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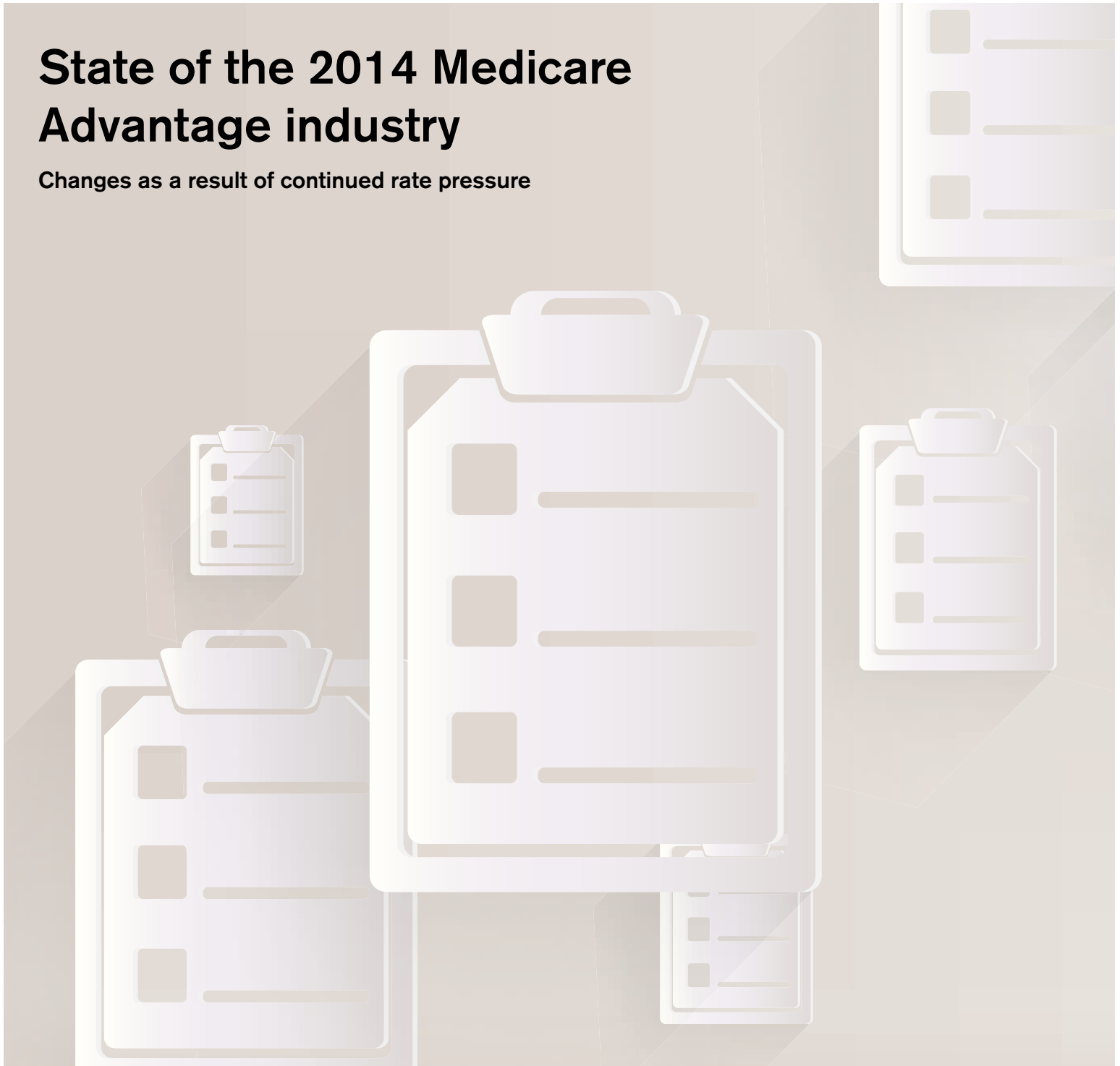
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# State of the 2014 Medicare Advantage industry

Changes as a result of continued rate pressure





## TABLE OF CONTENTS

I.	OVERVIEW	3
II.	RESULTS	4
III.	METHODOLOGY	14
IV.	CONCLUSIONS	15
V.	QUALIFICATIONS, CAVEATS, AND LIMITATIONS	16
APPENDICES		17
Appendix A	State and Region Mapping	18
Appendix B.1.	NINM State Averages	19
Appendix B.2.i.	NINM Value Add State Averages by Star Rating	20
Appendix B.2.ii.	NINM Value Add Change From 2013 to 2014 State Averages by Star Rating	21
Appendix B.2.iii.	NINM Premium State Averages by Star Rating	22
Appendix B.2.iv.	NINM Premium Change From 2013 to 2014 State Averages by Star Rating	23
Appendix B.2.v.	NINM Benefit Change From 2013 to 2014 State Averages by Star Rating	24
Appendix B.2.vi.	NINM Membership Distribution by Star Rating	25
Appendix B.3.i.	NINM Value Add State Averages by Product Type	26
Appendix B.3.ii.	NINM Value Add Change From 2013 to 2014 State Averages by Product Type	27
Appendix B.3.iii.	NINM Premium State Averages by Product Type	28
Appendix B.3.iv.	NINM Premium Change From 2013 to 2014 State Averages by Product Type	29
Appendix B.3.v.	NINM Benefit Change From 2013 to 2014 State Averages by Product Type	30
Appendix B.3.vi.	NINM Membership Distribution by Product Type	31
Appendix B.4.i.	NINM Value Add State Averages by Carrier Size	32
Appendix B.4.ii.	NINM Value Add Change From 2013 to 2014 State Averages by Carrier Size	33
Appendix B.4.iii.	NINM Premium State Averages by Carrier Size	34
Appendix B.4.iv.	NINM Premium Change From 2013 to 2014 State Averages by Carrier Size	35
Appendix B.4.v.	NINM Benefit Change From 2013 to 2014 State Averages by Carrier Size	36
Appendix B.4.vi.	NINM Membership Distribution by Carrier Size	37
Appendix B.5.i.	NINM Value Add State Averages by Deductible	38
Appendix B.5.ii.	NINM Value Add Change From 2013 to 2014 State Averages by Deductible	39
Appendix B.5.iii.	NINM Premium State Averages by Deductible	40
Appendix B.5.iv.	NINM Premium Change From 2013 to 2014 State Averages by Deductible	41
Appendix B.5.v.	NINM Benefit Change From 2013 to 2014 State Averages by Deductible	42
Appendix B.5.vi.	NINM Membership Distribution by Deductible	43
Appendix B.6.i.	NINM Value Add State Averages by Maximum Out-of-Pocket	44
Appendix B.6.ii.	NINM Value Add Change From 2013 to 2014 State Averages by Maximum Out-of-Pocket	45
Appendix B.6.iii.	NINM Premium State Averages by Maximum Out-of-Pocket	46
Appendix B.6.iv.	NINM Premium Change From 2013 to 2014 State Averages by Maximum Out-of-Pocket	47
Appendix B.6.v.	NINM Benefit Change From 2013 to 2014 State Averages by Maximum Out-of-Pocket	48
Appendix B.6.vi.	NINM Membership Distribution by Maximum Out-of-Pocket	49

## TABLE OF CONTENTS (CONTINUED)

### APPENDICES (continued)

<i>Appendix B.7.</i>	<i>D-SNP State Averages</i>	<i>50</i>
<i>Appendix B.8.i.</i>	<i>D-SNP Value Add State Averages by Star Rating</i>	<i>51</i>
<i>Appendix B.8.ii.</i>	<i>D-SNP Value Add Change From 2013 to 2014 State Averages by Star Rating</i>	<i>52</i>
<i>Appendix B.8.iii.</i>	<i>D-SNP Premium State Averages by Star Rating</i>	<i>53</i>
<i>Appendix B.8.iv.</i>	<i>D-SNP Premium Change From 2013 to 2014 State Averages by Star Rating</i>	<i>54</i>
<i>Appendix B.8.v.</i>	<i>D-SNP Benefit Change From 2013 to 2014 State Averages by Star Rating</i>	<i>55</i>
<i>Appendix B.8.vi.</i>	<i>D-SNP Membership Distribution by Star Rating</i>	<i>56</i>
<i>Appendix B.9.i.</i>	<i>D-SNP Value Add State Averages by Product Type</i>	<i>57</i>
<i>Appendix B.9.ii.</i>	<i>D-SNP Value Add Change From 2013 to 2014 State Averages by Product Type</i>	<i>58</i>
<i>Appendix B.9.iii.</i>	<i>D-SNP Premium State Averages by Product Type</i>	<i>59</i>
<i>Appendix B.9.iv.</i>	<i>D-SNP Premium Change From 2013 to 2014 State Averages by Product Type</i>	<i>60</i>
<i>Appendix B.9.v.</i>	<i>D-SNP Benefit Change From 2013 to 2014 State Averages by Product Type</i>	<i>61</i>
<i>Appendix B.9.vi.</i>	<i>D-SNP Membership Distribution by Product Type</i>	<i>62</i>
<i>Appendix B.10.i.</i>	<i>D-SNP Value Add State Averages by Carrier Size</i>	<i>63</i>
<i>Appendix B.10.ii.</i>	<i>D-SNP Value Add Change From 2013 to 2014 State Averages by Carrier Size</i>	<i>64</i>
<i>Appendix B.10.iii.</i>	<i>D-SNP Premium State Averages by Carrier Size</i>	<i>65</i>
<i>Appendix B.10.iv.</i>	<i>D-SNP Premium Change From 2013 to 2014 State Averages by Carrier Size</i>	<i>66</i>
<i>Appendix B.10.v.</i>	<i>D-SNP Benefit Change From 2013 to 2014 State Averages by Carrier Size</i>	<i>67</i>
<i>Appendix B.10.vi.</i>	<i>D-SNP Membership Distribution by Carrier Size</i>	<i>68</i>
<i>Appendix B.11.i.</i>	<i>Value Add State Averages by SNP Population</i>	<i>69</i>
<i>Appendix B.11.ii.</i>	<i>Value Add Change From 2013 to 2014 State Averages by SNP Population</i>	<i>70</i>
<i>Appendix B.11.iii.</i>	<i>Premium State Averages by SNP Population</i>	<i>71</i>
<i>Appendix B.11.iv.</i>	<i>Premium Change From 2013 to 2014 State Averages by SNP Population</i>	<i>72</i>
<i>Appendix B.11.v.</i>	<i>Membership Distribution by SNP Population</i>	<i>73</i>

## I. OVERVIEW

The Centers for Medicare and Medicaid Services (CMS) requires all Medicare Advantage organizations (MAOs) to submit a bid by the first Monday in June that estimates the cost to provide traditional Medicare benefits to an “average risk” Medicare beneficiary for the coming year. A portion of any savings generated by the MAO (the savings defined as the difference between the bid and the benchmark rate) is returned to the plan as a rebate, which can be used by the plans to provide benefits above and beyond traditional Medicare, such as reductions to cost-sharing on Medicare services or coverage of nonMedicare services, such as dental. If a plan's total estimated cost to provide traditional Medicare and supplemental benefits (including administrative costs and profit margin) is greater than the amount of revenue received from CMS through the base revenue and rebate, the difference is funded through premiums charged to the plan's members.

As MAOs prepare to submit these bids each year, they must take into account historical costs, CMS revenue levels, anticipated market changes, and membership characteristics, which all impact how a plan's costs and benefits will change in the coming year. After all bids are submitted and reviewed, CMS subsequently releases information to assist beneficiaries in electing a plan for the coming year during the annual enrollment period. In October 2013, CMS released benefit and premium information for all Medicare Advantage (MA) plans that are to be offered in 2014. As the MA market continues to evolve through the Patient Protection and Affordable Care Act (ACA), it is important to analyze how the landscape of this program is changing in the coming year.

This report highlights key changes in beneficiary premiums and benefits for the 2014 MA market and aims to assist MAOs in making strategic decisions during 2015 bid preparations. This report primarily focuses on non-institutionalized non-Medicaid (NINM) plans, which are also referred to as general enrollment plans because they do not contain enrollment restrictions (with the noted exception of end-stage renal disease), and MA Special Needs Plans for dual eligibles (D-SNPs), specifically offered to beneficiaries eligible for both Medicare and Medicaid. Special Needs Plans for chronic and institutionalized conditions are less common in the MA market and are excluded from the results in this report, except where specifically stated.

## II. RESULTS

As a result of the Patient Protection and Affordable Care Act (ACA), the funding mechanism for the MA program is shifting to include a greater reliance on estimated Medicare fee-for-service (FFS) costs and a plan's quality rating, resulting in varied levels of payment changes across the country, as well as reducing the portion of "savings" that the MAO is allowed to retain (aka rebates) to fund additional member benefits that traditional Medicare does not cover without the need to charge additional member premium. In addition to the rate pressure that has been introduced by the ACA, in 2014 MAOs also face a number of new pressures on the funding they receive from the government compared with prior years. In the 2014 bid year, these new pressures include:

An increase in the MA coding pattern adjustment applied to 2014 payments, which reflects "differences in coding patterns between MA plans and traditional Medicare to the extent that the Secretary has identified such differences." This adjustment is a reduction in Part C risk scores of 4.91%, 1.5% more than 2013.

Changes to the risk score model. CMS changed the hierarchical condition categories (HCC) model and recalibrated the risk score model using more recent data. These changes will be phased in over a two-year period beginning with plan year 2014. This change in the risk score model reduces the MA risk scores, and thus funding (all else equal), by approximately 1.9% in aggregate in 2014 compared with 2013.

The introduction of the health insurer fee, a new premium tax introduced as part of the ACA. The health insurer fee is an additional expense that can increase an MAO's non-benefit expenses by up to approximately 2.3%, depending on the MAO. Smaller MAOs and not-for-profit MAOs will be assessed a smaller fee (or no fee).

Because of the competitiveness within the MA market, MAOs typically offset the impact of any revenue reductions or cost increases with improved efficiencies (e.g., administrative and more concentrated provider networks) and reduced retention margins to the extent possible. However, any additional cost or revenue pressures that cannot be offset through these efforts are generally passed along to MA beneficiaries through increased premiums and/or reduced benefit offerings.

In this report, we analyze various aspects of the MA market to aid MAOs in understanding the current market environment as they prepare to make 2015 benefit and premium decisions. Specifically, we focus on value add and premium in 2014, as well as on how they changed from 2013 to 2014, using publicly available information released by CMS.

For the analyses contained within this report, we define "value add" as the benefits provided to a plan's beneficiaries above traditional Medicare that are not funded through member premiums. This metric not only accounts for the value of non-Medicare covered benefits and traditional Medicare cost-sharing reductions, but it is also offset by each plan's member premium. Therefore, two plans with identical benefits will have different value adds if their premiums vary.

The value add for D-SNPs only measures the value of non-Medicare covered benefits that are not funded through member premiums (e.g., dental, vision, hearing) because these types of plans often provide Medicare-covered services without member cost-sharing through coordinated efforts with each state's Medicaid program. The value add for all plans excludes over-the-counter (OTC) drug cards because limited information is released by CMS and plans may have varying restrictions on this benefit's use.

All results presented below represent the individual MA market—that is, nonemployer group waiver plans (EGWPs), excluding stand-alone prescription drug plans—using membership information released by CMS for September 2013 enrollment. In all cases, except where specifically noted (in the table in Figure 4), plans that are new to the MA market are not included in the summaries as all results are weighted using the September 2013 membership. Plans new to the 2014 market had

zero membership at that time. The results exclude medical savings account (MSA) plans, Medicare Cost Plans, and Program of All-Inclusive Care for the Elderly (PACE) plans, which account for a very small portion of the individual membership. In addition, for the population we analyzed, there were about 2,700 unique MA plans offered in 2014, with about 2,200 continuing to be offered from 2013. Roughly 20% of plans offered in 2013 are no longer available. However, approximately 500 new plans will begin in 2014. There is a net decrease of about 4% in the overall number of individual MA plans available in 2014 compared with 2013.

## NINM plans

This section provides an analysis of 2014 non-institutionalized non-Medicaid (NINM) plans and the changes in them from 2013. The value add and premium results are split into various subcategories such as region, star rating, product type, carrier size, and certain benefit offerings. See Appendix A for a mapping of each state to the regions used in this report. See Appendix B for all tables in this report shown below for each state, Puerto Rico, and the District of Columbia.

## Region

The table in Figure 1 contains the 2014 value add and member premium for all NINM plans by region, on a per-member-per-month (PMPM) basis. The change in these metrics from 2013 is also shown. The benefit change is measured as the value add change excluding the change in premium. For example, nationwide there is a \$13.55 decrease in value add, but \$4.83 of this is due to increased premiums. Therefore, there is a net decrease in benefits of \$8.72.

**FIGURE 1: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – NINM REGIONAL AVERAGES**

REGION	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
Northeast	\$30.37	-\$12.64	\$61.18	\$5.16	-\$7.48	19%
Midwest	\$44.23	-\$16.18	\$47.14	\$7.36	-\$8.82	18%
South	\$97.38	-\$12.42	\$19.24	\$2.55	-\$9.87	35%
West	\$73.06	-\$13.73	\$36.30	\$5.51	-\$8.22	26%
PR	\$107.30	-\$15.57	\$15.10	\$9.42	-\$6.15	2%
<b>Nationwide</b>	<b>\$68.68</b>	<b>-\$13.55</b>	<b>\$36.75</b>	<b>\$4.83</b>	<b>-\$8.72</b>	<b>100%</b>

As shown in Figure 1, NINM plans have an average value add of roughly \$69 nationwide. However, this varies significantly by region with the South and West regions having values that are higher than average. Both of these regions have historically seen payment rates higher than managed medical costs in comparison with the other regions of the country, which allow for the higher amounts of additional value add. As a result of the ACA and other rate pressures previously described, all regions are showing similar decreases in the value add metric.

In addition to the total value of supplemental benefits offered to beneficiaries, MAOs must continually evaluate the member premium charged to beneficiaries in their plans. While the value add looks at the overall benefit package and considers the expected medical spending of the average beneficiary, the member premium is equally important to members because this is a fixed monthly cost.

Not surprisingly, the South and West regions also have the lowest premium amounts (except for Puerto Rico), showing that a large value add can also lead to lower premiums, which are due to additional revenue available to fund supplemental benefits without additional premium charged to the member. Consistent with the change in value add, there is continued shifting of costs to the beneficiary through benefit reductions and premium increases from 2013 to 2014. All regions see similar decreases in benefits as shown above, resulting from similar decreases in value add and increases in member premium.

### Star rating

MA uses information collected through member surveys, plan submissions, and providers to assign quality star ratings to MA and prescription drug plans and is intended to help beneficiaries compare plans based on their historical levels of quality. In addition, the ACA introduced a new payment methodology that ties both benchmark revenue payments and rebate percentages (retained savings) to an MA organization's star rating, incentivizing organizations to increase their star ratings.

The table in Figure 2 shows the value add and premium information in the MA industry stratified by star rating. The "not available" star rating applies to plans without enough information to receive a quality star rating. The most common case of this is when a new plan enters the market, because there is roughly a three-year delay in receiving a quality star rating. Therefore, most plans with less than three years of experience are classified as not available. It is important to note that these plans receive benchmark revenue payments consistent with 3.5-star plans unless the plan's parent organization has an established star rating, in which case that star rating is used for the benchmark and rebate calculations.

**FIGURE 2: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – NINM REGIONAL AVERAGES BY STAR RATING**

STAR RATING	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
Not Available	\$104.10	\$2.34	\$16.02	\$0.92	\$3.26	1%
<3.0	\$90.05	-\$15.02	\$12.55	\$7.19	-\$7.83	1%
3.0	\$72.35	-\$22.83	\$20.00	\$6.69	-\$16.14	15%
3.5	\$71.65	-\$11.90	\$24.72	\$3.79	-\$8.11	33%
4.0	\$59.14	-\$11.80	\$47.59	\$4.68	-\$7.12	24%
4.5	\$71.08	-\$13.23	\$52.59	\$5.63	-\$7.60	18%
5.0	\$68.82	-\$10.07	\$51.54	\$4.34	-\$5.73	8%
<b>Nationwide</b>	<b>\$68.68</b>	<b>-\$13.55</b>	<b>\$36.75</b>	<b>\$4.83</b>	<b>-\$8.72</b>	<b>100%</b>

Figure 2 demonstrates there is not a strong correlation between the 2014 value add or change in value add and the star rating. However, plans with star ratings of at least 4.0 have significantly higher premiums than plans with lower star rating. As already discussed in the region summary section, there seems to be a rather uniform change in premium from 2013 to 2014, with the exception of plans rated 3.0 stars or under. This indicates that many of the rate pressures present in 2014 are somewhat uniformly felt by plans regardless of star rating. Additionally, plans without a star rating (aka "not available") have a significantly higher value add with a modest increase in the amount between 2013 and 2014. This could indicate that newer plans often enter the market with significantly richer benefits and are more reluctant to reduce benefits and/or increase premiums in an attempt to gain more of a market presence.



## Product type

MAOs can offer various product types, including health maintenance organizations (HMOs), private fee-for-service plans (PFFSs), and preferred provider organizations (PPOs), which include local (LPPOs) and regional (RPPOs) variations. HMO, PFFS, and PPO plans are collectively referred to as local plans (HMOs and PPOs are also known as local coordinated care plans) and are only offered in individual counties chosen by the plan. On the other hand, RPPOs serve a CMS-defined region, usually comprising an entire state or multi-state area, and rely on revenue partially developed through a competitive bidding process.

**FIGURE 3: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – NINM REGIONAL AVERAGES BY PRODUCT TYPE**

PRODUCT TYPE	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
HMO	\$86.85	-\$12.25	\$30.10	\$3.42	-\$8.83	70%
LPPO	\$16.48	-\$16.23	\$64.86	\$8.84	-\$7.38	17%
PFFS	\$9.64	-\$14.41	\$50.56	\$8.76	-\$5.65	3%
RPPO	\$46.59	-\$18.14	\$31.90	\$6.87	-\$11.28	10%
<b>Nationwide</b>	<b>\$68.68</b>	<b>-\$13.55</b>	<b>\$36.75</b>	<b>\$4.83</b>	<b>-\$8.72</b>	<b>100%</b>

The table in Figure 3 demonstrates that HMOs generally have the highest value add for NINM plans, while PFFS plans generally have the lowest value add. Among NINM plans, HMOs are the most popular product type, with roughly 70% of available membership, as measured using publicly available MA September 2013 enrollment by product type data. All product types appear to be experiencing similar rate pressures, as there is generally the same amount of change in value add, with HMOs having a slightly better ability to maintain premium levels.

Among local coordinated care plans, HMOs have the lowest premium, which is consistent with their also having the greatest amount of value add. It appears the member premium may be the greatest determinant in MA plan selection because the majority of NINM beneficiaries are enrolled in these HMO plans. This is further evidenced by the relationship between the change in value add and the change in member premium for these plans. As previously discussed, a decrease in a plan's value add is caused by a combination of changes to benefits and premium. Because HMO plans see an average premium increase of roughly \$3.40 per member per month (PMPM) from 2013 to 2014, the necessary benefit change is roughly \$8.80 PMPM to generate the approximate \$12.30 PMPM decrease in value add for these plans. This seems to indicate these plans are more willing to reduce plan benefits than increase member premium, reflecting their understanding of how beneficiaries in these plans place more emphasis on premiums because they are a fixed cost each month.

The RPPO plans also have 2014 member premiums at a level similar to the HMO plans. As previously discussed, RPPO plans include a competitive bidding process, which may help drive their cost lower and subsequently generate lower premiums. These plans saw changes slightly greater than the average across all product types relative to 2013 premium levels.

## Carrier Size

The MA market is populated with various sizes of organizations, ranging from large national carriers offering hundreds of plans across the country to local carriers with a handful of plans in local markets. In the MA product environment, carrier size can be a determinant of numerous factors contained in the cost and benefit development, such as administrative costs, medical care management, and desired profit margin. Often, large national carriers are able to achieve increased economies of scale and are thereby capable of including lower administrative costs than smaller, local carriers. Publicly available MA September 2013 membership across all NINM and D-SNP plans on a nationwide basis was used to define carrier size, as follows:

- **Mega:** More than 250,000 members. This group contains many of the large national insurers, such as UnitedHealthcare, CIGNA, Humana, Wellcare, WellPoint, Aetna, and Kaiser.
- **Large:** More than 50,000 members but under 250,000 members.
- **Medium:** More than 5,000 members but under 50,000 members. The majority of independent BlueCross BlueShield carriers are included in this category rather than the mega or large categories because they are considered separate organizations and therefore do not individually meet the membership thresholds for mega or large carriers.
- **Small:** More than zero members but under 5,000 members.
- **New:** Any carriers with no membership in 2013 or first offered in 2014 are considered new to the market. Because these carriers have no membership with which to develop weighted average analyses, we developed results based on a straight average across all new plans.

The table in Figure 4 contains the value add and premium results for NINM plans by carrier size.

**FIGURE 4: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – NINM REGIONAL AVERAGES BY CARRIER SIZE**

CARRIER SIZE	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
Mega	\$81.02	-\$14.04	\$22.85	\$3.60	-\$10.44	64%
Large	\$37.21	-\$13.39	\$67.53	\$7.61	-\$5.78	22%
Medium	\$61.39	-\$11.58	\$52.68	\$6.16	-\$5.42	13%
Small	\$75.40	-\$9.23	\$29.02	\$4.60	-\$4.64	<1%
New	\$79.98	N/A	\$29.76	N/A	N/A	0%
<b>Nationwide</b>	<b>\$68.68</b>	<b>-\$13.55</b>	<b>\$36.75</b>	<b>\$4.83</b>	<b>-\$8.72</b>	<b>100%</b>

Based on the results shown in Figure 4, large carriers deviate quite a bit and provide a lower value add for NINM beneficiaries compared to other carrier sizes. Mega carriers provide the greatest amount of value add even though these carriers offered plans with the largest decrease in value add from 2013. It is worth noting that the majority of mega carriers are for-profit organizations, whereas more than half of large carriers are not-for-profit organizations. Overall, new carriers are entering the market with value adds at the high end of the rest of the market. Indeed, some states even have new carriers offering plans substantially richer on average than existing carriers. See Appendix B.

While there are varying levels of value add in 2014, the average change in value add from 2013 seems to decrease as the carrier size decreases. This may be driven in part by the fact that many smaller carriers generally offer HMO plans, which also see the smallest change in value add.

Consistent with other analyses presented in this report, the variance in premium by carrier size is correlated to the value add analysis, with the large carriers offering plans with the highest premium. Using the value add comparison in conjunction with this premium analysis, it is evident that the mega carriers are able to offer much richer plans on average. Not only are these carriers able to offer plans with the highest value add, but they also have the lowest average premium among the various carrier sizes. While these carriers may choose to cater to lower-cost populations (such as those choosing \$0 premium plans), it seems likely they understand how important the member premium is to plan selection and therefore make it a top priority. Specifically, their value add decreased the most among all carrier sizes from 2013; but this change is largely driven by the benefit design, as the average premium for these plans managed to increase the least among all carrier sizes.

## Benefit offerings

In addition to plan characteristic changes, it is important to understand how benefits affect the value add and premium metrics within the MA marketplace. In a situation of increased revenue pressure, plans will generally increase premium or reduce benefits, or use some combination of the two. Therefore, it is necessary to view benefit differences alongside plan characteristics to fully understand how benefits affect members in the MA market.

The table in Figure 5 shows the value add and premium differences for plans with and without a deductible.

**FIGURE 5: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – NINM REGIONAL AVERAGES BY DEDUCTIBLE LEVEL**

DEDUCTIBLE	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
\$0	\$71.19	-\$13.21	\$35.77	\$4.44	-\$8.77	97%
>\$0	-\$7.37	-\$23.90	\$66.30	\$16.84	-\$7.07	3%
<b>Nationwide</b>	<b>\$68.68</b>	<b>-\$13.55</b>	<b>\$36.75</b>	<b>\$4.83</b>	<b>-\$8.72</b>	<b>100%</b>

Figure 5 shows that the vast majority of beneficiaries choose plans with no deductible. It is clear beneficiaries prefer plans without a deductible, with a similar pattern seen in Part D plan offerings, because it removes uncertainty surrounding cost-sharing amounts. In general, members prefer stable and predictable expenses because many of them are on fixed monthly budgets. Additionally, plans without deductibles generally offer a richer overall benefit package, as evidenced through the value adds for these plans.

In 2014, NINM plans have maximum out-of-pocket (MOOP) levels ranging from \$0 to \$6,700 per year. CMS identifies each plan as either meeting the voluntary or the mandatory MOOP. Plans with a voluntary MOOP limit member out-of-pocket costs to \$3,400 or less per calendar year, while plans with a mandatory MOOP have a limit between \$3,401 and \$6,700. Plans with a voluntary MOOP are generally given greater flexibility regarding cost-sharing requirements for individual service lines because the member will reach the MOOP quicker than in a plan with a mandatory MOOP. The table in Figure 6 shows nationwide value add and premium information by MOOP type.

**FIGURE 6: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – NINM REGIONAL AVERAGES BY MAXIMUM OUT-OF-POCKET (MOOP)**

MOOP	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
Voluntary	\$85.38	-\$11.42	\$47.11	\$5.81	-\$5.61	33%
Mandatory	\$60.46	-\$14.60	\$31.65	\$4.36	-\$10.25	67%
<b>Nationwide</b>	<b>\$68.68</b>	<b>-\$13.55</b>	<b>\$36.75</b>	<b>\$4.83</b>	<b>-\$8.72</b>	<b>100%</b>

Figure 6 shows that a majority of beneficiaries choose plans with the mandatory MOOP between \$3,401 and \$6,700. This is likely driven by their preferences for plans with lower premiums. Additionally, plans with a mandatory MOOP have stricter limitations on the cost-sharing levels that can be required of beneficiaries. Therefore, the combination of lower premium and lower cost-sharing requirements in the absence of the MOOP likely attracts members to plans with a mandatory MOOP.

### D-SNPs

This section provides an analysis of 2014 D-SNPs and the changes in these plans from 2013. The value add and premium results are split into various subcategories such as region, star rating, product type, carrier size, and membership type. With the exception of the results by membership, the analyses in this section only contain D-SNPs and exclude institutionalized (I-SNP) and chronic (C-SNP) Special Needs Plans.

### Region

The table in Figure 7 contains the value add and premium results for D-SNPs by region. See Appendix A for a mapping of states to these regions. See Appendix B for all tables in this report shown below for each state, Puerto Rico, and the District of Columbia.

**FIGURE 7: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – D-SNP REGIONAL AVERAGES**

REGION	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
Northeast	\$44.96	\$5.05	\$33.40	-\$4.51	\$0.55	19%
Midwest	\$47.88	\$4.12	\$27.40	-\$2.37	\$1.75	7%
South	\$77.39	\$3.78	\$19.90	-\$2.79	\$0.99	31%
West	\$64.23	\$7.34	\$24.22	-\$4.94	\$2.40	25%
PR	\$68.72	-\$5.29	\$0.00	-\$0.04	-\$5.33	18%
<b>Nationwide</b>	<b>\$64.34</b>	<b>\$3.32</b>	<b>\$20.55</b>	<b>-\$3.13</b>	<b>\$0.19</b>	<b>100%</b>

The D-SNP value add amounts in Figure 7 follow a similar pattern by region to the values presented for the NINM population in Figure 1 above, with the South and West regions generally having higher value adds. However, unlike the NINM plans, the D-SNPs show an increase in the value add metric from 2013 in each region, with the exception of Puerto Rico.

Because nearly all D-SNPs target premiums are consistent with the Part D low-income benchmark (LIB) when bidding, the 2014 premiums seen in Figure 7 show a consistent decrease across all regions because the LIBs released by CMS generally had a downward trend. It is important to note that Puerto Rico does not have a LIB and, therefore, the 2014 premiums for these plans are \$0. Otherwise, there was a modest increase in the value of services not covered by Medicare, with the exception of Puerto Rico, which is realizing considerable rate pressure under the ACA.

## Star rating

The table in Figure 8 contains the value add and premium analysis by plan star rating for D-SNPs (note that “not available” applies again to plans with insufficient information as yet on which to base a star rating).

**FIGURE 8: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – D-SNP REGIONAL AVERAGES BY STAR RATING**

STAR RATING	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
Not Available	\$63.25	\$4.32	\$25.34	-\$1.24	\$3.08	1%
<3.0	\$59.49	\$1.14	\$22.53	-\$5.00	-\$3.86	3%
3.0	\$63.62	\$3.05	\$14.88	-\$3.93	-\$0.88	45%
3.5	\$61.16	\$4.97	\$26.35	-\$3.62	\$1.35	30%
4.0	\$52.45	\$1.33	\$33.38	-\$2.45	-\$1.11	9%
4.5	\$85.59	\$0.26	\$19.91	\$3.43	\$3.69	6%
5.0	\$86.76	\$4.54	\$12.77	-\$1.96	\$2.59	5%
<b>Nationwide</b>	<b>\$64.34</b>	<b>\$3.32</b>	<b>\$20.55</b>	<b>-\$3.13</b>	<b>\$0.19</b>	<b>100%</b>

Based on this information, D-SNPs with the highest star ratings of 4.5 and 5.0 are able to offer the richest plans with significantly higher value add and lower premiums than most other star ratings. However, it is interesting to note that this theory does not necessarily hold true when viewed within each region. Therefore, the results shown in Figure 8 are largely driven by the variance in mix across regions of plans with high star ratings. For example, the high value add for the 4.5-star plans is largely driven by the South region, while the value add for the 5.0-star plans is driven by the West region. This is also the major driver of the premium differences by star rating.

## Product type

The table in Figure 9 contains the value add and premium information by product type for D-SNPs.

**FIGURE 9: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – D-SNP REGIONAL AVERAGES AVERAGES BY PRODUCT TYPE**

PRODUCT TYPE	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
HMO	\$64.54	\$2.15	\$20.50	\$2.72	-\$0.58	94%
LPPO	\$63.75	\$33.46	\$14.86	-\$15.61	\$17.85	2%
PFFS	N/A	N/A	N/A	N/A	N/A	0%
RPPO	\$59.88	\$17.24	\$24.40	-\$6.95	\$10.29	4%
<b>Nationwide</b>	<b>\$64.34</b>	<b>\$3.32</b>	<b>\$20.55</b>	<b>-\$3.13</b>	<b>\$0.19</b>	<b>100%</b>

Figure 9 demonstrates there is not much correlation between a plan's value add and product type for D-SNPs as HMO, LPPO, and RPPO plans all offer roughly the same amount of value add to beneficiaries in 2014. PFFS plans are not included in this analysis because these plans do not exist in the D-SNP market. HMOs are the most prevalent type of product in the D-SNP market, much as they are with the NINM plans above, with nearly 95% of all D-SNP beneficiaries enrolling in one of them.

Furthermore, the HMO product did not see a significant change in its value add from 2013 to 2014. However, LPPO and RPPO plans both significantly increased their value adds over the prior year, which results in 2014 value adds consistent across all plans. Therefore, there was a larger value add discrepancy between product types during 2013 for D-SNPs.

Similarly, D-SNP premiums are generally consistent across the various product types. As shown in Figure 9, the premium for D-SNPs has decreased for all product types, consistent with the revenue pressures most plans are seeing. A significant change from 2013 premiums is the large decrease in LPPO premiums. Previously, these plans had some of the highest nationwide premiums, but they saw

a premium reduction of roughly 50%. It will be interesting to understand how this ultimately affects enrollment in this product type when credible 2014 enrollment information becomes available.

### Carrier size

The table in Figure 10 contains the value add and premium information by carrier size for D-SNPs.

**FIGURE 10: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – D-SNP REGIONAL AVERAGES BY CARRIER SIZE**

CARRIER SIZE	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
Mega	\$73.11	\$6.70	\$17.94	-\$5.20	\$1.50	45%
Large	\$60.37	-\$1.42	\$14.27	-\$1.45	-\$2.87	28%
Medium	\$56.54	\$2.35	\$31.37	-\$1.18	\$1.17	24%
Small	\$35.77	\$4.42	\$30.99	-\$3.20	\$1.22	3%
New	\$60.99	N/A	\$23.71	N/A	N/A	0%
<b>Nationwide</b>	<b>\$64.34</b>	<b>\$3.32</b>	<b>\$20.55</b>	<b>-\$3.13</b>	<b>\$0.19</b>	<b>100%</b>

As indicated in Figure 10, small carriers generally provide the lowest level of value add to D-SNP beneficiaries compared with other carrier sizes, while mega carriers provide the highest level of value add. D-SNPs are typically under increased financial pressure because they must be offered with no member premium (after applying the Part D low-income premium subsidy). Keeping this in mind, it seems reasonable that the larger carriers are able to offer a greater level of enticement benefits, which is due to lower administrative costs among other things.

Because D-SNPs target the Part D LIB when bidding, the premiums are mostly driven by each region's LIB. However, there appears to be some efficiency, as the mega and large carriers are able to offer lower premiums across nearly all regions. As previously mentioned, D-SNP carriers can offer plans at or below the LIB because both cases result in no realized beneficiary premium.

### Special Needs Plans population categories

There are three different population types for MA SNPs, which make up roughly 15% of total MA enrollment based on publicly available MA September 2013 membership by plan type data. They are:

- **Dual:** Beneficiaries enrolled in these plans are eligible for both Medicare and Medicaid. These plans are referred to as Dual-Eligible SNPs, or D-SNPs, and they are the most common type of Special Needs Plan, with about 12.6% of total MA enrollment.
- **Chronic:** Beneficiaries enrolled in these plans have a severe or disabling chronic condition such as chronic heart failure or diabetes. These plans are known as C-SNPs and contain about 2.3% of the MA enrollment. The enrollment in these plans is a relatively equal mix of dual-eligible and NINM beneficiaries.
- **Institutional:** Beneficiaries who live in an institution such as a nursing home or who require nursing care in the home qualify for institutional plans, known as I-SNPs. These plans are a small percentage of the total, about 0.4%. The enrollment in them is largely made up of dual-eligible beneficiaries.

The table in Figure 11 contains the value add and premium information split by type of SNP.

**FIGURE 11: STATE OF THE 2014 MEDICARE ADVANTAGE INDUSTRY – NATIONAL AVERAGES BY SNP POPULATION**

SNP POPULATION	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
D-SNP	\$64.34	\$3.32	\$20.55	-\$3.13	\$0.19	13%
C-SNP	\$121.12	-\$17.63	\$8.99	\$0.71	-\$16.92	2%
I-SNP	\$98.44	\$2.77	\$26.11	-\$3.57	\$0.80	0%
<b>Nationwide</b>	<b>\$73.80</b>	<b>\$0.16</b>	<b>\$18.96</b>	<b>-\$2.57</b>	<b>-\$2.40</b>	<b>15%</b>

The three population types shown in Figure 11 have very different membership needs and costs. Recall that the value add for D-SNPs only includes the value of services not covered by Medicare and does not include the possible Medicare-covered services cost-sharing reductions, as dual members do not perceive any value in cost-sharing reductions. However, the value add includes Medicare-covered services cost-sharing reductions for I-SNPs and C-SNPs as these plans enroll some NINM beneficiaries who do perceive value in cost-sharing reductions. This contributes to the overall differences in value add between I-SNPs and C-SNPs compared with that for D-SNPs. Additionally, many C-SNP plans are not tailored toward dual-eligibles and therefore do not necessarily target LIBs. There was a concerted effort by the C-SNPs that are tailored toward NINM beneficiaries to target a \$0 premium in 2014, resulting in a significantly lower average premium.

### III. METHODOLOGY

We relied on detailed MA plan benefit offerings for 2014 and their respective premiums released by CMS in performing the analyses contained in this report. We also used publicly available MA enrollment information for September 2013 to develop member weighted averages by state, region, star rating, product type, carrier size, and plan type, and for nationwide totals from the plan-level detail released by CMS. The information released by CMS includes detailed cost-sharing information by service category, member premium, service area, supplemental benefits covered, and enrollment by plan.

For the analyses contained within this report, we define value add as the benefits provided to a plan's beneficiaries above traditional Medicare. This metric not only accounts for the value of supplemental benefits, but it is also offset by each plan's member premium. Therefore, two plans with identical benefits will have different value adds if their premiums vary.

*Part C Value Add = Estimated value of supplemental Part C benefits - Member Part C premium.*

*Part D Value Add = Estimated value of Part D benefits  
(a.k.a., indicated Part D premium) - Member Part D premium.*

*Total Value Add =  
Estimated value of supplemental Part C benefits + Estimated value of Part D benefits  
+ Buy-down of Part B premium - Member Part C and Part D premiums.*

We note that for the D-SNP analyses, we exclude the value of traditional Medicare cost-sharing reductions because these types of plans often provide Medicare-covered services without member cost-sharing through coordinated efforts with each state's Medicaid program.

The value add for all plans excludes over-the-counter (OTC) drug cards because limited information is released by CMS and plans may have varying restrictions on this benefit's use. Other items that are excluded from the value add analysis include comprehensive dental coverage (we assume a simplified amount taking into account copays and limits provided for coverage for this benefit), at-home adaptation services, orthodontics, and adult day care.

Except for when otherwise noted, we included all individual (i.e., non-EGWP) MA plans, excluding MSA, PACE, and Cost plans. This analysis includes the vast majority of all individual plans.

The estimated value of the Part C and Part D benefits is evaluated using Milliman's internal pricing models including the **Milliman Medicare Advantage Competitive Value Added Tool** (Milliman MACVAT), which is available for external license, calibrated to county-specific 2014 FFS costs with consistent medical management and population base assumptions for each county. This information is used in conjunction with plan-specific star rating information and benchmark revenue information released by CMS to determine the value add for each plan.



## IV. CONCLUSIONS

The MA market will continue to evolve with the increased pressure on MAO revenue resulting from the ACA. Roughly 19% of MA plans offered in 2013 will no longer be offered in 2014.

NINM beneficiaries will generally see a reduction in value add and an increase in premium amounts in 2014. Additionally, the nationwide average plan premium for NINM plans increases roughly 15%. D-SNP beneficiaries will generally see an increase in value add and a decrease in premium amounts in 2014, and the nationwide premium for D-SNPs (largely driven by changes in LIB amounts) will decrease approximately 13%. As MAOs will likely see additional cost and revenue pressure over the next few years, additional costs will likely be shifted to NINM and D-SNP beneficiaries through benefit reductions and to NINM beneficiaries through premium increases.

As MA plans and beneficiaries continue to look ahead to the 2014 plan year, it is also important to be aware of further changes occurring in 2015. Many of these changes will put continued pressure on revenue payments to MAOs and, consequently, possibly on beneficiaries as well. They include:

- The MA coding pattern adjustment will increase from 4.91% in 2014 to a minimum of 5.16% in 2015. This results in a 0.25% decrease to payments to MAOs, if all else remains equal.
- In the development of 2014 Part C risk scores, CMS released a new HCC risk model that will ultimately reduce Part C risk scores for MA beneficiaries by about 2.5%. This change was phased in at 75% for the 2014 bid development but is expected to be fully phased in for the 2015 plan year. This change will affect MAOs differently, depending on the underlying risks of each plan's enrolled beneficiaries.
- As part of the FFS cost development underlying benchmark revenue rates, CMS updated the corresponding area adjustments in this calculation for the 2014 plan year. Because of large payment changes in certain counties, CMS decided to only implement half of this change in 2014 and let the remainder of the change come into effect in 2015. This change is expected to be revenue-neutral across the MA market but will vary from county to county.
- The benchmark revenue payments will continue to be phased in to being fully based on each county's FFS rates as a result of the ACA. All counties designated as two-year phase-in counties will fully use the ACA benchmarks in 2014, but any four-year and six-year phase-in counties will continue to see changes to the payment benchmarks in 2015.
- Beginning in 2015, the quality bonus payment demonstration program is scheduled to end and only plans with a 4.0 star rating or higher will receive a bonus adjustment to their benchmark revenue levels. Therefore, all plans with 3.0 and 3.5 star ratings will see a decrease in revenue beginning in 2015, which is due to the scheduled discontinuation of the bonus payment demonstration.
- The health insurance tax (HIT) will increase slightly from 2014 to 2015. This will impact MAOs differently depending on size, premiums collected, and not-for-profit status.

As shown in this report, nearly all plans are facing similar revenue and cost pressures in the current market. However, plans that are able to find ways to improve their cost-to-revenue relationship—through reduced administrative expenses and higher star ratings, to name a couple of ways—will have an advantage in the market. Furthermore, it is clear that Medicare beneficiaries are choosing plans with low premiums and will likely continue to do so at the expense of poorer benefits. With the continued entrance of new carriers and plans, it is evident these plans realize the importance of appealing to beneficiaries through both high value add and premiums consistent with the low end of premiums for existing plans.

## V. QUALIFICATIONS, CAVEATS, AND LIMITATIONS

We, Brett Swanson, Greg Herrle, and Julia Yahnke, are actuaries for Milliman, members of the American Academy of Actuaries, and meet the qualification standards of the Academy to render the actuarial opinion contained herein. To the best of our knowledge and belief, this report and attachments are complete and accurate and have been prepared in accordance with generally recognized and accepted actuarial principles and practices.

The material in this report represents the opinion of the authors and is not representative of the views of Milliman. As such, Milliman is not advocating for, or endorsing, any specific views contained in this report related to the MA program.

The information in this report is designed to provide key information surrounding the MA market in 2014. It may not be appropriate, and should not be used, for other purposes.

The credibility of certain comparisons provided in this report may be limited, particularly where the number of plans and/or enrollment in counties or states is low. Some metrics may also be distorted by premium and benefit changes in one or two plans with particularly high enrollment.

In completing this analysis we relied on information from CMS, which we accepted without audit. However, we did review it for general reasonableness. If this information is inaccurate or incomplete, conclusions drawn from it may change.

## APPENDICES

## Appendix A: State to Region Mapping

REGION	STATE	STATE	REGION
MIDWEST	IA	AL	SOUTH
MIDWEST	IL	AK	WEST
MIDWEST	IN	AZ	WEST
MIDWEST	KS	AR	SOUTH
MIDWEST	MI	CA	WEST
MIDWEST	MN	CO	WEST
MIDWEST	MO	CT	NORTHEAST
MIDWEST	ND	DE	SOUTH
MIDWEST	NE	DC	SOUTH
MIDWEST	OH	FL	SOUTH
MIDWEST	SD	GA	SOUTH
MIDWEST	WI	HI	WEST
NORTHEAST	CT	ID	WEST
NORTHEAST	MA	IL	MIDWEST
NORTHEAST	ME	IN	MIDWEST
NORTHEAST	NH	IA	MIDWEST
NORTHEAST	NJ	KS	MIDWEST
NORTHEAST	NY	KY	SOUTH
NORTHEAST	PA	LA	SOUTH
NORTHEAST	RI	ME	NORTHEAST
NORTHEAST	VT	MD	SOUTH
PR	PR	MA	NORTHEAST
SOUTH	AL	MI	MIDWEST
SOUTH	AR	MN	MIDWEST
SOUTH	DC	MS	SOUTH
SOUTH	DE	MO	MIDWEST
SOUTH	FL	MT	WEST
SOUTH	GA	NE	MIDWEST
SOUTH	KY	NV	WEST
SOUTH	LA	NH	NORTHEAST
SOUTH	MD	NJ	NORTHEAST
SOUTH	MS	NM	WEST
SOUTH	NC	NY	NORTHEAST
SOUTH	OK	NC	SOUTH
SOUTH	SC	ND	MIDWEST
SOUTH	TN	OH	MIDWEST
SOUTH	TX	OK	SOUTH
SOUTH	VA	OR	WEST
SOUTH	WV	PA	NORTHEAST
WEST	AK	PR	PR
WEST	AZ	RI	NORTHEAST
WEST	CA	SC	SOUTH
WEST	CO	SD	MIDWEST
WEST	HI	TN	SOUTH
WEST	ID	TX	SOUTH
WEST	MT	UT	WEST
WEST	NM	VT	NORTHEAST
WEST	NV	VA	SOUTH
WEST	OR	WA	WEST
WEST	UT	WV	SOUTH
WEST	WA	WI	MIDWEST
WEST	WY	WY	WEST

## Appendix B.1: NINM State Averages

STATE	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
AL	\$51.58	-\$7.34	\$27.79	-\$2.93	-\$10.27	1.7%
AK	N/A	N/A	N/A	N/A	N/A	0.0%
AZ	\$75.59	-\$8.47	\$11.85	\$3.04	-\$5.43	2.2%
AR	\$34.26	-\$19.61	\$28.26	\$7.14	-\$12.47	0.6%
CA	\$100.36	-\$10.28	\$26.62	\$1.72	-\$8.56	12.8%
CO	\$69.05	-\$7.44	\$25.44	\$1.47	-\$5.97	1.7%
CT	\$44.18	-\$10.42	\$27.26	\$2.11	-\$8.31	1.3%
DE	\$21.60	-\$30.40	\$51.65	\$19.71	-\$10.69	0.1%
DC	\$50.85	-\$23.28	\$33.37	\$15.25	-\$8.03	0.0%
FL	\$165.66	-\$17.82	\$4.21	-\$0.11	-\$17.93	10.7%
GA	\$50.16	-\$10.87	\$24.34	\$2.93	-\$7.94	1.7%
HI	\$19.71	-\$22.28	\$59.33	\$12.18	-\$10.11	0.7%
ID	\$19.93	-\$19.15	\$69.22	\$10.81	-\$8.34	0.8%
IL	\$70.51	-\$6.11	\$31.36	\$1.70	-\$4.42	1.8%
IN	\$38.88	-\$19.34	\$40.08	\$9.85	-\$9.49	1.9%
IA	\$61.46	-\$15.17	\$10.32	\$2.14	-\$13.03	0.6%
KS	\$47.34	-\$23.39	\$21.73	\$3.32	-\$20.08	0.5%
KY	\$25.07	-\$23.42	\$44.45	\$13.36	-\$10.06	0.9%
LA	\$103.92	-\$7.76	\$12.55	\$0.64	-\$7.11	1.8%
ME	\$65.33	-\$4.46	\$18.94	\$1.78	-\$2.68	0.4%
MD	\$26.56	-\$21.70	\$55.33	\$22.71	\$1.01	0.2%
MA	\$5.89	-\$7.76	\$114.90	\$5.45	-\$2.31	1.5%
MI	\$2.74	-\$18.52	\$99.26	\$13.29	-\$5.23	2.4%
MN	\$0.87	-\$25.17	\$111.66	\$13.39	-\$11.79	1.3%
MS	\$36.47	-\$11.09	\$50.20	\$6.93	-\$4.16	0.5%
MO	\$84.31	-\$13.75	\$14.16	\$2.58	-\$11.17	2.3%
MT	\$35.78	-\$21.70	\$56.75	\$11.89	-\$9.81	0.3%
NE	\$49.56	-\$13.73	\$19.50	\$7.18	-\$6.55	0.3%
NV	\$132.16	-\$10.68	\$10.77	\$0.74	-\$9.94	1.2%
NH	\$23.68	-\$9.04	\$32.50	\$1.12	-\$7.92	0.1%
NJ	\$58.85	-\$31.70	\$21.27	\$8.77	-\$22.93	1.0%
NM	\$64.24	-\$24.09	\$23.43	\$5.56	-\$18.53	0.8%
NY	\$61.68	-\$16.59	\$38.97	\$7.49	-\$9.09	7.7%
NC	\$61.96	-\$6.84	\$21.08	\$3.22	-\$3.62	3.1%
ND	\$3.18	-\$17.72	\$64.46	\$8.93	-\$8.80	0.0%
OH	\$45.50	-\$17.25	\$36.94	\$9.51	-\$7.73	4.4%
OK	\$48.99	-\$13.65	\$34.12	\$3.31	-\$10.34	1.0%
OR	\$7.69	-\$17.73	\$79.04	\$10.37	-\$7.36	2.2%
PA	-\$10.21	-\$8.38	\$92.27	\$2.99	-\$5.39	6.5%
RI	\$33.68	-\$1.73	\$45.24	\$1.86	\$0.13	0.6%
SC	\$28.09	-\$17.98	\$31.26	\$8.15	-\$9.83	1.0%
SD	\$40.68	-\$15.27	\$39.56	\$5.27	-\$10.00	0.1%
TN	\$51.57	-\$7.88	\$44.66	\$6.35	-\$1.54	2.9%
TX	\$105.67	-\$6.63	\$10.23	\$2.11	-\$4.52	6.4%
UT	\$45.05	-\$27.49	\$41.73	\$19.73	-\$7.75	1.0%
VT	\$33.00	-\$6.38	\$13.68	\$3.88	-\$2.50	0.0%
VA	\$42.05	-\$16.24	\$35.09	\$4.38	-\$11.87	1.5%
WA	\$9.81	-\$25.03	\$74.05	\$18.32	-\$6.71	2.5%
WV	-\$10.33	-\$12.24	\$83.17	\$4.22	-\$8.02	0.4%
WI	\$47.04	-\$13.66	\$46.06	\$3.83	-\$9.83	2.7%
WY	\$61.81	-\$1.82	\$0.00	\$0.00	-\$1.82	0.0%
PR	\$107.30	-\$15.57	\$15.10	\$9.42	-\$6.15	1.9%
<b>NATIONAL AVERAGE</b>	<b>\$68.68</b>	<b>-\$13.55</b>	<b>\$36.75</b>	<b>\$4.83</b>	<b>-\$8.72</b>	<b>100.0%</b>

## Appendix B.2.i.: NINM Value Add State Averages by Star Rating

STATE	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	\$47.20	\$58.38	-\$18.94	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A
AZ	\$40.90	\$87.51	\$69.78	-\$101.58	\$96.54	N/A
AR	\$62.43	\$23.64	\$52.53	-\$33.78	N/A	N/A
CA	N/A	\$163.47	\$101.15	\$111.05	\$145.59	\$75.01
CO	N/A	\$104.40	\$58.47	\$76.01	-\$32.88	\$59.65
CT	N/A	\$60.55	\$30.46	\$45.28	-\$19.78	N/A
DE	N/A	\$47.99	\$15.60	-\$106.30	N/A	N/A
DC	N/A	\$60.40	N/A	N/A	-\$14.90	N/A
FL	N/A	\$87.77	\$144.47	\$220.25	\$201.07	\$332.60
GA	\$109.18	\$63.30	\$31.89	-\$6.71	N/A	\$46.61
HI	N/A	\$82.94	\$55.13	\$62.00	\$18.28	-\$23.31
ID	N/A	\$4.91	\$29.04	\$1.32	\$34.18	N/A
IL	N/A	\$101.59	\$79.71	\$61.83	\$47.83	N/A
IN	N/A	\$17.55	\$63.22	\$30.04	N/A	N/A
IA	N/A	\$17.47	\$70.78	\$27.30	\$79.40	\$33.80
KS	N/A	\$11.97	\$49.63	\$27.59	\$63.06	N/A
KY	N/A	\$7.43	\$41.71	\$10.57	N/A	N/A
LA	\$97.33	N/A	\$39.71	\$117.30	N/A	N/A
ME	N/A	N/A	\$45.24	\$66.93	\$69.25	N/A
MD	N/A	\$28.49	\$29.60	N/A	-\$62.08	N/A
MA	N/A	N/A	\$48.24	N/A	-\$0.90	N/A
MI	N/A	N/A	\$16.70	-\$19.98	\$20.40	N/A
MN	N/A	N/A	-\$9.98	-\$35.35	\$2.44	N/A
MS	N/A	\$41.75	\$31.99	-\$8.39	\$68.33	N/A
MO	\$93.52	-\$0.83	\$84.07	\$71.85	\$92.68	N/A
MT	N/A	-\$17.40	\$15.07	\$43.24	\$5.68	N/A
NE	N/A	-\$21.00	\$43.69	\$72.20	-\$9.75	N/A
NV	N/A	\$153.70	\$135.66	\$145.85	\$70.65	N/A
NH	N/A	\$38.65	\$17.51	N/A	\$42.90	N/A
NJ	N/A	\$79.86	\$9.04	N/A	-\$26.42	N/A
NM	N/A	\$60.85	\$67.84	\$57.60	N/A	N/A
NY	\$93.92	\$75.68	\$91.53	\$66.68	\$17.93	N/A
NC	N/A	\$17.27	\$67.16	\$17.59	\$66.97	N/A
ND	N/A	N/A	N/A	-\$22.20	\$7.12	N/A
OH	N/A	\$20.16	\$63.29	\$30.34	\$20.07	N/A
OK	\$41.69	\$60.11	\$19.53	\$28.33	N/A	N/A
OR	N/A	-\$13.18	\$53.15	-\$1.64	\$44.68	-\$0.42
PA	N/A	\$58.41	-\$7.29	-\$25.36	\$20.89	N/A
RI	N/A	N/A	\$28.85	\$33.88	N/A	N/A
SC	\$24.01	\$42.29	\$26.06	-\$10.97	N/A	N/A
SD	N/A	N/A	N/A	-\$18.35	\$51.65	N/A
TN	N/A	\$72.05	\$47.55	\$80.90	\$26.30	N/A
TX	N/A	\$92.96	\$108.51	\$118.31	\$85.52	\$99.23
UT	N/A	\$71.40	\$21.13	\$60.47	N/A	N/A
VT	N/A	N/A	\$34.17	N/A	-\$14.50	N/A
VA	N/A	\$27.30	\$49.30	-\$0.86	-\$11.69	N/A
WA	N/A	N/A	\$39.20	-\$24.26	-\$17.39	-\$38.90
WV	N/A	N/A	-\$11.59	-\$6.41	N/A	N/A
WI	N/A	-\$10.07	\$60.91	\$73.34	\$27.59	-\$15.40
WY	N/A	N/A	\$61.81	N/A	N/A	N/A
PR	\$104.39	\$107.64	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$90.05</b>	<b>\$72.35</b>	<b>\$71.65</b>	<b>\$59.14</b>	<b>\$71.08</b>	<b>\$68.82</b>

## Appendix B.2.ii.: NINM Value Add Change from 2013 to 2014 State Averages by Star Rating

STATE	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	-\$0.16	-\$14.62	-\$30.84	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A
AZ	-\$13.20	\$7.40	-\$10.08	-\$5.50	-\$4.13	N/A
AR	-\$9.06	-\$23.50	-\$18.52	-\$24.51	N/A	N/A
CA	N/A	-\$8.42	-\$13.81	-\$13.17	-\$10.05	-\$6.86
CO	N/A	-\$6.30	-\$3.10	-\$8.27	-\$24.51	-\$6.23
CT	N/A	-\$11.54	-\$26.41	-\$9.14	-\$21.94	N/A
DE	N/A	-\$40.26	-\$22.64	-\$16.70	N/A	N/A
DC	N/A	-\$42.00	N/A	N/A	-\$7.10	N/A
FL	N/A	-\$46.05	-\$15.67	-\$15.19	-\$4.85	\$0.99
GA	-\$14.96	-\$16.15	-\$7.80	-\$11.50	N/A	-\$2.50
HI	N/A	-\$11.67	-\$15.61	\$1.00	-\$30.11	-\$8.43
ID	N/A	-\$10.32	-\$31.89	\$1.89	-\$12.03	N/A
IL	N/A	-\$14.64	-\$6.94	\$2.34	-\$14.40	N/A
IN	N/A	-\$31.66	-\$9.77	-\$15.49	N/A	N/A
IA	N/A	-\$6.76	-\$15.28	-\$23.25	-\$5.46	-\$9.30
KS	N/A	-\$21.72	-\$23.74	-\$28.91	-\$17.39	N/A
KY	N/A	-\$31.95	-\$15.03	-\$16.20	N/A	N/A
LA	-\$26.30	N/A	\$2.51	-\$9.43	N/A	N/A
ME	N/A	N/A	-\$25.27	-\$6.39	\$1.30	N/A
MD	N/A	-\$28.46	-\$12.37	N/A	-\$55.87	N/A
MA	N/A	N/A	-\$14.85	N/A	-\$6.62	N/A
MI	N/A	N/A	\$4.19	-\$17.36	-\$25.51	N/A
MN	N/A	N/A	-\$35.01	-\$28.36	-\$24.14	N/A
MS	N/A	-\$18.46	-\$9.52	-\$6.26	-\$9.53	N/A
MO	-\$12.54	-\$21.47	-\$8.85	-\$12.91	-\$18.89	N/A
MT	N/A	-\$27.70	-\$14.14	-\$22.96	-\$22.45	N/A
NE	N/A	-\$28.70	-\$16.11	-\$6.35	-\$29.32	N/A
NV	N/A	-\$33.00	-\$29.11	\$18.25	-\$1.84	N/A
NH	N/A	-\$23.20	-\$3.64	N/A	-\$1.54	N/A
NJ	N/A	-\$31.47	-\$34.70	N/A	-\$24.18	N/A
NM	N/A	-\$14.36	-\$35.86	-\$26.78	N/A	N/A
NY	-\$10.23	-\$12.15	-\$16.97	-\$10.53	-\$22.47	N/A
NC	N/A	-\$23.28	-\$6.46	-\$2.65	-\$12.41	N/A
ND	N/A	N/A	N/A	-\$21.90	-\$17.08	N/A
OH	N/A	-\$35.31	-\$13.37	-\$8.09	-\$17.88	N/A
OK	-\$16.36	-\$17.36	-\$12.71	-\$7.25	N/A	N/A
OR	N/A	\$4.01	-\$10.98	-\$20.95	-\$9.19	-\$16.21
PA	N/A	-\$26.70	-\$3.80	-\$8.32	-\$12.83	N/A
RI	N/A	N/A	-\$17.46	-\$1.10	N/A	N/A
SC	-\$45.18	-\$12.88	-\$17.18	-\$12.83	N/A	N/A
SD	N/A	N/A	N/A	-\$23.65	-\$13.71	N/A
TN	N/A	-\$18.54	-\$2.33	-\$20.92	-\$0.76	N/A
TX	N/A	-\$17.73	-\$3.51	-\$5.59	\$5.67	-\$3.02
UT	N/A	-\$25.30	-\$19.36	-\$36.19	N/A	N/A
VT	N/A	N/A	-\$5.81	N/A	-\$29.26	N/A
VA	N/A	-\$5.24	-\$16.25	-\$20.74	-\$21.82	N/A
WA	N/A	N/A	-\$16.09	-\$27.72	-\$33.34	-\$40.99
WV	N/A	N/A	-\$13.24	-\$9.96	N/A	N/A
WI	N/A	-\$16.68	-\$5.51	-\$13.70	-\$15.67	-\$5.34
WY	N/A	N/A	-\$1.82	N/A	N/A	N/A
PR	-\$4.74	-\$16.83	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$15.02</b>	<b>-\$22.83</b>	<b>-\$11.90</b>	<b>-\$11.80</b>	<b>-\$13.23</b>	<b>-\$10.07</b>

## Appendix B.2.iii.: NINM Premium State Averages by Star Rating

STATE	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	\$33.99	\$19.16	\$92.00	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A
AZ	\$31.00	\$0.00	\$10.91	\$180.00	\$10.98	N/A
AR	\$0.00	\$39.59	\$9.85	\$88.38	N/A	N/A
CA	N/A	\$5.86	\$25.65	\$20.90	\$4.58	\$38.76
CO	N/A	\$23.60	\$20.24	\$15.49	\$109.48	\$43.41
CT	N/A	\$28.38	\$34.29	\$26.28	\$101.00	N/A
DE	N/A	\$30.29	\$52.31	\$181.00	N/A	N/A
DC	N/A	\$26.00	N/A	N/A	\$87.00	N/A
FL	N/A	\$0.00	\$5.30	\$10.42	\$5.18	\$0.00
GA	\$0.00	\$7.36	\$36.05	\$75.00	N/A	\$38.12
HI	N/A	\$0.00	\$18.17	\$0.00	\$60.17	\$106.02
ID	N/A	\$87.03	\$50.88	\$110.82	\$42.06	N/A
IL	N/A	\$0.36	\$10.24	\$45.42	\$55.74	N/A
IN	N/A	\$55.96	\$15.88	\$58.79	N/A	N/A
IA	N/A	\$26.33	\$2.58	\$33.67	\$0.96	\$59.22
KS	N/A	\$73.77	\$10.32	\$46.62	\$17.48	N/A
KY	N/A	\$57.19	\$31.25	\$63.73	N/A	N/A
LA	\$0.00	N/A	\$50.19	\$5.34	N/A	N/A
ME	N/A	N/A	\$27.52	\$5.13	\$24.58	N/A
MD	N/A	\$53.55	\$49.79	N/A	\$184.23	N/A
MA	N/A	N/A	\$18.57	N/A	\$130.33	N/A
MI	N/A	N/A	\$78.21	\$130.75	\$75.29	N/A
MN	N/A	N/A	\$93.60	\$86.00	\$114.11	N/A
MS	N/A	\$45.26	\$55.94	\$82.00	\$14.46	N/A
MO	\$0.00	\$71.29	\$9.00	\$28.96	\$9.76	N/A
MT	N/A	\$86.00	\$58.14	\$54.96	\$69.00	N/A
NE	N/A	\$86.00	\$23.75	\$0.00	\$77.67	N/A
NV	N/A	\$0.00	\$5.98	\$7.39	\$48.73	N/A
NH	N/A	\$29.00	\$28.61	N/A	\$54.00	N/A
NJ	N/A	\$0.00	\$70.36	N/A	\$112.03	N/A
NM	N/A	\$12.67	\$32.72	\$22.29	N/A	N/A
NY	\$8.78	\$20.00	\$19.67	\$45.85	\$74.26	N/A
NC	N/A	\$41.84	\$17.74	\$64.13	\$0.00	N/A
ND	N/A	N/A	N/A	\$82.00	\$61.73	N/A
OH	N/A	\$64.77	\$11.37	\$76.58	\$61.66	N/A
OK	\$26.00	\$24.44	\$45.39	\$53.69	N/A	N/A
OR	N/A	\$96.68	\$24.45	\$87.85	\$33.52	\$92.93
PA	N/A	\$9.12	\$83.93	\$108.94	\$64.24	N/A
RI	N/A	N/A	\$30.00	\$45.85	N/A	N/A
SC	\$51.26	\$12.67	\$32.50	\$73.69	N/A	N/A
SD	N/A	N/A	N/A	\$82.00	\$31.67	N/A
TN	N/A	\$0.00	\$41.92	\$25.62	\$70.72	N/A
TX	N/A	\$7.32	\$11.12	\$9.58	\$30.80	\$5.28
UT	N/A	\$20.00	\$62.43	\$29.00	N/A	N/A
VT	N/A	N/A	\$11.67	N/A	\$95.11	N/A
VA	N/A	\$26.27	\$31.51	\$59.41	\$86.63	N/A
WA	N/A	N/A	\$38.18	\$110.21	\$89.96	\$136.79
WV	N/A	N/A	\$83.94	\$79.96	N/A	N/A
WI	N/A	\$63.21	\$14.57	\$15.04	\$72.07	\$112.73
WY	N/A	N/A	\$0.00	N/A	N/A	N/A
PR	\$16.93	\$14.89	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$12.55</b>	<b>\$20.00</b>	<b>\$24.72</b>	<b>\$47.59</b>	<b>\$52.59</b>	<b>\$51.54</b>



**Appendix B.2.iv.: NINM Premium Change from 2013 to 2014 State Averages by Star Rating**

STATE	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	-\$7.91	\$1.80	\$25.00	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A
AZ	\$31.00	\$0.00	\$3.32	\$3.00	\$1.96	N/A
AR	\$0.00	\$12.23	\$2.40	\$17.06	N/A	N/A
CA	N/A	-\$0.05	\$10.15	\$1.25	\$1.29	-\$0.04
CO	N/A	\$4.90	-\$0.32	\$1.11	\$17.68	\$1.14
CT	N/A	\$7.27	\$14.83	\$1.01	\$11.00	N/A
DE	N/A	\$26.72	\$13.87	\$12.00	N/A	N/A
DC	N/A	\$26.00	N/A	N/A	\$4.00	N/A
FL	N/A	\$0.00	\$0.41	-\$0.72	-\$0.07	\$0.00
GA	\$0.00	\$4.63	\$2.47	\$3.00	N/A	\$2.89
HI	N/A	\$0.00	\$8.79	\$0.00	\$16.90	\$2.88
ID	N/A	\$4.85	\$17.24	\$1.74	\$5.26	N/A
IL	N/A	-\$0.58	\$1.11	\$1.49	\$4.48	N/A
IN	N/A	\$23.81	\$0.86	\$1.77	N/A	N/A
IA	N/A	\$3.13	\$0.00	\$5.94	\$0.07	\$11.69
KS	N/A	\$12.85	\$1.40	\$7.35	\$2.74	N/A
KY	N/A	\$23.96	\$3.12	\$3.61	N/A	N/A
LA	\$0.00	N/A	\$3.80	\$0.03	N/A	N/A
ME	N/A	N/A	\$3.76	\$0.14	\$2.28	N/A
MD	N/A	\$30.59	\$14.70	N/A	\$13.00	N/A
MA	N/A	N/A	\$6.16	N/A	\$5.33	N/A
MI	N/A	N/A	-\$1.28	\$18.66	\$12.04	N/A
MN	N/A	N/A	\$33.60	\$7.00	\$11.36	N/A
MS	N/A	\$5.42	\$6.30	\$3.00	\$14.46	N/A
MO	\$0.00	\$12.81	\$0.97	\$5.01	\$2.58	N/A
MT	N/A	\$22.00	\$3.10	\$14.67	\$1.00	N/A
NE	N/A	\$22.00	\$11.34	\$0.00	\$5.38	N/A
NV	N/A	\$0.00	\$0.47	\$0.79	\$2.30	N/A
NH	N/A	-\$3.00	\$3.39	N/A	\$5.00	N/A
NJ	N/A	\$0.00	\$34.76	N/A	\$14.85	N/A
NM	N/A	\$3.44	\$6.36	\$6.06	N/A	N/A
NY	-\$1.42	\$3.89	\$5.08	\$5.49	\$14.19	N/A
NC	N/A	\$20.04	\$2.80	\$4.89	\$0.00	N/A
ND	N/A	N/A	N/A	\$13.00	\$8.29	N/A
OH	N/A	\$31.85	\$2.31	\$3.63	\$15.15	N/A
OK	\$26.00	\$4.36	\$5.62	\$0.42	N/A	N/A
OR	N/A	\$6.19	\$3.42	\$14.42	\$5.56	\$6.61
PA	N/A	\$9.12	\$3.73	\$2.78	\$2.36	N/A
RI	N/A	N/A	\$10.00	\$1.54	N/A	N/A
SC	\$46.22	\$6.65	\$1.96	\$6.92	N/A	N/A
SD	N/A	N/A	N/A	\$10.00	\$4.39	N/A
TN	N/A	\$0.00	\$4.55	\$16.21	\$0.03	N/A
TX	N/A	\$4.68	\$1.36	\$1.62	\$3.64	\$0.05
UT	N/A	\$20.00	\$10.60	\$29.00	N/A	N/A
VT	N/A	N/A	\$3.38	N/A	\$24.08	N/A
VA	N/A	-\$2.93	\$3.46	\$10.12	\$18.48	N/A
WA	N/A	N/A	\$7.60	\$22.78	\$23.12	\$38.01
WV	N/A	N/A	\$2.48	\$7.74	N/A	N/A
WI	N/A	\$14.11	\$0.48	\$1.89	\$5.54	\$8.68
WY	N/A	N/A	\$0.00	N/A	N/A	N/A
PR	\$5.96	\$9.82	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$7.19</b>	<b>\$6.69</b>	<b>\$3.79</b>	<b>\$4.68</b>	<b>\$5.63</b>	<b>\$4.34</b>

## Appendix B.2.v.: NINM Benefit Change from 2013 to 2014 State Averages by Star Rating

STATE	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	-\$8.07	-\$12.82	-\$5.84	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A
AZ	\$17.80	\$7.40	-\$6.76	-\$2.50	-\$2.16	N/A
AR	-\$9.06	-\$11.27	-\$16.12	-\$7.45	N/A	N/A
CA	N/A	-\$8.47	-\$3.66	-\$11.92	-\$8.76	-\$6.90
CO	N/A	-\$1.40	-\$3.42	-\$7.16	-\$6.83	-\$5.09
CT	N/A	-\$4.28	-\$11.58	-\$8.13	-\$10.94	N/A
DE	N/A	-\$13.55	-\$8.77	-\$4.70	N/A	N/A
DC	N/A	-\$16.00	N/A	N/A	-\$3.10	N/A
FL	N/A	-\$46.05	-\$15.27	-\$15.90	-\$4.92	\$0.99
GA	-\$14.96	-\$11.52	-\$5.33	-\$8.50	N/A	\$0.39
HI	N/A	-\$11.67	-\$6.82	\$1.00	-\$13.21	-\$5.55
ID	N/A	-\$5.47	-\$14.65	\$3.62	-\$6.77	N/A
IL	N/A	-\$15.22	-\$5.83	\$3.83	-\$9.92	N/A
IN	N/A	-\$7.85	-\$8.91	-\$13.72	N/A	N/A
IA	N/A	-\$3.63	-\$15.28	-\$17.31	-\$5.39	\$2.39
KS	N/A	-\$8.87	-\$22.34	-\$21.56	-\$14.65	N/A
KY	N/A	-\$7.99	-\$11.91	-\$12.59	N/A	N/A
LA	-\$26.30	N/A	\$6.30	-\$9.40	N/A	N/A
ME	N/A	N/A	-\$21.52	-\$6.25	\$3.57	N/A
MD	N/A	\$2.13	\$2.33	N/A	-\$42.87	N/A
MA	N/A	N/A	-\$8.69	N/A	-\$1.29	N/A
MI	N/A	N/A	\$2.92	\$1.30	-\$13.48	N/A
MN	N/A	N/A	-\$1.41	-\$21.36	-\$12.79	N/A
MS	N/A	-\$13.04	-\$3.22	-\$3.26	\$4.93	N/A
MO	-\$12.54	-\$8.67	-\$7.88	-\$7.90	-\$16.32	N/A
MT	N/A	-\$5.70	-\$11.04	-\$8.29	-\$21.45	N/A
NE	N/A	-\$6.70	-\$4.77	-\$6.35	-\$23.94	N/A
NV	N/A	-\$33.00	-\$28.64	\$19.04	\$0.46	N/A
NH	N/A	-\$26.20	-\$0.25	N/A	\$3.46	N/A
NJ	N/A	-\$31.47	\$0.06	N/A	-\$9.33	N/A
NM	N/A	-\$10.92	-\$29.50	-\$20.72	N/A	N/A
NY	-\$11.65	-\$8.26	-\$11.90	-\$5.04	-\$8.28	N/A
NC	N/A	-\$3.24	-\$3.65	\$2.24	-\$12.41	N/A
ND	N/A	N/A	N/A	-\$8.90	-\$8.78	N/A
OH	N/A	-\$3.45	-\$11.07	-\$4.46	-\$2.73	N/A
OK	\$9.64	-\$13.00	-\$7.10	-\$6.83	N/A	N/A
OR	N/A	\$10.20	-\$7.56	-\$6.53	-\$3.63	-\$9.60
PA	N/A	-\$17.58	-\$0.08	-\$5.54	-\$10.47	N/A
RI	N/A	N/A	-\$7.46	\$0.44	N/A	N/A
SC	\$1.04	-\$6.23	-\$15.21	-\$5.91	N/A	N/A
SD	N/A	N/A	N/A	-\$13.65	-\$9.32	N/A
TN	N/A	-\$18.54	\$2.23	-\$4.71	-\$0.73	N/A
TX	N/A	-\$13.05	-\$2.15	-\$3.97	\$9.31	-\$2.97
UT	N/A	-\$5.30	-\$8.76	-\$7.19	N/A	N/A
VT	N/A	N/A	-\$2.43	N/A	-\$5.18	N/A
VA	N/A	-\$8.17	-\$12.79	-\$10.62	-\$3.34	N/A
WA	N/A	N/A	-\$8.50	-\$4.94	-\$10.22	-\$2.98
WV	N/A	N/A	-\$10.77	-\$2.21	N/A	N/A
WI	N/A	-\$2.57	-\$5.03	-\$11.82	-\$10.13	\$3.34
WY	N/A	N/A	-\$1.82	N/A	N/A	N/A
PR	\$1.22	-\$7.00	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$7.83</b>	<b>-\$16.14</b>	<b>-\$8.11</b>	<b>-\$7.12</b>	<b>-\$7.60</b>	<b>-\$5.73</b>

## Appendix B.2.vi.: NINM Membership Distribution by Star Rating

STATE	<3.0	3.0	3.5	4.0	4.5	5.0
AL	0.0%	0.9%	0.8%	0.0%	0.0%	0.0%
AK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AZ	0.0%	0.0%	1.6%	0.0%	0.6%	0.0%
AR	0.0%	0.2%	0.3%	0.1%	0.0%	0.0%
CA	0.0%	0.4%	1.5%	4.6%	1.2%	5.1%
CO	0.0%	0.0%	0.1%	1.0%	0.0%	0.6%
CT	0.0%	0.0%	0.1%	1.1%	0.0%	0.0%
DE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
DC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FL	0.0%	2.4%	3.3%	0.8%	3.7%	0.4%
GA	0.2%	0.6%	0.8%	0.0%	0.0%	0.1%
HI	0.0%	0.0%	0.1%	0.0%	0.4%	0.1%
ID	0.0%	0.1%	0.4%	0.2%	0.1%	0.0%
IL	0.0%	0.3%	0.4%	0.6%	0.4%	0.0%
IN	0.0%	0.7%	0.8%	0.4%	0.0%	0.0%
IA	0.0%	0.0%	0.3%	0.1%	0.2%	0.0%
KS	0.0%	0.0%	0.3%	0.1%	0.1%	0.0%
KY	0.0%	0.4%	0.4%	0.0%	0.0%	0.0%
LA	0.0%	0.0%	0.3%	1.4%	0.0%	0.0%
ME	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%
MD	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
MA	0.0%	0.0%	0.2%	0.0%	1.3%	0.0%
MI	0.0%	0.0%	0.3%	1.0%	1.1%	0.0%
MN	0.0%	0.0%	0.1%	0.0%	1.2%	0.0%
MS	0.0%	0.1%	0.3%	0.0%	0.1%	0.0%
MO	0.1%	0.0%	0.8%	0.6%	0.9%	0.0%
MT	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
NE	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
NV	0.0%	0.1%	0.6%	0.4%	0.1%	0.0%
NH	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
NJ	0.0%	0.7%	0.2%	0.0%	0.0%	0.0%
NM	0.0%	0.2%	0.3%	0.3%	0.0%	0.0%
NY	0.1%	2.3%	2.2%	0.7%	2.4%	0.0%
NC	0.0%	0.1%	2.6%	0.3%	0.2%	0.0%
ND	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OH	0.0%	0.9%	2.4%	0.7%	0.4%	0.0%
OK	0.0%	0.6%	0.0%	0.3%	0.0%	0.0%
OR	0.0%	0.0%	0.3%	1.2%	0.0%	0.6%
PA	0.0%	0.1%	1.6%	3.5%	1.4%	0.0%
RI	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
SC	0.1%	0.3%	0.5%	0.1%	0.0%	0.0%
SD	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TN	0.0%	0.1%	1.0%	0.9%	0.9%	0.0%
TX	0.0%	1.4%	3.9%	0.8%	0.1%	0.2%
UT	0.0%	0.0%	0.4%	0.5%	0.0%	0.0%
VT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
VA	0.0%	0.0%	1.2%	0.2%	0.0%	0.0%
WA	0.0%	0.0%	1.5%	0.1%	0.1%	0.8%
WV	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
WI	0.0%	0.0%	0.1%	1.1%	1.2%	0.1%
WY	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PR	0.2%	1.7%	0.0%	0.0%	0.0%	0.0%
<b>NATIONAL AVERAGE</b>	<b>1%</b>	<b>15%</b>	<b>33%</b>	<b>24%</b>	<b>18%</b>	<b>8%</b>

## Appendix B.3.i.: NINM Value Add State Averages by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	\$71.54	\$28.89	-\$18.94	\$23.70
AK	N/A	N/A	N/A	N/A
AZ	\$83.73	-\$11.01	-\$7.21	\$5.70
AR	\$53.60	\$4.92	\$12.38	\$57.01
CA	\$104.87	-\$26.88	\$42.74	N/A
CO	\$73.10	-\$17.12	-\$28.89	N/A
CT	\$45.56	\$9.30	N/A	\$35.14
DE	\$31.88	-\$106.30	N/A	N/A
DC	\$61.67	-\$14.90	N/A	N/A
FL	\$211.06	\$68.36	-\$13.03	\$75.61
GA	\$76.21	\$44.40	-\$4.79	\$31.80
HI	\$2.04	\$54.72	\$62.00	-\$9.62
ID	\$13.44	\$23.25	-\$7.12	N/A
IL	\$95.82	\$15.03	-\$24.56	\$56.57
IN	\$49.06	\$56.02	-\$2.10	\$15.52
IA	\$70.21	\$52.15	\$18.75	N/A
KS	\$66.51	\$41.73	-\$11.07	\$72.65
KY	\$61.50	\$15.46	-\$9.35	\$9.61
LA	\$112.74	\$44.85	\$25.25	\$40.59
ME	\$69.06	\$55.06	\$34.28	N/A
MD	\$28.56	N/A	\$1.52	N/A
MA	\$3.32	\$2.84	-\$41.00	\$34.33
MI	\$22.07	-\$44.18	\$11.52	\$31.41
MN	-\$1.21	\$9.97	-\$35.35	N/A
MS	\$57.38	\$26.53	-\$28.28	\$37.87
MO	\$101.05	\$44.50	-\$2.86	\$74.72
MT	N/A	\$42.97	\$10.37	N/A
NE	\$61.95	\$31.92	\$40.08	N/A
NV	\$141.06	\$6.36	N/A	N/A
NH	\$39.16	-\$7.57	\$17.47	N/A
NJ	\$62.38	-\$31.40	N/A	N/A
NM	\$78.44	\$37.14	\$0.40	N/A
NY	\$72.23	\$19.68	\$35.29	\$69.43
NC	\$79.55	\$44.31	\$11.98	\$20.25
ND	N/A	\$7.12	-\$22.20	N/A
OH	\$54.78	\$39.60	-\$15.04	\$18.64
OK	\$65.11	\$5.18	-\$13.94	\$62.54
OR	\$15.01	\$1.01	\$14.21	N/A
PA	-\$9.33	-\$14.45	\$14.82	\$17.56
RI	\$33.88	N/A	N/A	\$28.85
SC	\$61.24	\$15.25	\$5.73	\$27.37
SD	N/A	\$51.65	-\$18.35	N/A
TN	\$57.23	\$32.14	N/A	\$37.51
TX	\$127.51	\$39.75	\$23.84	\$48.35
UT	\$67.16	-\$13.07	N/A	N/A
VT	\$1.57	-\$47.12	\$38.71	\$25.23
VA	\$78.44	\$27.38	\$6.39	\$16.46
WA	\$22.31	-\$46.30	\$51.74	N/A
WV	-\$32.11	-\$19.43	\$9.25	\$12.80
WI	\$48.01	\$49.95	\$13.80	\$63.32
WY	\$85.10	N/A	\$58.59	N/A
PR	\$111.17	\$61.47	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$86.85</b>	<b>\$16.48</b>	<b>\$9.64</b>	<b>\$46.59</b>

**Appendix B.3.ii.: NINM Value Add Change from 2013 to 2014 State Averages by Product Type**

STATE	HMO	LPPO	PFFS	RPPO
AL	-\$15.82	\$6.34	-\$30.84	-\$3.14
AK	N/A	N/A	N/A	N/A
AZ	-\$7.40	-\$28.15	-\$2.28	-\$12.19
AR	-\$19.45	-\$27.35	-\$20.88	\$1.52
CA	-\$9.57	-\$32.60	-\$0.15	N/A
CO	-\$6.86	-\$16.26	-\$21.67	N/A
CT	-\$9.18	-\$43.94	N/A	-\$17.64
DE	-\$31.50	-\$16.70	N/A	N/A
DC	-\$25.94	-\$7.10	N/A	N/A
FL	-\$12.60	-\$19.41	\$0.72	-\$28.81
GA	-\$11.81	-\$11.06	-\$13.17	-\$7.71
HI	-\$10.07	-\$21.85	\$1.00	-\$33.47
ID	\$2.11	-\$27.62	-\$25.03	N/A
IL	-\$3.06	-\$13.06	-\$14.43	-\$8.55
IN	-\$21.49	-\$15.05	-\$8.26	-\$26.62
IA	-\$15.24	-\$15.44	-\$9.89	N/A
KS	-\$21.26	-\$26.40	-\$23.05	\$0.09
KY	-\$30.58	-\$27.59	-\$7.74	-\$20.41
LA	-\$8.73	-\$5.64	-\$6.63	\$2.55
ME	-\$1.99	-\$13.94	-\$0.56	N/A
MD	-\$22.96	N/A	-\$5.88	N/A
MA	-\$13.36	\$33.74	-\$6.20	-\$17.56
MI	-\$24.49	-\$19.78	-\$1.08	\$10.42
MN	-\$22.06	-\$35.60	-\$28.36	N/A
MS	-\$18.45	-\$12.15	-\$22.07	\$2.09
MO	-\$12.92	-\$13.86	-\$27.43	\$0.67
MT	N/A	-\$22.69	-\$18.19	N/A
NE	-\$15.34	-\$18.73	-\$6.74	N/A
NV	-\$11.12	-\$4.45	N/A	N/A
NH	-\$20.57	\$5.98	-\$3.64	N/A
NJ	-\$32.18	-\$19.42	N/A	N/A
NM	-\$26.42	-\$18.59	-\$24.46	N/A
NY	-\$17.03	-\$20.92	-\$10.72	-\$6.13
NC	-\$2.98	-\$12.95	-\$20.65	-\$8.32
ND	N/A	-\$17.08	-\$21.90	N/A
OH	-\$14.65	-\$3.01	-\$10.33	-\$30.09
OK	-\$9.72	-\$26.72	-\$22.07	\$0.43
OR	-\$13.74	-\$21.46	\$0.42	N/A
PA	-\$4.43	-\$14.80	-\$12.41	-\$8.41
RI	-\$1.10	N/A	N/A	-\$17.46
SC	-\$21.04	-\$19.45	-\$28.40	-\$6.57
SD	N/A	-\$13.71	-\$23.65	N/A
TN	-\$9.15	-\$4.12	N/A	\$0.02
TX	-\$8.03	-\$6.34	-\$10.22	\$6.07
UT	-\$27.06	-\$28.61	N/A	N/A
VT	-\$24.40	-\$39.12	-\$0.38	-\$16.53
VA	-\$17.08	-\$24.07	-\$13.54	-\$7.63
WA	-\$23.04	-\$34.24	-\$2.00	N/A
WV	-\$16.97	-\$15.02	-\$5.69	-\$7.27
WI	-\$16.77	-\$8.23	-\$11.74	-\$7.04
WY	-\$11.70	N/A	-\$0.46	N/A
PR	-\$16.57	-\$3.78	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$12.25</b>	<b>-\$16.23</b>	<b>-\$14.41</b>	<b>-\$18.14</b>

### Appendix B.3.iii.: NINM Premium State Averages by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	\$5.48	\$53.22	\$92.00	\$60.85
AK	N/A	N/A	N/A	N/A
AZ	\$4.39	\$105.85	\$66.57	\$61.28
AR	\$10.40	\$63.99	\$43.67	\$12.12
CA	\$24.76	\$83.41	\$12.00	N/A
CO	\$22.62	\$87.00	\$93.68	N/A
CT	\$26.32	\$58.33	N/A	\$30.00
DE	\$41.24	\$181.00	N/A	N/A
DC	\$24.54	\$87.00	N/A	N/A
FL	\$3.30	\$27.35	\$103.00	\$4.61
GA	\$12.51	\$25.91	\$56.69	\$31.03
HI	\$81.75	\$27.96	\$0.00	\$80.29
ID	\$97.26	\$57.58	\$79.31	N/A
IL	\$10.50	\$81.96	\$96.15	\$24.57
IN	\$38.71	\$25.60	\$61.29	\$59.20
IA	\$3.25	\$18.30	\$38.55	N/A
KS	\$10.38	\$21.43	\$71.46	\$2.85
KY	\$11.96	\$52.03	\$62.46	\$59.41
LA	\$7.53	\$39.00	\$27.72	\$58.12
ME	\$20.12	\$14.59	\$19.37	N/A
MD	\$55.62	N/A	\$51.71	N/A
MA	\$124.27	\$113.63	\$104.00	\$30.00
MI	\$76.27	\$158.84	\$75.02	\$59.82
MN	\$129.40	\$52.76	\$86.00	N/A
MS	\$32.88	\$50.60	\$94.61	\$58.37
MO	\$6.70	\$31.76	\$58.92	\$1.70
MT	N/A	\$55.19	\$62.25	N/A
NE	\$9.25	\$45.57	\$18.32	N/A
NV	\$4.47	\$99.75	N/A	N/A
NH	\$32.04	\$84.48	\$27.85	N/A
NJ	\$17.66	\$113.92	N/A	N/A
NM	\$15.68	\$37.87	\$62.00	N/A
NY	\$35.97	\$71.52	\$31.43	\$0.00
NC	\$7.45	\$35.09	\$43.49	\$69.10
ND	N/A	\$61.73	\$82.00	N/A
OH	\$25.79	\$61.29	\$94.32	\$65.76
OK	\$23.22	\$66.45	\$68.26	\$13.96
OR	\$78.35	\$79.78	\$62.06	N/A
PA	\$101.38	\$81.48	\$39.40	\$68.06
RI	\$45.85	N/A	N/A	\$30.00
SC	\$0.00	\$36.04	\$62.61	\$33.08
SD	N/A	\$31.67	\$82.00	N/A
TN	\$41.64	\$55.05	N/A	\$51.89
TX	\$1.19	\$44.50	\$27.78	\$35.71
UT	\$20.28	\$98.11	N/A	N/A
VT	\$76.66	\$132.55	\$2.37	\$30.00
VA	\$9.61	\$48.14	\$45.60	\$70.60
WA	\$64.04	\$119.66	\$0.00	N/A
WV	\$106.09	\$89.48	\$64.03	\$68.06
WI	\$45.85	\$47.75	\$65.85	\$10.00
WY	\$0.00	N/A	\$0.00	N/A
PR	\$11.65	\$56.03	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$30.10</b>	<b>\$64.86</b>	<b>\$50.56</b>	<b>\$31.90</b>

**Appendix B.3.iv.: NINM Premium Change from 2013 to 2014 State Averages by Product Type**

STATE	HMO	LPPO	PFFS	RPPO
AL	\$0.35	-\$11.71	\$25.00	\$6.17
AK	N/A	N/A	N/A	N/A
AZ	\$1.90	\$24.24	\$1.11	\$3.99
AR	\$4.96	\$11.25	\$10.19	\$0.00
CA	\$0.56	\$36.31	\$0.00	N/A
CO	\$0.82	\$19.00	\$16.90	N/A
CT	\$1.12	\$24.19	N/A	\$10.00
DE	\$20.33	\$12.00	N/A	N/A
DC	\$17.10	\$4.00	N/A	N/A
FL	-\$0.31	-\$1.05	\$1.00	\$0.35
GA	\$3.88	\$2.79	\$7.69	-\$0.81
HI	\$4.43	\$8.33	\$0.00	\$23.72
ID	\$1.47	\$14.47	\$15.86	N/A
IL	-\$1.27	\$7.85	\$13.28	\$5.04
IN	\$2.39	\$3.27	\$2.52	\$23.41
IA	\$1.26	\$3.35	\$2.85	N/A
KS	\$1.63	\$3.01	\$11.86	\$0.05
KY	\$5.80	\$13.02	\$1.59	\$18.42
LA	\$0.56	\$0.00	\$1.09	\$1.67
ME	\$1.94	\$1.38	\$0.12	N/A
MD	\$24.37	N/A	\$1.85	N/A
MA	\$7.84	-\$12.53	\$5.00	\$10.00
MI	\$12.24	\$22.43	\$8.81	-\$5.98
MN	\$15.91	\$5.19	\$7.00	N/A
MS	\$10.01	\$5.62	\$15.66	\$1.72
MO	\$1.33	\$3.61	\$14.63	\$0.00
MT	N/A	\$13.82	\$5.05	N/A
NE	\$2.05	\$22.42	\$4.84	N/A
NV	\$0.24	\$7.77	N/A	N/A
NH	-\$2.03	-\$3.90	\$3.46	N/A
NJ	\$8.49	\$15.85	N/A	N/A
NM	\$4.99	\$5.89	\$16.00	N/A
NY	\$7.16	\$12.77	\$5.98	\$0.00
NC	\$1.03	\$4.86	\$13.78	\$5.24
ND	N/A	\$8.29	\$13.00	N/A
OH	\$4.21	\$3.91	\$3.04	\$29.47
OK	\$0.33	\$12.19	\$11.19	\$0.25
OR	\$6.39	\$14.02	\$2.55	N/A
PA	\$1.65	\$5.32	\$2.48	\$2.35
RI	\$1.54	N/A	N/A	\$10.00
SC	\$0.00	\$12.12	\$25.96	-\$0.86
SD	N/A	\$4.39	\$10.00	N/A
TN	\$6.22	\$6.95	N/A	\$5.26
TX	\$0.81	\$9.61	\$4.20	\$3.30
UT	\$19.88	\$19.34	N/A	N/A
VT	\$18.00	\$36.42	\$0.02	\$10.00
VA	-\$0.49	\$10.97	\$6.68	\$5.29
WA	\$16.23	\$27.88	\$0.00	N/A
WV	\$16.54	\$2.75	\$2.38	\$2.34
WI	\$4.16	\$1.14	\$13.45	\$2.05
WY	\$0.00	N/A	\$0.00	N/A
PR	\$9.61	\$7.21	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$3.42</b>	<b>\$8.84</b>	<b>\$8.76</b>	<b>\$6.87</b>

## Appendix B.3.v.: NINM Benefit Change from 2013 to 2014 State Averages by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	-\$15.47	-\$5.38	-\$5.84	\$3.03
AK	N/A	N/A	N/A	N/A
AZ	-\$5.50	-\$3.92	-\$1.17	-\$8.20
AR	-\$14.49	-\$16.09	-\$10.69	\$1.52
CA	-\$9.00	\$3.71	-\$0.15	N/A
CO	-\$6.04	\$2.74	-\$4.77	N/A
CT	-\$8.06	-\$19.75	N/A	-\$7.64
DE	-\$11.17	-\$4.70	N/A	N/A
DC	-\$8.84	-\$3.10	N/A	N/A
FL	-\$12.91	-\$20.46	\$1.72	-\$28.46
GA	-\$7.93	-\$8.27	-\$5.49	-\$8.52
HI	-\$5.64	-\$13.52	\$1.00	-\$9.75
ID	\$3.58	-\$13.15	-\$9.17	N/A
IL	-\$4.33	-\$5.21	-\$1.15	-\$3.50
IN	-\$19.10	-\$11.78	-\$5.74	-\$3.21
IA	-\$13.99	-\$12.09	-\$7.04	N/A
KS	-\$19.63	-\$23.40	-\$11.19	\$0.14
KY	-\$24.79	-\$14.57	-\$6.15	-\$1.99
LA	-\$8.17	-\$5.64	-\$5.55	\$4.21
ME	-\$0.05	-\$12.56	-\$0.43	N/A
MD	\$1.41	N/A	-\$4.03	N/A
MA	-\$5.52	\$21.21	-\$1.20	-\$7.56
MI	-\$12.25	\$2.66	\$7.73	\$4.44
MN	-\$6.15	-\$30.41	-\$21.36	N/A
MS	-\$8.44	-\$6.53	-\$6.42	\$3.81
MO	-\$11.58	-\$10.25	-\$12.79	\$0.67
MT	N/A	-\$8.86	-\$13.14	N/A
NE	-\$13.29	\$3.69	-\$1.90	N/A
NV	-\$10.88	\$3.32	N/A	N/A
NH	-\$22.60	\$2.09	-\$0.18	N/A
NJ	-\$23.68	-\$3.57	N/A	N/A
NM	-\$21.43	-\$12.70	-\$8.46	N/A
NY	-\$9.86	-\$8.15	-\$4.74	-\$6.13
NC	-\$1.95	-\$8.10	-\$6.87	-\$3.08
ND	N/A	-\$8.78	-\$8.90	N/A
OH	-\$10.44	\$0.90	-\$7.29	-\$0.62
OK	-\$9.39	-\$14.53	-\$10.89	\$0.69
OR	-\$7.35	-\$7.44	\$2.97	N/A
PA	-\$2.77	-\$9.48	-\$9.92	-\$6.06
RI	\$0.44	N/A	N/A	-\$7.46
SC	-\$21.04	-\$7.33	-\$2.45	-\$7.43
SD	N/A	-\$9.32	-\$13.65	N/A
TN	-\$2.93	\$2.83	N/A	\$5.28
TX	-\$7.22	\$3.27	-\$6.02	\$9.36
UT	-\$7.18	-\$9.27	N/A	N/A
VT	-\$6.40	-\$2.70	-\$0.35	-\$6.53
VA	-\$17.57	-\$13.10	-\$6.86	-\$2.34
WA	-\$6.81	-\$6.36	-\$2.00	N/A
WV	-\$0.42	-\$12.27	-\$3.30	-\$4.93
WI	-\$12.60	-\$7.09	\$1.71	-\$4.99
WY	-\$11.70	N/A	-\$0.46	N/A
PR	-\$6.96	\$3.43	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$8.83</b>	<b>-\$7.38</b>	<b>-\$5.65</b>	<b>-\$11.28</b>



## Appendix B.3.vi.: NINM Membership Distribution by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	0.9%	0.6%	0.0%	0.1%
AK	0.0%	0.0%	0.0%	0.0%
AZ	2.0%	0.1%	0.0%	0.1%
AR	0.3%	0.1%	0.2%	0.0%
CA	12.3%	0.4%	0.0%	0.0%
CO	1.7%	0.0%	0.1%	0.0%
CT	1.2%	0.0%	0.0%	0.1%
DE	0.1%	0.0%	0.0%	0.0%
DC	0.0%	0.0%	0.0%	0.0%
FL	7.2%	0.1%	0.0%	3.4%
GA	0.7%	0.5%	0.2%	0.4%
HI	0.2%	0.3%	0.0%	0.2%
ID	0.2%	0.6%	0.0%	0.0%
IL	1.2%	0.4%	0.1%	0.1%
IN	0.2%	1.0%	0.1%	0.6%
IA	0.3%	0.2%	0.0%	0.0%
KS	0.2%	0.2%	0.1%	0.0%
KY	0.3%	0.1%	0.0%	0.5%
LA	1.6%	0.0%	0.0%	0.1%
ME	0.3%	0.1%	0.0%	0.0%
MD	0.2%	0.0%	0.0%	0.0%
MA	1.2%	0.2%	0.0%	0.1%
MI	1.3%	0.7%	0.1%	0.2%
MN	1.0%	0.3%	0.0%	0.0%
MS	0.2%	0.1%	0.0%	0.1%
MO	1.7%	0.4%	0.2%	0.1%
MT	0.0%	0.2%	0.1%	0.0%
NE	0.1%	0.1%	0.1%	0.0%
NV	1.2%	0.1%	0.0%	0.0%
NH	0.0%	0.0%	0.1%	0.0%
NJ	1.0%	0.0%	0.0%	0.0%
NM	0.5%	0.2%	0.0%	0.0%
NY	5.4%	1.4%	0.2%	0.7%
NC	2.0%	0.6%	0.3%	0.3%
ND	0.0%	0.0%	0.0%	0.0%
OH	3.2%	0.2%	0.1%	0.9%
OK	0.7%	0.2%	0.0%	0.0%
OR	1.0%	1.1%	0.0%	0.0%
PA	4.0%	2.3%	0.2%	0.1%
RI	0.6%	0.0%	0.0%	0.0%
SC	0.2%	0.3%	0.2%	0.3%
SD	0.0%	0.0%	0.0%	0.0%
TN	2.3%	0.6%	0.0%	0.1%
TX	4.8%	0.6%	0.3%	0.6%
UT	0.7%	0.3%	0.0%	0.0%
VT	0.0%	0.0%	0.0%	0.0%
VA	0.6%	0.3%	0.3%	0.2%
WA	2.0%	0.5%	0.0%	0.0%
WV	0.0%	0.2%	0.1%	0.1%
WI	1.6%	0.7%	0.2%	0.1%
WY	0.0%	0.0%	0.0%	0.0%
PR	1.8%	0.1%	0.0%	0.0%
<b>NATIONAL AVERAGE</b>	<b>70%</b>	<b>17%</b>	<b>3%</b>	<b>10%</b>

## Appendix B.4.i.: NINM Value Add State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	\$59.64	N/A	\$41.25	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	\$72.61	\$86.18	\$83.65	\$87.51	N/A
AR	\$33.59	\$17.79	\$36.85	N/A	\$72.57
CA	\$88.41	\$117.93	\$166.61	\$163.41	-\$24.95
CO	\$68.72	N/A	N/A	\$85.65	N/A
CT	\$49.69	\$35.26	N/A	N/A	N/A
DE	\$21.60	N/A	N/A	N/A	N/A
DC	\$48.69	N/A	N/A	\$106.60	\$66.70
FL	\$169.55	\$108.83	\$208.95	\$292.07	\$159.90
GA	\$50.35	-\$9.26	N/A	N/A	\$113.97
HI	\$19.66	N/A	\$18.28	\$60.29	N/A
ID	\$54.45	-\$35.88	\$8.79	\$70.17	N/A
IL	\$72.97	\$20.89	\$54.47	N/A	\$110.15
IN	\$40.53	\$9.11	\$33.35	N/A	N/A
IA	\$61.74	\$17.47	\$33.80	N/A	N/A
KS	\$47.38	-\$14.11	N/A	N/A	N/A
KY	\$25.07	N/A	N/A	N/A	N/A
LA	\$95.54	\$137.22	\$46.99	N/A	\$105.13
ME	\$66.85	\$28.95	\$66.32	N/A	\$49.20
MD	\$28.56	\$1.52	N/A	N/A	N/A
MA	\$46.68	-\$0.55	-\$1.02	N/A	-\$22.90
MI	\$25.11	-\$2.47	\$5.28	N/A	N/A
MN	\$7.57	-\$0.10	-\$8.87	N/A	N/A
MS	\$35.24	-\$24.41	\$53.64	N/A	N/A
MO	\$75.86	\$8.48	\$135.41	N/A	N/A
MT	\$9.05	-\$17.40	\$48.02	N/A	\$74.86
NE	\$49.90	-\$21.00	N/A	N/A	N/A
NV	\$139.94	N/A	\$72.71	N/A	N/A
NH	\$23.37	-\$10.54	\$37.65	N/A	\$44.87
NJ	\$60.80	\$70.20	\$36.65	\$107.40	-\$135.50
NM	\$54.52	N/A	\$67.78	N/A	\$79.87
NY	\$78.83	\$46.14	\$58.98	\$153.21	\$132.90
NC	\$51.04	\$78.10	N/A	\$37.01	N/A
ND	\$3.18	N/A	N/A	N/A	N/A
OH	\$51.13	-\$28.17	\$26.98	N/A	N/A
OK	\$53.32	\$81.66	\$34.60	\$34.60	\$76.13
OR	\$49.40	-\$16.72	-\$7.70	-\$9.25	N/A
PA	\$31.75	-\$23.82	-\$43.71	N/A	\$62.78
RI	\$64.10	N/A	\$2.61	N/A	N/A
SC	\$29.61	-\$22.82	\$25.14	N/A	N/A
SD	\$40.68	N/A	N/A	N/A	N/A
TN	\$54.84	N/A	\$36.77	\$86.18	\$105.30
TX	\$100.07	\$162.66	\$95.83	\$57.30	\$127.32
UT	\$65.13	-\$39.33	N/A	\$76.25	N/A
VT	\$35.86	-\$12.87	N/A	N/A	N/A
VA	\$43.08	\$26.82	N/A	\$17.25	\$71.61
WA	\$52.81	-\$54.60	\$36.45	N/A	\$25.95
WV	\$20.68	-\$81.15	-\$33.58	N/A	\$69.35
WI	\$71.55	\$47.62	-\$12.26	\$66.38	N/A
WY	\$61.81	N/A	N/A	N/A	N/A
PR	\$116.50	\$106.36	\$116.08	N/A	\$85.95
<b>NATIONAL AVERAGE</b>	<b>\$81.02</b>	<b>\$37.21</b>	<b>\$61.39</b>	<b>\$75.40</b>	<b>\$79.98</b>

Appendix B.4.ii.: NINM Value Add Change from 2013 to 2014 State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	-\$19.94	N/A	\$8.83	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	-\$10.51	-\$1.20	-\$3.31	\$7.40	N/A
AR	-\$18.62	-\$8.34	-\$22.80	N/A	N/A
CA	-\$11.03	-\$11.25	-\$3.74	-\$16.66	N/A
CO	-\$7.56	N/A	N/A	-\$1.50	N/A
CT	-\$14.01	-\$4.61	N/A	N/A	N/A
DE	-\$30.40	N/A	N/A	N/A	N/A
DC	-\$24.50	N/A	N/A	\$8.00	N/A
FL	-\$20.98	-\$13.48	\$0.66	\$28.90	N/A
GA	-\$10.86	-\$12.55	N/A	N/A	N/A
HI	-\$11.77	N/A	-\$30.11	-\$15.79	N/A
ID	-\$20.09	-\$27.85	-\$17.88	-\$3.31	N/A
IL	-\$6.95	-\$6.45	-\$0.29	N/A	N/A
IN	-\$18.24	-\$8.63	-\$27.27	N/A	N/A
IA	-\$15.22	-\$6.76	-\$9.30	N/A	N/A
KS	-\$23.40	-\$6.00	N/A	N/A	N/A
KY	-\$23.42	N/A	N/A	N/A	N/A
LA	-\$6.38	-\$14.89	\$10.15	N/A	N/A
ME	-\$12.70	-\$6.34	\$0.59	N/A	N/A
MD	-\$22.96	-\$5.88	N/A	N/A	N/A
MA	-\$15.39	-\$11.75	\$1.53	N/A	N/A
MI	\$6.63	-\$21.40	-\$29.31	N/A	N/A
MN	-\$35.22	-\$20.28	-\$34.26	N/A	N/A
MS	-\$9.37	-\$13.43	-\$19.36	N/A	N/A
MO	-\$13.53	-\$10.72	-\$15.06	N/A	N/A
MT	-\$19.39	-\$27.70	-\$22.69	N/A	N/A
NE	-\$13.66	-\$28.70	N/A	N/A	N/A
NV	-\$11.99	N/A	-\$0.60	N/A	N/A
NH	-\$9.53	-\$4.20	-\$2.02	N/A	N/A
NJ	-\$30.54	\$10.31	-\$51.87	\$28.90	N/A
NM	-\$15.42	N/A	-\$27.25	N/A	N/A
NY	-\$12.31	-\$20.21	-\$16.69	-\$13.09	N/A
NC	-\$14.99	\$5.31	N/A	-\$27.86	N/A
ND	-\$17.72	N/A	N/A	N/A	N/A
OH	-\$18.87	-\$7.33	-\$11.89	N/A	N/A
OK	-\$17.89	-\$7.92	-\$6.02	-\$5.90	N/A
OR	-\$5.66	-\$24.56	-\$23.44	-\$12.95	N/A
PA	-\$16.68	-\$3.43	-\$35.73	N/A	N/A
RI	-\$13.75	N/A	\$10.55	N/A	N/A
SC	-\$16.61	-\$10.56	-\$21.92	N/A	N/A
SD	-\$15.27	N/A	N/A	N/A	N/A
TN	-\$8.91	N/A	-\$3.55	\$48.38	N/A
TX	-\$7.39	-\$3.51	\$0.81	-\$5.27	N/A
UT	-\$28.33	-\$28.55	N/A	-\$3.78	N/A
VT	-\$5.93	-\$13.66	N/A	N/A	N/A
VA	-\$16.82	-\$9.76	N/A	-\$0.53	N/A
WA	-\$12.43	-\$44.10	-\$16.65	N/A	N/A
WV	-\$13.87	-\$5.50	-\$16.79	N/A	N/A
WI	-\$12.10	-\$7.23	-\$24.10	-\$4.12	N/A
WY	-\$1.82	N/A	N/A	N/A	N/A
PR	\$6.44	-\$17.08	-\$12.35	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$14.04</b>	<b>-\$13.39</b>	<b>-\$11.58</b>	<b>-\$9.23</b>	<b>N/A</b>

## Appendix B.4.iii.: NINM Premium State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	\$18.68	N/A	\$39.47	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	\$11.95	\$0.00	\$24.40	\$0.00	N/A
AR	\$29.69	\$26.69	\$24.51	N/A	\$0.00
CA	\$30.78	\$22.29	\$1.65	\$5.11	\$132.50
CO	\$25.46	N/A	N/A	\$24.49	N/A
CT	\$27.68	\$26.58	N/A	N/A	N/A
DE	\$51.65	N/A	N/A	N/A	N/A
DC	\$34.66	N/A	N/A	\$0.00	\$0.00
FL	\$2.71	\$5.57	\$14.14	\$0.00	\$0.00
GA	\$24.24	\$55.36	N/A	N/A	\$0.00
HI	\$61.17	N/A	\$60.17	\$0.00	N/A
ID	\$19.72	\$118.99	\$88.72	\$11.93	N/A
IL	\$26.64	\$26.53	\$64.20	N/A	\$0.00
IN	\$37.58	\$44.21	\$54.07	N/A	N/A
IA	\$10.12	\$26.33	\$59.22	N/A	N/A
KS	\$21.72	\$52.00	N/A	N/A	N/A
KY	\$44.45	N/A	N/A	N/A	N/A
LA	\$13.59	\$3.33	\$45.80	N/A	\$0.00
ME	\$5.39	\$29.33	\$26.53	N/A	\$53.00
MD	\$55.62	\$51.71	N/A	N/A	N/A
MA	\$20.65	\$136.65	\$120.29	N/A	\$163.00
MI	\$64.75	\$105.59	\$103.21	N/A	N/A
MN	\$54.52	\$134.78	\$92.39	N/A	N/A
MS	\$51.35	\$82.14	\$38.63	N/A	N/A
MO	\$15.90	\$50.91	\$3.49	N/A	N/A
MT	\$64.16	\$86.00	\$53.28	N/A	\$50.00
NE	\$19.19	\$86.00	N/A	N/A	N/A
NV	\$4.78	N/A	\$56.58	N/A	N/A
NH	\$30.73	\$55.33	\$56.48	N/A	\$63.00
NJ	\$17.67	\$28.82	\$55.44	\$0.00	\$219.30
NM	\$17.83	N/A	\$25.47	N/A	\$27.00
NY	\$15.71	\$56.79	\$47.33	\$9.25	\$0.00
NC	\$22.16	\$18.93	N/A	\$36.27	N/A
ND	\$64.46	N/A	N/A	N/A	N/A
OH	\$26.30	\$72.78	\$72.13	N/A	N/A
OK	\$28.49	\$5.46	\$50.48	\$47.00	\$31.86
OR	\$46.37	\$97.82	\$92.31	\$84.66	N/A
PA	\$48.09	\$106.19	\$133.57	N/A	\$6.94
RI	\$2.30	N/A	\$89.10	N/A	N/A
SC	\$30.40	\$70.80	\$32.66	N/A	N/A
SD	\$39.56	N/A	N/A	N/A	N/A
TN	\$43.18	N/A	\$51.49	\$10.40	\$0.00
TX	\$11.11	\$0.81	\$12.04	\$37.16	\$0.00
UT	\$22.00	\$125.79	N/A	\$4.83	N/A
VT	\$10.47	\$65.24	N/A	N/A	N/A
VA	\$35.08	\$28.22	N/A	\$42.45	\$55.00
WA	\$26.61	\$142.10	\$54.19	N/A	\$59.50
WV	\$54.99	\$145.36	\$108.47	N/A	\$0.00
WI	\$14.38	\$54.76	\$112.82	\$37.63	N/A
WY	\$0.00	N/A	N/A	N/A	N/A
PR	\$12.19	\$15.93	\$0.00	N/A	\$25.50
<b>NATIONAL AVERAGE</b>	<b>\$22.85</b>	<b>\$67.53</b>	<b>\$52.68</b>	<b>\$29.02</b>	<b>\$29.76</b>

Appendix B.4.iv.: NINM Premium Change from 2013 to 2014 State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	\$3.04	N/A	-\$10.59	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	\$3.34	\$0.00	\$4.37	\$0.00	N/A
AR	\$5.65	\$3.22	\$11.32	N/A	N/A
CA	\$1.45	\$5.20	-\$0.15	-\$0.31	N/A
CO	\$1.45	N/A	N/A	\$2.24	N/A
CT	\$2.24	\$1.89	N/A	N/A	N/A
DE	\$19.71	N/A	N/A	N/A	N/A
DC	\$15.84	N/A	N/A	\$0.00	N/A
FL	\$0.18	-\$1.77	-\$0.13	\$0.00	N/A
GA	\$2.92	\$8.53	N/A	N/A	N/A
HI	\$6.25	N/A	\$16.90	\$0.00	N/A
ID	\$3.06	\$17.47	\$14.07	-\$1.42	N/A
IL	\$1.79	\$1.61	\$1.03	N/A	N/A
IN	\$10.04	\$3.89	\$9.55	N/A	N/A
IA	\$2.11	\$3.13	\$11.69	N/A	N/A
KS	\$3.32	\$2.00	N/A	N/A	N/A
KY	\$13.36	N/A	N/A	N/A	N/A
LA	\$0.24	\$0.00	\$9.38	N/A	N/A
ME	\$0.62	\$3.57	\$2.39	N/A	N/A
MD	\$24.37	\$1.85	N/A	N/A	N/A
MA	\$6.25	\$9.88	-\$1.71	N/A	N/A
MI	-\$1.46	\$15.45	\$17.42	N/A	N/A
MN	\$5.29	\$13.43	\$32.93	N/A	N/A
MS	\$7.28	\$8.68	\$4.83	N/A	N/A
MO	\$2.83	\$8.47	\$1.02	N/A	N/A
MT	\$3.90	\$22.00	\$15.40	N/A	N/A
NE	\$7.11	\$22.00	N/A	N/A	N/A
NV	\$0.29	N/A	\$4.13	N/A	N/A
NH	\$0.94	\$2.28	\$3.87	N/A	N/A
NJ	\$4.41	-\$17.77	\$55.44	\$0.00	N/A
NM	\$4.76	N/A	\$5.86	N/A	N/A
NY	\$3.35	\$11.44	\$6.43	-\$1.49	N/A
NC	\$4.15	\$1.01	N/A	\$25.10	N/A
ND	\$8.93	N/A	N/A	N/A	N/A
OH	\$9.88	\$4.21	\$8.32	N/A	N/A
OK	\$5.31	\$2.59	-\$0.64	\$10.00	N/A
OR	\$2.93	\$17.46	\$10.03	\$5.81	N/A
PA	\$10.72	-\$0.61	\$13.23	N/A	N/A
RI	\$0.77	N/A	\$2.98	N/A	N/A
SC	\$2.14	\$6.90	\$24.76	N/A	N/A
SD	\$5.27	N/A	N/A	N/A	N/A
TN	\$6.25	N/A	\$6.87	-\$15.17	N/A
TX	\$2.41	\$0.17	\$0.62	\$0.93	N/A
UT	\$20.53	\$20.83	N/A	-\$3.16	N/A
VT	\$3.49	\$10.16	N/A	N/A	N/A
VA	\$4.38	\$3.65	N/A	\$5.04	N/A
WA	\$3.46	\$40.07	\$10.74	N/A	N/A
WV	\$4.01	-\$1.70	\$16.71	N/A	N/A
WI	\$0.81	\$2.27	\$12.69	-\$0.97	N/A
WY	\$0.00	N/A	N/A	N/A	N/A
PR	\$0.58	\$10.37	\$0.00	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$3.60</b>	<b>\$7.61</b>	<b>\$6.16</b>	<b>\$4.60</b>	<b>N/A</b>

## Appendix B.4.v.: NINM Benefit Change from 2013 to 2014 State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	-\$16.90	N/A	-\$1.76	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	-\$7.16	-\$1.20	\$1.06	\$7.40	N/A
AR	-\$12.97	-\$5.12	-\$11.48	N/A	N/A
CA	-\$9.58	-\$6.05	-\$3.89	-\$16.97	N/A
CO	-\$6.11	N/A	N/A	\$0.74	N/A
CT	-\$11.77	-\$2.71	N/A	N/A	N/A
DE	-\$10.69	N/A	N/A	N/A	N/A
DC	-\$8.65	N/A	N/A	\$8.00	N/A
FL	-\$20.80	-\$15.26	\$0.53	\$28.90	N/A
GA	-\$7.95	-\$4.02	N/A	N/A	N/A
HI	-\$5.51	N/A	-\$13.21	-\$15.79	N/A
ID	-\$17.03	-\$10.38	-\$3.81	-\$4.73	N/A
IL	-\$5.16	-\$4.84	\$0.74	N/A	N/A
IN	-\$8.19	-\$4.73	-\$17.72	N/A	N/A
IA	-\$13.11	-\$3.63	\$2.39	N/A	N/A
KS	-\$20.09	-\$4.00	N/A	N/A	N/A
KY	-\$10.06	N/A	N/A	N/A	N/A
LA	-\$6.13	-\$14.89	\$19.53	N/A	N/A
ME	-\$12.08	-\$2.77	\$2.97	N/A	N/A
MD	\$1.41	-\$4.03	N/A	N/A	N/A
MA	-\$9.14	-\$1.86	-\$0.18	N/A	N/A
MI	\$5.17	-\$5.94	-\$11.90	N/A	N/A
MN	-\$29.93	-\$6.85	-\$1.33	N/A	N/A
MS	-\$2.09	-\$4.75	-\$14.53	N/A	N/A
MO	-\$10.70	-\$2.25	-\$14.04	N/A	N/A
MT	-\$15.49	-\$5.70	-\$7.29	N/A	N/A
NE	-\$6.55	-\$6.70	N/A	N/A	N/A
NV	-\$11.70	N/A	\$3.53	N/A	N/A
NH	-\$8.59	-\$1.92	\$1.85	N/A	N/A
NJ	-\$26.13	-\$7.46	\$3.58	\$28.90	N/A
NM	-\$10.67	N/A	-\$21.39	N/A	N/A
NY	-\$8.96	-\$8.77	-\$10.26	-\$14.58	N/A
NC	-\$10.84	\$6.32	N/A	-\$2.76	N/A
ND	-\$8.80	N/A	N/A	N/A	N/A
OH	-\$8.99	-\$3.12	-\$3.57	N/A	N/A
OK	-\$12.58	-\$5.33	-\$6.67	\$4.10	N/A
OR	-\$2.73	-\$7.10	-\$13.40	-\$7.15	N/A
PA	-\$5.96	-\$4.04	-\$22.50	N/A	N/A
RI	-\$12.98	N/A	\$13.53	N/A	N/A
SC	-\$14.47	-\$3.65	\$2.84	N/A	N/A
SD	-\$10.00	N/A	N/A	N/A	N/A
TN	-\$2.66	N/A	\$3.32	\$33.21	N/A
TX	-\$4.98	-\$3.34	\$1.43	-\$4.34	N/A
UT	-\$7.80	-\$7.72	N/A	-\$6.94	N/A
VT	-\$2.44	-\$3.51	N/A	N/A	N/A
VA	-\$12.44	-\$6.10	N/A	\$4.51	N/A
WA	-\$8.97	-\$4.03	-\$5.92	N/A	N/A
WV	-\$9.86	-\$7.19	-\$0.08	N/A	N/A
WI	-\$11.29	-\$4.96	-\$11.41	-\$5.10	N/A
WY	-\$1.82	N/A	N/A	N/A	N/A
PR	\$7.02	-\$6.70	-\$12.35	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$10.44</b>	<b>-\$5.78</b>	<b>-\$5.42</b>	<b>-\$4.64</b>	<b>N/A</b>

## Appendix B.4.vi.: NINM Membership Distribution by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	0.9%	0.0%	0.7%	0.0%	0.0%
AK	0.0%	0.0%	0.0%	0.0%	0.0%
AZ	1.7%	0.3%	0.3%	0.0%	0.0%
AR	0.5%	0.0%	0.2%	0.0%	0.0%
CA	9.9%	1.5%	1.4%	0.0%	0.0%
CO	1.7%	0.0%	0.0%	0.0%	0.0%
CT	0.8%	0.5%	0.0%	0.0%	0.0%
DE	0.1%	0.0%	0.0%	0.0%	0.0%
DC	0.0%	0.0%	0.0%	0.0%	0.0%
FL	8.3%	1.4%	1.1%	0.0%	0.0%
GA	1.7%	0.0%	0.0%	0.0%	0.0%
HI	0.3%	0.0%	0.4%	0.0%	0.0%
ID	0.2%	0.1%	0.5%	0.0%	0.0%
IL	1.6%	0.0%	0.2%	0.0%	0.0%
IN	1.6%	0.0%	0.3%	0.0%	0.0%
IA	0.6%	0.0%	0.0%	0.0%	0.0%
KS	0.5%	0.0%	0.0%	0.0%	0.0%
KY	0.9%	0.0%	0.0%	0.0%	0.0%
LA	1.2%	0.5%	0.1%	0.0%	0.0%
ME	0.2%	0.0%	0.3%	0.0%	0.0%
MD	0.2%	0.0%	0.0%	0.0%	0.0%
MA	0.2%	0.8%	0.5%	0.0%	0.0%
MI	0.3%	1.7%	0.4%	0.0%	0.0%
MN	0.3%	0.9%	0.1%	0.0%	0.0%
MS	0.4%	0.0%	0.1%	0.0%	0.0%
MO	2.0%	0.0%	0.3%	0.0%	0.0%
MT	0.1%	0.0%	0.2%	0.0%	0.0%
NE	0.2%	0.0%	0.0%	0.0%	0.0%
NV	1.1%	0.0%	0.1%	0.0%	0.0%
NH	0.1%	0.0%	0.0%	0.0%	0.0%
NJ	0.9%	0.0%	0.1%	0.0%	0.0%
NM	0.2%	0.0%	0.6%	0.0%	0.0%
NY	3.0%	3.6%	1.0%	0.1%	0.0%
NC	1.8%	1.3%	0.0%	0.1%	0.0%
ND	0.0%	0.0%	0.0%	0.0%	0.0%
OH	3.4%	0.0%	1.0%	0.0%	0.0%
OK	0.6%	0.1%	0.3%	0.0%	0.0%
OR	0.7%	0.8%	0.6%	0.1%	0.0%
PA	1.7%	4.5%	0.3%	0.0%	0.0%
RI	0.3%	0.0%	0.3%	0.0%	0.0%
SC	0.7%	0.0%	0.3%	0.0%	0.0%
SD	0.1%	0.0%	0.0%	0.0%	0.0%
TN	2.4%	0.0%	0.5%	0.0%	0.0%
TX	5.5%	0.6%	0.3%	0.0%	0.0%
UT	0.8%	0.2%	0.0%	0.0%	0.0%
VT	0.0%	0.0%	0.0%	0.0%	0.0%
VA	1.4%	0.0%	0.0%	0.0%	0.0%
WA	1.2%	0.9%	0.3%	0.0%	0.0%
WV	0.2%	0.1%	0.0%	0.0%	0.0%
WI	1.4%	0.6%	0.6%	0.0%	0.0%
WY	0.0%	0.0%	0.0%	0.0%	0.0%
PR	0.1%	1.7%	0.1%	0.0%	0.0%
<b>NATIONAL AVERAGE</b>	<b>64%</b>	<b>22%</b>	<b>13%</b>	<b>0%</b>	<b>0%</b>

## Appendix B.5.i.: NINM Value Add State Averages by Deductible

STATE	\$0	>\$0
AL	\$51.58	N/A
AK	N/A	N/A
AZ	\$75.59	N/A
AR	\$34.26	N/A
CA	\$104.63	-\$26.85
CO	\$69.05	N/A
CT	\$44.18	N/A
DE	\$23.15	-\$0.14
DC	\$50.85	N/A
FL	\$165.66	N/A
GA	\$50.16	N/A
HI	\$19.71	N/A
ID	\$21.64	-\$14.27
IL	\$70.51	N/A
IN	\$38.88	N/A
IA	\$61.46	N/A
KS	\$47.31	\$50.01
KY	\$25.07	N/A
LA	\$103.92	N/A
ME	\$65.33	N/A
MD	\$28.02	\$24.88
MA	\$5.89	N/A
MI	-\$0.81	\$26.19
MN	\$0.87	N/A
MS	\$36.47	N/A
MO	\$84.51	\$48.44
MT	\$35.78	N/A
NE	\$49.56	N/A
NV	\$132.16	N/A
NH	\$23.68	N/A
NJ	\$58.85	N/A
NM	\$64.24	N/A
NY	\$61.96	\$10.61
NC	\$61.96	N/A
ND	\$3.18	N/A
OH	\$45.55	-\$71.65
OK	\$48.99	N/A
OR	\$7.72	\$7.58
PA	-\$10.21	-\$10.23
RI	\$33.68	N/A
SC	\$30.90	\$8.82
SD	\$40.68	N/A
TN	\$51.57	N/A
TX	\$105.67	N/A
UT	\$51.98	-\$16.61
VT	\$33.00	N/A
VA	\$42.05	N/A
WA	\$17.91	-\$55.49
WV	-\$10.34	-\$10.22
WI	\$47.04	N/A
WY	\$61.81	N/A
PR	\$107.30	N/A
<b>NATIONAL AVERAGE</b>	<b>\$71.19</b>	<b>-\$7.37</b>



## Appendix B.5.ii.: NINM Value Add Change from 2013 to 2014 State Averages by Deductible

STATE	\$0	>\$0
AL	-\$7.34	N/A
AK	N/A	N/A
AZ	-\$8.47	N/A
AR	-\$19.61	N/A
CA	-\$9.53	-\$32.60
CO	-\$7.44	N/A
CT	-\$10.42	N/A
DE	-\$30.68	-\$26.50
DC	-\$23.28	N/A
FL	-\$17.82	N/A
GA	-\$10.87	N/A
HI	-\$22.28	N/A
ID	-\$18.87	-\$24.69
IL	-\$6.11	N/A
IN	-\$19.34	N/A
IA	-\$15.17	N/A
KS	-\$23.14	-\$44.05
KY	-\$23.42	N/A
LA	-\$7.76	N/A
ME	-\$4.46	N/A
MD	-\$16.97	-\$27.13
MA	-\$7.76	N/A
MI	-\$18.69	-\$17.40
MN	-\$25.17	N/A
MS	-\$11.09	N/A
MO	-\$13.58	-\$43.86
MT	-\$21.70	N/A
NE	-\$13.73	N/A
NV	-\$10.68	N/A
NH	-\$9.04	N/A
NJ	-\$31.70	N/A
NM	-\$24.09	N/A
NY	-\$16.46	-\$39.65
NC	-\$6.84	N/A
ND	-\$17.72	N/A
OH	-\$17.25	-\$4.46
OK	-\$13.65	N/A
OR	-\$19.60	-\$12.49
PA	-\$4.48	-\$25.86
RI	-\$1.73	N/A
SC	-\$18.95	-\$11.30
SD	-\$15.27	N/A
TN	-\$7.88	N/A
TX	-\$6.63	N/A
UT	-\$27.71	-\$25.48
VT	-\$6.38	N/A
VA	-\$16.24	N/A
WA	-\$23.80	-\$35.00
WV	-\$12.78	-\$1.59
WI	-\$13.66	N/A
WY	-\$1.82	N/A
PR	-\$15.57	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$13.21</b>	<b>-\$23.90</b>

## Appendix B.5.iii.: NINM Premium State Averages by Deductible

STATE	\$0	>\$0
AL	\$27.79	N/A
AK	N/A	N/A
AZ	\$11.85	N/A
AR	\$28.26	N/A
CA	\$24.71	\$83.40
CO	\$25.44	N/A
CT	\$27.26	N/A
DE	\$51.33	\$56.00
DC	\$33.37	N/A
FL	\$4.21	N/A
GA	\$24.34	N/A
HI	\$59.33	N/A
ID	\$68.29	\$87.83
IL	\$31.36	N/A
IN	\$40.08	N/A
IA	\$10.32	N/A
KS	\$22.01	\$0.00
KY	\$44.45	N/A
LA	\$12.55	N/A
ME	\$18.94	N/A
MD	\$54.75	\$56.00
MA	\$114.90	N/A
MI	\$102.65	\$76.89
MN	\$111.66	N/A
MS	\$50.20	N/A
MO	\$14.24	\$0.00
MT	\$56.75	N/A
NE	\$19.50	N/A
NV	\$10.77	N/A
NH	\$32.50	N/A
NJ	\$21.27	N/A
NM	\$23.43	N/A
NY	\$38.94	\$44.50
NC	\$21.08	N/A
ND	\$64.46	N/A
OH	\$36.91	\$113.73
OK	\$34.12	N/A
OR	\$84.37	\$64.10
PA	\$101.61	\$50.28
RI	\$45.24	N/A
SC	\$31.50	\$29.65
SD	\$39.56	N/A
TN	\$44.66	N/A
TX	\$10.23	N/A
UT	\$36.64	\$87.00
VT	\$13.68	N/A
VA	\$35.09	N/A
WA	\$67.97	\$123.03
WV	\$86.36	\$20.29
WI	\$46.06	N/A
WY	\$0.00	N/A
PR	\$15.10	N/A
<b>NATIONAL AVERAGE</b>	<b>\$35.77</b>	<b>\$66.30</b>

**Appendix B.5.iv.: NINM Premium Change from 2013 to 2014 State Averages by Deductible**

STATE	\$0	>\$0
AL	-\$2.93	N/A
AK	N/A	N/A
AZ	\$3.04	N/A
AR	\$7.14	N/A
CA	\$0.56	\$36.31
CO	\$1.47	N/A
CT	\$2.11	N/A
DE	\$18.90	\$31.00
DC	\$15.25	N/A
FL	-\$0.11	N/A
GA	\$2.93	N/A
HI	\$12.18	N/A
ID	\$10.57	\$15.63
IL	\$1.70	N/A
IN	\$9.85	N/A
IA	\$2.14	N/A
KS	\$3.36	\$0.00
KY	\$13.36	N/A
LA	\$0.64	N/A
ME	\$1.78	N/A
MD	\$15.49	\$31.00
MA	\$5.45	N/A
MI	\$13.60	\$11.19
MN	\$13.39	N/A
MS	\$6.93	N/A
MO	\$2.59	\$0.00
MT	\$11.89	N/A
NE	\$7.18	N/A
NV	\$0.74	N/A
NH	\$1.12	N/A
NJ	\$8.77	N/A
NM	\$5.56	N/A
NY	\$7.50	\$7.02
NC	\$3.22	N/A
ND	\$8.93	N/A
OH	\$9.52	-\$5.95
OK	\$3.31	N/A
OR	\$10.89	\$8.90
PA	\$1.03	\$11.77
RI	\$1.86	N/A
SC	\$6.84	\$17.14
SD	\$5.27	N/A
TN	\$6.35	N/A
TX	\$2.11	N/A
UT	\$19.93	\$18.00
VT	\$3.88	N/A
VA	\$4.38	N/A
WA	\$16.87	\$29.98
WV	\$4.04	\$7.69
WI	\$3.83	N/A
WY	\$0.00	N/A
PR	\$9.42	N/A
<b>NATIONAL AVERAGE</b>	<b>\$4.44</b>	<b>\$16.84</b>

## Appendix B.5.v.: NINM Benefit Change from 2013 to 2014 State Averages by Deductible

STATE	\$0	>\$0
AL	-\$10.27	N/A
AK	N/A	N/A
AZ	-\$5.43	N/A
AR	-\$12.47	N/A
CA	-\$8.97	\$3.71
CO	-\$5.97	N/A
CT	-\$8.31	N/A
DE	-\$11.77	\$4.50
DC	-\$8.03	N/A
FL	-\$17.93	N/A
GA	-\$7.94	N/A
HI	-\$10.11	N/A
ID	-\$8.30	-\$9.06
IL	-\$4.42	N/A
IN	-\$9.49	N/A
IA	-\$13.03	N/A
KS	-\$19.78	-\$44.05
KY	-\$10.06	N/A
LA	-\$7.11	N/A
ME	-\$2.68	N/A
MD	-\$1.48	\$3.87
MA	-\$2.31	N/A
MI	-\$5.09	-\$6.21
MN	-\$11.79	N/A
MS	-\$4.16	N/A
MO	-\$10.99	-\$43.86
MT	-\$9.81	N/A
NE	-\$6.55	N/A
NV	-\$9.94	N/A
NH	-\$7.92	N/A
NJ	-\$22.93	N/A
NM	-\$18.53	N/A
NY	-\$8.97	-\$32.63
NC	-\$3.62	N/A
ND	-\$8.80	N/A
OH	-\$7.73	-\$10.41
OK	-\$10.34	N/A
OR	-\$8.70	-\$3.59
PA	-\$3.45	-\$14.09
RI	\$0.13	N/A
SC	-\$12.11	\$5.84
SD	-\$10.00	N/A
TN	-\$1.54	N/A
TX	-\$4.52	N/A
UT	-\$7.79	-\$7.48
VT	-\$2.50	N/A
VA	-\$11.87	N/A
WA	-\$6.92	-\$5.03
WV	-\$8.73	\$6.10
WI	-\$9.83	N/A
WY	-\$1.82	N/A
PR	-\$6.15	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$8.77</b>	<b>-\$7.07</b>

## Appendix B.5.vi.: NINM Membership Distribution by Deductible

STATE	\$0	>\$0
AL	1.7%	0.0%
AK	0.0%	0.0%
AZ	2.2%	0.0%
AR	0.6%	0.0%
CA	12.4%	0.4%
CO	1.7%	0.0%
CT	1.3%	0.0%
DE	0.1%	0.0%
DC	0.0%	0.0%
FL	10.7%	0.0%
GA	1.7%	0.0%
HI	0.7%	0.0%
ID	0.8%	0.0%
IL	1.8%	0.0%
IN	1.9%	0.0%
IA	0.6%	0.0%
KS	0.5%	0.0%
KY	0.9%	0.0%
LA	1.8%	0.0%
ME	0.4%	0.0%
MD	0.1%	0.1%
MA	1.5%	0.0%
MI	2.1%	0.3%
MN	1.3%	0.0%
MS	0.5%	0.0%
MO	2.3%	0.0%
MT	0.3%	0.0%
NE	0.3%	0.0%
NV	1.2%	0.0%
NH	0.1%	0.0%
NJ	1.0%	0.0%
NM	0.8%	0.0%
NY	7.6%	0.0%
NC	3.1%	0.0%
ND	0.0%	0.0%
OH	4.4%	0.0%
OK	1.0%	0.0%
OR	1.6%	0.6%
PA	5.3%	1.2%
RI	0.6%	0.0%
SC	0.9%	0.1%
SD	0.1%	0.0%
TN	2.9%	0.0%
TX	6.4%	0.0%
UT	0.9%	0.1%
VT	0.0%	0.0%
VA	1.5%	0.0%
WA	2.2%	0.3%
WV	0.4%	0.0%
WI	2.7%	0.0%
WY	0.0%	0.0%
PR	1.9%	0.0%
<b>NATIONAL AVERAGE</b>	<b>96.8%</b>	<b>3.2%</b>

## Appendix B.6.i.: NINM Value Add State Averages by Maximum Out-of-Pocket (MOOP)

STATE	VOLUNTARY	MANDATORY
AL	\$7.89	\$62.37
AK	N/A	N/A
AZ	\$103.60	\$73.83
AR	\$65.13	\$34.01
CA	\$144.49	\$79.93
CO	\$18.91	\$73.39
CT	-\$4.62	\$55.46
DE	N/A	\$21.60
DC	N/A	\$50.85
FL	\$243.68	\$113.10
GA	\$33.66	\$51.07
HI	\$8.37	\$64.35
ID	\$3.80	\$55.01
IL	\$87.46	\$56.44
IN	\$44.65	\$38.85
IA	\$78.63	\$54.88
KS	\$63.02	\$46.61
KY	\$45.64	\$24.59
LA	\$57.50	\$105.44
ME	\$64.83	\$66.18
MD	\$1.52	\$28.56
MA	-\$5.00	\$38.72
MI	-\$13.76	\$15.83
MN	\$0.02	\$2.58
MS	\$62.52	\$28.84
MO	\$124.29	\$62.44
MT	\$35.03	\$35.82
NE	\$53.90	\$47.13
NV	\$143.44	\$53.74
NH	\$22.73	\$24.82
NJ	N/A	\$58.85
NM	\$52.42	\$73.95
NY	\$61.13	\$61.83
NC	\$77.81	\$49.15
ND	N/A	\$3.18
OH	\$28.53	\$50.80
OK	\$40.03	\$54.32
OR	-\$11.49	\$69.13
PA	-\$1.93	-\$12.62
RI	-\$99.43	\$58.65
SC	\$69.30	\$28.03
SD	\$92.85	\$19.37
TN	\$69.21	\$36.78
TX	\$135.03	\$90.78
UT	-\$39.33	\$65.63
VT	\$37.99	\$23.71
VA	\$82.57	\$24.43
WA	-\$37.22	\$46.32
WV	-\$11.22	-\$10.16
WI	\$18.96	\$71.02
WY	\$58.59	\$85.10
PR	\$109.91	\$100.90
<b>NATIONAL AVERAGE</b>	<b>\$85.38</b>	<b>\$60.46</b>

**Appendix B.6.ii.: NINM Value Add Change from 2013 to 2014 State Averages by Maximum Out-of-Pocket (MOOP)**

STATE	VOLUNTARY	MANDATORY
AL	\$26.94	-\$15.80
AK	N/A	N/A
AZ	-\$2.19	-\$8.86
AR	-\$10.79	-\$19.68
CA	-\$10.08	-\$10.37
CO	-\$7.41	-\$7.44
CT	-\$3.99	-\$11.91
DE	N/A	-\$30.40
DC	N/A	-\$23.28
FL	-\$9.86	-\$23.19
GA	-\$3.84	-\$11.26
HI	-\$25.87	-\$8.16
ID	-\$18.99	-\$19.48
IL	\$0.62	-\$11.71
IN	\$0.37	-\$19.43
IA	-\$5.04	-\$19.04
KS	-\$0.24	-\$24.47
KY	-\$0.27	-\$23.96
LA	\$1.30	-\$8.05
ME	\$0.63	-\$13.25
MD	-\$5.88	-\$22.96
MA	-\$3.35	-\$21.05
MI	-\$25.50	-\$12.98
MN	-\$20.24	-\$35.16
MS	-\$14.53	-\$10.08
MO	-\$6.03	-\$17.97
MT	\$0.58	-\$22.95
NE	-\$5.58	-\$18.31
NV	-\$10.90	-\$9.09
NH	\$0.69	-\$20.82
NJ	N/A	-\$31.70
NM	-\$20.41	-\$27.11
NY	-\$16.01	-\$16.74
NC	\$4.81	-\$16.25
ND	N/A	-\$17.72
OH	-\$11.54	-\$19.03
OK	-\$6.13	-\$18.11
OR	-\$22.06	-\$3.86
PA	-\$11.05	-\$7.60
RI	\$5.57	-\$3.10
SC	-\$27.60	-\$17.96
SD	-\$5.52	-\$19.25
TN	-\$14.37	-\$2.44
TX	-\$1.80	-\$9.08
UT	-\$28.55	-\$27.23
VT	-\$0.61	-\$17.12
VA	-\$7.66	-\$19.98
WA	-\$33.11	-\$18.77
WV	-\$14.63	-\$11.78
WI	-\$15.33	-\$12.24
WY	-\$0.46	-\$11.70
PR	-\$19.68	-\$5.50
<b>NATIONAL AVERAGE</b>	<b>-\$11.42</b>	<b>-\$14.60</b>

## Appendix B.6.iii.: NINM Premium State Averages by Maximum Out-of-Pocket (MOOP)

STATE	VOLUNTARY	MANDATORY
AL	\$87.33	\$13.09
AK	N/A	N/A
AZ	\$0.00	\$12.60
AR	\$14.83	\$28.37
CA	\$9.18	\$34.70
CO	\$74.14	\$21.23
CT	\$109.72	\$8.21
DE	N/A	\$51.65
DC	N/A	\$33.37
FL	\$2.79	\$5.18
GA	\$24.14	\$24.35
HI	\$73.75	\$2.62
ID	\$92.10	\$19.44
IL	\$24.18	\$37.33
IN	\$0.00	\$40.25
IA	\$1.20	\$13.81
KS	\$0.93	\$22.70
KY	\$0.00	\$45.48
LA	\$16.60	\$12.42
ME	\$27.97	\$3.36
MD	\$51.71	\$55.62
MA	\$136.74	\$49.02
MI	\$126.09	\$77.98
MN	\$134.43	\$65.62
MS	\$34.80	\$54.70
MO	\$4.89	\$19.23
MT	\$22.60	\$58.68
NE	\$12.09	\$23.67
NV	\$7.49	\$33.58
NH	\$22.99	\$44.01
NJ	N/A	\$21.27
NM	\$32.94	\$15.61
NY	\$56.17	\$34.27
NC	\$17.27	\$24.15
ND	N/A	\$64.46
OH	\$70.40	\$26.48
OK	\$43.12	\$28.77
OR	\$97.19	\$20.90
PA	\$93.70	\$91.85
RI	\$210.18	\$14.30
SC	\$0.00	\$31.30
SD	\$0.00	\$55.72
TN	\$34.75	\$52.97
TX	\$6.49	\$12.12
UT	\$125.79	\$21.23
VT	\$3.50	\$32.63
VA	\$9.05	\$46.41
WA	\$130.46	\$30.26
WV	\$84.69	\$82.88
WI	\$82.82	\$14.66
WY	\$0.00	\$0.00
PR	\$13.14	\$19.91
<b>NATIONAL AVERAGE</b>	<b>\$47.11</b>	<b>\$31.65</b>



## Appendix B.6.iv.: NINM Membership Distribution Maximum Out-of-Pocket (MOOP)

STATE	VOLUNTARY	MANDATORY
AL	-\$23.43	\$2.13
AK	N/A	N/A
AZ	\$0.00	\$3.23
AR	-\$4.63	\$7.23
CA	\$0.72	\$2.18
CO	\$1.72	\$1.44
CT	\$1.86	\$2.17
DE	N/A	\$19.71
DC	N/A	\$15.25
FL	-\$1.05	\$0.52
GA	\$5.52	\$2.79
HI	\$15.39	-\$0.48
ID	\$14.45	\$2.89
IL	\$2.02	\$1.43
IN	\$0.00	\$9.89
IA	\$0.11	\$2.92
KS	\$0.02	\$3.47
KY	\$0.00	\$13.67
LA	\$0.65	\$0.64
ME	\$2.43	\$0.67
MD	\$1.85	\$24.37
MA	\$4.81	\$7.37
MI	\$16.69	\$10.58
MN	\$13.42	\$13.33
MS	\$8.20	\$6.56
MO	\$0.67	\$3.62
MT	\$0.00	\$12.56
NE	\$12.09	\$4.41
NV	\$0.55	\$2.07
NH	\$0.06	\$2.41
NJ	N/A	\$8.77
NM	\$6.42	\$4.86
NY	\$9.84	\$6.85
NC	\$1.18	\$4.87
ND	N/A	\$8.93
OH	\$8.07	\$9.96
OK	\$0.02	\$5.26
OR	\$13.61	-\$0.02
PA	\$3.75	\$2.77
RI	\$9.35	\$0.46
SC	\$0.00	\$8.16
SD	\$0.00	\$7.42
TN	\$12.59	\$1.11
TX	\$3.10	\$1.60
UT	\$20.83	\$19.46
VT	\$0.24	\$10.65
VA	-\$0.29	\$6.40
WA	\$30.24	\$9.07
WV	\$13.05	\$2.56
WI	\$7.24	\$0.92
WY	\$0.00	\$0.00
PR	\$11.62	\$4.03
<b>NATIONAL AVERAGE</b>	<b>\$5.81</b>	<b>\$4.36</b>

## Appendix B.6.v.: NINM Benefit Change from 2013 to 2014 State Averages by Maximum Out-of-Pocket (MOOP)

STATE	VOLUNTARY	MANDATORY
AL	\$3.51	-\$13.67
AK	N/A	N/A
AZ	-\$2.19	-\$5.63
AR	-\$15.42	-\$12.45
CA	-\$9.36	-\$8.18
CO	-\$5.69	-\$6.00
CT	-\$2.14	-\$9.74
DE	N/A	-\$10.69
DC	N/A	-\$8.03
FL	-\$10.90	-\$22.66
GA	\$1.68	-\$8.47
HI	-\$10.48	-\$8.64
ID	-\$4.54	-\$16.59
IL	\$2.64	-\$10.28
IN	\$0.37	-\$9.54
IA	-\$4.93	-\$16.13
KS	-\$0.22	-\$21.00
KY	-\$0.27	-\$10.29
LA	\$1.96	-\$7.41
ME	\$3.05	-\$12.58
MD	-\$4.03	\$1.41
MA	\$1.46	-\$13.68
MI	-\$8.81	-\$2.40
MN	-\$6.82	-\$21.83
MS	-\$6.32	-\$3.52
MO	-\$5.37	-\$14.35
MT	\$0.58	-\$10.39
NE	\$6.51	-\$13.90
NV	-\$10.36	-\$7.02
NH	\$0.74	-\$18.41
NJ	N/A	-\$22.93
NM	-\$14.00	-\$22.25
NY	-\$6.17	-\$9.89
NC	\$5.99	-\$11.38
ND	N/A	-\$8.80
OH	-\$3.47	-\$9.06
OK	-\$6.11	-\$12.85
OR	-\$8.45	-\$3.87
PA	-\$7.30	-\$4.83
RI	\$14.92	-\$2.64
SC	-\$27.60	-\$9.80
SD	-\$5.52	-\$11.82
TN	-\$1.79	-\$1.33
TX	\$1.31	-\$7.47
UT	-\$7.72	-\$7.76
VT	-\$0.36	-\$6.47
VA	-\$7.94	-\$13.57
WA	-\$2.87	-\$9.70
WV	-\$1.58	-\$9.23
WI	-\$8.09	-\$11.32
WY	-\$0.46	-\$11.70
PR	-\$8.06	-\$1.47
<b>NATIONAL AVERAGE</b>	<b>-\$5.61</b>	<b>-\$10.25</b>

## Appendix B.6.vi.: NINM Membership Distribution by Maximum Out-of-Pocket (MOOP)

STATE	VOLUNTARY	MANDATORY
AL	0.3%	1.3%
AK	0.0%	0.0%
AZ	0.1%	2.1%
AR	0.0%	0.6%
CA	4.1%	8.7%
CO	0.1%	1.6%
CT	0.2%	1.0%
DE	0.0%	0.1%
DC	0.0%	0.0%
FL	4.3%	6.4%
GA	0.1%	1.7%
HI	0.5%	0.1%
ID	0.6%	0.3%
IL	0.8%	1.0%
IN	0.0%	1.9%
IA	0.2%	0.4%
KS	0.0%	0.5%
KY	0.0%	0.9%
LA	0.1%	1.7%
ME	0.3%	0.2%
MD	0.0%	0.2%
MA	1.2%	0.4%
MI	1.1%	1.3%
MN	0.9%	0.4%
MS	0.1%	0.4%
MO	0.8%	1.5%
MT	0.0%	0.3%
NE	0.1%	0.2%
NV	1.1%	0.2%
NH	0.0%	0.0%
NJ	0.0%	1.0%
NM	0.3%	0.4%
NY	1.6%	6.0%
NC	1.4%	1.7%
ND	0.0%	0.0%
OH	1.0%	3.3%
OK	0.4%	0.6%
OR	1.6%	0.5%
PA	1.5%	5.1%
RI	0.1%	0.5%
SC	0.0%	1.0%
SD	0.0%	0.0%
TN	1.3%	1.6%
TX	2.2%	4.2%
UT	0.2%	0.8%
VT	0.0%	0.0%
VA	0.5%	1.0%
WA	1.1%	1.4%
WV	0.1%	0.3%
WI	1.2%	1.4%
WY	0.0%	0.0%
PR	1.4%	0.6%
<b>NATIONAL AVERAGE</b>	<b>33%</b>	<b>67%</b>

## Appendix B.7.: State of the 2014 Medicare Advantage Industry D-SNP State Averages

STATE	2014 VALUE ADD	CHANGE IN VALUE ADD	2014 PREMIUM	CHANGE IN PREMIUM	CHANGE IN BENEFITS	MEMBERSHIP DISTRIBUTION (%)
AL	\$60.06	\$12.02	\$22.79	-\$8.73	\$3.29	3.0%
AK	N/A	N/A	N/A	N/A	N/A	0.0%
AZ	\$59.60	\$8.45	\$23.14	-\$5.48	\$2.97	4.3%
AR	\$54.76	\$3.67	\$24.94	-\$6.47	-\$2.80	0.7%
CA	\$73.21	\$5.91	\$23.80	-\$2.90	\$3.01	14.7%
CO	\$51.65	\$7.08	\$24.18	-\$5.94	\$1.14	0.6%
CT	\$60.28	\$9.70	\$18.90	-\$9.60	\$0.10	0.4%
DE	\$49.40	\$1.15	\$15.30	-\$17.60	-\$16.45	0.1%
DC	\$61.83	\$17.59	\$18.36	-\$11.85	\$5.74	0.1%
FL	\$104.19	-\$6.33	\$15.51	\$7.96	\$1.63	10.4%
GA	\$63.01	\$2.96	\$21.63	-\$4.22	-\$1.26	1.5%
HI	\$56.88	\$30.70	\$0.64	-\$32.66	-\$1.96	1.2%
ID	-\$85.39	-\$5.27	\$184.70	\$8.30	\$3.03	0.0%
IL	\$78.98	\$4.38	\$16.42	-\$1.94	\$2.44	0.5%
IN	\$46.60	\$9.40	\$34.80	-\$2.20	\$7.20	0.0%
IA	N/A	N/A	N/A	N/A	N/A	0.0%
KS	N/A	N/A	N/A	N/A	N/A	0.0%
KY	\$70.02	\$2.15	\$19.48	-\$1.67	\$0.48	0.1%
LA	\$56.78	\$0.81	\$28.25	-\$6.53	-\$5.72	1.5%
ME	\$64.41	-\$21.04	\$10.50	\$10.50	-\$10.54	0.2%
MD	\$61.20	\$0.87	\$15.30	-\$17.60	-\$16.73	0.4%
MA	\$28.75	\$7.56	\$23.07	-\$5.27	\$2.29	2.0%
MI	\$60.26	\$4.54	\$30.93	-\$2.31	\$2.23	1.3%
MN	\$34.74	\$0.55	\$28.33	\$0.76	\$1.31	2.7%
MS	\$60.02	-\$8.58	\$26.55	-\$5.39	-\$13.97	0.7%
MO	\$66.57	\$12.73	\$21.80	-\$10.15	\$2.58	0.6%
MT	N/A	N/A	N/A	N/A	N/A	0.0%
NE	N/A	N/A	N/A	N/A	N/A	0.0%
NV	N/A	N/A	N/A	N/A	N/A	0.0%
NH	N/A	N/A	N/A	N/A	N/A	0.0%
NJ	\$12.32	-\$0.15	\$37.07	\$0.07	-\$0.08	1.3%
NM	\$63.11	\$26.41	\$15.68	-\$6.41	\$20.00	0.5%
NY	\$42.44	\$5.48	\$35.45	-\$6.09	-\$0.61	10.3%
NC	\$58.43	\$12.28	\$17.56	-\$11.96	\$0.33	0.9%
ND	N/A	N/A	N/A	N/A	N/A	0.0%
OH	\$61.30	\$7.12	\$20.05	-\$6.64	\$0.47	0.9%
OK	N/A	N/A	N/A	N/A	N/A	0.0%
OR	\$18.11	\$5.18	\$34.80	-\$2.06	\$3.12	1.4%
PA	\$63.62	\$5.11	\$34.44	-\$2.17	\$2.94	4.8%
RI	N/A	N/A	N/A	N/A	N/A	0.0%
SC	\$57.15	\$12.97	\$31.71	-\$4.76	\$8.21	0.6%
SD	N/A	N/A	N/A	N/A	N/A	0.0%
TN	\$62.83	\$7.08	\$22.70	-\$10.20	-\$3.12	4.2%
TX	\$70.97	\$13.15	\$19.82	-\$7.48	\$5.67	7.2%
UT	\$50.60	\$4.24	\$39.00	-\$3.10	\$1.14	0.6%
VT	N/A	N/A	N/A	N/A	N/A	0.0%
VA	\$70.95	\$10.54	\$18.92	-\$8.94	\$1.60	0.1%
WA	\$53.32	-\$6.08	\$34.41	-\$3.01	-\$9.09	1.3%
WV	N/A	N/A	N/A	N/A	N/A	0.0%
WI	\$31.04	\$5.32	\$34.69	-\$2.72	\$2.60	1.1%
WY	N/A	N/A	N/A	N/A	N/A	0.0%
PR	\$68.72	-\$5.29	\$0.00	-\$0.04	-\$5.33	17.7%
<b>NATIONAL AVERAGE</b>	<b>\$64.34</b>	<b>\$3.32</b>	<b>\$20.55</b>	<b>-\$3.13</b>	<b>\$0.19</b>	<b>100.0%</b>

## Appendix B.8.i.: D-SNP Value Add State Averages by Star Rating

STATE	N/A	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	N/A	\$63.48	\$59.17	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AZ	N/A	\$75.61	\$58.31	\$61.10	N/A	N/A	N/A
AR	N/A	\$52.58	\$59.89	\$35.05	N/A	N/A	N/A
CA	N/A	N/A	\$58.20	\$93.34	\$49.56	\$36.04	\$89.06
CO	N/A	N/A	\$59.36	\$44.48	N/A	N/A	\$46.39
CT	N/A	N/A	\$60.28	N/A	N/A	N/A	N/A
DE	N/A	N/A	\$49.40	N/A	N/A	N/A	N/A
DC	N/A	N/A	\$61.83	N/A	N/A	N/A	N/A
FL	\$107.15	N/A	\$95.19	\$100.57	\$89.53	\$114.79	\$63.04
GA	\$65.02	\$63.99	\$64.17	\$69.21	N/A	N/A	\$37.76
HI	N/A	N/A	\$56.58	\$57.30	N/A	N/A	N/A
ID	N/A	N/A	N/A	N/A	-\$85.39	N/A	N/A
IL	N/A	N/A	\$89.26	\$67.10	N/A	N/A	N/A
IN	N/A	N/A	\$46.60	N/A	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KY	\$66.88	N/A	N/A	\$77.91	N/A	N/A	N/A
LA	N/A	\$63.04	N/A	N/A	\$55.20	N/A	N/A
ME	N/A	N/A	N/A	\$64.41	N/A	N/A	N/A
MD	N/A	N/A	\$61.20	N/A	N/A	N/A	N/A
MA	N/A	N/A	N/A	\$29.82	N/A	\$26.14	N/A
MI	\$47.39	N/A	\$67.14	\$60.61	N/A	\$39.65	N/A
MN	\$22.75	N/A	N/A	\$18.02	\$40.91	\$58.02	N/A
MS	N/A	N/A	\$63.07	\$41.17	N/A	\$70.79	N/A
MO	N/A	\$66.59	N/A	N/A	\$66.19	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NJ	N/A	\$32.56	\$6.44	\$10.09	N/A	N/A	N/A
NM	\$60.78	N/A	\$63.14	N/A	N/A	N/A	N/A
NY	\$46.62	\$26.84	\$38.00	\$48.06	\$37.96	\$32.28	N/A
NC	N/A	N/A	N/A	\$57.33	N/A	\$67.40	N/A
ND	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OH	\$80.41	\$45.85	\$66.01	\$59.21	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$18.70	\$14.20	\$54.75	N/A	N/A
PA	\$67.68	N/A	N/A	\$64.66	\$64.54	\$40.58	N/A
RI	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC	\$60.76	N/A	\$56.65	\$66.21	N/A	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TN	N/A	N/A	\$64.85	\$63.00	\$57.77	\$53.01	N/A
TX	\$76.47	\$75.52	\$72.84	\$67.41	N/A	N/A	N/A
UT	N/A	N/A	N/A	\$50.60	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VA	N/A	N/A	N/A	\$70.95	N/A	N/A	N/A
WA	N/A	N/A	\$58.01	\$50.52	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	\$33.40	N/A	\$30.80	\$16.57	\$41.28	\$56.65	N/A
WY	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PR	N/A	\$55.57	\$68.83	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$63.25</b>	<b>\$59.49</b>	<b>\$63.62</b>	<b>\$61.16</b>	<b>\$52.45</b>	<b>\$85.59</b>	<b>\$86.76</b>

## Appendix B.8.ii.: D-SNP Value Add Change from 2013 to 2014 State Averages by Star Rating

STATE	N/A	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	N/A	\$14.40	\$11.40	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AZ	N/A	\$9.32	\$8.39	\$8.20	N/A	N/A	N/A
AR	N/A	\$13.28	-\$13.01	\$13.74	N/A	N/A	N/A
CA	N/A	N/A	\$8.69	\$5.21	\$5.60	\$4.63	\$4.71
CO	N/A	N/A	\$7.61	\$5.10	N/A	N/A	\$8.30
CT	N/A	N/A	\$9.70	N/A	N/A	N/A	N/A
DE	N/A	N/A	\$1.15	N/A	N/A	N/A	N/A
DC	N/A	N/A	\$17.59	N/A	N/A	N/A	N/A
FL	-\$6.40	N/A	-\$0.05	-\$7.03	-\$23.08	-\$5.84	\$3.70
GA	\$6.27	N/A	\$24.14	\$12.16	N/A	N/A	-\$16.20
HI	N/A	N/A	\$17.79	\$48.60	N/A	N/A	N/A
ID	N/A	N/A	N/A	N/A	-\$5.27	N/A	N/A
IL	N/A	N/A	-\$1.30	\$10.94	N/A	N/A	N/A
IN	N/A	N/A	\$9.40	N/A	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KY	-\$2.50	N/A	N/A	\$13.85	N/A	N/A	N/A
LA	N/A	\$7.60	N/A	N/A	-\$0.91	N/A	N/A
ME	N/A	N/A	N/A	-\$21.04	N/A	N/A	N/A
MD	N/A	N/A	\$0.87	N/A	N/A	N/A	N/A
MA	N/A	N/A	N/A	\$6.90	N/A	\$9.17	N/A
MI	\$7.27	N/A	\$7.00	\$2.61	N/A	-\$2.99	N/A
MN	\$0.91	N/A	N/A	-\$12.19	\$2.84	\$28.11	N/A
MS	N/A	N/A	-\$10.25	-\$6.10	N/A	\$6.85	N/A
MO	N/A	\$13.59	N/A	N/A	-\$0.80	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NJ	N/A	-\$1.80	\$0.20	\$0.10	N/A	N/A	N/A
NM	\$4.70	N/A	\$26.70	N/A	N/A	N/A	N/A
NY	\$15.61	-\$3.89	\$3.84	\$7.87	-\$2.29	\$11.30	N/A
NC	N/A	N/A	N/A	\$13.10	N/A	\$5.60	N/A
ND	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OH	\$4.81	\$3.58	-\$2.39	\$9.63	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$3.68	\$2.31	\$36.68	N/A	N/A
PA	\$2.27	N/A	N/A	\$5.71	\$2.71	\$8.82	N/A
RI	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC	\$6.83	N/A	\$13.31	\$8.28	N/A	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TN	N/A	N/A	\$8.42	\$1.88	\$4.23	\$3.00	N/A
TX	\$18.40	-\$3.39	\$14.04	\$12.59	N/A	N/A	N/A
UT	N/A	N/A	N/A	\$4.24	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VA	N/A	N/A	N/A	\$10.54	N/A	N/A	N/A
WA	N/A	N/A	\$6.12	-\$13.33	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	\$3.61	N/A	\$8.10	\$0.87	\$4.70	\$19.46	N/A
WY	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PR	N/A	-\$4.27	-\$5.30	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$4.32</b>	<b>\$1.14</b>	<b>\$3.05</b>	<b>\$4.97</b>	<b>\$1.33</b>	<b>\$0.26</b>	<b>\$4.54</b>

## Appendix B.8.iii.: D-SNP Premium State Averages by Star Rating

STATE	N/A	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	N/A	\$11.50	\$25.72	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AZ	N/A	\$25.89	\$22.78	\$27.40	N/A	N/A	N/A
AR	N/A	\$24.90	\$25.50	\$18.40	N/A	N/A	N/A
CA	N/A	N/A	\$26.01	\$26.15	\$38.30	\$25.80	\$12.12
CO	N/A	N/A	\$22.13	\$26.90	N/A	N/A	\$24.70
CT	N/A	N/A	\$18.90	N/A	N/A	N/A	N/A
DE	N/A	N/A	\$15.30	N/A	N/A	N/A	N/A
DC	N/A	N/A	\$18.36	N/A	N/A	N/A	N/A
FL	\$17.53	N/A	\$21.90	\$13.76	\$21.90	\$12.85	\$21.10
GA	\$29.30	\$17.20	\$25.73	\$17.42	N/A	N/A	\$24.60
HI	N/A	N/A	\$1.10	\$0.00	N/A	N/A	N/A
ID	N/A	N/A	N/A	N/A	\$184.70	N/A	N/A
IL	N/A	N/A	\$8.90	\$25.10	N/A	N/A	N/A
IN	N/A	N/A	\$34.80	N/A	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KY	\$18.70	N/A	N/A	\$21.45	N/A	N/A	N/A
LA	N/A	\$18.50	N/A	N/A	\$30.71	N/A	N/A
ME	N/A	N/A	N/A	\$10.50	N/A	N/A	N/A
MD	N/A	N/A	\$15.30	N/A	N/A	N/A	N/A
MA	N/A	N/A	N/A	\$20.30	N/A	\$29.86	N/A
MI	\$32.49	N/A	\$27.40	\$32.40	N/A	\$32.50	N/A
MN	\$31.09	N/A	N/A	\$25.05	\$29.11	\$32.20	N/A
MS	N/A	N/A	\$26.30	\$29.70	N/A	\$21.32	N/A
MO	N/A	\$21.20	N/A	N/A	\$31.20	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NJ	N/A	\$37.10	\$37.00	\$37.10	N/A	N/A	N/A
NM	\$19.90	N/A	\$15.62	N/A	N/A	N/A	N/A
NY	\$34.49	\$37.20	\$33.65	\$37.02	\$34.00	\$37.20	N/A
NC	N/A	N/A	N/A	\$16.60	N/A	\$25.40	N/A
ND	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OH	\$28.38	\$28.90	\$18.60	\$17.78	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$34.80	\$34.80	\$34.80	N/A	N/A
PA	\$35.50	N/A	N/A	\$34.01	\$35.50	\$35.50	N/A
RI	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC	\$33.80	N/A	\$32.10	\$22.70	N/A	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TN	N/A	N/A	\$21.42	\$29.60	\$22.20	\$29.70	N/A
TX	\$11.60	\$27.70	\$22.68	\$15.43	N/A	N/A	N/A
UT	N/A	N/A	N/A	\$39.00	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VA	N/A	N/A	N/A	\$18.92	N/A	N/A	N/A
WA	N/A	N/A	\$34.80	\$34.18	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	\$35.14	N/A	\$28.30	\$37.14	\$31.60	\$37.00	N/A
WY	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PR	N/A	\$0.00	\$0.00	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$25.34</b>	<b>\$22.53</b>	<b>\$14.88</b>	<b>\$26.35</b>	<b>\$33.38</b>	<b>\$19.91</b>	<b>\$12.77</b>

## Appendix B.8.iv.: D-SNP Premium Change from 2013 to 2014 State Averages by Star Rating

STATE	N/A	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	N/A	-\$14.20	-\$7.31	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AZ	N/A	-\$3.51	-\$5.75	-\$2.00	N/A	N/A	N/A
AR	N/A	-\$9.50	-\$1.00	-\$12.50	N/A	N/A	N/A
CA	N/A	N/A	-\$3.75	-\$3.73	-\$2.78	-\$4.10	-\$1.71
CO	N/A	N/A	-\$5.78	-\$5.00	N/A	N/A	-\$7.20
CT	N/A	N/A	-\$9.60	N/A	N/A	N/A	N/A
DE	N/A	N/A	-\$17.60	N/A	N/A	N/A	N/A
DC	N/A	N/A	-\$11.85	N/A	N/A	N/A	N/A
FL	\$13.87	N/A	\$5.71	\$6.87	\$19.66	\$7.81	-\$3.70
GA	-\$3.21	-\$0.70	-\$7.31	-\$8.18	N/A	N/A	-\$5.60
HI	N/A	N/A	-\$32.20	-\$33.30	N/A	N/A	N/A
ID	N/A	N/A	N/A	N/A	\$8.30	N/A	N/A
IL	N/A	N/A	\$1.40	-\$5.80	N/A	N/A	N/A
IN	N/A	N/A	-\$2.20	N/A	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KY	\$2.70	N/A	N/A	-\$12.65	N/A	N/A	N/A
LA	N/A	-\$7.50	N/A	N/A	-\$6.28	N/A	N/A
ME	N/A	N/A	N/A	\$10.50	N/A	N/A	N/A
MD	N/A	N/A	-\$17.60	N/A	N/A	N/A	N/A
MA	N/A	N/A	N/A	-\$6.80	N/A	-\$1.54	N/A
MI	-\$1.68	N/A	-\$6.80	-\$0.30	N/A	\$8.90	N/A
MN	-\$3.51	N/A	N/A	\$11.38	-\$3.61	-\$2.40	N/A
MS	N/A	N/A	-\$5.50	-\$4.90	N/A	-\$5.28	N/A
MO	N/A	-\$10.92	N/A	N/A	\$1.90	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NJ	N/A	\$0.10	\$0.00	\$0.10	N/A	N/A	N/A
NM	-\$2.60	N/A	-\$6.46	N/A	N/A	N/A	N/A
NY	-\$2.74	-\$6.00	-\$5.73	-\$6.00	-\$9.20	-\$6.00	N/A
NC	N/A	N/A	N/A	-\$12.90	N/A	-\$4.25	N/A
ND	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OH	-\$0.08	-\$1.00	-\$1.50	-\$9.37	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	-\$2.70	-\$1.85	-\$2.60	N/A	N/A
PA	-\$1.00	N/A	N/A	-\$2.51	-\$1.10	-\$2.60	N/A
RI	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC	-\$4.90	N/A	-\$4.66	-\$6.80	N/A	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TN	N/A	N/A	-\$11.20	-\$4.00	-\$11.50	-\$3.90	N/A
TX	-\$19.30	-\$2.30	-\$6.54	-\$8.51	N/A	N/A	N/A
UT	N/A	N/A	N/A	-\$3.10	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VA	N/A	N/A	N/A	-\$8.94	N/A	N/A	N/A
WA	N/A	N/A	-\$2.60	-\$3.26	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	-\$1.63	N/A	-\$8.20	-\$0.97	-\$4.80	-\$1.30	N/A
WY	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PR	N/A	\$0.00	-\$0.04	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$1.24</b>	<b>-\$5.00</b>	<b>-\$3.93</b>	<b>-\$3.62</b>	<b>-\$2.45</b>	<b>\$3.43</b>	<b>-\$1.96</b>



Appendix B.8.v.: D-SNP Benefit Change from 2013 to 2014 State Averages by Star Rating

STATE	N/A	<3.0	3.0	3.5	4.0	4.5	5.0
AL	N/A	N/A	\$0.20	\$4.09	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AZ	N/A	\$5.81	\$2.63	\$6.20	N/A	N/A	N/A
AR	N/A	\$3.78	-\$14.01	\$1.24	N/A	N/A	N/A
CA	N/A	N/A	\$4.95	\$1.48	\$2.82	\$0.53	\$3.00
CO	N/A	N/A	\$1.83	\$0.10	N/A	N/A	\$1.10
CT	N/A	N/A	\$0.10	N/A	N/A	N/A	N/A
DE	N/A	N/A	-\$16.45	N/A	N/A	N/A	N/A
DC	N/A	N/A	\$5.74	N/A	N/A	N/A	N/A
FL	\$7.47	N/A	\$5.67	-\$0.15	-\$3.41	\$1.97	\$0.00
GA	\$3.05		\$16.84	\$3.98	N/A	N/A	-\$21.80
HI	N/A	N/A	-\$14.41	\$15.30	N/A	N/A	N/A
ID	N/A	N/A	N/A	N/A	\$3.03	N/A	N/A
IL	N/A	N/A	\$0.10	\$5.14	N/A	N/A	N/A
IN	N/A	N/A	\$7.20	N/A	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KY	\$0.20	N/A	N/A	\$1.20	N/A	N/A	N/A
LA	N/A	\$0.10	N/A	N/A	-\$7.19	N/A	N/A
ME	N/A	N/A	N/A	-\$10.54	N/A	N/A	N/A
MD	N/A	N/A	-\$16.73	N/A	N/A	N/A	N/A
MA	N/A	N/A	N/A	\$0.10	N/A	\$7.63	N/A
MI	\$5.59	N/A	\$0.20	\$2.31	N/A	\$5.91	N/A
MN	-\$2.60	N/A	N/A	-\$0.81	-\$0.77	\$25.71	N/A
MS	N/A	N/A	-\$15.75	-\$11.00	N/A	\$1.57	N/A
MO	N/A	\$2.68	N/A	N/A	\$1.10	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NJ	N/A	-\$1.70	\$0.20	\$0.20	N/A	N/A	N/A
NM	\$2.10	N/A	\$20.24	N/A	N/A	N/A	N/A
NY	\$12.88	-\$9.89	-\$1.89	\$1.88	-\$11.49	\$5.30	N/A
NC	N/A	N/A	N/A	\$0.20	N/A	\$1.36	N/A
ND	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OH	\$4.72	\$2.58	-\$3.89	\$0.26	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$0.98	\$0.46	\$34.08	N/A	N/A
PA	\$1.27	N/A	N/A	\$3.19	\$1.61	\$6.22	N/A
RI	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC	\$1.93	N/A	\$8.65	\$1.48	N/A	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TN	N/A	N/A	-\$2.78	-\$2.12	-\$7.27	-\$0.90	N/A
TX	-\$0.90	-\$5.69	\$7.50	\$4.08	N/A	N/A	N/A
UT	N/A	N/A	N/A	\$1.14	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VA	N/A	N/A	N/A	\$1.60	N/A	N/A	N/A
WA	N/A	N/A	\$3.52	-\$16.59	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	\$1.97	N/A	-\$0.10	-\$0.10	-\$0.10	\$18.16	N/A
WY	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PR	N/A	-\$4.27	-\$5.34	N/A	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$3.08</b>	<b>-\$3.86</b>	<b>-\$0.88</b>	<b>\$1.35</b>	<b>-\$1.11</b>	<b>\$3.69</b>	<b>\$2.59</b>

## Appendix B.8.vi.: D-SNP Membership Distribution by Star Rating

STATE	N/A	<3.0	3.0	3.5	4.0	4.5	5.0
AL	0.0%	0.0%	0.6%	2.4%	0.0%	0.0%	0.0%
AK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AZ	0.0%	0.3%	3.8%	0.1%	0.0%	0.0%	0.0%
AR	0.0%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
CA	0.0%	0.0%	3.5%	3.1%	2.8%	0.6%	4.8%
CO	0.0%	0.0%	0.3%	0.2%	0.0%	0.0%	0.2%
CT	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%
DE	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
DC	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
FL	0.2%	0.0%	1.9%	3.8%	0.7%	3.9%	0.0%
GA	0.0%	0.7%	0.7%	0.0%	0.0%	0.0%	0.1%
HI	0.0%	0.0%	0.7%	0.5%	0.0%	0.0%	0.0%
ID	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
IL	0.0%	0.0%	0.3%	0.2%	0.0%	0.0%	0.0%
IN	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
IA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
KS	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
KY	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
LA	0.0%	0.3%	0.0%	0.0%	1.2%	0.0%	0.0%
ME	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
MD	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%
MA	0.0%	0.0%	0.0%	1.4%	0.0%	0.6%	0.0%
MI	0.2%	0.0%	0.4%	0.7%	0.0%	0.0%	0.0%
MN	0.2%	0.0%	0.0%	0.8%	1.6%	0.2%	0.0%
MS	0.0%	0.0%	0.6%	0.1%	0.0%	0.0%	0.0%
MO	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NV	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NH	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NJ	0.0%	0.2%	0.4%	0.7%	0.0%	0.0%	0.0%
NM	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
NY	0.0%	0.2%	4.2%	4.9%	0.7%	0.3%	0.0%
NC	0.0%	0.0%	0.0%	0.8%	0.0%	0.1%	0.0%
ND	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OH	0.1%	0.1%	0.1%	0.6%	0.0%	0.0%	0.0%
OK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OR	0.0%	0.0%	0.3%	1.0%	0.1%	0.0%	0.0%
PA	0.0%	0.0%	0.0%	3.4%	1.1%	0.2%	0.0%
RI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
SC	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%
SD	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TN	0.0%	0.0%	3.1%	0.2%	0.5%	0.4%	0.0%
TX	0.2%	0.2%	4.1%	2.7%	0.0%	0.0%	0.0%
UT	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%
VT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
VA	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
WA	0.0%	0.0%	0.5%	0.8%	0.0%	0.0%	0.0%
WV	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
WI	0.1%	0.0%	0.1%	0.5%	0.3%	0.2%	0.0%
WY	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PR	0.0%	0.1%	17.5%	0.0%	0.0%	0.0%	0.0%
<b>NATIONAL AVERAGE</b>	<b>1%</b>	<b>3%</b>	<b>45%</b>	<b>30%</b>	<b>9%</b>	<b>6%</b>	<b>5%</b>

## Appendix B.9.i.: D-SNP Value Add State Averages by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	\$60.06	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A
AZ	\$59.60	N/A	N/A	N/A
AR	\$58.13	N/A	N/A	\$52.58
CA	\$73.21	N/A	N/A	N/A
CO	\$51.65	N/A	N/A	N/A
CT	\$60.28	N/A	N/A	N/A
DE	\$49.40	N/A	N/A	N/A
DC	\$50.20	\$69.20	N/A	N/A
FL	\$110.03	N/A	N/A	\$59.72
GA	\$61.95	\$75.32	N/A	\$58.44
HI	\$55.31	\$57.30	N/A	\$59.72
ID	-\$85.39	N/A	N/A	N/A
IL	\$78.98	N/A	N/A	N/A
IN	\$46.60	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A
KY	\$70.02	N/A	N/A	N/A
LA	\$56.78	N/A	N/A	N/A
ME	\$64.41	N/A	N/A	N/A
MD	\$61.20	N/A	N/A	N/A
MA	\$28.75	N/A	N/A	N/A
MI	\$60.26	N/A	N/A	N/A
MN	\$34.74	N/A	N/A	N/A
MS	\$60.02	N/A	N/A	N/A
MO	\$81.67	N/A	N/A	\$61.45
MT	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A
NJ	\$12.32	N/A	N/A	N/A
NM	\$57.76	\$65.58	N/A	N/A
NY	\$42.13	\$53.44	N/A	N/A
NC	\$58.43	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A
OH	\$61.30	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A
OR	\$18.11	N/A	N/A	N/A
PA	\$63.62	N/A	N/A	N/A
RI	N/A	N/A	N/A	N/A
SC	\$53.11	N/A	N/A	\$58.96
SD	N/A	N/A	N/A	N/A
TN	\$62.83	N/A	N/A	N/A
TX	\$71.40	\$79.90	N/A	\$64.75
UT	\$50.60	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A
VA	\$70.95	N/A	N/A	N/A
WA	\$53.32	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A
WI	\$27.00	\$56.04	N/A	N/A
WY	N/A	N/A	N/A	N/A
PR	\$68.72	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$64.54</b>	<b>\$63.75</b>	<b>N/A</b>	<b>\$59.88</b>

## Appendix B.9.ii.: D-SNP Value Add Change from 2013 to 2014 State Averages by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	\$12.02	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A
AZ	\$8.45	N/A	N/A	N/A
AR	-\$11.12	N/A	N/A	\$13.28
CA	\$5.91	N/A	N/A	N/A
CO	\$7.08	N/A	N/A	N/A
CT	\$9.70	N/A	N/A	N/A
DE	\$1.15	N/A	N/A	N/A
DC	\$0.70	\$28.30	N/A	N/A
FL	-\$8.34	N/A	N/A	\$9.00
GA	-\$16.31	\$29.26	N/A	\$21.52
HI	\$5.60	\$48.60	N/A	\$47.96
ID	-\$5.27	N/A	N/A	N/A
IL	\$4.38	N/A	N/A	N/A
IN	\$9.40	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A
KY	\$2.15	N/A	N/A	N/A
LA	\$0.81	N/A	N/A	N/A
ME	-\$21.04	N/A	N/A	N/A
MD	\$0.87	N/A	N/A	N/A
MA	\$7.56	N/A	N/A	N/A
MI	\$4.54	N/A	N/A	N/A
MN	\$0.55	N/A	N/A	N/A
MS	-\$8.58	N/A	N/A	N/A
MO	\$10.89	N/A	N/A	\$13.36
MT	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A
NJ	-\$0.15	N/A	N/A	N/A
NM	\$18.88	\$29.88	N/A	N/A
NY	\$5.04	\$21.10	N/A	N/A
NC	\$12.28	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A
OH	\$7.12	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A
OR	\$5.18	N/A	N/A	N/A
PA	\$5.11	N/A	N/A	N/A
RI	N/A	N/A	N/A	N/A
SC	-\$6.19	N/A	N/A	\$21.52
SD	N/A	N/A	N/A	N/A
TN	\$7.08	N/A	N/A	N/A
TX	\$11.38	\$36.80	N/A	\$21.30
UT	\$4.24	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A
VA	\$10.54	N/A	N/A	N/A
WA	-\$6.08	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A
WI	\$3.19	\$18.56	N/A	N/A
WY	N/A	N/A	N/A	N/A
PR	-\$5.29	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$2.15</b>	<b>\$33.46</b>	<b>N/A</b>	<b>\$17.24</b>

### Appendix B.9.iii.: D-SNP Premium State Averages by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	\$22.79	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A
AZ	\$23.14	N/A	N/A	N/A
AR	\$25.00	N/A	N/A	\$24.90
CA	\$23.80	N/A	N/A	N/A
CO	\$24.18	N/A	N/A	N/A
CT	\$18.90	N/A	N/A	N/A
DE	\$15.30	N/A	N/A	N/A
DC	\$15.30	\$20.30	N/A	N/A
FL	\$14.68	N/A	N/A	\$21.80
GA	\$17.90	\$14.50	N/A	\$31.50
HI	\$1.54	\$0.00	N/A	\$0.00
ID	\$184.70	N/A	N/A	N/A
IL	\$16.42	N/A	N/A	N/A
IN	\$34.80	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A
KY	\$19.48	N/A	N/A	N/A
LA	\$28.25	N/A	N/A	N/A
ME	\$10.50	N/A	N/A	N/A
MD	\$15.30	N/A	N/A	N/A
MA	\$23.07	N/A	N/A	N/A
MI	\$30.93	N/A	N/A	N/A
MN	\$28.33	N/A	N/A	N/A
MS	\$26.55	N/A	N/A	N/A
MO	\$12.64	N/A	N/A	\$24.90
MT	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A
NJ	\$37.07	N/A	N/A	N/A
NM	\$19.90	\$13.73	N/A	N/A
NY	\$35.49	\$34.00	N/A	N/A
NC	\$17.56	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A
OH	\$20.05	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A
OR	\$34.80	N/A	N/A	N/A
PA	\$34.44	N/A	N/A	N/A
RI	N/A	N/A	N/A	N/A
SC	\$32.17	N/A	N/A	\$31.50
SD	N/A	N/A	N/A	N/A
TN	\$22.70	N/A	N/A	N/A
TX	\$19.39	\$10.20	N/A	\$26.30
UT	\$39.00	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A
VA	\$18.92	N/A	N/A	N/A
WA	\$34.41	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A
WI	\$34.34	\$36.90	N/A	N/A
WY	N/A	N/A	N/A	N/A
PR	\$0.00	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$20.50</b>	<b>\$14.86</b>	<b>N/A</b>	<b>\$24.40</b>

## Appendix B.9.iv.: D-SNP Membership Distribution by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	-\$8.73	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A
AZ	-\$5.48	N/A	N/A	N/A
AR	-\$1.82	N/A	N/A	-\$9.50
CA	-\$2.90	N/A	N/A	N/A
CO	-\$5.94	N/A	N/A	N/A
CT	-\$9.60	N/A	N/A	N/A
DE	-\$17.60	N/A	N/A	N/A
DC	-\$17.60	-\$8.20	N/A	N/A
FL	\$9.40	N/A	N/A	-\$3.00
GA	-\$1.40	-\$11.80	N/A	-\$5.00
HI	-\$31.76	-\$33.30	N/A	-\$33.30
ID	\$8.30	N/A	N/A	N/A
IL	-\$1.94	N/A	N/A	N/A
IN	-\$2.20	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A
KY	-\$1.67	N/A	N/A	N/A
LA	-\$6.53	N/A	N/A	N/A
ME	\$10.50	N/A	N/A	N/A
MD	-\$17.60	N/A	N/A	N/A
MA	-\$5.27	N/A	N/A	N/A
MI	-\$2.31	N/A	N/A	N/A
MN	\$0.76	N/A	N/A	N/A
MS	-\$5.39	N/A	N/A	N/A
MO	-\$12.08	N/A	N/A	-\$9.50
MT	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A
NJ	\$0.07	N/A	N/A	N/A
NM	-\$2.60	-\$8.17	N/A	N/A
NY	-\$6.00	-\$9.20	N/A	N/A
NC	-\$11.96	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A
OH	-\$6.64	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A
OR	-\$2.06	N/A	N/A	N/A
PA	-\$2.17	N/A	N/A	N/A
RI	N/A	N/A	N/A	N/A
SC	-\$4.22	N/A	N/A	-\$5.00
SD	N/A	N/A	N/A	N/A
TN	-\$10.20	N/A	N/A	N/A
TX	-\$7.57	-\$11.70	N/A	-\$5.50
UT	-\$3.10	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A
VA	-\$8.94	N/A	N/A	N/A
WA	-\$3.01	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A
WI	-\$2.94	-\$1.40	N/A	N/A
WY	N/A	N/A	N/A	N/A
PR	-\$0.04	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$2.72</b>	<b>-\$15.61</b>	<b>N/A</b>	<b>-\$6.95</b>

**Appendix B.9.v.: D-SNP Benefit Change from 2013 to 2014 State Averages by Product Type**

STATE	HMO	LPPO	PFFS	RPPO
AL	\$3.29	N/A	N/A	N/A
AK	N/A	N/A	N/A	N/A
AZ	\$2.97	N/A	N/A	N/A
AR	-\$12.93	N/A	N/A	\$3.78
CA	\$3.01	N/A	N/A	N/A
CO	\$1.14	N/A	N/A	N/A
CT	\$0.10	N/A	N/A	N/A
DE	-\$16.45	N/A	N/A	N/A
DC	-\$16.90	\$20.10	N/A	N/A
FL	\$1.05	N/A	N/A	\$6.00
GA	-\$17.71	\$17.46	N/A	\$16.52
HI	-\$26.16	\$15.30	N/A	\$14.66
ID	\$3.03	N/A	N/A	N/A
IL	\$2.44	N/A	N/A	N/A
IN	\$7.20	N/A	N/A	N/A
IA	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A
KY	\$0.48	N/A	N/A	N/A
LA	-\$5.72	N/A	N/A	N/A
ME	-\$10.54	N/A	N/A	N/A
MD	-\$16.73	N/A	N/A	N/A
MA	\$2.29	N/A	N/A	N/A
MI	\$2.23	N/A	N/A	N/A
MN	\$1.31	N/A	N/A	N/A
MS	-\$13.97	N/A	N/A	N/A
MO	-\$1.19	N/A	N/A	\$3.86
MT	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A
NJ	-\$0.08	N/A	N/A	N/A
NM	\$16.28	\$21.71	N/A	N/A
NY	-\$0.96	\$11.90	N/A	N/A
NC	\$0.33	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A
OH	\$0.47	N/A	N/A	N/A
OK	N/A	N/A	N/A	N/A
OR	\$3.12	N/A	N/A	N/A
PA	\$2.94	N/A	N/A	N/A
RI	N/A	N/A	N/A	N/A
SC	-\$10.41	N/A	N/A	\$16.52
SD	N/A	N/A	N/A	N/A
TN	-\$3.12	N/A	N/A	N/A
TX	\$3.81	\$25.10	N/A	\$15.80
UT	\$1.14	N/A	N/A	N/A
VT	N/A	N/A	N/A	N/A
VA	\$1.60	N/A	N/A	N/A
WA	-\$9.09	N/A	N/A	N/A
WV	N/A	N/A	N/A	N/A
WI	\$0.25	\$17.17	N/A	N/A
WY	N/A	N/A	N/A	N/A
PR	-\$5.33	N/A	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$0.58</b>	<b>\$17.85</b>	<b>N/A</b>	<b>\$10.29</b>

## Appendix B.9.vi.: D-SNP Premium Change from 2013 to 2014 State Averages by Product Type

STATE	HMO	LPPO	PFFS	RPPO
AL	3.0%	0.0%	0.0%	0.0%
AK	0.0%	0.0%	0.0%	0.0%
AZ	4.3%	0.0%	0.0%	0.0%
AR	0.3%	0.0%	0.0%	0.4%
CA	14.7%	0.0%	0.0%	0.0%
CO	0.6%	0.0%	0.0%	0.0%
CT	0.4%	0.0%	0.0%	0.0%
DE	0.1%	0.0%	0.0%	0.0%
DC	0.1%	0.1%	0.0%	0.0%
FL	9.2%	0.0%	0.0%	1.2%
GA	0.8%	0.2%	0.0%	0.5%
HI	0.5%	0.5%	0.0%	0.2%
ID	0.0%	0.0%	0.0%	0.0%
IL	0.5%	0.0%	0.0%	0.0%
IN	0.0%	0.0%	0.0%	0.0%
IA	0.0%	0.0%	0.0%	0.0%
KS	0.0%	0.0%	0.0%	0.0%
KY	0.1%	0.0%	0.0%	0.0%
LA	1.5%	0.0%	0.0%	0.0%
ME	0.2%	0.0%	0.0%	0.0%
MD	0.4%	0.0%	0.0%	0.0%
MA	2.0%	0.0%	0.0%	0.0%
MI	1.3%	0.0%	0.0%	0.0%
MN	2.7%	0.0%	0.0%	0.0%
MS	0.7%	0.0%	0.0%	0.0%
MO	0.1%	0.0%	0.0%	0.4%
MT	0.0%	0.0%	0.0%	0.0%
NE	0.0%	0.0%	0.0%	0.0%
NV	0.0%	0.0%	0.0%	0.0%
NH	0.0%	0.0%	0.0%	0.0%
NJ	1.3%	0.0%	0.0%	0.0%
NM	0.2%	0.4%	0.0%	0.0%
NY	10.0%	0.3%	0.0%	0.0%
NC	0.9%	0.0%	0.0%	0.0%
ND	0.0%	0.0%	0.0%	0.0%
OH	0.9%	0.0%	0.0%	0.0%
OK	0.0%	0.0%	0.0%	0.0%
OR	1.4%	0.0%	0.0%	0.0%
PA	4.8%	0.0%	0.0%	0.0%
RI	0.0%	0.0%	0.0%	0.0%
SC	0.2%	0.0%	0.0%	0.4%
SD	0.0%	0.0%	0.0%	0.0%
TN	4.2%	0.0%	0.0%	0.0%
TX	6.3%	0.2%	0.0%	0.7%
UT	0.6%	0.0%	0.0%	0.0%
VT	0.0%	0.0%	0.0%	0.0%
VA	0.1%	0.0%	0.0%	0.0%
WA	1.3%	0.0%	0.0%	0.0%
WV	0.0%	0.0%	0.0%	0.0%
WI	1.0%	0.2%	0.0%	0.0%
WY	0.0%	0.0%	0.0%	0.0%
PR	17.7%	0.0%	0.0%	0.0%
<b>NATIONAL AVERAGE</b>	<b>94%</b>	<b>2%</b>	<b>0%</b>	<b>4%</b>



## Appendix B.10.i.: D-SNP Value Add State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	\$67.87	N/A	\$48.51	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	\$60.12	\$61.10	\$58.95	\$58.84	\$44.18
AR	\$51.80	N/A	\$59.89	N/A	N/A
CA	\$86.78	\$55.35	\$67.40	\$56.22	N/A
CO	\$50.26	N/A	N/A	\$53.43	N/A
CT	\$60.28	N/A	N/A	N/A	N/A
DE	\$49.40	N/A	N/A	N/A	N/A
DC	\$61.83	N/A	N/A	N/A	\$63.20
FL	\$98.71	\$77.33	\$149.38	N/A	\$97.30
GA	\$62.99	N/A	\$72.39	N/A	N/A
HI	\$57.80	N/A	N/A	\$20.66	N/A
ID	N/A	N/A	-\$85.39	N/A	N/A
IL	\$78.98	N/A	N/A	N/A	\$69.87
IN	N/A	N/A	\$46.60	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A
KY	\$70.02	N/A	N/A	N/A	N/A
LA	\$63.76	\$51.45	N/A	N/A	\$65.03
ME	\$64.41	N/A	N/A	N/A	N/A
MD	\$61.20	N/A	N/A	N/A	N/A
MA	\$34.04	\$49.50	\$30.22	\$14.68	N/A
MI	\$67.14	N/A	\$60.25	\$41.99	N/A
MN	N/A	\$45.17	\$27.85	\$37.83	N/A
MS	\$49.13	N/A	\$63.07	N/A	N/A
MO	\$66.57	N/A	N/A	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A
NJ	\$32.56	N/A	\$10.09	\$6.44	N/A
NM	\$63.14	N/A	\$60.78	N/A	N/A
NY	\$44.99	\$46.06	\$26.68	\$53.61	\$41.40
NC	\$58.43	N/A	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A	N/A
OH	\$60.23	N/A	\$80.41	\$45.85	N/A
OK	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$17.31	\$20.72	N/A
PA	\$62.48	\$61.16	\$65.42	N/A	\$58.30
RI	N/A	N/A	N/A	N/A	N/A
SC	\$59.40	\$60.76	\$50.17	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A
TN	\$63.58	N/A	\$57.05	N/A	\$63.19
TX	\$71.35	N/A	\$75.99	\$29.91	\$34.40
UT	N/A	N/A	\$50.60	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A
VA	\$70.95	N/A	N/A	N/A	N/A
WA	\$56.42	N/A	\$52.39	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A
WI	\$37.93	\$56.65	\$22.27	\$12.19	\$64.10
WY	N/A	N/A	N/A	N/A	N/A
PR	\$86.54	\$66.93	\$55.57	N/A	\$75.13
<b>NATIONAL AVERAGE</b>	<b>\$73.11</b>	<b>\$60.37</b>	<b>\$56.54</b>	<b>\$35.77</b>	<b>\$60.99</b>

## Appendix B.10.ii.: D-SNP Value Add Change from 2013 to 2014 State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	\$15.81	N/A	\$6.41	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	\$13.65	\$8.20	\$2.82	\$2.74	N/A
AR	\$13.30	N/A	-\$13.01	N/A	N/A
CA	\$9.34	\$5.30	\$2.65	\$14.89	N/A
CO	\$8.66	N/A	N/A	\$5.06	N/A
CT	\$9.70	N/A	N/A	N/A	N/A
DE	\$1.15	N/A	N/A	N/A	N/A
DC	\$17.59	N/A	N/A	N/A	N/A
FL	-\$9.60	-\$26.52	\$22.46	N/A	N/A
GA	\$2.95	N/A	\$5.70	N/A	N/A
HI	\$30.90	N/A	N/A	\$22.90	N/A
ID	N/A	N/A	-\$5.27	N/A	N/A
IL	\$4.38	N/A	N/A	N/A	N/A
IN	N/A	N/A	\$9.40	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A
KY	\$2.15	N/A	N/A	N/A	N/A
LA	\$9.40	-\$5.75	N/A	N/A	N/A
ME	-\$21.04	N/A	N/A	N/A	N/A
MD	\$0.87	N/A	N/A	N/A	N/A
MA	\$9.90	\$12.90	\$9.28	-\$1.10	N/A
MI	\$7.00	N/A	\$2.77	\$7.45	N/A
MN	N/A	\$4.80	-\$5.56	\$8.57	N/A
MS	-\$2.62	N/A	-\$10.25	N/A	N/A
MO	\$12.73	N/A	N/A	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A
NJ	-\$1.80	N/A	\$0.10	\$0.20	N/A
NM	\$26.70	N/A	\$4.70	N/A	N/A
NY	\$3.62	\$6.87	\$1.62	\$13.62	N/A
NC	\$12.28	N/A	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A	N/A
OH	\$7.83	N/A	\$4.81	\$3.58	N/A
OK	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$7.11	-\$1.13	N/A
PA	\$9.40	\$3.49	\$4.28	N/A	N/A
RI	N/A	N/A	N/A	N/A	N/A
SC	\$20.70	\$6.83	-\$9.75	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A
TN	\$10.45	N/A	-\$18.72	N/A	N/A
TX	\$13.89	N/A	\$7.30	-\$12.81	N/A
UT	N/A	N/A	\$4.24	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A
VA	\$10.54	N/A	N/A	N/A	N/A
WA	\$18.79	N/A	-\$13.45	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A
WI	\$5.63	\$19.46	\$2.03	-\$0.27	N/A
WY	N/A	N/A	N/A	N/A	N/A
PR	-\$4.90	-\$5.34	-\$4.27	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$6.70</b>	<b>-\$1.42</b>	<b>\$2.35</b>	<b>\$4.42</b>	<b>N/A</b>

### Appendix B.10.iii.: D-SNP Premium State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	\$18.18	N/A	\$29.60	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	\$19.10	\$27.40	\$27.19	\$27.46	\$22.52
AR	\$24.61	N/A	\$25.50	N/A	N/A
CA	\$14.32	\$27.58	\$31.50	\$28.10	N/A
CO	\$22.04	N/A	N/A	\$26.90	N/A
CT	\$18.90	N/A	N/A	N/A	N/A
DE	\$15.30	N/A	N/A	N/A	N/A
DC	\$18.36	N/A	N/A	N/A	\$32.30
FL	\$14.82	\$22.10	\$16.84	N/A	\$21.00
GA	\$21.62	N/A	\$29.30	N/A	N/A
HI	\$0.00	N/A	N/A	\$25.70	N/A
ID	N/A	N/A	\$184.70	N/A	N/A
IL	\$16.42	N/A	N/A	N/A	\$3.17
IN	N/A	N/A	\$34.80	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A
KY	\$19.48	N/A	N/A	N/A	N/A
LA	\$23.59	\$31.80	N/A	N/A	\$31.70
ME	\$10.50	N/A	N/A	N/A	N/A
MD	\$15.30	N/A	N/A	N/A	N/A
MA	\$13.50	\$22.50	\$28.00	\$30.90	N/A
MI	\$27.40	N/A	\$32.41	\$32.48	N/A
MN	N/A	\$25.70	\$29.18	\$29.36	N/A
MS	\$27.45	N/A	\$26.30	N/A	N/A
MO	\$21.80	N/A	N/A	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A
NJ	\$37.10	N/A	\$37.10	\$37.00	N/A
NM	\$15.62	N/A	\$19.90	N/A	N/A
NY	\$30.93	\$36.68	\$37.20	\$31.95	\$37.20
NC	\$17.56	N/A	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A	N/A
OH	\$17.90	N/A	\$28.38	\$28.90	N/A
OK	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$34.80	\$34.80	N/A
PA	\$30.54	\$35.50	\$35.42	N/A	\$35.50
RI	N/A	N/A	N/A	N/A	N/A
SC	\$30.96	\$33.80	\$33.80	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A
TN	\$21.80	N/A	\$29.60	N/A	\$29.70
TX	\$19.70	N/A	\$19.80	\$27.70	\$27.70
UT	N/A	N/A	\$39.00	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A
VA	\$18.92	N/A	N/A	N/A	N/A
WA	\$33.10	N/A	\$34.80	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A
WI	\$30.59	\$37.00	\$36.50	\$37.52	\$37.00
WY	N/A	N/A	N/A	N/A	N/A
PR	\$0.00	\$0.00	\$0.00	N/A	\$0.00
<b>NATIONAL AVERAGE</b>	<b>\$17.94</b>	<b>\$14.27</b>	<b>\$31.37</b>	<b>\$30.99</b>	<b>\$23.71</b>

## Appendix B.10.iv.: D-SNP Premium Change from 2013 to 2014 State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	-\$11.86	N/A	-\$4.10	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	-\$10.20	-\$2.00	-\$0.17	-\$1.94	N/A
AR	-\$9.63	N/A	-\$1.00	N/A	N/A
CA	-\$2.40	-\$2.25	-\$3.68	-\$1.79	N/A
CO	-\$8.09	N/A	N/A	-\$3.20	N/A
CT	-\$9.60	N/A	N/A	N/A	N/A
DE	-\$17.60	N/A	N/A	N/A	N/A
DC	-\$11.85	N/A	N/A	N/A	N/A
FL	\$5.60	\$21.97	\$16.23	N/A	N/A
GA	-\$4.22	N/A	-\$1.70	N/A	N/A
HI	-\$33.30	N/A	N/A	-\$7.60	N/A
ID	N/A	N/A	\$8.30	N/A	N/A
IL	-\$1.94	N/A	N/A	N/A	N/A
IN	N/A	N/A	-\$2.20	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A
KY	-\$1.67	N/A	N/A	N/A	N/A
LA	-\$7.87	-\$5.50	N/A	N/A	N/A
ME	\$10.50	N/A	N/A	N/A	N/A
MD	-\$17.60	N/A	N/A	N/A	N/A
MA	-\$9.80	-\$8.80	-\$3.40	-\$0.50	N/A
MI	-\$6.80	N/A	-\$0.19	-\$1.68	N/A
MN	N/A	-\$4.70	\$6.51	-\$5.24	N/A
MS	-\$5.00	N/A	-\$5.50	N/A	N/A
MO	-\$10.15	N/A	N/A	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A
NJ	\$0.10	N/A	\$0.10	\$0.00	N/A
NM	-\$6.46	N/A	-\$2.60	N/A	N/A
NY	-\$5.47	-\$6.37	-\$4.86	-\$11.25	N/A
NC	-\$11.96	N/A	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A	N/A
OH	-\$8.19	N/A	-\$0.08	-\$1.00	N/A
OK	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	-\$2.67	-\$0.06	N/A
PA	-\$6.12	-\$1.28	-\$1.08	N/A	N/A
RI	N/A	N/A	N/A	N/A	N/A
SC	-\$5.11	-\$4.90	-\$3.70	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A
TN	-\$11.26	N/A	-\$2.10	N/A	N/A
TX	-\$7.37	N/A	-\$10.64	-\$4.10	N/A
UT	N/A	N/A	-\$3.10	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A
VA	-\$8.94	N/A	N/A	N/A	N/A
WA	-\$4.40	N/A	-\$2.60	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A
WI	-\$5.87	-\$1.30	-\$1.42	\$0.17	N/A
WY	N/A	N/A	N/A	N/A	N/A
PR	\$0.00	-\$0.04	\$0.00	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$5.20</b>	<b>-\$1.45</b>	<b>-\$1.18</b>	<b>-\$3.20</b>	<b>N/A</b>

Appendix B.10.v.: D-SNP Benefit Change from 2013 to 2014 State Averages by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	\$3.95	N/A	\$2.31	N/A	N/A
AK	N/A	N/A	N/A	N/A	N/A
AZ	\$3.45	\$6.20	\$2.65	\$0.81	N/A
AR	\$3.67	N/A	-\$14.01	N/A	N/A
CA	\$6.93	\$3.05	-\$1.03	\$13.10	N/A
CO	\$0.58	N/A	N/A	\$1.87	N/A
CT	\$0.10	N/A	N/A	N/A	N/A
DE	-\$16.45	N/A	N/A	N/A	N/A
DC	\$5.74	N/A	N/A	N/A	N/A
FL	-\$4.00	-\$4.55	\$38.69	N/A	N/A
GA	-\$1.27	N/A	\$4.00	N/A	N/A
HI	-\$2.40	N/A	N/A	\$15.30	N/A
ID	N/A	N/A	\$3.03	N/A	N/A
IL	\$2.44	N/A	N/A	N/A	N/A
IN	N/A	N/A	\$7.20	N/A	N/A
IA	N/A	N/A	N/A	N/A	N/A
KS	N/A	N/A	N/A	N/A	N/A
KY	\$0.48	N/A	N/A	N/A	N/A
LA	\$1.53	-\$11.25	N/A	N/A	N/A
ME	-\$10.54	N/A	N/A	N/A	N/A
MD	-\$16.73	N/A	N/A	N/A	N/A
MA	\$0.10	\$4.10	\$5.88	-\$1.60	N/A
MI	\$0.20	N/A	\$2.58	\$5.77	N/A
MN	N/A	\$0.10	\$0.95	\$3.33	N/A
MS	-\$7.62	N/A	-\$15.75	N/A	N/A
MO	\$2.58	N/A	N/A	N/A	N/A
MT	N/A	N/A	N/A	N/A	N/A
NE	N/A	N/A	N/A	N/A	N/A
NV	N/A	N/A	N/A	N/A	N/A
NH	N/A	N/A	N/A	N/A	N/A
NJ	-\$1.70	N/A	\$0.20	\$0.20	N/A
NM	\$20.24	N/A	\$2.10	N/A	N/A
NY	-\$1.84	\$0.51	-\$3.24	\$2.37	N/A
NC	\$0.33	N/A	N/A	N/A	N/A
ND	N/A	N/A	N/A	N/A	N/A
OH	-\$0.36	N/A	\$4.72	\$2.58	N/A
OK	N/A	N/A	N/A	N/A	N/A
OR	N/A	N/A	\$4.44	-\$1.19	N/A
PA	\$3.28	\$2.21	\$3.20	N/A	N/A
RI	N/A	N/A	N/A	N/A	N/A
SC	\$15.59	\$1.93	-\$13.45	N/A	N/A
SD	N/A	N/A	N/A	N/A	N/A
TN	-\$0.81	N/A	-\$20.82	N/A	N/A
TX	\$6.52	N/A	-\$3.34	-\$16.91	N/A
UT	N/A	N/A	\$1.14	N/A	N/A
VT	N/A	N/A	N/A	N/A	N/A
VA	\$1.60	N/A	N/A	N/A	N/A
WA	\$14.39	N/A	-\$16.05	N/A	N/A
WV	N/A	N/A	N/A	N/A	N/A
WI	-\$0.24	\$18.16	\$0.61	-\$0.10	N/A
WY	N/A	N/A	N/A	N/A	N/A
PR	-\$4.90	-\$5.39	-\$4.27	N/A	N/A
<b>NATIONAL AVERAGE</b>	<b>\$1.50</b>	<b>-\$2.87</b>	<b>\$1.17</b>	<b>\$1.22</b>	<b>N/A</b>

## Appendix B.10.v.: D-SNP Membership distribution by Carrier Size

STATE	MEGA	LARGE	MEDIUM	SMALL	NEW
AL	1.8%	0.0%	1.2%	0.0%	0.0%
AK	0.0%	0.0%	0.0%	0.0%	0.0%
AZ	2.2%	0.1%	1.5%	0.4%	0.0%
AR	0.4%	0.0%	0.2%	0.0%	0.0%
CA	6.0%	2.5%	6.1%	0.1%	0.0%
CO	0.4%	0.0%	0.0%	0.3%	0.0%
CT	0.4%	0.0%	0.0%	0.0%	0.0%
DE	0.1%	0.0%	0.0%	0.0%	0.0%
DC	0.1%	0.0%	0.0%	0.0%	0.0%
FL	8.4%	0.6%	1.4%	0.0%	0.0%
GA	1.5%	0.0%	0.0%	0.0%	0.0%
HI	1.2%	0.0%	0.0%	0.0%	0.0%
ID	0.0%	0.0%	0.0%	0.0%	0.0%
IL	0.5%	0.0%	0.0%	0.0%	0.0%
IN	0.0%	0.0%	0.0%	0.0%	0.0%
IA	0.0%	0.0%	0.0%	0.0%	0.0%
KS	0.0%	0.0%	0.0%	0.0%	0.0%
KY	0.1%	0.0%	0.0%	0.0%	0.0%
LA	0.6%	0.8%	0.0%	0.0%	0.0%
ME	0.2%	0.0%	0.0%	0.0%	0.0%
MD	0.4%	0.0%	0.0%	0.0%	0.0%
MA	0.7%	0.0%	0.8%	0.4%	0.0%
MI	0.4%	0.0%	0.8%	0.1%	0.0%
MN	0.0%	0.7%	1.4%	0.7%	0.0%
MS	0.2%	0.0%	0.6%	0.0%	0.0%
MO	0.6%	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%	0.0%
NE	0.0%	0.0%	0.0%	0.0%	0.0%
NV	0.0%	0.0%	0.0%	0.0%	0.0%
NH	0.0%	0.0%	0.0%	0.0%	0.0%
NJ	0.2%	0.0%	0.7%	0.4%	0.0%
NM	0.5%	0.0%	0.0%	0.0%	0.0%
NY	2.0%	5.9%	2.0%	0.4%	0.0%
NC	0.9%	0.0%	0.0%	0.0%	0.0%
ND	0.0%	0.0%	0.0%	0.0%	0.0%
OH	0.8%	0.0%	0.1%	0.1%	0.0%
OK	0.0%	0.0%	0.0%	0.0%	0.0%
OR	0.0%	0.0%	1.1%	0.3%	0.0%
PA	1.0%	1.3%	2.5%	0.0%	0.0%
RI	0.0%	0.0%	0.0%	0.0%	0.0%
SC	0.5%	0.0%	0.2%	0.0%	0.0%
SD	0.0%	0.0%	0.0%	0.0%	0.0%
TN	3.7%	0.0%	0.5%	0.0%	0.0%
TX	6.7%	0.0%	0.4%	0.1%	0.0%
UT	0.0%	0.0%	0.6%	0.0%	0.0%
VT	0.0%	0.0%	0.0%	0.0%	0.0%
VA	0.1%	0.0%	0.0%	0.0%	0.0%
WA	0.3%	0.0%	1.0%	0.0%	0.0%
WV	0.0%	0.0%	0.0%	0.0%	0.0%
WI	0.4%	0.2%	0.5%	0.1%	0.0%
WY	0.0%	0.0%	0.0%	0.0%	0.0%
PR	1.7%	15.8%	0.1%	0.0%	0.0%
<b>NATIONAL AVERAGE</b>	<b>45%</b>	<b>28%</b>	<b>24%</b>	<b>3%</b>	<b>0%</b>

## Appendix B.11.i.: D-SNP Value Add State Averages by SNP Population

STATE	D-SNP	C-SNP	I-SNP
AL	\$60.06	N/A	N/A
AK	N/A	N/A	N/A
AZ	\$59.60	\$115.91	\$114.88
AR	\$54.76	\$73.81	N/A
CA	\$73.21	\$164.90	\$160.99
CO	\$51.65	-\$77.20	\$156.29
CT	\$60.28	N/A	\$87.74
DE	\$49.40	\$46.74	\$90.00
DC	\$61.83	\$51.70	\$93.20
FL	\$104.19	\$228.77	\$133.04
GA	\$63.01	\$77.64	\$71.73
HI	\$56.88	N/A	N/A
ID	-\$85.39	N/A	N/A
IL	\$78.98	\$132.70	\$96.13
IN	\$46.60	\$92.86	N/A
IA	N/A	N/A	N/A
KS	N/A	-\$70.80	\$73.38
KY	\$70.02	\$99.79	N/A
LA	\$56.78	\$112.22	N/A
ME	\$64.41	N/A	N/A
MD	\$61.20	\$9.39	\$107.11
MA	\$28.75	-\$70.99	\$87.39
MI	\$60.26	-\$62.80	\$88.97
MN	\$34.74	N/A	N/A
MS	\$60.02	\$83.67	N/A
MO	\$66.57	\$86.02	N/A
MT	N/A	N/A	N/A
NE	N/A	N/A	N/A
NV	N/A	\$147.41	N/A
NH	N/A	N/A	N/A
NJ	\$12.32	-\$74.05	\$85.91
NM	\$63.11	\$90.68	\$82.50
NY	\$42.44	\$39.93	\$74.59
NC	\$58.43	\$83.51	\$71.66
ND	N/A	N/A	N/A
OH	\$61.30	\$74.40	\$91.60
OK	N/A	N/A	\$64.57
OR	\$18.11	\$107.74	\$83.69
PA	\$63.62	\$62.07	\$95.82
RI	N/A	N/A	\$75.62
SC	\$57.15	\$77.38	N/A
SD	N/A	N/A	N/A
TN	\$62.83	N/A	\$71.40
TX	\$70.97	\$82.89	\$89.40
UT	\$50.60	N/A	N/A
VT	N/A	N/A	N/A
VA	\$70.95	\$101.60	\$88.50
WA	\$53.32	N/A	\$95.11
WV	N/A	N/A	N/A
WI	\$31.04	\$90.02	\$92.29
WY	N/A	N/A	N/A
PR	\$68.72	\$72.82	N/A
<b>NATIONAL AVERAGE</b>	<b>\$64.34</b>	<b>\$121.12</b>	<b>\$98.44</b>

## Appendix B.11.ii.: Value Add Change from 2013 to 2014 State Averages by SNP Population

STATE	D-SNP	C-SNP	I-SNP
AL	\$12.02	N/A	N/A
AK	N/A	N/A	N/A
AZ	\$8.45	-\$6.10	\$1.96
AR	\$3.67	-\$3.05	N/A
CA	\$5.91	-\$30.37	-\$25.73
CO	\$7.08	-\$55.00	\$16.58
CT	\$9.70	N/A	\$11.50
DE	\$1.15	-\$51.87	\$11.24
DC	\$17.59	-\$51.00	\$11.60
FL	-\$6.33	-\$35.55	\$3.29
GA	\$2.96	-\$2.45	\$3.13
HI	\$30.70	N/A	N/A
ID	-\$5.27	N/A	N/A
IL	\$4.38	-\$11.40	-\$1.73
IN	\$9.40	\$27.37	N/A
IA	N/A	N/A	N/A
KS	N/A	-\$58.40	\$2.80
KY	\$2.15	-\$30.67	N/A
LA	\$0.81	-\$18.47	N/A
ME	-\$21.04	N/A	N/A
MD	\$0.87	-\$44.41	\$6.13
MA	\$7.56	-\$58.21	\$6.44
MI	\$4.54	-\$56.00	-\$1.11
MN	\$0.55	N/A	N/A
MS	-\$8.58	-\$26.13	N/A
MO	\$12.73	-\$0.07	N/A
MT	N/A	N/A	N/A
NE	N/A	N/A	N/A
NV	N/A	-\$2.61	N/A
NH	N/A	N/A	N/A
NJ	-\$0.15	-\$54.08	\$13.74
NM	\$26.41	-\$36.28	\$1.90
NY	\$5.48	-\$52.34	\$5.28
NC	\$12.28	-\$27.11	\$3.29
ND	N/A	N/A	N/A
OH	\$7.12	-\$34.30	\$1.45
OK	N/A	N/A	\$0.30
OR	\$5.18	\$26.77	\$11.65
PA	\$5.11	-\$13.42	\$5.20
RI	N/A	N/A	\$5.50
SC	\$12.97	-\$0.89	N/A
SD	N/A	N/A	N/A
TN	\$7.08	N/A	\$0.60
TX	\$13.15	-\$15.47	-\$1.50
UT	\$4.24	N/A	N/A
VT	N/A	N/A	N/A
VA	\$10.54	-\$18.24	\$12.80
WA	-\$6.08	N/A	\$10.70
WV	N/A	N/A	N/A
WI	\$5.32	-\$19.80	\$2.28
WY	N/A	N/A	N/A
PR	-\$5.29	-\$32.88	N/A
<b>NATIONAL AVERAGE</b>	<b>\$3.32</b>	<b>-\$17.63</b>	<b>\$2.77</b>



### Appendix B.11.iii.: Premium State Averages by SNP Population

STATE	D-SNP	C-SNP	I-SNP
AL	\$22.79	N/A	N/A
AK	N/A	N/A	N/A
AZ	\$23.14	\$0.00	\$14.79
AR	\$24.94	\$7.66	N/A
CA	\$23.80	\$7.20	\$0.00
CO	\$24.18	\$189.00	\$24.40
CT	\$18.90	N/A	\$28.00
DE	\$15.30	\$35.00	\$32.30
DC	\$18.36	\$35.00	\$32.30
FL	\$15.51	\$0.01	\$20.09
GA	\$21.63	\$5.49	\$29.30
HI	\$0.64	N/A	N/A
ID	\$184.70	N/A	N/A
IL	\$16.42	\$0.00	\$26.80
IN	\$34.80	\$19.40	N/A
IA	N/A	N/A	N/A
KS	N/A	\$189.00	\$34.20
KY	\$19.48	\$0.00	N/A
LA	\$28.25	\$6.76	N/A
ME	\$10.50	N/A	N/A
MD	\$15.30	\$80.67	\$32.05
MA	\$23.07	\$189.00	\$26.00
MI	\$30.93	\$189.00	\$32.50
MN	\$28.33	N/A	N/A
MS	\$26.55	\$19.84	N/A
MO	\$21.80	\$9.34	N/A
MT	N/A	N/A	N/A
NE	N/A	N/A	N/A
NV	N/A	\$0.00	N/A
NH	N/A	N/A	N/A
NJ	\$37.07	\$189.00	\$29.88
NM	\$15.68	\$0.00	\$19.90
NY	\$35.45	\$85.44	\$32.48
NC	\$17.56	\$0.00	\$28.30
ND	N/A	N/A	N/A
OH	\$20.05	\$0.00	\$28.60
OK	N/A	N/A	\$5.00
OR	\$34.80	\$0.00	\$29.21
PA	\$34.44	\$39.35	\$30.33
RI	N/A	N/A	\$26.00
SC	\$31.71	\$5.71	N/A
SD	N/A	N/A	N/A
TN	\$22.70	N/A	\$29.70
TX	\$19.82	\$8.78	\$27.70
UT	\$39.00	N/A	N/A
VT	N/A	N/A	N/A
VA	\$18.92	\$15.73	\$32.30
WA	\$34.41	N/A	\$27.80
WV	N/A	N/A	N/A
WI	\$34.69	\$0.00	\$37.00
WY	N/A	N/A	N/A
PR	\$0.00	\$26.01	N/A
<b>NATIONAL AVERAGE</b>	<b>\$20.55</b>	<b>\$8.99</b>	<b>\$26.11</b>

## Appendix B.11.iv.: Premium State Change from 2013 to 2014 State Averages by SNP Population

STATE	D-SNP	C-SNP	I-SNP
AL	-\$8.73	N/A	N/A
AK	N/A	N/A	N/A
AZ	-\$5.48	\$0.00	\$0.16
AR	-\$6.47	-\$5.13	N/A
CA	-\$2.90	\$0.01	\$0.00
CO	-\$5.94	\$13.00	-\$4.80
CT	-\$9.60	N/A	-\$3.40
DE	-\$17.60	\$35.00	-\$2.50
DC	-\$11.85	\$35.00	-\$2.50
FL	\$7.96	-\$0.00	-\$3.95
GA	-\$4.22	-\$8.16	-\$1.60
HI	-\$32.66	N/A	N/A
ID	\$8.30	N/A	N/A
IL	-\$1.94	\$0.00	-\$1.80
IN	-\$2.20	-\$17.80	N/A
IA	N/A	N/A	N/A
KS	N/A	\$13.00	\$0.30
KY	-\$1.67	\$0.00	N/A
LA	-\$6.53	\$6.76	N/A
ME	\$10.50	N/A	N/A
MD	-\$17.60	\$36.43	-\$2.53
MA	-\$5.27	\$13.00	-\$4.25
MI	-\$2.31	\$13.00	\$11.66
MN	\$0.76	N/A	N/A
MS	-\$5.39	\$19.84	N/A
MO	-\$10.15	-\$6.25	N/A
MT	N/A	N/A	N/A
NE	N/A	N/A	N/A
NV	N/A	\$0.00	N/A
NH	N/A	N/A	N/A
NJ	\$0.07	\$13.00	-\$4.29
NM	-\$6.41	\$0.00	-\$0.80
NY	-\$6.09	\$42.66	-\$6.74
NC	-\$11.96	\$0.00	-\$3.70
ND	N/A	N/A	N/A
OH	-\$6.64	\$0.00	-\$1.30
OK	N/A	N/A	\$0.00
OR	-\$2.06	\$0.00	-\$7.71
PA	-\$2.17	\$18.27	-\$3.85
RI	N/A	N/A	-\$4.40
SC	-\$4.76	-\$8.49	N/A
SD	N/A	N/A	N/A
TN	-\$10.20	N/A	-\$1.40
TX	-\$7.48	\$1.68	-\$1.40
UT	-\$3.10	N/A	N/A
VT	N/A	N/A	N/A
VA	-\$8.94	\$1.08	-\$2.50
WA	-\$3.01	N/A	-\$7.10
WV	N/A	N/A	N/A
WI	-\$2.72	\$0.00	-\$1.30
WY	N/A	N/A	N/A
PR	-\$0.04	\$26.01	N/A
<b>NATIONAL AVERAGE</b>	<b>-\$3.13</b>	<b>\$0.71</b>	<b>-\$3.57</b>

## Appendix B.11.v.: Membership Distribution by SNP Population

STATE	D-SNP	C-SNP	I-SNP
AL	0.4%	0.0%	0.0%
AK	0.0%	0.0%	0.0%
AZ	0.5%	0.1%	0.0%
AR	0.1%	0.1%	0.0%
CA	1.8%	0.3%	0.0%
CO	0.1%	0.0%	0.0%
CT	0.1%	0.0%	0.0%
DE	0.0%	0.0%	0.0%
DC	0.0%	0.0%	0.0%
FL	1.3%	0.5%	0.0%
GA	0.2%	0.4%	0.0%
HI	0.2%	0.0%	0.0%
ID	0.0%	0.0%	0.0%
IL	0.1%	0.0%	0.0%
IN	0.0%	0.0%	0.0%
IA	0.0%	0.0%	0.0%
KS	0.0%	0.0%	0.0%
KY	0.0%	0.0%	0.0%
LA	0.2%	0.0%	0.0%
ME	0.0%	0.0%	0.0%
MD	0.0%	0.0%	0.0%
MA	0.2%	0.0%	0.0%
MI	0.2%	0.0%	0.0%
MN	0.3%	0.0%	0.0%
MS	0.1%	0.0%	0.0%
MO	0.1%	0.1%	0.0%
MT	0.0%	0.0%	0.0%
NE	0.0%	0.0%	0.0%
NV	0.0%	0.1%	0.0%
NH	0.0%	0.0%	0.0%
NJ	0.2%	0.0%	0.0%
NM	0.1%	0.0%	0.0%
NY	1.3%	0.0%	0.1%
NC	0.1%	0.0%	0.0%
ND	0.0%	0.0%	0.0%
OH	0.1%	0.0%	0.0%
OK	0.0%	0.0%	0.0%
OR	0.2%	0.0%	0.0%
PA	0.6%	0.1%	0.0%
RI	0.0%	0.0%	0.0%
SC	0.1%	0.3%	0.0%
SD	0.0%	0.0%	0.0%
TN	0.5%	0.0%	0.0%
TX	0.9%	0.3%	0.0%
UT	0.1%	0.0%	0.0%
VT	0.0%	0.0%	0.0%
VA	0.0%	0.0%	0.0%
WA	0.2%	0.0%	0.0%
WV	0.0%	0.0%	0.0%
WI	0.1%	0.0%	0.0%
WY	0.0%	0.0%	0.0%
PR	2.2%	0.2%	0.0%
<b>NATIONAL AVERAGE</b>	<b>13%</b>	<b>2%</b>	<b>0%</b>



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