

2011 MSBCBS Admin Forecast

Key	Forecast Jan-11	Forecast Feb-11	Forecast Mar-11	Forecast Apr-11	Forecast May-11	Forecast Jun-11	Forecast Jul-11	Forecast Aug-11	Forecast Sep-11	Forecast Oct-11	Forecast Nov-11	Forecast Dec-11	Total 2011
PPO1Individual	163,623	155,396	169,563	162,721	163,137	166,777	165,210	170,165	167,460	184,545	170,006	173,732	2,012,335
TRAD1Individual	950	889	941	887	870	865	840	847	814	879	787	811	10,381
PPOBIndividual	376	360	393	371	373	378	370	376	373	389	382	269	4,408
HCTIndividual	11,666	11,108	12,023	11,467	11,477	11,645	11,537	11,759	11,590	12,493	11,767	11,837	140,370
PPO_2to9Small Group	298,821	280,563	302,350	289,764	289,628	294,102	289,694	294,903	289,444	313,626	291,163	295,751	3,529,869
WWSBP_2to9Small Group	27,531	26,139	28,387	27,201	27,245	27,828	27,575	28,203	27,796	30,338	28,218	28,646	335,108
POS_2to9Small Group	3,345	3,160	3,415	3,212	3,195	3,217	3,141	3,167	3,103	3,268	3,109	3,086	38,417
TRAD_2to9Small Group	5,004	4,731	5,095	4,845	4,822	4,882	4,798	4,866	4,768	5,138	4,779	4,709	58,435
PPO_10to50Small Group	264,417	250,648	271,803	258,728	257,923	262,854	259,150	264,268	259,785	281,917	262,429	266,988	3,160,909
WWSBP_10to50Small Group	2,535	2,380	2,558	2,426	2,403	2,430	2,380	2,412	2,348	2,548	2,326	2,383	29,128
POS_10to50Small Group	2,857	2,713	2,991	2,822	2,833	2,877	2,808	2,876	2,834	3,013	2,887	2,945	34,456
TRAD_10to50Small Group	1,463	1,374	1,460	1,368	1,347	1,343	1,305	1,300	1,262	1,321	1,237	1,139	15,919
PPO_51Mid-Large	1,182,698	1,123,258	1,217,746	1,163,530	1,164,731	1,188,639	1,174,361	1,193,886	1,178,879	1,270,512	1,197,361	1,215,531	14,271,134
PPO_MP4Mid-Large	55,152	52,746	56,834	54,595	54,678	55,716	55,270	56,185	55,637	59,951	56,683	57,598	671,044
VEBA_UE5Mid-Large	32,657	31,226	33,811	32,329	32,419	32,882	32,584	33,310	32,882	35,459	33,517	34,063	397,140
POS_51Mid-Large	3,713	3,535	3,858	3,665	3,678	3,742	3,684	3,754	3,711	3,959	3,785	3,721	44,805
TRAD_51Mid-Large	1,764	1,665	1,755	1,651	1,626	1,618	1,575	1,564	1,521	1,586	1,493	1,530	19,348
MEDSPAMedSupp	1,783	1,703	1,839	1,769	1,773	1,796	1,783	1,840	1,806	1,990	1,833	1,825	21,740
MEDSPCMedSupp	24,330	23,146	24,797	23,700	23,641	23,781	23,491	24,017	23,479	25,544	23,619	23,840	287,384
MEDSPFMedSupp	124,442	118,382	127,060	121,634	121,405	122,324	120,895	123,931	121,154	132,475	121,959	123,208	1,478,868
MEDSPHMedSupp	275	263	284	273	274	277	275	283	279	299	283	288	3,361
MEDSPNMedSupp	723	692	746	717	719	728	723	743	731	799	744	744	8,932
MEDSPHMedSupp	4,639	4,395	4,682	4,453	4,420	4,421	4,345	4,419	4,297	4,651	4,276	4,370	53,369
MEDSPHMedSupp	4,334	4,128	4,408	4,203	4,191	4,205	4,153	4,223	4,134	4,445	4,163	4,238	50,824
MEDSPHMedSupp	37,486	35,826	38,605	37,083	37,179	37,611	37,340	38,366	37,709	41,203	38,346	38,975	455,729
MEDSPVMedSupp	31,130	31,527	33,384	31,679	31,486	31,389	30,882	31,107	30,392	32,170	30,427	30,162	377,735
FS_RKFreestanding	2,157	2,042	2,246	2,204	2,189	2,163	2,154	2,435	2,276	2,905	2,204	2,303	27,279
FS_VISFreestanding	8,476	8,157	8,792	8,548	8,525	8,511	8,492	9,053	8,750	10,160	8,734	8,970	105,167
PPO_ASCMid-Large	1,630,962	1,544,013	1,689,517	1,591,894	1,602,808	1,649,358	1,624,531	1,615,733	1,617,617	1,689,926	1,672,289	1,679,367	19,608,017
TRAD_ASCMid-Large	57,626	54,322	59,836	56,205	56,639	58,505	57,501	57,194	57,270	60,129	59,256	59,479	693,961
VIS_ASCMid-Large	22,992	22,322	23,776	22,709	22,772	23,058	23,055	22,896	23,054	23,695	23,830	24,017	278,127
VIS_LOCMid-Large	50,963	49,504	52,521	50,502	50,558	51,074	51,112	51,198	51,286	53,376	52,702	53,342	618,136
VIS_LOCSmall Group	7,437	7,163	7,539	7,190	7,136	7,145	7,088	7,054	6,995	7,248	7,053	7,050	86,097
FEMMid-Large	1,375,899	1,334,940	1,423,459	1,380,805	1,379,247	1,418,722	1,403,316	1,406,473	1,443,566	1,458,381	1,455,041	1,467,533	16,947,383
STOP_LOSSTRLOS	45,860	41,668	47,624	43,608	44,371	45,596	45,037	45,042	44,939	48,906	47,210	46,980	546,841
HM TPA	2,390,419	2,226,857	2,515,883	2,962,808	2,191,768	2,177,728	2,178,331	2,182,485	2,156,873	2,208,618	2,216,803	2,346,426	27,755,001
BlueCard	1,978,997	1,884,591	2,032,691	1,934,377	1,939,585	2,027,783	1,983,081	1,945,305	1,949,129	2,030,502	2,006,599	2,016,046	23,728,685
Parker	6,500	-	50,000	-	150	50,000	-	150	50,000	-	150	50,000	206,950
Total without Commissions	9,868,002	9,347,535	10,264,618	10,307,944	9,553,223	9,807,968	9,643,869	9,647,849	9,679,940	10,048,371	9,849,452	10,094,023	118,112,794
Commissions	1,600,569	1,601,827	1,610,688	1,598,726	1,580,583	1,579,356	1,568,602	1,563,720	1,558,425	1,562,232	1,566,322	1,570,089	18,961,137
Total with Commissions	11,468,570	10,949,363	11,875,305	11,906,670	11,133,806	11,387,324	11,212,471	11,211,569	11,238,365	11,610,603	11,415,774	11,664,112	137,073,932

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As Independent Expense of Blue Cross and Blue Shield Association

**Highmark WV
Administrative Expense Analysis
YTD 2011
(\$ In Thousands)**

	Apr	Y-T-D(Apr)	2011 Budget	Monthly Staff
	Actual	Actual	Budget	Actual
	Budget	Budget	Budget	Budget
	Variance	Variance		Variance

Audit & Compliance
Corp Communications & Strat Plng
Human Resources
Information Services

Finance & Administrative Services
Finance & Actuary
Risk Officer & Administration

Total Finance & Administrative Services

Health Services
Reg Mkts & Prov Contracts
Prov Strat, Svc & Informatics
Health Affairs
Health Plan Operations

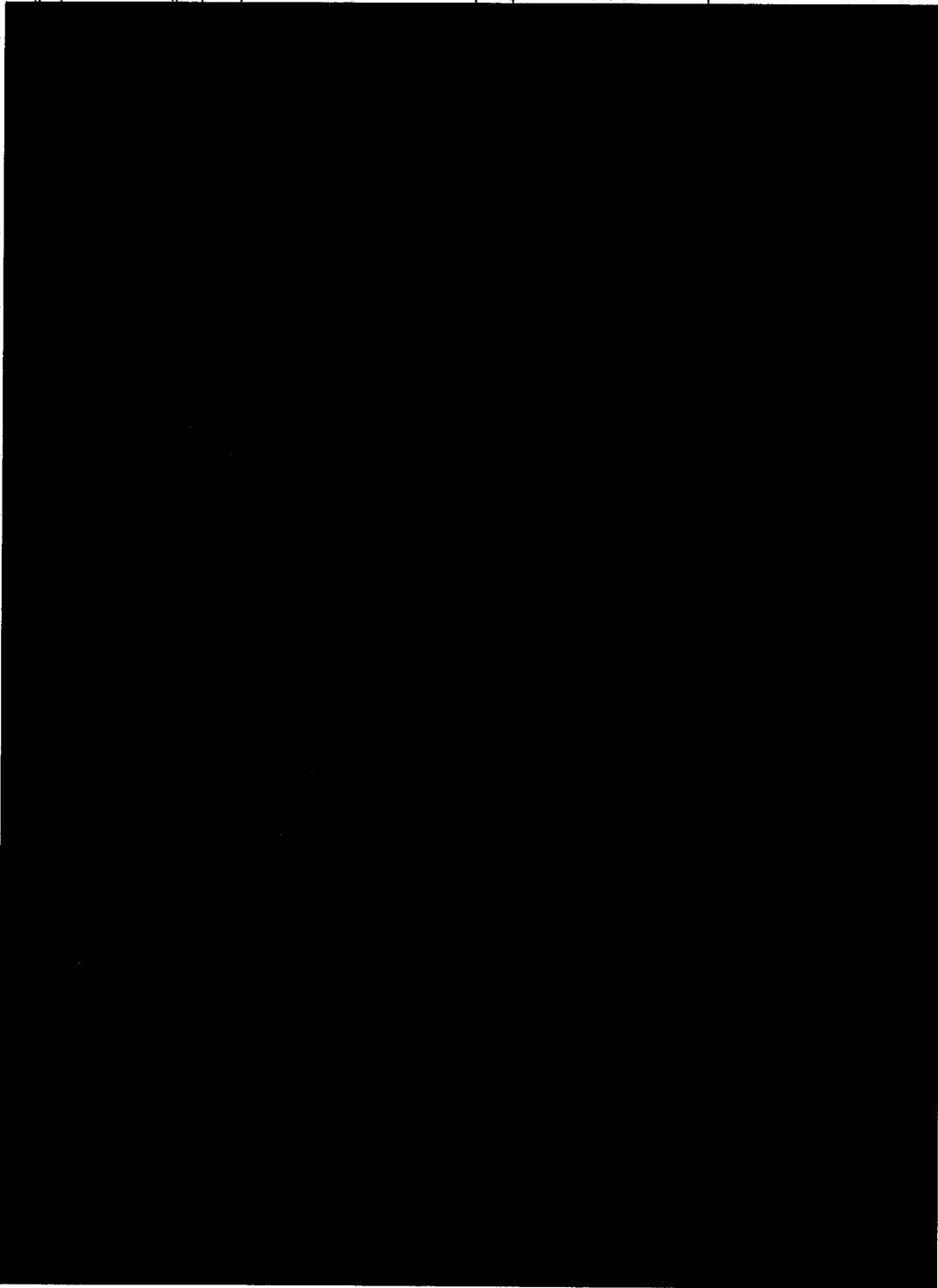
Total Health Services Subtotal

Other
Out of Area Processing (ITS)
Corporate Incentive
Subsidiary Fees
Miscellaneous Fees
Bad Debt Expense
CPOC
Seasonal Budget Adjustment

Total Other
Total Highmark WV

Highmark PC Charges
Highmark Charges
Agent Commissions
Parker Benefits

Grand Total Highmark WV



**Mountain State
Health Business Operating Expenses
Apr-11**

Total Health Business Including Commissions

Current Month \$	YTD \$	YTD Member Months	YTD PMPM	Variance PMPM	Total Year PMPM
		2011	2011		2011

Risk

- Small Group
- Experienced
- FEP
- Direct Pay
- Medicare Supplemental
- Other [F/S, Stop Loss]
- Non Risk
- ASC
- BlueCard
- TPA Processing Arrangements
- Health Business Total**
- Commercial Health

Total Health Business Less Commissions

- Risk**
- Small Group
- Experienced
- FEP
- Direct Pay
- Medicare Supplemental
- Other [F/S, Stop Loss]
- Non Risk
- ASC
- BlueCard
- TPA Processing Arrangements
- Health Business Total**
- Commercial Health