



# HEALTH ANNUAL STATEMENT

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

## Oxford Health Plans (NJ), Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95506 Employer's ID Number 22-2745725  
(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 04/17/1985 Commenced Business 09/12/1985

Statutory Home Office 170 Wood Avenue, Floor 3, Iselin, NJ, US 08830  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4 Research Drive, 5th Floor  
(Street and Number)  
Shelton, CT, US 06484, 203-447-4500  
(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 4 Research Drive, 5th Floor  
(Street and Number)  
Shelton, CT, US 06484, 203-447-4500  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.oxfordhealth.com

Statutory Statement Contact William D. Olson, 952-979-6160  
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### OFFICERS

President Samuel Thomas George # Treasurer Peter Marshall Gill  
Secretary Jessica Leigh Zuba # Chief Financial Officer Jeffrey Brian Snelling #

### OTHER

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

### DIRECTORS OR TRUSTEES

Samuel Thomas George # Paul Owen Marden # Jean M McGann  
M.D. Donald Alan Stangler

State of Connecticut SS  
County of Fairfield

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.

Nyle Brent Cottingham  
Vice President

Heather Anastasia Lang  
Assistant Secretary

Samuel Thomas George  
President

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.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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) .....	210,654,137	0	210,654,137	187,828,577
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 (\$ .....80,908 , Schedule E - Part 1), cash equivalents (\$ .....161,910,041 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	161,990,949	0	161,990,949	40,698,082
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	0
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) .....	372,645,086	0	372,645,086	228,526,659
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,143,120	0	1,143,120	634,854
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	22,850	17,277	5,573	9,734
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 (\$ .....0 ) and contracts subject to redetermination (\$ .....93,411,059 ) .....	91,931,417	0	91,931,417	68,526,021
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 .....	116,803	32,710	84,093	36,296
18.1 Current federal and foreign income tax recoverable and interest thereon .....	2,382,039	0	2,382,039	2,254,728
18.2 Net deferred tax asset .....	2,027,552	0	2,027,552	1,235,428
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 (\$ .....92,500,475 ) and other amounts receivable .....	100,063,595	7,563,120	92,500,475	66,094,722
25. Aggregate write-ins for other than invested assets .....	3,584	102	3,482	415,955
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	570,336,046	7,613,209	562,722,837	367,734,397
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	570,336,046	7,613,209	562,722,837	367,734,397
<b>DETAILS OF WRITE-INS</b>				
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. Taxes Receivable - State .....	0	0	0	415,955
2502. Miscellaneous Receivables .....	3,515	33	3,482	0
2503. Prepaid Expenses .....	69	69	0	0
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)	3,584	102	3,482	415,955

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), Inc.

**LIABILITIES, CAPITAL AND SURPLUS**

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ .....0 reinsurance ceded) .....	141,115,832	0	141,115,832	66,105,734
2. Accrued medical incentive pool and bonus amounts .....	6,089,255	0	6,089,255	1,282,365
3. Unpaid claims adjustment expenses.....	1,618,284	0	1,618,284	1,132,105
4. Aggregate health policy reserves, including the liability of \$ .....5,067,940 for medical loss ratio rebate per the Public Health Service Act .....	8,716,519	0	8,716,519	16,990,710
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	298,565	0	298,565	205,788
8. Premiums received in advance.....	41,720	0	41,720	81,367
9. General expenses due or accrued.....	3,588,443	0	3,588,443	4,375,992
10.1 Current federal and foreign income tax payable and interest thereon (including \$ .....0 on realized capital gains (losses)) .....	0	0	0	0
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.....	899,507	0	899,507	720,108
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.....	25,975,873	0	25,975,873	22,429,567
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.....	21,764,687	0	21,764,687	26,982,773
23. Aggregate write-ins for other liabilities (including \$ .....69,834 current).....	69,834	0	69,834	9,588
24. Total liabilities (Lines 1 to 23).....	210,178,519	0	210,178,519	140,316,097
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	50	50
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	13,889,075	13,889,075
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	338,655,193	213,529,175
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$ .....0 ).....	XXX	XXX	0	0
32.2 .....0 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	352,544,318	227,418,300
34. Total liabilities, capital and surplus (Lines 24 and 33).....	XXX	XXX	562,722,837	367,734,397
<b>DETAILS OF WRITE-INS</b>				
2301. Unclaimed Property .....	69,834	0	69,834	9,588
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)	69,834	0	69,834	9,588
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	1,094,482	857,733
2. Net premium income ( including \$ .....0 non-health premium income) .....	XXX	2,024,162,317	1,551,390,936
3. Change in unearned premium reserves and reserve for rate credits .....	XXX	8,970,837	(15,342,242)
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	2,033,133,154	1,536,048,694
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits .....	0	1,563,875,418	1,175,493,379
10. Other professional services .....	0	4,525,225	3,821,539
11. Outside referrals .....	0	0	0
12. Emergency room and out-of-area .....	0	59,176,682	7,363,255
13. Prescription drugs .....	0	51,735,617	36,456,359
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts .....	0	11,281,641	3,254,156
16. Subtotal (Lines 9 to 15) .....	0	1,690,594,583	1,226,388,688
<b>Less:</b>			
17. Net reinsurance recoveries .....	0	0	1,000
18. Total hospital and medical (Lines 16 minus 17) .....	0	1,690,594,583	1,226,387,688
19. Non-health claims (net) .....	0	0	0
20. Claims adjustment expenses, including \$ ..... 43,673,893 cost containment expenses ....	0	58,327,080	42,724,931
21. General administrative expenses .....	0	140,670,488	112,384,132
22. Increase in reserves for life and accident and health contracts (including \$ .....0 increase in reserves for life only) .....	0	0	0
23. Total underwriting deductions (Lines 18 through 22).....	0	1,889,592,151	1,381,496,751
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	XXX	143,541,003	154,551,943
25. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	0	17,310,268	5,453,135
26. Net realized capital gains (losses) less capital gains tax of \$ .....711 .....	0	2,674	309
27. Net investment gains (losses) (Lines 25 plus 26) .....	0	17,312,942	5,453,444
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ ..... 12,790 ) (amount charged off \$ ..... (16,909) )] .....	0	(4,119)	17,304
29. Aggregate write-ins for other income or expenses .....	0	0	0
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	160,849,826	160,022,691
31. Federal and foreign income taxes incurred .....	XXX	34,011,249	33,447,189
32. Net income (loss) (Lines 30 minus 31) .....	XXX	126,838,577	126,575,502
<b>DETAILS OF WRITE-INS</b>			
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. ....			
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	0

**STATEMENT OF REVENUE AND EXPENSES (Continued)**

	1 Current Year	2 Prior Year
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
33. Capital and surplus prior reporting year.....	227,418,300	233,575,151
34. Net income or (loss) from Line 32 .....	126,838,577	126,575,502
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 .....	792,124	303,483
39. Change in nonadmitted assets .....	(2,504,683)	(2,035,836)
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 .....	0	(131,000,000)
47. Aggregate write-ins for gains or (losses) in surplus .....	0	0
48. Net change in capital and surplus (Lines 34 to 47) .....	125,126,018	(6,156,851)
49. Capital and surplus end of reporting period (Line 33 plus 48)	352,544,318	227,418,300
<b>DETAILS OF WRITE-INS</b>		
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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), Inc.

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	2,001,412,981	1,535,105,858
2. Net investment income .....	16,396,279	5,354,360
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	2,017,809,260	1,540,460,218
5. Benefit and loss related payments .....	1,636,986,238	1,232,951,232
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	204,193,077	114,790,599
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital gains (losses) .....	34,139,271	35,535,562
10. Total (Lines 5 through 9) .....	1,875,318,586	1,383,277,394
11. Net cash from operations (Line 4 minus Line 10) .....	142,490,674	157,182,824
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	75,167,432	43,740,202
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 .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	75,167,432	43,740,202
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	97,562,628	62,860,003
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	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	97,562,628	62,860,003
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) .....	(22,395,196)	(19,119,801)
<b>Cash from Financing and Miscellaneous Sources</b>		
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 .....	0	176,000,000
16.6 Other cash provided (applied) .....	1,197,389	9,260,742
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	1,197,389	(166,739,258)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	121,292,867	(28,676,235)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	40,698,082	69,374,317
19.2 End of year (Line 18 plus Line 19.1) .....	161,990,949	40,698,082

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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	2,024,162,317	0	572,912	0	0	0	0	2,023,589,405	0	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit	8,970,837	0	456,712	0	0	0	0	8,514,125	0	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)	2,033,133,154	0	1,029,624	0	0	0	0	2,032,103,530	0	0	0	0	0	0
8. Hospital/medical benefits	1,563,875,418	0	593,165	0	0	0	0	1,563,282,253	0	0	0	0	0	XXX
9. Other professional services	4,525,225	0	324	0	0	0	0	4,524,901	0	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	59,176,682	0	0	0	0	0	0	59,176,682	0	0	0	0	0	XXX
12. Prescription drugs	51,735,617	0	66,162	0	0	0	0	51,669,455	0	0	0	0	0	XXX
13. Aggregate write-ins for other hospital and medical incentive pool, withhold adjustments and bonus amounts	11,281,641	0	6,160	0	0	0	0	11,275,481	0	0	0	0	0	XXX
15. Subtotal (Lines 8 to 14)	1,690,594,583	0	665,811	0	0	0	0	1,689,928,772	0	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)	1,690,594,583	0	665,811	0	0	0	0	1,689,928,772	0	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 \$ 43,673,893 cost containment expenses	58,327,081	0	16,509	0	0	0	0	58,310,572	0	0	0	0	0	0
20. General administrative expenses	140,670,487	0	39,815	0	0	0	0	140,630,672	0	0	0	0	0	0
21. Increase in reserves for accident and health contracts	0	0	0	0	0	0	0	0	0	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)	1,889,592,151	0	722,135	0	0	0	0	1,888,870,016	0	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	143,541,003	0	307,489	0	0	0	0	143,233,514	0	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 Oxford Health Plans (NJ), 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 .....	0	0	0	0
2. Comprehensive (hospital and medical) group .....	572,911	0	0	572,911
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 .....	2,023,589,406	0	0	2,023,589,406
8. Title XIX - Medicaid .....	0	0	0	0
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) .....	2,024,162,317	0	0	2,024,162,317
14. Life .....	0	0	0	0
15. Property/casualty .....	0	0	0	0
16. Totals (Lines 13 to 15)	2,024,162,317	0	0	2,024,162,317



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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	1,630,511,488	0	879,515	0	0	0	0	1,629,631,973	0	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	1,630,511,488	0	879,515	0	0	0	0	1,629,631,973	0	0	0	0	0	0
2. Paid medical incentive pools and bonuses	6,474,751	0	9,759	0	0	0	0	6,464,992	0	0	0	0	0	0
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct	141,115,833	0	32,943	0	0	0	0	141,082,890	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	141,115,833	0	32,943	0	0	0	0	141,082,890	0	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct	298,565	0	156	0	0	0	0	298,409	0	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	298,565	0	156	0	0	0	0	298,409	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	6,089,255	0	8,995	0	0	0	0	6,080,260	0	0	0	0	0	0
6. Net health care receivables (a)	26,301,420	0	(2,994)	0	0	0	0	26,304,414	0	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	66,105,734	0	255,927	0	0	0	0	65,849,807	0	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	66,105,734	0	255,927	0	0	0	0	65,849,807	0	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct	205,788	0	28	0	0	0	0	205,760	0	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	205,788	0	28	0	0	0	0	205,760	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	1,282,366	0	12,595	0	0	0	0	1,269,771	0	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	1,679,312,944	0	659,653	0	0	0	0	1,678,653,291	0	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	1,679,312,944	0	659,653	0	0	0	0	1,678,653,291	0	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	11,281,640	0	6,159	0	0	0	0	11,275,481	0	0	0	0	0	0

(a) Excludes \$ 2,593,348 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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 .....	71,443,409	0	22,090	0	0	0	0	71,421,319	0	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 .....	71,443,409	0	22,090	0	0	0	0	71,421,319	0	0	0	0	0	0
2. Incurred but Unreported:														
2.1 Direct .....	66,745,276	0	10,853	0	0	0	0	66,734,423	0	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 .....	66,745,276	0	10,853	0	0	0	0	66,734,423	0	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct .....	2,927,148	0	0	0	0	0	0	2,927,148	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 .....	2,927,148	0	0	0	0	0	0	2,927,148	0	0	0	0	0	0
4. TOTALS:														
4.1 Direct .....	141,115,833	0	32,943	0	0	0	0	141,082,890	0	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 .....	141,115,833	0	32,943	0	0	0	0	141,082,890	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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 .....	0	0	0	0	0	0
2. Comprehensive (hospital and medical) group .....	176,880	702,635	3,606	29,492	180,486	255,956
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 .....	(2,364,328)	1,631,996,301	2,089,604	139,291,695	(274,724)	66,055,566
8. Title XIX - Medicaid .....	0	0	0	0	0	0
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) .....	(2,187,448)	1,632,698,936	2,093,210	139,321,187	(94,238)	66,311,522
14. Health care receivables (a) .....	3,487,821	84,516,364	0	9,466,063	3,487,821	71,168,827
15. Other non-health .....	0	0	0	0	0	0
16. Medical incentive pools and bonus amounts .....	3,215,975	3,258,777	577,671	5,511,584	3,793,646	1,282,365
17. Totals (Lines 13 - 14 + 15 + 16)	(2,459,294)	1,551,441,349	2,670,881	135,366,708	211,587	(3,574,940)

(a) Excludes \$ 2,593,348 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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 .....	2,804	2,799	2,790	2,777	2,778
2. 2019 .....	2,480	2,852	2,850	2,849	2,849
3. 2020 .....	XXX	1,457	1,817	1,817	1,817
4. 2021 .....	XXX	XXX	1,224	2,614	2,615
5. 2022 .....	XXX	XXX	XXX	1,554	1,739
6. 2023 .....	XXX	XXX	XXX	XXX	704

**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 .....	3,209	2,799	2,790	2,777	2,778
2. 2019 .....	3,515	2,999	2,850	2,849	2,849
3. 2020 .....	XXX	1,712	1,831	1,817	1,817
4. 2021 .....	XXX	XXX	1,385	2,620	2,615
5. 2022 .....	XXX	XXX	XXX	1,817	1,745
6. 2023 .....	XXX	XXX	XXX	XXX	740

**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 .....	3,566	2,849	728	25.6	3,577	100.3	0	0	3,577	100.3
2. 2020 .....	7,254	1,817	81	4.5	1,898	26.2	0	0	1,898	26.2
3. 2021 .....	1,856	2,615	85	3.3	2,700	145.5	0	0	2,700	145.5
4. 2022 .....	2,680	1,739	55	3.2	1,794	66.9	6	0	1,800	67.2
5. 2023 .....	1,030	704	14	2.0	718	69.7	36	0	754	73.2

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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 .....	27,559	27,271	27,184	27,184	27,182
2. 2019 .....	613,533	623,574	623,436	623,441	623,436
3. 2020 .....	XXX	750,732	760,836	760,845	760,840
4. 2021 .....	XXX	XXX	970,955	970,688	970,683
5. 2022 .....	XXX	XXX	XXX	1,230,270	1,231,129
6. 2023 .....	XXX	XXX	XXX	XXX	1,635,254

**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 .....	29,877	27,271	27,184	27,184	27,182
2. 2019 .....	669,700	625,622	623,436	623,441	623,436
3. 2020 .....	XXX	804,433	763,157	760,845	760,840
4. 2021 .....	XXX	XXX	1,024,398	971,847	970,683
5. 2022 .....	XXX	XXX	XXX	1,296,436	1,233,794
6. 2023 .....	XXX	XXX	XXX	XXX	1,780,051

**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 .....	803,009	623,436	54,265	8.7	677,701	84.4	0	0	677,701	84.4
2. 2020 .....	984,545	760,840	36,328	4.8	797,168	81.0	0	0	797,168	81.0
3. 2021 .....	1,220,006	970,683	39,726	4.1	1,010,409	82.8	0	0	1,010,409	82.8
4. 2022 .....	1,533,369	1,231,129	43,928	3.6	1,275,057	83.2	2,665	29	1,277,751	83.3
5. 2023 .....	2,032,104	1,635,254	52,029	3.2	1,687,283	83.0	144,797	1,589	1,833,669	90.2

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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 .....	30,363	30,070	29,974	29,961	29,960
2. 2019 .....	616,013	626,426	626,286	626,290	626,285
3. 2020 .....	XXX	752,189	762,653	762,662	762,657
4. 2021 .....	XXX	XXX	972,179	973,302	973,298
5. 2022 .....	XXX	XXX	XXX	1,231,824	1,232,868
6. 2023 .....	XXX	XXX	XXX	XXX	1,635,958

**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 .....	33,086	30,070	29,974	29,961	29,960
2. 2019 .....	673,215	628,621	626,286	626,290	626,285
3. 2020 .....	XXX	806,145	764,988	762,662	762,657
4. 2021 .....	XXX	XXX	1,025,783	974,467	973,298
5. 2022 .....	XXX	XXX	XXX	1,298,253	1,235,539
6. 2023 .....	XXX	XXX	XXX	XXX	1,780,791

**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 .....	806,575	626,285	54,993	8.8	681,278	84.5	0	0	681,278	84.5
2. 2020 .....	991,799	762,657	36,409	4.8	799,066	80.6	0	0	799,066	80.6
3. 2021 .....	1,221,862	973,298	39,811	4.1	1,013,109	82.9	0	0	1,013,109	82.9
4. 2022 .....	1,536,049	1,232,868	43,983	3.6	1,276,851	83.1	2,671	29	1,279,551	83.3
5. 2023 .....	2,033,134	1,635,958	52,043	3.2	1,688,001	83.0	144,833	1,589	1,834,423	90.2

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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) .....	0	0	0	0	0	0	0	0	0	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) ..	7,300,970	0	0	0	0	0	0	7,300,970	0	0	0	0	0
5. Aggregate write-ins for other policy reserves .....	1,415,549	0	535,818	0	0	0	0	879,731	0	0	0	0	0
6. Totals (gross) .....	8,716,519	0	535,818	0	0	0	0	8,180,701	0	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) .....	8,716,519	0	535,818	0	0	0	0	8,180,701	0	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 .....	298,565	0	156	0	0	0	0	298,409	0	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) .....	298,565	0	156	0	0	0	0	298,409	0	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) .....	298,565	0	156	0	0	0	0	298,409	0	0	0	0	0
DETAILS OF WRITE-INS													
0501. Medicare Part D Risk Adjustment Factor Payable .....	879,731	0	0	0	0	0	0	879,731	0	0	0	0	0
0502. Risk Adjustments Payable .....	535,818	0	535,818	0	0	0	0	0	0	0	0	0	0
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)	1,415,549	0	535,818	0	0	0	0	879,731	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 \$ .....0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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) .....	1,142,431	408,338	2,644,217	0	4,194,986
2. Salary, wages and other benefits .....	22,005,641	7,865,447	50,933,214	0	80,804,302
3. Commissions (less \$ .....0 ceded plus \$ .....0 assumed) .....	0	0	30,851,121	0	30,851,121
4. Legal fees and expenses .....	294,739	105,348	682,252	0	1,082,339
5. Certifications and accreditation fees .....	0	0	0	0	0
6. Auditing, actuarial and other consulting services ...	2,136,429	763,621	4,944,878	0	7,844,928
7. Traveling expenses .....	388,622	138,905	899,486	0	1,427,013
8. Marketing and advertising .....	1,164,388	416,186	2,695,038	0	4,275,612
9. Postage, express and telephone .....	993,581	355,134	2,299,695	0	3,648,410
10. Printing and office supplies .....	1,470,453	525,582	3,403,440	0	5,399,475
11. Occupancy, depreciation and amortization .....	479,393	171,349	1,109,581	0	1,760,323
12. Equipment .....	177,461	63,430	410,744	0	651,635
13. Cost or depreciation of EDP equipment and software .....	2,281,340	815,416	5,280,281	0	8,377,037
14. Outsourced services including EDP, claims, and other services .....	2,440,092	780,017	4,276,000	0	7,496,109
15. Boards, bureaus and association fees .....	34,874	12,465	80,717	0	128,056
16. Insurance, except on real estate .....	430,859	154,001	997,245	0	1,582,105
17. Collection and bank service charges .....	119,524	42,721	276,645	0	438,890
18. Group service and administration fees .....	398,764	142,530	922,961	0	1,464,255
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 .....	37,083	15,538	146,685	0	199,306
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes .....	0	0	15,042,848	0	15,042,848
23.2 State premium taxes .....	0	0	(80,726)	0	(80,726)
23.3 Regulatory authority licenses and fees .....	0	0	134,200	0	134,200
23.4 Payroll taxes .....	729,292	332,514	3,114,824	0	4,176,630
23.5 Other (excluding federal income and real estate taxes) .....	0	0	0	0	0
24. Investment expenses not included elsewhere .....	0	0	0	144,199	144,199
25. Aggregate write-ins for expenses .....	6,948,927	1,544,645	9,605,142	0	18,098,714
26. Total expenses incurred (Lines 1 to 25) .....	43,673,893	14,653,187	140,670,488	144,199	(a) 199,141,767
27. Less expenses unpaid December 31, current year .....	1,211,732	406,552	3,499,388	89,055	5,206,727
28. Add expenses unpaid December 31, prior year .....	868,219	263,886	4,308,201	67,790	5,508,096
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)	43,330,380	14,510,521	141,479,301	122,934	199,443,136
<b>DETAILS OF WRITE-INS</b>					
2501. Information Technology .....	262,848	93,949	608,376	0	965,173
2502. Interest .....	35,030	12,521	159,483	0	207,034
2503. Managed Care & Network Access .....	25,581	8,086	52,361	0	86,028
2598. Summary of remaining write-ins for Line 25 from overflow page .....	6,625,468	1,430,089	8,784,922	0	16,840,479
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	6,948,927	1,544,645	9,605,142	0	18,098,714

(a) Includes management fees of \$ ..... 112,424,190 to affiliates and \$ ..... 0 to non-affiliates.



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), Inc.

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U.S. government bonds	(a) 1,019,457	1,429,026
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 3,866,529	4,009,032
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) 12,021,012	12,016,409
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	16,906,998	17,454,467
11. Investment expenses		(g) 144,199
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)		144,199
17. Net investment income (Line 10 minus Line 16)		17,310,268
<b>DETAILS OF WRITE-INS</b>		
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	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	0

- (a) Includes \$ 729,976 accrual of discount less \$ 302,988 amortization of premium and less \$ 236,586 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 \$ 224,311 accrual of discount less \$ 0 amortization of premium and less \$ 1,224 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	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	3,385	0	3,385	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	0	0	0	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)	3,385	0	3,385	0	0
<b>DETAILS OF WRITE-INS</b>					
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 Oxford Health Plans (NJ), 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 .....	17,277	12,177	(5,100)
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 .....	32,710	17,083	(15,627)
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 .....	7,563,120	5,074,105	(2,489,015)
25. Aggregate write-ins for other than invested assets .....	102	5,161	5,059
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	7,613,209	5,108,526	(2,504,683)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27)	7,613,209	5,108,526	(2,504,683)
<b>DETAILS OF WRITE-INS</b>			
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. Miscellaneous Receivables .....	33	4,808	4,775
2502. Prepaid Expenses .....	69	353	284
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)	102	5,161	5,059

**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 .....	76,546	85,760	91,518	96,221	97,094	1,094,482
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	76,546	85,760	91,518	96,221	97,094	1,094,482
<b>DETAILS OF WRITE-INS</b>						
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

**OXFORD HEALTH PLANS (NJ), 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**

Oxford Health Plans (NJ), 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 Oxford Health Plans, LLC. Oxford Health Plans, LLC 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 April 17, 1985 as a health maintenance organization and operations commenced in September 1985. The Company is certified as a health maintenance organization by the New Jersey Department of Banking and Insurance, Oregon Insurance Division, Missouri Department of Insurance, Pennsylvania Insurance Department, Delaware Department of Insurance, and Rhode Island Department of Business Regulation. 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 offers comprehensive commercial products to employer groups. Each contract outlines the coverage provided and renewal provisions.

The Company serves as a plan sponsor offering Medicare Plans under contracts with the Centers for Medicare and Medicaid Services ("CMS").

**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.

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:

<b>Net Income (Loss)</b>	<b>SSAP #</b>	<b>F/S Page #</b>	<b>F/S Line #</b>	<b>December 31, 2023</b>	<b>December 31, 2022</b>
(1) Company state basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$ 126,838,577	\$ 126,575,502
(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>\$ 126,838,577</u>	<u>\$ 126,575,502</u>
<b>Capital and Surplus</b>					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 352,544,318	\$ 227,418,300
(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>\$ 352,544,318</u>	<u>\$ 227,418,300</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 claim reserves, 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 and short-term investments 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) Premium deficiency reserves ("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 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 a management agreement with United HealthCare Services, Inc. (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 and capitation 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 its insured members, groups, and CMS as premiums 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 commercial risk adjustment receivables as defined in Section 1343 of the Affordable Care Act ("ACA") and CMS risk adjustment receivables for the Medicare Plans.

Premium adjustments for the commercial ACA Section 1343 risk adjustment and CMS risk adjustment programs are accounted for as premium adjustments subject to redetermination (see Note 24).

## **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.

- **Liability for Amounts Held Under Uninsured Plans** — Liability for amounts held under uninsured plans represents amounts due from the Company to CMS for the administrative activities it performs for which it has no insurance risk (see Note 18). Liability for amounts held under uninsured plans includes costs incurred that are less than the cost reimbursement under the Medicare Plans for the catastrophic reinsurance and the low-income member cost-sharing and a liability for the amounts subject to recoupment under the ACA coverage gap discount program.

**CAPITAL AND SURPLUS AND MINIMUM STATUTORY REQUIREMENTS**

- **Restricted Cash Reserves**

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

- **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 the New Jersey Department of Banking and Insurance adjusted consumer price index amount 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 \$78,873,280 and \$53,132,105, for December 31, 2023 and 2022, respectively, which were based on health care and hospital 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 also subject to minimum capital and surplus requirements in other states where it is licensed to do business.

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.

Comprehensive commercial health plans with medical loss ratio ("MLR") on fully insured products, as calculated under the definitions in the ACA and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. The Company classifies changes to the estimated rebates and retrospective premium adjustments as change in unearned premium reserves and reserve for rate credits in the financial statements (see Note 24). In addition, pursuant to Section 1343 of the ACA, the Company records premium adjustments for changes to the commercial risk adjustment balances which are reflected in net premium income in the financial statements (see Note 24).

Medicare Plans with MLRs on fully insured products, as calculated under the definitions in the ACA and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. In addition, the Company records premium adjustments for changes to the CMS Medicare Plans risk corridor program. Changes to these estimates are reflected in change in unearned premium reserves and reserve for rate credits in the financial statements (see Note 24). Net premium income also includes premium under the Medicare Plans which includes CMS premiums, including amounts pursuant to the CMS risk adjustment program (see Note 24), member premiums, and the CMS low-income premium subsidy for the Company's insurance risk coverage.

- **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.
- **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 and net realized gains or (losses) subject to certain adjustments (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.

The Company has no commercial customers that individually exceed 10% of total direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, for the years ended December 31, 2023 and 2022.

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from members and CMS related to the Medicare Plans as a percentage of total direct premiums written and premiums and considerations, including receivables for contracts subject to redetermination, are 99% and 99% as of December 31, 2023 and 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 \$16,228 and \$13,264, respectively, for 2023 and \$0 and \$0, respectively, for 2022. There were no gross realized gains or losses on sales of short-term investments for 2023 and 2022. The net realized gain is included in net realized capital gains (losses) less taxes in the financial statements. Total proceeds on the sale of long-term investments were \$1,941,996 and \$0 in 2023 and 2022, respectively. There were no proceeds on the sale of short-term investments in 2023 and 2022.

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 \$161,990,949 and \$34,117,953 respectively, are disclosed in the table below:



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), Inc.

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	\$ 73,683,833	\$ 267,169	\$ 137,070	\$ 907,003	\$ 72,906,929
State and agency municipal securities	4,769,786	1,073	9,075	15,076	4,746,708
City and county municipal securities	5,592,668	—	16,240	48,823	5,527,605
Corporate debt securities	126,607,850	459,027	68,235	1,697,368	125,301,274
Total bonds	<u>\$ 210,654,137</u>	<u>\$ 727,269</u>	<u>\$ 230,620</u>	<u>\$ 2,668,270</u>	<u>\$ 208,482,516</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	\$ 53,593,808	\$ 1,239	\$ —	\$ 1,009,785	\$ 52,585,262
One to five years	124,007,753	583,693	175,356	679,577	123,736,513
Five to ten years	15,588,493	92,776	24,540	47,608	15,609,121
Over ten years	17,464,083	49,561	30,724	931,300	16,551,620
Total bonds	<u>\$ 210,654,137</u>	<u>\$ 727,269</u>	<u>\$ 230,620</u>	<u>\$ 2,668,270</u>	<u>\$ 208,482,516</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	\$ 37,124,850	\$ 11,157	\$ 410,858	\$ 1,109,661	\$ 35,615,488
State and agency municipal securities	6,614,764	287	41,437	71,113	6,502,501
City and county municipal securities	6,135,468	—	54,229	95,974	5,985,265
Corporate debt securities	144,533,624	21,588	1,454,013	3,602,110	139,499,089
Total bonds and short-term investments	<u>\$ 194,408,706</u>	<u>\$ 33,032</u>	<u>\$ 1,960,537</u>	<u>\$ 4,878,858</u>	<u>\$ 187,602,343</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 \$63,138,134 and fair value of \$62,376,906.

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	\$ 24,558,427	\$ 137,070	\$ 19,946,365	\$ 907,003	\$ 44,504,792	\$ 1,044,073
State and agency municipal securities	2,592,058	9,075	2,039,360	15,076	4,631,418	24,151
City and county municipal securities	2,667,717	16,240	2,859,888	48,823	5,527,605	65,063
Corporate debt securities	10,114,042	68,235	72,970,228	1,697,368	83,084,270	1,765,603
Total bonds	<u>\$ 39,932,244</u>	<u>\$ 230,620</u>	<u>\$ 97,815,841</u>	<u>\$ 2,668,270</u>	<u>\$ 137,748,085</u>	<u>\$ 2,898,890</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	\$ 6,637,842	\$ 410,858	\$ 17,482,695	\$ 1,109,661	\$ 24,120,537	\$ 1,520,519
State and agency municipal securities	4,206,949	41,437	2,178,888	71,113	6,385,837	112,550
City and county municipal securities	4,521,238	54,229	1,464,026	95,974	5,985,264	150,203
Corporate debt securities	53,154,097	1,454,013	80,198,455	3,602,110	133,352,552	5,056,123
Total bonds and short-term investments	<u>\$ 68,520,126</u>	<u>\$ 1,960,537</u>	<u>\$ 101,324,064</u>	<u>\$ 4,878,858</u>	<u>\$ 169,844,190</u>	<u>\$ 6,839,395</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, no OTTIs were recorded by the Company as of December 31, 2023 and 2022.

**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) The Company did not recognize any OTTIs on loan-backed securities as of December 31, 2023.
- (3) The Company did not have any loan-backed securities with OTTIs to report by CUSIP as of December 31, 2023 or 2022.
- (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:

	<b>2023</b>
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 40,345
2. 12 months or longer	1,088,216
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	6,474,113
2. 12 months or longer	22,134,786
	<b>2022</b>
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 673,168
2. 12 months or longer	925,332
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	24,002,306
2. 12 months or longer	14,452,400

- (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 intent to sell 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:

	1	2	3	4	5	6	7
Restricted Asset Category	Total Gross (Admitted & Nonadmitted) Restricted From Current Year	Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	Increase/ (Decrease) (1 Minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	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	216,333,130	210,903,368	5,429,762	—	216,333,130	38 %	38 %
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	—	—	—	—	—	— %	— %
<b>o. Total restricted assets</b>	<b>\$ 216,333,130</b>	<b>\$ 210,903,368</b>	<b>\$ 5,429,762</b>	<b>\$ —</b>	<b>\$ 216,333,130</b>	<b>38 %</b>	<b>38 %</b>

(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 —**

The Company’s investment in the qualified cash pool is reported in cash equivalents. The Company’s investment in the qualified cash pool is \$156,231,048 and \$17,628,099 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:

		<b>2023</b>
Interest Income Due And Accrued:		
1. Gross	\$	1,143,120
2. Nonadmitted		—
3. Admitted		1,143,120
		<b>2022</b>
Interest Income Due And Accrued:		
1. Gross	\$	634,854
2. Nonadmitted		—
3. Admitted		634,854

**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 Incorporated, 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 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1 - 4) Ordinary	8 (Col 2 - 5) Capital	9 (Col 7+8) Total
(a) Gross deferred tax assets	\$ 2,048,148	\$ —	\$ 2,048,148	\$ 1,266,320	\$ —	\$ 1,266,320	\$ 781,828	\$ —	\$ 781,828
(b) Statutory valuation allowance adjustments	—	—	—	—	—	—	—	—	—
(c) Adjusted gross deferred tax assets (1a - 1b)	2,048,148	—	2,048,148	1,266,320	—	1,266,320	781,828	—	781,828
(d) Deferred tax assets nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal net admitted deferred tax asset (1c - 1d)	2,048,148	—	2,048,148	1,266,320	—	1,266,320	781,828	—	781,828
(f) Deferred tax liabilities	20,596	—	20,596	30,892	—	30,892	(10,296)	—	(10,296)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	<u>\$ 2,027,552</u>	<u>\$ —</u>	<u>\$ 2,027,552</u>	<u>\$ 1,235,428</u>	<u>\$ —</u>	<u>\$ 1,235,428</u>	<u>\$ 792,124</u>	<u>\$ —</u>	<u>\$ 792,124</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	\$ 2,048,148	\$ —	\$ 2,048,148	\$ 1,266,320	\$ —	\$ 1,266,320	\$ 781,828	\$ —	\$ 781,828
(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	52,577,515	XXX	XXX	33,927,431	XXX	XXX	18,650,084
(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	—	—	—	—	—	—	—	—	—
(d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 2,048,148</u>	<u>\$ —</u>	<u>\$ 2,048,148</u>	<u>\$ 1,266,320</u>	<u>\$ —</u>	<u>\$ 1,266,320</u>	<u>\$ 781,828</u>	<u>\$ —</u>	<u>\$ 781,828</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	\$ 350,516,766	\$ 226,182,872

(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)	\$ 2,048,148	\$ —	\$ 1,266,320	\$ —	\$ 781,828	\$ —
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)	\$ 2,048,148	\$ —	\$ 1,266,320	\$ —	\$ 781,828	\$ —
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	\$ 34,011,249	\$ 33,447,189	\$ 564,060
(b) Foreign	—	—	—
(c) Subtotal (1a+1b)	34,011,249	33,447,189	564,060
(d) Federal income tax on net capital gains (losses)	711	82	629
(e) Utilization of capital loss carryforwards	—	—	—
(f) Other	—	—	—
(g) Total federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 34,011,960</u>	<u>\$ 33,447,271</u>	<u>\$ 564,689</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	\$ 447,594	\$ 190,133	\$ 257,461
(2) Unearned premium reserve	1,752	3,418	(1,666)
(3) Policyholder reserves	—	—	—
(4) Investments	—	—	—
(5) Deferred acquisition costs	—	—	—
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables — nonadmitted	1,598,760	1,072,717	526,043
(11) Net operating loss carryforward	—	—	—
(12) Tax credit carryforward	—	—	—
(13) Other	42	52	(10)
(99) Subtotal (sum of 2a1 through 2a13)	2,048,148	1,266,320	781,828
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	2,048,148	1,266,320	781,828
(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)	2,048,148	1,266,320	781,828
3. Deferred tax liabilities:			
(a) Ordinary:			
(1) Investments	—	—	—
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	—	—	—
(5) Other	20,596	30,892	(10,296)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	20,596	30,892	(10,296)
(b) Capital:			
(1) Investments	—	—	—
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	—	—	—
(c) Deferred tax liabilities (3a99 + 3b99)	20,596	30,892	(10,296)
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 2,027,552</u>	<u>\$ 1,235,428</u>	<u>\$ 792,124</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	\$ 33,778,613	21 %	\$ 33,604,782	21 %
Tax-exempt interest	(32,794)	—	(33,468)	—
Tax effect of nonadmitted assets	(525,983)	—	(427,526)	—
Total statutory income taxes	<u>\$ 33,219,836</u>	<u>21 %</u>	<u>\$ 33,143,788</u>	<u>21 %</u>
Federal income taxes incurred	\$ 34,011,249	21 %	\$ 33,447,189	21 %
Capital gains tax	711	—	82	—
Change in net deferred income tax	(792,124)	—	(303,483)	—
Total statutory income taxes	<u>\$ 33,219,836</u>	<u>21 %</u>	<u>\$ 33,143,788</u>	<u>21 %</u>

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

Current federal income taxes recoverable of \$2,382,039 and \$2,254,728 as of December 31, 2023 and 2022, respectively, are included in the financial statements. Federal income taxes paid, net of refunds, were \$34,139,271 and \$33,535,562 in 2023 and 2022, respectively.

Federal income taxes incurred of \$34,011,960 and \$33,447,271 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 \$156,231,048 and \$17,628,099, 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 \$0 and \$176,000,000 in 2023 and 2022, respectively, to its parent (see Note 13).

The Company held a \$65,000,000 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. 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 London InterBank Offered Rate 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 \$100,000,000. 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.

The Company has entered into a reinsurance agreement with an affiliated entity (see Note 23).

- 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 \$25,975,873 and \$22,429,567, 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:

	<b>2023</b>		<b>2022</b>
Optum Health Networks, Inc.	\$ 753,912,021	\$	601,501,288
United HealthCare Services, Inc.	127,855,121		91,000,353
OptumRx, Inc.	79,251,341		55,517,298
XLHome Northeast, P.C.	12,101,819		10,426,618
naviHealth, Inc.	6,771,398		26,159,966
United Behavioral Health	5,865,499		1,875,161
Optum Medical Care of New Jersey, P.C.	4,624,716		3,450,177
Optum Networks of New Jersey, Inc.	3,222,860		1,723,220
Prospero Health Partners, P.C.	1,344,000		1,868,168

Optum Health Networks, Inc. provides services that may include, but are not limited to, care management services to eligible members and/or arranging for the delivery of clinical services to the Company's enrollees.

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.

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.

XLHome Northeast, P.C. provides house call services to the Company's members.

naviHealth, Inc. provides comprehensive post-acute services and care delivery.

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

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

Optum Networks of New Jersey, Inc. provides medical management services for subscribers or enrollees of managed care plans.

Prospero Health Partners, P.C. provides palliative care management services to the Company's members.

The Company has premium payments that are received and claim payments and direct expenses such as broker commissions, New Jersey Department of Banking and Insurance exam fees, ACA assessments and premium taxes that are processed and paid by an affiliated UnitedHealth Group Incorporated entity. Premiums, claims, and direct expenses applicable to the Company are settled at regular intervals throughout the month via the intercompany settlement process and any amounts outstanding are reflected in payable amounts due to parent, subsidiaries, and affiliates in the financial statements.

- 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 1,000 shares authorized and 500 shares issued and outstanding of \$0.10 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, Oxford Health Plans, LLC.
- 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 \$56,000,000 on October 26, 2022 and an extraordinary cash dividend of \$75,000,000 on December 19, 2022, which were approved by the New Jersey Department of Banking and Insurance, to Oxford Health Plans, LLC. These dividends were recorded as a reduction to unassigned funds (surplus) in the financial statements.

On November 16, 2021, the Company declared an ordinary cash dividend of \$45,000,000 to Oxford Health Plans, LLC, which remained unpaid as of December 31, 2021. The Company paid the ordinary cash dividend on February 3, 2022.

- 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:

	<b>2023</b>	<b>2022</b>
Net deferred income taxes	2,027,552	1,235,428
Nonadmitted assets	<u>(7,613,209)</u>	<u>(5,108,526)</u>
Total	<u>\$ (5,585,657)</u>	<u>\$ (3,873,098)</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 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.

On February 14, 2017, the Department of Justice ("DOJ") announced its decision to pursue certain claims within a lawsuit initially asserted against the Company and filed under seal by a whistleblower in 2011. The whistleblower's complaint, which was unsealed on February 15, 2017, alleges that the Company made improper risk adjustment submissions and violated the False Claims Act. On February 12, 2018, the court granted in part and denied in part the Company's motion to dismiss. In May 2018, the DOJ moved to dismiss the Company's counterclaims, which were filed in March 2018, and moved for partial summary judgment. In March 2019, the court denied the government's motion for partial summary judgment and dismissed the Company's counterclaims without prejudice. The Company cannot reasonably estimate the outcome that may result from this matter given its procedural status.

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,

**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 Medicare Part D program is a partially insured plan. The Company recorded a payable of \$21,712,159 and \$26,920,516 at December 31, 2023 and 2022, respectively, for cost reimbursement under the Medicare Part D program for the catastrophic reinsurance and low-income member cost-sharing subsidies. The Company also recorded a receivable of \$63,980 and \$36,296 and also a payable of \$52,528 and \$62,257 at December 31, 2023 and 2022, respectively, for the Medicare Part D coverage gap discount program. The receivables and payables are recorded in amounts receivable relating to uninsured plans and liability for amounts held under uninsured plans, respectively, in the financial statements.

The Inflation Reduction Act was signed into law in 2022 and created a one-year subsidy for 2023 labeled as the Inflation Reduction Act Subsidy Amounts ("IRASA"). The Company recorded a receivable of \$20,113 at December 31, 2023 for the temporary retrospective subsidy be paid to Part D plans for the reduction in cost sharing and elimination of the deductible for ACIP-recommended vaccines and covered insulin products during the 2023 plan year related to IRASA. The IRASA is only available for 2023.

**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, cash equivalents, and short-term investments 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	5,678,993	—	—	—	5,678,993
Qualified cash pool	156,231,048	—	—	—	156,231,048
Total assets at fair value/NAV	<u>\$ 161,910,041</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 161,910,041</u>
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

Description for Each Class of Asset or Liability	December 31, 2022				
	(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	518,517	—	—	—	518,517
Qualified cash pool	17,628,099	—	—	—	17,628,099
Total assets at fair value/NAV	<u>\$ 18,146,616</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 18,146,616</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	\$ 72,906,929	\$ 73,683,833	\$ 60,744,217	\$ 12,162,712	\$ —	\$ —	\$ —
State and agency municipal securities	4,746,708	4,769,786	—	4,746,708	—	—	—
City and county municipal securities	5,527,605	5,592,668	—	5,527,605	—	—	—
Corporate debt securities	125,301,274	126,607,850	—	125,301,274	—	—	—
Cash equivalents	161,910,041	161,910,041	161,910,041	—	—	—	—
Total bonds and cash equivalents	<u>\$ 370,392,557</u>	<u>\$ 372,564,178</u>	<u>\$ 222,654,258</u>	<u>\$ 147,738,299</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	\$ 35,615,488	\$ 37,124,850	\$ 28,043,549	\$ 7,571,939	\$ —	\$ —	\$ —
State and agency municipal securities	6,502,501	6,614,764	—	6,502,501	—	—	—
City and county municipal securities	5,985,265	6,135,468	—	5,985,265	—	—	—
Corporate debt securities	139,499,089	144,533,624	—	139,499,089	—	—	—
Cash equivalents	34,122,761	34,122,761	34,122,761	—	—	—	—
Total bonds, short-term investments, and cash equivalents	<u>\$ 221,725,104</u>	<u>\$ 228,531,467</u>	<u>\$ 62,166,310</u>	<u>\$ 159,558,794</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 and/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 29, 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**

On February 13, 2024, the Company declared an ordinary cash dividend of \$75,000,000 to the sole shareholder, Oxford Health Plans, LLC. The ordinary dividend complied with the provisions set forth in the statutes of New Jersey. The dividend is expected be paid from unassigned funds (surplus) in March 2024.

There are no other 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 from the Company are recorded in 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.** Pursuant to the ACA, the Company's commercial and Medicare business is subject to retrospectively rated features based on the actual MLR experienced on the commercial and Medicare lines of business and redetermination features for premium adjustments for changes to each member's health scores based on guidelines determined by the ACA. The total amount of direct premiums written for which a portion is subject to the retrospectively rated and redetermination features are \$572,912 and \$3,136,269 for commercial, and \$2,023,589,405 and \$1,548,254,667 for Medicare, representing less than 1% for commercial, and 99% for Medicare, of total direct premiums written as of December 31, 2023 and December 31, 2022, respectively.

The Company has Medicare Part D risk-corridor amounts from CMS which are subject to a retrospectively rated feature. The Company has estimated accrued retrospective premiums related to certain Part D premiums based on guidelines determined by CMS. The formula is tiered and based on the bid MLR. The amount of Medicare Part D direct premiums written subject to the retrospectively rated feature was \$69,928,059 and \$61,233,654, representing 3% and 4% of total direct premiums written as of December 31, 2023 and December 31, 2022, respectively.



- D. The Company is required to maintain specific minimum medical loss ratios on the comprehensive commercial and Medicare lines of business.

The following table discloses the minimum MLR rebate liability for the comprehensive commercial and Medicare lines of business which is included in aggregate health policy reserves in the financial statements for the years ended December 31, 2023 and 2022:

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior reporting year					
(1) Medical loss ratio rebates incurred	\$ —	\$ —	\$ —	\$ 10,892,780	\$ 10,892,780
(2) Medical loss ratio rebates paid	—	—	—	—	—
(3) Medical loss rebates unpaid	—	—	—	10,892,780	10,892,780
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	—
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	—
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	10,892,780
Current reporting year-to-date					
(7) Medical loss ratio rebates incurred	—	—	—	(3,148,689)	(3,148,689)
(8) Medical loss ratio rebates paid	—	—	—	2,676,151	2,676,151
(9) Medical loss rebates unpaid	—	—	—	5,067,940	5,067,940
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	—
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	—
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	5,067,940

In addition to the ACA minimum medical loss ratio requirements, all Corporations and health maintenance organizations that filed for any rate adjustment in any prior calendar year shall submit, no later than August 1, a report showing loss ratios for the previous calendar year for small group and individual direct pay standardized business. For small group and individual direct pay contracts a minimum medical loss ratio of 80% must be met. The Company incurred \$(123,256) and \$456,712 in estimated minimum medical loss ratio rebates for the years ended December 31, 2023 and 2022, respectively, which is included in net premium income and change in unearned premium reserves and reserve for rate credits in the financial statements, with the corresponding liability of \$0 and \$456,712 for the years ended December 31, 2023 and 2022, respectively, included in aggregate health policy reserves in the financial statements. The Company paid out \$333,456 in 2023 relating to the 2022 small group loss ratio filing which was filed with the New Jersey Department of Banking and Insurance.

E. **Risk-Sharing Provisions of the Affordable Care Act**

- (1) The Company has accident and health insurance premiums in 2023 and 2022 subject to the risk-sharing provisions of the ACA.

The ACA imposed fees and premium stabilization provisions on health insurance issuers offering comprehensive commercial health insurance. The three premium stabilization programs are commonly referred to as the 3Rs — risk adjustment, reinsurance, and risk corridors.

**Risk Adjustment** — The risk adjustment program is a permanent program designed to mitigate the potential impact of adverse selection that generally applies to non-grandfathered individual and small group plans inside and outside of exchanges. The program helps to stabilize market premiums by transferring funds from plans with relatively low-risk enrollees to plans with relatively high-risk enrollees. The data used by CMS to determine the risk adjustment transfer amount is subject to audits along with the true-up to the final CMS report, which may result in a material change to arrive at the final risk adjustment amount from the initial risk adjustment estimate recorded. Premium adjustments pursuant to the risk adjustment program are accounted for as premium subject to redetermination and user fees are accounted for as assessments.

**Reinsurance and Risk Corridors** — The transitional reinsurance program and risk corridors program were temporary programs which expired at the end of 2016. The details of the years impacted and the amounts received from CMS for settlement of the temporary ACA risk corridor program are included in Note 24E(5) below.

(2) The following table presents the current year impact of risk-sharing provisions of the ACA on assets, liabilities, and operations:

<b>a. Permanent ACA Risk Adjustment Program</b>	<b>December 31, 2023</b>
<u>Assets</u>	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)	\$ 2,611
<u>Liabilities</u>	
2. Risk adjustment user fees payable for ACA Risk Adjustment	542
3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)	535,818
<u>Operations (Revenue &amp; Expense)</u>	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	(770,712)
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	543
<b>b. Transitional ACA Reinsurance Program</b>	
<u>Assets</u>	
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$ —
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
<u>Liabilities</u>	
4. Liabilities for contributions payable due to ACA Reinsurance — not reported as ceded premium	—
5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
6. Liability for amounts held under uninsured plans contributions for ACA Reinsurance	—
<u>Operations (Revenue &amp; Expense)</u>	
7. Ceded reinsurance premiums due to ACA Reinsurance	—
8. Reinsurance recoveries (income statement) due to ACA reinsurance payments or expected payments	—
9. ACA Reinsurance contributions — not reported as ceded premium	—
<b>c. Temporary ACA Risk Corridors Program</b>	
<u>Assets</u>	
1. Accrued retrospective premium due to ACA Risk Corridors	\$ —
<u>Liabilities</u>	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
<u>Operations (Revenue &amp; Expense)</u>	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

(3) The following table is a rollforward of the prior year ACA risk-sharing provisions for asset and liability balances, along with reasons for adjustments to prior year balances:

	Accrued During the Prior Year on Business Written before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)	
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustment receivable (including high risk pool payments)	\$ 738,030	\$ —	\$ 410,589	\$ —	\$ 327,441	\$ —	\$ (327,441)	\$ —	A	\$ —	\$ —
2. Premium adjustment (payable) (including high risk pool premium)	—	(100,759)	—	(10,822)	—	(89,937)	—	68,400	B	—	(21,537)
3. Subtotal ACA Permanent Risk Adjustment Program	738,030	(100,759)	410,589	(10,822)	327,441	(89,937)	(327,441)	68,400		—	(21,537)
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid	—	—	—	—	—	—	—	—	C	—	—
2. Amounts recoverable for claims unpaid (contra liability)	—	—	—	—	—	—	—	—	D	—	—
3. Amounts receivable relating to uninsured plans	—	—	—	—	—	—	—	—	E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium	—	—	—	—	—	—	—	—	F	—	—
5. Ceded reinsurance premiums payable	—	—	—	—	—	—	—	—	G	—	—
6. Liability for amounts held under uninsured plans	—	—	—	—	—	—	—	—	H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	—	—	—	—	—	—	—	—	I	—	—
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk-Sharing Provisions	\$ 738,030	\$ (100,759)	\$ 410,589	\$ (10,822)	\$ 327,441	\$ (89,937)	\$ (327,441)	\$ 68,400		\$ —	\$ (21,537)

Explanation of Adjustments

The risk adjustment receivable as of December 31, 2022 utilized paid claims through October 31, 2022. As of the Reporting Date, the risk adjustment receivable related to prior periods was adjusted based on CMS' Summary Report on Permanent Risk Adjustment Transfers for Benefit Year 2022 dated June 30, 2023. The risk adjustment receivable was further adjusted based on CMS' Summary Report of 2021 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment State Transfers.

The risk adjustment payable as of December 31, 2022 utilized paid claims through October 31, 2022. As of the Reporting Date, the risk adjustment payable related to prior periods was adjusted based on CMS' Summary Report on Permanent Risk Adjustment Transfers for Benefit Year 2022 dated June 30, 2023. The risk adjustment payable was further adjusted based on CMS' Summary Report of 2021 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment State Transfers.

- C. N/A
- D. N/A
- E. N/A
- F. N/A
- G. N/A
- H. N/A
- I. N/A
- J. N/A

(4) The Company does not have any risk corridor receivables or payables to present in the table below:

Risk Corridors Program Year:	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date		
	1	2	3	4	Prior Year Accrued Less Payments (Col 1-3)	Prior Year Accrued Less Payments (Col 2-4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)	
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)	
a. 2014												
1. Accrued retrospective premium	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	—	A	\$ —	\$ —
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	—	B	—	—
b. 2015												
1. Accrued retrospective premium	—	—	—	—	—	—	—	—	—	C	—	—
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	—	D	—	—
c. 2016												
1. Accrued retrospective premium	—	—	—	—	—	—	—	—	—	E	—	—
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	—	F	—	—
d. Total for Risk Corridors	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	—		\$ —	\$ —

Explanation of Adjustments

- A. N/A
- B. N/A
- C. N/A
- D. N/A
- E. N/A
- F. N/A

(5) The following table discloses ACA risk corridor receivable balances by risk corridor program year:

Risk Corridors Program Year:	1	2	3	4	5	6
	Estimated Amount to be Filed or Final Amount Filed with CMS	Non-Accrued Amounts for Impairment or Other Reasons	Amounts received from CMS	Asset Balance (Gross of Non-Admissions) (1 - 2 - 3)	Nonadmitted Amount	Net Admitted Asset (4 - 5)
a. 2014	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. 2015	1,357,527	—	1,357,527	—	—	—
c. 2016	4,561,830	—	4,561,830	—	—	—
d. Total (a+b+c)	\$ 5,919,357	\$ —	\$ 5,919,357	\$ —	\$ —	\$ —

**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. 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 (excluding provider loans and advances not yet expensed) for the years ended December 31, 2023 and 2022:

	<b>2023</b>		
	<b>Current Year Incurred Claims</b>	<b>Prior Years Incurred Claims</b>	<b>Total</b>
Beginning of year claim reserve	\$ —	\$ (67,593,887)	\$ (67,593,887)
Paid claims — net of health care receivables*	1,635,957,711	1,028,527	1,636,986,238
End of year claim reserve	<u>144,832,772</u>	<u>2,670,880</u>	<u>147,503,652</u>
Incurred claims excluding the change in health care receivables as presented below	1,780,790,483	(63,894,480)	1,716,896,003
Beginning of year health care receivables	—	71,168,827	71,168,827
End of year health care receivables*	<u>(93,982,426)</u>	<u>(3,487,821)</u>	<u>(97,470,247)</u>
Total incurred claims	<u>\$ 1,686,808,057</u>	<u>\$ 3,786,526</u>	<u>\$ 1,690,594,583</u>

\*Health care receivables excludes provider loans and advances not yet expensed of \$2,593,348 and \$0 for 2023 and 2022, respectively.

	<b>2022</b>		
	<b>Current Year Incurred Claims</b>	<b>Prior Years Incurred Claims</b>	<b>Total</b>
Beginning of year claim reserve	\$ —	\$ (55,938,943)	\$ (55,938,943)
Paid claims — net of health care receivables and reinsurance recoveries collected	1,231,823,587	1,127,645	1,232,951,232
End of year claim reserve	<u>66,429,168</u>	<u>1,164,719</u>	<u>67,593,887</u>
Incurred claims excluding the change in health care receivables as presented below	1,298,252,755	(53,646,579)	1,244,606,176
Beginning of year health care receivables	—	52,950,339	52,950,339
End of year health care receivables	<u>(68,675,086)</u>	<u>(2,493,741)</u>	<u>(71,168,827)</u>
Total incurred claims	<u>\$ 1,229,577,669</u>	<u>\$ (3,189,981)</u>	<u>\$ 1,226,387,688</u>

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, and aggregate health claim reserves, net of health care and other amounts receivable as of December 31, 2022 was \$(3,574,940). As of December 31, 2023, \$1,028,527 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 (excluding provider loans and advances not yet expensed), are now \$(816,941), as a result of re-estimation of unpaid claims. Therefore, there has been \$3,786,526 unfavorable prior year development since December 31, 2022 to December 31, 2023. The primary drivers consist of unfavorable development of \$2,891,532 in retroactivity for inpatient, outpatient, physician, and pharmacy claims, unfavorable development of \$2,854,790 in risk share, and unfavorable development of \$1,709,879 in capitation, partially offset by favorable development of \$4,017,595 as a result of a change in the provision for adverse deviations in experience. As of December 31, 2022, the Company recorded \$3,189,981 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 \$3,596,009, favorable development of \$1,051,366 in withholds, favorable development of \$788,828 in pharmacy rebates, and favorable development of \$763,110 in provider settlements, offset by unfavorable development of \$2,153,549 in retroactivity in inpatient, outpatient, physician and pharmacy claims, and unfavorable development of \$1,052,614 in Medicare Part D expenses. 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 \$58,327,080 and \$42,724,931 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:

	<b>2023</b>	<b>2022</b>
Total claims adjustment expenses	\$ 58,327,080	\$ 42,724,931
Less: current year unpaid claims adjustment expenses	(1,618,284)	(1,132,105)
Add: prior year unpaid claims adjustment expenses	1,132,105	863,802
	<u>57,840,901</u>	<u>42,456,628</u>
Total claims adjustment expenses paid	<u>\$ 57,840,901</u>	<u>\$ 42,456,628</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	\$ 68,081,255	\$ 23,230,187		\$ —	\$ —
9/30/2023	66,905,025	67,717,909	41,472,411	—	—
6/30/2023	62,200,902	63,520,513	54,414,007	6,603,594	—
3/31/2023	56,104,366	57,929,524	47,308,882	8,850,722	76,412
12/31/2022	49,015,049	48,311,923	44,481,539	3,717,857	70,460
9/30/2022	47,187,987	46,937,399	43,721,507	2,881,345	272,220
6/30/2022	44,313,893	43,982,512	38,546,196	4,755,997	655,494
3/31/2022	41,360,714	40,800,894	34,999,346	4,935,045	832,205
12/31/2021	36,838,072	36,584,066	32,581,246	3,735,525	267,364
9/30/2021	35,452,635	35,942,160	33,413,370	1,909,204	619,027
6/30/2021	34,461,678	34,471,015	31,209,963	2,777,772	483,422
3/31/2021	32,310,533	31,412,705	26,863,156	3,884,297	665,225

Of the amount reported as health care and other amounts receivable, \$91,751,108 and \$65,103,295 relate to pharmacy rebates receivable as of December 31, 2023 and 2022, respectively. This change is primarily due to increased membership along with the change in generic/name brand mix.

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

The Company also admitted \$749,367 and \$290,830 of provider receivables resulting from claim overpayments and \$0 and \$700,597 resulting from capitation arrangements as of December 31, 2023 and December 31, 2022, respectively, which are included in health care and other amounts receivable in the financial statements.

**29. PARTICIPATING POLICIES**

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

**30. PREMIUM DEFICIENCY RESERVES**

The Company has not recorded any PDR as of December 31, 2023 or 2022. The analysis of PDR was completed as of December 31, 2023 and 2022. The Company did consider anticipated investment income when calculating the PDR.

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

	<b>2023</b>
1. Liability carried for premium deficiency reserves	\$ —
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"/>
	<b>2022</b>
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"/>

**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 [ X ] 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 [ X ] 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 [ X ] 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 [ X ]
- 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. .... 12/31/2021
- 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. .... 12/31/2021
- 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). .... 05/10/2023
- 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 [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] 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 [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 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 [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
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 [ X ]
- 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 [ X ]
- 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



**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, UT .....	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?  
Gary A. Iannone, Vice President of Actuarial Services of United HealthCare Services Inc., an affiliate of Oxford Health Plans (NJ), Inc., 185 Asylum Street, Hartford, CT 06103 .....
- 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 \$ .....4,823
  - 22.22 Amount paid as expenses .....\$ .....543
  - 22.23 Other amounts paid .....\$ .....44,465
- 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 [ ]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), Inc.

**GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information, relating thereto  
.....
- 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)  
.....
- 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 ..... \$ .....216,333,130
- 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
Northern Trust .....	50 S. LaSalle, Chicago, IL 60675 .....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), 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
DWS Investment Management Americas Inc. ....	U.....
BlackRock Financial Management, Inc. ....	U.....
Internally Managed .....	I.....

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.....
104518 .....	DWS Investment Management Americas, Inc. ....	CZ83K4EEEX8QVCT3B128 .....	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 .....	210,654,137	208,521,081	(2,133,056)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	210,654,137	208,521,081	(2,133,056)

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:

N/A .....

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 [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

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 Current Year	2 Prior Year
2.1 Premium Numerator .....	2,024,162,317	1,551,390,936
2.2 Premium Denominator .....	2,024,162,317	1,551,390,936
2.3 Premium Ratio (2.1/2.2) .....	1.000	1.000
2.4 Reserve Numerator .....	156,220,171	84,584,597
2.5 Reserve Denominator .....	156,220,171	84,584,597
2.6 Reserve Ratio (2.4/2.5) .....	1.000	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:  
Oxford Health Plans (NJ), 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 ..... 143,634

8.2 Number of providers at end of reporting year ..... 115,742

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), Inc.

**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.....\$ ..... 6,089,255
- 10.22 Amount actually paid for year bonuses.....\$ ..... 6,474,752
- 10.23 Maximum amount payable withholds.....\$ ..... 2,927,148
- 10.24 Amount actually paid for year withholds.....\$ ..... 2,105,588
- 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. .... \$ 78,873,280
- 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  
125% of the sum of \$52,175,637 (8% fee for service and hospital non contracted costs) and \$10,922,987 (4% of contracted hospital costs) ..

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

1 Name of Service Area
New Castle, DE .....
Kent, DE .....
Sussex, DE .....
New Jersey: All Counties .....
Lane County, OR .....
Pennsylvania: All Counties except Pike & Northumberland .....
Bristol, RI .....
Kent, RI .....
Newport, RI .....
Providence, RI .....
Washington, RI .....
.....

- 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 [ ] N/A [ X ]
- 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 [ X ] No [ ]
- 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 [ ]



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Oxford Health Plans (NJ), Inc.

**FIVE-YEAR HISTORICAL DATA**

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Balance Sheet</b> (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28) .....	562,722,837	367,734,397	355,331,482	293,828,989	255,815,939
2. Total liabilities (Page 3, Line 24) .....	210,178,519	140,316,097	121,756,331	74,606,018	80,267,420
3. Statutory minimum capital and surplus requirement .....	78,873,280	53,132,105	59,042,984	61,317,184	52,936,743
4. Total capital and surplus (Page 3, Line 33) .....	352,544,318	227,418,300	233,575,151	219,222,971	175,548,519
<b>Income Statement</b> (Page 4)					
5. Total revenues (Line 8) .....	2,033,133,154	1,536,048,694	1,221,862,548	991,799,185	806,575,221
6. Total medical and hospital expenses (Line 18) .....	1,690,594,583	1,226,387,688	972,454,114	752,366,234	634,173,499
7. Claims adjustment expenses (Line 20) .....	58,327,080	42,724,931	39,707,276	36,135,024	36,646,230
8. Total administrative expenses (Line 21) .....	140,670,488	112,384,132	82,815,013	87,841,269	58,630,623
9. Net underwriting gain (loss) (Line 24) .....	143,541,003	154,551,943	126,886,145	115,456,658	77,124,869
10. Net investment gain (loss) (Line 27) .....	17,312,942	5,453,444	1,370,924	2,457,208	4,919,224
11. Total other income (Lines 28 plus 29) .....	(4,119)	17,304	(3,993)	12,919	(21,700)
12. Net income or (loss) (Line 32) .....	126,838,577	126,575,502	101,714,602	90,308,152	65,148,842
<b>Cash Flow</b> (Page 6)					
13. Net cash from operations (Line 11) .....	142,490,674	157,182,824	87,631,977	70,760,016	26,481,974
<b>Risk-Based Capital Analysis</b>					
14. Total adjusted capital .....	352,544,318	227,418,300	233,575,151	219,222,971	175,548,519
15. Authorized control level risk-based capital .....	51,073,115	36,631,307	32,432,031	25,782,664	22,971,364
<b>Enrollment</b> (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7) .....	97,094	76,546	62,565	54,362	48,154
17. Total members months (Column 6, Line 7) .....	1,094,482	857,733	724,437	631,810	559,225
<b>Operating Percentage</b> (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) .....	83.2	79.8	79.6	75.9	78.6
20. Cost containment expenses .....	2.1	2.1	2.6	2.8	3.3
21. Other claims adjustment expenses .....	0.7	0.6	0.7	0.9	1.2
22. Total underwriting deductions (Line 23) .....	92.9	89.9	89.6	88.4	90.4
23. Total underwriting gain (loss) (Line 24) .....	7.1	10.1	10.4	11.6	9.6
<b>Unpaid Claims Analysis</b> (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5) .....	211,587	(201,378)	11,159,076	11,571,889	32,128,340
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)] .....	(3,574,940)	2,988,605	12,942,826	22,887,608	35,284,634
<b>Investments In Parent, Subsidiaries and Affiliates</b>					
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**

States, etc.	1 Active Status (a)	Direct Business Only								
		2 Accident and Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 CHIP Title XXI	6 Federal Employees Health Benefits Program Premiums	7 Life and Annuity Premiums & Other Considerations	8 Property/Casualty Premiums	9 Total Columns 2 Through 8	10 Deposit-Type Contracts
1. Alabama	AL	.N	0	0	0	0	0	0	0	0
2. Alaska	AK	.N	0	0	0	0	0	0	0	0
3. Arizona	AZ	.N	0	0	0	0	0	0	0	0
4. Arkansas	AR	.N	0	0	0	0	0	0	0	0
5. California	CA	.N	0	0	0	0	0	0	0	0
6. Colorado	CO	.N	0	0	0	0	0	0	0	0
7. Connecticut	CT	.N	0	0	0	0	0	0	0	0
8. Delaware	DE	.L	0	152,876,146	0	0	0	0	152,876,146	0
9. District of Columbia	DC	.N	0	0	0	0	0	0	0	0
10. Florida	FL	.N	0	0	0	0	0	0	0	0
11. Georgia	GA	.N	0	0	0	0	0	0	0	0
12. Hawaii	HI	.N	0	0	0	0	0	0	0	0
13. Idaho	ID	.N	0	0	0	0	0	0	0	0
14. Illinois	IL	.N	0	0	0	0	0	0	0	0
15. Indiana	IN	.N	0	0	0	0	0	0	0	0
16. Iowa	IA	.N	0	0	0	0	0	0	0	0
17. Kansas	KS	.N	0	0	0	0	0	0	0	0
18. Kentucky	KY	.N	0	0	0	0	0	0	0	0
19. Louisiana	LA	.N	0	0	0	0	0	0	0	0
20. Maine	ME	.N	0	0	0	0	0	0	0	0
21. Maryland	MD	.N	0	0	0	0	0	0	0	0
22. Massachusetts	MA	.N	0	0	0	0	0	0	0	0
23. Michigan	MI	.N	0	0	0	0	0	0	0	0
24. Minnesota	MN	.N	0	0	0	0	0	0	0	0
25. Mississippi	MS	.N	0	0	0	0	0	0	0	0
26. Missouri	MO	.L	0	0	0	0	0	0	0	0
27. Montana	MT	.N	0	0	0	0	0	0	0	0
28. Nebraska	NE	.N	0	0	0	0	0	0	0	0
29. Nevada	NV	.N	0	0	0	0	0	0	0	0
30. New Hampshire	NH	.N	0	0	0	0	0	0	0	0
31. New Jersey	NJ	.L	572,912	901,243,105	0	0	0	0	901,816,017	0
32. New Mexico	NM	.N	0	0	0	0	0	0	0	0
33. New York	NY	.N	0	0	0	0	0	0	0	0
34. North Carolina	NC	.N	0	0	0	0	0	0	0	0
35. North Dakota	ND	.N	0	0	0	0	0	0	0	0
36. Ohio	OH	.N	0	0	0	0	0	0	0	0
37. Oklahoma	OK	.N	0	0	0	0	0	0	0	0
38. Oregon	OR	.L	0	13,044,197	0	0	0	0	13,044,197	0
39. Pennsylvania	PA	.L	0	744,837,074	0	0	0	0	744,837,074	0
40. Rhode Island	RI	.L	0	211,588,884	0	0	0	0	211,588,884	0
41. South Carolina	SC	.N	0	0	0	0	0	0	0	0
42. South Dakota	SD	.N	0	0	0	0	0	0	0	0
43. Tennessee	TN	.N	0	0	0	0	0	0	0	0
44. Texas	TX	.N	0	0	0	0	0	0	0	0
45. Utah	UT	.N	0	0	0	0	0	0	0	0
46. Vermont	VT	.N	0	0	0	0	0	0	0	0
47. Virginia	VA	.N	0	0	0	0	0	0	0	0
48. Washington	WA	.N	0	0	0	0	0	0	0	0
49. West Virginia	WV	.N	0	0	0	0	0	0	0	0
50. Wisconsin	WI	.N	0	0	0	0	0	0	0	0
51. Wyoming	WY	.N	0	0	0	0	0	0	0	0
52. American Samoa	AS	.N	0	0	0	0	0	0	0	0
53. Guam	GU	.N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	.N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	.N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	.N	0	0	0	0	0	0	0	0
57. Canada	CAN	.N	0	0	0	0	0	0	0	0
58. Aggregate Other Aliens	OT	.XXX	0	0	0	0	0	0	0	0
59. Subtotal	.XXX	572,912	2,023,589,406	0	0	0	0	0	2,024,162,318	0
60. Reporting Entity Contributions for Employee Benefit Plans	.XXX	0	0	0	0	0	0	0	0	0
61. Totals (Direct Business)	.XXX	572,912	2,023,589,406	0	0	0	0	0	2,024,162,318	0
DETAILS OF WRITE-INS										
58001.	.XXX	0	0	0	0	0	0	0	0	0
58002.	.XXX	0	0	0	0	0	0	0	0	0
58003.	.XXX	0	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	.XXX	0	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	.XXX	0	0	0	0	0	0	0	0	0

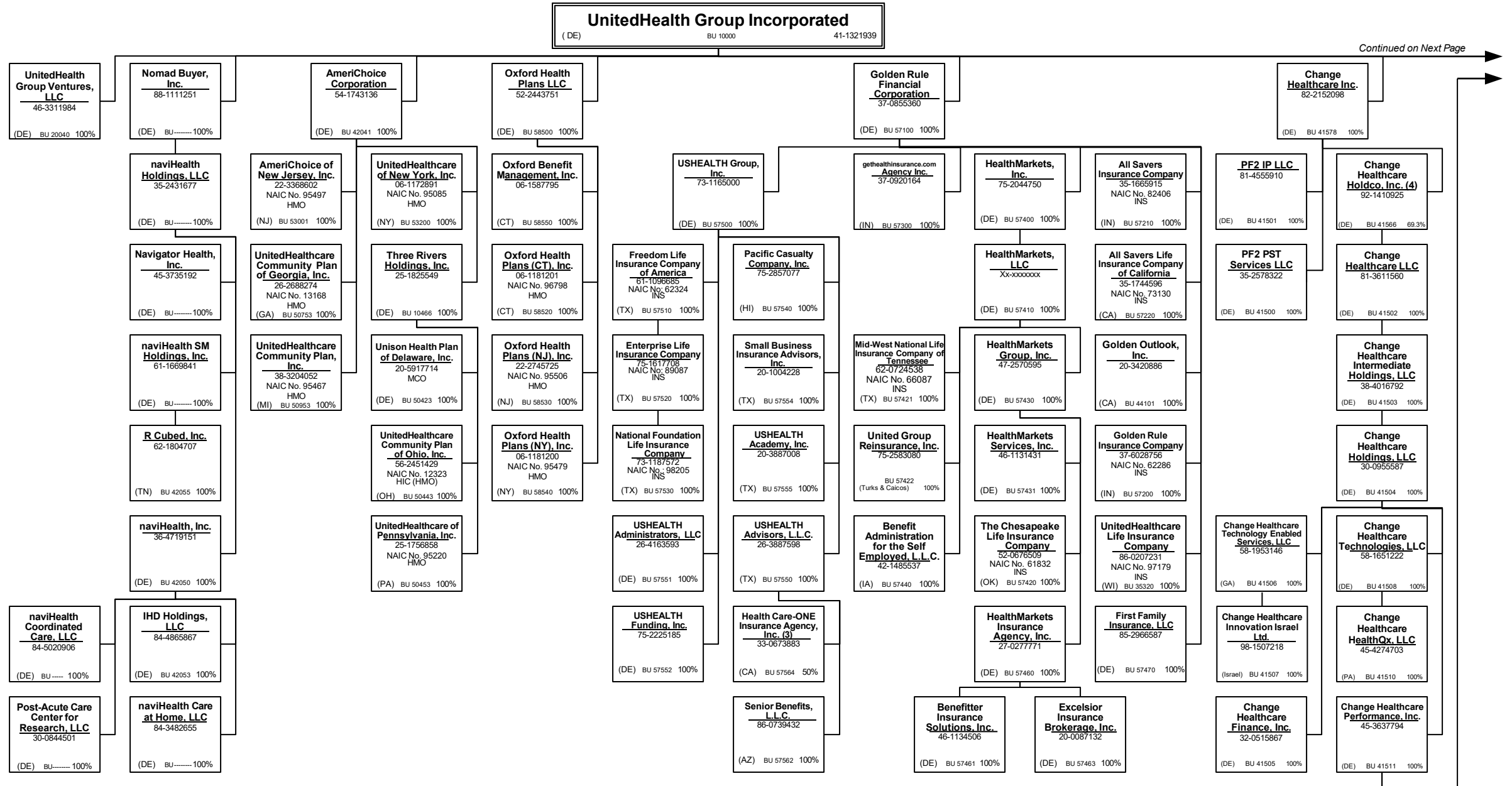
(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 6
- 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..... 51

(b) Explanation of basis of allocation by states, premiums by state, etc.

The premiums are allocated based on the sales location of the group or address of the individual and recorded in the financial system by state as the premiums are received.

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



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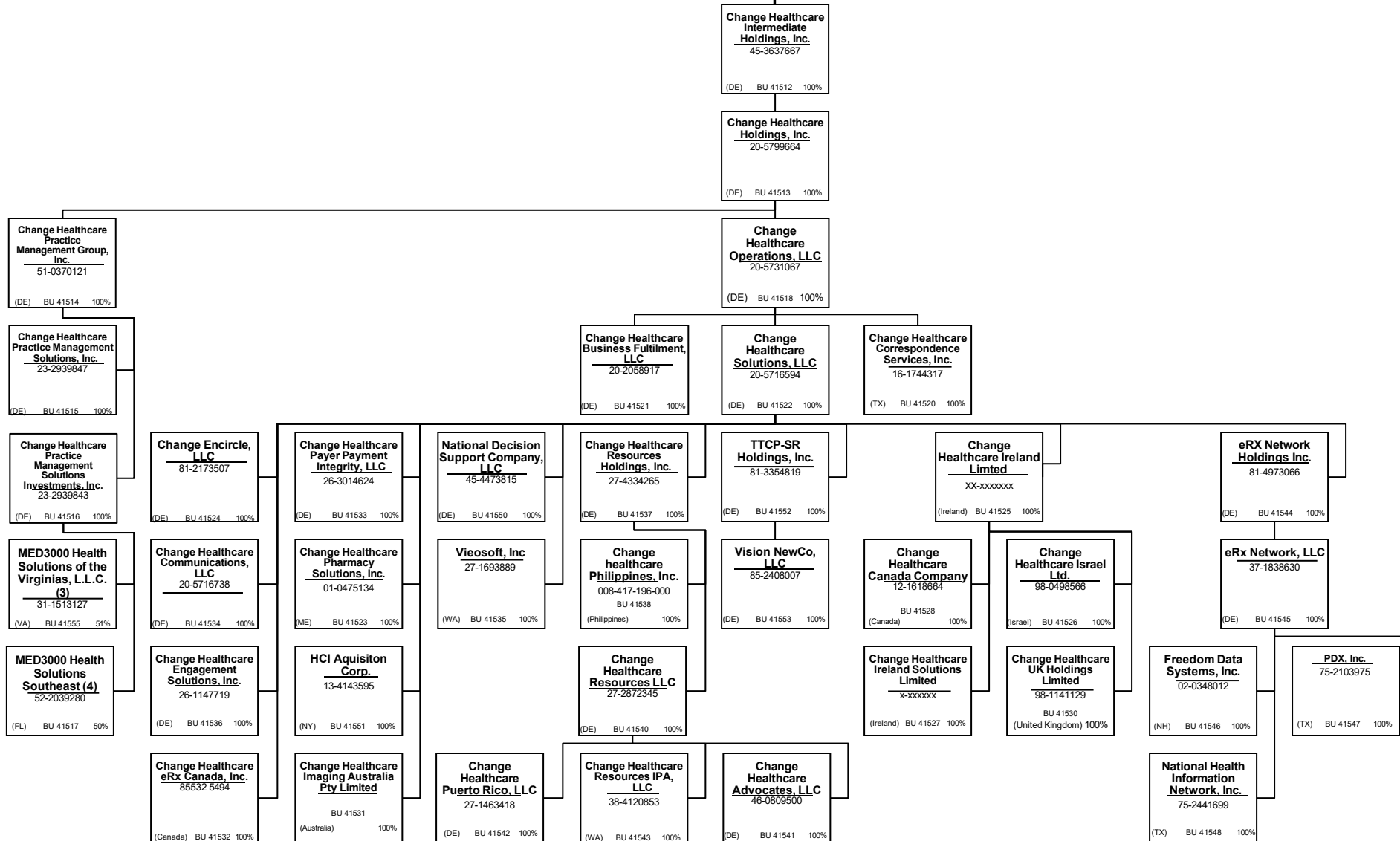
**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**UnitedHealth Group Incorporated**  
 ( DE ) 41-1321939

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

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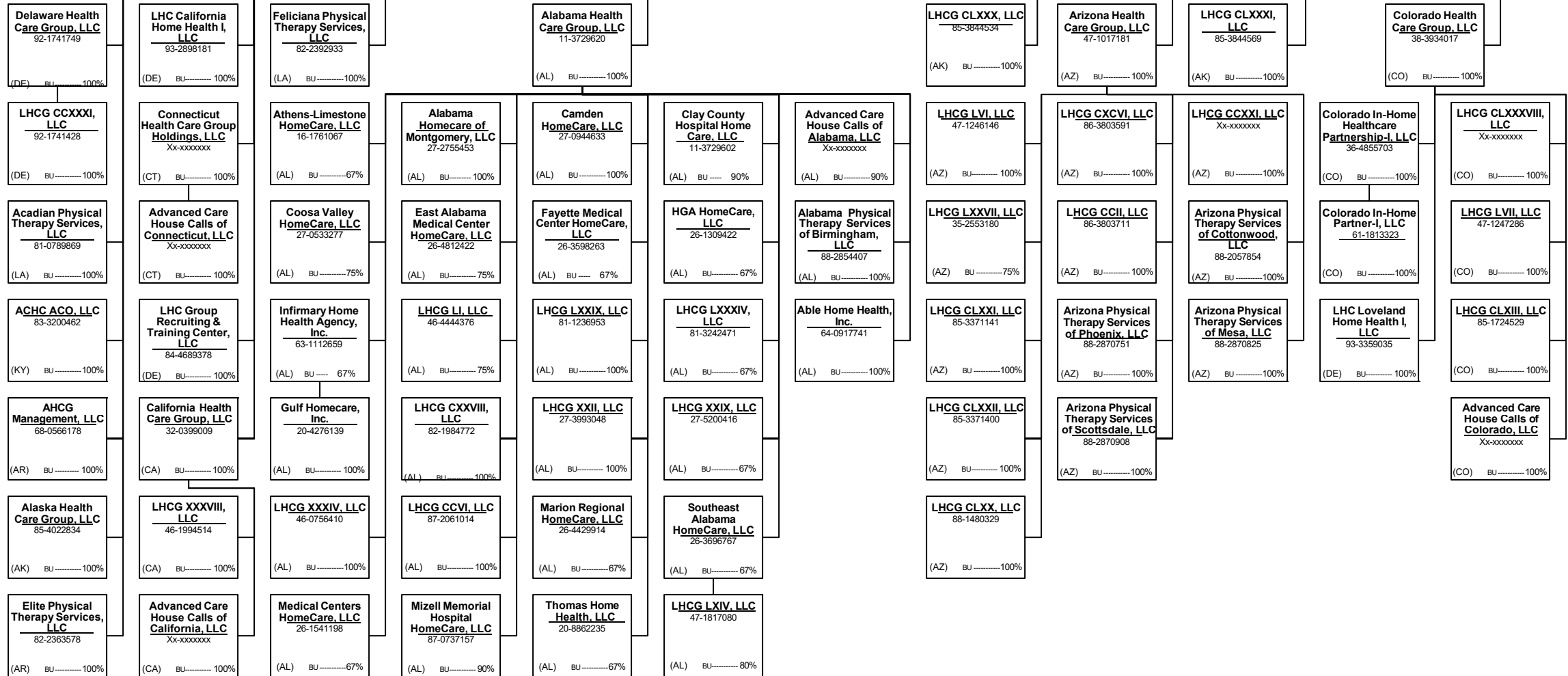
**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**UnitedHealth Group Incorporated**  
 (DE) 41-1321939

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



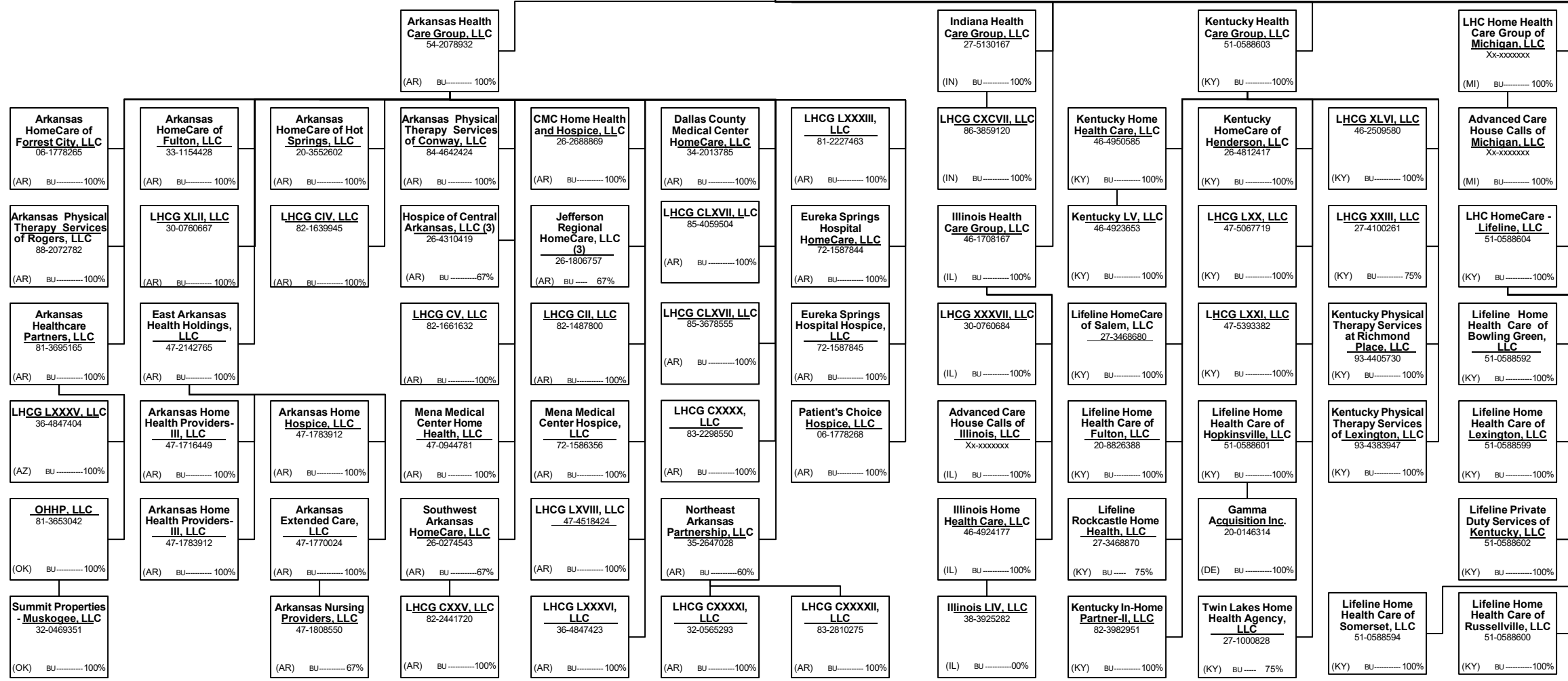
**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**UnitedHealth Group Incorporated**  
 ( DE ) 41-1321939

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



40.3

**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 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 100%

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

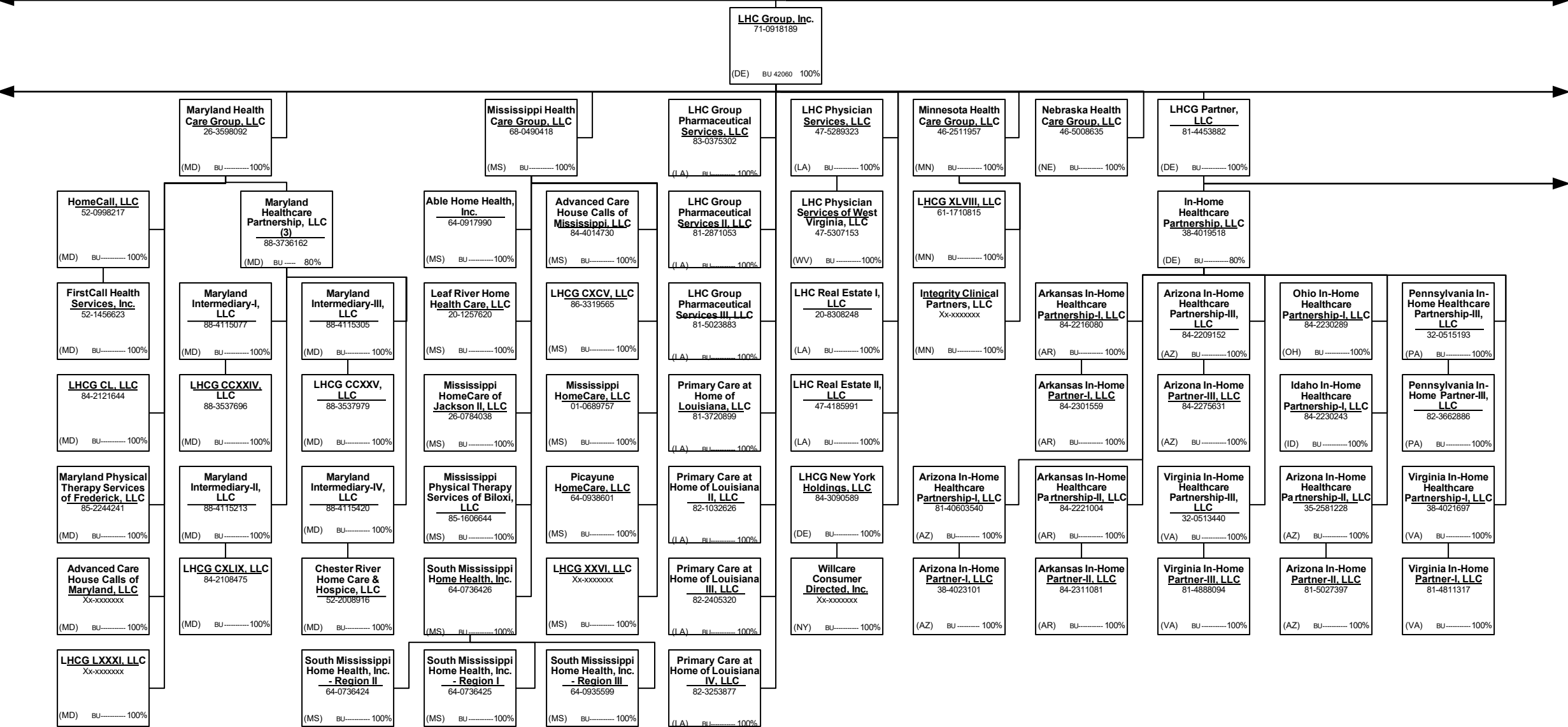
40.4

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

**UnitedHealth Group Incorporated**  
 ( DE ) 41-1321939

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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

Continued from Previous Page

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%

**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 CCXIII, 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%

40.7

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

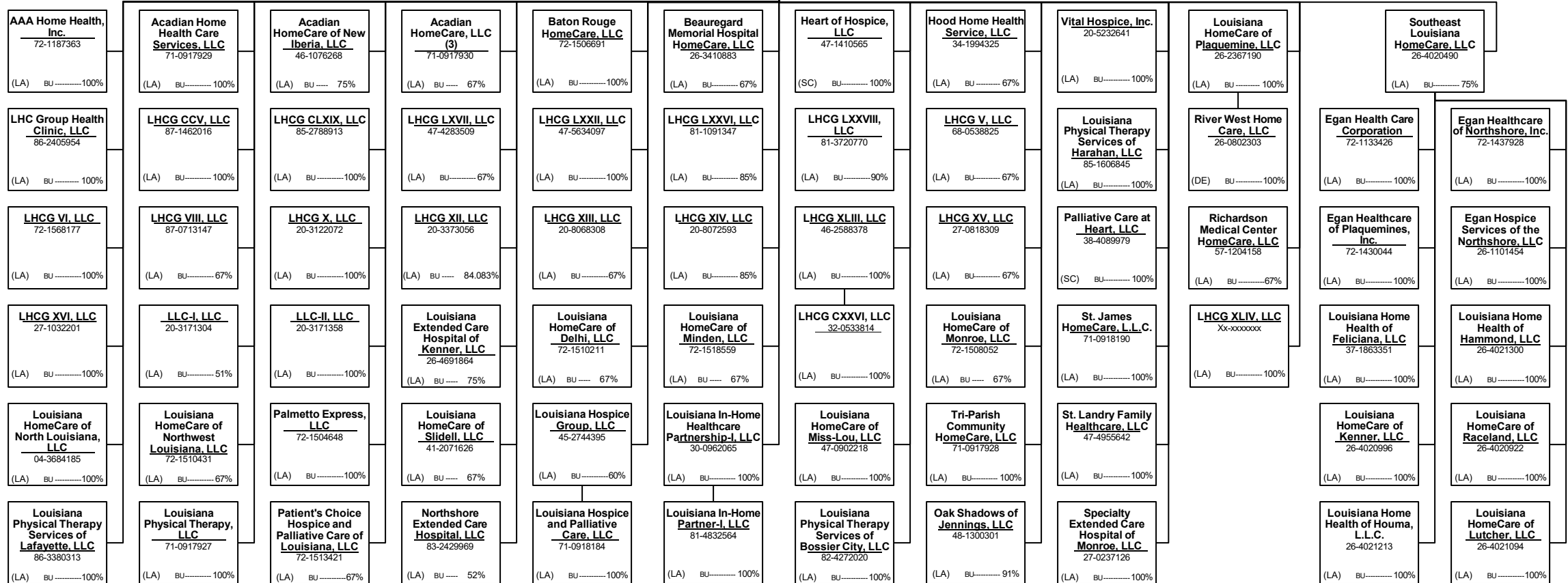
**UnitedHealth Group Incorporated**  
 (DE) 41-1321939

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Continued on Next Page

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

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



40.8

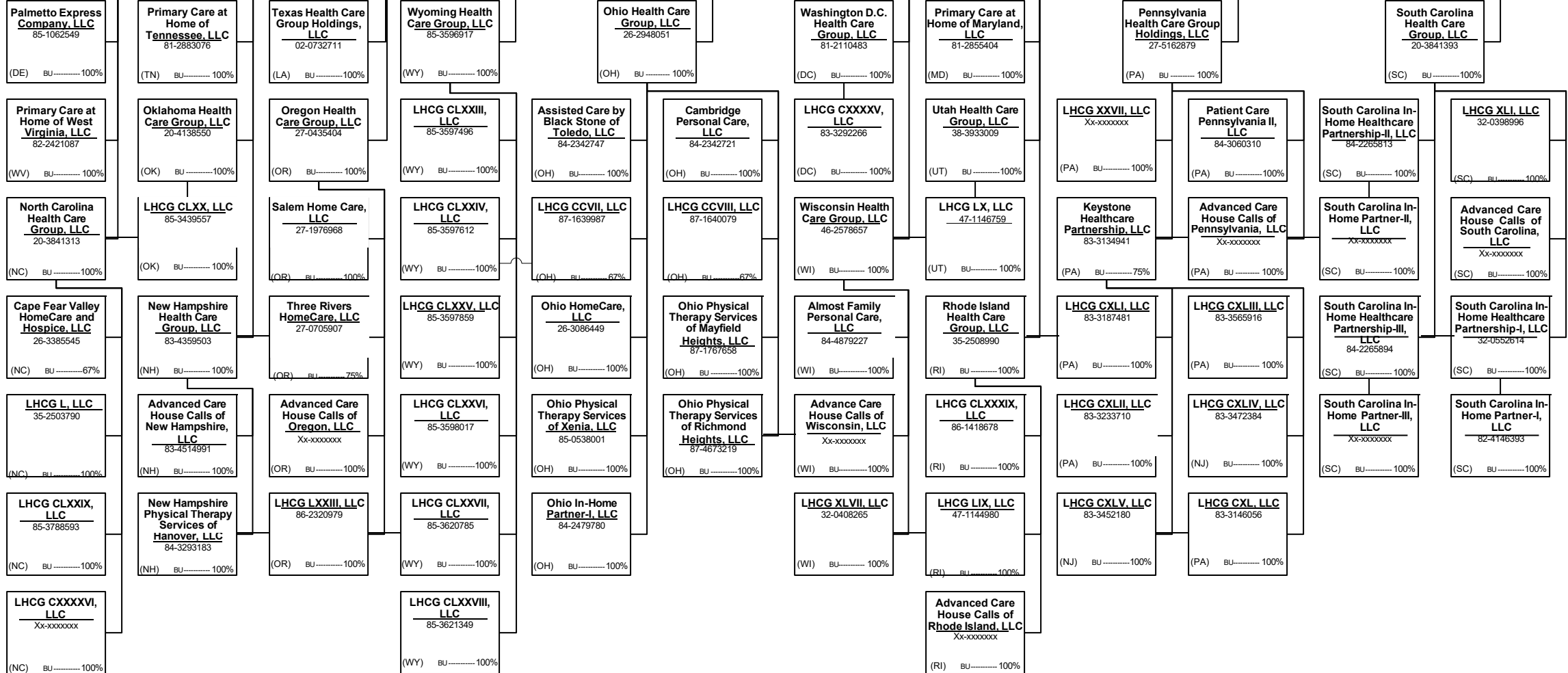
**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**UnitedHealth Group Incorporated**  
 ( DE ) 41-1321939

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Continued on Next Page

**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

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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%

**LHC CXIII, LLC**  
 86-2900948  
 (TX) BU 100%

**Red River HomeCare, LLC**  
 81-0627339  
 (TX) BU 100%

**LHCG CCI, LLC**  
 87-1012762  
 (VA) BU 100%

**Virginia HomeCare, LLC**  
 06-1762015  
 (VA) BU 100%

**Assured Capital Partners, Inc.**  
 88-0369557  
 (NV) BU 100%

**Washington HomeCare and Hospice of Central Basin, LLC**  
 26-4568497  
 (WA) BU 100%

**Preston Memorial HomeCare, LLC**  
 27-1446056  
 (WV) BU 100%

**LHCG LXXXVII, LLC**  
 37-1847660  
 (WV) BU 90%

**Grant Memorial HomeCare and Hospice, LLC**  
 26-2578433  
 (WV) BU 67%

**Boone Memorial HomeCare, LLC**  
 20-8826558  
 (WV) BU 100%

**LHCG XVII, LLC**  
 27-2544802  
 (ID) BU 100%

**Advanced Care House Calls of Massachusetts, LLC**  
 83-2914026  
 (MA) BU 100%

**LHC CXIV, LLC**  
 86-2947633  
 (TX) BU 100%

**Texas Health Care Group of The Golden Triangle, LLC**  
 27-0075424  
 (TX) BU 81.25%

**LHCG CCIV, LLC**  
 87-2102125  
 (VA) BU 100%

**Advanced Care House Calls of Virginia, LLC**  
 Xx-xxxxxx  
 (VA) BU 100%

**Northwest Healthcare Alliance, Inc.**  
 91-1738970  
 (WA) BU 100%

**Advanced Care House Calls of Washington, LLC**  
 Xx-xxxxxx  
 (WA) BU 100%

**St. Mary's Medical Center Home Health Services, LLC**  
 26-0730248  
 (WV) BU 67%

**LHCG LXXXIX, LLC**  
 81-5300843  
 (WV) BU 100%

**Housecalls Home Health and Hospice, LLC**  
 37-1533130  
 (WV) BU 100%

**Home Care Plus, Inc.**  
 56-0668235  
 (WV) BU 100%

**LHCG XXI, LLC**  
 27-3529180  
 (ID) BU 100%

**LHCG CXII, LLC**  
 86-2320979  
 (MA) BU 100%

**Rivercrest Home Health Care, Inc.**  
 46-0504059  
 (TX) BU 100%

**LHCG CLIX, LLC**  
 Xx-xxxxxx  
 (TX) BU 100%

**LHCG CXIX, LLC**  
 87-0821919  
 (VA) BU 100%

**LHCG LXXX, LLC**  
 Xx-xxxxxx  
 (VA) BU 100%

**LHCG LXIII, LLC**  
 61-1739528  
 (WA) BU 100%

**LHCG CLXXXV, LLC**  
 85-3845250  
 (WA) BU 100%

**Wetzel County HomeCare, LLC**  
 26-0274385  
 (WV) BU 100%

**LHCG XCI, LLC**  
 81-5322329  
 (OH) BU 100%

**West Virginia HomeCare, LLC**  
 26-3043290  
 (WV) BU 83.3%

**LHCG LII, LLC**  
 46-4704340  
 (WV) BU 100%

**Advanced Care House Calls of Idaho, LLC**  
 Xx-xxxxxx  
 (ID) BU 100%

**Massachusetts Physical Therapy Services of Framingham, LLC**  
 88-2854292  
 (MA) BU 100%

**Texas Physical Therapy Services of Burleson, LLC**  
 88-2072971  
 (TX) BU 100%

**Home Care Connections, Inc.**  
 33-1025322  
 (TX) BU 100%

**LHCG CXCVIII, LLC**  
 87-0821493  
 (VA) BU 100%

**Northwest Washington Home Health, Inc.**  
 27-0555075  
 (WA) BU 100%

**LHCG CLXXXVI, LLC**  
 85-3864696  
 (WA) BU 100%

**LHC HomeCare of West Virginia LLC**  
 26-3042468  
 (WV) BU 100%

**LHCG XC, LLC**  
 81-5306967  
 (WV) BU 100%

**West Virginia Physical Therapy Services of Charleston, LLC**  
 83-3393205  
 (WV) BU 100%

**Princeton Community HomeCare, LLC**  
 83-0474005  
 (WV) BU 67%

**Idaho In-Home Partner-I, LLC**  
 84-2311184  
 (ID) BU 100%

**Massachusetts Physical Therapy Services of Quincy Bay, LLC**  
 88-2058110  
 (MA) BU 100%

**Texas Physical Therapy Services of Baytown, LLC**  
 86-3380429  
 (TX) BU 100%

**LHCG CCXXXIV, LLC**  
 92-3832140  
 (TX) BU 100%

**LHCG XXXIII, LLC**  
 45-4894023  
 (TX) BU 70%

**Northwest Washington Home Health, Inc.**  
 27-0555075  
 (WA) BU 100%

**LHCG CLXXXVI, LLC**  
 85-3864696  
 (WA) BU 100%

**Jackson County Home Health, LLC**  
 26-3042590  
 (WV) BU 100%

**LHCG XCII, LLC**  
 81-5344998  
 (OH) BU 100%

**West Virginia Physical Therapy Services of Charleston, LLC**  
 83-3393205  
 (WV) BU 100%

**Roane HomeCare, LLC**  
 41-2219637  
 (WV) BU 100%

**Kambros, LLC**  
 84-4763920  
 (ID) BU 100%

**LHCG LVIII, LLC**  
 47-1271229  
 (MA) BU 100%

**Advanced Care House Calls of Texas, LLC**  
 Xx-xxxxxx  
 (TX) BU 100%

**LHCG CCXXXV, LLC**  
 92-3828235  
 (TX) BU 100%

**LHCG CXXXVII, LLC**  
 38-4052246  
 (TX) BU 100%

**Mountaineer HomeCare, LLC**  
 26-3042733  
 (WV) BU 100%

**HNH Birdie One, LLC**  
 85-2016675  
 (ID) BU 100%

**Heart 'n Home Hospice and Palliative Care, LLC**  
 52-2440817  
 (ID) BU 100%

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%

**LHC HomeCare of Tennessee, LLC**  
 26-2678253  
 (TN) BU 100%

**LHCG LXII, LLC**  
 32-0442009  
 (TN) BU 100%

**LHCG LXXXVIII, LLC**  
 30-0965267  
 (TN) BU 67%

**Tennessee Physical Therapy Services of Kingsport, LLC**  
 83-2129924  
 (TN) BU 100%

**Advanced Care House Calls of Tennessee, LLC**  
 Xx-xxxxxxx  
 (TN) BU 100%

**Tennessee Physical Therapy Services of Knoxville, LLC**  
 83-2743288  
 (TN) BU 100%

**Innovative Senior Care Home Health of Rhode Island, LLC**  
 45-2502463  
 (DE) BU 100%

**Health at Home Holdings, LLC**  
 87-0934507  
 (DE) BU 100%

**Elk Valley Professional Affiliates, Inc.**  
 62-1193858  
 (TN) BU 100%

**Lifeline Home Health Care of Springfield, LLC**  
 20-8826801  
 (TN) BU 100%

**Arkansas Home Health Providers-IV, LLC**  
 47-1754828  
 (AR) BU 100%

**LHCG C, LLC**  
 82-1229536  
 (MS) BU 100%

**Tennessee Physical Therapy Services of Mt. Juliet, LLC**  
 86-2321464  
 (TN) BU 100%

**Tennessee Physical Therapy Services of Memphis, LLC**  
 87-2087086  
 (TN) BU 100%

**West Tennessee HomeCare, LLC**  
 26-2947894  
 (TN) BU 67%

**Health at Home Holdings - Charlotte, LLC**  
 87-1136405  
 (DE) BU 100%

**Health at Home Holdings - Alabama, LLC**  
 87-1045915  
 (DE) BU 100%

**Health at Home Holdings - Albuquerque, LLC**  
 87-1045845  
 (DE) BU 100%

**Health at Home Holdings - Arizona, LLC**  
 87-1284003  
 (DE) BU 100%

**Health at Home Holdings - Boston, LLC**  
 87-1166127  
 (DE) BU 100%

**Cedar Creek Home Health Care Agency, LLC**  
 62-1358032  
 (TN) BU 100%

**LHCG CXXXIV, LLC**  
 35-2605467  
 (TN) BU 75%

**LHCG CLXII, LLC**  
 85-2210023  
 (TN) BU 100%

**LHCG XCIII, LLC**  
 81-5266120  
 (TN) BU 100%

**University of TN Medical Center HomeCare Services, LLC**  
 20-8912707  
 (TN) BU 67%

**Woods Home Health, LLC**  
 27-1260681  
 (TN) BU 100%

**Lifeline Home Health Care of Union City, LLC**  
 06-1793261  
 (TN) BU 100%

**Innovative Senior Care Home Health of Charlotte, LLC**  
 27-4318872  
 (DE) BU 100%

**Innovative Senior Care Home Health of Alabama, LLC**  
 30-0781533  
 (DE) BU 100%

**Innovative Senior Care Home Health of Albuquerque, LLC**  
 27-2065054  
 (DE) BU 100%

**Nurse on Call of Arizona, LLC**  
 38-3904633  
 (DE) BU 100%

**Innovative Senior Care Home Health of Boston, LLC**  
 26-3445981  
 (DE) BU 100%

**Elk Valley Health Services, LLC**  
 62-1204869  
 (TN) BU 100%

**LHCG CXXXV, LLC**  
 38-4049207  
 (TN) BU 100%

**LHCG XCV, LLC**  
 81-5274714  
 (TN) BU 100%

**LHCG XCIX, LLC**  
 81-5377954  
 (MS) BU 100%

**LHCG CXXXII, LLC**  
 37-1866838  
 (TN) BU 100%

**HMC Home Health, LLC**  
 27-1362827  
 (TN) BU 75%

**Lifeline of West Tennessee, LLC**  
 26-0609961  
 (TN) BU 100%

**Health at Home Holdings - Detroit, LLC**  
 87-1107918  
 (DE) BU 100%

**Health at Home Holdings - Durham, LLC**  
 87-1166046  
 (DE) BU 100%

**Health at Home Holdings - Edmond, LLC**  
 87-1136266  
 (DE) BU 100%

**Health at Home Holdings - High Point, LLC**  
 87-1165951  
 (DE) BU 100%

**Gericare, LLC**  
 62-1160679  
 (TN) BU 100%

**LHCG CXXXVI, LLC**  
 38-4049205  
 (TN) BU 100%

**LHCG XCVI, LLC**  
 81-5297025  
 (TN) BU 100%

**LHCG XCVI, LLC**  
 81-5306890  
 (TN) BU 100%

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

**Innovative Senior Care Home Health of Hartford, LLC**  
 45-2502527  
 (DE) BU 100%

**Medical Center Home Health, LLC**  
 26-2947990  
 (TN) BU 100%

**Innovative Senior Care Home Health of Detroit, LLC**  
 26-2611755  
 (DE) BU 100%

**Innovative Senior Care Home Health of Durham, LLC**  
 27-2620181  
 (DE) BU 100%

**Innovative Senior Care Home Health of Edmond, LLC**  
 27-2619513  
 (DE) BU 100%

**Innovative Senior Care Home Health of High Point, LLC**  
 45-2952600  
 (DE) BU 100%

**Elk Valley Home Health Care Agency, LLC**  
 62-1193854  
 (TN) BU 100%

**LHCG CXI, LLC**  
 86-1394064  
 (TN) BU 100%

**LHCG XCVII, LLC**  
 81-5322529  
 (TN) BU 100%

**LHCG XCVIII, LLC**  
 81-5345526  
 (MS) BU 100%

**Morristown-Hamblen HomeCare and Hospice, LLC**  
 26-2792774  
 (TN) BU 100%

**LHCG CCXIV, LLC**  
 87-3076026  
 (RI) BU 100%

**LHCG CCXXX, LLC**  
 92-0578697  
 (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

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

**Tennessee Health Care Group, LLC**  
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 (TN) BU 100%

**Montana Health Care Group, LLC**  
 85-3923523  
 (MT) BU 100%

**New Mexico Health Care Group, LLC**  
 Xx-xxxxxx  
 (NM) BU 100%

**Missouri Health Care Group, LLC**  
 61-1495255  
 (MO) BU 100%

**New Jersey Health Care Group, LLC**  
 87-3033261  
 (NJ) BU 100%

**Nevada Health Care Group, LLC**  
 35-2465420  
 (NV) BU 100%

**Health at Home Holdings, LLC**  
 87-0934507  
 (TN) BU 100%

**LHCG CLXXXII, LLC**  
 85-3844617  
 (MT) BU 100%

**LHCG CLXXXIII, LLC**  
 85-3844754  
 (MT) BU 100%

**LHCG CLXXXVII, LLC**  
 85-3923619  
 (MT) BU 100%

**Advanced Care House Calls of New Mexico, LLC**  
 Xx-xxxxxx  
 (NM) BU 100%

**Access Hospice, LLC**  
 27-1366872  
 (MO) BU 100%

**Missouri Physical Therapy Services of Creve Coeur, LLC**  
 88-3684122  
 (MO) BU 100%

**LHCG CCIX, LLC**  
 88-3276389  
 (NJ) BU 100%

**LHCG CLII, LLC**  
 84-3325549  
 (NV) BU 100%

**Health at Home Hospice - Indianapolis, LLC**  
 87-0862398  
 (DE) BU 100%

**Health at Home Hospice - Columbus, LLC**  
 87-0999298  
 (DE) BU 100%

**Health at Home Hospice - Sacramento, LLC**  
 86-4005194  
 (DE) BU 100%

**Brookdale Hospice of Philadelphia, LLC**  
 46-2849765  
 (DE) BU 100%

**Health at Home Hospice - Chicago, LLC**  
 87-0835646  
 (DE) BU 100%

**Health at Home Hospice - Cleveland, LLC**  
 87-0999405  
 (DE) BU 100%

**Health at Home Therapy - New Jersey, LLC**  
 87-0934773  
 (DE) BU 100%

**New Mexico Physical Therapy Services of Albuquerque, LLC**  
 88-2854505  
 (NM) BU 100%

**LHCG LXV, LLC**  
 47-2557600  
 (MO) BU 70%

**LHCG CXXXIII, LLC**  
 83-0681232  
 (MO) BU 80%

**LHCG CCXV, LLC**  
 87-4106973  
 (NJ) BU 100%

**LHCG XXXIX, LLC**  
 37-1711510  
 (NV) BU 100%

**Health at Home Holdings - Portland, LLC**  
 87-1108061  
 (DE) BU 100%

**Health at Home Holdings - Seattle Metro, LLC**  
 87-1043804  
 (DE) BU 100%

**Health at Home Holdings - Sonoma, LLC**  
 87-0915049  
 (DE) BU 100%

**Health at Home Holdings - St. Louis, LLC**  
 87-0915245  
 (DE) BU 100%

**Health at Home Hospice - Dayton, LLC**  
 87-0967261  
 (DE) BU 100%

**Health at Home Hospice - Detroit, LLC**  
 80-2691389  
 (DE) BU 100%

**Health at Home Holdings - Ohio, LLC**  
 87-1189068  
 (DE) BU 100%

**LHCG LXIX, LLC**  
 47-5422639  
 (MO) BU 90%

**LHCG CXLVIII, LLC**  
 83-4482875  
 (MO) BU 80%

**LHCG CCXVII, LLC**  
 88-2549028  
 (NJ) BU 100%

**LHCG CXXXIX, LLC**  
 82-5174891  
 (NV) BU 75%

**Innovative Senior Care Home Health of Portland, LLC**  
 26-2863172  
 (DE) BU 100%

**Health at Home - Seattle Metro, LLC**  
 87-0862570  
 (DE) BU 100%

**Health at Home - Sonoma, LLC**  
 86-4004991  
 (DE) BU 100%

**Innovative Senior Care Home Health of St. Louis, LLC**  
 26-3445898  
 (DE) BU 100%

**Health at Home Hospice - Minnesota, LLC**  
 87-0835290  
 (DE) BU 100%

**Health at Home Hospice - Phoenix, LLC**  
 87-0862211  
 (DE) BU 100%

**Innovative Senior Care Home Health of Ohio, LLC**  
 26-1736377  
 (DE) BU 100%

**LHCG XXV, LLC**  
 27-4604406  
 (MO) BU 100%

**LHCG CXCI, LLC**  
 86-2876981  
 (MO) BU 100%

**LHCG CCXI, LLC**  
 87-3086258  
 (NJ) BU 75%

**LHCG CXXXVIII, LLC**  
 82-4394415  
 (NV) BU 100%

**Health at Home Holdings - Indianapolis, LLC**  
 87-1081217  
 (DE) BU 100%

**Health at Home Holdings - Philadelphia, LLC**  
 87-1108256  
 (DE) BU 100%

**Health at Home Holdings - Chicago, LLC**  
 87-1095513  
 (DE) BU 100%

**Health at Home Hospice - Portland, LLC**  
 87-0835486  
 (DE) BU 100%

**ISCHH of Minneapolis Holdings, LLC**  
 87-0915370  
 (DE) BU 100%

**Health at Home Therapy - Atlanta, LLC**  
 87-1080305  
 (DE) BU 100%

**Health at Home Holdings - Tulsa, LLC**  
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 (DE) BU 100%

**Southwest Missouri HomeCare, LLC**  
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 (MO) BU 100%

**LHCG CXLVI, LLC**  
 83-4387481  
 (MO) BU 100%

**LHCG CCXII, LLC**  
 Xx-xxxxxx  
 (NJ) BU 100%

**LHCG CXXXIV, LLC**  
 38-4085343  
 (NV) BU 100%

**Innovative Senior Care Home Health of Indianapolis, LLC**  
 26-3285980  
 (DE) BU 100%

**Innovative Senior Care Home Health of Philadelphia, LLC**  
 27-2399264  
 (DE) BU 100%

**Innovative Senior Care Home Health of Chicago, LLC**  
 27-0329830  
 (DE) BU 100%

**Health at Home Therapy - Greenville, LLC**  
 87-0999492  
 (DE) BU 100%

**Innovative Senior Care Home Health of Minneapolis, LLC**  
 26-3445808  
 (DE) BU 100%

**Health at Home Therapy - Knoxville, LLC**  
 87-0967144  
 (DE) BU 100%

**Innovative Senior Care Home Health of Tulsa, LLC**  
 27-4586855  
 (DE) BU 100%

**LHCG CXLVII, LLC**  
 83-4414219  
 (MO) BU 100%

**LHCG CCXVIII, LLC**  
 88-4310496  
 (NJ) 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

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Continued on Next Page

**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**  
 46-5768603  
 (KY) BU 100%

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

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

**Kirksville 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**  
 86-3256691  
 (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%



**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 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**  
 27-3142339  
 (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%

**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 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**  
 26-1268938  
 (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%

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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 42060 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%

**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

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 (DE) BU 42060 100%

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

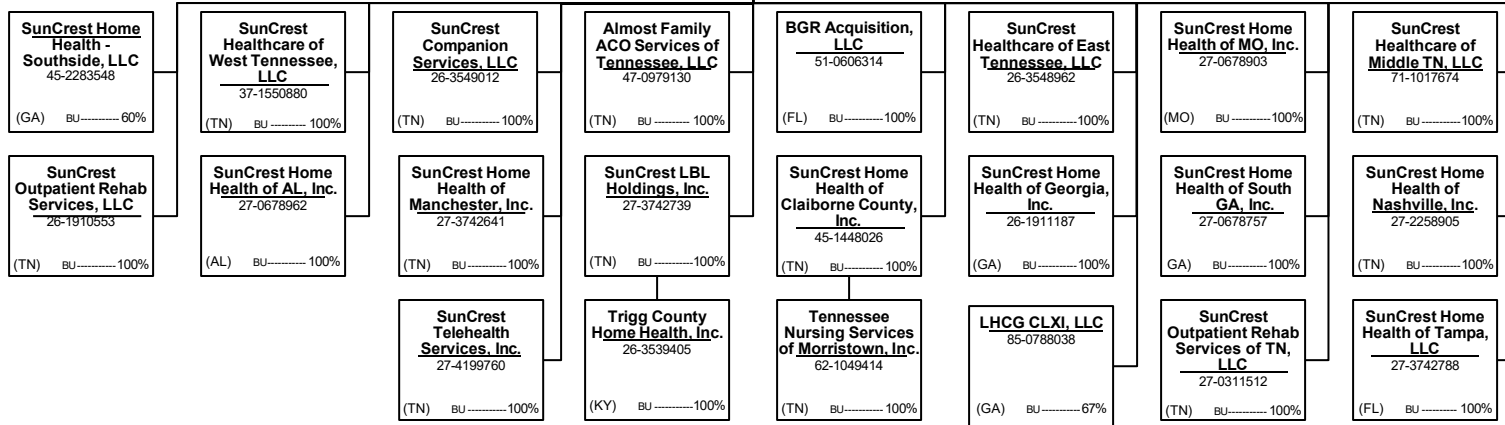
**National Health Industries, Inc.**  
 61-0997496  
 (KY) BU -----90%

**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 ----



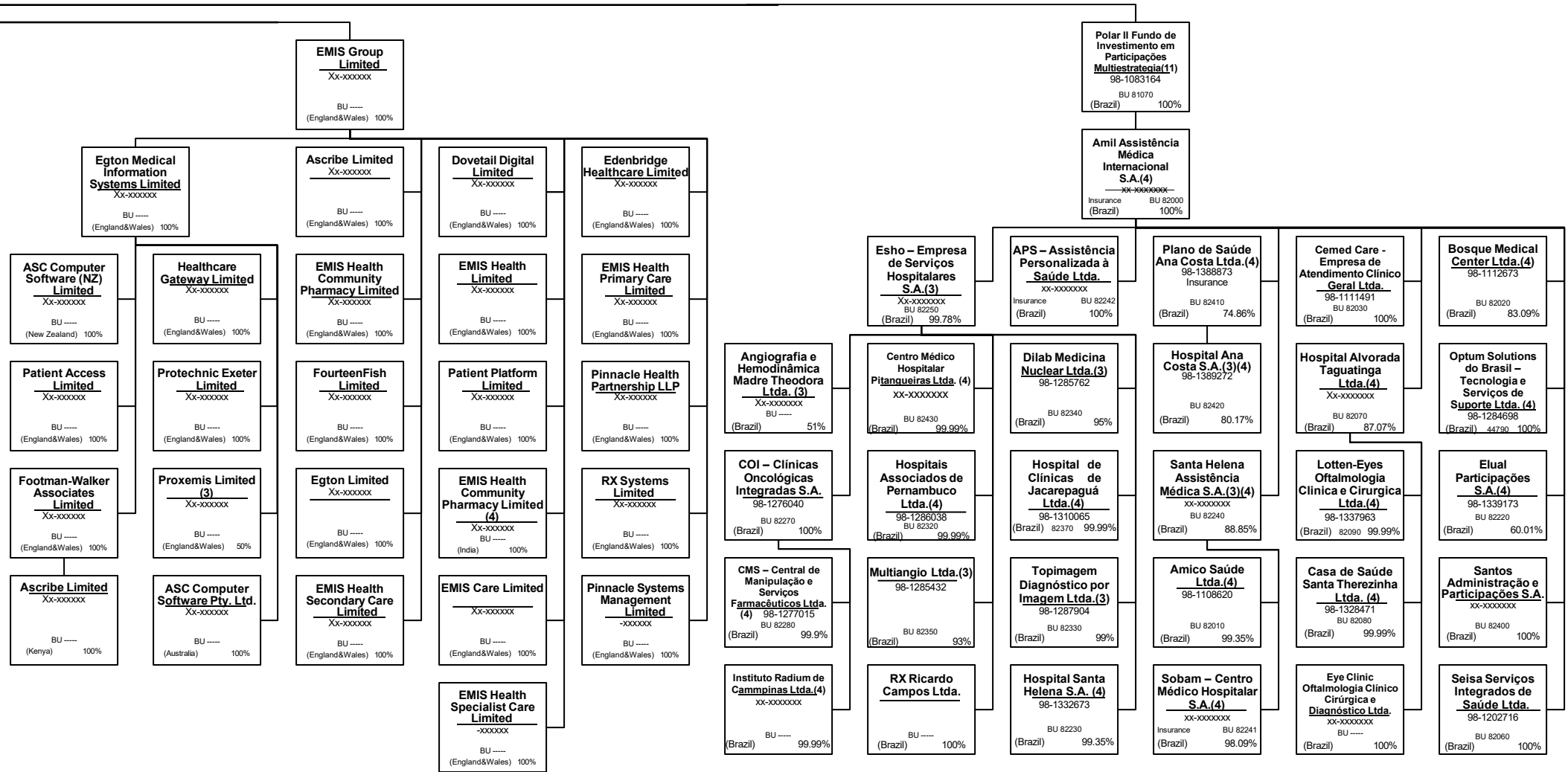


**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**UnitedHealth Group Incorporated**  
 ( DE ) 41-1321939

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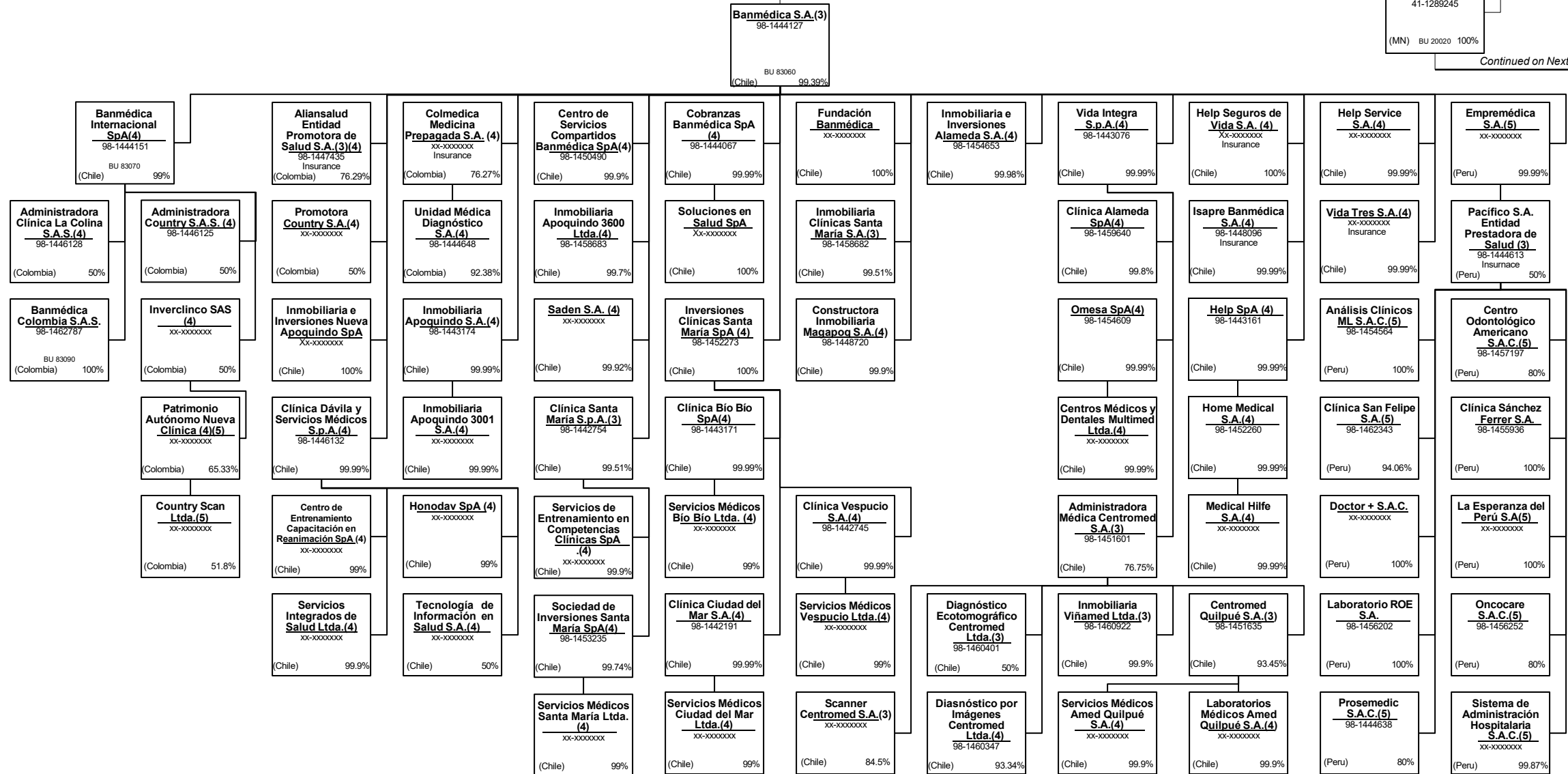
**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**UnitedHealth Group Incorporated**  
 ( DE ) 41-1321939

**United HealthCare Services, Inc.**  
 41-1289245  
 (MN) BU 20020 100%

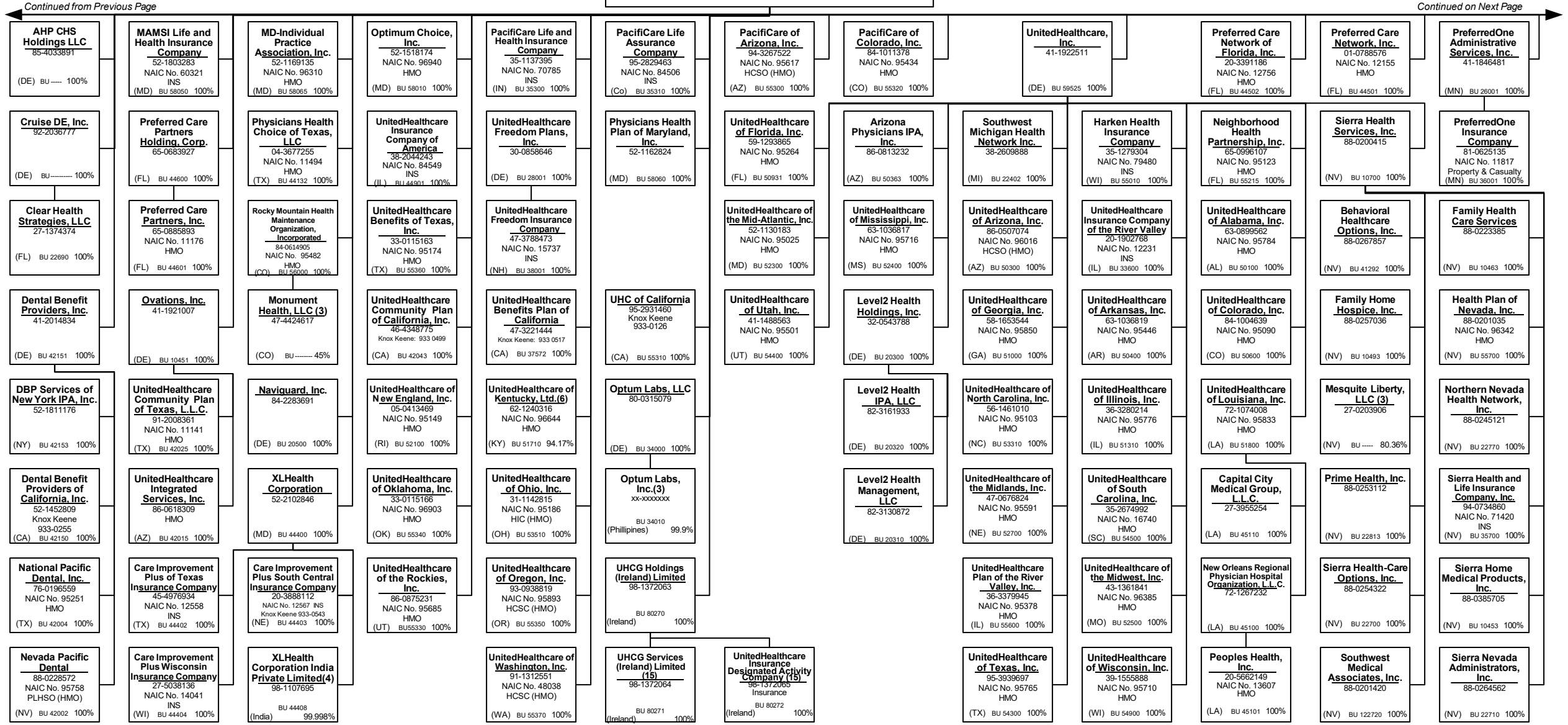
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**United HealthCare Services, Inc.**  
 (MN) 41-1289245 100%

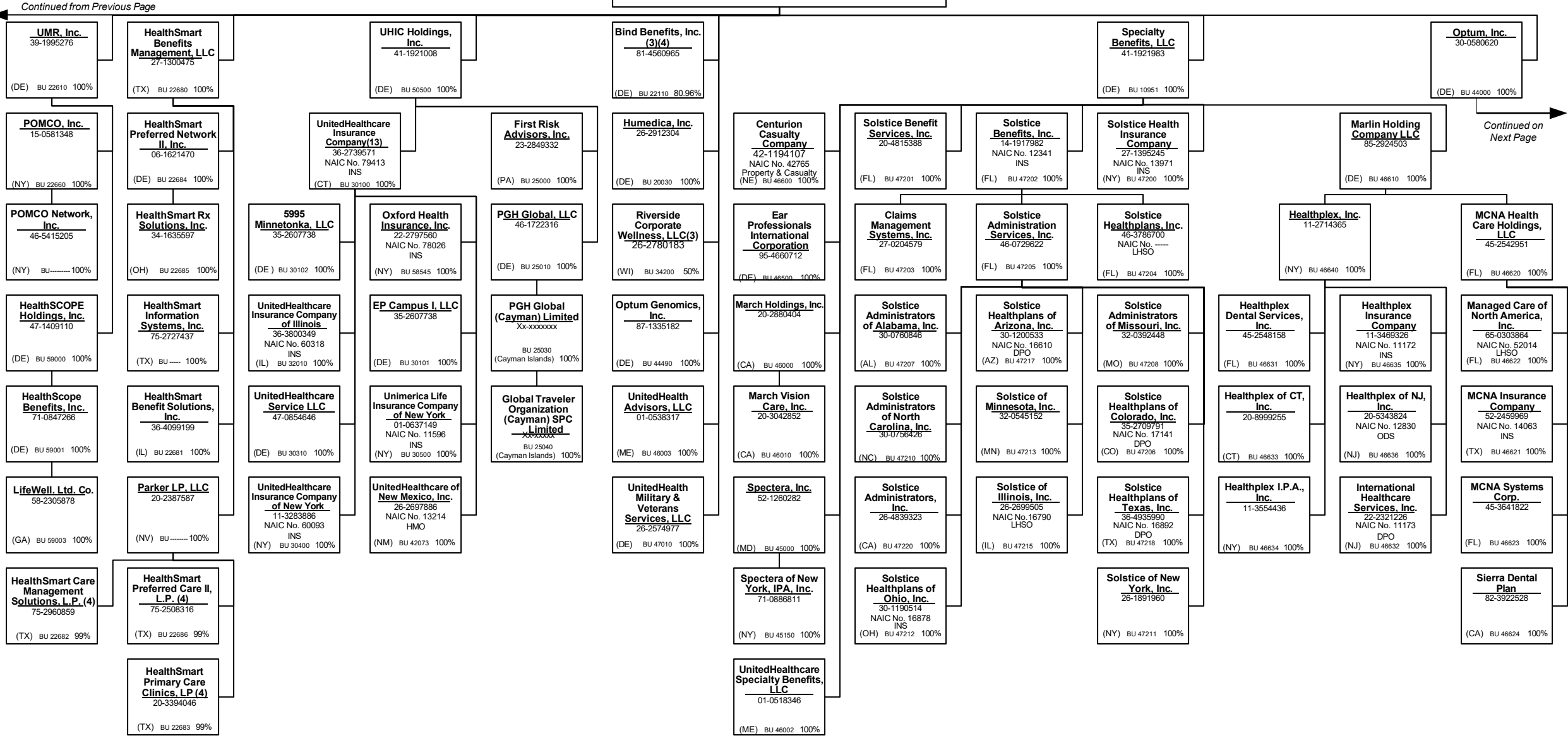


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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**United HealthCare Services, Inc.**  
 (MN) 41-1289245 100%

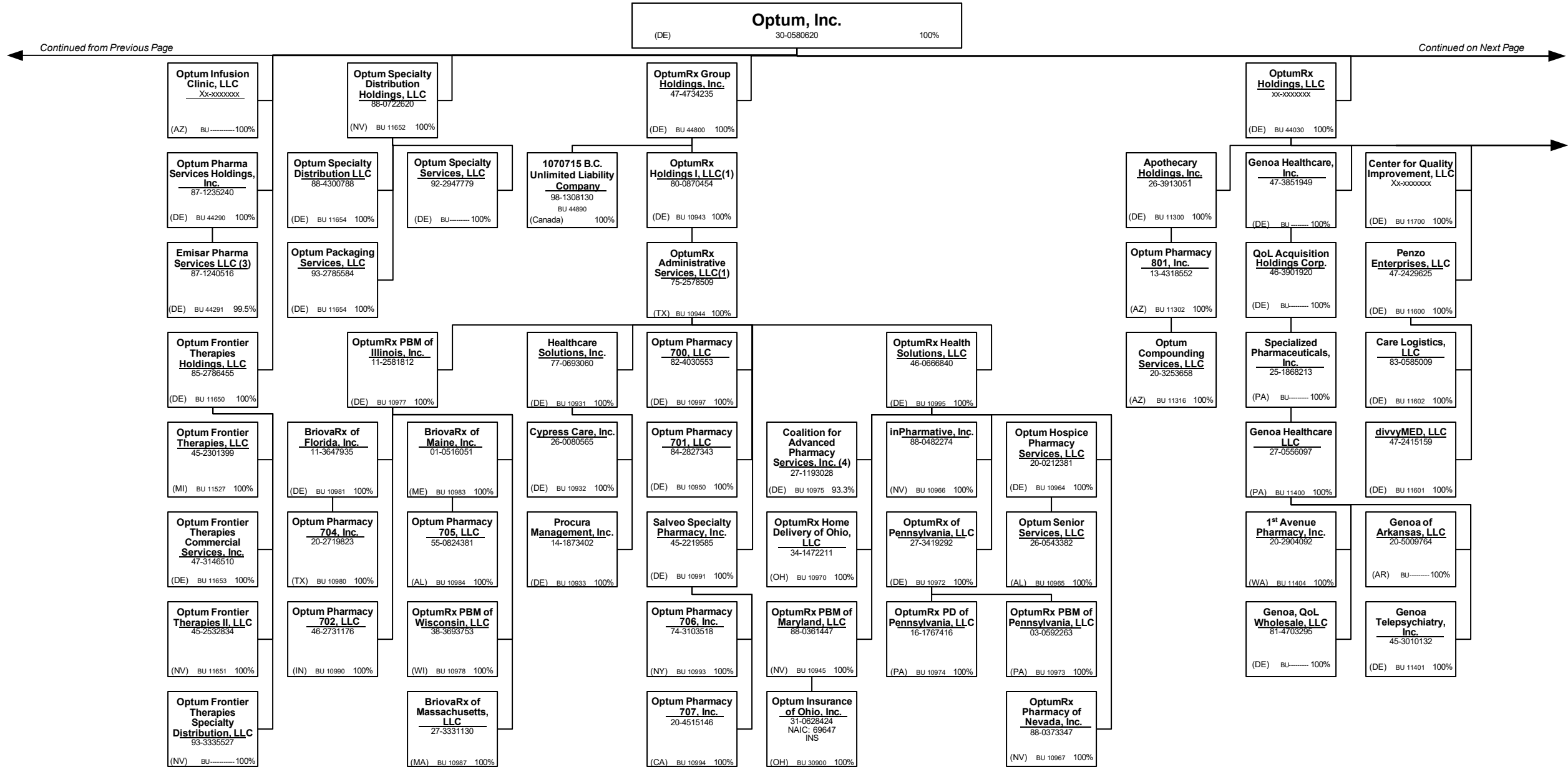


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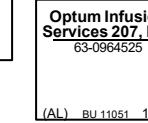
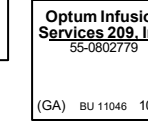
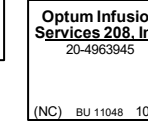
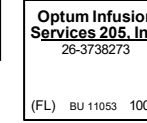
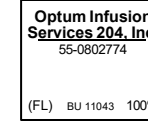
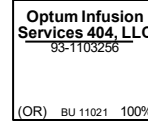
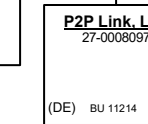
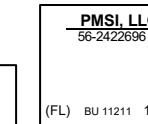
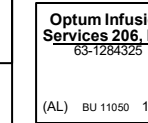
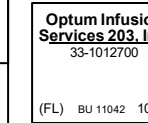
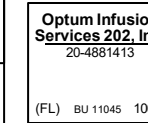
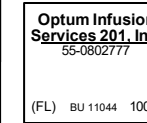
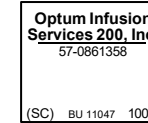
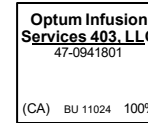
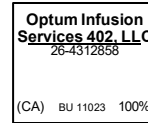
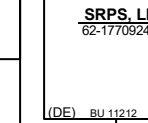
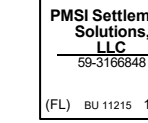
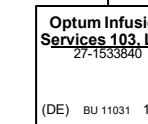
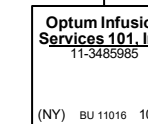
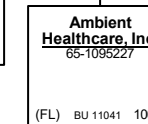
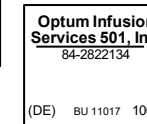
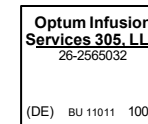
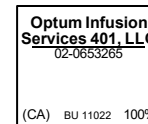
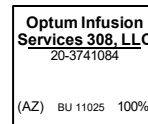
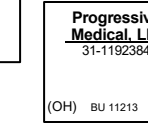
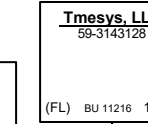
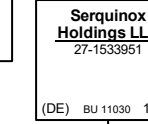
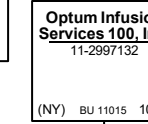
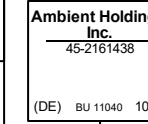
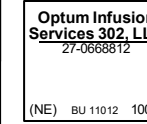
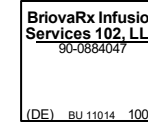
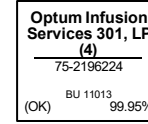
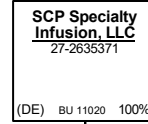
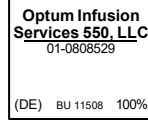
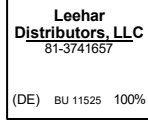
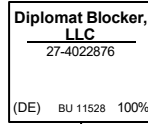
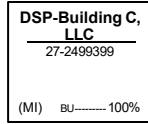
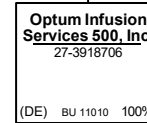
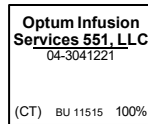
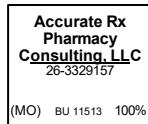
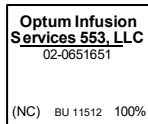
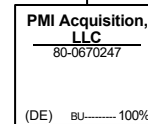
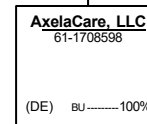
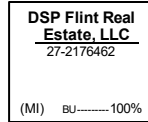
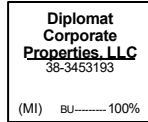
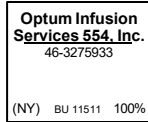
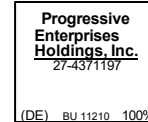
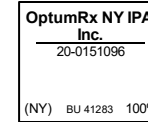
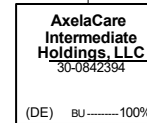
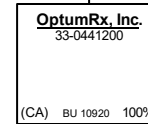
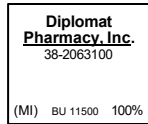
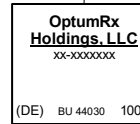
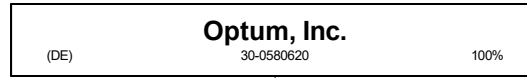
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**



**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**

**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 Holdings, 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%

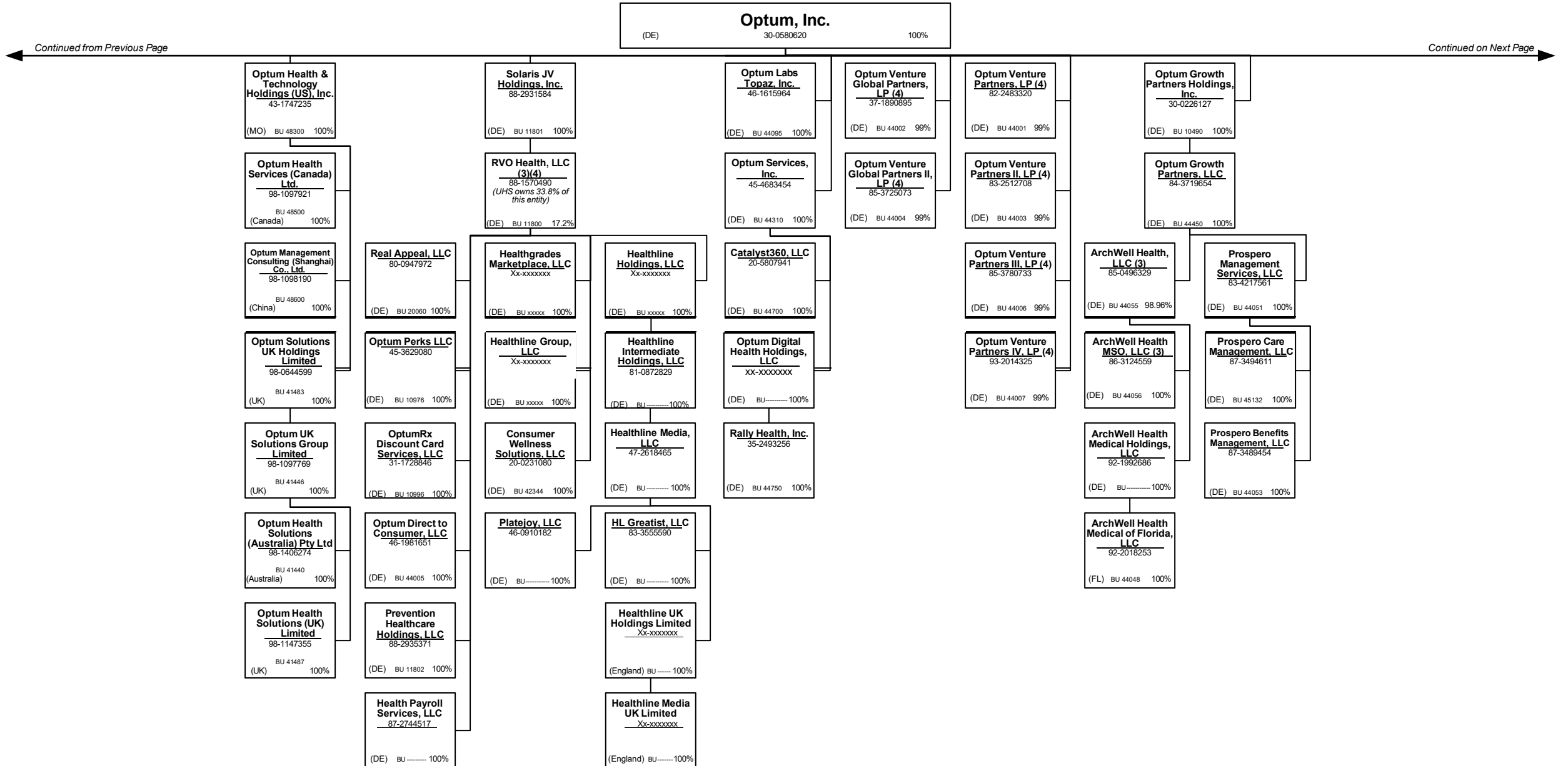
**MedSynergies, LLC**  
 75-2515691  
 (DE) BU 41871 100%

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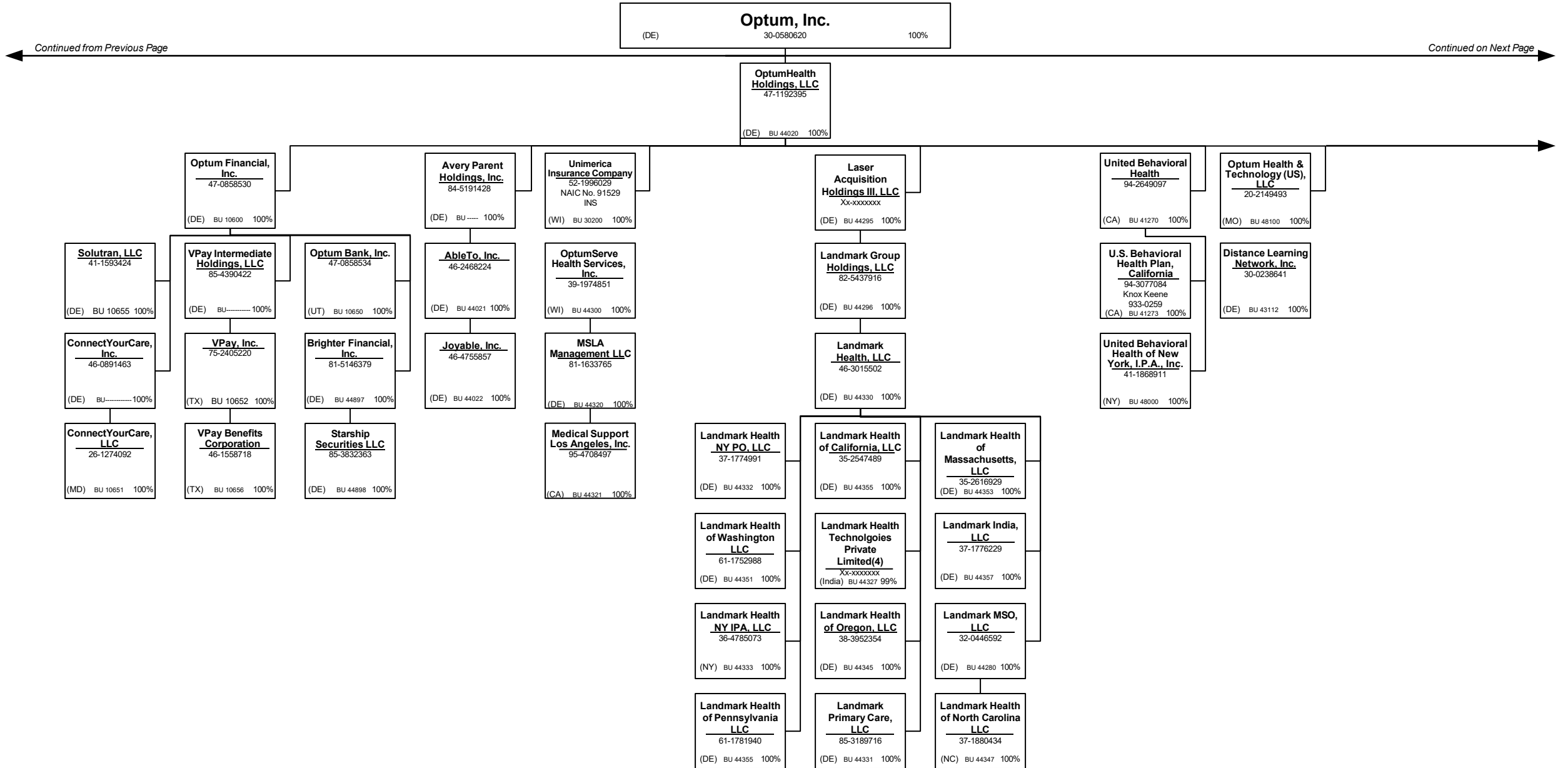
**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**



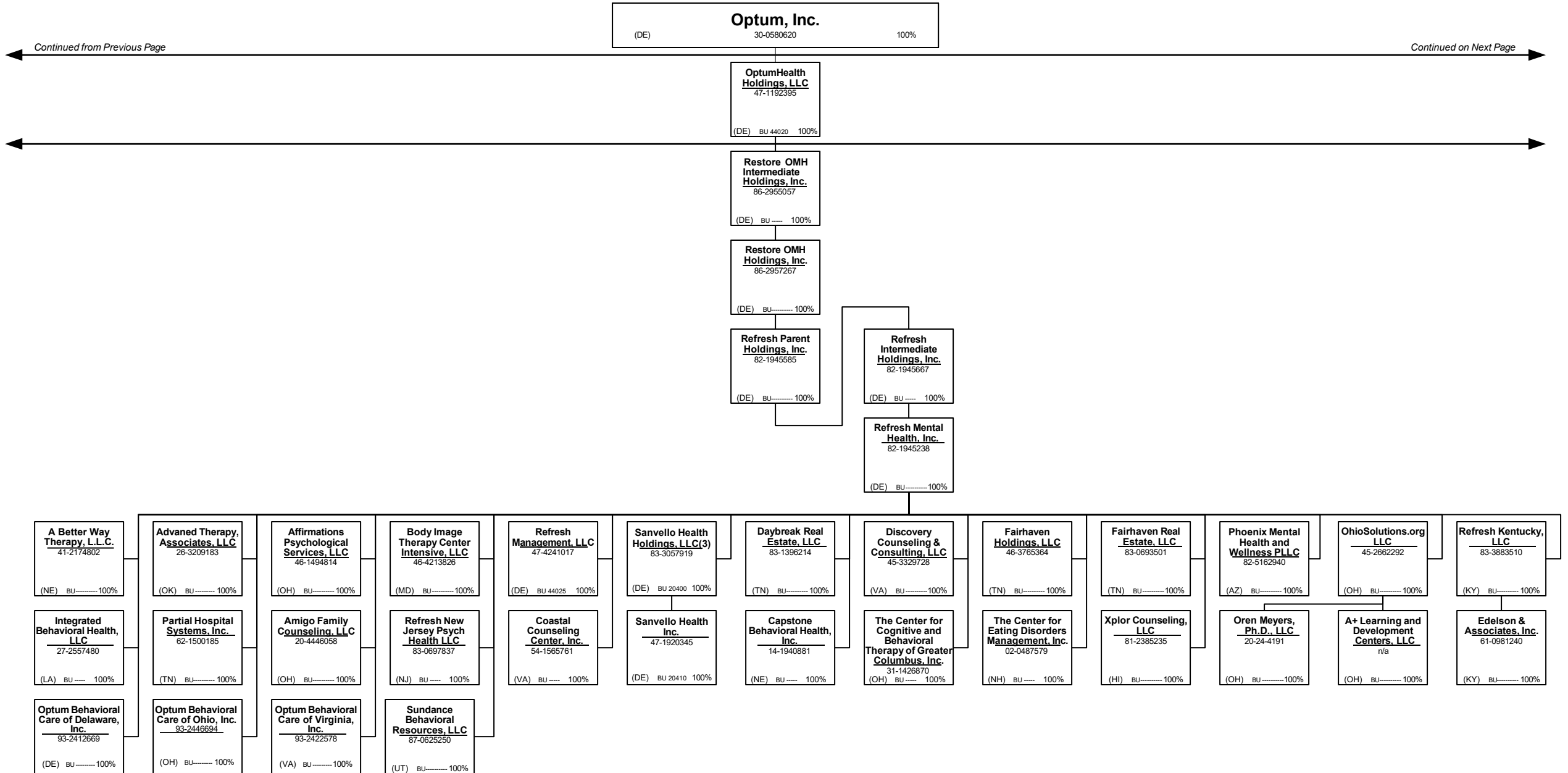
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**



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

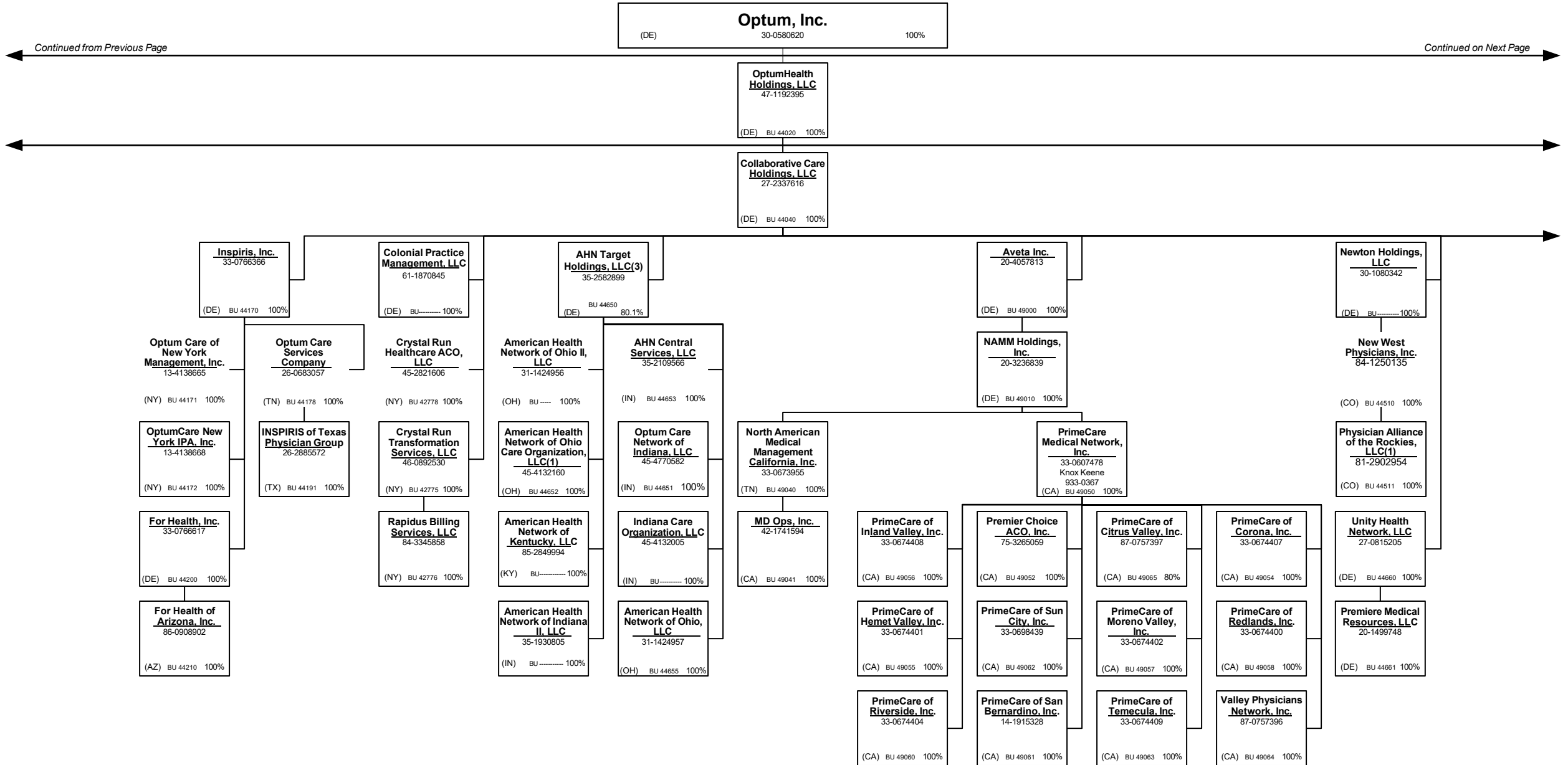


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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**



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

**Optum, Inc.**  
 (DE) 30-0580620 100%

**OptumHealth Holdings, LLC**  
 47-1192395  
 (DE) BU 44020 100%

**Collaborative Care Holdings, LLC**  
 27-2337616  
 (DE) BU 44040 100%

**WellMed Medical Management, Inc. (3)**  
 74-2786364  
 (TX) BU 44110 91%

**OptumCare Holdings, LLC(1)**  
 56-2592163  
 (CA) BU 42600 100%

**The Polyclinic MSO, LLC(3)**  
 83-1192367  
 (DE) BU 41950 80.1%

**ProHEALTH Medical Management, LLC**  
 47-1049961  
 (DE) BU 49080 100%

**HCAT Acquisition Inc.**  
 81-2378903  
 (DE) BU ----- 100%

**Comfort Care Transportation, LLC**  
 11-3647007  
 (TX) BU 44112 100%

**USMD Holdings, Inc.**  
 27-2866886  
 (DE) BU 44350 100%

**WellMed Medical Management of Florida, Inc.**  
 74-2797745  
 (FL) BU 44111 100%

**OptumCare Clinical Trials, LLC**  
 47-1422097  
 (DE) BU 42603 100%

**HealthCare Partners RE, LLC**  
 81-1080535  
 (DE) BU 42602 100%

**OptumCare Management, LLC**  
 95-4509662  
 (CA) BU 42610 100%

**Optum Health Plan of California**  
 46-2385459  
 Knox Keene Restricted 933-0498  
 (DE) BU 42601 100%

**First Hill Surgery Center, LLC (3)**  
 47-2066485  
 (WA) BU 41955 55%

**Orthology, Inc.(9)**  
 46-2742615  
 (DE) BU 20050 80%

**Day-Op Surgery Consulting Company, LLC**  
 75-2796663  
 (DE) BU 49094 100%

**Healthcare Associates of Texas LLC**  
 81-0760425  
 (DE) BU 44116 100%

**Impel Management Services, L.L.C.**  
 75-2574317  
 (TX) BU 44360 100%

**USMD Inc.**  
 20-8050318  
 (TX) BU 44370 100%

**USMD PPM, LLC**  
 35-2446102  
 (TX) BU 44373 100%

**OptumCare Florida, LLC**  
 87-0408859  
 (DE) BU 42710 100%

**California Medical Group Insurance Company, Risk Retention Group(3)**  
 20-1711131  
 (AZ) BU ----- 67%

**HCP ACO California, LLC**  
 45-3007213  
 (CA) BU 42614 100%

**OptumCare Colorado, LLC**  
 47-2196783  
 (CO) BU 42680 100%

**Excel MSO, LLC**  
 77-0560460  
 (CA) BU 44276 100%

**Collaborative Care Services, Inc.**  
 27-2337487  
 (DE) BU 44070 100%

**Perham Physical Therapy, LTD**  
 20-5608977  
 (MN) BU 20055 100%

**Riverside Medical Management, LLC**  
 32-0600242  
 (DE) BU 49083 100%

**Impel Consulting Experts, L.L.C.**  
 20-4351923  
 (TX) BU 44361 100%

**USMD Administrative Services, L.L.C.**  
 20-8048861  
 (TX) BU 44374 100%

**USMD PPM, LLC**  
 35-2446102  
 (TX) BU 44373 100%

**OptumCare Florida CI, LLC**  
 82-2227280  
 (DE) BU 42711 100%

**HealthCare Partners ASC-LB, LLC(4)**  
 95-4628842  
 (CA) BU 42613 99%

**OptumCare New Mexico, LLC**  
 20-4043287  
 (DE) BU 42670 100%

**Clinical Partners of Colorado Springs, LLC**  
 46-2879718  
 (CO) BU ----- 50%

**OptumCare Colorado, LLC(3)**  
 30-0998065  
 (CO) BU 42690 85%

**Jordan Ridge Family Medicine, LLC**  
 68-0624157  
 (DE) BU 44078 100%

**ProHealth Proton Center Management, LLC**  
 32-0455430  
 (DE) BU 40982 100%

**USMD Affiliated Services**  
 27-2956222  
 (TX) BU 44380 100%

**Everett MSO, Inc.**  
 81-1070402  
 (WA) BU 42720 100%

**HealthCare Partners Management Services California, LLC**  
 47-5274363  
 (DE) BU 42616 100%

**OptumCare ACO New Mexico, LLC**  
 30-0940296  
 (DE) BU 42672 100%

**Colorado Innovative Physician Solutions, Inc.**  
 37-1636677  
 (CO) BU 42681 100%

**OptumCare Colorado Medical Group, LLC**  
 47-2218380  
 (CO) BU 42691 100%

**Optum Care, Inc.**  
 83-1959511  
 (DE) BU 44610 100%

**Healthcare Associates of Irving PLLC**  
 75-2674367  
 (TX) BU 44117 100%

**Medical Clinic of North Texas PLLC**  
 75-2566987  
 (TX) BU 44381 100%

**Urology Associates of North Texas, P.L.L.C.**  
 75-2613230  
 (TX) BU 44370 100%

**North Puget Sound Oncology Equipment Leasing Company, LLC**  
 20-2564137  
 (WA) BU 42721 72.25%

**OptumCare South Florida, LLC**  
 45-3462809  
 (FL) BU 42621 100%

**OptumCare Endoscopy Center New Mexico, LLC**  
 26-1508741  
 (NM) BU 42671 100%

**OptumCare Colorado ASC, LLC**  
 35-2597463  
 (CO) BU 42691 100%

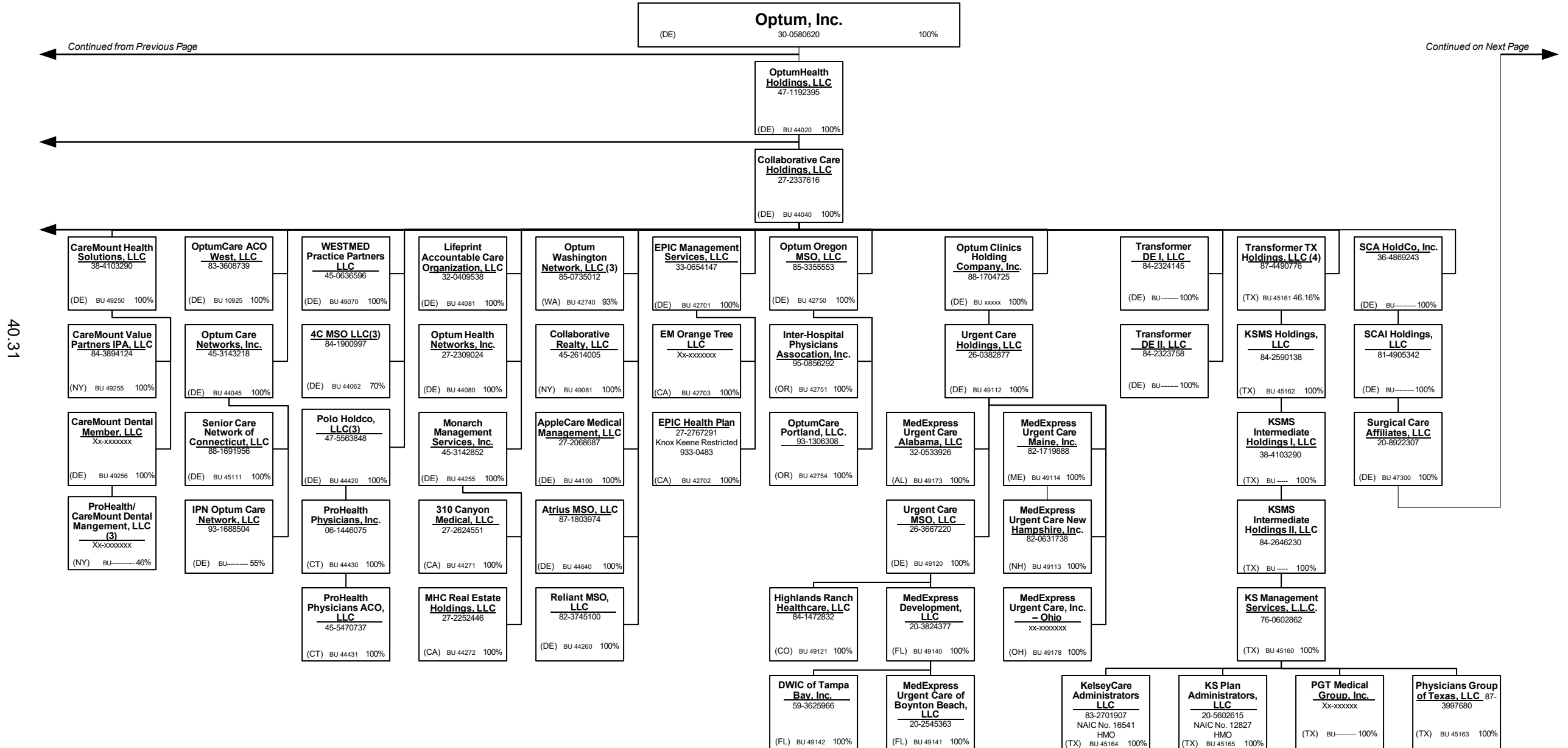
**AMG Health, LLC**  
 92-0712514  
 (DE) BU ----- 100%

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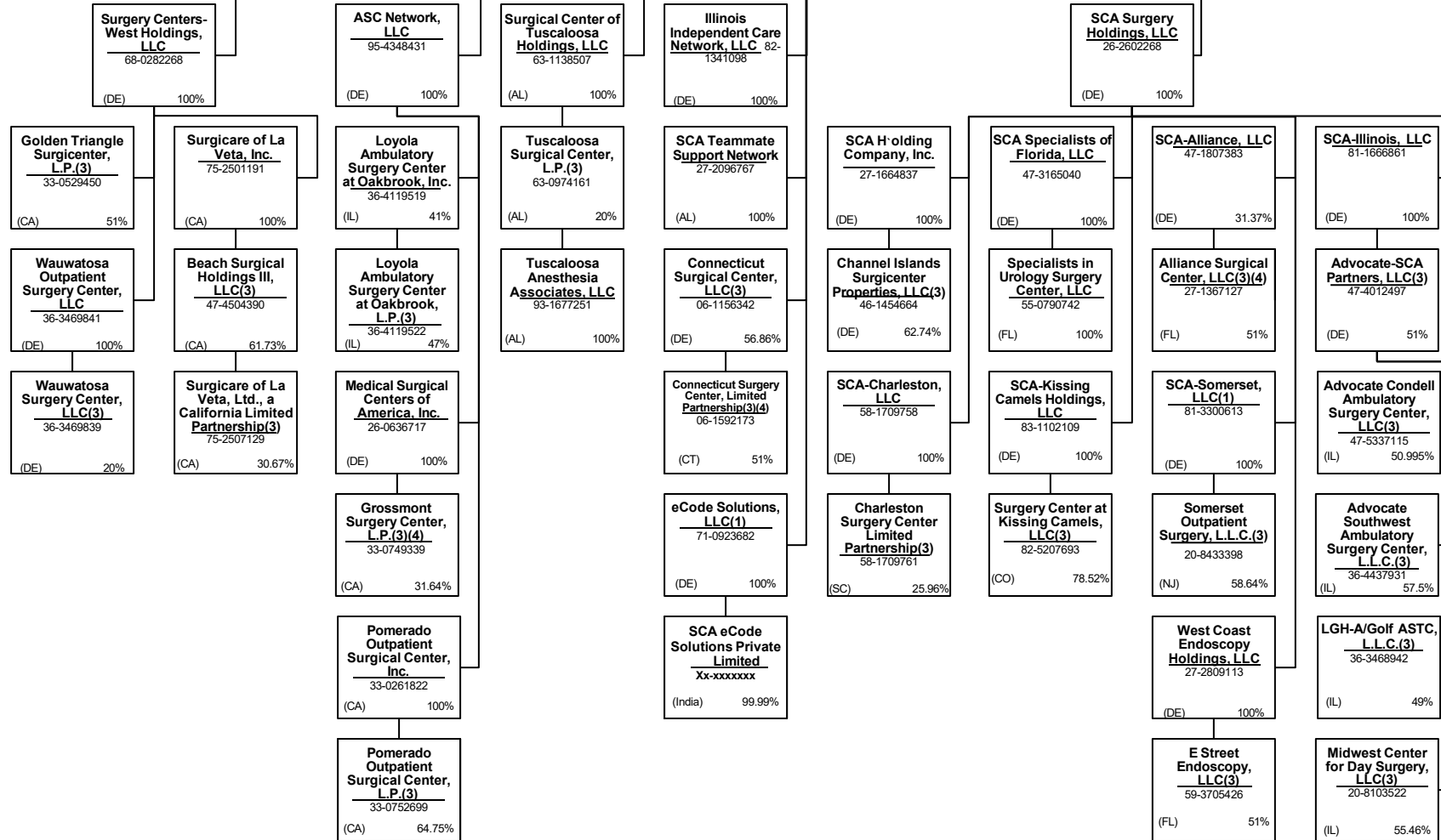
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**



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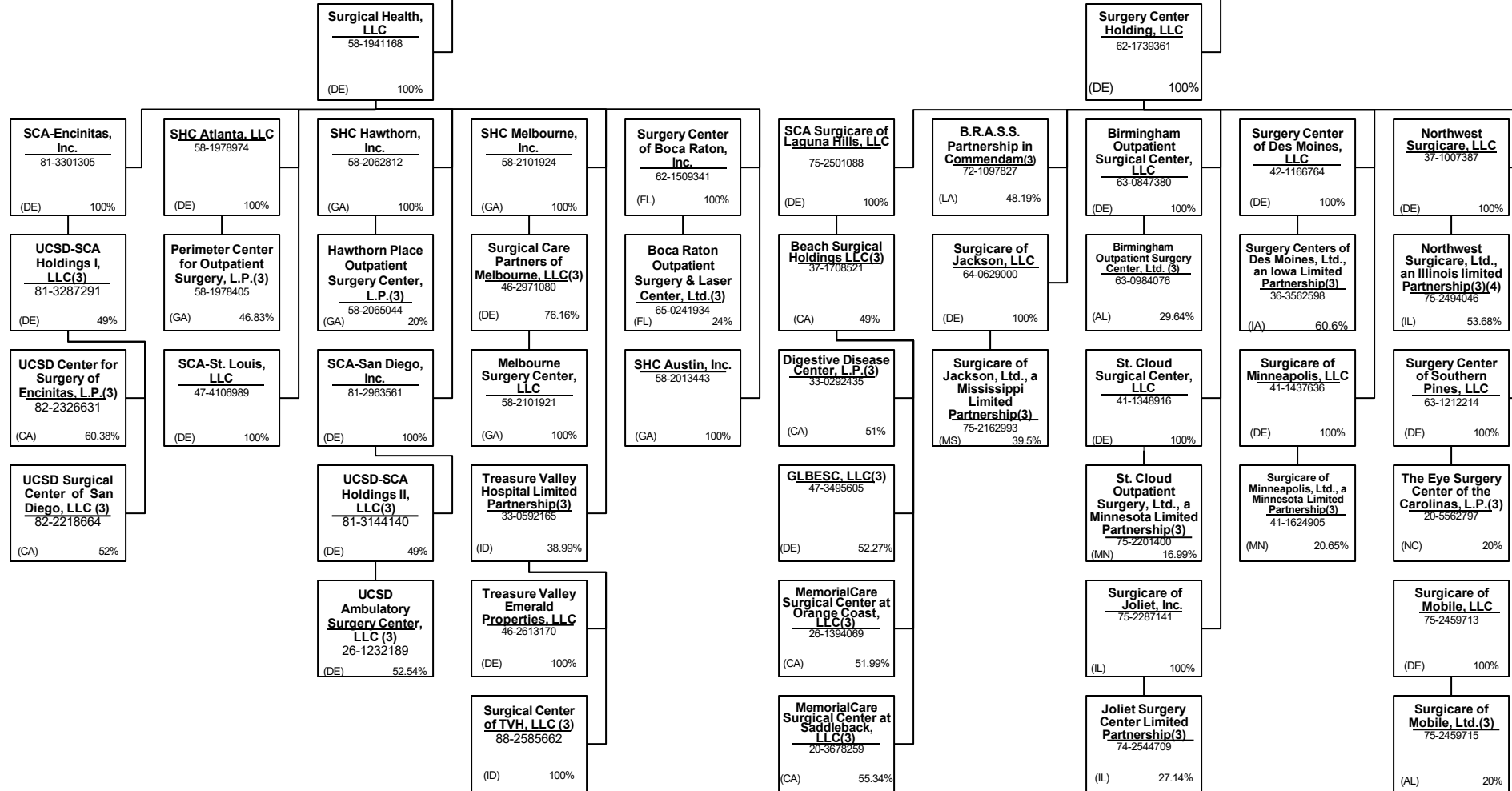


**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**Surgical Care Affiliates, LLC**  
 (DE) 20-8922307 100%

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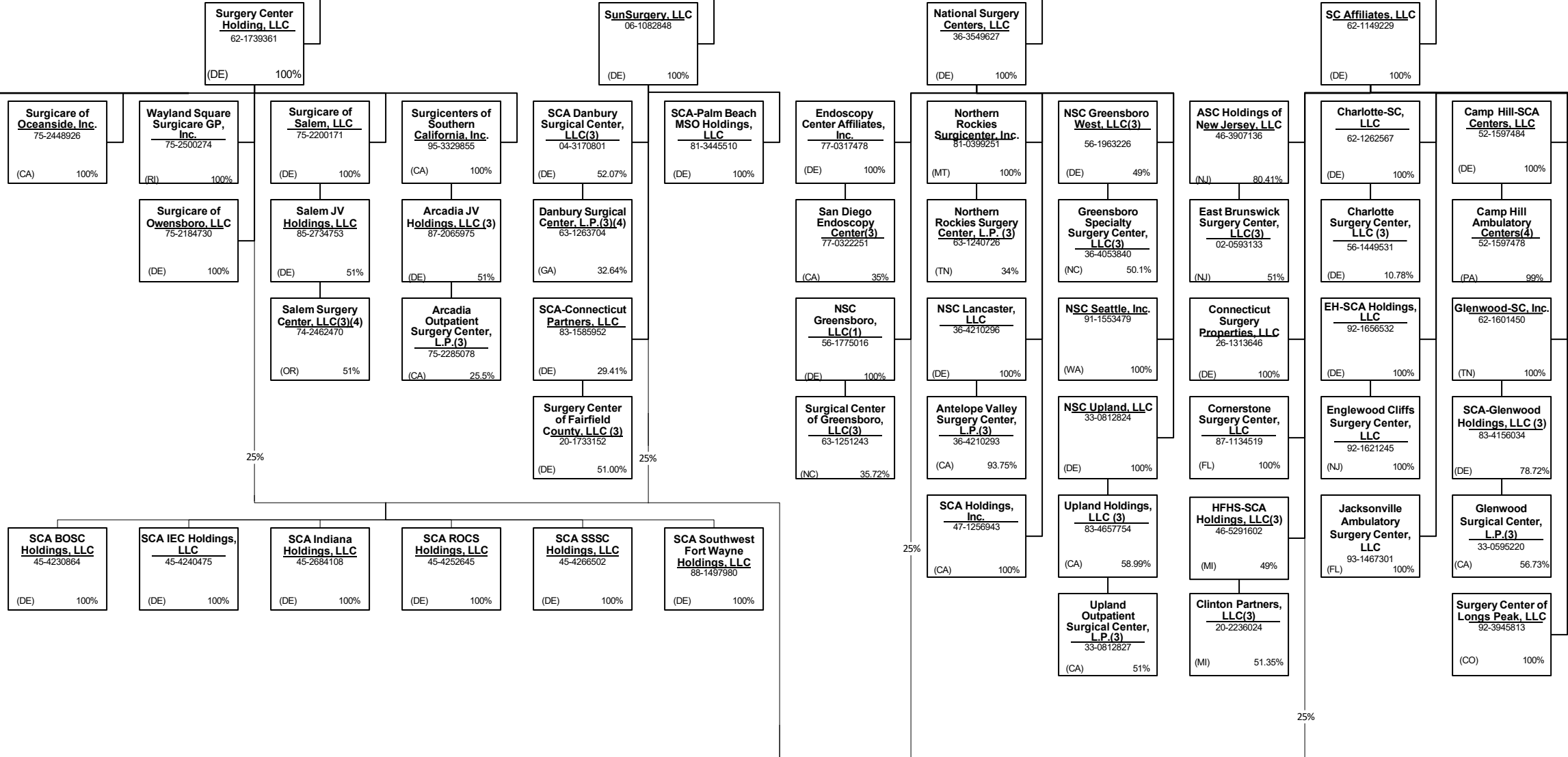
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**Surgical Care Affiliates, LLC**  
 (DE) 20-8922307 100%

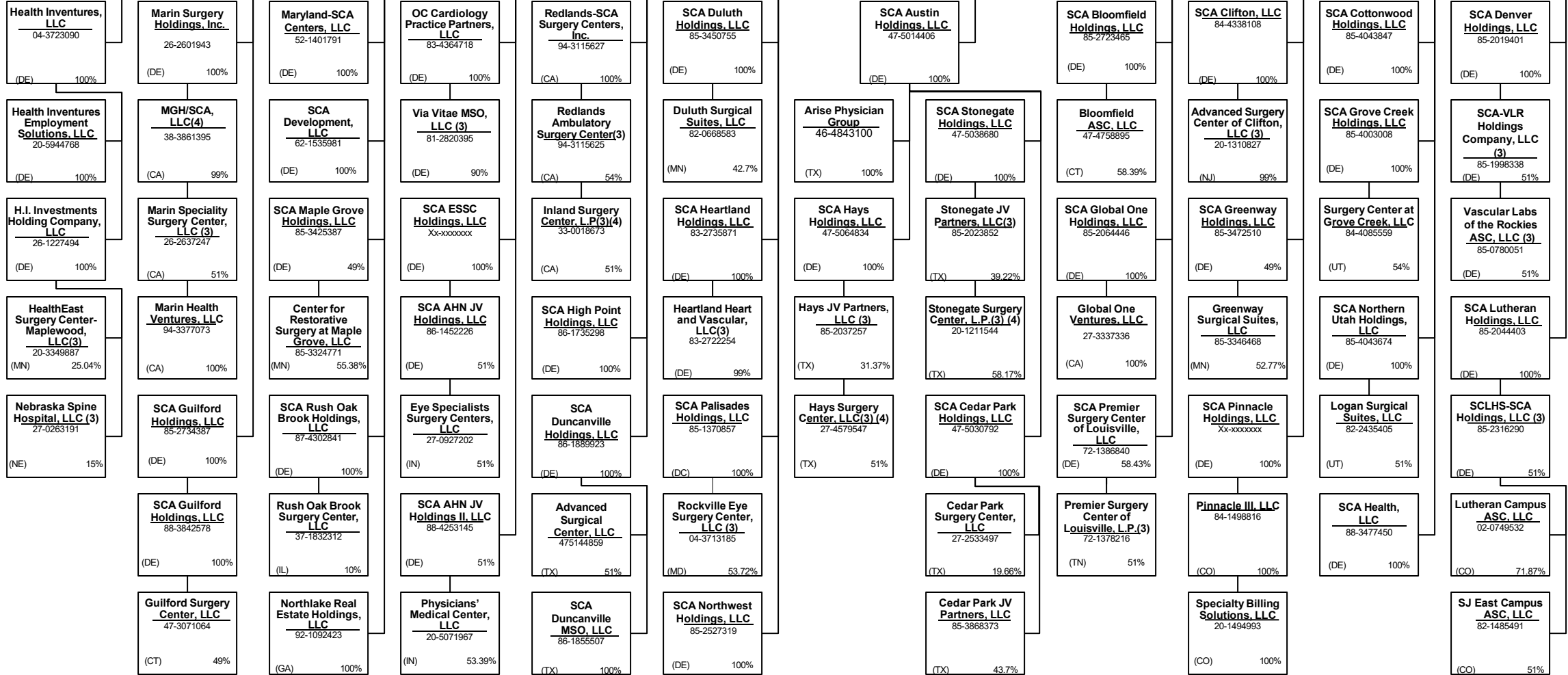
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**Surgical Care Affiliates, LLC**  
 (DE) 20-8922307 100%

**SC Affiliates, LLC**  
 62-1149229  
 (DE) 100%



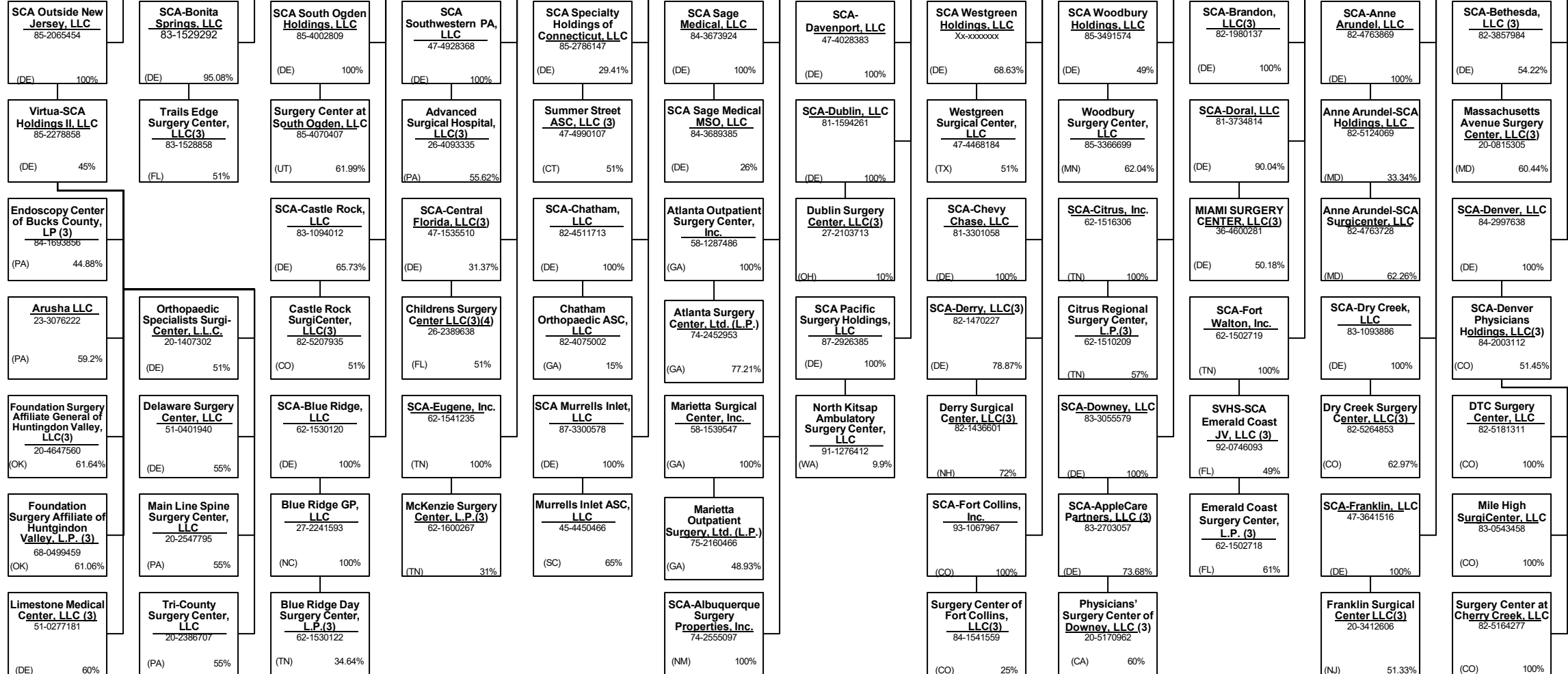
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**Surgical Care Affiliates, LLC**  
 (DE) 20-8922307 100%

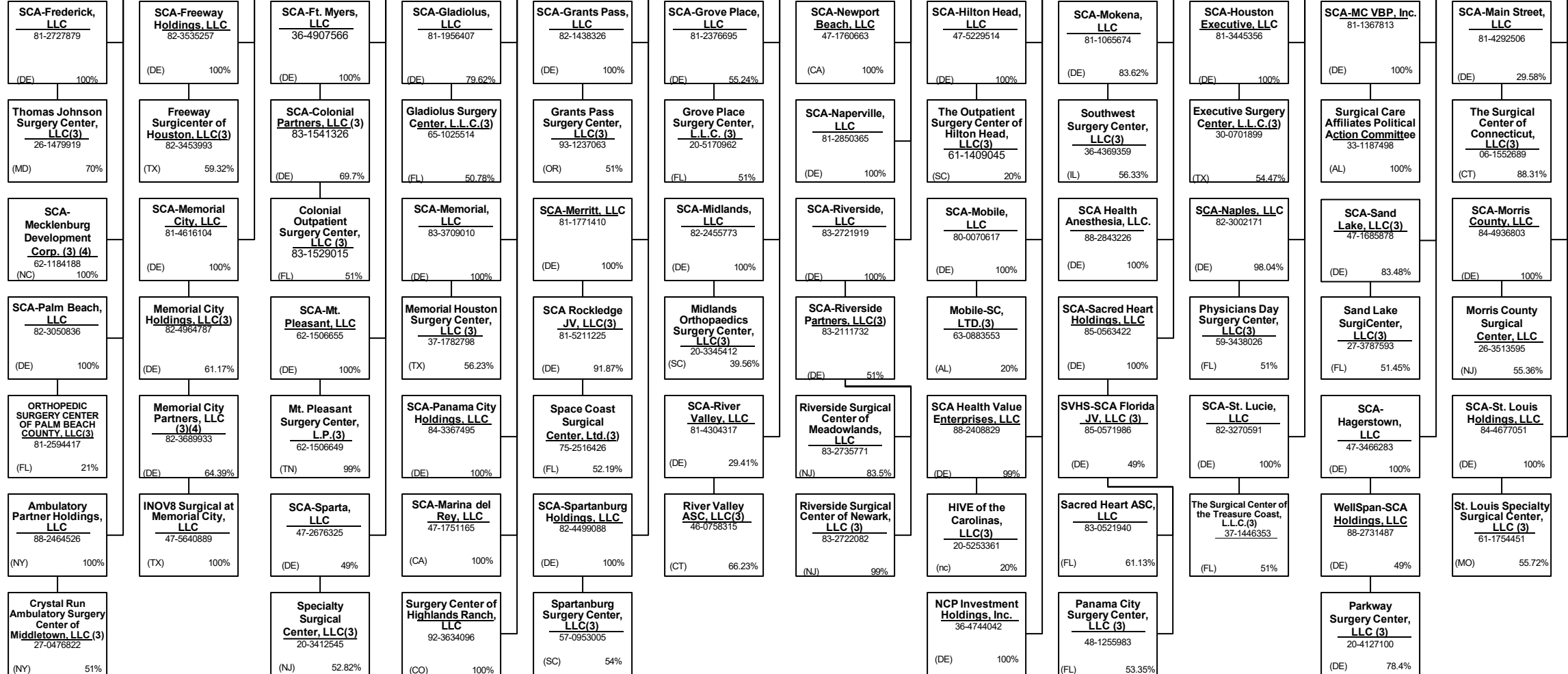
**SC Affiliates, LLC**  
 62-1149229  
 (DE) 100%



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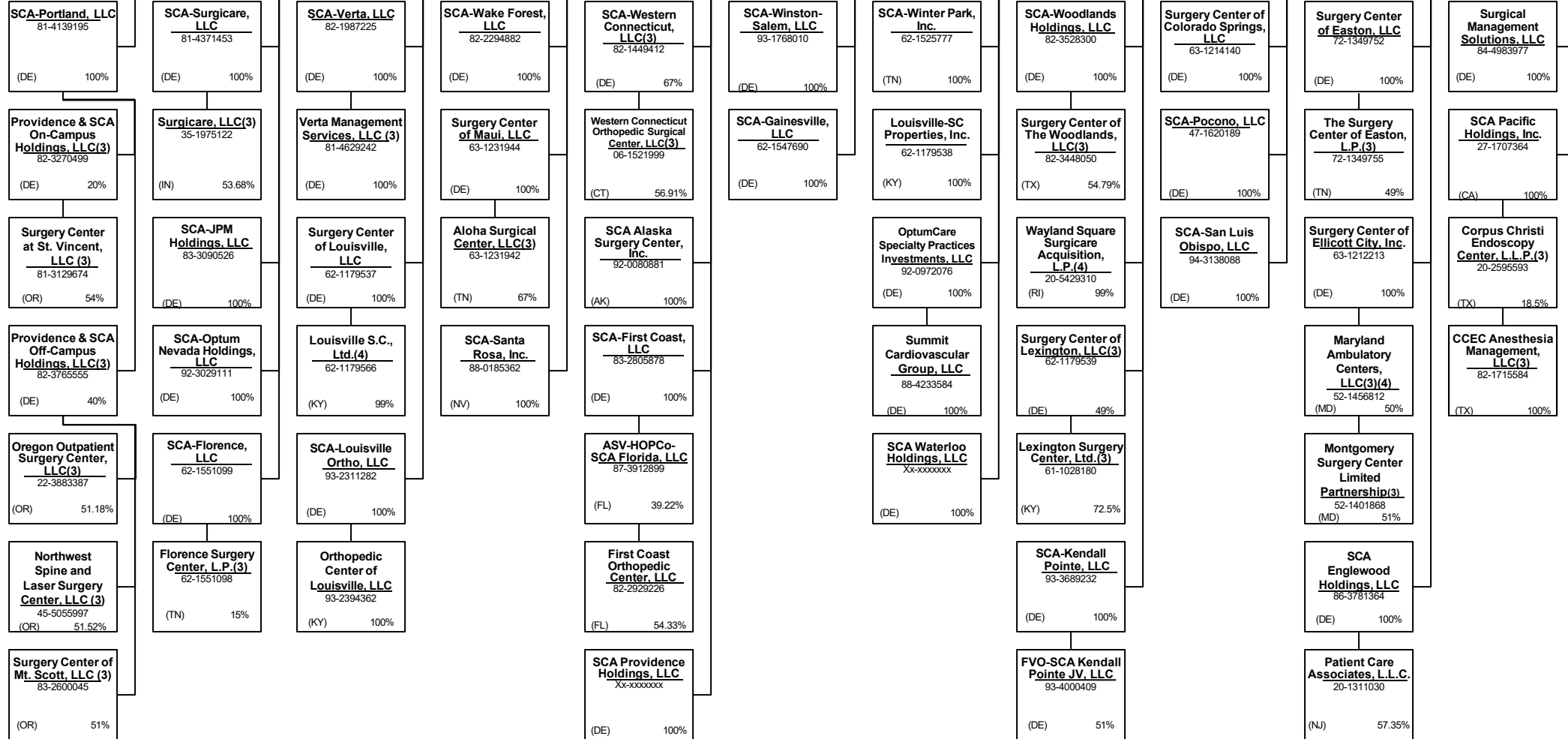
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**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**

**Surgical Care Affiliates, LLC**  
 (DE) 20-8922307 100%

**SC Affiliates, LLC**  
 62-1149229  
 (DE) 100%



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

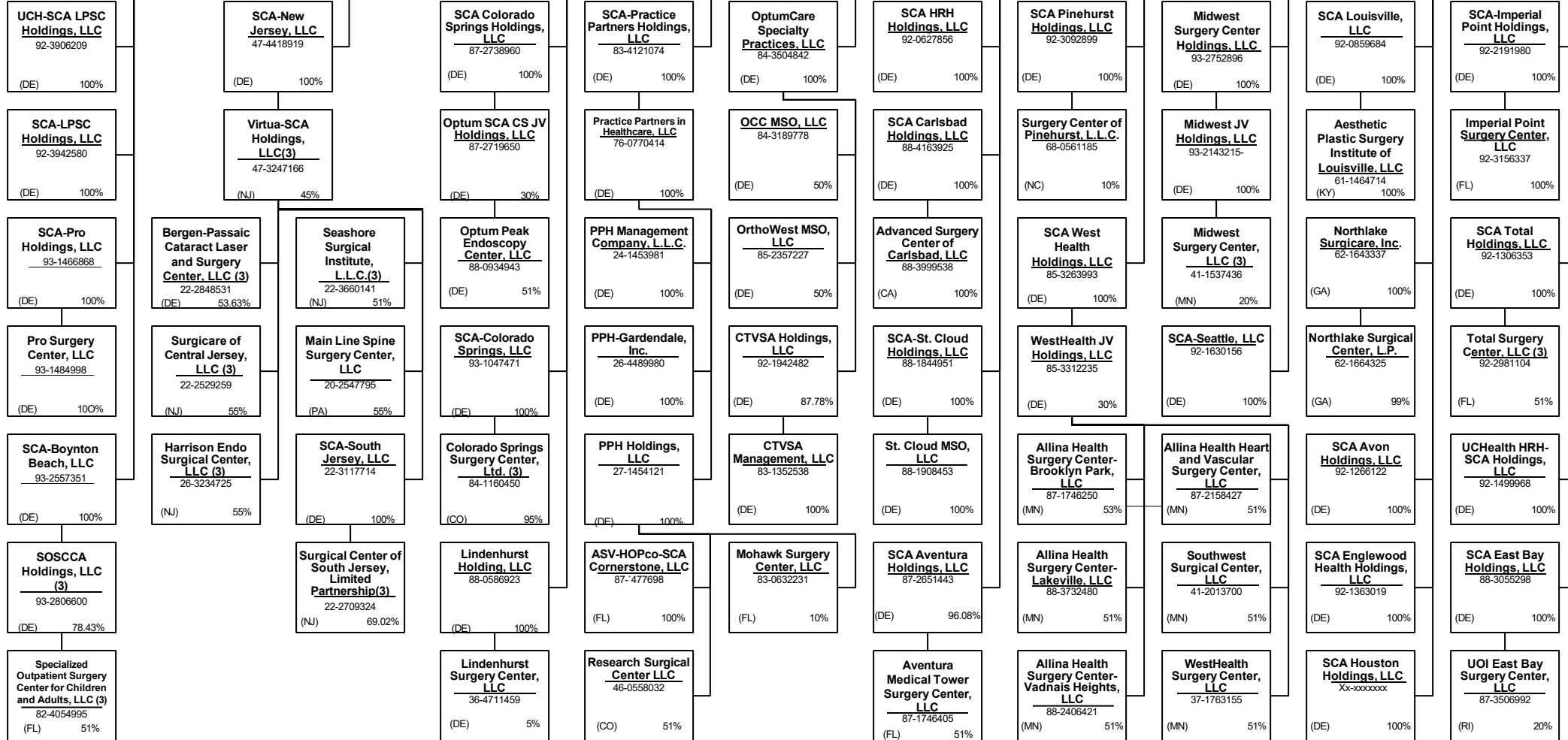
**Surgical Care Affiliates, LLC**  
 (DE) 20-8922307 100%

**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%

**Physicians Endoscopy Intermediate Holdco, Inc.**  
 26-2239018  
 (DE) 100%

**Physicians Endoscopy, L.L.C.**  
 91-1882702  
 (DE) 100%

**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**

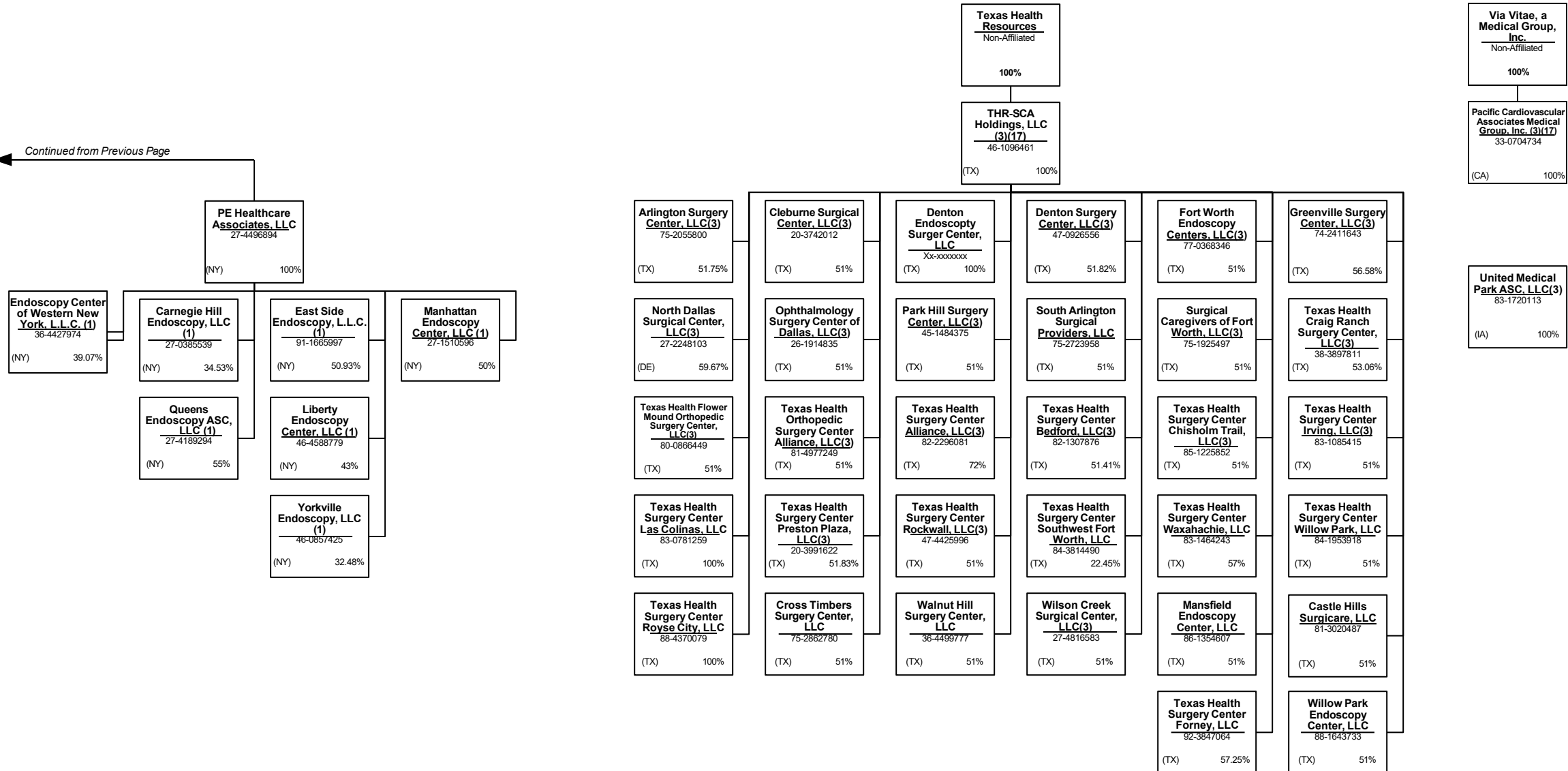
**Surgical Care Affiliates, LLC**  
 (DE) 20-8922307 100%

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.	MN	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	Mindscapes 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



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

Beneficially Owned Legal Entities

<b>Entity Name</b>	<b>Juris.</b>	<b>Federal Tax ID</b>
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. Miscellaneous Losses .....	93	33	216	0	342
2505. Professional Fees/Consulting .....	511,319	182,760	1,183,474	0	1,877,553
2506. Sundry General Expenses .....	6,114,056	1,247,296	7,601,232	0	14,962,584
2597. Summary of remaining write-ins for Line 25 from overflow page	6,625,468	1,430,089	8,784,922	0	16,840,479