

HCPA 1500 Payments by the Claims Processing System

Month	Total	Jan-02	Feb-02	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04			
Jan-02	63,829	1,452	1,547	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	
Jan-02	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578
Jan-02	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578
Jan-02	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578	1,578

Dental Payments by the Claims Processing System

	Prior to		Incurred Month of Service												
	Total	Jul-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	
Jul-02	0	Dental Services are Capitated													
Aug-02	0		0	0											
Sep-02	0		0	0	0										
Oct-02	0		0	0	0	0									
Nov-02	0		0	0	0	0	0								
Dec-02	0		0	0	0	0	0	0							
Jan-03	0		0	0	0	0	0	0	0						
Feb-03	0		0	0	0	0	0	0	0	0					
Mar-03	0		0	0	0	0	0	0	0	0	0				
Apr-03	0		0	0	0	0	0	0	0	0	0	0			
May-03	0		0	0	0	0	0	0	0	0	0	0	0		
Jun-03	0		0	0	0	0	0	0	0	0	0	0	0	0	
Totals	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

0 Total for Dates of Service after 7/1/2002

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Barbara V. Scheil and Associates, Ltd.

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Rockville, Virginia 23146
804-749-4408

April 15, 2008

I, Barbara V. Scheil, am associated with the firm of Barbara V. Scheil and Associates, Ltd. I am a Member of the American Academy of Actuaries and have been retained by Unison Administrative Services, LLC on behalf of Unison Health Plan of Tennessee, Inc. with regard to loss reserves, actuarial liabilities and related items.

I have examined the assumptions and methods used in determining the item listed below shown in the Medical Services Monitoring Report of Unison Health Plan of Tennessee, Inc., prepared for filing with Tennessee regulatory officials for the March 2008 reporting month.

<u>Item</u>	<u>Total</u>
"Remaining IBNR for Month" (Total)	\$ 24,081,171

I relied on the underlying records and summaries prepared by the responsible officers or employees of Unison Administrative Services, LLC. In other respects, my examination included such review of the assumptions and methods used and tests of the calculations as I considered necessary.

In my opinion, the amounts in Medical Services Monitoring Report on account of the item identified above:

- (i) Are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,
- (ii) Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the report was prepared,
- (iii) Meet the requirements of the laws of Tennessee,
- (iv) Make good and sufficient provision for all unpaid claims incurred under Unison Health Plan's administrative services arrangement with TennCare, and are consistent with the Unison Health Plan's contracts and agreements, and
- (v) Are computed on the basis of assumptions which are consistent with those used in computing the corresponding item in the Medical Services Monitoring Report of Unison Health Plan of Tennessee for the prior month.

Actuarial methods, considerations, and analyses used in forming my opinion conform to the relevant Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this statement of opinion.

Barbara V. Scheil

Barbara V. Scheil, FSA, MAAA
Member of the American Academy of Actuaries

Barbara V. Scheil and Associates, Ltd.



I, Leslie Gelpi, Vice President – Finance of Unison Administrative Services, LLC, hereby affirm that the listings and summaries of data prepared for Unison Health Plan of Tennessee, Inc. and submitted to Barbara V. Scheil and Associates, Ltd. were prepared under my direction and, to the best of my knowledge and belief, are accurate and complete.

A handwritten signature in cursive script, appearing to read "Leslie A. Gelpi".

Leslie A. Gelpi, Vice President - Finance
Unison Administrative Services, LLC