

Approved: 4-3-98  
Date

MINUTES OF THE HOUSE COMMITTEE ON INSURANCE.

The meeting was called to order by Chairperson Dennis Wilson at 1:34 p.m. on January 20, 1998 in Room 527-S of the State Capitol.

All members were present except:

Committee staff present: Bill Wolff, Legislative Research Department  
Robert Nugent, Revisor of Statutes  
Beth James, Committee Secretary

Conferees appearing before the committee: Senator Don Steffes  
Kathleen Sebelius, Insurance Commissioner

Others attending: See attached list

The meeting was called to order at 1:34 p.m. by Chairperson Dennis Wilson. The minutes of the January 14, 1998 meeting were handed out. The Chairperson asked the members to look them over so that they could be voted on at the end of the meeting.

Chairperson Wilson introduced Senator Don Steffes, who talked about the "Task Force". Senator Steffes said they were productive and not partisan. The Senator then introduced Insurance Commissioner Kathleen Sebelius.

Ms. Sebelius handed out to the committee the "Final Report of the Task Force On The Kansas Insurance Industry to the 1998 Kansas Legislature and Governor Bill Graves". (Attachment #1). She talked about the members of the group and their associations. There is also a section in the handout titled "Barriers to Doing Business in Kansas," and she went over several of those items. One of those items was that the Department would like to hire an actuary. But, Kansas law says that no one in the Department can have a higher salary than the Commissioner. A licensed actuary demands a higher salary than the Commissioner receives. The Chairperson asked if the verbiage in the law could be changed in regard to an actuary only. Commissioner Sebelius urged that we just get rid of the language altogether.

She then handed out (Attachment #2) and (Attachment #3). She went over Attachment #2 with the committee. Attachment #3 was for the members to read over at their leisure.

When Commissioner Sebelius finished talking Chairperson Wilson thanked both her and Senator Steffes for their time. He then asked the members if they had all gotten a chance to read the minutes of January 14, 1998, and that he would entertain a motion on them. Representative Stone made a motion to accept the minutes of January 14, 1998 as presented. The motion was seconded by Representative McCreary. The Committee voted in favor of the motion.

The Chairperson said that they would be discussing the Delta Dental bill tomorrow. The meeting was adjourned at 2:20 p.m.

# HOUSE INSURANCE COMMITTEE GUEST LIST

DATE: 1-20-98

NAME	REPRESENTING
Nancy Kending	L.W.V of Kansas
Darin Franklin	Ks Pharmacists Assoc.
Richard E. Wilkerson	Alliance Ins. Co.
Kevin Davis	Am. Family Pks
Pat Morris	K.A.I.A.
Teresa Somenauer	State Farm
Callie Hill Denton	Ks Association of Health Plans
Erin Hornish	Ks Insurance Dept.
Tou Wilder	Ks Insurance Dept
Kathleen Sebeppas	Ks Insurance Dept
Mark Buccellina	KDOCK
Nancy Haefliger	Dept of Admin.
<del>Blair Ridenour</del>	Intern / Dan Johnson
<del>David Stiff</del>	<del>Sen. St.</del>
Julie Hein	Hein & Wolf
Justin Holts	Intern / Lloyd Stone
David Hanson	Ks Insur. Assns.
Rich Huncker	Ks. INS. Dept
Greg Hill	Federico Consulting

# HOUSE INSURANCE COMMITTEE GUEST LIST

DATE: 1-20-98

NAME	REPRESENTING
KEN MENFILL	ABATE OF US
NOBENE MANN	" "

**FINAL REPORT**

**of the**

**TASK FORCE ON THE**

**KANSAS INSURANCE INDUSTRY**

**to the**

**1998 Kansas Legislature**  
**and Governor Bill Graves**



Kansas Legislative Research Department  
December 1997

*House Insurance  
Attachment #1-1  
1-20-98*

## TASK FORCE ON THE KANSAS INSURANCE INDUSTRY

### MEMBERSHIP

<u>Legislative Members</u>	<u>Nonlegislative Members</u>
Senator Don Steffes, Chair	Kathleen Sebelius, Vice-Chair
Senator Paul Feleciano, Jr.	Mary Birch
Representative Tom Bradley	Kevin Davis
Representative Nancy Kirk	John Graham
	Ken I. Omura
	Senator Sandy Praeger*
	John Rolfe
	Gary Sollars
	Roger Viola

\* Appointed by the Governor.

# TASK FORCE ON THE KANSAS INSURANCE INDUSTRY

**STUDY TOPIC\*:** S.C.R. 1601 established a Task Force to study the insurance industry in Kansas in order to identify programs and actions that can be undertaken to promote the growth of the existing industry, enhance its financial viability, and attract out-of-state insurance companies to Kansas.

## BACKGROUND

The Special Committee on Insurance, which met during the 1996 interim, recommended a bill to the 1997 Legislature to repeal the premium tax on annuities. The rationale for the proposal was to relieve Kansas domestic insurers of the annuity premium tax and the retaliatory tax imposed by other states, and to provide foreign insurers an incentive to redomesticate their business operations in Kansas. Proponents of the tax repeal bill argued that current tax law represented both bad economic and social policy. The 1997 Legislature subsequently repealed the tax.

During debate over repeal of the tax, the Special Committee speculated that, in addition to tax law, other impediments might exist which have a negative affect on the vitality of the industry in Kansas. Additionally, the Special Committee was told that other states, particularly Iowa, had made growth of the insurance industry a focal point of state-assisted economic development initiatives. The Special Committee drafted and recommended passage of S.C.R. 1601 by the 1997 Legislature to provide a mechanism for discovering whether more changes in law and the insurance environment are needed to stimulate the development of the insurance industry in this state.

S.C.R. 1601 created a 13-member Task Force consisting of legislators, the Insurance Commissioner and her appointees representing the domestic and foreign life and property and casualty insurers and insurance agents, and persons representing the public and economic development interests appointed by the Governor. The Task Force was charged "to examine the current climate of the Kansas insurance industry, as well as other states which have a successful insurance industry, to determine whether actions can be taken to strengthen and improve the insurance industry in Kansas."

The first challenge for the Task Force was to identify the characteristics of the industry as it exists in 1997. Generally, the insurance industry in Kansas is stable and healthy. One thousand four hundred and fifty two companies compete across all lines for the \$6.0 billion Kansans spend annually for insurance products. The bulk of the business is carried on through foreign or nondomestic companies. The industry generates millions of dollars in tax and fee revenues to the State General Fund.

Despite these large figures the number of insurance companies domiciled in Kansas has changed very little over the last half century. In 1950, 46 domestic companies were selling their product in Kansas. In 1995, 51 domestic companies were providing insurance products. Focusing solely on numbers, however, gives too narrow a view of the industry. The products companies market have changed significantly over the years. Life companies are deeply involved in annuities and securities

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\* Topics referred by the Legislative Coordinating Council concerning TIAA-CREF, cancellation of property insurance policies, telephone solicitation by unlicensed personnel, and payment of consultants were not considered by the Task Force.

products, health and accident companies either are, or compete with, managed care entities, and small crop and hail companies have given way to larger, multi-lines property and casualty companies.

The second challenge for the Task Force was to expand on recent regulatory reform efforts in the state. The industry has been regulated by the Kansas Insurance Department since 1871. In 1997, based upon recommendations of the Insurance Commissioner, and on its own initiative, the Legislature enacted several important reforms with significant effects on the Department, consumers, and companies. Reforms consisted of converting to file and use of forms and rates for certain line of commercial property and casualty insurance, setting the premium tax at 2 percent for all companies, repealing the tax on annuities, abolishing the privilege tax on domestic companies, allowing certain tax credits for employment in Kansas, consolidating numerous statutes relating to fines and penalties, writing new law for redomestication, repealing outdated statutes, and revoking unnecessary rules and regulations. The overall insurance environment in Kansas is more positive for companies and Kansas consumers. Both entities seem best served in a competitive and active insurance market.

The third challenge to the Task Force was to recognize and support the evolutionary, if not revolutionary, changes under way within the industry and the marketplace and to discourage regulation that would interfere with the best attributes of the new order. The insurance marketplace in 1997 extends far beyond the geographical boundaries of the State of Kansas. Likewise, the competitors of traditional insurance companies no longer are solely other traditional insurers. Rather, competition now comes from securities companies and banking entities that seek to meet the financial services needs of their clients and customers. On the regulatory side, state and national regulators of these newly emerging financial organizations also are competing for authority over state, national, and global insurance marketplaces.

## TASK FORCE ACTIVITIES

### Conferees Appearing Before the Task Force

Conferees appearing before the Task Force represented a variety of interests with regard to the insurance industry and included some members of the Task Force. Kathleen Sebelius, Insurance Commissioner and Task Force Vice-Chairperson, and Catherine Weatherford, Executive Vice-President, National Association of Insurance Commissioners (NAIC), represented the views of regulators. The views of the regulated industry were presented by: Kevin Davis, American Family Insurance Company; John Graham, Kansas Farm Bureau; Ken Omura, Allstate Insurance Company; Gary Sollars, Charleton-Manley, Inc.; Roger Viola, Security Benefit Group, Inc.; David Hanson, Kansas Association of Property and Casualty Insurance Companies and the Kansas Life Association; John Knack, Blue Cross, Blue Shield of Kansas; Bill Sneed, American Investors Life Insurance Company; Lee Wright, Farmers Insurance Group; and Richard Wilborn, Alliance Insurance Companies. Other conferees included Mary Birch, President, Overland Park Chamber of Commerce, who presented Johnson County's experience with the growing insurance industry on College Boulevard. John Rolfe, Deputy Secretary, Department of Commerce and Housing, and Bob Marcusse, Kansas City Area Development Council, offered information on economic development strategies. Frank J. Ross, Jr., Polsinelli, White, Vardeman, & Shalton, P.C., presented information on Vermont's captive insurance industry, and finally Terri Vaughn, Commissioner, Iowa Division of Insurance, provided a detailed description of her state's insurance industry.

## Barriers to Doing Business in Kansas

The Task Force engaged in lengthy discussions regarding the barriers to doing business in Kansas. Industry representatives pointed to five areas of concern: budgetary funding; retaliatory taxes; excess regulation; inadequate regulatory staff; and educational deficiencies.

First, the Task Force discussed funding of the Insurance Department's regulatory program. The program is funded through statutorily-authorized fees and a portion of the premium taxes collected from insurance companies, which together are subject to an annual limit of \$4.8 million. Any money over the \$4.8 million limit that is needed to operate the program must come from an additional assessment against insurers. From the industry perspective, the funding formula constitutes double taxation. Insurers first pay through fees and taxes, and second, through the yearly assessment.

Second, accompanying this complicated funding system is the issue of retaliatory taxes. Because of the special assessments levied against foreign companies doing business in Kansas, the home state of those companies imposes retaliatory taxes against Kansas' domiciled companies doing business in those states. Industry representatives explained that the retaliatory tax has financial implications for doing business in Kansas. In effect, the retaliatory tax amounts to a "third" tax to a Kansas insurance company and serves as a disincentive to an insurance company considering domicile in Kansas.

Third, the Task Force learned about the effect of excess regulation on the insurance industry. Regulatory excess operates as a disincentive to do business in any state. Industry representatives stated that even the perception of excess regulation could hinder the growth of the industry. The industry recognized that the Insurance Commissioner's initiatives addressing the procedures for approval of rates and forms have improved the insurance environment in Kansas; however, industry representatives noted that continuing the procedure of filing and waiting for approval of rates and forms was onerous and lengthy. Furthermore, representatives noted that historically the licensure of insurance agents in Kansas took longer than in other jurisdictions. While efforts have been made to reduce the time required for agent licensure, the time currently necessary to admit a company to do business in Kansas remains excessive.

To counter excess regulation, industry representatives recommended further reform of insurance laws relating to rates and forms which would lead to open competition and accelerate entry of new products into the Kansas market. The Commissioner expressed her philosophical support for such changes, but stressed the importance of a step-by-step approach to rating and filing issues. Nevertheless, representatives of the industry, appreciative of the changes made to date, urged the Task Force to recommend further reform in both commercial and personal lines of insurance.

The fourth issue raised as a barrier to doing business was inadequate staffing of the regulatory entity. Effective and efficient regulation depends on the Insurance Department's ability to maintain a professional staff and the appropriate technology. In particular, several Task Force members suggested that an actuary on the staff would greatly expedite the regulatory process.

The Insurance Commissioner did not disagree. She explained that the Insurance Department currently is not able to hire an actuary due to the provisions of K.S.A. 40-110. That statute provides that no employee of the Insurance Department may be paid a salary higher than the Commissioner. Her salary is set by K.S.A. 40-102 and current appropriations at \$66,211 (excluding fringe benefit costs). In contrast, a licensed actuary demands between \$80,000-\$100,000. Thus, these statutes prevent the Insurance Department from hiring an actuary or other professional staff that command high salaries.

The fifth and final barrier to doing business raised by the Task Force was inadequate education and training programs. An educated and technically trained work force is essential for the insurance



industry, and the availability of such a work force is a major criteria when an insurance company considers a new location for expansion. The Task Force noted Emporia State University's School of Business and its Center for Insurance Education, but wondered about its use by the insurance community and whether the industry's needs were being met.

### **Economic Development Issues**

The conferees before the Task Force agreed that Kansas has many appealing features which can attract new industry. In support of such statements, conferees presented the Task Force with a regional insurance industry profile prepared by CERI Research Papers, and Best's Review of the ten best cities for insurance companies. Features of Kansas highlighted in the testimony were a ready work force and a high quality of life. Kansas can also boast significant employee productivity. Additionally, the state is located in the Central Standard Time zone which facilitates business conducted with persons on both coasts. Across the state, numerous cities and counties possess the potential for attracting regional and claims-paying offices. Johnson County has the added feature of being easily accessible by highways and an international airport. The county also has space for companies to lease or build. The Best's Report ranked Kansas City fifth of the top ten cities overall for insurance companies.

The conferees agreed that several areas should be examined when planning for future development of the insurance industry. With regard to domestic companies, the state must acknowledge that the retention of existing companies is of equal importance to attracting new companies. To that end, conferees suggested that Kansas' tax policy be examined to decrease the tax burden on existing companies. For example, growth in the current industry could be encouraged by a reduction in personal property taxes on machinery and equipment. Conferrees also suggested that tax policy which specifically targets the insurance industry would assist existing companies. For example, credits could be made available for insurance companies that invest in real property or state bonds, make charitable contributions, operate within an enterprise zone, or encourage employee development. Such credits would be similar to those allowed other basic Kansas employers in manufacturing and export office services.

With regard to attracting new companies to Kansas, conferees suggested that state and local economic development organizations cooperate to market the state and its assets nationally. Further, competitive tax laws, as discussed above with regard to domestic companies, are required if Kansas is to compete nationally for home and regional offices.

### **Insurance Initiatives in Other States**

The Task Force was directed to collect information on other states' successful insurance initiatives and, thus, it heard testimony about Vermont and Iowa. Vermont is unique because it has limited its activities to attracting captive insurance companies to its state. A captive insurance company is one usually owned by a large corporate conglomerate for the purpose of insuring its own risks. Due to Vermont's initiative, its captive company market has grown more than 300 percent and has resulted in significant economic benefits statewide. Following Vermont's lead, Maine, Hawaii, and Colorado have actively pursued the captive insurance industry. Currently Kansas authorizes captive companies to be chartered in the state, but no special consideration has been extended to those few created here, and such companies have been restricted to limited bases of coverage.

Iowa has a successful, broad-based insurance industry which has long been a prominent feature of the state's economic landscape. Over time, the state has developed strong insurance education

programs, a reliable work force, and the reputation of stable regulation. Further, in response to the farm crisis in the mid 1980's, Iowa aggressively pursued growth by creating a special section in the Department of Economic Development to target insurance entities. The industry has recently grown at a rate significantly higher than the national average. In her personal remarks to the Task Force, Iowa's Insurance Commissioner described several economic development strategies that have been tried with varying degrees of success, and she noted that Iowa continues to focus on long term growth. The Commissioner closed her comments with her opinion that strong regulation is consistent with economic development.

## CONCLUSIONS AND RECOMMENDATIONS

In exploring the charge assigned to it by the Legislature in S.C.R. 1601, the Task Force concludes that a primary objective of the state should be to take care of the existing domestic companies. The Task Force recognizes that Kansas can not replicate the history existing in Iowa; nevertheless, Kansas has geographical, environmental, and lifestyle qualities that can strengthen the existing industry and attract new insurance offices. Great strides have been made with regard to deregulation, and Task Force members acknowledge a new atmosphere has developed in Kansas which did not exist three years ago. Thus, the Task Force is encouraged that the potential for growth in the insurance industry exists. The Task Force emphasizes that a dynamic insurance industry ensures greater consumer choice and participation in the insurance marketplace and that the state, therefore, should facilitate the creation and maintenance of an environment in which a strong competitive market can thrive.

Based on these considerations, the Task Force makes the following specific recommendations.

- The Task Force recommends the formation of an informal insurance advisory board modeled after a similar group utilized in Iowa. The board should be made up of representatives from the Insurance Department, the industry, the Kansas Department of Commerce and Housing, and academia. The board should serve as a think tank on the economic development of the insurance industry and provide an on-going effort to advise regulators and legislators of ways to strengthen and develop the industry. As an informal volunteer organization, the board would function at no cost to state. The Task Force recommends that the board first examine Kansas' educational and training programs in insurance, assess the needs of the industry in that regard, and make recommendations for any change.
- The Task Force recommends a change to the method of funding the Insurance Department's regulatory program. The Task Force agrees the current system amounts to double taxation, is unwieldy, and creates a problem with retaliatory taxes. A change of this nature will assist both the industry and the Insurance Department, as the latter will be saved from the yearly administrative duty to calculate and bill assessments. The Task Force realizes that a change in funding will impact the State General Fund; however, this impact should not be used as an excuse to perpetuate the current funding formula.
- The Task Force recommends the repeal of provisions in K.S.A. 40-110 which cap all salaries in the Insurance Department at the level of the Commissioner's salary. The impact of the current law is that Commissioner is unable to hire an actuary or other necessary staff that demand a higher salary than the Department can statutorily pay.

The Task Force notes that this recommendation will simply allow the Commissioner more flexibility within her allocated budget and FTE's to make staffing decisions which will best serve the Department's purpose.

- The Task Force encourages the rapid implementation of "file and use" for form and rate approval into more lines of insurance than are currently permitted. The Task Force notes that this issue repeatedly arose as an industry priority, and it concludes that this process of deregulation should continue if Kansas is to remain competitive with other states. Additionally, the Task Force congratulates the Insurance Commissioner in her aggressive move towards deregulation and suggests that the Commissioner pursue dialogue with the insurance industry and consumer groups in order to accelerate general deregulation and the movement toward open competition. The Task Force asks the Commissioner to report to the standing insurance committees of the 1999 Legislature on the progress made in this area.
- The Task Force recommends that standing tax and economic development committees address areas of tax policy with regard to the insurance industry. Legislative committees should examine standing tax codes to determine whether tax policy may impede the growth of industry in general. For example, personal property taxes on equipment and machinery should be examined. Further, the committees should examine whether economic incentives, such as tax credits against premium taxes, can be put into place to encourage investment in and by insurance companies.

The Task Force concludes its activities with a feeling of success due to the unexpectedly candid dialogue that occurred between industry representatives, regulators, and private sector economic development groups. The Task Force is encouraged by this openness and convinced that opportunities exist in Kansas to strengthen and grow the insurance industry.

## Kansas Insurance Department

### KANSAS HEALTH INSURANCE ASSOCIATION

January 20, 1998

- Kansas "High Risk Pool" was established in 1993 by the Legislature to provide coverage for Kansans who can not find health insurance on the private market.
- There are 961 Kansans who were members of the pool as of 12/31/97.
- The KHIA is funded through member premiums and assessments paid by all health insurance carriers doing business in Kansas. These companies have paid \$6.0 million in assessments since the program started in 1993. Companies are permitted to deduct part of the assessment from their premium taxes. There was also a \$2.0 million start-up loan from the state general fund that must be repaid.
- Coverage for individuals in the pool was expanded by the Kassebaum-Kennedy Act and 1997 SB 204. Membership in the pool was allowed for "federally defined eligible individuals":
  - \*Must have an aggregate of at least 18 months of prior coverage under some other type of comprehensive insurance (group or individual health policy, employer "self-insured" plan, Medicare, Medicaid, etc.).
  - \*Most recent coverage must be under a group plan, church plan or government insurance program.
  - \*Need to apply within 63 days of the termination date of other coverage.
    - Can not be eligible for coverage under some other type of insurance such as group plan, Medicaid or Medicare.
  - \*Must exhaust any COBRA benefits or coverage under a state continuation policy.
  - \*Will not have any preexisting condition limits on coverage applied.
- Anyone else can join the risk pool if:
  - \*Have been denied coverage by at least two other health insurers or
  - \*Can not find insurance at rates less than that charged by the KHIA or
  - \*Have been accepted for coverage on the private market but a preexisting condition or disease is excluded or
  - \*Applicant had previous coverage terminated for a reason other than nonpayment of premiums.
  - \*Individuals can not be eligible for other coverage under a group health plan, Medicare, Medicaid, etc.
  - \*Must be a Kansas resident for at least six months.
  - \*Preexisting condition limits apply for 90 days (60 day "look-back").
- All individuals in the pool have a choice of five deductible plans (information on rates and coverages is attached).

House Insurance

Attachment 2-1  
1-20-98

**Kansas Health Insurance Association  
Monthly Premium Amounts  
Effective January 1, 1998**

<b>Individual</b>					
<b>Ages*</b>	<b>Plan A \$500 Plan</b>	<b>Plan B \$1,000 Plan</b>	<b>Plan C \$1,500 Plan</b>	<b>Plan D \$2,250 MSA**</b>	<b>Plan E \$5,000 Plan</b>
0-18	\$217.68	\$146.75	\$168.76	\$165.50	\$83.98
19-29	\$291.64	\$196.61	\$226.10	\$221.74	\$112.51
30-39	\$311.26	\$209.84	\$241.32	\$236.66	\$120.08
40-49	\$331.73	\$223.63	\$257.18	\$252.21	\$127.97
50-59	\$392.94	\$264.90	\$304.65	\$298.75	\$151.58
60-64	\$469.56	\$316.55	\$364.04	\$357.00	\$181.14
65+	\$563.48	\$379.87	\$436.86	\$428.41	\$217.37

<b>Two Party***</b>					
<b>Ages*</b>	<b>Plan A \$500 Plan</b>	<b>Plan B \$1,000 Plan</b>	<b>Plan C \$1,500 Plan</b>	<b>Plan D \$2,250 MSA**</b>	<b>Plan E \$5,000 Plan</b>
0-18	\$391.82	\$264.15	\$303.77	\$297.90	\$151.16
19-29	\$524.96	\$353.90	\$406.99	\$399.13	\$202.52
30-39	\$560.27	\$377.71	\$434.37	\$425.98	\$216.14
40-49	\$597.11	\$402.54	\$462.93	\$453.99	\$230.35
50-59	\$707.29	\$476.83	\$548.36	\$537.76	\$272.85
60-64	\$845.20	\$569.80	\$655.27	\$642.60	\$326.05
65+	\$1,014.26	\$683.77	\$786.35	\$771.14	\$391.27

<b>Family****</b>					
<b>Ages*</b>	<b>Plan A \$500 Plan</b>	<b>Plan B \$1,000 Plan</b>	<b>Plan C \$1,500 Plan</b>	<b>Plan D \$2,250 MSA**</b>	<b>Plan E \$5,000 Plan</b>
0-18	\$653.03	\$440.25	\$506.29	\$496.51	\$251.93
19-29	\$874.93	\$589.83	\$678.31	\$665.21	\$337.53
30-39	\$933.79	\$629.52	\$723.96	\$709.97	\$360.23
40-49	\$995.19	\$670.90	\$771.54	\$756.64	\$383.91
50-59	\$1,178.82	\$794.71	\$913.94	\$896.26	\$454.75
60-64	\$1,408.67	\$949.66	\$1,092.11	\$1,071.00	\$543.41
65+	\$1,690.43	\$1,139.61	\$1,310.58	\$1,285.24	\$652.11

<b>BENEFITS</b>					
	<b>Plan A \$500 Plan</b>	<b>Plan B \$1,000 Plan</b>	<b>Plan C \$1,500 Plan</b>	<b>Plan D \$2,250 MSA**</b>	<b>Plan E \$5,000 Plan</b>
<b>No Payment for Deductible</b>	\$500	\$1,000	\$1,500	\$2,250	\$5,000
<b>70% of next</b>	\$5,000, 100% thereafter	\$5,000, 90% thereafter	\$5,000, 100% thereafter	\$2,500, 100% thereafter	\$5,000, 90% thereafter
<b>Annual Maximum</b>	None	\$100,000	None	None	\$100,000
<b>Lifetime Maximum</b>	\$1 million	\$1 million	\$1 million	\$1 million	\$1 million

\* Premium rates are based on the attained age of the KHIA primary policy holder.

\*\* MSA: Medical Savings Account: This Plan is designed to meet requirements of a Medical Savings Account

\*\*\* Two-Party coverage is available for the adult KHIA policy holder and one dependent. A child may not be the primary policy holder.

\*\*\*\* Family coverage is available for the adult KHIA policy holder and two or more dependents. A child may not be the primary policy holder.

**KANSAS HEALTH INSURANCE ASSOCIATION  
HEALTH INSURANCE POLICY HIGHLIGHTS & COMPARISONS**

The following table is NOT a complete summary nor explanation of your plan benefits.  
Complete details of your plan benefits are available in the Policy.

Benefits	Plan A - \$500	Plan B - \$1,000	Plan C - \$1,500	Plan D - \$2,250	Plan E - \$5,000
Deductible	\$500.00 per calendar year*	\$1,000.00 per calendar year*	\$1,500.00 per calendar year*	\$2,250.00 per calendar year*	\$5,000.00 per calendar year*
Co-Insurance Amount **	30% of next \$5,000; then Benefits paid at 100%	30% of next \$5,000; then Benefits paid at 90%	30% of next \$5,000; then Benefits paid at 100%	30% of next \$2,500; then Benefits paid at 100%	30% of next \$5,000; then Benefits paid at 90%
Calendar Year Maximum	None	\$100,000	None	None	\$100,000
Individual Lifetime Maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Prevention Services: (Mammograms, PAP smear, Childhood immunizations, prostate exams). See Policy for specific covered benefits.	Benefits paid at 100% after \$25 copayment. Maximum annual benefits of \$250.	Benefits paid at 100% after \$25 copayment. Maximum annual benefits of \$250.	Benefits paid at 100% after \$25 copayment. Maximum annual benefits of \$250.	Benefits paid at 100% after \$25 copayment. Maximum annual benefits of \$250.	Benefits paid at 100% after \$25 copayment. Maximum annual benefits of \$250.
Inpatient Hospital Care	Covered at 70% after deductible. \$1,000 penalty for failure to obtain preadmission review.	Covered at 70% after deductible. \$1,000 penalty for failure to obtain preadmission review.	Covered at 70% after deductible. \$1,000 penalty for failure to obtain preadmission review.	Covered at 70% after deductible. \$1,000 penalty for failure to obtain preadmission review.	Covered at 70% after deductible. \$1,000 penalty for failure to obtain preadmission review.
Physical Therapy, Speech Therapy, Occupational Therapy	Covered	Covered	Covered	Covered	Covered
Oral Surgery	Covered	Covered	Covered	Covered	Covered
Chiropractic Services	Limited to 20 visits per calendar year, \$20 per visit.				
Maternity	Covered	Covered	Covered	Covered	Covered
Emergency Room	Covered	Covered	Covered	Covered	Covered
Ambulance	Covered, subject to Plan limitations.				
Durable Medical Equipment	Covered	Covered	Covered	Covered	Covered
Prescriptions	After deductible is met, paid at 50% of the generic cost when available; otherwise, paid at 50% of charge.				
Inpatient Mental Health	All inpatient benefits for mental disorders and substance abuse are subject to an annual maximum benefit of the lesser of 30 inpatient days or \$7,500 in benefits. One inpatient day may be exchanged for two partial hospital days.				
Outpatient Mental Health	First visit paid in full. Paid at 70% after \$25 copayment for visits 2-20. Not subject to deductible. ■ If Plan D is elected, outpatient mental health benefits paid on same basis as other medical benefits; regular co-insurance and deductible applies■				
Skilled Nursing Care	Covered for a maximum of 120 days per calendar year in licensed skilled nursing facility.				
Home Health Care	Covered for a maximum of 270 services per calendar year.				

\* If family or two-party membership is elected, deductible is twice this amount.

\*\* After the deductible is met, all covered benefits are paid at 70% of the allowance for network providers for next \$5,000 or \$2,500 of allowed expenses for individual enrollees and for the next \$10,000 or \$5,000 of allowed expenses for two-party and family contracts. Your co-insurance responsibility to non-network providers does not apply to the annual maximum.

3-2

Subject to the program provisions, the KHIA plan will cover charges for medical services or supplies provided by or prescribed by a health care professional licensed to provide or prescribe such care. The enclosed Plan Highlights and Comparisons identifies major categories of covered benefits and distinguishes how these benefits are reimbursed under the five Plans available.

**Inpatient Hospital Care**

- Semiprivate room and board and intensive care
- Operating, delivery and recovery rooms and supplies
- Prescribed drugs, injections, solutions
- Blood
- Miscellaneous services and supplies
- Maternity care
- Nursery charges
- Diagnostic services

**Outpatient Hospital Care**

- Emergency care for injuries
- Medical emergencies
- Preadmission testing
- Surgery
- Diagnostic services

**Physician Care**

- Inpatient medical care
- Medical care provided in the office and home
- Surgical services
- Assistant surgeon (Inpatient only)
- Anesthesia services
- Second surgical opinion
- Consultation services (Inpatient only)
- Obstetrical care
- Diagnostic services
- Certain oral surgery

**Preventive Care**

- Immunizations for children
- Pap smears and mammograms
- Prostate exams

**Other Providers of Care**

- Home health agency care
- Ambulatory surgical center care
- Physical, occupations & speech therapy
- Skilled nursing facility care

**Other Services and Supplies**

- Prescription drugs
- Prosthetic appliances other than dental
- Ambulance services

**Note:** *Certain limitations apply to the treatment of mental illness, drug abuse and chemical dependency.*

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**Services Not Covered**

Following are some of the services that are not covered by the KHIA program:

- Charges in excess of regular charge - regular charges are limited to network agreement or usual, customary and reasonable (UCR) charges
- Care that would otherwise be covered under a government program
- Care for any condition resulting from any act of war or while on active or reserve military duty
- Inpatient hospital admissions primarily for diagnostic or therapy purposes, except when medically necessary
- Services provided after termination of the KHIA coverage
- Care and services that are not expressly specified in the KHIA Policy
- Experimental services and supplies
- Acupuncture, homeopathy and naturopathy
- Artificial limbs or eyes
- The difference between the hospitals most prevalent charge for a semiprivate room and a private room
- Personal supplies or services which are non-medical or non-prescribed
- Eyeglasses or hearing aids or examinations for their prescription or fitting
- Convalescent, domiciliary or custodial care
- Intentionally self-inflicted injury or sickness occurring as a result of taking part in a felony
- Injury or sickness covered by Workers' Compensation, occupation disease law or similar laws whether or not you claim those benefits
- Eye surgery if corrective lenses would alleviate the problem
- Cosmetic surgery other than for injuries or conditions which occurred while this policy was in force

**Cost-Management Provisions**

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These cost-management features are designed to reduce unnecessary and inappropriate use of health care services. But while they help keep the cost of care down, it is never at the expense of care that is medically needed.

● **Preadmission Authorization and Reauthorization:** Authorization must be obtained prior to any nonemergency admission to a hospital or an alcoholism facility. If additional days are needed, reauthorization will be necessary. If you choose to receive care from a non-network provider in the network service area, you are responsible for obtaining preauthorization and reauthorization. In addition, your copayment will increase to 50% of covered charges, and these expenses will not apply toward the copayment maximum. If you receive care from a non-network provider outside the network service area, you are also responsible for obtaining preauthorization and reauthorization. If you fail to do so, all benefits otherwise payable under the policy will be reduced by a \$1,000 penalty. This penalty is separate and distinct from any other deductible or copayment amounts required under this contract and does not accumulate toward said other amounts. Benefits will then be paid at applicable copays and percentages required under the contract. The phone number to call for Preadmission Authorization and Reauthorization is 1/800/255-6065 extension 4744 or 913/362-0040 extension 4744. You may also ask for the Pre-Care Department.

● **Concurrent Review, Discharge Planning and Retrospective Review:** Hospital confinements and costs are closely monitored both during and after a hospital stay. If it is determined that hospital care is no longer required, both the member and the physician will receive written notification. The member is encouraged to leave the hospital or to use alternative, less costly type of care if necessary. Additionally, certain inpatient claims are reviewed after payment to ensure that they were paid appropriately and to identify any unusual patterns in the use of health care services.

## Preexisting Condition Limitations

Your KHIA policy will not cover expenses incurred during the first 90 days after its Policy Date for a preexisting condition. A preexisting condition is any condition for which medical advice, care or treatment was recommended or received from a medical practitioner as to such conditions during the six-month period immediately preceding the effective date of coverage.

We will pay only for eligible expenses incurred after such 90 day period. However, if you were covered under another policy which provides hospital, medical or surgical expense benefits and coverage under that policy terminated less than 31 days prior to coverage beginning under this policy, the 90 day period will be waived to the extent the pre-existing condition limitation period was satisfied under the previous policy. No preexisting condition exclusion shall be applied to a federally defined eligible individual applying for coverage within 63 days of the termination of coverage under another policy which provides hospital, medical or surgical expense benefits.

**Limited Inpatient Benefits for Treatment of Mental Illness, Alcoholism, Drug Addiction and Chemical Dependency:** Inpatient benefits for substance abuse are limited to a maximum of 5 days per inpatient admission, up to a maximum of 15 days per lifetime for detoxification. Inpatient benefits for mental disorders and substance abuse combined is a maximum of 30 days per calendar year or a maximum of \$7,500, whichever comes first.

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**Caution: The KHIA policy provides attractive benefits. However, it is recommended that you carefully consider the following points:**

- Even though your current health care program may have some coverage restrictions, it may still represent your best health care coverage based on the premium/benefits provided.
- No benefits are payable during the first 90 day period for preexisting conditions unless specifically waived.
- KHIA coverage can be continued for each covered person only while he/she remains a Kansas resident.
- This document contains only a summary of benefits and exclusions of the KHIA program. Complete details of benefits and exclusions and the terms under which they are provided are contained in the KHIA benefit booklet issued to the member when his/her coverage is approved.
- Referring agents are not authorized to amend or alter the terms of the KHIA policy, nor are referring agents authorized to bind KHIA in any way.

**FOR MORE INFORMATION CALL THE EPOCH GROUP  
913 / 362-0040 Ext 4767 or 1 / 800 / 255-6065 Ext 4767**



**SUMMARY OF RETURNED KHIA ELECTION FORMS  
As of December 31, 1997**

Plan	Individual	Two Party	Family
Plan A	6	0	
Plan B	159	6	1
Plan C	36	10	
Plan D	6	2	
Plan E	51	4	
<b>Totals</b>	<b>258</b>	<b>22</b>	<b>1</b>

**281 ELECTION FORMS RECEIVED.**

**680 DID NOT RETURN ELECTION FORMS AND WILL BE ASSIGNED INDIVIDUAL PLANS WITH THE SAME DEDUCTIBLE THAT THEY CHOOSE PREVIOUSLY.**

JL  
010508

**KANSAS HEALTH INSURANCE  
ASSOCIATION**

**JANUARY, 1998**

*House Insurance  
Attachment #3-1  
1-20-98*

# KANSAS HEALTH INSURANCE ASSOCIATION PLAN

## Table of Contents

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**KHIA OPERATING STATISTICS**

12-15-97

				<b>Deductible Interest</b>								
		\$5,000			\$1,000							
		194			779							
				<b>Pre-existing Conditions</b>								
		Yes			No							
		956			17							
				<b>Waiting Period</b>								
<b>Benefits Payable</b>					<b>Pre-existing Applies *</b>							
		455			501							
				<b>Summary of Applications</b>								
<b>Total Applicants</b>	<b>Total Pending</b>	<b>Total Canceled/Terminated</b>	<b>Total Participants</b>									
2592	22	1597	973									
				<b>No Agents:</b>		<b>Agents:</b>						
<b>With Agents:</b>	<b>Without:</b>	13	9	<b>Canceled:</b>	175	<b>Terminated:</b>	556	<b>Declined:</b>	28	123	688	27

### KHIA PLAN - PREMIUMS COLLECTED

	1993 TOTAL	1994 TOTAL	1995 TOTAL	1996 TOTAL	1997 November, 1997 TOTAL
Johnson & Wyandotte Counties \$ 1000 Deductible	\$53,481.96	\$238,529.63	\$422,139.65	\$498,956.60	\$469,092.67
Johnson & Wyandotte Counties \$ 5000 Deductible	<u>\$3,593.73</u>	<u>\$19,963.51</u>	<u>\$37,604.60</u>	<u>\$70,449.47</u>	<u>\$54,160.59</u>
<b>Johnson &amp; Wyandotte Counties Sub-Total</b>	<b>\$57,075.69</b>	<b>\$258,493.14</b>	<b>\$459,744.25</b>	<b>\$569,406.07</b>	<b>\$523,253.26</b>
All Other Counties \$ 1000 Deductible	\$61,012.94	\$435,714.86	\$982,727.43	\$1,161,170.88	\$1,492,198.03
All Other Counties \$ 5000 Deductible	<u>\$9,000.41</u>	<u>\$62,144.86</u>	<u>\$147,628.46</u>	<u>\$271,843.48</u>	<u>\$262,773.43</u>
<b>All Other Counties</b>	<b>\$70,013.35</b>	<b>\$497,859.72</b>	<b>\$1,130,355.89</b>	<b>\$1,433,014.36</b>	<b>\$1,754,971.46</b>
<b>TOTAL FOR ALL COUNTIES &amp; DEDUCTIBL</b>	<b><u>\$127,089.04</u></b>	<b><u>\$756,352.86</u></b>	<b><u>\$1,590,100.14</u></b>	<b><u>\$2,002,420.43</u></b>	<b><u>\$2,278,224.72</u></b>
<b>TOTAL PREMIUMS SINCE PLAN INCEPTION:</b>				<b><u>\$6,754,187.19</u></b>	

3-4

3-4

## BREAKDOWN BY COUNTY

County	Application by Agent	Total Received	Population	% Per 1,000
Allen	6	8	14,638	5.48
Anderson	2	3	7,803	3.85
Atchison	5	10	16,932	5.92
Barber	3	5	6,548	7.69
Barton	12	14	29,382	4.76
Bourbon	5	9	14,966	6
Brown		1	11,128	
Butler	8	15	50,580	2.96
Chase	3	6	3,021	20
Chautauqua	1	2	4,407	4.55
Cherokee	1	4	21,374	1.87
Cheyenne	1	2	3,243	6.25
Clark	2	4	2,418	16.67
Clay	1	6	9,158	6.52
Cloud	3	6	11,023	5.45
Coffey	2	2	8,404	2.38
Comanche	1	2	2,313	8.7
Cowley	4	9	36,915	2.44
Crawford	12	15	35,568	4.21
Decatur	2	6	4,021	15
Dickinson	3	7	18,958	3.68
Doniphan	4	4	8,134	4.94
Douglas	7	15	81,798	1.83
Edwards	1	1	3,787	2.63
Elk		1	3,327	3.03
Ellis	11	21	26,004	8.08
Ellsworth	4	5	6,586	7.58
Finney	11	17	33,070	5.14
Ford	8	18	27,463	6.55
Franklin	8	14	21,994	6.36
Geary	1	3	30,453	0.98
Gove	9	9	3,231	28.13
Grant	4	4	7,159	5.56
Gray	3	4	5,396	7.41
Greeley	1	1	1,774	5.56
Greenwood	2	2	7,847	2.56
Hamilton	4	4	2,388	16.67
Harper	4	4	7,124	5.63
Harvey	10	10	31,028	3.23

## BREAKDOWN BY COUNTY

County	Application by Agent	Total Received	Population	% Per 1,000
Haskell	4	4	3,886	10.26
Hodgeman	1	1	2,177	4.55
Jackson	4	7	11,525	6.09
Jefferson	2	6	15,905	3.77
Jewell	4	4	4,251	9.3
Johnson	93	196	355,054	5.52
Kearny	1	2	4,027	5
Kingman	1	3	8,292	3.61
Kiowa	3	6	3,660	16.22
Labette	6	8	23,693	3.38
Lane	5	7	2,375	29.17
Leavenworth	5	12	64,371	1.86
Lincoln	3	4	3,653	10.81
Linn	1	3	8,254	3.61
Logan	3	3	3,081	9.68
Lyon	10	13	34,732	3.75
Marion	3	3	12,888	2.33
Marshall	6	9	11,705	7.69
McPherson	4	10	27,268	3.66
Meade	4	4	4,247	9.52
Miami	1	5	23,466	2.13
Mitchell	3	5	7,203	6.94
Montgomery	8	12	38,816	3.09
Morris		1	6,198	1.61
Morton	3	3	3,480	8.57
Nemaha	4	8	10,446	7.69
Neosho	4	6	17,035	3.53
Ness	5	9	4,033	22.5
Norton	3	6	5,947	10.17
Osage	4	6	15,248	3.95
Osborne	2	3	4,867	6.12
Ottawa	2	2	5,634	3.57
Pawnee	2	5	7,555	6.58
Phillips	4	5	6,590	7.58
Pottawatomie	4	8	16,128	4.97
Pratt	3	6	9,702	6.19
Rawlins	2	4	3,404	11.76
Reno	11	22	62,389	3.53
Republic	1	1	6,482	1.54

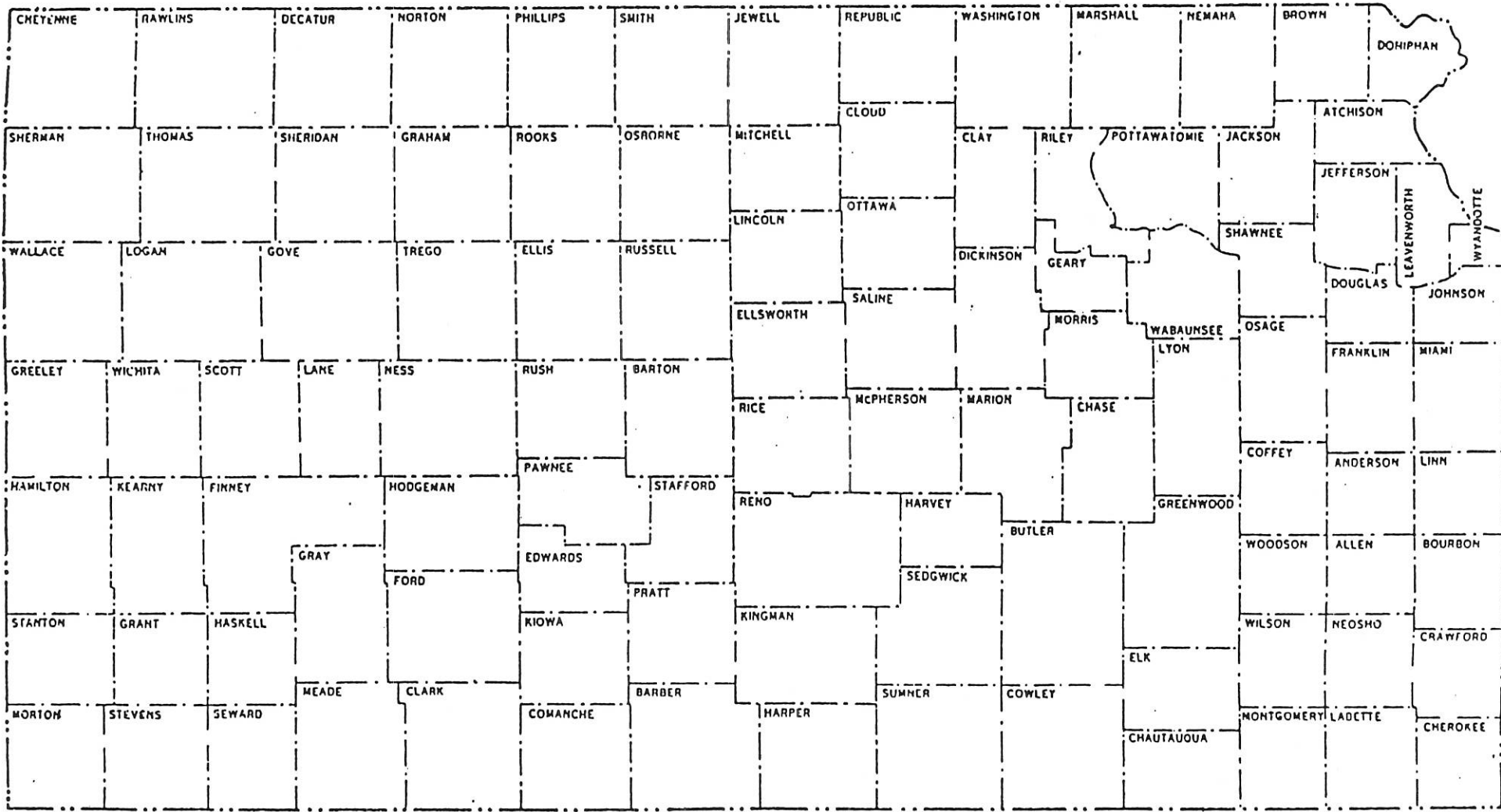
## BREAKDOWN BY COUNTY

County	Application by Agent	Total Received	Population	% Per 1,000
Rice	2	5	10,610	4.72
Riley	7	13	67,139	1.94
Rooks	3	4	6,039	6.67
Rush	4	4	3,842	10.53
Russell	5	11	7,835	14.1
Saline	6	9	49,301	1.83
Scott	2	4	5,289	7.55
Sedgwick	39	79	403,662	1.96
Seward	3	6	18,743	3.21
Shawnee	19	41	160,976	2.55
Sheridan	4	4	3,043	13.33
Sherman	2	3	6,926	4.35
Smith	6	8	5,078	15.69
Stafford	4	5	5,365	9.26
Stanton	2	2	2,333	8.7
Stevens	2	3	5,048	6
Sumner	7	10	25,841	3.88
Thomas	6	9	8,258	10.84
Trego	3	6	3,694	16.22
Wabaunsee	1	2	6,603	3.03
Wallace	1	1	1,821	5.56
Washington	4	5	7,073	7.04
Wichita	3	3	2,758	10.71
Wilson		3	10,289	2.91
Woodson		1	4,116	2.44
Wyandotte	13	34	161,993	2.1

Total Received

970





KANSAS HEALTH INSURANCE ASSOCIATION

	October 1997	Plan Year To Date	Since Inception
Balance Forward	1,795,709.65		
<b>Income</b>			
Premium Deposits	230,743.21	1,313,804.08	6,658,828.08
Transfers			2,000,000.00
Interest Income	7,596.42	30,734.78	80,295.89
Assessments	80,172.00	1,458,145.00	2,589,149.05
Refunds	14,426.65	89,402.60	199,249.73
<b>Total Income</b>	<b>332,938.28</b>	<b>2,892,086.46</b>	<b>11,527,522.75</b>
<b>Cash Balance</b>	<b>2,128,647.93</b>		
<b>Expenses</b>			
Administrative - Med.	12,037.50	43,910.50	488,220.75
Auditor Fees		11,296.65	20,508.66
Printing			477.00
Preferred Care	2,310.00	9,694.00	110,278.00
CAP Fees	3,660.00	16,470.00	134,717.32
Professional Fees	1,000.00	6,800.00	72,087.00
Premium Refunds	2,564.27	21,351.39	62,790.80
Miscellaneous	2,033.06	10,591.04	42,036.44
Medical Benefits	455,237.99	1,927,750.43	8,938,647.56
Actuarial Fees			2,333.75
Bank Service Charges	116.04	1,491.57	5,736.20
<b>Total Expenses</b>	<b>478,958.86</b>	<b>2,049,355.58</b>	<b>9,877,833.48</b>
<b>New Balance</b>	<b>1,649,689.07</b>		

ACCOUNT	TOTAL CHARGES		EMPLOYEE CHARGES		DEPENDENT CHARGES	
	CURRENT MONTH	YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	CURRENT MONTH	YEAR TO DATE
08 COB PAYABLE	1,140.43	1,140.43	1,140.43	1,140.43		
09 COB SAVED	280.00-	280.00-	280.00-	280.00-		
COB PAID BY PLAN	860.43 *	860.43 *	860.43 *	860.43 *		
11 2ND SURGICAL OPINION		453.49		453.49		
13 HOSPITAL ROOM	52,921.22	223,651.56	52,921.22	223,651.56		
14 HOSPITAL MISC	208,821.64	749,591.19	208,821.64	749,591.19		
15 EMERGENCY ROOM	4,040.02	20,030.18	4,040.02	20,030.18		
18 SURGERY	37,063.10	164,546.25	37,063.10	164,546.25		
20 DOCTOR CHARGES	49,405.94	289,664.44	49,405.94	289,664.44		
24 X-RAY & LAB	26,823.11	168,038.51	26,823.11	168,038.51		
25 CHIROPRACTOR	856.25	2,067.99	856.25	2,067.99		
29 HOME HEALTH CARE		6,114.57		6,114.57		
31 PRESCRIPTIONS	30,291.14	100,243.93	30,291.14	100,243.93		
33 COMPREHENSIVE MED.	3,697.45	14,523.37	3,697.45	14,523.37		
38 ROUTINE/PREVENTIVE	1,253.04	5,366.85	1,253.04	5,366.85		
46 OUT/PATIENT FACILITY	33,060.09	124,944.31	33,060.09	124,944.31		
50 ADMINISTRATIVE EXP	12,037.50	43,910.50	12,037.50	43,910.50		
55 PREFERRED CARE	2,310.00	9,694.00	2,310.00	9,694.00		
58 AUDITOR FEES		11,296.65		11,296.65		
62 CONSULTING FEES	1,000.00	6,800.00	1,000.00	6,800.00		
65 AMBULANCE		1,080.04		1,080.04		
67 ANESTHESIA EXPENSE	3,586.00	28,476.51	3,586.00	28,476.51		
70 PREMIUM REFUNDS	2,564.27	21,351.39	2,564.27	21,351.39		
72 MISC EXPENSE	830.05	1,873.90	830.05	1,873.90		
85 PREFERRED PROVIDER	3,660.00	16,470.00	3,660.00	16,470.00		
86 PHYS/RESP THERAPY	2,197.50	25,903.73	2,197.50	25,903.73		
C9 MEDICAL RECORDS		277.34		277.34		
C5 DOCTOR CHARGES	361.06	2,193.08	361.06	2,193.08		
<b>TOTALS</b>	<b>477,639.81</b>	<b>2,039,424.21</b>	<b>477,639.81</b>	<b>2,039,424.21</b>		

	***TOTAL CLAIMS***		***DENTAL CLAIMS***		***MEDICAL CLAIMS***	
	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR
TOTAL EMPLOYEE	455,237.99	1,927,750.43			455,237.99	1,927,750.43
TOTAL SPOUSE						
TOTAL CHILDREN						
TOTAL SPONSOR						
TOTAL CLAIMS	455,237.99	1,927,750.43			455,237.99	1,927,750.43

TOTAL EMPLOYEE	1,462.99-	1,462.99-			1,462.99-	1,462.99-
TOTAL SPOUSE						
TOTAL CHILDREN						
TOTAL SPONSOR						
TOTAL MED CL 0	20,938.83	110,210.79			20,938.83	110,210.79
TOTAL EMPLOYEE	456,700.98	1,929,213.42			456,700.98	1,929,213.42
TOTAL MED CL 1	456,700.98	1,929,213.42			456,700.98	1,929,213.42
HOSPITAL DAYS		163		595		
HOSPITAL ADMISSIONS		33		122		
AVG LENGTH OF STAY		4.94		4.88		

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MONTH YEAR      CURRENT MONTH      -YEAR TO DATE-  
 \*\*\*\*\*

9	95		201.25
10	95		
11	95		4,859.92
12	95	8.51-	8.51-
1	96	1,454.48-	1,219.76-
2	96		642.08
3	96		340.31
4	96		771.38
5	96		895.64
6	96		2,942.76
7	96	319.14	5,274.31
8	96	56.49	13,906.15
9	96	82.36	27,719.94
10	96	334.31	6,424.72
11	96	203.18	114,467.41
12	96	181.13	12,283.12
1	97	5,563.12	58,966.60
2	97	21,246.03	69,606.17
3	97	1,383.64	229,003.51
4	97	19,942.75	286,761.48
5	97	9,528.68	268,840.06
6	97	25,548.72	222,772.42
7	97	110,704.92	263,782.23
8	97	75,847.07	145,886.84
9	97	167,665.85	174,536.81
10	97	18,093.59	18,093.59
50	97		

TOTALS      455,237.99      1,927,750.43

KHI		Kansas Health Insurance Association									
		Oct-97									
DATE	TRANSACTION	RELEASE	PREMIUMS	ASSESS	CHECKS	REFUNDS	BANK CHG	NSF	INTEREST	VOIDS	BALANCE
	Balance Fwd	to									1,795,709.65
9/29/97	Deposit Premium	to	7,947.36								1,803,657.01
9/29/97	Deposit Premium	to	10,131.68								1,813,788.69
9/30/97	Deposit Refund	to				14,426.65					1,828,215.34
9/30/97	Deposit Premium	to	7,864.52								1,836,079.86
9/30/97	Deposit Premium	to	7,892.00								1,843,971.86
		to									1,843,971.86
10/1/97	Deposit Premium	to	5,813.53								1,849,785.39
10/1/97	Deposit Premium	to	6,706.76								1,856,492.15
10/1/97	23862	to 23864			10/2/97	321.01					1,856,171.14
10/2/97	Deposit Premium	to	8,624.31								1,864,795.45
10/3/97	Deposit Premium	to	9,354.46								1,874,149.91
10/3/97	Deposit Premium	to	8,036.88								1,882,186.79
10/3/97	23865	to 23899			10/6/97	6,632.34					1,875,554.45
10/6/97	Void 23484	to									1,875,667.25
10/6/97	Deposit Premium	to	7,805.95							112.80	1,883,473.20
10/6/97	Deposit Premium	to	7,985.80								1,891,459.00
10/6/97	Deposit ACH	to	62,130.25								1,953,589.25
10/6/97	23900	to			10/7/97	29.95					1,953,559.30
10/6/97	23901	to 23952			10/7/97	17,017.85					1,936,541.45
10/7/97	23953	to 24008			10/8/97	7,956.57					1,928,584.88
10/7/97	Appel revoke ACH										1,928,364.51
10/7/97	Klimek revoke ACH							220.37			1,928,170.78
10/7/97	Downey ACH acct closed							193.73			1,927,909.77
10/7/97	Brickey ACH acct frozen							261.01			1,927,765.17
10/7/97	Stanley ACH pmt stopped							144.60			1,927,642.88
10/7/97								122.29			1,937,997.96
10/8/97	Deposit Premium	to	10,355.08								1,949,506.22
10/8/97	Deposit Premium	to	11,508.26								1,944,758.34
10/8/97	24009	to 24054			10/9/97	4,747.88					1,951,119.33
10/9/97	Deposit Premium	to	6,360.99								1,950,918.97
10/9/97	24055	to 24056			10/10/97	200.36					1,953,147.66
10/10/97	Deposit Premium	to	2,228.69								1,960,859.20
10/10/97	Void 23703	to									1,959,137.16
10/10/97	24057	to 24064			10/13/97	1,722.04				7,711.54	1,963,515.39
10/13/97	Deposit Premium	to	4,378.23								1,957,578.51
10/13/97	24065	to 24112			10/14/97	5,936.88					1,960,791.22
10/14/97	Deposit Premium	to	3,212.71								1,960,167.42
10/14/97	24113	to 24114			10/15/97	623.80					1,959,947.05
10/14/97	24115	to			10/15/97	220.37					1,956,076.73
10/14/97	24116	to 24156			10/15/97	3,870.32					1,967,449.42
10/15/97	Deposit Premium	to	11,372.69								1,954,220.41
10/15/97	24157	to 24226			10/16/97	13,229.01					1,955,030.03
10/16/97	Deposit Premium	to	809.62								1,955,096.05
10/16/97	Void 23488	to									66.02
10/16/97	Void 22098	to									717.45
10/16/97	Void 20212	to									17.60
10/16/97	Void 20209	to									17.60
10/16/97	24227	to 24320			10/17/97	30,559.19					1,925,289.51
Totals			200,519.77	0.00	93,067.57	14,426.65		942.00		8,643.01	
End of the month balance:		84,424.56									

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## PPO SAVINGS REPORT

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 PPO SAVING REPORT  
 KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
 PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: CAP

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	08/21/97	44.00	.00	44.00	39.60
	VARIOUS PROVIDER	09/25/97	9.00	1.50	7.50	5.25
	VARIOUS PROVIDER	09/25/97	34.00	16.47	17.53	12.27
	VARIOUS PROVIDER	10/02/97	225.00	.00	225.00	.00
	VARIOUS PROVIDER	09/30/97	50.00	3.00	47.00	.00
	VARIOUS PROVIDER	09/03/97	5779.33	577.93	5201.40	4681.26
	VARIOUS PROVIDER	10/07/97	30.00	.00	30.00	.00
	VARIOUS PROVIDER	10/07/97	16.00	6.50	9.50	.00
	VARIOUS PROVIDER	09/16/97	27.00	.00	27.00	.00
	VARIOUS PROVIDER	09/22/97	160.00	14.35	145.65	131.09
	VARIOUS PROVIDER	09/22/97	225.00	27.15	197.85	178.07
	VARIOUS PROVIDER	08/20/97	110.00	11.42	98.58	88.72
	VARIOUS PROVIDER	08/21/97	141.00	15.45	125.55	113.00
	VARIOUS PROVIDER	08/25/97	282.00	30.90	251.10	225.99
	VARIOUS PROVIDER	07/18/97	45.00	.00	45.00	31.50
	VARIOUS PROVIDER	07/18/97	12.00	2.78	9.22	6.45
	VARIOUS PROVIDER	09/17/97	56.00	.00	56.00	.00
	VARIOUS PROVIDER	09/17/97	15.50	.00	15.50	.00
	VARIOUS PROVIDER	08/27/97	106.00	38.59	67.41	.00
	VARIOUS PROVIDER	08/27/97	1440.00	625.92	814.08	132.57
	VARIOUS PROVIDER	08/27/97	37.00	19.47	17.53	12.27
	VARIOUS PROVIDER	09/26/97	15.00	5.50	9.50	9.50
	VARIOUS PROVIDER	08/06/97	10.00	.00	10.00	7.00
	VARIOUS PROVIDER	08/19/97	5.90	.00	5.90	.00
	VARIOUS PROVIDER	08/19/97	9.55	.00	9.55	.00
	VARIOUS PROVIDER	08/20/97	12.65	.00	12.65	.00
	VARIOUS PROVIDER	08/28/97	15.45	.00	15.45	13.91
	VARIOUS PROVIDER	09/17/97	25.00	.00	25.00	17.50
	VARIOUS PROVIDER	09/17/97	147.00	.00	147.00	102.90
	VARIOUS PROVIDER	10/08/97	63.00	.00	63.00	.00
	VARIOUS PROVIDER	09/02/97	293.00	.00	293.00	.00
	VARIOUS PROVIDER	08/31/97	30.00	1.40	28.60	20.02
	VARIOUS PROVIDER	10/08/97	100.00	.00	100.00	90.00
	VARIOUS PROVIDER	10/08/97	153.00	7.76	145.24	130.72
	VARIOUS PROVIDER	08/14/97	32.00	.00	32.00	.00
	VARIOUS PROVIDER	09/23/97	46.00	.00	46.00	32.20
	VARIOUS PROVIDER	09/24/97	55.00	.00	55.00	38.50
	VARIOUS PROVIDER	05/02/97	30.00	.00	30.00	.00
	VARIOUS PROVIDER	10/03/97	40.00	.00	40.00	36.00
	VARIOUS PROVIDER	08/07/97	3720.00	920.77	2799.23	2519.28
	VARIOUS PROVIDER	08/15/97	6357.15	1573.50	4783.65	4305.29
	VARIOUS PROVIDER	09/28/97	25.00	1.50	23.50	21.15
	VARIOUS PROVIDER	10/14/97	16.00	.00	16.00	11.20

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**PPO SAVING REPORT**  
 KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
 PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: CAP

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	10/06/97	219.75	93.00	126.75	.00
	VARIOUS PROVIDER	10/06/97	119.00	70.00	49.00	.00
	VARIOUS PROVIDER	10/06/97	59.50	59.50	.00	.00
	VARIOUS PROVIDER	10/04/97	36.00	.00	36.00	.00
	VARIOUS PROVIDER	09/27/97	60.00	.00	60.00	.00
	VARIOUS PROVIDER	09/08/97	899.22	.00	899.22	.00
	VARIOUS PROVIDER	10/13/97	18.00	10.92	7.08	4.96
	VARIOUS PROVIDER	08/29/97	21.00	9.18	11.82	10.64
	VARIOUS PROVIDER	08/29/97	9.00	1.50	7.50	6.75
	VARIOUS PROVIDER	09/05/97	21.00	9.18	11.82	10.64
	VARIOUS PROVIDER	09/05/97	9.00	1.50	7.50	6.75
	VARIOUS PROVIDER	09/19/97	21.00	9.18	11.82	10.64
	VARIOUS PROVIDER	09/19/97	9.00	1.50	7.50	6.75
	VARIOUS PROVIDER	09/05/97	47.00	.00	47.00	42.30
	VARIOUS PROVIDER	10/09/97	29.00	.00	29.00	.00
	VARIOUS PROVIDER	10/09/97	10.00	.00	10.00	.00
	VARIOUS PROVIDER	10/15/97	100.00	34.17	65.83	46.08
	VARIOUS PROVIDER	10/15/97	15.50	8.00	7.50	5.25
	VARIOUS PROVIDER	10/08/97	10.00	.50	9.50	.00
	VARIOUS PROVIDER	10/08/97	5.00	.46	4.54	.00
	VARIOUS PROVIDER	09/09/97	80.00	.00	80.00	80.00
	VARIOUS PROVIDER	09/17/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	09/18/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	09/22/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	09/23/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	09/24/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	09/25/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	09/29/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	09/30/97	120.00	.00	120.00	.85
	VARIOUS PROVIDER	06/18/97	40.00	16.50	23.50	23.50
	VARIOUS PROVIDER	05/14/97	32.00	1.64	30.36	.00
	VARIOUS PROVIDER	09/23/97	92.00	25.37	66.63	46.64
	VARIOUS PROVIDER	10/10/97	58.00	.00	58.00	40.60
	VARIOUS PROVIDER	10/10/97	5.75	.18	5.57	3.90
	VARIOUS PROVIDER	10/10/97	7.00	1.34	5.66	3.96
	VARIOUS PROVIDER	08/11/97	163.00	33.93	129.07	116.16
	VARIOUS PROVIDER	05/02/97	30.00	.00	30.00	.00
	VARIOUS PROVIDER	09/22/97	38.00	.00	38.00	.00
	VARIOUS PROVIDER	10/15/97	33.00	.00	33.00	.00
	VARIOUS PROVIDER	10/15/97	20.00	.00	20.00	.00
	VARIOUS PROVIDER	10/13/97	33.00	.00	33.00	.00
	VARIOUS PROVIDER	10/13/97	20.00	.00	20.00	.00
	VARIOUS PROVIDER	10/13/97	17.00	.00	17.00	.00

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# The EPOCH Group, L.C.

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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: CAP

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	10/10/97	33.00	.00	33.00	.00
	VARIOUS PROVIDER	10/10/97	20.00	.00	20.00	.00
	VARIOUS PROVIDER	10/15/97	49.00	2.00	47.00	32.90
	VARIOUS PROVIDER	09/29/97	125.00	12.32	112.68	101.41
	VARIOUS PROVIDER	09/11/97	153.00	23.25	129.75	116.78
	VARIOUS PROVIDER	09/25/97	38.00	.00	38.00	.00
	VARIOUS PROVIDER	08/27/97	62.50	9.96	52.54	36.78
	VARIOUS PROVIDER	10/03/97	28.00	2.00	26.00	.00
	VARIOUS PROVIDER	10/09/97	40.00	.00	40.00	28.00
	VARIOUS PROVIDER	08/07/97	25.50	6.02	19.48	13.64
	VARIOUS PROVIDER	09/17/97	25.90	12.90	13.00	.00
	VARIOUS PROVIDER	09/17/97	18.80	4.24	14.56	.00
	VARIOUS PROVIDER	09/17/97	18.20	.45	17.75	.00
	VARIOUS PROVIDER	09/17/97	5.00	.00	5.00	.00
	VARIOUS PROVIDER	10/01/97	35.00	4.64	30.36	.00
	VARIOUS PROVIDER	09/15/97	1400.00	.00	1400.00	365.88
	VARIOUS PROVIDER	09/11/97	74.00	1.15	72.85	.00
	VARIOUS PROVIDER	08/28/97	65.00	47.61	17.39	12.17
	VARIOUS PROVIDER	10/15/97	32.00	1.64	30.36	.00
	VARIOUS PROVIDER	10/15/97	19.00	9.78	9.22	.00
	VARIOUS PROVIDER	07/25/97	35.00	.00	35.00	.00
	VARIOUS PROVIDER	07/25/97	11.00	.00	11.00	.00
	VARIOUS PROVIDER	09/09/97	22.75	.00	22.75	.00
	VARIOUS PROVIDER	09/09/97	9.00	1.50	7.50	.00
	VARIOUS PROVIDER	09/16/97	32.00	1.64	30.36	.00
	VARIOUS PROVIDER	09/23/97	21.00	2.75	18.25	12.78
	VARIOUS PROVIDER	09/23/97	72.00	8.50	63.50	44.45
	VARIOUS PROVIDER	09/29/97	1569.00	.00	1569.00	.00
	VARIOUS PROVIDER	07/25/97	42.25	7.39	34.86	24.40
	VARIOUS PROVIDER	07/25/97	40.00	7.00	33.00	23.10
	VARIOUS PROVIDER	10/16/97	24.00	.00	24.00	.00
	VARIOUS PROVIDER	09/15/97	177.00	42.70	134.30	94.01
	VARIOUS PROVIDER	10/15/97	30.00	6.50	23.50	.00
	VARIOUS PROVIDER	10/14/97	30.00	6.50	23.50	.00
	VARIOUS PROVIDER	10/09/97	5.00	.00	5.00	.00
	VARIOUS PROVIDER	10/09/97	10.00	3.44	6.56	.00
	VARIOUS PROVIDER	10/09/97	11.00	3.82	7.18	.00
	VARIOUS PROVIDER	10/09/97	20.00	.00	20.00	.00
	VARIOUS PROVIDER	09/23/97	50.00	.00	50.00	.00
	VARIOUS PROVIDER	09/24/97	194.00	34.46	159.54	.00
	VARIOUS PROVIDER	09/09/97	90.00	.00	90.00	.00
	VARIOUS PROVIDER	10/07/97	10.00	.50	9.50	.00
	VARIOUS PROVIDER	10/07/97	24.00	.00	24.00	.00

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# The EPOCH Group, L.C.

## PPO SAVINGS REPORT

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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: CAP

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	10/07/97	26.50	8.78	17.72	.00
	VARIOUS PROVIDER	10/07/97	8.00	.50	7.50	.00
	VARIOUS PROVIDER	10/01/97	72.00	.00	72.00	.00
	VARIOUS PROVIDER	10/16/97	45.00	.00	45.00	31.50
	VARIOUS PROVIDER	10/08/97	55.00	8.00	47.00	42.30
	VARIOUS PROVIDER	10/14/97	60.00	.00	60.00	35.00
	VARIOUS PROVIDER	10/16/97	10.00	2.50	7.50	6.75
	VARIOUS PROVIDER	10/16/97	45.00	32.00	13.00	11.70
	VARIOUS PROVIDER	10/17/97	20.00	15.50	4.50	4.50
	VARIOUS PROVIDER	10/17/97	30.00	7.50	22.50	20.00
	VARIOUS PROVIDER	10/22/97	25.00	.00	25.00	.00
	VARIOUS PROVIDER	10/22/97	11.00	.00	11.00	.00
	VARIOUS PROVIDER	08/22/97	10.00	2.50	7.50	.00
	VARIOUS PROVIDER	08/22/97	20.00	10.05	9.95	.00
	VARIOUS PROVIDER	10/15/97	30.00	2.50	27.50	24.75
	VARIOUS PROVIDER	09/30/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/30/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/19/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/19/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/23/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/23/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/26/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/26/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/09/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/09/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/12/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/12/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/16/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/16/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	08/29/97	46.00	.00	46.00	.00
	VARIOUS PROVIDER	08/29/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/02/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/02/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	09/05/97	38.00	7.64	30.36	.00
	VARIOUS PROVIDER	09/05/97	19.00	6.75	12.25	.00
	VARIOUS PROVIDER	06/26/97	37.00	24.00	13.00	9.10
	VARIOUS PROVIDER	06/26/97	62.00	35.94	26.06	18.24
	VARIOUS PROVIDER	06/26/97	28.00	.00	28.00	19.60
	VARIOUS PROVIDER	08/19/97	21.00	1.56	19.44	13.61
	VARIOUS PROVIDER	10/15/97	45.00	.00	45.00	31.50
	VARIOUS PROVIDER	10/08/97	52.00	5.00	47.00	.00
	VARIOUS PROVIDER	08/30/97	100.00	.00	100.00	70.00
	VARIOUS PROVIDER	08/30/97	36.00	36.00	.00	.00

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# The EPOCH Group, L.C.

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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: CAP

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	08/30/97	55.00	55.00	.00	.00
	VARIOUS PROVIDER	05/16/97	72.00	.00	72.00	.00
	VARIOUS PROVIDER	05/13/97	102.65	.00	102.65	71.86
	VARIOUS PROVIDER	05/13/97	15.00	.00	15.00	10.50
	VARIOUS PROVIDER	10/03/97	90.50	2.07	88.43	61.90
	VARIOUS PROVIDER	09/26/97	56.00	.00	56.00	.00
	VARIOUS PROVIDER	10/15/97	28.00	.00	28.00	20.00
	VARIOUS PROVIDER	10/20/97	28.00	.00	28.00	20.00
	VARIOUS PROVIDER	10/20/97	30.00	.00	30.00	.00
	VARIOUS PROVIDER	10/20/97	15.00	2.75	12.25	.00
	VARIOUS PROVIDER	02/12/97	743.13	173.30	569.83	.00
	VARIOUS PROVIDER	02/12/97	110.00	30.37	79.63	.00
	VARIOUS PROVIDER	10/13/97	5.00	.00	5.00	.00
	VARIOUS PROVIDER	10/13/97	8.00	3.46	4.54	.00
	VARIOUS PROVIDER	10/13/97	11.00	3.68	7.32	.00
	VARIOUS PROVIDER	03/18/97	23.00	6.87	16.13	.00
	VARIOUS PROVIDER	03/18/97	27.00	3.75	23.25	.00
	VARIOUS PROVIDER	06/27/97	16.00	16.00	.00	.00
	VARIOUS PROVIDER	06/27/97	48.00	17.93	30.07	.00
	VARIOUS PROVIDER	06/27/97	9.00	1.50	7.50	.00
	VARIOUS PROVIDER	10/03/97	83.00	15.59	67.41	56.32
	VARIOUS PROVIDER	10/14/97	200.00	30.86	169.14	.00
	VARIOUS PROVIDER	10/15/97	49.00	7.15	41.85	.00
	VARIOUS PROVIDER	10/16/97	49.00	7.15	41.85	.00
	VARIOUS PROVIDER	07/18/97	45.00	.00	45.00	.00
	VARIOUS PROVIDER	07/18/97	12.00	.00	12.00	.00
	VARIOUS PROVIDER	08/06/97	10.00	.00	10.00	7.00
	VARIOUS PROVIDER	10/17/97	8.00	.50	7.50	5.25
	VARIOUS PROVIDER	10/17/97	29.00	16.00	13.00	9.10
	VARIOUS PROVIDER	10/17/97	26.00	12.52	13.48	9.57
	VARIOUS PROVIDER	10/17/97	54.00	1.68	52.32	47.09
	VARIOUS PROVIDER	08/13/97	60.00	.00	60.00	42.00
	VARIOUS PROVIDER	08/13/97	50.00	10.37	39.63	27.74
	VARIOUS PROVIDER	08/13/97	180.00	66.99	113.01	79.11
	VARIOUS PROVIDER	09/29/97	500.00	290.36	209.64	146.75
	VARIOUS PROVIDER	10/21/97	78.00	1.34	76.66	68.99
	VARIOUS PROVIDER	10/21/97	21.00	1.56	19.44	17.50
	VARIOUS PROVIDER	10/23/97	29.00	.00	29.00	20.00
	VARIOUS PROVIDER	10/20/97	11.00	.00	11.00	7.70
	VARIOUS PROVIDER	10/20/97	9.00	1.25	7.75	5.43
	VARIOUS PROVIDER	10/20/97	4.50	.00	4.50	3.15
	VARIOUS PROVIDER	09/18/97	50.00	.00	50.00	.00
	VARIOUS PROVIDER	09/18/97	50.00	.00	50.00	.00

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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: CAP

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	09/22/97	28.00	.00	28.00	.00
	VARIOUS PROVIDER	09/26/97	28.00	.00	28.00	.00
	VARIOUS PROVIDER	10/02/97	28.00	.00	28.00	.00
	VARIOUS PROVIDER	10/13/97	28.00	.00	28.00	.00
	VARIOUS PROVIDER	10/24/97	24.00	.00	24.00	.00
	VARIOUS PROVIDER	07/02/97	40.00	.00	40.00	28.00
	VARIOUS PROVIDER	10/08/97	50.00	3.00	47.00	32.90
	VARIOUS PROVIDER	10/20/97	6.00	1.46	4.54	.00
	VARIOUS PROVIDER	10/15/97	34.00	3.64	30.36	27.32
	VARIOUS PROVIDER	10/14/97	8.00	.50	7.50	6.75
	VARIOUS PROVIDER	10/14/97	18.00	6.18	11.82	10.64
	VARIOUS PROVIDER	10/22/97	33.00	.00	33.00	.00
	VARIOUS PROVIDER	10/22/97	20.00	.00	20.00	.00
	VARIOUS PROVIDER	10/16/97	78.75	7.87	70.88	.00
	VARIOUS PROVIDER	10/17/97	45.00	.00	45.00	40.50
	VARIOUS PROVIDER	08/14/97	25.00	12.00	13.00	11.70
	VARIOUS PROVIDER	08/14/97	22.00	10.08	11.92	10.73
	VARIOUS PROVIDER	08/14/97	20.00	5.44	14.56	13.10
	VARIOUS PROVIDER	10/23/97	72.00	.00	72.00	.00
	VARIOUS PROVIDER	10/06/97	24.00	10.52	13.48	9.44
	VARIOUS PROVIDER	10/06/97	5.00	.00	5.00	3.50
	VARIOUS PROVIDER	08/28/97	25.00	.00	25.00	17.50
	VARIOUS PROVIDER	09/25/97	42.00	.00	42.00	29.40
	VARIOUS PROVIDER	09/18/97	515.00	10.81	504.19	.00
	VARIOUS PROVIDER	10/06/97	230.50	11.75	218.75	196.88
	VARIOUS PROVIDER	07/30/97	10.00	2.50	7.50	.00
	VARIOUS PROVIDER	07/30/97	25.00	5.37	19.63	.00
	VARIOUS PROVIDER	07/30/97	45.00	14.93	30.07	.00
	VARIOUS PROVIDER	07/30/97	50.00	37.00	13.00	.00
	VARIOUS PROVIDER	07/30/97	25.00	13.12	11.88	.00
	VARIOUS PROVIDER	02/14/97	41.00	.00	41.00	.00
	VARIOUS PROVIDER	07/08/97	800.00	.00	800.00	560.00
	VARIOUS PROVIDER	07/08/97	1100.00	.00	1100.00	770.00
	VARIOUS PROVIDER	06/14/97	999.00	.00	999.00	699.30
	VARIOUS PROVIDER	06/17/97	5598.74	.00	5598.74	120.08
	VARIOUS PROVIDER	07/16/97	62.00	.00	62.00	43.40
	VARIOUS PROVIDER	10/10/97	53.00	2.69	50.31	35.22
	VARIOUS PROVIDER	06/19/97	45.00	.00	45.00	31.50
	VARIOUS PROVIDER	06/19/97	15.00	7.25	7.75	5.43
	VARIOUS PROVIDER	06/19/97	10.00	.00	10.00	7.00
	VARIOUS PROVIDER	08/06/97	45.00	.00	45.00	31.50
	VARIOUS PROVIDER	08/06/97	15.00	5.05	9.95	6.97
	VARIOUS PROVIDER	08/06/97	15.00	7.25	7.75	5.43

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KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	09/10/97	78.00	10.59	67.41	47.19
	VARIOUS PROVIDER	06/03/97	25.00	.00	25.00	.00
	VARIOUS PROVIDER	08/25/97	30.00	.00	30.00	.00
	VARIOUS PROVIDER	07/02/97	1960.00	1960.00	.00	.00
	VARIOUS PROVIDER	07/05/97	7500.00	7500.00	.00	.00
	VARIOUS PROVIDER	07/11/97	18633.69	11924.99	6708.70	5821.29
	VARIOUS PROVIDER	10/20/97	45.00	.75	44.25	.00
	VARIOUS PROVIDER	07/07/97	3.00	1.00	2.00	.00
	VARIOUS PROVIDER	05/21/97	104.00	10.40	93.60	.00
	VARIOUS PROVIDER	10/16/97	47.00	.00	47.00	.00
	VARIOUS PROVIDER	10/16/97	31.00	.00	31.00	.00
	VARIOUS PROVIDER	04/10/97	1854.00	169.50	1684.50	1179.15
	VARIOUS PROVIDER	07/14/97	40.00	.00	40.00	.00
	VARIOUS PROVIDER	08/14/97	40.00	.00	40.00	.00
	VARIOUS PROVIDER	10/03/97	30.00	.00	30.00	.00
	VARIOUS PROVIDER	10/13/97	40.00	.00	40.00	36.00
	VARIOUS PROVIDER	10/13/97	15.00	7.25	7.75	6.98
	VARIOUS PROVIDER	10/20/97	377.00	59.89	317.11	285.40
	VARIOUS PROVIDER	10/20/97	125.00	.00	125.00	112.50
	VARIOUS PROVIDER	10/24/97	30.00	16.52	13.48	12.13
	VARIOUS PROVIDER	10/24/97	60.00	10.05	49.95	44.96
	VARIOUS PROVIDER	10/24/97	50.00	37.00	13.00	11.70
	VARIOUS PROVIDER	09/17/97	42.90	4.29	38.61	38.61
	VARIOUS PROVIDER	09/22/97	32.00	1.64	30.36	.00
	VARIOUS PROVIDER	10/03/97	594.00	42.39	551.61	386.13
	VARIOUS PROVIDER	03/11/97	23.00	.00	23.00	.00
	VARIOUS PROVIDER	10/20/97	155.00	34.46	120.54	84.38
	VARIOUS PROVIDER	10/20/97	47.00	.00	47.00	32.90
	VARIOUS PROVIDER	06/06/97	11.00	3.25	7.75	5.43
	VARIOUS PROVIDER	10/23/97	70.00	2.59	67.41	47.19
	VARIOUS PROVIDER	08/28/97	265.00	.00	265.00	185.50
	VARIOUS PROVIDER	08/29/97	1052.35	.00	1052.35	736.65
	VARIOUS PROVIDER	08/28/97	50.00	.00	50.00	35.00
	VARIOUS PROVIDER	03/21/97	41.50	4.14	37.36	26.15
	VARIOUS PROVIDER	10/16/97	36.00	5.64	30.36	27.32
	VARIOUS PROVIDER	10/15/97	70.00	23.00	47.00	.00
	VARIOUS PROVIDER	10/15/97	75.00	19.30	55.70	.00
	VARIOUS PROVIDER	10/29/97	25.00	.00	25.00	.00
	VARIOUS PROVIDER	10/29/97	11.00	.00	11.00	.00
	VARIOUS PROVIDER	05/27/97	154.00	56.50	97.50	87.75
	VARIOUS PROVIDER	05/27/97	136.00	41.50	94.50	85.05
	VARIOUS PROVIDER	07/30/97	350.60	.00	350.60	245.42
	VARIOUS PROVIDER	07/30/97	38.95	38.95	.00	.00

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	07/30/97	19.00	.01	18.99	13.29
	VARIOUS PROVIDER	07/30/97	29.00	.00	29.00	20.30
	VARIOUS PROVIDER	10/24/97	448.20	112.95	335.25	301.73
	VARIOUS PROVIDER	10/23/97	544.54	.00	544.54	490.09
	VARIOUS PROVIDER	10/23/97	183.46	.00	183.46	165.11
	VARIOUS PROVIDER	10/20/97	45.00	.00	45.00	40.50
	VARIOUS PROVIDER	10/20/97	20.00	8.08	11.92	10.73
	VARIOUS PROVIDER	10/20/97	25.90	12.90	13.00	11.70
	VARIOUS PROVIDER	10/20/97	18.80	4.24	14.56	13.10
	VARIOUS PROVIDER	10/20/97	18.20	.48	17.72	15.95
	VARIOUS PROVIDER	10/20/97	57.10	17.12	39.98	35.98
	VARIOUS PROVIDER	10/13/97	48.00	1.00	47.00	42.30
	VARIOUS PROVIDER	10/13/97	33.00	2.64	30.36	21.25
	VARIOUS PROVIDER	10/13/97	7.00	1.34	5.66	3.96
	VARIOUS PROVIDER	10/13/97	15.00	3.18	11.82	8.27
	VARIOUS PROVIDER	07/02/97	7098.29	1242.20	5856.09	5141.10
	VARIOUS PROVIDER	10/28/97	46.00	.00	46.00	41.40
	VARIOUS PROVIDER	06/21/97	500.00	71.20	428.80	385.92
	VARIOUS PROVIDER	09/30/97	140.75	89.02	51.73	36.21
	VARIOUS PROVIDER	09/30/97	52.00	5.00	47.00	32.90
	VARIOUS PROVIDER	09/30/97	68.00	6.77	61.23	61.23
	VARIOUS PROVIDER	10/29/97	80.00	.00	80.00	.00
	VARIOUS PROVIDER	10/22/97	5.00	.00	5.00	.00
	VARIOUS PROVIDER	10/22/97	9.00	.00	9.00	.00
	VARIOUS PROVIDER	10/22/97	8.00	.00	8.00	.00
	VARIOUS PROVIDER	10/22/97	18.00	.00	18.00	.00
	VARIOUS PROVIDER	10/29/97	85.00	9.48	75.52	52.86
	VARIOUS PROVIDER	10/28/97	42.00	.00	42.00	37.80
	VARIOUS PROVIDER	10/28/97	50.00	5.33	44.67	40.20
	VARIOUS PROVIDER	10/30/97	7.00	.00	7.00	4.90
	VARIOUS PROVIDER	10/30/97	3.00	.00	3.00	2.10
	VARIOUS PROVIDER	10/22/97	23.25	11.43	11.82	.00
	VARIOUS PROVIDER	10/22/97	11.00	5.73	5.27	.00
	VARIOUS PROVIDER	10/22/97	9.00	1.50	7.50	.00
	VARIOUS PROVIDER	07/07/97	24.00	.00	24.00	.00
	VARIOUS PROVIDER	07/14/97	31.00	8.99	22.01	15.41
	VARIOUS PROVIDER	09/26/97	187.00	187.00	.00	.00
	VARIOUS PROVIDER	09/26/97	766.00	236.38	529.62	.00
	VARIOUS PROVIDER	10/03/97	79.00	.00	79.00	.00
	VARIOUS PROVIDER	10/22/97	47.00	.00	47.00	42.30
	VARIOUS PROVIDER	10/28/97	37.00	.00	37.00	25.90
	VARIOUS PROVIDER	10/10/97	36.00	.00	36.00	.00
	VARIOUS PROVIDER	09/27/97	260.85	26.07	234.78	211.30

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	09/21/97	27.75	2.77	24.98	22.48
	VARIOUS PROVIDER	10/17/97	64.60	1.48	63.12	44.18
	VARIOUS PROVIDER	10/22/97	155.00	89.50	65.50	58.95
	VARIOUS PROVIDER	07/30/97	42.00	.00	42.00	.00
	VARIOUS PROVIDER	07/31/97	35.00	11.50	23.50	21.15
	VARIOUS PROVIDER	09/17/97	1189.65	118.95	1070.70	749.49
	VARIOUS PROVIDER	08/13/97	19.00	.00	19.00	.00
	VARIOUS PROVIDER	07/08/97	30.00	.00	30.00	.00
	ABAY II EUSTAQUIO	08/12/97	160.00	44.93	115.07	80.55
	APRIA HEALTHCARE	09/03/97	150.00	73.87	76.13	53.29
	APRIA HEALTHCARE	10/08/97	60.00	.00	60.00	42.00
	APRIA HEALTHCARE	09/03/97	95.00	39.68	55.32	38.72
	APRIA HEALTHCARE	10/18/97	128.75	.00	128.75	90.13
	APRIA HEALTHCARE	10/18/97	50.50	.00	50.50	35.35
	COLLEGE PARK FAMILYC ARE CENTER	10/16/97	65.00	19.10	45.90	41.31
	COLLEGE PARK FAMILYC ARE CENTER	10/16/97	9.00	4.50	4.50	4.05
	COLLEGE PARK FAMILYC ARE CENTER	10/16/97	21.00	21.00	.00	.00
	ST LUKE'S RADIOLOGIC AL GROUP	07/31/97	35.00	.00	35.00	.00
	ST LUKE'S RADIOLOGIC AL GROUP	08/01/97	29.00	.00	29.00	.00
	ST LUKE'S RADIOLOGIC AL GROUP	08/02/97	29.00	.00	29.00	.00
	ST LUKE'S RADIOLOGIC AL GROUP	08/05/97	35.00	.00	35.00	.00
	MARTINEZ J	10/14/97	200.00	.00	200.00	.00
	MERCY HEALTH SERVICE S	01/27/97	425.00	187.50	237.50	213.75
	MERCY HEALTH SERVICE S	01/27/97	105.00	60.50	44.50	40.05
	MERCY HEALTH SERVICE S	12/30/96	238.14	121.14	117.00	105.30
	MERCY HEALTH SERVICE S	12/27/96	425.00	187.50	237.50	213.75
	MERCY HEALTH SERVICE S	12/27/96	105.00	60.50	44.50	40.05
	ST JOSEPH HOSPITAL	09/27/97	244.50	24.45	220.05	.00
	ST FRANCIS HOSPITALA ND MEDICAL	10/16/97	393.50	39.35	354.15	40.80
	ST FRANCIS HOSPITALA ND MEDICAL	06/16/97	2832.89	740.39	2092.50	1464.75
	ST FRANCIS HOSPITALA ND MEDICAL	08/18/97	35.00	4.64	30.36	.00
	ST FRANCIS HOSPITALA ND MEDICAL	08/06/97	45.00	.00	45.00	.00
	ST FRANCIS HOSPITALA ND MEDICAL	08/06/97	13.30	3.86	9.44	.00
	ST FRANCIS HOSPITALA ND MEDICAL	08/06/97	28.00	14.15	13.85	.00
	ST FRANCIS HOSPITALA ND MEDICAL	06/19/97	45.00	.00	45.00	.00
	ST FRANCIS HOSPITALA ND MEDICAL	06/19/97	17.75	4.27	13.48	.00
	ST FRANCIS HOSPITALA ND MEDICAL	06/19/97	29.00	16.00	13.00	.00
	ST FRANCIS HOSPITALA ND MEDICAL	06/19/97	36.00	.00	36.00	.00
	ST FRANCIS HOSPITALA ND MEDICAL	10/09/97	30.00	.00	30.00	.00
	ST FRANCIS HOSPITALA ND MEDICAL	10/09/97	10.00	.50	9.50	.00
	ST FRANCIS HOSPITALA ND MEDICAL	10/09/97	6.00	6.00	.00	.00
	ST FRANCIS HOSPITALA ND MEDICAL	10/09/97	78.00	37.07	40.93	.00
	ST FRANCIS HOSPITALA ND MEDICAL	04/07/97	338.00	60.68	277.32	.00

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	ST FRANCIS HOSPITALA MD MEDICAL	04/08/97	3401.75	610.74	2791.01	.00
	HAYS MEDICAL CEN TER	09/10/97	36.00	.00	36.00	.00
	HAYS MEDICAL CEN TER	09/10/97	24.00	.00	24.00	.00
	HAYS MEDICAL CEN TER	09/10/97	20.00	.00	20.00	.00
	HAYS MEDICAL CEN TER	09/24/97	47.00	.00	47.00	42.30
	HAYS MEDICAL CEN TER	10/06/97	47.00	.00	47.00	.00
	HAYS MEDICAL CEN TER	09/04/97	8.00	.50	7.50	.00
	HAYS MEDICAL CEN TER	09/04/97	37.00	24.00	13.00	.00
	HAYS MEDICAL CEN TER	09/04/97	21.00	6.44	14.56	.00
	HAYS MEDICAL CEN TER	09/04/97	18.00	.28	17.72	.00
	HAYS MEDICAL CEN TER	07/15/97	46.00	.00	46.00	.00
	HAYS MEDICAL CEN TER	07/15/97	8.00	8.00	.00	.00
	HAYS MEDICAL CEN TER	07/15/97	29.00	2.58	26.42	.00
	HAYS MEDICAL CEN TER	07/17/97	8.00	.50	7.50	.00
	HAYS MEDICAL CEN TER	07/17/97	29.00	2.58	26.42	.00
	HAYS MEDICAL CEN TER	09/29/97	47.00	.00	47.00	.00
	HAYS MEDICAL CEN TER	09/29/97	32.00	.00	32.00	.00
	HAYS MEDICAL CEN TER	07/02/97	3982.30	.00	3982.30	3584.07
	HAYS MEDICAL CEN TER	08/27/97	357.00	35.70	321.30	224.91
	HAYS MEDICAL CEN TER	10/22/97	292.00	161.00	131.00	.00
	HAYS MEDICAL CEN TER	10/22/97	268.00	79.00	189.00	.00
	HAYS MEDICAL CEN TER	07/02/97	349.27	.00	349.27	314.34
	HAYS MEDICAL CEN TER	01/06/97	450.00	.00	450.00	.00
	SMITH COUNTY MEM ORIAL HOSPITAL	09/15/97	1050.00	45.00	1005.00	904.50
	SMITH COUNTY MEM ORIAL HOSPITAL	09/18/97	1350.03	.00	1350.03	1215.03
	SMITH COUNTY MEM ORIAL HOSPITAL	10/06/97	156.50	7.04	149.46	134.51
	ATCHISON HOSPITAL	10/03/97	64.00	6.40	57.60	40.32
	MIAMI COUNTY CLI NIC	10/06/97	15.00	5.50	9.50	.00
	MIAMI COUNTY CLI NIC	10/06/97	20.00	8.25	11.75	.00
	MIAMI COUNTY CLI NIC	09/22/97	8.00	.00	8.00	.00
	MIAMI COUNTY CLI NIC	09/22/97	12.00	.00	12.00	.00
	MIAMI COUNTY CLI NIC	09/22/97	15.00	.00	15.00	.00
	MIAMI COUNTY CLI NIC	09/22/97	45.00	.00	45.00	.00
	MIAMI COUNTY CLI NIC	08/30/97	8.00	.00	8.00	.00
	MIAMI COUNTY CLI NIC	08/30/97	12.00	.00	12.00	.00
	MIAMI COUNTY CLI NIC	08/30/97	15.00	.00	15.00	.00
	MIAMI COUNTY CLI NIC	08/30/97	45.00	.00	45.00	.00
	RIVERSIDE HEALTH SYSTEMS	10/01/97	61.00	14.00	47.00	42.30
	RIVERSIDE HEALTH SYSTEMS	10/01/97	12.00	2.78	9.22	8.30
	RIVERSIDE HEALTH SYSTEMS	10/01/97	22.00	3.74	18.26	16.43
	MEDICINE LODGE M	09/24/97	150.00	24.97	125.03	.00
	OSHEA MEMORIAL	09/05/97	40.00	.00	40.00	28.00
	PROSSER ROBERT	10/24/97	119.00	.00	119.00	107.10

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	AXTELL CLINIC	01/21/97	66.00	.00	66.00	.00
	AXTELL CLINIC	01/21/97	36.00	.00	36.00	.00
	AXTELL CLINIC	01/21/97	9.00	.00	9.00	.00
	AXTELL CLINIC	01/21/97	39.00	.00	39.00	.00
	AXTELL CLINIC	01/21/97	36.00	.00	36.00	.00
	AXTELL CLINIC	01/21/97	73.00	.00	73.00	.00
	LANE COUNTY HOSP	10/14/97	12.00	.00	12.00	.00
	RORABAUGH BERKLE Y AND SHEERN MD	10/14/97	38.50	.00	38.50	34.65
	RORABAUGH BERKLE Y AND SHEERN MD	10/14/97	8.00	.25	7.75	6.98
	RORABAUGH BERKLE Y AND SHEERN MD	10/15/97	22.00	.00	22.00	19.80
	RORABAUGH BERKLE Y AND SHEERN MD	10/15/97	40.00	.00	40.00	36.00
	ASBURY STEPHEN	10/19/97	10.00	.00	10.00	7.00
	HOSPITAL DIST #1 CRA H CTY	08/21/97	1824.02	127.64	1696.38	1187.47
	HOSPITAL DIST #1 CRA H CTY	09/06/97	49.90	3.49	46.41	41.77
	HOSPITAL DIST #1 CRA H CTY	08/01/97	99.20	.00	99.20	.00
	HOSPITAL DIST #1 CRA H CTY	09/06/97	49.90	.00	49.90	.00
	HOSPITAL DIST #1 CRA H CTY	08/14/97	152.30	10.76	141.54	127.39
	HOSPITAL DIST #1 CRA H CTY	08/14/97	141.90	9.92	131.98	118.78
	HOSPITAL DIST #1 CRA H CTY	08/21/97	1824.02	.00	1824.02	.00
	RADIOLOGY AND NUCLEA R MEDICINE	09/13/97	294.05	91.15	202.90	.00
	RADIOLOGY AND NUCLEA R MEDICINE	07/04/97	36.10	14.09	22.01	19.81
	RADIOLOGY AND NUCLEA R MEDICINE	05/27/97	29.05	.00	29.05	.00
	RADIOLOGY AND NUCLEA R MEDICINE	10/16/97	156.40	.00	156.40	109.48
	RADIOLOGY AND NUCLEA R MEDICINE	10/09/97	46.10	18.92	27.18	.00
	RADIOLOGY AND NUCLEA R MEDICINE	10/08/97	36.10	14.09	22.01	19.81
	HUTCHINSON CLINI C PA	03/24/97	342.00	.00	342.00	.00
	HUTCHINSON CLINI C PA	03/24/97	121.00	.00	121.00	.00
	HUTCHINSON CLINI C PA	04/15/97	647.00	.00	647.00	.00
	HUTCHINSON CLINI C PA	10/02/97	52.00	5.00	47.00	.00
	HUTCHINSON CLINI C PA	10/02/97	14.00	4.50	9.50	.00
	HUTCHINSON CLINI C PA	10/17/97	52.00	5.00	47.00	.00
	HUTCHINSON CLINI C PA	10/22/97	14.00	4.50	9.50	9.50
	HUTCHINSON CLINI C PA	06/20/97	30.00	6.50	23.50	21.15
	HUTCHINSON CLINI C PA	06/21/97	60.00	13.00	47.00	42.30
	HUTCHINSON CLINI C PA	06/22/97	60.00	13.00	47.00	42.30
	HUTCHINSON CLINI C PA	06/23/97	30.00	6.50	23.50	21.15
	HUTCHINSON CLINI C PA	06/24/97	60.00	13.00	47.00	42.30
	HUTCHINSON CLINI C PA	06/25/97	60.00	13.00	47.00	42.30
	HUTCHINSON CLINI C PA	06/22/97	176.00	49.25	126.75	114.08
	HUTCHINSON CLINI C PA	06/22/97	65.00	16.00	49.00	44.10
	HUTCHINSON CLINI C PA	06/24/97	200.00	28.48	171.52	154.37
	HUTCHINSON CLINI C PA	06/23/97	84.00	15.63	68.37	61.53
	HUTCHINSON CLINI C PA	06/20/97	117.00	13.05	103.95	93.56

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	HUTCHINSON CLINI C PA	09/24/97	52.00	5.00	47.00	.00
	BLANC MICHAEL	06/23/97	196.00	49.98	146.02	131.42
	BLANC MICHAEL	06/23/97	166.00	89.11	76.89	69.20
	BLANC MICHAEL	06/23/97	69.00	12.54	56.46	50.81
	HUTCHINSON CLINIC	10/17/97	14.00	4.50	9.50	8.55
	MICHITA RADIOLOGICAL GROUP	01/22/97	31.00	11.52	19.48	17.53
	DOUGLAS COUNTY V NA	05/13/97	90.00	.00	90.00	63.00
	DOUGLAS COUNTY V NA	04/14/97	90.00	.00	90.00	52.06
	DOUGLAS COUNTY V NA	03/13/97	90.00	.00	90.00	.00
	KINGMAN RURAL HE ALTHCEN	06/18/97	193.00	113.37	79.63	71.67
	KINGMAN RURAL HE ALTHCEN	05/13/97	108.00	44.38	63.62	57.26
	KINGMAN RURAL HE ALTHCEN	10/09/97	547.60	54.76	492.84	443.56
	KINGMAN RURAL HE ALTHCEN	07/01/97	241.60	54.00	187.60	168.84
	KINGMAN RURAL HE ALTHCEN	06/16/97	604.00	135.00	469.00	422.10
	KINGMAN RURAL HE ALTHCEN	06/23/97	800.00	.00	800.00	720.00
	KINGMAN RURAL HE ALTHCEN	06/25/97	3108.20	.00	3108.20	2797.38
	KINGMAN RURAL HE ALTHCEN	07/04/97	333.82	33.38	300.44	270.40
	KINGMAN RURAL HE ALTHCEN	07/12/97	172.15	17.21	154.94	139.45
	KINGMAN RURAL HE ALTHCEN	06/01/97	402.75	40.27	362.48	326.23
	KINGMAN RURAL HE ALTHCEN	05/20/97	1911.30	158.34	1752.96	1577.66
	KINGMAN RURAL HE ALTHCEN	10/07/97	15.00	5.78	9.22	8.30
	TOPEKA ALLERGY C LINIC	10/13/97	11.00	3.68	7.32	5.12
	TOPEKA ALLERGY C LINIC	10/20/97	11.00	3.68	7.32	5.12
	WESTERN KANSAS R ADIOLOGY ASSOCI	08/29/97	35.00	12.99	22.01	15.41
	WESTERN KANSAS R ADIOLOGY ASSOCI	09/27/97	35.00	12.99	22.01	19.81
	WESTERN KANSAS R ADIOLOGY ASSOCI	09/25/97	26.00	8.64	17.36	12.15
	ALLEN JR WILLIAM	09/17/97	35.00	12.99	22.01	15.41
	LINCOLN CENTER O B/GYN	06/20/97	210.00	36.31	173.69	156.32
	DRS WEBER PALMER AND MACY	10/15/97	24.30	.00	24.30	.00
	TREGO COUNTY HOS	07/16/97	288.00	28.80	259.20	17.16
	HUTCHINSON HOSPI TALCORPORATION	05/06/97	2137.85	192.38	1945.47	1605.34
	HAYS ORTHOPAEDIC CLINIC	10/14/97	76.00	8.59	67.41	47.19
	HAYS ORTHOPAEDIC CLINIC	07/02/97	1819.00	440.19	1378.81	1240.93
	HAYS ORTHOPAEDIC CLINIC	07/02/97	1601.00	1601.00	.00	.00
	HAYS ORTHOPAEDIC CLINIC	07/02/97	546.00	546.00	.00	.00
	HAYS ORTHOPAEDIC CLINIC	07/02/97	447.00	447.00	.00	.00
	HAYS ORTHOPAEDIC CLINIC	06/26/97	76.00	8.59	67.41	60.67
	HAYS ORTHOPAEDIC CLINIC	06/16/97	50.00	3.00	47.00	42.30
	HAYS ORTHOPAEDIC CLINIC	05/29/97	53.00	.00	53.00	47.70
	HAYS ORTHOPAEDIC CLINIC	10/16/97	76.00	8.59	67.41	.00
	HAYS PATHOLOGY L ABORATORIES	09/19/97	28.60	5.60	23.00	23.00
	HAYS PATHOLOGY L ABORATORIES	10/09/97	28.60	5.60	23.00	23.00
	HAYS PATHOLOGY L ABORATORIES	08/05/97	9.20	1.70	7.50	.00

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	HAYS PATHOLOGY L ABORATORIES	08/05/97	24.60	12.68	11.92	.00
	HAYS PATHOLOGY L ABORATORIES	08/05/97	4.90	4.90	.00	.00
	HAYS PATHOLOGY L ABORATORIES	08/05/97	17.40	.00	17.40	.00
	HAYS PATHOLOGY L ABORATORIES	04/28/97	9.20	1.70	7.50	.00
	HAYS PATHOLOGY L ABORATORIES	04/28/97	24.60	12.68	11.92	.00
	HAYS PATHOLOGY L ABORATORIES	04/28/97	4.90	4.90	.00	.00
	HAYS PATHOLOGY L ABORATORIES	04/28/97	17.40	.00	17.40	.00
	HAYS PATHOLOGY L ABORATORIES	03/24/97	9.20	1.70	7.50	.00
	HAYS PATHOLOGY L ABORATORIES	03/24/97	24.60	12.68	11.92	.00
	HAYS PATHOLOGY L ABORATORIES	03/24/97	4.90	4.90	.00	.00
	HAYS PATHOLOGY L ABORATORIES	03/24/97	17.40	.00	17.40	.00
	HAYS PATHOLOGY L ABORATORIES	08/26/97	25.00	3.00	22.00	22.00
	HAYS PATHOLOGY L ABORATORIES	09/29/97	170.00	40.25	129.75	116.78
	HAYS PATHOLOGY L ABORATORIES	06/26/97	9.20	1.70	7.50	6.75
	HAYS PATHOLOGY L ABORATORIES	06/26/97	15.50	8.38	7.12	6.41
	HAYS PATHOLOGY L ABORATORIES	06/26/97	24.60	12.68	11.92	10.73
	HAYS PATHOLOGY L ABORATORIES	06/26/97	4.90	4.90	.00	.00
	HAYS PATHOLOGY L ABORATORIES	06/26/97	17.40	.00	17.40	15.66
	HAYS PATHOLOGY L ABORATORIES	09/12/97	28.60	5.60	23.00	23.00
	HAYS PATHOLOGY L ABORATORIES	07/14/97	128.20	30.70	97.50	87.75
	HAYS PATHOLOGY L ABORATORIES	07/14/97	140.00	4.00	136.00	122.40
	HAYS PATHOLOGY L ABORATORIES	07/14/97	76.40	29.65	46.75	42.08
	HAYS PATHOLOGY L ABORATORIES	07/14/97	142.00	1.00	141.00	126.90
	HAYS PATHOLOGY L ABORATORIES	07/14/97	41.80	8.30	33.50	30.15
	HAYS PATHOLOGY L ABORATORIES	07/16/97	101.30	18.05	83.25	58.28
	HAYS PATHOLOGY L ABORATORIES	07/28/97	33.20	13.39	19.81	17.83
	HAYS PATHOLOGY L ABORATORIES	07/28/97	127.80	51.14	76.66	68.99
	HAYS PATHOLOGY L ABORATORIES	07/28/97	15.50	8.38	7.12	6.41
	HAYS PATHOLOGY L ABORATORIES	07/28/97	82.70	30.31	52.39	47.15
	HAYS PATHOLOGY L ABORATORIES	07/28/97	25.80	11.24	14.56	13.10
	HAYS PATHOLOGY L ABORATORIES	07/28/97	18.90	1.18	17.72	15.95
	HAYS PATHOLOGY L ABORATORIES	07/28/97	24.60	12.68	11.92	10.73
	HAYS PATHOLOGY L ABORATORIES	07/28/97	17.40	.00	17.40	15.66
	HAYS PATHOLOGY L ABORATORIES	08/21/97	9.20	1.70	7.50	.00
	HAYS PATHOLOGY L ABORATORIES	08/21/97	43.80	42.50	1.30	.00
	HAYS PATHOLOGY L ABORATORIES	08/21/97	58.00	21.28	36.72	.00
	HAYS PATHOLOGY L ABORATORIES	08/21/97	29.80	10.36	19.44	.00
	HAYS PATHOLOGY L ABORATORIES	08/21/97	22.90	11.02	11.88	.00
	HAYS PATHOLOGY L ABORATORIES	08/21/97	24.60	12.68	11.92	.00
	HAYS PATHOLOGY L ABORATORIES	08/21/97	4.90	4.90	.00	.00
	HAYS PATHOLOGY L ABORATORIES	08/21/97	17.40	.00	17.40	.00
	OTTAMA FAMILY PHYSIC IANS	10/17/97	35.00	4.64	30.36	.00
	OTTAMA FAMILY PHYSIC IANS	10/17/97	5.00	.00	5.00	.00

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	OTTAMA FAMILY PHYSIC IANS	10/17/97	5.00	5.00	.00	.00
	OTTAMA FAMILY PHYSIC IANS	10/23/97	10.00	.50	9.50	.00
	OTTAMA FAMILY PHYSIC IANS	10/23/97	30.00	16.52	13.48	.00
	OTTAMA FAMILY PHYSIC IANS	10/23/97	50.00	37.00	13.00	.00
	OTTAMA FAMILY PHYSIC IANS	10/23/97	20.00	8.18	11.82	.00
	OTTAMA FAMILY PHYSIC IANS	10/23/97	5.00	.00	5.00	.00
	OTTAMA FAMILY PHYSIC IANS	10/23/97	25.00	10.44	14.56	.00
	OTTAMA FAM PHYS CHTD	10/27/97	50.00	37.00	13.00	.00
	OTTAMA FAM PHYS CHTD	10/27/97	25.00	10.44	14.56	.00
	OTTAMA FAM PHYS CHTD	10/27/97	40.00	13.58	26.42	.00
	OTTAMA FAM PHYS CHTD	10/27/97	5.00	.00	5.00	.00
	OTTAMA FAM PHYS CHTD	10/27/97	75.00	25.05	49.95	49.95
	DRS HEDEL BARKER & B URNETT PA	09/23/97	475.00	131.00	344.00	309.60
	RADIOLOGIC PROFESSIO NAL SERVIC	09/26/97	184.00	.00	184.00	128.80
	EMPORIA ANESTHES IA ASSOCIATES	04/10/97	336.00	73.00	263.00	236.70
	SCOTT COUNTY HOS PITAL	10/22/97	32.00	1.76	30.24	21.17
	SCOTT COUNTY HOS PITAL	10/06/97	95.00	.00	95.00	70.00
	MORTON COUNTY HO SPITAL	08/04/97	20.00	.52	19.48	13.64
	MORTON COUNTY HO SPITAL	08/04/97	20.60	.00	20.60	14.42
	MORTON COUNTY HO SPITAL	08/04/97	128.50	.00	128.50	89.95
	MORTON COUNTY HO SPITAL	08/05/97	70.00	.00	70.00	49.00
	MORTON COUNTY HO SPITAL	08/04/97	1620.53	133.60	1486.93	1040.85
	MORTON COUNTY HO SPITAL	09/26/97	45.00	.00	45.00	31.50
	MORTON COUNTY HO SPITAL	10/22/97	33.50	2.70	30.80	21.56
	EMPORIA CHIROPRA CTIC CENTER	10/13/97	26.00	.00	26.00	20.00
	HAGNER PAUL	10/10/97	30.00	.00	30.00	.00
	HAGNER PAUL	10/15/97	40.00	.00	40.00	.00
	SCOTT CITY CLINI C PA	10/02/97	38.00	.00	38.00	26.60
	SCOTT CITY CLINI C PA	10/02/97	60.00	15.33	44.67	31.27
	SCOTT CITY CLINI C PA	09/25/97	6.00	.00	6.00	4.20
	SCOTT CITY CLINI C PA	10/20/97	33.00	.00	33.00	23.10
	SCOTT CITY CLINI C PA	05/15/97	38.00	.00	38.00	.00
	SCOTT CITY CLINI C PA	05/15/97	57.00	.00	57.00	.00
	SCOTT CITY CLINI C PA	05/15/97	27.50	.00	27.50	.00
	ROSIN ROBERT	11/03/97	6.00	.00	6.00	4.20
	PRIMARY CARE PHY SICIANS	09/25/97	9.50	.00	9.50	6.65
	PRIMARY CARE PHY SICIANS	09/25/97	4.50	.00	4.50	3.15
	TOPEKA PATHOLOGY GROUP PA	09/19/97	122.00	.00	122.00	85.40
	TOPEKA PATHOLOGY GROUP PA	09/22/97	122.00	.00	122.00	85.40
	HOLTON CHIROPAC TICCENTER	06/23/97	30.00	.00	30.00	20.00
	HOLTON CHIROPAC TICCENTER	07/02/97	30.00	.00	30.00	20.00
	SUITER MD DANIEL	10/21/97	78.00	.00	78.00	.00
	SUITER MD DANIEL	10/21/97	21.00	.00	21.00	.00

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	POLLOCK ANTHONY	05/23/97	55.00	.00	55.00	.00
	SOUTHWEST KS RAD IOLOGY	07/23/97	29.00	6.99	22.01	19.81
	SOUTHWEST KS RAD IOLOGY	07/23/97	29.00	.00	29.00	.00
	EMPORIA ORTHOPED IC ASSOC	10/16/97	21.00	4.87	16.13	14.52
	FEMININE FASHION	10/10/97	255.00	.00	255.00	.00
	PROFESSIONAL RAD IOLOGY SERVICES	10/03/97	35.00	12.99	22.01	.00
	LINCOLN CO. HOSP	10/03/97	35.00	4.64	30.36	.00
	PANICHABHONGSE, SAMBHUNDH	10/20/97	50.00	3.00	47.00	32.90
	PANICHABHONGSE, SAMBHUNDH	10/20/97	75.00	17.71	57.29	40.10
	PANICHABHONGSE, SAMBHUNDH	10/20/97	35.00	20.30	14.70	10.29
	BHARGAVA CLINIC	10/24/97	36.00	.00	36.00	25.20
	BHARGAVA CLINIC	10/24/97	10.00	2.68	7.32	5.12
	KANSAS CARDIAC C LINIC	06/26/97	120.00	.00	120.00	.00
	KANSAS CARDIAC C LINIC	10/15/97	160.00	40.98	119.02	.00
	MCDONALD KEVIN	06/04/97	68.00	.00	68.00	.00
	CENTRAL KANSAS FAMIL Y PRACTICE	10/22/97	7.00	.00	7.00	.00
	CENTRAL KANSAS FAMIL Y PRACTICE	10/22/97	8.00	3.46	4.54	.00
	SOUTHWEST KS RAD IOLOGY	06/05/97	105.00	23.30	81.70	73.53
	SOUTHWEST KS RAD IOLOGY	06/05/97	34.00	6.82	27.18	24.46
	RENO RADIOLOGY P A	10/09/97	65.00	.00	65.00	58.50
	RENO RADIOLOGY P A	10/09/97	56.60	.00	56.60	50.94
	KRAUSE, DPM RICHARD	10/16/97	33.00	.00	33.00	23.10
	DRS NEEL AND DOWNING MD'S	09/16/97	55.00	8.00	47.00	42.30
	DRS NEEL AND DOWNING MD'S	10/04/97	135.00	3.17	131.83	.00
	DRS NEEL AND DOWNING MD'S	10/05/97	75.00	15.63	59.37	.00
	DRS NEEL AND DOWNING MD'S	10/08/97	75.00	3.91	71.09	.00
	DRS NEEL AND DOWNING MD'S	10/05/97	100.00	23.92	76.08	.00
	DRS NEEL AND DOWNING MD'S	10/06/97	150.00	31.26	118.74	.00
	DRS NEEL AND DOWNING MD'S	09/22/97	1250.00	.00	1250.00	1125.00
	DRS NEEL AND DOWNING MD'S	09/22/97	2500.00	587.75	1912.25	1721.03
	MATASSARIN BENJAMIN	08/28/97	75.00	7.59	67.41	.00
	CLAY CENTER FAMI LY PHYSICIANS	10/08/97	40.00	.00	40.00	.00
	CLAY CENTER FAMI LY PHYSICIANS	10/15/97	32.00	1.64	30.36	.00
	DRS RAZEK CRANE LINHANLEY HO MD	02/12/97	62.00	.00	62.00	.00
	DRS RAZEK CRANE LINHANLEY HO MD	02/12/97	264.00	.00	264.00	.00
	MID-CONT ANESTHE SIOLOGY	04/10/97	901.00	263.00	638.00	446.60
	BLOCK JERRY	10/15/97	42.00	.00	42.00	29.40
	BLOCK JERRY	10/15/97	34.00	21.00	13.00	9.10
	BLOCK JERRY	10/15/97	36.00	7.08	28.92	20.24
	BLOCK JERRY	10/15/97	7.00	7.00	.00	.00
	BLOCK JERRY	10/15/97	18.00	1.87	16.13	.00
	BLOCK JERRY	10/15/97	16.00	8.25	7.75	.00
	BLOCK JERRY	10/07/97	42.00	.00	42.00	.00

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	BLOCK JERRY	10/08/97	42.00	.00	42.00	.00
	BLOCK JERRY	10/08/97	18.00	5.75	12.25	.00
	PENCE C	03/19/97	500.00	126.78	373.22	335.90
	PENCE C	03/19/97	500.00	126.78	373.22	33.59
	PRASSAD BABU	10/22/97	35.00	.00	35.00	31.50
	FUNK PHARMACY	09/26/97	35.75	.00	35.75	.00
	FUNK PHARMACY	09/05/97	35.75	.00	35.75	.00
	FUNK PHARMACY	09/05/97	14.25	.00	14.25	.00
	FUNK PHARMACY	09/05/97	65.00	.00	65.00	.00
	FUNK PHARMACY	09/05/97	23.13	.00	23.13	.00
	STEVENS COUNTY MEDIC AL CLINIC	09/05/97	40.00	.00	40.00	36.00
	STEVENS COUNTY MEDIC AL CLINIC	10/02/97	390.00	31.98	358.02	322.22
	STEVENS COUNTY MEDIC AL CLINIC	09/24/97	40.00	.00	40.00	36.00
HER	DAVLANTES CHRIS	06/15/97	140.00	.00	140.00	.00
	COMMUNITY HOSPIT AL ONAGA INC	10/08/97	84.50	7.01	77.49	69.74
	COMMUNITY HOSPIT AL ONAGA INC	10/08/97	59.10	4.88	54.22	48.80
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/01/97	33.00	2.64	30.36	21.25
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/01/97	70.00	17.39	52.61	36.83
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/01/97	3.00	3.00	.00	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/06/97	7.00	1.34	5.66	3.96
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/06/97	10.00	.50	9.50	6.65
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/06/97	5.00	.46	4.54	3.18
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/09/97	9.00	.35	8.65	6.06
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/09/97	3.00	.00	3.00	2.10
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/09/97	135.00	25.64	109.36	76.55
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/09/97	95.00	16.54	78.46	54.92
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/09/97	3.00	3.00	.00	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/09/97	110.00	6.05	103.95	72.77
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/09/97	7.00	1.34	5.66	3.96
	DRS MACKEN NEMEC HEKLICHTY & LOC	05/27/97	30.00	.00	30.00	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	05/27/97	7.00	1.34	5.66	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	06/26/97	30.00	.00	30.00	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	06/26/97	7.00	1.34	5.66	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	03/25/97	30.00	.00	30.00	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	03/25/97	7.00	1.34	5.66	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	01/27/97	15.00	.00	15.00	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	09/11/97	33.00	2.64	30.36	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	09/11/97	12.00	1.00	11.00	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/16/97	5.00	.46	4.54	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/16/97	10.00	.50	9.50	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	10/20/97	33.00	2.64	30.36	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	08/22/97	33.00	2.64	30.36	.00
	DRS MACKEN NEMEC HEKLICHTY & LOC	08/22/97	7.00	1.34	5.66	.00

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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT	
	DRS MACKEN NEMEC	HEKLICHTY & LOC	09/24/97	33.00	2.64	30.36	.00
	DRS MACKEN NEMEC	HEKLICHTY & LOC	09/24/97	7.00	1.34	5.66	.00
	DRS MACKEN NEMEC	HEKLICHTY & LOC	10/13/97	15.00	.00	15.00	10.50
	DRS MACKEN NEMEC	HEKLICHTY & LOC	10/16/97	33.00	2.64	30.36	21.25
	FAMILY MEDICAL S	PECIALISTS	09/16/97	47.00	.00	47.00	42.30
	FAMILY MEDICAL S	PECIALISTS	09/22/97	47.00	.00	47.00	42.30
	BLOOM R LAMONT		06/01/97	450.00	.00	450.00	.00
	BLOOM R LAMONT		06/11/97	225.00	.00	225.00	.00
	BLOOM R LAMONT		05/30/97	160.00	.00	160.00	.00
	BLOOM R LAMONT		05/31/97	60.00	.00	60.00	.00
	WESTERN PLAINS A	NESTHESIA	07/02/97	440.00	64.00	376.00	338.40
	THE PRATT RURAL	HEALTH CLINIC	10/07/97	1180.45	118.03	1062.42	743.69
	MICHELBAACH, M.D.	ALBERT	05/20/97	50.00	.00	50.00	.00
	MICHELBAACH, M.D.	ALBERT	05/20/97	20.00	.00	20.00	.00
	SHIVELY, M.D.	ROBERT	10/08/97	30.00	.00	30.00	27.00
	GARDEN ANESTHESI		09/18/97	360.00	60.00	300.00	270.00
	MIDWEST PATHOLOG	Y CONSULTANTS	08/19/97	250.40	120.65	129.75	116.78
	MIDWEST PATHOLOG	Y CONSULTANTS	08/19/97	106.40	.00	106.40	95.76
	MIDWEST PATHOLOG	Y CONSULTANTS	08/19/97	50.05	.00	50.05	45.05
	EDWARDS COUNTY H		06/20/97	61.50	2.63	58.87	41.21
	LARSEN STEVEN		10/17/97	50.00	.00	50.00	35.00
	DRS ROSS MEREDIT	H AND WEBER JR	07/11/97	88.00	20.59	67.41	60.67
	OVERLAND PARK RADIOL	OGY PA	10/06/97	55.00	3.25	51.75	46.58
	OVERLAND PARK RADIOL	OGY PA	10/06/97	55.00	3.25	51.75	46.58
	OVERLAND PARK RADIOL	OGY PA	10/07/97	34.00	16.45	17.55	15.80
	KRESIE AND PENZLER M	D'S PA	10/21/97	75.00	2.48	72.52	50.76
	THE WOMEN'S HEAL	TH CARE GROUP	10/15/97	15.00	.00	15.00	.00
	THE WOMEN'S HEAL	TH CARE GROUP	10/15/97	15.00	.00	15.00	.00
	HIGH PLAINS SPOR		07/25/97	75.00	18.75	56.25	50.63
	HIGH PLAINS SPOR		07/21/97	40.00	23.87	16.13	14.52
	HIGH PLAINS SPOR		07/21/97	22.00	15.50	6.50	5.85
	HIGH PLAINS SPOR		07/21/97	20.00	11.25	8.75	7.88
	HIGH PLAINS SPOR		07/24/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR		07/24/97	60.00	40.50	19.50	17.55
	HIGH PLAINS SPOR		07/24/97	22.00	13.25	8.75	7.88
	HIGH PLAINS SPOR		07/18/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR		07/18/97	40.00	27.00	13.00	11.70
	HIGH PLAINS SPOR		07/18/97	22.00	13.25	8.75	7.88
	HIGH PLAINS SPOR		07/14/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR		07/14/97	40.00	27.00	13.00	11.70
	HIGH PLAINS SPOR		07/16/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR		07/16/97	60.00	40.50	19.50	17.55
	HIGH PLAINS SPOR		07/16/97	22.00	13.25	8.75	7.88

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	HIGH PLAINS SPOR	07/11/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR	07/11/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	07/11/97	60.00	40.50	19.50	17.55
	HIGH PLAINS SPOR	07/09/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR	07/09/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	07/09/97	60.00	40.50	19.50	17.55
	HIGH PLAINS SPOR	07/07/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR	07/07/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	07/07/97	60.00	53.50	6.50	5.85
	HIGH PLAINS SPOR	07/03/97	40.00	9.64	30.36	27.32
	HIGH PLAINS SPOR	07/03/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	07/03/97	20.00	13.50	6.50	5.85
	HIGH PLAINS SPOR	06/06/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR	06/06/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	06/06/97	21.00	8.75	12.25	11.03
	HIGH PLAINS SPOR	06/06/97	21.00	8.75	12.25	11.03
	HIGH PLAINS SPOR	06/04/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR	06/04/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	06/04/97	21.00	8.75	12.25	11.03
	HIGH PLAINS SPOR	06/04/97	21.00	8.75	12.25	11.03
	HIGH PLAINS SPOR	06/02/97	20.00	3.87	16.13	14.52
	HIGH PLAINS SPOR	06/02/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	06/02/97	21.00	8.75	12.25	11.03
	HIGH PLAINS SPOR	06/02/97	21.00	8.75	12.25	11.03
	HIGH PLAINS SPOR	05/30/97	55.00	8.00	47.00	42.30
	HIGH PLAINS SPOR	05/30/97	18.00	5.75	12.25	11.03
	HIGH PLAINS SPOR	05/30/97	42.00	17.50	24.50	22.05
	HIGH PLAINS SPOR	10/22/97	70.00	.00	70.00	.00
	HIGH PLAINS SPOR	10/22/97	20.00	13.50	6.50	.00
	HIGH PLAINS SPOR	10/22/97	20.00	13.50	6.50	.00
	MOORE MARK	10/13/97	55.00	.00	55.00	.00
	REFER TO SUPERVI	10/15/97	41.00	.00	41.00	28.70
	REFER TO SUPERVI	10/15/97	27.00	13.52	13.48	9.44
	REFER TO SUPERVI	10/15/97	18.00	6.00	12.00	8.40
	REFER TO SUPERVI	07/16/97	550.00	.00	550.00	53.34
	REFER TO SUPERVI	10/13/97	41.00	.00	41.00	28.70
	REFER TO SUPERVI	10/13/97	16.00	4.18	11.82	8.27
	REFER TO SUPERVI	10/20/97	16.00	4.18	11.82	8.27
	DRS ROOS AND HAL L	07/30/97	48.00	1.00	47.00	.00
	DRS ROOS AND HAL L	07/30/97	14.00	2.08	11.92	.00
	DRS ROOS AND HAL L	07/30/97	28.00	15.00	13.00	.00
	DRS ROOS AND HAL L	07/30/97	28.00	1.58	26.42	.00
	DRS ROOS AND HAL L	07/30/97	82.00	5.34	76.66	.00

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	DRS ROOS AND MAL L	10/15/97	16.00	6.50	9.50	.00
	DR KEPKA FAMILY PRACTICE CENTER	06/12/97	30.00	.00	30.00	21.00
	SHAHZADA MD KAMRAN	09/09/97	45.00	.00	45.00	40.50
	SHAHZADA MD KAMRAN	09/09/97	64.00	8.30	55.70	50.13
	SHAHZADA MD KAMRAN	09/09/97	8.00	1.25	6.75	6.08
	RUSSELL REGIONAL HOSPITAL	07/16/97	423.00	.00	423.00	296.10
	RUSSELL REGIONAL HOSPITAL	07/13/97	36.00	12.50	23.50	16.45
	SANDHILL ORTHOPAEDIC & SPORT	05/27/97	153.00	37.93	115.07	103.56
	POLING TERRY	10/13/97	48.00	1.00	47.00	42.30
	CHIROPRACTIC CLI	08/05/97	30.00	.00	30.00	.00
	LOCHAMY, M.D. RICHARD	10/16/97	50.00	.00	50.00	.00
	LOCHAMY, M.D. RICHARD	10/22/97	30.00	.00	30.00	.00
	JONES JAY	05/05/97	57.00	.00	57.00	.00
	JONES JAY	05/05/97	59.00	.00	59.00	.00
	JONES JAY	05/19/97	43.00	12.64	30.36	.00
	GREAT PLAINS DER MATOLOGY PA	10/13/97	50.00	3.00	47.00	.00
	GREAT PLAINS DER MATOLOGY PA	10/13/97	75.00	7.99	67.01	.00
	GREAT PLAINS DER MATOLOGY PA	10/15/97	110.00	11.42	98.58	.00
	GREAT PLAINS DER MATOLOGY PA	10/20/97	47.00	2.33	44.67	31.27
	HEARTLAND DERMAT OLOGY CENTER PA	10/02/97	30.25	.00	30.25	21.18
	HEARTLAND DERMAT OLOGY CENTER PA	10/02/97	67.25	.24	67.01	46.91
	HEARTLAND DERMAT OLOGY CENTER PA	10/02/97	70.00	.18	69.82	48.87
	HEARTLAND DERMAT OLOGY CENTER PA	10/09/97	67.25	.00	67.25	47.08
	HEARTLAND DERMAT OLOGY CENTER PA	10/09/97	57.75	.46	57.29	40.10
	HEARTLAND DERMAT OLOGY CENTER PA	10/09/97	44.75	22.45	22.30	15.61
	WILSON ROSEMARIE	10/07/97	31.00	.64	30.36	20.00
	WILSON ROSEMARIE	10/07/97	15.00	2.75	12.25	12.25
	STATCARE LLC	10/14/97	38.00	7.64	30.36	.00
	STATCARE LLC	10/14/97	10.00	.00	10.00	.00
	STATCARE LLC	10/06/97	80.00	9.64	70.36	49.25
	KEELER CHIROPRACT	10/09/97	38.00	.00	38.00	.00
	NELSON PAUL	10/14/97	10.00	2.68	7.32	5.12
	NELSON PAUL	10/01/97	40.00	.00	40.00	8.10
	NELSON PAUL	10/01/97	10.00	2.68	7.32	5.12
	BUOYE, D.P.M. SEAM	10/22/97	36.00	5.64	30.36	27.32
	WICHITA SURGICAL SPECIALISTS	10/07/97	110.00	11.69	98.31	.00
	WICHITA SURGICAL SPECIALISTS	10/06/97	110.00	11.69	98.31	88.48
	ATCHISON ORTHOPA EDIC& SPORT	10/20/97	35.00	4.64	30.36	27.32
	LINE MEDICAL INC	10/13/97	47.00	.00	47.00	.00
	WINGATE MD MARTIN	10/31/97	40.00	.00	40.00	.00
	MASRANI, M.D. KIRIT	09/13/97	90.00	36.45	53.55	48.20
	MASRANI, M.D. KIRIT	09/11/97	242.00	93.05	148.95	134.06
	SALINA REGIONAL HEAL TH CENTER	09/23/97	798.00	.00	798.00	558.60

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	SALINA REGIONAL HEAL TH CENTER	09/25/97	4356.50	.00	4356.50	3188.19
	JACOBSEN MD ERIC	10/23/97	24.00	10.52	13.48	9.44
	JACOBSEN MD ERIC	10/23/97	5.00	.00	5.00	3.50
	SOUTHWEST MEDICA	10/20/97	250.00	25.00	225.00	202.50
	OTTAWA CHIROPRACT	09/22/97	30.00	.00	30.00	20.00
	COFFEYVILLE REG MED CTR INC	08/04/97	10000.00	2593.70	7406.30	4895.07
	COFFEYVILLE REG MED CTR INC	08/29/97	636.62	636.62	.00	.00
	JAMES BLACK	09/30/97	175.00	.00	175.00	.00
	JAMES BLACK	09/30/97	2.00	.00	2.00	.00
	HESSELOWSKI B	10/03/97	40.00	.00	40.00	28.00
	JONES J	07/18/97	43.00	12.64	30.36	.00
	ZEPICK LYLE	10/06/97	50.00	3.00	47.00	32.90
	ZEPICK LYLE	10/06/97	10.00	10.00	.00	.00
	ZEPICK LYLE	10/06/97	35.00	22.00	13.00	9.10
	ZEPICK LYLE	10/16/97	20.00	8.18	11.82	8.27
	ZEPICK LYLE	10/16/97	10.00	2.50	7.50	5.25
	ZEPICK LYLE	10/16/97	35.00	22.00	13.00	9.10
	ZEPICK LYLE	10/13/97	10.00	2.50	7.50	5.25
	ZEPICK LYLE	10/13/97	20.00	8.18	11.82	8.27
	RESCO CHIROPRACTIC	10/10/97	23.00	.00	23.00	.00
	RESCO CHIROPRACTIC	10/13/97	23.00	.00	23.00	.00
	RESCO CHIROPRACTIC	10/13/97	10.00	.00	10.00	.00
	RESCO DC ALVIN	09/26/97	38.00	.00	38.00	.00
	RESCO DC ALVIN	09/29/97	33.00	.00	33.00	.00
	NIEDENS DC M	08/28/97	20.00	.00	20.00	20.00
	NIEDENS DC M	08/28/97	5.00	.00	5.00	5.00
	NIEDENS DC M	08/28/97	5.00	.00	5.00	5.00
	NIEDENS DC M	08/25/97	25.00	.00	25.00	20.00
	NIEDENS DC M	08/25/97	45.00	.00	45.00	20.00
	NIEDENS DC M	08/25/97	20.00	.00	20.00	20.00
	NIEDENS DC M	08/25/97	5.00	.00	5.00	5.00
	NIEDENS DC M	08/25/97	5.00	.00	5.00	5.00
	HILLIAM NEWTON M EMORIAL HOSPITA	09/10/97	38.00	.00	38.00	34.20
	HILLIAM NEWTON M EMORIAL HOSPITA	09/23/97	52.00	4.21	47.79	22.79
	SUTHERS NEAL	09/28/97	38.00	.00	38.00	34.20
	SUTHERS NEAL	09/27/97	76.00	.00	76.00	68.40
	SUTHERS NEAL	09/26/97	16.25	.00	16.25	14.63
	SUTHERS NEAL	09/25/97	55.00	.00	55.00	49.50
	SUTHERS NEAL	09/24/97	78.75	.00	78.75	70.88
	SUTHERS NEAL	09/23/97	41.00	.00	41.00	36.90
	SUTHERS NEAL	09/22/97	16.25	.00	16.25	14.63
	SUTHERS NEAL	09/18/97	41.25	.00	41.25	37.13
	SUTHERS NEAL	09/14/97	57.50	.00	57.50	51.75

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	NORTON COUNTY HO SPITAL	09/29/97	25.25	.85	24.40	.00
	NORTON COUNTY HO SPITAL	10/15/97	12.00	2.50	9.50	6.65
	NORTON COUNTY HO SPITAL	08/04/97	35.00	.00	35.00	.00
	NORTON COUNTY HO SPITAL	09/22/97	58.75	1.98	56.77	.00
	LAHRENCE MEMORIAL HO SPITAL	09/26/97	1479.00	147.90	1331.10	429.20
	LAHRENCE MEMORIAL HO SPITAL	09/13/97	251.15	25.11	226.04	.00
	LAHRENCE MEMORIAL HO SPITAL	10/09/97	245.54	24.55	220.99	154.69
	LAHRENCE MEMORIAL HO SPITAL	10/01/97	448.63	44.86	403.77	282.64
	GRISELL MEMORIAL	10/09/97	30.00	.00	30.00	21.00
	GRISELL MEMORIAL	10/14/97	712.25	.00	712.25	403.46
	GRISELL MEMORIAL	10/22/97	56.75	.00	56.75	39.73
	GRISELL MEMORIAL	10/21/97	45.00	.00	45.00	.00
	GRISELL MEMORIAL	10/14/97	200.00	.00	200.00	140.00
	GRISELL MEMORIAL	10/14/97	29.00	16.32	12.68	8.88
	GRISELL MEMORIAL	10/14/97	65.00	25.17	39.83	27.88
	GRISELL MEMORIAL	10/14/97	124.00	.00	124.00	86.80
	NEOSHO MEMORIAL HOSPITAL	09/28/97	443.10	90.27	352.83	317.55
	NEOSHO MEMORIAL HOSPITAL	09/28/97	58.81	.00	58.81	52.93
	NEOSHO MEMORIAL HOSPITAL	01/22/97	78.16	6.87	71.29	64.16
	NEOSHO MEMORIAL HOSPITAL	02/05/97	78.16	6.87	71.29	64.16
	GRAHAM COUNTY HO SPITAL	09/16/97	382.85	27.17	355.68	.00
	PLAINVILLE RURAL HOSPITAL	09/02/97	65.00	.00	65.00	.00
	LABETTE COUNTY M EDICAL CENTER	09/18/97	159.80	15.97	143.83	.00
	LABETTE COUNTY M EDICAL CENTER	10/13/97	223.65	.00	223.65	.00
	LABETTE COUNTY M EDICAL CENTER	10/13/97	328.25	.00	328.25	.00
	LABETTE COUNTY M EDICAL CENTER	10/13/97	2.30	.00	2.30	.00
	LABETTE COUNTY M EDICAL CENTER	10/13/97	21.00	.00	21.00	.00
	LABETTE COUNTY M EDICAL CENTER	10/13/97	53.00	.00	53.00	.00
	LABETTE COUNTY M EDICAL CENTER	10/10/97	264.60	.00	264.60	.00
	LABETTE COUNTY M EDICAL CENTER	10/10/97	4.60	.00	4.60	.00
	LABETTE COUNTY M EDICAL CENTER	10/10/97	42.00	.00	42.00	.00
	LABETTE COUNTY M EDICAL CENTER	10/09/97	223.65	.00	223.65	.00
	LABETTE COUNTY M EDICAL CENTER	10/09/97	41.50	.00	41.50	.00
	LABETTE COUNTY M EDICAL CENTER	10/09/97	21.00	.00	21.00	.00
	LABETTE COUNTY M EDICAL CENTER	10/09/97	3.90	.00	3.90	.00
	LABETTE COUNTY MEDIC AL	09/30/97	89.25	25.63	63.62	57.26
	MEMORIAL HOSPITAL	08/05/97	35.00	.00	35.00	.00
	MITCHELL COUNTY HOSPITAL	09/10/97	37.00	3.43	33.57	23.50
	MITCHELL COUNTY HOSPITAL	09/17/97	35.00	3.25	31.75	22.23
	MITCHELL COUNTY HOSPITAL	09/08/97	1245.00	115.77	1129.23	790.46
	MITCHELL COUNTY HOSPITAL	08/27/97	35.00	3.25	31.75	22.23
	MITCHELL COUNTY HOSPITAL	09/24/97	45.00	4.18	40.82	.00
	COTTON O'NEIL CLINIC	10/14/97	85.00	17.59	67.41	47.19

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KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	COTTON O'NEIL CLINIC	10/13/97	36.50	6.14	30.36	.00
	ELLSWORTH CHIROPRACT IC CL	09/09/97	31.25	.89	30.36	20.00
	ELLSWORTH CHIROPRACT IC CL	09/09/97	12.25	.00	12.25	12.25
	ELLSWORTH CHIROPRACT IC CL	10/02/97	31.25	.89	30.36	20.00
	ELLSWORTH CHIROPRACT IC CL	10/02/97	12.25	.00	12.25	12.25
	STUCKY PHD RITA	09/03/97	90.00	.00	90.00	65.00
	SNODGRASS, M.D. ALAN	10/06/97	40.00	.00	40.00	35.56
	SNODGRASS, M.D. ALAN	10/03/97	40.00	.00	40.00	36.00
	SNODGRASS, M.D. ALAN	10/03/97	30.00	22.25	7.75	6.98
	MILLS MACCC CHARLOTTE	09/06/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	09/12/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	09/19/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	09/26/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	08/02/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	08/08/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	08/16/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	08/23/97	50.00	13.40	36.60	25.62
	MILLS MACCC CHARLOTTE	08/30/97	50.00	13.40	36.60	25.62
	HENDERSON, PH.D ROY	11/01/97	45.00	.00	45.00	20.00
	HENDERSON, PH.D ROY	11/01/97	25.00	.00	25.00	25.00
	GALEN OF KANSAS CITY INC	10/06/97	12753.97	3698.61	9055.36	7683.04
	WESTERN PLAINS R EG HOSP	09/03/97	303.00	30.30	272.70	190.89
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	48.00	35.00	13.00	.00
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	30.00	16.52	13.48	.00
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	42.00	15.58	26.42	.00
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	55.00	17.71	37.29	.00
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	11.00	11.00	.00	.00
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	46.00	15.93	30.07	.00
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	10.00	.50	9.50	9.50
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	37.00	6.64	30.36	.00
	CENTER FOR REPRODUCT IVE MEDICI	10/16/97	12.00	4.25	7.75	.00
	COLUMBIA WESLEY MEDI CAL CENTER	09/02/97	1220.00	.00	1220.00	791.20
	COLUMBIA WESLEY MEDI CAL CENTER	09/02/97	10514.49	7499.76	3014.73	2110.31
	COLUMBIA WESLEY MEDI CAL CENTER	10/21/97	79.00	32.39	46.61	41.95
	PHYSICIAN REF LAB	08/28/97	22.40	1.92	20.48	18.43
	PHYSICIAN REF LAB	08/28/97	12.60	.00	12.60	11.34
	PHYSICIAN REF LAB	08/28/97	11.20	2.42	8.78	7.90
	PHYSICIAN REF LAB	08/08/97	11.20	2.42	8.78	7.90
	MEDICO ASSOCAITES PA	10/15/97	48.00	1.00	47.00	42.30
	DBA WEST WICHITA	10/04/97	47.00	.00	47.00	.00
	DBA WEST WICHITA	10/04/97	69.00	21.50	47.50	.00
	CORAM ALTERNATE SITE SERVICES	10/19/96	1158.34	.00	1158.34	.00
	CORAM ALTERNATE SITE SERVICES	06/01/97	431.77	.00	431.77	.00

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# The EPOCH Group, L.C.

## PPO SAVINGS REPORT

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DATE 12/16/97  
PAGE # 23  
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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: CAP

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	CORAM ALTERNATE SITE SERVICES	10/28/97	135.59	.00	135.59	.00
	CORAM ALTERNATE SITE SERVICES	10/26/97	422.00	.00	422.00	.00
	CORAM ALTERNATE SITE SERVICES	07/06/97	423.65	42.37	381.28	343.15
	CORAM ALTERNATE SITE SERVICES	07/06/97	3231.80	798.20	2433.60	2190.24
	CORAM ALTERNATE SITE SERVICES	07/06/97	2951.00	2523.49	427.51	384.76
	CORAM ALTERNATE SITE SERVICES	07/11/97	92.60	75.95	16.65	14.99
	CORAM ALTERNATE SITE SERVICES	05/12/97	225.20	162.64	62.56	56.30
	CORAM ALTERNATE SITE SERVICES	05/12/97	5.69	.00	5.69	.00
	HUSTON MD JEFFREY	09/22/97	55.00	8.00	47.00	42.30
	HUSTON MD JEFFREY	09/15/97	116.00	40.48	75.52	52.86
	WORDEN STEVE	10/23/97	45.00	.00	45.00	.00
		CURRENT	219,435.72	60,740.07	158,695.65	97,455.97
		YEAR TO DATE	3,617,925.45	609,891.62	3,008,033.83	1,450,799.66

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## PPO SAVINGS REPORT

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DATE 12/16/97      PPO SAVING REPORT  
 AGE # 25      KANSAS HEALTH INSURANCE ASSOCA    EMPLOYEE HEALTH CARE PLAN  
 REPORT# AS614      PERIOD: 11/01/97 THRU 11/30/97      LOCATION: \*ALL LOCATIONS    PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	10/14/97	50.00	11.30	38.70	.00
	VARIOUS PROVIDER	09/26/97	123.00	75.30	47.70	.00
	VARIOUS PROVIDER	09/17/97	31.00	.00	31.00	.00
	VARIOUS PROVIDER	10/17/97	46.00	7.30	38.70	34.83
	VARIOUS PROVIDER	08/25/97	1360.00	369.92	990.08	891.07
	VARIOUS PROVIDER	08/26/97	1950.00	530.40	1419.60	1277.64
	VARIOUS PROVIDER	08/29/97	14190.02	3859.69	10330.33	9297.30
	VARIOUS PROVIDER	10/16/97	283.00	155.20	127.80	89.46
	VARIOUS PROVIDER	10/07/97	2368.00	1051.30	1316.70	921.69
	VARIOUS PROVIDER	10/07/97	1778.00	471.20	1306.80	1154.79
	VARIOUS PROVIDER	10/07/97	506.00	.00	506.00	455.40
	VARIOUS PROVIDER	09/04/97	8.00	.00	8.00	5.60
	VARIOUS PROVIDER	09/04/97	13.00	.00	13.00	9.10
	VARIOUS PROVIDER	09/04/97	6.00	.00	6.00	4.20
	VARIOUS PROVIDER	09/04/97	6.00	.00	6.00	4.20
	VARIOUS PROVIDER	10/06/97	32.00	18.95	13.05	11.75
	VARIOUS PROVIDER	06/18/97	140.00	.00	140.00	.00
	VARIOUS PROVIDER	10/08/97	95.00	.95	94.05	65.84
	VARIOUS PROVIDER	10/07/97	60.00	9.15	50.85	35.60
	VARIOUS PROVIDER	10/07/97	16.50	.00	16.50	.00
	VARIOUS PROVIDER	10/15/97	70.00	31.30	38.70	34.83
	VARIOUS PROVIDER	10/15/97	29.00	15.50	13.50	12.15
	VARIOUS PROVIDER	10/15/97	15.50	12.80	2.70	2.43
	VARIOUS PROVIDER	09/23/97	29.00	7.31	21.69	15.18
	VARIOUS PROVIDER	09/04/97	65.00	.00	65.00	.00
	VARIOUS PROVIDER	05/07/97	52.00	3.85	48.15	.00
	VARIOUS PROVIDER	10/23/97	175.00	34.60	140.40	126.36
	VARIOUS PROVIDER	10/24/97	225.00	107.55	117.45	.00
	VARIOUS PROVIDER	10/09/97	59.00	11.75	47.25	33.08
	VARIOUS PROVIDER	10/09/97	30.00	14.70	15.30	10.71
	VARIOUS PROVIDER	08/27/97	70.00	.00	70.00	.00
	VARIOUS PROVIDER	08/27/97	29.00	.00	29.00	.00
	VARIOUS PROVIDER	08/27/97	15.50	.00	15.50	.00
	VARIOUS PROVIDER	08/27/97	69.00	.00	69.00	.00
	VARIOUS PROVIDER	10/15/97	19.00	14.05	4.95	3.47
	VARIOUS PROVIDER	10/07/97	70.00	31.30	38.70	27.09
	VARIOUS PROVIDER	10/07/97	15.50	12.80	2.70	1.89
	VARIOUS PROVIDER	10/07/97	56.00	38.90	17.10	11.97
	VARIOUS PROVIDER	10/07/97	63.00	38.70	24.30	17.01
	VARIOUS PROVIDER	10/07/97	29.00	15.50	13.50	9.45
	VARIOUS PROVIDER	10/07/97	27.00	12.60	14.40	12.96
	VARIOUS PROVIDER	10/07/97	2368.00	1051.30	1316.70	1185.03
	VARIOUS PROVIDER	10/07/97	1778.00	471.20	1306.80	1176.12

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# The EPOCH Group, L.C.

## PPO SAVINGS REPORT

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DATE 12/16/97 PPO SAVING REPORT  
 PAGE # 26 KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
 REPORT# AS614 PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	10/14/97	33.00	19.95	13.05	9.14
	VARIOUS PROVIDER	10/14/97	30.00	18.75	11.25	7.88
	VARIOUS PROVIDER	10/14/97	30.00	19.20	10.80	7.56
	VARIOUS PROVIDER	10/14/97	8.00	5.30	2.70	1.89
	VARIOUS PROVIDER	10/14/97	38.00	22.25	15.75	11.03
	VARIOUS PROVIDER	10/14/97	19.00	14.05	4.95	3.47
	VARIOUS PROVIDER	10/14/97	33.00	19.95	13.05	9.14
	VARIOUS PROVIDER	10/14/97	30.00	18.75	11.25	7.88
	VARIOUS PROVIDER	10/14/97	30.00	19.20	10.80	7.56
	VARIOUS PROVIDER	10/14/97	8.00	5.30	2.70	1.89
	VARIOUS PROVIDER	10/17/97	416.00	164.90	251.10	225.99
	VARIOUS PROVIDER	10/17/97	104.00	.00	104.00	93.60
	VARIOUS PROVIDER	10/24/97	49.00	10.30	38.70	27.09
	VARIOUS PROVIDER	04/21/97	70.00	.00	70.00	.00
	VARIOUS PROVIDER	04/21/97	25.00	.00	25.00	.00
	VARIOUS PROVIDER	10/29/97	60.00	14.10	45.90	.00
	VARIOUS PROVIDER	08/04/97	118.00	21.25	96.75	67.73
	VARIOUS PROVIDER	07/11/97	118.00	21.25	96.75	67.73
	VARIOUS PROVIDER	07/02/97	118.00	21.25	96.75	67.73
	VARIOUS PROVIDER	09/26/97	47.00	.00	47.00	42.30
	VARIOUS PROVIDER	10/17/97	118.00	8.65	109.35	.00
	VARIOUS PROVIDER	10/17/97	170.00	52.55	117.45	.00
	VARIOUS PROVIDER	10/06/97	486.00	47.70	438.30	394.47
	VARIOUS PROVIDER	09/23/97	50.00	20.30	29.70	20.79
	VARIOUS PROVIDER	10/22/97	50.00	20.30	29.70	20.79
	VARIOUS PROVIDER	09/19/97	125.00	72.80	52.20	46.98
	VARIOUS PROVIDER	10/21/97	142.00	106.68	35.32	35.32
	VARIOUS PROVIDER	10/21/97	142.00	106.68	35.32	35.32
	VARIOUS PROVIDER	05/27/97	125.00	.00	125.00	.00
	VARIOUS PROVIDER	05/07/97	125.00	.00	125.00	.00
	VARIOUS PROVIDER	03/28/97	125.00	.00	125.00	.00
	VARIOUS PROVIDER	03/28/97	56.00	.00	56.00	.00
	VARIOUS PROVIDER	03/20/97	56.00	.00	56.00	.00
	VARIOUS PROVIDER	03/18/97	125.00	.00	125.00	.00
	VARIOUS PROVIDER	11/03/97	50.00	20.30	29.70	20.79
	VARIOUS PROVIDER	11/03/97	30.00	20.55	9.45	6.62
	VARIOUS PROVIDER	10/28/97	74.00	.00	74.00	49.00
	VARIOUS PROVIDER	10/31/97	85.00	22.00	63.00	56.70
	VARIOUS PROVIDER	10/31/97	21.00	12.45	8.55	7.70
	VARIOUS PROVIDER	11/05/97	52.00	13.30	38.70	.00
	VARIOUS PROVIDER	11/05/97	20.00	6.05	13.95	.00
	VARIOUS PROVIDER	10/26/97	848.85	.00	848.85	594.20
	VARIOUS PROVIDER	10/20/97	227.50	.00	227.50	159.25

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# The EPOCH Group, L.C.

## PPO SAVINGS REPORT

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DATE 12/16/97  
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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	10/17/97	30.00	.00	30.00	27.00
	VARIOUS PROVIDER	10/29/97	92.00	.00	92.00	64.40
	VARIOUS PROVIDER	10/29/97	112.00	.00	112.00	78.40
	VARIOUS PROVIDER	10/24/97	36.00	.00	36.00	36.00
	VARIOUS PROVIDER	10/24/97	58.00	.00	58.00	58.00
	VARIOUS PROVIDER	10/24/97	83.00	.00	83.00	83.00
	VARIOUS PROVIDER	10/24/97	95.00	.00	95.00	70.00
	VARIOUS PROVIDER	10/24/97	8.00	.00	8.00	5.60
	VARIOUS PROVIDER	10/24/97	33.00	.00	33.00	33.00
	VARIOUS PROVIDER	10/24/97	48.00	.00	48.00	48.00
	VARIOUS PROVIDER	10/24/97	20.00	.00	20.00	20.00
	VARIOUS PROVIDER	10/03/97	930.00	162.75	767.25	537.08
	VARIOUS PROVIDER	11/04/97	45.00	6.30	38.70	.00
	VARIOUS PROVIDER	11/04/97	30.00	.00	30.00	.00
	VARIOUS PROVIDER	11/04/97	100.00	55.00	45.00	.00
	VARIOUS PROVIDER	09/29/97	25.75	4.51	21.24	19.12
	VARIOUS PROVIDER	09/23/97	1468.90	370.16	1098.74	769.12
	VARIOUS PROVIDER	09/23/97	119.00	46.10	72.90	51.03
	VARIOUS PROVIDER	11/01/97	11.50	.00	11.50	8.05
	VARIOUS PROVIDER	11/01/97	150.00	.00	150.00	135.00
	VARIOUS PROVIDER	11/01/97	50.00	.00	50.00	45.00
	VARIOUS PROVIDER	11/01/97	18.59	.00	18.59	16.73
	VARIOUS PROVIDER	11/01/97	4.12	.00	4.12	3.71
	VARIOUS PROVIDER	11/01/97	.51	.00	.51	.46
	VARIOUS PROVIDER	11/01/97	.29	.00	.29	.26
	VARIOUS PROVIDER	11/01/97	31.26	.00	31.26	28.13
	VARIOUS PROVIDER	11/01/97	43.08	.00	43.08	38.77
	VARIOUS PROVIDER	11/01/97	7.09	.00	7.09	6.38
	VARIOUS PROVIDER	11/01/97	10.19	.00	10.19	9.17
	VARIOUS PROVIDER	11/01/97	3.68	.00	3.68	3.31
	VARIOUS PROVIDER	11/01/97	35.02	.00	35.02	31.52
	VARIOUS PROVIDER	10/12/97	43.08	.00	43.08	38.77
	VARIOUS PROVIDER	10/12/97	7.09	.00	7.09	6.38
	VARIOUS PROVIDER	10/12/97	10.19	.00	10.19	9.17
	VARIOUS PROVIDER	10/12/97	3.67	.00	3.67	3.30
	VARIOUS PROVIDER	10/12/97	35.02	.00	35.02	31.52
	VARIOUS PROVIDER	10/12/97	18.59	.00	18.59	16.73
	VARIOUS PROVIDER	10/12/97	3.13	.00	3.13	2.82
	VARIOUS PROVIDER	10/12/97	.51	.00	.51	.46
	VARIOUS PROVIDER	10/12/97	.29	.00	.29	.26
	VARIOUS PROVIDER	10/12/97	31.26	.00	31.26	28.13
	VARIOUS PROVIDER	10/12/97	150.00	.00	150.00	135.00
	VARIOUS PROVIDER	10/12/97	50.00	.00	50.00	45.00

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## PPO SAVINGS REPORT

ATE 12/16/97      PPO SAVING REPORT  
 AGE # 28      KANSAS HEALTH INSURANCE ASSOCA    EMPLOYEE HEALTH CARE PLAN  
 EPORT# AS614      PERIOD: 11/01/97 THRU 11/30/97      LOCATION: \*ALL LOCATIONS    PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	VARIOUS PROVIDER	10/29/97	19.58	.00	19.58	13.71
	VARIOUS PROVIDER	10/29/97	15.02	.00	15.02	10.51
	VARIOUS PROVIDER	10/29/97	12.62	.00	12.62	8.83
	VARIOUS PROVIDER	10/29/97	30.85	.00	30.85	21.60
	VARIOUS PROVIDER	10/29/97	11.87	.00	11.87	8.31
	VARIOUS PROVIDER	10/29/97	15.90	.00	15.90	11.13
	VARIOUS PROVIDER	10/29/97	13.27	.00	13.27	9.29
	VARIOUS PROVIDER	10/29/97	10.89	.00	10.89	7.62
	VARIOUS PROVIDER	10/21/97	56.00	.00	56.00	39.20
	VARIOUS PROVIDER	11/03/97	128.39	.00	128.39	.00
	VARIOUS PROVIDER	11/03/97	100.00	.00	100.00	.00
	VARIOUS PROVIDER	11/03/97	844.00	.00	844.00	.00
	VARIOUS PROVIDER	10/30/97	128.39	.00	128.39	.00
	VARIOUS PROVIDER	10/30/97	100.00	.00	100.00	.00
	VARIOUS PROVIDER	10/30/97	844.00	.00	844.00	.00
	VARIOUS PROVIDER	10/30/97	18.00	.00	18.00	.00
	VARIOUS PROVIDER	10/30/97	12.00	.00	12.00	.00
	VARIOUS PROVIDER	10/30/97	118.00	.00	118.00	.00
	VARIOUS PROVIDER	10/30/97	7.00	.00	7.00	.00
	VARIOUS PROVIDER	10/30/97	25.00	.00	25.00	.00
	VARIOUS PROVIDER	10/30/97	53.00	.00	53.00	.00
	VARIOUS PROVIDER	10/30/97	32.00	.00	32.00	.00
	VARIOUS PROVIDER	10/27/97	67.00	.00	67.00	60.30
	VARIOUS PROVIDER	10/29/97	50.00	11.30	38.70	13.70
	VARIOUS PROVIDER	09/29/97	100.00	.00	100.00	100.00
	SMITH CAROL	09/03/97	75.00	.00	75.00	18.20
	SMITH CAROL	10/09/97	150.00	.00	150.00	61.85
	SMITH CAROL	08/20/97	150.00	.00	150.00	61.85
	SMITH CAROL	07/01/97	190.00	74.80	115.20	115.20
	SMITH CAROL	07/09/97	190.00	.00	190.00	90.20
	SMITH CAROL	06/17/97	190.00	74.80	115.20	.00
	SMITH CAROL	06/18/97	75.00	31.80	43.20	.00
	SMITH CAROL	06/19/97	75.00	31.80	43.20	.00
	SMITH CAROL	06/20/97	125.00	70.55	54.45	.00
	SMITH CAROL	06/10/97	196.00	61.45	134.55	.00
	SMITH CAROL	06/11/97	150.00	63.15	86.85	.00
	SMITH CAROL	06/12/97	75.00	31.80	43.20	.00
	SMITH CAROL	06/13/97	100.00	46.45	53.55	.00
	SMITH CAROL	06/14/97	190.00	74.80	115.20	.00
	SMITH CAROL	06/16/97	75.00	36.30	38.70	.00
	SMITH CAROL	10/08/97	150.00	63.15	86.85	86.85
	SMITH CAROL	10/15/97	150.00	.00	150.00	61.85
	SMITH CAROL	10/22/97	150.00	.00	150.00	61.85

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# The EPOCH Group, L.C.

## PPO SAVINGS REPORT

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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	SMITH CAROL	08/27/97	150.00	.00	150.00	61.85
	SMITH CAROL	09/03/97	150.00	.00	150.00	61.85
	SMITH CAROL	09/10/97	150.00	.00	150.00	61.85
	SMITH CAROL	09/17/97	150.00	.00	150.00	61.85
	SMITH CAROL	09/24/97	150.00	.00	150.00	61.85
	SMITH CAROL	10/02/97	150.00	.00	150.00	.00
	SMITH CAROL	08/06/97	150.00	.00	150.00	61.85
	SMITH CAROL	08/20/97	150.00	.00	150.00	61.85
	SMITH CAROL	06/18/97	150.00	.00	150.00	61.85
	SMITH CAROL	07/02/97	150.00	.00	150.00	61.85
	SMITH CAROL	07/16/97	150.00	.00	150.00	61.85
	SMITH CAROL	07/23/97	150.00	.00	150.00	61.85
	SMITH CAROL	07/30/97	150.00	.00	150.00	61.85
	SMITH CAROL	05/07/97	150.00	.00	150.00	61.85
	SMITH CAROL	05/21/97	150.00	.00	150.00	61.85
	SMITH CAROL	05/28/97	150.00	.00	150.00	61.85
	SMITH CAROL	06/04/97	150.00	.00	150.00	61.85
	SMITH CAROL	06/11/97	150.00	.00	150.00	61.85
	SMITH CAROL	08/20/97	80.00	.00	80.00	5.15
	SMITH CAROL	07/02/97	190.00	83.80	106.20	106.20
	SMITH CAROL	07/23/97	75.00	.00	75.00	18.20
	BROHN PHD HAROLD	10/13/97	95.00	.00	95.00	.00
	BROHN PHD HAROLD	10/24/97	95.00	.00	95.00	.00
	BROHN PHD HAROLD	10/31/97	95.00	.00	95.00	.00
	QUEST DIAGNOSTICS	07/14/97	109.90	.00	109.90	.00
	SBCL ST LOUIS	10/08/97	151.00	.00	151.00	.00
	SBCL ST LOUIS	10/08/97	15.00	.00	15.00	.00
	APRIA HEALTHCARE	10/26/97	445.00	.00	445.00	10.56
	APRIA HEALTHCARE	10/26/97	84.00	40.80	43.20	30.24
	APRIA HEALTHCARE INC	05/28/96	137.88	.00	137.88	.00
	CLINICAL CARDIOVASCU LAR ASSOC	10/14/97	35.00	21.95	13.05	9.14
	COLLEGE PARK FAMILYC ARE CENTER	10/16/97	12.00	9.30	2.70	2.43
	COLLEGE PARK FAMILYC ARE CENTER	10/16/97	13.00	10.30	2.70	2.43
	COLLEGE PARK FAMILYC ARE CENTER	10/16/97	25.00	18.70	6.30	5.67
	KLOS PT CRAIG	08/26/97	52.00	.00	52.00	36.40
	KLOS PT CRAIG	08/26/97	48.00	.00	48.00	33.60
	KLOS PT CRAIG	08/08/97	80.00	.00	80.00	.00
	KLOS PT CRAIG	08/08/97	82.00	.00	82.00	.00
	KLOS PT CRAIG	08/08/97	13.50	.00	13.50	.00
	ANDERSON DOUGLAS	11/03/97	32.00	.00	32.00	20.00
	CARONDELET ORTHOPAED IC SURGEON	10/21/97	45.00	15.30	29.70	.00
	CARONDELET ORTHOPAED IC SURGEON	10/21/97	133.00	82.60	50.40	.00
	MID-AMERICA CARDIOLO GY ASSOC I	10/09/97	104.00	62.60	41.40	.00

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## PPO SAVINGS REPORT

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PPO SAVING REPORT  
 KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
 PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	MALTON MD PATRICK	10/27/97	50.00	.00	50.00	.00
	BRICK MD JEFFREY	09/05/97	36.00	.00	36.00	.00
	STATLAND CLINIC LTD	10/22/97	47.00	8.30	38.70	.00
	STATLAND CLINIC LTD	09/25/97	47.00	8.30	38.70	27.09
	STATLAND CLINIC LTD	09/25/97	15.00	10.00	5.00	3.50
	CONNELL MD DAVID	10/30/97	55.00	16.30	38.70	.00
	PSYCHIATRY ASSOCIATE S OF KC PC	10/23/97	100.00	.00	100.00	.00
	GEHA BRAHAM	08/12/97	9.00	6.30	2.70	2.43
	GEHA BRAHAM	08/12/97	12.00	3.50	8.50	7.65
	GEHA BRAHAM	08/12/97	6.00	.00	6.00	5.40
	WESTPORT PHYSICIAN S ERVICE INC	07/02/97	130.00	42.70	87.30	61.11
	DRS FREEMAN AND COTTON PC	07/15/97	40.00	1.30	38.70	27.09
	VISITING NURSES	09/01/97	1294.00	.00	1294.00	.00
	KC CLINICAL NEUROLOG Y ASSOCIAT	06/07/97	116.00	38.60	77.40	69.66
	MID AMERICAN GASTRO- INTESTINAL	10/27/97	62.00	23.30	38.70	27.09
	ROCKHILL RADIOLOGIST PC	05/02/97	86.50	.00	86.50	77.85
	ROCKHILL RADIOLOGIST PC	05/02/97	100.00	.00	100.00	90.00
	GURBA MD DAN	07/03/97	80.00	17.00	63.00	.00
	GURBA MD DAN	07/03/97	74.00	37.55	36.45	.00
	GURBA MD DAN	07/03/97	90.00	43.65	46.35	.00
	GURBA MD DAN	07/03/97	75.00	28.65	46.35	.00
	SIVARAJAN MD SUBRAMANIAN	10/28/97	215.00	74.60	140.40	98.28
	PLAZA INTERNAL M EDICINE	10/24/97	55.00	16.30	38.70	27.09
	PLAZA INTERNAL M EDICINE	10/24/97	10.00	7.30	2.70	1.89
	PLAZA INTERNAL M EDICINE	08/25/97	170.00	52.10	117.90	82.53
	JOHNSTON DO GARY	10/30/97	10.00	5.05	4.95	4.46
	JOHNSTON DO GARY	10/30/97	75.00	9.75	65.25	58.73
	CARONDELET PRIMARY C ARE NETWOR	08/27/97	45.00	6.30	38.70	27.09
	CARONDELET PRIMARY C ARE NETWOR	10/08/97	40.00	22.00	18.00	12.60
	CARONDELET PRIMARY C ARE NETWOR	10/08/97	25.00	9.25	15.75	11.03
	CARONDELET PRIMARY C ARE NETWOR	10/10/97	45.00	6.30	38.70	27.09
	CARONDELET PRIMARY C ARE NETWOR	10/10/97	11.00	6.05	4.95	3.47
	ST LUKE'S MEDICAL AS SOCIATES	09/25/97	52.00	13.30	38.70	.00
	ST LUKE'S MEDICAL AS SOCIATES	09/25/97	25.00	10.83	14.17	.00
	ST LUKE'S MEDICAL AS SOCIATES	09/25/97	43.00	11.95	31.05	.00
	ST LUKE'S MEDICAL AS SOCIATES	09/25/97	88.00	45.70	42.30	.00
	ST LUKE'S MEDICAL AS SOCIATES	09/25/97	150.00	67.65	82.35	.00
	ST LUKE'S MEDICAL AS SOCIATES	09/25/97	7.00	4.30	2.70	.00
	SOUTH KANSAS CITY ME DICAL GROU	10/17/97	54.00	15.30	38.70	34.83
	SOUTH KANSAS CITY ME DICAL GROU	10/17/97	25.00	15.55	9.45	8.51
	SOUTH KANSAS CITY ME DICAL GROU	10/17/97	30.00	17.40	12.60	11.34
	SOUTH KANSAS CITY ME DICAL GROU	10/17/97	40.00	22.00	18.00	16.20
	SOUTH KANSAS CITY ME DICAL GROU	10/17/97	10.00	7.30	2.70	2.43

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## PPO SAVINGS REPORT

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PPO SAVING REPORT  
KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT
	SOUTH KANSAS CITY ME DICAL GROU	10/22/97	54.00	15.30	38.70	34.83
	HUTCHINSON & ASSOCIA TES	10/22/97	75.00	.00	75.00	50.00
	INTERNAL MED & R	10/16/97	50.00	11.30	38.70	27.09
	RESEARCH MEDICAL CEN TER	10/07/97	17.66	.00	17.66	12.36
	RESEARCH MEDICAL CEN TER	03/11/97	709.50	141.19	568.31	511.48
	ST JOSEPH HEALTH CEN TER	06/10/97	1380.00	.00	1380.00	1242.00
	ST JOSEPH HEALTH CEN TER	06/13/97	3690.00	.00	3690.00	3321.00
	ST JOSEPH HEALTH CEN TER	06/19/97	25991.41	.00	25991.41	23392.27
	ST JOSEPH HEALTH CEN TER	10/17/97	2663.45	631.24	2032.21	1828.99
	SAINT JOSEPH HEALTH CENTER	10/29/97	4.10	.97	3.13	2.82
	CHILDRENS MERCY HOSP ITAL	10/13/97	52.00	13.30	38.70	27.09
	CHILDRENS MERCY HOSP ITAL	07/09/97	48.00	12.00	36.00	.00
	CHILDRENS MERCY HOSP ITAL	10/17/97	82.00	35.65	46.35	.00
	CHILDRENS MERCY HOSP ITAL	07/11/97	137.00	.00	137.00	.00
	BETHANY MEDICAL CENT ER	10/09/97	198.50	49.62	148.88	.00
	BETHANY MEDICAL CENT ER	10/17/97	5.25	1.31	3.94	.00
	OLATHE MEDICAL CENTE R	06/15/97	107.40	.00	107.40	.00
	PROSSER ROBERT	10/26/97	84.00	34.05	49.95	34.97
	BROADMOOR MEDICAL GR OUP	10/18/97	52.00	13.30	38.70	34.83
	BROADMOOR MEDICAL GR OUP	10/18/97	27.00	15.00	12.00	10.80
	BROADMOOR MEDICAL GR OUP	10/18/97	39.00	25.00	14.00	12.60
	BROADMOOR MEDICAL GR OUP	10/18/97	32.00	16.70	15.30	13.77
	BROADMOOR MEDICAL GR OUP	10/18/97	32.00	19.40	12.60	11.34
	SHAMNEE MISSION OB-G YN	10/17/97	68.00	.00	68.00	40.25
	SHAMNEE MISSION OB-G YN	10/17/97	13.00	8.95	4.05	4.05
	SHAMNEE MISSION OB-G YN	10/17/97	26.00	17.45	8.55	8.55
	SHAMNEE MISSION OB-G YN	10/17/97	10.00	5.95	4.05	4.05
	MIDWEST ANESTHESIA A SSOCIATES	10/09/97	495.00	.00	495.00	346.50
	WHITLEY MD DOUGLAS	09/02/97	60.00	21.30	38.70	.00
	WHITLEY MD DOUGLAS	07/22/97	80.00	.00	80.00	.00
	DR'S ROTH AND YANTHU LLENAR PA	10/18/97	14.00	5.45	8.55	8.55
	JO CO DERMATOLOGY CH TD	10/30/97	95.00	.00	95.00	66.50
	JO CO DERMATOLOGY CH TD	10/30/97	100.00	1.00	99.00	69.30
	MID-AMERICA RHEUM CO NSULTS	10/21/97	165.00	60.15	104.85	73.40
	MID-AMERICA RHEUM CO NSULTS	10/21/97	98.00	9.80	88.20	61.74
	MID-AMERICA RHEUM CO NSULTS	10/21/97	43.00	.00	43.00	30.10
	MID-AMERICA RHEUM CO NSULTS	10/21/97	6.00	3.30	2.70	1.89
	MID-AMERICA RHEUM CO NSULTS	10/21/97	45.00	27.90	17.10	11.97
	MID-AMERICA RHEUM CO NSULTS	10/21/97	20.00	15.05	4.95	3.47
	MID-AMERICA RHEUM CO NSULTS	10/21/97	17.00	3.50	13.50	9.45
	MID-AMERICA RHEUM CO NSULTS	10/21/97	16.00	10.15	5.85	4.10
	MID-AMERICA RHEUM CO NSULTS	10/29/97	75.00	36.30	38.70	.00
	MID-AMERICA RHEUM CO NSULTS	10/29/97	91.00	33.40	57.60	.00

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 KANSAS HEALTH INSURANCE ASSOCA EMPLOYEE HEALTH CARE PLAN  
 PERIOD: 11/01/97 THRU 11/30/97 LOCATION: \*ALL LOCATIONS PRVORG: PCE

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EMPLOYEE	PROVIDER	INCURRED DATE	TOTAL CHARGES	DISCOUNT	NET AMOUNT	CHECK AMOUNT	
	MID-AMERICA RHEUM CO	NSULTS	10/29/97	26.00	16.55	9.45	.00
	MID-AMERICA RHEUM CO	NSULTS	10/29/97	31.00	12.10	18.90	.00
	MID-AMERICA RHEUM CO	NSULTS	10/29/97	14.00	6.35	7.65	.00
	MID-AMERICA RHEUM CO	NSULTS	10/29/97	55.00	43.30	11.70	.00
	MOBILE MED + CAR E		05/16/97	7389.00	3613.50	3775.50	2963.16
	MOBILE MED + CAR E		05/16/97	395.00	137.15	257.85	232.07
	MOBILE MED + CAR E		05/16/97	1049.00	.00	1049.00	944.10
	BOULEVARD DERMATOLOG	PA	10/14/97	50.00	.00	50.00	35.00
	BOULEVARD DERMATOLOG	PA	10/13/97	40.00	1.30	38.70	27.09
	HEARTLAND PRIMARY CA	RE	10/21/97	20.00	8.00	12.00	.00
	HEARTLAND PRIMARY CA	RE	10/21/97	10.00	8.00	2.00	.00
	KOHLER MD LINDA		05/20/97	65.00	.00	65.00	.00
	KANZA MULTISPECIALTY	GROUP PA	10/22/97	92.00	7.40	84.60	59.22
	KU PATHOLOGY		09/12/97	8.00	.00	8.00	7.20
	KU PATHOLOGY		09/12/97	8.00	.00	8.00	7.20
	STATE OF KANSAS		04/03/97	151.00	.00	151.00	.00
	COOPER MICHAEL		09/10/97	130.00	25.15	104.85	73.40
	COOPER MICHAEL		09/10/97	20.00	7.40	12.60	8.82
	COOPER MICHAEL		09/10/97	60.00	23.78	36.22	25.35
	COOPER MICHAEL		09/10/97	10.00	7.30	2.70	1.89
	COOPER MICHAEL		05/01/97	32.00	15.35	16.65	11.66
	COOPER MICHAEL		05/01/97	60.00	23.78	36.22	25.35
	COOPER MICHAEL		05/01/97	10.00	7.30	2.70	1.89
	COOPER MICHAEL		05/01/97	50.00	29.53	20.47	14.33
	COOPER MICHAEL		05/01/97	25.00	10.83	14.17	9.92
	COOPER MICHAEL		05/01/97	10.00	7.30	2.70	1.89
	COOPER MICHAEL		05/01/97	105.00	.15	104.85	73.40
	GALEN OF KANSAS CITY	INC	09/15/97	20.00	12.80	7.20	5.04
	MENORAH MEDICAL CENT	ER	09/03/97	244.50	70.90	173.60	121.52
				113.00	17.18	95.82	40.94
			CURRENT	98,485.51		81,251.65	
					17,233.86		60,612.03
			YEAR TO DATE	1,597,974.41		1,198,477.12	
					399,497.29		643,236.00
			TOTAL YEAR TO DATE	5,228,092.07		4,215,601.25	
					1,012,490.82		2,099,007.71

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December 19, 1997

**KHIA PHONE CALLS AND BROCHURES MAILED**

	<b>CALLS</b>	<b>BROCHURES</b>
<b>SEPTEMBER</b>	<b>413</b>	<b>357</b>
<b>OCTOBER</b>	<b>617</b>	<b>356</b>
<b>NOVEMBER</b>	<b><u>592</u></b>	<b><u>309</u></b>
<b>4th QUARTER</b>	<b>1,622</b>	<b>1,022</b>
<b>Totals Jan. - Nov. 1997</b>	<b>5,674</b>	<b>4,874</b>