Figure 3-1

1. Rating and Underwriting

Administrative Expenses, Per Member Per Month

Data is for illustrative purposes. This presentation is not actual data from the study.

For the Year Ended December 31, 2020

	Low	25th			75th	High		Coefficient of	
Metric	Value	Percentile	Median	Mean	Percentile	Value	Deviation	Variation	Respondents
Commercial HMO									
Insured	\$0.51	\$0.71	\$1.08	\$3.10	\$2.93	\$11.47	\$2.63	136%	9
ASO/ASC	0.33	0.54	0.74	0.80	1.08	1.41	0.14	29%	8
Commercial POS									
Insured	0.47	0.74	1.21	1.28	1.91	2.34	0.34	42%	
ASO/ASC	0.16	0.33	0.68	0.59	0.83	1.10	0.20	56%	5
Indemnity & PPO									
Insured	0.27	0.56	1.39	1.82	2.78	5.74	0.86	75%	
ASO/ASC	0.11	0.38	0.58	0.57	0.72	1.26	0.14	40%	14
Commercial Insured	0.44	0.63	1.47	1.89	2.79	5.67	0.82	70%	14
Commercial ASO/ASC	0.12	0.37	0.58	0.57	0.73	1.24	0.14	39%	14
Commercial Total	0.34	0.54	0.88	1.01	1.49	2.35	0.28	44%	14
FEP	0.00	0.00	0.03	0.12	0.15	0.69	0.11	146%	14
Medicare Supplement	0.03	0.08	0.30	0.81	0.92	4.52	0.89	176%	14
Medicare Advantage Individual	0.67	5.70	10.26	13.41	19.56	40.21	5.96	71%	12
Medicare Advantage Group	3.32	7.35	13.52	16.45	28.42	36.74	5.85	57%	8
Medicare Advantage Total	0.69	5.71	10.28	13.08	19.62	37.55	5.60	69%	12
Medicaid HMO	0.05	0.12	0.42	0.78	1.07	2.07	0.54	110%	5
Comprehensive Total	\$0.27	\$0.55	\$0.97	\$1.47	\$2.39	\$4.64	\$0.66	72%	14
Medicare Advantage SNP	3.57	4.22	8.96	8.22	13.42	14.91	3.84	75%	3
Stand-Alone Medicare Part D	0.02	0.05	0.09	0.36	0.65	1.36	0.29	128%	9
Stand-Alone Dental	\$0.00	\$0.02	\$0.06	\$0.08	\$0.12	\$0.30	\$0.05	106%	12

Key Highlights of the Sherlock Benchmarks

+ Administrative expenses are reported on a Per Member Per Month (PMPM) basis and as a Percent of Revenue for each Functional Area and across all product lines.

Administrative costs are presented by Functional Area across each product line and by Product Line (as shown on the following tab).

• Universes comprised of Blue Cross Blue Shield, Independent / Provider - Sponsored, Larger Plans, Medicare and Medicaid.

- Results are provided in PDF and spreadsheet format.
- Scope of information varies between editions. Please call for additional information.

Figure 3-2

1. Rating and Underwriting

Administrative Expenses, Percent of Premiums and/or Fees

Data is for illustrative purposes. This presentation is not actual data from the study.

For the Year Ended December 31, 2020

	Low	25th			75th	High	Standard	Coefficient of	
Metric	Value	Percentile	Median	Mean	Percentile	Value	Deviation		Respondents
Commercial HMO									
Insured	0.14%	0.19%	0.23%	0.78%	0.67%	3.35%	0.68%	121%	9
ASO/ASC	1.64%	2.02%	2.37%	3.28%	4.96%	7.21%	0.74%	31%	8
Commercial POS									
Insured	0.10%	0.14%	0.28%	0.30%	0.49%	0.64%	0.09%	40%	6
ASO/ASC	0.97%	1.99%	2.50%	2.66%	3.40%	5.40%	0.90%	47%	5
Indemnity & PPO									
Insured	0.09%	0.14%	0.36%	0.43%	0.72%	1.30%	0.16%	52%	14
ASO/ASC	0.59%	1.45%	2.30%	2.43%	3.44%	5.99%	0.60%	35%	14
Commercial Insured	0.10%	0.16%	0.37%	0.44%	0.71%	1.28%	0.15%	48%	14
Commercial ASO/ASC	0.60%	1.46%	2.38%	2.42%	3.44%	5.76%	0.57%	33%	14
Commercial Total	0.19%	0.30%	0.53%	0.60%	0.92%	1.58%	0.16%	38%	14
FEP	0.00%	0.00%	0.01%	0.02%	0.03%	0.14%	0.02%	112%	14
Medicare Supplement	0.01%	0.04%	0.14%	0.48%	0.39%	3.23%	0.57%	165%	14
Medicare Advantage Individual	0.11%	0.81%	1.36%	1.77%	2.79%	5.81%	0.73%	58%	12
Medicare Advantage Group	0.38%	0.72%	1.24%	1.62%	2.78%	4.28%	0.57%	50%	8
Medicare Advantage Total	0.11%	0.79%	1.35%	1.61%	2.77%	4.68%	0.58%	50%	12
Medicaid HMO	0.01%	0.03%	0.19%	0.22%	0.24%	0.57%	0.13%	84%	5
Comprehensive Total	0.13%	0.27%	0.54%	0.65%	0.90%	2.15%	0.25%	54%	14
Medicare Advantage SNP	0.38%	0.45%	0.99%	0.84%	1.47%	1.63%	0.37%	62%	3
Stand-Alone Medicare Part D	0.02%	0.07%	0.09%	0.24%	0.63%	0.83%	0.14%	78%	9
Stand-Alone Dental	0.00%	0.08%	0.31%	0.33%	0.62%	0.97%	0.14%	59%	12

Every functional area includes the following data: low value, 25th percentile, median, mean, 75th percentile, high value, standard deviation and standard deviation / mean expressed Per Member Per Month and as Percent of Revenue. This presentation facilitates comparison of costs across different product lines.

Figure 4-1

All Products

Administrative Expenses, Per Member Per Month

Data is for illustrative purposes. This presentation is not actual data from the study.

For the Year Ended December 31, 2020

	Low	25th			75th	High		Coefficient of	
Functional Area	Value	Percentile	Median	Mean	Percentile	Value	Deviation	Variation	Respondents
Sales and Marketing									
1. Rating and Underwriting	\$0.27	\$0.52	\$1.04	\$1.32	\$2.05	\$4,44	\$0.46	59%	14
(a) Employer Group Reporting	0.00	0.08	0.16	0.21	0.37	0.76	0.09	71%	12
(b) Risk Adjustment	0.07	0.32	0.67	0.92	1.44	3.37	0.39	71%	12
(c) Other Rating and Underwriting	0.07	0.18	0.30	0.35	0.55	0.95	0.09	45%	13
2. Marketing	0.57	0.99	1.50	1.78	2.21	5.70	0.57	54%	14
(a) Product Development and Market Research	0.22	0.33	0.54	0.79	1.08	2.93	0.30	66%	14
(b) Member and Group Communication	0.02	0.15	0.30	0.39	0.70	1.22	0.13	60%	14
(c) Other Marketing	0.18	0.32	0.49	0.61	0.76	1.98	0.21	58%	14
3. Sales	1.25	1.72	2.21	2.46	3.74	4.66	0.30	21%	14
(a) Account Services	0.24	0.47	0.94	0.93	1.52	2.26	0.21	39%	14
(b) Internal Sales Commissions	0.06	0.22	0.34	0.33	0.48	0.75	0.07	35%	14
(c) Other Sales	0.37	0.71	1.26	1.21	1.70	2.62	0.22	31%	14
4. External Broker Commissions	2.00	5.26	6.86	7.94	10.49	22.40	1.88	40%	14
5. Advertising and Promotion	0.47	0.90	1.23	1.53	1.98	4.75	0.41	45%	14
(a) Media and Advertising	0.36	0.70	1.08	1.18	1.73	2.95	0.26	37%	14
(b) Charitable Contributions	0.00	0.06	0.24	0.38	0.42	1.92	0.22	101%	13
Sales and Marketing	\$6.17	\$9.45	\$14.01	\$15.04	\$22.05	\$34.87	\$2.68	30%	14
Medical and Provider Management	1 0 01	A 4 A 5	* • • - -	1 AG 15	* *	A	* * **	2004	
6. Provider Network Management and Services	\$0.91	\$1.85	\$2.67	\$2.45	\$3.33	\$4.55	\$0.32	22%	14
(a) Provider Relations Services	0.13	0.54	0.92	0.82	1.19	1.76	0.17	34%	14
(b) Provider Contracting	0.39	0.57	0.86	0.92	1.36	2.06	0.16	29%	14
(1) Provider Configuration	0.02	0.03	0.07	0.13	0.24	0.41	0.05	70% 25%	8
(2) Other Provider Contracting	0.39	0.49	0.63	0.71	0.90	1.43	0.10	92%	
(c) Provider Audit / Billing Validation (d) Other Provider Network Management and Services	0.00	0.05	0.12	0.24	0.34	1.07	0.13	<u> </u>	12
(d) Other Provider Network Management and Services 7. Medical Management / Quality Assurance / Wellness	3.36	4.68	6.97	6.50	9.02	1.41	0.14	42%	<u>13</u> 14
(a) Precertification	<u> </u>	0.34	0.65	0.83	<u>9.02</u> 1.08	2.83	0.82	61%	14
(a) Precentication (b) Case Management	0.12	1.00	1.32	1.43	2.40	3.28	0.30	41%	14
(c) Disease Management	0.12	0.04	0.28	0.38	0.75	1.39	0.34	77%	14
(d) Nurse Information Line	0.00	0.04	0.28	0.38	0.75	0.18	0.02	71%	14
(c) Health and Wellness	0.00	0.01	0.53	0.03	1.04	1.70	0.02	52%	13
(f) Quality Components	0.04	0.27	0.53	0.63	0.63	1.30	0.19	<u> </u>	14
(r) Quality Components (q) Medical Informatics	0.08	0.20	0.66	0.45	1.04	1.30	0.13	48%	14
(b) Utilization Review	0.09	0.23	0.63	0.04	1.04	2.05	0.18	47 %	14
(i) Other Medical Management	0.36	0.44	0.89	1.35	1.15	4.44	0.19	55%	14
Medical and Provider Management	\$5.24	\$6.95	\$8.70	\$8.95	\$11.81	\$15.22	\$0.65	12%	14
Medical and Fronder Management	\$5.24	φ0.95	ψ0.70	ψ0.95	ψ11.01	ψ13.22	φ 0.0 5	12 /0	14

Note: All Products consists of Comprehensive Total plus Stand-Alone Part D and Stand-Alone Dental.

The Analysis of Product Lines by Functional Areas provides the same statistical measures as the previous presentation.

All Products

Administrative Expenses, Per Member Per Month

Data is for illustrative purposes. This presentation is not actual data from the study.

For the Year Ended December 31, 2020

Functional Arela Value Percentitie Maxim Maxim Percentitie Value Deviator Variation Account and Manaching Antimistantia 5074 41 011 5138 5220 52.18 62.28 52.18 62.28 52.18 62.28 52.18 62.28 52.18 53.8 44.15 55.8 63.53 2176 14.6 63.8 62.28 52.8 52.8 52.8 52.8 52.8 52.8 52.9 52.18 52.95 51.8 42.6 52.8 52.9 52.18 52.95 51.8 42.6 52.8 52.9 52.8 52.95 52.8 52.95 52.8 52.95 52.8 52.98 52.95		Low	25th			75th	High	Standard	Coefficient of	
8. Errolment/Membership Silling 50,74 \$101 \$15.68 \$2.28 \$2.18 \$2.28 \$2.18 \$2.28 \$2.18 \$2.28	Functional Area	Value	Percentile	Median	Mean	Percentile	•	Deviation	Variation	Respondents
8. Errolment/Membership Silling 50,74 \$101 \$15.68 \$2.28 \$2.18 \$2.28 \$2.18 \$2.28 \$2.18 \$2.28	A second and March sock to A doubt to football									
9. Customer Services 1.35 2.35 3.16 3.44 4.15 5.66 0.35 20% 1.44 (c) General Explorement Explo	•	¢0.74	¢1 01	¢1 50	\$2.20	¢0 10	¢0.26	¢1 10	95%	14
(a) Member Services 1.20 2.77 2.85 2.72 3.74 5.03 0.33 2.1% 14 (c) Giarwance and Appeals 0.05 0.12 0.24 0.24 0.24 0.24 0.44 0.19 0.12 0.9% 13 10. Gern and Encounter Capture and Adjustation 2.33 3.46 5.47 5.72 7.79 15.82 0.99 29% 14 (a) Concristion of Standing (D) Standing The and Capture and Adjustation 0.33 4.74 15.2 0.53 0.64 0.10 0.9% 14 (a) Operations and Encounter Capture and Adjustation 13.8 2.60 3.22 3.38 4.64 7.00 0.99 2.9% 14.3 (b) Applications Adjustation and Encounter Capture and Adjustation 0.33 4.77 6.46 8.33 2.88 2.89 2.9% 14 (b) Applications Adjustation and Encounter Capture and Adjustation 0.00 0.33 4.47 16.16 2.28 3.58 2.89 2.9% 144 (b) Applications Adjustation and Encounter Capture and Adjustation 0.00 0.33 0.44 0.79 0.84 0.29 2.9%										
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(a) Coordination of Benefits (COB) and Subrogaton 0.03 0.13 0.51 0.95 0.10 99% 142 (b) BlueCard Internant Castorer Fes 0.02 0.04 0.06 0.12 0.33 0.04 66% 144 (c) Medicating Consource Fes 0.02 0.04 0.06 0.10 0.12 0.33 0.04 66% 144 (c) Medicating Consource Fes 0.02 0.04 0.06 0.10 0.12 0.33 0.04 66% 144 (c) Other Calific and Exclusting Captures 6.17 11.14 14.14 16.16 2.28 35.99 2.89 2.88 144 (c) Applications Matternance 0.67 2.03 3.46 8.64 0.67 0.67 0.81 3.80 0.53 115% 12 12 12 14.44 0.79 0.81 3.80 0.53 115% 12 12 12 14.66 14.65 16.0 53% 144 (c) Applications Anatisman Anatoxa Anatismance Anatisa Anatisman Anatisman Anatisman Anatisman Anatisman Anat										
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[c] Medicine Crossover Fees 0.02 0.04 0.08 0.10 0.12 0.33 0.04 66% 13 11. Information Systems Expenses 6.17 11.09 14.74 16.16 22.88 35.99 2.68 28% 14 (b) Operations and Support Services 2.64 3.03 4.47 16.16 2.288 3.25 3.38 4.64 7.00 0.50 2.5% 144 (b) Operations and Support Services 2.64 3.03 4.64 6.89 2.68 2.26 2.8% 14 (b) Applications Maintenance 0.57 2.03 3.66 5.69 6.54 8.64 0.67 2.8% 14 (c) Operations Amerization and Liconsing Expense 0.67 2.88 3.22 3.38 5.11 7.68 16.92 0.63 4.9% 14 (c) Operations Amerization and Liconsing Expense 0.19 0.67 2.99 3.13 3.80 13.32 1.53 8.5% 122 (c) American Accounting 1.68 2.977 <										
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(2) Other Applications Maintenance 0.87 2.38 3.24 3.39 5.11 7.96 0.70 35% 12 (c) Applications Anortization and Licensing Expenses 0.42 0.95 1.88 2.17 4.45 5.62 0.63 49% 12 (d) Security Administration and Licensing Expenses 0.19 0.97 2.09 3.13 3.80 13.32 1.63 89% 12 (d) Security Administration and Enforcement 0.29 0.47 0.77 0.86 1.40 2.03 0.18 39% 14 Account and Membership Administration \$14.63 \$18.62 \$23.85 \$27.11 \$3.86 \$6.07 70% 14 Conset Card Frees 0.91 5.07 \$1.07 \$12 \$1.88 \$0.90 50.77 70% 12 51.86 0.07 70% 14 (a) Debat Card Frees 0.93 0.94 0.91 1.91 0.36 0.97 70% 12 18.83 1.90 90.70 70% 14 (a) Cardia Card Frees 0.26 0.27 0.40 0.44 0.61 1.07										
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17. Miscellaneous Business Taxes 4.27 7.07 10.55 10.51 13.97 24.00 1.72 28% 14	Corporate Services Cluster	\$4.71	\$6.19	\$10.22	\$10.29	\$13.88	\$23.79	\$1.84	30%	14
17. Miscellaneous Business Taxes 4.27 7.07 10.55 10.51 13.97 24.00 1.72 28% 14	Subtotal Expenses	\$34.11	\$41.70	\$58.03	\$61.38	\$76.07	\$131.74	\$8.35	23%	14
	17. Miscellaneous Business Taxes	4.27	7.07	10.55	10.51	13.97	24.00	1.72	28%	14
	Total Expenses	\$38.38	\$51.84	\$68.76	\$71.90		\$147.57	\$9.02		

Note: All Products consists of Comprehensive Total plus Stand-Alone Part D and Stand-Alone Dental.

The Analysis of Product Lines by Functional Areas provides the same statistical measures as the previous presentation.