STATE OF TEXAS
MEDICAID MANAGED CARE
STAR PROGRAM RATE SETTING
STATE FISCAL YEAR 2015

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Prepared by:
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I. Introduction

Rudd and Wisdom, Inc. has been retained by the Texas Health and Human Services Commission (HHSC) to develop the state fiscal year 2015 (FY2015, September 1, 2014 through August 31, 2015) premium rates for HMOs participating in the Texas Medicaid STAR program. This report presents the rating methodology and assumptions used in developing the premium rates.

Rudd and Wisdom has provided actuarial services to the Texas Medicaid program for over 25 years. We have participated in the state's managed care rating process since its inception in 1993. This year, as in previous years, we have worked closely with HHSC in developing the FY2015 HMO premium rates.

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

- Monthly enrollment by risk group and age group for each health plan. This includes historical enrollment since September 2010 and a projection of future enrollment through August 2015. These projections were prepared by HHS System Forecasting staff.
- Claim lag reports by risk group and age group for each health plan for the period September 2010 through February 2014. These reports include monthly paid claims by month of service.
- Financial Statistical Reports (FSR) for each participating HMO for FY2012, FY2013 and the first six months of FY2014. The FSR contains detailed information regarding monthly enrollment, revenue, incurred claims and administrative expenses, as reported by the HMO.
- Reports from the EQRO summarizing their analysis of the HMO's encounter claims data.
- Reports from the health plans providing information on high volume claimants during the experience period.
- Current (FY2014) premium rates and Delivery Supplemental Payment rates by risk group for each HMO.
- The number of maternity deliveries by HMO and risk group for the period September 2010 through December 2013.
- Information from both HHSC and the HMOs regarding recent changes in covered services and provider reimbursement under the Medicaid program.
- Information from the HMOs regarding current and projected payment rates for certain capitated services, such as mental health and vision.
- Information regarding FY2013 third party reimbursement from each of the HMOs.
- FY2013 acuity risk adjustment analysis provided by the EQRO for each participating health plan.
- Information from the HMOs regarding current and projected reinsurance premium rates.

- Historical enrollment and claims experience data for the Medicaid Primary Care Case Management (PCCM) plan.
- Information provided by HHSC regarding FY2013 health plan claims cost by type of service for certain services. This information was obtained from the encounter database.
- Information provided by HHSC regarding proposed FY2015 Medicaid provider reimbursement rates.
- Information provided by HHSC regarding newly capitated services previously paid by HHSC.

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

II. Overview of the Rate Setting Methodology

This report details the development of the medical component of the total premium rate. Information regarding the carve-in of prescription drugs into the STAR program can be found in the report titled State of Texas Medicaid Managed Care Rate Setting Pharmacy Carve-in State Fiscal Year 2015.

The actuarial model used to derive the FY2015 STAR HMO premium rates relies primarily on health plan financial experience. The historical claims experience for each HMO (by area) was analyzed and estimates for the base period (FY2013) were developed. These estimates were then projected forward to FY2015 using assumed trend rates. Other plan expenditures such as capitated amounts, reinsurance costs and administrative expenses were added to the claims component in order to project the total FY2015 cost under the health plan. These projected total cost rates were determined separately for each risk group for each health plan. The results of this analysis were then combined for all HMOs in a service area in order to develop a set of community rates for each service area.

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

- Bexar County Service Area (San Antonio)
- Dallas County Service Area (Dallas)
- El Paso County Service Area (El Paso)
- Harris County Service Area (Houston)
- Hidalgo County Service Area (Hidalgo)
- Jefferson County Service Area (Beaumont)
- Lubbock County Service Area (Lubbock)
- Nueces County Service Area (Corpus Christi)
- Tarrant County Service Area (Fort Worth)
- Travis County Service Area (Austin)
- Central Medicaid Rural Service Area (MRSA Central)
- Northeast Medicaid Rural Service Area (MRSA Northeast)
- West Medicaid Rural Service Area (MRSA West)

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

- Under Age One Year
- Ages 1 - 5
- Ages 6 - 14
- Ages 15 - 18
- Ages 19 - 20
- TANF Adults
- Pregnant Women

The services used in the analysis include the following:

- Inpatient Hospital
- Outpatient Hospital
- Physician Services

- Other Professional Services
- Lab, X-ray and Radiology Services
- Medical Supplies
- Behavioral Health Services (except in the Dallas service area)
- EPSDT Medical Services
- Family Planning and Genetics Services
- Comprehensive Care Program Services
- Vision Services
- Hearing Services
- Home Health Services
- Emergency Room Services
- Ambulance Services
- Prescription Drugs

Services specifically excluded from the analysis include:

- Dental and Orthodontia Services

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

We projected the FY2015 cost for each individual HMO by estimating their base period (FY2013) average claims cost and then applying trend and other adjustment factors. These adjustment factors are described in Section III. We added capitation expenses for services capitated by the HMO (such as vision and behavioral health), a net cost of reinsurance, a reasonable provision for administrative expenses and a risk margin. Attachment 2 presents a description and an example of the experience analysis for a sample HMO. This type of analysis was conducted for each health plan.

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

HHSC utilized the combination of two rating methodologies in setting the FY2015 STAR premium rates – individual plan experience rating and community rating. The individual plan experience rating method is described above and documented in Attachment 2. The community rates are developed by a weighted average of the projected FY2015 cost for each health plan in the service area. The weights used in this formula are the projected FY2015 number of clients enrolled in each health plan by risk group. Attachment 3 presents the summary community rating exhibit for each service area along with a description of the analysis.

The projected FY2015 average total per-capita cost in a service area is called the unadjusted premium rate. This rate includes provision for all health care and administrative services to be provided by the HMO. This rate is then separated into two components – (i) non-maternity related expenses and (ii) maternity expenses. The premium rate for non-maternity expenses is called the adjusted premium rate. These are the monthly rates paid to the HMO. The amount paid for maternity expenses is called the Delivery Supplemental Payment. More information on this adjustment is provided in Section III below under Risk Adjustment and in Attachment 8.

The base community rate in each service area was adjusted to reflect the health status, or acuity, of the population enrolled in each health plan. The purpose of acuity risk adjustment is to recognize the anticipated cost differential between multiple health plans in a service area by analyzing the health status of their respective memberships. Additional information regarding risk adjustment is included in Section III below under Risk Adjustment and in Attachment 9.

The FY2015 STAR health plan premium rates were then defined as the following: the minimum of (a) 110% of the rate developed using the individual experience of the plan and (b) community rate with risk adjustment.

III. Adjustment Factors

This section contains a description of the adjustment factors used in the FY2015 STAR rate setting process.

Trend Factors

The rating methodology uses assumed trend factors to adjust the base period claims cost to the projection period. The cost trend factors used in this analysis are a combination of utilization and inflation components. The projected trend rate assumptions were developed by the actuary based on an analysis of recent experience under the various HMO plans. A single trend assumption applies to all service areas but varies by risk group and projection year (FY2014 and FY2015).

The trend analysis included a review of HMO claims experience data through February 28, 2014. Based on this information, estimates of monthly incurred claims were made through December 2013. The claims cost and trend experience was reviewed separately by service area and risk group. The service area trends were then combined into a statewide average using a weighted average formula with estimated incurred claims as the weights.

The FY2014 trend assumptions were developed from two components: (i) the actual estimated trend for the period September 2013 through December 2013 and (ii) the projected trend for the period January 2014 through August 2014. The experience trends for all time periods were adjusted to remove the impact of various provider reimbursement changes and other revisions that have impacted the program. The trends for the final eight months of FY2014 were projected using experience from FY2010 (1/4 weight), FY2011 (1/4 weight), FY2012 (1/4 weight) and FY2013 (1/4 weight). The FY2015 trend assumptions were then developed from a simple average of the FY2010 trend, FY2011 trend, FY2012 trend and FY2013 trend.

All historical trends for FY2010 through FY2013 used in the methodology described above were limited to be no less than 0.0%.

Attachment 4 is a summary of the cost trend analysis. The chart below presents the assumed annual trend rates for FY2014 and FY2015.

	FY2014	FY2015
Under Age 1 Year	1.2 %	2.8 %
Ages 1 - 5	1.4 %	4.2 %
Ages 6 - 14	2.3 %	4.2 %
Ages 15 - 18	1.0 %	3.5 %
Ages 19 - 20	9.3 %	14.4 %
TANF Adults	2.1 %	2.7 %
Pregnant Women	0.2 %	0.8 %

Provider Reimbursement Adjustments

Medicaid provider reimbursement changes were recognized for the following services: APR DRG implementation, Potentially Preventable Readmission reimbursement reductions, Potentially Preventable Complication reimbursement reductions, 10% reduction for inpatient outlier reimbursement, revisions to the therapy fee schedule, outpatient facility reimbursement reductions, outpatient imaging reimbursement reductions, ambulance reimbursement reductions, revisions to emergency room reimbursement provisions for non emergent services, reduction of Medicaid reimbursement in excess of Medicare and the impact of FQHC acquisition of primary care provider practices.

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

Newly Capitated Services

Effective September 1, 2014 mental health rehabilitation and targeted case management services will become capitated services under the STAR Program. Previously these services were carved out of STAR and paid on a fee-for-service basis. Exhibit M of Attachment 5 presents a summary of the derivation of these adjustment factors.

Related Party Adjustments

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

APR DRG Adjustments

Effective September 1, 2012, HHSC implemented the APR DRG reimbursement system for most hospitals. Effective September 1, 2013 rural hospital and children's hospitals transitioned to the APR DRG reimbursement system. HHSC staff has utilized the FY2013 encounter data to determine the cost impact from the APR DRG implementation on each service area and risk group. Exhibit I of Attachment 5 presents a summary of the resulting adjustment factors.

Family Planning Exclusion

Some of the MCOs that participate in the STAR program do not provide family planning services. HHSC provided a listing of those services that will not be provided by these MCOs. Adjustment factors were determined through an evaluation of the base period experience for the areas in which these plans operate. The premium rates for these MCOs have been reduced to reflect the reduced level of services provided. Attachment 6 provides additional information regarding this adjustment.

Third Party Recoveries

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

Risk Adjustment

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

The rate setting methodology incorporates a risk adjustment technique that is designed to provide uniform treatment of the health plans for costs related to maternity services. Maternity cases occur in several risk groups – Pregnant Women, TANF Adults, Ages 15-18, and Ages 19-20. As a result, it is possible for one health plan to enroll a higher percentage of TANF Adults, for example, who are pregnant and therefore generally more expensive. In order to recognize the potential inequity that may arise between health plans, HHSC developed this risk adjustment methodology. The goal is to reimburse the plans uniformly for maternity delivery costs.

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

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

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

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

IV. Administrative Fees and Risk Margin

The rating methodology includes an explicit provision for administrative services. The amount allocated for administrative expenses is $8.00 pmpm plus 5.75% of gross premium. This amount is intended to provide for all administrative-related services performed by the HMO.

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

The premium rates also include an amount for premium tax (1.75% of premium), maintenance tax ($0.065 pmpm) and a risk margin (2.0% of premium).

V. Summary

The chart below presents the results of the FY2015 STAR rating analysis and includes all components of the premium – medical and prescription drug. This report details the development of the medical component of the premium. Further information regarding the prescription drug component of the premium rate can be found in the report titled State of Texas Medicaid Managed Care Rate Setting Pharmacy Carve-in State Fiscal Year 2015.

	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20
Monthly Adjusted Premium Rate					
Aetna - Bexar	627.43	146.27	120.95	144.52	393.69
Amerigroup - Bexar	487.58	182.42	85.73	107.01	294.64
CFHP - Bexar	548.68	156.65	129.66	151.74	324.37
Superior - Bexar	641.70	172.64	139.11	159.45	425.73
Amerigroup - Dallas	521.98	168.56	127.84	152.62	342.76
Molina - Dallas	553.13	198.25	103.25	116.59	286.07
Parkland - Dallas	549.78	183.27	131.91	156.29	344.51
El Paso First - El Paso	508.57	137.71	117.90	131.99	298.13
Molina - El Paso	514.12	168.38	71.98	87.88	197.83
Superior - El Paso	632.47	149.86	121.56	138.74	332.52
Amerigroup - Harris	609.65	137.15	98.70	124.78	372.26
CHC - Harris	627.85	160.10	114.72	141.01	415.35
Molina - Harris	615.02	181.57	119.94	145.60	323.98
TCHP - Harris	547.21	169.74	139.04	172.43	412.29
United - Harris	619.30	205.46	130.11	167.22	473.99
Driscoll - Hidalgo	486.09	192.90	125.55	144.30	274.40
Molina - Hidalgo	477.47	208.82	150.46	140.87	325.43
Superior - Hidalgo	542.61	234.44	157.50	158.46	317.49
United - Hidalgo	510.83	241.04	147.39	157.46	351.53
Amerigroup - Jefferson	661.36	159.52	116.14	127.41	438.45
CHC - Jefferson	685.24	139.17	131.12	144.32	346.51
Molina - Jefferson	584.52	169.01	153.87	134.58	374.71
TCHP - Jefferson	709.77	143.22	139.47	167.17	391.63
United - Jefferson	653.82	137.90	126.57	131.72	317.25
Amerigroup - Lubbock	582.53	138.97	99.60	128.73	441.77
Firstcare - Lubbock	615.83	145.15	114.17	150.65	364.27
Superior - Lubbock	699.77	132.65	112.96	158.36	300.62
Christus - Nueces	624.38	185.28	148.74	160.86	228.74
Driscoll - Nueces	729.49	212.74	179.16	226.10	360.05
Superior - Nueces	842.70	221.94	179.03	199.14	367.50
Aetna - Tarrant	521.68	119.57	95.73	119.60	332.82
Amerigroup - Tarrant	551.79	159.87	116.55	148.77	323.17
Cook - Tarrant	609.05	187.47	163.90	207.22	347.50
Blue Cross - Travis	594.80	138.43	101.71	109.82	268.66
Sendero - Travis	511.31	210.11	101.64	140.88	163.17
Seton - Travis	484.30	140.41	104.55	131.05	250.64
Superior - Travis	627.27	160.28	120.64	148.82	294.67
Amerigroup - MRSA Central	515.30	118.05	108.52	114.46	283.88
Scott & White - MRSA Central	584.93	162.76	129.08	168.55	312.12
Superior - MRSA Central	536.31	138.05	118.37	133.80	317.09
Amerigroup - MRSA Northeast	519.77	140.59	120.73	140.50	297.77
Superior - MRSA Northeast	533.97	139.82	121.29	137.30	346.61
Amerigroup - MRSA West	618.78	136.51	111.77	132.05	305.01
Firstcare - MRSA West	590.81	137.17	118.18	139.56	349.53
Superior - MRSA West	545.64	123.18	120.93	143.34	366.62

	TANF Adults	Pregnant Women	Delivery Supplemental Payment
Monthly Adjusted Premium Rate			
Aetna - Bexar	398.38	452.82	3,266.59
Amerigroup - Bexar	304.21	379.35	3,266.59
CFHP - Bexar	451.96	429.00	3,266.59
Superior - Bexar	469.15	451.43	3,266.59
Amerigroup - Dallas	347.57	425.70	3,537.13
Molina - Dallas	338.63	408.55	3,537.13
Parkland - Dallas	327.29	431.68	3,537.13
El Paso First - El Paso	343.38	364.21	3,443.04
Molina - El Paso	256.76	327.13	3,443.04
Superior - El Paso	346.27	363.29	3,443.04
Amerigroup - Harris	460.00	434.64	3,519.20
CHC - Harris	441.18	484.20	3,519.20
Molina - Harris	411.65	436.21	3,519.20
TCHP - Harris	399.24	469.95	3,519.20
United - Harris	537.52	464.93	3,519.20
Driscoll - Hidalgo	281.97	362.32	3,409.95
Molina - Hidalgo	403.02	364.94	3,409.95
Superior - Hidalgo	432.57	372.10	3,409.95
United - Hidalgo	400.19	370.50	3,409.95
Amerigroup - Jefferson	489.52	415.31	3,394.58
CHC - Jefferson	405.55	452.37	3,394.58
Molina - Jefferson	465.39	444.18	3,394.58
TCHP - Jefferson	427.51	470.18	3,394.58
United - Jefferson	488.81	438.89	3,394.58
Amerigroup - Lubbock	285.33	412.93	3,230.39
Firstcare - Lubbock	441.36	419.82	3,230.39
Superior - Lubbock	406.13	424.44	3,230.39
Christus - Nueces	299.80	463.88	3,203.82
Driscoll - Nueces	391.90	463.03	3,203.82
Superior - Nueces	489.54	481.79	3,203.82
Aetna - Tarrant	407.14	363.53	3,635.64
Amerigroup - Tarrant	440.31	362.20	3,635.64
Cook - Tarrant	350.61	357.52	3,635.64
Blue Cross - Travis	372.37	558.99	3,247.49
Sendero - Travis	270.52	516.75	3,247.49
Seton - Travis	313.53	497.35	3,247.49
Superior - Travis	440.44	568.01	3,247.49
Amerigroup - MRSA Central	340.78	416.99	3,035.27
Scott & White - MRSA Central	370.11	418.06	3,035.27
Superior - MRSA Central	389.70	434.70	3,035.27
Amerigroup - MRSA Northeast	397.52	444.20	3,160.40
Superior - MRSA Northeast	410.21	435.59	3,160.40
Amerigroup - MRSA West	330.72	426.12	3,204.07
Firstcare - MRSA West	435.39	425.17	3,204.07
Superior - MRSA West	402.98	429.38	3,204.07

The above premium rates include provision for 1915(b)(3) waiver services. The STAR HMOs cover adult inpatient hospital days in excess of thirty. The chart below presents the amount included in the FY2015 STAR HMO premium rates for 1915(b)(3) waiver services.

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

Attachment 1 presents additional information regarding the FY2015 rates.

VI. Actuarial Certification of FY2015 STAR HMO Premium Rates

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

Rudd and Wisdom has been retained by the Texas Health and Human Services Commission (HHSC) to assist in the development of their state fiscal year 2015 (FY2015) managed care rate-setting methodology, assumptions and resulting premium rates and to provide the actuarial certification required under Centers for Medicare and Medicaid Services (CMS) requirements 42 CFR 438.6(c).

I certify that the FY2015 HMO premium rates developed by HHSC and Rudd and Wisdom satisfy the following:

(a) The premium rates have been developed in accordance with generally accepted actuarial principals and practices;

(b) The premium rates are appropriate for the populations and services covered under the managed care contract; and

(c) The premium rates are actuarially sound as defined in the regulations.

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

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

Evan L. Dial, F.S.A., M.A.A.A.

VII. Attachments

Attachment 1

Summary of FY2015 STAR Rating Analysis

The attached exhibit presents summary information regarding the FY2015 rates. Included on the exhibits are current (FY2014) premium rates, split between medical and prescription drug, and delivery supplemental payment (DSP) rates, FY2015 premium rates, split between medical and prescription drug, and DSP rates and a comparison of FY2014 and FY2015 premium rates.

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
Current (4/1/2014-8/31/2014) Medical Premium Rates pmpm								
Aetna - Bexar	632.72	147.60	83.39	107.47	179.27	348.03	477.16	3,266.59
Amerigroup - Bexar	530.94	133.15	87.75	103.26	197.70	317.63	421.76	3,266.59
CFHP - Bexar	588.26	147.39	95.66	127.30	227.17	368.73	467.65	3,266.59
Superior - Bexar	694.79	161.11	95.60	122.19	235.19	397.51	497.50	3,266.59
Amerigroup - Dallas	474.00	151.28	94.40	109.18	175.63	266.71	386.40	3,537.13
Molina - Dallas	453.24	148.00	82.85	100.05	166.59	252.67	352.50	3,537.13
Parkland - Dallas	525.96	168.20	99.65	116.75	195.15	269.59	395.97	3,537.13
El Paso First - El Paso	449.86	122.60	75.58	93.25	136.18	228.37	286.13	3,443.04
Molina - El Paso	340.40	134.47	65.88	75.95	330.59	213.57	244.24	3,443.04
Superior - El Paso	492.26	116.61	82.36	97.69	145.63	244.26	288.19	3,443.04
Amerigroup - Harris	667.87	144.13	87.13	118.13	239.24	409.32	433.63	3,519.20
CHC - Harris	572.93	140.93	81.72	109.34	220.09	350.32	430.03	3,519.20
Molina - Harris	615.90	163.72	92.10	122.53	252.76	369.77	410.87	3,519.20
TCHP - Harris	535.72	140.35	98.13	129.11	217.83	322.79	421.45	3,519.20
United - Harris	645.67	157.14	87.82	145.84	300.27	421.18	426.51	3,519.20
Driscoll - Hidalgo	349.38	170.85	102.96	97.79	196.54	199.42	328.97	3,409.95
Molina - Hidalgo	366.48	209.36	121.76	113.21	234.43	250.53	307.75	3,409.95
Superior - Hidalgo	418.48	219.44	122.48	114.70	211.36	248.57	320.10	3,409.95
United - Hidalgo	467.45	221.88	121.75	110.60	211.29	283.17	319.61	3,409.95
Amerigroup - Jefferson	797.45	142.34	74.47	110.80	254.89	361.46	412.99	3,394.58
CHC - Jefferson	574.59	115.40	78.25	108.40	259.44	279.30	401.14	3,394.58
Molina - Jefferson	628.45	137.23	75.64	99.05	389.43	324.20	401.15	3,394.58
TCHP - Jefferson	588.15	130.37	90.95	122.24	235.01	267.16	393.14	3,394.58
United - Jefferson	569.40	114.91	80.87	113.03	381.49	337.76	428.31	3,394.58
Amerigroup - Lubbock	465.52	102.01	85.54	80.97	220.79	237.70	309.30	3,230.39
Firstcare - Lubbock	537.08	116.19	71.18	112.37	254.19	272.76	358.76	3,230.39
Superior - Lubbock	516.32	125.25	77.14	103.62	211.10	237.56	370.14	3,230.39
Christus - Nueces	642.36	167.39	110.52	148.33	205.64	275.73	416.36	3,203.82
Driscoll - Nueces	632.33	185.14	123.33	166.34	205.89	266.67	442.57	3,203.82
Superior - Nueces	586.27	190.13	111.45	158.46	248.22	355.25	467.03	3,203.82
Aetna - Tarrant	538.86	161.68	81.44	117.25	230.58	323.78	333.26	3,635.64
Amerigroup - Tarrant	496.02	145.13	92.65	114.85	206.06	334.82	328.98	3,635.64
Cook - Tarrant	491.22	174.97	120.14	133.01	200.49	259.89	339.03	3,635.64
Blue Cross - Travis	488.51	140.31	87.56	105.52	168.47	276.77	489.28	3,247.49
Sendero - Travis	512.59	162.53	85.31	99.81	196.93	268.62	490.62	3,247.49
Seton - Travis	521.10	142.14	88.17	107.82	148.59	269.25	485.18	3,247.49
Superior - Travis	573.55	156.85	91.07	113.66	171.16	303.60	520.30	3,247.49
Amerigroup - MRSA Central	461.95	122.01	76.31	103.73	168.61	198.68	321.19	3,035.27
Scott & White - MRSA Central	465.85	122.30	76.03	111.60	149.81	210.75	319.51	3,035.27
Superior - MRSA Central	494.58	121.20	79.04	112.44	165.17	247.99	346.37	3,035.27
Amerigroup - MRSA Northeast	478.24	124.87	75.66	100.20	203.97	272.25	392.75	3,160.40
Superior - MRSA Northeast	500.82	112.36	78.45	98.20	196.61	279.35	387.52	3,160.40
Amerigroup - MRSA West	522.24	103.71	70.23	97.18	188.67	236.78	381.80	3,204.07
Firstcare - MRSA West	510.51	105.59	76.01	94.37	197.19	285.95	381.29	3,204.07
Superior - MRSA West	538.43	118.29	84.38	108.08	216.94	283.07	392.57	3,204.07

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
Current (4/1/2014-8/31/2014) Prescription Drug Premium Rates pmpm								
Aetna - Bexar	21.75	24.00	34.40	30.67	17.89	106.15	40.09	
Amerigroup - Bexar	18.25	21.64	36.21	29.48	19.73	96.86	35.45	
CFHP - Bexar	20.23	23.97	39.47	36.35	22.66	112.45	39.31	
Superior - Bexar	23.88	26.20	39.44	34.88	23.46	121.21	41.81	
Amerigroup - Dallas	27.52	27.16	35.47	35.99	24.33	78.61	39.38	
Molina - Dallas	26.33	26.57	31.14	32.97	23.08	74.47	35.93	
Parkland - Dallas	30.54	30.18	37.44	38.47	27.01	79.46	40.36	
El Paso First - El Paso	36.25	29.10	34.06	35.85	22.92	88.00	32.71	
Molina - El Paso	27.43	31.92	29.68	29.19	55.60	82.30	27.92	
Superior - El Paso	39.67	27.68	37.10	37.56	24.49	94.11	32.96	
Amerigroup - Harris	32.21	28.11	31.59	30.09	23.53	114.22	42.05	
CHC - Harris	27.62	27.48	29.62	27.85	21.64	97.75	41.70	
Molina - Harris	29.71	31.93	33.38	31.19	24.85	103.19	39.86	
TCHP - Harris	25.83	27.37	35.58	32.88	21.42	90.07	40.89	
United - Harris	31.13	30.63	31.82	37.14	29.52	117.52	41.38	
Driscoll - Hidalgo	49.10	44.93	41.90	36.85	22.84	86.57	40.73	
Molina - Hidalgo	49.81	55.19	49.98	42.99	28.02	108.64	37.65	
Superior - Hidalgo	58.82	57.71	49.84	43.21	24.57	107.91	39.63	
United - Hidalgo	65.72	58.35	49.53	41.67	24.56	122.93	39.57	
Amerigroup - Jefferson	54.92	43.47	45.28	37.53	28.08	132.28	38.28	
CHC - Jefferson	39.56	35.23	47.61	36.71	28.56	102.22	37.18	
Molina - Jefferson	43.27	41.90	46.00	33.54	42.88	118.63	37.18	
TCHP - Jefferson	40.50	39.83	55.32	41.40	25.88	97.78	36.43	
United - Jefferson	39.20	35.09	49.19	38.26	42.00	123.62	39.69	
Amerigroup - Lubbock	26.98	19.98	40.54	26.50	33.03	90.97	30.27	
Firstcare - Lubbock	31.13	22.77	33.73	36.77	38.04	104.41	35.10	
Superior - Lubbock	29.92	24.53	36.54	33.90	31.61	90.92	36.21	
Christus - Nueces	41.30	36.40	49.36	35.58	19.01	101.67	37.68	
Driscoll - Nueces	40.65	40.22	55.04	41.31	21.45	98.75	41.61	
Superior - Nueces	37.68	41.30	49.72	39.36	25.87	131.53	43.91	
Aetna - Tarrant	23.16	22.04	27.79	32.15	23.44	101.27	42.81	
Amerigroup - Tarrant	21.31	19.80	31.61	31.51	20.94	104.72	42.27	
Cook - Tarrant	21.12	23.86	41.00	36.48	20.40	81.28	43.55	
Blue Cross - Travis	21.33	19.29	27.27	28.54	19.05	91.33	35.46	
Sendero - Travis	22.38	22.35	26.56	26.99	22.25	88.62	35.56	
Seton - Travis	22.73	19.56	27.49	27.86	14.76	87.96	34.13	
Superior - Travis	25.03	21.56	28.36	30.73	19.35	100.16	37.71	
Amerigroup - MRSA Central	22.48	22.72	38.89	31.90	20.65	84.43	31.92	
Scott & White - MRSA Central	22.67	22.75	38.75	34.33	18.35	89.56	31.75	
Superior - MRSA Central	24.06	22.57	40.29	34.59	20.22	105.37	34.42	
Amerigroup - MRSA Northeast	30.60	33.39	43.80	36.53	27.17	114.34	38.56	
Superior - MRSA Northeast	32.03	30.03	45.41	35.78	26.19	117.31	38.07	
Amerigroup - MRSA West	27.53	21.85	35.30	32.64	38.34	92.06	30.75	
Firstcare - MRSA West	26.93	22.25	38.21	31.71	40.08	111.18	30.69	
Superior - MRSA West	28.37	24.92	42.40	36.31	44.09	110.05	31.62	

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
Current (4/1/2014-8/31/2014) Total Premium Rates pmpm								
Aetna - Bexar	654.47	171.60	117.79	138.14	197.16	454.18	517.25	3,266.59
Amerigroup - Bexar	549.19	154.79	123.96	132.74	217.43	414.49	457.21	3,266.59
CFHP - Bexar	608.49	171.36	135.13	163.65	249.83	481.18	506.96	3,266.59
Superior - Bexar	718.67	187.31	135.04	157.07	258.65	518.72	539.31	3,266.59
Amerigroup - Dallas	501.52	178.44	129.87	145.17	199.96	345.32	425.78	3,537.13
Molina - Dallas	479.57	174.57	113.99	133.02	189.67	327.14	388.43	3,537.13
Parkland - Dallas	556.50	198.38	137.09	155.22	222.16	349.05	436.33	3,537.13
El Paso First - El Paso	486.11	151.70	109.64	129.10	159.10	316.37	318.84	3,443.04
Molina - El Paso	367.83	166.39	95.56	105.14	386.19	295.87	272.16	3,443.04
Superior - El Paso	531.93	144.29	119.46	135.25	170.12	338.37	321.15	3,443.04
Amerigroup - Harris	700.08	172.24	118.72	148.22	262.77	523.54	475.68	3,519.20
CHC - Harris	600.55	168.41	111.34	137.19	241.73	448.07	471.73	3,519.20
Molina - Harris	645.61	195.65	125.48	153.72	277.61	472.96	450.73	3,519.20
TCHP - Harris	561.55	167.72	133.71	161.99	239.25	412.86	462.34	3,519.20
United - Harris	676.80	187.77	119.64	182.98	329.79	538.70	467.89	3,519.20
Driscoll - Hidalgo	398.48	215.78	144.86	134.64	219.38	285.99	369.70	3,409.95
Molina - Hidalgo	416.29	264.55	171.74	156.20	262.45	359.17	345.40	3,409.95
Superior - Hidalgo	477.30	277.15	172.32	157.91	235.93	356.48	359.73	3,409.95
United - Hidalgo	533.17	280.23	171.28	152.27	235.85	406.10	359.18	3,409.95
Amerigroup - Jefferson	852.37	185.81	119.75	148.33	282.97	493.74	451.27	3,394.58
CHC - Jefferson	614.15	150.63	125.86	145.11	288.00	381.52	438.32	3,394.58
Molina - Jefferson	671.72	179.13	121.64	132.59	432.31	442.83	438.33	3,394.58
TCHP - Jefferson	628.65	170.20	146.27	163.64	260.89	364.94	429.57	3,394.58
United - Jefferson	608.60	150.00	130.06	151.29	423.49	461.38	468.00	3,394.58
Amerigroup - Lubbock	492.50	121.99	126.08	107.47	253.82	328.67	339.57	3,230.39
Firstcare - Lubbock	568.21	138.96	104.91	149.14	292.23	377.17	393.86	3,230.39
Superior - Lubbock	546.24	149.78	113.68	137.52	242.71	328.48	406.35	3,230.39
Christus - Nueces	683.66	203.79	159.88	183.91	224.65	377.40	454.04	3,203.82
Driscoll - Nueces	672.98	225.36	178.37	207.65	227.34	365.42	484.18	3,203.82
Superior - Nueces	623.95	231.43	161.17	197.82	274.09	486.78	510.94	3,203.82
Aetna - Tarrant	562.02	183.72	109.23	149.40	254.02	425.05	376.07	3,635.64
Amerigroup - Tarrant	517.33	164.93	124.26	146.36	227.00	439.54	371.25	3,635.64
Cook - Tarrant	512.34	198.83	161.14	169.49	220.89	341.17	382.58	3,635.64
Blue Cross - Travis	509.84	159.60	114.83	134.06	187.52	368.10	524.74	3,247.49
Sendero - Travis	534.97	184.88	111.87	126.80	219.18	357.24	526.18	3,247.49
Seton - Travis	543.83	161.70	115.66	135.68	163.35	357.21	519.31	3,247.49
Superior - Travis	598.58	178.41	119.43	144.39	190.51	403.76	558.01	3,247.49
Amerigroup - MRSA Central	484.43	144.73	115.20	135.63	189.26	283.11	353.11	3,035.27
Scott & White - MRSA Central	488.52	145.05	114.78	145.93	168.16	300.31	351.26	3,035.27
Superior - MRSA Central	518.64	143.77	119.33	147.03	185.39	353.36	380.79	3,035.27
Amerigroup - MRSA Northeast	508.84	158.26	119.46	136.73	231.14	386.59	431.31	3,160.40
Superior - MRSA Northeast	532.85	142.39	123.86	133.98	222.80	396.66	425.59	3,160.40
Amerigroup - MRSA West	549.77	125.56	105.53	129.82	227.01	328.84	412.55	3,204.07
Firstcare - MRSA West	537.44	127.84	114.22	126.08	237.27	397.13	411.98	3,204.07
Superior - MRSA West	566.80	143.21	126.78	144.39	261.03	393.12	424.19	3,204.07

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
FY2015 Medical Premium Rates pmpm								
Aetna - Bexar	605.40	126.66	82.67	110.85	362.25	294.63	404.62	3,266.59
Amerigroup - Bexar	468.42	155.38	56.39	79.78	268.45	217.96	334.56	3,266.59
CFHP - Bexar	529.42	135.65	88.63	116.39	298.46	334.26	383.34	3,266.59
Superior - Bexar	619.17	149.49	95.09	122.30	391.73	346.97	403.38	3,266.59
Amerigroup - Dallas	495.19	143.46	92.54	114.66	303.35	258.95	378.65	3,537.13
Molina - Dallas	524.74	168.73	74.74	87.59	253.18	252.29	363.39	3,537.13
Parkland - Dallas	521.56	155.98	95.49	117.42	304.90	243.84	383.97	3,537.13
El Paso First - El Paso	479.21	114.02	83.79	95.52	243.12	249.90	328.54	3,443.04
Molina - El Paso	484.44	139.41	51.15	63.60	161.33	186.86	295.09	3,443.04
Superior - El Paso	595.96	124.08	86.39	100.40	271.16	252.00	327.71	3,443.04
Amerigroup - Harris	577.31	114.19	70.49	96.03	337.98	335.69	381.82	3,519.20
CHC - Harris	597.87	135.67	84.46	111.20	380.77	331.32	430.83	3,519.20
Molina - Harris	585.65	153.87	88.30	114.82	297.01	309.15	388.13	3,519.20
TCHP - Harris	521.08	143.84	102.36	135.98	377.97	299.83	418.15	3,519.20
United - Harris	587.76	172.27	94.05	129.95	432.02	396.76	410.52	3,519.20
Driscoll - Hidalgo	436.31	152.77	87.90	103.11	240.41	191.05	314.74	3,409.95
Molina - Hidalgo	428.58	165.38	105.34	100.66	285.12	273.07	317.02	3,409.95
Superior - Hidalgo	487.05	185.67	110.27	113.23	278.17	293.09	323.24	3,409.95
United - Hidalgo	458.46	190.85	103.15	112.47	307.94	271.03	321.79	3,409.95
Amerigroup - Jefferson	623.70	123.63	71.10	87.48	378.57	349.01	371.91	3,394.58
CHC - Jefferson	648.06	109.08	81.86	100.66	301.24	293.34	407.22	3,394.58
Molina - Jefferson	552.80	132.47	96.06	93.87	325.75	336.63	399.85	3,394.58
TCHP - Jefferson	671.26	112.26	87.07	116.60	340.46	309.23	423.25	3,394.58
United - Jefferson	617.53	107.53	78.31	91.21	274.94	351.23	394.14	3,394.58
Amerigroup - Lubbock	558.43	115.68	68.84	99.75	355.97	202.08	375.03	3,230.39
Firstcare - Lubbock	590.35	120.82	78.91	116.74	293.52	312.58	381.29	3,230.39
Superior - Lubbock	670.75	110.37	78.01	122.64	242.11	287.41	385.39	3,230.39
Christus - Nueces	596.14	156.18	104.38	129.43	207.65	212.50	418.60	3,203.82
Driscoll - Nueces	696.50	179.33	125.71	181.49	327.34	278.45	417.95	3,203.82
Superior - Nueces	803.68	186.36	124.69	159.07	333.36	345.33	433.83	3,203.82
Aetna - Tarrant	500.59	104.57	70.56	92.49	276.12	296.81	311.61	3,635.64
Amerigroup - Tarrant	529.48	139.81	85.91	115.05	268.12	320.99	310.47	3,635.64
Cook - Tarrant	584.42	163.95	120.81	160.25	288.30	255.60	306.46	3,635.64
Blue Cross - Travis	571.72	122.59	76.80	84.71	242.83	277.09	515.23	3,247.49
Sendero - Travis	491.47	186.07	76.75	108.67	147.48	201.30	476.30	3,247.49
Seton - Travis	465.51	124.34	78.95	101.22	226.65	233.14	458.11	3,247.49
Superior - Travis	602.93	141.94	91.09	114.80	266.34	327.74	523.55	3,247.49
Amerigroup - MRSA Central	494.98	102.61	75.63	85.35	258.66	247.14	379.70	3,035.27
Scott & White - MRSA Central	561.54	141.21	89.57	125.23	284.03	267.36	380.19	3,035.27
Superior - MRSA Central	515.16	120.00	82.50	99.77	288.92	282.62	395.83	3,035.27
Amerigroup - MRSA Northeast	493.35	116.28	79.09	101.91	260.20	274.93	400.24	3,160.40
Superior - MRSA Northeast	506.83	115.64	79.46	99.59	302.88	283.71	392.48	3,160.40
Amerigroup - MRSA West	591.64	115.13	76.60	99.56	266.87	235.19	393.30	3,204.07
Firstcare - MRSA West	564.90	115.69	80.99	105.22	305.82	309.63	392.42	3,204.07
Superior - MRSA West	521.71	103.89	82.87	108.07	320.78	286.58	396.31	3,204.07

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
FY2015 Prescription Drug Premium Rates pmpm								
Aetna - Bexar	22.03	19.61	38.28	33.67	31.44	103.75	48.20	
Amerigroup - Bexar	19.16	27.04	29.34	27.23	26.19	86.25	44.79	
CFHP - Bexar	19.26	21.00	41.03	35.35	25.91	117.70	45.66	
Superior - Bexar	22.53	23.15	44.02	37.15	34.00	122.18	48.05	
Amerigroup - Dallas	26.79	25.10	35.30	37.96	39.41	88.62	47.05	
Molina - Dallas	28.39	29.52	28.51	29.00	32.89	86.34	45.16	
Parkland - Dallas	28.22	27.29	36.42	38.87	39.61	83.45	47.71	
El Paso First - El Paso	29.36	23.69	34.11	36.47	55.01	93.48	35.67	
Molina - El Paso	29.68	28.97	20.83	24.28	36.50	69.90	32.04	
Superior - El Paso	36.51	25.78	35.17	38.34	61.36	94.27	35.58	
Amerigroup - Harris	32.34	22.96	28.21	28.75	34.28	124.31	52.82	
CHC - Harris	29.98	24.43	30.26	29.81	34.58	109.86	53.37	
Molina - Harris	29.37	27.70	31.64	30.78	26.97	102.50	48.08	
TCHP - Harris	26.13	25.90	36.68	36.45	34.32	99.41	51.80	
United - Harris	31.54	33.19	36.06	37.27	41.97	140.76	54.41	
Driscoll - Hidalgo	49.78	40.13	37.65	41.19	33.99	90.92	47.58	
Molina - Hidalgo	48.89	43.44	45.12	40.21	40.31	129.95	47.92	
Superior - Hidalgo	55.56	48.77	47.23	45.23	39.32	139.48	48.86	
United - Hidalgo	52.37	50.19	44.24	44.99	43.59	129.16	48.71	
Amerigroup - Jefferson	37.66	35.89	45.04	39.93	59.88	140.51	43.40	
CHC - Jefferson	37.18	30.09	49.26	43.66	45.27	112.21	45.15	
Molina - Jefferson	31.72	36.54	57.81	40.71	48.96	128.76	44.33	
TCHP - Jefferson	38.51	30.96	52.40	50.57	51.17	118.28	46.93	
United - Jefferson	36.29	30.37	48.26	40.51	42.31	137.58	44.75	
Amerigroup - Lubbock	24.10	23.29	30.76	28.98	85.80	83.25	37.90	
Firstcare - Lubbock	25.48	24.33	35.26	33.91	70.75	128.78	38.53	
Superior - Lubbock	29.02	22.28	34.95	35.72	58.51	118.72	39.05	
Christus - Nueces	28.24	29.10	44.36	31.43	21.09	87.30	45.28	
Driscoll - Nueces	32.99	33.41	53.45	44.61	32.71	113.45	45.08	
Superior - Nueces	39.02	35.58	54.34	40.07	34.14	144.21	47.96	
Aetna - Tarrant	21.09	15.00	25.17	27.11	56.70	110.33	51.92	
Amerigroup - Tarrant	22.31	20.06	30.64	33.72	55.05	119.32	51.73	
Cook - Tarrant	24.63	23.52	43.09	46.97	59.20	95.01	51.06	
Blue Cross - Travis	23.08	15.84	24.91	25.11	25.83	95.28	43.76	
Sendero - Travis	19.84	24.04	24.89	32.21	15.69	69.22	40.45	
Seton - Travis	18.79	16.07	25.60	29.83	23.99	80.39	39.24	
Superior - Travis	24.34	18.34	29.55	34.02	28.33	112.70	44.46	
Amerigroup - MRSA Central	20.32	15.44	32.89	29.11	25.22	93.64	37.29	
Scott & White - MRSA Central	23.39	21.55	39.51	43.32	28.09	102.75	37.87	
Superior - MRSA Central	21.15	18.05	35.87	34.03	28.17	107.08	38.87	
Amerigroup - MRSA Northeast	26.42	24.31	41.64	38.59	37.57	122.59	43.96	
Superior - MRSA Northeast	27.14	24.18	41.83	37.71	43.73	126.50	43.11	
Amerigroup - MRSA West	27.14	21.38	35.17	32.49	38.14	95.53	32.82	
Firstcare - MRSA West	25.91	21.48	37.19	34.34	43.71	125.76	32.75	
Superior - MRSA West	23.93	19.29	38.06	35.27	45.84	116.40	33.07	

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
FY2015 Total Premium Rates pmpm								
Aetna - Bexar	627.43	146.27	120.95	144.52	393.69	398.38	452.82	3,266.59
Amerigroup - Bexar	487.58	182.42	85.73	107.01	294.64	304.21	379.35	3,266.59
CFHP - Bexar	548.68	156.65	129.66	151.74	324.37	451.96	429.00	3,266.59
Superior - Bexar	641.70	172.64	139.11	159.45	425.73	469.15	451.43	3,266.59
Amerigroup - Dallas	521.98	168.56	127.84	152.62	342.76	347.57	425.70	3,537.13
Molina - Dallas	553.13	198.25	103.25	116.59	286.07	338.63	408.55	3,537.13
Parkland - Dallas	549.78	183.27	131.91	156.29	344.51	327.29	431.68	3,537.13
El Paso First - El Paso	508.57	137.71	117.90	131.99	298.13	343.38	364.21	3,443.04
Molina - El Paso	514.12	168.38	71.98	87.88	197.83	256.76	327.13	3,443.04
Superior - El Paso	632.47	149.86	121.56	138.74	332.52	346.27	363.29	3,443.04
Amerigroup - Harris	609.65	137.15	98.70	124.78	372.26	460.00	434.64	3,519.20
CHC - Harris	627.85	160.10	114.72	141.01	415.35	441.18	484.20	3,519.20
Molina - Harris	615.02	181.57	119.94	145.60	323.98	411.65	436.21	3,519.20
TCHP - Harris	547.21	169.74	139.04	172.43	412.29	399.24	469.95	3,519.20
United - Harris	619.30	205.46	130.11	167.22	473.99	537.52	464.93	3,519.20
Driscoll - Hidalgo	486.09	192.90	125.55	144.30	274.40	281.97	362.32	3,409.95
Molina - Hidalgo	477.47	208.82	150.46	140.87	325.43	403.02	364.94	3,409.95
Superior - Hidalgo	542.61	234.44	157.50	158.46	317.49	432.57	372.10	3,409.95
United - Hidalgo	510.83	241.04	147.39	157.46	351.53	400.19	370.50	3,409.95
Amerigroup - Jefferson	661.36	159.52	116.14	127.41	438.45	489.52	415.31	3,394.58
CHC - Jefferson	685.24	139.17	131.12	144.32	346.51	405.55	452.37	3,394.58
Molina - Jefferson	584.52	169.01	153.87	134.58	374.71	465.39	444.18	3,394.58
TCHP - Jefferson	709.77	143.22	139.47	167.17	391.63	427.51	470.18	3,394.58
United - Jefferson	653.82	137.90	126.57	131.72	317.25	488.81	438.89	3,394.58
Amerigroup - Lubbock	582.53	138.97	99.60	128.73	441.77	285.33	412.93	3,230.39
Firstcare - Lubbock	615.83	145.15	114.17	150.65	364.27	441.36	419.82	3,230.39
Superior - Lubbock	699.77	132.65	112.96	158.36	300.62	406.13	424.44	3,230.39
Christus - Nueces	624.38	185.28	148.74	160.86	228.74	299.80	463.88	3,203.82
Driscoll - Nueces	729.49	212.74	179.16	226.10	360.05	391.90	463.03	3,203.82
Superior - Nueces	842.70	221.94	179.03	199.14	367.50	489.54	481.79	3,203.82
Aetna - Tarrant	521.68	119.57	95.73	119.60	332.82	407.14	363.53	3,635.64
Amerigroup - Tarrant	551.79	159.87	116.55	148.77	323.17	440.31	362.20	3,635.64
Cook - Tarrant	609.05	187.47	163.90	207.22	347.50	350.61	357.52	3,635.64
Blue Cross - Travis	594.80	138.43	101.71	109.82	268.66	372.37	558.99	3,247.49
Sendero - Travis	511.31	210.11	101.64	140.88	163.17	270.52	516.75	3,247.49
Seton - Travis	484.30	140.41	104.55	131.05	250.64	313.53	497.35	3,247.49
Superior - Travis	627.27	160.28	120.64	148.82	294.67	440.44	568.01	3,247.49
Amerigroup - MRSA Central	515.30	118.05	108.52	114.46	283.88	340.78	416.99	3,035.27
Scott & White - MRSA Central	584.93	162.76	129.08	168.55	312.12	370.11	418.06	3,035.27
Superior - MRSA Central	536.31	138.05	118.37	133.80	317.09	389.70	434.70	3,035.27
Amerigroup - MRSA Northeast	519.77	140.59	120.73	140.50	297.77	397.52	444.20	3,160.40
Superior - MRSA Northeast	533.97	139.82	121.29	137.30	346.61	410.21	435.59	3,160.40
Amerigroup - MRSA West	618.78	136.51	111.77	132.05	305.01	330.72	426.12	3,204.07
Firstcare - MRSA West	590.81	137.17	118.18	139.56	349.53	435.39	425.17	3,204.07
Superior - MRSA West	545.64	123.18	120.93	143.34	366.62	402.98	429.38	3,204.07

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
FY2015 Medical Premium Rate Change								
Aetna - Bexar	-4.3%	-14.2%	-0.9%	3.1%	102.1%	-15.3%	-15.2%	0.0%
Amerigroup - Bexar	-11.8%	16.7%	-35.7%	-22.7%	35.8%	-31.4%	-20.7%	0.0%
CFHP - Bexar	-10.0%	-8.0%	-7.3%	-8.6%	31.4%	-9.3%	-18.0%	0.0%
Superior - Bexar	-10.9%	-7.2%	-0.5%	0.1%	66.6%	-12.7%	-18.9%	0.0%
Amerigroup - Dallas	4.5%	-5.2%	-2.0%	5.0%	72.7%	-2.9%	-2.0%	0.0%
Molina - Dallas	15.8%	14.0%	-9.8%	-12.5%	52.0%	-0.2%	3.1%	0.0%
Parkland - Dallas	-0.8%	-7.3%	-4.2%	0.6%	56.2%	-9.6%	-3.0%	0.0%
El Paso First - El Paso	6.5%	-7.0%	10.9%	2.4%	78.5%	9.4%	14.8%	0.0%
Molina - El Paso	42.3%	3.7%	-22.4%	-16.3%	-51.2%	-12.5%	20.8%	0.0%
Superior - El Paso	21.1%	6.4%	4.9%	2.8%	86.2%	3.2%	13.7%	0.0%
Amerigroup - Harris	-13.6%	-20.8%	-19.1%	-18.7%	41.3%	-18.0%	-11.9%	0.0%
CHC - Harris	4.4%	-3.7%	3.4%	1.7%	73.0%	-5.4%	0.2%	0.0%
Molina - Harris	-4.9%	-6.0%	-4.1%	-6.3%	17.5%	-16.4%	-5.5%	0.0%
TCHP - Harris	-2.7%	2.5%	4.3%	5.3%	73.5%	-7.1%	-0.8%	0.0%
United - Harris	-9.0%	9.6%	7.1%	-10.9%	43.9%	-5.8%	-3.7%	0.0%
Driscoll - Hidalgo	24.9%	-10.6%	-14.6%	5.4%	22.3%	-4.2%	-4.3%	0.0%
Molina - Hidalgo	16.9%	-21.0%	-13.5%	-11.1%	21.6%	9.0%	3.0%	0.0%
Superior - Hidalgo	16.4%	-15.4%	-10.0%	-1.3%	31.6%	17.9%	1.0%	0.0%
United - Hidalgo	-1.9%	-14.0%	-15.3%	1.7%	45.7%	-4.3%	0.7%	0.0%
Amerigroup - Jefferson	-21.8%	-13.1%	-4.5%	-21.0%	48.5%	-3.4%	-9.9%	0.0%
CHC - Jefferson	12.8%	-5.5%	4.6%	-7.1%	16.1%	5.0%	1.5%	0.0%
Molina - Jefferson	-12.0%	-3.5%	27.0%	-5.2%	-16.4%	3.8%	-0.3%	0.0%
TCHP - Jefferson	14.1%	-13.9%	-4.3%	-4.6%	44.9%	15.7%	7.7%	0.0%
United - Jefferson	8.5%	-6.4%	-3.2%	-19.3%	-27.9%	4.0%	-8.0%	0.0%
Amerigroup - Lubbock	20.0%	13.4%	-19.5%	23.2%	61.2%	-15.0%	21.3%	0.0%
Firstcare - Lubbock	9.9%	4.0%	10.9%	3.9%	15.5%	14.6%	6.3%	0.0%
Superior - Lubbock	29.9%	-11.9%	1.1%	18.4%	14.7%	21.0%	4.1%	0.0%
Christus - Nueces	-7.2%	-6.7%	-5.6%	-12.7%	1.0%	-22.9%	0.5%	0.0%
Driscoll - Nueces	10.1%	-3.1%	1.9%	9.1%	59.0%	4.4%	-5.6%	0.0%
Superior - Nueces	37.1%	-2.0%	11.9%	0.4%	34.3%	-2.8%	-7.1%	0.0%
Aetna - Tarrant	-7.1%	-35.3%	-13.4%	-21.1%	19.8%	-8.3%	-6.5%	0.0%
Amerigroup - Tarrant	6.7%	-3.7%	-7.3%	0.2%	30.1%	-4.1%	-5.6%	0.0%
Cook - Tarrant	19.0%	-6.3%	0.6%	20.5%	43.8%	-1.7%	-9.6%	0.0%
Blue Cross - Travis	17.0%	-12.6%	-12.3%	-19.7%	44.1%	0.1%	5.3%	0.0%
Sendero - Travis	-4.1%	14.5%	-10.0%	8.9%	-25.1%	-25.1%	-2.9%	0.0%
Seton - Travis	-10.7%	-12.5%	-10.5%	-6.1%	52.5%	-13.4%	-5.6%	0.0%
Superior - Travis	5.1%	-9.5%	0.0%	1.0%	55.6%	8.0%	0.6%	0.0%
Amerigroup - MRSA Central	7.2%	-15.9%	-0.9%	-17.7%	53.4%	24.4%	18.2%	0.0%
Scott & White - MRSA Central	20.5%	15.5%	17.8%	12.2%	89.6%	26.9%	19.0%	0.0%
Superior - MRSA Central	4.2%	-1.0%	4.4%	-11.3%	74.9%	14.0%	14.3%	0.0%
Amerigroup - MRSA Northeast	3.2%	-6.9%	4.5%	1.7%	27.6%	1.0%	1.9%	0.0%
Superior - MRSA Northeast	1.2%	2.9%	1.3%	1.4%	54.1%	1.6%	1.3%	0.0%
Amerigroup - MRSA West	13.3%	11.0%	9.1%	2.4%	41.4%	-0.7%	3.0%	0.0%
Firstcare - MRSA West	10.7%	9.6%	6.6%	11.5%	55.1%	8.3%	2.9%	0.0%
Superior - MRSA West	-3.1%	-12.2%	-1.8%	0.0%	47.9%	1.2%	1.0%	0.0%

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
FY2015 Prescription Drug Premium Rate Change								
Aetna - Bexar	1.3%	-18.3%	11.3%	9.8%	75.7%	-2.3%	20.2%	
Amerigroup - Bexar	5.0%	25.0%	-19.0%	-7.6%	32.7%	-11.0%	26.3%	
CFHP - Bexar	-4.8%	-12.4%	4.0%	-2.8%	14.3%	4.7%	16.2%	
Superior - Bexar	-5.7%	-11.6%	11.6%	6.5%	44.9%	0.8%	14.9%	
Amerigroup - Dallas	-2.7%	-7.6%	-0.5%	5.5%	62.0%	12.7%	19.5%	
Molina - Dallas	7.8%	11.1%	-8.4%	-12.0%	42.5%	15.9%	25.7%	
Parkland - Dallas	-7.6%	-9.6%	-2.7%	1.0%	46.6%	5.0%	18.2%	
El Paso First - El Paso	-19.0%	-18.6%	0.1%	1.7%	140.0%	6.2%	9.0%	
Molina - El Paso	8.2%	-9.2%	-29.8%	-16.8%	-34.4%	-15.1%	14.8%	
Superior - El Paso	-8.0%	-6.9%	-5.2%	2.1%	150.6%	0.2%	7.9%	
Amerigroup - Harris	0.4%	-18.3%	-10.7%	-4.5%	45.7%	8.8%	25.6%	
CHC - Harris	8.5%	-11.1%	2.2%	7.0%	59.8%	12.4%	28.0%	
Molina - Harris	-1.1%	-13.2%	-5.2%	-1.3%	8.5%	-0.7%	20.6%	
TCHP - Harris	1.2%	-5.4%	3.1%	10.9%	60.2%	10.4%	26.7%	
United - Harris	1.3%	8.4%	13.3%	0.4%	42.2%	19.8%	31.5%	
Driscoll - Hidalgo	1.4%	-10.7%	-10.1%	11.8%	48.8%	5.0%	16.8%	
Molina - Hidalgo	-1.8%	-21.3%	-9.7%	-6.5%	43.9%	19.6%	27.3%	
Superior - Hidalgo	-5.5%	-15.5%	-5.2%	4.7%	60.0%	29.3%	23.3%	
United - Hidalgo	-20.3%	-14.0%	-10.7%	8.0%	77.5%	5.1%	23.1%	
Amerigroup - Jefferson	-31.4%	-17.4%	-0.5%	6.4%	113.2%	6.2%	13.4%	
CHC - Jefferson	-6.0%	-14.6%	3.5%	18.9%	58.5%	9.8%	21.4%	
Molina - Jefferson	-26.7%	-12.8%	25.7%	21.4%	14.2%	8.5%	19.2%	
TCHP - Jefferson	-4.9%	-22.3%	-5.3%	22.1%	97.7%	21.0%	28.8%	
United - Jefferson	-7.4%	-13.5%	-1.9%	5.9%	0.7%	11.3%	12.7%	
Amerigroup - Lubbock	-10.7%	16.6%	-24.1%	9.4%	159.8%	-8.5%	25.2%	
Firstcare - Lubbock	-18.1%	6.9%	4.5%	-7.8%	86.0%	23.3%	9.8%	
Superior - Lubbock	-3.0%	-9.2%	-4.4%	5.4%	85.1%	30.6%	7.8%	
Christus - Nueces	-31.6%	-20.1%	-10.1%	-11.7%	10.9%	-14.1%	20.2%	
Driscoll - Nueces	-18.8%	-16.9%	-2.9%	8.0%	52.5%	14.9%	8.3%	
Superior - Nueces	3.6%	-13.8%	9.3%	1.8%	32.0%	9.6%	9.2%	
Aetna - Tarrant	-8.9%	-31.9%	-9.4%	-15.7%	141.9%	8.9%	21.3%	
Amerigroup - Tarrant	4.7%	1.3%	-3.1%	7.0%	162.9%	13.9%	22.4%	
Cook - Tarrant	16.6%	-1.4%	5.1%	28.8%	190.2%	16.9%	17.2%	
Blue Cross - Travis	8.2%	-17.9%	-8.7%	-12.0%	35.6%	4.3%	23.4%	
Sendero - Travis	-11.3%	7.6%	-6.3%	19.3%	-29.5%	-21.9%	13.8%	
Seton - Travis	-17.3%	-17.8%	-6.9%	7.1%	62.5%	-8.6%	15.0%	
Superior - Travis	-2.8%	-14.9%	4.2%	10.7%	46.4%	12.5%	17.9%	
Amerigroup - MRSA Central	-9.6%	-32.0%	-15.4%	-8.7%	22.1%	10.9%	16.8%	
Scott & White - MRSA Central	3.2%	-5.3%	2.0%	26.2%	53.1%	14.7%	19.3%	
Superior - MRSA Central	-12.1%	-20.0%	-11.0%	-1.6%	39.3%	1.6%	12.9%	
Amerigroup - MRSA Northeast	-13.7%	-27.2%	-4.9%	5.6%	38.3%	7.2%	14.0%	
Superior - MRSA Northeast	-15.3%	-19.5%	-7.9%	5.4%	67.0%	7.8%	13.2%	
Amerigroup - MRSA West	-1.4%	-2.2%	-0.4%	-0.5%	-0.5%	3.8%	6.7%	
Firstcare - MRSA West	-3.8%	-3.5%	-2.7%	8.3%	9.1%	13.1%	6.7%	
Superior - MRSA West	-15.7%	-22.6%	-10.2%	-2.9%	4.0%	5.8%	4.6%	

FY2015 STAR Rating Summary

Health Plan	Under Age 1	Ages 1-5	Ages 6-14	Ages 15-18	Ages 19-20	TANF Adults	Pregnant Women	DSP
FY2015 Total Premium Rate Change								
Aetna - Bexar	-4.1%	-14.8%	2.7%	4.6%	99.7%	-12.3%	-12.5%	0.0%
Amerigroup - Bexar	-11.2%	17.8%	-30.8%	-19.4%	35.5%	-26.6%	-17.0%	0.0%
CFHP - Bexar	-9.8%	-8.6%	-4.0%	-7.3%	29.8%	-6.1%	-15.4%	0.0%
Superior - Bexar	-10.7%	-7.8%	3.0%	1.5%	64.6%	-9.6%	-16.3%	0.0%
Amerigroup - Dallas	4.1%	-5.5%	-1.6%	5.1%	71.4%	0.7%	0.0%	0.0%
Molina - Dallas	15.3%	13.6%	-9.4%	-12.4%	50.8%	3.5%	5.2%	0.0%
Parkland - Dallas	-1.2%	-7.6%	-3.8%	0.7%	55.1%	-6.2%	-1.1%	0.0%
El Paso First - El Paso	4.6%	-9.2%	7.5%	2.2%	87.4%	8.5%	14.2%	0.0%
Molina - El Paso	39.8%	1.2%	-24.7%	-16.4%	-48.8%	-13.2%	20.2%	0.0%
Superior - El Paso	18.9%	3.9%	1.8%	2.6%	95.5%	2.3%	13.1%	0.0%
Amerigroup - Harris	-12.9%	-20.4%	-16.9%	-15.8%	41.7%	-12.1%	-8.6%	0.0%
CHC - Harris	4.5%	-4.9%	3.0%	2.8%	71.8%	-1.5%	2.6%	0.0%
Molina - Harris	-4.7%	-7.2%	-4.4%	-5.3%	16.7%	-13.0%	-3.2%	0.0%
TCHP - Harris	-2.6%	1.2%	4.0%	6.4%	72.3%	-3.3%	1.6%	0.0%
United - Harris	-8.5%	9.4%	8.8%	-8.6%	43.7%	-0.2%	-0.6%	0.0%
Driscoll - Hidalgo	22.0%	-10.6%	-13.3%	7.2%	25.1%	-1.4%	-2.0%	0.0%
Molina - Hidalgo	14.7%	-21.1%	-12.4%	-9.8%	24.0%	12.2%	5.7%	0.0%
Superior - Hidalgo	13.7%	-15.4%	-8.6%	0.3%	34.6%	21.3%	3.4%	0.0%
United - Hidalgo	-4.2%	-14.0%	-13.9%	3.4%	49.0%	-1.5%	3.2%	0.0%
Amerigroup - Jefferson	-22.4%	-14.1%	-3.0%	-14.1%	54.9%	-0.9%	-8.0%	0.0%
CHC - Jefferson	11.6%	-7.6%	4.2%	-0.5%	20.3%	6.3%	3.2%	0.0%
Molina - Jefferson	-13.0%	-5.6%	26.5%	1.5%	-13.3%	5.1%	1.3%	0.0%
TCHP - Jefferson	12.9%	-15.9%	-4.6%	2.2%	50.1%	17.1%	9.5%	0.0%
United - Jefferson	7.4%	-8.1%	-2.7%	-12.9%	-25.1%	5.9%	-6.2%	0.0%
Amerigroup - Lubbock	18.3%	13.9%	-21.0%	19.8%	74.0%	-13.2%	21.6%	0.0%
Firstcare - Lubbock	8.4%	4.5%	8.8%	1.0%	24.7%	17.0%	6.6%	0.0%
Superior - Lubbock	28.1%	-11.4%	-0.6%	15.2%	23.9%	23.6%	4.5%	0.0%
Christus - Nueces	-8.7%	-9.1%	-7.0%	-12.5%	1.8%	-20.6%	2.2%	0.0%
Driscoll - Nueces	8.4%	-5.6%	0.4%	8.9%	58.4%	7.2%	-4.4%	0.0%
Superior - Nueces	35.1%	-4.1%	11.1%	0.7%	34.1%	0.6%	-5.7%	0.0%
Aetna - Tarrant	-7.2%	-34.9%	-12.4%	-19.9%	31.0%	-4.2%	-3.3%	0.0%
Amerigroup - Tarrant	6.7%	-3.1%	-6.2%	1.6%	42.4%	0.2%	-2.4%	0.0%
Cook - Tarrant	18.9%	-5.7%	1.7%	22.3%	57.3%	2.8%	-6.6%	0.0%
Blue Cross - Travis	16.7%	-13.3%	-11.4%	-18.1%	43.3%	1.2%	6.5%	0.0%
Sendero - Travis	-4.4%	13.6%	-9.1%	11.1%	-25.6%	-24.3%	-1.8%	0.0%
Seton - Travis	-10.9%	-13.2%	-9.6%	-3.4%	53.4%	-12.2%	-4.2%	0.0%
Superior - Travis	4.8%	-10.2%	1.0%	3.1%	54.7%	9.1%	1.8%	0.0%
Amerigroup - MRSA Central	6.4%	-18.4%	-5.8%	-15.6%	50.0%	20.4%	18.1%	0.0%
Scott & White - MRSA Central	19.7%	12.2%	12.5%	15.5%	85.6%	23.2%	19.0%	0.0%
Superior - MRSA Central	3.4%	-4.0%	-0.8%	-9.0%	71.0%	10.3%	14.2%	0.0%
Amerigroup - MRSA Northeast	2.1%	-11.2%	1.1%	2.8%	28.8%	2.8%	3.0%	0.0%
Superior - MRSA Northeast	0.2%	-1.8%	-2.1%	2.5%	55.6%	3.4%	2.3%	0.0%
Amerigroup - MRSA West	12.6%	8.7%	5.9%	1.7%	34.4%	0.6%	3.3%	0.0%
Firstcare - MRSA West	9.9%	7.3%	3.5%	10.7%	47.3%	9.6%	3.2%	0.0%
Superior - MRSA West	-3.7%	-14.0%	-4.6%	-0.7%	40.5%	2.5%	1.2%	0.0%

Attachment 2

Individual HMO Experience Analysis

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

Exhibit A. This exhibit shows monthly enrollment and number of maternity deliveries by risk group for the period September 2011 through February 2014. All of this information was provided by HHSC.

Exhibit B. This exhibit shows a sample of a claim lag report for one risk group. This report includes claim amounts by payment month and month of service. We analyzed claims experience for the period September 2010 through December 2013.

Exhibit C. This exhibit shows the calculation of estimated monthly incurred claims for one risk group. The report includes the following information: (i) monthly enrollment, (ii) claim amounts incurred in that month and paid through February 28, 2014, (iii) estimated proportion of that month's incurred claims paid through February 28, 2014 (completion factor), (iv) estimated incurred claims, (v) estimated incurred claims pmpm and (vi) the ratio of this month's incurred claims pmpm to the same statistic from one year ago (trend factor). The assumed completion factors and estimated incurred claims were derived based on the actual historical claims payment pattern of the HMO.

Exhibit D. This exhibit is a summary of the sample HMO's projected FY2015 cost based on the HMO's actual experience. The top of the exhibit shows summary base period (FY2013) enrollment and claims experience. Next is projected FY2015 enrollment. Trend assumptions for FY2014 and FY2015 are used to project the average base period claims cost to FY2015. Adjustment factors are used to recognize the cost impact of benefit and provider reimbursement changes. Combining these factors results in projected FY2015 incurred claims.

In addition to incurred claims, provision is also made for services that are capitated by the HMO, such as vision and behavioral health services. The cost of reinsurance is also considered. In developing the cost of reinsurance, an assumption is made regarding how much the HMO is expected to receive in reinsurance recoveries (reimbursements from the reinsurance company for large claims). We have assumed that the net cost of reinsurance (reinsurance premium less reinsurance recoveries) is the minimum of (a) the actual reinsurance premium rate and (b) $0.75 pmpm.

A provision for administrative expenses is included in the amount of $8.00 pmpm and 5.75% of gross premium. Additional provisions are also included for premium tax (1.75% of premium), maintenance tax ($0.065 pmpm) and risk margin (2.0% of premium).

At the bottom of Exhibit D is a summary of the projected FY2015 cost based on the above assumptions. Cost projections are presented both with and without the inclusion of maternity expenses.

Sample HMO
Enrollment and Premium Experience
Number of Members

Month	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adults	Pregnant Women	Total Members
Sep-11	8,889	28,063	30,464	8,556	344	3,418	4,639	84,373
Oct-11	8,789	27,975	30,515	8,587	319	3,511	4,502	84,198
Nov-11	8,804	28,499	31,171	8,772	343	3,638	4,559	85,786
Dec-11	8,830	28,596	31,428	8,841	364	3,821	4,567	86,447
Jan-12	8,838	28,265	31,351	8,825	388	3,935	4,493	86,095
Feb-12	8,921	28,264	31,548	8,930	363	3,962	4,611	86,599
Mar-12	9,076	28,716	31,622	8,790	355	3,930	4,678	87,167
Apr-12	9,068	29,225	32,218	8,950	382	3,963	4,847	88,653
May-12	9,116	29,193	32,319	8,944	364	4,026	4,919	88,881
Jun-12	9,095	29,224	32,515	8,885	363	4,088	4,965	89,135
Jul-12	9,124	29,220	32,685	8,911	377	4,169	5,095	89,581
Aug-12	9,127	29,034	32,455	8,825	363	4,152	5,232	89,188
Sep-12	9,149	28,885	32,410	8,726	365	4,149	5,284	88,968
Oct-12	9,102	28,741	32,332	8,584	337	4,073	5,061	88,230
Nov-12	9,123	29,197	32,756	8,739	354	4,041	4,951	89,161
Dec-12	9,267	29,604	33,337	8,909	406	4,273	4,880	90,676
Jan-13	9,419	29,538	33,548	8,999	400	4,383	4,783	91,070
Feb-13	9,463	29,220	33,427	9,001	398	4,359	4,885	90,753
Mar-13	9,496	29,160	33,245	8,993	390	4,442	4,957	90,683
Apr-13	9,518	29,523	33,814	9,012	412	4,489	4,990	91,758
May-13	9,602	29,320	33,979	8,980	390	4,544	5,064	91,879
Jun-13	9,632	29,430	34,286	9,030	385	4,606	5,168	92,537
Jul-13	9,727	29,580	34,650	9,143	385	4,661	5,356	93,502
Aug-13	9,677	29,230	34,488	9,115	364	4,556	5,286	92,716
Sep-13	10,004	28,845	34,577	9,458	349	4,625	5,294	93,151
Oct-13	9,984	28,572	34,243	9,366	345	4,635	5,196	92,341
Nov-13	9,870	28,784	34,523	9,441	346	4,675	5,143	92,781
Dec-13	9,927	28,359	34,291	9,371	338	4,557	4,856	91,699
Jan-14	9,893	27,584	33,513	9,154	326	4,335	4,647	89,453
Feb-14	10,113	27,442	33,512	9,136	309	4,336	4,626	89,474
FY2012	107,677	344,274	380,291	105,816	4,325	46,613	57,107	1,046,103
FY2013	113,175	351,428	402,272	107,231	4,586	52,576	60,665	1,091,933
9/13-2/14	59,790	169,586	204,658	55,927	2,013	27,163	29,762	548,899

Sample HMO
Enrollment and Premium Experience
Number of Deliveries

Month	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adults	Pregnant Women	Total Deliveries
Sep-11	0	0	0	25	1	57	508	591
Oct-11	0	0	0	15	1	50	472	538
Nov-11	0	0	0	23	1	58	449	531
Dec-11	0	0	0	19	1	49	490	559
Jan-12	0	0	0	23	1	55	498	577
Feb-12	0	0	0	25	1	51	512	589
Mar-12	0	0	0	21	1	64	490	576
Apr-12	0	0	0	16	1	49	458	524
May-12	0	0	0	20	1	51	508	580
Jun-12	0	0	0	21	1	53	471	546
Jul-12	0	0	0	20	1	49	536	606
Aug-12	0	0	0	16	1	58	598	673
Sep-12	0	0	0	17	1	58	551	627
Oct-12	0	0	0	22	1	55	528	606
Nov-12	0	0	0	30	1	53	507	591
Dec-12	0	0	0	19	1	73	528	621
Jan-13	0	0	0	15	1	64	556	636
Feb-13	0	0	0	17	1	54	502	574
Mar-13	0	0	0	17	1	50	492	560
Apr-13	0	0	0	17	1	59	454	531
May-13	0	0	0	16	1	59	504	580
Jun-13	0	0	0	20	1	72	492	585
Jul-13	0	0	0	23	1	55	534	613
Aug-13	0	0	0	17	1	54	502	574
Sep-13	0	0	0	16	1	58	598	673
Oct-13	0	0	0	24	2	60	534	620
Nov-13	0	0	0	27	1	55	457	540
Dec-13	0	0	0	20	3	52	487	562
Jan-14	0	0	0	18	1	57	494	570
Feb-14	0	0	0	16	2	50	523	591
FY2011	0	0	0	246	10	644	5,990	6,890
FY2012	0	0	0	232	10	706	6,150	7,098
9/13-2/14	0	0	0	121	10	332	3,093	3,556

Sample HMO
Claims Lag Report

Month Incurred	Month Paid Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12
<1																
Sep-11	829,848	1,459,834	1,442,837	1,337,756	269,012	234,267	786	7,527	-9,208	9,961	9,611	-1,643	-146	-7,473	-1,192	-8,765
Oct-11		707,964	1,684,110	979,287	380,879	502,281	-10,700	3,261	5,752	1,335	5,351	-14,232	-129,465	56,089	-1,162	-109
Nov-11			609,400	1,867,068	795,062	364,944	689,573	4,340	8,636	-12,759	2,434	-935	2,476	-2,836	237,074	136
Dec-11				688,586	1,783,438	821,723	1,171,889	265,968	53,205	13,731	68,249	616,372	-4,966	1,510	-202	7
Jan-12					1,022,729	1,669,002	969,711	224,921	650,299	32,028	4,729	-18,938	10,237	46,053	-18,848	2,178
Feb-12						895,861	1,978,742	849,084	687,898	783,388	92,863	561,849	-2,046	-16,510	931	-2,109
Mar-12							1,051,248	1,515,786	1,191,872	552,154	1,048,611	3,631	127,035	-15,102	62,046	-5,251
Apr-12								621,282	1,675,069	528,226	254,225	491,991	9,301	-7,728	537	-248
May-12									879,155	1,921,830	738,940	384,004	340,744	80,840	471,092	46,185
Jun-12										1,007,829	1,158,576	1,252,652	355,790	546,525	1,048,542	5,760
Jul-12											987,666	1,662,693	1,066,301	394,836	721,016	1,074,647
Aug-12												982,157	1,574,178	520,402	742,821	234,343
Sep-12													682,345	1,303,565	1,411,622	543,342
Oct-12														767,980	1,352,188	1,308,243
Nov-12															810,796	1,681,177
Dec-12																772,184
Jan-13																
Feb-13																
Mar-13																
Apr-13																
May-13																
Jun-13																
Jul-13																
Aug-13																
Sep-13																
Oct-13																
Nov-13																
Dec-13																
Jan-14																
Feb-14																
Total	829,848	2,167,797	3,736,347	4,872,697	4,251,120	4,488,077	5,851,250	3,492,169	5,142,678	4,837,724	4,371,255	5,919,602	4,031,784	3,668,150	6,837,260	5,651,720

Sample HMO
Estimated Claims Experience

	Age <1					
Month	Members	Inc & Pd Claims	Compl Factor	Est Inc Claims	Est Inc pmpm	Trend Factor
Sep-11	8,889	5,568,036	1.000	5,568,036	626.40	
Oct-11	8,789	4,105,336	1.000	4,105,336	467.10	
Nov-11	8,804	4,393,010	1.000	4,393,010	498.98	
Dec-11	8,830	5,450,688	1.000	5,450,688	617.29	
Jan-12	8,838	4,222,501	1.000	4,222,501	477.77	
Feb-12	8,921	5,820,757	1.000	5,820,757	652.48	
Mar-12	9,076	5,497,505	1.000	5,497,505	605.72	
Apr-12	9,068	3,523,154	1.000	3,523,154	388.53	
May-12	9,116	4,998,038	1.000	4,998,038	548.27	
Jun-12	9,095	5,073,071	1.000	5,073,071	557.79	
Jul-12	9,124	6,591,756	1.000	6,591,756	722.46	
Aug-12	9,127	4,007,656	1.000	4,007,656	439.10	
Sep-12	9,149	4,846,725	1.000	4,846,725	529.75	0.846
Oct-12	9,102	6,070,137	1.000	6,070,137	666.90	1.428
Nov-12	9,123	6,509,038	1.000	6,509,038	713.48	1.430
Dec-12	9,267	6,121,748	1.000	6,121,748	660.60	1.070
Jan-13	9,419	5,016,207	1.000	5,016,207	532.56	1.115
Feb-13	9,463	3,950,257	1.000	3,950,257	417.44	0.640
Mar-13	9,496	4,167,178	1.000	4,167,178	438.84	0.724
Apr-13	9,518	6,767,907	0.999	6,774,682	711.78	1.832
May-13	9,602	6,214,557	1.000	6,214,557	647.21	1.180
Jun-13	9,632	4,837,826	1.000	4,837,826	502.27	0.900
Jul-13	9,727	5,287,941	1.000	5,287,941	543.64	0.752
Aug-13	9,677	5,378,698	0.986	5,455,069	563.71	1.284
Sep-13	10,004	4,312,804	0.937	4,602,779	460.11	0.869
Oct-13	9,984	4,347,092	0.894	4,862,519	487.05	0.730
Nov-13	9,870	3,910,123	0.823	4,751,061	481.35	0.675
Dec-13	9,927	3,718,138	0.692	5,373,031	541.25	0.819
FY2012	107,677			59,251,507	550.27	
FY2013	113,175			65,251,363	576.55	1.048
9/13-12/13	39,785			19,589,389	492.39	0.766

Sample HMO
Experienced-based Renewal Rating

	Age <1		Age 1-5	
	Amount	per Member per Month	Amount	per Member per Month
FY2013 Experience Period				
Member Months	113,175		351,428	
Estimated Incurred Claims	65,251,363	576.55	39,894,313	113.52
Projected FY2015 Member Months	122,930		370,637	
Annual Cost Trend Assumptions				
FY2014	1.2 %		1.4 %	
FY2015	2.8 %		4.2 %	
Provider Reimbursement Adj		0.9938		0.9712
Other Reimbursement Changes		0.9951		0.9929
Facility Reimbursement Changes		0.9762		0.9951
Out-of-Network Adjustment		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000
Projected FY2015 Incurred Claims	71,182,750	579.05	42,658,943	115.10
Capitation Expenses				
Vision	245,860	2.00	0	0.00
Mental Health	184,395	1.50	0	0.00
PCP	0	0.00	0	0.00
Other	30,732	0.25	1,282,404	3.46
Total	460,987	3.75	1,282,404	3.46
Reinsurance Expenses				
Gross Premium	276,592	2.25	833,933	2.25
Projected Reinsurance Recoveries	184,395	1.50	555,956	1.50
Net Reinsurance Cost	92,197	0.75	277,978	0.75
Administrative Expenses				
Fixed Amount	983,439	8.00	2,965,097	8.00
Percentage of Premium	4,620,799	5.75 %	2,999,436	5.75 %
Total	5,604,239		5,964,533	
Risk Margin	1,607,235	2.0 %	1,043,282	2.0 %
Premium Tax	1,406,330	1.75 %	912,872	1.75 %
Maintenance Tax	7,990	0.07	24,091	0.07
Projected FY2015 Total Cost				
With deliveries	80,361,728	653.72	52,164,103	140.74
Deliveries	0	0.00	0	0.00
Without deliveries	80,361,728	653.72	52,164,103	140.74

Attachment 3

Community Experience Analysis

The following exhibits present a summary of the experience analysis performed for each managed care service area. HHSC utilizes an adjusted community rating methodology in setting the STAR premium rates. The base community rates by risk group vary by service area but are the same for each HMO in a service area. The community rates are developed by a weighted average of the projected FY2015 cost for each health plan in the service area. The weights used in this formula are the projected number of FY2015 clients enrolled in each health plan.

Below is a brief description of the exhibits contained in this attachment. The exhibits present the derivation of the FY2015 STAR HMO community rates for the following service areas:

Exhibit A – Bexar Service Area
Exhibit B – Dallas Service Area
Exhibit C – El Paso Service Area
Exhibit D – Harris Service Area
Exhibit E – Hidalgo Service Area
Exhibit F – Jefferson Service Area
Exhibit G – Lubbock Service Area
Exhibit H – Nueces Service Area
Exhibit I – Tarrant Service Area
Exhibit J – Travis Service Area
Exhibit K – MRSA Central Service Area
Exhibit L – MRSA Northeast Service Area
Exhibit M – MRSA West Service Area

These exhibits show projected FY2015 experience for each of the service areas. These amounts were derived by summing amounts from each individual health plan in the service area. The experience analysis for individual HMOs is described in Attachment 2. The top portion of the exhibit shows summary base period (FY2013) experience and projected FY2015 enrollment and incurred claims experience.

In addition to incurred claims, provision is also made for services that are capitated by the HMOs, such as vision and behavioral health services. The cost of reinsurance is also considered. In developing the cost of reinsurance we make an assumption regarding how much the HMO is expected to receive in reinsurance recoveries (reimbursements from the reinsurance company for large claims). We have assumed that the net cost of reinsurance (reinsurance premium less reinsurance recoveries) is the minimum of (a) the actual reinsurance premium rate and (b) $0.75 pmpm.

A provision for administrative expenses is included in the amount of $8.00 pmpm and 5.75% of gross premium. Additional provisions are also included for premium tax (1.75% of premium), maintenance tax ($0.065 pmpm) and risk margin (2.0% of premium).

The bottom of the exhibit shows a summary of the projected FY2015 cost based on these assumptions. Cost projections are presented both with and without the inclusion of maternity expenses

FY2015 STAR Rating Summary
Bexar SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	230,445		787,952		965,482		270,981	
Estimated FY2013 Incurred Claims	118,831,012	515.66	92,265,724	117.10	66,494,009	68.87	27,178,527	100.30
Projected FY2015 Member Months	244,290		832,489		1,428,496		385,853	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9938		0.9712		0.9753		0.9817
Other Reimbursement Changes		0.9951		0.9929		1.0006		1.0019
Inpatient Reimbursement Changes		0.9761		0.9947		0.9891		0.9804
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	126,506,309	517.85	98,794,570	118.67	101,231,022	70.87	39,010,639	101.10
Capitation & Other Expenses/Refunds	270,624	1.11	1,533,109	1.84	2,470,309	1.73	604,394	1.57
Net Reinsurance Cost	80,118	0.33	336,720	0.40	604,212	0.42	162,842	0.42
Administrative Expenses								
Fixed Amount	1,954,318	8.00	6,659,915	8.00	11,427,970	8.00	3,086,822	8.00
Percentage of Premium	8,185,157	5.75%	6,822,386	5.75%	7,359,134	5.75%	2,725,041	5.75%
Total	10,139,475	41.51	13,482,301	16.20	18,787,103	13.15	5,811,864	15.06
Risk Margin	2,847,011	2.00%	2,373,004	2.00%	2,559,699	2.00%	947,840	2.00%
Premium Tax	2,491,135	1.75%	2,076,378	1.75%	2,239,736	1.75%	829,360	1.75%
Maintenance Tax	15,879	0.07	54,112	0.07	92,852	0.07	25,080	0.07
Projected Total Cost								
With deliveries	142,350,550	582.71	118,650,195	142.52	127,984,932	89.59	47,392,020	122.82
Deliveries	0	0.00	0	0.00	0	0.00	2,211,141	5.73
Without deliveries	142,350,550	582.71	118,650,195	142.52	127,984,932	89.59	45,180,879	117.09

FY2015 STAR Rating Summary
Bexar SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	10,299		122,040		118,039		2,505,238	
Estimated FY2013 Incurred Claims	2,579,888	250.50	37,555,098	307.73	76,621,293	649.12	421,525,550	168.26
Projected FY2015 Member Months	9,797		139,978		123,999		3,164,902	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9832		0.9852		0.9935		
Other Reimbursement Changes		1.0025		1.0005		0.9995		
Inpatient Reimbursement Changes		1.0059		0.9973		0.9917		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	3,042,357	310.54	44,398,753	317.18	80,057,482	645.63	493,041,131	155.78
Capitation & Other Expenses/Refunds	11,738	1.20	138,761	0.99	-88,181	-0.71	4,940,754	1.56
Net Reinsurance Cost	3,801	0.39	48,218	0.34	43,468	0.35	1,279,379	0.40
Administrative Expenses								
Fixed Amount	78,376	8.00	1,119,821	8.00	991,995	8.00	25,319,217	8.00
Percentage of Premium	199,306	5.75%	2,904,522	5.75%	5,147,224	5.75%	33,342,770	5.75%
Total	277,682	28.34	4,024,343	28.75	6,139,219	49.51	58,661,986	18.54
Risk Margin	69,324	2.00%	1,010,269	2.00%	1,790,339	2.00%	11,597,485	2.00%
Premium Tax	60,658	1.75%	883,985	1.75%	1,566,546	1.75%	10,147,799	1.75%
Maintenance Tax	637	0.07	9,099	0.07	8,060	0.07	205,719	0.07
Projected Total Cost								
With deliveries	3,466,197	353.80	50,513,427	360.87	89,516,933	721.91	579,874,254	183.22
Deliveries	57,131	5.83	5,321,761	38.02	40,417,730	325.95	48,007,763	15.17
Without deliveries	3,409,067	347.97	45,191,665	322.85	49,099,203	395.96	531,866,491	168.05

FY2015 STAR Rating Summary
Dallas SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	377,905		1,419,868		1,713,555		426,151	
Estimated FY2013 Incurred Claims	168,130,914	444.90	171,822,693	121.01	121,760,568	71.06	41,624,591	97.68
Projected FY2015 Member Months	387,105		1,484,129		2,509,050		672,353	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9956		0.9855		0.9893		0.9897
Other Reimbursement Changes		0.9958		0.9934		0.9943		0.9939
Inpatient Reimbursement Changes		0.9828		1.0067		0.9963		0.9850
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	174,582,880	451.00	187,030,064	126.02	186,252,304	74.23	66,516,063	98.93
Capitation & Other Expenses/Refunds	684,486	1.77	2,549,294	1.72	4,281,746	1.71	1,148,991	1.71
Net Reinsurance Cost	163,615	0.42	626,318	0.42	999,107	0.40	267,891	0.40
Administrative Expenses								
Fixed Amount	3,096,839	8.00	11,873,032	8.00	20,072,404	8.00	5,378,823	8.00
Percentage of Premium	11,344,526	5.75%	12,845,384	5.75%	13,454,914	5.75%	4,660,707	5.75%
Total	14,441,365	37.31	24,718,416	16.66	33,527,318	13.36	10,039,529	14.93
Risk Margin	3,945,922	2.00%	4,467,960	2.00%	4,679,970	2.00%	1,621,115	2.00%
Premium Tax	3,452,682	1.75%	3,909,465	1.75%	4,094,974	1.75%	1,418,476	1.75%
Maintenance Tax	25,162	0.07	96,468	0.07	163,088	0.07	43,703	0.07
Projected Total Cost								
With deliveries	197,296,113	509.67	223,397,986	150.52	233,998,507	93.26	81,055,768	120.56
Deliveries	0	0.00	0	0.00	0	0.00	3,761,858	5.60
Without deliveries	197,296,113	509.67	223,397,986	150.52	233,998,507	93.26	77,293,910	114.96

FY2015 STAR Rating Summary
Dallas SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	11,054		125,988		147,421		4,221,942	
Estimated FY2013 Incurred Claims	2,499,934	226.16	33,647,294	267.07	99,528,813	675.13	639,014,807	151.36
Projected FY2015 Member Months	12,124		137,337		152,471		5,354,569	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9864		0.9841		0.9933		
Other Reimbursement Changes		0.9965		0.9938		0.9985		
Inpatient Reimbursement Changes		0.9632		0.9614		0.9757		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	3,246,010	267.74	36,162,011	263.31	100,613,002	659.88	754,402,334	140.89
Capitation & Other Expenses/Refunds	20,606	1.70	230,806	1.68	267,244	1.75	9,183,173	1.72
Net Reinsurance Cost	4,977	0.41	51,433	0.37	64,667	0.42	2,178,007	0.41
Administrative Expenses								
Fixed Amount	96,990	8.00	1,098,697	8.00	1,219,768	8.00	42,836,553	8.00
Percentage of Premium	214,076	5.75%	2,385,893	5.75%	6,491,756	5.75%	51,397,256	5.75%
Total	311,066	25.66	3,484,590	25.37	7,711,524	50.58	94,233,809	17.60
Risk Margin	74,461	2.00%	829,876	2.00%	2,258,002	2.00%	17,877,306	2.00%
Premium Tax	65,154	1.75%	726,141	1.75%	1,975,752	1.75%	15,642,643	1.75%
Maintenance Tax	788	0.07	8,927	0.07	9,911	0.07	348,047	0.07
Projected Total Cost								
With deliveries	3,723,061	307.09	41,493,784	302.13	112,900,102	740.47	893,865,321	166.94
Deliveries	68,043	5.61	6,841,442	49.81	54,912,330	360.15	65,583,673	12.25
Without deliveries	3,655,018	301.48	34,652,342	252.32	57,987,772	380.32	828,281,647	154.69

FY2015 STAR Rating Summary
El Paso SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	111,530		395,555		547,688		189,093	
Estimated FY2013 Incurred Claims	52,116,820	467.29	37,255,607	94.19	33,500,626	61.17	14,699,557	77.74
Projected FY2015 Member Months	117,749		427,055		839,967		225,916	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9952		0.9799		0.9840		0.9843
Other Reimbursement Changes		0.9950		0.9914		1.0006		1.0031
Inpatient Reimbursement Changes		0.9991		1.0074		0.9993		1.0036
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		0.9952		0.9943		0.9944		0.9940
Projected Incurred Claims	56,357,691	478.63	41,355,770	96.84	53,586,122	63.80	18,082,815	80.04
Capitation & Other Expenses/Refunds	326,968	2.78	1,387,984	3.25	2,800,822	3.33	716,764	3.17
Net Reinsurance Cost	88,312	0.75	320,291	0.75	629,975	0.75	169,437	0.75
Administrative Expenses								
Fixed Amount	941,992	8.00	3,416,437	8.00	6,719,736	8.00	1,807,326	8.00
Percentage of Premium	3,667,459	5.75%	2,954,943	5.75%	4,053,035	5.75%	1,320,977	5.75%
Total	4,609,451	39.15	6,371,380	14.92	10,772,772	12.83	3,128,303	13.85
Risk Margin	1,275,638	2.00%	1,027,806	2.00%	1,409,751	2.00%	459,470	2.00%
Premium Tax	1,116,183	1.75%	899,331	1.75%	1,233,533	1.75%	402,036	1.75%
Maintenance Tax	7,654	0.07	27,759	0.07	54,598	0.07	14,685	0.07
Projected Total Cost								
With deliveries	63,781,895	541.68	51,390,320	120.34	70,487,573	83.92	22,973,510	101.69
Deliveries	0	0.00	0	0.00	0	0.00	1,097,043	4.86
Without deliveries	63,781,895	541.68	51,390,320	120.34	70,487,573	83.92	21,876,467	96.83

FY2015 STAR Rating Summary
El Paso SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	4,910		52,934		54,735		1,356,445	
Estimated FY2013 Incurred Claims	896,018	182.49	11,836,748	223.61	32,872,786	600.58	183,178,161	135.04
Projected FY2015 Member Months	4,846		58,291		57,157		1,730,980	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9901		0.9882		0.9950		
Other Reimbursement Changes		1.0014		1.0096		0.9997		
Inpatient Reimbursement Changes		0.9937		0.9971		0.9952		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		0.9941		0.9945		0.9949		
Projected Incurred Claims	1,083,084	223.48	13,521,076	231.96	34,145,800	597.41	218,132,357	126.02
Capitation & Other Expenses/Refunds	5,197	1.07	169,011	2.90	58,855	1.03	5,465,601	3.16
Net Reinsurance Cost	3,635	0.75	43,718	0.75	42,868	0.75	1,298,235	0.75
Administrative Expenses								
Fixed Amount	38,771	8.00	466,328	8.00	457,254	8.00	13,847,844	8.00
Percentage of Premium	71,859	5.75%	902,459	5.75%	2,205,236	5.75%	15,175,969	5.75%
Total	110,630	22.83	1,368,787	23.48	2,662,490	46.58	29,023,812	16.77
Risk Margin	24,995	2.00%	313,899	2.00%	767,038	2.00%	5,278,598	2.00%
Premium Tax	21,870	1.75%	274,661	1.75%	671,159	1.75%	4,618,773	1.75%
Maintenance Tax	315	0.07	3,789	0.07	3,715	0.07	112,514	0.07
Projected Total Cost								
With deliveries	1,249,726	257.87	15,694,942	269.25	38,351,925	671.00	263,929,891	152.47
Deliveries	23,679	4.89	1,628,166	27.93	19,715,993	344.95	22,464,880	12.98
Without deliveries	1,226,047	252.98	14,066,776	241.32	18,635,932	326.05	241,465,010	139.50

FY2015 STAR Rating Summary
Harris SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	653,781		2,287,881		2,646,678		692,270	
Estimated FY2013 Incurred Claims	332,747,484	508.96	251,332,605	109.85	177,358,860	67.01	68,580,381	99.07
Projected FY2015 Member Months	676,252		2,405,490		3,903,333		1,046,608	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9961		0.9824		0.9861		0.9864
Other Reimbursement Changes		0.9947		0.9923		1.0036		1.0064
Inpatient Reimbursement Changes		0.9850		1.0150		1.0134		1.0138
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	349,441,546	516.73	276,275,581	114.85	279,629,901	71.64	109,078,699	104.22
Capitation & Other Expenses/Refunds	734,891	1.09	7,898,522	3.28	12,835,001	3.29	3,432,062	3.28
Net Reinsurance Cost	352,584	0.52	1,266,885	0.53	2,012,325	0.52	539,145	0.52
Administrative Expenses								
Fixed Amount	5,410,013	8.00	19,243,922	8.00	31,226,664	8.00	8,372,868	8.00
Percentage of Premium	22,617,704	5.75%	19,368,368	5.75%	20,710,014	5.75%	7,719,029	5.75%
Total	28,027,716	41.45	38,612,290	16.05	51,936,678	13.31	16,091,897	15.38
Risk Margin	7,867,027	2.00%	6,736,824	2.00%	7,203,483	2.00%	2,684,880	2.00%
Premium Tax	6,883,649	1.75%	5,894,721	1.75%	6,303,048	1.75%	2,349,270	1.75%
Maintenance Tax	43,956	0.07	156,357	0.07	253,717	0.07	68,030	0.07
Projected Total Cost								
With deliveries	393,351,370	581.66	336,841,180	140.03	360,174,153	92.27	134,243,981	128.27
Deliveries	0	0.00	0	0.00	0	0.00	5,510,945	5.27
Without deliveries	393,351,370	581.66	336,841,180	140.03	360,174,153	92.27	128,733,036	123.00

FY2015 STAR Rating Summary
Harris SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	17,981		209,744		262,586		6,770,921	
Estimated FY2013 Incurred Claims	4,896,093	272.29	70,295,128	335.15	188,933,872	719.51	1,094,144,424	161.59
Projected FY2015 Member Months	19,452		231,835		272,874		8,555,844	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9860		0.9859		0.9931		
Other Reimbursement Changes		0.9986		0.9989		0.9977		
Inpatient Reimbursement Changes		1.0090		0.9927		0.9812		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	6,580,084	338.27	79,648,076	343.56	192,788,403	706.51	1,293,442,290	151.18
Capitation & Other Expenses/Refunds	60,355	3.10	592,480	2.56	762,199	2.79	26,315,511	3.08
Net Reinsurance Cost	9,626	0.49	102,066	0.44	140,815	0.52	4,423,446	0.52
Administrative Expenses								
Fixed Amount	155,619	8.00	1,854,679	8.00	2,182,988	8.00	68,446,753	8.00
Percentage of Premium	432,486	5.75%	5,223,438	5.75%	12,446,186	5.75%	88,517,224	5.75%
Total	588,105	30.23	7,078,117	30.53	14,629,174	53.61	156,963,977	18.35
Risk Margin	150,430	2.00%	1,816,848	2.00%	4,329,108	2.00%	30,788,600	2.00%
Premium Tax	131,626	1.75%	1,589,742	1.75%	3,787,970	1.75%	26,940,025	1.75%
Maintenance Tax	1,264	0.07	15,069	0.07	17,737	0.07	556,130	0.07
Projected Total Cost								
With deliveries	7,521,490	386.66	90,842,398	391.84	216,455,405	793.24	1,539,429,978	179.93
Deliveries	105,446	5.42	10,544,640	45.48	99,875,730	366.01	116,036,761	13.56
Without deliveries	7,416,044	381.24	80,297,759	346.36	116,579,675	427.23	1,423,393,217	166.37

FY2015 STAR Rating Summary
Hidalgo SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	317,049		1,204,452		1,638,322		494,249	
Estimated FY2013 Incurred Claims	124,767,932	393.53	173,487,573	144.04	128,228,980	78.27	44,493,429	90.02
Projected FY2015 Member Months	342,999		1,281,304		2,410,630		650,543	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9972		0.9880		0.9915		0.9934
Other Reimbursement Changes		0.9942		0.9964		1.0171		1.0119
Inpatient Reimbursement Changes		0.9912		1.0013		1.0019		0.9854
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		0.9989		0.9990		0.9990		0.9988
Projected Incurred Claims	137,839,039	401.86	192,021,428	149.86	203,001,769	84.21	60,568,488	93.10
Capitation & Other Expenses/Refunds	3,060,974	8.92	3,039,114	2.37	5,456,584	2.26	1,474,749	2.27
Net Reinsurance Cost	55,471	0.16	214,600	0.17	385,967	0.16	104,168	0.16
Administrative Expenses								
Fixed Amount	2,743,988	8.00	10,250,428	8.00	19,285,044	8.00	5,204,342	8.00
Percentage of Premium	9,131,493	5.75%	13,063,546	5.75%	14,504,363	5.75%	4,281,941	5.75%
Total	11,875,482	34.62	23,313,974	18.20	33,789,406	14.02	9,486,283	14.58
Risk Margin	3,176,172	2.00%	4,543,842	2.00%	5,044,996	2.00%	1,489,371	2.00%
Premium Tax	2,779,150	1.75%	3,975,862	1.75%	4,414,371	1.75%	1,303,200	1.75%
Maintenance Tax	22,295	0.07	83,285	0.07	156,691	0.07	42,285	0.07
Projected Total Cost								
With deliveries	158,808,582	463.00	227,192,105	177.31	252,249,785	104.64	74,468,544	114.47
Deliveries	0	0.00	0	0.00	0	0.00	3,389,902	5.21
Without deliveries	158,808,582	463.00	227,192,105	177.31	252,249,785	104.64	71,078,642	109.26

FY2015 STAR Rating Summary
Hidalgo SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	13,016		136,556		130,045		3,933,689	
Estimated FY2013 Incurred Claims	2,617,304	201.08	35,034,604	256.56	73,779,558	567.34	582,409,380	148.06
Projected FY2015 Member Months	15,975		151,082		137,400		4,989,932	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9937		0.9926		0.9963		
Other Reimbursement Changes		1.0003		1.0035		0.9999		
Inpatient Reimbursement Changes		0.9914		0.9993		0.9998		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		0.9982		0.9985		0.9987		
Projected Incurred Claims	3,951,152	247.34	40,393,838	267.36	78,319,459	570.01	716,095,174	143.51
Capitation & Other Expenses/Refunds	32,843	2.06	297,671	1.97	1,746,511	12.71	15,108,445	3.03
Net Reinsurance Cost	2,566	0.16	21,592	0.14	25,457	0.19	809,821	0.16
Administrative Expenses								
Fixed Amount	127,797	8.00	1,208,656	8.00	1,099,203	8.00	39,919,458	8.00
Percentage of Premium	261,475	5.75%	2,664,161	5.75%	5,159,088	5.75%	49,066,068	5.75%
Total	389,272	24.37	3,872,816	25.63	6,258,292	45.55	88,985,526	17.83
Risk Margin	90,948	2.00%	926,665	2.00%	1,794,465	2.00%	17,066,458	2.00%
Premium Tax	79,579	1.75%	810,832	1.75%	1,570,157	1.75%	14,933,151	1.75%
Maintenance Tax	1,038	0.07	9,820	0.07	8,931	0.07	324,346	0.07
Projected Total Cost								
With deliveries	4,547,399	284.66	46,333,234	306.68	89,723,272	653.01	853,322,921	171.01
Deliveries	83,416	5.22	5,116,500	33.87	45,731,145	332.83	54,320,962	10.89
Without deliveries	4,463,983	279.44	41,216,734	272.81	43,992,127	320.17	799,001,959	160.12

FY2015 STAR Rating Summary
Jefferson SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	75,463		247,521		291,011		84,335	
Estimated FY2013 Incurred Claims	41,371,651	548.24	21,616,480	87.33	17,050,530	58.59	7,036,741	83.44
Projected FY2015 Member Months	81,557		257,969		423,448		114,984	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9981		0.9897		0.9933		0.9917
Other Reimbursement Changes		0.9943		0.9927		1.0387		1.0218
Inpatient Reimbursement Changes		1.0180		1.0209		1.0151		1.0119
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		0.9995		0.9996		0.9995		0.9994
Projected Incurred Claims	46,972,552	575.95	23,866,522	92.52	27,684,542	65.38	10,277,534	89.38
Capitation & Other Expenses/Refunds	-9,469	-0.12	448,273	1.74	714,872	1.69	194,812	1.69
Net Reinsurance Cost	39,443	0.48	130,500	0.51	203,878	0.48	55,377	0.48
Administrative Expenses								
Fixed Amount	652,458	8.00	2,063,755	8.00	3,387,581	8.00	919,870	8.00
Percentage of Premium	3,028,140	5.75%	1,685,342	5.75%	2,034,318	5.75%	727,808	5.75%
Total	3,680,598	45.13	3,749,097	14.53	5,421,899	12.80	1,647,678	14.33
Risk Margin	1,053,266	2.00%	586,206	2.00%	707,589	2.00%	253,151	2.00%
Premium Tax	921,608	1.75%	512,930	1.75%	619,140	1.75%	221,507	1.75%
Maintenance Tax	5,301	0.07	16,768	0.07	27,524	0.07	7,474	0.07
Projected Total Cost								
With deliveries	52,663,300	645.72	29,310,296	113.62	35,379,445	83.55	12,657,533	110.08
Deliveries	0	0.00	0	0.00	0	0.00	716,125	6.23
Without deliveries	52,663,300	645.72	29,310,296	113.62	35,379,445	83.55	11,941,408	103.85

FY2015 STAR Rating Summary
Jefferson SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	3,652		45,954		39,365		787,301	
Estimated FY2013 Incurred Claims	846,752	231.86	13,896,951	302.41	25,927,080	658.63	127,746,185	162.26
Projected FY2015 Member Months	3,477		50,900		40,372		972,707	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9931		0.9926		0.9969		
Other Reimbursement Changes		0.9958		0.9958		0.9958		
Inpatient Reimbursement Changes		1.0116		1.0008		0.9999		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		0.9993		0.9994		0.9995		
Projected Incurred Claims	1,007,723	289.82	15,956,558	313.49	26,646,113	660.01	152,411,545	156.69
Capitation & Other Expenses/Refunds	6,057	1.74	84,652	1.66	69,421	1.72	1,508,618	1.55
Net Reinsurance Cost	1,688	0.49	22,613	0.44	18,860	0.47	472,359	0.49
Administrative Expenses								
Fixed Amount	27,816	8.00	407,200	8.00	322,978	8.00	7,781,659	8.00
Percentage of Premium	66,300	5.75%	1,046,712	5.75%	1,719,281	5.75%	10,307,902	5.75%
Total	94,117	27.07	1,453,912	28.56	2,042,259	50.59	18,089,560	18.60
Risk Margin	23,061	2.00%	364,074	2.00%	598,011	2.00%	3,585,357	2.00%
Premium Tax	20,178	1.75%	318,564	1.75%	523,260	1.75%	3,137,187	1.75%
Maintenance Tax	226	0.07	3,309	0.07	2,624	0.07	63,226	0.07
Projected Total Cost								
With deliveries	1,153,051	331.62	18,203,681	357.64	29,900,548	740.62	179,267,853	184.30
Deliveries	21,691	6.24	1,794,139	35.25	13,444,728	333.02	15,976,683	16.42
Without deliveries	1,131,359	325.38	16,409,542	322.39	16,455,820	407.60	163,291,170	167.87

FY2015 STAR Rating Summary
Lubbock SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	78,905		250,526		297,976		76,556	
Estimated FY2013 Incurred Claims	38,851,645	492.39	22,766,510	90.87	16,914,154	56.76	7,346,317	95.96
Projected FY2015 Member Months	84,150		263,130		425,721		115,126	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9977		0.9902		0.9932		0.9924
Other Reimbursement Changes		0.9947		0.9918		1.0152		1.0067
Inpatient Reimbursement Changes		1.0690		1.0296		1.0076		1.0263
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	45,730,207	543.44	25,546,700	97.09	26,170,623	61.47	11,840,962	102.85
Capitation & Other Expenses/Refunds	6,950	0.08	-1,079	0.00	-188	0.00	-20	0.00
Net Reinsurance Cost	33,141	0.39	110,192	0.42	177,824	0.42	48,079	0.42
Administrative Expenses								
Fixed Amount	673,201	8.00	2,105,038	8.00	3,405,769	8.00	921,009	8.00
Percentage of Premium	2,951,178	5.75%	1,764,898	5.75%	1,892,207	5.75%	814,372	5.75%
Total	3,624,379	43.07	3,869,935	14.71	5,297,977	12.44	1,735,381	15.07
Risk Margin	1,026,497	2.00%	613,877	2.00%	658,159	2.00%	283,260	2.00%
Premium Tax	898,184	1.75%	537,143	1.75%	575,889	1.75%	247,852	1.75%
Maintenance Tax	5,470	0.07	17,103	0.07	27,672	0.07	7,483	0.07
Projected Total Cost								
With deliveries	51,324,828	609.92	30,693,872	116.65	32,907,956	77.30	14,162,998	123.02
Deliveries	0	0.00	0	0.00	0	0.00	746,502	6.48
Without deliveries	51,324,828	609.92	30,693,872	116.65	32,907,956	77.30	13,416,495	116.54

FY2015 STAR Rating Summary
Lubbock SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	3,216		38,252		43,864		789,295	
Estimated FY2013 Incurred Claims	665,284	206.87	9,636,469	251.92	27,022,466	616.05	123,202,843	156.09
Projected FY2015 Member Months	3,046		40,991		45,060		977,224	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9928		0.9909		0.9952		
Other Reimbursement Changes		0.9964		0.9971		0.9989		
Inpatient Reimbursement Changes		1.0010		0.9974		0.9983		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	780,190	256.13	10,670,485	260.31	27,824,676	617.50	148,563,843	152.03
Capitation & Other Expenses/Refunds	28	0.01	16,698	0.41	5,636	0.13	28,024	0.03
Net Reinsurance Cost	1,264	0.41	12,377	0.30	17,217	0.38	400,093	0.41
Administrative Expenses								
Fixed Amount	24,368	8.00	327,926	8.00	360,480	8.00	7,817,792	8.00
Percentage of Premium	51,213	5.75%	700,811	5.75%	1,792,408	5.75%	9,967,086	5.75%
Total	75,581	24.81	1,028,737	25.10	2,152,888	47.78	17,784,878	18.20
Risk Margin	17,813	2.00%	243,760	2.00%	623,446	2.00%	3,466,813	2.00%
Premium Tax	15,587	1.75%	213,290	1.75%	545,515	1.75%	3,033,461	1.75%
Maintenance Tax	198	0.07	2,664	0.07	2,929	0.07	63,520	0.07
Projected Total Cost								
With deliveries	890,661	292.40	12,188,011	297.34	31,172,307	691.79	173,340,632	177.38
Deliveries	19,835	6.51	1,292,633	31.53	13,972,895	310.09	16,031,865	16.41
Without deliveries	870,826	285.89	10,895,378	265.80	17,199,412	381.70	157,308,767	160.98

FY2015 STAR Rating Summary
Nueces SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	82,677		266,539		335,551		92,471	
Estimated FY2013 Incurred Claims	47,101,561	569.71	33,799,371	126.81	25,530,549	76.09	11,524,591	124.63
Projected FY2015 Member Months	90,105		278,858		482,480		130,499	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9959		0.9776		0.9821		0.9883
Other Reimbursement Changes		0.9952		0.9954		1.0149		1.0079
Inpatient Reimbursement Changes		1.0206		1.0201		1.0155		1.0092
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	54,019,749	599.52	37,088,463	133.00	39,608,040	82.09	17,091,164	130.97
Capitation & Other Expenses/Refunds	4,072,519	45.20	5,821,184	20.88	10,169,941	21.08	2,730,190	20.92
Net Reinsurance Cost	36,859	0.41	119,077	0.43	208,785	0.43	56,412	0.43
Administrative Expenses								
Fixed Amount	720,836	8.00	2,230,867	8.00	3,859,842	8.00	1,043,990	8.00
Percentage of Premium	3,739,458	5.75%	2,876,761	5.75%	3,423,186	5.75%	1,329,822	5.75%
Total	4,460,294	49.50	5,107,628	18.32	7,283,027	15.09	2,373,812	18.19
Risk Margin	1,300,681	2.00%	1,000,613	2.00%	1,190,673	2.00%	462,547	2.00%
Premium Tax	1,138,096	1.75%	875,536	1.75%	1,041,839	1.75%	404,728	1.75%
Maintenance Tax	5,857	0.07	18,126	0.07	31,361	0.07	8,482	0.07
Projected Total Cost								
With deliveries	65,034,055	721.76	50,030,627	179.41	59,533,667	123.39	23,127,335	177.22
Deliveries	0	0.00	0	0.00	0	0.00	926,770	7.10
Without deliveries	65,034,055	721.76	50,030,627	179.41	59,533,667	123.39	22,200,564	170.12

FY2015 STAR Rating Summary
Nueces SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	3,512		42,440		47,240		870,430	
Estimated FY2013 Incurred Claims	757,590	215.71	11,464,099	270.12	28,293,210	598.92	158,470,969	182.06
Projected FY2015 Member Months	3,475		45,838		48,946		1,080,202	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9904		0.9885		0.9958		
Other Reimbursement Changes		0.9961		1.0000		0.9995		
Inpatient Reimbursement Changes		1.0049		1.0026		1.0028		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	929,298	267.40	12,867,474	280.71	29,552,236	603.77	191,156,425	176.96
Capitation & Other Expenses/Refunds	55,643	16.01	445,170	9.71	2,325,738	47.52	25,620,384	23.72
Net Reinsurance Cost	1,448	0.42	18,331	0.40	22,226	0.45	463,136	0.43
Administrative Expenses								
Fixed Amount	27,802	8.00	366,706	8.00	391,571	8.00	8,641,615	8.00
Percentage of Premium	64,452	5.75%	870,484	5.75%	2,051,889	5.75%	14,356,052	5.75%
Total	92,254	26.55	1,237,190	26.99	2,443,460	49.92	22,997,667	21.29
Risk Margin	22,418	2.00%	302,777	2.00%	713,701	2.00%	4,993,409	2.00%
Premium Tax	19,616	1.75%	264,930	1.75%	624,488	1.75%	4,369,233	1.75%
Maintenance Tax	226	0.07	2,979	0.07	3,182	0.07	70,213	0.07
Projected Total Cost								
With deliveries	1,120,902	322.53	15,138,851	330.27	35,685,030	729.06	249,670,467	231.13
Deliveries	24,325	7.00	1,845,962	40.27	14,949,531	305.43	17,746,589	16.43
Without deliveries	1,096,577	315.53	13,292,888	290.00	20,735,500	423.64	231,923,878	214.70

FY2015 STAR Rating Summary
Tarrant SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	262,817		864,201		1,022,582		250,924	
Estimated FY2013 Incurred Claims	124,445,613	473.51	98,698,087	114.21	74,707,061	73.06	28,485,764	113.52
Projected FY2015 Member Months	270,942		915,798		1,481,505		398,266	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9976		0.9898		0.9906		0.9900
Other Reimbursement Changes		0.9950		0.9926		0.9992		0.9988
Inpatient Reimbursement Changes		0.9784		1.0103		0.9983		0.9438
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		0.9984		0.9984		0.9981		0.9983
Projected Incurred Claims	129,417,557	477.66	109,521,086	119.59	113,790,133	76.81	44,033,990	110.56
Capitation & Other Expenses/Refunds	272,565	1.01	1,674,821	1.83	2,897,106	1.96	574,042	1.44
Net Reinsurance Cost	129,659	0.48	404,405	0.44	591,540	0.40	159,320	0.40
Administrative Expenses								
Fixed Amount	2,167,533	8.00	7,326,385	8.00	11,852,042	8.00	3,186,131	8.00
Percentage of Premium	8,387,053	5.75%	7,559,898	5.75%	8,210,563	5.75%	3,048,413	5.75%
Total	10,554,586	38.96	14,886,284	16.25	20,062,605	13.54	6,234,544	15.65
Risk Margin	2,917,236	2.00%	2,629,530	2.00%	2,855,848	2.00%	1,060,318	2.00%
Premium Tax	2,552,581	1.75%	2,300,839	1.75%	2,498,867	1.75%	927,778	1.75%
Maintenance Tax	17,611	0.07	59,527	0.07	96,298	0.07	25,887	0.07
Projected Total Cost								
With deliveries	145,861,796	538.35	131,476,491	143.56	142,792,397	96.38	53,015,878	133.12
Deliveries	0	0.00	0	0.00	0	0.00	1,925,219	4.83
Without deliveries	145,861,796	538.35	131,476,491	143.56	142,792,397	96.38	51,090,659	128.28

FY2015 STAR Rating Summary
Tarrant SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	7,073		97,183		117,469		2,622,249	
Estimated FY2013 Incurred Claims	1,420,566	200.84	28,207,480	290.25	69,976,991	595.71	425,941,562	162.43
Projected FY2015 Member Months	8,356		109,003		121,461		3,305,331	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9889		0.9871		0.9953		
Other Reimbursement Changes		0.9961		0.9975		0.9989		
Inpatient Reimbursement Changes		0.9923		0.9960		0.9952		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		0.9981		0.9981		0.9987		
Projected Incurred Claims	2,047,263	245.02	32,472,088	297.90	72,216,897	594.57	503,499,016	152.33
Capitation & Other Expenses/Refunds	10,776	1.29	182,126	1.67	-431,857	-3.56	5,179,579	1.57
Net Reinsurance Cost	3,617	0.43	47,416	0.44	66,306	0.55	1,402,263	0.42
Administrative Expenses								
Fixed Amount	66,845	8.00	872,023	8.00	971,686	8.00	26,442,645	8.00
Percentage of Premium	135,271	5.75%	2,133,583	5.75%	4,627,379	5.75%	34,102,160	5.75%
Total	202,116	24.19	3,005,605	27.57	5,599,065	46.10	60,544,805	18.32
Risk Margin	47,051	2.00%	742,116	2.00%	1,609,523	2.00%	11,861,621	2.00%
Premium Tax	41,169	1.75%	649,351	1.75%	1,408,333	1.75%	10,378,918	1.75%
Maintenance Tax	543	0.07	7,085	0.07	7,895	0.07	214,846	0.07
Projected Total Cost								
With deliveries	2,352,536	281.55	37,105,789	340.41	80,476,162	662.57	593,081,049	179.43
Deliveries	41,568	4.97	4,417,831	40.53	42,854,091	352.82	49,238,710	14.90
Without deliveries	2,310,968	276.58	32,687,958	299.88	37,622,071	309.75	543,842,340	164.53

FY2015 STAR Rating Summary
Travis SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	146,965		509,853		586,294		140,233	
Estimated FY2013 Incurred Claims	74,293,439	505.52	58,649,502	115.03	38,872,517	66.30	12,760,606	91.00
Projected FY2015 Member Months	154,230		528,478		819,991		222,025	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9959		0.9821		0.9839		0.9829
Other Reimbursement Changes		0.9949		0.9930		1.0087		1.0137
Inpatient Reimbursement Changes		0.9690		0.9977		0.9847		0.9950
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		0.9996		0.9997		0.9998		0.9998
Projected Incurred Claims	77,840,874	504.71	62,477,712	118.22	56,627,012	69.06	20,932,528	94.28
Capitation & Other Expenses/Refunds	266,565	1.73	962,281	1.82	1,619,847	1.98	438,349	1.97
Net Reinsurance Cost	32,321	0.21	79,680	0.15	110,667	0.13	30,064	0.14
Administrative Expenses								
Fixed Amount	1,233,841	8.00	4,227,823	8.00	6,559,926	8.00	1,776,198	8.00
Percentage of Premium	5,043,711	5.75%	4,306,581	5.75%	4,127,976	5.75%	1,473,498	5.75%
Total	6,277,552	40.70	8,534,405	16.15	10,687,902	13.03	3,249,695	14.64
Risk Margin	1,754,334	2.00%	1,497,941	2.00%	1,435,818	2.00%	512,521	2.00%
Premium Tax	1,535,042	1.75%	1,310,699	1.75%	1,256,340	1.75%	448,456	1.75%
Maintenance Tax	10,025	0.07	34,351	0.07	53,299	0.07	14,432	0.07
Projected Total Cost								
With deliveries	87,716,714	568.74	74,897,070	141.72	71,790,886	87.55	25,626,044	115.42
Deliveries	0	0.00	0	0.00	0	0.00	1,276,159	5.75
Without deliveries	87,716,714	568.74	74,897,070	141.72	71,790,886	87.55	24,349,885	109.67

FY2015 STAR Rating Summary
Travis SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	5,863		79,298		61,226		1,529,732	
Estimated FY2013 Incurred Claims	1,074,789	183.32	21,698,626	273.63	44,627,426	728.90	251,976,905	164.72
Projected FY2015 Member Months	6,129		81,512		63,672		1,876,037	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9793		0.9827		0.9935		
Other Reimbursement Changes		0.9983		0.9992		0.9990		
Inpatient Reimbursement Changes		0.9946		0.9950		0.9935		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		0.9997		0.9995		0.9995		
Projected Incurred Claims	1,365,643	222.82	22,839,208	280.19	46,198,181	725.56	288,281,159	153.66
Capitation & Other Expenses/Refunds	11,875	1.94	129,470	1.59	118,056	1.85	3,546,442	1.89
Net Reinsurance Cost	921	0.15	17,913	0.22	12,848	0.20	284,415	0.15
Administrative Expenses								
Fixed Amount	49,030	8.00	652,097	8.00	509,377	8.00	15,008,293	8.00
Percentage of Premium	90,721	5.75%	1,502,242	5.75%	2,976,187	5.75%	19,520,916	5.75%
Total	139,751	22.80	2,154,339	26.43	3,485,565	54.74	34,529,209	18.41
Risk Margin	31,555	2.00%	522,519	2.00%	1,035,196	2.00%	6,789,884	2.00%
Premium Tax	27,611	1.75%	457,204	1.75%	905,796	1.75%	5,941,148	1.75%
Maintenance Tax	398	0.07	5,298	0.07	4,139	0.07	121,942	0.07
Projected Total Cost								
With deliveries	1,577,754	257.43	26,125,952	320.52	51,759,780	812.91	339,494,200	180.96
Deliveries	34,627	5.65	2,390,850	29.33	19,339,931	303.74	23,041,566	12.28
Without deliveries	1,543,128	251.78	23,735,103	291.18	32,419,849	509.17	316,452,634	168.68

FY2015 STAR Rating Summary
MRSA Central SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	125,862		418,271		485,656		129,368	
Estimated FY2013 Incurred Claims	56,796,105	451.26	40,453,000	96.71	29,537,786	60.82	10,972,619	84.82
Projected FY2015 Member Months	132,840		437,257		698,127		185,291	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9973		0.9884		0.9912		0.9914
Other Reimbursement Changes		0.9919		0.9904		1.0092		1.0047
Inpatient Reimbursement Changes		1.0029		1.0075		1.0087		1.0067
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	61,869,463	465.75	44,068,049	100.78	45,669,609	65.42	16,473,435	88.91
Capitation & Other Expenses/Refunds	184,771	1.39	603,511	1.38	967,761	1.39	256,729	1.39
Net Reinsurance Cost	30,757	0.23	100,305	0.23	151,543	0.22	40,455	0.22
Administrative Expenses								
Fixed Amount	1,062,717	8.00	3,498,056	8.00	5,585,013	8.00	1,482,326	8.00
Percentage of Premium	4,012,696	5.75%	3,068,679	5.75%	3,330,508	5.75%	1,160,483	5.75%
Total	5,075,412	38.21	6,566,735	15.02	8,915,521	12.77	2,642,808	14.26
Risk Margin	1,395,720	2.00%	1,067,367	2.00%	1,158,438	2.00%	403,646	2.00%
Premium Tax	1,221,255	1.75%	933,946	1.75%	1,013,633	1.75%	353,190	1.75%
Maintenance Tax	8,635	0.07	28,422	0.07	45,378	0.07	12,044	0.07
Projected Total Cost								
With deliveries	69,786,014	525.34	53,368,334	122.05	57,921,883	82.97	20,182,307	108.92
Deliveries	0	0.00	0	0.00	0	0.00	1,083,966	5.85
Without deliveries	69,786,014	525.34	53,368,334	122.05	57,921,883	82.97	19,098,342	103.07

FY2015 STAR Rating Summary
MRSA Central SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	4,962		70,590		62,790		1,297,499	
Estimated FY2013 Incurred Claims	1,008,540	203.25	17,985,665	254.79	37,887,265	603.40	194,640,980	150.01
Projected FY2015 Member Months	5,332		75,838		65,891		1,600,575	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9904		0.9887		0.9959		
Other Reimbursement Changes		0.9942		0.9985		0.9983		
Inpatient Reimbursement Changes		1.0020		1.0021		1.0060		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	1,336,918	250.75	20,044,353	264.30	40,163,358	609.55	229,625,185	143.46
Capitation & Other Expenses/Refunds	7,283	1.37	103,150	1.36	89,597	1.36	2,212,802	1.38
Net Reinsurance Cost	1,358	0.25	20,428	0.27	19,708	0.30	364,553	0.23
Administrative Expenses								
Fixed Amount	42,654	8.00	606,707	8.00	527,126	8.00	12,804,598	8.00
Percentage of Premium	88,223	5.75%	1,320,249	5.75%	2,592,524	5.75%	15,573,362	5.75%
Total	130,877	24.55	1,926,956	25.41	3,119,650	47.35	28,377,960	17.73
Risk Margin	30,686	2.00%	459,217	2.00%	901,747	2.00%	5,416,822	2.00%
Premium Tax	26,851	1.75%	401,815	1.75%	789,029	1.75%	4,739,719	1.75%
Maintenance Tax	347	0.07	4,929	0.07	4,283	0.07	104,037	0.07
Projected Total Cost								
With deliveries	1,534,320	287.77	22,960,848	302.76	45,087,371	684.28	270,841,078	169.21
Deliveries	31,411	5.89	2,394,029	31.57	19,442,948	295.08	22,952,353	14.34
Without deliveries	1,502,910	281.88	20,566,820	271.19	25,644,423	389.20	247,888,725	154.87

FY2015 STAR Rating Summary
MRSA Northeast SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	167,830		561,784		662,897		178,182	
Estimated FY2013 Incurred Claims	73,974,892	440.77	50,268,050	89.48	38,148,917	57.55	14,556,105	81.69
Projected FY2015 Member Months	175,746		587,214		957,534		253,244	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9980		0.9920		0.9939		0.9938
Other Reimbursement Changes		0.9935		0.9911		1.0154		1.0043
Inpatient Reimbursement Changes		0.9783		1.0238		1.0031		1.0117
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	78,170,574	444.79	55,881,611	95.16	59,464,522	62.10	21,837,134	86.23
Capitation & Other Expenses/Refunds	276,475	1.57	922,236	1.57	1,499,704	1.57	396,561	1.57
Net Reinsurance Cost	10,050	0.06	33,697	0.06	55,260	0.06	14,620	0.06
Administrative Expenses								
Fixed Amount	1,405,965	8.00	4,697,711	8.00	7,660,274	8.00	2,025,948	8.00
Percentage of Premium	5,074,898	5.75%	3,912,124	5.75%	4,367,586	5.75%	1,543,333	5.75%
Total	6,480,863	36.88	8,609,834	14.66	12,027,860	12.56	3,569,282	14.09
Risk Margin	1,765,182	2.00%	1,360,739	2.00%	1,519,160	2.00%	536,812	2.00%
Premium Tax	1,544,534	1.75%	1,190,646	1.75%	1,329,265	1.75%	469,710	1.75%
Maintenance Tax	11,423	0.07	38,169	0.07	62,240	0.07	16,461	0.07
Projected Total Cost								
With deliveries	88,259,102	502.20	68,036,932	115.86	75,958,011	79.33	26,840,579	105.99
Deliveries	0	0.00	0	0.00	0	0.00	1,412,247	5.58
Without deliveries	88,259,102	502.20	68,036,932	115.86	75,958,011	79.33	25,428,333	100.41

FY2015 STAR Rating Summary
MRSA Northeast SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	6,087		81,992		84,475		1,743,247	
Estimated FY2013 Incurred Claims	1,247,118	204.88	21,566,494	263.03	53,291,871	630.86	253,053,447	145.16
Projected FY2015 Member Months	6,542		89,668		86,253		2,156,200	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9929		0.9932		0.9975		
Other Reimbursement Changes		0.9989		0.9955		0.9982		
Inpatient Reimbursement Changes		1.0045		1.0057		1.0077		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	1,669,792	255.23	24,591,682	274.25	55,143,647	639.33	296,758,962	137.63
Capitation & Other Expenses/Refunds	10,184	1.56	137,531	1.53	137,054	1.59	3,379,745	1.57
Net Reinsurance Cost	382	0.06	5,395	0.06	4,829	0.06	124,234	0.06
Administrative Expenses								
Fixed Amount	52,339	8.00	717,344	8.00	690,022	8.00	17,249,603	8.00
Percentage of Premium	110,116	5.75%	1,617,483	5.75%	3,556,814	5.75%	20,182,354	5.75%
Total	162,454	24.83	2,334,827	26.04	4,246,836	49.24	37,431,957	17.36
Risk Margin	38,301	2.00%	562,603	2.00%	1,237,153	2.00%	7,019,949	2.00%
Premium Tax	33,513	1.75%	492,278	1.75%	1,082,509	1.75%	6,142,455	1.75%
Maintenance Tax	425	0.07	5,828	0.07	5,606	0.07	140,153	0.07
Projected Total Cost								
With deliveries	1,915,053	292.72	28,130,145	313.71	61,857,633	717.17	350,997,456	162.79
Deliveries	36,455	5.57	3,007,949	33.55	27,791,326	322.21	32,247,977	14.96
Without deliveries	1,878,598	287.14	25,122,195	280.17	34,066,307	394.96	318,749,479	147.83

FY2015 STAR Rating Summary
MRSA West SDA Total

	Age <1		Age 1-5		Age 6-14		Age 15-18	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	168,392		474,630		566,851		150,040	
Estimated FY2013 Incurred Claims	78,753,295	467.68	41,054,255	86.50	34,118,360	60.19	13,186,689	87.89
Projected FY2015 Member Months	177,778		498,708		810,677		214,457	
Annual Cost Trend Assumptions								
FY2014	1.2 %		1.4 %		2.3 %		1.0 %	
FY2015	2.8 %		4.2 %		4.2 %		3.5 %	
Provider Reimbursement Adjustment		0.9986		0.9928		0.9955		0.9959
Other Reimbursement Changes		0.9937		0.9896		1.0194		1.0084
Inpatient Reimbursement Changes		1.0183		1.0127		0.9923		1.0025
Out-of-Network Adjustment		1.0000		1.0000		1.0000		1.0000
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		1.0000
Projected Incurred Claims	87,401,932	491.64	45,347,929	90.93	52,376,862	64.61	19,836,414	92.50
Capitation & Other Expenses/Refunds	4,737	0.03	175,423	0.35	263,996	0.33	71,530	0.33
Net Reinsurance Cost	66,849	0.38	150,623	0.30	245,984	0.30	65,156	0.30
Administrative Expenses								
Fixed Amount	1,422,222	8.00	3,989,666	8.00	6,485,418	8.00	1,715,654	8.00
Percentage of Premium	5,648,806	5.75%	3,157,484	5.75%	3,775,619	5.75%	1,378,900	5.75%
Total	7,071,029	39.77	7,147,150	14.33	10,261,037	12.66	3,094,555	14.43
Risk Margin	1,964,802	2.00%	1,098,255	2.00%	1,313,259	2.00%	479,618	2.00%
Premium Tax	1,719,202	1.75%	960,973	1.75%	1,149,101	1.75%	419,665	1.75%
Maintenance Tax	11,556	0.07	32,416	0.07	52,694	0.07	13,940	0.07
Projected Total Cost								
With deliveries	98,240,106	552.60	54,912,769	110.11	65,662,933	81.00	23,980,877	111.82
Deliveries	0	0.00	0	0.00	0	0.00	1,374,269	6.41
Without deliveries	98,240,106	552.60	54,912,769	110.11	65,662,933	81.00	22,606,608	105.41

FY2015 STAR Rating Summary
MRSA West SDA Total

	Age 19-20		TANF Adults		Pregnant Women		Total	
	Amount	pmpm	Amount	pmpm	Amount	pmpm	Amount	pmpm
FY2013 Experience Period								
Member Months	5,561		66,197		90,467		1,522,138	
Estimated FY2013 Incurred Claims	1,202,503	216.24	17,776,631	268.54	55,927,466	618.21	242,019,199	159.00
Projected FY2015 Member Months	5,585		72,687		92,585		1,872,477	
Annual Cost Trend Assumptions								
FY2014	9.3 %		2.1 %		0.2 %			
FY2015	14.4 %		2.7 %		0.8 %			
Provider Reimbursement Adjustment		0.9964		0.9958		0.9983		
Other Reimbursement Changes		1.0012		0.9983		0.9985		
Inpatient Reimbursement Changes		1.0108		1.0118		1.0200		
Out-of-Network Adjustment		1.0000		1.0000		1.0000		
Third Party Recovery Adjustment		1.0000		1.0000		1.0000		
Projected Incurred Claims	1,522,629	272.65	20,586,926	283.23	58,777,813	634.85	285,850,504	152.66
Capitation & Other Expenses/Refunds	3,165	0.57	16,633	0.23	744	0.01	536,227	0.29
Net Reinsurance Cost	1,767	0.32	24,218	0.33	35,762	0.39	590,360	0.32
Administrative Expenses								
Fixed Amount	44,677	8.00	581,495	8.00	740,680	8.00	14,979,814	8.00
Percentage of Premium	99,917	5.75%	1,347,851	5.75%	3,784,264	5.75%	19,192,840	5.75%
Total	144,594	25.89	1,929,346	26.54	4,524,944	48.87	34,172,654	18.25
Risk Margin	34,754	2.00%	468,818	2.00%	1,316,266	2.00%	6,675,771	2.00%
Premium Tax	30,409	1.75%	410,215	1.75%	1,151,732	1.75%	5,841,299	1.75%
Maintenance Tax	363	0.07	4,725	0.07	6,018	0.07	121,711	0.07
Projected Total Cost								
With deliveries	1,737,680	311.15	23,440,881	322.49	65,813,279	710.84	333,788,525	178.26
Deliveries	35,787	6.41	2,724,392	37.48	29,340,969	316.91	33,475,417	17.88
Without deliveries	1,701,893	304.75	20,716,489	285.01	36,472,309	393.93	300,313,108	160.38

Attachment 4

Trend Analysis

The FY2015 rating methodology uses assumed trend factors to adjust the base period claims cost to the projection period. The cost trend factors used in this analysis are a combination of utilization and inflation components. The projected trend rate assumptions were developed by the actuary based on an analysis of recent experience under the various HMO plans. A single trend assumption applied to all service areas but varies by risk group and year.

The trend analysis included a review of HMO claims experience data through February 28, 2014. Based on this information, estimates of monthly incurred claims were made through December 2013. The claims cost and trend experience was reviewed separately by service area and risk group. The service area trends were then combined into a statewide average using a weighted average formula with estimated incurred claims as the weights.

The FY2014 trend assumptions were developed from two components: (i) the actual estimated trend for the period September 2013 through December 2013 and (ii) the projected trend for the period January 2014 through August 2014. The experience trends for all time periods were adjusted to remove the impact of various provider reimbursement changes and other revisions that have impacted the program. The trends for the final eight months of FY2014 were projected using experience from FY2010 (1/4 weight), FY2011 (1/4 weight), FY2012 (1/4 weight) and FY2013 (1/4 weight). The FY2015 trend assumptions were then developed from a simple average of the FY2010 trend, FY2011 trend, FY2012 trend and FY2013 trend.

All historical trends for FY2010 through FY2013 used in the methodology described above were limited to be no less than 0.0%.

The attached exhibits present recent trend experience under the HMO plans (Exhibit A) and the trend assumptions used in the rating analysis (Exhibit B). The chart below presents the assumed annual trend rates for FY2014 and FY2015.

	FY2014	FY2015
Under Age 1	1.2 %	2.8 %
Ages 1 - 5	1.4 %	4.2 %
Ages 6 - 14	2.3 %	4.2 %
Ages 15 - 18	1.0 %	3.5 %
Ages 19 - 20	9.3 %	14.4 %
TANF Adults	2.1 %	2.7 %
Pregnant Women	0.2 %	0.8 %

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

	Bexar	Dallas	El Paso	Harris	Hidalgo	Jefferson	Lubbock	Nueces	Tarrant	Travis
Age <1										
FY2011	1.071	0.931	1.105	0.914			0.978	0.967	1.054	0.995
FY2012	1.057	1.022	1.066	1.089			0.943	0.957	1.073	0.930
FY2013	0.937	1.011	1.149	0.999	1.113	1.030	1.121	1.143	1.043	1.014
FY2014	0.779	1.017	0.805	0.954	1.166	1.100	0.776	1.272	0.939	1.083
Age 1-5										
FY2011	1.020	0.992	1.014	0.994			1.006	0.961	1.047	1.076
FY2012	1.055	1.028	0.973	1.057			1.017	1.052	1.145	1.022
FY2013	1.011	1.048	1.096	1.098	0.843	1.030	1.083	1.038	0.972	1.014
FY2014	0.908	0.974	0.937	0.982	0.883	0.978	0.935	1.062	0.990	1.011
Age 6-14										
FY2011	1.020	0.992	1.014	0.994			1.006	0.961	1.047	1.076
FY2012	1.091	1.042	1.037	1.041			0.978	1.008	1.138	1.096
FY2013	0.982	1.043	1.136	1.076	0.826	1.036	1.092	1.044	0.993	1.004
FY2014	0.905	0.923	1.023	1.047	0.900	0.956	1.113	1.102	1.015	1.025
Age 15-18										
FY2011	1.020	0.992	1.014	0.994			1.006	0.961	1.047	1.076
FY2012	1.047	1.028	1.030	1.019			0.942	1.074	1.112	0.918
FY2013	0.992	1.058	1.060	1.023	0.941	0.910	1.100	1.053	1.102	0.998
FY2014	0.864	0.821	1.202	1.006	1.011	0.971	0.845	1.018	0.941	0.817
Age 19-20										
FY2011	1.020	0.992	1.014	0.994			1.006	0.961	1.047	1.076
FY2012	1.320	1.772	1.086	1.596			1.509	1.243	1.656	1.203
FY2013	0.937	0.967	0.873	0.929	1.058	0.971	0.840	0.964	0.841	1.028
FY2014	0.997	0.907	0.651	0.931	1.012	1.147	1.405	1.075	0.785	0.975

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

	Bexar	Dallas	El Paso	Harris	Hidalgo	Jefferson	Lubbock	Nueces	Tarrant	Travis
TANF Adult										
FY2011	1.103	0.983	1.089	1.011			0.982	0.906	1.130	0.965
FY2012	1.000	1.077	0.953	1.042			0.873	0.984	1.108	1.124
FY2013	0.867	0.973	1.006	0.942	1.027	1.078	1.028	0.944	0.920	1.026
FY2014	0.948	0.999	0.961	1.042	1.084	0.960	1.033	1.069	0.930	1.002
Pregnant Women										
FY2011	1.020	0.960	1.046	0.957			0.913	0.926	0.948	1.041
FY2012	1.053	1.001	0.998	1.007			0.994	0.975	0.981	0.966
FY2013	0.877	0.979	1.060	1.000	0.991	1.021	1.010	0.954	0.948	1.003
FY2014	0.966	0.979	0.944	1.014	0.989	1.070	0.977	0.951	1.006	0.930

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

	MRSA Central	MRSA Northeast	MRSA West	HMO Average	Weighted Average
Age <1					
FY2011				0.975	0.977
FY2012				1.018	1.047
FY2013	1.040	1.010	0.961	1.010	1.025
FY2014	0.868	0.907	0.970	0.966	0.981
Age 1-5					
FY2011				1.008	1.009
FY2012				1.057	1.054
FY2013	1.059	0.981	1.016	1.037	1.030
FY2014	0.998	0.918	0.948	0.957	0.958
Age 6-14					
FY2011				1.008	1.009
FY2012				1.068	1.061
FY2013	1.053	1.090	1.019	1.025	1.025
FY2014	0.947	0.974	1.018	0.979	0.983
Age 15-18					
FY2011				1.008	1.009
FY2012				1.007	1.031
FY2013	0.885	0.962	1.057	1.018	1.025
FY2014	0.976	0.954	1.046	0.956	0.961
Age 19-20					
FY2011				1.008	1.009
FY2012				1.420	1.492
FY2013	1.249	0.990	1.061	0.941	0.958
FY2014	1.143	1.230	0.959	0.971	0.991

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

	MRSA Central	MRSA Northeast	MRSA West	HMO Average	Weighted Average
TANF Adult					
FY2011				1.031	1.022
FY2012				1.032	1.040
FY2013	1.237	1.031	1.068	0.960	0.976
FY2014	1.011	0.984	1.029	1.009	1.008
Pregnant Women					
FY2011				0.974	0.973
FY2012				0.970	1.004
FY2013	1.092	1.035	0.994	0.973	0.985
FY2014	0.941	0.997	1.008	0.989	0.989

Health and Human Services Commission
Trend Assumptions for FY2015 STAR Rating

	FY2014	FY2015
Age <1	1.2 %	2.8 %
Age 1-5	1.4 %	4.2 %
Age 6-14	2.3 %	4.2 %
Age 15-18	1.0 %	3.5 %
Age 19-20	9.3 %	14.4 %
TANF - Adults	2.1 %	2.7 %
Pregnant Women	0.2 %	0.8 %

Attachment 5

Provider Reimbursement and Benefit Revisions Effective During FY2013, FY2014 and FY2015

This attachment presents information regarding rating adjustments for the various provider reimbursement and benefit revisions that became effective (or will become effective) after the base period used in rate setting (FY2013) and before the end of FY2015.

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

Effective September 1, 2013, HHSC implemented revisions to the therapy fee schedules. Reimbursement was reduced by 2.5% for Comprehensive Outpatient Rehabilitation Facilities/Outpatient Rehabilitation Facilities (CORFs/ORFs), 4% for independent therapist operating in an office setting, and 1.5% for therapy services provided inside the home. Exhibit B presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2013 HHSC will implement an outpatient hospital reduction of 5.3 percent, which excludes clinical lab and outpatient imaging services. This reduction does not apply to children's hospitals, rural hospitals, or state-owned teaching hospitals. Exhibit C presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2013 HHSC revised the reimbursement for non emergent services provided in an emergency room. These changes will include the following:

- Reimbursement will be restricted when an individual returns to the emergency department within a 36 hour period.
- Reimbursement will be restricted for non-urgent visits in excess of 24 per year.
- Non-urgent visits will be reimbursed using a flat fee.

Exhibits D and E presents a summary of the derivation of the rating adjustment factors for non emergent services delivered in an emergency room.

Effective September 1, 2013 HHSC reduced hospital imaging reimbursement to 125% of the amount reimbursed for imaging performed in a physician's office. Exhibit F presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2013 HHSC reduced ambulance reimbursement by 5%. Exhibit G presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2013 HHSC reduced all Medicaid rates that are in excess of Medicare. Exhibit H presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2012 HHSC implemented the APR-DRG reimbursement system for all hospitals excluding rural, children's and state owned teaching facilities. Effective September 1, 2013 HHSC transitioned all rural and children's facilities to the APR-DRG reimbursement

system. Exhibit I presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2013 HHSC reduced the outlier portion of facility reimbursement by 10%. Children's hospitals are excluded from this reduction. Exhibit J presents a summary of the derivation of the rating adjustment factors.

Effective May 1, 2013 HHSC implemented revisions to hospital reimbursement to account for Potentially Preventable Readmissions (PPR). The reimbursement reductions amount to 1-2% depending on a hospitals performance during the evaluation time period. Exhibit K presents a summary of the derivation of the rating adjustment factors.

Effective March 1, 2014 HHSC implemented revisions to hospital reimbursement to account for Potentially Preventable Complications (PPC). The reimbursement reductions amount to 2-2.5% depending on a hospitals performance during the evaluation time period. Exhibit L presents a summary of the derivation of the rating adjustment factors.

Effective September 1, 2014 mental health rehab and targeted case management services will be capitated under the program. Prior to this time these services were paid on a fee-for-service basis. Exhibit M presents a summary of the derivation of the rating adjustment factors.

Over the past 12 to 18 months a small number of Federally Qualified Health Centers (FQHCs) have aggressively expanded their practices through the acquisition of primary care provider practices in select service areas. This acquisition pattern has the potential to negatively impact an MCO since FQHCs are required to be reimbursed the full encounter rate by the MCO. Through the acquisition of a provider practice by an FQHC the required reimbursement can increase dramatically from the primary care provider fee schedule to the much higher FQHC specific encounter rate. This FQHC expansion was reviewed and an adjustment was made if the growth was deemed to be above and beyond the normal level of expected growth due to this acquisition of provider practices. Exhibit N presents a summary of the derivation of the rating adjustment factors.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Related Party Adjustments

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact (1)									
CFHP	-9,385	-32,831	-62,603	-39,265	-2,206	-56,007	-50,374	-60	-252,733
Parkland	-382,981	-775,272	-510,365	-366,625	-55,465	-1,071,351	-1,301,183	-5,182	-4,468,424
TCHP-Harris	-3,135,746	-2,983,800	-2,359,052	-837,020	-12,008	-55,335	-590,522	-491,588	-10,465,072
TCHP-Jeff	-186,934	-97,463	-127,078	-19,691	0	-2,691	-7,072	-1,893	-442,823
Total	-3,715,047	-3,889,367	-3,059,099	-1,262,602	-69,679	-1,185,385	-1,949,151	-498,723	-15,629,052
FY2013 Total Incurred Claims (2)									
CFHP	30,919,304	37,187,718	32,863,119	11,484,352	581,123	12,454,026	17,971,112	390,221	143,850,975
Parkland	83,458,191	90,173,512	59,121,493	17,100,795	1,078,226	15,475,939	47,535,717	2,161,989	316,105,861
TCHP-Harris	98,600,331	117,664,059	93,711,703	30,608,441	826,335	14,606,025	44,963,120	6,074,933	407,054,948
TCHP-Jeff	9,864,749	8,272,001	6,387,588	1,940,389	145,208	2,885,525	5,325,714	261,220	35,082,394
Total	222,842,575	253,297,289	192,083,904	61,133,978	2,630,892	45,421,514	115,795,664	8,888,363	902,094,179
Rate Adjustment (3)									
CFHP	-0.03 %	-0.09 %	-0.19 %	-0.34 %	-0.38 %	-0.45 %	-0.28 %	-0.02 %	-0.18 %
Parkland	-0.46 %	-0.86 %	-0.86 %	-2.14 %	-5.14 %	-6.92 %	-2.74 %	-0.24 %	-1.41 %
TCHP-Harris	-3.18 %	-2.54 %	-2.52 %	-2.73 %	-1.45 %	-0.38 %	-1.31 %	-8.09 %	-2.57 %
TCHP-Jeff	-1.89 %	-1.18 %	-1.99 %	-1.01 %	0.00 %	-0.09 %	-0.13 %	-0.72 %	-1.26 %
Total	-1.67 %	-1.54 %	-1.59 %	-2.07 %	-2.65 %	-2.61 %	-1.68 %	-5.61 %	-1.73 %

Footnotes:
(1) Equals the cost adjustment resulting from disallowing any payments made to a related party in excess of 100% of Medicaid.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Therapy Rate Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of Therapy Rate Reductions (1)									
Bexar	-36,487	-318,232	-61,991	-11,986	-84	-14,552	-1,393	-659	-445,386
Dallas	-22,406	-299,088	-54,796	-3,283	-13	-1,292	-367	-474	-381,719
El Paso	-11,199	-108,080	-51,140	-15,160	-35	-4,804	-515	-44	-190,977
Harris	-47,271	-692,764	-172,380	-14,076	-70	-17,952	-1,547	-1,612	-947,673
Hidalgo	-46,410	-1,241,901	-461,231	-42,562	-211	-25,496	-2,780	-879	-1,821,470
Jefferson	-4,481	-50,802	-14,055	-3,308	-4	-5,934	-167	-166	-78,917
Lubbock	-9,972	-35,596	-8,239	-695	0	-663	-251	-38	-55,454
Nueces	-4,388	-39,294	-12,543	-5,647	-13	-6,066	-1,529	-83	-69,564
Tarrant	-17,420	-238,732	-40,450	-4,979	-11	-5,459	-548	-267	-307,866
Travis	-19,612	-210,944	-38,999	-2,626	-18	-2,149	-233	-93	-274,673
MRSA Cent	-6,921	-113,503	-18,136	-1,575	-5	-560	-190	-105	-140,996
MRSA NE	-7,981	-71,778	-19,798	-2,905	0	-1,938	-43	-10	-104,452
MRSA West	-13,083	-50,211	-12,498	-4,413	0	-1,563	-251	-286	-82,305
Total	-247,632	-3,470,925	-966,256	-113,214	-465	-88,428	-9,817	-4,715	-4,901,453
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Therapy Rate Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.03 %	-0.38 %	-0.10 %	-0.05 %	0.00 %	-0.04 %	0.00 %	-0.02 %	-0.11 %
Dallas	-0.01 %	-0.19 %	-0.05 %	-0.01 %	0.00 %	0.00 %	0.00 %	-0.01 %	-0.06 %
El Paso	-0.02 %	-0.33 %	-0.17 %	-0.12 %	-0.01 %	-0.04 %	0.00 %	0.00 %	-0.11 %
Harris	-0.01 %	-0.31 %	-0.10 %	-0.02 %	0.00 %	-0.03 %	0.00 %	-0.01 %	-0.09 %
Hidalgo	-0.03 %	-0.76 %	-0.40 %	-0.11 %	-0.01 %	-0.07 %	0.00 %	-0.04 %	-0.32 %
Jefferson	-0.01 %	-0.26 %	-0.09 %	-0.05 %	0.00 %	-0.04 %	0.00 %	-0.02 %	-0.06 %
Lubbock	-0.03 %	-0.19 %	-0.05 %	-0.01 %	0.00 %	-0.01 %	0.00 %	-0.01 %	-0.05 %
Nueces	-0.01 %	-0.13 %	-0.05 %	-0.06 %	0.00 %	-0.05 %	-0.01 %	0.00 %	-0.04 %
Tarrant	-0.01 %	-0.27 %	-0.06 %	-0.02 %	0.00 %	-0.02 %	0.00 %	-0.01 %	-0.07 %
Travis	-0.03 %	-0.39 %	-0.11 %	-0.02 %	0.00 %	-0.01 %	0.00 %	-0.01 %	-0.11 %
MRSA Cent	-0.01 %	-0.33 %	-0.08 %	-0.02 %	0.00 %	0.00 %	0.00 %	-0.01 %	-0.09 %
MRSA NE	-0.01 %	-0.16 %	-0.06 %	-0.02 %	0.00 %	-0.01 %	0.00 %	0.00 %	-0.04 %
MRSA West	-0.02 %	-0.14 %	-0.04 %	-0.04 %	0.00 %	-0.01 %	0.00 %	-0.01 %	-0.04 %
Total	-0.02 %	-0.35 %	-0.13 %	-0.04 %	0.00 %	-0.03 %	0.00 %	-0.01 %	-0.11 %

Footnotes:
(1) Equals the cost impact from application of the reimbursement changes to therapy services effective 9/1/2013.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
5.3% Outpatient Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of 5.3% Outpatient Reduction (1)									
Bexar	-329,740	-526,597	-427,549	-183,363	-17,806	-375,613	-375,660	-1,967	-2,238,294
Dallas	-300,283	-472,924	-380,046	-213,974	-21,814	-482,126	-590,557	-4,164	-2,465,888
El Paso	-147,187	-221,464	-191,934	-100,462	-3,167	-101,253	-136,034	-680	-902,182
Harris	-685,832	-1,201,935	-989,276	-504,573	-32,070	-791,592	-1,103,901	-14,732	-5,323,911
Hidalgo	-271,527	-463,778	-334,448	-160,244	-8,481	-211,770	-241,737	-1,795	-1,693,780
Jefferson	-53,877	-89,113	-65,137	-38,074	-3,502	-83,092	-68,061	-694	-401,552
Lubbock	-56,058	-80,730	-54,673	-33,091	-2,933	-77,658	-111,568	-1,461	-418,171
Nueces	-22,365	-44,811	-42,988	-34,429	-4,841	-106,337	-91,664	-476	-347,911
Tarrant	-187,243	-328,857	-372,894	-174,565	-9,579	-301,934	-282,556	-3,726	-1,661,353
Travis	-97,416	-179,735	-151,676	-89,269	-12,146	-270,821	-232,882	-834	-1,034,778
MRSA Cent	-108,678	-180,808	-123,442	-53,816	-5,459	-152,573	-113,527	-2,196	-740,498
MRSA NE	-114,497	-194,102	-133,191	-59,111	-5,015	-130,604	-118,327	-3,487	-758,334
MRSA West	-67,619	-151,696	-82,620	-30,905	-2,844	-64,999	-80,248	-1,650	-482,580
Total	-2,442,321	-4,136,551	-3,349,873	-1,675,875	-129,657	-3,150,371	-3,546,724	-37,861	-18,469,234
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
5.3% Outpatient Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.27 %	-0.62 %	-0.70 %	-0.78 %	-0.89 %	-0.98 %	-0.52 %	-0.06 %	-0.55 %
Dallas	-0.16 %	-0.30 %	-0.33 %	-0.61 %	-1.07 %	-1.38 %	-0.61 %	-0.09 %	-0.39 %
El Paso	-0.28 %	-0.67 %	-0.64 %	-0.80 %	-0.50 %	-0.85 %	-0.43 %	-0.05 %	-0.52 %
Harris	-0.20 %	-0.53 %	-0.59 %	-0.84 %	-0.99 %	-1.14 %	-0.60 %	-0.07 %	-0.50 %
Hidalgo	-0.20 %	-0.28 %	-0.29 %	-0.42 %	-0.49 %	-0.60 %	-0.34 %	-0.09 %	-0.30 %
Jefferson	-0.13 %	-0.46 %	-0.40 %	-0.61 %	-0.53 %	-0.61 %	-0.27 %	-0.07 %	-0.32 %
Lubbock	-0.14 %	-0.42 %	-0.35 %	-0.54 %	-0.57 %	-0.78 %	-0.44 %	-0.24 %	-0.36 %
Nueces	-0.05 %	-0.14 %	-0.17 %	-0.34 %	-0.78 %	-0.93 %	-0.33 %	-0.02 %	-0.22 %
Tarrant	-0.15 %	-0.37 %	-0.53 %	-0.72 %	-0.86 %	-1.05 %	-0.42 %	-0.08 %	-0.40 %
Travis	-0.13 %	-0.33 %	-0.45 %	-0.83 %	-1.17 %	-1.17 %	-0.55 %	-0.08 %	-0.43 %
MRSA Cent	-0.21 %	-0.53 %	-0.53 %	-0.65 %	-0.75 %	-0.98 %	-0.37 %	-0.17 %	-0.45 %
MRSA NE	-0.15 %	-0.43 %	-0.39 %	-0.47 %	-0.46 %	-0.57 %	-0.23 %	-0.11 %	-0.31 %
MRSA West	-0.09 %	-0.42 %	-0.27 %	-0.28 %	-0.30 %	-0.36 %	-0.15 %	-0.08 %	-0.21 %
Total	-0.18 %	-0.42 %	-0.45 %	-0.65 %	-0.79 %	-0.95 %	-0.45 %	-0.08 %	-0.41 %

Footnotes:
(1) Equals the cost impact from application of the 5.3% reduction in outpatient facility reimbursement. The reimbursement reduction was effective 9/1/2013 and excludes rural hospitals, children's hospitals and state owned teaching hospitals.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Non Emergent Emergency Room Reductions - 36 Hour Limitation

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of Non Emergent Reductions (1)									
Bexar	-44,118	-107,243	-48,783	-12,267	-2,285	-15,769	-5,156	0	-235,621
Dallas	-59,344	-161,756	-70,277	-15,785	-878	-13,368	-13,354	-244	-335,007
El Paso	-8,211	-24,234	-10,441	-6,142	0	-1,446	-1,837	0	-52,310
Harris	-102,069	-287,453	-133,165	-28,952	-865	-15,649	-11,703	-170	-580,026
Hidalgo	-9,544	-28,183	-14,544	-3,322	-221	-1,770	-1,761	0	-59,346
Jefferson	-4,019	-12,663	-2,041	-1,538	-394	-2,258	-1,398	0	-24,310
Lubbock	-4,429	-10,093	-2,879	-865	-32	-2,452	-2,010	0	-22,759
Nueces	-54,482	-169,658	-100,931	-17,408	0	-1,672	-2,180	0	-346,331
Tarrant	-19,705	-52,888	-27,915	-8,062	-176	-9,784	-11,667	0	-130,196
Travis	-22,987	-44,066	-19,816	-8,705	-2,466	-12,320	-3,916	-259	-114,535
MRSA Cent	-6,929	-18,709	-7,580	-2,199	-36	-3,899	-2,058	0	-41,410
MRSA NE	-8,583	-21,208	-10,650	-3,637	-1,216	-5,012	-2,024	0	-52,331
MRSA West	-4,577	-12,940	-7,982	-2,661	-40	-2,381	-2,674	0	-33,256
Total	-348,995	-951,092	-457,005	-111,543	-8,610	-87,781	-61,738	-674	-2,027,438
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Non Emergent Emergency Room Reductions - 36 Hour Limitation

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.04 %	-0.13 %	-0.08 %	-0.05 %	-0.11 %	-0.04 %	-0.01 %	0.00 %	-0.06 %
Dallas	-0.03 %	-0.10 %	-0.06 %	-0.05 %	-0.04 %	-0.04 %	-0.01 %	-0.01 %	-0.05 %
El Paso	-0.02 %	-0.07 %	-0.03 %	-0.05 %	0.00 %	-0.01 %	-0.01 %	0.00 %	-0.03 %
Harris	-0.03 %	-0.13 %	-0.08 %	-0.05 %	-0.03 %	-0.02 %	-0.01 %	0.00 %	-0.05 %
Hidalgo	-0.01 %	-0.02 %	-0.01 %	-0.01 %	-0.01 %	-0.01 %	0.00 %	0.00 %	-0.01 %
Jefferson	-0.01 %	-0.07 %	-0.01 %	-0.02 %	-0.06 %	-0.02 %	-0.01 %	0.00 %	-0.02 %
Lubbock	-0.01 %	-0.05 %	-0.02 %	-0.01 %	-0.01 %	-0.02 %	-0.01 %	0.00 %	-0.02 %
Nueces	-0.11 %	-0.54 %	-0.41 %	-0.17 %	0.00 %	-0.01 %	-0.01 %	0.00 %	-0.22 %
Tarrant	-0.02 %	-0.06 %	-0.04 %	-0.03 %	-0.02 %	-0.03 %	-0.02 %	0.00 %	-0.03 %
Travis	-0.03 %	-0.08 %	-0.06 %	-0.08 %	-0.24 %	-0.05 %	-0.01 %	-0.03 %	-0.05 %
MRSA Cent	-0.01 %	-0.06 %	-0.03 %	-0.03 %	0.00 %	-0.03 %	-0.01 %	0.00 %	-0.03 %
MRSA NE	-0.01 %	-0.05 %	-0.03 %	-0.03 %	-0.11 %	-0.02 %	0.00 %	0.00 %	-0.02 %
MRSA West	-0.01 %	-0.04 %	-0.03 %	-0.02 %	0.00 %	-0.01 %	-0.01 %	0.00 %	-0.01 %
Total	-0.03 %	-0.10 %	-0.06 %	-0.04 %	-0.05 %	-0.03 %	-0.01 %	0.00 %	-0.04 %

Footnotes:
(1) Equals the cost impact from application of the reimbursement limitation for non emergent service within 36 hours of a previous visit.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Non Emergent Emergency Room Reductions - Flat Fee

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of Non Emergent Reductions (1)									
Bexar	-347,116	-1,493,876	-980,589	-224,523	-13,799	-164,480	-87,899	-2,052	-3,314,334
Dallas	-432,013	-1,393,656	-738,332	-127,001	-5,067	-60,249	-50,313	-2,663	-2,809,292
El Paso	-86,067	-312,588	-229,711	-76,022	-3,053	-33,717	-18,280	-538	-759,976
Harris	-508,722	-1,813,886	-1,066,187	-271,744	-12,303	-151,889	-147,818	-4,211	-3,976,759
Hidalgo	-53,987	-237,294	-169,519	-46,457	-2,067	-20,834	-21,754	-7	-551,919
Jefferson	-16,015	-46,842	-27,377	-9,472	-664	-9,193	-6,681	-212	-116,456
Lubbock	-19,539	-60,781	-40,696	-12,212	-716	-9,560	-6,717	0	-150,222
Nueces	-117,787	-449,612	-290,665	-60,106	-1,148	-18,901	-20,979	-38	-959,235
Tarrant	-79,979	-283,227	-220,615	-56,624	-2,587	-53,551	-22,816	-664	-720,063
Travis	-165,231	-541,226	-339,571	-85,501	-6,971	-118,628	-37,856	-1,425	-1,296,409
MRSA Cent	-22,764	-79,781	-55,398	-13,488	-1,566	-18,584	-10,095	-342	-202,018
MRSA NE	-23,340	-72,445	-44,600	-13,053	-1,514	-17,452	-10,001	-263	-182,668
MRSA West	-12,494	-43,564	-34,145	-8,124	-569	-6,949	-5,681	-174	-111,702
Total	-1,885,054	-6,828,776	-4,237,404	-1,004,327	-52,023	-683,987	-446,891	-12,591	-15,151,053
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Non Emergent Emergency Room Reductions - Flat Fee

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.28 %	-1.77 %	-1.61 %	-0.96 %	-0.69 %	-0.43 %	-0.12 %	-0.06 %	-0.82 %
Dallas	-0.24 %	-0.87 %	-0.63 %	-0.36 %	-0.25 %	-0.17 %	-0.05 %	-0.06 %	-0.44 %
El Paso	-0.16 %	-0.95 %	-0.77 %	-0.61 %	-0.48 %	-0.28 %	-0.06 %	-0.04 %	-0.44 %
Harris	-0.15 %	-0.80 %	-0.63 %	-0.45 %	-0.38 %	-0.22 %	-0.08 %	-0.02 %	-0.37 %
Hidalgo	-0.04 %	-0.14 %	-0.15 %	-0.12 %	-0.12 %	-0.06 %	-0.03 %	0.00 %	-0.10 %
Jefferson	-0.04 %	-0.24 %	-0.17 %	-0.15 %	-0.10 %	-0.07 %	-0.03 %	-0.02 %	-0.09 %
Lubbock	-0.05 %	-0.32 %	-0.26 %	-0.20 %	-0.14 %	-0.10 %	-0.03 %	0.00 %	-0.13 %
Nueces	-0.24 %	-1.44 %	-1.17 %	-0.60 %	-0.18 %	-0.16 %	-0.07 %	0.00 %	-0.61 %
Tarrant	-0.06 %	-0.32 %	-0.31 %	-0.23 %	-0.23 %	-0.19 %	-0.03 %	-0.01 %	-0.17 %
Travis	-0.22 %	-1.00 %	-1.00 %	-0.79 %	-0.67 %	-0.51 %	-0.09 %	-0.14 %	-0.53 %
MRSA Cent	-0.04 %	-0.24 %	-0.24 %	-0.16 %	-0.21 %	-0.12 %	-0.03 %	-0.03 %	-0.12 %
MRSA NE	-0.03 %	-0.16 %	-0.13 %	-0.10 %	-0.14 %	-0.08 %	-0.02 %	-0.01 %	-0.07 %
MRSA West	-0.02 %	-0.12 %	-0.11 %	-0.07 %	-0.06 %	-0.04 %	-0.01 %	-0.01 %	-0.05 %
Total	-0.14 %	-0.69 %	-0.57 %	-0.39 %	-0.32 %	-0.21 %	-0.06 %	-0.03 %	-0.33 %

Footnotes:
(1) Equals the cost impact from application of the flat fee reimbursement for non emergent services.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Outpatient Imaging Services

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of Limiting Outpatient Imaging Reimbursement (1)									
Bexar	-276,669	-393,884	-382,798	-126,084	-4,520	-199,000	-64,630	-2,150	-1,449,736
Dallas	-391,197	-604,451	-618,812	-194,584	-5,338	-186,602	-105,700	-6,865	-2,113,548
El Paso	-110,550	-155,629	-185,058	-77,369	-2,124	-81,820	-35,969	-1,028	-649,546
Harris	-997,222	-1,145,171	-985,713	-322,080	-9,460	-314,672	-441,526	-7,494	-4,223,339
Hidalgo	-338,042	-476,121	-522,231	-174,619	-3,245	-159,235	-46,362	-1,488	-1,721,343
Jefferson	-134,787	-145,222	-126,975	-47,798	-2,116	-87,384	-98,652	-1,012	-643,945
Lubbock	-107,938	-120,923	-131,107	-52,293	-1,533	-75,276	-25,079	-1,329	-515,477
Nueces	-100,681	-122,283	-138,751	-44,952	-1,924	-56,345	-17,862	-1,797	-484,596
Tarrant	-393,217	-471,351	-459,901	-131,831	-3,484	-186,562	-79,335	-2,276	-1,727,957
Travis	-146,642	-202,240	-186,636	-51,992	-2,349	-119,622	-43,383	-884	-753,747
MRSA Cent	-189,962	-215,409	-209,598	-66,611	-2,826	-106,624	-35,969	-3,777	-830,776
MRSA NE	-292,576	-330,162	-315,838	-110,141	-3,957	-193,923	-90,923	-4,860	-1,342,382
MRSA West	-263,569	-258,802	-277,576	-93,579	-3,017	-125,772	-65,452	-6,788	-1,094,556
Total	-3,743,053	-4,641,648	-4,540,994	-1,493,933	-45,894	-1,892,837	-1,150,842	-41,747	-17,550,949
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Outpatient Imaging Services

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.23 %	-0.47 %	-0.63 %	-0.54 %	-0.23 %	-0.52 %	-0.09 %	-0.07 %	-0.36 %
Dallas	-0.21 %	-0.38 %	-0.53 %	-0.56 %	-0.26 %	-0.54 %	-0.11 %	-0.16 %	-0.33 %
El Paso	-0.21 %	-0.47 %	-0.62 %	-0.62 %	-0.34 %	-0.69 %	-0.11 %	-0.08 %	-0.37 %
Harris	-0.30 %	-0.51 %	-0.58 %	-0.54 %	-0.29 %	-0.45 %	-0.24 %	-0.04 %	-0.40 %
Hidalgo	-0.25 %	-0.29 %	-0.45 %	-0.46 %	-0.19 %	-0.45 %	-0.06 %	-0.07 %	-0.31 %
Jefferson	-0.33 %	-0.75 %	-0.79 %	-0.77 %	-0.32 %	-0.64 %	-0.39 %	-0.10 %	-0.52 %
Lubbock	-0.28 %	-0.63 %	-0.84 %	-0.86 %	-0.30 %	-0.76 %	-0.10 %	-0.22 %	-0.44 %
Nueces	-0.21 %	-0.39 %	-0.56 %	-0.45 %	-0.31 %	-0.49 %	-0.06 %	-0.06 %	-0.31 %
Tarrant	-0.31 %	-0.52 %	-0.65 %	-0.54 %	-0.31 %	-0.65 %	-0.12 %	-0.05 %	-0.42 %
Travis	-0.19 %	-0.37 %	-0.55 %	-0.48 %	-0.23 %	-0.52 %	-0.10 %	-0.09 %	-0.31 %
MRSA Cent	-0.37 %	-0.63 %	-0.91 %	-0.80 %	-0.39 %	-0.69 %	-0.12 %	-0.28 %	-0.50 %
MRSA NE	-0.39 %	-0.73 %	-0.91 %	-0.88 %	-0.36 %	-0.85 %	-0.18 %	-0.15 %	-0.55 %
MRSA West	-0.34 %	-0.72 %	-0.91 %	-0.84 %	-0.32 %	-0.70 %	-0.12 %	-0.33 %	-0.48 %
Total	-0.27 %	-0.47 %	-0.61 %	-0.58 %	-0.28 %	-0.57 %	-0.15 %	-0.09 %	-0.39 %

Footnotes:
(1) Equals the cost impact from application of the outpatient imaging limitation to 125% of the reimbursement for the same service provided in a doctor's office.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
5% Ambulance Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of 5% Ambulance Reduction (1)									
Bexar	-43,603	-33,924	-34,502	-16,307	-1,139	-24,852	-34,301	-602	-189,231
Dallas	-38,341	-39,441	-37,768	-20,483	-1,864	-29,233	-37,761	-1,127	-206,019
El Paso	-25,808	-14,225	-12,193	-8,203	-368	-7,216	-6,834	-100	-74,947
Harris	-94,494	-77,026	-71,426	-36,823	-2,675	-52,776	-65,752	-703	-401,676
Hidalgo	-107,155	-78,483	-64,515	-42,883	-1,477	-25,022	-29,864	-2,114	-351,513
Jefferson	-31,636	-19,041	-14,227	-8,960	-943	-16,347	-15,712	-416	-107,282
Lubbock	-14,213	-10,272	-10,243	-8,616	-491	-12,363	-13,022	-125	-69,346
Nueces	-27,413	-17,113	-15,339	-8,013	-885	-11,592	-13,849	-844	-95,049
Tarrant	-34,854	-33,385	-30,496	-17,182	-1,027	-30,470	-26,339	-511	-174,262
Travis	-23,021	-21,060	-19,602	-11,035	-679	-20,593	-14,921	-184	-111,097
MRSA Cent	-38,766	-27,764	-19,943	-11,767	-1,645	-19,105	-27,682	-878	-147,549
MRSA NE	-55,213	-36,382	-32,541	-17,393	-1,085	-25,395	-34,665	-3,298	-205,972
MRSA West	-89,323	-45,047	-28,990	-14,989	-1,074	-17,955	-41,453	-1,756	-240,587
Total	-623,840	-453,164	-391,786	-222,654	-15,352	-292,919	-362,156	-12,660	-2,374,530
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
5% Ambulance Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.04 %	-0.04 %	-0.06 %	-0.07 %	-0.06 %	-0.07 %	-0.05 %	-0.02 %	-0.05 %
Dallas	-0.02 %	-0.02 %	-0.03 %	-0.06 %	-0.09 %	-0.08 %	-0.04 %	-0.03 %	-0.03 %
El Paso	-0.05 %	-0.04 %	-0.04 %	-0.07 %	-0.06 %	-0.06 %	-0.02 %	-0.01 %	-0.04 %
Harris	-0.03 %	-0.03 %	-0.04 %	-0.06 %	-0.08 %	-0.08 %	-0.04 %	0.00 %	-0.04 %
Hidalgo	-0.08 %	-0.05 %	-0.06 %	-0.11 %	-0.08 %	-0.07 %	-0.04 %	-0.10 %	-0.06 %
Jefferson	-0.08 %	-0.10 %	-0.09 %	-0.14 %	-0.14 %	-0.12 %	-0.06 %	-0.04 %	-0.09 %
Lubbock	-0.04 %	-0.05 %	-0.07 %	-0.14 %	-0.09 %	-0.12 %	-0.05 %	-0.02 %	-0.06 %
Nueces	-0.06 %	-0.05 %	-0.06 %	-0.08 %	-0.14 %	-0.10 %	-0.05 %	-0.03 %	-0.06 %
Tarrant	-0.03 %	-0.04 %	-0.04 %	-0.07 %	-0.09 %	-0.11 %	-0.04 %	-0.01 %	-0.04 %
Travis	-0.03 %	-0.04 %	-0.06 %	-0.10 %	-0.07 %	-0.09 %	-0.04 %	-0.02 %	-0.05 %
MRSA Cent	-0.08 %	-0.08 %	-0.09 %	-0.14 %	-0.23 %	-0.12 %	-0.09 %	-0.07 %	-0.09 %
MRSA NE	-0.07 %	-0.08 %	-0.09 %	-0.14 %	-0.10 %	-0.11 %	-0.07 %	-0.10 %	-0.08 %
MRSA West	-0.11 %	-0.13 %	-0.10 %	-0.13 %	-0.11 %	-0.10 %	-0.08 %	-0.08 %	-0.10 %
Total	-0.05 %	-0.05 %	-0.05 %	-0.09 %	-0.09 %	-0.09 %	-0.05 %	-0.03 %	-0.05 %

Footnotes:
(1) Equals the cost impact from application of the 5% reduction in ambulance reimbursement.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Reduction of Medicaid Rates in Excess of Medicare

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of Medicaid Rate Reduction (1)									
Bexar	-264,717	-226,279	-9,338	-1,501	-69	-75	-1,441	-1,618	-505,038
Dallas	-348,492	-422,884	-14,256	-1,061	-83	-141	-2,072	-3,044	-792,033
El Paso	-125,489	-120,405	-2,682	-809	-9	-30	-614	-500	-250,538
Harris	-654,075	-706,407	-14,697	-1,302	-155	-423	-4,078	-4,723	-1,385,861
Hidalgo	-330,177	-463,533	-15,479	-2,670	-103	-115	-1,316	-1,821	-815,214
Jefferson	-65,328	-68,623	-1,762	-161	-8	-43	-410	-279	-136,616
Lubbock	-82,086	-79,377	-3,438	-288	-16	-104	-453	-481	-166,242
Nueces	-104,837	-75,672	-2,075	-486	-20	-43	-456	-1,379	-184,969
Tarrant	-202,378	-230,712	-9,400	-1,177	-24	-45	-1,724	-1,064	-446,524
Travis	-217,633	-216,820	-7,958	-539	-39	-94	-1,041	-1,109	-445,232
MRSA Cent	-184,798	-124,993	-5,656	-749	-44	-70	-641	-629	-317,579
MRSA NE	-141,689	-159,986	-6,631	-958	-41	-87	-810	-778	-310,980
MRSA West	-144,656	-136,065	-6,419	-905	-36	-75	-1,367	-672	-290,196
Total	-2,866,356	-3,031,756	-99,792	-12,606	-647	-1,347	-16,423	-18,097	-6,047,023
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Reduction of Medicaid Rates in Excess of Medicare

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.22 %	-0.27 %	-0.02 %	-0.01 %	0.00 %	0.00 %	0.00 %	-0.05 %	-0.12 %
Dallas	-0.19 %	-0.26 %	-0.01 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.07 %	-0.13 %
El Paso	-0.24 %	-0.36 %	-0.01 %	-0.01 %	0.00 %	0.00 %	0.00 %	-0.04 %	-0.14 %
Harris	-0.20 %	-0.31 %	-0.01 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.02 %	-0.13 %
Hidalgo	-0.25 %	-0.28 %	-0.01 %	-0.01 %	-0.01 %	0.00 %	0.00 %	-0.09 %	-0.14 %
Jefferson	-0.16 %	-0.35 %	-0.01 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.03 %	-0.11 %
Lubbock	-0.21 %	-0.41 %	-0.02 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.08 %	-0.14 %
Nueces	-0.21 %	-0.24 %	-0.01 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.05 %	-0.12 %
Tarrant	-0.16 %	-0.26 %	-0.01 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.02 %	-0.11 %
Travis	-0.29 %	-0.40 %	-0.02 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.11 %	-0.18 %
MRSA Cent	-0.36 %	-0.37 %	-0.02 %	-0.01 %	-0.01 %	0.00 %	0.00 %	-0.05 %	-0.19 %
MRSA NE	-0.19 %	-0.36 %	-0.02 %	-0.01 %	0.00 %	0.00 %	0.00 %	-0.02 %	-0.13 %
MRSA West	-0.18 %	-0.38 %	-0.02 %	-0.01 %	0.00 %	0.00 %	0.00 %	-0.03 %	-0.13 %
Total	-0.21 %	-0.30 %	-0.01 %	0.00 %	0.00 %	0.00 %	0.00 %	-0.04 %	-0.13 %

Footnotes:
(1) Equals the cost impact from application of the various reimbursement reductions.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
APR DRG Rebasing

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of APR DRG Implementation (1)									
Bexar	-1,537,199	-372,311	-470,050	-338,785	22,979	-11,449	-469,441	-314,361	-3,490,618
Dallas	-1,203,624	1,888,928	105,223	-56,088	-3,665	-41,778	-282,345	-887,594	-480,942
El Paso	398,977	248,016	-8,954	77,855	0	0	-3,152	-1,052	711,690
Harris	1,137,760	4,519,161	3,152,152	1,334,300	43,986	-367,958	-2,244,153	-4,142,126	3,433,121
Hidalgo	-415,473	294,892	291,227	-477,716	-13,451	21,201	108,172	-550,573	-741,721
Jefferson	1,478,413	516,556	387,877	111,373	10,618	78,746	188,482	83,142	2,855,206
Lubbock	3,090,565	602,466	135,107	177,608	2,179	16,827	102,460	1,734	4,128,946
Nueces	1,277,647	631,759	394,300	98,547	4,598	40,189	137,251	-978,423	1,605,869
Tarrant	-1,724,643	926,001	-84,268	-1,315,330	1,679	69,204	284,590	-1,032,674	-2,875,440
Travis	-1,434,264	-124,483	-496,192	7,569	520	4,627	67,950	-2,606	-1,976,878
MRSA Cent	775,824	278,228	208,424	74,193	4,601	62,222	292,585	-6,109	1,689,969
MRSA NE	-880,490	1,089,194	124,423	170,958	8,681	187,606	602,077	-796,637	505,812
MRSA West	2,000,154	482,790	-203,942	42,355	12,526	251,225	1,279,901	-186,090	3,678,918
Total	2,963,647	10,981,196	3,535,327	-93,160	95,252	310,663	64,377	-8,813,369	9,043,932
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
APR DRG Rebasing

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-1.26 %	-0.44 %	-0.77 %	-1.45 %	1.15 %	-0.03 %	-0.65 %	-9.80 %	-0.86 %
Dallas	-0.66 %	1.18 %	0.09 %	-0.16 %	-0.18 %	-0.12 %	-0.29 %	-20.23 %	-0.08 %
El Paso	0.76 %	0.75 %	-0.03 %	0.62 %	0.00 %	0.00 %	-0.01 %	-0.08 %	0.41 %
Harris	0.34 %	2.00 %	1.87 %	2.23 %	1.36 %	-0.53 %	-1.22 %	-20.43 %	0.32 %
Hidalgo	-0.31 %	0.18 %	0.25 %	-1.26 %	-0.77 %	0.06 %	0.15 %	-26.29 %	-0.13 %
Jefferson	3.57 %	2.66 %	2.40 %	1.79 %	1.61 %	0.58 %	0.75 %	8.44 %	2.31 %
Lubbock	7.95 %	3.14 %	0.87 %	2.92 %	0.42 %	0.17 %	0.40 %	0.29 %	3.55 %
Nueces	2.61 %	2.02 %	1.59 %	0.98 %	0.74 %	0.35 %	0.49 %	-34.69 %	1.02 %
Tarrant	-1.35 %	1.03 %	-0.12 %	-5.42 %	0.15 %	0.24 %	0.42 %	-23.23 %	-0.69 %
Travis	-1.88 %	-0.23 %	-1.46 %	0.07 %	0.05 %	0.02 %	0.16 %	-0.26 %	-0.81 %
MRSA Cent	1.51 %	0.82 %	0.90 %	0.89 %	0.63 %	0.40 %	0.95 %	-0.46 %	1.02 %
MRSA NE	-1.17 %	2.42 %	0.36 %	1.36 %	0.79 %	0.82 %	1.19 %	-25.14 %	0.21 %
MRSA West	2.55 %	1.34 %	-0.67 %	0.38 %	1.32 %	1.40 %	2.42 %	-9.00 %	1.60 %
Total	0.22 %	1.10 %	0.48 %	-0.04 %	0.58 %	0.09 %	0.01 %	-18.48 %	0.20 %

Footnotes:
(1) Equals the cost impact from implementation of the APR DRG system to rural and children's hospitals.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
10% Outlier Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of 10% Outlier Reduction (1)									
Bexar	-1,248,743	-16,656	-50,891	-35,612	-4,554	0	-8,528	-100,546	-1,465,530
Dallas	-605,486	-835	-3,664	-13,735	-2,561	0	-40,837	-6,760	-673,880
El Paso	-331,074	-2,916	-4,944	-13,271	-1,260	0	-4,256	-1,234	-358,955
Harris	-2,706,375	-35,654	-35,055	-28,391	-1,038	0	-16,772	-349,874	-3,173,159
Hidalgo	-514,952	-31,609	-38,277	-49,520	-110	0	-13,882	-156	-648,507
Jefferson	-216,514	-1,165	-1,528	-477	-94	0	-2,672	-4,074	-226,524
Lubbock	-187,698	-11,041	-256	-1,287	-62	0	-2,977	-6,380	-209,702
Nueces	-194,707	0	-542	-480	-744	0	-6,145	-706	-203,323
Tarrant	-434,611	0	-348	-3,387	-3,120	-469	-9,100	0	-451,036
Travis	-530,422	-1,033	-17,005	-27,719	-1,623	0	-19,020	-3,153	-599,975
MRSA Cent	-368,101	-18,033	-2,125	-6,312	-1,211	0	-7,106	-29,798	-432,686
MRSA NE	-368,967	-719	-94	-5,061	-1,603	0	-24,449	-20,626	-421,518
MRSA West	-384,118	-2,130	-3,205	-1,983	-356	0	-20,673	-10,922	-423,386
Total	-8,091,769	-121,792	-157,935	-187,236	-18,336	-469	-176,417	-534,228	-9,288,181
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
10% Outlier Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-1.02 %	-0.02 %	-0.08 %	-0.15 %	-0.23 %	0.00 %	-0.01 %	-3.13 %	-0.36 %
Dallas	-0.33 %	0.00 %	0.00 %	-0.04 %	-0.13 %	0.00 %	-0.04 %	-0.15 %	-0.11 %
El Paso	-0.63 %	-0.01 %	-0.02 %	-0.11 %	-0.20 %	0.00 %	-0.01 %	-0.09 %	-0.21 %
Harris	-0.81 %	-0.02 %	-0.02 %	-0.05 %	-0.03 %	0.00 %	-0.01 %	-1.73 %	-0.30 %
Hidalgo	-0.38 %	-0.02 %	-0.03 %	-0.13 %	-0.01 %	0.00 %	-0.02 %	-0.01 %	-0.12 %
Jefferson	-0.52 %	-0.01 %	-0.01 %	-0.01 %	-0.01 %	0.00 %	-0.01 %	-0.41 %	-0.18 %
Lubbock	-0.48 %	-0.06 %	0.00 %	-0.02 %	-0.01 %	0.00 %	-0.01 %	-1.07 %	-0.18 %
Nueces	-0.40 %	0.00 %	0.00 %	0.00 %	-0.12 %	0.00 %	-0.02 %	-0.03 %	-0.13 %
Tarrant	-0.34 %	0.00 %	0.00 %	-0.01 %	-0.28 %	0.00 %	-0.01 %	0.00 %	-0.11 %
Travis	-0.70 %	0.00 %	-0.05 %	-0.26 %	-0.16 %	0.00 %	-0.04 %	-0.31 %	-0.25 %
MRSA Cent	-0.72 %	-0.05 %	-0.01 %	-0.08 %	-0.17 %	0.00 %	-0.02 %	-2.24 %	-0.26 %
MRSA NE	-0.49 %	0.00 %	0.00 %	-0.04 %	-0.15 %	0.00 %	-0.05 %	-0.65 %	-0.17 %
MRSA West	-0.49 %	-0.01 %	-0.01 %	-0.02 %	-0.04 %	0.00 %	-0.04 %	-0.53 %	-0.18 %
Total	-0.59 %	-0.01 %	-0.02 %	-0.07 %	-0.11 %	0.00 %	-0.02 %	-1.12 %	-0.20 %

Footnotes:
(1) Equals the cost impact from application of the 10% reduction on outlier reimbursement paid on hospital claims.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Potentially Preventable Readmission (PPR) Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of PPR Reductions (1)									
Bexar	-13,995	-4,012	-30,814	-13,605	-383	-5,251	-11,432	-978	-80,470
Dallas	-140,846	-1,644	-1,784	-6,714	-2,384	-32,984	-155,889	-907	-343,151
El Paso	-69,040	-78	-6,014	-11,306	-1,332	-16,266	-77,147	-1,604	-182,787
Harris	-654,801	-19,954	-35,591	-44,199	-5,503	-107,654	-426,826	-54,673	-1,349,200
Hidalgo	-28,777	-3,266	-4,440	-5,021	-193	-6,114	-16,244	-127	-64,182
Jefferson	-110,518	-6,961	-4,839	-5,408	-1,442	-29,219	-78,265	-4,651	-241,304
Lubbock	-45,762	-4,488	-4,135	-3,979	-322	-9,620	-30,284	-784	-99,376
Nueces	-53,785	-609	-5,797	-5,037	-619	-7,956	-43,053	-344	-117,200
Tarrant	-133,565	-1,391	-22,115	-16,261	-2,092	-46,534	-158,539	-959	-381,455
Travis	-124,856	-250	-2,892	-10,130	-1,517	-31,512	-108,128	-2,019	-281,302
MRSA Cent	-78,494	-2,383	-2,921	-4,154	-596	-12,000	-35,110	-1,658	-137,316
MRSA NE	-81,983	-5,306	-4,475	-10,796	-1,077	-22,945	-88,640	-2,482	-217,704
MRSA West	-39,027	-5,147	-10,918	-4,357	-457	-9,139	-44,976	-682	-114,704
Total	-1,575,450	-55,490	-136,734	-140,966	-17,918	-337,194	-1,274,532	-71,868	-3,610,152
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Potentially Preventable Readmission (PPR) Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.01 %	0.00 %	-0.05 %	-0.06 %	-0.02 %	-0.01 %	-0.02 %	-0.03 %	-0.02 %
Dallas	-0.08 %	0.00 %	0.00 %	-0.02 %	-0.12 %	-0.09 %	-0.16 %	-0.02 %	-0.05 %
El Paso	-0.13 %	0.00 %	-0.02 %	-0.09 %	-0.21 %	-0.14 %	-0.24 %	-0.12 %	-0.11 %
Harris	-0.20 %	-0.01 %	-0.02 %	-0.07 %	-0.17 %	-0.16 %	-0.23 %	-0.27 %	-0.13 %
Hidalgo	-0.02 %	0.00 %	0.00 %	-0.01 %	-0.01 %	-0.02 %	-0.02 %	-0.01 %	-0.01 %
Jefferson	-0.27 %	-0.04 %	-0.03 %	-0.09 %	-0.22 %	-0.22 %	-0.31 %	-0.47 %	-0.20 %
Lubbock	-0.12 %	-0.02 %	-0.03 %	-0.07 %	-0.06 %	-0.10 %	-0.12 %	-0.13 %	-0.09 %
Nueces	-0.11 %	0.00 %	-0.02 %	-0.05 %	-0.10 %	-0.07 %	-0.15 %	-0.01 %	-0.07 %
Tarrant	-0.10 %	0.00 %	-0.03 %	-0.07 %	-0.19 %	-0.16 %	-0.23 %	-0.02 %	-0.09 %
Travis	-0.16 %	0.00 %	-0.01 %	-0.09 %	-0.15 %	-0.14 %	-0.25 %	-0.20 %	-0.12 %
MRSA Cent	-0.15 %	-0.01 %	-0.01 %	-0.05 %	-0.08 %	-0.08 %	-0.11 %	-0.12 %	-0.08 %
MRSA NE	-0.11 %	-0.01 %	-0.01 %	-0.09 %	-0.10 %	-0.10 %	-0.18 %	-0.08 %	-0.09 %
MRSA West	-0.05 %	-0.01 %	-0.04 %	-0.04 %	-0.05 %	-0.05 %	-0.09 %	-0.03 %	-0.05 %
Total	-0.12 %	-0.01 %	-0.02 %	-0.05 %	-0.11 %	-0.10 %	-0.16 %	-0.15 %	-0.08 %

Footnotes:
(1) Equals the cost impact from application of the PPR reimbursement reductions.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Potentially Preventable Complications (PPC) Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of PPC Reductions (1)									
Bexar	-138,449	-22,245	-52,886	-33,166	-3,207	-28,412	-52,560	-308	-331,232
Dallas	-819,249	-39,877	-38,857	-45,527	-8,414	-153,319	-573,672	-17,955	-1,696,871
El Paso	-45,125	-63	-909	-7,611	-1,402	-17,702	-69,014	-752	-142,578
Harris	-1,430,008	-30,255	-32,133	-78,164	-11,821	-224,202	-949,590	-137,385	-2,893,559
Hidalgo	-227,901	-46,073	-32,820	-23,510	-1,296	-39,646	-96,048	-596	-467,890
Jefferson	-177,308	-3,370	-4,355	-6,924	-1,385	-34,771	-102,255	-9,778	-340,147
Lubbock	-147,334	-16,806	-12,056	-11,276	-1,319	-33,045	-113,356	-2,506	-337,698
Nueces	-12,477	-1,665	-4,727	-521	-159	-2,326	-12,164	-107	-34,146
Tarrant	-489,615	-3,771	-11,590	-31,081	-4,985	-139,065	-446,139	-3,398	-1,129,643
Travis	-299,063	-1,505	-3,846	-23,432	-2,960	-87,440	-220,963	-3,949	-643,159
MRSA Cent	-174,347	-3,879	-2,843	-7,518	-1,297	-17,734	-66,288	-3,944	-277,851
MRSA NE	-308,691	-14,059	-12,542	-8,154	-964	-35,409	-97,023	-7,590	-484,432
MRSA West	-129,303	-18,221	-15,271	-7,995	-1,458	-29,677	-147,207	-1,965	-351,097
Total	-4,398,870	-201,788	-224,835	-284,879	-40,667	-842,750	-2,946,279	-190,236	-9,130,304
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Potentially Preventable Complications (PPC) Reimbursement Reductions

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	-0.11 %	-0.03 %	-0.09 %	-0.14 %	-0.16 %	-0.07 %	-0.07 %	-0.01 %	-0.08 %
Dallas	-0.45 %	-0.02 %	-0.03 %	-0.13 %	-0.41 %	-0.44 %	-0.59 %	-0.41 %	-0.27 %
El Paso	-0.09 %	0.00 %	0.00 %	-0.06 %	-0.22 %	-0.15 %	-0.22 %	-0.06 %	-0.08 %
Harris	-0.43 %	-0.01 %	-0.02 %	-0.13 %	-0.37 %	-0.32 %	-0.52 %	-0.68 %	-0.27 %
Hidalgo	-0.17 %	-0.03 %	-0.03 %	-0.06 %	-0.07 %	-0.11 %	-0.13 %	-0.03 %	-0.08 %
Jefferson	-0.43 %	-0.02 %	-0.03 %	-0.11 %	-0.21 %	-0.26 %	-0.41 %	-0.99 %	-0.28 %
Lubbock	-0.38 %	-0.09 %	-0.08 %	-0.19 %	-0.25 %	-0.33 %	-0.44 %	-0.42 %	-0.29 %
Nueces	-0.03 %	-0.01 %	-0.02 %	-0.01 %	-0.03 %	-0.02 %	-0.04 %	0.00 %	-0.02 %
Tarrant	-0.38 %	0.00 %	-0.02 %	-0.13 %	-0.45 %	-0.48 %	-0.66 %	-0.08 %	-0.27 %
Travis	-0.39 %	0.00 %	-0.01 %	-0.22 %	-0.28 %	-0.38 %	-0.52 %	-0.39 %	-0.26 %
MRSA Cent	-0.34 %	-0.01 %	-0.01 %	-0.09 %	-0.18 %	-0.11 %	-0.22 %	-0.30 %	-0.17 %
MRSA NE	-0.41 %	-0.03 %	-0.04 %	-0.06 %	-0.09 %	-0.15 %	-0.19 %	-0.24 %	-0.20 %
MRSA West	-0.16 %	-0.05 %	-0.05 %	-0.07 %	-0.15 %	-0.17 %	-0.28 %	-0.10 %	-0.15 %
Total	-0.32 %	-0.02 %	-0.03 %	-0.11 %	-0.25 %	-0.25 %	-0.38 %	-0.40 %	-0.20 %

Footnotes:
(1) Equals the cost impact from application of the PPC reimbursement reductions.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
Mental Health Rehab Carve-In

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of Capitating MH Rehab Services (1)									
Bexar	0	59,263	475,768	188,567	10,706	244,291	61,749	1,264	1,041,608
Dallas	0	1,217	5,114	4,396	0	747	564	0	12,038
El Paso	0	4,383	217,502	127,492	3,392	204,334	31,041	1,177	589,321
Harris	0	176,661	1,679,085	750,643	7,460	289,982	100,315	1,109	3,005,256
Hidalgo	0	427,003	2,605,846	673,656	5,386	306,801	67,331	1,611	4,087,634
Jefferson	0	91,576	775,522	194,198	280	46,202	7,910	0	1,115,689
Lubbock	0	51,682	383,529	102,628	159	58,055	9,728	0	605,780
Nueces	0	69,918	528,797	134,018	388	67,895	16,673	0	817,689
Tarrant	0	68,600	434,158	120,121	168	145,878	31,591	0	800,516
Travis	0	62,149	513,776	211,855	1,322	122,772	18,061	625	930,560
MRSA Cent	0	41,179	453,967	119,616	378	102,502	13,249	9,188	740,079
MRSA NE	0	125,423	895,255	185,405	3,812	116,869	33,362	42,254	1,402,378
MRSA West	0	69,948	911,948	205,246	5,235	113,455	28,994	16,595	1,351,421
Total	0	1,249,003	9,880,267	3,017,841	38,684	1,819,782	420,568	73,823	16,499,968
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
Mental Health Rehab Carve-In

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	0.00 %	0.07 %	0.78 %	0.81 %	0.54 %	0.64 %	0.09 %	0.04 %	0.26 %
Dallas	0.00 %	0.00 %	0.00 %	0.01 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
El Paso	0.00 %	0.01 %	0.73 %	1.02 %	0.54 %	1.72 %	0.10 %	0.09 %	0.34 %
Harris	0.00 %	0.08 %	1.00 %	1.25 %	0.23 %	0.42 %	0.05 %	0.01 %	0.28 %
Hidalgo	0.00 %	0.26 %	2.24 %	1.78 %	0.31 %	0.87 %	0.09 %	0.08 %	0.73 %
Jefferson	0.00 %	0.47 %	4.80 %	3.12 %	0.04 %	0.34 %	0.03 %	0.00 %	0.90 %
Lubbock	0.00 %	0.27 %	2.47 %	1.69 %	0.03 %	0.59 %	0.04 %	0.00 %	0.52 %
Nueces	0.00 %	0.22 %	2.13 %	1.33 %	0.06 %	0.59 %	0.06 %	0.00 %	0.52 %
Tarrant	0.00 %	0.08 %	0.62 %	0.49 %	0.01 %	0.51 %	0.05 %	0.00 %	0.19 %
Travis	0.00 %	0.11 %	1.51 %	1.96 %	0.13 %	0.53 %	0.04 %	0.06 %	0.38 %
MRSA Cent	0.00 %	0.12 %	1.96 %	1.43 %	0.05 %	0.66 %	0.04 %	0.69 %	0.45 %
MRSA NE	0.00 %	0.28 %	2.59 %	1.47 %	0.35 %	0.51 %	0.07 %	1.33 %	0.57 %
MRSA West	0.00 %	0.19 %	3.00 %	1.84 %	0.55 %	0.63 %	0.05 %	0.80 %	0.59 %
Total	0.00 %	0.13 %	1.33 %	1.17 %	0.24 %	0.55 %	0.05 %	0.15 %	0.36 %

Footnotes:
(1) Equals the cost resulting from capitating these services into the STAR program.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

FY2015 STAR Rating
Provider Reimbursement Adjustments
FQHC Provider Acquisition

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Estimated Cost Impact of FQHC Provider Aquisition (1)									
Bexar	0	0	0	0	0	0	0	0	0
Dallas	0	0	0	0	0	0	0	0	0
El Paso	0	0	0	0	0	0	0	0	0
Harris	1,510,440	1,986,463	1,576,550	563,158	27,361	249,935	744,692	0	6,658,597
Hidalgo	0	0	0	0	0	0	0	0	0
Jefferson	0	0	0	0	0	0	0	0	0
Lubbock	0	0	0	0	0	0	0	0	0
Nueces	0	0	0	0	0	0	0	0	0
Tarrant	0	0	0	0	0	0	0	0	0
Travis	0	0	0	0	0	0	0	0	0
MRSA Cent	0	0	0	0	0	0	0	0	0
MRSA NE	0	0	0	0	0	0	0	0	0
MRSA West	0	0	0	0	0	0	0	0	0
Total	1,510,440	1,986,463	1,576,550	563,158	27,361	249,935	744,692	0	6,658,597
FY2013 Total Incurred Claims (2)									
Bexar	121,999,919	84,616,163	61,045,497	23,364,506	1,998,161	38,164,123	72,221,706	3,207,765	406,617,840
Dallas	182,367,269	160,078,633	116,914,789	35,054,779	2,035,876	34,814,866	97,360,263	4,387,513	633,013,989
El Paso	52,496,971	33,068,753	29,845,282	12,557,308	633,532	11,907,878	31,517,155	1,315,375	173,342,254
Harris	334,635,265	225,958,058	168,564,263	59,834,088	3,234,279	69,426,093	183,946,988	20,274,726	1,065,873,760
Hidalgo	134,023,590	163,829,164	116,490,869	37,913,941	1,746,931	35,335,209	72,114,553	2,094,230	563,548,486
Jefferson	41,412,121	19,419,392	16,161,535	6,221,938	659,499	13,576,976	25,130,909	985,097	123,567,467
Lubbock	38,875,026	19,186,823	15,529,500	6,082,478	518,700	9,898,396	25,615,105	597,951	116,303,978
Nueces	48,952,011	31,275,192	24,798,732	10,055,820	621,407	11,482,560	28,010,344	2,820,475	158,016,542
Tarrant	127,751,305	89,903,003	70,223,199	24,268,081	1,119,521	28,834,999	67,759,521	4,445,432	414,305,061
Travis	76,290,647	54,123,176	33,985,766	10,812,974	1,040,629	23,137,126	42,469,060	1,002,172	242,861,549
MRSA Cent	51,379,059	33,930,232	23,158,212	8,336,317	730,383	15,555,545	30,798,451	1,328,035	165,216,233
MRSA NE	75,255,531	45,007,996	34,561,954	12,570,421	1,098,888	22,878,782	50,594,688	3,168,801	245,137,061
MRSA West	78,437,424	36,029,073	30,439,046	11,145,998	948,904	17,944,626	52,888,459	2,067,668	229,901,199
Total	1,363,876,138	996,425,657	741,718,644	258,218,649	16,386,710	332,957,178	780,427,201	47,695,241	4,537,705,418

FY2015 STAR Rating
Provider Reimbursement Adjustments
FQHC Provider Acquisition

	Age <1	Age 1-5	Age 6-14	Age 15-18	Age 19-20	TANF Adult	Pregnant Women	Other	Total
Rate Adjustment (3)									
Bexar	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Dallas	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
El Paso	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Harris	0.45 %	0.88 %	0.94 %	0.94 %	0.85 %	0.36 %	0.40 %	0.00 %	0.62 %
Hidalgo	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Jefferson	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Lubbock	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Nueces	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Tarrant	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Travis	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
MRSA Cent	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
MRSA NE	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
MRSA West	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Total	0.11 %	0.20 %	0.21 %	0.22 %	0.17 %	0.08 %	0.10 %	0.00 %	0.15 %

Footnotes:
(1) Equals the additional cost in excess of typical annual increase in FQHC utilization due to provider acquisition.
(2) Equals FY2013 health plan fee-for-service claims for all services (ICHP provided encounter data).
(3) Additional cost divided by FY2013 Total Incurred Claims.

Attachment 6

Family Planning Adjustment

Some of the MCOs that participate in the STAR program do not provide family planning services. For these MCOs, family planning service will be provided through FFS. HHSC provided us with a listing of those services that will not be provided by these MCOs. Using base period claims experience, we determined the per member per month cost expected to be represented by these family planning services. The premium rates for those MCOs that do not provide family planning services have been reduced accordingly. The attached exhibit presents a summary of the family planning reduction factors associated with these MCOs

Health and Human Services Commission
FY2015 STAR Rating
Family Planning Exclusion

Risk Group	Projected FY2014 Family Planning Cost PMPM	
	Nueces	Travis
Age <1	$ 0.00	$ 0.00
Age 1-5	0.00	0.00
Age 6-14	0.00	0.00
Age 15-18	0.75	0.30
Age 19-20	3.43	1.72
TANF Adults	3.08	2.14
Pregnant Women	7.31	6.81

Attachment 7

Third Party Recoveries

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

The attached chart presents a summary of TPR experience for FY2013.

FY2015 STAR Rating
Analysis of Third Party Recovery (TPR) Experience

Health Plan	FY2013 TPR	FY2013 Inc. Claims	TPR/Claims	Adjustment Factor
Aetna - Bexar	869,910	40,104,941	2.2 %	1.0000
Amerigroup - Bexar	933,978	25,670,026	3.6 %	1.0000
CFHP - Bexar	6,034,710	133,849,214	4.5 %	1.0000
Superior - Bexar	13,113,841	178,269,239	7.4 %	1.0000
Amerigroup - Dallas	5,438,166	270,523,832	2.0 %	1.0000
Molina - Dallas	1,332,484	27,821,569	4.8 %	1.0000
Parkland - Dallas	13,045,647	291,189,250	4.5 %	1.0000
El Paso First - El Paso	404,800	61,986,321	0.7 %	0.9865
Molina - El Paso	437,851	12,441,287	3.5 %	1.0000
Superior - El Paso	9,454,074	92,038,469	10.3 %	1.0000
Amerigroup - Harris	3,582,962	165,805,462	2.2 %	1.0000
CHC - Harris	14,943,146	365,677,813	4.1 %	1.0000
Molina - Harris	719,785	22,520,248	3.2 %	1.0000
TCHP - Harris	21,388,987	379,273,391	5.6 %	1.0000
United - Harris	1,955,538	58,143,574	3.4 %	1.0000
Driscoll - Hidalgo	2,861,710	67,832,274	4.2 %	1.0000
Molina - Hidalgo	2,317,524	95,706,087	2.4 %	1.0000
Superior - Hidalgo	9,620,509	279,371,032	3.4 %	1.0000
United - Hidalgo	1,341,739	98,249,139	1.4 %	0.9937
Amerigroup - Jefferson	144,231	10,149,613	1.4 %	0.9942
CHC - Jefferson	3,557,276	45,920,224	7.7 %	1.0000
Molina - Jefferson	477,751	10,146,201	4.7 %	1.0000
TCHP - Jefferson	2,559,827	32,743,907	7.8 %	1.0000
United - Jefferson	667,070	16,912,416	3.9 %	1.0000
Amerigroup - Lubbock	412,138	16,931,135	2.4 %	1.0000
Firstcare - Lubbock	4,672,430	58,539,858	8.0 %	1.0000
Superior - Lubbock	2,530,920	35,292,658	7.2 %	1.0000
Christus - Nueces	643,866	14,629,334	4.4 %	1.0000
Driscoll - Nueces	5,287,335	88,140,419	6.0 %	1.0000
Superior - Nueces	3,265,759	44,591,455	7.3 %	1.0000
Aetna - Tarrant	2,474,733	84,005,529	2.9 %	1.0000
Amerigroup - Tarrant	2,720,093	168,863,524	1.6 %	0.9961
Cook - Tarrant	10,944,747	132,682,396	8.2 %	1.0000
BCBS - Travis	2,165,378	25,895,978	8.4 %	1.0000
Sendero - Travis	353,632	21,387,109	1.7 %	0.9965
Seton - Travis	972,959	17,177,640	5.7 %	1.0000
Superior - Travis	11,164,291	166,683,605	6.7 %	1.0000
Amerigroup - MRSA Cent	1,811,436	36,453,099	5.0 %	1.0000
Scott & White - MRSA Cent	1,338,399	20,637,051	6.5 %	1.0000
Superior - MRSA Cent	7,869,713	99,094,887	7.9 %	1.0000
Amerigroup - MRSA NE	5,093,574	84,239,173	6.0 %	1.0000
Superior - MRSA NE	14,017,220	147,282,854	9.5 %	1.0000
Amerigroup - MRSA West	2,119,711	39,645,472	5.3 %	1.0000
Firstcare - MRSA West	8,906,209	94,875,565	9.4 %	1.0000
Superior - MRSA West	7,505,776	83,859,048	9.0 %	1.0000
Total	213,473,835	4,263,253,317	5.0 %	

Attachment 8

Delivery Supplemental Payment

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

The State pays a delivery supplemental payment (DSP) for each delivery in a managed care plan. The amount of the payment is a function of the average delivery cost in the area. The attached exhibit presents the FY2015 DSP payment rates by area.

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

FY2015 STAR Rating
Delivery Supplemental Payment (DSP) Rates per Delivery

Service Delivery Area	DSP Amount FY2014	DSP Amount FY2015
Bexar SDA	$ 3,266.59	$ 3,266.59
Dallas SDA	3,537.13	3,537.13
El Paso SDA	3,443.04	3,443.04
Harris SDA	3,519.20	3,519.20
Hidalgo SDA	3,409.95	3,409.95
Jefferson SDA	3,394.58	3,394.58
Lubbock SDA	3,230.39	3,230.39
Nueces SDA	3,203.82	3,203.82
Tarrant SDA	3,635.64	3,635.64
Travis SDA	3,247.49	3,247.49
MRSA Central SDA	3,035.27	3,035.27
MRSA Northeast SDA	3,160.40	3,160.40
MRSA West SDA	3,204.07	3,204.07

Attachment 9

Acuity Risk Adjustment

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

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

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	Number of Enrollees	Percent Affected	PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO (< 1 Year of Age)	220,744	100.00	741.45	741.45	1.00	1.00
Bexar	18,691	100.00	834.42	832.73	1.00	1.00
Aetna Better Health	2,165	11.58	861.14	863.47	1.04	1.00
Amerigroup	1,688	9.03	668.64	750.84	0.90	0.89
Community First Health Plans	5,308	28.40	652.30	755.10	0.91	0.86
Superior HealthPlan	9,530	50.99	957.30	883.12	1.06	1.08
Dallas	29,353	100.00	707.15	704.72	1.00	1.00
Amerigroup	13,423	45.73	739.20	684.75	0.97	1.08
Molina Healthcare of Texas, Inc.	1,937	6.60	764.40	725.61	1.03	1.05
Parkland Community Health Plan	13,993	47.67	667.83	721.21	1.02	0.93
El Paso	8,743	100.00	758.18	757.31	1.00	1.00
El Paso First Health Plans, Inc	3,404	38.93	625.21	669.26	0.88	0.93
Molina Healthcare of Texas, Inc.	716	8.19	660.21	676.55	0.89	0.98
Superior HealthPlan	4,623	52.88	867.71	832.30	1.10	1.04
Harris	51,166	100.00	771.10	700.73	1.00	1.10
Amerigroup	8,251	16.13	688.82	776.04	1.11	0.89
Community Health Choice	21,234	41.50	910.77	719.56	1.03	1.27
Molina Healthcare of Texas, Inc.	855	1.67	1,169.34	704.86	1.01	1.66
Texas Children's Health Plan	16,960	33.15	608.84	627.14	0.89	0.97
UnitedHealthCare Community Plan	3,866	7.56	824.42	756.88	1.08	1.09
Hidalgo	24,183	100.00	620.17	795.59	1.00	0.78
Driscoll Health Plan	4,434	18.34	643.52	750.07	0.94	0.86
Molina Healthcare of Texas, Inc.	3,785	15.65	549.38	736.77	0.93	0.75
Superior HealthPlan	11,111	45.95	668.79	837.29	1.05	0.80
UnitedHealthCare Community Plan	4,853	20.07	552.56	789.21	0.99	0.70
Jefferson	6,165	100.00	868.33	746.67	1.00	1.16
Amerigroup	536	8.69	805.22	759.68	1.02	1.06
Community Health Choice	2,406	39.03	970.84	749.99	1.00	1.29
Molina Healthcare of Texas, Inc.	470	7.62	968.36	639.75	0.86	1.51
Texas Children's Health Plan	1,610	26.12	756.81	776.84	1.04	0.97
UnitedHealthCare Community Plan	1,143	18.54	800.76	731.90	0.98	1.09
Lubbock	6,350	100.00	757.38	857.82	1.00	0.88
Amerigroup	1,399	22.03	697.76	786.64	0.92	0.89
FirstCare	2,973	46.82	763.01	831.61	0.97	0.92
Superior HealthPlan	1,978	31.15	789.26	947.34	1.10	0.83
MRSA Central	10,244	100.00	632.54	817.17	1.00	0.77
Amerigroup	1,883	18.38	672.20	769.82	0.94	0.87
RightCare from Scott & White Health	2,806	27.39	362.24	885.89	1.08	0.41
Superior HealthPlan	5,555	54.23	743.21	801.21	0.98	0.93

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	**Number of Enrollees**	**Percent Affected**	**PMPM Expenditures Based on Paid Amounts**	**Predicted PMPM Payment**	**Case Mix**	**Spend Ratio**
CDPS						
MRSA Northeast	13,342	100.00	695.41	719.73	1.00	0.97
Amerigroup	4,422	33.14	631.29	706.90	0.98	0.89
Superior HealthPlan	8,920	66.86	727.91	726.22	1.01	1.00
MRSA West	13,506	100.00	738.26	702.07	1.00	1.05
Amerigroup	2,067	15.30	850.94	751.82	1.07	1.13
FirstCare	6,329	46.86	706.52	717.84	1.02	0.98
Superior HealthPlan	5,110	37.84	732.67	662.96	0.94	1.11
Nueces	6,696	100.00	912.08	822.60	1.00	1.11
CHRISTUS Health Plan	727	10.86	856.23	678.34	0.82	1.26
Driscoll Health Plan	4,193	62.62	864.37	792.54	0.96	1.09
Superior HealthPlan	1,776	26.52	1,033.79	937.34	1.14	1.10
Tarrant	20,734	100.00	727.70	687.46	1.00	1.06
Aetna Better Health	6,327	30.52	754.22	640.25	0.93	1.18
Amerigroup	7,999	38.58	710.71	677.19	0.99	1.05
Cook Children's Health Plan	6,408	30.91	724.30	747.46	1.09	0.97
Travis	11,571	100.00	793.27	723.48	1.00	1.10
Blue Cross Blue Shield of Texas	1,505	13.01	1,042.06	729.49	1.01	1.43
Sendero Health Plans	1,643	14.20	725.16	627.09	0.87	1.16
Seton Health Plan	1,587	13.72	345.87	593.97	0.82	0.58
Superior HealthPlan	6,836	59.08	856.85	769.31	1.06	1.11

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

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	Number of Enrollees	Percent Affected	PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO (Age 1 to 5)	839,868	100.00	158.35	158.35	1.00	1.00
Bexar	68,472	100.00	153.22	156.75	1.00	0.98
Aetna Better Health	7,999	11.68	140.27	139.08	0.89	1.01
Amerigroup	3,418	4.99	106.28	191.75	1.22	0.55
Community First Health Plans	26,104	38.12	166.25	148.95	0.95	1.12
Superior HealthPlan	30,951	45.20	150.48	164.15	1.05	0.92
Dallas	121,708	100.00	167.54	159.44	1.00	1.05
Amerigroup	56,391	46.33	154.78	151.82	0.95	1.02
Molina Healthcare of Texas, Inc.	4,605	3.78	146.13	178.56	1.12	0.82
Parkland Community Health Plan	60,712	49.88	180.90	165.07	1.04	1.10
El Paso	34,100	100.00	134.26	141.27	1.00	0.95
El Paso First Health Plans, Inc	14,538	42.63	131.29	133.86	0.95	0.98
Molina Healthcare of Texas, Inc.	1,402	4.11	170.30	163.67	1.16	1.04
Superior HealthPlan	18,160	53.26	134.17	145.67	1.03	0.92
Harris	197,807	100.00	155.20	133.43	1.00	1.16
Amerigroup	37,993	19.21	112.80	121.61	0.91	0.93
Community Health Choice	62,067	31.38	154.19	129.37	0.97	1.19
Molina Healthcare of Texas, Inc.	4,095	2.07	132.12	146.72	1.10	0.90
Texas Children's Health Plan	85,621	43.29	175.85	137.16	1.03	1.28
UnitedHealthCare Community Plan	8,031	4.06	155.95	175.76	1.32	0.89
Hidalgo	104,099	100.00	201.77	221.94	1.00	0.91
Driscoll Health Plan	16,802	16.14	140.87	191.14	0.86	0.74
Molina Healthcare of Texas, Inc.	20,453	19.65	172.41	206.90	0.93	0.83
Superior HealthPlan	48,706	46.79	236.49	232.30	1.05	1.02
UnitedHealthCare Community Plan	18,138	17.42	196.77	239.10	1.08	0.82
Jefferson	21,529	100.00	144.93	187.69	1.00	0.77
Amerigroup	1,761	8.18	150.74	215.12	1.15	0.70
Community Health Choice	6,921	32.15	146.47	180.35	0.96	0.81
Molina Healthcare of Texas, Inc.	1,208	5.61	156.71	219.01	1.17	0.72
Texas Children's Health Plan	8,624	40.06	143.94	185.61	0.99	0.78
UnitedHealthCare Community Plan	3,015	14.00	136.15	182.07	0.97	0.75
Lubbock	21,616	100.00	131.37	150.61	1.00	0.87
Amerigroup	2,334	10.80	128.34	149.26	0.99	0.86
FirstCare	11,722	54.23	137.27	155.89	1.04	0.88
Superior HealthPlan	7,560	34.97	123.07	142.79	0.95	0.86
MRSA Central	36,441	100.00	127.41	156.40	1.00	0.81
Amerigroup	7,973	21.88	125.99	131.66	0.84	0.96
RightCare from Scott & White Health	9,038	24.80	96.89	183.80	1.18	0.53
Superior HealthPlan	19,430	53.32	141.84	153.98	0.98	0.92

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	**Number of Enrollees**	**Percent Affected**	**PMPM Expenditures Based on Paid Amounts**	**Predicted PMPM Payment**	**Case Mix**	**Spend Ratio**
CDPS						
MRSA Northeast	49,053	100.00	136.98	146.71	1.00	0.93
Amerigroup	17,251	35.17	143.15	147.24	1.00	0.97
Superior HealthPlan	31,802	64.83	133.66	146.43	1.00	0.91
MRSA West	42,135	100.00	132.82	154.05	1.00	0.86
Amerigroup	7,485	17.76	148.38	161.06	1.05	0.92
FirstCare	15,155	35.97	141.34	161.83	1.05	0.87
Superior HealthPlan	19,495	46.27	120.30	145.33	0.94	0.83
Nueces	23,348	100.00	182.56	166.83	1.00	1.09
CHRISTUS Health Plan	2,542	10.89	152.58	144.73	0.87	1.05
Driscoll Health Plan	14,697	62.95	183.78	166.19	1.00	1.11
Superior HealthPlan	6,109	26.16	191.37	177.01	1.06	1.08
Tarrant	75,236	100.00	154.89	150.15	1.00	1.03
Aetna Better Health	12,146	16.14	108.11	109.58	0.73	0.99
Amerigroup	34,692	46.11	144.22	146.51	0.98	0.98
Cook Children's Health Plan	28,398	37.75	187.85	171.80	1.14	1.09
Travis	44,324	100.00	154.17	146.29	1.00	1.05
Blue Cross Blue Shield of Texas	3,261	7.36	148.23	126.12	0.86	1.18
Sendero Health Plans	3,172	7.16	234.89	191.43	1.31	1.23
Seton Health Plan	3,730	8.42	128.85	127.92	0.87	1.01
Superior HealthPlan	34,161	77.07	150.22	146.02	1.00	1.03

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

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	Number of Enrollees	Percent Affected	PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO (Age 6 to 14)	1,007,217	100.00	103.46	103.46	1.00	1.00
Bexar	82,642	100.00	107.22	98.07	1.00	1.09
Aetna Better Health	7,439	9.00	90.91	90.27	0.92	1.01
Amerigroup	3,660	4.43	56.45	69.19	0.71	0.82
Community First Health Plans	36,441	44.10	114.74	96.78	0.99	1.19
Superior HealthPlan	35,102	42.47	107.78	103.83	1.06	1.04
Dallas	147,121	100.00	105.64	98.55	1.00	1.07
Amerigroup	74,008	50.30	99.31	97.70	0.99	1.02
Molina Healthcare of Texas, Inc.	4,831	3.28	68.63	78.91	0.80	0.87
Parkland Community Health Plan	68,282	46.41	114.96	100.81	1.02	1.14
El Paso	46,385	100.00	91.60	105.17	1.00	0.87
El Paso First Health Plans, Inc	20,629	44.47	91.74	104.68	1.00	0.88
Molina Healthcare of Texas, Inc.	1,595	3.44	62.22	63.91	0.61	0.97
Superior HealthPlan	24,161	52.09	93.16	107.94	1.03	0.86
Harris	226,718	100.00	98.47	87.45	1.00	1.13
Amerigroup	46,841	20.66	68.63	74.59	0.85	0.92
Community Health Choice	61,011	26.91	92.08	80.02	0.92	1.15
Molina Healthcare of Texas, Inc.	4,466	1.97	86.88	83.66	0.96	1.04
Texas Children's Health Plan	106,578	47.01	116.33	96.99	1.11	1.20
UnitedHealthCare Community Plan	7,822	3.45	90.89	95.35	1.09	0.95
Hidalgo	140,583	100.00	124.39	149.34	1.00	0.83
Driscoll Health Plan	21,535	15.32	96.67	125.34	0.84	0.77
Molina Healthcare of Texas, Inc.	26,558	18.89	113.51	150.21	1.01	0.76
Superior HealthPlan	68,162	48.49	139.77	157.24	1.05	0.89
UnitedHealthCare Community Plan	24,328	17.31	117.32	147.28	0.99	0.80
Jefferson	25,072	100.00	106.84	113.28	1.00	0.94
Amerigroup	2,623	10.46	88.60	101.41	0.90	0.87
Community Health Choice	7,782	31.04	104.56	110.93	0.98	0.94
Molina Healthcare of Texas, Inc.	1,461	5.83	130.80	130.18	1.15	1.00
Texas Children's Health Plan	9,116	36.36	114.50	117.99	1.04	0.97
UnitedHealthCare Community Plan	4,090	16.31	97.05	108.68	0.96	0.89
Lubbock	25,373	100.00	83.30	87.77	1.00	0.95
Amerigroup	2,606	10.27	64.60	77.70	0.89	0.83
FirstCare	13,900	54.78	87.98	89.08	1.01	0.99
Superior HealthPlan	8,867	34.95	80.72	88.28	1.01	0.91
MRSA Central	41,724	100.00	87.00	97.45	1.00	0.89
Amerigroup	9,204	22.06	84.20	88.95	0.91	0.95
RightCare from Scott & White Health	9,460	22.67	68.85	106.86	1.10	0.64
Superior HealthPlan	23,060	55.27	95.41	97.03	1.00	0.98

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	**Number of Enrollees**	**Percent Affected**	**PMPM Expenditures Based on Paid Amounts**	**Predicted PMPM Payment**	**Case Mix**	**Spend Ratio**
CDPS						
MRSA Northeast	57,040	100.00	95.38	93.58	1.00	1.02
Amerigroup	20,482	35.91	89.43	93.30	1.00	0.96
Superior HealthPlan	36,558	64.09	98.71	93.73	1.00	1.05
MRSA West	48,305	100.00	92.90	92.02	1.00	1.01
Amerigroup	9,436	19.53	84.52	87.02	0.95	0.97
FirstCare	17,100	35.40	96.54	92.02	1.00	1.05
Superior HealthPlan	21,769	45.07	93.61	94.16	1.02	0.99
Nueces	28,548	100.00	124.75	112.70	1.00	1.11
CHRISTUS Health Plan	3,163	11.08	108.58	94.83	0.84	1.14
Driscoll Health Plan	18,193	63.73	127.55	114.22	1.01	1.12
Superior HealthPlan	7,192	25.19	124.26	116.12	1.03	1.07
Tarrant	87,340	100.00	103.13	102.65	1.00	1.00
Aetna Better Health	9,050	10.36	77.81	75.12	0.73	1.04
Amerigroup	47,863	54.80	92.92	91.46	0.89	1.02
Cook Children's Health Plan	30,427	34.84	126.85	128.61	1.25	0.99
Travis	50,366	100.00	93.89	91.38	1.00	1.03
Blue Cross Blue Shield of Texas	5,644	11.21	93.03	79.56	0.87	1.17
Sendero Health Plans	2,020	4.01	85.85	79.50	0.87	1.08
Seton Health Plan	3,593	7.13	90.26	81.78	0.89	1.10
Superior HealthPlan	39,109	77.65	94.69	94.36	1.03	1.00

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

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	Number of Enrollees	Percent Affected	PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO (Age 15 to 18)	270,783	100.00	123.27	123.27	1.00	1.00
Bexar	23,059	100.00	130.77	118.64	1.00	1.10
Aetna Better Health	2,607	11.31	120.54	112.58	0.95	1.07
Amerigroup	1,225	5.31	83.85	91.05	0.77	0.92
Community First Health Plans	10,023	43.47	145.98	118.20	1.00	1.24
Superior HealthPlan	9,204	39.92	122.90	124.20	1.05	0.99
Dallas	36,517	100.00	127.36	105.65	1.00	1.21
Amerigroup	19,539	53.51	112.58	105.59	1.00	1.07
Molina Healthcare of Texas, Inc.	1,518	4.16	81.19	80.67	0.76	1.01
Parkland Community Health Plan	15,460	42.34	150.43	108.14	1.02	1.39
El Paso	15,923	100.00	107.34	123.71	1.00	0.87
El Paso First Health Plans, Inc	7,180	45.09	111.78	122.18	0.99	0.91
Molina Healthcare of Texas, Inc.	733	4.60	93.08	81.34	0.66	1.14
Superior HealthPlan	8,010	50.30	104.50	128.42	1.04	0.81
Harris	58,954	100.00	123.78	104.43	1.00	1.19
Amerigroup	12,888	21.86	90.89	91.34	0.87	1.00
Community Health Choice	15,807	26.81	113.64	94.70	0.91	1.20
Molina Healthcare of Texas, Inc.	1,509	2.56	89.05	97.79	0.94	0.91
Texas Children's Health Plan	25,826	43.81	148.02	115.81	1.11	1.28
UnitedHealthCare Community Plan	2,924	4.96	128.41	118.41	1.13	1.08
Hidalgo	42,357	100.00	124.90	166.14	1.00	0.75
Driscoll Health Plan	6,453	15.23	117.05	156.78	0.94	0.75
Molina Healthcare of Texas, Inc.	7,776	18.36	119.59	153.04	0.92	0.78
Superior HealthPlan	19,472	45.97	127.70	172.15	1.04	0.74
UnitedHealthCare Community Plan	8,656	20.44	129.17	171.24	1.03	0.75
Jefferson	7,061	100.00	118.99	129.20	1.00	0.92
Amerigroup	843	11.94	110.92	115.48	0.89	0.96
Community Health Choice	2,275	32.22	121.18	126.26	0.98	0.96
Molina Healthcare of Texas, Inc.	456	6.46	118.59	117.74	0.91	1.01
Texas Children's Health Plan	2,238	31.70	134.98	146.25	1.13	0.92
UnitedHealthCare Community Plan	1,249	17.69	91.64	117.16	0.91	0.78
Lubbock	6,545	100.00	118.11	116.39	1.00	1.01
Amerigroup	757	11.57	99.00	99.08	0.85	1.00
FirstCare	3,542	54.12	125.78	115.95	1.00	1.08
Superior HealthPlan	2,246	34.32	111.52	122.13	1.05	0.91
MRSA Central	11,072	100.00	103.40	122.94	1.00	0.84
Amerigroup	2,393	21.61	94.14	101.72	0.83	0.93
RightCare from Scott & White Health	2,675	24.16	81.87	151.38	1.23	0.54
Superior HealthPlan	6,004	54.23	116.55	118.90	0.97	0.98

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	**Number of Enrollees**	**Percent Affected**	**PMPM Expenditures Based on Paid Amounts**	**Predicted PMPM Payment**	**Case Mix**	**Spend Ratio**
CDPS						
MRSA Northeast	15,397	100.00	120.00	126.54	1.00	0.95
Amerigroup	5,613	36.46	116.96	128.40	1.01	0.91
Superior HealthPlan	9,784	63.54	121.74	125.48	0.99	0.97
MRSA West	12,620	100.00	116.05	116.02	1.00	1.00
Amerigroup	2,305	18.26	110.27	109.54	0.94	1.01
FirstCare	4,774	37.83	121.75	115.76	1.00	1.05
Superior HealthPlan	5,541	43.91	113.46	118.90	1.02	0.95
Nueces	7,906	100.00	164.67	145.01	1.00	1.14
CHRISTUS Health Plan	890	11.26	115.50	110.24	0.76	1.05
Driscoll Health Plan	4,910	62.10	179.90	153.70	1.06	1.17
Superior HealthPlan	2,106	26.64	148.01	138.08	0.95	1.07
Tarrant	21,410	100.00	124.98	120.00	1.00	1.04
Aetna Better Health	2,935	13.71	104.98	87.23	0.73	1.20
Amerigroup	11,244	52.52	114.55	108.49	0.90	1.06
Cook Children's Health Plan	7,231	33.77	149.37	151.13	1.26	0.99
Travis	11,962	100.00	114.30	117.36	1.00	0.97
Blue Cross Blue Shield of Texas	1,397	11.68	121.67	90.39	0.77	1.35
Sendero Health Plans	619	5.17	132.67	115.96	0.99	1.14
Seton Health Plan	1,131	9.45	136.84	108.33	0.92	1.26
Superior HealthPlan	8,815	73.69	109.43	122.49	1.04	0.89

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

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	Number of Enrollees	Percent Affected	PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO (Age 19 to 20)	27,044	100.00	131.75	131.75	1.00	1.00
Bexar	2,421	100.00	131.40	126.31	1.00	1.04
Aetna Better Health	291	12.02	131.03	132.45	1.05	0.99
Amerigroup	157	6.48	92.31	110.31	0.87	0.84
Community First Health Plans	955	39.45	123.43	109.13	0.86	1.13
Superior HealthPlan	1,018	42.05	144.96	143.23	1.13	1.01
Dallas	3,543	100.00	122.12	125.40	1.00	0.97
Amerigroup	1,824	51.48	112.56	126.29	1.01	0.89
Molina Healthcare of Texas, Inc.	196	5.53	138.72	105.40	0.84	1.32
Parkland Community Health Plan	1,523	42.99	131.26	126.94	1.01	1.03
El Paso	1,770	100.00	127.03	119.04	1.00	1.07
El Paso First Health Plans, Inc	785	44.35	157.89	113.75	0.96	1.39
Molina Healthcare of Texas, Inc.	77	4.35	107.26	75.48	0.63	1.42
Superior HealthPlan	908	51.30	101.76	126.87	1.07	0.80
Harris	5,832	100.00	132.15	116.09	1.00	1.14
Amerigroup	1,436	24.62	101.93	115.07	0.99	0.89
Community Health Choice	1,625	27.86	125.15	116.08	1.00	1.08
Molina Healthcare of Texas, Inc.	180	3.09	87.88	90.54	0.78	0.97
Texas Children's Health Plan	2,259	38.73	154.47	115.22	0.99	1.34
UnitedHealthCare Community Plan	332	5.69	173.04	140.91	1.21	1.23
Hidalgo	4,371	100.00	137.84	142.18	1.00	0.97
Driscoll Health Plan	618	14.14	93.99	121.63	0.86	0.77
Molina Healthcare of Texas, Inc.	790	18.07	130.74	144.25	1.01	0.91
Superior HealthPlan	1,969	45.05	112.81	140.73	0.99	0.80
UnitedHealthCare Community Plan	994	22.74	220.24	156.00	1.10	1.41
Jefferson	791	100.00	146.93	147.07	1.00	1.00
Amerigroup	95	12.01	152.25	181.96	1.24	0.84
Community Health Choice	234	29.58	117.19	137.57	0.94	0.85
Molina Healthcare of Texas, Inc.	56	7.08	145.11	148.76	1.01	0.98
Texas Children's Health Plan	235	29.71	162.49	155.48	1.06	1.05
UnitedHealthCare Community Plan	171	21.62	164.73	128.58	0.87	1.28
Lubbock	585	100.00	129.37	136.55	1.00	0.95
Amerigroup	88	15.04	207.75	169.13	1.24	1.23
FirstCare	326	55.73	132.19	139.46	1.02	0.95
Superior HealthPlan	171	29.23	86.19	115.33	0.84	0.75
MRSA Central	1,069	100.00	110.25	162.86	1.00	0.68
Amerigroup	232	21.70	112.18	149.28	0.92	0.75
RightCare from Scott & White Health	269	25.16	74.17	166.27	1.02	0.45
Superior HealthPlan	568	53.13	126.65	166.74	1.02	0.76

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	**Number of Enrollees**	**Percent Affected**	**PMPM Expenditures Based on Paid Amounts**	**Predicted PMPM Payment**	**Case Mix**	**Spend Ratio**
CDPS						
MRSA Northeast	1,515	100.00	126.01	145.27	1.00	0.87
Amerigroup	571	37.69	126.73	131.65	0.91	0.96
Superior HealthPlan	944	62.31	125.59	153.25	1.05	0.82
MRSA West	1,179	100.00	133.32	145.99	1.00	0.91
Amerigroup	221	18.74	108.01	127.85	0.88	0.84
FirstCare	485	41.14	153.30	146.50	1.00	1.05
Superior HealthPlan	473	40.12	124.34	153.67	1.05	0.81
Nueces	733	100.00	148.05	165.72	1.00	0.89
CHRISTUS Health Plan	98	13.37	129.67	110.24	0.67	1.18
Driscoll Health Plan	423	57.71	143.36	170.95	1.03	0.84
Superior HealthPlan	212	28.92	164.78	178.45	1.08	0.92
Tarrant	2,002	100.00	135.30	133.19	1.00	1.02
Aetna Better Health	352	17.58	111.41	133.47	1.00	0.83
Amerigroup	1,055	52.70	126.06	129.60	0.97	0.97
Cook Children's Health Plan	595	29.72	165.43	139.36	1.05	1.19
Travis	1,233	100.00	143.21	123.48	1.00	1.16
Blue Cross Blue Shield of Texas	134	10.87	97.74	118.52	0.96	0.82
Sendero Health Plans	80	6.49	91.14	71.98	0.58	1.27
Seton Health Plan	107	8.68	212.95	111.47	0.90	1.91
Superior HealthPlan	912	73.97	146.47	130.00	1.05	1.13

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

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	Number of Enrollees	Percent Affected	PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO (AFDC Adults)	80,667	100.00	379.97	379.97	1.00	1.00
Bexar	8,531	100.00	415.81	385.46	1.00	1.08
Aetna Better Health	977	11.45	416.90	355.17	0.92	1.17
Amerigroup	1,482	17.37	264.13	295.28	0.77	0.89
Community First Health Plans	2,401	28.14	503.54	402.94	1.05	1.25
Superior HealthPlan	3,671	43.03	419.72	418.27	1.09	1.00
Dallas	8,407	100.00	335.33	352.08	1.00	0.95
Amerigroup	4,193	49.88	307.78	361.25	1.03	0.85
Molina Healthcare of Texas, Inc.	1,003	11.93	351.55	351.97	1.00	1.00
Parkland Community Health Plan	3,211	38.19	366.00	340.17	0.97	1.08
El Paso	3,873	100.00	305.35	350.78	1.00	0.87
El Paso First Health Plans, Inc	1,596	41.21	297.53	365.88	1.04	0.81
Molina Healthcare of Texas, Inc.	717	18.51	254.88	273.58	0.78	0.93
Superior HealthPlan	1,560	40.28	335.19	368.97	1.05	0.91
Harris	14,102	100.00	425.64	374.41	1.00	1.14
Amerigroup	3,424	24.28	412.17	404.52	1.08	1.02
Community Health Choice	5,255	37.26	422.74	357.47	0.95	1.18
Molina Healthcare of Texas, Inc.	728	5.16	369.32	333.55	0.89	1.11
Texas Children's Health Plan	2,826	20.04	410.93	323.50	0.86	1.27
UnitedHealthCare Community Plan	1,869	13.25	502.88	458.02	1.22	1.10
Hidalgo	10,066	100.00	367.85	403.30	1.00	0.91
Driscoll Health Plan	877	8.71	246.05	281.02	0.70	0.88
Molina Healthcare of Texas, Inc.	2,526	25.09	400.27	401.66	1.00	1.00
Superior HealthPlan	4,250	42.22	377.34	431.11	1.07	0.88
UnitedHealthCare Community Plan	2,413	23.97	359.39	399.21	0.99	0.90
Jefferson	3,232	100.00	400.16	404.95	1.00	0.99
Amerigroup	351	10.86	418.83	461.32	1.14	0.91
Community Health Choice	1,234	38.18	372.93	368.40	0.91	1.01
Molina Healthcare of Texas, Inc.	354	10.95	421.33	422.76	1.04	1.00
Texas Children's Health Plan	659	20.39	401.32	388.35	0.96	1.03
UnitedHealthCare Community Plan	634	19.62	429.82	451.73	1.12	0.95
Lubbock	2,572	100.00	340.60	359.20	1.00	0.95
Amerigroup	761	29.59	276.31	265.08	0.74	1.04
FirstCare	1,003	39.00	398.21	410.03	1.14	0.97
Superior HealthPlan	808	31.42	324.34	378.00	1.05	0.86
MRSA Central	4,799	100.00	314.31	366.39	1.00	0.86
Amerigroup	1,126	23.46	339.34	334.21	0.91	1.02
RightCare from Scott & White Health	1,442	30.05	207.96	366.75	1.00	0.57
Superior HealthPlan	2,231	46.49	368.96	382.19	1.04	0.97

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	**Number of Enrollees**	**Percent Affected**	**PMPM Expenditures Based on Paid Amounts**	**Predicted PMPM Payment**	**Case Mix**	**Spend Ratio**
CDPS						
TEXAS STAR MCO (AFDC Adults)	80,667	100.00	379.97	379.97	1.00	1.00
MRSA Northeast	5,654	100.00	398.48	423.79	1.00	0.94
Amerigroup	2,349	41.55	413.95	416.03	0.98	1.00
Superior HealthPlan	3,305	58.45	387.49	429.31	1.01	0.90
MRSA West	4,373	100.00	367.59	381.31	1.00	0.96
Amerigroup	934	21.36	323.08	314.65	0.83	1.03
FirstCare	1,748	39.97	396.54	414.24	1.09	0.96
Superior HealthPlan	1,691	38.67	361.71	383.41	1.01	0.94
Nueces	2,947	100.00	368.92	402.39	1.00	0.92
CHRISTUS Health Plan	736	24.97	258.13	291.76	0.73	0.88
Driscoll Health Plan	934	31.69	333.43	376.85	0.94	0.88
Superior HealthPlan	1,277	43.33	452.83	479.04	1.19	0.95
Tarrant	6,588	100.00	397.86	400.88	1.00	0.99
Aetna Better Health	1,979	30.04	376.37	394.23	0.98	0.95
Amerigroup	3,394	51.52	441.89	426.34	1.06	1.04
Cook Children's Health Plan	1,215	18.44	308.12	339.49	0.85	0.91
Travis	5,523	100.00	390.26	329.17	1.00	1.19
Blue Cross Blue Shield of Texas	754	13.65	348.49	308.24	0.94	1.13
Sendero Health Plans	691	12.51	337.59	223.93	0.68	1.51
Seton Health Plan	630	11.41	351.08	261.73	0.80	1.34
Superior HealthPlan	3,448	62.43	415.42	364.58	1.11	1.14

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

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	Number of Enrollees	Percent Affected	PMPM Expenditures Based on Paid Amounts	Predicted PMPM Payment	Case Mix	Spend Ratio
CDPS						
TEXAS STAR MCO (Pregnant Woman)	120,438	100.00	628.16	628.16	1.00	1.00
Bexar	11,441	100.00	628.80	625.49	1.00	1.01
Aetna Better Health	1,356	11.85	619.29	639.55	1.02	0.97
Amerigroup	1,066	9.32	514.93	594.30	0.95	0.87
Community First Health Plans	2,983	26.07	610.42	605.92	0.97	1.01
Superior HealthPlan	6,036	52.76	660.42	637.59	1.02	1.04
Dallas	14,030	100.00	661.72	640.75	1.00	1.03
Amerigroup	6,351	45.27	639.19	638.00	1.00	1.00
Molina Healthcare of Texas, Inc.	874	6.23	636.52	612.29	0.96	1.04
Parkland Community Health Plan	6,805	48.50	686.01	646.97	1.01	1.06
El Paso	5,207	100.00	575.61	608.23	1.00	0.95
El Paso First Health Plans, Inc	2,025	38.89	566.55	612.61	1.01	0.92
Molina Healthcare of Texas, Inc.	298	5.72	570.89	550.23	0.90	1.04
Superior HealthPlan	2,884	55.39	582.42	611.06	1.00	0.95
Harris	24,499	100.00	707.64	628.72	1.00	1.13
Amerigroup	5,031	20.54	617.32	627.74	1.00	0.98
Community Health Choice	11,488	46.89	740.70	634.18	1.01	1.17
Molina Healthcare of Texas, Inc.	376	1.53	674.54	571.34	0.91	1.18
Texas Children's Health Plan	5,512	22.50	744.33	615.52	0.98	1.21
UnitedHealthCare Community Plan	2,092	8.54	654.39	646.56	1.03	1.01
Hidalgo	12,800	100.00	562.96	609.21	1.00	0.92
Driscoll Health Plan	2,382	18.61	548.41	598.40	0.98	0.92
Molina Healthcare of Texas, Inc.	2,081	16.26	552.31	602.75	0.99	0.92
Superior HealthPlan	5,474	42.77	582.94	614.58	1.01	0.95
UnitedHealthCare Community Plan	2,863	22.37	544.61	612.65	1.01	0.89
Jefferson	3,924	100.00	647.95	638.78	1.00	1.01
Amerigroup	347	8.84	548.12	612.92	0.96	0.89
Community Health Choice	1,643	41.87	700.03	637.65	1.00	1.10
Molina Healthcare of Texas, Inc.	366	9.33	673.16	626.11	0.98	1.08
Texas Children's Health Plan	839	21.38	635.74	662.74	1.04	0.96
UnitedHealthCare Community Plan	729	18.58	581.50	632.05	0.99	0.92
Lubbock	4,131	100.00	595.08	641.28	1.00	0.93
Amerigroup	671	16.24	563.07	629.64	0.98	0.89
FirstCare	2,110	51.08	598.21	640.14	1.00	0.93
Superior HealthPlan	1,350	32.68	605.80	648.73	1.01	0.93
MRSA Central	6,137	100.00	503.14	628.08	1.00	0.80
Amerigroup	1,203	19.60	560.25	611.75	0.97	0.92
RightCare from Scott & White Health	1,715	27.95	277.22	621.34	0.99	0.45
Superior HealthPlan	3,219	52.45	601.84	637.74	1.02	0.94

TEXAS STAR MCO CDPS SA/Health Plan Risk

Reporting Period: Sep 1, 2012 to Aug 31, 2013

	STAR MCO					
SA/Health Plan	**Number of Enrollees**	**Percent Affected**	**PMPM Expenditures Based on Paid Amounts**	**Predicted PMPM Payment**	**Case Mix**	**Spend Ratio**
CDPS						
MRSA Northeast	8,183	100.00	606.47	647.26	1.00	0.94
Amerigroup	2,883	35.23	609.30	655.49	1.01	0.93
Superior HealthPlan	5,300	64.77	604.93	642.76	0.99	0.94
MRSA West	8,635	100.00	588.16	611.69	1.00	0.96
Amerigroup	1,330	15.40	558.85	610.72	1.00	0.92
FirstCare	4,281	49.58	584.45	609.34	1.00	0.96
Superior HealthPlan	3,024	35.02	606.06	615.39	1.01	0.98
Nueces	4,589	100.00	608.54	614.45	1.00	0.99
CHRISTUS Health Plan	330	7.19	550.11	615.30	1.00	0.89
Driscoll Health Plan	3,111	67.79	587.20	603.81	0.98	0.97
Superior HealthPlan	1,148	25.02	681.60	642.40	1.05	1.06
Tarrant	10,890	100.00	602.71	646.21	1.00	0.93
Aetna Better Health	4,204	38.60	594.75	649.97	1.01	0.92
Amerigroup	3,714	34.10	629.00	647.59	1.00	0.97
Cook Children's Health Plan	2,972	27.29	581.06	639.21	0.99	0.91
Travis	5,972	100.00	701.87	620.72	1.00	1.13
Blue Cross Blue Shield of Texas	1,006	16.85	631.89	622.79	1.00	1.01
Sendero Health Plans	585	9.80	786.63	575.73	0.93	1.37
Seton Health Plan	435	7.28	526.94	561.97	0.91	0.94
Superior HealthPlan	3,946	66.08	725.56	632.84	1.02	1.15

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