

**Hennepin Health**  
**Minnesota Supplement Report #1A**  
**REALLOCATION OF EXPENSES AND INVESTMENT INCOME**  
**For the Year Ending December 31, 2019**  
**Public Information, Minnesota Statutes § 62D.08**

For Dental: Please use "Explanations" tab to clarify any overlap reporting

Line	Direct Non-Claim Expenses	1		2		3		4		5		6		7		8		9		10		11		12		13		14	
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	Medicare Supplement	Medicare Part D	MSHO	SNBC MA only	SNBC Integrated	PMAP	MSC+	MNCare														
1	Employee benefit expenses	0		0																									
2	Sales expenses	11,503		11,503																11,523				(20)					
3	General business/office expense	0		0																									
4	State premium taxes and assessments	3,432,905		3,432,905																	625,303				2,682,843				124,759
5	Consulting and professional fees	212,320		212,320																	17,799				182,022				12,499
6	Outsourced services	7,759		7,759																	7,759								
7	Other expenses	100		100																					100				
8	<b>Total Direct Expenses</b>	<b>3,664,587</b>	<b>0</b>	<b>3,664,587</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>662,383</b>	<b>0</b>	<b>0</b>	<b>2,864,945</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>137,258</b>		

Line	Reallocated Indirect Non-Claim Expenses	1		2		3		4		5		6		7		8		9		10		11		12		13		14	
		Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	Medicare Supplement	Medicare Part D	MSHO	SNBC MA only	SNBC Integrated	PMAP	MSC+	MNCare														
9	Employee benefit expenses	6,789,662		6,789,662																	1,235,974				5,307,088				246,600
10	Sales expenses	472,748		472,748																	86,058				369,520				17,170
11	General business/office expense	679,472		679,472																	123,690				531,104				24,678
12	State premium taxes and assessments	0		0																	0				0				0
13	Consulting and professional fees	1,226,762		1,226,762																	223,317				958,889				44,556
14	Outsourced services	2,302,199		2,302,199																	419,087				1,799,497				83,615
15	Other expenses	55,629		55,629																	10,127				43,482				2,020
16	<b>Total Indirect Expenses</b>	<b>11,526,472</b>	<b>0</b>	<b>11,526,472</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,098,253</b>	<b>0</b>	<b>0</b>	<b>9,009,580</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>418,639</b>		

Line	Direct plus Indirect Non-Claim Expenses	1		2		3		4		5		6		7		8		9		10		11		12		13		14	
		NAIC Total	Non MN products	Total MN products	Commercial	Medicare Advantage	Medicare Cost	Medicare Supplement	Medicare Part D	MSHO	SNBC MA only	SNBC Integrated	PMAP	MSC+	MNCare														
17	Employee benefit expenses	6,789,662	0	6,789,662	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,235,974	0	0	5,307,088	0	0	0	246,600	
18	Sales expenses	484,251	0	484,251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97,581	0	0	369,500	0	0	0	17,170	
19	General business/office expense	679,472	0	679,472	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123,690	0	0	531,104	0	0	0	24,678	
20	State premium taxes and assessments	3,432,905	0	3,432,905	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	625,303	0	0	2,682,843	0	0	0	124,759	
21	Consulting and professional fees	1,439,082	0	1,439,082	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	241,116	0	0	1,140,911	0	0	0	57,055	
22	Outsourced services	2,309,958	0	2,309,958	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	426,846	0	0	1,799,497	0	0	0	83,615	
23	Other expenses	55,729	0	55,729	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,127	0	0	43,582	0	0	0	2,020	
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>15,191,059</b>	<b>0</b>	<b>15,191,059</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,760,636</b>	<b>0</b>	<b>0</b>	<b>11,874,525</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>555,897</b>		
25	<b>Claims Adjustment Expenses</b>	<b>13,186,810</b>		<b>13,186,810</b>																	<b>1,713,413</b>			<b>10,841,974</b>				<b>631,423</b>	
26	Revenues (Supp Report #1, Line 8)	213,811,030		213,811,030																	38,949,794			167,102,260				7,758,976	
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	201,605,375		201,605,375																	33,263,709			160,264,878				8,076,788	
28	Net Investment Gain/(Loss) (Allocated)	1,656,740		1,656,740																	301,775			1,294,755				60,210	
29	Aggregate Write Ins for Other Income or (Expenses)	0		0																									
30	Federal and Foreign Income Taxes Incurred	0		0																									
31	<b>Net Income = Lines 26+28+29-24-25-27-30</b>	<b>(14,515,474)</b>	<b>0</b>	<b>(14,515,474)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,513,811</b>	<b>0</b>	<b>0</b>	<b>(14,584,362)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,444,922)</b>		