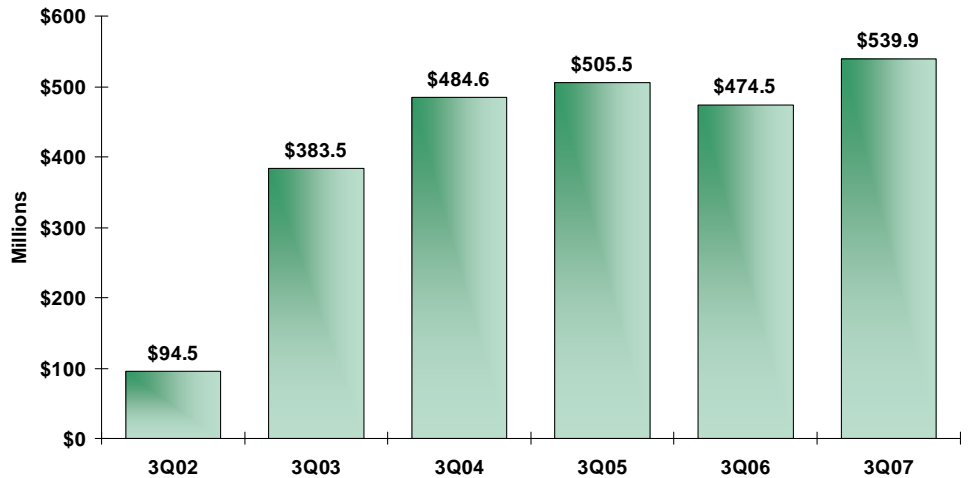


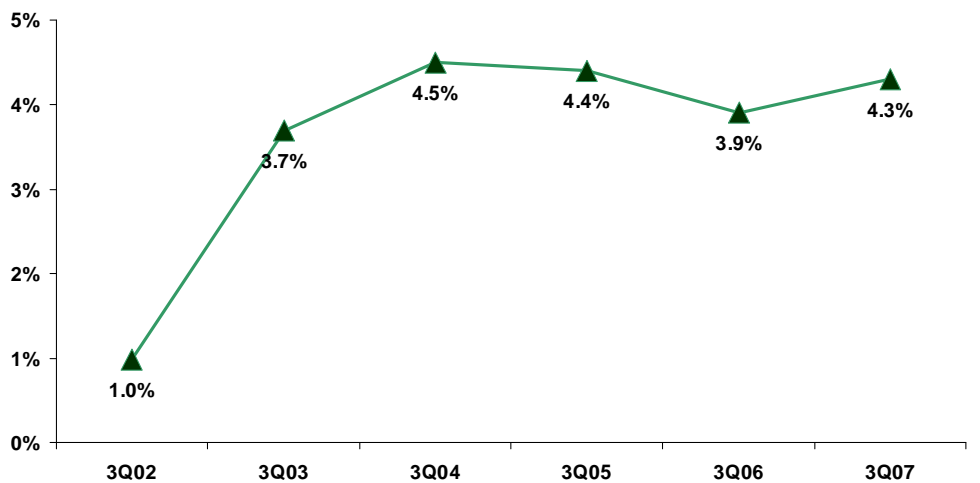
HMO Trends in Florida

(based on third quarter data 2002 to 2007)

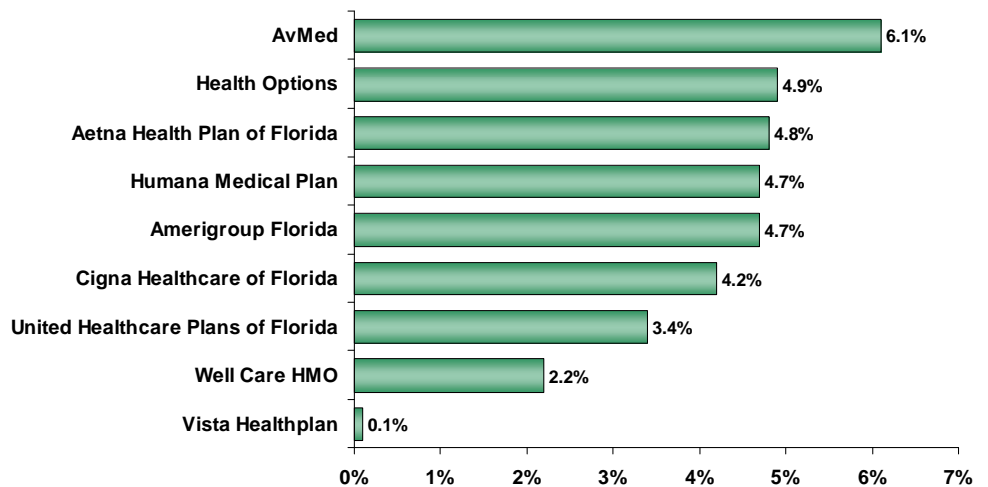
Net Income in Florida's HMOs 3Q02 - 3Q07



Profit Margin in Florida's HMOs 3Q02 - 3Q07



Profit Margins for Select HMOs Third Quarter 2007



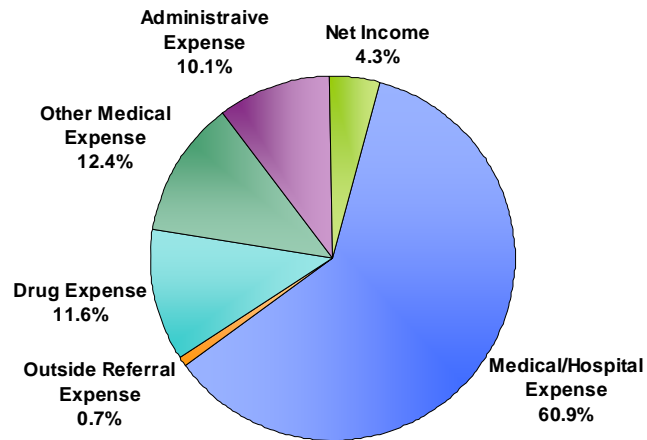
Source: FHA Eye on the Market: HMO Indicators Report, 3Q02-3Q07

HMO Trends in Florida

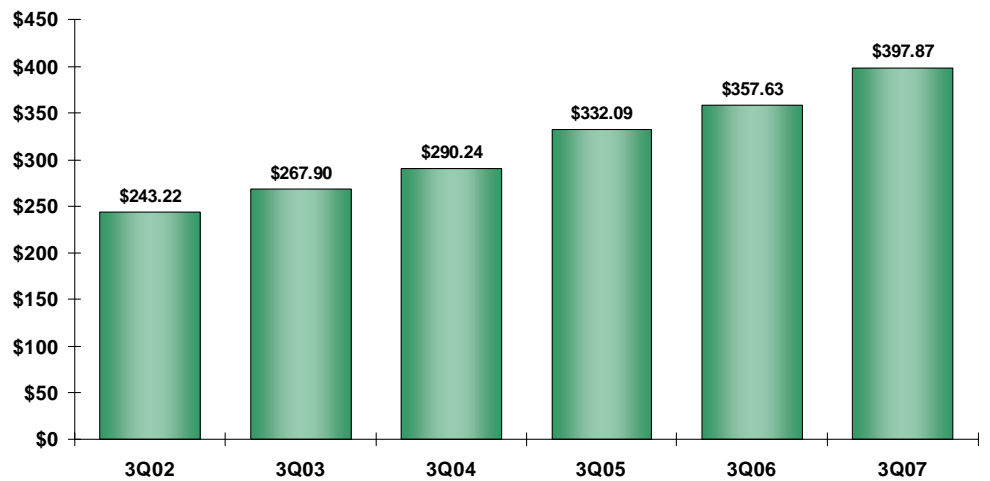
(based on third quarter data 2002 to 2007)

How the HMO Premium is Allocated Third Quarter 2007

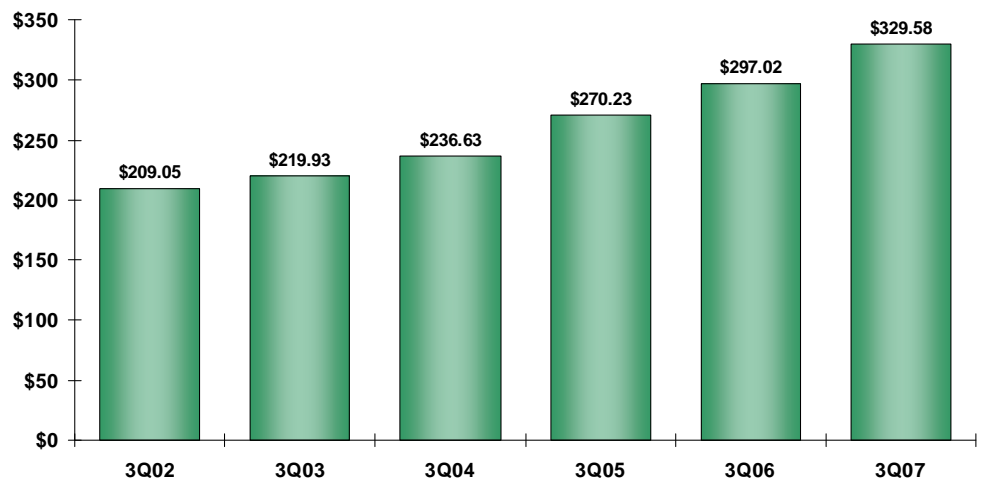
Total Premiums YTD:
\$12,478,097,273



Premium Revenue per Member per Month 3Q02 - 3Q07



Medical Expenses per Member per Month 3Q02 - 3Q07

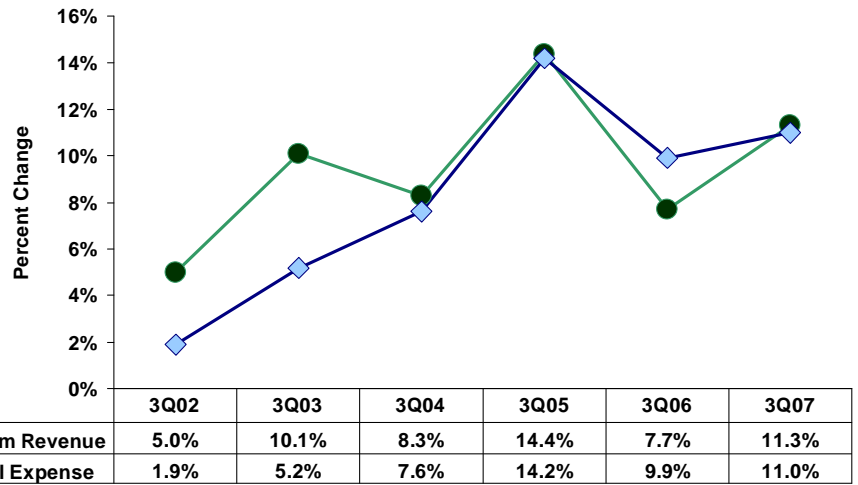


Source: FHA Eye on the Market: HMO Indicators Report, 3Q02-3Q07

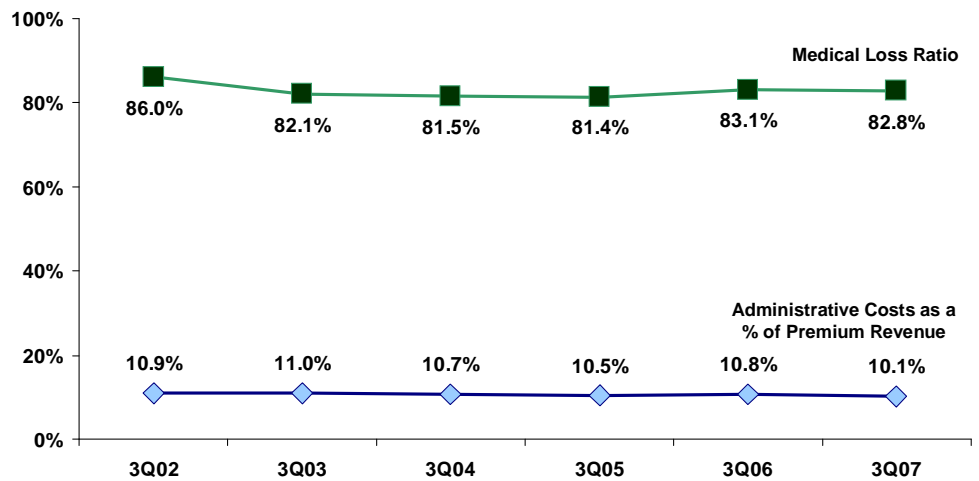
HMO Trends in Florida

(based on third quarter data 2002 to 2007)

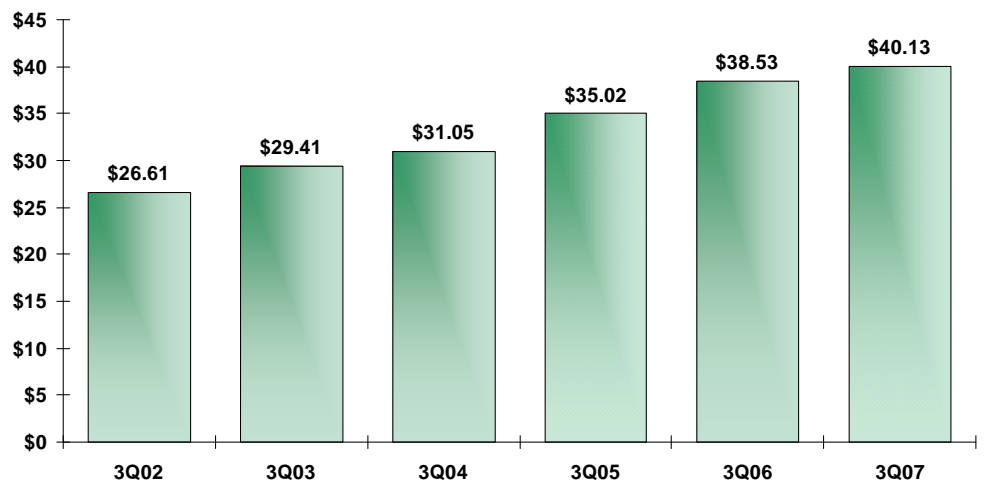
Premium Revenue & Medical Expense per Member per Month Percent Change 3Q02 - 3Q07



Medical Loss Ratio & Administrative Costs as a Percent of Premium Revenue 3Q02 - 3Q07



Administrative Expenses per Member per Month 3Q02 - 3Q07

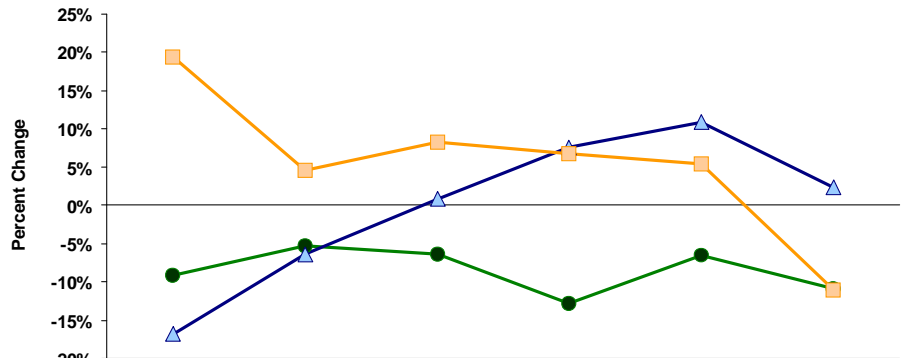


Source: FHA Eye on the Market: HMO Indicators Report, 3Q02-3Q07

HMO Trends in Florida

(based on third quarter data 2002 to 2007)

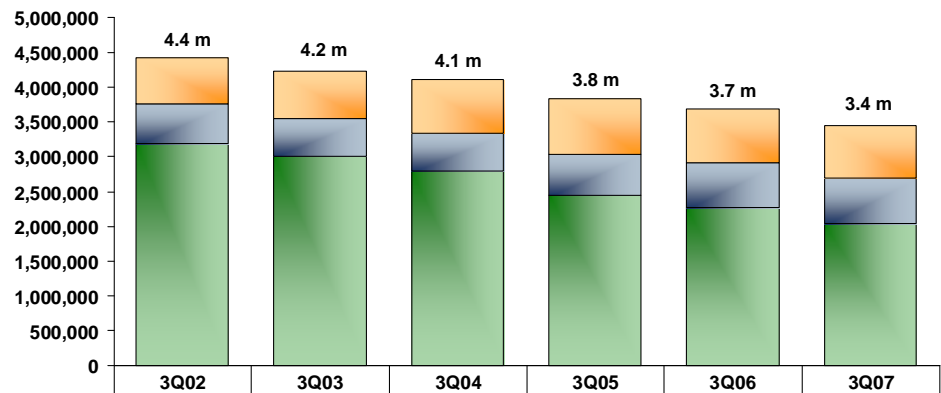
Percent Change in HMO Enrollment 3Q02 - 3Q07



	2Q02	2Q03	2Q04	2Q05	2Q06	2Q07
● Commercial	-9.2%	-5.3%	-6.4%	-12.8%	-6.5%	-10.9%
▲ Medicare	-16.9%	-6.4%	0.8%	7.6%	10.9%	2.4%
■ Medicaid	19.4%	4.5%	8.3%	6.8%	5.4%	-11.1%

Floridians in HMOs 3Q02 - 3Q07

Total HMO Enrollment: 3,436,791



	3Q02	3Q03	3Q04	3Q05	3Q06	3Q07
■ Medicaid	673,055	686,307	775,048	800,600	777,877	742,139
■ Medicare	571,493	540,870	551,024	593,909	648,542	660,933
■ Commercial	3,182,836	3,006,138	2,790,204	2,448,720	2,264,657	2,033,719

Source: FHA Eye on the Market: HMO Indicators Report, 3Q02-3Q07

For questions or comments, contact Debbie Hegarty at 407/841-6230 or debbieh@fha.org.

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