



January 14, 2009

**STATEMENT OF ACTUARIAL OPINION**

**Statutory Quarterly Statement of United Healthcare Plan of the River Valley, Inc.  
Medicaid Risk Business in Middle Tennessee  
As of and for the Period Ended December 31, 2008**

I, Jed L. Linfield, am a Member of the American Academy of Actuaries (Academy) and am Director of Actuarial Reserving Services for United Healthcare Plan of the River Valley, Inc.'s Medicaid plans. I meet the Academy qualification standards for rendering this statement of actuarial opinion.

This statement is for United Healthcare Plan of the River Valley, Inc.'s Medicaid risk business in Middle Tennessee, which had approximately 183,000 members in December 2008. This business became effective April 1, 2007.

I have examined the actuarial assumptions and methods used in determining the loss reserves listed below, as prepared for filing with regulatory officials as of December 31, 2008.

I have determined that the appropriate level for claims liability for this block of business is \$85,016,214.

Note that in the annual statement, both Medicaid and non-Medicaid business is combined.

I have relied upon information supplied by responsible officers of employees of United Healthcare Plan of the River Valley, Inc. as to the accuracy and completeness of listings and summaries of policies and contracts in force and other information underlying the loss reserves. In other respects, my examination included such review of the actuarial assumptions and actuarial methods and such test of actuarial calculations as I considered necessary in the circumstances. My examination considered the need for cash flow testing, but none was performed because such tests were determined to be unnecessary. The cash flows associated with United Healthcare Plan of the River Valley, Inc.'s products and investments are believed to be relatively insensitive to influences such as changes in economic conditions.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

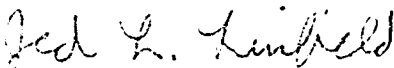
- a) Are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;

- b) Are based on actuarial assumptions which are in accordance with or stronger than those called for in related contract provisions and are appropriate for the purpose for which the statement was prepared;
- c) Meet the requirements of the laws of the State of Tennessee;
- d) Make good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization guaranteed under the terms of its contracts and agreements;
- e) Are computed on the basis of actuarial assumptions and methods consistent in all material respects with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- f) Include provision, in the aggregate, for all actuarial reserves and related statement items which ought to be established.

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

This statement has been prepared for inclusion with United Healthcare Plan of the River Valley, Inc.'s statutory quarterly statement for filing with regulatory authorities of the State of Tennessee and is intended for no other purpose.

January 14, 2009




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Jed L. Linfield  
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Member, American Academy of Actuaries  
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January 15, 2009

I, Kent Monical, am employed by AmeriChoice as Vice President, Medical Economics, Corporate Finance. I hereby affirm that the listings, summaries, and analyses relating to data for Medicaid business, prepared for and submitted to Jed L. Linfield, FSA, MAAA in support of his actuarial opinion for United Healthcare Plan of the River Valley, Inc.'s Medicaid risk business in Middle Tennessee, as of December 31, 2008, were prepared under my direction and, to the best of my knowledge and belief, are substantially accurate and complete and the same as, or derived from, the records and other data which form the basis of the quarterly statement for the quarter ended December 31, 2008.

  
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Kent Monical  
Vice President  
Medical Economics, Corporate Finance  
(703) 506 - 3534





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Account	2017			2018			2019			2020			2021	2022	2023	2024	2025	2026	2027	2028	2029	2030		
	Start	End	Amount	Start	End	Amount	Start	End	Amount	Start	End	Amount												
Administrative	10/1/17	9/30/18	17,375	10/1/18	9/30/19	17,375	10/1/19	9/30/20	17,375	10/1/20	9/30/21	17,375	10/1/21	9/30/22	17,375	10/1/22	9/30/23	17,375	10/1/23	9/30/24	17,375	10/1/24	9/30/25	17,375
Capital Expenditures (Property, Plant & Equipment)	10/1/17	9/30/18	13,020	10/1/18	9/30/19	13,020	10/1/19	9/30/20	13,020	10/1/20	9/30/21	13,020	10/1/21	9/30/22	13,020	10/1/22	9/30/23	13,020	10/1/23	9/30/24	13,020	10/1/24	9/30/25	13,020
Capital Expenditures (Infrastructure)	10/1/17	9/30/18	13,020	10/1/18	9/30/19	13,020	10/1/19	9/30/20	13,020	10/1/20	9/30/21	13,020	10/1/21	9/30/22	13,020	10/1/22	9/30/23	13,020	10/1/23	9/30/24	13,020	10/1/24	9/30/25	13,020
Capital Expenditures (Information Systems)	10/1/17	9/30/18	13,020	10/1/18	9/30/19	13,020	10/1/19	9/30/20	13,020	10/1/20	9/30/21	13,020	10/1/21	9/30/22	13,020	10/1/22	9/30/23	13,020	10/1/23	9/30/24	13,020	10/1/24	9/30/25	13,020
Capital Expenditures (Miscellaneous)	10/1/17	9/30/18	13,020	10/1/18	9/30/19	13,020	10/1/19	9/30/20	13,020	10/1/20	9/30/21	13,020	10/1/21	9/30/22	13,020	10/1/22	9/30/23	13,020	10/1/23	9/30/24	13,020	10/1/24	9/30/25	13,020
Capital Expenditures (Total)	10/1/17	9/30/18	13,020	10/1/18	9/30/19	13,020	10/1/19	9/30/20	13,020	10/1/20	9/30/21	13,020	10/1/21	9/30/22	13,020	10/1/22	9/30/23	13,020	10/1/23	9/30/24	13,020	10/1/24	9/30/25	13,020
Operating Expenses	10/1/17	9/30/18	10,000	10/1/18	9/30/19	10,000	10/1/19	9/30/20	10,000	10/1/20	9/30/21	10,000	10/1/21	9/30/22	10,000	10/1/22	9/30/23	10,000	10/1/23	9/30/24	10,000	10/1/24	9/30/25	10,000
Operating Expenses (Administrative)	10/1/17	9/30/18	10,000	10/1/18	9/30/19	10,000	10/1/19	9/30/20	10,000	10/1/20	9/30/21	10,000	10/1/21	9/30/22	10,000	10/1/22	9/30/23	10,000	10/1/23	9/30/24	10,000	10/1/24	9/30/25	10,000
Operating Expenses (Professional Fees)	10/1/17	9/30/18	10,000	10/1/18	9/30/19	10,000	10/1/19	9/30/20	10,000	10/1/20	9/30/21	10,000	10/1/21	9/30/22	10,000	10/1/22	9/30/23	10,000	10/1/23	9/30/24	10,000	10/1/24	9/30/25	10,000
Operating Expenses (Other)	10/1/17	9/30/18	10,000	10/1/18	9/30/19	10,000	10/1/19	9/30/20	10,000	10/1/20	9/30/21	10,000	10/1/21	9/30/22	10,000	10/1/22	9/30/23	10,000	10/1/23	9/30/24	10,000	10/1/24	9/30/25	10,000
Operating Expenses (Total)	10/1/17	9/30/18	10,000	10/1/18	9/30/19	10,000	10/1/19	9/30/20	10,000	10/1/20	9/30/21	10,000	10/1/21	9/30/22	10,000	10/1/22	9/30/23	10,000	10/1/23	9/30/24	10,000	10/1/24	9/30/25	10,000
Income Tax Expense	10/1/17	9/30/18	10,000	10/1/18	9/30/19	10,000	10/1/19	9/30/20	10,000	10/1/20	9/30/21	10,000	10/1/21	9/30/22	10,000	10/1/22	9/30/23	10,000	10/1/23	9/30/24	10,000	10/1/24	9/30/25	10,000
Income Tax Expense (Total)	10/1/17	9/30/18	10,000	10/1/18	9/30/19	10,000	10/1/19	9/30/20	10,000	10/1/20	9/30/21	10,000	10/1/21	9/30/22	10,000	10/1/22	9/30/23	10,000	10/1/23	9/30/24	10,000	10/1/24	9/30/25	10,000

Month CMS1450-UB92

Paid  
by the  
Claims  
System

	Total	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	
0	Jan-07	0																		
0	Feb-07	0																		
0	Mar-07	0																		
261,506	Apr-07	261,506																		
6,865,950	May-07	6,865,950	6,791,847	74,102																
9,322,697	Jun-07	9,322,697	4,249,883	5,046,678	26,136															
15,096,288	Jul-07	15,096,288	1,935,186	7,966,579	5,097,144	97,379														
17,006,546	Aug-07	17,006,546	1,585,127	2,084,686	7,948,073	5,334,472	54,188													
13,215,002	Sep-07	13,215,002	606,815	661,218	1,859,996	6,726,899	3,345,937	14,137												
16,666,944	Oct-07	16,666,944	293,576	1,148,915	1,018,994	2,172,170	7,842,522	4,086,843	103,923											
11,792,783	Nov-07	11,792,783	176,785	108,061	260,676	570,471	1,510,020	5,596,439	3,531,138	39,195										
11,748,604	Dec-07	11,748,604	250,526	5,935	182,725	424,884	586,847	940,052	7,076,261	2,229,991	11,382									
16,514,063	Jan-08	16,514,063	76,377	61,950	102,870	309,325	716,357	926,161	2,455,895	8,443,467	3,387,692	33,971								
20,250,469	Feb-08	20,250,469	373,999	457,167	369,863	527,270	419,260	1,512,968	1,283,824	2,082,586	8,157,566	5,046,707	19,259							
14,764,630	Mar-08	14,764,630	(18,991)	(22,153)	56,749	96,980	297,286	320,342	809,676	740,011	1,599,152	6,510,852	4,365,584	9,142						
23,234,379	Apr-08	23,234,379	208,518	282,321	87,656	494,374	220,653	130,308	882,304	469,811	1,603,076	2,623,097	9,488,356	6,703,726	40,179					
13,273,105	May-08	13,273,105	30,484	49,569	31,266	44,992	53,684	130,596	78,778	210,887	349,917	698,433	1,153,362	5,210,393	5,187,456	43,289				
15,515,682	Jun-08	15,515,682	10,500	219,423	76,436	(1,729)	117,891	13,599	147,927	95,365	158,265	883,199	847,984	2,008,228	6,144,698	4,784,190	9,707			
17,103,331	Jul-08	17,103,331	56,541	11,561	18,291	23,555	32,006	19,918	52,913	67,533	121,367	105,852	451,347	1,363,573	2,330,998	7,400,135	4,976,693	71,050		
19,174,997	Aug-08	19,174,997	(8,822)	13,570	79,392	(1,084)	(161,419)	(109,713)	54,411	36,554	39,505	73,773	237,094	666,122	877,500	1,695,283	7,978,486	7,300,645	403,697	
13,117,927	Sep-08	13,117,927	(3,366)	(8,747)	(650)	3,866	34,076	28,717	2,610	10,260	55,680	185,907	36,415	67,668	342,479	686,837	495,783	5,335,884	5,508,115	336,393
19,218,950	Oct-08	19,218,950	26,758	146,554	18,525	(3,454)	44,995	(23,333)	78,099	(52,406)	(110,357)	51,399	77,121	106,562	154,122	524,332	609,159	1,648,213	6,678,490	8,120,410
16,400,529	Nov-08	16,400,529	43,194	2,544	(11,049)	(16,071)	120	(12,018)	(41,166)	(6,467)	15,287	18,755	8,452	255,965	275,441	55,176	199,692	1,178,902	1,836,606	4,231,651
16,772,089	Dec-08	16,772,089	(27,676)	(6,259)	(4,287)	(2,640)	(29,149)	(9,678)	(15,226)	(42,147)	(9,181)	(37,105)	(94,781)	8,526	(29,432)	219,725	407,025	506,317	898,716	776,859
0	Jan-09	0																		
0	Feb-09	0																		
0	Mar-09	0																		
0	Apr-09	0																		
0	May-09	0																		
0	Jun-09	0																		
0	Jul-09	0																		
0	Aug-09	0																		
0	Sep-09	0																		
0	Oct-09	0																		
0	Nov-09	0																		
0	Dec-09	0																		
0	Jan-10	0																		
0	Feb-10	0																		
0	Mar-10	0																		
0	Apr-10	0																		
0	May-10	0																		
0	Jun-10	0																		

<b>Totals</b>		307,316,472	16,958,766	18,303,675	17,218,806	16,801,659	15,085,274	13,565,339	16,501,368	14,324,639	15,379,351	16,194,841	16,590,193	16,399,905	15,323,440	15,408,966	14,676,546	16,041,012	15,325,625	13,465,312	
FY 10	0																				
FY 09	0																				
FY 08	205,340,153																				
FY 07	101,976,319																				

Month  
Paid  
by the  
Claims  
System

CMS1450-UB92

	Total	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	
0	Jan-07	0																				
0	Feb-07	0																				
0	Mar-07	0																				
261,506	Apr-07	261,506																				
6,865,950	May-07	6,865,950																				
9,322,697	Jun-07	9,322,697																				
15,096,288	Jul-07	15,096,288																				
17,006,546	Aug-07	17,006,546																				
13,215,002	Sep-07	13,215,002																				
16,666,944	Oct-07	16,666,944																				
11,792,783	Nov-07	11,792,783																				
11,748,604	Dec-07	11,748,604																				
16,514,063	Jan-08	16,514,063																				
20,250,469	Feb-08	20,250,469																				
14,764,630	Mar-08	14,764,630																				
23,234,379	Apr-08	23,234,379																				
13,273,105	May-08	13,273,105																				
15,515,682	Jun-08	15,515,682																				
17,103,331	Jul-08	17,103,331																				
19,174,997	Aug-08	19,174,997																				
13,117,927	Sep-08	13,117,927																				
19,218,950	Oct-08	19,218,950	1,123,759																			
16,400,529	Nov-08	16,400,529	7,245,526	1,119,988																		
16,772,089	Dec-08	16,772,089	4,806,708	8,623,537	832,236																	
0	Jan-09	0																				
0	Feb-09	0																				
0	Mar-09	0																				
0	Apr-09	0																				
0	May-09	0																				
0	Jun-09	0																				
0	Jul-09	0																				
0	Aug-09	0																				
0	Sep-09	0																				
0	Oct-09	0																				
0	Nov-09	0																				
0	Dec-09	0																				
0	Jan-10	0																				
0	Feb-10	0																				
0	Mar-10	0																				
0	Apr-10	0																				
0	May-10	0																				
0	Jun-10	0																				
<b>Totals</b>		<b>307,316,472</b>	<b>13,175,993</b>	<b>9,743,525</b>	<b>832,236</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
FY 10		0																				
FY 09		0																				
FY 08		205,340,153																				
FY 07		101,976,319																				



Month Paid by the Claims System	CMS1450-UB92	Total	Jun-10
0	Jan-07	0	
0	Feb-07	0	
0	Mar-07	0	
261,506	Apr-07	261,506	
6,865,950	May-07	6,865,950	
9,322,697	Jun-07	9,322,697	
15,096,288	Jul-07	15,096,288	
17,006,546	Aug-07	17,006,546	
13,215,002	Sep-07	13,215,002	
16,666,944	Oct-07	16,666,944	
11,792,783	Nov-07	11,792,783	
11,748,604	Dec-07	11,748,604	
16,514,063	Jan-08	16,514,063	
20,250,469	Feb-08	20,250,469	
14,764,630	Mar-08	14,764,630	
23,234,379	Apr-08	23,234,379	
13,273,105	May-08	13,273,105	
15,515,682	Jun-08	15,515,682	
17,103,331	Jul-08	17,103,331	
19,174,997	Aug-08	19,174,997	
13,117,927	Sep-08	13,117,927	
19,218,950	Oct-08	19,218,950	
16,400,529	Nov-08	16,400,529	
16,772,089	Dec-08	16,772,089	
0	Jan-09	0	
0	Feb-09	0	
0	Mar-09	0	
0	Apr-09	0	
0	May-09	0	
0	Jun-09	0	
0	Jul-09	0	
0	Aug-09	0	
0	Sep-09	0	
0	Oct-09	0	
0	Nov-09	0	
0	Dec-09	0	
0	Jan-10	0	
0	Feb-10	0	
0	Mar-10	0	
0	Apr-10	0	
0	May-10	0	
0	Jun-10	0	
<b>Totals</b>		<b>307,316,472</b>	<b>0</b>
FY 10		0	
FY 09		0	
FY 08	205,340,153		
FY 07	101,976,319		

Paid  
by the  
Claims  
System

	Total	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	
0	Jan-07	0																		
0	Feb-07	0																		
0	Mar-07	0																		
452,142	Apr-07	452,142																		
6,191,560	May-07	6,191,560	5,453,926	737,634																
9,008,471	Jun-07	9,008,471	3,501,157	5,110,051	397,263															
16,671,934	Jul-07	16,671,934	2,716,947	6,706,370	6,308,376	940,241														
15,187,080	Aug-07	15,187,080	990,336	1,840,728	5,589,567	5,928,729	837,720													
15,460,558	Sep-07	15,460,558	572,092	922,635	1,781,563	5,627,234	6,242,852	314,183												
21,474,111	Oct-07	21,474,111	290,107	678,054	1,416,128	2,080,257	7,816,058	7,928,783	1,264,724											
17,418,180	Nov-07	17,418,180	249,366	233,962	434,463	1,122,392	1,647,431	5,605,823	7,319,917	804,826										
15,750,609	Dec-07	15,750,609	109,997	11,442	96,920	366,486	773,538	1,442,568	6,360,531	6,246,364	342,763									
18,185,455	Jan-08	18,185,455	(52,151)	54,187	81,347	111,120	446,470	651,760	2,093,815	7,388,515	6,956,306	454,085								
18,722,452	Feb-08	18,722,452	208,726	114,724	74,968	148,405	196,947	386,864	759,184	1,992,781	6,886,933	7,646,779	306,140							
16,912,462	Mar-08	16,912,462	64,709	41,368	59,198	64,189	103,112	86,191	189,221	500,993	1,144,057	7,073,632	7,356,058	229,734						
21,524,487	Apr-08	21,524,487	83,364	85,941	75,133	103,462	148,449	126,761	283,124	438,966	772,499	2,016,903	7,812,450	8,807,900	769,530					
16,725,969	May-08	16,725,969	274,900	84,337	69,237	43,978	35,342	66,606	50,014	95,634	214,789	811,849	1,236,700	5,172,895	8,033,999	535,689				
16,380,038	Jun-08	16,380,038	(63,826)	(12,157)	(11,467)	(31,075)	(41,628)	(18,310)	2,704	2,729	30,572	175,363	789,700	1,966,899	6,115,246	7,175,469	299,818			
20,765,050	Jul-08	20,765,050	7,691	(29,449)	(43,548)	(35,062)	(20,536)	(16,475)	(11,317)	(10,434)	(11,294)	427,862	132,624	1,184,174	2,531,649	8,160,788	7,701,589	796,788		
21,893,477	Aug-08	21,893,477	(5,635)	(53,392)	(30,530)	(140,864)	(233,487)	(230,823)	(250,988)	(314,938)	(305,337)	(183,547)	(215,371)	72,954	580,244	1,331,384	7,015,834	11,012,521	3,265,450	
16,400,556	Sep-08	16,400,556	912	4,719	10,286	1,856	10,994	8,378	7,613	11,405	52,268	62,160	69,344	149,555	217,013	410,037	799,405	4,952,713	7,153,486	2,478,414
22,473,987	Oct-08	22,473,987	5,821	(3,071)	(4,559)	15,915	11,734	20,617	24,978	33,067	45,080	36,350	64,586	102,155	189,246	239,102	467,191	1,063,605	6,625,449	9,558,151
16,507,341	Nov-08	16,507,341	1,298	13,882	(8,899)	7,545	(8,096)	(1,935)	(15,944)	(12,766)	(8,374)	(11,698)	(8,074)	19,951	57,573	37,465	158,672	417,136	839,350	3,132,868
16,226,114	Dec-08	16,226,114	8,299	2,743	9,097	(3,486)	(3,814)	2,385	7,457	20,361	2,670	(4,705)	34,663	12,409	24,925	53,127	72,711	162,500	409,130	1,448,450
0	Jan-09	0																		
0	Feb-09	0																		
0	Mar-09	0																		
0	Apr-09	0																		
0	May-09	0																		
0	Jun-09	0																		
0	Jul-09	0																		
0	Aug-09	0																		
0	Sep-09	0																		
0	Oct-09	0																		
0	Nov-09	0																		
0	Dec-09	0																		
0	Jan-10	0																		
0	Feb-10	0																		
0	Mar-10	0																		
0	Apr-10	0																		
0	May-10	0																		
0	Jun-10	0																		

Totals	340,332,034	14,870,177	16,544,706	16,304,544	16,351,321	17,963,088	16,373,324	18,085,034	17,197,504	16,122,935	18,505,036	17,578,819	17,718,626	18,499,426	17,943,080	17,115,222	18,405,263	18,292,864	16,617,883	
FY 10	0																			
FY 09	0																			
FY 08	222,717,388																			
FY 07	117,614,645																			

Month  
Paid  
by the  
Claims  
System

CMS1500

	Total	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	
0	Jan-07	0																				
0	Feb-07	0																				
0	Mar-07	0																				
452,142	Apr-07	452,142																				
6,191,560	May-07	6,191,560																				
9,008,471	Jun-07	9,008,471																				
16,671,934	Jul-07	16,671,934																				
15,187,080	Aug-07	15,187,080																				
15,460,558	Sep-07	15,460,558																				
21,474,111	Oct-07	21,474,111																				
17,418,180	Nov-07	17,418,180																				
15,750,609	Dec-07	15,750,609																				
18,185,455	Jan-08	18,185,455																				
18,722,452	Feb-08	18,722,452																				
16,912,462	Mar-08	16,912,462																				
21,524,487	Apr-08	21,524,487																				
16,725,969	May-08	16,725,969																				
16,380,038	Jun-08	16,380,038																				
20,765,050	Jul-08	20,765,050																				
21,893,477	Aug-08	21,893,477																				
16,400,556	Sep-08	16,400,556																				
22,473,987	Oct-08	22,473,987	3,978,571																			
16,507,341	Nov-08	16,507,341	7,852,488	4,044,928																		
16,226,114	Dec-08	16,226,114	3,467,734	6,266,222	4,233,237																	
0	Jan-09	0																				
0	Feb-09	0																				
0	Mar-09	0																				
0	Apr-09	0																				
0	May-09	0																				
0	Jun-09	0																				
0	Jul-09	0																				
0	Aug-09	0																				
0	Sep-09	0																				
0	Oct-09	0																				
0	Nov-09	0																				
0	Dec-09	0																				
0	Jan-10	0																				
0	Feb-10	0																				
0	Mar-10	0																				
0	Apr-10	0																				
0	May-10	0																				
0	Jun-10	0																				

Totals		340,332,034	15,298,794	10,311,150	4,233,237	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FY 10		0																				
FY 09		0																				
FY 08		222,717,388																				
FY 07		117,614,645																				

Month Paid by the Claims System	CMS1500	Total		Jun-10
0	Jan-07	0	0	
0	Feb-07	0	0	
0	Mar-07	0	0	
452,142	Apr-07	452,142		
6,191,560	May-07	6,191,560		
9,008,471	Jun-07	9,008,471		
16,671,934	Jul-07	16,671,934		
15,187,080	Aug-07	15,187,080		
15,460,558	Sep-07	15,460,558		
21,474,111	Oct-07	21,474,111		
17,418,180	Nov-07	17,418,180		
15,750,609	Dec-07	15,750,609		
18,185,455	Jan-08	18,185,455		
18,722,452	Feb-08	18,722,452		
16,912,462	Mar-08	16,912,462		
21,524,487	Apr-08	21,524,487		
16,725,969	May-08	16,725,969		
16,380,038	Jun-08	16,380,038		
20,765,050	Jul-08	20,765,050		
21,893,477	Aug-08	21,893,477		
16,400,556	Sep-08	16,400,556		
22,473,987	Oct-08	22,473,987		
16,507,341	Nov-08	16,507,341		
16,226,114	Dec-08	16,226,114		
0	Jan-09	0		
0	Feb-09	0		
0	Mar-09	0		
0	Apr-09	0		
0	May-09	0		
0	Jun-09	0		
0	Jul-09	0		
0	Aug-09	0		
0	Sep-09	0		
0	Oct-09	0		
0	Nov-09	0		
0	Dec-09	0		
0	Jan-10	0		
0	Feb-10	0		
0	Mar-10	0		
0	Apr-10	0		
0	May-10	0		
0	Jun-10	0		
<b>Totals</b>		<b>340,332,034</b>	<b>0</b>	
FY 10		0		
FY 09		0		
FY 08	222,717,388			
FY 07	117,614,645			

**Americhoice - Middle Tennessee  
Reconciliation Between 2A and MLR Report  
As of December 31, 2008**

<u>Capitation Revenue</u>	<u>Revenue</u>
Revenue reported per MLR report	563,111,287
Gross adjustment for PDN retroactive premium	44,690,337
Retroactive premium adjustments included in MLR report	(12,475,361)
	<u>595,326,263</u>
TennCare Capitation per 2A	595,326,262
Difference	<u>0</u>
<u>Claims &amp; Reserve</u>	
	<u>Claims</u>
Paid claims per the 2A	499,186,287
Change in IBNR	(3,393,308)
Total 2A Paid Claims and Change in Reserves	<u>495,792,979</u>
Incurred Claims per the MLR for the reporting period	499,383,742
Restated prior year incurred claims	(3,590,763)
Adjusted MLR	<u>495,792,979</u>
Difference	<u>(0)</u>