



August 2, 2023

Ms. Annie Miskewitch  
President  
Wellness Insurance Network  
c/o Assurance  
111 North Canal Street  
Suite 550  
Chicago, IL 60606

*via email*

Subject: Wellness Insurance Network Claim Liability

Dear Ms. Miskewitch:

Wakely Consulting Group, LLC, an HMA Company (Wakely) was retained to estimate the outstanding claims liability as of June 30, 2023 for the Wellness Insurance Network's (WIN's) self-funded health plan. This document contains the results, data, assumptions, and methods used in our analysis, and satisfies the ASOP 41 reporting requirements. The figures were developed for WIN's use in their financial statements and may not be appropriate for any other purpose. The impact of events subsequent to June 30, 2023 is beyond the scope of this opinion.

## DISCLOSURES AND LIMITATIONS

### ***Conflict of Interest***

Wakely provides actuarial services to a variety of clients throughout the health industry. Our clients include commercial, Medicare, and Medicaid health plans, the federal government and state governments, medical providers, and other entities that operate in the domestic and international health insurance markets. Wakely has implemented various internal practices to reduce or eliminate conflict of interest risk in serving our various clients. Except as noted here, the responsible actuary is financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent to the Wellness Insurance Network and their representatives Assurance Agency.

### ***Intended Users***

The information has been prepared for the sole use of the management of the Wellness Insurance Network and cannot be distributed to or relied on by any third party without the prior written permission of Wakely. This information is confidential and proprietary. The distribution of this report is limited to WIN, the Assurance Agency, and WIN's auditors as required. We do not intend this information to benefit any third party nor create a reliance by any third party on Wakely even when distribution is allowed. Distribution to such parties should be made in its entirety. Distribution should only be made with Wakely's consent.

### ***Risks and Uncertainties***

The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. This is especially important given the volatility of healthcare related to the recent impacts of COVID-19. The reserve estimate has been developed in accordance with accepted actuarial standards and are fairly stated in accordance with sound actuarial principles. These estimates are based on actuarial assumptions as to future contingencies that we deem to be reasonable and appropriate under

the circumstances. Actual experience is certain to differ from the estimates due to statistical fluctuations and to the extent that the assumptions are not realized. Actuarial methods, considerations and analyses used in forming our opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board. These standards form the basis of this statement of opinion. It should be emphasized that actuarial liabilities and projections referred to in this opinion are estimates. The exact liabilities will only be determinable after a sufficient passage of time permits the filing and payment of outstanding claims.

## DATA USED IN THE REPORT

The following data was received from the Assurance Agency:

- Benefit descriptions for Dental, Medical Plan A, Medical Plan B, and Medical Plan C
- 2023 Stop Loss contract
- Detail data for claimants crossing the stop loss threshold of \$125,000 for the 2022 contract year (two claimants) and the 2023 contract year-to-date (three claimants)
- Monthly enrollment details for Medical (and Rx)
- Monthly enrollment details for Dental
- Lag report representing medical claims incurred and paid through June 2023
- Lag report representing prescription drug claims incurred and paid through June 2023
- Lag report representing dental claims incurred and paid through June 2023
- Unaudited financial report for the period ending June 30, 2023

We reviewed the data for reasonableness but did not perform an audit of the data. We are not certifying to the accuracy of these data. All our results are dependent on these data. Our results may change should the data be determined to be incorrect or inaccurate. The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. This is consistent with Actuarial Standard of Practice No. 23 (ASOP No. 23), as published by the Actuarial Standards Board of the American Academy of Actuaries. The detailed claim lag triangles we received are displayed in the Appendices.

## SUMMARY OF RESULTS

Our estimate of the outstanding claim liability for the WIN's self-funded health plan as of June 30, 2023 is \$273,721. As suggested by the actuarial standards of practice, a provision for adverse deviation (PAD), or margin has been included. Consistent with prior years, the PAD is 20% of the unpaid claims estimate.

Other adjustments suggested by actuarial standards is the cost of paying the 'runout' claims - called a 'loss adjustment expense' (LAE) may be included. For HMOs or insurance companies, an estimate of these expenses is required by statutes. In Exhibit A, we have estimated the LAE to be 3% of outstanding claim costs. The arrangement with the administrator may either include the cost implicitly in what is paid monthly or may have a provision stating what would be charged for paying such claims. If the details of the contract are known, we are glad to represent the LAE based on the contract in future reporting.

## METHODOLOGY

The accompanying Exhibits show the results of our calculations. For medical, prescription drugs, and dental we used a completion factor method to determine the outstanding claim liability, also called a ‘development method’. In certain instances, where the development method produced volatile results, a blend of the results from the development method and a projection method was used. This method is consistent with ASOP No. 5, “Incurred Health and Disability Claims” as published by the Actuarial Standards Board of the American Academy of Actuaries.

We ignored the effect of the time value of money as immaterial, given the relatively short claim lag durations and the current environment of low interest rates.

### **Exhibit A**

Exhibit A displays the calculated claim liability for June 30, 2023 and monthly per member costs. This exhibit displays the various components of the total liability. The exhibit and calculations are adjusted for recoveries from the stop-loss contract. We received information on stop loss claims and applied the recovery amounts based on the incurred month.

### **Exhibit B**

Exhibit B shows the details of the calculations of the incurred claims for each month and the associated monthly member costs. Claims paid through June 30, 2023 are divided by a completion factor appropriate for the month. The completion factors are calculated as described in the Methodology section of this report.

## REVIEW OF PRIOR CALCULATIONS

Actuarial standards, as well as good practice, call for a review of prior calculations as more information becomes available. Had data through June 30, 2023 been available, we estimate the June 30, 2022 the claim liability estimate would have been approximately \$231,538 or about 17.3% lower than the original estimate.

## PLAN SURPLUS

As in prior years, we are commenting on an industry standard or ‘proper’ amount of surplus for a plan. There are several benchmarks or calculations for this amount, including the Risk-Based Capital formulas from the National Association of Insurance Commissioners.

For a plan the size of WIN’s most of these calculations would point toward a surplus amount of about 15-20% of expected annual claims, or a slightly lower percentage of annual premiums.

Our calculations show estimated incurred claims net stop loss reimbursements of about \$5.55 million for all benefits for the year ending June 30, 2023. The resulting surplus amount would be about \$1.11 million representing about 20% of expected claims.

Using the asset figure indicated in the unaudited financial statement that Wakely received, a surplus amount of about \$3.84 million was indicated, as follows:

WELLNESS INSURANCE NETWORK JUNE 30, 2023 SURPLUS ESTIMATE	
Assets	\$4,552,000
Accounts Payable (described earlier)	\$438,000
Claim Liability Estimate	\$274,000
Plan Surplus	\$3,840,000

The comments and the immediately preceding table should be taken as general information and should not be considered financial, accounting, or auditing advice. While the plan surplus seems more than adequate based on the unaudited financial statement, WIN should be cautious if considering lowering contribution rates to a loss position, as this practice may make it difficult to restore profitability after the surplus is drawn down to less safe levels.

## COMMENTS

Claim liabilities are estimates of claims which have been incurred but not yet paid. They are calculated by using trends and relationships observed in the past and applying them to the future. Wide fluctuations can occur in the difference between the "estimates" and "actual" claim liability, even if the methodology for calculating the liability is actuarially sound. Some of those reasons include:

- 1) The average period between the time a claim is incurred and the date it is paid in the future may not be the same as in the past.
- 2) Large claims may not be present in the same magnitude (higher or lower) for the future relative to the past.
- 3) A new plan has little experience on which to base claim liability estimates, so the calculations may be more volatile. Similarly, a change in administrators can cause problems with little experience on which to base claim liability estimates.

Variances from estimated amounts are not uncommon. However, just because there are potential wide swings, this does not mean the calculation of these liabilities should be taken casually. They are important for determining financial solvency and for setting rate levels. The statement about wide fluctuations is being made to alert the reader the calculation is not a perfect science.

At the time of this report the COVID-19 crisis is an ongoing concern but we have not determined the impact to claim costs for the June 2023 incurred claims or liability estimate. The impacts of COVID-19 are very difficult to anticipate and estimate given many factors, including but not limited to: limitations in available data, rapid changes in government reactions and regulations, an uncertain economic environment, and significant variations in the impact of the virus from one location to another.

## ACTUARIAL STANDARDS OF PRACTICE

This section includes comments relative to the following applicable Actuarial Standards of Practice (ASOPs):

- ASOP No. 5 *Incurred Health and Disability Claims*.
- ASOP No. 23, *Data Quality*
- ASOP No. 25 *Credibility Procedures*
- ASOP No. 41, *Actuarial Communications*.
- ASOP No. 56, *Modeling*

### *ASOP 5: Incurred Health and Disability Claims*

We followed this ASOP without deviation as it refers to health benefits. We did not consider disability claims.

### *ASOP 23: Data Quality*

We followed this ASOP with no deviation. We relied on the claim or other data received from the Assurance Agency. We reviewed the data for reasonability and completeness, but did not audit the data. We believe the data to be appropriate and usable for the purpose.

### *ASOP 25: Credibility Procedures*

With approximately 700 members, the Plan is considered partially credible based on a 24,000-member month model. Because of the long history of claim data available, liability relies mainly on WIN's own experience. Our method is consistent with this ASOP.

### *ASOP 41: Actuarial Communications*

This report is consistent with the guidance in ASOP 41.

### *ASOP 56: Modeling*

The model used for IBNR analysis is consistent with the guidance in ASOP 56.

Please let us know if you need additional information concerning the outstanding claim liability calculation or have questions or comments on the information contained in this report. We appreciate your choosing Wakely Consulting Group, LLC, an HMA Company.

Sincerely,



Alison L. Pool, A.S.A., M.A.A.A.  
Senior Consulting Actuary  
727.507.9858, ext. 7469

cc: Scott Remmenga, Assurance Agency

WIN CL Final Report 6-30-23



## Claim Liability Report for Wellness Insurance Network

Exhibit A , p1

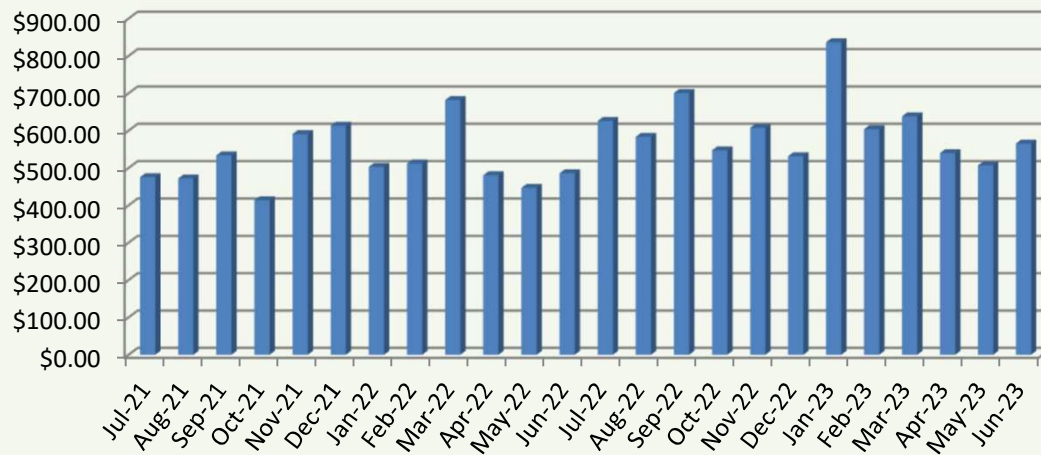
Unpaid Claim Liabilities as of : June 30, 2023  
Based on Claims Paid Through: June 30, 2023

	Medical and Rx	Dental	Total
Claims Incurred Through 6/30/2023 Paid After	\$ -	\$ -	\$ -
Medical Claims yet to be Paid After 6/30/2023	\$ 157,168	\$ 9,592	\$ 166,759
Rx Claims yet to be Paid After 6/30/2023	\$ 61,342	NA	\$ 61,342
Liability as of 6/30/2023	\$ 218,509	\$ 9,592	\$ 228,101
Suggested Provision for Adverse Deviation (PAD) = 20.0%	\$ 43,702	\$ 1,918	\$ 45,620
Subtotal	\$ 262,211	\$ 11,510	\$ 273,721
Expenses of Claim Settlement (3.0%)	\$ 7,866	\$ 345	\$ 8,212
Grand Total	\$ 270,078	\$ 11,855	\$ 281,933

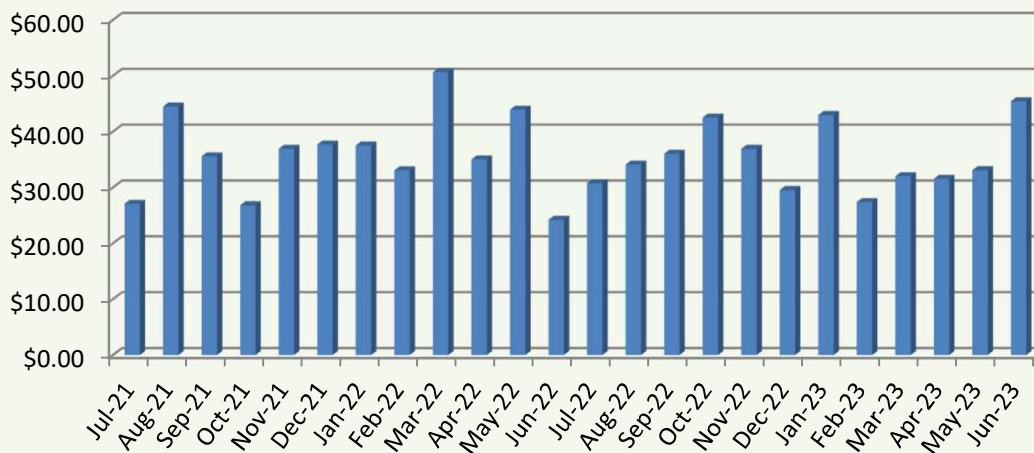
Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical + Rx Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-21	687	\$326,535	\$475.31	574	\$15,539	\$27.07
Aug-21	692	\$326,581	\$471.94	578	\$25,718	\$44.49
Sep-21	700	\$373,615	\$533.74	589	\$20,956	\$35.58
Oct-21	696	\$287,821	\$413.54	587	\$15,736	\$26.81
Nov-21	702	\$414,759	\$590.82	591	\$21,829	\$36.94
Dec-21	696	\$426,886	\$613.34	587	\$22,120	\$37.68
Jan-22	708	\$356,266	\$503.20	612	\$22,961	\$37.52
Feb-22	712	\$364,553	\$512.01	614	\$20,303	\$33.07
Mar-22	714	\$486,898	\$681.93	619	\$31,351	\$50.65
Apr-22	711	\$341,681	\$480.56	624	\$21,855	\$35.02
May-22	713	\$318,617	\$446.87	626	\$27,495	\$43.92
Jun-22	702	\$341,036	\$485.81	621	\$15,041	\$24.22
Jul-22	704	\$440,664	\$625.94	622	\$19,129	\$30.75
Aug-22	718	\$418,943	\$583.49	634	\$21,618	\$34.10
Sep-22	719	\$504,044	\$701.03	633	\$22,813	\$36.04
Oct-22	728	\$398,483	\$547.37	634	\$26,963	\$42.53
Nov-22	734	\$445,952	\$607.56	636	\$23,480	\$36.92
Dec-22	732	\$389,247	\$531.76	632	\$18,673	\$29.55
Jan-23	730	\$610,863	\$836.80	638	\$27,416	\$42.97
Feb-23	733	\$442,752	\$604.03	643	\$17,607	\$27.38
Mar-23	731	\$466,667	\$638.40	644	\$20,615	\$32.01
Apr-23	729	\$393,554	\$539.85	644	\$20,322	\$31.56
May-23	722	\$366,046	\$506.99	645	\$21,342	\$33.09
Jun-23	719	\$406,616	\$565.53	643	\$29,212	\$45.43
12 Month Average	725	\$440,319	\$607.41	637	\$22,432	\$35.20

**Wellness Insurance Network  
Monthly Claim Cost per Member**

**Incurred Claim Cost Per Member Per Month  
- Medical & Rx**



**Incurred Claim Cost Per Member Per Month  
- Dental**



Wellness Insurance Network Estimated Ultimate Claims - Medical Valuation Date June 30, 2023						
Incurred Month	NET STOPLOSS Paid Through 06/30/2023	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-19	\$235,559	1.0000	1.0000	\$235,559	\$0	\$0
Aug-19	\$201,353	1.0000	1.0000	\$201,353	\$0	\$0
Sep-19	\$195,174	1.0000	1.0000	\$195,174	\$0	\$0
Oct-19	\$288,416	1.0000	1.0000	\$288,416	\$0	\$0
Nov-19	\$359,487	1.0000	1.0000	\$359,487	\$0	\$0
Dec-19	\$225,594	1.0000	1.0000	\$225,594	\$0	\$0
Jan-20	\$160,648	1.0000	1.0000	\$160,648	\$0	\$0
Feb-20	\$194,041	1.0000	1.0000	\$194,041	\$0	\$0
Mar-20	\$294,003	1.0000	1.0000	\$294,003	\$0	\$0
Apr-20	\$273,446	1.0000	1.0000	\$273,446	\$0	\$0
May-20	\$300,963	1.0000	1.0000	\$300,963	\$0	\$0
Jun-20	\$368,829	1.0000	1.0000	\$368,829	\$0	\$0
Jul-20	\$330,232	1.0000	1.0000	\$330,232	\$0	\$0
Aug-20	\$256,542	1.0000	1.0000	\$256,542	\$0	\$0
Sep-20	\$310,931	1.0000	1.0000	\$310,931	\$0	\$0
Oct-20	\$310,745	1.0000	1.0000	\$310,745	\$0	\$0
Nov-20	\$262,841	1.0000	1.0000	\$262,841	\$0	\$0
Dec-20	\$284,558	1.0000	1.0000	\$284,558	\$0	\$0
Jan-21	\$178,120	1.0000	1.0000	\$178,120	\$0	\$0
Feb-21	\$217,271	1.0000	1.0000	\$217,271	\$0	\$0
Mar-21	\$214,587	1.0000	1.0000	\$214,587	\$0	\$0
Apr-21	\$188,636	1.0000	1.0000	\$188,636	\$0	\$0
May-21	\$309,679	1.0000	1.0000	\$309,679	\$0	\$0
Jun-21	\$175,421	1.0000	1.0000	\$175,421	\$0	\$0
Jul-21	\$175,891	1.0000	1.0000	\$175,891	\$0	\$0
Aug-21	\$176,692	1.0000	1.0000	\$176,692	\$0	\$0
Sep-21	\$227,381	1.0000	1.0000	\$227,381	\$0	\$0
Oct-21	\$162,582	1.0000	1.0000	\$162,582	\$0	\$0
Nov-21	\$260,540	1.0000	1.0000	\$260,540	\$0	\$0
Dec-21	\$295,268	1.0000	1.0000	\$295,268	\$0	\$0
Jan-22	\$250,843	1.0000	1.0000	\$250,843	\$0	\$0
Feb-22	\$250,591	1.0000	1.0000	\$250,591	\$0	\$0
Mar-22	\$322,235	1.0000	1.0000	\$322,239	\$4	\$4
Apr-22	\$219,763	1.0000	1.0000	\$219,766	\$3	\$7
May-22	\$190,247	0.9998	0.9998	\$190,284	\$37	\$44
Jun-22	\$223,672	0.9998	0.9998	\$223,715	\$44	\$87
Jul-22	\$330,285	0.9992	0.9992	\$330,540	\$255	\$342
Aug-22	\$291,045	0.9985	0.9985	\$291,490	\$446	\$788
Sep-22	\$363,151	0.9978	0.9978	\$363,945	\$795	\$1,582
Oct-22	\$270,364	0.9969	0.9969	\$271,200	\$836	\$2,418
Nov-22	\$297,178	0.9966	0.9966	\$298,204	\$1,026	\$3,444
Dec-22	\$240,142	0.9960	0.9960	\$241,107	\$966	\$4,410
Jan-23	\$485,766	0.9945	0.9945	\$488,441	\$2,675	\$7,085
Feb-23	\$304,436	0.9935	0.9935	\$306,437	\$2,002	\$9,087
Mar-23	\$306,254	0.9916	0.9916	\$308,847	\$2,592	\$11,679
Apr-23	\$252,643	0.9826	0.9764	\$258,738	\$6,095	\$17,774
May-23	\$197,593	0.9668	0.9371	\$210,855	\$13,262	\$31,037
Jun-23	\$156,582	0.6266	0.5539	\$282,712	\$126,131	\$157,168



<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims - Prescription Drugs (Rx)</b> <b>Valuation Date June 30, 2023</b>						
Incurred Month	Paid Through 06/30/2023	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-19	\$66,909	1.000	1.000	\$66,909	\$0	\$0
Aug-19	\$91,441	1.000	1.000	\$91,441	\$0	\$0
Sep-19	\$75,903	1.000	1.000	\$75,903	\$0	\$0
Oct-19	\$105,216	1.000	1.000	\$105,216	\$0	\$0
Nov-19	\$85,232	1.000	1.000	\$85,232	\$0	\$0
Dec-19	\$148,185	1.000	1.000	\$148,185	\$0	\$0
Jan-20	\$126,496	1.000	1.000	\$126,496	\$0	\$0
Feb-20	\$98,435	1.000	1.000	\$98,435	\$0	\$0
Mar-20	\$143,970	1.000	1.000	\$143,970	\$0	\$0
Apr-20	\$130,388	1.000	1.000	\$130,388	\$0	\$0
May-20	\$119,824	1.000	1.000	\$119,824	\$0	\$0
Jun-20	\$137,578	1.000	1.000	\$137,578	\$0	\$0
Jul-20	\$112,924	1.000	1.000	\$112,924	\$0	\$0
Aug-20	\$161,112	1.000	1.000	\$161,112	\$0	\$0
Sep-20	\$124,721	1.000	1.000	\$124,721	\$0	\$0
Oct-20	\$141,501	1.000	1.000	\$141,501	\$0	\$0
Nov-20	\$127,307	1.000	1.000	\$127,307	\$0	\$0
Dec-20	\$153,665	1.000	1.000	\$153,665	\$0	\$0
Jan-21	\$171,501	1.000	1.000	\$171,501	\$0	\$0
Feb-21	\$131,395	1.000	1.000	\$131,395	\$0	\$0
Mar-21	\$155,827	1.000	1.000	\$155,827	\$0	\$0
Apr-21	\$185,456	1.000	1.000	\$185,456	\$0	\$0
May-21	\$158,632	1.000	1.000	\$158,632	\$0	\$0
Jun-21	\$151,806	1.000	1.000	\$151,806	\$0	\$0
Jul-21	\$150,644	1.000	1.000	\$150,644	\$0	\$0
Aug-21	\$149,889	1.000	1.000	\$149,889	\$0	\$0
Sep-21	\$146,234	1.000	1.000	\$146,234	\$0	\$0
Oct-21	\$125,239	1.000	1.000	\$125,239	\$0	\$0
Nov-21	\$154,219	1.000	1.000	\$154,219	\$0	\$0
Dec-21	\$131,618	1.000	1.000	\$131,618	\$0	\$0
Jan-22	\$105,423	1.000	1.000	\$105,423	\$0	\$0
Feb-22	\$113,962	1.000	1.000	\$113,962	\$0	\$0
Mar-22	\$164,659	1.000	1.000	\$164,659	\$0	\$0
Apr-22	\$121,915	1.000	1.000	\$121,915	\$0	\$0
May-22	\$128,333	1.000	1.000	\$128,333	\$0	\$0
Jun-22	\$117,321	1.000	1.000	\$117,321	\$0	\$0
Jul-22	\$110,124	1.000	1.000	\$110,124	\$0	\$0
Aug-22	\$127,453	1.000	1.000	\$127,453	\$0	\$0
Sep-22	\$140,099	1.000	1.000	\$140,099	\$0	\$0
Oct-22	\$127,284	1.000	1.000	\$127,284	\$0	\$0
Nov-22	\$147,748	1.000	1.000	\$147,748	\$0	\$0
Dec-22	\$148,140	1.000	1.000	\$148,140	\$0	\$0
Jan-23	\$122,422	1.000	1.000	\$122,422	\$0	\$0
Feb-23	\$136,315	1.000	1.000	\$136,315	\$0	\$0
Mar-23	\$157,810	1.000	1.000	\$157,821	\$11	\$11
Apr-23	\$134,805	1.000	1.000	\$134,816	\$11	\$21
May-23	\$155,183	1.000	1.000	\$155,191	\$8	\$29
Jun-23	\$62,591	0.708	0.505	\$123,903	\$61,313	\$61,342

<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims -Dental Only</b> <b>Valuation Date June 30, 2023</b>						
Incurred Month	Paid Through 06/30/2023	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-19	\$13,731	1.000	1.000	\$13,731	\$0	\$0
Aug-19	\$18,671	1.000	1.000	\$18,671	\$0	\$0
Sep-19	\$14,312	1.000	1.000	\$14,312	\$0	\$0
Oct-19	\$18,648	1.000	1.000	\$18,648	\$0	\$0
Nov-19	\$21,751	1.000	1.000	\$21,751	\$0	\$0
Dec-19	\$18,465	1.000	1.000	\$18,465	\$0	\$0
Jan-20	\$27,236	1.000	1.000	\$27,236	\$0	\$0
Feb-20	\$24,343	1.000	1.000	\$24,343	\$0	\$0
Mar-20	\$8,851	1.000	1.000	\$8,851	\$0	\$0
Apr-20	\$809	1.000	1.000	\$809	\$0	\$0
May-20	\$3,427	1.000	1.000	\$3,427	\$0	\$0
Jun-20	\$18,306	1.000	1.000	\$18,306	\$0	\$0
Jul-20	\$16,070	1.000	1.000	\$16,070	\$0	\$0
Aug-20	\$22,736	1.000	1.000	\$22,736	\$0	\$0
Sep-20	\$23,872	1.000	1.000	\$23,872	\$0	\$0
Oct-20	\$20,896	1.000	1.000	\$20,896	\$0	\$0
Nov-20	\$19,056	1.000	1.000	\$19,056	\$0	\$0
Dec-20	\$19,683	1.000	1.000	\$19,683	\$0	\$0
Jan-21	\$28,828	1.000	1.000	\$28,828	\$0	\$0
Feb-21	\$21,378	1.000	1.000	\$21,378	\$0	\$0
Mar-21	\$23,257	1.000	1.000	\$23,257	\$0	\$0
Apr-21	\$15,354	1.000	1.000	\$15,354	\$0	\$0
May-21	\$19,591	1.000	1.000	\$19,591	\$0	\$0
Jun-21	\$22,540	1.000	1.000	\$22,540	\$0	\$0
Jul-21	\$15,539	1.000	1.000	\$15,539	\$0	\$0
Aug-21	\$25,718	1.000	1.000	\$25,718	\$0	\$0
Sep-21	\$20,956	1.000	1.000	\$20,956	\$0	\$0
Oct-21	\$15,736	1.000	1.000	\$15,736	\$0	\$0
Nov-21	\$21,829	1.000	1.000	\$21,829	\$0	\$0
Dec-21	\$22,120	1.000	1.000	\$22,120	\$0	\$0
Jan-22	\$22,961	1.000	1.000	\$22,961	\$0	\$0
Feb-22	\$20,303	1.000	1.000	\$20,303	\$0	\$0
Mar-22	\$31,351	1.000	1.000	\$31,351	\$0	\$0
Apr-22	\$21,855	1.000	1.000	\$21,855	\$0	\$0
May-22	\$27,495	1.000	1.000	\$27,495	\$0	\$0
Jun-22	\$15,041	1.000	1.000	\$15,041	\$0	\$0
Jul-22	\$19,129	1.000	1.000	\$19,129	\$0	\$0
Aug-22	\$21,618	1.000	1.000	\$21,618	\$0	\$0
Sep-22	\$22,813	1.000	1.000	\$22,813	\$0	\$0
Oct-22	\$26,963	1.000	1.000	\$26,963	\$0	\$0
Nov-22	\$23,480	1.000	1.000	\$23,480	\$0	\$0
Dec-22	\$18,673	1.000	1.000	\$18,673	\$0	\$0
Jan-23	\$27,416	1.000	1.000	\$27,416	\$0	\$0
Feb-23	\$17,536	0.996	0.996	\$17,607	\$70	\$70
Mar-23	\$20,474	0.993	0.993	\$20,615	\$140	\$211
Apr-23	\$20,116	0.991	0.990	\$20,322	\$206	\$417
May-23	\$20,492	0.961	0.960	\$21,342	\$850	\$1,267
Jun-23	\$20,887	0.648	0.715	\$29,212	\$8,325	\$9,592

Medical only																										Paid Month	
incurred month	7/31/2019	8/31/2019	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	7/31/2020	8/31/2020	9/30/2020	#####	#####	#####	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021	7/31/2021	8/31/2021	
7/31/2019										(423)																	(58)
8/31/2019	109,488	69,729	54,952	307	372	867	325				30																
9/30/2019		126,717	66,868	1,804	191	5,309	423	11																			
10/31/2019			119,385	70,685	2,984	740	1,021	347	388	326	127																
11/30/2019				141,341	108,806	24,898	7,909	561	250	4,070	400	111	(229)		278	11						(829)				829	
12/31/2019					166,617	132,557	18,295	1,262	1,234	2,156	930		36,130		57	32	88			127							
1/31/2020						140,649	83,632	5,711	(6,380)	1,145	659	40		15	30	21	61	11									
2/29/2020							96,648	55,220	6,799	504	420	61	76	128	161	18	291	272				28					
3/31/2020								120,456	47,809	20,222	1,625	69	289	2,012	43	160	20	406									
4/30/2020									127,860	101,998	61,702	175	578	40	170	1,254	79	11				137					
5/31/2020										74,066	164,816	31,350	1,520	100	(238)	199	1,412										
6/30/2020											97,610	127,148	61,123	249	6,113	14	830					20	198				
7/31/2020												168,687	133,192	11,533	53,858	776	117			127				51			
8/31/2020													114,859	83,807	32,786	95,236	921	1,989	220	370							
9/30/2020														157,711	88,406	5,097	299	(591)			85	2,879	2,750		100		
10/31/2020															180,617	80,397	32,584	4,836	269	417	200	10,278	1,305	13	(297)	305	
11/30/2020																169,651	67,781	59,320	5,051	1,523	107	7,470	363	(649)	910		
12/31/2020																								(187)	271		
1/31/2021																									72	291	
2/28/2021																											
3/31/2021																											
4/30/2021																											
5/31/2021																											
6/30/2021																											
7/31/2021																											
8/31/2021																											
9/30/2021																											
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11/30/2022																											
12/31/2022																											
1/31/2023																											
2/28/2023																											
3/31/2023																											
4/30/2023																											
5/31/2023																											
6/30/2023																											
Totals	109,488	196,446	241,205	214,137	278,970	305,021	208,253	183,568	177,959	204,065	328,320	327,640	347,538	255,595	362,281	352,867	226,998	365,454	148,110	202,357	263,181	245,713	176,807	220,314	194,463	351,034	

Medical only																										Total
incurred month	9/30/2021	10/31/2021	11/30/2021	12/31/2021	1/31/2022	2/28/2022	3/31/2022	4/30/2022	5/31/2022	6/30/2022	7/31/2022	8/31/2022	9/30/2022	10/31/2022	11/30/2022	12/31/2022	1/31/2023	2/28/2023	3/31/2023	4/30/2023	5/31/2023	6/30/2023			Total	
7/31/2019																										235,559
8/31/2019																										201,353
9/30/2019																										195,174
10/31/2019				(829)																						288,416
11/30/2019																										359,487
12/31/2019																										225,594
1/31/2020																24										160,648
2/29/2020																751	179									194,041
3/31/2020																										294,003
4/30/2020					3																					273,446
5/31/2020										7,698																300,963
6/30/2020																										368,829
7/31/2020																										330,232
8/31/2020	(57)																									256,542
9/30/2020	22																									310,931
10/31/2020																										310,745
11/30/2020				(198)	(123)		198							(606)			(123)									262,841
12/31/2020		358																								284,558
1/31/2021		314	28,911																							178,120
2/28/2021	(64)	106	322		225	259	125		125								123	125								217,271
3/31/2021	61	148	133	251	134	(25)	95																			214,587
4/30/2021	160	756	303			67		608																		193,995
5/31/2021	37,345	15,800	775	6,340	367		418	7	76			(3)	36													366,449
6/30/2021	12,081	5,621	170	179	69	(68)		(189)	179	34																234,666
7/31/2021	15,425	10,623	1,356	236	141	159	32		71	388																247,948
8/31/2021	74,425	37,623	3,196	(1,482)	276	1,245			266	130		(178)	167													246,353
9/30/2021	134,286	89,352	24,790	3,394	1,181	74	123	24,888	840	354			562							(17)						279,938
10/31/2021		128,271		50,033	3,952	619	738	323	502	179	46	168	949	158												197,937
11/30/2021			146,094	129,956	36,450	2,515	535	1,538	180	101			23	778	549	120										318,841
12/31/2021			138,427	123,894	45,933	8,270	1,076	739	321	184	13	65	307	100	400			88				16				319,832
1/31/2022					120,887	90,969	28,876	2,090	1,574	2,644	1,357	181	1,868	123	152	32	90									250,843
2/28/2022						122,516	86,957	32,207	5,742	821	275	(86)	525	942	82	90	277					241				250,591
3/31/2022							178,576		16,456	10,917	152	(86)	286		(222)	(7,268)	418	299	623		148	483				325,159
4/30/2022								122,160	88,929	10,705	2,368	1,489	410	1,052	56	225	84	20,064		125			241			248,150
5/31/2022								138,784		5,991	2,369	2,498	1,723	139	52	179	668		207			483				216,419
6/30/2022									78,799	8,350	13,929	518			82	90	100		87		(2)	362				250,950
7/31/2022									193,147	3,830	1,770			3,647	164	376	201				152		359			357,750
8/31/2022											154,103															320,884
9/30/2022												230,347		83,277	3,381	1,675	293	1,171		255			603			390,286
10/31/2022													203,543		165,724	17,421	250	(4,868)	3,214	213	4,071	718				298,877
11/30/2022														191,530		101,428	3,181	2,411	243		24	60				328,740
12/31/2022															196,279		115,827	5,662	5,723	1,909	2,401	100	840			272,024
1/31/2023																182,976		86,366	1,264	886	191	100	241			553,228
2/28/2023																	269,075		147,047		497	1,691				345,218
3/31/2023																		207,490		124,059	7,388	979	5,302			611,971
4/30/2023																			246,453		354,078	7,013	4,427			324,288
5/31/2023																				215,048		98,802	10,438			258,102
6/30/2023																							92,143			192,621
Totals	273,790	289,403	255,563	288,966	287,803	272,112	304,475	309,356	254,339	237,949	243,259	435,651	312,689	367,778	320,878	296,854	360,727	364,332	403,424	709,069	277,691	311,510				13,665,399

Rx only																	Paid N									
incurred month	7/31/2019	8/31/2019	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	7/31/2020	8/31/2020	9/30/2020	#####	#####	#####	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021	7/31/2021	
	7/31/2019	38,141	28,768																							
	8/31/2019		71,501	19,940																						
	9/30/2019			54,694	21,209																					
	10/31/2019				55,421	49,795																				
	11/30/2019					61,381	23,850																			
	12/31/2019						103,257	44,927																		
	1/31/2020							105,291	21,206																	
	2/29/2020								82,156	16,278																
	3/31/2020									112,159	31,806									5						
	4/30/2020										38,406	91,982														
	5/31/2020											103,287	16,537													
	6/30/2020												74,082	63,496												
	7/31/2020													73,279	39,645											
	8/31/2020														122,087	39,136										
	9/30/2020															54,763	69,957	-171		60						
	10/31/2020																92,444	49,099	-41							
	11/30/2020																	95,518	31,722							
	12/31/2020																		107,900				67			
	1/31/2021																			45,766						
	2/28/2021																			141,793	29,708					
	3/31/2021																				104,977					
	4/30/2021																					26,418				
	5/31/2021																					120,386	34,728			
	6/30/2021																						147,923	37,453	40	
	7/31/2021																							98,809	59,850	
	8/31/2021																								91,245	
	9/30/2021																									
	10/31/2021																									
	11/30/2021																									
	12/31/2021																									
	1/31/2022																									
	2/28/2022																									
	3/31/2022																									
	4/30/2022																									
	5/31/2022																									
	6/30/2022																									
	7/31/2022																									
	8/31/2022																									
	9/30/2022																									
	10/31/2022																									
	11/30/2022																									
	12/31/2022																									
	1/31/2023																									
	2/28/2023																									
	3/31/2023																									
	4/30/2023																									
	5/31/2023																									
	6/30/2023																									

WIN Model as of 2023.06\_2023.08.02

**Wellness Insurance Network**

Dental only	Paid Month																									
incurred month	7/31/2019	8/31/2019	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	7/31/2020	8/31/2020	9/30/2020	10/31/2020	11/30/2020	12/31/2020	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021	7/31/2021	8/31/2021
7/31/2019	6,212	6,908	611																							
8/31/2019		13,241	5,182	249																						
9/30/2019			10,443	3,866																						
10/31/2019				11,551	4,957	1,500			640																	
11/30/2019					13,579	4,732	1,735		788	351	389	177														
12/31/2019						13,910	4,123		288		57	87														
1/31/2020								14,940				1,217					-1,254									
2/29/2020								15,945	4,877	2,933		174							414							
3/31/2020									8,504	40		229									77					
4/30/2020										734		75														
5/31/2020											1,635	1,429	343		20											
6/30/2020												7,991	8,801	313	30	40			1,132							
7/31/2020													14,216	1,529	244											
8/31/2020														19,289	2,175	807										
9/30/2020															15,751	6,302	1,642									
10/31/2020																16,974	3,564	426	490	177						
11/30/2020																	4,824	165	50	-558						
12/31/2020																	2,468	1,026	668		152					
1/31/2021																		2,468	1,026	668		170			898	
2/28/2021																		20,845	6,260	720	872				98	32
3/31/2021																			16,410	4,866	102					
4/30/2021																				17,034	5,942	220				
5/31/2021																					11,422	3,037	61			
6/30/2021																						11,422	13,894	5,697		
7/31/2021																								16,293	3,575	956
8/31/2021																									10,212	4,115
9/30/2021																										15,437
10/31/2021																										
11/30/2021																										
12/31/2021																										
1/31/2022																										
2/28/2022																										
3/31/2022																										
4/30/2022																										
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12/31/2022																										
1/31/2023																										
2/28/2023																										
3/31/2023																										
4/30/2023																										
5/31/2023																										
6/30/2023																										
Totals	6,212	20,149	16,236	15,666	18,537	20,141	20,799	29,025	14,384	4,153	3,116	9,898	23,360	21,450	18,220	24,123	18,275	21,266	24,382	23,366	23,518	18,508	17,284	22,949	13,945	20,540

Wellness Insurance |

Dental only																									Total
incurred month	9/30/2021	10/31/2021	11/30/2021	12/31/2021	1/31/2022	2/28/2022	3/31/2022	4/30/2022	5/31/2022	6/30/2022	7/31/2022	8/31/2022	9/30/2022	10/31/2022	11/30/2022	12/31/2022	1/31/2023	2/28/2023	3/31/2023	4/30/2023	5/31/2023	6/30/2023		Total	
7/31/2019																									13,731
8/31/2019																									18,671
9/30/2019																									14,312
10/31/2019																									18,648
11/30/2019																									21,751
12/31/2019																									18,465
1/31/2020																									27,236
2/29/2020																									24,343
3/31/2020																									8,851
4/30/2020																									809
5/31/2020																									3,427
6/30/2020																									18,306
7/31/2020																									16,070
8/31/2020																									22,736
9/30/2020																									23,872
10/31/2020																									20,896
11/30/2020	-376																								19,056
12/31/2020																									19,683
1/31/2021																									28,828
2/28/2021																									21,378
3/31/2021																									23,257
4/30/2021				108	451			177																	15,354
5/31/2021																									19,591
6/30/2021	146	1,354		216																					22,540
7/31/2021	519	694																							15,539
8/31/2021	7,183	870	631	1,307		177	112																		25,718
9/30/2021	12,632	6,543	181	109	451					1,038															20,956
10/31/2021		10,085		718	80	177				41															15,736
11/30/2021			13,891	7,286	554	98																			21,829
12/31/2021				14,105	1,514	1,125	1,401	2,311			1,487		177												22,120
1/31/2022					14,224	194	2,392	716	-902	-97															22,961
2/28/2022						13,893	6,358			243	-192														20,303
3/31/2022							19,192	8,643	2,713	458			344												31,351
4/30/2022								16,985	4,053	75	271				100	87	283								21,855
5/31/2022									18,442	8,873		104	76												27,495
6/30/2022										10,971	3,242	488	123	105			112								15,041
7/31/2022											10,952	6,942		1,236											19,129
8/31/2022												15,021	4,801	147	75	1,038	512	23							21,618
9/30/2022													13,271	7,404	1,138	510	439	51							22,813
10/31/2022														17,716	8,264	616			367						26,963
11/30/2022															17,402	4,736	527	816							23,480
12/31/2022																9,719	8,538	416							18,673
1/31/2023																	17,121	8,639	1,888	6		-238			27,416
2/28/2023																		4,182		447	176	193			17,536
3/31/2023																		12,538		14,875	4,636	964			20,474
4/30/2023																				11,028	8,688		400		20,116
5/31/2023																						16,203	4,289		20,492
6/30/2023																							20,887		20,887
Totals	20,105	19,547	19,339	23,850	17,274	21,903	27,258	30,509	25,924	20,339	16,120	22,555	18,792	26,706	26,967	17,014	27,137	22,483	21,312	16,117	26,031	25,531			962,314