

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE
UnitedHealthcare of Ohio, Inc.

NAIC Group Code 0707 NAIC Company Code 95186 Employer's ID Number 31-1142815
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Licensed as business type: Health Maintenance Organization
Is HMO Federally Qualified? Yes No
Incorporated/Organized 05/14/1985 Commenced Business 08/06/1985
Statutory Home Office OH020-3010, 9200 Worthington Road, Westerville, OH, US 43082-8823
(Street and Number) (City or Town, State, Country and Zip Code)
Main Administrative Office OH020-3010, 9200 Worthington Road, Westerville, OH, US 43082-8823
(Street and Number) (City or Town, State, Country and Zip Code) 614-410-7000
(Area Code) (Telephone Number)
Mail Address OH020-3010, 9200 Worthington Road, Westerville, OH, US 43082-8823
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)
Primary Location of Books and Records MN017-E900, 9700 Health Care Lane, Minnetonka, MN, US 55343
(Street and Number) (City or Town, State, Country and Zip Code) 847-619-3670
(International Direct Dial Number) (Area Code) (Telephone Number)
Internet Website Address www.uhc.com
Statutory Statement Contact Michael E. Koepke, 952-979-6149
(Name) michael_e_koepke@uhc.com, 952-979-7825
(E-mail Address) (Area Code) (Telephone Number)
(FAX Number)

OFFICERS

President, Chair	<u>Jefferson Brooks Walters III</u>	Treasurer	<u>Robert Worth Oberrender</u>
Secretary	<u>Christina Regina Palme-Krizak</u>	Chief Financial Officer	<u>William Joseph Hnath</u>

OTHER

<u>Nyle Brent Cottington</u> Assistant Treasurer	<u>Richard Gordon Dunlop</u> Vice President, Finance	<u>Robert Charles Falkenberg</u> Chief Executive Officer, Commercial
<u>Michelle Marie Huntley</u> Assistant Secretary	<u>Juanita Bolland Luis</u> Assistant Secretary	

DIRECTORS OR TRUSTEES

<u>Richard Gordon Dunlop</u>	<u>Robert Charles Falkenberg</u>	<u>William Joseph Hnath</u>
<u>David Scott Luby</u>	<u>Jefferson Brooks Walters III</u>	

State of _____	State of _____	State of _____
County of _____	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.

Jefferson Brooks Walters III
President, Chair

Christina Regina Palme-Krizak
Secretary

William Joseph Hnath
Chief Financial Officer

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
____ day of _____

- a. Is this an original filing?..... Yes [X] No []
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed.....
 - 3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

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)	215,896,885	0	215,896,885	167,609,944
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	.496,485	0	.496,485	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 \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$(5,098,373) , Schedule E - Part 1), cash equivalents (\$3,999,973 , Schedule E - Part 2) and short-term investments (\$18,809,085 , Schedule DA)	17,710,685	0	17,710,685	52,969,633
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	3,930	0	3,930	.121,842
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)	234,107,985	0	234,107,985	220,701,419
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	2,016,089	0	2,016,089	2,057,571
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	15,163,621	264,946	14,898,675	4,951,991
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	0	0	0
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	11,167,765	873,731	10,294,034	8,596,966
18.1 Current federal and foreign income tax recoverable and interest thereon	3,567,446	0	3,567,446	4,714,086
18.2 Net deferred tax asset	2,523,984	0	2,523,984	2,216,856
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	0	0	0	0
24. Health care (\$18,917,392) and other amounts receivable	22,629,599	3,712,207	18,917,392	13,137,211
25. Aggregate write-ins for other than invested assets	15,698	1,198	14,500	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	291,192,187	4,852,082	286,340,105	256,376,100
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	291,192,187	4,852,082	286,340,105	256,376,100
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. Prepaid Taxes	14,500	0	14,500	0
2502. Prepaid Commissions	1,198	1,198	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	15,698	1,198	14,500	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 0 reinsurance ceded)	124,411,727	0	124,411,727	111,602,104
2. Accrued medical incentive pool and bonus amounts	521,441	0	521,441	405,660
3. Unpaid claims adjustment expenses	1,332,920	0	1,332,920	2,069,678
4. Aggregate health policy reserves, including the liability of \$ 0 for medical loss ratio rebate per the Public Health Service Act	3,618,094	0	3,618,094	7,034,133
5. Aggregate life policy reserves	0	0	0	0
6. Property/casualty unearned premium reserves	0	0	0	0
7. Aggregate health claim reserves	178,414	0	178,414	147,743
8. Premiums received in advance	732,564	0	732,564	796,580
9. General expenses due or accrued	414,772	0	414,772	540,556
10.1 Current federal and foreign income tax payable and interest thereon (including \$ 0 on realized capital gains (losses))	0	0	0	0
10.2 Net deferred tax liability	0	0	0	0
11. Ceded reinsurance premiums payable	84,832	0	84,832	80,521
12. Amounts withheld or retained for the account of others	0	0	0	0
13. Remittance and items not allocated	36,957	0	36,957	18,579
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	27,390,807	0	27,390,807	8,397,012
16. Derivatives	0	0	0	0
17. Payable for securities	0	0	0	0
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	993,856	0	993,856	2,538,973
23. Aggregate write-ins for other liabilities (including \$ 0 current)	10,846	0	10,846	10,328
24. Total liabilities (Lines 1 to 23)	159,727,230	0	159,727,230	133,641,867
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX	37,329,784	37,329,784
27. Preferred capital stock	XXX	XXX	0	0
28. Gross paid in and contributed surplus	XXX	XXX	42,000,000	42,000,000
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	47,283,091	43,404,449
32. Less treasury stock, at cost:				
32.1. 0 shares common (value included in Line 26 \$ 0).	XXX	XXX	0	0
32.2. 0 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	126,612,875	122,734,233
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	286,340,105	256,376,100
DETAILS OF WRITE-INS				
2301. Unclaimed Property	10,846	0	10,846	10,328
2302.				
2303.				
2308. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2309. Totals (Lines 2301 thru 2303 plus 2308)(Line 23 above)	10,846	0	10,846	10,328
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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX.....	1,296,987	1,126,735
2. Net premium income (including \$ 0 non-health premium income).....	XXX.....	1,037,016,418	930,046,289
3. Change in unearned premium reserves and reserve for rate credits	XXX.....	4,108,039	(3,965,021)
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.....	1,041,124,457	926,081,268
Hospital and Medical:			
9. Hospital/medical benefits	0	862,428,618	722,858,190
10. Other professional services	0	4,349,057	2,674,571
11. Outside referrals	0	0	0
12. Emergency room and out-of-area	0	0	0
13. Prescription drugs	0	66,018,296	56,502,179
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments, and bonus amounts	0	838,183	326,503
16. Subtotal (Lines 9 to 15).....	0	933,634,154	782,361,443
Less:			
17. Net reinsurance recoveries	0	0	0
18. Total hospital and medical (Lines 16 minus 17)	0	933,634,154	782,361,443
19. Non-health claims (net)	0	0	0
20. Claims adjustment expenses, including \$ 22,590,529 cost containment expenses	0	39,191,225	29,778,767
21. General administrative expenses	0	69,543,813	68,377,767
22. Increase in reserves for life and accident and health contracts (including \$ 0 increase in reserves for life only)	0	692,000	170,000
23. Total underwriting deductions (Lines 18 through 22).....	0	1,043,061,192	880,687,977
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX.....	(1,936,735)	45,393,291
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)	0	4,909,665	5,392,900
26. Net realized capital gains (losses) less capital gains tax of \$ 905,249	0	1,639,154	543,686
27. Net investment gains (losses) (Lines 25 plus 26)	0	6,548,819	5,936,586
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ 0) (amount charged off \$ 131,218)]	0	(131,218)	(302,942)
29. Aggregate write-ins for other income or expenses	0	(17)	(25,000)
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.....	4,480,849	51,001,935
31. Federal and foreign income taxes incurred	XXX.....	545,304	16,676,947
32. Net income (loss) (Lines 30 minus 31).....	XXX.....	3,935,545	34,324,988
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. Fines and Penalties	0	(17)	(25,000)
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	(17)	(25,000)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	122,734,233	99,911,784
34. Net income or (loss) from Line 32	3,935,545	34,324,988
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 \$	(1,409)	(2,616)
37. Change in net unrealized foreign exchange capital gain or (loss).....	0	0
38. Change in net deferred income tax	305,719	985,255
39. Change in nonadmitted assets	(360,006)	(3,487,794)
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	0	(9,000,000)
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47).....	3,878,642	22,822,449
49. Capital and surplus end of reporting period (Line 33 plus 48)	126,612,875	122,734,233
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,026,975,158	937,569,926
2. Net investment income	7,155,972	7,338,538
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	1,034,131,130	944,908,464
5. Benefit and loss related payments	926,341,232	784,640,866
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	113,415,580	107,501,592
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$	0 tax on capital gains (losses)	303,913 13,546,905
10. Total (Lines 5 through 9)	1,040,060,725	905,689,363
11. Net cash from operations (Line 4 minus Line 10)	(5,929,595)	39,219,101
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	78,825,265	43,248,739
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	2,156	1,393
12.7 Miscellaneous proceeds	117,912	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	78,945,333	43,250,132
13. Cost of investments acquired (long-term only):		
13.1 Bonds	126,786,866	42,108,636
13.2 Stocks	500,510	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	819,834
13.7 Total investments acquired (Lines 13.1 to 13.6)	127,287,376	42,928,470
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)	(48,342,043)	321,662
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	0	9,000,000
16.6 Other cash provided (applied)	19,012,690	5,023,581
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	19,012,690	(3,976,419)
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)	(35,258,948)	35,564,344
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	52,969,633	17,405,289
19.2 End of year (Line 18 plus Line 19.1)	17,710,685	52,969,633

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

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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, 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)	28,646,910	.0	28,646	28,618,264
2. Medicare Supplement .....	.0	.0	.0	.0
3. Dental only .....	.0	.0	.0	.0
4. Vision only .....	.0	.0	.0	.0
5. Federal Employees Health Benefits Plan .....	.0	.0	.0	.0
6. Title XVIII - Medicare	1,009,411,675	.0	1,013,520	1,008,398,155
7. Title XIX - Medicaid .....	.0	.0	.0	.0
8. Other health .....	.0	.0	.0	.0
9. Health subtotal (Lines 1 through 8)	1,038,058,585	.0	1,042,166	1,037,016,419
10. Life .....	.0	.0	.0	.0
11. Property/casualty .....	.0	.0	.0	.0
12. Totals (Lines 9 to 11)	1,038,058,585	0	1,042,166	1,037,016,419

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT**PART 2 - CLAIMS INCURRED DURING THE YEAR**

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other Health	10 Other Non-Health
1. Payments during the year:										
1.1 Direct	925,618,829	25,750,340	0	0	0	0	899,868,489	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
1.4 Net	925,618,829	25,750,340	0	0	0	0	899,868,489	0	0	0
2. Paid medical incentive pools and bonuses	722,403	97,986	0	0	0	0	624,417	0	0	0
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct	124,411,727	2,296,345	0	0	0	0	122,115,382	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
3.4 Net	124,411,727	2,296,345	0	0	0	0	122,115,382	0	0	0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct	178,414	0	0	0	0	0	178,414	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
4.4 Net	178,414	0	0	0	0	0	178,414	0	0	0
5. Accrued medical incentive pools and bonuses, current year	521,441	2,273	0	0	0	0	519,168	0	0	0
6. Net healthcare receivables (a)	5,663,153	257,464	0	0	0	0	5,405,689	0	0	0
7. Amounts recoverable from reinsurers December 31, current year	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct	111,602,104	1,823,282	0	0	0	0	109,778,822	0	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
8.4 Net	111,602,104	1,823,282	0	0	0	0	109,778,822	0	0	0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct	147,742	0	0	0	0	0	147,742	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
9.4 Net	147,742	0	0	0	0	0	147,742	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	405,661	2,037	0	0	0	0	403,624	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:										
12.1 Direct	932,795,971	25,965,939	0	0	0	0	906,830,032	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
12.4 Net	932,795,971	25,965,939	0	0	0	0	906,830,032	0	0	0
13. Incurred medical incentive pools and bonuses	838,183	98,222	0	0	0	0	739,961	0	0	0

(a) Excludes \$ 0 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other Health	10 Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct	44,186,953	556,357	0	0	0	0	43,630,596	0	0	0
1.2 Reinsurance assumed	.0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	.0	0	0	0	0	0	0	0	0	0
1.4 Net	44,186,953	556,357	0	0	0	0	43,630,596	0	0	0
2. Incurred but Unreported:										
2.1 Direct	80,224,774	1,739,988	0	0	0	0	78,484,786	0	0	0
2.2 Reinsurance assumed	.0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	.0	0	0	0	0	0	0	0	0	0
2.4 Net	80,224,774	1,739,988	0	0	0	0	78,484,786	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct	.0	0	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	.0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	.0	0	0	0	0	0	0	0	0	0
3.4 Net	.0	0	0	0	0	0	0	0	0	0
4. TOTALS:										
4.1 Direct	124,411,727	2,296,345	0	0	0	0	122,115,382	0	0	0
4.2 Reinsurance assumed	.0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	.0	0	0	0	0	0	0	0	0	0
4.4 Net	124,411,727	2,296,345	0	0	0	0	122,115,382	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

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 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid December 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital and medical)	2,259,443	23,490,897	7,550	2,288,794	2,266,993	1,823,282
2. Medicare Supplement	0	0	0	0	0	0
3. Dental Only	0	0	0	0	0	0
4. Vision Only	0	0	0	0	0	0
5. Federal Employees Health Benefits Plan	0	0	0	0	0	0
6. Title XVIII - Medicare	83,730,936	816,137,553	2,261,697	120,032,099	85,992,633	109,926,564
7. Title XIX - Medicaid	0	0	0	0	0	0
8. Other health	0	0	0	0	0	0
9. Health subtotal (Lines 1 to 8)	85,990,379	839,628,450	2,269,247	122,320,893	88,259,626	111,749,846
10. Healthcare receivables (a)	2,081,712	19,019,014	0	1,528,873	2,081,712	16,966,446
11. Other non-health	0	0	0	0	0	0
12. Medical incentive pools and bonus amounts	289,294	433,109	98,528	422,913	387,822	405,660
13. Totals (Lines 9 - 10 + 11 + 12)	84,197,961	821,042,545	2,367,775	121,214,933	86,565,736	95,189,060

(a) Excludes \$ 0 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

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 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	5,260	5,527	5,623	5,635	5,606
2. 2009	19,572	23,070	23,066	23,060	23,058
3. 2010	XXX	16,798	19,472	19,486	19,484
4. 2011	XXX	XXX	20,632	21,686	21,667
5. 2012	XXX	XXX	XXX	21,646	23,957
6. 2013	XXX	XXX	XXX	XXX	23,589

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 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	5,452	5,527	5,623	5,635	5,606
2. 2009	21,752	23,140	23,066	23,060	23,058
3. 2010	XXX	19,468	19,486	19,486	19,484
4. 2011	XXX	XXX	23,594	21,710	21,667
5. 2012	XXX	XXX	XXX	23,448	23,965
6. 2013	XXX	XXX	XXX	XXX	25,880

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. 2009	25,068	23,058	.581	2.5	23,639	94.3	0	0	23,639	94.3
2. 2010	23,166	19,484	427	2.2	19,911	85.9	0	0	19,911	85.9
3. 2011	27,868	21,667	614	2.8	22,281	80.0	0	0	22,281	80.0
4. 2012	26,380	23,957	712	3.0	24,669	93.5	8	0	24,677	93.5
5. 2013	28,647	23,589	768	3.3	24,357	85.0	2,291	19	26,667	93.1

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS

(000 Omitted)

Section A - Paid Health Claims - Federal Employees Health Benefits Plan Premium

Year in Which Losses Were Incurred	Cumulative Net Amounts Paid				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	3,921	3,990	3,990	3,990	3,990
2. 2009	45,621	46,521	46,521	46,521	46,521
3. 2010	XXX	108	117	117	117
4. 2011	XXX	XXX	0	(6)	(6)
5. 2012	XXX	XXX	XXX	0	0
6. 2013	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Federal Employees Health Benefits Plan Premium

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 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	4,005	3,990	3,990	3,990	3,990
2. 2009	49,957	46,652	46,521	46,521	46,521
3. 2010	XXX	125	118	117	117
4. 2011	XXX	XXX	0	(6)	(6)
5. 2012	XXX	XXX	XXX	0	0
6. 2013	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Federal Employees Health Benefits Plan Premium

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. 2009	40,856	46,521	.947	2.0	47,468	116.2	0	0	47,468	116.2
2. 2010	432	117	.67	57.3	184	42.6	0	0	184	42.6
3. 2011	0	(6)	0	0.0	(6)	0.0	0	0	(6)	0.0
4. 2012	558	0	0	0.0	0	0.0	0	0	0	0.0
5. 2013	0	0	0	0.0	0	0.0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

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 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	56,686	57,231	56,611	59,626	58,375
2. 2009	494,489	569,580	569,685	570,043	569,177
3. 2010	XXX	580,719	663,159	663,387	662,703
4. 2011	XXX	XXX	630,491	707,400	706,214
5. 2012	XXX	XXX	XXX	681,417	769,494
6. 2013	XXX	XXX	XXX	XXX	816,402

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 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	57,800	57,231	56,611	59,626	58,375
2. 2009	585,484	573,554	569,685	570,043	569,177
3. 2010	XXX	679,610	664,081	663,387	662,703
4. 2011	XXX	XXX	736,061	711,101	706,214
5. 2012	XXX	XXX	XXX	788,046	771,784
6. 2013	XXX	XXX	XXX	XXX	936,925

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. 2009	687,075	569,177	10,707	1.9	579,884	84.4	0	0	579,884	84.4
2. 2010	801,591	662,703	22,847	3.4	685,550	85.5	0	0	685,550	85.5
3. 2011	839,777	706,214	24,020	3.4	730,234	87.0	0	0	730,234	87.0
4. 2012	900,070	769,494	29,055	3.8	798,549	88.7	2,291	25	800,865	89.0
5. 2013	1,013,520	816,402	39,160	4.8	855,562	84.4	120,522	1,289	977,373	96.4

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, 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 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	65,867	66,748	66,224	69,251	67,971
2. 2009	559,682	639,171	639,272	639,624	638,756
3. 2010	XXX	597,625	682,748	682,990	682,304
4. 2011	XXX	XXX	651,123	729,080	727,875
5. 2012	XXX	XXX	XXX	703,063	793,451
6. 2013	XXX	XXX	XXX	XXX	839,991

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 2009	2 2010	3 2011	4 2012	5 2013
1. Prior	67,257	66,748	66,224	69,251	67,971
2. 2009	657,193	643,346	639,272	639,624	638,756
3. 2010	XXX	699,203	683,685	682,990	682,304
4. 2011	XXX	XXX	759,655	732,805	727,875
5. 2012	XXX	XXX	XXX	811,494	795,749
6. 2013	XXX	XXX	XXX	XXX	962,805

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

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. 2009	752,999	638,756	12,235	1.9	.650,991	86.5	0	0	.650,991	86.5
2. 2010	825,189	682,304	23,341	3.4	.705,645	85.5	0	0	.705,645	85.5
3. 2011	867,645	727,875	24,634	3.4	.752,509	86.7	0	0	.752,509	86.7
4. 2012	927,008	793,451	29,767	3.8	.823,218	88.8	2,299	25	.825,542	89.1
5. 2013	1,042,167	839,991	39,928	4.8	.879,919	84.4	122,813	1,308	1,004,040	96.3

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

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

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other
1. Unearned premium reserves	6,774	6,774	0	0	0	0	0	0	0
2. Additional policy reserves (a)	862,000	862,000	0	0	0	0	0	0	0
3. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$0) for investment income	2,749,320	0	0	0	0	0	2,749,320	0	0
5. Aggregate write-ins for other policy reserves	0	0	0	0	0	0	0	0	0
6. Totals (gross)	3,618,094	868,774	0	0	0	0	2,749,320	0	0
7. Reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4)	3,618,094	868,774	0	0	0	0	2,749,320	0	0
9. Present value of amounts not yet due on claims	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits	178,414	0	0	0	0	0	178,414	0	0
11. Aggregate write-ins for other claim reserves	0	0	0	0	0	0	0	0	0
12. Totals (gross)	178,414	0	0	0	0	0	178,414	0	0
13. Reinsurance ceded	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	178,414	0	0	0	0	0	178,414	0	0
DETAILS OF WRITE-INS									
0501.									
0502.									
0503.									
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	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
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0

(a) Includes \$ 862,000 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
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)	521,799	431,014	1,409,015	0	2,361,828
2. Salary, wages and other benefits	10,315,805	8,521,008	27,855,785	0	46,692,598
3. Commissions (less \$ 0 ceded plus \$ 0 assumed)	0	0	13,767,055	0	13,767,055
4. Legal fees and expenses	31,380	25,920	84,886	0	142,186
5. Certifications and accreditation fees	0	0	0	0	0
6. Auditing, actuarial and other consulting services	1,134,109	936,790	3,062,435	0	5,133,334
7. Traveling expenses	347,366	286,929	937,992	0	1,572,287
8. Marketing and advertising	785,776	649,063	2,121,833	0	3,556,672
9. Postage, express and telephone	683,539	564,614	1,845,762	0	3,093,915
10. Printing and office supplies	223,581	184,681	603,737	0	1,011,999
11. Occupancy, depreciation and amortization	262,331	216,689	708,373	0	1,187,393
12. Equipment	38,643	31,920	104,347	0	174,910
13. Cost or depreciation of EDP equipment and software	1,253,431	1,035,353	3,384,643	0	5,673,427
14. Outsourced services including EDP, claims, and other services	3,584,876	924,267	2,949,667	0	7,458,810
15. Boards, bureaus and association fees	21,717	17,939	58,643	0	98,299
16. Insurance, except on real estate	213,713	176,530	577,090	0	967,333
17. Collection and bank service charges	67,940	56,119	183,458	0	307,517
18. Group service and administration fees	30,534	25,221	82,450	0	138,205
19. Reimbursements by uninsured plans	0	0	0	0	0
20. Reimbursements from fiscal intermediaries	0	0	0	0	0
21. Real estate expenses	0	0	0	0	0
22. Real estate taxes	25,244	16,855	133,150	0	175,249
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes	0	0	0	0	0
23.2 State premium taxes	0	0	125,400	0	125,400
23.3 Regulatory authority licenses and fees	0	0	97,896	0	97,896
23.4 Payroll taxes	419,015	284,427	2,214,831	0	2,918,273
23.5 Other (excluding federal income and real estate taxes)	0	0	0	0	0
24. Investment expenses not included elsewhere	0	0	0	142,869	142,869
25. Aggregate write-ins for expenses	2,629,730	2,215,357	7,235,365	0	12,080,452
26. Total expenses incurred (Lines 1 to 25)	22,590,529	16,600,696	69,543,813	142,869	(a) 108,877,907
27. Less expenses unpaid December 31, current year	768,319	564,601	339,976	74,796	1,747,692
28. Add expenses unpaid December 31, prior year	1,236,454	833,224	453,678	86,878	2,610,234
29. Amounts receivable relating to uninsured plans, prior year	0	0	8,596,967	0	8,596,967
30. Amounts receivable relating to uninsured plans, current year	0	0	10,294,034	0	10,294,034
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	23,058,664	16,869,319	71,354,582	154,951	111,437,516
DETAILS OF WRITE-INS					
2501. Information Technology	143,478	118,515	387,435	0	649,428
2502. Interest	17,018	65,540	143,336	0	225,894
2503. Managed Care & Network Access	17,589	6,239	20,395	0	44,223
2598. Summary of remaining write-ins for Line 25 from overflow page	2,451,645	2,025,063	6,684,199	0	11,160,907
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,629,730	2,215,357	7,235,365	0	12,080,452

(a) Includes management fees of \$ 76,195,099 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds	(a) 285,032	251,514
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 4,636,600	4,631,014
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 19,688	19,688
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) 147,539	150,317
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	5,088,859	5,052,533
11. Investment expenses		(g) 142,869
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) (1)
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)		142,868
17. Net investment income (Line 10 minus Line 16)		4,909,665
DETAILS OF WRITE-INS		
0901.		
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)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	0

- (a) Includes \$ 53,918 accrual of discount less \$ 2,270,825 amortization of premium and less \$ 560,048 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 \$ 4,790 accrual of discount less \$ 9,419 amortization of premium and less \$ 15,513 paid for accrued interest on purchases.
 (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
 (g) Includes \$ 142,869 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	88,847	0	88,847	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	2,498,990	(45,590)	2,453,400	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	(4,025)	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	2,156	0	2,156	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)	2,589,993	(45,590)	2,544,403	(4,025)	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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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	264,946	230,075	(34,871)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	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	873,731	432,767	(440,964)
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	0	0	0
24. Health care and other amounts receivable	3,712,207	3,829,234	117,027
25. Aggregate write-ins for other than invested assets	1,198	0	(1,198)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,852,082	4,492,076	(360,006)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	4,852,082	4,492,076	(360,006)
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. Prepaid Commissions	1,198	0	(1,198)
2502.			
2503.			
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)	1,198	0	(1,198)

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

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	95,709	106,914	108,144	108,981	109,436	1,296,987
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	95,709	106,914	108,144	108,981	109,436	1,296,987
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 OHIO, INC.

NOTES TO STATUTORY BASIS FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2013 AND 2012
(In thousands except capital stock share data)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**Organization and Operation**

UnitedHealthcare of Ohio, Inc. (the "Company"), licensed as a health maintenance organization ("HMO") whose operations are located throughout the state of Ohio and northern Kentucky, 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 United HealthCare Services, Inc. ("UHS"), an HMO management corporation that provides services to the Company under the terms of a management agreement. UHS is a wholly owned subsidiary of UnitedHealth Group Incorporated ("UnitedHealth Group"). UnitedHealth Group is a publicly held company trading on the New York Stock Exchange.

The Company was incorporated on May 14, 1985, as an HMO and operations commenced in August 1985. The Company is certified as a HMO by the Ohio Department of Insurance ("ODI") and the Kentucky Department of Insurance. 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 serves as a plan sponsor offering Medicare Advantage and Medicare Part D prescription drug insurance coverage ("Medicare Part D program") under a contract with the Centers for Medicare and Medicaid Services ("CMS"). Under the Medicare Part D program, there are seven separate elements of payment received by the Company during the plan year; these payment elements are CMS premium, member premium, CMS low-income premium subsidy, CMS catastrophic reinsurance subsidy, CMS low-income member cost-sharing subsidy, CMS risk share and, the CMS Coverage Gap Discount Program. Each component of the Medicare Part D program is further defined throughout Note 1.

A. Accounting Practices

The statutory basis financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the ODI.

The ODI recognizes only statutory accounting practices, prescribed or permitted by the State of Ohio, for determining and reporting the financial condition and results of operations of an HMO, for determining its solvency under Ohio Insurance Law. The state 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 statutory basis financial statements.

(1-8) No significant differences exist between the practices prescribed or permitted by the State of Ohio and those prescribed or permitted by the NAIC SAP that materially affect the statutory basis net income and capital and surplus, as illustrated in the table below:

		State of Domicile	2013	2012
Net Income				
(1) Company state basis	Ohio	\$ 3,936	\$ 34,325	
(2) State prescribed practices that increase/(decrease) NAIC SAP: Not Applicable	Ohio	-	-	
(3) State permitted practices that increase/(decrease) NAIC SAP: Not Applicable	Ohio	-	-	
(4) NAIC SAP (1-2-3=4)	Ohio	<u>\$ 3,936</u>	<u>\$ 34,325</u>	
Surplus				
(5) Company state basis	Ohio	\$ 126,613	\$ 122,734	
(6) State prescribed practices that increase/(decrease) NAIC SAP: Not Applicable	Ohio	-	-	
(7) State permitted practices that increase/(decrease) NAIC SAP: Not Applicable	Ohio	-	-	
(8) NAIC SAP (5-6-7=8)	Ohio	<u>\$ 126,613</u>	<u>\$ 122,734</u>	

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

The preparation of these statutory basis 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, and aggregate health policy reserves (including medical loss ratio rebates) and aggregate health claim reserves (collectively known as "aggregate health reserves"). 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 in the period in which the estimate is adjusted.

C. Accounting Policy

(1-13) Basis of Presentation — The Company prepares its statutory basis financial statements on the basis of accounting practices prescribed or permitted by the ODI. These statutory practices differ from accounting principles generally accepted in the United States of America ("GAAP"). The more significant differences are as follows:

- Cash overdrafts, cash equivalents, and short-term investments in the statutory basis financial statements represent cash balances and investments with original maturities of one year or less from the time of acquisition, whereas under GAAP, the corresponding caption of cash, cash equivalents, and short-term investments includes cash balances and investments that will mature in one year or less from the balance sheet date;
- Outstanding checks are required to be netted against cash balances or presented as cash overdrafts if in excess of cash balances in the statutory basis statements of admitted assets, liabilities, and capital and surplus as opposed to being presented as other liabilities under GAAP;
- Certain debt investments categorized as available for sale or held to maturity are presented at the lower of amortized cost or fair value in accordance with the NAIC designations in the statutory basis financial statements, whereas under GAAP, these investments are shown at fair value or amortized cost, respectively;
- Investments in preferred stocks are valued as prescribed by the Securities Valuation Office of the NAIC ("SVO"), or an external pricing service if NAIC values are not available, in the statutory basis statements of admitted assets, liabilities, and capital and surplus, while under GAAP, preferred stocks are generally reported at fair value;
- Under statutory accounting, the change to deferred tax assets and liabilities is recorded directly to unassigned surplus and deferred tax assets are subject to a valuation allowance and admissibility limitations of the assets in the statutory basis financial statements, whereas under GAAP, the change in deferred tax assets and liabilities is recorded as a component of the income tax provision within the income statement and is based on the ultimate recoverability of the deferred tax assets. Based on the admissibility criteria under statutory accounting, any deferred tax assets determined to be nonadmitted are charged directly to surplus and excluded from the statutory basis financial statements, whereas under GAAP, such assets are included in the balance sheets;
- Certain assets, including certain aged uncollected premiums, amounts receivable relating to uninsured plans, certain health care receivables, and prepaid expenses, are considered nonadmitted assets for statutory purposes and are excluded from the statutory basis statements of admitted assets, liabilities, and capital and surplus and charged directly to unassigned surplus. Under GAAP, such assets are included in the balance sheets;
- The unexpired portion of accident and health insurance premiums is recorded as unearned premium; 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 statutory basis statements of operations. Under GAAP, the change in unearned premium from year to year is reported through premium income;
- Comprehensive income and its components are not separately presented in the statutory basis financial statements, whereas under GAAP, it is a requirement to present comprehensive income and its components in the financial statements;
- Cash overdrafts, cash equivalents, and short-term investments in the statutory basis statements of cash flows represent cash balances and investments with original

maturities of one year or less from the time of acquisition. Under GAAP, the corresponding caption of cash and cash equivalents includes cash balances and cash equivalents with maturities of three months or less. The corresponding caption of short-term investments under GAAP represents securities with a final maturity of one year or less from the balance sheet date. The statutory basis statements of cash flows are prepared in accordance with the NAIC Annual Statement Instructions.

Cash and Invested Assets —

- Cash overdrafts and cash equivalents represent cash held by the Company in disbursement accounts and treasury bills. Claims and other payments are made from the disbursement accounts daily. Cash overdrafts are a result of timing differences in funding disbursement accounts for claims payments. Cash equivalents have original maturity dates of three months or less from the date of acquisition and are reported at cost or amortized cost depending on the nature of the underlying security, which approximates fair value;
- Short-term investments represent money market instruments, commercial paper, corporate bonds, corporate debt securities, U.S. government and state and state agency obligations, and municipal securities with a maturity of greater than three months but less than one year at the time of purchase. Short-term investments also consist of the Company's share of an investment pool sponsored and administered by UHS. The investment pool consists principally of investments with original maturities of less than one year, with the average life of the individual investments being less than 60 days. The Company's share of the pool represents an undivided ownership interest in the pool and is immediately convertible to cash at no cost or penalty. The participants within the pool have an individual fund number to track those investments owned by the Company. In addition, the Company is listed as a participant in the executed custodial agreement between UHS and the custodian whereby the Company's share in the investment pool is segregated and separately maintained. The pool is primarily invested in government obligations, commercial paper, certificates of deposit, and short-term agency notes and is recorded at cost or amortized cost. Interest income from the pool accrues daily to participating members based upon ownership percentage;
- Bonds include corporate debt securities, U.S. government and state agency obligations, and municipal securities with a maturity of greater than one year at the time of purchase;
- Bonds and short-term investments are stated at amortized cost if they meet NAIC designation of one or two and stated at the lower of amortized cost or fair value if they meet an NAIC designation of three or higher. Amortization of bond premium or 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 Valuations of Securities manual prepared by the SVO or an external pricing service;
- The Company holds no mortgage loans on real estate;
- Corporate bonds and government obligations include mortgage-backed securities, which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the amortized cost of mortgage-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 and total investments in mortgage-backed securities to 30% of total cash and invested assets;
- Preferred stock is nonaffiliated and has a carrying value that is calculated in accordance with the guidance set forth in SSAP No. 32, *Investments in Preferred Stock (including investments in preferred stock of subsidiary, controlled, or affiliated entities)*;
- The Company holds no investments in subsidiaries, controlled, or affiliated entities;
- The Company has no investment interests with respect to joint ventures, partnerships, or limited liability companies;
- The Company holds no derivatives;
- 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 less capital gains tax in the statutory basis statements of operations;

- 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 less capital gains tax in the statutory basis statements of operations. The new cost basis is not changed for subsequent recoveries in fair value. The prospective adjustment method is utilized for mortgage-backed securities for periods subsequent to the loss recognition. The Company recognized an other-than-temporary impairment ("OTTI") of \$46 and \$2 for the years ended December 31, 2013 and 2012, respectively.

Receivables for Securities and Payable for Securities — The Company reports receivables for securities when investments are sold at the end of an accounting period and proceeds are received in the following month in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Any receivables for securities not received within 15 days from the settlement date are nonadmitted. The Company reports payable for securities when investments are traded at the end of an accounting period and the settlement does not occur until the following month in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

Investment Income Due and Accrued — Investment income earned and due as of the reporting date, in addition to investment income earned but not paid or collected until subsequent periods, is reported as investment income due and accrued in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company evaluates the collectability of the amounts due and amounts determined to be uncollectible are written off in the period in which the determination is made.

Net Investment Income Earned — Net investment income earned includes investment income collected during the period, as well as the change in investment income due and accrued on the Company's holdings. Amortization of premium or discount on bonds and certain external investment management costs are also included in net investment income earned (see Note 7).

Properties Occupied by the Company, Properties Held for the Production of Income, Properties Held for Sale, Furniture and Equipment, and Electronic Data Processing Equipment and Software —The Company does not carry any fixed assets on the statutory basis financial statements.

Receivables from Parent, Subsidiaries, and Affiliates, Net and Amounts Due to Parent, Subsidiaries, and Affiliates, Net — In the normal course of business, the Company has various transactions with related parties (see Note 10). The Company reports any unsettled amounts due or owed as receivables from parent, subsidiaries, and affiliates net, and amounts due to parent, subsidiaries, and affiliates, net, respectively, in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company has excluded receivables that do not meet the admissibility criteria from the statutory basis statements of admitted assets, liabilities, and capital and surplus.

Hospital and Medical Expenses, Claims Unpaid, and Aggregate Health Reserves — Hospital and medical expenses and corresponding liabilities 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.

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 2013 and 2012 Management believes the amount of claims unpaid and aggregate health reserves is adequate to cover the Company's liability for unpaid claims and aggregate health reserves as of December 31, 2013; however, actual payments may differ from those established estimates. Adjustments to claims unpaid estimates and aggregate health reserves are reflected in the statutory basis statement of operations in the period in which the change in estimate is identified.

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.

Amounts Receivable Relating to Uninsured Plans and Liability for Amounts Held under Uninsured Plans

Receivables and liabilities for amounts held under uninsured plans represent the cost reimbursement under the Medicare Part D program for the catastrophic reinsurance subsidy and the low-income member cost-sharing subsidy. The Company is fully reimbursed by CMS for costs incurred for these contract elements, and accordingly, there is no insurance risk to the Company. Amounts received for these subsidies are received monthly and are not reflected as net premium income, but rather are accounted for as deposits. The Patient Protection and Affordable Care Act and its related reconciliation act ("Health Reform Legislation") mandate consumer discounts of 50% on brand name prescription drugs for Part D plan participants in the coverage gap ("Coverage Gap Discount Program" or "CGDP"). These discounts are pre-funded by CMS, and ultimately reimbursed by pharmaceutical manufacturers. The Company solely administers the application of these funds and has no insurance risk. If the Company incurs costs either in excess of or less than these subsidies, a corresponding receivable or payable is recorded in amounts receivable relating to uninsured plans or liability for amounts held under uninsured plans in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Related cash flows are presented within operating expenses paid within cash (used) provided by operations in the statutory basis statements of cash flows.

Net Deferred Tax Asset and Federal Income Taxes Incurred — Statutory accounting provides for an amount to be recorded for deferred taxes on temporary differences between the financial reporting and tax bases of assets and liabilities, subject to a valuation allowance and admissibility limitations on deferred tax assets (see Note 9). The provision for federal income taxes incurred is calculated based on applying the statutory federal income tax rate of 35% to net income before federal income taxes plus capital gains tax/less capital gains tax benefit subject to certain adjustments (see Note 9).

Remittances and Items Not Allocated — Remittances and items not allocated generally represent monies received from policyholders for monthly premium billings that have not been entered into the billing system. The majority is from monies received in the lockbox account on the last day of the year.

Claims Adjustment Expenses — Claims adjustment expenses ("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 management agreement (see Note 10), the Company pays a management fee to UHS in exchange for administrative and management services. A detailed review of the administrative expenses of the Company and UHS is performed to determine the allocation between claims adjustment expenses and general administrative expenses to be reported in the statutory basis statement of operations. It is the responsibility of UHS to pay CAE in the event the Company ceases operations. The Company has recorded an estimate of unpaid claims adjustment expenses associated with incurred but unpaid claims, which is included in unpaid claims adjustment expenses in the statutory basis statements of admitted assets, liabilities, and capital and surplus. Management believes the amount of the liability for unpaid claims adjustment expenses as of December 31, 2013 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 claims adjustment expenses are reflected in operating results in the period in which the change in estimate is identified.

General Administrative Expenses — Pursuant to the terms of the management agreement (see Note 10), the Company pays a management fee to UHS in exchange for administrative and management services. Costs for items not included within the scope of the management agreement are directly expensed as incurred. Premium taxes are also a component of general administrative expenses. A detailed review of the administrative expenses of the Company and UHS is performed to determine the allocation between claims adjustment expenses and general administrative expenses to be reported in the statutory basis statements of operations.

Revenues, Premiums Received in Advance, Unearned Premiums, and Uncollected Premiums

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. Premiums received in full during the current period that are not due until future periods are recorded as premiums received in advance in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus. Unearned premiums are established for the portion of premiums received during the current period that are partially unearned at the end of the period and are included in aggregate health policy reserves in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus.

Commercial health plans with medical loss ratios on fully insured products, as calculated under the definitions in the Patient Protection and Affordable Care Act and its related reconciliation act, the Health Care and Education Reconciliation Act of 2010 (collectively known as ("Health Reform Legislation")) (see Note 14) and implementing regulations, that fall below certain targets are required to rebate ratable portions of premiums annually. The Company classifies its estimated rebates as change in unearned premium reserves and reserves for rate credits in the accompanying statutory basis statements of operations.

Net premium income includes the Medicare Advantage CMS premium, and the premium under the Medicare Part D program, which includes, CMS premium, member premium, and low-income premium subsidy for the Company's insurance risk coverage. Net premium income is recognized ratably over the period in which eligible individuals are entitled to receive health care services and prescription drug benefits. The Company estimates retrospective premium adjustments based on guidelines determined by CMS (see Note 24).

CMS deploys a risk adjustment model that apportions premiums paid to all health plans according to health severity and certain demographic factors. The CMS risk adjustment model pays more for members whose medical history indicates they have certain medical conditions. Under this risk adjustment methodology, CMS calculates the risk-adjusted premium payment using diagnosis data from hospital inpatient, hospital outpatient, and physician treatment settings. The Company and health care providers collect, capture, and submit the necessary and available diagnosis data to CMS within prescribed deadlines. The Company estimates risk adjustment revenues based upon the diagnosis data submitted and expected to be submitted to CMS. The Company recognizes such changes when the amounts become determinable and supportable and collectability is reasonably assured. The estimated risk-adjusted payments due to the Company at December 31, 2013 and 2012, were \$14,360 and \$3,666, respectively, and are recorded as uncollected premiums in the statutory basis statements of admitted assets, liabilities, and capital and surplus. The Company recognized \$(1,796) and \$1,528 for changes in prior year Medicare risk factor estimates during the years ended December 31, 2013 and 2012, respectively, which is recorded as net premium income within the statutory basis statements of operations.

The Company reports uncollected premium balances from its insured members as uncollected premium balances in the statutory basis statements of admitted assets, liabilities, and capital and surplus. 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.

Reinsurance Ceded —The Company has an insolvency-only reinsurance agreement with UnitedHealthcare Insurance Company ("UHIC"). Reinsurance premiums paid and incurred are deducted from net premium income in the accompanying statutory basis financial statements.

Ceded Reinsurance Premiums Payable —The Company has an insolvency-only reinsurance agreement whereby 0.1% of net premium income is ceded to UHIC. The ceded reinsurance premiums payable balance represents amounts due to the reinsurer for coverage which will be paid based on the contract terms.

Incentive Pool — The Company has agreements with certain independent physicians and physician network organizations that provide for the establishment of a fund into which the Company places monthly premiums payable for members assigned to the physician. The Company manages the disbursement of funds from this account as well as reviews the utilization of nonprimary care medical services of members assigned to the physicians. Any surpluses or deficits in the fund are shared by the Company and the physician based upon predetermined risk-sharing percentage and the liability or receivable is included in accrued medical incentive pool and bonus amounts or health care and other receivables in the statutory basis statements of admitted assets, liabilities, and capital and surplus, and the corresponding expense or reduction to expense is included in incentive pool, withhold adjustments, and bonus amounts in the statutory basis statements of operations.

Medical Risk Share — Medicare Part D — The Company has settlements with CMS based on whether the ultimate per member per month benefit costs of any Medicare Part D program regional plan varies more than 5% above or below the level estimated in the original bid submitted by the Company and approved by CMS in 2013 and 2012. The estimated risk share adjustment of \$2,749 and \$6,858 in 2013 and 2012, respectively, is recorded as aggregate health policy reserves in the statutory basis statements of admitted assets, liabilities, and capital and surplus with the corresponding change in the balance reflected as an increase to change in unearned premium reserves and reserve for rate credits in the statutory basis statements of operations.

Reserve for Experience Rated Refunds — A liability is established, for estimated premium refunds on experience rated contracts based on actuarial methods and assumptions and minimum loss ratio requirements. The liability also includes the estimated rebate on the commercial health products, for which the medical loss ratios on fully insured products, as calculated under the Health Reform Legislation (see Note 14) and implementing regulations, fall below certain targets. The Company is required to rebate the ratable portions of the premiums annually. Estimated accrued retrospective premiums due from the Company are recorded in aggregate health policy reserves on the statutory basis statements of admitted assets, liabilities, and capital and surplus and as a decrease to change in unearned premium reserves and reserve for rate credits in the statutory basis statements of operations.

Health Care Receivables — Health care receivables consist of pharmacy rebate receivables estimated based on the most currently available data from the Company's claims processing systems and from data provided by the Company's unaffiliated pharmaceutical benefit manager and affiliated pharmaceutical benefit manager, OptumRx, Inc. ("OptumRx"). Health care receivables also

include receivables for amounts due to the Company for claims overpayments to providers, hospitals, and other healthcare provider organizations. Health care receivables are considered nonadmitted assets for statutory purposes if they do not meet admissibility requirements. Accordingly, the Company has excluded receivables that do not meet the admissibility criteria from the statutory basis statements of admitted assets, liabilities, and capital and surplus (see Note 28).

Premium Deficiency Reserves — Premium deficiency reserves and the related expenses are recognized when it is probable that expected future health care expenses, claim adjustment expenses, 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 statutory basis statements of admitted assets, liabilities, and capital and surplus. 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, and direct administration costs are considered. The methods for making such estimates and for establishing the resulting reserves are periodically reviewed and updated, and any adjustments are reflected in increase in reserves for accident and health contracts in the accompanying statutory basis statements of operations in the period in which the change in estimate is identified. The Company anticipates investment income as a factor in the premium deficiency calculation (see Note 30).

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.

Direct premiums written and uncollected premiums from members and CMS related to Medicare Advantage and the Medicare Part D program as a percentage of total direct premiums written are 97.2% and 97.1% for the years ended December 31, 2013 and 2012, respectively.

Uncollected premiums for CMS accounted for 99.5% and 99.3% of uncollected premiums as of December 31, 2013 and 2012, respectively.

Restricted Cash Reserves —

The ODI requires the Company to maintain a minimum regulatory deposit (currently \$400). The Kentucky Department of Insurance requires the Company to maintain a minimum regulatory deposit (currently \$500). The Company is in compliance with the requirements as of December 31, 2013 and 2012. These restricted cash reserves consist principally of government obligations and are stated at amortized cost, which approximates fair value. These reserves are included in bonds in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus. Interest earned on these deposits accrues to the Company.

Minimum Capital and Surplus — Under the laws of the state of Ohio, the ODI requires the Company to maintain total admitted assets equal to at least 110% of its liabilities and must have a minimum net worth of at least \$1,200. The Company has \$126,613 and \$122,734 in total statutory basis capital and surplus as of December 31, 2013 and 2012, respectively, which is in compliance with the required amount.

Risk-based capital ("RBC") is a regulatory tool for measuring the minimum amount of capital appropriate for a managed care organization to support its overall business operations in consideration of its size and risk profile. The ODI 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. The Company is in compliance with the required amount.

Recently Issued Accounting Standards — The Company reviewed all recently issued guidance in 2012 and 2013 that has been adopted for 2013 or subsequent year's implementation and has determined that none of the items would have a significant impact to the statutory basis financial statements.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

No changes in accounting principles have been recorded during the years ended December 31, 2013 and 2012.

3. BUSINESS COMBINATIONS AND GOODWILL

A-D. The Company was not party to a business combination during the years ended December 31, 2013 and 2012, and does not carry goodwill in its statutory basis statements of admitted assets, liabilities, and capital and surplus.

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4. DISCONTINUED OPERATIONS

(1–5) The Company did not discontinue any operations during 2013 and 2012.

5. INVESTMENTS AND OTHER INVESTED ASSETS

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 \$2,600 and \$(12), respectively, for 2013 and \$896 and \$0, respectively, for 2012. The gross realized gains and losses on sales of short-term investments were \$3 and \$0, respectively, for 2013 and \$1 and \$0, respectively, for 2012. The net realized gain is included in net realized capital gains less capital gains tax in the accompanying statutory basis statements of operations. Total proceeds on the sale of investments for bonds were \$60,313 and \$18,420 and for short-term investments were \$1,329,626 and \$990,802 in 2013 and 2012, respectively.

As of December 31, 2013 and 2012, the amortized cost, fair value, and gross unrealized holding gains and losses of the Company's investments, excluding cash (overdrafts) and cash equivalents of \$(1,098) and \$(3,263), respectively, are as follows:

	2013						Fair Value
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 year	Gross Unrealized Holding Losses > 1 year			
U.S. government and agency securities	\$ 33,962	\$ 200	\$ (655)	\$ (422)			\$ 33,085
State and agency municipalities	67,555	1,051	(401)	(78)			68,127
City and county municipalities	39,003	671	(191)	(157)			39,326
Corporate debt securities (includes commercial paper)	78,496	1,430	(717)	(5)			79,204
Money-market funds	15,690	-	-	-			15,690
Equity	500	-	(5)	-			495
Total bonds, short-term investments and equity	<u>\$ 235,206</u>	<u>\$ 3,352</u>	<u>\$ (1,969)</u>	<u>\$ (662)</u>			<u>\$ 235,927</u>

	2013						Fair Value
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 year	Gross Unrealized Holding Losses > 1 year			
Less than one year	\$ 23,559	\$ 22	\$ (1)	\$ -			\$ 23,580
One to five years	77,209	1,310	(349)	(5)			78,165
Five to ten years	80,065	1,606	(809)	(135)			80,727
Over ten years	54,373	414	(810)	(522)			53,455
Total bonds, short-term investments and equity	<u>\$ 235,206</u>	<u>\$ 3,352</u>	<u>\$ (1,969)</u>	<u>\$ (662)</u>			<u>\$ 235,927</u>

	2012						Fair Value
	Amortized Cost	Gross Unrealized Holding Gains	Gross Unrealized Holding Losses < 1 year	Gross Unrealized Holding Losses > 1 year			
U.S. government and agency securities	\$ 33,547	\$ 692	\$ (4)	\$ -			\$ 34,235
State and agency municipalities	56,253	2,960	(33)	-			59,180
City and county municipalities	32,372	1,482	(28)	-			33,826
Corporate debt securities (includes commercial paper)	52,131	4,710	(19)	-			56,822
Money-market funds	49,540	-	-	-			49,540
Total bonds and short-term investments	<u>\$ 223,843</u>	<u>\$ 9,844</u>	<u>\$ (84)</u>	<u>\$ -</u>			<u>\$ 233,603</u>

Included in U.S. government and agency securities and corporate debt securities in the tables above are mortgage-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 an amortized cost of \$33,736 and fair value of \$33,118.

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The following table illustrates the fair value and gross unrealized losses, aggregated by investment category and length of time that the individual securities have been in a continuous unrealized loss position as of December 31, 2013 and 2012:

	2013						Total	
	< 1 year		> 1 year		Gross Unrealized Holding Losses			
	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses		
U.S. government and agency securities	\$ 21,348	\$ (655)	\$ 4,243	\$ (422)	\$ 25,591	\$ (1,077)		
State and agency municipalities	32,605	(401)	2,303	(78)	34,908	(479)		
City and county municipalities	15,578	(191)	2,539	(157)	18,117	(348)		
Corporate debt securities (includes commercial paper)	39,010	(717)	569	(5)	39,579	(722)		
Equity	495	(5)	-	-	495	(5)		
Total bonds, short-term investments and equity	<u>\$ 109,036</u>	<u>\$ (1,969)</u>	<u>\$ 9,654</u>	<u>\$ (662)</u>	<u>\$ 118,690</u>	<u>\$ (2,631)</u>		
2012								
	< 1 year		> 1 year		Gross Unrealized Holding Losses		Total	
	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses		
	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses	Fair Value	Gross Unrealized Holding Losses		
U.S. government and agency securities	\$ 5,453	\$ (4)	\$ -	\$ -	\$ 5,453	\$ (4)		
State and agency municipalities	2,925	(33)	-	-	2,925	(33)		
City and county municipalities	3,734	(28)	-	-	3,734	(28)		
Corporate debt securities (includes commercial paper)	1,748	(19)	-	-	1,748	(19)		
Total bonds and short-term investments	<u>\$ 13,860</u>	<u>\$ (84)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 13,860</u>	<u>\$ (84)</u>		

The unrealized losses on investments in U.S. government and agency securities, state and agency municipalities, city and county municipalities, and corporate debt securities at December 31, 2013 and 2012, were mainly caused by interest rate increases 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 amortized cost. The contractual cash flows of the U.S. government and agency obligations are either guaranteed 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 evaluated the credit ratings of the municipalities and local agency obligations and corporate obligations, noting whether a significant deterioration since purchase or other factors that may indicate an 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 mortgage-backed securities for a period of time sufficient to recover the amortized cost. As a result of this review, the Company recorded OTTI of \$46 and \$2 as of December 31, 2013 and 2012, respectively, which is included in net realized capital gains less capital gains tax in the statutory basis statements of operations.

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) Corporate bonds and government obligations include mortgage-backed securities, which are valued using the retrospective adjustment methodology. Prepayment assumptions for the determination of the amortized cost of mortgage-backed securities are based on a three-month constant prepayment rate history obtained from external data source vendors.
- (2) The Company did not recognize any OTTI on mortgage-backed securities as of December 31, 2013 and 2012.
- (3) The Company did not have mortgage-backed securities with an OTTI to report by CUSIP as of December 31, 2013 or 2012.

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- (4)** The following table illustrates the fair value, gross unrealized losses, and length of time that the mortgage-backed securities have been in a continuous unrealized loss position as of December 31, 2013 and 2012:

			2013
The aggregate amount of unrealized losses:			
1. Less than 12 months			\$ (703)
2. 12 Months or longer			(422)
The aggregate related fair value of securities with unrealized losses:			
1. Less than 12 months			31,689
2. 12 Months or longer			4,243
			2012
The aggregate amount of unrealized losses:			
1. Less than 12 months			\$ (4)
2. 12 Months or longer			-
The aggregate related fair value of securities with unrealized losses:			
1. Less than 12 months			4,951
2. 12 Months or longer			-

- (5)** The Company believes that it will collect all principal and interest due on all investments that have an amortized cost in excess of fair value. The unrealized losses as of December 31, 2013 were primarily caused by interest rate increases and not by unfavorable changes in the credit ratings associated with these securities.

E. Repurchase Agreements and/or Securities Lending Transactions — Not applicable.

F. Real Estate — Not applicable.

G. Low-Income Housing Tax Credits — Not applicable.

H. Restricted Assets —

- (1)** Restricted assets – including pledged as of December 31, 2013 and 2012:

Restricted Asset Category	1	2	3	4	5	6
	Total Gross Restricted from Current Year	Total Gross Restricted from Prior Year	Increase/(Decrease) (1 minus 2)	Total Current Year	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	0.0%	0.0%
b. Collateral held under security lending agreements	-	-	-	-	0.0%	0.0%
c. Subject to repurchase agreements	-	-	-	-	0.0%	0.0%
d. Subject to reverse repurchase agreements	-	-	-	-	0.0%	0.0%
e. Subject to dollar repurchase agreements	-	-	-	-	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	0.0%	0.0%
g. Placed under option contracts	-	-	-	-	0.0%	0.0%
h. Letter stock or securities restricted as to sale	-	-	-	-	0.0%	0.0%
i. On deposit with state	\$ 1,012	\$ 965	\$ 47	\$ 1,012	0.3%	0.4%
j. On deposit with other regulatory bodies	-	-	-	-	0.0%	0.0%
k. Pledged as collateral not captured in other categories	-	-	-	-	0.0%	0.0%
l. Other restricted assets	-	-	-	-	0.0%	0.0%
m. Total Restricted Assets	<u>\$ 1,012</u>	<u>\$ 965</u>	<u>\$ 47</u>	<u>\$ 1,012</u>	<u>0.3%</u>	<u>0.4%</u>

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(2-3) The Company has no assets pledged as collateral not captured in other categories and no other restricted assets as of December 31, 2013 or 2012.

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 has admitted all investment income due and accrued in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus.

The components of net investment income earned as of December 31, 2013 and 2012 are as follows:

	2013	2012
Bonds	\$ 4,883	\$ 5,357
Cash overdrafts, cash equivalents, and short-term investments	150	167
Preferred stocks	<u>20</u>	-
 Total investment income earned	 5,053	 5,524
Expenses — investment management fees	<u>(143)</u>	<u>(131)</u>
 Net investment income earned	 <u>\$ 4,910</u>	 <u>\$ 5,393</u>

B. There were no investment income amounts excluded from the statutory basis financial statements.

8. DERIVATIVE INSTRUMENTS

A-F. The Company has no derivative instruments.

9. INCOME TAXES

A. Deferred Tax Asset/Liability

(1) The components of the net deferred tax asset/(liability) at December 31, 2013 and 2012, are as follows:

	2013			2012			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 14) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
(a) Gross deferred tax assets	\$ 2,541	\$ 1	\$ 2,542	\$ 2,250	\$ 5	\$ 2,255	\$ 291	\$ (4)	\$ 287
(b) Statutory valuation allowance adjustments	—	—	—	—	5	5	—	(5)	(5)
(c) Adjusted gross deferred tax assets (1a-1b)	2,541	1	2,542	2,250	—	2,250	291	1	292
(d) Deferred tax assets nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal net admitted deferred tax asset (1c-1d)	2,541	1	2,542	2,250	—	2,250	291	1	292
(f) Deferred tax liabilities	15	4	19	33	—	33	(18)	4	(14)
(g) Net admitted deferred tax asset/ (net deferred tax liability) (1e-1f)	<u>\$ 2,526</u>	<u>\$ (3)</u>	<u>\$ 2,523</u>	<u>\$ 2,217</u>	<u>\$ -</u>	<u>\$ 2,217</u>	<u>\$ 309</u>	<u>\$ (3)</u>	<u>\$ 306</u>

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- (2) The components of the adjusted gross deferred tax assets admissibility calculation under SSAP No. 101, *Income Taxes — A Replacement of SSAP No. 10R and SSAP No. 10*, are as follows:

Admission Calculation Components SSAP No. 101	2013			2012			Change		
	1	2	3 (Col 1+2)	4	5	6 (Col 4+5)	(Col 1-4)	(Col 2-5)	(Col 7+8) Total
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 2,541	\$ -	\$ 2,541	\$ 2,250	\$ -	\$ 2,250	\$ 291	\$ -	\$ 291
(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	18,973	XXX	XXX	18,078	XXX	XXX	895
(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	-	1	1	-	-	-	-	1	1
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$ 2,541	\$ 1	\$ 2,542	\$ 2,250	\$ -	\$ 2,250	\$ 291	\$ 1	\$ 292
Total (2(a)+2(b)+2(c))	<u>\$ 2,541</u>	<u>\$ 1</u>	<u>\$ 2,542</u>	<u>\$ 2,250</u>	<u>\$ -</u>	<u>\$ 2,250</u>	<u>\$ 291</u>	<u>\$ 1</u>	<u>\$ 292</u>

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

(a) Ratio percentage used to determine recovery period and threshold limitation amount	351 %	415 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)(2) above (in thousands)	\$ 124,089	\$ 120,517

- (4) There was no impact to the deferred tax assets as a result of tax-planning strategies.

B. Unrecognized Deferred Tax Liabilities

- (1-4) There are no unrecognized deferred tax liabilities.

C. Significant Components of Income Taxes

- (1) The current federal income taxes incurred for the years ended December 31, 2013 and 2012 are as follows:

	1 2013	2 2012	3 (Col 1-2) Change
1. Current income tax			
(a) Federal	\$ 545	\$ 16,677	\$ (16,132)
(b) Foreign	<u>-</u>	<u>-</u>	<u>-</u>
(c) Subtotal	545	16,677	(16,132)
(d) Federal income tax on net capital gains	905	352	553
(e) Utilization of capital loss carryforwards	<u>-</u>	<u>-</u>	<u>-</u>
(f) Other	<u>-</u>	<u>-</u>	<u>-</u>
(g) Total federal and foreign income taxes incurred	<u>\$ 1,450</u>	<u>\$ 17,029</u>	<u>\$ (15,579)</u>

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(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, 2013 and 2012, are as follows:

	1 2013	2 2012	3 (Col 1+2) Change
2. Deferred tax assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 470	\$ 566	\$ (96)
(2) Unearned premium reserve	48	52	(4)
(3) Policyholder reserves	302	60	242
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	1,698	1,572	126
(11) Net operating loss carryforward	-	-	-
(12) Tax credit carryforward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	<u>23</u>	<u>-</u>	<u>23</u>
(99) Subtotal	<u>2,541</u>	<u>2,250</u>	<u>291</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>-</u>	<u>-</u>	<u>-</u>
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>2,541</u>	<u>2,250</u>	<u>291</u>
(e) Capital			
(1) Investments	-	5	(5)
(2) Net capital loss carryforward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	<u>1</u>	<u>-</u>	<u>1</u>
(99) Subtotal	<u>1</u>	<u>5</u>	<u>(4)</u>
(f) Statutory valuation allowance adjustment	-	5	(5)
(g) Nonadmitted	<u>-</u>	<u>-</u>	<u>-</u>
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>1</u>	<u>-</u>	<u>1</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>2,542</u>	<u>2,250</u>	<u>292</u>
3. Deferred tax liabilities:			
(a) Ordinary			
(1) Investments	15	33	(18)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	<u>-</u>	<u>-</u>	<u>-</u>
(99) Subtotal	<u>15</u>	<u>33</u>	<u>(18)</u>
(b) Capital			
(1) Investments	4	-	4
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	<u>-</u>	<u>-</u>	<u>-</u>
(99) Subtotal	<u>4</u>	<u>-</u>	<u>4</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>19</u>	<u>33</u>	<u>(14)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 2,523</u>	<u>\$ 2,217</u>	<u>\$ 306</u>

The Company assessed the potential realization of the gross deferred tax asset and established a valuation allowance of \$0 and \$5 to reduce the gross deferred tax asset to \$2,542 and \$2,250 as of December 31, 2013 and 2012, respectively, 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.

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- 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 35% to net income before federal income taxes, plus capital gains tax. The significant items causing this difference are as follows:

	2013	2012
Tax provision at the federal statutory rate	\$ 1,885	\$ 17,974
Tax-exempt interest	(605)	(703)
Change in statutory valuation allowance	(5)	(16)
Other	(4)	10
Tax effect of nonadmitted assets	<u>(126)</u>	<u>(1,221)</u>
 Total statutory income taxes	 <u>\$ 1,145</u>	 <u>\$ 16,044</u>
 Federal income taxes incurred	 \$ 545	 \$ 16,677
Capital gains tax	905	352
Change in net deferred income tax	<u>(305)</u>	<u>(985)</u>
 Total statutory income taxes	 <u>\$ 1,145</u>	 <u>\$ 16,044</u>

- E.** At December 31, 2013, the Company had no net operating loss carryforwards.

Current federal income taxes recoverable of \$3,567 and \$4,714 as of December 31, 2013 and 2012, respectively, are included in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus. Federal income taxes paid, net of refunds were \$305 and \$13,547 in 2013 and 2012, respectively.

Federal income taxes incurred of \$1,451 and \$17,029 for 2013 and 2012, 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 Code ("IRS").

- F.** The Company is included in a consolidated federal income tax return with its ultimate parent, UnitedHealth Group. The entities included within the consolidated return are included in 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 income tax return of UnitedHealth Group. UnitedHealth Group currently files income tax returns in the U.S. federal jurisdiction, various states, and foreign jurisdictions. The IRS has completed exams on UnitedHealth Group's consolidated income tax returns for fiscal years 2012 and prior. UnitedHealth Group's 2013 tax return is under advance review by the IRS under its Compliance Assurance Program. With the exception of a few states, UnitedHealth Group is no longer subject to income tax examinations prior to 2008 in major state and foreign jurisdictions. The Company does not believe any adjustments that may result from these examinations will be material to the Company.

- G. Tax Contingencies — Not applicable.**

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

A-L. Material Related Party Transactions

Effective January 1, 2012, the Company entered into a revised Management Agreement (the "Agreement") with UHS. This Agreement has been approved by the ODI. UHS will continue to provide management services to the Company under a revised fee structure that is changing from a percentage of premium to a direct charge based on UHS' expenses for services or use of assets provided to the Company. Management fees under this arrangement totaled \$76,195 and \$68,919 in 2013 and 2012, respectively, and are included in general administrative expenses and claims adjustment expenses in the accompanying statutory basis statements of operations. Direct expenses not included in the management agreement, such as broker commissions, exam fees, and premium taxes, are paid by UHS on the behalf of the Company. UHS is reimbursed by the Company for these direct expenses.

Management believes that its 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.

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The Company expensed as hospital and medical expenses, general administrative expenses, and claims adjustment expenses \$35,811 and \$24,726 in capitation fees to related parties during 2013 and 2012, respectively. Under the Agreement effective for January 1, 2012, UHS provides or arranges for services on behalf of the Company using a pass-through of charges incurred by UHS on a per member per month basis (where the charge incurred by UHS is on a PMPM basis) or using another allocation methodology consistent with the Agreement. These services include, but are not limited to, integrated personal health management solutions, such as disease management, treatment decision support, and wellness services, including a 24-hour call-in service, access to a network of transplant providers, and discount program services. OptumHealth Care Solutions, Inc. provides chiropractic, physical therapy and complex medical conditions services. Spectra, Inc. provides administrative services related to vision benefit management and claims processing. Dental Benefit Providers, Inc., provides dental care assistance. United Behavioral Health provides mental health and substance abuse services. LifePrint Health, Inc. owns, operates, and provides services to health care delivery systems.

The capitation expenses, administrative services, and access fees paid to related parties, that are included as hospital and medical expenses, general administrative expenses, and claims adjustment expenses in the accompanying statutory basis statements of operations for the years ended December 31, 2013 and 2012, are shown below:

	2013	2012
United HealthCare Services, Inc.	\$ 7,547	\$ 5,694
United Behavioral Health, Inc.	11,030	8,328
OptumHealth Care Solutions, Inc	217	139
Dental Benefit Providers, Inc	3,715	2,791
Spectra, Inc	601	416
LifePrint Health, Inc	<u>12,701</u>	<u>7,358</u>
 Total	 <u>\$ 35,811</u>	 <u>\$ 24,726</u>

The Company contracts with affiliates (UHS and OptumRx) to provide administrative services related to pharmacy management and pharmacy claims processing for its enrollees. Fees related to these agreements, which are calculated on a per-claim basis, of \$6,502 and \$4,291 in 2013 and 2012, respectively, are included in general administrative expenses and claims adjustment expenses in the accompanying statutory basis statements of operations.

The Company contracts with OptumRx to provide personal health products catalogues showing the healthcare products and benefit credits needed to redeem the respective products. OptumRx will mail the appropriate personal health products' catalogues to the Company's members and manage the personal health products credit balance. OptumRx also distributes personal health products to individual members based upon the terms of the agreement. Fees related to this agreement in 2013 and 2012, which are calculated on a per member per month (PMPM) basis of \$1,378 and \$931 are included in hospital and medical expenses in the accompanying statutory basis statements of operations.

Effective July 1, 2011, the Company has agreements with OptumInsight, Inc., an affiliate of the Company, for services that lead up to and include the prevention and recovery of medical expense (benefit) overpayments. Service fees are either percentages of every recovery that are retained by OptumInsight, Inc. based on the services performed and recoveries, net of fees, are returned to the Company on a monthly basis and/or all recoveries are returned to the Company by OptumInsight, Inc. on a monthly basis and a capitated service fee is charged to the Company as a PMPM. Service fees of \$2,319 and \$2,860 are included in hospital and medical expenses, claims adjustment expenses, and general administrative expenses in the accompanying statutory basis statements of operations for the years ended December 31, 2013 and 2012, respectively.

The Company has premium payments that are received and claim payments that are processed by an affiliated UnitedHealth Group entity. Both premiums and claims applicable to the Company are settled at regular intervals throughout the month via the intercompany settlement process and any amounts outstanding are reflected in receivables from parent, subsidiaries, and affiliates or amounts due to parent, subsidiaries, and affiliates in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus.

The Company has an insolvency-only reinsurance agreement with UHIC, an affiliate of the Company, to provide insolvency protection for its enrollees. Reinsurance premiums, which are calculated on a percentage of member premium income, of \$1,042 and \$927 in 2013 and 2012, respectively, are netted against net premium income in the accompanying statutory basis statements of operations.

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The Company holds a \$50,000 subordinated revolving credit agreement with UnitedHealth Group at an interest rate of LIBOR plus a margin of 0.50%. This credit agreement is subordinate to the extent it does not conflict with any credit facility held by either party. The aggregate principal amount that may be outstanding at any time shall not exceed \$50,000.. The credit agreement is for a one-year term and automatically renews annually, unless terminated by either party. The agreement was renewed effective September 1, 2013. No amounts were outstanding under the line of credit as of December 31, 2013 and 2012.

At December 31, 2013 and 2012, the Company reported \$27,391 and \$8,397, respectively, as amounts due to parent, subsidiaries, and affiliates, which are included in the statutory basis statements of admitted assets, liabilities, and capital and surplus. 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.

In addition to the agreements above, UHS maintains a private short-term money market investment pool in which affiliated companies may participate (see Note 1). At December 31, 2013 and 2012, the Company's portion was \$9,029 and \$47,714, respectively, and is included in cash overdrafts and short term investments in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus.

The Company has entered into a Tax Sharing Agreement with UnitedHealth Group (see Note 9).

The Company paid dividends of \$0 and \$9,000 in 2013 and 2012, respectively, to its parent (see Note 13).

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.

The Company does not have any investments in a subsidiary, controlled, or affiliated entity that exceeds 10% of admitted assets.

The Company does not have any investments in impaired subsidiary, controlled, or affiliated entities.

The Company does not have any investments in foreign insurance subsidiaries.

The Company does not hold any investments in a downstream noninsurance holding company.

The Company has not extended any guarantees or undertakings for the benefit of an affiliate or related party.

11. DEBT

A-B. The Company had no outstanding debt with third parties or outstanding federal home loan bank agreements during 2013 and 2012.

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, and compensated absences plans and is not impacted by the Medicare Modernization Act on postretirement benefits, since all personnel are employees of UHS, which provides services to the Company under the terms of a management agreement (see Note 10).

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

(1-2) The Company has 750 shares authorized and 100 shares issued and outstanding of no par value common stock with a stated value of \$37,330. The Company has no preferred stock outstanding. All issued and outstanding shares of common stock are held by the Company's parent, UHS.

(3) Payment of dividends may be restricted by the ODI, which generally requires that dividends be paid out of accumulated surplus.

(4) The Company paid an ordinary cash dividend to UHC of \$9,000 on November 30, 2012, which required no approval and was recorded as a reduction to unassigned surplus in the accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus.

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- (5) The amount of ordinary dividends that may be paid out during any given period are subject to certain restrictions as specified by state statute.
- (6) There are no restrictions placed on the Company's unassigned surplus.
- (7) The Company is not a mutual reciprocal or a similarly organized entity and does not have advances to surplus not repaid.
- (8) 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.
- (9) The Company does not have any special surplus funds.
- (10) The portion of unassigned funds represented or (reduced by) each item below is as follows:

	2013	2012	Change
Net deferred income taxes	\$ 2,523	\$ 2,217	\$ 306
Nonadmitted assets	(4,852)	(4,492)	(360)
Unrealized losses on investments	<u>(3)</u>	<u>-</u>	<u>(3)</u>
 Total	 <u>\$ (2,332)</u>	 <u>\$ (2,275)</u>	 <u>\$ (57)</u>

- (11-13) The Company does not have any outstanding surplus notes and has never been a party to a quasi-reorganization.

14. CONTINGENCIES

A. Contingent Commitments

The Company has no contingent commitments.

B. Assessments

The Company is not aware of any assessments, 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 statutory basis financial statements.

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

E. All Other Contingencies

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 accompanying statutory basis statements of admitted assets, liabilities, and capital and surplus or statutory basis statements of operations of the Company.

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

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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. Certain of the Company's businesses have been reviewed or are currently under review, including for, among other things, compliance with coding and other requirements under the Medicare risk-adjustment model.

RADV Audit — CMS adjusts capitation payments to Medicare Advantage plans and Medicare Part D plans according to the predicted health status of each beneficiary as supported by data from health care providers. The Company collects claim and encounter data from providers, who the Company generally relies on to appropriately code their claim submissions and document their medical records. CMS then determines the risk score and payment amount for each enrolled member based on the health care data submitted and member demographic information.

CMS and the Office of Inspector General for Health and Human Services periodically perform RADV audits of selected Medicare health plans to validate the coding practices of and supporting documentation maintained by health care providers. Such audits have in the past resulted and could in the future result in retrospective adjustments to payments made to the Company, fines, corrective action plans or other adverse action by CMS.

In February 2012, CMS announced a final Risk Adjustment Data Validation (RADV) audit and payment adjustment methodology and that it will conduct RADV audits beginning with the 2011 payment year. These audits involve a review of medical records maintained by care providers and may result in retrospective adjustments to payments made to health plans. CMS has not communicated how the final payment adjustment under its methodology will be implemented.

Health Reform Legislation and the related federal and state regulations will continue to impact how the Company does business and could restrict revenue and enrollment growth in certain products and market segments, restrict premium growth rates for certain products and market segments, increase the Company's medical and administrative costs, expose the Company to an increased risk of liability (including increasing our liability in federal and state courts for coverage determinations and contract interpretation), or put the Company at risk for loss of business. In addition, the Company's statutory basis results of operations, financial condition, and cash flows could be materially adversely affected by such changes. The Health Reform Legislation may create new or expand existing opportunities for business growth, but due to its complexity, the impact of the Health Reform Legislation remains difficult to predict and is not yet fully known.

There are no assets that the Company considers to be impaired at December 31, 2013 and 2012, except as disclosed in Note 5 and Note 20.

- F. The Company routinely evaluates the collectability of all receivable amounts included within the statutory basis statements of admitted assets, liabilities, and capital and surplus. 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.

15. LEASES

- A-B. According to the management agreement between the Company and UHS (see Note 10), operating leases for the rental of office facilities and equipment are the responsibility of UHS. 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 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 2013 and 2012.

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 \$8,077 and \$6,537 at December 31, 2013 and 2012, respectively, for cost reimbursements under the Medicare Part D program for the catastrophic reinsurance and low-income member cost-sharing subsidies as described in Note 1, *Amounts Receivable Relating to Uninsured Plans and Liability for Amounts Held Under Uninsured Plans*. The Company also recorded a receivable of \$2,217 and \$2,060 and also a payable of \$994 and \$2,539 at December 31, 2013 and 2012, respectively, for the Medicare Part D Coverage Gap Discount Program as described in Note 1, *Amounts Receivable Relating to Uninsured Plans and 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.

20. FAIR VALUE MEASUREMENT

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, short-term investments, and preferred stocks 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.

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A. Fair Value

(1) Fair Value Measurements at Reporting Date

The following table presents information about the Company's financial assets that are measured and reported at fair value as of December 31, 2013 and 2012, in the statutory basis statements of admitted assets, liabilities, and capital and surplus according to the valuation techniques the Company used to determine their fair values:

Description for Each Class of Asset or Liability	December 31, 2013			
	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value:				
Perpetual preferred stock				
Industrial and misc	\$ -	\$ 495	\$ -	\$ 495
Parent, subsidiaries, and affiliates	_____	_____	_____	_____
Total perpetual preferred stocks	-	495	-	495
Bonds:				
U.S. governments	-	-	-	-
Industrial and misc	-	-	-	-
Hybrid securities	-	-	-	-
Parent, subsidiaries, and affiliates	_____	_____	_____	_____
Total bonds	-	-	-	-
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	-	-	-	-
Separate account assets	-	-	-	-
Total assets at fair value	\$ -	\$ 495	\$ -	\$ 495
b. Liabilities at fair value:				
Derivative liabilities	\$ -	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -

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Description for Each Class of Asset or Liability	December 31, 2012			
	(Level 1)	(Level 2)	(Level 3)	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	-	273	-	273
Hybrid securities	-	-	-	-
Parent, subsidiaries, and affiliates	—	—	—	—
Total bonds	-	273	-	273
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	-	-	-	-
Separate account assets	-	-	-	-
Total assets at fair value	\$ -	\$ 273	\$ -	\$ 273
b. Liabilities at fair value:				
Derivative liabilities	\$ -	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -

There were no transfers between Levels 1 and 2 during the years ended December 31, 2013 and 2012.

- (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 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, 2013 or 2012.
- (4) **Investments** — Fair values of debt and equity securities 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, and, if necessary, makes 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, benchmark yields, credit spreads, default rates, prepayment speeds and non-binding broker quotes. 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 prices reported by a secondary pricing source, such as 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 reviews of fair value methodology documentation provided by independent pricing services have not historically resulted in adjustment in the prices obtained from the pricing service.

Fair values of debt securities that do not trade on a regular basis in active markets but are priced using other observable inputs are classified as Level 2.

Fair value estimates for Level 2 equity securities are based on quoted market prices for actively traded equity securities and/or other market data for the same or comparable instruments and transactions in establishing the prices.

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(5) The Company has no derivative assets and liabilities to disclose.

- B. Fair Value Combination** — Not applicable.
- C.** The aggregate fair value by hierarchy of all financial instruments as of December 31, 2013 and 2012 is presented in the table below:

Types of Financial Investment	Aggregate Fair Value	Admitted Assets	2013			Not Practical Carrying Value
			(Level 1)	(Level 2)	(Level 3)	
U.S. government and agency securities	\$ 33,085	\$ 33,962	\$ 3,097	\$ 29,988	\$ -	\$ -
State and agency municipalities	68,127	67,555	-	68,127	-	-
City and county municipalities	39,327	39,003	-	39,327	-	-
Corporate debt securities (includes commercial paper)	79,204	78,496	-	79,204	-	-
Money-market funds	15,690	15,690	15,690	-	-	-
Equity	495	496	-	495	-	-
Total bonds, short-term investments, and equity	<u>\$ 235,928</u>	<u>\$ 235,202</u>	<u>\$ 18,787</u>	<u>\$ 217,141</u>	<u>\$ 0</u>	<u>\$ 0</u>
2012						
Types of Financial Investment	Aggregate Fair Value	Admitted Assets				Not Practical Carrying Value
			(Level 1)	(Level 2)	(Level 3)	
U.S. government and agency securities	\$ 34,235	\$ 33,548	\$ 16,377	\$ 17,858	\$ -	\$ -
State and agency municipalities	59,180	56,253	-	59,180	-	-
City and county municipalities	33,826	32,372	-	33,826	-	-
Corporate debt securities (includes commercial paper)	56,822	52,131	-	56,822	-	-
Money-market funds	49,540	49,540	49,540	-	-	-
Total bonds, short-term investments, and equity	<u>\$ 233,603</u>	<u>\$ 223,844</u>	<u>\$ 65,917</u>	<u>\$ 167,686</u>	<u>\$ 0</u>	<u>\$ 0</u>

Included as Level 1 in U.S. government and agency securities in the fair value hierarchy table above are U.S. Treasury securities of \$3,097 and \$49,540 as of December 31, 2013 and 2012, respectively. These instruments are reflected in cash overdrafts, cash equivalents and short-term investments in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

There are no commercial paper included in corporate debt securities in the fair value hierarchy table as of Decemeber 31, 2013 and 2012.

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

21. OTHER ITEMS

The Company elected to use rounding in reporting amounts in the notes to statutory basis financial statements.

- A.** The Company did not encounter any extraordinary items for the years ended December 31, 2013 or 2012.
- B.** The Company has no troubled debt restructurings as of December 31, 2013 or 2012.
- C.** The Company does not have any amounts not recorded in the statutory basis financial statements that represent segregated funds held for others. The Company also does not have any exposures related to forward commitments.
- D.** The Company has not received any business interruption insurance recoveries during 2013 and 2012.
- E.** The Company has no transferrable or non-transferable state tax credits.

F. Sub-Prime Mortgage-Related Risk Exposure

- (1)** The investment policy for the Company limits investments in asset-backed securities, which includes the 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 are rated NAIC rating of 1 or 2.

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- (2) The Company has no direct exposure through investments in subprime mortgage loans.

- (3) The Company has no direct exposure through other investments as of December 31, 2013. Direct exposure through other investments as of December 31, 2012, is as follows:

2012						Other Than Temporary Impairment Losses Recognized
	Actual Cost	Book/Adjusted Carrying Value (Excluding Interest)	Fair Value			
a. Residential mortgage-backed securities	\$ -	\$ -	\$ -			\$ -
b. Commercial mortgage-backed securities	3,943	3,905	4,324			-
c. Collateralized debt obligations	-	-	-			-
d. Structured securities	-	-	-			-
e. Equity investment in SCAs	-	-	-			-
f. Other assets	-	-	-			-
g. Total	\$ 3,943	\$ 3,905	\$ 4,324			\$ -

The Company changed its presentation in 2013 to only include securities that have sub-prime risk exposure. In 2012, the Company also included modeled commercial mortgaged-backed securities.

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

- G. The Company does not have any retained asset accounts for beneficiaries.
- H. The Company does not have any offsetting or netting assets and liabilities as it relates to derivatives, repurchase and reverse repurchase, and securities borrowing and securities lending.

22. SUBSEQUENT EVENTS

TYPE I – Recognized Subsequent Events:

Subsequent events have been evaluated through February 28, 2014, which is the date these statutory basis financial statements were available for issuance.

There are no events subsequent to December 31, 2013, that require disclosure.

TYPE II – Nonrecognized Subsequent Events:

Subsequent events have been evaluated through February 28, 2014, which is the date these statutory basis financial statements were available for issuance.

On January 1, 2014, the Company will be subject to an annual fee under section 9010 of the Affordable Care Act ("ACA"). This annual fee will be allocated to individual health insurers based on the ratio of the amount of the entity's net premiums written during the preceding calendar year to the amount of the health insurance for any U.S. health risk that is written during the preceding calendar year. A health insurance entity's portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1, 2014. As of December 31, 2013, the Company has written health insurance subject to the ACA assessment, expects to conduct health insurance business in 2014, and estimates their portion of the annual health insurance industry fee to payable on September 30, 2014 to be \$15,209. The Company's Authorized Control Level RBC ("ACL RBC") ratio was 358% as of December 31, 2013. If the ACA assessment was recognized as a liability as of December 31, 2013, the ACL RBC ratio would have been 315%. The ACA fee assessment payable as of December 31, 2013 is as follows:

A. ACA fee assessment payable	\$ 15,209
B. Assessment expected to impact RBC	43 %

There are no other events subsequent to December 31, 2013, 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 (see Note 10) and other nonaffiliated reinsurers. The Company remains primarily liable as the direct insurer on all risks reinsured

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, 2013.

- (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 2013 and 2012, there were no uncollectible reinsurance recoverables.
- C. **Commutation of Ceded Reinsurance** — There was no commutation of reinsurance in 2013 or 2012.
- D. **Certified Reinsurer Rating Downgraded or Status Subject to Revocation – Not applicable.**

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 from the Company are recorded in aggregate health policy reserves in the statutory basis statements of admitted assets, liabilities, and capital and surplus and as an adjustment to change in unearned premium reserves and reserves for rate credits or net premium income in the statutory basis statements of operations.

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- C.** The Company has Medicare Part D program business which is subject to a retrospective rating feature related to Part D Premiums. The Company has estimated accrued retrospective premiums related to certain Part D premiums based on guidelines determined by CMS. The formula is tiered and based on the bid medical loss ratio. The amount of Part D earned premiums subject to retrospective rating was \$73,803 and \$69,083 representing 7.1% and 7.4% of total direct premiums written for 2013 and 2012, respectively.
- D.** The Company is required to maintain specific minimum loss ratios. These minimum loss ratios apply to comprehensive major medical coverage and vary depending on group size. The following table discloses the minimum medical loss ratio rebates required pursuant to the Health Reform Legislation for the years ended December 31, 2013 and 2012:

	1 Individual	2 Small Group Employer	3 Large Group Employer	4 Other Categories with Rebates	5 Total
Prior reporting year:					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ 304	\$ -	\$ 304
(2) Medical loss ratio rebates paid	-	-	311	-	311
(3) Medical loss rebates unpaid	-	-	-	-	-
(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	-
Current reporting year-to-date:					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ -	\$ -
(8) Medical loss ratio rebates paid	-	-	-	-	-
(9) Medical loss rebates unpaid	-	-	-	-	-
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	-
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	-
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	-

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the accompanying statutory basis statements of operations. The following tables disclose paid claims, incurred claims, and the balance in the claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, and health care receivables for 2013 and 2012:

	2013		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ -	\$ (112,156)	\$ (112,156)
Paid claims, net of health care receivable	840,061	86,280	926,341
End of year claim reserve	<u>122,744</u>	<u>2,368</u>	<u>125,112</u>
Incurred claims excluding the change in health care receivable as presented below	962,805	(23,508)	939,297
Beginning of year health care receivable	-	16,966	16,966
End of year health care receivable	<u>(20,548)</u>	<u>(2,081)</u>	<u>(22,629)</u>
Total incurred claims	<u>\$ 942,257</u>	<u>\$ (8,623)</u>	<u>\$ 933,634</u>

	2012		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ -	\$ (109,469)	\$ (109,469)
Paid claims, net of health care receivable	703,063	81,578	784,641
End of year claim reserve	<u>108,431</u>	<u>3,725</u>	<u>112,156</u>
Incurred claims excluding the change in health care receivable as presented below	811,494	(24,166)	787,328
Beginning of year health care receivable	-	12,000	12,000
End of year health care receivable	<u>(14,047)</u>	<u>(2,919)</u>	<u>(16,966)</u>
Total incurred claims	<u>\$ 797,447</u>	<u>\$ (15,085)</u>	<u>\$ 782,362</u>

The liability for claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves and health care receivables as of December 31, 2012 was \$95,190. As of December 31, 2013, \$86,280 has been paid for incurred claims attributable to insured events of prior years.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

Reserves remaining for prior years, net of healthcare receivable are \$286, as a result of re-estimation of unpaid claims. Therefore, there has been \$8,623 favorable prior year development since December 31, 2012 to December 31, 2013. The primary drivers consist of favorable development as a result of a change in the provision for adverse deviations in experience of \$6,194 and favorable development of \$2,585 in retroactivity for inpatient, outpatient, physician, and pharmacy claims. At December 31, 2012, the Company recorded \$15,085 of favorable prior-year development since December 31, 2011 to December 31, 2012. The primary drivers consist of favorable development as a result of a change in the provision for adverse deviations in experience of \$5,810 and favorable development of \$8,638 in retroactivity for inpatient, outpatient, physician, and pharmacy claims. Original estimates are increased or decreased, as additional information becomes known regarding individual claims, which also impacts medical loss ratio rebates. Included in this favorable development is the impact related to retrospectively rated policies, which also has a corresponding impact on medical loss ratio rebates. 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 statutory basis statements of operations.

The Company incurred claims adjustment expenses of \$39,191 and \$29,779 in 2013 and 2012, respectively. These costs are included in the management service fees paid by the Company to UHS as a part of its management agreement (see Note 10). The following tables disclose paid CAE, incurred CAE, and the balance in the unpaid claim adjustment expenses reserve for 2013 and 2012:

	2013	2012
Total claims adjustment expenses incurred	\$ 39,191	\$ 29,779
Less current year unpaid claims adjustment expenses	(1,333)	(2,070)
Add prior year unpaid claims adjustment expenses	<u>2,070</u>	<u>2,058</u>
 Total claims adjustment expenses paid	 <u>\$ 39,928</u>	 <u>\$ 29,767</u>

26. INTERCOMPANY POOLING ARRANGEMENTS

A-G. The Company did not have any intercompany pooling arrangements in 2013 or 2012.

27. STRUCTURED SETTLEMENTS

A-B. The Company did not have structured settlements in 2013 or 2012.

28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

A. Pharmaceutical 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 evaluates admissibility of all pharmacy rebates receivable based on the administration of each underlying pharmaceutical benefit management agreement. The Company has non-admitted all pharmacy rebate receivables that do not meet the admissibility criteria from the statutory basis statements of admitted assets, liabilities, and capital and surplus.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

For each pharmaceutical management agreement for which a portion of the total pharmacy rebates receivable can be admitted based on the admissibility criteria, the transaction history is summarized as follows:

Quarter	Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Rebates Received within 90 Days of Billing	Rebates Received within 91 to 180 Days of Billing	Actual Rebates Received More than 180 Days After Billing
12/31/2013	\$ 11,745	\$ -	\$ -	\$ -	\$ -
9/30/2013	11,351	\$ 10,993	6,852	-	-
6/30/2013	10,085	10,053	8,628	1,169	-
3/31/2013	9,347	9,277	7,536	1,408	233
12/31/2012	8,930	8,797	7,694	879	205
9/30/2012	8,557	8,462	7,661	761	40
6/30/2012	8,343	8,177	7,253	725	193
3/31/2012	8,270	8,168	7,419	619	129
12/31/2011	8,110	8,489	7,442	930	144
9/30/2011	8,250	8,281	7,447	707	91
6/30/2011	7,668	7,651	6,976	625	43
3/31/2011	7,261	7,273	6,740	485	52

Of the amount reported as admitted health care receivables, \$15,744 and \$11,783 relates to pharmaceutical rebate receivables and \$3,160 and \$1,354 relates to claim overpayments as of December 31, 2013 and 2012, respectively.

B. The Company estimates risk-sharing receivables based on the contractual terms.

The following table summarizes the collection history of risk-sharing receivables:

Calendar Year	Evaluation Period Year Ending	Risk Sharing Receivable as Estimated in the Prior Year	Risk Sharing Receivable as Estimated in the Current Year	Risk Sharing Receivable Billed	Risk Sharing Receivable Not Yet Billed	Actual Risk Sharing Amounts Received in Year Billed	Actual Risk Sharing Amounts Received First Year Subsequent	Actual Risk Sharing Amounts Received Second Year Subsequent	Actual Risk Sharing Amounts Received - All Other
2013	2013	\$ XXX	\$ -	\$ XXX	\$ -	\$ XXX	XXX	XXX	XXX
	2014		\$ 13						

29. PARTICIPATING POLICIES

The Company did not have any participating contracts in 2013 or 2012.

30. PREMIUM DEFICIENCY RESERVES

The following table summarizes the Company's premium deficiency reserves as of December 31, 2013 and 2012:

2013		
1. Liability carried for premium deficiency reserves	\$ 862	
2. Date of the most recent evaluation of this liability	<u>12/31/2013</u>	
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	

2012		
1. Liability carried for premium deficiency reserves	\$ 170	
2. Date of the most recent evaluation of this liability	<u>12/31/2012</u>	
3. Was anticipated investment income utilized in this calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	

Premium deficiency reserves are included in aggregate health policy reserves (see Note 1 – *Basis of Presentation*) in the statutory basis statements of admitted assets, liabilities, and capital and surplus.

31. ANTICIPATED SALVAGE AND SUBROGATION

Due to the type of business being written, the Company has no salvage. As of December 31, 2013 and 2012, 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.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
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 [] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 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 [] No [] N/A []
- 1.3 State Regulating? Ohio
- 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 []
- 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. 12/31/2009
- 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. 12/31/2009
- 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). 10/01/2010
- 3.4 By what department or departments?
Ohio Department of Insurance
- 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 []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] 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 []
4.12 renewals? Yes [] No []
- 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 []
4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []
- 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 []
- 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 []
- 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 or government, manager or attorney in fact).
- | 1
Nationality | 2
Type of Entity |
|------------------|---------------------|
| | |

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
 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.

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 17A 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?
 Allen J. Sorbo, Chief of Actuary of United HealthCare Insurance Company, an affiliate of UnitedHealthCare of Ohio, Inc Hartford, CT
- 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 \$
- 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).
 Non-material modifications were made to the UnitedHealth Group Code of Conduct in Q3 2013.
 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).

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
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 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 \$ | \$ 0 |
| 22.22 Amount paid as expenses | \$ 66,285 |
| 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

INVESTMENT

- 24.01 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 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security 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)
Not Applicable
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0
- 24.07 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]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 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]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.103 Total payable for securities lending reported on the liability page.	\$ 0

25.1 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 24.03). Yes [] No []

25.2 If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$ 0
	25.22 Subject to reverse repurchase agreements	\$ 0
	25.23 Subject to dollar repurchase agreements	\$ 0
	25.24 Subject to reverse dollar repurchase agreements	\$ 0
	25.25 Pledged as collateral	\$ 0
	25.26 Placed under option agreements	\$ 0
	25.27 Letter stock or other securities restricted as to sale	\$ 1,011,619
	25.28 On deposit with state or other regulatory body	\$ 0
	25.29 Other	\$ 0

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [] If no, attach a description with this statement.

27.1 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 []

27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

28. 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 [] No []

28.01 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
Northern Trust	50 S. LaSalle, Chicago, IL 60675
Bank of New York Mellon	Global Liquidity Services, 1 Wall St, 14th Floor, New York, NY 10286

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No []

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
107105	BlackRock Financial Management, Inc	55 East 52nd Street, NY, NY 10055
107038	JPMorgan Investment Management Inc.	245 Park Avenue New York, NY 10167

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
GENERAL INTERROGATORIES

- 29.1 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]
 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

- 29.3 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

30. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	238,705,943	239,432,397	726,454
30.2 Preferred stocks	496,485	495,000	(1,485)
30.3 Totals	239,202,428	239,927,397	724,969

- 30.4 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,

- 31.1 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]
 31.2 If the answer to 31.1 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 []
 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
 32.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
GENERAL INTERROGATORIES

OTHER

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

33.2 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

34.1 Amount of payments for legal expenses, if any?\$150

34.2 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
CHORPENNING GOOD & PANDORA CO LPA	150

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

35.2 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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

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 Current Year	2 Prior Year
2.1	Premium Numerator	1,037,016,418 930,046,289
2.2	Premium Denominator	1,037,016,418 930,046,289
2.3	Premium Ratio (2.1/2.2) .....	.1.000 ..... .1.000
2.4	Reserve Numerator	128,729,676 119,189,640
2.5	Reserve Denominator	128,729,676 119,189,640
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 [X] No []
5.1	Does the reporting entity have stop-loss reinsurance?	Yes [] No [X]
5.2	If no, explain: UnitedHealthcare of Ohio, Inc. has insolvency only reinsurance	
5.3	Maximum retained risk (see instructions)	
	5.31 Comprehensive Medical \$ 0	
	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 agreement	
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 31,626	
	8.2 Number of providers at end of reporting year 33,890	
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	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

GENERAL INTERROGATORIES

10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [X] No []

10.2 If yes:
10.21 Maximum amount payable bonuses..... \$ 521,441
10.22 Amount actually paid for year bonuses..... \$ 722,403
10.23 Maximum amount payable withholds..... \$ 0
10.24 Amount actually paid for year withholds..... \$ 0

11.1 Is the reporting entity organized as:

11.12 A Medical Group/Staff Model, Yes [] No [X]
11.13 An Individual Practice Association (IPA), or, Yes [] No [X]
11.14 A Mixed Model (combination of above)? Yes [X] No []

11.2 Is the reporting entity subject to Minimum Net Worth Requirements? Yes [X] No []

11.3 If yes, show the name of the state requiring such net worth. Ohio

11.4 If yes, show the amount required. \$ 70,656,448

11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No [X]

11.6 If the amount is calculated, show the calculation

In accordance with the NAIC RBC Model Act formula for calculating RBC requirements.

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

1 Name of Service Area
Ohio Counties:
Adams
Allen
Ashland
Ashtabula
Athens
Auglaize
Belmont
Brown
Butler
Carroll
Champaign
Clark
Clermont
Clinton
Columbiana
Coshocton
Crawford
Cuyahoga
Darke
Delaware
Erie
Fairfield
Fayette
Franklin
Gallia
Geauga
Greene
Guernsey
Hamilton
Hardin
Harrison
Highland
Hocking
Holmes
Huron
Jackson
Jefferson
Knox
Lake
Lawrence
Licking
Logan
Lorain
Lucas
Madison
Mahoning
Marion
Medina
Meigs
Mercer
Miami
Monroe
Montgomery
Morgan
Morrow
Muskingum
Noble
Ottawa
Perry
Pickaway

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

1 Name of Service Area
Pike
Portage
Preble
Richland
Ross
Sandusky
Scioto
Seneca
Shelby
Stark
Summit
Trumbull
Tuscarawas
Union
Vinton
Warren
Washington
Wayne
Wood
Wyandot
Kentucky Counties:
Boone
Boyd
Campbell
Grant
Greenup
Kenton

- 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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
FIVE-YEAR HISTORICAL DATA

	1 2013	2 2012	3 2011	4 2010	5 2009
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	286,340,105	256,376,100	225,868,748	220,650,441	191,900,099
2. Total liabilities (Page 3, Line 24)	159,727,230	133,641,867	125,956,964	120,568,797	113,082,301
3. Statutory surplus	70,656,448	58,082,248	56,847,010	54,491,274	47,539,736
4. Total capital and surplus (Page 3, Line 33)	126,612,875	122,734,233	99,911,784	100,081,644	78,817,798
Income Statement (Page 4)					
5. Total revenues (Line 8)	1,041,124,457	926,081,268	866,774,318	824,361,126	749,330,003
6. Total medical and hospital expenses (Line 18)	933,634,154	782,361,443	736,942,019	683,209,980	637,957,339
7. Claims adjustment expenses (Line 20)	39,191,225	29,778,767	24,539,811	23,719,733	12,234,991
8. Total administrative expenses (Line 21)	69,543,813	68,377,767	105,071,990	97,880,170	89,860,524
9. Net underwriting gain (loss) (Line 24)	(1,936,735)	45,393,291	299,498	22,776,243	7,377,149
10. Net investment gain (loss) (Line 27)	6,548,819	5,936,586	6,956,185	6,302,310	5,822,745
11. Total other income (Lines 28 plus 29)	(131,235)	(327,942)	3,625	(556)	12,839
12. Net income or (loss) (Line 32)	3,935,545	34,324,988	6,000,341	20,927,519	8,767,562
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(5,929,595)	39,219,101	(9,536,288)	32,414,574	28,124,036
Risk-Based Capital Analysis					
14. Total adjusted capital	126,612,875	122,734,233	99,911,784	100,081,644	78,817,798
15. Authorized control level risk-based capital	35,328,224	29,041,124	28,423,505	27,245,637	23,769,868
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	109,436	95,709	88,388	85,209	78,975
17. Total members months (Column 6, Line 7)	1,296,987	1,126,735	1,051,220	985,908	925,063
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)	89.7	84.5	85.0	82.9	85.1
20. Cost containment expenses	2.2	1.9	1.7	2.1	0.5
21. Other claims adjustment expenses	1.6	1.3	1.1	0.8	1.2
22. Total underwriting deductions (Line 23)	100.2	95.1	100.0	97.2	99.0
23. Total underwriting gain (loss) (Line 24)	(0.2)	4.9	0.0	2.8	1.0
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	86,565,736	82,383,329	85,394,036	84,510,292	67,326,270
25. Estimated liability of unpaid claims-[prior year (Line 13, Col. 6)]	95,189,060	97,468,484	96,350,302	91,133,558	78,725,561
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

States, etc.	Active Status	Direct Business Only								Deposit-Type Contracts
		2 Accident & Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Plan Premiums	6 Life & Annuity Premiums & Other Considerations	7 Property/Casualty Premiums	8 Total Columns 2 Through 7		
1. Alabama	AL	N	0	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0	0	0
15. Indiana	IN	N	0	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0	0
18. Kentucky	KY	L	14,219,657	0	0	0	0	0	14,219,657	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0	0
36. Ohio	OH	L	14,427,253	1,009,411,675	0	0	0	0	1,023,838,928	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Subtotal		XXX	28,646,910	1,009,411,675	0	0	0	0	1,038,058,585	0
60. Reporting entity contributions for Employee Benefit Plans		XXX	0	0	0	0	0	0	0	0
61. Total (Direct Business)	(a)	2	28,646,910	1,009,411,675	0	0	0	0	1,038,058,585	0
DETAILS OF WRITE-INS										
58001		XXX								
58002		XXX								
58003		XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	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

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, premiums by state, etc.

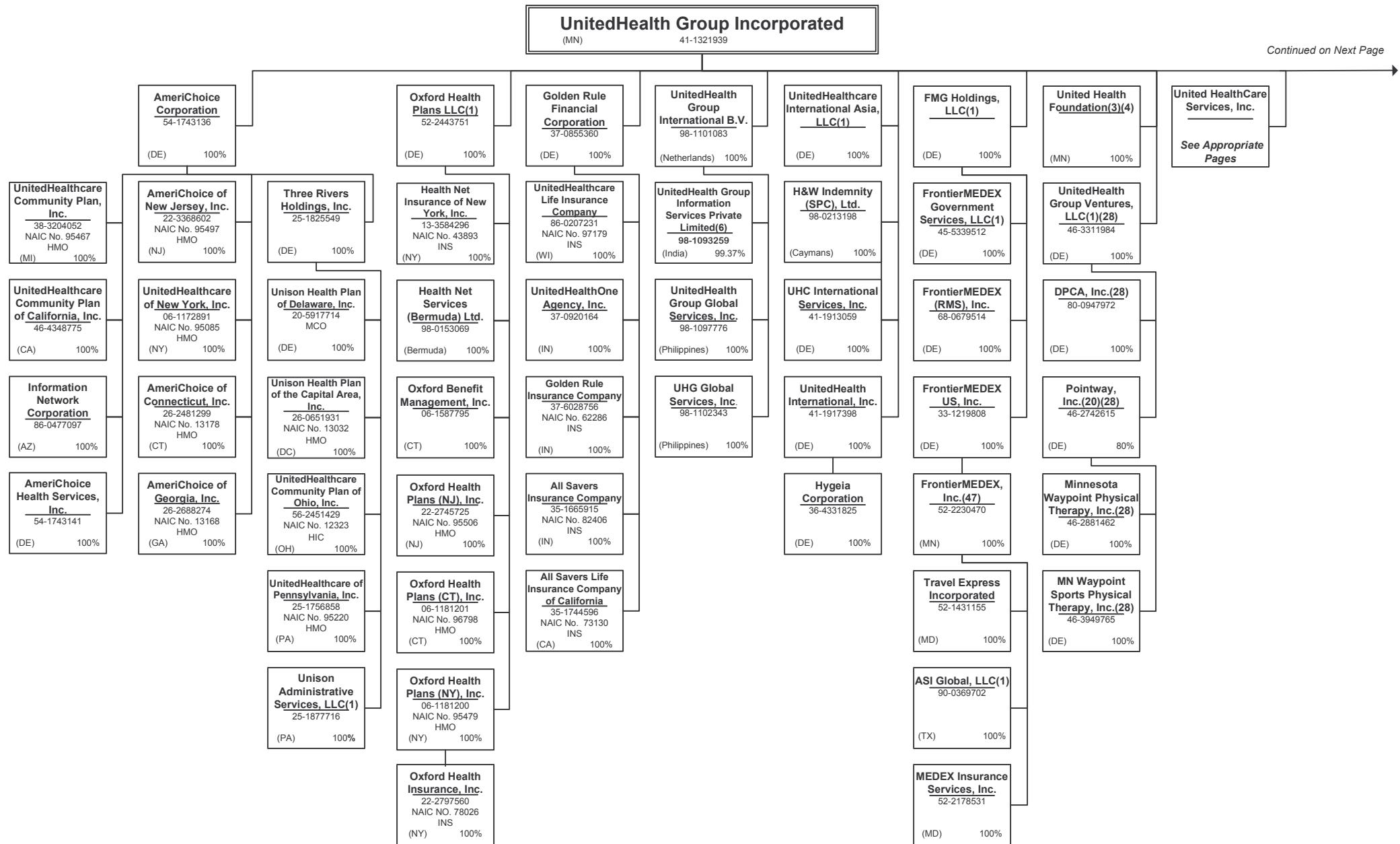
Premiums are allocated by state based on geographic market.

(a) Insert the number of L responses except for Canada and Other Alien.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

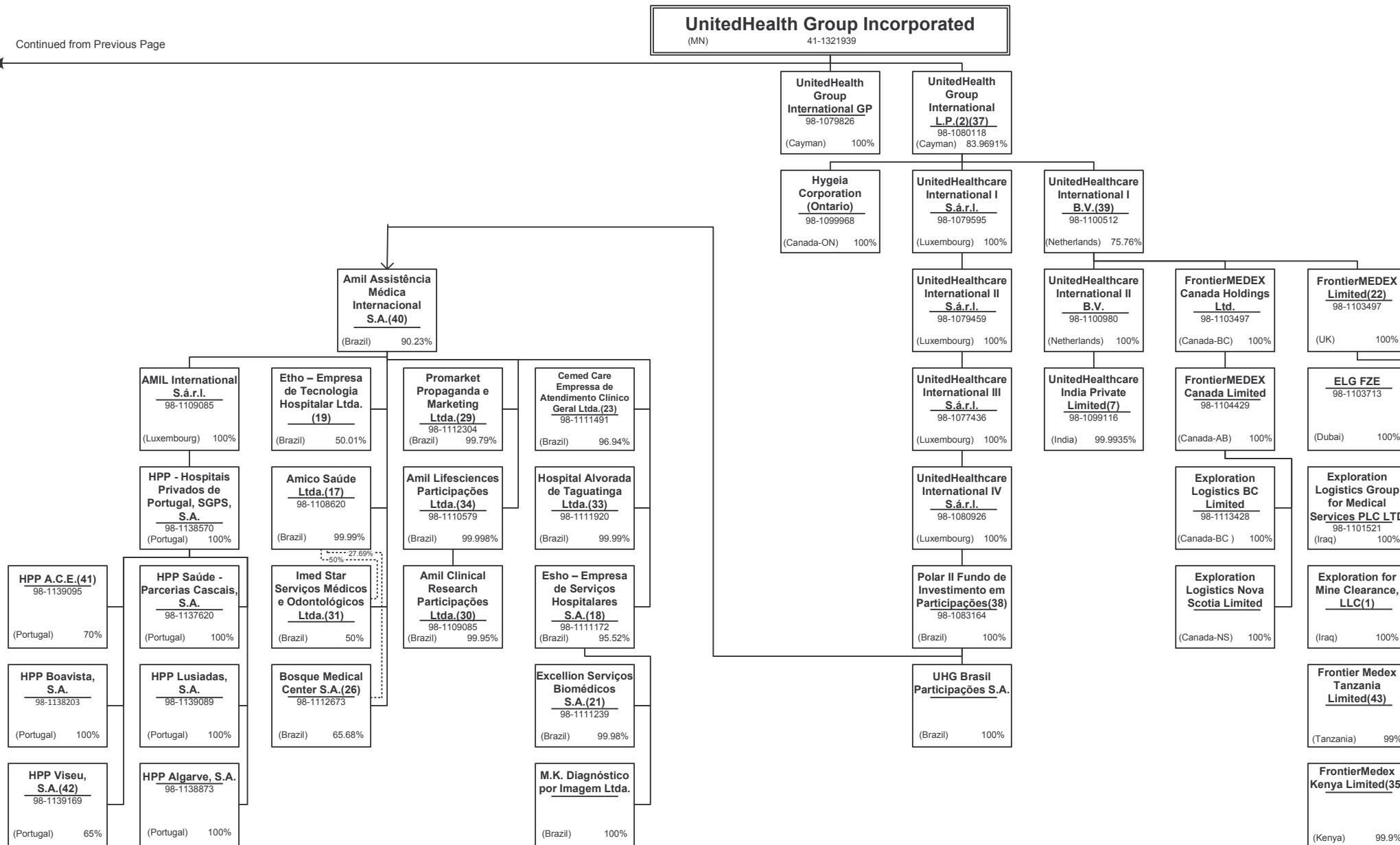


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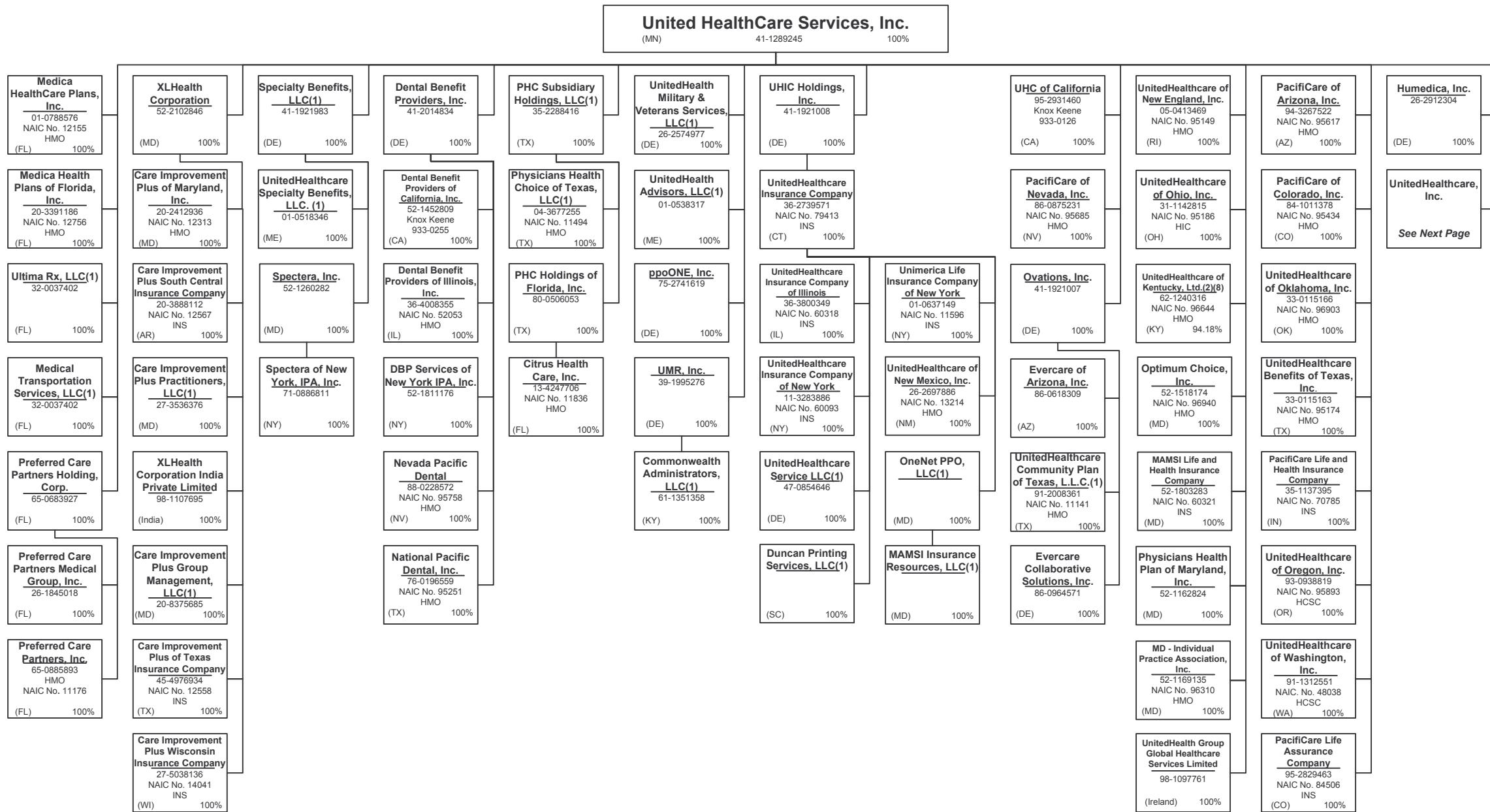
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

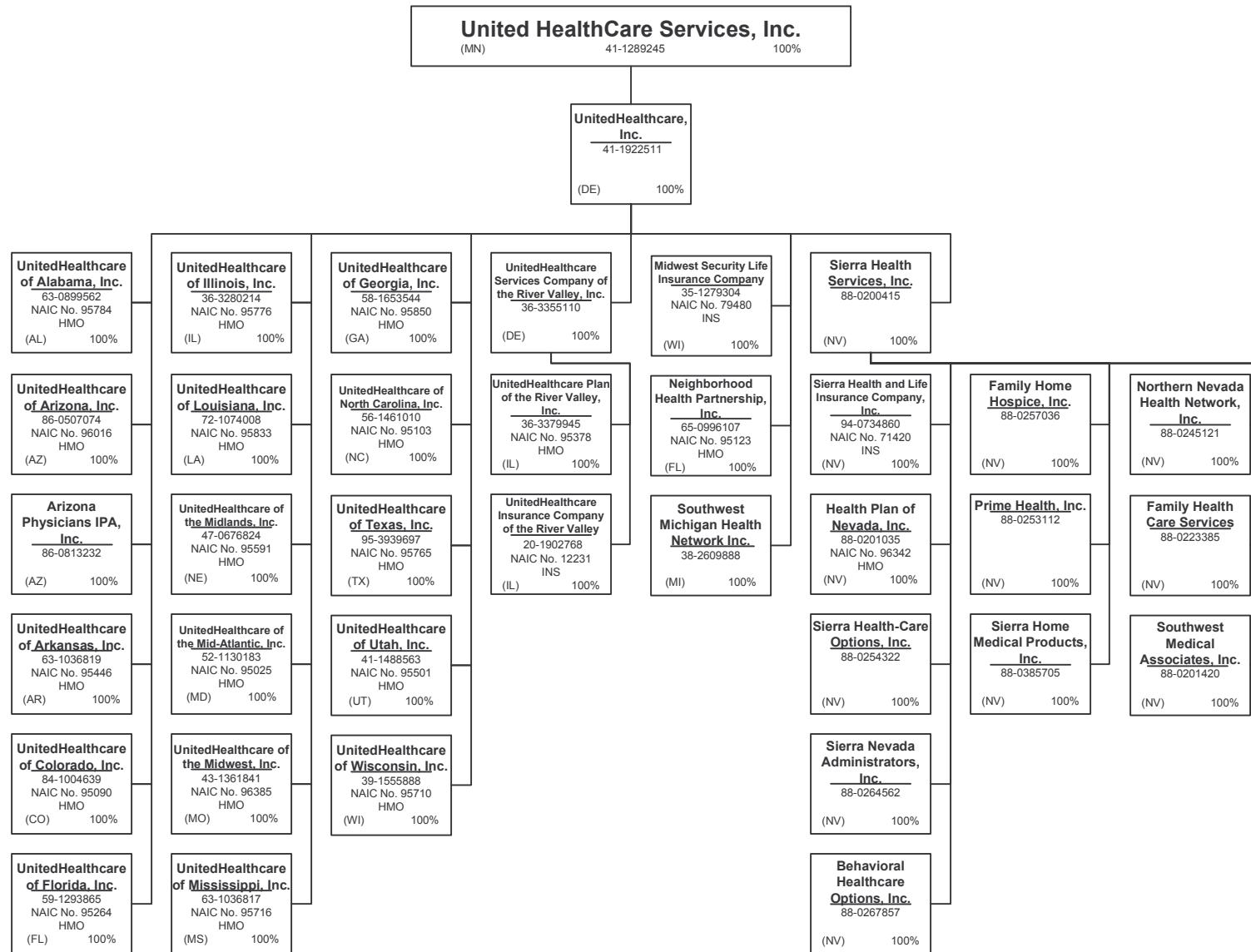
PART 1 - ORGANIZATIONAL CHART



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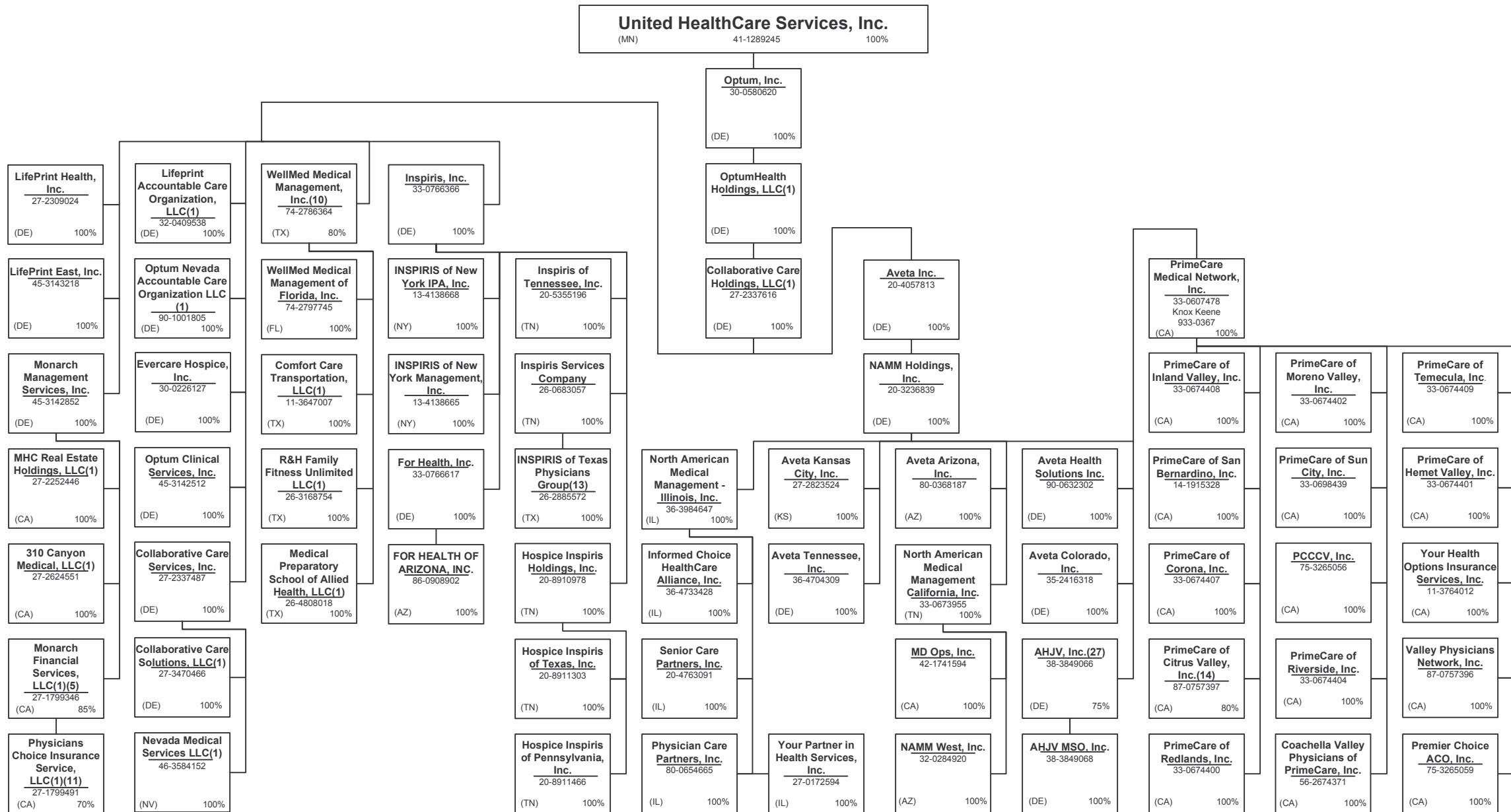
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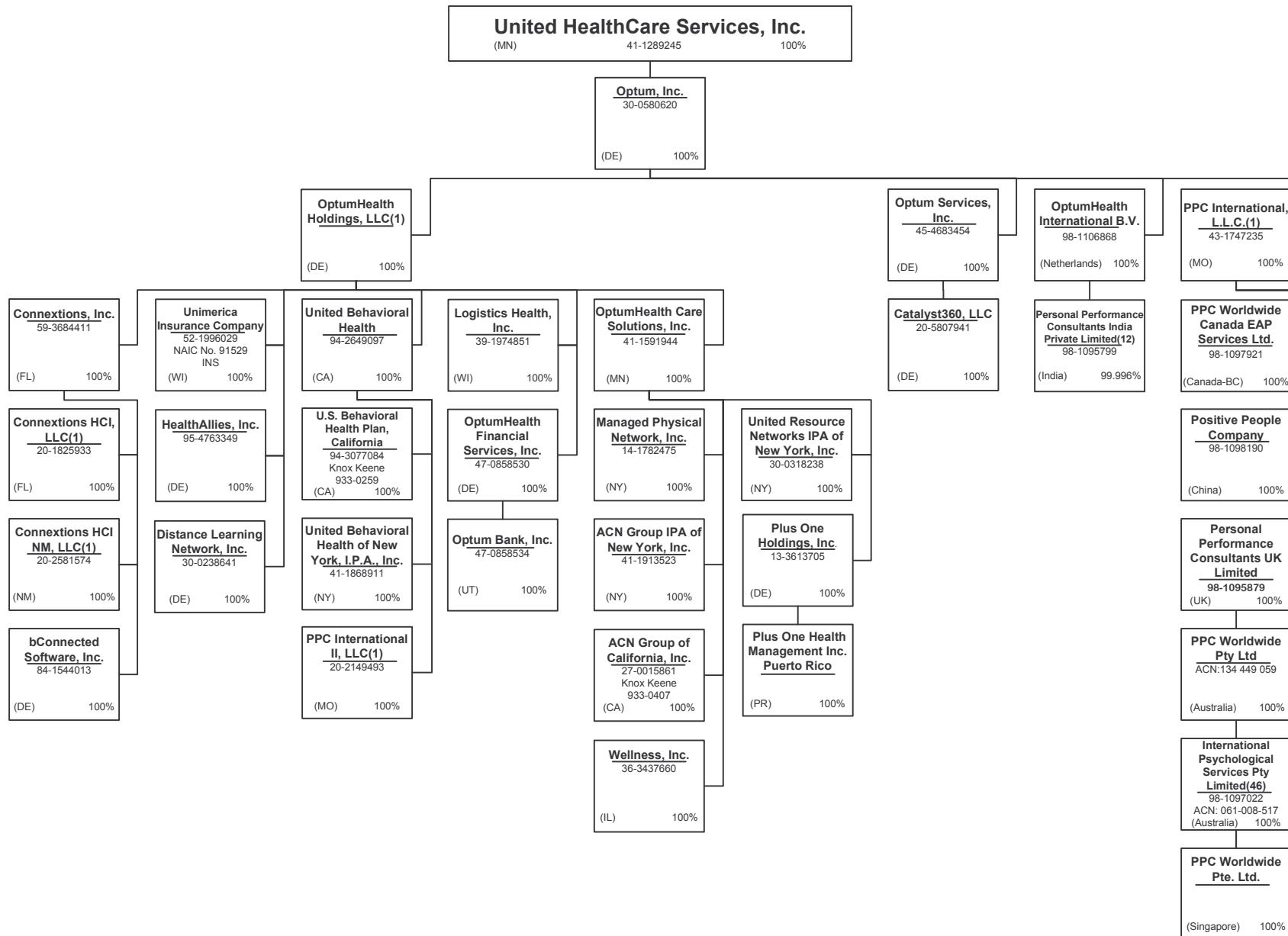
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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

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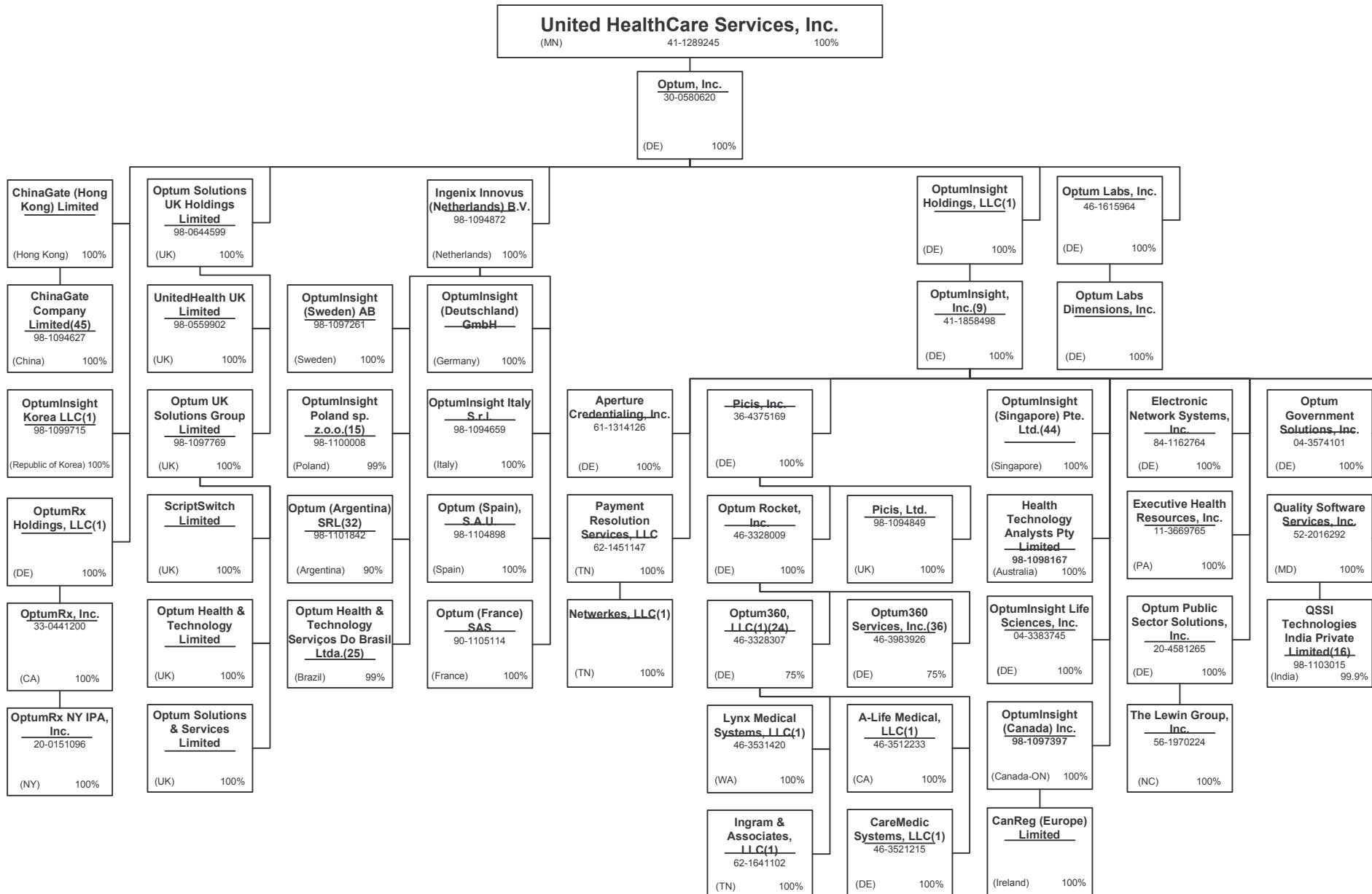
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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

Notes

All legal entities on the Organization Chart are Corporations unless otherwise indicated.

(1) Entity is a Limited Liability Company

(2) Entity is a Partnership

(3) Entity is a Non-Profit Corporation

(4) Control of the Foundation is based on sole membership, not the ownership of voting securities

(5) Monarch Financial Services, LLC is 85% owned by Monarch Management Services, Inc. and 15% owned by external shareholders.

(6) UnitedHealth Group Information Services Private Limited is 99.37% owned by UnitedHealth Group International B.V.. The remaining 0.63% is owned by UnitedHealth International, Inc.

(7) United Healthcare India Private Limited is 99.9935% owned by UnitedHealthcare International II B.V. and 0.0048% owned by UnitedHealth International, Inc.

(8) 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%.

(9) Branch office located in Abut Dhabi, UAE.

(10) WellMed Medical Management, Inc. is 80% owned by Collaborative Care Holdings, LLC and 20% owned by WMG Healthcare Partners, L.P.

(11) Physicians Choice Insurance Service, LLC is 70% owned by Monarch Financial Services, LLC and 30% owned by external shareholders.

(12) Personal Performance Consultants India Private Limited is 99.996% owned by OptumHealth International B.V. and 0.004 % owned by United Behavioral Health.

(13) INSPIRIS of Texas Physicians Group is a Texas non-profit (taxable) whose sole member is Inspiris Services Company.

(14) PrimeCare of Citrus Valley, Inc. is 80% owned by PrimeCare Medical Network, Inc. and 20% owned by Citrus Valley Medical Associates, Inc.

(15) OptumInsight Poland sp. z.o.o. is 99% owned by Ingenix Innovus (Netherlands) B.V. The remaining 1% is owned by OptumInsight, Inc.

(16) QSSI Technologies India Private Limited is 99.9% owned by Quality Software Services, Inc. and 0.1% owned by an Indian citizen.

(17) Amico Saúde Ltda. is 99.99% owned by Amil Participações S.A. and the remaining percent is owner by and officer of Amil.

(18) Esho – Empresa de Serviços Hospitalares S.A is 95.52% owned by Amil Assistência Médica Internacional S.A.; 2.84% owned by Amico Saúde Ltda.; 0.0001% owned by Treasury Shares and 1.62% owned by external shareholders.

(19) Etho – Empresa de Tecnologia Hospitalar Ltda. 50.01% owned by Amil Assistência Médica Internacional S.A.and 49.99% owned by an external shareholder.

(20) Waypoint Holdings is 80% owned by UnitedHealth Group Ventures, LLC and 20% owned by external shareholders.

(21) Excellion Serviços Biomédicos S.A.is 99.98% owned by Esho – Empresa de Serviços Hospitalares S.A and 0.02% owned by external shareholders.

(22) Branch offices in Iraq and Uganda.

(23) Cemed Care Empressa de Atendimento Clínico Geral Ltda. Is 96.94% owned by Amil Assistência Médica Internacional S.A., 2.54% owned by Amico Saúde Ltd. and 0.53% owned by ASL Assistência a Saúde Ltda.

(24) Optum 360, LLC is 75% owned by Optum Rocket, Inc. and 25% owned by an external interest holder.

(25) Optum Health & Technology Serviços Do Brasil Ltda. is 99% owned by Ingenix Innovus (Netherlands) B.V. and 1 % owned by OptumInsight, Inc.

(26) Bosque Medical Center S.A. is 65.68% owned by Amil Assistência Médica Internacional S.A.; 27.69% owned by Amico Saúde Ltd. and 6.64% owned by Esho – Empresa de Serviços Hospitalares S.A..

(27) AHJV, Inc. is 75% owned by NAMM Holdings, Inc. and 25% owned by Humana, Inc.

(28) Entity is majority-owned by UHG or one of its affiliates. Corporate secretarial services for this entity are the responsibility of the portfolio company.

(29) Promarket Propaganda e Marketing Ltda.is 99.79% owned by Amil Assistência Médica Internacional S.A and 0.21% owned by Amico Saúde Ltd.

(30) Amil Clinical Research Participações Ltda. is 99.95% owned by Amil Lifesciences Participações Ltda. and .05% owned by an officer of Amil.

(31) Imed Star Serviços Médicos e Odontológicos Ltda.is 50% owned by Amil Assistência Médica Internacional S.A and 50% owned by Amico Saúde Ltd.

(32) Optum Argentina is 90% owned by Ingenix Innovus (Netherlands) BV and 10% owned by ScriptSwitch Holdings Limited.

(33) Hospital Alvorada Taguatinga Ltda. Is 99.99% owned by Amil Assistência Médica Internacional S.A. and the remaining percent is owned by an officer of Amil.

(34) Amil Lifesciences Participações Ltda. Is 99.998% owned by Amil Assistência Médica Internacional S.A and the remaining 0.002% is owned by an officer of Amil.

(35) FrontierMedex Kenya Limited is 99.9% owned by FrontierMEDEX Limited and 0.1% owned by a director of Frontier Medex Kenya Limited.

(36) Optum360 Services, Inc. is 75% owned by Optum Rocket, Inc. and 25% owned by an external interest holder.

(37) The limited partners of UnitedHealth Group International, L.P. include FMG Holdings, LLC (15.8303%), Hygeia Corporation (DE) (0.2006%) and UnitedHealth Group Incorporated (83.9691%). UnitedHealth Group International GP is the general partner of UnitedHealth Group International, L.P.

(38) Polar II Fundo de Investimento em Participações is a Brazilian private equity investment fund incorporated in the form of a closed-end condominium.

(39) UnitedHealthcare International I, B.V. is 75.76% owned by UnitedHealth Group International L.P. and 24.24% owned by UnitedHealth Group International B.V.

(40) Amil Assistência Médica Internacional S.A. is 90.23% owned by Polar II Fundo de Investimento em Participações and the remaining 9.77% is owned by the former controlling shareholders of Amil Participações S.A.

(41) HPP A.C.E. is 70% owned by HPP - Hospitais Privados de Portugal, SGPS, S.A. The remaining 30% is owned by (1) HPP Boavista, S.A.,(2) HPP Lusiadas, S.A., (3) HPP Algarve, S.A., (4) HPP Saúde - Parcerias Cascais, S.A., and (5) HPP Viseu, S.A.; each owning 6%.

(42) HPP Viseu, S.A. is 65% owned by HPP - Hospitais Privados de Portugal, SGPS, S.A.. The remaining 35% is jointly owned VISABEIRA Saúde - Serviços de Saúde, S.A.,VISABEIRA Participações Financeiras, SGPS, S.A., VISABEIRA Investimentos Financeiros SGPS, S.A. and Ciclorama - Estudos, Projectos e Produções, Lda.

(43) Frontier Medex Tanzania Limited is 99% owned by FrontierMEDEX Limited. The remaining 1% is owned by an officer of FrontierMEDEX Limited.

(44) Branch office located in Taiwan

(45) Liaison office located in Beijing.

(46) Branch office located in Hong Kong.

(47) Representative office in Beijing

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UnitedHealthcare of Ohio, Inc.
OVERFLOW PAGE FOR WRITE-INS

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	(38)	(64)	63,914	0	63,812
2505. Professional Fees\Consulting	6,559	5,418	17,711	0	29,688
2506. Sundry General Expenses	2,445,124	2,019,709	6,602,574	0	11,067,407
2507. Royalty Expense	0	0	0	0	0
2508. Reimbursement of Expenses from Reinsurers	0	0	0	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	2,451,645	2,025,063	6,684,199	0	11,160,907

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