,636	\$1,779,514	\$358,837	\$609,762	\$1,535,999
Community Health Plan	95.7%	\$62,020,962	\$62,076,378	\$54,867,764	(\$131,730)	\$327,730	\$0	\$196,000
Coventry Health Care of Kansas, Inc.	59.1%	\$458,024,647	\$459,270,660	\$342,023,561	\$60,683,054	\$4,883,095	\$17,310,270	\$48,361,977
Cox Health Systems HMO, Inc.	100.0%	\$11,573,337	\$12,268,587	\$12,559,568	(\$2,104,846)	\$111,757	\$0	(\$1,993,089)
Essence, Inc.	95.7%	\$12,981,628	\$12,981,628	\$10,200,013	(\$1,372,996)	\$91,709	\$0	(\$1,281,287)
FirstGuard Health Plan, Inc.	100.0%	\$88,687,283	\$88,687,283	\$80,049,629	(\$5,532,756)	\$390,262	(\$2,589,332)	(\$2,553,162)
Good Health HMO, Inc. dba Blue-Care, Inc.	65.3%	\$224,569,406	\$224,569,406	\$198,503,260	(\$443,491)	\$1,875,650	\$445,713	\$986,446
Great-West Healthcare of Kansas/Missouri, Inc.	100.0%	\$1,672	\$1,672	(\$40,011)	(\$19,747)	\$181,152	(\$235,114)	\$396,519
Group Health Plan, Inc.	81.7%	\$524,739,385	\$524,739,385	\$428,175,359	\$50,476,175	\$10,105,637	\$20,146,812	\$40,283,277
Healthcare USA of Missouri, LLC	100.0%	\$344,284,994	\$344,285,244	\$284,066,816	\$24,692,525	\$2,031,586	\$9,363,763	\$17,360,349
HealthLink HMO, Inc. dba HealthLink HMO*	100.0%	\$63,860	\$66,074	\$55,749	\$6,496	\$5,612	\$4,601	\$7,507
HMO Missouri, Inc. dba Blue Choice	100.0%	\$332,923,034	\$332,873,176	\$275,178,245	\$22,068,954	\$2,742,563	\$6,288,764	\$18,009,319
Humana Health Plan, Inc.	9.6%	\$1,656,186,226	\$1,656,164,326	\$1,401,478,878	(\$17,273,608)	\$15,057,439	\$3,919,224	(\$6,824,661)
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans^	89.6%	\$476,310,476	\$477,234,331	\$413,016,967	\$22,866,773	\$3,327,185	\$4,156,145	\$22,048,057
Mercy MC + Inc.**	100.0%	\$52,240,542	\$52,240,542	\$47,713,631	(\$3,647)	\$45,140	\$14,582	\$26,911
Missouri Care, LC	100.0%	\$77,421,779	\$77,421,779	\$67,548,643	\$1,814,931	\$331,277	\$0	\$2,146,208
United Healthcare of the Midwest, Inc.	84.4%	\$521,081,292	\$521,080,309	\$411,438,642	\$36,478,232	\$8,763,869	\$12,692,000	\$32,550,335
All HMOs	61.7%	\$5,360,591,969	\$5,363,446,082	\$4,480,351,338	\$197,452,817	\$52,529,164	\$71,954,072	\$177,059,772
♦HMOs with MO% of Business > 60% (20 HMOs)	88.3%	\$3,233,713,559	\$3,235,343,559	\$2,728,315,455	\$151,622,978	\$32,021,668	\$49,818,199	\$133,503,507

Percent Missouri Business is based on premium earned information from the 2005 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 30.MO)

*Excludes CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri, Coventry Health Care of Kansas, Inc. and Humana Health Plan, Inc.

** See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

** See Mercy MC+ Inc. Note on Page 21

^ Mercy Health Plan of Missouri, Inc. dba Premier Health Plans Net Premium Income is less than gross Total Premium Related revenue due to Reinsurance

Revenues by Category

- A. Total Commercial Premiums** - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.
- B. Total Medicare Premiums** - Revenue for services provided to Medicare beneficiaries per arrangement with the Centers for Medicare and Medicaid Services (CMS).
- C. Total Medicaid Premiums** - Revenue for services provided to Medicaid beneficiaries per arrangements with state agencies administering medical assistance under Title XIX of the Social Security Act.
- D. Total Premium-Related Revenue (A+B+C)** - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.
- E. Missouri % of “D”** - Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- F. Change in Unearned Premium Reserves** – Change in unearned premium reserves and reserve for rate credits.
- G. Total Fee-For-Service & Risk Revenue** – Fee-For-Service Revenue is revenue from the provision of health services to non-HMO members and to members for health services not covered by their benefit plan. Risk Revenue is revenue from investment, deposit, and reserve accounts.
- H. Total Aggregate Write-ins for Other Revenues** – Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.
- I. Total Revenue** - Net Premium Income + Change in Premium Reserves + Fee-for-Services and Risk Revenues + Aggregate Write-ins for Other Revenues.

2005 Nationwide Operations
Revenues by Category

	A	B	C	D	E	F	G	H	I
Health Maintenance Organizations Licensed & Active in Missouri in 2005	Total Commercial Premiums	Total Medicare Premiums*	Total Medicaid Premiums	Total Premium Related Rev. (A+B+C)	MO %	Change in Unearned Premium Reserves	Total Fee-for-Service & Risk Revenue	Total Aggregate Write-Ins	Total Revenue
Acema Health, Inc.	\$86,220,764	\$0	\$0	\$86,220,764	66.2%	\$3,856	\$0	\$0	\$86,220,764
Alliance For Community Health, LLC dba Community Care Plus	\$0	\$0	\$86,120,817	\$86,120,817	100.0%	\$0	\$0	\$0	\$85,487,331
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$0	\$0	\$36,798,197	\$36,798,197	100.0%	\$0	\$0	\$0	\$36,789,851
Blue Cross & Blue Shield of Kansas City	\$122,283,785	\$0	\$38,551,948	\$170,835,733	80.1%	\$0	\$0	\$0	\$170,770,479
Children's Mercy's Family Health Partners, Inc.	\$0	\$0	\$109,816,762	\$109,816,762	100.0%	\$0	\$0	\$0	\$109,420,014
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$12,733,736	\$0	\$0	\$12,733,736	58.0%	\$0	\$0	\$0	\$12,667,537
CIGNA Healthcare of St. Louis, Inc.	\$16,193,248	\$0	\$0	\$16,193,248	84.9%	\$0	\$0	\$0	\$16,129,326
Community Health Plan	\$62,323,434	\$0	\$0	\$62,323,434	95.7%	\$0	\$0	\$55,416	\$62,076,378
Coventry Health Care of Kansas, Inc.	\$344,318,740	\$113,705,907	\$0	\$458,024,647	59.1%	\$0	\$0	\$1,246,013	\$459,270,660
Cox Health Systems HMO, Inc.	\$11,889,495	\$0	\$0	\$11,889,495	100.0%	\$0	\$0	\$695,250	\$12,268,587
Essence, Inc.	\$0	\$13,273,955	\$0	\$13,273,955	95.7%	\$0	\$0	\$0	\$12,981,628
FirstGuard Health Plan, Inc.	\$0	\$0	\$88,687,283	\$88,687,283	100.0%	\$0	\$0	\$0	\$88,687,283
Good Health HMO, Inc. dba Blue-Care, Inc.	\$224,658,458	\$0	\$0	\$224,658,458	65.3%	\$0	\$0	\$0	\$224,569,406
Great-West Healthcare of Kansas/Missouri, Inc.	\$1,672	\$0	\$0	\$1,672	100.0%	\$0	\$0	\$0	\$1,672
Group Health Plan, Inc.	\$373,512,057	\$158,872,617	\$0	\$532,384,674	81.7%	\$0	\$0	\$0	\$524,739,385
Healthcare USA of Missouri, LLC	\$0	\$0	\$344,285,244	\$344,285,244	100.0%	\$0	\$0	\$250	\$344,285,244
HealthLink HMO, Inc. dba HealthLink HMO*	\$63,860	\$0	\$0	\$63,860	100.0%	\$0	\$0	\$2,214	\$66,074
HMO Missouri, Inc. dba Blue Choice	\$342,715,454	\$0	\$0	\$342,715,454	100.0%	(\$49,858)	\$0	\$0	\$332,873,176
Humana Health Plan, Inc.	\$1,039,857,180	\$620,862,521	\$15,459,336	\$1,676,159,037	9.6%	(\$21,900)	\$0	\$0	\$1,656,164,326
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans^	\$190,520,978	\$183,485,401	\$50,921,554	\$424,927,933	89.6%	\$0	\$0	\$923,855	\$477,234,331
Mercy MC + Inc.**	\$0	\$0	\$52,240,542	\$52,240,542	100.0%	\$0	\$0	\$0	\$52,240,542
Missouri Care, LLC	\$0	\$0	\$77,670,107	\$77,670,107	100.0%	\$0	\$0	\$0	\$77,421,779
United Healthcare of the Midwest, Inc.	\$210,049,343	\$438,067,096	\$0	\$648,116,439	84.4%	(\$983)	\$0	\$0	\$521,080,309
All HMOs Listed Above	\$3,047,322,204	\$1,528,267,497	\$900,551,790	\$5,476,141,491	61.7%	(\$68,885)	\$0	\$2,922,998	\$5,363,446,082
•HMOs with MO% of Business > 60% (20 HMOs)	\$1,650,432,548	\$793,699,069	\$885,092,454	\$3,329,224,071	88.3%	(\$46,985)	\$0	\$1,676,985	\$3,235,343,559

Percent Missouri Business is based on premium earned information from the 2005 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 30/MO)

* Excludes CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri, Coventry Health Care of Kansas, Inc. and Humana Health Plan, Inc.

** See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

^ See Mercy MC + Inc. Note on Page 21

^ Mercy Health Plan of Missouri, Inc. dba Premier Health Plans-Net Premium Income is less than gross Total Premium Related revenue due to Reinsurance

Liquidity Indicators

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations. Please note: the value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

A. Months in Operation (in Missouri) – This reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.

B. Current Ratio – This reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable. The standard business ratio of current assets/current liabilities cannot be directly determined under the statutory accounting rules used for regulation of HMOs. For the exact formula used, contact the Missouri Department of Insurance, Managed Care Section, or the National Association of Insurance Commissioners.

C. Prior Year Current Ratio – same as current ratio but prior year

D. Days Cash on Hand =
$$\frac{\text{Total Cash} + \text{Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day}^*}$$

* Total Medical & Hospital Expenses per day – Expenses divided by the number of days in operation during 2005, i.e. 365 days.

The number of days the HMO could cover operating expenses with the current amount of available cash.

E. Total Unpaid Claims / Total Revenue – Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO.

2005 Nationwide Operations Liquidity Indicators

Health Maintenance Organizations Licensed & Active in Missouri in 2005	A	B	C	D	E
Months in Operation in Missouri	Current Ratio	2004 Current Ratio	Days Cash on Hand	Total Unpaid Claims/ Total Revenue	Total Unpaid Claims/ Total Revenue
Aetna Health, Inc.	89	101.9%	66.3%	40.7	9.6%
Alliance For Community Health, LLC dba Community Care Plus	112	180.1%	206.7%	40.3	8.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus^	6	88.8%	N/A	4.9	18.9%
Blue Cross & Blue Shield of Kansas City	131	32.1%	40.4%	47.4	61.7%
Children's Mercy's Family Health Partners, Inc.	116	122.5%	118.3%	10.1	8.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	120	37.5%	53.7%	102.9	8.0%
CIGNA Healthcare of St. Louis, Inc.	148	99.3%	110.2%	21.1	8.5%
Community Health Plan	132	55.3%	112.5%	16.9	10.8%
Coventry Health Care of Kansas, Inc.	117	57.1%	60.6%	33.2	10.7%
Cox Health Systems HMO, Inc.	110	144.5%	170.9%	101.4	14.4%
Essence, Inc.	31	290.2%	365.4%	134.6	7.0%
FirstGuard Health Plan, Inc.	124	91.6%	69.7%	15.5	10.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	174	46.2%	49.6%	4.3	8.4%
Great-West Healthcare of Kansas/Missouri, Inc.**	57	4479.7%	123.8%	-9,844.1	1228.0%
Group Health Plan, Inc.	174	50.7%	64.4%	24.1	8.2%
Healthcare USA of Missouri, LLC	127	116.5%	115.1%	21.1	9.5%
HealthLink HMO, Inc. dba HealthLink HMO*	156	1226.5%	1211.9%	71,361.8	201.1%
HMO Missouri, Inc. dba Blue Choice	174	51.8%	55.3%	18.2	8.3%
Humana Health Plan, Inc.	174	12.0%	19.0%	-1.4	8.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	118	53.6%	93.7%	4.9	7.3%
Mercy MC + Inc.^	6	102.6%	N/A	4.9	0.0%
Missouri Care, LC	98	202.5%	139.1%	43.3	9.8%
United Healthcare of the Midwest, Inc.	111	68.0%	78.2%	48.1	13.5%
All HMOs Listed Above	2,604	49.4%	57.5%	18.2	10.7%
♦HMOs with MO% of Business > 60% (20 HMOs)	2,193	59.8%	70.0%	26.0	12.1%

♦Excludes CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri, Coventry Health Care of Kansas, Inc. and Humana Health Plan, Inc.

* See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

** See Great-West Healthcare of Kansas/Missouri, Inc. Note on Page 1

^ No Current Ratio in 2004

Efficiency Indicators

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement. Please note: the value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

A. Net Income = Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal income taxes and extraordinary items.

1. **Total Revenue** is expressed before reinsurance premiums ceded for purposes of comparability with 2004.
2. **Extraordinary Items** – nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

B. % Change in Net Income = (2005 Net Income – 2004 Net Income) / absolute value of 2004 Net Income

C. Administration Expenses – Includes, but is not limited to: rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

D. % Change in Administration Expenses =

$$\frac{(2005 \text{ Administration Expenses} - 2004 \text{ Administration Expenses})}{2004 \text{ Administration Expenses}}$$

E. Total Liabilities, Capital and Surplus – Includes: Total Liabilities plus Total Capital & Surplus.

F. % Change in Total Liabilities, Capital and Surplus =

$$\frac{(2005 \text{ Total Liabilities, Capital \& Surplus} - 2004 \text{ Total Liabilities, Capital \& Surplus})}{2004 \text{ Total Liabilities, Capital \& Surplus}}$$

G. Days in Receivables = Total Premiums Receivable / Total Premium Related Revenue per day*

Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

H. Days in Unpaid Claims = Claims Payable / Total Medical & Hospital Expenses per day*

The amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does **not** indicate outstanding costs of any particular age. This item is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame.

* **Revenues or Expenses per day** – Revenue or expenses divided by the number of days in operation during 2005, i.e. 365 days.

2005 Nationwide Operations Efficiency Indicators

Health Maintenance Organizations Licensed & Active in Missouri in 2005

	A	B	C	D	E	F	G	H
	Net Income	% Change in Net Income (2004-2005)	Administration Expenses	% Change in Administration Expenses (2004-2005)	Total Liabilities, Capital and Surplus	% Change in Total Liabilities, Capital and Surplus (2003-2004)	Days in Receivables	Days in Unpaid Claims
Aetna Health, Inc.	(\$940,860)	-138.2%	\$10,517,363	9.2%	\$20,901,276	1.2%	4.6	39.7
Alliance For Community Health, LLC dba Community Care Plus	\$460,995	-94.0%	\$3,943,358	-19.3%	\$20,168,206	-10.8%	33.2	34.3
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus^	(\$1,193,023)	N/A	\$3,609,172	N/A	\$20,994,776	0.0%	120.3	74.0
Blue Cross & Blue Shield of Kansas City	\$1,758,525	-52.9%	\$14,991,437	-11.5%	\$589,885,093	7.5%	115.0	259.1
Children's Mercy's Family Health Partners, Inc.	\$3,698,481	243.6%	\$7,289,011	55.4%	\$20,900,307	47.9%	43.0	33.7
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$2,018,949	1.2%	\$1,252,762	-24.3%	\$14,629,916	10.5%	15.7	43.2
CIGNA Healthcare of St. Louis, Inc.	\$1,535,999	-52.5%	\$598,067	-50.6%	\$7,048,224	-30.6%	27.6	37.8
Community Health Plan	\$196,000	-85.2%	\$5,697,344	-5.6%	\$14,882,579	11.8%	12.4	44.7
Coventry Health Care of Kansas, Inc.	\$48,361,977	10.2%	\$45,044,898	-7.7%	\$153,954,819	1.7%	6.2	52.4
Cox Health Systems HMO, Inc.	(\$1,993,089)	7.8%	\$1,440,552	22.6%	\$13,172,974	19.8%	1.9	51.3
Essence, Inc.	(\$1,281,287)	42.8%	\$3,167,355	73.3%	\$4,557,849	53.3%	10.0	32.7
FirstGuard Health Plan, Inc.	(\$2,553,162)	-170.8%	\$10,948,541	-38.2%	\$21,998,000	-3.3%	32.4	44.0
Good Health HMO, Inc. dba Blue-Care, Inc.	\$986,446	-91.8%	\$19,683,730	32.7%	\$64,183,041	4.4%	10.7	34.8
Great-West Healthcare of Kansas/Missouri, Inc.	\$396,519	-3.1%	\$60,558	-80.3%	\$4,164,403	0.2%	0.0	-187.3
Group Health Plan, Inc.	\$40,283,277	-22.7%	\$31,140,709	-23.7%	\$160,650,620	-10.6%	5.5	36.9
Healthcare USA of Missouri, LLC	\$17,360,349	176.5%	\$25,707,663	6.6%	\$89,628,069	14.3%	43.1	42.1
HealthLink HMO, Inc. dba HealthLink HMO*	\$7,507	134.7%	\$3,829	-34.1%	\$15,395,259	-42.1%	1402.0	870.1
HMO Missouri, Inc. dba Blue Choice	\$18,009,319	26.8%	\$32,727,381	22.2%	\$94,844,750	17.5%	18.9	36.5
Humana Health Plan, Inc.	(\$6,824,661)	-189.9%	\$212,010,526	10.1%	\$393,710,930	-10.0%	5.2	34.6
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$22,048,057	0.9%	\$28,389,109	-20.2%	\$101,825,170	-31.2%	7.6	30.8
Mercy MC + Inc. ^	\$26,911	N/A	\$3,647	N/A	\$13,175,902	0.0%	85.4	0.0
Missouri Care, LC	\$2,146,208	85.7%	\$9,490,146	6.3%	\$15,553,445	1.5%	35.0	41.2
United Healthcare of the Midwest, Inc.	\$32,550,335	18.2%	\$62,407,817	5.5%	\$203,929,705	-20.0%	6.4	62.3
All HMOs Listed Above	\$177,059,772	-14.8%	\$530,124,975	2.4%	\$2,060,155,313	-2.7%	16.5	46.9
♦HMOs with MO% of Business > 60% (20 HMOs)	\$133,503,507	-13.5%	\$271,816,789	-1.0%	\$1,497,859,648	-1.2%	23.8	52.5

* Excludes CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri; Coventry Health Care of Kansas, Inc. and Humana Health Plan, Inc.

^ See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

^ No Net Income and Administration Expenses reported in 2004

Performance Indicators

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the medical loss ratio (MLR). As presented below, the plan-wide MLR is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide MLR includes an HMO's experience in all states in which the HMO was active during 2005.

A. 2005 Missouri Loss Ratio (MoLR) =

$$\frac{\text{Amount Incurred for Provision of Missouri Health Care Services}}{\text{Total Missouri Premiums Earned*}}$$

*Data on premiums ceded for reinsurance is not available at the state level, for all companies. Where available, it is included.

B. 2005 Plan Wide Medical Loss Ratio (MLR) =

$$\frac{\text{Total Medical \& Hospital Expenses + Increase in Reserves for Accident \& Health Contracts}}{\text{Total Revenues*}}$$

*net of premiums ceded for reinsurance

NOTE: Companies with 100% of their business in Missouri will show a difference between the Missouri Loss Ratio and the Plan Wide Medical Loss Ratio. Plan Wide MLR is a standard ratio established by the National Association of Insurance Commissioners (NAIC) for comparing companies operating anywhere in the United States and Territories. Several revenue and expense related items used to calculate the Plan Wide MLR are not reported at a state level, and are absent from the Missouri MLR. Therefore, companies that do business nowhere outside Missouri will have one loss ratio when evaluated at the state level, and another when evaluated using the NAIC standard ratio. However, since experience in one state can vary widely from national experience, presenting a state MLR is an important indicator.

C. Total Plan Wide Member Months - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

D. Premium Related + FFS Revenues PMPM =

$$\frac{\text{Net Premium Income* + Total FFS \& Risk Revenue}}{\text{Plan Wide Cumulative Member Months}}$$

*net of reinsurance premiums ceded

E. Medical \& Hospital Expense PMPM =

$$\frac{\text{Total Medical \& Hospital Expenses}}{\text{Plan wide Cumulative Member Months}}$$

2005 Nationwide Operations

Performance Indicators

Health Maintenance Organizations Licensed & Active in Missouri in 2005	A 2005 Missouri Medical Loss Ratio	B 2005 Plan Wide Medical Loss Ratio	C Total Plan Wide Member Months	D Premium Related + FFS Revenues PMPM	E Medical & Hospital Expense PMPM
Aetna Health, Inc.	86.4%	88.5%	345,243	\$249.73	\$221.07
Alliance For Community Health, LLC dba Community Care Plus	90.5%	90.6%	528,331	\$161.81	\$146.57
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	93.2%	93.2%	184,476	\$199.43	\$185.93
Blue Cross & Blue Shield of Kansas City	88.2%	85.9%	711,030	\$240.17	\$208.66
Children's Mercy's Family Health Partners, Inc.	87.0%	87.1%	583,452	\$187.54	\$163.27
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	68.8%	67.4%	55,166	\$229.63	\$154.69
CIGNA Healthcare of St. Louis, Inc.	84.4%	82.4%	53,268	\$302.80	\$249.60
Community Health Plan	89.4%	88.4%	213,492	\$290.51	\$257.00
Coverity Health Care of Kansas, Inc.	74.1%	74.5%	1,626,292	\$281.64	\$210.31
Cox Health Systems HMO, Inc.	105.8%	103.6%	50,331	\$229.94	\$249.54
Essence, Inc.	76.5%	78.6%	22,340	\$581.09	\$456.58
FirstGuard Health Plan, Inc.	91.8%	90.6%	466,151	\$190.25	\$171.72
Good Health HMO, Inc. dba Blue-Care, Inc.	88.4%	88.4%	809,586	\$277.39	\$245.19
Great-West Healthcare of Kansas/Missouri, Inc.	-2393.0%	-2393.0%	0	\$0.00	\$0.00
Group Health Plan, Inc.	81.5%	81.6%	1,751,960	\$299.52	\$244.40
Healthcare USA of Missouri, LLC	84.3%	83.2%	2,094,092	\$164.41	\$135.65
HealthLink HMO, Inc. dba HealthLink HMO*	87.3%	84.4%	1,041	\$61.34	\$53.55
HMO Missouri, Inc. dba Blue Choice	83.6%	82.7%	1,452,464	\$229.21	\$189.46
Humana Health Plan, Inc.	80.2%	85.8%	5,296,572	\$312.69	\$264.60
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	87.5%	85.8%	1,328,574	\$358.51	\$310.87
Mercy MC + Inc.	91.3%	91.3%	270,632	\$193.03	\$176.30
Missouri Care, LC	87.4%	85.4%	410,047	\$188.81	\$164.73
United Healthcare of the Midwest, Inc.	78.1%	79.0%	1,341,126	\$388.54	\$306.79
All HMOs Listed Above	83.4%	83.8%	19,595,666	\$273.56	\$228.64
♦HMOs with MO% of Business > 60% (20 HMOs)	84.5%	84.2%	12,617,636	\$256.29	\$216.23

♦ Excludes CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri, Coverity Health Care of Kansas, Inc. and Humana Health Plan, Inc.

* See HealthLink HMO, Inc. dba HealthLink HMO Note on Page 1

5-Year Financial History

Many items in the financial statements are more meaningful to analyze as trends over time, than as points in time. Data represent plan-wide activity and are not specific to the state of Missouri. Please note that some historical information has been updated because of revisions received after publication of last year's report.

Net Income (Loss) – (Income Statement item) Income adjusted for federal and foreign income taxes paid.

Total Assets – (Balance Sheet item) Permitted assets determined in accordance with statutory requirements.

Total Liabilities – (Balance Sheet item) – All obligations, determined in accordance with state statutes, for which an HMO is financially responsible.

Total Liabilities, Capital and Surplus – (Balance Sheet item)

Net Premium Income – (Income Statement item) Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.

Total Revenue – (Income Statement item) – Premium and other revenue streams.

Medical & Hospital Expenses – (Income Statement item) – Expenses net of reinsurance, co-payment, coordination of benefits and subrogation.

Administration Expenses – Includes, but is not limited to: rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

Current Ratio – (Liquidity Indicator) Reflects the plan's ability to meet short-term obligations with short-term assets.

Medical Loss Ratio – (Performance Indicator) Indicates the portion of all revenues that are required to cover core operations, i.e. payments for medical services.

Administrative Expenses to Total Revenue – (Efficiency Indicator) Indicates the portion of all revenues that are required to support core operations.

Unpaid Claims Analysis

Estimated Liability for Unpaid Claims – At the beginning of each year, an HMO will have claims that were incurred in prior years, but which still have not been paid. The HMO attempts to estimate the amount of such claims, and incorporates this estimate into reserves set aside to pay claims.

Total Claims Incurred for Prior Years – The amount the HMO paid this year, for claims leftover from previous years.

Analysis of Liability Reserves =
$$\frac{\text{Estimated Liability for Unpaid Claims} - \text{Total Claims Incurred for Prior Years}}{\text{Total Claims Incurred for Prior Years}}$$

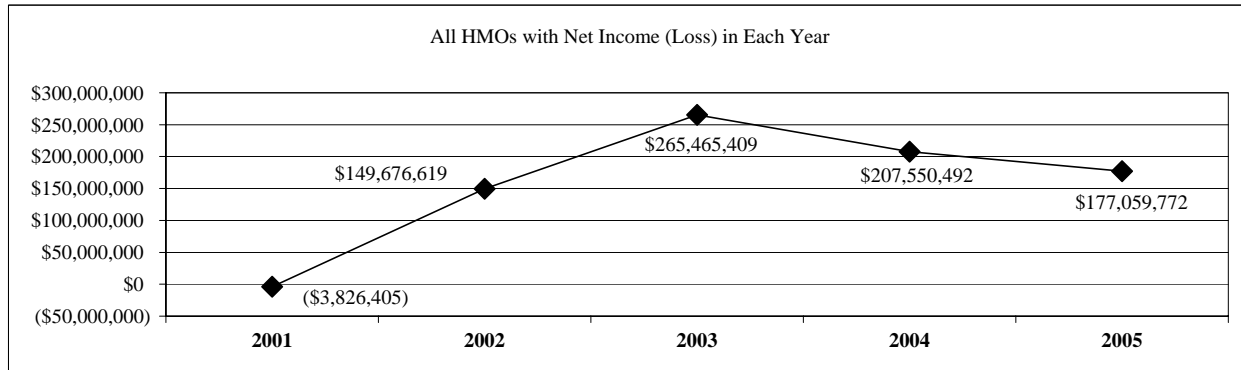
Ideally, the amount stated for “Estimated Liability for Unpaid Claims” should be within 5% to 10% of the amount stated for “Total Claims Incurred for Prior Years”. A negative number indicates that “Total Claims Incurred for Prior Years” exceeded the amount set aside to pay such claims, as stated in “Estimated Liability for Unpaid Claims”.

If “Total Claims Incurred for Prior Years” is significantly greater than “Estimated Liability for Unpaid Claims” for several years in a row, the HMO may have a problem accurately accounting for its outstanding liabilities and may be over-stating its capital and surplus.

If “Total Claims Incurred for Prior Years” is significantly less than “Estimated Liability for Unpaid Claims” for several years in a row, the HMO may not be using cash as efficiently as possible. In states that regulate the amount an HMO may charge in premiums, the HMO may be ineligible for premium increases. Medical providers negotiating payment rates may have grounds to negotiate for higher payments.

Plan Wide Net Income (Loss) (2001 - 2005)

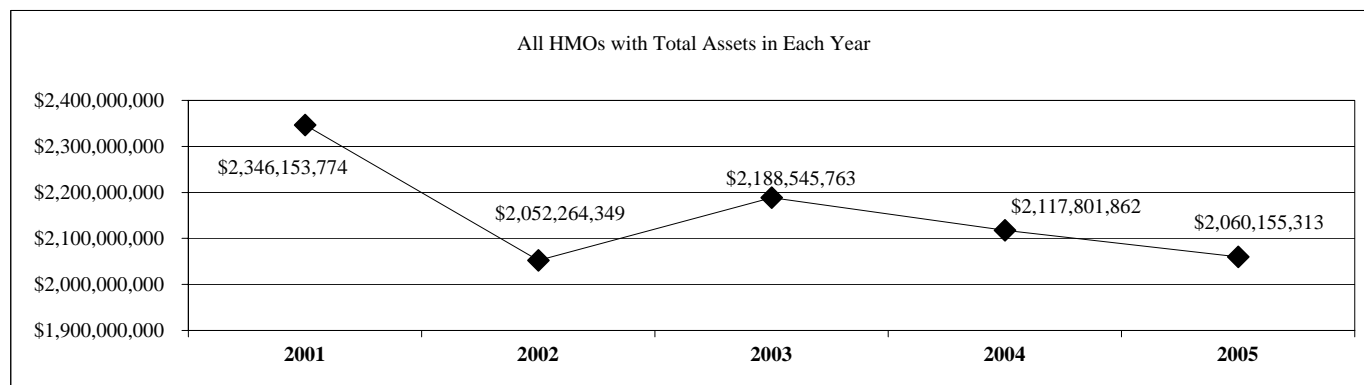
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	(\$13,970,493)	\$1,493,827	\$4,886,097	\$2,465,844	(\$940,860)	93.3%
Alliance For Community Health, LLC dba Community Care Plus	\$4,348,195	\$3,779,948	\$3,942,900	\$7,707,256	\$460,995	-89.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	(\$1,193,023)	N/A
Blue Cross & Blue Shield of Kansas City	(\$9,015,587)	\$7,242,970	\$4,513,149	\$3,734,848	\$1,758,525	119.5%
Children's Mercy's Family Health Partners, Inc.	(\$602,118)	(\$410,049)	\$812,564	\$1,076,326	\$3,698,481	714.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	(\$1,792,739)	(\$2,112,916)	(\$67,397)	\$1,995,335	\$2,018,949	212.6%
CIGNA Healthcare of St. Louis, Inc.	\$77,613	\$1,826,560	\$3,317,524	\$3,233,521	\$1,535,999	1879.0%
Community Health Plan	(\$8,244,003)	(\$753,344)	\$1,033,398	\$1,324,742	\$196,000	102.4%
Coventry Health Care of Kansas, Inc.	(\$7,326,403)	(\$9,232,694)	\$33,740,773	\$43,890,159	\$48,361,977	760.1%
Cox Health Systems HMO, Inc.	(\$1,274,370)	(\$1,851,848)	(\$705,685)	(\$2,162,668)	(\$1,993,089)	-56.4%
Essence, Inc.	\$0	\$0	(\$1,218,039)	(\$2,239,261)	(\$1,281,287)	-5.2%
FirstGuard Health Plan, Inc.	(\$831,094)	\$3,358,231	\$9,124,452	\$3,607,986	(\$2,553,162)	-207.2%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$1,380,436	\$6,625,367	\$4,725,143	\$12,046,169	\$986,446	-28.5%
Great-West Healthcare of Kansas/Missouri, Inc.	(\$73,806)	\$756,738	\$38,438	\$409,202	\$396,519	637.2%
Group Health Plan, Inc.	\$5,951,719	\$34,407,249	\$41,715,218	\$52,106,796	\$40,283,277	576.8%
Healthcare USA of Missouri, LLC	\$7,358,611	\$11,316,734	\$10,132,066	\$6,278,901	\$17,360,349	135.9%
HealthLink HMO, Inc. dba HealthLink HMO	\$4,441,215	\$5,680,883	\$7,425,274	\$3,198	\$7,507	-99.8%
HMO Missouri, Inc. dba Blue Choice	\$9,469,807	\$11,326,780	\$14,964,235	\$14,205,439	\$18,009,319	90.2%
Humana Health Plan, Inc.	(\$15,300,865)	(\$1,624,808)	\$36,724,284	\$7,590,577	(\$6,824,661)	55.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	(\$2,647,200)	\$3,279,342	\$26,191,186	\$21,859,614	\$22,048,057	932.9%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$26,911	N/A
Missouri Care, LC	(\$415,594)	\$243,263	\$250,843	\$884,261	\$2,146,208	616.4%
United Healthcare of the Midwest, Inc.	\$29,145,145	\$48,616,973	\$46,667,928	\$27,532,247	\$32,550,335	11.7%
Withdrawn HMOs	(\$4,504,874)	\$25,707,413	\$17,251,058	\$0	\$0	100.0%
All HMOs with Net Income (Loss) in Each Year	(\$3,826,405)	\$149,676,619	\$265,465,409	\$207,550,492	\$177,059,772	4727.3%



Source: Annual Financial Statement for Each Year

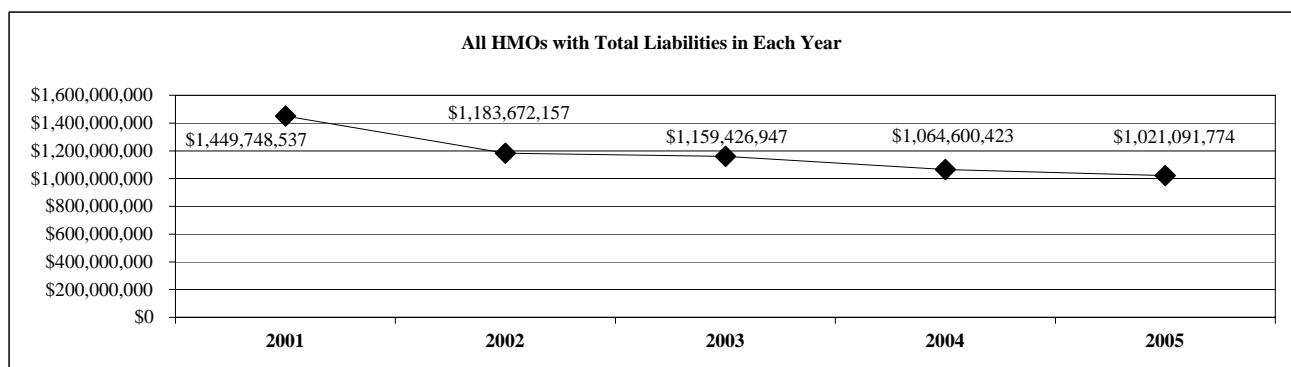
Plan Wide Total Assets (2001 - 2005)

Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$43,213,378	\$26,994,846	\$21,534,018	\$20,646,594	\$20,901,276	-51.6%
Alliance For Community Health, LLC dba Community Care Plus	\$18,896,253	\$21,086,320	\$26,813,111	\$22,604,811	\$20,168,206	6.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$20,994,776	N/A
Blue Cross & Blue Shield of Kansas City	\$341,992,716	\$397,600,829	\$512,777,282	\$548,928,774	\$589,885,093	72.5%
Children's Mercy's Family Health Partners, Inc.	\$17,282,043	\$13,747,737	\$14,906,377	\$14,132,412	\$20,900,307	20.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$24,070,022	\$16,408,186	\$18,616,829	\$13,243,981	\$14,629,916	-39.2%
CIGNA Healthcare of St. Louis, Inc.	\$8,305,691	\$11,221,647	\$13,690,112	\$10,149,459	\$7,048,224	-15.1%
Community Health Plan	\$9,673,110	\$8,557,054	\$10,424,387	\$13,306,324	\$14,882,579	53.9%
Coventry Health Care of Kansas, Inc.	\$154,850,247	\$160,364,793	\$162,093,458	\$151,366,392	\$153,954,819	-0.6%
Cox Health Systems HMO, Inc.	\$6,467,214	\$6,297,410	\$13,490,404	\$11,038,074	\$13,172,974	103.7%
Essence, Inc.	\$0	\$0	\$1,910,202	\$2,973,368	\$4,557,849	138.6%
FirstGuard Health Plan, Inc.	\$23,229,824	\$30,275,721	\$31,204,974	\$22,755,428	\$21,998,000	-5.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$31,391,562	\$35,840,592	\$40,896,200	\$61,477,853	\$64,183,041	104.5%
Great-West Healthcare of Kansas/Missouri, Inc.	\$4,152,891	\$4,141,952	\$4,298,043	\$4,155,591	\$4,164,403	0.3%
Group Health Plan, Inc.	\$139,935,106	\$155,708,415	\$171,351,984	\$179,642,761	\$160,650,620	14.8%
Healthcare USA of Missouri, LLC	\$50,026,167	\$52,654,774	\$63,170,691	\$78,395,404	\$89,628,069	79.2%
HealthLink HMO, Inc. dba HealthLink HMO	\$19,907,086	\$24,535,300	\$26,709,124	\$26,610,532	\$15,395,259	-22.7%
HMO Missouri, Inc. dba Blue Choice	\$67,812,308	\$85,229,418	\$90,486,004	\$80,685,373	\$94,844,750	39.9%
Humana Health Plan, Inc.	\$432,915,096	\$431,974,632	\$486,525,355	\$437,399,781	\$393,710,930	-9.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$70,434,232	\$87,312,833	\$119,741,911	\$147,990,080	\$101,825,170	44.6%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$13,175,902	N/A
Missouri Care, LC	\$11,779,602	\$9,696,838	\$14,024,942	\$15,320,098	\$15,553,445	32.0%
United Healthcare of the Midwest, Inc.	\$341,719,623	\$353,802,848	\$305,550,762	\$254,978,772	\$203,929,705	-40.3%
Withdrawn HMOs	\$528,099,601	\$118,812,204	\$38,329,593	\$0	\$0	-100.0%
All HMOs with Total Assets in Each Year	\$2,346,153,774	\$2,052,264,349	\$2,188,545,763	\$2,117,801,862	\$2,060,155,313	-12.2%



Plan Wide Total Liabilities (2001 - 2005)

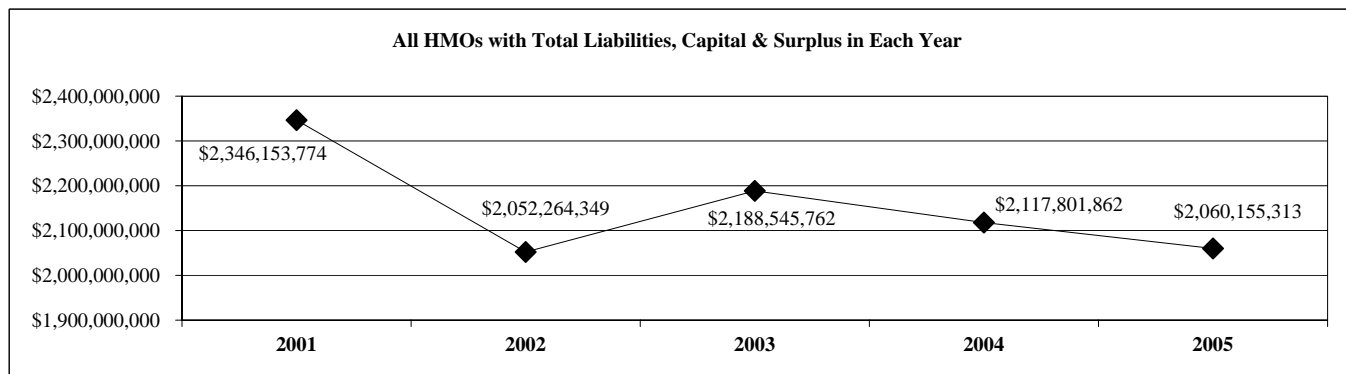
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$28,938,293	\$12,196,237	\$8,381,465	\$10,191,781	\$9,594,459	-66.8%
Alliance For Community Health, LLC dba Community Care Plus	\$10,965,061	\$10,324,547	\$13,861,240	\$9,077,994	\$9,168,199	-16.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$14,247,886	N/A
Blue Cross & Blue Shield of Kansas City	\$189,458,165	\$232,969,127	\$274,953,368	\$249,738,930	\$261,779,328	38.2%
Children's Mercy's Family Health Partners, Inc.	\$14,642,621	\$11,236,746	\$11,618,558	\$10,049,180	\$12,798,216	-12.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$17,168,365	\$11,330,903	\$13,526,779	\$5,748,566	\$6,988,988	-59.3%
CIGNA Healthcare of St. Louis, Inc.	\$4,832,464	\$6,006,004	\$5,253,095	\$3,230,902	\$2,065,881	-57.2%
Community Health Plan	\$8,300,361	\$7,043,737	\$7,790,738	\$9,201,925	\$8,827,197	6.3%
Coventry Health Care of Kansas, Inc.	\$112,754,649	\$113,436,651	\$78,595,094	\$73,756,101	\$68,342,089	-39.4%
Cox Health Systems HMO, Inc.	\$4,228,806	\$4,059,001	\$4,469,358	\$1,753,966	\$2,457,551	-41.9%
Essence, Inc.	\$0	\$0	\$373,949	\$751,449	\$1,426,004	281.3%
FirstGuard Health Plan, Inc.	\$18,680,355	\$22,547,336	\$14,685,074	\$12,491,465	\$11,486,787	-38.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$14,075,964	\$13,286,444	\$15,723,589	\$25,075,307	\$26,802,029	90.4%
Great-West Healthcare of Kansas/Missouri, Inc.	\$1,300,199	\$408,734	\$531,987	\$637,828	\$24,691	-98.1%
Group Health Plan, Inc.	\$104,171,547	\$83,829,752	\$90,287,929	\$86,546,673	\$71,952,590	-30.9%
Healthcare USA of Missouri, LLC	\$26,457,790	\$22,495,991	\$32,233,644	\$44,897,786	\$49,923,262	88.7%
HealthLink HMO, Inc. dba HealthLink HMO	\$5,132,002	\$381,433	\$575,757	\$621,517	\$644,122	-87.4%
HMO Missouri, Inc. dba Blue Choice	\$39,505,875	\$44,958,654	\$48,101,354	\$38,335,430	\$60,696,186	53.6%
Humana Health Plan, Inc.	\$279,684,347	\$262,979,883	\$274,397,981	\$241,529,885	\$218,828,383	-21.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$54,597,554	\$65,272,523	\$72,159,863	\$90,921,743	\$54,973,027	0.7%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$12,541,379	N/A
Missouri Care, LC	\$7,829,323	\$5,486,318	\$9,451,854	\$9,853,272	\$7,679,252	-1.9%
United Healthcare of the Midwest, Inc.	\$223,867,858	\$220,242,404	\$169,824,093	\$140,188,723	\$107,844,268	-51.8%
Withdrawn HMOs	\$283,156,938	\$33,179,732	\$12,630,178	\$0	\$0	-100.0%
All HMOs with Total Liabilities in Each Year	\$1,449,748,537	\$1,183,672,157	\$1,159,426,947	\$1,064,600,423	\$1,021,091,774	-29.6%



Source: Annual Financial Statement for Each Year

Plan Wide Total Liabilities, Capital and Surplus (2001 - 2005)

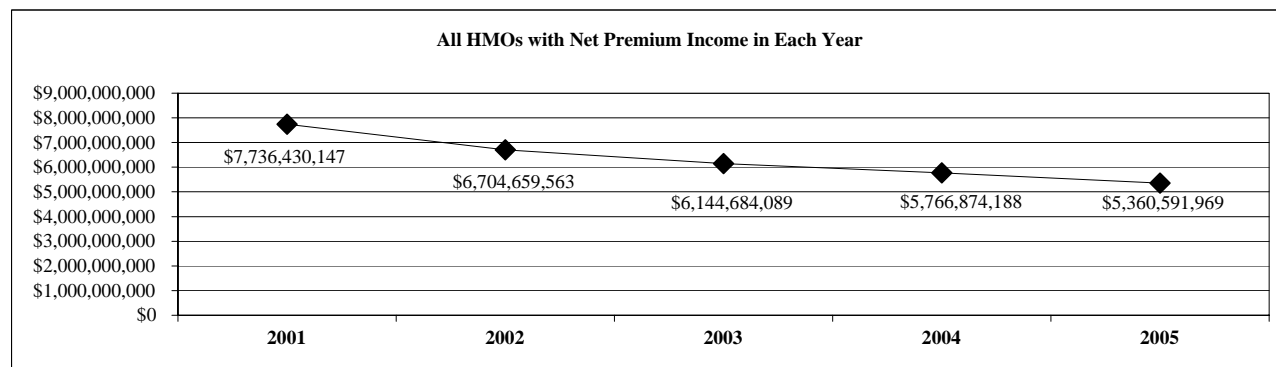
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$43,213,378	\$26,994,846	\$21,534,018	\$20,646,594	\$20,901,276	-51.6%
Alliance For Community Health, LLC dba Community Care Plus	\$18,896,253	\$21,086,320	\$26,813,111	\$22,604,811	\$20,168,206	6.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$20,994,776	N/A
Blue Cross & Blue Shield of Kansas City	\$341,992,716	\$397,600,829	\$512,777,282	\$548,928,774	\$589,885,093	72.5%
Children's Mercy's Family Health Partners, Inc.	\$17,282,043	\$13,747,737	\$14,906,377	\$14,132,412	\$20,900,307	20.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$24,070,022	\$16,408,186	\$18,616,829	\$13,243,981	\$14,629,916	-39.2%
CIGNA Healthcare of St. Louis, Inc.	\$8,305,691	\$11,221,647	\$13,690,112	\$10,149,459	\$7,048,224	-15.1%
Community Health Plan	\$9,673,110	\$8,557,054	\$10,424,387	\$13,306,324	\$14,882,579	53.9%
Coventry Health Care of Kansas, Inc.	\$154,850,248	\$160,364,793	\$162,093,458	\$151,366,392	\$153,954,819	-0.6%
Cox Health Systems HMO, Inc.	\$6,467,215	\$6,297,410	\$13,490,404	\$11,038,074	\$13,172,974	103.7%
Essence, Inc.	\$0	\$0	\$1,910,202	\$2,973,368	\$4,557,849	138.6%
FirstGuard Health Plan, Inc.	\$23,229,824	\$30,275,721	\$31,204,975	\$22,755,428	\$21,998,000	-5.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$31,391,562	\$35,840,592	\$40,896,200	\$61,477,853	\$64,183,041	104.5%
Great-West Healthcare of Kansas/Missouri, Inc.	\$4,152,891	\$4,141,952	\$4,298,043	\$4,155,591	\$4,164,403	0.3%
Group Health Plan, Inc.	\$139,935,106	\$155,708,415	\$171,351,984	\$179,642,761	\$160,650,620	14.8%
Healthcare USA of Missouri, LLC	\$50,026,167	\$52,654,774	\$63,170,691	\$78,395,404	\$89,628,069	79.2%
HealthLink HMO, Inc. dba HealthLink HMO	\$19,907,086	\$24,535,300	\$26,709,123	\$26,610,532	\$15,395,259	-22.7%
HMO Missouri, Inc. dba Blue Choice	\$67,812,308	\$85,229,418	\$90,486,004	\$80,685,373	\$94,844,750	39.9%
Humana Health Plan, Inc.	\$432,915,096	\$431,974,632	\$486,525,355	\$437,399,781	\$393,710,930	-9.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$70,434,232	\$87,312,833	\$119,741,911	\$147,990,080	\$101,825,170	44.6%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$13,175,902	N/A
Missouri Care, LC	\$11,779,602	\$9,696,838	\$14,024,941	\$15,320,098	\$15,553,445	32.0%
United Healthcare of the Midwest, Inc.	\$341,719,623	\$353,802,848	\$305,550,762	\$254,978,772	\$203,929,705	-40.3%
Withdrawn HMOs	\$528,099,601	\$118,812,204	\$38,329,593	\$0	\$0	-100.0%
All HMOs with Total Liabilities, Capital & Surplus in Each Year	\$2,346,153,774	\$2,052,264,349	\$2,188,545,762	\$2,117,801,862	\$2,060,155,313	-12.2%



Source: Annual Financial Statement for Each Year

Plan Wide Net Premium Income (2001 - 2005)

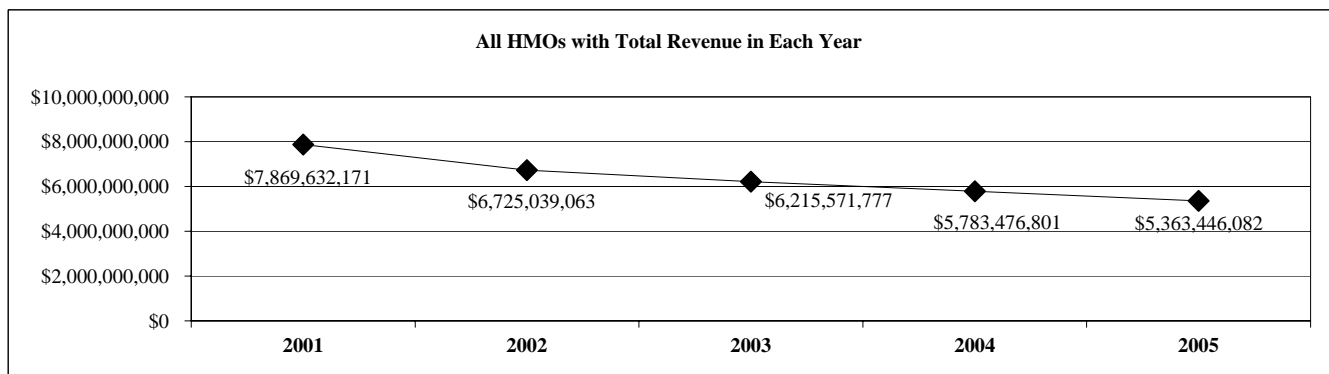
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$150,574,926	\$89,820,469	\$66,053,351	\$80,023,593	\$86,216,908	-42.7%
Alliance For Community Health, LLC dba Community Care Plus	\$40,333,109	\$52,576,356	\$76,250,629	\$82,762,999	\$85,487,331	112.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$36,789,851	N/A
Blue Cross & Blue Shield of Kansas City	\$142,077,779	\$161,741,726	\$189,800,318	\$199,764,727	\$170,770,479	20.2%
Children's Mercy's Family Health Partners, Inc.	\$72,652,442	\$81,617,202	\$87,141,474	\$99,393,284	\$109,420,014	50.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$37,639,015	\$25,347,733	\$18,836,923	\$14,279,015	\$12,667,537	-66.3%
CIGNA Healthcare of St. Louis, Inc.	\$30,564,472	\$32,939,011	\$28,068,399	\$20,133,261	\$16,129,326	-47.2%
Community Health Plan	\$65,132,785	\$59,866,268	\$56,341,487	\$62,629,689	\$62,020,962	-4.8%
Coventry Health Care of Kansas, Inc.	\$608,282,035	\$690,218,590	\$507,673,879	\$491,504,375	\$458,024,647	-24.7%
Cox Health Systems HMO, Inc.	\$40,209,314	\$43,737,720	\$47,998,793	\$11,401,045	\$11,573,337	-71.2%
Essence, Inc.	\$0	\$0	\$0	\$441,535	\$12,981,628	2840.1%
FirstGuard Health Plan, Inc.	\$68,907,724	\$97,417,479	\$86,639,040	\$85,762,306	\$88,687,283	28.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$93,746,100	\$129,806,944	\$160,757,342	\$194,669,724	\$224,569,406	139.6%
Great-West Healthcare of Kansas/Missouri, Inc.	\$804,289	\$3,624,283	\$3,637,159	\$3,636,588	\$1,672	-99.8%
Group Health Plan, Inc.	\$495,235,306	\$450,025,079	\$541,151,425	\$632,430,963	\$524,739,385	6.0%
Healthcare USA of Missouri, LLC	\$214,037,125	\$251,644,944	\$327,287,649	\$343,950,770	\$344,284,994	60.9%
HealthLink HMO, Inc. dba HealthLink HMO	\$23,091,153	\$29,188,044	\$36,120,744	\$80,087	\$63,860	-99.7%
HMO Missouri, Inc. dba Blue Choice	\$160,631,036	\$222,061,323	\$251,613,644	\$272,885,892	\$332,923,034	107.3%
Humana Health Plan, Inc.	\$2,258,705,920	\$2,199,657,397	\$2,170,578,509	\$1,982,715,994	\$1,656,186,226	-26.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$400,529,418	\$543,437,678	\$596,326,974	\$560,541,754	\$476,310,476	18.9%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$52,240,542	N/A
Missouri Care, LC	\$43,900,021	\$53,133,838	\$64,942,382	\$72,627,253	\$77,421,779	76.4%
United Healthcare of the Midwest, Inc.	\$1,418,470,015	\$1,367,164,570	\$826,743,506	\$555,239,334	\$521,081,292	-63.3%
Withdrawn HMOs	\$1,370,906,163	\$119,632,909	\$720,462	\$0	\$0	-100.0%
All HMOs with Net Premium Income in Each Year	\$7,736,430,147	\$6,704,659,563	\$6,144,684,089	\$5,766,874,188	\$5,360,591,969	-30.7%



Source: Annual Financial Statement for Each Year

Plan Wide Total Revenue (2001 - 2005)

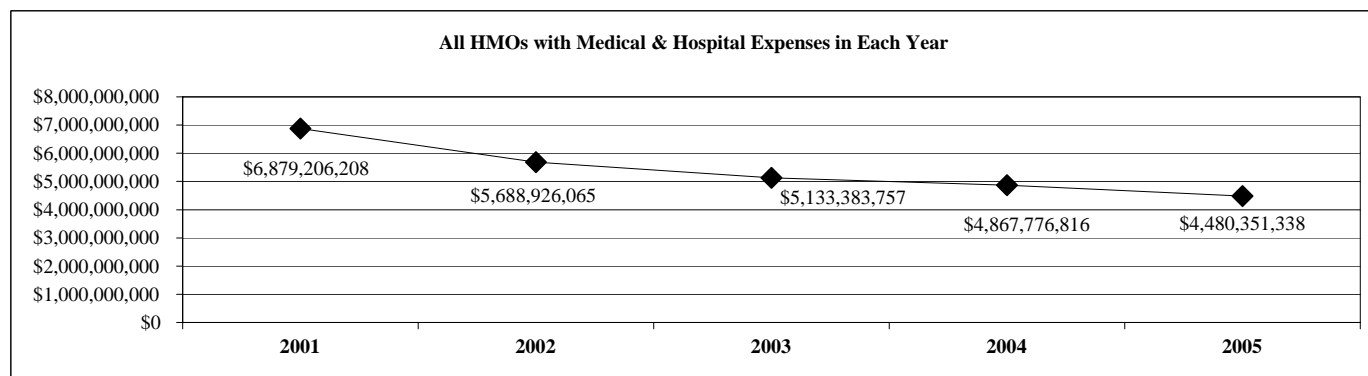
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$150,574,926	\$90,306,869	\$66,053,351	\$80,023,593	\$86,220,764	-42.7%
Alliance For Community Health, LLC dba Community Care Plus	\$45,030,905	\$52,576,356	\$76,250,629	\$82,762,999	\$85,487,331	89.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$36,789,851	N/A
Blue Cross & Blue Shield of Kansas City	\$142,077,779	\$161,741,726	\$189,800,318	\$199,764,727	\$170,770,479	20.2%
Children's Mercy's Family Health Partners, Inc.	\$72,652,442	\$81,743,391	\$87,333,142	\$99,567,266	\$109,420,014	50.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$37,639,015	\$25,347,733	\$18,836,923	\$14,279,015	\$12,667,537	-66.3%
CIGNA Healthcare of St. Louis, Inc.	\$30,564,472	\$32,939,011	\$28,068,399	\$20,133,261	\$16,129,326	-47.2%
Community Health Plan	\$65,158,042	\$60,964,177	\$58,971,002	\$65,287,917	\$62,076,378	-4.7%
Coventry Health Care of Kansas, Inc.	\$610,053,979	\$690,611,807	\$508,952,935	\$493,290,503	\$459,270,660	-24.7%
Cox Health Systems HMO, Inc.	\$40,339,117	\$43,737,720	\$48,838,791	\$11,921,380	\$12,268,587	-69.6%
Essence, Inc.	\$0	\$0	\$0	\$441,535	\$12,981,628	2840.1%
FirstGuard Health Plan, Inc.	\$76,751,695	\$107,889,962	\$97,775,967	\$96,319,834	\$88,687,283	15.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$93,746,100	\$129,806,944	\$160,757,342	\$194,669,724	\$224,569,406	139.6%
Great-West Healthcare of Kansas/Missouri, Inc.	\$804,289	\$3,624,283	\$3,637,159	\$3,636,588	\$1,672	-99.8%
Group Health Plan, Inc.	\$496,816,071	\$452,011,376	\$541,151,425	\$632,430,963	\$524,739,385	5.6%
Healthcare USA of Missouri, LLC	\$214,037,125	\$251,644,944	\$327,367,699	\$344,073,381	\$344,285,244	60.9%
HealthLink HMO, Inc. dba HealthLink HMO	\$55,371,454	\$38,727,814	\$50,515,466	\$82,548	\$66,074	-99.9%
HMO Missouri, Inc. dba Blue Choice *	\$158,922,702	\$217,965,248	\$251,597,063	\$272,845,296	\$332,873,176	109.5%
Humana Health Plan, Inc. *	\$2,258,705,920	\$2,199,657,397	\$2,170,578,509	\$1,982,715,994	\$1,656,164,326	-26.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$402,648,974	\$543,810,988	\$596,880,208	\$561,348,565	\$477,234,331	18.5%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$52,240,542	N/A
Missouri Care, LC	\$43,900,021	\$53,133,838	\$64,942,382	\$72,627,253	\$77,421,779	76.4%
United Healthcare of the Midwest, Inc. *	\$1,418,470,015	\$1,367,164,570	\$866,542,605	\$555,254,459	\$521,080,309	-63.3%
Withdrawn HMOs	\$1,455,367,128	\$119,632,909	\$720,462	\$0	\$0	-100.0%
All HMOs with Total Revenue in Each Year	\$7,869,632,171	\$6,725,039,063	\$6,215,571,777	\$5,783,476,801	\$5,363,446,082	-31.8%



* Total Revenue Less Than Net Premium due to drop in Premium Reserves
Source: Annual Financial Statement for Each Year

Plan Wide Medical and Hospital Expenses (2001 - 2005)

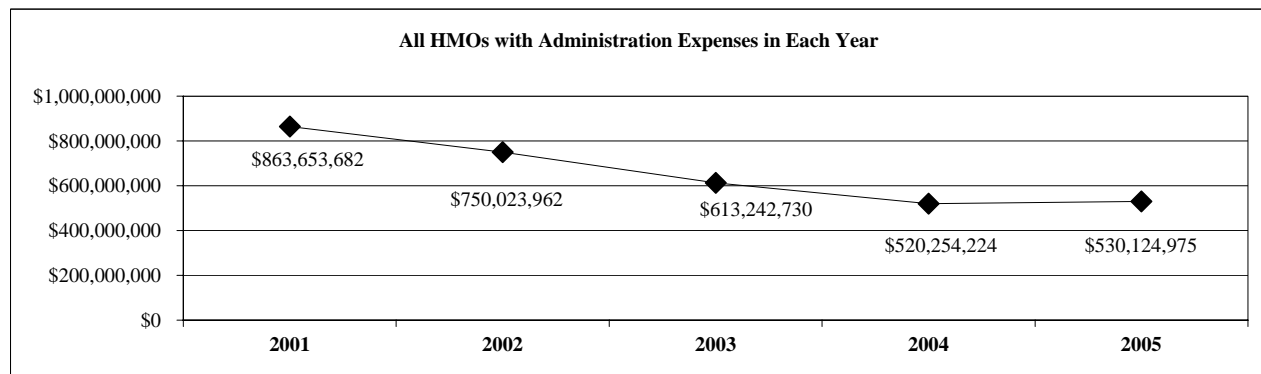
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$161,376,984	\$76,273,935	\$49,324,860	\$64,693,639	\$76,323,616	-52.7%
Alliance For Community Health, LLC dba Community Care Plus	\$35,844,649	\$41,679,140	\$61,607,306	\$63,195,259	\$77,437,642	116.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$34,300,256	N/A
Blue Cross & Blue Shield of Kansas City	\$128,499,643	\$129,616,651	\$158,946,203	\$171,974,630	\$148,363,710	15.5%
Children's Mercy's Family Health Partners, Inc.	\$66,419,796	\$73,772,363	\$80,638,069	\$90,991,106	\$95,260,320	43.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$29,148,260	\$23,786,449	\$19,888,054	\$9,003,734	\$8,533,444	-70.7%
CIGNA Healthcare of St. Louis, Inc.	\$27,384,714	\$27,943,370	\$21,146,899	\$13,215,138	\$13,295,636	-51.4%
Community Health Plan	\$63,567,796	\$51,055,338	\$47,146,608	\$53,844,560	\$54,867,764	-13.7%
Coventry Health Care of Kansas, Inc.	\$557,185,107	\$630,875,004	\$399,476,617	\$375,220,876	\$342,023,561	-38.6%
Cox Health Systems HMO, Inc.	\$35,567,262	\$40,226,898	\$44,525,917	\$12,707,363	\$12,559,568	-64.7%
Essence, Inc.	\$0	\$0	\$0	\$358,779	\$10,200,013	2743.0%
FirstGuard Health Plan, Inc.	\$65,083,748	\$86,909,855	\$69,240,337	\$72,427,374	\$80,049,629	23.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$80,645,298	\$107,462,406	\$135,599,811	\$155,492,324	\$198,503,260	146.1%
Great-West Healthcare of Kansas/Missouri, Inc.	\$710,844	\$2,237,350	\$3,198,099	\$2,796,613	(\$40,011)	-105.6%
Group Health Plan, Inc.	\$440,667,483	\$358,522,780	\$427,809,374	\$510,288,136	\$428,175,359	-2.8%
Healthcare USA of Missouri, LLC	\$181,164,168	\$212,490,656	\$280,718,819	\$305,051,600	\$284,066,816	56.8%
HealthLink HMO, Inc. dba HealthLink HMO	\$21,202,886	\$27,099,633	\$35,657,603	\$75,574	\$55,749	-99.7%
HMO Missouri, Inc. dba Blue Choice	\$121,135,370	\$172,582,786	\$196,995,795	\$222,342,763	\$275,178,245	127.2%
Humana Health Plan, Inc.	\$1,998,297,477	\$1,873,499,724	\$1,843,164,000	\$1,748,490,736	\$1,401,478,878	-29.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$377,768,985	\$503,544,060	\$531,551,766	\$482,791,072	\$413,016,967	9.3%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$47,713,631	N/A
Missouri Care, LC	\$38,282,914	\$46,724,785	\$54,116,756	\$64,409,102	\$67,548,643	76.4%
United Healthcare of the Midwest, Inc.	\$1,174,563,824	\$1,095,555,575	\$680,274,833	\$448,406,438	\$411,438,642	-65.0%
Withdrawn HMOs	\$1,274,689,000	\$107,067,307	(\$7,643,969)	\$0	\$0	-100.0%
All HMOs with Medical & Hospital Expenses in Each Year	\$6,879,206,208	\$5,688,926,065	\$5,133,383,757	\$4,867,776,816	\$4,480,351,338	-34.9%



Source: Annual Financial Statement for Each Year

Plan Wide Administration Expenses (2001 - 2005)

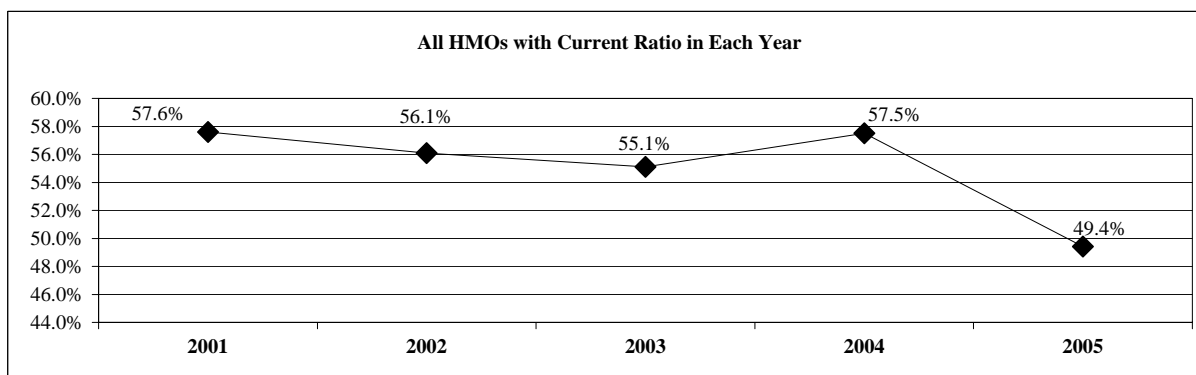
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$14,714,595	\$9,196,978	\$7,407,398	\$9,633,792	\$10,517,363	-28.5%
Alliance For Community Health, LLC dba Community Care Plus	\$2,956,333	\$3,262,237	\$4,043,423	\$4,885,405	\$3,943,358	33.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue Advantage Plus	N/A	N/A	N/A	N/A	\$3,609,172	N/A
Blue Cross & Blue Shield of Kansas City	\$22,593,723	\$16,409,652	\$18,175,266	\$16,939,151	\$14,991,437	-33.6%
Children's Mercy's Family Health Partners, Inc.	\$4,948,475	\$4,838,478	\$4,337,868	\$4,689,145	\$7,289,011	47.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$8,875,429	\$4,622,673	(\$243,741)	\$1,654,879	\$1,252,762	-85.9%
CIGNA Healthcare of St. Louis, Inc.	\$2,386,749	\$1,899,106	\$1,689,984	\$1,210,355	\$598,067	-74.9%
Community Health Plan	\$10,081,897	\$9,197,622	\$9,464,707	\$8,675,029	\$5,697,344	-43.5%
Coventry Health Care of Kansas, Inc.	\$62,065,091	\$66,091,214	\$53,036,628	\$48,779,902	\$45,044,898	-27.4%
Cox Health Systems HMO, Inc.	\$5,821,965	\$5,087,692	\$4,668,375	\$1,174,689	\$1,440,552	-75.3%
Essence, Inc.	\$0	\$0	\$0	\$1,827,211	\$3,167,355	73.3%
FirstGuard Health Plan, Inc.	\$12,468,537	\$16,232,185	\$15,647,175	\$17,716,959	\$10,948,541	-12.2%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$7,738,841	\$9,267,873	\$13,055,195	\$14,829,290	\$19,683,730	154.3%
Great-West Healthcare of Kansas/Missouri, Inc.	\$453,271	\$531,888	\$380,755	\$306,929	\$60,558	-86.6%
Group Health Plan, Inc.	\$44,365,358	\$43,248,775	\$40,481,641	\$40,807,591	\$31,140,709	-29.8%
Healthcare USA of Missouri, LLC	\$17,439,651	\$19,586,177	\$24,811,847	\$24,125,643	\$25,707,663	47.4%
HealthLink HMO, Inc. dba HealthLink HMO	\$8,115,352	\$3,244,951	\$3,797,449	\$5,808	\$3,829	-100.0%
HMO Missouri, Inc. dba Blue Choice	\$23,654,769	\$25,624,104	\$30,646,957	\$26,779,030	\$32,727,381	38.4%
Humana Health Plan, Inc.	\$259,610,833	\$287,138,295	\$230,175,155	\$192,579,436	\$212,010,526	-18.3%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$26,334,522	\$32,300,581	\$32,190,732	\$35,571,570	\$28,389,109	7.8%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$3,647	N/A
Missouri Care, LC	\$6,225,434	\$6,776,931	\$8,148,960	\$8,924,474	\$9,490,146	52.4%
United Healthcare of the Midwest, Inc.	\$163,137,316	\$176,127,889	\$109,241,992	\$59,137,936	\$62,407,817	-61.7%
Withdrawn HMOs	\$159,665,541	\$9,338,661	\$2,084,964	\$0	\$0	-100.0%
All HMOs with Administration Expenses in Each Year	\$863,653,682	\$750,023,962	\$613,242,730	\$520,254,224	\$530,124,975	-38.6%



Source: Annual Financial Statement for Each Year

Plan Wide Current Ratio (2001 - 2005)

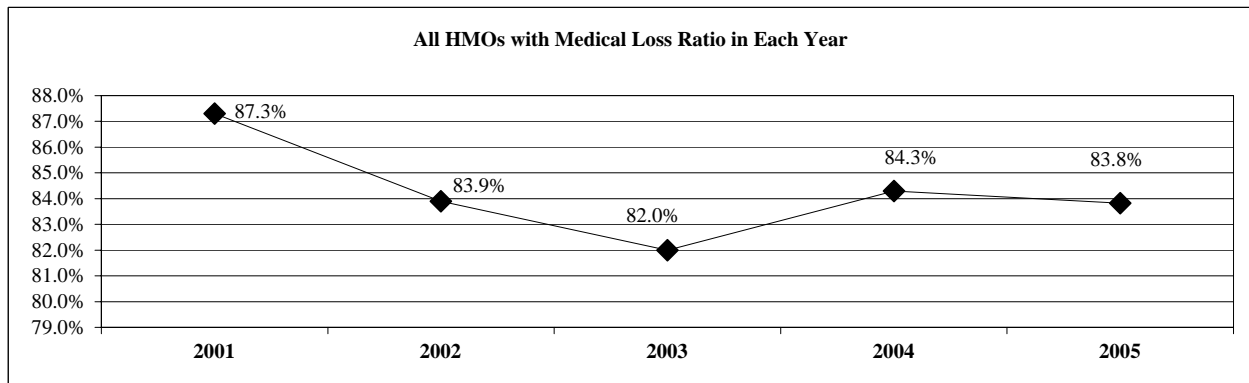
Health Maintenance Organization	2001	2002	2003	2004	2005
Aetna Health, Inc.	119.0%	214.6%	111.8%	66.3%	101.9%
Alliance For Community Health, LLC dba Community Care Plus	161.0%	203.0%	192.8%	206.7%	180.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	88.8%
Blue Cross & Blue Shield of Kansas City	25.2%	32.2%	36.7%	40.4%	32.1%
Children's Mercy's Family Health Partners, Inc.	115.9%	103.2%	107.8%	118.3%	122.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	93.6%	77.3%	61.1%	53.7%	37.5%
CIGNA Healthcare of St. Louis, Inc.	44.0%	84.0%	146.7%	110.2%	99.3%
Community Health Plan	93.6%	99.8%	99.4%	112.5%	55.3%
Coventry Health Care of Kansas, Inc.	90.7%	44.0%	23.0%	60.6%	57.1%
Cox Health Systems HMO, Inc.	152.9%	155.1%	148.2%	170.9%	144.5%
Essence, Inc.	0.0%	0.0%	480.2%	365.4%	290.2%
FirstGuard Health Plan, Inc.	110.0%	67.9%	99.6%	69.7%	91.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	21.8%	74.1%	71.5%	49.6%	46.2%
Great-West Healthcare of Kansas/Missouri, Inc.	70.8%	141.9%	204.0%	123.8%	4479.7%
Group Health Plan, Inc.	32.0%	20.7%	30.9%	64.4%	50.7%
Healthcare USA of Missouri, LLC	113.4%	144.7%	100.1%	115.1%	116.5%
HealthLink HMO, Inc. dba HealthLink HMO	130.1%	2711.5%	1096.0%	1211.9%	1226.5%
HMO Missouri, Inc. dba Blue Choice	72.0%	113.5%	51.6%	55.3%	51.8%
Humana Health Plan, Inc.	53.1%	56.8%	59.9%	19.0%	12.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	125.6%	130.3%	97.1%	93.7%	53.6%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	102.6%
Missouri Care, LC	140.5%	176.5%	117.3%	139.1%	202.5%
United Healthcare of the Midwest, Inc.	46.7%	31.0%	51.5%	78.2%	68.0%
Withdrawn HMOs	52.5%	89.9%	71.3%	0.0%	0.0%
All HMOs with Current Ratio in Each Year	57.6%	56.1%	55.1%	57.5%	49.4%



Source: Annual Financial Statement for Each Year

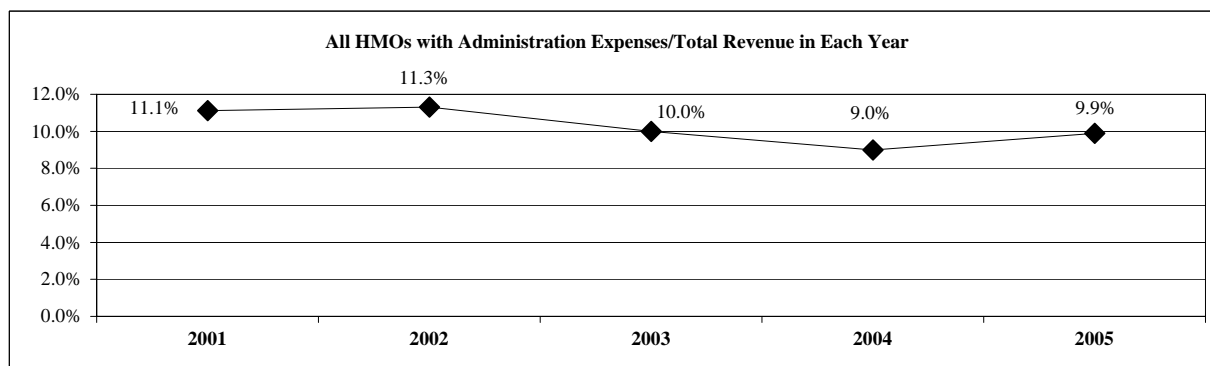
Plan Wide Medical Loss Ratio (2001 - 2005)

Health Maintenance Organization	2001	2002	2003	2004	2005
Aetna Health, Inc.	106.3%	85.5%	73.9%	81.3%	88.5%
Alliance For Community Health, LLC dba Community Care Plus	74.2%	88.2%	80.9%	76.4%	90.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue- Advantage Plus	N/A	N/A	N/A	N/A	93.2%
Blue Cross & Blue Shield of Kansas City	81.8%	84.7%	84.7%	86.1%	85.9%
Children's Mercy's Family Health Partners, Inc.	81.4%	90.2%	92.3%	91.4%	87.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	82.2%	103.1%	111.3%	63.1%	67.4%
CIGNA Healthcare of St. Louis, Inc.	89.0%	85.4%	77.4%	65.6%	82.4%
Community Health Plan	100.2%	85.6%	84.1%	82.5%	88.4%
Coventry Health Care of Kansas, Inc.	80.1%	91.5%	75.7%	76.1%	74.5%
Cox Health Systems HMO, Inc.	89.0%	91.6%	92.1%	106.6%	103.6%
Essence, Inc.	0.0%	0.0%	0.0%	81.3%	78.6%
FirstGuard Health Plan, Inc.	94.2%	89.2%	81.3%	75.2%	90.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	85.5%	82.8%	84.3%	79.9%	88.4%
Great-West Healthcare of Kansas/Missouri, Inc.	88.4%	61.7%	87.9%	76.9%	-2393.0%
Group Health Plan, Inc.	88.9%	79.6%	78.4%	80.7%	81.6%
Healthcare USA of Missouri, LLC	84.6%	85.8%	87.0%	88.8%	83.2%
HealthLink HMO, Inc. dba HealthLink HMO	90.9%	93.2%	98.1%	91.6%	84.4%
HMO Missouri, Inc. dba Blue Choice	76.2%	78.7%	79.4%	81.5%	82.7%
Humana Health Plan, Inc.	97.3%	85.0%	80.9%	88.3%	85.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	93.9%	94.4%	89.3%	86.7%	85.8%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	91.3%
Missouri Care, LC	87.9%	87.7%	82.7%	88.7%	85.4%
United Healthcare of the Midwest, Inc.	82.4%	79.7%	105.3%	80.7%	79.0%
Withdrawn HMOs	90.9%	83.5%	-1124.9%	0.0%	0.0%
All HMOs with Medical Loss Ratio in Each Year	87.3%	83.9%	82.0%	84.3%	83.8%



Plan Wide Administration Expenses to Total Revenue (2001 - 2005)

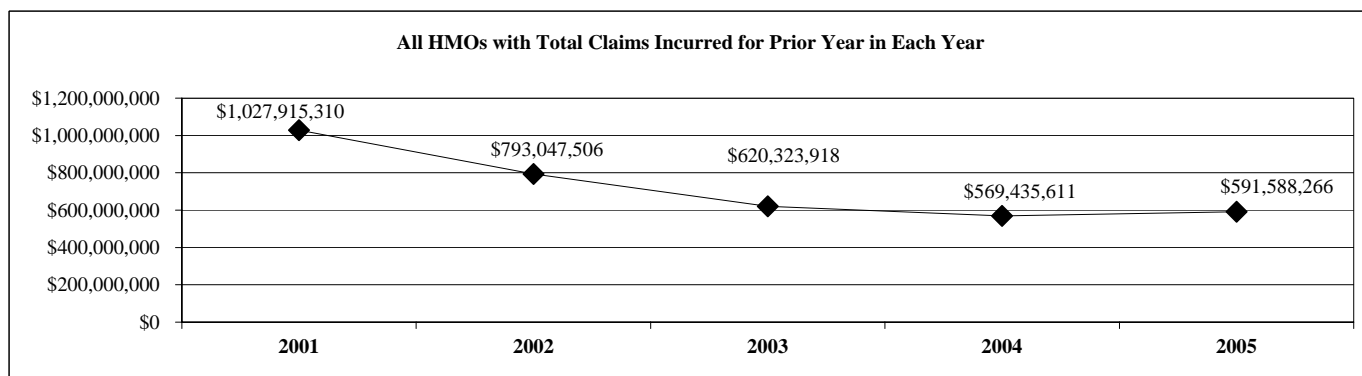
Health Maintenance Organization	2001	2002	2003	2004	2005
Aetna Health, Inc.	9.8%	10.2%	11.2%	12.0%	12.2%
Alliance For Community Health, LLC dba Community Care Plus	6.6%	6.2%	5.3%	5.9%	4.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	9.8%
Blue Cross & Blue Shield of Kansas City	15.9%	10.1%	9.6%	8.5%	8.8%
Children's Mercy's Family Health Partners, Inc.	6.8%	5.9%	5.0%	4.7%	6.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	23.6%	18.2%	-1.3%	11.6%	9.9%
CIGNA Healthcare of St. Louis, Inc.	7.8%	5.8%	6.0%	6.0%	3.7%
Community Health Plan	13.0%	10.3%	16.0%	13.3%	9.2%
Coventry Health Care of Kansas, Inc.	10.3%	9.7%	10.4%	9.9%	9.8%
Cox Health Systems HMO, Inc.	14.4%	11.6%	9.6%	9.9%	11.7%
Essence, Inc.	0.0%	0.0%	0.0%	413.8%	24.4%
FirstGuard Health Plan, Inc.	16.2%	15.0%	16.0%	18.4%	12.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	8.3%	7.1%	8.1%	7.6%	8.8%
Great-West Healthcare of Kansas/Missouri, Inc.	56.4%	14.7%	10.5%	8.4%	3621.9%
Group Health Plan, Inc.	8.9%	9.6%	7.5%	6.5%	5.9%
Healthcare USA of Missouri, LLC	8.1%	7.8%	7.6%	7.0%	7.5%
HealthLink HMO, Inc. dba HealthLink HMO	14.7%	8.4%	7.5%	7.0%	5.8%
HMO Missouri, Inc. dba Blue Choice	14.9%	11.8%	12.2%	9.8%	9.8%
Humana Health Plan, Inc.	11.5%	13.1%	10.6%	9.7%	12.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	6.5%	5.9%	5.4%	6.3%	5.9%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	0.0%
Missouri Care, LC	14.2%	12.8%	12.5%	12.3%	12.3%
United Healthcare of the Midwest, Inc.	11.5%	12.9%	12.6%	10.7%	12.0%
Withdrawn HMOs	11.6%	1.5%	4323.7%	0.0%	9.9%
All HMOs with Administration Expenses/Total Revenue in Each Year	11.1%	11.3%	10.0%	9.0%	9.9%



Source: Annual Financial Statement for Each Year

Plan Wide Total Claims Incurred for Prior Year (2001 - 2005)

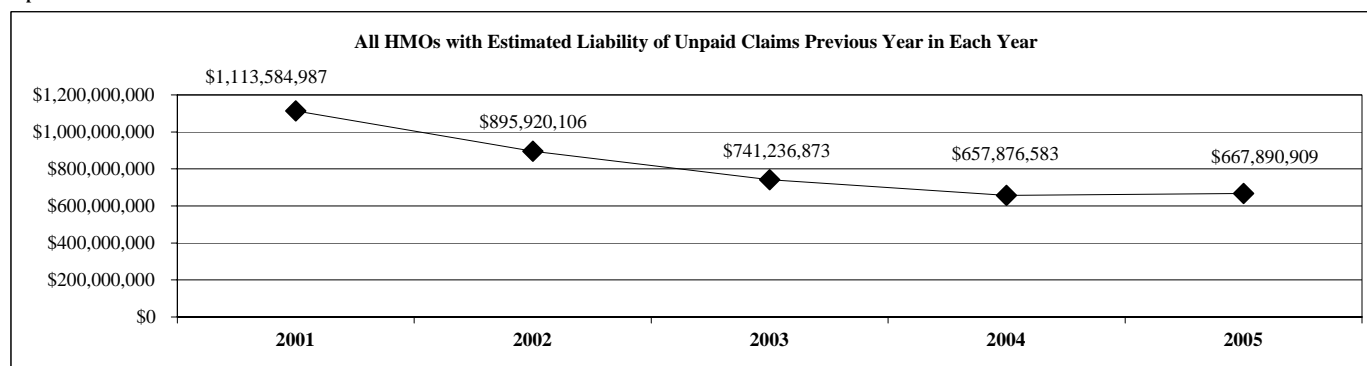
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$12,291,968	\$16,464,923	\$7,344,986	\$5,733,079	\$6,068,887	-50.6%
Alliance For Community Health, LLC dba Community Care Plus	\$3,084,701	\$3,811,351	\$4,397,385	\$6,949,290	\$7,477,920	142.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$0	N/A
Blue Cross & Blue Shield of Kansas City	\$63,574,318	\$63,574,318	\$79,934,488	\$95,963,123	\$93,778,325	47.5%
Children's Mercy's Family Health Partners, Inc.	\$7,238,962	\$7,427,224	\$7,265,219	\$9,614,606	\$7,750,452	7.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$4,627,559	\$3,456,088	\$3,329,567	\$2,416,928	\$1,146,238	-75.2%
CIGNA Healthcare of St. Louis, Inc.	\$1,787,610	\$2,107,019	\$3,954,675	\$2,143,288	\$936,766	-47.6%
Community Health Plan	\$7,684,095	\$6,036,731	\$5,588,497	\$5,035,789	\$6,167,025	-19.7%
Coventry Health Care of Kansas, Inc.	\$45,476,450	\$63,727,661	\$62,068,724	\$42,481,091	\$43,283,643	-4.8%
Cox Health Systems HMO, Inc.	\$3,044,486	\$2,974,319	\$3,537,425	\$5,188,201	\$1,166,253	-61.7%
Essence, Inc.	\$0	\$0	\$0	\$0	\$48,116	N/A
FirstGuard Health Plan, Inc.	\$10,227,735	\$11,061,467	\$12,440,928	\$7,569,509	\$8,608,227	-15.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$10,575,142	\$7,441,419	\$10,024,501	\$11,785,151	\$14,729,945	39.3%
Great-West Healthcare of Kansas/Missouri, Inc.	\$0	\$114,104	\$276,568	\$200,066	\$238,502	109.0%
Group Health Plan, Inc.	\$58,870,530	\$65,252,139	\$41,177,467	\$44,570,843	\$43,682,385	-25.8%
Healthcare USA of Missouri, LLC	\$13,037,699	\$16,222,257	\$18,621,958	\$26,993,919	\$24,698,941	89.4%
HealthLink HMO, Inc. dba HealthLink HMO	\$67,558	\$71,195	(\$15,708)	\$228,365	\$162,631	140.7%
HMO Missouri, Inc. dba Blue Choice	\$24,850,746	\$15,196,216	\$19,760,693	\$21,128,255	\$22,141,368	-10.9%
Humana Health Plan, Inc.	\$200,545,243	\$180,654,614	\$141,320,478	\$159,889,774	\$178,304,473	-11.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$19,234,897	\$36,607,455	\$44,622,412	\$42,873,373	\$49,903,406	159.4%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$0	N/A
Missouri Care, LC	\$4,241,661	\$5,387,384	\$4,397,188	\$6,927,824	\$7,227,609	70.4%
United Healthcare of the Midwest, Inc.	\$136,555,603	\$148,214,396	\$134,807,573	\$71,743,137	\$74,067,154	-45.8%
Withdrawn HMOs	\$400,898,347	\$137,245,226	\$15,468,894	\$0	\$0	-100.0%
All HMOs with Total Claims Incurred for Prior Year in Each Year	\$1,027,915,310	\$793,047,506	\$620,323,918	\$569,435,611	\$591,588,266	-42.4%



Source: Annual Financial Statement for Each Year

Plan Wide Estimated Liability of Unpaid Claims Prior Year (2001 - 2005)

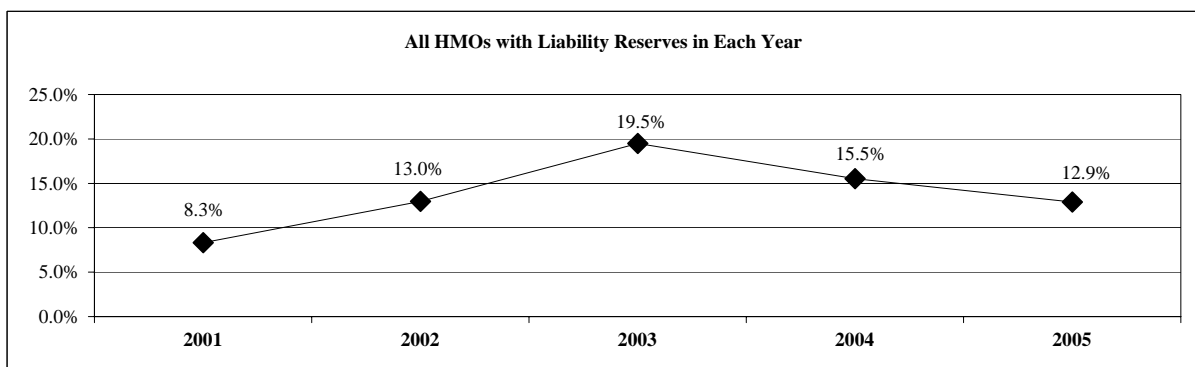
Health Maintenance Organization	2001	2002	2003	2004	2005	% Change (2001 - 2005)
Aetna Health, Inc.	\$12,449,765	\$26,232,022	\$10,074,847	\$7,180,617	\$7,794,150	-37.4%
Alliance For Community Health, LLC dba Community Care Plus	\$7,129,682	\$10,066,214	\$8,013,716	\$11,006,562	\$7,358,507	3.2%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	\$0	N/A
Blue Cross & Blue Shield of Kansas City	\$78,729,534	\$78,729,534	\$79,709,200	\$95,468,951	\$93,391,817	18.6%
Children's Mercy's Family Health Partners, Inc.	\$10,200,591	\$9,592,942	\$8,565,597	\$10,436,798	\$9,165,523	-10.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$8,461,002	\$4,098,425	\$4,545,009	\$6,273,248	\$2,546,308	-69.9%
CIGNA Healthcare of St. Louis, Inc.	\$2,968,885	\$3,032,352	\$5,017,958	\$4,448,404	\$2,411,766	-18.8%
Community Health Plan	\$8,276,924	\$6,589,158	\$5,454,739	\$5,769,628	\$6,841,280	-17.3%
Coventry Health Care of Kansas, Inc.	\$57,996,954	\$81,676,630	\$88,406,687	\$54,896,537	\$56,765,993	-2.1%
Cox Health Systems HMO, Inc.	\$3,684,616	\$3,630,512	\$3,448,120	\$4,274,408	\$1,272,444	-65.5%
Essence, Inc.	N/A	N/A	\$0	\$0	\$188,918	N/A
FirstGuard Health Plan, Inc.	\$10,102,631	\$13,567,915	\$17,168,203	\$9,878,870	\$7,923,058	-21.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$10,857,678	\$9,938,662	\$9,987,896	\$12,299,375	\$13,621,272	25.5%
Great-West Healthcare of Kansas/Missouri, Inc.	\$0	\$337,528	\$290,228	\$4,221,554	\$315,415	-6.6%
Group Health Plan, Inc.	\$57,838,355	\$73,041,381	\$52,182,610	\$54,837,508	\$58,304,529	0.8%
Healthcare USA of Missouri, LLC	\$14,498,057	\$23,137,295	\$21,306,969	\$30,250,802	\$42,703,912	194.5%
HealthLink HMO, Inc. dba HealthLink HMO	\$89,152	\$48,601	\$102,159	\$228,365	\$166,619	86.9%
HMO Missouri, Inc. dba Blue Choice	\$30,352,960	\$18,721,539	\$25,269,279	\$25,000,061	\$26,852,729	-11.5%
Humana Health Plan, Inc.	\$195,669,917	\$179,733,841	\$165,952,652	\$178,283,895	\$182,508,582	-6.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$20,431,606	\$38,754,170	\$48,075,982	\$46,541,218	\$59,527,841	191.4%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	\$0	N/A
Missouri Care, LC	\$5,077,503	\$6,682,658	\$5,473,989	\$6,917,599	\$8,100,170	59.5%
United Healthcare of the Midwest, Inc.	\$139,825,361	\$165,459,863	\$159,078,170	\$89,662,183	\$80,130,076	-42.7%
Withdrawn HMOs	\$438,943,814	\$142,848,864	\$23,112,863	\$0	\$0	-100.0%
All HMOs with Estimated Liability of Unpaid Claims Previous Year in Each Year	\$1,113,584,987	\$895,920,106	\$741,236,873	\$657,876,583	\$667,890,909	-40.0%



Source: Annual Financial Statement for Each Year

Plan Wide Analysis of Liability Reserves (2001 - 2005)

Health Maintenance Organization	2001	2002	2003	2004	2005
Aetna Health, Inc.	1.3%	59.3%	37.2%	25.2%	28.4%
Alliance For Community Health, LLC dba Community Care Plus	131.1%	164.1%	82.2%	58.4%	-1.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	N/A	0.0%
Blue Cross & Blue Shield of Kansas City	23.8%	23.8%	-0.3%	-0.5%	-0.4%
Children's Mercy's Family Health Partners, Inc.	40.9%	29.2%	17.9%	8.6%	18.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	82.8%	18.6%	36.5%	159.6%	122.1%
CIGNA Healthcare of St. Louis, Inc.	66.1%	43.9%	26.9%	107.6%	157.5%
Community Health Plan	7.7%	9.2%	-2.4%	14.6%	10.9%
Coventry Health Care of Kansas, Inc.	27.5%	28.2%	42.4%	29.2%	31.1%
Cox Health Systems HMO, Inc.	21.0%	22.1%	-2.5%	-17.6%	9.1%
Essence, Inc.	N/A	N/A	0.0%	0.0%	292.6%
FirstGuard Health Plan, Inc.	-1.2%	22.7%	38.0%	30.5%	-8.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	2.7%	33.6%	-0.4%	4.4%	-7.5%
Great-West Healthcare of Kansas/Missouri, Inc.	0.0%	195.8%	4.9%	2010.1%	32.2%
Group Health Plan, Inc.	-1.8%	11.9%	26.7%	23.0%	33.5%
Healthcare USA of Missouri, LLC	11.2%	42.6%	14.4%	12.1%	72.9%
HealthLink HMO, Inc. dba HealthLink HMO	32.0%	-31.7%	750.4%	0.0%	2.5%
HMO Missouri, Inc. dba Blue Choice	22.1%	23.2%	27.9%	18.3%	21.3%
Humana Health Plan, Inc.	-2.4%	-0.5%	17.4%	11.5%	2.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	6.2%	5.9%	7.7%	8.6%	19.3%
Mercy MC + Inc.	N/A	N/A	N/A	N/A	0.0%
Missouri Care, LC	19.7%	24.0%	24.5%	-0.1%	12.1%
United Healthcare of the Midwest, Inc.	2.4%	11.6%	18.0%	25.0%	8.2%
Withdrawn HMOs	9.5%	4.1%	49.4%	0.0%	0.0%
All HMOs with Liability Reserves in Each Year	8.3%	13.0%	19.5%	15.5%	12.9%



Source: Annual Financial Statement for Each Year

Utilization Review and Grievance Activities for Missouri HMOs

Section 376.1359, RSMo requires HMOs to file an annual report of utilization review activities. 20 CSR 400-10.020 provides for the type of information to be reported. Four years worth of information is presented. HMOs serving Medicaid or Medicare populations only are excluded from the information published here. Complaints and appeals under these programs are governed by other state and federal laws.

NOTE: The terms “utilization review” and “grievance” are defined in Missouri law at section 376.1350, RSMo.

- A. **Year** – The year for which activity was reported.
- B. **Type of UR Conducted** – Missouri law defines several types of utilization review. See section 376.1350, RSMo. Additional types are occasionally reported. Information is abbreviated as follows:

Amb	“Ambulatory Review”	Case	“Case Management”
Con	“Concurrent Review”	Pro	“Prospective Review”
Retro	“Retrospective Review”	Exp	“Expedited Reviews”
- C. **Total Enrollment** – Total number of enrollees.
- D. **Total 1st Level Grievances Received** – The number of member grievances received for first level review, pursuant to section 376.1382, RSMo.
- E. **1st Level Grievance - Company Decision Upheld** – The number of times that the company decision or action giving rise to the grievance was upheld in a first level review.¹
- F. **1st Level Grievance - Company Decision Overturned** – The number of times that the company decision or action giving rise to the grievance was overturned in a first level review. If this number is very high relative to the total number of 1st level grievances received, it may indicate a problem with initial claim reviews.¹
- G. **Total 2nd Level Grievances Received** – The number of times that a decision upheld in a 1st level grievance was further appealed, pursuant to section 376.1382, RSMo. In some cases, HMOs contract with independent review organizations for evaluation of 2nd level grievances.
- H. **2nd Level Grievance - Company Decision Upheld** – The number of times that the decision made at the 1st level is upheld in a 2nd level review.²
- I. **2nd Level Grievance - Company Decision Overturned** – The number of times that the decision reached in a 1st level review is overturned in a 2nd level review. A very high number relative to the total number of 2nd level grievances received may indicate that the 1st level review process is inadequate.²
- J. **Expedited Grievance Reviews** – The number of times the HMO performed an expedited review, pursuant to section 376.1389, RSMo.

¹The sum of column E and column F should equal the number reported in column D. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process.

²The sum of column H and column I should equal the number reported in column G. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process.

Utilization Review and Grievance Activities

Excludes Medicare and Medicaid only companies

Health Maintenance Organizations Licensed & Active in Missouri in 2005

A	B	C	D	E	F	G	H	I	J
Year	Type of UR Conducted	Total Enrollment	Total 1st Level Grievances Received	1st Level Grievance - Company Decision Upheld	1st Level Grievance - Company Decision Overturned	Total 2nd Level Grievances Received	2nd Level Grievance - Company Decision Upheld	2nd Level Grievance - Company Decision Overturned	Expedited Grievance Reviews
2002	Amb, Con, Pro, Retro	17,834	136	84	52	10	10	0	11
2003	Amb, Con, Pro, Retro	15,818	66	37	29	1	0	0	0
2004	Amb, Con, Pro, Retro	20,504	12	5	7	0	0	0	0
2005	Amb, Con, Pro, Retro	18,346	56	24	32	2	1	1	0
2002	Amb, Con, Pro, Retro, Case	62,668	138	75	63	8	4	4	3
2003	Amb, Con, Pro, Retro	71,678	102	64	38	5	3	2	2
2004	Amb, Con, Pro, Retro	67,614	76	41	35	18	14	4	0
2005	Amb, Con, Pro, Retro	30,781	79	39	7	7	5	2	0
2002	Amb, Con, Pro, Retro	3,314	33	22	11	3	1	2	0
2003	Amb, Con, Pro, Retro	4,564	34	17	17	0	0	0	2
2004	Amb, Con, Pro, Retro	3,288	17	10	7	1	1	0	3
2005	Amb, Con, Pro, Retro	2,463	24	9	15	1	0	1	0
2002	Amb, Con, Pro, Retro	9,361	86	57	28	14	9	5	5
2003	Amb, Con, Pro, Retro	5,855	54	23	31	4	1	3	0
2004	Amb, Con, Pro, Retro	4,106	32	22	10	3	2	1	3
2005	Amb, Con, Pro, Retro	3,742	74	29	45	3	3	0	1
2002	Amb, Con, Pro, Retro, Exp	19,327	15	7	8	2	2	0	0
2003	Amb, Con, Pro, Retro, Exp	19,094	15	7	8	2	2	0	0
2004	Amb, Con, Pro, Retro, Exp	18,578	42	23	19	3	3	0	0
2005	Amb, Con, Pro, Retro, Exp	16,910	29	14	15	1	1	0	2
2002	Con, Pro, Retro	119,081	29	23	5	8	6	2	1
2003	Amb, Con, Pro, Retro	76,283	951	420	368	124	73	30	1
2004	Amb, Con, Pro, Retro	79,871	1,114	645	469	116	88	28	3
2005	Amb, Con, Pro, Retro	73,191	575	427	148	86	76	10	8
2002	Amb, Pro, Retro	18,099	101	64	38	11	7	3	0
2003	Amb, Pro, Retro	14,614	66	49	17	12	12	0	0
2004	Amb, Pro, Retro	3,349	23	9	14	1	1	0	0
2005	Amb, Pro, Retro	5,498	15	6	4	2	2	0	0
2002	Amb, Con, Pro, Retro, Case	33,083	126	66	60	18	11	7	2
2003	Amb, Con, Pro, Retro, Case	40,722	145	88	40,722	17	12	5	1
2004	Amb, Con, Pro, Retro, Case	41,742	106	63	43	23	11	12	2
2005	Amb, Con, Pro, Retro, Case	45,990	178	88	90	19	14	5	3
2002	Con, Pro, Retro	1,259	2	1	1	0	0	0	0
2003	Con, Pro, Retro	1,275	18	8	10	0	0	0	0
2004	Con, Pro, Retro	1,107	18	8	10	0	0	0	0
2005	Con, Pro, Retro	1,107	18	8	10	0	0	0	0
2002	Amb, Con, Pro, Retro	141,957	472	196	276	23	14	9	2
2003	Amb, Con, Pro, Retro	170,508	620	353	267	64	27	37	8
2004	Amb, Con, Pro, Retro	175,949	607	301	306	68	47	21	24
2005	Amb, Con, Pro, Retro	110,797	727	533	194	88	73	15	21
2002	Amb, Con, Pro, Retro	7,083	3	3	0	0	0	0	0
2003	Amb, Con, Pro, Retro	18,446	44	32	12	3	3	0	1
2004	Amb, Con, Pro, Retro	94	1	1	0	0	0	0	0
2005	Amb, Con, Pro, Retro	95	38	16	16	7	4	3	1
2002	Amb, Con, Pro, Retro, Case	103,004	275	207	68	1	0	1	2
2003	Amb, Con, Pro, Retro, Case	101,912	183	149	34	2	1	1	4
2004	Amb, Con, Pro, Retro, Case	118,132	98	72	26	1	0	0	0
2005	Amb, Con, Pro, Retro, Case	116,030	85	57	28	2	0	2	5
2002	Amb, Con, Pro, Retro	39,604	91	49	42	0	0	0	1
2003	Amb, Con, Pro, Retro	39,285	168	96	72	1	1	0	1
2004	Amb, Con, Pro, Retro	32,334	36	9	20	0	0	0	0
2005	Amb, Con, Pro, Retro	31,812	63	7	56	0	0	1	1
2002	Amb, Con, Pro, Retro	173,357	240	162	78	36	52	11	1
2003	Amb, Con, Pro, Retro	186,964	379	234	140	55	41	14	0
2004	Amb, Con, Pro, Retro	149,736	276	162	114	38	25	13	0
2005	Amb, Con, Pro, Retro	67,728	106	48	44	9	9	0	0
2002	Con, Pro	374,673	8	4	4	4	3	1	0
2003	Con, Pro	183,894	50	17	33	0	0	0	0
2004	Con, Pro	101,602	133	70	63	15	11	4	0
2005	Con, Pro	75,901	1,404	644	760	88	56	32	0

Source: Annual Report of Utilization Review Activities for 2002, 2003, 2004 and 2005
 * See HealthLink HMO, Inc. dba HealthLink HMO Footnote on Page 1
 ** Great-West Healthcare of Kansas/Missouri, Inc. did not file Annual Utilization Review Activity Report in 2002

Access to Medical Providers

Missouri HMOs are reviewed on an annual basis for compliance with state laws related to access to medical providers. See Missouri statutes at section 354.603, RSMo and Missouri regulations at 20 CSR 400-7.095. The information presented here provides a summary of the results of the annual review of HMO Access Plans conducted in 2005. Missouri law requires HMOs to maintain adequate networks to assure that members can get needed care without unreasonable delay. For a core set of the most frequently utilized provider types, a regulation establishes specific travel standards. HMOs are required to submit data that MDI can analyze and determine a compliance score. The minimum required score is 90 percent. Alternatively, Missouri law allows HMOs to furnish proof of accreditation through a nationally recognized managed care accrediting body to meet access requirements. An accredited HMO is deemed to have an adequate network and is not required to provide data for analysis. Accredited HMOs are deemed to be 100% in compliance with minimum travel standards for access to providers. Most HMOs selling individual or employer-sponsored coverage are accredited. Accreditation addresses far more than adequate access to participating providers and is a costly process. Some HMOs have chosen not to pursue accreditation.

For Commercial and Medicaid HMO networks:

- A. **Access Plan Status** – Access plans are “approved” when the access score across the entire network (all counties, all provider types) is 90% or better, and the average access score in each county in an HMO’s approved service area is 90% or better. Access plans are “conditionally approved” when the access score across the entire network is 90% or better, but the average access score in any county is less than 90%. Scores indicate the percentage of enrollees for whom the HMO has met the access standards.
- B. **Overall Access Score** – The average access score across the entire network (all counties, all provider types listed in the law) .
- C. **PCP Access Score** – The average access score across the entire network for access to primary care providers.
- D. **Specialist Access Score** – The average access score across the entire network for access to all specialists listed in the law.
- E. **Facility Access Score** – The average access score across the entire network for access to all medical facilities listed in the law, including hospitals.
- F. **Ancillary Providers Access Score** – The average access score across the entire network for access to all ancillary medical providers listed in the law.

Commercial HMO Networks Approved Based on Accreditation:

- A. **Access Plan Status** – Same as above, except that HMOs do not submit provider and enrollee data to MDI for evaluation. Accredited HMOs are assumed to meet the access standards stated in the law.
- B. **Accredited by** – Under Missouri law, an HMO may provide proof of the following types of accreditation in lieu of submitting enrollee and provider data for analysis by MDI. Note: Some HMOs are accredited by more than one organization.
 - NCQA (National Committee for Quality Assurance)
 - JCAHO (Joint Commission for Accreditation of Healthcare Organizations)
 - URAC (American Accreditation HealthCare Commission, Inc., formerly Utilization Review Accreditation Commission)
- C. **Accreditation Type/Level** – The type and level of accreditation awarded by each accrediting organization:
 - NCQA type must be MCO (Managed Care Organization), level must be “accredited” or better
 - JCAHO type must be “Network”, level must be “accredited” or better without Type 1 recommendations related to access to care
 - URAC type must be “Health Plan”, level must be “full accreditation”
- D. **Date Accreditation Granted** – Date the accrediting organization specifies in the accrediting decision.
- E. **Date Accreditation Expires** – Date the accrediting organization specifies in the accrediting decision.

2005 HMO Access to Medical Providers

	A	B	C	D	E	F
Commercial HMO Networks	Access Plan Status	Overall Access Score	PCP Access Score	Specialist Access Score	Facility Access Score	Ancillary Providers Access Score
Community Health Plan	conditionally approved	98%	100%	100%	98%	94%
Coverity Health Care of Kansas, Inc.*	approved	98%	100%	99%	92%	98%
Cox Health Systems HMO, Inc.	conditionally approved	97%	100%	98%	99%	92%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	approved	99%	100%	100%	99%	98%
Medicaid MC+ HMO Networks						
Alliance For Community Health, LLC dba Community Care Plus	approved	99%	100%	98%	100%	99%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	approved	96%	100%	100%	100%	85%
Children's Mercy's Family Health Partners, Inc.	approved	99%	100%	99%	100%	99%
FirstGuard Health Plan, Inc.	approved	100%	100%	100%	100%	100%
Healthcare USA of Missouri, LLC - Eastern Region	conditionally approved	96%	100%	99%	99%	84%
Healthcare USA of Missouri, LLC - Central Region	approved	100%	100%	100%	99%	100%
Healthcare USA of Missouri, LLC - Western Region	conditionally approved	95%	100%	98%	99%	81%
Mercy MC+ Inc.	approved	100%	100%	99%	100%	99%
Missouri Care, LC	approved	100%	100%	100%	100%	99%
Commercial HMO Networks Approved Based on Accreditation						
Aetna Health, Inc.	approved	NCQA	MCO/Excellent	9/29/2003	9/29/2006	
Blue Cross & Blue Shield of Kansas City	approved	NCQA	MCO/Excellent	11/23/2005	11/23/2008	
Blue Cross & Blue Shield of Kansas City	approved	URAC	Health Plan/Full Accreditation	3/1/2005	3/1/2008	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	approved	NCQA	MCO/Excellent	3/25/2004	3/25/2007	
CIGNA Healthcare of St. Louis, Inc.	approved	NCQA	MCO/Excellent	3/25/2004	3/25/2007	
Essence, Inc.	approved	Medicare Advantage	NOT APPLICABLE	3/1/2005	12/31/2005	
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	NCQA	MCO/Excellent	1/16/2003	1/16/2005	
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	URAC	Health Plan/Full Accreditation	3/1/2005	3/1/2008	
Group Health Plan, Inc.	approved	URAC	Health Plan/Full Accreditation	7/1/2004	7/1/2007	
HealthLink HMO, Inc. dba HealthLink HMO	approved	URAC	Health Network with Credentialing	3/1/2005	3/1/2007	
HMO Missouri, Inc. dba Blue Choice	approved	NCQA	MCO/Excellent	3/15/2005	5/16/2006	
Humana Health Plan, Inc.	approved	NCQA	MCO/Commendable	5/16/2002	5/16/2005	
United Healthcare of the Midwest, Inc.	approved	JCAHO	Accredited/ with Type I Recommendations	2/1/2003	2/1/2006	

*Coverity Health Care of Kansas, Inc. has URAC accreditation, but not the type required for access plan purposes.
Source: 2005 HMO Network Access Plans

Health Maintenance Organization

PROFILES

For all companies, the following items were submitted to the Missouri Department of Insurance (MDI) as part of the 2005 annual financial statement (unless otherwise noted):

- contact information
- holding company
- domicile
- names of officers and directors
- plan-wide enrollment
- % of Missouri business
- incorporated and admitted to Missouri

Missouri enrollment data for all companies was submitted to MDI as part of the 2005 annual managed care supplemental report except plan-wide enrollment. Plan-wide enrollment is taken from the HMOs' annual financial statement. The annual financial statements are prepared using incurred but not reported (IBNR) projections, while the managed care supplemental filing is prepared using actual claims-based data. Therefore, some variances may occur.

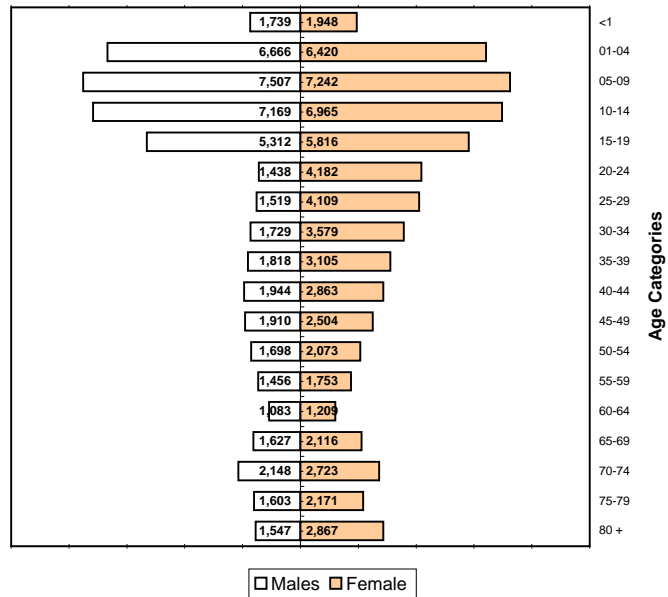
Cost and utilization data are depicted in the form of bar charts to protect proprietary information. These charts reflect the company's average utilization and costs in comparison to state-wide product averages. The y-axis of every bar chart is fixed in a manner that indicates the approximate value of the highest HMO reported expenses.

TOTALS

2005 Missouri Enrollment Demographics*

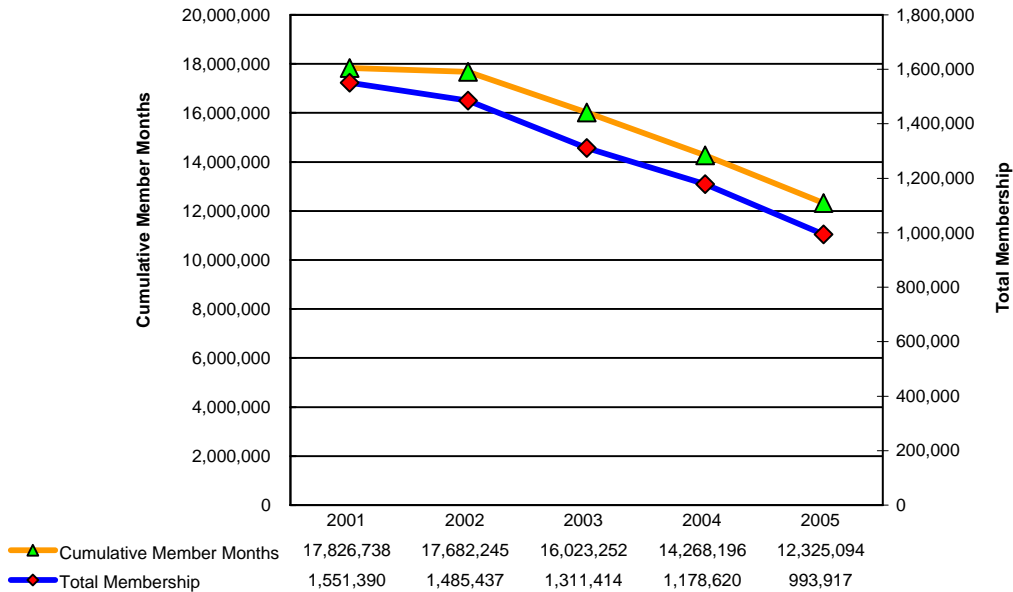
Average Membership in 2005:

Age	Males		Female	
<1	1,739	3%	1,948	3%
01-04	6,666	13%	6,420	10%
05-09	7,507	15%	7,242	11%
10-14	7,169	14%	6,965	11%
15-19	5,312	11%	5,816	9%
20-24	1,438	3%	4,182	7%
25-29	1,519	3%	4,109	6%
30-34	1,729	3%	3,579	6%
35-39	1,818	4%	3,105	5%
40-44	1,944	4%	2,863	4%
45-49	1,910	4%	2,504	4%
50-54	1,698	3%	2,073	3%
55-59	1,456	3%	1,753	3%
60-64	1,083	2%	1,209	2%
65-69	1,627	3%	2,116	3%
70-74	2,148	4%	2,723	4%
75-79	1,603	3%	2,171	3%
80 +	1,547	3%	2,867	5%
Total	49,912	100%	63,645	100%



Average Age of Enrollees =	30.8	Percentage of Female Enrollees =	52.0%
Missouri Commercial Plans	32.3	Missouri Commercial Plans	48.8%
Missouri Medicare	74.1	Missouri Medicare	59.0%
Missouri Medicaid	13.5	Missouri Medicaid	57.1%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Aetna Health, Inc.

Holding Company: Aetna, Inc.

Main Administrative Office

Mailing Address:

1350 Elbridge Payne Road, Suite 201
 Chesterfield MO 63017
 (636) 534-2100

Incorporated:

August 30, 1996

Admitted to Missouri:

August 13, 1998

Accreditation/Expiration Date

NCQA September 29, 2006

State of Domicile:

Missouri

% of Missouri Business:

66.2%

Tax Status:

For Profit

2005 Year-End Officers:

President:

Allan Ira Greenberg

Secretary:

William Calvin Baskin III

Chief Financial Officer:

Brigitte Nettesheim

Chief Medical Officer:

Burton Vanderlaan, MD

Other Officers:

James David Weiss

Russell Page Smith

Gregory Stephen Martino

2005 Year-End Directors:

Allan Ira Greenberg

Brigitte Jean Nettesheim

Burton Fred Vanderlaan, MD

2005 Missouri Enrollment:

Total Missouri member months for the year:

213,049

Missouri members at the end of the year:

18,346

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year:

345,243

Plan Wide members at the end of the year:

26,816

Missouri Counties in Service Area:

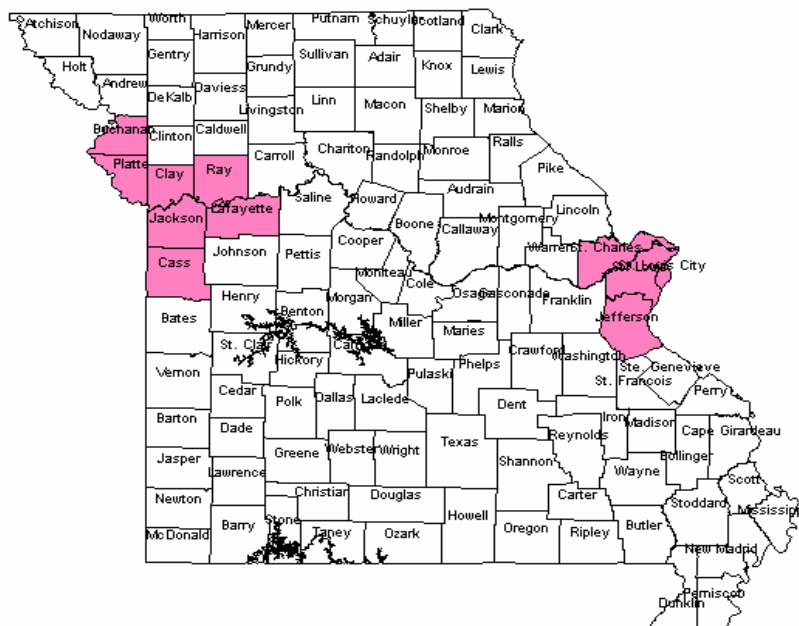
Buchanan, Cass, Clay, Jackson, Jefferson, Lafayette, Platte, Ray, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, Shawnee, Wyandotte

Illinois Counties in Service Area:

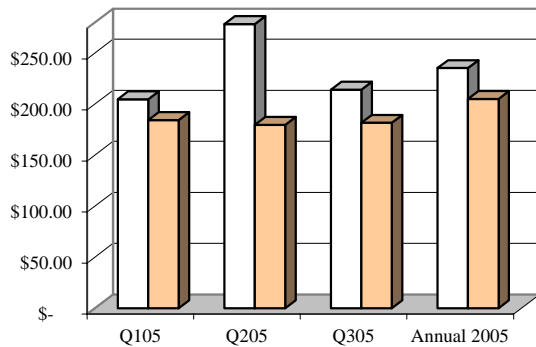
None



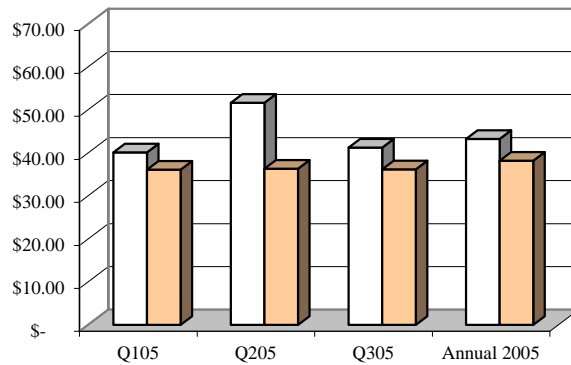
Aetna Health, Inc.
 - Commercial Product

Missouri Costs Comparison

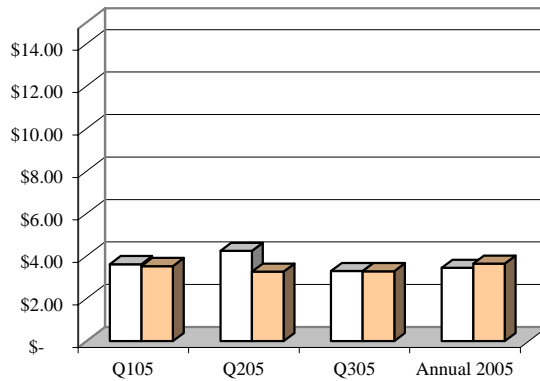
Total Per Member Per Month (PMPM) Costs



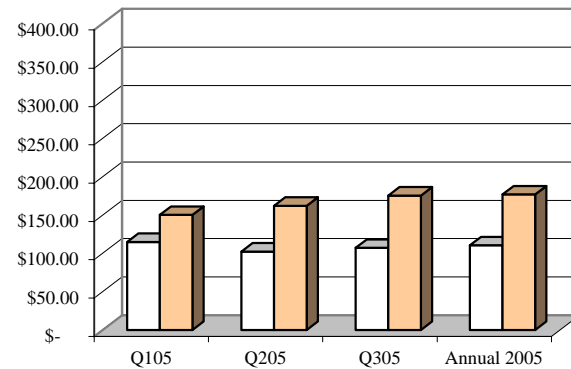
Prescription Drug PMPM Costs



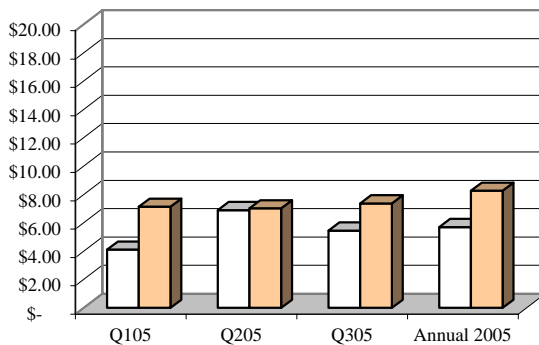
Mental Health PMPM Costs



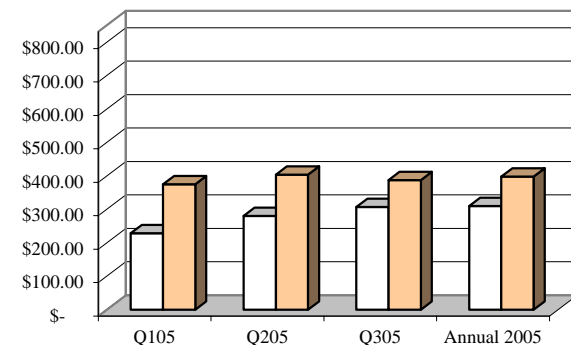
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Aetna Health, Inc.
 Commercial Average

** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

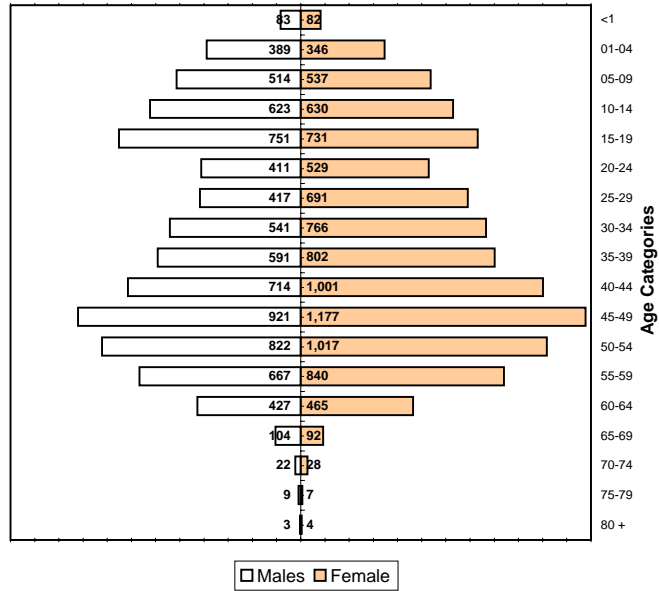
Source: 2005 HMO Supplement Reports for Each Quarter

Aetna Health, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	83	1%	82	1%
01-04	389	5%	346	4%
05-09	514	6%	537	6%
10-14	623	8%	630	6%
15-19	751	9%	731	8%
20-24	411	5%	529	5%
25-29	417	5%	691	7%
30-34	541	7%	766	8%
35-39	591	7%	802	8%
40-44	714	9%	1,001	10%
45-49	921	11%	1,177	12%
50-54	822	10%	1,017	10%
55-59	667	8%	840	9%
60-64	427	5%	465	5%
65-69	104	1%	92	1%
70-74	22	0%	28	0%
75-79	9	0%	7	0%
80 +	3	0%	4	0%
Total	8,009	100%	9,745	100%



Average Age of Enrollees =

34.9

Percentage of Female Enrollees =

54.9%

Missouri Commercial Plans

34.9

Missouri Commercial Plans

54.9%

Missouri Medicare

n/a

Missouri Medicare

n/a

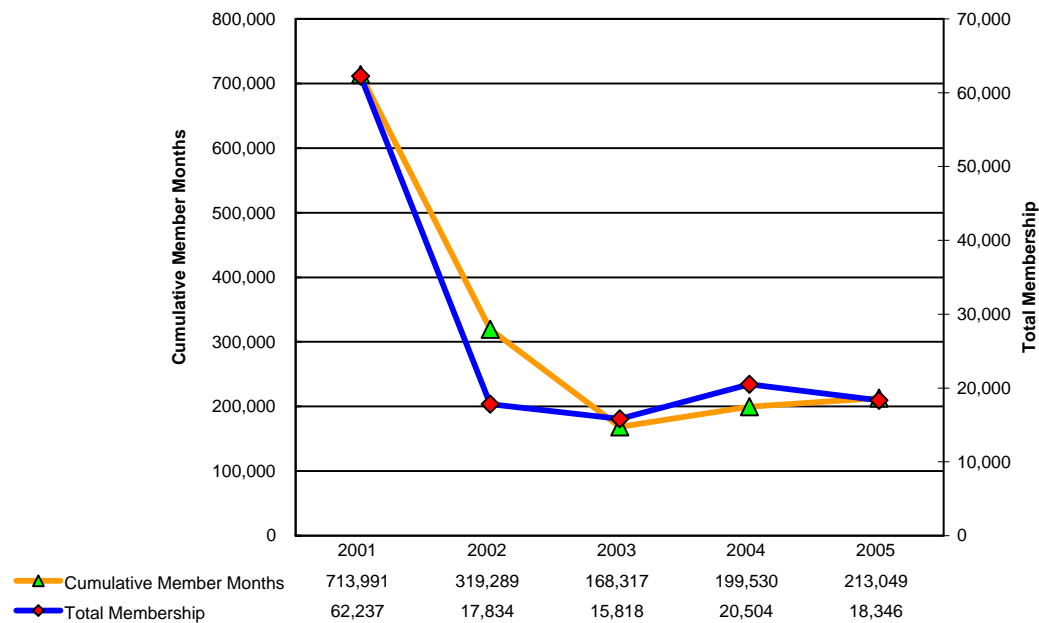
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Alliance For Community Health, LLC dba Community Care Plus

Holding Company: Bush-O'Donnell & Co. Inc.

Main Administrative Office

Mailing Address:
 10123 Corporate Square Drive
 St. Louis MO 63132
 (314) 432-9300

Incorporated: August 16, 1996
Admitted to Missouri: August 16, 1996
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 533,337
 Missouri members at the end of the year: 40,705

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 528,331
 Plan Wide members at the end of the year: 40,414

2005 Year-End Officers:

President:

Jerry Linder

Secretary:

Edward Oswald

Chief Financial Officer:

Edward Oswald

Chief Medical Officer:

Robert Profumo, MD

Other Officers:

Christopher Cristea

Missouri Counties in Service Area:

Franklin, Jefferson, Lincoln, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

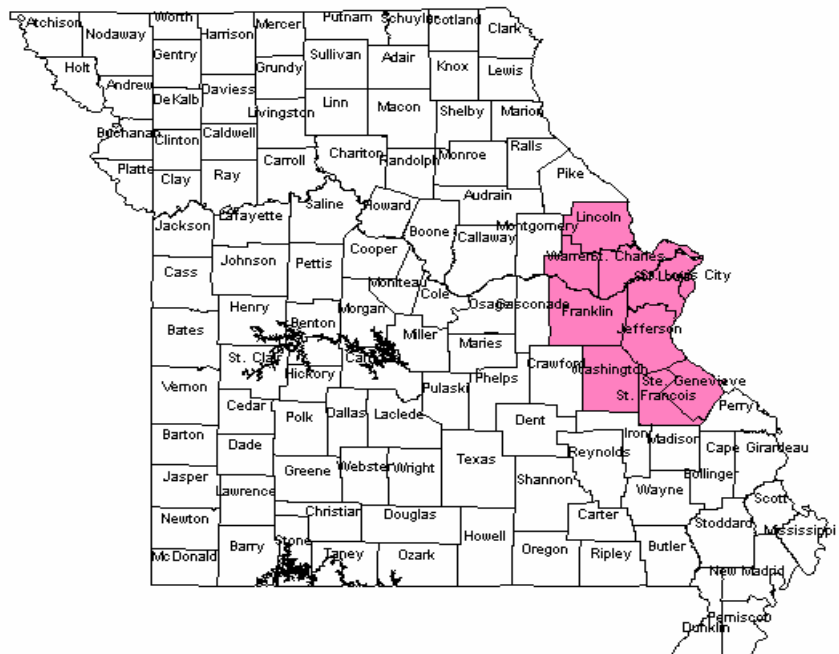
None

Illinois Counties in Service Area:

None

2005 Year-End Directors:

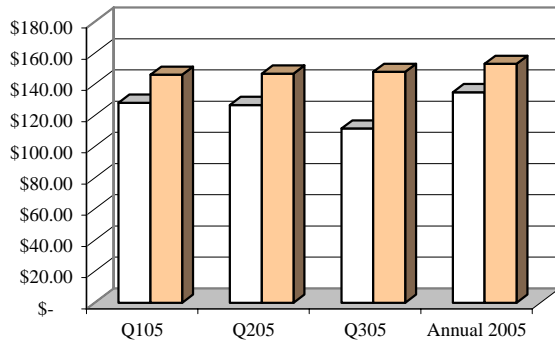
James V. O'Donnel
 William H.T. Bush
 Kay E. Cameron
 Richard E. Fister
 Matthew J. Koster
 Robert J. Mathias



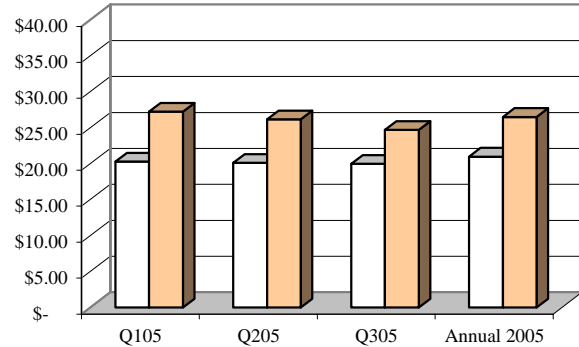
Alliance For Community Health, LLC dba Community Care Plus - Medicaid Product

Missouri Costs Comparison

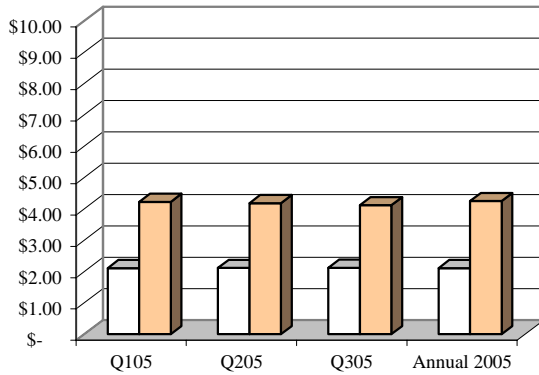
Total Per Member Per Month (PMPM) Costs



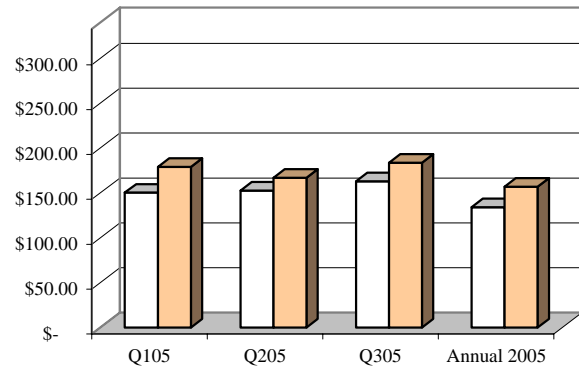
Prescription Drug PMPM Costs



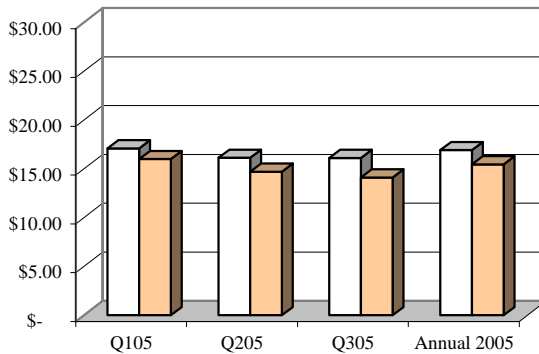
Mental Health PMPM Costs



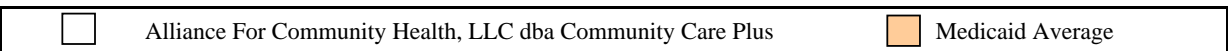
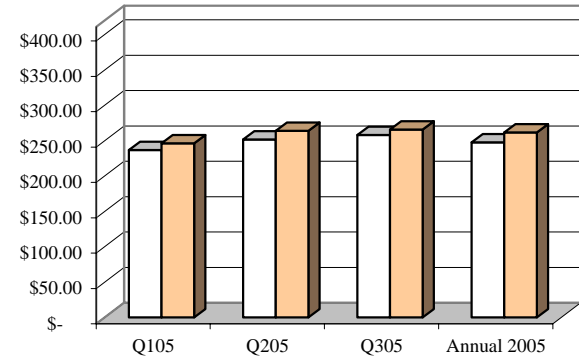
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



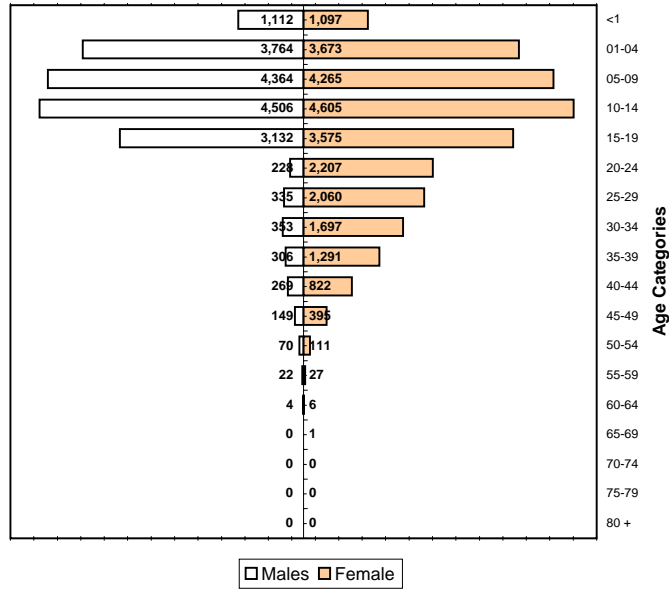
Source: 2005 HMO Supplement Reports for Each Quarter

Alliance For Community Health, LLC dba Community Care Plus

2005 Missouri Enrollment Demographics*

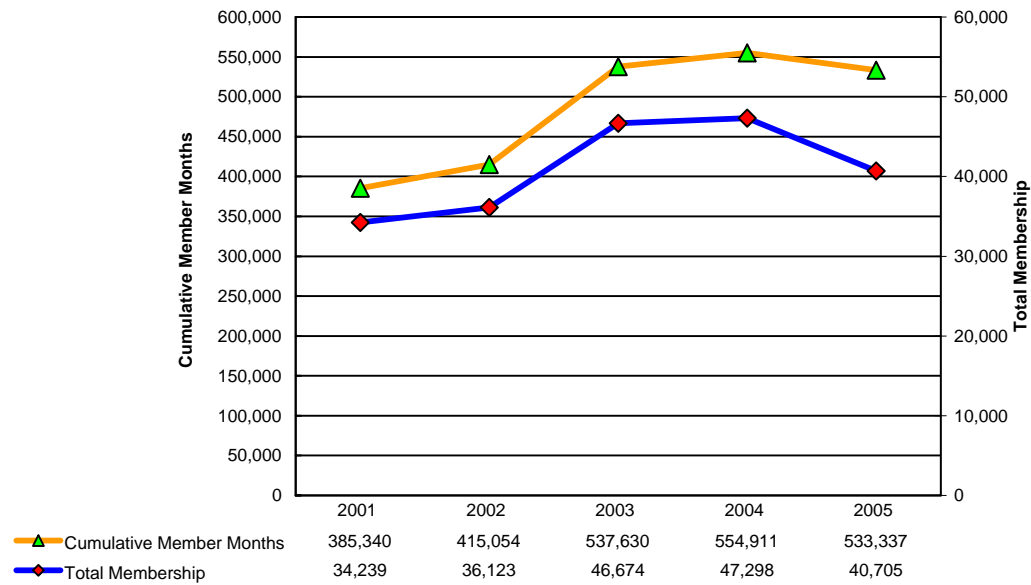
Average Membership in 2005:

Age	Males		Female	
<1	1,112	6%	1,097	4%
01-04	3,764	20%	3,673	14%
05-09	4,364	23%	4,265	17%
10-14	4,506	24%	4,605	18%
15-19	3,132	17%	3,575	14%
20-24	228	1%	2,207	9%
25-29	335	2%	2,060	8%
30-34	353	2%	1,697	7%
35-39	306	2%	1,291	5%
40-44	269	1%	822	3%
45-49	149	1%	395	2%
50-54	70	0%	111	0%
55-59	22	0%	27	0%
60-64	4	0%	6	0%
65-69	0	0%	1	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	18,614	100%	25,832	100%



Average Age of Enrollees =	14.1	Percentage of Female Enrollees =	58.1%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	14.1	Missouri Medicaid	58.1%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

Holding Company: Blue Cross and Blue Shield of Kansas City

Main Administrative Office

Mailing Address:

2301 Main Street
 Kansas City MO 64108-2428
 (816) 395-2222

Incorporated:

April 18, 2005

Admitted to Missouri:

June 30, 2005

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

Not For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year:
 388,136

Missouri members at the end of the year:
 31,343

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year:
 184,476

Plan Wide members at the end of the year:
 30,263

2005 Year-End Officers:

President:

David Russell Gentile

Secretary:

Charles Brent Bertram

Chief Financial Officer:

Marilyn Tromans

Chief Medical Officer:

Dr. Blake Williamson

Other Officers:

Missouri Counties in Service Area:

Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

2005 Year-End Directors:

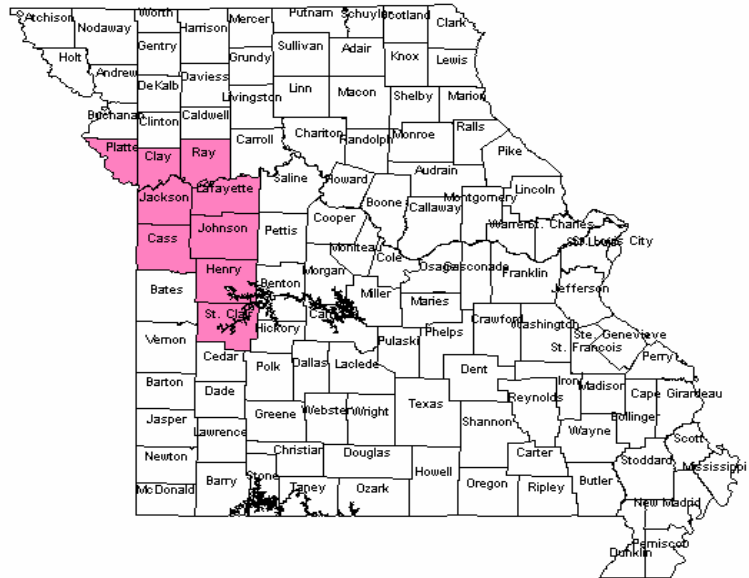
John Willard Kennedy

Roger Lee Foreman

David Russell Gentile

Marilyn Teague Tromans

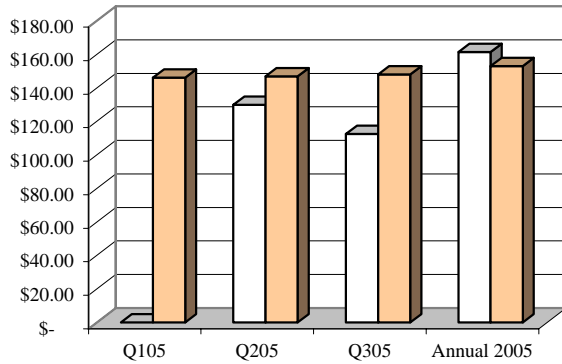
Peter Kirby Yelorda



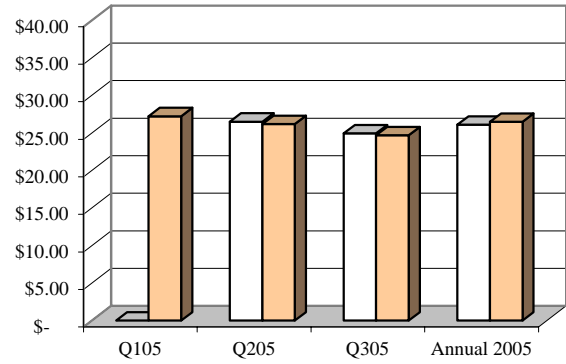
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus - Medicaid Product

Missouri Costs Comparison

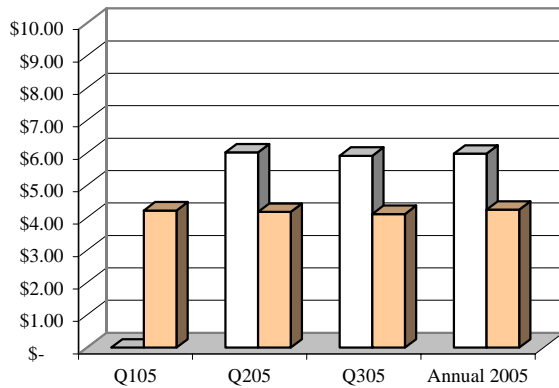
Total Per Member Per Month (PMPM) Costs



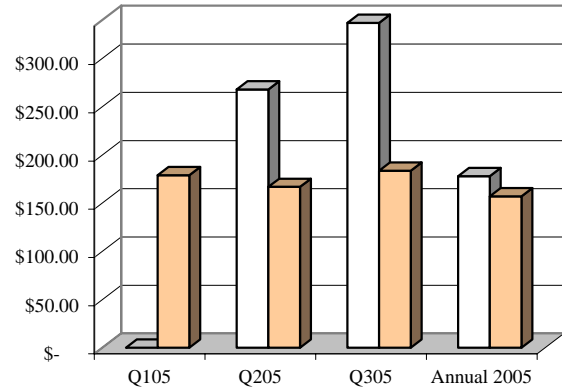
Prescription Drug PMPM Costs



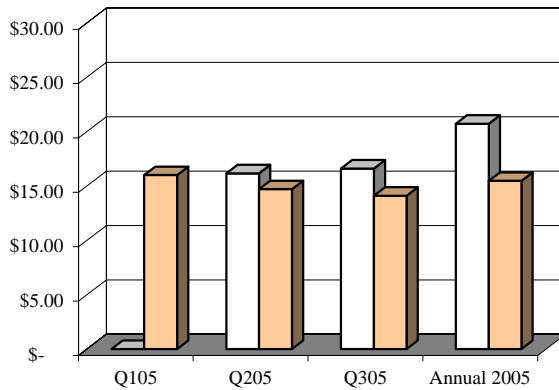
Mental Health PMPM Costs



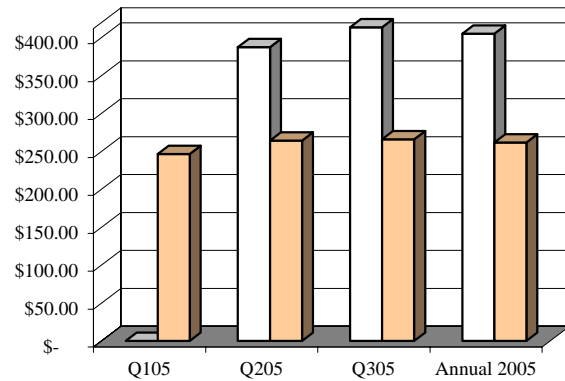
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus
 Medicaid Average

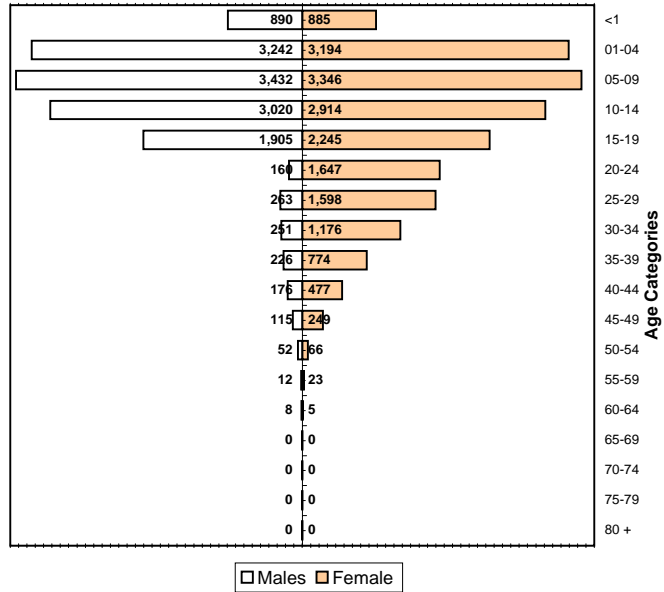
Note: Company did not operate during First Quarter
Source: 2005 HMO Supplement Reports for Each Quarter

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

2005 Missouri Enrollment Demographics*

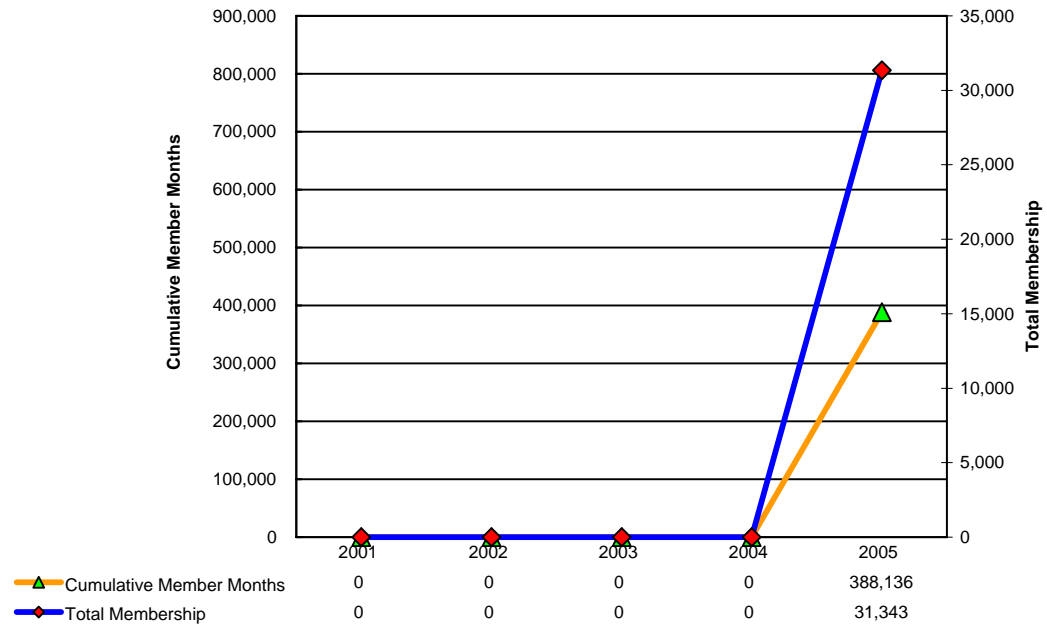
Average Membership in 2005:

Age	Males	Female	
<1	890	6%	885 5%
01-04	3,242	24%	3,194 17%
05-09	3,432	25%	3,346 18%
10-14	3,020	22%	2,914 16%
15-19	1,905	14%	2,245 12%
20-24	160	1%	1,647 9%
25-29	263	2%	1,598 9%
30-34	251	2%	1,176 6%
35-39	226	2%	774 4%
40-44	176	1%	477 3%
45-49	115	1%	249 1%
50-54	52	0%	66 0%
55-59	12	0%	23 0%
60-64	8	0%	5 0%
65-69	0	0%	0 0%
70-74	0	0%	0 0%
75-79	0	0%	0 0%
80 +	0	0%	0 0%
Total	13,752	100%	18,599 100%



Average Age of Enrollees =	13.3	Percentage of Female Enrollees =	57.5%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	13.3	Missouri Medicaid	57.5%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Blue Cross & Blue Shield of Kansas City

Holding Company: Blue Cross and Blue Shield of Kansas City

Main Administrative Office
Mailing Address:
 2301 Main Street
 Kansas City MO 64108-2428
 (816) 395-2222

Incorporated: May 17, 1982
Admitted to Missouri: February 10, 1995
Accreditation/Expiration Date
 NCQA November 23, 2008
 URAC March 1, 2008
State of Domicile: Missouri
% of Missouri Business: 80.1%
Tax Status: Not For Profit

2005 Missouri Enrollment:
 Total Missouri member months for the year: 375,456
 Missouri members at the end of the year: 30,781

2005 Plan Wide Enrollment:
 Total Plan Wide member months for the year: 711,030
 Plan Wide members at the end of the year: 41,367

2005 Year-End Officers:

President:
 Tom Ellis Bowser
Secretary:
 Sharon Irene O'Connor
Chief Financial Officer:
 Marilyn Tromans
Chief Medical Officer:
 Dr. Blake Williamson
Other Officers:
 John Willard Kennedy
 Frank Jerauld DiTirro
 Roger Lee Foreman

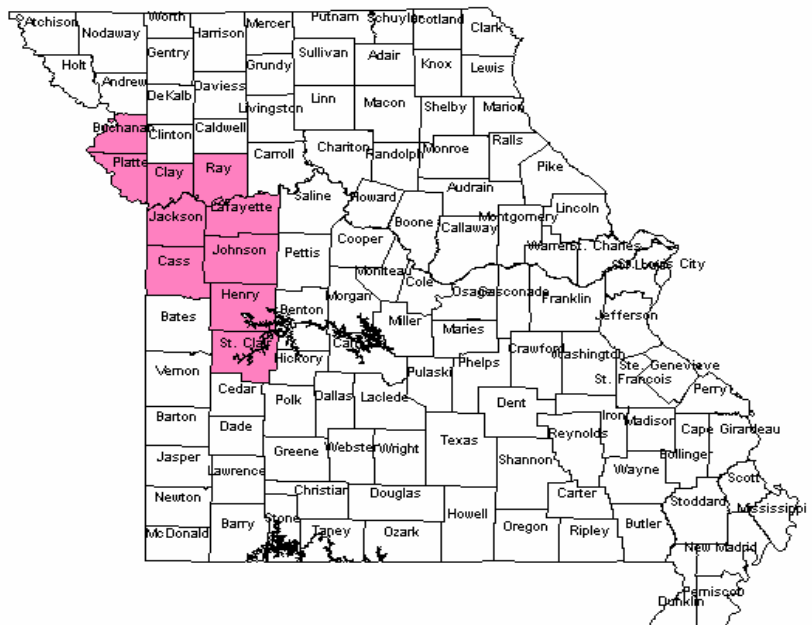
Missouri Counties in Service Area:
 Buchanan, Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:
 Johnson, Wyandotte

Illinois Counties in Service Area:
 None

2005 Year-End Directors:

Tom Ellis Bowser
 David Richard Bywaters
 Melvin Louis Glazer
 Anita Belle Gorman
 Karon Elaine Harris-Hicks
 Janice Christie Kreamer

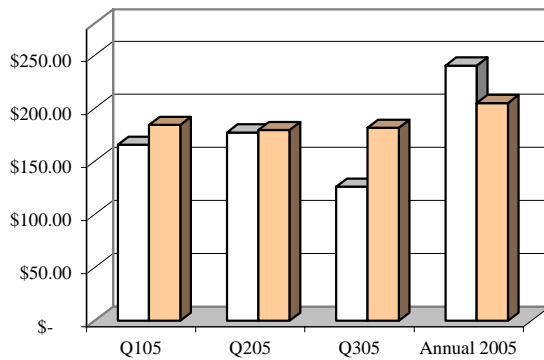


Blue Cross & Blue Shield of Kansas City

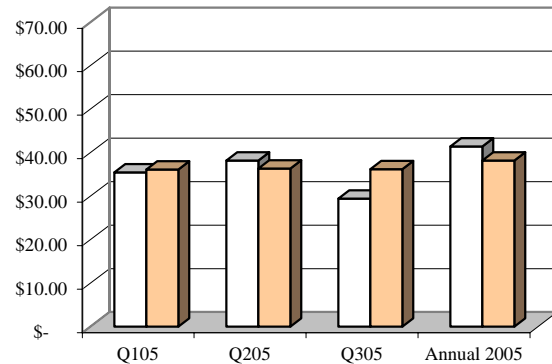
- Commercial Product

Missouri Costs Comparison

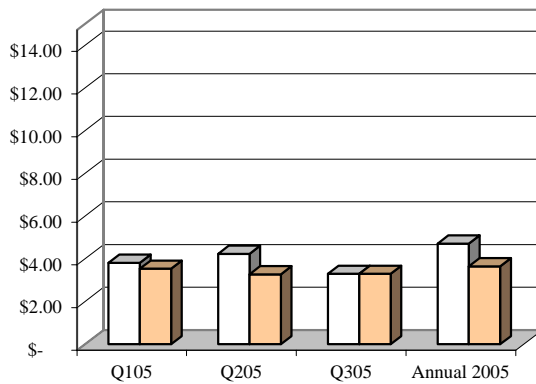
Total Per Member Per Month (PMPM) Costs



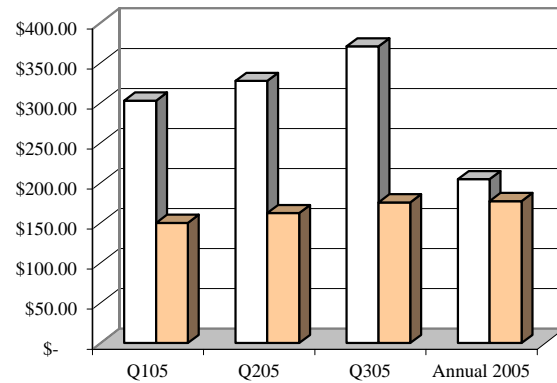
Prescription Drug PMPM Costs



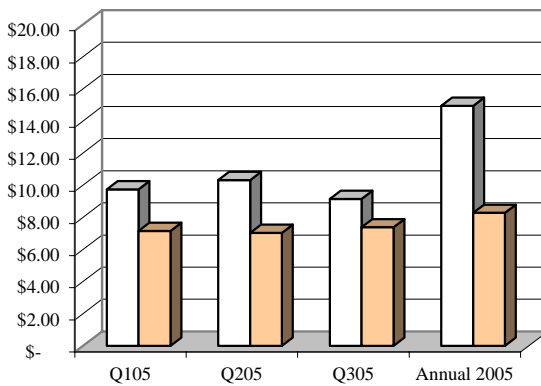
Mental Health PMPM Costs



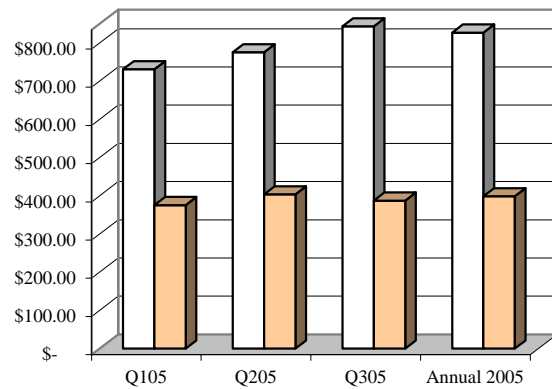
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Blue Cross & Blue Shield of Kansas City



Commercial Average

** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

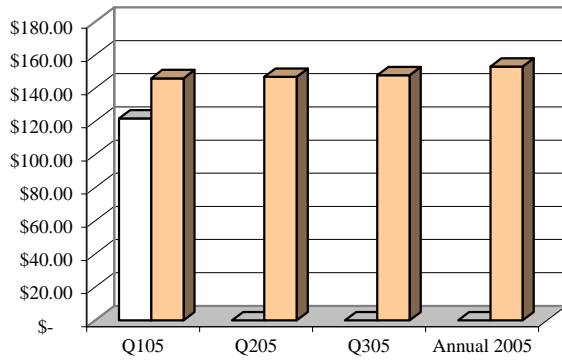
Source: 2005 HMO Supplement Reports for Each Quarter

Blue Cross & Blue Shield of Kansas City

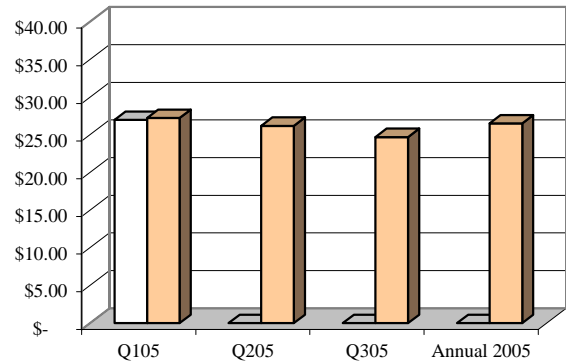
- Medicaid Product

Missouri Costs Comparison

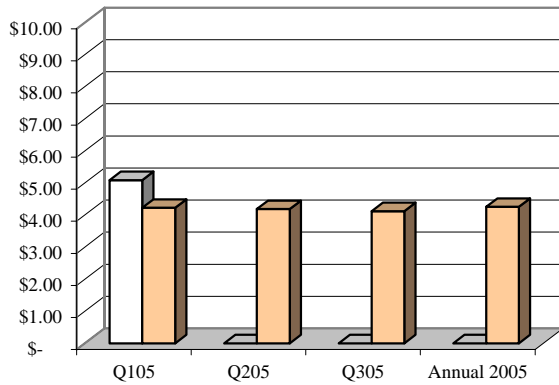
Total Per Member Per Month (PMPM) Costs



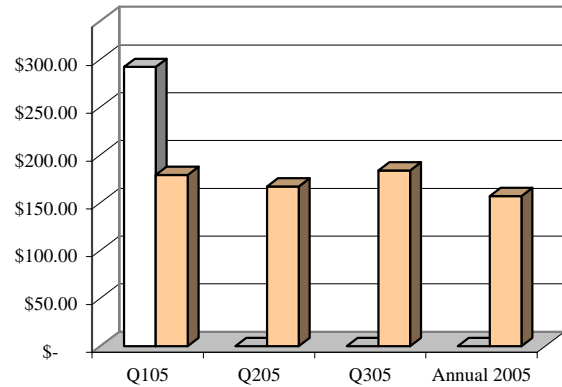
Prescription Drug PMPM Costs



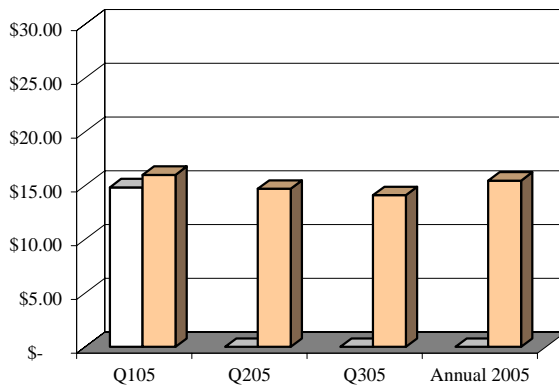
Mental Health PMPM Costs



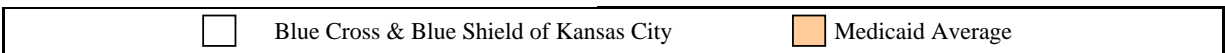
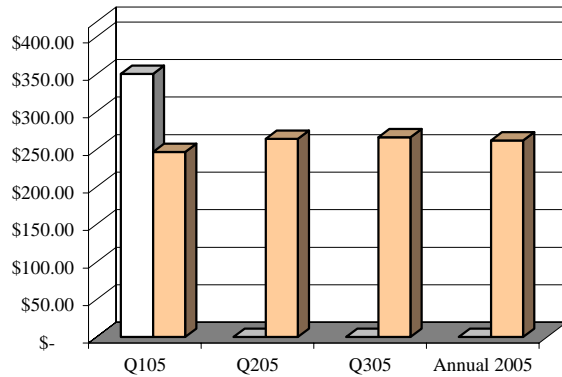
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



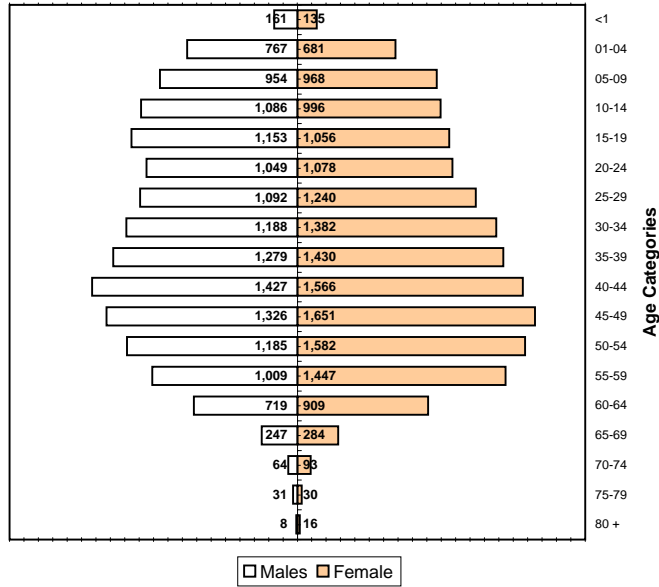
Note: Medicaid activity ceased after First Quarter
 Source: 2005 HMO Supplement Reports for Each Quarter

Blue Cross & Blue Shield of Kansas City

2005 Missouri Enrollment Demographics*

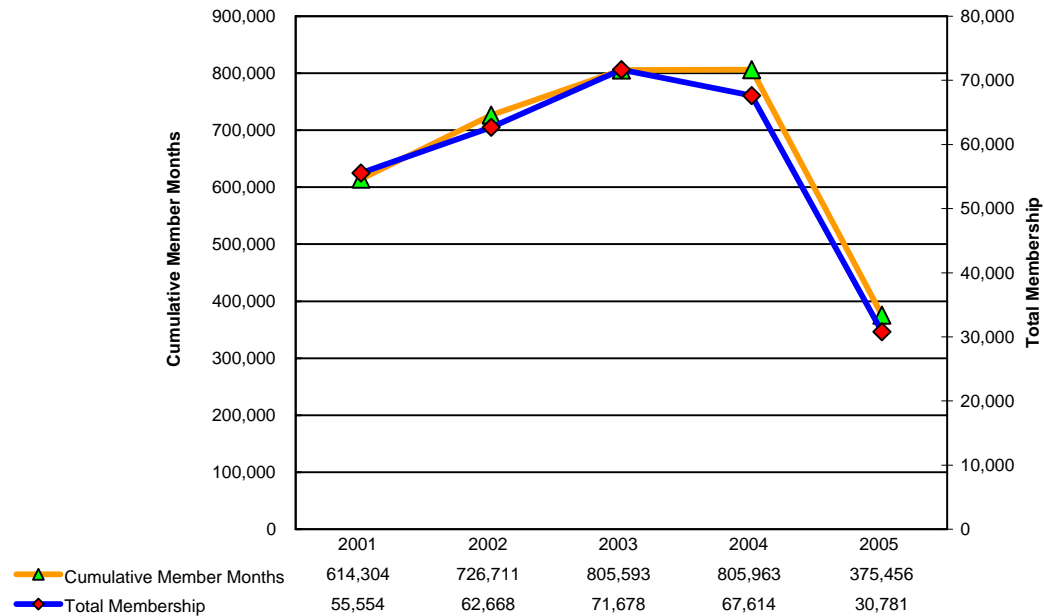
Average Membership in 2005:

Age	Males		Female	
<1	161	1%	135	1%
01-04	767	5%	681	4%
05-09	954	6%	968	6%
10-14	1,086	7%	996	6%
15-19	1,153	8%	1,056	6%
20-24	1,049	7%	1,078	7%
25-29	1,092	7%	1,240	7%
30-34	1,188	8%	1,382	8%
35-39	1,279	9%	1,430	9%
40-44	1,427	10%	1,566	9%
45-49	1,326	9%	1,651	10%
50-54	1,185	8%	1,582	10%
55-59	1,009	7%	1,447	9%
60-64	719	5%	909	5%
65-69	247	2%	284	2%
70-74	64	0%	93	1%
75-79	31	0%	30	0%
80 +	8	0%	16	0%
Total	14,745	100%	16,544	100%



Average Age of Enrollees =	34.4	Percentage of Female Enrollees =	52.9%
Missouri Commercial Plans	34.4	Missouri Commercial Plans	52.9%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Children's Mercy's Family Health Partners, Inc.

Holding Company: Children's Mercy Hospital

Main Administrative Office

Mailing Address:
 215 West Pershing Road, Suite 600
 Kansas City MO 64108
 (816) 855-1870

Incorporated: March 26, 1996
Admitted to Missouri: May 6, 1996
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: Not For Profit

2005 Year-End Officers:

President:
 Jo Stueve
Secretary:
 Leland McGinness
Chief Financial Officer:
 Suzie Dunaway
Chief Medical Officer:
 Dr. Ben Rubin
Other Officers:
 Robert Finuf

2005 Year-End Directors:

Robert Leo Welling
 Robert Roy Cross
 Jo Werner Stueve
 Randall Leonard O'Donnell, PhD
 Leland Robert McGinness
 George Willard Morris

2005 Missouri Enrollment:

Total Missouri member months for the year: 579,602
 Missouri members at the end of the year: 44,151

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 583,452
 Plan Wide members at the end of the year: 45,682

Missouri Counties in Service Area:

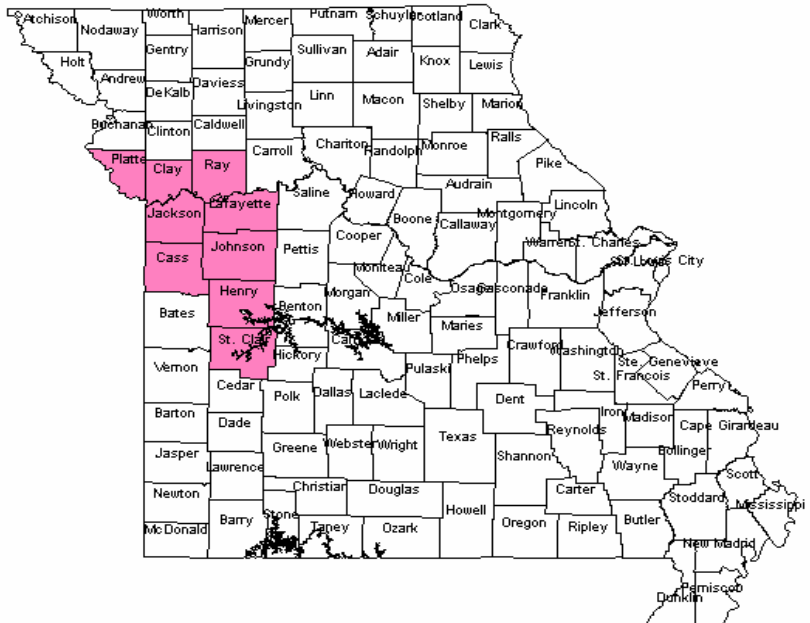
Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

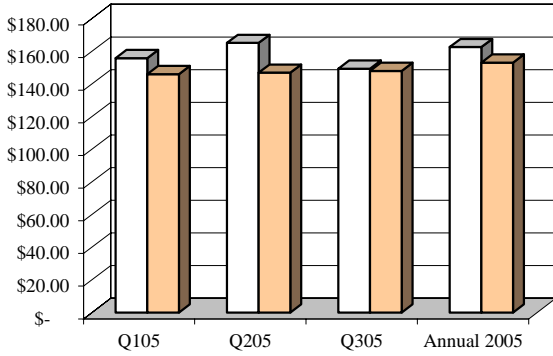
None



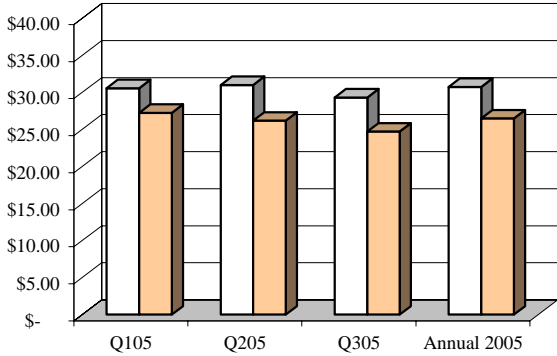
Children's Mercy's Family Health Partners, Inc.
 - Medicaid Product

Missouri Costs Comparison

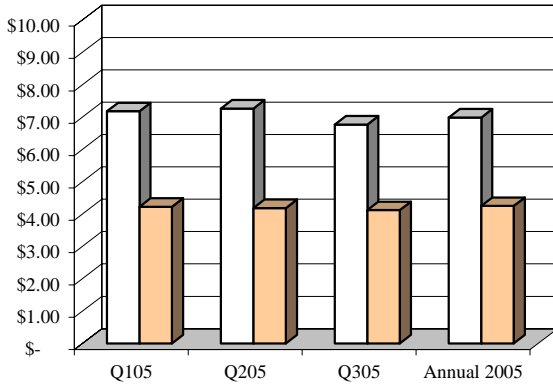
Total Per Member Per Month (PMPM) Costs



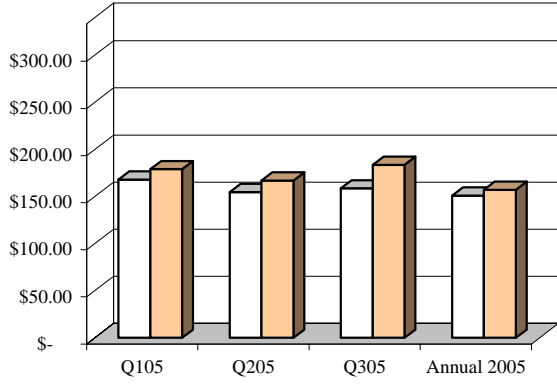
Prescription Drug PMPM Costs



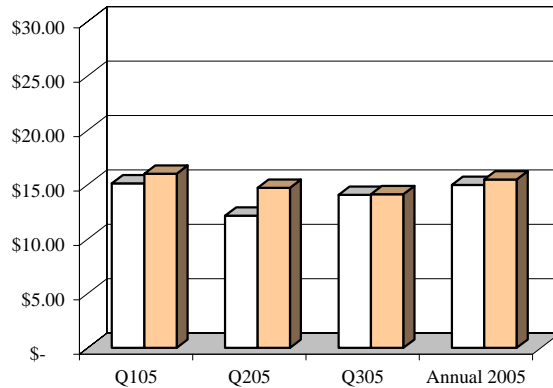
Mental Health PMPM Costs



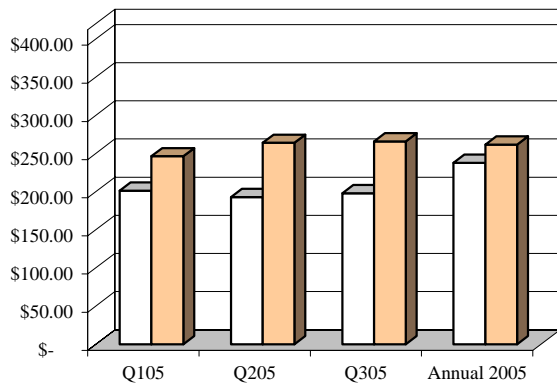
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Children's Mercy's Family Health Partners, Inc.
 Medicaid Average

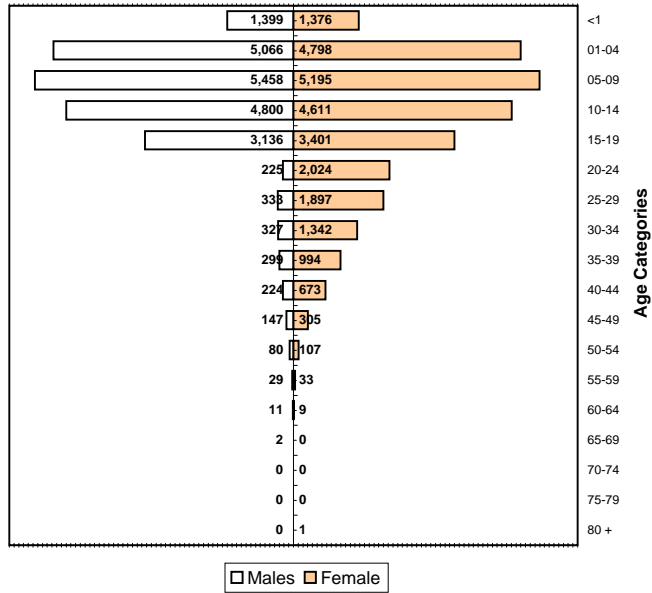
Source: 2005 HMO Supplement Reports for Each Quarter

Children's Mercy's Family Health Partners, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	1,399	6%	1,376	5%
01-04	5,066	24%	4,798	18%
05-09	5,458	25%	5,195	19%
10-14	4,800	22%	4,611	17%
15-19	3,136	15%	3,401	13%
20-24	225	1%	2,024	8%
25-29	333	2%	1,897	7%
30-34	327	2%	1,342	5%
35-39	299	1%	994	4%
40-44	224	1%	673	3%
45-49	147	1%	305	1%
50-54	80	0%	107	0%
55-59	29	0%	33	0%
60-64	11	0%	9	0%
65-69	2	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	1	0%
Total	21,536	100%	26,766	100%



Average Age of Enrollees =

12.5

Percentage of Female Enrollees =

55.4%

Missouri Commercial Plans

n/a

Missouri Commercial Plans

n/a

Missouri Medicare

n/a

Missouri Medicare

n/a

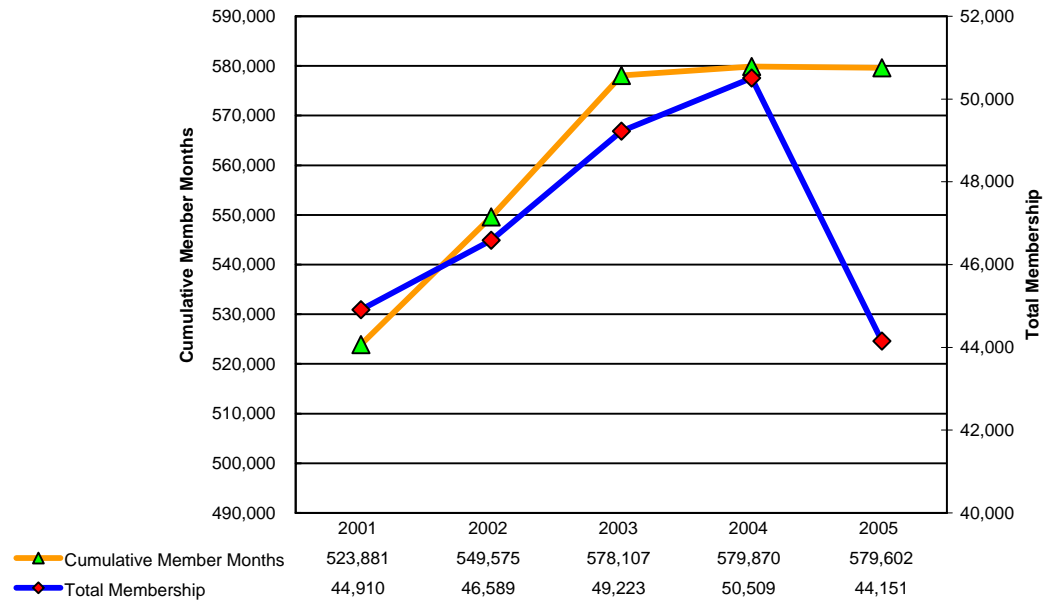
Missouri Medicaid

12.5

Missouri Medicaid

55.4%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

Holding Company: CIGNA Corporation

Main Administrative Office

Mailing Address:
 1000 Polaris Parkway
 Columbus OH 43240
 (216) 642-8969

Incorporated: August 16, 1985
Admitted to Missouri: January 9, 1996
Accreditation/Expiration Date NCQA March 25, 2007
State of Domicile: Ohio
% of Missouri Business: 58.0%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 30,927
 Missouri members at the end of the year: 2,463

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 55,166
 Plan Wide members at the end of the year: 4,145

2005 Year-End Officers:

President:

Jerome Paul Brophy

Secretary:

Susan Laura Cooper

Chief Financial Officer:

Vincent L. Shreckengast

Chief Medical Officer:

Rolando G. Ruiz, MD

Other Officers:

Frank Anthony Monahan

Arthur David Bird

Timothy Burton

2005 Year-End Directors:

Aslam Khan, MD

Vincent Lewis Shreckengast

Missouri Counties in Service Area:

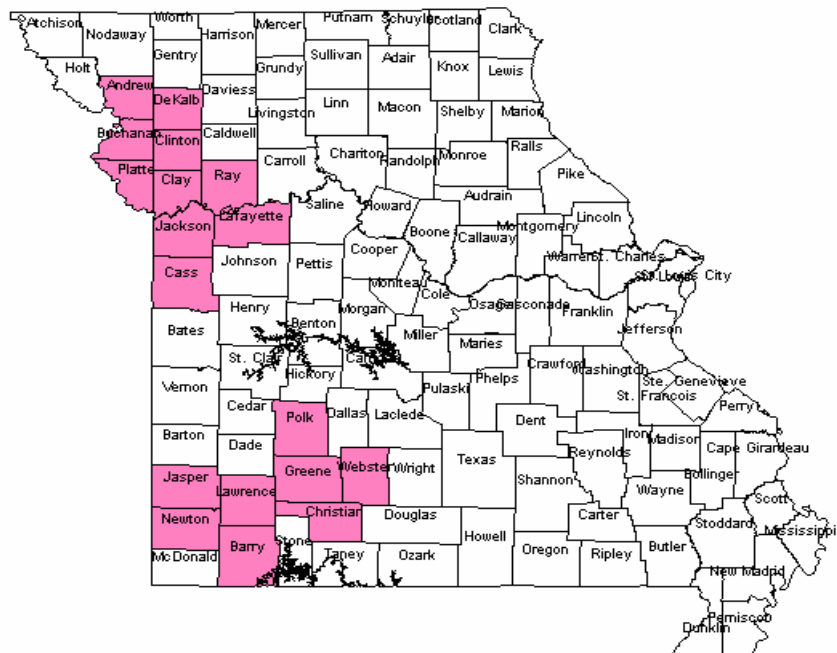
Andrew, Barry, Buchanan, Cass, Christian, Clay, Clinton, DeKalb, Greene, Jackson, Jasper, Lafayette, Lawrence, Newton, Platte, Polk, Ray, Webster

Kansas Counties in Service Area:

Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Shawnee, Wyandotte

Illinois Counties in Service Area:

None

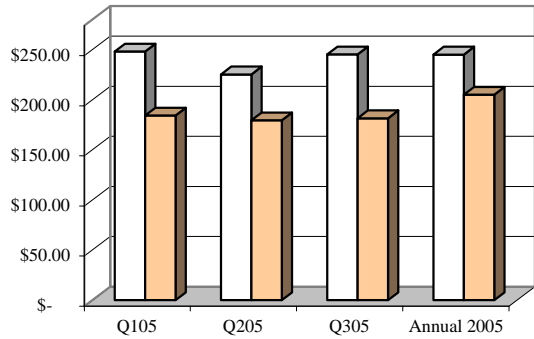


CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

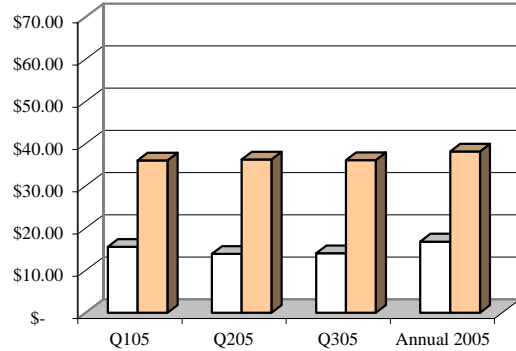
- Commercial Product

Missouri Costs Comparison

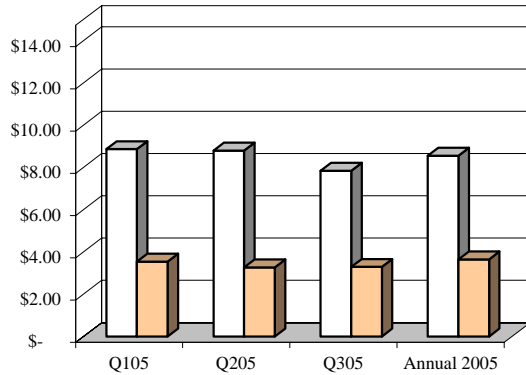
Total Per Member Per Month (PMPM) Costs



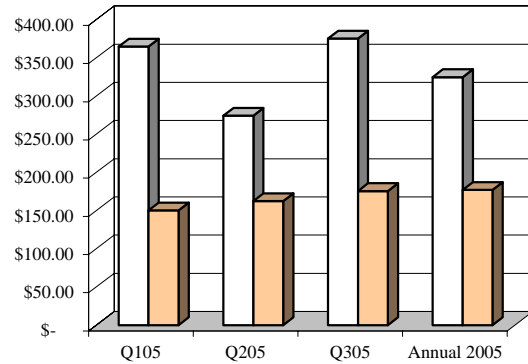
Prescription Drug PMPM Costs



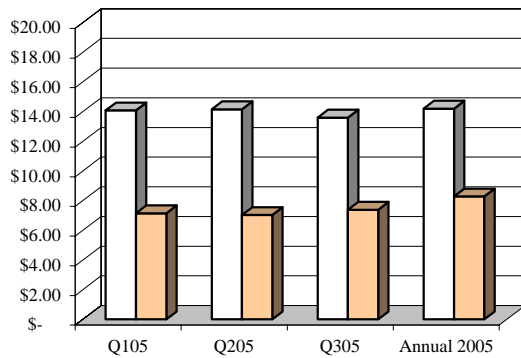
Mental Health PMPM Costs



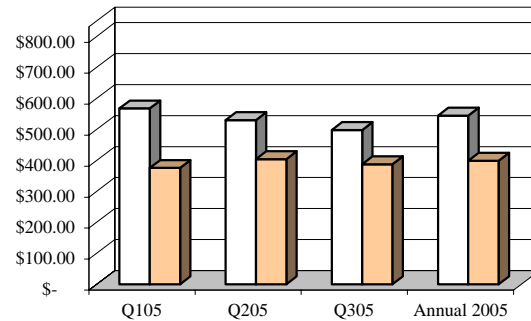
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



CIGNA Healthcare of Ohio, Inc. dba CIGNA of Kansas/Missouri

 Commercial Average

** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

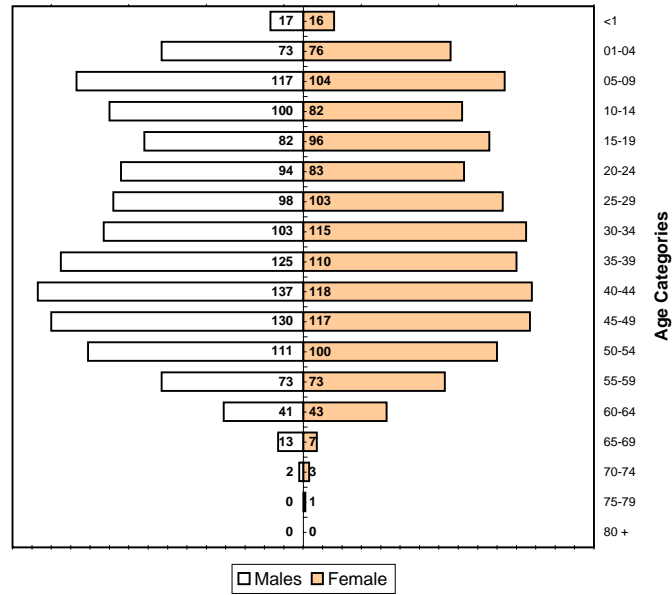
Source: 2005 HMO Supplement Reports for Each Quarter

CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

2005 Missouri Enrollment Demographics*

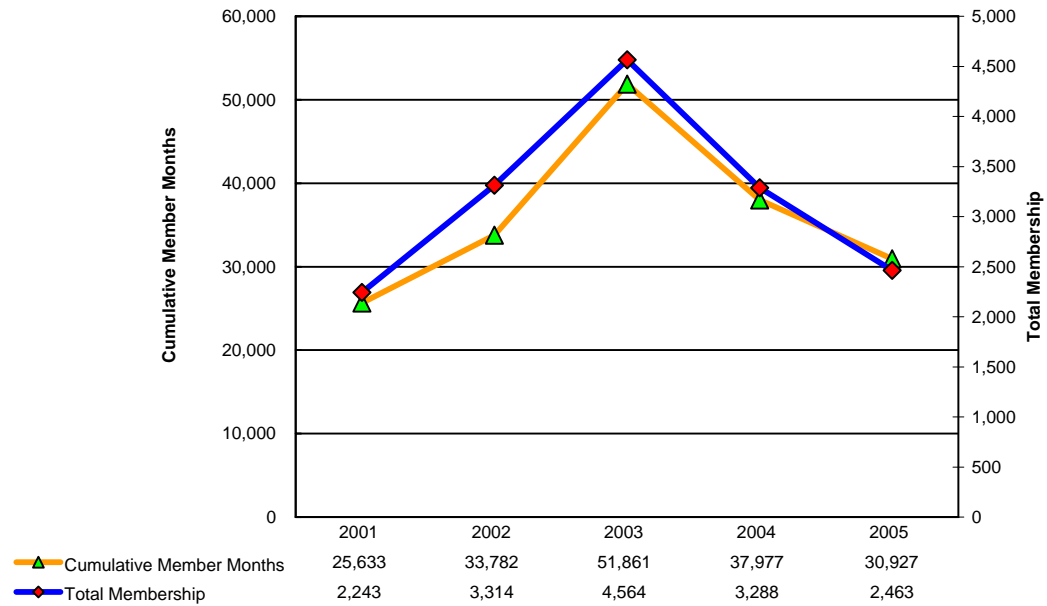
Average Membership in 2005:

Age	Males		Female	
<1	17	1%	16	1%
01-04	73	6%	76	6%
05-09	117	9%	104	8%
10-14	100	8%	82	7%
15-19	82	6%	96	8%
20-24	94	7%	83	7%
25-29	98	7%	103	8%
30-34	103	8%	115	9%
35-39	125	9%	110	9%
40-44	137	10%	118	9%
45-49	130	10%	117	9%
50-54	111	8%	100	8%
55-59	73	6%	73	6%
60-64	41	3%	43	3%
65-69	13	1%	7	1%
70-74	2	0%	3	0%
75-79	0	0%	1	0%
80+	0	0%	0	0%
Total	1,316	100%	1,247	100%



Average Age of Enrollees =	31.5	Percentage of Female Enrollees =	48.7%
Missouri Commercial Plans	31.5	Missouri Commercial Plans	48.7%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

CIGNA Healthcare of St. Louis, Inc.

Holding Company: CIGNA Corporation

Main Administrative Office

Mailing Address:
 One North Brentwood Boulevard
 St. Louis MO 63105
 (314) 726-5625

Incorporated: May 2, 1985
Admitted to Missouri: September 1, 1993
Accreditation/Expiration Date NCQA March 25, 2007
State of Domicile: Missouri
% of Missouri Business: 84.9%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 45,909
 Missouri members at the end of the year: 3,742

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 53,268
 Plan Wide members at the end of the year: 4,335

2005 Year-End Officers:

President:
 Frank A. Monahan
Secretary:
 Susan Laura Cooper
Chief Financial Officer:
 Vincent L. Shreckengast
Chief Medical Officer:
 Rolando G. Ruiz, MD
Other Officers:
 Michael Thomas Redmond
 Scott Ronald Lambert
 Jeffery Lynn Novak

2005 Year-End Directors:

Aslam Khan, MD
 Vincent Lewis Shreckengast

Missouri Counties in Service Area:

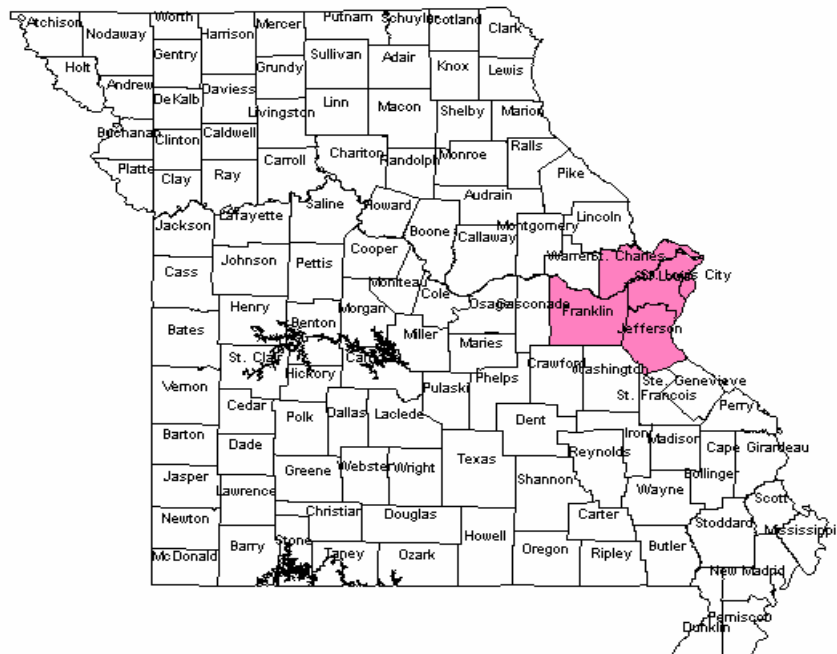
Franklin, Jefferson, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

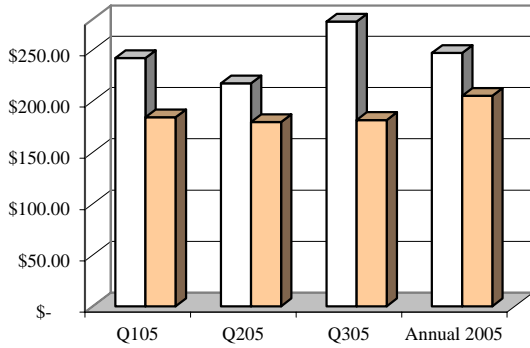
Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Washington



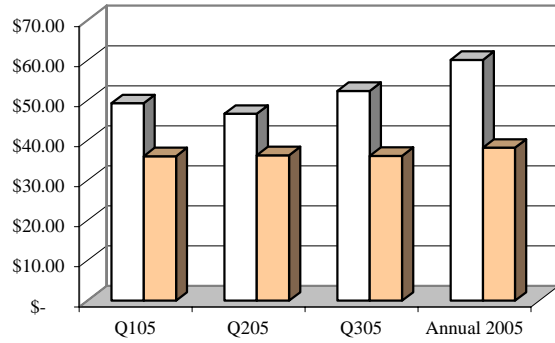
CIGNA Healthcare of St. Louis, Inc.
 - Commercial Product

Missouri Costs Comparison

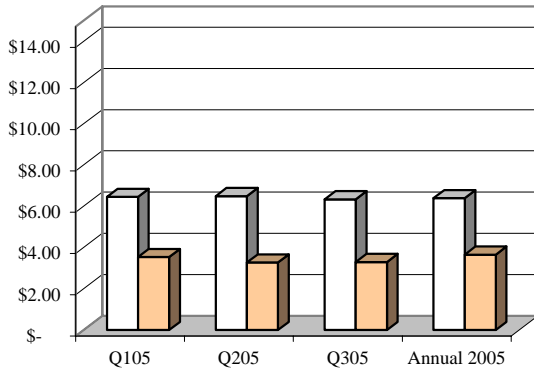
Total Per Member Per Month (PMPM) Costs



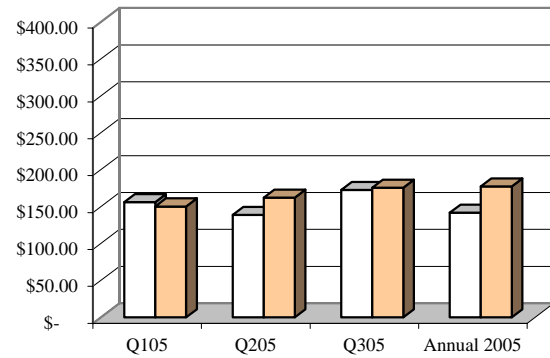
Prescription Drug PMPM Costs



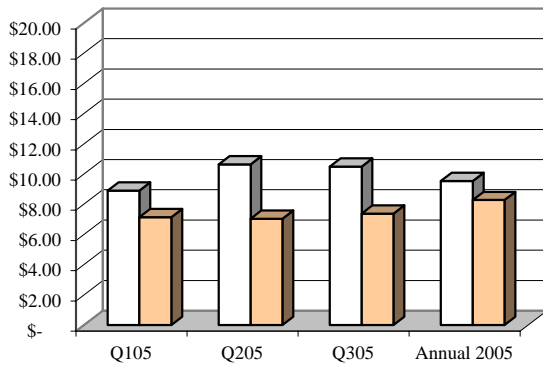
Mental Health PMPM Costs



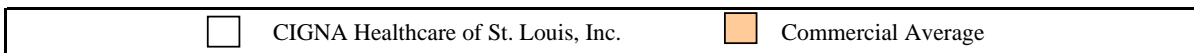
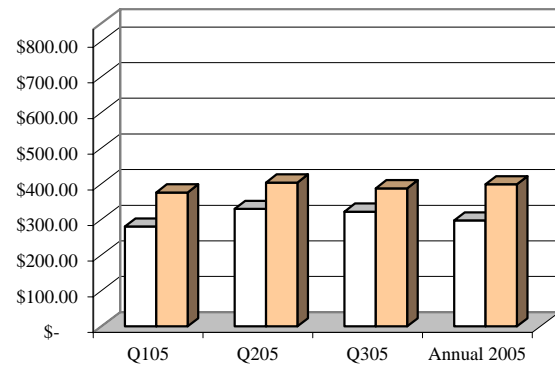
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

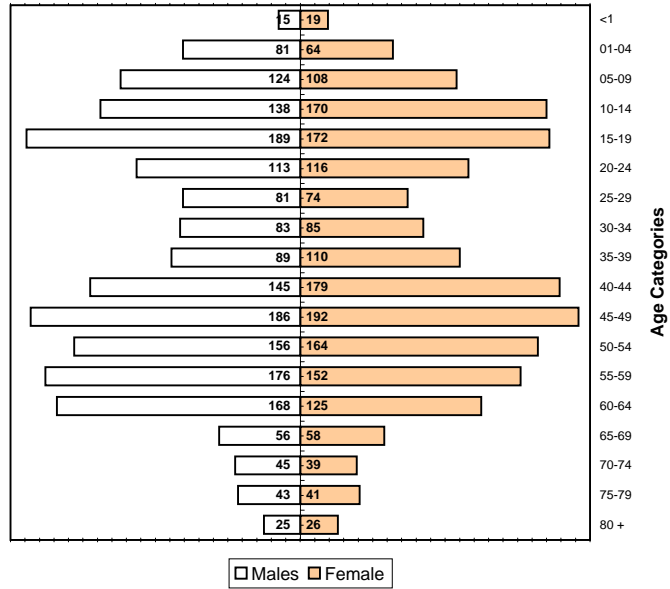
Source: 2005 HMO Supplement Reports for Each Quarter

CIGNA Healthcare of St. Louis, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	15	1%	19	1%
01-04	81	4%	64	3%
05-09	124	6%	108	6%
10-14	138	7%	170	9%
15-19	189	10%	172	9%
20-24	113	6%	116	6%
25-29	81	4%	74	4%
30-34	83	4%	85	4%
35-39	89	5%	110	6%
40-44	145	8%	179	9%
45-49	186	10%	192	10%
50-54	156	8%	164	9%
55-59	176	9%	152	8%
60-64	168	9%	125	7%
65-69	56	3%	58	3%
70-74	45	2%	39	2%
75-79	43	2%	41	2%
80 +	25	1%	26	1%
Total	1,913	100%	1,894	100%



Average Age of Enrollees =

37.6

Percentage of Female Enrollees =

49.8%

Missouri Commercial Plans

n/a

Missouri Commercial Plans

49.8%

Missouri Medicare

n/a

Missouri Medicare

n/a

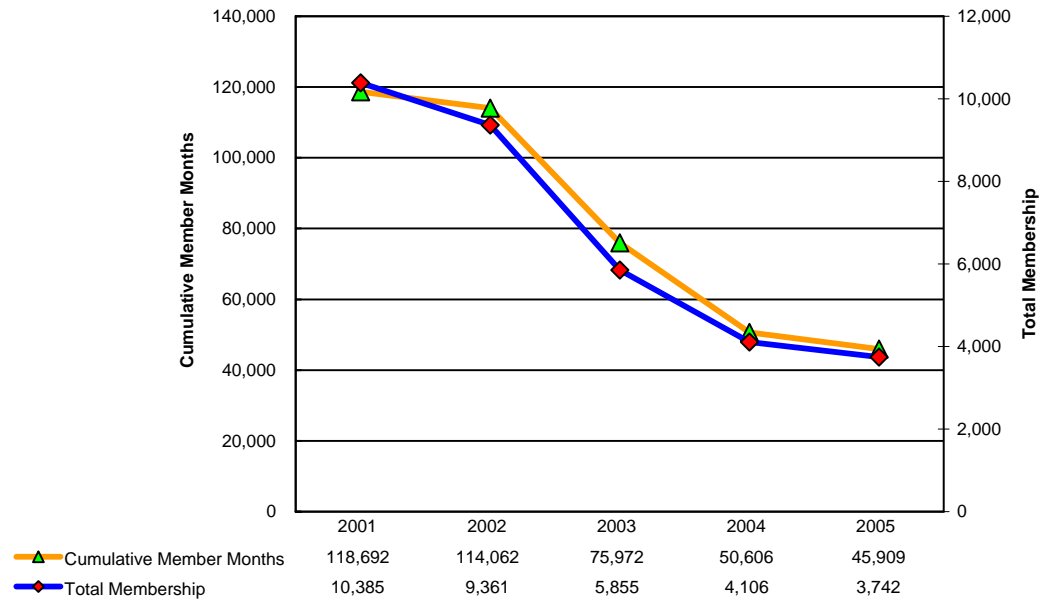
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Community Health Plan

Holding Company: Heartland Health

Main Administrative Office

Mailing Address:
 137 N. Belt
 St. Joseph MO 64506
 (816) 271-1247

Incorporated: September 8, 1994
Admitted to Missouri: December 29, 1994
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 95.7%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 201,972
 Missouri members at the end of the year: 16,910

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 213,492
 Plan Wide members at the end of the year: 17,593

2005 Year-End Officers:

President:
 Lowell Charles Kruse
Secretary:
 John Paul Wilson
Chief Financial Officer:
 John Paul Wilson
Chief Medical Officer:
 Robert S. Chabon, MD
Other Officers:
 Douglas Martin Brandt
 Edna Marie Everly
 Curtis Andrew Kretzinger

Missouri Counties in Service Area:

Andrew, Atchison, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Platte, Ray, Saline, Worth

Kansas Counties in Service Area:

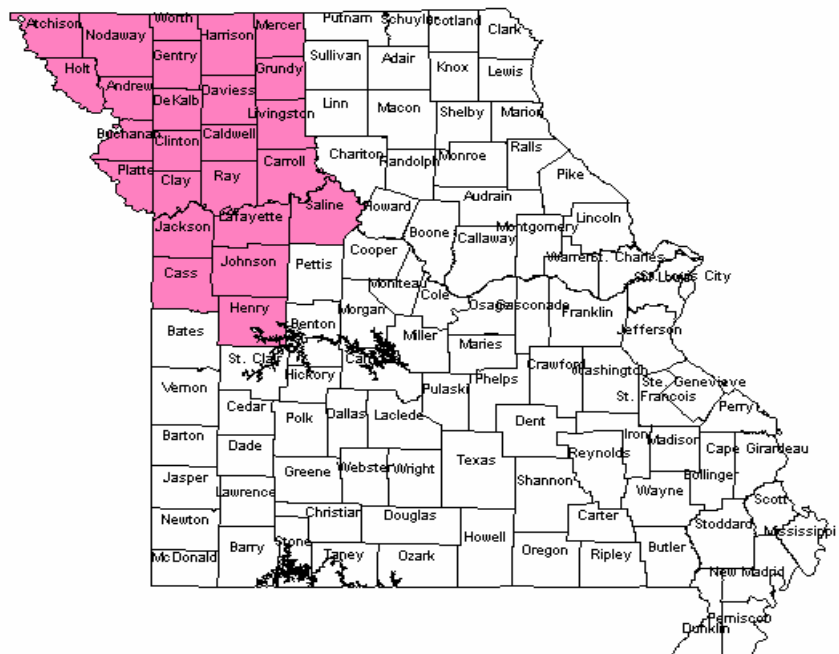
Atchison, Brown, Cherokee, Doniphan, Franklin, Jefferson, Johnson, Leavenworth, Linn, Miami, Sedgwick, Wyandotte

Illinois Counties in Service Area:

None

2005 Year-End Directors:

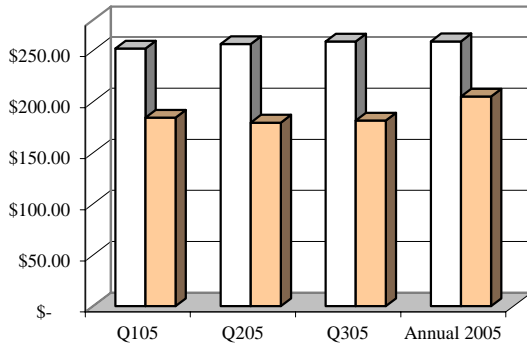
Alan Wayne Brewer, DO
 Scott Michael Lilly, MD
 Ryne Patterson Lilly
 Jean Gayle Brown
 John R. Jarrett
 William David Miller, MD



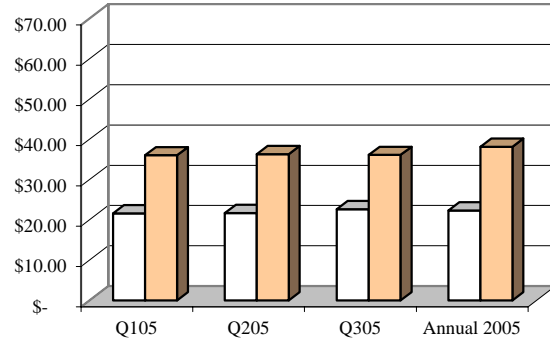
Community Health Plan - Commercial Product

Missouri Costs Comparison

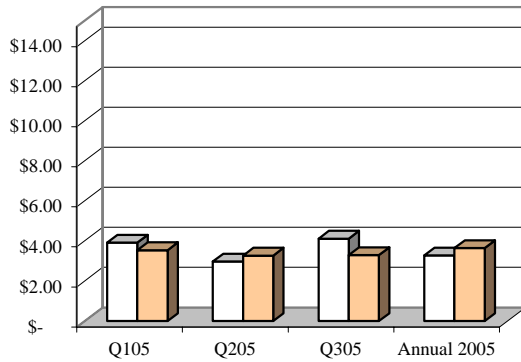
Total Per Member Per Month (PMPM) Costs



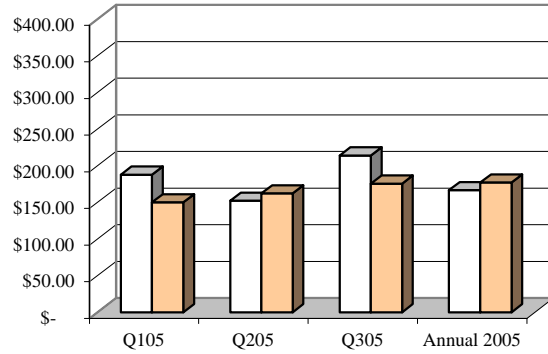
Prescription Drug PMPM Costs



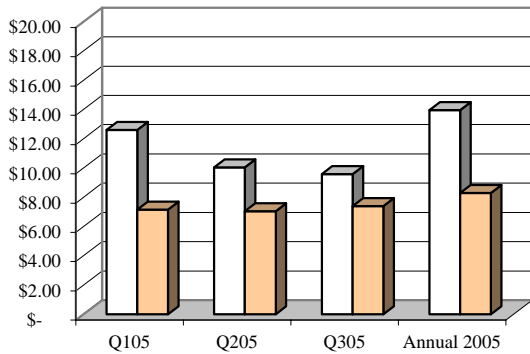
Mental Health PMPM Costs



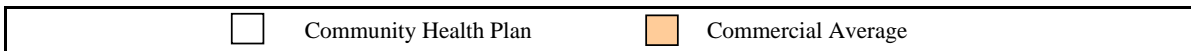
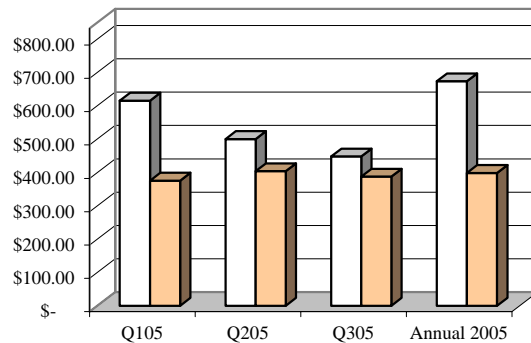
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

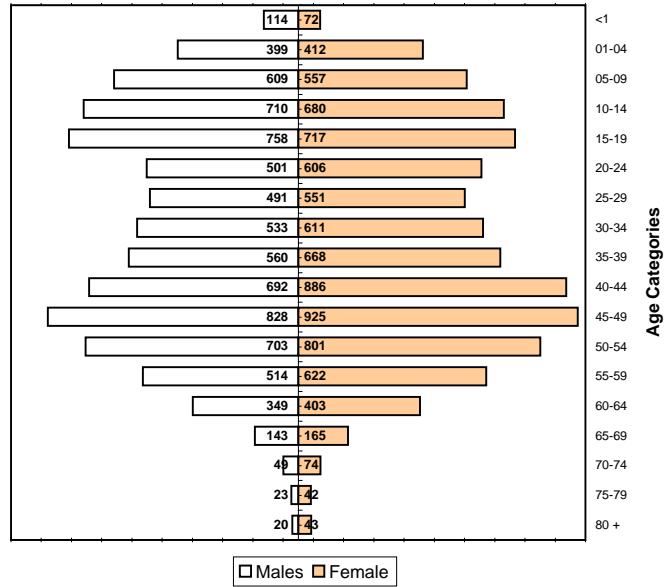
Source: 2005 HMO Supplement Reports for Each Quarter

Community Health Plan

2005 Missouri Enrollment Demographics*

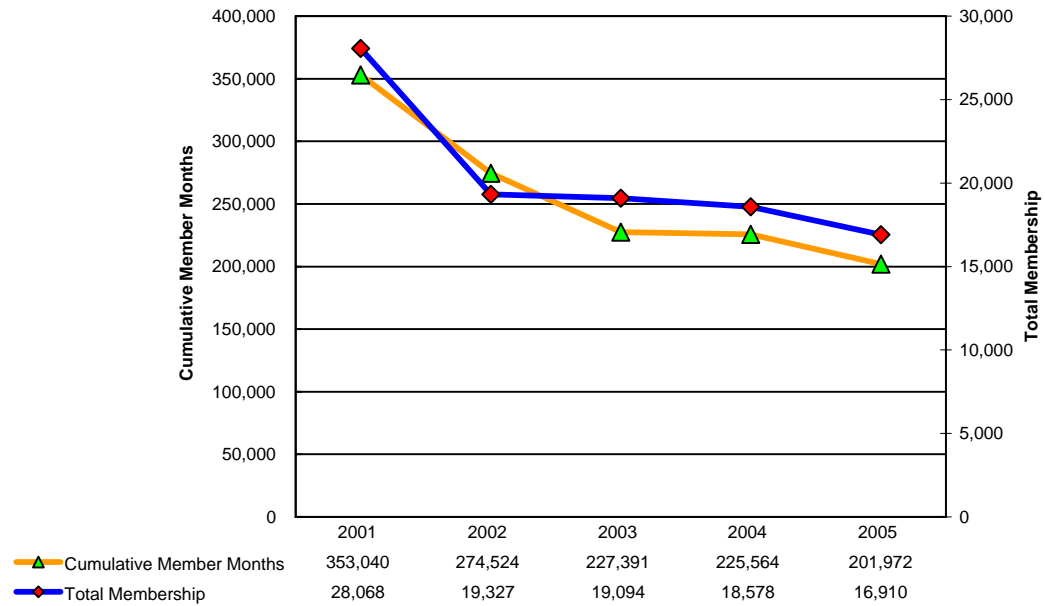
Average Membership in 2005:

Age	Males		Female	
<1	114	1%	72	1%
01-04	399	5%	412	5%
05-09	609	8%	557	6%
10-14	710	9%	680	8%
15-19	758	9%	717	8%
20-24	501	6%	606	7%
25-29	491	6%	551	6%
30-34	533	7%	611	7%
35-39	560	7%	668	8%
40-44	692	9%	886	10%
45-49	828	10%	925	10%
50-54	703	9%	801	9%
55-59	514	6%	622	7%
60-64	349	4%	403	5%
65-69	143	2%	165	2%
70-74	49	1%	74	1%
75-79	23	0%	42	0%
80 +	20	0%	43	0%
Total	7,996	100%	8,835	100%



Average Age of Enrollees =	33.5	Percentage of Female Enrollees =	52.5%
Missouri Commercial Plans	33.5	Missouri Commercial Plans	52.5%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Coventry Health Care of Kansas, Inc.

Holding Company: Coventry Health Care, Inc.

Main Administrative Office

Mailing Address:
 8320 Ward Parkway
 Kansas City MO 64114
 (816) 941-3030

Incorporated: January 2, 1976
Admitted to Missouri: March 29, 1996
Accreditation/Expiration Date N/A
State of Domicile: Kansas
% of Missouri Business: 59.1%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 858,900
 Missouri members at the end of the year: 73,191

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 1,626,292
 Plan Wide members at the end of the year: 139,558

2005 Year-End Officers:

President:
 Janet Marie Stallmeyer
Secretary:
 Shirley Ann Roquemore Smith
Chief Financial Officer:
 Vacant
Chief Medical Officer:
 Dr. James Utley, MD
Other Officers:
 Andrew Lynn Asher
 Francis Samuel Soistman Jr

Missouri Counties in Service Area:

Andrew, Barton, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Dallas, Daviess, DeKalb, Gentry, Green, Grundy, Henry, Hickory, Jackson, Jasper, Johnson, Lafayette, Lawrence, Livingston, Newton, Pettis, Platte, Polk, Ray, Saline, St. Clair, Vernon, Webster

Kansas Counties in Service Area:

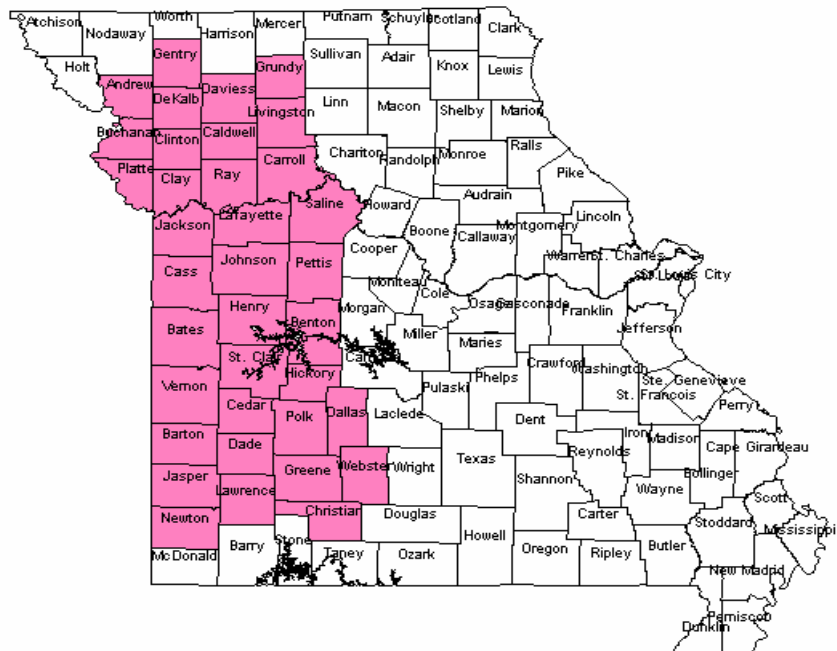
Allen, Anderson, Atchison, Bates, Bourbon, Brown, Butler, Ceder, Chase,

2005 Year-End Directors:

Janet Marie Stallmeyer
 Francis Samuel Soistman Jr
 George Bledsoe Wheeler Jr
 Andrew Lynn Asher

Illinois Counties in Service Area:

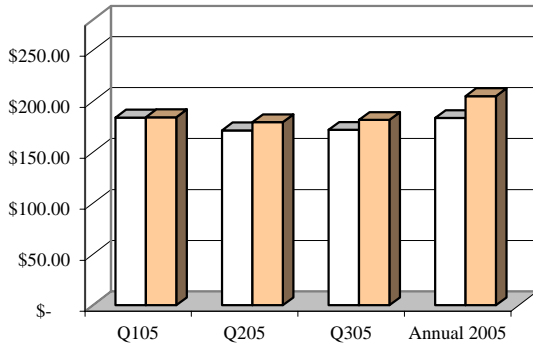
Cook, DuPage, Lake, Madison, McHenry, Peoria, Sangamon, Whiteside



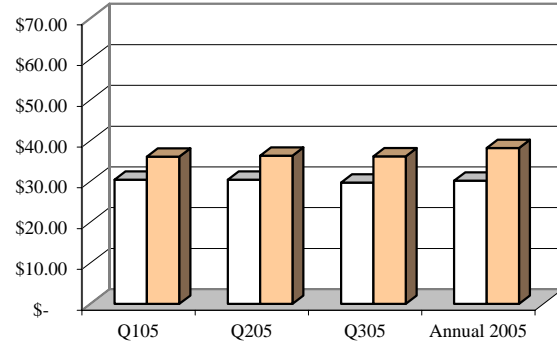
Coventry Health Care of Kansas, Inc.
 - Commercial Product

Missouri Costs Comparison

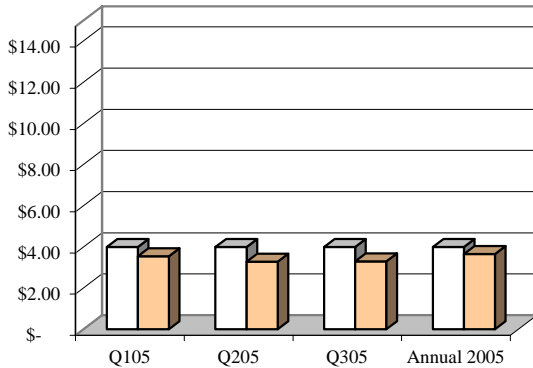
Total Per Member Per Month (PMPM) Costs



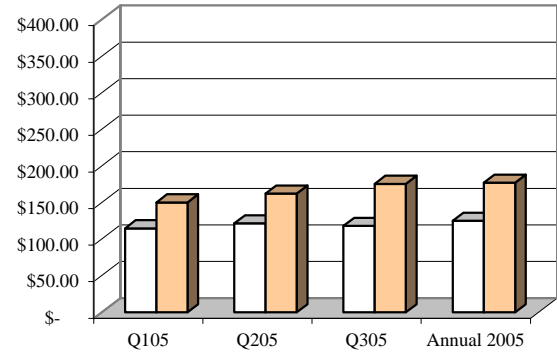
Prescription Drug PMPM Costs



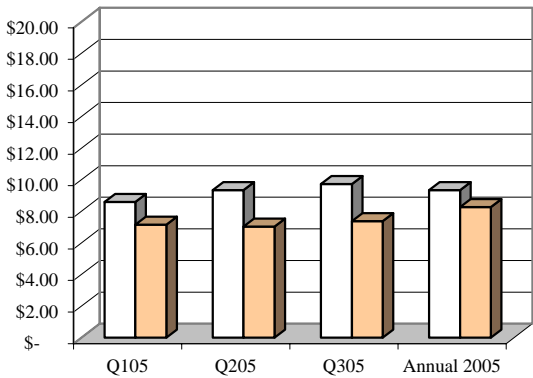
Mental Health PMPM Costs



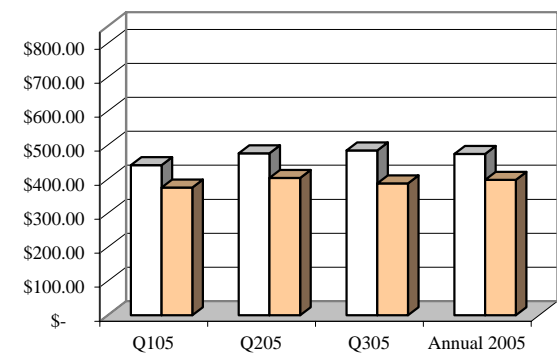
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Coventry Health Care of Kansas, Inc.
 Commercial Average

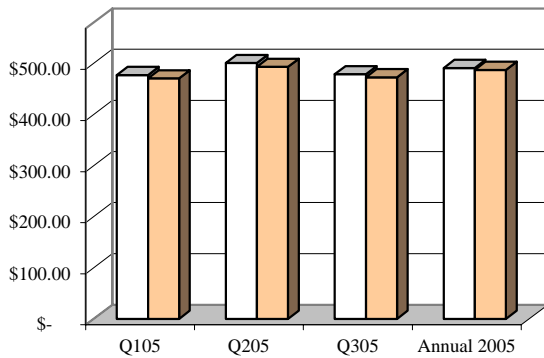
** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

Source: 2005 HMO Supplement Reports for Each Quarter

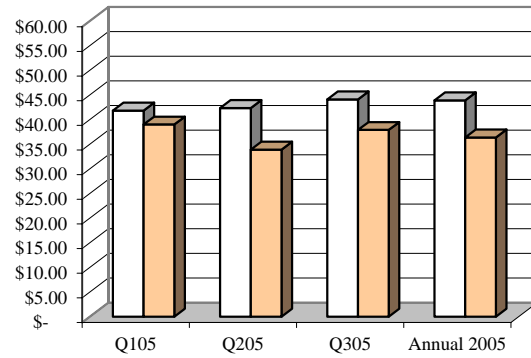
Coventry Health Care of Kansas, Inc.
 - Medicare Product

Missouri Costs Comparison

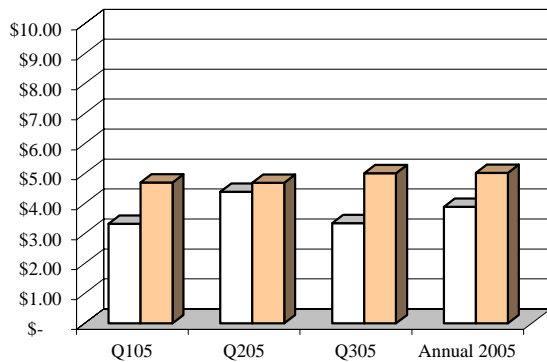
Total Per Member Per Month (PMPM) Costs



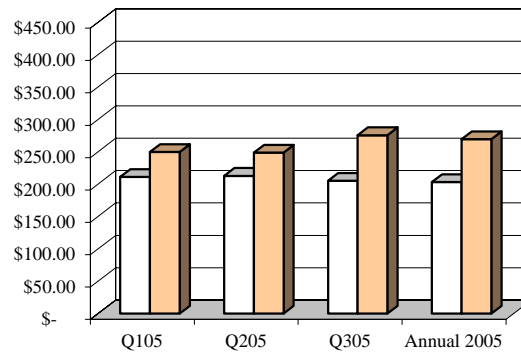
Prescription Drug PMPM Costs



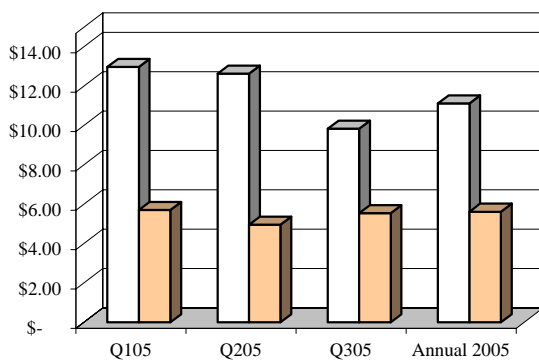
Mental Health PMPM Costs



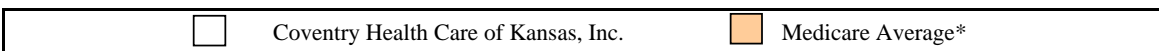
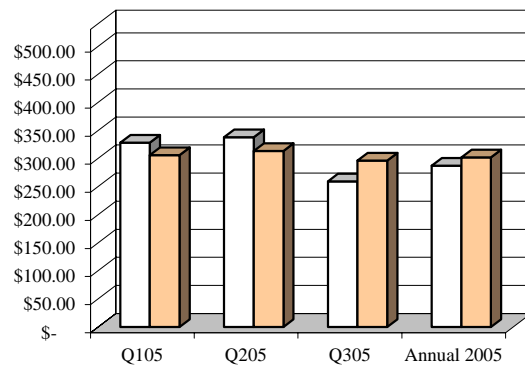
Average Cost per Encounter for Mental Health Services**



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



* See Medicare Note on Page 1

** Industry average excludes Essence, Inc. first quarter due to extremely unusual activity for that company in that quarter.

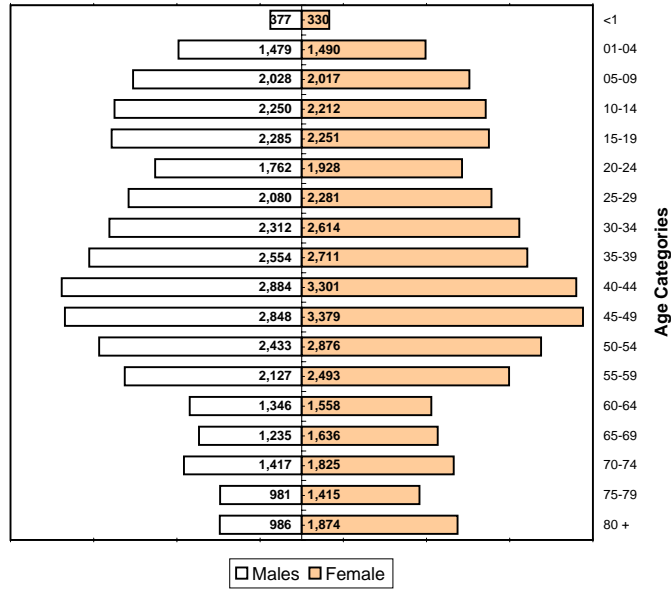
Source: 2005 HMO Supplement Reports for Each Quarter

Coventry Health Care of Kansas, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	377	1%	330	1%
01-04	1,479	4%	1,490	4%
05-09	2,028	6%	2,017	5%
10-14	2,250	7%	2,212	6%
15-19	2,285	7%	2,251	6%
20-24	1,762	5%	1,928	5%
25-29	2,080	6%	2,281	6%
30-34	2,312	7%	2,614	7%
35-39	2,554	8%	2,711	7%
40-44	2,884	9%	3,301	9%
45-49	2,848	9%	3,379	9%
50-54	2,433	7%	2,876	8%
55-59	2,127	6%	2,493	7%
60-64	1,346	4%	1,558	4%
65-69	1,235	4%	1,636	4%
70-74	1,417	4%	1,825	5%
75-79	981	3%	1,415	4%
80 +	986	3%	1,874	5%
Total	33,384	100%	38,191	100%



Average Age of Enrollees =

39.7

Percentage of Female Enrollees =

53.4%

Missouri Commercial Plans

33.6

Missouri Commercial Plans

52.1%

Missouri Medicare

74.5

Missouri Medicare

60.3%

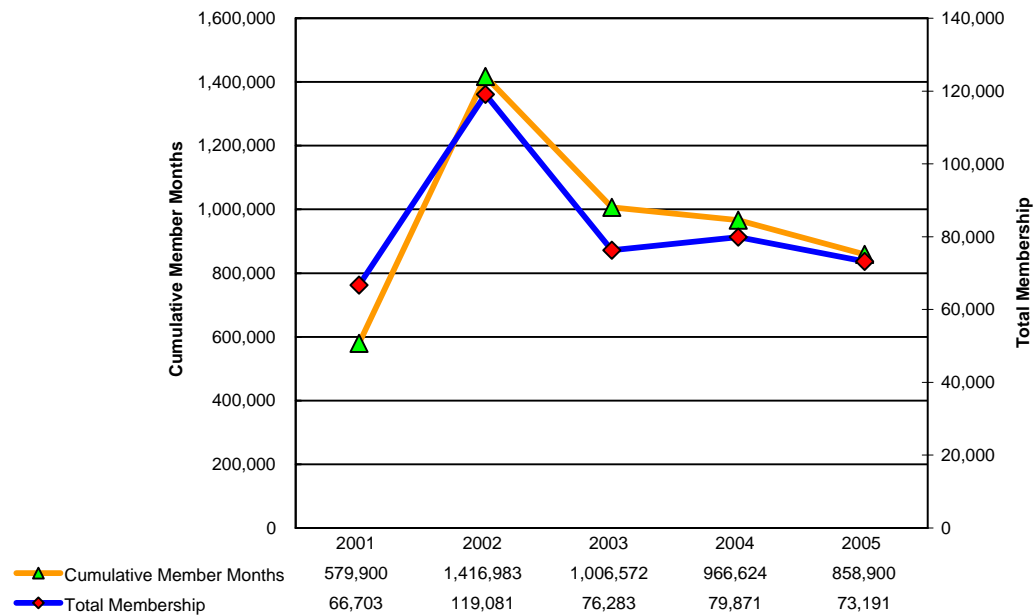
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Cox Health Systems HMO, Inc.

Holding Company: Cox Health

Main Administrative Office

Mailing Address:
 3200 South National, Building B
 Springfield MO 65801-5750
 (417) 269-2990

Incorporated: April 2, 1996
Admitted to Missouri: October 24, 1996
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 50,369
 Missouri members at the end of the year: 5,498

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 50,331
 Plan Wide members at the end of the year: 5,486

2005 Year-End Officers:

President:

Jeffrey C. Bond

Secretary:

Dona Elkins

Chief Financial Officer:

Matthew Aug

Chief Medical Officer:

Dr. Kerry Randolph

Other Officers:

Joseph W. Turner

Kurt Christopher Scherer

Jacob Nathaniel Salinas

2005 Year-End Directors:

Robert Howard Bezanson

Chris Wallis Nattinger

Jerry Gilmartin Jared

Ken Edgar Meyer

Joseph M. Post

Joseph William Turner

Missouri Counties in Service Area:

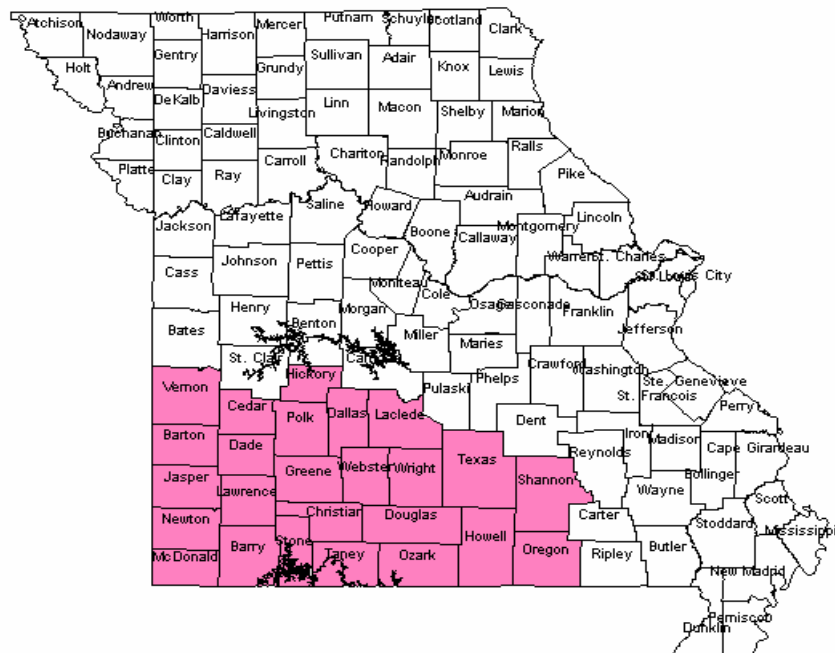
Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Polk, Shannon, Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area:

none

Illinois Counties in Service Area:

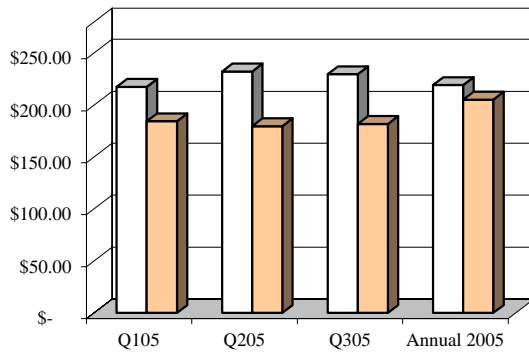
none



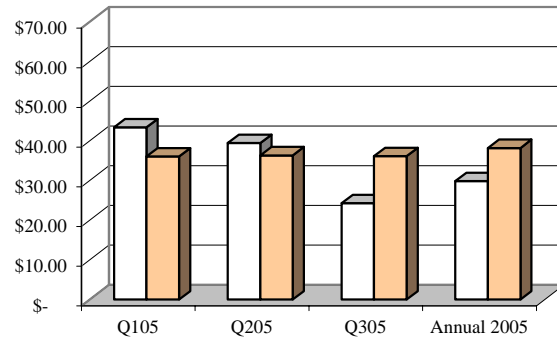
Cox Health Systems HMO, Inc.
 - Commercial Product

Missouri Costs Comparison

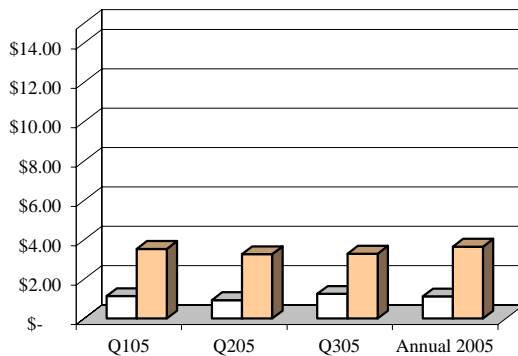
Total Per Member Per Month (PMPM) Costs



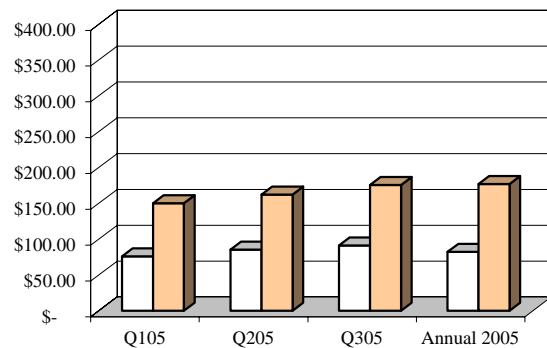
Prescription Drug PMPM Costs



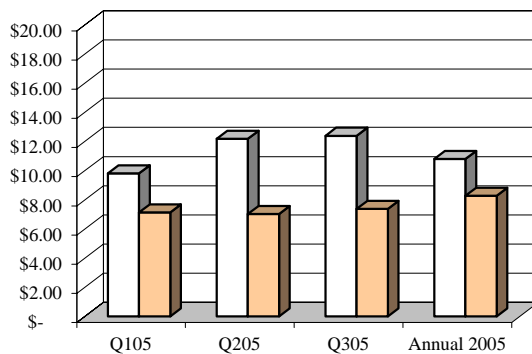
Mental Health PMPM Costs



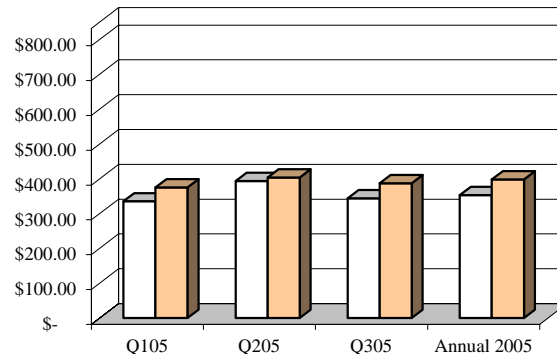
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Cox Health Systems HMO, Inc.
 Commercial Average

** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

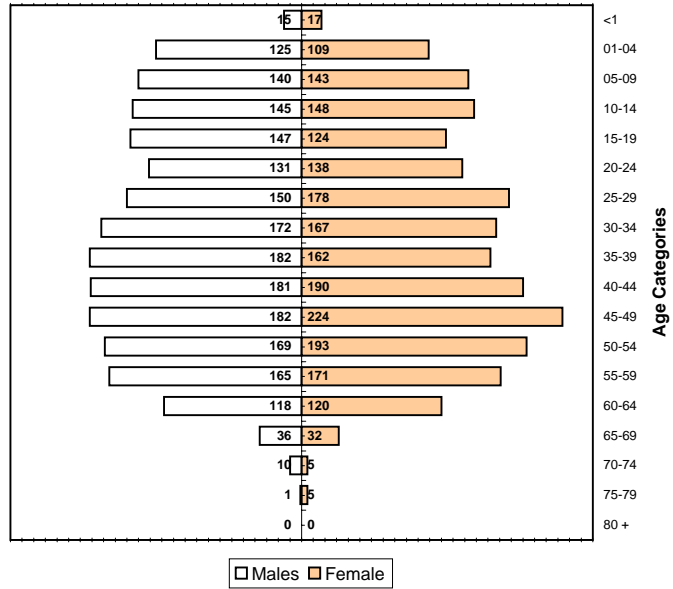
Source: 2005 HMO Supplement Reports for Each Quarter

Cox Health Systems HMO, Inc.

2005 Missouri Enrollment Demographics*

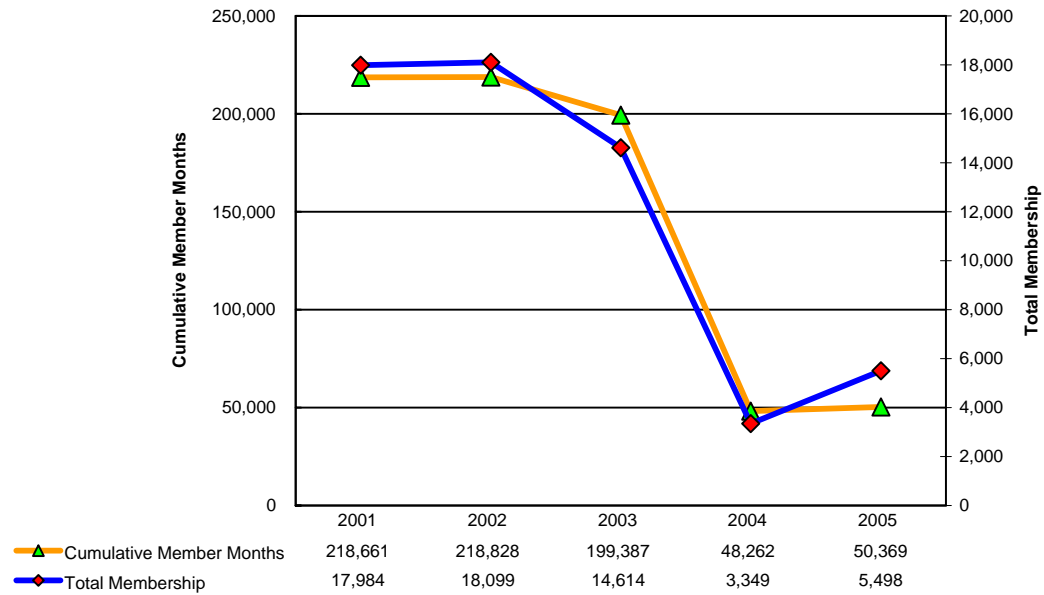
Average Membership in 2005:

Age	Males		Female	
<1	15	1%	17	1%
01-04	125	6%	109	5%
05-09	140	7%	143	7%
10-14	145	7%	148	7%
15-19	147	7%	124	6%
20-24	131	6%	138	6%
25-29	150	7%	178	8%
30-34	172	8%	167	8%
35-39	182	9%	162	8%
40-44	181	9%	190	9%
45-49	182	9%	224	11%
50-54	169	8%	193	9%
55-59	165	8%	171	8%
60-64	118	6%	120	6%
65-69	36	2%	32	2%
70-74	10	0%	5	0%
75-79	1	0%	5	0%
80 +	0	0%	0	0%
Total	2,069	100%	2,126	100%



Average Age of Enrollees =	34.0	Percentage of Female Enrollees =	50.7%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	50.7%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends**



*using data from the 2005 HMO Annual Supplement Report

** Cox Health Systems HMO, Inc. moved a major client into a self-insured agreement, producing a significant drop in fully-insured membership and premium between 2003 and 2004.

Essence, Inc.

Holding Company: American Multispecialty Group, Inc.

Main Administrative Office

Mailing Address:
 12655 Olive Blvd, 4th Floor
 St. Louis MO 63141
 (314) 851-3680

Incorporated: January 30, 2003
Admitted to Missouri: May 30, 2003
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 95.7%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 21,217
 Missouri members at the end of the year: 2,884

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 22,340
 Plan Wide members at the end of the year: 3,003

2005 Year-End Officers:

President:
 Charles Willey, MD
Secretary:
 Paul Beuttenmuller
Chief Financial Officer:
 Paul Beuttenmuller
Chief Medical Officer:
 Thomas Hastings, MD
Other Officers:
 John Herbert Rice

Missouri Counties in Service Area:

Jefferson, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

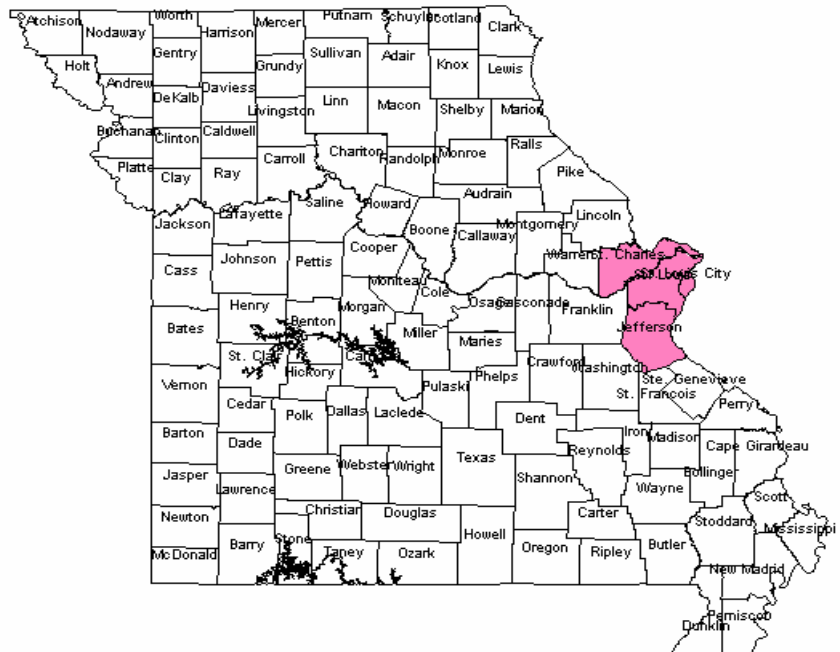
none

Illinois Counties in Service Area:

None

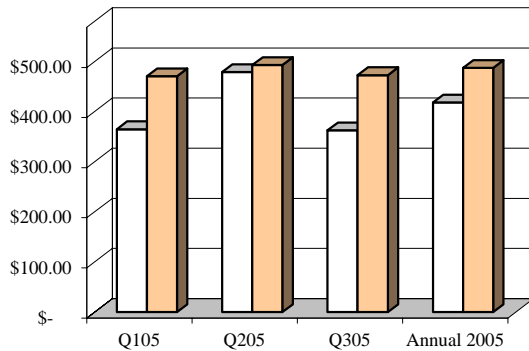
2005 Year-End Directors:

Charles Joseph Willey
 John Herbert Rice
 Martha Ellen Butler
 Richard Lee Lazaroff
 Debra Kay Gribble
 Paul Aloysius Beuttenmuller

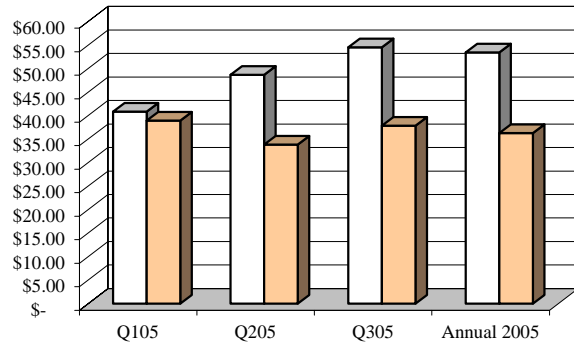


Missouri Costs Comparison

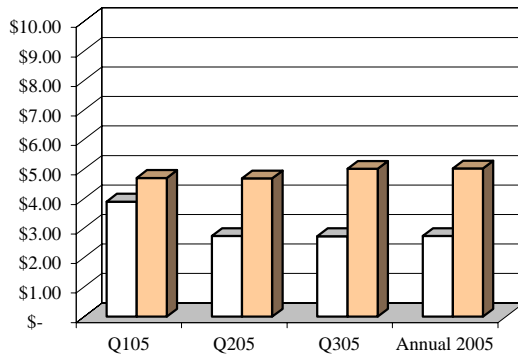
Total Per Member Per Month (PMPM) Costs



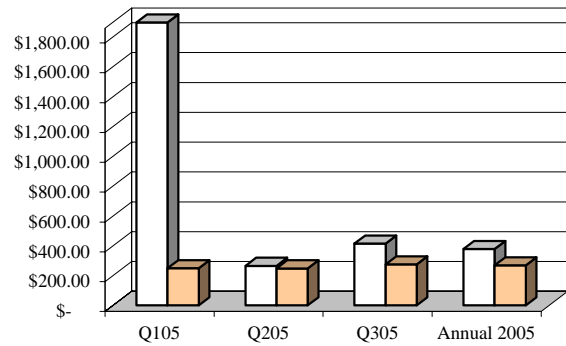
Prescription Drug PMPM Costs



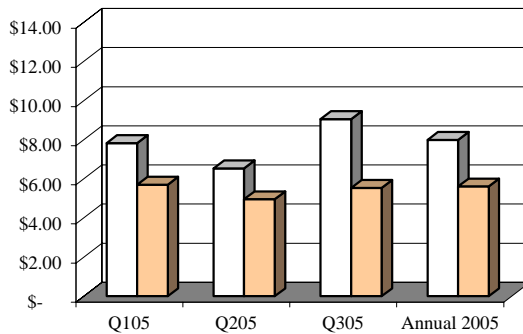
Mental Health PMPM Costs



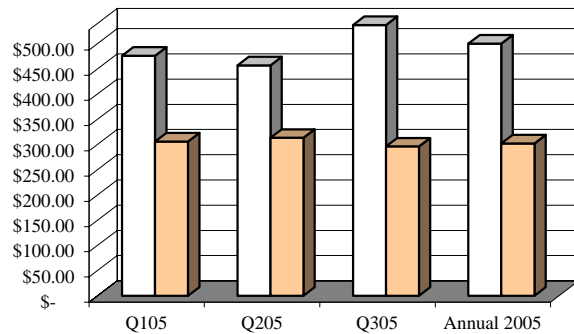
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Essence, Inc.
 Medicare Average*

* See Medicare Note on Page 1

** Industry average excludes Essence, Inc. first quarter due to extremely unusual activity for that company in that quarter.

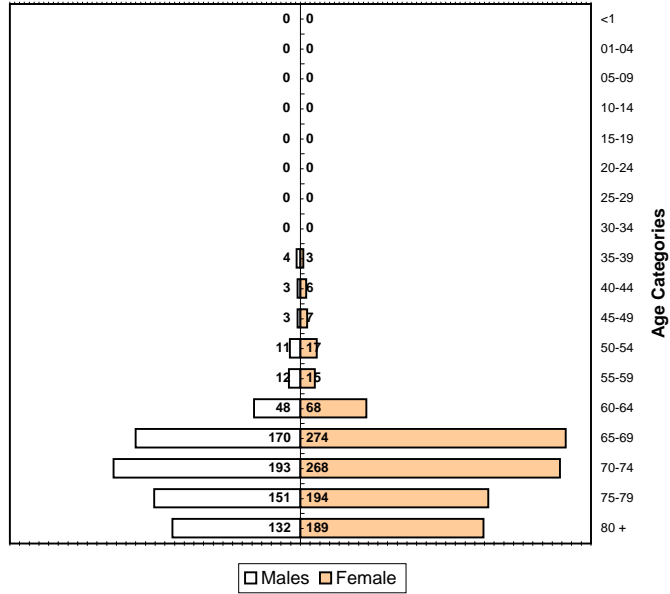
Source: 2005 HMO Supplement Reports for Each Quarter

Essence, Inc.

2005 Missouri Enrollment Demographics*

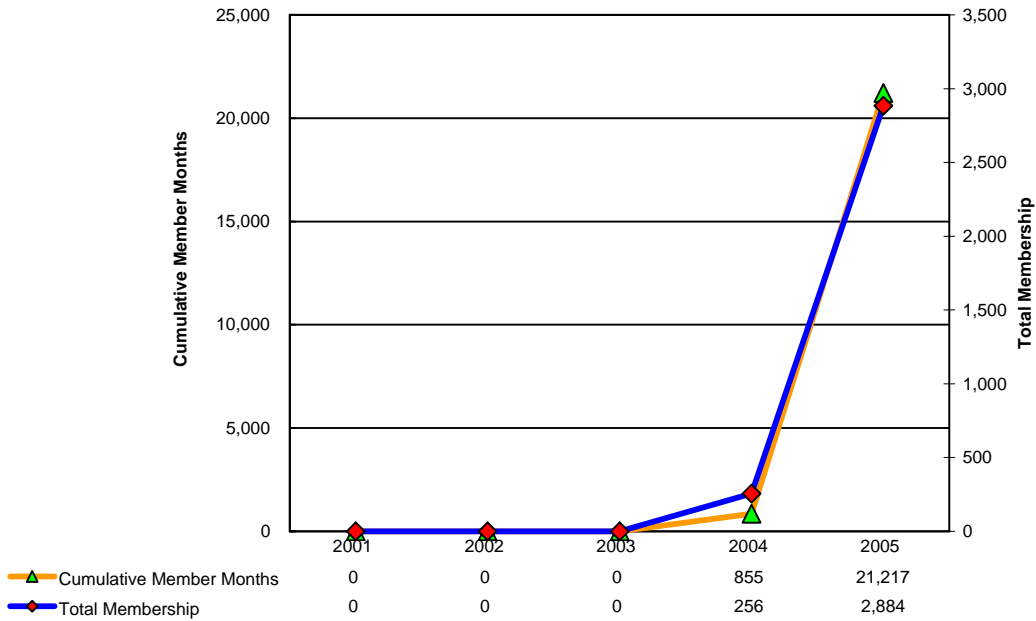
Average Membership in 2005:

Age	Males	Female		
<1	0	0%	0	0%
01-04	0	0%	0	0%
05-09	0	0%	0	0%
10-14	0	0%	0	0%
15-19	0	0%	0	0%
20-24	0	0%	0	0%
25-29	0	0%	0	0%
30-34	0	0%	0	0%
35-39	4	1%	3	0%
40-44	3	0%	6	1%
45-49	3	0%	7	1%
50-54	11	2%	17	2%
55-59	12	2%	15	1%
60-64	48	7%	68	7%
65-69	170	23%	274	26%
70-74	193	27%	268	26%
75-79	151	21%	194	19%
80 +	132	18%	189	18%
Total	727	100%	1,041	100%



Average Age of Enrollees =	72.4	Percentage of Female Enrollees =	58.9%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	72.4	Missouri Medicare	58.9%
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

FirstGuard Health Plan, Inc.

Holding Company: Centene Corporation

Main Administrative Office

Mailing Address:

7711 Carondelet Ave
 St. Louis MO 63105
 (314) 725-4477

Incorporated: October 3, 1994
Admitted to Missouri: August 25, 1995
Accreditation: N/A
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: For Profit

2005 Year-End Officers:

President:
 Jean DeAnn Rumbaugh
Secretary:
 William Nelder Scheffel
Chief Financial Officer:
 Karey Lynn Witt
Chief Medical Officer:
 William Pankey, MD
Other Officers:
 Patrick John Rooney

2005 Year-End Directors:

Marie Joann Glancy
 Karey Lynn Witt
 Joy Diane Wheeler
 James Daniel Donovan

2005 Missouri Enrollment:

Total Missouri member months for the year: 467,436
 Missouri members at the end of the year: 35,925

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 466,151
 Plan Wide members at the end of the year: 35,965

Missouri Counties in Service Area:

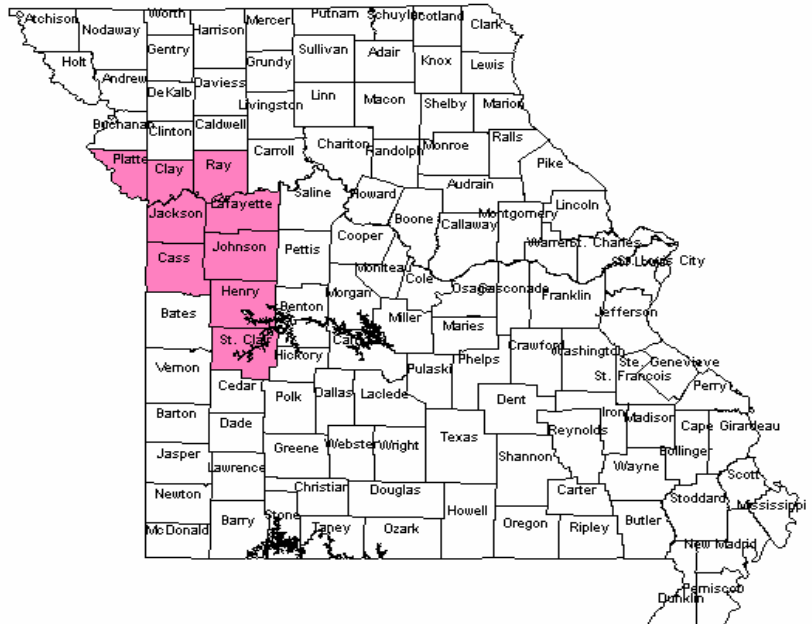
Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

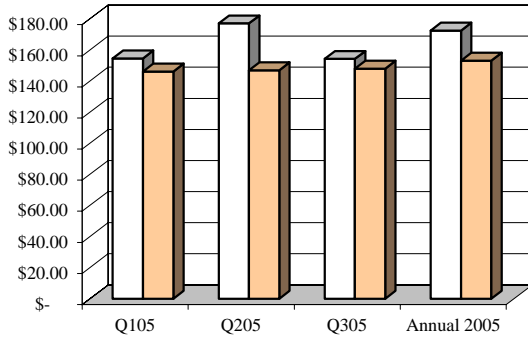
None



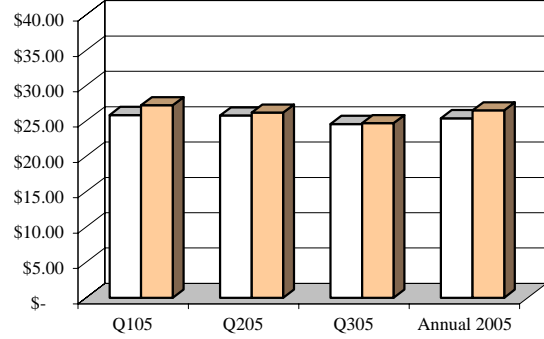
FirstGuard Health Plan, Inc.
 - Medicaid Product

Missouri Costs Comparison

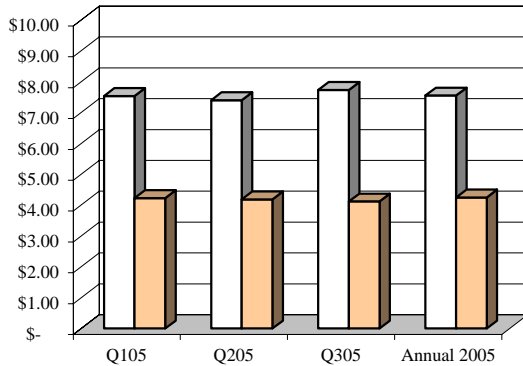
Total Per Member Per Month (PMPM) Costs



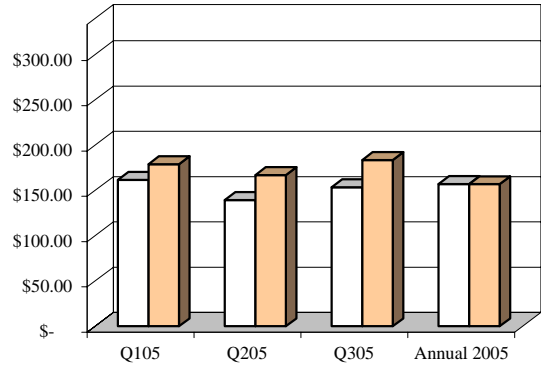
Prescription Drug PMPM Costs



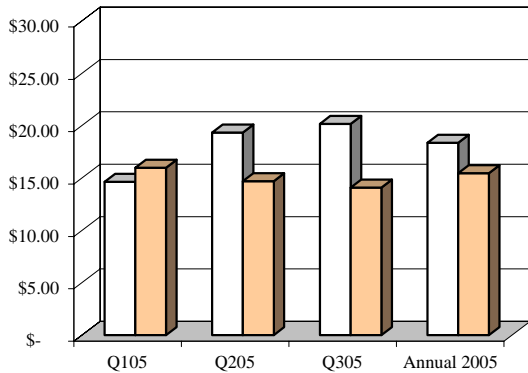
Mental Health PMPM Costs



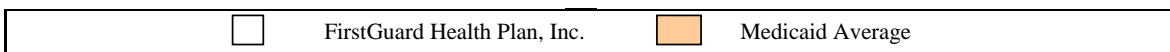
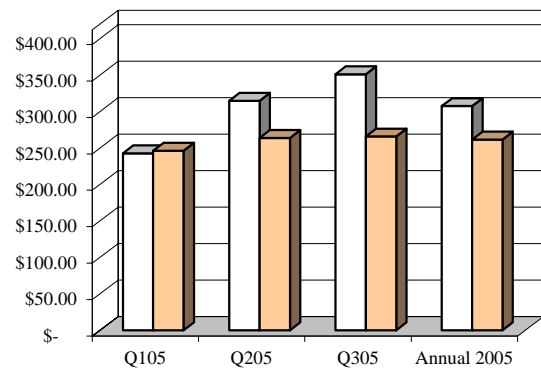
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



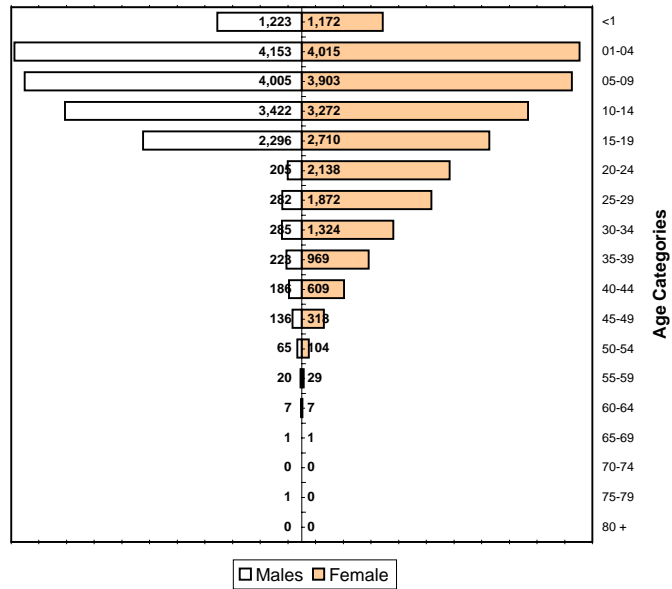
Source: 2005 HMO Supplement Reports for Each Quarter

FirstGuard Health Plan, Inc.

2005 Missouri Enrollment Demographics*

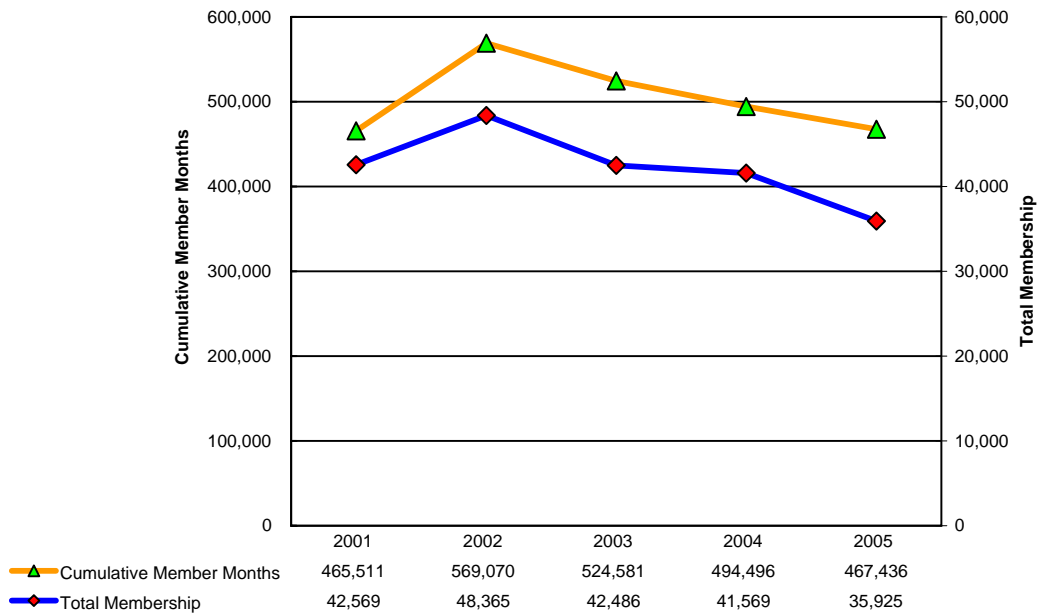
Average Membership in 2005:

Age	Males		Female	
<1	1,223	7%	1,172	5%
01-04	4,153	25%	4,015	18%
05-09	4,005	24%	3,903	17%
10-14	3,422	21%	3,272	15%
15-19	2,296	14%	2,710	12%
20-24	205	1%	2,138	10%
25-29	282	2%	1,872	8%
30-34	285	2%	1,324	6%
35-39	223	1%	969	4%
40-44	186	1%	609	3%
45-49	136	1%	318	1%
50-54	65	0%	104	0%
55-59	20	0%	29	0%
60-64	7	0%	7	0%
65-69	1	0%	1	0%
70-74	0	0%	0	0%
75-79	1	0%	0	0%
80 +	0	0%	0	0%
Total	16,510	100%	22,443	100%



Average Age of Enrollees =	13.1	Percentage of Female Enrollees =	57.6%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	13.1	Missouri Medicaid	57.6%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Good Health HMO, Inc dba Blue-Care, Inc.

Holding Company: Blue Cross and Blue Shield of Kansas City

Main Administrative Office
Mailing Address:
 2301 Main Street
 Kansas City MO 64108-2428
 (816) 395-2222

Incorporated: October 21, 1988
Admitted to Missouri: July 1, 1991
Accreditation/Expiration Date
 NCQA January 16, 2005
 URAC March 1, 2008
State of Domicile: Missouri
% of Missouri Business: 65.3%
Tax Status: Not For Profit

2005 Missouri Enrollment:
 Total Missouri member months for the year: 459,148
 Missouri members at the end of the year: 45,990

2005 Plan Wide Enrollment:
 Total Plan Wide member months for the year: 809,586
 Plan Wide members at the end of the year: 69,881

2005 Year-End Officers:

President:
 John Willard Kennedy
Secretary:
 Charles Brent Bertram
Chief Financial Officer:
 Marilyn Tromans
Chief Medical Officer:
 Dr. Blake Williamson
Other Officers:

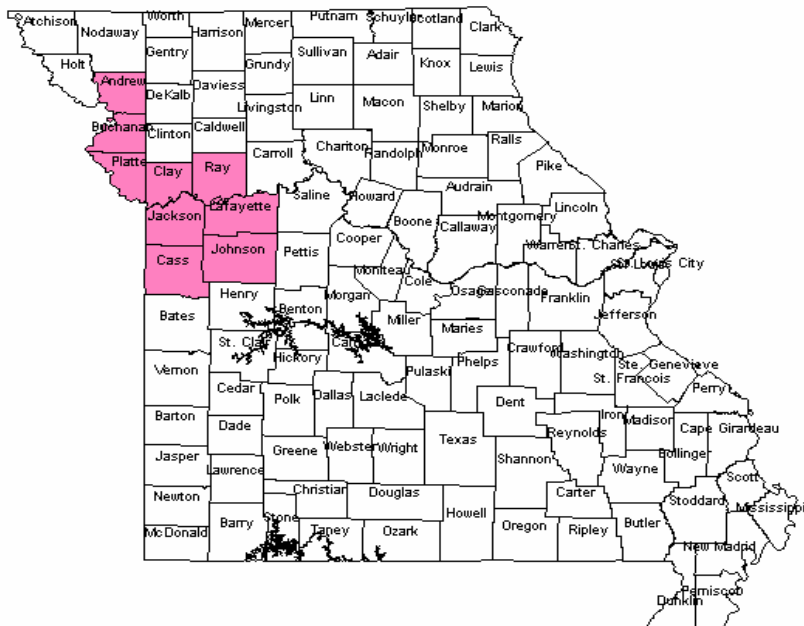
Missouri Counties in Service Area:
 Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:
 Johnson, Wyandotte

Illinois Counties in Service Area:
 None

2005 Year-End Directors:

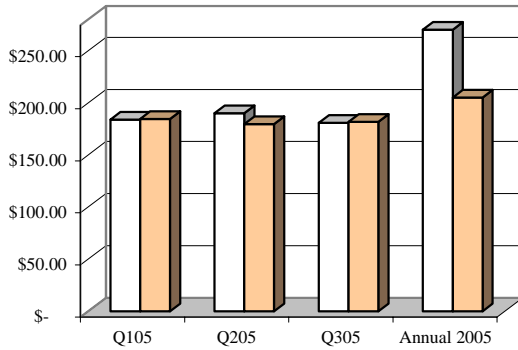
John Willard Kennedy
 Roger Lee Foreman
 Marilyn Teague Tromans



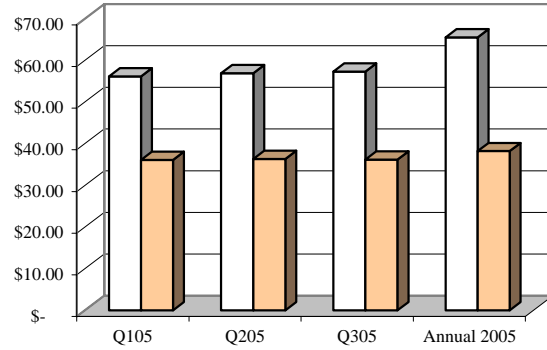
Good Health HMO, Inc. dba Blue-Care, Inc.
 - Commercial Product

Missouri Costs Comparison

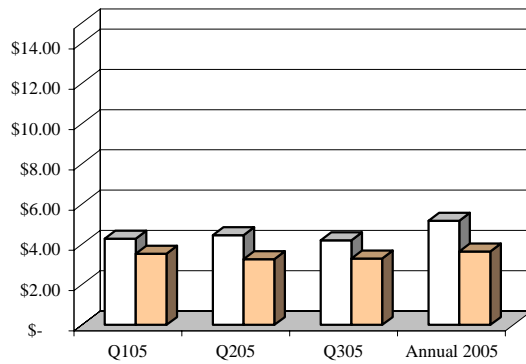
Total Per Member Per Month (PMPM) Costs



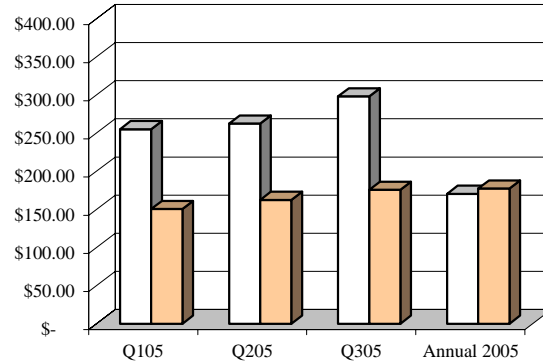
Prescription Drug PMPM Costs



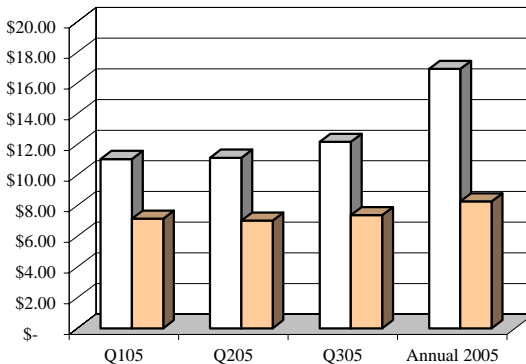
Mental Health PMPM Costs



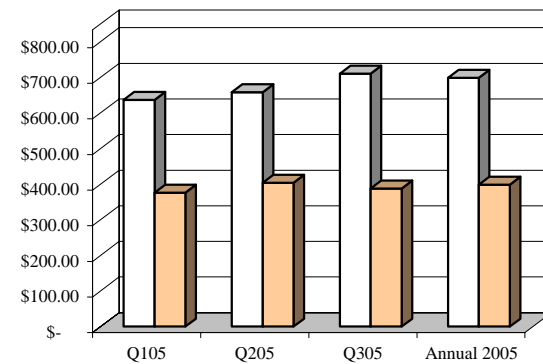
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Good Health HMO, Inc. dba Blue Care, Inc.
 Commercial Average

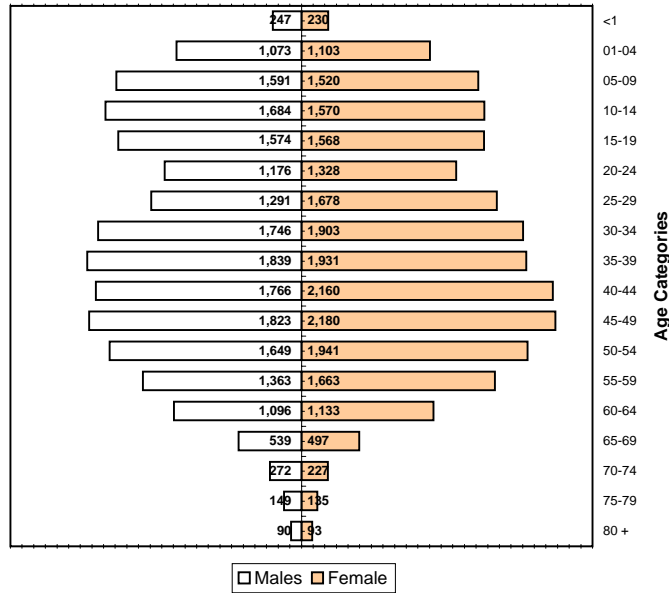
** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.
 Source: 2005 HMO Supplement Reports for Each Quarter

Good Health HMO, Inc. dba Blue-Care, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	247	1%	230	1%
01-04	1,073	5%	1,103	5%
05-09	1,591	8%	1,520	7%
10-14	1,684	8%	1,570	7%
15-19	1,574	8%	1,568	7%
20-24	1,176	6%	1,328	6%
25-29	1,291	6%	1,678	7%
30-34	1,746	8%	1,903	8%
35-39	1,839	9%	1,931	8%
40-44	1,766	8%	2,160	9%
45-49	1,823	9%	2,180	10%
50-54	1,649	8%	1,941	8%
55-59	1,363	7%	1,663	7%
60-64	1,096	5%	1,133	5%
65-69	539	3%	497	2%
70-74	272	1%	227	1%
75-79	149	1%	135	1%
80 +	90	0%	93	0%
Total	20,968	100%	22,860	100%



Average Age of Enrollees =

34.3

Percentage of Female Enrollees =

52.2%

Missouri Commercial Plans

34.3

Missouri Commercial Plans

52.2%

Missouri Medicare

n/a

Missouri Medicare

n/a

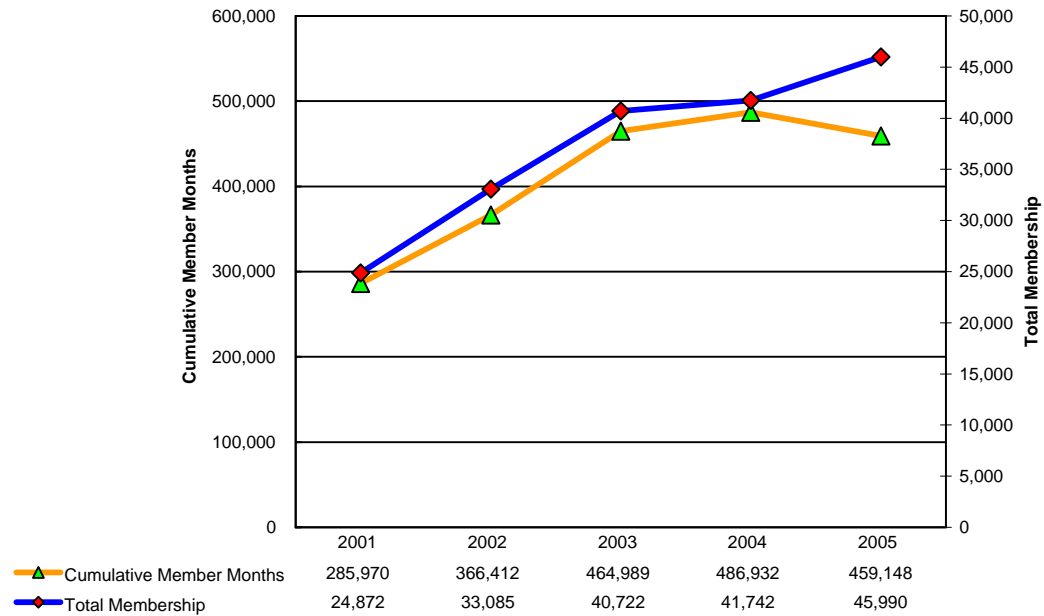
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Great-West Healthcare of Kansas/Missouri, Inc. *

Holding Company: Great-West Life & Annuity Insurance Company Group of Companies

Main Administrative Office

Mailing Address:

10852 Mastin Blvd. Ste. 200, Corp. Woods Bldg. 82
 Overland Park KS 66210
 (913) 491-9436

Incorporated:

March 17, 1999

Admitted to Missouri:

March 30, 2001

Accreditation/Expiration Date

N/A

State of Domicile:

Kansas

% of Missouri Business:

100.0%

Tax Status:

For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year:

0

Missouri members at the end of the year:

0

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year:

0

Plan Wide members at the end of the year:

0

2005 Year-End Officers:

President:

Sherry Beth Husa

Secretary:

David Carol Larsen

Chief Financial Officer:

Glen Ray Derback

Chief Medical Officer:

Dr. Michael Friedberg, MD

Other Officers:

Donna Anne Goldin

Missouri Counties in Service Area:

Clay, Franklin, Jackson, Jefferson, Lincoln, Platte, St. Charles, St. Francois, St. Louis City, St. Louis County, Warren

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

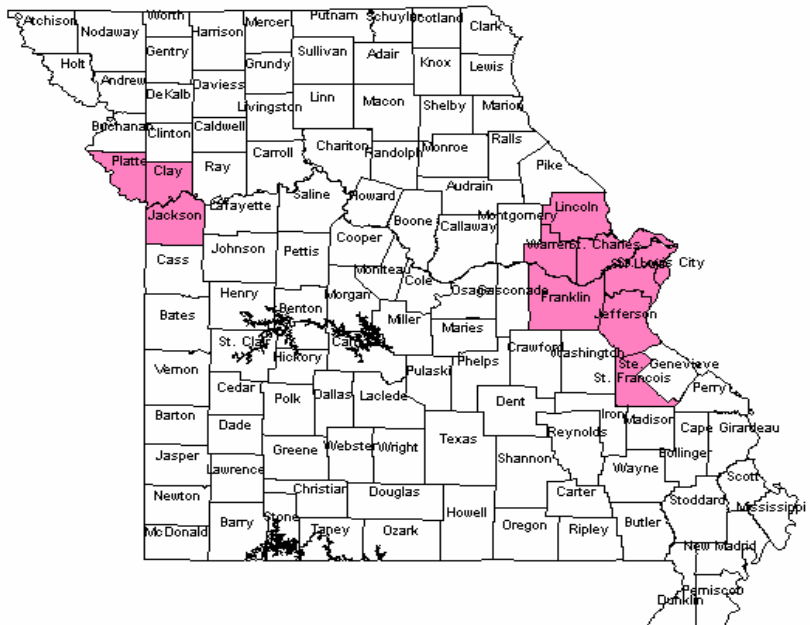
none

2005 Year-End Directors:

Donna Anne Goldin

Christopher Michael Knackstedt

Martin Rosenbaum



*See Great-West Healthcare of Kansas/Missouri, Inc. Note on Page 1

Group Health Plan, Inc.

Holding Company: Coventry Health Care, Inc.

Main Administrative Office

Mailing Address:

111 Corporate Office Drive, Suite 400
 Earth City MO 63045
 (314) 506-1700

Incorporated:

May 22, 1985

Admitted to Missouri:

July 1, 1991

Accreditation/Expiration Date

URAC July 1, 2007

State of Domicile:

Missouri

% of Missouri Business:

81.7%

Tax Status:

For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 1,435,848
 Missouri members at the end of the year: 110,797

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 1,751,960
 Plan Wide members at the end of the year: 139,677

2005 Year-End Officers:

President:

Victor Eugene Turvey

Secretary:

Shirley Ann Roquemore Smith

Chief Financial Officer:

Barbara Ann Witte

Chief Medical Officer:

Richard Sanchez, MD

Other Officers:

John Joseph Ruhlmann

Shawn Michael Guertin

Jonathan David Weinberg

2005 Year-End Directors:

Francis Samuel Soistman

Victor Eugene Turvey

John Joseph Stelben

Shawn Michael Guertin

Missouri Counties in Service Area:

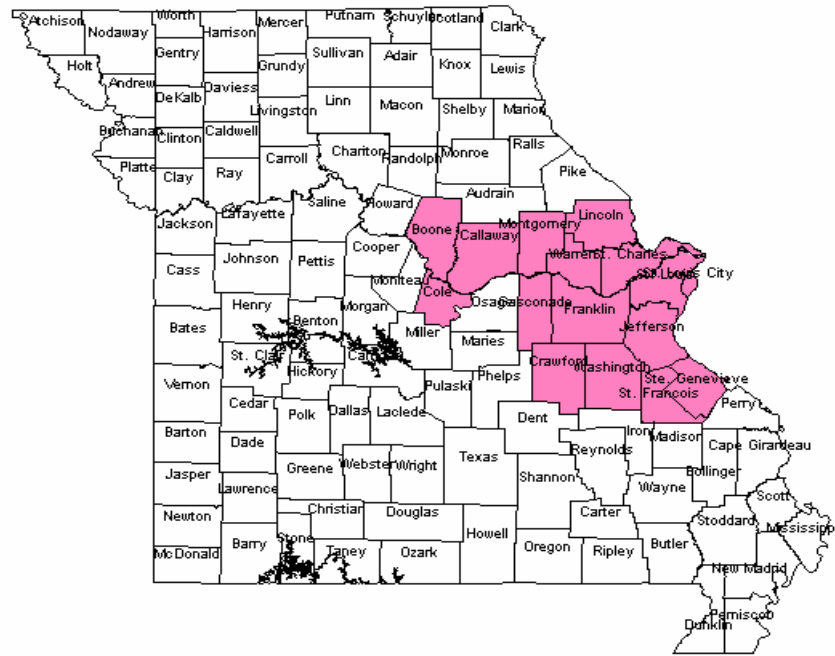
Boone, Callaway, Cole, Crawford, Franklin, Gasconade, Jefferson, Lincoln, Montgomery, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

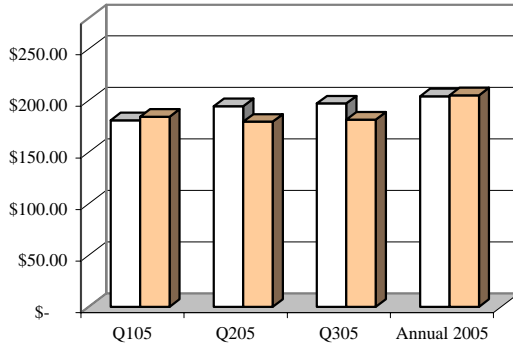
Bond, Calhoun, Cass, Christian, Clinton, Coles, Franklin, Greene, Jackson, Jefferson, Jersey, Johnson, Macon, Macoupin, Madison, Marion, Menard, Monroe, Montgomery, Morgan, Moultrie, Perry, Pike, Randolph, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Union, Washington, Williamson



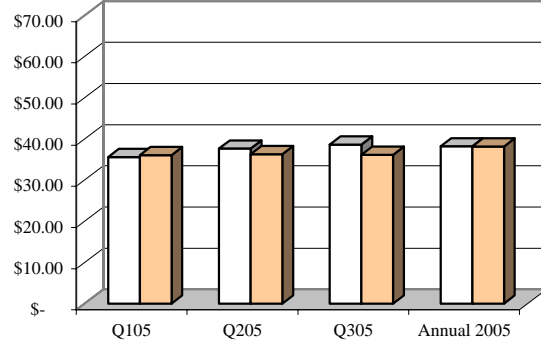
Group Health Plan, Inc.
 - Commercial Product

Missouri Costs Comparison

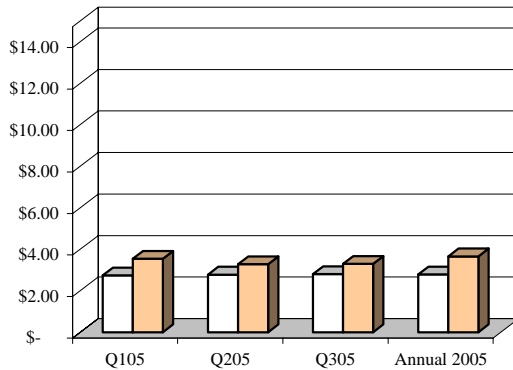
Total Per Member Per Month (PMPM) Costs



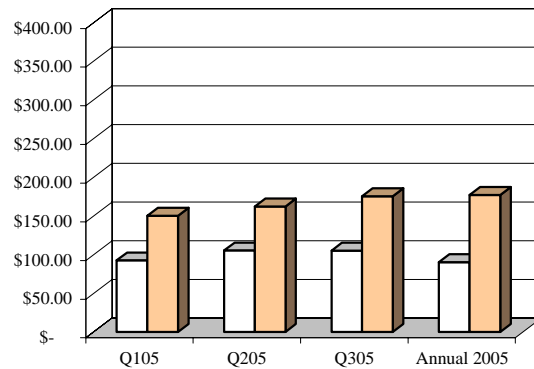
Prescription Drug PMPM Costs



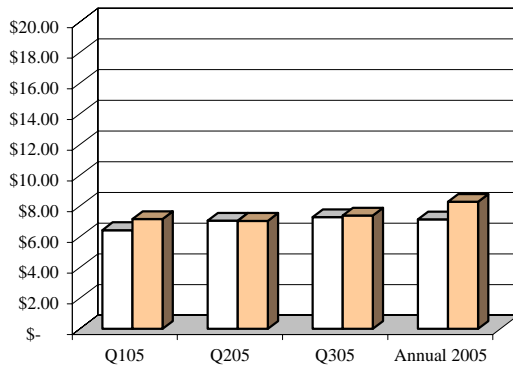
Mental Health PMPM Costs



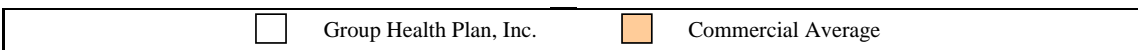
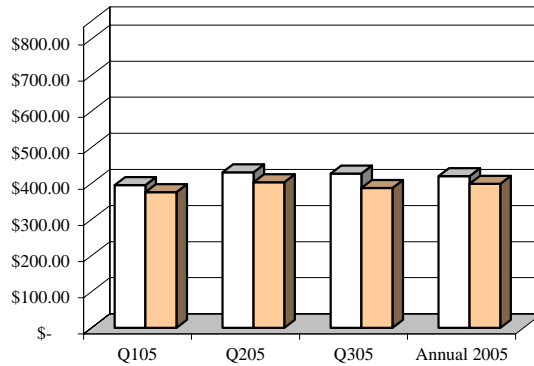
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



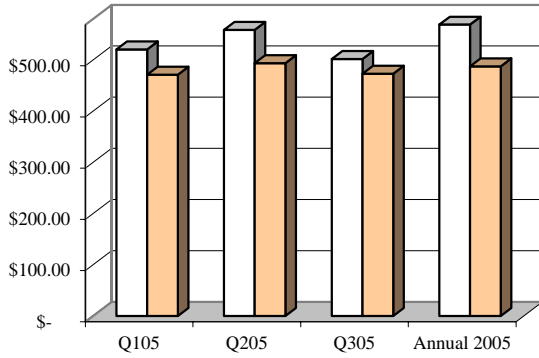
** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

Source: 2005 HMO Supplement Reports for Each Quarter

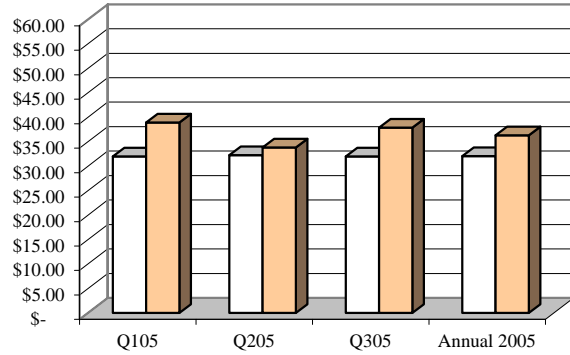
Group Health Plan, Inc.
 - Medicare Product

Missouri Costs Comparison

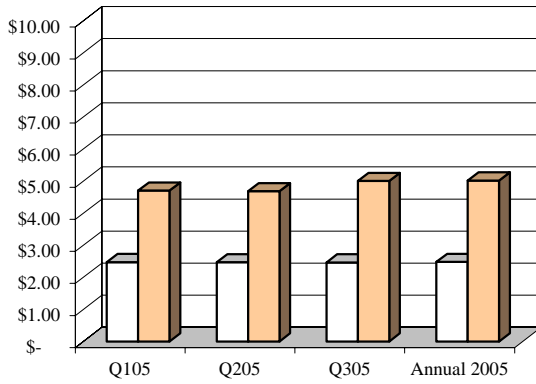
Total Per Member Per Month (PMPM) Costs



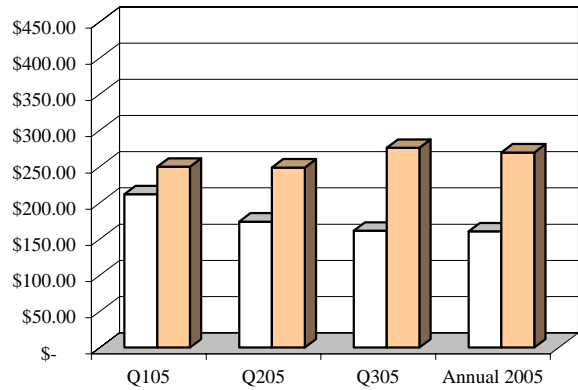
Prescription Drug PMPM Costs



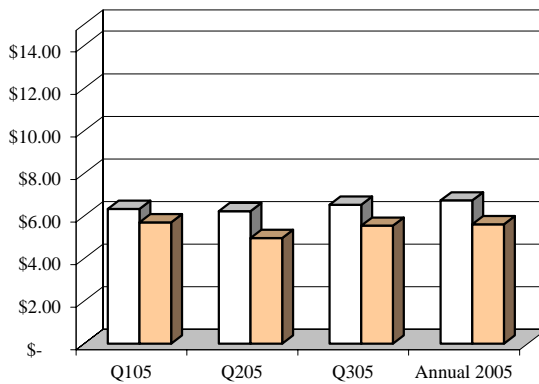
Mental Health PMPM Costs



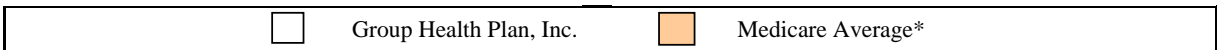
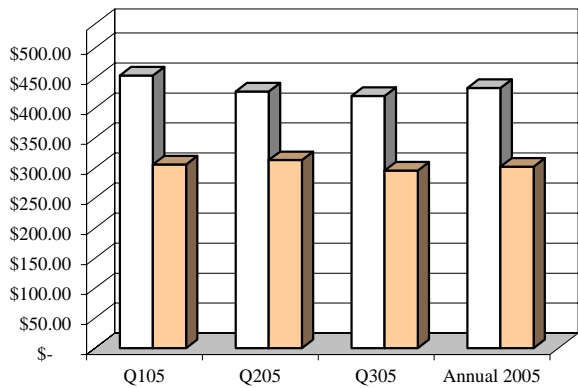
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



* See Medicare Note on Page 1

** Industry average excludes Essence, Inc. first quarter due to extremely unusual activity for that company in that quarter.

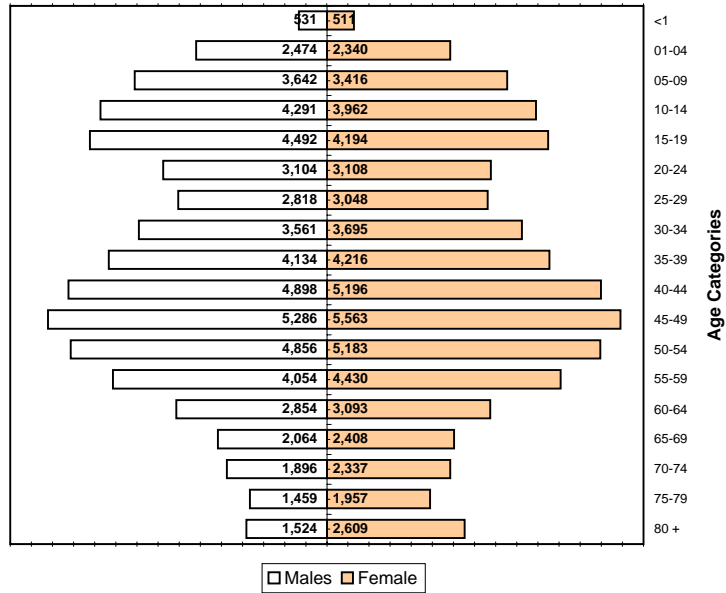
Source: 2005 HMO Supplement Reports for Each Quarter

Group Health Plan, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	531	1%	511	1%
01-04	2,474	4%	2,340	4%
05-09	3,642	6%	3,416	6%
10-14	4,291	7%	3,962	6%
15-19	4,492	8%	4,194	7%
20-24	3,104	5%	3,108	5%
25-29	2,818	5%	3,048	5%
30-34	3,561	6%	3,695	6%
35-39	4,134	7%	4,216	7%
40-44	4,898	8%	5,196	8%
45-49	5,286	9%	5,563	9%
50-54	4,856	8%	5,183	8%
55-59	4,054	7%	4,430	7%
60-64	2,854	5%	3,093	5%
65-69	2,064	4%	2,408	4%
70-74	1,896	3%	2,337	4%
75-79	1,459	3%	1,957	3%
80 +	1,524	3%	2,609	4%
Total	57,938	100%	61,266	100%



Average Age of Enrollees =

39.2

Percentage of Female Enrollees =

51.4%

Missouri Commercial Plans

34.7

Missouri Commercial Plans

50.4%

Missouri Medicare

74.7

Missouri Medicare

59.3%

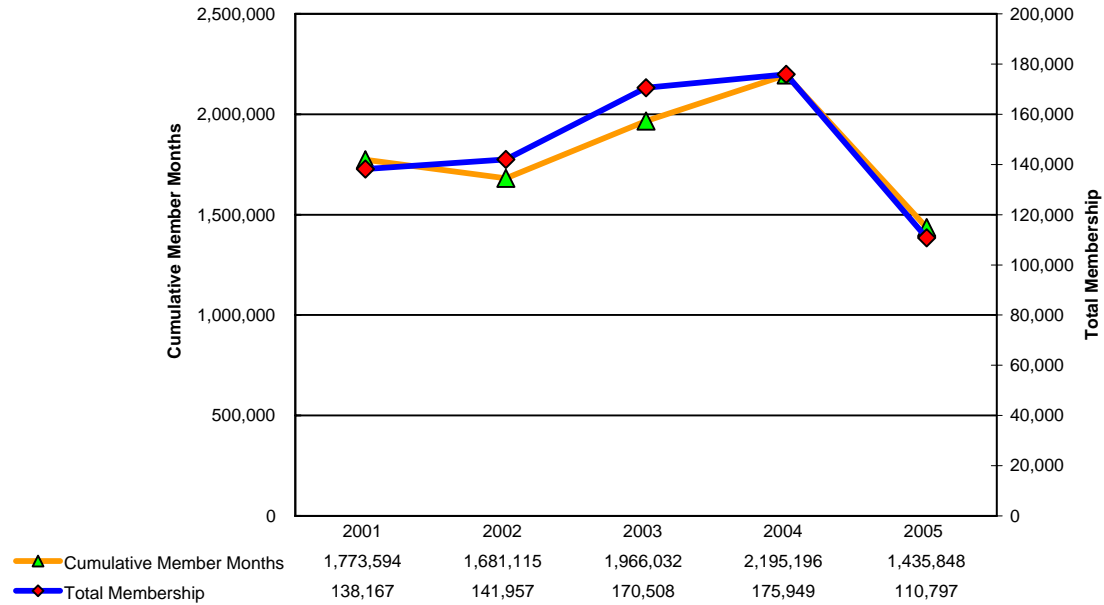
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Healthcare USA of Missouri, LLC

Holding Company: Coventry Health Care, Inc.

Main Administrative Office

Mailing Address:
 10 S. Broadway, Suite 1200
 St. Louis MO 63102
 (314) 241-5300

Incorporated: January 31, 1995
Admitted to Missouri: June 13, 1995
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: For Profit

2004 Missouri Enrollment:

Total Missouri member months for the year: 2,094,812
 Missouri members at the end of the year: 162,470

2004 Plan Wide Enrollment:

Total Plan Wide member months for the year: 2,094,092
 Plan Wide members at the end of the year: 162,470

2005 Year-End Officers:

President:
 Claudia Bjerre
Secretary:
 Shirley Ann Roquemore Smith
Chief Financial Officer:
 K. Alec Mahmood
Chief Medical Officer(s):
 Dr. William Rooney

Missouri Counties in Service Area:

Audrain, Boone, Callaway, Camden, Cass, Chariton, Clay, Cole, Cooper, Franklin, Gasconade, Henry, Howard, Jackson, Jefferson, Johnson, Lafayette, Lincoln, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Platte, Randolph, Ray, Saline, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Other Officers:

Francis Samuel Soistman Jr
 John Joseph Ruhlmann
 Jonathan David Weinberg

Kansas Counties in Service Area:

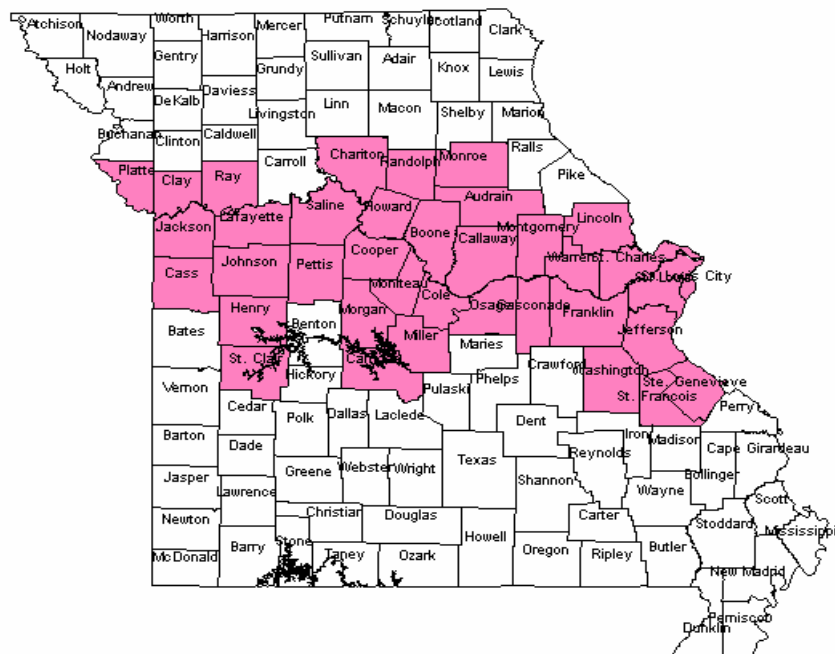
None

Illinois Counties in Service Area:

None

2005 Year-End Directors:

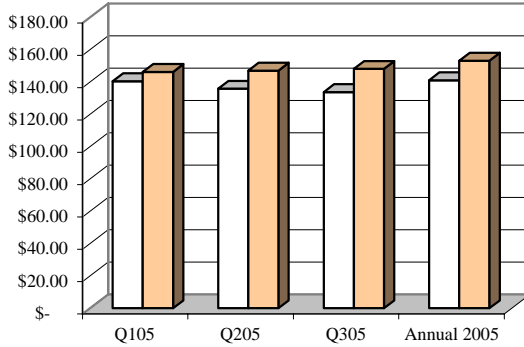
Claudia Bjerre
 Francis Samuel Soistman Jr
 Bobby Lee Jones



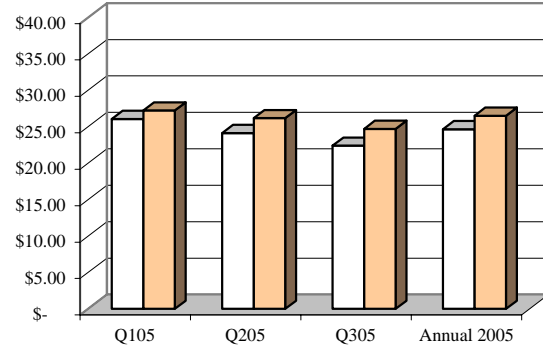
Healthcare USA of Missouri, LLC
 - Medicaid Product

Missouri Costs Comparison

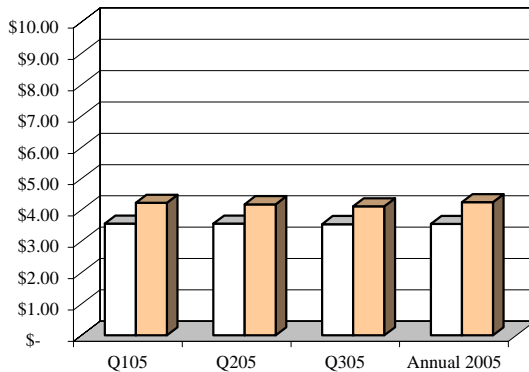
Total Per Member Per Month (PMPM) Costs



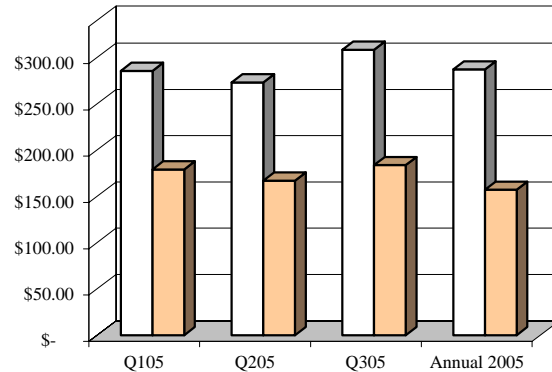
Prescription Drug PMPM Costs



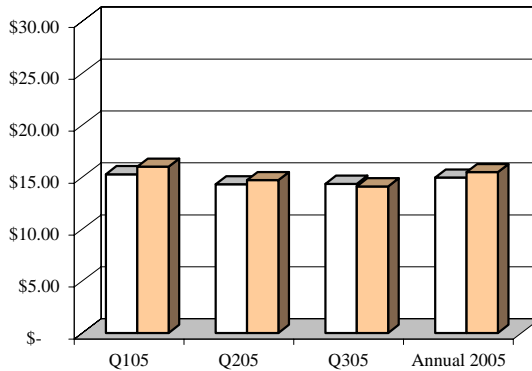
Mental Health PMPM Costs



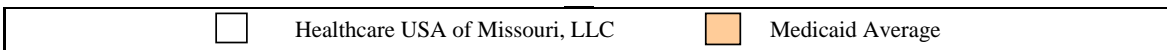
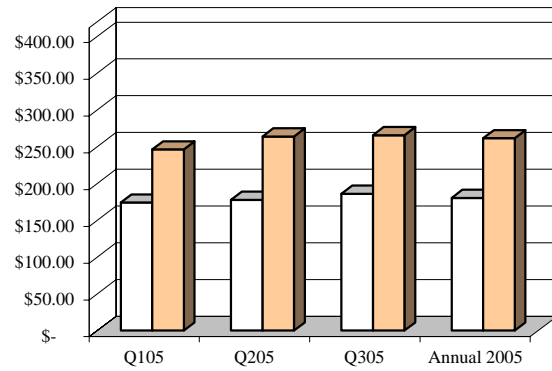
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



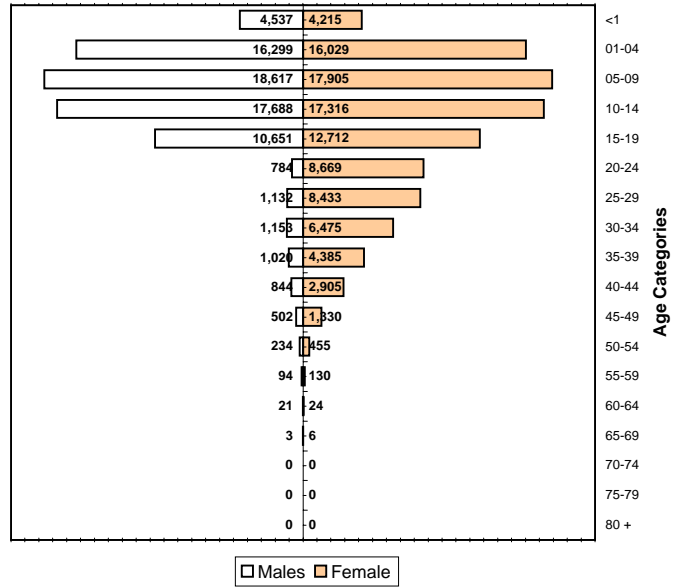
Source: 2005 HMO Supplement Reports for Each Quarter

Healthcare USA of Missouri, LLC

2005 Missouri Enrollment Demographics*

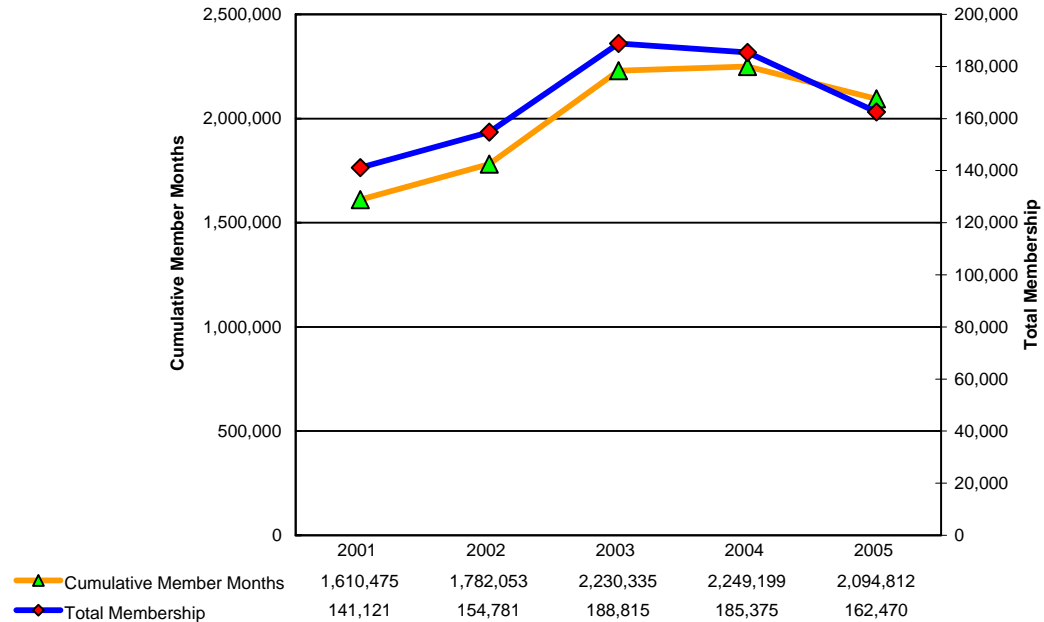
Average Membership in 2005:

Age	Males		Female	
<1	4,537	6%	4,215	4%
01-04	16,299	22%	16,029	16%
05-09	18,617	25%	17,905	18%
10-14	17,688	24%	17,316	17%
15-19	10,651	14%	12,712	13%
20-24	784	1%	8,669	9%
25-29	1,132	2%	8,433	8%
30-34	1,153	2%	6,475	6%
35-39	1,020	1%	4,385	4%
40-44	844	1%	2,905	3%
45-49	502	1%	1,330	1%
50-54	234	0%	455	0%
55-59	94	0%	130	0%
60-64	21	0%	24	0%
65-69	3	0%	6	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	73,579	100%	100,989	100%



Average Age of Enrollees =	13.4	Percentage of Female Enrollees =	57.9%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	13.4	Missouri Medicaid	57.9%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

HealthLink HMO, Inc. dba HealthLink HMO

Holding Company: Wellpoint, Inc.

Main Administrative Office

Mailing Address:
 1831 Chestnut Street
 St. Louis MO 63103-2275
 (314) 923-4444

Incorporated: July 29, 1992
Admitted to Missouri: January 14, 1993
Accreditation/Expiration Date URAC March 1, 2007
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 1,164
 Missouri members at the end of the year: 95

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 1,041
 Plan Wide members at the end of the year: 81

2005 Year-End Officers:

President:

Steven Craig Walli

Secretary:

Nancy Louise Purcell

Chief Financial Officer:

David Charles Colby

Chief Medical Officer:

N/A

Other Officers:

Robert David Kretschmer

David Michael Henley

2005 Year-End Directors:

David Charles Colby

Angela Rose Fick-Braly

David Timothy Ott

Missouri Counties in Service Area:

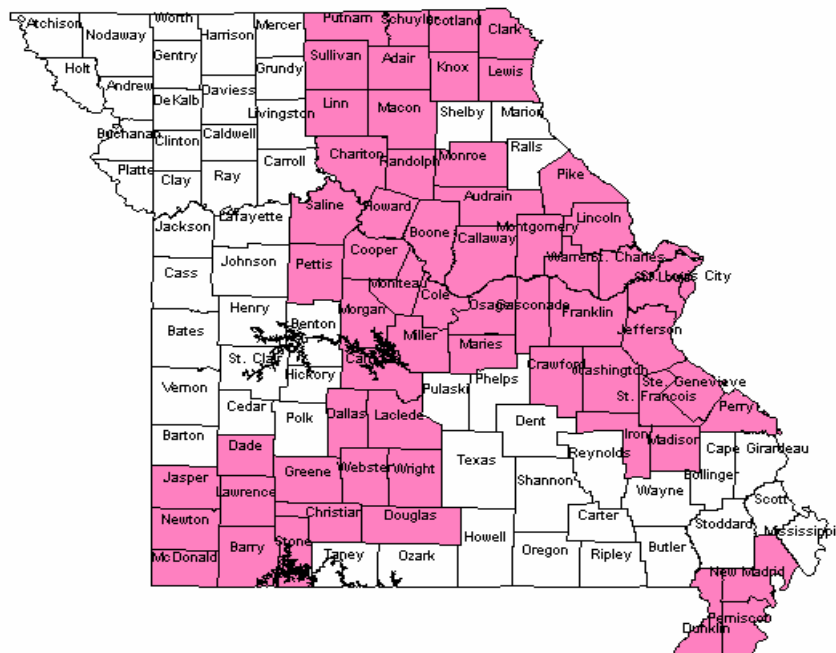
Adair, Audrain, Barry, Boone, Callaway, Camden, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Dunklin, Franklin, Gasconade, Greene, Howard, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Osage, Pemiscot, Perry, Pettis, Pike, Putnam, Randolph, Saline, Schuyler, Scotland, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Sullivan, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

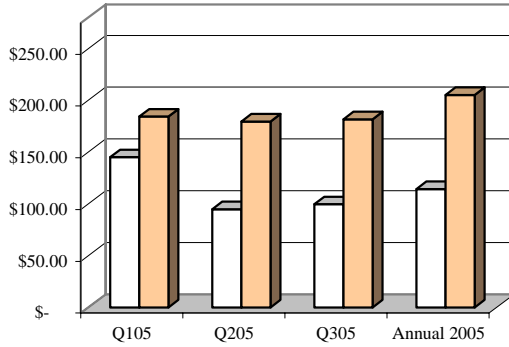
none



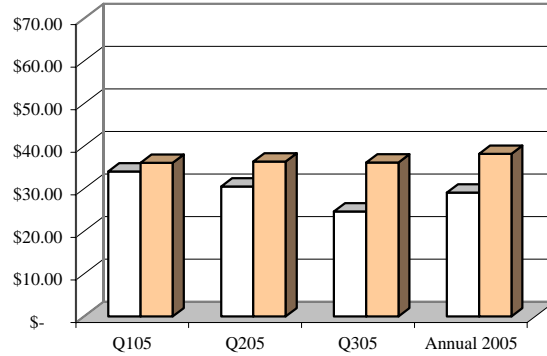
HealthLink HMO, Inc. dba HealthLink HMO
 - Commercial Product

Missouri Costs Comparison

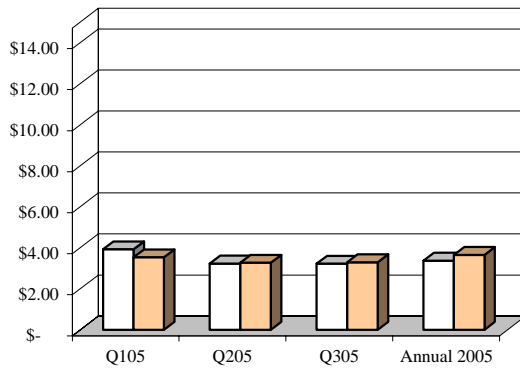
Total Per Member Per Month (PMPM) Costs



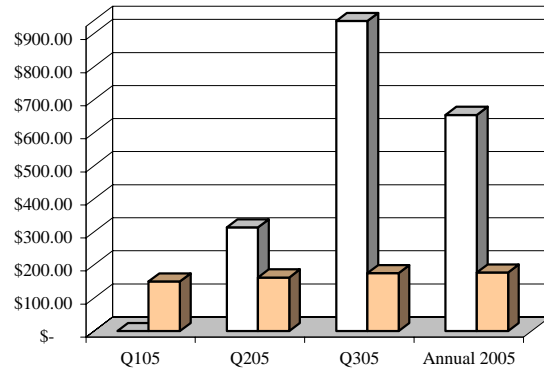
Prescription Drug PMPM Costs



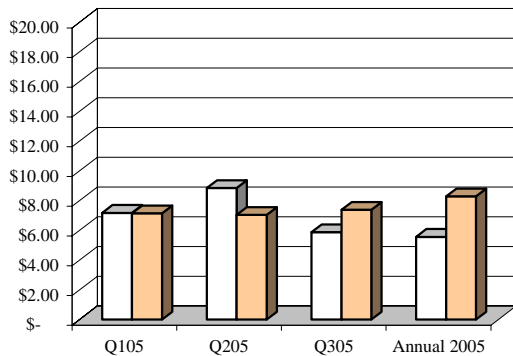
Mental Health PMPM Costs



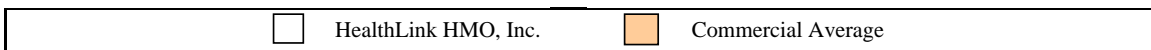
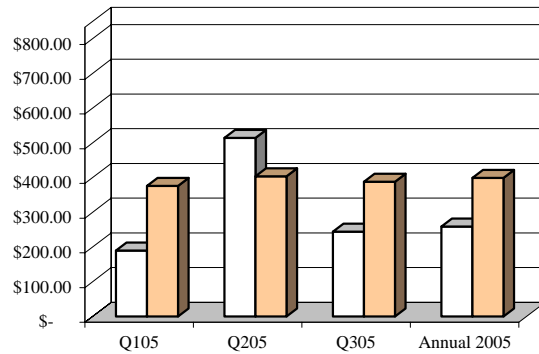
Average Cost per Encounter for Mental Health Services**



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

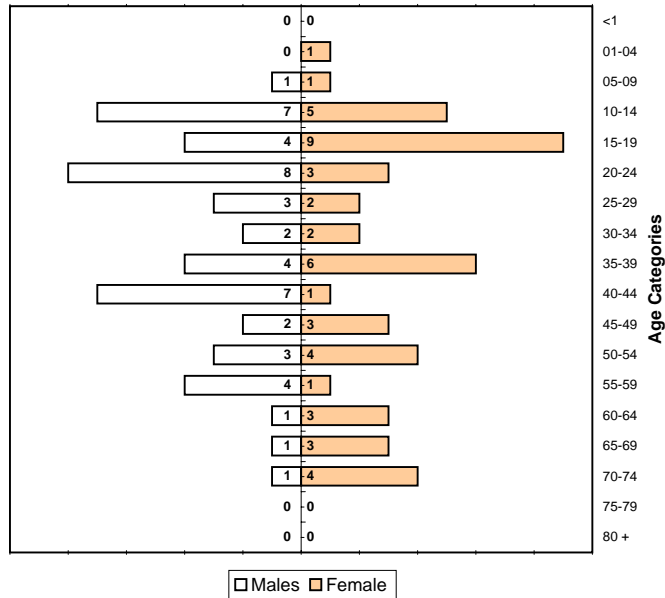
Source: 2005 HMO Supplement Reports for Each Quarter

HealthLink HMO, Inc. dba HealthLink HMO

2005 Missouri Enrollment Demographics*

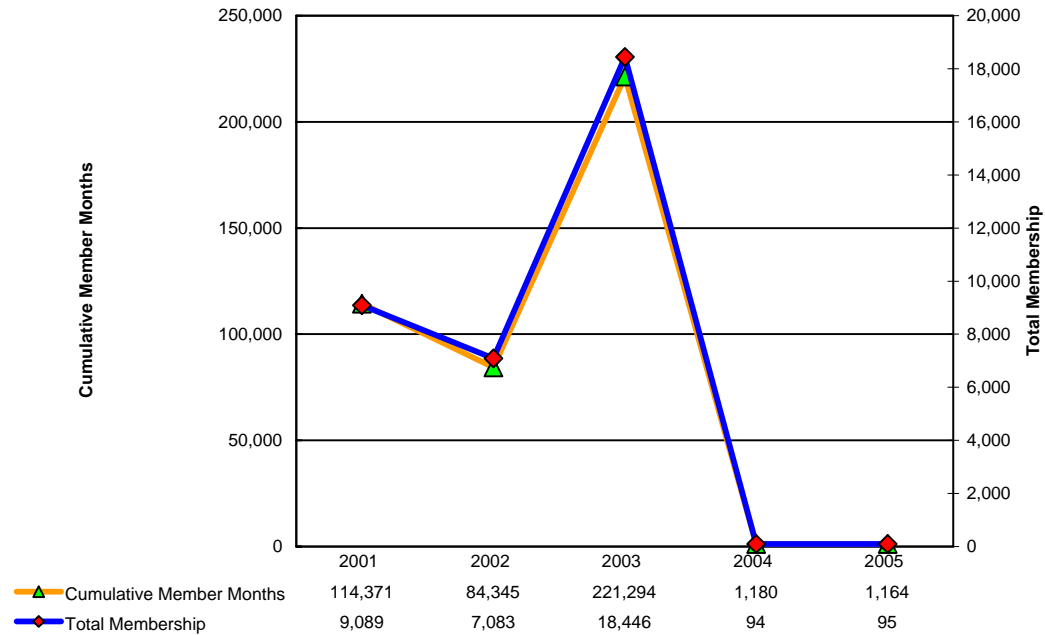
Average Membership in 2005:

Age	Males	Female
<1	0	0
01-04	0	1
05-09	1	1
10-14	7	5
15-19	4	9
20-24	8	3
25-29	3	2
30-34	2	2
35-39	4	6
40-44	7	1
45-49	2	3
50-54	3	4
55-59	4	1
60-64	1	3
65-69	1	3
70-74	1	4
75-79	0	0
80+	0	0
Total	48	48



Average Age of Enrollees =	34.9	Percentage of Female Enrollees =	50.0%
Missouri Commercial Plans	34.9	Missouri Commercial Plans	50.0%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends **



*using data from the 2005 HMO Annual Supplement Report

** See HealthLink Note on Page 1

HMO Missouri, Inc. dba Blue Choice

Holding Company: Wellpoint, Inc.

Main Administrative Office

Mailing Address:
 1831 Chestnut Street
 St. Louis MO 63103-2275
 (314) 923-4444

Incorporated: May 28, 1987
Admitted to Missouri: July 1, 1991
Accreditation/Expiration Date NCQA May 16, 2006
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 1,403,220
 Missouri members at the end of the year: 116,030

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 1,452,464
 Plan Wide members at the end of the year: 126,268

2005 Year-End Officers:

President:
 Stuart Keith Campbell
Secretary:
 Nancy Louise Purcell
Chief Financial Officer:
 David Charles Colby
Chief Medical Officer:
 John Seidenfeld
Other Officers:
 Robert David Kretschmer
 David Michael Henley

Missouri Counties in Service Area:

Audrain, Barry, Barton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Hickory, Howard, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Macon, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Ozark, Phelps, Pike, Polk, Pulaski, Randolph, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

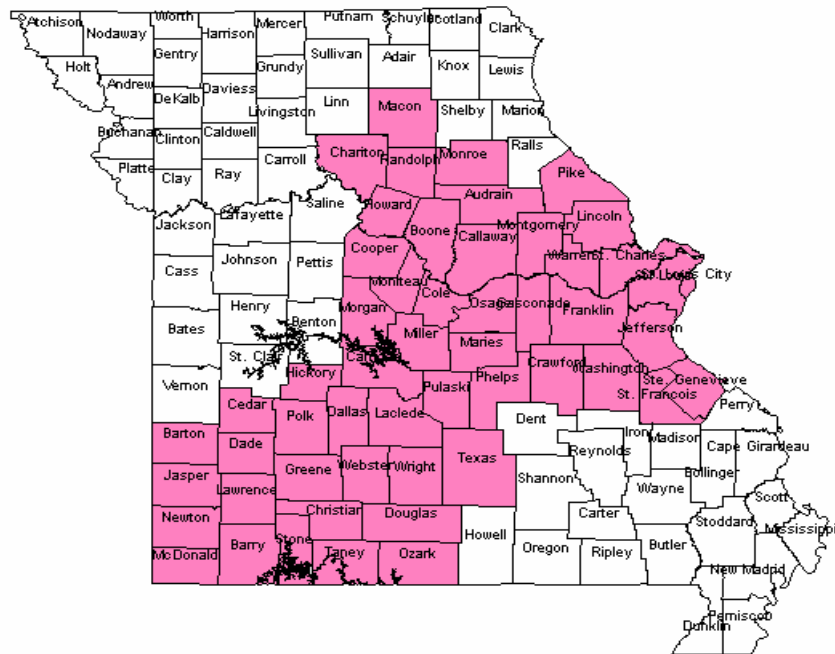
none

Illinois Counties in Service Area:

none

2005 Year-End Directors:

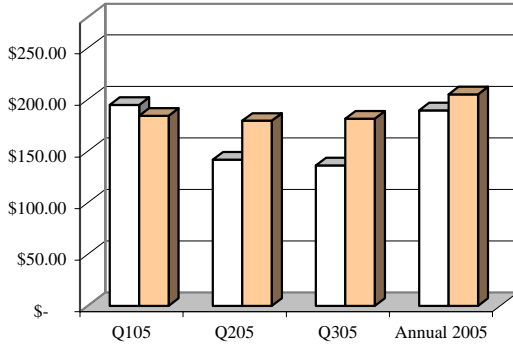
Stuart Keathley Campbell
 David Charles Colby
 Angela Rose Fick-Braly



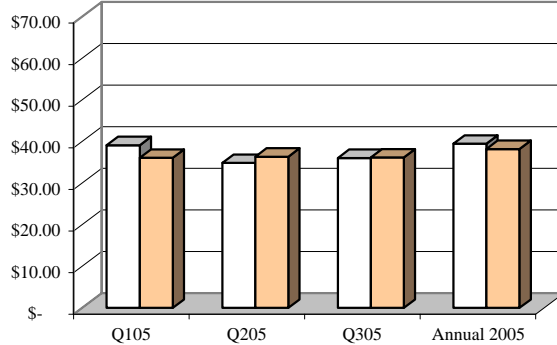
HMO Missouri, Inc. dba Blue Choice
 - Commercial Product

Missouri Costs Comparison

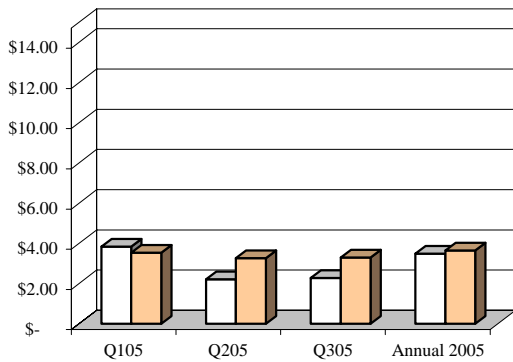
Total Per Member Per Month (PMPM) Costs



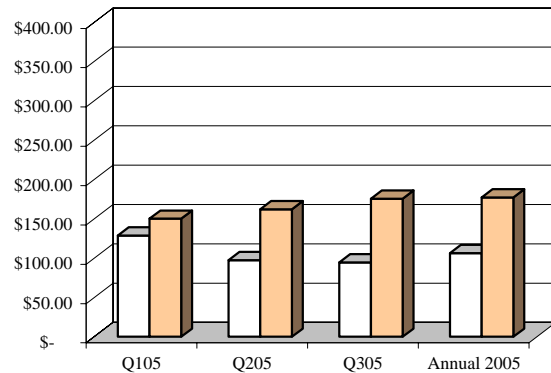
Prescription Drug PMPM Costs



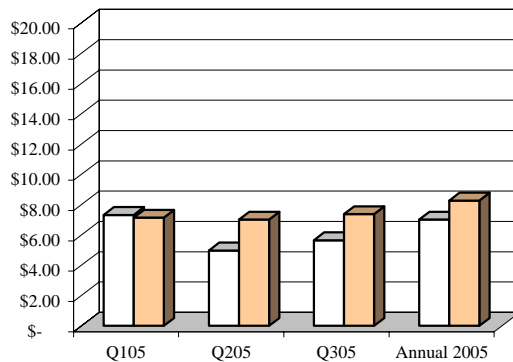
Mental Health PMPM Costs



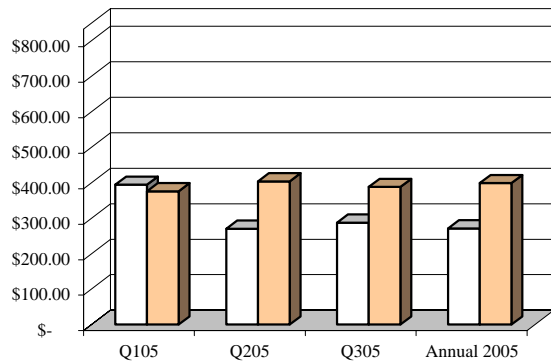
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



HMO Missouri, Inc. dba Blue Choice
 Commercial Average

** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

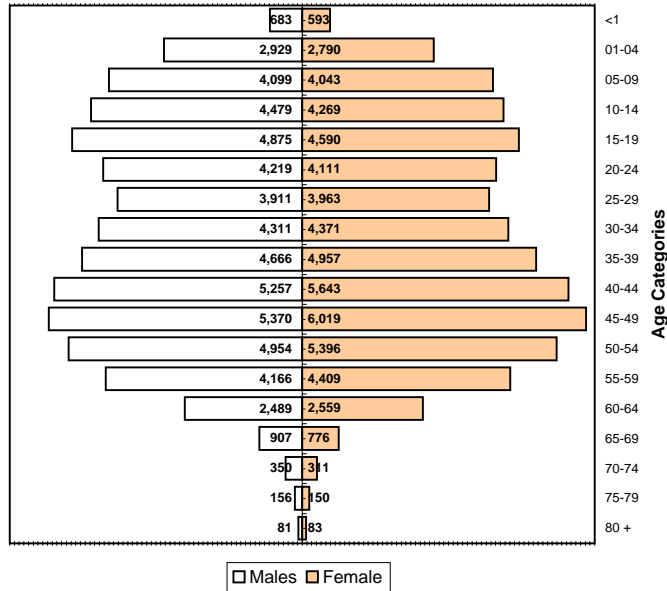
Source: 2005 HMO Supplement Reports for Each Quarter

HMO Missouri, Inc. dba Blue Choice

2005 Missouri Enrollment Demographics*

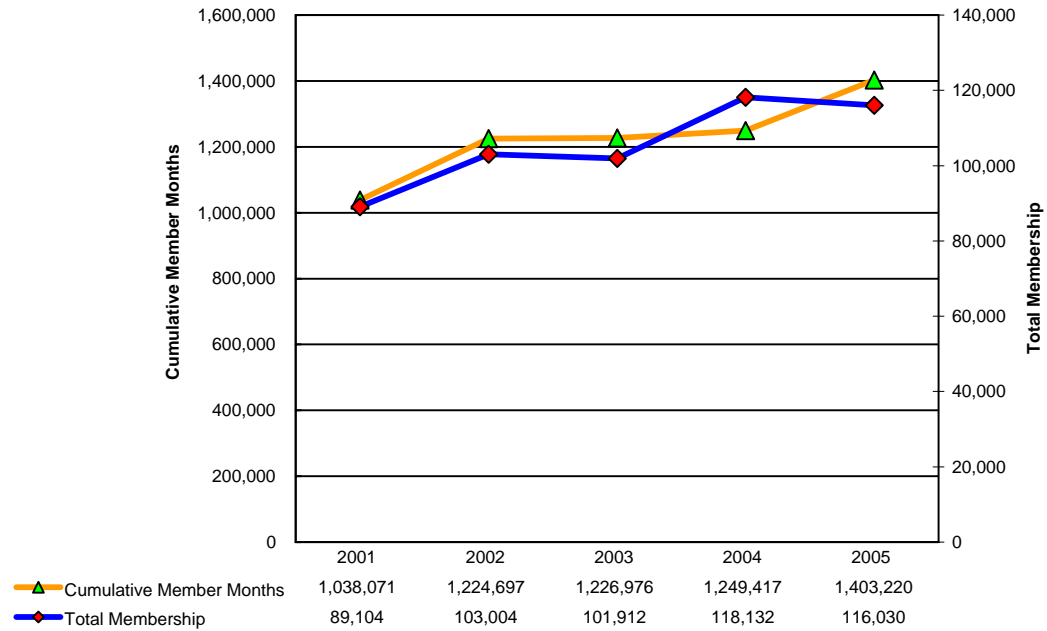
Average Membership in 2005:

Age	Males		Female	
<1	683	1%	593	1%
01-04	2,929	5%	2,790	5%
05-09	4,099	7%	4,043	7%
10-14	4,479	8%	4,269	7%
15-19	4,875	8%	4,590	8%
20-24	4,219	7%	4,111	7%
25-29	3,911	7%	3,963	7%
30-34	4,311	7%	4,371	7%
35-39	4,666	8%	4,957	8%
40-44	5,257	9%	5,643	10%
45-49	5,370	9%	6,019	10%
50-54	4,954	9%	5,396	9%
55-59	4,166	7%	4,409	7%
60-64	2,489	4%	2,559	4%
65-69	907	2%	776	1%
70-74	350	1%	311	1%
75-79	156	0%	150	0%
80 +	81	0%	83	0%
Total	57,902	100%	59,033	100%



Average Age of Enrollees =	33.3	Percentage of Female Enrollees =	50.5%
Missouri Commercial Plans	33.3	Missouri Commercial Plans	50.5%
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	n/a	Missouri Medicaid	n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Humana Health Plan, Inc.

Holding Company: Humana, Inc.

Main Administrative Office

Mailing Address:
 201 West Main Street
 Louisville KY 40202
 (502) 580-2052

Incorporated: August 23, 1982
Admitted to Missouri: July 1, 1991
Accreditation/Expiration Date NCQA May 16, 2005
State of Domicile: Kentucky
% of Missouri Business: 9.6%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 375,118
 Missouri members at the end of the year: 31,812

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 5,296,572
 Plan Wide members at the end of the year: 406,256

2005 Year-End Officers:

President:
 Michael B. McCallister
Secretary:
 Joan O. Lenahan
Chief Financial Officer:
 James H. Bloem
Chief Medical Officer:
 Tricia Nguyen, MD
Other Officers:
 Frank Murray Amrine
 George Grant Bauernfeind
 Stefen Fritz Brueckner

Missouri Counties in Service Area:

Bates, Buchanan, Caldwell, Carroll, Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:

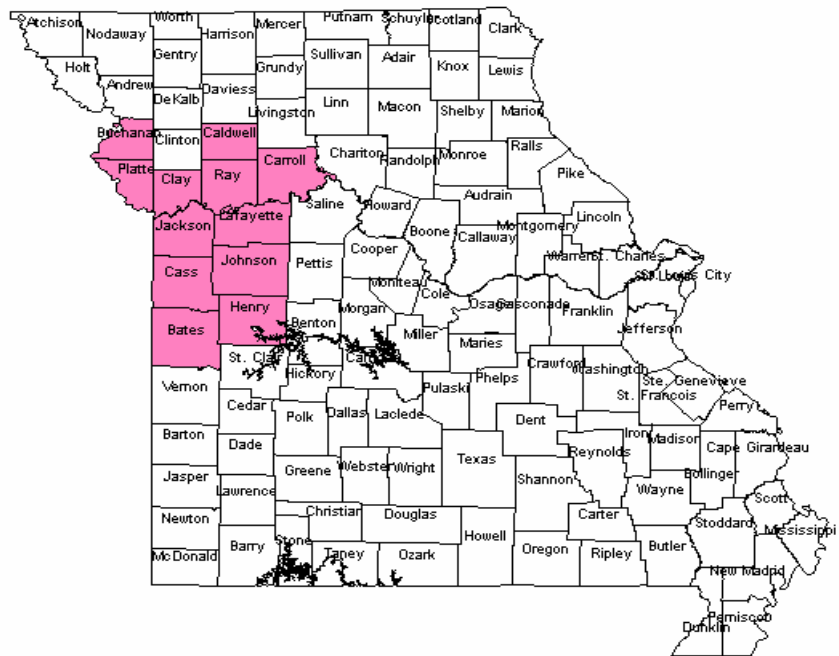
Atchison, Jefferson, Johnson, Leavenworth, Linn, Miami, Wyandotte

Illinois Counties in Service Area:

None

2005 Year-End Directors:

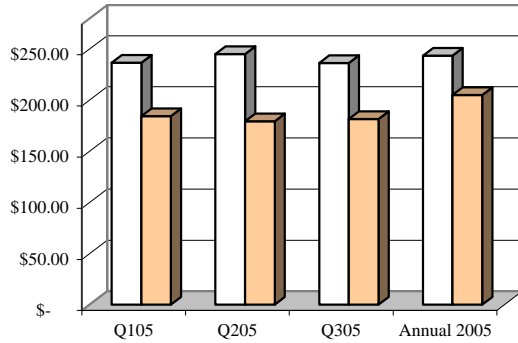
Jonathan Thomas Lord, MD
 Michael Benedict McCallister
 James Elmer Murray



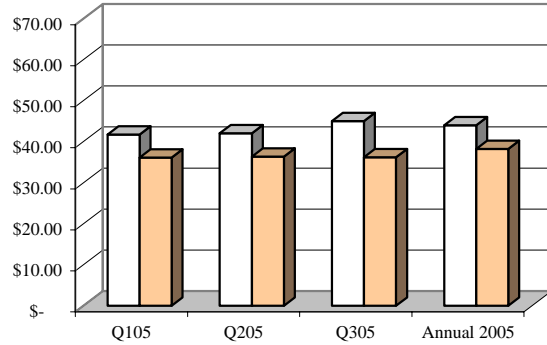
Humana Health Plan, Inc.
 - Commercial Product

Missouri Costs Comparison

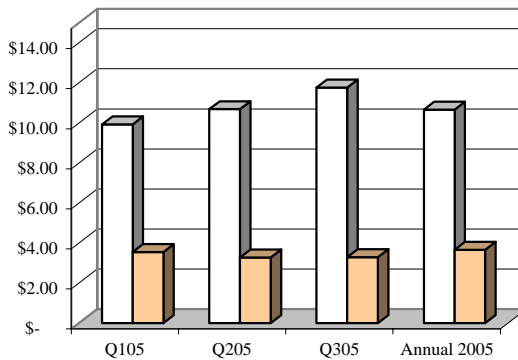
Total Per Member Per Month (PMPM) Costs



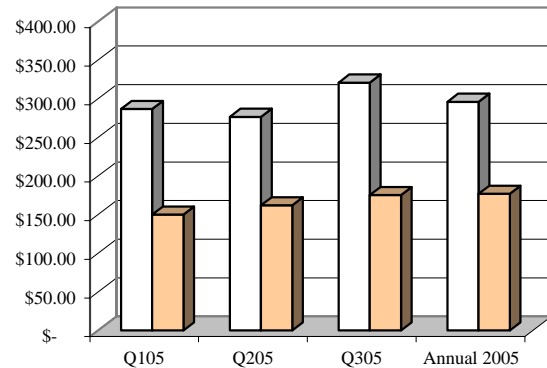
Prescription Drug PMPM Costs



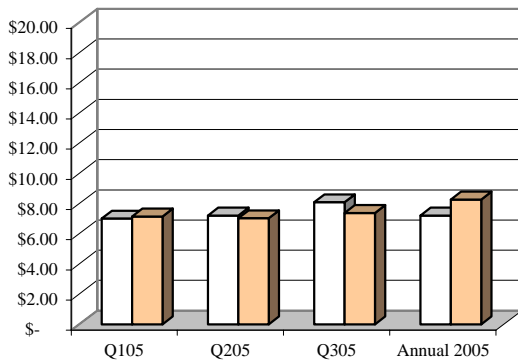
Mental Health PMPM Costs



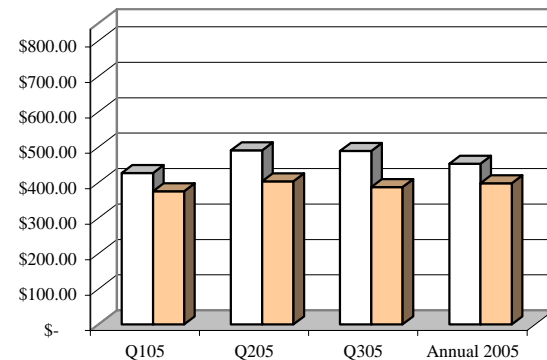
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Humana Health Plan, Inc.
 Commercial Average

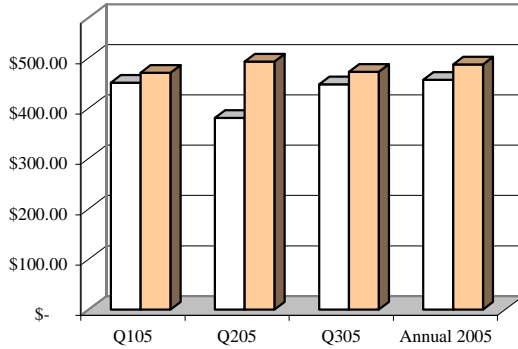
** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

Source: 2005 HMO Supplement Reports for Each Quarter

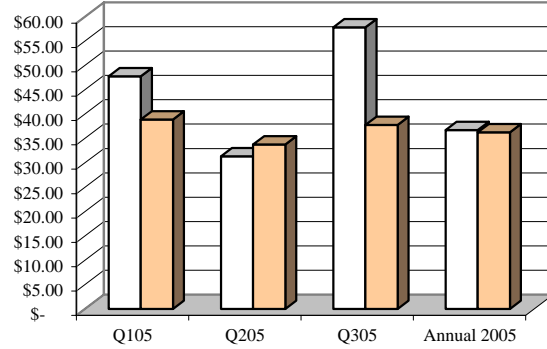
Humana Health Plan, Inc.
 - Medicare Product

Missouri Costs Comparison

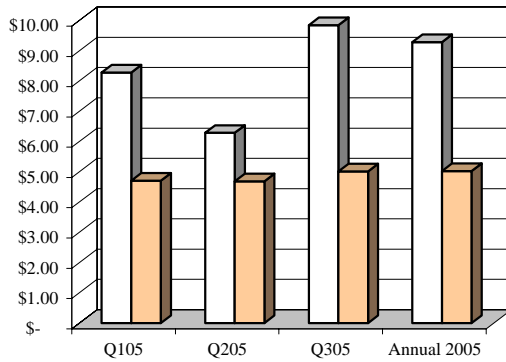
Total Per Member Per Month (PMPM) Costs



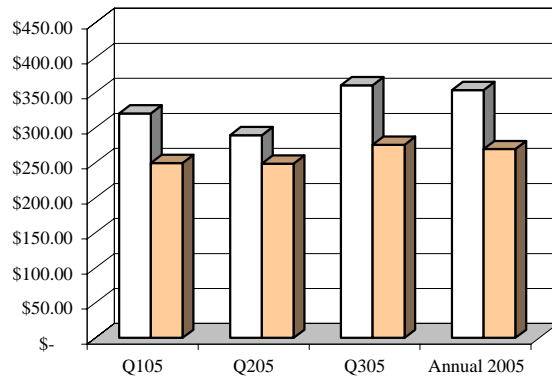
Prescription Drug PMPM Costs



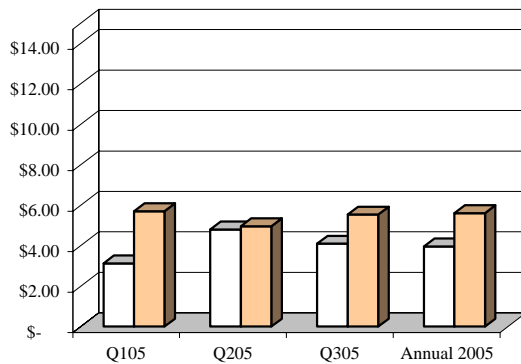
Mental Health PMPM Costs



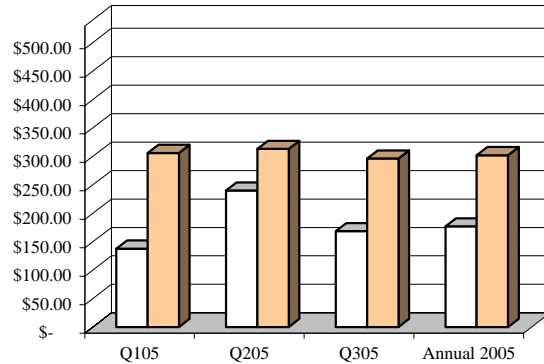
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Humana Health Plan, Inc.
 Medicare Average*

* See Medicare Note on Page 1

** Industry average excludes Essence, Inc. first quarter due to extremely unusual activity for that company in that quarter.

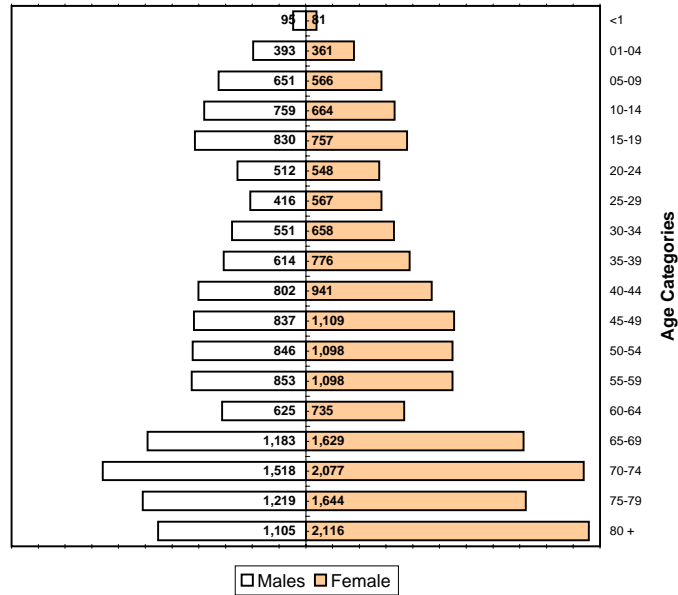
Source: 2005 HMO Supplement Reports for Each Quarter

Humana Health Plan, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	95	1%	81	0%
01-04	393	3%	361	2%
05-09	651	5%	566	3%
10-14	759	5%	664	4%
15-19	830	6%	757	4%
20-24	512	4%	548	3%
25-29	416	3%	567	3%
30-34	551	4%	658	4%
35-39	614	4%	776	4%
40-44	802	6%	941	5%
45-49	837	6%	1,109	6%
50-54	846	6%	1,098	6%
55-59	853	6%	1,098	6%
60-64	625	5%	735	4%
65-69	1,183	9%	1,629	9%
70-74	1,518	11%	2,077	12%
75-79	1,219	9%	1,644	9%
80 +	1,105	8%	2,116	12%
Total	13,809	100%	17,425	100%



Average Age of Enrollees =

51.1

Percentage of Female Enrollees =

55.8%

Missouri Commercial Plans

35.8

Missouri Commercial Plans

53.2%

Missouri Medicare

74.0

Missouri Medicare

59.7%

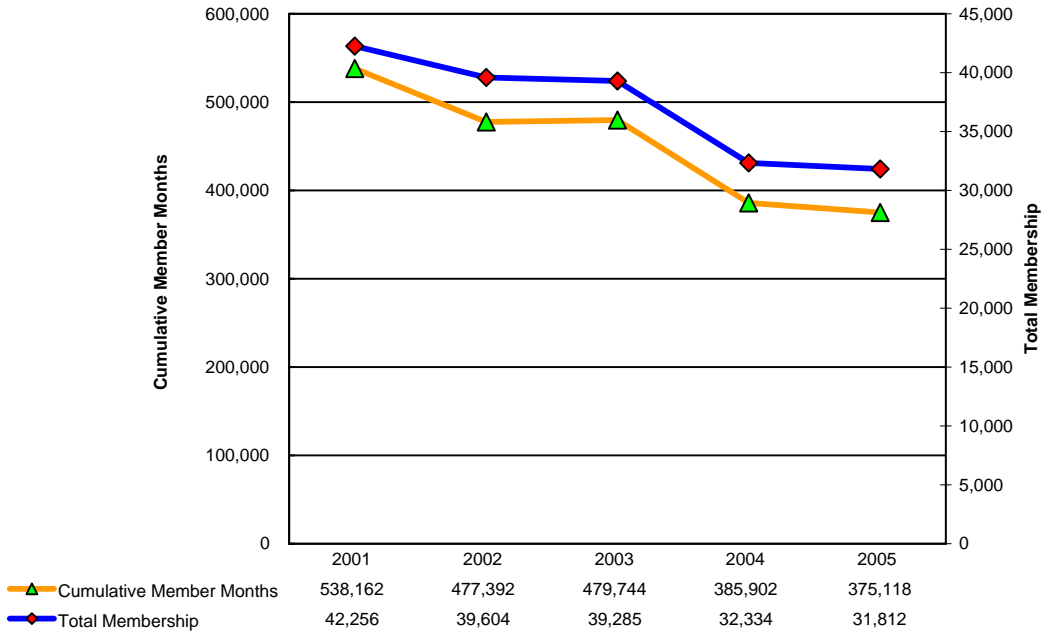
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Holding Company: Sisters of Mercy Health System

Main Administrative Office

Mailing Address:
 1428 S. Outer 40, Suite 300
 Chesterfield MO 63017-5705
 (314) 214-8100

Incorporated: October 17, 1994
Admitted to Missouri: March 14, 1996
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 89.6%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 844,329
 Missouri members at the end of the year: 67,728

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 1,328,574
 Plan Wide members at the end of the year: 84,309

2005 Year-End Officers:

President:
 Michael Gene Murphy
Secretary:
 William Alan Bennett
Chief Financial Officer:
 Vacant
Chief Medical Officer:
 Deborah Zimmerman, MD
Other Officers:
 Daniel Stephen Pribe
 Robert Laurence Zweibel

Missouri Counties in Service Area:

Audrain, Barry, Barton, Benton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Henry, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Linn, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Oregon, Osage, Ozark, Pettis, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, Saline, Shannon, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Vernon, Warren, Washington, Webster, Wright

2005 Year-End Directors:

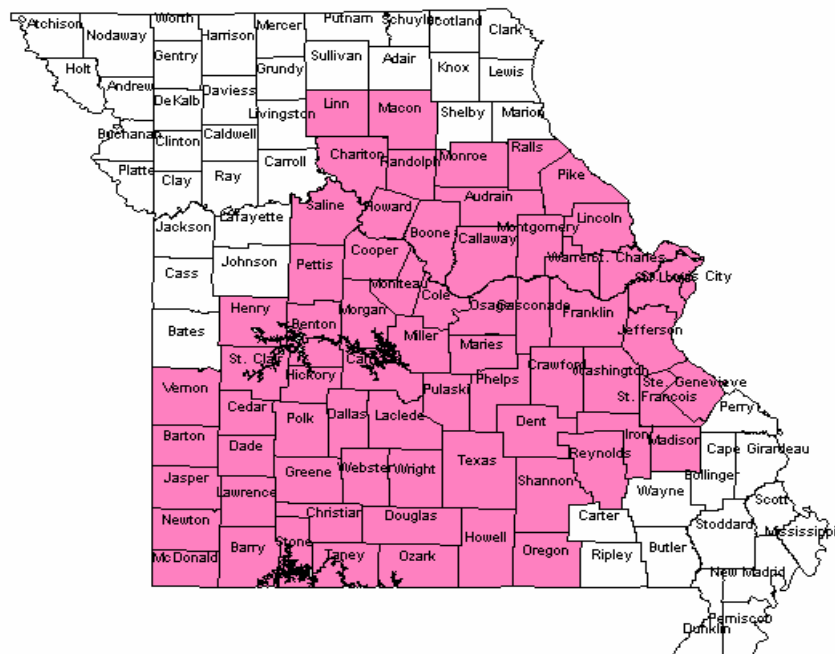
Ronald Broughton Ashworth
 Bradley Kim Day
 James Robert Jaacks
 Mark Lewis Lane
 Mark Steven Stauder
 Ronnie Dale Brownworth, MD

Kansas Counties in Service Area:

Bourbon, Cherokee, Crawford, Douglas, Harvey, Johnson, Leavenworth, Reno, Saline, Sedgwick, Wilson

Illinois Counties in Service Area:

Clinton, Jersey, Macoupin, Madison, Monroe, Randolph, St. Clair

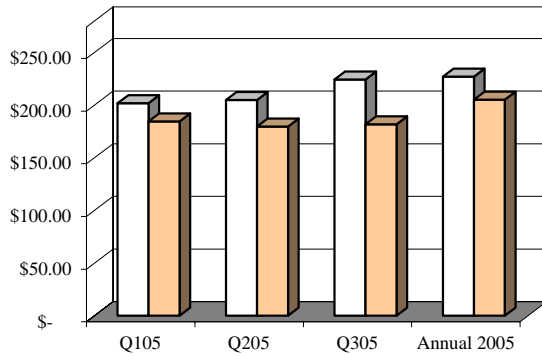


Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

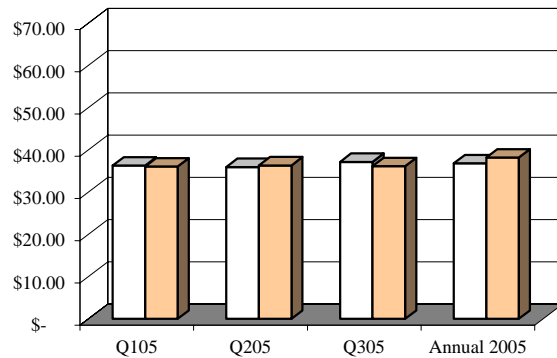
- Commercial Product

Missouri Costs Comparison

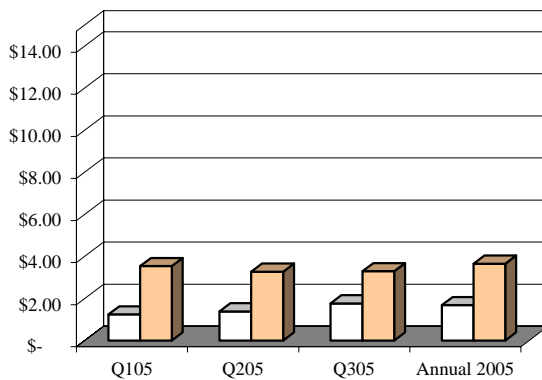
Total Per Member Per Month (PMPM) Costs



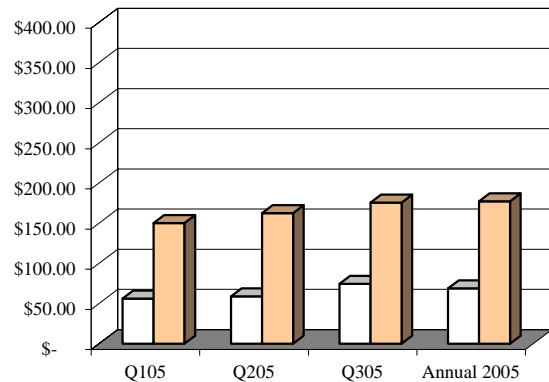
Prescription Drug PMPM Costs



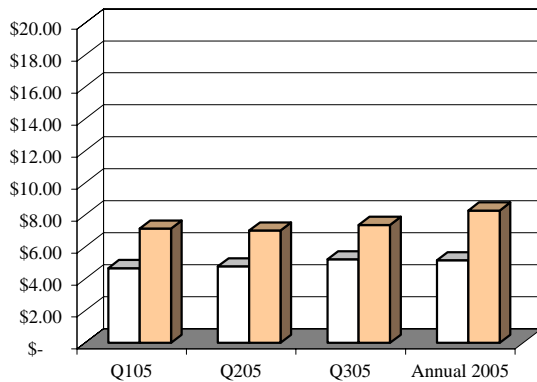
Mental Health PMPM Costs



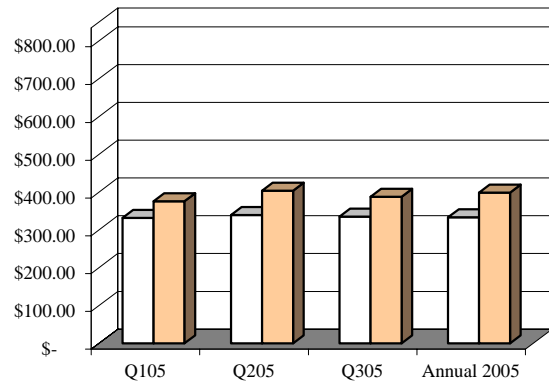
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	■	Commercial Average
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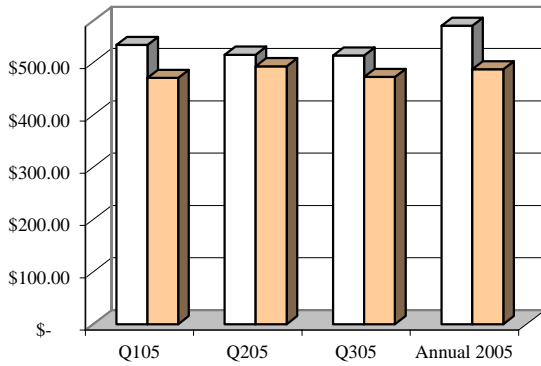
** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

Source: 2005 HMO Supplement Reports for Each Quarter

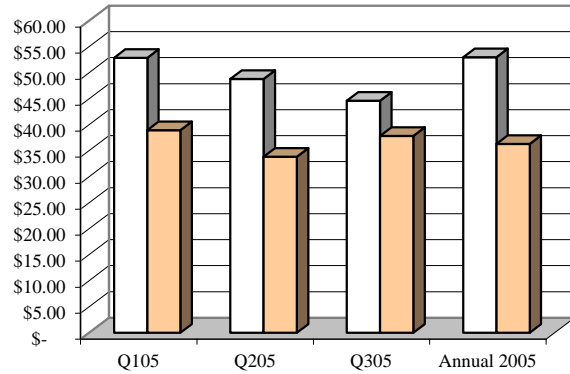
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 - Medicare Product

Missouri Costs Comparison

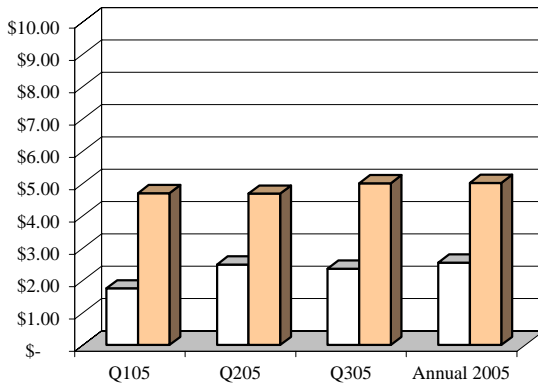
Total Per Member Per Month (PMPM) Costs



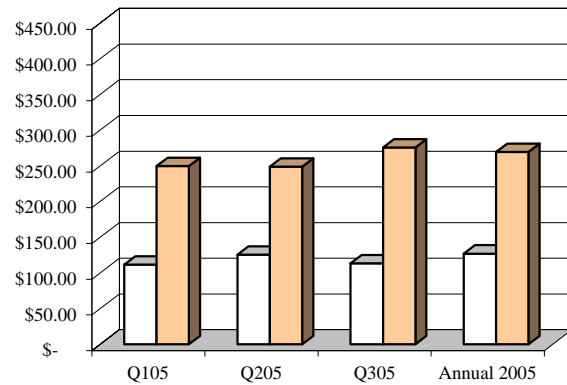
Prescription Drug PMPM Costs



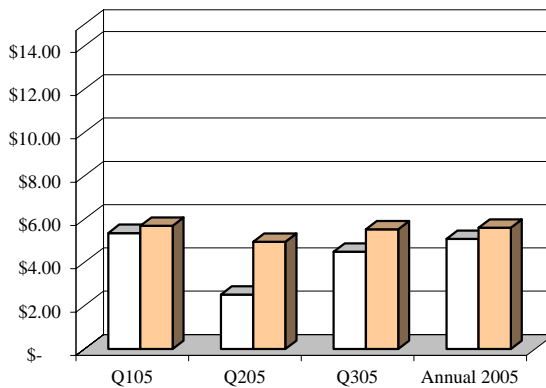
Mental Health PMPM Costs



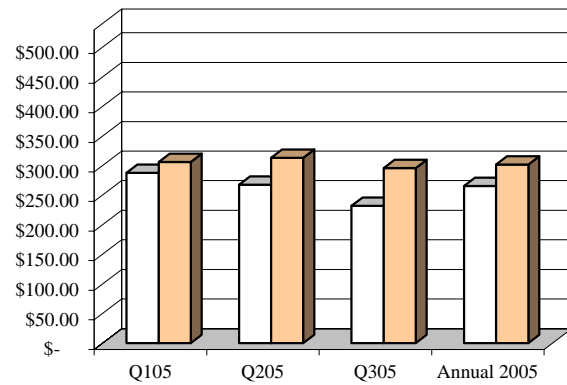
Average Cost per Encounter for Mental Health Services **





Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



 Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	 Medicare Average*
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* See Medicare Note on Page 1

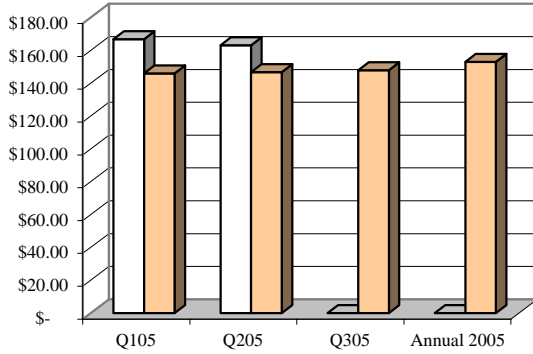
** Industry average excludes Essence, Inc. first quarter due to extremely unusual activity for that company in that quarter

Source: 2005 HMO Supplement Reports for Each Quarter

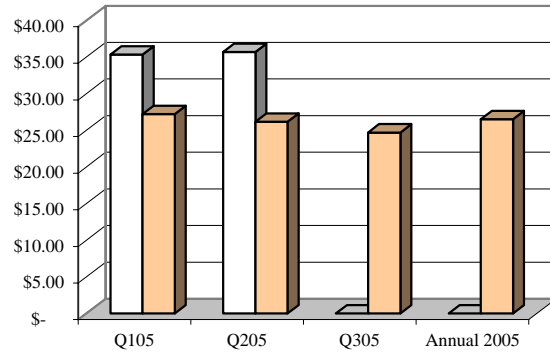
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans
 - Medicaid Product

Missouri Costs Comparison

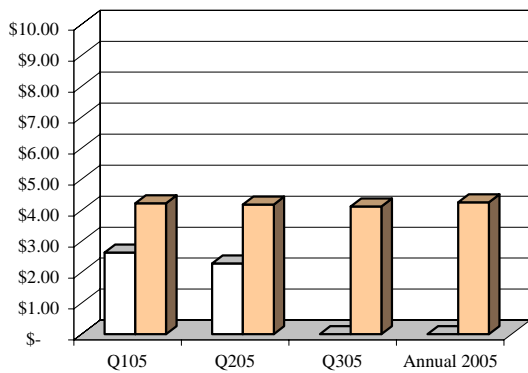
Total Per Member Per Month (PMPM) Costs



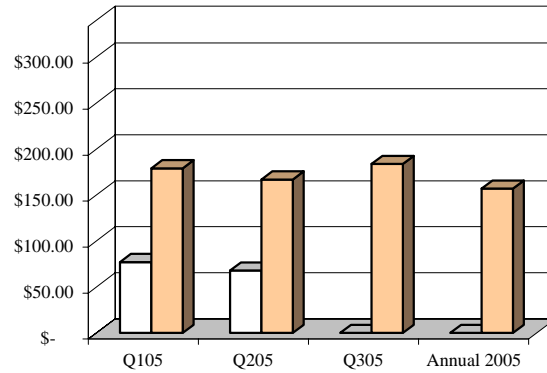
Prescription Drug PMPM Costs



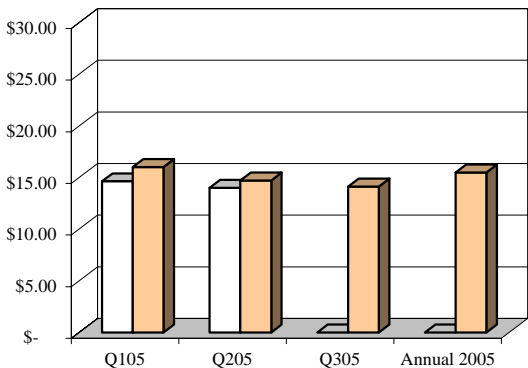
Mental Health PMPM Costs



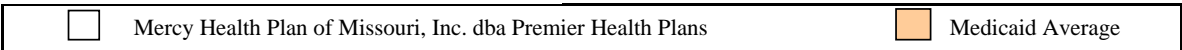
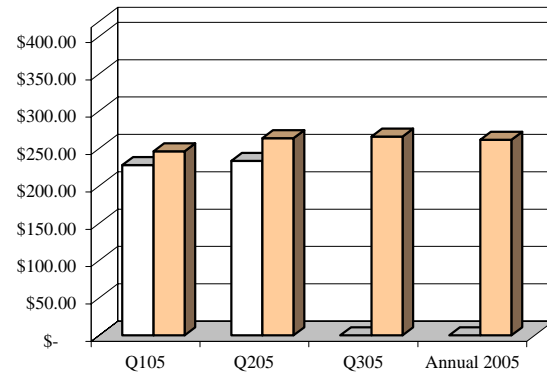
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



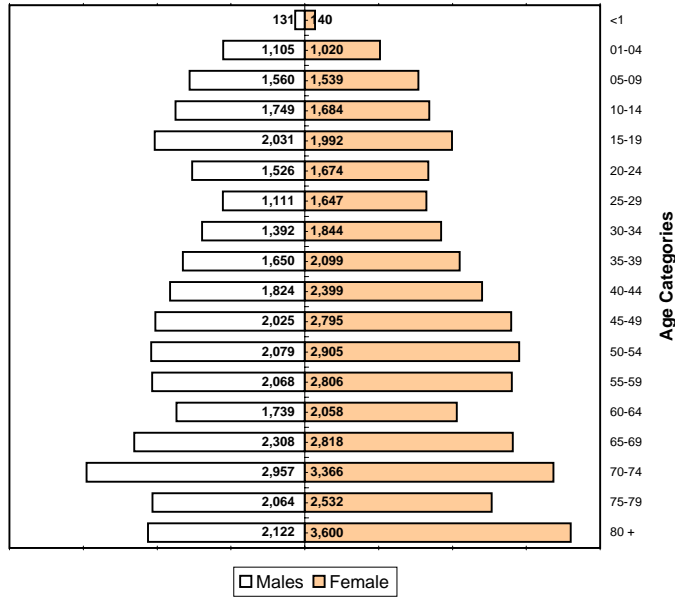
Note: Medicaid activity ceased after Second Quarter.
 Source: 2005 HMO Supplement Reports for Each Quarter

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	131	0%	140	0%
01-04	1,105	4%	1,020	3%
05-09	1,560	5%	1,539	4%
10-14	1,749	6%	1,684	4%
15-19	2,031	6%	1,992	5%
20-24	1,526	5%	1,674	4%
25-29	1,111	4%	1,647	4%
30-34	1,392	4%	1,844	5%
35-39	1,650	5%	2,099	5%
40-44	1,824	6%	2,399	6%
45-49	2,025	6%	2,795	7%
50-54	2,079	7%	2,905	7%
55-59	2,068	7%	2,806	7%
60-64	1,739	6%	2,058	5%
65-69	2,308	7%	2,818	7%
70-74	2,957	9%	3,366	9%
75-79	2,064	7%	2,532	7%
80 +	2,122	7%	3,600	9%
Total	31,441	100%	38,918	100%



Average Age of Enrollees =

47.4

Percentage of Female Enrollees =

55.3%

Missouri Commercial Plans

36.0

Missouri Commercial Plans

54.8%

Missouri Medicare

74.8

Missouri Medicare

56.5%

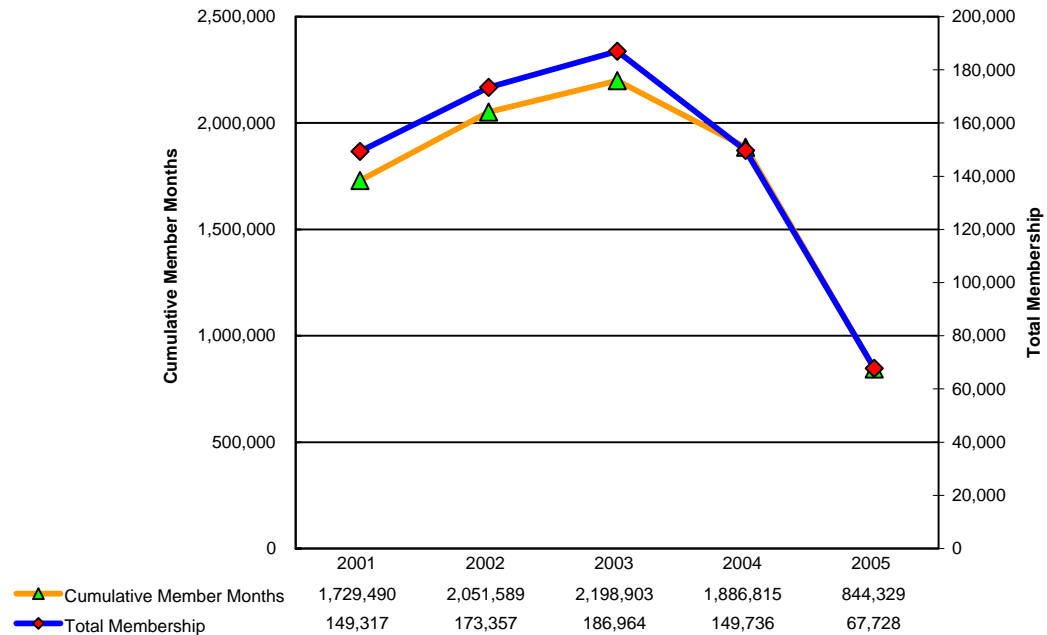
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Mercy MC + Inc.

Holding Company: Sisters of Mercy Health System

Main Administrative Office

Mailing Address:

1428 S. Outer 40, Suite 300
 Chesterfield MO 63017-5706
 (314) 214-8100

Incorporated:

May 11, 2005

Admitted to Missouri:

June 28, 2005

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year:

564,568

Missouri members at the end of the year:

44,663

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year:

270,632

Plan Wide members at the end of the year:

44,863

2005 Year-End Officers:

President:

Michael Gene Murphy

Secretary:

William Alan Bennett

Chief Financial Officer:

Vacant

Chief Medical Officer:

Deborah Zimmerman, MD

Other Officers:

Daniel Stephen Pribe

Robert Laurence Zweibel

Missouri Counties in Service Area:

Franklin, Jefferson, Lincoln, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

2005 Year-End Directors:

Ronald Broughton Ashworth

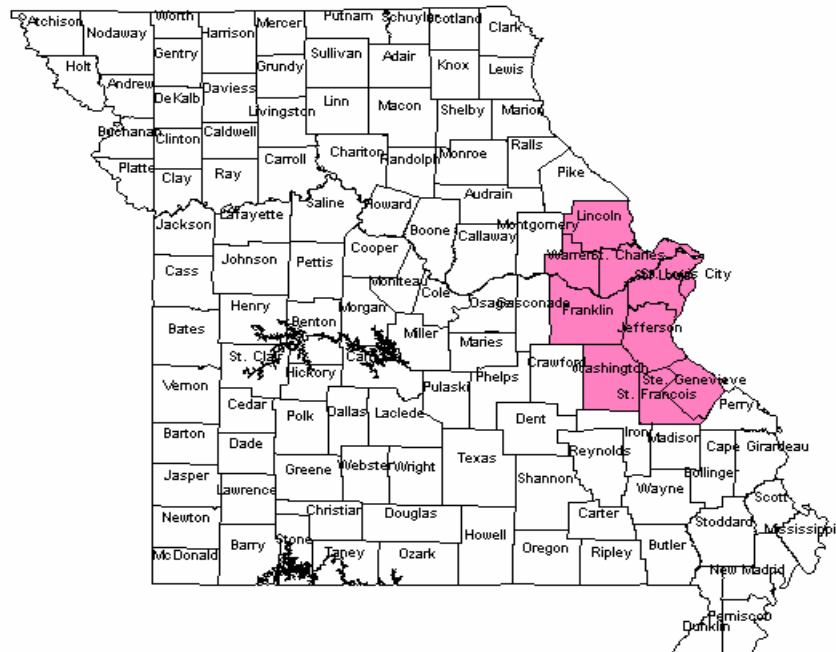
James Robert Jaacks

Mark Steven Stauder

Thomas Hamilton Hale, MD

Michael Gene Murphy

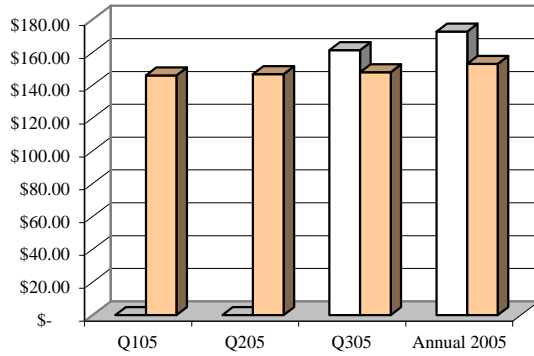
Bradley Kim Day



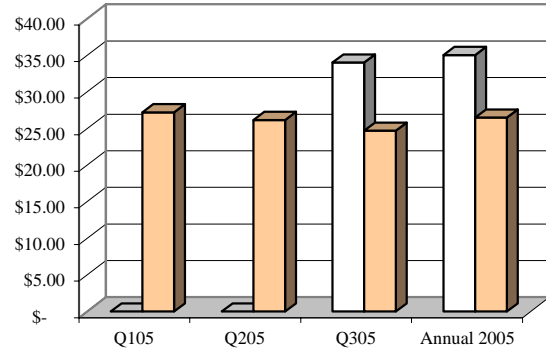
Mercy MC + Inc.
 - Medicaid Product

Missouri Costs Comparison

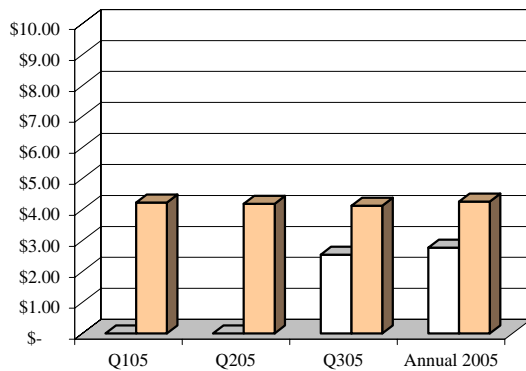
Total Per Member Per Month (PMPM) Costs



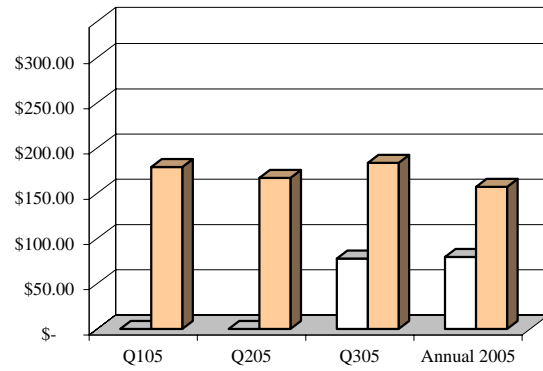
Prescription Drug PMPM Costs



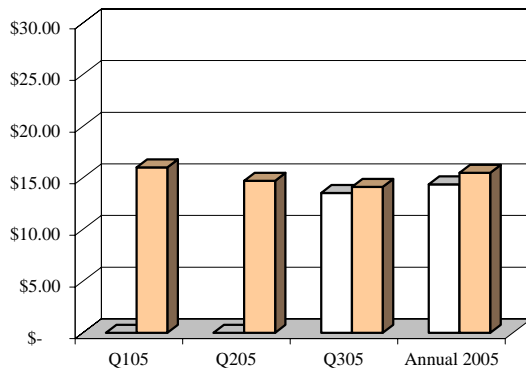
Mental Health PMPM Costs



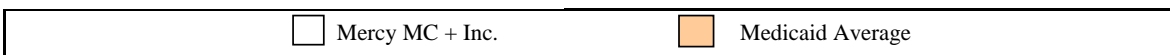
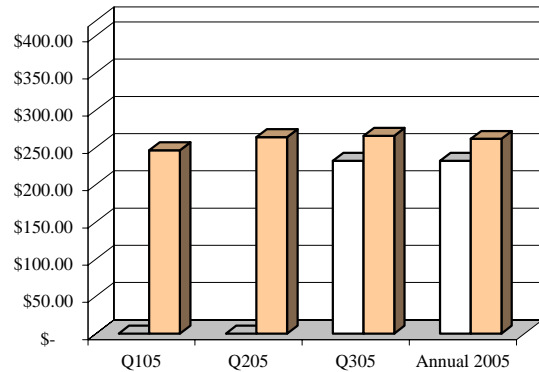
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services

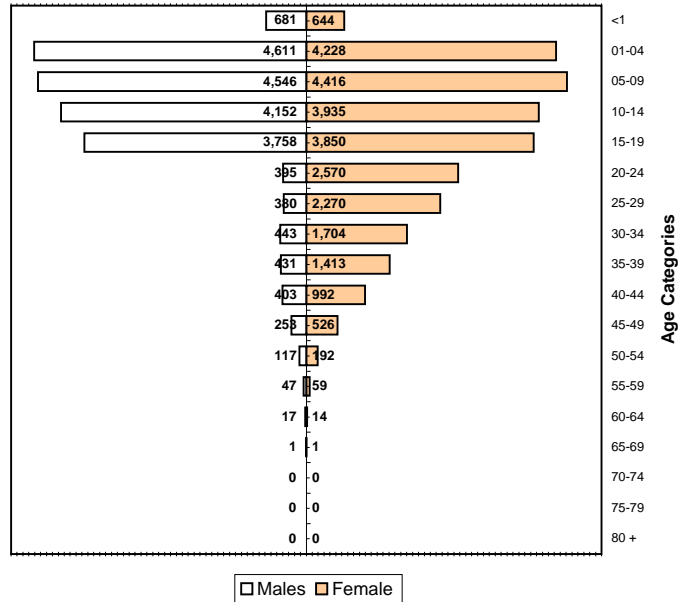


Note: Company did not operate during First and Second Quarters.
 Source: 2005 HMO Supplement Reports for Each Quarter

2005 Missouri Enrollment Demographics*

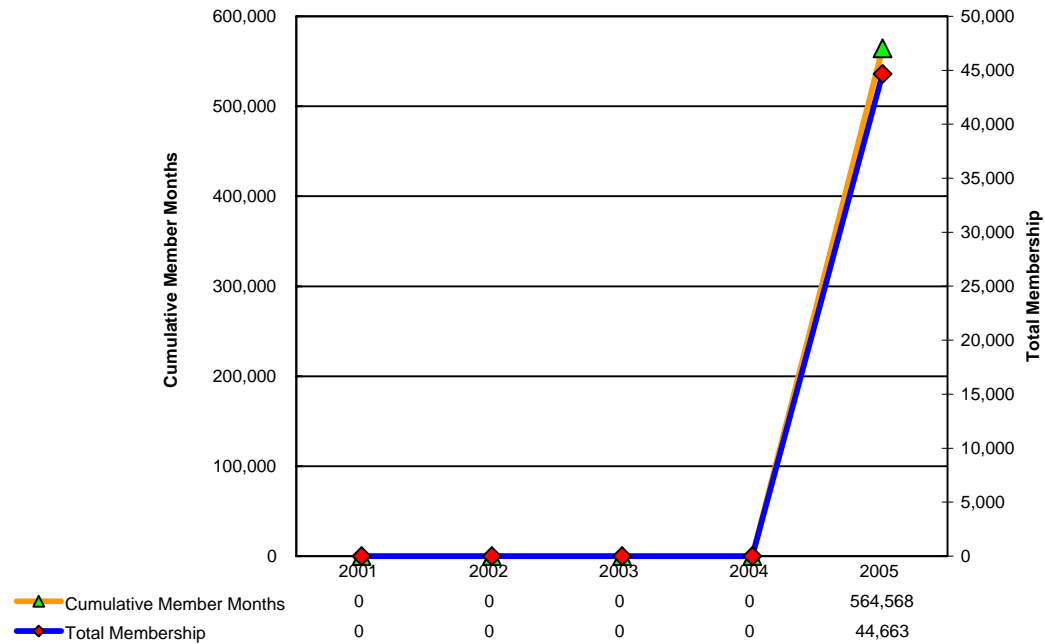
Average Membership in 2005:

Age	Males	Female
<1	681	644
01-04	4,611	4,228
05-09	4,546	4,416
10-14	4,152	3,935
15-19	3,758	3,850
20-24	395	2,570
25-29	380	2,270
30-34	443	1,704
35-39	431	1,413
40-44	403	992
45-49	253	526
50-54	117	192
55-59	47	59
60-64	17	14
65-69	1	1
70-74	0	0
75-79	0	0
80 +	0	0
Total	20,235	26,814



Average Age of Enrollees =	14.9	Percentage of Female Enrollees =	57.0%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	14.9	Missouri Medicaid	57.0%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Missouri Care, LC

Holding Company: The Curators of the University of Missouri, Public Corporation

Main Administrative Office

Mailing Address:

2404 Forum Blvd
Columbia MO 65203
(573) 441-2100

2005 Missouri Enrollment:

Total Missouri member months for the year: 408,420
Missouri members at the end of the year: 32,492

Incorporated:

September 2, 1997

Admitted to Missouri:

November 4, 1997

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

Not For Profit

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 410,047
Plan Wide members at the end of the year: 32,492

2005 Year-End Officers:

President:

Jeri Doty

Secretary:

Kevin Necas

Chief Financial Officer:

Susan Christy

Chief Medical Officer:

Dr. Jan Swaney, MD

Other Officers:

Kevin Necas

Missouri Counties in Service Area:

Audrain, Boone, Callaway, Camden, Chariton, Cole, Cooper, Gasconade, Howard, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Randolph, Saline

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

2005 Year-End Directors:

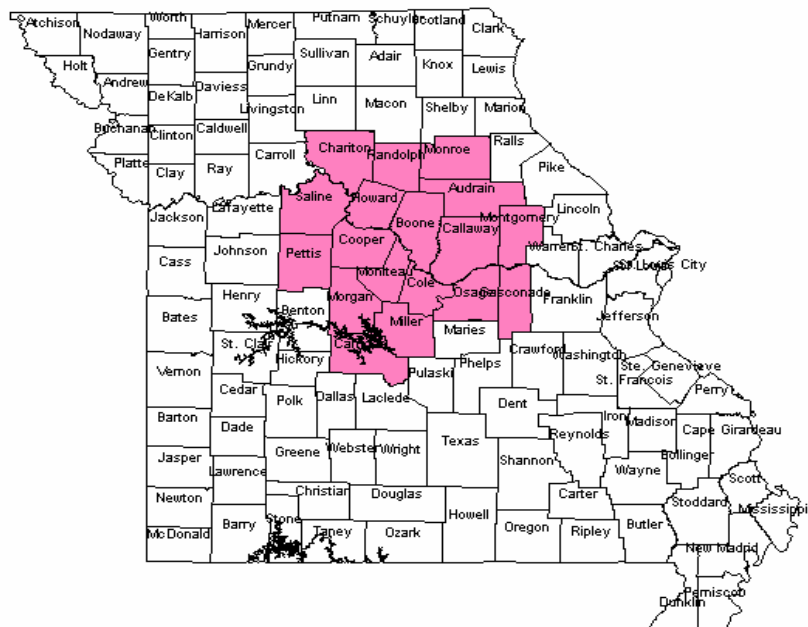
Jeri Lee Doty

James McMillian

James Green, MD

Harold Williamson, MD

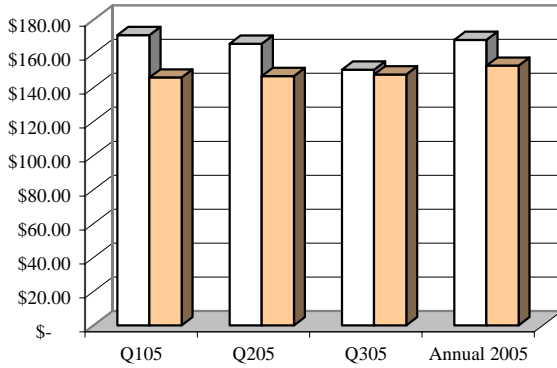
Lisa Wimmenauer



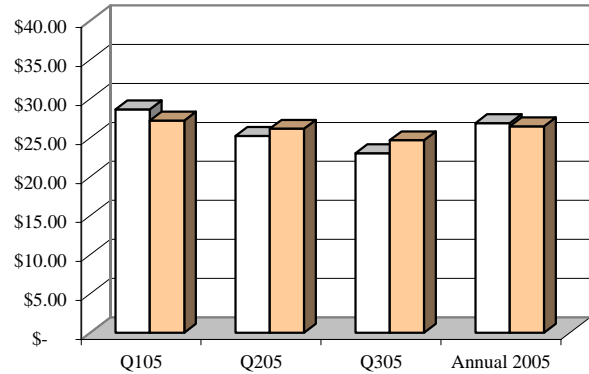
Missouri Care, LC
 - Medicaid Product

Missouri Costs Comparison

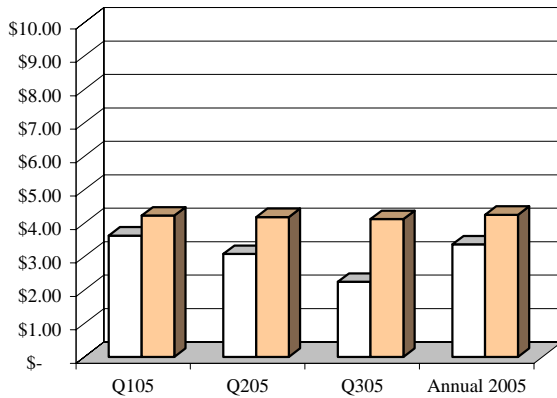
Total Per Member Per Month (PMPM) Costs



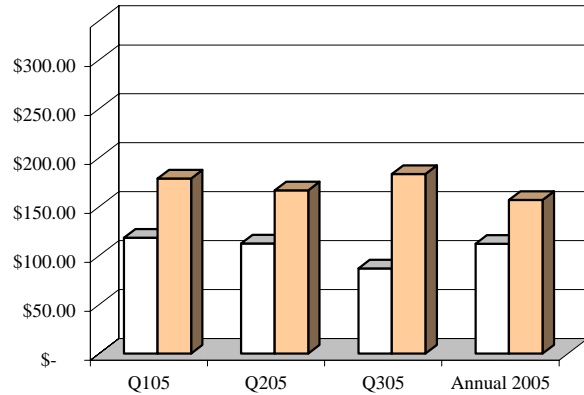
Prescription Drug PMPM Costs



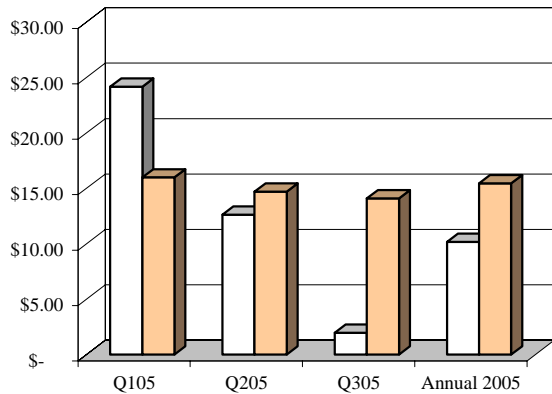
Mental Health PMPM Costs



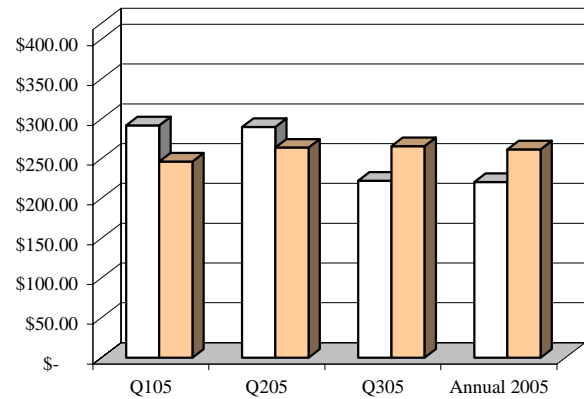
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



□ Missouri Care, LC

■ Medicaid Average

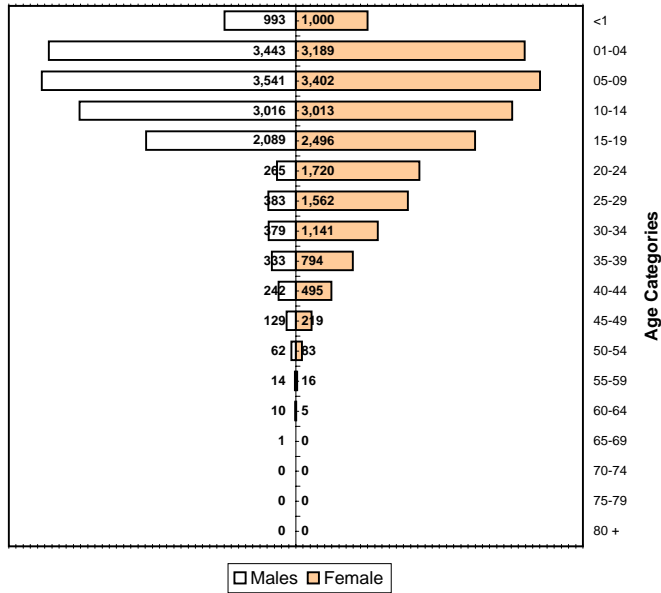
Source: 2005 HMO Supplement Reports for Each Quarter

Missouri Care, LC

2005 Missouri Enrollment Demographics*

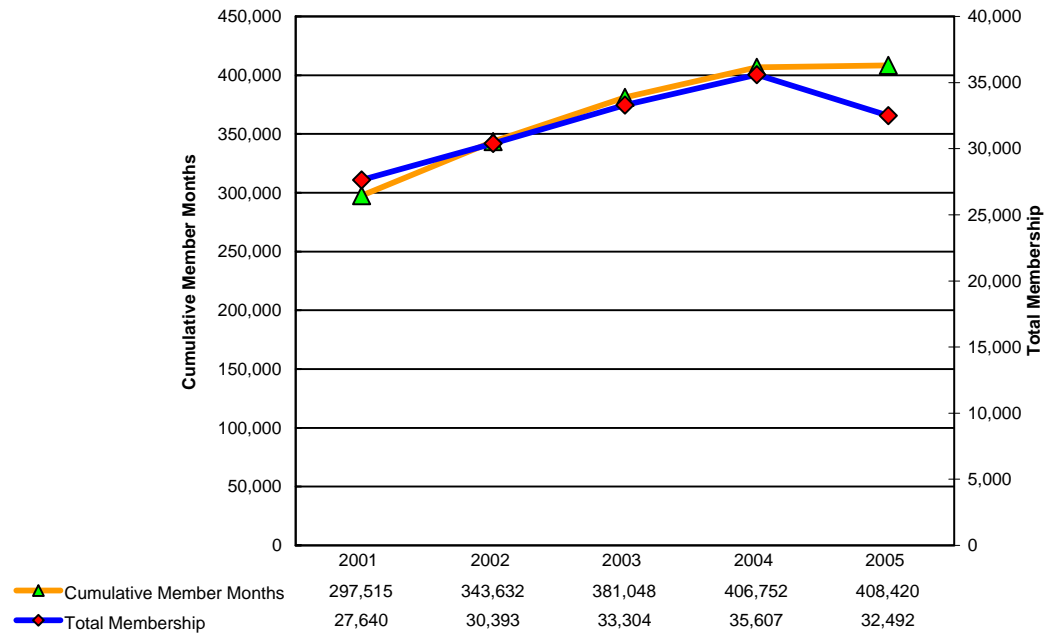
Average Membership in 2005:

Age	Males		Female	
<1	993	7%	1,000	5%
01-04	3,443	23%	3,189	17%
05-09	3,541	24%	3,402	18%
10-14	3,016	20%	3,013	16%
15-19	2,089	14%	2,496	13%
20-24	265	2%	1,720	9%
25-29	383	3%	1,562	8%
30-34	379	3%	1,141	6%
35-39	333	2%	794	4%
40-44	242	2%	495	3%
45-49	129	1%	219	1%
50-54	62	0%	83	0%
55-59	14	0%	16	0%
60-64	10	0%	5	0%
65-69	1	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	14,900	100%	19,135	100%



Average Age of Enrollees =	13.4	Percentage of Female Enrollees =	56.2%
Missouri Commercial Plans	n/a	Missouri Commercial Plans	n/a
Missouri Medicare	n/a	Missouri Medicare	n/a
Missouri Medicaid	13.4	Missouri Medicaid	56.2%

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

United Healthcare of the Midwest, Inc.

Holding Company: United Health Group Inc.

Main Administrative Office

Mailing Address:
 13655 Riverport Drive, PO Box 2560
 Maryland Heights MO 63043-8560
 (314) 592-7000

Incorporated: February 26, 1985
Admitted to Missouri: October 1, 1996
Accreditation/Expiration Date JCAHO February 1, 2006
State of Domicile: Missouri
% of Missouri Business: 84.4%
Tax Status: For Profit

2005 Missouri Enrollment:

Total Missouri member months for the year: 972,157
 Missouri members at the end of the year: 75,901

2005 Plan Wide Enrollment:

Total Plan Wide member months for the year: 1,341,126
 Plan Wide members at the end of the year: 107,255

2005 Year-End Officers:

President:
 Steven Craig Walli
Secretary:
 Michael John McDonnell
Chief Financial Officer:
 N/A
Chief Medical Officer:
 Jordan Howard Ginsburg, MD
Other Officers:
 Robert Worth Oberrender
 George Lawrence Mikan III
 Robert John Sheehy

2005 Year-End Directors:

Kenneth John Fasola
 Edward Lipscomb Graves Jr
 Steven Craig Walli

Missouri Counties in Service Area:

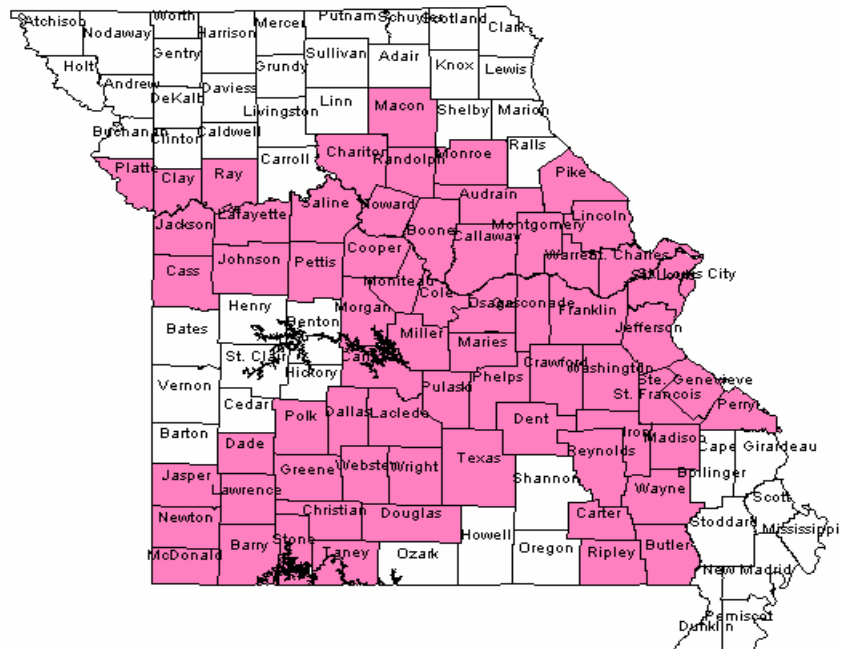
Audrain, Barry, Boone, Butler, Callaway, Camden, Carter, Cass, Chariton, Christian, Clay, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Howard, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Lincoln, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Randolph, Ray, Reynolds, Ripley, Saline, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Wayne, Webster, Wright

Kansas Counties in Service Area:

Anderson, Atchison, Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Linn, Miami, Osage, Sedgewick, Shawnee, Wyandotte

Illinois Counties in Service Area:

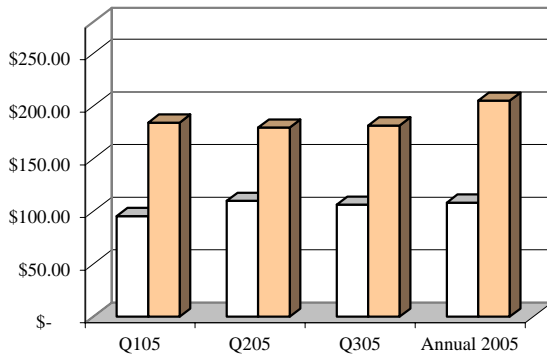
Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Williamson



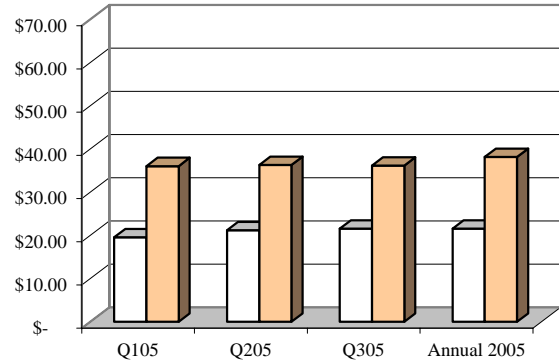
United Healthcare of the Midwest, Inc.
 - Commercial Product

Missouri Costs Comparison

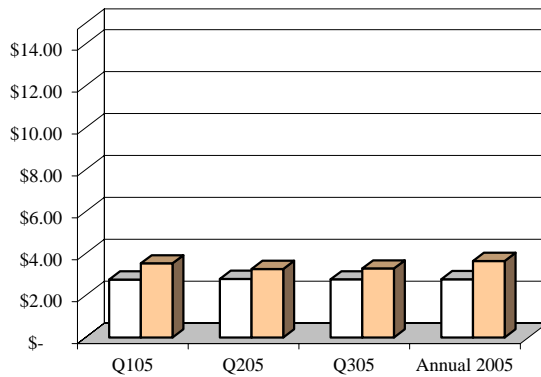
Total Per Member Per Month (PMPM) Costs



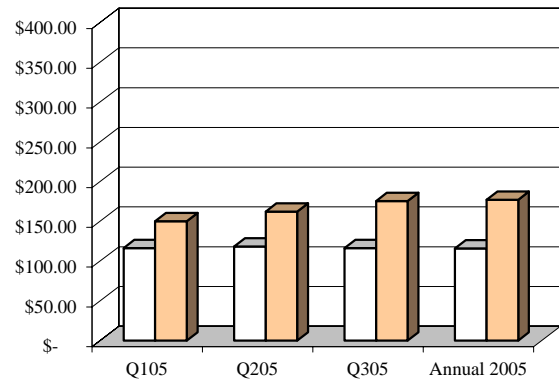
Prescription Drug PMPM Costs



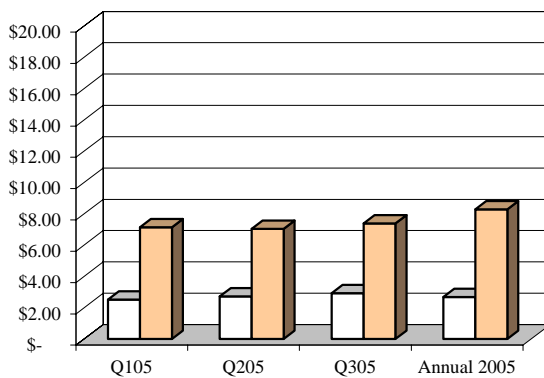
Mental Health PMPM Costs



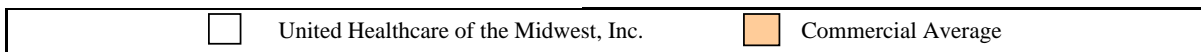
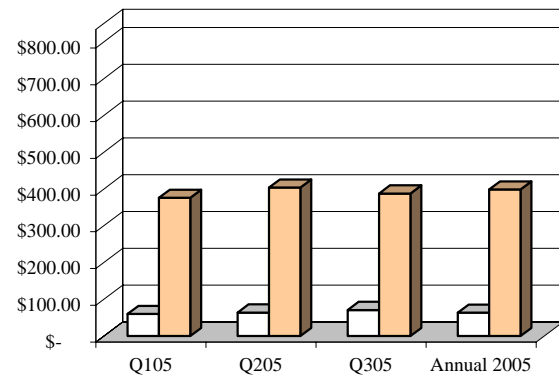
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



** Industry average excludes HealthLink HMO, Inc. dba HealthLink HMO third quarter due to extremely unusual activity for that company in that quarter.

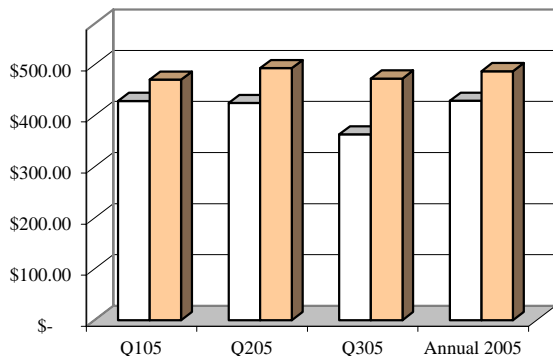
Source: 2005 HMO Supplement Reports for Each Quarter

United Healthcare of the Midwest, Inc.

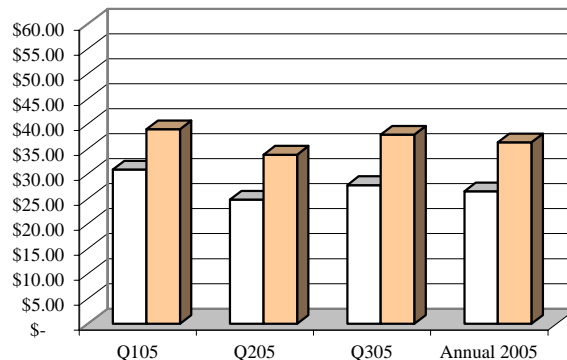
- Medicare Product

Missouri Costs Comparison

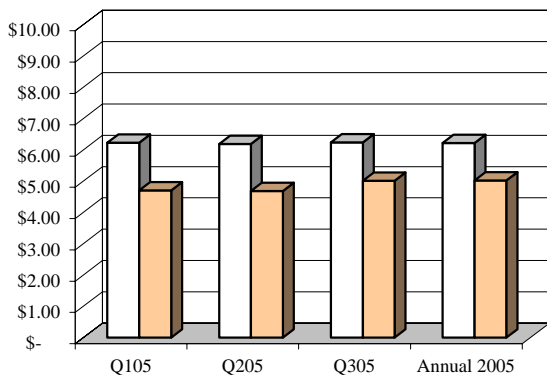
Total Per Member Per Month (PMPM) Costs



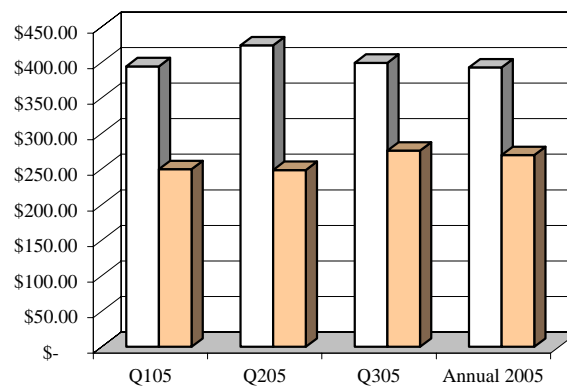
Prescription Drug PMPM Costs



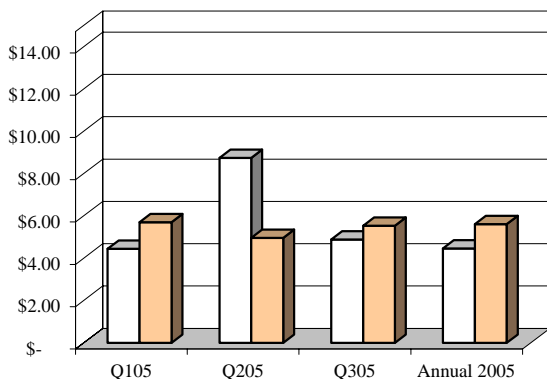
Mental Health PMPM Costs



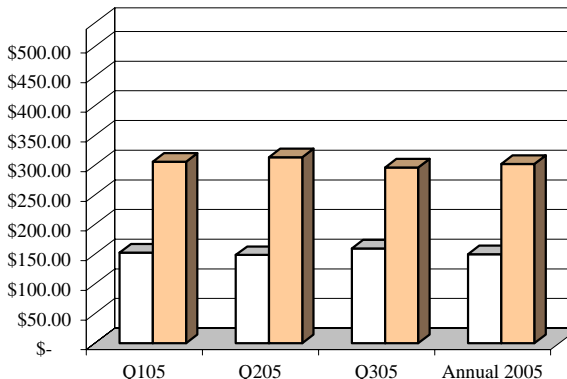
Average Cost per Encounter for Mental Health Services **



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



United Healthcare of the Midwest, Inc.
 Medicare Average*

* See Medicare Note on Page 1

** Industry average excludes Essence, Inc. first quarter due to extremely unusual activity for that company in that quarter.

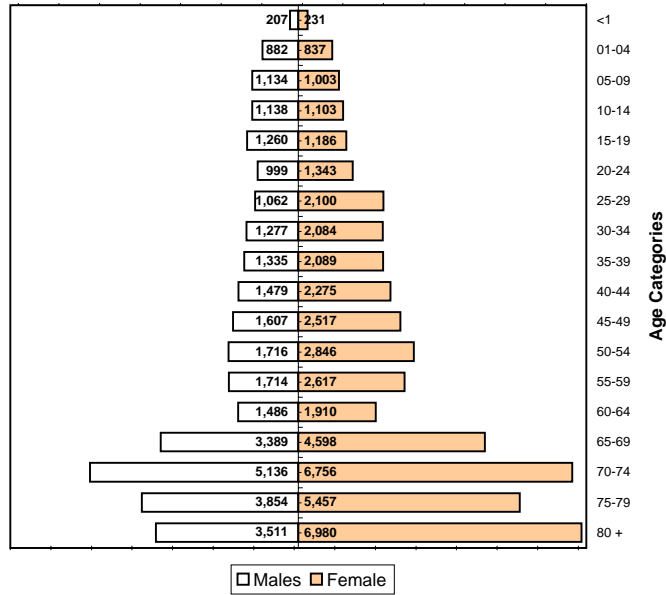
Source: 2005 HMO Supplement Reports for Each Quarter

United Healthcare of the Midwest, Inc.

2005 Missouri Enrollment Demographics*

Average Membership in 2005:

Age	Males		Female	
<1	207	1%	231	0%
01-04	882	3%	837	2%
05-09	1,134	3%	1,003	2%
10-14	1,138	3%	1,103	2%
15-19	1,260	4%	1,186	2%
20-24	999	3%	1,343	3%
25-29	1,062	3%	2,100	4%
30-34	1,277	4%	2,084	4%
35-39	1,335	4%	2,089	4%
40-44	1,479	4%	2,275	5%
45-49	1,607	5%	2,517	5%
50-54	1,716	5%	2,846	6%
55-59	1,714	5%	2,617	5%
60-64	1,486	4%	1,910	4%
65-69	3,389	10%	4,598	10%
70-74	5,136	15%	6,756	14%
75-79	3,854	12%	5,457	11%
80 +	3,511	11%	6,980	15%
Total	33,186	100%	47,932	100%



Average Age of Enrollees =

55.5

Percentage of Female Enrollees =

59.1%

Missouri Commercial Plans

36.2

Missouri Commercial Plans

58.9%

Missouri Medicare

74.2

Missouri Medicare

59.3%

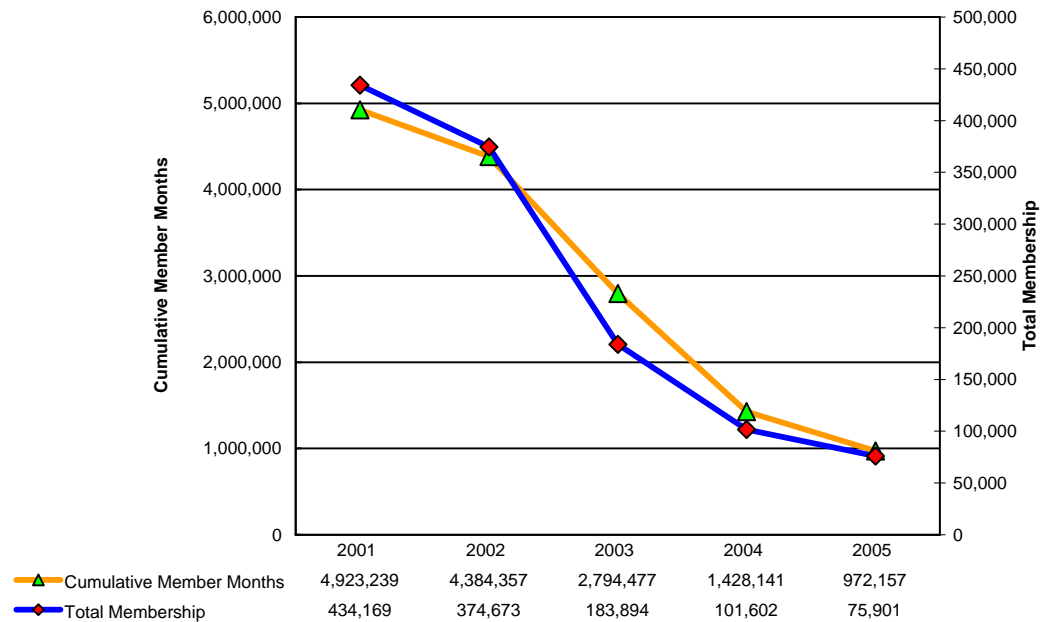
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



*using data from the 2005 HMO Annual Supplement Report

Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2005 Annual Managed Care Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans. POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. POS plans are generally more expensive because of higher co-payments, co-insurance requirements and/or limits on covered benefits. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

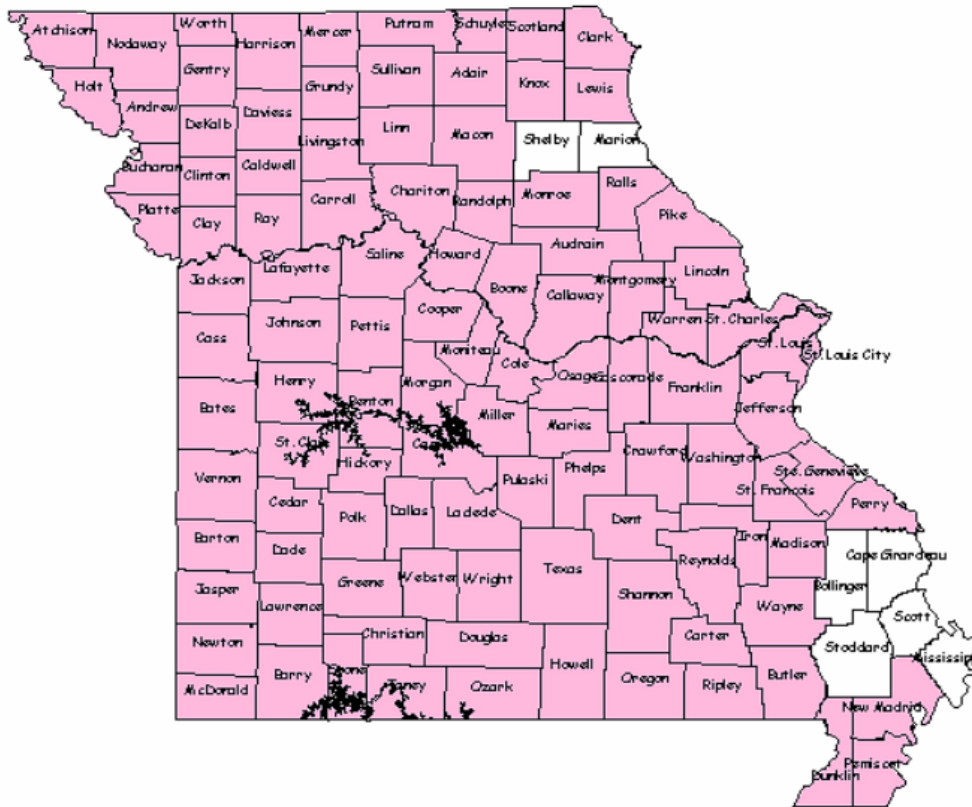
However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to MDI at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. MDI requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants. The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities.

2005 Missouri Counties with HMOs

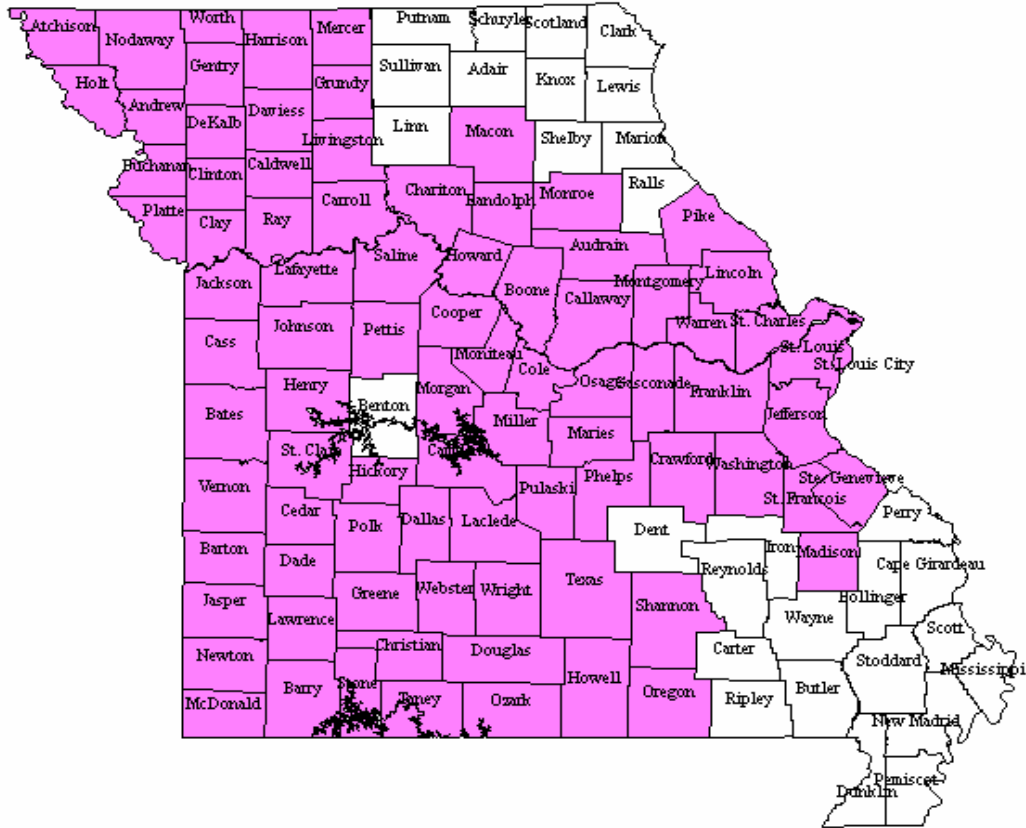


This map shows the Missouri Counties in which at least one HMO has approval to sell coverage. However, approval to sell coverage does not mean any HMO actually sells coverage. Page 155 shows a map with actual marketing activity. Pages 158 through 189 (Regions and MSAs) provide similar information by HMO.

County	# of HMO's	County	# of HMO's	County	# of HMO's	County	# of HMO's	County	# of HMO's
Adair	1	Clay	13	Iron	3	Montgomery	7	Schuyler	1
Andrew	4	Clinton	3	Jackson	13	Morgan	6	Scotland	1
Atchison	1	Cole	7	Jasper	7	New Madrid	1	Scott	0
Audrain	6	Cooper	6	Jefferson	12	Newton	7	Shannon	2
Barry	6	Crawford	5	Johnson	10	Nodaway	1	Shelby	0
Barton	4	Dade	6	Knox	1	Oregon	2	St. Charles	12
Bates	2	Dallas	6	Laclede	5	Osage	6	St. Clair	5
Benton	2	Daviess	2	Lafayette	12	Ozark	3	St. Francois	9
Bollinger	0	DeKalb	3	Lawrence	7	Pemiscot	1	St. Louis County	12
Boone	7	Dent	2	Lewis	1	Perry	2	St. Louis City	12
Buchanan	7	Douglas	5	Lincoln	9	Pettis	6	Ste. Genevieve	8
Butler	1	Dunklin	1	Linn	2	Phelps	3	Stoddard	0
Caldwell	3	Franklin	10	Livingston	2	Pike	4	Stone	5
Callaway	7	Gasconade	7	Macon	4	Platte	13	Sullivan	1
Camden	6	Gentry	2	Madison	3	Polk	6	Taney	4
Cape Girardeau	0	Greene	7	Maries	4	Pulaski	3	Texas	4
Carroll	3	Grundy	2	Marion	0	Putnam	1	Vernon	3
Carter	1	Harrison	1	McDonald	5	Ralls	1	Warren	9
Cass	12	Henry	9	Mercer	1	Randolph	6	Washington	8
Cedar	3	Hickory	3	Miller	6	Ray	12	Wayne	1
Chariton	6	Holt	1	Mississippi	0	Reynolds	2	Webster	7
Christian	7	Howard	6	Moniteau	6	Ripley	1	Worth	1
Clark	1	Howell	2	Monroe	6	Saline	6	Wright	5

Source: HMO Service Area records filed with Missouri Department of Insurance

2005 Missouri Counties with Active Commercial Marketing
(not including Medicaid Companies)

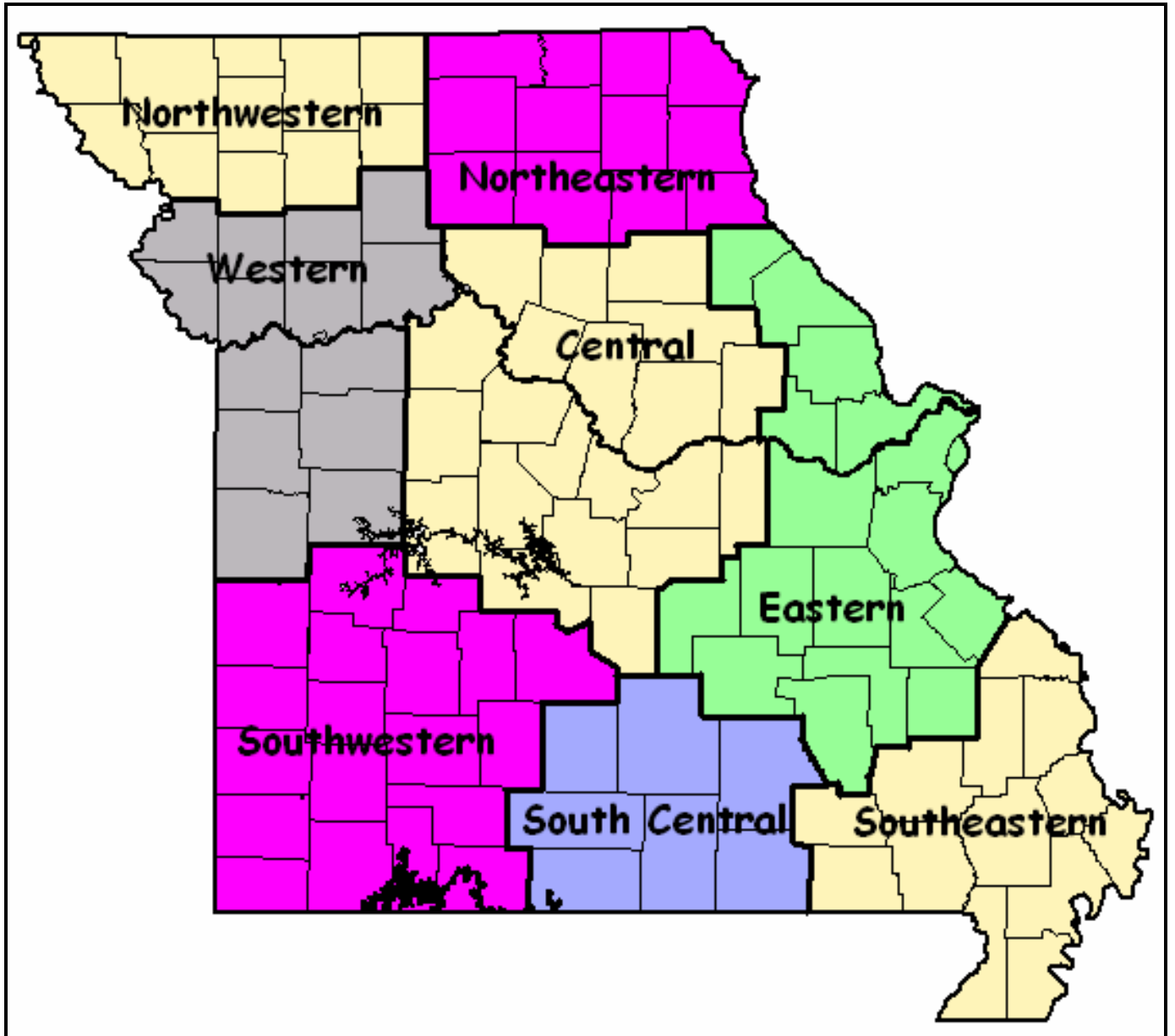


This map shows the Missouri Counties in which at least one HMO is actually selling coverage. Pages 158 through 189 (Regions and MSAs) show similar information by HMO.

County	County	County	County	County
Adair	Clay	Iron	Montgomery	Schuyler
Andrew	Clinton	Jackson	Morgan	Scotland
Atchison	Cole	Jasper	New Madrid	Scott
Audrain	Cooper	Jefferson	Newton	Shannon
Barry	Crawford	Johnson	Nodaway	Shelby
Barton	Dade	Knox	Oregon	St. Charles
Bates	Dallas	Laclede	Osage	St. Clair
Benton	Daviess	Lafayette	Ozark	St. Francois
Bollinger	DeKalb	Lawrence	Pemiscot	St. Louis County
Boone	Dent	Lewis	Perry	St. Louis City
Buchanan	Douglas	Lincoln	Pettis	Ste. Genevieve
Butler	Dunklin	Linn	Phelps	Stoddard
Caldwell	Franklin	Livingston	Pike	Stone
Callaway	Gasconade	Macon	Platte	Sullivan
Camden	Gentry	Madison	Polk	Taney
Cape Girardeau	Greene	Maries	Pulaski	Texas
Carroll	Grundy	Marion	Putnam	Vernon
Carter	Harrison	McDonald	Ralls	Warren
Cass	Henry	Mercer	Randolph	Washington
Cedar	Hickory	Miller	Ray	Wayne
Chariton	Holt	Mississippi	Reynolds	Webster
Christian	Howard	Moniteau	Ripley	Worth
Clark	Howell	Monroe	Saline	Wright

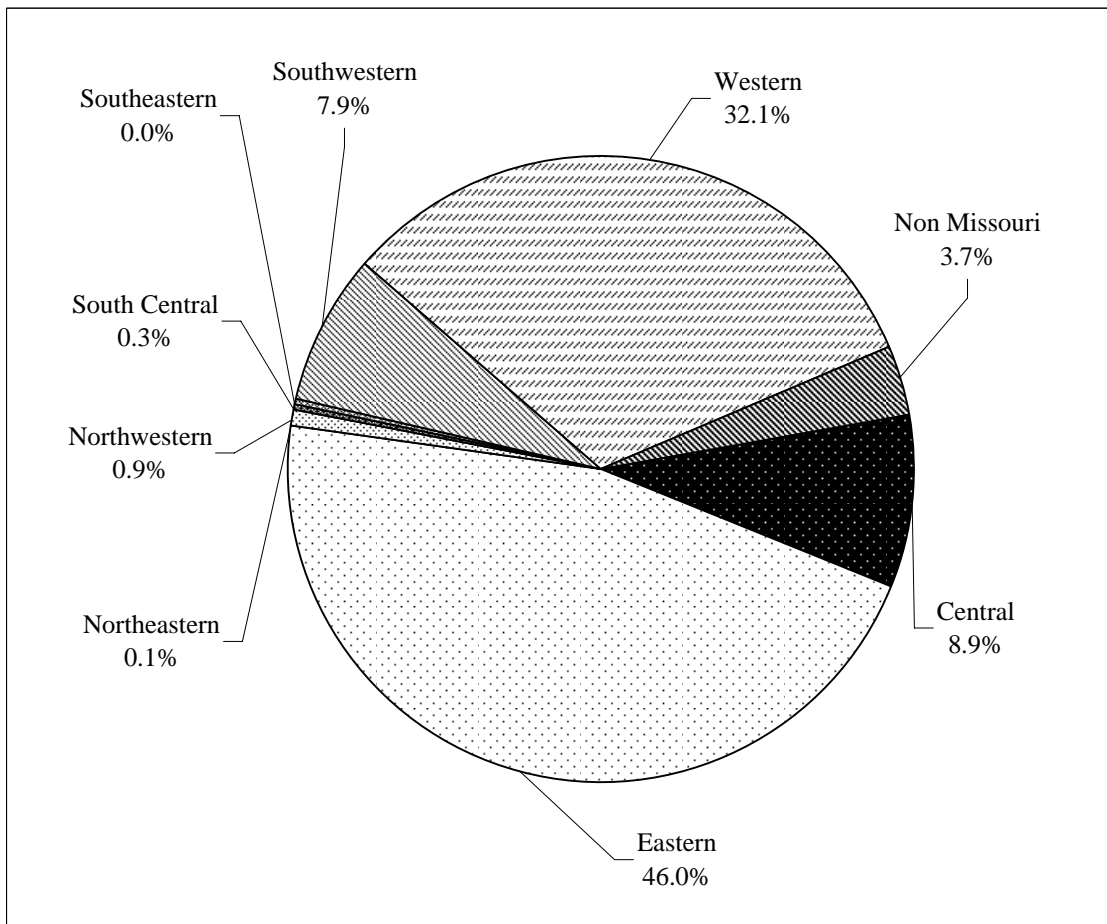
Source: 2005 HMO Annual Supplemental Report

Missouri Geographic Regions



2005 Total Missouri Enrollment in Each Region by Enrollment Classification

Region	HMO Plan Enrollees	Point of Service Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	% of Missouri Market
Central	10,647	18,772	123	59,116	88,658	8.9%
Eastern	99,094	81,014	65,365	211,274	456,747	46.0%
Northeastern	139	665	2	103	909	0.1%
Northwestern	8,827	488	5	45	9,365	0.9%
South Central	784	2,287	75	29	3,175	0.3%
Southeastern	82	132	4	90	308	0.0%
Southwestern	26,233	39,051	12,297	1,401	78,982	7.9%
Western	147,591	28,816	23,356	119,577	319,340	32.1%
Non Missouri	29,563	6,316	440	114	36,433	3.7%
TOTAL*	322,960	177,541	101,667	391,749	993,917	100.0%
% of Missouri Market*	32.5%	17.9%	10.2%	39.4%	100.0%	



* See Medicare Note on Page 1

Source: 2005 Missouri HMO Supplement Report

Central Region Counties



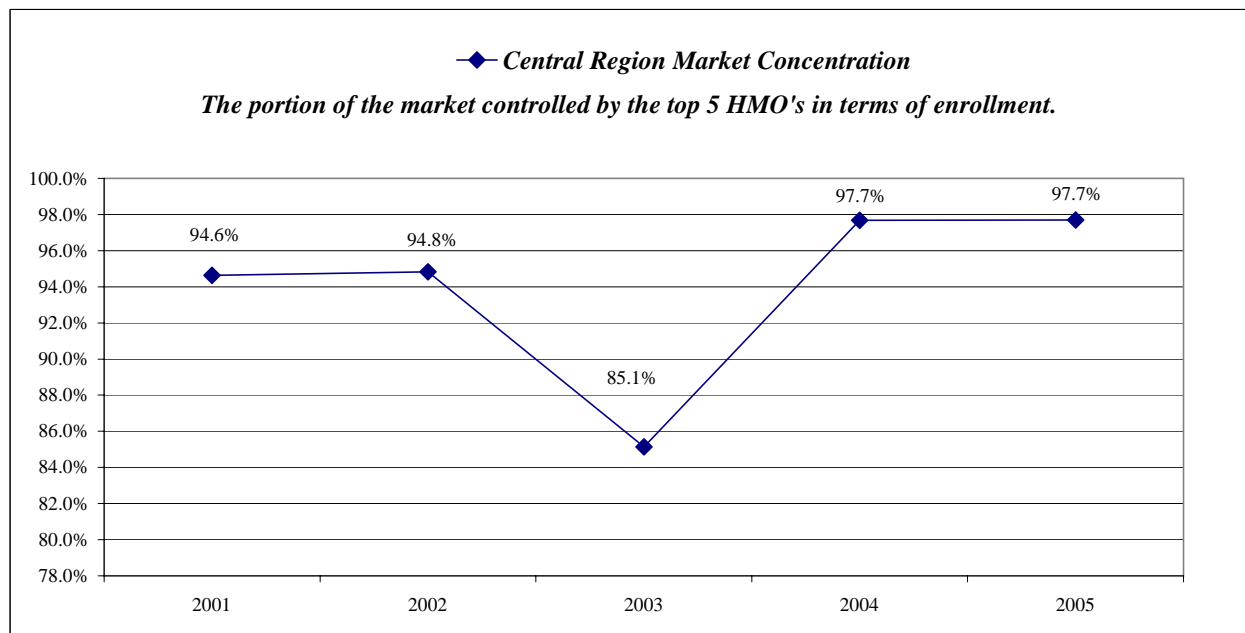
Saline	○	●		●	○		○	●	○
Randolph				●	○	●	●	●	○
Pulaski						●	○		○
Pettis		○		●	○		●	●	○
Osage				●	○	●	○	●	○
Morgan				●	○	●	●	●	○
Montgomery			●	●	○	●	○	●	○
Monroe				●	○	●	○	●	○
Moniteau				●	○	●	●	●	○
Miller				●	○	●	○	●	○
Maries					○	●	○		○
Howard				●	○	●	●	●	○
Gasconade			●	●	○	●	○	●	○
Cooper				●	○	●	○	●	○
Cole			●	●	○	●	●	●	●
Chariton				●	○	●	○	●	○
Camden				●	○	●	●	●	○
Callaway			●	●	○	●	○	●	○
Boone			●	●	○	●	○	●	○
Benton		○					○		
Audrain				●	○	●	○	●	○
Community Health Plan									
Coventry Health Care of Kansas, Inc.									
Group Health Plan, Inc.									
Healthcare USA of Missouri, LLC									
HealthLink HMO, Inc. dba HealthLink HMO									
HMO Missouri, Inc. dba Blue Choice									
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans									
Missouri Care, LC									
United Healthcare of the Midwest, Inc.									

● - Approved
○ - Approved but not marketing

2005 Central Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	32	2	0	0	34	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	24	24	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	203	203	0.2%
Blue Cross & Blue Shield of Kansas City	58	0	0	0	58	0.1%
Children's Mercy's Family Health Partners, Inc.	0	0	0	27	27	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	3	0	0	0	3	0.0%
CIGNA Healthcare of St. Louis, Inc.	17	0	0	0	17	0.0%
Community Health Plan	13	1	0	0	14	0.0%
Coventry Health Care of Kansas, Inc.	126	157	13	0	296	0.3%
Cox Health Systems HMO, Inc.	0	3	0	0	3	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	450	450	0.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	151	0	0	0	151	0.2%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	723	652	7	0	1,382	1.6%
Healthcare USA of Missouri, LLC	0	0	0	26,454	26,454	29.8%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	8,657	15,161	0	0	23,818	26.9%
Humana Health Plan, Inc.	60	0	8	0	68	0.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	680	2,313	61	0	3,054	3.4%
Mercy MC + Inc.	0	0	0	22	22	0.0%
Missouri Care, LC	0	0	0	31,936	31,936	36.0%
United Healthcare of the Midwest, Inc.	127	483	34	0	644	0.7%
TOTAL	10,647	18,772	123	59,116	88,658	100.0%

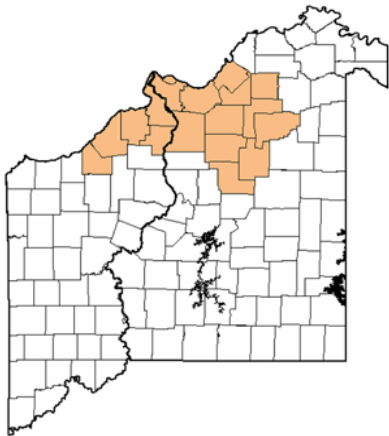


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Central Region enrollment

Eastern Region Counties



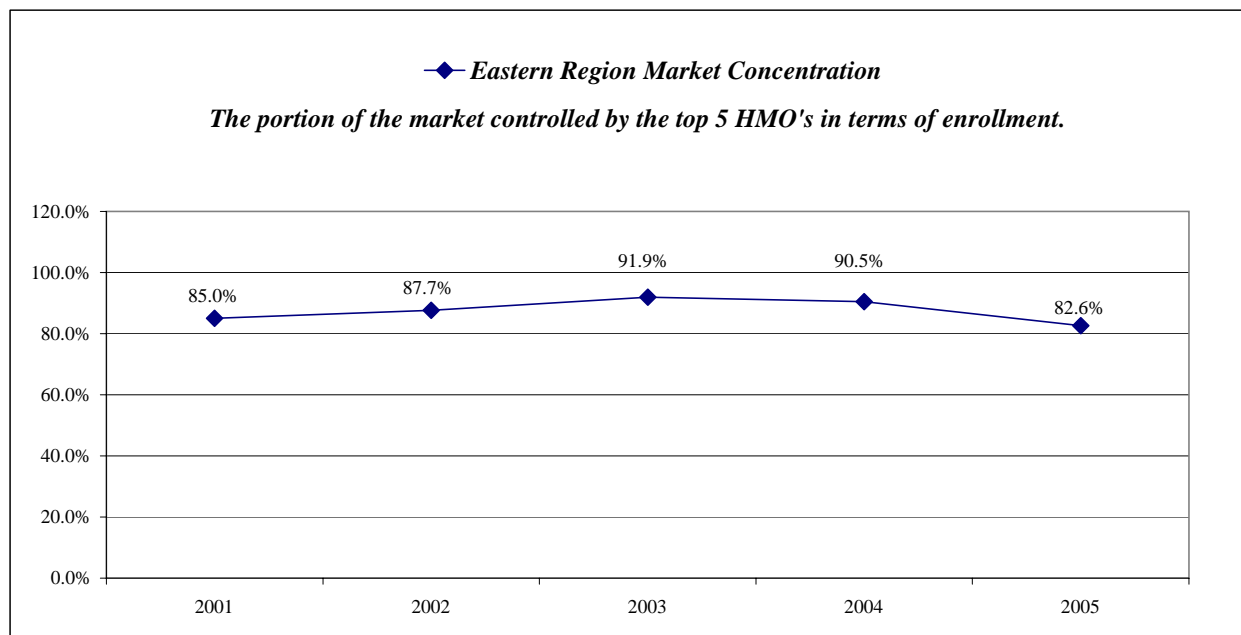
Washington		●				●	●	○	●	○	●	○
Warren		●			○	●	●	○	●	●	●	●
Ste. Genevieve		●				●	●	○	●	○	●	○
St. Louis City	●	●	●	●	○	●	●	○	●	●	●	○
St. Louis	●	●	●	●	○	●	●	○	●	●	●	●
St. Francois		●			○	●	●	○	●	○	●	○
St. Charles	●	●	●	●	○	●	●	○	●	●	●	●
Reynolds										○		○
Ralls										○		
Pike								○	●	○		○
Phelps									●	●		○
Madison								○		●		○
Lincoln		●			○	●	●	○	●	○	●	○
Jefferson	●	●	●	●	○	●	●	○	●	○	●	●
Iron								○		○		○
Franklin		●	●		○	●	●	○	●	●	●	●
Dent										○		○
Crawford						●		○	●	○		○
Aetna Health, Inc.												
Alliance for Community Health, LLC dba Community Care Plus												
CIGNA Healthcare of St. Louis, Inc.												
Essence, Inc.												
Great-West Health Plan of Kansas/Missouri, Inc.												
Group Health Plan, Inc.												
Healthcare USA of Missouri, LLC												
HealthLink HMO, Inc. dba HealthLink HMO												
HMO Missouri, Inc. dba Blue Choice												
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans												
Mercy MC + Inc.												
United Healthcare of the Midwest, Inc.												

● - Approved
○ - Approved but not marketing

2005 Eastern Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	1,174	483	0	0	1,657	0.4%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	40,626	40,626	8.9%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	2	0	0	0	2	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	11	11	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	12	0	0	0	12	0.0%
CIGNA Healthcare of St. Louis, Inc.	3,687	32	0	0	3,719	0.8%
Community Health Plan	4	0	0	0	4	0.0%
Coventry Health Care of Kansas, Inc.	14	4	1	0	19	0.0%
Cox Health Systems HMO, Inc.	5	3	0	0	8	0.0%
Essence, Inc.	0	0	2,884	0	2,884	0.6%
FirstGuard Health Plan, Inc.	0	0	0	16	16	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	9	0	0	0	9	0.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	41,480	37,755	13,987	0	93,222	20.4%
Healthcare USA of Missouri, LLC	0	0	0	125,764	125,764	27.5%
HealthLink HMO, Inc. dba HealthLink HMO	81	10	0	0	91	0.0%
HMO Missouri, Inc. dba Blue Choice	34,637	10,460	0	0	45,097	9.9%
Humana Health Plan, Inc.	4	0	0	0	4	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	13,885	8,558	7,660	0	30,103	6.6%
Mercy MC + Inc.	0	0	0	44,623	44,623	9.8%
Missouri Care, LC	0	0	0	233	233	0.1%
United Healthcare of the Midwest, Inc.	4,100	23,709	40,833	0	68,642	15.0%
TOTAL	99,094	81,014	65,365	211,274	456,747	100.0%

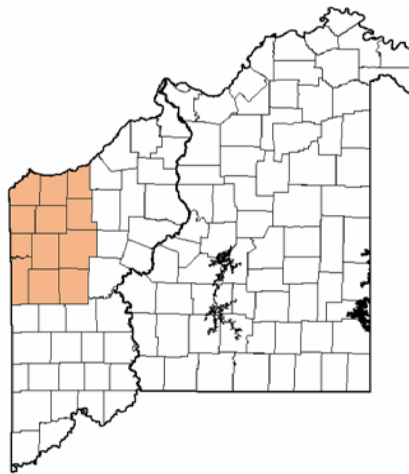


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Eastern Region enrollment

Northeastern Region Counties



Sullivan	○			
Shelby				
Scotland	○			
Schuyler	○			
Putnam	○			
Marion				
Macon	○	●	○	○
Linn	○		○	
Lewis	○			
Knox	○			
Clark	○			
Adair	○			

HealthLink HMO, Inc. dba HealthLink HMO

HMO Missouri, Inc. dba Blue Choice

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

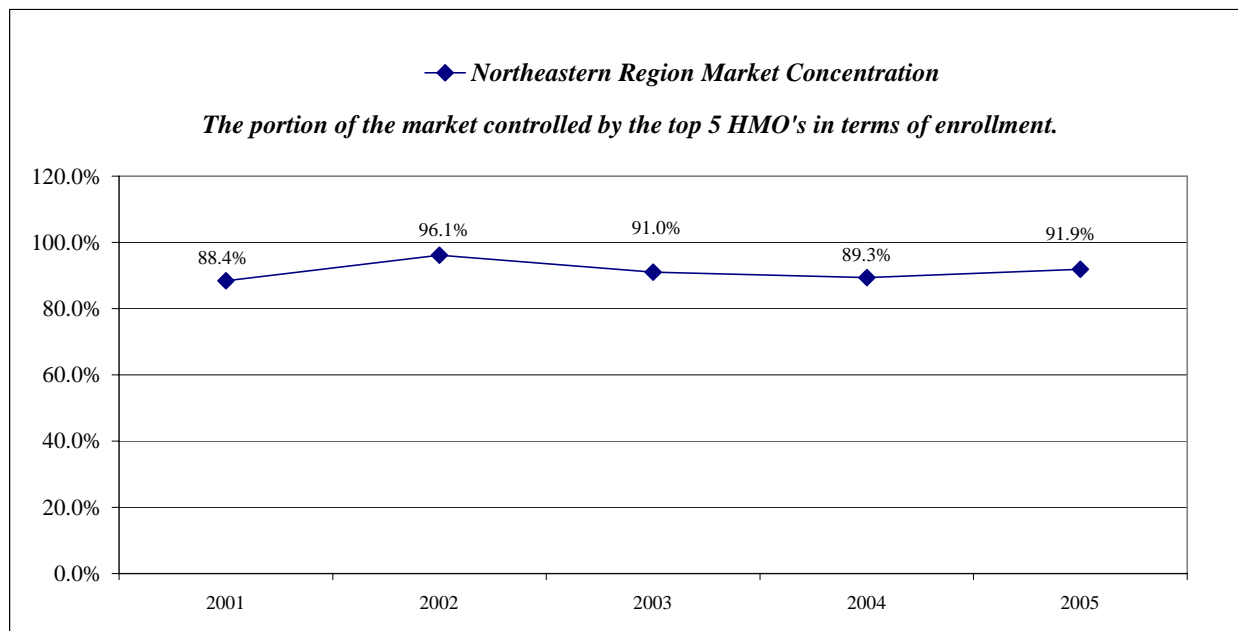
United Healthcare of the Midwest, Inc.

- - Approved
- - Approved but not marketing

2005 Northeastern Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	4	0	0	0	4	0.4%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	2	2	0.2%
Blue Cross & Blue Shield of Kansas City	1	0	0	0	1	0.1%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	41	0	0	0	41	4.5%
Coventry Health Care of Kansas, Inc.	22	12	0	0	34	3.7%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	2	2	0.2%
Good Health HMO, Inc. dba Blue-Care, Inc.	9	0	0	0	9	1.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	3	14	0	0	17	1.9%
Healthcare USA of Missouri, LLC	0	0	0	44	44	4.8%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	55	609	0	0	664	73.0%
Humana Health Plan, Inc.	1	0	1	0	2	0.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	2	21	0	0	23	2.5%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	54	54	5.9%
United Healthcare of the Midwest, Inc.	1	9	1	0	11	1.2%
TOTAL	139	665	2	103	909	100.0%

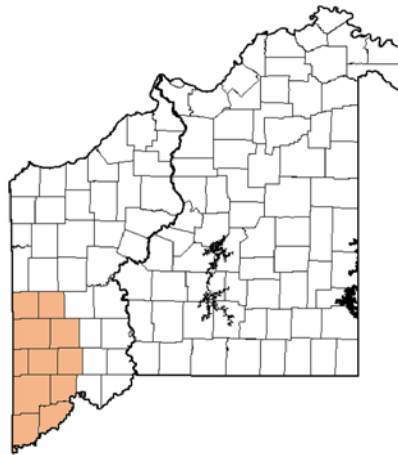


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Northeastern Region enrollment

Northwestern Region Counties



Worth		●		
Nodaway		●		
Mercer		●		
Holt		●		
Harrison		●		
Grundy		●	○	
Gentry		●	○	
DeKalb	●	●	○	
Daviess		●	○	
Atchison		●		
Andrew	●	●	○	●

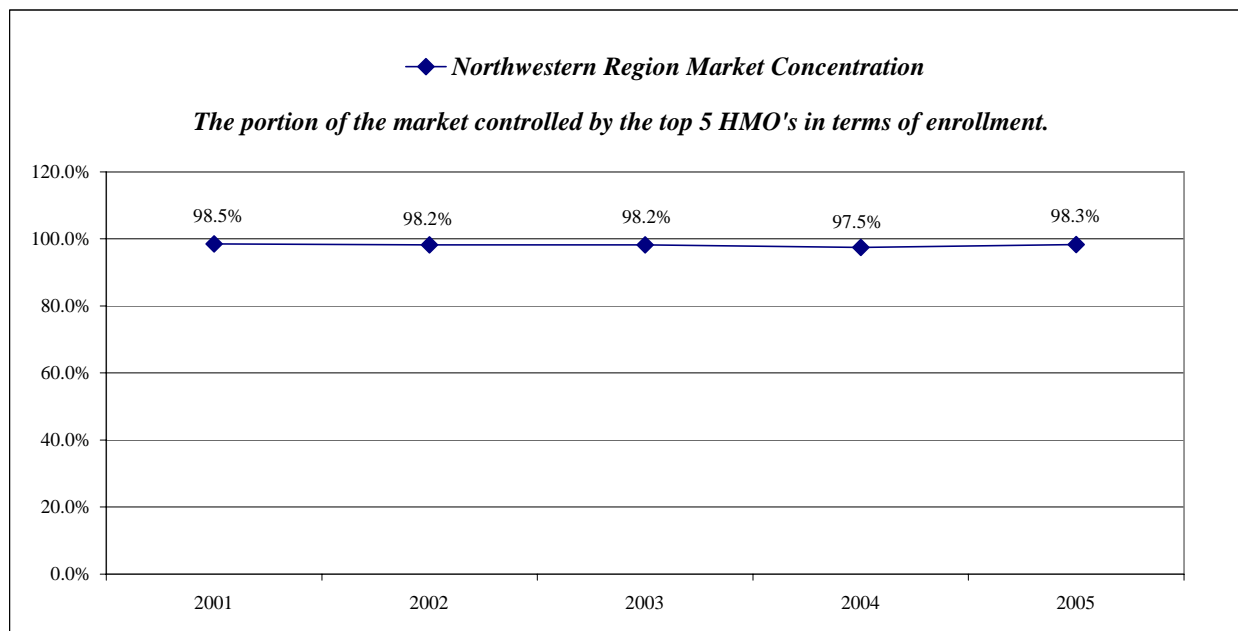
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri
Community Health Plan
Coventry Health Care of Kansas, Inc.
Good Health HMO, Inc. dba Blue-Care, Inc.

- - Approved
- - Approved but not marketing

2005 Northwestern Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	72	4	0	0	76	0.8%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	7	7	0.1%
Blue Cross & Blue Shield of Kansas City	243	0	0	0	243	2.6%
Children's Mercy's Family Health Partners, Inc.	0	0	0	9	9	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	17	5	0	0	22	0.2%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	7,337	91	0	0	7,428	79.3%
Coventry Health Care of Kansas, Inc.	249	381	4	0	634	6.8%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	4	4	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	796	0	0	0	796	8.5%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	16	16	0.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	3	0	0	0	3	0.0%
Humana Health Plan, Inc.	103	0	1	0	104	1.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1	0	0	0	1	0.0%
Mercy MC + Inc.	0	0	0	2	2	0.0%
Missouri Care, LC	0	0	0	7	7	0.1%
United Healthcare of the Midwest, Inc.	6	7	0	0	13	0.1%
TOTAL	8,827	488	5	45	9,365	100.0%



Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Northwestern Region enrollment

South Central Region Counties



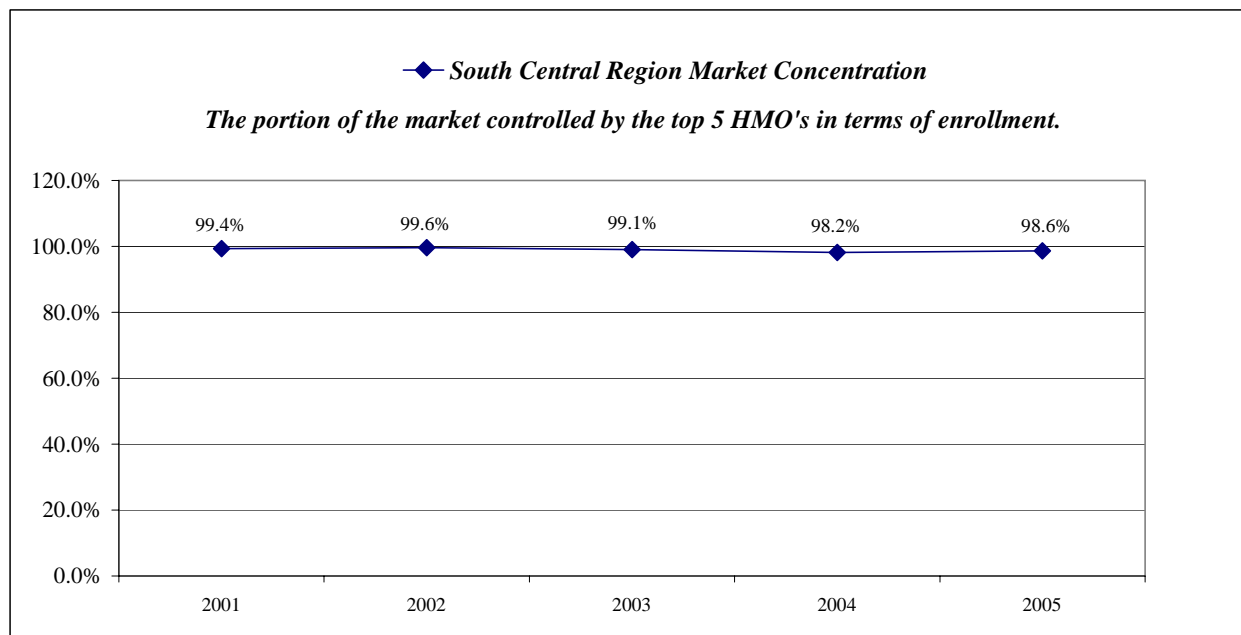
Cox Health Systems HMO, Inc.	●	○	●	●	○
HealthLink HMO, Inc. dba HealthLink HMO	●		●	○	○
HMO Missouri, Inc. dba Blue Choice	●			○	
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●			●	
United Healthcare of the Midwest, Inc.	●	○	●	○	○
Douglas	●	○	●	○	○
Howell	●			●	
Oregon	●			●	
Ozark	●		●	○	
Shannon	●			○	
Texas	●		●	○	○
Wright	●	○	●	●	○

- - Approved
- - Approved but not marketing

2005 South Central Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	2	2	0.1%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	1	10	0	0	11	0.3%
Cox Health Systems HMO, Inc.	22	238	0	0	260	8.2%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	0	0	0	0	0	0.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	5	18	0	0	23	0.7%
Healthcare USA of Missouri, LLC	0	0	0	13	13	0.4%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	470	606	0	0	1,076	33.9%
Humana Health Plan, Inc.	4	0	1	0	5	0.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	276	1,406	73	0	1,755	55.3%
Mercy MC + Inc.	0	0	0	2	2	0.1%
Missouri Care, LC	0	0	0	12	12	0.4%
United Healthcare of the Midwest, Inc.	6	9	1	0	16	0.5%
TOTAL	784	2,287	75	29	3,175	100.0%

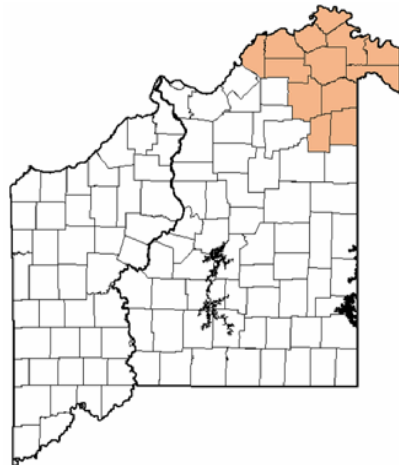


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total South Central Region enrollment

Southeastern Region Counties



Wayne		○
Stoddard		
Scott		
Ripley		○
Perry	○	○
Pemiscot	○	
New Madrid	○	
Mississippi		
Dunklin	○	
Carter		○
Cape Girardeau		
Butler		○
Bollinger		

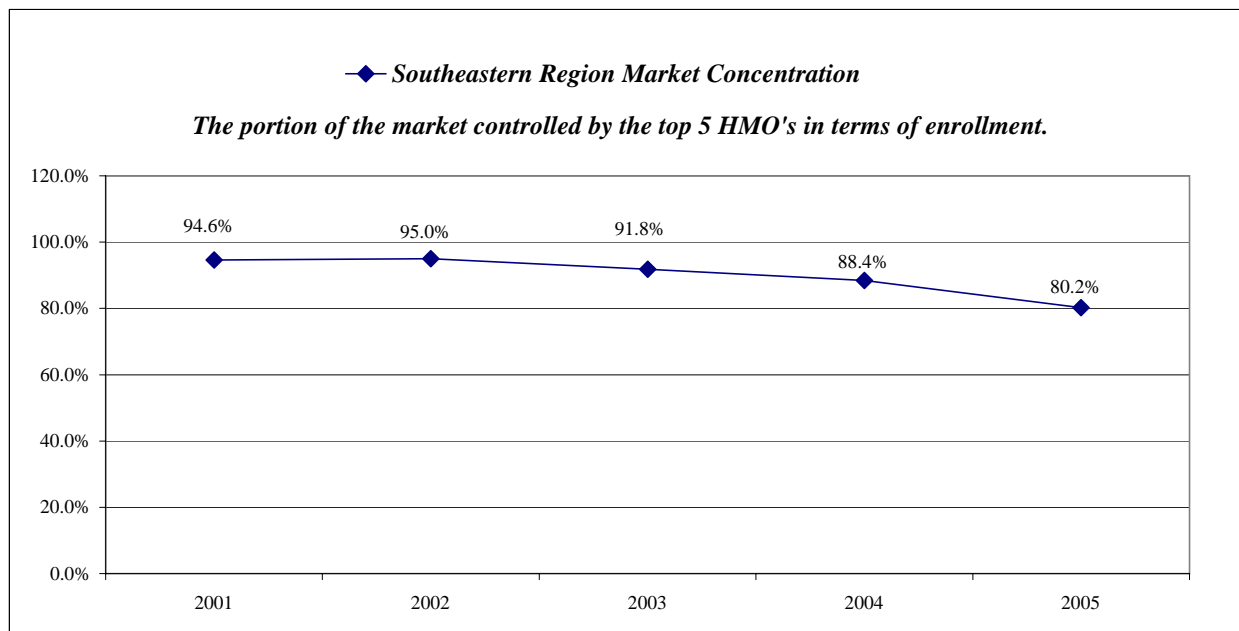
HealthLink HMO, Inc. dba HealthLink HMO
United Healthcare of the Midwest, Inc.

- - Approved
- - Approved but not marketing

2005 Southeastern Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	27	27	8.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.3%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	4	0	0	0	4	1.3%
Community Health Plan	1	0	0	0	1	0.3%
Coventry Health Care of Kansas, Inc.	2	0	0	0	2	0.6%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	2	0	0	0	2	0.6%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	32	53	0	0	85	27.6%
Healthcare USA of Missouri, LLC	0	0	0	34	34	11.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	33	17	0	0	50	16.2%
Humana Health Plan, Inc.	0	0	0	0	0	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	5	18	0	0	23	7.5%
Mercy MC + Inc.	0	0	0	10	10	3.2%
Missouri Care, LC	0	0	0	17	17	5.5%
United Healthcare of the Midwest, Inc.	3	44	4	0	51	16.6%
TOTAL	82	132	4	90	308	100.0%



Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Southeastern Region enrollment

Southwestern Region Counties



Webster				●	○	●			○	●	●	○
Vernon					○	●					○	
Taney						●				●	●	○
Stone						●			○	●	●	○
St. Clair	●	●	●		●		●	●			○	
Polk				●	○	●				●	○	○
Newton				●	○	●			○	●	●	○
McDonald						●			○	●	○	○
Lawrence				●	○	●			○	●	●	○
Laclede						●			○	●	●	○
Jasper				●	○	●			○	●	○	○
Hickory					●	●				●	○	
Greene				●	●	●			○	●	●	○
Dallas					○	●			○	●	○	○
Dade					○	●			○	●	●	○
Christian				●	○	●			○	●	●	○
Cedar					●	●				●	○	
Barton					○	●				●	○	
Barry				●		●			○	●	●	○
	Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	Blue Cross & Blue Shield of Kansas City	Children's Mercy's Family Health Partners, Inc.	CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	Coventry Health Care of Kansas, Inc.	Cox Health Systems HMO, Inc.	FirstGuard Health Plan, Inc.	Healthcare USA of Missouri, LLC	HealthLink HMO, Inc. dba HealthLink HMO	HMO Missouri, Inc. dba Blue Choice	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	United Healthcare of the Midwest, Inc.

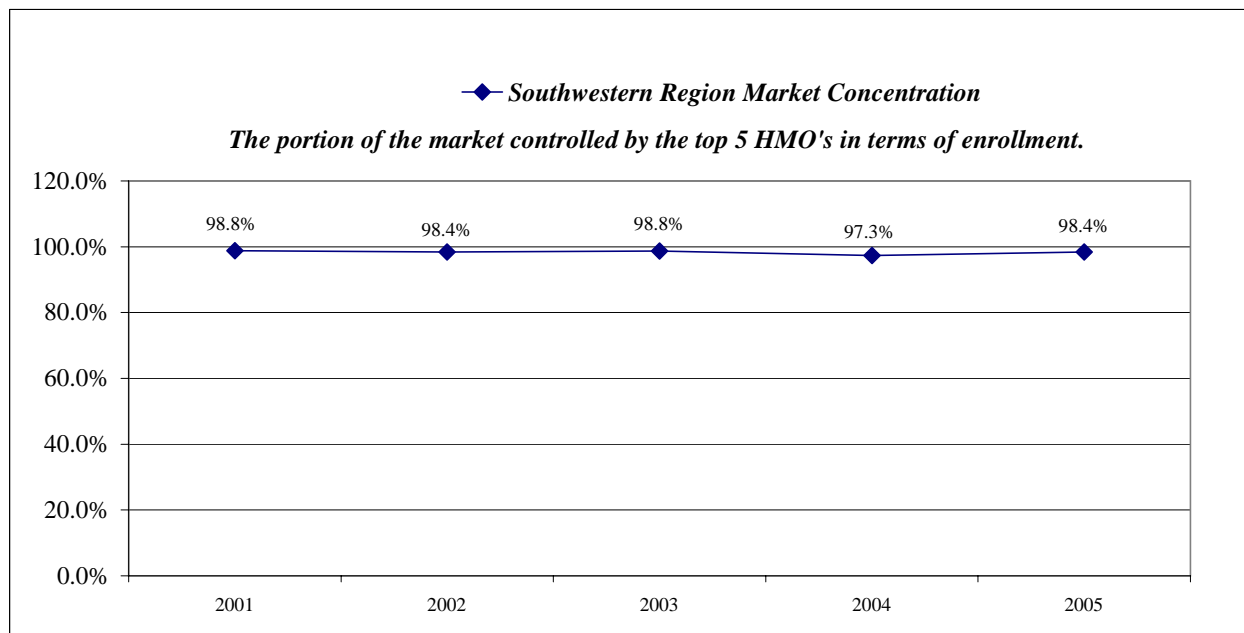
● - Approved

○ - Approved but not marketing

2005 Southwestern Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	13	1	0	0	14	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	2	2	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	248	248	0.3%
Blue Cross & Blue Shield of Kansas City	60	0	0	0	60	0.1%
Children's Mercy's Family Health Partners, Inc.	0	0	0	729	729	0.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	74	2	0	0	76	0.1%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	2	1	0	0	3	0.0%
Coventry Health Care of Kansas, Inc.	736	1,819	8	0	2,563	3.2%
Cox Health Systems HMO, Inc.	1,293	3,835	0	0	5,128	6.5%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	215	215	0.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	64	0	0	0	64	0.1%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	22	5	0	0	27	0.0%
Healthcare USA of Missouri, LLC	0	0	0	123	123	0.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	1	0	0	1	0.0%
HMO Missouri, Inc. dba Blue Choice	9,931	26,726	0	0	36,657	46.4%
Humana Health Plan, Inc.	44	0	8	0	52	0.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	13,817	6,614	12,277	0	32,708	41.4%
Mercy MC + Inc.	0	0	0	2	2	0.0%
Missouri Care, LC	0	0	0	82	82	0.1%
United Healthcare of the Midwest, Inc.	177	47	4	0	228	0.3%
TOTAL	26,233	39,051	12,297	1,401	78,982	100.0%



Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Southwestern Region enrollment

Western Region Counties



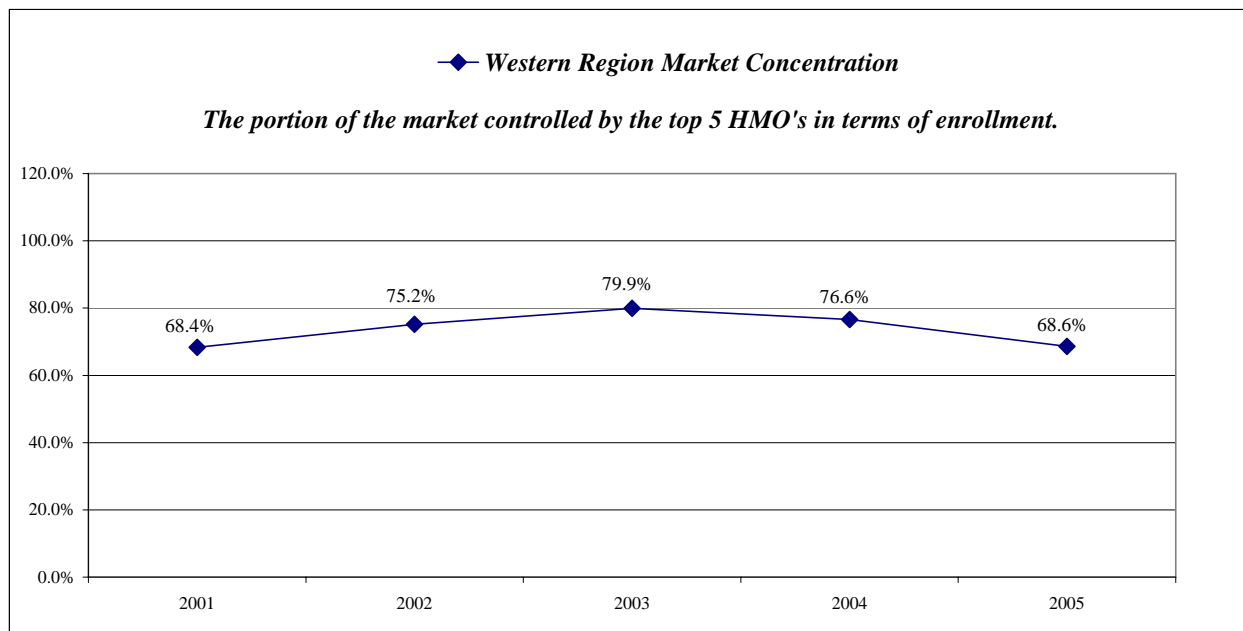
	Ray	●	●	●	●	●	●	○	●	●		●	●		○
	Platte	●	●	●	●	●	●	●	●	●	○	●	●		○
	Livingston						●	○							
	Lafayette	●	●	●	●	●	○	●	●	●		●	●		○
	Johnson		●	●	●		○	○	●	●		●	●		○
	Jackson	●	●	●	●	●	●	●	●	●	○	●	●		●
	Henry		●	●	●		○	○	●			●	●	○	
	Clinton					●	●	●							
	Clay	●	●	●	●	●	●	●	●	●	○	●	●		●
	Cass	●	●	●	●	●	○	●	●	●		●	●		●
	Carroll						●	○					●		
	Caldwell						●	○					○		
	Buchanan	●		●		●	●	○		●			●		
	Bates							●					●		
Aetna Health, Inc.															
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus															
Blue Cross & Blue Shield of Kansas City															
Children's Mercy's Family Health Partners, Inc.															
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri															
Community Health Plan															
Coventry Health Care of Kansas, Inc.															
FirstGuard Health Plan, Inc.															
Good Health HMO, Inc. dba Blue-Care, Inc.															
Great-West Health Plan of Kansas/Missouri, Inc.															
Healthcare USA of Missouri, LLC															
Humana Health Plan, Inc.															
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans															
United Healthcare of the Midwest, Inc.															

● - Approved
○ - Approved but not marketing

2005 Western Region Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	14,381	2,180	0	0	16,561	5.2%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	8	8	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	30,841	30,841	9.7%
Blue Cross & Blue Shield of Kansas City	27,767	0	0	0	27,767	8.7%
Children's Mercy's Family Health Partners, Inc.	0	0	0	43,370	43,370	13.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2,303	47	0	0	2,350	0.7%
CIGNA Healthcare of St. Louis, Inc.	2	0	0	0	2	0.0%
Community Health Plan	8,430	282	0	0	8,712	2.7%
Coventry Health Care of Kansas, Inc.	34,490	24,795	10,310	0	69,595	21.8%
Cox Health Systems HMO, Inc.	0	2	0	0	2	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	35,237	35,237	11.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	39,139	0	0	0	39,139	12.3%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	13	5	1	0	19	0.0%
Healthcare USA of Missouri, LLC	0	0	0	10,007	10,007	3.1%
HealthLink HMO, Inc. dba HealthLink HMO	2	0	0	0	2	0.0%
HMO Missouri, Inc. dba Blue Choice	29	9	0	0	38	0.0%
Humana Health Plan, Inc.	18,535	0	13,042	0	31,577	9.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	31	27	3	0	61	0.0%
Mercy MC + Inc.	0	0	0	1	1	0.0%
Missouri Care, LC	0	0	0	113	113	0.0%
United Healthcare of the Midwest, Inc.	2,469	1,469	0	0	3,938	1.2%
TOTAL	147,591	28,816	23,356	119,577	319,340	100.0%

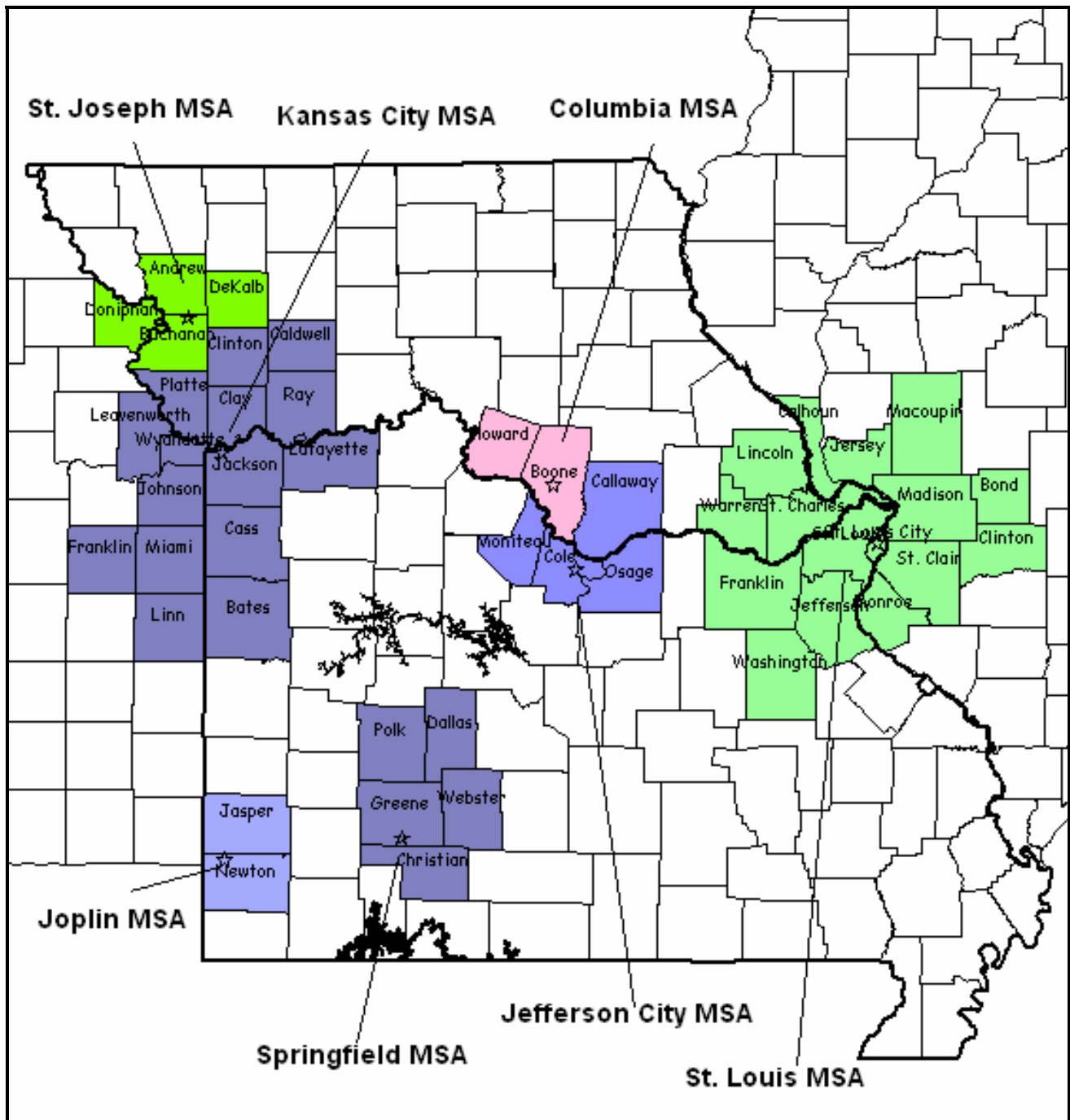


Source: 2005 Missouri HMO Annual Supplement Report

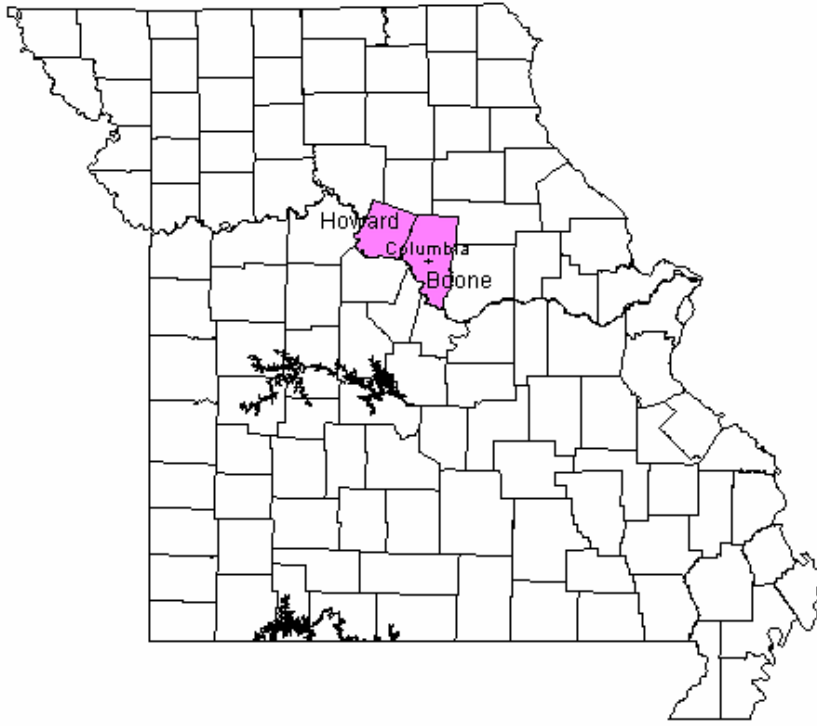
* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Western Region enrollment

Missouri Metropolitan Statistical Areas



Columbia MSA Counties



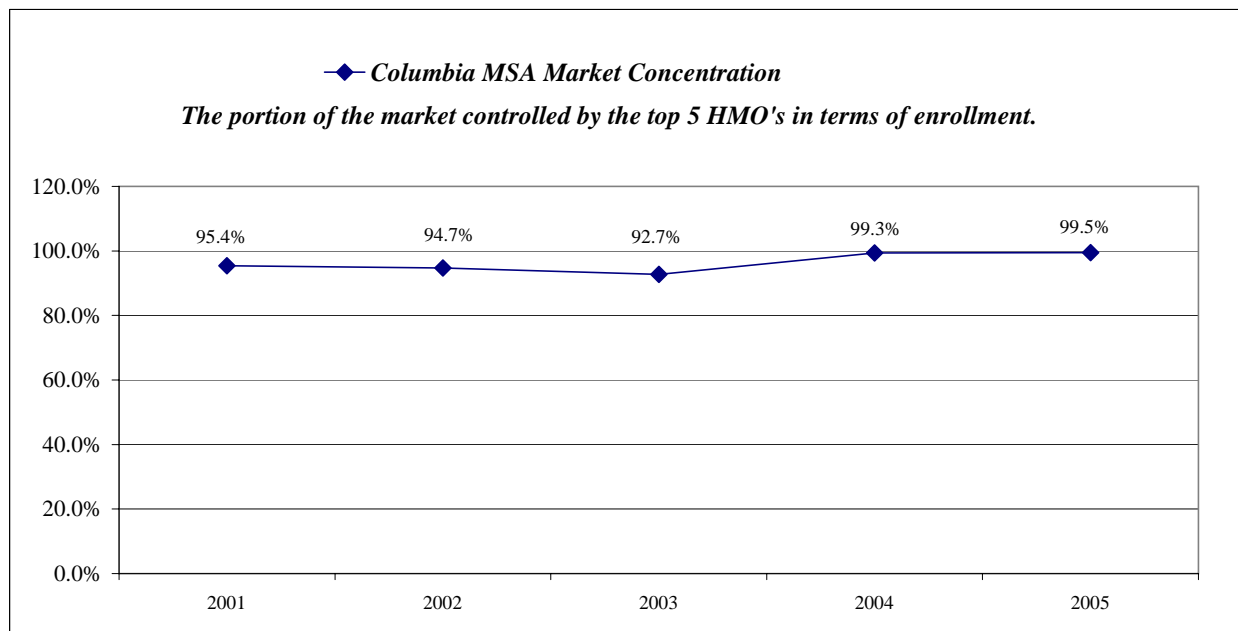
	Boone	Howard
Group Health Plan, Inc.	●	
Healthcare USA of Missouri, LLC	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Blue Choice	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●
Missouri Care, LC	●	●
United Healthcare of the Midwest, Inc.	○	○

- - Approved
- - Approved but not marketing

2005 Columbia MSA Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	7	1	0	0	8	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	3	0	0	0	3	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	3	3	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	1	0	0	1	0.0%
Coventry Health Care of Kansas, Inc.	6	8	1	0	15	0.1%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1	0	0	0	1	0.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	221	217	0	0	438	2.1%
Healthcare USA of Missouri, LLC	0	0	0	4,756	4,756	23.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	2,336	3,683	0	0	6,019	29.1%
Humana Health Plan, Inc.	1	0	0	0	1	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	394	368	1	0	763	3.7%
Mercy MC + Inc.	0	0	0	1	1	0.0%
Missouri Care, LC	0	0	0	8,603	8,603	41.6%
United Healthcare of the Midwest, Inc.	38	30	0	0	68	0.3%
TOTAL	3,007	4,308	2	13,364	20,681	100.0%

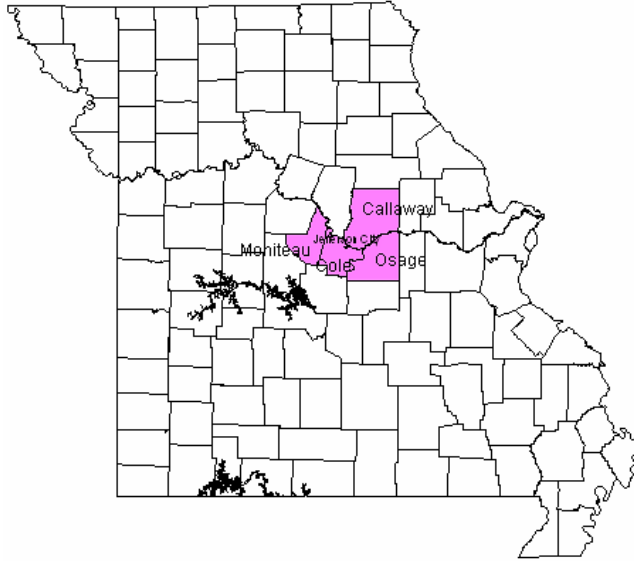


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Columbia MSA enrollment

Jefferson City MSA Counties



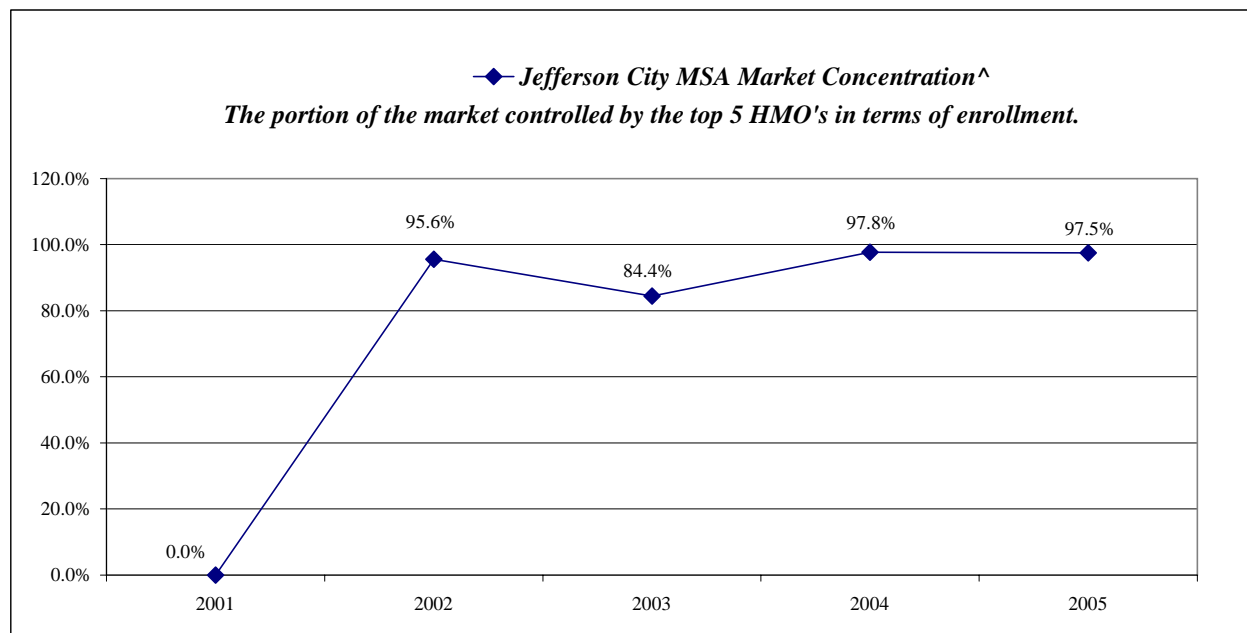
	Callaway	Cole	Moniteau	Osage
Group Health Plan, Inc.	●	●		●
Healthcare USA of Missouri, LLC	●	●	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○
HMO Missouri, Inc. dba Blue Choice	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●	●	○
Missouri Care, LC	●	●	●	●
United Healthcare of the Midwest, Inc.	○	●	○	○

- - Approved
- - Approved but not marketing

2005 Jefferson City MSA Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	6	0	0	0	6	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	14	14	0.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	196	196	0.7%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	7	7	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	2	0	0	0	2	0.0%
Coventry Health Care of Kansas, Inc.	8	2	0	0	10	0.0%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	437	437	1.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	3	0	0	0	3	0.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	270	106	0	0	376	1.4%
Healthcare USA of Missouri, LLC	0	0	0	8,206	8,206	30.9%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	4,173	6,915	0	0	11,088	41.8%
Humana Health Plan, Inc.	1	0	1	0	2	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	40	319	0	0	359	1.4%
Mercy MC + Inc.	0	0	0	1	1	0.0%
Missouri Care, LC	0	0	0	5,793	5,793	21.8%
United Healthcare of the Midwest, Inc.	5	13	2	0	20	0.1%
TOTAL	4,508	7,355	3	14,654	26,520	100.0%



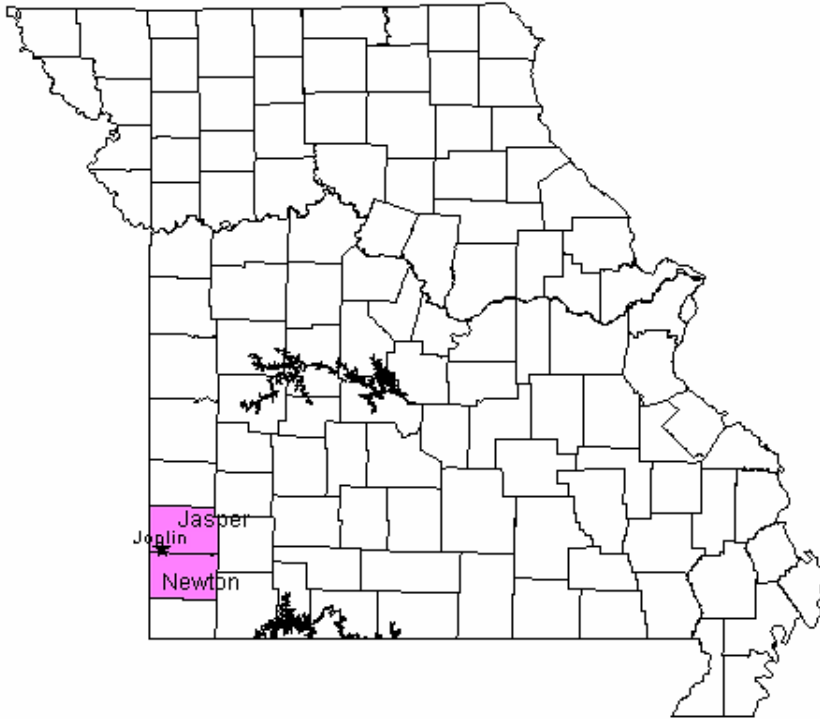
Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Jefferson City MSA enrollment

[^] Jefferson City did not become an MSA until 2002

Joplin MSA Counties



	Jasper	Newton
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	●	●
Coventry Health Care of Kansas, Inc.	○	○
Cox Health Systems HMO, Inc.	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Blue Choice	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●
United Healthcare of the Midwest, Inc.	○	○

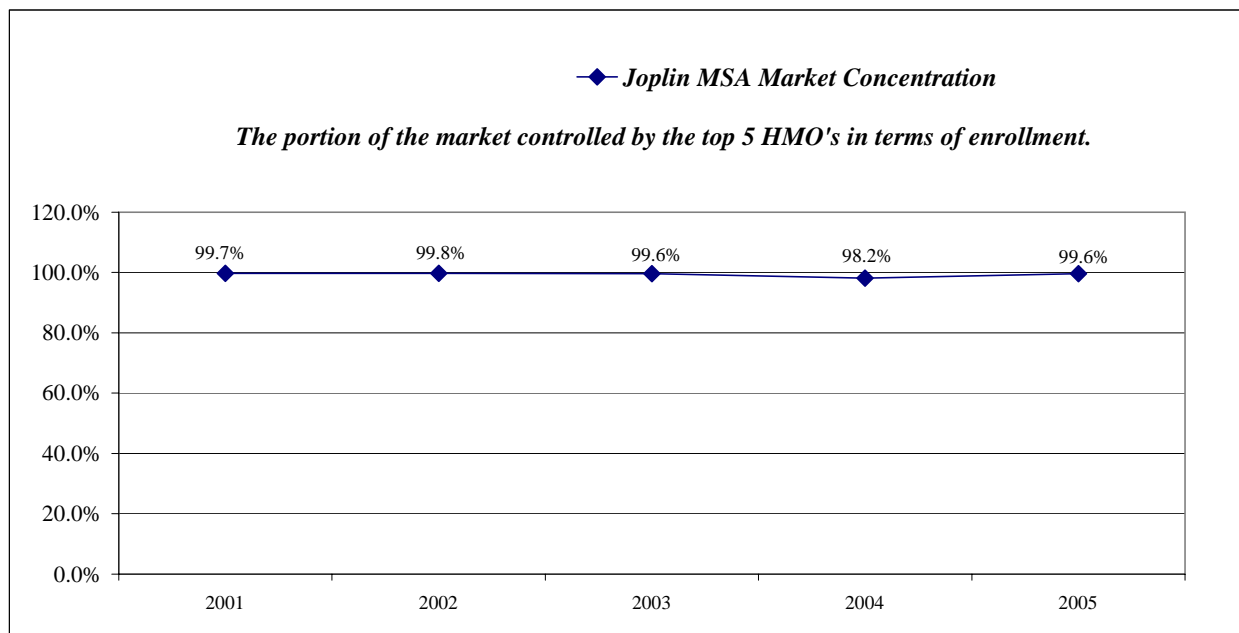
● - Approved

○ - Approved but not marketing

2005 Joplin MSA Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	2	0	0	0	2	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	8	8	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	11	2	0	0	13	0.1%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	91	533	3	0	627	6.6%
Cox Health Systems HMO, Inc.	54	349	0	0	403	4.2%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	0	0	0	0	0	0.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	3	0	0	0	3	0.0%
Healthcare USA of Missouri, LLC	0	0	0	6	6	0.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	2,367	4,790	0	0	7,157	74.8%
Humana Health Plan, Inc.	0	0	0	0	0	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1,223	103	8	0	1,334	13.9%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	7	7	0.1%
United Healthcare of the Midwest, Inc.	5	1	0	0	6	0.1%
TOTAL	3,756	5,778	11	23	9,568	100.0%

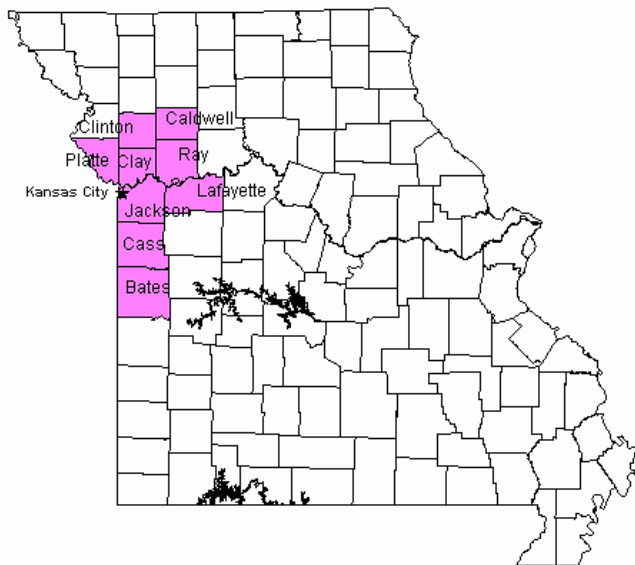


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Joplin MSA enrollment

Kansas City MSA Counties



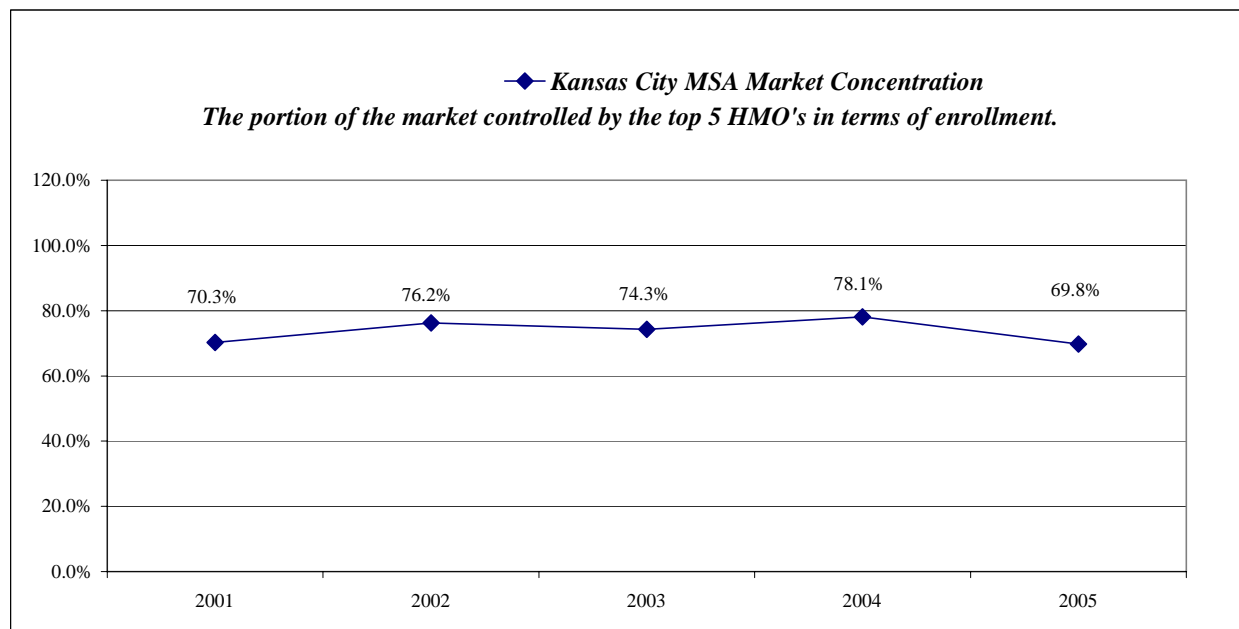
	Bates	Caldwell	Cass	Clay	Clinton	Jackson	Lafayette	Platte	Ray
Aetna Health, Inc.			●	●		●	●	●	●
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus			●	●		●	●	●	●
Blue Cross & Blue Shield of Kansas City			●	●		●	●	●	●
Children's Mercy's Family Health Partners, Inc.			●	●		●	●	●	●
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri			●	●	●	●	●	●	●
Community Health Plan		●	○	●	●	●	○	●	●
Coventry Health Care of Kansas, Inc.	●	○	●	●	●	●	●	●	○
FirstGuard Health Plan, Inc.			●	●		●	●	●	●
Good Health HMO, Inc. dba Blue-Care, Inc.			●	●		●	●	●	●
Great-West Health Plan of Kansas/Missouri, Inc.				○		○		○	
Healthcare USA of Missouri, LLC			●	●		●	●	●	●
Humana Health Plan, Inc.	●	○	●	●		●	●	●	●
United Healthcare of the Midwest, Inc.			●	●		●	○	○	○

● - Approved
○ - Approved but not marketing

2005 Kansas City MSA Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	14,120	2,142	0	0	16,262	5.3%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	2	2	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	28,904	28,904	9.4%
Blue Cross & Blue Shield of Kansas City	29,592	0	0	0	29,592	9.6%
Children's Mercy's Family Health Partners, Inc.	0	0	0	40,900	40,900	13.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2,244	46	0	0	2,290	0.7%
CIGNA Healthcare of St. Louis, Inc.	2	0	0	0	2	0.0%
Community Health Plan	1,465	40	0	0	1,505	0.5%
Coventry Health Care of Kansas, Inc.	33,304	23,716	10,281	0	67,301	21.8%
Cox Health Systems HMO, Inc.	0	5	0	0	5	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	33,730	33,730	10.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	42,186	0	0	0	42,186	13.7%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	10	5	1	0	16	0.0%
Healthcare USA of Missouri, LLC	0	0	0	9,143	9,143	3.0%
HealthLink HMO, Inc. dba HealthLink HMO	2	0	0	0	2	0.0%
HMO Missouri, Inc. dba Blue Choice	26	5	0	0	31	0.0%
Humana Health Plan, Inc.	18,149	0	13,024	0	31,173	10.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	31	12	3	0	46	0.0%
Mercy MC + Inc.	0	0	0	1	1	0.0%
Missouri Care, LC	0	0	0	79	79	0.0%
United Healthcare of the Midwest, Inc.	2,990	1,919	0	0	4,909	1.6%
TOTAL	144,121	27,890	23,309	112,759	308,079	100.0%

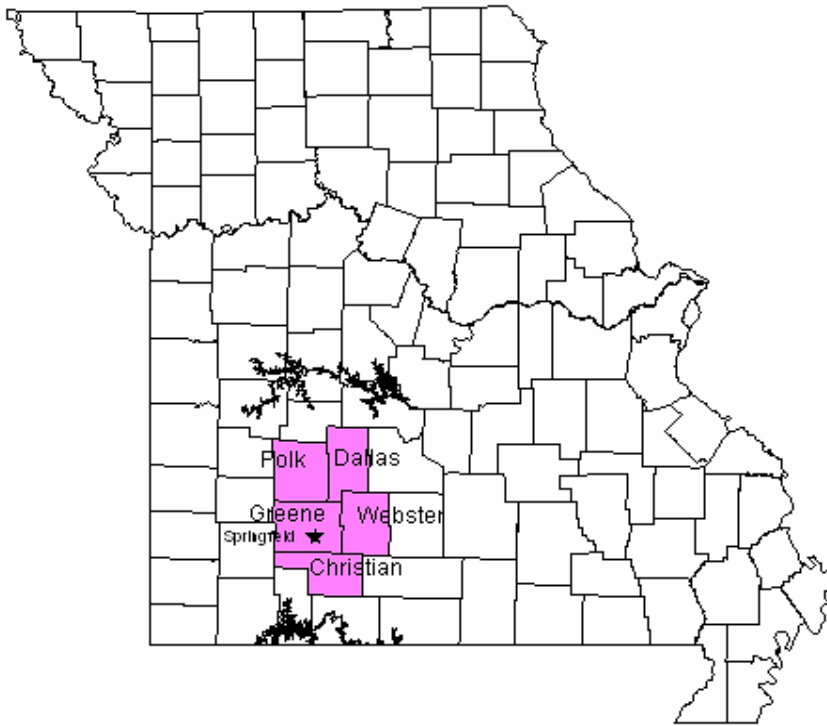


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Kansas City enrollment

Springfield MSA Counties



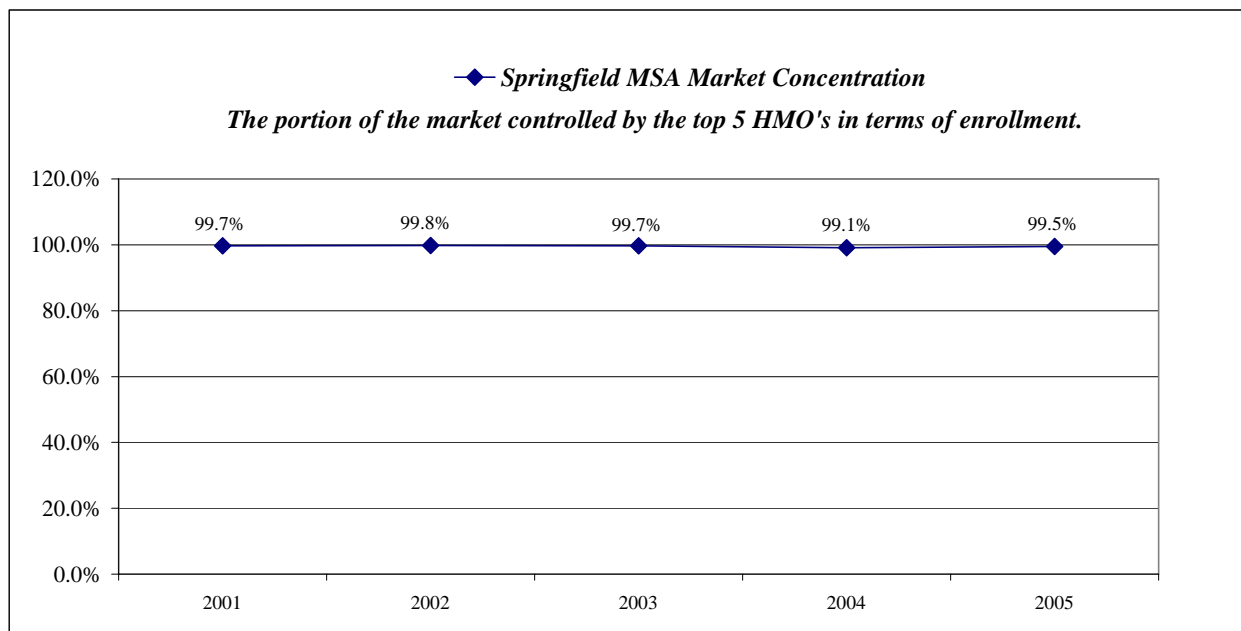
	Christian	Dallas	Greene	Polk	Webster
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	●		●	●	●
Coventry Health Care of Kansas, Inc.	○	○	●	○	○
Cox Health Systems HMO, Inc.	●	●	●	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○		○
HMO Missouri, Inc. dba Blue Choice	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	●	○	●
United Healthcare of the Midwest, Inc.	○	○	○	○	○

- - Approved
- - Approved but not marketing

2005 Springfield MSA Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	1	1	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	4	4	0.0%
Blue Cross & Blue Shield of Kansas City	13	0	0	0	13	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	12	12	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	61	0	0	0	61	0.1%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	2	0	0	0	2	0.0%
Coventry Health Care of Kansas, Inc.	182	837	2	0	1,021	2.2%
Cox Health Systems HMO, Inc.	696	2,822	0	0	3,518	7.7%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	8	8	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	9	0	0	0	9	0.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	8	5	0	0	13	0.0%
Healthcare USA of Missouri, LLC	0	0	0	26	26	0.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	5,344	14,524	0	0	19,868	43.4%
Humana Health Plan, Inc.	13	0	1	0	14	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	8,158	3,870	8,925	0	20,953	45.8%
Mercy MC + Inc.	0	0	0	1	1	0.0%
Missouri Care, LC	0	0	0	49	49	0.1%
United Healthcare of the Midwest, Inc.	155	23	4	0	182	0.4%
TOTAL	14,641	22,081	8,932	101	45,755	100.0%

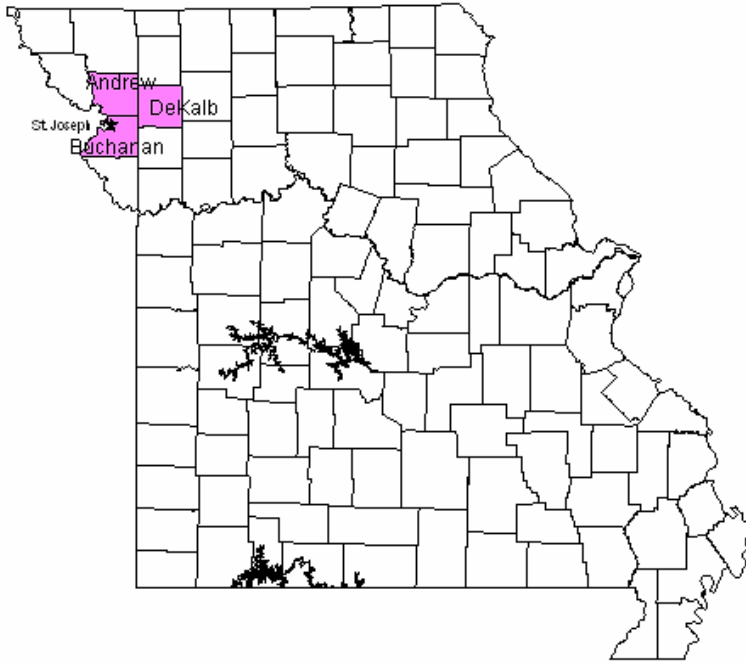


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total Springfield MSA enrollment

St. Joseph MSA Counties



	Andrew	Buchanan	Dekalb
Aetna Health, Inc.		●	
Blue Cross & Blue Shield of Kansas City		●	
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	●	●	●
Community Health Plan	●	●	●
Coventry Health Care of Kansas, Inc.	○	○	○
Good Health HMO, Inc. dba Blue-Care, Inc.	●	●	
Humana Health Plan, Inc.		●	

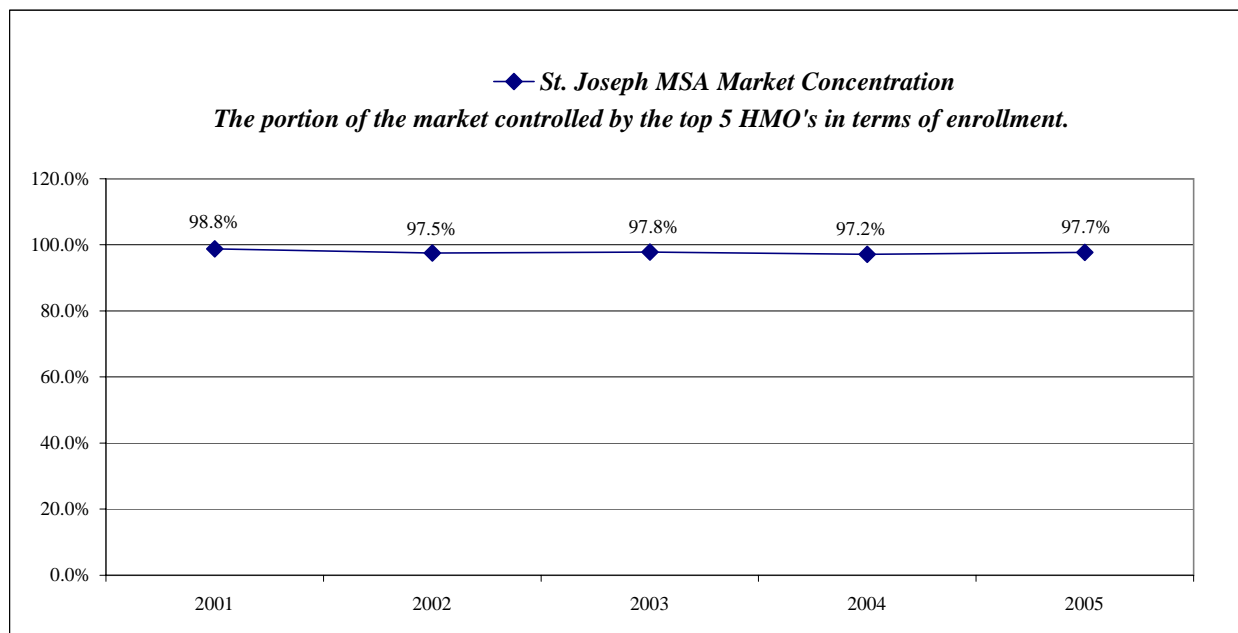
● - Approved

○ - Approved but not marketing

2005 St. Joseph MSA Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	191	15	0	0	206	1.4%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	6	6	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	51	51	0.3%
Blue Cross & Blue Shield of Kansas City	768	0	0	0	768	5.2%
Children's Mercy's Family Health Partners, Inc.	0	0	0	41	41	0.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	34	6	0	0	40	0.3%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	10,057	255	0	0	10,312	69.9%
Coventry Health Care of Kansas, Inc.	628	556	8	0	1,192	8.1%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	18	18	0.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	1,931	0	0	0	1,931	13.1%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	1	0	0	0	1	0.0%
Healthcare USA of Missouri, LLC	0	0	0	19	19	0.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	0	0	0	0	0	0.0%
Humana Health Plan, Inc.	115	0	10	0	125	0.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	0	0	0	0	0	0.0%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	1	1	0.0%
United Healthcare of the Midwest, Inc.	25	9	0	0	34	0.2%
TOTAL	13,750	841	18	136	14,745	100.0%

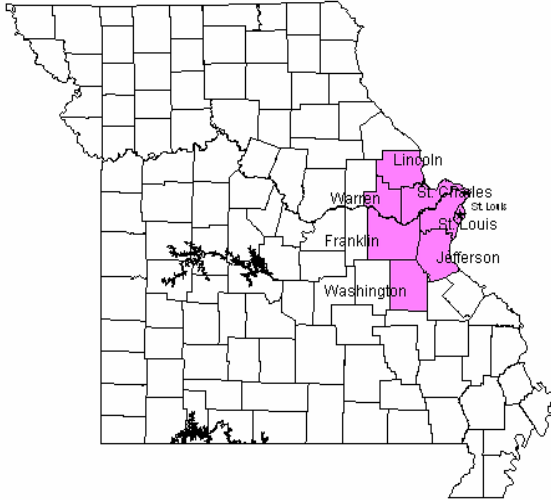


Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total St. Joseph MSA enrollment

St. Louis MSA Counties



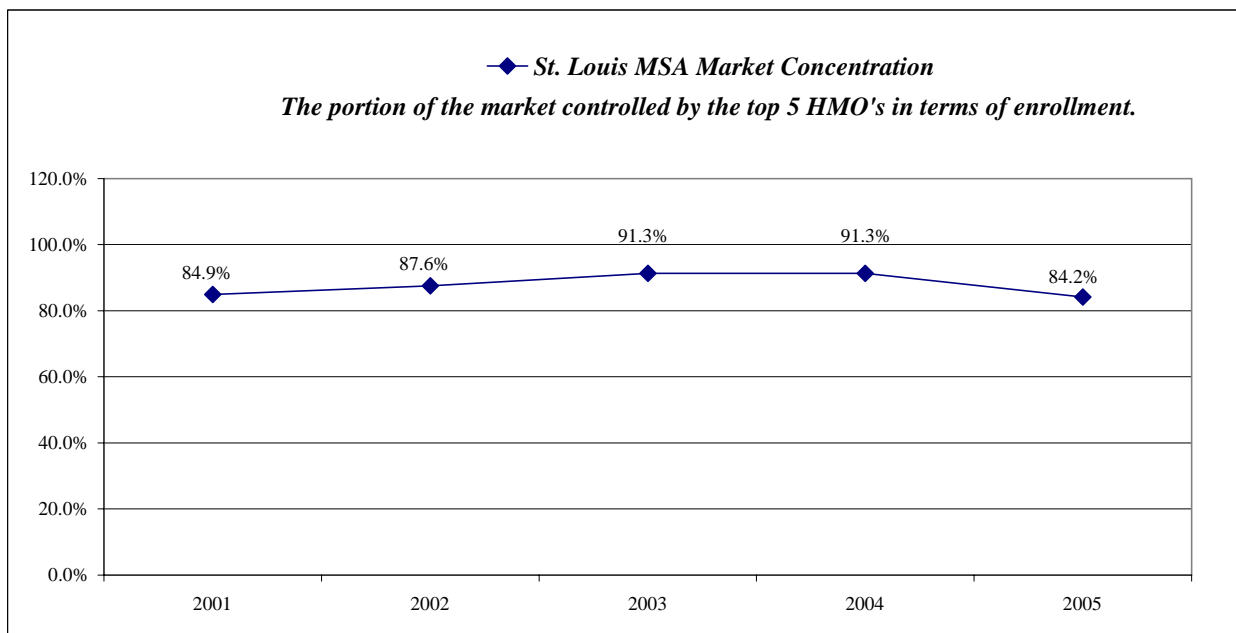
	Franklin	Jefferson	Lincoln	St. Charles	St. Louis	St. Louis City	Warren	Washington
Aetna Health, Inc.		●		●	●	●		
Alliance for Community Health, LLC dba Community Care Plus	●	●	●	●	●	●	●	●
CIGNA Healthcare of St. Louis, Inc.	●	●		●	●	●		
Essence, Inc.		●		●	●	●		
Great-West Health Plan of Kansas/Missouri, Inc.	○	○	○	○	○	○	○	
Group Health Plan, Inc.	●	●	●	●	●	●	●	●
Healthcare USA of Missouri, LLC	●	●	●	●	●	●	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○	○	○
HMO Missouri, Inc. dba Blue Choice	●	●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	○	●	●	●	●	○
Mercy MC + Inc.	●	●	●	●	●	●	●	●
United Healthcare of the Midwest, Inc.	●	●	○	●	●	○	●	○

- - Approved
- - Approved but not marketing

2005 St. Louis MSA Enrollment

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees*	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	1,168	479	0	0	1,647	0.4%
Alliance For Community Health, LLC dba Community Care Plus	0	0	0	36,072	36,072	7.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	3	0	0	0	3	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	8	8	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	12	0	0	0	12	0.0%
CIGNA Healthcare of St. Louis, Inc.	3,668	32	0	0	3,700	0.8%
Community Health Plan	3	0	0	0	3	0.0%
Coventry Health Care of Kansas, Inc.	13	4	1	0	18	0.0%
Cox Health Systems HMO, Inc.	5	2	0	0	7	0.0%
Essence, Inc.	0	0	2,884	0	2,884	0.6%
FirstGuard Health Plan, Inc.	0	0	0	16	16	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	3	0	0	0	3	0.0%
Great-West Healthcare of Kansas/Missouri, Inc.	0	0	0	0	0	0.0%
Group Health Plan, Inc.	52,084	39,818	14,381	0	106,283	22.8%
Healthcare USA of Missouri, LLC	0	0	0	122,262	122,262	26.3%
HealthLink HMO, Inc. dba HealthLink HMO	82	10	0	0	92	0.0%
HMO Missouri, Inc. dba Blue Choice	40,664	10,047	0	0	50,711	10.9%
Humana Health Plan, Inc.	4	0	0	0	4	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	13,767	8,018	7,643	0	29,428	6.3%
Mercy MC + Inc.	0	0	0	43,105	43,105	9.3%
Missouri Care, LC	0	0	0	87	87	0.0%
United Healthcare of the Midwest, Inc.	4,423	24,184	40,574	0	69,181	14.9%
TOTAL	115,899	82,594	65,483	201,551	465,527	100.0%



Source: 2005 Missouri HMO Annual Supplement Report

* See Medicare Note on Page 1

**Market Share is the HMO's percentage of the total St. Louis MSA enrollment

Available from the Missouri Department of Insurance

Other Publications: The Missouri Department of Insurance publishes many insurance related reports. A complete list of reports is available at: <http://www.insurance.mo.gov/reports/index.htm>

For additional information, contact the **Statistics Section at (573) 751-3163** or the **Managed Care Section at (573) 522-8767**.

Available from the Missouri Department of Health & Senior Services

The Missouri Department of Health and Senior Services publishes many managed care reports. For copies, please send a written request and payment to:

**Missouri Department of Health and Senior Services
Center for Health Info. Management & Evaluation
Health Care Performance Monitoring
PO Box 570
Jefferson City, MO 65102
(573)526-2812
www.dhss.mo.gov/ManagedCare/**