

Performance Audit

2022 Achieved Savings Rebate Financial Report

For the Florida Agency for Health Care Administration

Auditee: Simply Healthcare Plans, Inc. d/b/a Clear Health Alliance

Year ended December 31, 2022

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Performance Audit Report on
2022 Achieved Savings Rebate Financial Report

Medicaid Program Finance
Florida Agency for Health Care Administration

Auditee: Simply Healthcare Plans, Inc. d/b/a Clear Health Alliance

This report presents the results of the 2022 Achieved Savings Rebate (ASR) Financial Report performance audit conducted to address the audit objectives related to Simply Healthcare Plans, Inc. d/b/a Clear Health Alliance (hereinafter referred to as “the Plan”) for the year ended December 31, 2022.

Thomas Howell Ferguson P.A. was engaged under Contract MED218, dated November 1, 2021, to conduct the audit of the Plan’s Managed Medical Assistance (MMA) Revenue and Expense Schedule – Summary, MMA Related-Party Transaction Schedule – Summary, Achieved Savings Rebate Exhibit, and the Medical Loss Ratio Exhibit within the Annual ASR Financial Report. This performance audit report presents the results of our audit.

We conducted this 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.

Our audit objective was to evaluate the 2022 MMA Revenue and Expense Schedule – Summary, MMA Related-Party Transaction Schedule – Summary, Achieved Savings Rebate Exhibit, and the Medical Loss Ratio Exhibit (collectively, the Schedules) within the Annual ASR Financial Report to determine the Schedules were prepared in accordance with Florida Statute 409.967(3) and ASR Financial Report Instructions, which include annual revenue, benefit and administrative expenses, and income or losses reported by the Plan. The results of this performance audit will allow the Florida Agency for Health Care Administration (AHCA) to comply with Florida Statute 409.967 to verify the Achieved Savings Rebate calculated by the Plan as well as Medical Loss Ratio (MLR) calculations. The Plan’s Schedules have been included at Appendix B.

Accuracy, Allowability, and Reasonableness of Claimed Amounts

We noted the following exception regarding the accuracy, allowability, and reasonableness of amounts claimed in the schedules within the ASR financial report for the twelve months ending December 31, 2022:

Achieved Savings Rebate Exhibit

Adjustment No. 01:

The amount reported on line 1.1, Total Revenue from Revenue & Expense Schedules, includes DPP Administration Fees of \$169,074. AHCA has determined that DPP Administration Fee revenue is to be excluded from the Revenue Subject to ASR and, therefore, included on line 1.5, Less: Financial Incentive Payments Outside of Capitation Rate. The adjustment needed to exclude DPP Administration Fees from Revenue Subject to ASR on line 1.5 is \$169,074.

Achieved Savings Rebate

Florida Statute 409.967(3)(f) states that the achieved savings rebate is established by determining pretax income as a percentage of revenues and applying the following income sharing ratios:

1. One hundred percent of income up to and including 5 percent of revenue shall be retained by the plan.
2. Fifty percent of income above 5 percent and up to 10 percent shall be retained by the plan, and the other 50 percent refunded to the state.
3. One hundred percent of income above 10 percent of revenue shall be refunded to the state.

Determined on this basis and using the adjusted amounts as discussed above, the Plan's calculated rebate due to the state is \$92,525,820. However, the final calculated rebate is to be determined by AHCA.

Medical Loss Ratio

42 CFR § 438.8 provides that the medical loss ratio is established by the following calculation:

1. Numerator: Total Benefit Expense after Reinsurance (Line 2.9) plus Total Florida-Specific Contributions (Line 3.3) plus Total of Defined Expenses Incurred for Improving Health Care Quality (Line 4.6) plus Deductible Fraud and Abuse Detection/Recovery Expenses – (MLR Only) (Line 5.0).
2. Denominator: Revenue Subject to MLR (Line 1.5).

Determined on this basis and using the adjusted amounts as discussed above, the Plan's calculated ratio for the final MLR after applying the credibility adjustment is 73%. However, the final calculated ratio is to be determined by AHCA.

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Conclusion

Based upon the performance audit procedures performed and the results obtained, the audit objective has been met. We conclude that, with the exception of the amount previously described above, the Plan has prepared its 2022 MMA Revenue and Expense Schedule – Summary, MMA Related-Party Transaction Schedule – Summary, the Achieved Savings Rebate Exhibit and the Medical Loss Ratio Exhibit in accordance with Florida Statute 409.967 and the ASR Financial Report Instructions, regarding accuracy, allowability, and reasonableness of claimed amounts for the year ended December 31, 2022 such that the Florida Agency for Healthcare Administration can validate the Plan’s Achieved Savings Rebate and Medical Loss Ratio determinations. Our performance audit resulted in insignificant changes to the 2022 Achieved Savings Rebate and Medical Loss Ratio calculations, based on the aforementioned adjustment previously described. We recommend AHCA consider the results of this audit in completing closeout procedures regarding the Plan’s 2022 contract year.

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*. In planning and conducting our performance audit of the ASR Financial Report, 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, or the Plan’s financial management system.

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.



Tallahassee, Florida
August 10, 2023

Simply Healthcare Plans, Inc. d/b/a Clear Health Alliance

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BACKGROUND

Plan Overview

Clear Health Alliance (the Plan) is a component of Simply Healthcare Plans, Inc., a for-profit health maintenance organization incorporated in the state of Florida and licensed under Chapter 641 of the Florida Statutes. Simply Healthcare Plans, Inc. is a wholly owned subsidiary of AMERIGROUP Corporation (the Parent), a Delaware corporation.

The Plan contracts with the Florida Agency for Health Care Administration (AHCA) to provide healthcare services to eligible Medicaid recipients under a Statewide Medicaid Managed Care (SMMC) Managed Medical Assistance (MMA) program.

OBJECTIVE, SCOPE, AND METHODOLOGY

Objective

Our objective was to conduct a performance audit of the Plan’s 2022 Managed Medical Assistance Revenue and Expense Schedule – Summary, Managed Medical Assistance Related-Party Transaction Schedule – Summary, the Achieved Savings Rebate Exhibit and Medical Loss Ratio Exhibit (collectively “the Schedules”) within the Annual Achieved Savings Rebate (ASR) Financial Report. We evaluated the Schedules to determine whether amounts claimed were accurate, allowable, and reasonable in accordance with Florida Statute 409.967(3) and the ASR Financial Report Instructions, such that the Florida Agency for Healthcare Administration can validate the Plan’s Achieved Savings Rebate.

Simply Healthcare Plans, Inc. d/b/a Clear Health Alliance

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Scope

We conducted our performance audit in accordance with *Government Auditing Standards*. 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. 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 medical benefits “paid dates” through March 31, 2023.

Our scope was limited to evaluating the claimed amounts reported by the Plan for the year ended December 31, 2022. We included the following components of the MMA revenue and expense summary schedules for accuracy, allowability, and reasonableness:

- Quarterly and annual revenue;
- Benefit and administrative expenses;
- Other income or losses;
- Pre-tax income (loss) reported by the Plan;
- Income tax expense; and
- Net underwriting gain (loss).

We included the following components of the MMA related-party schedules for accuracy, allowability, and reasonableness:

- Related-party vendors, their affiliation, service type, and payment methodology; and
- Related-party expenses

We included the following components of the ASR Exhibit for accuracy, allowability, and reasonableness:

- Annual revenue;
- Benefit and administrative expenses;
- Pre-tax income (loss) reported by the Plan;
- Pre-tax income (loss) as a percent of revenue; and
- The Preliminary Achieved Savings Rebate calculation.

We included the following components of the MLR Exhibit for accuracy, allowability, and reasonableness:

- Annual revenue;
- Benefit expenses;
- Florida-Specific Contributions;
- Improving Health Care Quality Expenses;
- Deductible Fraud and Abuse Detection/Recovery Expense; and
- The Preliminary Medical Loss Ratio.

Simply Healthcare Plans, Inc. d/b/a Clear Health Alliance

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Scope (continued)

This performance audit did not constitute an audit of the Plan's underlying financial statements and accounting records in accordance with auditing standards generally accepted in the United States of America or *Government Auditing Standards*. As such, as agreed by the Agency, the scope of the performance audit excluded the following items:

- Tests of any opening balances (accruals, receivable, and payables included in the prior year ASR Schedules which may impact prior calendar year adjustments in the 2022 ASR Schedules).
- 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 medical 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.

Methodology

We performed the following procedures as part of our performance audit:

1. We conducted planning procedures which included the following:
 - Communications with the Plan;
 - Developing an understanding of the Plan and its environment, including internal control;
 - Performance of risk assessments associated with the preparation of the Annual ASR Financial Report; and
 - Obtained and read the entity'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.
2. We performed substantive testing procedures including the following:
 - Performed applicable walk-throughs of transaction cycles critical to generating information included in summary schedules, ASR Exhibit, and MLR Exhibit;
 - Verification of the mathematical accuracy of the 2022 summary schedules and ASR Exhibit;
 - Inspection of quarterly and annual reconciliations of amounts in the MMA revenue and expense summary schedules to the Plan's general ledger or other summarized amounts from detailed accounting records;

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- Reconciliation of amounts independently audited in the Plan’s financial statements to amounts reported in the MMA revenue and expense summary schedules;
- Reconciliation of the Plan’s annual revenue to monthly state capitation reports;
- Selected a representative sample* of transactions included in the Plan’s fee for service medical benefit expense of the MMA revenue and expense summary schedules and agreed to supporting documentation;
- Selected a representative sample* of vendor payments included in the Plan’s subcapitated expenses of the MMA revenue and expense summary schedules and performed recalculations in accordance with applicable contracts or agreements;
- Selected a representative sample* of significant other revenue and expense transactions and obtained documentation supporting those transactions in the MMA revenue and expense summary schedules;
- Performed evaluation of revenues and expenses of the MMA revenue and expense summary schedules for proper classification and proper exclusion of disallowed amounts;
- Performed verification of the information disclosed on the MMA related-party schedules through independent documentation and inquiry with Plan management;
- Traced amounts reported on the MMA revenue and expense schedules to the ASR Exhibit;
- Performed evaluation of proper recording and classification of Administrative Expense transactions and recalculation of certain administrative expenses in accordance with ASR Exhibit instructions;
- Performed evaluation of proper recording and calculation of Actuarially Sound Administrative Maximum calculation reported on line 4.0 of the ASR Exhibit;
- Performed evaluation of the proper calculation of Pre-tax Income (Loss) in accordance with ASR Exhibit instructions, specifically as it relates to lines 7.1 through 7.3 of the ASR Exhibit;
- Performed evaluation of proper recording and calculation of Preliminary Achieved Savings Rebate reported on line 7.3 of the ASR Exhibit;
- Selected a representative sample* of provider medical payments included in the Plan’s subcapitated expenses of the MLR Exhibit and agreed to supporting documentation as well as ensured administrative costs were properly excluded;
- Performed evaluation of proper reporting and classification of amounts associated with Florida-Specific Contributions used for medical loss ratios;
- Performed evaluation of proper reporting and classification of amounts associated with Improving Health Care Quality Expenses Incurred used for medical loss ratios;
- Performed evaluation of proper reporting and classification of amounts associated with Deductible Fraud and Abuse Detection/Recovery Expenses used for medical loss ratios; and

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For the year ended December 31, 2022

Methodology (continued)

- Performed evaluation of the proper calculation of the Medical Loss Ratio in accordance with MLR Exhibit instructions, specifically as it relates to line 6.0 of the MLR Exhibit.

*Representative sample was determined in accordance with AICPA Audit Guide *Audit Sampling* AU-C 530.

* * * * *

RESULTS

Based on results of procedures performed, we identified an adjustment, as described in the Accuracy, Allowability, and Reasonableness of Claimed Amounts section and summarized in Appendix A, needed for compliance with F.S. 409.967 and ASR Financial Report Instructions.

Appendix A

Adjustments to Amounts Reported in the Achieved Savings Rebate Exhibit

	Reported Annual Amount	Adjustment No. 1	Total Adjustments	Adjusted Annual Amount
REVENUES				
1.1 Total Revenue from Revenue & Expense Schedules	\$ 453,926,541	\$ -	\$ -	\$ 453,926,541
1.2 Federal Taxes and Assessments-ACA § 9010	-	-	-	-
1.3 State Insurance, Premium and other Taxes	-	-	-	-
1.4 Regulatory Authority Licenses and Fees	-	-	-	-
1.5 Less: Financial Incentive Payments Outside of Capitation Rate	-	169,074	169,074	169,074
1.6 Revenue Subject to ASR	<u>453,926,541</u>	<u>(169,074)</u>	<u>(169,074)</u>	<u>453,757,467</u>
EXPENSES				
Benefit expenses				
2.1 Total benefits paid through FFS and subcapitation	311,894,977	-	-	311,894,977
2.2 Change in IBNP reserve	73,020	-	-	73,020
2.3 Settlements/AP	(1,195,030)	-	-	(1,195,030)
2.4 Total benefit expenses before reinsurance	310,772,967	-	-	310,772,967
2.5 Net cost of reinsurance	-	-	-	-
2.6 Total benefit expenses after reinsurance	<u>310,772,967</u>	<u>-</u>	<u>-</u>	<u>310,772,967</u>
Administrative expenses				
3.1 Total administrative expenses from Revenue & Expense Schedule	16,696,736	-	-	16,696,736
3.2 Less: compliance/regulatory	42,940	-	-	42,940
3.3 Less: lobbying/political expenses	(8,352)	-	-	(8,352)
3.4 Less: cash-value of executive bonuses above base salary	(6,674)	-	-	(6,674)
3.5 Less: other non-allowed expenses	(297,779)	-	-	(297,779)
3.6 Administrative expense subject to ASR	<u>16,426,870</u>	<u>-</u>	<u>-</u>	<u>16,426,870</u>
4.0 Actuarially-sound administrative expense maximum	<u>18,551,130</u>	<u>-</u>	<u>-</u>	<u>18,551,130</u>
5.0 Administrative expenses subject to ASR	<u>16,426,870</u>	<u>-</u>	<u>-</u>	<u>16,426,870</u>
6.0 Total benefit and administrative expense subject to ASR	<u>327,199,837</u>	<u>-</u>	<u>-</u>	<u>327,199,837</u>
Calculation of pre-tax income and ASR				
7.1 Pre-tax income	<u>\$ 126,726,704</u>	<u>\$ (169,074)</u>	<u>\$ (169,074)</u>	<u>\$ 126,557,630</u>
7.2 Pre-tax income as a percent of revenue	27.92%			27.89%
7.3 Preliminary achieved savings rebate	\$ 92,682,214	\$ -	\$ -	\$ 92,525,820

Appendix B

MANAGED MEDICAL ASSISTANCE – REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Reporting Period: Q1 2022
 Paid Through: 3/31/2023
 Summary

		JANUARY - MARCH (Q1)											
		Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
MEMBER MONTHS		37,977.7	391.5		53.0	58.0	19.0						
REVENUES													
Revenues	1.1 Capitation	113,112,865	71,246	28,274	56,795	24,979	5,716	8,285	1,111,993	111,805,577	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	81,013	-	-	-	-	-	-	-	81,013	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	197,433	143,470	-	3,650	-	-	-	-	50,312	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	85,545	-	-	-	-	-	-	-	85,545	-	-	-
	1.7 Total Revenue	113,476,856	214,717	28,274	60,446	24,979	5,716	8,285	1,111,993	112,022,447	-	-	-
			JANUARY - MARCH (Q1)										
BENEFIT EXPENSES													
Hospital Services	2.1 Inpatient FFS	6,409,021	-	25,236	49,226	-	-	-	40,569	6,293,990	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	43,809	-	173	336	-	-	-	277	43,023	-	-	-
	2.3 Outpatient FFS: ER	1,274,933	7,628	11,244	2,590	756	32	418	19,679	1,232,587	-	-	-
	2.4 Outpatient FFS: Other than ER	838,145	1,578	4,126	6,426	-	-	-	44,741	781,275	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	14,444	63	105	62	5	-	3	440	13,766	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.8 Total Hospital Services	8,580,352	9,268	40,884	58,640	761	32	421	105,706	8,364,640	-	-	-
	Professional Services	3.1 Primary Care FFS	3,691,562	6,889	15,233	54,503	427	806	445	159,458	3,453,801	-	-
3.2 Specialty Care FFS		25,314	37	-	-	-	-	-	18,616	6,661	-	-	-
3.3 Other Professional FFS		98,241	1,361	440	-	140	-	132	6,726	89,443	-	-	-
3.4 § 1202 PCP Payments to providers		-	-	-	-	-	-	-	-	-	-	-	-
3.5 Subcapitated Professional Services		1,299,360	11,071	7,364	2,018	416	43	43	120,723	1,157,682	-	-	-
3.6 Ending IBNP for Professional Services		26,078	57	107	373	4	6	4	1,263	24,265	-	-	-
3.7 Professional Settlements/AP		-	-	-	-	-	-	-	-	-	-	-	-
3.8 Total Physician Services		5,140,556	19,415	23,144	56,894	986	854	625	306,786	4,731,853	-	-	-
Maternity Services	4.1.1 Maternity Services	225,133	4,552	3,765	2,704	-	-	-	-	214,112	-	-	-
	4.2.1 Ending IBNP for Maternity Services	1,539	31	26	18	-	-	-	-	1,464	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 Total Maternity Services	226,672	4,583	3,791	2,722	-	-	-	-	215,575	-	-	-
	Mental Health	5.1 Mental Health & Substance Abuse FFS	2,564,770	2,108	24,790	1,110	70	70	353	133,805	2,402,464	-	-
5.2 Mental Health & Substance Abuse Subcapitation		-	-	-	-	-	-	-	-	-	-	-	-
5.3 Ending IBNP for Mental Health & Substance Abuse		3,736	3	36	2	-	-	1	201	3,493	-	-	-
5.4 Mental Health Settlements/AP		-	-	-	-	-	-	-	-	-	-	-	-
5.5 Total Mental Health & Substance Abuse Services		2,568,506	2,111	24,826	1,112	70	70	354	134,006	2,405,957	-	-	-
Dental	6.1 Dental FFS	-	-	-	-	-	-	-	-	-	-	-	-
	6.2 Dental Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	6.3 Ending IBNP for Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
	6.4 Dental Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	6.5 Total Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	7.1 Transportation FFS	725,757	778	2,038	312	-	-	-	127,615	595,015	-	-	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	2,943	5	14	2	-	-	-	525	2,397	-	-	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Total Transportation Services	728,700	783	2,052	314	-	-	-	128,139	597,412	-	-	-
Pharmacy	8.1 Prescription Drugs FFS	57,630,487	35,360	62,331	15,272	12,692	-	18,761	1,223	57,482,846	-	-	2,002
	8.2 Hepatitis C Prescription Drug FFS	240,084	-	-	-	-	-	-	-	240,084	-	-	-
	8.3 Ending IBNP for Prescription Drugs	-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Prescription Drug Rebates	(17,886)	(11)	(19)	(5)	(4)	-	(6)	-	(17,840)	-	-	(1)
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(591,121)	(1,043)	(2,602)	(4,576)	(55)	(33)	(39)	(26,550)	(556,222)	-	-	-
	8.8 Total Prescription Drugs	57,261,563	34,305	59,710	10,691	12,633	(33)	18,716	(25,327)	57,148,867	-	-	2,002
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	659	-	-	-	-	-	-	-	659	-	-	-
	9.2 Hospice FFS	271,003	-	-	-	-	-	-	62,229	208,774	-	-	-
	9.2.1 Nursing Facility FFS	164,625	-	-	-	-	-	-	51,086	113,539	-	-	-
	9.3 DME FFS	144,426	-	-	134	-	-	-	26,988	117,304	-	-	-
	9.4 Other State Plan Services FFS	1,377,259	3,674	3,621	82	67	-	-	160,774	1,209,041	-	-	-
	9.5 Other Services Subcapitation	202,853	2,717	1,115	332	92	104	49	36,712	161,732	-	-	-
	9.6 Ending IBNP for Other Services	13,383	25	25	1	-	-	-	2,058	11,274	-	-	-
	9.7 Other Service Settlements/AP	311,983	551	1,374	2,415	29	17	21	14,012	293,564	-	-	-
	9.8 Total Other Services	2,486,191	6,967	6,135	2,964	188	121	70	353,859	2,115,887	-	-	-

Expanded Benefits	10.1	Expanded Benefits FFS	121,929	171	364	39	2	1	3	29,144	92,204	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	386	1	2	-	-	-	-	-	62	322	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	Total Expanded Benefits	122,315	172	366	40	2	1	3	29,206	92,525	-	-	-
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	75,785,462	64,124	153,170	132,393	14,149	909	20,107	882,652	74,515,958	-	-	2,002
	11.2	Total Services Paid Directly -- IBNP	106,318	184	487	794	10	6	7	4,826	100,004	-	-	-
	11.3	Total Services Paid through Subcapitation	1,502,214	13,789	8,479	2,349	508	147	92	157,435	1,319,414	-	-	-
	11.4	Total Services Paid by Settlements/AP	(279,138)	(493)	(1,229)	(2,161)	(26)	(16)	(19)	(12,537)	(262,659)	-	-	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefit Expense before Reinsurance	77,114,856	77,604	160,907	133,376	14,640	1,046	20,188	1,032,376	75,672,717	-	-	2,002
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	Grand Total Medical Benefit Expense Net of Reinsurance	77,114,856	77,604	160,907	133,376	14,640	1,046	20,188	1,032,376	75,672,717	-	-	2,002
Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees										JANUARY - MARCH (Q1)				
			Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	3,274,857	1,723,625	1,551,232									
	12.2	Administrative Services	31,723	315,658	(283,935)									
	12.3	Information Systems	211,118	(39,752)	250,870									
	12.4	Marketing Expenses	35,008	27,180	7,829									
	12.5	General Administration	(3,478)	1	(3,479)									
	12.6	Compliance/Regulatory	-	-	-									
	12.7	Total Administrative Expenses	3,549,229	2,026,712	1,522,517									
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	13.1	State Premium tax	-	-	-									
	13.2	Department of Insurance Assessments	-	-	-									
	13.3	Section 9010 Health Insurance Providers Fee	-	-	-									
	13.4	Other 1	-	-	-									
	13.5	Other 2	-	-	-									
	13.6	Other 3	-	-	-									
13.7	Total	-	-	-										
14.0	Grand Total Expenses	80,664,085												
15.0	Underwriting Gain / (Loss) -- AKA Pre-tax Earnings from Operations	32,812,771												
16.0	Income Tax Expense	8,198,931												
17.0	Net Underwriting Gain (Loss)	24,613,840												

(Continued)

MANAGED MEDICAL ASSISTANCE – REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Reporting Period: Q2 2022
 Paid Through: 3/31/2023
 Summary

		APRIL - JUNE (Q2)											
		Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
MEMBER MONTHS		38,999.1	387.7	51.0	60.0	21.0	24.0	18.0	7,410.2	31,027.2	-	-	-
REVENUES													
Revenues	1.1 Capitation	117,314,680	70,814	27,237	57,473	28,135	6,113	7,679	1,099,396	116,017,834	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	81,013	-	-	-	-	-	-	-	81,013	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	216,229	28,714	-	3,681	-	-	-	3,650	180,183	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	77,007	-	-	-	-	-	-	-	77,007	-	-	-
	1.7 Total Revenue	117,688,929	99,528	27,237	61,153	28,135	6,113	7,679	1,103,047	116,356,037	-	-	-
	BENEFIT EXPENSES												
		APRIL - JUNE (Q2)											
		Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
Hospital Services	2.1 Inpatient FFS	5,949,666	22,001	7,956	9,492	-	-	-	49,907	5,860,310	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	52,445	194	70	84	-	-	-	440	51,658	-	-	-
	2.3 Outpatient FFS- ER	1,487,113	11,795	12,458	2,008	-	124	590	37,069	1,423,070	-	-	-
	2.4 Outpatient FFS- Other than ER	806,550	1,951	6,021	1,022	91	-	-	62,685	734,780	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	20,218	121	163	27	1	1	5	879	19,021	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.8 Total Hospital Services	8,315,993	36,062	26,668	12,632	91	125	595	150,980	8,088,839	-	-	-
Professional Services	3.1 Primary Care FFS	3,716,287	11,248	16,293	62,478	612	463	519	144,186	3,480,488	-	-	-
	3.2 Specialty Care FFS	30,564	37	-	-	-	-	-	21,048	9,479	-	-	-
	3.3 Other Professional FFS	74,069	1,083	811	79	54	-	-	2,206	69,836	-	-	-
	3.4 § 1202 PCP Payments to providers	-	-	-	-	-	-	-	-	-	-	-	-
	3.5 Subcapitated Professional Services	1,309,945	11,397	7,702	1,803	407	49	34	117,672	1,170,881	-	-	-
	3.6 Ending IBNP for Professional Services	33,681	109	151	551	6	4	5	1,476	31,379	-	-	-
	3.7 Professional Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	3.8 Total Physician Services	5,164,547	23,874	24,957	64,912	1,078	515	558	286,588	4,762,065	-	-	-
Maternity Services	4.1.1 Maternity Services	185,360	1,144	-	-	-	-	-	-	184,216	-	-	-
	4.2.1 Ending IBNP for Maternity Services	1,634	10	-	-	-	-	-	-	1,624	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 Total Maternity Services	186,994	1,154	-	-	-	-	-	-	185,840	-	-	-
Mental Health	5.1 Mental Health & Substance Abuse FFS	2,505,487	12,350	56,365	362	332	70	-	152,979	2,283,028	-	-	-
	5.2 Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Ending IBNP for Mental Health & Substance Abuse	13,671	67	307	2	2	-	-	836	12,456	-	-	-
	5.4 Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Total Mental Health & Substance Abuse Services	2,519,158	12,417	56,673	364	333	71	-	153,815	2,295,484	-	-	-
Dental	6.1 Dental FFS	-	-	-	-	-	-	-	-	-	-	-	-
	6.2 Dental Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	6.3 Ending IBNP for Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
	6.4 Dental Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	6.5 Total Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	7.1 Transportation FFS	805,646	1,975	2,840	380	-	91	-	129,429	670,931	-	-	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	5,607	15	25	3	-	1	-	894	4,668	-	-	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Total Transportation Services	811,252	1,990	2,865	383	-	91	-	130,323	675,599	-	-	-
Pharmacy	8.1 Prescription Drugs FFS	59,514,614	53,131	72,087	7,453	12,364	-	3,864	2,006	59,360,134	-	-	3,576
	8.2 Hepatitis C Prescription Drug FFS	425,799	-	-	-	-	-	-	-	425,799	-	-	-
	8.3 Ending IBNP for Prescription Drugs	-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Prescription Drug Rebates	(8,313)	(7)	(10)	(1)	(2)	-	(1)	-	(8,291)	-	-	-
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(675,200)	(2,367)	(2,205)	(3,419)	(35)	(31)	(50)	(35,757)	(631,335)	-	-	-
	8.8 Total Prescription Drug	59,256,900	50,757	69,871	4,033	12,327	(31)	3,813	(33,751)	59,146,306	-	-	3,575
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	1,179	-	-	-	-	-	-	-	1,179	-	-	-
	9.2 Hospice FFS	307,057	-	-	-	-	-	-	86,407	220,650	-	-	-
	9.2.1 Nursing Facility FFS	176,099	-	-	-	-	-	-	92,180	83,920	-	-	-
	9.3 DME FFS	89,499	52	124	-	-	-	-	11,464	77,858	-	-	-
	9.4 Other State Plan Services FFS	1,497,758	1,200	1,987	260	18	6	-	186,123	1,308,163	-	-	-
	9.5 Other Services Subcapitation	211,807	2,871	1,170	328	116	119	39	36,277	170,887	-	-	-
	9.6 Ending IBNP for Other Services	18,261	11	19	2	-	-	-	3,316	14,913	-	-	-
	9.7 Other Service Settlements/AP	400,057	1,402	1,307	2,026	21	18	30	21,186	374,067	-	-	-
	9.8 Total Other Services	2,701,716	5,537	4,606	2,616	156	143	68	436,953	2,251,636	-	-	-

Expanded Benefits	10.1	Expanded Benefits FFS	141,310	338	418	18	2	3	2	27,082	113,448	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	660	2	3	-	-	-	-	82	572	-	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	Total Expanded Benefits	141,970	340	421	18	2	3	2	27,164	114,019	-	-	-
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	77,705,744	118,298	177,350	83,552	13,470	756	4,975	1,004,771	76,298,997	-	-	3,575
	11.2	Total Services Paid Directly - IBNP	146,176	530	738	670	9	6	10	7,923	136,290	-	-	-
	11.3	Total Services Paid through Subcapitation	1,521,753	14,268	8,872	2,131	524	168	73	153,949	1,341,768	-	-	-
	11.4	Total Services Paid by Settlements/AP	(275,143)	(965)	(899)	(1,393)	(14)	(13)	(20)	(14,571)	(257,269)	-	-	-
	11.5	TPH & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefits Expense before Reinsurance	79,098,530	132,131	186,061	84,960	13,988	918	5,037	1,152,073	77,519,787	-	-	3,575
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	Grand Total Medical Benefit Expense Net of Reinsurance	79,098,530	132,131	186,061	84,960	13,988	918	5,037	1,152,073	77,519,787	-	-	3,575
Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees			APRIL - JUNE (Q2)											
			Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	2,808,533	1,798,092	1,010,441									
	12.2	Administrative Services	641,350	324,980	316,370									
	12.3	Information Systems	739,553	469,439	270,113									
	12.4	Marketing Expenses	29,769	22,669	7,100									
	12.5	General Administration	3,216	1	3,216									
	12.6	Compliance/Regulatory	(42,940)	(42,940)	-									
	12.7	Total Administrative Expenses	4,179,481	2,572,241	1,607,239									
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	13.1	State Premium tax	-	-	-									
	13.2	Department of Insurance Assessments	-	-	-									
	13.3	Section 9010 Health Insurance Providers Fee	-	-	-									
	13.4	Other 1	-	-	-									
	13.5	Other 2	-	-	-									
	13.6	Other 3	-	-	-									
13.7	Total	-	-	-										
14.0	Grand Total Expenses	83,278,011												
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	34,410,918												
16.0	Income Tax Expense	8,598,261												
17.0	Net Underwriting Gain (Loss)	25,812,658												

(Continued)

MANAGED MEDICAL ASSISTANCE – REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Reporting Period: Q3 2022
 Paid Through: 3/31/2023
 Summary

		JULY - SEPTEMBER (Q3)											
		Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
MEMBER MONTHS		40,232.9	392.8	51.0	57.6	21.0	18.0	23.0	7,374.8	32,294.6	-	-	-
REVENUES													
Revenues	1.1 Capitation	121,906,903	72,110	27,237	55,150	28,135	4,686	10,134	1,095,197	120,614,255	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	81,013	-	-	-	-	-	-	-	81,013	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	197,351	32,079	-	-	-	-	-	3,681	161,592	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	80,310	-	-	-	-	-	-	-	80,310	-	-	-
	1.7 Total Revenue	122,265,578	104,189	27,237	55,150	28,135	4,686	10,134	1,098,878	120,937,170	-	-	-
	BENEFIT EXPENSES												
		JULY - SEPTEMBER (Q3)											
		Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
Hospital Services	2.1 Inpatient FFS	6,072,079	2,399	25,059	19,040	-	-	-	20,883	6,004,698	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	76,999	29	302	230	-	-	-	252	76,186	-	-	-
	2.3 Outpatient FFS- ER	1,603,367	9,720	8,795	1,824	-	21	756	60,350	1,521,901	-	-	-
	2.4 Outpatient FFS- Other than ER	831,603	2,124	2,606	7,354	-	1,573	-	81,571	736,375	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	29,376	143	138	111	-	19	9	1,712	27,244	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	310,354	-	-	-	-	-	-	-	310,354	-	-	-
2.8 Total Hospital Services	8,923,777	14,415	36,900	28,558	-	1,613	765	164,769	8,676,759	-	-	-	
Professional Services	3.1 Primary Care FFS	3,688,493	8,520	10,678	46,934	122	544	1,686	129,438	3,490,570	-	-	-
	3.2 Specialty Care FFS	42,597	-	-	-	-	-	-	24,029	18,568	-	-	-
	3.3 Other Professional FFS	49,867	367	223	80	98	-	-	1,869	47,231	-	-	-
	3.4 § 1202 PCP Payments to providers	-	-	-	-	-	-	-	-	-	-	-	-
	3.5 Subcapitated Professional Services	1,301,511	10,793	7,853	1,570	407	37	48	115,820	1,164,982	-	-	-
	3.6 Ending IBNP for Professional Services	45,614	107	132	567	3	7	20	1,874	42,905	-	-	-
	3.7 Professional Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	3.8 Total Physician Services	5,128,081	19,787	18,886	49,151	630	587	1,755	273,030	4,764,257	-	-	-
Maternity Services	4.1.1 Maternity Services	184,921	1,485	1,663	-	-	-	-	-	181,773	-	-	-
	4.2.1 Ending IBNP for Maternity Services	2,231	18	20	-	-	-	-	-	2,193	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 Total Maternity Services	187,152	1,503	1,684	-	-	-	-	-	183,966	-	-	-
Mental Health	5.1 Mental Health & Substance Abuse FFS	2,907,697	3,050	50,849	40	2,564	1,571	218	119,417	2,729,989	-	-	-
	5.2 Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Ending IBNP for Mental Health & Substance Abuse	41,344	43	723	1	36	22	3	1,698	38,817	-	-	-
	5.4 Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Total Mental Health & Substance Abuse Services	2,949,041	3,094	51,572	41	2,600	1,593	221	121,114	2,768,805	-	-	-
Dental	6.1 Dental FFS	-	-	-	-	-	-	-	-	-	-	-	-
	6.2 Dental Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	6.3 Ending IBNP for Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
	6.4 Dental Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	6.5 Total Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	7.1 Transportation FFS	747,398	1,356	1,109	193	-	310	138	136,258	608,035	-	-	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	9,016	16	13	2	-	4	2	1,644	7,335	-	-	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Total Transportation Services	756,414	1,372	1,122	195	-	314	140	137,902	615,370	-	-	-
Pharmacy	8.1 Prescription Drugs FFS	59,621,056	60,024	76,416	1,689	9,432	-	7,648	1,421	59,464,425	-	-	-
	8.2 Hepatitis C Prescription Drug FFS	152,174	-	-	-	-	-	-	-	152,174	-	-	-
	8.3 Ending IBNP for Prescription Drugs	-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Prescription Drug Rebates	(14,542)	(15)	(19)	-	(2)	-	(2)	-	(14,504)	-	-	-
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(566,902)	(979)	(1,879)	(2,746)	(8)	(94)	(94)	(29,706)	(531,396)	-	-	-
	8.8 Total Prescription Drugs	59,191,787	59,031	74,519	(1,058)	9,422	(94)	7,552	(28,285)	59,070,700	-	-	-
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	339	-	-	-	-	-	-	-	339	-	-	-
	9.2 Hospice FFS	340,829	-	-	-	-	-	-	40,331	300,498	-	-	-
	9.2.1 Nursing Facility FFS	186,572	-	-	-	-	-	-	91,459	95,113	-	-	-
	9.3 DME FFS	88,119	-	12	-	-	-	-	12,249	75,859	-	-	-
	9.4 Other State Plan Services FFS	1,364,363	862	1,412	20	-	90	-	209,615	1,152,363	-	-	-
	9.5 Other Services Subcapitation	220,325	2,961	1,214	323	118	89	56	36,181	179,384	-	-	-
	9.6 Ending IBNP for Other Services	23,890	10	17	-	-	1	-	4,267	19,594	-	-	-
	9.7 Other Service Settlements/AP	364,207	629	1,207	1,764	5	60	60	19,085	341,396	-	-	-
	9.8 Total Other Services	2,588,644	4,462	3,863	2,108	123	241	116	413,186	2,164,546	-	-	-

Expanded Benefits	10.1	Expanded Benefits FFS	86,072	107	94	34	-	32	6	13,944	71,855	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	824	1	1	-	-	-	-	-	106	716	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	Total Expanded Benefits	86,896	107	95	34	-	33	6	14,051	72,570	-	-	-
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	78,263,359	89,999	178,897	77,207	12,213	4,140	10,451	942,834	76,947,617	-	-	-
	11.2	Total Services Paid Directly - IBNP	229,293	368	1,346	911	39	53	34	11,553	214,989	-	-	-
	11.3	Total Services Paid through Subcapitation	1,521,836	13,754	9,067	1,893	525	126	104	152,001	1,344,367	-	-	-
	11.4	Total Services Paid by Settlements/AP	(202,695)	(350)	(672)	(982)	(3)	(33)	(34)	(10,621)	(190,000)	-	-	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefits Expense before Reinsurance	79,811,792	103,771	188,639	79,029	12,775	4,286	10,556	1,095,766	78,316,972	-	-	-
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	Grand Total Medical Benefit Expense Net of Reinsurance	79,811,792	103,771	188,639	79,029	12,775	4,286	10,556	1,095,766	78,316,972	-	-	-
Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees										JULY - SEPTEMBER (Q3)				
			Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	3,055,791	2,023,038	1,032,753									
	12.2	Administrative Services	647,337	301,801	345,536									
	12.3	Information Systems	912,594	648,033	264,561									
	12.4	Marketing Expenses	27,450	18,551	8,899									
	12.5	General Administration	3,920	1	3,919									
	12.6	Compliance/Regulatory	-	-	-									
	12.7	Total Administrative Expenses	4,647,091	2,991,423	1,655,667									
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	13.1	State Premium tax	-	-	-									
	13.2	Department of Insurance Assessments	-	-	-									
	13.3	Section 9010 Health Insurance Providers Fee	-	-	-									
	13.4	Other 1	-	-	-									
	13.5	Other 2	-	-	-									
	13.6	Other 3	-	-	-									
13.7	Total	-	-	-										
14.0	Grand Total Expenses	84,458,883												
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	37,806,695												
16.0	Income Tax Expense	9,446,764												
17.0	Net Underwriting Gain (Loss)	28,359,932												

(Continued)

MANAGED MEDICAL ASSISTANCE – REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Reporting Period: Q4 2022
 Paid Through: 3/31/2023
 Summary

		OCTOBER - DECEMBER (Q4)											
		Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
MEMBER MONTHS		41,489.1	390.4	54.0	56.0	20.8	20.0	22.0	7,431.6	33,494.3	-	-	-
REVENUES													
Revenues	1.1 Capitation	100,979,014	66,792	26,663	51,351	26,938	4,661	9,698	1,160,209	99,632,703	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	-	-	-	-	-	-	-	-	-	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	453,175	178,727	6,934	-	-	3,924	-	-	263,590	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	26,430	-	-	-	-	-	-	-	26,430	-	-	-
	1.7 Total Revenue	101,458,619	245,519	33,596	51,351	26,938	8,585	9,698	1,160,209	99,922,723	-	-	-
	BENEFIT EXPENSES												
		Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
Hospital Services	2.1 Inpatient FFS	5,870,091	8,387	26,858	22,896	-	-	-	85,467	5,726,483	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	462,726	658	2,106	1,795	-	-	-	6,702	451,465	-	-	-
	2.3 Outpatient FFS- ER	1,444,290	9,469	10,744	439	1,772	89	1,048	55,568	1,365,161	-	-	-
	2.4 Outpatient FFS- Other than ER	828,712	674	703	7,178	-	19	-	97,295	722,843	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	178,237	795	898	597	139	8	82	11,987	163,730	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	30,921	-	-	-	-	-	-	-	30,921	-	-	-
	2.8 Total Hospital Services	8,814,976	19,983	41,309	32,905	1,911	117	1,130	257,019	8,460,602	-	-	-
Professional Services	3.1 Primary Care FFS	3,163,113	10,650	16,798	50,317	689	265	1,346	57,827	3,025,221	-	-	-
	3.2 Specialty Care FFS	57,132	-	-	-	-	-	-	25,400	31,733	-	-	-
	3.3 Other Professional FFS	49,777	1,250	377	-	-	-	-	1,877	46,273	-	-	-
	3.4 § 1202 PCP Payments to providers	-	-	-	-	-	-	-	-	-	-	-	-
	3.5 Subcapitated Professional Services	1,332,159	11,188	7,977	1,721	406	41	58	113,584	1,197,184	-	-	-
	3.6 Ending IBNP for Professional Services	256,418	933	1,347	3,946	54	21	106	6,673	243,338	-	-	-
	3.7 Professional Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	3.8 Total Physician Services	4,858,599	24,022	26,498	55,984	1,150	326	1,509	205,361	4,543,749	-	-	-
Maternity Services	4.1.1 Maternity Services	228,156	2,425	6,800	-	-	-	-	-	218,931	-	-	-
	4.2.1 Ending IBNP for Maternity Services	17,891	190	533	-	-	-	-	-	17,167	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 Total Maternity Services	246,047	2,616	7,333	-	-	-	-	-	236,099	-	-	-
Mental Health	5.1 Mental Health & Substance Abuse FFS	2,691,504	3,005	83,333	-	260	-	-	58,946	2,545,961	-	-	-
	5.2 Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Ending IBNP for Mental Health & Substance Abuse	146,245	163	4,527	-	14	-	-	3,202	138,339	-	-	-
	5.4 Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Total Mental Health & Substance Abuse Services	2,837,750	3,168	87,860	-	274	-	-	62,148	2,684,300	-	-	-
Dental	6.1 Dental FFS	-	-	-	-	-	-	-	-	-	-	-	-
	6.2 Dental Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	6.3 Ending IBNP for Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
	6.4 Dental Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	6.5 Total Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	7.1 Transportation FFS	754,525	796	2,063	-	-	595	193	119,581	631,297	-	-	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	59,166	62	162	-	-	47	15	9,377	49,503	-	-	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Total Transportation Services	813,691	859	2,225	-	-	641	208	128,958	680,800	-	-	-
Pharmacy	8.1 Prescription Drugs FFS	55,385,293	58,820	73,699	1,231	18,563	-	11,111	1,348	55,220,488	-	-	33
	8.2 Hepatitis C Prescription Drug FFS	316,680	-	-	-	-	-	-	-	316,680	-	-	-
	8.3 Ending IBNP for Prescription Drugs	-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Prescription Drug Rebates	(18,578)	(20)	(25)	-	(6)	-	(4)	-	(18,523)	-	-	-
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(482,098)	(1,124)	(2,173)	(2,692)	(82)	(32)	(88)	(27,573)	(448,333)	-	-	-
	8.8 Total Prescription Drug	55,201,296	57,676	71,501	(1,462)	18,474	(32)	11,019	(26,226)	55,070,312	-	-	33
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	164	-	-	-	-	-	-	-	164	-	-	-
	9.2 Hospice FFS	322,288	-	-	-	-	-	-	46,507	275,781	-	-	-
	9.2.1 Nursing Facility FFS	174,332	-	-	-	-	-	-	68,510	105,822	-	-	-
	9.3 DME FFS	94,171	-	-	-	-	-	-	14,089	80,082	-	-	-
	9.4 Other State Plan Services FFS	1,393,450	54	486	-	-	5	53	251,828	1,141,024	-	-	-
	9.5 Other Services Subcapitation	227,322	2,987	1,316	319	116	99	67	36,417	186,000	-	-	-
	9.6 Ending IBNP for Other Services	155,606	4	38	-	-	-	4	29,871	125,689	-	-	-
	9.7 Other Service Settlements/AP	139,809	326	630	781	24	9	26	7,996	130,017	-	-	-
	9.8 Total Other Services	2,507,142	3,371	2,471	1,100	140	114	150	455,218	2,044,578	-	-	-

Expanded Benefits	10.1	Expanded Benefits FFS	85,536	97	450	12	3	8	7	9,298	75,662	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	5,305	5	33	1	-	-	1	345	4,920	-	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	Total Expanded Benefits	90,841	102	483	13	3	8	8	9,643	80,582	-	-	-
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	72,871,557	95,608	222,285	82,072	21,281	981	13,754	893,541	71,542,001	-	-	33
	11.2	Total Services Paid Directly - IBNP	1,281,593	2,811	9,644	6,339	207	76	208	68,157	1,194,151	-	-	-
	11.3	Total Services Paid through Subcapitation	1,559,480	14,175	9,293	2,041	523	140	125	150,001	1,383,184	-	-	-
	11.4	Total Services Paid by Settlements/AP	(342,289)	(798)	(1,543)	(1,911)	(58)	(23)	(63)	(19,577)	(318,316)	-	-	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefits Expense before Reinsurance	75,370,341	111,796	239,679	88,540	21,952	1,174	14,024	1,092,122	73,801,020	-	-	33
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	Grand Total Medical Benefit Expense Net of Reinsurance	75,370,341	111,796	239,679	88,540	21,952	1,174	14,024	1,092,122	73,801,020	-	-	33
Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees			OCTOBER - DECEMBER (Q4)											
			Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	2,592,843	1,918,289	674,553									
	12.2	Administrative Services	639,402	243,396	396,005									
	12.3	Information Systems	1,040,854	769,663	271,191									
	12.4	Marketing Expenses	43,470	31,310	12,160									
	12.5	General Administration	4,367	1	4,366									
	12.6	Compliance/Regulatory	-	-	-									
	12.7	Total Administrative Expenses	4,320,936	2,962,660	1,358,275									
Government-Mandated Assessments, Taxes, and Fees Other Than Income Taxes	13.1	State Premium tax	-	-	-									
	13.2	Department of Insurance Assessments	-	-	-									
	13.3	Section 9010 Health Insurance Providers Fee	-	-	-									
	13.4	Other 1	-	-	-									
	13.5	Other 2	-	-	-									
	13.6	Other 3	-	-	-									
13.7	Total	-	-	-										
14.0	Grand Total Expenses	79,691,277												
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	21,767,342												
16.0	Income Tax Expense	5,439,009												
17.0	Net Underwriting Gain (Loss)	16,328,334												

(Continued)

MANAGED MEDICAL ASSISTANCE -- REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Reporting Period: 2022 Annual
 Paid Through: 3/31/2023

Summary		TOTAL (TO DATE)											
MEMBER MONTHS	Prior Year Adjustments	Total	TANF Non-SMI	TANF SMI	SSI Medicaid Only Non-SMI	SSI Medicaid Only SMI	Dual Eligible	Child Welfare	HIV/AIDS Dual Eligible	HIV/AIDS Medicaid Only	Private Duty Nursing	LTC Dual Eligible	LTC Medicaid Only
		(55.0)	158,643.7	1,562.4	209.0	231.6	81.8	84.0	81.0	29,721.4	126,727.5	-	-
REVENUES		TOTAL (TO DATE)											
1.1	(1,024,440)	452,289,023	280,963	109,410	220,769	108,186	21,176	35,796	4,466,796	448,070,369	-	-	-
1.2.1	61,050	304,090	-	-	-	-	-	-	-	243,040	-	-	-
1.3	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4.1	(52)	1,064,136	382,990	6,934	7,331	-	3,924	-	7,331	655,677	-	-	-
1.5	-	-	-	-	-	-	-	-	-	-	-	-	-
1.6	-	269,293	-	-	-	-	-	-	-	269,293	-	-	-
1.7	(963,441)	453,926,541	663,953	116,343	228,100	108,186	25,100	35,796	4,474,127	449,238,378	-	-	-
BENEFIT EXPENSES		TOTAL (TO DATE)											
2.1	703,366	25,004,223	32,787	85,110	100,653	-	-	-	196,826	23,885,481	-	-	-
2.2	(742,405)	(106,426)	881	2,651	2,445	-	-	-	7,671	622,331	-	-	-
2.3	78,449	5,888,151	38,611	43,242	6,859	2,528	265	2,812	172,666	5,542,719	-	-	-
2.4	(87,801)	3,217,209	6,327	13,456	21,981	91	1,592	-	286,292	2,975,273	-	-	-
2.5	(195,198)	47,076	1,122	1,303	796	145	29	99	15,019	223,761	-	-	-
2.6	-	-	-	-	-	-	-	-	-	-	-	-	-
2.7	-	-	-	-	-	-	-	-	-	-	-	-	-
2.7.1	-	341,274	-	-	-	-	-	-	-	341,274	-	-	-
2.8	(243,589)	34,391,508	79,728	145,761	132,734	2,763	1,886	2,911	678,474	33,590,839	-	-	-
3.1	(55,064)	14,204,391	37,307	59,003	214,233	1,850	2,077	3,997	490,909	13,450,081	-	-	-
3.2	(136)	155,472	74	-	-	-	-	-	89,093	66,441	-	-	-
3.3	14,881	286,836	4,061	1,850	159	291	-	132	12,679	252,784	-	-	-
3.4	-	-	-	-	-	-	-	-	-	-	-	-	-
3.5	-	5,242,975	44,450	30,896	7,112	1,637	169	184	467,799	4,690,730	-	-	-
3.6	(175,574)	186,217	1,206	1,736	5,437	66	37	134	11,287	341,887	-	-	-
3.7	-	-	-	-	-	-	-	-	-	-	-	-	-
3.8	(215,892)	20,075,891	87,097	93,484	226,941	3,844	2,282	4,447	1,071,765	18,801,923	-	-	-
4.1.1	6,991	830,562	9,607	12,229	2,704	-	-	-	-	799,031	-	-	-
4.2.1	(5,819)	17,475	249	579	18	-	-	-	-	22,448	-	-	-
4.3.1	-	-	-	-	-	-	-	-	-	-	-	-	-
4.4.1	1,172	848,037	9,856	12,808	2,722	-	-	-	-	821,479	-	-	-
5.1	470,994	11,140,452	20,513	215,337	1,513	3,225	1,711	572	465,146	9,961,441	-	-	-
5.2	-	-	-	-	-	-	-	-	-	-	-	-	-
5.3	(278,575)	(73,579)	277	5,593	4	52	23	4	5,937	193,105	-	-	-
5.4	-	-	-	-	-	-	-	-	-	-	-	-	-
5.5	192,418	11,066,873	20,790	220,931	1,517	3,278	1,734	575	471,083	10,154,547	-	-	-
6.1	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2	-	-	-	-	-	-	-	-	-	-	-	-	-
6.3	-	-	-	-	-	-	-	-	-	-	-	-	-
6.4	-	-	-	-	-	-	-	-	-	-	-	-	-
6.5	-	-	-	-	-	-	-	-	-	-	-	-	-
7.1	117,336	3,150,663	4,905	8,050	885	-	995	331	512,883	2,505,277	-	-	-
7.2	-	-	-	-	-	-	-	-	-	-	-	-	-
7.3	(55,591)	21,140	99	214	8	-	51	17	12,439	63,903	-	-	-
7.4	-	-	-	-	-	-	-	-	-	-	-	-	-
7.5	61,746	3,171,803	5,004	8,264	893	-	1,046	347	525,323	2,569,180	-	-	-
8.1	-	232,151,449	207,335	284,533	25,644	53,050	-	41,384	5,998	231,527,893	-	-	5,611
8.2	-	1,134,737	-	-	-	-	-	-	-	1,134,737	-	-	-
8.3	-	-	-	-	-	-	-	-	-	-	-	-	-
8.4	-	(59,319)	(53)	(72)	(7)	(14)	-	(12)	(1)	(59,158)	-	-	(1)
8.5	-	-	-	-	-	-	-	-	-	-	-	-	-
8.6	-	-	-	-	-	-	-	-	-	-	-	-	-
8.7	(218,786)	(2,534,107)	(5,514)	(8,860)	(13,433)	(180)	(190)	(272)	(119,586)	(2,167,286)	-	-	-
8.8	(218,786)	230,692,761	201,769	275,601	12,204	52,856	(190)	41,100	(113,589)	230,436,185	-	-	5,610
9.1	-	2,341	-	-	-	-	-	-	-	2,341	-	-	-
9.2	19,661	1,260,838	-	-	-	-	-	-	235,474	1,005,703	-	-	-
9.2.1	41,711	743,339	-	-	-	-	-	-	303,234	398,395	-	-	-
9.3	12,458	428,673	52	136	134	-	-	-	64,790	351,103	-	-	-
9.4	-	5,475,743	5,790	7,506	363	85	102	53	808,341	4,810,591	-	-	-
9.5	(157,087)	862,308	11,536	4,815	1,302	443	411	211	145,587	698,003	-	-	-
9.6	(223,653)	(12,512)	51	99	4	1	2	4	39,511	171,470	-	-	-
9.7	123,022	1,339,077	2,908	4,518	6,986	79	105	137	62,279	1,139,043	-	-	-
9.8	(183,888)	10,099,807	20,337	17,074	8,788	607	620	405	1,659,217	8,576,648	-	-	-

Expanded Benefits	10.1	Expanded Benefits FFS	(2,187)	432,659	713	1,325	104	7	44	18	79,468	353,168	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	(13,546)	(6,371)	8	39	1	-	1	1	595	6,529	-	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	Total Expanded Benefits	(15,733)	426,288	721	1,364	105	7	45	19	80,064	359,697	-	-	-
Total Before and After Reinsurance	11.1	Total Services Paid Directly FFS	1,163,572	305,789,694	368,029	731,702	375,224	61,112	6,786	49,287	3,723,798	299,304,573	-	-	5,610
	11.2	Total Services Paid Directly -- IBNP	(1,690,361)	73,020	3,893	12,215	8,714	265	142	259	92,459	1,645,434	-	-	-
	11.3	Total Services Paid through Subcapitation	-	6,105,283	55,985	35,711	8,414	2,080	580	394	613,386	5,388,733	-	-	-
	11.4	Total Services Paid by Settlements/AP	(95,764)	(1,195,030)	(2,606)	(4,342)	(6,447)	(101)	(85)	(135)	(57,306)	(1,028,243)	-	-	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefit Expense before Reinsurance	(622,553)	310,772,967	425,302	775,286	385,904	63,356	7,423	49,805	4,372,337	305,310,497	-	-	5,610
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	Grand Total Medical Benefit Expense Net of Reinsurance	(622,553)	310,772,967	425,302	775,286	385,904	63,356	7,423	49,805	4,372,337	305,310,497	-	-	5,610
Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees			TOTAL (TO DATE)												
			Adjustments	Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	-	11,732,023	7,463,045	4,268,979									
	12.2	Administrative Services	-	1,959,812	1,185,836	773,976									
	12.3	Information Systems	-	2,904,119	1,847,384	1,056,736									
	12.4	Marketing Expenses	-	135,697	99,709	35,987									
	12.5	General Administration	-	8,025	3	8,022									
	12.6	Compliance/Regulatory	-	(42,940)	(42,940)	-									
	12.7	Total Administrative Expenses	-	16,696,736	10,553,037	6,143,699									
Government Mandated Assessments, Taxes, and Fees Other Than Income Taxes	13.1	State Premium tax	-	-	-	-									
	13.2	Department of Insurance Assessments	-	-	-	-									
	13.3	Section 9010 Health Insurance Providers Fee	-	-	-	-									
	13.4	Other 1	-	-	-	-									
	13.5	Other 2	-	-	-	-									
	13.6	Other 3	-	-	-	-									
13.7	Total	-	-	-	-										
14.0	Grand Total Expenses	(622,553)	327,469,703												
15.0	Underwriting Gain / (Loss) -- AKA Pre-tax Earnings from Operations	(340,889)	126,456,839												
16.0	Income Tax Expense	(85,178)	31,597,787												
17.0	Net Underwriting Gain (Loss)	(255,711)	94,859,052												

MANAGED MEDICAL ASSISTANCE -- RELATED-PARTY TRANSACTION SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Reporting Period: 2022 Annual
 Paid Through: 3/31/2023
 Summary

EXPENSES	Vendor Name	Affiliation	Payment Methodology	JANUARY - MARCH (Q1)		APRIL - JUNE (Q2)		JULY - SEPTEMBER (Q3)		OCTOBER - DECEMBER (Q4)		PRIOR YEAR ADJUSTMENTS		TOTAL (TO DATE)	
				MM	Amount	MM	Amount	MM	Amount	MM	Amount	MM	Amount	MM	Amount
Hospital Services	1.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	1.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	1.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	1.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	1.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
1.6 Total Hospital Services				-	-	-	-	-	-	-	-	-	-	-	-
Professional Services	2.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	2.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	2.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	2.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	2.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
2.6 Total Professional Services				-	-	-	-	-	-	-	-	-	-	-	-
Mental Health	3.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	3.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	3.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	3.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	3.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
3.6 Total Mental Health				-	-	-	-	-	-	-	-	-	-	-	-
Dental	4.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	4.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	4.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	4.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	4.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
4.6 Total Dental				-	-	-	-	-	-	-	-	-	-	-	-
Transportation	5.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	5.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	5.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
5.6 Total Transportation			37,977.7	57,870,570	38,999.1	59,940,413	40,232.9	59,773,230	41,489.1	55,701,973	-	-	158,698.7	233,286,186	
Pharmacy	6.1 Ingemio Rx	Elevance Health Subsidiary	Other (please explain)												
	6.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	6.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	6.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	6.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
6.6 Total Pharmacy			37,977.7	57,870,570	38,999.1	59,940,413	40,232.9	59,773,230	41,489.1	55,701,973	-	-	158,698.7	233,286,186	
Other Services	7.1 Elevance Health Inc. (formerly Parent Company)	Parent Company	Other (please explain)												
	7.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	7.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
7.6 Total Other Services			37,977.7	8,198,931	38,999.1	8,598,261	40,232.9	9,446,764	41,489.1	5,439,009	(85,178)	-	158,698.7	31,597,787	
Administrative Expense	8.1 Elevance Health Inc. (formerly Parent Company)	Parent Company	Other (please explain)												
	8.2 DBG	Elevance Health Subsidiary	Other (please explain)												
	8.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	8.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
8.6 Total Administrative Expense			37,977.7	1,447,995	38,999.1	1,540,281	40,232.9	1,592,531	41,489.1	1,292,860	-	-	158,698.7	5,873,667	
9 Grand Total			37,977.7	67,592,018	38,999.1	70,145,913	40,232.9	70,875,661	41,489.1	62,499,257	(85,178)	-	158,698.7	271,027,672	

Notes:
 Additional lines can be added if the number of related-party vendors exceeds the number of lines listed per service type.
 Additional information concerning the nature of the relationship with each related party, as well as the payment methodology, shall be disclosed in the Notes tab of the Financial Reporting package.

ACHIEVED SAVINGS REBATE EXHIBIT
 Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Reporting Period: 2022 Annual
 Paid Through: 3/31/2023
 Plan Type: MMA

	JANUARY - MARCH (Q1)		APRIL - JUNE (Q2)		JULY - SEPTEMBER (Q3)		OCTOBER - DECEMBER (Q4)		Prior Year Adjustments		TOTAL (TD DATE)	
	Total	MMA	Total	MMA	Total	MMA	Total	MMA	Total	MMA	Total	MMA
REVENUES												
1.1 Total Revenue from Revenue & Expense Schedules	113,476,856	113,476,856	117,688,929	117,688,929	122,265,578	122,265,578	101,458,619	101,458,619	(963,441)	(963,441)	453,266,541	453,266,541
1.2 Less: Health Plan CO-OP	-	-	-	-	-	-	-	-	-	-	-	-
1.3 State Insurance Premiums and other Fees	-	-	-	-	-	-	-	-	-	-	-	-
1.4 Regulatory Authority Licenses and Fees	169,074	169,074	-	-	-	-	-	-	-	-	169,074	169,074
1.5 Less: Financial Incentive Payments Outside of Capitation Rate	113,307,782	113,307,782	-	-	122,265,578	122,265,578	101,458,619	101,458,619	(963,441)	(963,441)	453,257,467	453,257,467
1.6 Revenue Subject to ASR	-	-	-	-	-	-	-	-	-	-	-	-
EXPENSES												
Benefit Expenses												
2.1 Total Benefits Paid Through FRS and Subsidization During the Year	77,287,676	77,287,676	79,227,497	79,227,497	79,785,195	79,785,195	74,431,037	74,431,037	1,163,572	1,163,572	311,894,877	311,894,877
2.2 Inured but not Paid (IBNP) Ending Balance	106,318	106,318	146,176	146,176	229,293	229,293	1,281,593	1,281,593	(1,690,361)	(1,690,361)	79,020	79,020
2.3 Settlements/AYE	(279,138)	(279,138)	(275,143)	(275,143)	(202,695)	(202,695)	(842,839)	(842,839)	(95,764)	(95,764)	(1,956,030)	(1,956,030)
2.4 Less: Other Income before Reinsurance	77,114,856	77,114,856	79,698,530	79,698,530	79,617,792	79,617,792	75,370,341	75,370,341	(62,553)	(62,553)	310,728,867	310,728,867
2.5 Net Cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
2.6 Total Benefit Expense after Reinsurance	77,114,856	77,114,856	79,698,530	79,698,530	79,811,792	79,811,792	75,370,341	75,370,341	(62,553)	(62,553)	310,728,867	310,728,867
Administrative Expenses												
3.1 Total Administrative Expenses from Revenue & Expense Schedule	3,549,219	3,549,219	4,179,481	4,179,481	4,647,091	4,647,091	4,320,936	4,320,936	-	-	16,696,736	16,696,736
3.2 Less: Compliance/Regulatory	-	-	42,940	42,940	-	-	-	-	-	-	42,940	42,940
3.3 Less: Lobbying/Political Expenses	(1,412)	(1,412)	(4,415)	(4,415)	(1,154)	(1,154)	(1,370)	(1,370)	-	-	(8,352)	(8,352)
3.4 Less: Cash value of Executive Bonus above Base Salary	(8,612)	(8,612)	(1,692)	(1,692)	(3,838)	(3,838)	(1,552)	(1,552)	-	-	(6,674)	(6,674)
3.5 Less: Other Executive Compensation	(1,411)	(1,411)	(1,692)	(1,692)	(3,838)	(3,838)	(1,552)	(1,552)	-	-	(6,674)	(6,674)
3.6 Administrative Expense Subject to ASR	3,449,763	3,449,763	4,145,465	4,145,465	4,593,611	4,593,611	4,248,031	4,248,031	-	-	16,626,470	16,626,470
4.0 Actual Total Administrative Expense Maximum	-	-	-	-	-	-	-	-	-	-	18,551,130	18,551,130
5.0 Administrative Expense Subject to ASR	-	-	-	-	-	-	-	-	-	-	16,446,670	16,446,670
6.0 Total Benefit and Administrative Expense subject to ASR	-	-	-	-	-	-	-	-	-	-	327,199,837	327,199,837
Calculation of Pre-Tax Income and ASR												
7.1 Pre-tax Income	-	-	-	-	-	-	-	-	-	-	126,557,630	126,557,630
7.2 Pre-tax Income as a Percent of Revenue	-	-	-	-	-	-	-	-	-	-	27.9%	27.9%
7.3 Premiums Achieved Savings Rebate	-	-	-	-	-	-	-	-	-	-	-	-

MEDICAL LOSS RATIO EXHIBIT
 Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance
 Calendar Year: 2022
 Reporting Period: 2022 Annual
 Paid Through: 3/31/2023
 Plan Type: MMA

	JANUARY - MARCH (Q1)		APRIL - JUNE (Q2)		JULY - SEPTEMBER (Q3)		OCTOBER - DECEMBER (Q4)		Prior Year Adjustments		TOTAL (TO DATE)	
	Total	LTC	Total	LTC	Total	LTC	Total	LTC	Total	LTC	Total	LTC
REVENUES												
1.1 Total Revenue from Revenue & Expense Schedules	113,476,856	113,476,856	117,688,929	117,688,929	122,265,578	122,265,578	101,458,619	101,458,619	(963,441)	(963,441)	453,926,541	453,926,541
1.2 Federal Taxes and Assessments, Including ACA § 9010	(6,451,711)	(6,451,711)	(6,765,942)	(6,765,942)	(7,433,626)	(7,433,626)	(4,729,937)	(4,729,937)	67,026	67,026	(24,864,190)	(24,864,190)
1.3 State Insurance, Premium and other Taxes	(1,747,220)	(1,747,220)	(1,832,319)	(1,832,319)	(2,013,138)	(2,013,138)	(1,159,071)	(1,159,071)	18,152	18,152	(6,733,597)	(6,733,597)
1.4 Regulatory Authority Licenses and Fees	-	-	-	-	-	-	-	-	-	-	-	-
1.5 Revenue Subject to MLC	105,277,925	105,277,925	109,090,668	109,090,668	112,818,815	112,818,815	96,019,611	96,019,611	(878,263)	(878,263)	422,228,755	422,228,755
EXPENSES												
Benefit Expenses												
2.1 Total Benefits Paid through FPS During the Year	73,197,373	73,197,373	75,031,018	75,031,018	75,899,472	75,899,472	70,477,052	70,477,052	1,163,572	1,163,572	295,566,487	295,566,487
2.2 Total Benefits Paid through Subcapitation during the Year	1,451,150	1,451,150	1,485,099	1,485,099	1,469,730	1,469,730	1,482,514	1,482,514	-	-	5,888,493	5,888,493
2.3 Incurred but not Paid (IBNP) Ending Balance	306,518	306,518	446,176	446,176	229,293	229,293	1,281,393	1,281,393	(1,690,361)	(1,690,361)	73,000	73,000
2.4 Self-insured AP and (IBNP) Ending Balance-Subcontractor	(279,138)	(279,138)	(275,143)	(275,143)	(202,695)	(202,695)	(342,289)	(342,289)	(95,764)	(95,764)	(1,195,030)	(1,195,030)
2.5 Net Cost of Reinsurance	74,475,703	74,475,703	76,387,150	76,387,150	77,195,800	77,195,800	72,898,870	72,898,870	(622,553)	(622,553)	300,334,970	300,334,970
2.7	-	-	-	-	-	-	-	-	-	-	-	-
Total Benefit Expense after Reinsurance	74,475,703	74,475,703	76,387,150	76,387,150	77,195,800	77,195,800	72,898,870	72,898,870	(622,553)	(622,553)	300,334,970	300,334,970
Florida-Specific Contributions												
3.1 Funds to Graduate Medical Education Institutions	-	-	-	-	-	-	-	-	-	-	-	-
3.2 Contributions for the Purchase of Supporting, Medical and Indigent Care	-	-	-	-	-	-	-	-	-	-	-	-
Total Florida-Specific Contributions	-	-	-	-	-	-	-	-	-	-	-	-
Improving Health Care Quality Expenses Incurred												
4.1 Activities to Prevent Hospital Readmissions	723,885	723,885	731,884	731,884	802,882	802,882	743,878	743,878	-	-	3,001,529	3,001,529
4.2 Activities to Prevent Hospital Readmissions	516,643	516,643	518,787	518,787	572,924	572,924	530,098	530,098	-	-	2,138,453	2,138,453
4.3 Improve Patient Safety and Reducing Medical Errors	700,736	700,736	707,822	707,822	780,622	780,622	721,248	721,248	-	-	2,910,427	2,910,427
4.4 Wellness and Health Promotion Activities	169,932	169,932	161,762	161,762	179,851	179,851	168,076	168,076	-	-	679,621	679,621
4.5 Health Information Technology (HIT) expenses related to Health Improvement	66,949	66,949	57,563	57,563	61,816	61,816	58,350	58,350	-	-	244,678	244,678
Total of Defined Expenses Incurred for Improving Health Care Quality	2,177,145	2,177,145	2,177,818	2,177,818	2,399,094	2,399,094	2,221,651	2,221,651	-	-	8,974,708	8,974,708
5.0 Deductible Fraud and Abuse Detection/Recovery Expenses	8,099	8,099	8,235	8,235	8,683	8,683	8,514	8,514	-	-	31,622	31,622
6.0 Preliminary Medical Loss Ratio (MLR)	73%	73%	72%	72%	71%	71%	78%	78%	71%	71%	73%	73%

Note: For the sub-capitated vendors, except vision and primary care providers, Simply is using the special encounter claims to calculate the spread associated with sub-capitated vision payments and reporting it as admin within the ASR.