

Blue Plus
Minnesota Supplement Report #1A
REALLOCATION OF EXPENSES AND INVESTMENT INCOME
For the Year Ending December 31, 2022
Public Information, Minnesota Statutes § 62D.08

For Dental: Please use "Explanations" tab to clarify any overlap reporting of Dental in other

Line	Direct Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	Medicare Supplement	Medicare Part D	MSHO	SNBC MA only	SNBC Integrated	PMAP	MSC+	MNCare	Dental	Other	Admin Services
1	Employee benefit expenses	-		-														
2	Sales expenses	2,899,172		2,899,172	2,899,172			-										
3	General business/office expense	-		-														
4	State premium taxes and assessments	-		-														
5	Consulting and professional fees	-		-														
6	Outsourced services	51,784,810		51,784,810						3,586,683			42,658,527	1,911,194	3,628,407			
7	Other expenses	-		-														
8	Total Direct Expenses	54,683,982	-	54,683,982	2,899,172	-	-	-	-	3,586,683	-	-	42,658,527	1,911,194	3,628,407	-	-	-

Line	Reallocated Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	Medicare Supplement	Medicare Part D	MSHO	SNBC MA only	SNBC Integrated	PMAP	MSC+	MNCare	Dental	Other	Admin Services
9	Employee benefit expenses	29,564,382		29,564,382	5,758,186			837		3,615,803			17,405,260	1,001,792	1,782,504			
10	Sales expenses	1,457,073		1,457,073	666,550			86		366,843			381,204	10,849	31,542			
11	General business/office expense	9,743,255		9,743,255	2,073,505			350		942,730			5,943,564	262,240	520,866			
12	State premium taxes and assessments	50,679,627		50,679,627	9,739,815			527		2,749,973			33,778,379	1,460,235	2,950,697			
13	Consulting and professional fees	7,738,112		7,738,112	1,058,323			305		445,458			5,593,048	156,256	484,721			
14	Outsourced services	7,171,197		7,171,197	1,627,113			254		362,602			4,676,735	58,467	446,026			
15	Other expenses	111,857,928		111,857,928	(31,868)			20		13,980			102,066,516	9,947	9,799,333			
16	Total Indirect Expenses	218,211,574	-	218,211,574	20,891,624	-	-	2,379	-	8,497,390	-	-	169,844,707	2,959,785	16,015,689	-	-	-

Line	Direct plus Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		NAIC Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	Medicare Supplement	Medicare Part D	MSHO	SNBC MA only	SNBC Integrated	PMAF	MSC+	MNCare	Dental	Other	Admin Services
17	Employee benefit expenses	29,564,382	-	29,564,382	5,758,186	-	-	837	-	3,615,803	-	-	17,405,260	1,001,792	1,782,504	-	-	-
18	Sales expenses	4,356,245	-	4,356,245	3,565,722	-	-	86	-	366,843	-	-	381,204	10,849	31,542	-	-	-
19	General business/office expense	9,743,255	-	9,743,255	2,073,505	-	-	350	-	942,730	-	-	5,943,564	262,240	520,866	-	-	-
20	State premium taxes and assessments	50,679,627	-	50,679,627	9,739,815	-	-	527	-	2,749,973	-	-	33,778,379	1,460,235	2,950,697	-	-	-
21	Consulting and professional fees	7,738,112	-	7,738,112	1,058,323	-	-	305	-	445,458	-	-	5,593,048	156,256	484,721	-	-	-
22	Outsourced services	58,956,007	-	58,956,007	1,627,113	-	-	254	-	3,949,285	-	-	47,335,261	1,969,661	4,074,433	-	-	-
23	Other expenses	121,857,928	-	121,857,928	(31,868)	-	-	20	-	13,980	-	-	102,066,516	9,947	9,799,333	-	10,000,000	-
24	Total Non-Claim Expenses = Sum of Lines 17 to 23	282,895,555	-	282,895,555	23,790,795	-	-	2,379	-	12,084,073	-	-	212,503,233	4,870,979	19,644,096	-	10,000,000	-
25	Claims Adjustment Expenses	107,717,551	-	107,717,551	12,008,766	-	-	1,983	-	6,685,618	-	-	80,124,610	2,406,727	6,489,926	-	(79)	-
26	Revenues (Supp Report #1, Line 8)	2,977,952,445	-	2,977,952,445	258,390,773	-	-	31,922	-	356,571,909	-	-	2,088,777,696	90,953,852	183,226,293	-	-	-
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	2,441,140,332	-	2,441,140,332	206,203,796	(5)	-	15,312	-	303,049,502	-	-	1,710,416,512	73,392,897	148,062,317	-	-	-
28	Net Investment Gain/(Loss) (Allocated)	21,583,131	-	21,583,131	7,723,874	-	-	680,793	-	11,992,292	-	-	-	565,196	620,974	-	-	-
29	Aggregate Write Ins for Other Income or (Expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Federal and Foreign Income Taxes Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Net Income = Lines 26+28+29-24-25-27-30	167,782,137	-	167,782,137	24,111,290	5	-	693,040	-	46,745,008	-	-	85,733,341	10,848,445	9,650,927	-	(9,999,921)	-

columns.

Please use the space below to explain any discrepancies between what is reported in Supplement Report #1 and Su

Outsourced Services, BP MNCare -

Net negative General expense from AGP. AGP is reporting our admin fees payments to them as a General Admin E>

Other Expenses, BP Medicare-Sec Blue and BP MSC+ -

DHS fine reimbursement

Supplement Report #1a

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These categorized administrative expenses should roll up into the general administrative expenses reported on line 21 on Minnesota Supplement Report #1, as well as the underwriting and investment exhibit part 3 – analysis of expenses, of the NAIC health blank. The categories are broken down as follows:

Employee benefit expenses: salaries, wages and benefits

Sales expenses: commissions, marketing and advertising; cost of sales-related materials, postage, telephone and printing materials

General business and office type expenses: rent; non-sales related postage, express and telephone; non-sales related printing and office supplies; taxes (excluding state premium taxes and assessments), licenses and fees; traveling expenses; insurance, except on real estate; collection and bank service charges; group service and administration fees; real estate expenses; real estate taxes; equipment; occupancy, depreciation and amortization; cost of depreciation of ECP equipment and software

State premium taxes and assessments

Consulting and professional fees: legal fees and expenses; certifications and accreditation fees; auditing, actuarial and other consulting fees; board, bureaus and association fees

Outsourced services: ECP; claims and other services

Other expenses: investment expenses not included elsewhere; aggregate write-ins for expenses; reimbursements by uninsured plans; reimbursements from fiscal intermediaries.

Indirect expenses must be allocated by dollars of premium income, or premium-equivalent for ASO business.

Investment gain must be allocated by the prior five years of net income.