

2006 Self Insured Plan Claims Administration Proposal Scoring Summary

COMPOSITE SCORES

QUALITATIVE COMPOSITE QUALITATIVE SCORE	BCBS 4.83	Humana 3.50	IBS/Wausau Benefits 3.67	Prairie States 2.83	UHC 3.50	Wausau Benefits 3.67	WPS 5.83	Weight 100.0%
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QUANTITATIVE TOTAL	BCBS 7.00	Humana 6.69	IBS/Wausau Benefits 5.67	Prairie States 5.50	UHC 6.85	Wausau Benefits 5.69	WPS 5.60	Weight 100.0%
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TOTAL COMPOSITE SCORE

SUMMARY RESULTS								
QUALITATIVE	BCBS 4.83	Humana 3.50	IBS/Wausau Benefits 3.67	Prairie States 2.83	UHC 3.50	Wausau Benefits 3.67	WPS 5.83	Weight 10.0%
QUANTITATIVE	7.00	6.69	5.67	5.50	6.85	5.69	5.60	90.0%
TOTAL COMPOSITE SCORE	6.78	6.37	6.47	6.23	6.51	6.48	6.62	100.0%

2006 UR Proposal Scoring Summary

COMPOSITE SCORES

QUALITATIVE	BCBS	Humana	IBS/Wausau Benefits	Prairie States	UHC	Wausau Benefits	WPS	Weight
DEFINITION OF MANAGED CARE PROCESS	4.33	3.83	4.17	2.83	4.50	4.17	5.00	16.7%
ADMINISTRATIVE ISSUES	4.83	4.50	4.17	3.17	4.00	4.17	5.17	16.7%
DETERMINING MEDICAL NECESSITY	5.50	4.67	3.50	2.50	5.33	3.50	5.50	16.7%
DEMAND MANAGEMENT PROCESSES	5.50	4.67	3.50	2.50	5.33	3.50	5.50	16.7%
PRECERT/APPROPRIATE OR BOTH	4.33	4.83	3.67	4.17	4.33	3.67	5.00	16.7%
DISEASE MANAGEMENT	5.83	5.17	4.33	3.83	5.33	4.67	5.17	16.7%
COMPOSITE QUALITATIVE SCORE	5.06	4.61	3.89	3.17	4.81	3.94	5.22	100.0%

QUANTITATIVE	BCBS	Humana	IBS/Wausau Benefits	Prairie States	UHC	Wausau Benefits	WPS	Weight
TOTAL	7.00	6.69	5.67	5.50	6.85	5.69	5.60	100.0%

TOTAL COMPOSITE SCORE

SUMMARY RESULTS	BCBS	Humana	IBS/Wausau Benefits	Prairie States	UHC	Wausau Benefits	WPS	Weight
QUALITATIVE	5.06	4.61	3.89	3.17	4.81	3.94	5.22	80.0%
QUANTITATIVE	7.00	6.69	5.67	5.50	6.85	5.69	5.60	20.0%
TOTAL COMPOSITE SCORE	6.44	5.03	4.25	3.63	5.21	4.29	5.30	100.0%

2006 Network Discount Analysis

	CCB	Humana	Prairie States/ HealthEOS	UHC	Wausau Benefits/ NPPN	WPS
Active						
Inpatient Facility	\$6,474,545	\$6,719,400	\$7,423,959	\$6,596,972	\$7,555,303	\$7,367,420
Outpatient Facility	\$1,659,109	\$1,673,609	\$1,872,848	\$1,666,359	\$1,911,367	\$1,841,855
Professional	\$4,171,219	\$4,593,457	\$7,294,761	\$4,382,338	\$6,583,153	\$6,545,606
Total	\$12,304,872	\$12,986,466	\$16,591,568	\$12,645,669	\$16,049,823	\$15,754,881
Retired						
<65						
Inpatient Facility	\$7,684,748	\$7,638,376	\$8,421,218	\$7,609,889	\$8,572,568	\$9,361,939
Outpatient Facility	\$1,950,677	\$1,966,007	\$2,176,651	\$1,958,342	\$2,217,375	\$2,340,485
Professional	\$5,300,458	\$5,837,004	\$9,269,610	\$5,568,731	\$8,365,354	\$8,317,642
Total	\$14,935,883	\$15,441,387	\$19,867,479	\$15,136,962	\$19,155,297	\$20,020,066
>65						
Inpatient Facility	\$2,340,485	\$2,340,485	\$2,340,485	\$2,340,485	\$2,340,485	\$2,340,485
Outpatient Facility	\$585,121	\$585,121	\$585,121	\$585,121	\$585,121	\$585,121
Professional	\$2,079,411	\$2,079,411	\$2,079,411	\$2,079,411	\$2,079,411	\$2,079,411
Total	\$5,005,017	\$5,005,017	\$5,005,017	\$5,005,017	\$5,005,017	\$5,005,017
Totals						
Inpatient Facility	\$16,499,777	\$16,698,261	\$18,185,662	\$16,547,346	\$18,468,355	\$19,069,844
Outpatient Facility	\$4,194,907	\$4,224,737	\$4,634,620	\$4,209,822	\$4,713,864	\$4,767,461
Professional	\$11,551,087	\$12,509,872	\$18,643,781	\$12,030,479	\$17,027,917	\$16,942,659
Total	\$32,245,771	\$33,432,870	\$41,464,064	\$32,787,647	\$40,210,137	\$40,779,964
Difference From Lowest	\$0	\$1,187,098	\$9,218,292	\$541,876	\$7,964,365	\$8,534,193

City of Milwaukee

2006 Network Discount Analysis

	BCBS	Humana	Prairie States	UHC	Wausau Benefits/			WPS
					IBS	Wausau Benefits		
2006								
All Fees	\$1,500,552	\$1,799,942	\$1,454,930	\$1,689,827	\$1,442,838	\$1,339,938	\$1,211,203	
Medical Claims	\$32,245,771	\$33,432,870	\$41,464,064	\$32,787,647	\$40,210,137	\$40,210,137	\$40,779,964	
Total Cost	\$33,746,323	\$35,232,812	\$42,918,993	\$34,477,474	\$41,652,974	\$41,550,075	\$41,991,168	
2007								
All Fees	\$1,245,878	\$1,613,146	\$1,187,090	\$1,465,467	\$1,155,187	\$1,052,288	\$1,211,203	
Medical Claims	\$32,245,771	\$33,432,870	\$41,464,064	\$32,787,647	\$40,210,137	\$40,210,137	\$40,779,964	
Total Cost	\$33,491,650	\$35,046,015	\$42,651,153	\$34,253,114	\$41,365,324	\$41,262,424	\$41,991,168	
2008								
All Fees	\$1,297,881	\$1,692,902	\$1,274,565	\$1,544,195	\$1,167,537	\$1,064,637	\$1,188,048	
Medical Claims	\$32,245,771	\$33,432,870	\$41,464,064	\$32,787,647	\$40,210,137	\$40,210,137	\$40,779,964	
Total Cost	\$33,543,652	\$35,125,772	\$42,738,629	\$34,331,842	\$41,377,673	\$41,274,774	\$41,968,012	
Grand Total								
All Fees	\$4,044,312	\$5,105,990	\$3,916,585	\$4,699,488	\$3,765,562	\$3,456,864	\$3,610,454	
Medical Claims	\$96,737,314	\$100,298,609	\$124,392,191	\$98,362,942	\$120,630,410	\$120,630,410	\$122,339,893	
Total Cost	\$100,781,625	\$105,404,599	\$128,308,776	\$103,062,430	\$124,395,971	\$124,087,273	\$125,950,347	
3-Year Difference From Lowest	\$0	\$4,622,974	\$27,527,150	\$2,280,805	\$23,614,346	\$23,305,648	\$25,168,722	

2006 Prescription Drug Manager Proposal Scoring Summary

COMPOSITE SCORES

	Wausau/ Innoviant	Navitus	BCBS/Wellpoint	LMHCUM/ Caremark	Walgreens	Medco/WPS	Weight
QUALITATIVE							
ELIGIBILITY & PERFORMANCE GUARANTEES	4.17	5.67	5.00	4.87	4.83	3.33	25.0%
PRICE & UM PROCESSES	4.17	5.83	5.33	3.00	4.33	4.50	25.0%
CLAIMS PROCESSING/PREPAY/HSR OF OPER.	3.33	4.87	5.00	4.83	5.17	5.50	25.0%
DATA REPORTING AND ACCESS	4.60	5.80	5.00	4.80	5.00	5.20	25.0%
COMPOSITE QUALITATIVE SCORE	4.07	5.44	5.08	4.28	4.83	4.83	100.0%

	Wausau/ Innoviant	Navitus	BCBS/Wellpoint	LMHCUM/ Caremark	Walgreens	Medco/WPS	Weight
QUANTITATIVE							
TOTAL	6.66	7.00	6.40	6.34	6.27	6.27	100.0%

TOTAL COMPOSITE SCORE

	Wausau/ Innoviant	Navitus	BCBS/Wellpoint	LMHCUM/ Caremark	Walgreens	Medco/WPS	Weight
SUMMARY RESULTS							
QUALITATIVE	4.07	5.44	5.08	4.28	4.83	4.83	25.0%
QUANTITATIVE	6.86	7.00	6.40	6.34	6.27	6.27	75.0%
TOTAL COMPOSITE SCORE	6.01	6.61	6.07	5.32	5.91	5.86	100.0%

2006 PBM Proposal Analysis Summary

PBM	Results Excluding Rebates			Net Cost	Difference From Lowest	Rank
	3-Year Total Cost	Rebates				
Navitus/Prescription Solutions Mail	\$36,604,788	\$2,297,853		\$34,306,935	\$0	1
Innoviant/Wausau Benefits	\$37,368,004	\$1,292,542		\$36,075,462	\$763,216	2
Wellpoint/BCBS	\$39,231,511	\$1,723,390		\$37,508,121	\$2,626,723	3
UHC	\$39,195,407	\$1,531,902		\$37,663,505	\$2,590,619	4
Labor Management Health Care Coalition of the Upper Midwest/Caremark	\$39,023,563	\$1,148,927		\$37,874,636		5
Walgreens	\$39,510,124	\$1,236,819		\$38,273,304	\$2,418,775	6
Argus/Humana	\$39,534,820	\$1,077,119		\$38,457,701	\$2,905,336	7
Medco/WPS Express Scripts	\$40,023,177	\$1,436,158		\$38,587,018	\$2,930,032	8
Traditional Pricing Pharmicare/Prairie States	\$40,129,587	\$1,206,373		\$38,923,215	\$3,524,800	9
Preferred Pharmacy Network	\$39,761,808	\$746,802		\$39,015,006	\$3,157,020	10
RxEDO/Wausau Benefits/IBS	\$40,781,571	\$1,627,646		\$39,153,925	\$4,176,783	11
Wisconsin Rx/Caremark Pharmicare/Prairie States	\$40,421,691	\$1,177,650		\$39,244,041	\$3,816,903	12
Broad Pharmacy Network Express Scripts	\$39,997,914	\$746,802		\$39,251,112	\$3,393,126	13
Pass-Through Pricing	\$40,689,488	\$890,418		\$39,799,070	\$4,084,700	14

2006 HMO Rate Comparison

Rate	2005 Rates		2006 Rates		2006 Rates		2006 Rates		2006 Rates	
	CCB Broad Network	AFN Narrow Network	CCB Broad Network	AFN Narrow Network	Humana Broad Network	Humana Broad Network	UHC Broad Network	UHC Broad Network	WPS Narrow Network	WPS Narrow Network
Active Rates										
Single	\$440.77	\$355.28	\$641.32	\$388.95	\$490.87	\$490.87	\$499.80	\$499.80	\$460.91	\$460.91
Family	\$1,203.31	\$969.93	\$1,750.84	\$1,062.10	\$1,227.18	\$1,227.18	\$1,249.50	\$1,249.50	\$1,152.27	\$1,152.27
Retiree Rates										
Single without Medicare	\$551.99	\$496.71	\$827.85	\$620.90	\$736.30	\$736.30	\$749.70	\$749.70	\$691.36	\$691.36
Family without Medicare	\$1,506.65	\$1,356.00	\$2,259.95	\$1,695.00	\$1,472.61	\$1,472.61	\$1,499.40	\$1,499.40	\$1,382.72	\$1,382.72
One with Medicare	\$434.22	\$390.76	\$520.89	\$500.20	\$392.70	\$392.70	\$399.84	\$399.84	\$368.72	\$425.97
Two with Medicare	\$868.45	\$781.52	\$1,041.79	\$1,000.35	\$785.39	\$785.39	\$799.68	\$799.68	\$737.45	\$851.94
One with Medicare & One without Medicare	\$986.12	\$887.46	\$1,182.95	\$1,135.95	\$1,129.00	\$1,129.00	\$1,149.54	\$1,149.54	\$1,060.10	\$1,224.67
One with Medicare, One without Medicare & Dependent children	\$1,388.98	\$1,251.54	\$1,666.22	\$1,601.95	\$1,325.35	\$1,325.35	\$1,349.46	\$1,349.46	\$1,244.45	\$1,437.66
Two with Medicare & Dependent children	\$1,271.31	\$1,145.60	\$1,525.06	\$1,466.35	\$981.74	\$981.74	\$999.60	\$999.60	\$921.82	\$1,064.94
One without Medicare & Dependent children	\$1,506.65	\$1,356.00	\$1,807.38	\$1,735.70	\$1,472.61	\$1,472.61	\$1,499.40	\$1,499.40	\$1,382.72	\$1,600.00
One with Medicare & Dependent children	\$1,388.98	\$1,251.54	\$1,666.22	\$1,601.95	\$589.04	\$589.04	\$599.76	\$599.76	\$553.08	\$638.96

Note: CCB & AFN employee rates shown are composite of management and non management rates.

2006 HMO Proposal Analysis

2005

Projected 2005 HMO Expenditures

Gross 2005 HMO Prem.	\$71,348,502
Less: Active HMO Trust	(\$4,444,748)
Less: Retiree HMO Trust	(\$6,966,951)
<u>Less: Water & Prkg Credits</u>	<u>(\$2,921,359)</u>
Projected Net HMO 2005	\$57,015,444

2005

CompcareBlue

Projected 2006 HMO Expenditures

Change from 2005

		<u>Annualized</u>	<u>%</u>
Gross 2006 HMO Prem.	\$91,225,709	\$19,877,208	28%
Less: Active HMO Trust	(\$13,117,668)	(\$8,672,921)	195%
Less: Retiree HMO Trust	(\$9,513,601)	(\$2,546,650)	37%
<u>Less: Water & Prkg Credits</u>	<u>(\$3,735,229)</u>	<u>(\$813,871)</u>	<u>28%</u>
Projected Net HMO 2006	\$64,859,210	\$7,843,766	14%

Humana

Projected 2006 HMO Expenditures

Change from 2005

		<u>Annualized</u>	<u>%</u>
Gross 2006 HMO Prem.	\$81,334,227	\$9,985,726	14%
Less: Active HMO Trust	\$0	\$4,444,748	-100%
Less: Retiree HMO Trust	(\$6,154,492)	\$812,459	-12%
<u>Less: Water & Prkg Credits</u>	<u>(\$3,330,223)</u>	<u>(\$408,865)</u>	<u>14%</u>
Projected Net HMO 2006	\$71,849,512	\$14,834,068	26%

UHC

Projected 2006 HMO Expenditures

Change from 2005

		<u>Annualized</u>	<u>%</u>
Gross 2006 HMO Prem.	\$82,813,661	\$11,465,160	16%
Less: Active HMO Trust	\$0	\$4,444,748	-100%
Less: Retiree HMO Trust	(\$6,266,442)	\$700,509	-10%
<u>Less: Water & Prkg Credits</u>	<u>(\$3,390,799)</u>	<u>(\$469,440)</u>	<u>16%</u>
Projected Net HMO 2006	\$73,156,420	\$16,140,976	28%

WPS Limited Network Option

Projected 2006 HMO Expenditures

Change from 2005

		<u>Annualized</u>	<u>%</u>
Gross 2006 HMO Prem.	\$76,369,470	\$5,020,968	7%
Less: Active HMO Trust	\$0	\$4,444,748	-100%
Less: Retiree HMO Trust	(\$5,778,785)	\$1,188,166	-17%
<u>Less: Water & Prkg Credits</u>	<u>(\$3,126,942)</u>	<u>(\$205,583)</u>	<u>7%</u>
Projected Net HMO 2006	\$67,463,743	\$10,448,299	18%

2006 HMO Proposal Scoring Summary

COMPOSITE SCORES

QUALITATIVE	CCB	Humana	UHC	WPS	Weight
QUESTION 1					7.7%
QUESTION 2					7.7%
QUESTION 3					7.7%
QUESTION 4					7.7%
QUESTION 5					7.7%
QUESTION 6					7.7%
QUESTION 7					7.7%
QUESTION 8					7.7%
QUESTION 9					7.7%
QUESTION 10					7.7%
QUESTION 11					7.7%
QUESTION 12					7.7%
QUESTION 13					7.7%
COMPOSITE QUALITATIVE SCORE	6.00	4.33	4.00		100.0%

QUANTITATIVE	CCB	Humana	UHC	WPS	Weight
TOTAL	7.00	6.32	6.21	6.73	100.0%

TOTAL COMPOSITE SCORE

SUMMARY RESULTS	CCB	Humana	UHC	WPS	Weight
QUALITATIVE	6.00	4.33	4.00	0.00	5.0%
QUANTITATIVE	7.00	6.32	6.21	6.73	95.0%
TOTAL COMPOSITE SCORE	6.95	6.22	6.10	6.39	100.0%