

**Sanford Health Plan of Minnesota  
Minnesota Supplement Report #1A**

**REALLOCATION OF EXPENSES AND INVESTMENT INCOME  
For the Year Ending December 31, 2017  
Public Information, Minnesota Statutes § 62D.08**

Line	Direct Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	MSHO	SNBC MA only	SNBC Integrated	MSC+	PMAP	MNCare	Dental	Other	Admin Services
1	Employee benefit expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Sales expenses	82,688.75	-	82,688.75	57,945.45	-	-	-	-	-	-	-	-	-	24,743.30	-
3	General business/office expense	35,372.33	-	35,372.33	25,535.01	-	-	-	-	-	-	-	-	-	9,837.32	-
4	State premium taxes and assessments	51,003.60	-	51,003.60	45,074.45	-	-	-	-	-	-	-	-	-	5,929.15	-
5	Consulting and professional fees	94,735.78	-	94,735.78	68,389.01	-	-	-	-	-	-	-	-	-	26,346.77	-
6	Outsourced services	882.48	-	882.48	-	-	-	-	-	-	-	-	-	-	882.48	-
7	Other expenses	2,173.28	-	2,173.28	2,102.07	-	-	-	-	-	-	-	-	-	71.21	-
8	<b>Total Direct Expenses</b>	<b>266,856.22</b>	<b>-</b>	<b>266,856.22</b>	<b>199,045.99</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>67,810.23</b>	<b>-</b>

Line	Reallocated Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	MSHO	SNBC MA only	SNBC Integrated	MSC+	PMAP	MNCare	Dental	Other	Admin Services
9	Employee benefit expenses	10,805.40	-	10,805.40	7,800.33	-	-	-	-	-	-	-	-	-	3,005.07	-
10	Sales expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General business/office expense	1,075.48	-	1,075.48	776.38	-	-	-	-	-	-	-	-	-	299.10	-
12	State premium taxes and assessments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Consulting and professional fees	1,765.88	-	1,765.88	1,274.77	-	-	-	-	-	-	-	-	-	491.11	-
14	Outsourced services	9,534.99	-	9,534.99	6,883.23	-	-	-	-	-	-	-	-	-	2,651.76	-
15	Other expenses	322.19	-	322.19	232.59	-	-	-	-	-	-	-	-	-	89.60	-
16	<b>Total Indirect Expenses</b>	<b>23,503.94</b>	<b>-</b>	<b>23,503.94</b>	<b>16,967.30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,536.64</b>	<b>-</b>

Line	Direct plus Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		NAIC Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	MSHO	SNBC MA only	SNBC Integrated	MSC+	PMAP	MNCare	Dental	Other	Admin Services
17	Employee benefit expenses	10,805.40	-	10,805.40	7,800.33	-	-	-	-	-	-	-	-	-	3,005.07	-
18	Sales expenses	82,688.75	-	82,688.75	57,945.45	-	-	-	-	-	-	-	-	-	24,743.30	-
19	General business/office expense	36,447.81	-	36,447.81	26,311.39	-	-	-	-	-	-	-	-	-	10,136.42	-
20	State premium taxes and assessments	51,003.60	-	51,003.60	45,074.45	-	-	-	-	-	-	-	-	-	5,929.15	-
21	Consulting and professional fees	96,501.66	-	96,501.66	69,663.78	-	-	-	-	-	-	-	-	-	26,837.88	-
22	Outsourced services	10,417.47	-	10,417.47	6,883.23	-	-	-	-	-	-	-	-	-	3,534.24	-
23	Other expenses	2,495.47	-	2,495.47	2,334.66	-	-	-	-	-	-	-	-	-	160.81	-
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>290,360.16</b>	<b>-</b>	<b>290,360.16</b>	<b>216,013.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74,346.87</b>	<b>-</b>
25	<b>Claims Adjustment Expenses</b>	<b>43,320.17</b>	<b>-</b>	<b>43,320.17</b>	<b>43,320.17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
26	Revenues (Supp Report #1, Line 8)	1,767,781.75	-	1,767,781.75	1,491,089.54	-	-	-	-	-	-	-	-	-	276,692.21	-
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	1,502,175.44	-	1,502,175.44	1,313,800.90	-	-	-	-	-	-	-	-	-	188,374.54	-
28	Net Investment Gain/(Loss) (Allocated)	848.58	-	848.58	848.58	-	-	-	-	-	-	-	-	-	-	-
29	Aggregate Write Ins for Other Income or (Expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Federal and Foreign Income Taxes Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	<b>Net Income = Lines 26+28+29-24-25-27-30</b>	<b>(67,225.44)</b>	<b>-</b>	<b>(67,225.44)</b>	<b>(81,196.24)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,970.80</b>	<b>-</b>