

Performance Audit

2021 Achieved Savings Rebate Audit

For the Florida Agency for Health Care Administration

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

*Year ended December 31, 2021*

## TABLE OF CONTENTS

Performance Audit Report on 2021 Achieved Savings Rebate Financial Report .....	1
Accuracy, Allowability, and Reasonableness of Claimed Amounts .....	2
Achieved Savings Rebate .....	2
Medical Loss Ratio .....	2
Conclusion .....	3
BACKGROUND	
Plan Overview .....	4
OBJECTIVE, SCOPE, AND METHODOLOGY	
Objective .....	4
Scope .....	5
Methodology .....	6
RESULTS .....	8
APPENDIX A	
Managed Medical Assistance – Revenue and Expense Schedule – Summary .....	9
Managed Medical Assistance - Related-Party Transaction Schedule – Summary .....	19
Achieved Savings Rebate Exhibit .....	20
Medical Loss Ratio Exhibit .....	21

Performance Audit Report on  
2021 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 2021 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, 2021.

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 2021 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 A.

### **Accuracy, Allowability, and Reasonableness of Claimed Amounts**

We noted no exceptions regarding the accuracy, allowability, and reasonableness of amounts claimed in the schedules within the ASR financial report for the year ending December 31, 2021.

### **MMA Revenue and Expense Schedule – Summary**

#### **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 \$82,597,826. 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 is 73%. However, the final calculated ratio is to be determined by AHCA.

Page Three

## **Conclusion**

Based upon the performance audit procedures performed and the results obtained, the audit objective has been met. We conclude that, the Plan has prepared its 2021 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, 2021 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 no changes to the 2021 Achieved Savings Rebate and Medical Loss Ratio calculations. We recommend AHCA consider the results of this audit in completing closeout procedures regarding the Plan’s 2021 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 16, 2022

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

## Performance Audit – 2021 Achieved Savings Rebate Calculation

For the year ended December 31, 2021

### **BACKGROUND**

#### *Plan Overview*

Clear Health Alliance (the Plan) is a for-profit health maintenance organization incorporated in the state of Florida and licensed under Chapter 641 of the Florida Statutes. The Plan 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 2021 Managed Medicaid Assistance Revenue and Expense Schedule – Summary, Managed Medicaid 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

## Performance Audit – 2021 Achieved Savings Rebate Calculation

For the year ended December 31, 2021

### *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, 2021 considering revenue and medical benefits “paid dates” through March 31, 2022.

Our scope was limited to evaluating the claimed amounts reported by the Plan for the year ended December 31, 2021. 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

## Performance Audit – 2021 Achieved Savings Rebate Calculation

For the year ended December 31, 2021

### *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 2021 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, 2021 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 2021 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;



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

### Performance Audit – 2021 Achieved Savings Rebate Calculation

For the year ended December 31, 2021

- 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

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

Performance Audit – 2021 Achieved Savings Rebate Calculation

For the year ended December 31, 2021

***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 no adjustments needed for compliance with F.S. 409.967 and ASR Financial Report Instructions.

## Appendix A

MANAGED MEDICAL ASSISTANCE -- REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance  
 Reporting Period: Q1 2021  
 Paid Through: 3/31/2022

		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
<b>MEMBER MONTHS</b>		34,740.6	403.3	53.3	67.0	15.7	23.1	6.0	8,373.3	25,799.0	-	-	-
<b>REVENUES</b>													
Revenues	1.1 Capitation	98,854,243	69,513	26,589	61,122	21,135	6,015	1,598	1,790,006	96,878,265	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	73,383	-	-	-	-	-	-	-	73,383	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	192,334	21,829	-	-	-	-	-	7,141	163,364	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	32,704	-	-	-	-	-	-	-	32,704	-	-	-
	1.7 <b>Total Revenue</b>	<b>99,152,664</b>	<b>91,342</b>	<b>26,589</b>	<b>61,122</b>	<b>21,135</b>	<b>6,015</b>	<b>1,598</b>	<b>1,797,147</b>	<b>97,147,716</b>	-	-	-
	<b>BENEFIT EXPENSES</b>												
Hospital Services	2.1 Inpatient FFS	5,489,370	-	5,640	-	-	-	-	52,939	5,430,791	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	64,192	-	65	-	-	-	-	613	63,514	-	-	-
	2.3 Outpatient FFS: ER	1,220,598	4,856	7,062	1,845	-	-	-	18,127	1,188,709	-	-	-
	2.4 Outpatient FFS: Other than ER	775,978	699	1,644	4,418	-	5	-	49,621	719,592	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	23,102	64	101	72	-	-	-	784	22,081	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	58,326	-	-	-	-	-	-	-	58,326	-	-	-
	2.8 <b>Total Hospital Services</b>	<b>7,631,567</b>	<b>5,619</b>	<b>14,511</b>	<b>6,336</b>	-	<b>5</b>	-	<b>122,083</b>	<b>7,483,013</b>	-	-	-
	Professional Services	3.1 Primary Care FFS	3,358,331	9,787	7,244	42,785	-	293	-	174,981	3,123,241	-	-
3.2 Specialty Care FFS		33,651	-	35	-	-	-	-	19,896	13,720	-	-	-
3.3 Other Professional FFS		68,560	489	237	89	-	-	-	8,336	59,409	-	-	-
3.4 § 1202 PCP Payments to providers		-	-	-	-	-	-	-	-	-	-	-	-
3.5 Subcapitated Professional Services		1,151,538	11,928	4,506	2,283	455	121	-	129,119	1,003,125	-	-	-
3.6 Ending IBNP for Professional Services		40,042	119	87	496	-	3	-	2,351	36,985	-	-	-
3.7 Professional Settlements/AP		-	-	-	-	-	-	-	-	-	-	-	-
3.8 <b>Total Physician Services</b>		<b>4,652,121</b>	<b>22,322</b>	<b>12,110</b>	<b>45,653</b>	<b>455</b>	<b>418</b>	-	<b>334,684</b>	<b>4,236,480</b>	-	-	-
Maternity Services	4.1.1 Maternity Services	145,279	3,559	6,326	-	-	-	-	-	135,395	-	-	-
	4.2.1 Ending IBNP for Maternity Services	1,681	41	73	-	-	-	-	-	1,567	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 <b>Total Maternity Services</b>	<b>146,960</b>	<b>3,600</b>	<b>6,399</b>	-	-	-	-	-	<b>136,962</b>	-	-	-
Mental Health	5.1 Mental Health & Substance Abuse FFS	2,758,194	1,495	16,325	2,366	49	128	-	207,009	2,530,822	-	-	-
	5.2 Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Ending IBNP for Mental Health & Substance Abuse	21,048	11	124	18	-	1	-	1,587	19,306	-	-	-
	5.4 Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	5.5 <b>Total Mental Health &amp; Substance Abuse Services</b>	<b>2,779,242</b>	<b>1,506</b>	<b>16,450</b>	<b>2,384</b>	<b>49</b>	<b>129</b>	-	<b>208,596</b>	<b>2,550,128</b>	-	-	-
Dental	6.1 Dental FFS	-	-	-	-	-	-	-	-	-	-	-	-
	6.2 Dental Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	6.3 Ending IBNP for Dental Services	-	-	-	-	-	-	-	-	-	-	-	-
	6.4 Dental Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	6.5 <b>Total Dental Services</b>	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	7.1 Transportation FFS	656,001	2,280	408	230	-	-	-	138,653	514,430	-	-	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	4,728	10	5	3	-	-	-	923	3,787	-	-	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 <b>Total Transportation Services</b>	<b>660,729</b>	<b>2,291</b>	<b>413</b>	<b>233</b>	-	-	-	<b>139,576</b>	<b>518,216</b>	-	-	-
Pharmacy	8.1 Prescription Drugs FFS	52,771,475	22,909	41,666	5,427	198	-	-	8,245	52,693,030	-	-	-
	8.2 Hepatitis C Prescription Drug FFS	301,836	-	-	-	-	-	-	-	301,836	-	-	-
	8.3 Ending IBNP for Prescription Drugs	-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Prescription Drug Rebates	(4,492)	(2)	(4)	-	-	-	-	(1)	(4,485)	-	-	-
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(204,465)	(323)	(454)	(744)	-	(4)	-	(10,967)	(191,972)	-	-	-
	8.8 <b>Total Prescription Drugs</b>	<b>52,864,354</b>	<b>22,584</b>	<b>41,208</b>	<b>4,682</b>	<b>198</b>	<b>(4)</b>	-	<b>(2,723)</b>	<b>52,798,409</b>	-	-	-
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	1,469	-	-	-	-	-	-	-	1,469	-	-	-
	9.2 Hospice FFS	300,610	-	-	-	-	-	-	33,238	267,373	-	-	-
	9.2.1 Nursing Facility FFS	154,063	-	-	-	-	-	-	44,812	109,251	-	-	-
	9.3 DME FFS	102,137	-	186	-	-	-	-	21,828	80,123	-	-	-
	9.4 Other State Plan Services FFS	1,498,097	1,369	1,461	269	-	-	-	226,145	1,268,852	-	-	-
	9.5 Other Services Subcapitation	381,629	5,549	1,559	687	141	246	-	88,398	285,050	-	-	-
	9.6 Ending IBNP for Other Services	23,794	16	19	3	-	-	-	3,772	19,984	-	-	-
	9.7 Other Service Settlements/AP	63,839	101	142	232	-	1	-	3,424	59,339	-	-	-
	9.8 <b>Total Other Services</b>	<b>2,525,639</b>	<b>7,034</b>	<b>3,367</b>	<b>1,192</b>	<b>141</b>	<b>247</b>	-	<b>421,619</b>	<b>2,092,040</b>	-	-	-

Expanded Benefits	10.1	Expanded Benefits FFS	99,861	162	59	16	-	1	-	20,473	79,150	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	742	1	1	-	-	-	-	105	635	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-
	10.5	<b>Total Expanded Benefits</b>	<b>100,603</b>	<b>163</b>	<b>60</b>	<b>16</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>20,577</b>	<b>79,785</b>	<b>-</b>	<b>-</b>
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	69,789,344	47,601	88,289	57,445	247	427	-	1,024,302	68,571,033	-	-
	11.2	Total Services Paid Directly -- IBNP	179,330	263	475	593	-	4	-	10,135	167,859	-	-
	11.3	Total Services Paid through Subcapitation	1,533,167	17,477	6,065	2,970	595	367	-	217,518	1,288,175	-	-
	11.4	Total Services Paid by Settlements/AP	(140,626)	(222)	(312)	(512)	-	(3)	-	(7,543)	(132,034)	-	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefit Expense before Reinsurance	71,361,215	65,119	94,517	60,496	843	796	-	1,244,412	69,895,033	-	-
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-
11.11	<b>Grand Total Medical Benefit Expense Net of Reinsurance</b>	<b>71,361,215</b>	<b>65,119</b>	<b>94,517</b>	<b>60,496</b>	<b>843</b>	<b>796</b>	<b>-</b>	<b>1,244,412</b>	<b>69,895,033</b>	<b>-</b>	<b>-</b>	
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			JANUARY - MARCH (Q1)										
			Total	Health Plan	Corporate								
Administrative Expenses	12.1	Salaries & Benefits	(161,843,223)	972,206	(162,815,429)								
	12.2	Administrative Services	164,049,611	87,726	163,961,885								
	12.3	Information Systems	309,398	157,732	151,666								
	12.4	Marketing Expenses	12,549	7,299	5,250								
	12.5	General Administration	1,680	-	1,680								
	12.6	Compliance/Regulatory	-	-	-								
	12.7	<b>Total Administrative Expenses</b>	<b>2,530,015</b>	<b>1,224,963</b>	<b>1,305,052</b>								
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	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>									
14.0	Grand Total Expenses	73,891,230											
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	25,261,434											
16.0	Income Tax Expense	6,192,157											
17.0	<b>Net Underwriting Gain (Loss)</b>	<b>19,069,277</b>											

(Continued)

MANAGED MEDICAL ASSISTANCE -- REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance  
 Reporting Period: Q2 2021  
 Paid Through: 3/31/2022  
 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
<b>MEMBER MONTHS</b>		35,561.1	410.3	54.0	66.0	18.0	22.2	11.0	8,133.0	26,846.6	-	-	-
<b>REVENUES</b>													
Revenues	1.1 Capitation	102,706,850	71,263	26,459	60,632	24,192	5,845	4,763	1,739,109	100,774,587	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	73,383	-	-	-	-	-	-	-	73,383	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	198,037	11,134	3,446	3,859	-	-	-	-	179,598	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	33,023	-	-	-	-	-	-	-	33,023	-	-	-
	1.7 Total Revenue	103,011,294	82,396	29,905	64,491	24,192	5,845	4,763	1,739,109	101,060,591	-	-	-
	<b>BENEFIT EXPENSES</b>												
Hospital Services	2.1 Inpatient FFS	5,953,265	11,447	-	-	-	-	-	24,085	5,917,734	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	84,485	162	-	-	-	-	-	342	83,981	-	-	-
	2.3 Outpatient FFS- ER	1,403,804	7,215	7,895	874	-	569	203	9,895	1,377,154	-	-	-
	2.4 Outpatient FFS- Other than ER	823,054	3,191	1,310	7,136	-	50	-	39,118	772,250	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	31,602	148	131	114	-	9	3	696	30,503	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.8 Total Hospital Services	8,296,210	22,162	9,335	8,123	-	628	206	74,135	8,181,621	-	-	-
	Professional Services	3.1 Primary Care FFS	3,383,046	17,933	7,311	41,786	-	241	213	101,126	3,214,437	-	-
3.2 Specialty Care FFS		34,531	116	35	-	-	-	-	23,116	11,264	-	-	-
3.3 Other Professional FFS		70,831	411	741	-	-	-	-	3,049	66,630	-	-	-
3.4 § 1202 PCP Payments to providers		-	-	-	-	-	-	-	-	-	-	-	-
3.5 Subcapitated Professional Services		1,217,255	13,598	5,958	2,240	480	120	-	127,562	1,067,295	-	2	-
3.6 Ending IBNP for Professional Services		49,505	262	115	593	-	3	3	1,806	46,723	-	-	-
3.7 Professional Settlements/AP		-	-	-	-	-	-	-	-	-	-	-	-
3.8 Total Physician Services		4,755,168	32,320	14,160	44,619	480	364	216	256,658	4,406,349	-	2	-
Maternity Services	4.1.1 Maternity Services	169,150	7,670	4,632	-	-	-	-	-	156,848	-	-	-
	4.2.1 Ending IBNP for Maternity Services	2,400	109	66	-	-	-	-	-	2,226	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 Total Maternity Services	171,551	7,779	4,698	-	-	-	-	-	159,074	-	-	-
Mental Health	5.1 Mental Health & Substance Abuse FFS	2,550,545	3,989	24,646	3,414	5,084	22	150	139,597	2,373,589	-	55	-
	5.2 Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Ending IBNP for Mental Health & Substance Abuse	25,699	40	248	34	51	-	2	1,409	23,913	-	1	-
	5.4 Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Total Mental Health & Substance Abuse Services	2,576,244	4,029	24,894	3,448	5,135	22	152	141,006	2,397,502	-	55	-
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	708,738	326	870	156	-	-	190	128,660	578,464	-	73	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	6,824	5	12	1	-	-	3	1,222	5,580	-	1	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Total Transportation Services	715,562	331	882	157	-	-	193	129,882	584,044	-	74	-
Pharmacy	8.1 Prescription Drugs FFS	53,910,406	37,002	69,560	14,121	232	-	7	1,206	53,788,278	-	-	-
	8.2 Hepatitis C Prescription Drug FFS	189,229	-	-	-	-	-	-	-	189,229	-	-	-
	8.3 Ending IBNP for Prescription Drugs	240	-	-	-	-	-	-	-	240	-	-	-
	8.4 Prescription Drug Rebates	(4,263)	(3)	(5)	(1)	-	-	-	-	(4,254)	-	-	-
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(318,063)	(1,094)	(529)	(1,095)	(1)	(19)	(18)	(16,498)	(298,692)	-	(117)	-
	8.8 Total Prescription Drug	53,777,549	35,906	69,026	13,024	230	(19)	(11)	(15,292)	53,674,800	-	(117)	-
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	1,557	-	-	-	-	-	-	-	1,557	-	-	-
	9.2 Hospice FFS	297,263	-	-	-	-	-	-	43,035	254,228	-	-	-
	9.2.1 Nursing Facility FFS	163,912	-	-	-	-	-	-	54,100	109,812	-	-	-
	9.3 DME FFS	91,577	-	124	199	62	-	-	18,565	72,627	-	-	-
	9.4 Other State Plan Services FFS	1,758,008	1,620	1,149	280	-	-	61	366,668	1,382,953	-	5,277	-
	9.5 Other Services Subcapitation	390,759	5,902	1,814	720	178	236	-	85,717	296,182	-	11	-
	9.6 Ending IBNP for Other Services	32,815	23	18	7	1	-	1	6,845	25,845	-	75	-
	9.7 Other Service Settlements/AP	230,629	793	383	794	1	14	13	11,963	216,583	-	84	-
	9.8 Total Other Services	2,966,521	8,338	3,488	2,000	241	250	75	586,894	2,359,787	-	5,447	-

Expanded Benefits	10.1	Expanded Benefits FFS	100,771	304	201	25	-	2	2	15,983	84,254	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	1,056	4	3	-	-	-	-	115	934	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-
	10.5	<b>Total Expanded Benefits</b>	<b>101,827</b>	<b>309</b>	<b>204</b>	<b>25</b>	<b>-</b>	<b>2</b>	<b>2</b>	<b>16,097</b>	<b>85,188</b>	<b>-</b>	<b>-</b>
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	71,605,424	91,221	118,468	67,990	5,377	884	827	968,202	70,347,052	-	5,404
	11.2	Total Services Paid Directly - IBNP	234,628	753	593	749	52	12	12	12,435	219,945	-	76
	11.3	Total Services Paid through Subcapitation	1,608,015	19,500	7,773	2,960	658	356	-	213,278	1,363,478	-	13
	11.4	Total Services Paid by Settlements/AP	(87,434)	(301)	(145)	(301)	-	(5)	(5)	(4,535)	(82,109)	-	(32)
	11.5	TPH & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefits Expense before Reinsurance	73,360,632	111,173	126,688	71,397	6,087	1,247	833	1,189,380	71,848,365	-	5,461
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-
	11.11	<b>Grand Total Medical Benefit Expense Net of Reinsurance</b>	<b>73,360,632</b>	<b>111,173</b>	<b>126,688</b>	<b>71,397</b>	<b>6,087</b>	<b>1,247</b>	<b>833</b>	<b>1,189,380</b>	<b>71,848,365</b>	<b>-</b>	<b>5,461</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			APRIL - JUNE (Q2)										
			Total	Health Plan	Corporate								
Administrative Expenses	12.1	Salaries & Benefits	1,821,488	998,875	822,613								
	12.2	Administrative Services	377,237	101,838	275,399								
	12.3	Information Systems	310,677	144,058	166,619								
	12.4	Marketing Expenses	15,539	7,924	7,614								
	12.5	General Administration	(10,665)	-	(10,665)								
	12.6	Compliance/Regulatory	83	-	83								
	12.7	<b>Total Administrative Expenses</b>	<b>2,514,359</b>	<b>1,252,696</b>	<b>1,261,663</b>								
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	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>									
14.0	Grand Total Expenses	75,874,991											
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	27,136,302											
16.0	Income Tax Expense	6,651,731											
17.0	Net Underwriting Gain (Loss)	20,484,572											

(Continued)

MANAGED MEDICAL ASSISTANCE -- REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance  
 Reporting Period: Q3 2021  
 Paid Through: 3/31/2022  
 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
<b>MEMBER MONTHS</b>		36,760.7	416.3	54.6	64.0	18.0	22.0	14.0	8,024.5	28,147.4	-	-	-
<b>REVENUES</b>													
Revenues	1.1 Capitation	107,493,663	72,908	26,732	59,351	24,029	5,759	5,461	1,717,744	105,581,677	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	73,383	-	-	-	-	-	-	-	73,383	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	236,993	17,915	-	-	-	-	-	7,432	211,645	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	34,240	-	-	-	-	-	-	-	34,240	-	-	-
	1.7 Total Revenue	107,838,278	90,824	26,732	59,351	24,029	5,759	5,461	1,725,176	105,900,945	-	-	-
	<b>BENEFIT EXPENSES</b>												
Hospital Services	2.1 Inpatient FFS	5,667,859	17,118	-	48,832	-	-	-	23,802	5,578,108	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	159,262	481	-	1,372	-	-	-	669	156,740	-	-	-
	2.3 Outpatient FFS- ER	1,539,271	10,104	9,423	-	-	-	483	16,045	1,503,216	-	-	-
	2.4 Outpatient FFS- Other than ER	795,480	1,253	984	3,272	-	-	82	44,897	744,993	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	65,605	319	292	92	-	-	16	1,712	63,173	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.8 Total Hospital Services	8,227,477	29,275	10,700	53,568	-	-	580	87,125	8,046,230	-	-	-
	Professional Services	3.1 Primary Care FFS	3,332,215	18,537	8,389	45,246	161	31	3,011	77,548	3,179,292	-	-
3.2 Specialty Care FFS		34,341	-	-	-	-	-	-	22,378	11,963	-	-	-
3.3 Other Professional FFS		80,401	523	303	-	-	-	9	4,755	74,812	-	-	-
3.4 § 1202 PCP Payments to providers		-	-	-	-	-	-	-	-	-	-	-	-
3.5 Subcapitated Professional Services		1,236,646	12,141	5,858	2,444	417	120	30	127,524	1,088,112	-	-	-
3.6 Ending IBNP for Professional Services		96,857	536	244	1,271	5	1	85	2,941	91,774	-	-	-
3.7 Professional Settlements/AP		-	-	-	-	-	-	-	-	-	-	-	-
3.8 Total Physician Services		4,780,460	31,736	14,794	48,961	583	152	3,135	235,147	4,445,953	-	-	-
Maternity Services	4.1.1 Maternity Services	222,167	6,128	5,927	-	-	-	-	-	210,112	-	-	-
	4.2.1 Ending IBNP for Maternity Services	6,243	172	167	-	-	-	-	-	5,904	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 Total Maternity Services	228,410	6,300	6,093	-	-	-	-	-	216,016	-	-	-
Mental Health	5.1 Mental Health & Substance Abuse FFS	2,574,239	543	18,932	2,567	300	189	23,344	138,074	2,390,290	-	-	-
	5.2 Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Ending IBNP for Mental Health & Substance Abuse	40,694	9	299	41	5	3	369	2,191	37,779	-	-	-
	5.4 Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Total Mental Health & Substance Abuse Services	2,614,933	552	19,231	2,608	305	192	23,713	140,264	2,428,069	-	-	-
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	719,119	600	2,608	601	-	-	462	135,755	579,093	-	-	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	17,360	17	73	13	-	-	13	3,204	14,041	-	-	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Total Transportation Services	736,479	617	2,681	613	-	-	475	138,959	593,134	-	-	-
Pharmacy	8.1 Prescription Drugs FFS	55,729,868	42,975	58,059	22,638	10,696	-	11,991	5,990	55,577,519	-	-	-
	8.2 Hepatitis C Prescription Drug FFS	253,876	-	-	-	-	-	-	-	253,876	-	-	-
	8.3 Ending IBNP for Prescription Drugs	-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Prescription Drug Rebates	(4,194)	(3)	(4)	(2)	(1)	-	(1)	-	(4,183)	-	-	-
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(356,043)	(1,383)	(707)	(2,431)	(7)	(1)	(108)	(14,153)	(337,252)	-	-	-
	8.8 Total Prescription Drugs	55,623,507	41,589	57,347	20,206	10,688	(1)	11,882	(8,163)	55,489,961	-	-	-
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	891	-	-	-	-	-	-	-	891	-	-	-
	9.2 Hospice FFS	294,186	-	-	-	-	-	-	39,267	254,919	-	-	-
	9.2.1 Nursing Facility FFS	204,783	-	-	-	-	-	-	47,026	157,757	-	-	-
	9.3 DME FFS	93,294	-	-	58	124	-	-	21,342	71,770	-	-	-
	9.4 Other State Plan Services FFS	1,568,256	1,294	770	157	-	9	303	195,651	1,370,072	-	-	-
	9.5 Other Services Subcapitation	264,319	3,867	1,262	472	121	154	38	54,489	203,914	-	-	-
	9.6 Ending IBNP for Other Services	60,734	36	22	6	3	-	9	8,522	52,135	-	-	-
	9.7 Other Service Settlements/AP	313,154	1,217	622	2,138	6	1	95	12,448	296,627	-	-	-
	9.8 Total Other Services	2,799,617	6,414	2,676	2,831	255	164	446	378,745	2,408,086	-	-	-



Expanded Benefits	10.1	Expanded Benefits FFS	97,940	124	49	19	-	1	10	15,303	82,634	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	1,727	2	1	1	-	-	-	-	105	1,617	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	<b>Total Expanded Benefits</b>	<b>99,667</b>	<b>126</b>	<b>50</b>	<b>20</b>	<b>-</b>	<b>1</b>	<b>10</b>	<b>15,208</b>	<b>84,252</b>	<b>-</b>	<b>-</b>	<b>-</b>
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	73,203,992	99,196	105,439	123,388	11,280	230	39,695	787,632	72,037,133	-	-	-
	11.2	Total Services Paid Directly - IBNP	448,482	1,572	1,099	2,795	13	4	491	19,345	423,164	-	-	-
	11.3	Total Services Paid through Subcapitation	1,500,964	16,008	7,120	2,916	538	274	68	182,013	1,292,027	-	-	-
	11.4	Total Services Paid by Settlements/AP	(42,888)	(167)	(85)	(293)	(1)	-	(13)	(1,705)	(40,625)	-	-	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefits Expense before Reinsurance	75,110,551	116,609	113,572	128,807	11,830	508	40,241	987,285	73,711,699	-	-	-
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	<b>Grand Total Medical Benefit Expense Net of Reinsurance</b>	<b>75,110,551</b>	<b>116,609</b>	<b>113,572</b>	<b>128,807</b>	<b>11,830</b>	<b>508</b>	<b>40,241</b>	<b>987,285</b>	<b>73,711,699</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>										JULY - SEPTEMBER (Q3)				
			Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	(203,618,305)	1,424,276	(205,042,581)									
	12.2	Administrative Services	206,152,267	129,631	206,022,635									
	12.3	Information Systems	276,692	93,469	183,222									
	12.4	Marketing Expenses	19,735	11,484	8,251									
	12.5	General Administration	(5,278)	-	(5,278)									
	12.6	Compliance/Regulatory	-	-	-									
	12.7	<b>Total Administrative Expenses</b>	<b>2,825,111</b>	<b>1,658,861</b>	<b>1,166,250</b>									
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	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>										
14.0	Grand Total Expenses	77,935,662												
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	29,902,616												
16.0	Income Tax Expense	7,329,818												
17.0	<b>Net Underwriting Gain (Loss)</b>	<b>22,572,799</b>												

(Continued)

MANAGED MEDICAL ASSISTANCE -- REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance  
 Reporting Period: Q4 2021  
 Paid Through: 3/31/2022  
 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
<b>MEMBER MONTHS</b>		38,027.2	415.5	56.6	63.0	18.0	20.0	18.0	7,974.6	29,461.5	-	-	-
<b>REVENUES</b>													
Revenues	1.1 Capitation	111,609,531	75,388	29,459	62,013	25,557	5,314	8,592	1,172,988	110,230,219	-	-	-
	1.2.1 Pharmacy Drug High Risk Pool	-	-	-	-	-	-	-	-	-	-	-	-
	1.3 Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.4.1 Maternity Kick Payments	220,777	21,375	-	3,681	-	3,650	-	-	192,071	-	-	-
	1.5 ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-
	1.6 Other Revenue	71,060	-	-	-	-	-	-	-	71,060	-	-	-
	1.7 Total Revenue	111,901,368	96,763	29,459	65,693	25,557	8,964	8,592	1,172,988	110,493,350	-	-	-
	<b>BENEFIT EXPENSES</b>												
Hospital Services	2.1 Inpatient FFS	5,338,042	5,599	2,010	-	-	-	-	44,816	5,285,617	-	-	-
	2.2 Ending IBNP for Inpatient Hospital Services	383,260	402	144	-	-	-	-	3,218	379,496	-	-	-
	2.3 Outpatient FFS- ER	1,332,766	10,026	7,257	1,422	240	-	407	21,998	1,291,416	-	-	-
	2.4 Outpatient FFS- Other than ER	754,934	4,366	143	7,342	-	-	-	45,058	698,025	-	-	-
	2.5 Ending IBNP for Outpatient Hospital Services	149,893	1,033	531	629	17	-	29	4,814	142,838	-	-	-
	2.6 Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.7 Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	2.7.1 Transplant Services	-	-	-	-	-	-	-	-	-	-	-	-
	2.8 Total Hospital Services	7,958,896	21,426	10,087	9,393	257	-	437	119,904	7,797,392	-	-	-
	Professional Services	3.1 Primary Care FFS	3,334,851	11,992	6,761	60,330	145	87	763	91,436	3,163,338	-	-
3.2 Specialty Care FFS		29,851	-	-	-	-	-	-	20,714	9,137	-	-	-
3.3 Other Professional FFS		83,105	316	379	36	-	-	-	3,724	78,651	-	-	-
3.4 § 1202 PCP Payments to providers		-	-	-	-	-	-	-	-	-	-	-	-
3.5 Subcapitated Professional Services		1,263,214	11,471	6,582	2,135	475	118	143	128,856	1,113,433	-	-	-
3.6 Ending IBNP for Professional Services		247,545	884	513	4,334	10	6	55	8,319	233,424	-	-	-
3.7 Professional Settlements/AP		-	-	-	-	-	-	-	-	-	-	-	-
3.8 Total Physician Services		4,958,567	24,663	14,235	66,835	631	210	961	253,049	4,597,983	-	-	-
Maternity Services	4.1.1 Maternity Services	202,977	1,565	-	-	-	-	-	-	201,413	-	-	-
	4.2.1 Ending IBNP for Maternity Services	14,573	112	-	-	-	-	-	-	14,461	-	-	-
	4.3.1 Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	4.4.1 Total Maternity Services	217,550	1,677	-	-	-	-	-	-	215,874	-	-	-
Mental Health	5.1 Mental Health & Substance Abuse FFS	1,990,204	1,054	24,401	2,458	17,252	33	15,731	95,416	1,833,858	-	-	-
	5.2 Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Ending IBNP for Mental Health & Substance Abuse	94,092	50	1,153	116	815	2	743	4,518	86,695	-	-	-
	5.4 Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Total Mental Health & Substance Abuse Services	2,084,295	1,104	25,554	2,574	18,067	35	16,474	99,934	1,920,553	-	-	-
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	708,441	476	910	248	-	-	176	120,231	586,400	-	-	-
	7.2 Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Ending IBNP for Transportation	50,094	34	65	17	-	-	13	8,493	41,472	-	-	-
	7.4 Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Total Transportation Services	758,535	510	975	265	-	-	189	128,724	627,872	-	-	-
Pharmacy	8.1 Prescription Drugs FFS	56,511,719	45,566	65,304	32,842	11,496	-	7,907	2,125	56,346,463	-	-	15
	8.2 Hepatitis C Prescription Drug FFS	343,293	-	-	-	-	-	-	-	343,293	-	-	-
	8.3 Ending IBNP for Prescription Drugs	-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Prescription Drug Rebates	(2,577)	(2)	(3)	(2)	-	-	-	-	(2,568)	-	-	-
	8.5 Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-
	8.6 Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	8.7 Prescription Drug Settlements/AP	(242,397)	(632)	(338)	(1,245)	(10)	(2)	(27)	(10,649)	(229,494)	-	-	-
	8.8 Total Prescription Drug	56,610,039	44,931	64,964	31,596	11,485	(2)	7,880	(8,524)	56,457,693	-	-	15
Other Services	9.1 Home Health, Private Duty Nursing, Personal Care FFS	452	-	-	-	-	-	-	-	452	-	-	-
	9.2 Hospice FFS	330,907	-	-	-	-	-	-	46,139	284,768	-	-	-
	9.2.1 Nursing Facility FFS	93,651	-	-	-	-	-	-	25,626	68,025	-	-	-
	9.3 DME FFS	96,350	-	-	-	186	-	-	21,636	74,529	-	-	-
	9.4 Other State Plan Services FFS	1,499,450	1,201	1,361	408	13	-	148	207,842	1,288,476	-	-	-
	9.5 Other Services Subcapitation	203,088	2,874	1,059	332	98	104	60	39,468	159,095	-	-	-
	9.6 Ending IBNP for Other Services	145,090	86	98	29	14	-	11	21,629	123,223	-	-	-
	9.7 Other Service Settlements/AP	438,699	1,144	611	2,252	19	3	49	19,273	415,348	-	-	-
	9.8 Total Other Services	2,807,687	5,305	3,128	3,022	330	107	267	381,612	2,413,916	-	-	-

Expanded Benefits	10.1	Expanded Benefits FFS	92,361	158	50	24	2	-	4	14,289	77,835	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	3,964	5	3	2	-	-	-	174	3,780	-	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	<b>Total Expanded Benefits</b>	<b>96,325</b>	<b>162</b>	<b>53</b>	<b>26</b>	<b>2</b>	<b>-</b>	<b>4</b>	<b>14,463</b>	<b>81,615</b>	-	-	-
Totals Before and After Reinsurance	11.1	Total Services Paid Directly FFS	72,740,779	82,316	108,573	105,108	29,334	120	25,136	761,049	71,629,128	-	-	15
	11.2	Total Services Paid Directly - IBNP	1,088,511	2,605	2,507	5,128	857	8	851	51,166	1,025,389	-	-	-
	11.3	Total Services Paid through Subcapitation	1,466,302	14,344	7,641	2,467	573	222	203	168,324	1,272,528	-	-	-
	11.4	Total Services Paid by Settlements/AP	196,302	512	273	1,008	8	1	22	8,624	185,854	-	-	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefits Expense before Reinsurance	75,491,894	99,777	118,995	113,711	30,773	351	26,211	989,162	74,112,899	-	-	15
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	<b>Grand Total Medical Benefit Expense Net of Reinsurance</b>	<b>75,491,894</b>	<b>99,777</b>	<b>118,995</b>	<b>113,711</b>	<b>30,773</b>	<b>351</b>	<b>26,211</b>	<b>989,162</b>	<b>74,112,899</b>	-	-	<b>15</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			OCTOBER - DECEMBER (Q4)											
			Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	2,415,112	1,823,462	591,650									
	12.2	Administrative Services	1,238,863	523,714	715,149									
	12.3	Information Systems	577,503	379,602	197,901									
	12.4	Marketing Expenses	49,331	36,356	12,975									
	12.5	General Administration	(8,617)	1	(8,618)									
	12.6	Compliance/Regulatory	-	-	-									
	12.7	<b>Total Administrative Expenses</b>	<b>4,272,192</b>	<b>2,763,135</b>	<b>1,509,057</b>									
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	<b>Total</b>	-												
14.0	Grand Total Expenses	79,764,086												
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	32,137,282												
16.0	Income Tax Expense	7,877,585												
17.0	Net Underwriting Gain (Loss)	24,259,696												

(Continued)

MANAGED MEDICAL ASSISTANCE – REVENUE AND EXPENSE SCHEDULE - SUMMARY

Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance  
 Reporting Period: 2021 Annual  
 Paid Through: 3/31/2022

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	
		(97.0)	144,992.7	1,645.3	218.4	260.0	69.7	87.3	49.0	32,505.3	110,254.6	-	-	-
<b>REVENUES</b>														
1.1	Capitation	(811,633)	419,852,654	289,073	109,239	243,118	94,913	22,933	20,414	6,419,848	413,464,748	-	-	
1.2.1	Pharmacy Drug High Risk Pool	51,265	271,414	-	-	-	-	-	-	-	220,149	-	-	
1.3	Hepatitis C Kick Payments	-	-	-	-	-	-	-	-	-	-	-	-	
1.4.1	Maternity Kick Payments	4,400	852,541	72,253	3,446	7,540	-	3,650	-	14,573	746,678	-	-	
1.5	ACA § 9010 related payments	-	-	-	-	-	-	-	-	-	-	-	-	
1.6	Other Revenue	5,898	176,925	-	-	-	-	-	-	-	171,027	-	-	
1.7	<b>Total Revenue</b>	<b>(750,069)</b>	<b>421,153,535</b>	<b>361,325</b>	<b>112,685</b>	<b>250,658</b>	<b>94,913</b>	<b>26,584</b>	<b>20,414</b>	<b>6,434,421</b>	<b>414,602,603</b>	-	-	
<b>BENEFIT EXPENSES</b>														
2.1	Inpatient FFS	543,090	22,991,626	34,164	7,650	48,832	-	-	-	145,641	22,212,250	-	-	
2.2	Ending IBNP for Inpatient Hospital Services	(495,290)	195,910	1,045	210	1,372	-	-	-	4,841	683,732	-	-	
2.3	Outpatient FFS: ER	(115,339)	5,381,110	32,200	31,637	4,141	240	569	1,093	66,065	5,360,495	-	-	
2.4	Outpatient FFS: Other than ER	52,438	3,201,885	9,508	4,081	22,168	-	55	82	178,694	2,934,859	-	-	
2.5	Ending IBNP for Outpatient Hospital Services	(81,067)	189,135	1,564	1,055	907	17	9	48	8,006	258,594	-	-	
2.6	Subcapitated Hospital Services	-	-	-	-	-	-	-	-	-	-	-	-	
2.7	Hospital Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	
2.7.1	Transplant Services	523,568	581,894	-	-	-	-	-	-	-	58,326	-	-	
2.8	<b>Total Hospital Services</b>	<b>427,410</b>	<b>32,541,560</b>	<b>78,481</b>	<b>44,632</b>	<b>77,420</b>	<b>257</b>	<b>633</b>	<b>1,223</b>	<b>403,247</b>	<b>31,508,256</b>	-	-	
3.1	Primary Care FFS	496,394	13,904,837	58,249	29,705	190,147	306	651	3,987	445,091	12,680,307	-	-	
3.2	Specialty Care FFS	1,976	134,350	116	70	-	-	-	-	86,103	46,084	-	-	
3.3	Other Professional FFS	28,195	331,093	1,738	1,660	125	-	-	9	19,864	279,502	-	-	
3.4	§ 1202 PCP Payments to providers	-	-	-	-	-	-	-	-	-	-	-	-	
3.5	Subcapitated Professional Services	-	4,868,653	49,137	22,905	9,103	1,827	478	173	513,062	4,271,966	-	2	
3.6	Ending IBNP for Professional Services	(131,762)	302,188	1,800	959	6,695	15	14	143	15,419	408,906	-	-	
3.7	Professional Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	
3.8	<b>Total Physician Services</b>	<b>394,803</b>	<b>19,541,120</b>	<b>111,040</b>	<b>55,298</b>	<b>206,069</b>	<b>2,149</b>	<b>1,144</b>	<b>4,312</b>	<b>1,079,538</b>	<b>17,686,765</b>	-	<b>2</b>	
4.1.1	Maternity Services	6,820	746,394	18,921	16,885	-	-	-	-	-	703,768	-	-	
4.2.1	Ending IBNP for Maternity Services	(4,053)	20,845	435	305	-	-	-	-	-	24,158	-	-	
4.3.1	Maternity Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	
4.4.1	<b>Total Maternity Services</b>	<b>2,767</b>	<b>767,238</b>	<b>19,356</b>	<b>17,190</b>	-	-	-	-	-	<b>727,925</b>	-	-	
5.1	Mental Health & Substance Abuse FFS	245,895	10,119,076	7,081	84,304	10,805	22,685	372	39,225	580,095	9,128,559	-	55	
5.2	Mental Health & Substance Abuse Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-	
5.3	Ending IBNP for Mental Health & Substance Abuse	(36,802)	144,731	110	1,825	209	871	6	1,114	9,704	167,693	-	1	
5.4	Mental Health Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	
5.5	<b>Total Mental Health &amp; Substance Abuse Services</b>	<b>209,092</b>	<b>10,263,807</b>	<b>7,191</b>	<b>86,129</b>	<b>11,014</b>	<b>23,556</b>	<b>378</b>	<b>40,339</b>	<b>589,800</b>	<b>9,296,252</b>	-	<b>55</b>	
6.1	Dental FFS	-	-	-	-	-	-	-	-	-	-	-	-	
6.2	Dental Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-	
6.3	Ending IBNP for Dental Services	-	-	-	-	-	-	-	-	-	-	-	-	
6.4	Dental Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	
6.5	<b>Total Dental Services</b>	-	-	-	-	-	-	-	-	-	-	-	-	
7.1	Transportation FFS	42,603	2,834,902	3,682	4,796	1,235	-	-	828	523,299	2,258,387	-	73	
7.2	Transportation Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-	
7.3	Ending IBNP for Transportation	(50,265)	28,741	65	156	33	-	-	28	13,842	64,880	-	1	
7.4	Transportation Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	
7.5	<b>Total Transportation Services</b>	<b>(7,662)</b>	<b>2,863,643</b>	<b>3,748</b>	<b>4,952</b>	<b>1,268</b>	-	-	<b>856</b>	<b>537,141</b>	<b>2,323,266</b>	-	<b>74</b>	
8.1	Prescription Drugs FFS	(30,095)	218,893,373	148,452	234,589	75,028	22,622	-	19,905	17,566	218,405,290	-	15	
8.2	Hepatitis C Prescription Drug FFS	-	1,088,234	-	-	-	-	-	-	-	1,088,234	-	-	
8.3	Ending IBNP for Prescription Drugs	(250,488)	(250,247)	-	-	-	-	-	-	-	240	-	-	
8.4	Prescription Drug Rebates	3,749	(11,777)	(10)	(17)	(5)	(1)	-	(1)	(1)	(15,490)	-	-	
8.5	Ending accrual for Rebates receivable	-	-	-	-	-	-	-	-	-	-	-	-	
8.6	Prescription Drugs Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-	
8.7	Prescription Drug Settlements/AP	(470,675)	(1,591,642)	(3,433)	(2,028)	(5,515)	(19)	(26)	(153)	(52,267)	(1,057,411)	-	(117)	
8.8	<b>Total Prescription Drugs</b>	<b>(747,508)</b>	<b>218,127,940</b>	<b>145,010</b>	<b>232,545</b>	<b>69,508</b>	<b>22,602</b>	<b>(26)</b>	<b>19,751</b>	<b>(34,703)</b>	<b>218,420,863</b>	-	<b>(117)</b>	
9.1	Home Health, Private Duty Nursing, Personal Care FFS	370	4,739	-	-	-	-	-	-	-	4,369	-	-	
9.2	Hospice FFS	81,314	1,304,281	-	-	-	-	-	-	161,678	1,061,289	-	-	
9.2.1	Nursing Facility FFS	62,162	678,572	-	-	-	-	-	-	171,565	444,844	-	-	
9.3	DME FFS	137,825	521,182	-	310	257	371	-	-	83,371	299,048	-	-	
9.4	Other State Plan Services FFS	1,052,796	7,376,606	5,484	4,741	1,115	13	9	512	996,307	5,310,353	-	5,277	
9.5	Other Services Subcapitation	-	1,239,795	18,192	5,694	2,210	537	740	98	268,072	944,241	-	11	
9.6	Ending IBNP for Other Services	(367,808)	(105,374)	161	156	45	19	-	20	40,769	221,188	-	75	
9.7	Other Service Settlements/AP	(1,154,064)	(107,743)	3,255	1,758	5,417	26	19	157	47,108	988,497	-	84	
9.8	<b>Total Other Services</b>	<b>(187,406)</b>	<b>10,912,058</b>	<b>27,092</b>	<b>12,659</b>	<b>9,045</b>	<b>966</b>	<b>768</b>	<b>787</b>	<b>1,768,870</b>	<b>9,273,829</b>	-	<b>5,447</b>	

Expanded Benefits	10.1	Expanded Benefits FFS	21,380	412,313	749	359	84	2	4	16	65,847	323,873	-	-	-
	10.2	Expanded Benefits Subcapitation	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.3	Ending IBNP for Expanded Benefits	(5,035)	2,455	12	8	3	-	-	1	499	6,967	-	-	-
	10.4	Expanded Benefits Settlements/AP	-	-	-	-	-	-	-	-	-	-	-	-	-
	10.5	<b>Total Expanded Benefits</b>	<b>16,345</b>	<b>414,768</b>	<b>761</b>	<b>366</b>	<b>87</b>	<b>2</b>	<b>4</b>	<b>17</b>	<b>66,346</b>	<b>330,839</b>	-	-	-
Total Before and After Reinsurance	11.1	Total Services Paid Directly FFS	3,155,151	290,494,690	320,333	420,769	353,931	46,238	1,661	65,657	3,541,185	282,584,347	-	5,404	15
	11.2	Total Services Paid Directly -- IBNP	(1,422,569)	528,382	5,194	4,674	9,265	922	29	1,354	93,080	1,836,357	-	76	-
	11.3	Total Services Paid through Subcapitation	-	6,108,448	67,329	28,599	11,313	2,364	1,219	271	781,133	5,216,207	-	13	-
	11.4	Total Services Paid by Settlements/AP	(1,624,739)	(1,699,385)	(177)	(269)	(98)	7	(7)	4	(5,159)	(68,914)	-	(32)	-
	11.5	TPL & Fraud/Abuse Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.6.1	Premium Deficiency Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.7	Subtotal Benefit Expense before Reinsurance	107,842	295,432,134	392,678	453,772	374,411	49,532	2,901	67,286	4,410,239	289,567,996	-	5,461	15
	11.8	Reinsurance Premiums	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.9	Reinsurance Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.10	Net cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.11	<b>Grand Total Medical Benefit Expense Net of Reinsurance</b>	<b>107,842</b>	<b>295,432,134</b>	<b>392,678</b>	<b>453,772</b>	<b>374,411</b>	<b>49,532</b>	<b>2,901</b>	<b>67,286</b>	<b>4,410,239</b>	<b>289,567,996</b>	-	<b>5,461</b>	<b>15</b>
<b>Administrative Expenses, Government-Mandated Assessments, Taxes, and Fees</b>			<b>TOTAL (TO DATE)</b>												
			Adjustments	Total	Health Plan	Corporate									
Administrative Expenses	12.1	Salaries & Benefits	-	(361,224,929)	5,218,819	(366,443,747)									
	12.2	Administrative Services	-	371,817,978	842,909	370,975,069									
	12.3	Information Systems	-	1,474,270	774,862	699,408									
	12.4	Marketing Expenses	-	97,154	63,064	34,090									
	12.5	General Administration	-	(22,880)	2	(22,881)									
	12.6	Compliance/Regulatory	-	83	-	83									
	12.7	<b>Total Administrative Expenses</b>	-	<b>12,141,677</b>	<b>6,899,655</b>	<b>5,242,022</b>									
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	<b>Total</b>	-	-	-	-									
14.0	Grand Total Expenses	107,842	307,573,811												
15.0	Underwriting Gain / (Loss) --- AKA Pre-tax Earnings from Operations	(857,911)	113,579,723												
16.0	Income Tax Expense	(210,294)	27,840,997												
17.0	<b>Net Underwriting Gain (Loss)</b>	<b>(647,617)</b>	<b>85,738,726</b>												

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

Health Plan: Simply Healthcare Plans, Inc. d/b/a/Clear Health Alliance  
 Reporting Period: 2021 Annual  
 Paid Through: 3/31/2022  
 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			-	-	-	-	-	-	-	-	-	-	-	-
<b>1.6 Total Hospital Services</b>				-	-	-	-	-	-	-	-	-	-	-	-
Professional Services	2.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	2.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	2.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	2.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	2.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
<b>2.6 Total Professional Services</b>				-	-	-	-	-	-	-	-	-	-	-	-
Mental Health	3.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	3.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	3.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	3.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	3.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
<b>3.6 Total Mental Health</b>				-	-	-	-	-	-	-	-	-	-	-	-
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>				-	-	-	-	-	-	-	-	-	-	-	-
Transportation	5.1 Vendor #1			-	-	-	-	-	-	-	-	-	-	-	-
	5.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	5.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	5.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	5.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
<b>5.6 Total Transportation</b>			34,740.6	53,073,311	35,561.1	54,099,635	36,760.7	55,983,744	38,027.2	56,855,012	(30,095)	219,984,607			
Pharmacy	6.1 Ingenio Rx	Subsidiary of Anthem	Other (please explain)	-	-	-	-	-	-	-	-	-	-	-	-
	6.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	6.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	6.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	6.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
<b>6.6 Total Pharmacy</b>			34,740.6	53,073,311	35,561.1	54,099,635	36,760.7	55,983,744	38,027.2	56,855,012	(30,095)	219,984,607			
Other Services	7.1 Anthem, Inc	Parent Company	Other (please explain)	-	-	-	-	-	-	-	-	-	-	-	-
	7.2 Vendor #2			-	-	-	-	-	-	-	-	-	-	-	-
	7.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	7.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	7.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
<b>7.6 Total Other Services</b>			34,740.6	6,192,157	35,561.1	6,651,731	36,760.7	7,329,818	38,027.2	7,877,585	(210,294)	27,840,997			
Administrative Expense	8.1 Anthem, Inc	Parent Company	Other (please explain)	-	-	-	-	-	-	-	-	-	-	-	-
	8.2 DBG	Subsidiary of Anthem	Other (please explain)	-	-	-	-	-	-	-	-	-	-	-	-
	8.3 Vendor #3			-	-	-	-	-	-	-	-	-	-	-	-
	8.4 Vendor #4			-	-	-	-	-	-	-	-	-	-	-	-
	8.5 Vendor #5			-	-	-	-	-	-	-	-	-	-	-	-
<b>8.6 Total Administrative Expense</b>			-	-	-	-	-	-	-	-	-	-	-	-	
<b>9 Grand Total</b>				60,570,520	62,013,028	64,479,811	66,241,654	(240,388)	253,064,626						

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: 2021 Annual  
 Paid Through: 3/31/2022  
 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
<b>REVENUES</b>												
1.1 Total Revenue from Revenue & Expense Schedules	99,152,664	99,152,664	103,011,294	103,011,294	107,838,278	107,838,278	111,901,368	111,901,368	(750,069)	(750,069)	421,153,535	421,153,535
1.2 Health Care	-	-	-	-	-	-	-	-	-	-	-	-
1.3 State Insurance Premium and other Fees	-	-	-	-	-	-	-	-	-	-	-	-
1.4 Regulatory Authority Licenses and Fees	-	-	-	-	-	-	-	-	-	-	-	-
1.5 Less: Financial Incentive Payments Outside of Capitation Rate	-	-	-	-	-	-	-	-	-	-	-	-
1.6 Revenue Subject to ASR	99,152,664	99,152,664	103,011,294	103,011,294	107,838,278	107,838,278	111,901,368	111,901,368	(750,069)	(750,069)	421,153,535	421,153,535
<b>EXPENSES</b>												
<b>Benefit Expenses</b>												
2.1 Total Benefits Paid Through FFS and Subscription During the Year	71,322,511	71,322,511	73,213,439	73,213,439	74,704,957	74,704,957	74,207,081	74,207,081	3,155,151	3,155,151	296,603,138	296,603,138
2.2 Incurred but not Paid (IBNP) Ending Balance	179,330	179,330	234,628	234,628	448,482	448,482	1,088,511	1,088,511	(1,422,559)	(1,422,559)	528,382	528,382
2.3 Settlements/Other	(440,658)	(440,658)	(87,434)	(87,434)	(42,888)	(42,888)	196,302	196,302	(1,624,739)	(1,624,739)	(1,699,385)	(1,699,385)
2.4 Net Cost of Reinsurance	71,061,215	71,061,215	73,260,632	73,260,632	75,110,531	75,110,531	75,491,894	75,491,894	107,842	107,842	295,621,134	295,621,134
2.5												
2.6 Total Benefit Expense after Reinsurance	71,361,215	71,361,215	73,360,632	73,360,632	75,110,531	75,110,531	75,491,894	75,491,894	107,842	107,842	295,621,134	295,621,134
<b>Administrative Expenses</b>												
3.1 Total Administrative Expenses from Revenue & Expense Schedule	2,530,015	2,530,015	2,514,359	2,514,359	2,825,111	2,825,111	4,272,192	4,272,192	-	-	12,141,677	12,141,677
3.2 Less: Compliance/Regulatory	(463)	(463)	(1,642)	(1,642)	(1,514)	(1,514)	(2,165)	(2,165)	-	-	(5,785)	(5,785)
3.3 Less: Lobbying/Political Expenses	(885)	(885)	(842)	(842)	(738)	(738)	(873)	(873)	-	-	(3,360)	(3,360)
3.4 Less: Cash value of Executive Bonus above Base Salary	(137,474)	(137,474)	(1,654)	(1,654)	(657)	(657)	(377,954)	(377,954)	-	-	(6,070)	(6,070)
3.5												
3.6 Administrative Expense Subject to ASR	2,391,526	2,391,526	2,346,066	2,346,066	2,757,374	2,757,374	4,042,094	4,042,094	-	-	11,537,060	11,537,060
3.7												
3.8 Actual Annual Administrative Expense Maximum												
3.9 Administrative Expense Subject to ASR												
3.0 Total Benefit and Administrative Expense subject to ASR												
6.0 Total Benefit and Administrative Expense subject to ASR												
<b>Calculation of Pre-Tax Income and ASR</b>												
7.1 Pre-tax Income												
7.2 Pre-tax Income as a Percent of Revenue												
7.3 Preliminary Achieved Savings Ratio												

**MEDICAL LOSS RATIO EXHIBIT**  
 Health Plan: Simply Healthcare Plans, Inc. d/b/a/ Clear Health Alliance  
 Calendar Year: 2021  
 Reporting Period: 2021 Annual  
 Paid Through: 3/31/2022  
 Plan Type:

	JANUARY - MARCH (Q1)			APRIL - JUNE (Q2)			JULY - SEPTEMBER (Q3)			OCTOBER - DECEMBER (Q4)			Prior Year Adjustments			TOTAL (TO DATE)		
	Total	MMA	LTC	Total	MMA	LTC	Total	MMA	LTC	Total	MMA	LTC	Total	MMA	LTC	Total	MMA	LTC
<b>REVENUES</b>																		
1.1 Total Revenue from Revenue & Expense Schedules	99,152,664	99,152,664	-	103,011,294	103,011,294	-	107,838,278	107,838,278	-	111,901,368	111,901,368	-	(750,069)	(750,069)	-	421,153,535	421,153,535	-
1.2 Federal Taxes and Assessments, Including ACA 19010	(5,068,938)	(5,068,938)	-	(5,445,148)	(5,445,148)	-	(6,000,234)	(6,000,234)	-	(6,448,640)	(6,448,640)	-	172,148	172,148	-	(22,790,812)	(22,790,812)	-
1.3 State Insurance, Premium and other Taxes	(1,123,219)	(1,123,219)	-	(1,206,583)	(1,206,583)	-	(1,329,584)	(1,329,584)	-	(1,428,945)	(1,428,945)	-	38,146	38,146	-	(5,050,185)	(5,050,185)	-
1.4 Regulatory Authority Licenses and Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5 Revenue Subject to MTR	92,960,507	92,960,507	-	96,359,563	96,359,563	-	100,508,460	100,508,460	-	104,023,782	104,023,782	-	(539,775)	(539,775)	-	393,312,537	393,312,537	-
<b>EXPENSES</b>																		
2.1 Total Benefit Paid through FFS During the Year	65,258,124	65,258,124	-	67,829,118	67,829,118	-	69,155,313	69,155,313	-	69,438,289	69,438,289	-	3,159,330	3,159,330	-	274,640,174	274,640,174	-
2.2 Total Benefit Paid through Subcapitation during the Year	1,391,165	1,391,165	-	1,392,842	1,392,842	-	1,314,409	1,314,409	-	1,289,618	1,289,618	-	32	32	-	5,388,066	5,388,066	-
2.3 Incurred but not Paid (IBNP) Ending Balance	179,530	179,530	-	234,628	234,628	-	448,482	448,482	-	1,088,511	1,088,511	-	(1,422,569)	(1,422,569)	-	526,382	526,382	-
2.4 Self-insured AP and (IBNP) Ending Balance-Subcontractor	(140,636)	(140,636)	-	(87,434)	(87,434)	-	(42,888)	(42,888)	-	196,302	196,302	-	(1,624,739)	(1,624,739)	-	(1,699,385)	(1,699,385)	-
2.5 Total Benefit Expense Before Reinsurance	66,687,993	66,687,993	-	69,169,153	69,169,153	-	70,875,317	70,875,317	-	72,012,720	72,012,720	-	112,053	112,053	-	278,857,236	278,857,236	-
2.7 Net Cost of Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.8 Total Benefit Expense after Reinsurance	66,687,993	66,687,993	-	69,169,153	69,169,153	-	70,875,317	70,875,317	-	72,012,720	72,012,720	-	112,053	112,053	-	278,857,236	278,857,236	-
<b>Florida-Specific Contributions</b>																		
3.1 Funds to Graduate Medical Education Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.2 Contributions for the Purchase of Supporting, Medical and Indigent Care	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.3 Total Florida-Specific Contributions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Improving Health Care Quality Expenses Incurred</b>																		
4.1 Activities to Prevent Hospital Readmissions	346,219	346,219	-	350,240	350,240	-	508,343	508,343	-	845,486	845,486	-	-	-	-	2,050,288	2,050,288	-
4.2 Activities to Reduce Patient Safety and Reducing Medical Errors	251,808	251,808	-	251,843	251,843	-	363,551	363,551	-	609,334	609,334	-	-	-	-	1,476,536	1,476,536	-
4.3 Wellness and Health Promotion Activities	328,345	328,345	-	332,336	332,336	-	488,755	488,755	-	824,383	824,383	-	-	-	-	1,973,818	1,973,818	-
4.4 Health Information Technology (HIT) expenses related to Health Improvement	108,377	108,377	-	98,713	98,713	-	121,280	121,280	-	187,093	187,093	-	-	-	-	516,363	516,363	-
4.5 Total of Defined Expenses Incurred for Improving Health Care Quality	1,137,249	1,137,249	-	1,125,560	1,125,560	-	1,572,881	1,572,881	-	2,582,914	2,582,914	-	-	-	-	6,418,404	6,418,404	-
5.0 Deductible Fraud and Abuse Detection/Recovery Expenses	6,094	6,094	-	6,542	6,542	-	6,332	6,332	-	6,701	6,701	-	-	-	-	25,869	25,869	-
6.0 Preliminary Medical Loss Ratio (MLR)	73%	73%	-	73%	73%	-	72%	72%	-	72%	72%	-	-21%	-21%	-	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 arrangements. Simply has already been removing the spread associated with sub-capitated vision payments and reporting it as admin within the ASR.