



HEALTH ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE
UnitedHealthcare Community Plan, Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95467 Employer's ID Number 38-3204052
(Current) (Prior)

Organized under the Laws of Michigan, State of Domicile or Port of Entry MI

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

Is HMO Federally Qualified? Yes [] No [X]

Incorporated/Organized 10/11/1994 Commenced Business 10/11/1994

Statutory Home Office 3000 Town Center Drive, Suite 1400 Southfield, MI, US 48075
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 3000 Town Center Drive, Suite 1400
(Street and Number)
Southfield, MI, US 48075 248-331-4389
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 9800 Health Care Lane, MN017-W500 Minnetonka, MN, US 55343
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 3000 Town Center Drive, Suite 1400
(Street and Number)
Southfield, MI, US 48075 248-331-4389
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uhccommunityplan.com

Statutory Statement Contact Robyn Melissa Carter 952-979-6131
(Name) (Area Code) (Telephone Number)
robyn_carter@uhc.com 952-931-4651
(E-mail Address) (FAX Number)

OFFICERS

President Dennis James Mouras Chief Financial Officer Carol Ann Gothard
Secretary Bryn Searns # Treasurer Peter Marshall Gill

OTHER

Nyle Brent Cottingham, Vice President Heather Anastasia Lang, Assistant Secretary

DIRECTORS OR TRUSTEES

Michelle Leib Crakes Tracy Lynn Davidson Debra Joanne Sather
Wendy Margaret Abbott Trina Michelle Burnett

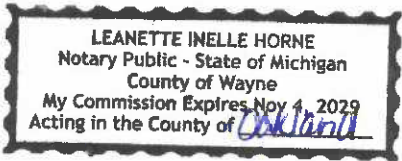
State of _____ State of _____ State of _____
County of _____ County of _____ County of _____

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Dennis J. Mouras Carol Ann Gothard Peter Marshall Gill
Dennis James Mouras Carol Ann Gothard Peter Marshall Gill
President Chief Financial Officer Treasurer

Subscribed and sworn to before me this 10th day of February 2024
Seannette K. Abbott
Subscribed and sworn to before me this 10th day of February 2024
Seannette K. Abbott
Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing?..... Yes [X] No []
- b. If no,
1. State the amendment number.....
2. Date filed.....
3. Number of pages attached.....





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UnitedHealthcare Community Plan, Inc.

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Organized under the Laws of	Michigan			State of Domicile or Port of Entry		MI
Country of Domicile	United States of America					
Licensed as business type:	Health Maintenance Organization					
Is HMO Federally Qualified? Yes [] No [X]						
Incorporated/Organized	10/11/1994			Commenced Business		10/11/1994
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				248-331-4389 (Area Code) (Telephone Number)		
Internet Website Address	www.uhccommunityplan.com					
Statutory Statement Contact	Robyn Melissa Carter (Name)			952-979-6131 (Area Code) (Telephone Number)		
	robyn_carter@uhc.com (E-mail Address)			952-931-4651 (FAX Number)		

OFFICERS

President	Dennis James Mouras	Chief Financial Officer	Carol Ann Gothard
Secretary	Bryn Searns #	Treasurer	Peter Marshall Gill

OTHER

Nyle Brent Cottingham, Vice President Heather Anastasia Lang, Assistant Secretary

DIRECTORS OR TRUSTEES

Michelle Leib Crakes	Tracy Lynn Davidson	Debra Joanne Sather
Wendy Margaret Abbott	Trina Michelle Burnett	

State of _____ State of _____ State of Minnesota
County of _____ County of _____ County of Hennepin

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Dennis James Mouras
President

Carol Ann Gothard
Chief Financial Officer

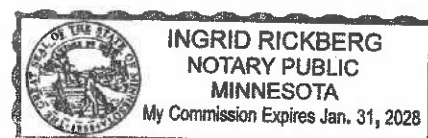
Peter Marshall Gill
Treasurer

Subscribed and sworn to before me this _____ day of _____

Subscribed and sworn to before me this _____ day of _____

Subscribed and sworn to before me this
16th day of January 2024

- a. Is this an original filing?..... Yes [X] No []
- b. If no,
1. State the amendment number.....
 2. Date filed.....
 3. Number of pages attached.....



ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	82,133,563	0	82,133,563	80,492,694
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$(227,442) , Schedule E - Part 1), cash equivalents (\$152,105,771 , Schedule E - Part 2) and short-term investments (\$80,157,746 , Schedule DA)	232,036,075	0	232,036,075	221,200,448
6. Contract loans, (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	11,651,216	0	11,651,216	8,987,012
9. Receivables for securities	0	0	0	904
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	325,820,854	0	325,820,854	310,681,058
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,546,423	0	1,546,423	1,376,514
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	20,851,923	192,971	20,658,952	25,404,710
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$36,914,149)	36,032,354	0	36,032,354	26,990,410
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	73,215	26,728	46,487	108,625
18.1 Current federal and foreign income tax recoverable and interest thereon	2,441,482	0	2,441,482	0
18.2 Net deferred tax asset	1,882,806	149,235	1,733,571	1,282,244
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$35,333,880) and other amounts receivable	40,507,311	5,173,431	35,333,880	22,391,109
25. Aggregate write-ins for other than invested assets	194	194	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	429,156,562	5,542,559	423,614,003	388,234,670
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	429,156,562	5,542,559	423,614,003	388,234,670
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous Receivables	182	182	0	0
2502. Prepaid Commissions	12	12	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	194	194	0	0

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$4,222,429 reinsurance ceded)	110,426,656	59,680	110,486,336	111,101,487
2. Accrued medical incentive pool and bonus amounts	7,747,197	0	7,747,197	7,357,458
3. Unpaid claims adjustment expenses.....	1,184,907	0	1,184,907	1,152,367
4. Aggregate health policy reserves, including the liability of \$7,098,758 for medical loss ratio rebate per the Public Health Service Act	22,534,244	0	22,534,244	37,942,683
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	1,276,849	624	1,277,473	1,379,362
8. Premiums received in advance.....	6,226,704	0	6,226,704	6,221,502
9. General expenses due or accrued.....	19,986,999	0	19,986,999	21,190,290
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses)) ..	0	0	0	2,970,188
10.2 Net deferred tax liability.....	0	0	0	0
11. Ceded reinsurance premiums payable.....	0	0	0	0
12. Amounts withheld or retained for the account of others.....	0	0	0	0
13. Remittances and items not allocated.....	1,317,109	0	1,317,109	1,821
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$0 current).....	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates.....	11,574,953	0	11,574,953	3,954,810
16. Derivatives.....	0	0	0	0
17. Payable for securities.....	0	0	0	0
18. Payable for securities lending	0	0	0	0
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....	0	0	0	0
20. Reinsurance in unauthorized and certified (\$0) companies	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
22. Liability for amounts held under uninsured plans.....	4,338,481	0	4,338,481	7,994,560
23. Aggregate write-ins for other liabilities (including \$197,149 current).....	197,149	0	197,149	127,865
24. Total liabilities (Lines 1 to 23).....	186,811,248	60,304	186,871,552	201,394,393
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	0	0
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	56,003,392	56,003,392
29. Surplus notes.....	XXX	XXX	0	0
30. Aggregate write-ins for other than special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	180,739,059	130,836,885
32. Less treasury stock, at cost: 32.1 .....0 shares common (value included in Line 26 \$0).....	XXX	XXX	0	0
32.2 .....0 shares preferred (value included in Line 27 \$0).....	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	236,742,451	186,840,277
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	423,614,003	388,234,670
DETAILS OF WRITE-INS				
2301. Unclaimed Property	197,149	0	197,149	127,865
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	197,149	0	197,149	127,865
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	4,108,844	3,881,402
2. Net premium income (including \$0 non-health premium income)	XXX	1,832,956,717	1,380,864,406
3. Change in unearned premium reserves and reserve for rate credits	XXX	7,929,535	104,202,388
4. Fee-for-service (net of \$0 medical expenses)	XXX	0	0
5. Risk revenue	XXX	0	0
6. Aggregate write-ins for other health care related revenues	XXX	0	0
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	1,840,886,252	1,485,066,794
Hospital and Medical:			
9. Hospital/medical benefits	260,623	992,393,924	819,445,331
10. Other professional services	1,924	47,298,360	17,135,638
11. Outside referrals	0	0	0
12. Emergency room and out-of-area	3,627	84,776,984	75,434,052
13. Prescription drugs	33,181	358,036,226	291,707,917
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts	0	16,289,544	17,736,966
16. Subtotal (Lines 9 to 15)	299,355	1,498,795,038	1,221,459,904
Less:			
17. Net reinsurance recoveries	0	7,524,231	7,307,260
18. Total hospital and medical (Lines 16 minus 17)	299,355	1,491,270,807	1,214,152,644
19. Non-health claims (net)	0	0	0
20. Claims adjustment expenses, including \$52,640,306 cost containment expenses	0	67,353,076	56,892,277
21. General administrative expenses	0	173,293,508	157,608,427
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only)	0	0	0
23. Total underwriting deductions (Lines 18 through 22).....	299,355	1,731,917,391	1,428,653,348
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	108,968,861	56,413,446
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)	0	15,500,119	4,350,480
26. Net realized capital gains (losses) less capital gains tax of \$69,985	0	251,712	(778,645)
27. Net investment gains (losses) (Lines 25 plus 26)	0	15,751,831	3,571,835
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$1,354) (amount charged off \$(7,511))]	0	(6,157)	7,617
29. Aggregate write-ins for other income or expenses	0	0	0
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	124,714,535	59,992,898
31. Federal and foreign income taxes incurred	XXX	24,793,600	11,410,476
32. Net income (loss) (Lines 30 minus 31)	XXX	99,920,935	48,582,422
DETAILS OF WRITE-INS			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701.	XXX		
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901.			
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0	0

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	186,840,277	136,815,531
34. Net income or (loss) from Line 32	99,920,935	48,582,422
35. Change in valuation basis of aggregate policy and claim reserves	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$0	0	0
37. Change in net unrealized foreign exchange capital gain or (loss)	0	0
38. Change in net deferred income tax	600,562	(150,549)
39. Change in nonadmitted assets	(2,119,323)	1,592,873
40. Change in unauthorized and certified reinsurance	0	0
41. Change in treasury stock	0	0
42. Change in surplus notes	0	0
43. Cumulative effect of changes in accounting principles.....	0	0
44. Capital Changes:		
44.1 Paid in	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....	0	0
45. Surplus adjustments:		
45.1 Paid in	0	0
45.2 Transferred to capital (Stock Dividend)	0	0
45.3 Transferred from capital	0	0
46. Dividends to stockholders	(48,500,000)	0
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47)	49,902,174	50,024,746
49. Capital and surplus end of reporting period (Line 33 plus 48)	236,742,451	186,840,277
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,821,069,012	1,375,067,898
2. Net investment income	16,640,637	5,339,179
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	1,837,709,649	1,380,407,077
5. Benefit and loss related payments	1,506,368,871	1,182,644,291
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	245,455,079	216,961,923
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	30,275,255	13,856,902
10. Total (Lines 5 through 9)	1,782,099,205	1,413,463,116
11. Net cash from operations (Line 4 minus Line 10)	55,610,444	(33,056,039)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	23,078,973	33,264,734
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	402	(1,805)
12.7 Miscellaneous proceeds	904	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	23,080,279	33,262,929
13. Cost of investments acquired (long-term only):		
13.1 Bonds	24,277,313	36,889,675
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	4,082,498	0
13.6 Miscellaneous applications	0	722
13.7 Total investments acquired (Lines 13.1 to 13.6)	28,359,811	36,890,397
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(5,279,532)	(3,627,468)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	48,500,000	0
16.6 Other cash provided (applied)	9,004,715	920,040
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(39,495,285)	920,040
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	10,835,627	(35,763,467)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	221,200,448	256,963,915
19.2 End of year (Line 18 plus Line 19.1)	232,036,075	221,200,448

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare Community Plan, Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1. Net premium income	1,832,956,717	29,470,957	8,329,155	0	0	0	0	553,070,126	1,242,086,479	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit	7,929,535	(1,616,458)	0	0	0	0	0	815,461	8,730,532	0	0	0	0	0
3. Fee-for-service (net of \$ 0 medical expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
4. Risk revenue	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
6. Aggregate write-ins for other non-health care related revenues	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	0
7. Total revenues (Lines 1 to 6)	1,840,886,252	27,854,499	8,329,155	0	0	0	0	553,885,587	1,250,817,011	0	0	0	0	0
8. Hospital/medical benefits	992,393,924	14,708,268	5,809,776	0	0	0	0	400,450,794	571,425,086	0	0	0	0	XXX.
9. Other professional services	47,298,360	149,066	2,410	0	0	0	0	13,749,337	33,397,547	0	0	0	0	XXX.
10. Outside referrals	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
11. Emergency room and out-of-area	84,776,984	0	285,630	0	0	0	0	25,437,071	59,054,283	0	0	0	0	XXX.
12. Prescription drugs	358,036,226	1,912,555	700,084	0	0	0	0	14,300,061	341,123,526	0	0	0	0	XXX.
13. Aggregate write-ins for other hospital and medical incentive pool, withhold adjustments and bonus amounts	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
14. Incentive pool, withhold adjustments and bonus amounts	16,289,544	388,476	(168)	0	0	0	0	1,260,631	14,640,605	0	0	0	0	XXX.
15. Subtotal (Lines 8 to 14)	1,498,795,038	17,158,365	6,797,732	0	0	0	0	455,197,894	1,019,641,047	0	0	0	0	XXX.
16. Net reinsurance recoveries	7,524,231	0	0	0	0	0	0	0	7,524,231	0	0	0	0	XXX.
17. Total medical and hospital (Lines 15 minus 16).....	1,491,270,807	17,158,365	6,797,732	0	0	0	0	455,197,894	1,012,116,816	0	0	0	0	XXX.
18. Non-health claims (net)	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	0
19. Claims adjustment expenses including \$ 52,640,306 cost containment expenses	67,353,076	1,082,928	306,060	0	0	0	0	20,322,888	45,641,200	0	0	0	0	0
20. General administrative expenses	173,293,508	2,786,277	787,465	0	0	0	0	52,288,993	117,430,773	0	0	0	0	0
21. Increase in reserves for accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
22. Increase in reserves for life contracts	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	0
23. Total underwriting deductions (Lines 17 to 22)	1,731,917,391	21,027,570	7,891,257	0	0	0	0	527,809,775	1,175,188,789	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	108,968,861	6,826,929	437,898	0	0	0	0	26,075,812	75,628,222	0	0	0	0	0
0501. DETAILS OF WRITE-INS														XXX.
0502.														XXX.
0503.														XXX.
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
0602.		XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
0603.		XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.														XXX.
1302.														XXX.
1303.														XXX.
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

	1	2	3	4
Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical) individual	29,470,957	0	0	29,470,957
2. Comprehensive (hospital and medical) group	8,329,155	0	0	8,329,155
3. Medicare Supplement	0	0	0	0
4. Vision only	0	0	0	0
5. Dental only	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0
7. Title XVIII - Medicare	553,070,125	0	0	553,070,125
8. Title XIX - Medicaid	1,252,121,020	0	10,034,541	1,242,086,479
9. Credit A&H	0	0	0	0
10. Disability Income	0	0	0	0
11. Long-Term Care	0	0	0	0
12. Other health	0	0	0	0
13. Health subtotal (Lines 1 through 12)	1,842,991,257	0	10,034,541	1,832,956,716
14. Life	0	0	0	0
15. Property/casualty	0	0	0	0
16. Totals (Lines 13 to 15)	1,842,991,257	0	10,034,541	1,832,956,716

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1. Payments during the year:														
1.1 Direct	1,498,022,926	15,698,791	6,394,547	0	0	0	0	452,814,043	1,023,115,545	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	7,553,861	0	0	0	0	0	0	0	7,553,861	0	0	0	0	0
1.4 Net	1,490,469,065	15,698,791	6,394,547	0	0	0	0	452,814,043	1,015,561,684	0	0	0	0	0
2. Paid medical incentive pools and bonuses	15,899,805	0	164	0	0	0	0	988,389	14,911,252	0	0	0	0	0
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct	114,708,765	2,908,482	1,250,123	0	0	0	0	38,823,623	71,726,537	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	4,222,429	0	0	0	0	0	0	0	4,222,429	0	0	0	0	0
3.4 Net	110,486,336	2,908,482	1,250,123	0	0	0	0	38,823,623	67,504,108	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct	1,277,473	49,165	0	0	0	0	0	66,598	1,161,710	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	1,277,473	49,165	0	0	0	0	0	66,598	1,161,710	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	7,747,197	388,476	1,122	0	0	0	0	591,062	6,766,537	0	0	0	0	0
6. Net health care receivables (a)	14,770,763	942,601	(113,641)	0	0	0	0	15,812,544	(1,870,741)	0	0	0	0	0
7. Amounts recoverable from reinsurers December 31, current year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:														
8.1 Direct	115,353,546	864,145	1,021,900	0	0	0	0	21,914,988	91,552,513	0	0	0	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	4,252,059	0	0	0	0	0	0	0	4,252,059	0	0	0	0	0
8.4 Net	111,101,487	864,145	1,021,900	0	0	0	0	21,914,988	87,300,454	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct	1,379,362	18,318	0	0	0	0	0	39,467	1,321,577	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.4 Net	1,379,362	18,318	0	0	0	0	0	39,467	1,321,577	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	7,357,458	0	1,454	0	0	0	0	318,821	7,037,183	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:														
12.1 Direct	1,482,505,493	16,831,374	6,736,411	0	0	0	0	453,937,265	1,005,000,443	0	0	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	7,524,231	0	0	0	0	0	0	0	7,524,231	0	0	0	0	0
12.4 Net	1,474,981,262	16,831,374	6,736,411	0	0	0	0	453,937,265	997,476,212	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	16,289,544	388,476	(168)	0	0	0	0	1,260,630	14,640,606	0	0	0	0	0

(a) Excludes \$1 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1. Reported in Process of Adjustment:														
1.1 Direct	25,294,537	405,024	201,104	0	0	0	0	8,376,333	16,312,076	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	25,294,537	405,024	201,104	0	0	0	0	8,376,333	16,312,076	0	0	0	0	0
2. Incurred but Unreported:														
2.1 Direct	88,547,142	2,503,458	1,049,019	0	0	0	0	29,580,204	55,414,461	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	4,222,429	0	0	0	0	0	0	0	4,222,429	0	0	0	0	0
2.4 Net	84,324,713	2,503,458	1,049,019	0	0	0	0	29,580,204	51,192,032	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct	867,086	0	0	0	0	0	0	867,086	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	867,086	0	0	0	0	0	0	867,086	0	0	0	0	0	0
4. TOTALS:														
4.1 Direct	114,708,765	2,908,482	1,250,123	0	0	0	0	38,823,623	71,726,537	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	4,222,429	0	0	0	0	0	0	0	4,222,429	0	0	0	0	0
4.4 Net	110,486,336	2,908,482	1,250,123	0	0	0	0	38,823,623	67,504,108	0	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5	6
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year	Claims Incurred In Prior Years (Columns 1 + 3)	Estimated Claim Reserve and Claim Liability December 31 of Prior Year
1. Comprehensive (hospital and medical) individual	1,076,419	14,622,373	8,551	2,949,097	1,084,970	882,462
2. Comprehensive (hospital and medical) group	535,249	5,859,297	64,551	1,185,572	599,800	1,021,899
3. Medicare Supplement	0	0	0	0	0	0
4. Vision Only	0	0	0	0	0	0
5. Dental Only	0	0	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0	0	0
7. Title XVIII - Medicare	8,739,329	444,074,714	551,168	38,339,053	9,290,497	21,954,456
8. Title XIX - Medicaid	58,101,509	957,460,175	2,175,861	66,489,957	60,277,370	88,622,033
9. Credit A&H	0	0	0	0	0	0
10. Disability Income	0	0	0	0	0	0
11. Long-Term Care	0	0	0	0	0	0
12. Other health	0	0	0	0	0	0
13. Health subtotal (Lines 1 to 12)	68,452,506	1,422,016,559	2,800,131	108,963,679	71,252,637	112,480,850
14. Health care receivables (a)	2,260,347	35,028,704	0	3,218,259	2,260,347	25,736,547
15. Other non-health	0	0	0	0	0	0
16. Medical incentive pools and bonus amounts	4,848,027	11,051,779	693,350	7,053,847	5,541,377	7,357,458
17. Totals (Lines 13 - 14 + 15 + 16)	71,040,186	1,398,039,634	3,493,481	112,799,267	74,533,667	94,101,761

(a) Excludes \$1 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior .....	..... (39)	..... (41)	..... (42)	..... (43)	..... (40)
2.	2019 .....	..... 3,156	..... 3,327	..... 3,331	..... 3,330	..... 3,327
3.	2020 .....	..... XXX	..... 5,857	..... 6,341	..... 6,349	..... 6,354
4.	2021 .....	..... XXX	..... XXX	..... 6,811	..... 7,213	..... 7,236
5.	2022 .....	..... XXX	..... XXX	..... XXX	..... 11,212	..... 12,799
6.	2023 .....	..... XXX	..... XXX	..... XXX	..... XXX	..... 20,482

Section B - Incurred Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior .....	..... (38)	..... (41)	..... (42)	..... (43)	..... (40)
2.	2019 .....	..... 3,544	..... 3,332	..... 3,331	..... 3,330	..... 3,327
3.	2020 .....	..... XXX	..... 6,653	..... 6,371	..... 6,349	..... 6,354
4.	2021 .....	..... XXX	..... XXX	..... 7,537	..... 7,286	..... 7,236
5.	2022 .....	..... XXX	..... XXX	..... XXX	..... 13,045	..... 12,872
6.	2023 .....	..... XXX	..... XXX	..... XXX	..... XXX	..... 25,006

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Comprehensive (Hospital & Medical)

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payment	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019 .....	..... 3,926	..... 3,327	..... 177	..... 5.3	..... 3,504	..... 89.3	..... 0	..... 0	..... 3,504	..... 89.3
2.	2020 .....	..... 6,789	..... 6,354	..... 379	..... 6.0	..... 6,733	..... 99.2	..... 0	..... 0	..... 6,733	..... 99.2
3.	2021 .....	..... 8,785	..... 7,236	..... 454	..... 6.3	..... 7,690	..... 87.5	..... 0	..... 0	..... 7,690	..... 87.5
4.	2022 .....	..... 15,375	..... 12,799	..... 953	..... 7.4	..... 13,752	..... 89.4	..... 73	..... 0	..... 13,825	..... 89.9
5.	2023 .....	..... 36,184	..... 20,482	..... 1,194	..... 5.8	..... 21,676	..... 59.9	..... 4,524	..... 29	..... 26,229	..... 72.5

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Title XVIII

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	340	335	279	276	272
2.	2019	25,033	26,907	26,892	26,868	26,870
3.	2020	XXX	55,973	60,205	60,150	60,149
4.	2021	XXX	XXX	134,458	138,585	138,597
5.	2022	XXX	XXX	XXX	233,351	242,461
6.	2023	XXX	XXX	XXX	XXX	444,679

Section B - Incurred Health Claims - Title XVIII

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	480	335	279	276	272
2.	2019	29,356	26,976	26,892	26,868	26,870
3.	2020	XXX	62,115	60,257	60,150	60,149
4.	2021	XXX	XXX	144,805	138,650	138,597
5.	2022	XXX	XXX	XXX	255,559	243,015
6.	2023	XXX	XXX	XXX	XXX	483,607

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XVIII

Years in which Premiums were Earned and Claims were Incurred		1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1.	2019	31,268	26,870	1,703	6.3	28,573	91.4	0	0	28,573	91.4
2.	2020	79,060	60,149	3,918	6.5	64,067	81.0	0	0	64,067	81.0
3.	2021	174,209	138,597	6,257	4.5	144,854	83.1	0	0	144,854	83.1
4.	2022	302,325	242,461	10,757	4.4	253,218	83.8	554	6	253,778	83.9
5.	2023	553,886	444,679	17,957	4.0	462,636	83.5	38,927	442	502,005	90.6

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Title XIX

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	57,584	56,400	55,374	54,813	54,466
2.	2019	625,480	688,592	691,266	691,022	690,983
3.	2020	XXX	625,776	679,210	680,772	680,411
4.	2021	XXX	XXX	787,855	857,103	856,910
5.	2022	XXX	XXX	XXX	863,629	927,131
6.	2023	XXX	XXX	XXX	XXX	967,907

Section B - Incurred Health Claims - Title XIX

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	61,516	56,400	55,374	54,813	54,466
2.	2019	714,493	694,603	691,266	691,022	690,983
3.	2020	XXX	701,408	685,553	680,772	680,411
4.	2021	XXX	XXX	853,889	864,235	856,910
5.	2022	XXX	XXX	XXX	952,157	929,997
6.	2023	XXX	XXX	XXX	XXX	1,040,473

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XIX

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	905,824	690,983	47,948	6.9	738,931	81.6	0	0	738,931	81.6
2. 2020	904,911	680,411	46,759	6.9	727,170	80.4	0	0	727,170	80.4
3. 2021	1,053,935	856,910	78,897	9.2	935,807	88.8	0	0	935,807	88.8
4. 2022	1,167,367	927,131	45,756	4.9	972,887	83.3	2,866	27	975,780	83.6
5. 2023	1,250,817	967,907	40,107	4.1	1,008,014	80.6	72,567	681	1,081,262	86.4

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred			Cumulative Net Amounts Paid				
			1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior		57,885	56,694	55,611	55,046	54,698
2.	2019		653,669	718,826	721,489	721,220	721,180
3.	2020		XXX	687,606	745,756	747,270	746,914
4.	2021		XXX	XXX	929,124	1,002,901	1,002,743
5.	2022		XXX	XXX	XXX	1,108,192	1,182,391
6.	2023		XXX	XXX	XXX	XXX	1,433,068

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	61,958	56,694	55,611	55,046	54,698
2.	2019	747,393	724,911	721,489	721,220	721,180
3.	2020	xxx	770,176	752,181	747,270	746,914
4.	2021	xxx	xxx	1,006,231	1,010,171	1,002,743
5.	2022	xxx	xxx	xxx	1,220,761	1,185,884
6.	2023	xxx	xxx	xxx	xxx	1,549,086

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Grand Total

		1	2	3	4	5	6	7	8	9	10
Years in which Premiums were Earned and Claims were Incurred		Premiums Earned	Claims Payment	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019	941,018	721,180	49,828	6.9	771,008	81.9	0	0	771,008	81.9
2.	2020	990,760	746,914	51,056	6.8	797,970	80.5	0	0	797,970	80.5
3.	2021	1,236,929	1,002,743	85,608	8.5	1,088,351	88.0	0	0	1,088,351	88.0
4.	2022	1,485,067	1,182,391	57,466	4.9	1,239,857	83.5	3,493	33	1,243,383	83.7
5.	2023	1,840,887	1,433,068	59,258	4.1	1,492,326	81.1	116,018	1,152	1,609,496	87.4

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other
1. Unearned premium reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Additional policy reserves (a)	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0 for investment income) ..	17,870,315	1,616,458	0	0	0	0	0	6,034,728	10,219,129	0	0	0	0
5. Aggregate write-ins for other policy reserves	4,663,929	4,375,718	170,874	0	0	0	0	117,337	0	0	0	0	0
6. Totals (gross)	22,534,244	5,992,176	170,874	0	0	0	0	6,152,065	10,219,129	0	0	0	0
7. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4)	22,534,244	5,992,176	170,874	0	0	0	0	6,152,065	10,219,129	0	0	0	0
9. Present value of amounts not yet due on claims	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits	1,277,473	49,165	0	0	0	0	0	66,598	1,161,710	0	0	0	0
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals (gross)	1,277,473	49,165	0	0	0	0	0	66,598	1,161,710	0	0	0	0
13. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	1,277,473	49,165	0	0	0	0	0	66,598	1,161,710	0	0	0	0
DETAILS OF WRITE-INS													
0501. ACA Risk Adjustment Payable	4,546,592	4,375,718	170,874	0	0	0	0	0	0	0	0	0	0
0502. CMS Risk Adjustment Factor Payable	117,337	0	0	0	0	0	0	117,337	0	0	0	0	0
0503.													
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	4,663,929	4,375,718	170,874	0	0	0	0	117,337	0	0	0	0	0
1101.													
1102.													
1103.													
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes \$0 premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT

	Claim Adjustment Expenses		3	4	5
	1	2			
	Cost Containment Expenses	Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total
1. Rent (\$0 for occupancy of own building)	1,390,599	407,711	2,207,095	0	4,005,405
2. Salary, wages and other benefits	26,785,865	7,853,377	42,513,308	0	77,152,550
3. Commissions (less \$0 ceded plus \$0 assumed)	0	0	13,115,111	0	13,115,111
4. Legal fees and expenses	358,765	105,187	571,072	0	1,035,024
5. Certifications and accreditation fees	0	0	0	0	0
6. Auditing, actuarial and other consulting services ...	2,600,520	762,449	4,307,247	0	7,670,216
7. Traveling expenses	473,041	138,691	750,790	0	1,362,522
8. Marketing and advertising	1,417,325	415,547	2,249,514	0	4,082,386
9. Postage, express and telephone	1,209,414	354,589	1,919,526	0	3,483,529
10. Printing and office supplies	1,789,875	524,775	2,840,809	0	5,155,459
11. Occupancy, depreciation and amortization	583,531	171,086	926,153	0	1,680,770
12. Equipment	216,011	63,332	342,843	0	622,186
13. Cost or depreciation of EDP equipment and software	2,776,909	814,165	4,407,383	0	7,998,457
14. Outsourced services including EDP, claims, and other services	4,096,776	918,858	4,165,012	0	9,180,646
15. Boards, bureaus and association fees	42,449	12,446	138,923	0	193,818
16. Insurance, except on real estate	524,453	153,765	832,388	0	1,510,606
17. Collection and bank service charges	145,488	42,656	231,386	0	419,530
18. Group service and administration fees	1,205,387	142,311	770,387	0	2,118,085
19. Reimbursements by uninsured plans	0	0	(508,330)	0	(508,330)
20. Reimbursements from fiscal intermediaries	0	0	0	0	0
21. Real estate expenses	0	0	0	0	0
22. Real estate taxes	32,465	9,408	127,377	0	169,250
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	8,071,838	0	8,071,838
23.2 State premium taxes	0	0	0	0	0
23.3 Regulatory authority licenses and fees	0	0	70,636,785	0	70,636,785
23.4 Payroll taxes	938,315	280,142	2,975,100	0	4,193,557
23.5 Other (excluding federal income and real estate taxes)	0	0	0	0	0
24. Investment expenses not included elsewhere	0	0	0	92,850	92,850
25. Aggregate write-ins for expenses	6,053,118	1,542,275	9,701,791	0	17,297,184
26. Total expenses incurred (Lines 1 to 25)	52,640,306	14,712,770	173,293,508	92,850	(a) .....240,739,434
27. Less expenses unpaid December 31, current year	926,073	258,834	19,940,197	46,802	21,171,906
28. Add expenses unpaid December 31, prior year	915,950	236,417	21,156,856	33,434	22,342,657
29. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0
30. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	52,630,183	14,690,353	174,510,167	79,482	241,910,185
DETAILS OF WRITE-INS					
2501. Information Technology	319,946	93,805	507,803	0	921,554
2502. Interest	42,640	12,502	80,255	0	135,397
2503. Managed Care & Network Access	27,536	8,074	1,151,021	0	1,186,631
2598. Summary of remaining write-ins for Line 25 from overflow page	5,662,996	1,427,894	7,962,712	0	15,053,602
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	6,053,118	1,542,275	9,701,791	0	17,297,184

(a) Includes management fees of \$112,730,081 to affiliates and \$0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds	(a) 144,796	..... 164,397
1.1	Bonds exempt from U.S. tax	(a) 0	..... 0
1.2	Other bonds (unaffiliated)	(a) 2,804,331	..... 2,781,205
1.3	Bonds of affiliates	(a) 0	..... 0
2.1	Preferred stocks (unaffiliated)	(b) 0	..... 0
2.11	Preferred stocks of affiliates	(b) 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 0	..... 0
2.21	Common stocks of affiliates .....	..... 0	..... 0
3.	Mortgage loans	(c) 0	..... 0
4.	Real estate	(d) 0	..... 0
5	Contract Loans .....	..... 0	..... 0
6	Cash, cash equivalents and short-term investments	(e) 14,192,946	..... 14,066,579
7	Derivative instruments	(f) 0	..... 0
8.	Other invested assets .....	..... (1,418,294)	..... (1,418,294)
9.	Aggregate write-ins for investment income .....	..... 0	..... 0
10.	Total gross investment income	15,723,779	15,593,887
11.	Investment expenses		(g) 92,850
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 918
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income .....		..... 0
16.	Total deductions (Lines 11 through 15) .....		..... 93,768
17.	Net investment income (Line 10 minus Line 16)		15,500,119
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$414,501 accrual of discount less \$293,266 amortization of premium and less \$171,081 paid for accrued interest on purchases.
- (b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (d) Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
- (e) Includes \$3,050,161 accrual of discount less \$7,701 amortization of premium and less \$64,992 paid for accrued interest on purchases.
- (f) Includes \$0 accrual of discount less \$0 amortization of premium.
- (g) Includes \$.0 investment expenses and \$0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$0 interest on surplus notes and \$0 interest on capital notes.
- (i) Includes \$0 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	6,569	0	6,569	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	326,289	(11,566)	314,723	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	402	0	402	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	333,260	(11,566)	321,694	0	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	192,971	75,154	(117,817)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	26,728	2,347	(24,381)
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	149,235	0	(149,235)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	5,173,431	3,345,438	(1,827,993)
25. Aggregate write-ins for other than invested assets	194	297	103
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,542,559	3,423,236	(2,119,323)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	5,542,559	3,423,236	(2,119,323)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Miscellaneous Receivables	182	66	(116)
2502. Prepaid Commissions	12	231	219
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	194	297	103

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations	329,073	342,713	350,568	340,942	326,591	4,108,844
2. Provider Service Organizations	0	0	0	0	0	0
3. Preferred Provider Organizations	0	0	0	0	0	0
4. Point of Service	0	0	0	0	0	0
5. Indemnity Only	0	0	0	0	0	0
6. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
7. Total	329,073	342,713	350,568	340,942	326,591	4,108,844
DETAILS OF WRITE-INS						
0601.						
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

UNITEDHEALTHCARE COMMUNITY PLAN, INC.

NOTES TO STATUTORY BASIS FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Organization and Operation

UnitedHealthcare Community Plan, Inc. (the “Company”), licensed as a health maintenance organization, offers its enrollees a variety of managed care programs and products through contractual arrangements with health care providers. The Company is a wholly owned subsidiary of AmeriChoice Corporation. AmeriChoice Corporation is a wholly owned subsidiary of UnitedHealth Group Incorporated. UnitedHealth Group Incorporated is a publicly held company trading on the New York Stock Exchange.

The Company was incorporated on October 11, 1994, as a health maintenance organization and operations commenced in October 1994. The Company is certified as a health maintenance organization by the Michigan Department of Insurance and Financial Services. The Company has entered into contracts with physicians, hospitals, and other health care provider organizations to deliver health care services for all enrollees.

The Company offers comprehensive commercial products to employer groups. Each contract outlines the coverage provided and renewal provisions. The Company also participates in the Affordable Care Act (“ACA”) individual exchange market in Michigan.

The Company serves as a plan sponsor offering Medicare Plans under a contract with the Centers for Medicare and Medicaid Services (“CMS”).

The Company has a contract with the state of Michigan, Department of Health and Human Services (“MDHHS”), to provide health care services to Healthy Michigan plan eligible beneficiaries in Michigan, which also includes adults whose income does not exceed 138% of federal poverty level as defined under the ACA and low-income or uninsured children. The Company also insures individuals under 21 with complex chronic conditions under the Children’s Specialty Health Care Services as part of the Medicaid contract. The current contract is effective through September 30, 2024.

A. Accounting Practices

The statutory basis financial statements (herein referred to as “financial statements”) are presented on the basis of accounting practices prescribed or permitted by the Michigan Department of Insurance and Financial Services.

The Michigan Department of Insurance and Financial Services recognizes only statutory accounting practices, prescribed or permitted by the state of Michigan, for determining and reporting the financial condition and results of operations of a health maintenance organization, for determining its solvency under Michigan Insurance Law. The state of Michigan prescribes the use of the National Association of Insurance Commissioners’ (“NAIC”) Accounting Practices and Procedures manual (“NAIC SAP”) in effect for the accounting periods covered in the financial statements.

No significant differences exist between the practices prescribed or permitted by the state of Michigan and the NAIC SAP which materially affect the statutory basis net income (loss) and capital and surplus, as illustrated in the table below:

Net Income (Loss)	SSAP #	F/S Page #	F/S Line #	December 31, 2023	December 31, 2022
(1) Company state basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$ 99,920,935	\$ 48,582,422
(2) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(3) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	<u>\$ 99,920,935</u>	<u>\$ 48,582,422</u>
Capital and Surplus					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 236,742,451	\$ 186,840,277
(6) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(7) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	<u>\$ 236,742,451</u>	<u>\$ 186,840,277</u>

The Michigan Department of Insurance and Financial Services specifically requires maternity case receivables due from MDHHS to be reported in health care and other amounts receivable rather than as premiums and considerations as prescribed by NAIC SAP. The Company included \$2,117,056 and \$4,500,927 of maternity case receivables as of December 31, 2023 and 2022, respectively, in health care and other amounts receivable in the financial statements. This has no impact on net income (loss) or capital and surplus for 2023 and 2022.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of these financial statements in conformity with the NAIC Annual Statement Instructions and the NAIC SAP include certain amounts that are based on the Company's estimates and judgments. These estimates require the Company to apply complex assumptions and judgments, often because the Company must make estimates about the effects of matters that are inherently uncertain and will change in subsequent periods. The most significant estimates relate to hospital and medical benefits, claims unpaid, aggregate health policy reserves (including medical loss ratio ("MLR")) rebates, aggregate health claim reserves, risk corridor, and risk adjustment estimates. The Company adjusts these estimates each period as more current information becomes available. The impact of any changes in estimates is included in the determination of net income (loss) in the period in which the estimate is adjusted.

C. Accounting Policy

Basis of Presentation — The Company prepares its financial statements on the basis of accounting practices prescribed or permitted by the Michigan Department of Insurance and Financial Services. These statutory practices differ from accounting principles generally accepted in the United States of America ("GAAP").

Accounting policy disclosures that are required by the NAIC Annual Statement instructions are as follows:

- (1–2) Bonds and short-term investments are stated at book/adjusted carrying value if they meet NAIC designation of one or two and stated at the lower of book/adjusted carrying value or fair value if they meet an NAIC designation of three or higher. The Company does not have any mandatory convertible securities or Securities Valuation Office of the NAIC ("SVO") identified funds (i.e.: exchange traded funds or bond mutual funds) in its bond portfolio. Amortization of bond premium or accretion of discount is calculated using the constant yield interest method. Bonds and short-term investments are valued and reported using market prices published by the SVO in accordance with the NAIC Valuation of Securities manual prepared by the SVO or an external pricing service;
- (3–4) The Company holds no common or preferred stock;
- (5) The Company holds no mortgage loans on real estate;
- (6) U.S. government and agency securities and corporate debt securities include loan-backed securities (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the book/adjusted carrying value, commonly referred to as amortized cost, of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors. The Company's investment policy limits investments in nonagency residential mortgage-backed securities, including home equity and sub-prime mortgages, to 10% of total cash and invested assets. Total combined investments in mortgage-backed securities and asset-backed securities cannot exceed more than 30% of total cash and invested assets;
- (7) The Company holds no investments in subsidiaries, controlled, or affiliated entities;
- (8) The Company has no investment interests with respect to joint ventures, partnerships, or limited liability companies;
- (9) The Company holds no derivatives;
- (10) Premium deficiency reserves ("PDR")(inclusive of conversion reserves) and the related expenses are recognized when it is probable that expected future health care expenses, claims adjustment expenses ("CAE"), direct administration costs, and an allocation of indirect administration costs under a group of existing contracts will exceed anticipated future premiums and reinsurance recoveries considered over the remaining lives of the contracts, and are recorded as aggregate health policy reserves in the financial statements. Indirect administration costs arise from activities that are not specifically identifiable to a specific group of existing contracts, and therefore, those costs are fully allocated among the various contract groupings. The allocation of indirect administration costs to each contract grouping is made proportionately to the expected margins remaining in the premiums after future health care expenses, CAE and direct administration costs are considered. The data and assumptions underlying such estimates and the resulting reserves are periodically updated, and any adjustments are reflected as an increase in reserves for life and accident and health contracts in the financial statements in the period in which the change in estimate is identified. The Company does anticipate investment income as a factor in the PDR calculation (see Note 30);
- (11) CAE are those costs expected to be incurred in connection with the adjustment and recording of accident and health claims. Pursuant to the terms of the management agreement (the "Agreement") (see Note 10), the Company pays a management fee to its affiliate, United HealthCare Services, Inc., in exchange for administrative and management services. A detailed review of the administrative expenses of the Company and United HealthCare Services, Inc. is performed to determine the allocation between CAE and general administrative expenses ("GAE") to be reported in the financial statements. It is the responsibility of United HealthCare Services, Inc. to pay CAE in the event the Company ceases operations. The Company has recorded an estimate of unpaid CAE associated with incurred but unpaid claims, which is included in unpaid CAE in the financial statements. Management believes the amount of the liability for unpaid CAE as of December 31, 2023 is adequate to cover the Company's cost for the adjustment and recording of unpaid claims; however, actual expenses may differ from those established estimates. Adjustments to the estimates for unpaid CAE are reflected in operating results in the period in which the change in estimate is identified;
- (12) The Company does not carry any fixed assets in the financial statements;

- (13) Health care and other amounts receivable consist of pharmacy rebates receivable estimated based on the most currently available data from the Company's claims processing systems and from data provided by the Company's affiliated pharmaceutical benefit manager, OptumRx, Inc. Health care and other amounts receivable also include maternity case receivables due from MDHHS per guidance from the Michigan Department of Insurance and Financial Services and receivables for claim overpayments to providers and other health care organizations. Health care and other amounts receivable are considered nonadmitted assets under the NAIC SAP if they do not meet admissibility requirements. Accordingly, the Company has excluded receivables that do not meet the admissibility criteria from the financial statements (see Note 28).

The Company has also deemed the following to be significant accounting policies:

ASSETS

Cash and Invested Assets

- Bonds include securities with a maturity of greater than one year at the time of purchase;
- Cash equivalents include securities that have original maturity dates of three months or less from the date of acquisition. Cash equivalents, excluding money-market funds, are reported at cost or book/adjusted carrying value depending on the nature of the underlying security, which approximates fair value. Money-market funds are reported at fair value or net asset value ("NAV") as a practical expedient;
- Short-term investments include securities that have a maturity of greater than three months but less than one year at the time of purchase;
- Realized capital gains and losses on sales of investments are calculated based upon specific identification of the investments sold. These gains and losses are reported as net realized capital gains (losses) less capital gains tax ("net realized capital gains (losses) less taxes") in the financial statements.
- The Company continually monitors the difference between amortized cost and estimated fair value of its investments. If any of the Company's investments experience a decline in value that the Company has determined is other-than-temporary, or if the Company has determined it will sell a security that is in an impaired status, the Company will record a realized loss in net realized capital gains (losses) less taxes, in the financial statements. The new cost basis is not changed for subsequent recoveries in fair value. The prospective adjustment method is utilized for loan-backed securities for periods subsequent to the loss recognition (see Note 5).

Other Assets

- **Premiums and Considerations** — The Company reports uncollected premium balances from its insured members, groups, CMS, and state Medicaid agency as premiums and considerations in the financial statements. Uncollected premium balances that are over 90 days past due, with the exception of amounts due from government insured plans, are considered nonadmitted assets. In addition to those balances, current balances are also considered nonadmitted if the corresponding balance greater than 90 days past due is deemed more than inconsequential. Premiums and considerations also include amounts for CMS risk adjustment receivables for the Medicare Plans, and pay for performance program receivables from MDHHS.

Premium adjustments for the CMS risk adjustment and MDHHS pay for performance programs are accounted for as premium adjustments subject to redetermination (see Note 24).

LIABILITIES

- **Claims Unpaid and Aggregate Health Claim Reserves** — Claims unpaid and aggregate health claim reserves include claims processed but not yet paid, estimates for claims received but not yet processed, estimates for the costs of health care services enrollees have received but for which claims have not yet been submitted, and payments and liabilities for physician, hospital, and other medical costs disputes.

The estimates for incurred but not yet reported claims are developed using an actuarial process that is consistently applied, centrally controlled, and automated. The actuarial models consider factors such as historical submission and payment data, cost trends, customer and product mix, seasonality, utilization of health care services, contracted service rates, and other relevant factors. The Company estimates such liabilities for physician, hospital, and other medical cost disputes based upon an analysis of potential outcomes, assuming a combination of litigation and settlement strategies. These estimates may change as actuarial methods change or as underlying facts upon which estimates are based change. The Company did not change actuarial methods during 2023 and 2022. Management believes the amount of claims unpaid and aggregate health claim reserves is a best estimate of the Company's liability for unpaid claims and aggregate health claim reserves as of December 31, 2023; however, actual payments may differ from those established estimates.

The Company contracts with hospitals, physicians, and other providers of health care under capitated or discounted fee for service arrangements, including a hospital per diem to provide medical care services to enrollees. Some of these contracts are with related parties (see Note 10). Capitated providers are at risk for the cost of medical care services provided to the Company's enrollees; however, the Company is ultimately responsible for the provision of services to its enrollees should the capitated provider be unable to provide the contracted services.

- **Aggregate Health Policy Reserves** — Aggregate health policy reserves includes commercial risk adjustment payables as defined in Section 1343 of the ACA, estimated MLR rebates payable on the comprehensive commercial and Medicare plans, risk corridor payables due to MDHHS and incentive pool payables due to MDHHS.

Premium adjustments for the estimated MLR rebates and MDHHS risk corridor programs are accounted for as premium adjustments subject to retrospectively rated features (see Note 24). Premium adjustments for the commercial ACA Section 1343 risk adjustment and MDHHS risk pool payables are accounted for as premium adjustments subject to redetermination (see Note 24).

- **General Expenses Due or Accrued** — General expenses that are due as of the reporting date in addition to general expenses that have been incurred but are not due until a subsequent period are reported as general expenses due or accrued in the financial statements.

CAPITAL AND SURPLUS AND MINIMUM STATUTORY REQUIREMENTS

- **Restricted Cash Reserves** — The Company is in compliance with the state of Michigan regulatory deposit requirements as of December 31, 2023 and 2022, respectively, for qualification purposes as a domestic insurer. These restricted cash reserves are stated at book/adjusted carrying value, which approximates fair value. These restricted deposits are included in bonds in the financial statements. Interest earned on these deposits accrues to the Company (see Note 5).
- **Minimum Capital and Surplus** — Under the laws of the state of Michigan, the Michigan Department of Insurance and Financial Services requires the Company to maintain a minimum capital and surplus equal to the greater of \$3,000,000; 10% of total revenues; or three months of uncovered expenditures as of December 31, 2023 and 2022. The minimum capital and surplus requirements were \$184,088,625 and \$148,506,679, for December 31, 2023 and 2022, respectively, which were based on percentage of total revenues, as that produced the highest minimum requirement.

Risk-based capital (“RBC”) is a regulatory tool for measuring the minimum amount of capital appropriate for a health maintenance organization to support its overall business operations in consideration of its size and risk profile. The Michigan Department of Insurance and Financial Services requires the Company to maintain minimum capital and surplus equal to the greater of the state statute as outlined above, or the company action level as calculated by the RBC formula, or the level needed to avoid action pursuant to the trend test in the RBC formula.

The Company is in compliance with the minimum required capital and surplus amounts where it is licensed to do business, as of December 31, 2023 and 2022.

STATEMENTS OF OPERATIONS

- **Net Premium Income and Change in Unearned Premium Reserves and Reserve for Rate Credits** — Revenues consist of net premium income that is recognized in the period in which enrollees are entitled to receive health care services. Net premium income is shown net of reinsurance premiums paid and reinsurance premiums incurred but not paid in the financial statements. The corresponding change in unearned premium from year to year is reflected as a change in unearned premium reserves and reserve for rate credits in the financial statements.

Comprehensive commercial health plans with MLRs on fully insured products, as calculated under the definitions in the ACA and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. The Company classifies changes to the estimated rebates as change in unearned premium reserves and reserve for rate credits in the financial statements (see Note 24). In addition, pursuant to Section 1343 of the ACA, the Company records premium adjustments for changes to the commercial risk adjustment balances which are reflected in net premium income, in the financial statements (see Note 24).

Medicare Plans with MLRs on fully insured products, as calculated under the definitions in the ACA and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. In addition, the Company records premium adjustments for changes to the CMS Medicare Plans risk corridor program. Changes to these estimates are reflected in change in unearned premium reserves and reserve for rate credits in the financial statements (see Note 24). Net premium income also includes premium under the Medicare Plans which includes CMS premiums, including amounts pursuant to the CMS risk adjustment program (see Note 24), and member premiums, and the CMS low-income premium subsidy for the Company’s insurance risk coverage.

The Medicaid plan is subject to experience rated rebates, including MLRs and risk corridor programs, risk adjustment program, and performance guarantees based on various utilization measures. The Company records premium adjustments for the changes to the estimates for experience rated rebates and risk corridor programs which are reflected in change in unearned premium reserves and reserve for rate credits and for the risk adjustment program and performance guarantees which are reflected in net premium income in the financial statements (see Note 24). Net premium income also includes amounts paid by state and federal governments on a per member basis in exchange for the provision and administration of medical benefits under the Medicaid and maternity payments. Premiums are contractual and are recognized in the coverage period in which members are entitled to receive services, except in the case of maternity payments. Maternity income is billed on contractual rates and recognized as income as each birth case is identified by the Company.

- **Total Hospital and Medical Expenses** — Total hospital and medical expenses include claims paid, claims processed but not yet paid, estimates for claims received but not yet processed, estimates for the costs of health care services enrollees have received but for which claims have

not yet been submitted, and payments and liabilities for physician, hospital, and other medical costs disputes.

Total hospital and medical expenses also include amounts incurred for incentive pool, withhold adjustments, and bonus amounts that are based on the underlying contractual provisions with the respective providers. In addition, adjustments to claims unpaid estimates and aggregate health claim reserves are reflected in the period once the change in estimate is identified and included in total hospital and medical expenses in the financial statements.

- **General Administrative Expenses** — General expenses that have been paid as of the reporting date in addition to general expenses that have been incurred but are not due until a subsequent period are reported as general administrative expenses. Pursuant to the terms of the Agreement (see Note 10), the Company pays a management fee to United HealthCare Services, Inc. in exchange for administrative and management services. Costs for items not included within the scope of the Agreement are directly expensed as incurred. State income taxes are also a component of GAE. A detailed review of the administrative expenses of the Company and United HealthCare Services, Inc. is performed to determine the allocation between CAE and GAE to be reported in the financial statements.
- **Federal Income Taxes Incurred** — The provision for federal income taxes incurred is calculated based on applying the statutory federal income tax rate of 21% to net income (loss) before federal income taxes (see Note 9).

OTHER

- **Vulnerability Due to Certain Concentrations** — The Company is subject to substantial federal and state government regulation, including licensing and other requirements relating to the offering of the Company’s existing products in new markets and offerings of new products, both of which may restrict the Company’s ability to expand its business.

The Company has no commercial customers that individually exceed 10% of total direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, for the years ended December 31, 2023 and 2022.

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from members and CMS related to the Medicare Plans as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 30% and 39% as of December 31, 2023 and 22% and 27% as of December 31, 2022, respectively.

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from the MDHHS as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 68% and 60% as of December 31, 2023 and 77% and 73% as of December 31, 2022, respectively.

Recently Issued Accounting Standards

In May 2023, the NAIC revised Statement of Statutory Accounting Principles (“SSAP”) No. 34, *Investment Income Due or Accrued* for the updated presentation of investment income (see Note 7), effective for annual 2023. The Company adopted the revision on the effective date

The Company reviewed all other recently issued guidance in 2023 and 2022 that has been adopted for 2023 or subsequent years’ implementation and has determined that none of the items would have a significant impact to the financial statements.

D. Going Concern

The Company has the ability and will continue to operate for a period of time sufficient to carry out its commitments, obligations and business objectives.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

No changes in accounting principles or corrections of errors have been recorded during the years ended December 31, 2023 and 2022.

3. BUSINESS COMBINATIONS AND GOODWILL

A–E. The Company was not party to a business combination during the years ended December 31, 2023 and 2022, and does not carry goodwill in its financial statements.

4. DISCONTINUED OPERATIONS

A. Discontinued Operation Disposed of or Classified as Held for Sale

(1–4) The Company did not have any discontinued operations disposed of or classified as held for sale during 2023 and 2022.

B. Change in Plan of Sale of Discontinued Operation — Not applicable.

C. Nature of any Significant Continuing Involvement with Discontinued Operations after Disposal — Not applicable.

D. Equity Interest Retained in the Discontinued Operation after Disposal — Not applicable.

5. INVESTMENTS

For purposes of calculating gross realized gains and losses on sales of investments, the amortized cost of each investment sold is used. The gross realized gains and losses on sales of long-term investments were \$420,915 and \$85,928, respectively, for 2023 and \$9,241 and \$977,174, respectively, for 2022. The Company had no gross realized gains and losses on sales of short-term investments in 2023 and 2022. The net realized gains and losses are included in net realized capital gains (losses) less taxes in the financial statements. Total proceeds on the sale of long-term investments were \$18,065,510 and \$21,476,846 in 2023 and 2022, respectively. There were no proceeds from the sale of short-term investments in 2023 and 2022.

As of December 31, 2023 and 2022, the book/adjusted carrying value, fair value, and gross unrecognized unrealized gains and losses of the Company's investments, excluding cash and cash equivalents of \$151,878,329 and \$154,200,850 respectively, are disclosed in the table below:

2023					
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 85,259,113	\$ 29,727	\$ 64,378	\$ 2,440,963	\$ 82,783,499
State and agency municipal securities	6,290,343	57,987	6,198	41,096	6,301,036
City and county municipal securities	6,375,183	56,986	6,293	196,301	6,229,575
Corporate debt securities	64,366,670	224,950	76,467	1,766,035	62,749,118
Other invested assets	11,651,216	—	—	—	11,651,216
Total bonds, short-term investments and other invested assets	<u>\$ 173,942,525</u>	<u>\$ 369,650</u>	<u>\$ 153,336</u>	<u>\$ 4,444,395</u>	<u>\$ 169,714,444</u>

2023					
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
Less than one year	\$ 80,157,746	\$ 40,122	\$ 35,031	\$ —	\$ 80,162,837
One to five years	24,725,406	46,854	11,469	944,307	23,816,484
Five to ten years	31,088,716	5,894	6,567	1,913,628	29,174,415
Over ten years	37,970,657	276,780	100,269	1,586,460	36,560,708
Total bonds, short-term investments and other invested assets	<u>\$ 173,942,525</u>	<u>\$ 369,650</u>	<u>\$ 153,336</u>	<u>\$ 4,444,395</u>	<u>\$ 169,714,444</u>

2022					
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 60,363,275	\$ 2,725	\$ 1,654,888	\$ 1,303,381	\$ 57,407,731
State and agency municipal securities	6,496,253	40,445	135,065	8,108	6,393,525
City and county municipal securities	4,687,265	8,278	245,440	63,607	4,386,496
Corporate debt securities	75,945,499	87,340	1,770,381	976,522	73,285,936
Other invested assets	8,987,012	—	—	—	8,987,012
Total bonds, short-term investments, and other invested assets	<u>\$ 156,479,304</u>	<u>\$ 138,788</u>	<u>\$ 3,805,774</u>	<u>\$ 2,351,618</u>	<u>\$ 150,460,700</u>

Included in U.S. government and agency securities and corporate debt securities in the tables above are mortgage-related loan-backed securities, which do not have a single maturity date. For the years to maturity table above, these securities have been presented in the maturity group based on the securities' final maturity date and at a book/adjusted carrying value of \$33,706,474 and fair value of \$31,809,669.

The following table illustrates the fair value and gross unrecognized unrealized losses, aggregated by investment category and length of time that the individual securities have been in a continuous unrecognized unrealized loss position as of December 31, 2023 and 2022:

2023						
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 39,168,964	\$ 64,378	\$ 17,013,522	\$ 2,440,963	\$ 56,182,486	\$ 2,505,341
State and agency municipal securities	1,846,021	6,198	1,363,594	41,096	3,209,615	47,294
City and county municipal securities	1,098,534	6,293	2,846,437	196,301	3,944,971	202,594
Corporate debt securities	8,865,541	76,467	24,249,817	1,766,035	33,115,358	1,842,502
Total bonds and short-term investments	\$ 50,979,060	\$ 153,336	\$ 45,473,370	\$ 4,444,395	\$ 96,452,430	\$ 4,597,731
2022						
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 45,510,202	\$ 1,654,888	\$ 6,153,674	\$ 1,303,381	\$ 51,663,876	\$ 2,958,269
State and agency municipal securities	3,567,351	135,065	68,014	8,108	3,635,365	143,173
City and county municipal securities	2,829,353	245,440	412,575	63,607	3,241,928	309,047
Corporate debt securities	48,556,649	1,770,381	8,641,086	976,522	57,197,735	2,746,903
Total bonds and short-term investments	\$ 100,463,555	\$ 3,805,774	\$ 15,275,349	\$ 2,351,618	\$ 115,738,904	\$ 6,157,392

The unrecognized unrealized losses on investments in U.S. government and agency securities, state and agency municipal securities, city and county municipal securities, and corporate debt securities at December 31, 2023 and 2022, were mainly caused by interest rate fluctuations and not by unfavorable changes in the credit ratings associated with these securities. The Company evaluates impairment at each reporting period for each of the securities whereby the fair value of the investment is less than its book/adjusted carrying value. The contractual cash flows of the U.S. government and agency securities are guaranteed either by the U.S. government or an agency of the U.S. government. It is expected that the securities would not be settled at a price less than the cost of the investment, and the Company does not intend to sell the investment until the unrealized loss is fully recovered. The Company assessed the credit quality of the state and agency municipal securities, city and county municipal securities and corporate debt securities, noting whether a significant deterioration since purchase or other factors that may indicate an other-than-temporary impairment (“OTTI”), such as the length of time and extent to which fair value has been less than cost, the financial condition, and near-term prospects of the issuer as well as specific events or circumstances that may influence the operations of the issuer and the Company’s intent to sell the investment. Additionally, the Company evaluated its intent and ability to retain loan-backed securities for a period of time sufficient to recover the amortized cost. As a result of these reviews, the Company recorded an OTTIs of \$11,565 and \$0 as of December 31, 2023 and 2022, respectively, which are included in net realized capital gains (losses) less taxes in the financial statements.

A–C. The Company has no mortgage loans, real estate loans, restructured debt, or reverse mortgages. The Company also has no real estate property occupied by the Company, real estate property held for the production of income, or real estate property held for sale.

D. Loan-Backed Securities

- (1) U.S. government and agency securities and corporate debt securities include loan-backed securities (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the book/adjusted carrying value, commonly referred to as amortized cost, of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors.

(2) As of December 31, 2023, the Company has classified loan-backed securities that have OTTI as intent to sell. For the remaining loan-backed securities, the Company has the intent and ability to retain the investment in the security for a period of time sufficient to recover the amortized cost basis and determined that the present value of cash flows to be collected is equal to or exceeds the amortized cost basis of the security, as of December 31, 2023. The table below illustrates the aggregate OTTIs recognized on loan-backed securities classified on the basis for the OTTI during 2023:

	1	2	3
	Amortized Cost Basis Before Other-than-Temporary Impairment	Other-than-Temporary Impairment Recognized in Loss	Fair Value 1-2
OTTI Recognized 1st Quarter			
a. Intent to sell	\$ —	\$ —	\$ —
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
c. Total 1st Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
OTTI Recognized 2nd Quarter			
d. Intent to sell	\$ —	\$ —	\$ —
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
f. Total 2nd Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
OTTI Recognized 3rd Quarter			
g. Intent to sell	\$ 1,689,001	\$ 11,565	\$ 1,677,436
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
i. Total 3rd Quarter	<u>\$ 1,689,001</u>	<u>\$ 11,565</u>	<u>\$ 1,677,436</u>
OTTI Recognized 4th Quarter			
j. Intent to sell	\$ —	\$ —	\$ —
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
l. Total 4th Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
m. Annual aggregate total		<u>\$ 11,565</u>	

(3) The Company did not have any loan-backed securities with OTTIs to report by CUSIP as of December 31, 2022. The table below represents the loan-backed securities with an OTTI for the years ended December 31, 2023 presented by CUSIP.

2023						
1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-than-Temporary Impairment	Amortized Cost After Other-than-Temporary Impairment	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
03329KAY9	\$ 830,000	\$ 821,345	\$ 8,655	\$ 821,345	\$ 821,345	9/30/2023
26245MAC5	609,001	607,309	1,692	607,309	607,309	9/30/2023
06761CAL3	250,000	248,782	1,218	248,782	248,782	9/30/2023
Total	<u>XXX</u>	<u>XXX</u>	<u>\$ 11,565</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

(4) The following table illustrates the fair value, gross unrecognized unrealized losses, and length of time that the loan-backed securities have been in a continuous unrecognized unrealized loss position as of December 31, 2023 and 2022:

	2023
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 97,459
2. 12 months or longer	1,829,372
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	7,463,551
2. 12 months or longer	20,482,423
	2022
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 1,695,816
2. 12 months or longer	673,539
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	24,330,551
2. 12 months or longer	6,739,296

(5) The Company believes that it will continue to collect timely the principal and interest due on its loan-backed securities that have an amortized cost in excess of fair value. The unrealized losses were primarily caused by interest rate changes and not by unfavorable changes in the credit quality associated with these securities that impacted the assessment on collectability of principal and interest. At each reporting period, the Company evaluates available-for-sale debt securities for any credit-related impairment when the fair value of the investment is less than its amortized cost. The Company evaluated the expected cash flows and the underlying credit quality and credit ratings of the issuers, noting no significant credit deterioration since purchase. As of December 31, 2023, the unrealized loss on any security that the Company classified as intent to sell was not material to the Company's investment portfolio. Any other securities in an unrealized loss position as of December 31, 2023, the Company considers to be temporary.

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions — Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing — Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing — Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale — Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale — Not applicable.
- J. Real Estate — Not applicable.
- K. Low-Income Housing Tax Credits ("LIHTC")

(1–7) LIHTC investments of \$11,651,216 and \$8,987,012 as of December 31, 2023 and 2022, respectively, are included in other invested assets in the financial statements. The Company also has a corresponding commitment for additional investment of \$14,027,752 and \$0 as of December 31, 2023 and 2022, respectively (see Note 14). The number of remaining years of unexpired tax credits is 5 years and the required holding period for the LIHTC investments is 17 years. The LIHTC investments are not currently subject to any regulatory reviews. The Company did not recognize any impairment losses, write-downs, or reclassifications during 2023 or 2022.

L. Restricted Assets —

(1) Restricted assets, including pledged securities as of December 31, 2023 and 2022, are presented below:

	1	2	3	4	5	6	7
Restricted Asset Category	Total Gross (Admitted & Nonadmitted) Restricted From Current Year	Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	Increase/ (Decrease) (1 Minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	— %	— %
b. Collateral held under security lending agreements	—	—	—	—	—	— %	— %
c. Subject to repurchase agreements	—	—	—	—	—	— %	— %
d. Subject to reverse repurchase agreements	—	—	—	—	—	— %	— %
e. Subject to dollar repurchase agreements	—	—	—	—	—	— %	— %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	— %	— %
g. Placed under option contracts	—	—	—	—	—	— %	— %
h. Letter stock or securities restricted as to sale—excluding FHLB capital stock	—	—	—	—	—	— %	— %
i. FHLB capital stock	—	—	—	—	—	— %	— %
j. On deposit with states	1,057,618	1,106,065	(48,447)	—	1,057,618	<1 %	<1 %
k. On deposit with other regulatory bodies	—	—	—	—	—	— %	— %
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	— %	— %
m. Pledged as collateral not captured in other categories	—	—	—	—	—	— %	— %
n. Other restricted assets	—	—	—	—	—	— %	— %
o. Total restricted assets	\$ 1,057,618	\$ 1,106,065	\$ (48,447)	\$ —	\$ 1,057,618	<1%	<1%

(a) Column 1 divided by Asset Page, Column 1, Line 28
(b) Column 5 divided by Asset Page, Column 3, Line 28

(2–4) The Company has no assets pledged as collateral not captured in other categories and no other restricted assets as of December 31, 2023 or 2022.

M. Working Capital Finance Investments — Not applicable.

N. Offsetting and Netting of Assets and Liabilities

The Company does not have any offsetting or netting of assets and liabilities as it relates to derivatives, repurchase and reverse repurchase agreements, and securities borrowing and securities lending activities.

O. 5GI Securities

The Company does not have any investments with an NAIC designation of 5GI as of December 31, 2023 and 2022.

P. Short Sales — Not applicable.

Q. Prepayment Penalty and Acceleration Fees

The Company does not have any prepayment penalty and acceleration fees as of December 31, 2023.

R. Reporting Entity’s Share of Cash Pool by Asset Type — Not applicable.

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

A–B. The Company has no investments in joint ventures, partnerships, or limited liability companies that exceed 10% of admitted assets and did not recognize any impairment write-down for its investments in joint ventures, partnerships, and limited liability companies during the statement periods.

7. INVESTMENT INCOME

- A. The Company excludes all investment income due and accrued amounts that are over 90 days past due from the financial statements.
- B. There were no investment income amounts excluded from the financial statements.

C. The following table illustrates the gross interest income due and accrued, nonadmitted interest income due and accrued, and admitted interest income due and accrued amounts as of December 31, 2023 and 2022:

2023		
Interest Income Due And Accrued:		
1. Gross	\$	1,546,423
2. Nonadmitted		—
3. Admitted		1,546,423
2022		
Interest Income Due And Accrued:		
1. Gross	\$	1,376,514
2. Nonadmitted		—
3. Admitted		1,376,514

D. The Company has no aggregated deferred interest as of December 31, 2023 or 2022.

E. The Company has no paid-in-kind interest as of December 31, 2023 or 2022.

8. DERIVATIVE INSTRUMENTS

A–B. The Company has no derivative instruments.

9. INCOME TAXES

On August 16, 2022, the U.S. government enacted the Inflation Reduction Act. Included in the Inflation Reduction Act was a new corporate alternative minimum tax (“CAMT”). The CAMT is calculated as 15% of adjusted financial statement income and applies only to corporations with average annual adjusted financial statement income in excess of \$1 billion for three prior taxable years. The applicability of the CAMT is determined on a tax-controlled group basis.

The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group which constitutes a controlled group. The controlled group's expected federal income tax will exceed the CAMT and therefore the Company does not expect to be subject to the minimum tax.

The controlled group has not made any material modifications to the methodology used to project the CAMT.

A. Deferred Tax Asset/Liability

(1) The components of the net deferred tax asset at December 31, 2023 and 2022 are as follows:

	2023			2022			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7+8) Total
(a) Gross deferred tax assets	\$ 1,921,707	\$ —	\$ 1,921,707	\$ 1,393,851	\$ —	\$ 1,393,851	\$ 527,856	\$ —	\$ 527,856
(b) Statutory valuation allowance adjustments	—	—	—	—	—	—	—	—	—
(c) Adjusted gross deferred tax assets (1a - 1b)	1,921,707	—	1,921,707	1,393,851	—	1,393,851	527,856	—	527,856
(d) Deferred tax assets nonadmitted	149,235	—	149,235	—	—	—	149,235	—	149,235
(e) Subtotal net admitted deferred tax asset (1c - 1d)	1,772,472	—	1,772,472	1,393,851	—	1,393,851	378,621	—	378,621
(f) Deferred tax liabilities	38,901	—	38,901	111,607	—	111,607	(72,706)	—	(72,706)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 1,733,571	\$ —	\$ 1,733,571	\$ 1,282,244	\$ —	\$ 1,282,244	\$ 451,327	\$ —	\$ 451,327

(2) The components of the adjusted gross deferred tax assets admissibility calculation under SSAP No. 101, *Income Taxes*, are as follows:

	2023			2022			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 1,733,571	\$ —	\$ 1,733,571	\$ 1,393,851	\$ —	\$ 1,393,851	\$ 339,720	\$ —	\$ 339,720
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	—	—	—	—	—	—	—	—	—
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	—	—	—	—	—	—	—	—	—
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	35,251,332	XXX	XXX	27,833,705	XXX	XXX	7,417,627
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	38,901	—	38,901	—	—	—	38,901	—	38,901
(d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 1,772,472</u>	<u>\$ —</u>	<u>\$ 1,772,472</u>	<u>\$ 1,393,851</u>	<u>\$ —</u>	<u>\$ 1,393,851</u>	<u>\$ 378,621</u>	<u>\$ —</u>	<u>\$ 378,621</u>

(3) The ratio percentage and adjusted capital and surplus used to determine the recovery period and threshold limitations for the admissibility calculation are presented below:

	2023	2022
(a) Ratio percentage used to determine recovery period and threshold limitation amount	>300%	>300%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)(2) above	\$ 235,008,880	\$ 185,558,033

(4) The impact to the gross deferred tax assets balances as a result of tax-planning strategies as of December 31, 2023 and 2022 is presented below:

Impact of Tax-Planning Strategies	2023		2022		Change	
	1	2	3	4	5	6
	Ordinary	Capital	Ordinary	Capital	(Col 1 - 3) Ordinary	(Col 2 - 4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets by tax character as a percentage.						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 1,921,707	\$ —	\$ 1,393,851	\$ —	\$ 527,856	\$ —
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax-planning strategies	— %	— %	— %	— %	— %	— %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 1,772,472	\$ —	\$ 1,393,851	\$ —	\$ 378,621	\$ —
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax-planning strategies	— %	— %	— %	— %	— %	— %
(b) Does the Company's tax-planning strategies include the use of reinsurance?			Yes		No	X

B. Unrecognized Deferred Tax Liabilities

(1–4) There are no unrecognized deferred tax liabilities for the years ended December 31, 2023 and 2022.

C. Significant Components of Income Taxes

(1) The current federal income taxes incurred for the years ended December 31, 2023 and 2022 are as follows:

	1	2	3
	2023	2022	(Col 1 - 2) Change
1. Current income tax			
(a) Federal	\$ 24,793,600	\$ 11,410,476	\$ 13,383,124
(b) Foreign	<u>—</u>	<u>—</u>	<u>—</u>
(c) Subtotal (1a+1b)	24,793,600	11,410,476	13,383,124
(d) Federal income tax on net capital (losses) gains	69,985	(206,982)	276,967
(e) Utilization of capital loss carryforwards	<u>—</u>	<u>—</u>	<u>—</u>
(f) Other	<u>—</u>	<u>—</u>	<u>—</u>
(g) Total federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 24,863,585</u>	<u>\$ 11,203,494</u>	<u>\$ 13,660,091</u>

(2–4) The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities as of December 31, 2023 and 2022, are as follows:

	1	2	3
	2023	2022	(Col 1 - 2) Change
2. Deferred tax assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 335,259	\$ 334,725	\$ 534
(2) Unearned premium reserve	261,522	261,303	219
(3) Policyholder reserves	—	—	—
(4) Investments	—	—	—
(5) Deferred acquisition costs	—	—	—
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables — nonadmitted	1,132,595	718,831	413,764
(11) Net operating loss carryforward	—	—	—
(12) Tax credit carryforward	—	—	—
(13) Other	192,331	78,992	113,339
(99) Subtotal (sum of 2a1 through 2a13)	1,921,707	1,393,851	527,856
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	149,235	—	149,235
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	1,772,472	1,393,851	378,621
(e) Capital:			
(1) Investments	—	—	—
(2) Net capital loss carryforward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	—	—	—
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	—	—	—
(i) Admitted deferred tax assets (2d + 2h)	1,772,472	1,393,851	378,621
3. Deferred tax liabilities:			
(a) Ordinary:			
(1) Investments	—	—	—
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	—	—	—
(5) Other	38,901	111,607	(72,706)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	38,901	111,607	(72,706)
(b) Capital:			
(1) Investments	—	—	—
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	—	—	—
(c) Deferred tax liabilities (3a99 + 3b99)	38,901	111,607	(72,706)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 1,733,571	\$ 1,282,244	\$ 451,327

The Company assessed the potential realization of the gross deferred tax asset and as a result no statutory valuation allowance was required and no allowance was established as of December 31, 2023 and 2022.

- D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate of 21% to net income (loss) after capital gains tax and before federal income taxes. A summarization of the significant items causing this difference as of December 31, 2023 and 2022 is as follows:

	2023		2022	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Tax provision at the federal statutory rate	\$ 26,204,749	21 %	\$ 12,555,042	21 %
Tax-exempt interest	(41,387)	—	(44,897)	—
Current year tax credit	(1,496,688)	(1)	(1,499,622)	(3)
Tax effect of nonadmitted assets	(413,718)	—	334,503	1
Prior year true-up	10,067	—	9,017	—
Total statutory income taxes	<u>\$ 24,263,023</u>	<u>20 %</u>	<u>\$ 11,354,043</u>	<u>19 %</u>
Federal income taxes incurred	\$ 24,793,600	20 %	\$ 11,410,476	19 %
Capital gains tax	69,985	—	(206,982)	—
Change in net deferred income tax	<u>(600,562)</u>	<u>—</u>	<u>150,549</u>	<u>—</u>
Total statutory income taxes	<u>\$ 24,263,023</u>	<u>20 %</u>	<u>\$ 11,354,043</u>	<u>19 %</u>

- E. At December 31, 2023, the Company had no net operating loss carryforwards.

Current federal income taxes recoverable (payable) of \$2,441,482 and \$(2,970,188) as of December 31, 2023 and 2022, respectively, are included in the financial statements. Federal income taxes paid, net of refunds were \$30,275,255 and \$13,856,902 in 2023 and 2022, respectively.

Federal income taxes incurred of \$24,853,518 and \$11,184,188 for 2023 and 2022, respectively, are available for recoupment in the event of future net losses.

The Company has not admitted any aggregate amounts of deposits that are included within Section 6603 (“Deposits made to suspend running of interest on potential underpayments, etc.”) of the Internal Revenue Service (“IRS”) Code.

- F. The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group Incorporated which constitutes a controlled group. The entities included within the consolidated return are included in the NAIC Statutory Statement Schedule Y - Information Concerning Activities of Insurer Members Of A Holding Company Group. Federal income taxes are paid to or refunded by UnitedHealth Group Incorporated pursuant to the terms of a tax-sharing agreement, approved by the Board of Directors, under which taxes approximate the amount that would have been computed on a separate company basis, with the exception of net operating losses and capital losses. For these losses the Company receives a benefit at the federal rate in the current year for current taxable losses incurred in that year to the extent losses can be utilized in the consolidated federal return of UnitedHealth Group Incorporated. UnitedHealth Group Incorporated currently files income tax returns in the U.S. federal jurisdiction, various states, and foreign jurisdictions. The U.S. IRS has completed exams on UnitedHealth Group Incorporated’s consolidated income tax returns for fiscal years 2016 and prior. UnitedHealth Group Incorporated’s 2017 through 2020 tax returns are under review by the IRS under its Compliance Assurance Program. UnitedHealth Group Incorporated is no longer subject to income tax examinations prior to the 2014 tax year. In general, the Company is subject to examination in non-U.S. jurisdictions for years 2015 and forward.
- G. **Tax Contingencies** — Not applicable.
- H. **Repatriation Transition Tax** — Not applicable.
- I. **Alternative Minimum Tax Credit** — Not applicable.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

- A–B. In the ordinary course of business, the Company contracts with several affiliates to provide a wide variety of services to the Company’s members. These agreements are filed with and approved by the Michigan Department of Insurance and Financial Services according to Management’s understanding of the current requirements and standards. Within the confines of the applicable filed and approved agreements (including subsequent amendments thereto), the amount and types of services provided by these affiliated entities can change year over year.

The Company has a tax-sharing agreement with UnitedHealth Group Incorporated (see Note 9).

The Company paid dividends of \$48,500,000 and \$0 in 2023 and 2022, respectively, to its parent (see Note 13).

The Company held a subordinated revolving credit agreement with UnitedHealth Group Incorporated at an interest rate of London InterBank Offered Rate (“LIBOR”) plus a margin of 0.50%. This credit agreement was subordinate to the extent it did not conflict with any credit facility held by either party. The Company’s subordinated credit agreement value was below the holding company threshold of the lesser of 3% of admitted assets or 25% of capital and surplus. This agreement was terminated effective December 31, 2022, due to the elimination of LIBOR as an interest rate benchmark in 2023. No amounts were outstanding under the line of credit as of December 31, 2022. This agreement was replaced with a new agreement, which was effective as of January 1, 2023.

Effective January 1, 2023, the Company entered into a new subordinated revolving credit agreement with United HealthCare Services, Inc. at an interest rate of Fed Funds Target rate – Upper Bound plus 50 basis points. The Company’s subordinated credit agreement value is below the holding company threshold of the lesser of 3% of admitted assets or 25% of capital and surplus. This agreement has replaced the previous agreement, which was held to an interest rate of London InterBank Offered Rate plus a margin of 50 basis points.

The Company has entered into a reinsurance agreement with an affiliated entity. (see Note 23).

- C. The Company has no material related party transactions that meet the disclosure requirements pursuant to SSAP No. 25, Affiliates and Other Related Parties (“SSAP No. 25”) that are not included in NAIC Statutory Statement Schedule Y—Part 2 Summary Of Insurer’s Transactions With Any Affiliates.
- D. At December 31, 2023 and 2022, the Company reported \$11,574,953 and \$3,954,810, respectively, as amounts due to parent, subsidiaries, and affiliates, which are included in the financial statements. These balances are generally settled within 90 days from the incurred date. Any balances due to the Company that are not settled within 90 days are considered nonadmitted assets.
- E. The administrative services, access fees, and cost of care services provided by affiliates are calculated using one or more of the following methods: (1) a percentage of premiums; (2) use of assets; (3) direct pass-through of charges; (4) per member per month; (5) per employee per month; (6) per claim; or (7) a combination thereof consistent with the provisions contained in each contract. These amounts are included in GAE, CAE, and hospital and medical expenses in the financial statements. The following table identifies the amounts reported for the administrative services, access fees, and cost of care services provided by related parties for the years ended December 31, 2023 and 2022, which meet the disclosure requirements pursuant to SSAP No. 25, regardless of the effective date of the contract:

	2023	2022
Optum Rx, Inc.	\$ 375,098,186	\$ 309,151,454
United HealthCare Services, Inc.	121,360,164	101,501,929
United Behavioral Health	36,249,013	27,006,368
naviHealth, Inc.	19,971,757	9,882,411
XLHome Michigan, P.C.	4,723,980	2,791,129
OptumInsight, Inc.	3,558,618	3,333,174
Landmark Medical of Michigan, P.C.	2,997,510	—
Ear Professionals International Corporation	2,914,547	731,895
Dental Benefit Providers, Inc.	2,659,916	1,441,473

OptumRx, Inc. provides services that may include, but are not limited to, administrative services related to pharmacy management and pharmacy claims processing for enrollees, manufacturer rebate administration, pharmacy incentive services, specialty drug pharmacy services, durable medical equipment services including orthotics and prosthetics and personal health products catalogues showing the healthcare products and benefit credits enrollees needed to redeem the respective products.

United HealthCare Services, Inc. provides, or arranges for the provision of, management, administrative, and other services deemed necessary or appropriate for United HealthCare Services, Inc. to provide management and operational support to the Company. The services can include, but are not limited to, the categories of management and operational services outlined in the Agreement, such as human resources, legal, facilities, general administration, treasury and investment functions, claims adjudication and payment, benefit administration, disease management, health care decision support, medical management, credentialing, preventative health services, utilization management reporting and expenses incurred for new business that will be effective in the subsequent year.

United Behavioral Health provides services related to mental health and substance abuse treatment.

naviHealth, Inc. provides comprehensive post-acute services and care delivery.

XLHome Michigan P.C. provides house call services to the Company’s members.

OptumInsight, Inc. provides services that may include, but are not limited to, coordination of benefits and data mining, Retrospective Fraud and Waste Abuse, subrogation and audit services. All recoveries are returned to the Company by OptumInsight, Inc. on a monthly basis.

Landmark Medical of Michigan, PC provides delivery of home-based medical care to improve the health and quality of care for chronically ill and frail individuals.

Ear Professionals International Corporation provides hearing support services.

Dental Benefit Providers, Inc. provides dental care assistance.

- F. The Company has not extended any guarantees or undertakings for the benefit of an affiliate or related party.
- G. The Company is part of an insurance holding company system with UnitedHealth Group Incorporated as the ultimate parent. Management believes that the Company’s transactions with affiliates are fair and reasonable; however, operations of the Company may not be indicative of those that would have occurred if it had operated as an independent company.
- H. The Company does not have any amount deducted from the value of an upstream intermediate entity or ultimate parent owned, either directly or indirectly, via a downstream subsidiary, controlled, or affiliated entity.

- I. The Company does not have any investments in a subsidiary, controlled, or affiliated entity that exceeds 10% of admitted assets.
- J. The Company does not have any investments in impaired subsidiaries, controlled, or affiliated entities.
- K. The Company does not have any investments in foreign insurance subsidiaries.
- L. The Company does not hold any investments in a downstream noninsurance holding company.
- M. The Company does not have any investments in noninsurance subsidiaries, controlled, or affiliated entities.
- N. The Company does not have any investments in insurance subsidiaries, controlled, or affiliated entities.
- O. The Company does not have any investments in subsidiary, controlled, or affiliated entities or joint ventures, partnerships, and limited liability companies in which the Company's share of losses exceeds the investment.

11. DEBT

- A–B. The Company had no outstanding debt with third-parties or outstanding Federal Home Loan Bank agreements during 2023 and 2022.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

- A–I. The Company has no defined benefit plans, defined contribution plans, multiemployer plans, consolidated/holding company plans, postemployment benefits, or compensated absences plans and is not impacted by the Medicare Modernization Act on postretirement benefits, since all personnel are employees of United HealthCare Services, Inc., which provides services to the Company under the terms of the Agreement (see Note 10).

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS, AND QUASI-REORGANIZATIONS

- A–B. The Company has 5,275,459 shares authorized and 2,303,598 shares issued and outstanding of common stock with no par value. The Company has no preferred stock outstanding. All issued and outstanding shares of common stock are held by the Company's parent, AmeriChoice Corporation.
- C. Dividend payment requirements are outlined in the domiciliary state statutes and may be further restricted by the Michigan Department of Insurance and Financial Services.
- D. The Company paid an ordinary cash dividend of \$48,500,000 on September 11, 2023, to AmeriChoice Corporation, which was reviewed by the Michigan Department of Insurance and Financial Services and recorded as a reduction to unassigned funds (surplus) in the financial statements.
- E. The amount of ordinary dividends that may be paid out during any given period is subject to certain restrictions as specified by state statute.
- F. There are no restrictions placed on the Company's unassigned funds (surplus).
- G. The Company is not a mutual reciprocal or a similarly organized entity and does not have advances to surplus not repaid.
- H. The Company does not hold any stock, including stock of affiliated companies for special purposes, such as conversion of preferred stock, employee stock options, or stock purchase warrants.
- I. The Company does not have any special surplus funds.
- J. The portion of unassigned funds (surplus), excluding the change in accounting principles, corrections of errors, net income (loss), and dividends or infusions, represented (or reduced) by each item below is as follows:

	2023	2022
Net deferred income taxes	1,882,806	1,282,244
Nonadmitted assets	(5,542,559)	(3,423,236)
Total	<u>\$ (3,659,753)</u>	<u>\$ (2,140,992)</u>

- K–M. The Company does not have any outstanding surplus notes and has never been a party to a quasi-reorganization.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company has no contingent commitments.

B. Assessments

The Company is not aware of any guaranty fund assessments or premium tax offsets, potential or accrued, that could have a material financial effect on the operations of the entity.

C. Gain Contingencies

The Company is not aware of any gain contingencies that should be disclosed in the financial statements.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits — Not applicable.

E. Joint and Several Liabilities — Not applicable.

F. All Other Contingencies

The Company's business is regulated at the federal, state, and local levels. The laws and rules governing the Company's business and interpretations of those laws and rules are subject to frequent change. Broad latitude is given to the agencies administering those regulations. Further, the Company must obtain and maintain regulatory approvals to market and sell many of its products.

The Company has been, or is currently involved, in various governmental investigations, audits and reviews. These include routine, regular, and special investigations, audits and reviews by CMS, state insurance and health and welfare departments and other governmental authorities. The Company cannot reasonably estimate the range of loss, if any, that may result from any material government investigations, audits and reviews in which it is currently involved given the inherent difficulty in predicting regulatory action, fines and penalties, if any, and the various remedies and levels of judicial review available to the Company in the event of an adverse finding.

On February 14, 2017, the Department of Justice ("DOJ") announced its decision to pursue certain claims within a lawsuit initially asserted against the Company and filed under seal by a whistleblower in 2011. The whistleblower's complaint, which was unsealed on February 15, 2017, alleges that the Company made improper risk adjustment submissions and violated the False Claims Act. On February 12, 2018, the court granted in part and denied in part the Company's motion to dismiss. In May 2018, the DOJ moved to dismiss the Company's counterclaims, which were filed in March 2018, and moved for partial summary judgment. In March 2019, the court denied the government's motion for partial summary judgment and dismissed the Company's counterclaims without prejudice. The Company cannot reasonably estimate the outcome that may result from this matter given its procedural status.

Because of the nature of its businesses, the Company is frequently made party to a variety of legal actions and regulatory inquiries, including class actions and suits brought by members, care providers, consumer advocacy organizations, customers, and regulators, relating to the Company's businesses, including management and administration of health benefit plans and other services.

The Company records liabilities for its estimates of probable costs resulting from these matters where appropriate. Estimates of costs resulting from legal and regulatory matters involving the Company are inherently difficult to predict, particularly where the matters involve: indeterminate claims for monetary damages or may involve fines, penalties or punitive damages; present novel legal theories or represent a shift in regulatory policy; involve a large number of claimants or regulatory bodies; are in the early stages of the proceedings; or could result in a change in business practices. Accordingly, the Company is often unable to estimate the losses or ranges of losses for those matters where there is a reasonable possibility, or it is probable that a loss may be incurred. Although the outcomes of any such legal actions cannot be predicted, in the opinion of management, the resolution of any currently pending or threatened actions will not have a material adverse effect on the financial statements of the Company.

The Company routinely evaluates the collectability of all receivable amounts included in the financial statements. Impairment reserves are established for those amounts where collectability is uncertain. Based on the Company's past experience, exposure related to uncollectible balances and the potential of loss for those balances not currently reserved for is not material to the Company's statutory basis financial condition.

There are no assets that the Company considers to be significantly impaired at December 31, 2023 and 2022.

15. LEASES

A–B. According to the Agreement between the Company and United HealthCare Services, Inc. (see Note 10), operating leases for the rental of office facilities and equipment are the responsibility of United HealthCare Services, Inc. Fees associated with the lease agreements are included as a component of the Company's management fee.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

(1–4) The Company does not hold any financial instruments with off-balance-sheet risk or have any concentrations of credit risk.

17. SALE, TRANSFER, AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A–C. The Company did not participate in any transfer of receivables, financial assets, or wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

MDHHS utilizes managed care organizations ("MCO") to pay the funds to providers participating

in the MDHHS provider programs. As an MCO, the Company receives provider program funds and disbursement requirements from MDHHS. As of December 31, 2023 and 2022, the Company recorded a payable related to the MDHHS provider programs of \$82,492 and \$78,054, respectively, in liability for amounts held under uninsured plans in the financial statements.

The net gain from operations of the ASO uninsured plans and the uninsured portion of partially insured plans are as follows:

	2023			2022		
	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Total net other income or expenses (including interest paid to or received from plans)	508,330	—	508,330	606,626	—	606,626
c. Net gain (loss) from operations	508,330	—	508,330	606,626	—	606,626
d. Total claim payment volume	377,450,758	—	377,450,758	359,319,852	—	359,319,852

B. The Company has no operations from Administrative Services Contracts.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Medicare Part D program is a partially insured plan. The Company recorded a payable of \$4,214,924 and \$7,916,506 at December 31, 2023 and 2022, respectively, for cost reimbursement under the Medicare Part D program for the catastrophic reinsurance and low-income member cost-sharing subsidies. The Company also recorded a receivable of \$46,487 and \$108,625 and also a payable of \$41,065 and \$0 at December 31, 2023 and 2022, respectively, for the Medicare Part D coverage gap discount program. The receivables and payables are recorded in amounts receivable relating to uninsured plans and liability for amounts held under uninsured plans, respectively in the financial statements.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD-PARTY ADMINISTRATORS

The Company did not have any direct premiums written or produced by managing general agents or third-party administrators in 2023 and 2022.

20. FAIR VALUE MEASUREMENTS

The NAIC SAP defines fair value, establishes a framework for measuring fair value, and outlines the disclosure requirements related to fair value measurements. The fair value hierarchy is as follows:

Level 1 — Quoted (unadjusted) prices for identical assets in active markets.

Level 2 — Other observable inputs, either directly or indirectly, including:

- Quoted prices for similar assets in active markets;
- Quoted prices for identical or similar assets in nonactive markets (few transactions, limited information, noncurrent prices, high variability over time, etc.);
- Inputs other than quoted prices that are observable for the asset (interest rates, yield curves, volatilities, default rates, etc.);
- Inputs that are derived principally from or corroborated by other observable market data.

Level 3 — Unobservable inputs that cannot be corroborated by observable market data.

The estimated fair values of bonds, cash equivalents and short-term investments (collectively “investment holdings”) are based on quoted market prices, where available. The Company obtains one price for each security primarily from a third-party pricing service (“pricing service”), which generally uses quoted prices or other observable inputs for the determination of fair value. The pricing service normally derives the security prices through recently reported trades for identical or similar securities, making adjustments through the reporting date based upon available observable market information. For securities not actively traded, the pricing service may use quoted market prices of comparable instruments or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include, but are not limited to, non-binding broker quotes, benchmark yields, credit spreads, default rates, and prepayment speeds. As the Company is responsible for the determination of fair value, it performs quarterly analyses on the prices received from the pricing service to determine whether the prices are reasonable estimates of fair value. Specifically, the Company compares the prices received from the pricing service to a secondary pricing source, prices reported by its custodian, its investment consultant, and third-party investment advisors. Additionally, the Company compares changes in the reported market values and returns to relevant market indices to test the reasonableness of the reported prices. The Company’s internal price verification procedures and review of fair value methodology documentation provided by independent pricing services have not historically resulted in an adjustment in the prices obtained from the pricing service.

In instances in which the inputs used to measure fair value fall into different levels of the fair value hierarchy, the fair value measurement has been determined based on the lowest-level input that is significant to the fair value measurement in its entirety. The Company’s assessment of the significance of a particular item to the fair value measurement in its entirety requires judgment, including the consideration of inputs specific to the asset or liability.

A. Fair Value

(1) Fair Value Measurements at Reporting Date

The following tables present information about the Company’s financial assets that are measured and reported at fair value at December 31, 2023 and 2022, in the financial statements according to the valuation techniques the Company used to determine their fair values:

Description for Each Class of Asset or Liability	December 31, 2023				
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments	—	—	—	—	—
Industrial and misc	—	—	—	—	—
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	—	—	—	—
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	150,304,113	—	—	—	150,304,113
Qualified cash pool	—	—	—	—	—
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	<u>\$ 150,304,113</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 150,304,113</u>
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

Description for Each Class of Asset or Liability	December 31, 2022				
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments	—	—	—	—	—
Industrial and misc	—	—	—	—	—
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	—	—	—	—
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	143,183,118	—	—	—	143,183,118
Qualified cash pool	—	—	—	—	—
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	<u>\$ 143,183,118</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 143,183,118</u>
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

(2) The Company does not have any financial assets with a fair value hierarchy of Level 3 that were measured and reported at fair value.

The Company considers its investments in LIHTC investments as a Level 3 investment even though no market valuation was required as of December 31, 2023 and 2022. As a result, these investments are excluded from being presented as a Level 3 security in the fair value hierarchy tables above. As there is no readily available market, these securities are recorded at book/adjusted carrying value and considered held to maturity as they will not be sold. As a result, these investments are recorded and reported at book value of \$11,651,216 and \$8,987,012 as of December 31, 2023 and 2022.

(3) Transfers between fair value hierarchy levels, if any, are recorded as of the beginning of the reporting period in which the transfer occurs. There were no transfers between Levels 1, 2 or 3 of any financial assets or liabilities during the years ended December 31, 2023 or 2022.

(4) The framework the Company has established for determining the fair value of the investment holdings is outlined above.

LIHTC Investments — The Company does consider its investments in LIHTC investments as a Level 3 investment even though no market valuation adjustment was required as of December 31, 2023 and 2022. As a result, these investments are excluded from being presented as a level 3 security in the financial hierarchy tables above. As there is no readily available market, these securities are recorded and reported at book/adjusted carrying value and considered held to maturity as they will not be sold. Should any contractual breakage occur that jeopardizes the ability to receive the tax credits associated with these securities, impairments will be recognized. As of December 31, 2023, all of these investments are performing in accordance with their original contract terms

(5) The Company has no derivative assets and liabilities to disclose.

B. Fair Value Combination — Not applicable.

C. Aggregate Fair Value Hierarchy

The aggregate fair value by hierarchy of all financial instruments as of December 31, 2023 and 2022 is presented in the table below:

December 31, 2023							
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. government and agency securities	\$ 82,783,499	\$ 85,259,113	\$ 67,892,982	\$ 14,890,517	\$ —	\$ —	\$ —
State and agency municipal securities	6,301,036	6,290,343	—	6,301,036	—	—	—
City and county municipal securities	6,229,575	6,375,183	—	6,229,575	—	—	—
Corporate debt securities	62,749,118	64,366,670	—	62,749,118	—	—	—
Cash equivalents	152,105,771	152,105,771	150,304,113	1,801,658	—	—	—
Other invested assets	11,651,216	11,651,216	—	—	11,651,216	—	—
Total bonds, short-term investments, cash equivalents, and other invested assets	<u>\$ 321,820,215</u>	<u>\$ 326,048,296</u>	<u>\$ 218,197,095</u>	<u>\$ 91,971,904</u>	<u>\$ 11,651,216</u>	<u>\$ —</u>	<u>\$ —</u>
December 31, 2022							
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. government and agency securities	\$ 57,407,731	\$ 60,363,275	\$ 46,572,674	\$ 10,835,057	\$ —	\$ —	\$ —
State and agency municipal securities	6,393,525	6,496,253	—	6,393,525	—	—	—
City and county municipal securities	4,386,496	4,687,265	—	4,386,496	—	—	—
Corporate debt securities	73,285,936	75,945,499	—	73,285,936	—	—	—
Cash equivalents	146,777,576	146,777,576	143,183,118	3,594,458	—	—	—
Other invested assets	8,987,012	8,987,012	—	—	8,987,012	—	—
Total bonds, short-term investments, cash equivalents, and other invested assets	<u>\$ 297,238,276</u>	<u>\$ 303,256,880</u>	<u>\$ 189,755,792</u>	<u>\$ 98,495,472</u>	<u>\$ 8,987,012</u>	<u>\$ —</u>	<u>\$ —</u>

D. Not Practicable to Estimate Fair Value — Not applicable.

E. Investments Measured Using the NAV Practical Expedient — Not applicable.

21. OTHER ITEMS

A. Unusual or Infrequent Items

The Company did not encounter any unusual or infrequent items for the years ended December 31, 2023 and 2022.

B. Troubled Debt Restructuring: Debtors

The Company has no troubled debt restructurings as of December 31, 2023 and 2022.

C. Other Disclosures

The Company does not have any amounts not recorded in the financial statements that represent segregated funds held for others. The Company also does not have any exposures related to forward commitments that are not derivative instruments.

D. Business Interruption Insurance Recoveries

The Company has not received any business interruption insurance recoveries during 2023 and 2022.

E. State Transferable and Non-transferable Tax Credits

The Company has no transferable or non-transferable state tax credits.

F. Sub-Prime Mortgage-Related Risk Exposure

(1–4) The investment policy for the Company limits investments in loan-backed securities, which can include sub-prime issuers. Further, the policy limits investments in private issuer mortgage securities to 10% of the portfolio, which also includes sub-prime issuers. The Company does not have any sub-prime mortgage-related risk exposure as of December 31, 2023 and 2022.

G. Retained Assets

The Company does not have any retained asset accounts for beneficiaries.

H. Insurance-Linked Securities Contracts

As of December 31, 2023, the Company is not aware of any possible proceeds of insurance-linked securities.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy — Not applicable.

22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through February 29, 2024, which is the date these financial statements were available for issuance.

TYPE I — Recognized Subsequent Events

Any material Type I events subsequent to December 31, 2023, have been recognized in the financial statements and corresponding disclosures.

TYPE II — Non-Recognized Subsequent Events

There are no material non-recognized Type II events that require disclosure.

23. REINSURANCE

Reinsurance Agreements — In the normal course of business, the Company seeks to reduce potential losses that may arise from catastrophic events that cause unfavorable underwriting results by reinsuring certain levels of such risk with an affiliated reinsurer. The Company remains primarily liable as the direct insurer on all risks reinsured.

The Company has a reinsurance agreement with an affiliated entity, UnitedHealthcare Insurance Company, to cover certain inpatient hospital claims in excess of defined limits. Reinsurance premiums, which are calculated on a per member per month basis, of \$10,034,541 and \$9,958,987 in 2023 and 2022 respectively, are netted against net premium income in the financial statements. Reinsurance recoveries of \$7,524,231 and \$7,307,260 in 2023 and 2022 respectively, are included in net reinsurance recoveries in the financial statements. There were \$4,222,429 and \$4,252,059 for estimated recoveries on unpaid losses which are recorded as a reduction to claims unpaid in 2023 and 2022, respectively, in the financial statements. Reinsurance contracts do not relieve the Company from its obligations to policyholders. Failure of reinsurers to honor their obligations could result in losses to the Company.

The Company does not have any unaffiliated reinsurance agreements in place as of December 31, 2023 or 2022.

The effect of internal reinsurance agreements outlined above on net premium income, hospital and medical expenses is presented below:

	2023	2022
Premiums:		
Direct	\$ 1,842,991,258	\$ 1,390,823,393
Ceded	10,034,541	9,958,987
Net premium income	<u>\$ 1,832,956,717</u>	<u>\$ 1,380,864,406</u>
Hospital and medical expenses:		
Direct	\$ 1,498,795,038	\$ 1,221,459,904
Ceded	7,524,231	7,307,260
Net hospital and medical expenses	<u>\$ 1,491,270,807</u>	<u>\$ 1,214,152,644</u>

The Company recognized reinsurance recoveries related to internal reinsurance agreements of \$7,524,231 and \$7,307,260 in 2023 and 2022, respectively, which are recorded as net reinsurance recoveries in the financial statements. In addition, reinsurance recoverables related to internal reinsurance agreements of \$4,222,429 and \$4,252,059 for unpaid losses are recorded as a reduction to claims unpaid in 2023 and 2022, respectively, in the financial statements.

A. Ceded Reinsurance Report

Section 1 — General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)
- (2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 — Ceded Reinsurance Report — Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit?
Yes () No (X)
- (2) Does the reporting entity have any reinsurance agreements in effect that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
Yes () No (X)

Section 3 — Ceded Reinsurance Report — Part B

- (1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

The Company estimates there should be no aggregate reduction in surplus for termination of all reinsurance agreements as of December 31, 2023.
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?
Yes () No (X)

- B. Uncollectible Reinsurance** — During 2023 and 2022, there were no uncollectible reinsurance recoverables.
- C. Commutation of Ceded Reinsurance** — There was no commutation of reinsurance in 2023 or 2022.
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation** — Not applicable.
- E. Reinsurance Credit**
- (1) The Company has no ceding reinsurance contracts subject to Appendix A-791 – *Life and Health Reinsurance Agreements* (“A-791”) that includes a provision which limits the reinsurer’s assumption of significant risk.
- (2) The Company has no ceding reinsurance contracts not subject to A-791, for which reinsurance accounting was applied and which include a provision that limits the reinsurer’s assumption of risk.
- (3) The Company’s reinsurance contracts do not contain features which result in delays in payment in form or in fact.
- (4) The Company has not reflected a reinsurance accounting credit for any assumption reinsurance contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R, *Life, Deposit-Type, and Accident and Health Reinsurance*.
- (5) The Company did not cede any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract during the period covered by these financial statements, for which the statutory accounting treatment and GAAP accounting treatment were not the same.
- (6) The Company’s ceded reinsurance contract which is not subject to A-791 and not yearly renewable term reinsurance, is treated the same for GAAP and statutory accounting principles.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

- A.** The Company estimates accrued retrospective premium adjustments for its group health insurance business based on mathematical calculations in accordance with contractual terms.
- B.** Estimated accrued retrospective premiums due to (from) the Company are recorded in premiums and considerations and aggregate health policy reserves in the financial statements and as an adjustment to change in unearned premium reserves and reserve for rate credits in the financial statements.
- C.** Pursuant to the ACA, the Company’s commercial and Medicare business is subject to retrospectively rated features based on the actual MLR experienced on the commercial and Medicare lines of business and redetermination features for premium adjustments for changes to each member’s health scores based on guidelines determined by the ACA. The total amount of direct premiums written for which a portion is subject to the retrospectively rated and redetermination features are \$37,800,113 and \$15,371,785 for commercial, and \$553,070,125 and \$304,017,884 for Medicare, representing 2% and 1% for commercial, and 30% and 22% for Medicare of total direct premiums written as of December 31, 2023 and December 31, 2022, respectively.

The Company has Medicare Part D risk-corridor amounts from CMS which are subject to a retrospectively rated feature. The Company has estimated accrued retrospective premiums related to

certain Part D premiums based on guidelines determined by CMS. The formula is tiered and based on the bid MLR. The amount of Medicare Part D direct premiums written subject to the retrospectively rated feature was \$22,201,922 and \$14,211,997, representing 1% and 1% of total direct premiums written as of December 31, 2023 and December 31, 2022, respectively.

CMS has released the final Medicaid Managed Care Rule which is subject to each State’s administration elections. This rule is the first major update to the Medicaid Managed Care regulations in more than a decade, which includes a minimum medical loss ratio requirement. Pursuant to the regulations, premiums associated with the Company’s Medicaid line of business is subject to retrospectively rated features based on the actual MLR experienced on this product. The calculation is pursuant to the Medicaid Managed Care guidance. The Company also has recorded risk-corridor amounts from the State Medicaid agency which are subject to a retrospectively rated feature. The Company has estimated accrued retrospective premiums adjustments based on the risk-corridor tier guidelines included in the contract. In addition, the Company’s Medicaid contract, with the state of Michigan is subject to redetermination features for which a portion of direct premiums written is at risk and can be returned to the Company based on various utilization measures, and for which a stated percentage of the direct premiums written can be eligible for a performance guarantee payment based on various quality measures, and for which a portion of direct premiums written is subject to risk adjusted rating changes and withhold adjustments. The total amount of direct premiums written for the Medicaid line of business for which a portion is subject to the retrospectively rated and redetermination features was \$1,252,121,020 and \$1,071,433,724, representing 68% and 77% of total direct premiums written as of December 31, 2023 and December 31, 2022, respectively.

- D. The Company is required to maintain specific minimum medical loss ratios on the comprehensive commercial and Medicare lines of business.

The following table discloses the minimum MLR rebate liability for the comprehensive commercial and Medicare lines of business which is included in aggregate health policy reserves in the financial statements for the years ended December 31, 2023 and 2022:

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior reporting year					
(1) Medical loss ratio rebates incurred	\$ —	\$ —	\$ —	\$ 4,544,513	\$ 4,544,513
(2) Medical loss ratio rebates paid	—	—	—	3,459,105	3,459,105
(3) Medical loss rebates unpaid	—	—	—	5,667,669	5,667,669
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	—
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	—
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	5,667,669
Current reporting year-to-date					
(7) Medical loss ratio rebates incurred	1,651,194	—	—	(185,369)	1,465,825
(8) Medical loss ratio rebates paid	34,736	—	—	—	34,736
(9) Medical loss rebates unpaid	1,616,458	—	—	5,482,300	7,098,758
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	—
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	—
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	7,098,758

Pursuant to the Medicaid Managed Care Rule, based on the state of Michigan’s election, the Company is required to maintain specific MLRs on its Healthy Michigan populations. The Company has no amounts accrued for Medicaid MLR rebates as of December 31, 2023 and December 31, 2022, respectively.

E. Risk-Sharing Provisions of the Affordable Care Act

- (1) The Company has accident and health insurance premiums in 2023 and 2022 subject to the risk-sharing provisions of the ACA.

The ACA imposed fees and premium stabilization provisions on health insurance issuers offering comprehensive commercial health insurance. The three premium stabilization programs are commonly referred to as the 3Rs — risk adjustment, reinsurance, and risk corridors.

Risk Adjustment — The risk adjustment program is a permanent program designed to mitigate the potential impact of adverse selection that generally applies to non-grandfathered individual and small group plans inside and outside of exchanges. The program helps to stabilize market premiums by transferring funds from plans with relatively low-risk enrollees to plans with relatively high-risk enrollees. The data used by CMS to determine the risk adjustment transfer amount is subject to audits along with the true-up to the final CMS report, which may result in a material change to arrive at the final risk adjustment amount from the initial risk adjustment estimate recorded. Premium adjustments pursuant to the risk adjustment program are accounted for as premium subject to redetermination and user fees are accounted for as assessments.

Reinsurance and Risk Corridors — The transitional reinsurance program and risk corridors program were temporary programs which expired at the end of 2016. The details of the years impacted and the amounts received from CMS for settlement of the temporary ACA risk corridor program are included in Note 24E(5) below.

(2) The following table presents the current year impact of risk-sharing provisions of the ACA on assets, liabilities, and operations:

a. Permanent ACA Risk Adjustment Program		December 31, 2023
<u>Assets</u>		
1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)	\$	110,679
<u>Liabilities</u>		
2. Risk adjustment user fees payable for ACA Risk Adjustment		19,519
3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)		4,546,593
<u>Operations (Revenue & Expense)</u>		
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment		(2,934,207)
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)		20,279
b. Transitional ACA Reinsurance Program		
<u>Assets</u>		
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$	—
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)		—
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance		—
<u>Liabilities</u>		
4. Liabilities for contributions payable due to ACA Reinsurance — not reported as ceded premium		—
5. Ceded reinsurance premiums payable due to ACA Reinsurance		—
6. Liability for amounts held under uninsured plans contributions for ACA Reinsurance		—
<u>Operations (Revenue & Expense)</u>		
7. Ceded reinsurance premiums due to ACA Reinsurance		—
8. Reinsurance recoveries (income statement) due to ACA reinsurance payments or expected payments		—
9. ACA Reinsurance contributions — not reported as ceded premium		—
c. Temporary ACA Risk Corridors Program		
<u>Assets</u>		
1. Accrued retrospective premium due to ACA Risk Corridors	\$	—
<u>Liabilities</u>		
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors		—
<u>Operations (Revenue & Expense)</u>		
3. Effect of ACA Risk Corridors on net premium income (paid/received)		—
4. Effect of ACA Risk Corridors on change in reserves for rate credits		—

(3) The following table is a rollforward of the prior year ACA risk-sharing provisions for asset and liability balances, along with reasons for adjustments to prior year balances:

Unsettled Balances as of the Reporting Date											
Accrued During the Prior Year on Business Written before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written before December 31 of the Prior Year		Differences		Adjustments		Ref	Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)	
				Prior Yea Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances				
1	2	3	4	5	6	7	8	9	10		
Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustment receivable (including high risk pool payments)	\$ 21,667	\$ —	\$ 4,494	\$ —	\$ 17,173	\$ —	\$ (5,187)	\$ —	A	\$ 11,986	\$ —
2. Premium adjustment (payable) (including high risk pool premium)	—	(5,219,072)	—	(3,700,521)	—	(1,518,551)	—	1,518,551	B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	21,667	(5,219,072)	4,494	(3,700,521)	17,173	(1,518,551)	(5,187)	1,518,551		11,986	—
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid	—	—	—	—	—	—	—	—	C	—	—
2. Amounts recoverable for claims unpaid (contra liability)	—	—	—	—	—	—	—	—	D	—	—
3. Amounts receivable relating to uninsured plans	—	—	—	—	—	—	—	—	E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance —not reported as ceded premium	—	—	—	—	—	—	—	—	F	—	—
5. Ceded reinsurance premiums payable	—	—	—	—	—	—	—	—	G	—	—
6. Liability for amounts held under uninsured plans	—	—	—	—	—	—	—	—	H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	—	—	—	—	—	—	—	—	I	—	—
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk-Sharing Provisions											
	\$ 21,667	\$ (5,219,072)	\$ 4,494	\$ (3,700,521)	\$ 17,173	\$ (1,518,551)	\$ (5,187)	\$ 1,518,551		\$ 11,986	\$ —

Explanation of Adjustments

- The risk adjustment receivable as of December 31, 2022 utilized paid claims through October 31, 2022. As of the Reporting Date, the risk adjustment receivable related to prior periods was adjusted based on CMS' Summary Report on Permanent Risk Adjustment Transfers for Benefit Year 2022 dated June 30, 2023. The risk adjustment receivable was further adjusted based on CMS' Summary Report of 2021 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment State Transfers.
- A. Adjustment Data Validation Adjustments to Risk Adjustment State Transfers.
- The risk adjustment payable as of December 31, 2022 utilized paid claims through October 31, 2022. As of the Reporting Date, the risk adjustment payable related to prior periods was adjusted based on CMS' Summary Report on Permanent Risk Adjustment Transfers for Benefit Year 2022 dated June 30, 2023. The risk adjustment payable was further adjusted based on CMS' Summary Report of 2021 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment State Transfers.
- B. Validation Adjustments to Risk Adjustment State Transfers.
- C. N/A
- D. N/A
- E. N/A
- F. N/A
- G. N/A
- H. N/A
- I. N/A
- J. N/A

(4) The Company does not have any risk corridor receivables or payables to present in the table below:

Risk Corridors Program Year:	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1-3)	Prior Year Accrued Less Payments (Col 2-4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	A	\$ —	\$ —
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	B	—	—
b. 2015											
1. Accrued retrospective premium	—	—	—	—	—	—	—	—	C	—	—
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	D	—	—
c. 2016											
1. Accrued retrospective premium	—	—	—	—	—	—	—	—	E	—	—
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	F	—	—
d. Total for Risk Corridors	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —		\$ —	\$ —

Explanation of Adjustments

- A. N/A
B. N/A
C. N/A
D. N/A
E. N/A
F. N/A

(5) The Company does not have any risk corridor receivables to present in the table below:

Risk Corridors Program Year:	1	2	3	4	5	6
	Estimated Amount to be Filed or Final Amount Filed with CMS	Non-Accrued Amounts for Impairment or Other Reasons	Amounts received from CMS	Asset Balance (Gross of Non-Admissions) (1 - 2 - 3)	Nonadmitted Amount	Net Admitted Asset (4 - 5)
a. 2014	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. 2015	144,054	—	144,054	—	—	—
c. 2016	—	—	—	—	—	—
d. Total (a+b+c)	\$ 144,054	\$ —	\$ 144,054	\$ —	\$ —	\$ —

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

- A. Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the financial statements. The following tables disclose paid claims, incurred claims, and the balance in claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves and health care and other amounts receivable for the years ended December 31, 2023 and 2022:

	2023		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (119,838,307)	\$ (119,838,307)
Paid claims — net of health care receivables	1,433,068,338	73,300,533	1,506,368,871
End of year claim reserve	116,017,526	3,493,480	119,511,006
Incurring claims excluding the change in health care receivables as presented below	1,549,085,864	(43,044,294)	1,506,041,570
Beginning of year health care receivables	—	25,736,547	25,736,547
End of year health care receivables	(38,246,963)	(2,260,347)	(40,507,310)
Total incurred claims	\$ 1,510,838,901	\$ (19,568,094)	\$ 1,491,270,807

*Health care receivables excludes provider loans and advances not yet expensed of \$1 and \$0 for 2023 and 2022, respectively.

	2022		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (83,530,985)	\$ (83,530,985)
Paid claims — net of health care receivables	1,108,191,777	74,452,514	1,182,644,291
End of year claim reserve	112,568,983	7,269,324	119,838,307
Incurring claims excluding the change in health care receivables as presented below	1,220,760,760	(1,809,147)	1,218,951,613
Beginning of year health care receivables	—	20,937,578	20,937,578
End of year health care receivables	(25,003,251)	(733,296)	(25,736,547)
Total incurred claims	\$ 1,195,757,509	\$ 18,395,135	\$ 1,214,152,644

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, net of health care and other amounts receivable as of December 31, 2022 was \$94,101,760. As of December 31, 2023, \$73,300,533 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years, net of health care and other amounts receivable are now \$1,233,133, as a result of re-estimation of unpaid claims. Therefore, there has been \$19,568,094 favorable prior year development since December 31, 2022 to December 31, 2023. The primary drivers consist of favorable development as a result of a change in the provision for adverse deviations in experience of \$8,339,077 and favorable development of \$7,453,008 in retroactivity for inpatient, outpatient, physician, and pharmacy claims. At December 31, 2022, the Company recorded \$18,395,135 unfavorable development. The primary drivers consist of unfavorable development of \$25,357,006 in retroactivity for inpatient, outpatient, physician, and pharmacy claims offset by \$5,442,811 favorable development as result of a change in the provision for adverse deviations in experience and \$2,600,905 favorable development in provider settlement. Original estimates are increased or decreased, as additional information becomes known regarding individual claims, which could have an impact to the accruals for MLR rebates and retrospectively rated contracts. As a result of the prior year effects, on a regular basis, the Company adjusts revenue and the corresponding liability and/or receivable related to retrospectively rated policies and the impact of the change is included as a component of change in unearned premium reserves and reserve for rate credits in the financial statements.

The Company incurred CAE of \$67,353,076 and \$56,892,277 in 2023 and 2022, respectively. These costs are included in the management service fees paid by the Company to United HealthCare Services, Inc. as a part of the Agreement (see Note 10). The following table discloses paid CAE, incurred CAE, and the balance in unpaid CAE reserve for 2023 and 2022:

	2023	2022
Total claims adjustment expenses	\$ 67,353,076	\$ 56,892,277
Less: current year unpaid claims adjustment expenses	(1,184,907)	(1,152,367)
Add: prior year unpaid claims adjustment expenses	1,152,367	793,706
Total claims adjustment expenses paid	<u>\$ 67,320,536</u>	<u>\$ 56,533,616</u>

B. The Company did not make any significant changes in methodologies and assumptions used in the calculation of the liability for claims unpaid and unpaid CAE in 2023.

26. INTERCOMPANY POOLING ARRANGEMENTS

A–G. The Company did not have any intercompany pooling arrangements in 2023 or 2022.

27. STRUCTURED SETTLEMENTS

A–B. The Company did not have structured settlements in 2023 or 2022.

28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

A. Pharmacy rebates receivable are recorded when reasonably estimated or billed by the affiliated pharmaceutical benefit manager in accordance with pharmaceutical rebate contract provisions. Information used to support rebates billed to the manufacturer is based on utilization information gathered by the pharmaceutical benefit manager and adjusted for significant changes in pharmaceutical contract provisions.

The Company evaluates admissibility of all pharmacy rebates receivable based on the administration of each underlying pharmaceutical benefit management agreement. The Company has nonadmitted and excluded all pharmacy rebates receivable that do not meet the admissibility criteria of SSAP No. 84, *Health Care and Government Insured Plan Receivables* (“SSAP No. 84”) from the financial statements.

For each pharmaceutical management agreement for which a portion of the total pharmacy rebates receivable can be admitted based on the admissibility criteria of SSAP No. 84, the pharmacy rebate transaction history is summarized as follows:

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received within 90 Days of Billing	Actual Rebates Received within 91 to 180 Days of Billing	Actual Rebates Received More than 180 Days After Billing
12/31/2023	\$ 23,952,026	\$ 8,100,819	\$ —	\$ —	\$ —
9/30/2023	22,648,295	22,933,412	13,074,907	—	—
6/30/2023	19,983,787	20,354,688	16,187,046	2,536,266	—
3/31/2023	16,527,586	16,883,361	12,884,595	2,744,904	23,081
12/31/2022	13,009,955	12,573,530	10,946,360	1,476,162	4,370
9/30/2022	11,933,967	11,619,249	10,153,785	1,424,122	10,894
6/30/2022	10,685,545	10,801,697	8,727,188	1,594,237	466,605
3/31/2022	9,370,437	9,232,275	7,012,369	1,995,412	190,941
12/31/2021	7,651,602	7,318,713	5,898,528	1,382,818	32,857
9/30/2021	6,992,013	6,836,099	6,027,432	649,224	156,497
6/30/2021	6,663,931	6,218,517	5,323,715	841,993	62,701
3/31/2021	5,420,240	5,066,755	3,790,996	1,305,965	(23,597)

Of the amount reported as health care and other amounts receivable, \$32,962,723 and \$17,658,430 relate to pharmacy rebates receivable as of December 31, 2023 and 2022, respectively. This change is primarily due to increased membership along with the change in generic/name brand mix.

B. The Company does not have any risk-sharing receivables.

The Company also admitted \$254,101 and \$231,752 of provider receivables resulting from claim overpayments as of December 31, 2023 and December 31, 2022, respectively, which are included in health care and other amounts receivable in the financial statements.

Admitted health care and other amounts receivable also includes maternity case receivables due from MDHHS of \$2,117,056 and \$4,500,927 as of December 31, 2023 and 2022, respectively, reclassified from premiums and considerations based on Michigan Department of Insurance and Financial Services requirements (see Note 1).

29. PARTICIPATING POLICIES

The Company did not have any participating contracts in 2023 or 2022.

30. PREMIUM DEFICIENCY RESERVES

The Company has not recorded any PDR as of December 31, 2023 or 2022. The analysis of PDR was completed as of December 31, 2023 and 2022. The Company did consider anticipated investment income when calculating the PDR.

The following table summarizes the Company's PDR as of December 31, 2023 and 2022:

2023		
1. Liability carried for premium deficiency reserves	\$	—
2. Date of the most recent evaluation of this liability	12/31/2023	
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
2022		
1. Liability carried for premium deficiency reserves	\$	—
2. Date of the most recent evaluation of this liability	12/31/2022	
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

31. ANTICIPATED SALVAGE AND SUBROGATION

Due to the type of business being written, the Company has no salvage. As of December 31, 2023 and 2022, the Company had no specific accruals established for outstanding subrogation, as it is considered a component of the actuarial calculations used to develop the estimates of claims unpaid and aggregate health claim reserves.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State Regulating?

Michigan

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [X] No []

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0000731766

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2021

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2021

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

04/28/2023

3.4

By what department or departments?
Michigan Department of Insurance and Financial Services

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control;
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

0.0 %

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If the response to 8.1 is yes, please identify the name of the DIHC.
.....

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []

8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
Optum Bank, Inc.	Salt Lake City, UT .....	...NO...	...NO...	...YES...	...NO...

8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?

Yes [] No [X]

8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

Yes [] No [X] N/A []

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP, Minneapolis, MN

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:
.....

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:
.....

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []

10.6

If the response to 10.5 is no or n/a, please explain.
.....

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Gary A. Iannone, Vice President of Actuarial Services of United HealthCare Services Inc., an affiliate of UnitedHealthcare Community Plan, Inc., 185 Asylum Street, Hartford, CT 06103

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

12.11

Name of real estate holding company ...

12.12

Number of parcels involved

0

12.13

Total book/adjusted carrying value

\$0

12.2

If yes, provide explanation
.....

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c.

Compliance with applicable governmental laws, rules and regulations;

d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e.

Accountability for adherence to the code.

14.11

If the response to 14.1 is No, please explain:
.....

14.2

Has the code of ethics for senior managers been amended?

Yes [X] No []

14.21

If the response to 14.2 is yes, provide information related to amendment(s).
The UHG Code of Conduct was refreshed in 2023 to include an updated letter from the CEO, a letter from the UHG Chief Compliance Officer, add Inclusion as a Core Value as well as our Quality Belief, and add new Q&As on a variety of topics.

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.
- Yes [] No [X]

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?
- Yes [X] No []
- Yes [X] No []
- Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?
- 22.2 If answer is yes:
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.
- Yes [] No [X]
- Yes [] No [X]
- Yes [X] No []
- 22.21 Amount paid as losses or risk adjustment \$ 1,605
- 22.22 Amount paid as expenses \$ 929,151
- 22.23 Other amounts paid \$ 0
- Yes [] No [X]
- \$ 0

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)
- Yes [X] No []

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$ 0

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$ 0

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0

25.093 Total payable for securities lending reported on the liability page. \$ 0

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

26.2 If yes, state the amount thereof at December 31 of the current year:

26.21 Subject to repurchase agreements \$ 0

26.22 Subject to reverse repurchase agreements \$ 0

26.23 Subject to dollar repurchase agreements \$ 0

26.24 Subject to reverse dollar repurchase agreements \$ 0

26.25 Placed under option agreements \$ 0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0

26.27 FHLB Capital Stock \$ 0

26.28 On deposit with states 1,057,618

26.29 On deposit with other regulatory bodies \$ 0

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0

26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

Yes [] No []

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon	Global Liquidity Services, 1 Wall St, 14th Floor, New York, NY 10286
Northern Trust	50 S. LaSalle, Chicago, IL 60675

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare Community Plan, Inc.

GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1	2	3
Name(s)	Location(s)	Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1	2
Name of Firm or Individual	Affiliation
Internally Managed	I.....
J.P. Morgan Asset Management	U.....
Wellington Management Company, LLP	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
107038	J.P. Morgan Asset Management	549300W78QH4XMM6K69	SEC	NO.....
106595	Wellington Management Company, LLP	549300YHP12TEZNL41	SEC	NO.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare Community Plan, Inc.

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	164,092,967	159,864,886	(4,228,081)
31.2 Preferred stocks	0	0	0
31.3 Totals	164,092,967	159,864,886	(4,228,081)

- 31.4 Describe the sources or methods utilized in determining the fair values:
For those securities that had prices in the NAIC SVO ISIS database, those prices were used; for those securities that did not have prices in the NAIC SVO ISIS database, pricing was obtained from Hub which is an external data sources vendor. Hub utilizes various pricing sources.
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....
- 33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 33.2 If no, list exceptions:
.....
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]
35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare Community Plan, Inc.

GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies?

Yes [] No [X]
- 38.2

If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1

Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?

Yes [] No [X]
- 39.2

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No [X]
39.22 Immediately converted to U.S. dollars Yes [] No [X]
- 39.3

If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums
.....

OTHER

- 40.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$0
- 40.2

List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
.....
- 41.1

Amount of payments for legal expenses, if any?

\$0
- 41.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
.....
- 42.1

Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$0
- 42.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid
.....

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only.

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ 0

1.31

Reason for excluding
.....

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years:

1.64

Total premium earned

\$ 0

1.65

Total incurred claims

\$ 0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years:

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

1,832,956,717

1,380,864,406

2.2

Premium Denominator

1,832,956,717

1,380,864,406

2.3

Premium Ratio (2.1/2.2)

1.000

1.000

2.4

Reserve Numerator

142,045,250

157,780,990

2.5

Reserve Denominator

142,045,250

157,780,990

2.6

Reserve Ratio (2.4/2.5)

1.000

1.000

3.1

Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits?

Yes [] No [X]

3.2

If yes, give particulars:
.....

4.1

Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency?

Yes [X] No []

4.2

If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered?

Yes [] No []

5.1

Does the reporting entity have stop-loss reinsurance?

Yes [X] No []

5.2

If no, explain:
.....

5.3

Maximum retained risk (see instructions)

5.31

Comprehensive Medical

\$ 375,000

5.32

Medical Only

\$ 0

5.33

Medicare Supplement

\$ 0

5.34

Dental & Vision

\$ 0

5.35

Other Limited Benefit Plan

\$ 0

5.36

Other

\$ 0

6.

Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
Hold harmless clauses in provider agreements and continuation of coverage endorsements in reinsurance agreements.

7.1

Does the reporting entity set up its claim liability for provider services on a service date basis?.....

Yes [X] No []

7.2

If no, give details
.....

8.

Provide the following information regarding participating providers:

8.1

Number of providers at start of reporting year

66,274

8.2

Number of providers at end of reporting year

48,964

9.1

Does the reporting entity have business subject to premium rate guarantees?

Yes [] No [X]

9.2

If yes, direct premium earned:

9.21

Business with rate guarantees between 15-36 months..

\$ 0

9.22

Business with rate guarantees over 36 months

\$ 0

28

GENERAL INTERROGATORIES

10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [X] No []

10.2 If yes:

10.21 Maximum amount payable bonuses.....\$7,747,197

10.22 Amount actually paid for year bonuses.....\$15,899,805

10.23 Maximum amount payable withholds.....\$867,086

10.24 Amount actually paid for year withholds.....\$584,056

11.1 Is the reporting entity organized as:

11.12 A Medical Group/Staff Model, Yes [] No [X]

11.13 An Individual Practice Association (IPA), or, Yes [] No [X]

11.14 A Mixed Model (combination of above)? Yes [] No [X]

11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [X] No []

11.3 If yes, show the name of the state requiring such minimum capital and surplus. Michigan

11.4 If yes, show the amount required. \$ 184,088,625

11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No [X]

11.6 If the amount is calculated, show the calculation

The greater of 200% Risk Based Capital Authorized Control Level or 10% of the health maintenance organization's subscription revenue

12. List service areas in which reporting entity is licensed to operate:

1
Name of Service Area
Michigan – Statewide
.....

13.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

13.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$0

13.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

13.4 If yes, please provide the balance of funds administered as of the reporting date. \$0

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

15.1 Direct Premium Written \$0

15.2 Total Incurred Claims\$0

15.3 Number of Covered Lives

*Ordinary Life Insurance Includes
Term(whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]

16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No [X]

FIVE-YEAR HISTORICAL DATA

	1 2023	2 2022	3 2021	4 2020	5 2019
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	423,614,003	388,234,670	400,249,842	342,097,116	290,325,534
2. Total liabilities (Page 3, Line 24)	186,871,552	201,394,393	263,434,311	189,569,718	151,281,234
3. Statutory minimum capital and surplus requirement	184,088,625	148,506,679	123,692,904	39,630,418	61,771,330
4. Total capital and surplus (Page 3, Line 33)	236,742,451	186,840,277	136,815,531	152,527,398	139,044,300
Income Statement (Page 4)					
5. Total revenues (Line 8)	1,840,886,252	1,485,066,794	1,236,929,038	990,760,448	941,017,600
6. Total medical and hospital expenses (Line 18)	1,491,270,807	1,214,152,644	976,777,463	740,586,652	734,521,004
7. Claims adjustment expenses (Line 20)	67,353,076	56,892,277	89,736,556	45,945,872	50,467,348
8. Total administrative expenses (Line 21)	173,293,508	157,608,427	108,823,511	146,225,495	118,999,559
9. Net underwriting gain (loss) (Line 24)	108,968,861	56,413,446	61,591,508	58,002,429	37,029,689
10. Net investment gain (loss) (Line 27)	15,751,831	3,571,835	593,200	2,158,480	4,435,628
11. Total other income (Lines 28 plus 29)	(6,157)	7,617	(13,349)	(222,389)	(2,164)
12. Net income or (loss) (Line 32)	99,920,935	48,582,422	50,504,198	45,387,826	33,507,340
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	55,610,444	(33,056,039)	115,825,941	79,863,125	86,259,492
Risk-Based Capital Analysis					
14. Total adjusted capital	236,742,451	186,840,277	136,815,531	152,527,398	139,044,300
15. Authorized control level risk-based capital	51,219,026	43,985,342	8,081,739	15,473,833	30,885,665
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	326,591	329,073	310,916	289,929	254,297
17. Total members months (Column 6, Line 7)	4,108,844	3,881,402	3,647,507	3,277,671	3,046,719
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	81.0	81.8	79.0	74.7	78.1
20. Cost containment expenses	2.9	3.0	5.5	3.3	3.8
21. Other claims adjustment expenses	0.8	0.8	1.8	1.4	1.6
22. Total underwriting deductions (Line 23)	94.1	96.2	95.0	94.1	96.1
23. Total underwriting gain (loss) (Line 24)	5.9	3.8	5.0	5.9	3.9
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	74,533,667	80,988,541	65,264,691	67,888,715	57,725,625
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)]	94,101,761	62,593,408	74,671,887	85,656,055	62,692,135
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above.	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories												
			1	Direct Business Only								
				2	3	4	5	6	7	8	9	10
States, etc.			Active Status (a)	Accident and Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Program Premiums	Life and Annuity Premiums & Other Considerations	Property/ Casualty Premiums	Total Columns 2 Through 8	Deposit-Type Contracts
1.	Alabama	AL	N	0	0	0	0	0	0	0	0	0
2.	Alaska	AK	N	0	0	0	0	0	0	0	0	0
3.	Arizona	AZ	N	0	0	0	0	0	0	0	0	0
4.	Arkansas	AR	N	0	0	0	0	0	0	0	0	0
5.	California	CA	N	0	0	0	0	0	0	0	0	0
6.	Colorado	CO	N	0	0	0	0	0	0	0	0	0
7.	Connecticut	CT	N	0	0	0	0	0	0	0	0	0
8.	Delaware	DE	N	0	0	0	0	0	0	0	0	0
9.	District of Columbia	DC	N	0	0	0	0	0	0	0	0	0
10.	Florida	FL	N	0	0	0	0	0	0	0	0	0
11.	Georgia	GA	N	0	0	0	0	0	0	0	0	0
12.	Hawaii	HI	N	0	0	0	0	0	0	0	0	0
13.	Idaho	ID	N	0	0	0	0	0	0	0	0	0
14.	Illinois	IL	N	0	0	0	0	0	0	0	0	0
15.	Indiana	IN	N	0	0	0	0	0	0	0	0	0
16.	Iowa	IA	N	0	0	0	0	0	0	0	0	0
17.	Kansas	KS	N	0	0	0	0	0	0	0	0	0
18.	Kentucky	KY	N	0	0	0	0	0	0	0	0	0
19.	Louisiana	LA	N	0	0	0	0	0	0	0	0	0
20.	Maine	ME	N	0	0	0	0	0	0	0	0	0
21.	Maryland	MD	N	0	0	0	0	0	0	0	0	0
22.	Massachusetts	MA	N	0	0	0	0	0	0	0	0	0
23.	Michigan	MI	L	37,800,112	553,070,125	1,252,121,020	0	0	0	0	1,842,991,257	0
24.	Minnesota	MN	N	0	0	0	0	0	0	0	0	0
25.	Mississippi	MS	N	0	0	0	0	0	0	0	0	0
26.	Missouri	MO	N	0	0	0	0	0	0	0	0	0
27.	Montana	MT	N	0	0	0	0	0	0	0	0	0
28.	Nebraska	NE	N	0	0	0	0	0	0	0	0	0
29.	Nevada	NV	N	0	0	0	0	0	0	0	0	0
30.	New Hampshire	NH	N	0	0	0	0	0	0	0	0	0
31.	New Jersey	NJ	N	0	0	0	0	0	0	0	0	0
32.	New Mexico	NM	N	0	0	0	0	0	0	0	0	0
33.	New York	NY	N	0	0	0	0	0	0	0	0	0
34.	North Carolina	NC	N	0	0	0	0	0	0	0	0	0
35.	North Dakota	ND	N	0	0	0	0	0	0	0	0	0
36.	Ohio	OH	N	0	0	0	0	0	0	0	0	0
37.	Oklahoma	OK	N	0	0	0	0	0	0	0	0	0
38.	Oregon	OR	N	0	0	0	0	0	0	0	0	0
39.	Pennsylvania	PA	N	0	0	0	0	0	0	0	0	0
40.	Rhode Island	RI	N	0	0	0	0	0	0	0	0	0
41.	South Carolina	SC	N	0	0	0	0	0	0	0	0	0
42.	South Dakota	SD	N	0	0	0	0	0	0	0	0	0
43.	Tennessee	TN	N	0	0	0	0	0	0	0	0	0
44.	Texas	TX	N	0	0	0	0	0	0	0	0	0
45.	Utah	UT	N	0	0	0	0	0	0	0	0	0
46.	Vermont	VT	N	0	0	0	0	0	0	0	0	0
47.	Virginia	VA	N	0	0	0	0	0	0	0	0	0
48.	Washington	WA	N	0	0	0	0	0	0	0	0	0
49.	West Virginia	WV	N	0	0	0	0	0	0	0	0	0
50.	Wisconsin	WI	N	0	0	0	0	0	0	0	0	0
51.	Wyoming	WY	N	0	0	0	0	0	0	0	0	0
52.	American Samoa	AS	N	0	0	0	0	0	0	0	0	0
53.	Guam	GU	N	0	0	0	0	0	0	0	0	0
54.	Puerto Rico	PR	N	0	0	0	0	0	0	0	0	0
55.	U.S. Virgin Islands ..	VI	N	0	0	0	0	0	0	0	0	0
56.	Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0	0
57.	Canada	CAN	N	0	0	0	0	0	0	0	0	0
58.	Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0	0	0	0
59.	Subtotal	XXX		37,800,112	553,070,125	1,252,121,020	0	0	0	0	1,842,991,257	0
60.	Reporting Entity Contributions for Employee Benefit Plans	XXX		0	0	0	0	0	0	0	0	0
61.	Totals (Direct Business)	XXX		37,800,112	553,070,125	1,252,121,020	0	0	0	0	1,842,991,257	0
DETAILS OF WRITE-INS												
58001.	.....	XXX										
58002.	.....	XXX										
58003.	.....	XXX										
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0	0	0	0

(a) Active Status Counts:
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1
2. R - Registered - Non-domiciled RRGs..... 0
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. 0
4. Q - Qualified - Qualified or accredited reinsurer..... 0
5. N - None of the above - Not allowed to write business in the state..... 56

(b) Explanation of basis of allocation by states, premiums by state, etc.
Premiums allocated by state based upon Geographic Market

UnitedHealth Group Incorporated
(DE) BU 10000 41-1321939

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graph TD; UHG["UnitedHealth Group Incorporated  
(DE) BU 10000 41-1321939"] --> UHV["UnitedHealth Group Ventures, LLC  
46-3311984  
(DE) BU 20040 100%"]; UHG --> NB["Nomad Buyer, Inc.  
88-1111251  
(DE) BU ----- 100%"]; UHG --> AC["AmeriChoice Corporation  
54-1743136  
(DE) BU 42041 100%"]; UHG --> OHP["Oxford Health Plans LLC  
52-2443751  
(DE) BU 58500 100%"]; UHG --> USH["USHEALTH Group, Inc.  
73-1165000  
(DE) BU 57500 100%"]; UHG --> GRFC["Golden Rule Financial Corporation  
37-0855360  
(DE) BU 57100 100%"]; UHG --> CH["Change Healthcare Inc.  
82-2152098  
(DE) BU 41578 100%"]; UHV --> NH["naviHealth Holdings, LLC  
35-2431677  
(DE) BU ----- 100%"]; NB --> NH; NB --> NHC["Navigator Health, Inc.  
45-3735192  
(DE) BU ----- 100%"]; NH --> NSM["naviHealth SM Holdings, Inc.  
61-1669841  
(DE) BU ----- 100%"]; NSM --> RCubed["R Cubed, Inc.  
62-1804707  
(TN) BU 42055 100%"]; RCubed --> NI["naviHealth, Inc.  
36-4719151  
(DE) BU 42050 100%"]; NI --> IHD["IHD Holdings, LLC  
84-4865867  
(DE) BU 42053 100%"]; NI --> NHCatHome["naviHealth Care at Home, LLC  
84-3482655  
(DE) BU ----- 100%"]; AC --> ANJ["AmeriChoice of New Jersey, Inc.  
22-3368602 NAIC No. 95497 HMO  
(NJ) BU 53001 100%"]; AC --> UCGP["UnitedHealthcare Community Plan of Georgia, Inc.  
26-2688274 NAIC No. 13168 HMO  
(GA) BU 50753 100%"]; AC --> UCHCP["UnitedHealthcare Community Plan, Inc.  
38-3204052 NAIC No. 95467 HMO  
(MI) BU 50953 100%"]; AC --> URH["Three Rivers Holdings, Inc.  
25-1825549  
(DE) BU 10466 100%"]; URH --> UDH["Unison Health Plan of Delaware, Inc.  
20-5917714 MCO  
(DE) BU 50423 100%"]; URH --> UOH["UnitedHealthcare Community Plan of Ohio, Inc.  
56-2451429 NAIC No. 12323 HIC (HMO)  
(OH) BU 50443 100%"]; URH --> UPenn["UnitedHealthcare of Pennsylvania, Inc.  
25-1756858 NAIC No. 95220 HMO  
(PA) BU 50453 100%"]; OHP --> OB["Oxford Benefit Management, Inc.  
06-1587795  
(CT) BU 58550 100%"]; OHP --> OHPCT["Oxford Health Plans (CT), Inc.  
06-1181201 NAIC No. 96798 HMO  
(CT) BU 58520 100%"]; OHP --> OHPNJ["Oxford Health Plans (NJ), Inc.  
22-2745725 NAIC No. 95506 HMO  
(NJ) BU 58530 100%"]; OHP --> OHPNY["Oxford Health Plans (NY), Inc.  
06-1181200 NAIC No. 95479 HMO  
(NY) BU 58540 100%"]; USH --> FLIA["Freedom Life Insurance Company of America  
61-1096685 NAIC No. 62324 INS  
(TX) BU 57510 100%"]; FLIA --> ELC["Enterprise Life Insurance Company  
75-1817708 NAIC No. 89087 INS  
(TX) BU 57520 100%"]; ELC --> NFLC["National Foundation Life Insurance Company  
73-1187572 NAIC No. 98205 INS  
(TX) BU 57530 100%"]; USH --> PAC["Pacific Casualty Company, Inc.  
75-2857077  
(HI) BU 57540 100%"]; PAC --> SBA["Small Business Insurance Advisors, Inc.  
20-1004228  
(TX) BU 57554 100%"]; PAC --> USA["USHEALTH Academy, Inc.  
20-3887008  
(TX) BU 57555 100%"]; PAC --> USAAdv["USHEALTH Advisors, L.L.C.  
26-3887598  
(TX) BU 57550 100%"]; PAC --> HCONE["Health Care-ONE Insurance Agency, Inc.(3)  
33-0673883  
(CA) BU 57564 50%"]; PAC --> SB["Senior Benefits, L.L.C.  
86-0739432  
(AZ) BU 57562 100%"]; GRFC --> GTH["getthealthinsurance.com Agency, Inc.  
37-0920164  
(IN) BU 57300 100%"]; GTH --> HM["HealthMarkets, Inc.  
75-2044750  
(DE) BU 57400 100%"]; HM --> HML["HealthMarkets, LLC  
Xx-xxxxxxx  
(DE) BU 57410 100%"]; HML --> HMG["HealthMarkets Group, Inc.  
47-2570595  
(DE) BU 57430 100%"]; HMG --> HMS["HealthMarkets Services, Inc.  
46-1131431  
(DE) BU 57431 100%"]; HMG --> TCLI["The Chesapeake Life Insurance Company  
52-0876509 NAIC No. 61832 INS  
(OK) BU 57420 100%"]; HMG --> HMA["HealthMarkets Insurance Agency, Inc.  
27-0277771  
(DE) BU 57460 100%"]; HMA --> BIS["Benefitter Insurance Solutions, Inc.  
46-1134506  
(DE) BU 57461 100%"]; HMA --> EBI["Excelsior Insurance Brokerage, Inc.  
20-0087132  
(DE) BU 57463 100%"]; GRFC --> MWNTL["Mid-West National Life Insurance Company of Tennessee  
62-0724538 NAIC No. 66087 INS  
(TX) BU 57421 100%"]; MWNTL --> UGR["United Group Reinsurance, Inc.  
75-2583080  
BU 57422 (Turks & Caicos) 100%"]; UGR --> BAS["Benefit Administration for the Self Employed L.L.C.  
42-1485537  
(IA) BU 57440 100%"]; GRFC --> AS["All Savers Insurance Company  
35-1665915 NAIC No. 82406 INS  
(IN) BU 57210 100%"]; AS --> ALS["All Savers Life Insurance Company of California  
35-1744596 NAIC No. 73130 INS  
(CA) BU 57220 100%"]; AS --> GO["Golden Outlook, Inc.  
20-3420886  
(CA) BU 44101 100%"]; AS --> GRC["Golden Rule Insurance Company  
37-6028756 NAIC No. 62286 INS  
(IN) BU 57200 100%"]; AS --> ULIC["UnitedHealthcare Life Insurance Company  
86-0207231 NAIC No. 97179  
(WI) BU 35320 100%"]; AS --> FFIL["First Family Insurance, LLC  
85-2966587  
(DE) BU 57470 100%"]; CH --> PF2IP["PF2 IP LLC  
81-4555910  
(DE) BU 41501 100%"]; PF2IP --> PF2PST["PF2 PST Services LLC  
35-2578322  
(DE) BU 41500 100%"]; CH --> CHH4["Change Healthcare Holdco, Inc.(4)  
92-1410925  
(DE) BU 41566 69.3%"]; CHH4 --> CHHL["Change Healthcare LLC  
81-3611560  
(DE) BU 41502 100%"]; CHHL --> CHIHL["Change Healthcare Intermediate Holdings, LLC  
38-4016792  
(DE) BU 41503 100%"]; CHIHL --> CHHLL["Change Healthcare Holdings, LLC  
30-0955587  
(DE) BU 41504 100%"]; CHHLL --> CHTE["Change Healthcare Technologies, LLC  
58-1651222  
(DE) BU 41508 100%"]; CHTE --> CHIT["Change Healthcare Innovation Israel Ltd  
98-1507218  
(Israel) BU 41507 100%"]; CHTE --> CHF["Change Healthcare Finance, Inc.  
32-0515867  
(DE) BU 41505 100%"]; CHTE --> CHP["Change Healthcare Performance, Inc.  
45-3637794  
(DE) BU 41511 100%"];
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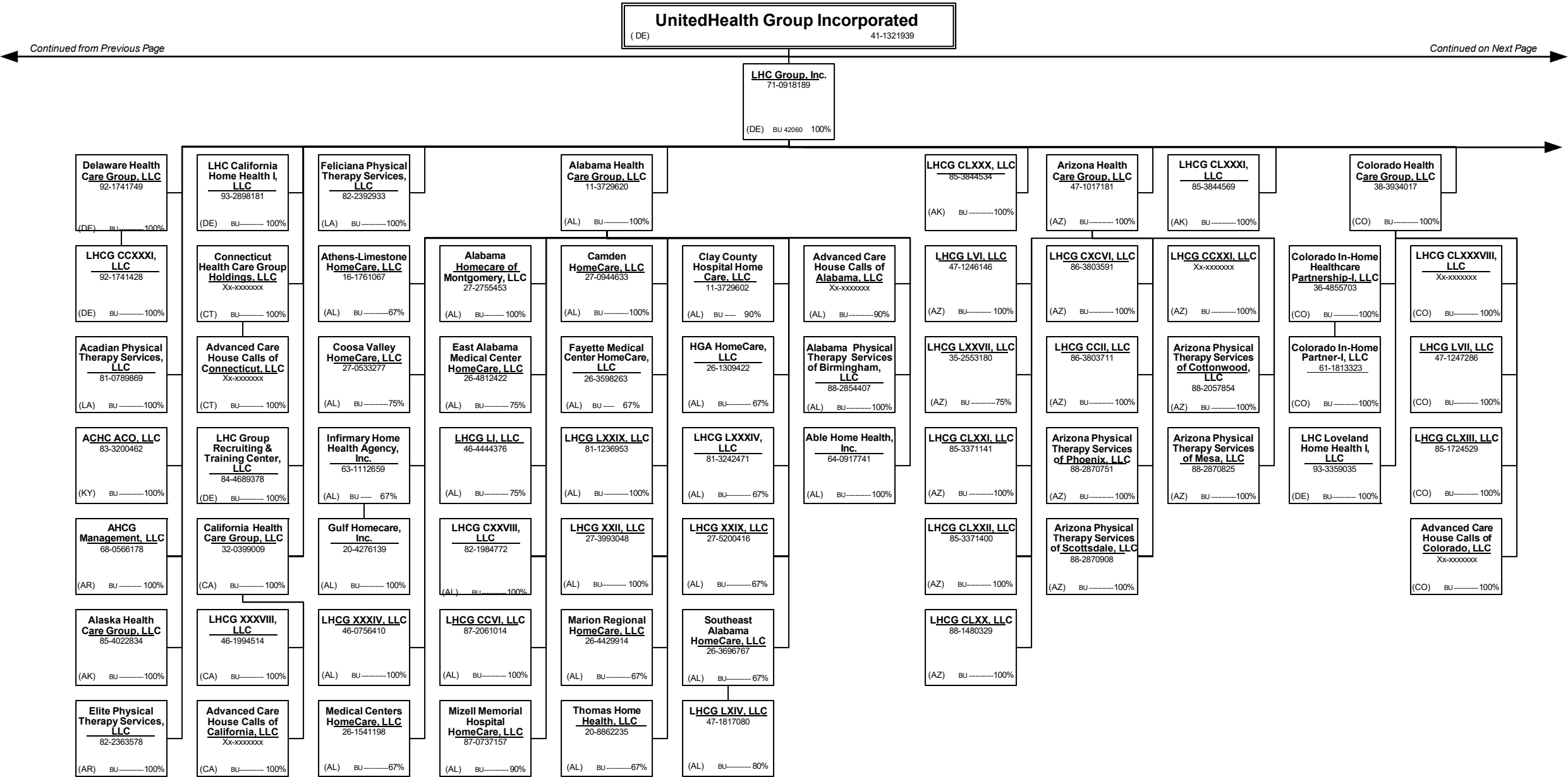

UnitedHealth Group Incorporated
(DE) 41-1321939

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graph TD; UHG["UnitedHealth Group Incorporated  
( DE )      41-1321939"] --> CHIH["Change Healthcare Intermediate Holdings, Inc.  
45-3637667  
(DE) BU 41512 100%"]; UHG --> LHC["LHC Group, Inc.  
71-0918189  
(DE) BU----- 100%"]; CHIH --> CHH["Change Healthcare Holdings, Inc.  
20-5799664  
(DE) BU 41513 100%"]; CHH --> CHOP["Change Healthcare Operations, LLC  
20-5731067  
(DE) BU 41518 100%"]; CHH --> CHPMG["Change Healthcare Practice Management Group, Inc.  
51-0370121  
(DE) BU 41514 100%"]; CHOP --> CHBSF["Change Healthcare Business Fulfillment, LLC  
20-2058917  
(DE) BU 41521 100%"]; CHOP --> CHSL["Change Healthcare Solutions, LLC  
20-5716594  
(DE) BU 41522 100%"]; CHOP --> CHCS["Change Healthcare Correspondence Services, Inc.  
16-1744317  
(TX) BU 41520 100%"]; CHPMG --> CHPSM["Change Healthcare Practice Management Solutions, Inc.  
23-2939847  
(DE) BU 41515 100%"]; CHPMG --> CHPMI["Change Healthcare Practice Management Investments, Inc.  
23-2939843  
(DE) BU 41516 100%"]; CHPMI --> MED3K00V["MED3000 Health Solutions of the Virginias, L.L.C. (3)  
31-1513127  
(VA) BU 41555 51%"]; CHPMI --> MED3K00S["MED3000 Health Solutions Southeast (4)  
52-2039280  
(FL) BU 41517 50%"]; CHPSM --> ENC["Change Encircle, LLC  
81-2173507  
(DE) BU 41524 100%"]; CHPSM --> CHC["Change Healthcare Communications, LLC  
20-5716738  
(DE) BU 41534 100%"]; CHPSM --> CHES["Change Healthcare Engagement Solutions, Inc.  
26-1147719  
(DE) BU 41536 100%"]; CHPSM --> CHCAN["Change Healthcare eRx Canada, Inc.  
85532 5494  
(Canada) BU 41532 100%"]; CHC --> CHPI["Change Healthcare Pharmacy Solutions, Inc.  
01-0475134  
(ME) BU 41523 100%"]; CHC --> HCI["HCI Aquisiton Corp.  
13-4143595  
(NY) BU 41551 100%"]; CHC --> CHIA["Change Healthcare Imaging Australia Pty Limited  
BU 41531  
(Australia) 100%"]; CHES --> NDCSC["National Decision Support Company, LLC  
45-4473815  
(DE) BU 41550 100%"]; CHES --> V["Vieosoft, Inc.  
27-1693889  
(WA) BU 41535 100%"]; CHES --> CHR["Change healthcare Resources Philippines, Inc.  
008-417-196-000 BU 41538  
(Philippines) 100%"]; CHES --> CHRL["Change Healthcare Resources LLC  
27-2872345  
(DE) BU 41540 100%"]; CHES --> CHRIA["Change Healthcare Resources Puerto Rico, LLC  
27-1463418  
(DE) BU 41542 100%"]; CHES --> CHRIIPA["Change Healthcare Resources IPA, LLC  
38-4120853  
(WA) BU 41543 100%"]; CHES --> CHRA["Change Healthcare Advocates, LLC  
46-0809500  
(DE) BU 41541 100%"]; CHES --> TTCP["TTCP-SR Holdings, Inc.  
81-3354819  
(DE) BU 41552 100%"]; CHES --> VNC["Vision NewCo, LLC  
85-2408007  
(DE) BU 41553 100%"]; CHES --> CHIC["Change Healthcare Ireland Ltd  
XX-xxxxxxx  
(Ireland) BU 41525 100%"]; CHES --> CHICS["Change Healthcare Canada Company  
12-1618664  
BU 41528  
(Canada) 100%"]; CHES --> CHIRL["Change Healthcare Ireland Solutions Limited  
x-xxxxxx  
(Ireland) BU 41527 100%"]; CHES --> CHUK["Change Healthcare UK Holdings Limited  
98-1141129  
BU 41530  
(United Kingdom) 100%"]; CHES --> CHIS["Change Healthcare Israel Ltd.  
98-0498566  
(Israel) BU 41526 100%"]; CHES --> FDS["Freedom Data Systems, Inc.  
02-0348012  
(NH) BU 41546 100%"]; CHES --> PDX["PDX, Inc.  
75-2103975  
(TX) BU 41547 100%"]; CHES --> NHIN["National Health Information Network, Inc.  
75-2441699  
(TX) BU 41548 100%"]; CHES --> ERN["eRX Network Holdings Inc.  
81-4973066  
(DE) BU 41544 100%"]; CHES --> ERNL["eRX Network, LLC  
37-1838630  
(DE) BU 41545 100%"]; ERN --> ERNL;
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
(DE) 41-1321939

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LHC Group, Inc.
71-0918189
(DE) BU 42060 100%

Arkansas Health
Care Group, LLC
54-2078932
(AR) BU 100%

Indiana Health
Care Group, LLC
27-5130167
(IN) BU 100%

Kentucky Health
Care Group, LLC
51-0588603
(KY) BU 100%

LHC Home Health
Care Group of
Michigan, LLC
Xx-xxxxxxx
(MI) BU 100%

Arkansas
HomeCare of
Forrest City, LLC
06-1778265
(AR) BU 100%

Arkansas
HomeCare of
Fulton, LLC
33-1154428
(AR) BU 100%

Arkansas
HomeCare of Hot
Springs, LLC
20-3552602
(AR) BU 100%

Arkansas Physical
Therapy Services
of Conway, LLC
84-4642424
(AR) BU 100%

CMC Home Health
and Hospice, LLC
26-2688869
(AR) BU 100%

Dallas County
Medical Center
HomeCare, LLC
34-2013785
(AR) BU 100%

LHCG LXXXIII,
LLC
81-2227463
(AR) BU 100%

LHCG CXCVII, LLC
86-3859120
(IN) BU 100%

Kentucky Home
Health Care, LLC
46-4950585
(KY) BU 100%

Kentucky
HomeCare of
Henderson, LLC
26-4812417
(KY) BU 100%

LHCG XLVI, LLC
46-2509580
(KY) BU 100%

Advanced Care
House Calls of
Michigan, LLC
Xx-xxxxxxx
(MI) BU 100%

Arkansas Physical
Therapy Services
of Rogers, LLC
88-2072782
(AR) BU 100%

LHCG XLII, LLC
30-0760667
(AR) BU 100%

LHCG CIV, LLC
82-1639945
(AR) BU 100%

Hospice of Central
Arkansas, LLC (3)
26-4310419
(AR) BU 67%

Jefferson
Regional
HomeCare, LLC
(3)
26-1806757
(AR) BU 67%

LHCG CLXVII, LLC
85-4059504
(AR) BU 100%

Eureka Springs
Hospital
HomeCare, LLC
72-1587844
(AR) BU 100%

Illinois Health
Care Group, LLC
46-1708167
(IL) BU 100%

Kentucky LV, LLC
46-4923653
(KY) BU 100%

LHCG LXX, LLC
47-5067719
(KY) BU 100%

LHCG XXIII, LLC
27-4100261
(KY) BU 75%

LHC HomeCare -
Lifeline, LLC
51-0588604
(KY) BU 100%

Arkansas
Healthcare
Partners, LLC
81-3695165
(AR) BU 100%

East Arkansas
Health Holdings,
LLC
47-2142765
(AR) BU 100%

LHCG CV, LLC
82-1661632
(AR) BU 100%

LHCG CII, LLC
82-1487800
(AR) BU 100%

LHCG CLXVII, LLC
85-3678555
(AR) BU 100%

Eureka Springs
Hospital Hospice,
LLC
72-1587845
(AR) BU 100%

LHCG XXXVII, LLC
30-0760684
(IL) BU 100%

Lifeline HomeCare
of Salem, LLC
27-3468680
(KY) BU 100%

LHCG LXXI, LLC
47-5393382
(KY) BU 100%

Kentucky Physical
Therapy Services
at Richmond
Place, LLC
93-4405730
(KY) BU 100%

Lifeline Home
Health Care of
Bowling Green,
LLC
51-0588592
(KY) BU 100%

LHCG LXXXV, LLC
36-4847404
(AZ) BU 100%

Arkansas Home
Health Providers-
III, LLC
47-1716449
(AR) BU 100%

Arkansas Home
Hospice, LLC
47-1783912
(AR) BU 100%

Mena Medical
Center Home
Health, LLC
47-0944781
(AR) BU 100%

Mena Medical
Center Hospice,
LLC
72-1586356
(AR) BU 100%

LHCG CXXXX, LLC
83-2298550
(AR) BU 100%

Patient's Choice
Hospice, LLC
06-1778268
(AR) BU 100%

Advanced Care
House Calls of
Illinois, LLC
Xx-xxxxxxx
(IL) BU 100%

Lifeline Home
Health Care of
Fulton, LLC
20-8826388
(KY) BU 100%

Lifeline Home
Health Care of
Hopkinsville, LLC
51-0588601
(KY) BU 100%

Kentucky Physical
Therapy Services
of Lexington, LLC
93-4383947
(KY) BU 100%

Lifeline Home
Health Care of
Lexington, LLC
51-0588599
(KY) BU 100%

OHHP, LLC
81-3653042
(OK) BU 100%

Arkansas Home
Health Providers-
III, LLC
47-1783912
(AR) BU 100%

Arkansas
Extended Care,
LLC
47-1770024
(AR) BU 100%

Southwest
Arkansas
HomeCare, LLC
26-0274543
(AR) BU 67%

LHCG LXVIII, LLC
47-4518424
(AR) BU 100%

Northeast
Arkansas
Partnership, LLC
35-2647028
(AR) BU 60%

LHCG CXXXII,
LLC
83-2810275
(AR) BU 100%

Illinois Home
Health Care, LLC
46-4924177
(IL) BU 100%

Lifeline
Rockcastle Home
Health, LLC
27-3468870
(KY) BU 75%

Gamma
Acquisition Inc.
20-0146314
(DE) BU 100%

Lifeline Home
Health Care of
Somerset, LLC
51-0588594
(KY) BU 100%

Lifeline Private
Duty Services of
Kentucky, LLC
51-0588602
(KY) BU 100%

Summit Properties
- Muskogee, LLC
32-0469351
(OK) BU 100%

Arkansas Nursing
Providers, LLC
47-1808550
(AR) BU 67%

LHCG CXXV, LLC
82-2441720
(AR) BU 100%

LHCG LXXXVI,
LLC
36-4847423
(AR) BU 100%

LHCG CXXXI,
LLC
32-0565293
(AR) BU 100%

LHCG CXXXII,
LLC
83-2810275
(AR) BU 100%

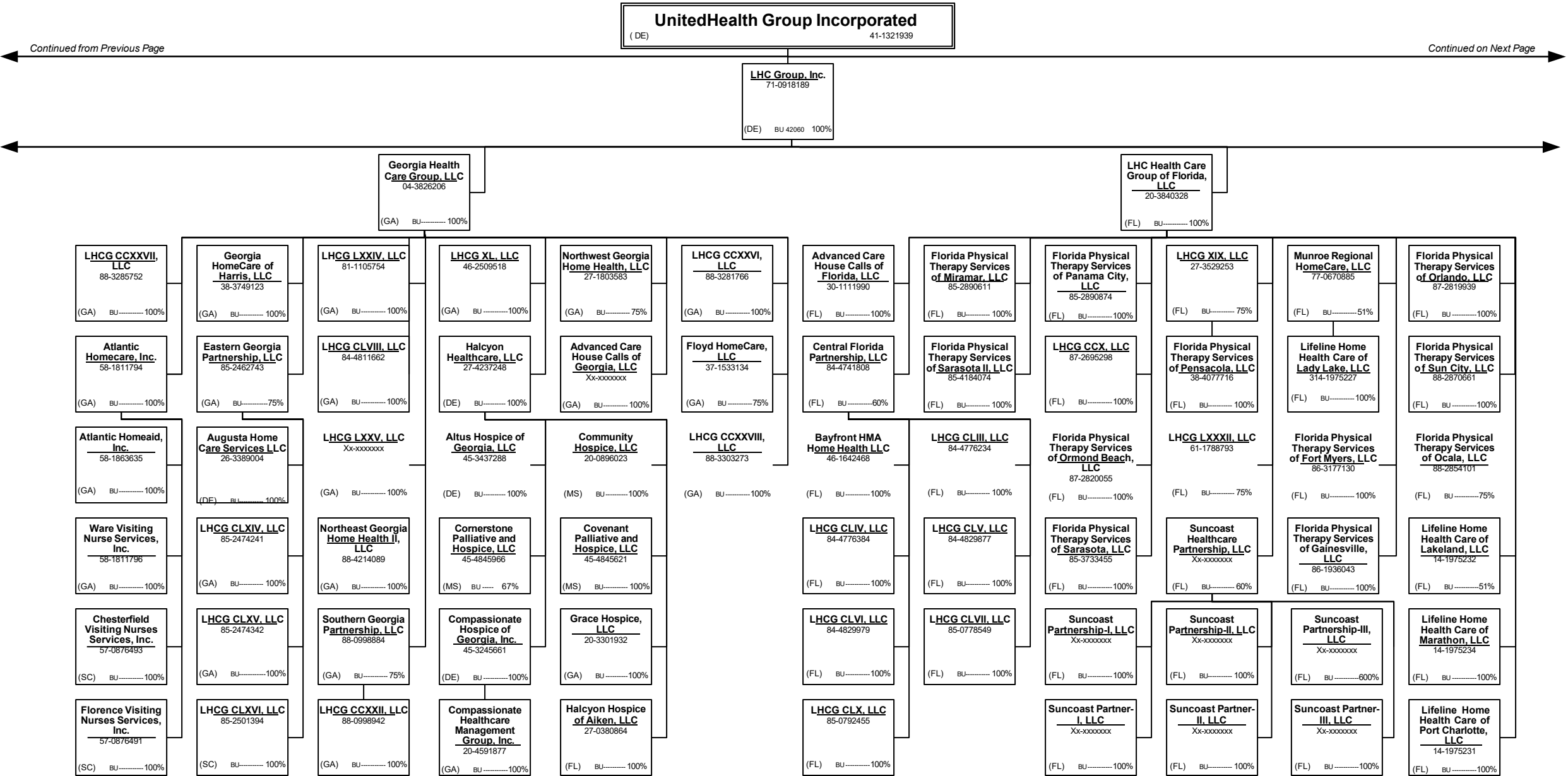
Illinois LIV, LLC
38-3925282
(IL) BU 00%

Kentucky In-Home
Partner-II, LLC
82-3982951
(KY) BU 100%

Twin Lakes Home
Health Agency,
LLC
27-1000828
(KY) BU 75%

Lifeline Home
Health Care of
Russellville, LLC
51-0588600
(KY) BU 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
(DE) 41-1321939

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Continued on Next Page

LHC Group, Inc.
71-0918189
(DE) BU 42060 100%

Maryland Health
Care Group, LLC
26-3598092
(MD) BU 100%

Mississippi Health
Care Group, LLC
68-0490418
(MS) BU 100%

LHC Group
Pharmaceutical
Services, LLC
83-0375302
(LA) BU 100%

LHC Physician
Services, LLC
47-5289323
(LA) BU 100%

Minnesota Health
Care Group, LLC
46-2511957
(MN) BU 100%

Nebraska Health
Care Group, LLC
46-5008635
(NE) BU 100%

LHCG Partner,
LLC
81-4453882
(DE) BU 100%

HomeCall, LLC
52-0998217
(MD) BU 100%

Maryland
Healthcare
Partnership, LLC
(3)
88-3736162
(MD) BU 80%

Able Home Health,
Inc.
64-0917990
(MS) BU 100%

Advanced Care
House Calls of
Mississippi, LLC
84-4014730
(MS) BU 100%

LHC Group
Pharmaceutical
Services II, LLC
81-2871053
(LA) BU 100%

LHC Physician
Services of West
Virginia, LLC
47-5307153
(WV) BU 100%

LHCG XLVIII, LLC
61-1710815
(MN) BU 100%

In-Home
Healthcare
Partnership, LLC
38-4019518
(DE) BU 80%

FirstCall Health
Services, Inc.
52-1456623
(MD) BU 100%

Maryland
Intermediary-I,
LLC
88-4115077
(MD) BU 100%

Maryland
Intermediary-III,
LLC
88-4115305
(MD) BU 100%

Leaf River Home
Health Care, LLC
20-1257620
(MS) BU 100%

LHCG CXCV, LLC
86-3319565
(MS) BU 100%

LHC Group
Pharmaceutical
Services III, LLC
81-5023883
(LA) BU 100%

LHC Real Estate I,
LLC
20-8308248
(LA) BU 100%

Integrity Clinical
Partners, LLC
Xx-xxxxxxx
(MN) BU 100%

Arkansas In-Home
Healthcare
Partnership-I, LLC
84-2216080
(AR) BU 100%

Arizona In-Home
Healthcare
Partnership-III,
LLC
84-2209152
(AZ) BU 100%

Ohio In-Home
Healthcare
Partnership-I, LLC
84-230289
(OH) BU 100%

Pennsylvania In-
Home Healthcare
Partnership-III,
LLC
32-0515193
(PA) BU 100%

LHCG CL, LLC
84-2121644
(MD) BU 100%

LHCG CCXXIV,
LLC
88-3537696
(MD) BU 100%

LHCG CCXXV,
LLC
88-3537979
(MD) BU 100%

Mississippi
HomeCare of
Jackson II, LLC
26-0784038
(MS) BU 100%

Mississippi
HomeCare, LLC
01-0689757
(MS) BU 100%

Primary Care at
Home of
Louisiana, LLC
81-3720899
(LA) BU 100%

LHC Real Estate II,
LLC
47-4185991
(LA) BU 100%

Arkansas In-Home
Partner-I, LLC
84-2301559
(AR) BU 100%

Arizona In-Home
Partner-III, LLC
84-2275631
(AZ) BU 100%

Idaho In-Home
Healthcare
Partnership-I, LLC
84-2230243
(ID) BU 100%

Pennsylvania In-
Home Partner-III,
LLC
82-3662886
(PA) BU 100%

Maryland Physical
Therapy Services
of Frederick, LLC
85-2244241
(MD) BU 100%

Maryland
Intermediary-II,
LLC
88-4115213
(MD) BU 100%

Maryland
Intermediary-IV,
LLC
88-4115420
(MD) BU 100%

Mississippi
Physical Therapy
Services of Biloxi,
LLC
85-1606644
(MS) BU 100%

Picayune
HomeCare, LLC
64-0938601
(MS) BU 100%

Primary Care at
Home of Louisiana
II, LLC
82-1032626
(LA) BU 100%

LHCG New York
Holdings, LLC
84-3090589
(DE) BU 100%

Arizona In-Home
Healthcare
Partnership-I, LLC
81-40603540
(AZ) BU 100%

Arkansas In-Home
Healthcare
Partnership-II, LLC
84-2221004
(AR) BU 100%

Virginia In-Home
Healthcare
Partnership-III,
LLC
32-0513440
(VA) BU 100%

Arizona In-Home
Healthcare
Partnership-II, LLC
35-2581228
(AZ) BU 100%

Virginia In-Home
Healthcare
Partnership-I, LLC
38-4021697
(VA) BU 100%

Advanced Care
House Calls of
Maryland, LLC
Xx-xxxxxxx
(MD) BU 100%

LHCG CXLIX, LLC
84-2108475
(MD) BU 100%

Chester River
Home Care &
Hospice, LLC
52-2008916
(MD) BU 100%

South Mississippi
Home Health, Inc.
64-0736426
(MS) BU 100%

LHCG XXVI, LLC
Xx-xxxxxxx
(MS) BU 100%

Primary Care at
Home of Louisiana
III, LLC
82-2405320
(LA) BU 100%

Willcare
Consumer
Directed, Inc.
Xx-xxxxxxx
(NY) BU 100%

Arizona In-Home
Partner-I, LLC
38-4023101
(AZ) BU 100%

Arkansas In-Home
Partner-II, LLC
84-2311081
(AR) BU 100%

Virginia In-Home
Partner-III, LLC
81-4888094
(VA) BU 100%

Arizona In-Home
Partner-II, LLC
81-5027397
(AZ) BU 100%

Virginia In-Home
Partner-I, LLC
81-4811317
(VA) BU 100%

LHCG LXXXI, LLC
Xx-xxxxxxx
(MD) BU 100%

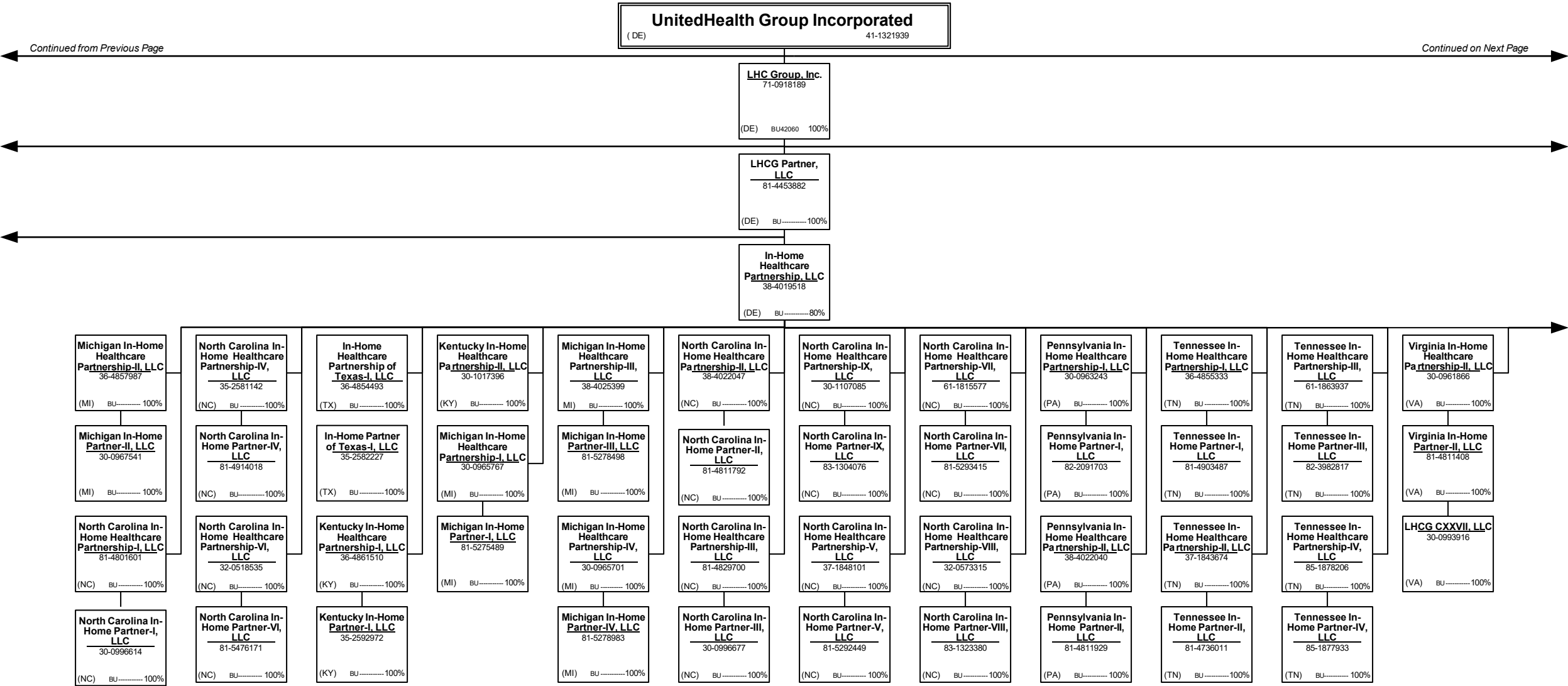
South Mississippi
Home Health, Inc.
- Region II
64-0736424
(MS) BU 100%

South Mississippi
Home Health, Inc.
- Region I
64-0736425
(MS) BU 100%

South Mississippi
Home Health, Inc.
- Region III
64-0935599
(MS) BU 100%

Primary Care at
Home of Louisiana
IV, LLC
82-3253877
(LA) BU 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

40.7

UnitedHealth Group Incorporated
(DE) 41-1321939

LHC Group, Inc.
71-0918189
(DE) BU----- 100%

LHCG Partner,
LLC
81-4453882
(DE) BU----- 100%

In-Home
Healthcare
Partnership II, LLC
84-3322624
(DE) BU----- 80%

In-Home
Healthcare
Partnership, LLC
38-4019518
(DE) BU----- 80%

LHCG Partner II,
LLC
82-1485228
(TX) BU----- 100%

Southwest Post-
Acute Care
Partnership, LLC
61-1846018
(TX) BU----- 60%

Virginia In-Home
Healthcare
Partnership-IX, LLC
32-0516972
(VA) BU----- 100%

Virginia In-Home
Partner-IX, LLC
81-5294732
(VA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-V, LLC
38-4020777
(VA) BU----- 100%

Virginia In-Home
Partner-V, LLC
81-4737123
(VA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-VII, LLC
37-1844686
(VA) BU----- 100%

Virginia In-Home
Partner-VII, LLC
81-4888210
(VA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-VIII, LLC
61-1814029
(VA) BU----- 100%

Virginia In-Home
Partner-VIII, LLC
81-5294131
(VA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-XI, LLC
36-4908131
(VA) BU----- 100%

Virginia In-Home
Partner-XI, LLC
83-2040583
(VA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-XII, LLC
86-2505437
(VA) BU----- 100%

Virginia In-Home
Partner-XII, LLC
86-2445798
(VA) BU----- 100%

Louisiana In-Home
Healthcare
Partnership-II, LLC
36-4886826
(LA) BU----- 100%

Louisiana In-Home
Partner-II, LLC
35-2616195
(LA) BU----- 100%

Louisiana In-Home
Healthcare
Partnership-III, LLC
35-2614777
(LA) BU----- 100%

Louisiana In-Home
Partner-III, LLC
82-4146470
(LA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-VI, LLC
37-1843673
(VA) BU----- 100%

Virginia In-Home
Partner-VI, LLC
81-4737281
(VA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-X, LLC
32-0580044
(VA) BU----- 100%

Virginia In-Home
Partner-X, LLC
83-2555935
(VA) BU----- 100%

Virginia In-Home
Healthcare
Partnership-IV, LLC
61-1810641
(VA) BU----- 100%

Virginia In-Home
Partner-IV, LLC
32-0516324
(VA) BU----- 100%

GSHS Home
Health, LLC
16-1727633
(TX) BU----- 100%

LHCG CXII, LLC
82-2146037
(TX) BU----- 100%

LHCG CXV, LLC
82-2187727
(TX) BU----- 100%

LHCG CXX, LLC
82-2117095
(LA) BU----- 100%

LHCG CXXIV, LLC
82-2261569
(TX) BU----- 100%

LHCG CCXIII, LLC
87-3155545
(LA) BU----- 100%

LHCG CXIII, LLC
82-2159030
(TX) BU----- 100%

LHCG CXVI, LLC
82-2206275
(TX) BU----- 100%

LHCG CXXI, LLC
82-2231824
(TX) BU----- 100%

LHCG CXXX, LLC
82-2276690
(TX) BU----- 100%

LHCG CIX, LLC
82-2084222
(LA) BU----- 100%

LHCG CXIV, LLC
82-2174970
(TX) BU----- 100%

LHCG CXVII, LLC
82-2217874
(TX) BU----- 100%

LHCG CXXXI, LLC
82-2469676
(TX) BU----- 100%

Marshall
HomeCare, LLC
02-0732705
(TX) BU----- 100%

LHCG CLI, LLC
85-1221268
(TX) BU----- 100%

LHCG CXIX, LLC
82-1978232
(AR) BU----- 100%

LHCG CXVIII, LLC
82-1999959
(AR) BU----- 100%

LHCG CXXIII, LLC
82-2301047
(GA) BU----- 100%

Texas Health Care
Group of
Texarkana, LLC
41-2076211
(TX) BU----- 100%

LHCG CVI, LLC
82-2020284
(LA) BU----- 100%

LHCG CX, LLC
82-2098229
(LA) BU----- 100%

LHCG CCIII, LLC
87-0969466
(LA) BU----- 100%

LHCG CXXXIII,
LLC
32-0540219
(TX) BU----- 100%

LHCG CCXXXII,
LLC
82-2244399
(TX) BU----- 100%

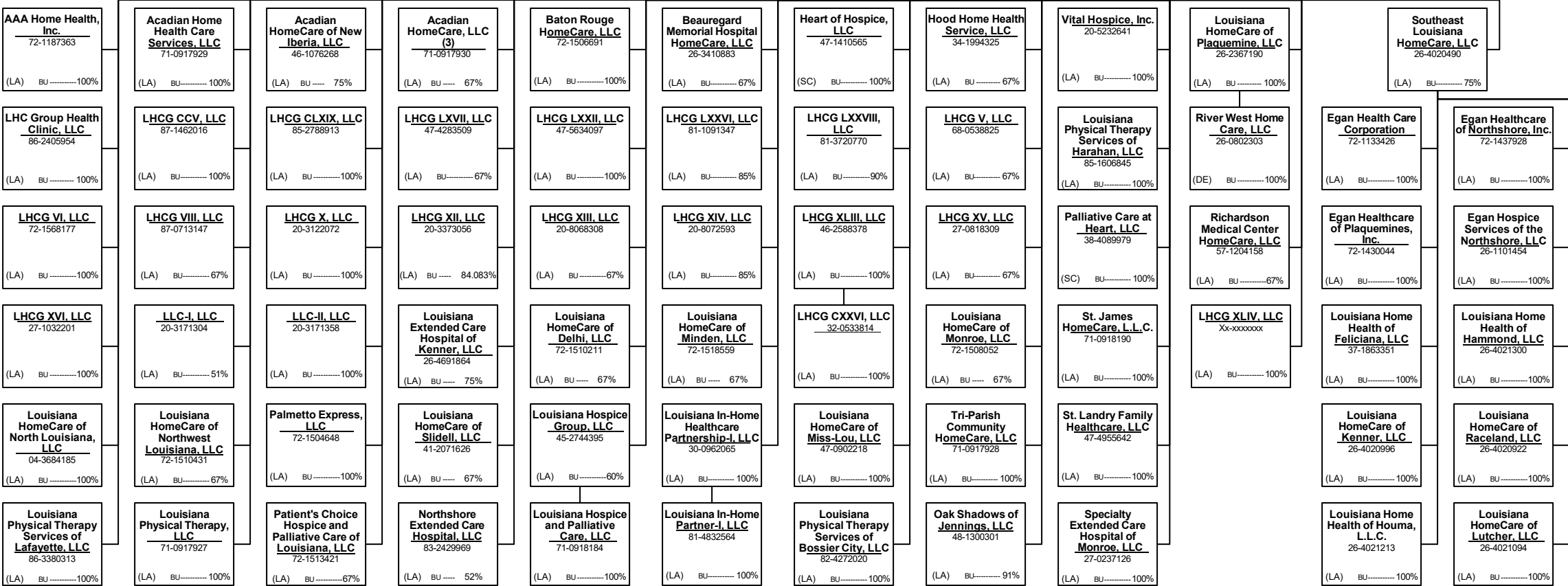
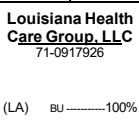
LHCG CVII, LLC
82-2044952
(LA) BU----- 100%

LHCG CCXVI, LLC
88-0582397
(LA) BU----- 100%

LHCG CXI, LLC
82-2140184
(TX) BU----- 100%

LHCG CVIII, LLC
82-1666299
(LA) BU----- 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
(DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
71-0918189
(DE) BU 42060 100%

Palmetto Express
Company, LLC
85-1062549
(DE) BU 100%

Primary Care at
Home of
Tennessee, LLC
81-2883076
(TN) BU 100%

Texas Health Care
Group Holdings,
LLC
02-0732711
(LA) BU 100%

Wyoming Health
Care Group, LLC
85-3596917
(WY) BU 100%

Ohio Health Care
Group, LLC
26-2948051
(OH) BU 100%

Washington D.C.
Health Care
Group, LLC
81-2110483
(DC) BU 100%

Primary Care at
Home of Maryland,
LLC
81-2855404
(MD) BU 100%

Pennsylvania
Health Care Group
Holdings, LLC
27-5162879
(PA) BU 100%

South Carolina
Health Care
Group, LLC
20-3841393
(SC) BU 100%

Primary Care at
Home of West
Virginia, LLC
82-2421087
(WV) BU 100%

Oklahoma Health
Care Group, LLC
20-4138550
(OK) BU 100%

Oregon Health
Care Group, LLC
27-0435404
(OR) BU 100%

LHCG CLXXIII,
LLC
85-3597496
(WY) BU 100%

Assisted Care by
Black Stone of
Toledo, LLC
84-2342747
(OH) BU 100%

Cambridge
Personal Care,
LLC
84-2342721
(OH) BU 100%

LHCG CXXXV,
LLC
83-3292266
(DC) BU 100%

Utah Health Care
Group, LLC
38-3933009
(UT) BU 100%

LHCG XXVII, LLC
Xx-xxxxxx
(PA) BU 100%

Patient Care
Pennsylvania II,
LLC
84-3060310
(PA) BU 100%

South Carolina In-
Home Healthcare
Partnership-II, LLC
84-2265813
(SC) BU 100%

LHCG XLI, LLC
32-0398996
(SC) BU 100%

North Carolina
Health Care
Group, LLC
20-3841313
(NC) BU 100%

LHCG CLXX, LLC
85-3439557
(OK) BU 100%

Salem Home Care,
LLC
27-1976968
(OR) BU 100%

LHCG CLXXIV,
LLC
85-3597612
(WY) BU 100%

LHCG CCVII, LLC
87-1639987
(OH) BU 67%

LHCG CCVIII, LLC
87-1640079
(OH) BU 67%

Wisconsin Health
Care Group, LLC
46-2578657
(WI) BU 100%

LHCG LX, LLC
47-1146759
(UT) BU 100%

Keystone
Healthcare
Partnership, LLC
83-3134941
(PA) BU 75%

Advanced Care
House Calls of
Pennsylvania, LLC
Xx-xxxxxx
(PA) BU 100%

South Carolina In-
Home Partner-II,
LLC
Xx-xxxxxx
(SC) BU 100%

Advanced Care
House Calls of
South Carolina,
LLC
Xx-xxxxxx
(SC) BU 100%

Cape Fear Valley
HomeCare and
Hospice, LLC
26-3385545
(NC) BU 67%

New Hampshire
Health Care
Group, LLC
83-4359503
(NH) BU 100%

Three Rivers
HomeCare, LLC
27-0705907
(OR) BU 75%

LHCG CLXXV, LLC
85-3597859
(WY) BU 100%

Ohio HomeCare,
LLC
26-3086449
(OH) BU 100%

Ohio Physical
Therapy Services
of Mayfield
Heights, LLC
87-1767658
(OH) BU 100%

Almost Family
Personal Care,
LLC
84-4879227
(WI) BU 100%

Rhode Island
Health Care
Group, LLC
35-2508990
(RI) BU 100%

LHCG CXXI, LLC
83-3187481
(PA) BU 100%

LHCG CXXIII, LLC
83-3565916
(PA) BU 100%

South Carolina In-
Home Healthcare
Partnership-III,
LLC
84-2265894
(SC) BU 100%

South Carolina In-
Home Healthcare
Partnership-I, LLC
32-0552614
(SC) BU 100%

LHCG L, LLC
35-2503790
(NC) BU 100%

Advanced Care
House Calls of
New Hampshire,
LLC
83-4514991
(NH) BU 100%

Advanced Care
House Calls of
Oregon, LLC
Xx-xxxxxx
(OR) BU 100%

LHCG CLXXVI,
LLC
85-3598017
(WY) BU 100%

Ohio Physical
Therapy Services
of Xenia, LLC
85-0538001
(OH) BU 100%

Ohio Physical
Therapy Services
of Richmond
Heights, LLC
87-4673219
(OH) BU 100%

Advance Care
House Calls of
Wisconsin, LLC
Xx-xxxxxx
(WI) BU 100%

LHCG CLXXXIX,
LLC
86-1418678
(RI) BU 100%

LHCG CXLII, LLC
83-3233710
(PA) BU 100%

LHCG CXLIV, LLC
83-3472384
(NJ) BU 100%

South Carolina In-
Home Partner-III,
LLC
Xx-xxxxxx
(SC) BU 100%

South Carolina In-
Home Partner-I,
LLC
82-4146393
(SC) BU 100%

LHCG CLXXIX,
LLC
85-3788593
(NC) BU 100%

New Hampshire
Physical Therapy
Services of
Hanover, LLC
84-3293183
(NH) BU 100%

LHCG LXXIII, LLC
86-2320979
(OR) BU 100%

LHCG CLXXVII,
LLC
85-3620785
(WY) BU 100%

Ohio In-Home
Partner-I, LLC
84-2479780
(OH) BU 100%

LHCG XLVII, LLC
32-0408265
(WI) BU 100%

LHCG LIX, LLC
47-1144980
(RI) BU 100%

LHCG CXLV, LLC
83-3452180
(NJ) BU 100%

LHCG CXL, LLC
83-3146056
(PA) BU 100%

LHCG CXXXVI,
LLC
Xx-xxxxxx
(NC) BU 100%

LHCG CLXXVIII,
LLC
85-3621349
(WY) BU 100%

Advanced Care
House Calls of
Rhode Island, LLC
Xx-xxxxxx
(RI) BU 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated

(DE)41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.

71-0918189

(DE) BU 42060 100%

Texas Health Care Group, LLC

62-1850044

(TX) BU 100%

Virginia Health Care Group, LLC

06-1762010

(VA) BU 100%

Washington Health Care Group, LLC

26-3811771

(WA) BU 100%

West Virginia Health Care Group, LLC

87-0748651

(WV) BU 100%

Idaho Health Care Group, LLC

27-2498964

(ID) BU 100%

Massachusetts Health Care Group, LLC

38-3932998

(MA) BU 100%

LHC CXIII, LLC

86-2900948

(TX) BU 100%

Red River HomeCare, LLC

81-0627339

(TX) BU 100%

LHCG CCI, LLC

87-1012762

(VA) BU 100%

Virginia HomeCare, LLC

06-1762015

(VA) BU 100%

Assured Capital Partners, Inc.

88-0369557

(NV) BU 100%

Washington HomeCare and Hospice of Central Basin, LLC

26-4568497

(WA) BU 100%

Preston Memorial HomeCare, LLC

27-1446056

(WV) BU 100%

LHCG LXXXVII, LLC

37-1847660

(WV) BU 90%

Grant Memorial HomeCare and Hospice, LLC

26-2578433

(WV) BU 67%

Boone Memorial HomeCare, LLC

20-8826558

(WV) BU 100%

LHCG XVII, LLC

27-2544802

(ID) BU 100%

Advanced Care House Calls of Massachusetts, LLC

83-2914026

(MA) BU 100%

LHC CXIV, LLC

86-2947633

(TX) BU 100%

Texas Health Care Group of The Golden Triangle, LLC

27-0075424

(TX) BU 81.25%

LHCG CCIV, LLC

87-2102125

(VA) BU 100%

Advanced Care House Calls of Virginia, LLC

Xx-xxxxxxx

(VA) BU 100%

Northwest Healthcare Alliance, Inc.

91-1738970

(WA) BU 100%

Advanced Care House Calls of Washington, LLC

Xx-xxxxxxx

(WA) BU 100%

St. Mary's Medical Center Home Health Services, LLC

26-0730248

(WV) BU 67%

LHCG LXXXIX, LLC

81-5300843

(WV) BU 100%

Housecalls Home Health and Hospice, LLC

37-1533130

(WV) BU 100%

Home Care Plus, Inc.

55-0668235

(WV) BU 100%

LHCG XXI, LLC

27-3529180

(ID) BU 100%

LHCG CXII, LLC

86-2320979

(MA) BU 100%

Rivercrest Home Health Care, Inc.

46-0504059

(TX) BU 100%

LHCG CLIX, LLC

Xx-xxxxxxx

(TX) BU 100%

LHCG CXIX, LLC

87-0821919

(VA) BU 100%

LHCG LXXX, LLC

Xx-xxxxxxx

(VA) BU 100%

LHCG LXIII, LLC

61-1739528

(WA) BU 100%

LHCG CLXXXV, LLC

85-3845250

(WA) BU 100%

Wetzel County HomeCare, LLC

26-0274385

(WV) BU 100%

LHCG XCI, LLC

81-5322329

(OH) BU 100%

West Virginia HomeCare, LLC

26-3043290

(WV) BU 83.3%

LHCG LII, LLC

46-4704340

(WV) BU 100%

Advanced Care House Calls of Idaho, LLC

Xx-xxxxxxx

(ID) BU 100%

Massachusetts Physical Therapy Services of Framingham, LLC

88-2854292

(MA) BU 100%

Texas Physical Therapy Services of Burleson, LLC

88-2072971

(TX) BU 100%

Home Care Connections, Inc.

33-1025322

(TX) BU 100%

LHCG CXCVIII, LLC

87-0821493

(VA) BU 100%

Northeast Washington Home Health, Inc.

27-0555075

(WA) BU 100%

LHCG CLXXXVI, LLC

85-3864696

(WA) BU 100%

LHC HomeCare of West Virginia LLC

26-3042468

(WV) BU 100%

LHCG XC, LLC

81-5306967

(WV) BU 100%

West Virginia Physical Therapy Services of Charleston, LLC

83-3393205

(WV) BU 100%

Princeton Community HomeCare, LLC

83-0474005

(WV) BU 67%

Idaho In-Home Partner-I, LLC

84-2311184

(ID) BU 100%

Massachusetts Physical Therapy Services of Quincy Bay, LLC

88-2058110

(MA) BU 100%

Texas Physical Therapy Services of Baytown, LLC

86-3380429

(TX) BU 100%

LHCG CCXXXIV, LLC

92-3832140

(TX) BU 100%

LHCG XXXIII, LLC

45-4894023

(TX) BU 70%

LHCG CXCVII, LLC

87-0821493

(VA) BU 100%

Northeast Washington Home Health, Inc.

27-0555075

(WA) BU 100%

LHCG CLXXXVI, LLC

85-3864696

(WA) BU 100%

Jackson County Home Health, LLC

26-3042590

(WV) BU 100%

LHCG XCII, LLC

81-5344998

(OH) BU 100%

West Virginia Physical Therapy Services of Charleston, LLC

83-3393205

(WV) BU 100%

Roane HomeCare, LLC

41-2219637

(WV) BU 100%

Kambros, LLC

84-4763920

(ID) BU 100%

LHCG LVIII, LLC

47-1271229

(MA) BU 100%

Advanced Care House Calls of Texas, LLC

Xx-xxxxxxx

(TX) BU 100%

LHCG CCXXXV, LLC

92-3828235

(TX) BU 100%

LHCG CXXXVII, LLC

38-4052246

(TX) BU 100%

Mountaineer HomeCare, LLC

26-3042733

(WV) BU 100%

HNH Birdie One, LLC

85-2016675

(ID) BU 100%

Heart 'n Home Hospice and Palliative Care, LLC

52-2440817

(ID) BU 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
(DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
71-0918189
(DE) BU 42060 100%

Tennessee Health
Care Group, LLC
20-3427231
(TN) BU ----- 100%

LHC HomeCare of
Tennessee, LLC
26-2678253
(TN) BU ----- 100%

LHCG LXII, LLC
32-0442009
(TN) BU ----- 100%

LHCG LXXXVIII,
LLC
30-0965267
(TN) BU ----- 67%

Tennessee
Physical Therapy
Services of
Kingsport, LLC
83-2129924
(TN) BU ----- 100%

Advanced Care
House Calls of
Tennessee, LLC
Xx-xxxxxxx
(TN) BU ----- 100%

Tennessee
Physical Therapy
Services of
Knoxville, LLC
83-2743288
(TN) BU ----- 100%

Innovative Senior
Care Home Health
of Rhode Island,
LLC
45-2502463
(DE) BU ----- 100%

Health at Home
Holdings, LLC
87-0934507
(DE) BU ----- 100%

Elk Valley
Professional
Affiliates, Inc.
62-1193858
(TN) BU ----- 100%

Lifeline Home
Health Care of
Springfield, LLC
20-8826801
(TN) BU ----- 100%

Arkansas Home
Health Providers-
IV, LLC
47-1754828
(AR) BU ----- 100%

LHCG C, LLC
82-1229536
(MS) BU ----- 100%

Tennessee
Physical Therapy
Services of Mt.
Juliet, LLC
86-2321464
(TN) BU ----- 100%

Tennessee
Physical Therapy
Services of
Memphis, LLC
87-2087086
(TN) BU ----- 100%

West Tennessee
HomeCare, LLC
26-2947894
(TN) BU ----- 67%

Health at Home
Holdings -
Charlotte, LLC
87-1136405
(DE) BU ----- 100%

Health at Home
Holdings -
Alabama, LLC
87-1045915
(DE) BU ----- 100%

Health at Home
Holdings -
Albuquerque, LLC
87-1045845
(DE) BU ----- 100%

Health at Home
Holdings -
Arizona, LLC
87-1284003
(DE) BU ----- 100%

Health at Home
Holdings -
Boston, LLC
87-1166127
(DE) BU ----- 100%

Cedar Creek Home
Health Care
Agency, LLC
62-1358032
(TN) BU ----- 100%

LHCG CXXXIV,
LLC
35-2605467
(TN) BU ----- 75%

LHCG CLXII, LLC
85-2210023
(TN) BU ----- 100%

LHCG XCIII, LLC
81-5266120
(TN) BU ----- 100%

University of TN
Medical Center
HomeCare
Services, LLC
20-8912707
(TN) BU ----- 67%

Woods Home
Health, LLC
27-1260681
(TN) BU ----- 100%

Lifeline Home
Health Care of
Union City, LLC
06-1793261
(TN) BU ----- 100%

Innovative Senior
Care Home Health
of Charlotte, LLC
27-4318872
(DE) BU ----- 100%

Innovative Senior
Care Home Health
of Alabama, LLC
30-0781533
(DE) BU ----- 100%

Innovative Senior
Care Home Health
of Albuquerque,
LLC
27-2065054
(DE) BU ----- 100%

Nurse on Call of
Arizona, LLC
38-3904633
(DE) BU ----- 100%

Innovative Senior
Care Home Health
of Boston, LLC
26-3445981
(DE) BU ----- 100%

Elk Valley Health
Services, LLC
62-1204869
(TN) BU ----- 100%

LHCG CXXXV,
LLC
38-4049207
(TN) BU ----- 100%

LHCG XCV, LLC
81-5274714
(TN) BU ----- 100%

LHCG XCIX, LLC
81-5377954
(MS) BU ----- 100%

LHCG CXXXII, LLC
37-1866838
(TN) BU ----- 100%

HMC Home Health,
LLC
27-1362827
(TN) BU ----- 75%

Lifeline of West
Tennessee, LLC
26-0609961
(TN) BU ----- 100%

Health at Home
Holdings - Detroit,
LLC
87-1107918
(DE) BU ----- 100%

Health at Home
Holdings -
Durham, LLC
87-1166046
(DE) BU ----- 100%

Health at Home
Holdings -
Edmond, LLC
87-1136266
(DE) BU ----- 100%

Health at Home
Holdings - High
Point, LLC
87-1165951
(DE) BU ----- 100%

Gericare, LLC
62-1160679
(TN) BU ----- 100%

LHCG CXXXVI,
LLC
38-4049205
(TN) BU ----- 100%

LHCG XCV, LLC
81-5297025
(TN) BU ----- 100%

LHCG XCVI, LLC
81-5306890
(TN) BU ----- 100%

LHCG CXXXIII,
LLC
32-0540219
(TN) BU ----- 100%

Innovative Senior
Care Home Health
of Hartford, LLC
45-2502527
(DE) BU ----- 100%

Medical Center
Home Health, LLC
26-2947990
(TN) BU ----- 100%

Innovative Senior
Care Home Health
of Detroit, LLC
26-2611755
(DE) BU ----- 100%

Innovative Senior
Care Home Health
of Durham, LLC
27-2620181
(DE) BU ----- 100%

Innovative Senior
Care Home Health
of Edmond, LLC
27-2619513
(DE) BU ----- 100%

Innovative Senior
Care Home Health
of High Point, LLC
45-2952600
(DE) BU ----- 100%

Elk Valley Home
Health Care
Agency, LLC
62-1193854
(TN) BU ----- 100%

LHCG CXC, LLC
86-1394064
(TN) BU ----- 100%

LHCG XCVII, LLC
81-5322529
(TN) BU ----- 100%

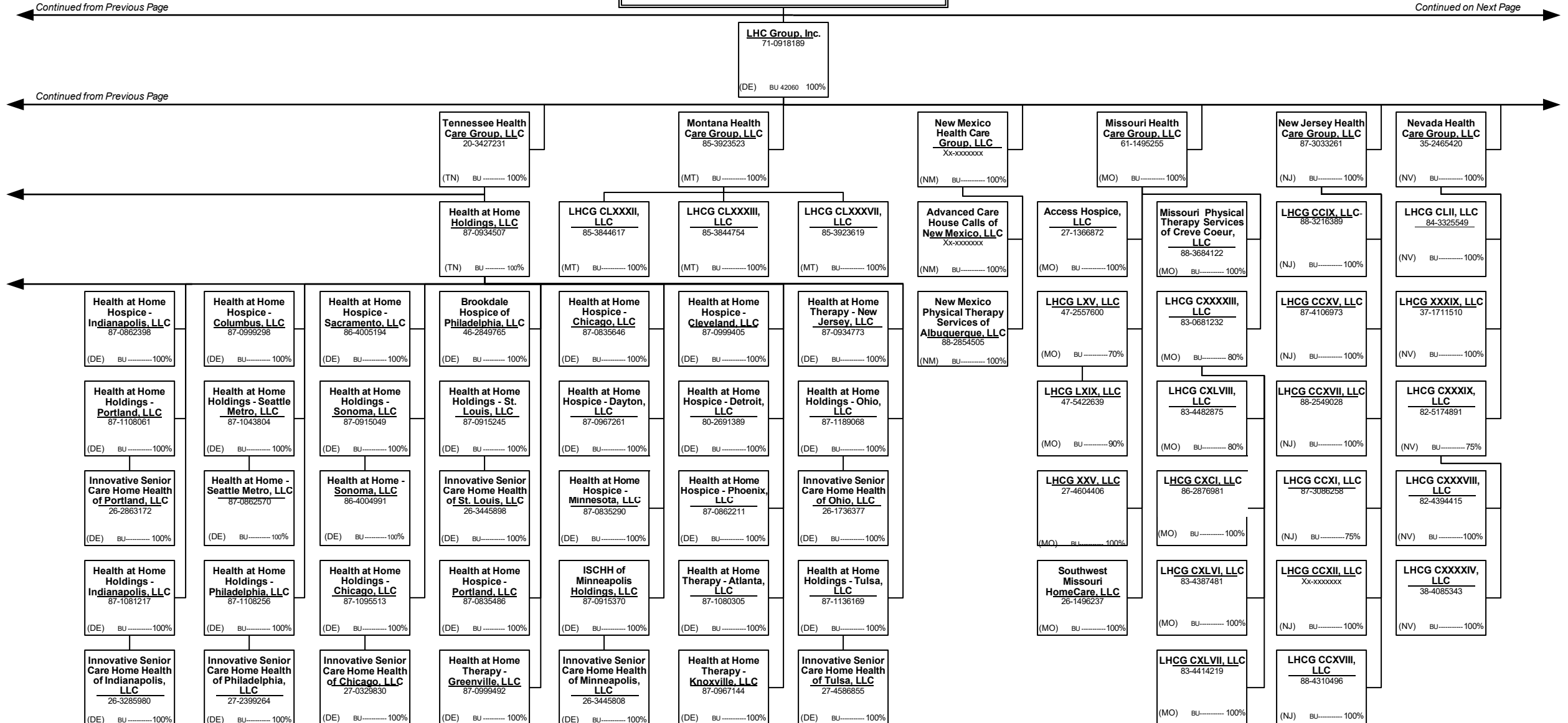
LHCG XCVIII, LLC
81-5345526
(MS) BU ----- 100%

Morristown-
Hamblen
HomeCare and
Hospice, LLC
26-2792774
(TN) BU ----- 100%

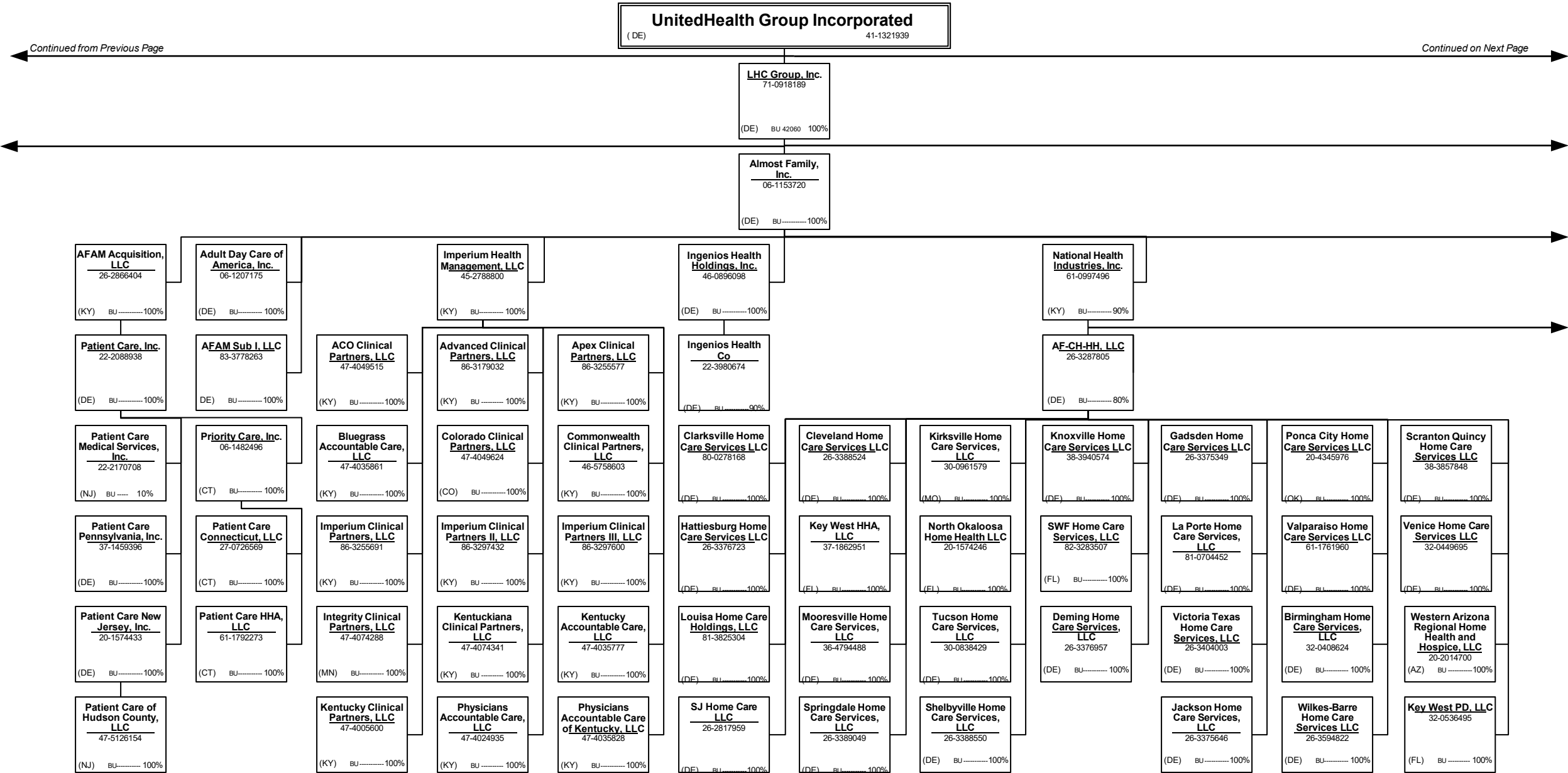
LHCG CCXIV, LLC
87-3076026
(RI) BU ----- 100%

LHCG CCXXX,
LLC
92-0578697
(TN) BU ----- 100%

UnitedHealth Group Incorporated
(DE) 41-1321939



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated

(DE)41-1321939

LHC Group, Inc.

71-0918189

(DE)BU 42060100%

Almost Family, Inc.

06-1153720

(DE)BU100%

National Health Industries, Inc.

61-0997496

(KY)BU90%

AFAM Holding Co II, LLC (4)

85-3047540

(DE)BU80%

BRACOR, Inc.

16-1270177

(NY)BU100%

AFAM Holding Co, LLC (4)

83-3778238

(DE)BU80%

Emporia Home Care Services, LLC

26-3388740

(DE)BU100%

Patient's Choice Homecare, LLC

55-0832250

(CT)BU100%

Connecticut Home Health Care, Incorporated

06-1254084

(CT)BU100%

Fulton Home Care Services LLC

26-3385091

(DE)BU99%

Blue Island Home Care Services LLC

38-3859193

(DE)BU99%

Brevard HMA Home Health LLC

27-3142265

(FL)BU100%

Brevard HMA Hospice LLC

27-3142339

(FL)BU100%

Centre Home Care LLC

20-4408565

(AL)BU100%

Crossroads Home Care Services, LLC

26-3376835

(DE)BU99%

Tomball Texas Home Care Services, LLC

45-2856177

(DE)BU99%

Youngstown Home Care Services LLC

27-5284765

(DE)BU100%

Franklin Home Care Services, LLC

26-1365147

(DE)BU100%

Western Region Health Corporation

16-1365147

(NY)BU100%

Willcare, Inc.

16-1202250

(NY)BU100%

Weatherford Home Care Services, LLC

26-3375892

(DE)BU100%

Florence Home Care Services, LLC

26-3376655

(DE)BU100%

Fort Payne Home Care LLC

20-4408510

(AL)BU100%

Fort Smith HMA Home Health, LLC

27-1014059

(AR)BU100%

Galesburg Home Care LLC

20-4828017

(DE)BU99%

Granite City Home Care Services LLC

26-3376889

(DE)BU99%

Waukegan Hospice LLC

20-4885028

(DE)BU99%

York Home Care Services LLC

30-0708462

(DE)BU100%

Lakeland Home Care Services LLC

27-3073250

(DE)BU100%

Litson Certified Care, Inc.

13-3792263

(NY)BU100%

Litson Health Care, Inc.

14-1630316

(NY)BU100%

Mayes County HMA Home Health LLC

45-4406785

(OK)BU100%

Helena Home Care Services LLC

26-3384769

(DE)BU100%

Jourdanton Home Care Services, LLC

26-3388719

(DE)BU100%

Lancaster Home Care Services, LLC

26-3376587

(DE)BU100%

Louisa Home Care Services LLC

26-3385143

(DE)BU100%

Northampton Home Care LLC

26-1266166

(DE)BU100%

West Grove Home Care, LLC

26-1266308

(DE)BU100%

Petersburg Home Care Services, LLC

26-3388826

(DE)BU100%

Wichita Falls Texas Home Care, LLC

20-5280925

(TX)BU100%

Oklahoma City Home Care Services LLC

26-3388890

(DE)BU100%

Pottstown Home Care Services, LLC

26-3385581

(DE)BU100%

Red Bud Home Care Services, LLC

26-3385035

(DE)BU99%

Sharon Home Care Services LLC

37-1745728

(DE)BU100%

Spokane Home Care Services LLC

27-3788721

(DE)BU100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
(DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
71-0918189
(DE) BU 42060 100%

Almost Family, Inc.
06-1153720
(DE) BU 100%

National Health Industries, Inc.
61-0997496
(KY) BU 90%

AFAM Holding Co IV, LLC (4)
92-2908587
(OK) BU 80%

Clinton Home Health & Hospice LLC
45-4406745
(OK) BU 100%

Woodward Home Care Services LLC
26-3375945
(DE) BU 100%

AFAM Holding Co III, LLC (4)
86-3137505
(DE) BU 80%

AFAM Holding Co V, LLC (4)
93-2670946
(DE) BU 80%

El Dorado Home Care Services, LLC
26-4626302
(DE) BU 100%

Berwick Home Care Services LLC
26-3376776
(DE) BU 100%

Almost Family ACO Services of Kentucky, LLC
61-1166649
(KY) BU 100%

Almost Family PC of SW Florida, LLC
26-1261522
(FL) BU 100%

Almost Family PC of West Palm, LLC
26-1263982
(FL) BU 100%

BHC Services, Inc.
06-1137222
(NY) BU 80%

Caretenders of Cleveland, Inc.
61-1306845
(KY) BU 100%

Caretenders of Columbus, Inc.
61-1302995
(KY) BU 100%

Caretenders Visiting Services of District 6, LLC
30-0425709
(KY) BU 100%

Caretenders Visiting Services of District 7, LLC
30-0425714
(KY) BU 100%

Caretenders Visiting Services of Gainesville, LLC
30-0425715
(FL) BU 100%

Caretenders Visiting Services of Hernando County, LLC
20-5826497
(FL) BU 100%

Caretenders Visiting Services of Kentuckiana, LLC
20-3021812
(KY) BU 100%

Caretenders Visiting Services of Orlando, LLC
30-0425717
(KY) BU 100%

Caretenders Visiting Services of Pinellas County, LLC
20-5826531
(FL) BU 100%

Caretenders Visiting Services of Southern Illinois, LLC
20-5826553
(IL) BU 100%

Almost Family PC of Ft. Lauderdale, LLC
26-1260724
(FL) BU 100%

Almost Family ACO Services of South Florida, LLC
46-5765971
(FL) BU 100%

Almost Family PC of Kentucky, LLC
26-1259925
(KY) BU 100%

Caretenders of Jacksonville, LLC
20-5890994
(FL) BU 100%

Caretenders Visiting Services of St. Augustine, LLC
20-2910357
(FL) BU 100%

Caretenders Visiting Services of St. Louis, LLC
20-5826598
(MO) BU 100%

Caretenders Visiting Services Employment Company, Inc.
61-1326749
(KY) BU 100%

Caretenders VS of Ohio, LLC
26-3706241
(OH) BU 100%

IN Homecare Network North, LLC
46-3020499
(IN) BU 100%

NP Services of IN, LLC
82-3009527
(IN) BU 100%

Caretenders VS of SE Ohio, LLC
45-1139239
(OH) BU 100%

Caretenders Visiting Services of Ocala, LLC
20-4522444
(FL) BU 100%

Caretenders VNA of Ohio, LLC
27-3756374
(OH) BU 100%

Caretenders VS of Boston, LLC
26-1258759
(MA) BU 100%

Caretenders VS of Central KY, LLC
26-1259391
(KY) BU 100%

Caretenders VS of Lincoln Trail, LLC
26-3632764
(KY) BU 100%

Caretenders VS of Louisville, LLC
26-1264112
(KY) BU 100%

Caretenders VS of Western KY, LLC
26-1258938
(KY) BU 100%

HHA of Wisconsin, LLC
37-1826396
(WI) BU 100%

Home Health of Jefferson Co, LLC
38-4003190
(KY) BU 60%

Illinois Home Care Holdings, LLC
32-0505528
(DE) BU 80%

IN HomeCare Network Central, LLC
46-3029953
(IN) BU 100%

Mederi Caretenders VS of Broward, LLC
26-1264504
(FL) BU 100%

Mederi Caretenders VS of SE FL, LLC
26-1264234
(FL) BU 100%

Mederi Caretenders VS of SW FL, LLC
26-1264384
(FL) BU 100%

Mederi Caretenders VS of Tampa, LLC
26-1248096
(FL) BU 100%

Mederi Private Care, LLC
83-4371904
(FL) BU 100%

NP Services of KY, LLC
82-2998879
(KY) BU 100%

NP Services of NC, LLC
82-3026260
(NC) BU 100%

NP Services of OH, LLC
82-4255048
(OH) BU 100%

Princeton Home Health, LLC
20-5081107
(AL) BU 100%

Midwest Hospice, LLC
Xx-xxxxxxx
(AR) BU 100%

Long Term Solutions, Inc.
04-3485196
(MA) BU 100%

LTS At Home, LLC
85-1275334
(DE) BU 100%

Cambridge Home Health Care Holdings, Inc.
20-0591577
(DE) BU 100%

Cambridge Home Health Care, Inc.
34-1772291
(OH) BU 100%

Cambridge Home Health Care, Inc./ Private
34-1772292
(OH) BU 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated

(DE)41-1321939

LHC Group, Inc.

71-0918189

(DE) BU 42060 100%

Almost Family, Inc.

06-1153720

(DE) BU 100%

National Health Industries, Inc.

61-0997496

(KY) BU 90%

Black Stone Operations, LLC

90-1028083

(OH) BU 100%

OMNI Home Health Holdings, Inc.

45-2638400

(DE) BU 100%

Black Stone of Northeast Ohio, LLC

47-2166181

(OH) BU 100%

Blackstone Group, LLC

20-1902460

(OH) BU 100%

Black Stone of Cincinnati, LLC

27-4109221

(OH) BU 100%

Blackstone Health Care, LLC

31-1462432

(OH) BU 100%

Black Stone of Dayton, LLC

27-4109305

(OH) BU 100%

OMNI Home Health Services, LLC

26-2010556

(DE) BU 100%

Black Stone of Northwest Ohio, LLC

90-1020734

(OH) BU 100%

Black Stone of Central Ohio, LLC

27-1746397

(OH) BU 100%

Assisted Care by Black Stone of Cincinnati, LLC

27-4109484

(OH) BU 100%

Home Health Care by Black Stone of Cincinnati, LLC

27-4109403

(OH) BU 100%

Advanced Geriatric Education & Consulting, LLC

26-1666243

(OH) BU 100%

Assisted Care by Black Stone of Dayton, LLC

27-4109638

(OH) BU 100%

OMNI Home Health- District 4, LLC

20-1657488

(FL) BU 100%

Home Health Agency- Central Pennsylvania, LLC

20-1497787

(FL) BU 100%

Home Health Agency- Collier, LLC

20-0832146

(FL) BU 100%

Home Health Agency- Hillsborough, LLC

59-3757325

(FL) BU 100%

OMNI Home Health- Jacksonville, LLC

59-3754764

(FL) BU 100%

Assisted Care by Black Stone of Northwest Ohio, LLC

47-3253280

(OH) BU 100%

Assisted Care by Black Stone of Central Ohio, LLC

27-1755138

(OH) BU 100%

Care Advisors by Black Stone, LLC

27-0564326

(OH) BU 100%

MJ Nursing at Black Stone, LLC

26-3831640

(OH) BU 100%

S&B Health Care, LLC

31-1487353

(OH) BU 100%

Home Health Care by Black Stone of Dayton, LLC

27-4109553

(OH) BU 100%

Home Health Agency- Pennsylvania, LLC

59-3757322

(FL) BU 100%

Home Health Agency- Indiana, LLC

20-1408322

(FL) BU 100%

Home Health Agency- Pinellas, LLC

59-3757320

(FL) BU 100%

OMNI Home Health- District 1, LLC

20-0527436

(FL) BU 100%

OMNI Home Health- District 2, LLC

20-0527566

(FL) BU 100%

Home Health Care by Black Stone of Northwest Ohio, LLC

34-1708719

(OH) BU 100%

Home Health Care by Black Stone of Central Ohio, LLC

27-1755342

(OH) BU 100%

OMNI Home Health- Hernando, LLC

59-3741300

(FL) BU 100%

OMNI Health Management, LLC

04-3630085

(FL) BU 100%

Home Health Agency- Philadelphia, LLC

20-1408427

(FL) BU 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
(DE) 41-1321939

LHC Group, Inc.
71-0918189
(DE) BU 42060 100%

Almost Family, Inc.
06-1153720
(DE) BU -----100%

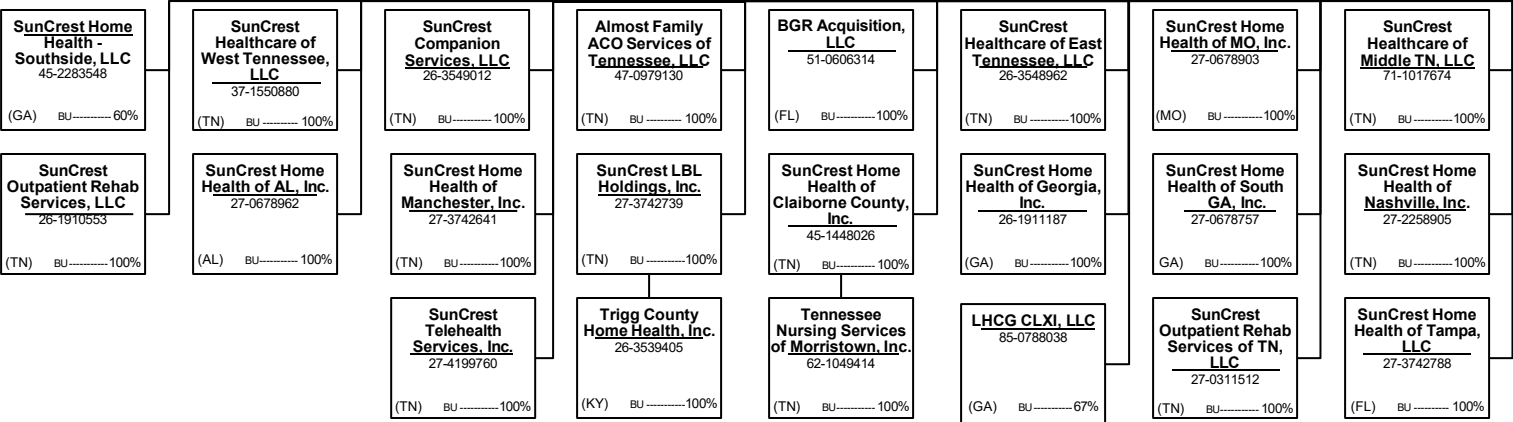
National Health Industries, Inc.
61-0997496
(KY) BU -----90%

OMNI Home Health Holdings, Inc.
45-2638400
(DE) BU -----100%

SunCrest Healthcare, Inc.
20-3701127
(GA) BU -----100%

Substantively Controlled LHC Group Entities

HH Health System-Jackson, LLC
87-2027148
(AL) BU ----



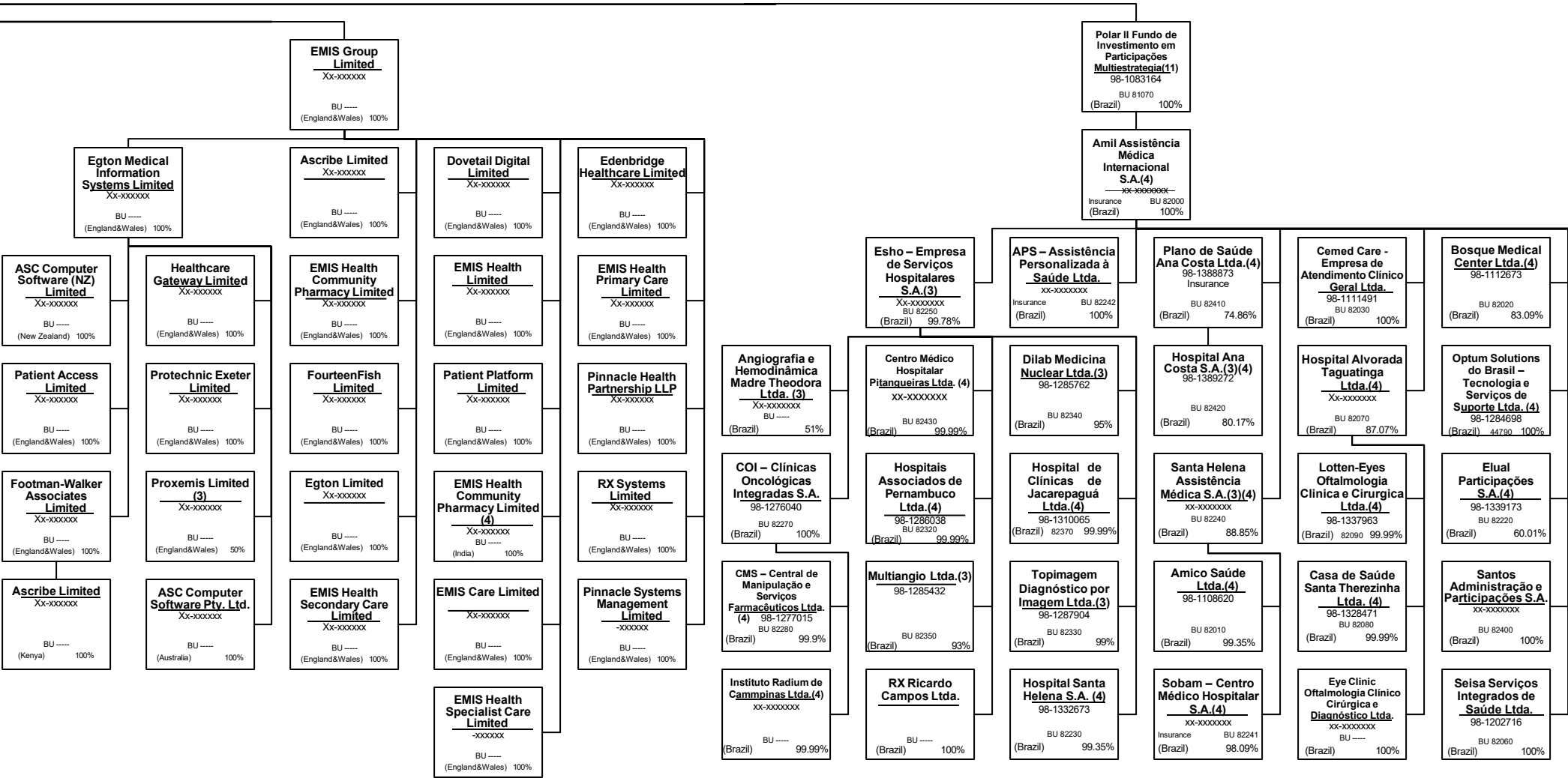
UnitedHealth Group Incorporated (DE) 41-1321939
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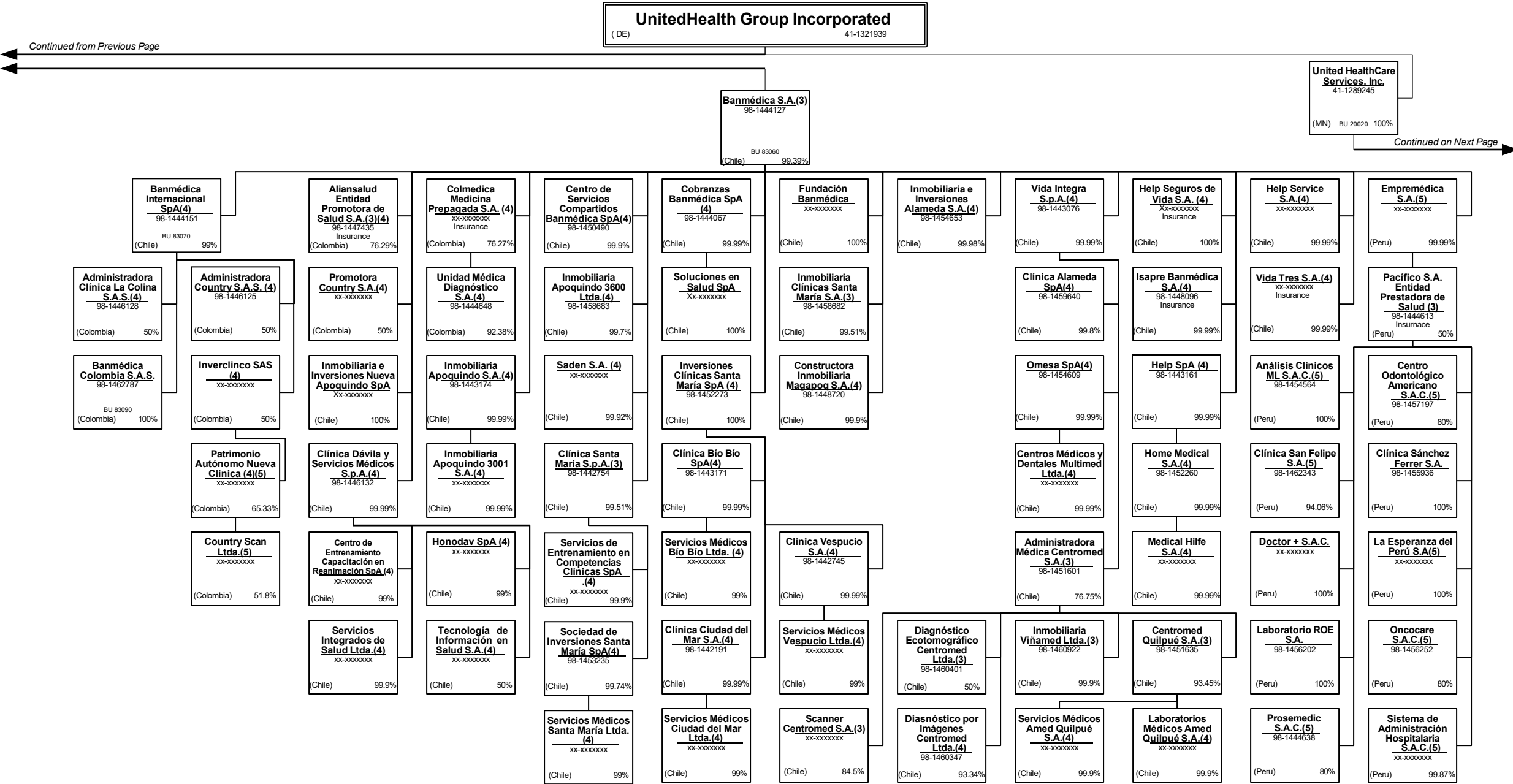
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated

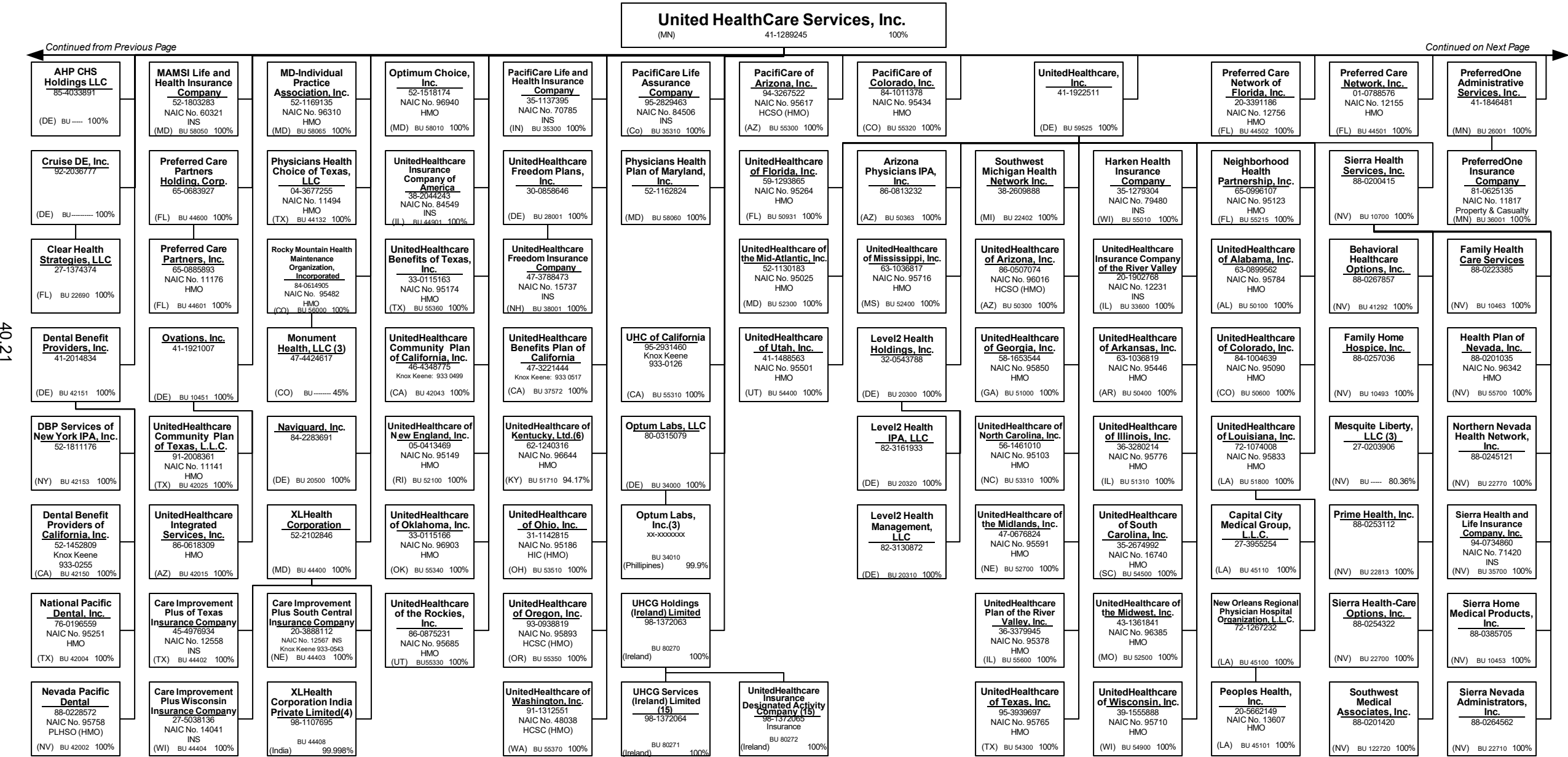
(DE)41-1321939



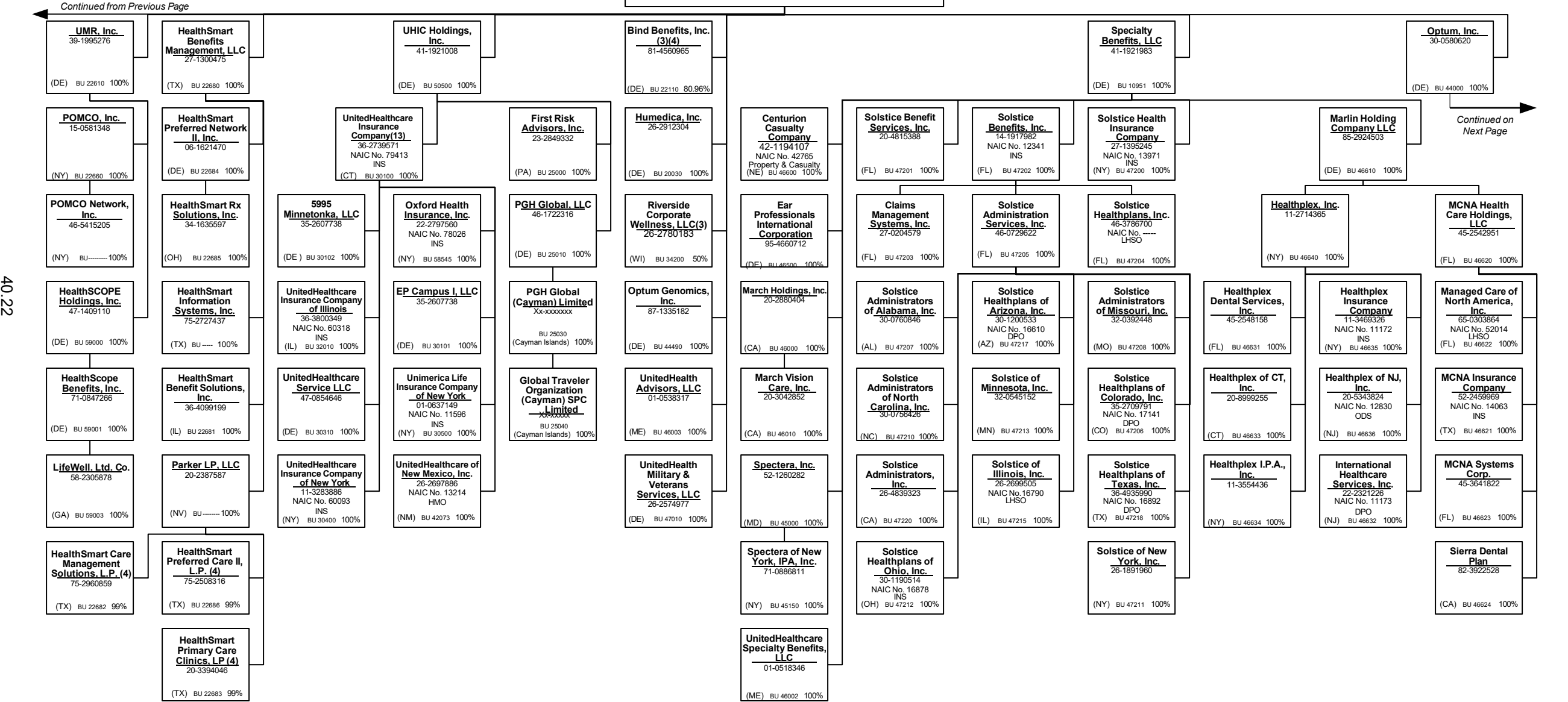
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



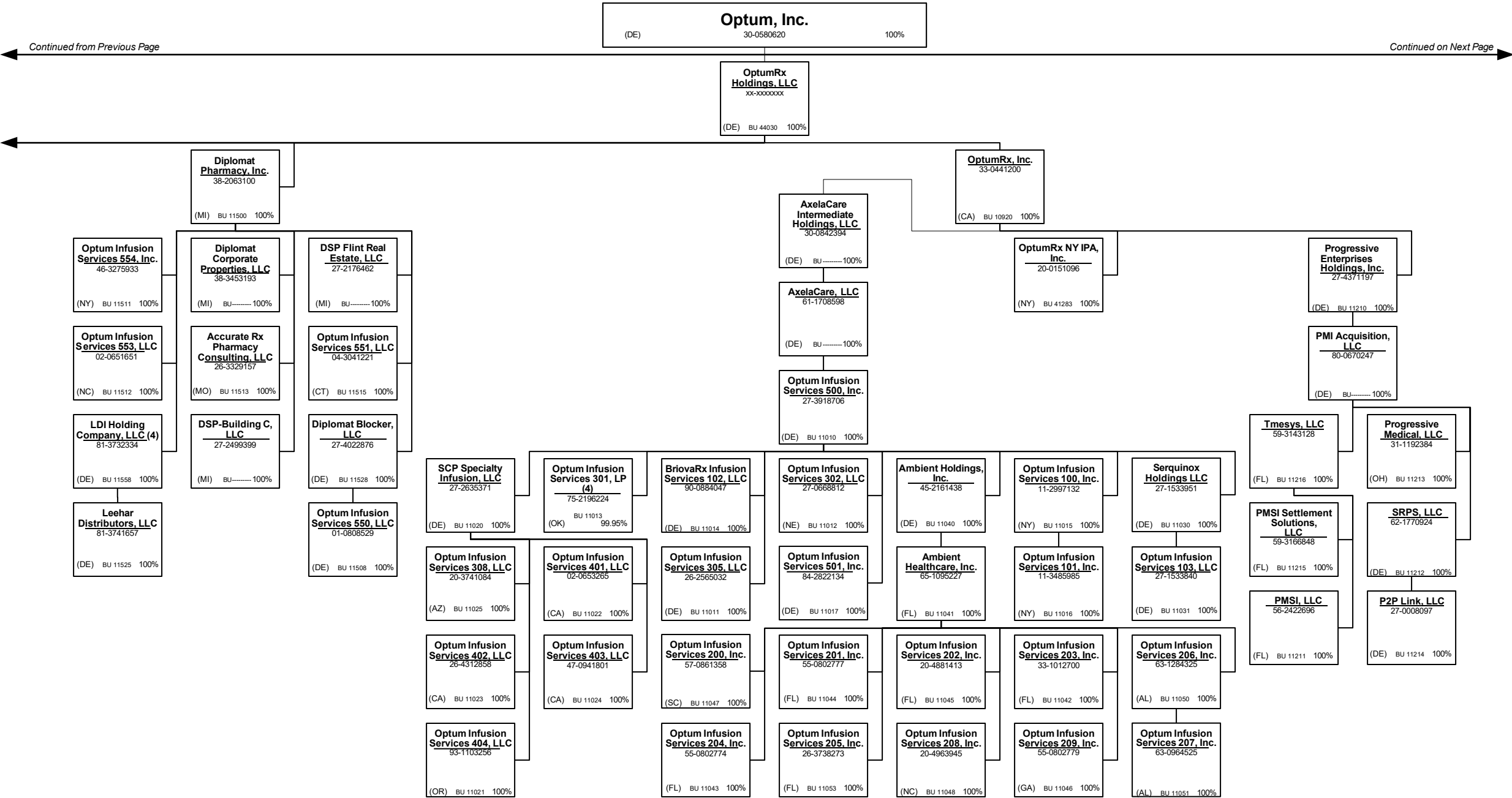
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PART 1 – ORGANIZATIONAL CHART



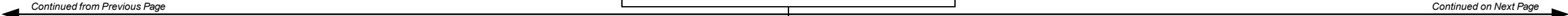
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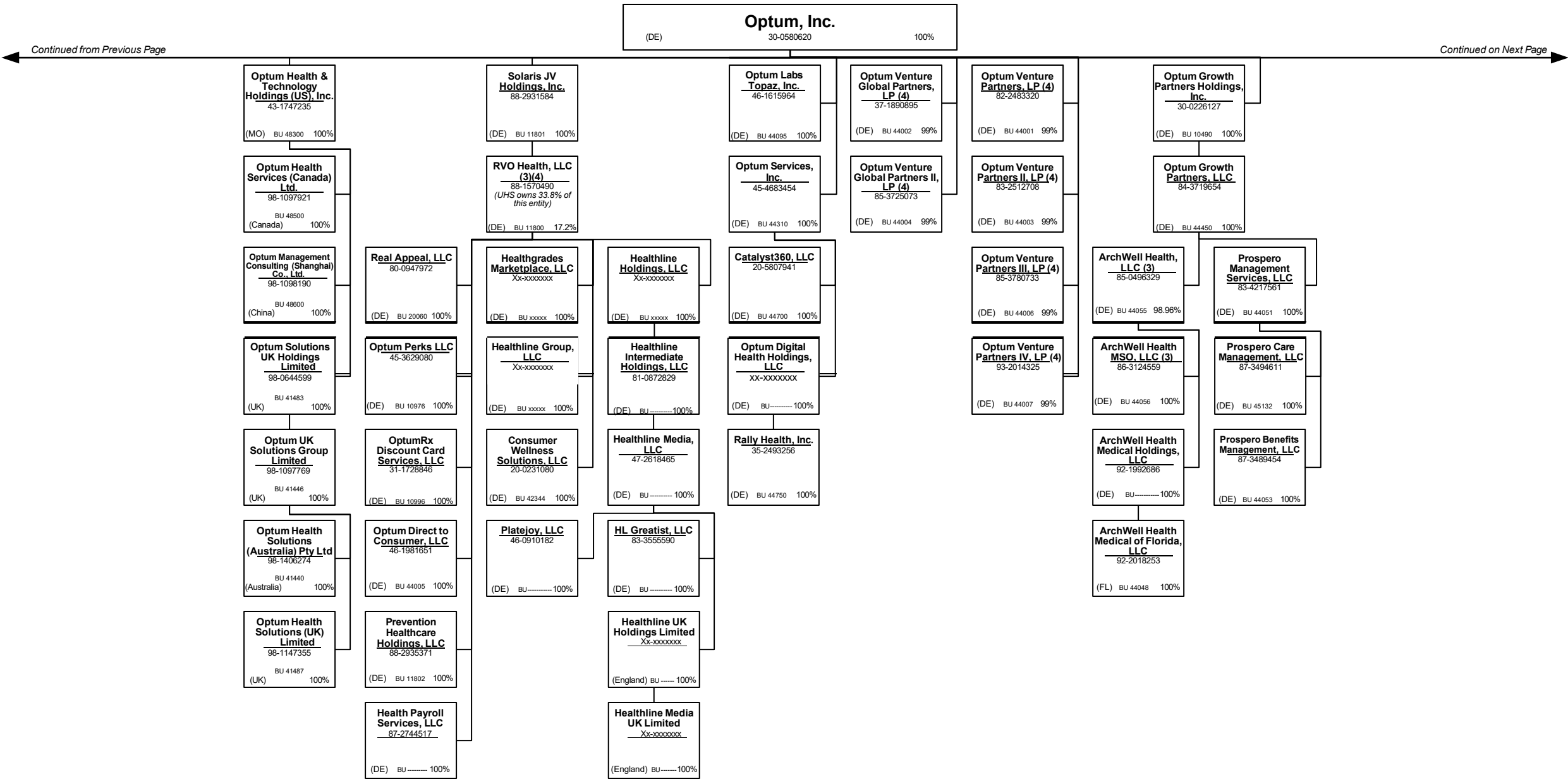
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PART 1 – ORGANIZATIONAL CHART



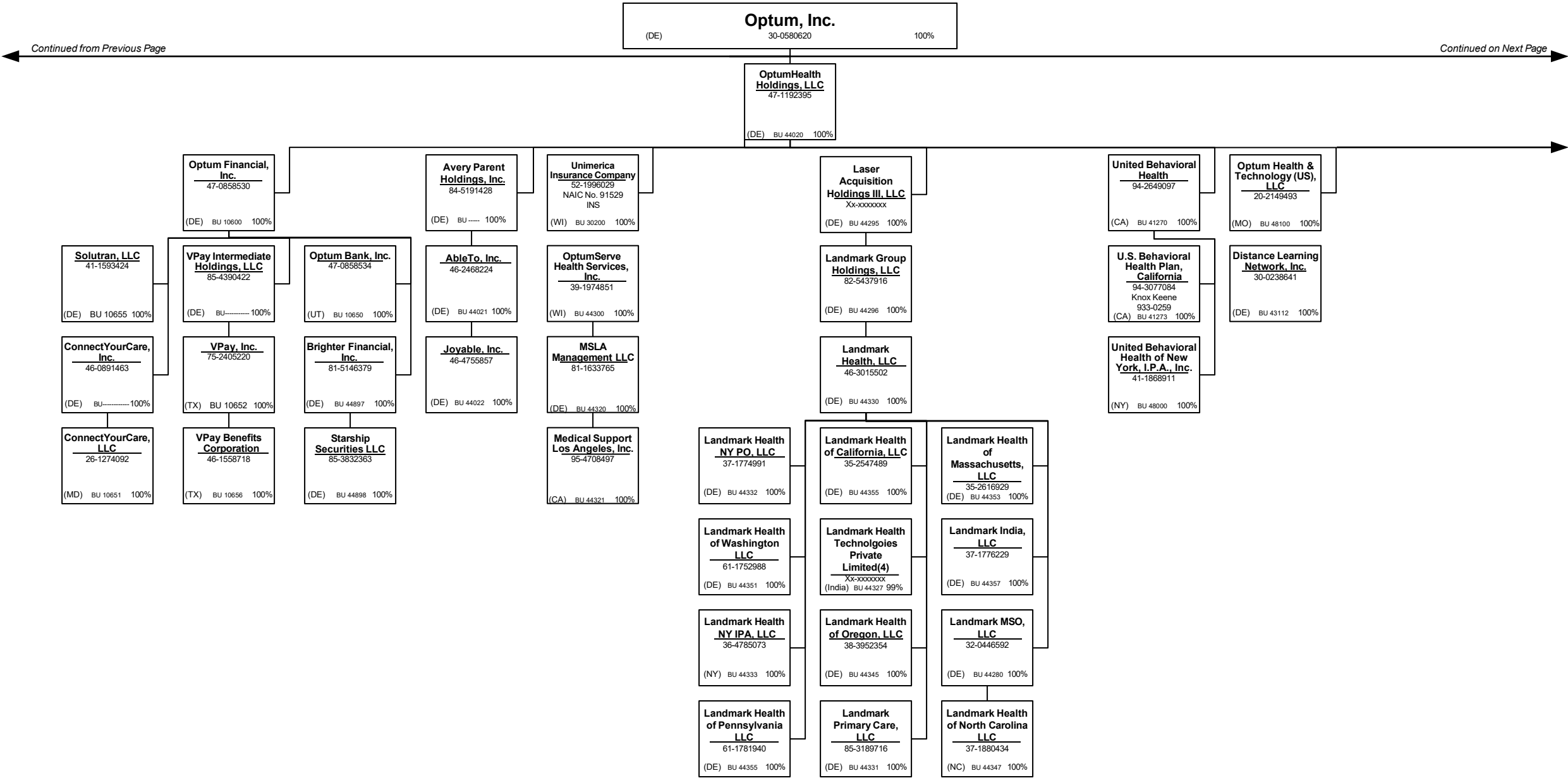
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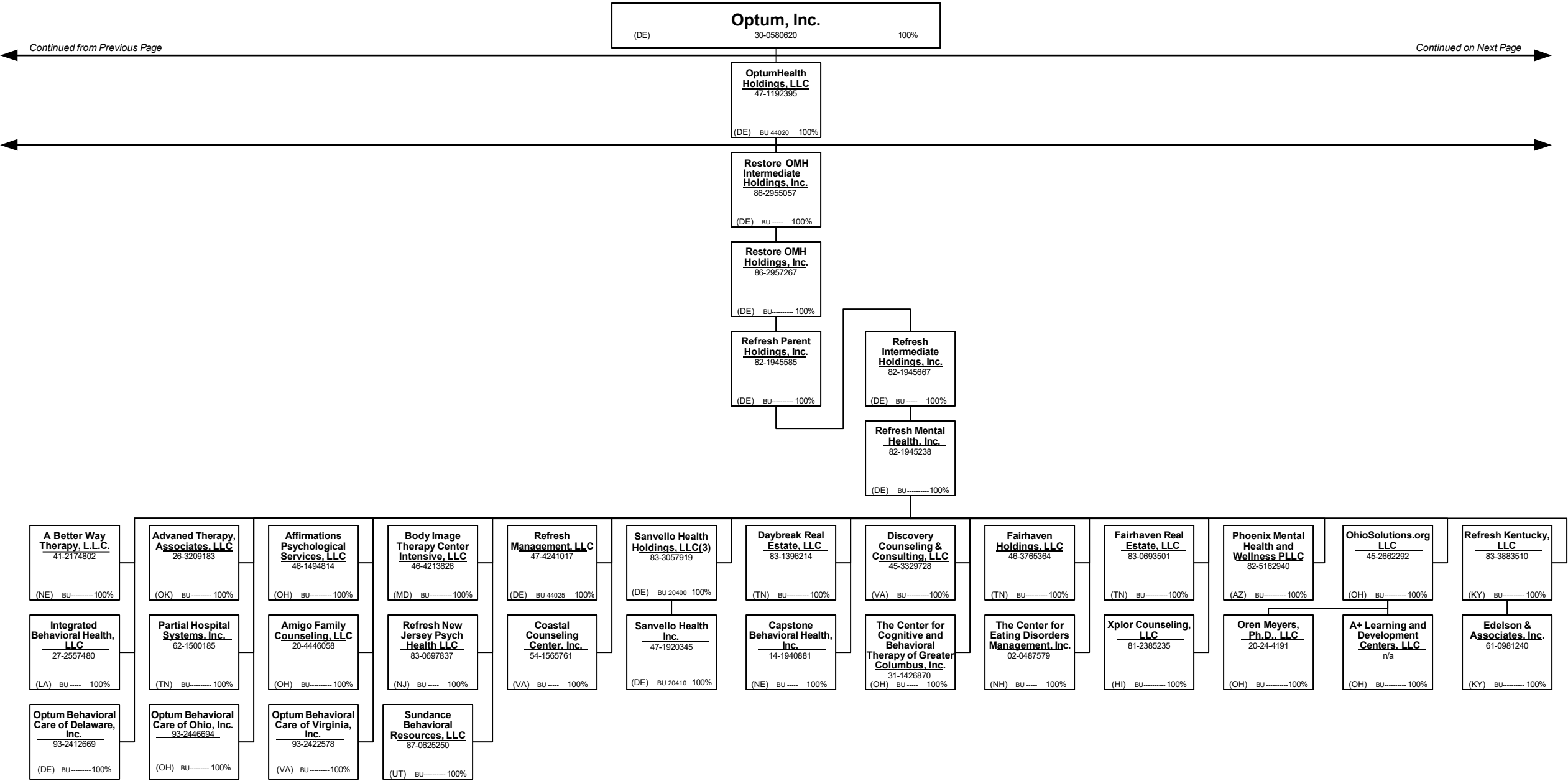
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PART 1 – ORGANIZATIONAL CHART



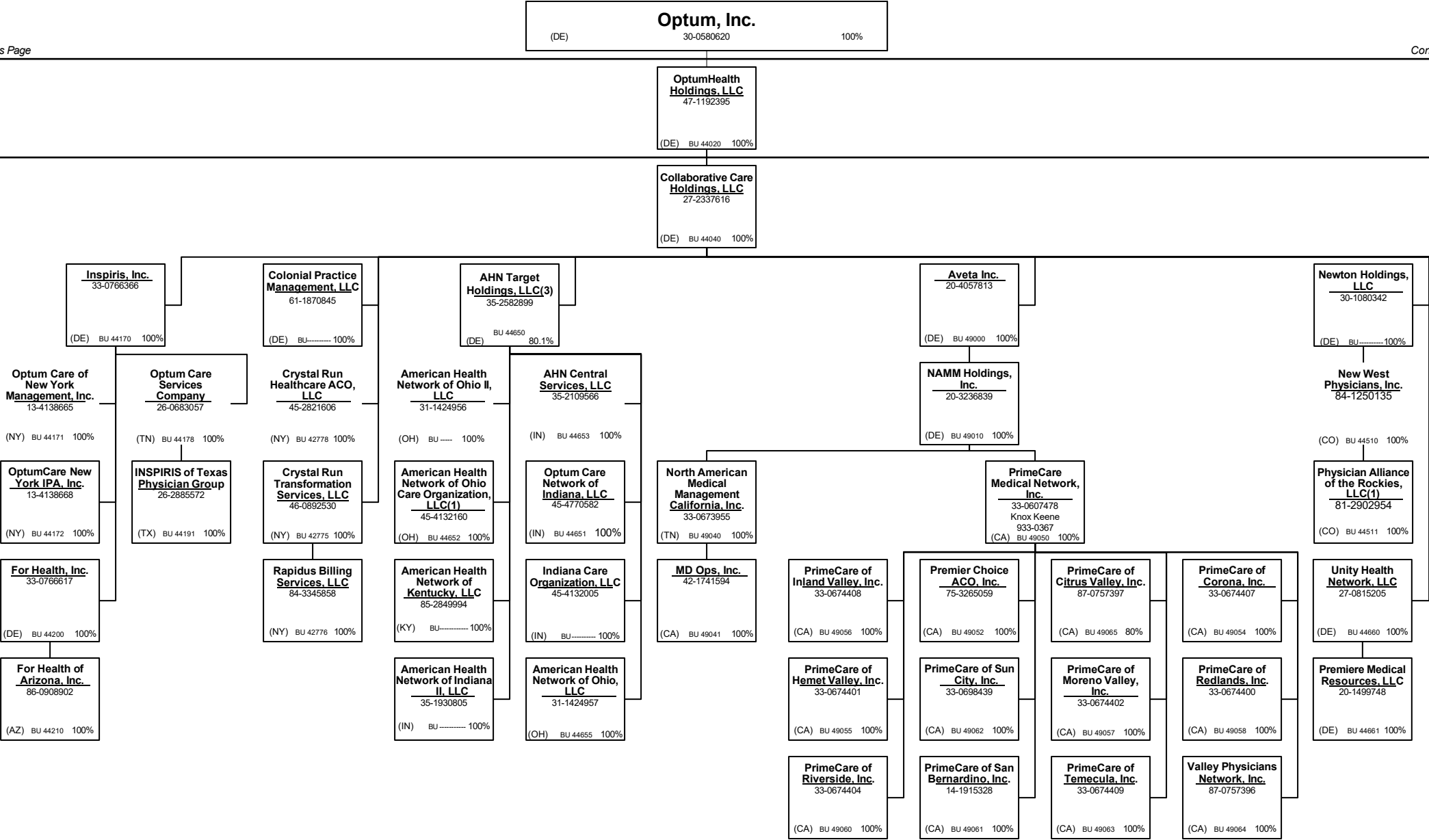
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PART 1 – ORGANIZATIONAL CHART



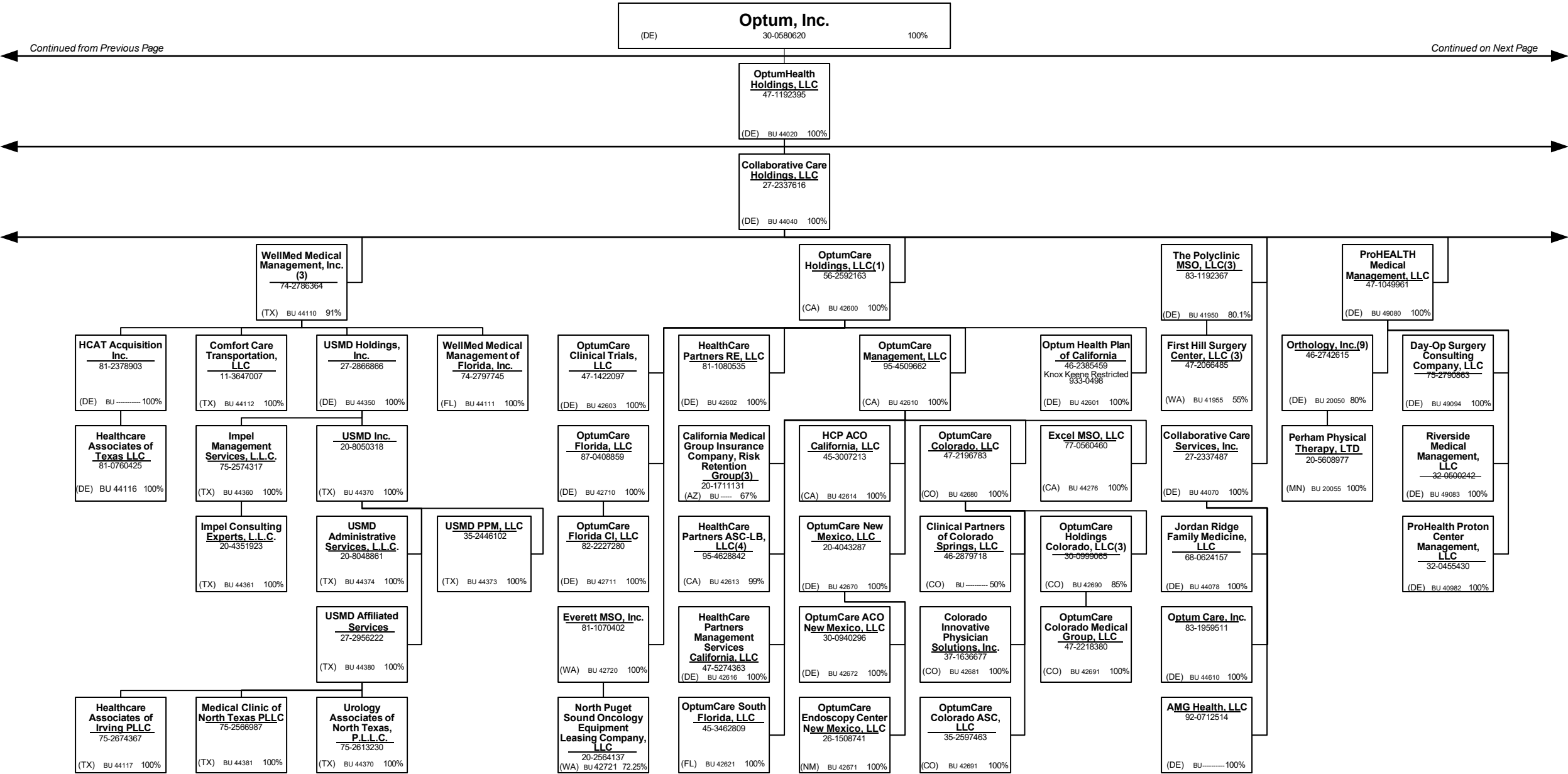
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PART 1 – ORGANIZATIONAL CHART



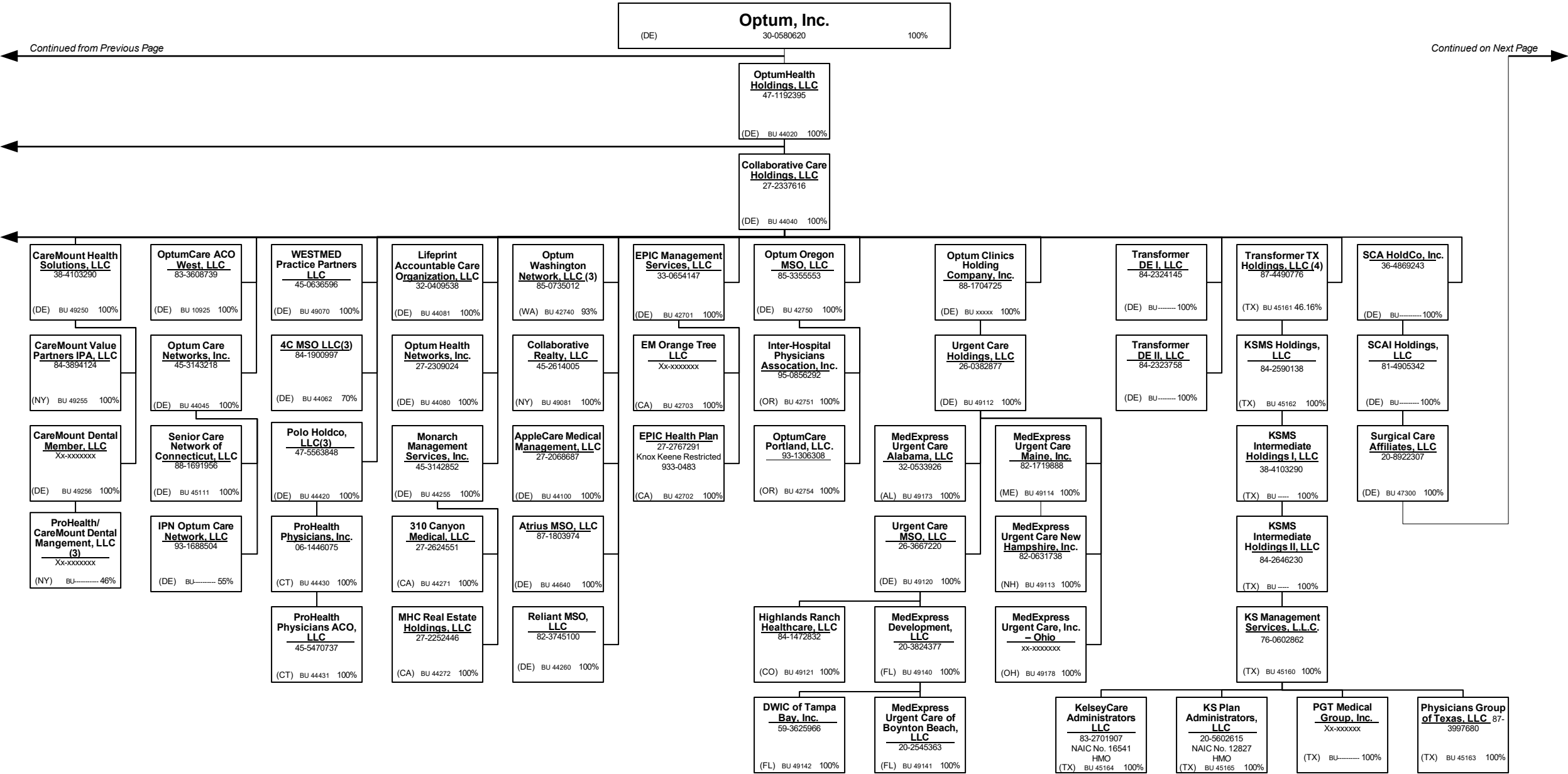
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PART 1 – ORGANIZATIONAL CHART



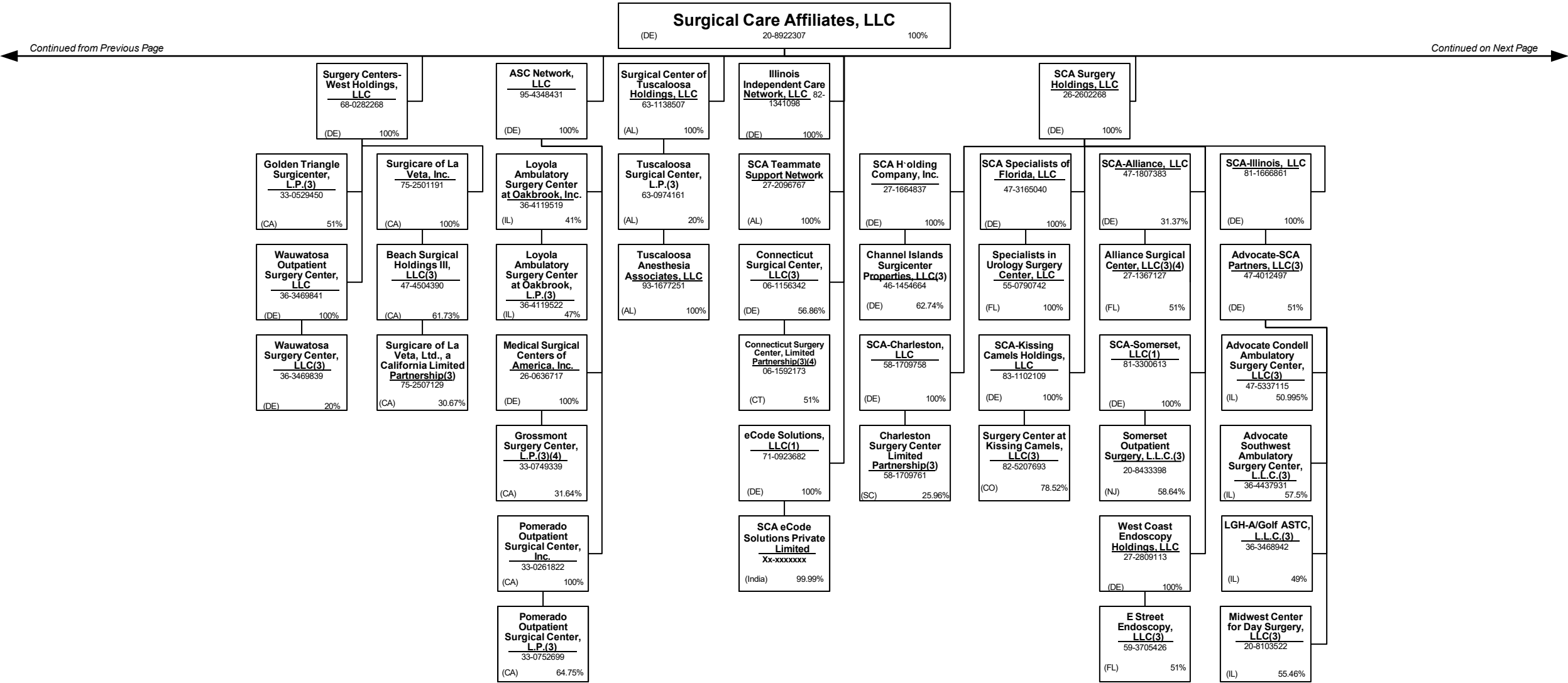
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PART 1 – ORGANIZATIONAL CHART



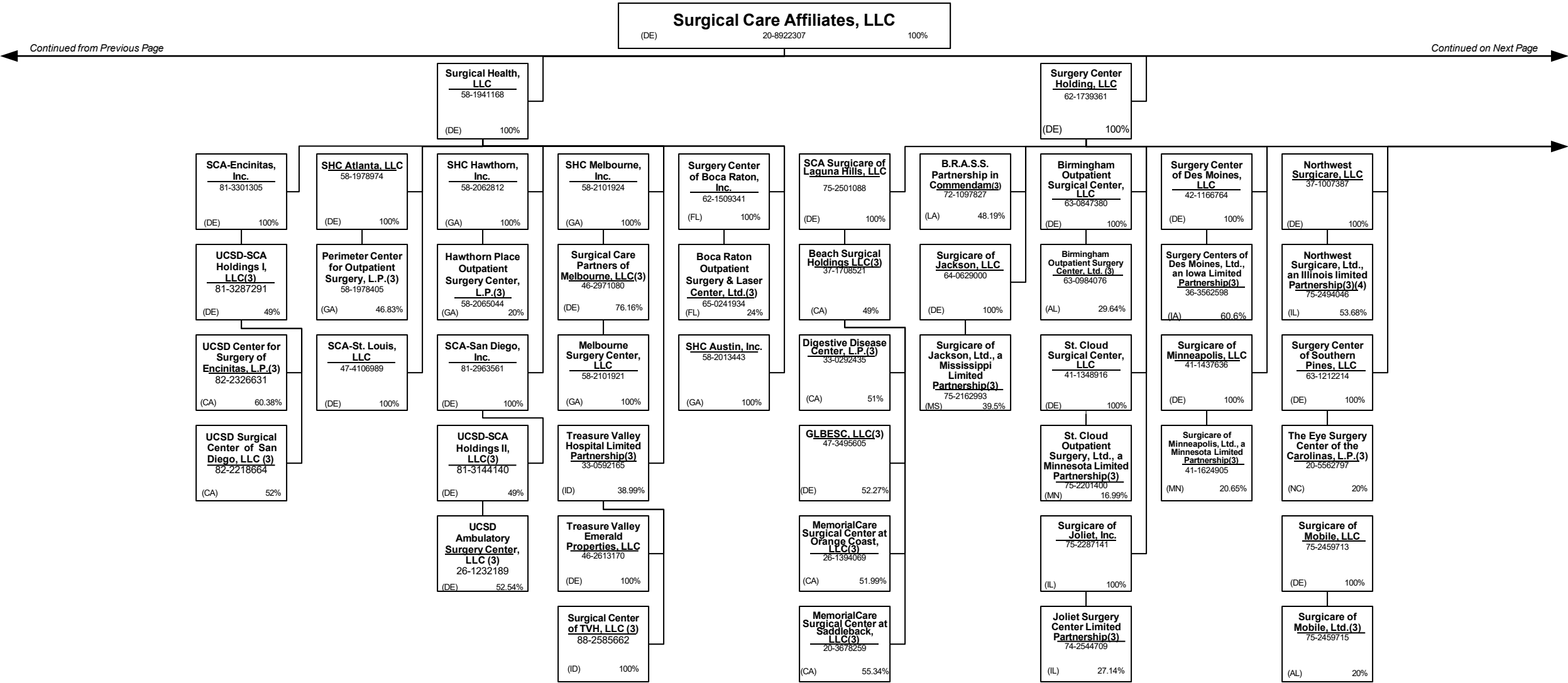
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



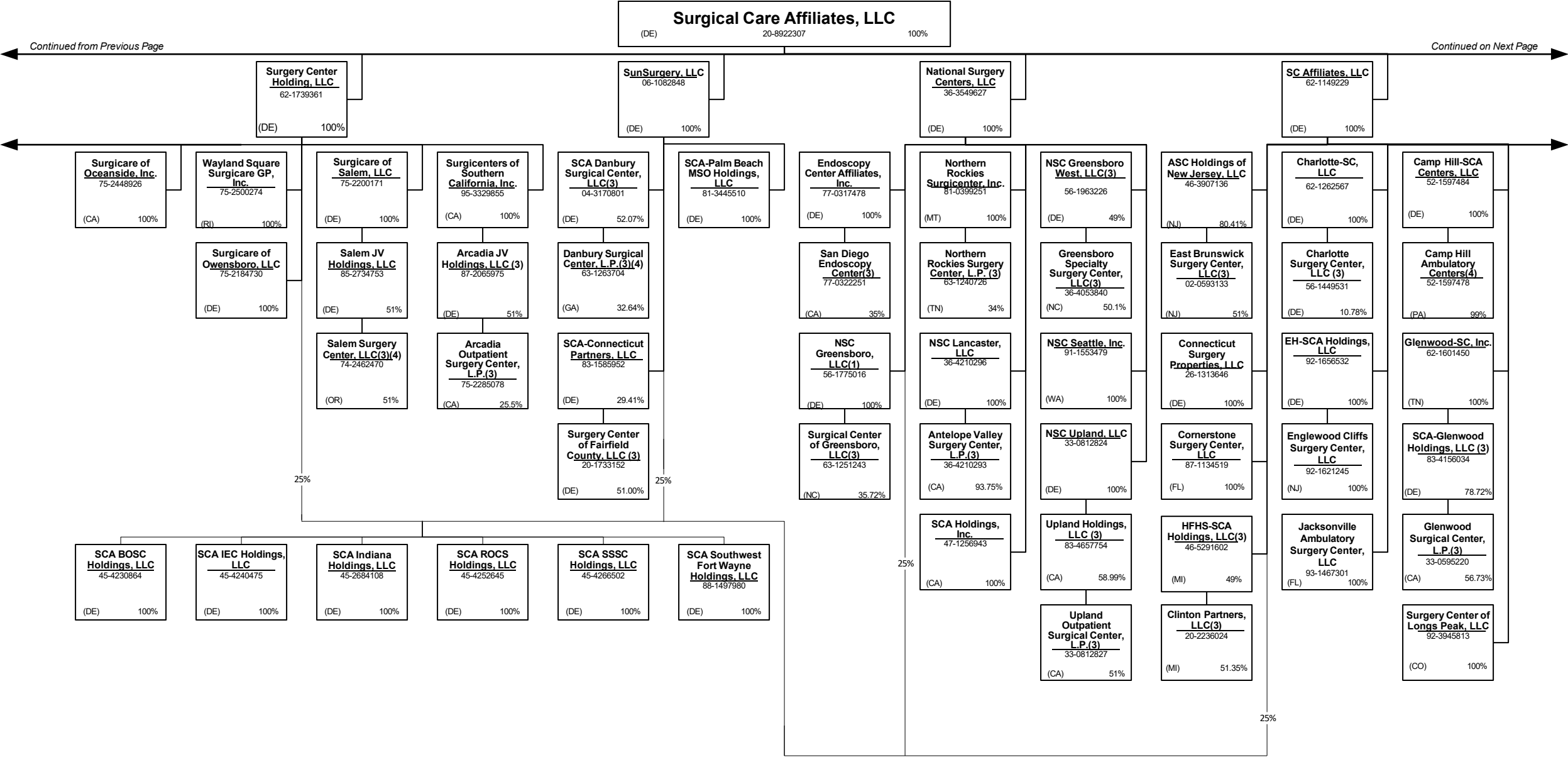
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



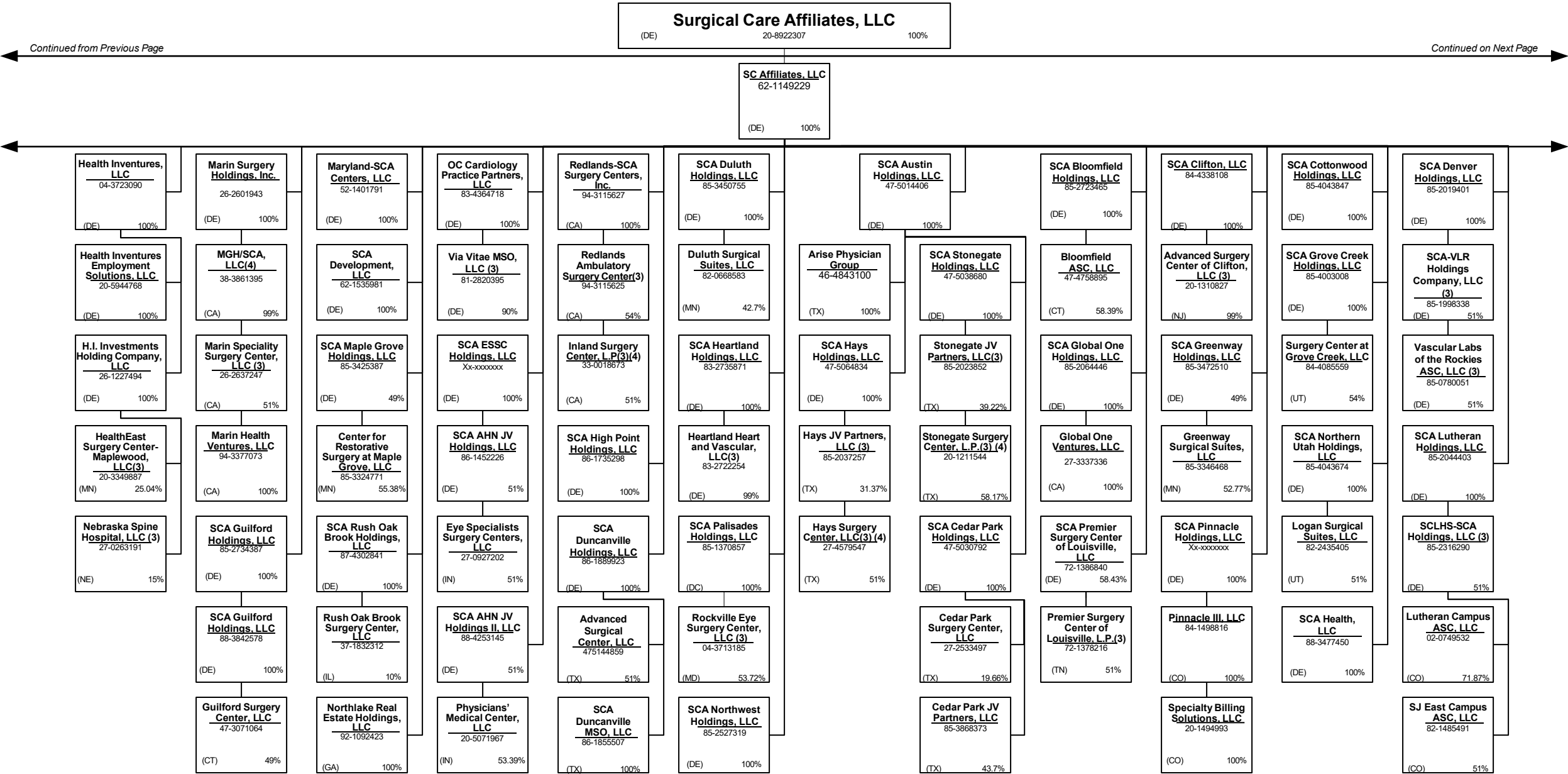
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



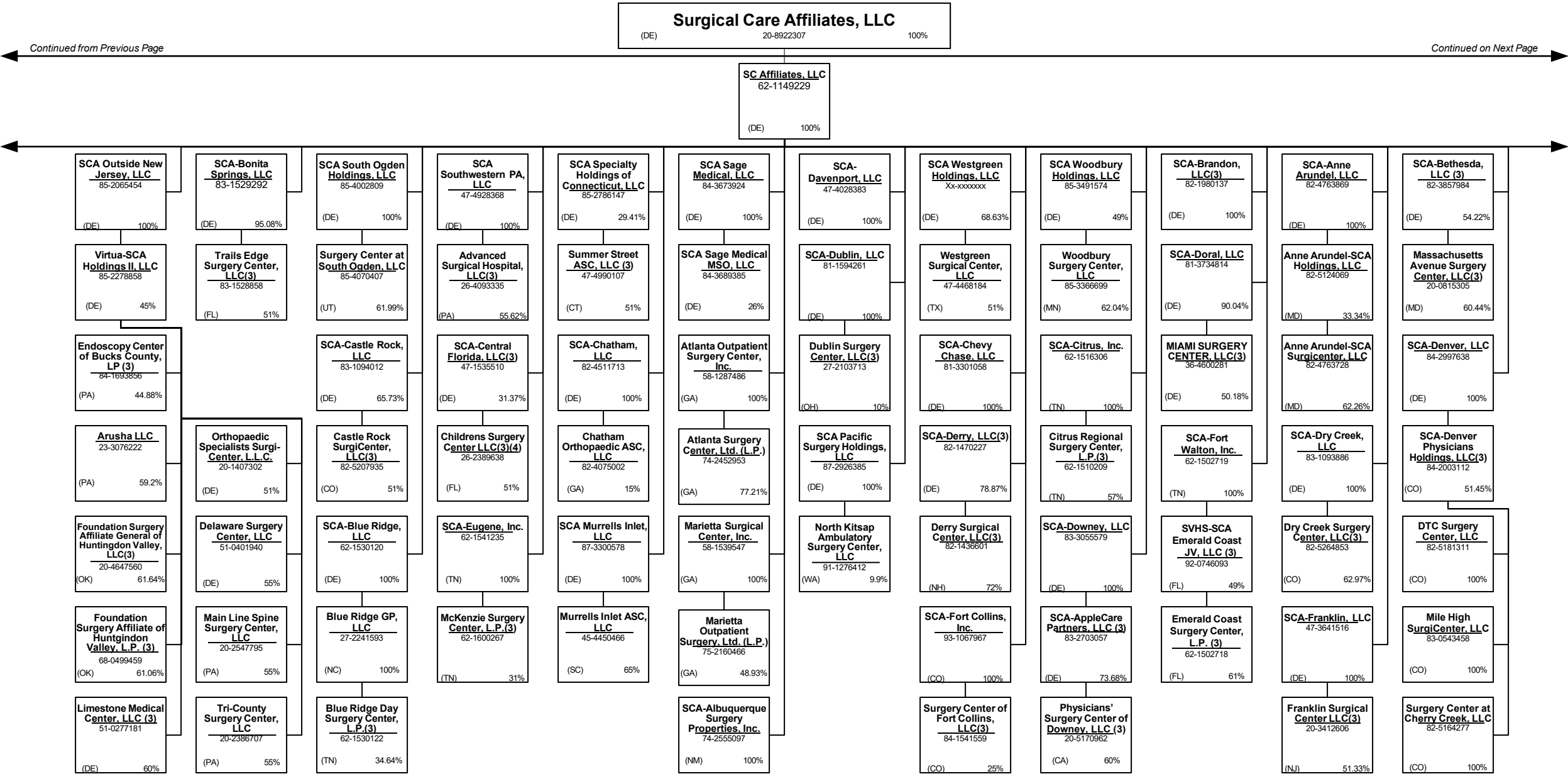
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



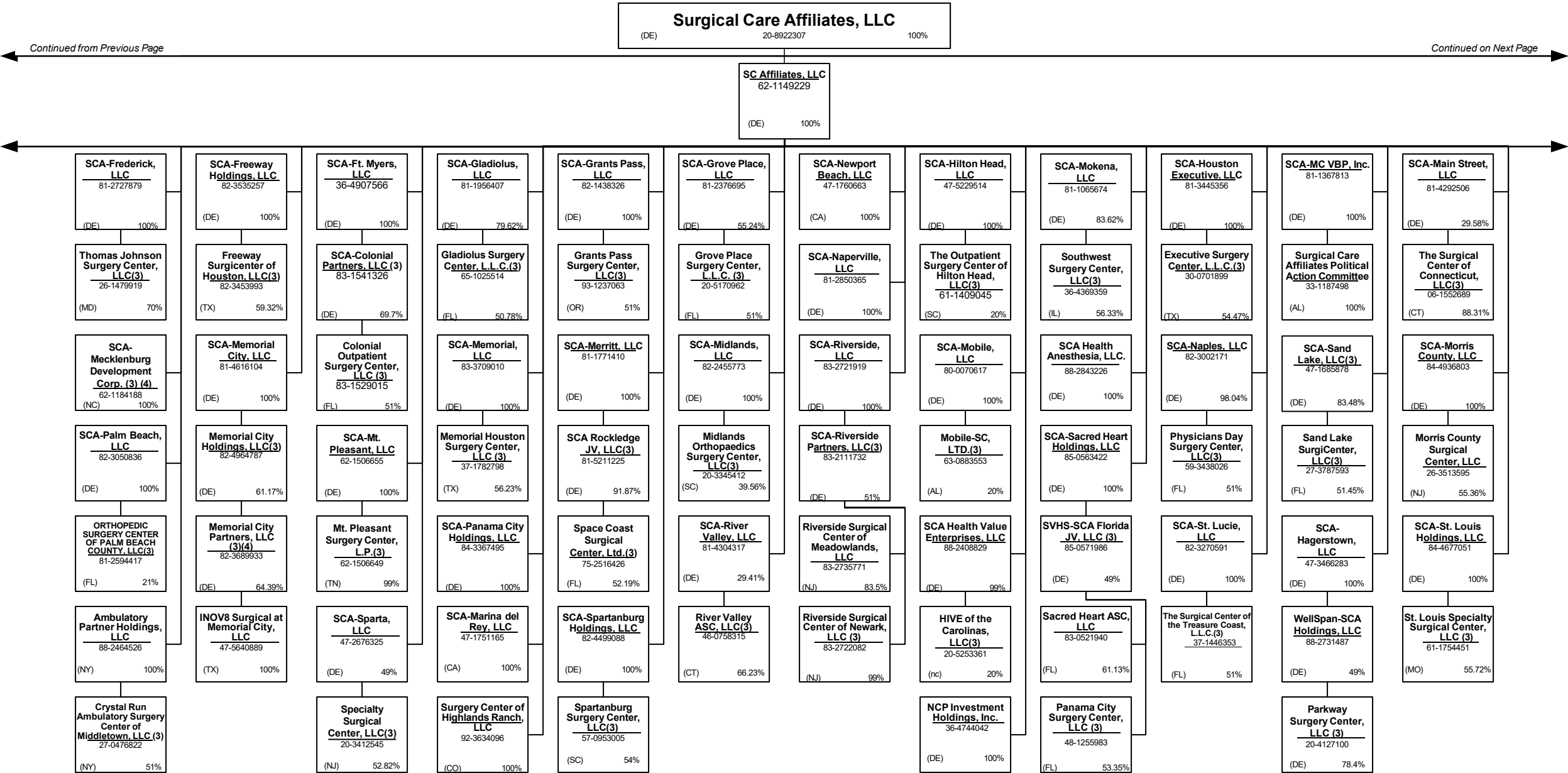
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



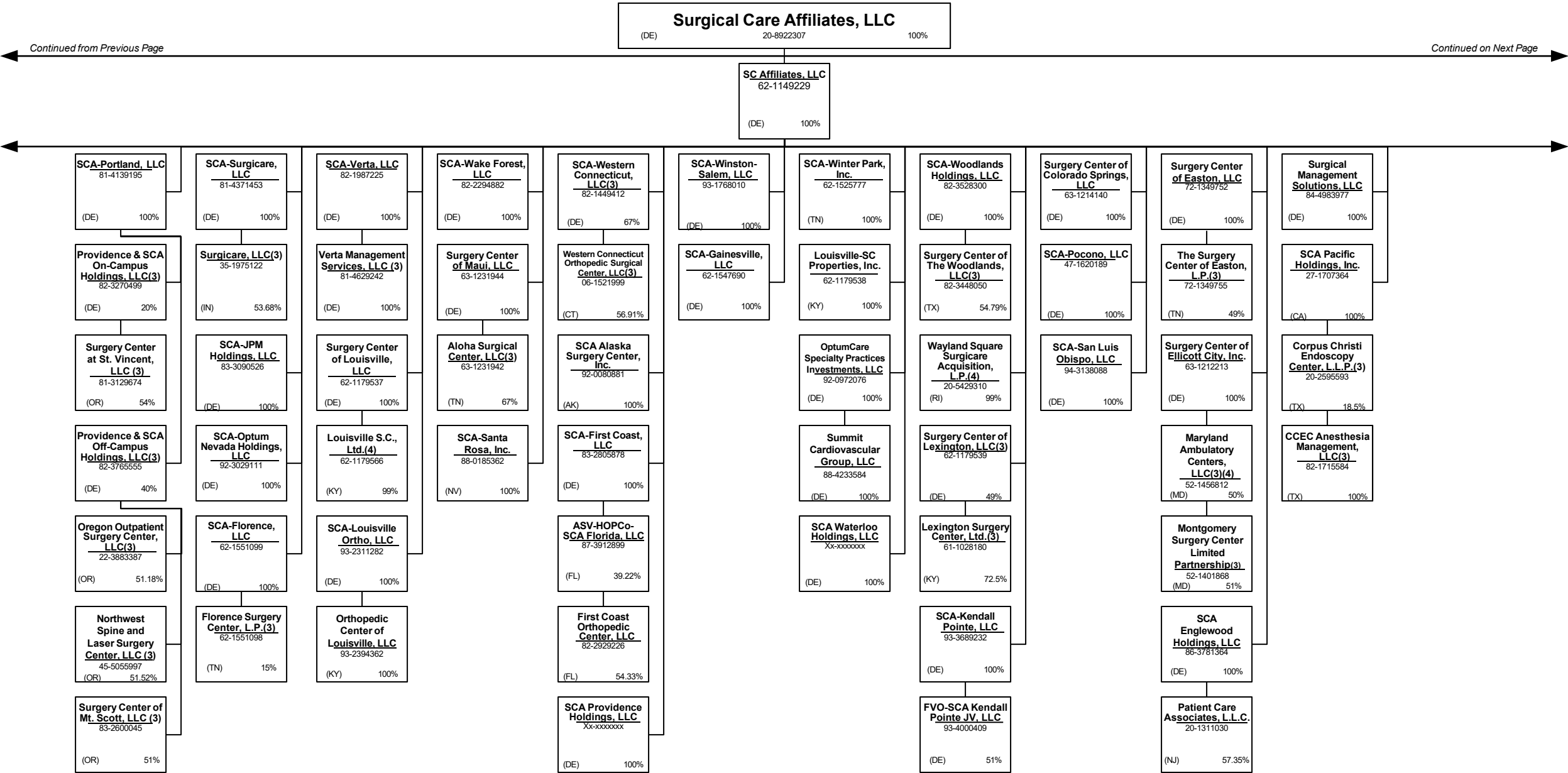
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PART 1 – ORGANIZATIONAL CHART



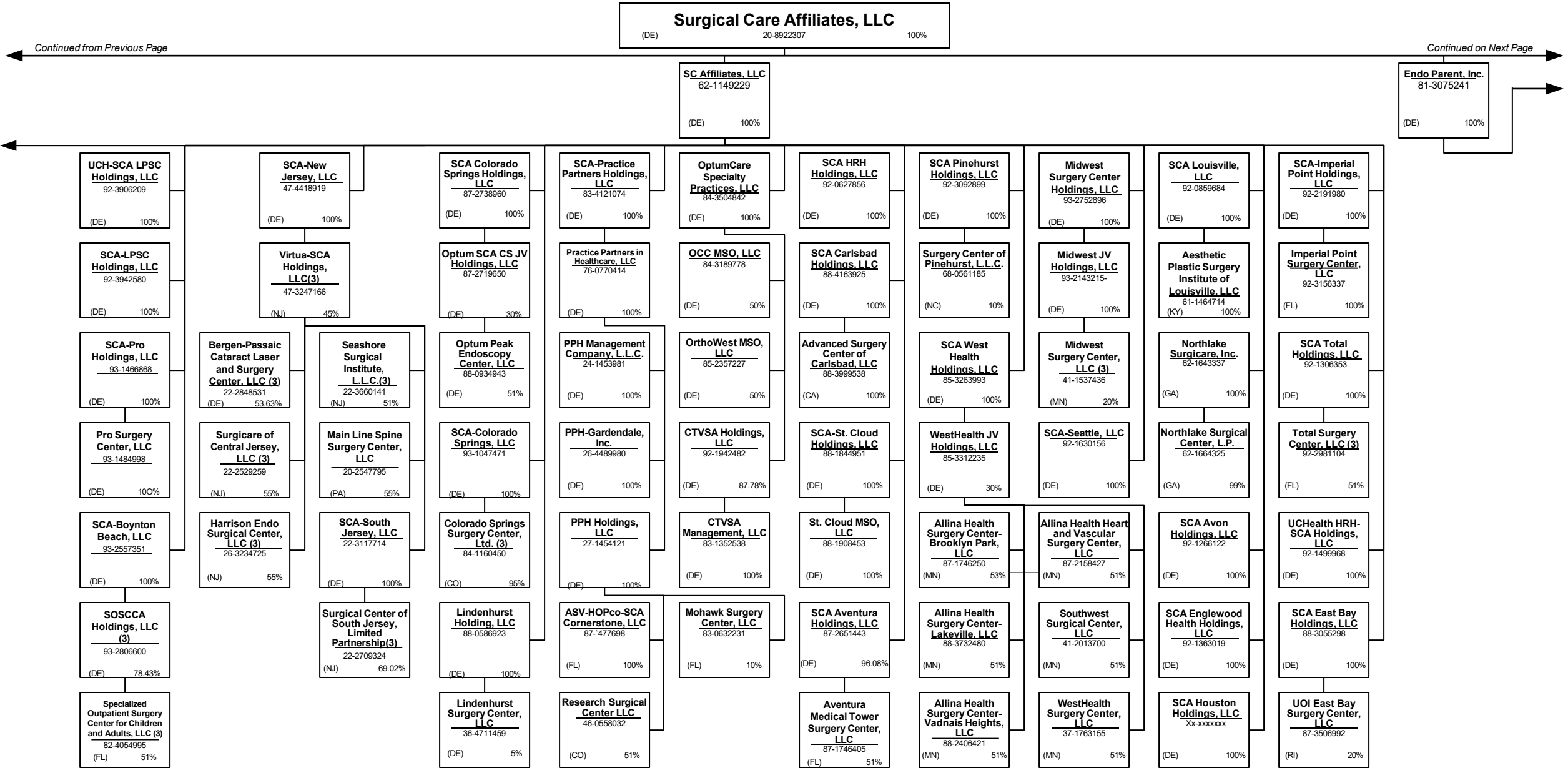
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



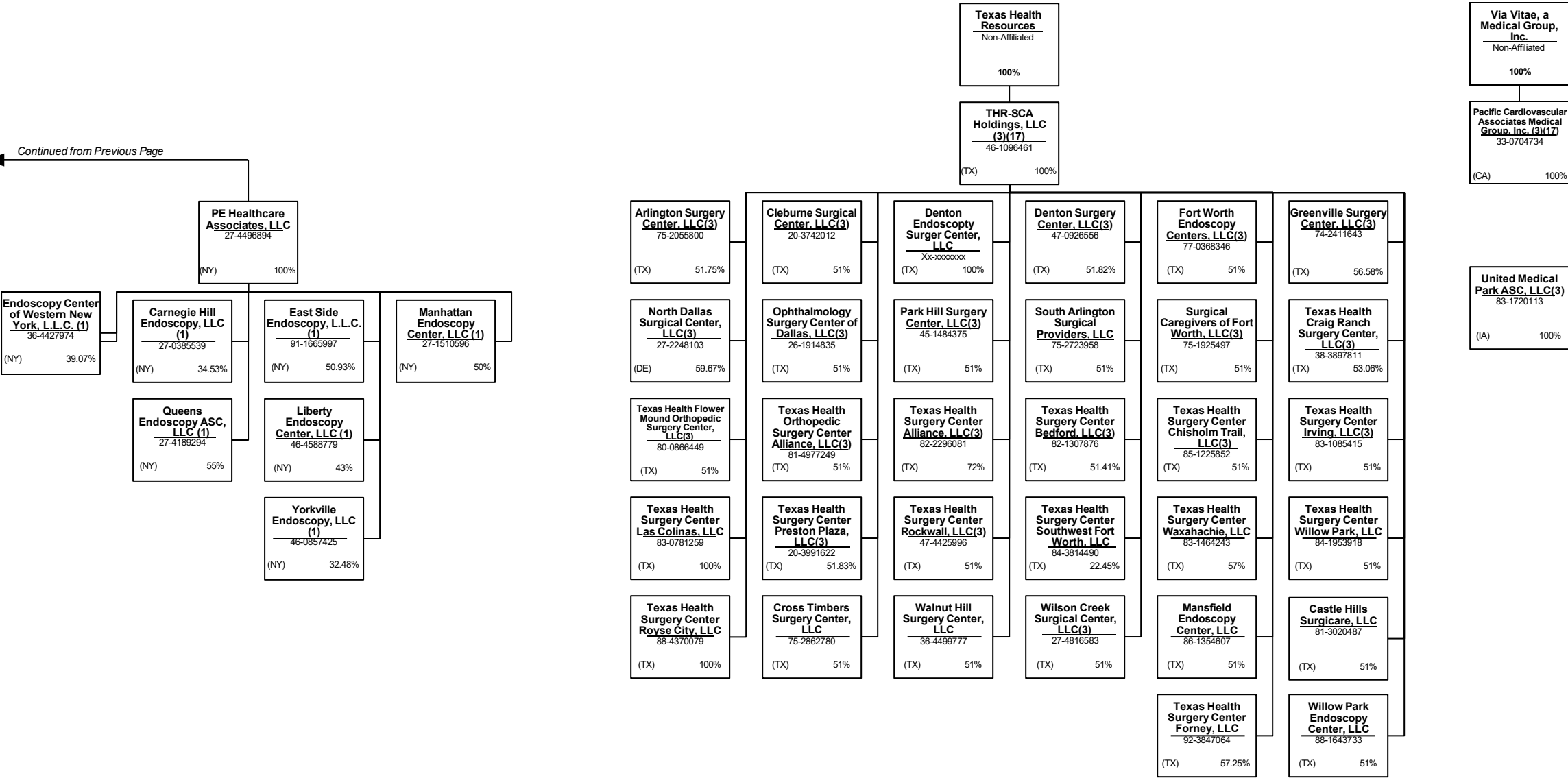
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



Substantively Controlled Surgical Care Affiliate Entities



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
4C Medical Group, PLC	AZ	45-2402948	Carroll Counseling Center LLC	MD	52-2072546
A.G. Dikengil, Inc.	NJ	22-3149900	Centers for Family Medicine, GP	CA	33-0483510
AbleTo Behavioral Health Services of Michigan, P.C.	MI	85-4328419	Christopher Stalberg, M.D., PLLC	AZ	26-4651320
AbleTo Behavioral Health Services of New Jersey, P.C.	NJ	85-4306375	Cielo House, Inc.	CA	27-1655973
AbleTo Behavioral Health Services, PC	CT	47-5519672	Cognitive-Behavioral Therapy Center of Western North Carolina, P.A.	NC	20-3056794
AbleTo Licensed Clinical Social Worker Services, P.C.	CA	85-0739865	Colonial Family Practice, L.L.C.	SC	02-0626080
AbleTo Psychiatry Health Services, P.C.	MA	88-2290313	Columbia Counseling Center P.A.	MD	52-2052733
AHN Accountable Care Organization, LLC	IN	45-4171713	Connect Medical, P.C.	NY	32-0551188
Aleph Psychological Services, Inc.	CA	46-3477124	Crystal Run Healthcare Physicians LLP	NY	13-3843560
American Health Network of Indiana, LLC	IN	35-2108729	David C. Anderholm, M.D., P.A.	MN	41-1879063
Angie Coil FNP, PLLC	AZ	81-2112951	David Moen, M.D. P.C.	NY	81-5101448
AppleCare Hospitalists Medical Group, Inc.	CA	14-1890491	David R. Ferrell, M.D., P.C.	NV	45-2380022
AppleCare Medical Group St. Francis, Inc.	CA	33-0845269	Day-OP Center Of Long Island Inc.	NY	11-2811353
AppleCare Medical Group, Inc.	CA	33-0898174	DBT and EMDR Specialists, P.A.	MN	47-3322541
ArchWell Health Professional Services Holding Co.	DE	86-3278602	Doc Martins, PLLC	AZ	20-0419099
ArchWell Health Professional Services of Alabama, LLC	AL	86-3152173	Durable Medical Equipment, Inc.	MA	04-3106404
ArchWell Health Professional Services of Arizona, LLC	AZ	87-2986923	Elite Focus Clinic, Inc., a Professional Corporation	CA	47-3861802
ArchWell Health Professional Services of Kansas, P.A.	KS	86-3241870	Empire Physicians' Medical Group, Inc.	CA	33-0181426
ArchWell Health Professional Services of Nevada, P.C.	NV	88-1285211	Eugene Center for Anxiety and Stress, LLC	OR	83-2740282
ArchWell Health Professional Services of North Carolina, P.C.	NC	86-3222071	Eugene Therapy, LLC	OR	90-0624377
ArchWell Health Professional Services of Oklahoma, LLC	OK	86-3190019	Everett Physicians, Inc. P.S.	WA	81-1625636
ArchWell Health Professional Services. P.A.	FL	88-3481216	Evolve, LLC	WI	61-1752488
ARTA Western California, Inc.	CA	33-0658815	Family Counseling Associates of Salem Andover LLC	NH	27-0820363
Astra Medical Clinic, PLLC	AZ	86-0882561	Ferrell Physician Services, P.C.	NY	87-4007730
Atrius Health, Inc.	MA	04-3397450	First Hill Surgery Center, LLC	WA	47-2066485
Beaver Medical Group, P.C.	CA	33-0645967	First Step Services, PLLC	NC	51-0484581
Behavioral Solutions, P.C.	MA	04-3316367	Flagstaff Family Physicians, PLLC	AZ	86-0959327
Better Health Value Network, LLC	WA	47-4349079	Good Samaritan Medical Practice Association, Inc., A Medical Group	CA	95-3969271
Bexar Imaging Center, LLC	TX	22-3858211	Greater Phoenix Collaborative Care, P.C.	AZ	27-2337725
California Spring Holdings, PC	CA	81-0881243	Gunn Behavioral Care of California, P.C.	CA	27-3237563
Carbondale Counseling Associates, PLLC	IL	47-1130641	Gunn Behavioral Holdco, P.C.	CA	92-3292446
CareMount Health Solutions ACO, LLC	NY	n/a	HealthCare Partners Affiliates Medical Group	CA	95-4526112
Carolina Behavioral Care, P.A.	NC	56-1780933	HealthCare Partners ASC-HB, LLC	CA	26-4247365

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
HealthCare Partners Associates Medical Group, P.C.	CA	45-5273760	Landmark Medical of Oregon, PC	OR	47-2926188
HealthCare Partners Medical Group, P.C.	CA	95-4340584	Landmark Medical of Pennsylvania, PC	PA	81-1605378
Heron Ridge Assoc., P.L.C.	MI	80-0020865	Landmark Medical of Rhode Island, PC	RI	84-2830065
Homecare Dimensions of Florida, Inc.	TX	81-0884465	Landmark Medical of Tennessee, PC	TN	30-1288593
Homecare Dimensions, Inc.	TX	74-2758644	Landmark Medical of Texas, PA	TX	83-2296389
IN Style OPTICAL, LLC	MA	27-3296953	Landmark Medical of Utah, PC	UT	84-2660339
Inland Faculty Medical Group, Inc.	CA	33-0618077	Landmark Medical of Virginia, P.C.	VA	85-0839774
Inspiris Medical Services of New Jersey, P.C.	NJ	45-2563134	Landmark Medical of Washington, PC	WA	47-3028655
INSPIRIS of Michigan Medical Services, P.C.	MI	27-1561674	Landmark Medical, P.C.	NY	47-1588943
INSPIRIS of New York Medical Services, P.C.	NY	13-4168739	Level2 Medical Services, P.A.	DE	84-5003916
INSPIRIS of Pennsylvania Medical Services, P.C.	PA	26-2895670	Level2 Medical Services, P.A. New Jersey	NJ	87-2684015
Jonathan E. Goldberg, Ph.D., Inc.	MA	26-3013277	Level2 Medical Services, P.C. Alaska	AK	87-2600511
Joyce Marter & Associates, P.C.	IL	26-3478896	Level2 Medical Services, P.C. California	CA	92-1153396
K.P. Counseling, Ltd.	IL	30-0089259	Level2 Medical Services, P.C. Utah	UT	87-0989804
Kelsey-Seybold Medical Group, PLLC	TX	76-0386391	Life Strategies Counseling, Inc.	AR	20-0468524
Keys Counseling, Inc.	IN	30-0358493	LifeSolutions Counseling Associates, P.C.	IN	26-3292877
KS Pharm, LLC	TX	84-2355006	March Vision Care Group, Incorporated	CA	95-4874334
KS SC, LLC	TX	84-2241460	March Vision Care IPA, Inc.	NY	27-3115058
Landmark Medical of Arkansas, P.A.	AR	85-0997438	March Vision Care of Texas, Inc.	TX	45-4227915
Landmark Medical of California, PC	CA	47-4553619	MAT-RX DEVELOPMENT, L.L.C.	TX	43-1967820
Landmark Medical of Connecticut, PC	CT	83-2295301	Mat-Rx Fort Worth GP, L.L.C.	TX	35-2262695
Landmark Medical of Florida, P.A.	FL	85-0838149	ME Urgent Care Nebraska, Inc.	NE	81-0936574
Landmark Medical of Idaho, PC	ID	92-0496439	MedExpress Employed Services, Inc.	DE	81-1265129
Landmark Medical of Kansas, P.A.	KS	82-4633545	MedExpress Primary Care Arizona, P.C.	AZ	81-4550969
Landmark Medical of Kentucky, PSC	KY	82-4881602	MedExpress Primary Care Arkansas, P.A.	AR	84-4234388
Landmark Medical of Louisiana, a Professional Corporation	LA	82-4881732	MedExpress Primary Care Kansas, P.A.	KS	81-4605885
Landmark Medical of Massachusetts, PLLC	MA	81-5364097	MedExpress Primary Care Maryland, P.C.	MD	82-3384324
Landmark Medical of Michigan, P.C.	MI	86-3599871	MedExpress Primary Care Massachusetts, P.C.	MA	82-1096099
Landmark Medical of Mississippi, P.C.	MS	82-5084178	MedExpress Primary Care Minnesota P.C.	MN	81-4396738
Landmark Medical of Missouri, P.C.	MO	82-4857713	MedExpress Primary Care Oklahoma, P.C.	OK	83-1077265
Landmark Medical of New Hampshire, P.C.	NH	85-1174070	MedExpress Primary Care South Carolina, P.C.	SC	83-0764858
Landmark Medical of North Carolina, P.C.	NC	82-4256752	MedExpress Primary Care Texas, P.A.	TX	84-2500750
Landmark Medical of Ohio, Professional Corporation	OH	82-4864947	MedExpress Primary Care Virginia, P.C.	VA	82-3395792

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
MedExpress Primary Care West Virginia, Inc.	WV	82-4401181	Mental Health Resources, PLLC	TN	62-1396317
MedExpress Primary Care Wisconsin, S.C.	WI	81-4563448	MH Physician Three Holdco, a Medical Corporation	CA	27-4691544
MedExpress Urgent Care – New Jersey, P.C.	NJ	45-5388778	MHCH, Inc.	CA	80-0507474
MedExpress Urgent Care - Northern New Jersey PC	NJ	83-2089623	MHIPA Physician Two Holdco, a Medical Corporation	CA	27-4691508
MedExpress Urgent Care Arizona, P.C.	AZ	81-4030280	Mindscapes Counseling, PLLC	CT	47-2117693
MedExpress Urgent Care Arkansas, P.A.	AR	46-4348120	Mobile Medical Services of New Jersey, PC	NJ	81-2977678
MedExpress Urgent Care California, P.C.	CA	82-0930142	Mobile Medical Services, P.C.	NY	30-0445773
MedExpress Urgent Care Connecticut, P.C.	CT	81-1956812	Monarch Health Plan, Inc.	CA	22-3935634
MedExpress Urgent Care Idaho, P.C.	ID	82-1135336	Monarch HealthCare, A Medical Group, Inc.	CA	33-0587660
MedExpress Urgent Care Illinois, P.C.	IL	47-4308614	NAMM Medical Group Holdings, Inc.	CA	56-2627070
MedExpress Urgent Care Iowa, P.C.	IA	81-5353472	NC Center For Resiliency, PLLC	NC	47-2693055
MedExpress Urgent Care Kansas, P.A.	KS	47-1919283	New Perspectives Center for Counseling & Therapy, L.L.C.	OR	93-1173779
MedExpress Urgent Care Minnesota P.C.	MN	81-1125396	New York Licensed Clinical Social Work, P.C.	NY	86-3891057
MedExpress Urgent Care Missouri P.C.	MO	47-3132625	Northern California Physicians Network, Inc., a Professional Corporation	CA	81-1573604
MedExpress Urgent Care North Carolina, P.C.	NC	81-5138747	Northlight Counseling Associates, Inc.	AZ	86-0646417
MedExpress Urgent Care Oregon, P.C.	OR	82-1919436	Northwest Medical Group Alliance, LLC	WA	91-1699944
MedExpress Urgent Care Rhode Island, P.C.	RI	81-5362765	NPN IPA Washington, PLLC	WA	61-1855159
MedExpress Urgent Care South Carolina, P.C.	SC	81-5380706	Oakland Psychological Clinic, P.C.	MI	38-2481929
MedExpress Urgent Care Texas, P.A.	TX	47-5147441	OHR Physician Group, P.C.	OR	93-0979031
MedExpress Urgent Care Washington, P.C.	WA	82-2443118	Optum Behavioral Care of California, P.C.	CA	84-4887072
MedExpress Urgent Care Wisconsin, S.C.	WI	81-4281678	Optum Behavioral Care of Colorado, P.C.	CO	93-2952612
MedExpress Urgent Care, Inc. – West Virginia	WV	26-4546400	Optum Behavioral Care of Connecticut, P.C.	CT	93-2339326
MedExpress Urgent Care, P.C. – Georgia	GA	47-1804667	Optum Behavioral Care of Kansas, P.A.	KS	93-3404672
MedExpress Urgent Care, P.C. – Indiana	IN	90-0929572	Optum Behavioral Care of New Jersey, P.C.	NJ	85-0666386
MedExpress Urgent Care, P.C. – Maryland	MD	45-3461101	Optum Behavioral Care of North Carolina, P.C.	NC	85-1959641
MedExpress Urgent Care, P.C. – Massachusetts	MA	47-1857908	Optum Behavioral Care of Texas, P.A.	TX	84-3152209
MedExpress Urgent Care, P.C. – Michigan	MI	46-4793937	Optum Clinic, P.A.	TX	75-2778455
MedExpress Urgent Care, P.C. – Oklahoma	OK	47-1824365	Optum Evercare, P.C.	#N/A	66-1026448
MedExpress Urgent Care, P.C. – Pennsylvania	PA	26-3750502	Optum Medical Care of New Jersey, P.C.	NJ	22-3624559
MedExpress Urgent Care, P.C. – Tennessee	TN	45-4973138	Optum Medical Care, P.C.	NY	13-3544120
MedExpress Urgent Care, P.C. – Virginia	VA	45-3123110	Optum Medical Group (Rhodes), P.C.	NV	88-0310956
MedExpress Urgent Care, P.S.C. - Kentucky	KY	83-1565124	Optum Medical Group II (Rhodes), P.C.	NV	86-0857176
MedExpress, Inc. – Delaware	DE	45-5436856	Optum Medical Group, P.A.	KS	46-2662506

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PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
Optum Medical Services of California, P.C.	CA	30-0826311	Refresh Canopy Cove, Inc.	CA	82-3603285
Optum Medical Services of Colorado, P.C.	CO	45-5424191	Refresh Connecticut, PLLC	FL	84-2663780
Optum Medical Services, P.C.	NC	45-3866363	Refresh Evolve, LLC	CT	83-4507157
Optum Urgent Care, PLLC	NY	46-1883579	Refresh In-Home Counseling LLC	WI	82-5351068
OptumCare Portland, LLC	OR	93-1306308	Refresh Pennsylvania, LLC	IL	84-1756547
Oregon Healthcare Resources, LLC	OR	27-3674492	Reliant Medical Group The Endoscopy Center, LLC	PA	20-5251393
Peninsula Psychological Center, Inc., P.S.	WA	91-1885912	Reliant Medical Group, Inc.	MA	04-2472266
Perspectives of Troy, P.C.	MI	38-2592367	RICBT, Inc.	MA	33-0999953
Physician Partners Medical Group, Inc.	CA	30-0516435	Riverside Community Healthplan Medical Group, Inc.	RI	33-0055097
Physician United PLLC	AZ	84-3476733	Riverside Electronic Healthcare Resources, Inc.	CA	20-3420379
Physicians Medical Group of San Jose, Inc.	CA	94-2722082	Saad A. Shakir, M.D., Inc.	CA	77-0398259
Physicians Medical Holdings	CA	86-2631012	Saddleback Medical Group, Inc.	CA	33-0571462
Pilot Holdings, P.C.	CA	87-3931756	San Bernardino Medical Group, Inc.	CA	95-3088615
Pinnacle Medical Group, Inc.	CA	33-0795271	Sanvello Behavioral Health Services, P.A.	CA	84-1754732
Polyclinic Holdings, P.C.	WA	83-3042027	Saris Counseling, LLC	DE	n/a
POLYCLINIC MANAGEMENT SERVICES COMPANY, LLC	WA	46-0508606	Seattle Psychology, P.L.L.C.	WI	46-3238571
Primary Care Associated Medical Group, Inc.	CA	33-0527335	SecureMD Professionals - California, PC	WA	46-3057015
ProHEALTH Ambulatory Surgery Center, Inc.	NY	11-3447394	Serenity Family and Psychological Counseling Center, P.C.	CA	45-3802527
ProHEALTH Care Associates of New Jersey LLP	NJ	47-5656253	Shark Holdings, P.C.	CA	87-3142148
ProHEALTH Care Associates, L.L.P.	NY	11-3355604	Sherman Counseling Management, S.C.	CA	47-5082677
ProHEALTH Medical NY, P.C.	NY	47-1388406	Silicon Valley TMS of Monterey Bay, GP	WI	81-3200297
ProHealth Physicians, P.C.	CT	06-1469068	Southwest Internal Medicine Group, Roberto Ruiz, M.D., PLLC	CA	86-0516447
ProHEALTH Urgent Care Medicine of New Jersey LLP	NJ	47-5661535	Spring Behavioral Health of New Jersey, LLC	AZ	82-3087236
Prospero Health Partners Florida, Inc.	FL	85-0775386	Springfield Psychological, P.C.	NJ	23-2833266
Prospero Health Partners New York, P.C.	NY	82-2400620	Surgical Eye Experts, LLC	PA	65-1321064
Prospero Health Partners North Carolina, P.C.	NC	84-4569314	Surprise Health Center, PLLC	MA	86-1047772
Prospero Health Partners, P.C.	MN	84-3234753	Susan Albright P.L.C.	AZ	20-5176158
Prospero Medical Services New Jersey, P.C.	NJ	84-3844362	Talbert Medical Group, P.C.	AZ	93-1172065
Psychiatry Services of New York, P.C.	FL	85-0921665	The Everett Clinic, PLLC	CA	91-0214500
Psychiatry Specialists, S.C.	NY	27-3409538	The Polyclinic, PLLC	WA	91-0369070
Psychological Healthcare, PLLC	IL	16-1484552	The Potter's House Family & Children Treatment Center, LLC	WA	20-8357849
Red Oak Counseling, Ltd.	NY	20-0785644	The Tabor Therapy Group, Inc.	GA	46-5461304
Redlands Family Practice Medical Group, Inc.	WI	56-2627067	Triangle Counseling Agency, Inc.	IL	26-2552129

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PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID
USMD Diagnostic Services, LLC	NC	27-2803133
USMD Hospital at Arlington, L.P.	TX	73-1662763
USMD Hospital at Fort Worth, L.P.	TX	20-3571243
USMD of Arlington GP, L.L.C.	TX	73-1662757
Vitucci, LCSW, P.C.	IL	85-1453387
Warner Family Practice, P.C.	AZ	86-0462952
Waypoint Minnesota PC	MN	46-2854394
WellMed Florida Medicare ACO, LLC	TX	84-2233329
WellMed Florida Services, PLLC	TX	45-2158334
WellMed Foundation Medicare ACO, LLC.	TX	84-2193803
WellMed Greater Texas Medicare ACO, LLC	TX	84-2178104
WellMed Medical Group, P.A.	TX	74-2574229
WellMed MSSP ACO, LLC	TX	84-2219968
WellMed Network Medicare ACO, LLC	TX	84-2204650
WellMed Network of Florida, Inc.	TX	35-2314192
WellMed Networks - DFW, Inc.	TX	41-2250215
WellMed Networks, Inc.	TX	74-2889447
WellMed of Las Cruces, Inc.	TX	92-0183013
XLHome Michigan, P.C.	MI	46-3537245
XLHome Northeast, P.C.	NJ	45-5530241
XLHome Oklahoma, Inc.	OK	46-2931689
XLHome, P.C.	MD	27-3543997

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Organizational Chart Footnotes

- (1) Entity is owned in full or in part by a UnitedHealth Group Incorporated friendly physician.
- (2) Control of the Foundation is based on sole membership, not the ownership of voting securities.
- (3) The remaining percentage is owned either by a non-affiliated entity, outside investor(s), current/former company officer(s), or third party shareholder(s).
- (4) The minority percentage is owned by one or more affiliated UnitedHealth Group Incorporated subsidiaries. Voting rights do vary.
- (5) No information of the other shareholder(s) has been provided
- (6) General partnership interests are held by United HealthCare Services, Inc. (89.77%) and by UnitedHealthcare, Inc. (10.23%). United HealthCare Services, Inc. also holds 100% of the limited partnership interests. When combining general and limited partner interests, United HealthCare Services, Inc. owns 94.18% and UnitedHealthcare, Inc. owns 5.83%.
- (7) Branch offices in Iraq and Uganda.
- (8) H&W Indemnity (SPC), Ltd. is an exempted segregated portfolio company organized under the laws of the Cayman Islands and holds a Cayman insurance license.
- (9) Registered as a foreign shareholder in Brazil.
- (10) Open
- (11) Polar II Fundo de Investimento em Participações is a Brazilian private equity investment fund incorporated in the form of a closed-end condominium.
- (12) N/A
- (13) Entity has a representative office in Beijing, China.
- (14) Open
- (15) Registered branch in the United Kingdom.
- (16) Open
- (17) Entity is not directly owned by the parent. However, the parent does have a viable economic interest as well as control over the entity through contractual agreements.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare Community Plan, Inc.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 25

	Claim Adjustment Expenses		3	4	5
	1	2			
	Cost Containment Expenses	Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total
2504. Miscellaneous Losses	113	33	80,443	0	80,589
2505. Professional Fees/Consulting	622,391	182,479	987,831	0	1,792,701
2506. Sundry General Expenses	5,040,492	1,245,382	6,894,438	0	13,180,312
2597. Summary of remaining write-ins for Line 25 from overflow page	5,662,996	1,427,894	7,962,712	0	15,053,602