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**HHS-Operated Risk Adjustment Technical
Paper on Possible Model Changes:
Summary Results for Transfer Simulations
Released: December 28, 2021**

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I. Background/Purpose

On October 26, 2021, the Department of Health and Human Services (HHS) published the HHS-Operated Risk Adjustment Technical Paper on Possible Model Changes (RA Technical Paper).¹ The RA Technical Paper provided additional detail and analyses on the HHS risk adjustment (RA) model updates proposed, but not finalized, in the 2022 Payment Notice.² This Summary Report accompanies the RA Technical Paper and provides summary-level information on the estimated combined impact of the model specification changes described in Chapters 2 – 4 of the RA Technical Paper based on the transfer simulation HHS conducted on 2020 benefit year data extracted from issuers' External Data Gathering Environment (EDGE) servers (BY 2020 EDGE data) to calculate plan-level risk scores and RA transfers.^{3,4} HHS utilized issuers' benefit year (BY) 2020 EDGE data as it is the most recent complete BY dataset available.

This transfer simulation is part of HHS's ongoing commitment to consider potential changes to the RA models and its response to stakeholders' requests for additional analyses and information on the impact of the model specification changes proposed, but not finalized, in the 2022 Payment Notice.⁵ The purpose of providing the estimated transfer simulation results is to provide stakeholders a further opportunity to assess how the combination of possible model changes described in Chapters 2 – 4 of the RA Technical Paper may affect risk scores and transfers under the state payment transfer formula.⁶ HHS ran multiple simulations using the same BY 2020

¹ See the HHS-Operated Risk Adjustment Technical Paper on Possible Model Changes (October 26, 2021), available at <https://www.cms.gov/files/document/2021-ra-technical-paper.pdf>.

² See Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2022 and Pharmacy Benefit Standards; Updates to State Innovation Waiver (Section 1332 Waiver) Implementing Regulations; Proposed Rule, 85 FR 78572 at 78581 – 78586 (December 4, 2020). Also see Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2022 and Pharmacy Benefit Standards; Updates to State Innovation Waiver (Section 1332 Waiver) Implementing Regulations; Final Rule, 86 FR 24140 at 24151 – 24162 (May 5, 2021).

³ The BY 2020 EDGE data used for the transfer simulation includes data, but not additional transfer adjustments, for BY 2020 EDGE discrepancies reported by issuers under 45 CFR 153.710(d). In addition, as detailed further below, we excluded data for five (5) HIOS IDs that were included in the BY 2020 RA calculations for issuers that have since exited the state market risk pool(s). As a result, some issuers' estimated transfer results for simulation iteration one (SIM1) may be different from the BY 2020 RA transfer calculations as reflected in the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year (June 30, 2021), available at <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/RA-Report-BY2020.pdf>. The estimated simulation results provided in this Summary Report, along with the accompanying plan-level results provided to issuers as part of this exercise, are for informational purposes only. Issuers should refer to the applicable BY reports and notification(s) provided consistent with 45 CFR 153.310(e) for information on the applicable BY's un-simulated calculations and transfer amounts.

⁴ If an issuer wishes to use the simulation results to assist in assessing the impact of the model specification changes on future BY transfer amounts, it should do so with caution and in combination with other significant data. In particular, smaller issuers may experience a wider degree of variation, given the impact that larger issuers can have on transfers within a state market risk pool.

⁵ These model specification changes were also further described and analyzed in Chapters 2 – 4 of the RA Technical Paper.

⁶ The state payment transfer formula refers to the part of the HHS risk adjustment methodology that calculates payments and charges at the state market risk pool level prior to the calculation of the high-cost risk pool payment and charge terms that apply beginning with the 2018 BY. See, e.g., the Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2018; Amendments to Special Enrollment Periods and the Consumer Operated and Oriented Plan Program, Final Rule, 81 FR 94058 at 94080 (December 22, 2016).

EDGE data⁷ to provide issuers with estimated risk score and transfer results under the state payment transfer formula that isolate the estimated combined impact of the model specification changes described in Chapters 2 – 4 of the RA Technical Paper. Operational considerations and technological limitations within both HHS and the issuer community limited capacity to conduct additional simulations, including to independently isolate the estimated impact of each model specification change. The below chart describes the possible model changes discussed in Chapters 2 – 4 of the RA Technical Paper.

Policy Goals	Possible RA Model Changes
Improve prediction among the lowest-risk enrollees	Use of a two-stage weighted specification for recalibration of the adult and child models
Improve prediction among partial-year enrollees	Revision of the adult model enrollment duration factors to be contingent on the presence of a hierarchical condition category (HCC) and replace factors up to 11 months with up to 6 months
Improve prediction among the very highest-risk enrollees	Addition of new severity and transplant indicators interacted with HCC counts factors in the adult and child models and removal of the existing adult model severity illness factors

Similar to the EDGE server reports issuers receive for the applicable BY of RA, this simulation exercise provided issuers with detailed plan-level information, along with other outbound data files, for each simulation iteration. Consistent with previous operations for a BY of RA, HHS only received plan-level data from issuers’ EDGE servers for the different simulations. We are releasing this Summary Report to provide information on the simulation estimates similar to what HHS publishes for an applicable BY of RA to further facilitate stakeholders’ analysis of the combined impact of the possible model changes described in Chapters 2 – 4 of the RA Technical Paper.

Please note the following caveats for these simulation results:

- The estimates are for informational purposes only⁸ and should not be used for rate setting;
- HHS used the same BY 2020 EDGE data⁹ for all of the simulation iterations;
- Year-over-year changes in issuer participation and enrollment/claims data will produce different risk adjustment transfer results than those shown in this simulation, which sought to isolate the impact of the possible model changes on the same underlying population and claims;

⁷ We used BY2020 EDGE data for the transfer simulation because that data was the most recent complete BY dataset available.

⁸ See supra note 4.

⁹ See supra note 3.

- Beginning with BY 2022, Vermont will no longer be a merged market state.¹⁰ The simulations described in this report used BY 2020 EDGE data and risk pool delineations for transfer calculations, when Vermont was a merged market state;¹¹
- Changes in HCCs finalized in the 2021 Payment Notice as the Version 07 HCC classification¹² will change the population of known HCC enrollees beginning with Iteration Two and affecting all subsequent iterations; and
- HHS annually recalibrates the RA models, with changes to the benefit year EDGE datasets used for recalibration¹³ and trending of data to the applicable BY of RA.¹⁴ As a result, the coefficients used for this simulation would not be the same coefficients that would apply in a future BY if HHS were to implement these possible model changes after BY 2022.¹⁵

II. Methodology

Given the availability of BY 2020 data¹⁶ on issuers' EDGE servers, we used it to conduct this simulation and provide comparative risk score and transfer simulation results across four (4) model specifications (BYs 2020, 2021, 2022, and proposed 2022) to estimate the change in risk scores and transfers due to application of the possible model changes on the same underlying population. To estimate the combined impact of the possible model changes described in

¹⁰ See <https://gmcboard.vermont.gov/sites/gmcb/files/documents/GMCB%20Press%20Release%20-%202022%20BCBSVT%20and%20MVP%20Individual%20Decisions.pdf>. Also see Market Rating Reforms State Specific Rating Variations at: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-rating>.

¹¹ See https://www.regtap.info/uploads/library/RA_GuidanceMergedMarkets2017_030118_5CR_030118.pdf. For consistency with the dataset used for the analysis, Massachusetts and Vermont were treated as merged market states for purposes of these simulated estimates.

¹² The HCC reclassification that occurred beginning with the BY 2021 RA models included a net change of adding 16 HCCs to the adult RA models (along with the removal of the medium severity illness indicator), a net change of adding 11 HCCs to the child RA models (including adding a priori constraints of the child transplant HCCs) and a net change of adding seven (7) HCCs to the infant RA models (including the revising severity level assignment of some HCCs and reconfigure code assignments to newborn). See Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2021; Notice Requirement for Non-Federal Governmental Plans; Final Rule, 85 FR 29164 at 29175 – 29188 (May 14, 2020), available at: <https://www.federalregister.gov/documents/2020/05/14/2020-10045/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2021>.

¹³ For the annual recalibration of the models, HHS currently uses the three most recent years of EDGE datasets available in time to incorporate the data in draft factors published in the applicable annual Notice of Benefit and Payment Parameters proposed rule. See 86 FR at 24151 - 24155. Consistent with this approach, HHS used the 2016, 2017 and 2018 benefit year enrollee-level EDGE datasets for recalibration of the 2022 benefit year models; and would use the 2017, 2018 and 2019 benefit year datasets for recalibration of the 2023 benefit year models.

¹⁴ See, for example, 86 FR at 24154 - 24155. Also see the discussion of trending and standardized benefit design parameters in the risk adjustment models in the “March 31, 2016, HHS-Operated Risk Adjustment Methodology Meeting Discussion Paper,” (March 24, 2016), available at: <https://www.cms.gov/ccio/resources/forms-reports-and-other-resources/downloads/ra-march-31-white-paper-032416.pdf>.

¹⁵ For example, if HHS were to implement the possible model changes for a future BY, we would apply the applicable future BY's model coefficients and they would not be the same as the model coefficients tested in this simulation.

¹⁶ As previously noted, we used BY 2020 EDGE data for the transfer simulation because that data was the most recent complete BY dataset available.

Chapters 2 – 4 of the RA Technical Paper, HHS simulated the process used to calculate risk scores and transfers for a BY of RA.¹⁷

Using BY 2020 EDGE data for each simulation:

- Iteration One (SIM1) – HHS first simulated transfers under the BY 2020 RA models to establish a general baseline.¹⁸
- Iteration Two (SIM2) – HHS simulated transfers under the BY 2021 RA models, which reclassified HCCs using Version 07 HCC classification and other model and mapping changes described in the 2021 Payment Notice.¹⁹
- Iteration Three (SIM3) – HHS simulated transfers under the final 2022 RA model factors, which included the Version 07 HCC classification and other minor updates to project the RA models to BY 2022.²⁰ The results of SIM3 should be similar to SIM2.
- Iteration Four (SIM4) – HHS simulated transfers under the RA model factors as they were proposed in the proposed 2022 Payment Notice and described in Chapters 2 – 4 of the RA Technical Paper, reflecting the adoption of the two-stage weighted modeling, revised enrollment duration factors, and interacted HCC counts model specification changes.²¹ SIM4 also included the Version 07 HCC classification and other proposed updates to project the RA models to BY 2022 in the proposed 2022 Payment Notice.²²

Risk Scores

For the simulation to run successfully, issuers executed multiple commands on their respective EDGE servers beginning in July 2021 and ending in October 2021.²³ HHS is able to provide estimated simulation results for a state market risk pool only if all credible issuers²⁴ in that state

¹⁷ Also see the RA Technical Paper for additional information and analysis of the possible model changes.

¹⁸ As detailed below, HHS excluded from the BY 2020 EDGE data used for the simulation five (5) HIOS IDs that were included in the BY 2020 RA calculations for issuers that have since exited the state market risk pool(s). Additionally, the BY 2020 EDGE data used for this simulation included data, but not additional transfer adjustments, resulting from BY 2020 EDGE discrepancies reported by issuers.

¹⁹ See supra note 12.

²⁰ See 86 FR at 24151 – 24162. Also see the Updated 2022 Benefit Year Final HHS Risk Adjustment Model Coefficients (July 19, 2021), available at: <https://www.cms.gov/files/document/updated-2022-benefit-year-final-hhs-risk-adjustment-model-coefficients-clean-version-508.pdf>.

²¹ See 85 FR at 78586 – 78596. Also see Chapters 2 – 4 of the RA Technical Paper.

²² See 85 FR at 78586 – 78596.

²³ Issuers were critical partners for running this simulation and needed to participate by running the commands provided by CMS within the designated timeframes to receive the issuer-level simulation reports with plan-level simulated results. Information on the commands and accompanying timeframes for the simulation activities can be found on REGTAP at

https://www.regtap.info/uploads/library/DDC_SeriesX_ES_Announcements_072721_5CR_073021.pdf

²⁴ Issuers were deemed credible if they had at least 0.5% market share in a state.

market risk pool completed the simulation.²⁵ All credible issuers of RA covered plans²⁶ in all 50 states and the District of Columbia participated in the simulation; therefore HHS is able to provide estimated simulation results for all state market risk pools. However, HHS excluded data from five (5) non-credible HIOS IDs, which submitted BY 2020 data to their respective EDGE servers but have since exited the state market risk pool(s).²⁷ After each simulation iteration, issuers and HHS received their respective reports reflecting the applicable iteration’s simulated results as listed below. This set of reports provided issuers and HHS with data on enrollment and claims submissions, risk score calculations, and HCC counts for each simulation iteration.

Report	Received by:
Enrollment Claims Summary (ECS) Report	HHS, Issuer
Enrollee Claims Detail (ECD) Report	Issuer
<i>Frequency Distribution Reports:</i>	
Frequency by Data Element for Medical Accepted Files (FDEMAF)	HHS, Issuer
Frequency by Data Element for Pharmacy Accepted Files (FDEPAF)	HHS, Issuer
Frequency by Data Element for Supplemental Accepted Files (FDESAF)	HHS, Issuer
Frequency by Data Element for Enrollment Accepted Files (FDEEAF)	HHS, Issuer
Claims and Enrollment Frequency Report (CEFR)	HHS, Issuer
RA Claims Selection Summary (RACSS) Report	HHS, Issuer
RA Claims Selection Detail (RACSD) Report	Issuer
RA Risk Score Summary (RARSS) Report	HHS, Issuer
RA Risk Score Detail (RARSD) Report	Issuer
RA Transfer Elements Extract (RATEE) Report	HHS, Issuer
RA Payment Hierarchical Condition Category Enrollee Report (RAPHCCER)	HHS, Issuer

For each simulation iteration, HHS calculated issuers’ Plan Liability Risk Score (PLRS) at the plan level, which we provided to issuers in the RATEE report listed above. PLRS reflects the actuarial value of a plan and the enrollee health status risk, and, if applicable, the adjustment associated with enrollees receiving cost-sharing reductions (CSRs). HHS then used the simulated PLRS values to estimate simulation transfers, which are provided in *Appendix A: Average Risk Score & Total Absolute Value Transfer Estimates* for each of these four (4) simulation iterations.

²⁵ For a state market risk pool to be included in the simulated risk score and transfer estimates in this report, all credible issuers in a state market risk pool must have completed all required simulation activities on their EDGE servers within the designated timeframes. Information on the simulation activities, including the EDGE commands and designated timeframes, can be found on REGTAP at https://www.regtap.info/reg_library.php?libfilter_topic=3&libfilter_keyword=xtesty.

²⁶ See 45 CFR 153.20 for a definition of “Risk Adjustment Covered Plan”.

²⁷ These five (5) HIOS IDs were for issuers in the small group market risk pools in Arizona, Nevada, New York, and Utah. As a result, the estimated transfer results for SIM1 for issuers in these state market risk pools will be different from the BY 2020 RA transfer calculations reflected in the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year. The estimated simulation results provided as part of this exercise are for informational purposes only. Issuers should refer to the applicable BY reports and notification(s) provided consistent with 45 CFR 153.310(e) for information on the applicable, un-simulated calculations and transfer amounts.

The estimated simulation amounts – including the SIM1 baseline results – are for informational purposes only.²⁸ Issuers should refer to the applicable BY reports and notification(s) provided consistent with 45 CFR 153.310(e) for information on the applicable un-simulated calculations and transfer amounts for a particular BY.

Iteration One (SIM1)

The first simulation iteration applied the final BY 2020 RA models²⁹ to the BY 2020 reference data and performed RA calculations using BY 2020 EDGE data.³⁰ Model specifications for the final BY 2020 RA models include:

- 1) Classified HCCs in the RA models based on Version 05 HCC classification;³¹
- 2) Recalibration of RA model factors using 2015 MarketScan®, and 2016 and 2017 enrollee-level EDGE data; and
- 3) Updates to pricing adjustment for the plan liability simulation for the Hepatitis C Prescription Drug Category (RXC).

This iteration can be used as a general baseline for comparison with subsequent simulation iterations.

EDGE server technical details for SIM1 are as follows:

- **Data:** BY 2020 EDGE data, including updates resulting from issuer-reported BY 2020 EDGE discrepancies and removal of data from 5 HIOS IDs for exiting issuers
- **EDGE Application Version:** EDGE 36.0
- **Reference Data Version:** BY 2020 reference data (EDGE RDV42) [sourced from the BY 2020 Do-It-Yourself (DIY) Software, published April 13, 2021, available at: <https://www.cms.gov/files/document/hhs-hcc-software-v0520128q2-tables-04132021.xlsx>]

²⁸ See supra notes 3 and 4.

²⁹ See Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2020; Final Rule, 84 FR 17454 at 17463 – 17480 (April 25, 2019), available at: <https://www.federalregister.gov/documents/2019/04/25/2019-08017/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2020>.

³⁰ See supra note 3.

³¹ Prior to the BY 2021, the RA models used Version 05 HCC classification in the RA models and starting in BY 2021, the RA models used Version 07 HCC classification in the RA models. For more information on the Version 05 HCC classification, see the Potential Updates to HHC-HCCs for the HHS-operated Risk Adjustment Program (June 17, 2019) at: <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Potential-Updates-to-HHS-HCCs-HHS-operated-Risk-Adjustment-Program.pdf>.

Iteration Two (SIM2)

The second simulation iteration applied the final BY 2021 RA models³² and performed RA calculations using the BY 2020 EDGE data.³³ HHS also updated the BY 2021 reference data to reflect the model changes finalized in the 2021 Payment Notice.³⁴ Model specifications for the final BY 2021 RA models include:

- 1) Reclassified HCCs in the RA models using Version 07 HCC classification which included adding several HCCs to each of the RA models;³⁵
- 2) Recalibration of RA model factors using 2016, 2017, and 2018 enrollee-level EDGE data; and
- 3) Updates to pricing adjustment for the plan liability simulation for the Hepatitis C RXC.

EDGE Server technical details for this iteration are as follows:

- **Data:** BY 2020 EDGE data, including updates resulting from issuer-reported BY 2020 EDGE discrepancies and removal of data from 5 HIOS IDs for exiting issuers
- **EDGE Application Version:** EDGE 36.0
- **Reference Data Version:** BY 2021 reference data [sourced from the BY 2021 DIY Software, published July 9, 2021, available at <https://www.cms.gov/files/document/cy2021-diy-tables-07092021.xlsx>]

Iteration Three (SIM3)

The third simulation iteration applied the final BY 2022 RA models³⁶ and performed RA calculations using the BY 2020 EDGE data.³⁷ HHS also updated the BY 2022 reference data to reflect the model changes finalized in the 2022 Payment Notice.³⁸ Model specifications for the final BY 2022 RA models include:

- 1) Reclassified HCCs in the RA models using Version 07 HCC classification which included adding several HCCs to each of the RA models that was included in SIM2;
- 2) Recalibration of RA model factors using 2016, 2017, and 2018 enrollee-level EDGE data, the same data used for the BY 2021 model recalibration with additional trending updates to project the data to BY 2022; and
- 3) Updates to pricing adjustment for the plan liability simulation for the Hepatitis C RXC.

EDGE Server technical details for this iteration are as follows:

- **Data:** BY 2020 EDGE data, including updates resulting from issuer-reported BY 2020 EDGE discrepancies and removal of data from 5 HIOS IDs for exiting issuers

³² See Final 2021 Benefit Year Final HHS Risk Adjustment Model Coefficients (May 12, 2020), available at <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2021-Benefit-Year-Final-HHS-Risk-Adjustment-Model-Coefficients.pdf>.

³³ See supra note 3.

³⁴ See 85 FR at 29173 – 29191. Also see supra notes 12 and 31.

³⁵ See supra note 12.

³⁶ See supra note 20.

³⁷ See supra note 3.

³⁸ See 86 FR at 24151 – 24181.

- **EDGE Application Version:** EDGE 36.0
- **Reference Data Version:** BY 2022 Final HHS RA Model Coefficients [sourced from the July 19, 2021 Updated 2022 Benefit Year Final HHS Risk Adjustment Model Coefficients: <https://www.cms.gov/files/document/updated-2022-benefit-year-final-hhs-risk-adjustment-model-coefficients-clean-version-508.pdf>]

Iteration Four (SIM4)

The simulation iteration applied the proposed, but not finalized, BY 2022 RA models³⁹ and performed RA calculations using the BY 2020 EDGE data.⁴⁰ HHS also updated the BY 2022 reference data to reflect model changes proposed, but not finalized, in the 2022 Payment Notice.⁴¹ Model specifications for SIM4 include all specifications described above for SIM3, as well as the incorporation of the following model changes:

- 1) A two-stage weighted specification in the adult and child models;
- 2) Revised enrollment duration factors (EDFs) for the adult models and removal of the existing adult models' EDFs; and
- 3) New severity and transplant indicators interacted with HCC counts factors in the adult and child models and removal of the existing adult models' severity illness indicators.

Technical details for this iteration are as follows:

- **Data:** BY 2020 EDGE data, including updates resulting from issuer-reported BY 2020 EDGE discrepancies and removal of data from 5 HIOS IDs for exiting issuers
- **EDGE Application Version:** EDGE 36.1. This EDGE Application Version represents a coding update HHS made to the applicable RA command(s) to reflect the proposed, but not finalized, BY 2022 RA models as outlined in the proposed 2022 Payment Notice.
- **Reference Data Version:**
 - Updated Transplant, Severity, and Enrollment Duration logic [sourced from Tables 1 – 6 of the Proposed 2022 Payment Notice: <https://www.federalregister.gov/documents/2020/12/04/2020-26534/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2022-and>]

Transfers

For each of the simulation iterations, HHS simulated estimated transfer calculations at the state market risk pool level under the state payment transfer formula.⁴² Aside from simulated PLRS values, all other variables in the state payment transfer formula [e.g., induced demand factor (IDF), geographic cost factor (GCF)] were held consistent across all four (4) simulations. Please see Appendix A and B for summary-level information on the simulation results.⁴³

³⁹ See 85 FR at 78582 – 78596.

⁴⁰ See supra note 3.

⁴¹ See 85 FR at 78582 – 78596. Also see supra note 38.

⁴² For an illustration and further details on the state payment transfer formula, see 86 FR at 24183 - 24186.

⁴³ Issuers who participated in the simulation also received estimated results in plan-level reports for each simulation iteration. See supra notes 3 and 4. The RA Technical Paper also provides additional information on and analysis of the model specification changes.

III. Analysis of the Four Simulation Iterations

To isolate the impact of the SIM4 model changes discussed in Chapters 2 – 4 of the RA Technical Paper, the analysis that follows primarily focuses on SIM3, reflecting the finalized BY 2022 models, and SIM4, reflecting the proposed BY 2022 models. The other simulation iterations (SIM1 and SIM2) are described solely to provide context for the comparison of SIM3 and SIM4 by offering benchmarks that show the cumulative impact of model changes finalized for BY 2020 and BY 2021.

Estimated Changes in Transfers as Percent of Premiums by Risk Quartile

The simulated calculations of transfers as a percent of premium (“T/P”) did not dramatically change across the different simulations in any of the four (4) market risk pools represented in RA under the state payment transfer formula.⁴⁴ In the individual non-catastrophic and small group markets, the largest change, from 15% T/P in SIM3 to 13% T/P in SIM4, occurred amongst issuers with the lowest-risk populations in the small group market. The slight declines in T/P from SIM3 to SIM4 amongst issuers in lower risk quartiles are consistent with anticipated improvement of risk prediction for lower-risk enrollees that would result from adoption of the combined model specification changes. We note that, despite the decrease in T/P for plans in the lowest risk quartile between SIM3 and SIM4, T/P for issuers in the highest risk quartile were unchanged, reflecting the combined model specification changes improvement to risk prediction for the highest risk enrollees.

⁴⁴ The four (4) market risk pools are: (1) individual catastrophic, (2) individual non-catastrophic, (3) small group, and (4) merged market.

Figure 1: Transfer as a Percent of Premium by Risk Quartile, Individual Non-Catastrophic Market

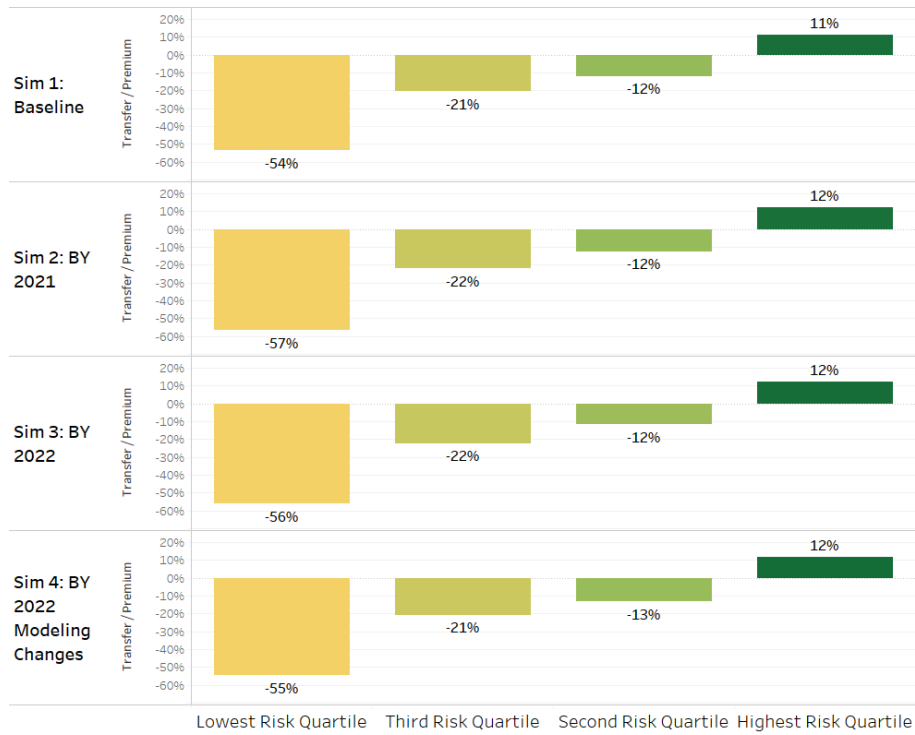
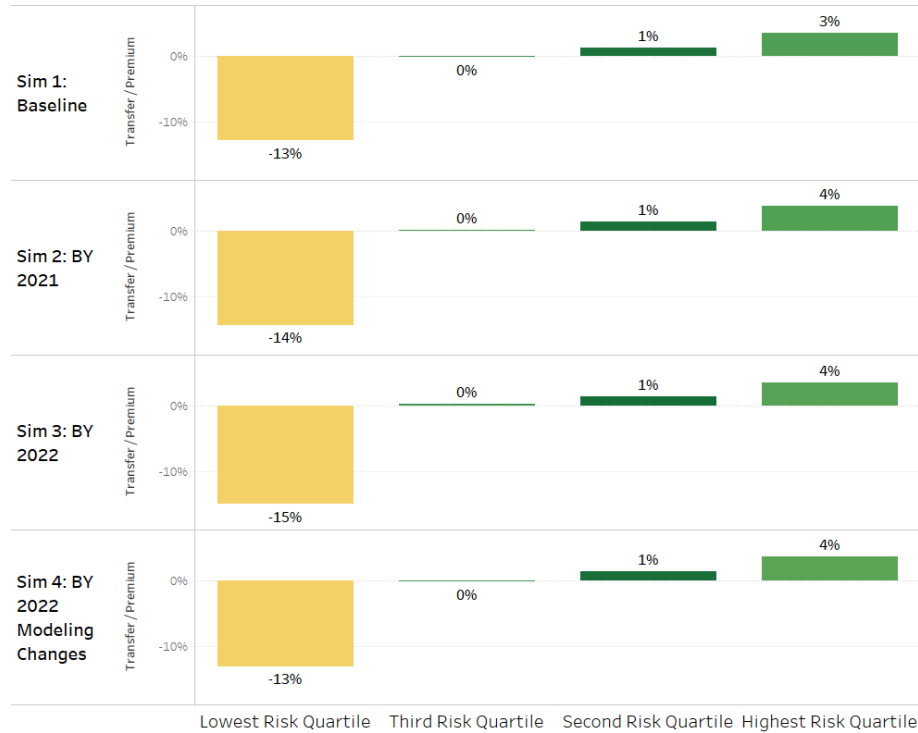


Figure 2: Transfer as a Percent of Premium by Risk Quartile, Small Group Market



Estimated Changes in Transfers as Percent of Premiums by Market Risk Pool

While the estimated total absolute value of RA transfers as a percent of premiums at the market risk pool level was higher after the incorporation of BY 2021 model changes in SIM2, which reflects the Version 07 HCC classification⁴⁵, absolute transfers decreased significantly between SIM3 and SIM4 as a result of the combined model specification changes and were nearly unchanged between SIM2 and SIM3. The estimated decline in absolute transfers between SIM3 and SIM4 reflects the anticipated improved prediction and increased average risk scores for healthier enrollees resulting from the application of the proposed BY 2022 model changes. This decline does not fully offset the anticipated increase in transfers between SIM1 and SIM2 due to the model changes finalized in the 2021 Payment Notice.

Table 1: Transfer as Percent of Premium by Market Risk Pool and Simulation Iteration

	Market	SIM1	SIM2	SIM3	SIM4
Transfer as Percent of Premium (T/P)	Individual	9.9%	10.7%	10.7%	10.5%
	Small Group	4.0%	4.4%	4.5%	4.2%
	Merged	5.0%	6.1%	6.3%	5.8%
	Catastrophic	16.3%	17.9%	17.1%	16.9%
	TOTAL	7.4%	8.0%	8.0%	7.8%

⁴⁵ See supra note 12.

Estimated Changes in Enrollment Duration Factor

Chapter 3 of the RA Technical Paper outlines potential changes to transition the adult model EDFs from a linear coefficient model applied to 1 – 11 months partial enrollment, to an approach that only applies EDFs for adult enrollees with at least one (1) HCC who are enrolled for up to six (6) months.⁴⁶ The HCC-contingent EDFs aim to address the underprediction of plan liability for adults with short enrollment duration and at least one (1) payment HCC, as well as the overprediction of plan liability for adults with short enrollment duration and no payment HCCs.

The estimated number of partial year enrollees with an EDF decreased from SIM3 to SIM4, while the average EDF coefficient increased to 2.04. This reflects the adoption of the proposed revised adult model EDFs, which our analysis shows better estimates plan liability for partial year adult enrollees with HCCs, who typically have higher level per member per month expenditures.

Table 2: Changes in Enrollment Duration Factor (EDF) Coefficient, SIM3 - SIM4

	EDF ENROLLEES	MAXIMUM MONTHS ENROLLMENT	AVERAGE COEFFICIENT	AVERAGE EDF PER EDF ENROLLEE
SIM3	8,227,802	11	0.114	0.177
SIM4	725,215	6, and ≥ 1 HCC	2.040	1.769

Estimated Changes in Severity HCC Risk Score

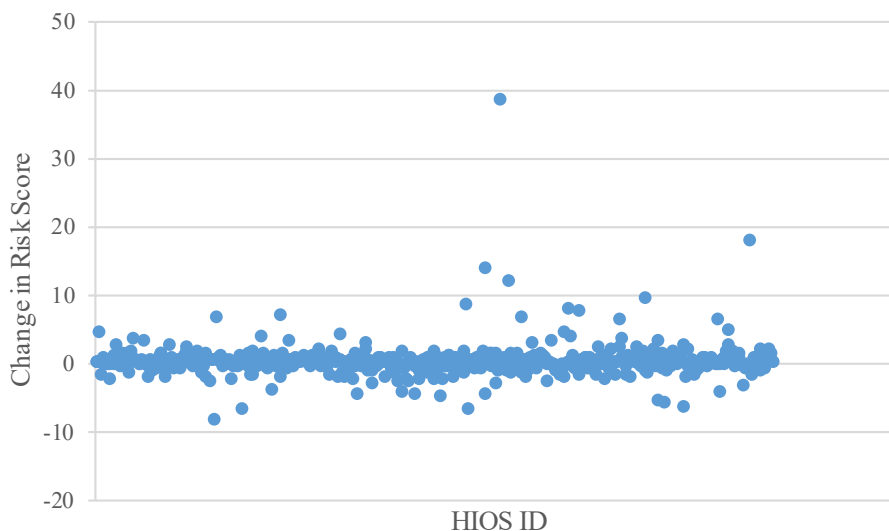
One of the model specification changes described in Chapter 4 of the RA Technical Paper involves the creation of interacted HCC counts for adult and child enrollees for certain severity HCCs. Under the RA model changes reflected in SIM4, we add separate count factors when certain severity HCCs occur for 1 to 10+ payment HCCs (1, 2, ..., 10+) for the adult models and 1 to 5, 6 or 7, and 8+ payment HCCs (1, 2, ...5, 6 or 7, 8+) for the child models.⁴⁷ The average change in risk score per HCC severity enrollee was +0.540 with a range of -8.198 to +38.552 when comparing estimated results under SIM3 and SIM4. While the large range reflects the large differences in the number and severity of HCCs in the population, the relatively small average difference reflects a higher incidence of healthier enrollees in the population as a whole.

⁴⁶ The HCC-contingent enrollment duration factors stop at six(6) months because the monthly average cost variation by number of months enrolled is substantially reduced after six(6) months. For a detailed explanation of the HCC-contingent enrollment duration factors, see Ch. 3, Section 3.2 of the HHS-Operated Risk Adjustment Technical Paper on Possible Model Changes (October 26, 2021), available at <https://www.cms.gov/files/document/2021-ra-technical-paper.pdf>.

⁴⁷ Under the interacted HCC counts approach, when an enrollee has a severe illness HCC, the enrollee's risk score adjustment includes the applicable severe illness HCC counts variable factor, in addition to the applicable HCC factor. For example, if an enrollee has diabetes, sepsis, heart failure, and asthma (with sepsis being a severe illness HCC), the enrollee would get credit for all the HCCs listed, plus an additional amount determined based on the total count of all payment HCCs for the enrollee. For a detailed explanation of the interacted HCC counts model specification, see Ch. 4, Section 4.3 of the HHS-Operated Risk Adjustment Technical Paper on Possible Model Changes (October 26, 2021), available at <https://www.cms.gov/files/document/2021-ra-technical-paper.pdf>.

Figure 3 below demonstrates at the issuer level the estimated change in Severity HCC related risk scores using an interactive, weighted model to allocate higher risk scores to enrollees with the model specification changes applied in SIM4. Each data point in the Figure represents the change in risk score amongst severity/HCC enrollees between SIM3 and SIM4 for enrollees with greater than or equal to 4 HCCs for each issuer included in the simulation.⁴⁸ There were only small changes in the risk score for severity/HCC enrollees with less than eight (8) HCCs. Enrollees with greater than or equal to eight (8) HCCs have greater positive changes in severity risk scores under the model specification change, which is the anticipated impact and reflects better prediction of risk for enrollees with severe illness.

Figure 3: Change in Severity HCC Risk Score per Severity Enrollee by Issuer, SIM3 – SIM4



Estimated Changes in Risk Score for Transplant Enrollees

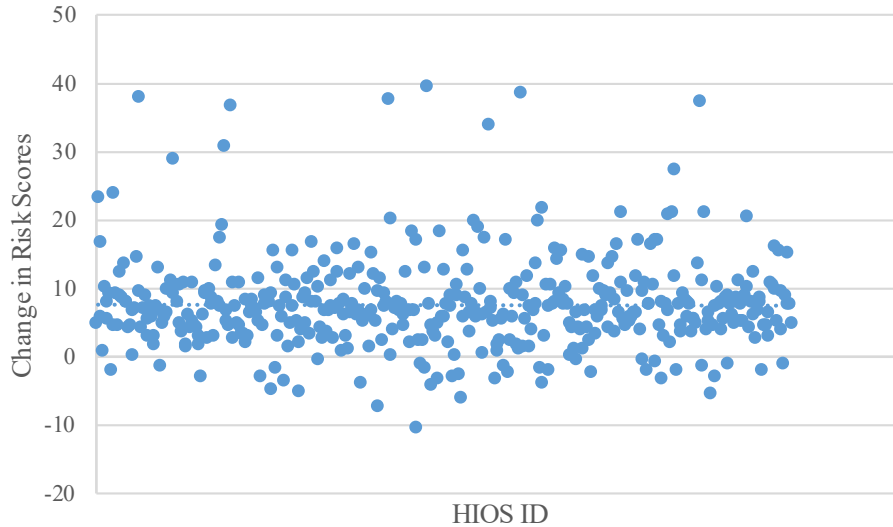
One of the model specification changes described in Chapter 4 of the RA Technical Paper involves the creation of interacted HCC counts for adult and child enrollees with transplant HCCs. Under the RA model changes reflected in SIM4, we add separate count factors when a transplant HCC occurs for 4 to 8+ payment HCCs (4, 5, 6, 7, 8+) for the adult models and one factor for 4+ payment HCCs for the child models. The average change in risk score at the issuer level was +7.54 with a range of -10.624 to +39.516 when comparing the estimated results from SIM3 and SIM4.

Figure 4 below demonstrates how transplant enrollees with significant comorbidity are differentiated in the transplant enrollee model specification change described in Chapter 4 of the RA Technical Paper. Each data point represents the estimated change in average risk score per

⁴⁸ As detailed above, data from five (5) HIOS IDs for issuers who exited the state market risk pool(s) were excluded from the simulation.

transplant enrollee across all issuers included in the simulation.⁴⁹ As anticipated, this allows the risk score to be adjusted for transplant enrollees based on the severity of the disease.

Figure 4: Change in Risk Score per Transplant Enrollee by Issuer, SIM3 – SIM4



IV. Simulation Results

The estimated simulation results in this Summary Report, along with plan-level risk score results provided to issuers as part of this exercise, offer stakeholders a further opportunity to assess how the combination of possible model changes described in Chapters 2 – 4 of the RA Technical Paper may affect risk scores and transfers under the state payment transfer formula, and are for informational purposes only.^{50,51}

Issuer Count Table

Table 3: HHS-Operated RA Model Changes Simulation Summary Data⁵²

RA MODEL SIMULATION CATEGORY	NUMBER OF ISSUERS WITH RA COVERED PLANS IN RA MODEL SIMULATION
Total Number of Issuers in Simulation	565
Issuers with Individual Non-Catastrophic Plans	275
Issuers with Individual Catastrophic Plans	163
Issuers with Small Group Plans	451
Issuers with Merged Market Plans	15

⁴⁹ Ibid.

⁵⁰ See supra notes 3 and 4.

⁵¹ If HHS were to implement the possible model changes for a future BY, we would apply the applicable future BY’s model coefficients when calculating transfers for that BY, which would be different from the coefficients used in this simulation.

⁵² The total of the market risk pool groups on this table will not sum to the total issuers with simulated transfer calculations because some issuers provided plans in multiple market risk pools.

Average Risk Score & Total Absolute Value Transfer Estimates

See Appendix A.

Issuer-Level Simulated Transfer Estimates

See Appendix B.

V. Conclusion

This Summary Report provides summary-level information and analysis of the estimated impact on risk scores and transfer calculations under the state payment transfer formula from a four-phase simulation of the impact of the combined model specification changes described in Chapters 2 – 4 of the RA Technical Paper. The estimated results from the simulation indicate that the combined impact of the possible model changes would have a small impact on issuers' risk scores overall, and would result in a small reduction in transfers across state market risk pools on average when comparing SIM3 to SIM4. The proposed addition of two-stage weighting, interacted HCC counts and transplant severity factors, removal of the adult models' existing severity illness indicators, and revisions to the adult model EDFs may have greater impact on issuers with a higher than average proportion of enrollees without HCCs, enrollees with a larger number of severity and transplant HCCs, or partial-year enrollees, respectively. By releasing the results of the simulation analysis and the additional information in the RA Technical Paper, HHS aims to further assist stakeholders in understanding the potential combined impact of these proposed model specification changes.

VI. Appendix A: Average Risk Score & Total Absolute Value Transfer Estimates⁵³

Table A.1: Average Risk Score & Total Absolute Value Transfers by State and Market Risk Pool, SIM1 – SIM4

State	Market Risk Pool	SIM1 - State Average Risk Score	SIM2 - State Average Risk Score	SIM3 - State Average Risk Score	SIM4 - State Average Risk Score	SIM1 - Absolute Value Transfer Amounts (\$ millions)	SIM2 - Absolute Value Transfer Amounts (\$ millions)	SIM3 - Absolute Value Transfer Amounts (\$ millions)	SIM4 - Absolute Value Transfer Amounts (\$ millions)
AK	Individual	1.316	1.307	1.329	1.326	\$9.35	\$9.78	\$9.94	\$9.61
	Small Group	1.029	1.008	1.018	1.029	\$3.07	\$3.23	\$3.12	\$3.06
AL	Individual	1.910	1.918	1.914	1.918	\$18.19	\$19.74	\$19.65	\$19.63
	Small Group	1.283	1.271	1.293	1.268	\$1.72	\$1.77	\$1.66	\$2.36
	Catastrophic	1.025	1.021	0.995	0.999	\$0.10	\$0.08	\$0.07	\$0.06
AR	Individual	1.727	1.699	1.686	1.669	\$41.81	\$38.43	\$36.17	\$36.00
	Small Group	1.168	1.147	1.164	1.152	\$9.42	\$10.80	\$10.26	\$10.37
AZ	Individual	1.420	1.400	1.404	1.412	\$121.52	\$124.89	\$123.38	\$118.08
	Small Group	1.078	1.064	1.070	1.064	\$27.36	\$29.84	\$30.16	\$28.95
	Catastrophic	0.513	0.532	0.547	0.614	\$0.35	\$0.32	\$0.32	\$0.40
CA	Individual	1.127	1.105	1.105	1.124	\$2,116.79	\$2,356.49	\$2,381.57	\$2,240.19
	Small Group	0.971	0.953	0.957	0.966	\$780.68	\$896.46	\$932.80	\$832.70
	Catastrophic	0.240	0.235	0.235	0.261	\$11.89	\$13.48	\$13.11	\$13.11
CO	Individual	1.181	1.171	1.181	1.197	\$130.59	\$140.88	\$142.83	\$138.85
	Small Group	0.973	0.966	0.974	0.979	\$108.92	\$121.51	\$126.67	\$117.52
	Catastrophic	0.332	0.346	0.354	0.376	\$3.80	\$4.21	\$4.13	\$3.91
CT	Individual	1.350	1.331	1.347	1.358	\$66.39	\$71.41	\$71.85	\$68.90
	Small Group	1.185	1.177	1.195	1.189	\$49.08	\$52.86	\$52.12	\$50.29
	Catastrophic	0.283	0.291	0.294	0.320	\$0.22	\$0.50	\$0.44	\$0.62
DC	Individual	1.368	1.408	1.388	1.451	\$19.57	\$20.61	\$20.22	\$19.68
	Small Group	1.074	1.073	1.077	1.092	\$30.77	\$33.36	\$33.01	\$31.50
	Catastrophic	0.214	0.208	0.221	0.250	\$0.03	\$0.04	\$0.05	\$0.03
DE	Individual	1.477	1.465	1.483	1.480	\$0.00	\$0.00	\$0.00	\$0.00
	Small Group	1.203	1.195	1.219	1.201	\$2.44	\$2.38	\$2.85	\$2.62
	Catastrophic	0.209	0.269	0.267	0.304	\$0.00	\$0.00	\$0.00	\$0.00
FL	Individual	1.458	1.431	1.427	1.431	\$1,801.16	\$1,938.70	\$1,940.05	\$1,915.53
	Small Group	1.219	1.203	1.212	1.205	\$111.88	\$122.99	\$126.32	\$122.16
	Catastrophic	0.477	0.454	0.459	0.464	\$0.74	\$0.87	\$0.85	\$0.66

⁵³ The estimated simulation results generated as part of this exercise are for informational purposes only. Issuers should refer to the applicable BY reports and notification(s) provided consistent with 45 CFR 153.310(e) for information on the applicable BY's un-simulated calculations and transfer amounts.

State	Market Risk Pool	SIM1 - State Average Risk Score	SIM2 - State Average Risk Score	SIM3 - State Average Risk Score	SIM4 - State Average Risk Score	SIM1 - Absolute Value Transfer Amounts (\$ millions)	SIM2 - Absolute Value Transfer Amounts (\$ millions)	SIM3 - Absolute Value Transfer Amounts (\$ millions)	SIM4 - Absolute Value Transfer Amounts (\$ millions)
GA	Individual	1.526	1.502	1.500	1.505	\$151.95	\$159.12	\$149.67	\$152.28
	Small Group	1.293	1.293	1.314	1.302	\$52.16	\$57.86	\$58.83	\$58.35
	Catastrophic	0.483	0.486	0.486	0.526	\$1.04	\$1.02	\$1.04	\$1.20
HI	Individual	1.303	1.291	1.280	1.306	\$19.01	\$21.70	\$21.03	\$20.29
	Small Group	1.175	1.163	1.159	1.163	\$24.08	\$26.38	\$25.51	\$23.93
	Catastrophic	0.207	0.227	0.229	0.237	\$0.00	\$0.00	\$0.00	\$0.00
IA	Individual	1.488	1.457	1.457	1.473	\$6.60	\$7.64	\$9.08	\$7.75
	Small Group	1.051	1.044	1.056	1.053	\$40.53	\$41.77	\$42.04	\$41.49
	Catastrophic	0.394	0.386	0.408	0.410	\$0.00	\$0.00	\$0.00	\$0.00
ID	Individual	1.166	1.158	1.182	1.179	\$33.49	\$33.82	\$32.30	\$31.67
	Small Group	0.975	0.965	0.980	0.980	\$10.97	\$12.10	\$11.39	\$11.62
	Catastrophic	0.638	0.617	0.591	0.662	\$0.16	\$0.16	\$0.11	\$0.23
IL	Individual	1.440	1.419	1.427	1.439	\$211.27	\$224.94	\$227.34	\$217.34
	Small Group	1.156	1.149	1.164	1.163	\$20.73	\$24.90	\$21.99	\$25.15
	Catastrophic	0.590	0.634	0.522	0.669	\$0.40	\$0.42	\$0.24	\$0.38
IN	Individual	1.589	1.583	1.586	1.587	\$55.80	\$57.67	\$58.30	\$52.65
	Small Group	1.202	1.191	1.209	1.196	\$22.18	\$23.47	\$23.31	\$23.82
	Catastrophic	0.843	0.769	0.769	0.827	\$0.00	\$0.00	\$0.00	\$0.00
KS	Individual	1.648	1.635	1.644	1.641	\$41.24	\$42.53	\$40.77	\$41.85
	Small Group	1.175	1.165	1.179	1.177	\$24.30	\$26.30	\$28.51	\$26.73
	Catastrophic	0.712	0.680	0.674	0.650	\$0.06	\$0.05	\$0.05	\$0.05
KY	Individual	1.567	1.558	1.567	1.571	\$10.71	\$14.86	\$15.02	\$15.54
	Small Group	1.369	1.363	1.387	1.371	\$10.39	\$11.76	\$11.26	\$10.67
	Catastrophic	0.404	0.424	0.425	0.441	\$0.68	\$0.75	\$0.74	\$0.67
LA	Individual	1.666	1.676	1.675	1.693	\$167.89	\$189.04	\$174.65	\$196.65
	Small Group	1.142	1.132	1.150	1.134	\$23.74	\$23.92	\$24.52	\$24.23
MA	Merged	1.180	1.162	1.171	1.174	\$212.74	\$268.04	\$279.72	\$256.16
	Catastrophic	0.317	0.301	0.312	0.330	\$0.51	\$0.45	\$0.50	\$0.26
MD	Individual	1.473	1.462	1.461	1.489	\$160.68	\$174.48	\$167.48	\$170.67
	Small Group	1.071	1.064	1.075	1.075	\$46.79	\$50.10	\$49.10	\$46.51
	Catastrophic	0.306	0.301	0.308	0.331	\$0.13	\$0.18	\$0.17	\$0.15
ME	Individual	1.166	1.155	1.174	1.184	\$43.62	\$46.90	\$46.61	\$45.18
	Small Group	0.995	0.988	1.010	1.009	\$14.85	\$16.34	\$16.51	\$15.36
	Catastrophic	0.416	0.419	0.429	0.449	\$0.27	\$0.24	\$0.26	\$0.30
MI	Individual	1.324	1.311	1.323	1.326	\$184.54	\$196.76	\$197.40	\$191.34
	Small Group	1.128	1.119	1.128	1.125	\$51.77	\$55.30	\$56.91	\$51.13
	Catastrophic	0.352	0.365	0.360	0.393	\$4.41	\$4.58	\$4.54	\$4.23

State	Market Risk Pool	SIM1 - State Average Risk Score	SIM2 - State Average Risk Score	SIM3 - State Average Risk Score	SIM4 - State Average Risk Score	SIM1 - Absolute Value Transfer Amounts (\$ millions)	SIM2 - Absolute Value Transfer Amounts (\$ millions)	SIM3 - Absolute Value Transfer Amounts (\$ millions)	SIM4 - Absolute Value Transfer Amounts (\$ millions)
MN	Individual	1.146	1.132	1.147	1.165	\$62.29	\$63.69	\$64.20	\$59.95
	Small Group	1.009	1.002	1.015	1.017	\$60.13	\$61.39	\$63.74	\$62.98
	Catastrophic	0.273	0.276	0.269	0.300	\$0.47	\$0.38	\$0.12	\$0.43
MO	Individual	1.749	1.747	1.743	1.746	\$74.14	\$81.00	\$75.06	\$80.11
	Small Group	1.274	1.269	1.290	1.267	\$12.35	\$12.25	\$12.72	\$12.17
	Catastrophic	0.501	0.468	0.461	0.480	\$1.33	\$1.40	\$1.37	\$1.38
MS	Individual	1.735	1.695	1.693	1.676	\$10.62	\$6.38	\$5.38	\$5.03
	Small Group	1.103	1.095	1.109	1.100	\$2.29	\$1.78	\$1.41	\$1.97
MT	Individual	1.198	1.188	1.211	1.216	\$47.66	\$51.60	\$51.02	\$48.84
	Small Group	0.944	0.942	0.956	0.957	\$4.15	\$5.01	\$5.31	\$3.65
	Catastrophic	0.489	0.496	0.492	0.527	\$0.30	\$0.33	\$0.33	\$0.34
NC	Individual	1.480	1.467	1.488	1.471	\$73.82	\$77.65	\$79.29	\$76.64
	Small Group	1.113	1.102	1.121	1.115	\$50.74	\$55.58	\$56.52	\$53.01
	Catastrophic	0.568	0.575	0.578	0.590	\$0.44	\$0.47	\$0.45	\$0.49
ND	Individual	1.200	1.203	1.222	1.225	\$15.15	\$15.76	\$16.49	\$16.45
	Small Group	1.058	1.058	1.066	1.068	\$2.57	\$2.56	\$3.41	\$2.26
	Catastrophic	0.552	0.564	0.567	0.586	\$0.11	\$0.20	\$0.20	\$0.19
NE	Individual	1.400	1.391	1.395	1.403	\$1.76	\$2.58	\$2.79	\$4.66
	Small Group	1.133	1.130	1.145	1.139	\$10.03	\$10.14	\$9.08	\$9.56
	Catastrophic	0.959	0.967	0.985	0.961	\$0.03	\$0.02	\$0.02	\$0.02
NH	Individual	1.242	1.223	1.238	1.247	\$32.78	\$34.50	\$32.81	\$31.97
	Small Group	1.053	1.044	1.059	1.059	\$9.37	\$9.82	\$10.97	\$9.63
	Catastrophic	0.330	0.339	0.341	0.378	\$1.30	\$1.28	\$1.24	\$1.17
NJ	Individual	1.333	1.318	1.325	1.333	\$240.64	\$265.35	\$262.38	\$255.12
	Small Group	1.217	1.211	1.223	1.217	\$45.03	\$46.89	\$49.17	\$49.56
	Catastrophic	0.308	0.298	0.304	0.335	\$1.55	\$1.90	\$1.89	\$1.64
NM	Individual	1.309	1.276	1.283	1.301	\$18.94	\$21.24	\$21.86	\$19.60
	Small Group	1.084	1.063	1.067	1.077	\$24.28	\$25.28	\$26.00	\$23.73
	Catastrophic	0.549	0.536	0.534	0.544	\$0.18	\$0.19	\$0.19	\$0.20
NV	Individual	1.304	1.287	1.288	1.300	\$59.11	\$60.69	\$61.45	\$56.80
	Small Group	1.024	1.012	1.017	1.019	\$16.73	\$17.61	\$17.50	\$17.72
	Catastrophic	0.500	0.526	0.538	0.543	\$0.79	\$0.93	\$0.93	\$0.94
NY	Individual	1.389	1.382	1.386	1.408	\$253.67	\$284.16	\$273.15	\$282.83
	Small Group	1.476	1.467	1.483	1.477	\$324.22	\$350.33	\$333.18	\$337.95
	Catastrophic	0.236	0.218	0.220	0.253	\$3.40	\$4.23	\$3.61	\$3.46

State	Market Risk Pool	SIM1 - State Average Risk Score	SIM2 - State Average Risk Score	SIM3 - State Average Risk Score	SIM4 - State Average Risk Score	SIM1 - Absolute Value Transfer Amounts (\$ millions)	SIM2 - Absolute Value Transfer Amounts (\$ millions)	SIM3 - Absolute Value Transfer Amounts (\$ millions)	SIM4 - Absolute Value Transfer Amounts (\$ millions)
OH	Individual	1.549	1.540	1.551	1.562	\$95.68	\$99.06	\$99.11	\$94.12
	Small Group	1.596	1.601	1.630	1.611	\$35.35	\$35.94	\$35.94	\$36.99
	Catastrophic	0.453	0.479	0.501	0.500	\$0.97	\$1.25	\$1.23	\$1.09
OK	Individual	1.726	1.699	1.715	1.696	\$65.13	\$68.51	\$68.44	\$68.10
	Small Group	1.228	1.208	1.229	1.211	\$9.02	\$8.63	\$8.20	\$8.79
	Catastrophic	0.840	0.803	0.818	0.914	\$0.69	\$0.71	\$0.69	\$0.82
OR	Individual	1.275	1.259	1.269	1.286	\$52.62	\$55.87	\$60.32	\$51.07
	Small Group	0.985	0.968	0.977	0.985	\$21.19	\$21.82	\$24.24	\$21.86
	Catastrophic	0.204	0.199	0.204	0.236	\$0.07	\$0.12	\$0.14	\$0.10
PA	Individual	1.446	1.418	1.434	1.432	\$171.12	\$183.00	\$190.21	\$182.17
	Small Group	1.244	1.229	1.246	1.238	\$85.65	\$93.77	\$95.69	\$91.59
	Catastrophic	0.445	0.434	0.424	0.454	\$1.20	\$1.38	\$1.15	\$1.33
RI	Individual	1.346	1.317	1.322	1.335	\$4.47	\$6.84	\$7.29	\$7.06
	Small Group	1.290	1.280	1.292	1.288	\$4.95	\$5.56	\$5.97	\$5.55
SC	Individual	1.536	1.540	1.543	1.565	\$45.38	\$51.38	\$51.10	\$53.42
	Small Group	1.142	1.140	1.162	1.152	\$6.64	\$7.48	\$8.44	\$7.77
	Catastrophic	0.632	0.648	0.663	0.669	\$0.29	\$0.20	\$0.23	\$0.18
SD	Individual	1.360	1.366	1.383	1.379	\$4.80	\$6.48	\$4.90	\$6.51
	Small Group	0.999	1.009	1.024	1.022	\$8.30	\$8.99	\$7.71	\$9.00
	Catastrophic	0.346	0.344	0.354	0.398	\$0.80	\$0.85	\$0.84	\$0.85
TN	Individual	1.817	1.814	1.817	1.825	\$88.46	\$95.96	\$94.27	\$95.72
	Small Group	1.148	1.136	1.154	1.144	\$21.97	\$26.54	\$25.78	\$27.23
	Catastrophic	0.451	0.462	0.461	0.480	\$0.51	\$0.59	\$0.59	\$0.59
TX	Individual	1.579	1.546	1.551	1.554	\$1,075.12	\$1,131.65	\$1,140.43	\$1,114.21
	Small Group	1.217	1.212	1.226	1.217	\$31.06	\$32.71	\$34.23	\$32.39
	Catastrophic	0.568	0.588	0.577	0.605	\$5.57	\$6.01	\$5.74	\$5.61
UT	Individual	1.072	1.075	1.082	1.090	\$90.24	\$94.04	\$89.96	\$93.87
	Small Group	0.969	0.970	0.975	0.982	\$8.43	\$8.08	\$8.31	\$8.50
	Catastrophic	0.682	0.763	0.788	0.776	\$0.00	\$0.00	\$0.00	\$0.00
VA	Individual	1.347	1.332	1.339	1.357	\$152.54	\$165.57	\$159.12	\$163.55
	Small Group	1.108	1.100	1.113	1.113	\$118.85	\$124.12	\$126.45	\$117.41
	Catastrophic	0.353	0.353	0.356	0.367	\$1.37	\$1.32	\$1.25	\$1.15
VT	Merged	1.211	1.191	1.205	1.221	\$43.42	\$46.96	\$47.02	\$44.73
	Catastrophic	0.216	0.203	0.203	0.216	\$0.01	\$0.01	\$0.01	\$0.01
WA	Individual	1.268	1.255	1.266	1.283	\$125.31	\$135.98	\$134.75	\$128.83
	Small Group	1.062	1.050	1.064	1.068	\$47.67	\$53.07	\$57.36	\$52.48
	Catastrophic	0.247	0.237	0.239	0.266	\$0.78	\$0.71	\$0.66	\$0.59

State	Market Risk Pool	SIM1 - State Average Risk Score	SIM2 - State Average Risk Score	SIM3 - State Average Risk Score	SIM4 - State Average Risk Score	SIM1 - Absolute Value Transfer Amounts (\$ millions)	SIM2 - Absolute Value Transfer Amounts (\$ millions)	SIM3 - Absolute Value Transfer Amounts (\$ millions)	SIM4 - Absolute Value Transfer Amounts (\$ millions)
WI	Individual	1.426	1.401	1.419	1.420	\$87.38	\$96.58	\$94.45	\$97.85
	Small Group	1.087	1.077	1.092	1.091	\$35.24	\$34.31	\$33.83	\$33.67
	Catastrophic	0.347	0.362	0.380	0.405	\$1.23	\$1.26	\$1.27	\$1.10
WV	Individual	1.907	1.863	1.865	1.870	\$18.02	\$18.89	\$19.34	\$19.05
	Small Group	1.255	1.238	1.246	1.246	\$3.63	\$3.77	\$4.14	\$3.45
	Catastrophic	1.489	1.643	1.774	1.555	\$0.00	\$0.00	\$0.00	\$0.00
WY	Individual	1.408	1.404	1.420	1.415	\$0.00	\$0.00	\$0.00	\$0.00
	Small Group	0.947	0.930	0.943	0.933	\$2.08	\$2.08	\$2.20	\$1.90

VII. Appendix B: Issuer-Level Simulated Transfer Estimates⁵⁴

Table B.1: Estimated Transfer Amount by Issuer and Market, Individual Non-Catastrophic Risk Pool

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
38344	Premera Blue Cross	AK	\$4,676,106.71	\$4,889,602.00	\$4,969,111.74	\$4,805,831.59
77963	Moda Health Plan, Inc.	AK	(\$4,676,106.73)	(\$4,889,602.02)	(\$4,969,111.74)	(\$4,805,831.60)
46944	Blue Cross Blue Shield of Alabama	AL	\$9,092,596.90	\$9,869,613.66	\$9,823,807.48	\$9,816,329.98
73301	Bright Health Insurance Company	AL	(\$9,092,596.97)	(\$9,869,613.62)	(\$9,823,807.50)	(\$9,816,330.01)
37903	Centene Corporation	AR	(\$1,137,408.07)	(\$909,935.60)	(\$2,289,729.38)	(\$1,995,239.23)
62141	Centene Corporation	AR	\$20,907,375.28	\$19,214,190.40	\$18,085,312.52	\$17,998,000.73
70525	Centene Corporation	AR	(\$357,786.61)	(\$324,779.17)	(\$1,747,354.78)	(\$477,898.48)
75293	Arkansas Blue Cross and Blue Shield	AR	(\$19,412,180.61)	(\$17,979,475.60)	(\$14,048,228.28)	(\$15,524,862.99)
13877	Oscar Health	AZ	(\$1,908,284.49)	(\$1,966,919.30)	(\$1,786,457.21)	(\$1,906,629.45)
53901	Blue Cross Blue Shield of Arizona, Inc.	AZ	(\$24,261,568.31)	(\$24,352,078.70)	(\$23,980,613.18)	(\$21,655,948.16)
87247	Bright Health Insurance Company	AZ	(\$33,124,357.05)	(\$34,839,891.44)	(\$34,949,346.03)	(\$34,275,686.78)
91450	Centene Corporation	AZ	\$60,761,307.28	\$62,447,080.31	\$61,691,017.51	\$59,041,710.59
97667	Cigna	AZ	(\$1,467,097.46)	(\$1,288,190.83)	(\$974,601.12)	(\$1,203,446.17)
10544	Oscar Health	CA	(\$146,556,958.58)	(\$155,106,608.54)	(\$153,610,313.78)	(\$148,391,185.04)
18126	Molina Healthcare	CA	(\$47,853,673.19)	(\$51,463,286.10)	(\$52,961,696.16)	(\$50,150,459.39)
27603	Anthem, Inc.	CA	(\$84,437,684.10)	(\$96,504,893.55)	(\$94,624,384.34)	(\$95,311,030.77)
40513	Kaiser Permanente	CA	(\$439,615,592.98)	(\$496,944,406.45)	(\$507,539,646.87)	(\$454,462,315.99)
47579	Chinese Community Health Plan	CA	(\$20,862,070.11)	(\$21,133,471.88)	(\$20,669,293.88)	(\$19,466,603.59)
64210	Sutter Health Plan	CA	(\$499,307.40)	\$26,070.58	\$491,333.90	(\$66,630.33)
67138	Centene Corporation	CA	(\$173,992,713.82)	(\$200,224,270.87)	(\$205,015,193.45)	(\$201,326,624.38)
70285	Blue Shield of California	CA	\$1,029,581,067.39	\$1,146,067,312.23	\$1,156,652,639.67	\$1,089,444,410.58
84014	County of Santa Clara	CA	(\$48,393,385.22)	(\$51,212,191.51)	(\$50,841,679.59)	(\$48,823,872.80)
92499	Sharp Health Plan	CA	\$13,271,985.28	\$14,964,113.66	\$15,030,339.81	\$11,236,879.02

⁵⁴ The estimated simulation results generated as part of this exercise are for informational purposes only. Issuers should refer to the applicable BY reports and notification(s) provided consistent with 45 CFR 153.310(e) for information on the applicable BY's un-simulated calculations and transfer amounts.

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
92815	Local Initiative Health Authority for Los Angeles County	CA	(\$91,124,475.78)	(\$100,582,030.47)	(\$100,969,553.30)	(\$97,150,251.41)
93689	Western Health Advantage	CA	(\$5,061,427.72)	(\$5,071,648.40)	(\$4,554,550.41)	(\$4,946,110.12)
99110	Centene Corporation	CA	\$15,544,236.30	\$17,185,311.23	\$18,611,998.45	\$19,413,794.19
21032	Kaiser Permanente	CO	(\$13,390,906.91)	(\$16,318,849.62)	(\$18,393,570.13)	(\$17,173,705.05)
31070	Bright Health Insurance Company	CO	(\$44,965,981.48)	(\$46,783,774.06)	(\$45,559,325.22)	(\$45,072,660.55)
44559	Oscar Health	CO	(\$1,732,528.23)	(\$1,852,090.42)	(\$1,868,350.27)	(\$1,829,875.34)
49375	Cigna	CO	\$9,512,261.36	\$9,449,927.02	\$9,836,937.78	\$8,432,280.29
63312	Friday Health Plans	CO	(\$5,203,377.64)	(\$5,487,515.01)	(\$5,594,329.91)	(\$5,348,479.20)
66699	Denver Health Medical Plan, Inc.	CO	\$20,955,763.54	\$23,202,703.92	\$21,121,250.43	\$24,056,410.68
76680	Anthem, Inc.	CO	\$33,393,176.99	\$36,634,955.19	\$38,987,733.29	\$35,655,291.98
97879	Rocky Mountain Health Care Options	CO	\$1,431,592.32	\$1,154,642.99	\$1,469,653.86	\$1,280,737.25
75091	ConnectiCare, Inc.	CT	(\$994,078.05)	(\$679,410.01)	(\$738,875.34)	(\$558,819.98)
76962	ConnectiCare, Inc.	CT	(\$32,199,672.97)	(\$35,024,625.85)	(\$35,184,924.63)	(\$33,893,222.03)
86545	Anthem, Inc.	CT	\$17,885,195.42	\$19,321,504.90	\$19,502,851.37	\$17,729,819.29
94815	ConnectiCare, Inc.	CT	\$15,308,555.51	\$16,382,530.88	\$16,420,948.53	\$16,722,222.71
78079	CareFirst	DC	\$9,784,472.97	\$10,307,138.29	\$10,110,986.57	\$9,841,976.82
86052	CareFirst	DC	(\$6,635,613.27)	(\$6,926,270.92)	(\$6,802,670.63)	(\$6,437,429.53)
94506	Kaiser Permanente	DC	(\$3,148,859.71)	(\$3,380,867.33)	(\$3,308,315.94)	(\$3,404,547.26)
76168	Highmark	DE	\$0.00	\$0.00	\$0.00	\$0.00
12379	Bright Health Insurance Company	FL	(\$66,491,085.27)	(\$70,171,281.32)	(\$70,234,012.13)	(\$68,656,481.38)
16842	Blue Cross and Blue Shield of Florida	FL	\$847,863,945.99	\$933,296,360.94	\$923,859,846.45	\$927,558,482.98
19898	AvMed, Inc.	FL	\$4,188,823.28	\$5,185,125.67	\$6,018,591.77	\$4,744,007.61
21663	Centene Corporation	FL	(\$534,155,117.29)	(\$581,123,929.18)	(\$583,237,557.78)	(\$580,449,949.46)
30252	Blue Cross and Blue Shield of Florida	FL	\$15,424,415.28	\$3,301,184.37	\$10,317,156.28	(\$3,431,545.27)
36194	Health First, Inc.	FL	\$9,368,611.46	\$7,989,022.63	\$10,298,713.18	\$7,804,277.04
40572	Oscar Health	FL	(\$245,029,341.52)	(\$260,714,667.40)	(\$259,427,746.14)	(\$252,049,832.32)
48121	Cigna	FL	(\$9,980,191.83)	(\$11,102,582.81)	(\$11,341,533.55)	(\$10,911,582.46)
54172	Molina Healthcare	FL	(\$44,924,466.99)	(\$46,237,779.82)	(\$45,781,855.98)	(\$42,266,563.24)
56503	Florida Health Care Plan, Inc.	FL	\$23,734,406.69	\$19,578,547.01	\$19,528,397.74	\$17,659,186.47

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
49046	Anthem, Inc.	GA	(\$35,149,601.06)	(\$37,106,865.13)	(\$32,943,678.01)	(\$35,021,133.97)
58081	Oscar Health	GA	(\$65,317.93)	(\$63,886.69)	(\$37,416.15)	(\$43,185.97)
60224	CareSource	GA	(\$40,762,220.02)	(\$42,387,226.06)	(\$41,855,252.08)	(\$41,074,016.14)
70893	Centene Corporation	GA	\$42,626,873.26	\$43,796,005.72	\$36,689,154.97	\$40,155,146.40
83761	Alliant Health Plans	GA	\$8,156,858.27	\$8,086,773.68	\$10,494,850.46	\$7,496,205.21
89942	Kaiser Permanente	GA	\$25,193,407.56	\$27,675,198.44	\$27,652,340.83	\$28,486,984.57
18350	Hawaii Medical Service Association	HI	\$9,504,367.32	\$10,849,929.57	\$10,515,017.48	\$10,147,499.68
60612	Kaiser Permanente	HI	(\$9,504,367.33)	(\$10,849,929.54)	(\$10,515,017.47)	(\$10,147,499.69)
25896	Wellmark, Inc.	IA	\$2,929,709.52	\$3,051,747.90	\$3,405,456.70	\$3,043,735.98
74406	Wellmark, Inc.	IA	\$369,935.89	\$766,733.97	\$1,133,385.26	\$831,699.55
93078	Medica Insurance Company	IA	(\$3,299,645.33)	(\$3,818,481.88)	(\$4,538,841.99)	(\$3,875,435.49)
26002	SelectHealth	ID	(\$11,345,025.31)	(\$10,660,744.63)	(\$10,078,936.47)	(\$9,874,791.15)
38128	Montana Health Cooperative	ID	\$12,360,224.19	\$12,026,259.35	\$11,200,716.08	\$11,005,500.47
44648	Cambia Health Solutions	ID	\$2,338,043.79	\$2,719,962.58	\$2,753,064.27	\$2,643,147.65
60597	PacificSource Health Plans	ID	\$2,048,482.09	\$2,164,901.75	\$2,194,720.81	\$2,188,579.45
61589	Blue Cross of Idaho Health Service, Inc.	ID	(\$5,401,724.76)	(\$6,250,379.07)	(\$6,069,564.64)	(\$5,962,436.54)
20129	Health Alliance Medical Plans, Inc.	IL	\$4,690,196.84	\$5,106,314.36	\$6,684,615.69	\$4,271,518.41
27833	Centene Corporation	IL	(\$84,424,861.81)	(\$90,000,567.03)	(\$91,373,257.36)	(\$86,816,546.84)
36096	Health Care Service Corporation	IL	\$100,577,465.90	\$106,962,510.86	\$106,514,800.35	\$103,796,013.06
53882	Cigna	IL	(\$21,210,466.62)	(\$22,470,585.57)	(\$22,299,042.27)	(\$21,854,287.08)
85773	Quartz Health Solutions	IL	\$367,665.73	\$402,327.45	\$472,883.52	\$603,302.35
54192	CareSource	IN	(\$27,897,882.55)	(\$28,836,255.60)	(\$29,148,876.54)	(\$26,322,579.85)
76179	Centene Corporation	IN	\$27,897,882.46	\$28,836,255.61	\$29,148,876.42	\$26,322,579.84
18558	Blue Cross and Blue Shield of Kansas, Inc.	KS	(\$9,658,780.67)	(\$9,200,488.73)	(\$8,792,587.53)	(\$9,302,275.14)
39520	Medica Insurance Company	KS	(\$6,279,367.47)	(\$7,062,135.38)	(\$6,561,611.34)	(\$6,716,453.64)
43490	Oscar Health	KS	\$1,814,421.91	\$1,713,202.53	\$1,693,949.38	\$1,777,284.19
76763	Cigna	KS	(\$4,680,908.90)	(\$5,000,704.65)	(\$5,032,467.98)	(\$4,905,475.85)
80065	Centene Corporation	KS	\$18,804,635.14	\$19,550,126.26	\$18,692,717.42	\$19,146,920.39
36239	Anthem, Inc.	KY	(\$5,355,487.28)	(\$7,428,839.10)	(\$7,507,568.20)	(\$7,772,342.20)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
45636	CareSource	KY	\$5,355,487.31	\$7,428,839.07	\$7,507,568.22	\$7,772,342.20
19636	Blue Cross Blue Shield of Louisiana	LA	(\$69,237,266.81)	(\$78,811,909.29)	(\$72,376,997.21)	(\$82,985,419.21)
67243	Vantage Health Plan, Inc.	LA	(\$8,377,533.76)	(\$9,152,025.98)	(\$8,434,239.20)	(\$8,945,528.97)
97176	Blue Cross Blue Shield of Louisiana	LA	\$83,944,127.48	\$94,519,730.11	\$87,326,556.26	\$98,324,983.53
98780	CHRISTUS Health	LA	(\$6,329,326.91)	(\$6,555,794.86)	(\$6,515,319.90)	(\$6,394,035.31)
28137	CareFirst	MD	(\$5,913,641.79)	(\$5,862,543.42)	(\$681,378.54)	(\$6,434,572.36)
45532	CareFirst	MD	\$43,219,005.80	\$47,363,243.19	\$45,734,555.81	\$46,217,637.77
90296	Kaiser Permanente	MD	(\$74,426,180.10)	(\$81,375,217.41)	(\$83,057,116.13)	(\$78,902,577.33)
94084	CareFirst	MD	\$37,120,816.11	\$39,874,517.61	\$38,003,938.87	\$39,119,511.97
33653	Maine Community Health Options	ME	\$9,386,970.26	\$10,085,434.69	\$10,057,144.46	\$10,048,188.19
48396	Anthem, Inc.	ME	(\$21,811,142.38)	(\$23,452,089.13)	(\$23,305,941.95)	(\$22,590,910.29)
96667	HPHC Insurance Company, Inc	ME	\$12,424,172.13	\$13,366,654.38	\$13,248,797.50	\$12,542,722.07
15560	Blue Cross Blue Shield of Michigan	MI	\$90,813,727.88	\$97,221,988.45	\$97,632,173.03	\$94,625,283.91
29698	Priority Health	MI	(\$47,696,607.67)	(\$51,234,435.41)	(\$51,875,811.15)	(\$50,072,623.04)
37651	Health Alliance Plan (HAP)	MI	(\$1,362,678.43)	(\$1,638,161.12)	(\$1,694,700.96)	(\$1,694,162.26)
40047	Molina Healthcare	MI	(\$3,344,147.61)	(\$3,782,128.70)	(\$4,733,112.96)	(\$4,513,193.01)
58594	Centene Corporation	MI	(\$10,232,049.16)	(\$11,228,795.33)	(\$11,156,946.36)	(\$10,892,656.47)
60829	Physicians Health Plan	MI	(\$5,101,811.76)	(\$5,638,934.25)	(\$5,526,389.67)	(\$5,725,751.15)
67183	Total Health Care USA, Inc.	MI	\$198,112.59	(\$485,900.34)	(\$1,078,294.05)	(\$458,498.92)
67577	Health Alliance Plan (HAP)	MI	(\$748,714.11)	(\$709,862.87)	(\$478,234.13)	(\$733,814.84)
74917	McLaren Health Care	MI	\$1,257,250.62	\$1,159,656.87	\$1,068,300.20	\$1,044,871.20
77739	Oscar Health	MI	(\$2,863,500.44)	(\$2,877,216.80)	(\$2,823,633.96)	(\$2,791,798.84)
98185	Blue Cross Blue Shield of Michigan	MI	(\$20,919,581.99)	(\$20,786,210.38)	(\$19,333,349.93)	(\$18,787,656.50)
31616	Medica Insurance Company	MN	\$20,738,269.83	\$20,382,266.99	\$20,385,341.71	\$19,065,261.25
34102	HealthPartners Insurance Company	MN	(\$19,358,251.90)	(\$19,192,515.16)	(\$18,098,313.10)	(\$17,449,228.41)
57129	Blue Cross Blue Shield of Minnesota	MN	\$10,405,853.04	\$11,462,661.62	\$11,713,032.65	\$10,908,647.50
85736	UCare Minnesota	MN	(\$10,539,516.44)	(\$11,422,936.50)	(\$12,742,717.44)	(\$11,297,062.42)
88102	PreferredOne Insurance Company	MN	(\$1,246,354.55)	(\$1,229,476.92)	(\$1,257,343.79)	(\$1,227,617.97)
32753	Anthem, Inc.	MO	(\$23,057,509.62)	(\$26,045,718.39)	(\$23,840,095.31)	(\$25,950,711.47)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
47840	SSM Health Care Corporation	MO	(\$11,928,155.89)	(\$12,430,733.18)	(\$12,116,689.12)	(\$12,217,497.88)
53461	Medica Insurance Company	MO	(\$2,086,151.14)	(\$2,022,185.18)	(\$1,575,404.14)	(\$1,885,331.05)
69512	Oscar Health	MO	\$1,383,452.68	\$1,249,794.90	\$1,247,645.98	\$1,122,614.73
74483	Cigna	MO	\$11,412,607.66	\$15,050,613.54	\$14,475,897.78	\$15,696,290.94
96384	Cox HealthPlans	MO	\$2,123,430.13	\$2,618,310.15	\$2,340,819.20	\$2,778,755.43
99723	Centene Corporation	MO	\$22,152,326.19	\$21,579,918.17	\$19,467,825.61	\$20,455,879.35
11721	Blue Cross Blue Shield of Mississippi	MS	(\$4,470,119.10)	(\$2,101,569.26)	(\$1,450,321.23)	(\$1,522,033.82)
79975	Molina Healthcare	MS	(\$841,557.15)	(\$1,087,770.41)	(\$1,237,927.04)	(\$994,014.24)
90714	Centene Corporation	MS	\$5,311,676.25	\$3,189,339.70	\$2,688,248.30	\$2,516,048.14
23603	PacificSource Health Plans	MT	(\$8,559,910.84)	(\$8,376,064.80)	(\$8,125,883.08)	(\$7,897,663.29)
30751	Health Care Service Corporation	MT	\$23,829,157.63	\$25,798,504.40	\$25,509,795.06	\$24,419,084.12
32225	Montana Health Cooperative	MT	(\$15,269,246.80)	(\$17,422,439.59)	(\$17,383,911.97)	(\$16,521,420.81)
11512	Blue Cross Blue Shield of North Carolina	NC	\$25,842,782.05	\$27,931,073.53	\$29,980,515.26	\$27,392,179.97
37900	Bright Health Insurance Company	NC	(\$36,911,237.07)	(\$38,827,147.57)	(\$39,646,127.40)	(\$38,317,609.97)
73943	Cigna	NC	\$3,421,766.68	\$3,388,003.22	\$3,079,495.02	\$3,209,516.87
77264	Centene Corporation	NC	\$7,646,688.36	\$7,508,070.80	\$6,586,117.18	\$7,715,913.11
37160	Blue Cross Blue Shield of North Dakota	ND	\$6,676,805.92	\$7,038,640.75	\$7,379,324.49	\$7,445,315.63
73751	Medica Insurance Company	ND	\$896,251.66	\$839,080.60	\$866,193.79	\$777,661.10
89364	Sanford Health Plan	ND	(\$7,573,057.61)	(\$7,877,721.37)	(\$8,245,518.33)	(\$8,222,976.75)
20305	Medica Insurance Company	NE	\$877,585.44	\$1,289,208.17	\$1,396,099.52	\$2,329,017.62
83653	Bright Health Insurance Company	NE	(\$877,585.45)	(\$1,289,208.20)	(\$1,396,099.51)	(\$2,329,017.64)
59025	HPHC Insurance Company, Inc	NH	\$11,917,664.57	\$13,191,144.68	\$12,579,423.82	\$13,003,503.61
75841	Centene Corporation	NH	\$4,470,926.53	\$4,059,893.41	\$3,826,396.52	\$2,981,021.99
96751	Anthem, Inc.	NH	(\$16,388,591.11)	(\$17,251,038.06)	(\$16,405,820.31)	(\$15,984,525.59)
13953	Horizon Blue Cross Blue Shield of New Jersey	NJ	(\$15,060.97)	(\$13,804.29)	(\$13,873.25)	(\$11,116.84)
23818	Oscar Health	NJ	(\$4,014,435.82)	(\$4,323,415.42)	(\$3,990,896.11)	(\$4,529,919.08)
77263	UnitedHealth Group, Inc.	NJ	\$14,124,003.61	\$13,972,063.00	\$13,773,172.56	\$13,651,580.79
77606	Independence Blue Cross	NJ	(\$6,158,911.17)	(\$6,337,773.74)	(\$6,311,346.45)	(\$6,280,516.39)
91661	Horizon Blue Cross Blue Shield of New Jersey	NJ	\$106,195,318.62	\$118,703,638.33	\$117,414,816.25	\$113,907,463.40

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
91762	Independence Blue Cross	NJ	(\$110,130,914.30)	(\$122,000,707.89)	(\$120,871,873.00)	(\$116,737,491.87)
19722	Molina Healthcare	NM	(\$3,943,957.36)	(\$4,815,365.31)	(\$5,113,883.49)	(\$4,731,862.33)
42776	True Health New Mexico, Inc.	NM	(\$5,524,186.09)	(\$5,806,874.24)	(\$5,818,274.88)	(\$5,067,861.77)
57173	Presbyterian Healthcare Services	NM	\$1,824,109.72	\$2,518,930.65	\$2,557,438.81	\$2,400,219.27
75605	Health Care Service Corporation	NM	\$6,813,670.21	\$7,603,007.19	\$7,422,443.20	\$7,099,912.65
93091	New Mexico Health Connections	NM	\$830,363.46	\$500,301.70	\$952,276.42	\$299,592.16
41094	Hometown Health Plan, Inc.	NV	(\$3,868,510.08)	(\$3,786,935.93)	(\$3,518,596.06)	(\$3,374,000.14)
45142	Centene Corporation	NV	\$25,012,470.93	\$25,336,752.39	\$24,641,553.05	\$23,464,480.81
60156	Anthem, Inc.	NV	(\$11,541,915.04)	(\$11,332,290.70)	(\$11,615,485.96)	(\$9,961,068.17)
83198	UnitedHealth Group, Inc.	NV	\$1,714,052.46	\$1,664,338.00	\$2,309,916.54	\$1,880,063.11
85266	Hometown Health Plan, Inc.	NV	\$2,828,379.09	\$3,344,974.33	\$3,772,125.43	\$3,053,243.12
95865	UnitedHealth Group, Inc.	NV	(\$14,144,477.36)	(\$15,226,838.10)	(\$15,589,512.95)	(\$15,062,718.73)
11177	Metro Plus Health Plan	NY	\$1,230,795.86	\$4,594,156.49	\$2,168,582.03	\$5,767,755.65
17210	Aetna, Inc.	NY	(\$7,091.12)	(\$22,051.75)	(\$22,489.53)	(\$44,447.45)
18029	Independent Health	NY	\$6,607,327.46	\$6,619,972.65	\$6,780,768.57	\$6,334,022.14
25303	Centene Corporation	NY	(\$92,018,476.57)	(\$106,259,696.53)	(\$102,049,575.35)	(\$107,354,782.56)
36346	HealthNow New York, Inc.	NY	\$1,583,329.80	\$1,445,638.87	\$1,461,036.60	\$1,350,228.50
41046	Anthem, Inc.	NY	\$29,440,754.81	\$33,014,163.19	\$32,191,657.77	\$32,516,823.03
44113	Anthem, Inc.	NY	\$139,603.68	\$138,356.99	\$136,042.17	\$128,685.51
49526	HealthNow New York, Inc.	NY	\$7,487,520.00	\$7,205,787.38	\$7,637,165.64	\$7,168,645.65
54235	UnitedHealth Group, Inc.	NY	\$22,801,555.20	\$25,316,447.20	\$23,799,018.34	\$24,512,376.70
54297	UnitedHealth Group, Inc.	NY	\$283,311.34	\$277,955.18	\$279,710.80	\$281,828.57
56184	MVP Health Plan, Inc.	NY	\$314,593.97	(\$453,261.57)	\$1,032,479.15	\$877,756.77
61405	Healthfirst	NY	\$500,959.75	\$548,407.75	\$558,430.48	\$779,286.25
74289	Oscar Health	NY	(\$34,808,007.13)	(\$35,347,200.92)	(\$34,502,365.22)	(\$34,015,064.48)
78124	Excellus Health Plan, Inc.	NY	\$28,781,587.65	\$28,565,938.75	\$29,751,578.10	\$26,755,706.04
88582	EmblemHealth	NY	\$16,777,286.52	\$17,956,535.82	\$17,395,274.94	\$17,654,006.54
91237	Healthfirst	NY	\$5,315,108.15	\$10,650,259.76	\$7,355,130.72	\$11,804,695.18
94788	CDPHP Universal Benefits, Inc.	NY	\$5,569,840.65	\$5,748,590.62	\$6,027,554.71	\$5,482,477.97

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
28162	AultCare Insurance Company	OH	\$2,924,988.55	\$3,409,031.46	\$3,237,969.19	\$3,199,832.80
29276	Anthem, Inc.	OH	\$1,409,744.53	\$1,149,709.74	\$1,378,440.57	\$1,073,929.88
29341	Oscar Health	OH	(\$9,609,297.08)	(\$9,788,293.41)	(\$9,593,840.04)	(\$9,250,663.58)
41047	Centene Corporation	OH	(\$4,287,701.85)	(\$6,172,776.87)	(\$7,412,185.11)	(\$7,124,339.35)
45845	Oscar Health	OH	\$21,917,996.54	\$23,322,477.27	\$23,804,202.80	\$22,195,402.38
52664	Summa Insurance Company	OH	\$1,030,673.63	\$1,187,768.94	\$1,175,990.06	\$1,199,871.13
64353	Molina Healthcare	OH	\$18,935,988.12	\$18,558,833.81	\$17,634,919.70	\$17,614,575.02
74313	Paramount Insurance Company	OH	\$1,122,216.61	\$1,383,009.92	\$1,794,392.92	\$1,309,927.49
77552	CareSource	OH	(\$3,653,814.22)	(\$2,484,506.83)	(\$3,163,058.90)	(\$1,000,332.96)
83396	The Health Plan of the Upper Ohio Valley	OH	\$495,937.75	\$518,243.69	\$529,445.06	\$467,284.44
99969	Medical Mutual of Ohio	OH	(\$30,286,732.63)	(\$31,083,497.65)	(\$29,386,276.20)	(\$29,685,487.26)
21333	Medica Insurance Company	OK	(\$18,716,103.24)	(\$19,899,056.66)	(\$19,891,913.18)	(\$19,842,837.94)
40463	Bright Health Insurance Company	OK	(\$13,850,984.23)	(\$14,356,348.74)	(\$14,328,335.05)	(\$14,206,750.76)
87571	Health Care Service Corporation	OK	\$31,638,741.34	\$33,212,760.99	\$33,301,194.79	\$32,954,739.64
98905	CommunityCare	OK	\$928,346.14	\$1,042,644.37	\$919,053.42	\$1,094,849.07
10091	PacificSource Health Plans	OR	(\$6,935,238.50)	(\$5,787,038.81)	(\$6,322,611.64)	(\$4,402,432.76)
10940	Centene Corporation	OR	\$1,150,148.26	\$1,300,154.51	\$1,275,790.82	\$1,501,121.14
39424	Moda Health Plan, Inc.	OR	\$7,773,812.49	\$8,568,445.66	\$8,557,646.58	\$7,531,735.98
56707	Providence Health & Services	OR	\$17,388,269.80	\$17,517,943.94	\$19,768,412.13	\$15,744,548.03
63474	Cambia Health Solutions	OR	(\$736,176.23)	(\$431,487.65)	(\$585,588.79)	(\$120,048.74)
71287	Kaiser Permanente	OR	(\$18,292,946.80)	(\$21,715,393.56)	(\$23,253,582.82)	(\$21,010,026.09)
77969	Cambia Health Solutions	OR	(\$347,869.06)	\$547,375.88	\$559,933.73	\$755,102.43
16322	UPMC Health Plan	PA	(\$27,381,595.93)	(\$28,984,451.57)	(\$30,322,844.56)	(\$29,617,337.85)
22444	Geisinger Health System	PA	\$15,916,042.33	\$15,290,494.74	\$16,387,097.49	\$14,784,967.94
31609	Independence Blue Cross	PA	\$29,057,411.60	\$32,668,546.03	\$33,324,761.66	\$34,000,885.03
33709	Highmark	PA	(\$13,154,175.90)	(\$15,116,893.36)	(\$15,149,800.68)	(\$13,832,123.93)
33871	Independence Blue Cross	PA	(\$22,777,352.18)	(\$22,892,296.45)	(\$24,781,455.03)	(\$23,727,606.14)
38949	Highmark	PA	\$3,591,497.59	\$3,773,048.46	\$3,897,276.57	\$3,456,600.57
45127	Capital Blue Cross	PA	\$31,564,486.90	\$34,224,554.29	\$35,849,058.50	\$33,076,451.44

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
53789	Capital Blue Cross	PA	(\$2,047,826.20)	(\$2,084,183.06)	(\$1,993,280.46)	(\$1,978,256.41)
62560	UPMC Health Plan	PA	(\$7,690.52)	(\$7,934.27)	(\$7,858.53)	(\$7,085.89)
75729	Geisinger Health System	PA	\$5,310,221.65	\$5,428,343.55	\$5,539,463.49	\$5,667,496.30
79279	Highmark	PA	(\$2,832,656.73)	(\$3,265,686.62)	(\$3,519,621.17)	(\$3,341,811.03)
79962	Highmark	PA	(\$6,038,391.18)	(\$7,186,621.48)	(\$7,167,973.90)	(\$7,502,760.07)
83731	Highmark	PA	\$120,044.87	\$115,508.83	\$108,830.16	\$100,478.27
86199	Centene Corporation	PA	(\$5,524,804.85)	(\$5,923,396.73)	(\$6,059,738.51)	(\$5,400,485.07)
98517	Oscar Health	PA	(\$5,795,211.60)	(\$6,039,032.31)	(\$6,103,915.04)	(\$5,679,413.09)
15287	Blue Cross Blue Shield of Rhode Island	RI	\$2,232,836.20	\$3,420,911.23	\$3,646,954.18	\$3,529,761.41
77514	Neighborhood Health Plan of Rhode Island	RI	(\$2,232,836.18)	(\$3,420,911.24)	(\$3,646,954.19)	(\$3,529,761.40)
16985	Bright Health Insurance Company	SC	(\$6,404,100.87)	(\$6,708,879.19)	(\$6,755,223.74)	(\$6,583,396.05)
26065	BlueChoice HealthPlan of South Carolina, Inc.	SC	\$22,691,461.12	\$25,691,782.24	\$25,550,904.74	\$26,707,870.55
42326	Molina Healthcare	SC	(\$3,828,497.51)	(\$4,638,620.55)	(\$5,063,316.78)	(\$4,958,344.20)
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$8,116,855.00)	(\$8,308,510.58)	(\$7,515,827.29)	(\$8,378,736.13)
79222	Centene Corporation	SC	(\$4,342,007.78)	(\$6,035,772.16)	(\$6,216,536.98)	(\$6,787,394.21)
31195	Sanford Health Plan	SD	\$2,400,958.30	\$3,238,589.41	\$2,452,308.30	\$3,255,269.33
60536	Avera Health Plans, Inc.	SD	(\$2,400,958.36)	(\$3,238,589.42)	(\$2,452,308.32)	(\$3,255,269.33)
14002	BlueCross BlueShield of Tennessee	TN	\$25,425,187.86	\$25,877,996.79	\$28,198,219.67	\$24,847,955.73
23552	Oscar Health	TN	(\$6,987,006.90)	(\$7,650,685.54)	(\$6,861,894.76)	(\$7,383,209.28)
70111	Centene Corporation	TN	(\$11,489,680.90)	(\$12,982,796.93)	(\$13,293,777.95)	(\$13,240,042.38)
97906	Bright Health Insurance Company	TN	(\$25,753,788.36)	(\$27,345,528.40)	(\$26,981,193.67)	(\$27,235,655.78)
99248	Cigna	TN	\$18,805,288.29	\$22,101,014.04	\$18,938,646.76	\$23,010,951.75
20069	Oscar Health	TX	(\$161,221,561.90)	(\$165,239,414.94)	(\$161,712,825.44)	(\$159,996,767.42)
26539	Scott & White Health Plan	TX	\$13,055,231.69	\$14,498,869.25	\$15,395,516.21	\$13,730,002.84
27248	Community Health Choice, Inc.	TX	\$91,992,568.00	\$98,935,665.91	\$101,265,828.71	\$100,268,696.58
29418	Centene Corporation	TX	(\$195,452,107.50)	(\$212,215,654.64)	(\$219,016,355.09)	(\$217,013,042.92)
33602	Health Care Service Corporation	TX	\$415,617,377.93	\$433,824,596.12	\$434,337,529.50	\$424,469,987.85
37755	Scott & White Health Plan	TX	\$1,444,274.09	\$1,703,587.68	\$1,758,910.52	\$1,574,642.18
40788	Scott & White Health Plan	TX	\$5,964,672.06	\$6,238,246.74	\$6,537,555.29	\$6,174,195.43

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
45786	Molina Healthcare	TX	(\$165,101,202.55)	(\$171,939,103.08)	(\$174,335,059.14)	(\$163,851,908.24)
66252	CHRIST US Health	TX	(\$15,786,588.95)	(\$16,429,490.16)	(\$15,150,083.09)	(\$16,242,113.47)
71837	Sendero Health Plans, Inc.	TX	\$9,487,336.94	\$10,622,697.33	\$10,918,982.55	\$10,886,307.15
18167	Molina Healthcare	UT	(\$2,143,987.72)	(\$2,740,314.81)	(\$2,863,342.42)	(\$2,953,014.22)
22013	Cambia Health Solutions	UT	\$10,994,001.82	\$12,534,766.86	\$11,385,745.36	\$12,899,052.33
34541	Cambia Health Solutions	UT	(\$58,624.84)	(\$69,368.55)	(\$72,331.70)	(\$63,907.39)
42261	University of Utah Health Insurance Plans	UT	\$34,126,457.46	\$34,485,322.85	\$33,592,787.70	\$34,038,261.42
68781	SelectHealth	UT	(\$38,370,310.65)	(\$39,429,905.24)	(\$36,938,869.19)	(\$38,799,905.26)
81808	Cigna	UT	(\$4,547,536.03)	(\$4,780,501.23)	(\$5,103,989.66)	(\$5,120,486.87)
10207	CareFirst	VA	\$19,156,546.67	\$21,211,537.04	\$20,456,135.63	\$21,007,472.16
20507	Optima Health	VA	\$29,517,086.79	\$31,930,287.14	\$30,583,428.51	\$32,899,302.16
25922	Oscar Health	VA	(\$460,621.62)	(\$465,824.89)	(\$459,675.90)	(\$489,287.37)
37204	Piedmont Community Health Plan	VA	\$1,345,192.70	\$1,966,624.88	\$1,929,138.24	\$829,484.12
40308	CareFirst	VA	\$24,316,561.86	\$25,852,655.08	\$24,770,733.62	\$25,486,217.09
41921	Cigna	VA	(\$44,783,587.03)	(\$46,217,472.16)	(\$47,141,968.25)	(\$43,442,594.05)
80352	Virginia Premier Health Plan, Inc	VA	\$1,933,450.56	\$1,821,705.65	\$1,819,089.40	\$1,552,951.77
88380	Anthem, Inc.	VA	(\$20,151,667.36)	(\$23,551,416.87)	(\$19,954,810.56)	(\$26,117,884.35)
95185	Kaiser Permanente	VA	(\$10,872,962.60)	(\$12,548,095.93)	(\$12,002,070.65)	(\$11,725,661.53)
14057	PacificSource Health Plans	WA	(\$1,145,640.45)	(\$1,278,496.92)	(\$1,318,770.78)	(\$1,314,614.92)
23371	Kaiser Permanente	WA	(\$7,622,332.16)	(\$8,818,272.53)	(\$8,736,798.88)	(\$8,812,226.88)
38229	Health Alliance Medical Plans, Inc.	WA	(\$29,654.09)	(\$30,510.26)	(\$30,369.81)	(\$28,531.57)
38498	Premera Blue Cross	WA	(\$3,359,440.40)	(\$4,083,274.80)	(\$2,274,656.69)	(\$3,587,326.11)
45834	Providence Health & Services	WA	\$1,052,210.65	\$1,116,354.43	\$1,163,020.25	\$1,016,721.47
49831	Premera Blue Cross	WA	\$38,101,495.00	\$41,863,835.45	\$43,489,008.71	\$40,390,790.39
53732	Cambia Health Solutions	WA	(\$1,737,056.33)	(\$1,845,243.55)	(\$1,613,058.14)	(\$1,764,042.59)
61836	Centene Corporation	WA	(\$2,356,505.41)	(\$5,294,446.24)	(\$7,424,527.72)	(\$7,178,026.65)
69364	Cambia Health Solutions	WA	\$572,316.29	\$891,211.73	\$976,851.61	\$820,239.49
71281	Cambia Health Solutions	WA	\$1,816,418.81	\$2,089,753.81	\$2,407,246.28	\$2,150,327.13
80473	Kaiser Permanente	WA	(\$46,404,569.04)	(\$46,639,545.39)	(\$45,978,481.45)	(\$41,732,474.98)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
84481	Molina Healthcare	WA	\$19,035,751.74	\$19,434,401.98	\$17,041,659.03	\$17,291,125.73
87718	Cambia Health Solutions	WA	\$2,077,005.34	\$2,594,232.42	\$2,298,877.54	\$2,748,039.47
14630	Children's Community Health Plan	WI	\$16,102,320.79	\$18,019,334.35	\$17,534,660.72	\$18,430,413.98
20173	HealthPartners Insurance Company	WI	(\$4,396,373.27)	(\$4,324,559.80)	(\$4,330,751.52)	(\$4,020,126.48)
37833	Quartz Health Solutions	WI	\$11,074,312.33	\$13,291,350.15	\$12,988,527.57	\$13,370,729.29
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$13,320,581.98)	(\$13,961,854.59)	(\$12,765,898.30)	(\$12,386,443.93)
38345	SSM Health Care Corporation	WI	(\$22,395,861.24)	(\$24,932,798.73)	(\$24,181,389.03)	(\$23,869,874.60)
52697	Molina Healthcare	WI	\$334,884.53	(\$1,227,581.14)	(\$2,117,554.44)	(\$1,262,417.55)
57845	Medica Insurance Company	WI	(\$383,761.81)	(\$809,569.70)	(\$897,576.76)	(\$1,693,572.93)
58326	MercyCare Insurance Company	WI	(\$2,324,399.83)	(\$2,616,712.86)	(\$2,582,127.21)	(\$2,591,290.87)
81413	Network Health Plan	WI	\$11,069,357.65	\$11,722,563.88	\$11,060,080.48	\$11,565,020.99
81974	Wisconsin Physicians Svc Insurance Corp	WI	\$1,654,901.62	\$1,729,128.21	\$1,787,539.69	\$1,641,871.54
84670	Wisconsin Physicians Svc Insurance Corp	WI	\$1,841,787.12	\$2,216,701.23	\$2,426,244.04	\$2,328,846.48
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$869,556.69)	(\$394,549.54)	(\$350,222.32)	(\$750,256.72)
87416	Common Ground Healthcare Cooperative	WI	\$537,654.15	(\$22,709.83)	\$106,488.17	(\$2,348,539.69)
94529	Group Health Cooperative of South Central Wisconsin	WI	\$1,075,316.56	\$1,311,258.35	\$1,321,978.97	\$1,585,640.41
31274	Highmark	WV	\$8,929,828.74	\$9,300,272.50	\$9,529,609.78	\$9,368,119.69
50328	CareSource	WV	(\$9,010,862.21)	(\$9,446,181.82)	(\$9,669,645.61)	(\$9,524,309.82)
72982	The Health Plan of the Upper Ohio Valley	WV	\$81,033.49	\$145,909.38	\$140,035.77	\$156,190.12
11269	Blue Cross Blue Shield of Wyoming	WY	\$0.00	\$0.00	\$0.00	\$0.00

Table B.2: Estimated Transfer Amount by Issuer and Market, Individual Catastrophic Risk Pool

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
46944	Blue Cross Blue Shield of Alabama	AL	\$48,480.53	\$39,181.39	\$33,084.25	\$28,595.89
73301	Bright Health Insurance Company	AL	(\$48,480.52)	(\$39,181.39)	(\$33,084.25)	(\$28,595.89)
13877	Oscar Health	AZ	\$159,322.66	\$145,587.67	\$146,400.83	\$200,712.15
53901	Blue Cross Blue Shield of Arizona, Inc.	AZ	\$16,554.09	\$13,605.92	\$13,818.37	(\$41,418.97)
87247	Bright Health Insurance Company	AZ	(\$175,876.76)	(\$159,193.58)	(\$160,219.21)	(\$159,293.18)
10544	Oscar Health	CA	(\$2,629,258.67)	(\$3,131,367.05)	(\$3,127,264.08)	(\$2,848,965.92)
18126	Molina Healthcare	CA	(\$96,389.37)	(\$95,270.30)	(\$94,364.08)	(\$73,187.37)
27603	Anthem, Inc.	CA	(\$1,936,989.37)	(\$2,226,314.24)	(\$2,146,783.43)	(\$2,438,209.73)
40513	Kaiser Permanente	CA	\$1,388,678.29	\$1,432,303.67	\$1,532,306.21	\$2,094,398.10
47579	Chinese Community Health Plan	CA	(\$16,738.52)	(\$18,483.40)	(\$18,353.55)	(\$14,779.02)
67138	Centene Corporation	CA	(\$261,064.52)	(\$253,537.44)	(\$229,640.23)	(\$258,091.03)
70285	Blue Shield of California	CA	\$3,864,067.72	\$4,464,187.13	\$4,194,291.81	\$3,901,358.09
84014	County of Santa Clara	CA	(\$296,618.43)	(\$350,853.06)	(\$299,736.42)	(\$336,578.28)
92499	Sharp Health Plan	CA	(\$618,818.90)	(\$547,862.05)	(\$520,735.29)	(\$480,179.43)
92815	Local Initiative Health Authority for Los Angeles County	CA	\$40,306.08	(\$4,116.63)	(\$4,204.81)	(\$22,707.48)
93689	Western Health Advantage	CA	(\$88,033.02)	(\$113,611.70)	(\$113,247.76)	(\$80,019.07)
99110	Centene Corporation	CA	\$650,858.76	\$844,925.07	\$827,731.63	\$556,961.12
21032	Kaiser Permanente	CO	\$243,371.29	\$301,140.08	\$319,729.32	\$269,445.30
31070	Bright Health Insurance Company	CO	(\$974,019.48)	(\$1,117,762.74)	(\$1,135,876.48)	(\$1,083,009.08)
44559	Oscar Health	CO	(\$17,927.88)	(\$22,496.07)	(\$24,499.51)	(\$24,544.24)
63312	Friday Health Plans	CO	(\$905,803.65)	(\$963,840.08)	(\$904,312.41)	(\$846,627.73)
76680	Anthem, Inc.	CO	\$826,410.38	\$751,930.72	\$692,482.43	\$663,159.90
87269	Anthem, Inc.	CO	\$827,969.35	\$1,051,028.10	\$1,052,476.65	\$1,021,575.84
76962	ConnectiCare, Inc.	CT	(\$112,015.98)	(\$251,832.69)	(\$220,795.51)	(\$308,696.08)
86545	Anthem, Inc.	CT	\$112,015.97	\$251,832.68	\$220,795.50	\$308,696.07
86052	CareFirst	DC	\$14,144.82	\$21,793.29	\$23,144.48	\$16,937.03
94506	Kaiser Permanente	DC	(\$14,144.82)	(\$21,793.29)	(\$23,144.48)	(\$16,937.03)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
76168	Highmark	DE	\$0.00	\$0.00	\$0.00	\$0.00
12379	Bright Health Insurance Company	FL	(\$247,719.44)	(\$322,430.39)	(\$315,548.86)	(\$275,230.19)
36194	Health First, Inc.	FL	\$372,439.44	\$436,339.67	\$425,561.15	\$332,430.17
40572	Oscar Health	FL	(\$31,302.29)	(\$62,880.20)	(\$50,802.17)	(\$16,318.67)
56503	Florida Health Care Plan, Inc.	FL	(\$93,417.66)	(\$51,029.10)	(\$59,210.10)	(\$40,881.28)
49046	Anthem, Inc.	GA	(\$517,844.26)	(\$507,924.81)	(\$514,733.17)	(\$595,335.82)
58081	Oscar Health	GA	(\$2,668.09)	(\$3,689.96)	(\$3,632.58)	(\$4,301.04)
89942	Kaiser Permanente	GA	\$520,512.36	\$511,614.78	\$518,365.76	\$599,636.86
18350	Hawaii Medical Service Association	HI	\$0.00	\$0.00	\$0.00	\$0.00
93078	Medica Insurance Company	IA	\$0.00	\$0.00	\$0.00	\$0.00
26002	SelectHealth	ID	\$4,453.34	(\$6,918.02)	\$23,272.48	(\$42,589.11)
38128	Montana Health Cooperative	ID	(\$47,684.63)	(\$37,381.79)	(\$15,675.06)	(\$36,604.39)
60597	PacificSource Health Plans	ID	(\$33,201.57)	(\$37,641.67)	(\$39,214.13)	(\$36,831.68)
61589	Blue Cross of Idaho Health Service, Inc.	ID	\$76,432.86	\$81,941.50	\$31,616.70	\$116,025.20
20129	Health Alliance Medical Plans, Inc.	IL	(\$172,731.93)	(\$184,268.54)	(\$100,698.44)	(\$166,423.58)
36096	Health Care Service Corporation	IL	\$202,132.07	\$209,274.98	\$120,360.87	\$191,426.73
85773	Quartz Health Solutions	IL	(\$29,400.12)	(\$25,006.44)	(\$19,662.43)	(\$25,003.16)
17575	Anthem, Inc.	IN	\$0.00	\$0.00	\$0.00	\$0.00
39520	Medica Insurance Company	KS	\$30,516.31	\$25,319.06	\$25,074.15	\$23,013.81
43490	Oscar Health	KS	(\$30,516.32)	(\$25,319.06)	(\$25,074.15)	(\$23,013.81)
36239	Anthem, Inc.	KY	(\$337,670.53)	(\$376,050.63)	(\$371,579.74)	(\$332,641.59)
45636	CareSource	KY	\$337,670.53	\$376,050.64	\$371,579.74	\$332,641.60
42690	Blue Cross Blue Shield of Massachusetts, Inc.	MA	(\$256,240.62)	(\$223,327.14)	(\$249,366.06)	(\$132,412.34)
59763	Tufts Health Public Plans, Inc.	MA	\$246,235.46	\$219,422.03	\$247,337.50	\$128,358.83
88806	Fallon Health & Life Assurance Company	MA	\$10,005.15	\$3,905.12	\$2,028.57	\$4,053.51
28137	CareFirst	MD	(\$64,288.11)	(\$88,409.14)	(\$82,783.45)	(\$76,994.37)
90296	Kaiser Permanente	MD	\$64,288.11	\$88,409.15	\$82,783.44	\$76,994.37
33653	Maine Community Health Options	ME	\$133,534.17	\$121,825.01	\$128,450.94	\$103,066.64
48396	Anthem, Inc.	ME	(\$38,358.22)	(\$3,197.44)	(\$7,966.74)	\$44,472.39

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
96667	HPHC Insurance Company, Inc	ME	(\$95,175.93)	(\$118,627.56)	(\$120,484.20)	(\$147,539.01)
15560	Blue Cross Blue Shield of Michigan	MI	\$2,204,246.09	\$2,289,000.88	\$2,265,169.54	\$2,113,657.07
37651	Health Alliance Plan (HAP)	MI	(\$134,538.99)	(\$119,658.62)	(\$90,103.18)	(\$119,010.54)
58594	Centene Corporation	MI	(\$52,441.07)	(\$60,552.85)	(\$58,534.08)	(\$57,208.93)
60829	Physicians Health Plan	MI	(\$8,492.48)	\$2,248.64	\$2,773.90	(\$687.14)
67577	Health Alliance Plan (HAP)	MI	(\$62,834.83)	(\$60,747.18)	(\$59,219.07)	(\$49,782.57)
74917	McLaren Health Care	MI	(\$30,218.20)	(\$32,122.89)	(\$31,704.53)	(\$27,796.65)
77739	Oscar Health	MI	(\$39,054.17)	(\$46,446.99)	(\$45,415.11)	(\$40,542.18)
98185	Blue Cross Blue Shield of Michigan	MI	(\$1,876,666.32)	(\$1,971,720.95)	(\$1,982,967.47)	(\$1,818,629.07)
31616	Medica Insurance Company	MN	(\$181,332.86)	(\$128,196.42)	(\$57,993.35)	(\$215,877.38)
34102	HealthPartners Insurance Company	MN	(\$54,446.29)	(\$62,535.21)	\$52,159.33	\$5,307.00
85736	UCare Minnesota	MN	\$235,779.15	\$190,731.64	\$5,834.01	\$210,570.37
32753	Anthem, Inc.	MO	\$648,614.62	\$688,372.27	\$668,113.67	\$681,337.79
47840	Dean Health Plan, Inc.	MO	(\$310,979.67)	(\$327,145.43)	(\$320,205.57)	(\$337,656.16)
53461	Medica Insurance Company	MO	(\$351,849.52)	(\$375,136.27)	(\$362,916.34)	(\$351,402.92)
69512	Oscar Health	MO	\$14,214.57	\$13,909.44	\$15,008.23	\$7,721.29
30751	Health Care Service Corporation	MT	\$152,342.30	\$164,099.34	\$163,037.06	\$168,213.45
32225	Montana Health Cooperative	MT	(\$152,342.31)	(\$164,099.34)	(\$163,037.05)	(\$168,213.46)
11512	Blue Cross Blue Shield of North Carolina	NC	\$219,814.39	\$237,391.15	\$223,331.38	\$243,423.90
37900	Bright Health Insurance Company	NC	(\$219,814.38)	(\$237,391.13)	(\$223,331.39)	(\$243,423.90)
37160	Blue Cross Blue Shield of North Dakota	ND	(\$54,077.84)	(\$101,571.78)	(\$100,420.63)	(\$97,067.09)
73751	Medica Insurance Company	ND	\$36,712.01	\$33,926.00	\$33,119.17	\$38,989.91
89364	Sanford Health Plan	ND	\$17,365.85	\$67,645.77	\$67,301.46	\$58,077.19
20305	Medica Insurance Company	NE	\$13,019.87	\$11,423.01	\$11,649.02	\$10,982.95
83653	Bright Health Insurance Company	NE	(\$13,019.87)	(\$11,423.03)	(\$11,649.01)	(\$10,982.96)
59025	HPHC Insurance Company, Inc	NH	\$651,671.98	\$637,584.74	\$620,009.68	\$584,414.63
96751	Anthem, Inc.	NH	(\$651,671.98)	(\$637,584.74)	(\$620,009.68)	(\$584,414.63)
23818	Oscar Health	NJ	(\$777,031.78)	(\$948,164.95)	(\$943,107.92)	(\$817,943.31)
91661	Horizon Blue Cross Blue Shield of New Jersey	NJ	\$468,631.87	\$540,151.04	\$560,218.53	\$403,124.47

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
91762	Independence Blue Cross	NJ	\$308,399.91	\$408,013.90	\$382,889.39	\$414,818.84
57173	Presbyterian Healthcare Services	NM	\$89,506.66	\$94,280.97	\$96,811.15	\$98,123.16
75605	Health Care Service Corporation	NM	(\$70,790.38)	(\$76,991.88)	(\$79,600.47)	(\$70,505.76)
93091	New Mexico Health Connections	NM	(\$18,716.27)	(\$17,289.10)	(\$17,210.69)	(\$27,617.41)
33670	Anthem, Inc.	NV	\$358,250.16	\$395,303.32	\$395,554.32	\$393,348.88
41094	Hometown Health Plan, Inc.	NV	(\$100,062.14)	(\$114,130.67)	(\$114,234.99)	(\$103,739.05)
60156	Anthem, Inc.	NV	(\$129,301.23)	(\$154,509.56)	(\$159,202.35)	(\$186,041.16)
83198	UnitedHealth Group, Inc.	NV	(\$155,043.89)	(\$167,576.22)	(\$169,823.99)	(\$142,890.56)
85266	Hometown Health Plan, Inc.	NV	\$36,825.05	\$68,973.82	\$71,157.97	\$77,444.37
95865	UnitedHealth Group, Inc.	NV	(\$10,667.95)	(\$28,060.68)	(\$23,450.98)	(\$38,122.49)
11177	Metro Plus Health Plan	NY	(\$5,443.98)	(\$6,310.37)	(\$6,272.79)	(\$5,184.83)
18029	Independent Health	NY	\$41,257.82	\$46,109.09	\$45,458.24	\$38,997.97
25303	Centene Corporation	NY	(\$372,823.39)	(\$552,290.31)	(\$512,461.48)	(\$597,790.09)
41046	Anthem, Inc.	NY	(\$54,742.03)	(\$115,727.97)	(\$78,056.72)	(\$92,654.58)
54235	UnitedHealth Group, Inc.	NY	\$196,782.51	\$213,836.10	\$207,441.66	\$155,182.99
56184	MVP Health Plan, Inc.	NY	\$221,589.38	\$228,286.46	\$247,385.43	\$153,057.84
74289	Oscar Health	NY	(\$1,267,480.83)	(\$1,441,084.62)	(\$1,209,351.20)	(\$1,034,433.02)
78124	Excellus Health Plan, Inc.	NY	\$552,101.38	\$761,101.52	\$737,590.93	\$631,130.22
88582	EmblemHealth	NY	\$425,895.67	\$506,388.04	\$169,198.35	\$448,588.57
91237	Healthfirst	NY	\$246,519.40	\$328,642.48	\$368,940.91	\$290,164.43
94788	CDPHP Universal Benefits, Inc.	NY	\$16,344.08	\$31,049.56	\$30,126.69	\$12,940.51
28162	AultCare Insurance Company	OH	\$326,645.77	\$356,480.57	\$336,816.28	\$315,694.40
29276	Anthem, Inc.	OH	\$156,586.19	\$268,363.50	\$279,299.85	\$230,375.80
29341	Oscar Health	OH	(\$103,753.07)	(\$106,850.94)	(\$95,652.84)	(\$94,990.23)
45845	Oscar Health	OH	(\$5,556.71)	(\$13,660.55)	(\$25,823.17)	(\$36,752.98)
52664	Summa Insurance Company	OH	(\$78,715.27)	(\$81,869.90)	(\$83,214.99)	(\$73,478.13)
99969	Medical Mutual of Ohio	OH	(\$295,206.90)	(\$422,462.70)	(\$411,425.12)	(\$340,848.87)
21333	Medica Insurance Company	OK	(\$161,631.55)	(\$160,403.86)	(\$151,429.79)	(\$187,583.27)
40463	Bright Health Insurance Company	OK	\$6,188.72	\$10,376.00	\$13,941.70	(\$38,124.71)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
87571	Health Care Service Corporation	OK	\$340,878.51	\$343,678.02	\$330,970.36	\$409,951.71
98905	CommunityCare	OK	(\$185,435.68)	(\$193,650.17)	(\$193,482.28)	(\$184,243.75)
10091	PacificSource Health Plans	OR	\$33,546.39	\$60,344.74	\$68,056.97	\$51,996.99
71287	Kaiser Permanente	OR	(\$33,546.38)	(\$60,344.73)	(\$68,056.96)	(\$51,996.97)
16322	UPMC Health Plan	PA	(\$101,792.30)	(\$121,653.94)	(\$74,594.43)	(\$83,526.08)
22444	Geisinger Health System	PA	\$225,360.35	\$250,360.49	\$297,873.52	\$271,052.06
31609	Independence Blue Cross	PA	(\$128,492.42)	(\$107,821.54)	(\$58,541.14)	(\$86,462.47)
33709	Highmark	PA	\$189,658.60	\$236,146.27	\$27,790.13	\$261,355.54
38949	Highmark	PA	\$49,300.95	\$61,729.42	\$64,080.67	\$44,647.65
53789	Capital Blue Cross	PA	(\$25,101.73)	(\$48,338.30)	(\$40,818.68)	(\$86,901.58)
70194	Highmark	PA	(\$77,649.67)	(\$81,547.27)	(\$80,275.77)	(\$73,076.52)
79279	Highmark	PA	(\$175,522.55)	(\$197,068.31)	(\$190,659.73)	(\$182,407.20)
79962	Highmark	PA	\$5,808.46	\$12,943.61	\$9,226.18	(\$16,889.06)
82795	Capital Blue Cross	PA	\$132,052.32	\$130,384.10	\$175,797.69	\$90,043.79
98517	Oscar Health	PA	(\$93,622.02)	(\$135,134.54)	(\$129,878.43)	(\$137,836.14)
16985	Bright Health Insurance Company	SC	(\$13,467.91)	(\$13,880.16)	(\$13,892.28)	(\$13,447.22)
26065	BlueChoice HealthPlan of South Carolina, Inc.	SC	\$146,129.21	\$99,693.10	\$116,567.16	\$91,689.13
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$132,661.30)	(\$85,812.94)	(\$102,674.91)	(\$78,241.92)
31195	Sanford Health Plan	SD	\$401,158.98	\$424,224.17	\$420,400.87	\$426,899.76
60536	Avera Health Plans, Inc.	SD	(\$401,159.00)	(\$424,224.16)	(\$420,400.86)	(\$426,899.77)
23552	Oscar Health	TN	(\$256,380.46)	(\$293,465.99)	(\$292,776.52)	(\$292,640.22)
97906	Bright Health Insurance Company	TN	\$256,380.46	\$293,466.00	\$292,776.52	\$292,640.21
20069	Oscar Health	TX	(\$2,783,667.00)	(\$3,005,723.65)	(\$2,867,920.48)	(\$2,807,026.17)
33602	Health Care Service Corporation	TX	\$2,466,831.68	\$2,699,508.02	\$2,538,268.73	\$2,529,436.18
66252	CHRISTUS Health	TX	\$316,835.30	\$306,215.61	\$329,651.75	\$277,589.97
68781	SelectHealth	UT	\$0.00	\$0.00	\$0.00	\$0.00
10207	CareFirst	VA	(\$363,915.86)	(\$426,479.34)	(\$371,983.21)	(\$352,843.31)
20507	Optima Health	VA	\$496,269.21	\$509,771.27	\$483,396.52	\$404,885.52
25922	Oscar Health	VA	\$2,191.55	\$976.01	\$1,014.83	\$1,258.24

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
88380	Anthem, Inc.	VA	(\$320,300.09)	(\$234,057.51)	(\$251,730.10)	(\$221,624.53)
95185	Kaiser Permanente	VA	\$185,755.20	\$149,789.55	\$139,301.99	\$168,324.10
13627	Blue Cross Blue Shield of Vermont	VT	\$4,225.04	\$6,529.84	\$6,105.50	\$3,378.69
77566	MVP Health Plan, Inc.	VT	(\$4,225.04)	(\$6,529.84)	(\$6,105.50)	(\$3,378.69)
14057	PacificSource Health Plans	WA	(\$137,746.76)	(\$181,442.85)	(\$186,225.94)	(\$152,067.44)
23371	Kaiser Permanente	WA	\$274,913.40	\$282,489.96	\$270,408.71	\$247,981.67
38498	Premera Blue Cross	WA	\$114,335.98	\$70,286.32	\$58,969.51	\$45,919.03
80473	Kaiser Permanente	WA	(\$251,502.63)	(\$171,333.44)	(\$143,152.30)	(\$141,833.27)
14630	Children's Community Health Plan	WI	\$319,545.20	\$363,570.80	\$360,045.20	\$290,372.55
20173	HealthPartners Insurance Company	WI	(\$47,476.93)	(\$50,970.88)	(\$51,307.85)	(\$44,420.81)
37833	Quartz Health Solutions	WI	\$112,560.84	\$101,937.78	\$101,320.53	\$118,530.31
38166	Security Health Plan of Wisconsin, Inc.	WI	\$129,593.02	\$121,958.11	\$109,386.83	\$126,772.19
38345	SSM Health Care Corporation	WI	\$54,775.09	\$41,058.04	\$63,220.91	\$15,537.26
57845	Medica Insurance Company	WI	(\$114,351.11)	(\$132,208.32)	(\$140,737.81)	(\$124,262.69)
81974	Wisconsin Physicians Svc Insurance Corp	WI	(\$3,732.84)	(\$3,816.80)	(\$3,810.91)	(\$3,095.32)
84670	Wisconsin Physicians Svc Insurance Corp	WI	(\$19,908.92)	(\$15,096.20)	(\$17,734.70)	(\$13,041.91)
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$60,165.05)	(\$67,635.55)	(\$68,349.61)	(\$59,911.95)
87416	Common Ground Healthcare Cooperative	WI	(\$346,577.09)	(\$331,000.82)	(\$324,003.69)	(\$280,439.19)
94529	Group Health Cooperative of South Central Wisconsin	WI	(\$24,262.20)	(\$27,796.18)	(\$28,028.92)	(\$26,040.46)
31274	Highmark	WV	\$0.00	\$0.00	\$0.00	\$0.00

Table B.3: Estimated Transfer Amount by Issuer and Market, Small Group Risk Pool

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
11082	Aetna, Inc.	AK	(\$417,886.10)	(\$496,324.56)	(\$501,921.31)	(\$446,151.72)
38344	Premera Blue Cross	AK	\$1,523,951.23	\$1,548,295.92	\$1,478,436.04	\$1,438,902.76
73836	Moda Health Plan, Inc.	AK	(\$1,115,426.23)	(\$1,120,375.35)	(\$1,057,875.06)	(\$1,083,808.18)
80049	UnitedHealth Group, Inc.	AK	\$9,361.13	\$68,403.99	\$81,360.39	\$91,057.16
46944	Blue Cross Blue Shield of Alabama	AL	(\$433,571.42)	(\$499,870.29)	(\$387,696.21)	(\$822,103.84)
68259	UnitedHealth Group, Inc.	AL	(\$336,056.61)	(\$385,198.87)	(\$406,461.61)	(\$358,551.09)
69461	UnitedHealth Group, Inc.	AL	\$857,610.51	\$886,077.21	\$830,431.43	\$1,099,716.43
93018	Viva Health, Inc.	AL	(\$87,982.44)	(\$1,008.08)	(\$36,273.45)	\$80,938.50
13262	Arkansas Blue Cross and Blue Shield	AR	\$890,380.88	\$1,079,006.22	\$1,019,122.20	\$1,114,692.17
22732	UnitedHealth Group, Inc.	AR	(\$457,011.29)	(\$593,360.61)	(\$460,250.43)	(\$651,797.30)
37903	Centene Corporation	AR	(\$735,497.44)	(\$830,722.58)	(\$728,640.76)	(\$790,577.69)
65817	UnitedHealth Group, Inc.	AR	(\$878,172.09)	(\$1,121,963.20)	(\$1,166,398.67)	(\$1,045,963.53)
70525	Centene Corporation	AR	(\$2,614,882.05)	(\$2,817,665.53)	(\$2,733,580.29)	(\$2,669,538.28)
75293	Arkansas Blue Cross and Blue Shield	AR	\$3,818,848.67	\$4,319,254.13	\$4,109,715.03	\$4,069,565.07
81392	UnitedHealth Group, Inc.	AR	(\$23,666.61)	(\$34,548.37)	(\$39,966.98)	(\$26,380.44)
23307	Humana, Inc.	AZ	(\$1,883,321.98)	(\$2,023,624.85)	(\$2,193,353.03)	(\$1,835,800.36)
23435	Aetna, Inc.	AZ	(\$647.32)	\$4,403.44	(\$156.92)	\$9,266.38
40702	UnitedHealth Group, Inc.	AZ	(\$7,271,362.57)	(\$7,763,491.97)	(\$7,776,605.86)	(\$7,404,027.42)
53901	Blue Cross Blue Shield of Arizona, Inc.	AZ	(\$3,657,583.49)	(\$3,822,043.27)	(\$4,110,798.20)	(\$3,731,332.25)
66105	Humana, Inc.	AZ	\$619,407.95	\$613,591.24	\$606,991.09	\$534,852.55
77349	Aetna, Inc.	AZ	(\$552,737.54)	(\$978,333.76)	(\$672,561.27)	(\$1,346,513.05)
78611	Aetna, Inc.	AZ	\$9,273.22	\$15,732.66	\$25,774.32	\$17,821.76
82011	UnitedHealth Group, Inc.	AZ	\$13,021,205.90	\$14,261,094.49	\$14,425,867.32	\$13,888,272.24
84251	Aetna, Inc.	AZ	(\$296,515.82)	(\$312,747.29)	(\$309,312.06)	(\$140,333.22)
86830	Cigna	AZ	(\$17,302.28)	(\$17,763.77)	(\$17,615.33)	(\$16,071.71)
97667	Cigna	AZ	\$29,583.96	\$23,183.00	\$21,769.93	\$23,865.03
10544	Oscar Health	CA	(\$1,505,791.45)	(\$1,526,239.45)	(\$1,546,323.06)	(\$1,672,381.00)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
20523	Aetna, Inc.	CA	(\$6,344,342.28)	(\$9,216,525.04)	(\$9,170,653.21)	(\$8,659,753.22)
27330	Kaiser Permanente	CA	(\$589,458.17)	(\$641,556.47)	(\$626,854.74)	(\$663,308.59)
27603	Anthem, Inc.	CA	\$230,307,161.00	\$251,504,273.70	\$260,127,182.88	\$238,417,401.86
37873	UnitedHealth Group, Inc.	CA	(\$7,205,322.41)	(\$7,552,906.83)	(\$6,676,619.25)	(\$9,732,080.99)
40513	Kaiser Permanente	CA	(\$301,645,788.92)	(\$345,986,297.66)	(\$366,286,396.81)	(\$309,264,147.57)
40733	Aetna, Inc.	CA	\$12,783,906.33	\$13,653,088.14	\$14,745,721.18	\$14,477,097.33
47579	Chinese Community Health Plan	CA	(\$2,422,192.09)	(\$2,489,057.77)	(\$2,430,575.72)	(\$2,332,185.71)
49116	UnitedHealth Group, Inc.	CA	(\$26,030,280.46)	(\$28,198,282.18)	(\$28,966,880.56)	(\$28,194,627.12)
56887	Ventura County Health Care Plan	CA	\$150,601.93	\$272,899.84	\$278,323.01	\$177,781.40
64210	Sutter Health Plan	CA	(\$21,000,768.66)	(\$20,110,653.18)	(\$18,924,945.29)	(\$18,533,033.41)
64618	National Health Insurance Company	CA	\$633,175.43	\$871,298.78	\$612,861.55	\$740,870.79
67138	Centene Corporation	CA	(\$21,139,792.88)	(\$27,250,219.20)	(\$27,139,316.27)	(\$30,010,340.10)
70285	Blue Shield of California	CA	\$122,699,228.03	\$154,924,037.87	\$162,766,033.33	\$137,352,382.41
89506	Community Care Health Plan, Inc.	CA	(\$187,565.40)	(\$218,762.97)	(\$226,249.53)	(\$222,452.87)
92499	Sharp Health Plan	CA	(\$669,642.89)	(\$178,412.67)	(\$378,378.48)	(\$21,074.48)
93689	Western Health Advantage	CA	\$2,649,170.68	\$3,371,000.06	\$3,471,163.04	\$2,945,280.07
95677	UnitedHealth Group, Inc.	CA	(\$1,597,826.09)	(\$4,859,575.87)	(\$4,024,758.58)	(\$7,044,925.90)
99110	Centene Corporation	CA	\$21,115,528.54	\$23,631,890.82	\$24,396,665.68	\$22,239,497.13
21032	Kaiser Permanente	CO	(\$23,471,003.06)	(\$27,337,475.02)	(\$29,873,184.04)	(\$27,232,695.62)
35944	Kaiser Permanente	CO	(\$437,437.65)	(\$461,401.39)	(\$487,815.21)	(\$477,441.18)
39041	Aetna, Inc.	CO	(\$32,190.08)	(\$42,579.05)	(\$45,731.98)	(\$58,971.63)
59036	UnitedHealth Group, Inc.	CO	(\$19,508,127.84)	(\$21,239,160.30)	(\$21,977,959.29)	(\$20,779,795.08)
63312	Friday Health Plans of Colorado, Inc.	CO	(\$1,618,341.57)	(\$1,712,918.24)	(\$1,573,129.50)	(\$1,590,014.59)
67879	UnitedHealth Group, Inc.	CO	\$24,158,988.12	\$27,371,825.32	\$27,881,064.92	\$25,184,026.94
74320	Humana, Inc.	CO	(\$149,006.12)	\$90,252.53	\$405,621.71	\$36,943.94
76680	Anthem, Inc.	CO	(\$6,624,128.88)	(\$7,089,388.00)	(\$6,863,101.58)	(\$6,266,280.30)
79509	Humana, Inc.	CO	\$590,003.01	\$620,596.27	\$637,502.35	\$525,447.37
87269	Anthem, Inc.	CO	\$29,710,152.72	\$32,671,641.24	\$34,409,026.07	\$33,013,399.57
97879	Rocky Mountain Health Care Options	CO	(\$2,618,908.69)	(\$2,871,393.26)	(\$2,512,293.39)	(\$2,354,619.41)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
29462	UnitedHealth Group, Inc.	CT	(\$13,347,027.95)	(\$13,813,604.89)	(\$13,806,472.88)	(\$14,786,070.33)
37800	HPHC Insurance Company, Inc	CT	(\$2,750,789.01)	(\$3,063,978.36)	(\$3,038,555.63)	(\$2,271,959.36)
39159	Aetna, Inc.	CT	\$1,143,333.02	\$1,293,381.11	\$1,337,245.40	\$1,304,376.69
49650	UnitedHealth Group, Inc.	CT	(\$211,814.43)	(\$174,325.34)	(\$56,758.65)	(\$343,350.35)
71179	UnitedHealth Group, Inc.	CT	(\$4,668,814.51)	(\$5,044,885.79)	(\$5,225,084.80)	(\$4,727,854.88)
75091	ConnectiCare, Inc.	CT	(\$365,305.43)	(\$444,350.23)	(\$445,526.64)	(\$427,209.81)
76962	ConnectiCare, Inc.	CT	(\$1,330,388.57)	(\$1,463,911.41)	(\$1,444,519.81)	(\$1,356,738.62)
86545	Anthem, Inc.	CT	\$21,397,857.59	\$22,698,223.16	\$22,383,049.56	\$21,036,581.34
89130	HPHC Insurance Company, Inc	CT	\$1,996,857.97	\$2,439,468.53	\$2,340,459.56	\$2,802,027.84
94815	ConnectiCare, Inc.	CT	(\$1,863,908.73)	(\$2,426,016.79)	(\$2,043,836.19)	(\$1,229,802.45)
21066	UnitedHealth Group, Inc.	DC	(\$1,386,431.44)	(\$1,545,665.53)	(\$1,568,742.14)	(\$1,492,793.36)
41842	UnitedHealth Group, Inc.	DC	\$1,391,519.56	\$1,334,565.85	\$1,052,643.00	\$937,464.20
73987	Aetna, Inc.	DC	(\$161,992.12)	(\$167,699.46)	(\$174,642.11)	(\$137,520.46)
75753	UnitedHealth Group, Inc.	DC	(\$426,927.37)	(\$443,415.92)	(\$485,201.15)	(\$413,277.25)
77422	Aetna, Inc.	DC	\$378,664.28	\$415,252.24	\$398,719.94	\$447,195.92
78079	CareFirst	DC	\$13,615,918.97	\$14,932,340.62	\$15,055,214.16	\$14,364,912.50
86052	CareFirst	DC	(\$9,028,236.64)	(\$9,870,193.59)	(\$9,407,777.59)	(\$9,783,413.98)
94506	Kaiser Permanente	DC	(\$4,382,515.29)	(\$4,655,184.14)	(\$4,870,214.15)	(\$3,922,567.62)
29497	Aetna, Inc.	DE	\$886,149.31	\$998,085.20	\$1,116,026.82	\$1,023,379.12
61021	UnitedHealth Group, Inc.	DE	\$334,389.23	\$191,371.02	\$311,434.86	\$285,192.08
67190	Aetna, Inc.	DE	(\$147,530.90)	(\$93,116.82)	(\$52,137.54)	(\$88,749.65)
76168	Highmark	DE	(\$443,890.60)	(\$449,278.38)	(\$699,361.31)	(\$582,681.31)
97569	UnitedHealth Group, Inc.	DE	(\$629,117.05)	(\$647,061.03)	(\$675,962.86)	(\$637,140.21)
16842	Blue Cross and Blue Shield of Florida	FL	\$24,251,144.03	\$28,750,743.01	\$29,275,259.12	\$26,543,140.03
18628	Aetna, Inc.	FL	\$5,271,239.67	\$5,511,732.14	\$5,398,780.29	\$5,793,342.26
19898	AvMed, Inc.	FL	\$2,349,745.08	\$1,966,894.50	\$1,665,162.41	\$2,519,025.55
23841	Aetna, Inc.	FL	\$802,051.28	\$830,260.44	\$857,396.48	\$886,909.10
30252	Blue Cross and Blue Shield of Florida	FL	(\$25,465,647.09)	(\$29,019,252.22)	(\$30,625,533.56)	(\$29,958,149.20)
33993	Blue Cross and Blue Shield of Florida	FL	(\$21,576.13)	(\$27,697.77)	(\$30,102.51)	(\$26,048.17)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
35783	Humana, Inc.	FL	\$237,179.28	\$971,889.57	\$1,210,754.85	\$2,102,061.71
36194	Health First, Inc.	FL	\$2,610,741.79	\$2,508,566.65	\$2,674,445.84	\$2,047,086.48
42204	UnitedHealth Group, Inc.	FL	(\$123,339.57)	(\$157,503.19)	(\$146,417.87)	(\$162,218.34)
43839	UnitedHealth Group, Inc.	FL	\$16,650,918.02	\$18,130,025.74	\$18,894,607.72	\$18,018,720.50
56503	Florida Health Care Plan, Inc.	FL	(\$1,585,010.49)	(\$2,078,149.76)	(\$2,268,226.06)	(\$2,022,357.51)
66966	Capital Health Plan	FL	(\$4,944,830.50)	(\$4,714,773.99)	(\$4,373,457.12)	(\$5,241,704.77)
68398	UnitedHealth Group, Inc.	FL	\$3,768,336.51	\$2,822,969.13	\$3,185,189.02	\$3,169,125.03
80779	UnitedHealth Group, Inc.	FL	(\$23,383,632.71)	(\$25,030,258.45)	(\$25,244,642.62)	(\$23,260,109.24)
99308	Humana, Inc.	FL	(\$417,319.40)	(\$465,445.74)	(\$473,216.01)	(\$408,823.28)
13535	UnitedHealth Group, Inc.	GA	(\$1,364,353.69)	(\$1,522,736.33)	(\$1,636,159.65)	(\$1,475,674.45)
30552	UnitedHealth Group, Inc.	GA	(\$9,190,170.07)	(\$10,648,767.34)	(\$10,271,546.72)	(\$10,315,339.96)
37001	Humana, Inc.	GA	\$865,751.79	\$959,618.25	\$955,234.45	\$846,223.83
43802	UnitedHealth Group, Inc.	GA	(\$4,691,598.53)	(\$5,053,330.24)	(\$5,156,281.95)	(\$5,428,922.24)
49046	Anthem, Inc.	GA	\$21,501,874.89	\$22,886,143.26	\$22,809,010.19	\$22,902,316.88
82302	Kaiser Permanente	GA	(\$510,699.22)	(\$473,819.03)	(\$430,652.10)	(\$555,321.06)
82824	Aetna, Inc.	GA	\$415,851.09	\$359,401.22	\$348,546.93	\$369,840.67
83761	Alliant Health Plans	GA	(\$1,185,896.66)	(\$1,667,058.10)	(\$1,723,422.74)	(\$2,042,750.84)
83978	Aetna, Inc.	GA	\$1,341,060.78	\$1,363,315.47	\$1,420,345.36	\$1,309,742.18
89942	Kaiser Permanente	GA	(\$9,136,148.10)	(\$9,563,096.52)	(\$10,198,931.68)	(\$9,359,363.17)
93332	Humana, Inc.	GA	\$1,954,327.57	\$3,360,329.58	\$3,883,857.88	\$3,749,248.20
18350	Hawaii Medical Service Association	HI	\$11,504,795.25	\$12,626,607.75	\$12,196,525.78	\$11,408,372.11
54179	UnitedHealth Group, Inc.	HI	\$535,755.90	\$562,305.61	\$559,468.63	\$557,605.36
56682	Hawaii Medical Assurance Association	HI	(\$167,130.49)	(\$181,372.01)	(\$182,383.54)	(\$165,789.15)
60612	Kaiser Permanente	HI	(\$8,155,049.79)	(\$9,357,006.27)	(\$9,293,890.22)	(\$8,164,183.04)
95366	University Health Alliance (UHA)	HI	(\$3,718,370.90)	(\$3,650,535.11)	(\$3,279,720.64)	(\$3,636,005.30)
18973	Aetna, Inc.	IA	\$153,812.64	\$172,787.36	\$165,094.93	\$175,255.16
25896	Wellmark, Inc.	IA	(\$15,355,804.83)	(\$15,673,267.98)	(\$15,632,212.12)	(\$15,448,264.81)
27651	Quartz Health Solutions	IA	(\$42,105.52)	(\$36,122.98)	(\$35,122.88)	(\$18,925.18)
50735	Medical Associates Health Plans	IA	\$528,912.58	\$435,901.62	\$408,713.30	\$248,859.64

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
56610	UnitedHealth Group, Inc.	IA	(\$797,497.60)	(\$1,170,077.42)	(\$1,048,445.39)	(\$1,422,483.85)
72160	Wellmark, Inc.	IA	\$19,023,296.24	\$19,766,975.53	\$19,927,695.87	\$19,918,358.30
74406	Wellmark, Inc.	IA	(\$924,479.42)	(\$1,014,133.94)	(\$1,002,793.30)	(\$931,804.64)
74980	Avera Health Plans, Inc.	IA	\$391,034.77	\$325,019.81	\$293,775.96	\$240,086.98
77638	Health Alliance Medical Plans, Inc.	IA	(\$7,953.76)	(\$7,186.99)	\$10,794.82	(\$62.52)
78252	Aetna, Inc.	IA	(\$20,074.31)	(\$23,453.74)	(\$26,944.15)	(\$21,659.55)
85930	Sanford Health Plan	IA	\$167,813.48	\$182,542.61	\$213,025.68	\$164,045.84
88678	UnitedHealth Group, Inc.	IA	(\$3,116,954.29)	(\$2,958,983.84)	(\$3,273,582.61)	(\$2,903,405.35)
26002	SelectHealth	ID	(\$4,754,988.67)	(\$5,320,837.25)	(\$4,965,560.51)	(\$5,045,356.32)
38128	Montana Health Cooperative	ID	\$143,064.82	\$113,359.93	\$110,134.63	\$70,403.66
43541	National Health Insurance Company	ID	(\$360,787.63)	(\$389,914.09)	(\$394,524.94)	(\$375,635.04)
44648	Cambia Health Solutions	ID	\$1,782,838.84	\$3,020,043.17	\$2,995,851.27	\$3,198,084.94
50118	UnitedHealth Group, Inc.	ID	(\$370,411.42)	(\$341,690.86)	(\$335,962.10)	(\$390,886.74)
60597	PacificSource Health Plans	ID	\$1,942,556.87	\$1,641,870.35	\$1,366,086.14	\$1,545,637.94
61589	Blue Cross of Idaho Health Service, Inc.	ID	\$1,617,727.14	\$1,277,168.79	\$1,223,975.50	\$997,751.55
20129	Health Alliance Medical Plans, Inc.	IL	(\$374,297.67)	(\$612,774.14)	(\$204,362.26)	(\$561,421.33)
24301	Medical Associates Health Plans	IL	(\$690,422.60)	(\$698,888.56)	(\$717,094.66)	(\$644,419.01)
33235	Quartz Health Solutions	IL	(\$85,101.48)	(\$94,349.11)	(\$93,193.92)	(\$90,782.25)
34446	UnitedHealth Group, Inc.	IL	\$1,849,845.65	\$1,838,786.61	\$1,885,803.82	\$1,502,785.30
36096	Health Care Service Corporation	IL	\$7,976,988.21	\$10,063,916.95	\$8,593,539.37	\$10,561,341.44
42529	UnitedHealth Group, Inc.	IL	(\$2,582,218.50)	(\$2,885,287.60)	(\$2,890,871.11)	(\$2,715,956.23)
54322	MercyCare Insurance Company	IL	(\$208,312.73)	(\$184,574.80)	(\$145,333.02)	(\$221,833.20)
58239	UnitedHealth Group, Inc.	IL	(\$187,669.77)	(\$197,380.40)	(\$157,111.26)	(\$252,747.14)
58288	Humana, Inc.	IL	(\$1,484,140.67)	(\$1,751,145.64)	(\$1,663,230.16)	(\$1,789,227.87)
68303	Humana, Inc.	IL	\$16,034.90	(\$19,113.80)	(\$21,277.33)	(\$60,962.96)
72547	Aetna, Inc.	IL	\$497,238.27	\$521,649.37	\$493,426.35	\$483,220.58
85773	Quartz Health Solutions	IL	(\$587,086.58)	(\$677,312.73)	(\$654,184.31)	(\$613,134.03)
92476	UnitedHealth Group, Inc.	IL	(\$4,164,033.29)	(\$5,328,110.34)	(\$4,449,851.07)	(\$5,623,498.51)
99129	Aetna, Inc.	IL	\$23,176.30	\$24,584.10	\$23,739.40	\$26,635.03

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
17575	Anthem, Inc.	IN	\$10,324,379.94	\$11,136,878.09	\$11,069,637.30	\$11,167,518.64
32378	Aetna, Inc.	IN	(\$10,865.17)	(\$13,369.13)	(\$15,307.67)	(\$35,600.47)
33380	Indiana University Health	IN	(\$1,061,452.01)	(\$1,096,266.06)	(\$1,116,122.98)	(\$950,044.58)
36373	UnitedHealth Group, Inc.	IN	\$600,193.90	\$597,432.34	\$579,711.62	\$640,590.19
43442	Humana, Inc.	IN	\$166,945.12	\$1,162.46	\$7,138.15	\$101,433.36
50816	Physicians Health Plan of Northern Indiana, Inc.	IN	(\$4,672,940.33)	(\$5,256,682.67)	(\$5,133,208.99)	(\$5,414,883.35)
67920	Southeastern Indiana Health Organization	IN	(\$534,118.40)	(\$423,249.32)	(\$357,678.94)	(\$396,015.89)
72850	UnitedHealth Group, Inc.	IN	(\$4,643,371.15)	(\$4,665,729.14)	(\$4,797,953.28)	(\$4,680,936.16)
99791	Humana, Inc.	IN	(\$168,771.84)	(\$280,176.46)	(\$236,215.19)	(\$432,061.84)
18558	Blue Cross and Blue Shield of Kansas, Inc.	KS	(\$11,969,785.95)	(\$12,955,926.07)	(\$14,039,931.61)	(\$13,161,249.50)
19968	Humana, Inc.	KS	\$5,332,959.15	\$5,385,568.30	\$5,615,345.36	\$4,807,811.33
49857	Humana, Inc.	KS	(\$147,969.32)	(\$160,442.22)	(\$183,178.88)	(\$173,908.72)
57850	Aetna, Inc.	KS	(\$31,560.11)	(\$31,770.01)	(\$32,368.58)	(\$29,961.21)
84600	Aetna, Inc.	KS	\$207,160.42	\$224,231.14	\$236,894.54	\$220,856.78
94248	Blue Cross and Blue Shield of Kansas City	KS	\$3,458,136.09	\$4,087,896.44	\$4,591,388.33	\$4,650,238.72
94968	UnitedHealth Group, Inc.	KS	\$3,151,059.76	\$3,450,442.39	\$3,811,850.90	\$3,686,212.64
15411	Humana, Inc.	KY	\$1,218,375.85	\$1,596,326.58	\$1,816,951.41	\$1,399,243.21
23671	UnitedHealth Group, Inc.	KY	(\$4,619,567.06)	(\$5,226,235.56)	(\$5,044,236.52)	(\$4,595,591.28)
28773	UnitedHealth Group, Inc.	KY	(\$526,660.26)	(\$566,915.45)	(\$582,032.79)	(\$625,673.03)
34822	Aetna, Inc.	KY	(\$3,929.25)	(\$4,647.53)	(\$3,439.67)	(\$5,333.81)
36239	Anthem, Inc.	KY	\$3,976,009.75	\$4,282,525.89	\$3,797,733.19	\$3,937,191.67
45920	UnitedHealth Group, Inc.	KY	(\$44,228.95)	(\$81,054.15)	\$15,024.49	(\$109,836.98)
14030	Aetna, Inc.	LA	(\$1,192.54)	(\$1,299.26)	(\$1,297.51)	(\$1,481.78)
19636	Blue Cross Blue Shield of Louisiana	LA	(\$11,473,128.78)	(\$11,580,644.53)	(\$11,767,736.84)	(\$11,703,995.16)
44965	Humana, Inc.	LA	\$542,952.53	\$344,678.68	\$432,845.72	\$52,006.22
53946	UnitedHealth Group, Inc.	LA	\$129,416.50	\$94,700.88	\$154,264.73	\$94,887.33
67243	Vantage Health Plan, Inc.	LA	(\$396,291.46)	(\$377,528.81)	(\$351,090.26)	(\$411,126.31)
69842	UnitedHealth Group, Inc.	LA	\$258,463.75	\$95,941.95	(\$137,592.06)	\$162,700.88
97176	Blue Cross Blue Shield of Louisiana	LA	\$10,939,780.15	\$11,424,151.16	\$11,670,606.34	\$11,807,008.85

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
23620	UnitedHealth Group, Inc.	MD	\$2,961,818.45	\$2,816,521.49	\$2,824,651.01	\$2,454,532.56
28137	CareFirst	MD	(\$10,300,293.92)	(\$7,983,729.38)	(\$6,236,435.13)	(\$6,756,286.12)
31112	UnitedHealth Group, Inc.	MD	(\$3,141,523.98)	(\$3,657,875.05)	(\$3,855,890.25)	(\$3,783,879.88)
45532	CareFirst	MD	\$6,790,535.41	\$7,162,498.54	\$7,119,837.36	\$6,968,127.95
65635	UnitedHealth Group, Inc.	MD	(\$538,084.20)	(\$1,686,111.12)	(\$1,701,469.29)	(\$1,731,391.13)
66516	Aetna, Inc.	MD	\$64,701.17	\$58,005.10	\$66,185.98	\$74,614.50
70767	Aetna, Inc.	MD	\$253,183.64	\$259,125.40	\$263,638.18	\$204,966.58
72375	UnitedHealth Group, Inc.	MD	(\$3,055,246.67)	(\$4,472,630.28)	(\$4,876,363.27)	(\$4,409,493.49)
90296	Kaiser Permanente	MD	(\$6,357,556.14)	(\$7,249,746.56)	(\$7,882,246.56)	(\$6,574,706.40)
94084	CareFirst	MD	\$13,322,466.37	\$14,753,941.60	\$14,278,092.11	\$13,553,515.34
11593	HPHC Insurance Company, Inc	ME	\$3,176,065.05	\$2,996,540.97	\$2,871,275.11	\$3,138,926.62
33653	Maine Community Health Options	ME	(\$2,311,545.26)	(\$2,921,303.29)	(\$2,943,393.40)	(\$2,646,497.11)
48396	Anthem, Inc.	ME	\$3,211,197.97	\$4,119,262.90	\$4,358,955.20	\$3,494,893.54
53357	Aetna, Inc.	ME	\$975,551.12	\$978,781.74	\$912,729.34	\$956,383.47
73250	Aetna, Inc.	ME	\$63,536.72	\$76,140.51	\$113,431.08	\$90,628.27
90214	UnitedHealth Group, Inc.	ME	(\$1,233,380.98)	(\$1,314,426.87)	(\$1,260,727.50)	(\$1,413,329.31)
96667	HPHC Insurance Company, Inc	ME	(\$3,881,424.56)	(\$3,934,996.00)	(\$4,052,269.85)	(\$3,621,005.52)
15560	Blue Cross Blue Shield of Michigan	MI	\$18,419,995.52	\$20,995,958.76	\$22,583,694.11	\$20,226,754.14
20662	Physicians Health Plan	MI	\$1,239,674.44	\$1,260,359.81	\$1,244,523.56	\$1,221,542.67
23592	Paramount Insurance Company	MI	\$354.37	\$33,883.94	\$37,253.40	\$36,482.93
29241	Priority Health	MI	(\$452,938.20)	(\$368,961.27)	(\$384,659.24)	(\$333,962.68)
29698	Priority Health	MI	(\$5,602,740.02)	(\$5,480,077.01)	(\$5,628,581.02)	(\$4,552,573.97)
37651	Health Alliance Plan (HAP)	MI	\$715,166.52	\$148,124.64	(\$313,528.61)	\$216,574.50
52670	UnitedHealth Group, Inc.	MI	(\$17,015.38)	(\$17,720.02)	(\$17,704.03)	(\$17,044.98)
60829	Physicians Health Plan	MI	(\$988,244.34)	(\$1,172,323.14)	(\$1,006,349.87)	(\$1,073,834.74)
62294	Humana, Inc.	MI	\$294,957.07	\$339,013.81	\$217,537.36	\$339,152.68
63631	UnitedHealth Group, Inc.	MI	(\$1,709,240.14)	(\$2,690,768.83)	(\$2,601,808.70)	(\$2,162,679.36)
67183	Total Health Care USA, Inc.	MI	\$1,688,571.43	\$1,928,687.75	\$1,708,832.41	\$1,317,403.24
67577	Health Alliance Plan (HAP)	MI	\$3,502,029.24	\$2,919,788.50	\$2,651,653.15	\$2,206,076.32

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
71667	UnitedHealth Group, Inc.	MI	(\$1,079,675.79)	(\$1,170,466.93)	(\$1,272,676.48)	(\$1,149,458.19)
74917	McLaren Health Care	MI	(\$128,369.37)	(\$66,966.36)	(\$14,556.18)	(\$132,537.33)
95233	Paramount Insurance Company	MI	\$26,229.79	\$22,107.77	\$12,216.76	(\$17,311.68)
98185	Blue Cross Blue Shield of Michigan	MI	(\$15,908,755.36)	(\$16,680,641.60)	(\$17,215,846.60)	(\$16,124,583.38)
25198	UnitedHealth Group, Inc.	MN	(\$1,414,312.59)	(\$1,500,021.54)	(\$1,543,444.07)	(\$1,529,172.00)
31616	Medica Insurance Company	MN	\$13,697,821.75	\$12,242,365.13	\$13,128,151.42	\$12,354,093.90
49316	Blue Cross Blue Shield of Minnesota	MN	\$15,882,166.18	\$17,578,023.44	\$18,041,141.53	\$18,368,565.06
52346	Sanford Health Plan	MN	(\$316,902.58)	(\$347,463.09)	(\$351,725.76)	(\$327,488.84)
57129	Blue Cross Blue Shield of Minnesota	MN	(\$7,489,962.42)	(\$7,850,800.82)	(\$8,177,260.47)	(\$7,140,726.86)
70373	Quartz Health Solutions	MN	(\$598,971.82)	(\$537,236.66)	(\$542,256.49)	(\$573,334.77)
79888	HealthPartners Insurance Company	MN	(\$19,983,063.55)	(\$19,233,161.27)	(\$19,686,599.37)	(\$20,059,919.08)
85654	HealthPartners Insurance Company	MN	\$486,636.90	\$870,757.69	\$671,043.52	\$742,706.10
88102	PreferredOne Insurance Company	MN	(\$193,112.11)	(\$1,187,515.33)	(\$1,528,954.77)	(\$1,824,519.45)
96859	UnitedHealth Group, Inc.	MN	(\$31,529.84)	\$6,156.67	\$31,584.40	\$26,939.94
97624	PreferredOne Insurance Company	MN	(\$38,770.12)	(\$41,104.29)	(\$41,679.90)	(\$37,144.30)
30613	Humana, Inc.	MO	\$1,058,179.94	\$1,112,465.02	\$1,023,885.24	\$953,334.63
32753	Anthem, Inc.	MO	\$4,917,149.83	\$4,803,940.08	\$5,084,014.62	\$4,905,863.65
32898	Aetna, Inc.	MO	\$66,308.21	\$88,643.79	\$100,685.00	\$90,068.72
34762	Blue Cross and Blue Shield of Kansas City	MO	(\$1,008,523.78)	(\$679,497.58)	(\$408,895.69)	\$24,192.03
48161	Aetna, Inc.	MO	\$133,913.55	\$118,278.85	\$151,118.73	\$109,946.28
95426	UnitedHealth Group, Inc.	MO	(\$4,811,199.65)	(\$5,075,394.89)	(\$5,682,333.31)	(\$5,827,235.58)
96384	Cox HealthPlans	MO	(\$355,828.19)	(\$368,435.26)	(\$268,474.54)	(\$256,169.72)
11721	Blue Cross Blue Shield of Mississippi	MS	(\$994,843.00)	(\$737,320.12)	(\$371,539.85)	(\$825,536.75)
26781	UnitedHealth Group, Inc.	MS	(\$42,455.89)	(\$43,754.31)	(\$44,565.31)	(\$35,181.25)
48963	Humana, Inc.	MS	\$216,130.73	\$249,918.61	\$285,991.78	\$232,498.97
97560	UnitedHealth Group, Inc.	MS	(\$108,273.09)	(\$107,032.98)	(\$287,315.66)	(\$122,461.24)
98805	UnitedHealth Group, Inc.	MS	\$929,441.29	\$638,188.86	\$417,429.16	\$750,680.29
23603	PacificSource Health Plans	MT	(\$1,467,808.82)	(\$1,787,430.39)	(\$1,941,974.17)	(\$1,106,229.41)
30751	Health Care Service Corporation	MT	\$1,784,649.14	\$2,252,447.89	\$2,412,130.47	\$1,623,976.87

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
32225	Montana Health Cooperative	MT	(\$608,529.93)	(\$716,995.94)	(\$712,173.55)	(\$719,170.01)
46621	UnitedHealth Group, Inc.	MT	\$291,689.66	\$251,978.42	\$242,017.27	\$201,422.63
11512	Blue Cross Blue Shield of North Carolina	NC	\$24,516,102.29	\$27,001,236.18	\$27,511,233.45	\$25,752,390.85
43283	First Carolina Care Insurance Company	NC	\$388,174.43	\$399,431.33	\$403,262.65	\$330,251.71
54332	UnitedHealth Group, Inc.	NC	(\$18,464,206.53)	(\$19,757,518.13)	(\$20,015,854.65)	(\$19,358,595.62)
58658	UnitedHealth Group, Inc.	NC	(\$4,702,685.54)	(\$5,637,083.63)	(\$5,733,360.46)	(\$6,011,117.01)
61644	Aetna, Inc.	NC	\$343,539.76	\$268,577.53	\$229,278.69	\$335,616.95
61671	Aetna, Inc.	NC	\$121,097.86	\$120,831.07	\$114,443.40	\$89,043.23
69347	UnitedHealth Group, Inc.	NC	(\$2,202,022.45)	(\$2,395,474.42)	(\$2,509,002.98)	(\$1,137,590.31)
37160	Blue Cross Blue Shield of North Dakota	ND	(\$280,949.85)	\$270,879.14	\$606,859.16	\$181,305.49
39364	Medica Insurance Company	ND	\$1,287,338.77	\$1,010,683.04	\$1,100,027.01	\$948,853.89
76311	UnitedHealth Group, Inc.	ND	(\$3,004.12)	(\$29,616.54)	(\$52,939.66)	(\$19,831.89)
89364	Sanford Health Plan	ND	(\$1,003,384.80)	(\$1,251,945.69)	(\$1,653,946.50)	(\$1,110,327.49)
29678	Blue Cross and Blue Shield of Nebraska	NE	(\$4,859,481.93)	(\$4,896,744.41)	(\$4,383,655.63)	(\$4,712,582.12)
44751	UnitedHealth Group, Inc.	NE	(\$157,365.30)	(\$171,965.92)	(\$155,001.57)	(\$69,718.04)
59699	Aetna, Inc.	NE	\$150,231.70	\$170,084.35	\$152,210.42	\$152,491.21
73102	UnitedHealth Group, Inc.	NE	\$4,866,615.58	\$4,898,625.97	\$4,386,446.82	\$4,629,808.91
51889	UnitedHealth Group, Inc.	NH	(\$789,726.82)	(\$914,896.25)	(\$931,802.74)	(\$904,509.47)
57601	Anthem, Inc.	NH	(\$648,701.09)	(\$615,696.05)	(\$836,352.34)	(\$707,283.61)
59025	HPHC Insurance Company, Inc	NH	(\$2,100,756.84)	(\$1,978,764.52)	(\$2,190,317.30)	(\$1,359,311.92)
71616	HPHC Insurance Company, Inc	NH	\$4,024,189.66	\$4,651,675.88	\$4,688,393.69	\$4,430,970.79
86365	Tufts Associated Health Maintenance Organization Inc.	NH	(\$1,145,830.02)	(\$1,403,137.22)	(\$1,525,282.88)	(\$1,845,884.90)
96751	Anthem, Inc.	NH	\$660,825.19	\$260,818.13	\$795,361.65	\$386,019.21
13953	Horizon Blue Cross Blue Shield of New Jersey	NJ	\$1,089,987.77	\$1,334,608.77	\$1,263,099.24	\$1,244,115.95
23818	Oscar Health	NJ	(\$2,677,537.46)	(\$2,909,432.45)	(\$2,894,056.27)	(\$2,941,523.09)
48834	UnitedHealth Group, Inc.	NJ	(\$298,020.40)	(\$344,347.72)	(\$343,060.49)	(\$370,588.10)
77263	UnitedHealth Group, Inc.	NJ	\$17,654,621.96	\$18,186,914.78	\$18,622,485.68	\$18,703,327.82
77606	Independence Blue Cross	NJ	(\$5,919,894.93)	(\$6,437,179.34)	(\$6,567,146.86)	(\$6,374,414.04)
91661	Horizon Blue Cross Blue Shield of New Jersey	NJ	(\$13,619,034.57)	(\$13,754,200.96)	(\$14,783,202.51)	(\$15,091,396.81)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
91762	Independence Blue Cross	NJ	\$3,769,877.60	\$3,923,636.89	\$4,701,881.21	\$4,830,478.20
42776	True Health New Mexico, Inc.	NM	(\$3,380,958.29)	(\$3,403,530.00)	(\$3,727,552.43)	(\$3,380,576.20)
52744	Presbyterian Healthcare Services	NM	\$3,669,663.93	\$3,961,521.70	\$3,703,201.12	\$3,828,385.49
57173	Presbyterian Healthcare Services	NM	(\$8,759,933.66)	(\$9,234,108.22)	(\$9,273,689.46)	(\$8,484,159.59)
75605	Health Care Service Corporation	NM	\$5,850,639.48	\$6,347,841.91	\$6,955,531.78	\$5,861,670.07
90762	UnitedHealth Group, Inc.	NM	\$2,620,588.52	\$2,328,274.61	\$2,342,509.04	\$2,174,680.32
16698	Universal Health Services, Inc.	NV	(\$597,646.42)	(\$707,335.15)	(\$473,803.87)	(\$612,795.36)
19298	Aetna, Inc.	NV	\$179,258.15	\$170,819.13	\$166,804.87	\$84,980.67
27990	Aetna, Inc.	NV	\$41,679.63	(\$1,477.93)	\$34,749.11	\$6,851.44
33670	Anthem, Inc.	NV	\$7,665,777.46	\$8,061,921.84	\$8,317,886.30	\$8,080,779.05
41094	Hometown Health Plan, Inc.	NV	(\$1,478,135.00)	(\$1,621,050.91)	(\$1,733,600.71)	(\$1,599,567.88)
60156	Anthem, Inc.	NV	(\$1,029,191.99)	(\$1,236,204.11)	(\$1,227,075.89)	(\$1,156,107.10)
68524	Universal Health Services, Inc.	NV	\$130,833.25	\$126,076.36	\$153,524.50	\$133,730.87
74222	UnitedHealth Group, Inc.	NV	(\$2,765,585.73)	(\$2,965,836.87)	(\$2,925,131.49)	(\$3,077,410.68)
83198	UnitedHealth Group, Inc.	NV	(\$51,382.54)	\$432,560.93	\$78,726.39	\$551,527.11
85266	Hometown Health Plan, Inc.	NV	(\$2,443,859.16)	(\$2,272,950.09)	(\$2,304,286.10)	(\$2,218,881.66)
95865	UnitedHealth Group, Inc.	NV	\$348,252.47	\$13,476.72	(\$87,793.24)	(\$193,106.54)
11177	Metro Plus Health Plan	NY	(\$2,051,892.98)	(\$2,107,936.10)	(\$2,093,624.59)	(\$1,871,606.43)
17210	Aetna, Inc.	NY	(\$1,083,120.42)	(\$1,355,330.33)	(\$1,117,085.44)	(\$345,532.45)
18029	Independent Health	NY	\$9,350,696.14	\$9,898,712.51	\$9,961,518.75	\$9,213,599.43
36346	HealthNow New York, Inc.	NY	(\$1,830,914.53)	(\$2,597,404.34)	(\$2,052,693.74)	(\$2,016,188.45)
44113	Anthem, Inc.	NY	(\$1,533,863.42)	(\$1,834,687.29)	(\$2,820,352.69)	(\$1,941,916.28)
49526	HealthNow New York, Inc.	NY	\$23,210,672.89	\$24,550,743.99	\$24,223,710.89	\$22,181,276.33
54297	UnitedHealth Group, Inc.	NY	(\$493,542.10)	(\$557,128.67)	(\$532,123.71)	(\$511,240.15)
56184	MVP Health Plan, Inc.	NY	(\$4,377,414.25)	(\$4,680,800.00)	(\$4,336,043.15)	(\$4,673,612.50)
61405	Healthfirst	NY	(\$20,649,156.08)	(\$22,069,874.13)	(\$21,925,254.30)	(\$21,527,426.61)
68485	Aetna, Inc.	NY	(\$9,714.30)	(\$10,340.19)	(\$10,527.03)	(\$10,448.70)
74289	Oscar Health	NY	(\$30,119,534.29)	(\$31,937,854.22)	(\$31,733,642.40)	(\$31,692,894.80)
78124	Excellus Health Plan, Inc.	NY	(\$72,932,953.58)	(\$77,434,977.02)	(\$70,703,212.10)	(\$74,044,238.46)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
80519	Anthem, Inc.	NY	(\$356,164.38)	(\$383,786.82)	(\$373,046.82)	(\$324,915.55)
85629	UnitedHealth Group, Inc.	NY	\$124,368,124.34	\$136,760,818.06	\$128,561,208.28	\$133,229,402.72
88582	EmblemHealth	NY	(\$12,571,612.39)	(\$14,142,728.62)	(\$14,050,936.29)	(\$13,530,933.92)
89846	MVP Health Plan, Inc.	NY	\$5,179,093.61	\$3,956,588.00	\$3,843,625.60	\$4,351,256.07
92551	CDPHP Universal Benefits, Inc.	NY	(\$2,519,953.14)	(\$4,057,742.53)	(\$3,248,015.96)	(\$4,691,211.72)
94788	CDPHP Universal Benefits, Inc.	NY	(\$11,578,751.20)	(\$11,996,272.15)	(\$11,593,505.64)	(\$11,793,368.62)
28162	AultCare Insurance Company	OH	\$1,231,393.84	\$1,320,400.62	\$1,079,255.10	\$1,491,533.63
29276	Anthem, Inc.	OH	\$8,419,723.67	\$7,937,012.77	\$7,506,371.56	\$7,164,734.40
33232	UnitedHealth Group, Inc.	OH	(\$953,619.27)	(\$1,050,419.99)	(\$1,073,386.20)	(\$1,102,733.95)
33931	UnitedHealth Group, Inc.	OH	(\$1,270,260.77)	(\$1,337,434.30)	(\$1,349,937.95)	(\$1,251,724.37)
52664	Summa Insurance Company	OH	\$1,204,509.87	\$1,207,087.30	\$1,320,685.36	\$1,212,569.86
56726	UnitedHealth Group, Inc.	OH	(\$496,688.56)	(\$508,523.99)	(\$468,217.03)	(\$630,416.85)
61724	UnitedHealth Group, Inc.	OH	(\$14,067,087.28)	(\$13,881,157.19)	(\$14,123,273.22)	(\$14,307,091.10)
66083	Humana, Inc.	OH	(\$356,088.52)	(\$551,483.31)	(\$297,626.67)	(\$484,377.96)
67129	Aetna, Inc.	OH	\$794,208.28	\$849,362.24	\$914,155.44	\$1,020,202.85
74313	Paramount Insurance Company	OH	\$388,036.71	\$547,207.81	\$437,799.76	\$591,453.84
80627	Medical Mutual of Ohio	OH	\$5,117,167.11	\$5,641,627.63	\$6,298,147.16	\$6,542,162.21
83396	The Health Plan of the Upper Ohio Valley	OH	\$518,850.54	\$466,060.88	\$412,823.72	\$473,177.60
84867	Aetna, Inc.	OH	(\$144,888.94)	(\$174,044.29)	(\$178,507.55)	(\$207,345.64)
97596	Humana, Inc.	OH	(\$232,114.21)	(\$280,796.56)	(\$283,339.66)	(\$327,732.85)
98810	The Health Plan of the Upper Ohio Valley	OH	(\$153,142.22)	(\$184,899.80)	(\$194,949.64)	(\$184,411.40)
45480	UnitedHealth Group, Inc.	OK	(\$505,991.98)	(\$496,208.39)	(\$420,047.81)	(\$600,489.93)
66946	Aetna, Inc.	OK	\$25,527.33	\$23,811.75	\$20,733.65	\$25,982.96
76275	Aetna, Inc.	OK	(\$2,281.70)	(\$2,674.69)	(\$2,830.46)	(\$2,666.79)
85757	UnitedHealth Group, Inc.	OK	(\$859,733.42)	(\$774,473.52)	(\$843,720.44)	(\$587,838.90)
87571	Health Care Service Corporation	OK	\$2,995,213.28	\$2,752,501.86	\$2,546,383.84	\$2,840,819.66
87698	CommunityCare	OK	\$1,490,491.08	\$1,539,953.24	\$1,530,700.97	\$1,528,312.90
98905	CommunityCare	OK	(\$3,143,224.57)	(\$3,042,910.26)	(\$2,831,219.83)	(\$3,204,119.95)
10091	PacificSource Health Plans	OR	\$1,034,862.48	\$611,973.57	\$930,722.78	\$1,198,847.64

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
10940	Centene Corporation	OR	\$1,132,132.32	\$1,528,687.69	\$1,665,419.97	\$1,743,558.40
33375	Samaritan Health Plans	OR	(\$484,666.16)	(\$440,084.56)	(\$446,597.34)	(\$466,468.25)
39424	Moda Health Plan, Inc.	OR	\$2,100,515.44	\$2,411,200.57	\$2,459,157.31	\$2,135,022.96
56707	Providence Health & Services	OR	\$5,699,040.68	\$5,472,719.03	\$6,032,605.72	\$5,114,881.87
71287	Kaiser Permanente	OR	(\$3,909,613.36)	(\$5,687,905.93)	(\$7,179,905.87)	(\$6,011,984.38)
77969	Cambia Health Solutions	OR	(\$6,200,504.71)	(\$4,779,788.71)	(\$4,491,006.58)	(\$4,449,546.33)
90175	UnitedHealth Group, Inc.	OR	\$628,233.40	\$883,198.26	\$1,029,603.98	\$735,688.07
16322	UPMC Health Plan	PA	(\$5,086,368.57)	(\$5,771,276.56)	(\$4,683,413.28)	(\$6,532,979.26)
18939	Aetna, Inc.	PA	\$4,923.98	\$4,812.55	\$4,743.71	\$5,585.28
22444	Geisinger Health System	PA	\$630,965.61	\$308,188.52	\$414,022.92	\$292,765.48
23489	UnitedHealth Group, Inc.	PA	(\$14,390,014.93)	(\$14,501,700.23)	(\$14,871,440.69)	(\$14,629,049.01)
24872	UnitedHealth Group, Inc.	PA	(\$1,653,064.89)	(\$1,748,563.44)	(\$1,767,936.46)	(\$1,782,754.38)
31609	Independence Blue Cross	PA	\$21,194,991.21	\$25,713,108.80	\$26,630,270.23	\$25,407,798.38
33709	Highmark	PA	\$396,500.25	\$284,161.79	\$42,631.38	(\$246,958.18)
33871	Independence Blue Cross	PA	(\$16,022,301.52)	(\$17,787,526.42)	(\$19,362,342.13)	(\$15,992,708.28)
33906	Aetna, Inc.	PA	\$72,601.29	\$115,399.84	\$138,233.62	\$91,697.42
38949	Highmark	PA	(\$15,241.40)	(\$16,890.59)	(\$17,100.07)	(\$9,749.33)
45127	Capital Blue Cross	PA	\$9,281,525.52	\$10,465,291.40	\$10,573,258.45	\$10,246,794.54
53789	Capital Blue Cross	PA	(\$78,808.67)	(\$91,045.03)	(\$97,151.64)	(\$116,787.90)
55957	Highmark	PA	\$3,056,108.49	\$3,098,095.67	\$3,377,830.51	\$2,830,754.57
62560	UPMC Health Plan	PA	(\$1,074,809.57)	(\$1,310,379.36)	(\$1,349,638.87)	(\$1,361,431.47)
64844	Aetna, Inc.	PA	\$402,426.79	\$371,581.03	\$364,479.15	\$379,957.85
67430	UPMC Health Plan	PA	(\$4,502,544.75)	(\$5,658,186.28)	(\$5,694,466.54)	(\$5,123,321.82)
70194	Highmark	PA	\$434,319.57	\$445,572.96	\$532,144.51	\$363,249.91
75729	Geisinger Health System	PA	\$4,674,248.95	\$3,764,126.03	\$3,452,597.50	\$3,440,423.44
79279	Highmark	PA	\$929,029.02	\$895,184.12	\$731,583.00	\$866,952.46
79962	Highmark	PA	\$1,670,440.78	\$1,380,435.81	\$1,543,766.27	\$1,815,359.95
82795	Capital Blue Cross	PA	\$75,073.17	\$39,609.35	\$37,928.67	\$54,400.30
15287	Blue Cross Blue Shield of Rhode Island	RI	\$1,991,662.77	\$2,409,777.94	\$2,798,833.09	\$2,567,480.63

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
26322	Tufts Associated Health Maintenance Organization Inc.	RI	\$115,604.72	\$82,305.74	\$139,766.17	(\$30,186.54)
77514	Neighborhood Health Plan of Rhode Island	RI	(\$1,744,688.72)	(\$1,727,893.21)	(\$1,704,987.30)	(\$1,798,218.63)
79881	UnitedHealth Group, Inc.	RI	(\$418,501.15)	(\$506,238.15)	(\$470,131.87)	(\$455,404.02)
90010	Tufts Associated Health Maintenance Organization Inc.	RI	(\$312,841.12)	(\$545,718.31)	(\$811,172.73)	(\$492,625.57)
90117	UnitedHealth Group, Inc.	RI	\$368,763.46	\$287,765.98	\$47,692.75	\$208,954.20
22369	Aetna, Inc.	SC	(\$19,323.04)	(\$20,413.66)	(\$20,854.81)	(\$22,574.07)
26065	BlueChoice HealthPlan of South Carolina, Inc.	SC	\$3,114,125.76	\$3,691,151.66	\$4,210,843.61	\$3,859,631.81
38408	Aetna, Inc.	SC	\$22,983.30	\$13,165.19	\$10,123.02	\$13,364.75
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$1,930,828.59)	(\$1,840,238.92)	(\$2,182,025.75)	(\$1,754,877.55)
57860	UnitedHealth Group, Inc.	SC	\$183,228.72	\$35,853.16	\$792.16	\$10,431.80
64146	UnitedHealth Group, Inc.	SC	(\$1,370,186.16)	(\$1,879,517.33)	(\$2,018,878.21)	(\$2,105,976.56)
31195	Sanford Health Plan	SD	(\$520,705.54)	(\$412,947.28)	(\$402,111.88)	(\$411,271.27)
50305	Wellmark, Inc.	SD	\$4,104,351.23	\$4,451,554.46	\$3,791,216.23	\$4,435,184.91
60536	Avera Health Plans, Inc.	SD	(\$3,629,797.15)	(\$4,082,544.15)	(\$3,431,013.50)	(\$4,089,425.57)
76458	UnitedHealth Group, Inc.	SD	\$9,560.03	\$2,459.46	(\$20,901.58)	\$19,807.75
96594	Medica Insurance Company	SD	\$36,591.44	\$41,477.53	\$62,810.75	\$45,704.18
10958	UnitedHealth Group, Inc.	TN	(\$10,748,613.62)	(\$12,869,750.83)	(\$12,635,711.53)	(\$12,866,783.44)
14002	BlueCross BlueShield of Tennessee	TN	\$7,884,186.98	\$10,312,701.37	\$10,266,089.81	\$10,848,920.69
23552	Oscar Health	TN	(\$237,880.38)	(\$226,351.59)	(\$199,913.92)	(\$252,767.06)
31552	Aetna, Inc.	TN	\$166,868.14	\$193,371.70	\$177,272.15	\$177,247.07
69443	UnitedHealth Group, Inc.	TN	\$134,374.57	(\$175,351.44)	(\$52,417.49)	(\$494,239.98)
82120	Humana, Inc.	TN	\$2,801,064.14	\$2,765,380.87	\$2,444,681.34	\$2,587,622.77
26539	Scott & White Health Plan	TX	\$388,121.83	\$355,786.57	\$315,162.47	\$247,064.57
30609	Memorial Hermann Health Plan	TX	\$231,456.36	\$217,549.88	\$268,476.94	\$179,554.52
32673	Humana, Inc.	TX	\$10,733,413.04	\$11,072,992.14	\$12,262,235.26	\$12,012,073.83
33602	Health Care Service Corporation	TX	(\$1,480,580.18)	\$668,451.63	(\$1,137,839.74)	(\$589,421.66)
37392	Universal Health Services, Inc.	TX	\$25,130.30	\$27,626.03	\$37,781.25	\$24,838.93
37755	Scott & White Health Plan	TX	\$733,440.87	\$737,233.88	\$774,406.05	\$613,182.50
40220	UnitedHealth Group, Inc.	TX	(\$5,835,185.04)	(\$6,546,287.68)	(\$6,645,644.05)	(\$6,582,831.26)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
40788	Scott & White Health Plan	TX	(\$2,810,502.83)	(\$3,141,475.00)	(\$3,069,984.31)	(\$3,684,091.53)
41549	Scott & White Health Plan	TX	(\$137,729.80)	(\$141,298.40)	(\$122,058.86)	(\$129,528.80)
58840	Aetna, Inc.	TX	(\$211.33)	(\$229.44)	(\$234.19)	(\$281.65)
63141	Humana, Inc.	TX	\$1,843,512.58	\$1,542,084.55	\$1,743,142.84	\$1,364,681.78
75394	Aetna, Inc.	TX	(\$35,516.97)	(\$54,902.22)	(\$59,592.74)	(\$47,520.31)
75655	Memorial Hermann Health Plan	TX	(\$651,466.14)	(\$737,906.15)	(\$742,516.55)	(\$566,399.53)
91716	Aetna, Inc.	TX	\$1,574,960.87	\$1,731,689.88	\$1,712,508.28	\$1,751,966.28
98809	UnitedHealth Group, Inc.	TX	(\$4,578,843.21)	(\$5,731,315.52)	(\$5,335,842.65)	(\$4,593,287.51)
22013	Cambia Health Solutions	UT	(\$1,921,587.48)	(\$1,638,287.94)	(\$1,803,159.81)	(\$1,529,117.21)
29031	National Health Insurance Company	UT	\$543,829.83	\$568,064.33	\$379,651.89	\$668,388.93
38927	Aetna, Inc.	UT	(\$46,884.55)	(\$48,616.30)	(\$50,414.79)	(\$46,855.57)
46958	Humana, Inc.	UT	\$68,218.70	\$25,247.73	\$32,477.58	(\$62,005.31)
48588	Aetna, Inc.	UT	(\$13,827.16)	(\$14,980.92)	(\$15,200.46)	(\$15,690.79)
66413	UnitedHealth Group, Inc.	UT	(\$157,849.14)	(\$148,137.54)	(\$160,012.40)	(\$194,355.50)
68781	SelectHealth	UT	\$3,602,190.71	\$3,446,470.41	\$3,743,705.88	\$3,583,194.08
97462	UnitedHealth Group, Inc.	UT	(\$2,074,091.00)	(\$2,189,759.78)	(\$2,127,047.94)	(\$2,403,558.51)
10207	CareFirst	VA	(\$22,673,859.00)	(\$21,490,647.95)	(\$22,417,947.22)	(\$20,924,502.38)
12028	Aetna, Inc.	VA	\$110,557.82	\$10,687.06	\$14,536.24	\$7,513.11
16064	Anthem, Inc.	VA	\$39,142,515.79	\$41,506,154.98	\$41,298,218.83	\$40,369,075.64
20507	Optima Health	VA	\$7,528,280.39	\$7,339,184.71	\$8,585,341.50	\$6,075,551.17
24251	UnitedHealth Group, Inc.	VA	(\$1,759,609.81)	(\$1,993,402.83)	(\$2,088,458.59)	(\$2,088,448.99)
25978	UnitedHealth Group, Inc.	VA	(\$18,719,479.72)	(\$20,475,039.68)	(\$19,506,823.57)	(\$18,610,555.34)
37204	Piedmont Community Health Plan	VA	\$382,005.50	\$201,025.04	\$206,556.88	\$228,755.42
38234	Aetna, Inc.	VA	(\$270,763.67)	(\$294,128.96)	(\$282,509.79)	(\$278,524.33)
38599	UnitedHealth Group, Inc.	VA	(\$2,652,317.61)	(\$3,037,773.53)	(\$3,473,473.46)	(\$2,884,117.16)
40308	CareFirst	VA	\$6,011,053.60	\$7,103,097.51	\$6,529,983.18	\$6,191,549.91
86443	Aetna, Inc.	VA	\$580,835.29	\$679,502.44	\$675,006.57	\$652,644.83
88380	Anthem, Inc.	VA	\$4,096,691.29	\$3,765,913.41	\$4,476,610.84	\$3,982,336.63
89242	Optima Health	VA	\$1,253,196.60	\$1,172,916.75	\$1,176,644.40	\$936,512.54

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
89498	UnitedHealth Group, Inc.	VA	\$42,154.37	(\$236,008.20)	(\$368,609.45)	(\$114,870.78)
93187	Aetna, Inc.	VA	\$275,746.42	\$281,825.27	\$260,054.79	\$259,671.08
95185	Kaiser Permanente	VA	(\$13,347,007.25)	(\$14,533,306.19)	(\$15,085,130.96)	(\$13,802,591.19)
14057	PacificSource Health Plans	WA	(\$193,223.24)	(\$189,040.96)	(\$210,930.91)	(\$179,307.21)
18699	UnitedHealth Group, Inc.	WA	(\$1,670,069.95)	(\$1,926,929.61)	(\$1,880,667.66)	(\$1,917,320.80)
23371	Kaiser Permanente	WA	(\$1,189,121.53)	(\$1,613,226.76)	(\$1,994,007.53)	(\$2,133,820.53)
25768	Kaiser Permanente	WA	(\$3,410,820.51)	(\$4,680,697.84)	(\$5,350,422.81)	(\$4,394,750.27)
34673	Aetna, Inc.	WA	(\$397,512.65)	(\$327,389.35)	(\$393,614.40)	(\$126,260.41)
36026	Centene Corporation	WA	\$467,746.99	\$528,118.02	\$498,850.68	\$507,704.73
38229	Health Alliance Medical Plans, Inc.	WA	(\$110,903.74)	(\$133,478.60)	(\$136,931.16)	(\$120,287.06)
43861	UnitedHealth Group, Inc.	WA	\$141,966.18	\$223,841.17	\$215,871.03	\$260,121.45
49831	Premera Blue Cross	WA	\$9,195,217.36	\$8,271,033.49	\$9,086,430.90	\$8,677,873.02
69364	Cambia Health Solutions	WA	\$747,165.70	\$679,540.18	\$1,049,086.13	\$592,109.72
71281	Cambia Health Solutions	WA	(\$43,073.91)	\$15,336.82	(\$299,282.92)	(\$556,464.67)
80473	Kaiser Permanente	WA	(\$16,822,630.66)	(\$17,664,498.47)	(\$18,415,345.16)	(\$16,814,022.54)
87718	Cambia Health Solutions	WA	\$13,285,259.90	\$16,817,391.88	\$17,830,963.73	\$16,204,424.70
16245	Group Health Cooperative of Eau Claire	WI	\$1,276,710.67	\$1,358,975.43	\$1,277,018.28	\$1,209,063.64
20173	HealthPartners Insurance Company	WI	(\$437,020.76)	(\$58,547.65)	(\$64,081.40)	(\$321,145.65)
35334	MercyCare Insurance Company	WI	\$14,332.26	\$13,313.25	\$9,624.28	\$6,367.51
37833	Quartz Health Solutions	WI	(\$8,215,929.26)	(\$7,399,102.00)	(\$7,112,717.66)	(\$6,796,970.16)
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$417,096.38)	(\$759,075.31)	(\$812,210.72)	(\$881,867.51)
38345	Dean Health Plan, Inc.	WI	(\$5,045,318.34)	(\$5,239,031.21)	(\$5,187,761.79)	(\$5,156,430.00)
38752	Aetna, Inc.	WI	(\$13,264.72)	(\$13,938.94)	(\$14,702.01)	(\$13,173.46)
39924	UnitedHealth Group, Inc.	WI	(\$94,357.75)	(\$97,872.54)	(\$98,067.26)	(\$90,534.01)
47342	Mayo Clinic Health System	WI	(\$114,736.71)	(\$120,415.40)	(\$299,121.67)	(\$230,953.49)
55103	Humana, Inc.	WI	\$321,433.81	\$365,032.22	\$415,529.65	\$338,594.36
57637	Medica Insurance Company	WI	(\$128,657.48)	(\$79,546.90)	(\$128,238.92)	(\$89,676.83)
58326	MercyCare Insurance Company	WI	\$479,459.98	\$572,999.29	\$628,679.15	\$460,223.40
59158	UnitedHealth Group, Inc.	WI	\$4,575,324.26	\$3,764,080.12	\$3,577,444.65	\$3,145,225.63

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
64772	Medical Associates Health Plans	WI	(\$142,898.19)	(\$163,021.13)	(\$136,746.83)	(\$236,670.75)
79475	Anthem, Inc.	WI	\$5,468,244.01	\$5,048,774.50	\$5,077,613.94	\$5,657,703.65
80180	UnitedHealth Group, Inc.	WI	\$1,619,469.89	\$2,093,914.49	\$1,982,893.27	\$1,958,849.09
81974	Wisconsin Physicians Svc Insurance Corp	WI	\$3,145,345.66	\$3,215,853.46	\$3,243,410.39	\$2,911,697.83
84670	Wisconsin Physicians Svc Insurance Corp	WI	\$515,684.18	\$611,715.58	\$614,838.75	\$982,353.38
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$901,325.82)	(\$954,213.05)	(\$1,016,758.66)	(\$614,480.57)
87416	Common Ground Healthcare Cooperative	WI	\$201,969.82	\$109,944.26	\$89,390.54	\$162,748.52
90028	Anthem, Inc.	WI	(\$833,941.23)	(\$842,215.57)	(\$851,300.76)	(\$930,695.47)
91604	Humana, Inc.	WI	(\$434,362.62)	(\$599,310.42)	(\$448,256.81)	(\$689,082.16)
94529	Group Health Cooperative of South Central Wisconsin	WI	(\$839,065.21)	(\$828,312.34)	(\$746,478.20)	(\$781,147.07)
31274	Highmark	WV	\$1,234,856.27	\$1,254,921.24	\$1,367,294.76	\$1,123,425.14
50318	Aetna, Inc.	WV	\$20,976.35	\$10,152.97	\$22,364.49	\$13,269.21
59772	The Health Plan of the Upper Ohio Valley	WV	(\$151,642.49)	(\$171,080.67)	(\$146,321.82)	(\$170,607.39)
72982	The Health Plan of the Upper Ohio Valley	WV	\$561,491.04	\$619,911.09	\$677,904.89	\$590,576.47
77060	UnitedHealth Group, Inc.	WV	(\$1,417,158.52)	(\$1,481,719.73)	(\$1,687,054.10)	(\$1,339,683.58)
95628	UnitedHealth Group, Inc.	WV	(\$248,522.70)	(\$232,184.90)	(\$234,188.21)	(\$216,979.92)
11269	Blue Cross Blue Shield of Wyoming	WY	(\$1,039,366.54)	(\$1,039,999.17)	(\$1,102,474.65)	(\$948,278.32)
49714	UnitedHealth Group, Inc.	WY	\$1,039,366.56	\$1,039,999.14	\$1,102,474.67	\$948,278.35

Table B.4: Estimated Transfer Amount by Issuer and Market, Merged Market Risk Pool^{55,56}

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	SIM1	SIM2	SIM3	SIM4
29125	Tufts Associated Health Maintenance Organization Inc.	MA	\$3,152,732.28	\$3,564,006.09	\$5,892,337.96	\$3,688,604.18
31779	UnitedHealth Group, Inc.	MA	(\$12,348,714.70)	(\$13,346,703.83)	(\$12,885,061.14)	(\$14,166,269.98)
34484	Health New England, Inc.	MA	(\$336,191.09)	\$360,853.68	\$878,476.20	\$460,553.86
36046	HPHC Insurance Company, Inc	MA	\$23,404,659.73	\$27,820,482.45	\$28,344,493.10	\$27,315,703.97
38712	Tufts Associated Health Maintenance Organization Inc.	MA	\$1,465,040.71	\$1,590,662.15	\$1,497,145.37	\$1,262,630.46
41304	AllWays Health Partners, Inc.	MA	\$50,054,711.66	\$55,649,098.63	\$56,578,398.35	\$54,065,685.85
42690	Blue Cross Blue Shield of Massachusetts, Inc.	MA	\$18,133,320.86	\$34,782,185.85	\$36,348,741.36	\$31,976,681.40
52710	Fallon Health & Life Assurance Company	MA	\$185,770.13	\$184,518.16	\$164,476.16	\$146,749.52
59763	Tufts Health Public Plans, Inc.	MA	(\$89,007,817.39)	(\$105,327,516.41)	(\$108,835,331.77)	(\$99,830,236.35)
82569	Boston Medical Center Health Plan, Inc.	MA	(\$4,607,915.27)	(\$15,278,412.25)	(\$18,138,739.45)	(\$14,032,801.17)
88806	Fallon Health & Life Assurance Company	MA	\$9,705,928.01	\$9,807,350.05	\$9,842,406.23	\$8,961,660.89
88950	ConnectiCare, Inc.	MA	\$270,173.87	\$258,526.18	\$304,847.83	\$202,528.07
95878	HPHC Insurance Company, Inc	MA	(\$71,698.92)	(\$65,050.76)	\$7,809.74	(\$51,490.87)
13627	Blue Cross Blue Shield of Vermont	VT	\$21,711,777.20	\$23,480,652.06	\$23,507,673.05	\$22,362,642.82
77566	MVP Health Plan, Inc.	VT	(\$21,711,777.23)	(\$23,480,652.03)	(\$23,507,673.01)	(\$22,362,642.85)

⁵⁵ For BY 2020, Massachusetts and Vermont were treated as having a merged market for purposes of the HHS-operated RA program. See https://www.regtap.info/uploads/library/RA_GuidanceMergedMarkets2017_030118_5CR_030118.pdf. Also see the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year, available at <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/RA-Report-BY2020.pdf>. For consistency with the dataset used for the analysis, Massachusetts and Vermont were treated as merged market states for purposes of these simulated estimates. Beginning with the 2022 BY, Vermont will no longer be a merged market state. See *supra* note 10. The simulations described in this report used BY 2020 EDGE data, when Vermont was still a merged market state.

⁵⁶ See Table B.3 above for information on the estimated transfer amounts for issuers in the Massachusetts and Vermont individual catastrophic risk pools.