

**2010 SUPPLEMENTAL HEALTH CARE EXHIBIT'S EXPENSE ALLOCATION REPORT -
DESC OF QUALITY IMPROVEMENT EXPENSES - 217
69477 - Time Ins Co**

	Line	Expense Type from Part 3	New	Detailed Description of Expense
01.0001	Improve Health Outcomes:	DISEASE MANAGEMENT NURSES	E	DISEASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO HAVE SPECIFIC CHRONIC ILLNESSES. THE NURSE MONITORS THE UTILIZATION OF MEDICATIONS WITH THE PATIENT AND THEIR COMPLIANCE WITH MEDICATION USE. THE NURSE ASSISTS IN THE DEVELOPMENT OF INDIVIDUAL TREATMENT PLANS IN COORDINATION WITH THE PATIENT, FAMILY, PHYSICIAN, AND PHARMACIST. THE NURSE REMINDS THE PATIENT OF PHYSICIAN APPOINTMENTS AND THE NEED FOR FOLLOW-UP ON SPECIFIC LAB TESTS (IE, DIABETES ON AICS). THE NURSE PROVIDES COACHING AND ENCOURAGEMENT TO COMPLY WITH INDIVIDUAL TREATMENT PLANS. THE NURSE INCORPORATES FEEDBACK
01.0002		TRIAGE NURSES	E	TRIAGE NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO ARE PRESCRIBED WITH LONG-TERM INJECTIBLE DRUGS. THE NURSE PROSPECTIVELY EDUCATES THE PATIENT ON THESE DRUGS AND PROMOTES SELF-ADMINISTRATION OF THESE DRUGS WITH THE PATIENT. THE NURSE APPLIES THEIR CLINICAL EXPERTISE AND SOUND JUDGMENT TO DETERMINE IF THE PROPOSED PHARMACEUTICAL TREATMENT PLAN IS MEDICALLY NECESSARY AND APPROPRIATE. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.
01.0003		CLINICAL REVIEW NURSES	E	CLINICAL REVIEW NURSES CONTRIBUTE TO IMPROVING THE HEALTH OUTCOMES OF OUR CUSTOMERS. THE NURSE PROSPECTIVELY APPLIES THEIR CLINICAL EXPERTISE AND SOUND JUDGMENT TO DETERMINE IF THE PROPOSED MEDICAL

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				TREATMENT, PROCEDURES, AND TECHNOLOGY IS MEDICALLY NECESSARY AND APPROPRIATE. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.
01.0004		CASE MANAGEMENT NURSES	E	CASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO ARE SERIOUSLY ILL. THE NURSE PROSPECTIVELY COLLABORATES WITH THE PATIENT, FAMILY, AND TREATMENT TEAM ON ACHIEVING POSITIVE PATIENT OUTCOMES. THE NURSE MONITORS THE QUALITY OF CARE PROVIDED TO THE PATIENT, EDUCATES THE PATIENT TO MAKE EMPOWERED DECISIONS REGARDING THEIR CARE, AND EVALUATES THE PATIENT'S RESPONSE TO THE HEALTH CARE SERVICES PROVIDED. THE NURSE MONITORS THE UTILIZATION OF MEDICATIONS WITH THE PATIENT AND THEIR COMPLIANCE WITH MEDICATION USE. THE NURSE ASSISTS IN THE DEVELOPMENT OF INDIVIDUAL TREATMENT PLANS IN
02.0001	Activities to Prevent Hospital Readmission:	DISEASE MANAGEMENT NURSES	E	DISEASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO HAVE SPECIFIC CHRONIC ILLNESSES. THE NURSE COACHES THE PATIENT WITH A RECENT INPATIENT EPISODE TO REESTABLISH COMPLIANCE WITH THEIR TREATMENT PLAN AND A HEALTHY LIFESTYLE TO ATTAIN AND MAINTAIN THEIR OPTIMAL LEVEL OF HEALTH. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.
02.0002		TRIAGE NURSES	E	TRIAGE NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO ARE PRESCRIBED WITH LONG-TERM INJECTIBLE DRUGS.

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				<p>THE NURSE PROSPECTIVELY EDUCATES THE PATIENT ON THESE PHARMACEUTICALS AND PROMOTES ADHERENCE TO THE TREATMENT PLAN IN ORDER TO REDUCE THE INCIDENCE OF HOSPITALIZATION. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.</p>
02.0003		CASE MANAGEMENT NURSES	E	<p>CASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO ARE SERIOUSLY ILL. THE NURSE PERFORMS COMPREHENSIVE DISCHARGE PLANNING AND MANAGES THE TRANSITION FROM ONE SETTING TO ANOTHER (DISCHARGE TO REHAB OR HOME) IN ORDER TO ENSURE APPROPRIATE CARE THAT WILL SUPPORT RECOVERY AND AVOID RE-ADMISSION TO THE HOSPITAL. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.</p>
03.0001	Improve Patient Safety and Reduce Medical Errors:	DISEASE MANAGEMENT NURSES	E	<p>DISEASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO HAVE SPECIFIC CHRONIC ILLNESSES. DISEASE MANAGEMENT PROGRAM INTERVENTIONS ARE ASSIGNED AND IMPLEMENTED BASED ON EVIDENCE-BASED GUIDELINES AND SCIENTIFIC-BASED EVIDENCE. INTERVENTIONS MAY BE SUPPORTED BY WRITTEN OR OTHER EDUCATIONAL MATERIAL. THE NURSE DISCUSSES POTENTIAL INTERACTIONS AND SIDE EFFECTS OF MEDICATIONS. THE NURSE COLLABORATES WITH THE PATIENT, FAMILY, AND TREATMENT TO RESOLVE QUESTIONS AND CONCERNS THAT ARISE. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPRO</p>

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03.0002		TRIAGE NURSES	E	<p>TRIAGE NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO ARE PRESCRIBED WITH LONG-TERM INJECTIBLE DRUGS. THE NURSE PROSPECTIVELY EDUCATES THE PATIENT ON THE APPROPRIATE USE OF THESE PHARMACEUTICALS AND PROMOTES OPEN DIALOGUE WITH THEIR HEALTH CARE TEAM. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.</p>
03.0003		CLINICAL REVIEW NURSES	E	<p>CLINICAL REVIEW NURSES CONTRIBUTE TO IMPROVING PATIENT SAFETY AND REDUCING MEDICAL ERRORS. THE NURSE PROSPECTIVELY ADVISES THE PATIENT OF NOT MEDICALLY APPROPRIATE AND/OR EXPERIMENTAL TREATMENTS THAT COULD LEAD TO POTENTIAL SAFETY RISKS. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.</p>
03.0004		CASE MANAGEMENT NURSES	E	<p>CASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO ARE SERIOUSLY ILL. CASE MANAGEMENT PROGRAM INTERVENTIONS ARE ASSIGNED AND IMPLEMENTED BASED ON EVIDENCE-BASED GUIDELINES AND SCIENTIFIC-BASED EVIDENCE. THE NURSE MONITORS THE QUALITY OF CARE PROVIDED TO THE PATIENT AND EVALUATES THE PATIENT'S RESPONSE TO THE HEALTH CARE SERVICES PROVIDED. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.</p>
04.0001	Wellness and Health Promotion Activities:	DISEASE MANAGEMENT NURSES	E	<p>DISEASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS</p>

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				WHO HAVE SPECIFIC CHRONIC ILLNESSES. INTERVENTIONS PROMOTE COMPLIANCE WITH EVIDENCE-BASED GUIDELINES FOR THE TARGETED CONDITIONS. INTERVENTIONS INCLUDE ASSISTANCE WITH BEHAVIOR MODIFICATION, LIFESTYLE CHANGES, AND PSYCHOSOCIAL ISSUES. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.
04.0002		CASE MANAGEMENT NURSES	E	CASE MANAGEMENT NURSES ARE DEDICATED TO HELPING OUR CUSTOMERS WHO ARE SERIOUSLY ILL. INTERVENTIONS PROMOTE COMPLIANCE WITH EVIDENCE-BASED GUIDELINES FOR THE TARGETED CONDITIONS. INTERVENTIONS INCLUDE ASSISTANCE WITH BEHAVIOR MODIFICATION, LIFESTYLE CHANGES, AND PSYCHOSOCIAL ISSUES. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE QUALITY IMPROVEMENT ACTIVITIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.
05.0001	HIT Expenses for Health Care Quality Improvements:	TECHNOLOGY AND DATA SPECIALISTS	E	TECHNOLOGY AND DATA SPECIALISTS CONTRIBUTE TO PATIENT QUALITY OF CARE. THESE EMPLOYEES PROVIDE PATIENT-CENTERED HEALTH INFORMATION TO THE VARIOUS NURSES IDENTIFIED ABOVE. THIS INFORMATION IS USED BY THE NURSES TO MONITOR PATIENT ACTIVITIES AND HELP IDENTIFY APPROPRIATE TREATMENT PLANS. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE ACTIVITIES, AND FURTHER ALLOCATED TO THE QUALITY IMPROVEMENT CATEGORIES BASED ON ESTIMATES OF TIME SPENT ON THESE ACTIVITIES.
05.0002		HEALTH MANAGEMENT PROJECT	E	HEALTH MANAGEMENT PROJECT LEADERS CONTRIBUTE TO PATIENT

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		LEADERS		<p>QUALITY OF CARE. THESE EMPLOYEES PROVIDE ANALYSES OF HEALTH INFORMATION TO THE VARIOUS NURSES IDENTIFIED ABOVE. THESE ANALYSES HELP THE NURSES IDENTIFY CUSTOMERS WHO MAY BENEFIT FROM OUR INDIVIDUALIZED CARE MANAGEMENT PROGRAMS. THESE ANALYSES ALSO HELP TO ASSESS THE SUCCESS OF OUR CARE MANAGEMENT PROGRAMS, FROM WHICH WE CAN DETERMINE APPROPRIATE CHANGES TO THOSE PROGRAMS TO IMPROVE THE HEALTH OUTCOMES FOR OUR CUSTOMERS. A PORTION OF THE COMPANY'S EXPENSE RELATING TO THESE EMPLOYEES IS ATTRIBUTED TO THESE ACTIVITIES, AND FURTHER ALLOCA</p>
05.0003		HEALTH MANAGEMENT SYSTEM	E	<p>THE COMPANY'S HEALTH MANAGEMENT SYSTEM IS A MEDICAL MANAGEMENT SYSTEM USED TO MAINTAIN PRE-CERTIFICATION, CASE AND DISEASE MANAGEMENT, AND UTILIZATION/RETROSPECTIVE REVIEW FOR ALL POLICYHOLDERS. REVIEW NOTES AND MEDICAL DETERMINATIONS MADE BY NURSES, PHARMACY STAFF, AND MEDICAL DIRECTORS ARE DOCUMENTED IN HMS. THIS SYSTEM ALSO CONTAINS INFORMATION REGARDING PATIENT GOALS, TREATMENT PLANS, AND SUPPORT SERVICES THAT ARE RECOMMENDED OR PROVIDED. THIS INFORMATION IS AVAILABLE FOR TREND REPORTING TO ANALYZE AND IMPROVE SERVICES FOR THE ENTIRE POPULATION. ALL OF THE NURSES IDENTIFIED ABOVE RELY</p>
05.0004		INFORMATION TECHNOLOGY PROJECT	X	<p>AN INFORMATION TECHNOLOGY PROJECT IS IN PROCESS TO CONSTRUCT A CLAIMS DATA MART TO FILL THE NEED FOR A CLAIMS-CENTRIC SOURCE FOR CLAIMS ANALYSIS INCLUDING EXPERIENCE, RESEARCH STUDIES, AND REPORTING. THIS DATAMART, WHICH IS ANTICIPATED TO BE IMPLEMENTED FOR 2012, WILL HAVE DATA AT A LEVEL OF DETAIL WHICH ENABLES</p>

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				US TO TIE THE ANALYSIS AND RESEARCH TO INDIVIDUAL PATIENTS, AND INTERVENE OR AMEND ONGOING TREATMENT PLANS. THE OUTPUT OF THIS DATAMART WILL ALLOW FOR THE PATIENT IDENTIFICATION AND TRACKING OF WHETHER SPECIFIC DISEASE-CENTRIC MEDICAL INTERVENTIONS OR SERVICES ARE LEADING TO BETTER P
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