

UCare Minnesota
Minnesota Supplement Report #1A
REALLOCATION OF EXPENSES AND INVESTMENT INCOME
For the Year Ending December 31, 2019
Public Information, Minnesota Statutes § 62D.08

Line	Direct Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	MSHO	SNBC MA only	SNBC Integrated	MSC+	PMAP	MNCare	Dental	Other	Admin Services
1	Employee benefit expenses	1,710,918	-	1,710,918	434,323	740,944	-	320,769	210,950	-	3,932	-	-	-	-	-
2	Sales expenses	18,748,111	-	18,748,111	1,839,784	16,090,719	-	269,405	103,265	249,445	708	180,893	13,767	-	125	-
3	General business/office expense	4,432,944	-	4,432,944	1,456,423	1,113,738	-	293,212	186,649	81,472	25,623	1,130,582	143,242	-	2,003	-
4	State premium taxes and assessments	42,338,480	-	42,338,480	7,526,216	-	-	4,364,800	7,147,798	280,213	2,143,274	18,673,914	2,201,178	-	1,087	-
5	Consulting and professional fees	9,318,094	-	9,318,094	605,255	7,155,236	-	1,185,694	-	356,910	-	13,413	1,586	-	-	-
6	Outsourced services	5,305,644	-	5,305,644	470,210	2,855,528	-	560,781	109,773	121,749	17,211	1,073,237	95,767	-	1,388	-
7	Other expenses	2,500,000	-	2,500,000	783,875	491,668	-	848,955	-	172,183	-	-	203,319	-	-	-
8	Total Direct Expenses	84,354,190	-	84,354,190	13,116,086	28,447,833	-	7,843,616	7,758,435	1,261,972	2,190,748	21,072,039	2,658,859	-	4,602	-

Line	Reallocated Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	MSHO	SNBC MA only	SNBC Integrated	MSC+	PMAP	MNCare	Dental	Other	Admin Services
9	Employee benefit expenses	83,849,188	-	83,849,188	3375974	25133182	-	11638170	10054863	1344602	3018747	26182409	3099733	-	1508	-
10	Sales expenses	6,268,096	-	6,268,096	252585	1880429	-	870751	752291	95576	225858	1958931	231562	-	113	-
11	General business/office expense	31,742,347	-	31,742,347	1279121	9522705	-	4409583	3809685	484007	1143772	9920245	1172658	-	571	-
12	State premium taxes and assessments	236,753	-	236,753	9540	71026	-	32889	28415	3610	8531	73991	8746	-	5	-
13	Consulting and professional fees	1,975,061	-	1,975,061	79589	592518	-	274371	237045	30116	71167	617254	72965	-	36	-
14	Outsourced services	3,637,147	-	3,637,147	146566	1091144	-	505265	436527	55459	131057	1136696	134367	-	66	-
15	Other expenses	130,472	-	130,472	5258	39142	-	18125	15659	1989	4701	40776	4820	-	2	-
16	Total Indirect Expenses	127,839,064	-	127,839,064	5,148,633	38,330,146	-	17,749,154	15,334,485	2,015,359	4,603,833	39,930,302	4,724,851	-	2,301	-

Line	Direct plus Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		NAIC Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	MSHO	SNBC MA only	SNBC Integrated	MSC+	PMAP	MNCare	Dental	Other	Admin Services
17	Employee benefit expenses	85,560,106	-	85,560,106	3,810,297	25,874,126	-	11,958,939	10,265,813	1,344,602	3,022,679	26,182,409	3,099,733	-	1,508	-
18	Sales expenses	25,016,207	-	25,016,207	2,092,369	17,971,148	-	1,140,156	855,556	345,021	226,566	2,139,824	245,329	-	238	-
19	General business/office expense	36,175,291	-	36,175,291	2,735,544	10,636,443	-	4,702,795	3,996,334	565,479	1,169,395	11,050,827	1,315,900	-	2,574	-
20	State premium taxes and assessments	42,575,233	-	42,575,233	7,535,756	71,026	-	4,397,689	7,176,213	283,823	2,151,805	18,747,905	2,209,924	-	1,092	-
21	Consulting and professional fees	11,293,155	-	11,293,155	684,844	7,747,754	-	1,460,065	237,045	387,026	71,167	630,667	74,551	-	36	-
22	Outsourced services	8,942,791	-	8,942,791	616,776	3,946,672	-	1,066,046	546,300	177,208	148,268	2,209,933	230,134	-	1,454	-
23	Other expenses	2,630,472	-	2,630,472	789,133	530,810	-	867,080	15,659	174,172	4,701	40,776	208,139	-	2	-
24	Total Non-Claim Expenses = Sum of Lines 17 to 23	212,193,254	-	212,193,254	18,264,719	66,777,979	-	25,592,770	23,092,920	3,277,331	6,794,581	61,002,341	7,383,710	-	6,903	-
25	Claims Adjustment Expenses	77,698,826	-	77,698,826	377,985	25,152,555	-	10,884,486	9,268,708	1,127,551	3,137,363	24,795,211	2,953,882	-	1,085	-
26	Revenues (Supp Report #1, Line 8)	3,709,624,939	-	3,709,624,939	142,902,504	1,114,945,508	-	516,287,350	446,049,384	56,669,730	133,915,939	1,161,489,846	137,296,820	-	67,858	-
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	3,481,694,417	-	3,481,694,417	109,595,859	1,017,519,117	-	467,277,479	418,854,485	50,065,162	139,355,956	1,155,458,127	123,535,010	-	33,222	-
28	Net Investment Gain/(Loss) (Allocated)	32,111,338	-	32,111,338	2,179,102	-	-	-	3,253,204	52,304	-	23,388,419	3,238,309	-	-	-
29	Aggregate Write Ins for Other Income or (Expenses)	(1,122,716)	-	(1,122,716)	(843,339)	(238,741)	-	(7,701)	(7,202)	(3,077)	(4,323)	(14,356)	(3,977)	-	-	-
30	Federal and Foreign Income Taxes Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Net Income = Lines 26+28+29-24-25-27-30	(30,972,936)	-	(30,972,936)	15,999,704	5,257,116	-	12,524,914	(1,920,727)	2,248,913	(15,376,284)	(56,391,770)	6,658,550	-	26,648	-