

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

AmeriChoice of New Jersey, Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95497 Employer's ID Number 22-3368602
(Current) (Prior)

Organized under the Laws of New Jersey, State of Domicile or Port of Entry NJ

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

Is HMO Federally Qualified? Yes [] No [X]

Incorporated/Organized 10/17/1994 Commenced Business 02/01/1996

Statutory Home Office 1 Tower Center Boulevard, 11th Floor, Suite 1100, East Brunswick, NJ, US 08816
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 170 Wood Avenue South 3rd Floor
(Street and Number)
Iselin, NJ, US 08830, 732-623-1258
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 4 Research Drive 5th Floor, Shelton, CT, US 06484
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 185 Asylum Street
(Street and Number)
Hartford, CT, US 06103, 860-702-9855
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.AmeriChoice.com

Statutory Statement Contact Daniel John Blumberg, 952-979-6570
(Name) (Area Code) (Telephone Number)
dan_blumberg@uhc.com, 952-931-4651
(E-mail Address) (FAX Number)

OFFICERS

President Samuel Thomas George # Treasurer Peter Marshall Gill
Secretary Bryn Searns # Chief Financial Officer Jeffrey Brian Snelling #

OTHER

Heather Anastasia Lang, Assistant Secretary Nyle Brent Cottingham, Vice President

DIRECTORS OR TRUSTEES

Michael Lester Cotton Samuel Thomas George # Tameeka Lashell Smith
Scott Douglas Waulters

State of Colorado State of _____ State of _____
County of Denver County of _____ County of _____

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Bryn Searns
Bryn Searns
Secretary

Samuel Thomas George
Samuel Thomas George
President

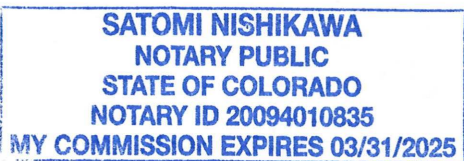
Jeffrey Brian Snelling
Jeffrey Brian Snelling
Chief Financial Officer

Subscribed and sworn to before me this
23rd day of January, 2024
Satori

Subscribed and sworn to before me this
_____ day of _____

Subscribed and sworn to before me this
_____ day of _____

- a. Is this an original filing?..... Yes [X] No []
- b. If no,
1. State the amendment number.....
 2. Date filed.....
 3. Number of pages attached.....





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State of _____ State of New Jersey State of _____
 County of _____ County of Middlesex County of _____

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Bryn Searns Samuel Thomas George Jeffrey Brian Snelling
 Secretary President Chief Financial Officer

Subscribed and sworn to before me this _____ day of _____
 Subscribed and sworn to before me this 23 day of Jan _____
2024
 Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing?..... Yes [X] No []
 b. If no,
 1. State the amendment number.....
 2. Date filed.....
 3. Number of pages attached.....

MAGDALEN M. KRAEMER
 Notary Public, State of New Jersey
 Comm. # 50183687
 My Commission Expires 1/27/2027

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	688,693,268	0	688,693,268	702,158,133
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$50,291, Schedule E - Part 1), cash equivalents (\$154,880,045, Schedule E - Part 2) and short-term investments (\$0, Schedule DA)	154,930,336	0	154,930,336	208,243,985
6. Contract loans, (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	2,995
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	843,623,604	0	843,623,604	910,405,113
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,559,731	0	5,559,731	6,443,337
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	18,327,351	0	18,327,351	16,689,879
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$35,187,076) and contracts subject to redetermination (\$778,560)	35,965,636	0	35,965,636	6,755,310
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	7,687,449	0	7,687,449	0
18.2 Net deferred tax asset	5,022,727	0	5,022,727	3,012,845
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$7,240,610) and other amounts receivable	20,211,159	12,970,549	7,240,610	6,825,146
25. Aggregate write-ins for other than invested assets	37,167	37,167	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	936,434,824	13,007,716	923,427,108	950,131,630
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	936,434,824	13,007,716	923,427,108	950,131,630
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Expense	35,351	35,351	0	0
2502. Miscellaneous Receivables	1,816	1,816	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	37,167	37,167	0	0

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$0 reinsurance ceded)	304,645,096	0	304,645,096	243,685,478
2. Accrued medical incentive pool and bonus amounts	9,635,185	0	9,635,185	4,816,531
3. Unpaid claims adjustment expenses.....	2,379,603	0	2,379,603	2,184,672
4. Aggregate health policy reserves, including the liability of \$0 for medical loss ratio rebate per the Public Health Service Act	19,373,735	0	19,373,735	159,835,848
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	3,120,768	0	3,120,768	2,803,247
8. Premiums received in advance.....	2,669,262	0	2,669,262	0
9. General expenses due or accrued.....	99,112,067	0	99,112,067	106,062,928
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses))	0	0	0	14,537,329
10.2 Net deferred tax liability.....	0	0	0	0
11. Ceded reinsurance premiums payable.....	0	0	0	0
12. Amounts withheld or retained for the account of others.....	0	0	0	0
13. Remittances and items not allocated.....	0	0	0	0
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$0 current).....	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates.....	12,242,848	0	12,242,848	17,525,422
16. Derivatives.....	0	0	0	0
17. Payable for securities.....	0	0	0	0
18. Payable for securities lending	0	0	0	0
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....	0	0	0	0
20. Reinsurance in unauthorized and certified (\$0) companies	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
22. Liability for amounts held under uninsured plans.....	0	0	0	1,065,921
23. Aggregate write-ins for other liabilities (including \$3,090 current).....	3,090	0	3,090	3,090
24. Total liabilities (Lines 1 to 23).....	453,181,654	0	453,181,654	552,520,466
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	0	0
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	278,069,150	278,069,150
29. Surplus notes.....	XXX	XXX	0	0
30. Aggregate write-ins for other than special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	192,176,304	119,542,014
32. Less treasury stock, at cost:				
32.10 shares common (value included in Line 26 \$0).....	XXX	XXX	0	0
32.20 shares preferred (value included in Line 27 \$0).....	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	470,245,454	397,611,164
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	923,427,108	950,131,630
DETAILS OF WRITE-INS				
2301. Unclaimed Property	3,090	0	3,090	3,090
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	3,090	0	3,090	3,090
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	5,091,825	4,929,536
2. Net premium income (including \$0 non-health premium income)	XXX	3,153,145,692	3,092,519,138
3. Change in unearned premium reserves and reserve for rate credits	XXX	179,221,157	32,500,536
4. Fee-for-service (net of \$0 medical expenses)	XXX	0	0
5. Risk revenue	XXX	0	0
6. Aggregate write-ins for other health care related revenues	XXX	0	0
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	3,332,366,849	3,125,019,674
Hospital and Medical:			
9. Hospital/medical benefits	0	2,277,233,418	2,108,639,353
10. Other professional services	0	114,437,018	104,625,536
11. Outside referrals	0	0	0
12. Emergency room and out-of-area	0	0	0
13. Prescription drugs	0	402,615,322	373,688,966
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts	0	10,184,554	4,042,979
16. Subtotal (Lines 9 to 15)	0	2,804,470,312	2,590,996,834
Less:			
17. Net reinsurance recoveries	0	0	0
18. Total hospital and medical (Lines 16 minus 17)	0	2,804,470,312	2,590,996,834
19. Non-health claims (net)	0	0	0
20. Claims adjustment expenses, including \$106,877,524 cost containment expenses	0	126,373,024	110,632,303
21. General administrative expenses	0	282,630,780	276,453,246
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only)	0	7,651,206	0
23. Total underwriting deductions (Lines 18 through 22).....	0	3,221,125,322	2,978,082,383
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	111,241,527	146,937,291
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)	0	31,629,976	19,664,460
26. Net realized capital gains (losses) less capital gains tax of \$654,310	0	2,403,301	(6,973,134)
27. Net investment gains (losses) (Lines 25 plus 26)	0	34,033,277	12,691,326
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$0) (amount charged off \$0)]	0	0	0
29. Aggregate write-ins for other income or expenses	0	0	(128,511)
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	145,274,804	159,500,106
31. Federal and foreign income taxes incurred	XXX	31,077,241	34,385,558
32. Net income (loss) (Lines 30 minus 31)	XXX	114,197,563	125,114,548
DETAILS OF WRITE-INS			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701.	XXX		
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901. Fines and Penalties	0	0	(128,511)
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0	(128,511)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	397,611,164	417,829,545
34. Net income or (loss) from Line 32	114,197,563	125,114,548
35. Change in valuation basis of aggregate policy and claim reserves	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$0	0	0
37. Change in net unrealized foreign exchange capital gain or (loss)	0	0
38. Change in net deferred income tax	2,009,882	(1,198,913)
39. Change in nonadmitted assets	(1,573,155)	5,865,984
40. Change in unauthorized and certified reinsurance	0	0
41. Change in treasury stock	0	0
42. Change in surplus notes	0	0
43. Cumulative effect of changes in accounting principles.....	0	0
44. Capital Changes:		
44.1 Paid in	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....	0	0
45. Surplus adjustments:		
45.1 Paid in	0	0
45.2 Transferred to capital (Stock Dividend)	0	0
45.3 Transferred from capital	0	0
46. Dividends to stockholders	(42,000,000)	(150,000,000)
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47)	72,634,290	(20,218,381)
49. Capital and surplus end of reporting period (Line 33 plus 48)	470,245,454	397,611,164
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	0	0

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CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	3,156,074,994	3,095,466,970
2. Net investment income	32,830,832	19,927,473
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	3,188,905,826	3,115,394,443
5. Benefit and loss related payments	2,740,328,797	2,550,343,092
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	416,830,200	405,373,538
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	53,956,329	12,129,747
10. Total (Lines 5 through 9)	3,211,115,326	2,967,846,377
11. Net cash from operations (Line 4 minus Line 10)	(22,209,500)	147,548,066
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	158,710,378	226,694,181
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(5,100)	0
12.7 Miscellaneous proceeds	2,995	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	158,708,273	226,694,181
13. Cost of investments acquired (long-term only):		
13.1 Bonds	142,495,504	290,102,843
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	1,350
13.7 Total investments acquired (Lines 13.1 to 13.6)	142,495,504	290,104,193
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	16,212,769	(63,410,012)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	42,000,000	150,000,000
16.6 Other cash provided (applied)	(5,316,917)	4,862,783
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(47,316,917)	(145,137,217)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(53,313,648)	(60,999,162)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	208,243,985	269,243,147
19.2 End of year (Line 18 plus Line 19.1)	154,930,336	208,243,985

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Net premium income	3,153,145,692	40,737,525	0	0	0	0	0	0	3,112,408,167	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit	179,221,157	2,562,794	0	0	0	0	0	0	176,658,363	0	0	0	0	0
3. Fee-for-service (net of \$ medical expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Risk revenue	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	3,332,366,849	43,300,319	0	0	0	0	0	0	3,289,066,530	0	0	0	0	0
8. Hospital/medical benefits	2,277,233,418	27,684,070	0	0	0	0	0	0	2,249,549,348	0	0	0	0	XXX
9. Other professional services	114,437,018	4,919,357	0	0	0	0	0	0	109,517,661	0	0	0	0	XXX
10. Outside referrals	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. Emergency room and out-of-area	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Prescription drugs	402,615,322	11,249,868	0	0	0	0	0	0	391,365,454	0	0	0	0	XXX
13. Aggregate write-ins for other hospital and medical	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts	10,184,554	470	0	0	0	0	0	0	10,184,084	0	0	0	0	XXX
15. Subtotal (Lines 8 to 14)	2,804,470,312	43,853,765	0	0	0	0	0	0	2,760,616,547	0	0	0	0	XXX
16. Net reinsurance recoveries	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
17. Total medical and hospital (Lines 15 minus 16)	2,804,470,312	43,853,765	0	0	0	0	0	0	2,760,616,547	0	0	0	0	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$ 106,877,524 cost containment expenses	126,373,024	3,394,437	0	0	0	0	0	0	122,978,587	0	0	0	0	0
20. General administrative expenses	282,630,779	3,651,490	0	0	0	0	0	0	278,979,289	0	0	0	0	0
21. Increase in reserves for accident and health contracts	7,651,206	0	0	0	0	0	0	0	7,651,206	0	0	0	0	XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22)	3,221,125,321	50,899,692	0	0	0	0	0	0	3,170,225,629	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	111,241,528	(7,599,373)	0	0	0	0	0	0	118,840,901	0	0	0	0	0
DETAILS OF WRITE-INS														
0501.														XXX
0502.														XXX
0503.														XXX
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.														XXX
1302.														XXX
1303.														XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical) individual	40,737,525	0	0	40,737,525
2. Comprehensive (hospital and medical) group	0	0	0	0
3. Medicare Supplement	0	0	0	0
4. Vision only	0	0	0	0
5. Dental only	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0
7. Title XVIII - Medicare	0	0	0	0
8. Title XIX - Medicaid	3,112,408,167	0	0	3,112,408,167
9. Credit A&H	0	0	0	0
10. Disability Income	0	0	0	0
11. Long-Term Care	0	0	0	0
12. Other health	0	0	0	0
13. Health subtotal (Lines 1 through 12)	3,153,145,692	0	0	3,153,145,692
14. Life	0	0	0	0
15. Property/casualty	0	0	0	0
16. Totals (Lines 13 to 15)	3,153,145,692	0	0	3,153,145,692

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Payments during the year:														
1.1 Direct	2,734,962,899	47,237,749	0	0	0	0	0	0	2,687,725,150	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	2,734,962,899	47,237,749	0	0	0	0	0	0	2,687,725,150	0	0	0	0	0
2. Paid medical incentive pools and bonuses	5,365,900	1,430	0	0	0	0	0	0	5,364,470	0	0	0	0	0
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct	304,645,096	3,434,163	0	0	0	0	0	0	301,210,933	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	304,645,096	3,434,163	0	0	0	0	0	0	301,210,933	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct	3,120,767	18,112	0	0	0	0	0	0	3,102,655	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	3,120,767	18,112	0	0	0	0	0	0	3,102,655	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	9,635,185	(23,112)	0	0	0	0	0	140	9,658,157	0	0	0	0	0
6. Net health care receivables (a)	1,954,280	(7,306)	0	0	0	0	0	0	1,961,586	0	0	0	0	0
7. Amounts recoverable from reinsurers December 31, current year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:														
8.1 Direct	243,685,478	6,820,619	0	0	0	0	0	0	236,864,859	0	0	0	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.4 Net	243,685,478	6,820,619	0	0	0	0	0	0	236,864,859	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct	2,803,246	23,414	0	0	0	0	0	0	2,779,832	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.4 Net	2,803,246	23,414	0	0	0	0	0	0	2,779,832	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	4,816,531	(22,152)	0	0	0	0	0	140	4,838,543	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:														
12.1 Direct	2,794,285,758	43,853,297	0	0	0	0	0	0	2,750,432,461	0	0	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.4 Net	2,794,285,758	43,853,297	0	0	0	0	0	0	2,750,432,461	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	10,184,554	470	0	0	0	0	0	0	10,184,084	0	0	0	0	0

(a) Excludes \$0 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Reported in Process of Adjustment:														
1.1 Direct	108,267,767	1,389,803	0	0	0	0	0	0	106,877,964	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	108,267,767	1,389,803	0	0	0	0	0	0	106,877,964	0	0	0	0	0
2. Incurred but Unreported:														
2.1 Direct	196,377,329	2,044,360	0	0	0	0	0	0	194,332,969	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	196,377,329	2,044,360	0	0	0	0	0	0	194,332,969	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. TOTALS:														
4.1 Direct	304,645,096	3,434,163	0	0	0	0	0	0	301,210,933	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	304,645,096	3,434,163	0	0	0	0	0	0	301,210,933	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5 Claims Incurred In Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) individual	9,205,193	38,032,555	460,165	2,992,110	9,665,358	6,844,034
2. Comprehensive (hospital and medical) group	0	0	0	0	0	0
3. Medicare Supplement	0	0	0	0	0	0
4. Vision Only	0	0	0	0	0	0
5. Dental Only	0	0	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0	0	0
7. Title XVIII - Medicare	0	0	0	0	0	0
8. Title XIX - Medicaid	206,213,215	2,481,511,935	16,955,982	287,357,607	223,169,197	239,644,691
9. Credit A&H	0	0	0	0	0	0
10. Disability Income	0	0	0	0	0	0
11. Long-Term Care	0	0	0	0	0	0
12. Other health	0	0	0	0	0	0
13. Health subtotal (Lines 1 to 12)	215,418,408	2,519,544,490	17,416,147	290,349,717	232,834,555	246,488,725
14. Health care receivables (a)	10,114,579	9,632,664	0	463,917	10,114,579	18,256,880
15. Other non-health	0	0	0	0	0	0
16. Medical incentive pools and bonus amounts	5,186,180	179,720	2,220,978	7,414,207	7,407,158	4,816,531
17. Totals (Lines 13 - 14 + 15 + 16)	210,490,009	2,510,091,546	19,637,125	297,300,007	230,127,134	233,048,376

(a) Excludes \$ 0 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(\$000 Omitted)

Section A - Paid Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	2,968	2,966	2,967	2,967	2,967
2. 2019	40,888	42,734	42,734	42,734	42,734
3. 2020	XXX	30,132	31,614	31,614	31,614
4. 2021	XXX	XXX	27,845	30,911	30,911
5. 2022	XXX	XXX	XXX	33,975	43,180
6. 2023	XXX	XXX	XXX	XXX	38,034

Section B - Incurred Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	3,204	2,966	2,967	2,967	2,967
2. 2019	44,757	44,007	42,734	42,734	42,734
3. 2020	XXX	33,045	32,101	31,614	31,614
4. 2021	XXX	XXX	29,653	34,569	30,911
5. 2022	XXX	XXX	XXX	37,139	43,561
6. 2023	XXX	XXX	XXX	XXX	41,082

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Comprehensive (Hospital & Medical)

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	40,005	42,734	2,003	4.7	44,737	111.8	0	0	44,737	111.8
2. 2020	37,452	31,614	1,563	4.9	33,177	88.6	0	0	33,177	88.6
3. 2021	33,249	30,911	1,103	3.6	32,014	96.3	0	0	32,014	96.3
4. 2022	38,530	43,180	1,972	4.6	45,152	117.2	381	3	45,536	118.2
5. 2023	43,300	38,034	2,794	7.3	40,828	94.3	3,048	22	43,898	101.4

12.HM

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(\$000 Omitted)

Section A - Paid Health Claims - Title XVIII

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(2)	(2)	(3)	(3)	(2)
2. 2019	0	(1)	(1)	(1)	(1)
3. 2020	XXX	0	(10)	(10)	(10)
4. 2021	XXX	XXX	0	4	4
5. 2022	XXX	XXX	XXX	0	0
6. 2023	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Title XVIII

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	(12)	(2)	(3)	(3)	(2)
2. 2019	0	(11)	(1)	(1)	(1)
3. 2020	XXX	0	(10)	(10)	(10)
4. 2021	XXX	XXX	0	4	4
5. 2022	XXX	XXX	XXX	0	0
6. 2023	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XVIII

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	0	0	0	0.0	0	0.0	0	0	0	0.0
2. 2020	0	(1)	0	0.0	(1)	0.0	0	0	(1)	0.0
3. 2021	0	(10)	0	0.0	(10)	0.0	0	0	(10)	0.0
4. 2022	(8)	4	0	0.0	4	(48.0)	0	0	4	(48.0)
5. 2023	0	0	0	0.0	0	0.0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(\$000 Omitted)

Section A - Paid Health Claims - Title XIX

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	190,730	186,545	184,193	182,086	181,385
2. 2019	2,173,942	2,343,200	2,345,347	2,342,342	2,342,285
3. 2020	XXX	1,804,283	1,939,772	1,927,278	1,927,061
4. 2021	XXX	XXX	1,877,541	2,205,106	2,208,704
5. 2022	XXX	XXX	XXX	2,203,338	2,412,116
6. 2023	XXX	XXX	XXX	XXX	2,481,690

Section B - Incurred Health Claims - Title XIX

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	200,100	186,545	184,193	182,086	181,385
2. 2019	2,389,257	2,352,643	2,345,347	2,342,342	2,342,285
3. 2020	XXX	2,000,710	1,950,383	1,927,278	1,927,061
4. 2021	XXX	XXX	2,080,840	2,217,220	2,208,704
5. 2022	XXX	XXX	XXX	2,435,707	2,431,371
6. 2023	XXX	XXX	XXX	XXX	2,776,406

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XIX

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	2,609,748	2,342,285	125,223	5.3	2,467,508	94.5	0	0	2,467,508	94.5
2. 2020	2,359,321	1,927,061	97,512	5.1	2,024,573	85.8	0	0	2,024,573	85.8
3. 2021	2,390,636	2,208,704	103,854	4.7	2,312,558	96.7	0	0	2,312,558	96.7
4. 2022	3,086,496	2,412,116	108,399	4.5	2,520,515	81.7	19,256	144	2,539,915	82.3
5. 2023	3,289,067	2,481,690	106,630	4.3	2,588,320	78.7	294,716	2,211	2,885,247	87.7

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(\$000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	193,696	189,509	187,157	185,050	184,350
2. 2019	2,214,830	2,385,933	2,388,080	2,385,075	2,385,018
3. 2020	XXX	1,834,415	1,971,376	1,958,882	1,958,664
4. 2021	XXX	XXX	1,905,386	2,236,021	2,239,619
5. 2022	XXX	XXX	XXX	2,237,313	2,455,295
6. 2023	XXX	XXX	XXX	XXX	2,519,724

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	203,292	189,509	187,157	185,050	184,350
2. 2019	2,434,014	2,396,639	2,388,080	2,385,075	2,385,018
3. 2020	XXX	2,033,755	1,982,474	1,958,882	1,958,664
4. 2021	XXX	XXX	2,110,493	2,251,793	2,239,619
5. 2022	XXX	XXX	XXX	2,472,846	2,474,933
6. 2023	XXX	XXX	XXX	XXX	2,817,488

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Grand Total

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	2,649,753	2,385,019	127,226	5.3	2,512,245	94.8	0	0	2,512,245	94.8
2. 2020	2,396,773	1,958,674	99,075	5.1	2,057,749	85.9	0	0	2,057,749	85.9
3. 2021	2,423,885	2,239,605	104,957	4.7	2,344,562	96.7	0	0	2,344,562	96.7
4. 2022	3,125,018	2,455,299	110,371	4.5	2,565,670	82.1	19,637	147	2,585,454	82.7
5. 2023	3,332,367	2,519,724	109,424	4.3	2,629,148	78.9	297,764	2,233	2,929,145	87.9

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other
		2 Individual	3 Group										
1. Unearned premium reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Additional policy reserves (a)	7,651,206	0	0	0	0	0	0	0	7,651,206	0	0	0	0
3. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0 for investment income) ..	11,722,529	977,601	0	0	0	0	0	0	10,744,928	0	0	0	0
5. Aggregate write-ins for other policy reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Totals (gross)	19,373,735	977,601	0	0	0	0	0	0	18,396,134	0	0	0	0
7. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4)	19,373,735	977,601	0	0	0	0	0	0	18,396,134	0	0	0	0
9. Present value of amounts not yet due on claims	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits	3,120,767	18,112	0	0	0	0	0	0	3,102,655	0	0	0	0
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals (gross)	3,120,767	18,112	0	0	0	0	0	0	3,102,655	0	0	0	0
13. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	3,120,767	18,112	0	0	0	0	0	0	3,102,655	0	0	0	0
DETAILS OF WRITE-INS													
0501.													
0502.													
0503.													
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1101.													
1102.													
1103.													
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes \$ 7,651,206 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$0 for occupancy of own building)	2,991,508	527,571	2,563,918	0	6,082,997
2. Salary, wages and other benefits	57,622,767	10,162,137	49,386,485	0	117,171,389
3. Commissions (less \$0 ceded plus \$0 assumed)	0	0	0	0	0
4. Legal fees and expenses	771,788	136,110	662,036	0	1,569,934
5. Certifications and accreditation fees	0	0	0	0	0
6. Auditing, actuarial and other consulting services ...	5,594,337	986,596	4,794,713	0	11,375,646
7. Traveling expenses	1,017,624	179,464	872,171	0	2,069,259
8. Marketing and advertising	3,049,004	537,711	2,618,196	0	6,204,911
9. Postage, express and telephone	2,601,736	458,833	2,229,858	0	5,290,427
10. Printing and office supplies	3,850,447	679,051	3,300,085	0	7,829,583
11. Occupancy, depreciation and amortization	1,255,313	221,382	1,075,886	0	2,552,581
12. Equipment	464,691	81,951	398,271	0	944,913
13. Cost or depreciation of EDP equipment and software	5,973,791	1,053,516	5,119,930	0	12,147,237
14. Outsourced services including EDP, claims, and other services	5,607,425	1,610,782	4,146,125	0	11,364,332
15. Boards, bureaus and association fees	91,318	16,105	78,266	0	185,689
16. Insurance, except on real estate	1,128,223	198,969	966,961	0	2,294,153
17. Collection and bank service charges	312,980	55,196	268,244	0	636,420
18. Group service and administration fees	1,044,183	184,148	894,933	0	2,123,264
19. Reimbursements by uninsured plans	0	0	0	0	0
20. Reimbursements from fiscal intermediaries	0	0	0	0	0
21. Real estate expenses	0	0	0	0	0
22. Real estate taxes	91,858	17,380	175,720	0	284,958
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	20,001,791	0	20,001,791
23.2 State premium taxes	0	0	0	0	0
23.3 Regulatory authority licenses and fees	0	0	169,200,881	0	169,200,881
23.4 Payroll taxes	2,092,357	392,920	3,810,318	0	6,295,595
23.5 Other (excluding federal income and real estate taxes)	0	0	0	0	0
24. Investment expenses not included elsewhere	0	0	0	401,994	401,994
25. Aggregate write-ins for expenses	11,316,174	1,995,678	10,065,992	0	23,377,844
26. Total expenses incurred (Lines 1 to 25)	106,877,524	19,495,500	282,630,780	401,994	(a) 409,405,798
27. Less expenses unpaid December 31, current year	2,012,503	367,100	98,984,873	127,194	101,491,670
28. Add expenses unpaid December 31, prior year	1,828,442	356,230	105,940,279	122,649	108,247,600
29. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0
30. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	106,693,463	19,484,630	289,586,186	397,449	416,161,728
DETAILS OF WRITE-INS					
2501. Sundry General Expenses	9,137,773	1,611,504	7,831,670	0	18,580,947
2502. Professional Fees/Consulting	1,338,911	236,125	1,147,534	0	2,722,570
2503. Information Technology	688,279	121,382	589,901	0	1,399,562
2598. Summary of remaining write-ins for Line 25 from overflow page	151,211	26,667	496,887	0	674,765
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	11,316,174	1,995,678	10,065,992	0	23,377,844

(a) Includes management fees of \$169,236,647 to affiliates and \$0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds	(a) 331,841	361,319
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 26,037,195	25,127,191
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract Loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 6,543,460	6,543,460
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	32,912,496	32,031,970
11. Investment expenses		(g) 401,994
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		401,994
17. Net investment income (Line 10 minus Line 16)		31,629,976
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 2,836,086 accrual of discount less \$ 3,148,791 amortization of premium and less \$ 765,249 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 882,000 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	41,053	0	41,053	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	3,079,812	(58,152)	3,021,660	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(5,100)	0	(5,100)	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	3,115,765	(58,152)	3,057,613	0	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	12,970,549	11,431,735	(1,538,814)
25. Aggregate write-ins for other than invested assets	37,167	2,826	(34,341)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	13,007,716	11,434,561	(1,573,155)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	13,007,716	11,434,561	(1,573,155)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Expense	35,351	0	(35,351)
2502. Miscellaneous Receivables	1,816	2,826	1,010
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	37,167	2,826	(34,341)

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations	421,421	429,459	438,886	423,905	399,545	5,091,825
2. Provider Service Organizations	0	0	0	0	0	0
3. Preferred Provider Organizations	0	0	0	0	0	0
4. Point of Service	0	0	0	0	0	0
5. Indemnity Only	0	0	0	0	0	0
6. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
7. Total	421,421	429,459	438,886	423,905	399,545	5,091,825
DETAILS OF WRITE-INS						
0601.						
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

AMERICHoice OF NEW JERSEY, INC.

**NOTES TO STATUTORY BASIS FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Organization and Operation

AmeriChoice of New Jersey, Inc. (the “Company”), licensed as a health maintenance organization, offers its enrollees a variety of managed care programs and products through contractual arrangements with health care providers. The Company is a wholly owned subsidiary of AmeriChoice Corporation, Inc.. AmeriChoice Corporation, Inc. is a wholly owned subsidiary of United HealthCare Services, Inc., a management corporation that provides services to the Company under the terms of a management agreement (the “Agreement”). United HealthCare Services, Inc. is a wholly owned subsidiary of UnitedHealth Group Incorporated. UnitedHealth Group Incorporated is a publicly held company trading on the New York Stock Exchange.

The Company was incorporated on October 17, 1994, as a health maintenance organization and operations commenced in February 1996. The Company is certified as a health maintenance organization by the New Jersey Department of Banking and Insurance. The Company has entered into contracts with physicians, hospitals, and other health care provider organizations to deliver health care services for all enrollees.

The Company has a contract with the state of New Jersey, Division of Medical Assistance and Health Services, to provide health care services to Medicaid and FamilyCare (a program for uninsured children and adults) eligible beneficiaries in New Jersey. The current contract is effective through June 30, 2024, and is subject to annual renewal provisions thereafter.

A. Accounting Practices

The statutory basis financial statements (herein referred to as “financial statements”) are presented on the basis of accounting practices prescribed or permitted by the New Jersey Department of Banking and Insurance.

The New Jersey Department of Banking and Insurance recognizes only statutory accounting practices, prescribed or permitted by the state of New Jersey, for determining and reporting the financial condition and results of operations of a health maintenance organization, for determining its solvency under New Jersey Insurance Law. The state of New Jersey prescribes the use of the National Association of Insurance Commissioners’ (“NAIC”) Accounting Practices and Procedures manual (“NAIC SAP”) in effect for the accounting periods covered in the financial statements.

On October 3, 2022, the Department adopted certain prescribed accounting practices that differ from those found in the NAIC SAP. These prescribed accounting practices have no effect on the Company’s net income (loss) and capital and surplus as of December 31, 2023 and December 31, 2022, and therefore are not reported in the reconciliation table below. The prescribed accounting practices relate to certain Medicaid pass-through payments. Pass-through payments are now required to be reported as premium income and medical expense (see Note 25) depending upon the program.

No significant differences exist between the practices prescribed or permitted by the state of New Jersey and the NAIC SAP which materially affect the statutory basis net income (loss) and capital and surplus, as illustrated in the table below:

Net Income (Loss)	SSAP #	F/S Page #	F/S Line #	December 31, 2023	December 31, 2022
(1) Company state basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$ 114,197,563	\$ 125,114,548
(2) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(3) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	<u>\$ 114,197,563</u>	<u>\$ 125,114,548</u>
Capital and Surplus					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 470,245,454	\$ 397,611,164
(6) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(7) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	<u>\$ 470,245,454</u>	<u>\$ 397,611,164</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of these financial statements in conformity with the NAIC Annual Statement Instructions and the NAIC SAP include certain amounts that are based on the Company's estimates and judgments. These estimates require the Company to apply complex assumptions and judgments, often because the Company must make estimates about the effects of matters that are inherently uncertain and will change in subsequent periods. The most significant estimates relate to hospital and medical benefits, claims unpaid, aggregate health policy reserves (including premium deficiency reserves ("PDR")), aggregate health claim reserves, risk corridor, and risk adjustment estimates. The Company adjusts these estimates each period as more current information becomes available. The impact of any changes in estimates is included in the determination of net income (loss) in the period in which the estimate is adjusted.

C. Accounting Policy

Basis of Presentation — The Company prepares its financial statements on the basis of accounting practices prescribed or permitted by the New Jersey Department of Banking and Insurance. These statutory practices differ from accounting principles generally accepted in the United States of America ("GAAP").

Accounting policy disclosures that are required by the NAIC Annual Statement instructions are as follows:

- (1–2) Bonds are stated at book/adjusted carrying value if they meet NAIC designation of one or two and stated at the lower of book/adjusted carrying value or fair value if they meet an NAIC designation of three or higher. The Company does not have any mandatory convertible securities or Securities Valuation Office of the NAIC ("SVO") identified funds (i.e.: exchange traded funds or bond mutual funds) in its bond portfolio. Amortization of bond premium or accretion of discount is calculated using the constant yield interest method. Bonds and short-term investments are valued and reported using market prices published by the SVO in accordance with the NAIC Valuation of Securities manual prepared by the SVO or an external pricing service;
- (3–4) The Company holds no common or preferred stock;
- (5) The Company holds no mortgage loans on real estate;
- (6) U.S. government and agency securities and corporate debt securities include loan-backed securities (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the book/adjusted carrying value, commonly referred to as amortized cost, of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors. The Company's investment policy limits investments in nonagency residential mortgage-backed securities, including home equity and sub-prime mortgages, to 10% of total cash and invested assets. Total combined investments in mortgage-backed securities and asset-backed securities cannot exceed more than 30% of total cash and invested assets;
- (7) The Company holds no investments in subsidiaries, controlled, or affiliated entities;
- (8) The Company has no investment interests with respect to joint ventures, partnerships, or limited liability companies;
- (9) The Company holds no derivatives;

- (10) PDR (inclusive of conversion reserves) and the related expenses are recognized when it is probable that expected future health care expenses, claims adjustment expenses ("CAE"), direct administration costs, and an allocation of indirect administration costs under a group of existing contracts will exceed anticipated future premiums and reinsurance recoveries considered over the remaining lives of the contracts, and are recorded as aggregate health policy reserves in the financial statements. Indirect administration costs arise from activities that are not specifically identifiable to a specific group of existing contracts, and therefore, those costs are fully allocated among the various contract groupings. The allocation of indirect administration costs to each contract grouping is made proportionately to the expected margins remaining in the premiums after future health care expenses, CAE and direct administration costs are considered. The data and assumptions underlying such estimates and the resulting reserves are periodically updated, and any adjustments are reflected as an increase in reserves for life and accident and health contracts in the financial statements in the period in which the change in estimate is identified. The Company does not anticipate investment income as a factor in the PDR calculation (see Note 30);
- (11) CAE are those costs expected to be incurred in connection with the adjustment and recording of accident and health claims. Pursuant to the terms of the Agreement (see Note 10), the Company pays a management fee to its affiliate, United HealthCare Services, Inc., in exchange for administrative and management services. A detailed review of the administrative expenses of the Company and United HealthCare Services, Inc. is performed to determine the allocation between CAE and general administrative expenses ("GAE") to be reported in the financial statements. It is the responsibility of United HealthCare Services, Inc. to pay CAE in the event the Company ceases operations. The Company has recorded an estimate of unpaid CAE associated with incurred but unpaid claims, which is included in unpaid CAE in the financial statements. Management believes the amount of the liability for unpaid CAE as of December 31, 2023 is adequate to cover the Company's cost for the adjustment and recording of unpaid claims; however, actual expenses may differ from those established estimates. Adjustments to the estimates for unpaid CAE are reflected in operating results in the period in which the change in estimate is identified;
- (12) The Company does not carry any fixed assets in the financial statements;
- (13) Health care and other amounts receivable consist of pharmacy rebates receivable estimated based on the most currently available data from the Company's claims processing systems and from data provided by the Company's affiliated pharmaceutical benefit manager, OptumRx, Inc. Health care and other amounts receivable also include receivables for amounts due to the Company for claim overpayments to providers, hospitals and other health care organizations. Health care and other amounts receivable are considered nonadmitted assets under the NAIC SAP if they do not meet admissibility requirements. Accordingly, the Company has excluded receivables that do not meet the admissibility criteria from the financial statements (see Note 28).

The Company has also deemed the following to be significant accounting policies:

ASSETS

Cash and Invested Assets

- Bonds include securities with a maturity of greater than one year at the time of purchase;
- Cash equivalents include securities that have original maturity dates of three months or less from the date of acquisition. Cash equivalents also consist of the Company's share of a qualified cash pool sponsored and administered by United HealthCare Services, Inc. The investment pool is recorded at cost or book/adjusted carrying value depending on the composition of the underlying securities. Interest income from the pool accrues daily to participating members based upon ownership percentage. Cash equivalents, excluding money-market funds, are reported at cost or book/adjusted carrying value depending on the nature of the underlying security, which approximates fair value. Money-market funds are reported at fair value or net asset value ("NAV") as a practical expedient;
- Realized capital gains and losses on sales of investments are calculated based upon specific identification of the investments sold. These gains and losses are reported as net realized capital gains (losses) less capital gains tax ("net realized capital gains (losses) less taxes") in the financial statements.
- The Company continually monitors the difference between amortized cost and estimated fair value of its investments. If any of the Company's investments experience a decline in value that the Company has determined is other-than-temporary, or if the Company has determined it will sell a security that is in an impaired status, the Company will record a realized loss in net realized capital gains (losses) less taxes, in the financial statements. The new cost basis is not changed for subsequent recoveries in fair value. The prospective adjustment method is utilized for loan-backed securities for periods subsequent to the loss recognition (see Note 5).

Other Assets

- **Premiums and Considerations** — The Company reports uncollected premium balances from the New Jersey Division of Medical Assistance and Health Services as premium and considerations in the financial statements. Uncollected premium balances that are over 90 days past due, with the exception of amounts due from government insured plans, are considered nonadmitted assets. In addition to those balances, current balances are also considered nonadmitted if the corresponding balance greater than 90 days past due is deemed more than inconsequential.

Premiums and considerations also include amounts for risk adjustment receivables and risk corridor receivables from the New Jersey Division of Medical Assistance and Health Services.

LIABILITIES

- **Claims Unpaid and Aggregate Health Claim Reserves** — Claims unpaid and aggregate health claim reserves include claims processed but not yet paid, estimates for claims received but not yet processed, estimates for the costs of health care services enrollees have received but for which claims have not yet been submitted, and payments and liabilities for physician, hospital, and other medical costs disputes.

The estimates for incurred but not yet reported claims are developed using an actuarial process that is consistently applied, centrally controlled, and automated. The actuarial models consider factors such as historical submission and payment data, cost trends, customer and product mix, seasonality, utilization of health care services, contracted service rates, and other relevant factors. The Company estimates such liabilities for physician, hospital, and other medical cost disputes based upon an analysis of potential outcomes, assuming a combination of litigation and settlement strategies. These estimates may change as actuarial methods change or as underlying facts upon which estimates are based change. The Company did not change actuarial methods during 2023 and 2022. Management believes the amount of claims unpaid and aggregate health claim reserves is a best estimate of the Company's liability for unpaid claims and aggregate health claim reserves as of December 31, 2023; however, actual payments may differ from those established estimates.

The Company contracts with hospitals, physicians, and other providers of health care under capitated or discounted fee for service arrangements, including a hospital per diem to provide medical care services to enrollees. Some of these contracts are with related parties (see Note 10). Capitated providers are at risk for the cost of medical care services provided to the Company's enrollees; however, the Company is ultimately responsible for the provision of services to its enrollees should the capitated provider be unable to provide the contracted services.

- **Aggregate Health Policy Reserves** — Aggregate health policy reserves includes risk corridor payables due to Division of Medical Assistance and Health Services for which adjustments are based on a target medical loss ratio ("MLR") that is established to determine if the Company's actual MLR differs from the expected MLR within a specified range by rate cell category, which is determined by the New Jersey Department of Banking and Insurance (see Note 24). Aggregate health policy reserves also includes risk adjustment payables due to Division of Medical Assistance and Health Services which represents adjustments to capitation payments that are based on a calculation performed by Division of Medical Assistance and Health Services consultants for each company participating in the program (see Note 24).
- **General Expenses Due or Accrued** — General expenses that are due as of the reporting date in addition to general expenses that have been incurred but are not due until a subsequent period are reported as general expenses due or accrued in the financial statements.

CAPITAL AND SURPLUS AND MINIMUM STATUTORY REQUIREMENTS

- **Restricted Cash Reserves**

The Company is in compliance with the state of New Jersey regulatory deposit requirements as of December 31, 2023 and 2022, respectively, for qualification purposes as a domestic insurer. These restricted cash reserves are stated at book/adjusted carrying value, which approximates fair value. These restricted deposits are included in bonds in the financial statements. Interest earned on these deposits accrues to the Company (see Note 5).

The New Jersey Administrative Code also requires the Company to maintain minimum insolvency claim deposits with the State of New Jersey of \$386,163,421 and \$314,411,547 for claim expenses at June 30, 2023 and 2022, respectively. The Company held regulatory deposits with the State of New Jersey with a book/adjusted carrying value of \$424,652,536 and \$377,560,691, as of December 31, 2023 and 2022, respectively, which was in compliance with the requirement for both years. These restricted deposits are included in bonds in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Interest earned on this deposit accrues to the Company.

- **Minimum Capital and Surplus**

Under the laws of the state of New Jersey, the New Jersey Department of Banking and Insurance requires the Company to maintain a minimum capital and surplus equal to the greater of \$2,516,237; 2% of the first \$150 million of annual premium revenue and 1% of annual premium revenue over \$150 million; three months of uncovered health care expenditures; or an amount equal to the sum of 8% of the annual health care expenditures (not including those expenditures paid on a capitated basis or those on a managed hospital plan basis), plus 4% of the annual hospital expenditures paid on a managed hospital payment basis. The minimum capital and surplus requirements were \$221,370,366 and \$200,504,759, for December 31, 2023 and 2022, respectively, which were based on health care expenditures, as that produced the highest minimum requirement.

Risk-based capital ("RBC") is a regulatory tool for measuring the minimum amount of capital appropriate for a health maintenance organization to support its overall business operations in consideration of its size and risk profile. The New Jersey Department of Banking and Insurance requires the Company to maintain minimum capital and surplus equal to the greater of the state statute as outlined above, or the company action level as calculated by the RBC formula, or the level needed to avoid action pursuant to the trend test in the RBC formula.

The Company is in compliance with the minimum required capital and surplus amounts where it is licensed to do business, as of December 31, 2023 and 2022.

STATEMENTS OF OPERATIONS

- **Net Premium Income and Change in Unearned Premium Reserves and Reserve for Rate Credits** — Revenues consist of net premium income that is recognized in the period in which enrollees are entitled to receive health care services.

The Medicaid plan is subject to experience rated rebates, risk corridor programs, risk adjustment program, and performance guarantees based on various utilization measures. The Company records premium adjustments for the changes to the estimates for experience rated rebates and risk corridor programs which are reflected in change in unearned premium reserves and reserve for rate credits and for the risk adjustment program and performance guarantees which are reflected in net premium income in the financial statements (see Note 24). Net premium income also includes amounts paid by state and federal governments on a per member basis in exchange for the provision and administration of medical benefits under the Medicaid and/or Children's Health Insurance Program ("CHIP"), home nursing risk-sharing payments, high-dollar risk pool payments, and maternity payments. Premiums are contractual and are recognized in the coverage period in which members are entitled to receive services, except in the case of maternity payments. Maternity income is billed on contractual rates and recognized as income as each birth case is identified by the Company.

- **Total Hospital and Medical Expenses** — Total hospital and medical expenses include claims paid, claims processed but not yet paid, estimates for claims received but not yet processed, estimates for the costs of health care services enrollees have received but for which claims have not yet been submitted, and payments and liabilities for physician, hospital, and other medical costs disputes.

Total hospital and medical expenses also include amounts incurred for incentive pool, withhold adjustments, and bonus amounts that are based on the underlying contractual provisions with the respective providers. In addition, adjustments to claims unpaid estimates and aggregate health claim reserves are reflected in the period once the change in estimate is identified and included in total hospital and medical expenses in the financial statements.

- **General Administrative Expenses** — General expenses that have been paid as of the reporting date in addition to general expenses that have been incurred but are not due until a subsequent period are reported as general administrative expenses. Pursuant to the terms of the Agreement (see Note 10), the Company pays a management fee to United HealthCare Services, Inc. in exchange for administrative and management services. Costs for items not included within the scope of the Agreement are directly expensed as incurred. State income taxes are also a component of GAE. A detailed review of the administrative expenses of the Company and United HealthCare Services, Inc. is performed to determine the allocation between CAE and GAE to be reported in the financial statements.
- **Net Investment Income Earned** — Net investment income earned includes investment income collected during the period, as well as the change in investment income due and accrued on the Company's holdings. Amortization of premium or discount on bonds and certain external investment management costs are also included in net investment income earned (see Note 7).
- **Federal Income Taxes Incurred** — The provision for federal income taxes incurred is calculated based on applying the statutory federal income tax rate of 21% to net income (loss) before federal income taxes (see Note 9).

OTHER

- **Vulnerability Due to Certain Concentrations** — The Company is subject to substantial federal and state government regulation, including licensing and other requirements relating to the offering of the Company's existing products in new markets and offerings of new products, both of which may restrict the Company's ability to expand its business.

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from the state of New Jersey, Division of Medical Assistance and Health Services as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 100% and 100% as of December 31, 2023 and 100% and 100% as of December 31, 2022, respectively.

Recently Issued Accounting Standards

In May 2023, the NAIC revised Statement of Statutory Accounting Principles ("SSAP") No. 34, *Investment Income Due or Accrued* for the updated presentation of investment income (see Note 7), effective for annual 2023. The Company adopted the revision on the effective date.

The Company reviewed all other recently issued guidance in 2023 and 2022 that has been adopted for 2023 or subsequent years' implementation and has determined that none of the items would have a significant impact to the financial statements.

D. Going Concern

The Company has the ability and will continue to operate for a period of time sufficient to carry out its commitments, obligations and business objectives.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

No changes in accounting principles or corrections of errors have been recorded during the years ended December 31, 2023 and 2022.

3. BUSINESS COMBINATIONS AND GOODWILL

A–E. The Company was not party to a business combination during the years ended December 31, 2023 and 2022, and does not carry goodwill in its financial statements.

4. DISCONTINUED OPERATIONS

A. Discontinued Operation Disposed of or Classified as Held for Sale

(1–4) The Company did not have any discontinued operations disposed of or classified as held for sale during 2023 and 2022.

B. Change in Plan of Sale of Discontinued Operation — Not applicable.

C. Nature of any Significant Continuing Involvement with Discontinued Operations after Disposal — Not applicable.

D. Equity Interest Retained in the Discontinued Operation after Disposal — Not applicable.

5. INVESTMENTS

For purposes of calculating gross realized gains and losses on sales of investments, the amortized cost of each investment sold is used. The gross realized gains and losses on sales of long-term investments were \$3,424,413 and \$171,188, respectively, for 2023 and \$71,214 and \$8,701,224, respectively, for 2022. The gross realized gains and losses on sales of short-term investments were \$276 and \$5,786, respectively, for 2023 and \$0 and \$0, respectively, for 2022. The net realized gains and losses are included in net realized capital gains (losses) less taxes. Total proceeds on the sale of long-term investments were \$125,914,461 and \$164,028,183 and for short-term investments were \$31,448,605 and \$0 in 2023 and 2022, respectively.

As of December 31, 2023 and 2022, the book/adjusted carrying value, fair value, and gross unrecognized unrealized gains and losses of the Company's investments, excluding cash and cash equivalents of \$154,930,336 and \$208,243,985 respectively, are disclosed in the table below:

	2023				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 135,701,516	\$ 294,463	\$ 345,194	\$ 9,323,406	\$ 126,327,379
State and agency municipal securities	65,279,674	315,375	41,040	2,043,905	63,510,104
City and county municipal securities	89,044,555	362,170	62,980	3,958,701	85,385,044
Corporate debt securities	398,667,523	1,568,038	778,520	22,393,366	377,063,675
Total bonds	<u>\$ 688,693,268</u>	<u>\$ 2,540,046</u>	<u>\$ 1,227,734</u>	<u>\$ 37,719,378</u>	<u>\$ 652,286,202</u>

	2023				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
Less than one year	\$ 1,539,967	\$ —	\$ 1,353	\$ 15,403	\$ 1,523,211
One to five years	156,636,485	514,244	90,300	5,580,294	151,480,135
Five to ten years	201,661,593	705,049	254,181	12,212,172	189,900,289
Over ten years	328,855,223	1,320,753	881,900	19,911,509	309,382,567
Total bonds	<u>\$ 688,693,268</u>	<u>\$ 2,540,046</u>	<u>\$ 1,227,734</u>	<u>\$ 37,719,378</u>	<u>\$ 652,286,202</u>

	2022				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 76,076,723	\$ —	\$ 6,004,230	\$ 4,438,234	\$ 65,634,259
State and agency municipal securities	73,633,746	223,155	1,729,842	1,673,912	70,453,147
City and county municipal securities	109,288,557	578,519	5,581,422	848,882	103,436,772
Corporate debt securities	443,159,107	986,471	18,596,230	13,899,745	411,649,603
Total bonds	<u>\$ 702,158,133</u>	<u>\$ 1,788,145</u>	<u>\$ 31,911,724</u>	<u>\$ 20,860,773</u>	<u>\$ 651,173,781</u>

Included in U.S. government and agency securities and corporate debt securities in the tables above are mortgage-related loan-backed securities, which do not have a single maturity date. For the years to maturity table above, these securities have been presented in the maturity group based on the securities' final maturity date and at a book/adjusted carrying value of \$269,217,842 and fair value of \$253,165,844.

The following table illustrates the fair value and gross unrecognized unrealized losses, aggregated by investment category and length of time that the individual securities have been in a continuous unrecognized unrealized loss position as of December 31, 2023 and 2022:

	2023					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 47,201,961	\$ 345,194	\$ 65,648,479	\$ 9,323,406	\$ 112,850,440	\$ 9,668,600
State and agency municipal securities	8,712,873	41,040	31,946,126	2,043,905	40,658,999	2,084,945
City and county municipal securities	10,683,910	62,980	56,206,494	3,958,701	66,890,404	4,021,681
Corporate debt securities	35,414,845	778,520	259,108,643	22,393,366	294,523,488	23,171,886
Total bonds	<u>\$ 102,013,589</u>	<u>\$ 1,227,734</u>	<u>\$ 412,909,742</u>	<u>\$ 37,719,378</u>	<u>\$ 514,923,331</u>	<u>\$ 38,947,112</u>

	2022					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 41,782,412	\$ 6,004,230	\$ 23,851,847	\$ 4,438,234	\$ 65,634,259	\$ 10,442,464
State and agency municipal securities	36,461,598	1,729,842	15,847,183	1,673,912	52,308,781	3,403,754
City and county municipal securities	64,237,291	5,581,422	8,927,253	848,882	73,164,544	6,430,304
Corporate debt securities	230,940,962	18,596,230	94,960,067	13,899,745	325,901,030	32,495,975
Total bonds	<u>\$ 373,422,263</u>	<u>\$ 31,911,724</u>	<u>\$ 143,586,350</u>	<u>\$ 20,860,773</u>	<u>\$ 517,008,614</u>	<u>\$ 52,772,497</u>

The unrecognized unrealized losses on investments in U.S. government and agency securities, state and agency municipal securities, city and county municipal securities, and corporate debt securities at December 31, 2023 and 2022, were mainly caused by interest rate fluctuations and not by unfavorable changes in the credit ratings associated with these securities. The Company evaluates impairment at each reporting period for each of the securities whereby the fair value of the investment is less than its book/adjusted carrying value. The contractual cash flows of the U.S. government and agency securities are guaranteed either by the U.S. government or an agency of the U.S. government. It is expected that the securities would not be settled at a price less than the cost of the investment, and the Company does not intend to sell the investment until the unrealized loss is fully recovered. The Company assessed the credit quality of the state and agency municipal securities, city and county municipal securities and corporate debt securities, noting whether a significant deterioration since purchase or other factors that may indicate an other-than-temporary impairment ("OTTI"), such as the length of time and extent to which fair value has been less than cost, the financial condition, and near-term prospects of the issuer as well as specific events or circumstances that may influence the operations of the issuer and the Company's intent to sell the investment. Additionally, the Company evaluated its intent and ability to retain loan-backed securities for a period of time sufficient to recover the amortized cost. As a result of these reviews, the Company recorded an OTTI of \$58,151 and \$0 as of December 31, 2023 and 2022, respectively, which are included in net realized capital gains (losses) less taxes in the financial statements.

A-C. The Company has no mortgage loans, real estate loans, restructured debt, or reverse mortgages. The Company also has no real estate property occupied by the Company, real estate property held for the production of income, or real estate property held for sale.

D. Loan-Backed Securities

- (1) U.S. government and agency securities and corporate debt securities include loan-backed securities (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the book/adjusted carrying value, commonly referred to as amortized cost, of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors.

- (2) As of December 31, 2023, the Company has classified loan-backed securities that have OTTIs as intent to sell. For the remaining loan-backed securities, the Company has the intent and ability to retain the investment in the security for a period of time sufficient to recover the amortized cost basis and determined that the present value of cash flows to be collected is equal to or exceeds the amortized cost basis of the security, as of December 31, 2023. The table below illustrates the aggregate OTTIs recognized on loan-backed securities classified on the basis for the OTTI during 2023:

	1	2	3
	Amortized Cost Basis Before Other-than- Temporary Impairment	Other-than- Temporary Impairment Recognized in Loss	Fair Value 1-2
OTTI Recognized 1st Quarter			
a. Intent to sell	\$ —	\$ —	\$ —
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
c. Total 1st Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
OTTI Recognized 2nd Quarter			
d. Intent to sell	\$ —	\$ —	\$ —
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
f. Total 2nd Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
OTTI Recognized 3rd Quarter			
g. Intent to sell	\$ 11,691,210	\$ 58,151	\$ 11,633,059
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
i. Total 3rd Quarter	<u>\$ 11,691,210</u>	<u>\$ 58,151</u>	<u>\$ 11,633,059</u>
OTTI Recognized 4th Quarter			
j. Intent to sell	\$ —	\$ —	\$ —
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
l. Total 4th Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
m. Annual aggregate total		<u>\$ 58,151</u>	

The Company did not recognize any OTTIs on loan-backed securities due to an inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis, or where the present value of cash flows expected to be collected is less than the amortized cost basis of the security, as of December 31, 2023.

- (3) The table below represents the loan-backed securities with an OTTI for the year ended December 31, 2023 by CUSIP. There were no loan-backed securities with an OTTI at year end December 31, 2022:

2023						
1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-than-Temporary Impairment	Amortized Cost After Other-than-Temporary Impairment	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
14315LAA2	\$ 992,088	\$ 988,411	\$ 3,677	\$ 988,411	\$ 988,411	9/30/2023
03329KAY9	1,110,000	1,098,425	11,575	1,098,425	1,098,425	9/30/2023
03329KAY9	2,215,000	2,191,903	23,096	2,191,903	2,191,903	9/30/2023
26245MAC5	316,878	315,998	880	315,998	315,998	9/30/2023
26245MAC5	2,742,979	2,735,360	7,619	2,735,360	2,735,360	9/30/2023
06761CAL3	1,880,000	1,870,837	9,163	1,870,837	1,870,837	9/30/2023
87167GAA8	2,434,265	2,432,125	2,141	2,432,125	2,432,125	9/30/2023
Total	XXX	XXX	\$ 58,151	XXX	XXX	XXX

- (4) The following table illustrates the fair value, gross unrecognized unrealized losses, and length of time that the loan-backed securities have been in a continuous unrecognized unrealized loss position as of December 31, 2023 and 2022:

	2023
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 838,449
2. 12 months or longer	15,590,593
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	73,748,003
2. 12 months or longer	158,122,476
	2022
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 8,262,831
2. 12 months or longer	12,158,396
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	123,122,688
2. 12 months or longer	88,947,825

- (5) The Company believes that it will continue to collect timely the principal and interest due on its loan-backed securities that have an amortized cost in excess of fair value. The unrealized losses were primarily caused by interest rate changes and not by unfavorable changes in the credit quality associated with these securities that impacted the assessment on collectability of principal and interest. At each reporting period, the Company evaluates available-for-sale debt securities for any credit-related impairment when the fair value of the investment is less than its amortized cost. The Company evaluated the expected cash flows and the underlying credit quality and credit ratings of the issuers, noting no significant credit deterioration since purchase. As of December 31, 2023, the unrealized loss on any security that the Company classified as available for sale was not material to the Company's investment portfolio. Any other securities in an unrealized loss position as of December 31, 2023, the Company considers to be temporary.

- E. **Dollar Repurchase Agreements and/or Securities Lending Transactions** — Not applicable.
- F. **Repurchase Agreements Transactions Accounted for as Secured Borrowing** — Not applicable.
- G. **Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing** — Not applicable.
- H. **Repurchase Agreements Transactions Accounted for as a Sale** — Not applicable.
- I. **Reverse Repurchase Agreements Transactions Accounted for as a Sale** — Not applicable.
- J. **Real Estate** — Not applicable.
- K. **Low-Income Housing Tax Credits** — Not applicable.

L. Restricted Assets —

(1) Restricted assets, including pledged securities as of December 31, 2023 and 2022, are presented below:

Restricted Asset Category	1 Total Gross (Admitted & Nonadmitted) Restricted From Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	3 Increase/ (Decrease) (1 Minus 2)	4 Total Current Year Nonadmitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	7 Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	— %	— %
b. Collateral held under security lending agreements	—	—	—	—	—	— %	— %
c. Subject to repurchase agreements	—	—	—	—	—	— %	— %
d. Subject to reverse repurchase agreements	—	—	—	—	—	— %	— %
e. Subject to dollar repurchase agreements	—	—	—	—	—	— %	— %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	— %	— %
g. Placed under option contracts	—	—	—	—	—	— %	— %
h. Letter stock or securities restricted as to sale—excluding FHLB capital stock	—	—	—	—	—	— %	— %
i. FHLB capital stock	—	—	—	—	—	— %	— %
j. On deposit with states	427,393,347	380,161,770	47,231,577	—	427,393,347	46 %	46 %
k. On deposit with other regulatory bodies	—	—	—	—	—	— %	— %
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	— %	— %
m. Pledged as collateral not captured in other categories	—	—	—	—	—	— %	— %
n. Other restricted assets	—	—	—	—	—	— %	— %
o. Total restricted assets	\$ 427,393,347	\$ 380,161,770	\$ 47,231,577	\$ —	\$ 427,393,347	46 %	46 %

(a) Column 1 divided by Asset Page, Column 1, Line 28

(b) Column 5 divided by Asset Page, Column 3, Line 28

(2–4) The Company has no assets pledged as collateral not captured in other categories and no other restricted assets as of December 31, 2023 or 2022.

M. Working Capital Finance Investments — Not applicable.

N. Offsetting and Netting of Assets and Liabilities

The Company does not have any offsetting or netting of assets and liabilities as it relates to derivatives, repurchase and reverse repurchase agreements, and securities borrowing and securities lending activities.

O. 5GI Securities

The Company does not have any investments with an NAIC designation of 5GI as of December 31, 2023 and 2022.

P. Short Sales — Not applicable.

Q. Prepayment Penalty and Acceleration Fees

The Company does not have any prepayment penalty and acceleration fees as of December 31, 2023.

R. Reporting Entity’s Share of Cash Pool by Asset Type — Not applicable.

The Company’s investment in the qualified cash pool is reported in cash equivalents. The Company’s investment in the qualified cash pool is \$150,792,231 and \$192,909,920 as of December 31, 2023 and 2022, respectively. The following table presents the percent share distribution by underlying asset type of the total qualified cash pool balance as of December 31, 2023:

Asset Type	Percent Share
(1) Cash	8%
(2) Cash Equivalents	59%
(3) Short-Term Investments	33%
(4) Total	100%

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

A–B. The Company has no investments in joint ventures, partnerships, or limited liability companies that exceed 10% of admitted assets and did not recognize any impairment write-down for its investments in joint ventures, partnerships, and limited liability companies during the statement periods.

7. INVESTMENT INCOME

A. The Company excludes all investment income due and accrued amounts that are over 90 days past due from the financial statements.

B. There were no investment income amounts excluded from the financial statements.

C. The following table illustrates the gross interest income due and accrued, nonadmitted interest income due and accrued, and admitted interest income due and accrued amounts as of December 31, 2023 and 2022:

		2023
Interest Income Due And Accrued:		
1. Gross	\$	5,559,731
2. Nonadmitted		—
3. Admitted		5,559,731

		2022
Interest Income Due And Accrued:		
1. Gross	\$	6,443,337
2. Nonadmitted		—
3. Admitted		6,443,337

D. The Company has no aggregated deferred interest as of December 31, 2023 or 2022.

E. The Company has no paid-in-kind interest as of December 31, 2023 or 2022.

8. DERIVATIVE INSTRUMENTS

A–B. The Company has no derivative instruments.

9. INCOME TAXES

On August 16, 2022, the U.S. government enacted the Inflation Reduction Act. Included in the Inflation Reduction Act was a new corporate alternative minimum tax (“CAMT”). The CAMT is calculated as 15% of adjusted financial statement income and applies only to corporations with average annual adjusted financial statement income in excess of \$1 billion for three prior taxable years. The applicability of the CAMT is determined on a tax-controlled group basis.

The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group which constitutes a controlled group. The controlled group's expected federal income tax will exceed the CAMT and therefore the Company does not expect to be subject to the minimum tax.

The controlled group has not made any material modifications to the methodology used to project the CAMT.

A. Deferred Tax Asset/Liability

(1) The components of the net deferred tax asset at December 31, 2023 and 2022 are as follows:

	2023			2022			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7+8) Total
(a) Gross deferred tax assets	\$ 5,107,729	\$ —	\$ 5,107,729	\$ 3,140,349	\$ —	\$ 3,140,349	\$ 1,967,380	\$ —	\$ 1,967,380
(b) Statutory valuation allowance adjustments	—	—	—	—	—	—	—	—	—
(c) Adjusted gross deferred tax assets (1a - 1b)	5,107,729	—	5,107,729	3,140,349	—	3,140,349	1,967,380	—	1,967,380
(d) Deferred tax assets nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal net admitted deferred tax asset (1c - 1d)	5,107,729	—	5,107,729	3,140,349	—	3,140,349	1,967,380	—	1,967,380
(f) Deferred tax liabilities	85,002	—	85,002	127,504	—	127,504	(42,502)	—	(42,502)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	<u>\$ 5,022,727</u>	<u>\$ —</u>	<u>\$ 5,022,727</u>	<u>\$ 3,012,845</u>	<u>\$ —</u>	<u>\$ 3,012,845</u>	<u>\$ 2,009,882</u>	<u>\$ —</u>	<u>\$ 2,009,882</u>

(2) The components of the adjusted gross deferred tax assets admissibility calculation under SSAP No. 101, *Income Taxes*, are as follows:

	2023			2022			Change		
	1	2	3	4	5	6	7	8	9
Admission Calculation Components SSAP No. 101	Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 5,107,728	\$ —	\$ 5,107,728	\$ 3,140,348	\$ —	\$ 3,140,348	\$ 1,967,380	\$ —	\$ 1,967,380
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	—	—	—	—	—	—	—	—	—
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	—	—	—	—	—	—	—	—	—
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	69,783,409	XXX	XXX	59,189,748	XXX	XXX	10,593,661
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	1	—	1	1	—	1	—	—	—
(d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 5,107,729</u>	<u>\$ —</u>	<u>\$ 5,107,729</u>	<u>\$ 3,140,349</u>	<u>\$ —</u>	<u>\$ 3,140,349</u>	<u>\$ 1,967,380</u>	<u>\$ —</u>	<u>\$ 1,967,380</u>

(3) The ratio percentage and adjusted capital and surplus used to determine the recovery period and threshold limitations for the admissibility calculation are presented below:

	2023	2022
(a) Ratio percentage used to determine recovery period and threshold limitation amount	>300%	>300%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)(2) above	\$ 465,222,727	\$ 394,598,319

(4) The impact to the gross deferred tax assets balances as a result of tax-planning strategies as of December 31, 2023 and 2022 is presented below:

Impact of Tax-Planning Strategies	2023		2022		Change	
	1	2	3	4	5	6
	Ordinary	Capital	Ordinary	Capital	(Col 1 - 3) Ordinary	(Col 2 - 4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets by tax character as a percentage.						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 5,107,729	\$ —	\$ 3,140,349	\$ —	\$ 1,967,380	\$ —
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax-planning strategies	— %	— %	— %	— %	— %	— %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 5,107,729	\$ —	\$ 3,140,349	\$ —	\$ 1,967,380	\$ —
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax-planning strategies	— %	— %	— %	— %	— %	— %
(b) Does the Company's tax-planning strategies include the use of reinsurance?			Yes		No	X

B. Unrecognized Deferred Tax Liabilities

(1-4) There are no unrecognized deferred tax liabilities for the years ended December 31, 2023 and 2022.

C. Significant Components of Income Taxes

(1) The current federal income taxes incurred for the years ended December 31, 2023 and 2022 are as follows:

	1	2	3
	2023	2022	(Col 1 - 2) Change
1. Current income tax			
(a) Federal	\$ 31,077,241	\$ 34,385,558	\$ (3,308,317)
(b) Foreign	<u>—</u>	<u>—</u>	<u>—</u>
(c) Subtotal (1a+1b)	31,077,241	34,385,558	(3,308,317)
(d) Federal income tax on net capital gains (losses)	654,310	(1,853,618)	2,507,928
(e) Utilization of capital loss carryforwards	—	—	—
(f) Other	<u>—</u>	<u>—</u>	<u>—</u>
(g) Total federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 31,731,551</u>	<u>\$ 32,531,940</u>	<u>\$ (800,389)</u>

(2-4) The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities as of December 31, 2023 and 2022, are as follows:

	1	2	3
	2023	2022	(Col 1 - 2) Change
2. Deferred tax assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 626,870	\$ 701,290	\$ (74,420)
(2) Unearned premium reserve	112,109	—	112,109
(3) Policyholder reserves	1,606,753	—	1,606,753
(4) Investments	—	—	—
(5) Deferred acquisition costs	—	—	—
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables — nonadmitted	2,724,196	2,401,258	322,938
(11) Net operating loss carryforward	—	—	—
(12) Tax credit carryforward	—	—	—
(13) Other	37,801	37,801	—
(99) Subtotal (sum of 2a1 through 2a13)	5,107,729	3,140,349	1,967,380
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	5,107,729	3,140,349	1,967,380
(e) Capital:			
(1) Investments	—	—	—
(2) Net capital loss carryforward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	—	—	—
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	—	—	—
(i) Admitted deferred tax assets (2d + 2h)	5,107,729	3,140,349	1,967,380
3. Deferred tax liabilities:			
(a) Ordinary:			
(1) Investments	—	—	—
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	—	—	—
(5) Other	85,002	127,504	(42,502)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	85,002	127,504	(42,502)
(b) Capital:			
(1) Investments	—	—	—
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	—	—	—
(c) Deferred tax liabilities (3a99 + 3b99)	85,002	127,504	(42,502)
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 5,022,727</u>	<u>\$ 3,012,845</u>	<u>\$ 2,009,882</u>

The Company assessed the potential realization of the gross deferred tax asset and as a result no statutory valuation allowance was required and no allowance was established as of December 31, 2023 and 2022.

- D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate of 21% to net income (loss) after capital gains tax and before federal income taxes. A summarization of the significant items causing this difference as of December 31, 2023 and 2022 is as follows:

	2023		2022	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Tax provision at the federal statutory rate	\$ 30,645,115	21 %	\$ 33,105,762	21 %
Tax-exempt interest	(593,083)	—	(606,766)	—
Tax effect of nonadmitted assets	(330,363)	—	1,231,857	1
Total statutory income taxes	<u>\$ 29,721,669</u>	<u>21 %</u>	<u>\$ 33,730,853</u>	<u>22 %</u>
Federal income taxes incurred	\$ 31,077,241	21 %	\$ 34,385,558	22 %
Capital gains tax	654,310	—	(1,853,618)	(1)
Change in net deferred income tax	(2,009,882)	—	1,198,913	1
Total statutory income taxes	<u>\$ 29,721,669</u>	<u>21 %</u>	<u>\$ 33,730,853</u>	<u>22 %</u>

- E. At December 31, 2023, the Company had no net operating loss carryforwards.

Current federal income taxes recoverable (payable) of \$7,687,449 and \$(14,537,329) as of December 31, 2023 and 2022, respectively, are included in the financial statements. Federal income taxes paid, net of refunds, were \$53,956,329 and \$12,129,747 in 2023 and 2022, respectively.

Federal income taxes incurred of \$31,731,551 and \$32,601,329 for 2023 and 2022, respectively, are available for recoupment in the event of future net losses.

The Company has not admitted any aggregate amounts of deposits that are included within Section 6603 (“Deposits made to suspend running of interest on potential underpayments, etc.”) of the Internal Revenue Service (“IRS”) Code.

- F. The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group Incorporated which constitutes a controlled group. The entities included within the consolidated return are included in the NAIC Statutory Statement Schedule Y - Information Concerning Activities of Insurer Members Of A Holding Company Group. Federal income taxes are paid to or refunded by UnitedHealth Group Incorporated pursuant to the terms of a tax-sharing agreement, approved by the Board of Directors, under which taxes approximate the amount that would have been computed on a separate company basis, with the exception of net operating losses and capital losses. For these losses the Company receives a benefit at the federal rate in the current year for current taxable losses incurred in that year to the extent losses can be utilized in the consolidated federal return of UnitedHealth Group Incorporated. UnitedHealth Group Incorporated currently files income tax returns in the U.S. federal jurisdiction, various states, and foreign jurisdictions. The U.S. IRS has completed exams on UnitedHealth Group Incorporated’s consolidated income tax returns for fiscal years 2016 and prior. UnitedHealth Group Incorporated’s 2017 through 2020 tax returns are under review by the IRS under its Compliance Assurance Program. UnitedHealth Group Incorporated is no longer subject to income tax examinations prior to the 2014 tax year. In general, the Company is subject to examination in non-U.S. jurisdictions for years 2015 and forward.
- G. **Tax Contingencies** — Not applicable.
- H. **Repatriation Transition Tax** — Not applicable.
- I. **Alternative Minimum Tax Credit** — Not applicable.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

A–B. In the ordinary course of business, the Company contracts with several affiliates to provide a wide variety of services to the Company's members. These agreements are filed with and approved by the New Jersey Department of Banking and Insurance according to Management's understanding of the current requirements and standards. Within the confines of the applicable filed and approved agreements (including subsequent amendments thereto), the amount and types of services provided by these affiliated entities can change year over year.

United HealthCare Services, Inc. maintains a private short-term investment pool in which affiliated companies may participate (see Note 1). At December 31, 2023 and 2022, the Company's portion was \$150,792,231 and \$192,909,920, respectively and is included in cash equivalents in the financial statements.

The Company has a tax-sharing agreement with UnitedHealth Group Incorporated (see Note 9).

The Company paid dividends of \$42,000,000 and \$150,000,000 in 2023 and 2022, respectively, to its parent (see Note 13).

The Company held a \$75,000,000 subordinated revolving credit agreement with UnitedHealth Group Incorporated at an interest rate of London InterBank Offered Rate ("LIBOR") plus a margin of 0.50%. This credit agreement was subordinate to the extent it did not conflict with any credit facility held by either party. This agreement was terminated effective December 31, 2022, due to the elimination of LIBOR as an interest rate benchmark in 2023. No amounts were outstanding under the line of credit as of December 31, 2022. There was no interest paid or still accrued on any borrowings throughout the year as of December 31, 2022. This agreement was replaced with a new agreement, which was effective as of January 1, 2023.

Effective January 1, 2023, the Company entered into a new subordinated revolving credit agreement with United HealthCare Services, Inc. at an interest rate of Fed Funds Target rate – Upper Bound plus 50 basis points. The Company's subordinated credit agreement value is below the holding company threshold of the lesser of 3% of admitted assets or 25% of capital and surplus. This agreement has replaced the previous agreement, which was held to an interest rate of LIBOR plus a margin of 50 basis points.

Effective April 1, 2023, the Company entered into a new subordinated revolving credit agreement with United HealthCare Services Inc. at an interest rate of Fed Funds Target rate – Upper Bound plus 50 basis point. The Company's subordinated credit agreement limit equals \$250,000,000. This agreement has been approved by the New Jersey Department of Banking and Insurance and has replaced the previous agreement, which was held to the holding company threshold of the lesser of 3% of admitted assets or 25% of capital and surplus.

- C. The Company has no material related party transactions that meet the disclosure requirements pursuant to SSAP No. 25, Affiliates and Other Related Parties ("SSAP No. 25") that are not included in NAIC Statutory Statement Schedule Y—Part 2 Summary Of Insurer's Transactions With Any Affiliates.
- D. At December 31, 2023 and 2022, the Company reported \$12,242,848 and \$17,525,422, respectively, as amounts due to parent, subsidiaries, and affiliates, which are included in the financial statements. These balances are generally settled within 90 days from the incurred date. Any balances due to the Company that are not settled within 90 days are considered nonadmitted assets.
- E. The administrative services, access fees, and cost of care services provided by affiliates are calculated using one or more of the following methods: (1) a percentage of premiums; (2) use of assets; (3) direct pass-through of charges; (4) per member per month; (5) per employee per month; (6) per claim; or (7) a combination thereof consistent with the provisions contained in each contract. These amounts are included in GAE, CAE, and hospital and medical expenses in the financial statements. The following table identifies the amounts reported for the administrative services, access fees, and cost of care services provided by related parties for the years ended December 31, 2023 and 2022, which meet the disclosure requirements pursuant to SSAP No. 25, regardless of the effective date of the contract:

	2023		2022
OptumRx, Inc.	\$ 422,919,804	\$	396,960,758
United HealthCare Services, Inc.	176,071,935		160,793,298
March Vision Care Group, Incorporated	12,209,745		11,803,345
Optum Medical Care of New Jersey, P.C.	9,723,602		9,258,367
United Behavioral Health	5,467,098		7,300,971
Dental Benefit Providers, Inc.	4,802,024		4,640,760

OptumRx, Inc. provides services that may include, but are not limited to, administrative services related to pharmacy management and pharmacy claims processing for enrollees, manufacturer rebate administration, pharmacy incentive services, specialty drug pharmacy services, durable medical equipment services including orthotics and prosthetics and personal health products catalogues showing the healthcare products and benefit credits enrollees needed to redeem the respective products.

United HealthCare Services, Inc. provides, or arranges for the provision of, management, administrative, and other services deemed necessary or appropriate for United HealthCare Services, Inc. to provide management and operational support to the Company. The services can include, but are not limited to, the categories of management and operational services outlined in the Agreement, such as human resources, legal, facilities, general administration, treasury and investment functions, claims adjudication and payment, benefit administration, disease management, health care decision support, medical management, credentialing, preventative health services, utilization management reporting and expenses incurred for new business that will be effective in the subsequent year.

March Vision Care, Inc. provides administrative services related to vision benefit management and claims processing.

Optum Medical Care of New Jersey, P.C. provides medical assistance for children.

United Behavioral Health provides services related to mental health and substance abuse treatment.

Dental Benefit Providers, Inc. provides dental care assistance.

- F. The Company has not extended any guarantees or undertakings for the benefit of an affiliate or related party.
- G. The Company is part of an insurance holding company system with UnitedHealth Group Incorporated as the ultimate parent. Management believes that the Company's transactions with affiliates are fair and reasonable; however, operations of the Company may not be indicative of those that would have occurred if it had operated as an independent company.
- H. The Company does not have any amount deducted from the value of an upstream intermediate entity or ultimate parent owned, either directly or indirectly, via a downstream subsidiary, controlled, or affiliated entity.
- I. The Company does not have any investments in a subsidiary, controlled, or affiliated entity that exceeds 10% of admitted assets.
- J. The Company does not have any investments in impaired subsidiaries, controlled, or affiliated entities.
- K. The Company does not have any investments in foreign insurance subsidiaries.
- L. The Company does not hold any investments in a downstream noninsurance holding company.
- M. The Company does not have any investments in noninsurance subsidiaries, controlled, or affiliated entities.

- N. The Company does not have any investments in insurance subsidiaries, controlled, or affiliated entities.
- O. The Company does not have any investments in subsidiary, controlled, or affiliated entities or joint ventures, partnerships, and limited liability companies in which the Company's share of losses exceeds the investment.

11. DEBT

- A–B. The Company had no outstanding debt with third-parties or outstanding Federal Home Loan Bank agreements during 2023 and 2022.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

- A–I. The Company has no defined benefit plans, defined contribution plans, multiemployer plans, consolidated/holding company plans, postemployment benefits, or compensated absences plans and is not impacted by the Medicare Modernization Act on postretirement benefits, since all personnel are employees of United HealthCare Services, Inc., which provides services to the Company under the terms of the Agreement (see Note 10).

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS, AND QUASI-REORGANIZATIONS

- A–B. The Company has 25,000 shares authorized and 5,369 shares issued and outstanding of no par value common stock. The Company has no preferred stock outstanding. All issued and outstanding shares of common stock are held by the Company's parent, AmeriChoice Corporation.

- C. Dividend payment requirements are outlined in the domiciliary state statutes and may be further restricted by the New Jersey Department of Banking and Insurance.

- D. The Company paid an ordinary cash dividend of \$42,000,000 on December 14, 2023, to AmeriChoice Corporation, which was approved by the New Jersey Department of Banking and Insurance and recorded as a reduction to unassigned funds (surplus) in the financial statements.

The Company paid extraordinary cash dividends of \$75,000,000 and \$75,000,000 on June 21, 2022 and October 28, 2022, respectively, to AmeriChoice Corporation, which were approved by the New Jersey Department of Banking and Insurance and recorded as a reduction to unassigned funds (surplus) in the financial statements.

- E. The amount of ordinary dividends that may be paid out during any given period is subject to certain restrictions as specified by state statute.

- F. There are no restrictions placed on the Company's unassigned funds (surplus).

- G. The Company is not a mutual reciprocal or a similarly organized entity and does not have advances to surplus not repaid.

- H. The Company does not hold any stock, including stock of affiliated companies for special purposes, such as conversion of preferred stock, employee stock options, or stock purchase warrants.

- I. The Company does not have any special surplus funds.

- J.** The portion of unassigned funds (surplus), excluding net income (loss), and dividends, represented (or reduced) by each item below is as follows:

	2023	2022
Net deferred income taxes	5,022,727	3,012,845
Nonadmitted assets	<u>(13,007,716)</u>	<u>(11,434,561)</u>
Total	<u>\$ (7,984,989)</u>	<u>\$ (8,421,716)</u>

- K–M.** The Company does not have any outstanding surplus notes and has never been a party to a quasi-reorganization.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company has no contingent commitments.

B. Assessments

The Company is not aware of any guaranty fund assessments or premium tax offsets, potential or accrued, that could have a material financial effect on the operations of the entity.

C. Gain Contingencies

The Company is not aware of any gain contingencies that should be disclosed in the financial statements.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits — Not applicable.

E. Joint and Several Liabilities — Not applicable.

F. All Other Contingencies

The Company's business is regulated at the federal, state, and local levels. The laws and rules governing the Company's business and interpretations of those laws and rules are subject to frequent change. Broad latitude is given to the agencies administering those regulations. Further, the Company must obtain and maintain regulatory approvals to market and sell many of its products.

The Company has been, or is currently involved, in various governmental investigations, audits and reviews. These include routine, regular, and special investigations, audits and reviews by Centers for Medicare and Medicaid Services ("CMS"), state insurance and health and welfare departments and other governmental authorities. The Company cannot reasonably estimate the range of loss, if any, that may result from any material government investigations, audits and reviews in which it is currently involved given the inherent difficulty in predicting regulatory action, fines and penalties, if any, and the various remedies and levels of judicial review available to the Company in the event of an adverse finding.

Because of the nature of its businesses, the Company is frequently made party to a variety of legal actions and regulatory inquiries, including class actions and suits brought by members, care providers, consumer advocacy organizations, customers, and regulators, relating to the Company's businesses, including management and administration of health benefit plans and other services.

The Company records liabilities for its estimates of probable costs resulting from these matters where appropriate. Estimates of costs resulting from legal and regulatory matters involving the Company are inherently difficult to predict, particularly where the matters involve: indeterminate claims for monetary damages or may involve fines, penalties or punitive damages; present novel legal theories or represent a shift in regulatory policy; involve a large number of claimants or regulatory bodies; are in the early stages of the proceedings; or could result in a change in business practices. Accordingly, the Company is often unable to estimate the losses or ranges of losses for those matters where there is a reasonable possibility, or it is probable that a loss may be incurred. Although the outcomes of any such legal actions cannot be predicted, in the opinion of management, the resolution of any currently pending or threatened actions will not have a material adverse effect on the financial statements of the Company.

The Company routinely evaluates the collectability of all receivable amounts included in the financial statements. Impairment reserves are established for those amounts where collectability is uncertain. Based on the Company's past experience, exposure related to uncollectible balances and the potential of loss for those balances not currently reserved for is not material to the Company's statutory basis financial condition.

There are no assets that the Company considers to be impaired at December 31, 2023 and 2022, except as disclosed in Note 5 and Note 20.

15. LEASES

A–B. According to the Agreement between the Company and United HealthCare Services, Inc. (see Note 10), operating leases for the rental of office facilities and equipment are the responsibility of United HealthCare Services, Inc.. Fees associated with the lease agreements are included as a component of the Company's management fee.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

(1–4) The Company does not hold any financial instruments with off-balance-sheet risk or have any concentrations of credit risk.

17. SALE, TRANSFER, AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A–C. The Company did not participate in any transfer of receivables, financial assets, or wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A–B. The Company has no operations from Administrative Services Only Contracts or Administrative Services Contracts in 2023 and 2022.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Company does not have any Medicare cost reimbursement contracts in 2023 and 2022.

The Company's Medicaid contract was subject to reconciliations under the Affordable Care Act ("ACA") program for enhanced rates to primary care physicians through non-risk reconciled payments. The enhanced rate program is in run-out as of December 31, 2016. The Company recorded a receivable in payable in liability for amounts held under uninsured plans in the financial statements of \$0 and \$1,065,921 as of December 31, 2023 and 2022, respectively, for cost reimbursements and payments to providers under this program. There is no risk to the Company since any excess or shortfall will be 100% remitted to or received back from the state at the time the final reconciliation is completed.

The Company's Medicaid contract with the state Medicaid agency includes provisions for various types of enhanced payments to participating providers. Funds are received from the state Medicaid agency and the Company subsequently disburses these funds to providers as directed by the state Medicaid agency. There is no risk to the Company as a result of these pass-through payments. The Company did not record a payable as of December 31, 2023 and 2022, respectively, in liability for amounts held under uninsured plans in the financial statements for the additional pass-through payments to be made to providers.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD-PARTY ADMINISTRATORS

The Company did not have any direct premiums written or produced by managing general agents or third-party administrators in 2023 and 2022.

20. FAIR VALUE MEASUREMENTS

The NAIC SAP defines fair value, establishes a framework for measuring fair value, and outlines the disclosure requirements related to fair value measurements. The fair value hierarchy is as follows:

Level 1 — Quoted (unadjusted) prices for identical assets in active markets.

Level 2 — Other observable inputs, either directly or indirectly, including:

- Quoted prices for similar assets in active markets;
- Quoted prices for identical or similar assets in nonactive markets (few transactions, limited information, noncurrent prices, high variability over time, etc.);
- Inputs other than quoted prices that are observable for the asset (interest rates, yield curves, volatilities, default rates, etc.);
- Inputs that are derived principally from or corroborated by other observable market data.

Level 3 — Unobservable inputs that cannot be corroborated by observable market data.

The estimated fair values of bonds and cash equivalents (collectively “investment holdings”) are based on quoted market prices, where available. The Company obtains one price for each security primarily from a third-party pricing service (“pricing service”), which generally uses quoted prices or other observable inputs for the determination of fair value. The pricing service normally derives the security prices through recently reported trades for identical or similar securities, making adjustments through the reporting date based upon available observable market information. For securities not actively traded, the pricing service may use quoted market prices of comparable instruments or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include, but are not limited to, non-binding broker quotes, benchmark yields, credit spreads, default rates, and prepayment speeds. As the Company is responsible for the determination of fair value, it performs quarterly analyses on the prices received from the pricing service to determine whether the prices are reasonable estimates of fair value. Specifically, the Company compares the prices received from the pricing service to a secondary pricing source, prices reported by its custodian, its investment consultant, and third-party investment advisors. Additionally, the Company compares changes in the reported market values and returns to relevant market indices to test the reasonableness of the reported prices. The Company’s internal price verification procedures and review of fair value methodology documentation provided by independent pricing services have not historically resulted in an adjustment in the prices obtained from the pricing service.

In instances in which the inputs used to measure fair value fall into different levels of the fair value hierarchy, the fair value measurement has been determined based on the lowest-level input that is significant to the fair value measurement in its entirety. The Company’s assessment of the significance of a particular item to the fair value measurement in its entirety requires judgment, including the consideration of inputs specific to the asset or liability.

A. Fair Value**(1) Fair Value Measurements at Reporting Date**

The following tables present information about the Company's financial assets that are measured and reported at fair value at December 31, 2023 and 2022, in the financial statements according to the valuation techniques the Company used to determine their fair values:

Description for Each Class of Asset or Liability	December 31, 2023				
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments	—	—	—	—	—
Industrial and misc	—	—	—	—	—
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	—	—	—	—
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	4,087,814	—	—	—	4,087,814
Qualified cash pool	150,792,231	—	—	—	150,792,231
Other invested assets	—	—	—	—	—
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	\$ 154,880,045	\$ —	\$ —	\$ —	\$ 154,880,045
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	\$ —	\$ —	\$ —	\$ —	\$ —

Description for Each Class of Asset or Liability	December 31, 2022				Total
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments	—	—	—	—	—
Industrial and misc	—	—	—	—	—
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	—	—	—	—
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	7,395,022	—	—	—	7,395,022
Qualified cash pool	192,909,920	—	—	—	192,909,920
Other invested assets	—	—	—	—	—
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	<u>\$ 200,304,942</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 200,304,942</u>
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

- (2) The Company does not have any financial assets with a fair value hierarchy of Level 3 that were measured and reported at fair value.
- (3) Transfers between fair value hierarchy levels, if any, are recorded as of the beginning of the reporting period in which the transfer occurs. There were no transfers between Levels 1, 2 or 3 of any financial assets or liabilities during the years ended December 31, 2023 or 2022.
- (4) The Company has no investments reported with a fair value hierarchy of Level 2 or Level 3 and therefore has no valuation technique to disclose.
- (5) The Company has no derivative assets and liabilities to disclose.

B. Fair Value Combination — Not applicable.

C. Aggregate Fair Value Hierarchy

The aggregate fair value by hierarchy of all financial instruments as of December 31, 2023 and 2022 is presented in the table below:

December 31, 2023							
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. government and agency securities	\$ 126,327,379	\$ 135,701,516	\$ 18,543,744	\$ 107,783,635	\$ —	\$ —	\$ —
State and agency municipal securities	63,510,104	65,279,674	—	63,510,104	—	—	—
City and county municipal securities	85,385,044	89,044,555	—	85,385,044	—	—	—
Corporate debt securities	377,063,674	398,667,523	—	377,063,674	—	—	—
Cash equivalents	154,880,045	154,880,045	154,880,045	—	—	—	—
Total bonds and cash equivalents	<u>\$ 807,166,246</u>	<u>\$ 843,573,313</u>	<u>\$ 173,423,789</u>	<u>\$ 633,742,457</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
December 31, 2022							
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. government and agency securities	\$ 65,634,259	\$ 76,076,723	\$ 14,847,634	\$ 50,786,625	\$ —	\$ —	\$ —
State and agency municipal securities	70,453,149	73,633,746	—	70,453,149	—	—	—
City and county municipal securities	103,436,772	109,288,557	—	103,436,772	—	—	—
Corporate debt securities	411,649,602	443,159,107	—	411,649,602	—	—	—
Cash equivalents	207,790,898	207,790,898	200,304,942	7,485,956	—	—	—
Total bonds and cash equivalents	<u>\$ 858,964,680</u>	<u>\$ 909,949,031</u>	<u>\$ 215,152,576</u>	<u>\$ 643,812,104</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

D. Not Practicable to Estimate Fair Value — Not applicable.

E. Investments Measured Using the NAV Practical Expedient — Not applicable.

21. OTHER ITEMS**A. Unusual or Infrequent Items**

The Company did not encounter any unusual or infrequent items for the years ended December 31, 2023 and 2022.

B. Troubled Debt Restructuring: Debtors

The Company has no troubled debt restructurings as of December 31, 2023 and 2022.

C. Other Disclosures

The Company does not have any amounts not recorded in the financial statements that represent segregated funds held for others. The Company also does not have any exposures related to forward commitments that are not derivative instruments.

D. Business Interruption Insurance Recoveries

The Company has not received any business interruption insurance recoveries during 2023 and 2022.

E. State Transferable and Non-transferable Tax Credits

The Company has no transferable or non-transferable state tax credits.

F. Sub-Prime Mortgage-Related Risk Exposure

(1) The investment policy for the Company limits investments in loan-backed securities, which includes sub-prime issuers. Further, the policy limits investments in private-issuer mortgage securities to 10% of the portfolio, which also includes sub-prime issuers. The exposure to unrealized losses on sub-prime issuers is due to changes in market prices. There are no realized losses due to not receiving anticipated cash flows. The investments covered have an NAIC designation of 1 or 2.

(2) The Company has no direct exposure through investments in sub-prime mortgage loans.

(3) The Company has no direct exposure through other investments.

(4) The Company has no underwriting exposure to sub-prime mortgage risk through mortgage guaranty or financial guaranty insurance coverage.

G. Retained Assets

The Company does not have any retained asset accounts for beneficiaries.

H. Insurance-Linked Securities Contracts

As of December 31, 2023, the Company is not aware of any possible proceeds of insurance-linked securities.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy — Not applicable.

22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through February 28, 2024, which is the date these financial statements were available for issuance.

TYPE I — Recognized Subsequent Events

Any material Type I events subsequent to December 31, 2023, have been recognized in the financial statements and corresponding disclosures.

TYPE II — Non-Recognized Subsequent Events

There are no material non-recognized Type II events that require disclosure.

23. REINSURANCE

A–D. The Company does not have any material affiliated or unaffiliated reinsurance agreements in place as of December 31, 2023 or 2022.

E. Reinsurance Credit — Not applicable.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

- A.** The Company estimates accrued retrospective premium adjustments for its group health insurance business based on mathematical calculations in accordance with contractual terms.
- B.** Estimated accrued retrospective premiums due to (from) the Company are recorded in premiums and considerations or aggregate health policy reserves in the financial statements and as an adjustment to change in unearned premium reserves and reserve for rate credits in the financial statements.
- C.** CMS has released the final Medicaid Managed Care Rule which is subject to each State's administration elections. This rule is the first major update to the Medicaid Managed Care regulations in more than a decade, which includes a minimum medical loss ratio requirement. Pursuant to the regulations, premiums associated with the Company's Medicaid line of business is subject to retrospectively rated features based on the actual MLR experienced on this product. The calculation is pursuant to the Medicaid Managed Care guidance. The Company also has recorded risk-corridor amounts from the State Medicaid agency which are subject to a retrospectively rated feature. The Company has estimated accrued retrospective premiums adjustments based on the risk-corridor tier guidelines included in the contract. In addition, the Company's Medicaid contract, including CHIP with the state of New Jersey, is subject to redetermination features for which a portion of direct premiums written is at risk and can be returned to the Company based on various utilization measures, and for which a stated percentage of the direct premiums written can be eligible for a performance guarantee payment based on various quality measures, and for which a portion of direct premiums written is subject to risk adjusted rating changes and withhold adjustments. The total amount of direct premiums written for the Medicaid line of business for which a portion is subject to the retrospectively rated and redetermination features was \$3,153,145,692 and \$3,092,519,138, representing 100% and 100% of total direct premiums written as of December 31, 2023 and December 31, 2022, respectively.
- D.** The Company does not have any business subject to specific minimum medical loss ratio requirements as of December 31, 2023 and 2022.

Pursuant to the Medicaid Managed Care Rule, based on the state of New Jersey's election, the Company is required to maintain specific MLRs on its Medicaid population. The Company has no amounts accrued for Medicaid MLR rebates as of December 31, 2023 and December 31, 2022, respectively. The Company recorded a risk corridor payable due to the Division of Medical Assistance and Health Services as the Company's actual MLR was lower than the target MLR established in the contract (see Note 1). As of December 31, 2023 and December 31, 2022, the Company recorded a payable of \$11,722,529 and \$159,835,848, respectively, which is included in aggregate health policy reserves in the financial statements.

E. Risk-Sharing Provisions of the Affordable Care Act

(1–5) The Company did not write accident and health premiums in 2023 and 2022 subject to the risk-sharing provisions of the ACA.

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

- A.** Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the financial statements. As stated in Note 1, the New Jersey Department of Banking and Insurance adopted certain prescribed accounting practices that differ from those found in the NAIC SAP. The Medicaid pass-through payments that are subject to these prescribed accounting practices have been excluded from the table below. The following tables disclose paid claims, incurred claims, and the balance in claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, and health care and other amounts receivable at December 31, 2023 and December 31, 2022:

	2023		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (235,217,056)	\$ (235,217,056)
Paid claims—net of health care receivables ¹	2,350,081,555	173,799,222	2,523,880,777
End of year claim reserve ²	258,386,914	19,637,125	278,024,039
Incurred claims excluding the change in health care receivables	2,608,468,469	(41,780,709)	2,566,687,760
Beginning of year health care receivables	—	18,256,881	18,256,881
End of year health care receivables	(10,096,581)	(10,114,578)	(20,211,159)
Total incurred claims ³	<u>\$ 2,598,371,888</u>	<u>\$ (33,638,406)</u>	<u>\$ 2,564,733,482</u>

¹Paid claims-net of health care receivables excludes pass-through amounts of \$216,448,020 and \$282,419,499 for 2023 and 2022, respectively.

²End of year claim reserve excludes pass-through amounts of \$39,377,010 and \$16,088,199 for 2023 and 2022, respectively.

³Total incurred claims excludes pass-through amounts of \$255,825,030 and \$298,507,698 for 2023 and 2022, respectively.

	2022		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (216,206,473)	\$ (216,206,473)
Paid claims — net of health care receivables ¹	2,092,129,957	175,793,637	2,267,923,594
End of year claim reserve ²	219,193,225	15,771,832	234,965,057
Incurred claims excluding the change in health care receivables	2,311,323,182	(24,641,004)	2,286,682,178
Beginning of year health care receivables	—	23,811,839	23,811,839
End of year health care receivables	(9,178,158)	(9,078,723)	(18,256,881)
Total incurred claims ³	<u>\$ 2,302,145,024</u>	<u>\$ (9,907,888)</u>	<u>\$ 2,292,237,136</u>

¹Paid claims—net of health care receivables excludes pass-through amounts of \$282,419,499 and \$0 for 2022 and 2021, respectively.

²End of year claim reserve excludes pass-through amounts of \$16,088,199 and \$0 for 2022 and 2021, respectively.

³Total incurred claims excludes pass-through amounts of \$298,507,698 and \$0 for 2022 and 2021, respectively.

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, net of health care and other amounts receivable as of December 31, 2022 was \$216,960,175. As of December 31, 2023, \$173,799,222 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years, net of health care and other amounts receivable are now \$9,522,547, as a result of re-estimation of unpaid claims. Therefore, there has been \$33,638,406 favorable prior year development since December 31, 2022 to December 31, 2023. The primary drivers consist of favorable development of \$22,511,438 in retroactivity for inpatient, outpatient, physician and pharmacy claims and favorable development as a result of a change in the provision for adverse deviations in experience of 14,383,774. At December 31, 2022, the Company recorded \$9,907,888 of favorable development. The primary drivers consist of favorable development as a result of a change in the provision for adverse deviations in experience of \$11,380,822 and favorable development in risk share activity of \$2,506,387, partially offset by unfavorable developments of \$1,540,055 in retroactivity for inpatient, outpatient, physician, and pharmacy claims. Original estimates are increased or decreased, as additional information becomes known regarding individual claims, which could have an impact to the accruals for MLR rebates and retrospectively rated contracts. As a result of the prior year effects, on a regular basis, the Company adjusts revenue and the corresponding liability and/or receivable related to retrospectively rated policies and the impact of the change is included as a component of change in unearned premium reserves and reserve for rate credits in the financial statements.

The Company incurred CAE of \$126,373,024 and \$110,632,303 in 2023 and 2022, respectively. These costs are included in the management service fees paid by the Company to United HealthCare Services, Inc. as a part of the Agreement (see Note 10). The following table discloses paid CAE, incurred CAE, and the balance in unpaid CAE reserve for 2023 and 2022:

	2023	2022
Total claims adjustment expenses	\$ 126,373,024	\$ 110,632,303
Less: current year unpaid claims adjustment expenses	(2,379,603)	(2,184,672)
Add: prior year unpaid claims adjustment expenses	<u>2,184,672</u>	<u>1,961,137</u>
Total claims adjustment expenses paid	<u>\$ 126,178,093</u>	<u>\$ 110,408,768</u>

- B.** The Company did not make any significant changes in methodologies and assumptions used in the calculation of the liability for claims unpaid and unpaid CAE in 2023.

26. INTERCOMPANY POOLING ARRANGEMENTS

- A–G.** The Company did not have any intercompany pooling arrangements in 2023 or 2022.

27. STRUCTURED SETTLEMENTS

- A–B.** The Company did not have structured settlements in 2023 or 2022.

28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

- A.** Pharmacy rebates receivable are recorded when reasonably estimated or billed by the affiliated pharmaceutical benefit manager in accordance with pharmaceutical rebate contract provisions. Information used to support rebates billed to the manufacturer is based on utilization information gathered by the pharmaceutical benefit manager and adjusted for significant changes in pharmaceutical contract provisions.

The Company evaluates admissibility of all pharmacy rebates receivable based on the administration of each underlying pharmaceutical benefit management agreement. The Company has nonadmitted and excluded all pharmacy rebates receivable that do not meet the admissibility criteria of SSAP No. 84, *Health Care and Government Insured Plan Receivables* (“SSAP No. 84”) from the financial statements.

For each pharmaceutical management agreement for which a portion of the total pharmacy rebates receivable can be admitted based on the admissibility criteria of SSAP No. 84, the pharmacy rebate transaction history is summarized as follows:

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received within 90 Days of Billing	Actual Rebates Received within 91 to 180 Days of Billing	Actual Rebates Received More than 180 Days After Billing
12/31/2023	\$ 3,736,165	\$ 1,216,961	\$ —	\$ —	—
9/30/2023	4,060,493	3,851,738	1,686,959	—	—
6/30/2023	4,207,971	4,142,235	1,340,984	2,677,195	—
3/31/2023	4,137,605	4,033,619	904,305	2,824,634	12,178
12/31/2022	3,970,869	4,018,506	1,062,368	2,316,954	270,006
9/30/2022	4,207,215	4,041,036	1,757,035	2,293,917	(122,085)
6/30/2022	3,879,574	3,903,999	2,132,536	1,476,752	249,510
3/31/2022	3,808,720	3,718,636	1,646,111	1,899,614	66,208
12/31/2021	3,937,992	3,846,023	1,688,105	1,976,522	134,784
9/30/2021	3,866,460	3,921,673	2,489,567	1,369,737	12,871
6/30/2021	3,958,068	3,969,286	2,265,613	1,620,308	65,622
3/31/2021	3,708,985	3,714,602	1,167,967	2,097,829	317,521

Of the amount reported as health care and other amounts receivable, \$5,862,427 and \$6,135,788 relate to pharmacy rebates receivable as of December 31, 2023 and 2022, respectively. This change is primarily due to decreased membership along with the change in generic/name brand mix.

The Company also admitted \$1,378,183 and \$689,358 of provider receivables resulting from claims overpayments as of December 31, 2023, and December 31, 2022, respectively, which are included in health care and other amounts receivable in the financial statements.

B. The Company does not have any risk-sharing receivables.

29. PARTICIPATING POLICIES

The Company did not have any participating contracts in 2023 or 2022.

30. PREMIUM DEFICIENCY RESERVES

The following table summarizes the Company's PDR as of December 31, 2023 and 2022:

	2023
1. Liability carried for premium deficiency reserves	\$ 7,651,206
2. Date of the most recent evaluation of this liability	<u>12/31/2023</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
	2022
1. Liability carried for premium deficiency reserves	\$ —
2. Date of the most recent evaluation of this liability	<u>12/31/2022</u>
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

PDR is included in aggregate health policy reserves in the financial statements.

31. ANTICIPATED SALVAGE AND SUBROGATION

Due to the type of business being written, the Company has no salvage. As of December 31, 2023 and 2022, the Company had no specific accruals established for outstanding subrogation, as it is considered a component of the actuarial calculations used to develop the estimates of claims unpaid and aggregate health claim reserves.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? New Jersey
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0000731766
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/01/2020
- 3.4 By what department or departments?
New Jersey Department of Banking and Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control; 0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Optum Bank, Inc.	Salt Lake City, Utah	NO	NO	YES	NO

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP, Minneapolis, MN
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Kevin P. Donnelly, Vice President of Actuarial Services of the Community and State division of United HealthCare Services, Inc., of which AmeriChoice of New Jersey, Inc. is an affiliate, 9800 Health Care Lane, Minnetonka, MN 55343
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 - 12.11 Name of real estate holding company ...
 - 12.12 Number of parcels involved 0
 - 12.13 Total book/adjusted carrying value \$0
- 12.2 If yes, provide explanation
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The UHG Code of Conduct was refreshed in 2023 to include an updated letter from the CEO, a letter from the UHG Chief Compliance Officer, add Inclusion as a Core Value as well as our Quality Belief, and add new Q&As on a variety of topics.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.11 To directors or other officers..... | \$ | 0 |
| 20.12 To stockholders not officers..... | \$ | 0 |
| 20.13 Trustees, supreme or grand (Fraternal Only) | \$ | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.21 To directors or other officers..... | \$ | 0 |
| 20.22 To stockholders not officers..... | \$ | 0 |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|---------------------------------|----|---|
| 21.21 Rented from others..... | \$ | 0 |
| 21.22 Borrowed from others..... | \$ | 0 |
| 21.23 Leased from others | \$ | 0 |
| 21.24 Other | \$ | 0 |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- | | | |
|---|----|-------------|
| 22.21 Amount paid as losses or risk adjustment \$ | | 0 |
| 22.22 Amount paid as expenses | \$ | 169,088,794 |
| 22.23 Other amounts paid | \$ | 0 |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
N/A
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
N/A
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
- 25.093 Total payable for securities lending reported on the liability page. \$0
- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$0
- 26.22 Subject to reverse repurchase agreements \$0
- 26.23 Subject to dollar repurchase agreements \$0
- 26.24 Subject to reverse dollar repurchase agreements \$0
- 26.25 Placed under option agreements \$0
- 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock \$0
- 26.27 FHLB Capital Stock \$0
- 26.28 On deposit with states \$427,393,347
- 26.29 On deposit with other regulatory bodies \$0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$0
- 26.32 Other \$0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon	Global Liquidity Services, 1 Wall St, 14th Floor, New York NY 10286
Northern Trust	50 S. LaSalle, Chicago, IL 60675

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Internally Managed	I.....
BlackRock Financial Management, Inc.	U.....
Wellington Management Company, LLP	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107105	BlackRock Financial Management, Inc	549300LVXY1VJKE13M84	SEC	NO.....
106595	Wellington Management Company, LLP	549300YHP12TEZNLX41	SEC	NO.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	688,693,268	652,286,201	(36,407,066)
31.2 Preferred stocks	0	0	0
31.3 Totals	688,693,268	652,286,201	(36,407,066)

31.4 Describe the sources or methods utilized in determining the fair values:

For those securities that had prices in the NAIC SVO ISIS database, those prices were used; for those securities that did not have prices in the NAIC SVO ISIS database, pricing was obtained from Hub which is an external data sources vendor. Hub utilizes various pricing sources.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No [X]
 39.22 Immediately converted to U.S. dollars Yes [] No [X]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$0

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

41.1 Amount of payments for legal expenses, if any?\$0

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only. \$ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ 0

1.31 Reason for excluding
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above \$ 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ 0

1.6 Individual policies: Most current three years:

1.61 Total premium earned \$ 0

1.62 Total incurred claims \$ 0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned \$ 0

1.65 Total incurred claims \$ 0

1.66 Number of covered lives 0

1.7 Group policies: Most current three years:

1.71 Total premium earned \$ 0

1.72 Total incurred claims \$ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned \$ 0

1.75 Total incurred claims \$ 0

1.76 Number of covered lives 0

2. Health Test:

		1	2	
		Current Year	Prior Year	
2.1	Premium Numerator	3,153,145,692	3,092,519,138	
2.2	Premium Denominator	3,153,145,692	3,092,519,138	
2.3	Premium Ratio (2.1/2.2)	1.000	1.000	
2.4	Reserve Numerator	225,844,366	411,141,104	
2.5	Reserve Denominator	336,774,784	411,141,104	
2.6	Reserve Ratio (2.4/2.5)	0.671	1.000	

3.1 Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits? Yes [] No [X]

3.2 If yes, give particulars:
.....

4.1 Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency? Yes [X] No []

4.2 If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered? Yes [] No []

5.1 Does the reporting entity have stop-loss reinsurance? Yes [] No [X]

5.2 If no, explain:
AmeriChoice of New Jersey, Inc. is not required to have stop loss reinsurance.

5.3 Maximum retained risk (see instructions)

5.31 Comprehensive Medical \$ 0

5.32 Medical Only \$ 0

5.33 Medicare Supplement \$ 0

5.34 Dental & Vision \$ 0

5.35 Other Limited Benefit Plan \$ 0

5.36 Other \$ 0

6. Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
Hold harmless clauses in provider agreements.

7.1 Does the reporting entity set up its claim liability for provider services on a service date basis?..... Yes [X] No []

7.2 If no, give details
.....

8. Provide the following information regarding participating providers: 8.1 Number of providers at start of reporting year 22,434

8.2 Number of providers at end of reporting year 19,953

9.1 Does the reporting entity have business subject to premium rate guarantees? Yes [] No [X]

9.2 If yes, direct premium earned: 9.21 Business with rate guarantees between 15-36 months.. \$..... 0

9.22 Business with rate guarantees over 36 months \$..... 0

GENERAL INTERROGATORIES

10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [X] No []

10.2 If yes:

10.21 Maximum amount payable bonuses.....\$9,635,185

10.22 Amount actually paid for year bonuses.....\$5,365,900

10.23 Maximum amount payable withholds.....\$0

10.24 Amount actually paid for year withholds.....\$0

11.1 Is the reporting entity organized as:

11.12 A Medical Group/Staff Model, Yes [] No [X]

11.13 An Individual Practice Association (IPA), or, Yes [] No [X]

11.14 A Mixed Model (combination of above)? Yes [] No [X]

11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [X] No []

11.3 If yes, show the name of the state requiring such minimum capital and surplus. New Jersey

11.4 If yes, show the amount required. \$ 216,598,141

11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No [X]

11.6 If the amount is calculated, show the calculation

.....

12. List service areas in which reporting entity is licensed to operate:

1 Name of Service Area
All 21 counties within the State of New Jersey
.....

13.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

13.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$0

13.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

13.4 If yes, please provide the balance of funds administered as of the reporting date. \$0

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []

14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

15.1 Direct Premium Written \$0

15.2 Total Incurred Claims \$0

15.3 Number of Covered Lives 0

*Ordinary Life Insurance Includes
Term(whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]

16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE AmeriChoice of New Jersey, Inc.

FIVE-YEAR HISTORICAL DATA

	1 2023	2 2022	3 2021	4 2020	5 2019
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	923,427,108	950,131,630	962,474,431	890,550,493	728,109,826
2. Total liabilities (Page 3, Line 24)	453,181,654	552,520,466	544,644,886	460,149,673	373,400,856
3. Statutory minimum capital and surplus requirement	216,598,141	200,504,759	177,819,290	171,323,432	210,326,183
4. Total capital and surplus (Page 3, Line 33)	470,245,454	397,611,164	417,829,545	430,400,820	354,708,970
Income Statement (Page 4)					
5. Total revenues (Line 8)	3,332,366,849	3,125,019,674	2,423,884,916	2,396,773,442	2,649,753,209
6. Total medical and hospital expenses (Line 18)	2,804,470,312	2,590,996,834	2,044,636,916	1,985,149,648	2,414,990,105
7. Claims adjustment expenses (Line 20)	126,373,024	110,632,303	100,949,710	99,263,391	109,073,170
8. Total administrative expenses (Line 21)	282,630,780	276,453,246	209,373,830	252,686,913	190,397,949
9. Net underwriting gain (loss) (Line 24)	111,241,527	146,937,291	68,924,460	121,084,490	(112,210,015)
10. Net investment gain (loss) (Line 27)	34,033,277	12,691,326	12,374,191	14,548,540	14,920,374
11. Total other income (Lines 28 plus 29)	0	(128,511)	0	0	0
12. Net income or (loss) (Line 32)	114,197,563	125,114,548	64,875,851	112,906,614	(85,918,220)
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(22,209,500)	147,548,066	180,977,902	178,169,547	(6,472,051)
Risk-Based Capital Analysis					
14. Total adjusted capital	470,245,454	397,611,164	417,829,545	430,400,820	354,708,970
15. Authorized control level risk-based capital	97,347,026	56,061,446	37,906,777	57,634,731	100,785,491
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	399,545	421,421	401,930	375,015	418,865
17. Total members months (Column 6, Line 7)	5,091,825	4,929,536	4,647,580	4,627,838	5,314,621
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	84.2	82.9	84.4	82.8	91.1
20. Cost containment expenses	3.2	3.0	3.2	3.2	3.0
21. Other claims adjustment expenses	0.6	0.6	0.9	1.0	1.1
22. Total underwriting deductions (Line 23)	96.7	95.3	97.2	94.9	104.2
23. Total underwriting gain (loss) (Line 24)	3.3	4.7	2.8	5.1	(4.2)
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	230,127,134	319,723,323	132,678,596	167,564,861	190,874,732
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)]	233,048,376	192,394,634	189,897,616	206,081,090	199,616,971
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above.	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

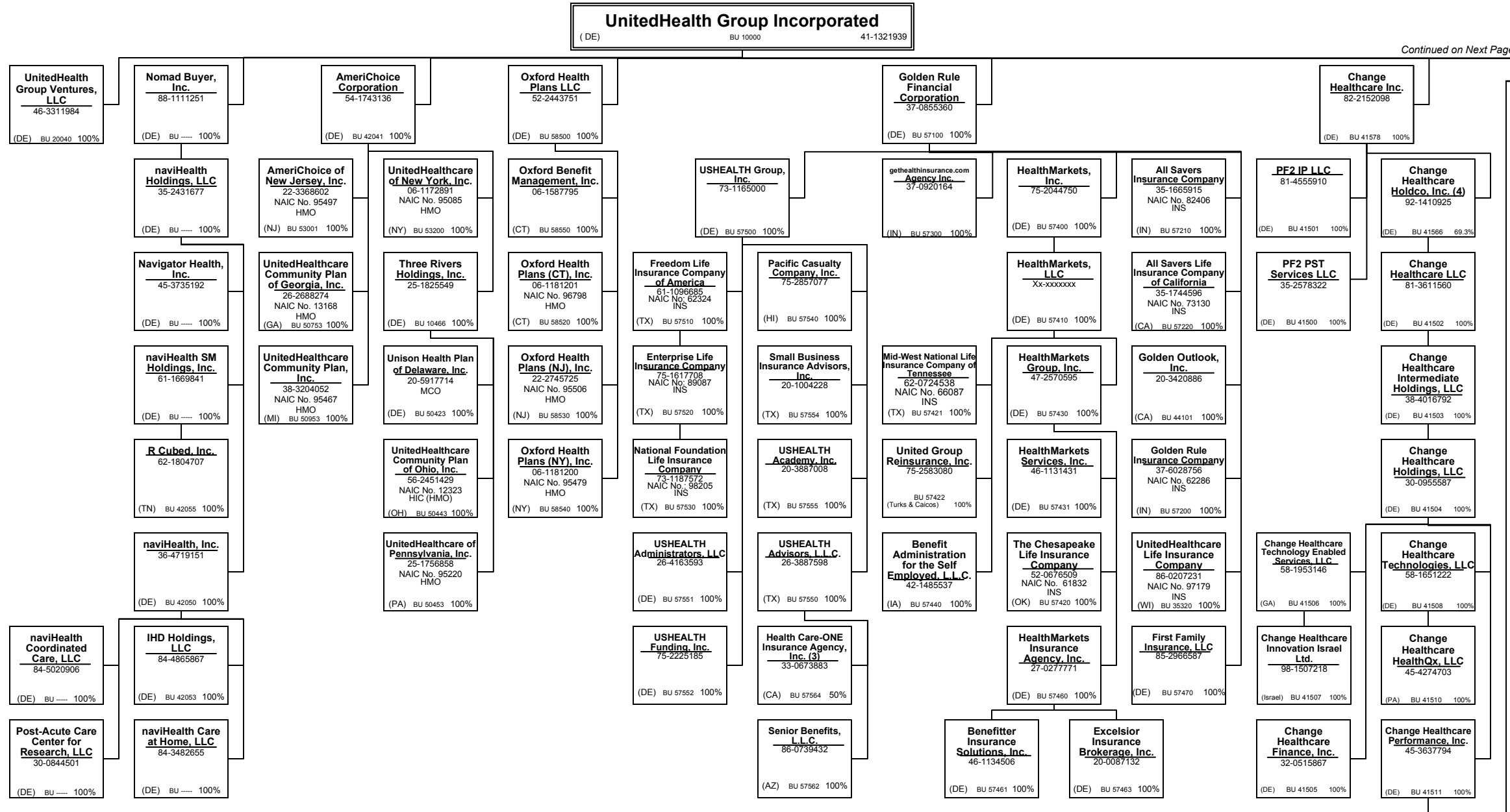
		1	Direct Business Only								
			2	3	4	5	6	7	8	9	10
States, etc.		Active Status (a)	Accident and Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Program Premiums	Life and Annuity Premiums & Other Considerations	Property/Casualty Premiums	Total Columns 2 Through 8	Deposit-Type Contracts
1. Alabama	AL	N	0	0	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0	0	0	0
15. Indiana	IN	N	0	0	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0	0	0
31. New Jersey	NJ	L	0	3,112,408,167	40,737,525	0	0	0	3,153,145,692	0	0
32. New Mexico	NM	N	0	0	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0	0
58. Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0	0	0	0
59. Subtotal	XXX	XXX	0	3,112,408,167	40,737,525	0	0	0	3,153,145,692	0	0
60. Reporting Entity Contributions for Employee Benefit Plans	XXX	XXX	0	0	0	0	0	0	0	0	0
61. Totals (Direct Business)	XXX	XXX	0	3,112,408,167	40,737,525	0	0	0	3,153,145,692	0	0
DETAILS OF WRITE-INS											
58001.	XXX	XXX									
58002.	XXX	XXX									
58003.	XXX	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	XXX	0	0	0	0	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. N - None of the above - Not allowed to write business in the state..... 56

(b) Explanation of basis of allocation by states, premiums by state, etc.
All premiums written within the state of New Jersey.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



Continued on Next Page

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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LHC Group, Inc.
 71-0918189
 (DE) BU ----- 100%

Change Healthcare Intermediate Holdings, Inc.
 45-3637667
 (DE) BU 41512 100%

Change Healthcare Holdings, Inc.
 20-5799664
 (DE) BU 41513 100%

Change Healthcare Operations, LLC
 20-5731067
 (DE) BU 41518 100%

Change Healthcare Practice Management Group, Inc.
 51-0370121
 (DE) BU 41514 100%

Change Healthcare Practice Management Solutions, Inc.
 23-2939847
 (DE) BU 41515 100%

Change Healthcare Practice Management Investments, Inc.
 23-2939843
 (DE) BU 41516 100%

MED3000 Health Solutions of the Virginias, L.L.C. (3)
 31-1513127
 (VA) BU 41555 51%

MED3000 Health Solutions Southeast (4)
 52-2039280
 (FL) BU 41517 50%

Change Encircle, LLC
 81-2173507
 (DE) BU 41524 100%

Change Healthcare Communications, LLC
 20-5716738
 (DE) BU 41534 100%

Change Healthcare Engagement Solutions, Inc.
 26-1147719
 (DE) BU 41536 100%

Change Healthcare eRx Canada, Inc.
 85532 5494
 (Canada) BU 41532 100%

Change Healthcare Payer Payment Integrity, LLC
 26-3014624
 (DE) BU 41533 100%

Change Healthcare Pharmacy Solutions, Inc.
 01-0475134
 (ME) BU 41523 100%

HCI Aquisiton Corp.
 13-4143595
 (NY) BU 41551 100%

Change Healthcare Imaging Australia Pty Limited
 BU 41531
 (Australia) 100%

National Decision Support Company, LLC
 45-4473815
 (DE) BU 41550 100%

Vieosoft, Inc
 27-1693889
 (WA) BU 41535 100%

Change Healthcare Puerto Rico, LLC
 27-1463418
 (DE) BU 41542 100%

Change Healthcare Business Fulfillment, LLC
 20-2058917
 (DE) BU 41521 100%

Change Healthcare Resources Holdings, Inc.
 27-4334265
 (DE) BU 41537 100%

Change healthcare Philippines, Inc.
 008-417-196-000
 BU 41538
 (Philippines) 100%

Change Healthcare Resources LLC
 27-2872345
 (DE) BU 41540 100%

Change Healthcare Resources IPA, LLC
 38-4120853
 (WA) BU 41543 100%

Change Healthcare Solutions, LLC
 20-5716594
 (DE) BU 41522 100%

TTCP-SR Holdings, Inc.
 81-3354819
 (DE) BU 41552 100%

Vision NewCo, LLC
 85-2408007
 (DE) BU 41553 100%

Change Healthcare Advocates, LLC
 46-0809500
 (DE) BU 41541 100%

Change Healthcare Correspondence Services, Inc.
 16-1744317
 (TX) BU 41520 100%

Change Healthcare Ireland Limited
 XX-xxxxxxx
 (Ireland) BU 41525 100%

Change Healthcare Canada Company
 12-1618664
 BU 41528
 (Canada) 100%

Change Healthcare Ireland Solutions Limited
 X-xxxxxxx
 (Ireland) BU 41527 100%

Change Healthcare UK Holdings Limited
 98-1141129
 BU 41530
 (United Kingdom) 100%

Change Healthcare Ireland Limited
 XX-xxxxxxx
 (Ireland) BU 41525 100%

Change Healthcare Israel Ltd.
 98-0498566
 (Israel) BU 41526 100%

Change Healthcare UK Holdings Limited
 98-1141129
 BU 41530
 (United Kingdom) 100%

eRx Network Holdings Inc.
 81-4973066
 (DE) BU 41544 100%

eRx Network, LLC
 37-1838630
 (DE) BU 41545 100%

Freedom Data Systems, Inc.
 02-0348012
 (NH) BU 41546 100%

National Health Information Network, Inc.
 75-2441699
 (TX) BU 41548 100%

PDX, Inc.
 75-2103975
 (TX) BU 41547 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated

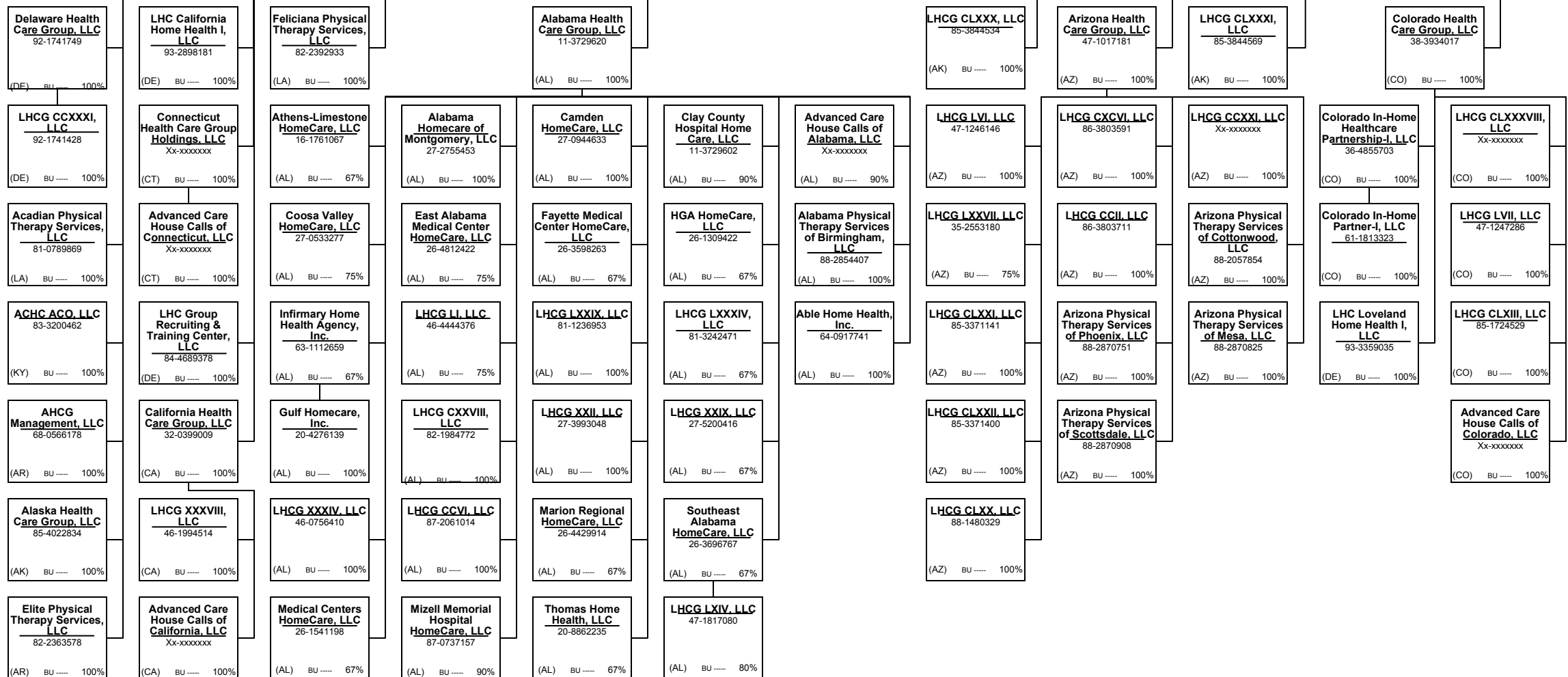
(DE) 41-1321939

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LHC Group, Inc.
71-0918189

(DE) BU 42060 100%



40.2

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Arkansas Health Care Group, LLC
 54-2078932
 (AR) BU 100%

Indiana Health Care Group, LLC
 27-5130167
 (IN) BU 100%

Kentucky Health Care Group, LLC
 51-0588603
 (KY) BU 100%

LHC Home Health Care Group of Michigan, LLC
 Xx-xxxxxx
 (MI) BU 100%

Arkansas HomeCare of Forrest City, LLC
 06-1778265
 (AR) BU 100%

Arkansas HomeCare of Fulton, LLC
 33-1154428
 (AR) BU 100%

Arkansas HomeCare of Hot Springs, LLC
 20-3552602
 (AR) BU 100%

Arkansas Physical Therapy Services of Conway, LLC
 84-4642424
 (AR) BU 100%

CMC Home Health and Hospice, LLC
 26-2688869
 (AR) BU 100%

Dallas County Medical Center HomeCare, LLC
 34-2013785
 (AR) BU 100%

LHCG LXXXIII, LLC
 81-2227463
 (AR) BU 100%

LHCG CXCXVII, LLC
 86-3859120
 (IN) BU 100%

Kentucky Home Health Care, LLC
 46-4950585
 (KY) BU 100%

Kentucky HomeCare of Henderson, LLC
 26-4812417
 (KY) BU 100%

LHCG XLVI, LLC
 46-2509580
 (KY) BU 100%

Advanced Care House Calls of Michigan, LLC
 Xx-xxxxxx
 (MI) BU 100%

Arkansas Physical Therapy Services of Rogers, LLC
 88-2072782
 (AR) BU 100%

LHCG XLII, LLC
 30-0760667
 (AR) BU 100%

LHCG CIV, LLC
 82-1639945
 (AR) BU 100%

Hospice of Central Arkansas, LLC (3)
 26-4310419
 (AR) BU 67%

Jefferson Regional HomeCare, LLC (3)
 26-1806757
 (AR) BU 67%

LHCG CLXVII, LLC
 85-4059504
 (AR) BU 100%

Eureka Springs Hospital HomeCare, LLC
 72-1587844
 (AR) BU 100%

Illinois Health Care Group, LLC
 46-1708167
 (IL) BU 100%

Kentucky LV, LLC
 46-4923653
 (KY) BU 100%

LHCG LXX, LLC
 47-5067719
 (KY) BU 100%

LHCG XXIII, LLC
 27-4100261
 (KY) BU 75%

LHC HomeCare - Lifeline, LLC
 51-0588604
 (KY) BU 100%

Arkansas Healthcare Partners, LLC
 81-3695165
 (AR) BU 100%

East Arkansas Health Holdings, LLC
 47-2142765
 (AR) BU 100%

LHCG CV, LLC
 82-1661632
 (AR) BU 100%

LHCG CII, LLC
 82-1487800
 (AR) BU 100%

LHCG CLXVII, LLC
 85-3678555
 (AR) BU 100%

Eureka Springs Hospital Hospice, LLC
 72-1587845
 (AR) BU 100%

LHCG XXXVII, LLC
 30-0760684
 (IL) BU 100%

Lifeline HomeCare of Salem, LLC
 27-3468680
 (KY) BU 100%

LHCG LXXI, LLC
 47-5393382
 (KY) BU 100%

Kentucky Physical Therapy Services at Richmond Place, LLC
 93-4405730
 (KY) BU 100%

Lifeline Home Health Care of Bowling Green, LLC
 51-0588592
 (KY) BU 100%

LHCG LXXXV, LLC
 36-4847404
 (AZ) BU 100%

Arkansas Home Health Providers-III, LLC
 47-1716449
 (AR) BU 100%

Arkansas Home Hospice, LLC
 47-1783912
 (AR) BU 100%

Mena Medical Center Home Health, LLC
 47-0944781
 (AR) BU 100%

Mena Medical Center Hospice, LLC
 72-1586356
 (AR) BU 100%

LHCG CXXXX, LLC
 83-2298550
 (AR) BU 100%

Patient's Choice Hospice, LLC
 06-1778268
 (AR) BU 100%

Advanced Care House Calls of Illinois, LLC
 Xx-xxxxxx
 (IL) BU 100%

Lifeline Home Health Care of Fulton, LLC
 20-8826388
 (KY) BU 100%

Lifeline Home Health Care of Hopkinsville, LLC
 51-0588601
 (KY) BU 100%

Kentucky Physical Therapy Services of Lexington, LLC
 93-4383947
 (KY) BU 100%

Lifeline Home Health Care of Lexington, LLC
 51-0588599
 (KY) BU 100%

OHHP, LLC
 81-3653042
 (OK) BU 100%

Arkansas Home Health Providers-III, LLC
 47-1783912
 (AR) BU 100%

Arkansas Extended Care, LLC
 47-1770024
 (AR) BU 100%

Southwest Arkansas HomeCare, LLC
 26-0274543
 (AR) BU 67%

LHCG LXVIII, LLC
 47-4518424
 (AR) BU 100%

Northeast Arkansas Partnership, LLC
 35-2647028
 (AR) BU 60%

Illinois Home Health Care, LLC
 46-4924177
 (IL) BU 100%

Lifeline Rockcastle Home Health, LLC
 27-3468870
 (KY) BU 75%

Gamma Acquisition Inc.
 20-0146314
 (DE) BU 100%

Kentucky Physical Therapy Services of Lexington, LLC
 93-4383947
 (KY) BU 100%

Lifeline Private Duty Services of Kentucky, LLC
 51-0588602
 (KY) BU 100%

Summit Properties - Muskogee, LLC
 32-0469351
 (OK) BU 100%

Arkansas Nursing Providers, LLC
 47-1808550
 (AR) BU 67%

LHCG CXXV, LLC
 82-2441720
 (AR) BU 100%

LHCG LXXXVI, LLC
 36-4847423
 (AR) BU 100%

LHCG CXXXXI, LLC
 32-0565293
 (AR) BU 100%

LHCG CXXXII, LLC
 83-2810275
 (AR) BU 100%

Illinois LIV, LLC
 38-3925282
 (IL) BU 00%

Kentucky In-Home Partner-II, LLC
 82-3982951
 (KY) BU 100%

Twin Lakes Home Health Agency, LLC
 27-1000828
 (KY) BU 75%

Lifeline Home Health Care of Somerset, LLC
 51-0588594
 (KY) BU 100%

Lifeline Home Health Care of Russellville, LLC
 51-0588600
 (KY) BU 100%

40.3

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Georgia Health Care Group, LLC
 04-3826206
 (GA) BU 100%

LHC Health Care Group of Florida, LLC
 20-3840328
 (FL) BU 100%

LHCG CCXXVII, LLC
 88-3285752
 (GA) BU 100%

Georgia HomeCare of Harris, LLC
 38-3749123
 (GA) BU 100%

LHCG LXXIV, LLC
 81-1105754
 (GA) BU 100%

LHCG XL, LLC
 46-2509518
 (GA) BU 100%

Northwest Georgia Home Health, LLC
 27-1803583
 (GA) BU 75%

LHCG CCXXVI, LLC
 88-3281766
 (GA) BU 100%

Advanced Care House Calls of Florida, LLC
 30-1111990
 (FL) BU 100%

Florida Physical Therapy Services of Miramar, LLC
 85-2890611
 (FL) BU 100%

Florida Physical Therapy Services of Panama City, LLC
 85-2890874
 (FL) BU 100%

LHCG XIX, LLC
 27-3529253
 (FL) BU 75%

Munroe Regional HomeCare, LLC
 77-0670885
 (FL) BU 51%

Florida Physical Therapy Services of Orlando, LLC
 87-2819939
 (FL) BU 100%

Atlantic Homecare, Inc.
 58-1811794
 (GA) BU 100%

Eastern Georgia Partnership, LLC
 85-2462743
 (GA) BU 75%

LHCG CLVIII, LLC
 84-4811662
 (GA) BU 100%

Halcyon Healthcare, LLC
 27-4237248
 (DE) BU 100%

Advanced Care House Calls of Georgia, LLC
 Xx-xxxxxx
 (GA) BU 100%

Floyd HomeCare, LLC
 37-1533134
 (GA) BU 75%

Central Florida Partnership, LLC
 84-4741808
 (FL) BU 60%

Florida Physical Therapy Services of Sarasota II, LLC
 85-4184074
 (FL) BU 100%

LHCG CCX, LLC
 87-2695298
 (FL) BU 100%

Florida Physical Therapy Services of Pensacola, LLC
 38-4077716
 (FL) BU 100%

Lifeline Home Health Care of Lady Lake, LLC
 314-1975227
 (FL) BU 100%

Florida Physical Therapy Services of Sun City, LLC
 88-2870661
 (FL) BU 100%

Atlantic Homeaid, Inc.
 58-1863635
 (GA) BU 100%

Augusta Home Care Services LLC
 26-3389004
 (DE) BU 100%

LHCG LXXV, LLC
 Xx-xxxxxx
 (GA) BU 100%

Altus Hospice of Georgia, LLC
 45-3437288
 (DE) BU 100%

Community Hospice, LLC
 20-0896023
 (MS) BU 100%

LHCG CCXXVIII, LLC
 88-3303273
 (GA) BU 100%

Bayfront HMA Home Health LLC
 46-1642468
 (FL) BU 100%

LHCG CLIII, LLC
 84-4776234
 (FL) BU 100%

Florida Physical Therapy Services of Ormond Beach, LLC
 87-2820055
 (FL) BU 100%

LHCG LXXXII, LLC
 61-1788793
 (FL) BU 75%

Florida Physical Therapy Services of Fort Myers, LLC
 86-3177130
 (FL) BU 100%

Florida Physical Therapy Services of Ocala, LLC
 88-2854101
 (FL) BU 75%

Ware Visiting Nurse Services, Inc.
 58-1811796
 (GA) BU 100%

LHCG CLXIV, LLC
 85-2474241
 (GA) BU 100%

Northeast Georgia Home Health II, LLC
 88-4214089
 (GA) BU 100%

Cornerstone Palliative and Hospice, LLC
 45-4845966
 (MS) BU 67%

Covenant Palliative and Hospice, LLC
 45-4845621
 (MS) BU 100%

LHCG CLIV, LLC
 84-4776384
 (FL) BU 100%

LHCG CLV, LLC
 84-4829877
 (FL) BU 100%

Florida Physical Therapy Services of Sarasota, LLC
 85-3733455
 (FL) BU 100%

Suncoast Healthcare Partnership, LLC
 Xx-xxxxxx
 (FL) BU 60%

Florida Physical Therapy Services of Gainesville, LLC
 86-1936043
 (FL) BU 100%

Lifeline Home Health Care of Lakeland, LLC
 14-1975232
 (FL) BU 51%

Chesterfield Visiting Nurses Services, Inc.
 57-0876493
 (SC) BU 100%

LHCG CLXV, LLC
 85-2474342
 (GA) BU 100%

Southern Georgia Partnership, LLC
 88-0998884
 (GA) BU 75%

Compassionate Hospice of Georgia, Inc.
 45-3245661
 (DE) BU 100%

Grace Hospice, LLC
 20-3301932
 (GA) BU 100%

LHCG CLVI, LLC
 84-4829979
 (FL) BU 100%

LHCG CLVII, LLC
 85-0778549
 (FL) BU 100%

Suncoast Partnership-I, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partnership-II, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partnership-III, LLC
 Xx-xxxxxx
 (FL) BU 600%

Lifeline Home Health Care of Marathon, LLC
 14-1975234
 (FL) BU 100%

Florence Visiting Nurses Services, Inc.
 57-0876491
 (SC) BU 100%

LHCG CLXVI, LLC
 85-2501394
 (SC) BU 100%

LHCG CCXXII, LLC
 88-0998942
 (GA) BU 100%

Compassionate Healthcare Management Group, Inc.
 20-4591877
 (GA) BU 100%

Halcyon Hospice of Aiken, LLC
 27-0380864
 (FL) BU 100%

LHCG CLX, LLC
 85-0792455
 (FL) BU 100%

Suncoast Partner-I, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partner-II, LLC
 Xx-xxxxxx
 (FL) BU 100%

Suncoast Partner-III, LLC
 Xx-xxxxxx
 (FL) BU 100%

Lifeline Home Health Care of Port Charlotte, LLC
 14-1975231
 (FL) BU 100%

40.4

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Maryland Health Care Group, LLC
 26-3598092
 (MD) BU 100%

Mississippi Health Care Group, LLC
 68-0490418
 (MS) BU 100%

LHC Group Pharmaceutical Services, LLC
 83-0375302
 (LA) BU 100%

LHC Physician Services, LLC
 47-5289323
 (LA) BU 100%

Minnesota Health Care Group, LLC
 46-2511957
 (MN) BU 100%

Nebraska Health Care Group, LLC
 46-5008635
 (NE) BU 100%

LHCG Partner, LLC
 81-4453882
 (DE) BU 100%

HomeCall, LLC
 52-0998217
 (MD) BU 100%

Maryland Healthcare Partnership, LLC (3)
 88-3736162
 (MD) BU 80%

Able Home Health, Inc.
 64-0917990
 (MS) BU 100%

Advanced Care House Calls of Mississippi, LLC
 84-4014730
 (MS) BU 100%

LHC Group Pharmaceutical Services II, LLC
 81-2871053
 (LA) BU 100%

LHC Physician Services of West Virginia, LLC
 47-5307153
 (WV) BU 100%

LHCG XLVIII, LLC
 61-1710815
 (MN) BU 100%

In-Home Healthcare Partnership, LLC
 38-4019518
 (DE) BU 80%

FirstCall Health Services, Inc.
 52-1456623
 (MD) BU 100%

Maryland Intermediary-I, LLC
 88-4115077
 (MD) BU 100%

Maryland Intermediary-III, LLC
 88-4115305
 (MD) BU 100%

Leaf River Home Health Care, LLC
 20-1257620
 (MS) BU 100%

LHCG CXCIV, LLC
 86-3319565
 (MS) BU 100%

LHC Group Pharmaceutical Services III, LLC
 81-5023883
 (LA) BU 100%

LHC Real Estate I, LLC
 20-8308248
 (LA) BU 100%

Integrity Clinical Partners, LLC
 Xx-xxxxxxx
 (MN) BU 100%

Arkansas In-Home Healthcare Partnership-I, LLC
 84-2216080
 (AR) BU 100%

Arizona In-Home Healthcare Partnership-III, LLC
 84-2209152
 (AZ) BU 100%

Ohio In-Home Healthcare Partnership-I, LLC
 84-2230289
 (OH) BU 100%

Pennsylvania In-Home Healthcare Partnership-III, LLC
 32-0515193
 (PA) BU 100%

LHCG CL, LLC
 84-2121644
 (MD) BU 100%

LHCG CCXXIV, LLC
 88-3537696
 (MD) BU 100%

LHCG CCXXV, LLC
 88-3537979
 (MD) BU 100%

Mississippi HomeCare of Jackson II, LLC
 26-0784038
 (MS) BU 100%

Mississippi HomeCare, LLC
 01-0689757
 (MS) BU 100%

Primary Care at Home of Louisiana, LLC
 81-3720899
 (LA) BU 100%

LHC Real Estate II, LLC
 47-4185991
 (LA) BU 100%

Arizona In-Home Healthcare Partnership-I, LLC
 81-40603540
 (AZ) BU 100%

Arkansas In-Home Healthcare Partner-I, LLC
 84-2301559
 (AR) BU 100%

Arizona In-Home Healthcare Partner-III, LLC
 84-2275631
 (AZ) BU 100%

Idaho In-Home Healthcare Partnership-I, LLC
 84-2230243
 (ID) BU 100%

Pennsylvania In-Home Healthcare Partner-III, LLC
 82-3662886
 (PA) BU 100%

Maryland Physical Therapy Services of Frederick, LLC
 85-2244241
 (MD) BU 100%

Maryland Intermediary-II, LLC
 88-4115213
 (MD) BU 100%

Maryland Intermediary-IV, LLC
 88-4115420
 (MD) BU 100%

Mississippi Physical Therapy Services of Biloxi, LLC
 85-1606644
 (MS) BU 100%

Picayune HomeCare, LLC
 64-0938601
 (MS) BU 100%

Primary Care at Home of Louisiana II, LLC
 82-1032626
 (LA) BU 100%

LHCG New York Holdings, LLC
 84-3090589
 (DE) BU 100%

Arizona In-Home Healthcare Partnership-II, LLC
 84-2221004
 (AR) BU 100%

Arkansas In-Home Healthcare Partnership-II, LLC
 84-2221004
 (AR) BU 100%

Virginia In-Home Healthcare Partnership-III, LLC
 32-0513440
 (VA) BU 100%

Arizona In-Home Healthcare Partnership-II, LLC
 35-2581228
 (AZ) BU 100%

Virginia In-Home Healthcare Partnership-I, LLC
 38-4021697
 (VA) BU 100%

Advanced Care House Calls of Maryland, LLC
 Xx-xxxxxxx
 (MD) BU 100%

LHCG CXLIX, LLC
 84-2108475
 (MD) BU 100%

Chester River Home Care & Hospice, LLC
 52-2008916
 (MD) BU 100%

South Mississippi Home Health, Inc.
 64-0736426
 (MS) BU 100%

LHCG XXVI, LLC
 Xx-xxxxxxx
 (MS) BU 100%

Primary Care at Home of Louisiana III, LLC
 82-2405320
 (LA) BU 100%

Willcare Consumer Directed, Inc.
 Xx-xxxxxxx
 (NY) BU 100%

Arizona In-Home Healthcare Partner-I, LLC
 38-4023101
 (AZ) BU 100%

Arkansas In-Home Healthcare Partner-II, LLC
 84-2311081
 (AR) BU 100%

Virginia In-Home Healthcare Partner-III, LLC
 81-4888094
 (VA) BU 100%

Arizona In-Home Healthcare Partner-II, LLC
 81-5027397
 (AZ) BU 100%

Virginia In-Home Healthcare Partner-I, LLC
 81-4811317
 (VA) BU 100%

LHCG LXXXI, LLC
 Xx-xxxxxxx
 (MD) BU 100%

South Mississippi Home Health, Inc. - Region II
 64-0736424
 (MS) BU 100%

South Mississippi Home Health, Inc. - Region I
 64-0736425
 (MS) BU 100%

South Mississippi Home Health, Inc. - Region III
 64-0935599
 (MS) BU 100%

Primary Care at Home of Louisiana IV, LLC
 82-3253877
 (LA) BU 100%

40.5

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

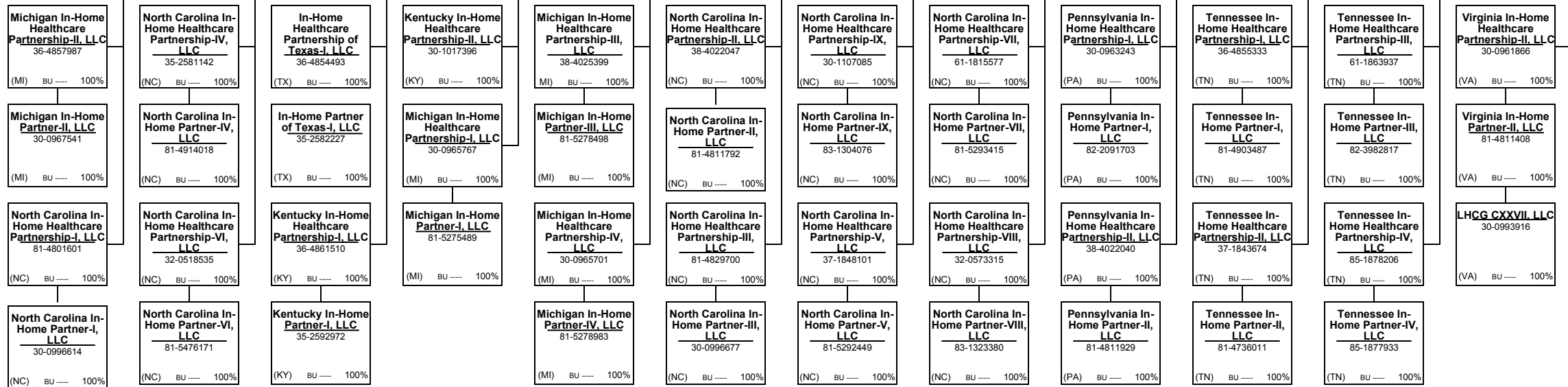
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LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

LHCG Partner, LLC
 81-4453882
 (DE) BU 100%

In-Home Healthcare Partnership, LLC
 38-4019518
 (DE) BU 80%



40.6

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU ---- 100%

LHCG Partner, LLC
 81-4453882
 (DE) BU ---- 100%

LHCG Partner II, LLC
 82-1485228
 (TX) BU ---- 100%

In-Home Healthcare Partnership II, LLC
 84-3322624
 (DE) BU ---- 80%

In-Home Healthcare Partnership, LLC
 38-4019518
 (DE) BU ---- 80%

Southwest Post-Acute Care Partnership, LLC
 61-1846018
 (TX) BU ---- 60%

40.7

Virginia In-Home Healthcare Partnership-IX, LLC
 32-0516972
 (VA) BU ---- 100%

Virginia In-Home Healthcare Partnership-VII, LLC
 37-1844686
 (VA) BU ---- 100%

Virginia In-Home Healthcare Partnership-XI, LLC
 36-4908131
 (VA) BU ---- 100%

Louisiana In-Home Healthcare Partnership-II, LLC
 36-4886826
 (LA) BU ---- 100%

Virginia In-Home Healthcare Partnership-VI, LLC
 37-1843673
 (VA) BU ---- 100%

Virginia In-Home Healthcare Partnership-IV, LLC
 61-1810641
 (VA) BU ---- 100%

GSHS Home Health, LLC
 16-1727633
 (TX) BU ---- 100%

LHCG CXIII, LLC
 87-3155545
 (LA) BU ---- 100%

LHCG CIX, LLC
 82-2084222
 (LA) BU ---- 100%

LHCG CLI, LLC
 85-1221268
 (TX) BU ---- 100%

LHCG CVI, LLC
 82-2020284
 (LA) BU ---- 100%

LHCG CVII, LLC
 82-2044952
 (LA) BU ---- 100%

Virginia In-Home Partner-IX, LLC
 81-5294732
 (VA) BU ---- 100%

Virginia In-Home Partner-VII, LLC
 81-4888210
 (VA) BU ---- 100%

Virginia In-Home Partner-XI, LLC
 83-2040583
 (VA) BU ---- 100%

Louisiana In-Home Partner-II, LLC
 35-2616195
 (LA) BU ---- 100%

Virginia In-Home Partner-VI, LLC
 81-4737281
 (VA) BU ---- 100%

Virginia In-Home Partner-IV, LLC
 32-0516324
 (VA) BU ---- 100%

LHCG CXII, LLC
 82-2146037
 (TX) BU ---- 100%

LHCG CXIII, LLC
 82-2159030
 (TX) BU ---- 100%

LHCG CXIV, LLC
 82-2174970
 (TX) BU ---- 100%

LHCG CXIX, LLC
 82-1978232
 (AR) BU ---- 100%

LHCG CX, LLC
 82-2098229
 (LA) BU ---- 100%

LHCG CCXVI, LLC
 88-0582397
 (LA) BU ---- 100%

Virginia In-Home Healthcare Partnership-V, LLC
 38-4020777
 (VA) BU ---- 100%

Virginia In-Home Healthcare Partnership-VIII, LLC
 61-1814029
 (VA) BU ---- 100%

Virginia In-Home Healthcare Partnership-XII, LLC
 86-2505437
 (VA) BU ---- 100%

Louisiana In-Home Healthcare Partnership-III, LLC
 35-2614777
 (LA) BU ---- 100%

Virginia In-Home Healthcare Partnership-X, LLC
 32-0580044
 (VA) BU ---- 100%

LHCG CXV, LLC
 82-2187727
 (TX) BU ---- 100%

LHCG CXVI, LLC
 82-2206275
 (TX) BU ---- 100%

LHCG CXVII, LLC
 82-2217874
 (TX) BU ---- 100%

LHCG CXVIII, LLC
 82-1999959
 (AR) BU ---- 100%

LHCG CCIII, LLC
 87-0969466
 (LA) BU ---- 100%

LHCG CXI, LLC
 82-2140184
 (TX) BU ---- 100%

Virginia In-Home Partner-V, LLC
 81-4737123
 (VA) BU ---- 100%

Virginia In-Home Partner-VIII, LLC
 81-5294131
 (VA) BU ---- 100%

Virginia In-Home Partner-XII, LLC
 86-2445798
 (VA) BU ---- 100%

Louisiana In-Home Partner-III, LLC
 82-4146470
 (LA) BU ---- 100%

Virginia In-Home Partner-X, LLC
 83-2555935
 (VA) BU ---- 100%

LHCG CXX, LLC
 82-2117095
 (LA) BU ---- 100%

LHCG CXXI, LLC
 82-2231824
 (TX) BU ---- 100%

LHCG CXXII, LLC
 82-2469676
 (TX) BU ---- 100%

LHCG CXXIII, LLC
 82-2301047
 (GA) BU ---- 100%

LHCG CXXXIII, LLC
 32-0540219
 (TX) BU ---- 100%

LHCG CVIII, LLC
 82-1666299
 (LA) BU ---- 100%

LHCG CXXIV, LLC
 82-2261569
 (TX) BU ---- 100%

LHCG CXXX, LLC
 82-2276690
 (TX) BU ---- 100%

Marshall HomeCare, LLC
 02-0732705
 (TX) BU ---- 100%

Texas Health Care Group of Texarkana, LLC
 41-2076211
 (TX) BU ---- 100%

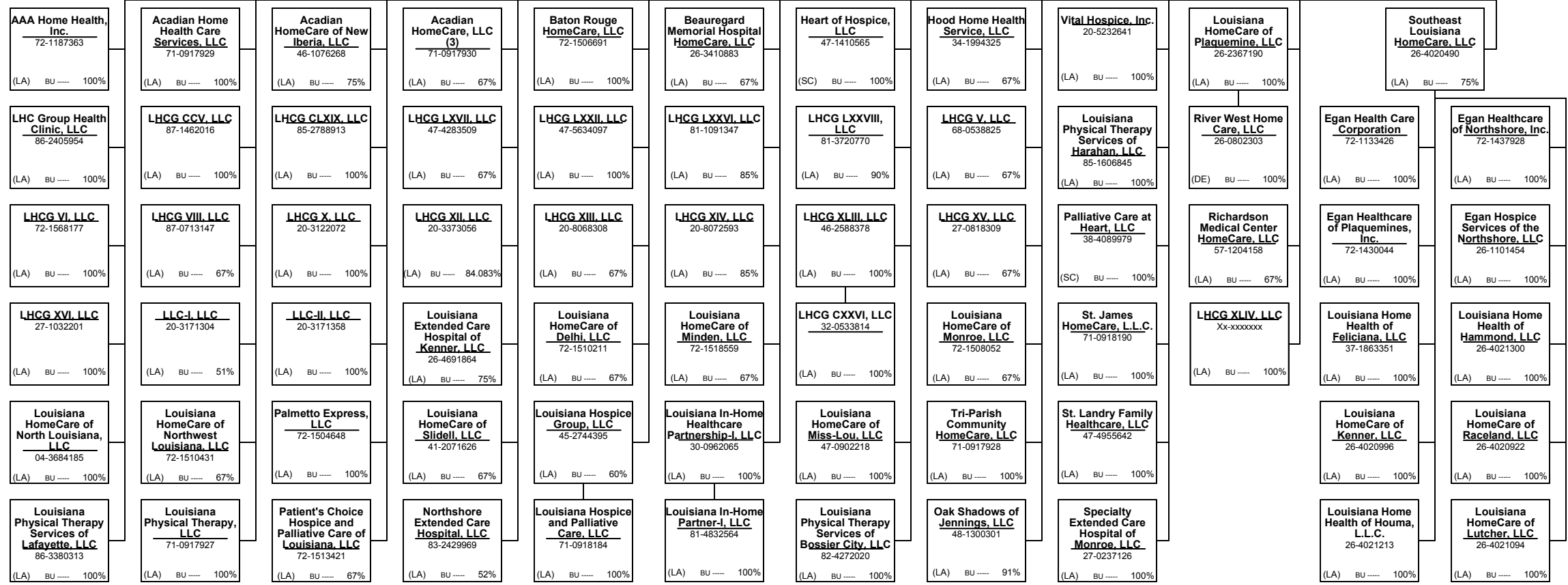
LHCG CCXXXII, LLC
 82-2244399
 (TX) BU ---- 100%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

LHC Group, Inc.
 71-0918189
 (DE) BU ---- 100%

Louisiana Health Care Group, LLC
 71-0917926
 (LA) BU ---- 100%



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40.8

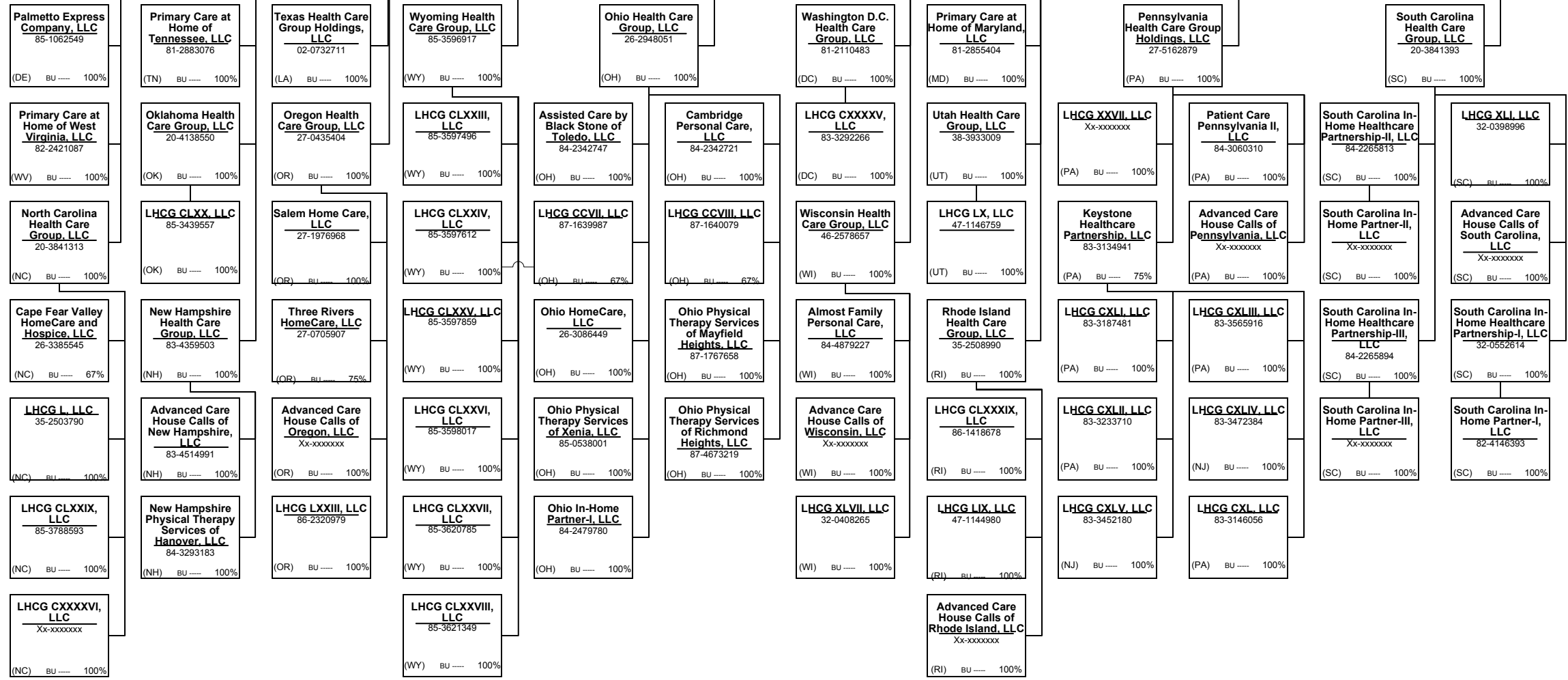
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%



40.9

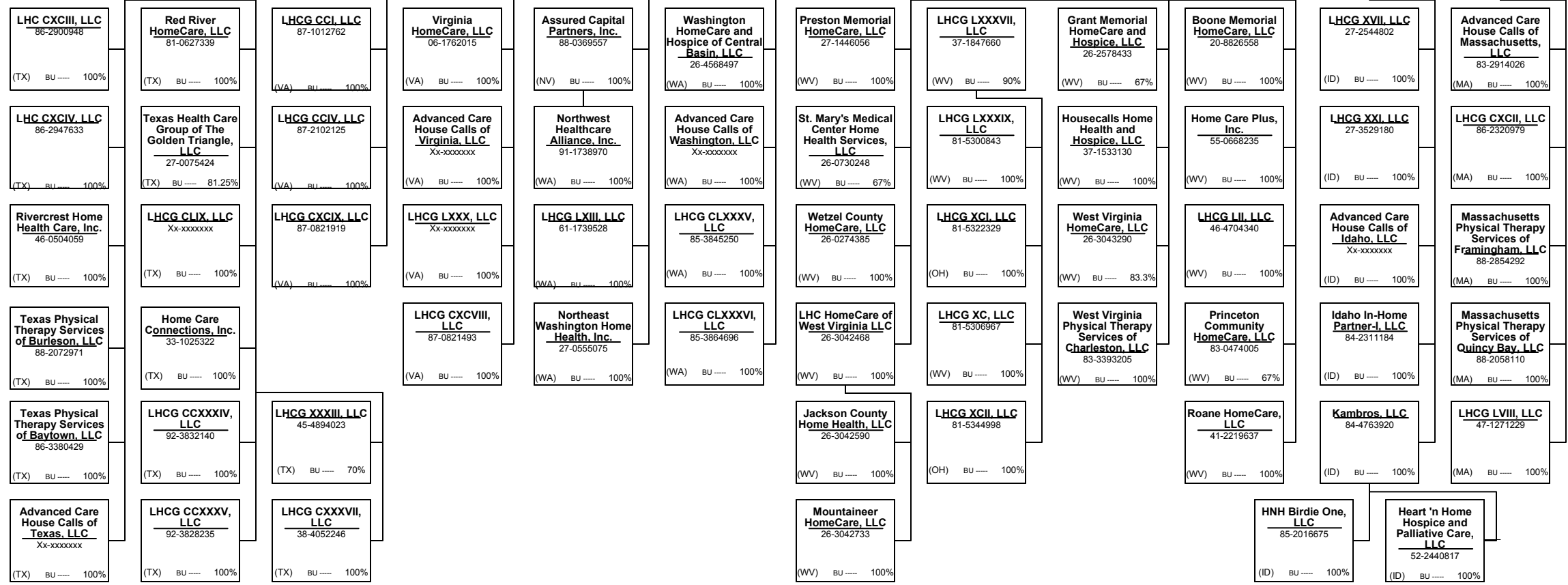
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Texas Health Care Group, LLC 62-1850044 (TX) BU 100%	Virginia Health Care Group, LLC 06-1762010 (VA) BU 100%	Washington Health Care Group, LLC 26-3811771 (WA) BU 100%	West Virginia Health Care Group, LLC 87-0748651 (WV) BU 100%	Idaho Health Care Group, LLC 27-2498964 (ID) BU 100%	Massachusetts Health Care Group, LLC 38-3932998 (MA) BU 100%
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40.10

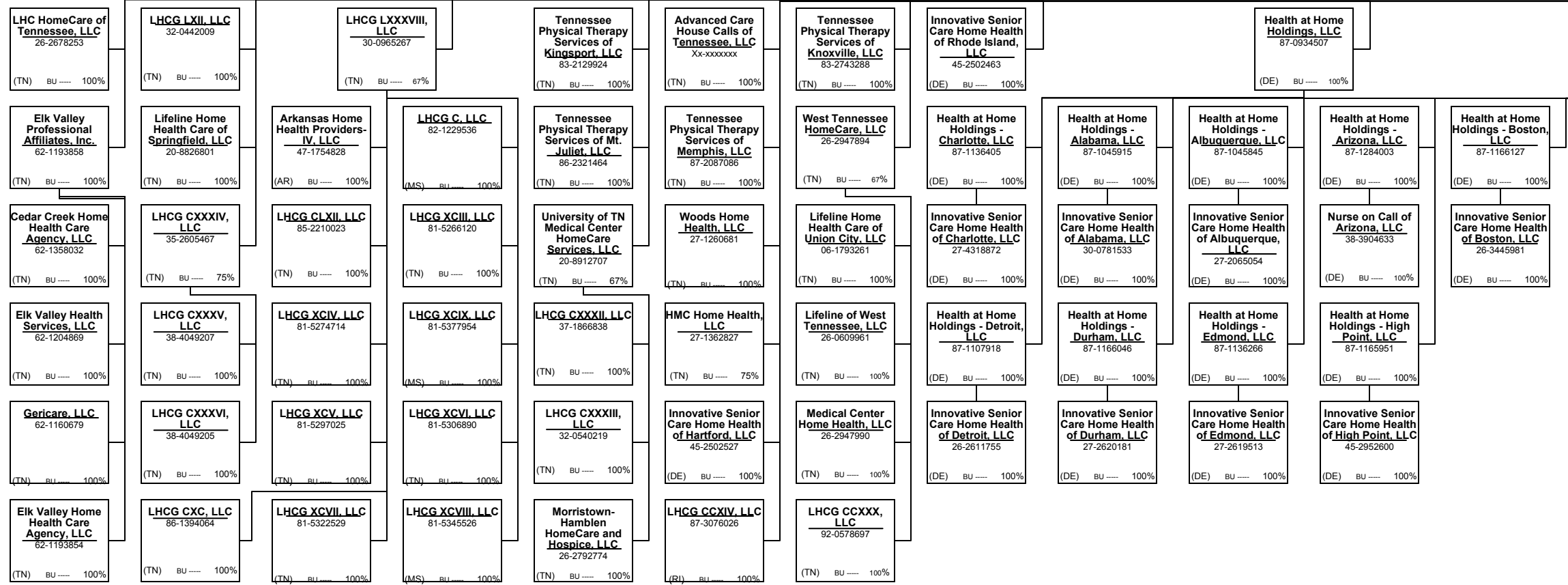
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Tennessee Health Care Group, LLC
 20-3427231
 (TN) BU 100%



40.11

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

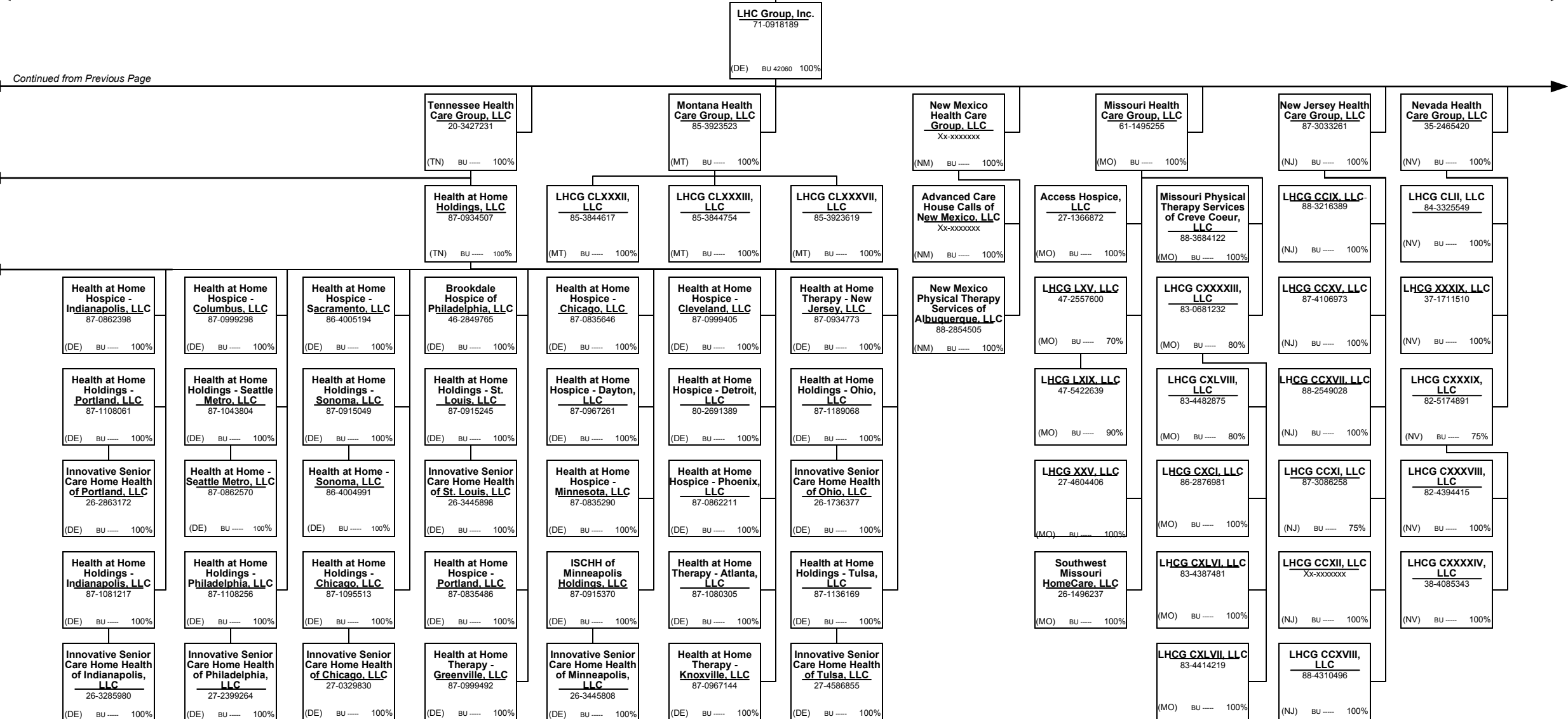
UnitedHealth Group Incorporated
 (DE) 41-1321939

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40.12



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Almost Family, Inc.
 06-1153720
 (DE) BU 100%

AFAM Acquisition, LLC
 26-2866404
 (KY) BU 100%

Adult Day Care of America, Inc.
 06-1207175
 (DE) BU 100%

Imperium Health Management, LLC
 45-2788800
 (KY) BU 100%

Ingenios Health Holdings, Inc.
 46-0896098
 (DE) BU 100%

National Health Industries, Inc.
 61-0997496
 (KY) BU 90%

Patient Care, Inc.
 22-2088938
 (DE) BU 100%

AFAM Sub I, LLC
 83-3778263
 (DE) BU 100%

ACO Clinical Partners, LLC
 47-4049515
 (KY) BU 100%

Advanced Clinical Partners, LLC
 86-3179032
 (KY) BU 100%

Apex Clinical Partners, LLC
 86-3255577
 (KY) BU 100%

Ingenios Health Co
 22-3980674
 (DE) BU 90%

AF-CH-HH, LLC
 26-3287805
 (DE) BU 80%

Patient Care Medical Services, Inc.
 22-2170708
 (NJ) BU 10%

Priority Care, Inc.
 06-1482496
 (CT) BU 100%

Bluegrass Accountable Care, LLC
 47-4035861
 (KY) BU 100%

Colorado Clinical Partners, LLC
 47-4049624
 (CO) BU 100%

Commonwealth Clinical Partners, LLC
 46-5758603
 (KY) BU 100%

Clarksville Home Care Services LLC
 80-0278168
 (DE) BU 100%

Cleveland Home Care Services LLC
 26-3388524
 (DE) BU 100%

Kirkville Home Care Services, LLC
 30-0961579
 (MO) BU 100%

Knoxville Home Care Services LLC
 38-3940574
 (DE) BU 100%

Gadsden Home Care Services LLC
 26-3375349
 (DE) BU 100%

Ponca City Home Care Services LLC
 20-4345976
 (OK) BU 100%

Scranton Quincy Home Care Services LLC
 38-3857848
 (DE) BU 100%

Patient Care Pennsylvania, Inc.
 37-1459396
 (DE) BU 100%

Patient Care Connecticut, LLC
 27-0726569
 (CT) BU 100%

Imperium Clinical Partners, LLC
 86-3255691
 (KY) BU 100%

Imperium Clinical Partners II, LLC
 86-3297432
 (KY) BU 100%

Imperium Clinical Partners III, LLC
 86-3297600
 (KY) BU 100%

Hattiesburg Home Care Services LLC
 26-3376723
 (DE) BU 100%

Key West HHA, LLC
 37-1862951
 (FL) BU 100%

North Okaloosa Home Health LLC
 20-1574246
 (FL) BU 100%

SWF Home Care Services, LLC
 82-3283507
 (FL) BU 100%

La Porte Home Care Services, LLC
 81-0704452
 (DE) BU 100%

Valparaiso Home Care Services LLC
 61-1761960
 (DE) BU 100%

Venice Home Care Services LLC
 32-0449695
 (DE) BU 100%

Patient Care New Jersey, Inc.
 20-1574433
 (DE) BU 100%

Patient Care HHA, LLC
 61-1792273
 (CT) BU 100%

Integrity Clinical Partners, LLC
 47-4074288
 (MN) BU 100%

Kentuckiana Clinical Partners, LLC
 47-4074341
 (KY) BU 100%

Kentucky Accountable Care, LLC
 47-4035777
 (KY) BU 100%

Louisa Home Care Holdings, LLC
 81-3825304
 (DE) BU 100%

Mooresville Home Care Services, LLC
 36-4794488
 (DE) BU 100%

Tucson Home Care Services, LLC
 30-0838429
 (DE) BU 100%

Deming Home Care Services, LLC
 26-3376957
 (DE) BU 100%

Victoria Texas Home Care Services, LLC
 26-3404003
 (DE) BU 100%

Birmingham Home Care Services, LLC
 32-0408624
 (DE) BU 100%

Western Arizona Regional Home Health and Hospice, LLC
 20-2014700
 (AZ) BU 100%

Patient Care of Hudson County, LLC
 47-5126154
 (NJ) BU 100%

Kentucky Clinical Partners, LLC
 47-4005600
 (KY) BU 100%

Physicians Accountable Care, LLC
 47-4024935
 (KY) BU 100%

Physicians Accountable Care of Kentucky, LLC
 47-4035828
 (KY) BU 100%

SJ Home Care LLC
 26-2817959
 (DE) BU 100%

Springdale Home Care Services, LLC
 26-3389049
 (DE) BU 100%

Shelbyville Home Care Services, LLC
 26-3388550
 (DE) BU 100%

Jackson Home Care Services, LLC
 26-3375646
 (DE) BU 100%

Wilkes-Barre Home Care Services LLC
 26-3594822
 (DE) BU 100%

Key West PD, LLC
 32-0536495
 (FL) BU 100%

40.13

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU ---- 100%

Almost Family, Inc.
 06-1153720
 (DE) BU ---- 100%

National Health Industries, Inc.
 61-0997496
 (KY) BU ---- 90%

AFAM Holding Co II, LLC (4)
 85-3047540
 (DE) BU ---- 80%

BRACOR, Inc.
 16-1270177
 (NY) BU ---- 100%

AFAM Holding Co, LLC (4)
 83-3778238
 (DE) BU ---- 80%

Emporia Home Care Services, LLC
 26-3388740
 (DE) BU ---- 100%

Patient's Choice Homecare, LLC
 55-0832250
 (CT) BU ---- 100%

Connecticut Home Health Care, Incorporated
 06-1254084
 (CT) BU ---- 100%

Fulton Home Care Services LLC
 26-3385091
 (DE) BU ---- 99%

Blue Island Home Care Services LLC
 38-3859193
 (DE) BU ---- 99%

Brevard HMA Home Health LLC
 27-3142265
 (FL) BU ---- 100%

Brevard HMA Hospice LLC
 27-3142339
 (FL) BU ---- 100%

Centre Home Care LLC
 20-4408565
 (AL) BU ---- 100%

Crossroads Home Care Services, LLC
 26-3376835
 (DE) BU ---- 99%

Tomball Texas Home Care Services, LLC
 45-2856177
 (DE) BU ---- 99%

Youngstown Home Care Services LLC
 27-5284765
 (DE) BU ---- 100%

Franklin Home Care Services, LLC
 26-3388787
 (DE) BU ---- 100%

Western Region Health Corporation
 16-1365147
 (NY) BU ---- 100%

Willcare, Inc.
 16-1202250
 (NY) BU ---- 100%

Weatherford Home Care Services, LLC
 26-3375892
 (DE) BU ---- 100%

Florence Home Care Services, LLC
 26-3376655
 (DE) BU ---- 100%

Fort Payne Home Care LLC
 20-4408510
 (AL) BU ---- 100%

Fort Smith HMA Home Health, LLC
 27-1014059
 (AR) BU ---- 100%

Galesburg Home Care LLC
 20-4828017
 (DE) BU ---- 99%

Granite City Home Care Services LLC
 26-3376889
 (DE) BU ---- 99%

Waukegan Hospice LLC
 20-4885028
 (DE) BU ---- 99%

York Home Care Services LLC
 30-0708462
 (DE) BU ---- 100%

Lakeland Home Care Services LLC
 27-3073250
 (DE) BU ---- 100%

Litson Certified Care, Inc.
 13-3792263
 (NY) BU ---- 100%

Litson Health Care, Inc.
 14-1630316
 (NY) BU ---- 100%

Mayes County HMA Home Health LLC
 45-4406785
 (OK) BU ---- 100%

Helena Home Care Services LLC
 26-3384769
 (DE) BU ---- 100%

Jourdanton Home Care Services, LLC
 26-3388719
 (DE) BU ---- 100%

Lancaster Home Care Services, LLC
 26-3376587
 (DE) BU ---- 100%

Louisa Home Care Services LLC
 26-3385143
 (DE) BU ---- 100%

Northampton Home Care LLC
 26-1266166
 (DE) BU ---- 100%

West Grove Home Care, LLC
 26-1266308
 (DE) BU ---- 100%

Petersburg Home Care Services, LLC
 26-3388826
 (DE) BU ---- 100%

Wichita Falls Texas Home Care, LLC
 20-5280925
 (TX) BU ---- 100%

Oklahoma City Home Care Services LLC
 26-3388890
 (DE) BU ---- 100%

Pottstown Home Care Services, LLC
 26-3385581
 (DE) BU ---- 100%

Red Bud Home Care Services, LLC
 26-3385035
 (DE) BU ---- 99%

Sharon Home Care Services LLC
 37-1745728
 (DE) BU ---- 100%

Spokane Home Care Services LLC
 27-3788721
 (DE) BU ---- 100%

40.14

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU 42060 100%

Almost Family, Inc.
 06-1153720
 (DE) BU 100%

National Health Industries, Inc.
 61-0997496
 (KY) BU 90%

AFAM Holding Co IV, LLC (4)
 92-2908587
 (OK) BU 80%

AFAM Holding Co III, LLC (4)
 86-3137505
 (DE) BU 80%

Almost Family PC of SW Florida, LLC
 26-1261522
 (FL) BU 100%

Caretenders Visiting Services of District 6, LLC
 30-0425709
 (KY) BU 100%

Caretenders Visiting Services of Orlando, LLC
 30-0425717
 (KY) BU 100%

Almost Family PC of Kentucky, LLC
 26-1259925
 (KY) BU 100%

Caretenders VS of Ohio, LLC
 26-3706241
 (OH) BU 100%

Caretenders VNA of Ohio, LLC
 27-3756374
 (OH) BU 100%

Caretenders VS of Western KY, LLC
 26-1258938
 (KY) BU 100%

Mederi Caretenders VS of Broward, LLC
 26-1264504
 (FL) BU 100%

NP Services of KY, LLC
 82-2998879
 (KY) BU 100%

Long Term Solutions, Inc.
 04-3485196
 (MA) BU 100%

Clinton Home Health & Hospice LLC
 45-4406745
 (OK) BU 100%

AFAM Holding Co V, LLC (4)
 93-2670946
 (DE) BU 80%

Almost Family PC of West Palm, LLC
 26-1263982
 (FL) BU 100%

Caretenders Visiting Services of District 7, LLC
 30-0425714
 (KY) BU 100%

Caretenders Visiting Services of Pinellas County, LLC
 20-5826531
 (FL) BU 100%

Caretenders of Jacksonville, LLC
 20-5890994
 (FL) BU 100%

IN Homecare Network North, LLC
 46-3020499
 (IN) BU 100%

Caretenders VS of Boston, LLC
 26-1258759
 (MA) BU 100%

HHA of Wisconsin, LLC
 37-1826396
 (WI) BU 100%

Mederi Caretenders VS of SE FL, LLC
 26-1264234
 (FL) BU 100%

NP Services of NC, LLC
 82-3026260
 (NC) BU 100%

LTS At Home, LLC
 85-1275334
 (DE) BU 100%

Woodward Home Care Services LLC
 26-3375945
 (DE) BU 100%

El Dorado Home Care Services, LLC
 26-4626302
 (DE) BU 100%

BHC Services, Inc.
 06-1137222
 (NY) BU 80%

Caretenders Visiting Services of Gainesville, LLC
 30-0425715
 (FL) BU 100%

Caretenders Visiting Services of Southern Illinois, LLC
 20-5826553
 (IL) BU 100%

Caretenders Visiting Services of St. Augustine, LLC
 20-2910357
 (FL) BU 100%

NP Services of IN, LLC
 82-3009527
 (IN) BU 100%

Caretenders VS of Central KY, LLC
 26-1259391
 (KY) BU 100%

Home Health of Jefferson Co, LLC
 38-4003190
 (KY) BU 60%

Mederi Caretenders VS of SW FL, LLC
 26-1264384
 (FL) BU 100%

NP Services of OH, LLC
 82-4255048
 (OH) BU 100%

Cambridge Home Health Care Holdings, Inc.
 20-0591577
 (DE) BU 100%

Berwick Home Care Services LLC
 26-3376776
 (DE) BU 100%

Caretenders of Cleveland, Inc.
 61-1306845
 (KY) BU 100%

Caretenders Visiting Services of Hernando County, LLC
 20-5826497
 (FL) BU 100%

Almost Family PC of Ft. Lauderdale, LLC
 26-1260724
 (FL) BU 100%

Caretenders Visiting Services of St. Louis, LLC
 20-5826598
 (MO) BU 100%

Caretenders VS of SE Ohio, LLC
 45-1139239
 (OH) BU 100%

Caretenders VS of Lincoln Trail, LLC
 26-3632764
 (KY) BU 100%

Illinois Home Care Holdings, LLC
 32-0505528
 (DE) BU 80%

Mederi Caretenders VS of Tampa, LLC
 26-1248096
 (FL) BU 100%

Princeton Home Health, LLC
 20-5081107
 (AL) BU 100%

Cambridge Home Health Care, Inc.
 34-1772291
 (OH) BU 100%

Almost Family ACO Services of Kentucky, LLC
 61-1166649
 (KY) BU 100%

Caretenders of Columbus, Inc.
 61-1302995
 (KY) BU 100%

Caretenders Visiting Services of Kentuckiana, LLC
 20-3021812
 (KY) BU 100%

Almost Family ACO Services of South Florida, LLC
 46-5765971
 (FL) BU 100%

Caretenders Visiting Services Employment Company, Inc.
 61-1326749
 (KY) BU 100%

Caretenders Visiting Services of Ocala, LLC
 20-4522444
 (FL) BU 100%

Caretenders VS of Louisville, LLC
 26-1264112
 (KY) BU 100%

IN HomeCare Network Central, LLC
 46-3029953
 (IN) BU 100%

Mederi Private Care, LLC
 83-4371904
 (FL) BU 100%

Midwest Hospice, LLC
 Xx-xxxxxxx
 (AR) BU 100%

Cambridge Home Health Care, Inc./ Private
 34-1772292
 (OH) BU 100%

40.15

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page Continued on Next Page

LHC Group, Inc.
 71-0918189
 (DE) BU ---- 100%

Almost Family, Inc.
 06-1153720
 (DE) BU ---- 100%

National Health Industries, Inc.
 61-0997496
 (KY) BU ---- 90%

Black Stone Operations, LLC
 90-1028083
 (OH) BU ---- 100%

OMNI Home Health Holdings, Inc.
 45-2638400
 (DE) BU ---- 100%

Black Stone of Northeast Ohio, LLC
 47-2166181
 (OH) BU ---- 100%

Blackstone Group, LLC
 20-1902460
 (OH) BU ---- 100%

Black Stone of Cincinnati, LLC
 27-4109221
 (OH) BU ---- 100%

Blackstone Health Care, LLC
 31-1462432
 (OH) BU ---- 100%

Black Stone of Dayton, LLC
 27-4109305
 (OH) BU ---- 100%

OMNI Home Health Services, LLC
 26-2010556
 (DE) BU ---- 100%

Black Stone of Northwest Ohio, LLC
 90-1020734
 (OH) BU ---- 100%

Black Stone of Central Ohio, LLC
 27-1746397
 (OH) BU ---- 100%

Assisted Care by Black Stone of Cincinnati, LLC
 27-4109484
 (OH) BU ---- 100%

Home Health Care by Black Stone of Cincinnati, LLC
 27-4109403
 (OH) BU ---- 100%

Advanced Geriatric Education & Consulting, LLC
 26-1666243
 (OH) BU ---- 100%

Assisted Care by Black Stone of Dayton, LLC
 27-4109638
 (OH) BU ---- 100%

OMNI Home Health- District 4, LLC
 20-1657488
 (FL) BU ---- 100%

Home Health Agency- Central Pennsylvania, LLC
 20-1497787
 (FL) BU ---- 100%

Home Health Agency- Collier, LLC
 20-0832146
 (FL) BU ---- 100%

Home Health Agency- Hillsborough, LLC
 59-3757325
 (FL) BU ---- 100%

OMNI Home Health- Jacksonville, LLC
 59-3754764
 (FL) BU ---- 100%

Assisted Care by Black Stone of Northwest Ohio, LLC
 47-3253280
 (OH) BU ---- 100%

Assisted Care by Black Stone of Central Ohio, LLC
 27-1755138
 (OH) BU ---- 100%

Care Advisors by Black Stone, LLC
 27-0564326
 (OH) BU ---- 100%

MJ Nursing at Black Stone, LLC
 26-3831640
 (OH) BU ---- 100%

S&B Health Care, LLC
 31-1487353
 (OH) BU ---- 100%

Home Health Care by Black Stone of Dayton, LLC
 27-4109553
 (OH) BU ---- 100%

Home Health Agency- Pennsylvania, LLC
 59-3757322
 (FL) BU ---- 100%

Home Health Agency- Indiana, LLC
 20-1408322
 (FL) BU ---- 100%

Home Health Agency- Pinellas, LLC
 59-3757320
 (FL) BU ---- 100%

OMNI Home Health- District 1, LLC
 20-0527436
 (FL) BU ---- 100%

OMNI Home Health- District 2, LLC
 20-0527566
 (FL) BU ---- 100%

Home Health Care by Black Stone of Northwest Ohio, LLC
 34-1708719
 (OH) BU ---- 100%

Home Health Care by Black Stone of Central Ohio, LLC
 27-1755342
 (OH) BU ---- 100%

OMNI Home Health- Hernando, LLC
 59-3741300
 (FL) BU ---- 100%

OMNI Health Management, LLC
 04-3630085
 (FL) BU ---- 100%

Home Health Agency- Philadelphia, LLC
 20-1408427
 (FL) BU ---- 100%

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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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LHC Group, Inc.
 71-0918189
 (DE) BU ---- 100%

Almost Family, Inc.
 06-1153720
 (DE) BU ---- 100%

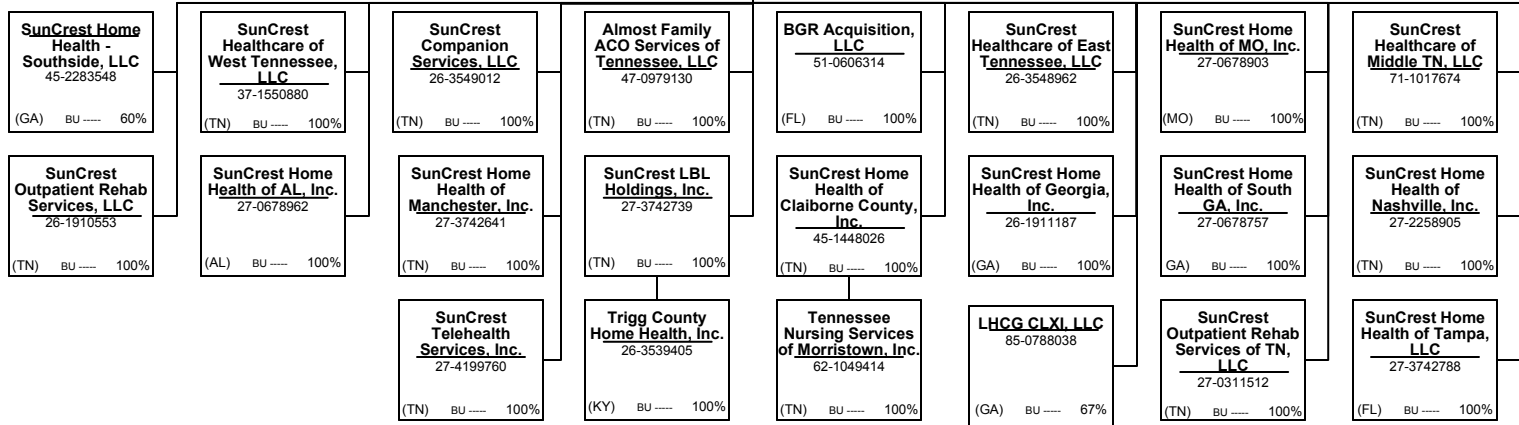
National Health Industries, Inc.
 61-0997496
 (KY) BU ---- 90%

OMNI Home Health Holdings, Inc.
 45-2638400
 (DE) BU ---- 100%

SunCrest Healthcare, Inc.
 20-3701127
 (GA) BU ---- 100%

Substantively Controlled LHC Group Entities

HH Health System-Jackson, LLC
 87-2027148
 (AL) BU ----

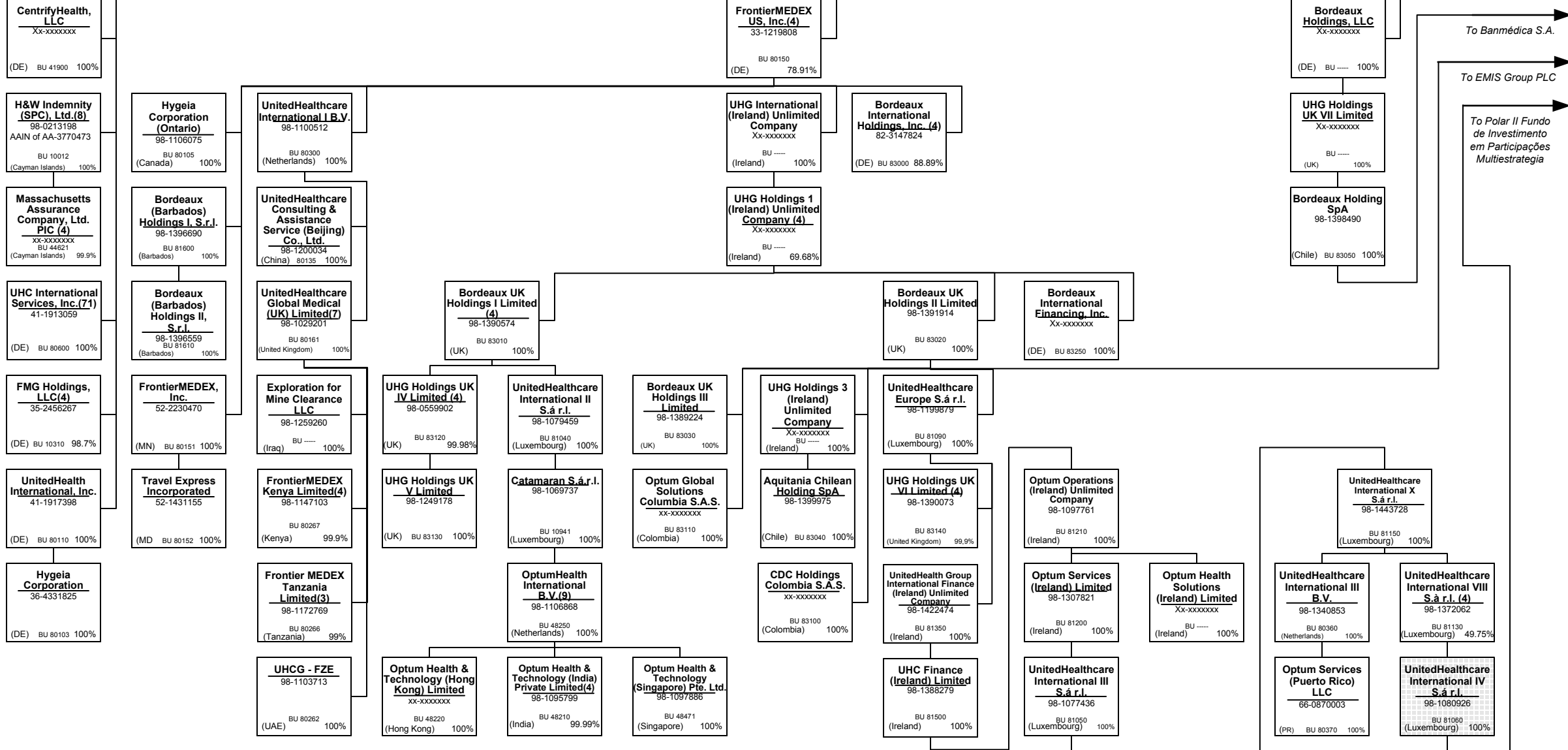


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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To Banmédica S.A.
 To EMIS Group PLC
 To Polar II Fundo de Investimento em Participações Multiestratégia

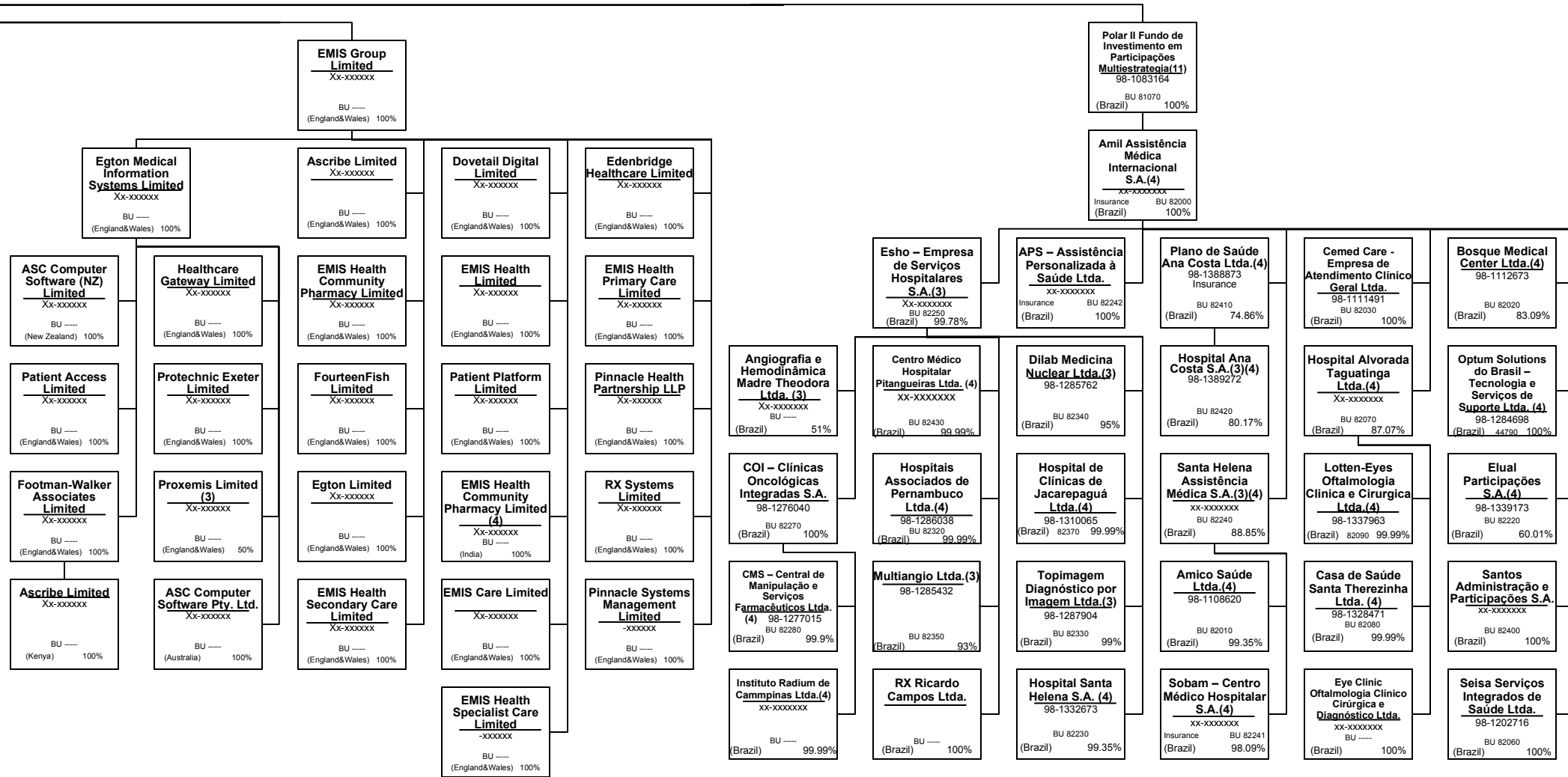
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated

(DE) 41-1321939

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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

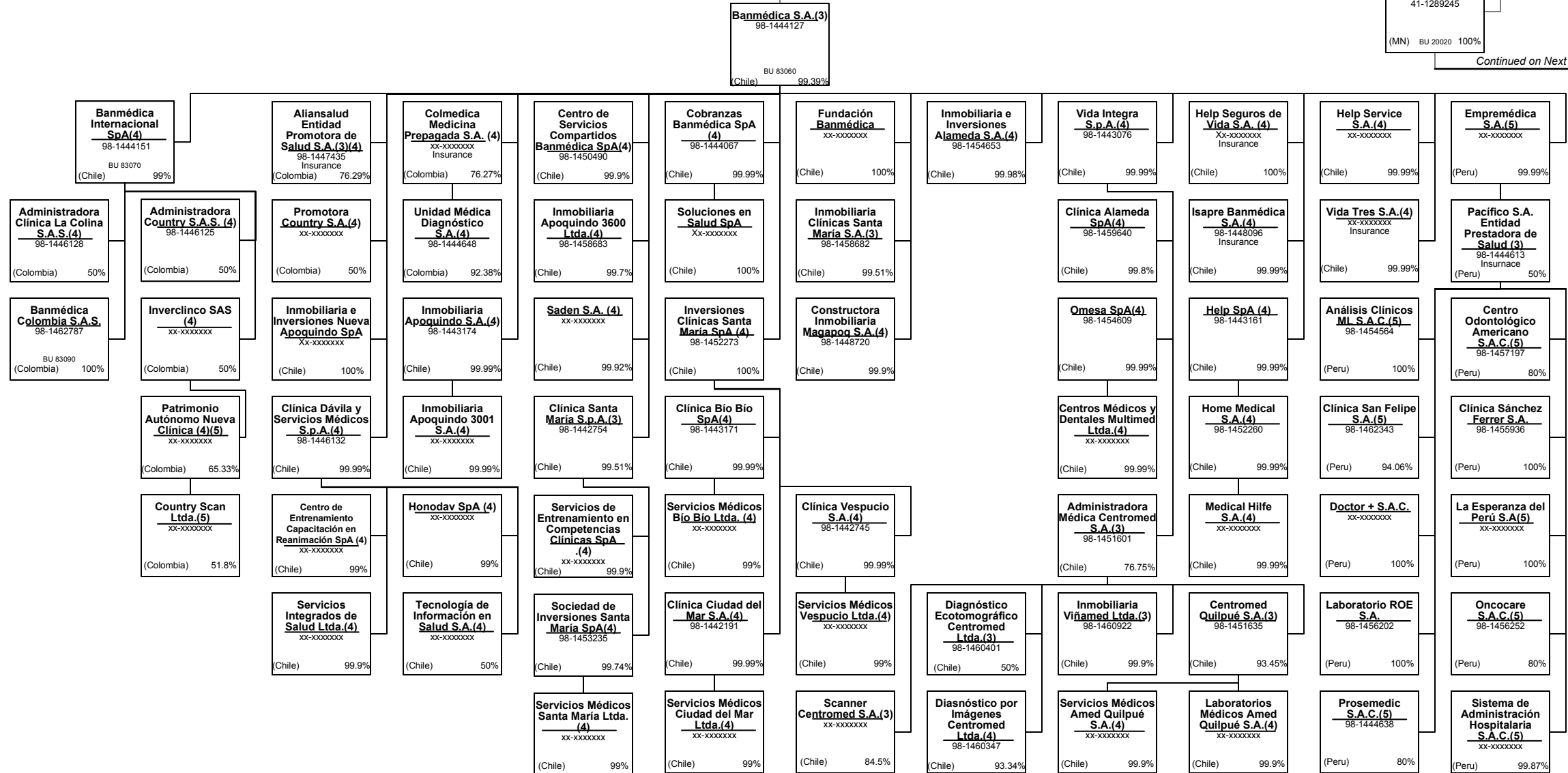
UnitedHealth Group Incorporated
 (DE) 41-1321939

United HealthCare Services, Inc.
 41-1289245
 (MN) BU 20020 100%

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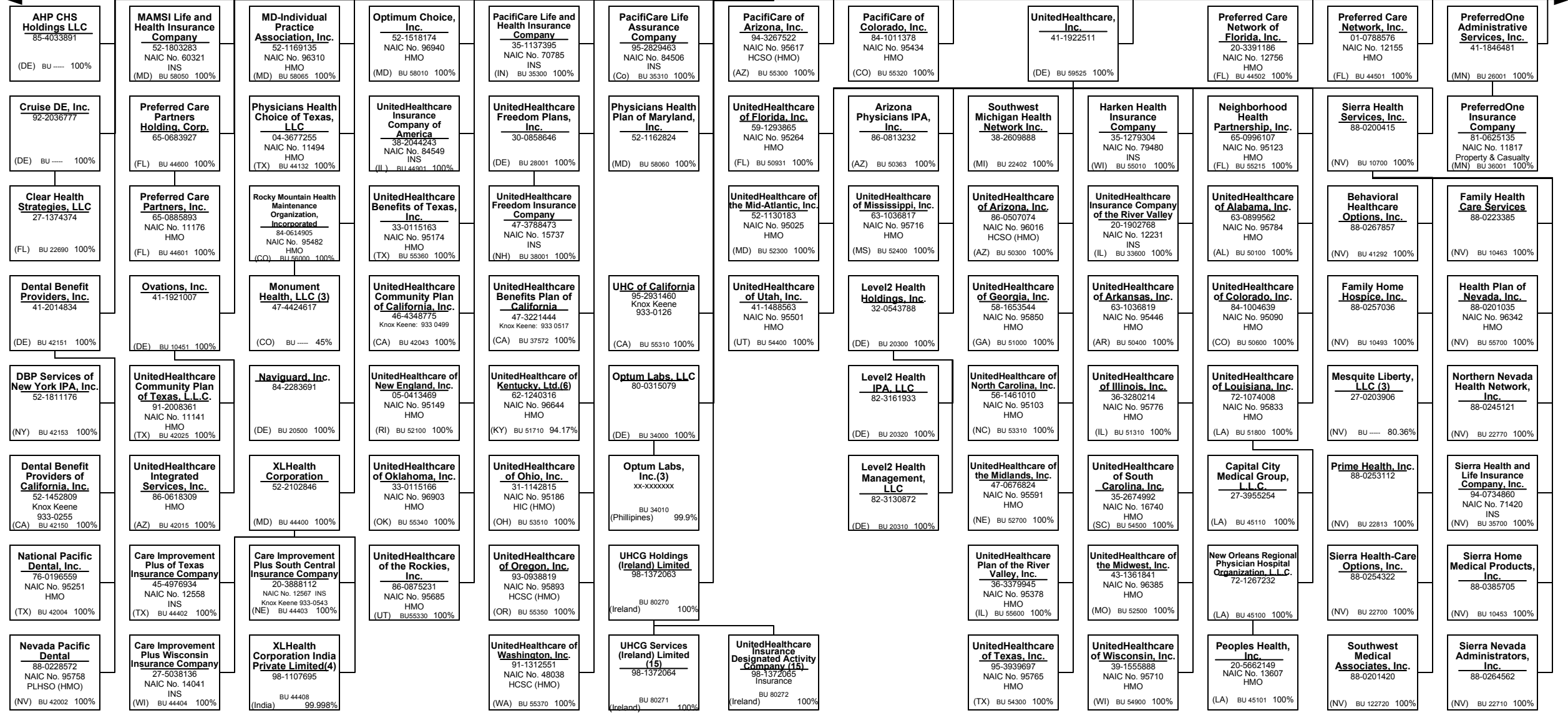


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

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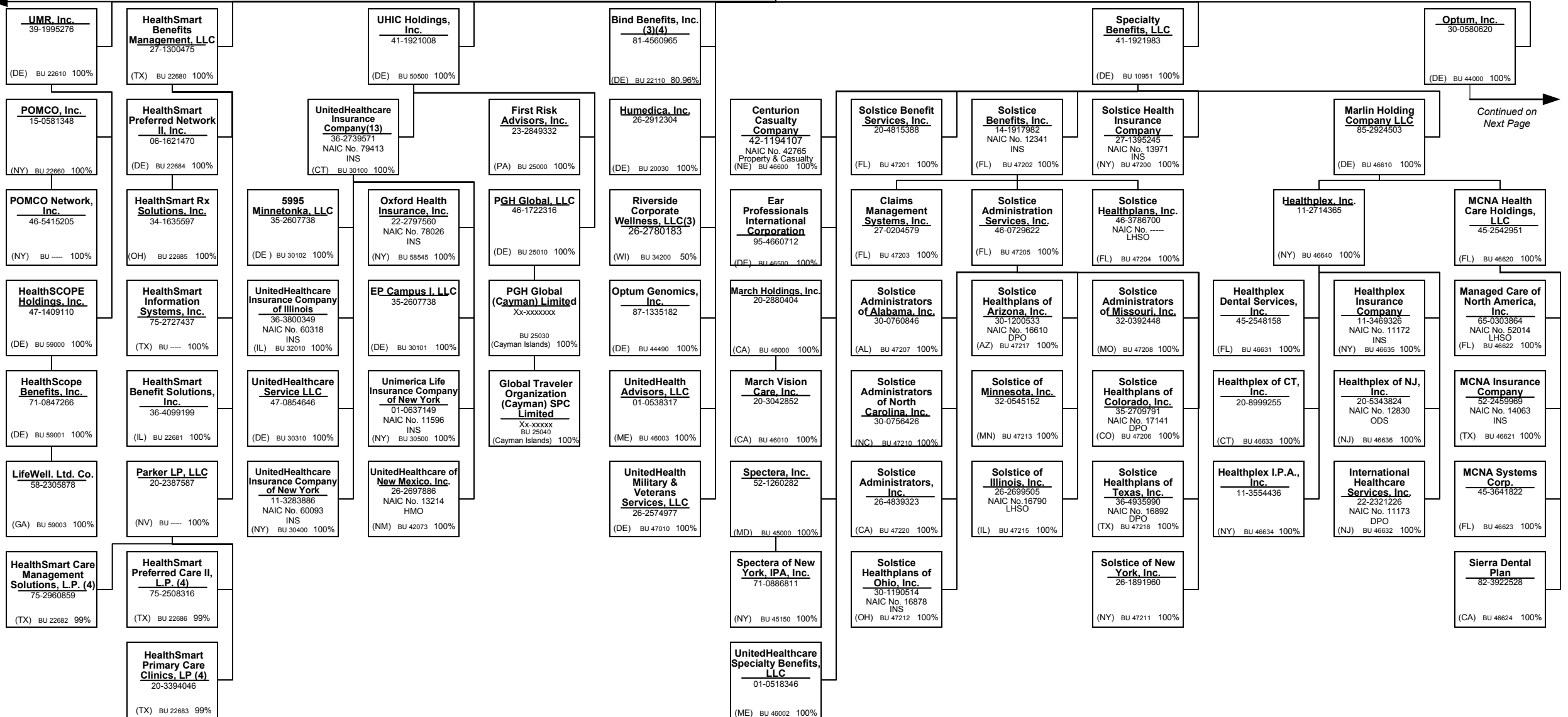
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

United HealthCare Services, Inc.
 (MN) 41-1289245 100%

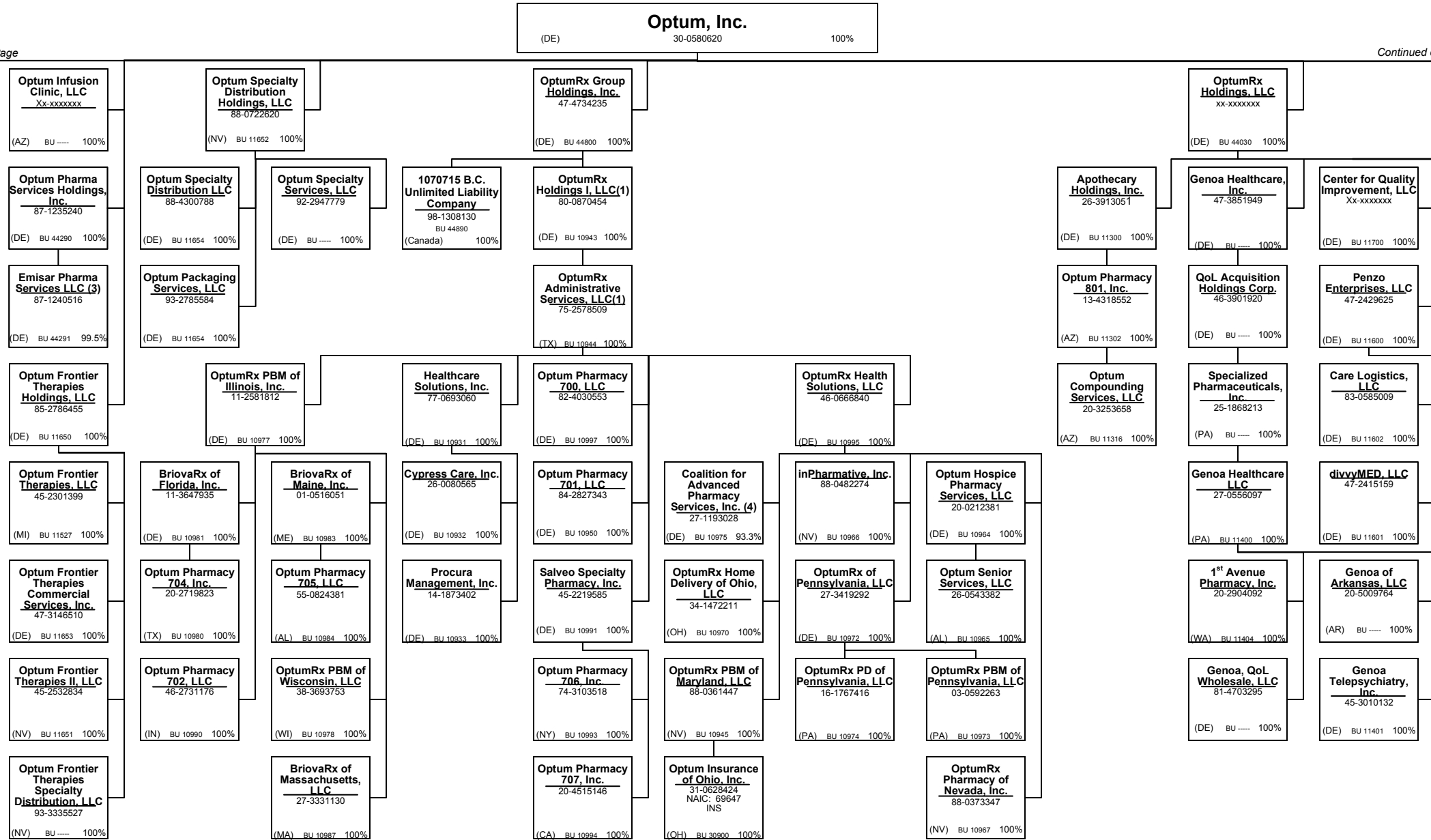
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Optum, Inc.
 (DE) 30-0580620 100%

OptumRx Holdings, LLC
 xx-xxxxxxx
 (DE) BU 44030 100%

Diplomat Pharmacy, Inc.
 38-2063100
 (MI) BU 11500 100%

OptumRx, Inc.
 33-0441200
 (CA) BU 10920 100%

AxelaCare Intermediate Holdings, LLC
 30-0842394
 (DE) BU ---- 100%

OptumRx NY IPA, Inc.
 20-0151096
 (NY) BU 41283 100%

Progressive Enterprises Holdings, Inc.
 27-4371197
 (DE) BU 11210 100%

Optum Infusion Services 554, Inc.
 46-3275933
 (NY) BU 11511 100%

Diplomat Corporate Properties, LLC
 38-3453193
 (MI) BU ---- 100%

DSP Flint Real Estate, LLC
 27-2176462
 (MI) BU ---- 100%

AxelaCare, LLC
 61-1708598
 (DE) BU ---- 100%

PMI Acquisition, LLC
 80-0670247
 (DE) BU ---- 100%

Optum Infusion Services 553, LLC
 02-0651651
 (NC) BU 11512 100%

Accurate Rx Pharmacy Consulting, LLC
 26-3329157
 (MO) BU 11513 100%

Optum Infusion Services 551, LLC
 04-3041221
 (CT) BU 11515 100%

Optum Infusion Services 500, Inc.
 27-3918706
 (DE) BU 11010 100%

LDI Holding Company, LLC (4)
 81-3732334
 (DE) BU 11558 100%

DSP-Building C, LLC
 27-2499399
 (MI) BU ---- 100%

Diplomat Blocker, LLC
 27-4022876
 (DE) BU 11528 100%

Leehar Distributors, LLC
 81-3741657
 (DE) BU 11525 100%

Optum Infusion Services 550, LLC
 01-0808529
 (DE) BU 11508 100%

SCP Specialty Infusion, LLC
 27-2635371
 (DE) BU 11020 100%

Optum Infusion Services 301, LP (4)
 75-2196224
 (OK) BU 11013 99.95%

BriovaRx Infusion Services 102, LLC
 90-0884047
 (DE) BU 11014 100%

Optum Infusion Services 302, LLC
 27-0668812
 (NE) BU 11012 100%

Ambient Holdings, Inc.
 45-2161438
 (DE) BU 11040 100%

Optum Infusion Services 100, Inc.
 11-2997132
 (NY) BU 11015 100%

Serquinox Holdings, LLC
 27-1533951
 (DE) BU 11030 100%

Tmesys, LLC
 59-3143128
 (FL) BU 11216 100%

Progressive Medical, LLC
 31-1192384
 (OH) BU 11213 100%

Optum Infusion Services 308, LLC
 20-3741084
 (AZ) BU 11025 100%

Optum Infusion Services 401, LLC
 02-0653265
 (CA) BU 11022 100%

Optum Infusion Services 305, LLC
 26-2565032
 (DE) BU 11011 100%

Optum Infusion Services 501, Inc.
 84-2822134
 (DE) BU 11017 100%

Ambient Healthcare, Inc.
 65-1095227
 (FL) BU 11041 100%

Optum Infusion Services 101, Inc.
 11-3485985
 (NY) BU 11016 100%

Optum Infusion Services 103, LLC
 27-1533840
 (DE) BU 11031 100%

PMSI Settlement Solutions, LLC
 59-3166848
 (FL) BU 11215 100%

SRPS, LLC
 62-1770924
 (DE) BU 11212 100%

Optum Infusion Services 402, LLC
 26-4312858
 (CA) BU 11023 100%

Optum Infusion Services 403, LLC
 47-0941801
 (CA) BU 11024 100%

Optum Infusion Services 200, Inc.
 57-0861358
 (SC) BU 11047 100%

Optum Infusion Services 201, Inc.
 55-0802777
 (FL) BU 11044 100%

Optum Infusion Services 202, Inc.
 20-4881413
 (FL) BU 11045 100%

Optum Infusion Services 203, Inc.
 33-1012700
 (FL) BU 11042 100%

Optum Infusion Services 206, Inc.
 63-1284325
 (AL) BU 11050 100%

PMSI, LLC
 56-2422696
 (FL) BU 11211 100%

P2P Link, LLC
 27-0008097
 (DE) BU 11214 100%

Optum Infusion Services 404, LLC
 93-1103256
 (OR) BU 11021 100%

Optum Infusion Services 204, Inc.
 55-0802774
 (FL) BU 11043 100%

Optum Infusion Services 205, Inc.
 26-3738273
 (FL) BU 11053 100%

Optum Infusion Services 208, Inc.
 20-4963945
 (NC) BU 11048 100%

Optum Infusion Services 209, Inc.
 55-0802779
 (GA) BU 11046 100%

Optum Infusion Services 207, Inc.
 63-0964525
 (AL) BU 11051 100%

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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Optum, Inc.
 (DE) 30-0580620 100%

OptumInsight Holdings, LLC
 xx-xxxxxxx
 (DE) BU 44010 100%

OptumInsight, Inc.(9)
 41-1858498
 (DE) BU 41322 100%

OptumHealth Care Solutions, LLC
 41-1591944
 (DE) BU 42300 100%

OptumInsight Provider Value Network ACO, LLC
 93-1637574
 (DE) BU ---- 100%

OptumInsight Life Sciences, Inc.
 04-3383745
 (DE) BU 41422 100%

Optum Public Sector Solutions, Inc.
 20-4581265
 (DE) BU 41372 100%

Optum Government Solutions, Inc.
 04-3574101
 (DE) BU 43350 100%

Optum Technology, LLC
 46-5713629
 (DE) BU 44770 100%

Optum360 Solutions, LLC
 82-3446942
 (DE) BU 41880 100%

ACN Group IPA of New York, Inc.
 41-1913523
 (NY) BU 42310 100%

ACN Group of California, Inc.
 27-0015861
 Knox Keene
 933-0407
 (CA) BU 42330 100%

My Wellness Solutions, LLC
 26-2564744
 (DE) BU 42340 100%

OrthoNet Holdings, Inc.
 13-3960641
 (DE) BU 48080 100%

Optum Rocket, LLC
 46-3328009
 (DE) BU 41850 100%

Optum Life Sciences (Canada) Inc.
 98-1209730
 BU 41410
 (Canada) 100%

The Lewin Group, Inc.
 56-1970224
 (NC) BU 41342 100%

hCentive, Inc.
 27-0549481
 (DE) BU 41325 100%

Electronic Network Systems, Inc.
 84-1162764
 (DE) BU 41350 100%

Managed Physical Network, Inc.
 14-1782475
 (NY) BU 42320 100%

Optum Biometrics, Inc.
 36-3437660
 (IL) BU 42301 100%

Pronounced Health Solutions, Inc.
 22-3493126
 (DE) BU 42343 100%

Optum Networks of New Jersey, Inc.
 30-0029448
 NAIC: 11068
 INS
 (DE) BU 48085 100%

OrthoNet LLC
 13-3818652
 (NY) BU 48084 100%

Optum360 Services, Inc.
 46-3983926
 (DE) BU 41851 100%

Equian Parent Corp.
 81-0732646
 (DE) BU 43370 100%

The Advisory Board Company
 52-1468699
 (DE) BU 41323 100%

Payment Resolution Services, LLC
 62-1451147
 (TN) BU 43403 100%

Optum Global Solutions International B.V.(4)
 98-1201187
 BU 44810
 (Netherlands) 100%

Executive Health Resources, Inc.
 11-3669765
 (PA) BU 41841 100%

Plus One Holdings, Inc.
 13-3613705
 (DE) BU 42304 100%

United Resource Networks IPA of New York, Inc.
 30-0318238
 (NY) BU 45001 100%

Optum Women's and Children's Health, LLC
 58-2205984
 (DE) BU 42341 100%

OrthoNet New York IPA, Inc.
 13-4025898
 (NY) BU 48086 100%

OrthoNet of the South, Inc.
 26-2884306
 (DE) BU 48082 100%

Optum360, LLC
 46-3328307
 (DE) BU 41860 96.01%

Equian, LLC
 27-0083277
 (IN) BU 43380 100%

Episource LLC
 20-4761361
 (CA) BU 41360 100%

OptumServe Technology Services, Inc.
 52-2016292
 (MD) BU 41345 100%

Optum Global Solutions (Philippines), Inc.(3)
 98-1097776
 BU 41340
 (Philippines) 99.99%

Netwerkes, LLC
 20-4755277
 (TN) BU 43404 100%

Plus One Health Management Puerto Rico, Inc.
 66-0742844
 (PR) BU 42305 100%

Vivify Health, Inc.
 27-1348358
 (DE) BU 42360 100%

Optum Healthcare of Illinois, Inc.
 58-2068880
 (GA) BU ---- 100%

OrthoNet West, Inc.
 20-0221966
 (DE) BU 48087 100%

AccuReg Holdngs, LLC
 xx-xxxxxxx
 (DE) BU 41890 100%

OmniClaim, LLC
 27-0062838
 (DE) BU 43381 100%

DocASAP, Inc.
 26-4753954
 (DE) BU 44231 100%

Optum Health & Technology Services do Brasil Ltda.(4)
 98-1184561
 BU 43230
 (Brazil) 99.99%

Mustang Razorback Holdings, Inc.
 47-1935798
 (DE) BU 41870 100%

Optum of New York, Inc.
 58-1873062
 (NY) BU ---- 100%

Database Solutions II, LLC
 63-1230900
 (DE) BU ---- 100%

DocASAP US, LLC
 Xx-xxxxxxx
 (DE) BU 44233 100%

OptumInsight Provider Value Network ACO - NY, LLC
 Xx-xxxxxxx
 (NY) BU ---- 100%

Optum Global Solutions (India) Private Limited(4)
 98-1103015
 BU 41346
 (India) 99.9%

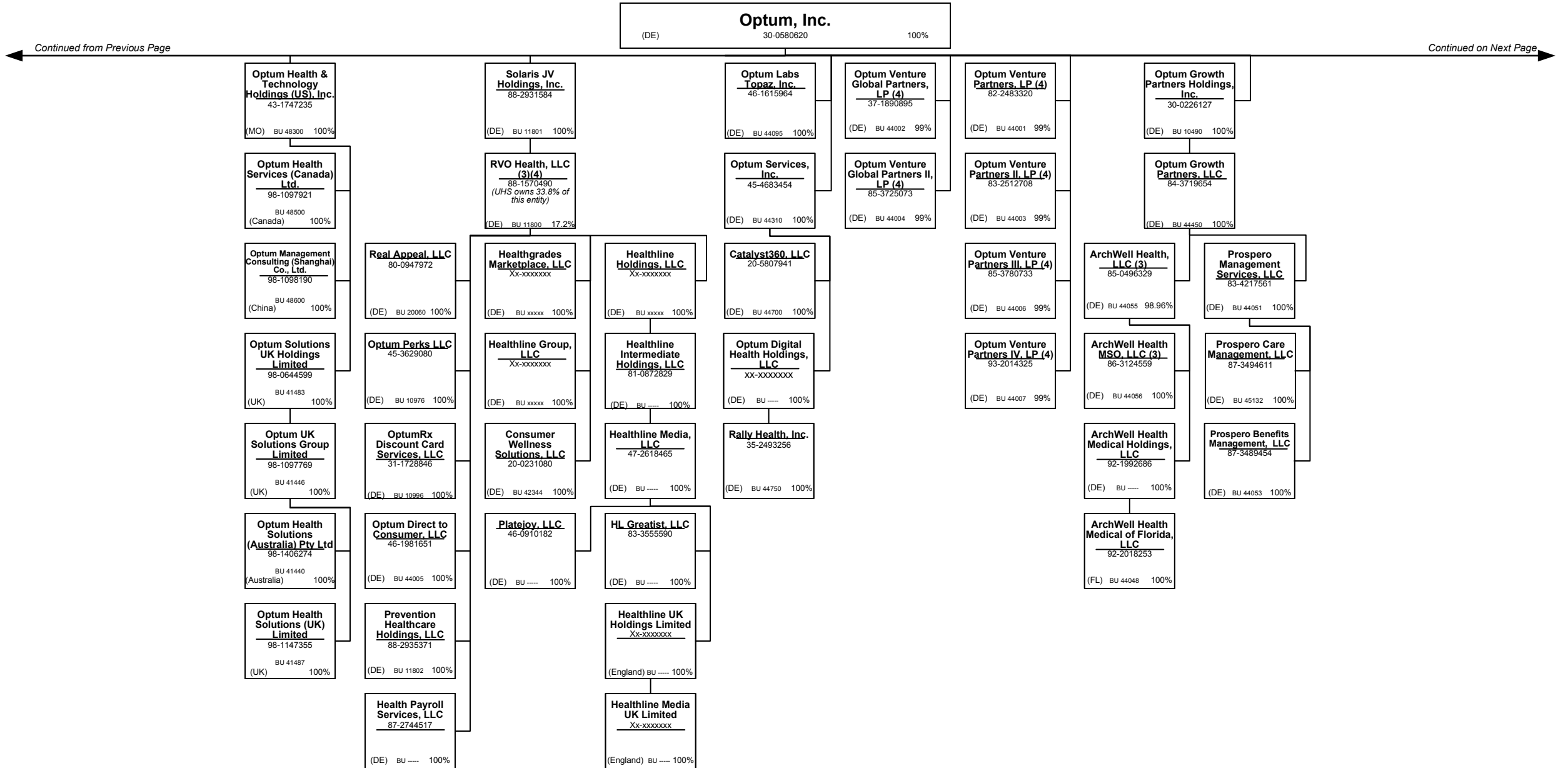
MedSynergies, LLC
 75-2515691
 (DE) BU 41871 100%

40.25

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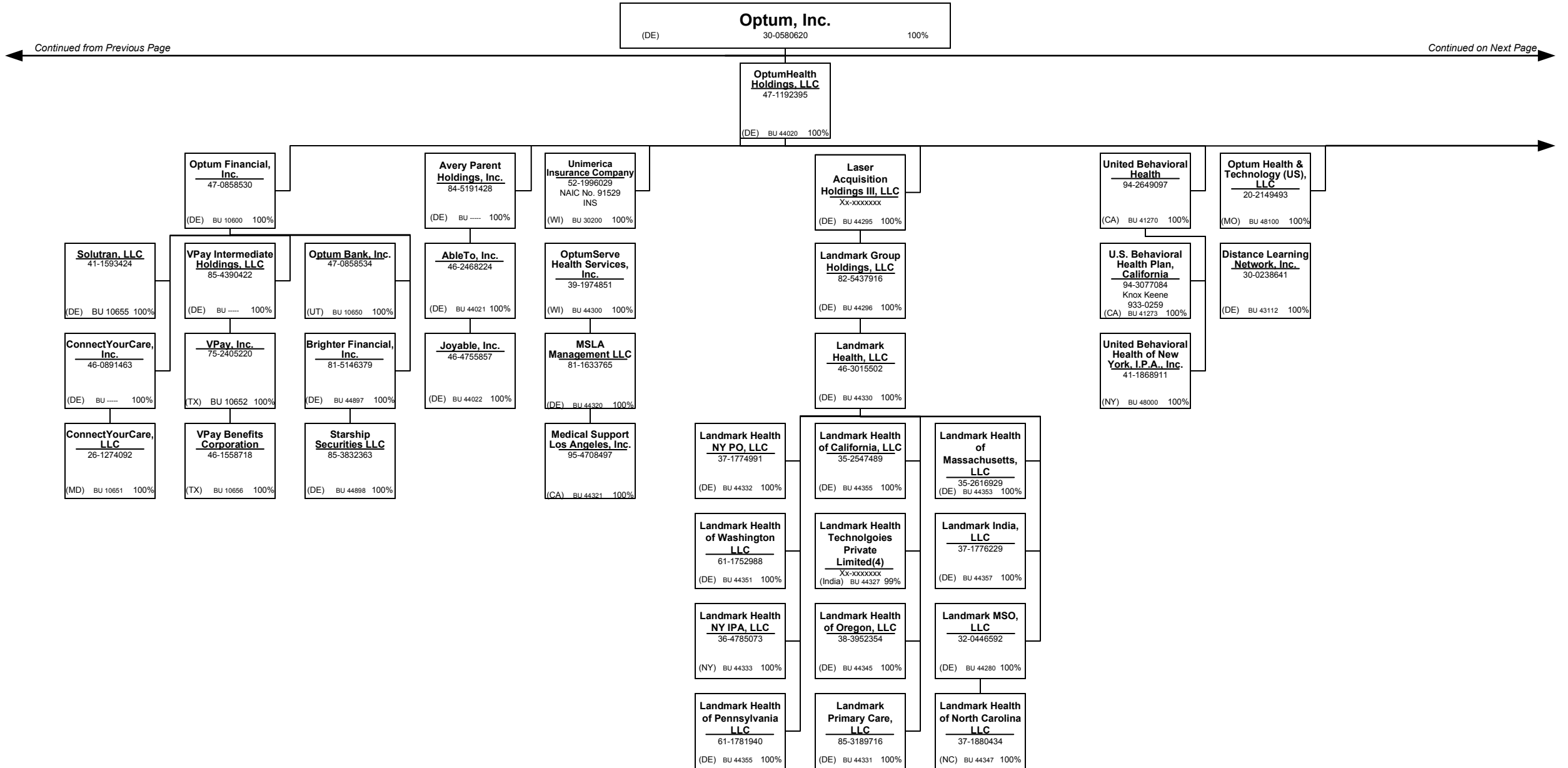
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



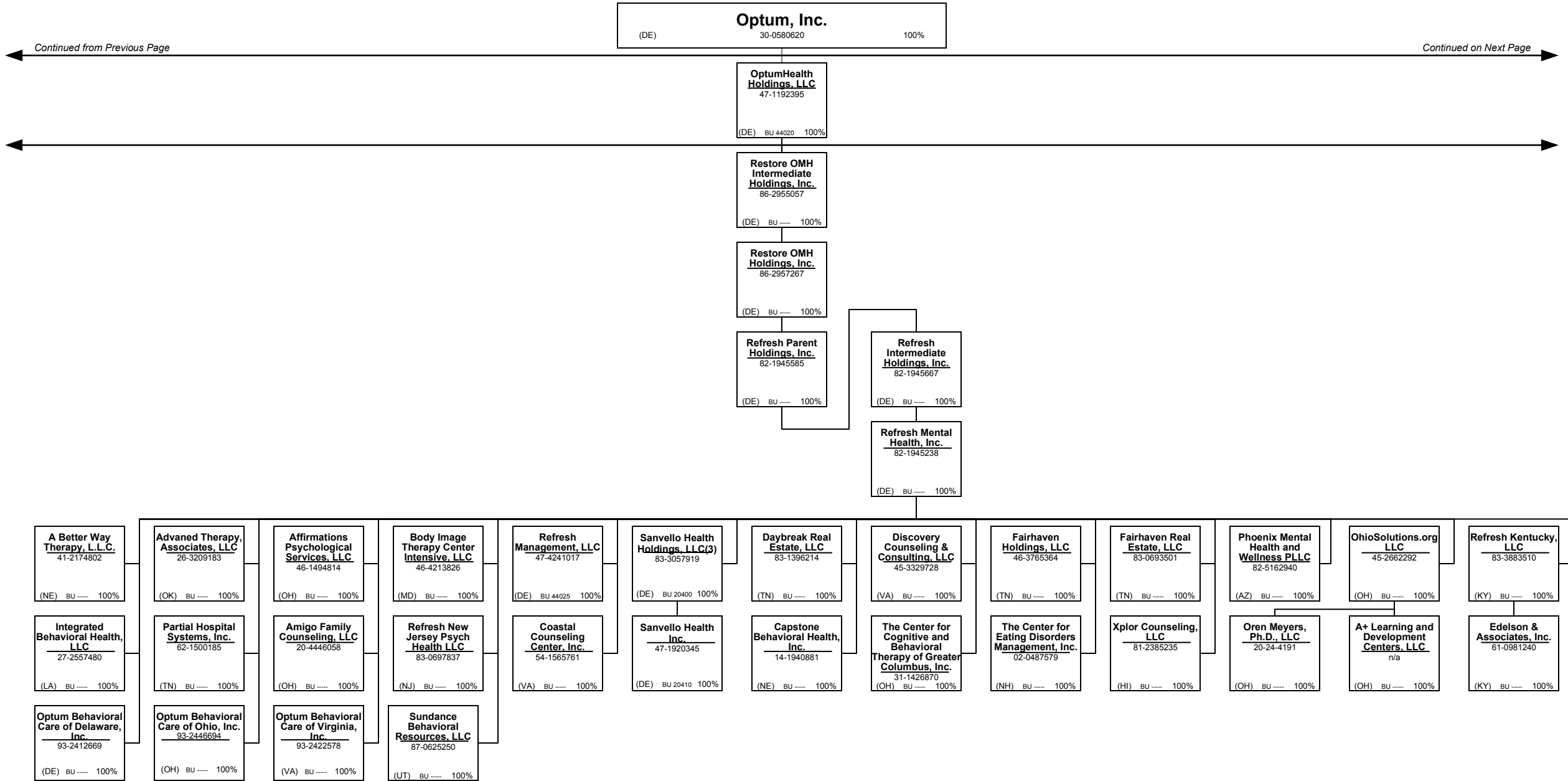
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

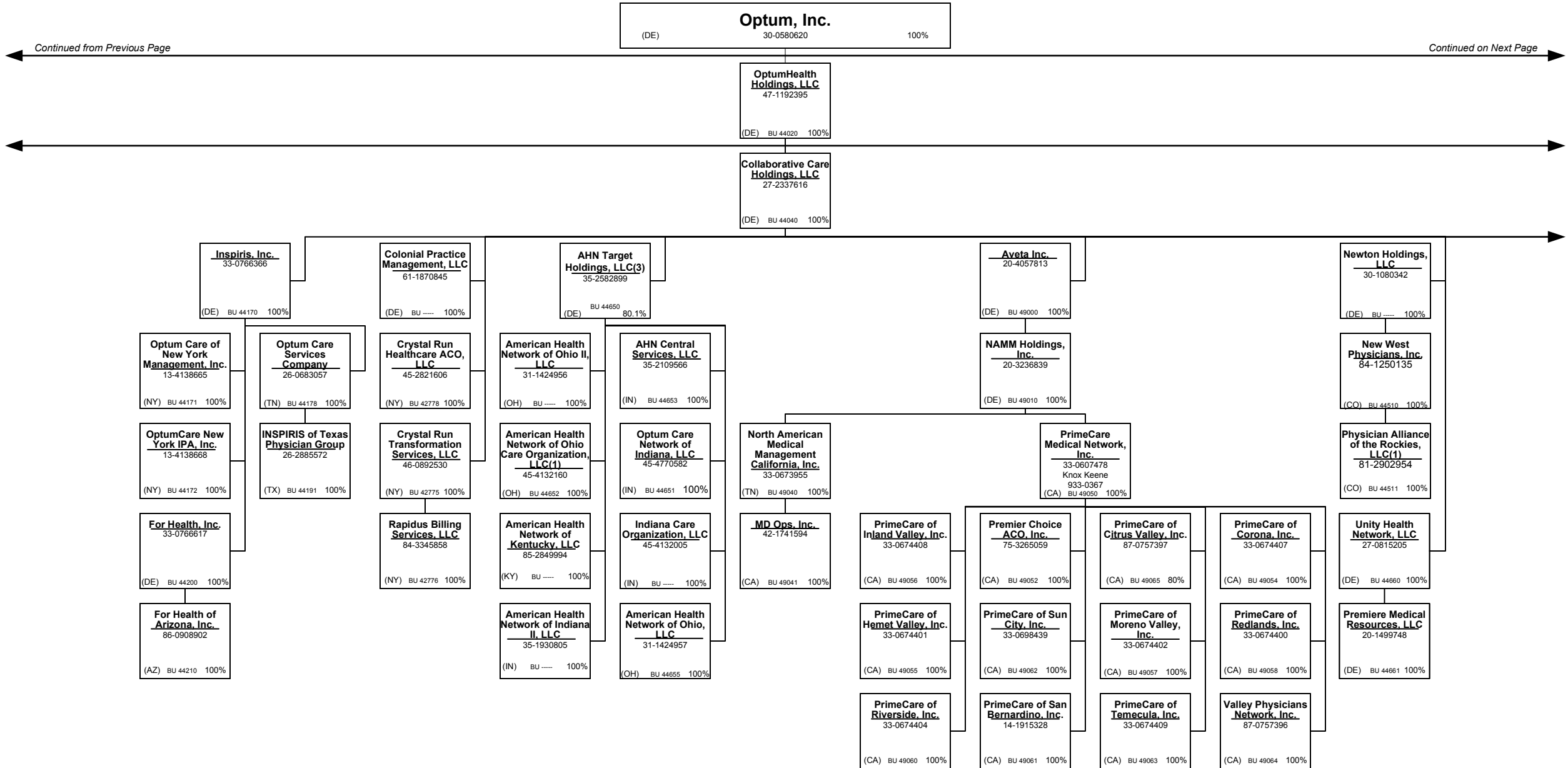


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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

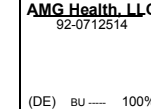
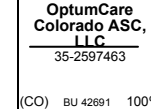
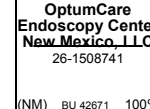
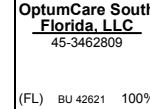
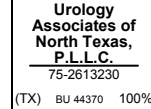
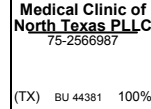
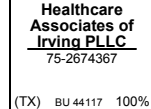
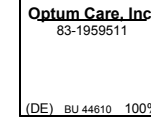
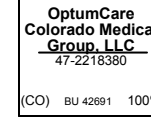
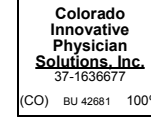
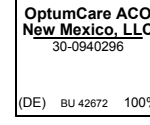
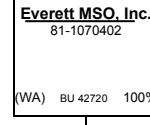
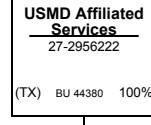
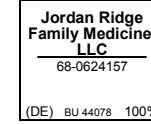
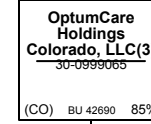
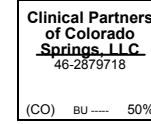
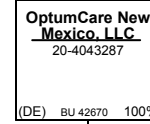
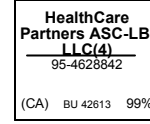
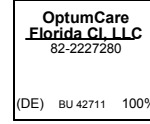
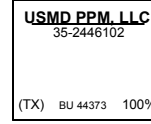
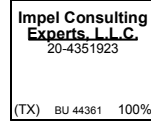
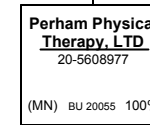
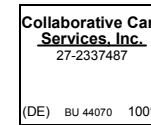
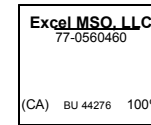
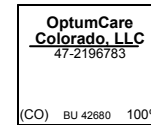
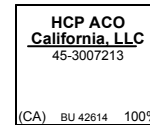
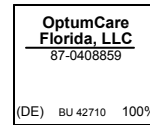
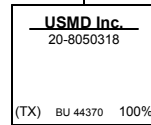
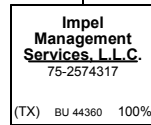
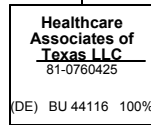
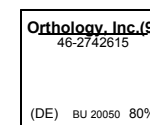
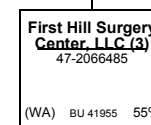
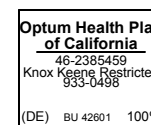
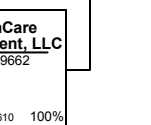
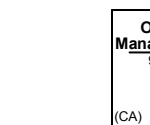
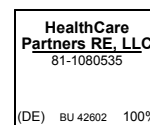
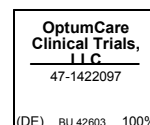
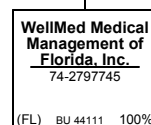
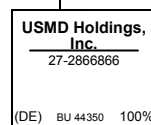
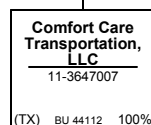
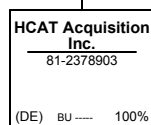
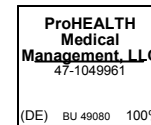
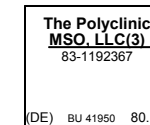
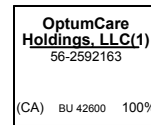
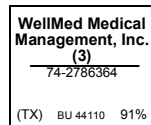
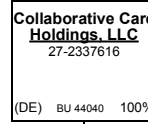
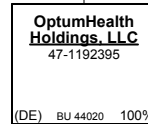
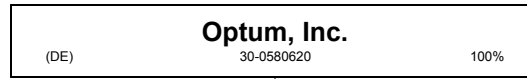


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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

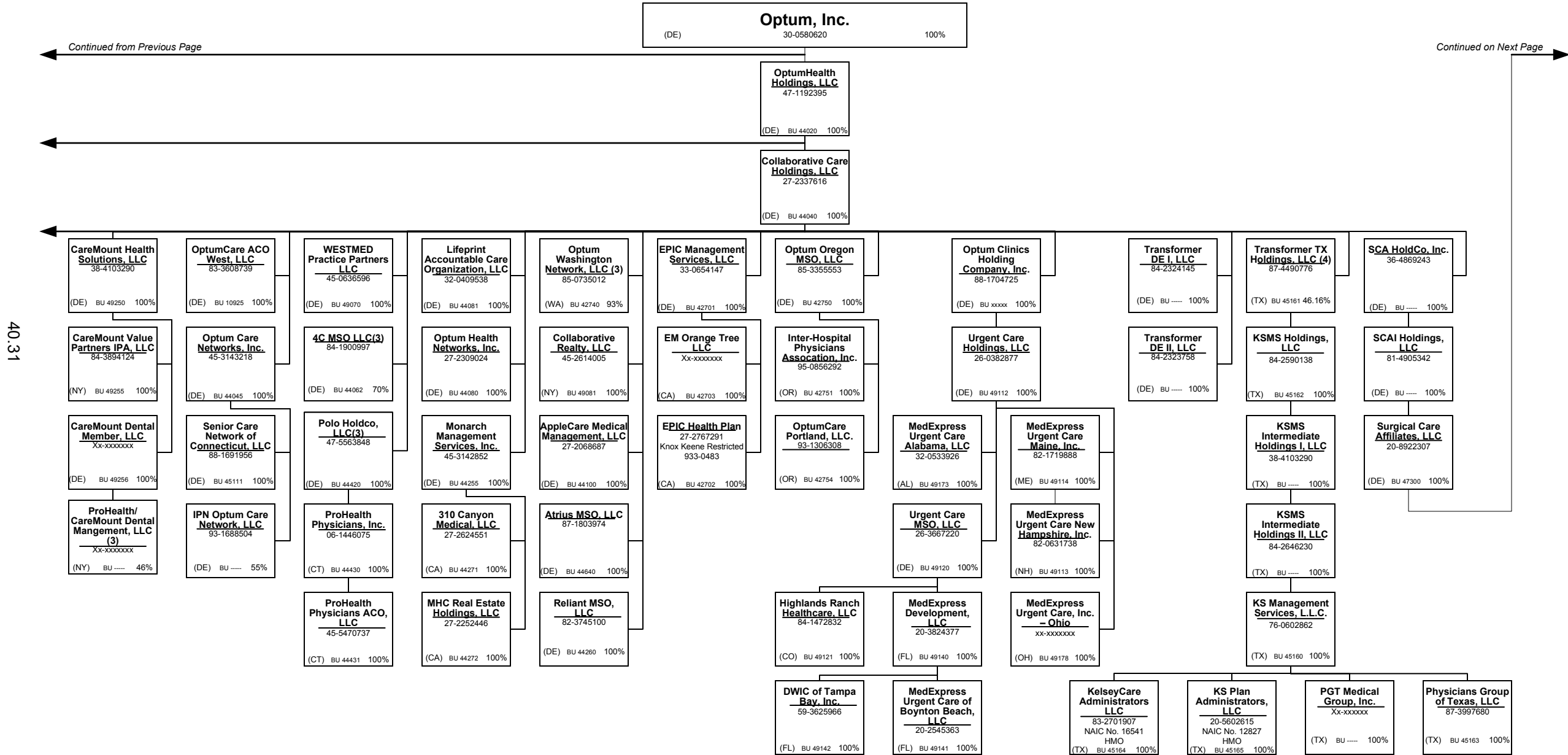


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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

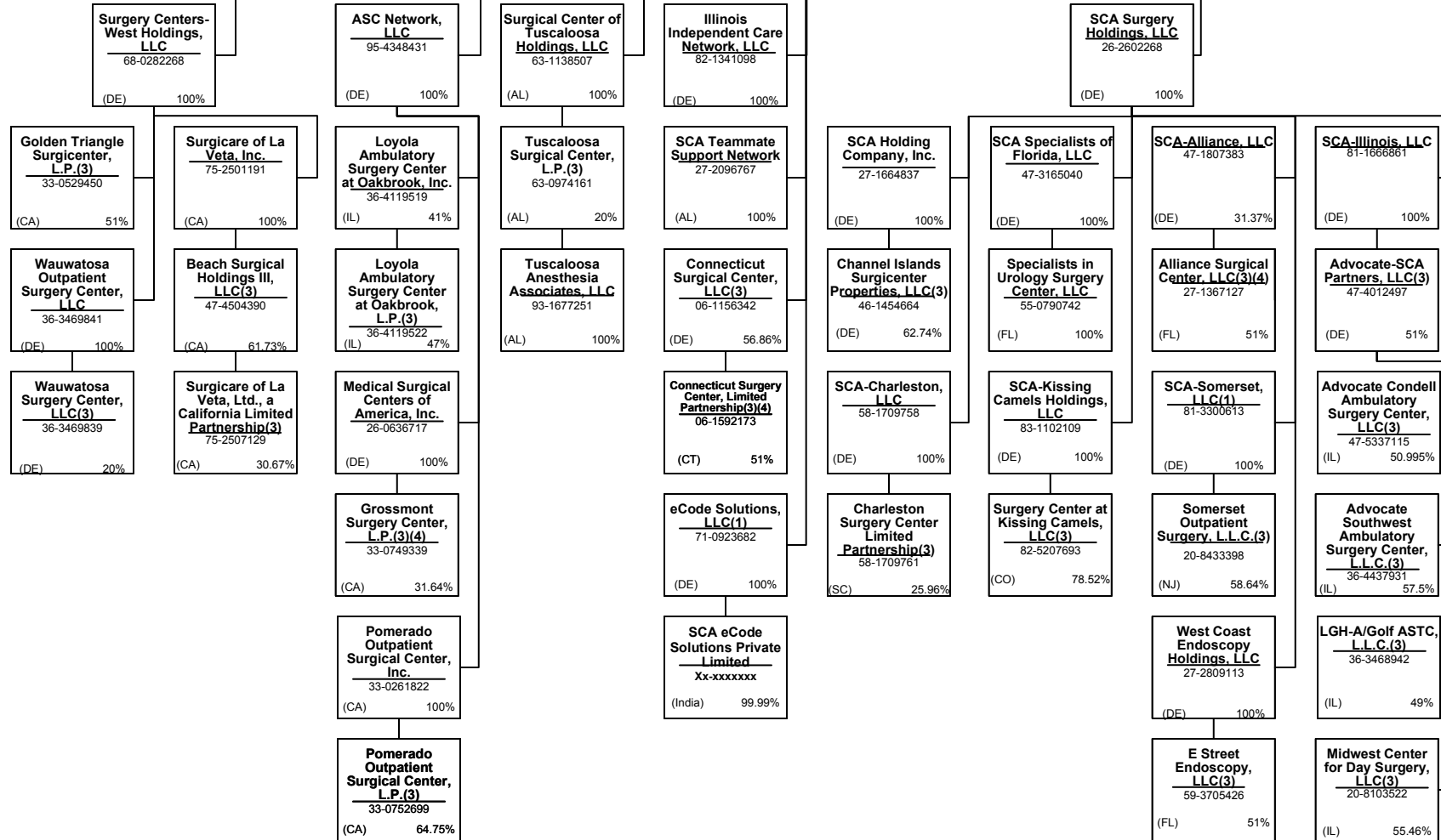


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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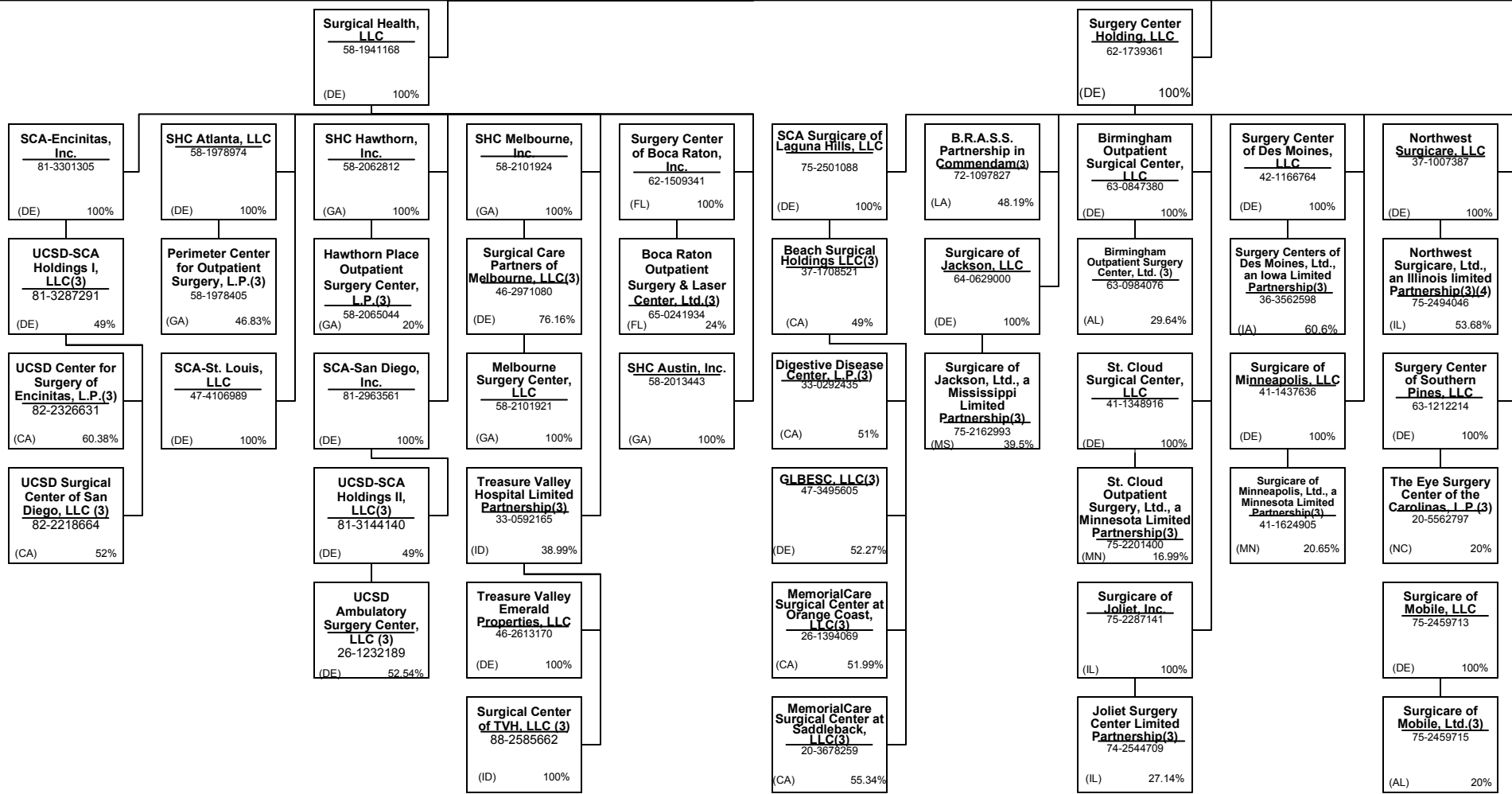


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

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Surgery Center Holding, LLC
 62-1739361
 (DE) 100%

SunSurgery, LLC
 06-1082848
 (DE) 100%

National Surgery Centers, LLC
 36-3549627
 (DE) 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%

Surgicare of Oceanside, Inc.
 75-2448926
 (CA) 100%

Wayland Square Surgicare GP, Inc.
 75-2500274
 (RI) 100%

Surgicare of Salem, LLC
 75-2200171
 (DE) 100%

Surgicenters of Southern California, Inc.
 95-3329855
 (CA) 100%

SCA Danbury Surgical Center, LLC(3)
 04-3170801
 (DE) 52.07%

SCA-Palm Beach MSO Holdings, LLC
 81-3445510
 (DE) 100%

Endoscopy Center Affiliates, Inc.
 77-0317478
 (DE) 100%

Northern Rockies Surgicenter, Inc.
 81-0399251
 (MT) 100%

NSC Greensboro West, LLC(3)
 56-1963226
 (DE) 49%

ASC Holdings of New Jersey, LLC
 46-3907136
 (NJ) 80.41%

Charlotte-SC, LLC
 62-1262567
 (DE) 100%

Camp Hill-SCA Centers, LLC
 52-1597484
 (DE) 100%

Surgicare of Owensboro, LLC
 75-2184730
 (DE) 100%

Salem JV Holdings, LLC
 85-2734753
 (DE) 51%

Arcadia JV Holdings, LLC (3)
 87-2065975
 (DE) 51%

Danbury Surgical Center, L.P.(3)(4)
 63-1263704
 (GA) 32.64%

San Diego Endoscopy Center(3)
 77-0322251
 (CA) 35%

Northern Rockies Surgery Center, L.P. (3)
 63-1240726
 (TN) 34%

Greensboro Specialty Surgery Center, LLC(3)
 36-4053840
 (NC) 50.1%

East Brunswick Surgery Center, LLC(3)
 02-0593133
 (NJ) 51%

Charlotte Surgery Center, LLC (3)
 56-1449531
 (DE) 10.78%

Camp Hill Ambulatory Centers(4)
 52-1597478
 (PA) 99%

Salem Surgery Center, LLC(3)(4)
 74-2462470
 (OR) 51%

Arcadia Outpatient Surgery Center, L.P.(3)
 75-2285078
 (CA) 25.5%

SCA-Connecticut Partners, LLC
 83-1585952
 (DE) 29.41%

NSC Greensboro, LLC(1)
 56-1775016
 (DE) 100%

NSC Lancaster, LLC
 36-4210296
 (DE) 100%

NSC Seattle, Inc.
 91-1553479
 (WA) 100%

Connecticut Surgery Properties, LLC
 26-1313646
 (DE) 100%

EH-SCA Holdings, LLC
 92-1656532
 (DE) 100%

Glenwood-SC, Inc.
 62-1601450
 (TN) 100%

Surgery Center of Fairfield County, LLC (3)
 20-1733152
 (DE) 51.00%

Surgical Center of Greensboro, LLC(3)
 63-1251243
 (NC) 35.72%

Antelope Valley Surgery Center, L.P.(3)
 36-4210293
 (CA) 93.75%

NSC Upland, LLC
 33-0812824
 (DE) 100%

Cornerstone Surgery Center, LLC
 87-1134519
 (FL) 100%

Englewood Cliffs Surgery Center, LLC
 92-1621245
 (NJ) 100%

SCA-Glenwood Holdings, LLC (3)
 83-4156034
 (DE) 78.72%

SCA BOSC Holdings, LLC
 45-4230864
 (DE) 100%

SCA IEC Holdings, LLC
 45-4240475
 (DE) 100%

SCA Indiana Holdings, LLC
 45-2684108
 (DE) 100%

SCA ROCS Holdings, LLC
 45-4262645
 (DE) 100%

SCA SSSC Holdings, LLC
 45-4266502
 (DE) 100%

SCA Southwest Fort Wayne Holdings, LLC
 88-1497980
 (DE) 100%

SCA Holdings, Inc.
 47-1256943
 (CA) 100%

Upland Holdings, LLC (3)
 83-4657754
 (CA) 58.99%

HFHS-SCA Holdings, LLC(3)
 46-5291602
 (MI) 49%

Jacksonville Ambulatory Surgery Center, LLC
 93-1467301
 (FL) 100%

Glenwood Surgical Center, L.P.(3)
 33-0595220
 (CA) 56.73%

Upland Outpatient Surgical Center, L.P.(3)
 33-0812827
 (CA) 51%

Clinton Partners, LLC(3)
 20-2236024
 (MI) 51.35%

Surgery Center of Longs Peak, LLC
 92-3945813
 (CO) 100%

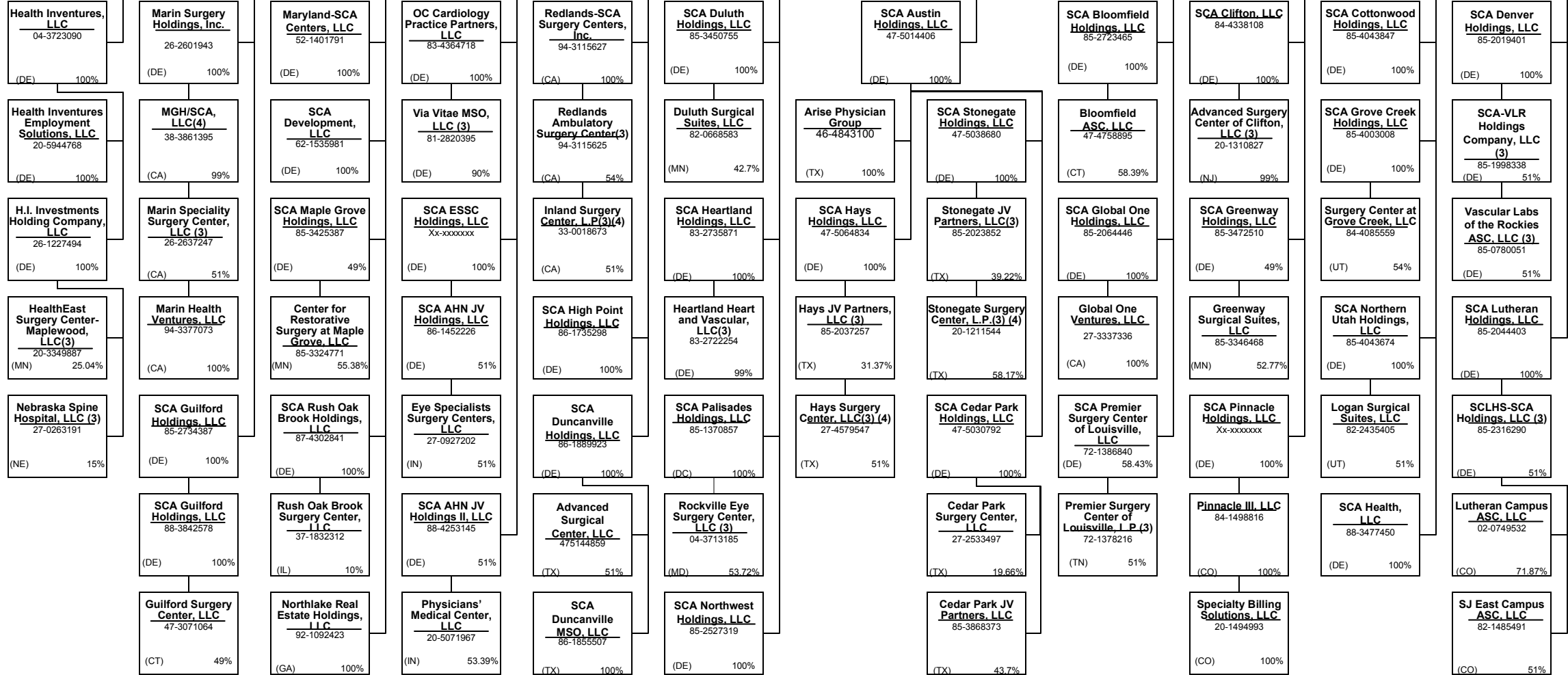
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%

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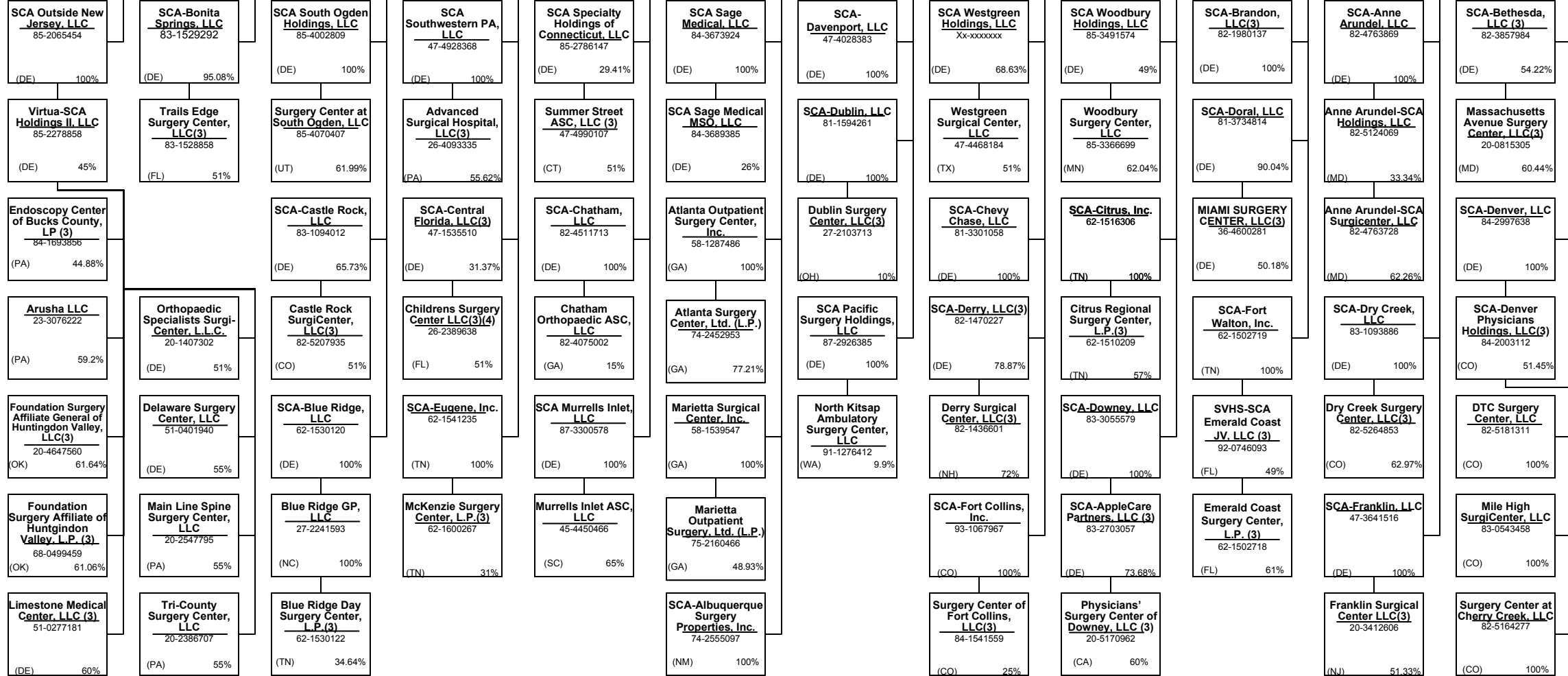


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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%



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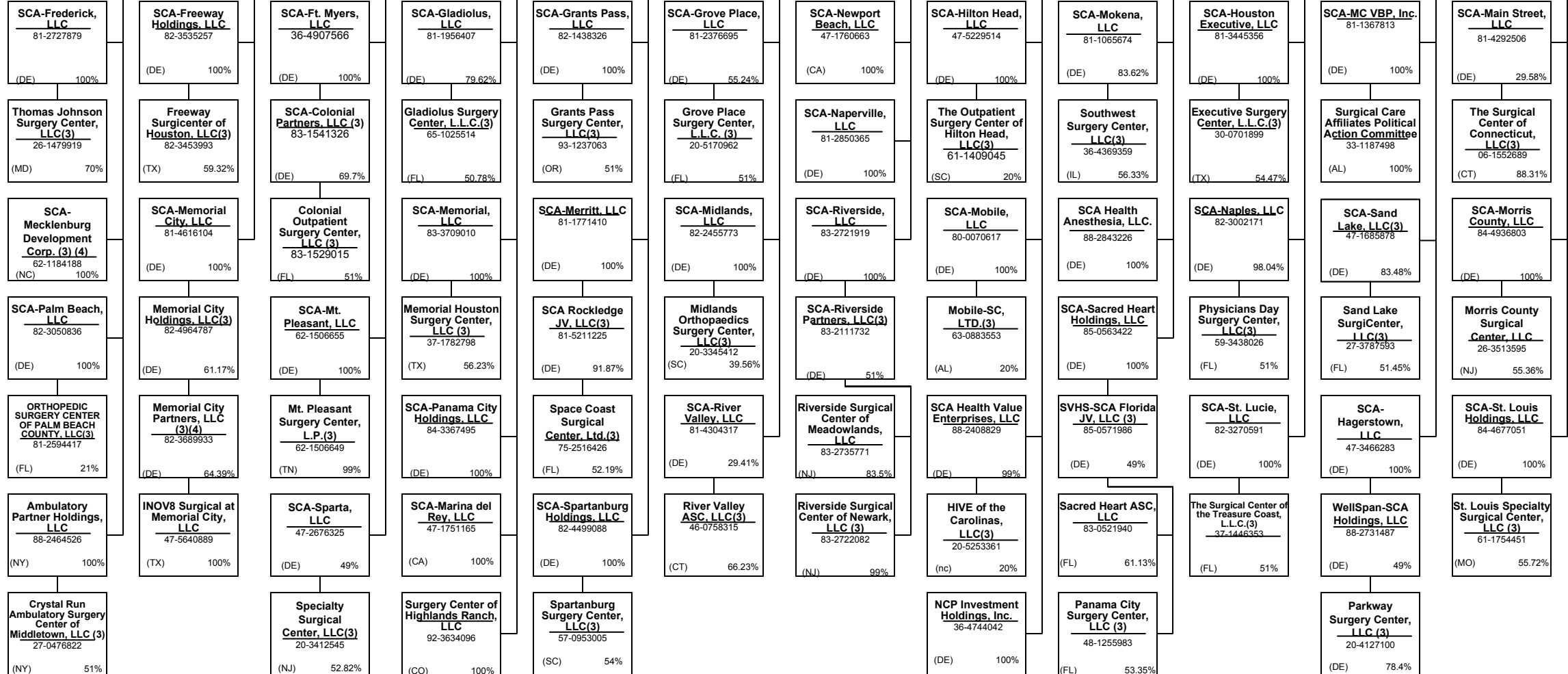
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%



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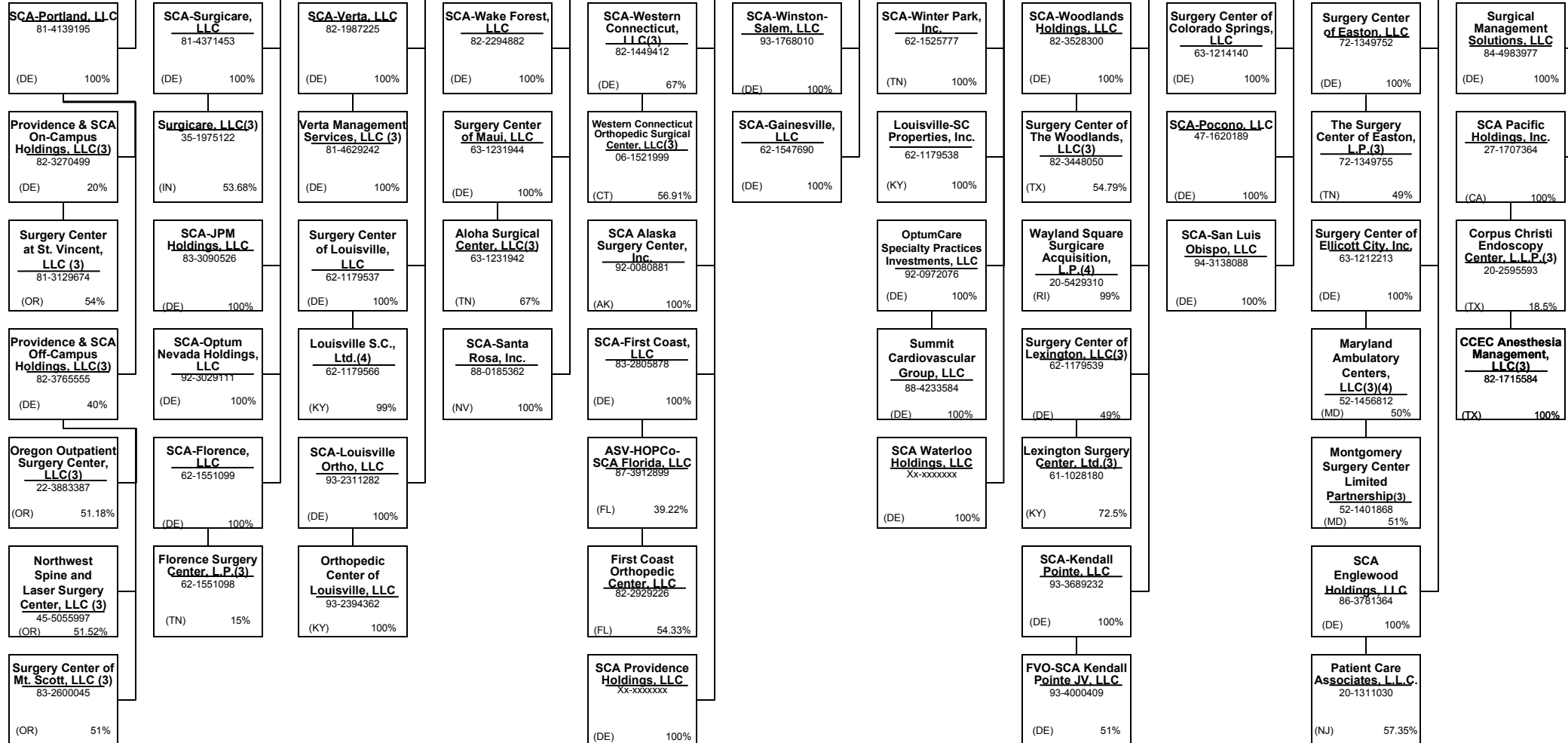
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

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SC Affiliates, LLC
 62-1149229
 (DE) 100%



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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

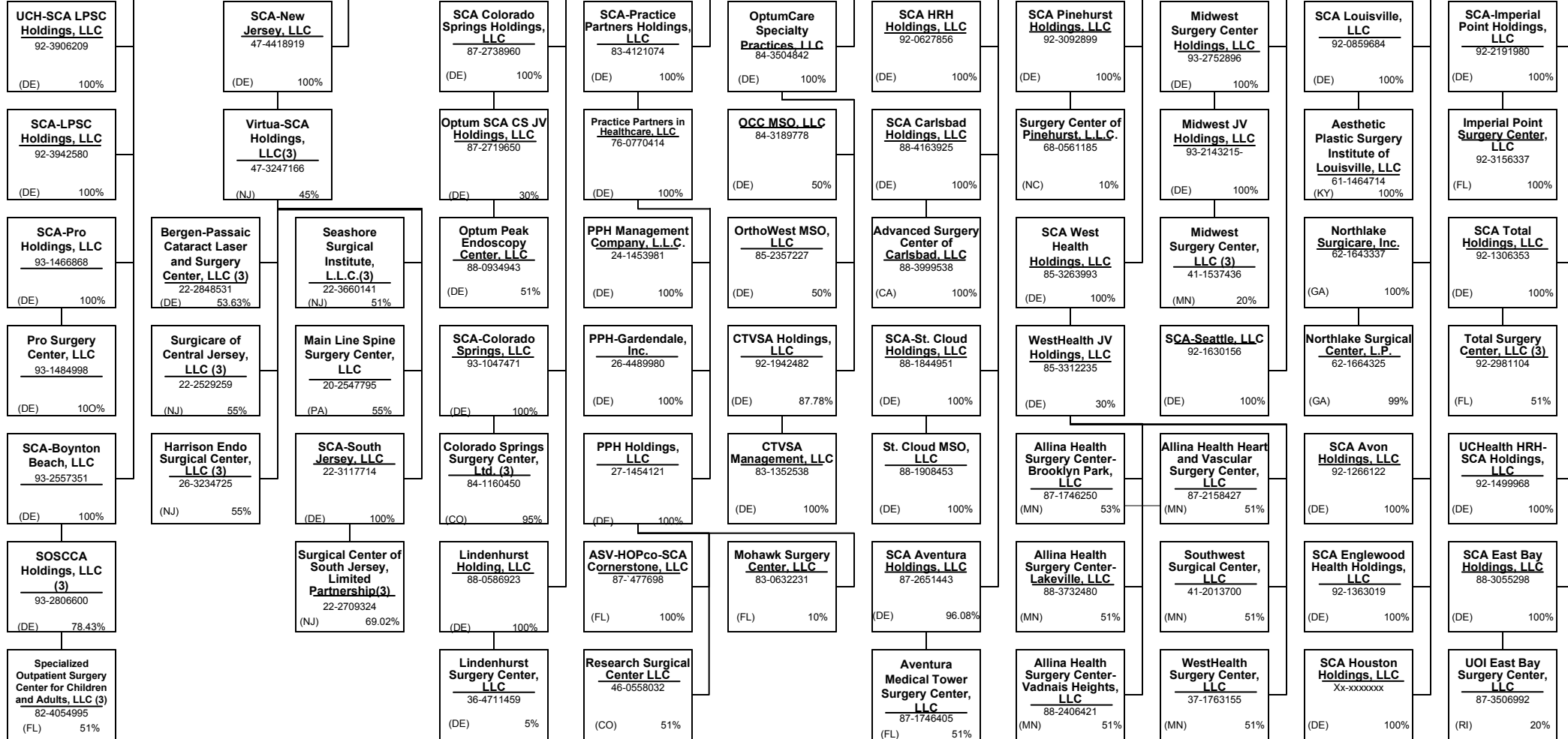
Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

SC Affiliates, LLC
 62-1149229
 (DE) 100%

Endo Parent, Inc.
 81-3075241
 (DE) 100%

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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

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Physicians Endoscopy Intermediate Holdco, Inc.
 26-2239018
 (DE) 100%

Physicians Endoscopy, L.L.C.
 91-1882702
 (DE) 100%

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Williamsville Consulting, L.L.C. (3)
 36-4440488
 (NY) 39.07%

Chalfont HoldCo, LLC
 82-2038975
 (PA) 100%

GI Ventures, LLC (3)
 87-2861882
 (NJ) 49%

EAVF Acquisition Holdings, LLC
 83-1326480
 (PA) 100%

Central Jersey Ambulatory Surgical Center, L.L.C.
 22-3669777
 (NJ) 60%

Frontier Healthcare Billing Services, LLC
 45-1476594
 (NY) 100%

Frontier Healthcare Management Services, LLC
 27-4101347
 (NY) 100%

PE New Jersey Holdco, LLC
 81-4315098
 (NJ) 100%

PGC Acquisition Holdings, LLC
 47-2582247
 (PA) 100%

SecureMD Mangement, LLC
 46-3038066
 (CO) 100%

Carson Endoscopy Center, LLC(3)
 86-0872916
 (NV) 35%

SCA Jacksonville Holdings, LLC
 92-3754586
 (DE) 100%

Morris Avenue Endoscopy, L.L.C.
 22-3651957
 (NJ) 51%

SBE Holdings, LLC (3)
 46-5454822
 (FL) 20%

ECBC General Partner, LLC
 46-1730656
 (PA) 51%

Endoscopy Center of Bucks County, LP (3)(4)
 20-8205206
 (PA) 44.88%

Access Holding Company, LLC (3)
 85-0718804
 (NJ) 43.47%

PGC Endoscopy Center for Excellence, LLC
 47-2638657
 (PA) 49%

Central Jersey Ambulatory Surgical Center, L.L.C.
 22-3669777
 (NJ) 60%

South Broward Endoscopy, L.L.C.
 11-3685842
 (FL) 51%

Atlantic Gastro Surgicenter, LLC
 22-3645443
 (NJ) 57.5%

GANJ GI Management, LLC
 Xx-xxxxxxx
 (NJ) 51%

PMC-SCA Holdings, LLC (3)
 93-4588165
 (DE) 51%

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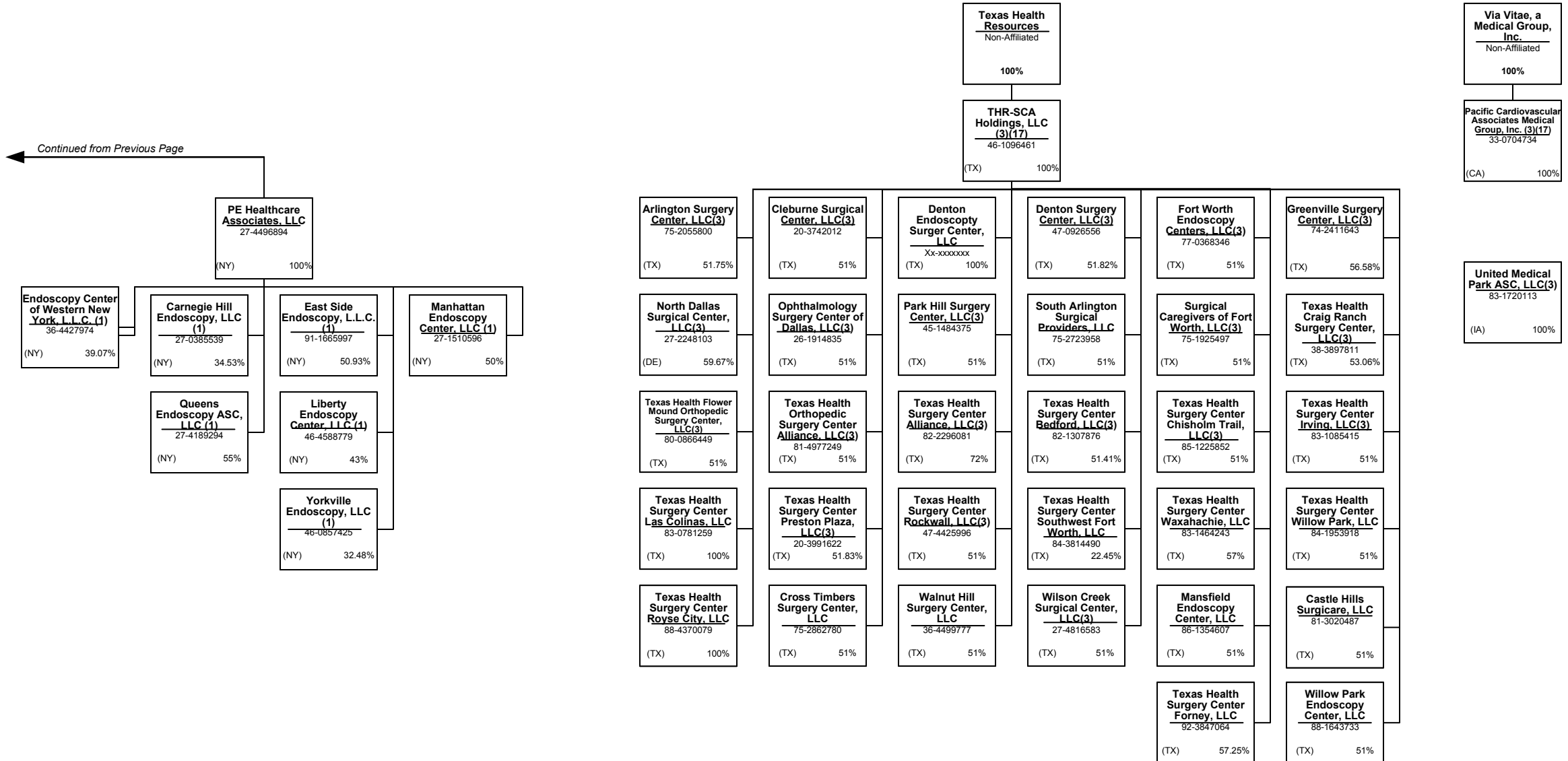
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Surgical Care Affiliates, LLC
 (DE) 20-8922307 100%

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Substantively Controlled Surgical Care Affiliate Entities

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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>	<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>
4C Medical Group, PLC	AZ	45-2402948	Carroll Counseling Center LLC	MD	52-2072546
A.G. Dikengil, Inc.	NJ	22-3149900	Centers for Family Medicine, GP	CA	33-0483510
AbleTo Behavioral Health Services of Michigan, P.C.	MI	85-4328419	Christopher Stalberg, M.D., PLLC	AZ	26-4651320
AbleTo Behavioral Health Services of New Jersey, P.C.	NJ	85-4306375	Cielo House, Inc.	CA	27-1655973
AbleTo Behavioral Health Services, PC	CT	47-5519672	Cognitive-Behavioral Therapy Center of Western North Carolina, P.A.	NC	20-3056794
AbleTo Licensed Clinical Social Worker Services, P.C.	CA	85-0739865	Colonial Family Practice, L.L.C.	SC	02-0626080
AbleTo Psychiatry Health Services, P.C.	MA	88-2290313	Columbia Counseling Center P.A.	MD	52-2052733
AHN Accountable Care Organization, LLC	IN	45-4171713	Connect Medical, P.C.	NY	32-0551188
Aleph Psychological Services, Inc.	CA	46-3477124	Crystal Run Healthcare Physicians LLP	NY	13-3843560
American Health Network of Indiana, LLC	IN	35-2108729	David C. Anderholm, M.D., P.A.	MN	41-1879063
Angie Coil FNP, PLLC	AZ	81-2112951	David Moen, M.D. P.C.	NY	81-5101448
AppleCare Hospitalists Medical Group, Inc.	CA	14-1890491	David R. Ferrell, M.D., P.C.	NV	45-2380022
AppleCare Medical Group St. Francis, Inc.	CA	33-0845269	Day-OP Center Of Long Island Inc.	NY	11-2811353
AppleCare Medical Group, Inc.	CA	33-0898174	DBT and EMDR Specialists, P.A.	MN	47-3322541
ArchWell Health Professional Services Holding Co.	DE	86-3278602	Doc Martins, PLLC	AZ	20-0419099
ArchWell Health Professional Services of Alabama, LLC	AL	86-3152173	Durable Medical Equipment, Inc.	MA	04-3106404
ArchWell Health Professional Services of Arizona, LLC	AZ	87-2986923	Elite Focus Clinic, Inc., a Professional Corporation	CA	47-3861802
ArchWell Health Professional Services of Kansas, P.A.	KS	86-3241870	Empire Physicians' Medical Group, Inc.	CA	33-0181426
ArchWell Health Professional Services of Nevada, P.C.	NV	88-1285211	Eugene Center for Anxiety and Stress, LLC	OR	83-2740282
ArchWell Health Professional Services of North Carolina, P.C.	NC	86-3222071	Eugene Therapy, LLC	OR	90-0624377
ArchWell Health Professional Services of Oklahoma, LLC	OK	86-3190019	Everett Physicians, Inc. P.S.	WA	81-1625636
ArchWell Health Professional Services. P.A.	FL	88-3481216	Evolve, LLC	WI	61-1752488
ARTA Western California, Inc.	CA	33-0658815	Family Counseling Associates of Salem Andover LLC	NH	27-0820363
Astra Medical Clinic, PLLC	AZ	86-0882561	Ferrell Physician Services, P.C.	NY	87-4007730
Atrius Health, Inc.	MA	04-3397450	First Hill Surgery Center, LLC	WA	47-2066485
Beaver Medical Group, P.C.	CA	33-0645967	First Step Services, PLLC	NC	51-0484581
Behavioral Solutions, P.C.	MA	04-3316367	Flagstaff Family Physicians, PLLC	AZ	86-0959327
Better Health Value Network, LLC	WA	47-4349079	Good Samaritan Medical Practice Association, Inc., A Medical Group	CA	95-3969271
Bexar Imaging Center, LLC	TX	22-3858211	Greater Phoenix Collaborative Care, P.C.	AZ	27-2337725
California Spring Holdings, PC	CA	81-0881243	Gunn Behavioral Care of California, P.C.	CA	27-3237563
Carbondale Counseling Associates, PLLC	IL	47-1130641	Gunn Behavioral Holdco, P.C.	CA	92-3292446
CareMount Health Solutions ACO, LLC	NY	n/a	HealthCare Partners Affiliates Medical Group	CA	95-4526112
Carolina Behavioral Care, P.A.	NC	56-1780933	HealthCare Partners ASC-HB, LLC	CA	26-4247365

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>	<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>
HealthCare Partners Associates Medical Group, P.C.	CA	45-5273760	Landmark Medical of Oregon, PC	OR	47-2926188
HealthCare Partners Medical Group, P.C.	CA	95-4340584	Landmark Medical of Pennsylvania, PC	PA	81-1605378
Heron Ridge Assoc., P.L.C.	MI	80-0020865	Landmark Medical of Rhode Island, PC	RI	84-2830065
Homecare Dimensions of Florida, Inc.	TX	81-0884465	Landmark Medical of Tennessee, PC	TN	30-1288593
Homecare Dimensions, Inc.	TX	74-2758644	Landmark Medical of Texas, PA	TX	83-2296389
IN Style OPTICAL, LLC	MA	27-3296953	Landmark Medical of Utah, PC	UT	84-2660339
Inland Faculty Medical Group, Inc.	CA	33-0618077	Landmark Medical of Virginia, P.C.	VA	85-0839774
Inspiris Medical Services of New Jersey, P.C.	NJ	45-2563134	Landmark Medical of Washington, PC	WA	47-3028655
INSPIRIS of Michigan Medical Services, P.C.	MI	27-1561674	Landmark Medical, P.C.	NY	47-1588943
INSPIRIS of New York Medical Services, P.C.	NY	13-4168739	Level2 Medical Services, P.A.	DE	84-5003916
INSPIRIS of Pennsylvania Medical Services, P.C.	PA	26-2895670	Level2 Medical Services, P.A. New Jersey	NJ	87-2684015
Jonathan E. Goldberg, Ph.D., Inc.	MA	26-3013277	Level2 Medical Services, P.C. Alaska	AK	87-2600511
Joyce Marter & Associates, P.C.	IL	26-3478896	Level2 Medical Services, P.C. California	CA	92-1153396
K.P. Counseling, Ltd.	IL	30-0089259	Level2 Medical Services, P.C. Utah	UT	87-0989804
Kelsey-Seybold Medical Group, PLLC	TX	76-0386391	Life Strategies Counseling, Inc.	AR	20-0468524
Keys Counseling, Inc.	IN	30-0358493	LifeSolutions Counseling Associates, P.C.	IN	26-3292877
KS Pharm, LLC	TX	84-2355006	March Vision Care Group, Incorporated	CA	95-4874334
KS SC, LLC	TX	84-2241460	March Vision Care IPA, Inc.	NY	27-3115058
Landmark Medical of Arkansas, P.A.	AR	85-0997438	March Vision Care of Texas, Inc.	TX	45-4227915
Landmark Medical of California, PC	CA	47-4553619	MAT-RX DEVELOPMENT, L.L.C.	TX	43-1967820
Landmark Medical of Connecticut, PC	CT	83-2295301	Mat-Rx Fort Worth GP, L.L.C.	TX	35-2262695
Landmark Medical of Florida, P.A.	FL	85-0838149	ME Urgent Care Nebraska, Inc.	NE	81-0936574
Landmark Medical of Idaho, PC	ID	92-0496439	MedExpress Employed Services, Inc.	DE	81-1265129
Landmark Medical of Kansas, P.A.	KS	82-4633545	MedExpress Primary Care Arizona, P.C.	AZ	81-4550969
Landmark Medical of Kentucky, PSC	KY	82-4881602	MedExpress Primary Care Arkansas, P.A.	AR	84-4234388
Landmark Medical of Louisiana, a Professional Corporation	LA	82-4881732	MedExpress Primary Care Kansas, P.A.	KS	81-4605885
Landmark Medical of Massachusetts, PLLC	MA	81-5364097	MedExpress Primary Care Maryland, P.C.	MD	82-3384324
Landmark Medical of Michigan, P.C.	MI	86-3599871	MedExpress Primary Care Massachusetts, P.C.	MA	82-1096099
Landmark Medical of Mississippi, P.C.	MS	82-5084178	MedExpress Primary Care Minnesota P.C.	MIN	81-4396738
Landmark Medical of Missouri, P.C.	MO	82-4857713	MedExpress Primary Care Oklahoma, P.C.	OK	83-1077265
Landmark Medical of New Hampshire, P.C.	NH	85-1174070	MedExpress Primary Care South Carolina, P.C.	SC	83-0764858
Landmark Medical of North Carolina, P.C.	NC	82-4256752	MedExpress Primary Care Texas, P.A.	TX	84-2500750
Landmark Medical of Ohio, Professional Corporation	OH	82-4864947	MedExpress Primary Care Virginia, P.C.	VA	82-3395792

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
MedExpress Primary Care West Virginia, Inc.	WV	82-4401181	Mental Health Resources, PLLC	TN	62-1396317
MedExpress Primary Care Wisconsin, S.C.	WI	81-4563448	MH Physician Three Holdco, a Medical Corporation	CA	27-4691544
MedExpress Urgent Care – New Jersey, P.C.	NJ	45-5388778	MHCH, Inc.	CA	80-0507474
MedExpress Urgent Care - Northern New Jersey PC	NJ	83-2089623	MHIPA Physician Two Holdco, a Medical Corporation	CA	27-4691508
MedExpress Urgent Care Arizona, P.C.	AZ	81-4030280	Mindscales Counseling, PLLC	CT	47-2117693
MedExpress Urgent Care Arkansas, P.A.	AR	46-4348120	Mobile Medical Services of New Jersey, PC	NJ	81-2977678
MedExpress Urgent Care California, P.C.	CA	82-0930142	Mobile Medical Services, P.C.	NY	30-0445773
MedExpress Urgent Care Connecticut, P.C.	CT	81-1956812	Monarch Health Plan, Inc.	CA	22-3935634
MedExpress Urgent Care Idaho, P.C.	ID	82-1135336	Monarch HealthCare, A Medical Group, Inc.	CA	33-0587660
MedExpress Urgent Care Illinois, P.C.	IL	47-4308614	NAMM Medical Group Holdings, Inc.	CA	56-2627070
MedExpress Urgent Care Iowa, P.C.	IA	81-5353472	NC Center For Resiliency, PLLC	NC	47-2693055
MedExpress Urgent Care Kansas, P.A.	KS	47-1919283	New Perspectives Center for Counseling & Therapy, L.L.C.	OR	93-1173779
MedExpress Urgent Care Minnesota P.C.	MN	81-1125396	New York Licensed Clinical Social Work, P.C.	NY	86-3891057
MedExpress Urgent Care Missouri P.C.	MO	47-3132625	Northern California Physicians Network, Inc., a Professional Corporation	CA	81-1573604
MedExpress Urgent Care North Carolina, P.C.	NC	81-5138747	Northlight Counseling Associates, Inc.	AZ	86-0646417
MedExpress Urgent Care Oregon, P.C.	OR	82-1919436	Northwest Medical Group Alliance, LLC	WA	91-1699944
MedExpress Urgent Care Rhode Island, P.C.	RI	81-5362765	NPN IPA Washington, PLLC	WA	61-1855159
MedExpress Urgent Care South Carolina, P.C.	SC	81-5380706	Oakland Psychological Clinic, P.C.	MI	38-2481929
MedExpress Urgent Care Texas, P.A.	TX	47-5147441	OHR Physician Group, P.C.	OR	93-0979031
MedExpress Urgent Care Washington, P.C.	WA	82-2443118	Optum Behavioral Care of California, P.C.	CA	84-4887072
MedExpress Urgent Care Wisconsin, S.C.	WI	81-4281678	Optum Behavioral Care of Colorado, P.C.	CO	93-2952612
MedExpress Urgent Care, Inc. – West Virginia	WV	26-4546400	Optum Behavioral Care of Connecticut, P.C.	CT	93-2339326
MedExpress Urgent Care, P.C. – Georgia	GA	47-1804667	Optum Behavioral Care of Kansas, P.A.	KS	93-3404672
MedExpress Urgent Care, P.C. – Indiana	IN	90-0929572	Optum Behavioral Care of New Jersey, P.C.	NJ	85-0666386
MedExpress Urgent Care, P.C. – Maryland	MD	45-3461101	Optum Behavioral Care of North Carolina, P.C.	NC	85-1959641
MedExpress Urgent Care, P.C. – Massachusetts	MA	47-1857908	Optum Behavioral Care of Texas, P.A.	TX	84-3152209
MedExpress Urgent Care, P.C. – Michigan	MI	46-4793937	Optum Clinic, P.A.	TX	75-2778455
MedExpress Urgent Care, P.C. – Oklahoma	OK	47-1824365	Optum Everycare, P.C.	#N/A	66-1026448
MedExpress Urgent Care, P.C. – Pennsylvania	PA	26-3750502	Optum Medical Care of New Jersey, P.C.	NJ	22-3624559
MedExpress Urgent Care, P.C. – Tennessee	TN	45-4973138	Optum Medical Care, P.C.	NY	13-3544120
MedExpress Urgent Care, P.C. – Virginia	VA	45-3123110	Optum Medical Group (Rhodes), P.C.	NV	88-0310956
MedExpress Urgent Care, P.S.C. - Kentucky	KY	83-1565124	Optum Medical Group II (Rhodes), P.C.	NV	86-0857176
MedExpress, Inc. – Delaware	DE	45-5436856	Optum Medical Group, P.A.	KS	46-2662506

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>	<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>
Optum Medical Services of California, P.C.	CA	30-0826311	Refresh Canopy Cove, Inc.	CA	82-3603285
Optum Medical Services of Colorado, P.C.	CO	45-5424191	Refresh Connecticut, PLLC	FL	84-2663780
Optum Medical Services, P.C.	NC	45-3866363	Refresh Evolve, LLC	CT	83-4507157
Optum Urgent Care, PLLC	NY	46-1883579	Refresh In-Home Counseling LLC	WI	82-5351068
OptumCare Portland, LLC	OR	93-1306308	Refresh Pennsylvania, LLC	IL	84-1756547
Oregon Healthcare Resources, LLC	OR	27-3674492	Reliant Medical Group The Endoscopy Center, LLC	PA	20-5251393
Peninsula Psychological Center, Inc., P.S.	WA	91-1885912	Reliant Medical Group, Inc.	MA	04-2472266
Perspectives of Troy, P.C.	MI	38-2592367	RICBT, Inc.	MA	33-0999953
Physician Partners Medical Group, Inc.	CA	30-0516435	Riverside Community Healthplan Medical Group, Inc.	RI	33-0055097
Physician United PLLC	AZ	84-3476733	Riverside Electronic Healthcare Resources, Inc.	CA	20-3420379
Physicians Medical Group of San Jose, Inc.	CA	94-2722082	Saad A. Shakir, M.D., Inc.	CA	77-0398259
Physicians Medical Holdings	CA	86-2631012	Saddleback Medical Group, Inc.	CA	33-0571462
Pilot Holdings, P.C.	CA	87-3931756	San Bernardino Medical Group, Inc.	CA	95-3088615
Pinnacle Medical Group, Inc.	CA	33-0795271	Sanvello Behavioral Health Services, P.A.	CA	84-1754732
Polyclinic Holdings, P.C.	WA	83-3042027	Saris Counseling, LLC	DE	n/a
POLYCLINIC MANAGEMENT SERVICES COMPANY, LLC	WA	46-0508606	Seattle Psychology, P.L.L.C.	WI	46-3238571
Primary Care Associated Medical Group, Inc.	CA	33-0527335	SecureMD Professionals - California, PC	WA	46-3057015
ProHEALTH Ambulatory Surgery Center, Inc.	NY	11-3447394	Serenity Family and Psychological Counseling Center, P.C.	CA	45-3802527
ProHEALTH Care Associates of New Jersey LLP	NJ	47-5656253	Shark Holdings, P.C.	CA	87-3142148
ProHEALTH Care Associates, L.L.P.	NY	11-3355604	Sherman Counseling Management, S.C.	CA	47-5082677
ProHEALTH Medical NY, P.C.	NY	47-1388406	Silicon Valley TMS of Monterey Bay, GP	WI	81-3200297
ProHealth Physicians, P.C.	CT	06-1469068	Southwest Internal Medicine Group, Roberto Ruiz, M.D., PLLC	CA	86-0516447
ProHEALTH Urgent Care Medicine of New Jersey LLP	NJ	47-5661535	Spring Behavioral Health of New Jersey, LLC	AZ	82-3087236
Prospero Health Partners Florida, Inc.	FL	85-0775386	Springfield Psychological, P.C.	NJ	23-2833266
Prospero Health Partners New York, P.C.	NY	82-2400620	Surgical Eye Experts, LLC	PA	65-1321064
Prospero Health Partners North Carolina, P.C.	NC	84-4569314	Surprise Health Center, PLLC	MA	86-1047772
Prospero Health Partners, P.C.	MN	84-3234753	Susan Albright P.L.C.	AZ	20-5176158
Prospero Medical Services New Jersey, P.C.	NJ	84-3844362	Talbert Medical Group, P.C.	AZ	93-1172065
Psychiatry Services of New York, P.C.	FL	85-0921665	The Everett Clinic, PLLC	CA	91-0214500
Psychiatry Specialists, S.C.	NY	27-3409538	The Polyclinic, PLLC	WA	91-0369070
Psychological Healthcare, PLLC	IL	16-1484552	The Potter's House Family & Children Treatment Center, LLC	WA	20-8357849
Red Oak Counseling, Ltd.	NY	20-0785644	The Tabor Therapy Group, Inc.	GA	46-5461304
Redlands Family Practice Medical Group, Inc.	WI	56-2627067	Triangle Counseling Agency, Inc.	IL	26-2552129

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Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID
USMD Diagnostic Services, LLC	NC	27-2803133
USMD Hospital at Arlington, L.P.	TX	73-1662763
USMD Hospital at Fort Worth, L.P.	TX	20-3571243
USMD of Arlington GP, L.L.C.	TX	73-1662757
Vitucci, LCSW, P.C.	IL	85-1453387
Warner Family Practice, P.C.	AZ	86-0462952
Waypoint Minnesota PC	MN	46-2854394
WellMed Florida Medicare ACO, LLC	TX	84-2233329
WellMed Florida Services, PLLC	TX	45-2158334
WellMed Foundation Medicare ACO, LLC.	TX	84-2193803
WellMed Greater Texas Medicare ACO, LLC	TX	84-2178104
WellMed Medical Group, P.A.	TX	74-2574229
WellMed MSSP ACO, LLC	TX	84-2219968
WellMed Network Medicare ACO, LLC	TX	84-2204650
WellMed Network of Florida, Inc.	TX	35-2314192
WellMed Networks - DFW, Inc.	TX	41-2250215
WellMed Networks, Inc.	TX	74-2889447
WellMed of Las Cruces, Inc.	TX	92-0183013
XLHome Michigan, P.C.	MI	46-3537245
XLHome Northeast, P.C.	NJ	45-5530241
XLHome Oklahoma, Inc.	OK	46-2931689
XLHome, P.C.	MD	27-3543997

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Organizational Chart Footnotes

- (1) Entity is owned in full or in part by a UnitedHealth Group Incorporated friendly physician.
- (2) Control of the Foundation is based on sole membership, not the ownership of voting securities.
- (3) The remaining percentage is owned either by a non-affiliated entity, outside investor(s), current/former company officer(s), or third party shareholder(s).
- (4) The minority percentage is owned by one or more affiliated UnitedHealth Group Incorporated subsidiaries. Voting rights do vary.
- (5) No information of the other shareholder(s) has been provided
- (6) General partnership interests are held by United HealthCare Services, Inc. (89.77%) and by UnitedHealthcare, Inc. (10.23%). United HealthCare Services, Inc. also holds 100% of the limited partnership interests. When combining general and limited partner interests, United HealthCare Services, Inc. owns 94.18% and UnitedHealthcare, Inc. owns 5.83%.
- (7) Branch offices in Iraq and Uganda.
- (8) H&W Indemnity (SPC), Ltd. is an exempted segregated portfolio company organized under the laws of the Cayman Islands and holds a Cayman insurance license.
- (9) Registered as a foreign shareholder in Brazil.
- (10) Open
- (11) Polar II Fundo de Investimento em Participações is a Brazilian private equity investment fund incorporated in the form of a closed-end condominium.
- (12) N/A
- (13) Entity has a representative office in Beijing, China.
- (14) Open
- (15) Registered branch in the United Kingdom.
- (16) Open
- (17) Entity is not directly owned by the parent. However, the parent does have a viable economic interest as well as control over the entity through contractual agreements.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 25

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
2504. Interest	91,728	16,177	445,907	0	553,812
2505. Managed Care & Network Access	59,239	10,447	50,771	0	120,457
2506. Miscellaneous Losses	244	43	209	0	496
2597. Summary of remaining write-ins for Line 25 from overflow page	151,211	26,667	496,887	0	674,765