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EXHIBIT B-1: Individual Measures of Predictive Accuracy - Prospective Model - Offered Weights

Two sets of results are shown - one based on all members (full data set) and one based on the validation data set.

Risk Adjuster	Claim Truncation	Full Data Set:				Validation Data Set:				Mean Absolute Deviation
		R-Sqrd	Mean		R-Sqrd	Mean		Cumming's Prediction Measure		
			Abs Error	None		Abs Error	None			
ACG	\$50,000	NA	NA	NA	NA	NA	NA	NA	\$50,000	2400.92
	\$100,000	NA	NA	NA	NA	NA	NA	NA	\$100,000	2534.22
	None	NA	NA	NA	NA	NA	NA	NA	None	2632.75
CDPS	\$50,000	0.1344	2095.30	0.1273	0.1344	2095.30	0.1273	0.1273		
	\$100,000	0.1228	2219.15	0.1280	0.1247	2209.81	0.1280	0.1280		
	None	0.0975	2305.56	0.1266	0.1025	2299.43	0.1266	0.1266		
DxCG	\$50,000	0.1947	1987.17	0.1723	0.1947	1987.17	0.1723	0.1723		
	\$100,000	0.1771	2107.94	0.1721	0.1802	2098.05	0.1721	0.1721		
	None	0.1398	2193.31	0.1692	0.1425	2187.36	0.1692	0.1692		
MedicaidRx	\$50,000	0.1155	2103.21	0.1240	0.1155	2103.21	0.1240	0.1240		
	\$100,000	0.0978	2229.74	0.1232	0.0975	2222.05	0.1232	0.1232		
	None	0.0715	2315.69	0.1225	0.0712	2310.16	0.1225	0.1225		
RxG1	\$50,000	0.2063	1916.17	0.2019	0.2063	1916.17	0.2019	0.2019		
	\$100,000	0.1798	2035.34	0.2002	0.1808	2026.85	0.2002	0.2002		
	None	0.1357	2117.85	0.1974	0.1335	2113.10	0.1974	0.1974		
RxRisk	\$50,000	0.1746	1988.17	0.1719	0.1746	1988.17	0.1719	0.1719		
	\$100,000	0.1482	2108.41	0.1680	0.1482	2108.41	0.1680	0.1680		
	None	0.1106	2199.98	0.1644	0.1106	2199.98	0.1644	0.1644		
ERG	\$50,000	0.2181	1875.36	0.2189	0.2181	1875.36	0.2189	0.2189		
	\$100,000	0.1934	1987.30	0.2158	0.1934	1987.30	0.2158	0.2158		
	None	0.1460	2082.04	0.2092	0.1460	2082.04	0.2092	0.2092		

EXHIBIT B-2: Individual Measures of Predictive Accuracy - Prospective Model - Recalibrated Weights

Two sets of results are shown - one based on the recalibrated risk weights as calculated ("As Is") and one based on setting any negative diagnosis or age/gender risk weights to 0 ("Min 0").

Risk Adjuster	Claim Truncation	Risk Weights: As Is				Risk Weights: Min 0				Mean Absolute Deviation
		R-Sqrd	Abs Error	Mean	Cumming's Prediction Measure	R-Sqrd	Abs Error	Mean	Cumming's Prediction Measure	
ACGs	\$50,000	0.1716	1971.73	1971.73	0.1716	1971.73	0.1788	\$50,000	2400.92	
	\$100,000	0.1399	2099.93	2099.93	0.1399	2099.93	0.1714	\$100,000	2534.22	
	None	0.0989	2193.01	2193.01	0.0989	2193.01	0.1670	None	2632.75	
CDPS	\$50,000	0.2079	1944.18	1944.15	0.2079	1944.15	0.1902			
	\$100,000	0.1863	2070.46	2070.42	0.1863	2070.42	0.1830			
	None	0.1484	2163.70	2163.63	0.1485	2163.63	0.1782			
DxCG	\$50,000	0.2236	1894.90	1901.86	0.2236	1901.86	0.2079			
	\$100,000	0.1978	2023.37	2032.08	0.1978	2032.08	0.1981			
	None	0.1542	2121.38	2132.78	0.1542	2132.78	0.1899			
MedicaidRx	\$50,000	0.1997	1931.30	1931.30	0.1997	1931.30	0.1956			
	\$100,000	0.1647	2062.26	2062.26	0.1647	2062.26	0.1862			
	None	0.1185	2158.67	2158.68	0.1186	2158.68	0.1801			
RxG1	\$50,000	0.2216	1881.89	1882.15	0.2216	1882.15	0.2161			
	\$100,000	0.1849	2013.99	2014.34	0.1849	2014.34	0.2051			
	None	0.1323	2112.25	2112.80	0.1323	2112.80	0.1975			
RxRisk	\$50,000	0.1884	1960.23	1960.23	0.1884	1960.23	0.1836			
	\$100,000	0.1535	2091.14	2091.15	0.1535	2091.15	0.1748			
	None	0.1111	2187.22	2187.26	0.1111	2187.26	0.1692			
ERG	\$50,000			1854.06	0.2296	1854.06	0.2278			
	\$100,000			1982.69	0.1966	1982.69	0.2176			
	None			2078.98	0.1479	2078.98	0.2103			

EXHIBIT B-3: Individual Measures of Predictive Accuracy - Concurrent Model - Recalibrated Weights

Two sets of results are shown - one based on the recalibrated risk weights as calculated ("As Is") and one based on setting any negative diagnosis or age/gender risk weights to 0 ("Min 0").

Risk Adjuster	Claim Truncation	Risk Weights: As Is				Risk Weights: Min 0				Mean Absolute Deviation
		R-Sqrd	Abs Error	Mean	Cummings's Prediction Measure	R-Sqrd	Abs Error	Mean	Cummings's Prediction Measure	
ACGs	\$50,000	0.4294	1486.51	1486.51	0.4294	1486.51	1486.51	0.3809	\$50,000	2400.92
	\$100,000	0.3762	1599.41	1599.41	0.3762	1599.41	1599.41	0.3689	\$100,000	2534.22
	None	0.2818	1685.11	1685.11	0.2818	1685.11	1685.11	0.3599	None	2632.75
CDPS	\$50,000	0.4402	1576.37	1576.37	0.4402	1576.40	1576.40	0.3434		
	\$100,000	0.4177	1696.96	1696.96	0.4178	1697.02	1697.02	0.3304		
	None	0.3550	1798.81	1798.81	0.3551	1798.85	1798.85	0.3167		
DxCG	\$50,000	0.5647	1395.65	1395.65	0.5641	1394.33	1394.33	0.4193		
	\$100,000	0.5470	1514.12	1514.12	0.5468	1509.00	1509.00	0.4046		
	None	0.4655	1628.39	1628.39	0.4655	1618.28	1618.28	0.3853		
MedicaidRx	\$50,000	0.3724	1661.10	1661.10	0.3724	1661.10	1661.10	0.3081		
	\$100,000	0.3284	1798.80	1798.80	0.3284	1797.03	1797.03	0.2909		
	None	0.2444	1911.31	1911.31	0.2444	1908.72	1908.72	0.2750		
RxG1	\$50,000	0.4200	1565.17	1565.17	0.4200	1568.61	1568.61	0.3467		
	\$100,000	0.3760	1698.66	1698.66	0.3759	1706.59	1706.59	0.3266		
	None	0.2792	1814.12	1814.12	0.2791	1823.39	1823.39	0.3074		
RxRisk	\$50,000	0.3392	1723.82	1723.82	0.3392	1723.82	1723.82	0.2820		
	\$100,000	0.2918	1854.15	1854.15	0.2918	1854.15	1854.15	0.2684		
	None	0.2132	1955.61	1955.61	0.2132	1956.30	1956.30	0.2569		
ERG	\$50,000				0.4744	1440.99	1440.99	0.3998		
	\$100,000				0.4268	1582.00	1582.00	0.3757		
	None				0.3465	1699.79	1699.79	0.3544		

EXHIBIT C-1: PREDICTIVE RATIOS - PROSPECTIVE OFFERED WEIGHT MODEL - UNTRUNCATED CLAIMS

Predictive Ratios: Ratio of Predicted Claims for 1999 to Actual Claims for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Offered Weights: Use Risk Weights Provided by Vendors to Score each Member
Claims: Untruncated

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-20%	74,914	130.79	105.56	116.37	88.65	106.07	74.80	11
2	20-40%	74,909	8.78	6.41	8.36	5.98	6.74	5.77	194
3	40-60%	74,921	3.37	2.88	3.28	2.78	2.94	2.89	596
4	60-80%	74,915	1.59	1.65	1.64	1.68	1.68	1.76	1,560
5	80-100%	74,914	0.40	0.51	0.43	0.54	0.49	0.54	8,799
Total		374,573	1.00	1.00	1.00	1.00	1.00	1.00	2,232

Group	Actual 1999 Claims \$ Range	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-500	176,099	10.78	8.32	10.03	7.48	8.56	6.97	150
2	500-1000	55,258	2.88	2.57	2.83	2.49	2.61	2.61	723
3	1000-1500	31,499	1.92	1.90	1.95	1.90	1.94	2.01	1,230
4	1500-2000	21,254	1.50	1.60	1.56	1.62	1.61	1.70	1,732
5	2000-4000	42,235	1.02	1.16	1.10	1.23	1.20	1.26	2,831
6	4000-6000	18,028	0.68	0.83	0.72	0.89	0.83	0.91	4,884
7	6000-8000	9,644	0.51	0.64	0.53	0.69	0.63	0.70	6,903
8	8000-10000	5,591	0.41	0.53	0.43	0.58	0.51	0.58	8,919
9	10000-12000	3,549	0.36	0.48	0.38	0.53	0.45	0.51	10,921
10	12000-14000	2,281	0.32	0.43	0.34	0.47	0.40	0.45	12,948
11	14000-16000	1,679	0.28	0.38	0.31	0.43	0.35	0.40	14,936
12	16000-18000	1,202	0.25	0.33	0.28	0.39	0.33	0.36	16,964
13	18000-20000	925	0.24	0.34	0.26	0.37	0.31	0.36	18,982
14	20000-22000	736	0.22	0.31	0.25	0.33	0.29	0.32	20,955
15	22000-24000	592	0.22	0.30	0.23	0.32	0.27	0.30	23,013
16	24000-26000	487	0.19	0.28	0.23	0.30	0.25	0.27	24,946
17	26000-28000	365	0.18	0.26	0.20	0.27	0.22	0.26	26,932
18	28000-30000	323	0.17	0.25	0.18	0.27	0.22	0.25	28,976
19	30000-40000	1,034	0.16	0.25	0.17	0.25	0.20	0.24	34,520
20	40000-50000	583	0.13	0.20	0.13	0.20	0.16	0.20	44,519
21	50000-60000	343	0.11	0.18	0.10	0.17	0.13	0.16	54,609
22	60000-80000	334	0.10	0.16	0.10	0.15	0.11	0.15	68,675
23	80000-100000	182	0.09	0.14	0.09	0.13	0.10	0.12	89,116
24	100000+	350	0.07	0.10	0.05	0.09	0.06	0.09	167,951

Condition in 1999	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	0.37	0.59	0.40	0.54	0.46	0.73	11,508
Heart Disease	1,682	0.24	0.42	0.22	0.41	0.34	0.39	25,409
Asthma	14,261	0.71	0.68	0.74	0.71	0.71	0.71	4,675
Mental Illness	11,790	0.60	0.69	0.60	0.70	0.66	0.65	6,629
HIV	205	0.30	0.56	0.48	0.70	0.49	0.61	16,637

Condition in 1998	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	0.57	0.92	0.59	0.80	0.67	1.14	8,383
Heart Disease	1,420	0.47	0.86	0.37	0.71	0.59	0.76	17,692
Asthma	13,598	0.98	0.97	0.91	0.87	0.87	0.93	4,119
Mental Illness	11,115	0.82	1.02	0.74	0.88	0.83	0.84	5,773
HIV	168	0.46	0.94	0.60	0.84	0.62	0.81	15,902

EXHIBIT C-2: PREDICTED CLAIMS - PROSPECTIVE OFFERED WEIGHT MODEL - UNTRUNCATED CLAIMS

Predicted Claims: Predicted Claims Per Member Per Year for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Offered Weights: Use Risk Weights Provided by Vendors to Score each Member
Claims: Untruncated

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-20%	74,914	1,434	1,157	1,276	972	1,163	820	11
2	20-40%	74,909	1,702	1,244	1,622	1,159	1,307	1,118	194
3	40-60%	74,921	2,006	1,718	1,953	1,656	1,752	1,722	596
4	60-80%	74,915	2,485	2,579	2,565	2,613	2,627	2,745	1,560
5	80-100%	74,914	3,532	4,462	3,744	4,760	4,312	4,755	8,799
Total		374,573	2,232	2,232	2,232	2,232	2,232	2,232	2,232

Group	Actual 1999 Claims \$ Range	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-500	176,099	1,616	1,248	1,504	1,122	1,283	1,046	150
2	500-1000	55,258	2,082	1,855	2,043	1,801	1,886	1,887	723
3	1000-1500	31,499	2,356	2,342	2,394	2,343	2,383	2,473	1,230
4	1500-2000	21,254	2,591	2,765	2,697	2,809	2,796	2,938	1,732
5	2000-4000	42,235	2,888	3,276	3,112	3,483	3,402	3,576	2,831
6	4000-6000	18,028	3,313	4,076	3,504	4,337	4,050	4,425	4,884
7	6000-8000	9,644	3,518	4,413	3,637	4,732	4,328	4,812	6,903
8	8000-10000	5,591	3,693	4,771	3,874	5,154	4,588	5,148	8,919
9	10000-12000	3,549	3,969	5,211	4,193	5,754	4,878	5,545	10,921
10	12000-14000	2,281	4,172	5,517	4,415	6,033	5,138	5,786	12,948
11	14000-16000	1,679	4,112	5,661	4,571	6,375	5,255	5,943	14,936
12	16000-18000	1,202	4,220	5,666	4,703	6,600	5,556	6,128	16,964
13	18000-20000	925	4,643	6,533	4,917	7,084	5,978	6,823	18,982
14	20000-22000	736	4,710	6,427	5,291	6,981	6,060	6,612	20,955
15	22000-24000	592	4,981	6,985	5,362	7,329	6,231	6,804	23,013
16	24000-26000	487	4,715	6,878	5,616	7,463	6,282	6,840	24,946
17	26000-28000	365	4,869	7,059	5,394	7,140	5,996	6,994	26,932
18	28000-30000	323	4,936	7,305	5,353	7,925	6,513	7,140	28,976
19	30000-40000	1,034	5,693	8,555	5,908	8,631	6,990	8,268	34,520
20	40000-50000	583	5,574	9,122	5,707	8,897	7,155	8,900	44,519
21	50000-60000	343	6,040	9,744	5,685	9,212	7,319	8,861	54,609
22	60000-80000	334	6,933	11,033	6,821	10,224	7,440	10,067	68,675
23	80000-100000	182	7,977	12,507	7,701	11,148	8,881	10,545	89,116
24	100000+	350	11,020	17,260	7,687	14,915	10,465	15,840	167,951

Condition in 1999	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	4,282	6,807	4,631	6,175	5,299	8,387	11,508
Heart Disease	1,682	6,071	10,726	5,698	10,494	8,715	9,948	25,409
Asthma	14,261	3,307	3,185	3,468	3,299	3,297	3,337	4,675
Mental Illness	11,790	3,947	4,584	3,962	4,645	4,352	4,334	6,629
HIV	205	4,953	9,349	7,987	11,633	8,230	10,200	16,637

Condition in 1998	Members	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	4,796	7,754	4,952	6,710	5,627	9,597	8,383
Heart Disease	1,420	8,337	15,181	6,461	12,618	10,363	13,378	17,692
Asthma	13,598	4,055	4,001	3,767	3,583	3,595	3,846	4,119
Mental Illness	11,115	4,750	5,864	4,272	5,095	4,794	4,845	5,773
HIV	168	7,238	14,871	9,566	13,371	9,829	12,951	15,902

EXHIBIT D-1: PREDICTIVE RATIOS - PROSPECTIVE RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$50,000

Predictive Ratios: Ratio of Predicted Claims for 1999 to Actual Claims for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$50,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	87.72	95.47	76.58	86.17	79.99	95.26	66.31	11
2	20-40%	74,909	6.62	6.17	5.81	5.93	5.65	6.10	5.37	194
3	40-60%	74,921	2.95	2.79	2.82	2.74	2.68	2.73	2.74	596
4	60-80%	74,915	1.62	1.58	1.64	1.63	1.61	1.60	1.67	1,560
5	80-100%	74,914	0.48	0.50	0.52	0.52	0.54	0.50	0.55	8,048
Total		374,573	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2,082

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	7.93	7.82	7.03	7.36	6.98	7.74	6.41	150
2	500-1000	55,258	2.62	2.49	2.53	2.46	2.40	2.44	2.49	723
3	1000-1500	31,499	1.89	1.83	1.89	1.87	1.84	1.84	1.91	1,230
4	1500-2000	21,254	1.55	1.51	1.58	1.57	1.56	1.54	1.61	1,732
5	2000-4000	42,235	1.11	1.10	1.14	1.16	1.17	1.15	1.20	2,831
6	4000-6000	18,028	0.76	0.77	0.80	0.79	0.82	0.79	0.85	4,884
7	6000-8000	9,644	0.57	0.59	0.61	0.60	0.63	0.59	0.65	6,903
8	8000-10000	5,591	0.47	0.49	0.51	0.50	0.53	0.48	0.54	8,919
9	10000-12000	3,549	0.41	0.43	0.45	0.44	0.47	0.42	0.47	10,921
10	12000-14000	2,281	0.35	0.38	0.39	0.39	0.41	0.37	0.41	12,948
11	14000-16000	1,679	0.31	0.33	0.35	0.35	0.38	0.33	0.37	14,936
12	16000-18000	1,202	0.28	0.30	0.31	0.33	0.35	0.31	0.33	16,964
13	18000-20000	925	0.26	0.30	0.31	0.30	0.32	0.29	0.32	18,982
14	20000-22000	736	0.23	0.26	0.27	0.27	0.29	0.26	0.28	20,955
15	22000-24000	592	0.23	0.26	0.27	0.26	0.28	0.25	0.27	23,013
16	24000-26000	487	0.21	0.23	0.24	0.24	0.26	0.24	0.25	24,946
17	26000-28000	365	0.19	0.21	0.22	0.21	0.22	0.20	0.23	26,932
18	28000-30000	323	0.19	0.21	0.22	0.21	0.23	0.21	0.22	28,976
19	30000-40000	1,034	0.17	0.20	0.21	0.19	0.21	0.18	0.21	34,520
20	40000-50000	583	0.13	0.16	0.17	0.15	0.16	0.14	0.17	44,519
21	50000-60000	343	0.12	0.15	0.16	0.13	0.15	0.13	0.15	50,000
22	60000-80000	334	0.12	0.16	0.17	0.15	0.16	0.13	0.16	50,000
23	80000-100000	182	0.12	0.18	0.19	0.15	0.17	0.15	0.17	50,000
24	100000+	350	0.14	0.25	0.24	0.17	0.20	0.16	0.23	50,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	0.53	0.55	0.60	0.53	0.53	0.51	0.65	9,855
CHF	1,682	0.34	0.46	0.49	0.42	0.48	0.44	0.47	17,269
Asthma	14,261	0.73	0.69	0.73	0.73	0.74	0.71	0.76	4,245
Depression	11,790	0.64	0.68	0.71	0.70	0.71	0.69	0.71	6,107
HIV	205	0.28	0.58	0.56	0.71	0.74	0.48	0.68	14,064

Condition in 1998	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	0.83	0.85	0.91	0.76	0.77	0.73	0.99	7,190
CHF	1,420	0.61	0.87	0.92	0.67	0.79	0.71	0.83	12,335
Asthma	13,598	0.95	0.94	0.96	0.88	0.89	0.85	0.95	3,832
Depression	11,115	0.83	0.92	0.99	0.86	0.88	0.86	0.91	5,404
HIV	168	0.35	0.91	0.88	0.84	0.87	0.57	0.86	13,847

EXHIBIT D-2: PREDICTIVE RATIOS - PROSPECTIVE RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$100,000

Predictive Ratios: Ratio of Predicted Claims for 1999 to Actual Claims for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$100,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	90.22	96.87	78.68	87.48	81.90	96.92	67.49	11
2	20-40%	74,909	6.79	6.28	5.94	6.03	5.78	6.23	5.48	194
3	40-60%	74,921	3.04	2.86	2.89	2.81	2.74	2.80	2.81	596
4	60-80%	74,915	1.69	1.64	1.69	1.69	1.67	1.67	1.73	1,560
5	80-100%	74,914	0.48	0.51	0.53	0.52	0.54	0.51	0.55	8,481
Total		374,573	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2,168

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	8.14	7.96	7.20	7.49	7.14	7.90	6.53	150
2	500-1000	55,258	2.70	2.55	2.60	2.52	2.47	2.51	2.55	723
3	1000-1500	31,499	1.96	1.89	1.95	1.93	1.90	1.91	1.97	1,230
4	1500-2000	21,254	1.61	1.57	1.63	1.63	1.61	1.61	1.67	1,732
5	2000-4000	42,235	1.16	1.15	1.19	1.22	1.22	1.20	1.25	2,831
6	4000-6000	18,028	0.80	0.81	0.84	0.84	0.87	0.83	0.89	4,884
7	6000-8000	9,644	0.60	0.62	0.65	0.63	0.67	0.62	0.68	6,903
8	8000-10000	5,591	0.50	0.52	0.54	0.53	0.56	0.51	0.57	8,919
9	10000-12000	3,549	0.44	0.46	0.48	0.47	0.50	0.45	0.50	10,921
10	12000-14000	2,281	0.37	0.41	0.42	0.42	0.44	0.40	0.44	12,948
11	14000-16000	1,679	0.33	0.36	0.37	0.38	0.41	0.36	0.39	14,936
12	16000-18000	1,202	0.30	0.32	0.33	0.35	0.37	0.33	0.36	16,964
13	18000-20000	925	0.28	0.33	0.34	0.33	0.35	0.31	0.35	18,982
14	20000-22000	736	0.25	0.29	0.30	0.30	0.31	0.29	0.31	20,955
15	22000-24000	592	0.25	0.28	0.29	0.28	0.30	0.27	0.29	23,013
16	24000-26000	487	0.23	0.25	0.26	0.26	0.28	0.25	0.27	24,946
17	26000-28000	365	0.20	0.23	0.25	0.23	0.24	0.22	0.25	26,932
18	28000-30000	323	0.20	0.23	0.24	0.23	0.25	0.22	0.24	28,976
19	30000-40000	1,034	0.18	0.22	0.23	0.21	0.23	0.20	0.23	34,520
20	40000-50000	583	0.14	0.18	0.19	0.16	0.18	0.16	0.19	44,519
21	50000-60000	343	0.12	0.16	0.16	0.13	0.15	0.13	0.15	54,609
22	60000-80000	334	0.10	0.14	0.15	0.12	0.13	0.11	0.14	68,675
23	80000-100000	182	0.08	0.12	0.13	0.10	0.11	0.09	0.11	89,116
24	100000+	350	0.08	0.15	0.15	0.10	0.12	0.10	0.14	100,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	0.52	0.55	0.60	0.52	0.53	0.50	0.65	10,881
CHF	1,682	0.30	0.42	0.45	0.37	0.43	0.39	0.43	21,433
Asthma	14,261	0.73	0.69	0.72	0.73	0.74	0.71	0.75	4,458
Depression	11,790	0.64	0.67	0.70	0.70	0.71	0.69	0.71	6,423
HIV	205	0.27	0.58	0.56	0.73	0.76	0.49	0.67	15,774

Condition in 1998	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	0.81	0.85	0.92	0.76	0.77	0.73	1.01	7,935
CHF	1,420	0.56	0.84	0.90	0.61	0.74	0.66	0.80	14,964
Asthma	13,598	0.95	0.94	0.96	0.88	0.90	0.86	0.94	4,003
Depression	11,115	0.84	0.91	0.98	0.86	0.88	0.86	0.91	5,651
HIV	168	0.35	0.94	0.91	0.89	0.94	0.60	0.90	15,006

EXHIBIT D-3: PREDICTIVE RATIOS - PROSPECTIVE RECALIBRATED MODEL - UNTRUNCATED CLAIMS

Predictive Ratios: Ratio of Predicted Claims for 1999 to Actual Claims for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Untruncated

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCg	M.Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-20%	74,914	92.16	98.16	80.26	88.04	82.76	97.70	68.21	11
2	20-40%	74,909	6.92	6.38	6.04	6.10	5.85	6.30	5.55	194
3	40-60%	74,921	3.10	2.91	2.94	2.85	2.79	2.85	2.86	596
4	60-80%	74,915	1.73	1.68	1.73	1.73	1.71	1.71	1.78	1,560
5	80-100%	74,914	0.48	0.51	0.53	0.52	0.54	0.51	0.55	8,799
Total		374,573	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2,232

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCg	M.Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-500	176,099	8.30	8.07	7.33	7.56	7.22	7.98	6.62	150
2	500-1000	55,258	2.76	2.60	2.65	2.57	2.51	2.56	2.60	723
3	1000-1500	31,499	2.01	1.93	1.99	1.98	1.94	1.95	2.02	1,230
4	1500-2000	21,254	1.65	1.61	1.67	1.67	1.66	1.65	1.71	1,732
5	2000-4000	42,235	1.20	1.18	1.22	1.26	1.26	1.24	1.29	2,831
6	4000-6000	18,028	0.83	0.84	0.87	0.87	0.90	0.86	0.92	4,884
7	6000-8000	9,644	0.63	0.64	0.67	0.66	0.69	0.65	0.71	6,903
8	8000-10000	5,591	0.52	0.54	0.56	0.55	0.58	0.54	0.59	8,919
9	10000-12000	3,549	0.46	0.48	0.50	0.50	0.53	0.47	0.52	10,921
10	12000-14000	2,281	0.39	0.43	0.44	0.44	0.46	0.42	0.46	12,948
11	14000-16000	1,679	0.35	0.37	0.39	0.40	0.43	0.37	0.41	14,936
12	16000-18000	1,202	0.32	0.34	0.35	0.37	0.39	0.35	0.37	16,964
13	18000-20000	925	0.29	0.35	0.36	0.35	0.37	0.33	0.37	18,982
14	20000-22000	736	0.26	0.31	0.32	0.32	0.33	0.30	0.32	20,955
15	22000-24000	592	0.27	0.30	0.31	0.30	0.32	0.29	0.31	23,013
16	24000-26000	487	0.24	0.27	0.28	0.27	0.29	0.27	0.28	24,946
17	26000-28000	365	0.22	0.25	0.26	0.24	0.26	0.23	0.27	26,932
18	28000-30000	323	0.21	0.25	0.25	0.25	0.27	0.24	0.25	28,976
19	30000-40000	1,034	0.19	0.24	0.25	0.22	0.24	0.21	0.25	34,520
20	40000-50000	583	0.15	0.20	0.21	0.17	0.19	0.17	0.20	44,519
21	50000-60000	343	0.12	0.17	0.18	0.14	0.16	0.14	0.16	54,609
22	60000-80000	334	0.11	0.16	0.16	0.13	0.14	0.11	0.15	68,675
23	80000-100000	182	0.08	0.13	0.15	0.10	0.12	0.10	0.12	89,116
24	100000+	350	0.05	0.11	0.11	0.07	0.08	0.06	0.10	167,951

Condition in 1999	Members	ACG	CDPS	DxCg	M.Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	0.52	0.54	0.60	0.52	0.53	0.50	0.64	11,508
CHF	1,682	0.27	0.39	0.42	0.34	0.40	0.36	0.40	25,409
Asthma	14,261	0.72	0.69	0.71	0.72	0.73	0.70	0.74	4,675
Depression	11,790	0.65	0.66	0.69	0.70	0.71	0.69	0.70	6,629
HIV	205	0.26	0.59	0.56	0.75	0.79	0.55	0.68	16,637

Condition in 1998	Members	ACG	CDPS	DxCg	M.Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	0.81	0.84	0.92	0.76	0.78	0.73	0.99	8,383
CHF	1,420	0.51	0.79	0.85	0.57	0.69	0.60	0.75	17,692
Asthma	13,598	0.96	0.95	0.96	0.89	0.91	0.87	0.94	4,119
Depression	11,115	0.85	0.91	0.97	0.88	0.89	0.87	0.91	5,773
HIV	168	0.34	0.95	0.91	0.92	0.97	0.68	0.91	15,902

EXHIBIT D-4: PREDICTED CLAIMS - PROSPECTIVE RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$50,000

Predicted Claims: Predicted Claims Per Member Per Year for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$50,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	962	1,047	840	945	877	1,044	727	11
2	20-40%	74,909	1,283	1,196	1,126	1,149	1,096	1,182	1,042	194
3	40-60%	74,921	1,758	1,665	1,682	1,633	1,595	1,627	1,633	596
4	60-80%	74,915	2,534	2,463	2,558	2,538	2,516	2,502	2,612	1,560
5	80-100%	74,914	3,872	4,038	4,203	4,145	4,324	4,053	4,395	8,048
Total		374,573	2,082	2,082	2,082	2,082	2,082	2,082	2,082	2,082

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	1,189	1,173	1,055	1,104	1,047	1,161	961	150
2	500-1000	55,258	1,892	1,797	1,832	1,776	1,738	1,762	1,796	723
3	1000-1500	31,499	2,330	2,255	2,330	2,298	2,266	2,264	2,354	1,230
4	1500-2000	21,254	2,680	2,622	2,734	2,714	2,698	2,675	2,797	1,732
5	2000-4000	42,235	3,145	3,108	3,234	3,290	3,308	3,245	3,401	2,831
6	4000-6000	18,028	3,702	3,772	3,929	3,880	4,028	3,838	4,137	4,884
7	6000-8000	9,644	3,960	4,069	4,244	4,110	4,351	4,070	4,475	6,903
8	8000-10000	5,591	4,214	4,356	4,541	4,415	4,691	4,320	4,788	8,919
9	10000-12000	3,549	4,496	4,721	4,890	4,848	5,174	4,608	5,138	10,921
10	12000-14000	2,281	4,520	4,949	5,088	5,072	5,357	4,814	5,308	12,948
11	14000-16000	1,679	4,662	4,923	5,175	5,262	5,629	4,957	5,466	14,936
12	16000-18000	1,202	4,815	5,071	5,249	5,563	5,876	5,251	5,656	16,964
13	18000-20000	925	4,891	5,614	5,803	5,716	6,143	5,473	6,108	18,982
14	20000-22000	736	4,863	5,495	5,699	5,761	6,067	5,519	5,886	20,955
15	22000-24000	592	5,292	5,888	6,119	5,985	6,356	5,697	6,139	23,013
16	24000-26000	487	5,325	5,785	6,059	5,967	6,409	5,873	6,181	24,946
17	26000-28000	365	5,057	5,660	6,048	5,653	6,037	5,446	6,191	26,932
18	28000-30000	323	5,368	5,986	6,256	6,136	6,724	5,984	6,302	28,976
19	30000-40000	1,034	5,764	6,872	7,194	6,589	7,125	6,329	7,082	34,520
20	40000-50000	583	5,701	7,004	7,392	6,505	7,177	6,408	7,355	44,519
21	50000-60000	343	5,800	7,506	7,829	6,491	7,352	6,391	7,278	50,000
22	60000-80000	334	6,173	8,209	8,520	7,313	7,838	6,545	8,106	50,000
23	80000-100000	182	6,229	8,919	9,595	7,563	8,352	7,509	8,442	50,000
24	100000+	350	7,163	12,270	12,104	8,620	9,953	8,249	11,358	50,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	5,241	5,458	5,877	5,178	5,200	4,989	6,389	9,855
CHF	1,682	5,880	7,883	8,380	7,182	8,286	7,525	8,087	17,269
Asthma	14,261	3,093	2,945	3,087	3,090	3,126	2,999	3,216	4,245
Depression	11,790	3,904	4,124	4,349	4,250	4,329	4,212	4,360	6,107
HIV	205	3,963	8,117	7,945	9,950	10,429	6,718	9,507	14,064

Condition in 1998	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	5,940	6,110	6,554	5,490	5,522	5,268	7,113	7,190
CHF	1,420	7,512	10,756	11,408	8,221	9,723	8,763	10,291	12,335
Asthma	13,598	3,623	3,584	3,676	3,359	3,409	3,245	3,634	3,832
Depression	11,115	4,462	4,979	5,342	4,642	4,736	4,641	4,920	5,404
HIV	168	4,858	12,552	12,210	11,571	12,097	7,828	11,896	13,847

EXHIBIT D-5: PREDICTED CLAIMS - PROSPECTIVE RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$100,000

Predicted Claims: Predicted Claims Per Member Per Year for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$100,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	989	1,062	863	959	898	1,063	740	11
2	20-40%	74,909	1,316	1,218	1,152	1,170	1,120	1,207	1,063	194
3	40-60%	74,921	1,809	1,706	1,723	1,673	1,635	1,671	1,673	596
4	60-80%	74,915	2,630	2,553	2,641	2,635	2,603	2,600	2,704	1,560
5	80-100%	74,914	4,098	4,303	4,464	4,405	4,586	4,301	4,662	8,481
Total		374,573	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	1,221	1,193	1,080	1,123	1,070	1,185	980	150
2	500-1000	55,258	1,949	1,844	1,879	1,824	1,783	1,813	1,843	723
3	1000-1500	31,499	2,411	2,328	2,400	2,378	2,337	2,346	2,429	1,230
4	1500-2000	21,254	2,786	2,723	2,824	2,820	2,795	2,784	2,898	1,732
5	2000-4000	42,235	3,287	3,243	3,358	3,446	3,450	3,399	3,543	2,831
6	4000-6000	18,028	3,893	3,972	4,122	4,096	4,237	4,048	4,348	4,884
7	6000-8000	9,644	4,175	4,290	4,462	4,350	4,592	4,306	4,713	6,903
8	8000-10000	5,591	4,462	4,618	4,809	4,696	4,961	4,581	5,059	8,919
9	10000-20000	3,549	4,801	5,043	5,213	5,184	5,507	4,916	5,476	10,921
10	12000-14000	2,281	4,817	5,327	5,467	5,445	5,730	5,139	5,675	12,948
11	14000-16000	1,679	4,989	5,303	5,569	5,672	6,056	5,309	5,853	14,936
12	16000-18000	1,202	5,163	5,451	5,628	5,976	6,300	5,627	6,036	16,964
13	18000-20000	925	5,274	6,178	6,363	6,208	6,676	5,934	6,673	18,982
14	20000-22000	736	5,229	6,058	6,236	6,270	6,588	5,975	6,398	20,955
15	22000-24000	592	5,752	6,458	6,696	6,506	6,907	6,185	6,675	23,013
16	24000-26000	487	5,771	6,306	6,602	6,471	6,942	6,342	6,686	24,946
17	26000-28000	365	5,478	6,232	6,672	6,176	6,580	5,920	6,804	26,932
18	28000-30000	323	5,845	6,673	6,856	6,692	7,362	6,490	6,862	28,976
19	30000-40000	1,034	6,316	7,733	8,090	7,223	7,843	6,907	7,879	34,520
20	40000-50000	583	6,252	8,035	8,496	7,136	7,975	7,040	8,301	44,519
21	50000-60000	343	6,382	8,614	8,974	7,158	8,277	7,086	8,256	54,609
22	60000-80000	334	6,847	9,606	9,960	8,231	8,847	7,269	9,365	68,675
23	80000-100000	182	6,919	10,650	11,520	8,492	9,494	8,430	9,869	89,116
24	100000+	350	8,067	15,423	15,131	10,050	11,834	9,547	14,201	100,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	5,649	5,974	6,524	5,646	5,738	5,421	7,124	10,881
CHF	1,682	6,457	9,036	9,612	7,964	9,297	8,352	9,176	21,433
Asthma	14,261	3,247	3,093	3,221	3,253	3,287	3,155	3,354	4,458
Depression	11,790	4,133	4,288	4,510	4,468	4,551	4,414	4,539	6,423
HIV	205	4,216	9,104	8,852	11,438	12,042	7,701	10,639	15,774

Condition in 1998	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	6,444	6,730	7,318	6,022	6,128	5,758	7,992	7,935
CHF	1,420	8,354	12,599	13,411	9,191	11,030	9,806	11,945	14,964
Asthma	13,598	3,804	3,773	3,829	3,538	3,596	3,426	3,777	4,003
Depression	11,115	4,737	5,159	5,529	4,887	4,982	4,868	5,122	5,651
HIV	168	5,223	14,141	13,689	13,371	14,040	9,071	13,433	15,006

EXHIBIT D-6: PREDICTED CLAIMS - PROSPECTIVE RECALIBRATED MODEL - UNTRUNCATED CLAIMS

Predicted Claims: Predicted Claims Per Member Per Year for 1999
Prospective Model: Use 1998 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Untruncated

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-20%	74,914	1,010	1,076	880	965	907	1,071	748	11
2	20-40%	74,909	1,341	1,236	1,171	1,182	1,133	1,222	1,076	194
3	40-60%	74,921	1,847	1,735	1,754	1,699	1,662	1,699	1,702	596
4	60-80%	74,915	2,699	2,615	2,697	2,706	2,668	2,672	2,771	1,560
5	80-100%	74,914	4,262	4,498	4,657	4,607	4,789	4,496	4,862	8,799
Total		374,573	2,232	2,232	2,232	2,232	2,232	2,232	2,232	2,232

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-500	176,099	1,245	1,211	1,100	1,134	1,083	1,197	992	150
2	500-1000	55,258	1,991	1,876	1,913	1,857	1,814	1,847	1,877	723
3	1000-1500	31,499	2,469	2,379	2,447	2,436	2,391	2,403	2,484	1,230
4	1500-2000	21,254	2,861	2,793	2,885	2,897	2,867	2,863	2,970	1,732
5	2000-4000	42,235	3,389	3,337	3,441	3,564	3,560	3,515	3,649	2,831
6	4000-6000	18,028	4,030	4,113	4,262	4,264	4,401	4,213	4,506	4,884
7	6000-8000	9,644	4,332	4,444	4,622	4,538	4,783	4,493	4,890	6,903
8	8000-10000	5,591	4,643	4,811	5,009	4,918	5,177	4,788	5,259	8,919
9	10000-12000	3,549	5,030	5,286	5,452	5,443	5,768	5,156	5,728	10,921
10	12000-14000	2,281	5,034	5,598	5,755	5,731	6,017	5,401	5,940	12,948
11	14000-16000	1,679	5,230	5,580	5,865	5,982	6,374	5,600	6,134	14,936
12	16000-18000	1,202	5,420	5,742	5,913	6,293	6,618	5,934	6,330	16,964
13	18000-20000	925	5,555	6,615	6,810	6,602	7,083	6,305	7,098	18,982
14	20000-22000	736	5,497	6,521	6,679	6,672	6,992	6,358	6,796	20,955
15	22000-24000	592	6,100	6,942	7,182	6,915	7,338	6,590	7,097	23,013
16	24000-26000	487	6,108	6,693	7,017	6,854	7,341	6,714	7,044	24,946
17	26000-28000	365	5,791	6,610	7,126	6,572	6,956	6,294	7,232	26,932
18	28000-30000	323	6,209	7,250	7,373	7,137	7,851	6,893	7,299	28,976
19	30000-40000	1,034	6,728	8,390	8,776	7,714	8,365	7,372	8,502	34,520
20	40000-50000	583	6,668	8,859	9,345	7,626	8,562	7,545	9,001	44,519
21	50000-60000	343	6,816	9,459	9,819	7,699	8,956	7,661	8,957	54,609
22	60000-80000	334	7,352	10,699	11,060	8,913	9,606	7,854	10,296	68,675
23	80000-100000	182	7,436	11,980	13,112	9,231	10,427	9,167	10,887	89,116
24	100000+	350	8,742	17,990	17,768	11,211	13,280	10,596	16,375	167,951

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	5,949	6,261	6,851	5,969	6,072	5,719	7,401	11,508
CHF	1,682	6,892	9,972	10,679	8,631	10,143	9,021	10,077	25,409
Asthma	14,261	3,358	3,208	3,322	3,378	3,404	3,279	3,452	4,675
Depression	11,790	4,299	4,388	4,595	4,620	4,714	4,558	4,666	6,629
HIV	205	4,395	9,749	9,373	12,431	13,129	9,220	11,350	16,637

Condition in 1998	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,285	6,814	7,054	7,694	6,391	6,510	6,100	8,323	8,383
CHF	1,420	8,986	13,985	15,110	10,029	12,135	10,648	13,311	17,692
Asthma	13,598	3,936	3,933	3,938	3,676	3,733	3,569	3,876	4,119
Depression	11,115	4,935	5,261	5,618	5,056	5,161	5,028	5,263	5,773
HIV	168	5,470	15,166	14,524	14,585	15,348	10,889	14,442	15,902

EXHIBIT E-1: PREDICTIVE RATIOS - CONCURRENT RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$50,000

Predictive Ratios: Ratio of Predicted Claims for 1999 to Actual Claims for 1999
Concurrent Model: Use 1999 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$50,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	13.91	36.38	8.04	38.80	31.89	55.22	6.55	11
2	20-40%	74,909	3.46	3.50	3.32	4.16	3.88	4.52	3.03	194
3	40-60%	74,921	2.29	2.11	2.27	2.30	2.21	2.31	2.18	596
4	60-80%	74,915	1.60	1.54	1.54	1.57	1.53	1.54	1.60	1,560
5	80-100%	74,914	0.71	0.71	0.74	0.67	0.70	0.64	0.74	8,048
Total		374,573	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2,082

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	3.42	4.06	3.16	4.62	4.21	5.35	2.89	150
2	500-1000	55,258	2.16	1.98	2.13	2.13	2.05	2.12	2.07	723
3	1000-1500	31,499	1.80	1.69	1.72	1.73	1.68	1.71	1.77	1,230
4	1500-2000	21,254	1.55	1.50	1.49	1.54	1.49	1.51	1.57	1,732
5	2000-4000	42,235	1.25	1.23	1.19	1.24	1.23	1.22	1.28	2,831
6	4000-6000	18,028	0.99	0.99	0.96	0.94	0.97	0.92	1.04	4,884
7	6000-8000	9,644	0.84	0.82	0.81	0.77	0.81	0.76	0.89	6,903
8	8000-10000	5,591	0.73	0.71	0.72	0.67	0.71	0.65	0.78	8,919
9	10000-12000	3,549	0.66	0.64	0.67	0.62	0.66	0.58	0.70	10,921
10	12000-14000	2,281	0.62	0.59	0.64	0.56	0.59	0.53	0.64	12,948
11	14000-16000	1,679	0.56	0.54	0.59	0.53	0.56	0.48	0.58	14,936
12	16000-18000	1,202	0.53	0.49	0.56	0.50	0.54	0.46	0.53	16,964
13	18000-20000	925	0.50	0.48	0.54	0.45	0.49	0.42	0.51	18,982
14	20000-22000	736	0.49	0.47	0.53	0.43	0.47	0.39	0.49	20,955
15	22000-24000	592	0.48	0.45	0.52	0.41	0.45	0.38	0.47	23,013
16	24000-26000	487	0.46	0.45	0.53	0.40	0.44	0.37	0.43	24,946
17	26000-28000	365	0.44	0.40	0.50	0.35	0.39	0.32	0.41	26,932
18	28000-30000	323	0.43	0.42	0.52	0.35	0.41	0.33	0.41	28,976
19	30000-40000	1,034	0.38	0.38	0.47	0.32	0.36	0.30	0.37	34,520
20	40000-50000	583	0.32	0.33	0.44	0.28	0.31	0.26	0.32	44,519
21	50000-60000	343	0.30	0.32	0.44	0.26	0.30	0.23	0.32	50,000
22	60000-80000	334	0.33	0.37	0.49	0.29	0.33	0.27	0.35	50,000
23	80000-100000	182	0.36	0.43	0.59	0.32	0.38	0.29	0.38	50,000
24	100000+	350	0.38	0.56	0.67	0.36	0.42	0.30	0.45	50,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	0.81	0.82	0.90	0.71	0.74	0.66	0.95	9,855
CHF	1,682	0.65	0.93	0.94	0.60	0.70	0.62	0.74	17,269
Asthma	14,261	1.03	1.09	0.96	0.86	0.86	0.83	0.93	4,245
Depression	11,790	0.90	0.91	0.94	0.84	0.85	0.81	0.85	6,107
HIV	205	0.50	1.09	1.00	0.85	0.87	0.53	0.85	14,064

EXHIBIT E-2: PREDICTIVE RATIOS - CONCURRENT RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$100,000

Predictive Ratios: Ratio of Predicted Claims for 1999 to Actual Claims for 1999
Concurrent Model: Use 1999 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$100,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	13.92	32.34	7.03	36.58	30.21	52.79	6.45	11
2	20-40%	74,909	3.47	3.35	3.23	4.09	3.86	4.47	3.02	194
3	40-60%	74,921	2.31	2.09	2.24	2.30	2.22	2.32	2.20	596
4	60-80%	74,915	1.63	1.56	1.54	1.61	1.56	1.59	1.64	1,560
5	80-100%	74,914	0.72	0.73	0.75	0.68	0.71	0.65	0.74	8,481
Total		374,573	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2,168

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	3.43	3.84	3.05	4.50	4.14	5.25	2.88	150
2	500-1000	55,258	2.17	1.97	2.10	2.14	2.06	2.14	2.09	723
3	1000-1500	31,499	1.82	1.71	1.72	1.76	1.71	1.74	1.80	1,230
4	1500-2000	21,254	1.57	1.53	1.49	1.58	1.53	1.55	1.60	1,732
5	2000-4000	42,235	1.28	1.27	1.21	1.30	1.28	1.27	1.32	2,831
6	4000-6000	18,028	1.03	1.04	0.99	0.99	1.01	0.98	1.08	4,884
7	6000-8000	9,644	0.88	0.87	0.85	0.82	0.85	0.81	0.92	6,903
8	8000-10000	5,591	0.77	0.76	0.77	0.72	0.75	0.70	0.82	8,919
9	10000-12000	3,549	0.71	0.69	0.72	0.67	0.70	0.63	0.74	10,921
10	12000-14000	2,281	0.67	0.64	0.70	0.61	0.64	0.57	0.69	12,948
11	14000-16000	1,679	0.61	0.60	0.65	0.58	0.60	0.53	0.62	14,936
12	16000-18000	1,202	0.58	0.54	0.62	0.55	0.59	0.51	0.57	16,964
13	18000-20000	925	0.56	0.54	0.61	0.50	0.54	0.46	0.55	18,982
14	20000-22000	736	0.55	0.52	0.61	0.48	0.52	0.44	0.54	20,955
15	22000-24000	592	0.55	0.51	0.60	0.46	0.50	0.43	0.52	23,013
16	24000-26000	487	0.52	0.52	0.62	0.44	0.49	0.40	0.47	24,946
17	26000-28000	365	0.50	0.46	0.58	0.39	0.44	0.36	0.46	26,932
18	28000-30000	323	0.50	0.49	0.60	0.40	0.46	0.37	0.46	28,976
19	30000-40000	1,034	0.44	0.45	0.56	0.36	0.41	0.34	0.42	34,520
20	40000-50000	583	0.38	0.40	0.53	0.32	0.36	0.30	0.37	44,519
21	50000-60000	343	0.32	0.36	0.50	0.27	0.32	0.25	0.34	54,609
22	60000-80000	334	0.29	0.33	0.44	0.24	0.28	0.23	0.30	68,675
23	80000-100000	182	0.25	0.31	0.43	0.22	0.26	0.19	0.26	89,116
24	100000+	350	0.23	0.38	0.45	0.22	0.26	0.18	0.29	100,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	0.80	0.82	0.90	0.72	0.76	0.66	0.94	10,881
CHF	1,682	0.60	0.91	0.92	0.56	0.64	0.57	0.70	21,433
Asthma	14,261	1.03	1.13	0.96	0.87	0.87	0.83	0.92	4,458
Depression	11,790	0.92	0.91	0.93	0.85	0.86	0.82	0.84	6,423
HIV	205	0.48	1.13	1.00	0.93	0.95	0.56	0.85	15,774

EXHIBIT E-3: PREDICTIVE RATIOS - CONCURRENT RECALIBRATED MODEL - UNTRUNCATED CLAIMS

Predictive Ratios: Ratio of Predicted Claims for 1999 to Actual Claims for 1999
Concurrent Model: Use 1999 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Untruncated

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-20%	74,914	13.96	29.42	6.58	34.92	28.91	50.77	6.41	11
2	20-40%	74,909	3.48	3.22	3.15	4.06	3.82	4.42	3.00	194
3	40-60%	74,921	2.32	2.06	2.19	2.30	2.23	2.32	2.21	596
4	60-80%	74,915	1.64	1.57	1.53	1.63	1.58	1.62	1.66	1,560
5	80-100%	74,914	0.73	0.74	0.77	0.69	0.72	0.66	0.75	8,799
Total		374,573	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2,232

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-500	176,099	3.44	3.65	2.97	4.43	4.08	5.16	2.87	150
2	500-1000	55,258	2.18	1.95	2.07	2.15	2.07	2.14	2.10	723
3	1000-1500	31,499	1.83	1.70	1.70	1.78	1.73	1.77	1.82	1,230
4	1500-2000	21,254	1.59	1.54	1.48	1.60	1.55	1.59	1.63	1,732
5	2000-4000	42,235	1.30	1.29	1.21	1.33	1.30	1.31	1.35	2,831
6	4000-6000	18,028	1.05	1.06	1.00	1.03	1.05	1.02	1.11	4,884
7	6000-8000	9,644	0.90	0.90	0.88	0.86	0.89	0.85	0.95	6,903
8	8000-10000	5,591	0.80	0.79	0.80	0.76	0.78	0.73	0.84	8,919
9	10000-12000	3,549	0.75	0.72	0.76	0.71	0.74	0.67	0.77	10,921
10	12000-14000	2,281	0.70	0.69	0.75	0.64	0.67	0.60	0.72	12,948
11	14000-16000	1,679	0.64	0.65	0.69	0.62	0.64	0.57	0.65	14,936
12	16000-18000	1,202	0.62	0.59	0.66	0.59	0.63	0.54	0.60	16,964
13	18000-20000	925	0.60	0.59	0.66	0.54	0.58	0.50	0.58	18,982
14	20000-22000	736	0.59	0.58	0.67	0.52	0.56	0.47	0.57	20,955
15	22000-24000	592	0.61	0.57	0.66	0.50	0.55	0.46	0.55	23,013
16	24000-26000	487	0.57	0.58	0.69	0.48	0.53	0.43	0.51	24,946
17	26000-28000	365	0.55	0.50	0.65	0.42	0.47	0.39	0.50	26,932
18	28000-30000	323	0.55	0.57	0.68	0.43	0.50	0.41	0.50	28,976
19	30000-40000	1,034	0.49	0.51	0.63	0.40	0.44	0.37	0.46	34,520
20	40000-50000	583	0.42	0.47	0.61	0.35	0.40	0.33	0.40	44,519
21	50000-60000	343	0.36	0.41	0.57	0.30	0.36	0.27	0.38	54,609
22	60000-80000	334	0.33	0.40	0.51	0.27	0.32	0.25	0.34	68,675
23	80000-100000	182	0.28	0.38	0.51	0.24	0.30	0.22	0.30	89,116
24	100000+	350	0.16	0.29	0.34	0.15	0.18	0.12	0.22	167,951

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	0.81	0.82	0.88	0.72	0.77	0.67	0.91	11,508
CHF	1,682	0.56	0.90	0.92	0.53	0.60	0.53	0.67	25,409
Asthma	14,261	1.03	1.12	0.95	0.86	0.87	0.83	0.90	4,675
Depression	11,790	0.94	0.91	0.94	0.85	0.86	0.83	0.84	6,629
HIV	205	0.49	1.11	0.99	1.09	1.11	0.64	0.85	16,637

EXHIBIT E-4: PREDICTED CLAIMS - CONCURRENT RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$50,000

Predicted Claims: Predicted Claims Per Member Per Year for 1999
Concurrent Model: Use 1999 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$50,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	153	399	88	425	350	605	72	11
2	20-40%	74,909	671	678	644	807	753	875	588	194
3	40-60%	74,921	1,366	1,259	1,354	1,370	1,318	1,376	1,302	596
4	60-80%	74,915	2,498	2,398	2,405	2,447	2,388	2,406	2,504	1,560
5	80-100%	74,914	5,721	5,676	5,918	5,359	5,601	5,146	5,944	8,048
Total		374,573	2,082	2,082	2,082	2,082	2,082	2,082	2,082	2,082

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	512	609	473	693	631	803	433	150
2	500-1000	55,258	1,559	1,431	1,540	1,539	1,480	1,530	1,497	723
3	1000-1500	31,499	2,209	2,075	2,122	2,128	2,072	2,098	2,181	1,230
4	1500-2000	21,254	2,683	2,601	2,587	2,659	2,586	2,607	2,715	1,732
5	2000-4000	42,235	3,536	3,485	3,368	3,520	3,491	3,447	3,634	2,831
6	4000-6000	18,028	4,841	4,825	4,665	4,589	4,715	4,504	5,064	4,884
7	6000-8000	9,644	5,773	5,678	5,603	5,334	5,573	5,223	6,120	6,903
8	8000-10000	5,591	6,522	6,335	6,457	5,984	6,292	5,771	6,948	8,919
9	10000-12000	3,549	7,249	6,957	7,295	6,721	7,167	6,366	7,613	10,921
10	12000-14000	2,281	7,989	7,633	8,325	7,222	7,632	6,799	8,338	12,948
11	14000-16000	1,679	8,354	8,137	8,764	7,914	8,315	7,241	8,603	14,936
12	16000-18000	1,202	9,004	8,365	9,472	8,532	9,148	7,863	9,074	16,964
13	18000-20000	925	9,498	9,156	10,279	8,611	9,308	7,917	9,618	18,982
14	20000-22000	736	10,236	9,752	11,175	9,052	9,906	8,260	10,207	20,955
15	22000-24000	592	11,160	10,417	12,055	9,550	10,419	8,837	10,812	23,013
16	24000-26000	487	11,426	11,192	13,289	9,884	11,086	9,108	10,699	24,946
17	26000-28000	365	11,732	10,745	13,490	9,441	10,503	8,693	11,081	26,932
18	28000-30000	323	12,508	12,134	15,062	10,276	11,994	9,687	11,997	28,976
19	30000-40000	1,034	13,092	13,094	16,264	11,076	12,424	10,310	12,918	34,520
20	40000-50000	583	14,282	14,887	19,437	12,367	13,916	11,594	14,354	44,519
21	50000-60000	343	14,923	16,100	21,956	12,934	14,931	11,746	15,977	50,000
22	60000-80000	334	16,494	18,476	24,359	14,368	16,487	13,371	17,479	50,000
23	80000-100000	182	18,044	21,432	29,690	16,141	19,081	14,600	19,046	50,000
24	100000+	350	19,085	28,003	33,598	18,100	20,779	15,080	22,743	50,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	7,943	8,079	8,846	6,999	7,309	6,470	9,347	9,855
CHF	1,682	11,217	16,111	16,187	10,383	12,040	10,677	12,761	17,269
Asthma	14,261	4,358	4,636	4,095	3,651	3,666	3,508	3,942	4,245
Depression	11,790	5,495	5,581	5,754	5,118	5,180	4,969	5,167	6,107
HIV	205	6,987	15,378	14,046	11,974	12,276	7,524	11,961	14,064

EXHIBIT E-5: PREDICTED CLAIMS - CONCURRENT RECALIBRATED MODEL - CLAIMS TRUNCATED AT \$100,000

Predicted Claims: Predicted Claims Per Member Per Year for 1999
Concurrent Model: Use 1999 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Truncated at \$100,000

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-20%	74,914	153	355	77	401	331	579	71	11
2	20-40%	74,909	673	650	626	793	749	866	585	194
3	40-60%	74,921	1,375	1,247	1,333	1,369	1,326	1,383	1,311	596
4	60-80%	74,915	2,536	2,441	2,404	2,508	2,439	2,477	2,559	1,560
5	80-100%	74,914	6,106	6,149	6,401	5,770	5,997	5,537	6,315	8,481
Total		374,573	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168

Group	Actual 1999 Claims \$ Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
1	0-500	176,099	514	575	458	675	621	787	432	150
2	500-1000	55,258	1,570	1,424	1,521	1,545	1,492	1,544	1,511	723
3	1000-1500	31,499	2,235	2,098	2,111	2,164	2,105	2,145	2,220	1,230
4	1500-2000	21,254	2,726	2,656	2,589	2,733	2,649	2,693	2,780	1,732
5	2000-4000	42,235	3,622	3,601	3,414	3,669	3,612	3,610	3,752	2,831
6	4000-6000	18,028	5,019	5,056	4,822	4,854	4,941	4,777	5,267	4,884
7	6000-8000	9,644	6,056	6,009	5,862	5,692	5,890	5,584	6,377	6,903
8	8000-10000	5,591	6,899	6,744	6,843	6,434	6,692	6,204	7,279	8,919
9	10000-12000	3,549	7,772	7,492	7,847	7,281	7,687	6,891	8,046	10,921
10	12000-14000	2,281	8,640	8,346	9,118	7,856	8,223	7,373	8,904	12,948
11	14000-16000	1,679	9,086	8,981	9,643	8,700	9,035	7,923	9,226	14,936
12	16000-18000	1,202	9,895	9,236	10,479	9,388	9,987	8,623	9,750	16,964
13	18000-20000	925	10,547	10,280	11,522	9,534	10,267	8,740	10,442	18,982
14	20000-22000	736	11,470	10,974	12,688	10,081	10,962	9,129	11,229	20,955
15	22000-24000	592	12,700	11,830	13,722	10,671	11,577	9,816	11,873	23,013
16	24000-26000	487	12,966	12,883	15,440	11,017	12,343	10,085	11,822	24,946
17	26000-28000	365	13,400	12,260	15,752	10,513	11,763	9,651	12,368	26,932
18	28000-30000	323	14,428	14,314	17,517	11,541	13,437	10,845	13,429	28,976
19	30000-40000	1,034	15,151	15,415	19,212	12,517	14,018	11,567	14,635	34,520
20	40000-50000	583	16,754	17,989	23,618	14,232	16,002	13,234	16,445	44,519
21	50000-60000	343	17,460	19,487	27,067	14,902	17,521	13,402	18,655	54,609
22	60000-80000	334	19,755	22,971	30,251	16,799	19,526	15,605	20,768	68,675
23	80000-100000	182	21,872	27,614	38,157	19,195	23,140	17,069	23,045	89,116
24	100000+	350	23,403	37,766	44,865	22,141	25,978	17,958	29,290	100,000

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Truncated Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	8,730	8,926	9,819	7,796	8,244	7,230	10,220	10,881
CHF	1,682	12,914	19,519	19,693	11,968	13,789	12,184	14,968	21,433
Asthma	14,261	4,608	5,028	4,283	3,865	3,890	3,720	4,098	4,458
Depression	11,790	5,907	5,845	6,005	5,430	5,498	5,276	5,389	6,423
HIV	205	7,610	17,840	15,752	14,691	14,931	8,854	13,363	15,774

EXHIBIT E-6: PREDICTED CLAIMS - CONCURRENT RECALIBRATED MODEL - UNTRUNCATED CLAIMS

Predicted Claims: Predicted Claims Per Member Per Year for 1999
Concurrent Model: Use 1999 Claim Information to Predict 1999 Claim Dollars
Recalibrated Weights: Use Calculated Risk Weights (with min of 0) to Score each Member
Claims: Untruncated

Members are grouped based on: (a) 1999 claims for quintiles and dollar ranges, and (b) 1998 and 1999 claims for medical condition.

1999 Claim \$ Quintiles	Percentiles	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-20%	74,914	153	322	72	383	317	557	70	11
2	20-40%	74,909	675	625	610	786	741	857	581	194
3	40-60%	74,921	1,381	1,228	1,308	1,371	1,327	1,385	1,316	596
4	60-80%	74,915	2,558	2,447	2,384	2,546	2,472	2,523	2,593	1,560
5	80-100%	74,914	6,392	6,537	6,784	6,073	6,303	5,838	6,598	8,799
Total		374,573	2,232	2,232	2,232	2,232	2,232	2,232	2,232	2,232

Actual 1999 Claims \$ Group	Range	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
1	0-500	176,099	516	548	445	664	611	773	430	150
2	500-1000	55,258	1,578	1,406	1,496	1,550	1,496	1,550	1,519	723
3	1000-1500	31,499	2,250	2,093	2,088	2,187	2,125	2,173	2,243	1,230
4	1500-2000	21,254	2,752	2,669	2,567	2,779	2,690	2,749	2,819	1,732
5	2000-4000	42,235	3,673	3,654	3,419	3,765	3,694	3,722	3,830	2,831
6	4000-6000	18,028	5,131	5,201	4,908	5,041	5,106	4,978	5,410	4,884
7	6000-8000	9,644	6,245	6,246	6,043	5,945	6,126	5,854	6,565	6,903
8	8000-10000	5,591	7,165	7,046	7,143	6,758	6,998	6,541	7,520	8,919
9	10000-12000	3,549	8,157	7,902	8,265	7,702	8,096	7,295	8,368	10,921
10	12000-14000	2,281	9,108	8,913	9,772	8,329	8,678	7,821	9,342	12,948
11	14000-16000	1,679	9,626	9,680	10,343	9,286	9,609	8,462	9,644	14,936
12	16000-18000	1,202	10,572	9,944	11,238	10,008	10,605	9,201	10,239	16,964
13	18000-20000	925	11,380	11,262	12,584	10,247	11,028	9,412	11,056	18,982
14	20000-22000	736	12,425	12,077	13,986	10,892	11,792	9,850	12,002	20,955
15	22000-24000	592	13,957	13,083	15,145	11,546	12,659	10,636	12,664	23,013
16	24000-26000	487	14,187	14,402	17,218	11,849	13,248	10,846	12,645	24,946
17	26000-28000	365	14,712	13,568	17,518	11,303	12,637	10,430	13,345	26,932
18	28000-30000	323	16,020	16,541	19,643	12,545	14,486	11,776	14,463	28,976
19	30000-40000	1,034	16,850	17,577	21,656	13,662	15,238	12,613	15,974	34,520
20	40000-50000	583	18,829	20,905	27,102	15,710	17,624	14,580	17,958	44,519
21	50000-60000	343	19,544	22,569	31,264	16,472	19,694	14,804	20,628	54,609
22	60000-80000	334	22,505	27,385	35,164	18,826	22,036	17,209	23,359	68,675
23	80000-100000	182	25,218	34,215	45,817	21,803	26,404	19,334	26,833	89,116
24	100000+	350	27,260	48,729	57,166	25,701	30,800	20,725	36,183	167,951

Condition in 1999	Members	ACG	CDPS	DxCG	M Rx	RxG	RxRisk	ERG	Actual Claims 1999 \$ PMPY
Breast Cancer	2,499	9,327	9,460	10,174	8,282	8,854	7,766	10,500	11,508
CHF	1,682	14,313	22,767	23,405	13,378	15,273	13,534	16,920	25,409
Asthma	14,261	4,802	5,255	4,419	4,024	4,057	3,883	4,228	4,675
Depression	11,790	6,232	6,033	6,224	5,658	5,711	5,489	5,551	6,629
HIV	205	8,088	18,541	16,541	18,131	18,469	10,592	14,072	16,637

Evaluation of the Use of Pharmacy Data for Risk Adjustment

Development of CR_xGs

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