City of Milwaukee

2004 HMO Rate Quotes

2004 Rates	CompcareBlue		Humana		Humana		Humana	
	Two HMOs Offered		Two HMOs Offered		Only HMO Offered		Humana Offered with Another HMO	
	Broad and Narrow Networks Offered		Broad and Narrow Networks Offered		Only Broad Network Offered		Only Broad Network Offered	
	Traditional	AFN	Premier	Advantage	Premier	Advantage	Premier	Advantage
Active Rates								
Single	$373.81	$336.43	$384.70	$362.07	$377.16	N/A	$377.16	N/A
Family	$1,020.49	$918.45	$1,056.00	$993.88	$1,035.29	N/A	$1,035.29	N/A
Retiree Rates								
1. Single without Medicare	$373.81	$336.43	$384.70	$362.07	$377.16	N/A	$528.02	N/A
3. Family without Medicare	$1,020.49	$918.45	$1,056.00	$993.88	$1,035.29	N/A	$1,449.41	N/A
4. One with Medicare	$294.11	$264.67	$307.76	$289.66	$301.73	N/A	$301.73	N/A
5. Two with Medicare	$588.22	$529.34	$902.12	$849.05	$931.76	N/A	$931.76	N/A
6. One with Medicare & One without Medicare	$667.92	$601.10	$979.06	$921.47	$959.86	N/A	$959.86	N/A
7. One with Medicare, One without Medicare & Dependent Children	$940.79	$847.70	$979.06	$921.47	$931.76	N/A	$959.86	N/A
8. Two with Medicare & Dependent children	$861.09	$775.94	$902.12	$849.05	$884.43	N/A	$884.43	N/A
9. One without Medicare & Dependent Children	$1,020.49	$918.45	$979.06	$921.47	$959.86	N/A	$959.86	N/A
10. One with Medicare & Dependent children	$940.79	$847.70	$979.06	$921.47	$959.86	N/A	$959.86	N/A

Rates contingent upon Humana being the lowest cost plan offered for the Active Population.

2004 City Contributions	CompcareBlue		Humana		Humana		Humana	
	Two HMOs Offered		Two HMOs Offered		Only HMO Offered		Humana Offered with Another HMO	
	Broad and Narrow Networks Offered		Broad and Narrow Networks Offered		Only Broad Network Offered		Only Broad Network Offered	
Employees	Traditional	AFN	Premier	Advantage	Premier	Advantage	Premier	Advantage
Single	$336.43	$336.43	$362.07	$362.07	$377.16		$377.16	
Family	$918.45	$918.45	$993.88	$993.88	$1,035.29		$1,035.29	
Retirees								
1. Single without Medicare	$373.81	$336.43	$384.70	$362.07	$377.16		$528.02	
3. Family without Medicare	$1,020.49	$918.45	$1,056.00	$993.88	$1,035.29		$1,449.41	
4. One with Medicare	$73.53	$66.17	$76.94	$72.42	$75.43		$75.43	
5. Two with Medicare	$147.06	$132.34	$225.53	$212.26	$232.94		$232.94	
6. One with Medicare & One without Medicare	$166.98	$150.28	$244.77	$230.37	$239.97		$239.97	
7. One with Medicare, One without Medicare & Dependent Children	$235.20	$211.93	$244.77	$230.37	$232.94		$239.97	
8. Two with Medicare & Dependent children	$215.27	$193.99	$225.53	$212.26	$221.11		$221.11	
9. One without Medicare & Dependent Children	$255.12	$229.61	$244.77	$230.37	$239.97		$239.97	
10. One with Medicare & Dependent children	$235.20	$211.93	$244.77	$230.37	$239.97		$239.97	

1/1/2005 Rate Guarantee

CompcareBlue	Humana
Rate cap of 12% trend and a 10% administrative fee	Rate action not to exceed 19.6%

2004 Total Rates	CompcareBlue Traditional	CompcareBlue AFN	Total CompcareBlue	Humana Premier	Humana Advantage	Total Humana	Humana Difference vs. CompcareBlue
Active Annual Premium							
Single	$3,633,433	$3,270,100	$6,903,533	$2,243,570	$4,927,049	$7,170,619	$267,086
Family	$24,050,908	$17,568,112	$41,619,020	$13,521,024	$29,709,061	$43,230,085	$1,611,065
Retiree Annual Premium							
1. Single without Medicare	$735,658	$399,679	$1,135,337	$364,696	$799,451	$1,164,146	$28,809
3. Family without Medicare	$4,224,829	$2,182,237	$6,407,066	$2,065,536	$4,532,093	$6,597,629	$190,563
4. One with Medicare	$1,009,386	$778,130	$1,787,515	$587,206	$1,293,042	$1,880,248	$92,733
5. Two with Medicare	$2,068,182	$1,238,656	$3,306,837	$1,580,514	$3,484,501	$5,065,015	$1,758,178
6. One with Medicare & One without Medicare	$561,053	$223,609	$784,662	$352,462	$785,092	$1,137,554	$352,892
7. One with Medicare, One without Medicare & Dependent Children	$101,605	$40,690	$142,295	$46,995	$99,519	$146,514	$4,219
8. Two with Medicare & Dependent children	$10,333	$9,311	$19,644	$10,825	$10,189	$21,014	$1,370
9. One without Medicare & Dependent Children	$208,180	$220,428	$428,608	$129,236	$287,499	$416,735	($11,873)
10. One with Medicare & Dependent children	$11,289	$10,172	$21,462	$11,749	$11,058	$22,806	$1,344
2004 Total Annual Premium							
Employees	$27,684,342	$20,838,211	$48,522,553	$15,764,594	$34,636,110	$50,400,704	$1,878,151
Retirees	$8,930,514	$5,102,912	$14,033,426	$5,149,218	$11,302,443	$16,451,661	$2,418,235
Total	$36,614,856	$25,941,123	$62,555,979	$20,913,813	$45,938,552	$66,852,365	$4,296,386
Increase over 2003			9.55%			17.07%	

2004 City Contributions	CompcareBlue Traditional	CompcareBlue AFN	Total CompcareBlue	Humana Premier	Humana Advantage	Total Humana	Humana Difference vs. CompcareBlue
Active Annual Contributions							
Single	$3,270,100	$3,270,100	$6,540,199	$2,111,592	$4,927,049	$7,038,641	$498,442
Family	$21,646,030	$17,568,112	$39,214,141	$12,725,640	$29,709,061	$42,434,700	$3,220,559
Retiree Annual Contributions							
1. Single without Medicare	$735,658	$399,679	$1,135,337	$364,696	$799,451	$1,164,146	$28,809
3. Family without Medicare	$4,224,829	$2,182,237	$6,407,066	$2,065,536	$4,532,093	$6,597,629	$190,563
4. One with Medicare	$252,346	$194,532	$446,879	$146,802	$323,261	$470,062	$23,183
5. Two with Medicare	$517,045	$309,664	$826,709	$395,129	$871,125	$1,266,254	$439,545
6. One with Medicare & One without Medicare	$140,263	$55,902	$196,166	$88,115	$196,273	$284,389	$88,223
7. One with Medicare, One without Medicare & Dependent Children	$25,401	$10,172	$35,574	$11,749	$24,880	$36,628	$1,055
8. Two with Medicare & Dependent children	$2,583	$2,328	$4,911	$2,706	$2,547	$5,254	$342
9. One without Medicare & Dependent Children	$52,045	$55,107	$107,152	$32,309	$71,875	$104,184	($2,968)
10. One with Medicare & Dependent children	$2,822	$2,543	$5,365	$2,937	$2,764	$5,702	$336
2004 Total Annual City Contributions							
Employees	$24,916,129	$20,838,211	$45,754,340	$14,837,232	$34,636,110	$49,473,341	$3,719,001
Retirees	$5,952,994	$3,212,165	$9,165,159	$3,109,978	$6,824,268	$9,934,247	$769,088
Total	$30,869,123	$24,050,376	$54,919,499	$17,947,210	$41,460,378	$59,407,588	$4,488,089

City of Milwaukee **2004 HMO Rates and Contributions Comparison**

			9.55%			18.50%	
2004 Employee Contributions	CompcareBlue Traditional	CompcareBlue AFN	Total CompcareBlue	Humana Premier	Humana Advantage	Total Humana	Humana Difference vs. CompcareBlue
Active Annual Contributions							
Single	$363,334	$0	$363,334	$131,978	$0	$131,978	($231,355)
Family	$2,404,879	$0	$2,404,879	$795,384	$0	$795,384	($1,609,494)
Retiree Annual Contributions							
1. Single without Medicare	$0	$0	$0	$0	$0	$0	$0
3. Family without Medicare	$0	$0	$0	$0	$0	$0	$0
4. One with Medicare	$757,039	$583,597	$1,340,636	$440,405	$969,782	$1,410,186	$69,550
5. Two with Medicare	$1,551,136	$928,992	$2,480,128	$1,185,386	$2,613,376	$3,798,762	$1,318,634
6. One with Medicare & One without Medicare	$420,790	$167,707	$588,497	$264,346	$588,819	$853,166	$264,669
7. One with Medicare, One without Medicare & Dependent Children	$76,204	$30,517	$106,721	$35,246	$74,639	$109,885	$3,164
8. Two with Medicare & Dependent children	$7,750	$6,983	$14,733	$8,119	$7,641	$15,761	$1,027
9. One without Medicare & Dependent Children	$156,135	$165,321	$321,456	$96,927	$215,624	$312,551	($8,905)
10. One with Medicare & Dependent children	$8,467	$7,629	$16,096	$8,812	$8,293	$17,105	$1,008
2004 Total Annual Employee Contributions							
Employees	$2,768,212	$0	$2,768,212	$927,363	$0	$927,363	($1,840,850)
Retirees	$2,977,521	$1,890,747	$4,868,268	$2,039,240	$4,478,175	$6,517,415	$1,649,147
Total	$5,745,733	$1,890,747	$7,636,480	$2,966,603	$4,478,175	$7,444,777	($191,703)

	Compcare Blue			Humana		
Enrollment Assumptions	Broad Network	Narrow Network	Total	Broad Network	Narrow Network	Total
				30%	70%	100%
Actives						
Single	810	810	1,620	486	1,134	1,620
Family	1,964	1,594	3,558	1,067	2,491	3,558
Retirees				0		
1. Single without Medicare	164	99	263	79	184	263
3. Family without Medicare	345	198	543	163	380	543
4. One with Medicare	286	245	531	159	372	531
5. Two with Medicare	293	195	488	146	342	488
6. One with Medicare & One without Medicare	70	31	101	30	71	101
7. One with Medicare, One without Medicare	9	4	13	4	9	13
& Dependent Children				0		
8. Two with Medicare & Dependent children	1	1	2	1	1	2
9. One without Medicare & Dependent Children	17	20	37	11	26	37
10. One with Medicare & Dependent children	1	1	2	1	1	2
	3,960	3,198	7,158	2,147	5,011	7,158

City of Milwaukee

2004 HMO Annual Costs
Humana Alternatives

Humana Alternatives	Only HMO Offered Only Broad Network Offered	**Not Valid (see note)** Humana Offered with Another HMO Only Broad Network Offered
2004 Total Rates		
Active Annual Premium		
Single	$7,331,990	$7,331,990
Family	$44,202,742	$44,202,742
Retiree Annual Premium		
1. Single without Medicare	$1,190,317	$1,666,431
3. Family without Medicare	$6,745,950	$9,444,356
4. One with Medicare	$1,922,624	$1,922,624
5. Two with Medicare	$5,456,387	$5,456,387
6. One with Medicare & One without Medicare	$1,163,350	$1,163,350
7. One with Medicare, One without Medicare	$145,355	$149,738
& Dependent Children		$0
8. Two with Medicare & Dependent children	$21,226	$21,226
9. One without Medicare & Dependent Children	$426,178	$426,178
10. One with Medicare & Dependent children	$23,037	$23,037
2004 Total Annual Premium		
Employees	$51,534,732	$51,534,732
Retirees	$17,094,422	$20,273,326
Total	$68,629,155	$71,808,058
Difference From:		
CompcareBlue	$6,073,176	$9,252,079
CompcareBlue Active		$3,012,180
Humana Broad/Narrow	$1,776,789	

Note: The Humana quote if offered with another HMO is contingent on the Humana active rates being lower than the other HMO. This is not the case. Also, CompcareBlue did not quote rates to combine with another HMO.

City of Milwaukee

2004 HMO Annual Costs
Humana Alternatives

2004 City Contributions

Active Annual Contributions	
Single	$7,331,990
Family	$44,202,742
Retiree Annual Contributions	
1. Single without Medicare	$1,190,317
3. Family without Medicare	$6,745,950
4. One with Medicare	$480,656
5. Two with Medicare	$1,364,097
6. One with Medicare & One without Medicare	$290,838
7. One with Medicare, One without Medicare & Dependent Children	$36,339
8. Two with Medicare & Dependent children	$5,307
9. One without Medicare & Dependent Children	$106,544
10. One with Medicare & Dependent children	

2004 Total Annual City Contributions	Humana Broad	CompcareBlue	Humana Broad/Narrow
Employees	$51,534,732	$45,754,340	$49,473,341
Retirees	$10,220,046	$9,165,159	$9,934,247
Total	$61,754,779	$54,919,499	$59,407,588

Difference From:	
CompcareBlue	$6,835,280
Humana Broad/Narrow	$2,347,191

City of Milwaukee

2004 HMO Annual Costs
Humana Alternatives

2004 Employee Contributions

Active Annual Contributions	
Single	$0
Family	$0
Retiree Annual Contributions	
1. Single without Medicare	$0
3. Family without Medicare	$0
4. One with Medicare	$1,441,968
5. Two with Medicare	$4,092,290
6. One with Medicare & One without Medicare	$872,513
7. One with Medicare, One without Medicare & Dependent Children	$109,016
8. Two with Medicare & Dependent children	$15,920
9. One without Medicare & Dependent Children	$319,633
10. One with Medicare & Dependent children	$23,036.64

2004 Total Annual Employee Contributions	Humana Broad	CompcareBlue	Humana Broad/Narrow
Employees	$0	$2,768,212	$927,363
Retirees	$6,851,339	$4,868,268	$6,517,415
Total	$6,851,339	$7,636,480	$7,444,777

Difference From:	
CompcareBlue	($785,141)
Humana Broad/Narrow	($593,438)