



Administrative Costs at Minnesota Health Plans

2020 and 2021

Administrative Costs at Minnesota Health Plans 2020 and 2021

Minnesota Department of Health
Health Economics Program
PO Box 64975
St. Paul, MN 55164-0975
651-201-4520
health.HEP@state.mn.us



As requested by Minnesota Statutes, section 3.197: This report cost approximately \$5,100 to prepare, excluding data collection costs.

Upon request, this material will be made available in an alternative format such as large print, Braille or audio recording. Printed on recycled paper.

Administrative Costs at Minnesota Health Plans, 2020 and 2021

The Minnesota Department of Health (MDH) is required to collect and publish information annually on administrative spending of health plans (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 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 2021, and in Appendix A and B, detailed tables for each eligible Minnesota group purchaser on 14 categories of administrative spending in 2020 and 2021, respectively.

As observed previously, Minnesota health plans spend significant resources on administrative functions. In 2021, health plans collectively spent \$2.32 billion to offer, design, sell, and enable use of health insurance benefits for Minnesota residents, which amounts to 7.5% of total administrative spending as a percentage of total spending and an average of \$419 per insured Minnesotan in 2021.

Table 1. Administrative Health Plan Spending, 2011 to 2021

YEAR	ADMINISTRATIVE SPENDING (\$ BILLIONS)	AS A PERCENT OF TOTAL COSTS (%)	PER INSURED MINNESOTAN (\$)
2011	1.31	7.2	287
2012	1.38	7.1	295
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

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

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

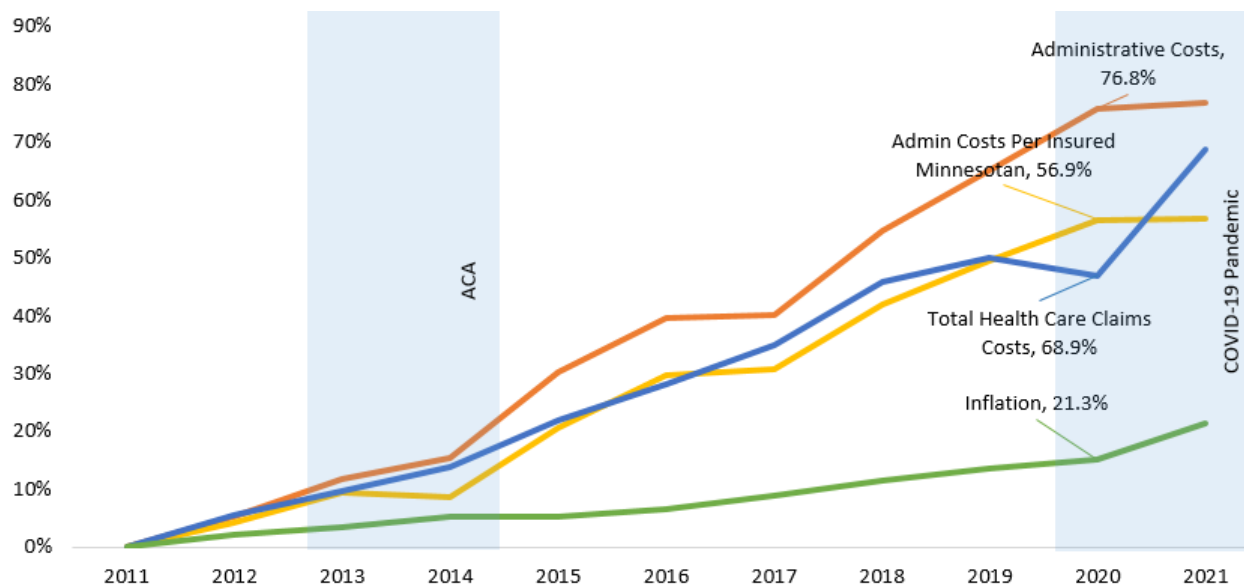
After rising to the highest proportion of total costs during the last 10 years in 2020 at 8.6%, administrative spending as a percent of total costs settled at 7.5% in 2021. Total spending remained relatively stable between 2020 and 2021, but health care utilization began to rebound from impacts of the COVID-19 pandemic in late 2021, which may be one contributing factor explaining the decrease in 2021.

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

ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS 2020 AND 2021

While inflation was generally modest between 2011 and 2021 – increasing by 21.3% overall during that period – health plan administrative spending grew over three times faster, at 76.8% (Figure 1). In 2021, health care spending began to rebound to pre-pandemic typical levels with health care costs increasing, while administrative costs remained relatively stable, in an environment where overall inflation began to rise.

Figure 1: Cumulative Growth in Administrative Spending, Health Care Claims, and Inflation, 2011 to 2021



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 and the beginning of the COVID-19 Pandemic, 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 less than one percent to approximately 39% of total spending, excluding one plan (United Healthcare of Illinois) that incurred significant startup costs due to developing a new Medicaid product. 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 plan markets 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% to 9% of total spending.

Table 2. Administrative Spending as Percent of Total Spending by Health Plan, 2021

HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
Aetna Life Insurance Company	23,843,295	542,322,649	4.4%
Allina Health and Aetna Insurance Company	39,229,981	217,029,386	18.1%
American Heritage Life Insurance Company	1,516,397	4,044,831	37.5%
Ameritas Life Insurance Corp	887,862	7,203,397	12.3%
Blue Cross Blue Shield of Minnesota*	478,550,000	6,845,075,000	7.0%
Blue Plus*	247,420,000	2,937,389,000	8.4%
Cigna Health & Life Insurance Company	9,468,345	706,471,955	1.3%
Colonial Penn Life Insurance Company	342,450	4,140,676	8.3%
Companion Life Insurance Company	390,750	15,533,747	2.5%
Continental Life Insurance Company of Brentwood TN	608,991	10,551,757	5.8%
Delta Dental Plan of Minnesota	67,823,996	787,668,875	8.6%
Gerber Life Insurance Company	1,071,347	4,885,583	21.9%
Golden Rule Insurance Company	1,086,838	5,327,135	20.4%
Guardian Life Insurance Company of America	1,724,943	9,069,234	19.0%
HCC Life Insurance Company	1,305,004	27,385,185	4.8%
Health Care Service Corporation	31,760,213	92,562,804	34.3%
HealthPartners, Inc.*	353,875,016	5,590,500,208	6.3%
HealthPartners Insurance Company*	60,361,041	815,244,587	7.4%
Hennepin Health*	28,374,627	326,791,008	8.7%
Humana Insurance Company	112,551,044	1,109,999,470	10.1%
Humana Wisconsin Health Organization Insurance Company	5,577,727	31,094,304	17.9%
Integon National Insurance Company	1,461,693	6,495,408	22.5%
Itasca Medical Care *	5,952,387	73,198,371	8.1%
Loyal American Life Insurance Company	933,879	4,312,683	21.7%
Medco Containment Life Insurance Company	3,004,525	13,772,042	21.8%
Medica Health Plans*	69,364,618	1,116,516,449	6.2%
Medica Insurance Company*	132,636,116	1,459,199,603	9.1%
Medica Self Insured	83,130,537	1,421,440,529	5.9%
Metropolitan Life Insurance Company	5,950,661	60,137,509	9.9%
MII Life Insurance, Incorporated	26,075	8,051,280	0.3%
Omaha Insurance Company	394,517	5,423,388	7.3%
PacifiCare Life Assurance Company	34,021,982	292,640,231	11.6%
Pan-American Life	1,619,973	11,063,045	14.6%
PreferredOne Insurance Company*	25,231,598	338,655,738	7.5%
PrimeWest Health*	21,654,174	349,958,308	6.2%
Principal Life Insurance Company	2,760,098	12,716,174	21.7%

ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS 2020 AND 2021

HEALTH PLAN COMPANIES	TOTAL ADMINISTRATIVE SPENDING (\$)	TOTAL SPENDING (\$)	ADMINISTRATIVE SPENDING AS A PERCENT OF TOTAL SPENDING (%)
QBE Insurance Corporation	665,670	4,385,273	15.2%
Quartz Health Plan MN Corporation	2,698,436	30,313,077	8.9%
ReliaStar Life Insurance Company	2,205,832	5,654,748	39.0%
Renaissance Life & Health Insurance Company of America	1,765,496	4,577,965	38.6%
Sanford HealthPlan of Minnesota	993,741	12,157,945	8.2%
Sierra Health and Life Insurance Company, Inc.	11,422,389	144,866,361	7.9%
SilverScript Insurance Company	5,028,994	29,745,310	16.9%
South Country Health Alliance*	19,564,909	241,761,824	8.1%
Standard Insurance Company	933,507	4,985,032	18.7%
Starmount Life Insurance Company	1,520,557	4,463,940	34.1%
State Farm Mutual Automobile Insurance Company	1,840,926	14,011,240	13.1%
Sun Life Assurance Company of Canada	1,976,591	20,337,107	9.7%
UCare Health, Inc.*	2,506,584	35,541,841	7.1%
UCare Minnesota*	369,037,436	4,873,249,443	7.6%
UnitedHealthcare Insurance Company	31,666,082	277,558,969	11.4%
United Healthcare of Illinois, Inc.**	6,426,048	7,872,677	81.6%
United of Omaha Life Insurance Company	581,875	3,243,878	17.9%
WellCare Health Insurance Company of Kentucky, Inc.	928,340	10,603,738	8.8%
Wellcare Prescription Insurance, Inc.	3,845,278	19,687,481	19.5%
TOTAL	2,321,521,391	31,008,889,398	7.5%

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

** United Healthcare of Illinois, Inc. incurred startup costs for a new Medicaid product, which rendered their administrative spending to total spending an anomaly for 2021.

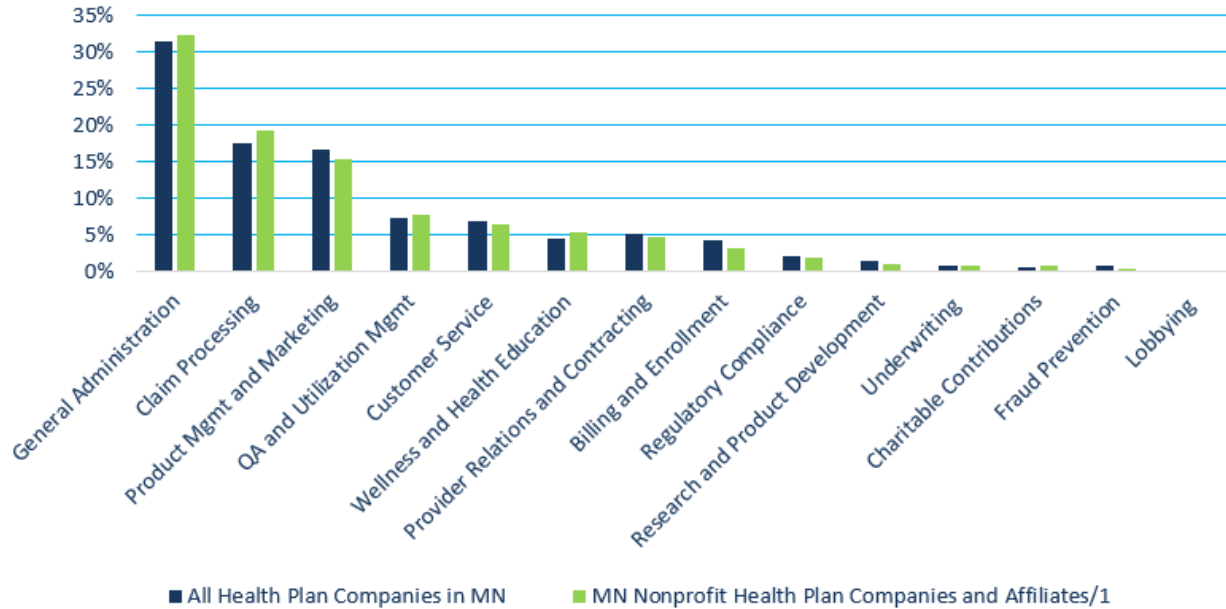
Source: MDH/Health Economics Program analysis of annual health plan filings.

Figure 2 shows the distribution of administrative expenses for all health plans in Minnesota as well as for nonprofit health plan companies and affiliated insurers. It demonstrates that over half of administrative expenses are accounted for by three primary activities, a distribution that has held fairly steady over time:

- General administration
- Claims processing
- Product management and marketing

That the distribution between types of health plan companies is consistent is not unexpected given that the state’s nonprofit health plan companies and affiliated insurance carriers represent 87.8% of the Minnesota health insurance business (as share of premiums).

Figure 2: Distribution of Administrative Health Plan Companies Spending in Minnesota, by Category 2021



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 87.8% of health insurance business as measured by share of medical premium.

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

Conclusion

Administrative health plan spending represents one factor contributing to the high and rising cost of health insurance in Minnesota and the nation.^{2,3,4} With the data available for this analysis, however, it is not possible to disaggregate factors driving administrative spending, analyze the economies of scale, or study the variation in spending over time. In the future, it may be useful to analyze how administrative spending was affected by changes in the business climate, take-up of insurance coverage, the role of major investments (in systems or processes) and other market dynamics. Combining data used in this report with economic data from other sources may provide additional insight.

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.

ADMINISTRATIVE COSTS AT MINNESOTA HEALTH PLANS 2020 AND 2021

About the data: 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, 2020**

2020 Administrative Spending: Aetna Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	5.1%
Commercial Administrative Spending as percent of Commercial Spending:	5.3%
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):	15.7%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	545,478	435,318	980,796
Claim Processing	1,079,859	861,779	1,941,638
Detection and Prevention of Fraud	0	0	
Customer Service	2,319,834	1,851,337	4,171,171
Product Management and Marketing	1,323,520	1,056,232	2,379,752
Underwriting	410,437	327,549	737,986
Regulatory Compliance and Government	141,625	113,024	254,649
Lobbying	0	0	
Provider Relations and Contracting	580,036	462,896	1,042,932
Quality Assurance and Utilization Management	331,864	264,843	596,707
Wellness and Health Education	566,356	451,979	1,018,335
Research and Product Development	202,077	161,267	363,344
Charitable Contributions			
General Administration	4,233,629	3,378,637	7,612,266
Total Indirect Health Care Expenses	11,734,715	9,364,861	21,099,576

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	4,000	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Allina Health and Aetna Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	24.5%
Commercial Administrative Spending as percent of Commercial Spending:	53.5%
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):	13.8%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	5,845,041	5,845,041
Claim Processing	0	3,418	3,418
Detection and Prevention of Fraud	0	1,500	1,500
Customer Service	0	0	
Product Management and Marketing	0	1,911,024	1,911,024
Underwriting	0	0	
Regulatory Compliance and Government	0	5,473	5,473
Lobbying	0	0	
Provider Relations and Contracting	0	1,574,558	1,574,558
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	10,000	10,000
General Administration	3,670,740	23,297,608	26,968,348
Total Indirect Health Care Expenses	3,670,740	32,648,622	36,319,362

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	1,096,976	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: American Heritage Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	34.6%
Commercial Administrative Spending as percent of Commercial Spending:	34.6%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	96,562	24,313	120,875
Claim Processing	65,988	14,207	80,195
Detection and Prevention of Fraud	2,084	174	2,258
Customer Service	75,925	8,600	84,525
Product Management and Marketing	82,347	2,835	85,182
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development	50,574	9,885	60,459
Charitable Contributions			
General Administration	493,883	507,419	1,001,302
Total Indirect Health Care Expenses	867,363	567,433	1,434,796

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Ameritas Life Insurance Corp

Total Administrative Spending as percent of Total Carrier Spending¹:	10.0%
Commercial Administrative Spending as percent of Commercial Spending:	9.6%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	71,000	38,000	109,000
Claim Processing	115,000	62,000	177,000
Detection and Prevention of Fraud	8,000	4,000	12,000
Customer Service			
Product Management and Marketing	8,000	4,000	12,000
Underwriting	16,000	9,000	25,000
Regulatory Compliance and Government	6,000	3,000	9,000
Lobbying			
Provider Relations and Contracting	6,000	3,000	9,000
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	152,203	82,802	235,005
Total Indirect Health Care Expenses	382,203	205,802	588,005

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	100,257	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Blue Cross Blue Shield of Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.6%
Commercial Administrative Spending as percent of Commercial Spending:	13.8%
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):	19.2%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,567,000	2,099,000	11,666,000
Claim Processing	36,327,000	121,859,000	158,186,000
Detection and Prevention of Fraud	655,000	334,000	989,000
Customer Service	21,532,000	3,931,000	25,463,000
Product Management and Marketing	19,226,000	81,871,000	101,097,000
Underwriting	2,550,000	448,000	2,998,000
Regulatory Compliance and Government	1,031,000	282,000	1,313,000
Lobbying	125,000	283,000	408,000
Provider Relations and Contracting	8,319,000	59,631,000	67,950,000
Quality Assurance and Utilization Management	6,553,000	4,419,000	10,972,000
Wellness and Health Education	22,770,000	29,843,000	52,613,000
Research and Product Development	463,000	3,970,000	4,433,000
Charitable Contributions		7,877,000	7,877,000
General Administration	52,471,000	84,285,000	136,756,000
Total Indirect Health Care Expenses	181,589,000	401,132,000	582,721,000

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	72,970,000	
Other Taxes and Assessments	13,722,000	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	13,945,235	13,945,235	
Other Capital Costs			
Total Capital Expenditures	13,945,235	13,945,235	

2020 Administrative Spending: Blue Plus

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.4%
Commercial Administrative Spending as percent of Commercial Spending:	14.8%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	954,000	385,000	1,339,000
Claim Processing	5,076,000	40,283,000	45,359,000
Detection and Prevention of Fraud	237,000	123,000	360,000
Customer Service	3,676,000	305,000	3,981,000
Product Management and Marketing	1,457,000	4,214,000	5,671,000
Underwriting	9,000	15,000	24,000
Regulatory Compliance and Government	1,061,000	541,000	1,602,000
Lobbying	78,000	97,000	175,000
Provider Relations and Contracting	3,924,000	5,052,000	8,976,000
Quality Assurance and Utilization Management	801,000	1,426,000	2,227,000
Wellness and Health Education	5,202,000	18,019,000	23,221,000
Research and Product Development	1,185,000	2,466,000	3,651,000
Charitable Contributions		667,000	667,000
General Administration	19,458,000	118,907,000	138,365,000
Total Indirect Health Care Expenses	43,118,000	192,500,000	235,618,000

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	33,822,000	
Other Taxes and Assessments	37,227,000	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Cigna Health & Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	1.2%
Commercial Administrative Spending as percent of Commercial Spending:	4.7%
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):	8.5%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,259,619	651,147	1,910,766
Claim Processing	2,137,141	1,259,945	3,397,086
Detection and Prevention of Fraud			
Customer Service	637,606	289,727	927,333
Product Management and Marketing	923,731	740,506	1,664,237
Underwriting	43,533	9,840	53,373
Regulatory Compliance and Government	7,236	12,182	19,418
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	52,047	19,464	71,511
Wellness and Health Education			
Research and Product Development	45,706	15,379	61,085
Charitable Contributions			
General Administration	488,430	196,758	685,188
Total Indirect Health Care Expenses	5,595,049	3,194,948	8,789,997

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	1,696,209	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Colonial Penn Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.9%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	113,469	32,610	146,079
Claim Processing	24,438	7,023	31,461
Detection and Prevention of Fraud	40,804	11,727	52,531
Customer Service	0	0	
Product Management and Marketing	60,385	17,354	77,739
Underwriting	13,282	3,817	17,099
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	252,378	72,531	324,909

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Companion Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	3.0%
Commercial Administrative Spending as percent of Commercial Spending:	14.5%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,197	194	3,391
Claim Processing	304	0	304
Detection and Prevention of Fraud			
Customer Service	5,268	4,423	9,691
Product Management and Marketing	214,179	81,067	295,246
Underwriting	43,258	10,510	53,768
Regulatory Compliance and Government	31,576	27,757	59,333
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	1,695	505	2,200
Total Indirect Health Care Expenses	299,477	124,456	423,933

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	477,255	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Continental Life Insurance Company of Brentwood TN

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.4%
Commercial Administrative Spending as percent of Commercial Spending:	10.5%
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):	6.4%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	37,563	66,121	103,684
Claim Processing	29,455	52,713	82,168
Detection and Prevention of Fraud	0	0	
Customer Service	16,860	6,368	23,228
Product Management and Marketing	0	16,584	16,584
Underwriting	37,563	66,121	103,684
Regulatory Compliance and Government	0	24,578	24,578
Lobbying	0	0	
Provider Relations and Contracting	5,198	9,302	14,500
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	4,146	4,146
Charitable Contributions	0	0	
General Administration	90,832	83,935	174,767
Total Indirect Health Care Expenses	217,471	329,868	547,339

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	213,789	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Delta Dental Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.1%
Commercial Administrative Spending as percent of Commercial Spending:	38.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	1.7%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	4,310,743	4,310,743
Claim Processing	0	7,376,276	7,376,276
Detection and Prevention of Fraud	0	1,149,532	1,149,532
Customer Service	0	10,058,399	10,058,399
Product Management and Marketing	4,412,954	10,187,953	14,600,907
Underwriting	298,160	33,329	331,489
Regulatory Compliance and Government	683,307	784,193	1,467,500
Lobbying	0	89,387	89,387
Provider Relations and Contracting	545,584	2,003,432	2,549,016
Quality Assurance and Utilization Management	0	11,234,325	11,234,325
Wellness and Health Education	0	592,500	592,500
Research and Product Development	25,777	260,633	286,410
Charitable Contributions	107,095	723,756	830,851
General Administration	11,227,508	8,443,622	19,671,130
Total Indirect Health Care Expenses	17,300,385	57,248,080	74,548,465

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	9,163,043	
Other Taxes and Assessments	1,952,798	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Gerber Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	15.5%
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):	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 2020
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		22,793	22,793
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		843,357	843,357
Total Indirect Health Care Expenses		866,150	866,150

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	113,986	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Golden Rule Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	29.9%
Commercial Administrative Spending as percent of Commercial Spending:	29.9%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,858	26,777	36,635
Claim Processing	46,383	125,988	172,371
Detection and Prevention of Fraud	12,207	33,157	45,364
Customer Service	34,202	92,901	127,103
Product Management and Marketing	37,578	102,071	139,649
Underwriting	1,374	3,734	5,108
Regulatory Compliance and Government	219	596	815
Lobbying	0	0	
Provider Relations and Contracting	45,175	122,707	167,882
Quality Assurance and Utilization Management	30,586	83,081	113,667
Wellness and Health Education	0	0	
Research and Product Development	14,947	40,601	55,548
Charitable Contributions	0	0	
General Administration	35,249	95,747	130,996
Total Indirect Health Care Expenses	267,778	727,360	995,138

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Guardian Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending ¹ :	22.6%
Commercial Administrative Spending as percent of Commercial Spending:	25.8%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	54,096	26,552	80,648
Claim Processing	47,591	32,925	80,516
Detection and Prevention of Fraud			
Customer Service	3,340	41,608	44,948
Product Management and Marketing	45,256	297,646	342,902
Underwriting	37,532	8,352	45,884
Regulatory Compliance and Government	25,610	25,866	51,476
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	5,130	1,178	6,308
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	344,295	514,211	858,506
Total Indirect Health Care Expenses	562,850	948,338	1,511,188

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	5.9%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	300,964	49,004	349,968
Claim Processing	42,765	6,963	49,728
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	89,495	14,572	104,067
Underwriting	212,809	34,650	247,459
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	492,375	80,170	572,545
Total Indirect Health Care Expenses	1,138,408	185,359	1,323,767

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	624,316	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Health Care Service Corporation

Total Administrative Spending as percent of Total Carrier Spending¹:	38.2%
Commercial Administrative Spending as percent of Commercial Spending:	9.3%
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):	10.7%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	32,870	25,751	58,621
Claim Processing	1,917,687	6,736,608	8,654,295
Detection and Prevention of Fraud	38,264	20,718	58,982
Customer Service	930,697	829,050	1,759,747
Product Management and Marketing	1,270,116	5,886,841	7,156,957
Underwriting	323,481	181,194	504,675
Regulatory Compliance and Government	27,130	33,283	60,413
Lobbying	5,419	8,366	13,785
Provider Relations and Contracting	614,080	636,992	1,251,072
Quality Assurance and Utilization Management	77,074	37,105	114,179
Wellness and Health Education	15,785	8,753	24,538
Research and Product Development	0	0	
Charitable Contributions	0	54,280	54,280
General Administration	7,532,218	5,304,960	12,837,178
Total Indirect Health Care Expenses	12,784,821	19,763,901	32,548,722

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	1,087,655	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.8%
Commercial Administrative Spending as percent of Commercial Spending:	8.9%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.6%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	7.8%

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 2020	
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,215,175	872,621	9,087,796
Claim Processing	23,696,827	9,429,888	33,126,715
Detection and Prevention of Fraud	194,592	65,853	260,445
Customer Service	16,420,911	267,091	16,688,002
Product Management and Marketing	22,465,796	23,962,255	46,428,051
Underwriting	4,415,721	377,321	4,793,042
Regulatory Compliance and Government	2,122,333	1,153,620	3,275,953
Lobbying	356,096	0	356,096
Provider Relations and Contracting	6,243,883	174,519	6,418,402
Quality Assurance and Utilization Management	25,295,827	3,589,030	28,884,857
Wellness and Health Education	5,595,714	4,909,293	10,505,007
Research and Product Development	1,464,669	231,464	1,696,133
Charitable Contributions	0	379,922	379,922
General Administration	67,742,065	93,418,143	161,160,208
Total Indirect Health Care Expenses	184,229,609	138,831,020	323,060,629

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	33,528,773	

Capital Costs		Calendar Year 2020	
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic	13,945,459	14,296,665	
Capital Acquisitions	34,080,031	35,587,530	
Other Capital Costs	0	0	
Total Capital Expenditures	48,025,490	49,884,195	

2020 Administrative Spending: HealthPartners Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.7%
Commercial Administrative Spending as percent of Commercial Spending:	8.0%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,249,788	218,372	1,468,160
Claim Processing	3,605,037	2,359,820	5,964,857
Detection and Prevention of Fraud	29,604	16,480	46,084
Customer Service	2,498,140	66,839	2,564,979
Product Management and Marketing	3,417,758	5,996,530	9,414,288
Underwriting	671,771	94,424	766,195
Regulatory Compliance and Government	322,874	288,692	611,566
Lobbying	54,173	0	54,173
Provider Relations and Contracting	949,892	43,673	993,565
Quality Assurance and Utilization Management	3,848,295	898,151	4,746,446
Wellness and Health Education	851,285	1,228,546	2,079,831
Research and Product Development	222,822	57,924	280,746
Charitable Contributions	0	95,075	95,075
General Administration	10,305,711	23,377,794	33,683,505
Total Indirect Health Care Expenses	28,027,150	34,742,320	62,769,470

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	26,708,038	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Hennepin Health

Total Administrative Spending as percent of Total Carrier Spending ¹ :	10.3%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	10.3%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	279,079	63,708	342,787
Claim Processing	991,914	8,440,313	9,432,227
Detection and Prevention of Fraud	156,473	5,280	161,753
Customer Service	1,984,823	40,373	2,025,196
Product Management and Marketing	890,419	172,807	1,063,226
Underwriting	0		
Regulatory Compliance and Government	1,872,923	375,145	2,248,068
Lobbying		40,000	40,000
Provider Relations and Contracting	1,118,102	192,763	1,310,865
Quality Assurance and Utilization Management	3,080,493	1,212,334	4,292,827
Wellness and Health Education	192,238	60,917	253,155
Research and Product Development	0		
Charitable Contributions	0		
General Administration	877,386	3,577,759	4,455,145
Total Indirect Health Care Expenses	11,443,850	14,181,399	25,625,249

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	1,547,045	
Other Taxes and Assessments	2,578,408	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Humana Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.5%
Commercial Administrative Spending as percent of Commercial Spending:	5.0%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,703,855	23,835,618	25,539,473
Claim Processing	230,474	3,224,160	3,454,634
Detection and Prevention of Fraud			
Customer Service	971,156	13,585,716	14,556,872
Product Management and Marketing	3,307,720	46,272,445	49,580,165
Underwriting			
Regulatory Compliance and Government	772,301	10,803,894	11,576,195
Lobbying			
Provider Relations and Contracting	1,031,942	14,436,073	15,468,015
Quality Assurance and Utilization Management	200,144	2,799,856	3,000,000
Wellness and Health Education			
Research and Product Development	534,374	7,475,481	8,009,855
Charitable Contributions			
General Administration	45,726	639,674	685,400
Total Indirect Health Care Expenses	8,797,692	123,072,917	131,870,609

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	169,347	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Integon National Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	20.0%
Commercial Administrative Spending as percent of Commercial Spending:	45.8%
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):	29.1%

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 2020
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	393,492	491,833	885,325
Total Indirect Health Care Expenses	393,492	491,833	885,325

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Itasca Medical Care

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.8%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	143,277	142,551	285,828
Claim Processing	395,725	1,527,657	1,923,382
Detection and Prevention of Fraud	107,651	130,475	238,126
Customer Service	160,439	67,746	228,185
Product Management and Marketing	0	0	
Underwriting	0	0	
Regulatory Compliance and Government	215,227	618,961	834,188
Lobbying	0	185	185
Provider Relations and Contracting	84,397	176,924	261,321
Quality Assurance and Utilization Management	578,178	769,735	1,347,913
Wellness and Health Education	0	860	860
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	219,754	254,572	474,326
Total Indirect Health Care Expenses	1,904,648	3,689,666	5,594,314

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	420,838	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Loyal American Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	19.1%
Commercial Administrative Spending as percent of Commercial Spending:	39.0%
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):	18.6%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	29,339	8,333	37,672
Claim Processing	18,207	116,744	134,951
Detection and Prevention of Fraud			
Customer Service	57,021	15,355	72,376
Product Management and Marketing	87,383	93,254	180,637
Underwriting	4,340	985	5,325
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	198,518	96,134	294,652
Total Indirect Health Care Expenses	394,808	330,805	725,613

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	172,183	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Medco Containment Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	21.7%
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):	21.7%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	24,172	436,599	460,771
Claim Processing		352,643	352,643
Detection and Prevention of Fraud		27,019	27,019
Customer Service		106,507	106,507
Product Management and Marketing	121,069	1,027,379	1,148,448
Underwriting			
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management		848,271	848,271
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	64,949	268,899	333,848
Total Indirect Health Care Expenses	210,190	3,067,317	3,277,507

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Medica Health Plans

Total Administrative Spending as percent of Total Carrier Spending¹:	6.8%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	9.8%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	766,842	2,739,417	3,506,259
Claim Processing	1,347,124	4,487,346	5,834,470
Detection and Prevention of Fraud	284,809	41,528	326,337
Customer Service	2,775,739	729,912	3,505,651
Product Management and Marketing	5,216,078	11,882,967	17,099,045
Underwriting	0	0	
Regulatory Compliance and Government	2,812,963	1,091,653	3,904,616
Lobbying	25,542	56,493	82,035
Provider Relations and Contracting	3,314,036	1,223,408	4,537,444
Quality Assurance and Utilization Management	898,180	474,235	1,372,415
Wellness and Health Education	1,156,559	65,776	1,222,335
Research and Product Development	555,930	732,363	1,288,293
Charitable Contributions	13,844	9,002,835	9,016,679
General Administration	10,710,091	10,774,436	21,484,527
Total Indirect Health Care Expenses	29,877,737	43,302,369	73,180,106

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	8,702,896	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Medica Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.9%
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):	13.5%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,429,311	5,406,188	6,835,499
Claim Processing	2,933,523	8,302,801	11,236,324
Detection and Prevention of Fraud	383,670	43,516	427,186
Customer Service	10,615,883	1,065,261	11,681,144
Product Management and Marketing	3,358,762	37,825,035	41,183,797
Underwriting	905,033	183,294	1,088,327
Regulatory Compliance and Government	2,766,506	1,159,404	3,925,910
Lobbying	69,404	89,546	158,950
Provider Relations and Contracting	3,453,806	1,190,397	4,644,203
Quality Assurance and Utilization Management	2,948,293	1,114,691	4,062,984
Wellness and Health Education	1,020,336	27,667	1,048,003
Research and Product Development	1,764,104	1,394,085	3,158,189
Charitable Contributions	43,890	980,205	1,024,095
General Administration	19,752,488	23,674,372	43,426,860
Total Indirect Health Care Expenses	51,445,009	82,456,462	133,901,471

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	62,715,685	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Medica Self Insured

Total Administrative Spending as percent of Total Carrier Spending¹:	6.7%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,106,406	5,446,559	6,552,965
Claim Processing	1,649,889	9,202,381	10,852,270
Detection and Prevention of Fraud	23,918	2,438	26,356
Customer Service	7,177,093	971,382	8,148,475
Product Management and Marketing	3,095,662	7,825,381	10,921,043
Underwriting	1,425,167	195,719	1,620,886
Regulatory Compliance and Government	1,244,516	958,366	2,202,882
Lobbying	67,851	83,787	151,638
Provider Relations and Contracting	791,839	839,231	1,631,070
Quality Assurance and Utilization Management	2,641,538	1,006,629	3,648,167
Wellness and Health Education	1,004,623	14,005	1,018,628
Research and Product Development	1,185,846	1,492,938	2,678,784
Charitable Contributions	43,330	6,849	50,179
General Administration	14,414,263	11,650,763	26,065,026
Total Indirect Health Care Expenses	35,871,941	39,696,428	75,568,369

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	2,876,083	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Metropolitan Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	12.2%
Commercial Administrative Spending as percent of Commercial Spending:	14.6%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	79,754	82,131	161,885
Claim Processing	108,665	608,304	716,969
Detection and Prevention of Fraud	3,199	0	3,199
Customer Service	134,332	219,173	353,505
Product Management and Marketing	1,181,618	2,161,504	3,343,122
Underwriting	108,139	12,109	120,248
Regulatory Compliance and Government	2,801	19,206	22,007
Lobbying	0	0	
Provider Relations and Contracting	28,215	50,225	78,440
Quality Assurance and Utilization Management	13,591	9,877	23,468
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	23,499	1,222,102	1,245,601
Total Indirect Health Care Expenses	1,683,813	4,384,631	6,068,444

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	505,754	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: MII Life Insurance, Incorporated

Total Administrative Spending as percent of Total Carrier Spending ¹ :	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):	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 2020
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	23,170	6,441	29,611
Underwriting	0	0	
Regulatory Compliance and Government	189	277	466
Lobbying	0	98	98
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	1,031	1,031
Research and Product Development	43	17	60
Charitable Contributions	0	9	9
General Administration	22,927	301,396	324,323
Total Indirect Health Care Expenses	46,329	309,269	355,598

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	191,704	
Other Taxes and Assessments	11,755	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.0%
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):	8.0%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,153	3,524	4,677
Claim Processing	7,218	50,886	58,104
Detection and Prevention of Fraud	0	0	
Customer Service	24,775	3,452	28,227
Product Management and Marketing	64,743	70,350	135,093
Underwriting	6,441	2,077	8,518
Regulatory Compliance and Government	4,197	82	4,279
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	8,400	8,313	16,713
Wellness and Health Education	0	0	
Research and Product Development	3,001	158	3,159
Charitable Contributions	0	0	
General Administration	119,053	46,478	165,531
Total Indirect Health Care Expenses	238,981	185,320	424,301

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	125,745	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2020 Administrative Spending: PacifiCare Life Assurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	19.0%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	169,091	497,594	666,685
Claim Processing	795,594	2,341,243	3,136,837
Detection and Prevention of Fraud	209,382	616,162	825,544
Customer Service	586,656	1,726,390	2,313,046
Product Management and Marketing	644,563	1,896,793	2,541,356
Underwriting	23,577	69,381	92,958
Regulatory Compliance and Government	3,762	11,072	14,834
Lobbying	0	0	
Provider Relations and Contracting	774,875	2,280,271	3,055,146
Quality Assurance and Utilization Management	524,638	1,543,884	2,068,522
Wellness and Health Education	0	0	
Research and Product Development	256,386	754,481	1,010,867
Charitable Contributions	0	0	
General Administration	604,625	1,812,109	2,416,734
Total Indirect Health Care Expenses	4,593,149	13,549,380	18,142,529

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	150	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Pan-American Life

Total Administrative Spending as percent of Total Carrier Spending ¹ :	18.7%
Commercial Administrative Spending as percent of Commercial Spending:	15.9%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	62,287	18,267	80,554
Claim Processing	41,525	12,179	53,704
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		1,123,515	1,123,515
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		24,148	24,148
Total Indirect Health Care Expenses	103,812	1,178,109	1,281,921

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	260,371	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: PreferredOne Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.5%
Commercial Administrative Spending as percent of Commercial Spending:	8.7%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	616,531	419,656	1,036,187
Claim Processing	998,441	679,611	1,678,052
Detection and Prevention of Fraud	144,376	98,273	242,649
Customer Service	910,014	619,421	1,529,435
Product Management and Marketing	2,118,969	8,396,375	10,515,344
Underwriting	772,643	525,917	1,298,560
Regulatory Compliance and Government	492,261	335,068	827,329
Lobbying	16,284	11,084	27,368
Provider Relations and Contracting	708,233	482,075	1,190,308
Quality Assurance and Utilization Management	560,764	381,697	942,461
Wellness and Health Education	178,764	2,960,080	3,138,844
Research and Product Development	345,611	235,248	580,859
Charitable Contributions			
General Administration	1,234,518	3,363,140	4,597,658
Total Indirect Health Care Expenses	9,097,409	18,507,645	27,605,054

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	4,057,615	
Other Taxes and Assessments	6,913,069	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: PrimeWest Health

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.7%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	529,092	54,997	584,089
Claim Processing	1,905,977	3,317,611	5,223,588
Detection and Prevention of Fraud	732,357	699,143	1,431,500
Customer Service	772,892	332,121	1,105,013
Product Management and Marketing	459,192	12,848	472,040
Underwriting	0	0	
Regulatory Compliance and Government	704,827	800,455	1,505,282
Lobbying	0	7,020	7,020
Provider Relations and Contracting	1,522,233	711,517	2,233,750
Quality Assurance and Utilization Management	1,783,944	887,991	2,671,935
Wellness and Health Education	631,279	322,109	953,388
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	2,551,469	1,734,245	4,285,714
Total Indirect Health Care Expenses	11,593,262	8,880,057	20,473,319

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	2,350,503	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs	245,187	245,187	
Total Capital Expenditures	245,187	245,187	

2020 Administrative Spending: Principal Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	23.0%
Commercial Administrative Spending as percent of Commercial Spending:	24.8%
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):	0.0%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	55,426	60,206	115,632
Claim Processing	317,188	344,539	661,727
Detection and Prevention of Fraud	0	0	
Customer Service	7,121	7,736	14,857
Product Management and Marketing	592,808	643,925	1,236,733
Underwriting	0	0	
Regulatory Compliance and Government	6,053	6,575	12,628
Lobbying	0	0	
Provider Relations and Contracting	20,592	22,368	42,960
Quality Assurance and Utilization Management	23,797	25,848	49,645
Wellness and Health Education	0	0	
Research and Product Development	8,367	9,089	17,456
Charitable Contributions	0	0	
General Administration	154,885	168,240	323,125
Total Indirect Health Care Expenses	1,186,237	1,288,526	2,474,763

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	277,614	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2020 Administrative Spending: QBE Insurance Corporation

Total Administrative Spending as percent of Total Carrier Spending ¹ :	14.7%
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 2020
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		205,433	205,433
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	320,266	29,752	350,018
Total Indirect Health Care Expenses	320,266	235,185	555,451

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	93,733	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Quartz Health Plan MN Corporation

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.6%
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):	6.7%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	22,477	18,522	40,999
Claim Processing	19,279	31,269	50,548
Detection and Prevention of Fraud	0	1,595	1,595
Customer Service	37,562	1,343	38,905
Product Management and Marketing	52,130	414,998	467,128
Underwriting	42,007	7,723	49,730
Regulatory Compliance and Government	14,674	7,277	21,951
Lobbying	0	0	
Provider Relations and Contracting	24,028	4,280	28,308
Quality Assurance and Utilization Management	64,114	192,386	256,500
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	399,257	244,568	643,825
Total Indirect Health Care Expenses	675,528	923,961	1,599,489

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	64,232	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	45.0%
Commercial Administrative Spending as percent of Commercial Spending:	55.8%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	50,854	18,660	69,514
Claim Processing	45,965	22,213	68,178
Detection and Prevention of Fraud	5,107	2,468	7,575
Customer Service	67,204	18,640	85,844
Product Management and Marketing	186,785	30,020	216,805
Underwriting	2,878	754	3,632
Regulatory Compliance and Government	19,042	5,492	24,534
Lobbying	524	714	1,238
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	8,895	2,064	10,959
Charitable Contributions	1,801	5,965	7,766
General Administration	395,636	854,991	1,250,627
Total Indirect Health Care Expenses	784,691	961,981	1,746,672

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	157,778	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Sanford HealthPlan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	15.5%
Commercial Administrative Spending as percent of Commercial Spending:	15.4%
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):	19.3%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	6,587	8,246	14,833
Claim Processing	13,648	27,948	41,596
Detection and Prevention of Fraud	0	0	
Customer Service	24,533	5,255	29,788
Product Management and Marketing	0	401,914	401,914
Underwriting	1,419	40	1,459
Regulatory Compliance and Government	8,252	87,241	95,493
Lobbying	0	0	
Provider Relations and Contracting	20,774	25,976	46,750
Quality Assurance and Utilization Management	38,994	7,311	46,305
Wellness and Health Education	7,398	3,086	10,484
Research and Product Development	3,112	3,289	6,401
Charitable Contributions	0	0	
General Administration	34,303	212,217	246,520
Total Indirect Health Care Expenses	159,020	782,523	941,543

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	146,321	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2020 Administrative Spending: Sierra Health and Life Insurance Company, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.2%
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):	8.2%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	199,580	227,683	427,263
Claim Processing	939,048	1,071,279	2,010,327
Detection and Prevention of Fraud	247,136	281,936	529,072
Customer Service	692,436	789,942	1,482,378
Product Management and Marketing	760,784	867,913	1,628,697
Underwriting	27,828	31,747	59,575
Regulatory Compliance and Government	4,441	5,066	9,507
Lobbying			
Provider Relations and Contracting	914,593	1,043,380	1,957,973
Quality Assurance and Utilization Management	619,236	706,433	1,325,669
Wellness and Health Education			
Research and Product Development	302,615	345,227	647,842
Charitable Contributions			
General Administration	713,645	814,137	1,527,782
Total Indirect Health Care Expenses	5,421,342	6,184,743	11,606,085

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: SilverScript Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.5%
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):	11.5%

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 2020
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	208,432	3,935,779	4,144,211
Total Indirect Health Care Expenses	208,432	3,935,779	4,144,211

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	140,102	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Sirius America Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.0%
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 2020
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		59,142	59,142
Total Indirect Health Care Expenses		59,142	59,142

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: South Country Health Alliance

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.6%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	9.6%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	371,790	309,515	681,305
Claim Processing		4,404,198	4,404,198
Detection and Prevention of Fraud	297,713	115,687	413,400
Customer Service	493,644	147,761	641,405
Product Management and Marketing	743,579	59,261	802,840
Underwriting			
Regulatory Compliance and Government	678,854	729,287	1,408,141
Lobbying			
Provider Relations and Contracting	490,668	321,380	812,048
Quality Assurance and Utilization Management	2,242,843	100,972	2,343,815
Wellness and Health Education		37,473	37,473
Research and Product Development			
Charitable Contributions			
General Administration	2,434,987	6,125,634	8,560,621
Total Indirect Health Care Expenses	7,754,078	12,351,168	20,105,246

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	21,500	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Standard Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	22.2%
Commercial Administrative Spending as percent of Commercial Spending:	22.2%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	26,497	19,505	46,002
Claim Processing	104,664	77,045	181,709
Detection and Prevention of Fraud	6,624	4,876	11,500
Customer Service	26,497	19,505	46,002
Product Management and Marketing	39,746	29,257	69,003
Underwriting	79,492	58,515	138,007
Regulatory Compliance and Government	26,497	19,505	46,002
Lobbying	6,624	4,876	11,500
Provider Relations and Contracting	39,746	29,257	69,003
Quality Assurance and Utilization Management	6,624	4,876	11,500
Wellness and Health Education	6,624	4,876	11,500
Research and Product Development	6,624	4,876	11,500
Charitable Contributions	6,624	4,876	11,500
General Administration	119,238	87,772	207,010
Total Indirect Health Care Expenses	502,121	369,617	871,738

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	92,005	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Starmount Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	41.1%
Commercial Administrative Spending as percent of Commercial Spending:	41.1%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	61,848	1,134	62,982
Claim Processing	35,988	3,429	39,417
Detection and Prevention of Fraud	0	0	
Customer Service	60,491	3,998	64,489
Product Management and Marketing	579,901	89,635	669,536
Underwriting	0	0	
Regulatory Compliance and Government	3,340	2,227	5,567
Lobbying	0	0	
Provider Relations and Contracting	52,626	73,878	126,504
Quality Assurance and Utilization Management	0	9,393	9,393
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	345	1,954	2,299
General Administration	190,149	154,324	344,473
Total Indirect Health Care Expenses	984,688	339,972	1,324,660

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: State Farm Mutual Automobile Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.5%
Commercial Administrative Spending as percent of Commercial Spending:	11.2%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	63,560	6,781	70,341
Claim Processing	272,779	484,941	757,720
Detection and Prevention of Fraud	14,357	25,523	39,880
Customer Service	18,538	0	18,538
Product Management and Marketing	33,369	782,968	816,337
Underwriting	3,707	1,701	5,408
Regulatory Compliance and Government	37,076	11,876	48,952
Lobbying	0	0	
Provider Relations and Contracting	7,944	0	7,944
Quality Assurance and Utilization Management	18,538	5,768	24,306
Wellness and Health Education	2,648	0	2,648
Research and Product Development	26,484	5,768	32,252
Charitable Contributions	0	0	
General Administration	52,966	66,643	119,609
Total Indirect Health Care Expenses	551,966	1,391,969	1,943,935

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	120,777	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending ¹ :	13.7%
Commercial Administrative Spending as percent of Commercial Spending:	32.0%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	30,551	6,463	37,014
Claim Processing	176,966	90,286	267,252
Detection and Prevention of Fraud	0	0	
Customer Service	15,287	3,668	18,955
Product Management and Marketing	18,052	11,790	29,842
Underwriting	116,774	12,553	129,327
Regulatory Compliance and Government	3,727	196	3,923
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	14,871	926	15,797
Charitable Contributions	0	0	
General Administration	910,144	518,360	1,428,504
Total Indirect Health Care Expenses	1,286,372	644,242	1,930,614

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	4,000	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: Symetra Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	31.4%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	15,356	1,945	17,301
Claim Processing	7,748	981	8,729
Detection and Prevention of Fraud	2,544	322	2,866
Customer Service	2,799	354	3,153
Product Management and Marketing	56,016	348,167	404,183
Underwriting	15,081	1,910	16,991
Regulatory Compliance and Government	4,077	516	4,593
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	206,830	38,024	244,854
Total Indirect Health Care Expenses	310,451	392,219	702,670

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	68,943	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: UCare Health, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.9%
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):	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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	47,841	73,336	121,177
Claim Processing	146,343	223,918	370,261
Detection and Prevention of Fraud	12,795	19,613	32,408
Customer Service	191,533	293,602	485,135
Product Management and Marketing	63,418	97,213	160,631
Underwriting	7,788	11,938	19,726
Regulatory Compliance and Government	41,166	63,103	104,269
Lobbying	0	0	
Provider Relations and Contracting	77,881	119,385	197,266
Quality Assurance and Utilization Management	172,985	175,194	348,179
Wellness and Health Education	6,676	10,233	16,909
Research and Product Development	12,239	18,760	30,999
Charitable Contributions	0	0	
General Administration	125,389	192,184	317,573
Total Indirect Health Care Expenses	906,054	1,298,479	2,204,533

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	80,714	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2020 Administrative Spending: UCare Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.9%
Commercial Administrative Spending as percent of Commercial Spending:	12.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.3%
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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	7,126,380	8,259,628	15,386,008
Claim Processing	26,962,656	26,636,499	53,599,155
Detection and Prevention of Fraud	1,614,837	908,475	2,523,312
Customer Service	22,294,791	12,666,405	34,961,196
Product Management and Marketing	11,446,907	29,273,667	40,720,574
Underwriting	1,415,601	490,674	1,906,275
Regulatory Compliance and Government	5,952,360	3,551,529	9,503,889
Lobbying	205,410	325,781	531,191
Provider Relations and Contracting	10,283,957	26,617,246	36,901,203
Quality Assurance and Utilization Management	37,615,086	21,974,294	59,589,380
Wellness and Health Education	967,168	4,183,665	5,150,833
Research and Product Development	1,591,312	762,435	2,353,747
Charitable Contributions	0	30,467,833	30,467,833
General Administration	12,779,688	11,916,024	24,695,712
Total Indirect Health Care Expenses	140,256,153	178,034,155	318,290,308

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax	0	
Other Taxes and Assessments	43,631,450	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	34,657,869	39,037,264	
Other Capital Costs	0	0	
Total Capital Expenditures	34,657,869	39,037,264	

2020 Administrative Spending: UnitedHealthcare Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.6%
Commercial Administrative Spending as percent of Commercial Spending:	12.8%
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):	9.3%

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 2020
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	463,163	472,043	935,206
Claim Processing	2,179,241	2,221,019	4,400,260
Detection and Prevention of Fraud	573,527	584,521	1,158,048
Customer Service	1,606,933	1,637,738	3,244,671
Product Management and Marketing	1,765,546	1,799,392	3,564,938
Underwriting	64,580	65,818	130,398
Regulatory Compliance and Government	10,306	10,503	20,809
Lobbying	0	0	
Provider Relations and Contracting	2,122,488	2,163,178	4,285,666
Quality Assurance and Utilization Management	1,437,055	1,464,605	2,901,660
Wellness and Health Education	0	0	
Research and Product Development	702,275	715,739	1,418,014
Charitable Contributions	0	0	
General Administration	1,656,151	1,687,901	3,344,052
Total Indirect Health Care Expenses	12,581,265	12,822,457	25,403,722

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments	3,856,922	

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2020 Administrative Spending: WellCare Health Insurance Company of Kentucky, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	14.2%
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):	14.2%

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 2020
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		3,682,464	3,682,464
Total Indirect Health Care Expenses		3,682,464	3,682,464

Taxes and Assessments		Calendar Year 2020
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2020
	2020 Incurred	2020 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, 2021**

2021 Administrative Spending: Aetna Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	4.4%
Commercial Administrative Spending as percent of Commercial Spending:	4.4%
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):	15.7%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	199,613	163,587	363,200
Claim Processing	1,181,139	967,970	2,149,109
Detection and Prevention of Fraud	2,765,210	2,266,151	5,031,361
Customer Service	0	0	
Product Management and Marketing	1,877,771	1,538,875	3,416,646
Underwriting	435,376	356,800	792,176
Regulatory Compliance and Government	204,342	167,463	371,805
Lobbying	0	0	
Provider Relations and Contracting	661,666	542,250	1,203,916
Quality Assurance and Utilization Management	311,789	255,518	567,307
Wellness and Health Education	562,766	461,199	1,023,965
Research and Product Development	60,338	49,448	109,786
Charitable Contributions	0	0	
General Administration	4,844,142	3,969,882	8,814,024
Total Indirect Health Care Expenses	13,104,152	10,739,143	23,843,295

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	4,000	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Allina Health and Aetna Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	18.1%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	7,023,709	7,023,709
Claim Processing	0	123,481	123,481
Detection and Prevention of Fraud	0	1,542	1,542
Customer Service	0	0	
Product Management and Marketing	0	962,930	962,930
Underwriting	0	0	
Regulatory Compliance and Government	0	42,417	42,417
Lobbying	0	0	
Provider Relations and Contracting	0	1,838,828	1,838,828
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	3,929	3,929
General Administration	2,098,027	27,135,118	29,233,145
Total Indirect Health Care Expenses	2,098,027	37,131,954	39,229,981

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	600,139	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: American Heritage Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	37.5%
Commercial Administrative Spending as percent of Commercial Spending:	37.5%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	99,492	20,307	119,799
Claim Processing	70,309	12,912	83,221
Detection and Prevention of Fraud	1,668	37	1,705
Customer Service	67,857	12,057	79,914
Product Management and Marketing	90,344	3,329	93,673
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	79,880	11,897	91,777
Charitable Contributions	0	0	
General Administration	516,618	529,690	1,046,308
Total Indirect Health Care Expenses	926,168	590,229	1,516,397

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Ameritas Life Insurance Corp

Total Administrative Spending as percent of Total Carrier Spending¹:	12.3%
Commercial Administrative Spending as percent of Commercial Spending:	12.1%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	112,000	60,000	172,000
Claim Processing	190,000	102,000	292,000
Detection and Prevention of Fraud	15,000	8,000	23,000
Customer Service			
Product Management and Marketing	14,000	7,000	21,000
Underwriting	25,000	13,000	38,000
Regulatory Compliance and Government			
Lobbying			
Provider Relations and Contracting	10,000	5,000	15,000
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	211,110	115,752	326,862
Total Indirect Health Care Expenses	577,110	310,752	887,862

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	159,913	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Blue Cross Blue Shield of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	7.0%
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):	15.2%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,676,000	1,772,000	10,448,000
Claim Processing	31,669,000	112,015,000	143,684,000
Detection and Prevention of Fraud	614,000	291,000	905,000
Customer Service	19,800,000	2,898,000	22,698,000
Product Management and Marketing	16,798,000	76,711,000	93,509,000
Underwriting	2,204,000	391,000	2,595,000
Regulatory Compliance and Government	1,010,000	168,000	1,178,000
Lobbying	117,000	238,000	355,000
Provider Relations and Contracting	7,990,000	5,231,000	13,221,000
Quality Assurance and Utilization Management	6,116,000	3,722,000	9,838,000
Wellness and Health Education	21,837,000	30,495,000	52,332,000
Research and Product Development	482,000	8,252,000	8,734,000
Charitable Contributions	0	3,099,000	3,099,000
General Administration	43,617,000	72,337,000	115,954,000
Total Indirect Health Care Expenses	160,930,000	317,620,000	478,550,000

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	84,980,000	
Other Taxes and Assessments	16,331,000	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	12,627,000	12,627,000	
Other Capital Costs	0	0	
Total Capital Expenditures	12,627,000	12,627,000	

2021 Administrative Spending: Blue Plus

Total Administrative Spending as percent of Total Carrier Spending¹:	8.4%
Commercial Administrative Spending as percent of Commercial Spending:	10.3%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.2%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	25.0%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	922,000	370,000	1,292,000
Claim Processing	5,889,000	50,546,000	56,435,000
Detection and Prevention of Fraud	262,000	125,000	387,000
Customer Service	5,073,000	372,000	5,445,000
Product Management and Marketing	1,310,000	4,424,000	5,734,000
Underwriting	6,000	15,000	21,000
Regulatory Compliance and Government	1,432,000	534,000	1,966,000
Lobbying	88,000	82,000	170,000
Provider Relations and Contracting	4,865,000	997,000	5,862,000
Quality Assurance and Utilization Management	916,000	1,073,000	1,989,000
Wellness and Health Education	6,028,000	21,550,000	27,578,000
Research and Product Development	0	470,000	470,000
Charitable Contributions	0	265,000	265,000
General Administration	20,418,000	119,388,000	139,806,000
Total Indirect Health Care Expenses	47,209,000	200,211,000	247,420,000

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	40,119,000	
Other Taxes and Assessments	41,081,000	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Cigna Health & Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	1.3%
Commercial Administrative Spending as percent of Commercial Spending:	5.8%
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):	6.4%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,204,908	524,759	1,729,667
Claim Processing	2,103,353	959,839	3,063,192
Detection and Prevention of Fraud	0	0	
Customer Service	586,524	234,477	821,001
Product Management and Marketing	718,669	641,822	1,360,491
Underwriting	1,361	281	1,642
Regulatory Compliance and Government	8,088	17,258	25,346
Lobbying	0	0	
Provider Relations and Contracting	212,625	90,433	303,058
Quality Assurance and Utilization Management	76,809	26,606	103,415
Wellness and Health Education	0	0	
Research and Product Development	55,818	26,972	82,790
Charitable Contributions	0	0	
General Administration	1,456,563	521,180	1,977,743
Total Indirect Health Care Expenses	6,424,718	3,043,627	9,468,345

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	1,935,223	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Colonial Penn Life Insurance Company

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	119,595	34,370	153,965
Claim Processing	25,757	7,402	33,159
Detection and Prevention of Fraud	43,007	12,360	55,367
Customer Service	0	0	
Product Management and Marketing	63,646	18,291	81,937
Underwriting	13,999	4,023	18,022
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	266,004	76,446	342,450

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Companion Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	2.5%
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):	0.3%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	2,578	157	2,735
Claim Processing	234	0	234
Detection and Prevention of Fraud	0	0	
Customer Service	4,283	3,414	7,697
Product Management and Marketing	209,002	71,352	280,354
Underwriting	33,909	8,239	42,148
Regulatory Compliance and Government	28,666	27,226	55,892
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	1,302	388	1,690
Total Indirect Health Care Expenses	279,974	110,776	390,750

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	484,566	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Continental Life Insurance Company of Brentwood TN

Total Administrative Spending as percent of Total Carrier Spending¹:	5.8%
Commercial Administrative Spending as percent of Commercial Spending:	8.5%
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):	5.7%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	30,191	75,804	105,995
Claim Processing	33,304	128,322	161,626
Detection and Prevention of Fraud	0	0	
Customer Service	20,269	8,461	28,730
Product Management and Marketing	0	9,434	9,434
Underwriting	30,191	75,804	105,995
Regulatory Compliance and Government	0	27,468	27,468
Lobbying	0	0	
Provider Relations and Contracting	5,877	22,645	28,522
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	0	2,359	2,359
Charitable Contributions	0	0	
General Administration	99,458	39,404	138,862
Total Indirect Health Care Expenses	219,290	389,701	608,991

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	264,041	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Delta Dental Plan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending¹:	8.6%
Commercial Administrative Spending as percent of Commercial Spending:	30.5%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	1.4%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	0	3,796,489	3,796,489
Claim Processing	0	6,622,153	6,622,153
Detection and Prevention of Fraud	0	1,012,397	1,012,397
Customer Service	0	8,858,475	8,858,475
Product Management and Marketing	4,078,920	9,338,219	13,417,139
Underwriting	403,547	2,278	405,825
Regulatory Compliance and Government	812,889	355,865	1,168,754
Lobbying	0	81,764	81,764
Provider Relations and Contracting	490,089	1,787,563	2,277,652
Quality Assurance and Utilization Management	0	5,774,878	5,774,878
Wellness and Health Education	0	421,712	421,712
Research and Product Development	5,861	2,556	8,417
Charitable Contributions	90,042	333,593	423,635
General Administration	15,504,859	8,049,847	23,554,706
Total Indirect Health Care Expenses	21,386,207	46,437,789	67,823,996

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	10,093,479	
Other Taxes and Assessments	2,037,304	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Gerber Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	21.9%
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):	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 2021
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		8,399	8,399
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		1,062,948	1,062,948
Total Indirect Health Care Expenses		1,071,347	1,071,347

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	133,597	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Golden Rule Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	20.4%
Commercial Administrative Spending as percent of Commercial Spending:	20.4%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	11,852	28,159	40,011
Claim Processing	55,766	132,489	188,255
Detection and Prevention of Fraud	14,676	34,868	49,544
Customer Service	41,121	97,695	138,816
Product Management and Marketing	45,179	107,338	152,517
Underwriting	1,653	3,926	5,579
Regulatory Compliance and Government	264	626	890
Lobbying	0	0	
Provider Relations and Contracting	54,314	129,038	183,352
Quality Assurance and Utilization Management	36,774	87,367	124,141
Wellness and Health Education	0	0	
Research and Product Development	17,971	42,695	60,666
Charitable Contributions	0	0	
General Administration	42,380	100,687	143,067
Total Indirect Health Care Expenses	321,950	764,888	1,086,838

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Guardian Life Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending ¹ :	19.0%
Commercial Administrative Spending as percent of Commercial Spending:	20.3%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	59,202	28,583	87,785
Claim Processing	52,518	36,150	88,668
Detection and Prevention of Fraud			
Customer Service	2,492	46,736	49,228
Product Management and Marketing	46,461	336,705	383,166
Underwriting	41,647	9,254	50,901
Regulatory Compliance and Government	28,032	28,322	56,354
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	5,705	1,310	7,015
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	401,783	600,043	1,001,826
Total Indirect Health Care Expenses	637,840	1,087,103	1,724,943

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: HCC Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	4.8%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	44,194	7,999	52,193
Claim Processing	191,331	34,630	225,961
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing	88,698	16,054	104,752
Underwriting	210,517	38,103	248,620
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	570,262	103,216	673,478
Total Indirect Health Care Expenses	1,105,002	200,002	1,305,004

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	536,366	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Health Care Service Corporation

Total Administrative Spending as percent of Total Carrier Spending¹:	34.3%
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):	7.9%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	38,370	26,105	64,475
Claim Processing	2,207,932	7,778,805	9,986,737
Detection and Prevention of Fraud	50,469	26,835	77,304
Customer Service	1,112,035	1,110,894	2,222,929
Product Management and Marketing	1,229,846	6,641,076	7,870,922
Underwriting	367,025	219,939	586,964
Regulatory Compliance and Government	27,983	39,261	67,244
Lobbying	7,076	10,745	17,821
Provider Relations and Contracting	681,085	850,635	1,531,720
Quality Assurance and Utilization Management	86,859	41,779	128,638
Wellness and Health Education	15,957	7,391	23,348
Research and Product Development	0	0	
Charitable Contributions	77	75,849	75,926
General Administration	8,112,189	993,996	9,106,185
Total Indirect Health Care Expenses	13,936,903	17,823,310	31,760,213

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	1,142,343	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: HealthPartners, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.3%
Commercial Administrative Spending as percent of Commercial Spending:	8.0%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.4%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	6.1%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	9,117,740	1,164,333	10,282,073
Claim Processing	27,565,652	8,141,312	35,706,964
Detection and Prevention of Fraud	467,437	28,262	495,699
Customer Service	18,487,889	300,671	18,788,560
Product Management and Marketing	24,317,519	26,813,453	51,130,972
Underwriting	5,207,019	487,733	5,694,752
Regulatory Compliance and Government	2,603,914	1,777,147	4,381,061
Lobbying	393,561	0	393,561
Provider Relations and Contracting	7,269,313	359,569	7,628,882
Quality Assurance and Utilization Management	28,041,692	3,646,946	31,688,638
Wellness and Health Education	5,986,168	3,442,227	9,428,395
Research and Product Development	1,904,801	260,267	2,165,068
Charitable Contributions	0	397,605	397,605
General Administration	85,889,035	89,803,751	175,692,786
Total Indirect Health Care Expenses	217,251,740	136,623,276	353,875,016

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	0	
Other Taxes and Assessments	32,933,310	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic	2,485,146	2,331,601	
Capital Acquisitions	16,679,976	15,970,850	
Other Capital Costs	0	0	
Total Capital Expenditures	19,165,122	18,302,451	

2021 Administrative Spending: HealthPartners Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.4%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,181,548	274,482	1,456,030
Claim Processing	3,572,173	1,919,250	5,491,423
Detection and Prevention of Fraud	60,574	6,662	67,236
Customer Service	2,395,806	70,881	2,466,687
Product Management and Marketing	3,151,255	6,321,060	9,472,315
Underwriting	674,766	114,979	789,745
Regulatory Compliance and Government	337,436	418,948	756,384
Lobbying	51,001	0	51,001
Provider Relations and Contracting	942,015	84,766	1,026,781
Quality Assurance and Utilization Management	3,633,862	859,739	4,493,601
Wellness and Health Education	775,735	811,478	1,587,213
Research and Product Development	246,839	61,356	308,195
Charitable Contributions	0	93,732	93,732
General Administration	11,130,174	21,170,524	32,300,698
Total Indirect Health Care Expenses	28,153,184	32,207,857	60,361,041

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	14,874,669	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Hennepin Health

Total Administrative Spending as percent of Total Carrier Spending¹:	8.7%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.7%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	291,286	71,344	362,630
Claim Processing	1,142,013	10,260,697	11,402,710
Detection and Prevention of Fraud	210,917	3,665	214,582
Customer Service	2,085,288	54,467	2,139,755
Product Management and Marketing	783,586	282,124	1,065,710
Underwriting	0	0	
Regulatory Compliance and Government	2,124,629	782,179	2,906,808
Lobbying	0	40,000	40,000
Provider Relations and Contracting	998,124	191,962	1,190,086
Quality Assurance and Utilization Management	2,618,669	1,735,721	4,354,390
Wellness and Health Education	157,749	20,456	178,205
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	861,154	3,658,597	4,519,751
Total Indirect Health Care Expenses	11,273,415	17,101,212	28,374,627

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	1,975,833	
Other Taxes and Assessments	3,293,048	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Humana Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	10.1%
Commercial Administrative Spending as percent of Commercial Spending:	3.8%
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):	10.2%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,493,151	20,217,587	21,710,738
Claim Processing	201,973	2,734,762	2,936,735
Detection and Prevention of Fraud			
Customer Service	851,059	11,523,527	12,374,586
Product Management and Marketing	2,898,675	39,248,705	42,147,380
Underwriting			
Regulatory Compliance and Government	676,796	9,163,961	9,840,757
Lobbying			
Provider Relations and Contracting	904,329	12,244,808	13,149,137
Quality Assurance and Utilization Management	206,324	2,793,676	3,000,000
Wellness and Health Education			
Research and Product Development	468,292	6,340,770	6,809,062
Charitable Contributions			
General Administration	40,072	542,577	582,649
Total Indirect Health Care Expenses	7,740,671	104,810,373	112,551,044

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	207,939	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Humana Wisconsin Health Organization Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	17.9%
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):	17.9%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	32,670	478,181	510,851
Claim Processing	4,419	64,682	69,101
Detection and Prevention of Fraud			
Customer Service	18,621	272,552	291,173
Product Management and Marketing	63,424	928,301	991,725
Underwriting			
Regulatory Compliance and Government	14,808	216,745	231,553
Lobbying			
Provider Relations and Contracting	19,787	289,611	309,398
Quality Assurance and Utilization Management	191,858	2,808,142	3,000,000
Wellness and Health Education			
Research and Product Development	10,246	149,970	160,216
Charitable Contributions			
General Administration	877	12,833	13,710
Total Indirect Health Care Expenses	356,710	5,221,017	5,577,727

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	21,560	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Integon National Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	22.5%
Commercial Administrative Spending as percent of Commercial Spending:	46.9%
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):	19.8%

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 2021
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	603,924	857,769	1,461,693
Total Indirect Health Care Expenses	603,924	857,769	1,461,693

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Itasca Medical Care

Total Administrative Spending as percent of Total Carrier Spending¹:	8.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.1%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	111,223	148,852	260,075
Claim Processing	444,624	1,622,929	2,067,553
Detection and Prevention of Fraud	128,974	137,437	266,411
Customer Service	150,101	61,143	211,244
Product Management and Marketing	0	0	
Underwriting	0	0	
Regulatory Compliance and Government	232,845	620,954	853,799
Lobbying	0	232	232
Provider Relations and Contracting	103,999	188,242	292,241
Quality Assurance and Utilization Management	703,659	830,681	1,534,340
Wellness and Health Education	0	1,510	1,510
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	210,645	254,337	464,982
Total Indirect Health Care Expenses	2,086,070	3,866,317	5,952,387

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	550,875	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Loyal American Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	21.7%
Commercial Administrative Spending as percent of Commercial Spending:	32.5%
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):	21.3%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	26,910	9,190	36,100
Claim Processing	21,685	122,783	144,468
Detection and Prevention of Fraud			
Customer Service	51,088	16,826	67,914
Product Management and Marketing	106,372	89,992	196,364
Underwriting	4,981	74	5,055
Regulatory Compliance and Government	0	0	
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management			
Wellness and Health Education			
Research and Product Development			
Charitable Contributions			
General Administration	191,573	292,405	483,978
Total Indirect Health Care Expenses	402,609	531,270	933,879

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	175,029	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Medco Containment Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	21.8%
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):	21.8%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	20,597	434,357	454,954
Claim Processing	0	347,992	347,992
Detection and Prevention of Fraud	0	24,783	24,783
Customer Service	0	95,719	95,719
Product Management and Marketing	103,163	963,395	1,066,558
Underwriting	0	0	
Regulatory Compliance and Government	0	0	
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	748,599	748,599
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	55,343	210,577	265,920
Total Indirect Health Care Expenses	179,103	2,825,422	3,004,525

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Medica Health Plans

Total Administrative Spending as percent of Total Carrier Spending¹:	6.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	5.0%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.6%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	993,502	2,392,969	3,386,471
Claim Processing	1,424,829	3,168,034	4,592,863
Detection and Prevention of Fraud	523,858	17,625	541,483
Customer Service	3,375,494	1,590,326	4,965,820
Product Management and Marketing	5,745,200	11,076,927	16,822,127
Underwriting	0	0	
Regulatory Compliance and Government	2,881,208	1,806,969	4,688,177
Lobbying	139,317	132,830	272,147
Provider Relations and Contracting	2,265,158	829,772	3,094,930
Quality Assurance and Utilization Management	1,283,538	687,947	1,971,485
Wellness and Health Education	1,358,722	85,673	1,444,395
Research and Product Development	566,960	448,767	1,015,727
Charitable Contributions	11,849	2,692	14,541
General Administration	10,489,605	16,064,847	26,554,452
Total Indirect Health Care Expenses	31,059,240	38,305,378	69,364,618

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	0	
Other Taxes and Assessments	8,295,994	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Medica Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.1%
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):	15.3%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	1,093,536	5,578,818	6,672,354
Claim Processing	2,746,335	8,807,916	11,554,251
Detection and Prevention of Fraud	105,868	3,588	109,456
Customer Service	10,719,505	2,228,791	12,948,296
Product Management and Marketing	3,490,807	38,380,805	41,871,612
Underwriting	1,009,924	239,780	1,249,704
Regulatory Compliance and Government	2,094,681	1,291,386	3,386,067
Lobbying	245,892	223,156	469,048
Provider Relations and Contracting	3,706,204	1,129,660	4,835,864
Quality Assurance and Utilization Management	3,396,781	1,577,294	4,974,075
Wellness and Health Education	1,106,169	50,780	1,156,949
Research and Product Development	1,633,662	1,248,256	2,881,918
Charitable Contributions	36,999	8,390	45,389
General Administration	21,303,165	19,177,968	40,481,133
Total Indirect Health Care Expenses	52,689,528	79,946,588	132,636,116

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	0	
Other Taxes and Assessments	58,324,428	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Medica Self Insured

Total Administrative Spending as percent of Total Carrier Spending¹:	5.9%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	809,862	5,572,616	6,382,478
Claim Processing	1,693,804	9,680,467	11,374,271
Detection and Prevention of Fraud	70,233	2,372	72,605
Customer Service	5,552,221	1,740,015	7,292,236
Product Management and Marketing	2,557,119	7,391,460	9,948,579
Underwriting	876,331	157,848	1,034,179
Regulatory Compliance and Government	1,420,576	941,163	2,361,739
Lobbying	237,325	213,048	450,373
Provider Relations and Contracting	2,201,432	945,942	3,147,374
Quality Assurance and Utilization Management	3,366,461	1,602,653	4,969,114
Wellness and Health Education	1,179,990	45,153	1,225,143
Research and Product Development	844,063	1,367,473	2,211,536
Charitable Contributions	38,136	8,666	46,802
General Administration	17,853,820	14,760,288	32,614,108
Total Indirect Health Care Expenses	38,701,373	44,429,164	83,130,537

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	0	
Other Taxes and Assessments	3,463,331	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Metropolitan Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	9.9%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	70,609	72,714	143,323
Claim Processing	96,205	538,555	634,760
Detection and Prevention of Fraud	2,833	0	2,833
Customer Service	118,929	194,042	312,971
Product Management and Marketing	1,046,132	1,913,664	2,959,796
Underwriting	95,740	10,721	106,461
Regulatory Compliance and Government	2,480	17,004	19,484
Lobbying	0	0	
Provider Relations and Contracting	24,980	44,466	69,446
Quality Assurance and Utilization Management	12,033	8,745	20,778
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	20,805	1,660,004	1,680,809
Total Indirect Health Care Expenses	1,490,746	4,459,915	5,950,661

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	565,093	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: MII Life Insurance, Incorporated

Total Administrative Spending as percent of Total Carrier Spending¹:	0.3%
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):	423.6%

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 2021
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	2,669	362	3,031
Underwriting	0	0	
Regulatory Compliance and Government	12	28	40
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	1	1
General Administration	1,467	21,536	23,003
Total Indirect Health Care Expenses	4,148	21,927	26,075

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	120,378	
Other Taxes and Assessments	10,374	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Omaha Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	7.3%
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):	7.3%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	3,987	2,247	6,234
Claim Processing	9,620	25,876	35,496
Detection and Prevention of Fraud			
Customer Service	24,253	3,336	27,589
Product Management and Marketing	53,093	71,394	124,487
Underwriting	7,191	2,442	9,633
Regulatory Compliance and Government	2,642	30	2,672
Lobbying			
Provider Relations and Contracting			
Quality Assurance and Utilization Management	6,628	5,156	11,784
Wellness and Health Education			
Research and Product Development	2,378	1,015	3,393
Charitable Contributions			
General Administration	125,275	47,954	173,229
Total Indirect Health Care Expenses	235,067	159,450	394,517

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	128,232	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: PacifiCare Life Assurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	11.6%
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):	11.6%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	332,652	483,940	816,592
Claim Processing	1,871,168	2,722,160	4,593,328
Detection and Prevention of Fraud	526,699	766,238	1,292,937
Customer Service	2,162,239	3,145,607	5,307,846
Product Management and Marketing	2,675,077	3,891,681	6,566,758
Underwriting	97,024	141,149	238,173
Regulatory Compliance and Government	55,442	80,657	136,099
Lobbying	0	0	
Provider Relations and Contracting	1,718,703	2,500,354	4,219,057
Quality Assurance and Utilization Management	1,982,052	2,883,473	4,865,525
Wellness and Health Education	97,024	141,149	238,173
Research and Product Development	679,165	988,043	1,667,208
Charitable Contributions	0	0	
General Administration	1,663,260	2,417,026	4,080,286
Total Indirect Health Care Expenses	13,860,505	20,161,477	34,021,982

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Pan-American Life

Total Administrative Spending as percent of Total Carrier Spending¹:	14.6%
Commercial Administrative Spending as percent of Commercial Spending:	16.2%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	63,186	26,419	89,605
Claim Processing	42,124	17,613	59,737
Detection and Prevention of Fraud			
Customer Service			
Product Management and Marketing		1,444,395	1,444,395
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		26,236	26,236
Total Indirect Health Care Expenses	105,310	1,514,663	1,619,973

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	309,852	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: PreferredOne Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.5%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	626,037	426,126	1,052,163
Claim Processing	1,013,834	690,089	1,703,923
Detection and Prevention of Fraud	146,602	99,788	246,390
Customer Service	924,044	628,971	1,553,015
Product Management and Marketing	2,151,638	9,289,597	11,441,235
Underwriting	784,555	534,025	1,318,580
Regulatory Compliance and Government	499,850	340,234	840,084
Lobbying	16,535	11,255	27,790
Provider Relations and Contracting	719,152	489,507	1,208,659
Quality Assurance and Utilization Management	569,410	387,581	956,991
Wellness and Health Education	181,520	813,226	994,746
Research and Product Development	350,939	238,874	589,813
Charitable Contributions			
General Administration	1,253,551	2,044,658	3,298,209
Total Indirect Health Care Expenses	9,237,667	15,993,931	25,231,598

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	4,407,305	
Other Taxes and Assessments	6,605,418	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: PrimeWest Health

Total Administrative Spending as percent of Total Carrier Spending ¹ :	6.2%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	6.2%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	744,539	51,973	796,512
Claim Processing	2,624,020	2,402,782	5,026,802
Detection and Prevention of Fraud	846,274	1,008,736	1,855,010
Customer Service	467,423	448,579	916,002
Product Management and Marketing	96,263	315,257	411,520
Underwriting	0	0	
Regulatory Compliance and Government	627,316	829,729	1,457,045
Lobbying	0	0	
Provider Relations and Contracting	1,618,855	1,061,225	2,680,080
Quality Assurance and Utilization Management	2,317,866	1,383,771	3,701,637
Wellness and Health Education	727,554	883,809	1,611,363
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	1,636,632	1,561,571	3,198,203
Total Indirect Health Care Expenses	11,706,742	9,947,432	21,654,174

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	2,871,339	
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	228,348	228,348	
Other Capital Costs	235,242	235,242	
Total Capital Expenditures	463,590	463,590	

2021 Administrative Spending: Principal Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	21.7%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	64,105	69,633	133,738
Claim Processing	366,854	398,488	765,342
Detection and Prevention of Fraud	0	0	
Customer Service	8,236	8,947	17,183
Product Management and Marketing	636,658	691,557	1,328,215
Underwriting	0	0	
Regulatory Compliance and Government	7,001	7,604	14,605
Lobbying	0	0	
Provider Relations and Contracting	23,816	25,870	49,686
Quality Assurance and Utilization Management	27,522	29,896	57,418
Wellness and Health Education	0	0	
Research and Product Development	9,677	10,512	20,189
Charitable Contributions	0	0	
General Administration	179,138	194,584	373,722
Total Indirect Health Care Expenses	1,323,007	1,437,091	2,760,098

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	0	
Other Taxes and Assessments	296,308	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: QBE Insurance Corporation

Total Administrative Spending as percent of Total Carrier Spending¹:	15.2%
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 2021
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		233,207	233,207
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	393,541	38,922	432,463
Total Indirect Health Care Expenses	393,541	272,129	665,670

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	144,761	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Quartz Health Plan MN Corporation

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.9%
Commercial Administrative Spending as percent of Commercial Spending:	16.1%
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):	6.5%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	40,640	31,048	71,688
Claim Processing	35,411	22,041	57,452
Detection and Prevention of Fraud	0	0	
Customer Service	11,587	1,305	12,892
Product Management and Marketing	61,488	402,788	464,276
Underwriting	0	0	
Regulatory Compliance and Government	32,953	44,852	77,805
Lobbying	0	0	
Provider Relations and Contracting	21,223	70,657	91,880
Quality Assurance and Utilization Management	115,560	242,824	358,384
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	0	0	
General Administration	836,368	727,691	1,564,059
Total Indirect Health Care Expenses	1,155,230	1,543,206	2,698,436

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	0	
Other Taxes and Assessments	100,459	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: ReliaStar Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending ¹ :	39.0%
Commercial Administrative Spending as percent of Commercial Spending:	57.2%
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):	2.8%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	48,994	23,518	72,512
Claim Processing	46,597	19,823	66,420
Detection and Prevention of Fraud	5,177	2,203	7,380
Customer Service	59,788	20,627	80,415
Product Management and Marketing	166,902	21,073	187,975
Underwriting	6,937	1,076	8,013
Regulatory Compliance and Government	17,272	5,038	22,310
Lobbying	873	1,104	1,977
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	0	0	
Wellness and Health Education	0	0	
Research and Product Development	6,023	3,789	9,812
Charitable Contributions	2,955	9,176	12,131
General Administration	593,414	1,143,473	1,736,887
Total Indirect Health Care Expenses	954,932	1,250,900	2,205,832

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	41,576	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Renaissance Life & Health Insurance Company of America

Total Administrative Spending as percent of Total Carrier Spending¹:	38.6%
Commercial Administrative Spending as percent of Commercial Spending:	39.2%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	60,086	33,772	93,858
Claim Processing	47,839	76	47,915
Detection and Prevention of Fraud	7,176	11	7,187
Customer Service	122,230	124,128	246,358
Product Management and Marketing	159,279	32,500	191,779
Underwriting	17,681	195	17,876
Regulatory Compliance and Government		130,671	130,671
Lobbying			
Provider Relations and Contracting	3,162	1,777	4,939
Quality Assurance and Utilization Management	4,784	8	4,792
Wellness and Health Education			
Research and Product Development			
Charitable Contributions		440	440
General Administration	287,862	731,819	1,019,681
Total Indirect Health Care Expenses	710,099	1,055,397	1,765,496

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	94,844	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Sanford HealthPlan of Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.2%
Commercial Administrative Spending as percent of Commercial Spending:	8.0%
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):	20.9%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	7,619	36,509	44,128
Claim Processing	15,346	30,686	46,032
Detection and Prevention of Fraud	0	0	
Customer Service	50,129	11,241	61,370
Product Management and Marketing	1,788	386,525	388,313
Underwriting	2,243	39	2,282
Regulatory Compliance and Government	10,311	74,141	84,452
Lobbying	0	0	
Provider Relations and Contracting	26,067	46,323	72,390
Quality Assurance and Utilization Management	54,760	-46,018	8,742
Wellness and Health Education	8,357	3,617	11,974
Research and Product Development	15,353	2,407	17,760
Charitable Contributions	0	0	
General Administration	54,895	201,403	256,298
Total Indirect Health Care Expenses	246,868	746,873	993,741

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax	0	
Other Taxes and Assessments	203,120	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2021 Administrative Spending: Sierra Health and Life Insurance Company, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.9%
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):	7.9%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	204,522	215,979	420,501
Claim Processing	962,299	1,016,209	1,978,508
Detection and Prevention of Fraud	253,255	267,443	520,698
Customer Service	709,582	749,334	1,458,916
Product Management and Marketing	779,621	823,298	1,602,919
Underwriting	28,517	30,115	58,632
Regulatory Compliance and Government	4,551	4,806	9,357
Lobbying			
Provider Relations and Contracting	937,238	989,745	1,926,983
Quality Assurance and Utilization Management	634,568	670,118	1,304,686
Wellness and Health Education			
Research and Product Development	310,107	327,481	637,588
Charitable Contributions			
General Administration	731,315	772,286	1,503,601
Total Indirect Health Care Expenses	5,555,575	5,866,814	11,422,389

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: SilverScript Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	16.9%
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):	16.9%

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 2021
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	958,467	4,070,527	5,028,994
Total Indirect Health Care Expenses	958,467	4,070,527	5,028,994

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	124,979	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: South Country Health Alliance

Total Administrative Spending as percent of Total Carrier Spending¹:	8.1%
Commercial Administrative Spending as percent of Commercial Spending:	Not Applicable
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	8.1%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	408,213	359,732	767,945
Claim Processing		4,850,512	4,850,512
Detection and Prevention of Fraud	305,734	132,328	438,062
Customer Service	491,114	168,292	659,406
Product Management and Marketing	816,426	56,345	872,771
Underwriting			
Regulatory Compliance and Government	677,490	676,678	1,354,168
Lobbying			
Provider Relations and Contracting	484,499	310,103	794,602
Quality Assurance and Utilization Management	2,178,056	79,684	2,257,740
Wellness and Health Education		34,373	34,373
Research and Product Development			
Charitable Contributions			
General Administration	2,530,286	5,005,044	7,535,330
Total Indirect Health Care Expenses	7,891,818	11,673,091	19,564,909

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	21,500	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Standard Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	18.7%
Commercial Administrative Spending as percent of Commercial Spending:	18.7%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	25,797	23,464	49,261
Claim Processing	101,900	92,683	194,583
Detection and Prevention of Fraud	6,449	5,866	12,315
Customer Service	25,797	23,464	49,261
Product Management and Marketing	38,696	35,196	73,892
Underwriting	77,392	70,392	147,784
Regulatory Compliance and Government	25,797	23,464	49,261
Lobbying	6,449	5,866	12,315
Provider Relations and Contracting	38,696	35,196	73,892
Quality Assurance and Utilization Management	6,449	5,866	12,315
Wellness and Health Education	6,449	5,866	12,315
Research and Product Development	6,449	5,866	12,315
Charitable Contributions	6,449	5,866	12,315
General Administration	116,094	105,589	221,683
Total Indirect Health Care Expenses	488,863	444,644	933,507

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	103,264	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Starmount Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	34.1%
Commercial Administrative Spending as percent of Commercial Spending:	34.1%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	61,709	1,131	62,840
Claim Processing	35,531	3,386	38,917
Detection and Prevention of Fraud	0	0	
Customer Service	62,996	4,164	67,160
Product Management and Marketing	733,400	90,187	823,587
Underwriting	0	0	
Regulatory Compliance and Government	4,544	3,029	7,573
Lobbying	0	0	
Provider Relations and Contracting	52,838	74,177	127,015
Quality Assurance and Utilization Management	0	4,130	4,130
Wellness and Health Education	0	0	
Research and Product Development	0	0	
Charitable Contributions	731	4,143	4,874
General Administration	212,222	172,239	384,461
Total Indirect Health Care Expenses	1,163,971	356,586	1,520,557

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: State Farm Mutual Automobile Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	13.1%
Commercial Administrative Spending as percent of Commercial Spending:	6.0%
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):	23.7%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	58,342	7,757	66,099
Claim Processing	258,081	458,811	716,892
Detection and Prevention of Fraud	13,583	24,148	37,731
Customer Service	17,016	0	17,016
Product Management and Marketing	30,629	778,862	809,491
Underwriting	3,404	1,967	5,371
Regulatory Compliance and Government	34,033	13,246	47,279
Lobbying	0	0	
Provider Relations and Contracting	7,293	0	7,293
Quality Assurance and Utilization Management	17,016	6,482	23,498
Wellness and Health Education	2,431	0	2,431
Research and Product Development	24,309	6,482	30,791
Charitable Contributions	0	0	
General Administration	48,618	28,416	77,034
Total Indirect Health Care Expenses	514,755	1,326,171	1,840,926

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	123,351	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Sun Life Assurance Company of Canada

Total Administrative Spending as percent of Total Carrier Spending ¹ :	9.7%
Commercial Administrative Spending as percent of Commercial Spending:	28.0%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	29,684	7,483	37,167
Claim Processing	187,270	101,123	288,393
Detection and Prevention of Fraud	0	0	
Customer Service	21,714	5,150	26,864
Product Management and Marketing	18,703	11,047	29,750
Underwriting	115,836	11,864	127,700
Regulatory Compliance and Government	4,945	260	5,205
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	16,052	730	16,782
Charitable Contributions	0	0	
General Administration	974,703	470,027	1,444,730
Total Indirect Health Care Expenses	1,368,907	607,684	1,976,591

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	4,000	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: UCare Health, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.1%
Commercial Administrative Spending as percent of Commercial Spending:	0.9%
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):	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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	56,009	73,004	129,013
Claim Processing	193,781	267,508	461,289
Detection and Prevention of Fraud	12,681	16,529	29,210
Customer Service	198,885	259,232	458,117
Product Management and Marketing	57,066	74,381	131,447
Underwriting	7,397	9,642	17,039
Regulatory Compliance and Government	39,629	51,653	91,282
Lobbying	0	0	
Provider Relations and Contracting	79,258	103,307	182,565
Quality Assurance and Utilization Management	221,054	166,766	387,820
Wellness and Health Education	6,341	8,265	14,606
Research and Product Development	11,625	15,152	26,777
Charitable Contributions	0	0	
General Administration	250,667	326,752	577,419
Total Indirect Health Care Expenses	1,134,393	1,372,191	2,506,584

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	123,361	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic	0	0	
Capital Acquisitions	0	0	
Other Capital Costs	0	0	
Total Capital Expenditures			

2021 Administrative Spending: UCare Minnesota

Total Administrative Spending as percent of Total Carrier Spending ¹ :	7.6%
Commercial Administrative Spending as percent of Commercial Spending:	10.6%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	7.0%
Medicare Administrative Spending as percent of Medicare Spending (includes Medicare Advantage, Part D, and Medicare Supplement):	8.6%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	8,835,086	9,281,640	18,116,726
Claim Processing	36,534,704	36,225,639	72,760,343
Detection and Prevention of Fraud	1,847,753	905,641	2,753,394
Customer Service	29,657,786	14,714,725	44,372,511
Product Management and Marketing	13,465,231	37,517,233	50,982,464
Underwriting	1,601,552	522,609	2,124,161
Regulatory Compliance and Government	6,673,490	4,653,714	11,327,204
Lobbying	254,616	332,029	586,645
Provider Relations and Contracting	11,604,029	33,354,418	44,958,447
Quality Assurance and Utilization Management	45,768,643	26,776,011	72,544,654
Wellness and Health Education	1,093,673	4,726,428	5,820,101
Research and Product Development	1,768,580	1,023,983	2,792,563
Charitable Contributions	0	10,471,975	10,471,975
General Administration	15,361,249	14,064,999	29,426,248
Total Indirect Health Care Expenses	174,466,392	194,571,044	369,037,436

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	53,013,700	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions	29,686,082	29,905,791	
Other Capital Costs			
Total Capital Expenditures	29,686,082	29,905,791	

2021 Administrative Spending: United Healthcare of Illinois, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	81.6%
Commercial Administrative Spending as percent of Commercial Spending:	25.4%
MN Public Programs Administrative Spending as percent of MN Public Programs Spending:	100.0%
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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	4,254	7,553	11,807
Claim Processing	23,993	42,601	66,594
Detection and Prevention of Fraud	6,786	12,049	18,835
Customer Service	27,554	48,923	76,477
Product Management and Marketing	34,151	60,636	94,787
Underwriting	1,200	2,130	3,330
Regulatory Compliance and Government	709	1,258	1,967
Lobbying	0	0	
Provider Relations and Contracting	21,916	38,912	60,828
Quality Assurance and Utilization Management	25,360	45,028	70,388
Wellness and Health Education	1,241	2,203	3,444
Research and Product Development	8,702	15,452	24,154
Charitable Contributions	0	0	
General Administration	3,188,863	2,804,574	5,993,437
Total Indirect Health Care Expenses	3,344,729	3,081,319	6,426,048

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	30,499	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: United of Omaha Life Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	17.9%
Commercial Administrative Spending as percent of Commercial Spending:	22.1%
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):	4.9%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	83,189	6,368	89,557
Claim Processing	25,771	180,524	206,295
Detection and Prevention of Fraud	0	0	
Customer Service	6,914	1,004	7,918
Product Management and Marketing	135,176	28,653	163,829
Underwriting	27,321	463	27,784
Regulatory Compliance and Government	2,236	25	2,261
Lobbying	0	0	
Provider Relations and Contracting	0	0	
Quality Assurance and Utilization Management	1,143	811	1,954
Wellness and Health Education	0	0	
Research and Product Development	3,153	1,371	4,524
Charitable Contributions	0	0	
General Administration	53,308	24,445	77,753
Total Indirect Health Care Expenses	338,211	243,664	581,875

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	22,645	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: UnitedHealthcare Insurance Company

Total Administrative Spending as percent of Total Carrier Spending¹:	11.4%
Commercial Administrative Spending as percent of Commercial Spending:	11.9%
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):	10.2%

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 2021
Indirect Expense Category	Salaries and Benefits	Other Expense	Total Indirect Health Care Expense (by category)
Billing and Enrollment	387,386	373,105	760,491
Claim Processing	2,185,064	2,104,509	4,289,573
Detection and Prevention of Fraud	618,008	595,224	1,213,232
Customer Service	2,509,313	2,416,803	4,926,116
Product Management and Marketing	3,110,098	2,995,440	6,105,538
Underwriting	109,249	105,222	214,471
Regulatory Compliance and Government	64,532	62,152	126,684
Lobbying	0	0	
Provider Relations and Contracting	1,995,860	1,922,279	3,918,139
Quality Assurance and Utilization Management	2,309,520	2,224,376	4,533,896
Wellness and Health Education	112,997	108,832	221,829
Research and Product Development	792,533	763,316	1,555,849
Charitable Contributions	0	0	
General Administration	1,935,815	1,864,449	3,800,264
Total Indirect Health Care Expenses	16,130,375	15,535,707	31,666,082

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments	4,547,167	

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: WellCare Health Insurance Company of Kentucky, Inc.

Total Administrative Spending as percent of Total Carrier Spending ¹ :	8.8%
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):	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 2021
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		928,340	928,340
Total Indirect Health Care Expenses		928,340	928,340

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			

2021 Administrative Spending: Wellcare Prescription Insurance, Inc.

Total Administrative Spending as percent of Total Carrier Spending¹:	19.5%
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):	19.5%

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 2021
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		3,845,278	3,845,278
Total Indirect Health Care Expenses		3,845,278	3,845,278

Taxes and Assessments		Calendar Year 2021
MinnesotaCare Tax		
Other Taxes and Assessments		

Capital Costs			Calendar Year 2021
	2021 Incurred	2021 Payments	
Capital Costs on Behalf of a Hospital or Clinic			
Capital Acquisitions			
Other Capital Costs			
Total Capital Expenditures			