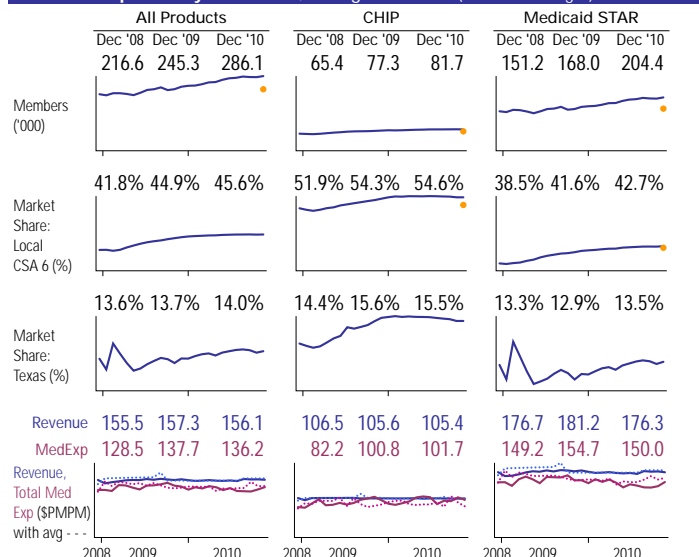
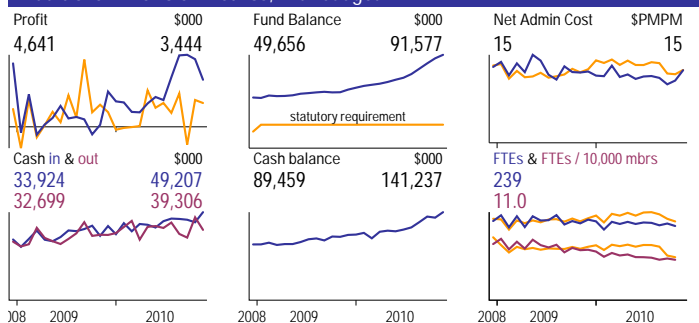


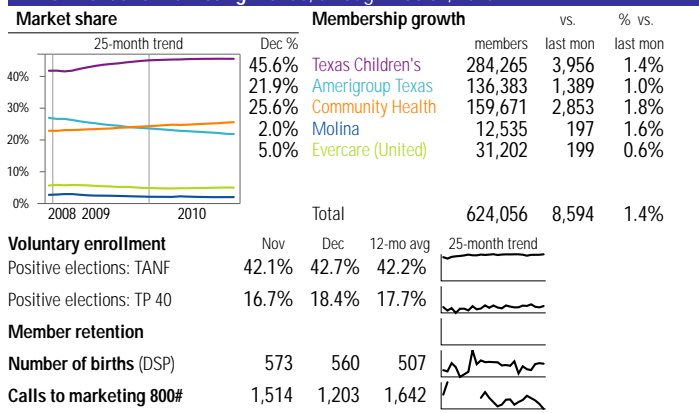
Membership and Key Financials, rolling 25 months (- Dec '10 target)



Additional Financial Metrics, with budget



Enrollment and Marketing Trends, through Dec 31, 2010



Payments to Providers, by group

	Nov	Dec	payment share 2008	payment share trend 2009	2010
Contracted provider groups	31,696	36,085	93%		
Tx Children's Hospital	8,678	9,144	24%		
Tx Children's Pediatric Assoc	970	1,102	3%		
Tx Children's Physician's Group	1,432	1,699	4%		
Tx Children's Women's Specialist	0	0	0%		
Baylor College of Medicine	87	100	0%		
Other Contracted	20,528	24,040	62%		
Non-contracted providers	2,857	2,632	7%		

Diagnosis Ranking, by quarterly cost (through Q1, Mar 2008)

	\$000	Admits	\$/qtr	Emergency Room	\$000	Visits	\$/qtr
1 OB-related diagnosis	11241	1434		1 Symptoms, ill-defined	882	1640	
2 Pneumonia	3289	580		2 Acute resp infection	762	2556	
3 Malignant neoplasm	2211	19		3 Contusion	645	1889	
4 Congenital anomalies	1061	134		4 Ear, mastoid process	472	692	
5 Other metab, immunity	875	72		5 Wound: head/neck/trunk	410	948	

Provider Census

	Nov	Dec	CHIP		STAR			census by specialty			
			%	mbrs	%	mbrs	%	Ped	Fam	IM	Oth
Hospitals	68	67									
Primary Physicians	1116	1120	open	of tot	open	of tot	522	307	124	167	
Baylor AMS	22	26	96%	150	1%	100%	2,341	1%	2	13	8
Individual contract	667	668	94%	66,343	79%	92%	172,354	83%	277	219	72
TCPA	188	188	74%	14,925	18%	34%	24,323	12%	184	0	4
Univ Care + AMS	9	9	89%	1,220	1%	88%	4,277	2%	4	3	2
UTMB	133	134	95%	607	1%	81%	3,995	2%	29	23	26
Other groups	97	95	0%	0	0%	0%	0	0%	26	29	16
Specialty Physicians			Ortho	Surg	ENT	Derm	Plas	Uro	ObGy	Neo	Other
Total count	3034	3057	111	117	89	31	25	50	287	69	2278
% of total, by specialty			4%	4%	3%	1%	1%	2%	9%	2%	74%
Baylor	252	253	5	11	11	6	5	8	0	0	207
Baylor AMS	160	163	4	8	0	1	0	1	9	0	140
Behavioral Health	701	704	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	704
Individual contract	1266	1238	78	47	52	6	8	22	215	7	803
University Care +	176	176	8	16	4	5	5	4	11	15	108
UTMB	346	347	11	17	11	11	5	4	37	4	247
Other groups	133	176	5	18	11	2	2	11	15	43	69

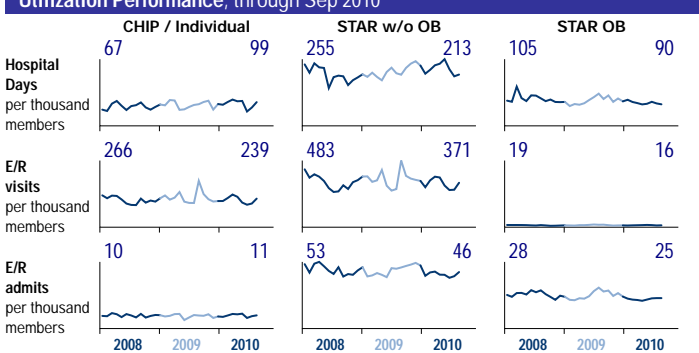
Physician Ranking: Primary Care

by CHIP members	Group	Nov	Dec	by STAR members	Group	Nov	Dec		
1	Harris Co Clinics	HCHD	1,073	938	1	Romman, K	Indiv	4,151	4,172
2	Romman, K	Indiv	881	856	2	Harris Co Clinics	HCHD	2,846	2,705
3	Kamdar, S	Indiv	742	756	3	Chana, H	Indiv	2,357	2,385
4	Bornstein, M	Indiv	762	737	3	Tahir, S	Indiv	2,112	2,171
5	Yudovich, M	Indiv	675	664	5	Yudovich, M	Indiv	1,999	2,002
6	Torres, L	Indiv	576	663	6	Parra, C	Indiv	1,639	1,681
7	Sanchez-Burgos, T	Indiv	602	574	7	Sanchez-Burgos, T	Indiv	1,689	1,678
8	Nguyen, T	Indiv	572	571	8	Bornstein, M	Indiv	1,547	1,648
9	Melendez, C	Indiv	492	504	9	Deka, K	Indiv	1,590	1,590
10	Fernandez, I	Indiv	502	478	10	Wood, Y	Indiv	1,567	1,567

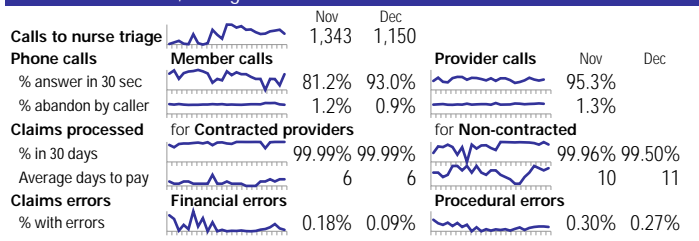
Physician Ranking: Specialty Care

by CHIP prmts (\$000)	Spec	3 mo. ending Nov	3 mo. ending Dec	by STAR prmts (\$000)	Spec	3 mo. ending Nov	3 mo. ending Dec		
1	Gentles, A	Pediatrics	47.1	53.2	1	Newborn IC Spec	Neonatal	195.1	192.1
2	SW Asthma & Allerg	Allergy	41.5	34.4	2	Xydas, N	ObGyn	176.2	185.0
3	Roth, D	Urology	33.4	33.4	3	Bui, O	ObGyn	199.1	178.2
4	Mushtaha, A	Allergy	31.7	31.7	4	Gentles, A	Pediatrics	130.8	156.2
5	Albright, J	Otolaryng	34.7	31.2	5	Ocon, F	ObGyn	128.5	130.0
6	Larrier, D	Otolaryng	29.2	30.5	6	Butkus, S	Speech	100.8	116.5
7	SW Asthma & Allerg	Allergy	38.2	30.4	7	Rodriguez, M	ObGyn	108.5	108.5
8	SW Asthma & Allerg	Allergy	31.6	28.4	8	Comeaux, T	ObGyn	108.8	105.0
9	Romman, N	Otolaryng	27.4	27.4	9	Hernandez, C	ObGyn	100.3	100.3
10	Giannoni, C	Otolaryng	31.7	27.4	10	Gayle, R	ObGyn	97.8	91.0

Utilization Performance, through Sep 2010



Service Indicators, rolling 25 months



High Dollar Cases, by policy year

	2010	YTD (Nov/09-)	YTD reinsurance recovery estimate	2009	12 mo avg					
	#	paid	% of tot	#	paid	% of tot				
>\$500K	9	8345	2.7%	4747	56.9%	10	7024	2.0%	3	7.2
>250-500K	28	9490	3.1%	729	7.7%	27	9410	2.7%	8	8.1

Note: reinsurance amounts paid are reinsurable dollars.