

	A Baseline	B Competitive Market (Theory)	C Modeled	D Modeled
Risk Score	1.0	1.1	1.1	1.3
Total Premium from CMS Per Member Per Month (PMPM)	\$1008	\$1083	\$1057	\$ 1155
A&B Medical Expense PMPM	\$760	\$760	\$760	\$760
Rebate to improve Member Premium & Benefits PMPM	\$134	\$195	\$ 148	\$ 176
Total Profit PMPM	\$43	\$46	\$55	\$77
Profits /100,000 members Total \$	\$52 M	\$55M	\$67 M	\$ 93 M
CMS Added Costs Total \$	\$10 M	\$100 M	\$68 M	\$ 186 M
Beneficiaries Added Costs Total \$	\$1.3M	\$14 M	\$ 9.6 M	\$ 26 M
Profit %	4.3%	4.2%	5.2%	6.7%
Medical Loss Ratio (MLR) %	87.5%	87.8%	87%*	86.1%*

Risk Contracting And Medicare Choice

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