

TERMS USED IN FINANCIAL STATISTICAL REPORTS (FSRs)

Total Member Months - Number of members enrolled in each month. YTD is the sum of the individual month's membership.

Revenues:

- **Premiums** – Capitation payments paid to HMOs by HHSC
- **Delivery Supplemental Payments** – A one-time per pregnancy supplemental payment made by HHSC to STAR, CHIP and CHIP Perinatal HMOs.
- **Bariatric Supplemental Payments** – A one-time per bariatric surgery supplemental payment made by HHSC to STAR, STAR+PLUS, and STARHealth HMOs.
- **Investment Income** – All interest and dividend income resulting from investment of funds received.
- **Other Income** – Any and all income generated from other sources.

Medical Expenses:

- **Capitated Services:**
 - *Single Service* – Amounts paid to providers that do not pay claims to other providers from the capitation payments received.
 - *Delegated Networks* – Capitation amounts paid to subcontracted individual professional associations (IPAs). These funds are used to pay claims for services performed by an integrated delivery system under contract with the IPA.
- **IBNR Accrual Medical Expenses** – Incurred But Not Reported (IBNR) accrual medical expenses are an estimate of the expected healthcare expenses incurred, but not paid, based on claims lag schedules and completion factors, as well as any counts of services rendered but not billed, e.g., pre-authorized hospital days.

Administrative Expenses – includes those expenses that are directly or indirectly in support of the Texas Medicaid Service Delivery Area (SDA) operations of the MCO. Administrative expenses include:

- Salaries, wages, and other benefits
- Employee bonuses and commissions
- Payroll taxes
- Legal fees and expenses
- Auditing, actuarial, and other consulting
- Travel expenses
- Marketing and advertising
- Postage, shipping, and telephone
- Printing and office supplies
- Space rental
- Utilities and maintenance
- Building depreciation
- Equipment depreciation
- Equipment rental
- Outsourced services
- Insurance, except on real estate, excludes reinsurance premiums
- Premium tax
- Regulatory authority licenses and fees
- Affiliated company allocations/charges – portion of any affiliated company management fees and/or other allocations/charges incurred by the affiliate on behalf of the MCO that are charged to the Texas Medicaid SDA operations
- Other administrative expenses – other expenses not specifically identified in any of the above administrative expense classifications.

STAR+PLUS HMO Program Financial Statistical Report

Organization: Superior HealthPlan, Inc.
Service Area: Bexar
Submission Date: 10/09/09
Submission Type: SFY08
Accrual Date: 07/31/09

Part 1: Summary Income Statements (Dollars), All Coverage Groups Combined

Incurring Months:	September	October	November	December	January	February	March	April	May	June	July	August	YTD
1 Total Member Months	22,942	23,147	23,377	23,340	23,613	23,832	23,915	24,072	24,166	24,344	24,601	24,752	286,101
Revenues:													
2 Premiums (HHSC Capitation)	10,866,111	10,966,401	11,059,566	11,163,373	11,269,482	11,384,629	11,389,113	11,521,305	11,665,049	11,906,968	12,137,034	12,327,130	137,656,161
3 Bariatric Supplemental Payments	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Investment Income	29,750	31,599	32,332	34,351	31,213	30,967	28,791	26,154	27,171	29,510	30,485	29,937	362,260
5 Other Revenue													0
6 Total Revenues	10,895,861	10,998,000	11,091,898	11,197,724	11,300,695	11,415,596	11,417,904	11,547,459	11,692,220	11,936,478	12,167,519	12,357,067	138,018,421
Medical Expenses:													
Capitated Services:													
7 Single Service	102,240	103,280	104,208	104,352	106,152	106,144	107,120	105,624	106,368	0	0	0	945,488
8 Delegated Networks	699,775	702,284	712,056	711,346	718,663	725,531	730,757	731,734	736,521	742,261	748,811	754,803	8,714,542
9 Fee-For-Service	8,482,407	9,632,352	9,217,986	8,744,145	9,660,518	9,233,271	10,068,355	9,907,558	10,124,007	9,845,475	10,528,970	10,425,060	115,870,108
10 IBNR Accrual	0	0	0	0	0	0	17,733	140,806	209,403	210,963	213,224	214,506	1,006,636
11 Total Medical Expenses	9,284,422	10,437,916	10,034,250	9,559,843	10,485,334	10,064,946	10,923,965	10,885,721	11,176,300	10,798,699	11,491,005	11,394,369	126,536,773
12 Total Administrative Expenses	1,186,084	1,303,109	1,233,233	1,259,942	1,224,134	1,299,540	1,292,167	1,245,297	1,316,772	1,487,317	1,380,227	1,428,154	15,655,976
13 Total Expenses	10,470,506	11,741,025	11,267,483	10,819,785	11,709,468	11,364,486	12,216,132	12,131,018	12,493,072	12,286,016	12,871,232	12,822,523	142,192,749
14 Net Income Before Taxes	425,355	(743,025)	(175,585)	377,939	(408,773)	51,110	(798,228)	(583,559)	(800,852)	(349,538)	(703,713)	(465,456)	(4,174,328)
15 % of Medical Exp to Premiums + BSP	85.4%	95.2%	90.7%	85.6%	93.0%	88.4%	95.9%	94.5%	95.8%	90.7%	94.7%	92.4%	91.9%
16 % of Administrative Exp to Premiums + BSP	10.9%	11.9%	11.2%	11.3%	10.9%	11.4%	11.3%	10.8%	11.3%	12.5%	11.4%	11.6%	11.4%
17 % of Net Income to Total Revenues	3.9%	-6.8%	-1.6%	3.4%	-3.6%	0.4%	-7.0%	-5.1%	-6.8%	-2.9%	-5.8%	-3.8%	-3.0%
18 Performance Assessment													
19 Quality Challenge Award													
20 Hospital Inpatient Incentive - Shared Savings Award													
21 Hospital Inpatient Disincentive - Admin Fee at Risk													
22 Liquidated Damages	0	(13,900)	0	0	0	0	(1,000)	0	0	0	0	0	(14,900)

Note: Reporting is on an incurred basis. All prior months' data must be updated to reflect each reported month on an incurred basis, including revised monthly IBNR estimates.