

Premium Withhold Revenue -- FY 2016 Budget Setting Assumptions

(based on effectuated enrollment)

Enrollment Year	Beginning Members	Additional Members	Ending Members	Member Months	Average Premium	Withhold Percent	Withhold Revenue
EY 2015 Jan-Jun15 Jul-Dec15							6,642,000 3,171,000 3,471,000
EY 2016 Jan-Jun16 Jul-Dec16	53,000	30,000	83,000	966,000 468,000 498,000	5% 318.15 318.15 318.15	3.50% 3.50% 3.50%	10,756,651 5,211,297 5,545,354
EY 2017 Jan-Jun17 Jul-Dec17	83,000	30,000	113,000	1,326,000 648,000 678,000	5% 334.06 334.06 334.06	3.50% 3.50% 3.50%	15,503,724 7,576,481 7,927,244

Assumption; net zero attrition by year-end (i.e. lapsed enrollment during year will be offset by special enrollment during year)

Translation to Fiscal Year	Member Months	Average Premium	Withhold Percent	Withhold Revenue
FY 2015 Jul-Dec14 Jan-Jun15				4,471,000 1,300,000 3,171,000
FY 2016 Jul-Dec15 Jan-Jun16	786,000 318,000 468,000	303.00 303.00 318.15	3.50% 3.50% 3.50%	8,682,297 3,471,000 5,211,297
FY 2017 Jul-Dec16 Jan-Jun17	1,146,000 498,000 648,000	318.15 318.15 334.06	3.50% 3.50% 3.50%	13,121,835 5,545,354 7,576,481