



HEALTH ANNUAL STATEMENT

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

UnitedHealthcare of Wisconsin, Inc.

NAIC Group Code 0707 0707 NAIC Company Code 95710 Employer's ID Number 39-1555888
(Current) (Prior)

Organized under the Laws of Wisconsin, State of Domicile or Port of Entry WI

Country of Domicile United States of America

Licensed as business type: Health Maintenance Organization

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

Incorporated/Organized 05/08/1986 Commenced Business 06/06/1986

Statutory Home Office 125 S. 84th St., Suite 400 Milwaukee, WI, US 53214
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 125 S. 84th St., Suite 400
(Street and Number) Milwaukee, WI, US 53214 414-443-4000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 9800 Health Care Lane MN006-W500 Minnetonka, MN, US 55343
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 9800 Health Care Lane MN006-W500
(Street and Number) Minnetonka, MN, US 55343 952-979-6149
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uhc.com

Statutory Statement Contact Andrew J Heitzman 952-931-4352
(Name) (Area Code) (Telephone Number)
andrew_heitzman@uhc.com 952-931-4651
(E-mail Address) (FAX Number)

OFFICERS

Chief Executive Officer and President <u>Thomas Patrick O'Connor #</u>	Treasurer <u>Peter Marshall Gill</u>
Secretary <u>Alexander McCarthy Miskella #</u>	Chief Financial Officer <u>Jessica Arlette Schrofe #</u>

OTHER

<u>Heather Anastasia Lang, Assistant Secretary</u>	<u>Nyle Brent Cottingham, Vice President</u>	<u>James Mark Gabriel, Vice President</u>
<u>Dustin Larry Hinton, President, Commercial</u>	<u>Daniel Brian Ross M.D., Senior Medical Director</u>	

DIRECTORS OR TRUSTEES

<u>Dustin Larry Hinton</u>	<u>Dennis James Mouras</u>	<u>Thomas Patrick O'Connor #</u>
<u>Daniel Brian Ross M.D.</u>	<u>Jessica Arlette Schrofe #</u>	

State of Indiana State of _____ State of _____
County of Marion County of _____ County of _____

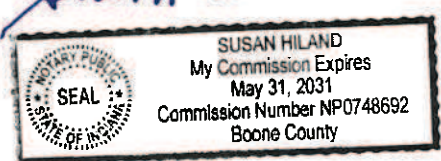
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

 _____ Thomas Patrick O'Connor President, Chief Executive Officer	 _____ Alexander McCarthy Miskella Secretary	 _____ Peter Marshall Gill Treasurer
--	---	---

Subscribed and sworn to before me this 25 day of January, 2024

Subscribed and sworn to before me this _____ day of _____

Subscribed and sworn to before me this _____ day of _____



- a. Is this an original filing?..... Yes [X] No []
- b. If no,
1. State the amendment number.....
 2. Date filed.....
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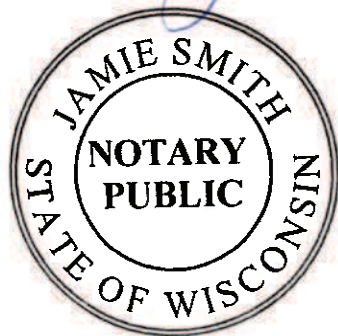
DIRECTORS OR TRUSTEES

Dustin Larry Hinton Dennis James Mouras Thomas Patrick O'Connor #
Daniel Brian Ross M.D. Jessica Arlette Schrofe #

State of _____ State of Wisconsin State of _____
County of _____ County of Brown County of _____

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<p>_____ Thomas Patrick O'Connor President, Chief Executive Officer</p> <p>Subscribed and sworn to before me this _____ day of _____</p>	<p> _____ Alexander McCarthy Miskella Secretary</p> <p>Subscribed and sworn to before me this _____ day of <u>Jan 2024</u></p>	<p>_____ Peter Marshall Gill Treasurer</p> <p>Subscribed and sworn to before me this _____ day of _____</p>
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Daniel Brian Ross M.D. Jessica Arlette Schrofe #

State of _____ State of _____ State of Minnesota
County of _____ County of _____ County of Heimann

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Thomas Patrick O'Connor
President, Chief Executive Officer

Alexander McCarthy Miskella
Secretary

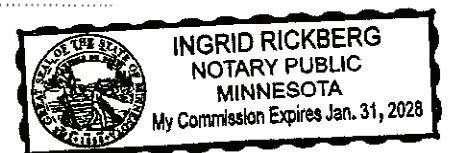
Peter Marshall Gill
Treasurer

Subscribed and sworn to before me this _____ day of _____

Subscribed and sworn to before me this _____ day of _____

Subscribed and sworn to before me this 14th day of February 2024

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ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,466,307,951	0	2,466,307,951	1,998,121,014
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$ 10,914,579 , Schedule E - Part 1), cash equivalents (\$662,284,726 , Schedule E - Part 2) and short-term investments (\$223,001,756 , Schedule DA)	896,201,061	0	896,201,061	699,215,441
6. Contract loans, (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,362,509,012	0	3,362,509,012	2,697,336,455
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	24,280,475	0	24,280,475	18,309,317
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	18,638,705	2,385,102	16,253,603	12,216,928
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$932,142,624)	932,142,624	0	932,142,624	591,372,818
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	119,755,423	161,814	119,593,609	81,147,607
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	38,000,793
18.2 Net deferred tax asset	62,083,685	0	62,083,685	21,908,326
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	241,245,206	241,245,206	0	0
24. Health care (\$ 8,853,744) and other amounts receivable	37,977,921	29,124,177	8,853,744	3,053,822
25. Aggregate write-ins for other than invested assets	32,188	5,799	26,389	597,814
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,798,665,239	272,922,098	4,525,743,141	3,463,943,880
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	4,798,665,239	272,922,098	4,525,743,141	3,463,943,880
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premium Tax Recoverable	16,389	0	16,389	587,814
2502. Deposit	10,000	0	10,000	10,000
2503. Service Fee Billing	4,060	4,060	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	1,739	1,739	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	32,188	5,799	26,389	597,814

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$0 reinsurance ceded)	1,393,944,493	203,986	1,394,148,479	1,096,684,902
2. Accrued medical incentive pool and bonus amounts	139,122,041	0	139,122,041	155,427,636
3. Unpaid claims adjustment expenses.....	11,982,992	0	11,982,992	9,032,560
4. Aggregate health policy reserves, including the liability of \$139,103,243 for medical loss ratio rebate per the Public Health Service Act	170,601,649	0	170,601,649	147,719,952
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	2,093,914	0	2,093,914	1,697,565
8. Premiums received in advance.....	8,391,002	0	8,391,002	12,469,852
9. General expenses due or accrued.....	56,957,808	0	56,957,808	62,199,931
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses))	11,632,986	0	11,632,986	0
10.2 Net deferred tax liability.....	0	0	0	0
11. Ceded reinsurance premiums payable.....	2,125,096	0	2,125,096	1,536,800
12. Amounts withheld or retained for the account of others.....	1,331,289	0	1,331,289	1,324,841
13. Remittances and items not allocated.....	732,667	0	732,667	255,640
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$0 current).....	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates.....	175,214,136	0	175,214,136	102,261,937
16. Derivatives.....	0	0	0	0
17. Payable for securities.....	9,850,775	0	9,850,775	3,627,732
18. Payable for securities lending	0	0	0	0
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....	0	0	0	0
20. Reinsurance in unauthorized and certified (\$0) companies	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
22. Liability for amounts held under uninsured plans.....	318,554,539	0	318,554,539	299,618,472
23. Aggregate write-ins for other liabilities (including \$5,417 current).....	5,417	0	5,417	211,936
24. Total liabilities (Lines 1 to 23).....	2,302,540,804	203,986	2,302,744,790	1,894,069,756
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	1,000,000	1,000,000
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	100,289,807	100,289,807
29. Surplus notes.....	XXX	XXX	0	0
30. Aggregate write-ins for other than special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	2,121,708,544	1,468,584,317
32. Less treasury stock, at cost:				
32.10 shares common (value included in Line 26 \$0).....	XXX	XXX	0	0
32.20 shares preferred (value included in Line 27 \$0).....	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	2,222,998,351	1,569,874,124
34. Total liabilities, capital and surplus (Lines 24 and 33).....	XXX	XXX	4,525,743,141	3,463,943,880
DETAILS OF WRITE-INS				
2301. Unclaimed Property	5,417	0	5,417	5,413
2302. Deposits Payable	0	0	0	206,523
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	5,417	0	5,417	211,936
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	13,328,872	11,034,231
2. Net premium income (including \$0 non-health premium income)	XXX	17,933,491,408	12,676,935,246
3. Change in unearned premium reserves and reserve for rate credits	XXX	(22,575,446)	111,452,366
4. Fee-for-service (net of \$0 medical expenses)	XXX	0	0
5. Risk revenue	XXX	0	0
6. Aggregate write-ins for other health care related revenues	XXX	0	0
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	17,910,915,962	12,788,387,612
Hospital and Medical:			
9. Hospital/medical benefits	1,388,555	13,423,261,635	9,219,803,528
10. Other professional services	394	305,908,787	218,063,101
11. Outside referrals	0	0	0
12. Emergency room and out-of-area	0	0	0
13. Prescription drugs	246,579	847,813,350	654,317,384
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts	0	217,909,034	212,982,753
16. Subtotal (Lines 9 to 15)	1,635,528	14,794,892,806	10,305,166,766
Less:			
17. Net reinsurance recoveries	0	0	(1,283,895)
18. Total hospital and medical (Lines 16 minus 17)	1,635,528	14,794,892,806	10,306,450,661
19. Non-health claims (net)	0	0	0
20. Claims adjustment expenses, including \$355,710,239 cost containment expenses	0	485,835,170	429,601,260
21. General administrative expenses	0	1,213,481,811	999,108,532
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only)	0	0	0
23. Total underwriting deductions (Lines 18 through 22).....	1,635,528	16,494,209,787	11,735,160,453
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	1,416,706,175	1,053,227,159
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)	0	158,166,781	68,706,678
26. Net realized capital gains (losses) less capital gains tax of \$336,374	0	1,227,250	(1,540,704)
27. Net investment gains (losses) (Lines 25 plus 26)	0	159,394,031	67,165,974
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$826,497) (amount charged off \$(3,602,081))]	0	(2,775,584)	(2,265,369)
29. Aggregate write-ins for other income or expenses	0	386	126
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	1,573,325,008	1,118,127,890
31. Federal and foreign income taxes incurred	XXX	330,086,612	234,942,728
32. Net income (loss) (Lines 30 minus 31)	XXX	1,243,238,396	883,185,162
DETAILS OF WRITE-INS			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701.	XXX		
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901. Miscellaneous Proceeds	0	386	126
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	386	126

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	1,569,874,124	1,215,249,461
34. Net income or (loss) from Line 32	1,243,238,396	883,185,162
35. Change in valuation basis of aggregate policy and claim reserves	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ 1,172,550	4,411,022	(8,843,765)
37. Change in net unrealized foreign exchange capital gain or (loss)	0	0
38. Change in net deferred income tax	41,347,909	3,483,730
39. Change in nonadmitted assets	(185,873,100)	(23,200,464)
40. Change in unauthorized and certified reinsurance	0	0
41. Change in treasury stock	0	0
42. Change in surplus notes	0	0
43. Cumulative effect of changes in accounting principles.....	0	0
44. Capital Changes:		
44.1 Paid in	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....	0	0
45. Surplus adjustments:		
45.1 Paid in	0	0
45.2 Transferred to capital (Stock Dividend)	0	0
45.3 Transferred from capital	0	0
46. Dividends to stockholders	(450,000,000)	(500,000,000)
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47)	653,124,227	354,624,663
49. Capital and surplus end of reporting period (Line 33 plus 48)	2,222,998,351	1,569,874,124
DETAILS OF WRITE-INS		
4701.	0	0
4702.	0	0
4703.	0	0
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	17,585,978,251	12,496,693,071
2. Net investment income	158,662,437	73,080,820
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	17,744,640,688	12,569,773,891
5. Benefit and loss related payments	14,526,232,909	10,008,510,876
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	1,723,683,813	1,153,896,326
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	280,789,207	253,141,739
10. Total (Lines 5 through 9)	16,530,705,929	11,415,548,941
11. Net cash from operations (Line 4 minus Line 10)	1,213,934,759	1,154,224,950
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	483,791,865	271,966,103
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(7,152)	(287,862)
12.7 Miscellaneous proceeds	6,223,043	6,027,732
12.8 Total investment proceeds (Lines 12.1 to 12.7)	490,007,756	277,705,973
13. Cost of investments acquired (long-term only):		
13.1 Bonds	950,943,035	467,681,624
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	950,943,035	467,681,624
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(460,935,279)	(189,975,651)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	450,000,000	500,000,000
16.6 Other cash provided (applied)	(106,013,860)	(10,772,081)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(556,013,860)	(510,772,081)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	196,985,620	453,477,218
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	699,215,441	245,738,223
19.2 End of year (Line 18 plus Line 19.1)	896,201,061	699,215,441

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Net premium income	17,933,491,408	(521,432)	314,403,249	0	0	0	0	17,619,464,690	144,901	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit	(22,575,446)	0	(3,063,387)	0	0	0	0	(19,415,381)	(96,678)	0	0	0	0	0
3. Fee-for-service (net of \$ medical expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Risk revenue	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	17,910,915,962	(521,432)	311,339,862	0	0	0	0	17,600,049,309	48,223	0	0	0	0	0
8. Hospital/medical benefits	13,423,261,635	149,009	216,812,713	0	0	0	0	13,207,255,161	(955,248)	0	0	0	0	XXX
9. Other professional services	305,908,787	0	61,539	0	0	0	0	305,863,206	(15,958)	0	0	0	0	XXX
10. Outside referrals	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. Emergency room and out-of-area	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Prescription drugs	847,813,350	5,706	38,522,237	0	0	0	0	809,285,407	0	0	0	0	0	XXX
13. Aggregate write-ins for other hospital and medical incentive pool, withhold adjustments and bonus amounts	217,909,034	0	(348,695)	0	0	0	0	217,858,686	399,043	0	0	0	0	XXX
15. Subtotal (Lines 8 to 14)	14,794,892,806	154,715	255,047,794	0	0	0	0	14,540,262,460	(572,163)	0	0	0	0	XXX
16. Net reinsurance recoveries	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
17. Total medical and hospital (Lines 15 minus 16)	14,794,892,806	154,715	255,047,794	0	0	0	0	14,540,262,460	(572,163)	0	0	0	0	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$ 355,710,239 cost containment expenses	485,835,170	(14,126)	8,517,480	0	0	0	0	477,327,891	3,925	0	0	0	0	0
20. General administrative expenses	1,213,481,811	(35,283)	21,274,308	0	0	0	0	1,192,232,981	9,805	0	0	0	0	0
21. Increase in reserves for accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22)	16,494,209,787	105,306	284,839,582	0	0	0	0	16,209,823,332	(558,433)	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	1,416,706,175	(626,738)	26,500,280	0	0	0	0	1,390,225,977	606,656	0	0	0	0	0
DETAILS OF WRITE-INS														
0501.														XXX
0502.														XXX
0503.														XXX
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.														XXX
1302.														XXX
1303.														XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical) individual	(521,325)	0	107	(521,432)
2. Comprehensive (hospital and medical) group	316,261,745	0	1,857,572	314,404,173
3. Medicare Supplement	0	0	0	0
4. Vision only	0	0	0	0
5. Dental only	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0
7. Title XVIII - Medicare	17,642,345,933	0	22,882,169	17,619,463,764
8. Title XIX - Medicaid	144,963	0	60	144,903
9. Credit A&H	0	0	0	0
10. Disability Income	0	0	0	0
11. Long-Term Care	0	0	0	0
12. Other health	0	0	0	0
13. Health subtotal (Lines 1 through 12)	17,958,231,316	0	24,739,908	17,933,491,408
14. Life	0	0	0	0
15. Property/casualty	0	0	0	0
16. Totals (Lines 13 to 15)	17,958,231,316	0	24,739,908	17,933,491,408

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Payments during the year:														
1.1 Direct	14,292,018,281	784,884	255,439,578	0	0	0	0	14,036,494,825	(701,006)	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	14,292,018,281	784,884	255,439,578	0	0	0	0	14,036,494,825	(701,006)	0	0	0	0	0
2. Paid medical incentive pools and bonuses	234,214,630	0	493,227	0	0	0	0	233,320,888	400,515	0	0	0	0	0
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct	1,394,148,477	106,692	31,766,125	0	0	0	0	1,362,107,990	167,670	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	1,394,148,477	106,692	31,766,125	0	0	0	0	1,362,107,990	167,670	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct	2,093,914	0	0	0	0	0	0	2,093,914	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	2,093,914	0	0	0	0	0	0	2,093,914	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	139,122,041	0	1,387,234	0	0	0	0	137,734,807	0	0	0	0	0	0
6. Net health care receivables (a)	12,894,434	818,020	0	0	0	0	0	12,289,668	(213,254)	0	0	0	0	0
7. Amounts recoverable from reinsurers December 31, current year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:														
8.1 Direct	1,096,684,902	174,060	31,553,996	0	0	0	0	1,064,309,029	647,817	0	0	0	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.4 Net	1,096,684,902	174,060	31,553,996	0	0	0	0	1,064,309,029	647,817	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct	1,697,565	0	0	0	0	0	0	1,697,565	0	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.4 Net	1,697,565	0	0	0	0	0	0	1,697,565	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	155,427,636	0	2,229,156	0	0	0	0	153,197,008	1,472	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:														
12.1 Direct	14,576,983,771	(100,504)	255,651,707	0	0	0	0	14,322,400,467	(967,899)	0	0	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.4 Net	14,576,983,771	(100,504)	255,651,707	0	0	0	0	14,322,400,467	(967,899)	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	217,909,035	0	(348,695)	0	0	0	0	217,858,687	399,043	0	0	0	0	0

(a) Excludes \$997 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
	Total	2 Individual	3 Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health
1. Reported in Process of Adjustment:														
1.1 Direct	824,889,502	219	11,904,835	0	0	0	0	812,984,448	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	824,889,502	219	11,904,835	0	0	0	0	812,984,448	0	0	0	0	0	0
2. Incurred but Unreported:														
2.1 Direct	551,739,156	106,473	19,861,290	0	0	0	0	531,603,723	167,670	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	551,739,156	106,473	19,861,290	0	0	0	0	531,603,723	167,670	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct	17,519,819	0	0	0	0	0	0	17,519,819	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	17,519,819	0	0	0	0	0	0	17,519,819	0	0	0	0	0	0
4. TOTALS:														
4.1 Direct	1,394,148,477	106,692	31,766,125	0	0	0	0	1,362,107,990	167,670	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	1,394,148,477	106,692	31,766,125	0	0	0	0	1,362,107,990	167,670	0	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

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

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5 Claims Incurred In Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) individual	784,884	0	106,692	0	891,576	174,061
2. Comprehensive (hospital and medical) group	27,619,549	227,820,029	744,199	31,021,926	28,363,748	31,553,996
3. Medicare Supplement	0	0	0	0	0	0
4. Vision Only	0	0	0	0	0	0
5. Dental Only	0	0	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0	0	0
7. Title XVIII - Medicare	994,774,251	13,041,720,574	13,431,617	1,350,773,594	1,008,205,868	1,066,006,592
8. Title XIX - Medicaid	(701,006)	0	164,363	0	(536,643)	647,817
9. Credit A&H	0	0	0	0	0	0
10. Disability Income	0	0	0	0	0	0
11. Long-Term Care	0	0	0	0	0	0
12. Other health	0	0	0	0	0	0
13. Health subtotal (Lines 1 to 12)	1,022,477,678	13,269,540,603	14,446,871	1,381,795,520	1,036,924,549	1,098,382,466
14. Health care receivables (a)	8,551,317	29,198,124	0	227,483	8,551,317	25,082,491
15. Other non-health	0	0	0	0	0	0
16. Medical incentive pools and bonus amounts	171,240,399	62,974,231	4,833,570	134,288,470	176,073,969	155,427,636
17. Totals (Lines 13 - 14 + 15 + 16)	1,185,166,760	13,303,316,710	19,280,441	1,515,856,507	1,204,447,201	1,228,727,611

(a) Excludes \$997 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

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

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	10,020	9,673	9,529	9,454	9,366
2. 2019	77,368	86,283	86,252	86,263	85,452
3. 2020	XXX	205,972	229,153	229,111	228,974
4. 2021	XXX	XXX	271,221	307,907	308,501
5. 2022	XXX	XXX	XXX	217,559	246,788
6. 2023	XXX	XXX	XXX	XXX	227,932

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

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior	9,896	9,673	9,529	9,454	9,366
2. 2019	88,833	86,086	86,252	86,263	85,452
3. 2020	XXX	231,801	229,392	229,111	228,974
4. 2021	XXX	XXX	307,144	309,600	308,501
5. 2022	XXX	XXX	XXX	249,823	247,849
6. 2023	XXX	XXX	XXX	XXX	260,131

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

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	111,820	85,452	4,485	5.2	89,937	80.4	0	0	89,937	80.4
2. 2020	269,463	228,974	8,125	3.5	237,099	88.0	0	0	237,099	88.0
3. 2021	364,052	308,501	14,073	4.6	322,574	88.6	0	0	322,574	88.6
4. 2022	310,958	246,788	9,103	3.7	255,891	82.3	1,061	2	256,954	82.6
5. 2023	310,818	227,932	7,269	3.2	235,201	75.7	32,199	49	267,449	86.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(\$000 Omitted)

Section A - Paid Health Claims - Title XVIII

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	570,758	562,778	559,745	559,031	558,307
2.	2019	4,678,688	5,350,800	5,344,498	5,342,354	5,341,816
3.	2020	XXX	5,308,155	6,141,743	6,135,038	6,136,032
4.	2021	XXX	XXX	6,487,218	7,343,422	7,345,819
5.	2022	XXX	XXX	XXX	8,914,446	10,077,552
6.	2023	XXX	XXX	XXX	XXX	13,104,583

Section B - Incurred Health Claims - Title XVIII

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	594,870	562,778	559,745	559,031	558,307
2.	2019	5,427,602	5,359,580	5,344,498	5,342,354	5,341,816
3.	2020	XXX	6,225,509	6,148,673	6,135,038	6,136,032
4.	2021	XXX	XXX	7,391,036	7,350,502	7,345,819
5.	2022	XXX	XXX	XXX	10,126,570	10,095,608
6.	2023	XXX	XXX	XXX	XXX	14,578,437

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

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	6,703,671	5,341,816	261,016	4.9	5,602,832	83.6	0	0	5,602,832	83.6
2. 2020	7,893,732	6,136,032	235,149	3.8	6,371,181	80.7	0	0	6,371,181	80.7
3. 2021	9,031,757	7,345,819	305,946	4.2	7,651,765	84.7	0	0	7,651,765	84.7
4. 2022	12,477,184	10,077,552	424,458	4.2	10,502,010	84.2	18,055	143	10,520,208	84.3
5. 2023	17,600,049	13,104,583	411,422	3.1	13,516,005	76.8	1,483,885	11,789	15,011,679	85.3

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Title XIX

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior		21,369	20,515	20,274	20,823	20,879
2. 2019		348,182	368,312	367,765	368,080	368,106
3. 2020		XXX	360,045	380,992	378,538	378,612
4. 2021		XXX	XXX	117,623	112,499	112,590
5. 2022		XXX	XXX	XXX	0	(547)
6. 2023		XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Title XIX

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior		20,738	20,515	20,274	20,823	20,879
2. 2019		380,479	368,889	367,765	368,080	368,106
3. 2020		XXX	405,782	381,932	378,538	378,612
4. 2021		XXX	XXX	117,998	113,148	112,590
5. 2022		XXX	XXX	XXX	0	(383)
6. 2023		XXX	XXX	XXX	XXX	0

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

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	443,631	368,106	27,642	7.5	395,748	89.2	0	0	395,748	89.2
2. 2020	521,700	378,612	23,084	6.1	401,696	77.0	0	0	401,696	77.0
3. 2021	135,375	112,590	7,254	6.4	119,844	88.5	0	0	119,844	88.5
4. 2022	245	(547)	(68)	12.4	(615)	(251.0)	164	0	(451)	(184.1)
5. 2023	48	0	4	0.0	4	8.3	0	0	4	8.3

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
 (\$000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	602,147	592,966	589,548	589,308	588,552
2.	2019	5,104,238	5,805,395	5,798,515	5,796,697	5,795,374
3.	2020	XXX	5,874,172	6,751,888	6,742,687	6,743,618
4.	2021	XXX	XXX	6,876,062	7,763,827	7,766,910
5.	2022	XXX	XXX	XXX	9,132,005	10,323,793
6.	2023	XXX	XXX	XXX	XXX	13,332,515

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	625,504	592,966	589,548	589,308	588,552
2.	2019	5,896,914	5,814,555	5,798,515	5,796,697	5,795,374
3.	2020	XXX	6,863,092	6,759,997	6,742,687	6,743,618
4.	2021	XXX	XXX	7,816,178	7,773,250	7,766,910
5.	2022	XXX	XXX	XXX	10,376,393	10,343,074
6.	2023	XXX	XXX	XXX	XXX	14,838,568

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

Years in which Premiums were Earned and Claims were Incurred	1	2	3	4	5	6	7	8	9	10
	Premiums Earned	Claims Payment	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1. 2019	7,259,122	5,795,374	293,143	5.1	6,088,517	83.9	0	0	6,088,517	83.9
2. 2020	8,684,895	6,743,618	266,358	3.9	7,009,976	80.7	0	0	7,009,976	80.7
3. 2021	9,531,184	7,766,910	327,273	4.2	8,094,183	84.9	0	0	8,094,183	84.9
4. 2022	12,788,387	10,323,793	433,493	4.2	10,757,286	84.1	19,280	145	10,776,711	84.3
5. 2023	17,910,915	13,332,515	418,695	3.1	13,751,210	76.8	1,516,084	11,838	15,279,132	85.3

12.GT

UNDERWRITING AND INVESTMENT EXHIBIT

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

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other
		2 Individual	3 Group										
1. Unearned premium reserves	2,018	0	2,018	0	0	0	0	0	0	0	0	0	0
2. Additional policy reserves (a)	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0 for investment income) ..	164,732,241	0	3,061,369	0	0	0	0	149,413,264	12,257,608	0	0	0	0
5. Aggregate write-ins for other policy reserves	5,867,389	0	761,571	0	0	0	0	5,105,818	0	0	0	0	0
6. Totals (gross)	170,601,648	0	3,824,958	0	0	0	0	154,519,082	12,257,608	0	0	0	0
7. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4)	170,601,648	0	3,824,958	0	0	0	0	154,519,082	12,257,608	0	0	0	0
9. Present value of amounts not yet due on claims	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits	2,093,914	0	0	0	0	0	0	2,093,914	0	0	0	0	0
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals (gross)	2,093,914	0	0	0	0	0	0	2,093,914	0	0	0	0	0
13. Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	2,093,914	0	0	0	0	0	0	2,093,914	0	0	0	0	0
DETAILS OF WRITE-INS													
0501. CMS Risk Adjustment Payable	5,105,818	0	0	0	0	0	0	5,105,818	0	0	0	0	0
0502. ACA Risk Adjustment Payable	761,571	0	761,571	0	0	0	0	0	0	0	0	0	0
0503.													
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	5,867,389	0	761,571	0	0	0	0	5,105,818	0	0	0	0	0
1101.													
1102.													
1103.													
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes \$0 premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$0 for occupancy of own building)	9,410,796	3,376,816	23,402,682	0	36,190,294
2. Salary, wages and other benefits	181,271,810	65,044,607	450,785,091	0	697,101,508
3. Commissions (less \$0 ceded plus \$0 assumed)	0	0	316,906,506	0	316,906,506
4. Legal fees and expenses	2,427,919	871,195	6,042,115	0	9,341,229
5. Certifications and accreditation fees	0	0	0	0	0
6. Auditing, actuarial and other consulting services ...	17,689,869	6,314,890	43,764,709	0	67,769,468
7. Traveling expenses	3,201,280	1,148,695	7,960,914	0	12,310,889
8. Marketing and advertising	9,591,668	3,441,717	23,852,472	0	36,885,857
9. Postage, express and telephone	8,184,637	2,936,841	20,353,567	0	31,475,045
10. Printing and office supplies	12,112,878	4,346,387	30,122,195	0	46,581,460
11. Occupancy, depreciation and amortization	3,949,011	1,416,998	9,820,365	0	15,186,374
12. Equipment	1,461,842	524,543	3,635,295	0	5,621,680
13. Cost or depreciation of EDP equipment and software	18,792,571	6,743,218	46,733,194	0	72,268,983
14. Outsourced services including EDP, claims, and other services	17,049,370	15,435,994	37,651,885	0	70,137,249
15. Boards, bureaus and association fees	287,272	103,080	714,386	0	1,104,738
16. Insurance, except on real estate	3,549,205	1,273,539	8,826,131	0	13,648,875
17. Collection and bank service charges	984,582	353,291	2,448,451	0	3,786,324
18. Group service and administration fees	3,284,828	1,178,674	9,619,932	0	14,083,434
19. Reimbursements by uninsured plans	0	0	8	0	8
20. Reimbursements from fiscal intermediaries	0	0	0	0	0
21. Real estate expenses	0	0	0	0	0
22. Real estate taxes	248,288	120,997	1,081,422	0	1,450,707
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	54,061,797	0	54,061,797
23.2 State premium taxes	0	0	110	0	110
23.3 Regulatory authority licenses and fees	0	0	2,674,754	0	2,674,754
23.4 Payroll taxes	5,459,925	2,691,704	23,826,732	0	31,978,361
23.5 Other (excluding federal income and real estate taxes)	0	0	0	0	0
24. Investment expenses not included elsewhere	0	0	0	1,573,167	1,573,167
25. Aggregate write-ins for expenses	56,752,488	12,801,745	89,197,098	0	158,751,331
26. Total expenses incurred (Lines 1 to 25)	355,710,239	130,124,931	1,213,481,811	1,573,167	(a)1,700,890,148
27. Less expenses unpaid December 31, current year	8,773,496	3,209,496	55,923,611	1,034,198	68,940,801
28. Add expenses unpaid December 31, prior year	6,703,777	2,328,783	61,513,958	685,973	71,232,491
29. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0
30. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	353,640,520	129,244,218	1,219,072,158	1,224,942	1,703,181,838
DETAILS OF WRITE-INS					
2501. Information Technology	2,165,215	776,930	5,384,436	0	8,326,581
2502. Interest	288,561	131,586	911,886	0	1,332,033
2503. Managed Care & Network Access	257,928	66,868	476,485	0	801,281
2598. Summary of remaining write-ins for Line 25 from overflow page	54,040,784	11,826,361	82,424,291	0	148,291,436
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	56,752,488	12,801,745	89,197,098	0	158,751,331

(a) Includes management fees of \$859,868,637 to affiliates and \$0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds	(a) 4,429,630	5,329,360
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 59,091,524	61,874,854
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract Loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 91,978,454	92,419,257
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	116,477	116,477
10. Total gross investment income	155,616,085	159,739,948
11. Investment expenses		(g) 1,573,167
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		1,573,167
17. Net investment income (Line 10 minus Line 16)		158,166,781
DETAILS OF WRITE-INS		
0901. Intercompany Interest Income	116,477	116,477
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	116,477	116,477
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 3,499,846 accrual of discount less \$ 9,618,436 amortization of premium and less \$ 3,776,704 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 13,063,190 accrual of discount less \$ 15,863 amortization of premium and less \$ 292,159 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	266,480	0	266,480	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	3,185,894	(1,881,594)	1,304,300	5,583,572	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(7,152)	0	(7,152)	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	3,445,222	(1,881,594)	1,563,628	5,583,572	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	2,385,102	2,862,729	477,627
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	161,814	142,822	(18,992)
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivable from parent, subsidiaries and affiliates	241,245,206	60,017,174	(181,228,032)
24. Health care and other amounts receivable	29,124,177	24,021,185	(5,102,992)
25. Aggregate write-ins for other than invested assets	5,799	5,088	(711)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	272,922,098	87,048,998	(185,873,100)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	272,922,098	87,048,998	(185,873,100)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Service Fee Billing	4,060	0	(4,060)
2502. Prepaid Comissions	1,675	5,070	3,395
2503. Miscellaneous Receivables	64	18	(46)
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	5,799	5,088	(711)

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations	953,823	1,088,492	1,112,991	1,133,198	1,139,866	13,328,872
2. Provider Service Organizations	0	0	0	0	0	0
3. Preferred Provider Organizations	0	0	0	0	0	0
4. Point of Service	0	0	0	0	0	0
5. Indemnity Only	0	0	0	0	0	0
6. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
7. Total	953,823	1,088,492	1,112,991	1,133,198	1,139,866	13,328,872
DETAILS OF WRITE-INS						
0601.						
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

UNITEDHEALTHCARE OF WISCONSIN, INC.

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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Organization and Operation

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

The Company was incorporated on May 8, 1986, as a Health Maintenance Organization ("HMO") and operations commenced in June 1986. The Company is certified as a HMO in 22 states. The Company has entered into contracts with physicians, hospitals, and other health care provider organizations to deliver health care services for all enrollees.

The Company offers comprehensive commercial products to individual and employer groups. Each contract outlines the coverage provided and renewal provisions.

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

Effective January 1, 2023, affiliate, UnitedHealthcare of the Midwest, Inc. novated CMS contract to the Company. The novation agreement resulted in full control of the contract being transferred to the Company at \$0 net book value for dates of service on or after January 1, 2023. Approval for this novation was received from the CMS. Approval of the asset transfer related to the novation was received from the Office of the Commissioner of Insurance of the state of Wisconsin.

A. Accounting Practices

The statutory basis financial statements (herein referred to as "financial statements") are presented on the basis of accounting practices prescribed or permitted by the Office of the Commissioner of Insurance of the State of Wisconsin.

The Office of the Commissioner of Insurance of the State of Wisconsin recognizes only statutory accounting practices, prescribed or permitted by the state of Wisconsin, for determining and reporting the financial condition and results of operations of a health maintenance organization, for determining its solvency under Wisconsin Insurance Law. The state of Wisconsin prescribes the use of the National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual ("NAIC SAP") in effect for the accounting periods covered in the financial statements.

The Office of the Commissioner of Insurance of the State of Wisconsin has adopted certain permitted accounting practices that differ from those found in the NAIC SAP. A reconciliation of the Company's net income (loss) and capital and surplus between the NAIC SAP and practices prescribed by the Office of the Commissioner of Insurance of the State of Wisconsin is shown below:

Net Income (loss)	SSAP #	F/S Page #	F/S Line #	December 31, 2023	December 31, 2022
(1) Company state basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$ 1,243,238,396	\$ 883,185,162
(2) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(3) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	<u>\$ 1,243,238,396</u>	<u>\$ 883,185,162</u>
Capital and Surplus					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 2,222,998,351	\$ 1,569,874,124
(6) State prescribed practices that are an increase/(decrease) from NAIC SAP: Wisconsin Statute 9.10 amounts due from affiliate	25, 84	2	16.1, 23, 24	(241,245,206)	(60,017,174)
(7) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	<u>\$ 2,464,243,557</u>	<u>\$ 1,629,891,298</u>

The Office of the Commissioner of Insurance of the State of Wisconsin adopted certain prescribed accounting practices that differ from those found in the NAIC SAP. Specifically, receivables from parent, subsidiaries and affiliates of \$241,245,206 and \$60,017,174 at December 31, 2023 and December 31, 2022, respectively are required to be nonadmitted. Capital and surplus on the Company state basis in the table above is reduced as a result of the gross nonadmitted receivable from parent, subsidiaries, and affiliates, which excludes any potential net deferred tax asset impact. There was no impact to net income and no regulatory risk-based capital ("RBC") event was triggered from the Company applying the Wisconsin statute.

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

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

C. Accounting Policy

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

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

- (1–2) Bonds and short-term investments are stated at book/adjusted carrying value if they meet NAIC designation of one or two and stated at the lower of book/adjusted carrying value or fair value if they meet an NAIC designation of three or higher. The Company does not have any mandatory convertible securities or Securities Valuation Office of the NAIC ("SVO") identified funds (i.e.: exchange traded funds or bond mutual funds) in its bond portfolio. Amortization of bond premium or accretion of discount is calculated using the constant yield interest method. Bonds and short-term investments are valued and reported using market prices published by the SVO in accordance with the NAIC Valuation of Securities manual prepared by the SVO or an external pricing service;
- (3–4) The Company holds no common or preferred stock;
- (5) The Company holds no mortgage loans on real estate;

- (6) U.S. government and agency securities and corporate debt securities include loan-backed securities (mortgage-backed securities and asset-backed securities), which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the book/adjusted carrying value, commonly referred to as amortized cost, of loan-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors. The Company's investment policy limits investments in nonagency residential mortgage-backed securities, including home equity and sub-prime mortgages, to 10% of total cash and invested assets. Total combined investments in mortgage-backed securities and asset-backed securities cannot exceed more than 30% of total cash and invested assets;
- (7) The Company holds no investments in subsidiaries, controlled, or affiliated entities;
- (8) The Company has no investment interests with respect to joint ventures, partnerships, or limited liability companies;
- (9) The Company holds no derivatives;
- (10) Premium Deficiency Reserve ("PDR") (inclusive of conversion reserves) and the related expenses are recognized when it is probable that expected future health care expenses, claims adjustment expenses ("CAE"), direct administration costs, and an allocation of indirect administration costs under a group of existing contracts will exceed anticipated future premiums and reinsurance recoveries considered over the remaining lives of the contracts, and are recorded as aggregate health policy reserves in the financial statements. Indirect administration costs arise from activities that are not specifically identifiable to a specific group of existing contracts, and therefore, those costs are fully allocated among the various contract groupings. The allocation of indirect administration costs to each contract grouping is made proportionately to the expected margins remaining in the premiums after future health care expenses, CAE and direct administration costs are considered. The data and assumptions underlying such estimates and the resulting reserves are periodically updated, and any adjustments are reflected as an increase (decrease) in reserves for life, accident, and health contracts in the financial statements in the period in which the change in estimate is identified. The Company does anticipate investment income as a factor in the PDR calculation (see Note 30);
- (11) CAE are those costs expected to be incurred in connection with the adjustment and recording of accident and health claims. Pursuant to the terms of the Agreement (see Note 10), the Company pays a management fee to its affiliate, United HealthCare Services, Inc., in exchange for administrative and management services. A detailed review of the administrative expenses of the Company and United HealthCare Services, Inc. is performed to determine the allocation between CAE and general administrative expenses ("GAE") in the financial statements. It is the responsibility of UnitedHealthcare Services, Inc. to pay CAE in the event the Company ceases operations. The Company has recorded an estimate of unpaid CAE associated with incurred but unpaid claims, which is included in unpaid CAE in the financial statements. Management believes the amount of the liability for unpaid CAE as of December 31, 2023 is adequate to cover the Company's cost for the adjustment and recording of unpaid claims; however, actual expenses may differ from those established estimates. Adjustments to the estimates for unpaid CAE are reflected in operating results in the period in which the change in estimate is identified;
- (12) The Company does not carry any fixed assets in the financial statements;
- (13) Health care and other amounts receivable consist of pharmacy rebates receivable estimated based on the most currently available data from the Company's claims processing systems and from data provided by the Company's affiliated pharmaceutical benefit manager, OptumRx, Inc. Health care and other amounts receivable also include receivables for capitation arrangements, amounts due to the Company for provider advances and claim overpayments to providers, hospitals and other health care organizations. Health care and other amounts receivable are considered nonadmitted assets under the NAIC SAP if they do not meet admissibility requirements. All pharmacy rebates receivable with affiliated pharmaceutical benefit manager, OptumRx, Inc., are nonadmitted per state statutes (see Note 28).

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

ASSETS

Cash and Invested Assets

- Bonds include securities with a maturity of greater than one year at the time of purchase;

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

Other Assets

- **Premiums and Considerations** — The Company reports uncollected premium balances from its insured members, groups, CMS, and state Medicaid agency as premiums and considerations in the financial statements. Uncollected premium balances that are over 90 days past due, with the exception of amounts due from government insured plans, are considered nonadmitted assets. In addition to those balances, current balances are also considered nonadmitted if the corresponding balance greater than 90 days past due is deemed more than inconsequential. Premiums and considerations also include amounts for commercial risk adjustment receivables as defined in Section 1343 of the Affordable Care Act ("ACA"), CMS risk adjustment receivables for the Medicare Plans and pay for performance receivables from the Wisconsin Department of Health Services.

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

LIABILITIES

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

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

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

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

CAPITAL AND SURPLUS AND MINIMUM STATUTORY REQUIREMENTS

- Restricted Cash Reserves**

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

- Minimum Capital and Surplus**

Under the laws of the state of Wisconsin, the Company’s domiciliary state, the Office of the Commissioner of Insurance of the State of Wisconsin requires the Company to maintain a minimum capital and surplus equal to \$537,327,479.

RBC is a regulatory tool for measuring the minimum amount of capital appropriate for a health maintenance organization to support its overall business operations in consideration of its size and risk profile. The Office of the Commissioner of Insurance of the State of Wisconsin requires the Company to maintain minimum capital and surplus equal to the greater of the state statute as outlined above, or the company action level as calculated by the RBC formula, or the level needed to avoid action pursuant to the trend test in the RBC formula.

The Company is also subject to minimum capital and surplus requirements in other states where it is licensed to do business.

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

STATEMENTS OF OPERATIONS

- Net Premium Income and Change in Unearned Premium Reserves and Reserve for Rate Credits** — Revenues consist of net premium income that is recognized in the period in which enrollees are entitled to receive health care services. Net premium income is shown net of reinsurance premiums paid and reinsurance premiums incurred but not paid in the financial statements. The corresponding change in unearned premium from year to year is reflected as a change in unearned premium reserves and reserve for rate credits in the financial statements.

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

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

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

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

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

OTHER

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

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

Direct premiums written and uncollected premiums, including receivables for contracts subject to redetermination, from members and CMS related to the Medicare Plans as a percentage of total direct premiums written and total uncollected premiums, including receivables for contracts subject to redetermination, are 98% and 98% as of December 31, 2023 and 98% and 98% as of December 31, 2022, respectively.

Recently Issued Accounting Standards

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

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

D. Going Concern

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

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

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

3. BUSINESS COMBINATIONS AND GOODWILL

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

4. DISCONTINUED OPERATIONS

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

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

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

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

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

5. INVESTMENTS

For purposes of calculating gross realized gains and losses on sales of investments, the amortized cost of each investment sold is used. The gross realized gains and losses on sales of long-term investments were \$4,682,295 and \$1,188,689, respectively, for 2023 and \$15,461 and \$1,183,999, respectively, for 2022. The gross realized gains and losses on sales of short-term investments were \$0 and \$0, respectively, for 2023 and \$21 and \$285,824, respectively, for 2022. The net realized gains and losses are included in net realized capital gains (losses) less taxes in the financial statements. Total proceeds on the sale of long-term investments were \$213,731,272 and \$10,406,361 and for short-term investments were \$0 and \$113,834,850 in 2023 and 2022, respectively.

As of December 31, 2023 and 2022, the book/adjusted carrying value, fair value, and gross unrecognized unrealized gains and losses of the Company's investments, excluding cash and cash equivalents of \$673,199,305 and \$584,050,883 respectively, are disclosed in the table below:

	2023				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 820,822,813	\$ 1,658,381	\$ 1,371,770	\$ 36,642,599	\$ 784,466,825
State and agency municipal securities	248,083,734	1,074,621	877,619	9,747,462	238,533,274
City and county municipal securities	361,641,524	3,253,717	352,574	13,589,145	350,953,522
Corporate debt securities	1,258,761,636	4,036,720	1,420,958	69,971,242	1,191,406,156
Total bonds and short-term investments	<u>\$ 2,689,309,707</u>	<u>\$ 10,023,439</u>	<u>\$ 4,022,921</u>	<u>\$ 129,950,448</u>	<u>\$ 2,565,359,777</u>

	2023				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
Less than one year	\$ 328,783,294	\$ 151,174	\$ 87,870	\$ 1,195,037	\$ 327,651,561
One to five years	782,617,174	930,789	669,807	31,966,782	750,911,374
Five to ten years	724,262,581	4,527,935	1,385,295	41,618,393	685,786,828
Over ten years	853,646,658	4,413,541	1,879,949	55,170,236	801,010,014
Total bonds, and short-term investments	<u>\$ 2,689,309,707</u>	<u>\$ 10,023,439</u>	<u>\$ 4,022,921</u>	<u>\$ 129,950,448</u>	<u>\$ 2,565,359,777</u>

	2022				
	Book/Adjusted Carrying Value	Gross Unrecognized Unrealized Gains	Gross Unrecognized Unrealized Losses < 1 Year	Gross Unrecognized Unrealized Losses > 1 Year	Fair Value
U.S. government and agency securities	\$ 516,626,030	\$ 186,812	\$ 18,284,439	\$ 26,154,557	\$ 472,373,846
State and agency municipal securities	220,382,845	356,240	7,362,669	7,622,991	205,753,425
City and county municipal securities	248,954,798	98,133	7,603,577	12,200,488	229,248,866
Corporate debt securities	1,127,321,899	406,134	42,799,797	55,707,463	1,029,220,773
Total bonds and short-term investments	<u>\$ 2,113,285,572</u>	<u>\$ 1,047,319</u>	<u>\$ 76,050,482</u>	<u>\$ 101,685,499</u>	<u>\$ 1,936,596,910</u>

Included in U.S. government and agency securities and corporate debt securities in the tables above are mortgage-related loan-backed securities, which do not have a single maturity date. For the years to maturity table above, these securities have been presented in the maturity group based on the securities' final maturity date and at a book/adjusted carrying value of \$758,510,651 and fair value of \$709,404,909.

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

	2023					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 227,431,426	\$ 1,371,770	\$ 327,017,839	\$ 36,642,599	\$ 554,449,265	\$ 38,014,369
State and agency municipal securities	51,769,959	877,619	125,414,989	9,747,462	177,184,948	10,625,081
City and county municipal securities	56,848,080	352,574	147,071,351	13,589,145	203,919,431	13,941,719
Corporate debt securities	108,215,805	1,420,958	776,389,437	69,971,242	884,605,242	71,392,200
Total bonds and short-term investments	\$ 444,265,270	\$ 4,022,921	\$ 1,375,893,616	\$ 129,950,448	\$ 1,820,158,886	\$ 133,973,369

	2022					
	< 1 Year		> 1 Year		Total	
	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses	Fair Value	Gross Unrecognized Unrealized Losses
U.S. government and agency securities	\$ 294,408,095	\$ 18,284,439	\$ 146,701,385	\$ 26,154,557	\$ 441,109,480	\$ 44,438,996
State and agency municipal securities	139,501,342	7,362,669	34,517,009	7,622,991	174,018,351	14,985,660
City and county municipal securities	150,933,732	7,603,577	58,001,536	12,200,488	208,935,268	19,804,065
Corporate debt securities	634,635,423	42,799,797	351,093,770	55,707,463	985,729,193	98,507,260
Total bonds and short-term investments	\$ 1,219,478,592	\$ 76,050,482	\$ 590,313,700	\$ 101,685,499	\$ 1,809,792,292	\$ 177,735,981

The unrecognized unrealized losses on investments in U.S. government and agency securities, state and agency municipal securities, city and county municipal securities, and corporate debt securities at December 31, 2023 and 2022, were mainly caused by interest rate fluctuations and not by unfavorable changes in the credit ratings associated with these securities. The Company evaluates impairment at each reporting period for each of the securities whereby the fair value of the investment is less than its book/adjusted carrying value. The contractual cash flows of the U.S. government and agency securities are guaranteed either by the U.S. government or an agency of the U.S. government. It is expected that the securities would not be settled at a price less than the cost of the investment, and the Company does not intend to sell the investment until the unrealized loss is fully recovered. The Company assessed the credit quality of the state and agency municipal securities, city and county municipal securities and corporate debt securities, noting whether a significant deterioration since purchase or other factors that may indicate an other-than-temporary impairment (“OTTI”), such as the length of time and extent to which fair value has been less than cost, the financial condition, and near-term prospects of the issuer as well as specific events or circumstances that may influence the operations of the issuer and the Company’s intent to sell the investment. Additionally, the Company evaluated its intent and ability to retain loan-backed securities for a period of time sufficient to recover the amortized cost. As a result of these reviews, the Company recorded an OTTI of \$1,881,593 and \$659,713 as of December 31, 2023 and 2022 respectively, which are included in net realized capital gains (losses) less taxes in the financial statements.

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

D. Loan-Backed Securities

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

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

	1	2	3
	Amortized Cost Basis Before Other-than-Temporary Impairment	Other-than-Temporary Impairment Recognized in Loss	Fair Value 1-2
OTTI Recognized 1st Quarter			
a. Intent to sell	\$ 450,000	\$ 37,773	\$ 412,227
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
c. Total 1st Quarter	<u>\$ 450,000</u>	<u>\$ 37,773</u>	<u>\$ 412,227</u>
OTTI Recognized 2nd Quarter			
d. Intent to sell	\$ —	\$ —	\$ —
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
f. Total 2nd Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
OTTI Recognized 3rd Quarter			
g. Intent to sell	\$ —	\$ —	\$ —
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
i. Total 3rd Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
OTTI Recognized 4th Quarter			
j. Intent to sell	\$ —	\$ —	\$ —
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
l. Total 4th Quarter	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
m. Annual aggregate total		<u>\$ 37,773</u>	

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

- (3) The table below represents the loan-backed securities with an OTTI for the year ended December 31, 2023 presented by CUSIP:

2023						
1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-than-Temporary Impairment	Amortized Cost After Other-than-Temporary Impairment	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
36167RAA1	\$ 450,000	\$ 412,227	\$ 37,773	\$ 412,227	\$ 412,227	3/31/2023
Total	<u>XXX</u>	<u>XXX</u>	<u>\$ 37,773</u>	<u>XXX</u>	<u>XXX</u>	<u>XXX</u>

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

	2023
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 836,390
2. 12 months or longer	50,010,225
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	121,606,799
2. 12 months or longer	428,244,095
	2022
The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 25,011,788
2. 12 months or longer	35,245,449
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	294,526,090
2. 12 months or longer	186,791,228

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

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

L. Restricted Assets —

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

Restricted Asset Category	1 Total Gross (Admitted & Nonadmitted) Restricted From Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	3 Increase/ (Decrease) (1 Minus 2)	4 Total Current Year Nonadmitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Nonadmitted) Restricted to Total Assets	7 Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	— %	— %
b. Collateral held under security lending agreements	—	—	—	—	—	— %	— %
c. Subject to repurchase agreements	—	—	—	—	—	— %	— %
d. Subject to reverse repurchase agreements	—	—	—	—	—	— %	— %
e. Subject to dollar repurchase agreements	—	—	—	—	—	— %	— %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	— %	— %
g. Placed under option contracts	—	—	—	—	—	— %	— %
h. Letter stock or securities restricted as to sale— excluding FHLB capital stock	—	—	—	—	—	— %	— %
i. FHLB capital stock	—	—	—	—	—	— %	— %
j. On deposit with states	15,998,375	13,642,069	2,356,306	—	15,998,375	<1 %	<1 %
k. On deposit with other regulatory bodies	—	—	—	—	—	— %	— %
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	— %	— %
m. Pledged as collateral not captured in other categories	—	—	—	—	—	— %	— %
n. Other restricted assets	—	—	—	—	—	— %	— %
o. Total restricted assets	\$ 15,998,375	\$ 13,642,069	\$ 2,356,306	\$ —	\$ 15,998,375	<1%	<1%

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

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

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

M. Working Capital Finance Investments — Not applicable.

N. Offsetting and Netting of Assets and Liabilities

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

O. 5GI Securities

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

P. Short Sales — Not applicable.

Q. Prepayment Penalty and Acceleration Fees

The following table illustrates prepayment penalty and acceleration fees as of December 31, 2023:

	<u>General Account</u>
1. Number of CUSIPs	58
2. Aggregate Amount of Investment Income	\$ 38,571

R. Reporting Entity's Share of Cash Pool by Asset Type

The Company's investment in the qualified cash pool is reported in cash equivalents. The Company's investment in the qualified cash pool is \$952,775 and \$905,348 as of December 31, 2023 and 2022, respectively. The following table presents the percent share distribution by underlying asset type of the total qualified cash pool balance as of December 31, 2023:

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

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

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

7. INVESTMENT INCOME

- A.** The Company excludes all investment income due and accrued amounts that are over 90 days past due from the financial statements.
- B.** There were no investment income amounts excluded from the financial statements.
- C.** The following table illustrates the gross interest income due and accrued, nonadmitted interest income due and accrued, and admitted interest income due and accrued amounts as of December 31, 2023 and 2022:

	2023
Interest Income Due And Accrued:	
1. Gross	\$ 24,280,475
2. Nonadmitted	—
3. Admitted	24,280,475
	2022
Interest Income Due And Accrued:	
1. Gross	\$ 18,309,317
2. Nonadmitted	—
3. Admitted	18,309,317

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

8. DERIVATIVE INSTRUMENTS

A–B. The Company has no derivative instruments.

9. INCOME TAXES

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

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

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

A. Deferred Tax Asset/Liability

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

	2023			2022			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7+8) Total
(a) Gross deferred tax assets	\$ 62,347,174	\$ 1,202,951	\$ 63,550,125	\$ 22,303,559	\$ 2,375,501	\$ 24,679,060	\$ 40,043,615	\$ (1,172,550)	\$ 38,871,065
(b) Statutory valuation allowance adjustments	—	1,202,951	1,202,951	—	2,375,501	2,375,501	—	(1,172,550)	(1,172,550)
(c) Adjusted gross deferred tax assets (1a - 1b)	62,347,174	—	62,347,174	22,303,559	—	22,303,559	40,043,615	—	40,043,615
(d) Deferred tax assets nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal net admitted deferred tax asset (1c - 1d)	62,347,174	—	62,347,174	22,303,559	—	22,303,559	40,043,615	—	40,043,615
(f) Deferred tax liabilities	263,489	—	263,489	395,233	—	395,233	(131,744)	—	(131,744)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 62,083,685	\$ —	\$ 62,083,685	\$ 21,908,326	\$ —	\$ 21,908,326	\$ 40,175,359	\$ —	\$ 40,175,359

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

	2023			2022			Change		
	1	2	3	4	5	6	7	8	9
Admission Calculation Components SSAP No. 101	Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 62,347,174	\$ —	\$ 62,347,174	\$ 22,303,559	\$ —	\$ 22,303,559	\$ 40,043,615	\$ —	\$ 40,043,615
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	—	—	—	—	—	—	—	—	—
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	—	—	—	—	—	—	—	—	—
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	342,762,305	XXX	XXX	232,194,870	XXX	XXX	110,567,435
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	—	—	—	—	—	—	—	—	—
(d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	\$ 62,347,174	\$ —	\$ 62,347,174	\$ 22,303,559	\$ —	\$ 22,303,559	\$ 40,043,615	\$ —	\$ 40,043,615

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

	2023	2022
(a) Ratio percentage used to determine recovery period and threshold limitation amount	>300%	>300%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)(2) above	\$ 2,160,914,666	\$ 1,547,965,798

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

Impact of Tax-Planning Strategies	2023		2022		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col 1 - 3) Ordinary	6 (Col 2 - 4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets by tax character as a percentage.						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 62,347,174	\$ —	\$ 22,303,559	\$ —	\$ 40,043,615	\$ —
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax-planning strategies	— %	— %	— %	— %	— %	— %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 62,347,174	\$ —	\$ 22,303,559	\$ —	\$ 40,043,615	\$ —
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax-planning strategies	— %	— %	— %	— %	— %	— %
(b) Does the Company's tax-planning strategies include the use of reinsurance?			Yes		No	X

B. Unrecognized Deferred Tax Liabilities

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

C. Significant Components of Income Taxes

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

	1 2023	2 2022	3 (Col 1 - 2) Change
1. Current income tax			
(a) Federal	\$ 330,086,612	\$ 234,942,728	\$ 95,143,884
(b) Foreign	—	—	—
(c) Subtotal (1a+1b)	330,086,612	234,942,728	95,143,884
(d) Federal income tax on net capital gains (losses)	336,374	(409,521)	745,895
(e) Utilization of capital loss carryforwards	—	—	—
(f) Other	—	—	—
(g) Total federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 330,422,986	\$ 234,533,207	\$ 95,889,779

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

	1	2	3
	2023	2022	(Col 1 - 2) Change
2. Deferred tax assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 4,674,516	\$ 3,493,705	\$ 1,180,811
(2) Unearned premium reserve	352,507	523,734	(171,227)
(3) Policyholder reserves	—	—	—
(4) Investments	—	—	—
(5) Deferred acquisition costs	—	—	—
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables — nonadmitted	57,313,289	18,279,225	39,034,064
(11) Net operating loss carryforward	—	—	—
(12) Tax credit carryforward	—	—	—
(13) Other	6,862	6,895	(33)
(99) Subtotal (sum of 2a1 through 2a13)	62,347,174	22,303,559	40,043,615
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b -	62,347,174	22,303,559	40,043,615
(e) Capital:			
(1) Investments	—	—	—
(2) Net capital loss carryforward	—	—	—
(3) Real estate	—	—	—
(4) Other	1,202,951	2,375,501	(1,172,550)
(99) Subtotal (2e1+2e2+2e3+2e4)	1,202,951	2,375,501	(1,172,550)
(f) Statutory valuation allowance adjustment	1,202,951	2,375,501	(1,172,550)
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	—	—	—
(i) Admitted deferred tax assets (2d + 2h)	62,347,174	22,303,559	40,043,615
3. Deferred tax liabilities:			
(a) Ordinary:			
(1) Investments	—	—	—
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	—	—	—
(5) Other	263,489	395,233	(131,744)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	263,489	395,233	(131,744)
(b) Capital:			
(1) Investments	—	—	—
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	—	—	—
(c) Deferred tax liabilities (3a99 + 3b99)	263,489	395,233	(131,744)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 62,083,685	\$ 21,908,326	\$ 40,175,359

The Company assessed the potential realization of the gross deferred tax asset and established a valuation allowance to reduce the gross deferred tax asset which represents the amount of the asset estimated to be recoverable via carryback of losses and reduction of future taxes. The change in the valuation allowance is attributable to the change in timing of deductibility of expenses and/or expectations for future taxable income.

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

	2023		2022	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Tax provision at the federal statutory rate	\$ 330,468,890	21 %	\$ 234,720,857	21 %
Tax-exempt interest	(1,187,912)	—	(1,068,189)	—
Tax effect of nonadmitted assets	(39,033,351)	(2)	(4,954,065)	—
Change in statutory valuation allowance	(1,172,550)	—	2,350,874	—
Total statutory income taxes	\$ 289,075,077	19 %	\$ 231,049,477	21 %
Federal income taxes incurred	\$ 330,086,612	21 %	\$ 234,942,728	21 %
Capital gains tax	336,374	—	(409,521)	—
Change in net deferred income tax	(41,347,909)	(2)	(3,483,730)	—
Total statutory income taxes	\$ 289,075,077	19 %	\$ 231,049,477	21 %

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

Current federal income taxes (payable) recoverable of \$(11,632,986) and \$38,000,793 as of December 31, 2023 and 2022, respectively, are included in the financial statements. Federal income taxes paid, net of refunds were \$280,789,207 and \$253,141,739 in 2023 and 2022, respectively.

Federal income taxes incurred of \$330,422,987 and \$234,533,207 for 2023 and 2022, respectively, are available for recoupment in the event of future net losses.

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

- F. The Company is included in the consolidated federal income tax return with its ultimate parent, UnitedHealth Group. The entities included within the consolidated return are included in the NAIC Statutory Statement Schedule Y - Information Concerning Activities of Insurer Members Of A Holding Company Group. Federal income taxes are paid to or refunded by UnitedHealth Group pursuant to the terms of a tax-sharing agreement, approved by the Board of Directors, under which taxes approximate the amount that would have been computed on a separate company basis, with the exception of net operating losses and capital losses. For these losses the Company receives a benefit at the federal rate in the current year for current taxable losses incurred in that year to the extent losses can be utilized in the consolidated federal return of UnitedHealth Group. UnitedHealth Group currently files income tax returns in the U.S. federal jurisdiction, various states, and foreign jurisdictions. The U.S. IRS has completed exams on UnitedHealth Group’s consolidated income tax returns for fiscal years 2016 and prior. UnitedHealth Group’s 2017 through 2020 tax returns are under review by the IRS under its Compliance Assurance Program. UnitedHealth Group is no longer subject to income tax examinations prior to the 2014 tax year. In general, the Company is subject to examination in non-U.S. jurisdictions for years 2015 and forward.

- G. **Tax Contingencies** — Not applicable.

- H. **Repatriation Transition Tax** — Not applicable.

- I. **Alternative Minimum Tax Credit** — Not applicable.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

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

United HealthCare Services, Inc. maintains a private short-term investment pool in which affiliated companies may participate (see Note 1). At December 31, 2023 and 2022, the Company’s portion was \$952,775 and \$905,348, respectively and is included in cash equivalents in the financial statements.

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

The Company paid dividends of \$450,000,000 and \$500,000,000 in 2023 and 2022, respectively, to its parent (see Note 13).

The Company held a \$250,000,000 subordinated revolving credit agreement with UnitedHealth Group Incorporated at an interest rate of London InterBank Offered Rate ("LIBOR") plus a margin of 0.50%. This credit agreement was subordinate to the extent it did not conflict with any credit facility held by either party. The agreement was terminated effective December 31, 2023. No amounts were outstanding under the line of credit as of December 31, 2023 and 2022.

The Company has a subordinated revolving credit agreement with United Healthcare Services, Inc. at an interest rate of LIBOR plus a margin of 0.50%. Under this agreement, United Healthcare Services, Inc. can borrow money on a short-term basis from the Company. The aggregate principal amount that may be outstanding at any time is the lesser of 3% of the Company's admitted assets or 25% of the Company's policyholder surplus as of the preceding December 31. As of December 31, 2023 and 2022, there were no outstanding balances under this agreement. The total amount of interest earned through the reporting period is \$52,420, as of December 31, 2022. Per prescribed accounting practices adopted by Office of the Commissioner of Insurance of the State of Wisconsin, any receivable amounts would be nonadmitted. This agreement was replaced with a new agreement, which was effective as of January 1, 2023.

Effective January 1, 2023, the Company entered into a new subordinated revolving credit agreement with United HealthCare Services, Inc. at an interest rate of Fed Funds Target rate – Upper Bound plus 50 basis points. The Company's subordinated credit agreement value is below the holding company threshold of the lesser of 2% of admitted assets or 10% of capital and surplus. This agreement has replaced the previous agreement, which was held to an interest rate of LIBOR plus a margin of 50 basis points.

Effective April 1, 2023, the Company entered into a new subordinated revolving credit agreement with United Healthcare Services, Inc. at an interest rate of Fed Funds Target rate – Upper Bound plus 50 basis points. The Company's subordinated credit agreement limit equals \$250,000,000. This agreement has been approved by the Office of the Commissioner of Insurance of the State of Wisconsin and has replaced the previous agreement, which was held to the holding company threshold of the lesser of 2% of admitted assets or 10% of capital and surplus. The total amount of interest earned through the reporting period is \$116,477, as of December 31, 2023. Per prescribed accounting practices adopted by the Office of the Commissioner of Insurance of the State of Wisconsin, any receivable amounts would be nonadmitted.

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

- C. The Company has no material related party transactions that meet the disclosure requirements pursuant to SSAP No. 25, Affiliates and Other Related Parties ("SSAP No. 25") that are not included in NAIC Statutory Statement Schedule Y—Part 2 Summary Of Insurer's Transactions With Any Affiliates.
- D. At December 31, 2023 and 2022, the Company reported \$175,214,136 and \$102,261,937, respectively, as amounts due to parent, subsidiaries, and affiliates, which are included in the financial statements. These balances are generally settled within 90 days from the incurred date. Any balances due to the Company that are not settled within 90 days are considered nonadmitted assets. There was \$241,245,206 and \$60,017,174 in receivables from parent, subsidiaries, and affiliates as of December 31, 2023 and 2022, respectively which have been nonadmitted as required by the Office of the Commissioner of Insurance of the State of Wisconsin.
- E. The administrative services, access fees, and cost of care services provided by affiliates are calculated using one or more of the following methods: (1) a percentage of premiums; (2) use of assets; (3) direct pass-through of charges; (4) per member per month; (5) per employee per month; (6) per claim; or (7) a combination thereof consistent with the provisions contained in each contract. These amounts are included in GAE, CAE, and hospital and medical expenses in the financial statements. The following table identifies the amounts reported for the administrative services, access fees, and cost of care services provided by related parties for the years ended December 31, 2023 and 2022, which meet the disclosure requirements pursuant to SSAP No. 25, regardless of the effective date of the contract:

	2023		2022
Optum Health Networks, Inc.	\$ 3,191,720,082	\$	112,096,096
United HealthCare Services, Inc.	1,178,093,679		898,705,642
OptumRx, Inc.	1,091,141,750		869,507,025
naviHealth, Inc.	459,856,254		447,786,988
Optum Care Networks, Inc.	335,118,226		211,347,411
United Behavioral Health	176,846,661		161,800,072
XLHome, P.C.	124,363,414		138,155,385
OptumInsight, Inc.	34,588,988		26,392,909

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

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

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

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

OptumCare Networks, Inc. manages a network of therapy providers and performs other administrative functions for physical health solutions such as chiropractic and physical, occupation, and speech therapy.

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

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

OptumInsight, Inc. provides services that may include, but are not limited to, coordination of benefits and data mining, Retrospective Fraud and Waste Abuse, subrogation and audit services. All recoveries are returned to the Company by OptumInsight, Inc. on a monthly basis.

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

- F.** United HealthCare Services, Inc. provides a guarantee to the Ohio Department of Insurance that the Company is able to meet the minimum capital and surplus requirement.
- G.** The Company is part of an insurance holding company system with UnitedHealth Group Incorporated as the ultimate parent. Management believes that the Company's transactions with affiliates are fair and reasonable; however, operations of the Company may not be indicative of those that would have occurred if it had operated as an independent company.
- H.** The Company does not have any amount deducted from the value of an upstream intermediate entity or ultimate parent owned, either directly or indirectly, via a downstream subsidiary, controlled, or affiliated entity.
- I.** The Company does not have any investments in a subsidiary, controlled, or affiliated entity that exceeds 10% of admitted assets.
- J.** The Company does not have any investments in impaired subsidiaries, controlled, or affiliated entities.
- K.** The Company does not have any investments in foreign insurance subsidiaries.
- L.** The Company does not hold any investments in a downstream noninsurance holding company.
- M.** The Company does not have any investments in noninsurance subsidiaries, controlled, or affiliated entities.
- N.** The Company does not have any investments in insurance subsidiaries, controlled, or affiliated entities.
- O.** The Company does not have any investments in subsidiary, controlled, or affiliated entities or joint ventures, partnerships, and limited liability companies in which the Company's share of losses exceeds the investment.

11. DEBT

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

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

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

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

A–B. The Company has 1,000,000 shares authorized and 100,000 shares issued and outstanding of \$10 par value common stock. The Company has no preferred stock outstanding. All issued and outstanding shares of common stock are held by the Company’s parent, UnitedHealthcare, Inc.

C. Dividend payment requirements are outlined in the domiciliary state statutes and may be further restricted by the Office of the Commissioner of Insurance of the State of Wisconsin.

D. The Company paid extraordinary cash dividends of \$150,000,000, \$150,000,000 and \$150,000,000 on March 20, 2023, June 23, 2023, and September 18, 2023, respectively to UnitedHealthcare, Inc. which were not disapproved by the Office of the Commissioner of Insurance of the State of Wisconsin and recorded as a reduction to unassigned surplus in the financial statements.

The Company paid extraordinary cash dividends of \$100,000,000, \$100,000,000 and \$300,000,000 on June 21, 2022, September 15, 2022 and December 19, 2022, respectively, to UnitedHealthcare, Inc., which was not disapproved by the Office of the Commissioner of Insurance of the State of Wisconsin and recorded as a reduction to unassigned surplus in the financial statements.

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

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

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

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

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

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

	2023		2022
Unrealized capital gains (losses) on investments	\$ (5,583,573)	\$	(11,311,908)
Net deferred income taxes	62,083,685		21,908,326
Nonadmitted assets	<u>(272,922,098)</u>		<u>(87,048,998)</u>
Total	<u>\$ (216,421,986)</u>	\$	<u>(76,452,580)</u>

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

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company has no contingent commitments.

B. Assessments

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

C. Gain Contingencies

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

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

E. Joint and Several Liabilities — Not applicable.

F. All Other Contingencies

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

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

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

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

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

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

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

15. LEASES

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

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

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

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

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

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

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

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Medicare Part D program is a partially insured plan. The Company recorded a receivable of \$13,538,977 and \$0 and also a payable of \$187,836,328 and \$186,787,683 at December 31, 2023 and 2022, respectively, for cost reimbursement under the Medicare Part D program for the catastrophic reinsurance and low-income member cost-sharing subsidies. The Company also recorded a receivable of \$106,054,632 and \$81,147,607 and also a payable of \$130,718,211 and \$112,830,789 at December 31, 2023 and 2022, respectively, for the Medicare Part D coverage gap discount program. The receivables and payables are recorded in amounts receivable relating to uninsured plans and liability for amounts held under uninsured plans, respectively, in the financial statements. These Medicare subsidies are described in Note 1, *Liability for Amounts Held Under Uninsured Plans*.

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

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

20. FAIR VALUE MEASUREMENTS

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

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

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

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

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

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

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

A. Fair Value

(1) Fair Value Measurements at Reporting Date

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

Description for Each Class of Asset or Liability	December 31, 2023				Total
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments	—	—	—	—	—
Industrial and misc	—	60,295,372	—	—	60,295,372
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	60,295,372	—	—	60,295,372
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	440,158,096	—	—	—	440,158,096
Qualified cash pool	952,775	—	—	—	952,775
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	\$ 441,110,871	\$ 60,295,372	\$ —	\$ —	\$ 501,406,243
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	\$ —	\$ —	\$ —	\$ —	\$ —

Description for Each Class of Asset or Liability	December 31, 2022				
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value:					
Perpetual preferred stock:					
Industrial and misc	\$ —	\$ —	\$ —	\$ —	\$ —
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total perpetual preferred stocks	—	—	—	—	—
Bonds:					
U.S. governments	—	—	—	—	—
Industrial and misc	—	75,921,018	—	—	75,921,018
Hybrid securities	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total bonds	—	75,921,018	—	—	75,921,018
Common stock:					
Industrial and misc	—	—	—	—	—
Parent, subsidiaries, and affiliates	—	—	—	—	—
Total common stock	—	—	—	—	—
Derivative assets:					
Interest rate contracts	—	—	—	—	—
Foreign exchange contracts	—	—	—	—	—
Credit contracts	—	—	—	—	—
Commodity futures contracts	—	—	—	—	—
Commodity forward contracts	—	—	—	—	—
Total derivatives	—	—	—	—	—
Money-market funds	540,159,781	—	—	—	540,159,781
Qualified cash pool	905,348	—	—	—	905,348
Separate account assets	—	—	—	—	—
Total assets at fair value/NAV	<u>\$ 541,065,129</u>	<u>\$ 75,921,018</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 616,986,147</u>
b. Liabilities at fair value:					
Derivative liabilities	\$ —	\$ —	\$ —	\$ —	\$ —
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

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

B. Fair Value Combination — Not applicable.

C. Aggregate Fair Value Hierarchy

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

December 31, 2023							
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. government and agency securities	\$ 784,466,825	\$ 820,822,813	\$ 284,521,800	\$ 499,945,025	\$ —	\$ —	\$ —
State and agency municipal securities	238,533,274	248,083,734	—	238,533,274	—	—	—
City and county municipal securities	350,953,522	361,641,524	—	350,953,522	—	—	—
Corporate debt securities	1,191,406,156	1,258,761,636	—	1,191,406,156	—	—	—
Cash equivalents	662,284,726	662,284,726	655,015,136	7,269,590	—	—	—
Total bonds, cash equivalents and short-term investments	<u>\$ 3,227,644,503</u>	<u>\$ 3,351,594,433</u>	<u>\$ 939,536,936</u>	<u>\$ 2,288,107,567</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
December 31, 2022							
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. government and agency securities	\$ 472,373,846	\$ 516,626,030	\$ 158,066,299	\$ 314,307,547	\$ —	\$ —	\$ —
State and agency municipal securities	205,753,425	220,382,845	—	205,753,425	—	—	—
City and county municipal securities	229,248,866	248,954,798	—	229,248,866	—	—	—
Corporate debt securities	1,029,220,773	1,127,321,899	—	1,029,220,773	—	—	—
Cash equivalents	582,071,248	582,071,248	575,605,956	6,465,292	—	—	—
Total bonds, cash equivalents and short-term investments	<u>\$ 2,518,668,158</u>	<u>\$ 2,695,356,820</u>	<u>\$ 733,672,255</u>	<u>\$ 1,784,995,903</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

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

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

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

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

B. Troubled Debt Restructuring: Debtors

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

C. Other Disclosures

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

D. Business Interruption Insurance Recoveries

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

E. State Transferable and Non-transferable Tax Credits

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

F. Sub-Prime Mortgage-Related Risk Exposure

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

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

G. Retained Assets

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

H. Insurance-Linked Securities Contracts

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

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

22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through March 1, 2024, which is the date these financial statements were available for issuance.

TYPE I — Recognized Subsequent Events

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

TYPE II — Non-Recognized Subsequent Events

On February 15, 2024, the Company declared an extraordinary cash dividend of \$250,000,000 to the sole shareholder, UnitedHealthcare, the dividend was not disallowed by the Office of the Commissioner of Insurance of the state of Wisconsin. The dividend will be paid from unassigned surplus on March 15, 2024.

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

23. REINSURANCE

Reinsurance Agreements — In the normal course of business, the Company seeks to reduce potential losses that may arise from catastrophic events that cause unfavorable underwriting results by reinsuring certain levels of such risk with affiliated reinsurers. The Company remains primarily liable as the direct insurer on all risks reinsured.

The Company has an insolvency-only reinsurance agreement with UnitedHealthcare Insurance Company. The Company also has a reinsurance agreement with UnitedHealthcare Insurance Company to cover in-network point-of-service claims in excess of a set percentage of in-network premiums. The Company remains primarily liable as the direct insurer on all risks reinsured.

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

The effect of internal reinsurance agreements outlined above on net premium income, hospital and medical expenses is presented below:

	2023	2022
Premiums:		
Direct	\$ 17,958,231,317	\$ 12,695,207,644
Ceded	<u>24,739,909</u>	<u>18,272,398</u>
Net premium income	<u>\$ 17,933,491,408</u>	<u>\$ 12,676,935,246</u>
Hospital and medical expenses:		
Direct	\$ 14,794,892,806	\$ 10,305,166,766
Ceded	<u>—</u>	<u>(1,283,895)</u>
Net hospital and medical expenses	<u>\$ 14,794,892,806</u>	<u>\$ 10,306,450,661</u>

The Company recognized reinsurance recoveries related to internal reinsurance agreements of \$0 and \$1,283,895 in 2023 and 2022, respectively, which are recorded as net reinsurance recoveries incurred in the financial statements.

A. Ceded Reinsurance Report

Section 1 — General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)

- (2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 — Ceded Reinsurance Report — Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit?

Yes () No (X)

- (2) Does the reporting entity have any reinsurance agreements in effect that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 — Ceded Reinsurance Report — Part B

- (1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

The Company estimates there should be no aggregate reduction in surplus for termination of all reinsurance agreements as of December 31, 2023.

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

- B. Uncollectible Reinsurance** — During 2023 and 2022, there were no uncollectible reinsurance recoverables.

- C. Commutation of Ceded Reinsurance** — There was no commutation of reinsurance in 2023 or 2022.

- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation** — Not applicable.

E. Reinsurance Credit

- (1) The Company has no ceding reinsurance contracts subject to Appendix A-791 – *Life and Health Reinsurance Agreements* (“A-791”) that includes a provision which limits the reinsurer’s assumption of significant risk.

- (2) The Company has no ceding reinsurance contracts not subject to A-791, for which reinsurance accounting was applied and which includes provisions that limits the reinsurer’s assumption of risk.

- (3) The Company’s reinsurance contracts do not contain features which result in delays in payment in form or in fact.

- (4) The Company has not reflected a reinsurance accounting credit for any assumption reinsurance contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R, *Life, Deposit-Type, and Accident and Health Reinsurance* (“SSAP No. 61R”).

- (5) The Company did not cede any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract during the period covered by these financial statements, for which the statutory accounting treatment and GAAP accounting treatment were not the same.
- (6) The Company's ceded reinsurance contracts which are not subject to A-791 and not yearly renewable term reinsurance, are treated the same for GAAP and statutory accounting principles.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

- A. The Company estimates accrued retrospective premium adjustments for its group health insurance business based on mathematical calculations in accordance with contractual terms.
- B. Estimated accrued retrospective premiums due to (from) the Company are recorded in premiums and considerations and aggregate health policy reserves in the financial statements and as an adjustment to change in unearned premium reserves and reserve for rate credits in the financial statements.
- C. Pursuant to the ACA the Company's commercial and Medicare business is subject to retrospectively rated features based on the actual MLR experienced on the commercial and Medicare lines of business and redetermination features for premium adjustments for changes to each member's health scores based on guidelines determined by the ACA. The total amount of direct premiums written for which a portion is subject to the retrospectively rated and redetermination features are \$315,739,620 and \$312,366,257 for commercial, and \$17,642,345,934 and \$12,378,932,916 for Medicare, representing 2% and 2% for commercial, and 98% and 98% for Medicare of total direct premiums written as of December 31, 2023 and December 31, 2022, respectively.
- D. The Company is required to maintain specific minimum medical loss ratios on the comprehensive commercial and Medicare lines of business.

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

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior reporting year					
(1) Medical loss ratio rebates incurred	\$ —	\$ —	\$ —	\$ 947,432,955	\$ 947,432,955
(2) Medical loss ratio rebates paid	—	—	—	241,068,902	241,068,902
(3) Medical loss rebates unpaid	—	—	—	103,591,611	103,591,611
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	—
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	—
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	103,591,611
Current reporting year-to-date					
(7) Medical loss ratio rebates incurred	—	3,061,369	—	32,450,263	35,511,632
(8) Medical loss ratio rebates paid	—	—	—	—	—
(9) Medical loss rebates unpaid	—	3,061,369	—	136,041,874	139,103,243
(10) Plus reinsurance assumed	XXX	XXX	XXX	XXX	—
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	—
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	139,103,243

E. Risk-Sharing Provisions of the Affordable Care Act

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

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

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

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

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

a. Permanent ACA Risk Adjustment Program	December 31, 2023
<u>Assets</u>	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)	\$ 5,827,941
<u>Liabilities</u>	
2. Risk adjustment user fees payable for ACA Risk Adjustment	56,657
3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)	761,571
<u>Operations (Revenue & Expense)</u>	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	3,567,010
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	233,901
b. Transitional ACA Reinsurance Program	
<u>Assets</u>	
1. Amounts recoverable for claims paid due to ACA Reinsurance	\$ —
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
<u>Liabilities</u>	
4. Liabilities for contributions payable due to ACA Reinsurance — not reported as ceded premium	—
5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
6. Liability for amounts held under uninsured plans contributions for ACA Reinsurance	—
<u>Operations (Revenue & Expense)</u>	
7. Ceded reinsurance premiums due to ACA Reinsurance	—
8. Reinsurance recoveries (income statement) due to ACA reinsurance payments or expected payments	—
9. ACA Reinsurance contributions — not reported as ceded premium	—
c. Temporary ACA Risk Corridors Program	
<u>Assets</u>	
1. Accrued retrospective premium due to ACA Risk Corridors	\$ —
<u>Liabilities</u>	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
<u>Operations (Revenue & Expense)</u>	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

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

	Accrued During the Prior Year on Business Written before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date		
	1	2	3	4	5	6	7	8	9	10	
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustment receivable (including high risk pool payments)	\$ 7,564,160	\$ —	\$ 6,586,351	\$ —	\$ 977,809	\$ —	\$ (956,596)	\$ —	A	\$ 21,213	\$ —
2. Premium adjustment (payable) (including high risk pool premium)	—	(705,161)	—	(1,227,350)	—	522,189	—	(522,189)	B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	7,564,160	(705,161)	6,586,351	(1,227,350)	977,809	522,189	(956,596)	(522,189)		21,213	—
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid	—	—	—	—	—	—	—	—	C	—	—
2. Amounts recoverable for claims unpaid (contra liability)	—	—	—	—	—	—	—	—	D	—	—
3. Amounts receivable relating to uninsured plans	—	—	—	—	—	—	—	—	E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium	—	—	—	—	—	—	—	—	F	—	—
5. Ceded reinsurance premiums payable	—	—	—	—	—	—	—	—	G	—	—
6. Liability for amounts held under uninsured plans	—	—	—	—	—	—	—	—	H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium	—	—	—	—	—	—	—	—	I	—	—
2. Reserve for rate credits or policy experience rating refunds	—	—	—	—	—	—	—	—	J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk-Sharing Provisions	\$ 7,564,160	\$ (705,161)	\$ 6,586,351	\$ (1,227,350)	\$ 977,809	\$ 522,189	\$ (956,596)	\$ (522,189)		\$ 21,213	\$ —

Explanation of Adjustments

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

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

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

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

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

Explanation of Adjustments

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

(5) The Company does not have any risk corridor receivables to present in the table below.

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

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

- A.** Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the financial statements. The following tables disclose paid claims, incurred claims, and the balance in claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, health care and other amounts receivable (excluding provider loans and advances not yet expensed) and reinsurance recoverables for the years ended December 31, 2023 and 2022:

	2023		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (1,253,810,103)	\$ (1,253,810,103)
Paid claims — net of health care receivables* and reinsurance recoveries collected	13,332,514,832	1,193,718,077	14,526,232,909
End of year claim reserve	<u>1,516,083,992</u>	<u>19,280,442</u>	<u>1,535,364,434</u>
Incurred claims excluding the change in health care receivables* and reinsurance recoveries collected as presented below	14,848,598,824	(40,811,584)	14,807,787,240
Beginning of year health care receivables* and reinsurance recoveries collected	—	25,082,490	25,082,490
End of year health care receivables* and reinsurance recoverables	<u>(29,425,607)</u>	<u>(8,551,317)</u>	<u>(37,976,924)</u>
Total incurred claims	<u>\$ 14,819,173,217</u>	<u>\$ (24,280,411)</u>	<u>\$ 14,794,892,806</u>

*Health care receivables excludes provider loans and advances not yet expensed of \$997 and \$1,992,517 for 2023 and 2022, respectively.

	2022		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (948,224,686)	\$ (948,224,686)
Paid claims — net of health care receivables* and reinsurance recoveries collected	9,132,004,556	876,506,320	10,008,510,876
End of year claim reserve	<u>1,244,388,206</u>	<u>9,421,897</u>	<u>1,253,810,103</u>
Incurred claims excluding the change in health care receivables* and reinsurance recoverables as presented below	10,376,392,762	(62,296,469)	10,314,096,293
Beginning of year health care receivables* and reinsurance recoverables	—	17,436,858	17,436,858
End of year health care receivables* and reinsurance recoverables	<u>(15,840,647)</u>	<u>(9,241,843)</u>	<u>(25,082,490)</u>
Total incurred claims	<u>\$ 10,360,552,115</u>	<u>\$ (54,101,454)</u>	<u>\$ 10,306,450,661</u>

*Health care receivables excludes provider loans and advances not yet expensed of \$1,992,517 and \$4,028 for 2022 and 2021, respectively.

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, and aggregate health claim reserves, net of health care and other amounts receivable (excluding provider loans and advances not yet expensed) and reinsurance recoverables as of December 31, 2022, was \$1,228,727,613. As of December 31, 2023, \$1,193,718,077 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years, net of health care and other amounts receivable (excluding provider loans and advances not yet expensed) and reinsurance recoverables are now \$10,729,125, as a result of re-estimation of unpaid claims. Therefore, there has been \$24,280,411 favorable prior year development since December 31, 2022, to December 31, 2023. The primary drivers consist of favorable development of \$34,291,603 in provisions for adverse deviations in experience and favorable development of \$31,305,961 in retroactivity for inpatient, outpatient, physician, and pharmacy claims, partially offset by an unfavorable change of \$30,385,865 in risk share and \$9,654,680 in pharmacy rebates. At December 31, 2022, the Company recorded \$54,101,454 favorable development. The primary drivers consist of favorable development of \$25,764,280 as a result of a change in adverse deviations in experience and favorable development of \$17,013,168 in retroactivity for inpatient, outpatient, physician, and pharmacy claims. Original estimates are increased or decreased, as additional information becomes known regarding individual claims, which could have an impact to the accruals for MLR rebates and retrospectively rated contracts. As a result of the prior year effects, on a regular basis, the Company adjusts revenue and the corresponding liability and/or receivable related to retrospectively rated policies and the impact of the change is included as a component of change in unearned premium reserves and reserve for rate credits in the financial statements.

The Company incurred CAE of \$485,835,170 and \$429,601,260 in 2023 and 2022, respectively. These costs are included in the management service fees paid by the Company to United HealthCare Services, Inc. as a part of the Agreement (see Note 10). The following table discloses paid CAE, incurred CAE, and the balance in unpaid CAE reserve for 2023 and 2022:

	2023	2022
Total claims adjustment expenses	\$ 485,835,170	\$ 429,601,260
Less: current year unpaid claims adjustment expenses	(11,982,992)	(9,032,560)
Add: prior year unpaid claims adjustment expenses	<u>9,032,560</u>	<u>6,642,966</u>
Total claims adjustment expenses paid	<u>\$ 482,884,738</u>	<u>\$ 427,211,666</u>

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

26. INTERCOMPANY POOLING ARRANGEMENTS

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

27. STRUCTURED SETTLEMENTS

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

28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

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

The Company has excluded receivables that do not meet the admissibility criteria of SSAP No. 84, *Health Care and Government Insured Plan Receivables* (“SSAP No. 84”) from the financial statements. As noted in Note 1, the accounting practices prescribed by the state of Wisconsin require all receivable activity from affiliates to be nonadmitted assets. Accordingly, the Company nonadmitted all pharmacy rebates receivable from its affiliated pharmaceutical benefit manager, OptumRx, Inc.

- B. The Company has nonadmitted all risk-sharing receivables from the financial statements.

The Company has admitted \$941,321 and \$259,388 of provider receivables resulting from claim overpayments and \$7,912,423 and \$2,736,054 resulting from capitation arrangements as of December 31, 2023 and December 31, 2022, respectively, which are included in health care and other amounts receivable in the financial statements.

29. PARTICIPATING POLICIES

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

30. PREMIUM DEFICIENCY RESERVES

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

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

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

31. ANTICIPATED SALVAGE AND SUBROGATION

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Wisconsin
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0000731766
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/03/2019
- 3.4 By what department or departments?
Office of the Commissioner of Insurance of the State of Wisconsin
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP, Minneapolis, MN
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Gary A. Iannone, Vice President of Actuarial Services of United HealthCare Services Inc., an affiliate of UnitedHealthcare of Wisconsin, Inc., 185 Asylum Street, Hartford, CT 06103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 - 12.11 Name of real estate holding company ...
 - 12.12 Number of parcels involved 0
 - 12.13 Total book/adjusted carrying value \$ 0
- 12.2 If yes, provide explanation
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The UHG Code of Conduct was refreshed in 2023 to include an updated letter from the CEO, a letter from the UHG Chief Compliance Officer, add Inclusion as a Core Value as well as our Quality Belief, and add new Q&As on a variety of topics.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$0
 - 20.22 To stockholders not officers.....\$0
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$0
 - 21.22 Borrowed from others.....\$0
 - 21.23 Leased from others\$0
 - 21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ 3,746
 - 22.22 Amount paid as expenses\$ 234,995
 - 22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
- 25.093 Total payable for securities lending reported on the liability page. \$0
- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$0
- 26.22 Subject to reverse repurchase agreements \$0
- 26.23 Subject to dollar repurchase agreements \$0
- 26.24 Subject to reverse dollar repurchase agreements \$0
- 26.25 Placed under option agreements \$0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$0
- 26.27 FHLB Capital Stock \$0
- 26.28 On deposit with states \$ 15,998,375
- 26.29 On deposit with other regulatory bodies \$0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$0
- 26.32 Other \$0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Internally Managed	I.....
BlackRock Financial Management, Inc	U.....
J.P. Morgan Asset Management	U.....
DWS Investment Management Americas Inc.	U.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107105	BlackRock Financial Management, Inc	549300LVXY1VJKE13M84	SEC	NO.....
107038	J.P. Morgan Asset Management	549300W78QH4XMM6K69	SEC	NO.....
104518	DWS Investment Management Americas Inc.	CZ83K4EEE8QVCT3B128	SEC	NO.....

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

30.2 If yes, complete the following schedule:

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

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

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

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	2,910,483,562	2,786,533,631	(123,949,931)
31.2 Preferred stocks	0	0	0
31.3 Totals	2,910,483,562	2,786,533,631	(123,949,931)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

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

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

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

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

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

1.31 Reason for excluding
.....

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

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

1.6 Individual policies: Most current three years:

1.61 Total premium earned \$ 0

1.62 Total incurred claims \$ 0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned \$ 0

1.65 Total incurred claims \$ 0

1.66 Number of covered lives 0

1.7 Group policies: Most current three years:

1.71 Total premium earned \$ 0

1.72 Total incurred claims \$ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned \$ 0

1.75 Total incurred claims \$ 0

1.76 Number of covered lives 0

2. Health Test:

		1	2	
		Current Year	Prior Year	
2.1	Premium Numerator	17,933,491,408	12,676,935,246	
2.2	Premium Denominator	17,933,491,408	12,676,935,246	
2.3	Premium Ratio (2.1/2.2)	1.000	1.000	
2.4	Reserve Numerator	1,705,966,083	1,401,530,055	
2.5	Reserve Denominator	1,705,966,083	1,401,530,055	
2.6	Reserve Ratio (2.4/2.5)	1.000	1.000	

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

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

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

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

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

5.2 If no, explain:
.....

5.3 Maximum retained risk (see instructions)

5.31 Comprehensive Medical \$ 750,000

5.32 Medical Only \$ 0

5.33 Medicare Supplement \$ 0

5.34 Dental & Vision \$ 0

5.35 Other Limited Benefit Plan \$ 0

5.36 Other \$ 0

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

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

7.2 If no, give details
.....

8. Provide the following information regarding participating providers:

8.1 Number of providers at start of reporting year 542,309

8.2 Number of providers at end of reporting year 490,038

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

9.2 If yes, direct premium earned:

9.21 Business with rate guarantees between 15-36 months.. \$..... 0

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

GENERAL INTERROGATORIES

- 10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [] No []
- 10.2 If yes:
- | | |
|--|--|
| | 10.21 Maximum amount payable bonuses.....\$139,122,041 |
| | 10.22 Amount actually paid for year bonuses.....\$231,963,908 |
| | 10.23 Maximum amount payable withholds.....\$17,519,819 |
| | 10.24 Amount actually paid for year withholds.....\$15,252,729 |
- 11.1 Is the reporting entity organized as:
- | | |
|--|---|
| | 11.12 A Medical Group/Staff Model, Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>] |
| | 11.13 An Individual Practice Association (IPA), or, Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>] |
| | 11.14 A Mixed Model (combination of above)? Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>] |
- 11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [] No []
- 11.3 If yes, show the name of the state requiring such minimum capital and surplus. Wisconsin
- 11.4 If yes, show the amount required. \$ 591,060,227
- 11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No []
- 11.6 If the amount is calculated, show the calculation
.....

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

1 Name of Service Area
Johnson
Linn
Benton
Delaware
Des Moines
Henry
Iowa
Jefferson
Jones
Keokuk
Lee
Louisa
Van Buren
Washington
Dallas
Madison
Polk
Warren
Appanoose
Boone
Clarke
Davis
Greene
Guthrie
Hamilton
Hardin
Jasper
Lucas
Mahaska
Marion
Marshall
Monroe
Poweshiek
Story
Tama
Wapello
Wayne
Mills
Adair
Allamakee
Buena Vista
Calhoun
Carroll
Cass
Cerro Gordo
Cherokee
Clay
Dickinson
Franklin
Hancock
Howard
Humboldt
Ida
Kossuth
Lyon
Monona
O'Brien
Pocahontas
Sac
Sioux
Webster

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

1 Name of Service Area
Winnebago
Winneshiek
Wright
Plymouth
Woodbury
Scott
Cedar
Clinton
Jackson
Muscatine
Bremer
Buchanan
Butler
Chickasaw
Clayton
Fayette
Floyd
Grundy
Black Hawk
Cass
Jackson
Johnson
Wyandotte
Cass
Jackson
Lafayette
Lafayette
Leavenworth
Atchison
Brown
Doniphan
Franklin
Jackson
Miami
Nemaha
Osage
Wabaunsee
Pottawatomie
Douglas
Jefferson
Shawnee
Cherokee
Allen
Anderson
Barber
Bourbon
Chase
Chautauqua
Cowley
Crawford
Elk
Ellsworth
Greenwood
Harper
Jewell
Kingman
Labette
Lincoln
Linn
Lyon
Marion
McPherson
Mitchell
Montgomery
Morris
Neosho
Osborne
Ottawa
Republic
Russell
Smith
Stafford
Sumner
Washington
Wilson
Woodson
Coffey
Butler
Harvey
Sedgwick
Adair
Allen
Barren
Boyle
Butler
Casey
Edmonson

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

1 Name of Service Area
Green
Hart
Jackson
Knox
Laurel
Lincoln
McCreary
Metcalfe
Pulaski
Rockcastle
Russell
Taylor
Warren
Wayne
Whitley
Adair
Allen
Barren
Boyle
Butler
Casey
Edmonson
Green
Hart
Jackson
Knox
Laurel
Lincoln
McCreary
Metcalfe
Pulaski
Rockcastle
Russell
Taylor
Warren
Wayne
Whitley
Boone
Campbell
Kenton
Boone
Campbell
Kenton
Bracken
Carroll
Gallatin
Grant
Mason
Owen
Pendleton
Bracken
Carroll
Gallatin
Grant
Mason
Owen
Pendleton
Henderson
Henderson
Caldwell
Crittenden
Daviess
Hancock
Hopkins
McLean
Muhlenberg
Ohio
Union
Webster
Caldwell
Crittenden
Daviess
Hancock
Hopkins
McLean
Muhlenberg
Ohio
Union
Webster
Boyd
Greenup
Boyd
Greenup
Bourbon
Clark
Fayette
Jessamine

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1 Name of Service Area
Scott
Woodford
Bourbon
Clark
Fayette
Jessamine
Scott
Woodford
Bath
Bell
Breathitt
Carter
Clay
Elliott
Estill
Fleming
Floyd
Harlan
Harrison
Johnson
Knott
Lawrence
Lee
Leslie
Letcher
Lewis
Madison
Magoffin
Martin
Menifee
Montgomery
Morgan
Nicholas
Owsley
Perry
Pike
Powell
Robertson
Rowan
Wolfe
Bath
Bell
Breathitt
Carter
Clay
Elliott
Estill
Fleming
Floyd
Harlan
Harrison
Johnson
Knott
Lawrence
Lee
Leslie
Letcher
Lewis
Madison
Magoffin
Martin
Menifee
Montgomery
Morgan
Nicholas
Owsley
Perry
Pike
Powell
Robertson
Rowan
Wolfe
Franklin
Franklin
Bullitt
Jefferson
Oldham
Bullitt
Jefferson
Oldham
Anderson
Breckinridge
Garrard
Grayson
Hardin
Henry
Larue

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1 Name of Service Area
Marion
Meade
Mercer
Nelson
Shelby
Spencer
Trimble
Washington
Anderson
Breckinridge
Garrard
Grayson
Hardin
Henry
Larue
Marion
Meade
Mercer
Nelson
Shelby
Spencer
Trimble
Washington
Ballard
Calloway
Carlisle
Christian
Graves
Livingston
Logan
Lyon
Marshall
McCracken
Simpson
Todd
Trigg
Ballard
Calloway
Carlisle
Christian
Graves
Livingston
Logan
Lyon
Marshall
McCracken
Simpson
Todd
Trigg
Montgomery
Bollinger
Butler
Cape Girardeau
Dunklin
Madison
Mississippi
New Madrid
Pemiscot
Perry
Scott
St. Francois
Ste. Genevieve
Stoddard
Wayne
Bollinger
Butler
Cape Girardeau
Dunklin
Madison
Mississippi
New Madrid
Pemiscot
Perry
Scott
St. Francois
Ste. Genevieve
Stoddard
Wayne
Boone
Callaway
Moniteau
Osage
Boone
Callaway
Moniteau
Osage
Audrain

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1 Name of Service Area
Benton
Camden
Cooper
Howard
Maries
Miller
Montgomery
Morgan
Pettis
Randolph
Audrain
Benton
Camden
Cooper
Howard
Maries
Miller
Montgomery
Morgan
Pettis
Randolph
Clay
Platte
Clay
Platte
Bates
Carroll
Henry
Johnson
Ray
Saline
Bates
Carroll
Henry
Johnson
Ray
Saline
Jasper
Newton
Jasper
Newton
Barton
Carter
Cedar
Dent
Hickory
Howell
Iron
Oregon
Ozark
Phelps
Pulaski
Reynolds
Ripley
Shannon
St. Clair
Taney
Vernon
Barton
Carter
Cedar
Dent
Hickory
Howell
Iron
Oregon
Ozark
Phelps
Pulaski
Reynolds
Ripley
Shannon
St. Clair
Taney
Vernon
Adair
Andrew
Atchison
Buchanan
Caldwell
Chariton
Clark
Clinton
Daviess
DeKalb
Gentry
Grundy

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1 Name of Service Area
Harrison
Holt
Knox
Lewis
Linn
Livingston
Macon
Marion
Mercer
Monroe
Nodaway
Pike
Putnam
Ralls
Schuyler
Scotland
Shelby
Sullivan
Worth
Adair
Andrew
Atchison
Buchanan
Caldwell
Chariton
Clark
Clinton
Daviess
DeKalb
Gentry
Grundy
Harrison
Holt
Knox
Lewis
Linn
Livingston
Macon
Marion
Mercer
Monroe
Nodaway
Pike
Putnam
Ralls
Schuyler
Scotland
Shelby
Sullivan
Worth
Barry
Dade
Dallas
Douglas
Laclede
McDonald
Texas
Wright
Barry
Dade
Dallas
Douglas
Laclede
McDonald
Texas
Wright
Christian
Greene
Lawrence
Polk
Stone
Webster
Christian
Greene
Lawrence
Polk
Stone
Webster
Cole
Cole
Crawford
Gasconade
Lincoln
Warren
Washington
Crawford
Gasconade

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1 Name of Service Area
Lincoln
Warren
Washington
Franklin
Jefferson
St. Charles
St. Louis
St. Louis City
Franklin
Jefferson
St. Charles
St. Louis
St. Louis City
Buncombe
Henderson
Buncombe
Henderson
Cherokee
Haywood
Jackson
Macon
Madison
McDowell
Mitchell
Polk
Rutherford
Transylvania
Yancey
Cherokee
Haywood
Jackson
Macon
Madison
McDowell
Mitchell
Polk
Rutherford
Transylvania
Yancey
Cumberland
Hoke
Cumberland
Hoke
Bladen
Columbus
Lee
Moore
Richmond
Bladen
Columbus
Lee
Moore
Richmond
Cabarrus
Gaston
Mecklenburg
Union
Cabarrus
Gaston
Mecklenburg
Union
Alexander
Burke
Caldwell
Catawba
Alexander
Burke
Caldwell
Catawba
Anson
Cleveland
Iredell
Lincoln
Rowan
Stanly
Anson
Cleveland
Iredell
Lincoln
Rowan
Stanly
Alamance
Guilford
Randolph
Alamance
Guilford
Randolph

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1 Name of Service Area
Rockingham
Stokes
Surry
Wilkes
Rockingham
Stokes
Surry
Wilkes
Davidson
Davie
Forsyth
Yadkin
Davidson
Davie
Forsyth
Yadkin
Chatham
Durham
Orange
Wake
Chatham
Durham
Orange
Wake
Bertie
Caswell
Chowan
Dare
Edgecombe
Greene
Johnston
Martin
Nash
Perquimans
Person
Pitt
Wayne
Wilson
Bertie
Caswell
Chowan
Dare
Edgecombe
Greene
Johnston
Martin
Nash
Perquimans
Person
Pitt
Wayne
Wilson
Pottawattamie
Douglas
Sarpy
Washington
Douglas
Sarpy
Washington
Crawford
Burt
Cass
Otoe
Burt
Cass
Otoe
Lancaster
Lancaster
Adams
Antelope
Boone
Buffalo
Butler
Cedar
Clay
Colfax
Cuming
Custer
Dixon
Dodge
Fillmore
Gage
Hall
Hamilton
Howard
Jefferson
Johnson

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1 Name of Service Area
Kearney
Knox
Madison
Merrick
Nuckolls
Pawnee
Pierce
Platte
Polk
Saline
Saunders
Seward
Sherman
Stanton
Thayer
Thurston
Wayne
Webster
York
Adams
Antelope
Boone
Buffalo
Butler
Cedar
Clay
Colfax
Cuming
Custer
Dixon
Dodge
Fillmore
Gage
Hall
Hamilton
Howard
Jefferson
Johnson
Kearney
Knox
Madison
Merrick
Nuckolls
Pawnee
Pierce
Platte
Polk
Saline
Saunders
Seward
Sherman
Stanton
Thayer
Thurston
Wayne
Webster
York
Dakota
Dakota
Stark
Summit
Stark
Summit
Butler
Hamilton
Warren
Butler
Hamilton
Warren
Cuyahoga
Cuyahoga
Franklin
Franklin
Madison
Madison
Clark
Greene
Montgomery
Clark
Greene
Montgomery
Mahoning
Trumbull
Mahoning
Trumbull
Douglas
Douglas

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

1 Name of Service Area
Chippewa
Eau Claire
Chippewa
Eau Claire
Ashland
Barron
Bayfield
Burnett
Dunn
Pierce
Polk
Sawyer
St. Croix
Washburn
Ashland
Barron
Bayfield
Burnett
Dunn
Pierce
Polk
Sawyer
St. Croix
Washburn
Calumet
Outagamie
Winnebago
Calumet
Outagamie
Winnebago
Calumet
Outagamie
Winnebago
Fond du Lac
Sheboygan
Fond du Lac
Sheboygan
Sheboygan
Brown
Kewaunee
Manitowoc
Brown
Kewaunee
Manitowoc
Brown
Kewaunee
Dodge
Green Lake
Marquette
Oconto
Shawano
Waupaca
Waushara
Dodge
Green Lake
Marquette
Oconto
Shawano
Waupaca
Waushara
Green Lake
Oconto
Shawano
Waupaca
Waushara
La Crosse
Trempealeau
Vernon
La Crosse
Trempealeau
Vernon
La Crosse
Trempealeau
Vernon
Crawford
Monroe
Crawford
Monroe
Monroe
Rock
Rock
Dane
Dane
Kenosha
Milwaukee
Ozaukee
Racine

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

1 Name of Service Area
Washington
Waukesha
Kenosha
Milwaukee
Ozaukee
Racine
Washington
Waukesha
Milwaukee
Ozaukee
Racine
Washington
Waukesha
Jefferson
Walworth
Jefferson
Walworth
Grant
Grant
Adams
Buffalo
Clark
Columbia
Door
Florence
Forest
Green
Iowa
Iron
Jackson
Juneau
Lafayette
Langlade
Lincoln
Marathon
Marinette
Menominee
Oneida
Pepin
Portage
Price
Richland
Rusk
Sauk
Taylor
Vilas
Wood
Adams
Buffalo
Clark
Columbia
Door
Florence
Forest
Green
Iowa
Iron
Jackson
Juneau
Lafayette
Langlade
Lincoln
Marathon
Marinette
Menominee
Oneida
Pepin
Portage
Price
Richland
Rusk
Sauk
Taylor
Vilas
Wood
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE UnitedHealthcare of Wisconsin, Inc.

- 13.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 13.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$0
- 13.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 13.4 If yes, please provide the balance of funds administered as of the reporting date.\$0
- 14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 14.2 If the answer to 14.1 is yes, please provide the following:

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

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 15.1 Direct Premium Written \$0
- 15.2 Total Incurred Claims\$0
- 15.3 Number of Covered Lives 0

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

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

FIVE-YEAR HISTORICAL DATA

	1 2023	2 2022	3 2021	4 2020	5 2019
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	4,525,743,141	3,463,943,880	2,657,928,682	2,517,950,280	2,069,443,505
2. Total liabilities (Page 3, Line 24)	2,302,744,790	1,894,069,756	1,442,679,221	1,410,793,422	1,027,134,403
3. Statutory minimum capital and surplus requirement	591,060,227	383,651,628	285,307,771	286,601,498	239,551,032
4. Total capital and surplus (Page 3, Line 33)	2,222,998,351	1,569,874,124	1,215,249,461	1,107,156,858	1,042,309,102
Income Statement (Page 4)					
5. Total revenues (Line 8)	17,910,915,962	12,788,387,612	9,531,184,979	8,684,893,888	7,259,122,195
6. Total medical and hospital expenses (Line 18)	14,794,892,806	10,306,450,661	7,688,772,153	6,781,542,591	5,819,416,062
7. Claims adjustment expenses (Line 20)	485,835,170	429,601,260	315,017,062	311,591,105	290,617,429
8. Total administrative expenses (Line 21)	1,213,481,811	999,108,532	741,580,239	827,867,192	562,705,801
9. Net underwriting gain (loss) (Line 24)	1,416,706,175	1,053,227,159	785,815,525	763,893,000	586,382,903
10. Net investment gain (loss) (Line 27)	159,394,031	67,165,974	40,125,975	39,718,872	46,690,395
11. Total other income (Lines 28 plus 29)	(2,775,198)	(2,265,243)	(1,869,204)	(2,295,182)	(2,694,866)
12. Net income or (loss) (Line 32)	1,243,238,396	883,185,162	653,102,139	604,195,825	498,646,274
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	1,213,934,759	1,154,224,950	569,442,482	985,269,746	589,002,395
Risk-Based Capital Analysis					
14. Total adjusted capital	2,222,998,351	1,569,874,124	1,215,249,462	1,107,156,858	1,042,309,102
15. Authorized control level risk-based capital	491,074,737	367,596,154	229,805,953	191,680,203	210,577,545
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	1,139,866	953,823	736,897	884,692	723,474
17. Total members months (Column 6, Line 7)	13,328,872	11,034,231	9,408,328	10,089,062	8,532,128
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	82.6	80.6	80.7	78.1	80.2
20. Cost containment expenses	2.0	2.5	2.5	2.8	2.9
21. Other claims adjustment expenses	0.7	0.9	0.9	0.8	1.1
22. Total underwriting deductions (Line 23)	92.1	91.8	91.8	91.2	91.9
23. Total underwriting gain (loss) (Line 24)	7.9	8.2	8.2	8.8	8.1
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	1,204,447,201	877,076,694	869,074,392	697,613,632	610,102,129
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)]	1,228,727,611	931,178,147	985,497,465	770,101,291	657,072,585
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above.	0	0	0	0	0

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

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

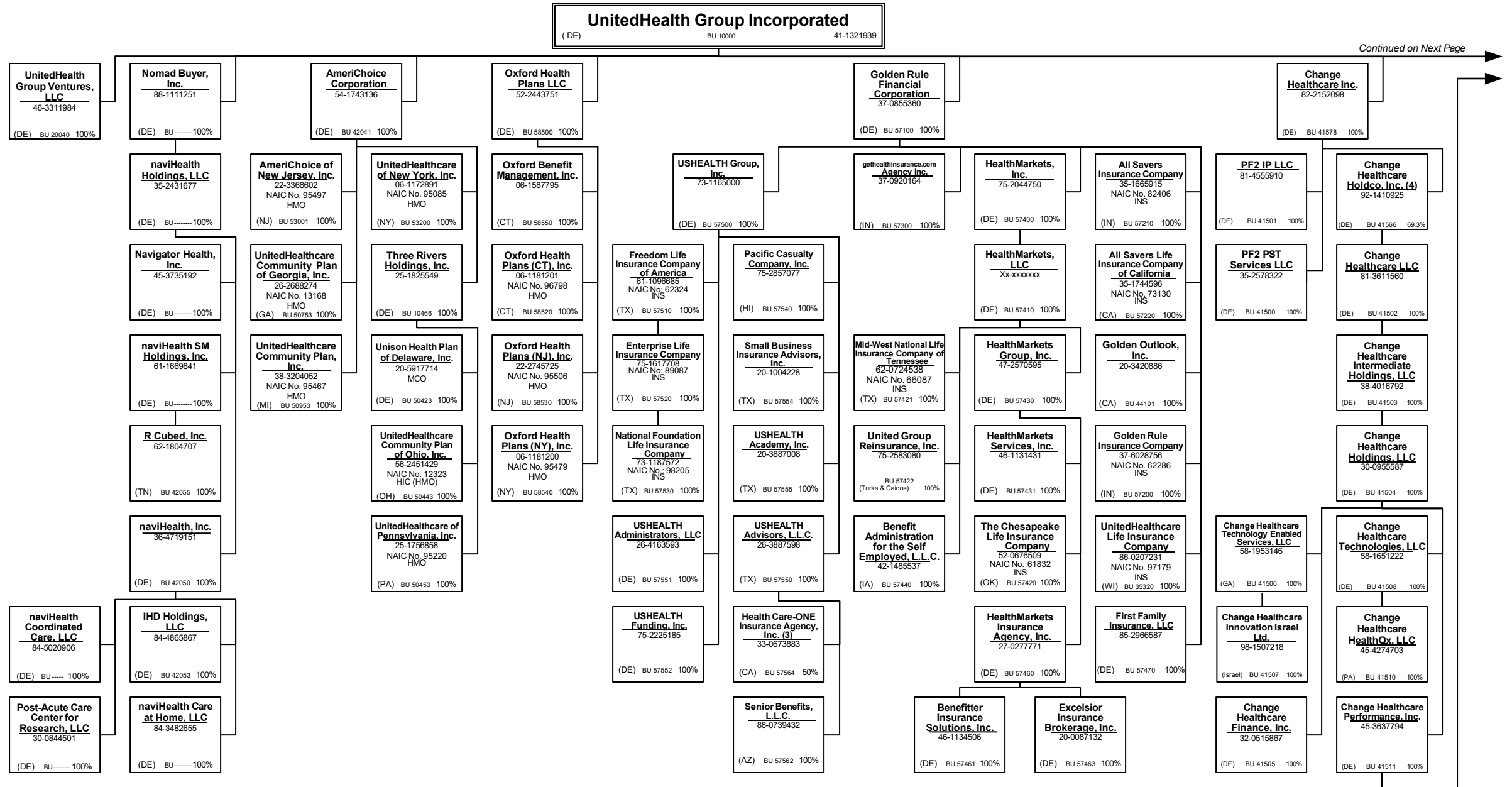
		1	Direct Business Only								
			2	3	4	5	6	7	8	9	10
States, etc.		Active Status (a)	Accident and Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Program Premiums	Life and Annuity Premiums & Other Considerations	Property/Casualty Premiums	Total Columns 2 Through 8	Deposit-Type Contracts
1. Alabama	AL	N	0	0	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0	0
3. Arizona	AZ	L	0	95,559,521	0	0	0	0	0	95,559,521	0
4. Arkansas	AR	N	0	0	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0	0
8. Delaware	DE	L	0	49,967,888	0	0	0	0	0	49,967,888	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0	0	0
14. Illinois	IL	L	0	107,579,637	0	0	0	0	0	107,579,637	0
15. Indiana	IN	N	0	0	0	0	0	0	0	0	0
16. Iowa	IA	L	0	849,750,926	0	0	0	0	0	849,750,926	0
17. Kansas	KS	L	0	252,236,553	0	0	0	0	0	252,236,553	0
18. Kentucky	KY	L	0	578,524,583	0	0	0	0	0	578,524,583	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0	0
20. Maine	ME	L	0	32,738,439	0	0	0	0	0	32,738,439	0
21. Maryland	MD	L	0	6,596,632	0	0	0	0	0	6,596,632	0
22. Massachusetts	MA	L	0	259,738,232	0	0	0	0	0	259,738,232	0
23. Michigan	MI	N	0	0	0	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0	0	0	0
25. Mississippi	MS	L	0	124,325,562	0	0	0	0	0	124,325,562	0
26. Missouri	MO	L	0	1,040,626,459	0	0	0	0	0	1,040,626,459	0
27. Montana	MT	N	0	0	0	0	0	0	0	0	0
28. Nebraska	NE	L	0	312,474,452	0	0	0	0	0	312,474,452	0
29. Nevada	NV	N	0	0	0	0	0	0	0	0	0
30. New Hampshire	NH	L	0	162,366,355	0	0	0	0	0	162,366,355	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0	0
34. North Carolina	NC	L	(531,896)	4,310,543,450	0	0	0	0	0	4,310,011,554	0
35. North Dakota	ND	N	0	0	0	0	0	0	0	0	0
36. Ohio	OH	L	0	2,903,065,721	0	0	0	0	0	2,903,065,721	0
37. Oklahoma	OK	L	4,903	533,000,749	0	0	0	0	0	533,005,652	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	0	317,416,173	0	0	0	0	0	317,416,173	0
40. Rhode Island	RI	L	0	320,986,221	0	0	0	0	0	320,986,221	0
41. South Carolina	SC	N	0	0	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0	0	0
43. Tennessee	TN	L	0	1,291,276,799	0	0	0	0	0	1,291,276,799	0
44. Texas	TX	N	0	0	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0	0	0
46. Vermont	VT	L	0	68,995,930	0	0	0	0	0	68,995,930	0
47. Virginia	VA	L	0	986,980,400	0	0	0	0	0	986,980,400	0
48. Washington	WA	N	0	0	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0	0	0
50. Wisconsin	WI	L	315,740,422	3,037,595,251	144,963	0	0	0	0	3,354,007,629	0
51. Wyoming	WY	N	0	0	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0	0
58. Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0	0	0	0
59. Subtotal	XXX		315,740,422	17,642,345,933	144,963	0	0	0	0	17,958,231,318	0
60. Reporting Entity Contributions for Employee Benefit Plans	XXX		0	0	0	0	0	0	0	0	0
61. Totals (Direct Business)	XXX		315,740,422	17,642,345,933	144,963	0	0	0	0	17,958,231,318	0
DETAILS OF WRITE-INS											
58001.	XXX		0	0	0	0	0	0	0	0	0
58002.	XXX		0	0	0	0	0	0	0	0	0
58003.	XXX		0	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 22
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. N - None of the above - Not allowed to write business in the state..... 35

(b) Explanation of basis of allocation by states, premiums by state, etc.
 Premiums are allocated by state based on geographic market.

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



Continued on Next Page

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

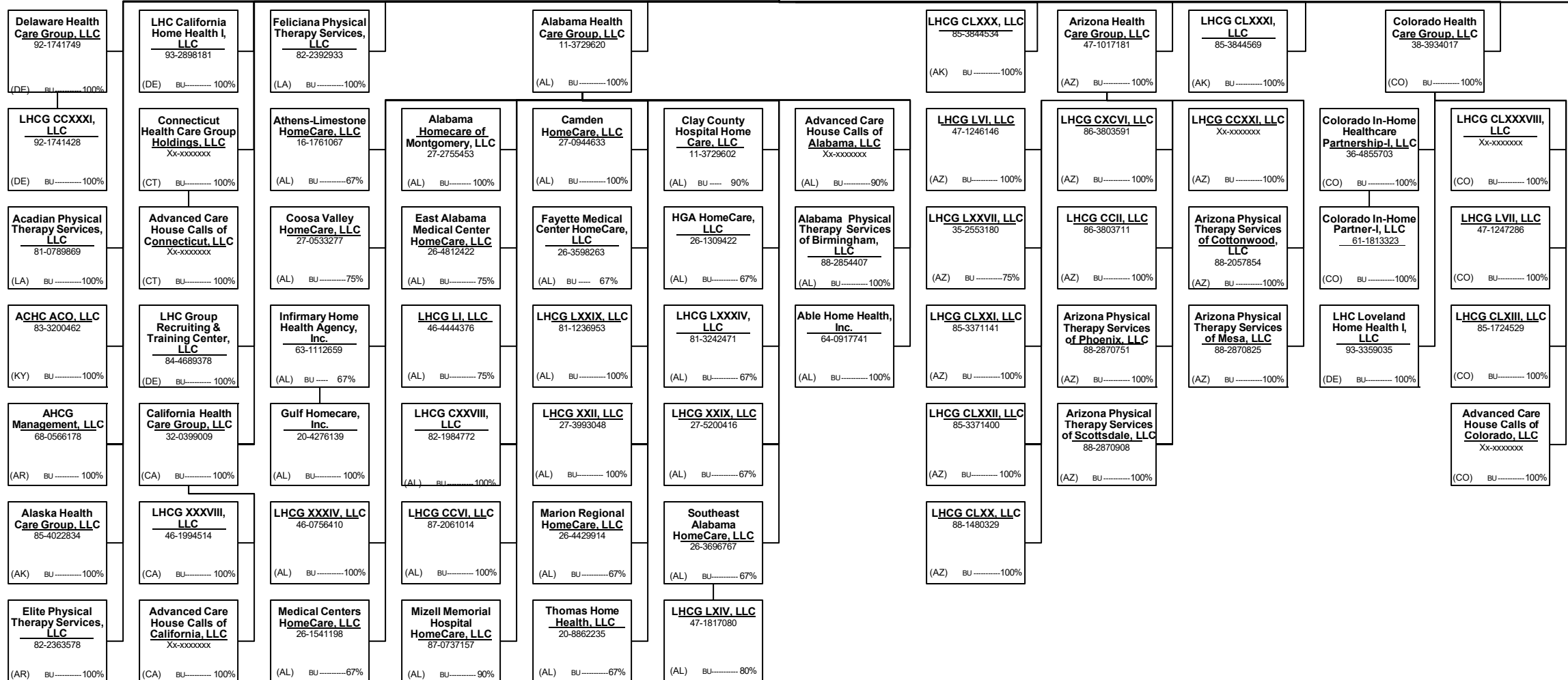
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

Continued from Previous Page

Continued on Next Page

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



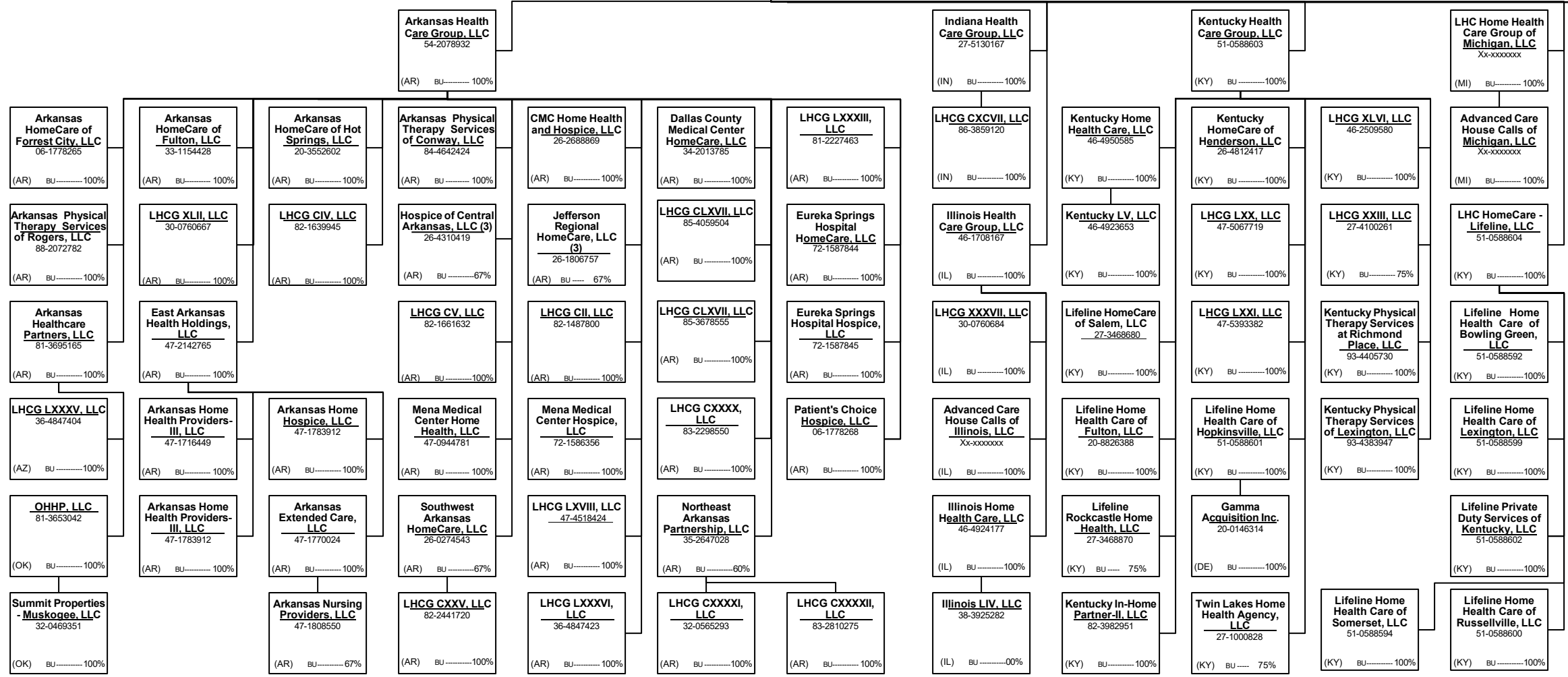
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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Continued on Next Page

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



40.3

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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Continued on Next Page

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

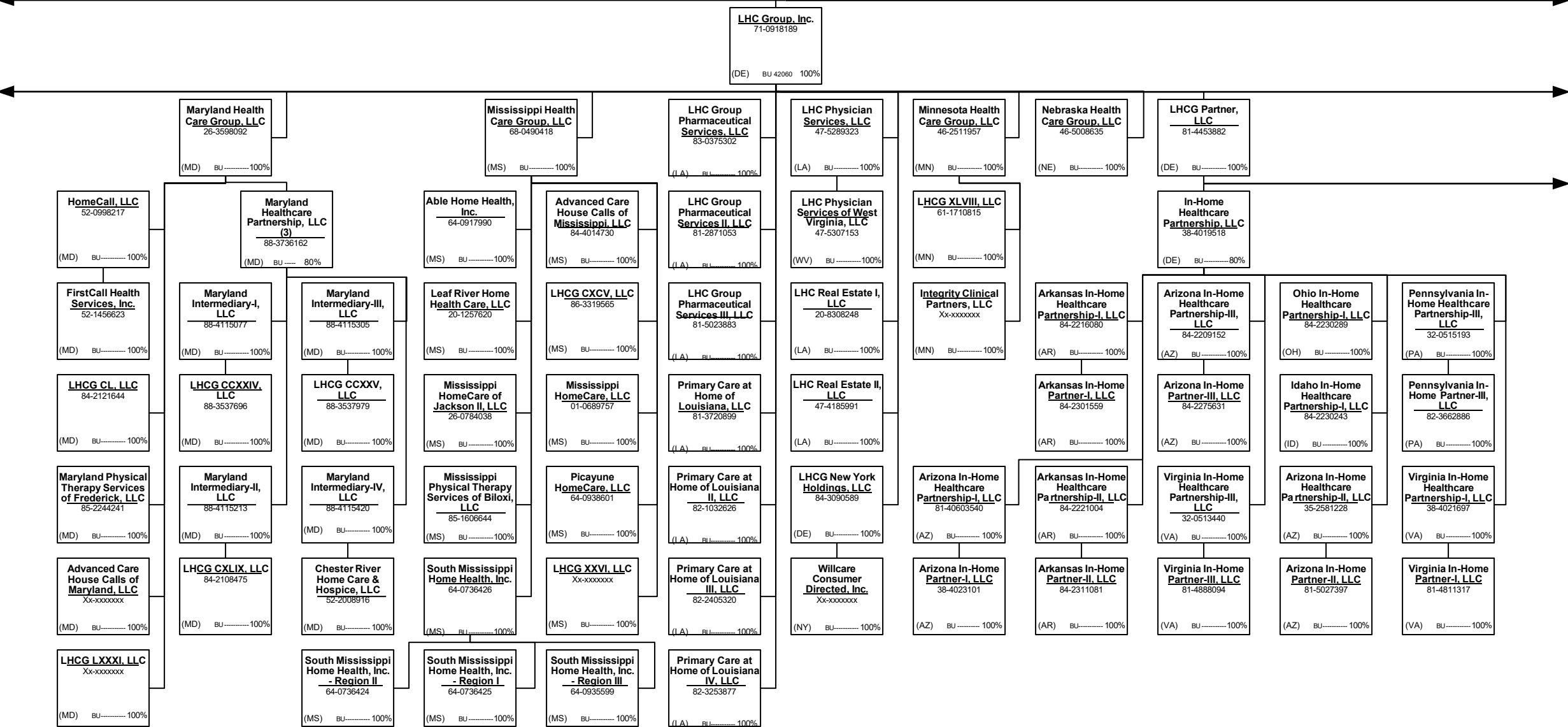
40.4

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

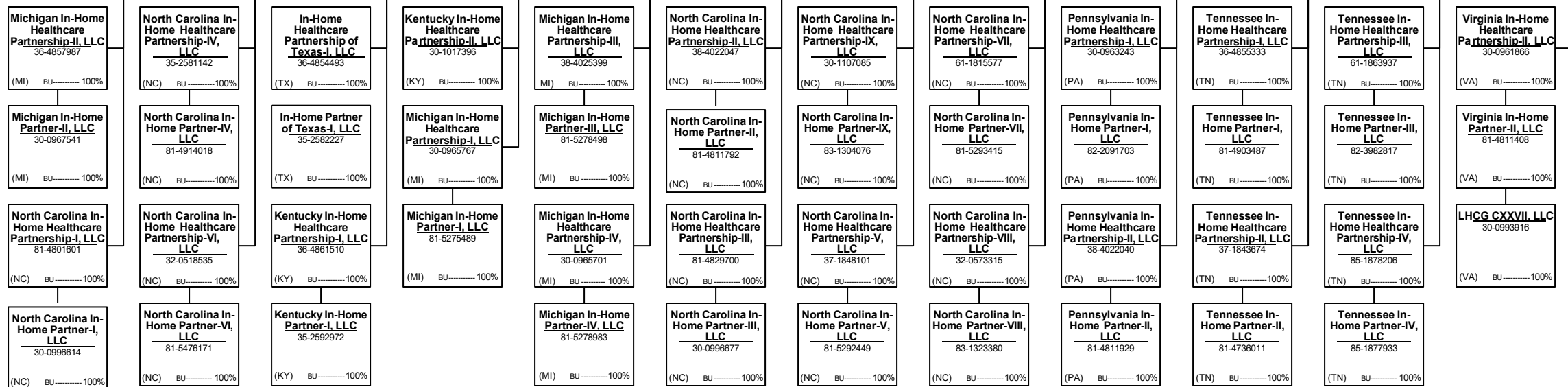
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LHC Group, Inc.
 71-0918189
 (DE) BU-----100%

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

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



40.6

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

40.7

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

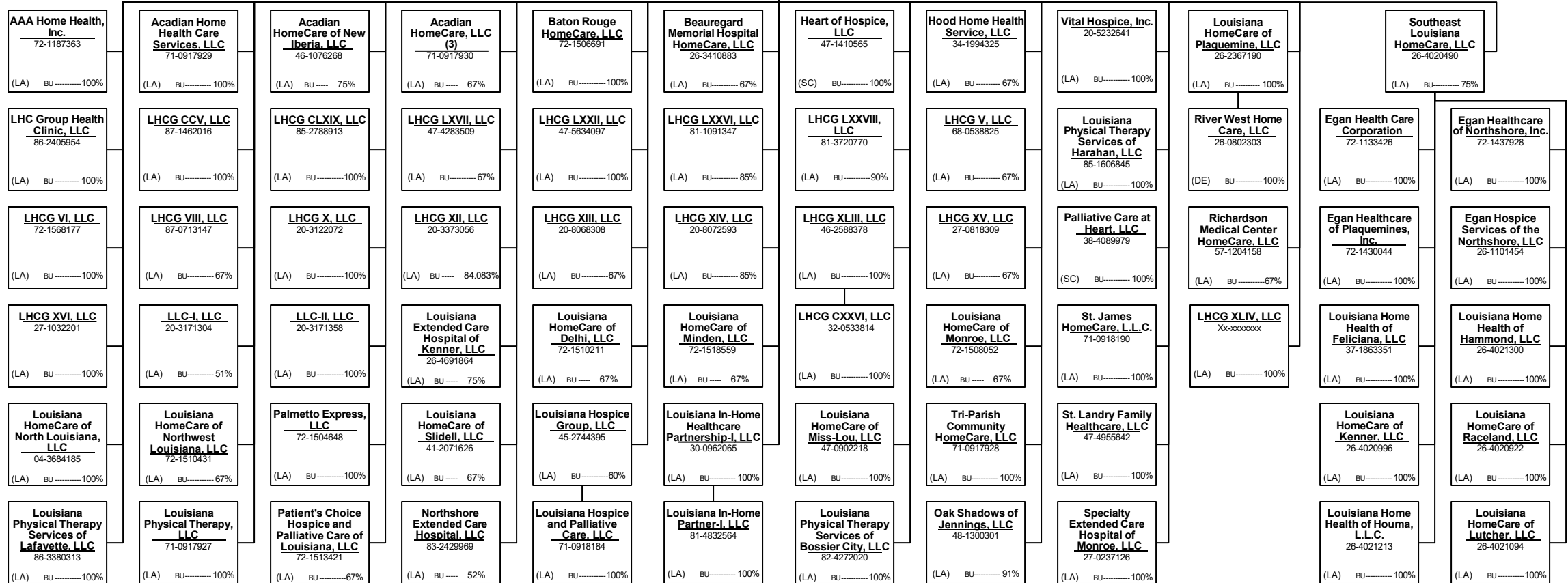
UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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



40.8

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

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

Palmetto Express Company, LLC
 85-1062549
 (DE) BU 100%

Primary Care at Home of Tennessee, LLC
 81-2883076
 (TN) BU 100%

Texas Health Care Group Holdings, LLC
 02-0732711
 (LA) BU 100%

Wyoming Health Care Group, LLC
 85-3596917
 (WY) BU 100%

Ohio Health Care Group, LLC
 26-2948051
 (OH) BU 100%

Washington D.C. Health Care Group, LLC
 81-2110483
 (DC) BU 100%

Primary Care at Home of Maryland, LLC
 81-2855404
 (MD) BU 100%

Pennsylvania Health Care Group Holdings, LLC
 27-5162879
 (PA) BU 100%

South Carolina Health Care Group, LLC
 20-3841393
 (SC) BU 100%

Primary Care at Home of West Virginia, LLC
 82-2421087
 (WV) BU 100%

Oklahoma Health Care Group, LLC
 20-4138550
 (OK) BU 100%

Oregon Health Care Group, LLC
 27-0435404
 (OR) BU 100%

LHCG CLXXIII, LLC
 85-3597496
 (WY) BU 100%

Assisted Care by Black Stone of Toledo, LLC
 84-2342747
 (OH) BU 100%

Cambridge Personal Care, LLC
 84-2342721
 (OH) BU 100%

LHCG CXXXV, LLC
 83-3292266
 (DC) BU 100%

Utah Health Care Group, LLC
 38-3933009
 (UT) BU 100%

LHCG XXVII, LLC
 Xx-xxxxxx
 (PA) BU 100%

Patient Care Pennsylvania II, LLC
 84-3060310
 (PA) BU 100%

South Carolina In-Home Healthcare Partnership-II, LLC
 84-2265813
 (SC) BU 100%

LHCG XLI, LLC
 32-0398996
 (SC) BU 100%

North Carolina Health Care Group, LLC
 20-3841313
 (NC) BU 100%

LHCG CLXX, LLC
 85-3439557
 (OK) BU 100%

Salem Home Care, LLC
 27-1976968
 (OR) BU 100%

LHCG CLXXIV, LLC
 85-3597612
 (WY) BU 100%

LHCG CCVII, LLC
 87-1639987
 (OH) BU 67%

LHCG CCVIII, LLC
 87-1640079
 (OH) BU 67%

Wisconsin Health Care Group, LLC
 46-2578657
 (WI) BU 100%

LHCG LX, LLC
 47-1146759
 (UT) BU 100%

Keystone Healthcare Partnership, LLC
 83-3134941
 (PA) BU 75%

Advanced Care House Calls of Pennsylvania, LLC
 Xx-xxxxxx
 (PA) BU 100%

South Carolina In-Home Partner-II, LLC
 Xx-xxxxxx
 (SC) BU 100%

Advanced Care House Calls of South Carolina, LLC
 Xx-xxxxxx
 (SC) BU 100%

Cape Fear Valley HomeCare and Hospice, LLC
 26-3385545
 (NC) BU 67%

New Hampshire Health Care Group, LLC
 83-4369503
 (NH) BU 100%

Three Rivers HomeCare, LLC
 27-0705907
 (OR) BU 75%

LHCG CLXXV, LLC
 85-3597859
 (WY) BU 100%

Ohio HomeCare, LLC
 26-3086449
 (OH) BU 100%

Ohio Physical Therapy Services of Mayfield Heights, LLC
 87-1767658
 (OH) BU 100%

Almost Family Personal Care, LLC
 84-4879227
 (WI) BU 100%

Rhode Island Health Care Group, LLC
 35-2508990
 (RI) BU 100%

LHCG CXLI, LLC
 83-3187481
 (PA) BU 100%

LHCG CXLIII, LLC
 83-3565916
 (PA) BU 100%

South Carolina In-Home Healthcare Partnership-III, LLC
 84-2265894
 (SC) BU 100%

South Carolina In-Home Healthcare Partnership-I, LLC
 32-0552614
 (SC) BU 100%

LHCG L, LLC
 35-2503790
 (NC) BU 100%

Advanced Care House Calls of New Hampshire, LLC
 83-4514991
 (NH) BU 100%

Advanced Care House Calls of Oregon, LLC
 Xx-xxxxxx
 (OR) BU 100%

LHCG CLXXVI, LLC
 85-3598017
 (WY) BU 100%

Ohio Physical Therapy Services of Xenia, LLC
 85-0538001
 (OH) BU 100%

Ohio Physical Therapy Services of Richmond Heights, LLC
 87-4673219
 (OH) BU 100%

Advance Care House Calls of Wisconsin, LLC
 Xx-xxxxxx
 (WI) BU 100%

LHCG CLXXXIX, LLC
 86-1418678
 (RI) BU 100%

LHCG CXLII, LLC
 83-3233710
 (PA) BU 100%

LHCG CXLIV, LLC
 83-3472384
 (NJ) BU 100%

South Carolina In-Home Partner-III, LLC
 Xx-xxxxxx
 (SC) BU 100%

South Carolina In-Home Partner-I, LLC
 82-4146393
 (SC) BU 100%

LHCG CLXXIX, LLC
 85-3788593
 (NC) BU 100%

New Hampshire Physical Therapy Services of Hanover, LLC
 84-3293183
 (NH) BU 100%

LHCG LXXIII, LLC
 86-2320979
 (OR) BU 100%

LHCG CLXXVII, LLC
 85-3620785
 (WY) BU 100%

Ohio In-Home Partner-I, LLC
 84-2479780
 (OH) BU 100%

LHCG XLVII, LLC
 32-0408265
 (WI) BU 100%

LHCG LIX, LLC
 47-1144980
 (RI) BU 100%

LHCG CXLV, LLC
 83-3452180
 (NJ) BU 100%

LHCG CXL, LLC
 83-3146056
 (PA) BU 100%

LHCG CXXXVI, LLC
 Xx-xxxxxx
 (NC) BU 100%

LHCG CLXXVIII, LLC
 85-3621349
 (WY) BU 100%

Advanced Care House Calls of Rhode Island, LLC
 Xx-xxxxxx
 (RI) BU 100%

40.9

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

Texas Health Care Group, LLC
 62-1850044
 (TX) BU 100%

Virginia Health Care Group, LLC
 06-1762010
 (VA) BU 100%

Washington Health Care Group, LLC
 26-3811771
 (WA) BU 100%

West Virginia Health Care Group, LLC
 87-0748651
 (WV) BU 100%

Idaho Health Care Group, LLC
 27-2498964
 (ID) BU 100%

Massachusetts Health Care Group, LLC
 38-3932998
 (MA) BU 100%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

40.10

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

LHCG CXXX, LLC
 92-0578697
 (TN) BU 100%

40.11

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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40.12

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Health at Home Holdings - Tulsa, LLC
 87-1136169
 (DE) BU 100%

Southwest Missouri HomeCare, LLC
 26-1496237
 (MO) BU 100%

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

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

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

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

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

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

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

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

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

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

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

LHCG CCXVIII, LLC
 88-4310496
 (NJ) BU 100%

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Commonwealth Clinical Partners, LLC
 46-5768603
 (KY) BU 100%

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

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

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

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

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

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

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

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

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

Imperium Clinical Partners, LLC
 86-3256691
 (KY) BU 100%

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

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

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

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

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

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

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

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

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

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

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

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

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

Kentucky Accountable Care, LLC
 47-4035777
 (KY) BU 100%

Louisa Home Care Holdings, LLC
 81-3825304
 (DE) BU 100%

Mooresville Home Care Services, LLC
 36-4794488
 (DE) BU 100%

Tucson Home Care Services, LLC
 30-0838429
 (DE) BU 100%

Deming Home Care Services, LLC
 26-3376957
 (DE) BU 100%

Victoria Texas Home Care Services, LLC
 26-3404003
 (DE) BU 100%

Birmingham Home Care Services, LLC
 32-0408624
 (DE) BU 100%

Western Arizona Regional Home Health and Hospice, LLC
 20-2014700
 (AZ) BU 100%

Patient Care of Hudson County, LLC
 47-5126154
 (NJ) BU 100%

Kentucky Clinical Partners, LLC
 47-4005600
 (KY) BU 100%

Physicians Accountable Care, LLC
 47-4024935
 (KY) BU 100%

Physicians Accountable Care of Kentucky, LLC
 47-4035828
 (KY) BU 100%

SJ Home Care LLC
 26-2817959
 (DE) BU 100%

Springdale Home Care Services, LLC
 26-3389049
 (DE) BU 100%

Shelbyville Home Care Services, LLC
 26-3388550
 (DE) BU 100%

Jackson Home Care Services, LLC
 26-3375646
 (DE) BU 100%

Wilkes-Barre Home Care Services, LLC
 26-3594822
 (DE) BU 100%

Key West PD, LLC
 32-0536495
 (FL) BU 100%

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

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

AFAM Holding Co II, LLC (4)
 85-3047540
 (DE) BU 80%

BRACOR, Inc.
 16-1270177
 (NY) BU 100%

AFAM Holding Co, LLC (4)
 83-3778238
 (DE) BU 80%

Emporia Home Care Services, LLC
 26-3388740
 (DE) BU 100%

Patient's Choice Homecare, LLC
 55-0832250
 (CT) BU 100%

Connecticut Home Health Care, Incorporated
 06-1254084
 (CT) BU 100%

Fulton Home Care Services LLC
 26-3385091
 (DE) BU 99%

Blue Island Home Care Services LLC
 38-3859193
 (DE) BU 99%

Brevard HMA Home Health LLC
 27-3142339
 (FL) BU 100%

Brevard HMA Hospice LLC
 27-3142339
 (FL) BU 100%

Centre Home Care LLC
 20-4408565
 (AL) BU 100%

Crossroads Home Care Services, LLC
 26-3376835
 (DE) BU 99%

Tomball Texas Home Care Services, LLC
 45-2856177
 (DE) BU 99%

Youngstown Home Care Services LLC
 27-5284765
 (DE) BU 100%

Franklin Home Care Services, LLC
 26-3388787
 (DE) BU 100%

Western Region Health Corporation
 16-1365147
 (NY) BU 100%

Willcare, Inc.
 16-1202250
 (NY) BU 100%

Weatherford Home Care Services, LLC
 26-3375892
 (DE) BU 100%

Florence Home Care Services, LLC
 26-3376655
 (DE) BU 100%

Fort Payne Home Care LLC
 20-4408510
 (AL) BU 100%

Fort Smith HMA Home Health, LLC
 27-1014059
 (AR) BU 100%

Galesburg Home Care LLC
 20-4828017
 (DE) BU 99%

Granite City Home Care Services LLC
 26-3376889
 (DE) BU 99%

Waukegan Hospice LLC
 20-4885028
 (DE) BU 99%

York Home Care Services LLC
 30-0708462
 (DE) BU 100%

Lakeland Home Care Services LLC
 27-3073250
 (DE) BU 100%

Litson Certified Care, Inc.
 13-3792263
 (NY) BU 100%

Litson Health Care, Inc.
 14-1630316
 (NY) BU 100%

Mayes County HMA Home Health LLC
 45-4406785
 (OK) BU 100%

Helena Home Care Services LLC
 26-3384769
 (DE) BU 100%

Jourdanton Home Care Services, LLC
 26-3388719
 (DE) BU 100%

Lancaster Home Care Services, LLC
 26-3376587
 (DE) BU 100%

Louisa Home Care Services LLC
 26-3385143
 (DE) BU 100%

Northampton Home Care LLC
 26-1266166
 (DE) BU 100%

West Grove Home Care, LLC
 26-1266308
 (DE) BU 100%

Petersburg Home Care Services, LLC
 26-3388826
 (DE) BU 100%

Wichita Falls Texas Home Care, LLC
 20-5280925
 (TX) BU 100%

Oklahoma City Home Care Services LLC
 26-3388890
 (DE) BU 100%

Pottstown Home Care Services, LLC
 26-3385581
 (DE) BU 100%

Red Bud Home Care Services, LLC
 26-3385035
 (DE) BU 99%

Sharon Home Care Services LLC
 37-1745728
 (DE) BU 100%

Spokane Home Care Services LLC
 27-3788721
 (DE) BU 100%

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

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

AFAM Holding Co IV, LLC (4)
 92-2908587
 (OK) BU 80%

AFAM Holding Co III, LLC (4)
 86-3137505
 (DE) BU 80%

Almost Family PC of SW Florida, LLC
 26-1261522
 (FL) BU 100%

Caretenders Visiting Services of District 6, LLC
 30-0425709
 (KY) BU 100%

Caretenders Visiting Services of Orlando, LLC
 30-0425717
 (KY) BU 100%

Almost Family PC of Kentucky, LLC
 26-1259925
 (KY) BU 100%

Caretenders VS of Ohio, LLC
 26-3706241
 (OH) BU 100%

Caretenders VNA of Ohio, LLC
 27-3756374
 (OH) BU 100%

Caretenders VS of Western KY, LLC
 26-1265838
 (KY) BU 100%

Mederi Caretenders VS of Broward, LLC
 26-1264504
 (FL) BU 100%

NP Services of KY, LLC
 82-2998879
 (KY) BU 100%

Long Term Solutions, Inc.
 04-3485196
 (MA) BU 100%

Clinton Home Health & Hospice LLC
 45-4406745
 (OK) BU 100%

AFAM Holding Co V, LLC (4)
 93-2670946
 (DE) BU 80%

Almost Family PC of West Palm, LLC
 26-1263982
 (FL) BU 100%

Caretenders Visiting Services of District 7, LLC
 30-0425714
 (KY) BU 100%

Caretenders Visiting Services of Pinellas County, LLC
 20-5826531
 (FL) BU 100%

Caretenders of Jacksonville, LLC
 20-5890994
 (FL) BU 100%

IN Homecare Network North, LLC
 46-3020499
 (IN) BU 100%

Caretenders VS of Boston, LLC
 26-1258759
 (MA) BU 100%

HHA of Wisconsin, LLC
 37-1826396
 (WI) BU 100%

Mederi Caretenders VS of SE FL, LLC
 26-1264234
 (FL) BU 100%

NP Services of NC, LLC
 82-3026260
 (NC) BU 100%

LTS At Home, LLC
 85-1275334
 (DE) BU 100%

Woodward Home Care Services LLC
 26-3375945
 (DE) BU 100%

El Dorado Home Care Services, LLC
 26-4626302
 (DE) BU 100%

BHC Services, Inc.
 06-1137222
 (NY) BU 80%

Caretenders Visiting Services of Gainesville, LLC
 30-0425715
 (FL) BU 100%

Caretenders Visiting Services of Southern Illinois, LLC
 20-5826553
 (IL) BU 100%

Caretenders Visiting Services of St. Augustine, LLC
 20-2910357
 (FL) BU 100%

NP Services of IN, LLC
 82-3009527
 (IN) BU 100%

Caretenders VS of Central KY, LLC
 26-1259391
 (KY) BU 100%

Home Health of Jefferson Co, LLC
 38-4003190
 (KY) BU 60%

Mederi Caretenders VS of SW FL, LLC
 26-1264384
 (FL) BU 100%

NP Services of OH, LLC
 82-4255048
 (OH) BU 100%

Cambridge Home Health Care Holdings, Inc.
 20-0591577
 (DE) BU 100%

Berwick Home Care Services LLC
 26-3376776
 (DE) BU 100%

Caretenders of Cleveland, Inc.
 61-1306845
 (KY) BU 100%

Caretenders Visiting Services of Hernando County, LLC
 20-5826497
 (FL) BU 100%

Almost Family PC of Ft. Lauderdale, LLC
 26-1260724
 (FL) BU 100%

Caretenders Visiting Services of St. Louis, LLC
 20-5826598
 (MO) BU 100%

Caretenders VS of SE Ohio, LLC
 45-1139239
 (OH) BU 100%

Caretenders VS of Lincoln Trail, LLC
 26-3632764
 (KY) BU 100%

Illinois Home Care Holdings, LLC
 32-0505528
 (DE) BU 80%

Mederi Caretenders VS of Tampa, LLC
 26-1248096
 (FL) BU 100%

Princeton Home Health, LLC
 20-5081107
 (AL) BU 100%

Cambridge Home Health Care, Inc.
 34-1772291
 (OH) BU 100%

Almost Family ACO Services of Kentucky, LLC
 61-1166649
 (KY) BU 100%

Caretenders of Columbus, Inc.
 61-1302995
 (KY) BU 100%

Caretenders Visiting Services of Kentuckiana, LLC
 20-3021812
 (KY) BU 100%

Almost Family ACO Services of South Florida, LLC
 46-5765971
 (FL) BU 100%

Caretenders Visiting Services Employment Company, Inc.
 61-1326749
 (KY) BU 100%

Caretenders Visiting Services of Ocala, LLC
 20-4522444
 (FL) BU 100%

Caretenders VS of Louisville, LLC
 26-1264112
 (KY) BU 100%

IN HomeCare Network Central, LLC
 46-3029953
 (IN) BU 100%

Mederi Private Care, LLC
 83-4371904
 (FL) BU 100%

Midwest Hospice, LLC
 Xx-xxxxxxx
 (AR) BU 100%

Cambridge Home Health Care, Inc./ Private
 34-1772292
 (OH) BU 100%

40.15

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

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

Black Stone Operations, LLC
 90-1028083
 (OH) BU 100%

OMNI Home Health Holdings, Inc.
 45-2638400
 (DE) BU 100%

Black Stone of Northeast Ohio, LLC
 47-2166181
 (OH) BU 100%

Blackstone Group, LLC
 20-1902460
 (OH) BU 100%

Black Stone of Cincinnati, LLC
 27-4109221
 (OH) BU 100%

Blackstone Health Care, LLC
 31-1462432
 (OH) BU 100%

Black Stone of Dayton, LLC
 27-4109305
 (OH) BU 100%

OMNI Home Health Services, LLC
 26-2010556
 (DE) BU 100%

Black Stone of Northwest Ohio, LLC
 90-1020734
 (OH) BU 100%

Black Stone of Central Ohio, LLC
 27-1746397
 (OH) BU 100%

Assisted Care by Black Stone of Cincinnati, LLC
 27-4109484
 (OH) BU 100%

Home Health Care by Black Stone of Cincinnati, LLC
 27-4109403
 (OH) BU 100%

Advanced Geriatric Education & Consulting, LLC
 26-1666243
 (OH) BU 100%

Assisted Care by Black Stone of Dayton, LLC
 27-4109638
 (OH) BU 100%

OMNI Home Health- District 4, LLC
 20-1657488
 (FL) BU 100%

Home Health Agency- Central Pennsylvania, LLC
 20-1497787
 (FL) BU 100%

Home Health Agency- Collier, LLC
 20-0832146
 (FL) BU 100%

Home Health Agency- Hillsborough, LLC
 59-3757325
 (FL) BU 100%

OMNI Home Health- Jacksonville, LLC
 59-3754764
 (FL) BU 100%

Assisted Care by Black Stone of Northwest Ohio, LLC
 47-3253280
 (OH) BU 100%

Assisted Care by Black Stone of Central Ohio, LLC
 27-1755138
 (OH) BU 100%

Care Advisors by Black Stone, LLC
 27-0564326
 (OH) BU 100%

MJ Nursing at Black Stone, LLC
 26-3831640
 (OH) BU 100%

S&B Health Care, LLC
 31-1487353
 (OH) BU 100%

Home Health Care by Black Stone of Dayton, LLC
 27-4109553
 (OH) BU 100%

Home Health Agency- Pennsylvania, LLC
 59-3757322
 (FL) BU 100%

Home Health Agency- Indiana, LLC
 20-1408322
 (FL) BU 100%

Home Health Agency- Pinellas, LLC
 59-3757320
 (FL) BU 100%

OMNI Home Health- District 1, LLC
 20-0527436
 (FL) BU 100%

OMNI Home Health- District 2, LLC
 20-0527566
 (FL) BU 100%

Home Health Care by Black Stone of Northwest Ohio, LLC
 34-1708719
 (OH) BU 100%

Home Health Care by Black Stone of Central Ohio, LLC
 27-1755342
 (OH) BU 100%

OMNI Home Health- Hernando, LLC
 59-3741300
 (FL) BU 100%

OMNI Health Management, LLC
 04-3630085
 (FL) BU 100%

Home Health Agency- Philadelphia, LLC
 20-1408427
 (FL) BU 100%

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

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

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

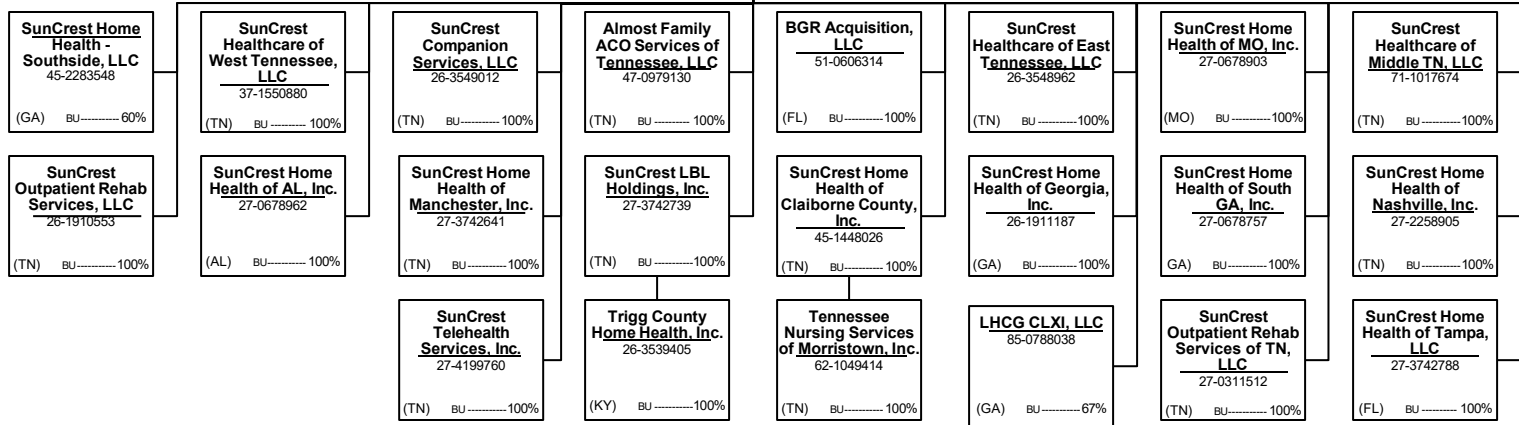
National Health Industries, Inc.
 61-0997496
 (KY) BU -----90%

OMNI Home Health Holdings, Inc.
 45-2638400
 (DE) BU -----100%

SunCrest Healthcare, Inc.
 20-3701127
 (GA) BU -----100%

Substantively Controlled LHC Group Entities

HH Health System-Jackson, LLC
 87-2027148
 (AL) BU ----

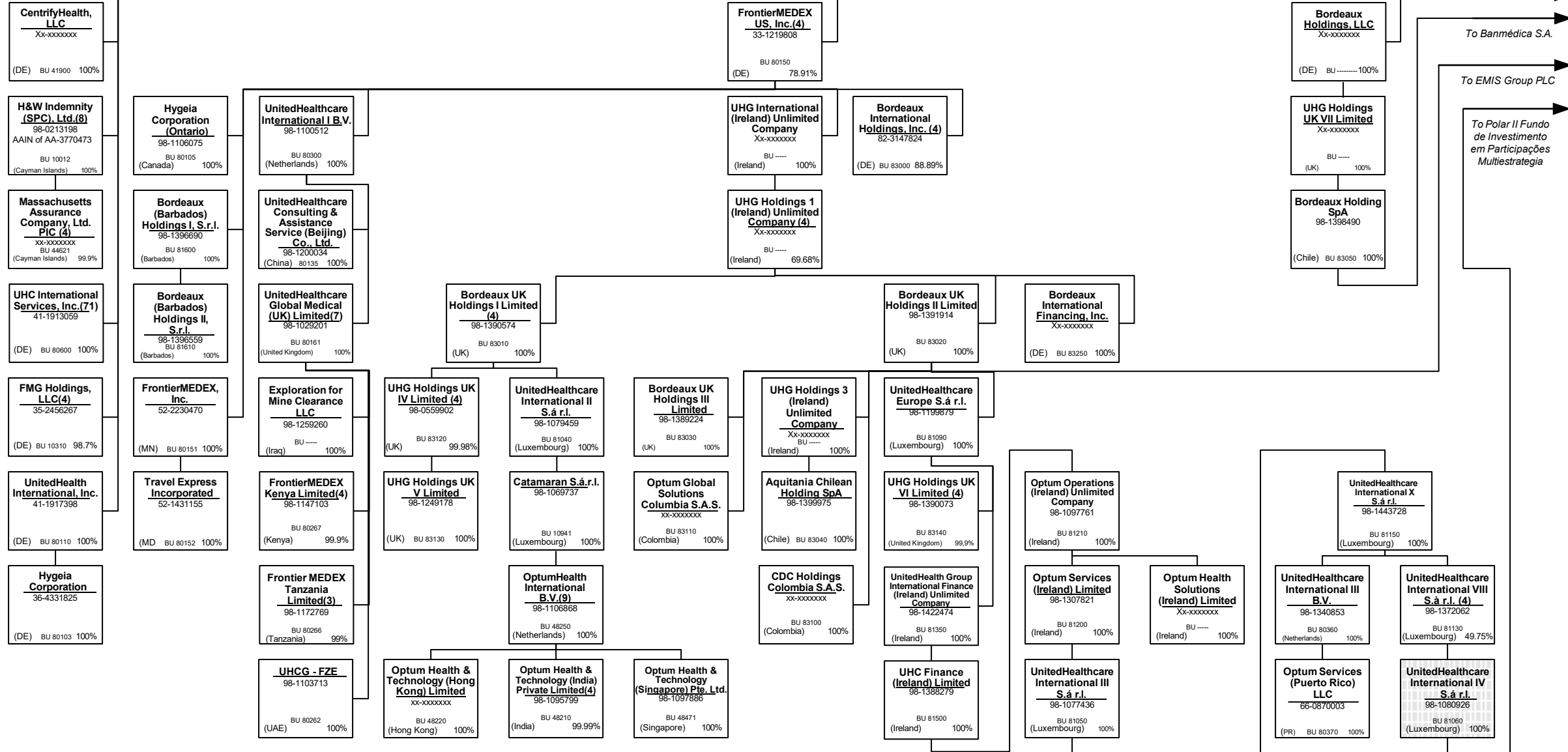


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



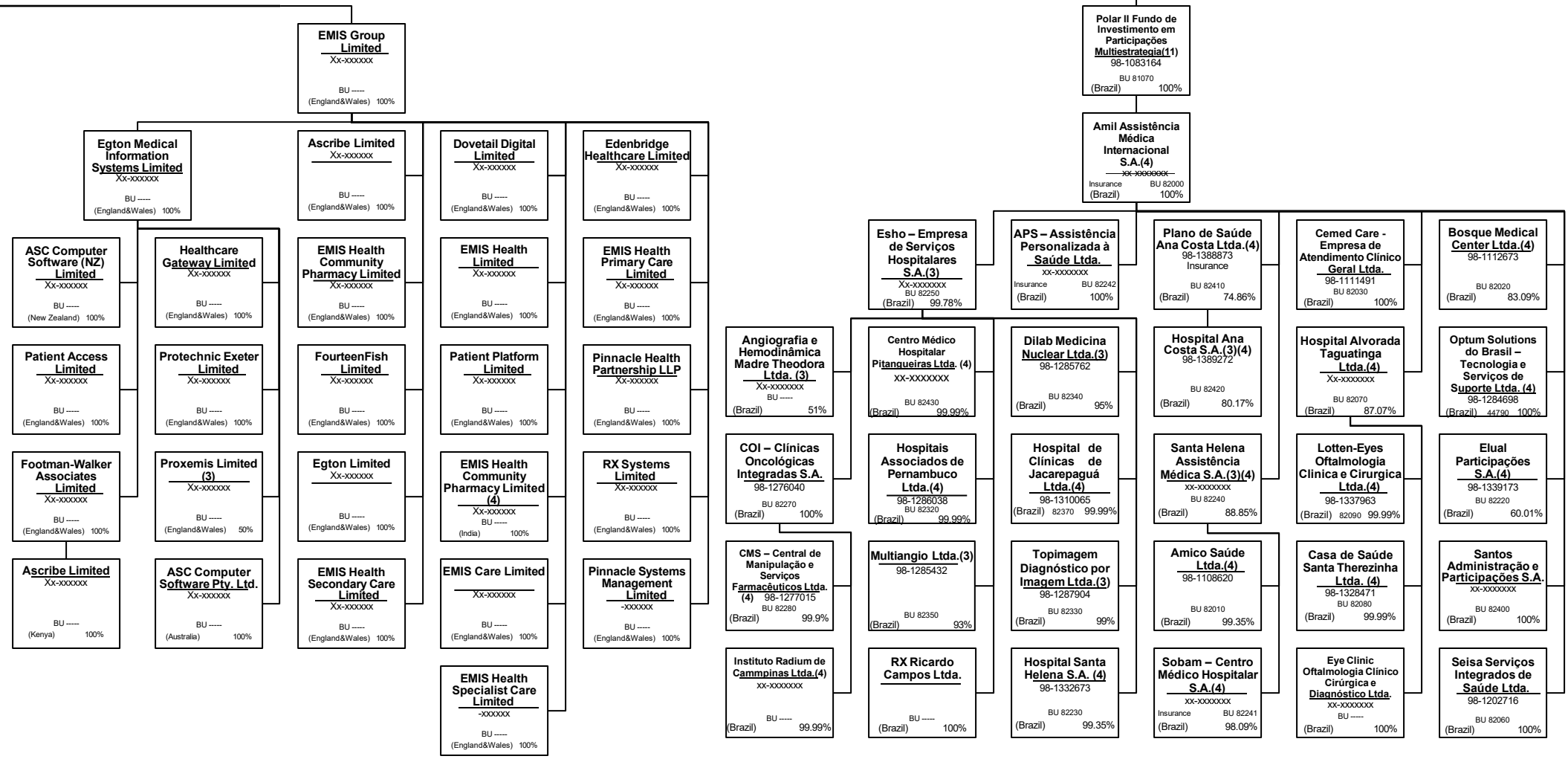
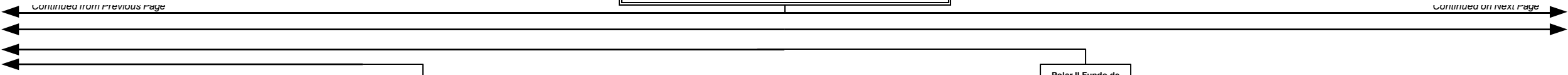
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939



40.19

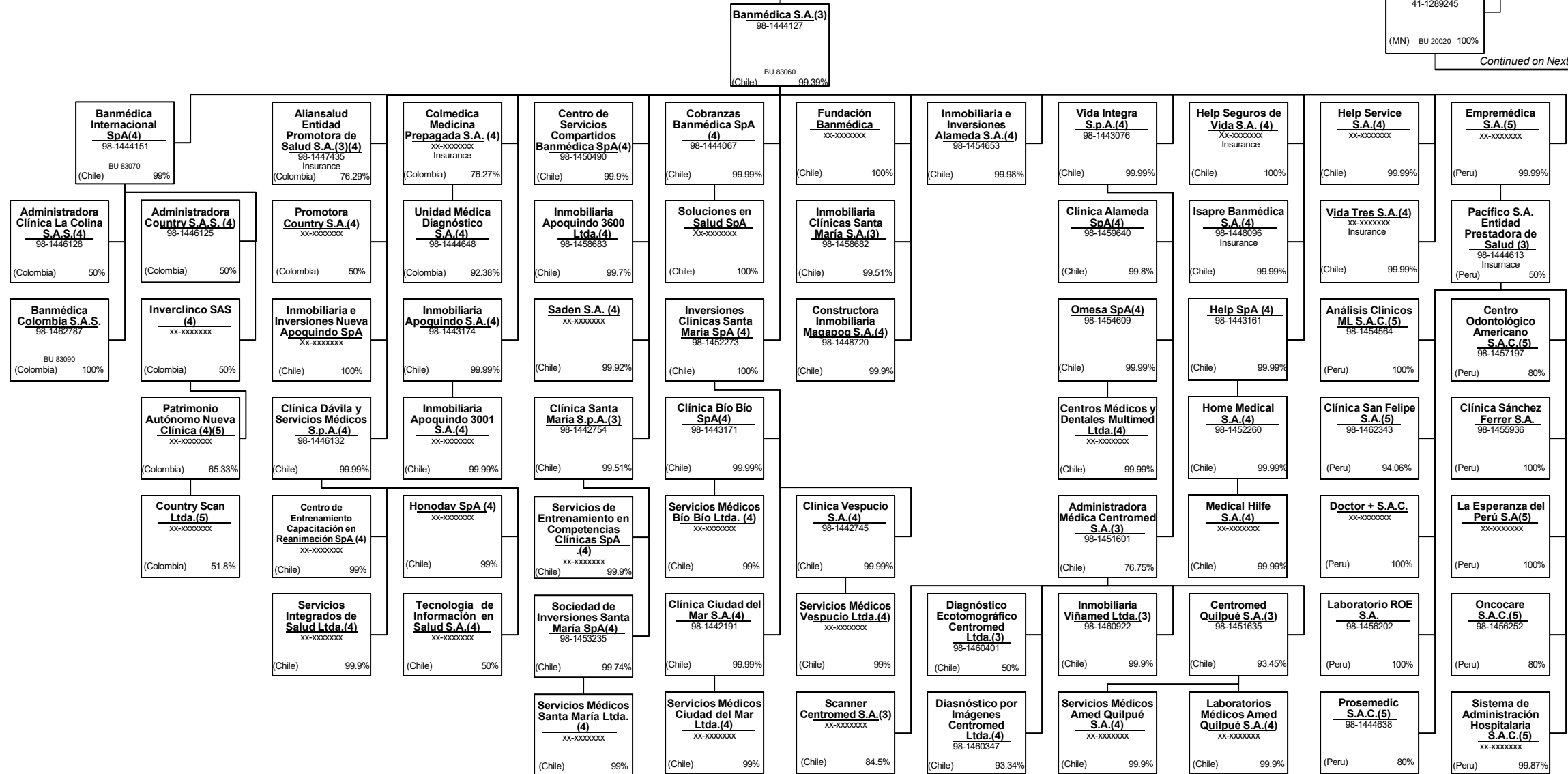
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

UnitedHealth Group Incorporated
 (DE) 41-1321939

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

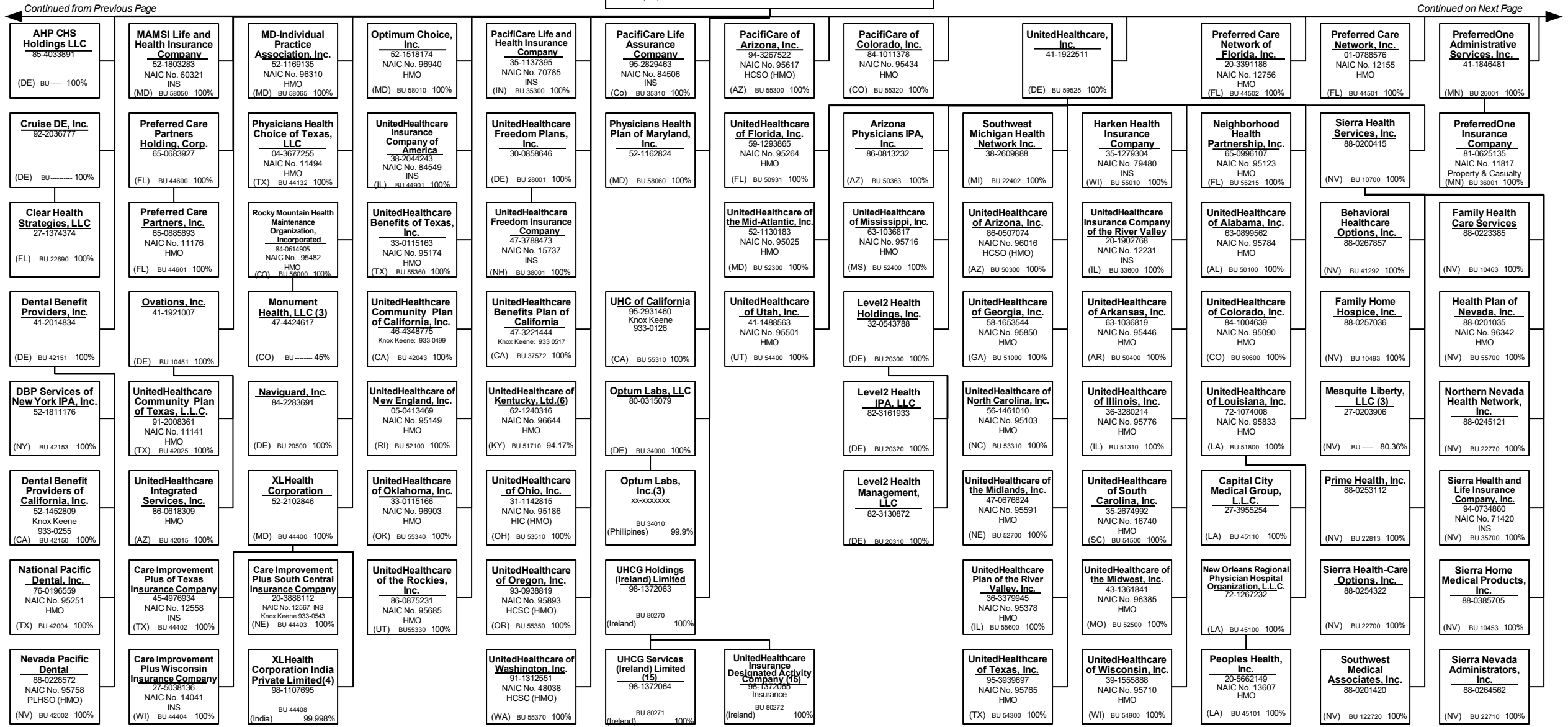
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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



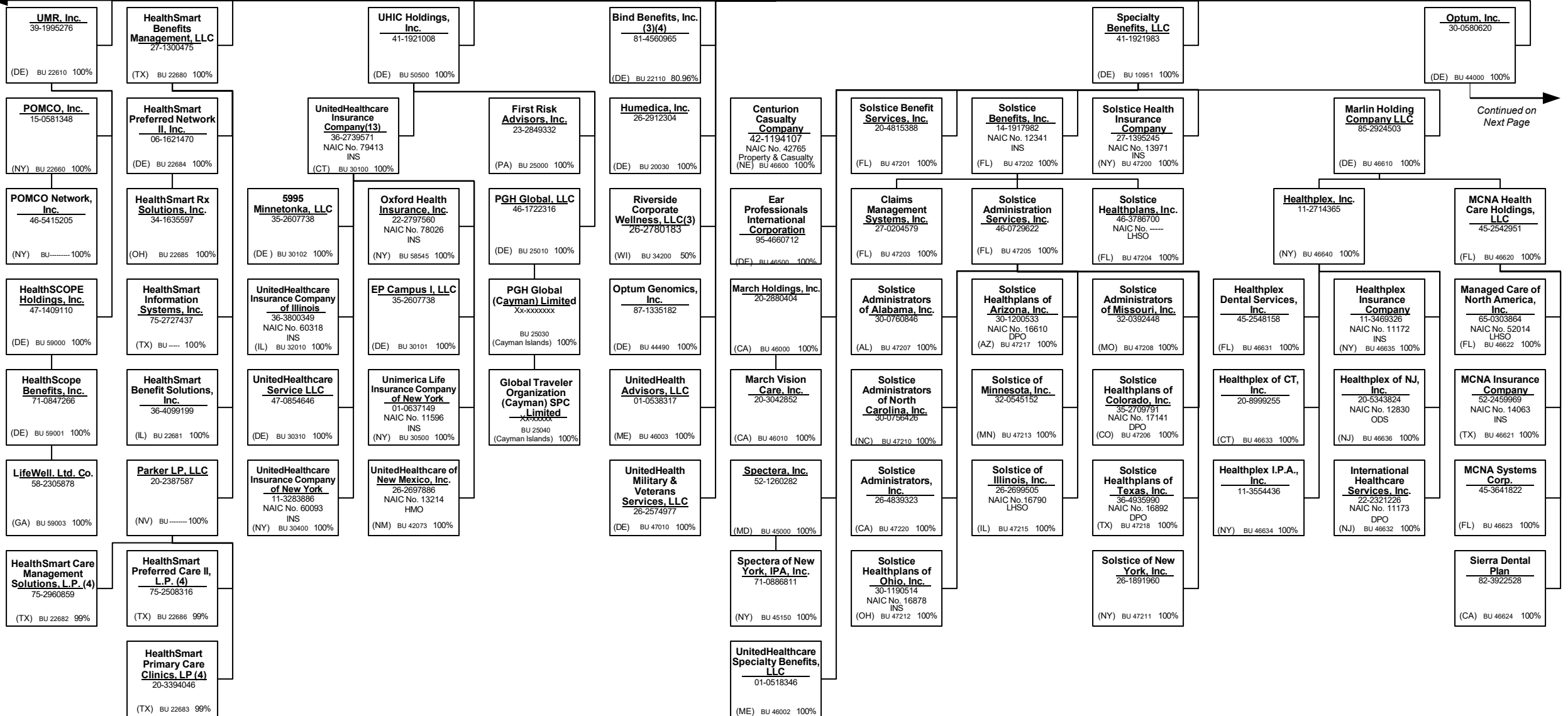
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

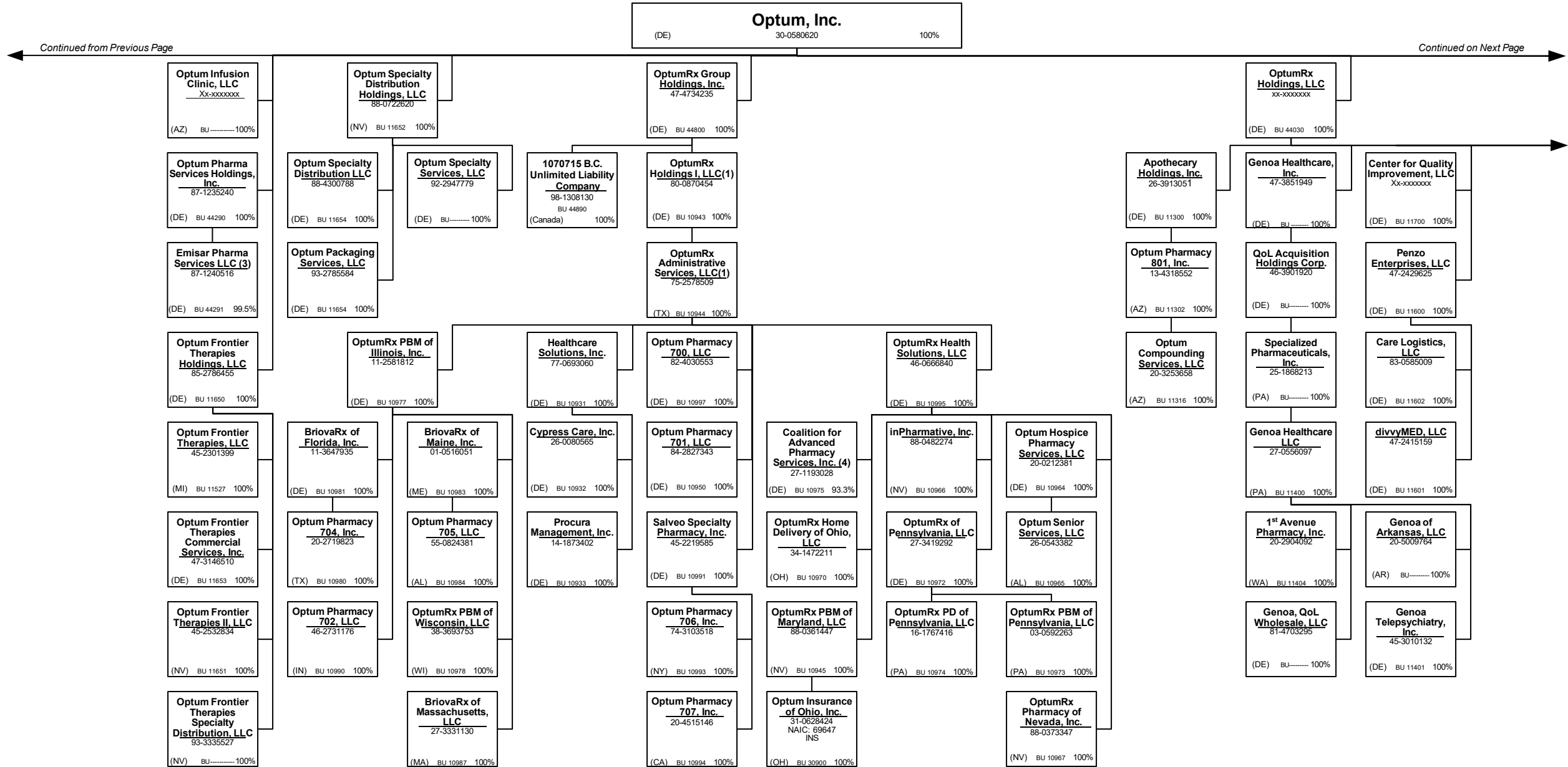
United HealthCare Services, Inc.
 (MN) 41-1289245 100%

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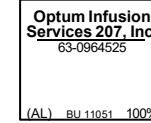
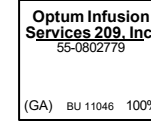
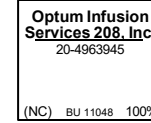
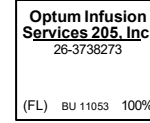
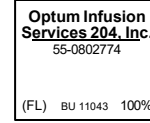
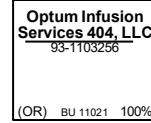
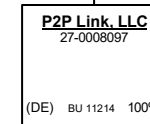
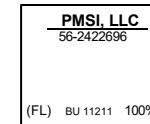
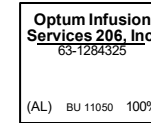
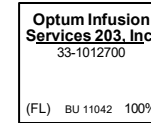
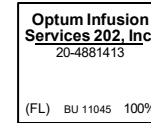
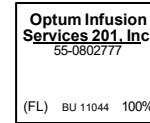
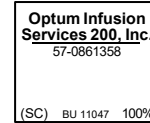
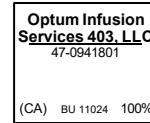
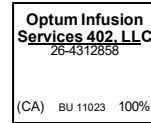
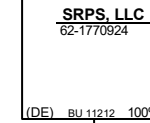
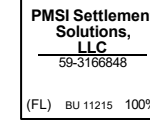
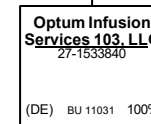
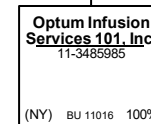
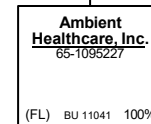
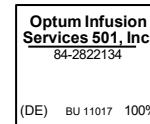
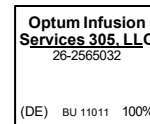
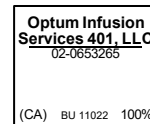
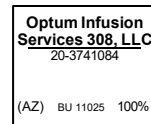
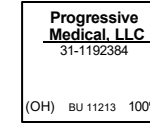
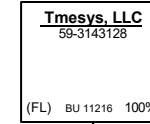
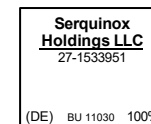
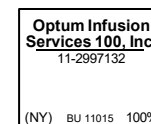
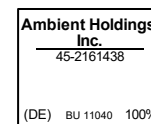
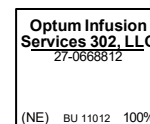
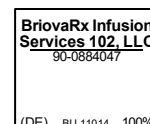
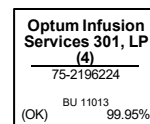
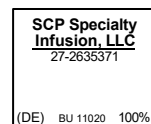
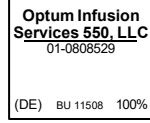
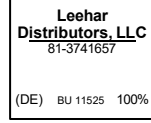
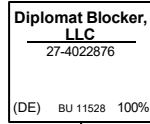
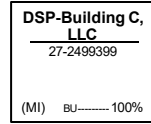
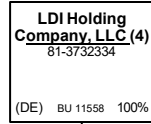
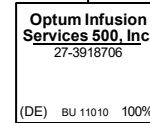
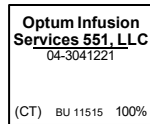
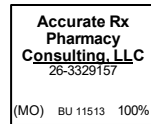
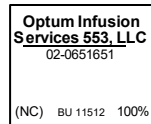
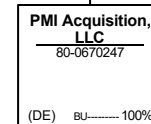
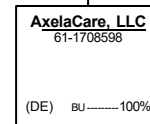
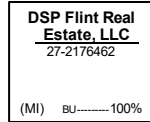
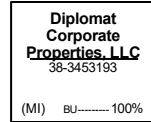
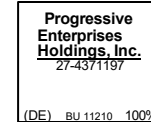
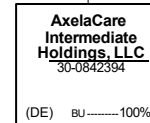
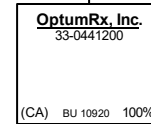
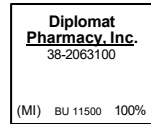
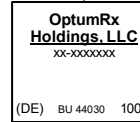
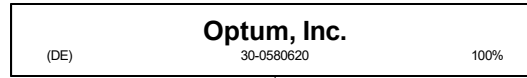
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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



40.24

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

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

OptumInsight Holdings, LLC
 xx-xxxxxxx
 (DE) BU 44010 100%

OptumInsight, Inc.(9)
 41-1858498
 (DE) BU 41322 100%

OptumHealth Care Solutions, LLC
 41-1591944
 (DE) BU 42300 100%

OptumInsight Provider Value Network ACO, LLC
 93-1637574
 (DE) BU-----100%

OptumInsight Life Sciences, Inc.
 04-3383745
 (DE) BU 41422 100%

Optum Public Sector Solutions, Inc.
 20-4581265
 (DE) BU 41372 100%

Optum Government Solutions, Inc.
 04-3574101
 (DE) BU 43350 100%

Optum Technology, LLC
 46-5713629
 (DE) BU 44770 100%

Optum360 Solutions, LLC
 82-3446942
 (DE) BU 41880 100%

ACN Group IPA of New York, Inc.
 41-1913523
 (NY) BU 42310 100%

ACN Group of California, Inc.
 27-0015861
 Knox Keene
 933-0407
 (CA) BU 42330 100%

My Wellness Solutions, LLC
 26-2564744
 (DE) BU 42340 100%

OrthoNet Holdings, Inc.
 13-3960641
 (DE) BU 48080 100%

Optum Rocket, LLC
 46-3328009
 (DE) BU 41850 100%

Optum Life Sciences (Canada) Inc.
 98-1209730
 BU 41410
 (Canada) 100%

The Lewin Group, Inc.
 56-1970224
 (NC) BU 41342 100%

hCentive, Inc.
 27-0549481
 (DE) BU 41325 100%

Electronic Network Systems, Inc.
 84-1162764
 (DE) BU 41350 100%

Managed Physical Network, Inc.
 14-1782475
 (NY) BU 42320 100%

Optum Biometrics, Inc.
 36-3437660
 (IL) BU 42301 100%

Pronounced Health Solutions, Inc.
 22-3493126
 (DE) BU 42343 100%

Optum Networks of New Jersey, Inc.
 30-0029448
 NAIC: 11068
 INS
 (DE) BU 48085 100%

OrthoNet LLC
 13-3818652
 (NY) BU 48084 100%

Optum360 Services, Inc.
 46-3983926
 (DE) BU 41851 100%

Equian Parent Corp.
 81-0732646
 (DE) BU 43370 100%

The Advisory Board Company
 52-1468699
 (DE) BU 41323 100%

Payment Resolution Services, LLC
 62-1451147
 (TN) BU 43403 100%

Optum Global Solutions International B.V.(4)
 98-1201187
 BU 44810
 (Netherlands) 100%

Executive Health Resources, Inc.
 11-3669765
 (PA) BU 41841 100%

Plus One Holdings, Inc.
 13-3613705
 (DE) BU 42304 100%

United Resource Networks IPA of New York, Inc.
 30-0318238
 (NY) BU 45001 100%

Optum Women's and Children's Health, LLC
 58-2205984
 (DE) BU 42341 100%

OrthoNet New York IPA, Inc.
 13-4025898
 (NY) BU 48086 100%

OrthoNet of the South, Inc.
 26-2884306
 (DE) BU 48082 100%

Optum360, LLC
 46-3328307
 (DE) BU 41860 96.01%

Equian, LLC
 27-0083277
 (IN) BU 43380 100%

Episource LLC
 20-4761361
 (CA) BU 41360 100%

OptumServe Technology Services, Inc.
 52-2016292
 (MD) BU 41345 100%

Optum Global Solutions (Philippines), Inc.(3)
 98-1097776
 BU 41340
 (Philippines) 99.99%

Netwerkes, LLC
 20-4755277
 (TN) BU 43404 100%

Plus One Health Management Puerto Rico, Inc.
 66-0742844
 (PR) BU 42305 100%

Vivify Health, Inc.
 27-1348358
 (DE) BU 42360 100%

Optum Healthcare of Illinois, Inc.
 58-2068880
 (GA) BU-----100%

OrthoNet West, Inc.
 20-0221966
 (DE) BU 48087 100%

AccuReg Holdings, LLC
 xx-xxxxxxx
 (DE) BU 41890 100%

OmniClaim, LLC
 27-0062838
 (DE) BU 43381 100%

DocASAP, Inc.
 26-4753954
 (DE) BU 44231 100%

Optum Health & Technology Services do Brasil Ltda.(4)
 98-1184561
 BU 43230
 (Brazil) 99.99%

Mustang Razorback Holdings, Inc.
 47-1935798
 (DE) BU 41870 100%

Optum of New York, Inc.
 58-1873062
 (NY) BU-----100%

Database Solutions II, LLC
 63-1230900
 (DE) BU-----100%

DocASAP US, LLC
 xx-xxxxxxx
 (DE) BU 44233 100%

OptumInsight Provider Value Network ACO - NY, LLC
 xx-xxxxxxx
 (NY) BU-----100%

Optum Global Solutions (India) Private Limited(4)
 98-1103015
 BU 41346
 (India) 99.9%

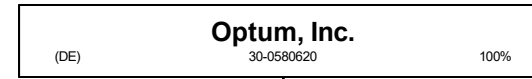
MedSynergies, LLC
 75-2515691
 (DE) BU 41871 100%

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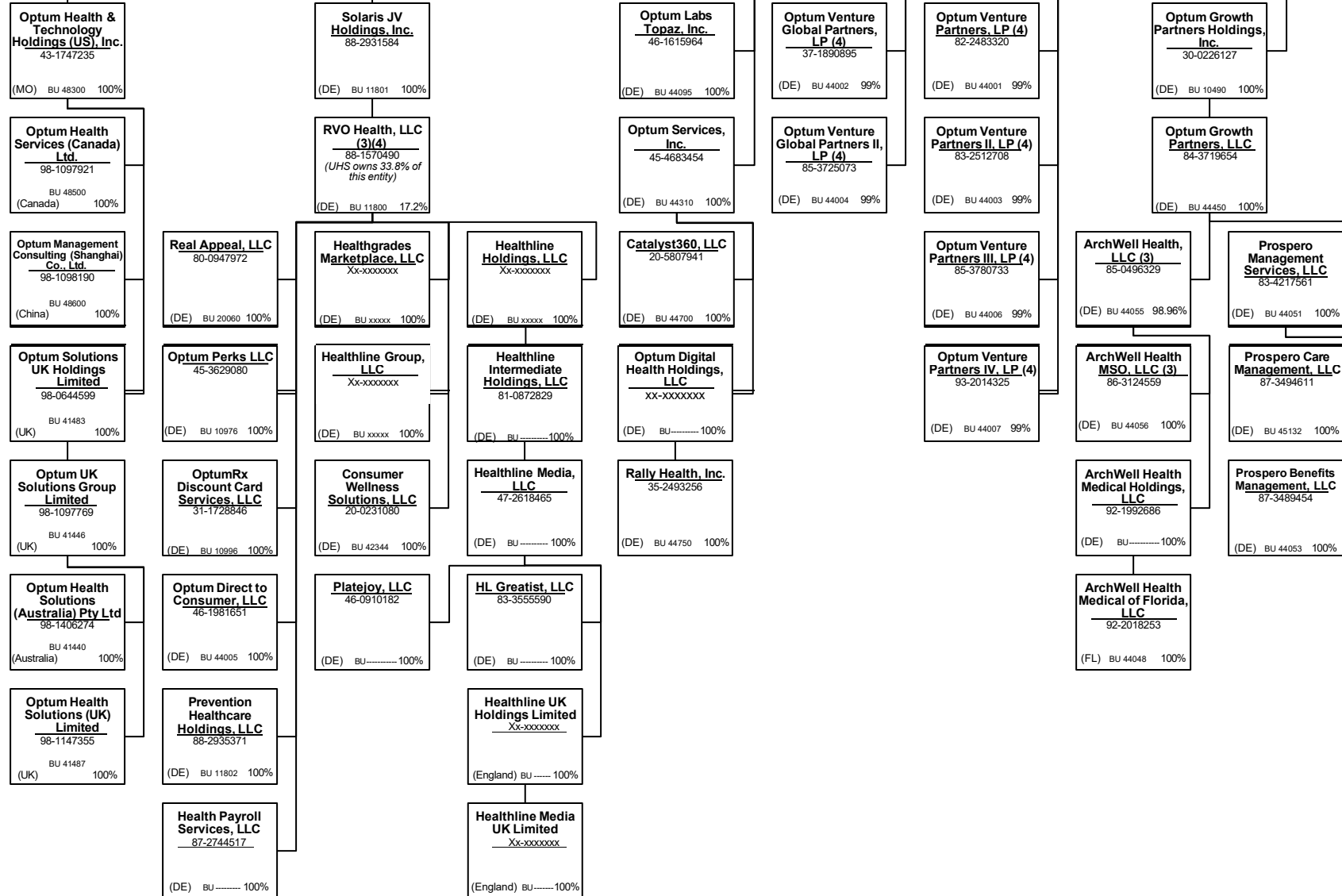
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

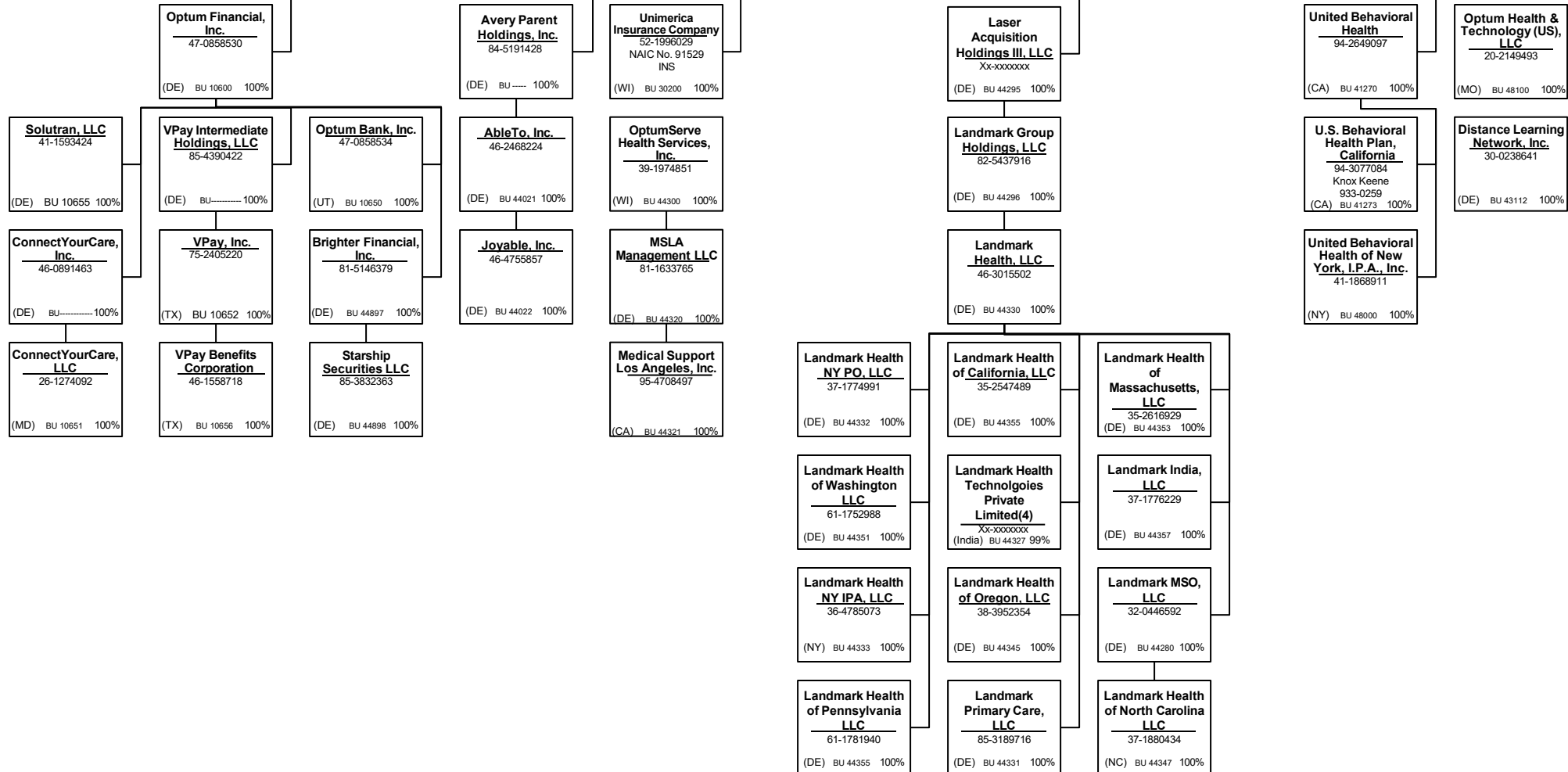
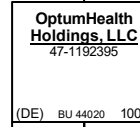
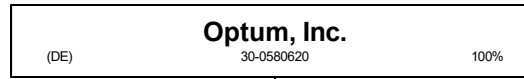


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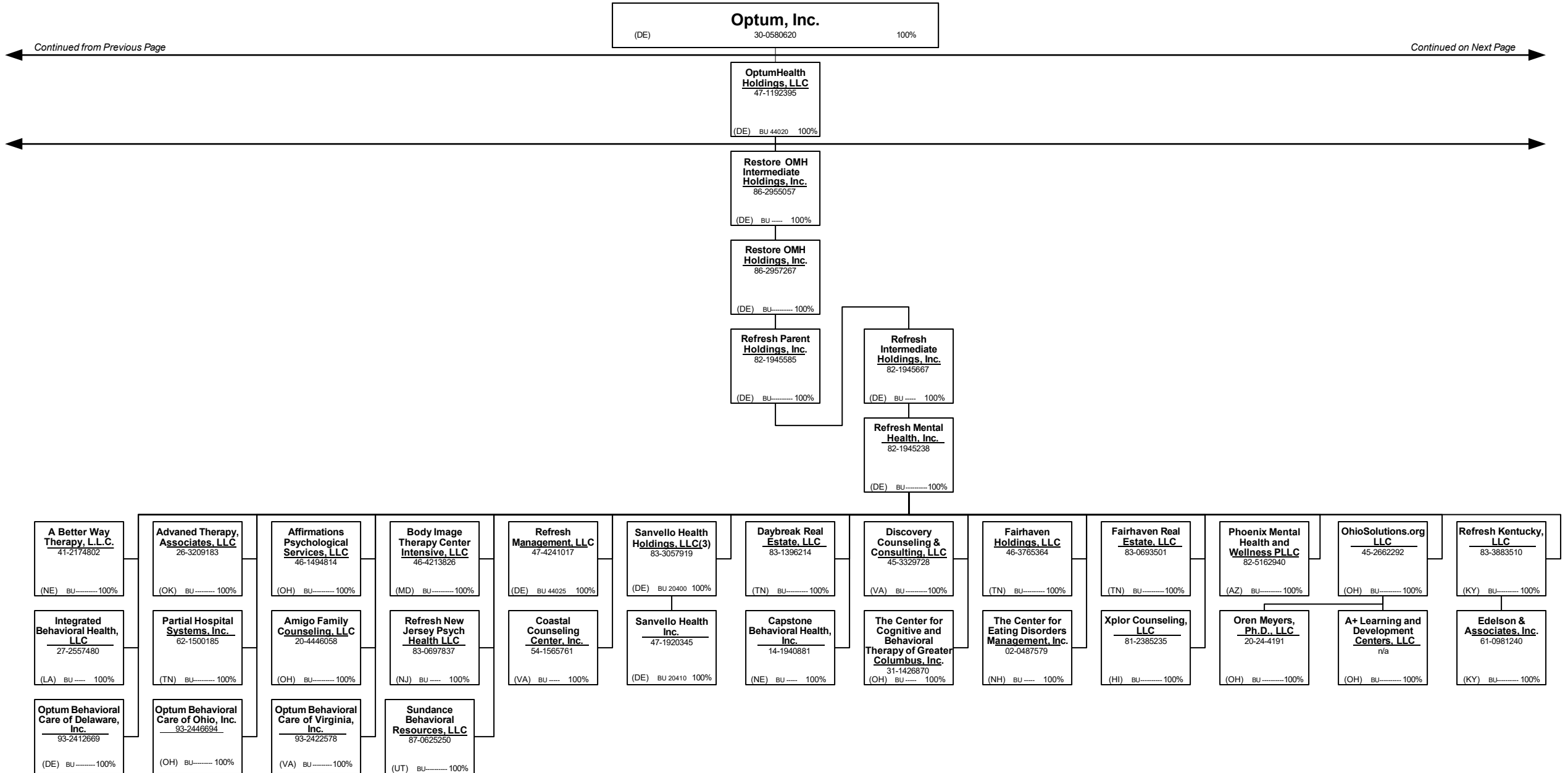
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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



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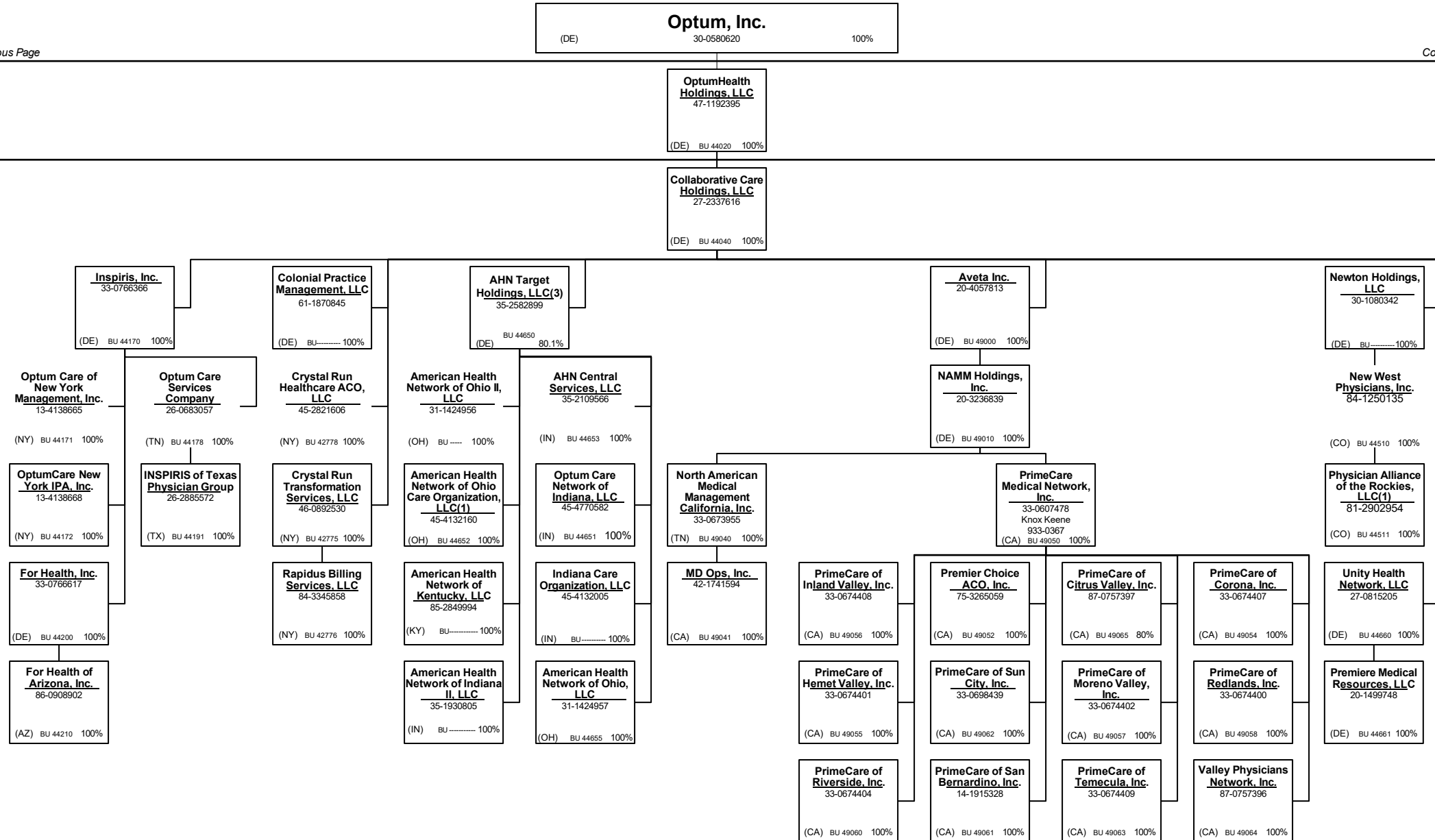
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

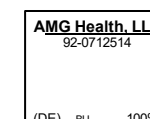
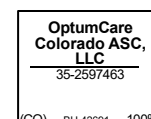
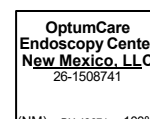
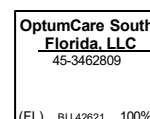
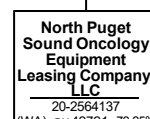
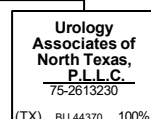
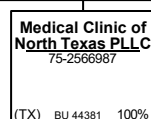
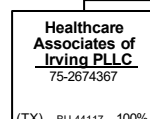
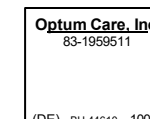
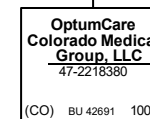
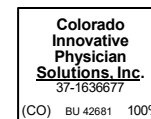
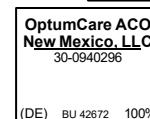
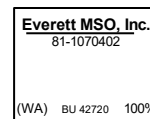
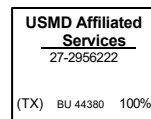
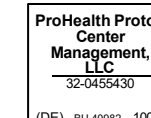
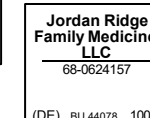
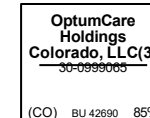
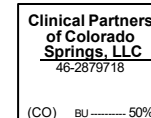
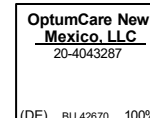
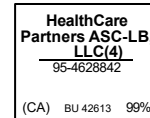
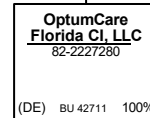
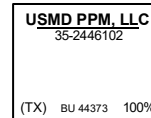
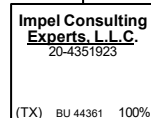
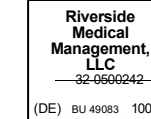
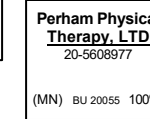
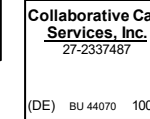
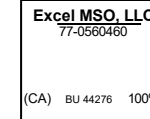
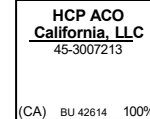
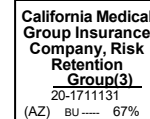
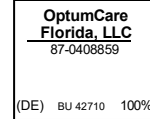
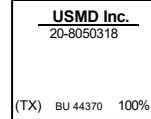
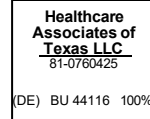
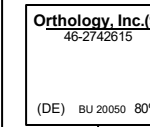
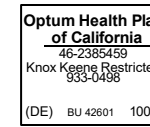
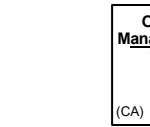
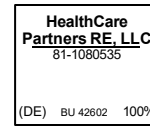
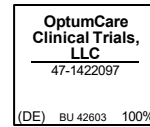
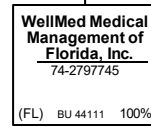
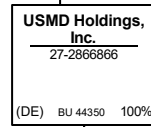
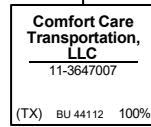
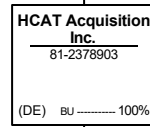
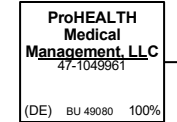
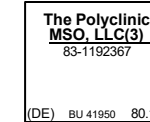
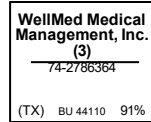
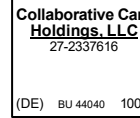
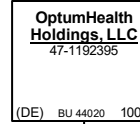
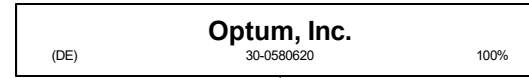
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

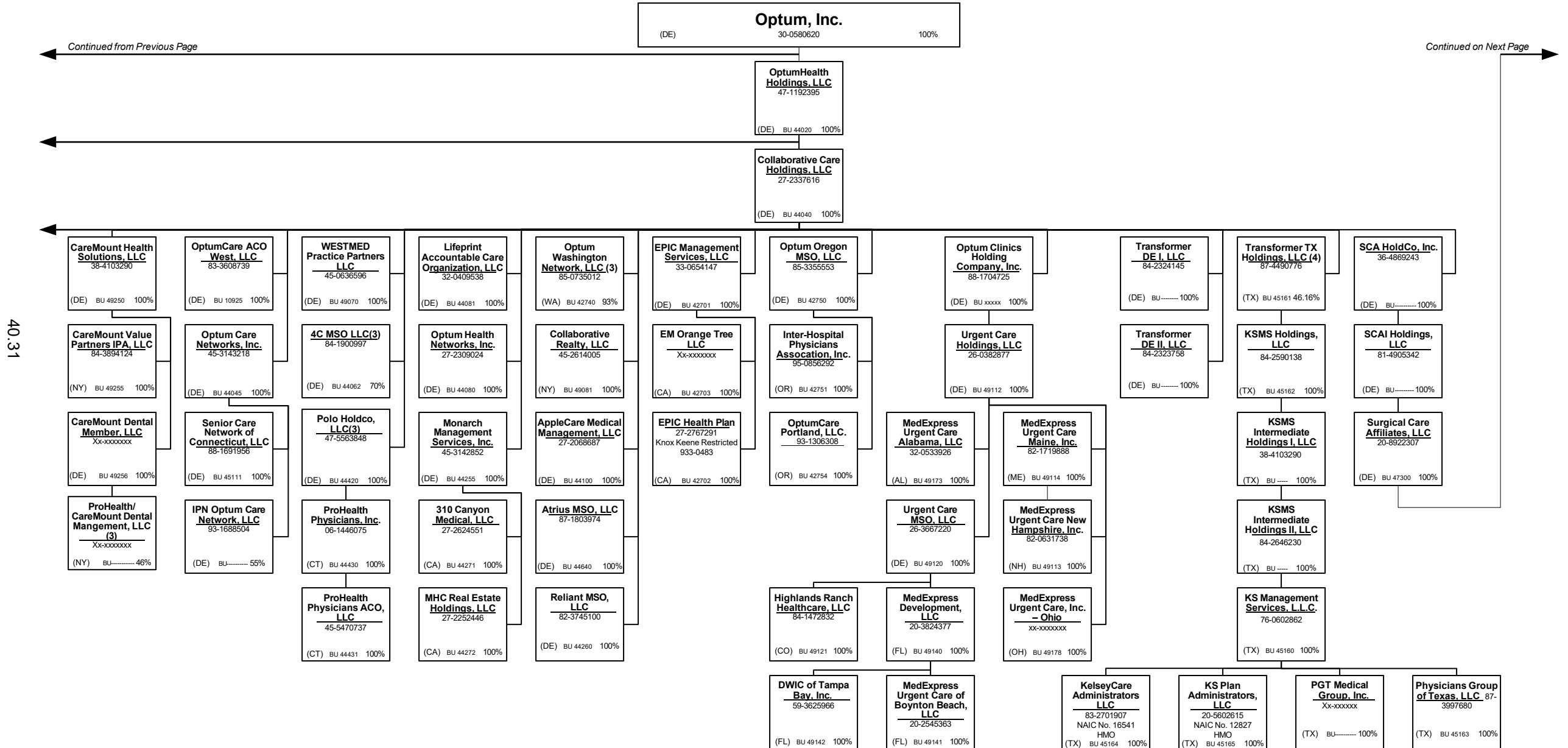


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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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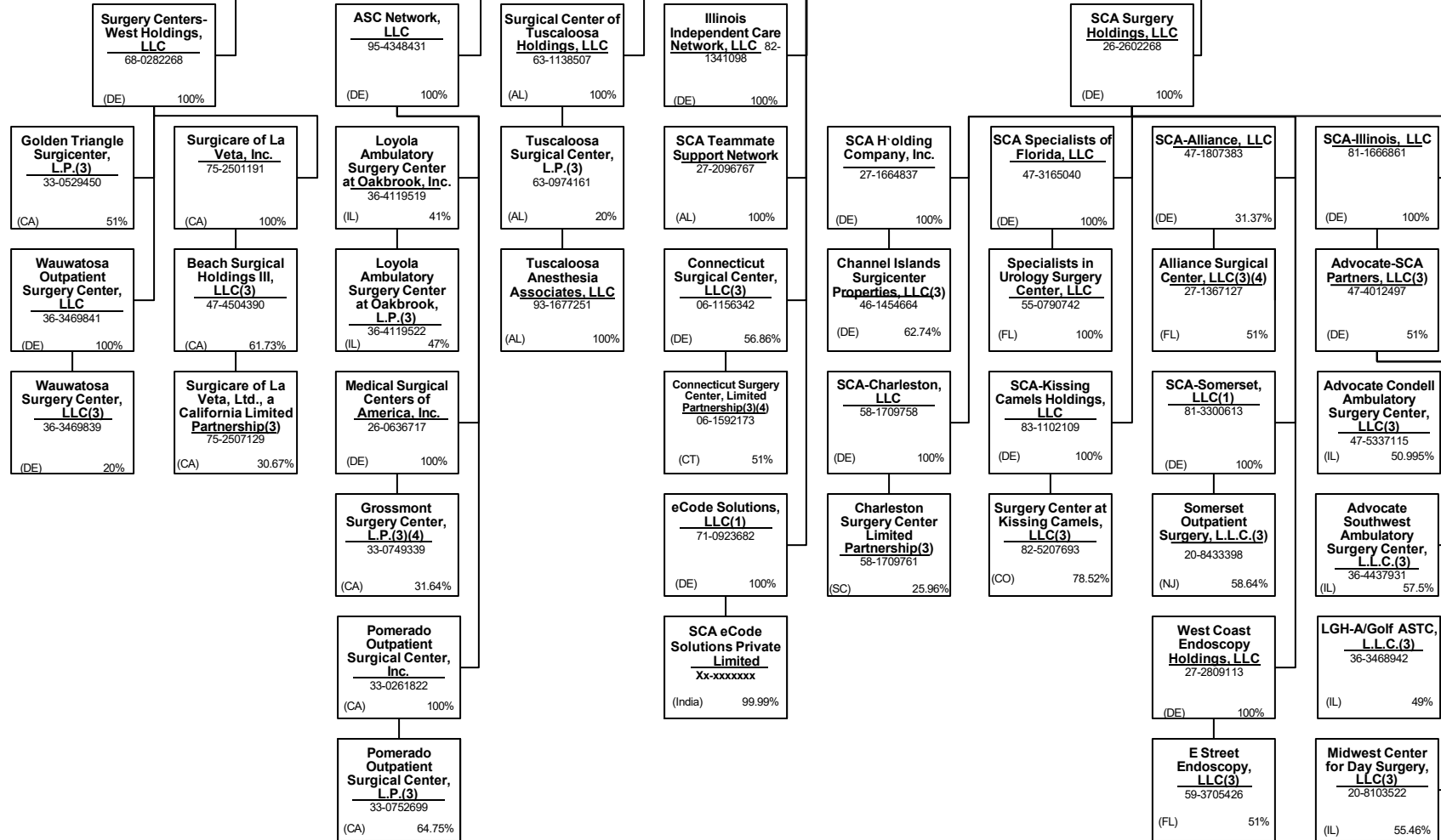
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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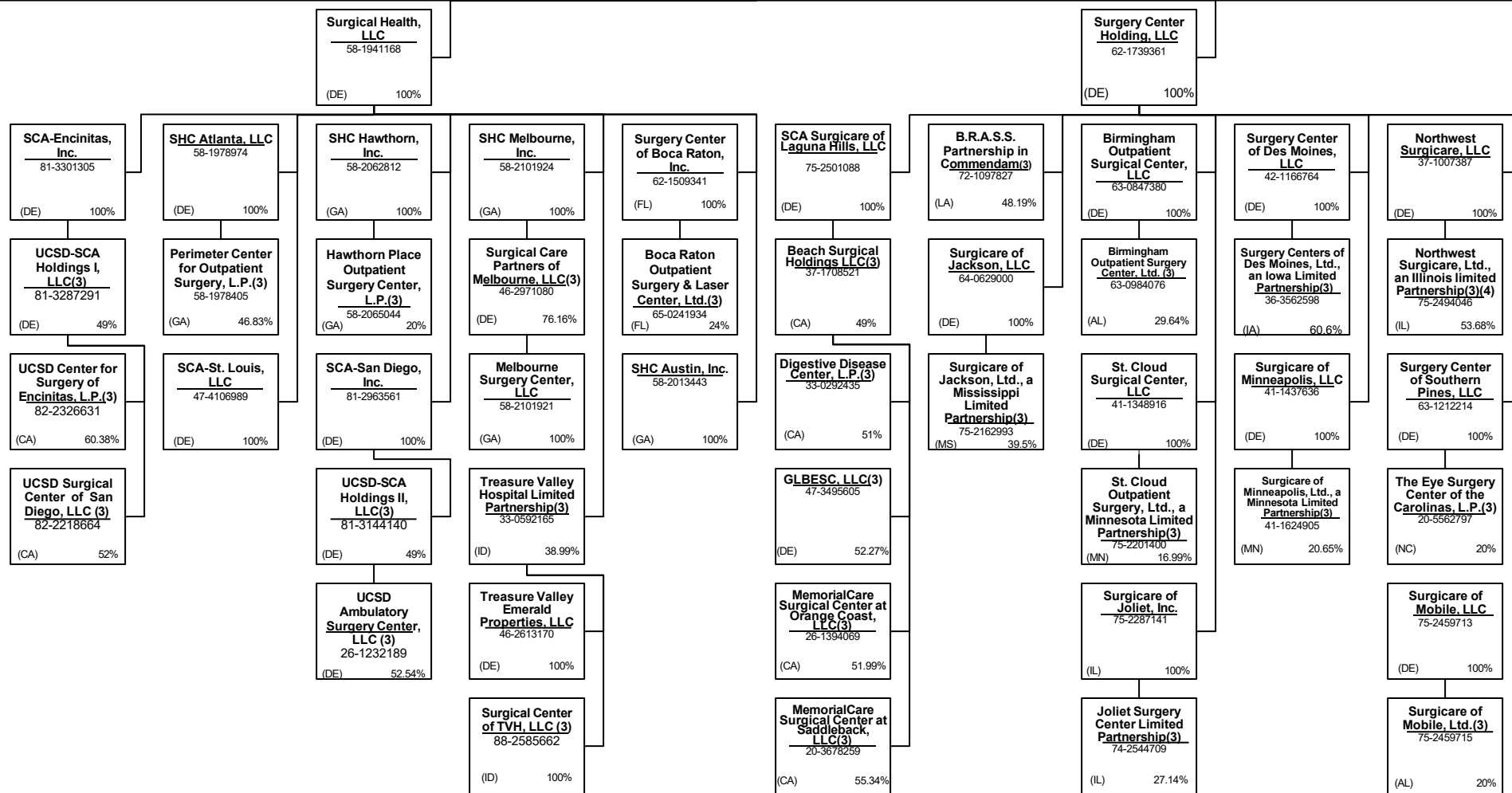


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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

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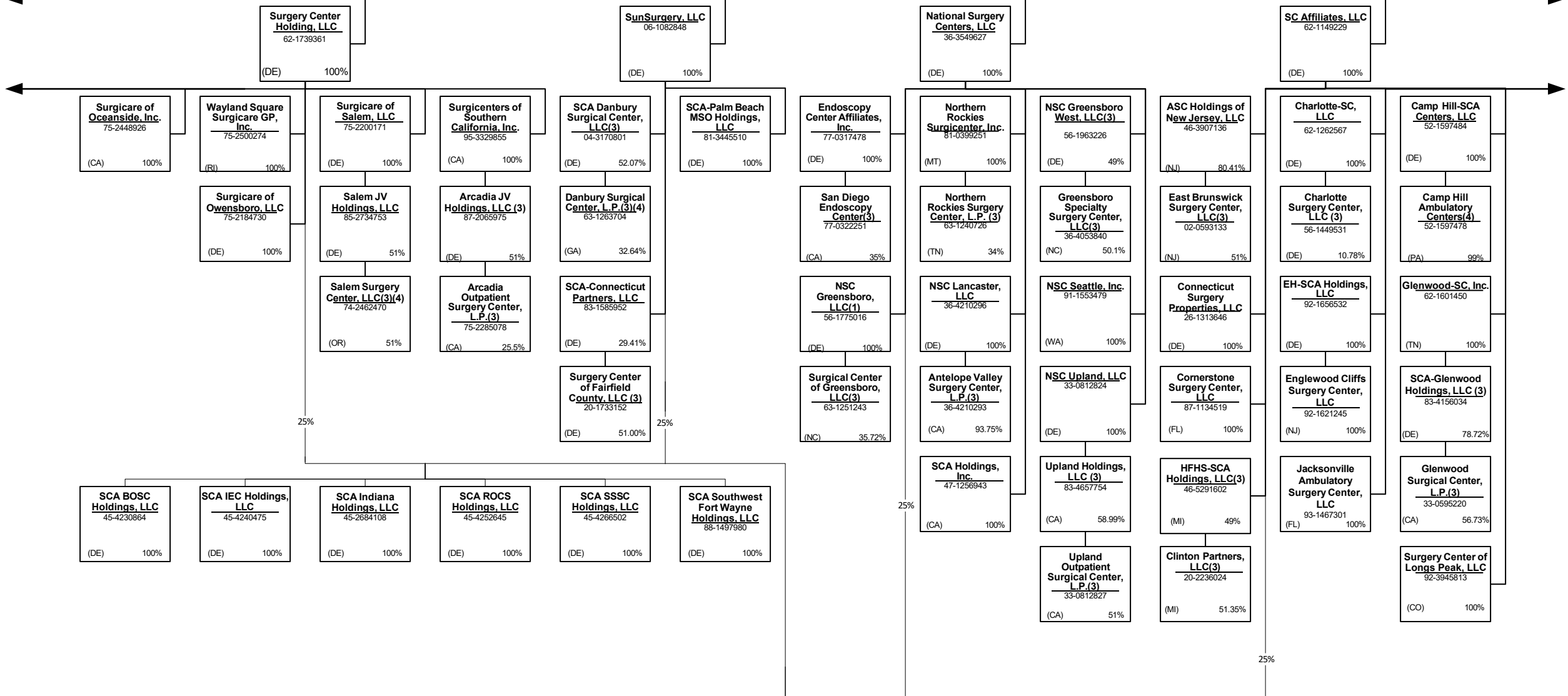
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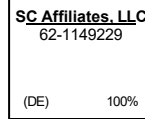
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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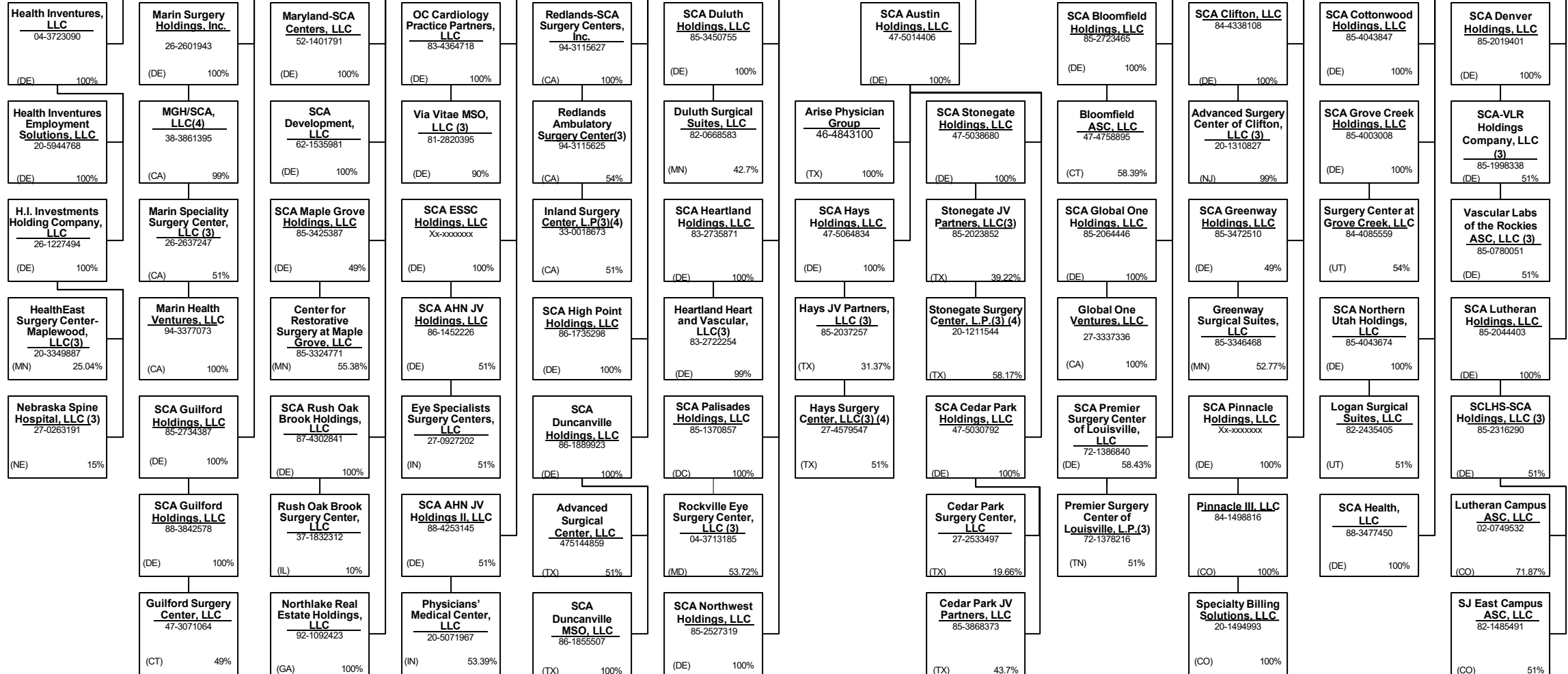


SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



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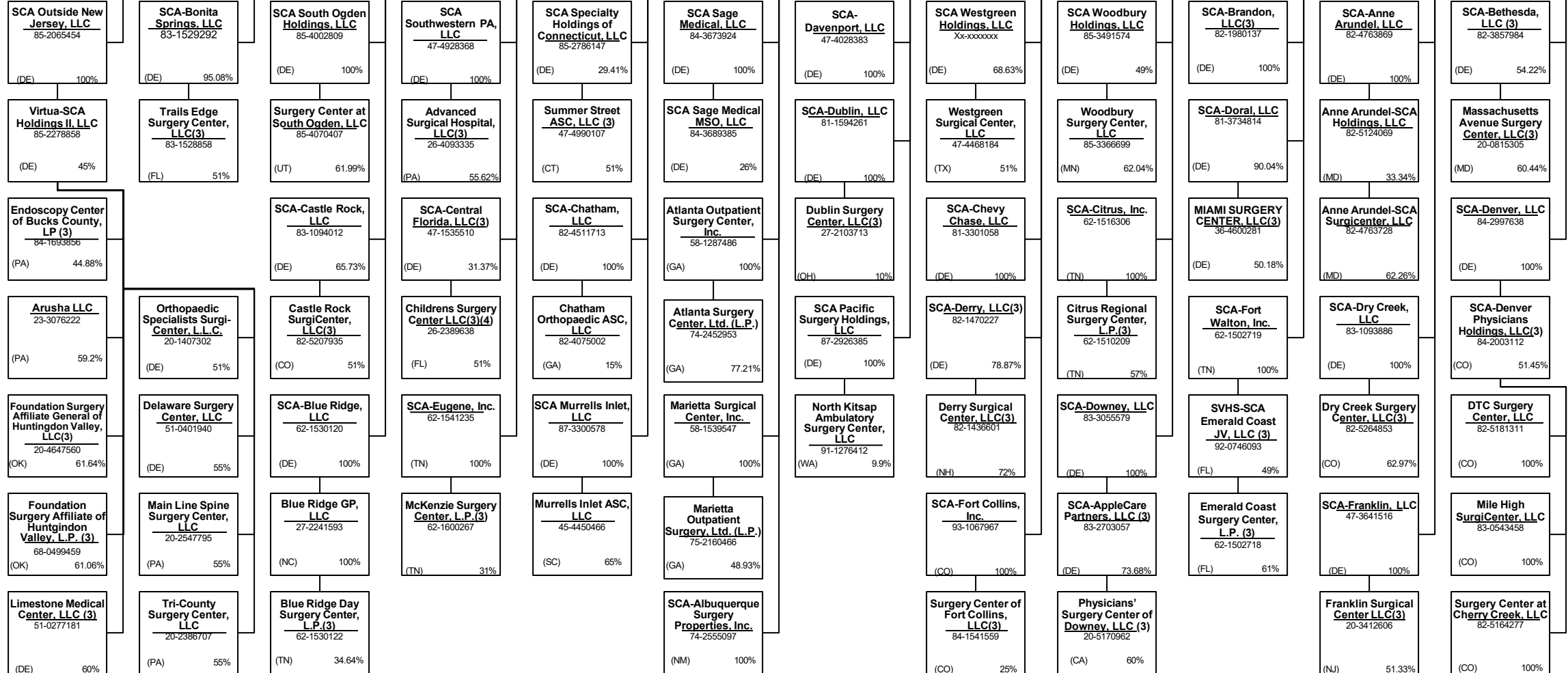
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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

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

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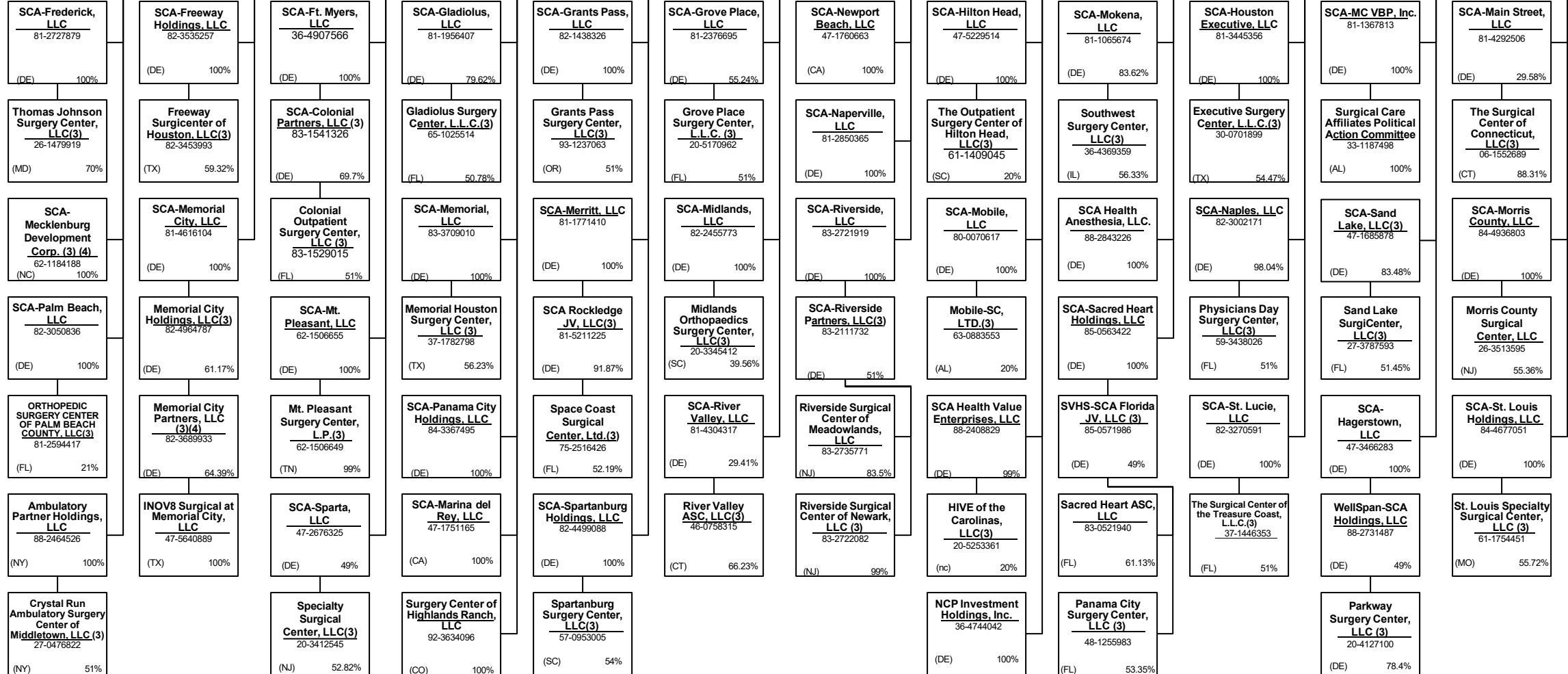
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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

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



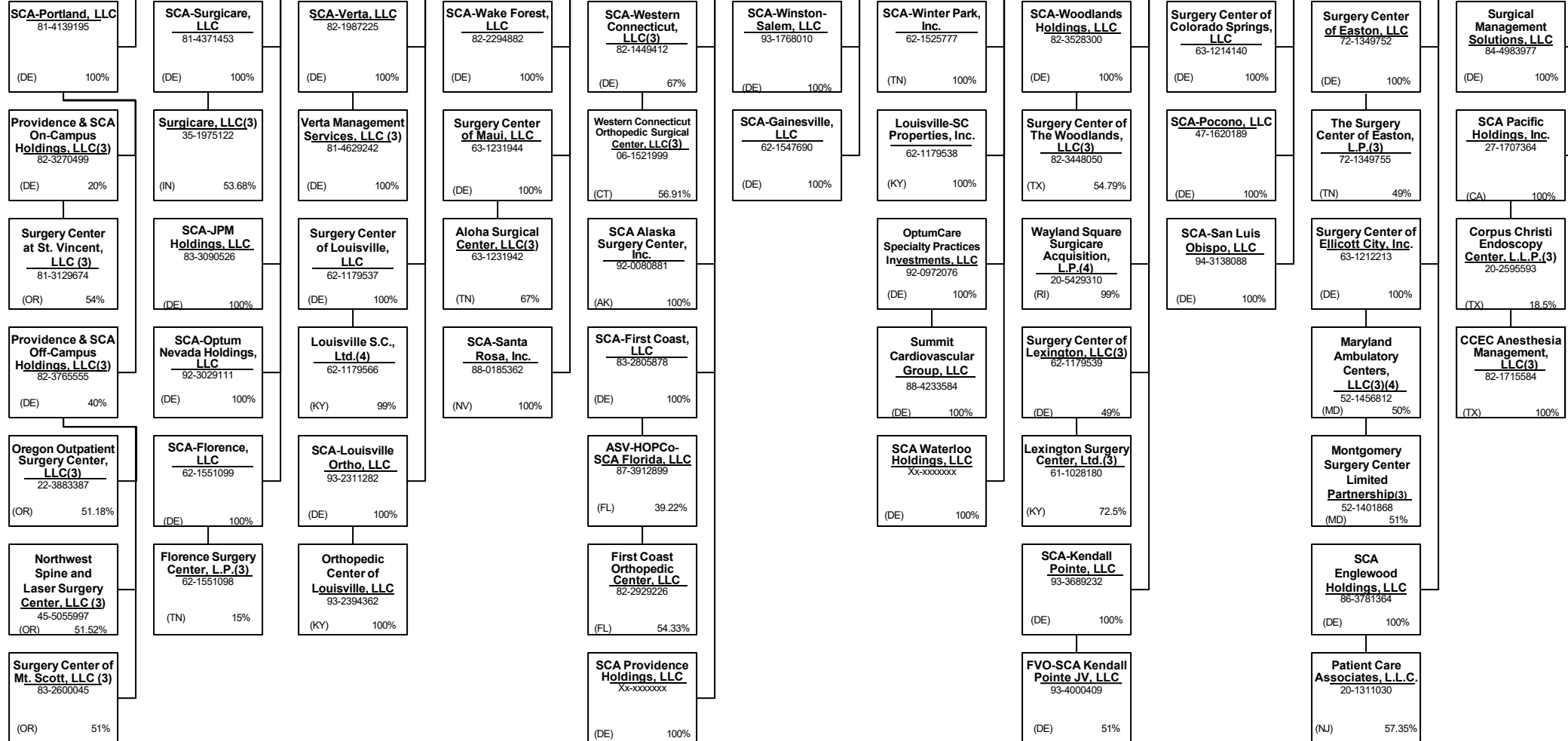
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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

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



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

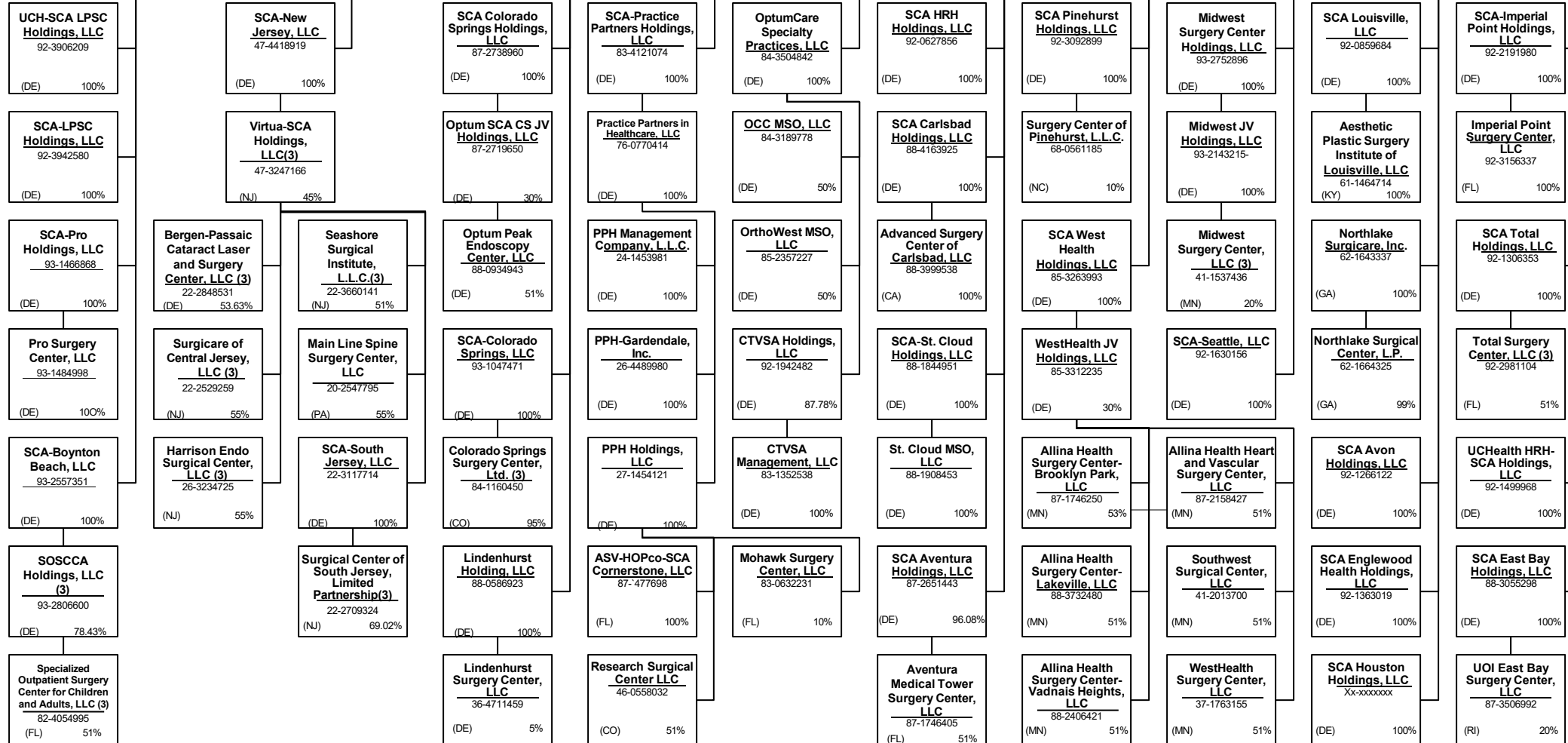
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 (DE) 20-8922307 100%

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

Endo Parent, Inc.
 81-3075241
 (DE) 100%

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

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

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

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

Williamsville Consulting, L.L.C. (3)
 36-4440488
 (NY) 39.07%

Chalfont HoldCo, LLC
 82-2038975
 (PA) 100%

GI Ventures, LLC (3)
 87-2861882
 (NJ) 49%

EAVF Acquisition Holdings, LLC
 83-1326480
 (PA) 100%

Central Jersey Ambulatory Surgical Center, L.L.C.
 22-3669777
 (NJ) 60%

Frontier Healthcare Billing Services, LLC
 45-1476594
 (NY) 100%

Frontier Healthcare Management Services, LLC
 27-4101347
 (NY) 100%

PE New Jersey Holdco, LLC
 81-4315098
 (NJ) 100%

PGC Acquisition Holdings, LLC
 47-2582247
 (PA) 100%

SecureMD Mangement, LLC
 46-3038066
 (CO) 100%

Carson Endoscopy Center, LLC(3)
 86-0872916
 (NV) 35%

SCA Jacksonville Holdings, LLC
 92-3754586
 (DE) 100%

Morris Avenue Endoscopy, L.L.C.
 22-3651957
 (NJ) 51%

SBE Holdings, LLC (3)
 46-5454822
 (FL) 20%

ECBC General Partner, LLC
 46-1730656
 (PA) 51%

Endoscopy Center of Bucks County, LP (3)(4)
 20-8205206
 (PA) 44.88%

Access Holding Company, LLC (3)
 85-0718804
 (NJ) 43.47%

PGC Endoscopy Center for Excellence, LLC
 47-2638657
 (PA) 49%

Central Jersey Ambulatory Surgical Center, L.L.C.
 22-3669777
 (NJ) 60%

South Broward Endoscopy, L.L.C.
 11-3685842
 (FL) 51%

Atlantic Gastro Surgicenter, LLC
 22-3645443
 (NJ) 57.5%

GANJ GI Management, LLC
 Xx-xxxxxxx
 (NJ) 51%

PMC-SCA Holdings, LLC (3)
 93-4588165
 (DE) 51%

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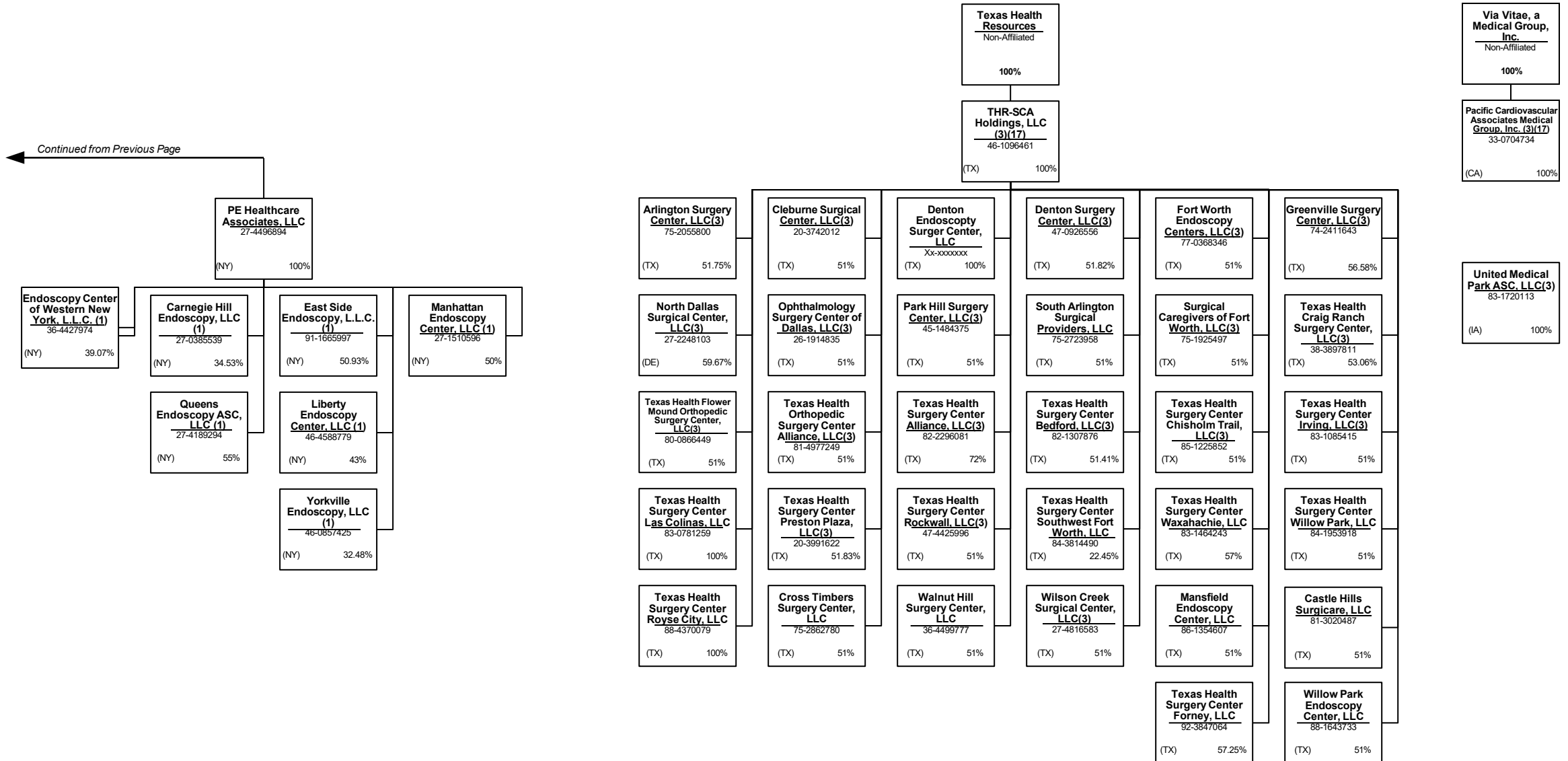
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SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

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

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Substantively Controlled Surgical Care Affiliate Entities



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

Beneficially Owned Legal Entities

<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>	<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>
4C Medical Group, PLC	AZ	45-2402948	Carroll Counseling Center LLC	MD	52-2072546
A.G. Dikengil, Inc.	NJ	22-3149900	Centers for Family Medicine, GP	CA	33-0483510
AbleTo Behavioral Health Services of Michigan, P.C.	MI	85-4328419	Christopher Stalberg, M.D., PLLC	AZ	26-4651320
AbleTo Behavioral Health Services of New Jersey, P.C.	NJ	85-4306375	Cielo House, Inc.	CA	27-1655973
AbleTo Behavioral Health Services, PC	CT	47-5519672	Cognitive-Behavioral Therapy Center of Western North Carolina, P.A.	NC	20-3056794
AbleTo Licensed Clinical Social Worker Services, P.C.	CA	85-0739865	Colonial Family Practice, L.L.C.	SC	02-0626080
AbleTo Psychiatry Health Services, P.C.	MA	88-2290313	Columbia Counseling Center P.A.	MD	52-2052733
AHN Accountable Care Organization, LLC	IN	45-4171713	Connect Medical, P.C.	NY	32-0551188
Aleph Psychological Services, Inc.	CA	46-3477124	Crystal Run Healthcare Physicians LLP	NY	13-3843560
American Health Network of Indiana, LLC	IN	35-2108729	David C. Anderholm, M.D., P.A.	MN	41-1879063
Angie Coil FNP, PLLC	AZ	81-2112951	David Moen, M.D. P.C.	NY	81-5101448
AppleCare Hospitalists Medical Group, Inc.	CA	14-1890491	David R. Ferrell, M.D., P.C.	NV	45-2380022
AppleCare Medical Group St. Francis, Inc.	CA	33-0845269	Day-OP Center Of Long Island Inc.	NY	11-2811353
AppleCare Medical Group, Inc.	CA	33-0898174	DBT and EMDR Specialists, P.A.	MN	47-3322541
ArchWell Health Professional Services Holding Co.	DE	86-3278602	Doc Martins, PLLC	AZ	20-0419099
ArchWell Health Professional Services of Alabama, LLC	AL	86-3152173	Durable Medical Equipment, Inc.	MA	04-3106404
ArchWell Health Professional Services of Arizona, LLC	AZ	87-2986923	Elite Focus Clinic, Inc., a Professional Corporation	CA	47-3861802
ArchWell Health Professional Services of Kansas, P.A.	KS	86-3241870	Empire Physicians' Medical Group, Inc.	CA	33-0181426
ArchWell Health Professional Services of Nevada, P.C.	NV	88-1285211	Eugene Center for Anxiety and Stress, LLC	OR	83-2740282
ArchWell Health Professional Services of North Carolina, P.C.	NC	86-3222071	Eugene Therapy, LLC	OR	90-0624377
ArchWell Health Professional Services of Oklahoma, LLC	OK	86-3190019	Everett Physicians, Inc. P.S.	WA	81-1625636
ArchWell Health Professional Services. P.A.	FL	88-3481216	Evolve, LLC	WI	61-1752488
ARTA Western California, Inc.	CA	33-0658815	Family Counseling Associates of Salem Andover LLC	NH	27-0820363
Astra Medical Clinic, PLLC	AZ	86-0882561	Ferrell Physician Services, P.C.	NY	87-4007730
Atrius Health, Inc.	MA	04-3397450	First Hill Surgery Center, LLC	WA	47-2066485
Beaver Medical Group, P.C.	CA	33-0645967	First Step Services, PLLC	NC	51-0484581
Behavioral Solutions, P.C.	MA	04-3316367	Flagstaff Family Physicians, PLLC	AZ	86-0959327
Better Health Value Network, LLC	WA	47-4349079	Good Samaritan Medical Practice Association, Inc., A Medical Group	CA	95-3969271
Bexar Imaging Center, LLC	TX	22-3858211	Greater Phoenix Collaborative Care, P.C.	AZ	27-2337725
California Spring Holdings, PC	CA	81-0881243	Gunn Behavioral Care of California, P.C.	CA	27-3237563
Carbondale Counseling Associates, PLLC	IL	47-1130641	Gunn Behavioral Holdco, P.C.	CA	92-3292446
CareMount Health Solutions ACO, LLC	NY	n/a	HealthCare Partners Affiliates Medical Group	CA	95-4526112
Carolina Behavioral Care, P.A.	NC	56-1780933	HealthCare Partners ASC-HB, LLC	CA	26-4247365

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

Beneficially Owned Legal Entities

<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>	<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>
HealthCare Partners Associates Medical Group, P.C.	CA	45-5273760	Landmark Medical of Oregon, PC	OR	47-2926188
HealthCare Partners Medical Group, P.C.	CA	95-4340584	Landmark Medical of Pennsylvania, PC	PA	81-1605378
Heron Ridge Assoc., P.L.C.	MI	80-0020865	Landmark Medical of Rhode Island, PC	RI	84-2830065
Homecare Dimensions of Florida, Inc.	TX	81-0884465	Landmark Medical of Tennessee, PC	TN	30-1288593
Homecare Dimensions, Inc.	TX	74-2758644	Landmark Medical of Texas, PA	TX	83-2296389
IN Style OPTICAL, LLC	MA	27-3296953	Landmark Medical of Utah, PC	UT	84-2660339
Inland Faculty Medical Group, Inc.	CA	33-0618077	Landmark Medical of Virginia, P.C.	VA	85-0839774
Inspiris Medical Services of New Jersey, P.C.	NJ	45-2563134	Landmark Medical of Washington, PC	WA	47-3028655
INSPIRIS of Michigan Medical Services, P.C.	MI	27-1561674	Landmark Medical, P.C.	NY	47-1588943
INSPIRIS of New York Medical Services, P.C.	NY	13-4168739	Level2 Medical Services, P.A.	DE	84-5003916
INSPIRIS of Pennsylvania Medical Services, P.C.	PA	26-2895670	Level2 Medical Services, P.A. New Jersey	NJ	87-2684015
Jonathan E. Goldberg, Ph.D., Inc.	MA	26-3013277	Level2 Medical Services, P.C. Alaska	AK	87-2600511
Joyce Marter & Associates, P.C.	IL	26-3478896	Level2 Medical Services, P.C. California	CA	92-1153396
K.P. Counseling, Ltd.	IL	30-0089259	Level2 Medical Services, P.C. Utah	UT	87-0989804
Kelsey-Seybold Medical Group, PLLC	TX	76-0386391	Life Strategies Counseling, Inc.	AR	20-0468524
Keys Counseling, Inc.	IN	30-0358493	LifeSolutions Counseling Associates, P.C.	IN	26-3292877
KS Pharm, LLC	TX	84-2355006	March Vision Care Group, Incorporated	CA	95-4874334
KS SC, LLC	TX	84-2241460	March Vision Care IPA, Inc.	NY	27-3115058
Landmark Medical of Arkansas, P.A.	AR	85-0997438	March Vision Care of Texas, Inc.	TX	45-4227915
Landmark Medical of California, PC	CA	47-4553619	MAT-RX DEVELOPMENT, L.L.C.	TX	43-1967820
Landmark Medical of Connecticut, PC	CT	83-2295301	Mat-Rx Fort Worth GP, L.L.C.	TX	35-2262695
Landmark Medical of Florida, P.A.	FL	85-0838149	ME Urgent Care Nebraska, Inc.	NE	81-0936574
Landmark Medical of Idaho, PC	ID	92-0496439	MedExpress Employed Services, Inc.	DE	81-1265129
Landmark Medical of Kansas, P.A.	KS	82-4633545	MedExpress Primary Care Arizona, P.C.	AZ	81-4550969
Landmark Medical of Kentucky, PSC	KY	82-4881602	MedExpress Primary Care Arkansas, P.A.	AR	84-4234388
Landmark Medical of Louisiana, a Professional Corporation	LA	82-4881732	MedExpress Primary Care Kansas, P.A.	KS	81-4605885
Landmark Medical of Massachusetts, PLLC	MA	81-5364097	MedExpress Primary Care Maryland, P.C.	MD	82-3384324
Landmark Medical of Michigan, P.C.	MI	86-3599871	MedExpress Primary Care Massachusetts, P.C.	MA	82-1096099
Landmark Medical of Mississippi, P.C.	MS	82-5084178	MedExpress Primary Care Minnesota P.C.	MN	81-4396738
Landmark Medical of Missouri, P.C.	MO	82-4857713	MedExpress Primary Care Oklahoma, P.C.	OK	83-1077265
Landmark Medical of New Hampshire, P.C.	NH	85-1174070	MedExpress Primary Care South Carolina, P.C.	SC	83-0764858
Landmark Medical of North Carolina, P.C.	NC	82-4256752	MedExpress Primary Care Texas, P.A.	TX	84-2500750
Landmark Medical of Ohio, Professional Corporation	OH	82-4864947	MedExpress Primary Care Virginia, P.C.	VA	82-3395792

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID	Entity Name	Juris.	Federal Tax ID
MedExpress Primary Care West Virginia, Inc.	WV	82-4401181	Mental Health Resources, PLLC	TN	62-1396317
MedExpress Primary Care Wisconsin, S.C.	WI	81-4563448	MH Physician Three Holdco, a Medical Corporation	CA	27-4691544
MedExpress Urgent Care – New Jersey, P.C.	NJ	45-5388778	MHCH, Inc.	CA	80-0507474
MedExpress Urgent Care - Northern New Jersey PC	NJ	83-2089623	MHIPA Physician Two Holdco, a Medical Corporation	CA	27-4691508
MedExpress Urgent Care Arizona, P.C.	AZ	81-4030280	Mindscapes Counseling, PLLC	CT	47-2117693
MedExpress Urgent Care Arkansas, P.A.	AR	46-4348120	Mobile Medical Services of New Jersey, PC	NJ	81-2977678
MedExpress Urgent Care California, P.C.	CA	82-0930142	Mobile Medical Services, P.C.	NY	30-0445773
MedExpress Urgent Care Connecticut, P.C.	CT	81-1956812	Monarch Health Plan, Inc.	CA	22-3935634
MedExpress Urgent Care Idaho, P.C.	ID	82-1135336	Monarch HealthCare, A Medical Group, Inc.	CA	33-0587660
MedExpress Urgent Care Illinois, P.C.	IL	47-4308614	NAMM Medical Group Holdings, Inc.	CA	56-2627070
MedExpress Urgent Care Iowa, P.C.	IA	81-5353472	NC Center For Resiliency, PLLC	NC	47-2693055
MedExpress Urgent Care Kansas, P.A.	KS	47-1919283	New Perspectives Center for Counseling & Therapy, L.L.C.	OR	93-1173779
MedExpress Urgent Care Minnesota P.C.	MN	81-1125396	New York Licensed Clinical Social Work, P.C.	NY	86-3891057
MedExpress Urgent Care Missouri P.C.	MO	47-3132625	Northern California Physicians Network, Inc., a Professional Corporation	CA	81-1573604
MedExpress Urgent Care North Carolina, P.C.	NC	81-5138747	Northlight Counseling Associates, Inc.	AZ	86-0646417
MedExpress Urgent Care Oregon, P.C.	OR	82-1919436	Northwest Medical Group Alliance, LLC	WA	91-1699944
MedExpress Urgent Care Rhode Island, P.C.	RI	81-5362765	NPN IPA Washington, PLLC	WA	61-1855159
MedExpress Urgent Care South Carolina, P.C.	SC	81-5380706	Oakland Psychological Clinic, P.C.	MI	38-2481929
MedExpress Urgent Care Texas, P.A.	TX	47-5147441	OHR Physician Group, P.C.	OR	93-0979031
MedExpress Urgent Care Washington, P.C.	WA	82-2443118	Optum Behavioral Care of California, P.C.	CA	84-4887072
MedExpress Urgent Care Wisconsin, S.C.	WI	81-4281678	Optum Behavioral Care of Colorado, P.C.	CO	93-2952612
MedExpress Urgent Care, Inc. – West Virginia	WV	26-4546400	Optum Behavioral Care of Connecticut, P.C.	CT	93-2339326
MedExpress Urgent Care, P.C. – Georgia	GA	47-1804667	Optum Behavioral Care of Kansas, P.A.	KS	93-3404672
MedExpress Urgent Care, P.C. – Indiana	IN	90-0929572	Optum Behavioral Care of New Jersey, P.C.	NJ	85-0666386
MedExpress Urgent Care, P.C. – Maryland	MD	45-3461101	Optum Behavioral Care of North Carolina, P.C.	NC	85-1959641
MedExpress Urgent Care, P.C. – Massachusetts	MA	47-1857908	Optum Behavioral Care of Texas, P.A.	TX	84-3152209
MedExpress Urgent Care, P.C. – Michigan	MI	46-4793937	Optum Clinic, P.A.	TX	75-2778455
MedExpress Urgent Care, P.C. – Oklahoma	OK	47-1824365	Optum Everycare, P.C.	#N/A	66-1026448
MedExpress Urgent Care, P.C. – Pennsylvania	PA	26-3750502	Optum Medical Care of New Jersey, P.C.	NJ	22-3624559
MedExpress Urgent Care, P.C. – Tennessee	TN	45-4973138	Optum Medical Care, P.C.	NY	13-3544120
MedExpress Urgent Care, P.C. – Virginia	VA	45-3123110	Optum Medical Group (Rhodes), P.C.	NV	88-0310956
MedExpress Urgent Care, P.S.C. - Kentucky	KY	83-1565124	Optum Medical Group II (Rhodes), P.C.	NV	86-0857176
MedExpress, Inc. – Delaware	DE	45-5436856	Optum Medical Group, P.A.	KS	46-2662506

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

Beneficially Owned Legal Entities

<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>	<u>Entity Name</u>	<u>Juris.</u>	<u>Federal Tax ID</u>
Optum Medical Services of California, P.C.	CA	30-0826311	Refresh Canopy Cove, Inc.	CA	82-3603285
Optum Medical Services of Colorado, P.C.	CO	45-5424191	Refresh Connecticut, PLLC	FL	84-2663780
Optum Medical Services, P.C.	NC	45-3866363	Refresh Evolve, LLC	CT	83-4507157
Optum Urgent Care, PLLC	NY	46-1883579	Refresh In-Home Counseling LLC	WI	82-5351068
OptumCare Portland, LLC	OR	93-1306308	Refresh Pennsylvania, LLC	IL	84-1756547
Oregon Healthcare Resources, LLC	OR	27-3674492	Reliant Medical Group The Endoscopy Center, LLC	PA	20-5251393
Peninsula Psychological Center, Inc., P.S.	WA	91-1885912	Reliant Medical Group, Inc.	MA	04-2472266
Perspectives of Troy, P.C.	MI	38-2592367	RICBT, Inc.	MA	33-0999953
Physician Partners Medical Group, Inc.	CA	30-0516435	Riverside Community Healthplan Medical Group, Inc.	RI	33-0055097
Physician United PLLC	AZ	84-3476733	Riverside Electronic Healthcare Resources, Inc.	CA	20-3420379
Physicians Medical Group of San Jose, Inc.	CA	94-2722082	Saad A. Shakir, M.D., Inc.	CA	77-0398259
Physicians Medical Holdings	CA	86-2631012	Saddleback Medical Group, Inc.	CA	33-0571462
Pilot Holdings, P.C.	CA	87-3931756	San Bernardino Medical Group, Inc.	CA	95-3088615
Pinnacle Medical Group, Inc.	CA	33-0795271	Sanvello Behavioral Health Services, P.A.	CA	84-1754732
Polyclinic Holdings, P.C.	WA	83-3042027	Saris Counseling, LLC	DE	n/a
POLYCLINIC MANAGEMENT SERVICES COMPANY, LLC	WA	46-0508606	Seattle Psychology, P.L.L.C.	WI	46-3238571
Primary Care Associated Medical Group, Inc.	CA	33-0527335	SecureMD Professionals - California, PC	WA	46-3057015
ProHEALTH Ambulatory Surgery Center, Inc.	NY	11-3447394	Serenity Family and Psychological Counseling Center, P.C.	CA	45-3802527
ProHEALTH Care Associates of New Jersey LLP	NJ	47-5656253	Shark Holdings, P.C.	CA	87-3142148
ProHEALTH Care Associates, L.L.P.	NY	11-3355604	Sherman Counseling Management, S.C.	CA	47-5082677
ProHEALTH Medical NY, P.C.	NY	47-1388406	Silicon Valley TMS of Monterey Bay, GP	WI	81-3200297
ProHealth Physicians, P.C.	CT	06-1469068	Southwest Internal Medicine Group, Roberto Ruiz, M.D., PLLC	CA	86-0516447
ProHEALTH Urgent Care Medicine of New Jersey LLP	NJ	47-5661535	Spring Behavioral Health of New Jersey, LLC	AZ	82-3087236
Prospero Health Partners Florida, Inc.	FL	85-0775386	Springfield Psychological, P.C.	NJ	23-2833266
Prospero Health Partners New York, P.C.	NY	82-2400620	Surgical Eye Experts, LLC	PA	65-1321064
Prospero Health Partners North Carolina, P.C.	NC	84-4569314	Surprise Health Center, PLLC	MA	86-1047772
Prospero Health Partners, P.C.	MN	84-3234753	Susan Albright P.L.C.	AZ	20-5176158
Prospero Medical Services New Jersey, P.C.	NJ	84-3844362	Talbert Medical Group, P.C.	AZ	93-1172065
Psychiatry Services of New York, P.C.	FL	85-0921665	The Everett Clinic, PLLC	CA	91-0214500
Psychiatry Specialists, S.C.	NY	27-3409538	The Polyclinic, PLLC	WA	91-0369070
Psychological Healthcare, PLLC	IL	16-1484552	The Potter's House Family & Children Treatment Center, LLC	WA	20-8357849
Red Oak Counseling, Ltd.	NY	20-0785644	The Tabor Therapy Group, Inc.	GA	46-5461304
Redlands Family Practice Medical Group, Inc.	WI	56-2627067	Triangle Counseling Agency, Inc.	IL	26-2552129

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

Beneficially Owned Legal Entities

Entity Name	Juris.	Federal Tax ID
USMD Diagnostic Services, LLC	NC	27-2803133
USMD Hospital at Arlington, L.P.	TX	73-1662763
USMD Hospital at Fort Worth, L.P.	TX	20-3571243
USMD of Arlington GP, L.L.C.	TX	73-1662757
Vitucci, LCSW, P.C.	IL	85-1453387
Warner Family Practice, P.C.	AZ	86-0462952
Waypoint Minnesota PC	MN	46-2854394
WellMed Florida Medicare ACO, LLC	TX	84-2233329
WellMed Florida Services, PLLC	TX	45-2158334
WellMed Foundation Medicare ACO, LLC.	TX	84-2193803
WellMed Greater Texas Medicare ACO, LLC	TX	84-2178104
WellMed Medical Group, P.A.	TX	74-2574229
WellMed MSSP ACO, LLC	TX	84-2219968
WellMed Network Medicare ACO, LLC	TX	84-2204650
WellMed Network of Florida, Inc.	TX	35-2314192
WellMed Networks - DFW, Inc.	TX	41-2250215
WellMed Networks, Inc.	TX	74-2889447
WellMed of Las Cruces, Inc.	TX	92-0183013
XLHome Michigan, P.C.	MI	46-3537245
XLHome Northeast, P.C.	NJ	45-5530241
XLHome Oklahoma, Inc.	OK	46-2931689
XLHome, P.C.	MD	27-3543997

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

Organizational Chart Footnotes

- (1) Entity is owned in full or in part by a UnitedHealth Group Incorporated friendly physician.
- (2) Control of the Foundation is based on sole membership, not the ownership of voting securities.
- (3) The remaining percentage is owned either by a non-affiliated entity, outside investor(s), current/former company officer(s), or third party shareholder(s).
- (4) The minority percentage is owned by one or more affiliated UnitedHealth Group Incorporated subsidiaries. Voting rights do vary.
- (5) No information of the other shareholder(s) has been provided
- (6) General partnership interests are held by United HealthCare Services, Inc. (89.77%) and by UnitedHealthcare, Inc. (10.23%). United HealthCare Services, Inc. also holds 100% of the limited partnership interests. When combining general and limited partner interests, United HealthCare Services, Inc. owns 94.18% and UnitedHealthcare, Inc. owns 5.83%.
- (7) Branch offices in Iraq and Uganda.
- (8) H&W Indemnity (SPC), Ltd. is an exempted segregated portfolio company organized under the laws of the Cayman Islands and holds a Cayman insurance license.
- (9) Registered as a foreign shareholder in Brazil.
- (10) Open
- (11) Polar II Fundo de Investimento em Participações is a Brazilian private equity investment fund incorporated in the form of a closed-end condominium.
- (12) N/A
- (13) Entity has a representative office in Beijing, China.
- (14) Open
- (15) Registered branch in the United Kingdom.
- (16) Open
- (17) Entity is not directly owned by the parent. However, the parent does have a viable economic interest as well as control over the entity through contractual agreements.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Prepaid Commissions	1,675	1,675	0	0
2505. Miscellaneous Receivables	64	64	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	1,739	1,739	0	0

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 25

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
2504. Miscellaneous Losses	767	275	181	0	1,223
2505. Professional Fees/Consulting	4,211,995	1,511,363	10,474,351	0	16,197,709
2506. Sundry General Expenses	49,828,022	10,314,723	71,949,759	0	132,092,504
2597. Summary of remaining write-ins for Line 25 from overflow page	54,040,784	11,826,361	82,424,291	0	148,291,436