



**Auditee: Liberty Dental Plan of Florida, Inc.**

**Performance Audit**

**For the Florida Agency for Health Care Administration  
Medicaid Program Finance**

**Annual Achieved Savings Rebate Financial Report**

**For the Year Ended December 31, 2022**

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# REPORT



## **PLAN AND PERFORMANCE AUDIT OVERVIEW**

Liberty Dental Plan of Florida, Inc. (the “Company”) is a prepaid licensed health service organization (PLHSO) which arranges for dental care to a defined enrolled population for a predetermined, prepaid periodic fee.

The Company operates a Medicaid Managed Care Dental plan (the “Plan”) under the Agency’s Statewide Medicaid Managed Care (“SMMC”) Contract.

At the request of the Agency, we conducted a performance audit of selected schedules and exhibits of the annual Achieved Savings Rebate (“ASR”) financial report of the Plan for the year ended December 31, 2022.

Carr, Riggs and Ingram, LLC (“CRI”) was engaged under Contract No. MED217 dated October 28, 2021. This report presents the objective, scope, methodology and results of the performance audit. Our work was performed during the period from March 27, 2023 to August 30, 2023, and our results, reported herein, are as of August 30, 2023.

## **OBJECTIVE, SCOPE, AND METHODOLOGY**

### ***Objective***

Management is responsible for the preparation and fair presentation of the annual ASR financial report in compliance with Florida Statute 409.967(3) and the annual ASR financial report instructions; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the annual ASR financial report that is free from significant misstatement, whether due to fraud or error.

The objective of the performance audit is to determine whether the following schedules and exhibits, collectively the “ASR Schedules,” were prepared and presented pursuant to Florida Statute 409.967(3), the Agency’s annual ASR financial report instructions and the Agency’s verbal and written clarifications to the annual ASR financial report instructions.

- Dental Revenue and Expense Schedule – Summary
- Dental Related Party Transaction Schedule – Summary
- ASR Exhibit
- Medical Loss Ratio (“MLR”) Exhibit – Dental

We conducted the performance audit in accordance with *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objective. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective.

In planning and conducting our performance audit of the ASR Schedules, we considered the Plan's internal control associated with the completion of the annual ASR financial report to determine the procedures that are appropriate in the circumstances for achieving the audit objectives, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

### **Scope**

The performance audit scope included quarterly and year-to-date amounts reported by the Plan for the year ended December 31, 2022, considering revenue and dental benefits "paid dates" through March 31, 2023. The performance audit scope did not include any schedules included in the annual ASR financial report not listed above. The performance audit scope was limited to determining whether the Plan's revenue, dental benefits and administrative costs were summarized and classified in the ASR Schedules, and whether amounts reported were allowable and supportable, in compliance with Florida Statute 409.967(3), the Agency's annual ASR financial report instructions and the Agency's verbal and written clarifications to the annual ASR financial report instructions.

This performance audit did not constitute an audit of financial statements in accordance with auditing standards generally accepted in the United States of America or *Government Auditing Standards*. Therefore, as agreed by the Agency, the scope of the performance audit excluded the following items.

- Tests of any opening balances (accruals, receivables and payables included in the prior year ASR Schedules which may impact prior calendar year adjustments in the 2022 ASR Schedules). We tested the Plan's supporting documentation for prior calendar year adjustments reported in the ASR Schedules and considered the impact of accruals for revenue and dental benefits reported in the prior year.
- Valuation/measurement of any capitation or other revenue receivables included in the ASR Schedules that were not collected as of March 31, 2023. We agreed significant reported receivables to the Plan's supporting documentation, but performed no testing of the valuation or collectability of the accruals.
- Valuation/measurement of actuarially-determined incurred but not paid ("IBNP") liabilities for dental benefits. We relied on the actuary's estimation of IBNP, reviewed the supporting documentation and reconciled to amounts reported by the Plan by quarter and rate cell.
- Valuation/measurement/completeness of other dental benefits expenses/payable or administrative costs expenses/payable. We obtained supporting documentation of any such amounts reported in the ASR Schedules, but did not perform procedures to test completeness of reported accruals for services and benefits that were not paid on or before March 31, 2023.

- Adjudication of dental benefits claims in accordance with the Plan’s fee schedules or contracts with providers.

As documented in the following “Methodology” section, we tested a representative sample of claims included in reported fee for service dental benefit expenses, reviewed supporting documentation to determine the claim was allowable under the SMMC contract, the amount reported was actually paid, and the claim was properly classified by rate-cell and quarter. We did not evaluate whether the claims were paid in accordance with the Plan’s contractual arrangements with respective providers.

- Tests of completeness of underlying data from subcapitation providers related to reporting incurred claims and IBNP in relation to lines 2.2 and 2.4 on the MLR exhibit, respectively. For any incurred claims we tested a representative sample of claims to determine the claim was allowable under the SMMC contract. We did not evaluate whether the claims were paid in accordance with the Plan’s contractual arrangements with respective providers. IBNP amounts provided by subcapitated providers were reconciled to supporting documentation. IBNP amounts were not tested for valuation/measurement.
- Tests of underlying data related to reported amounts allocated within the company between lines of business, including but not limited to allocations included in dental benefits, administrative expenses, defined expenses improving health care quality, federal income taxes, and net investment income. We obtained an understanding of the allocation methodology used by the Plan, evaluated whether the allocation seemed reasonable and recalculated the allocation methodology.
- Tests of underlying data or transactions related to reported amounts allocated from a parent or other related entity, including but not limited to allocations included in dental benefits, administrative expenses, defined expenses improving health care quality, federal income taxes, and net investment income. We obtained an understanding of the allocation methodology used by the Plan, evaluated whether the allocations comply with administrative service or related party transaction agreements, if any, and agreed amounts to internal documentation. Reported amounts allocated by a parent or other entity include the following amounts.

ASR Schedule and Line No.	Description	Calendar Year Total
Dental Revenue and Expense Schedule – Summary, Line No. 4.1	Salaries & Benefits based on corporate allocations	\$ 11,100,408
Dental Revenue and Expense Schedule – Summary, Line No. 4.2	Administrative Services based on corporate allocations	\$ 1,048,750
Dental Revenue and Expense Schedule – Summary, Line No. 4.3	Information Systems based on corporate allocations	\$ 2,022,578
Dental Revenue and Expense Schedule – Summary, Line No. 4.5	General Administration based on corporate allocations	\$ 6,265,637
MLR Exhibit, Line No. 4.1	Improve Health Outcomes based on other entity allocations	\$ 1,635,457
MLR Exhibit, Line No. 4.4	Wellness and Health Promotion Activities based on other entity allocations	\$ 1,544,788
MLR Exhibit, Line No. 4.5	Health Information Technology (HIT) expenses related to Health Improvement based on other entity allocations	\$ 182,860

- Testing or applying any audit procedures to the Annual Credibility Adjustment section of the MLR exhibit.

### ***Methodology***

We performed the following procedures for the performance audit:

#### Planning Procedures

- Communicated with the Agency and Plan management regarding the audit objectives, scope and timing of the performance audit
- Developed an understanding of the Plan and its environment, including internal control within the context of the audit objective
- Performed risk assessments related to the preparation of the annual ASR financial report
- Reviewed the Company's audited statutory-basis financial statements for the year ended December 31, 2022 and the Annual Statement submitted to the Florida Office of Insurance Regulation

#### Substantive Procedures

- Dental Revenue and Expense Schedule – Summary
  - Performed walk-throughs of transaction processes significant to generating information included in the ASR Schedules
  - Verified the mathematical accuracy
  - Inspected quarterly and annual reconciliations of amounts in the ASR Schedules to the Company's general ledger or other summarized amounts from detailed accounting records
  - Inspected the reconciliation of the Company's audited statutory-basis financial statements to the Company's general ledger
  - Inspected a reconciliation of the Plan's reported capitation revenue received to monthly capitation reports and cash receipts
  - For a representative sample from the population of claims included in reported fee for service dental benefit expenses, reviewed supporting documentation to determine the claim was allowable under the SMMC contract, the amount reported was actually paid, and the claim was properly classified by rate-cell and quarter
    - Based on the population being tested and the desired results, the methodology of compliance sampling outlined in *AICPA Audit and Accounting Guide-GAS-Chapter 11*, was followed for sample selections. The results of our test were not projected to the total population for any applicable adjustments identified in the report.
  - Inspected a reconciliation of the Plan's reported sub-capitation payments of dental benefits expense to detailed accounting records

- For the largest significant vendor per each applicable ASR Row included in reported subcapitated expenses, recalculated subcapitation payments in accordance with applicable contracts or agreements, vouched actual payment of reported amounts and determined amounts were properly classified by rate-cell and quarter
  - Inspected reconciliations of amounts reported for other dental benefit expenses, including §1202 PCP payments to providers, settlements, prescription rebates, third-party liability and fraud and abuse recoveries, premium deficiency reserves, and reinsurance amounts to detailed accounting records
  - For significant amounts included in the above other dental benefit expenses, vouched actual payment of reported amounts and determined amounts were allowable and properly classified by rate-cell and quarter
  - For a representative sample from the population of direct administrative expenses, obtained documentation supporting the reported amount and determined amount was allowable and properly classified by quarter
    - o Based on the population being tested and the desired results, a non-statistical methodology based on the theory underlying monetary-unit sampling was used for sample selections. The results of our test were not projected to the total population for any applicable adjustments identified in the report.
  - Evaluated reported revenues and expenses for proper classification and exclusion of disallowed amounts
- Dental Related Party Transaction Schedule – Summary
    - Verified the mathematical accuracy
    - Evaluated the completeness and accuracy of disclosed related-party transactions through review of the audited statutory-basis financial statements, Annual Statement and general ledger
- Achieved Savings Rebate Exhibit
    - Verified the mathematical accuracy
    - Traced amounts reported on the ASR Exhibit to the Dental Revenue and Expense Schedule – Summary or underlying accounting records
    - Evaluated the proper inclusion/exclusion and classification of certain administrative expenses in accordance with ASR Exhibit instructions
    - Recalculated the Actuarially Sound Administrative Maximum reported on line 4.0 based on data included in the ASR – Actuarially-Sound Administrative Maximum Calculation exhibit, agreed member months to underlying data, and verified Administrative Maximum (PMPM) with the Agency
    - Recalculated Preliminary Achieved Savings Rebate reported on line 7.3



- Medical Loss Ratio Exhibit
  - Verified the mathematical accuracy
  - Traced amounts reported on the MLR Exhibit to the Dental Revenue and Expense Schedule – Summary or underlying accounting records
  - Reviewed supporting documentation and vouched payment of reported Florida-Specific Contributions, if any
  - For a representative sample from the population of direct costs (excludes amounts allocated by parent/related entity) reported as Defined Expenses Incurred for Improving Health Care Quality, vouched payment and evaluated proper inclusion and classification of amounts.
    - Based on the population being tested and the desired results, a non-statistical methodology based on the theory underlying monetary-unit sampling was used for sample selections. The results of our test were not projected to the total population for any applicable adjustments identified in the report.
  - Evaluated the reporting and classification of amounts associated with Deductible Fraud and Abuse Detection/Recovery Expenses, if any
  - Obtained amounts and support provided from the Plan by subcapitated providers for lines 2.2 and 2.4 and reconciled to reported amount
  - For any incurred claims, tested a representative sample from the population of claims to determine the claim was allowable under the SMMC contract
    - Based on the population being tested and the desired results, a non-statistical methodology based on the theory underlying monetary-unit sampling was used for sample selections. The results of our test were not projected to the total population for any applicable adjustments identified in the report.

## RESULTS

Based upon the previously defined objective and the completion of the procedures outlined in the scope and methodology section, the audit objective has been met. The Plan prepared the Dental Revenue and Expense Schedule – Summary, Dental Related Party Transaction Schedule – Summary, the Medical Loss Ratio Exhibit – Dental, and the Achieved Savings Rebate Exhibit for the year ended December 31, 2022 pursuant to Florida Statute 409.967(3) and the annual ASR financial report instructions.

This report is intended for the information and use of the Florida Agency for Healthcare Administration and management of the Plan. The report is not intended to be, and should not be, used by anyone other than these specified parties.

*Carr, Riggs & Ingram, L.L.C.*

CARR, RIGGS & INGRAM, LLC  
 Panama City Beach, Florida  
 August 30, 2023



# EXHIBITS



**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

**Summary**

			JANUARY - MARCH (Q1)					
			Total	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>MEMBER MONTHS</b>			4,232,886.95	2,716,388.21	1,233,688.11	191,083.88	15,643.52	76,083.22
<b>REVENUES</b>								
Revenues	1.1	Capitation	34,956,032.72	29,126,409.15	4,891,536.37	579,891.74	98,040.43	260,155.03
	1.2	ACA § 9010 related payments	-	-	-	-	-	-
	1.3	Other Revenue	-	-	-	-	-	-
	<b>1.4</b>	<b>Total Revenue</b>	<b>34,956,032.72</b>	<b>29,126,409.15</b>	<b>4,891,536.37</b>	<b>579,891.74</b>	<b>98,040.43</b>	<b>260,155.03</b>
			JANUARY - MARCH (Q1)					
			Total	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>BENEFIT EXPENSES</b>								
Dental	2.1	Dental Services Diagnostic FFS	6,223,685.18	5,513,788.12	621,361.97	60,638.83	11,678.54	16,217.72
	2.2	Dental Services Preventive FFS	5,840,515.27	5,827,991.51	-	-	12,523.76	-
	2.3	Dental Services Restorative FFS	5,262,639.98	5,251,307.67	584.00	-	10,748.31	-
	2.4	Dental Services Endodontics FFS	1,412,392.29	1,404,161.47	-	-	8,230.82	-
	2.5	Dental Services Periodontics FFS	11,264.05	11,115.95	-	-	148.10	-
	2.6	Dental Services Prosthodontics FFS	465,813.33	3,475.40	350,106.94	100,369.06	-	11,861.93
	2.7	Dental Services Prosthodontics, fixed FFS	2,822.84	2,822.84	-	-	-	-
	2.8	Dental Services Oral and Maxillofacial Surgery FFS	3,071,307.25	1,756,541.92	1,140,831.35	134,796.71	7,657.17	31,480.10
	2.9	Dental Services Orthodontics FFS	766,909.28	764,230.12	-	-	2,679.16	-
	2.10	Dental Services Adjunctive General Services FFS	1,671,542.54	1,343,684.22	285,917.87	34,131.52	4,330.83	3,478.10
	2.11	Dental Services Other FFS	-	-	-	-	-	-
	2.12	Dental Expanded Benefits FFS	966,936.82	-	822,676.22	122,204.34	-	22,056.26
	2.13	Dental Services Paid through Subcapitation	329,176.00	327,500.00	-	-	1,676.00	-
	2.14	Ending IBNP for Dental Services	-	-	-	-	-	-
	2.15	Dental Settlements/AP	144,313.03	144,187.03	-	-	126.00	-
	<b>2.16</b>	<b>Total Dental Services</b>	<b>26,169,317.86</b>	<b>22,350,806.25</b>	<b>3,221,478.35</b>	<b>452,140.46</b>	<b>59,798.69</b>	<b>85,094.11</b>

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**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

			Medicaid Only/Dual					
			Total	Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>Summary</b>								
Total Before and After Reinsurance	3.1	Total Dental Services Paid Directly FFS	25,695,828.83	21,879,119.22	3,221,478.35	452,140.46	57,996.69	85,094.11
	3.2	Subcapitation	329,176.00	327,500.00	-	-	1,676.00	-
	3.3	Total Dental Services Paid Directly -- IBNP	-	-	-	-	-	-
	3.4	Total Dental Services Paid by Settlements/AP	144,313.03	144,187.03	-	-	126.00	-
	3.5	TPL & Fraud/Abuse Recoveries	(86,634.43)	(74,590.62)	(10,085.43)	(997.52)	(732.20)	(228.66)
	3.6	Premium Deficiency Reserve	-	-	-	-	-	-
	<b>3.7</b>	<b>Reinsurance</b>	<b>26,082,683.43</b>	<b>22,276,215.63</b>	<b>3,211,392.92</b>	<b>451,142.94</b>	<b>59,066.49</b>	<b>84,865.45</b>
	3.8	Reinsurance Premiums	-	-	-	-	-	-
	3.9	Reinsurance Recoveries	-	-	-	-	-	-
	3.10	Net cost of Reinsurance	-	-	-	-	-	-
	<b>3.11</b>	<b>Reinsurance</b>	<b>26,082,683.43</b>	<b>22,276,215.63</b>	<b>3,211,392.92</b>	<b>451,142.94</b>	<b>59,066.49</b>	<b>84,865.45</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			JANUARY - MARCH (Q1)					
			Total	Health Plan	Corporate			
Administrative Expenses	4.1	Salaries & Benefits	5,478,259.89	3,129,348.40	2,348,911.49			
	4.2	Administrative Services	249,062.38	-	249,062.38			
	4.3	Information Systems	529,551.67	-	529,551.67			
	4.4	Marketing Expenses	-	-	-			
	4.5	General Administration	1,629,543.59	449,926.05	1,179,617.54			
	4.6	Compliance/Regulatory	-	-	-			
	<b>4.7</b>	<b>Total Administrative Expenses</b>	<b>7,886,417.52</b>	<b>3,579,274.45</b>	<b>4,307,143.08</b>			
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	5.1	State Premium tax	207,002.46					
	5.2	Department of Insurance Assessments	-					
	5.3	Section 9010 Health Insurance Providers Fee	-					
	5.4	Other 1	-					
	5.5	Other 2	-					
	5.6	Other 3	-					
<b>5.7</b>	<b>Total</b>	<b>207,002.46</b>						
6.0	Grand Total Expenses	34,176,103.41						
<b>7.0</b>	<b>Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations</b>	<b>779,929.31</b>						
8.0	Income Tax Expense	198,688.73						
<b>9.0</b>	<b>Net Underwriting Gain (Loss)</b>	<b>581,240.57</b>						

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**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

**Summary**

			APRIL - JUNE (Q2)					
			Total	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>MEMBER MONTHS</b>			4,358,578.69	2,762,033.06	1,313,470.98	190,069.08	15,764.96	77,240.61
<b>REVENUES</b>								
Revenues	1.1	Capitation	35,841,701.18	29,709,105.54	5,195,680.98	573,478.09	99,230.68	264,205.89
	1.2	ACA § 9010 related payments	-	-	-	-	-	-
	1.3	Other Revenue	-	-	-	-	-	-
	<b>1.4</b>	<b>Total Revenue</b>	<b>35,841,701.18</b>	<b>29,709,105.54</b>	<b>5,195,680.98</b>	<b>573,478.09</b>	<b>99,230.68</b>	<b>264,205.89</b>
			APRIL - JUNE (Q2)					
<b>BENEFIT EXPENSES</b>			Total	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
Dental	2.1	Dental Services Diagnostic FFS	6,108,523.41	5,392,830.16	630,395.93	57,786.59	12,234.93	15,275.80
	2.2	Dental Services Preventive FFS	5,639,137.85	5,626,739.14	-	-	12,398.71	-
	2.3	Dental Services Restorative FFS	5,309,486.87	5,298,912.33	138.00	-	10,436.54	-
	2.4	Dental Services Endodontics FFS	1,328,804.97	1,323,057.12	-	-	5,747.85	-
	2.5	Dental Services Periodontics FFS	15,404.31	15,319.29	-	-	85.02	-
	2.6	Dental Services Prosthodontics FFS	485,237.48	7,413.50	385,385.23	81,995.36	-	10,443.39
	2.7	Dental Services Prosthodontics, fixed FFS	1,960.48	1,960.48	-	-	-	-
	2.8	Dental Services Oral and Maxillofacial Surgery FFS	3,221,202.41	1,800,576.24	1,231,783.04	146,923.03	5,897.12	36,022.98
	2.9	Dental Services Orthodontics FFS	775,658.62	773,962.98	154.58	-	1,541.06	-
	2.10	Dental Services Adjunctive General Services FFS	1,675,482.52	1,325,179.01	294,110.46	45,091.73	3,622.52	7,478.80
	2.11	Dental Services Other FFS	-	-	-	-	-	-
	2.12	Dental Expanded Benefits FFS	1,079,845.52	-	951,418.91	106,813.44	-	21,613.17
	2.13	Dental Services Paid through Subcapitation	506,890.00	504,040.00	-	-	2,850.00	-
	2.14	Ending IBNP for Dental Services	4.94	4.17	0.67	0.08	0.01	0.02
	2.15	Dental Settlements/AP	248,846.79	248,215.79	-	-	631.00	-
	<b>2.16</b>	<b>Total Dental Services</b>	<b>26,396,486.17</b>	<b>22,318,210.21</b>	<b>3,493,386.82</b>	<b>438,610.23</b>	<b>55,444.76</b>	<b>90,834.16</b>

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**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

			Medicaid					
			Total	Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>Summary</b>								
Total Before and After Reinsurance	3.1	Total Dental Services Paid Directly FFS	25,640,744.44	21,565,950.25	3,493,386.15	438,610.15	51,963.75	90,834.14
	3.2	Total Dental Services Paid through Subcapitation	506,890.00	504,040.00	-	-	2,850.00	-
	3.3	Total Dental Services Paid Directly -- IBNP	4.94	4.17	0.67	0.08	0.01	0.02
	3.4	Total Dental Services Paid by Settlements/AP	248,846.79	248,215.79	-	-	631.00	-
	3.5	TPL & Fraud/Abuse Recoveries	(72,115.63)	(59,030.91)	(9,252.39)	(2,764.44)	(412.19)	(655.70)
	3.6	Premium Deficiency Reserve	-	-	-	-	-	-
	<b>3.7</b>	<b>Subtotal Benefit Expense before Reinsurance</b>	<b>26,324,370.54</b>	<b>22,259,179.30</b>	<b>3,484,134.43</b>	<b>435,845.79</b>	<b>55,032.57</b>	<b>90,178.46</b>
	3.8	Reinsurance Premiums	-	-	-	-	-	-
	3.9	Reinsurance Recoveries	-	-	-	-	-	-
	3.10	Net cost of Reinsurance	-	-	-	-	-	-
	<b>3.11</b>	<b>Reinsurance</b>	<b>26,324,370.54</b>	<b>22,259,179.30</b>	<b>3,484,134.43</b>	<b>435,845.79</b>	<b>55,032.57</b>	<b>90,178.46</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			APRIL - JUNE (Q2)					
			Total	Health Plan	Corporate			
Administrative Expenses	4.1	Salaries & Benefits	5,449,916.23	3,091,221.85	2,358,694.38			
	4.2	Administrative Services	212,252.41	-	212,252.41			
	4.3	Information Systems	519,141.04	-	519,141.04			
	4.4	Marketing Expenses	-	-	-			
	4.5	General Administration	1,711,029.73	317,820.93	1,393,208.80			
	4.6	Compliance/Regulatory	-	-	-			
	<b>4.7</b>	<b>Total Administrative Expenses</b>	<b>7,892,339.42</b>	<b>3,409,042.78</b>	<b>4,483,296.64</b>			
Government- Mandated Assessments, Taxes, and Fees Other Than Income Taxes	5.1	State Premium tax	212,247.21					
	5.2	Department of Insurance Assessments	-					
	5.3	Section 9010 Health Insurance Providers Fee	-					
	5.4	Other 1	-					
	5.5	Other 2	-					
	5.6	Other 3	-					
<b>5.7</b>	<b>Total</b>	<b>212,247.21</b>						
6.0	Grand Total Expenses	34,428,957.17						
<b>7.0</b>	<b>Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations</b>	<b>1,412,744.01</b>						
8.0	Income Tax Expense	359,899.69						
<b>9.0</b>	<b>Net Underwriting Gain (Loss)</b>	<b>1,052,844.32</b>						

(Continued)

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

**Summary**

			JULY - SEPTEMBER (Q3)					
			Total	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>MEMBER MONTHS</b>			4,499,708.44	2,805,291.32	1,408,738.99	191,739.56	15,666.19	78,272.37
<b>REVENUES</b>								
Revenues	1.1	Capitation	36,565,230.93	30,027,889.39	5,582,662.87	590,044.42	97,257.15	267,377.10
	1.2	ACA § 9010 related payments	-	-	-	-	-	-
	1.3	Other Revenue	-	-	-	-	-	-
	<b>1.4</b>	<b>Total Revenue</b>	<b>36,565,230.93</b>	<b>30,027,889.39</b>	<b>5,582,662.87</b>	<b>590,044.42</b>	<b>97,257.15</b>	<b>267,377.10</b>
			JULY - SEPTEMBER (Q3)					
<b>BENEFIT EXPENSES</b>			Total	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
Dental	2.1	Dental Services Diagnostic FFS	6,480,259.14	5,721,296.70	686,189.72	49,779.85	11,389.17	11,603.70
	2.2	Dental Services Preventive FFS	5,906,972.60	5,894,748.93	-	-	12,223.67	-
	2.3	Dental Services Restorative FFS	5,501,546.33	5,487,824.42	1,014.00	-	12,707.91	-
	2.4	Dental Services Endodontics FFS	1,368,354.73	1,363,697.95	-	-	4,656.78	-
	2.5	Dental Services Periodontics FFS	13,618.90	13,514.47	75.00	-	29.43	-
	2.6	Dental Services Prosthodontics FFS	422,497.64	3,440.42	326,880.21	83,903.63	-	8,273.38
	2.7	Dental Services Prosthodontics, fixed FFS	980.24	980.24	-	-	-	-
	2.8	Dental Services Oral and Maxillofacial Surgery FFS	3,059,520.44	1,758,712.17	1,172,067.82	104,352.12	1,487.82	22,900.51
	2.9	Dental Services Orthodontics FFS	805,646.63	802,060.36	77.00	-	3,509.27	-
	2.10	Dental Services Adjunctive General Services FFS	1,580,306.51	1,278,788.40	262,549.58	32,529.43	2,413.25	4,025.85
	2.11	Dental Services Other FFS	-	-	-	-	-	-
	2.12	Dental Expanded Benefits FFS	1,271,181.62	-	1,153,116.05	100,082.85	-	17,982.72
	2.13	Dental Services Paid through Subcapitation	503,765.00	501,275.00	-	-	2,490.00	-
	2.14	Ending IBNP for Dental Services	176.46	149.63	23.65	2.43	0.32	0.43
	2.15	Dental Settlements/AP	465,465.32	464,483.02	114.30	-	868.00	-
	<b>2.16</b>	<b>Total Dental Services</b>	<b>27,380,291.56</b>	<b>23,290,971.71</b>	<b>3,602,107.33</b>	<b>370,650.31</b>	<b>51,775.62</b>	<b>64,786.59</b>

(Continued)

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

			Total	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>Summary</b>								
Total Before and After Reinsurance	3.1	Total Dental Services Paid Directly FFS	26,410,884.78	22,325,064.06	3,601,969.38	370,647.88	48,417.30	64,786.16
	3.2	Total Dental Services Paid through Subcapitation	503,765.00	501,275.00	-	-	2,490.00	-
	3.3	Total Dental Services Paid Directly -- IBNP	176.46	149.63	23.65	2.43	0.32	0.43
	3.4	Total Dental Services Paid by Settlements/AP	465,465.32	464,483.02	114.30	-	868.00	-
	3.5	TPL & Fraud/Abuse Recoveries	(97,254.96)	(85,289.25)	(8,841.56)	(2,325.67)	(651.48)	(147.00)
	3.6	Premium Deficiency Reserve	-	-	-	-	-	-
	<b>3.7</b>	<b>Subtotal Benefit Expense before Reinsurance</b>	<b>27,283,036.60</b>	<b>23,205,682.46</b>	<b>3,593,265.77</b>	<b>368,324.64</b>	<b>51,124.14</b>	<b>64,639.59</b>
	3.8	Reinsurance Premiums	-	-	-	-	-	-
	3.9	Reinsurance Recoveries	-	-	-	-	-	-
	3.10	Net cost of Reinsurance	-	-	-	-	-	-
	<b>3.11</b>	<b>Reinsurance</b>	<b>27,283,036.60</b>	<b>23,205,682.46</b>	<b>3,593,265.77</b>	<b>368,324.64</b>	<b>51,124.14</b>	<b>64,639.59</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			JULY - SEPTEMBER (Q3)					
			Total	Health Plan	Corporate			
Administrative Expenses	4.1	Salaries & Benefits	5,630,397.41	2,533,362.15	3,097,035.27			
	4.2	Administrative Services	267,730.17	-	267,730.17			
	4.3	Information Systems	531,131.25	-	531,131.25			
	4.4	Marketing Expenses	-	-	-			
	4.5	General Administration	1,750,026.66	90,885.26	1,659,141.40			
	4.6	Compliance/Regulatory	-	-	-			
	<b>4.7</b>	<b>Total Administrative Expenses</b>	<b>8,179,285.49</b>	<b>2,624,247.40</b>	<b>5,555,038.08</b>			
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	5.1	State Premium tax	216,531.80					
	5.2	Department of Insurance Assessments	-					
	5.3	Section 9010 Health Insurance Providers Fee	-					
	5.4	Other 1	-					
	5.5	Other 2	-					
	5.6	Other 3	-					
<b>5.7</b>	<b>Total</b>	<b>216,531.80</b>						
6.0	Grand Total Expenses	35,678,853.89						
<b>7.0</b>	<b>Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations</b>	<b>886,377.04</b>						
8.0	Income Tax Expense	225,806.53						
<b>9.0</b>	<b>Net Underwriting Gain (Loss)</b>	<b>660,570.51</b>						

(Continued)



**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

**Summary**

			OCTOBER - DECEMBER (Q4)					
			Medicaid Only/Dual					
			Total	Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>MEMBER MONTHS</b>			4,625,916.29	2,842,413.67	1,493,449.18	194,604.39	15,843.69	79,605.38
<b>REVENUES</b>								
Revenues	1.1	Capitation	34,692,613.50	28,279,085.74	5,488,110.79	594,335.31	86,898.63	244,183.03
	1.2	ACA § 9010 related payments	-	-	-	-	-	-
	1.3	Other Revenue	-	-	-	-	-	-
	1.4	<b>Total Revenue</b>	<b>34,692,613.50</b>	<b>28,279,085.74</b>	<b>5,488,110.79</b>	<b>594,335.31</b>	<b>86,898.63</b>	<b>244,183.03</b>
			OCTOBER - DECEMBER (Q4)					
			Medicaid Only/Dual					
			Total	Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>BENEFIT EXPENSES</b>								
Dental	2.1	Dental Services Diagnostic FFS	6,236,104.91	5,460,434.60	695,409.25	54,565.47	11,902.67	13,792.92
	2.2	Dental Services Preventive FFS	5,775,152.64	5,760,838.31	-	-	14,314.33	-
	2.3	Dental Services Restorative FFS	5,274,618.16	5,263,544.44	1,736.00	-	9,337.72	-
	2.4	Dental Services Endodontics FFS	1,333,098.16	1,328,564.59	-	-	4,533.57	-
	2.5	Dental Services Periodontics FFS	12,834.51	12,834.51	-	-	-	-
	2.6	Dental Services Prosthodontics FFS	504,295.46	1,951.33	400,977.70	92,066.38	-	9,300.05
	2.7	Dental Services Prosthodontics, fixed FFS	1,807.74	1,807.74	-	-	-	-
	2.8	Dental Services Oral and Maxillofacial Surgery FFS	2,863,055.16	1,600,320.74	1,132,969.29	108,125.03	3,453.40	18,186.70
	2.9	Dental Services Orthodontics FFS	733,763.46	729,547.90	249.10	-	3,966.46	-
	2.10	Dental Services Adjunctive General Services FFS	1,464,328.74	1,175,309.52	260,868.47	22,635.97	2,436.26	3,078.52
	2.11	Dental Services Other FFS	-	-	-	-	-	-
	2.12	Dental Expanded Benefits FFS	1,336,989.78	-	1,213,161.23	104,845.03	-	18,983.52
	2.13	Dental Services Paid through Subcapitation	523,485.00	520,850.00	-	-	2,635.00	-
	2.14	Ending IBNP for Dental Services	140,093.07	117,460.19	19,959.32	2,058.88	341.18	273.50
	2.15	Dental Settlements/AP	472,671.00	471,700.00	140.00	-	831.00	-
	2.16	<b>Total Dental Services</b>	<b>26,672,297.79</b>	<b>22,445,163.87</b>	<b>3,725,470.36</b>	<b>384,296.76</b>	<b>53,751.59</b>	<b>63,615.21</b>

(Continued)

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

			Medicaid Only/Dual					
			Total	Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
<b>Summary</b>								
Total Before and After Reinsurance	3.1	Total Dental Services Paid Directly FFS	25,536,048.72	21,335,153.68	3,705,371.04	382,237.88	49,944.41	63,341.71
	3.2	Total Dental Services Paid through Subcapitation	523,485.00	520,850.00	-	-	2,635.00	-
	3.3	Total Dental Services Paid Directly -- IBNP	140,093.07	117,460.19	19,959.32	2,058.88	341.18	273.50
	3.4	Total Dental Services Paid by Settlements/AP	472,671.00	471,700.00	140.00	-	831.00	-
	3.5	TPL & Fraud/Abuse Recoveries	(58,382.00)	(45,821.53)	(7,112.12)	(5,322.16)	(63.76)	(62.43)
	3.6	Premium Deficiency Reserve	-	-	-	-	-	-
	<b>3.7</b>	<b>Subtotal Benefit Expense before Reinsurance</b>	<b>26,613,915.79</b>	<b>22,399,342.34</b>	<b>3,718,358.24</b>	<b>378,974.60</b>	<b>53,687.83</b>	<b>63,552.78</b>
	3.8	Reinsurance Premiums	-	-	-	-	-	-
	3.9	Reinsurance Recoveries	-	-	-	-	-	-
	3.10	Net cost of Reinsurance	-	-	-	-	-	-
	<b>3.11</b>	<b>Reinsurance</b>	<b>26,613,915.79</b>	<b>22,399,342.34</b>	<b>3,718,358.24</b>	<b>378,974.60</b>	<b>53,687.83</b>	<b>63,552.78</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			OCTOBER - DECEMBER (Q4)					
			Total	Health Plan	Corporate			
Administrative Expenses	4.1	Salaries & Benefits	6,170,938.86	2,875,172.19	3,295,766.67			
	4.2	Administrative Services	319,704.90	-	319,704.90			
	4.3	Information Systems	442,753.95	-	442,753.95			
	4.4	Marketing Expenses	-	-	-			
	4.5	General Administration	2,126,485.66	92,816.84	2,033,668.82			
	4.6	Compliance/Regulatory	-	-	-			
	<b>4.7</b>	<b>Total Administrative Expenses</b>	<b>9,059,883.36</b>	<b>2,967,989.03</b>	<b>6,091,894.33</b>			
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	5.1	State Premium tax	205,442.54					
	5.2	Department of Insurance Assessments	-					
	5.3	Section 9010 Health Insurance Providers Fee	-					
	5.4	Other 1	-					
	5.5	Other 2	-					
	5.6	Other 3	-					
<b>5.7</b>	<b>Total</b>	<b>205,442.54</b>						
6.0	Grand Total Expenses	35,879,241.69						
<b>7.0</b>	<b>Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations</b>	<b>(1,186,628.19)</b>						
8.0	Income Tax Expense	(302,296.18)						
<b>9.0</b>	<b>Net Underwriting Gain (Loss)</b>	<b>(884,332.01)</b>						

(Continued)

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

**Summary**

			TOTAL (TO DATE)						
			Prior Year Adjustments	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years	
			Total						
<b>MEMBER MONTHS</b>			-	17,717,090.37	11,126,126.26	5,449,347.25	767,496.91	62,918.36	311,201.58
<b>REVENUES</b>									
Revenues	1.1	Capitation	-	142,055,578.33	117,142,489.82	21,157,991.01	2,337,749.56	381,426.89	1,035,921.05
	1.2	ACA § 9010 related payments	-	-	-	-	-	-	-
	1.3	Other Revenue	-	-	-	-	-	-	-
	1.4	<b>Total Revenue</b>	-	<b>142,055,578.33</b>	<b>117,142,489.82</b>	<b>21,157,991.01</b>	<b>2,337,749.56</b>	<b>381,426.89</b>	<b>1,035,921.05</b>
			Prior Year Adjustments	Medicaid Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years	
<b>BENEFIT EXPENSES</b>									
Dental	2.1	Dental Services Diagnostic FFS	16,005.86	25,064,578.50	22,088,349.58	2,633,356.87	222,770.74	47,205.31	56,890.14
	2.2	Dental Services Preventive FFS	17,850.05	23,179,628.41	23,110,317.89	-	-	51,460.47	-
	2.3	Dental Services Restorative FFS	20,206.42	21,368,497.76	21,301,588.86	3,472.00	-	43,230.48	-
	2.4	Dental Services Endodontics FFS	12,259.56	5,454,909.71	5,419,481.13	-	-	23,169.02	-
	2.5	Dental Services Periodontics FFS	(42.27)	53,079.50	52,784.22	75.00	-	262.55	-
	2.6	Dental Services Prosthodontics FFS	(4,602.49)	1,873,241.42	16,280.65	1,463,350.08	358,334.43	-	39,878.75
	2.7	Dental Services Prosthodontics, fixed FFS	-	7,571.30	7,571.30	-	-	-	-
	2.8	Dental Services Oral and Maxillofacial Surgery FFS	13,970.11	12,229,055.37	6,916,151.07	4,677,651.50	494,196.89	18,495.51	108,590.29
	2.9	Dental Services Orthodontics FFS	45,543.38	3,127,521.37	3,069,801.36	480.68	-	11,695.95	-
	2.10	Dental Services Adjunctive General Services FFS	12,069.25	6,403,729.56	5,122,961.15	1,103,446.38	134,388.65	12,802.86	18,061.27
	2.11	Dental Services Other FFS	-	-	-	-	-	-	-
	2.12	Dental Expanded Benefits FFS	17,242.83	4,672,196.57	-	4,140,372.41	433,945.66	-	80,635.67
	2.13	Dental Services Paid through Subcapitation	-	1,863,316.00	1,853,665.00	-	-	9,651.00	-
	2.14	Ending IBNP for Dental Services	(121,931.61)	18,342.86	117,613.98	19,983.64	2,061.40	341.52	273.94
	2.15	Dental Settlements/AP	(74.25)	1,331,221.89	1,328,585.84	254.30	-	2,456.00	-
	2.16	<b>Total Dental Services</b>	28,496.84	<b>106,646,890.22</b>	<b>90,405,152.03</b>	<b>14,042,442.86</b>	<b>1,645,697.77</b>	<b>220,770.67</b>	<b>304,330.06</b>

(Continued)

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- REVENUE AND EXPENSE SCHEDULE - SUMMARY (continued)**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

Summary			Prior Year Adjustments	Total	Medicaid				
					Only/Dual Eligible 0-20 Years	Medicaid Only 21+ Years	Dual Eligible 21+ Years	Medically Needy 0-20 Years	Medically Needy 21+ Years
Total Before and After Reinsurance	3.1	Total Dental Services Paid Directly FFS	150,502.70	103,434,009.47	87,105,287.21	14,022,204.92	1,643,636.37	208,322.15	304,056.12
	3.2	Total Dental Services Paid through Subcapitation	-	1,863,316.00	1,853,665.00	-	-	9,651.00	-
	3.3	Total Dental Services Paid Directly -- IBNP	(121,931.61)	18,342.86	117,613.98	19,983.64	2,061.40	341.52	273.94
	3.4	Total Dental Services Paid by Settlements/AP	(74.25)	1,331,221.89	1,328,585.84	254.30	-	2,456.00	-
	3.5	TPL & Fraud/Abuse Recoveries	(58,161.13)	(372,548.15)	(264,732.31)	(35,291.50)	(11,409.79)	(1,859.63)	(1,093.79)
	3.6	Premium Deficiency Reserve	-	-	-	-	-	-	-
	<b>3.7</b>	<b>Subtotal Benefit Expense before Reinsurance</b>	<b>(29,664.29)</b>	<b>106,274,342.07</b>	<b>90,140,419.72</b>	<b>14,007,151.36</b>	<b>1,634,287.98</b>	<b>218,911.04</b>	<b>303,236.27</b>
	3.8	Reinsurance Premiums	-	-	-	-	-	-	-
	3.9	Reinsurance Recoveries	-	-	-	-	-	-	-
	3.10	Net cost of Reinsurance	-	-	-	-	-	-	-
	<b>3.11</b>	<b>Reinsurance</b>	<b>(29,664.29)</b>	<b>106,274,342.07</b>	<b>90,140,419.72</b>	<b>14,007,151.36</b>	<b>1,634,287.98</b>	<b>218,911.04</b>	<b>303,236.27</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>				TOTAL (TO DATE)					
			Prior Calendar Year Adjustments	Total	Health Plan	Corporate			
Administrative Expenses	4.1	Salaries & Benefits	-	22,729,512.39	11,629,104.59	11,100,407.80			
	4.2	Administrative Services	-	1,048,749.86	-	1,048,749.86			
	4.3	Information Systems	-	2,022,577.90	-	2,022,577.90			
	4.4	Marketing Expenses	-	-	-	-			
	4.5	General Administration	-	7,217,085.64	951,449.08	6,265,636.56			
	4.6	Compliance/Regulatory	-	-	-	-			
	<b>4.7</b>	<b>Total Administrative Expenses</b>	<b>-</b>	<b>33,017,925.79</b>	<b>12,580,553.66</b>	<b>20,437,372.13</b>			
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	5.1	State Premium tax	-	841,224.01					
	5.2	Department of Insurance Assessments	-	-					
	5.3	Section 9010 Health Insurance Providers Fee	-	-					
	5.4	Other 1	-	-					
	5.5	Other 2	-	-					
	5.6	Other 3	-	-					
	<b>5.7</b>	<b>Total</b>	<b>-</b>	<b>841,224.01</b>					
6.0	Grand Total Expenses	(29,664.29)	140,133,491.87						
<b>7.0</b>	<b>Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations</b>	<b>29,664.29</b>	<b>1,922,086.46</b>						
8.0	Income Tax Expense	7,557.04	489,655.82						
<b>9.0</b>	<b>Net Underwriting Gain (Loss)</b>	<b>22,107.25</b>	<b>1,432,430.64</b>						

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**DENTAL -- RELATED-PARTY TRANSACTION SCHEDULE - SUMMARY**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023  
 Summary

			JANUARY - MARCH (Q1)		APRIL - JUNE (Q2)		JULY - SEPTEMBER (Q3)		OCTOBER - DECEMBER (Q4)		PRIOR YEAR ADJUSTMENTS	TOTAL (TO DATE)		
EXPENSES	Vendor Name	Affiliation	Payment Methodology	MM	Amount	MM	Amount	MM	Amount	MM	Amount	Amount	MM	Amount
Dental	4.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-
	4.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-
	4.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-
	4.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-
	4.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-
	<b>4.6 Total Dental</b>													
Administrative Expense	8.1 Liberty Dental Plan Corporation			4,232,887	4,307,143	4,358,578.69	4,483,297	4,499,708.44	5,555,038	4,625,916	6,091,894	-	17,717,090.37	20,437,372
	8.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-
	8.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-
	8.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-
	8.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-
	<b>8.6 Total Administrative Expense</b>				<b>4,307,143</b>	<b>4,483,297</b>	<b>4,483,297</b>	<b>5,555,038</b>	<b>5,555,038</b>	<b>6,091,894</b>	<b>6,091,894</b>	<b>-</b>	<b>17,717,090.37</b>	<b>20,437,372</b>
<b>9.0 Grand Total</b>				<b>4,307,143</b>	<b>4,483,297</b>	<b>4,483,297</b>	<b>5,555,038</b>	<b>5,555,038</b>	<b>6,091,894</b>	<b>6,091,894</b>	<b>-</b>	<b>17,717,090.37</b>	<b>20,437,372</b>	

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**ACHIEVED SAVINGS REBATE EXHIBIT**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023

		JANUARY - MARCH (Q1)	APRIL - JUNE (Q2)	JULY - SEPTEMBER (Q3)	OCTOBER - DECEMBER (Q4)	Prior Year Adjustments	TOTAL (TO DATE)
		Dental	Dental	Dental	Dental	Dental	Total
<b>REVENUES</b>							
1.1	Total Revenue from Revenue & Expense Schedules	34,956,033	35,841,701	36,565,231	34,692,614	-	142,055,578
1.2	Federal Taxes and Assessments- ACA § 9010					-	-
1.3	State Insurance, Premium and other Taxes	(205,158)	(210,498)	(217,203)	(208,364)	-	(841,224)
1.4	Regulatory Authority Licenses and Fees						-
1.5	Less: Financial Incentive Payments Outside of Capitation Rate						-
1.6	<b>Revenue Subject to ASR</b>	<b>34,750,875</b>	<b>35,631,203</b>	<b>36,348,027</b>	<b>34,484,249</b>	-	<b>141,214,354</b>
<b>EXPENSES</b>							
<b>Benefit Expenses</b>							
2.1	Total Benefits Paid through FFS and Subcapitation During the Year	25,938,370	26,075,519	26,817,395	26,001,152	92,342	104,924,777
2.2	Incurred but not Paid (IBNP) Ending Balance	-	5	176	140,093	(121,932)	18,343
2.3	Settlements/AP	144,313	248,847	465,465	472,671	(74)	1,331,222
2.4	Total Benefit Expense before Reinsurance	26,082,683	26,324,371	27,283,037	26,613,916	(29,664)	106,274,342
2.5	Net Cost of Reinsurance						-
2.6	<b>Total Benefit Expense after Reinsurance</b>	<b>26,082,683</b>	<b>26,324,371</b>	<b>27,283,037</b>	<b>26,613,916</b>	<b>(29,664)</b>	<b>106,274,342</b>
<b>Administrative Expenses</b>							
3.1	Total Administrative Expenses from Revenue & Expense Schedule	7,886,418	7,892,339	8,179,285	9,059,883		33,017,926
3.2	Less: Compliance/Regulatory						-
3.3	Less: Lobbying/Political expenses						-
3.4	Less: Cash-value of Executive Bonuses Above Base Salary						-
3.5	Less: Other Non-allowed expenses						-
3.6	<b>Administrative Expense Subject to ASR</b>	<b>7,886,418</b>	<b>7,892,339</b>	<b>8,179,285</b>	<b>9,059,883</b>	-	<b>33,017,926</b>
4.0	Actuarially-sound Administrative Expense Maximum						21,253,578
5.0	<b>Administrative Expenses Subject to ASR</b>						<b>21,253,578</b>
6.0	Total Benefit and Administrative Expense subject to ASR						127,527,920
<b>Calculation of Pre-Tax Income and ASR</b>							
7.1	Pre-tax Income						13,686,434
7.2	Pre-tax Income as a Percent of Revenue						9.7%
7.3	<b>Preliminary Achieved Savings Rebate</b>						<b>331285825.39%</b>

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**ACHIEVED SAVINGS REBATE - ACTUARIALLY-SOUND ADMINISTRATIVE MAXIMUM CALCULATION**

**January 1 through September 30 of the Calendar Year**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023  
 Plan Type: Dental

<b>Dental Administrative Expense Maximum</b>		<b>CALENDAR YEAR TOTAL (January 1 to September 30)</b>	
1.0	Plan Enrollment		1,556,926
	Dental Administrative Maximum (PMPM Per Milliman Report)	1.15	
1.1	Member Months		13,091,174
1.2	<b>Total Dental Administrative Maximum</b>		<b>15,054,850</b>

Instructions

Reporting Period For Q1, Q2, Q3 ASR Dental report, the reporting period is Quarter YTD  
 For Q4 and Annual ASR report, the reporting period should be January 1 to September 30 of the Calendar Year

Paid Through For Q1, Q2, Q3, Q4 ASR report, paid through date is Quarter YTD  
 For Annual ASR report, paid through date is March 31 of the following Calendar Year

Line 1.0 Report national health plan enrollment across all lines, as of December 31 of the Calendar Year

Line 1.1 For Q1, Q2, Q3 ASR Dental Report, enter the applicable year-to-date member months for the reporting period for Dental Plan.  
 For Q4 and Annual ASR Dental Report, enter the applicable year-to-date member months for the period from January 1 to September 30 for Dental Plan

Note 1 For dental administrative maximum for the covered reporting period, please input the PMPM based on the corresponding Milliman report-Statewide Medicaid Managed Care administrative cost maximum

**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**ACHIEVED SAVINGS REBATE - ACTUARIALLY-SOUND ADMINISTRATIVE MAXIMUM CALCULATION  
October 1 through December 31 of the Calendar Year**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023  
 Plan Type: Dental

<b>Dental Administrative Expense Maximum</b>		<b>CALENDER YEAR TOTAL (TO DATE)</b>	
1.0	Plan Enrollment		1,556,926
	Dental Administrative Maximum (PMPM Per Milliman Report)	1.34	
1.1	Member Months		4,625,916
1.2	<b>Total Dental Administrative Maximum</b>		<b>6,198,728</b>

Instructions

Reporting Period: October 1 to December 31 of the Calendar Year  
 Paid Through: For Q4 ASR Dental Report, paid through date is December 31.  
 For Annual ASR Dental Report, paid through date is March 31 of the following Calendar Year

Line 1.0: Report national health plan enrollment across all lines, as of December 31 of the Calendar Year

Line 1.1: For Q4 and Annual ASR Dental Report, enter the applicable year-to-date member months for the period from October 1 to December 31 of the Calendar Year for Dental Plan

Note 1: For dental administrative maximum for the covered reporting period, please input the PMPM based on the corresponding Milliman report-Statewide Medicaid Managed Care administrative cost maximum



**SELECTED SCHEDULES FROM THE PLAN SUBMITTED ANNUAL ACHIEVED SAVINGS REBATE FINANCIAL REPORT**

**MEDICAL LOSS RATIO EXHIBIT - DENTAL**

Health Plan: LIBERTY Dental Plan of Florida, Inc.  
 Calendar Year: 2022  
 Reporting Period: 01/01/2022 to 12/31/2022  
 Paid Through: 3/31/2023  
 Plan Type: Dental

		JANUARY - MARCH (Q1)	APRIL - JUNE (Q2)	JULY - SEPTEMBER (Q3)	OCTOBER - DECEMBER (Q4)	Prior Year Adjustments	TOTAL (TO DATE)	
		Dental	Dental	Dental	Dental	Dental	Total	
<b>REVENUES</b>								
1.1	Total Revenue from Revenue & Expense Schedules	34,956,033	35,841,701	36,565,231	34,692,614	-	142,055,578	
1.2	Federal Taxes and Assessments- ACA § 9010	(155,156)	(281,046)	(176,332)	236,063	(5,901)	(382,372)	
1.3	State Insurance, Premium and other Taxes	(248,691)	(289,352)	(266,678)	(142,131)	(1,656)	(948,507)	
1.4	Regulatory Authority Licenses and Fees						-	
1.5	Revenue Subject to MLR	34,552,186	35,271,303	36,122,221	34,786,545	(7,557)	140,724,699	
<b>EXPENSES</b>								
<b>Benefit Expenses</b>								
2.1	Total Benefits Paid through FFS During the Year	25,609,194	25,568,629	26,313,630	25,477,667	92,342	103,061,461	
2.2	Total Benefits Paid through Subcapitation During the Year	329,176	506,890	503,765	523,485	-	1,863,316	
2.3	Incurred but not Paid (IBNP) Ending Balance	-	5	176	140,093	(121,932)	18,343	
2.4	Incurred but not Paid (IBNP) Ending Balance-Subcontractors						-	
2.5	Settlements/AP	144,313	248,847	465,465	472,671	(74)	1,331,222	
2.6	Total Benefit Expense before Reinsurance	26,082,683	26,324,371	27,283,037	26,613,916	(29,664)	106,274,342	
2.7	Net Cost of Reinsurance						-	
2.8	<b>Total Benefit Expense after Reinsurance</b>	<b>26,082,683</b>	<b>26,324,371</b>	<b>27,283,037</b>	<b>26,613,916</b>	<b>(29,664)</b>	<b>106,274,342</b>	
<b>Florida-Specific Contributions</b>								
3.1	Funds to Graduate Medical Education institutions	-	-	-	-	-	-	
3.2	Contributions for the Purpose of Supporting Medicaid and Indigent Care	-	-	-	-	-	-	
3.3	<b>Total Florida-Specific Contributions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Improving Health Care Quality Expenses Incurred</b>								
4.1	Improve Health Outcomes	429,619	382,280	474,605	348,953		1,635,457	
4.2	Activities to Prevent Hospital Readmissions						-	
4.3	Improve Patient Safety and Reducing Medical Errors						-	
4.4	Wellness and Health Promotion Activities	320,021	435,713	385,610	403,444		1,544,788	
4.5	Health Information Technology (HIT) expenses related to Health Improvement	17,859	54,157	61,671	49,173		182,860	
4.6	<b>Total of Defined Expenses incurred for improving Health Care Quality.</b>	<b>767,499</b>	<b>872,150</b>	<b>921,886</b>	<b>801,570</b>	<b>-</b>	<b>3,363,105</b>	
5.0	Deductible Fraud and Abuse Detection/Recovery Expenses	-	-	-	-	-	-	
6.0	<b>Preliminary Medical Loss Ratio: MLR</b>	<b>78%</b>	<b>77%</b>	<b>78%</b>	<b>79%</b>	<b>393%</b>	<b>78%</b>	
<b>Annual Credibility Adjustment</b>								
7.1	Member Months for Managed Care Plan (MM)							17,717,090.37
7.2	Number of Member Months where MM is rounded down to the nearest annual Member Months (MMa)							17,717,090.00
7.3	Number of Member Months where MM is rounded up to the nearest annual Member Months (MMb)							17,717,091.00
7.4	Credibility Adjustment Factor for MMa (CAa)							0.0%
7.5	Credibility Adjustment Factor for MMb (CAb)							0.0%
7.6	Credibility Adjustment Calculation							0.0%
7.7	Calculated MLR							78%
7.8	<b>Final MLR (Apply Credibility Adjustment)</b>							<b>77.9%</b>