

Sanford Health Plan of Minnesota  
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 of Dental in other columns.

Line	Direct Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		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	Dental	Other	Admin Services
1	Employee benefit expenses	-		-														
2	Sales expenses	261,473.56		261,473.56	245,671.56												15,802.00	
3	General business/office expense	-		-														
4	State premium taxes and assessments	144,360.59		144,360.59	137,841.11												6,519.48	
5	Consulting and professional fees	92,960.77		92,960.77	87,261.17												5,699.60	
6	Outsourced services	11,908.73		11,908.73	10,670.30												1,238.43	
7	Other expenses	41,776.45		41,776.45	40,165.62												1,610.83	
8	<b>Total Direct Expenses</b>	<b>552,480.10</b>	<b>-</b>	<b>552,480.10</b>	<b>521,609.76</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,870.34</b>	<b>-</b>

Line	Reallocated Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		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	Dental	Other	Admin Services
9	Employee benefit expenses	62,335.43		62,335.43	58,477.76												3,857.67	
10	Sales expenses	-		-														
11	General business/office expense	10,459.27		10,459.27	9,811.99												647.28	
12	State premium taxes and assessments	-		-														
13	Consulting and professional fees	27,038.55		27,038.55	25,365.25												1,673.30	
14	Outsourced services	42,651.57		42,651.57	40,012.05												2,639.52	
15	Other expenses	557.50		557.50	523.00												34.50	
16	<b>Total Indirect Expenses</b>	<b>143,042.32</b>	<b>-</b>	<b>143,042.32</b>	<b>134,190.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,852.27</b>	<b>-</b>

Line	Direct plus Indirect Non-Claim Expenses	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
		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	Dental	Other	Admin Services
17	Employee benefit expenses	62,335.43	-	62,335.43	58,477.76	-	-	-	-	-	-	-	-	-	-	-	3,857.67	-
18	Sales expenses	261,473.56	-	261,473.56	245,671.56	-	-	-	-	-	-	-	-	-	-	-	15,802.00	-
19	General business/office expense	10,459.27	-	10,459.27	9,811.99	-	-	-	-	-	-	-	-	-	-	-	647.28	-
20	State premium taxes and assessments	144,360.59	-	144,360.59	137,841.11	-	-	-	-	-	-	-	-	-	-	-	6,519.48	-
21	Consulting and professional fees	119,999.32	-	119,999.32	112,626.42	-	-	-	-	-	-	-	-	-	-	-	7,372.90	-
22	Outsourced services	54,560.30	-	54,560.30	50,682.35	-	-	-	-	-	-	-	-	-	-	-	3,877.95	-
23	Other expenses	42,333.95	-	42,333.95	40,688.62	-	-	-	-	-	-	-	-	-	-	-	1,645.33	-
24	<b>Total Non-Claim Expenses = Sum of Lines 17 to 23</b>	<b>695,522.42</b>	<b>-</b>	<b>695,522.42</b>	<b>655,799.81</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39,722.61</b>	<b>-</b>
25	<b>Claims Adjustment Expenses</b>	<b>221,774.67</b>	<b>-</b>	<b>221,774.67</b>	<b>210,904.20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,870.47</b>	<b>-</b>
26	Revenues (Supp Report #1, Line 8)	5,731,747.63		5,731,747.63	5,498,778.80												232,968.83	
27	Incurred Claims (Supp Report #1, Line 18 + Line 22)	5,843,905.82		5,843,905.82	5,680,100.75												163,805.07	
28	Net Investment Gain/(Loss) (Allocated)	18,682.38		18,682.38	18,682.38													
29	Aggregate Write Ins for Other Income or (Expenses)	-		-														
30	Federal and Foreign Income Taxes Incurred	-		-														
31	<b>Net Income = Lines 26+28+29-24-25-27-30</b>	<b>(1,010,772.90)</b>	<b>-</b>	<b>(1,010,772.90)</b>	<b>(1,029,343.58)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,570.68</b>	<b>-</b>