SOLICITATION #:
2017000265

Appendix T

Medical Loss Ratio Calculation Template

General:

This report will be used to assess the MLR for the various Colorado Medicaid Managed Care programs.

Each plan is requested to complete each report within the template to the best of its ability.

An overview of this template and instructions on how to complete each report is contained within the remainder of this sheet.

Please note that any cells shaded in light orange are to be completed by the MCO.

Reporting Entity and Time Period:

MCO Name: MCO Name

Service Incurral Period: July 1, 2018 - June 30, 2019

Paid Through: September 30, 2019

Report Instructions:

Report 1 -- MLR Template

Non-Claim Medical Payments: Any settlement amounts paid outside of the claims/encounter system, such as Critical Access Hospital settlements.

Medical Incentive Bonuses: Payments made by a MCO to providers and other unrelated risk sharing entities to share savings.

Reinsurance Premiums Less Recoveries: Reinsurance premiums should be based on date of payment. Reinsurance recoveries should be based on service date of the claim for which the recovery is made.

Less Related-Party Medical Margin: Fees paid by a MCO, or any of its subsidiaries, to a related party such as a parent organization. Please enter the Related-Party Medical Margin as a negative.

If line items are not able to be filled out at cohort level please fill in 'Totals' section where applicable.

For non-applicable line items, please leave blank.

Report 2 -- Submission Certification (by MCO CEO)

Please provide certification by the MCO's CEO or CFO that the figures in this reporting template are accurate and representative of MCO experience for the given time period.

MCO Scratch Sheet

Please use this worksheet to provide any additional information.

Optumas

MCO: MCO Name
Report: MLR
COA: Non-expansion Parent
Time Period: July 1, 2018 - June 30, 2019

MCO: MCO Name
Report: MLR
COA: Children
Time Period: July 1, 2018 - June 30, 2019

Line	Earned Revenue for MLR/Risk Corridor		
a	Gross Capitation Payment		
b	Taxes, licensing, and regulatory fees (Including HIPF)		
c	Contractor Hold back ((a - b) * Holdback %)		
d	Earned Hold back		
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$	-
f	MMs		
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	**$**	**-**

Line	MLR Calculation		
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$	-
h	Risk Corridor Profit/(Loss) Share		
i	Adjusted Earned Revenue (g + h)	$	-
j	Claims Incurred		
k	Estimated IBNR		
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)		
m	Medical Incentive Bonus		
n	Reinsurance Premiums Less Recoveries		
o	Activities that Improve Health Care Quality		
p	Less Related-Party Medical Margin		
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$	-
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)		0.0%
s	Minimum MLR %		85.0%
t	Percentage below MLR (r - s)		85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	**$**	**-**

Line	Earned Revenue for MLR/Risk Corridor		
a	Gross Capitation Payment		
b	Taxes, licensing, and regulatory fees (Including HIPF)		
c	Contractor Hold back ((a - b) * Holdback %)		
d	Earned Hold back		
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$	-
f	MMs		
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	**$**	**-**

Line	MLR Calculation		
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$	-
h	Risk Corridor Profit/(Loss) Share		
i	Adjusted Earned Revenue (g + h)	$	-
j	Claims Incurred		
k	Estimated IBNR		
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)		
m	Medical Incentive Bonus		
n	Reinsurance Premiums Less Recoveries		
o	Activities that Improve Health Care Quality		
p	Less Related-Party Medical Margin		
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$	-
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)		0.0%
s	Minimum MLR %		85.0%
t	Percentage below MLR (r - s)		85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	**$**	**-**

Please describe any "Activities that Improve Healthcare Quality" in the box below, including what the activities are and how they improve healthcare quality:

Please describe any "Activities that Improve Healthcare Quality" in the box below, including what the activities are and how they improve healthcare quality:

Optumas
Risk • Strategy • Reform

MCO: MCO Name
Report: MLR
COA: MAGI Adults
Time Period: July 1, 2018 - June 30, 2019

Line	Earned Revenue for MLR/Risk Corridor		
a	Gross Capitation Payment		
b	Taxes, licensing, and regulatory fees (Including HIPF)		
c	Contractor Hold back ((a - b) * Holdback %)		
d	Earned Hold back		
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$	-
f	MMs		
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	$	-

Line	MLR Calculation		
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$	-
h	Risk Corridor Profit/(Loss) Share		
i	Adjusted Earned Revenue (g + h)	$	-
j	Claims Incurred		
k	Estimated IBNR		
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)		
m	Medical Incentive Bonus		
n	Reinsurance Premiums Less Recoveries		
o	Activities that Improve Health Care Quality		
p	Less Related-Party Medical Margin		
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$	-
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)		0.0%
s	Minimum MLR %		85.0%
t	Percentage below MLR (r - s)		85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	$	-

Please describe any "Activities that Improve Healthcare Quality" in the box below,
including what the activities are and how they improve healthcare quality:

MCO: MCO Name
Report: MLR
COA: Expansion Parent
Time Period: July 1, 2018 - June 30, 2019

Line	Earned Revenue for MLR/Risk Corridor		
a	Gross Capitation Payment		
b	Taxes, licensing, and regulatory fees (Including HIPF)		
c	Contractor Hold back ((a - b) * Holdback %)		
d	Earned Hold back		
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$	-
f	MMs		
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	$	-

Line	MLR Calculation		
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$	-
h	Risk Corridor Profit/(Loss) Share		
i	Adjusted Earned Revenue (g + h)	$	-
j	Claims Incurred		
k	Estimated IBNR		
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)		
m	Medical Incentive Bonus		
n	Reinsurance Premiums Less Recoveries		
o	Activities that Improve Health Care Quality		
p	Less Related-Party Medical Margin		
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$	-
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)		0.0%
s	Minimum MLR %		85.0%
t	Percentage below MLR (r - s)		85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	$	-

Please describe any "Activities that Improve Healthcare Quality" in the box below,
including what the activities are and how they improve healthcare quality:

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MCO: MCO Name
Report: MLR
COA: Foster Care
Time Period: July 1, 2018 - June 30, 2019

MCO: MCO Name
Report: MLR
COA: Elderly
Time Period: July 1, 2018 - June 30, 2019

Line	Earned Revenue for MLR/Risk Corridor	
a	Gross Capitation Payment	
b	Taxes, licensing, and regulatory fees (Including HIPF)	
c	Contractor Hold back ((a - b) * Holdback %)	
d	Earned Hold back	
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$ -
f	MMs	
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	$ -

Line	Earned Revenue for MLR/Risk Corridor	
a	Gross Capitation Payment	
b	Taxes, licensing, and regulatory fees (Including HIPF)	
c	Contractor Hold back ((a - b) * Holdback %)	
d	Earned Hold back	
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$ -
f	MMs	
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	$ -

Line	MLR Calculation	
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$ -
h	Risk Corridor Profit/(Loss) Share	
i	Adjusted Earned Revenue (g + h)	$ -
j	Claims Incurred	
k	Estimated IBNR	
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)	
m	Medical Incentive Bonus	
n	Reinsurance Premiums Less Recoveries	
o	Activities that Improve Health Care Quality	
p	Less Related-Party Medical Margin	
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$ -
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)	0.0%
s	Minimum MLR %	85.0%
t	Percentage below MLR (r - s)	85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	$ -

Line	MLR Calculation	
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$ -
h	Risk Corridor Profit/(Loss) Share	
i	Adjusted Earned Revenue (g + h)	$ -
j	Claims Incurred	
k	Estimated IBNR	
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)	
m	Medical Incentive Bonus	
n	Reinsurance Premiums Less Recoveries	
o	Activities that Improve Health Care Quality	
p	Less Related-Party Medical Margin	
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$ -
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)	0.0%
s	Minimum MLR %	85.0%
t	Percentage below MLR (r - s)	85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	$ -

Please describe any "Activities that Improve Healthcare Quality" in the box below,
including what the activities are and how they improve healthcare quality:

Please describe any "Activities that Improve Healthcare Quality" in the box below,
including what the activities are and how they improve healthcare quality:

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MCO: MCO Name
Report: MLR
COA: Disabled
Time Period: July 1, 2018 - June 30, 2019

MCO: MCO Name
Report: MLR
COA: Total
Time Period: July 1, 2018 - June 30, 2019

Line	Earned Revenue for MLR/Risk Corridor		
a	Gross Capitation Payment		
b	Taxes, licensing, and regulatory fees (Including HIPF)		
c	Contractor Hold back ((a - b) * Holdback %)		
d	Earned Hold back		
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$	-
f	MMs		
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	**$**	**-**

Line	Earned Revenue for MLR/Risk Corridor		
a	Gross Capitation Payment	$	-
b	Taxes, licensing, and regulatory fees (Including HIPF)	$	-
c	Contractor Hold back ((a - b) * Holdback %)	$	-
d	Earned Hold back	$	-
e	Net Capitation Payment for MLR/Risk Corridor (a - b - c + d)	$	-
f	MMs		-
g	**Earned Revenue for MLR/Risk Corridor (e * f)**	**$**	**-**

Line	MLR Calculation		
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$	-
h	Risk Corridor Profit/(Loss) Share		
i	Adjusted Earned Revenue (g + h)	$	-
j	Claims Incurred		
k	Estimated IBNR		
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)		
m	Medical Incentive Bonus		
n	Reinsurance Premiums Less Recoveries		
o	Activities that Improve Health Care Quality		
p	Less Related-Party Medical Margin		
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$	-
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)		0.0%
s	Minimum MLR %		85.0%
t	Percentage below MLR (r - s)		85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	**$**	**-**

Line	MLR Calculation		
g	Earned Revenue (Total Capitation Payments less HIT and Unearned Hold Backs)	$	-
h	Risk Corridor Profit/(Loss) Share	$	-
i	Adjusted Earned Revenue (g + h)	$	-
j	Claims Incurred	$	-
k	Estimated IBNR	$	-
l	Non-Claim Medical Payments (e.g. CAH settlement, etc.)	$	-
m	Medical Incentive Bonus	$	-
n	Reinsurance Premiums Less Recoveries	$	-
o	Activities that Improve Health Care Quality	$	-
p	Less Related-Party Medical Margin	$	-
q	Total Medical Expenses (Net Qualified Medical Expenses) (j + k + l + m + n + o + p)	$	-
r	Net Qualified Medical Expenses divided by Earned Revenue (q / i)		0.0%
s	Minimum MLR %		85.0%
t	Percentage below MLR (r - s)		85.0%
u	**MLR Reconciliation Payment (max(0, i - (q / s)))**	**$**	**-**

Please describe any "Activities that Improve Healthcare Quality" in the box below,
including what the activities are and how they improve healthcare quality:

Please describe any "Activities that Improve Healthcare Quality" in the box below,
including what the activities are and how they improve healthcare quality:

Optumas
Risk • Strategy • Reform

MCO: MCO Name
Report: Submission Certification (by MCO CEO/CFO)
Time Period: July 1, 2018 - June 30, 2019

I certify that, to the best of my understanding, the data summaries included in this template have been completed as instructed,
and all data and information provided in this report is accurate and appropriate experience
during the incurral time period of July 1, 2018 - June 30, 2019.

By: CEO/CFO

Print name	Date

Signature & Title	Phone number

Optumas

Please provide any text, tables, numbers, etc. that you would like to communicate but were not able to include within the preceding reports.

Please provide any details surrounding allocation methodology used in completing template.