$\frac{\text { Quartz Health Plan MN Corporation }}{\text { Minnesota Supplement Report } 11 \mathrm{~A}}$
reallocation of expenses and investment income
For the Year Ending December 31, 2020
Public Information, Minnesta Statues $\$ 62 \mathrm{D} .0$

|  | Direct Non-Claim Expenses | $\frac{1}{\text { Total }}$ | 23 |  | ${ }_{\text {Commercial }}$ | $5 \quad 6$ |  | 7 | 8 |  | 10 |  | 12 | 13 | 14 | 15 | 16 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Non MN products | Total MN products | Commercial | Medicare Advantage | Medicare | Medicare Sterent | $\begin{gathered} \hline \text { Medicare } \\ \text { Part D } \\ \hline \end{gathered}$ | MSHO | SNBC MA | $\begin{gathered} \text { SNBC } \\ \text { Integrated } \\ \hline \end{gathered}$ | PMAP | MSC+ | MNCare | Dental | Other | $\underset{\substack{\text { Admin } \\ \text { Services }}}{\substack{\text { and } \\ \hline}}$ |
| 1 | Employe benefit expenses | 0 |  | 0 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2 | Sales expenses | 68755 |  | ${ }^{68755}$ | 33715 | 35040 |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 | General business/fficie expense | 0 |  | 0 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 | State premium taxes and assessments | 38410 |  | 38410 | 24655 | 13755 |  |  |  |  |  |  |  |  |  |  |  |  |
| 5 | Consulting and professional fees | 22959 |  | 22959 |  | 22959 |  |  |  |  |  |  |  |  |  |  |  |  |
| 6 | Outsourced services | 161933 |  | 161933 |  | 161933 |  |  |  |  |  |  |  |  |  |  |  |  |
| 7 | Other expenses | 0 |  | 0 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 8 | Total Direct Expenses | 292057 | 0 | 292057 | 58370 | 233687 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |


|  |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Line | Reallocated Indirect Non-Claim Expenses | Total | $\begin{aligned} & \text { Non MN } \\ & \text { products } \\ & \hline \end{aligned}$ | $\begin{gathered} \text { Total MN } \\ \text { products } \\ \hline \end{gathered}$ | Commercial | Medicare Advantage | $\begin{aligned} & \text { Medicare } \\ & \text { Cost } \end{aligned}$ | Medicare Supplement | $\begin{gathered} \text { Medicare } \\ \text { Part D } \\ \hline \end{gathered}$ | MSHO | $\begin{gathered} \text { SNBC MA } \\ \text { only } \\ \hline \end{gathered}$ | $\begin{gathered} \text { SNBC } \\ \text { Integrated } \end{gathered}$ | PMAP | MSC+ | MNCare | Dental | Other | $\begin{aligned} & \text { Admin } \\ & \text { Services } \end{aligned}$ |
| 9 | Employee benefit expenses | 406372 |  | 406372 |  | 406372 |  |  |  |  |  |  |  |  |  |  |  |  |
| 10 | Sales expenses | 299295 |  | 299295 |  | 299295 |  |  |  |  |  |  |  |  |  |  |  |  |
| 11 | General business/fficice expense | 149218 |  | 149218 |  | 149218 |  |  |  |  |  |  |  |  |  |  |  |  |
| 12 | State premium taxes and assessments | 31561 |  | 31561 |  | 31561 |  |  |  |  |  |  |  |  |  |  |  |  |
| 13 | Consulting and professional fees | 33218 |  | 33218 |  | 33218 |  |  |  |  |  |  |  |  |  |  |  |  |
| 14 | Outsourced services | 11675 |  | 11675 |  | 11675 |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 | Other expenses | 812 |  | 812 |  | 812 |  |  |  |  |  |  |  |  |  |  |  |  |
| 16 | Total Indirect Expenses | 932151 | 0 | 932151 | 0 | 932151 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |


|  |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Line | Direct plus Indirect Non-Claim Expenses | NAIC Total | $\begin{aligned} & \text { Non MN } \\ & \text { products } \end{aligned}$ | $\begin{aligned} & \text { Total MN } \\ & \text { products } \end{aligned}$ | Commercial | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Medicare } \\ \text { Advantage } \end{array} \\ \hline \end{array}$ | $\begin{gathered} \text { Medicare } \\ \text { Cost } \end{gathered}$ | $\begin{array}{\|c\|} \hline \text { Medicare } \\ \text { Supplement } \\ \hline \end{array}$ | $\begin{gathered} \hline \text { Medicare } \\ \text { Part D } \\ \hline \end{gathered}$ | MSHO | $\begin{array}{\|c\|c\|} \hline \begin{array}{c} \text { SNBC MA } \\ \text { only } \end{array} \\ \hline \end{array}$ | $\begin{array}{\|c\|} \hline \text { SNBC } \\ \text { Integrated } \\ \hline \end{array}$ | PMAP | MSC+ | MNCare | Dental | Other | $\begin{aligned} & \text { Admin } \\ & \text { Services } \end{aligned}$ |
| 17 | Employee benefit expenses | 406372 | 0 | 406372 | 0 | 406372 | 0 | 0 | 0 | 0 | 0 |  | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Sales expenses | 368050 | 0 | 368050 | 33715 | 334335 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | General business/fficice expense | 149218 | 0 | 149218 | 0 | 149218 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | State premium taxes and assessments | ${ }^{69971}$ | 0 | 69971 | 24655 | 45316 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Consulting and professional fees | 56177 | 0 | 56177 | 0 | 56177 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | Outsourced services | 177608 | 0 | 177608 | 0 | 177608 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | Other expenses | 812 | 0 | 812 | 0 | 812 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | Total Non-Claim Expenses = Sum of Lines 17 to 23 | 1224208 | 0 | 1224208 | 58370 | 1165838 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Claims Adjustment Expenses | 449110 |  | 449110 | 99613 | 349497 |  |  |  |  |  |  |  |  |  |  |  |  |
| 26 | Revenues (Supp Report \#1, Line 8) | 21568926 |  | 21568926 | 2779450 | 18789476 |  |  |  |  |  |  |  |  |  |  |  |  |
| 27 | Incurred Claims (Supp Report \#1, Line $18+$ Line 22) | 19366370 |  | 19366370 | 2502588 | 16863782 |  |  |  |  |  |  |  |  |  |  |  |  |
| 28 | Net Investment Gain/(Loss) (Allocated) | 16988 |  | 16988 | - | 16988 |  |  |  |  |  |  |  |  |  |  |  |  |
| 29 | Aggregate Write Ins for Other Income or (Expenses) | 0 |  | 0 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 30 | Federal and Foreign Income Taxes Incurred | 0 |  | 0 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 31 | Net Income $=$ Lines $26+28+29-24-25-27-30$ | 544226 | 0 | 546226 | 118879 | 427347 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |  | 0 | 0 | 0 | 0 |

