

**UCARE Minnesota**  
**Minnesota Supplement Report #1**  
**STATEMENT OF REVENUE, EXPENSES AND NET INCOME**  
**For the year ending December 31, 2018**  
**Public Information, Minnesota Statutes § 62D.08**

NAIC #	NAIC Description As found on page 4 of the Annual Statement	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		NAIC Totals	Non-Minnesota Products (Eliminations)	Total Minnesota Products	Commercial	Medicare Advantage	Medicare Cost	Minnesota Senior Health Options (MSHO)	SNBC (MA Only)	SNBC (Integrated)	MSC+	Prepaid Medical Assistance Program (PMAP)	MNCare	Dental	Other: Medicare Supplement	Administrative Services Only
1	Member Months	4,854,692		4,854,692	364,613	975,344		150,106	327,653	25,425	58,525	2,650,337	302,304		385	
<b>REVENUES:</b>																
2	Net Premium Income (including \$ non-health premium income)	3,419,164,990		3,419,164,990	161,374,909	869,764,021		468,697,378	437,565,258	43,974,111	115,699,405	1,185,739,051	136,259,794		91,063.00	
3	Change in unearned premium reserves and serve for rate credits															
4	Fee-for-service (net of \$ medical expenses)															
5	Risk revenue															
6	Aggregate write-ins for other health care related revenues (Line 699)	(\$35,654.00)	NR	(\$35,654.00)	(\$1,747.00)	(\$9,053.00)	NR	(\$4,878.00)	(\$4,554.00)	(\$458.00)	(\$1,204.00)	(\$12,342.00)	(\$1,418.00)	NR	NR	NR
7	Aggregate write-ins for other non-health revenues (Line 799)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
8	<b>TOTAL REVENUES (Lines 2 through 7)</b>	<b>\$3,419,129,336</b>	<b>NR</b>	<b>\$3,419,129,336</b>	<b>\$161,373,162</b>	<b>\$869,754,968</b>	<b>NR</b>	<b>\$468,692,500</b>	<b>\$437,560,704</b>	<b>\$43,973,653</b>	<b>\$115,698,201</b>	<b>\$1,185,726,709</b>	<b>\$136,258,376</b>	<b>NR</b>	<b>\$91,063</b>	<b>NR</b>
<b>EXPENSES:</b>																
9	Hospital/medical benefits	1,335,222,459		1,335,222,459	48,493,281	475,263,992		129,749,075	139,445,320	17,020,165	20,494,814	445,519,662	59,178,824		57,326	
10	Other professional services	919,186,848		919,186,848	10,204,826	172,741,495		189,441,704	130,883,789	10,559,947	72,173,691	307,553,000	25,628,390		6	
11	Outside referrals	115,037,192		115,037,192	-	7,653,917		65,424,941	10,167,717	1,635,185	17,341,660	12,200,705	613,067			
12	Emergency room and out-of-area	235,411,921		235,411,921	3,696,720	51,032,129		18,597,333	34,140,951	2,797,074	2,891,179	110,672,510	11,574,893		9,132	
13	Prescription drugs	531,235,860		531,235,860	38,329,141	112,254,275		24,759,794	87,867,787	6,448,658	4,891,658	214,775,573	41,904,378		4,596	
14	Aggregate write-ins for other hospital and medical expenses (Line 1499)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
15	Incentive Pool and Withhold Adjustments	9,793,388		9,793,388	1,055,897	4,364,148		4,220,314	55,715	1,811	95,179	284	40			
16	<b>TOTAL EXPENSES (Lines 9 through 15)</b>	<b>\$3,145,887,668</b>	<b>NR</b>	<b>\$3,145,887,668</b>	<b>\$101,779,865</b>	<b>\$823,309,956</b>	<b>NR</b>	<b>\$432,193,161</b>	<b>\$402,561,279</b>	<b>\$38,462,840</b>	<b>\$117,888,181</b>	<b>\$1,090,721,734</b>	<b>\$138,899,592</b>	<b>NR</b>	<b>\$71,060</b>	<b>NR</b>
<b>LESS</b>																
17	Net reinsurance recoveries	10,254,522		10,254,522	4,779,640	18,983		-	(2,521)	-	60,742	5,154,982	242,696			
18	Total hospital and medical (Lines 16 minus 17)	\$3,135,633,146	NR	\$3,135,633,146	\$97,000,225	\$823,290,973	NR	\$432,193,161	\$402,563,800	\$38,462,840	\$117,827,439	\$1,085,566,752	\$138,656,896	NR	\$71,060	NR
19	Non-health claims															
20	Claims adjustment expenses	78,095,016		78,095,016	3,120,068	23,357,471		10,713,369	9,722,421	954,630	2,921,958	24,395,680	2,911,849		1,232	(3,662)
21	General administrative expenses	192,000,655		192,000,655	20,490,786	50,645,323		22,142,905	22,216,847	2,476,570	5,692,449	61,451,081	6,857,490		27,204	
22	Increase in reserves for life, accident and health contracts (including \$ increase in reserves for life only)															
23	Total underwriting deductions (Lines 18 through 22)	\$3,405,728,817	NR	\$3,405,728,817	\$120,611,079	\$897,293,767	NR	\$465,049,435	\$434,503,068	\$41,894,040	\$126,441,846	\$1,171,413,513	\$148,426,235	NR	\$99,496	(\$3,662)
24	Net underwriting gain or (loss)(Lines 8 minus 23)	\$13,400,519	NR	\$13,400,519	\$40,762,083	(\$27,538,799)	NR	\$3,643,065	\$3,057,636	\$2,079,613	(\$10,743,645)	\$14,313,196	(\$12,167,859)	NR	(\$8,433)	\$3,662
25	Net investment income earned	30,740,874		30,740,874					3,062,324	-		22,389,566	5,288,984			
26	Net realized capital gains or (losses)	(3,365,050)		(3,365,050)					(335,217)	-		(2,450,874)	(578,959)			
27	Net investment gains or (losses)(Lines 25 plus 26)	\$27,375,824.00	NR	\$27,375,824.00	NR	NR	NR	NR	\$2,727,107.00	-	NR	\$19,938,692.00	\$4,710,025.00	NR	NR	NR
28	Net gain or (loss) from agents' or premium balances charged off	(888,207)		(888,207)	(724,850)	(163,357)										
29	Aggregate write-ins for other income or expenses (Line 2999)	(\$64,925)	NR	(\$64,925)	NR	(\$30,750)	NR	(\$15,595)	(\$787)	(\$15,385)	(\$268)	(\$1,940)	(\$200)	NR	NR	NR
30	Net income or (loss) before federal income taxes (Lines 24 plus 27 plus 28 plus 29)	\$39,823,211	NR	\$39,823,211	\$40,037,233	(\$27,732,906)	NR	\$3,627,470	\$5,783,956	\$2,064,228	(\$10,743,913)	\$34,249,948	(\$7,458,034)	NR	(\$8,433)	\$3,662
31	Federal and foreign income taxes incurred															
32	<b>Net income (loss) (Lines 30 minus 31)</b>	<b>\$39,823,211</b>	<b>NR</b>	<b>\$39,823,211</b>	<b>\$40,037,233</b>	<b>(\$27,732,906)</b>	<b>NR</b>	<b>\$3,627,470</b>	<b>\$5,783,956</b>	<b>\$2,064,228</b>	<b>(\$10,743,913)</b>	<b>\$34,249,948</b>	<b>(\$7,458,034)</b>	<b>NR</b>	<b>(\$8,433)</b>	<b>\$3,662</b>

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DETAILS OF WRITE-INS	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	NAIC Totals	Non-Minnesota Products (Eliminations)	Total Minnesota Products	Commercial	Medicare Advantage	Medicare Cost	Minnesota Senior Health Options (MSHO)	SNBC (MA Only)	SNBC (Integrated)	MSC+	Prepaid Medical Assistance Program (PMAP)	MNCare	Dental	Other: Medicare Supplement	Administrative Services Only
<b>OTHER HEALTH CARE RELATED REVENUES (Line 6)</b>															
0601 Miscellaneous Income	(35,654)		(35,654)	(1,747)	(9,053)		(4,878)	(4,554)	(458)	(1,204)	(12,342)	(1,418)			
0602															
0603															
0604															
0605															
0606															
0607															
0608															
0609															
0698 Summary of Remaining Write-Ins for Line 6 Overflow															
0699 TOTALS (Lines 0601 through 0609 plus 0698) (Line 6 above)	(\$35,654.00)	NR	(\$35,654.00)	(\$1,747.00)	(\$9,053.00)	NR	(\$4,878.00)	(\$4,554.00)	(\$458.00)	(\$1,204.00)	(\$12,342.00)	(\$1,418.00)	NR	NR	NR
<b>OTHER NON-HEALTH REVENUES (Line 7)</b>															
0701															
0702															
0703															
0798 Summary of Remaining Write-Ins for Line 7 Overflow															
0799 TOTALS (Lines 0701 through 0703 plus 0798) (Line 7 above)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
<b>OTHER MEDICAL AND HOSPITAL EXPENSES (Line 14)</b>															
1401															
1402															
1403															
1404															
1405															
1406															
1407															
1408															
1409															
1498 Summary of Remaining Write-Ins for Line 14 Overflow															
1499 TOTALS (Lines 1401 through 1409 plus 1498) (Line 14 above)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
<b>OTHER INCOME AND EXPENSES (Line 29)</b>															
<b>OTHER INCOME</b>															
2901 Penalties/Fines	(64,925)		(64,925)		(30,750)		(15,595)	(787)	(15,385)	(268)	(1,940)	(200)			
2902															
2903															
2904															
2905															
2918 Summary of Remaining Write-Ins for Other Income Overflow															
2919 Subtotal of Other Income (Lines 2901 through 2918)	(\$64,925)	NR	(\$64,925)	NR	(\$30,750)	NR	(\$15,595)	(\$787)	(\$15,385)	(\$268)	(\$1,940)	(\$200)	NR	NR	NR
<b>OTHER EXPENSES</b>															
2921															
2922															
2923															
2924															
2925															
2938 Summary of Remaining Write-Ins for Other Expenses Overflow															
2939 Subtotal of Other Expenses (Lines 2921 through 2738)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2999 TOTALS - (Lines 2919 minus 2939) (Line 29)	(\$64,925)	NR	(\$64,925)	NR	(\$30,750)	NR	(\$15,595)	(\$787)	(\$15,385)	(\$268)	(\$1,940)	(\$200)	NR	NR	NR