

Health Net of the Northeast  
Experience Report

GL Expense Run Date for Institutional Claims Thru 7/27/2007GL Expense Run Date for Encounter Claims Thru 7/27/2007Pharmacy Claims Paid Thru 7/31/2007

Incurred from 200606 thru 200705

Report Group: Municipal																	
Year Month	Member Months	Contract Months	Premium	Medical Claims						Capitations	PHOs	GME	HCRA	Total Medical	Rx Net	Total Claims	
				INET			ONET										
				Inpatient	Outpatient	Physician	Inpatient	Outpatient	Physician								
200606	174	75	\$65,969.03	\$23,385.00	\$2,733.99	\$19,798.16	\$0.00	\$0.00	\$1,006.99	\$2,935.38	\$0.00	\$0.00	\$0.00	\$49,859.52	\$13,686.93	\$63,546.45	
200607	170	74	\$64,929.64	\$69,455.60	\$4,457.40	\$24,477.81	\$0.00	\$0.00	\$1,094.75	\$2,867.90	\$0.00	\$0.00	\$0.00	\$102,353.46	\$9,427.97	\$111,781.43	
200608	170	74	\$64,929.64	\$0.00	\$13,946.21	\$20,435.38	\$0.00	\$0.00	\$785.00	\$2,867.90	\$0.00	\$0.00	\$0.00	\$38,034.49	\$10,893.49	\$48,927.98	
200609	170	74	\$64,206.32	\$2,597.00	\$9,831.14	\$23,173.34	\$0.00	\$0.00	\$1,405.15	\$3,275.90	\$0.00	\$0.00	\$0.00	\$40,282.53	\$12,433.61	\$52,716.14	
200610	164	73	\$63,166.93	\$0.00	\$3,273.11	\$13,703.99	\$0.00	\$0.00	\$0.00	\$3,160.28	\$0.00	\$0.00	\$0.00	\$20,137.38	\$8,725.19	\$28,862.57	
200611	165	74	\$63,530.74	\$5,500.00	\$4,394.88	\$15,874.32	\$0.00	\$0.00	\$0.00	\$3,179.55	\$0.00	\$0.00	\$0.00	\$28,948.75	\$10,876.62	\$39,825.37	
200612	165	74	\$71,114.82	\$0.00	\$4,388.54	\$12,983.54	\$0.00	\$0.00	\$192.00	\$3,179.55	\$0.00	\$0.00	\$0.00	\$20,743.63	\$10,770.66	\$31,514.29	
200701	150	67	\$64,533.51	\$30,800.00	\$3,748.37	\$20,261.42	\$0.00	\$2,115.40	\$555.25	\$2,863.50	\$0.00	\$0.00	\$0.00	\$60,343.94	\$10,330.71	\$70,674.65	
200702	150	67	\$64,485.60	\$0.00	\$4,077.10	\$9,718.31	\$0.00	\$0.00	\$40.60	\$2,863.50	\$0.00	\$0.00	\$0.00	\$16,699.51	\$9,257.09	\$25,956.60	
200703	151	68	\$66,432.91	\$0.00	\$3,143.16	\$10,250.41	\$0.00	\$0.00	\$0.00	\$2,882.59	\$0.00	\$0.00	\$0.00	\$16,276.16	\$9,613.38	\$25,889.54	
200704	149	67	\$64,954.39	\$0.00	\$5,458.56	\$13,940.10	\$0.00	\$0.00	\$21.00	\$2,844.41	\$0.00	\$0.00	\$0.00	\$22,264.07	\$8,959.35	\$31,223.42	
200705	150	67	\$64,954.39	\$7,224.00	\$6,419.24	\$21,873.49	\$0.00	\$0.00	\$0.00	\$2,863.50	\$0.00	\$0.00	\$0.00	\$38,380.23	\$9,095.65	\$47,475.88	
SubTotal	1,928	854	\$783,207.92	\$138,961.60	\$65,871.70	\$206,490.27	\$0.00	\$2,115.40	\$5,100.74	\$35,783.96	\$0.00	\$0.00	\$0.00	\$454,323.67	\$124,070.65	\$578,394.32	
IBNR														\$6,557.01	\$623.47	\$7,180.48	
Total														\$460,880.68	\$124,694.12	\$585,574.80	
Average / PMPM	160.67	71.17	\$406.23	\$72.08	\$34.17	\$107.10	\$0.00	\$1.10	\$2.65	\$18.56	\$0.00	\$0.00	\$0.00	\$239.05	\$64.68	\$303.72	
Ratio / % of Premium	1.00	2.26	100.00%	17.74%	8.41%	26.36%	0.00%	0.27%	0.65%	4.57%	0.00%	0.00%	0.00%	58.85%	15.92%	74.77%	

Report Group: Non Profit																	
Year Month	Member Months	Contract Months	Premium	Medical Claims						Capitations	PHOs	GME	HCRA	Total Medical	Rx Net	Total Claims	
				INET			ONET										
				Inpatient	Outpatient	Physician	Inpatient	Outpatient	Physician								
200606	1,297	729	\$425,655.55	\$109,198.01	\$103,616.84	\$105,395.16	\$0.00	\$7,196.22	\$828.00	\$21,880.39	\$0.00	\$59.71	\$40.83	\$348,215.17	\$71,296.83	\$419,512.00	
200607	1,283	724	\$421,674.03	\$32,476.00	\$117,871.37	\$93,954.05	\$0.00	\$3,997.20	\$1,788.51	\$21,644.21	\$0.00	\$53.01	\$256.83	\$272,041.18	\$60,711.38	\$332,752.56	
200608	1,275	722	\$419,970.98	\$125,788.31	\$101,206.07	\$131,510.80	\$11,564.07	\$1,821.82	\$1,877.54	\$21,509.25	\$0.00	\$53.01	\$29.19	\$395,360.06	\$60,210.12	\$455,570.18	
200609	1,250	709	\$411,563.13	\$108,917.47	\$78,108.82	\$100,712.62	\$15,352.60	\$158.72	\$1,244.50	\$24,087.50	\$0.00	\$58.20	\$143.75	\$328,784.17	\$56,698.37	\$385,482.54	
200610	1,241	706	\$409,700.15	\$54,999.77	\$67,563.34	\$103,092.04	\$0.00	\$144.00	\$3,492.23	\$23,914.07	\$0.00	\$58.20	\$0.00	\$253,263.65	\$58,246.76	\$311,510.41	
200611	1,246	705	\$410,380.79	\$37,530.00	\$69,513.99	\$100,996.15	\$0.00	\$3,441.92	\$1,246.30	\$24,010.42	\$0.00	\$53.52	\$117.83	\$236,910.13	\$60,263.68	\$297,173.81	
200612	1,220	696	\$410,087.68	\$25,580.00	\$84,221.70	\$75,992.19	\$0.00	\$822.73	\$573.80	\$23,509.40	\$0.00	\$55.56	\$164.44	\$210,919.82	\$68,017.63	\$278,937.45	
200701	1,191	681	\$402,839.58	\$150,679.03	\$83,808.27	\$127,878.48	\$0.00	\$663.41	\$300.24	\$22,736.19	\$0.00	\$41.55	\$250.77	\$386,357.94	\$57,136.99	\$443,494.93	
200702	1,156	655	\$390,709.51	\$31,505.40	\$60,823.14	\$105,147.84	\$0.00	\$389.12	\$539.98	\$22,068.04	\$0.00	\$27.97	\$126.75	\$220,628.24	\$51,080.74	\$271,708.98	
200703	1,184	674	\$407,331.71	\$58,696.37	\$84,054.63	\$124,419.44	\$0.00	\$176.23	\$770.77	\$22,602.56	\$0.00	\$21.33	\$7.71	\$290,749.04	\$60,352.63	\$351,101.67	
200704	1,219	702	\$419,663.14	\$45,693.33	\$74,662.79	\$98,220.78	\$0.00	\$1,687.06	\$280.00	\$23,270.71	\$0.00	\$23.34	\$0.00	\$243,838.01	\$63,376.07	\$307,214.08	
200705	1,237	717	\$437,761.27	\$8,942.49	\$76,899.19	\$127,691.85	\$0.00	\$1,925.28	\$1,193.56	\$23,614.33	\$0.00	\$23.34	\$122.59	\$240,412.63	\$64,313.43	\$304,726.06	
SubTotal	14,799	8,420	\$4,967,337.52	\$790,006.18	\$1,002,350.15	\$1,295,011.40	\$26,916.67	\$22,423.71	\$14,135.43	\$274,847.07	\$0.00	\$528.74	\$1,260.69	\$3,427,480.03	\$731,704.63	\$4,159,184.66	
IBNR														\$50,865.05	\$3,676.91	\$54,541.96	
Total														\$3,478,345.08	\$735,381.54	\$4,213,726.62	
Average / PMPM	1,233.25	701.67	\$335.65	\$53.38	\$67.73	\$87.51	\$1.82	\$1.52	\$0.96	\$18.57	\$0.00	\$0.04	\$0.09	\$235.04	\$49.69	\$284.73	
Ratio / % of Premium	1.00	1.76	100.00%	15.90%	20.18%	26.07%	0.54%	0.45%	0.28%	5.53%	0.00%	0.01%	0.03%	70.02%	14.80%	84.83%	

Health Net of the Northeast

Experience Report

GL Expense Run Date for Institutional Claims Thru 7/27/2007   GL Expense Run Date for Encounter Claims Thru 7/27/2007   Pharmacy Claims Paid Thru 7/31/2007

Incurred from 200606 thru 200705

Report Group: Small Group

Year Month	Member Months	Contract Months	Premium	Medical Claims						Capitations	PHOs	GME	HCRA	Total Medical	Rx Net	Total Claims
				INET			ONET									
				Inpatient	Outpatient	Physician	Inpatient	Outpatient	Physician							
200606	60	33	\$25,265.66	\$0.00	\$1,706.63	\$7,896.87	\$0.00	\$0.00	\$0.00	\$1,012.20	\$0.00	\$0.00	\$0.00	\$10,615.70	\$3,072.58	\$13,688.28
200607	60	33	\$25,363.69	\$0.00	\$388.92	\$7,591.32	\$0.00	\$0.00	\$0.00	\$1,012.20	\$0.00	\$0.00	\$0.00	\$8,992.44	\$5,168.16	\$14,160.60
200608	61	34	\$25,546.45	\$39,896.00	\$7,836.41	\$21,279.84	\$0.00	\$0.00	\$0.00	\$1,029.07	\$0.00	\$0.00	\$0.00	\$70,041.32	\$6,745.84	\$76,787.16
200609	64	33	\$25,599.16	\$0.00	\$5,247.22	\$11,643.70	\$0.00	\$0.00	\$0.00	\$1,233.28	\$0.00	\$0.00	\$0.00	\$18,124.20	\$2,911.98	\$21,036.18
200610	38	18	\$15,681.33	\$0.00	\$1,747.10	\$3,927.71	\$0.00	\$0.00	\$0.00	\$732.26	\$0.00	\$0.00	\$0.00	\$6,407.07	\$5,880.97	\$12,288.04
200611	32	17	\$14,909.82	\$0.00	\$98.41	\$2,863.93	\$0.00	\$0.00	\$0.00	\$616.64	\$0.00	\$0.00	\$0.00	\$3,578.98	\$4,111.25	\$7,690.23
200612	42	21	\$18,728.39	\$2,250.00	\$878.10	\$4,591.88	\$0.00	\$0.00	\$0.00	\$809.34	\$0.00	\$0.00	\$0.00	\$8,529.32	\$3,410.60	\$11,939.92
200701	48	23	\$20,282.92	\$0.00	\$13,068.89	\$9,639.22	\$0.00	\$0.00	\$0.00	\$916.32	\$0.00	\$0.00	\$0.00	\$23,624.43	\$4,845.18	\$28,469.61
200702	48	23	\$20,282.92	\$4,912.00	\$10,016.60	\$3,445.58	\$0.00	\$0.00	\$0.00	\$916.32	\$0.00	\$0.00	\$0.00	\$19,290.50	\$4,466.90	\$23,757.40
200703	47	22	\$20,031.07	\$0.00	\$9,053.54	\$9,796.87	\$0.00	\$0.00	\$0.00	\$897.23	\$0.00	\$0.00	\$0.00	\$19,747.64	\$2,823.98	\$22,571.62
200704	49	23	\$22,723.47	\$0.00	\$5,169.20	\$7,821.32	\$0.00	\$0.00	\$0.00	\$935.41	\$0.00	\$0.00	\$0.00	\$13,925.93	\$5,508.08	\$19,434.01
200705	50	24	\$23,023.89	\$0.00	\$2,555.39	\$4,959.62	\$0.00	\$0.00	\$0.00	\$954.50	\$0.00	\$0.00	\$0.00	\$8,469.51	\$2,149.22	\$10,618.73
SubTotal	599	304	\$257,438.77	\$47,058.00	\$57,766.41	\$95,457.86	\$0.00	\$0.00	\$0.00	\$11,064.77	\$0.00	\$0.00	\$0.00	\$211,347.04	\$51,094.74	\$262,441.78
IBNR														\$2,473.82	\$256.76	\$2,730.58
Total														\$213,820.86	\$51,351.50	\$265,172.36
Average / PMPM	49.92	25.33	\$429.78	\$78.56	\$96.44	\$159.36	\$0.00	\$0.00	\$0.00	\$18.47	\$0.00	\$0.00	\$0.00	\$356.96	\$85.73	\$442.69
Ratio / % of Premium	1.00	1.97	100.00%	18.28%	22.44%	37.08%	0.00%	0.00%	0.00%	4.30%	0.00%	0.00%	0.00%	83.06%	19.95%	103.00%