



Administrative Costs at Minnesota Health Plan Companies: 2022 and 2023

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Administrative Costs at Minnesota Health Plan Companies 2022 and 2023

Minnesota Department of Health

Health Economics Program

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Administrative Costs at Minnesota Health Plan Companies, 2022 and 2023

The Minnesota Department of Health (MDH) is required to annually collect and publish information on administrative spending of health plan companies (also referred to as group purchasers) that are licensed to offer health insurance coverage in Minnesota.¹

This report presents administrative spending data for each health plan company that collected more than \$3 million in total health premiums from Minnesota residents each year. The report includes a summary of high-level trends and findings through 2023, and in Appendix A and B, detailed tables for each eligible Minnesota group purchaser on 14 categories of administrative spending in 2022 and 2023, respectively.

As observed previously, Minnesota health plan companies spend significant resources on administrative functions. In 2023, health plan companies collectively spent \$2.84 billion to offer, design, sell, and enable use of health insurance benefits for Minnesota residents, which amounts to 7.9% of total administrative spending as a percentage of total spending and an average of \$491 per insured Minnesotan.

Table 1. Health Plan Administrative Spending, 2013 to 2023

YEAR	ADMINISTRATIVE SPENDING (\$ BILLIONS)	AS A PERCENT OF TOTAL COSTS (%)	PER INSURED MINNESOTAN (\$)
2013	1.47	7.3	303
2014	1.52	7.3	295
2015	1.71	7.6	340
2016	1.83	7.8	353
2017	1.84	7.4	350
2018	2.03	7.6	365
2019	2.17	7.9	401
2020	2.31	8.6	422
2021	2.32	7.5	419
2022	2.69	8.1	474
2023	2.84	7.9	491

Note: Administrative spending includes costs for medical and dental services.

Source: MDH/Health Economics Program analysis of annual health plan filings.

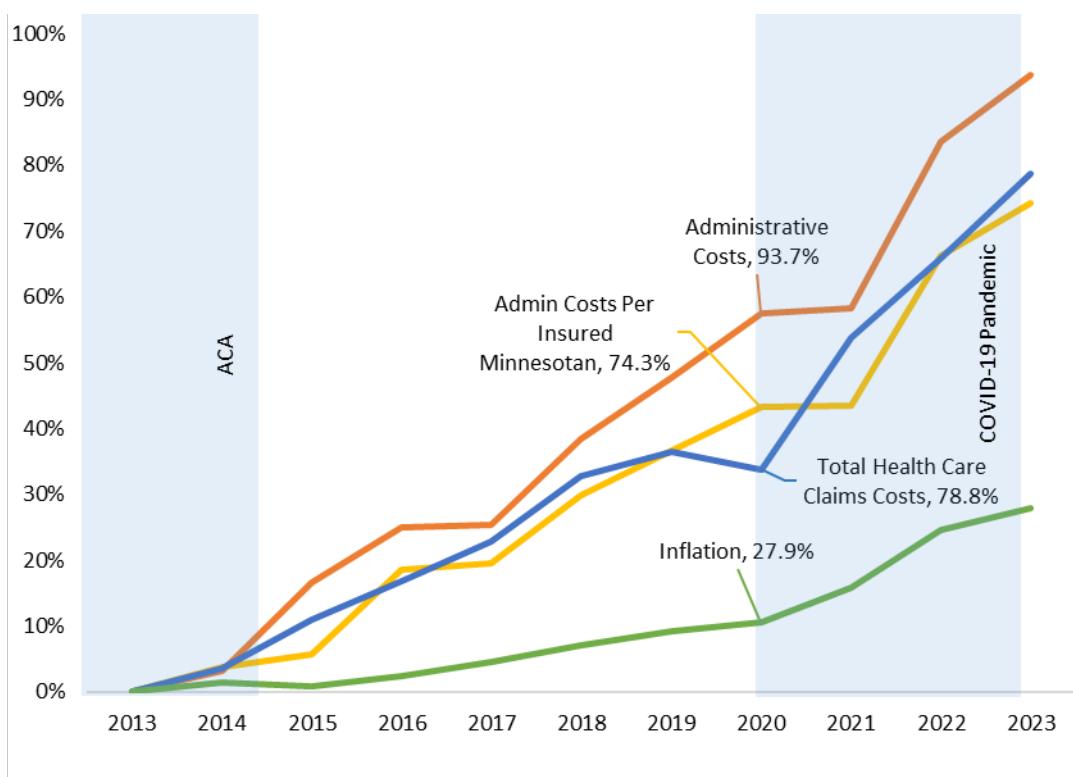
Administrative spending by health plan companies in 2022 and 2023 continued its upward trend, both in absolute terms and on a per insured basis. Compared to 2021, total administrative spending rose by 22.4% in 2023; administrative spending per insured Minnesotan rose by 5.3%. Administrative spending as a percent of total costs settled at the second (2022) and third highest level of spending (2023) over the past ten years, raising questions about why economies of scale do not seem to constrain growth.

¹ Minnesota Statutes, section 62J.38, paragraph (b).

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Figure 1 illustrates that administrative spending by health plan companies appears not driven by the underlying increase in the average price of goods and services (inflation). Despite recent increases, inflation was generally modest between 2013 and 2023, increasing by a cumulative 27.9% during that ten-year period. In contrast, health plan company administrative spending grew more than three times faster, at a cumulative rate of growth of 93.7%. Growth in health care claims costs has also exceeded inflation, generally tracking trends in administrative spending and growing by 78.8% over the same period.

Figure 1: Cumulative Growth in Administrative Spending, Health Care Claims, and Inflation, 2013 to 2023



Source: MDH/Health Economics Program analysis of annual health plan filings (administrative costs, administrative costs per insured Minnesotan, total health care claims) and Minneapolis-St Paul Consumer Price Index (Inflation). Notable periods, the point when major coverage provisions of the Patient Protection and Affordable Care Act (ACA) took effect; the beginning and end of the COVID-19 pandemic (through May 2023) are indicated by shading.

Health plan companies varied widely in their administrative load, as shown in Table 2. Administrative spending ranged from a low of one percent to 55.0% of total spending. Several factors could influence this variation, including the size of the book of business, how established the health plan company is in the market, and if the health plan company continues to market their products to potential enrollees. Among the Minnesota nonprofit health plan companies and affiliated insurance carriers, which control most of the Minnesota insurance market, the spread of administrative spending was narrower, ranging from just over 6.9% to 10.8% of total spending.

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Table 2. Administrative Spending as Percent of Total Spending by Health Plan Company, 2023

HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
Aetna Life Insurance Company	25,193,652	596,719,622	4.2%
Allina Health and Aetna Insurance Company	50,092,092	313,410,748	16.0%
American Heritage Life Insurance Company	1,038,887	3,935,235	26.4%
Ameritas Life Insurance Corp.	1,053,999	8,657,468	12.2%
Blue Cross Blue Shield of Minnesota*	514,767,000	7,474,625,321	6.9%
Blue Plus*	345,441,000	3,209,831,000	10.8%
Care Improvement Plus South Central Insurance Company	86,718,549	733,905,728	11.8%
Cigna Health & Life Insurance Company	11,981,886	892,194,490	1.3%
Clear Spring Health Insurance Company	572,059	1,038,094	55.1%
Colonial Penn Life Insurance Company	117,833	3,864,020	3.1%
Companion Life Insurance Company	215,455	6,807,241	3.2%
Continental Life Insurance Company of Brentwood TN	620,647	14,864,845	4.2%
Delta Dental Plan of Minnesota	80,535,105	914,109,151	8.8%
Dentegra Insurance Company	424,107	2,235,559	19.0%
Gerber Life Insurance Company	1,080,352	4,152,790	26.0%
Golden Rule Insurance Company	880,117	6,611,644	13.3%
Guardian Life Insurance Company of America	2,579,174	15,237,867	16.9%
HCC Life Insurance Company	1,947,126	41,600,589	4.7%
Health Care Service Corporation, A Mutual Legal Reserve Company	39,506,182	116,583,082	33.9%
HealthPartners, Inc.*	402,756,413	6,286,651,710	6.4%
HealthPartners Insurance Company*	65,652,349	908,928,459	7.2%
Hennepin Health*	30,549,500	396,094,065	7.7%
Humana Insurance Company	112,092,205	877,599,522	12.8%
Humana Wisconsin Health Organization Insurance Company	5,225,263	49,533,748	10.6%
Itasca Medical Care*	6,951,750	84,037,740	8.3%
Loyal American Life Insurance Company	693,491	3,852,719	18.0%
Medica Health Plans*	113,518,649	1,409,752,538	8.1%
Medica Insurance Company*	130,361,489	1,543,193,718	8.5%
Medica Self Insured*	92,158,653	1,855,063,324	5.0%
Metropolitan Life Insurance Company	7,053,103	67,088,653	10.5%
MII Life Insurance, Incorporated	316,454	11,062,734	2.9%
National Health Insurance Company	2,529,096	9,275,639	27.3%
Omaha Insurance Company	387,751	5,102,950	7.6%

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HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
Pan-American Life Insurance Company	1,867,880	11,116,353	16.8%
PreferredOne Insurance Company	6,842,838	55,784,786	12.3%
PrimeWest Health*	32,800,984	459,604,798	7.1%
Principal Life Insurance Company	3,511,561	17,147,551	20.5%
QBE Insurance Corporation	1,106,474	10,482,262	10.6%
Quartz Health Plan MN Corporation*	3,396,460	43,215,287	7.9%
ReliaStar Life Insurance Company	2,557,193	8,614,519	29.7%
Renaissance Life & Health Insurance Company of America	2,150,158	5,102,022	42.1%
Sanford Health Plan of Minnesota*	3,155,626	29,588,180	10.7%
Sierra Health and Life Insurance Company, Inc.	37,038,766	358,468,896	10.3%
SilverScript Insurance Company	4,584,923	26,725,388	17.2%
South Country Health Alliance*	20,794,513	247,229,730	8.4%
Standard Insurance Company	544,609	3,051,966	17.8%
Starmount Life Insurance Company	2,562,406	5,996,998	42.7%
State Farm Mutual Automobile Insurance Company	1,858,026	14,388,242	12.9%
Sun Life Assurance Company of Canada	2,403,718	20,358,407	11.8%
Symetra Life Insurance Company	1,028,034	2,002,713	51.3%
UCare Health, Inc.*	3,342,120	41,210,567	8.1%
UCare Minnesota*	496,123,902	6,104,904,955	8.1%
UnitedHealthcare Insurance Company	49,615,232	468,572,355	10.59%
United Healthcare of Illinois, Inc.	18,663,647	205,565,537	9.1%
United of Omaha Life Insurance Company	1,411,427	6,911,731	20.4%
Wellcare Prescription Insurance, Inc.	9,466,745	33,388,442	28.4%
TOTAL	2,841,838,630	36,047,053,698	7.9%

* Indicates a Minnesota Nonprofit Health Plan Company or Affiliated Insurance Carrier

Source: MDH/Health Economics Program analysis of annual health plan filings.

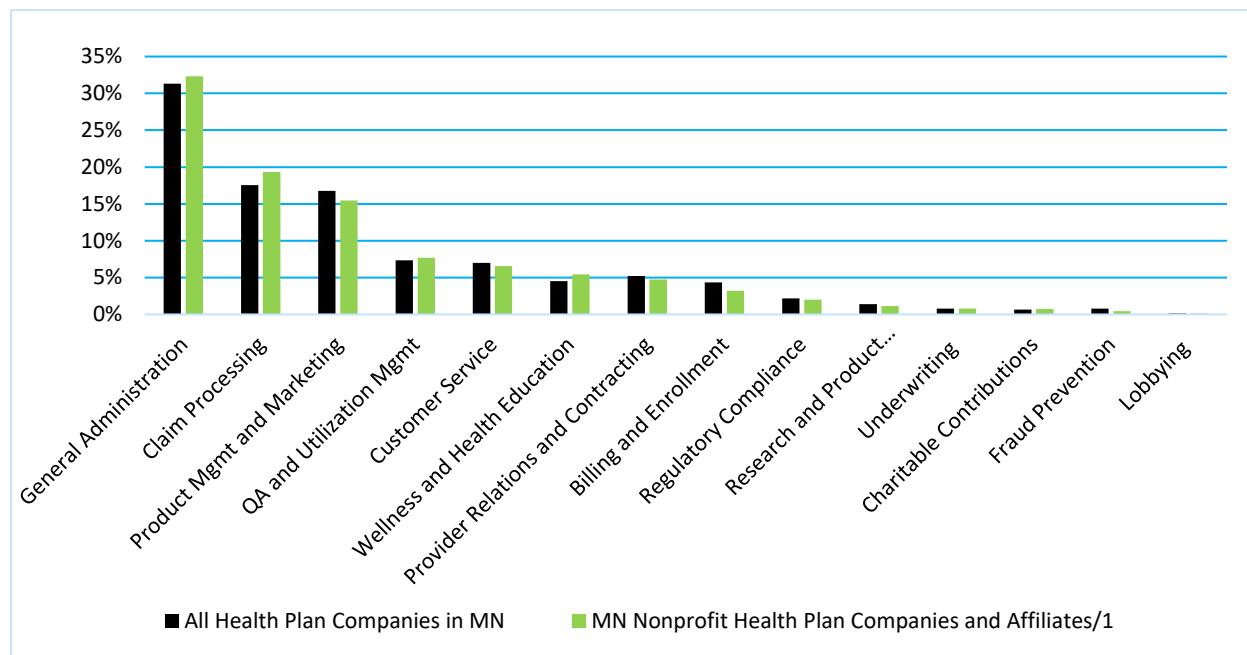
Figure 2 shows the distribution of administrative spending across categories of expenses for all health plan companies in Minnesota as well as for nonprofit health plan companies and affiliated insurers, specifically. It demonstrates that two-thirds of administrative expenses (66.4%) are accounted for by three primary activities, a distribution that has held steady over time:

- General administration
- Claims processing
- Product management and marketing

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The distribution between types of health plan companies is consistent, which is not unexpected given that the state's nonprofit health plan companies and affiliated insurance carriers represent 85.0% of the Minnesota health insurance business (as share of premiums).

Figure 2: Distribution of Administrative Health Plan Companies Spending in Minnesota, by Category 2023



Note: Minnesota Nonprofit Health Plans and Affiliated Carriers include Blue Cross Blue Shield of Minnesota, Blue Plus, HealthPartners Insurance Company, HealthPartners, Inc., Hennepin Health, Itasca Medical Care, Medica Health Plans, Medica Insurance Company, Medica Self Insured, PreferredOne Insurance Company, PrimeWest Health, Quartz Health Plan, Sanford HealthPlan of Minnesota, South Country Health Alliance, UCare Health, Inc., and UCare Minnesota; includes administrative expenses across all product lines.

/1 Reflects 85.0% of health insurance business as measured by share of medical premium.

Source: MDH, Health Economics Program analysis of health plan annual reports.

Conclusion

The nearly \$3 billion in health plan company administrative spending represent one factor contributing to the high and rising cost of health insurance in Minnesota and the nation.^{2,3,4} With the highly aggregated data available for this analysis it remains not possible to identify

² Chernew M, Mintz H. Administrative Expenses in the US Health Care System: Why So High? *JAMA*. 2021;326(17):1679–1680. doi:10.1001/jama.2021.17318.

³ Kocher RP. Reducing Administrative Waste in the US Health Care System. *JAMA*. 2021;325(5):427–428. doi:10.1001/jama.2020.24767.

⁴Tollen L., Keating E, and A. Weil, How Administrative Spending Contributes to Excess U.S. Health Spending, Health Affairs Blog, February 20, 2022. Doi. 10.1377/hblog20200218.375060.

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2023

factors driving administrative spending or explain the variation in spending across businesses and over time. Moreover, these data do not lend themselves to identify what lines of expenditure represent productive administrative spending – key to ensuring effective health insurance functions – and which are more akin to inefficiency or waste in administration. As such, these data continue to primarily serve transparency considerations.

That said, MDH anticipates moving beyond “admiring the problem” with the help of **a broader legislative study on administrative spending currently underway**. This legislatively directed study aims to increase Minnesotans understanding of administrative expenditures related to health care *across the industry*, that is for health care providers and health plan companies, and by considering the burden placed on governments, employers, and residents. In addition to assessing the data infrastructure and developing system-wide estimates, the report will identify recommendations for policymakers to reducing the volume of administrative spending, including by identifying unproductive expenditure.

Additional information about the study is available online:
<https://www.health.state.mn.us/data/economics/docs/lvcjune25.pdf>.

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About the data in this report: Administrative expenses included in this report may capture some spending for activities that did not strictly qualify as administrative spending, such as reserves. These typically amount to less than one percent of administrative spending.

As required by Minnesota Statutes, section 62J.321, subdivision 5, health plans were provided an opportunity to review and comment on the data included in this report. MDH received no comments from health plans.

Comments or questions related to this report may be directed to health.hep@state.mn.us.

Appendix A:
**Detailed Administrative Costs By Health
Plan Company, 2022**

2022 Administrative Spending: Aetna Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	4.7%
Commercial Administrative Spending as percent of Commercial Spending:	5.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	215,666	209,464	425,130
Claim Processing	1,192,892	1,158,585	2,351,477
Detection and Prevention of Fraud	3,228,545	3,135,694	6,364,239
Customer Service	0	0	
Product Management and Marketing	2,254,738	2,189,893	4,444,631
Underwriting	425,823	413,577	839,400
Regulatory Compliance and Government	203,897	198,033	401,930
Lobbying	0	0	
Provider Relations and Contracting	696,842	676,802	1,373,644
Quality Assurance and Utilization Management	317,279	308,155	625,434
Wellness and Health Education	571,086	554,662	1,125,748
Research and Product Development	58,807	57,116	115,923
Charitable Contributions	0	0	
General Administration	4,015,731	3,900,242	7,915,973
Total Indirect Health Care Expenses	13,181,306	12,802,223	25,983,529

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		4,000	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Allina Health and Aetna Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	17.6%
Commercial Administrative Spending as percent of Commercial Spending:	42.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	8,198,866	8,198,866
Claim Processing	0	223,870	223,870
Detection and Prevention of Fraud	0	2,896	2,896
Customer Service	0	0	
Product Management and Marketing	0	1,368,054	1,368,054
Underwriting	0	0	
Regulatory Compliance and Government	0	10,345	10,345
Lobbying	0	0	
Provider Relations and Contracting	0	2,092,036	2,092,036
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	19,611	19,611
General Administration	3,284,812	31,544,818	34,829,630
Total Indirect Health Care Expenses	3,284,812	43,460,496	46,745,308

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		572,260	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: American Heritage Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	37.4%
Commercial Administrative Spending as percent of Commercial Spending:	37.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	93,080	15,611	108,691
Claim Processing	73,481	11,736	85,217
Detection and Prevention of Fraud	1,430	77	1,507
Customer Service	57,793	12,230	70,023
Product Management and Marketing	90,335	2,586	92,921
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	95,016	14,682	109,698
Charitable Contributions		0	
General Administration	439,654	723,146	1,162,800
Total Indirect Health Care Expenses	850,789	780,068	1,630,857

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Ameritas Life Insurance Corp.

Total Administrative Spending as percent of Total Carrier Spending¹:	12.0%
Commercial Administrative Spending as percent of Commercial Spending:	11.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	119,000	64,000	183,000
Claim Processing	171,000	92,000	263,000
Detection and Prevention of Fraud	15,000	8,000	23,000
Customer Service			
Product Management and Marketing	14,000	7,000	21,000
Underwriting	22,000	12,000	34,000
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting	9,000	5,000	14,000
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	223,800	120,969	344,769
Total Indirect Health Care Expenses	573,800	308,969	882,769

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		150,536	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Blue Cross Blue Shield of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	7.4%
Commercial Administrative Spending as percent of Commercial Spending:	9.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,095,000	1,938,000	11,033,000
Claim Processing	30,890,000	123,176,000	154,066,000
Detection and Prevention of Fraud	678,000	353,000	1,031,000
Customer Service	21,477,000	2,767,000	24,244,000
Product Management and Marketing	17,342,000	87,359,000	104,701,000
Underwriting	2,206,000	501,000	2,707,000
Regulatory Compliance and Government	1,059,000	243,000	1,302,000
Lobbying	88,000	310,000	398,000
Provider Relations and Contracting	9,199,000	5,225,000	14,424,000
Quality Assurance and Utilization Management	6,930,000	4,311,000	11,241,000
Wellness and Health Education	20,905,000	25,315,000	46,220,000
Research and Product Development	1,138,000	10,925,000	12,063,000
Charitable Contributions		3,964,000	3,964,000
General Administration	49,249,000	90,261,000	139,510,000
Total Indirect Health Care Expenses	170,256,000	356,648,000	526,904,000

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax	87,493,000		
Other Taxes and Assessments	15,336,000		

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	18,688,000	18,688,000	
Other Capital Costs			
Total Capital Expenditures	18,688,000	18,688,000	

2022 Administrative Spending: Blue Plus

Total Administrative Spending as percent of Total Carrier Spending¹:	11.7%
Commercial Administrative Spending as percent of Commercial Spending:	11.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	11.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	931,000	400,000	1,331,000
Claim Processing	6,381,000	45,798,000	52,179,000
Detection and Prevention of Fraud	241,000	126,000	367,000
Customer Service	5,485,000	372,000	5,857,000
Product Management and Marketing	1,619,000	5,072,000	6,691,000
Underwriting	6,000	16,000	22,000
Regulatory Compliance and Government	1,377,000	642,000	2,019,000
Lobbying	59,000	95,000	154,000
Provider Relations and Contracting	4,874,000	424,000	5,298,000
Quality Assurance and Utilization Management	1,460,000	1,291,000	2,751,000
Wellness and Health Education	5,981,000	27,456,000	33,437,000
Research and Product Development	2,220,000	4,857,000	7,077,000
Charitable Contributions		292,000	292,000
General Administration	23,169,000	189,277,000	212,446,000
Total Indirect Health Care Expenses	53,803,000	276,118,000	329,921,000

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax	37,256,000		
Other Taxes and Assessments	45,298,000		

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Care Improvement Plus South Central Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	13.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	494,026	931,320	1,425,346
Claim Processing	2,778,896	5,238,676	8,017,572
Detection and Prevention of Fraud	782,208	1,474,590	2,256,798
Customer Service	3,211,169	6,053,581	9,264,750
Product Management and Marketing	3,972,792	7,489,367	11,462,159
Underwriting	144,091	271,635	415,726
Regulatory Compliance and Government	82,338	155,220	237,558
Lobbying	0	0	
Provider Relations and Contracting	2,552,467	4,811,821	7,364,288
Quality Assurance and Utilization Management	2,943,571	5,549,116	8,492,687
Wellness and Health Education	144,091	271,635	415,726
Research and Product Development	1,008,636	1,901,446	2,910,082
Charitable Contributions	0	0	
General Administration	2,470,130	4,604,256	7,074,386
Total Indirect Health Care Expenses	20,584,415	38,752,663	59,337,078

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Cigna Health & Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	1.6%
Commercial Administrative Spending as percent of Commercial Spending:	5.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,474,873	607,543	2,082,416
Claim Processing	2,522,246	1,297,567	3,819,813
Detection and Prevention of Fraud	0	0	
Customer Service	793,099	281,780	1,074,879
Product Management and Marketing	1,036,866	679,623	1,716,489
Underwriting	28,230	8,101	36,331
Regulatory Compliance and Government	9,445	19,426	28,871
Lobbying	0	0	
Provider Relations and Contracting	252,978	103,832	356,810
Quality Assurance and Utilization Management	86,932	29,978	116,910
Wellness and Health Education	0	0	
Research and Product Development	64,482	30,569	95,051
Charitable Contributions	0	0	
General Administration	1,555,221	988,279	2,543,500
Total Indirect Health Care Expenses	7,824,372	4,046,698	11,871,070

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		2,167,092	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Clear Spring Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	43.5%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	43.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		414,960	414,960
Total Indirect Health Care Expenses		414,960	414,960

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Colonial Penn Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	4.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	4.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	47,766	11,163	58,929
Claim Processing	9,122	2,132	11,254
Detection and Prevention of Fraud	53,585	12,523	66,108
Customer Service	0	0	
Product Management and Marketing	16,447	3,844	20,291
Underwriting	22,163	5,179	27,342
Regulatory Compliance and Government	0	0	
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	0	0	
Total Indirect Health Care Expenses	149,083	34,841	183,924

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0		
Capital Acquisitions	0		
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Companion Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	3.9%
Commercial Administrative Spending as percent of Commercial Spending:	6.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,875	114	1,989
Claim Processing	165		165
Detection and Prevention of Fraud			
Customer Service	3,130	2,424	5,554
Product Management and Marketing	166,477	54,290	220,767
Underwriting	24,286	5,901	30,187
Regulatory Compliance and Government	22,130	21,733	43,863
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	922	274	1,196
Total Indirect Health Care Expenses	218,985	84,736	303,721

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		500,660	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Continental Life Insurance Company of Brentwood TN

Total Administrative Spending as percent of Total Carrier Spending¹:	5.9%
Commercial Administrative Spending as percent of Commercial Spending:	9.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	5.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	37,920	83,177	121,097
Claim Processing	41,152	131,173	172,325
Detection and Prevention of Fraud			
Customer Service	21,938	10,196	32,134
Product Management and Marketing		7,498	7,498
Underwriting	37,920	83,177	121,097
Regulatory Compliance and Government		48,108	48,108
Lobbying			
Provider Relations and Contracting	7,262	23,148	30,410
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development		1,874	1,874
Charitable Contributions			
General Administration	117,583	78,518	196,101
Total Indirect Health Care Expenses	263,775	466,869	730,644

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		312,053	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Delta Dental Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	8.3%
Commercial Administrative Spending as percent of Commercial Spending:	23.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	3,707,139	3,707,139
Claim Processing	0	6,458,890	6,458,890
Detection and Prevention of Fraud	0	988,570	988,570
Customer Service	0	8,649,992	8,649,992
Product Management and Marketing	4,278,464	9,823,392	14,101,856
Underwriting	559,459	8,073	567,532
Regulatory Compliance and Government	866,412	390,909	1,257,321
Lobbying	0	71,821	71,821
Provider Relations and Contracting	485,141	1,733,394	2,218,535
Quality Assurance and Utilization Management	0	6,599,462	6,599,462
Wellness and Health Education	0	661,979	661,979
Research and Product Development	0	5,199	5,199
Charitable Contributions	113,602	239,615	353,217
General Administration	16,627,280	7,901,310	24,528,590
Total Indirect Health Care Expenses	22,930,358	47,239,745	70,170,103

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax	9,986,789		
Other Taxes and Assessments	1,974,689		

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Gerber Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	19.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		5,847	5,847
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		1,313,403	1,313,403
Total Indirect Health Care Expenses		1,319,250	1,319,250

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		158,635	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Golden Rule Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	17.9%
Commercial Administrative Spending as percent of Commercial Spending:	17.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	11,260	26,861	38,121
Claim Processing	52,979	126,386	179,365
Detection and Prevention of Fraud	13,943	33,262	47,205
Customer Service	39,066	93,195	132,261
Product Management and Marketing	42,922	102,393	145,315
Underwriting	1,570	3,745	5,315
Regulatory Compliance and Government	250	598	848
Lobbying	0	0	
Provider Relations and Contracting	51,599	123,095	174,694
Quality Assurance and Utilization Management	34,936	83,343	118,279
Wellness and Health Education	0	0	
Research and Product Development	17,073	40,729	57,802
Charitable Contributions	0	0	
General Administration	40,263	96,049	136,312
Total Indirect Health Care Expenses	305,861	729,656	1,035,517

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Guardian Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	17.2%
Commercial Administrative Spending as percent of Commercial Spending:	18.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	12,314	15,482	27,796
Claim Processing	77,882	90,857	168,739
Detection and Prevention of Fraud			
Customer Service	8,336	10,467	18,803
Product Management and Marketing	280,584	116,813	397,397
Underwriting	43,950	11,373	55,323
Regulatory Compliance and Government	23,194	31,382	54,576
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	7,567	2,004	9,571
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	378,084	1,194,379	1,572,463
Total Indirect Health Care Expenses	831,911	1,472,757	2,304,668

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	4.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	51,565	8,947	60,512
Claim Processing	223,243	38,736	261,979
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	108,776	18,874	127,650
Underwriting	248,234	43,072	291,306
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	665,373	115,454	780,827
Total Indirect Health Care Expenses	1,297,191	225,083	1,522,274

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		631,818	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Health Care Service Corporation

Total Administrative Spending as percent of Total Carrier Spending¹:	37.3%
Commercial Administrative Spending as percent of Commercial Spending:	7.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	43,227	28,369	71,596
Claim Processing	2,264,579	8,863,325	11,127,904
Detection and Prevention of Fraud	51,576	26,311	77,887
Customer Service	1,367,825	1,545,516	2,913,341
Product Management and Marketing	1,187,046	7,291,498	8,478,544
Underwriting	395,426	240,975	636,401
Regulatory Compliance and Government	26,998	40,985	67,983
Lobbying	7,127	13,900	21,027
Provider Relations and Contracting	723,286	1,035,828	1,759,114
Quality Assurance and Utilization Management	88,189	42,547	130,736
Wellness and Health Education	31,725	16,462	48,187
Research and Product Development	0	0	
Charitable Contributions	6,139	63,479	69,618
General Administration	8,858,747	3,134,721	11,993,468
Total Indirect Health Care Expenses	15,051,890	22,343,916	37,395,806

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		1,240,769	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	6.1%
Commercial Administrative Spending as percent of Commercial Spending:	8.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.5%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	6.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,626,326	1,174,868	10,801,194
Claim Processing	32,853,545	11,155,028	44,008,573
Detection and Prevention of Fraud	497,126	48,081	545,207
Customer Service	20,243,575	314,168	20,557,743
Product Management and Marketing	26,525,733	29,460,942	55,986,675
Underwriting	5,178,216	600,494	5,778,710
Regulatory Compliance and Government	2,835,236	1,540,266	4,375,502
Lobbying	402,704	0	402,704
Provider Relations and Contracting	7,675,819	684,403	8,360,222
Quality Assurance and Utilization Management	30,508,826	3,933,225	34,442,051
Wellness and Health Education	4,626,909	3,715,429	8,342,338
Research and Product Development	2,054,946	334,312	2,389,258
Charitable Contributions	0	169,652	169,652
General Administration	82,818,839	86,174,445	168,993,284
Total Indirect Health Care Expenses	225,847,800	139,305,313	365,153,113

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax	0	
Other Taxes and Assessments	42,237,089	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic	6,368,860	6,106,256	
Capital Acquisitions	3,596,450	3,894,680	
Other Capital Costs	0	0	
Total Capital Expenditures	9,965,310	10,000,936	

2022 Administrative Spending: HealthPartners Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.5%
Commercial Administrative Spending as percent of Commercial Spending:	7.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,089,037	291,945	1,380,982
Claim Processing	3,716,759	2,771,936	6,488,695
Detection and Prevention of Fraud	56,240	11,948	68,188
Customer Service	2,290,179	78,068	2,368,247
Product Management and Marketing	3,000,887	7,320,810	10,321,697
Underwriting	585,818	149,218	735,036
Regulatory Compliance and Government	320,753	382,744	703,497
Lobbying	45,558	0	45,558
Provider Relations and Contracting	868,374	170,069	1,038,443
Quality Assurance and Utilization Management	3,451,499	977,375	4,428,874
Wellness and Health Education	523,448	923,255	1,446,703
Research and Product Development	232,478	83,074	315,552
Charitable Contributions	0	42,157	42,157
General Administration	9,369,392	21,413,667	30,783,059
Total Indirect Health Care Expenses	25,550,422	34,616,266	60,166,688

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		14,298,883	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures	14,298,883		

2022 Administrative Spending: Hennepin Health

Total Administrative Spending as percent of Total Carrier Spending¹:	7.8%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.8%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	325,979	72,090	398,069
Claim Processing	1,215,380	13,050,670	14,266,050
Detection and Prevention of Fraud	207,738	5,768	213,506
Customer Service	2,209,059	49,638	2,258,697
Product Management and Marketing	658,014	176,466	834,480
Underwriting	0	0	
Regulatory Compliance and Government	2,102,389	749,923	2,852,312
Lobbying	0	40,000	40,000
Provider Relations and Contracting	1,083,602	189,013	1,272,615
Quality Assurance and Utilization Management	2,801,668	1,746,996	4,548,664
Wellness and Health Education	172,328	43,517	215,845
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	872,592	4,649,314	5,521,906
Total Indirect Health Care Expenses	11,648,749	20,773,395	32,422,144

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax	2,687,093		
Other Taxes and Assessments	4,478,489		

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Humana Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	13.1%
Commercial Administrative Spending as percent of Commercial Spending:	4.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	13.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	624,015	378,662	1,002,677
Claim Processing	2,689,400	1,631,970	4,321,370
Detection and Prevention of Fraud	1,676,767	1,017,489	2,694,256
Customer Service	3,126,369	1,897,130	5,023,499
Product Management and Marketing	29,147,237	17,687,004	46,834,241
Underwriting	26,002	15,778	41,780
Regulatory Compliance and Government	2,668,221	1,619,118	4,287,339
Lobbying	0	0	
Provider Relations and Contracting	1,763,868	1,070,343	2,834,211
Quality Assurance and Utilization Management	3,685,116	2,236,187	5,921,303
Wellness and Health Education	10,168,110	4,643,983	14,812,093
Research and Product Development	2,122,465	1,287,945	3,410,410
Charitable Contributions		0	
General Administration	17,774,038	10,785,666	28,559,704
Total Indirect Health Care Expenses	75,471,608	44,271,275	119,742,883

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		231,789	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Humana Wisconsin Health Organization Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	12,140	6,940	19,080
Claim Processing	97,608	55,801	153,409
Detection and Prevention of Fraud	62,354	35,647	98,001
Customer Service	100,337	57,361	157,698
Product Management and Marketing	1,160,613	663,506	1,824,119
Underwriting	0	0	
Regulatory Compliance and Government	97,535	55,759	153,294
Lobbying	0	0	
Provider Relations and Contracting	62,044	35,470	97,514
Quality Assurance and Utilization Management	97,100	55,511	152,611
Wellness and Health Education	344,947	149,218	494,165
Research and Product Development	64,844	37,070	101,914
Charitable Contributions	0	0	
General Administration	625,578	357,634	983,212
Total Indirect Health Care Expenses	2,725,100	1,509,917	4,235,017

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		23,436	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Integon National Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	24.3%
Commercial Administrative Spending as percent of Commercial Spending:	35.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	24.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	758,428	1,036,274	1,794,702
Total Indirect Health Care Expenses	758,428	1,036,274	1,794,702

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures	758,428	1,036,274	1,794,702

2022 Administrative Spending: Itasca Medical Care

Total Administrative Spending as percent of Total Carrier Spending¹:	8.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.3%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	40,409	158,371	198,780
Claim Processing	454,406	1,778,094	2,232,500
Detection and Prevention of Fraud	129,932	148,388	278,320
Customer Service	135,254	71,464	206,718
Product Management and Marketing	0	0	
Underwriting	0	0	
Regulatory Compliance and Government	252,593	711,882	964,475
Lobbying	0	877	877
Provider Relations and Contracting	132,331	206,365	338,696
Quality Assurance and Utilization Management	990,798	888,657	1,879,455
Wellness and Health Education	0	2,470	2,470
Research and Product Development	0	0	
Charitable Contributions	0	7,000	7,000
General Administration	231,742	266,149	497,891
Total Indirect Health Care Expenses	2,367,465	4,239,717	6,607,182

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax	704,612		
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Loyal American Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	18.0%
Commercial Administrative Spending as percent of Commercial Spending:	18.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	44,409	12,878	57,287
Claim Processing	21,829	49,464	71,293
Detection and Prevention of Fraud			
Customer Service	63,464	23,762	87,226
Product Management and Marketing	125,430	135,259	260,689
Underwriting	1,755	507	2,262
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	196,660	103,842	300,502
Total Indirect Health Care Expenses	453,547	325,712	779,259

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		171,332	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Medica Health Plans

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.7%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,310,646	2,451,591	3,762,237
Claim Processing	2,770,499	3,329,010	6,099,509
Detection and Prevention of Fraud	291,296	39,688	330,984
Customer Service	4,277,937	965,954	5,243,891
Product Management and Marketing	6,142,822	14,063,873	20,206,695
Underwriting	0	0	
Regulatory Compliance and Government	3,191,331	2,076,879	5,268,210
Lobbying	145,856	89,370	235,226
Provider Relations and Contracting	2,986,119	1,254,820	4,240,939
Quality Assurance and Utilization Management	1,358,195	748,402	2,106,597
Wellness and Health Education	2,077,966	199,484	2,277,450
Research and Product Development	473,620	413,008	886,628
Charitable Contributions	14,268	1,538	15,806
General Administration	13,198,264	24,194,175	37,392,439
Total Indirect Health Care Expenses	38,238,819	49,827,792	88,066,611

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		8,320,073	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Medica Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.2%
Commercial Administrative Spending as percent of Commercial Spending:	9.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	19.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,319,343	5,932,575	7,251,918
Claim Processing	2,444,158	8,888,612	11,332,770
Detection and Prevention of Fraud	121,979	16,509	138,488
Customer Service	8,101,095	1,861,094	9,962,189
Product Management and Marketing	3,307,717	37,483,727	40,791,444
Underwriting	387,470	113,061	500,531
Regulatory Compliance and Government	2,321,319	1,405,624	3,726,943
Lobbying	243,772	185,624	429,396
Provider Relations and Contracting	4,674,801	1,225,954	5,900,755
Quality Assurance and Utilization Management	3,321,933	1,705,858	5,027,791
Wellness and Health Education	1,304,713	91,025	1,395,738
Research and Product Development	907,455	1,127,813	2,035,268
Charitable Contributions	40,598	4,400	44,998
General Administration	21,765,725	23,720,665	45,486,390
Total Indirect Health Care Expenses	50,262,078	83,762,541	134,024,619

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax	0	
Other Taxes and Assessments	28,484,235	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Medica Self Insured

Total Administrative Spending as percent of Total Carrier Spending¹:	5.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	851,055	6,302,574	7,153,629
Claim Processing	1,504,050	11,122,177	12,626,227
Detection and Prevention of Fraud	43,419	5,724	49,143
Customer Service	6,392,914	1,884,071	8,276,985
Product Management and Marketing	3,002,885	9,853,985	12,856,870
Underwriting	1,075,520	314,323	1,389,843
Regulatory Compliance and Government	1,280,775	934,856	2,215,631
Lobbying	133,144	98,841	231,985
Provider Relations and Contracting	2,821,670	1,119,398	3,941,068
Quality Assurance and Utilization Management	3,308,448	1,777,979	5,086,427
Wellness and Health Education	1,361,511	82,027	1,443,538
Research and Product Development	581,208	1,409,099	1,990,307
Charitable Contributions	44,640	4,850	49,490
General Administration	12,029,822	12,759,313	24,789,135
Total Indirect Health Care Expenses	34,431,061	47,669,217	82,100,278

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax	0	
Other Taxes and Assessments	6,069,103	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Metropolitan Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.7%
Commercial Administrative Spending as percent of Commercial Spending:	10.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	70,851	72,963	143,814
Claim Processing	96,535	540,399	636,934
Detection and Prevention of Fraud	2,842	0	2,842
Customer Service	119,336	194,707	314,043
Product Management and Marketing	1,049,714	1,920,215	2,969,929
Underwriting	96,067	10,757	106,824
Regulatory Compliance and Government	2,489	17,062	19,551
Lobbying	0	0	
Provider Relations and Contracting	25,066	44,619	69,685
Quality Assurance and Utilization Management	12,074	8,775	20,849
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	20,876	1,694,841	1,715,717
Total Indirect Health Care Expenses	1,495,850	4,504,338	6,000,188

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		537,873	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: MII Life Insurance, Incorporated

Total Administrative Spending as percent of Total Carrier Spending¹:	2.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	174.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	10,470	10,470
Claim Processing	0	0	
Detection and Prevention of Fraud	0	0	
Customer Service	0	0	
Product Management and Marketing	-52,781	2,863	-49,918
Underwriting	0	0	
Regulatory Compliance and Government	971	8,697	9,668
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	2	2
General Administration	1,875	302,633	304,508
Total Indirect Health Care Expenses	-49,935	324,665	274,730

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax	0	
Other Taxes and Assessments	8,854	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	8.5%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	7,337	1,706	9,043
Claim Processing	13,512	20,914	34,426
Detection and Prevention of Fraud			
Customer Service	28,661	5,871	34,532
Product Management and Marketing	69,197	89,720	158,917
Underwriting	3,276	1,361	4,637
Regulatory Compliance and Government	4,142	237	4,379
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	6,843	6,841	13,684
Wellness and Health Education			
Research and Product Development	2,335	680	3,015
Charitable Contributions			
General Administration	139,954	57,574	197,528
Total Indirect Health Care Expenses	275,257	184,904	460,161

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		121,918	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Pan-American Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.1%
Commercial Administrative Spending as percent of Commercial Spending:	16.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	51,494	36,882	88,376
Claim Processing	34,329	24,588	58,917
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		1,905,900	1,905,900
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		34,878	34,878
Total Indirect Health Care Expenses	85,823	2,002,248	2,088,071

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		377,493	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures	85,823	2,002,248	2,088,071

2022 Administrative Spending: PreferredOne Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	6.9%
Commercial Administrative Spending as percent of Commercial Spending:	7.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	611,197	416,025	1,027,222
Claim Processing	989,802	673,731	1,663,533
Detection and Prevention of Fraud	143,127	97,422	240,549
Customer Service	902,140	614,062	1,516,202
Product Management and Marketing	2,100,634	8,901,127	11,001,761
Underwriting	765,958	521,366	1,287,324
Regulatory Compliance and Government	488,002	332,169	820,171
Lobbying	16,143	10,988	27,131
Provider Relations and Contracting	702,105	477,904	1,180,009
Quality Assurance and Utilization Management	555,912	378,394	934,306
Wellness and Health Education	177,217	688,129	865,346
Research and Product Development	342,620	233,212	575,832
Charitable Contributions			
General Administration	1,223,837	1,769,827	2,993,664
Total Indirect Health Care Expenses	9,018,694	15,114,356	24,133,050

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax	6,098,152		
Other Taxes and Assessments	6,461,646		

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: PrimeWest Health

Total Administrative Spending as percent of Total Carrier Spending¹:	6.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.3%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	768,375	55,140	823,515
Claim Processing	2,572,906	2,657,026	5,229,932
Detection and Prevention of Fraud	1,012,165	1,183,008	2,195,173
Customer Service	482,388	533,265	1,015,653
Product Management and Marketing	100,719	158,469	259,188
Underwriting	0	0	
Regulatory Compliance and Government	689,525	1,010,015	1,699,540
Lobbying	0	0	
Provider Relations and Contracting	1,921,757	1,245,803	3,167,560
Quality Assurance and Utilization Management	2,459,381	1,621,276	4,080,657
Wellness and Health Education	1,166,260	836,740	2,003,000
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	1,769,491	1,708,283	3,477,774
Total Indirect Health Care Expenses	12,942,967	11,009,025	23,951,992

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax	2,764,358		
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2022 Administrative Spending: Principal Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	19.6%
Commercial Administrative Spending as percent of Commercial Spending:	21.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	66,699	72,451	139,150
Claim Processing	381,698	414,612	796,310
Detection and Prevention of Fraud	0	0	
Customer Service	8,570	9,308	17,878
Product Management and Marketing	705,620	766,465	1,472,085
Underwriting	0	0	
Regulatory Compliance and Government	7,284	7,912	15,196
Lobbying	0	0	
Provider Relations and Contracting	24,780	26,917	51,697
Quality Assurance and Utilization Management	28,636	31,106	59,742
Wellness and Health Education	0	0	
Research and Product Development	10,069	10,938	21,007
Charitable Contributions	0	0	
General Administration	186,386	202,458	388,844
Total Indirect Health Care Expenses	1,419,742	1,542,167	2,961,909

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax		0	
Other Taxes and Assessments		327,004	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2022 Administrative Spending: QBE Insurance Corporation

Total Administrative Spending as percent of Total Carrier Spending¹:	11.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		261,000	261,000
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	545,510	53,951	599,461
Total Indirect Health Care Expenses	545,510	314,951	860,461

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		221,646	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures	545,510	314,951	860,461

2022 Administrative Spending: Quartz Health Plan MN Corporation

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.2%
Commercial Administrative Spending as percent of Commercial Spending:	10.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	7.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	45,746	51,151	96,897
Claim Processing	102,074	94,109	196,183
Detection and Prevention of Fraud	0	0	
Customer Service	71,158	18,721	89,879
Product Management and Marketing	68,514	637,725	706,239
Underwriting	33,569	48,699	82,268
Regulatory Compliance and Government	22,748	39,784	62,532
Lobbying	0	932	932
Provider Relations and Contracting	24,746	79,143	103,889
Quality Assurance and Utilization Management	132,622	325,046	457,668
Wellness and Health Education	9,541	111,183	120,724
Research and Product Development	25,986	80,350	106,336
Charitable Contributions	0	0	
General Administration	596,008	522,077	1,118,085
Total Indirect Health Care Expenses	1,132,712	2,008,920	3,141,632

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		62,803	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	36.0%
Commercial Administrative Spending as percent of Commercial Spending:	42.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	1.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	52,278	16,876	69,154
Claim Processing	52,957	18,374	71,331
Detection and Prevention of Fraud	5,884	2,042	7,926
Customer Service	100,420	10,408	110,828
Product Management and Marketing	215,196	31,717	246,913
Underwriting	72,853	3,634	76,487
Regulatory Compliance and Government	11,702	2,833	14,535
Lobbying	555	1,079	1,634
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	20,739	12,345	33,084
Charitable Contributions	2,239	6,777	9,016
General Administration	332,733	1,206,761	1,539,494
Total Indirect Health Care Expenses	867,556	1,312,846	2,180,402

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		423,875	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Renaissance Life & Health Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	40.6%
Commercial Administrative Spending as percent of Commercial Spending:	40.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	33.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	84,093	24,755	108,848
Claim Processing	70,726	197	70,923
Detection and Prevention of Fraud	10,609	30	10,639
Customer Service	167,586	7,672	175,258
Product Management and Marketing	202,162	97,609	299,771
Underwriting	26,399	539	26,938
Regulatory Compliance and Government		189,732	189,732
Lobbying			
Provider Relations and Contracting	4,426	1,303	5,729
Quality Assurance and Utilization Management	7,073	20	7,093
Wellness and Health Education			
Research and Product Development			
Charitable Contributions		651	651
General Administration	386,419	860,506	1,246,925
Total Indirect Health Care Expenses	959,493	1,183,014	2,142,507

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		114,266	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Sanford Health Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	10.8%
Commercial Administrative Spending as percent of Commercial Spending:	8.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	14,998	48,178	63,176
Claim Processing	16,951	73,656	90,607
Detection and Prevention of Fraud	0	0	
Customer Service	61,699	16,172	77,871
Product Management and Marketing	70,541	511,539	582,080
Underwriting	3,813	75	3,888
Regulatory Compliance and Government	7,711	74,400	82,111
Lobbying	0	0	
Provider Relations and Contracting	36,646	59,315	95,961
Quality Assurance and Utilization Management	75,791	-9,257	66,534
Wellness and Health Education	9,529	3,532	13,061
Research and Product Development	28,341	19,105	47,446
Charitable Contributions	0	0	
General Administration	147,315	681,918	829,233
Total Indirect Health Care Expenses	473,335	1,478,633	1,951,968

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax		0	
Other Taxes and Assessments		255,923	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2022 Administrative Spending: Sierra Health and Life Insurance Company, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	8.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	670,571	700,876	1,371,447
Claim Processing	3,155,119	3,297,709	6,452,828
Detection and Prevention of Fraud	830,356	867,882	1,698,238
Customer Service	2,326,527	2,431,671	4,758,198
Product Management and Marketing	2,556,168	2,671,690	5,227,858
Underwriting	93,500	97,725	191,225
Regulatory Compliance and Government	14,921	15,595	30,516
Lobbying	0	0	
Provider Relations and Contracting	3,072,953	3,211,829	6,284,782
Quality Assurance and Utilization Management	2,080,579	2,174,606	4,255,185
Wellness and Health Education	0	0	
Research and Product Development	1,016,759	1,062,710	2,079,469
Charitable Contributions	0	0	
General Administration	2,397,787	2,506,150	4,903,937
Total Indirect Health Care Expenses	18,215,240	19,038,443	37,253,683

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: SilverScript Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	18.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	1,019,440	4,080,576	5,100,016
Total Indirect Health Care Expenses	1,019,440	4,080,576	5,100,016

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		113,276	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: South Country Health Alliance

Total Administrative Spending as percent of Total Carrier Spending¹:	7.5%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.5%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	428,045	347,826	775,871
Claim Processing		5,141,187	5,141,187
Detection and Prevention of Fraud	318,685	140,746	459,431
Customer Service	530,576	167,839	698,415
Product Management and Marketing	856,089	67,473	923,562
Underwriting			
Regulatory Compliance and Government	767,218	870,713	1,637,931
Lobbying			
Provider Relations and Contracting	481,094	325,723	806,817
Quality Assurance and Utilization Management	2,297,125	93,197	2,390,322
Wellness and Health Education		55,265	55,265
Research and Product Development			
Charitable Contributions			
General Administration	2,532,545	4,088,783	6,621,328
Total Indirect Health Care Expenses	8,211,377	11,298,752	19,510,129

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		21,500	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Standard Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	18.6%
Commercial Administrative Spending as percent of Commercial Spending:	18.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	19,282	18,232	37,514
Claim Processing	76,164	72,015	148,179
Detection and Prevention of Fraud	4,821	4,558	9,379
Customer Service	19,282	18,232	37,514
Product Management and Marketing	19,282	18,232	37,514
Underwriting	50,134	47,402	97,536
Regulatory Compliance and Government	19,282	18,232	37,514
Lobbying	2,892	2,735	5,627
Provider Relations and Contracting	24,103	22,790	46,893
Quality Assurance and Utilization Management	4,821	4,558	9,379
Wellness and Health Education	4,821	4,558	9,379
Research and Product Development	2,892	2,735	5,627
Charitable Contributions	2,892	2,735	5,627
General Administration	77,128	72,927	150,055
Total Indirect Health Care Expenses	327,796	309,941	637,737

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		75,026	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Starmount Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	39.4%
Commercial Administrative Spending as percent of Commercial Spending:	39.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	60,882	1,116	61,998
Claim Processing	42,712	4,070	46,782
Detection and Prevention of Fraud	0	0	
Customer Service	83,290	5,505	88,795
Product Management and Marketing	817,344	134,194	951,538
Underwriting	56,203	1,030	57,233
Regulatory Compliance and Government	5,659	3,772	9,431
Lobbying	2,091	38	2,129
Provider Relations and Contracting	75,168	105,525	180,693
Quality Assurance and Utilization Management	0	7,417	7,417
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	958	5,428	6,386
General Administration	264,459	214,633	479,092
Total Indirect Health Care Expenses	1,408,766	482,728	1,891,494

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: State Farm Mutual Automobile Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.3%
Commercial Administrative Spending as percent of Commercial Spending:	4.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	21.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	60,671	7,358	68,029
Claim Processing	163,606	290,856	454,462
Detection and Prevention of Fraud	8,611	15,308	23,919
Customer Service	17,695	0	17,695
Product Management and Marketing	31,852	782,216	814,068
Underwriting	3,539	1,913	5,452
Regulatory Compliance and Government	35,392	12,552	47,944
Lobbying	0	0	
Provider Relations and Contracting	7,584	0	7,584
Quality Assurance and Utilization Management	17,695	6,057	23,752
Wellness and Health Education	2,527	0	2,527
Research and Product Development	25,280	6,057	31,337
Charitable Contributions		0	
General Administration	50,559	25,660	76,219
Total Indirect Health Care Expenses	425,011	1,147,977	1,572,988

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		126,293	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.7%
Commercial Administrative Spending as percent of Commercial Spending:	24.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	34,692	10,991	45,683
Claim Processing	194,087	89,825	283,912
Detection and Prevention of Fraud	0	0	
Customer Service	12,516	4,436	16,952
Product Management and Marketing	15,379	10,754	26,133
Underwriting	121,690	11,796	133,486
Regulatory Compliance and Government	5,664	298	5,962
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	15,144	808	15,952
Charitable Contributions	0	0	
General Administration	915,586	457,875	1,373,461
Total Indirect Health Care Expenses	1,314,758	586,783	1,901,541

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax		
Other Taxes and Assessments	4,000	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Symetra Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	70.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	23,772	1,429	25,201
Claim Processing	8,812	530	9,342
Detection and Prevention of Fraud	308	19	327
Customer Service	1,520	91	1,611
Product Management and Marketing	86,086	281,969	368,055
Underwriting	18,740	1,127	19,867
Regulatory Compliance and Government	5,200	313	5,513
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	219,885	23,090	242,975
Total Indirect Health Care Expenses	364,323	308,568	672,891

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		65,176	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: UCare Health, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	7.4%
Commercial Administrative Spending as percent of Commercial Spending:	0.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	47,458	82,796	130,254
Claim Processing	140,780	305,205	445,985
Detection and Prevention of Fraud	8,420	14,690	23,110
Customer Service	191,131	333,454	524,585
Product Management and Marketing	50,519	88,138	138,657
Underwriting	5,358	9,348	14,706
Regulatory Compliance and Government	33,297	58,091	91,388
Lobbying	0	0	
Provider Relations and Contracting	68,890	120,188	189,078
Quality Assurance and Utilization Management	278,496	238,425	516,921
Wellness and Health Education	4,593	8,013	12,606
Research and Product Development	8,420	14,690	23,110
Charitable Contributions	0	0	
General Administration	234,762	409,698	644,460
Total Indirect Health Care Expenses	1,072,124	1,682,736	2,754,860

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax		0	
Other Taxes and Assessments		155,009	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2022 Administrative Spending: UCare Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	8.3%
Commercial Administrative Spending as percent of Commercial Spending:	10.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.8%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.5%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,616,418	10,486,201	20,102,619
Claim Processing	38,413,166	40,812,327	79,225,493
Detection and Prevention of Fraud	1,694,485	809,162	2,503,647
Customer Service	37,928,571	20,095,064	58,023,635
Product Management and Marketing	15,962,232	43,727,476	59,689,708
Underwriting	1,639,876	529,760	2,169,636
Regulatory Compliance and Government	7,212,570	3,408,660	10,621,230
Lobbying	192,278	482,811	675,089
Provider Relations and Contracting	12,626,719	37,519,586	50,146,305
Quality Assurance and Utilization Management	63,778,474	38,421,609	102,200,083
Wellness and Health Education	1,030,146	5,575,605	6,605,751
Research and Product Development	1,656,567	977,029	2,633,596
Charitable Contributions	0	33,366,602	33,366,602
General Administration	19,086,069	24,953,287	44,039,356
Total Indirect Health Care Expenses	210,837,571	261,165,179	472,002,750

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		67,225,407	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	12,328,031	12,559,048	
Other Capital Costs	0	0	
Total Capital Expenditures	12,328,031	12,559,048	

2022 Administrative Spending: United Healthcare of Illinois, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	11.8%
Commercial Administrative Spending as percent of Commercial Spending:	16.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	11.6%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	231,711	239,273	470,984
Claim Processing	1,306,971	1,349,628	2,656,599
Detection and Prevention of Fraud	369,654	381,719	751,373
Customer Service	1,500,917	1,549,904	3,050,821
Product Management and Marketing	1,860,270	1,920,986	3,781,256
Underwriting	65,346	67,479	132,825
Regulatory Compliance and Government	38,599	39,859	78,458
Lobbying	0	0	
Provider Relations and Contracting	1,193,800	1,232,764	2,426,564
Quality Assurance and Utilization Management	1,381,413	1,426,500	2,807,913
Wellness and Health Education	67,588	69,794	137,382
Research and Product Development	474,045	489,517	963,562
Charitable Contributions	0	0	
General Administration	1,157,886	1,195,675	2,353,561
Total Indirect Health Care Expenses	9,648,200	9,963,098	19,611,298

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		3,505,795	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: United of Omaha Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	19.0%
Commercial Administrative Spending as percent of Commercial Spending:	21.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	5.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	127,358	8,723	136,081
Claim Processing	52,774	158,104	210,878
Detection and Prevention of Fraud			
Customer Service	10,457	1,893	12,350
Product Management and Marketing	240,586	46,641	287,227
Underwriting	45,695	1,191	46,886
Regulatory Compliance and Government	2,314	133	2,447
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	1,663	1,101	2,764
Wellness and Health Education			
Research and Product Development	3,232	3,809	7,041
Charitable Contributions			
General Administration	72,855	42,511	115,366
Total Indirect Health Care Expenses	556,934	264,106	821,040

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments		17,957	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: UnitedHealthcare Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.8%
Commercial Administrative Spending as percent of Commercial Spending:	11.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	481,863	504,119	985,982
Claim Processing	2,717,960	2,843,501	5,561,461
Detection and Prevention of Fraud	768,728	804,236	1,572,964
Customer Service	3,121,287	3,265,457	6,386,744
Product Management and Marketing	3,868,593	4,047,281	7,915,874
Underwriting	135,893	142,170	278,063
Regulatory Compliance and Government	80,269	83,977	164,246
Lobbying	0	0	
Provider Relations and Contracting	2,482,612	2,597,282	5,079,894
Quality Assurance and Utilization Management	2,872,768	3,005,459	5,878,227
Wellness and Health Education	140,555	147,047	287,602
Research and Product Development	985,817	1,031,352	2,017,169
Charitable Contributions	0	0	
General Administration	2,407,924	2,519,145	4,927,069
Total Indirect Health Care Expenses	20,064,269	20,991,026	41,055,295

Taxes and Assessments		Calendar Year 2022
MinnesotaCare Tax		
Other Taxes and Assessments	7,191,590	

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2022 Administrative Spending: Wellcare Prescription Insurance, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	19.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	19.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2022
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		5,410,032	5,410,032
Total Indirect Health Care Expenses		5,410,032	5,410,032

Taxes and Assessments			Calendar Year 2022
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2022
	2022 Incurred	2022 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

Appendix B:
**Detailed Administrative Costs By Health
Plan Company, 2023**

2023 Administrative Spending: Aetna Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	4.2%
Commercial Administrative Spending as percent of Commercial Spending:	6.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	209,110	203,096	412,206
Claim Processing	1,156,629	1,123,365	2,279,994
Detection and Prevention of Fraud	3,130,400	3,040,370	6,170,770
Customer Service	0	0	
Product Management and Marketing	2,186,196	2,123,322	4,309,518
Underwriting	412,879	401,005	813,884
Regulatory Compliance and Government	197,699	192,013	389,712
Lobbying	0	0	
Provider Relations and Contracting	675,659	656,227	1,331,886
Quality Assurance and Utilization Management	307,634	298,787	606,421
Wellness and Health Education	553,726	537,801	1,091,527
Research and Product Development	57,019	55,380	112,399
Charitable Contributions	0	0	
General Administration	3,893,657	3,781,678	7,675,335
Total Indirect Health Care Expenses	12,780,608	12,413,044	25,193,652

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		4,000	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Allina Health and Aetna Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.0%
Commercial Administrative Spending as percent of Commercial Spending:	43.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	9,754,128	9,754,128
Claim Processing	0	154,647	154,647
Detection and Prevention of Fraud	0	1,417	1,417
Customer Service	0	0	
Product Management and Marketing	0	969,123	969,123
Underwriting	0	0	
Regulatory Compliance and Government	0	7,338	7,338
Lobbying	0	0	
Provider Relations and Contracting	0	2,343,876	2,343,876
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	14,372	14,372
General Administration	4,870,436	31,976,755	36,847,191
Total Indirect Health Care Expenses	4,870,436	45,221,656	50,092,092

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		581,416	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: American Heritage Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	26.4%
Commercial Administrative Spending as percent of Commercial Spending:	26.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	47,627	7,151	54,778
Claim Processing	49,296	6,440	55,736
Detection and Prevention of Fraud	1,024	47	1,071
Customer Service	45,845	9,699	55,544
Product Management and Marketing	53,797	1,482	55,279
Underwriting	0	0	
Regulatory Compliance and Government	0	0	
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	59,627	10,413	70,040
Charitable Contributions	0	0	
General Administration	363,156	383,283	746,439
Total Indirect Health Care Expenses	620,372	418,515	1,038,887

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Ameritas Life Insurance Corp.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	12.2%
Commercial Administrative Spending as percent of Commercial Spending:	12.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	126,000	68,000	194,000
Claim Processing	214,000	115,000	329,000
Detection and Prevention of Fraud	8,000	4,000	12,000
Customer Service			
Product Management and Marketing	10,000	5,000	15,000
Underwriting	14,000	8,000	22,000
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting	4,000	2,000	6,000
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	309,099	166,900	475,999
Total Indirect Health Care Expenses	685,099	368,900	1,053,999

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		169,184	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Blue Cross Blue Shield of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	6.9%
Commercial Administrative Spending as percent of Commercial Spending:	8.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,543,000	1,832,000	10,375,000
Claim Processing	22,979,000	118,566,000	141,545,000
Detection and Prevention of Fraud	838,000	3,054,000	3,892,000
Customer Service	21,551,000	2,966,000	24,517,000
Product Management and Marketing	17,819,000	85,569,000	103,388,000
Underwriting	2,136,000	524,000	2,660,000
Regulatory Compliance and Government	1,126,000	192,000	1,318,000
Lobbying	82,000	233,000	315,000
Provider Relations and Contracting	7,850,000	1,439,000	9,289,000
Quality Assurance and Utilization Management	5,649,000	10,385,000	16,034,000
Wellness and Health Education	19,767,000	29,320,000	49,087,000
Research and Product Development	262,000	7,400,000	7,662,000
Charitable Contributions		3,100,000	3,100,000
General Administration	47,997,000	93,588,000	141,585,000
Total Indirect Health Care Expenses	156,599,000	358,168,000	514,767,000

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax	92,723,000		
Other Taxes and Assessments	13,693,000		

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	33,632,000	33,632,000	
Other Capital Costs			
Total Capital Expenditures	33,632,000	33,632,000	

2023 Administrative Spending: Blue Plus

Total Administrative Spending as percent of Total Carrier Spending¹:	10.8%
Commercial Administrative Spending as percent of Commercial Spending:	10.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	10.8%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,156,000	473,000	1,629,000
Claim Processing	10,742,000	50,218,000	60,960,000
Detection and Prevention of Fraud	276,000	731,000	1,007,000
Customer Service	10,189,000	743,000	10,932,000
Product Management and Marketing	2,452,000	6,391,000	8,843,000
Underwriting	7,000	18,000	25,000
Regulatory Compliance and Government	1,446,000	546,000	1,992,000
Lobbying	46,000	70,000	116,000
Provider Relations and Contracting	5,986,000	661,000	6,647,000
Quality Assurance and Utilization Management	5,845,000	3,067,000	8,912,000
Wellness and Health Education	6,811,000	13,281,000	20,092,000
Research and Product Development	4,847,000	25,400,000	30,247,000
Charitable Contributions		174,000	174,000
General Administration	29,605,000	164,260,000	193,865,000
Total Indirect Health Care Expenses	79,408,000	266,033,000	345,441,000

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax	42,731,000		
Other Taxes and Assessments	48,628,000		

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures	 	 	

2023 Administrative Spending: Care Improvement Plus South Central Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.8%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	790,876	1,290,402	2,081,278
Claim Processing	4,448,677	7,258,514	11,707,191
Detection and Prevention of Fraud	1,252,220	2,043,137	3,295,357
Customer Service	5,140,693	8,387,616	13,528,309
Product Management and Marketing	6,359,960	10,376,987	16,736,947
Underwriting	230,672	376,368	607,040
Regulatory Compliance and Government	131,813	215,067	346,880
Lobbying	0	0	
Provider Relations and Contracting	4,086,192	6,667,079	10,753,271
Quality Assurance and Utilization Management	4,712,302	7,688,648	12,400,950
Wellness and Health Education	230,672	376,368	607,040
Research and Product Development	1,614,705	2,634,572	4,249,277
Charitable Contributions	0	0	
General Administration	3,954,379	6,450,630	10,405,009
Total Indirect Health Care Expenses	32,953,161	53,765,388	86,718,549

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax	0	
Other Taxes and Assessments	0	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Clear Spring Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	55.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	55.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		572,059	572,059
Total Indirect Health Care Expenses		572,059	572,059

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Colonial Penn Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	3.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	3.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	29,435	5,543	34,978
Claim Processing	555	105	660
Detection and Prevention of Fraud	50,486	9,506	59,992
Customer Service			
Product Management and Marketing	335	63	398
Underwriting	18,350	3,455	21,805
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration			
Total Indirect Health Care Expenses	99,161	18,672	117,833

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Companion Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	3.2%
Commercial Administrative Spending as percent of Commercial Spending:	4.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,219	74	1,293
Claim Processing	103		103
Detection and Prevention of Fraud			
Customer Service	2,047	1,519	3,566
Product Management and Marketing	121,603	37,493	159,096
Underwriting	15,424	3,748	19,172
Regulatory Compliance and Government	15,566	15,914	31,480
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	575	170	745
Total Indirect Health Care Expenses	156,537	58,918	215,455

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		193,016	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Continental Life Insurance Company of Brentwood TN

Total Administrative Spending as percent of Total Carrier Spending¹:	4.2%
Commercial Administrative Spending as percent of Commercial Spending:	6.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	4.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	25,031	53,971	79,002
Claim Processing	33,464	112,211	145,675
Detection and Prevention of Fraud			
Customer Service	15,355	4,830	20,185
Product Management and Marketing		6,172	6,172
Underwriting	25,031	53,971	79,002
Regulatory Compliance and Government		36,294	36,294
Lobbying			
Provider Relations and Contracting	5,905	19,802	25,707
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development		1,543	1,543
Charitable Contributions			
General Administration	88,603	138,464	227,067
Total Indirect Health Care Expenses	193,389	427,258	620,647

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		345,278	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Delta Dental Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	8.8%
Commercial Administrative Spending as percent of Commercial Spending:	23.2%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.6%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	4,470,086	4,470,086
Claim Processing	0	7,770,112	7,770,112
Detection and Prevention of Fraud	0	1,192,023	1,192,023
Customer Service	0	10,430,202	10,430,202
Product Management and Marketing	5,075,878	9,406,201	14,482,079
Underwriting	1,072,582	5,768	1,078,350
Regulatory Compliance and Government	1,531,021	344,917	1,875,938
Lobbying	0	43,430	43,430
Provider Relations and Contracting	229,695	2,089,081	2,318,776
Quality Assurance and Utilization Management	0	6,326,572	6,326,572
Wellness and Health Education	0	674,941	674,941
Research and Product Development	4,587	13,583	18,170
Charitable Contributions	101,278	352,570	453,848
General Administration	20,095,906	9,304,672	29,400,578
Total Indirect Health Care Expenses	28,110,947	52,424,158	80,535,105

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax	8,556,900		
Other Taxes and Assessments	1,515,053		

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Dentegra Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	19.0%
Commercial Administrative Spending as percent of Commercial Spending:	19.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	2	2
Claim Processing	0	182,775	182,775
Detection and Prevention of Fraud	0	0	
Customer Service	0	0	
Product Management and Marketing	0	3,384	3,384
Underwriting	0	0	
Regulatory Compliance and Government	0	191	191
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	0	237,755	237,755
Total Indirect Health Care Expenses		424,107	424,107

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		66,092	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Gerber Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	26.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		1,213	1,213
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		1,079,139	1,079,139
Total Indirect Health Care Expenses		1,080,352	1,080,352

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		126,791	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Golden Rule Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	13.3%
Commercial Administrative Spending as percent of Commercial Spending:	13.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	10,141	22,259	32,400
Claim Processing	47,717	104,731	152,448
Detection and Prevention of Fraud	12,558	27,563	40,121
Customer Service	35,185	77,227	112,412
Product Management and Marketing	38,659	84,849	123,508
Underwriting	1,414	3,104	4,518
Regulatory Compliance and Government	226	495	721
Lobbying	0	0	
Provider Relations and Contracting	46,474	102,004	148,478
Quality Assurance and Utilization Management	31,466	69,063	100,529
Wellness and Health Education	0	0	
Research and Product Development	15,377	33,750	49,127
Charitable Contributions	0	0	
General Administration	36,263	79,592	115,855
Total Indirect Health Care Expenses	275,480	604,637	880,117

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Guardian Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	16.9%
Commercial Administrative Spending as percent of Commercial Spending:	18.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	11,113	16,863	27,976
Claim Processing	94,193	106,704	200,897
Detection and Prevention of Fraud			
Customer Service	7,543	11,521	19,064
Product Management and Marketing	334,556	125,511	460,067
Underwriting	50,401	13,170	63,571
Regulatory Compliance and Government	27,605	37,681	65,286
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	8,671	2,238	10,909
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	466,913	1,264,491	1,731,404
Total Indirect Health Care Expenses	1,000,995	1,578,179	2,579,174

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	4.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	74,608	12,920	87,528
Claim Processing	283,953	49,172	333,125
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	148,628	25,738	174,366
Underwriting	293,206	50,774	343,980
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	859,320	148,807	1,008,127
Total Indirect Health Care Expenses	1,659,715	287,411	1,947,126

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		604,009	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Health Care Service Corporation, A Mutual Legal Reserve Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	33.9%
Commercial Administrative Spending as percent of Commercial Spending:	7.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	51,458	37,384	88,842
Claim Processing	2,361,874	9,212,168	11,574,042
Detection and Prevention of Fraud	53,883	28,969	82,852
Customer Service	1,578,136	1,536,197	3,114,333
Product Management and Marketing	1,623,776	7,647,002	9,270,778
Underwriting	427,921	294,092	722,013
Regulatory Compliance and Government	28,737	42,332	71,069
Lobbying	6,196	27,338	33,534
Provider Relations and Contracting	821,186	1,146,240	1,967,426
Quality Assurance and Utilization Management	86,232	41,896	128,128
Wellness and Health Education	21,843	11,830	33,673
Research and Product Development	15,454	20,039	35,493
Charitable Contributions	8,779	94,222	103,001
General Administration	10,702,322	1,578,676	12,280,998
Total Indirect Health Care Expenses	17,787,797	21,718,385	39,506,182

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		1,528,500	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	6.4%
Commercial Administrative Spending as percent of Commercial Spending:	8.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.9%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	6.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	6,123,506	611,540	6,735,046
Claim Processing	18,893,518	6,195,717	25,089,235
Detection and Prevention of Fraud	255,915	100,639	356,554
Customer Service	12,922,684	173,925	13,096,609
Product Management and Marketing	15,523,137	8,062,632	23,585,769
Underwriting	2,699,905	188,737	2,888,642
Regulatory Compliance and Government	2,229,906	1,063,859	3,293,765
Lobbying	345,809	0	345,809
Provider Relations and Contracting	5,310,614	425,947	5,736,561
Quality Assurance and Utilization Management	24,172,231	2,161,539	26,333,770
Wellness and Health Education	2,069,248	2,200,022	4,269,270
Research and Product Development	997,605	105,160	1,102,765
Charitable Contributions	0	124,512	124,512
General Administration	122,774,036	167,024,070	289,798,106
Total Indirect Health Care Expenses	214,318,114	188,438,299	402,756,413

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax	0	
Other Taxes and Assessments	42,620,902	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic	5,364,026	3,945,648	
Capital Acquisitions	3,585,713	2,630,541	
Other Capital Costs	0	0	
Total Capital Expenditures	8,949,739	6,576,189	

2023 Administrative Spending: HealthPartners Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.2%
Commercial Administrative Spending as percent of Commercial Spending:	7.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	705,618	132,916	838,534
Claim Processing	2,177,121	1,346,612	3,523,733
Detection and Prevention of Fraud	29,489	21,873	51,362
Customer Service	1,489,095	37,802	1,526,897
Product Management and Marketing	1,788,748	1,752,378	3,541,126
Underwriting	311,113	41,021	352,134
Regulatory Compliance and Government	256,954	231,225	488,179
Lobbying	39,848	0	39,848
Provider Relations and Contracting	611,948	92,578	704,526
Quality Assurance and Utilization Management	2,785,392	469,801	3,255,193
Wellness and Health Education	238,442	478,165	716,607
Research and Product Development	114,955	22,856	137,811
Charitable Contributions	0	27,062	27,062
General Administration	14,147,386	36,301,951	50,449,337
Total Indirect Health Care Expenses	24,696,109	40,956,240	65,652,349

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax		
Other Taxes and Assessments	18,331,831	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Hennepin Health

Total Administrative Spending as percent of Total Carrier Spending¹:	7.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	337,641	88,465	426,106
Claim Processing	1,331,203	10,716,607	12,047,810
Detection and Prevention of Fraud	227,678	8,009	235,687
Customer Service	2,620,992	65,472	2,686,464
Product Management and Marketing	764,406	345,078	1,109,484
Underwriting	0	0	
Regulatory Compliance and Government	2,241,142	377,025	2,618,167
Lobbying	0	40,000	40,000
Provider Relations and Contracting	1,299,287	197,267	1,496,554
Quality Assurance and Utilization Management	2,789,711	1,918,944	4,708,655
Wellness and Health Education	227,135	51,899	279,034
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	1,109,475	3,792,064	4,901,539
Total Indirect Health Care Expenses	12,948,670	17,600,830	30,549,500

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax	2,567,029		
Other Taxes and Assessments	4,278,382		

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Humana Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.8%
Commercial Administrative Spending as percent of Commercial Spending:	2.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	538,020	320,513	858,533
Claim Processing	2,962,321	1,764,735	4,727,056
Detection and Prevention of Fraud	1,608,569	958,268	2,566,837
Customer Service	2,472,940	1,473,198	3,946,138
Product Management and Marketing	27,840,450	16,585,314	44,425,764
Underwriting	30,465	18,149	48,614
Regulatory Compliance and Government	2,728,803	1,625,622	4,354,425
Lobbying	0	0	
Provider Relations and Contracting	1,484,107	884,123	2,368,230
Quality Assurance and Utilization Management	2,883,280	1,717,648	4,600,928
Wellness and Health Education	9,500,367	3,892,272	13,392,639
Research and Product Development	2,120,757	1,263,393	3,384,150
Charitable Contributions	0	0	
General Administration	17,181,386	10,237,505	27,418,891
Total Indirect Health Care Expenses	71,351,465	40,740,740	112,092,205

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		232,924	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Humana Wisconsin Health Organization Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	19,646	16,489	36,135
Claim Processing	143,022	120,041	263,063
Detection and Prevention of Fraud	87,463	73,410	160,873
Customer Service	120,920	101,491	222,411
Product Management and Marketing	827,927	694,897	1,522,824
Underwriting	0	0	
Regulatory Compliance and Government	147,761	124,019	271,780
Lobbying	0	0	
Provider Relations and Contracting	77,981	65,452	143,433
Quality Assurance and Utilization Management	114,187	95,839	210,026
Wellness and Health Education	487,030	282,754	769,784
Research and Product Development	96,195	80,738	176,933
Charitable Contributions	0	0	
General Administration	787,247	660,754	1,448,001
Total Indirect Health Care Expenses	2,909,379	2,315,884	5,225,263

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		23,417	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Itasca Medical Care

Total Administrative Spending as percent of Total Carrier Spending¹:	8.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.3%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	45,041	165,956	210,997
Claim Processing	463,952	1,727,894	2,191,846
Detection and Prevention of Fraud	148,754	156,532	305,286
Customer Service	221,574	77,485	299,059
Product Management and Marketing	0	16	16
Underwriting	0	0	
Regulatory Compliance and Government	251,056	764,375	1,015,431
Lobbying	0	1,103	1,103
Provider Relations and Contracting	98,461	232,212	330,673
Quality Assurance and Utilization Management	1,032,061	1,055,374	2,087,435
Wellness and Health Education	0	900	900
Research and Product Development	0	0	
Charitable Contributions	0	2,000	2,000
General Administration	218,570	288,434	507,004
Total Indirect Health Care Expenses	2,479,469	4,472,281	6,951,750

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax	615,126		
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Loyal American Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	18.0%
Commercial Administrative Spending as percent of Commercial Spending:	18.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	18.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	60,555	16,303	76,858
Claim Processing	20,942	42,252	63,194
Detection and Prevention of Fraud			
Customer Service	55,307	24,644	79,951
Product Management and Marketing	86,348	98,345	184,693
Underwriting	885	509	1,394
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	152,685	134,716	287,401
Total Indirect Health Care Expenses	376,722	316,769	693,491

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		157,936	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Medica Health Plans

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.7%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,689,434	3,160,123	4,849,557
Claim Processing	3,571,198	4,291,124	7,862,322
Detection and Prevention of Fraud	375,483	51,158	426,641
Customer Service	5,514,299	1,245,123	6,759,422
Product Management and Marketing	7,918,152	18,128,458	26,046,610
Underwriting	0	0	
Regulatory Compliance and Government	4,113,654	2,677,116	6,790,770
Lobbying	188,010	115,199	303,209
Provider Relations and Contracting	3,849,134	1,617,474	5,466,608
Quality Assurance and Utilization Management	1,750,726	964,697	2,715,423
Wellness and Health Education	2,678,517	257,137	2,935,654
Research and Product Development	610,500	532,371	1,142,871
Charitable Contributions	18,392	1,982	20,374
General Administration	17,012,680	31,186,508	48,199,188
Total Indirect Health Care Expenses	49,290,179	64,228,470	113,518,649

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax	0	
Other Taxes and Assessments	10,242,008	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Medica Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.5%
Commercial Administrative Spending as percent of Commercial Spending:	8.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	19.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,283,283	5,770,427	7,053,710
Claim Processing	2,377,355	8,645,670	11,023,025
Detection and Prevention of Fraud	118,645	16,058	134,703
Customer Service	7,879,678	1,810,227	9,689,905
Product Management and Marketing	3,217,311	36,459,230	39,676,541
Underwriting	376,880	109,971	486,851
Regulatory Compliance and Government	2,257,873	1,367,206	3,625,079
Lobbying	237,109	180,551	417,660
Provider Relations and Contracting	4,547,030	1,192,447	5,739,477
Quality Assurance and Utilization Management	3,231,139	1,659,234	4,890,373
Wellness and Health Education	1,269,053	88,537	1,357,590
Research and Product Development	882,653	1,096,988	1,979,641
Charitable Contributions	39,488	4,280	43,768
General Administration	21,170,829	23,072,337	44,243,166
Total Indirect Health Care Expenses	48,888,326	81,473,163	130,361,489

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax	0	
Other Taxes and Assessments	28,847,852	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Medica Self Insured

Total Administrative Spending as percent of Total Carrier Spending ¹ :	5.0%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	955,321	7,074,723	8,030,044
Claim Processing	1,688,316	12,484,792	14,173,108
Detection and Prevention of Fraud	48,738	6,425	55,163
Customer Service	7,176,131	2,114,895	9,291,026
Product Management and Marketing	3,370,778	11,061,229	14,432,007
Underwriting	1,207,286	352,832	1,560,118
Regulatory Compliance and Government	1,437,687	1,049,388	2,487,075
Lobbying	149,456	110,950	260,406
Provider Relations and Contracting	3,167,362	1,256,539	4,423,901
Quality Assurance and Utilization Management	3,713,777	1,995,805	5,709,582
Wellness and Health Education	1,528,314	92,076	1,620,390
Research and Product Development	652,414	1,581,732	2,234,146
Charitable Contributions	50,109	5,444	55,553
General Administration	13,503,635	14,322,499	27,826,134
Total Indirect Health Care Expenses	38,649,324	53,509,329	92,158,653

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax	0	
Other Taxes and Assessments	-3,140,589	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Metropolitan Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.5%
Commercial Administrative Spending as percent of Commercial Spending:	11.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	82,881	85,352	168,233
Claim Processing	112,925	632,154	745,079
Detection and Prevention of Fraud	3,325	0	3,325
Customer Service	139,599	227,766	367,365
Product Management and Marketing	1,227,947	2,246,252	3,474,199
Underwriting	112,379	12,584	124,963
Regulatory Compliance and Government	2,911	19,959	22,870
Lobbying	0	0	
Provider Relations and Contracting	29,322	52,194	81,516
Quality Assurance and Utilization Management	14,124	10,265	24,389
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	24,421	2,016,743	2,041,164
Total Indirect Health Care Expenses	1,749,834	5,303,269	7,053,103

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		595,068	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: MII Life Insurance, Incorporated

Total Administrative Spending as percent of Total Carrier Spending ¹ :	2.9%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government	14,331	56,850	71,181
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	118,745	126,528	245,273
Total Indirect Health Care Expenses	133,076	183,378	316,454

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		4,418	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: National Health Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	27.3%
Commercial Administrative Spending as percent of Commercial Spending:	30.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	29.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	1,006,968	1,522,128	2,529,096
Total Indirect Health Care Expenses	1,006,968	1,522,128	2,529,096

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	7.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	6,840	468	7,308
Claim Processing	13,092	16,799	29,891
Detection and Prevention of Fraud			
Customer Service	22,007	4,328	26,335
Product Management and Marketing	59,348	54,516	113,864
Underwriting	4,297	2,659	6,956
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	5,751	7,862	13,613
Wellness and Health Education			
Research and Product Development	5,802	1,516	7,318
Charitable Contributions			
General Administration	129,165	53,301	182,466
Total Indirect Health Care Expenses	246,302	141,449	387,751

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		114,820	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Pan-American Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.8%
Commercial Administrative Spending as percent of Commercial Spending:	17.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	80,739	28,995	109,734
Claim Processing	53,826	19,330	73,156
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		1,679,898	1,679,898
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		5,092	5,092
Total Indirect Health Care Expenses	134,565	1,733,315	1,867,880

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		325,610	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: PreferredOne Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	12.3%
Commercial Administrative Spending as percent of Commercial Spending:	14.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	226,187	153,959	380,146
Claim Processing	366,298	249,329	615,627
Detection and Prevention of Fraud	52,967	36,053	89,020
Customer Service	333,857	227,247	561,104
Product Management and Marketing	777,386	1,639,721	2,417,107
Underwriting	283,459	192,943	476,402
Regulatory Compliance and Government	180,596	122,926	303,522
Lobbying	5,974	4,066	10,040
Provider Relations and Contracting	259,829	176,859	436,688
Quality Assurance and Utilization Management	205,728	140,033	345,761
Wellness and Health Education	65,583	167,549	233,132
Research and Product Development	126,794	86,305	213,099
Charitable Contributions			
General Administration	452,908	308,282	761,190
Total Indirect Health Care Expenses	3,337,566	3,505,272	6,842,838

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax	1,302,640		
Other Taxes and Assessments	1,147,266		

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: PrimeWest Health

Total Administrative Spending as percent of Total Carrier Spending¹:	7.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.1%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,091,363	72,034	1,163,397
Claim Processing	2,458,057	4,000,957	6,459,014
Detection and Prevention of Fraud	1,094,583	1,374,602	2,469,185
Customer Service	685,161	1,295,144	1,980,305
Product Management and Marketing	92,867	3,133,666	3,226,533
Underwriting	0	0	
Regulatory Compliance and Government	763,063	1,115,736	1,878,799
Lobbying	0	0	
Provider Relations and Contracting	2,253,987	1,369,207	3,623,194
Quality Assurance and Utilization Management	2,731,725	2,074,892	4,806,617
Wellness and Health Education	1,711,896	1,270,992	2,982,888
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	1,940,304	2,270,748	4,211,052
Total Indirect Health Care Expenses	14,823,006	17,977,978	32,800,984

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax	2,993,027		
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	103,624	103,624	
Other Capital Costs	0	0	
Total Capital Expenditures	103,624	103,624	

2023 Administrative Spending: Principal Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	20.5%
Commercial Administrative Spending as percent of Commercial Spending:	21.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	0.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	73,734	80,092	153,826
Claim Processing	421,957	458,342	880,299
Detection and Prevention of Fraud	0	0	
Customer Service	9,474	10,290	19,764
Product Management and Marketing	893,766	970,835	1,864,601
Underwriting	0	0	
Regulatory Compliance and Government	8,052	8,747	16,799
Lobbying	0	0	
Provider Relations and Contracting	27,394	29,756	57,150
Quality Assurance and Utilization Management	31,657	34,386	66,043
Wellness and Health Education	0	0	
Research and Product Development	11,131	12,091	23,222
Charitable Contributions	0	0	
General Administration	206,045	223,812	429,857
Total Indirect Health Care Expenses	1,683,210	1,828,351	3,511,561

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax		0	
Other Taxes and Assessments		368,881	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: QBE Insurance Corporation

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		362,737	362,737
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	644,819	98,918	743,737
Total Indirect Health Care Expenses	644,819	461,655	1,106,474

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		291,369	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Quartz Health Plan MN Corporation

Total Administrative Spending as percent of Total Carrier Spending¹:	7.9%
Commercial Administrative Spending as percent of Commercial Spending:	9.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	7.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	51,431	91,489	142,920
Claim Processing	129,885	83,409	213,294
Detection and Prevention of Fraud			
Customer Service	89,225	16,282	105,507
Product Management and Marketing	95,931	756,579	852,510
Underwriting	37,245	37,402	74,647
Regulatory Compliance and Government	32,996	42,194	75,190
Lobbying		2,055	2,055
Provider Relations and Contracting	34,794	68,971	103,765
Quality Assurance and Utilization Management	181,612	332,659	514,271
Wellness and Health Education	14,390	117,556	131,946
Research and Product Development	20,655	64,112	84,767
Charitable Contributions		3,732	3,732
General Administration	674,562	417,294	1,091,856
Total Indirect Health Care Expenses	1,362,726	2,033,734	3,396,460

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		124,586	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	29.7%
Commercial Administrative Spending as percent of Commercial Spending:	35.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	1.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	84,925	28,845	113,770
Claim Processing	57,452	19,662	77,114
Detection and Prevention of Fraud	6,384	2,185	8,569
Customer Service	95,870	16,110	111,980
Product Management and Marketing	215,881	46,236	262,117
Underwriting	90,574	10,337	100,911
Regulatory Compliance and Government	6,792	3,181	9,973
Lobbying	604	1,399	2,003
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	43,689	24,620	68,309
Charitable Contributions	2,485	7,834	10,319
General Administration	462,384	1,329,744	1,792,128
Total Indirect Health Care Expenses	1,067,040	1,490,153	2,557,193

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		23,936	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Renaissance Life & Health Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending ¹ :	42.1%
Commercial Administrative Spending as percent of Commercial Spending:	42.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	26.1%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	76,413	26,794	103,207
Claim Processing	58,056	53	58,109
Detection and Prevention of Fraud	8,708	8	8,716
Customer Service	255,397	69,993	325,390
Product Management and Marketing	200,294	176,836	377,130
Underwriting	30,051	30	30,081
Regulatory Compliance and Government		246,779	246,779
Lobbying			
Provider Relations and Contracting	4,022	1,410	5,432
Quality Assurance and Utilization Management	5,806	5	5,811
Wellness and Health Education			
Research and Product Development			
Charitable Contributions		1,511	1,511
General Administration	363,152	624,840	987,992
Total Indirect Health Care Expenses	1,001,899	1,148,259	2,150,158

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		98,352	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Sanford Health Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	10.7%
Commercial Administrative Spending as percent of Commercial Spending:	7.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	22.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	24,720	43,294	68,014
Claim Processing	23,991	188,854	212,845
Detection and Prevention of Fraud	0	0	
Customer Service	96,885	4,253	101,138
Product Management and Marketing	136,549	843,905	980,454
Underwriting	5,298	0	5,298
Regulatory Compliance and Government	13,880	69,661	83,541
Lobbying	0	0	
Provider Relations and Contracting	57,261	25,920	83,181
Quality Assurance and Utilization Management	114,406	-12,522	101,884
Wellness and Health Education	9,446	3,367	12,813
Research and Product Development	46,724	25,668	72,392
Charitable Contributions	0	0	
General Administration	231,600	1,202,466	1,434,066
Total Indirect Health Care Expenses	760,760	2,394,866	3,155,626

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax		0	
Other Taxes and Assessments		365,851	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2023 Administrative Spending: Sierra Health and Life Insurance Company, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	10.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	10.3%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	707,385	656,150	1,363,535
Claim Processing	3,328,334	3,087,267	6,415,601
Detection and Prevention of Fraud	875,942	812,499	1,688,441
Customer Service	2,454,254	2,276,494	4,730,748
Product Management and Marketing	2,696,502	2,501,197	5,197,699
Underwriting	98,633	91,489	190,122
Regulatory Compliance and Government	15,740	14,600	30,340
Lobbying			
Provider Relations and Contracting	3,241,658	3,006,867	6,248,525
Quality Assurance and Utilization Management	2,194,802	2,035,834	4,230,636
Wellness and Health Education			
Research and Product Development	1,072,579	994,893	2,067,472
Charitable Contributions			
General Administration	2,529,426	2,346,221	4,875,647
Total Indirect Health Care Expenses	19,215,255	17,823,511	37,038,766

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: SilverScript Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	17.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	17.2%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	988,215	3,596,708	4,584,923
Total Indirect Health Care Expenses	988,215	3,596,708	4,584,923

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments	202,949		

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: South Country Health Alliance

Total Administrative Spending as percent of Total Carrier Spending¹:	8.4%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	474,356	361,383	835,739
Claim Processing		5,384,271	5,384,271
Detection and Prevention of Fraud	371,044	145,151	516,195
Customer Service	607,950	183,685	791,635
Product Management and Marketing	948,713	232,092	1,180,805
Underwriting			
Regulatory Compliance and Government	787,057	727,242	1,514,299
Lobbying			
Provider Relations and Contracting	609,511	339,257	948,768
Quality Assurance and Utilization Management	2,560,002	125,690	2,685,692
Wellness and Health Education		75,033	75,033
Research and Product Development			
Charitable Contributions			
General Administration	2,759,857	4,102,219	6,862,076
Total Indirect Health Care Expenses	9,118,490	11,676,023	20,794,513

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		21,500	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Standard Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	17.8%
Commercial Administrative Spending as percent of Commercial Spending:	17.8%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	17,064	14,891	31,955
Claim Processing	67,532	58,932	126,464
Detection and Prevention of Fraud	4,357	3,802	8,159
Customer Service	17,067	14,891	31,958
Product Management and Marketing	17,067	14,891	31,958
Underwriting	44,476	38,813	83,289
Regulatory Compliance and Government	17,064	14,891	31,955
Lobbying	2,542	2,218	4,760
Provider Relations and Contracting	21,784	19,010	40,794
Quality Assurance and Utilization Management	4,357	3,802	8,159
Wellness and Health Education	4,357	3,802	8,159
Research and Product Development	2,542	2,218	4,760
Charitable Contributions	2,542	2,218	4,760
General Administration	68,071	59,408	127,479
Total Indirect Health Care Expenses	290,822	253,787	544,609

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		68,191	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Starmount Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	42.7%
Commercial Administrative Spending as percent of Commercial Spending:	42.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	81,822	1,500	83,322
Claim Processing	52,487	5,001	57,488
Detection and Prevention of Fraud	922	17	939
Customer Service	120,608	7,972	128,580
Product Management and Marketing	1,025,821	182,639	1,208,460
Underwriting	59,491	1,090	60,581
Regulatory Compliance and Government	7,763	5,175	12,938
Lobbying	3,089	57	3,146
Provider Relations and Contracting	96,155	134,987	231,142
Quality Assurance and Utilization Management	0	9,062	9,062
Wellness and Health Education	0	0	
Research and Product Development	16,216	297	16,513
Charitable Contributions	1,422	8,056	9,478
General Administration	408,898	331,859	740,757
Total Indirect Health Care Expenses	1,874,694	687,712	2,562,406

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: State Farm Mutual Automobile Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.9%
Commercial Administrative Spending as percent of Commercial Spending:	7.1%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	21.0%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	65,919	9,591	75,510
Claim Processing	248,324	441,466	689,790
Detection and Prevention of Fraud	13,070	23,235	36,305
Customer Service	19,227	0	19,227
Product Management and Marketing	34,608	777,368	811,976
Underwriting	3,846	2,457	6,303
Regulatory Compliance and Government	38,453	16,773	55,226
Lobbying	0	0	
Provider Relations and Contracting	8,239	0	8,239
Quality Assurance and Utilization Management	19,227	8,053	27,280
Wellness and Health Education	2,747	0	2,747
Research and Product Development	27,467	8,053	35,520
Charitable Contributions	0	0	
General Administration	54,933	34,970	89,903
Total Indirect Health Care Expenses	536,060	1,321,966	1,858,026

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax	0	
Other Taxes and Assessments	300,104	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending¹:	11.8%
Commercial Administrative Spending as percent of Commercial Spending:	26.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	46,320	22,764	69,084
Claim Processing	227,814	112,326	340,140
Detection and Prevention of Fraud	0	0	
Customer Service	15,519	6,258	21,777
Product Management and Marketing	29,618	18,389	48,007
Underwriting	142,724	17,054	159,778
Regulatory Compliance and Government	5,369	283	5,652
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	20,923	0	20,923
Charitable Contributions	0	0	
General Administration	1,227,817	510,540	1,738,357
Total Indirect Health Care Expenses	1,716,104	687,614	2,403,718

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		4,000	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Symetra Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	51.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	Not Applicable

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	35,979	2,163	38,142
Claim Processing	13,336	802	14,138
Detection and Prevention of Fraud	466	28	494
Customer Service	2,301	138	2,439
Product Management and Marketing	130,170	436,688	566,858
Underwriting	28,364	1,706	30,070
Regulatory Compliance and Government	7,870	473	8,343
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	332,797	34,753	367,550
Total Indirect Health Care Expenses	551,283	476,751	1,028,034

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		103,239	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: UCare Health, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	8.1%
Commercial Administrative Spending as percent of Commercial Spending:	0.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	11.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	63,889	143,037	206,926
Claim Processing	148,210	164,933	313,143
Detection and Prevention of Fraud	12,396	27,753	40,149
Customer Service	259,944	581,967	841,911
Product Management and Marketing	101,937	228,218	330,155
Underwriting	6,675	14,944	21,619
Regulatory Compliance and Government	42,434	95,002	137,436
Lobbying	0	0	
Provider Relations and Contracting	84,533	186,581	271,114
Quality Assurance and Utilization Management	236,696	360,561	597,257
Wellness and Health Education	7,351	16,224	23,575
Research and Product Development	1,838	4,056	5,894
Charitable Contributions	0	0	
General Administration	170,689	382,252	552,941
Total Indirect Health Care Expenses	1,136,592	2,205,528	3,342,120

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		160,479	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: UCare Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	8.1%
Commercial Administrative Spending as percent of Commercial Spending:	11.7%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.9%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	11,132,422	11,295,055	22,427,477
Claim Processing	31,587,803	32,918,021	64,505,824
Detection and Prevention of Fraud	2,123,237	1,046,384	3,169,621
Customer Service	47,854,221	21,527,071	69,381,292
Product Management and Marketing	21,625,410	50,602,730	72,228,140
Underwriting	1,973,800	529,906	2,503,706
Regulatory Compliance and Government	8,217,073	3,715,596	11,932,669
Lobbying	228,483	552,372	780,855
Provider Relations and Contracting	14,299,787	46,881,808	61,181,595
Quality Assurance and Utilization Management	84,023,464	44,079,164	128,102,628
Wellness and Health Education	1,460,793	6,937,486	8,398,279
Research and Product Development	124,333	115,150	239,483
Charitable Contributions	0	168,085	168,085
General Administration	23,909,621	27,194,627	51,104,248
Total Indirect Health Care Expenses	248,560,447	247,563,455	496,123,902

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments	68,761,664		

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	7,439,132	7,660,354	
Other Capital Costs			
Total Capital Expenditures	7,439,132	7,660,354	

2023 Administrative Spending: United Healthcare of Illinois, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	9.1%
Commercial Administrative Spending as percent of Commercial Spending:	17.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.8%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	12.6%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	229,848	218,377	448,225
Claim Processing	1,296,466	1,231,761	2,528,227
Detection and Prevention of Fraud	366,683	348,383	715,066
Customer Service	1,488,852	1,414,546	2,903,398
Product Management and Marketing	1,845,318	1,753,221	3,598,539
Underwriting	64,821	61,586	126,407
Regulatory Compliance and Government	38,288	36,378	74,666
Lobbying	0	0	
Provider Relations and Contracting	1,184,205	1,125,103	2,309,308
Quality Assurance and Utilization Management	1,370,309	1,301,919	2,672,228
Wellness and Health Education	67,045	63,699	130,744
Research and Product Development	470,234	446,766	917,000
Charitable Contributions	0	0	
General Administration	1,148,579	1,091,260	2,239,839
Total Indirect Health Care Expenses	9,570,648	9,092,999	18,663,647

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		3,848,313	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures	 	 	

2023 Administrative Spending: United of Omaha Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	20.4%
Commercial Administrative Spending as percent of Commercial Spending:	22.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	4.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	227,044	17,399	244,443
Claim Processing	96,473	240,025	336,498
Detection and Prevention of Fraud			
Customer Service	13,961	2,429	16,390
Product Management and Marketing	412,656	84,149	496,805
Underwriting	73,505		73,505
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	2,248	1,597	3,845
Wellness and Health Education			
Research and Product Development	7,795	11,014	18,809
Charitable Contributions			
General Administration	152,050	69,082	221,132
Total Indirect Health Care Expenses	985,732	425,695	1,411,427

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments		31,339	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: UnitedHealthcare Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.6%
Commercial Administrative Spending as percent of Commercial Spending:	11.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.8%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	621,099	570,458	1,191,557
Claim Processing	3,503,325	3,217,688	6,721,013
Detection and Prevention of Fraud	990,856	910,068	1,900,924
Customer Service	4,023,194	3,695,172	7,718,366
Product Management and Marketing	4,986,438	4,579,878	9,566,316
Underwriting	175,159	160,878	336,037
Regulatory Compliance and Government	103,463	95,028	198,491
Lobbying	0	0	
Provider Relations and Contracting	3,199,972	2,939,069	6,139,041
Quality Assurance and Utilization Management	3,702,866	3,400,959	7,103,825
Wellness and Health Education	181,169	166,398	347,567
Research and Product Development	1,270,673	1,167,071	2,437,744
Charitable Contributions	0	0	
General Administration	3,103,703	2,850,648	5,954,351
Total Indirect Health Care Expenses	25,861,917	23,753,315	49,615,232

Taxes and Assessments		Calendar Year 2023
MinnesotaCare Tax		
Other Taxes and Assessments	13,031,554	

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2023 Administrative Spending: Wellcare Prescription Insurance, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	28.4%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	Not Applicable
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	28.4%

¹Self-insured expenses are not required to be reported, but are encouraged. When reported, these amounts are included in Total Administrative and Total Carrier Spending; thus, the Total Administrative percentage may not fall within the range reported for the Commercial, MN Public Program, and Medicare categories.

Indirect Health Care Expenses (Medical and Dental)			Calendar Year 2023
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment			
Claim Processing			
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing			
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration		9,466,745	9,466,745
Total Indirect Health Care Expenses		9,466,745	9,466,745

Taxes and Assessments			Calendar Year 2023
MinnesotaCare Tax			
Other Taxes and Assessments			

Capital Costs			Calendar Year 2023
	2023 Incurred	2023 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			