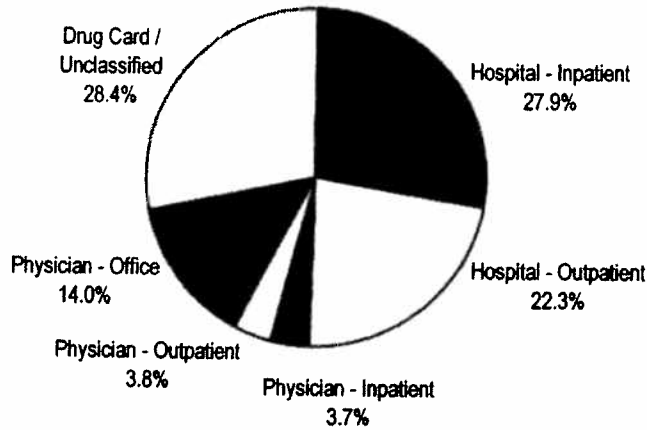


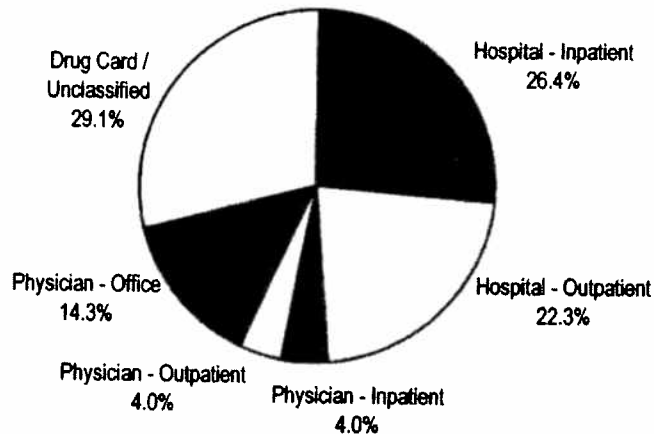
NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL MEDICAL CARE PAYMENT SUMMARY

	<u>2006</u>	<u>% of Total</u>	<u>2005</u>	<u>% of Total</u>	<u>% Change</u>
Hospital - Inpatient	\$15,020,670	27.9%	\$14,174,168	26.4%	6.0%
Hospital - Outpatient	\$11,977,532	22.3%	\$11,963,782	22.3%	0.1%
Physician - Inpatient	\$1,969,804	3.7%	\$2,147,075	4.0%	-8.3%
Physician - Outpatient	\$2,042,913	3.8%	\$2,143,112	4.0%	-4.7%
Physician - Office	\$7,538,892	14.0%	\$7,674,144	14.3%	-1.8%
Drug Card / Unclassified	<u>\$15,257,255</u>	<u>28.4%</u>	<u>\$15,617,239</u>	<u>29.1%</u>	<u>-2.3%</u>
Total	\$53,807,065	100.0%	\$53,719,520	100.0%	0.2%

2006 MEDICAL CARE PAYMENT DISTRIBUTION



2005 MEDICAL CARE PAYMENT DISTRIBUTION



Nebraska Comprehensive Health Insurance Pool

Medical Payments by Type of Service

For Claims Paid January 1, 2005 through December 31, 2006

	<u>2006</u>			<u>2005</u>		<u>Percent Change</u>
	<u>CORPORATE BCBSN % of Total</u>	<u>Payments</u>	<u>Percent of Total</u>	<u>Payments</u>	<u>Percent of Total</u>	
Hospital Inpatient	27.6%	\$15,020,670	27.9%	\$14,174,168	26.4%	6.0%
Hospital Outpatient	26.9%	\$11,977,532	22.3%	\$11,963,782	22.3%	0.1%
Physician	34.2%	\$11,551,608	21.5%	\$11,964,331	22.3%	-3.4%
Misc./Drug/Unclassified	11.3%	\$15,257,255	28.4%	\$15,617,239	29.1%	-2.3%
Total	100.0%	\$53,807,065	100.0%	\$53,719,520	100.0%	0.2%

**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
MEDICAL CARE/ENROLLMENT CHANGE SUMMARY**

	<u>COVERED CHARGES</u>			<u>NET PAYMENTS</u>		
	<u>2006</u>	<u>2005</u>	<u>% Change</u>	<u>2006</u>	<u>2005</u>	<u>% Change</u>
Hospital - Inpatient	\$31,984,595	\$29,037,480	10.1%	\$15,020,670	\$14,174,168	6.0%
Hospital - Outpatient	\$28,185,757	\$28,222,881	-0.1%	\$11,977,532	\$11,963,782	0.1%
Physician - Inpatient	\$4,955,095	\$5,110,350	-3.0%	\$1,969,804	\$2,147,075	-8.3%
Physician - Outpatient	\$6,099,772	\$6,043,158	0.9%	\$2,042,913	\$2,143,112	-4.7%
Physician - Office	\$16,068,948	\$16,097,071	-0.2%	\$7,538,892	\$7,674,144	-1.8%
Drug Card / Unclassified	<u>\$28,058,200</u>	<u>\$26,854,716</u>	<u>4.5%</u>	<u>\$15,257,255</u>	<u>\$15,617,239</u>	<u>-2.3%</u>
Total	\$115,352,368	\$111,365,657	3.6%	\$53,807,065	\$53,719,520	0.2%

CHANGE IN ENROLLMENT

	<u>2006</u>	<u>2005</u>	<u>% Change</u>
January	5,444	5,758	-5.5%
February	5,416	5,725	-5.4%
March	5,466	5,732	-4.6%
April	5,477	5,709	-4.1%
May	5,481	5,675	-3.4%
June	5,485	5,648	-2.9%
July	5,494	5,598	-1.9%
August	5,502	5,584	-1.5%
September	5,474	5,561	-1.6%
October	5,444	5,508	-1.2%
November	5,371	5,492	-2.2%
December	<u>5,358</u>	<u>5,472</u>	<u>-2.1%</u>
Total	65,412	67,462	-3.0%

	<u>2006</u>	<u>2005</u>	<u>% Change</u>
Average Membership	5,451	5,622	-3.0%
Ave. Covered Charge Per Mbr	\$21,162	\$19,809	6.8%
Ave. Payment Per Mbr	\$9,871	\$9,556	3.3%

ENROLLMENT SUMMARY BY QUARTER

	<u>2006</u>	<u>2005</u>	<u>% Change</u>
1st Quarter	16,326	17,215	-5.2%
2nd Quarter	16,443	17,032	-3.5%
3rd Quarter	16,470	16,743	-1.6%
4th Quarter	<u>16,173</u>	<u>16,472</u>	<u>-1.8%</u>
Total	65,412	67,462	-3.0%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
ENROLLMENT SUMMARY

2006			2005		
AGE	MALE	FEMALE	AGE	MALE	FEMALE
17 & Under	257	134	17 & Under	260	145
18	23	13	18	23	15
19	21	13	19	24	17
20	26	18	20	15	15
21	15	17	21	18	13
22	19	15	22	25	13
23	28	16	23	29	12
24	30	12	24	25	10
25	25	11	25	27	10
26	31	8	26	29	14
27	30	15	27	26	13
28	24	12	28	20	10
29	20	9	29	18	13
30	19	14	30	16	15
31	17	16	31	19	13
32	19	12	32	23	13
33	24	15	33	20	15
34	25	20	34	26	11
35	27	14	35	23	13
36	27	16	36	25	26
37	28	28	37	27	23
38	25	23	38	26	26
39	24	25	39	35	23
40	30	24	40	32	25
41	33	27	41	30	21
42	31	26	42	51	33
43	52	31	43	48	34
44	46	41	44	62	52
45	60	54	45	63	50
46	66	53	46	59	46
47	61	52	47	62	53
48	60	54	48	69	51
49	69	59	49	72	61
50	76	69	50	87	60
51	91	60	51	93	74
52	87	76	52	87	83
53	85	86	53	97	104
54	94	102	54	95	109
55	105	107	55	106	99
56	114	104	56	112	108
57	114	107	57	107	105
58	110	104	58	106	126
59	106	124	59	99	103
60	98	101	60	104	127
61	106	134	61	109	133
62	107	138	62	115	166
63	117	185	63	124	195
64	134	208	64	133	209
65+	6	11	65+	8	11
TOTAL:	2,940	2,811	TOTAL:	2,908	2,714

TOTAL CONTRACTS: 5,451
AVERAGE AGE: 48.0

TOTAL CONTRACTS: 5,622
AVERAGE AGE: 48.2

BREAKDOWN BY DEDUCTIBLE

2006		2005	
OPTION	CONTRACTS	OPTION	CONTRACTS
\$250	0	\$250	73
\$500	414	\$500	382
\$1000	850	\$1000	957
\$1500	272	\$1500	306
\$2000	1,884	\$2000	2,208
\$3000	492	\$3000	471
\$4000	336	\$4000	249
\$5000	850	\$5000	922
\$7500	91	\$7500	14
\$10,000	262	\$10,000	40
TOTAL:	5,451	TOTAL:	5,622

Nebraska Comprehensive Health Insurance Pool
High Claims Summary
Paid Claims Over \$100,000 for January 1, 2006 through December 31, 2006

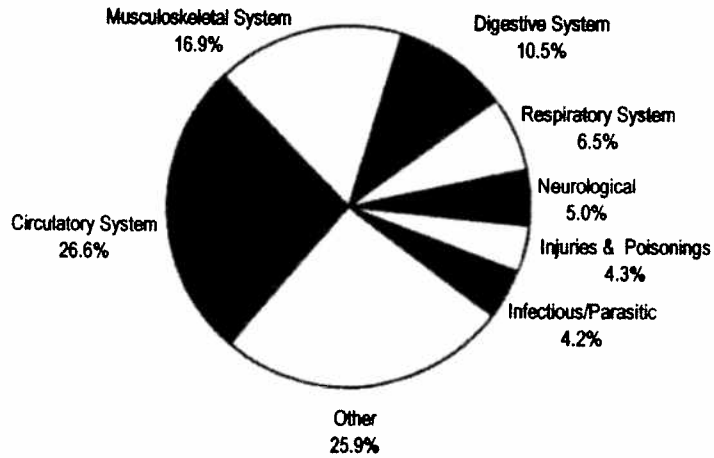
<u>Diagnostic Category/Condition</u>	<u>Number of Cases</u>	<u>Payments</u>
Cancer/Leukemia/Lymphoma/Chemo	22	\$3,780,358
Kidney/Urinary tract/Chronic renal failure	11	2,681,091
Symptoms/Miscellaneous/Multiple diagnoses	8	2,199,983
Circulatory	10	1,398,852
Injuries, Poisonings, Complications	7	998,398
Transplant	3	541,054
Musculoskeletal	4	486,576
Infectious/Parasitic	3	450,666
Bone marrow transplant	2	427,118
Hepatobiliary system & Pancreas	2	359,042
Skin/Subcutaneous tissue	1	282,414
Digestive	2	222,328
Neurological	1	197,961
Respiratory	1	118,094
Endocrine system disorders	1	111,940
TOTAL	78	\$14,255,878

Nebraska Comprehensive Health Insurance Pool
High Claims Summary
Paid Claims Over \$75,000 for January 1, 2003 through December 31, 2006

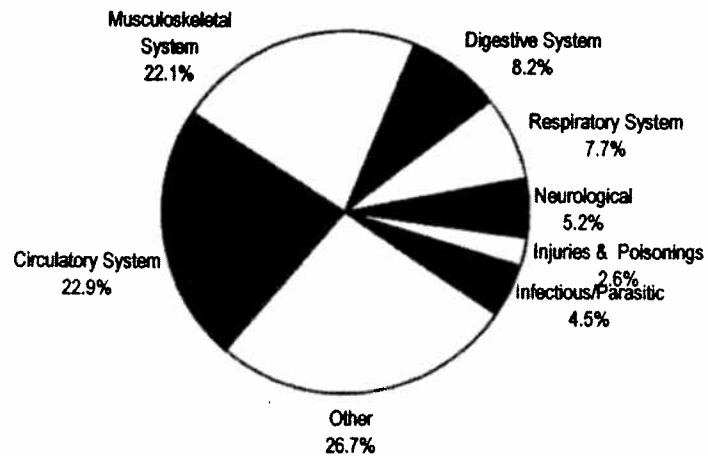
	2006	2005	2004	2003
Number of Cases	126	133	83	91
Total Payments	\$18,406,971	\$18,551,401	\$11,371,698	\$12,454,250
Average Payment per Case	\$146,087	\$139,484	\$137,008	\$136,860
% of Total Medical Claims	34%	35%	24%	28%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL INPATIENT HOSPITAL PAYMENTS BY DIAGNOSTIC CATEGORY

INPATIENT 2006



INPATIENT 2005



Nebraska Comprehensive Health Insurance Pool**Membership and Inpatient Hospital Utilization
January 1, 2005 through December 31, 2006**

	<u>2006</u>	<u>2005</u>	<u>% Change</u>
Average Membership	5,451	5,622	-3.0%
Admission per 1000 Members	202	205	-1.5%
Inpatient Days per 1000 Members	979	1,004	-2.5%
Inpatient Payments per Member	\$2,756	\$2,521	9.3%
Average Charge per Day	\$6,056	\$5,167	17.2%
Average Payment per Day	\$2,814	\$2,510	12.1%
Average Charge per Admission	\$29,407	\$25,348	16.0%
Average Payment per Admission	\$13,668	\$12,315	11.0%
Average Length of Stay	4.85	4.90	-1.0%

Nebraska Comprehensive Health Insurance Pool
Hospital Inpatient Payments
For Claims Paid January 1, 2005 through December 31, 2006

RANK	MAJOR DIAGNOSTIC CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2006	2005	Percent Change	2006	2005	Percent Change
1	Circulatory	\$3,997,516	\$3,252,012	22.9%	\$733.35	\$578.44	26.8%
2	Musculoskeletal/Connective System	2,537,705	3,127,788	-18.9%	\$465.55	\$556.35	-16.3%
3	Digestive	1,574,202	1,164,015	35.2%	\$288.79	\$207.05	39.5%
4	Respiratory	972,372	1,093,942	-11.1%	\$178.38	\$194.58	-8.3%
5	Neurological	756,279	738,232	2.4%	\$138.74	\$131.31	5.7%
6	Injuries & Poisonings	651,583	368,319	76.9%	\$119.53	\$65.51	82.5%
7	Infectious & Parasitic	636,791	642,923	-1.0%	\$116.82	\$114.36	2.2%
8	Hepatobiliary System & Pancreas	610,600	596,473	2.4%	\$112.02	\$106.10	5.6%
9	Skin, Subcutaneous Tissue	604,450	338,277	78.7%	\$110.89	\$60.17	84.3%
10	Kidney & Urinary Tract	447,639	488,650	-8.4%	\$82.12	\$86.92	-5.5%
	Subtotal Top 10	\$12,789,137	\$11,810,631	8.3%	\$2,346.20	\$2,100.79	11.7%
	All Other Categories	\$2,231,533	\$2,363,537	-5.6%	\$409.38	\$420.41	-2.6%
	TOTAL	\$15,020,670	\$14,174,168	6.0%	\$2,755.58	\$2,521.20	9.3%

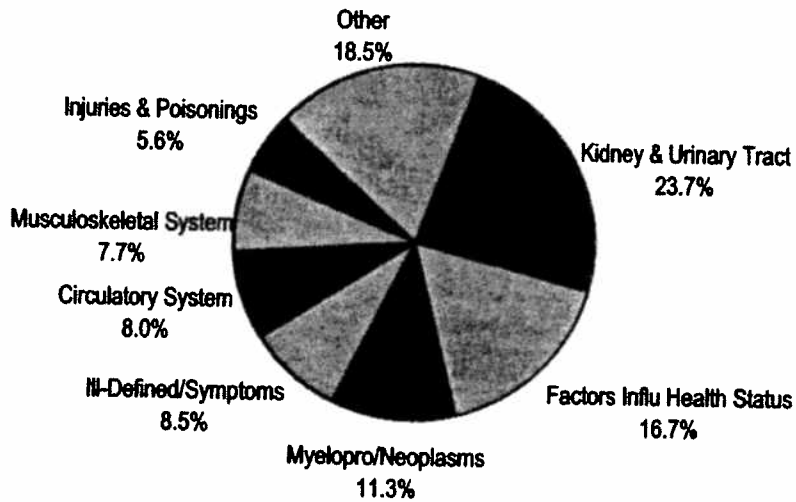
Nebraska Comprehensive Health Insurance Pool

Top Hospitals by Total Payments
For Claims Paid January 1, 2006 through December 31, 2006

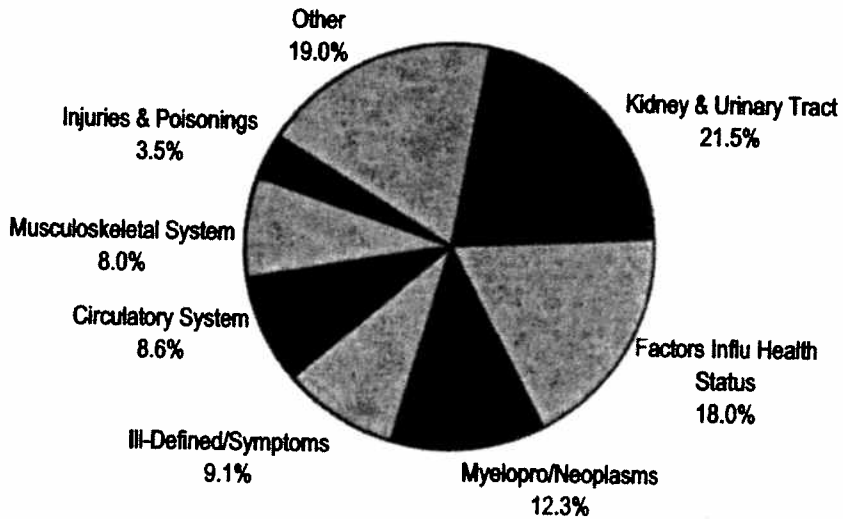
<u>HOSPITAL</u>	Payments	Adm	Days	Pmt/Adm	Pmt/Day	Pmt/Mbr	ALOS
Bryan/LGH	\$2,427,030	138	676	\$17,587	\$3,590	\$445	4.90
The Nebraska Medical Center	\$2,100,361	129	780	\$16,282	\$2,693	\$385	6.05
Methodist Hospital	\$901,545	68	385	\$13,258	\$2,342	\$165	5.66
Creighton University Medical Center	\$815,687	32	137	\$25,490	\$5,954	\$150	4.28
Saint Elizabeth Comm. Health Center	\$800,263	54	209	\$14,820	\$3,829	\$147	3.87
Subtotal Top Hospitals	\$7,044,886	421	2,187	\$16,734	\$3,221	\$1,292	5.19
All Other Hospitals	\$7,975,784	678	3,150	\$11,764	\$2,532	\$1,463	4.65
TOTAL	\$15,020,670	1,099	5,337	\$13,668	\$2,814	\$2,756	4.85

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL OUTPATIENT HOSPITAL PAYMENTS BY DIAGNOSTIC CATEGORY

OUTPATIENT 2006



OUTPATIENT 2005

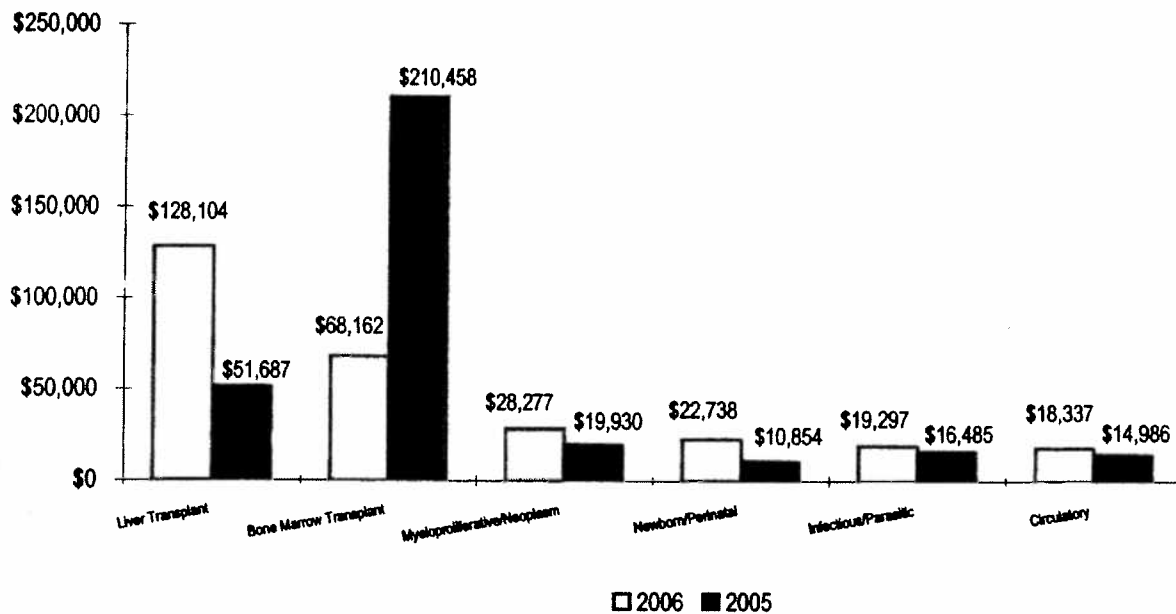


Nebraska Comprehensive Health Insurance Pool
Hospital Outpatient Payments
For Claims Paid January 1, 2005 through December 31, 2006

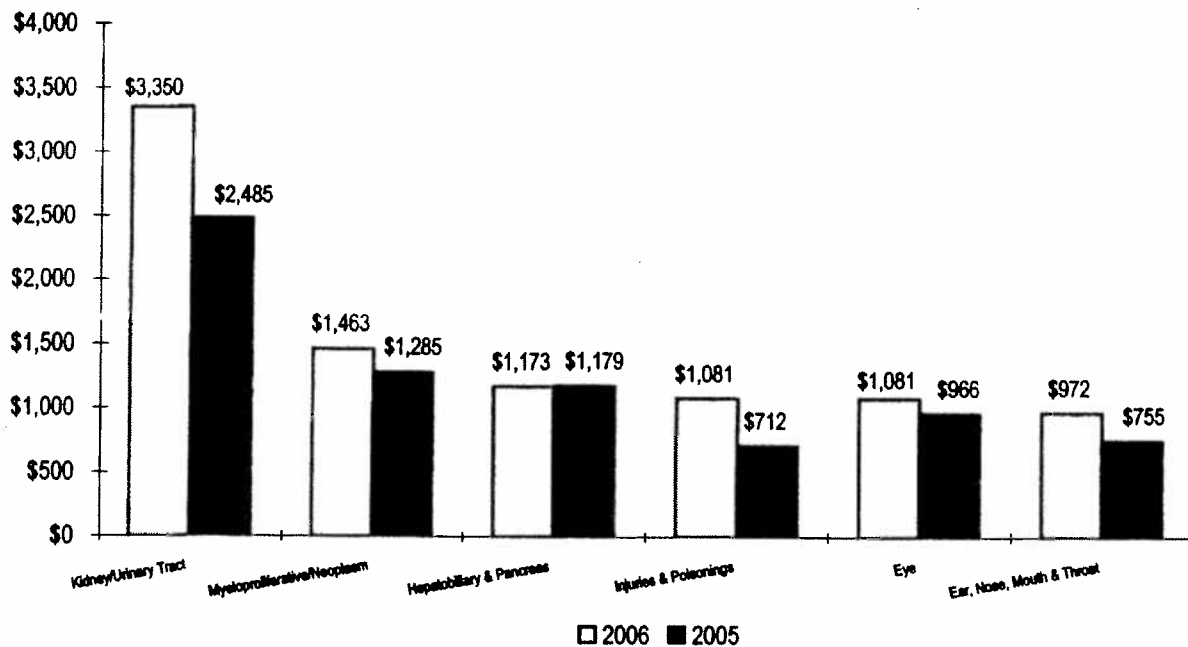
RANK	MAJOR DIAGNOSTIC CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2006	2005	Percent Change	2006	2005	Percent Change
1	Kidney & Urinary Tract	\$2,844,494	\$2,572,067	10.6%	\$521.83	\$457.50	14.1%
2	Factors Influencing Health Status/Other	2,001,362	2,148,688	-6.9%	\$367.16	\$382.19	-3.9%
3	Myeloproliferative/Poorly Diff Neoplasms	1,351,484	1,471,304	-8.1%	\$247.93	\$261.70	-5.3%
4	Ill-Defined/Symptoms/Other	1,019,332	1,093,377	-6.8%	\$187.00	\$194.48	-3.8%
5	Circulatory	955,948	1,027,236	-6.9%	\$175.37	\$182.72	-4.0%
6	Musculoskeletal/Connective System	919,995	956,764	-3.8%	\$168.78	\$170.18	-0.8%
7	Injuries & Poisonings	665,631	419,922	58.5%	\$122.11	\$74.69	63.5%
8	Digestive	366,561	413,484	-11.3%	\$67.25	\$73.55	-8.6%
9	Endocrine/Nutritional/Metabolic	332,515	363,188	-8.4%	\$61.00	\$64.60	-5.6%
10	Hepatobiliary System & Pancreas	275,569	273,571	0.7%	\$50.55	\$48.66	3.9%
	Subtotal Top 10	\$10,732,891	\$10,739,601	-0.1%	\$1,968.98	\$1,910.28	3.1%
	All Other Categories	\$1,244,641	\$1,224,181	1.7%	\$228.33	\$217.75	4.9%
	TOTAL	\$11,977,532	\$11,963,782	0.1%	\$2,197.31	\$2,128.02	3.3%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL HOSPITAL PAYMENTS PER ADMISSION/CASE

INPATIENT HOSPITAL

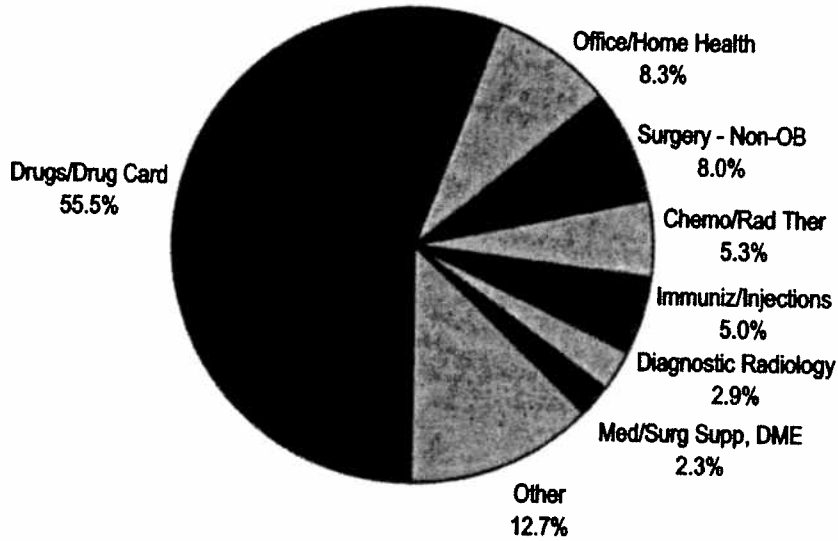


OUTPATIENT HOSPITAL

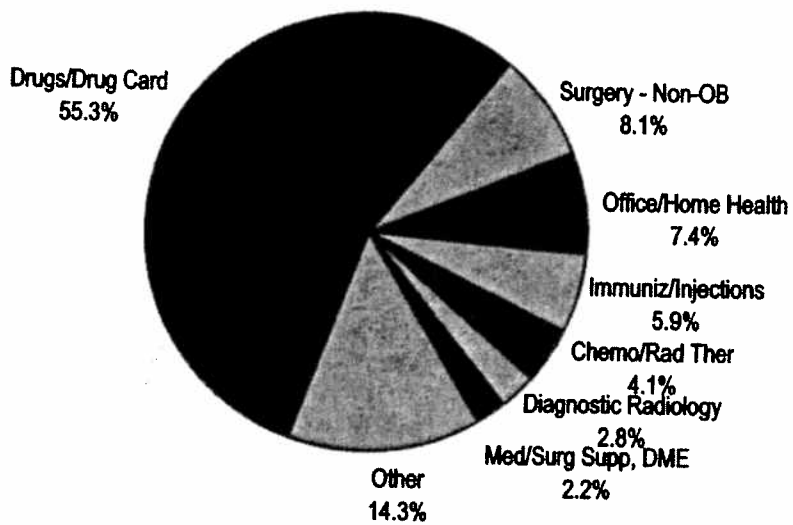


NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL NON-HOSPITAL PAYMENTS BY PROCEDURE CATEGORY

NON-HOSPITAL 2006



NON-HOSPITAL 2005



Nebraska Comprehensive Health Insurance Pool

Non-Hospital Payments

For Claims Paid January 1, 2005 through December 31, 2006

RANK	PROCEDURE CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2006	2005	Percent Change	2006	2005	Percent Change
1	Drug Card	\$14,890,957	\$15,245,825	-2.3%	\$2,731.78	\$2,711.82	0.7%
2	Office/Home Health Care	2,145,528	2,036,621	5.3%	\$393.60	\$362.26	8.7%
3	Surgery - Non-OB	2,121,828	2,233,859	-5.0%	\$389.25	\$397.34	-2.0%
4	Chemo/Radiation Therapy	1,412,375	1,629,554	-13.3%	\$259.10	\$289.85	-10.6%
5	Immunizations/Injections	1,372,422	1,591,710	-13.8%	\$251.77	\$283.12	-11.1%
6	Diagnostic Radiology	789,105	765,366	3.1%	\$144.76	\$136.14	6.3%
7	Med/Surg Supplies, DME	605,913	610,702	-0.8%	\$111.16	\$108.63	2.3%
8	Anesthesia	596,255	570,629	4.5%	\$109.38	\$101.50	7.8%
9	Diagnostic Testing	539,242	520,288	3.6%	\$98.93	\$92.55	6.9%
10	Other Medical	521,075	411,787	26.5%	\$95.59	\$73.25	30.5%
	Subtotal Top 10	\$24,994,700	\$25,616,341	-2.4%	\$4,585.34	\$4,556.45	0.6%
	Subtotal All Other Categories	\$1,814,164	\$1,965,230	-7.7%	\$332.81	\$349.56	-4.8%
	TOTAL	\$26,808,864	\$27,581,571	-2.8%	\$4,918.15	\$4,906.01	0.2%

Nebraska Comprehensive Health Insurance Pool

EXHIBIT XV

Generic vs. Brand Name Drug Usage January 1, 2006 through December 31, 2006

TYPE	Formulary	CHIP				BCBSN	
		Prescriptions #	%	Payments \$	%	Prescriptions %	Payments %
BRAND NAME	No	35,889	17.1%	\$3,803,569	25.4%	15.6%	21.7%
	Yes	65,485	31.1%	\$8,955,134	59.7%	27.8%	58.8%
	Subtotal	101,374	48.2%	\$12,758,733	85.1%	43.2%	80.5%
Generic Available, Brand Used	No	5,990	2.8%	\$351,303	2.3%	2.9%	1.5%
	Yes	941	0.4%	\$105,682	0.7%	0.3%	0.4%
	Subtotal	6,931	3.3%	\$456,985	3.0%	3.2%	1.9%
GENERIC	N/A	101,926	48.5%	\$1,774,675	11.8%	53.8%	17.8%
TOTAL		210,231	100.0%	\$14,990,393	100.0%	100.0%	100.0%

	CHIP
Average Number of Prescriptions per Member:	38.6
Average Prescription Cost per Member:	\$2,758.03
Average Member Copay:	\$20.36

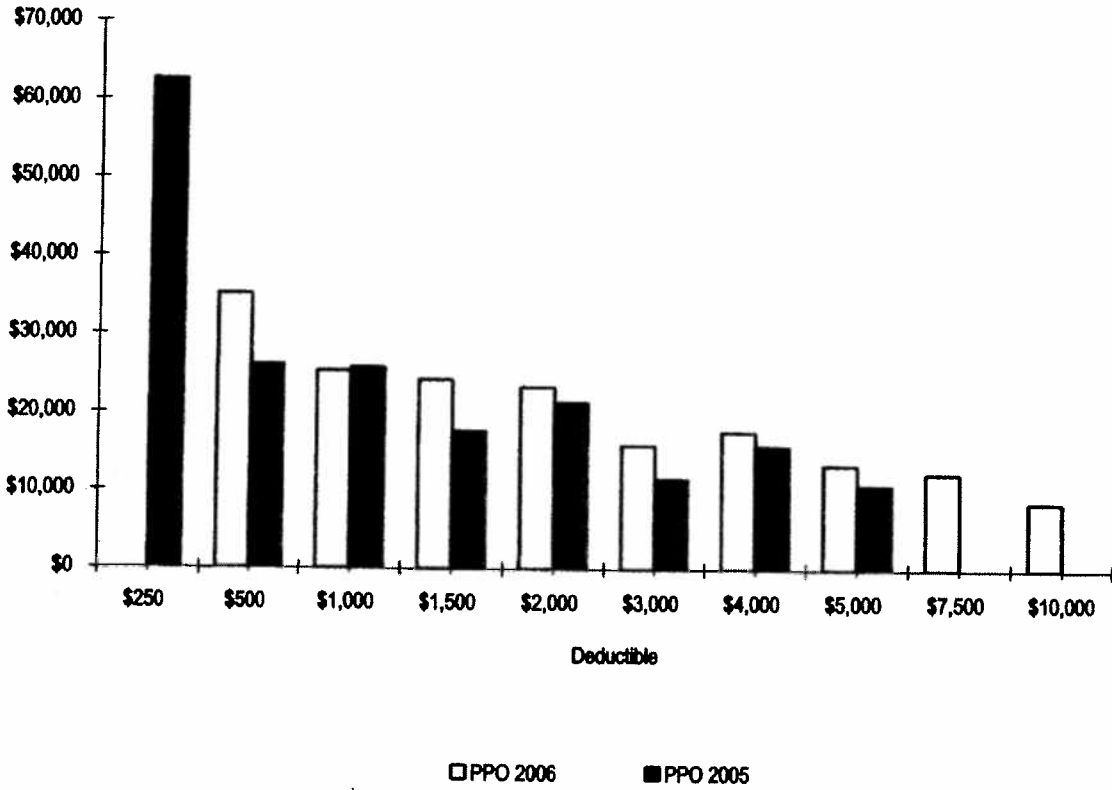
EXHIBIT XVI

Top 25 Medications by Dollar January 1, 2006 through December 31, 2006

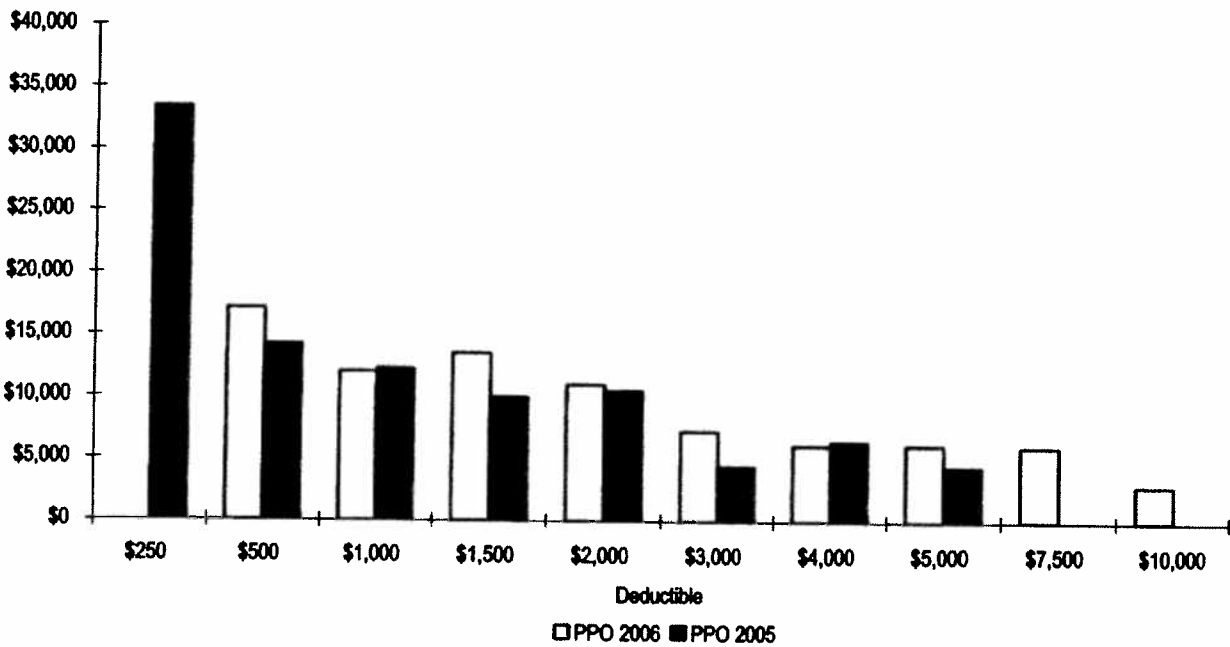
DRUG NAME	Total Paid	Total Prescriptions	Average Paid
Enbrel (Rheumatoid arthritis)	\$484,377	353	\$1,372.17
Lipitor (Cholesterol-lowering)	399,884	5,532	\$72.29
Avonex (Treatment for multiple sclerosis)	340,325	238	\$1,429.94
Recombinate (Antihemophilic factor)	327,801	22	\$14,900.05
Copaxone (Multiple sclerosis treatment)	312,464	183	\$1,707.45
Nexium (Gastric acid inhibitor)	264,411	2,083	\$126.94
Actos (Anti-diabetic agent)	236,518	1,701	\$139.05
Effexor XR (Antidepressant)	236,164	1,871	\$126.22
Avandia (Anti-diabetic agent)	216,011	1,722	\$125.44
Lantus (Antidiabetic agent)	196,296	2,158	\$91.89
CellCept (Immunosuppressant)	185,782	438	\$424.16
Prograf (Immunosuppressant)	184,391	527	\$349.89
Advair Diskus (Asthma)	181,208	1,173	\$154.48
Topamax (Anticonvulsant)	180,984	754	\$240.03
Prevacid (Gastric acid inhibitor)	175,658	1,309	\$134.19
Humalog (Antidiabetic agent)	175,427	1,387	\$126.48
Ablify (Antipsychotic)	167,375	428	\$391.06
Oxycodone (Analgesic)	165,588	699	\$236.89
Actiq (Analgesic)	160,831	98	\$1,641.13
Humira (Antirheumatic)	153,081	90	\$1,700.90
Rapamune (Immunosuppressant)	149,364	280	\$533.44
Zofran (Anti-nausea - for chemo patients)	145,575	131	\$1,111.26
Lamictal (Anticonvulsant)	142,213	714	\$199.18
Protonix (Gastric acid inhibitor)	138,350	1,284	\$107.75
Wellbutrin (Antidepressant)	138,196	1,110	\$124.50
Total Top 25	\$5,460,274	26,285	\$207.73
All other drugs	\$9,530,119	183,946	\$51.81
GRAND TOTAL	\$14,990,393	210,231	\$71.30

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL COVERED CHARGES AND PAYMENTS PER MEMBER BY DEDUCTIBLE

COVERED CHARGES PER MEMBER



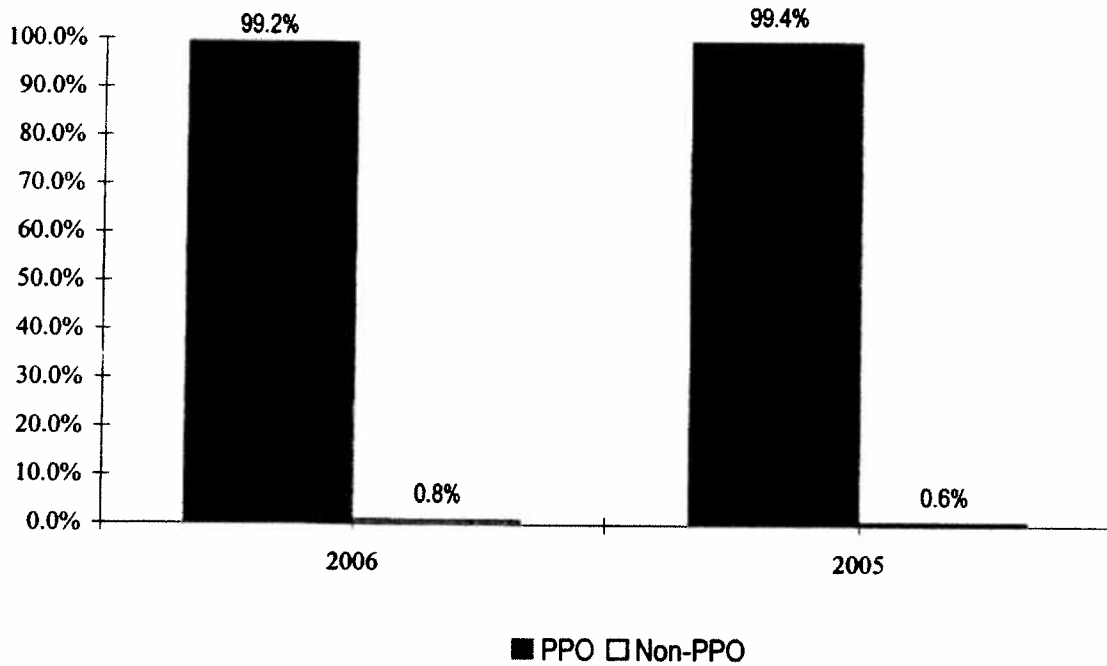
NET PAYMENTS PER MEMBER



**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
PAYMENT DISTRIBUTION BY PROVIDER CONTRACTING STATUS**

	2006		2005		
	<u>Payments</u>	<u>% of Total</u>		<u>Payments</u>	<u>% of Total</u>
PPO	\$53,349,890	99.2%	PPO	\$53,420,821	99.4%
Non-PPO	\$457,052	0.8%	Non-PPO	\$298,699	0.6%
Total	\$53,806,942	100.0%	Total	\$53,719,520	100.0%

PAYMENT DISTRIBUTION

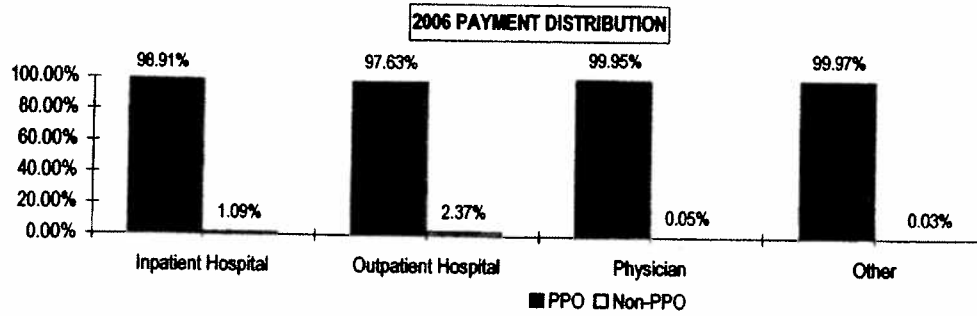


**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
PAYMENT DISTRIBUTION BY PROVIDER CONTRACTING STATUS
BY PLACE OF SERVICE**

2006

Inpatient Hospital			Outpatient Hospital		
	Payments	% of Total		Payments	% of Total
PPO	\$14,856,616	98.91%	PPO	\$11,693,653	97.63%
Non-PPO	\$164,054	1.09%	Non-PPO	\$283,755	2.37%
Total	\$15,020,670	100.00%	Total	\$11,977,408	100.00%

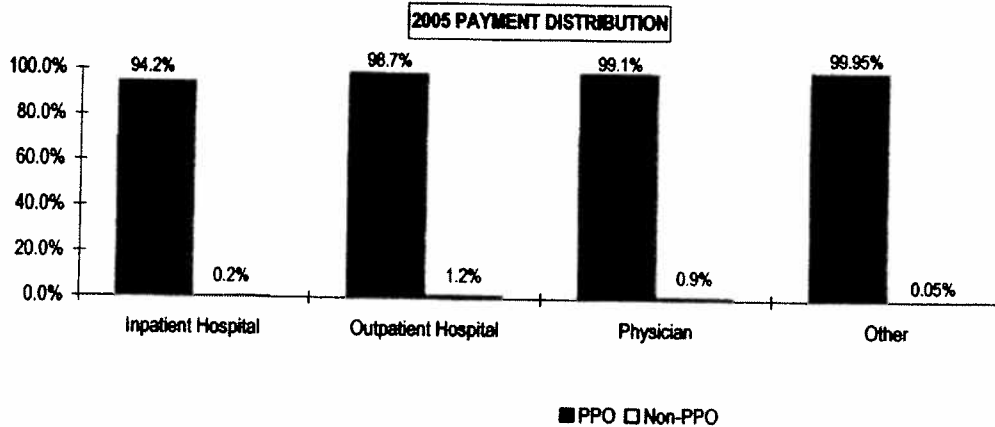
Physician			Other		
	Payments	% of Total		Payments	% of Total
PPO	\$11,503,802	99.95%	PPO	\$15,295,818	99.97%
Non-PPO	\$5,345	0.05%	Non-PPO	\$3,898	0.03%
Total	\$11,509,147	100.00%	Total	\$15,299,716	100.0%



2005

Inpatient Hospital			Outpatient Hospital		
	Payments	% of Total		Payments	% of Total
PPO	\$14,142,241	94.2%	PPO	\$11,816,943	98.7%
Non-PPO	\$31,926	0.2%	Non-PPO	\$146,839	1.2%
Total	\$14,174,167	94.4%	Total	\$11,963,782	99.9%

Physician			Other		
	Payments	% of Total		Payments	% of Total
PPO	\$11,824,886	99.1%	PPO	\$15,636,750	99.95%
Non-PPO	\$112,160	0.9%	Non-PPO	\$7,761	0.05%
Total	\$11,937,046	100.0%	Total	\$15,644,511	100.0%



NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL SAVINGS AND NET PAYMENTS AS A PERCENTAGE OF TOTAL CHARGES

