

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

**REALLOCATION OF EXPENSES AND INVESTMENT INCOME  
For the Year Ending December 31, 2018  
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+	PMP	MNCare	Dental	Other	Admin Services
1	Employee benefit expenses	-		-												
2	Sales expenses	212,361.04		212,361.04	142,747.04										69,614.00	
3	General business/office expense	-		-												
4	State premium taxes and assessments	73,073.68		73,073.68	68,571.84										4,501.84	
5	Consulting and professional fees	81,958.96		81,958.96	73,369.06										8,589.90	
6	Outsourced services	4,693.90		4,693.90	3,707.50										986.40	
7	Other expenses	51,569.43		51,569.43	46,322.00										5,247.43	
8	<b>Total Direct Expenses</b>	<b>423,657.01</b>	<b>0</b>	<b>423,657.01</b>	<b>334,717.44</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>88,939.57</b>	<b>0</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+	PMP	MNCare	Dental	Other	Admin Services
9	Employee benefit expenses	31,034.76		31,034.76	27,753.00										3,281.76	
10	Sales expenses	-		-												
11	General business/office expense	4,825.04		4,825.04	4,314.82										510.22	
12	State premium taxes and assessments	-		-												
13	Consulting and professional fees	348.40		348.40	311.56										36.84	
14	Outsourced services	27,641.84		27,641.84	24,718.86										2,922.98	
15	Other expenses	315.96		315.96	282.55										33.41	
16	<b>Total Indirect Expenses</b>	<b>64,166.00</b>	<b>-</b>	<b>64,166.00</b>	<b>57,380.79</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,785.21</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+	PMP	MNCare	Dental	Other	Admin Services
17	Employee benefit expenses	31,034.76	-	31,034.76	27,753.00	-	-	-	-	-	-	-	-	-	3,281.76	-
18	Sales expenses	212,361.04	-	212,361.04	142,747.04	-	-	-	-	-	-	-	-	-	69,614.00	-
19	General business/office expense	4,825.04	-	4,825.04	4,314.82	-	-	-	-	-	-	-	-	-	510.22	-
20	State premium taxes and assessments	73,073.68	-	73,073.68	68,571.84	-	-	-	-	-	-	-	-	-	4,501.84	-
21	Consulting and professional fees	82,307.36	-	82,307.36	73,680.62	-	-	-	-	-	-	-	-	-	8,626.74	-
22	Outsourced services	32,335.74	-	32,335.74	28,426.36	-	-	-	-	-	-	-	-	-	3,909.38	-
23	Other expenses	51,885.39	-	51,885.39	46,604.55	-	-	-	-	-	-	-	-	-	5,280.84	-
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>487,823.01</b>	<b>-</b>	<b>487,823.01</b>	<b>392,098.23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>95,724.78</b>	<b>-</b>
25	<b>Claims Adjustment Expenses</b>	<b>115,970.40</b>	<b>-</b>	<b>115,970.40</b>	<b>104,065.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,905.37</b>	<b>-</b>
26	<b>Revenues (Supp Report #1, Line 8)</b>	<b>3,637,186.71</b>	<b>-</b>	<b>3,637,186.71</b>	<b>3,387,908.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>249,278.70</b>	<b>-</b>
27	<b>Incurred Claims (Supp Report #1, Line 18 + Line 22)</b>	<b>3,948,051.47</b>	<b>-</b>	<b>3,948,051.47</b>	<b>3,793,008.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>155,043.40</b>	<b>-</b>
28	<b>Net Investment Gain/(Loss) (Allocated)</b>	<b>12,425.02</b>	<b>-</b>	<b>12,425.02</b>	<b>12,425.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
29	<b>Aggregate Write Ins for Other Income or (Expenses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
30	<b>Federal and Foreign Income Taxes Incurred</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
31	<b>Net Income = Lines 26+28+29-24-25-27-30</b>	<b>(902,233.15)</b>	<b>-</b>	<b>(902,233.15)</b>	<b>(888,838.30)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(13,394.85)</b>	<b>-</b>