

2009
ANNUAL REPORT





May 31, 2010

The Honorable Rick Perry, Governor
The Honorable David Dewhurst, Lt. Governor
The Honorable Joe Straus, Speaker, House of Representatives
The Honorable Mike Geeslin, Commissioner of Insurance

Gentlemen:

On behalf of the Board of Directors of the Texas Health Insurance Pool, I am pleased to present the enclosed 2009 Annual Report, in accordance with Section 1506.057, Texas Insurance Code. This Report provides a summary of significant demographic, financial, and performance data for the past calendar year.

The Pool's enrollment rate was fairly stable throughout the year, with 26,556 Texans enrolled at year end, down slightly from the year-end 2008 figure of 26,908. Since the January 1998 inception of the program, the Pool has provided health insurance to more than 78,000 Texans who otherwise would have been uninsured. During 2009, the Pool paid \$273 million in medical and pharmacy benefits, while achieving significant healthcare cost savings for the Pool and its members. Member premiums covered 68% of total program expenses. The Pool collected ±\$80 million in assessment funding from insurance companies to cover costs projected to exceed member premiums. In addition, the Pool received \$6.3 million in federal grant funds in 2009.

Please contact me if you have any questions about the information contained within this Report.

Sincerely,

A handwritten signature in black ink that reads "Steve Browning". The signature is written in a cursive, flowing style.

Steve Browning
Executive Director

**2009 ANNUAL REPORT
OF THE
TEXAS HEALTH INSURANCE POOL**

TEXAS HEALTH INSURANCE POOL

2009 ANNUAL REPORT

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SECTION I
BACKGROUND OF THE POOL

SECTION I – BACKGROUND OF THE POOL

HISTORY & PURPOSE

The Texas Health Insurance Pool was created by the Texas Legislature to provide health insurance to eligible Texas residents who, due to medical conditions, are unable to obtain coverage from commercial insurers. The Pool also serves as the Texas alternative mechanism for individual health insurance coverage, guaranteeing portability of coverage to qualified individuals who lose coverage under a U.S. employer-based plan, as mandated by the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA). The Pool is a non-profit political subdivision of the State of Texas and is a 501(c)(26) entity, exempt from federal taxation.

The program continues to serve the State of Texas as an important “safety net” for individuals who have been denied health insurance coverage because of preexisting conditions, do not have other coverage options, and can afford the Pool’s premiums. The stated mission of the Pool’s Board of Directors is to:

“Foster public awareness of the Pool and provide eligible Texans with cost-effective health coverage that is consistent with major medical policies available in the commercial market.”

ADMINISTRATION

The Pool is governed by a nine-member Board of Directors, appointed by the Texas Commissioner of Insurance. In compliance with statute, the selected Board members represent diverse interests, including insurance consumers, insurance companies, health care providers, and insurance agents (refer to Section III, page 13, for a listing of Board members who served during the year).

The Board’s activities are supported by a full-time Executive Director who oversees the day-to-day operations of the program and works closely with the Pool’s current third-party administrators: Blue Cross and Blue Shield of Texas (BCBSTX) and Medco Health Solutions (Medco). Since inception of the program, BCBSTX has provided administrative services including enrollment, customer service, premium billing, and medical claims processing. Medco administers the Pool’s prescription drug benefit.

Ms. Betty DeLargy of Mitchell, Williams serves as the Pool’s legal counsel. PMB Helin Donovan conducted the audit of the 2009 financial statements. Actuarial services are provided by Milliman. A pharmacy claim audit was conducted by HealthLinX, which also provides prescription management consulting services.

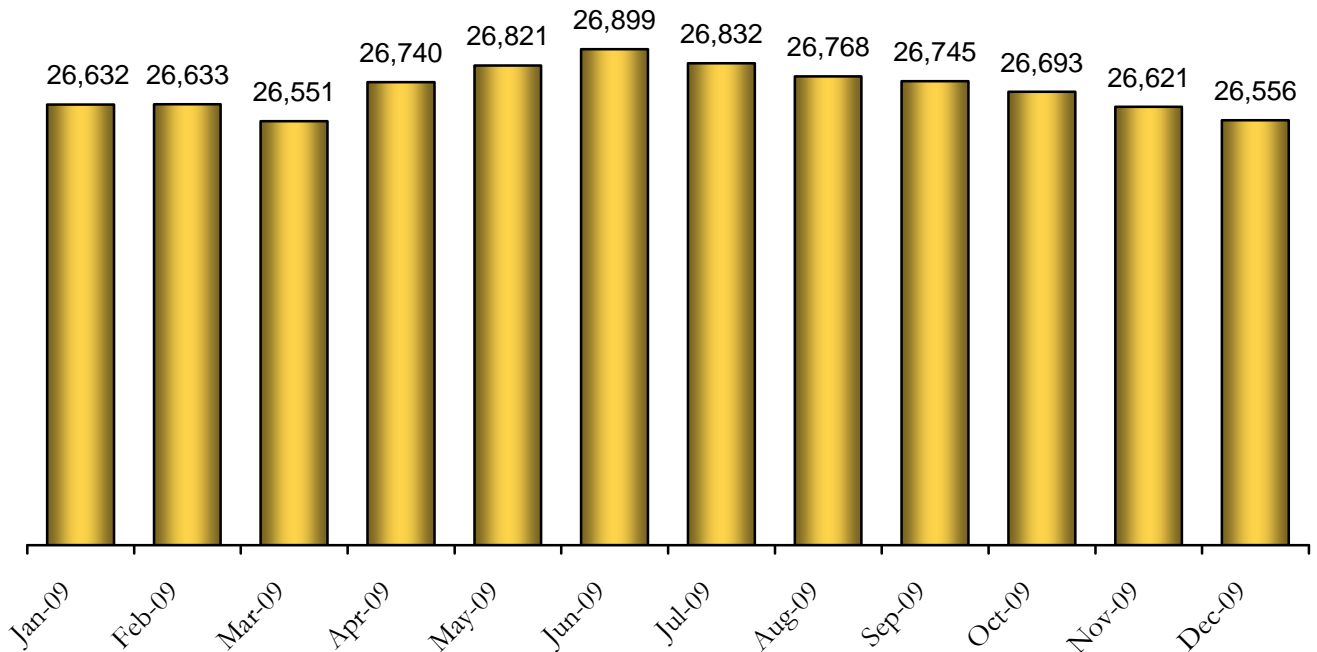
SECTION II
2009 PROGRAM HIGHLIGHTS

SECTION II – 2009 PROGRAM HIGHLIGHTS

DEMOGRAPHIC DATA

ENROLLMENT: In 2009, the Pool experienced a slight decrease in enrollment, ending the year with a total of 26,556 members. The Pool covered 33,621 individuals over the course of the year. Members enrolled in the Pool at year end had been covered for an average of 40 months; 50% have been enrolled for 37 months or more. Pool members reside in every metropolitan area of the state and in all but 4 Texas counties (Refer to Exhibit A, page 19). The counties with the highest enrollment levels are Harris (3,323) and Dallas (2,748).

THE TEXAS HEALTH INSURANCE POOL 2009 TOTAL ENROLLMENT BY MONTH

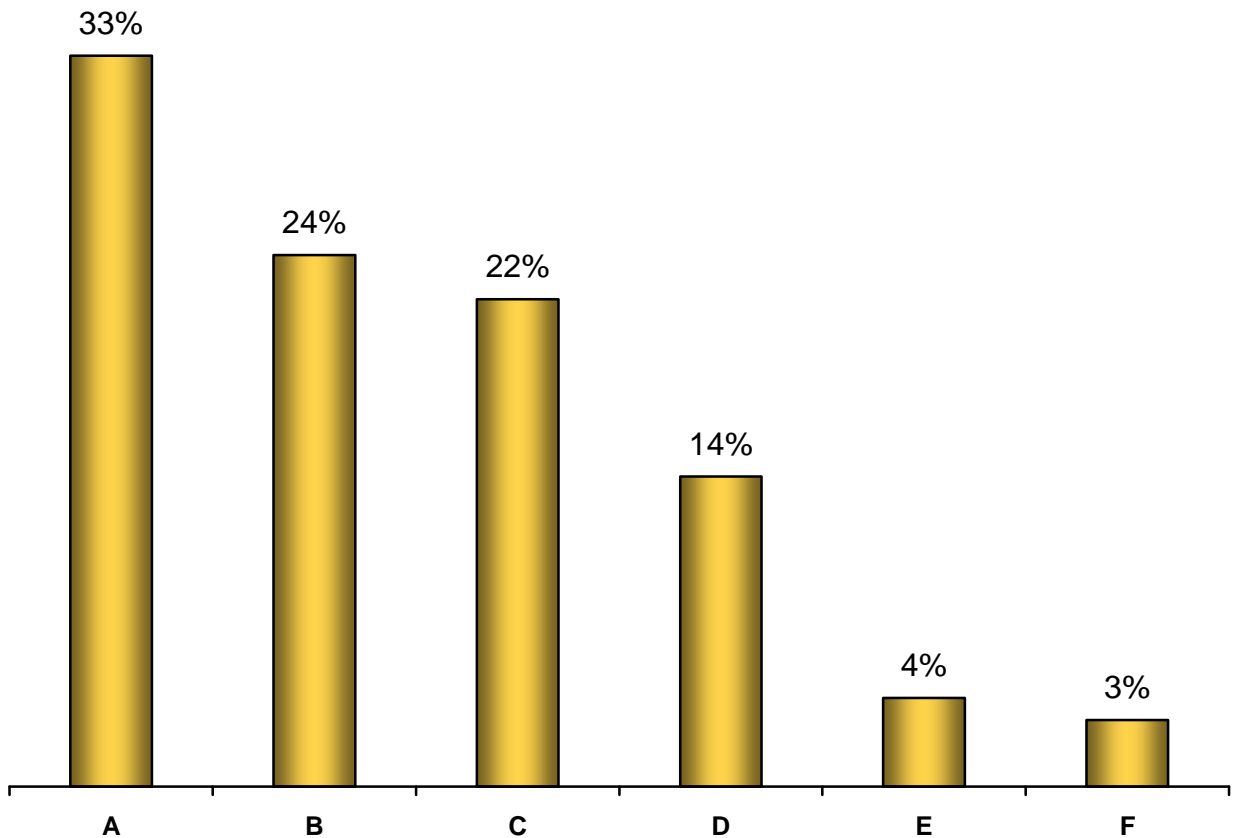


SECTION II – 2009 PROGRAM HIGHLIGHTS

DISENROLLMENT: Disenrollment statistics continue to reflect the high payment lapse rate associated with the Pool's statutory premium rates.

THE TEXAS HEALTH INSURANCE POOL 2009 DISENROLLMENT BY CATEGORY

- A - NON-PAYMENT OF PREMIUM/RATE INCREASE
- B - OBTAINED OTHER INSURANCE
- C - REACHED AGE 65
- D - NO REASON GIVEN/OTHER
- E - NON-RESPONSE TO CONTINUED ELIGIBILITY
- F - DECEASED



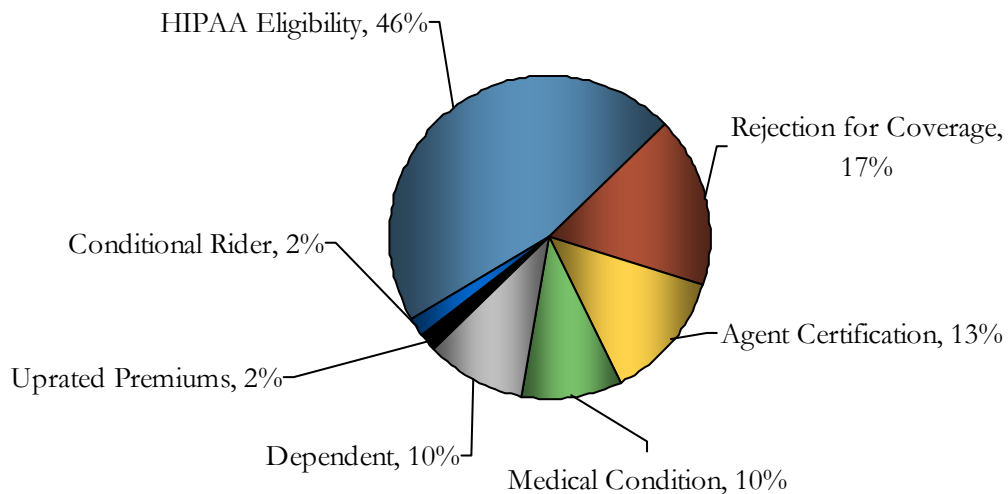
SECTION II – 2009 PROGRAM HIGHLIGHTS

ELIGIBILITY REQUIREMENTS: Texas residents under age 65, unless otherwise ineligible, qualify for the Pool if they can document at least one of the following specific eligibility criteria established by statute:

- Eighteen months of previous health insurance coverage, with no gap in coverage greater than 63 days, provided the last health insurance was through an employer, church, or government plan, as those terms are defined in the Employee Retirement Income Security Act of 1974. This is known as federal HIPAA eligibility.
- Rejection or refusal by an insurer to issue substantially similar individual health insurance, due to health reasons.
- Offer by an insurer to issue substantially similar individual health insurance, but only with a rider excluding coverage for a medical condition.
- Diagnosis of one of the medical conditions established by the Pool Board for automatic eligibility.
- Certification from an insurance agent that the applicant would be declined for substantially similar individual coverage by an insurer, due to a medical condition.

THE TEXAS HEALTH INSURANCE POOL 2009 ENROLLMENT ELIGIBILITY CATEGORIES

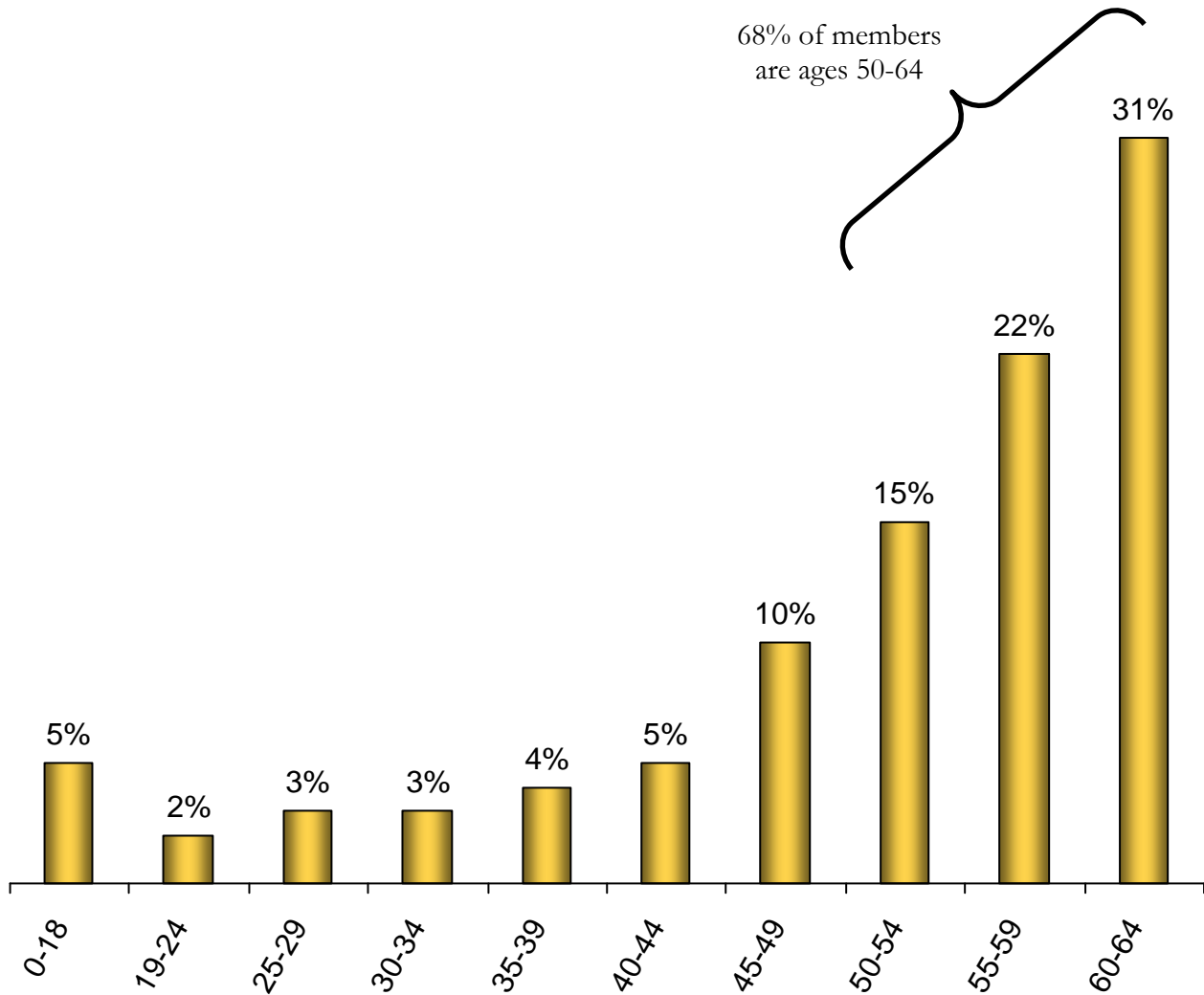
Of the Pool members covered at year-end, 46% enrolled as HIPAA eligibles, 17% were declined for individual insurance policies, 13% enrolled with agent certifications, 10% had qualifying medical conditions, and 4% had been offered individual insurance policies with medical condition waivers or at premium rates above Pool rates (members qualifying based on a premium rate enrolled before 2006, when that eligibility qualifier was discontinued by statute). 10% of members were enrolled as eligible dependents.



SECTION II – 2009 PROGRAM HIGHLIGHTS

GENDER & AGE DISTRIBUTION: As of year-end 2009, 53% of the Pool's members were women. The average member age was 51 years and 68% of the Pool's members were in the 50 to 64 age group.

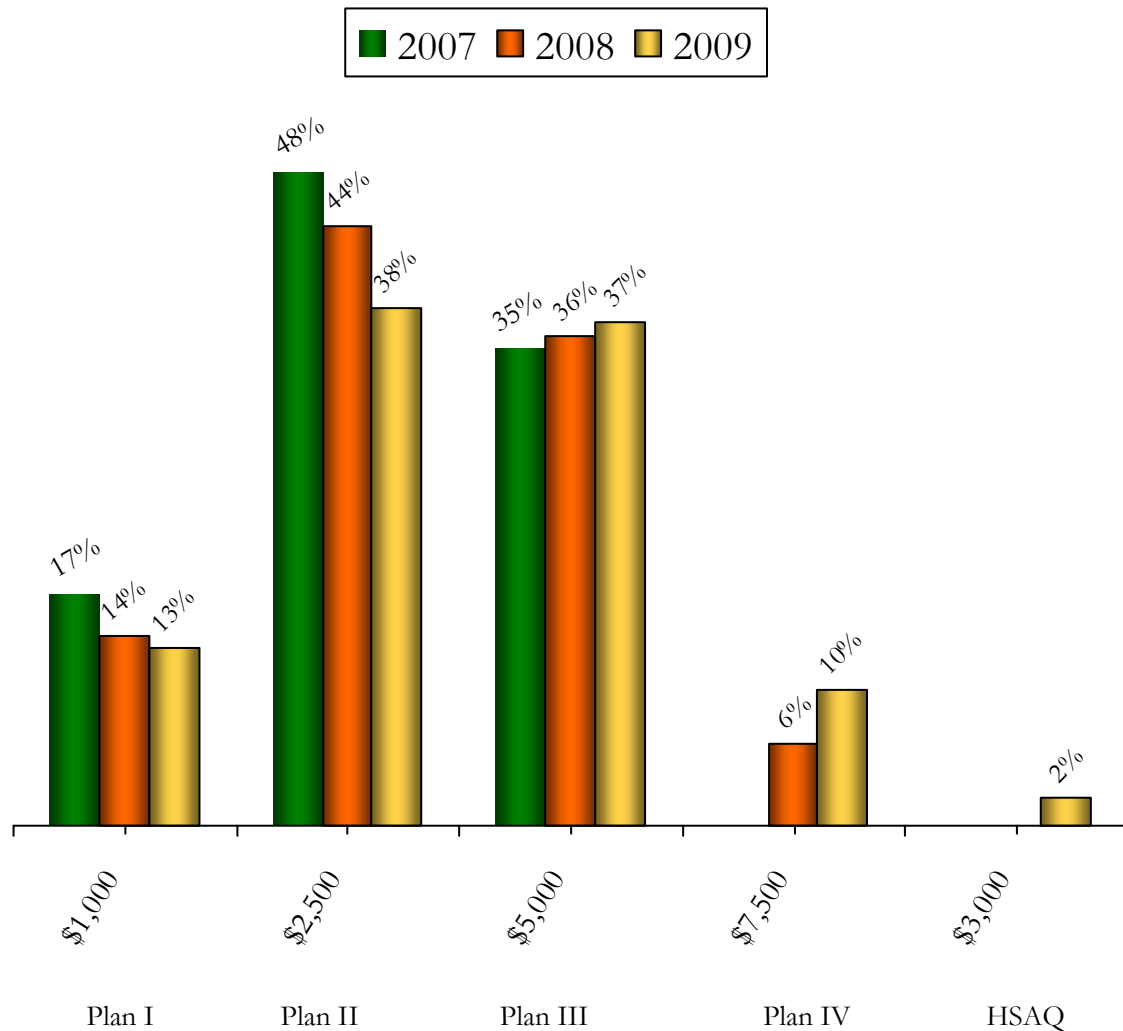
THE TEXAS HEALTH INSURANCE POOL 2009 MEMBERS BY AGE GROUP



SECTION II – 2009 PROGRAM HIGHLIGHTS

HEALTH PLAN DISTRIBUTION: Pool applicants have several deductible plan options. Medicare-disabled applicants had three plan options during 2009 and all other applicants had five choices. Of the Pool members enrolled at year end, 13% were in Plan I, 38% were in Plan II, 37% were in Plan III, 10% were in Plan IV (added January 2008), and 2% were in the HSA-qualified plan (added January 2009).

THE TEXAS HEALTH INSURANCE POOL 2009 ENROLLMENT BY PLAN



SECTION II – 2009 PROGRAM HIGHLIGHTS

FINANCIAL DATA, CUSTOMER SERVICE STATISTICS & SPECIAL PROGRAMS

NET LOSS: The Pool's final audited net loss for 2009 was \$87,121,331, including claim reserves (Refer to the Appendix, which starts on page 15, for complete 2009 audited financial information).

PREMIUMS EARNED & COLLECTED: In 2009 the Pool collected \$198,620,458 in premiums, while earned premiums for the year were \$199,169,934.

AVERAGE PREMIUM: During 2009 the average monthly premium paid per member was \$620, compared to the monthly average of \$593 in 2008.

CLAIMS PAID & INCURRED: Claims paid by the Pool during 2009 totaled \$273,347,726, 32% of which were for outpatient prescription drugs. A total of 651,913 medical claims and 917,087 prescription drug claims were processed during the year. As of December 31, 2009, the total claims reserve was \$38,690,000, an increase of \$6,450,000 from the prior year-end. The 2009 average incurred annual claims expense per member was \$10,475, up 9%.

ASSESSMENTS: In 2009 the Pool assessed \$77 million to 185 health insurers and HMOs.

INVESTMENT INCOME: In 2009 the Pool invested its excess funds in U.S. Treasuries, Treasury-based money market funds, and government-sponsored agency securities. During the year, the Pool's invested assets earned \$81,867.

ADMINISTRATIVE EXPENSES: Third-party administrator fees in 2009 totaled \$11,725,493. All other operating expenses, including professional fees, employee expenses, and agent referral fees, totaled \$1,097,087.

CONDITIONS TREATED: 42% of the amount of medical claims paid in 2009 related to treatment of Cancers, and Circulatory and Musculoskeletal system disorders (Refer to Exhibit B, page 20). The top 3 diagnoses, by medical claims paid, were Ischemic Heart Disease, Breast Cancer, and Spine Disorders. 70% of the number of outpatient prescriptions paid in 2009 related to treatment of cardiovascular conditions, the central nervous system, and the endocrine/metabolic systems (Refer to Exhibit C, page 22).

MEDICAL COST CONTAINMENT: The Pool utilizes the BlueChoice® preferred provider network. As of year-end, the BlueChoice® statewide network included ±768 hospital facilities and ±62,000 physicians and other providers. 98% of the Pool's medical claims were paid to preferred providers. Eligible network charges were discounted by an average of 57% under preferred provider contracts. These negotiated provider discounts reduced the Pool's 2009 medical claim costs by \$317 million.

MEDICAL MANAGEMENT: Through the use of medical management programs, such as utilization review and case management, the Pool ensures that patients are receiving the most appropriate level of care. These programs generated \$961,244 in savings during the year.

SECTION II – 2009 PROGRAM HIGHLIGHTS

HOSPITAL AUDITS: In addition to the various levels of internal audits performed as a part of the BCBSTX quality assurance program, outside auditors perform detailed medical claim audits and recover hospital overcharges, saving the Pool a total of \$541,649 in 2009.

MEDICAL CARE RATIO: The 2009 ratio was 136%, up from 133% in 2008. This ratio represents the relationship of incurred claims to earned premiums.

PHARMACY PROGRAMS & COST CONTAINMENT: Medco clinical and formulary management programs reduced Pool drug costs by ±\$14 million during the year. For the year, Medco network pharmacy contract pricing reduced the Pool's drug costs to \$37 million below usual and customary pricing and held non-specialty drug spend to a 2.3% increase. Through benefit design and member education, the use of generic drugs by Pool members increased to 60% of all scripts, up from 58%.

SUBROGATION: During 2009 the Pool recovered over \$531,000 from third parties through subrogation, a 16% increase over the prior year. At year-end, BCBSTX reported 256 active cases in progress and 838 potential files under investigation.

AGENT PARTICIPATION: 43% of the applications received by the Pool in 2009 were submitted with the assistance of a licensed insurance agent.

APPLICATIONS: The following represents application activity for the Pool in 2009.

2009 Applications	Change from 2008
Received: 7,962	5% increase
Approved: 6,830	4% increase

WEB SITE ACTIVITY: The Pool's web site continues to offer useful information to applicants, enrollees, agents and insurers, with ±187,000 visits to the site in 2009.

TELEPHONE ACTIVITY: In 2009 BCBSTX handled a total of 273,400 telephone inquiries related to the Pool, an increase of 3% from 2008. The average answer time for calls handled by a BCBSTX customer service representative was 45 seconds. Medco handled 38,000 phone calls during the year and averaged a 4-second answer time.

Average Speed of Answer for all phone inquiries was 40 seconds in 2009.

CUSTOMER SATISFACTION: The Pool sends customer service satisfaction survey forms to a random sample of members who cancelled coverage. During 2009, 80% of all survey respondents indicated they would recommend the Pool for coverage. The vast majority of negative comments related to the high premium rates required by statute.

FEDERAL GRANTS PROGRAM: In 2009 the Pool was awarded \$10.5 million from the federal risk pool grants program. The Board voted to allocate all grant funds to premium relief, so that the Pool was able to reduce the scheduled rate of premium increase for the year by 40%.

PREMIUM SUBSIDY PROGRAM: HB 2064, enacted by the 81st Texas Legislature, creates a premium subsidy program for lower income Pool enrollees. The program will be funded by a portion of the prompt pay late claim penalties paid by Insurers and HMOs to network hospitals and physicians. The Pool began collecting its share of the penalties January 1, 2010, and the premium subsidies will begin January 1, 2011.

SECTION III
BOARD & ADMINISTRATION

SECTION III – BOARD OF DIRECTORS & ADMINISTRATION

BOARD MEMBERS

D. Gregory Barbutti, Secretary/Treasurer
Austin, TX
Insured Representative

Richard C. Ott, CLU, LUTCF, Board Vice-Chair
Corpus Christi, TX
Industry Representative

Charles E. Baxter
Austin, TX
Public Representative (term ended 09/2009)

Victoria Paparelli, APRN
San Antonio, TX
Professional Representative

Gary C. Cole, Board Chair
Bullard, TX
Public Representative

William C. Rainey, M.D.
Abilene, TX
Insured Representative

Robert H. Emmick, Jr., M.D.
El Paso, TX
Professional Representative

Marinan Williams
Temple, TX
Industry Representative

Pati McCandless
Austin, TX
Industry Representative

POOL MANAGEMENT

Texas Health Insurance Pool
1701 Directors Blvd., Suite 120
Austin, Texas 78744
(512) 441-7665
Steven Browning, Executive Director
www.txhealthpool.org

POOL THIRD-PARTY ADMINISTRATORS

Blue Cross and Blue Shield of Texas
P.O. Box 660819
Dallas, TX 75266
(888) 398-3927

Medco Health Solutions, Inc.
Customer Service
8111 Royal Ridge Parkway
Irving, TX 75063
(800) 290-1708

APPENDIX
2009 FINANCIAL RESULTS

APPENDIX – 2009 FINANCIAL RESULTS

TEXAS HEALTH INSURANCE POOL
STATEMENT OF ADMITTED ASSETS, LIABILITIES, CAPITAL & SURPLUS
 (Statutory Basis)
 DECEMBER 31, 2009 AND 2008

<u>ASSETS</u>	<u>2009</u>	<u>2008</u>
Cash & Short-Term Investments	\$ 42,923,119	\$ 43,838,779
Premiums Due & Unpaid	223,075	118,487
Third Party Administrator- Collected Premiums	0	209,371
Assessments Receivable	38,729,513	44,122,920
Furniture & Equipment, Net of Depreciation	11,009	11,289
Other Assets	2,774	2,155
	<hr/>	<hr/>
Total Assets	<u>\$ 81,889,490</u>	<u>\$ 88,303,001</u>
<u>LIABILITIES, CAPITAL & SURPLUS</u>		
Liabilities		
Accounts Payable	\$ 1,811,454	\$ 1,027,845
Assessment Refunds	1,802,690	4,179,521
Unearned Premiums	9,816,594	10,470,853
Reserve for Losses	38,690,000	32,240,000
Advance-Interim Assessment	116,895,306	116,856,409
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Total Liabilities	<u>\$ 169,016,044</u>	<u>\$ 164,774,628</u>
Surplus		
Accumulated Regular Assessments Paid In	\$ 610,252,736	\$ 533,781,109
Cumulative Surplus (Deficit)	<u>(697,379,290)</u>	<u>(610,252,736)</u>
	<hr/>	<hr/>
Net Surplus (Deficit)	<u>\$ (87,126,554)</u>	<u>\$ (76,471,627)</u>
	<hr/>	<hr/>
Total Liabilities, Capital & Surplus	<u>\$ 81,889,490</u>	<u>\$ 88,303,001</u>

APPENDIX – 2009 FINANCIAL RESULTS

TEXAS HEALTH INSURANCE POOL STATEMENT OF REVENUES & EXPENSES (Statutory Basis)

FOR THE YEARS ENDED DECEMBER 31, 2009 AND 2008

<u>REVENUES:</u>	2009	2008
Premiums	\$ 199,169,934	\$ 194,709,039
Net Investment Income	81,867	1,572,287
Federal Grant	6,247,177	3,508,778
Total Revenues	\$ 205,498,978	\$ 199,790,104
<u>EXPENSES:</u>		
Claims Paid & Incurred	\$ 279,797,729	\$ 262,546,598
TPA Administrative Fees	11,725,493	12,654,941
Professional Fees	536,073	516,758
Payroll & Employee Benefits	299,555	268,706
Agent Referral Fees	130,150	127,075
Office Rent & Insurance	66,072	69,279
Postage/Printing/Supplies	35,028	29,925
Bank Fees/Charges	7,941	16,239
Travel Expenses	3,106	2,017
All Other Expenses	19,162	30,193
Total Expenses	\$ 292,620,309	\$ 276,261,731
NET LOSS	\$ (87,121,331)	\$ (76,471,627)
Change in non admitted assets	\$ (5,223)	\$ 0
NET SURPLUS (DEFICIT)	\$ (87,126,554)	\$ (76,471,627)

APPENDIX – 2009 FINANCIAL RESULTS

TEXAS HEALTH INSURANCE POOL STATEMENT OF CASH FLOWS (Statutory Basis)

FOR THE YEARS ENDED DECEMBER 31, 2009 AND 2008

	2009	2008
CASH FLOWS FROM OPERATING ACTIVITIES:		
Premiums Collected	\$ 198,620,458	\$ 195,428,416
Net Investment Income	81,869	1,572,287
Federal Grant	6,247,177	3,508,778
Benefits Under Policies	(273,347,726)	(264,866,598)
General Insurance Expenses	(11,905,145)	(16,903,464)
Agent Referral Fees	(130,150)	(127,075)
	\$ (80,433,517)	\$ (81,387,656)
 CASH FLOWS FROM FINANCING & MISC. ACTIVITIES:		
Net Interim Assessment	\$ 79,517,857	\$ 36,101,950
Other	0	(149,480)
	\$ 79,517,857	\$ 35,952,470
 NET INCREASE (DECREASE) IN CASH & EQUIVALENTS	\$ (915,660)	\$ (45,435,186)
CASH AND CASH EQUIVALENTS AT JANUARY 1	43,838,779	89,273,965
 CASH AND EQUIVALENTS AT DECEMBER 31	\$ 42,923,119	\$ 43,838,779

EXHIBITS

Pool Members by County December 2009

Exhibit A

Total Members: 26,556

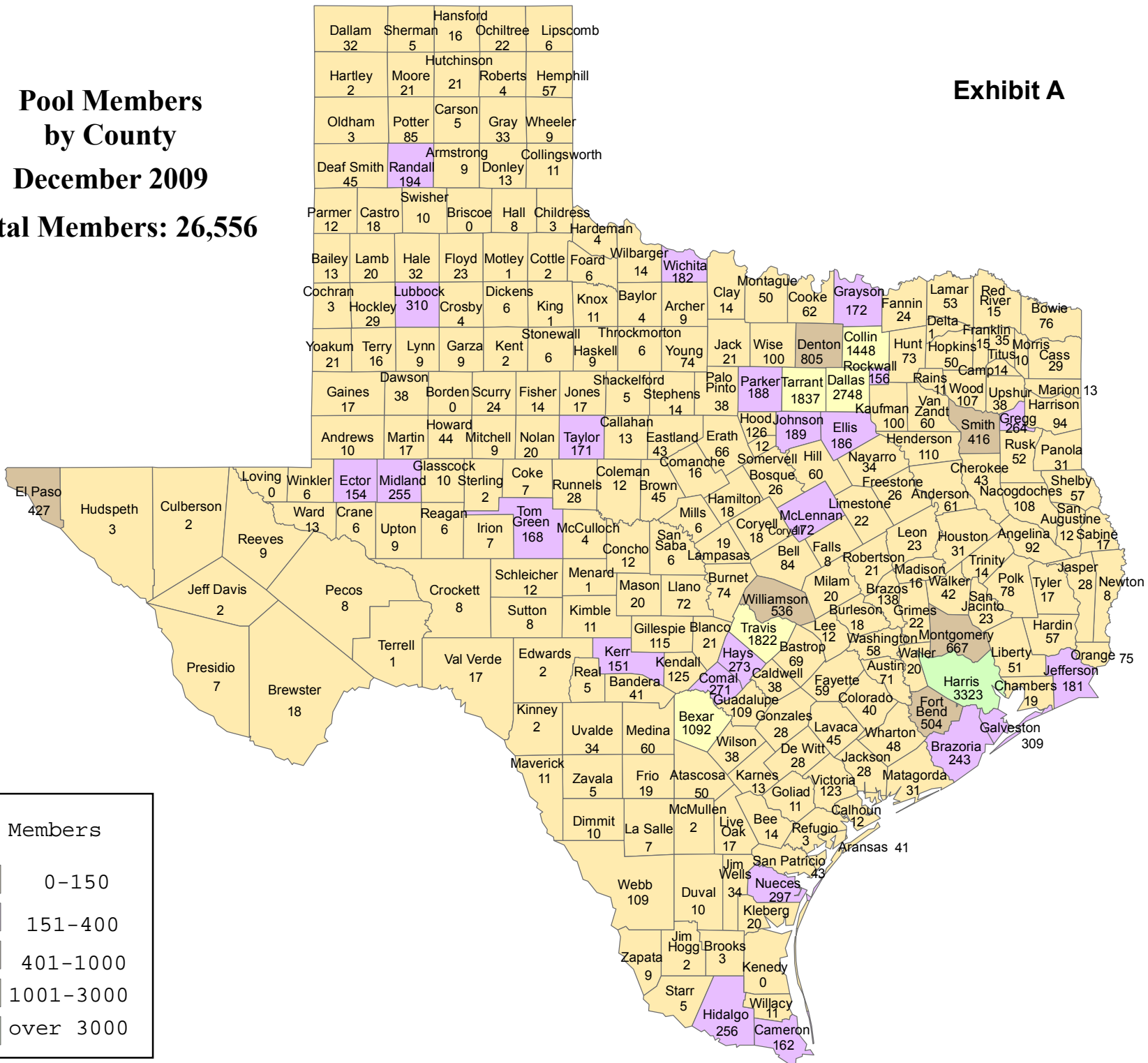
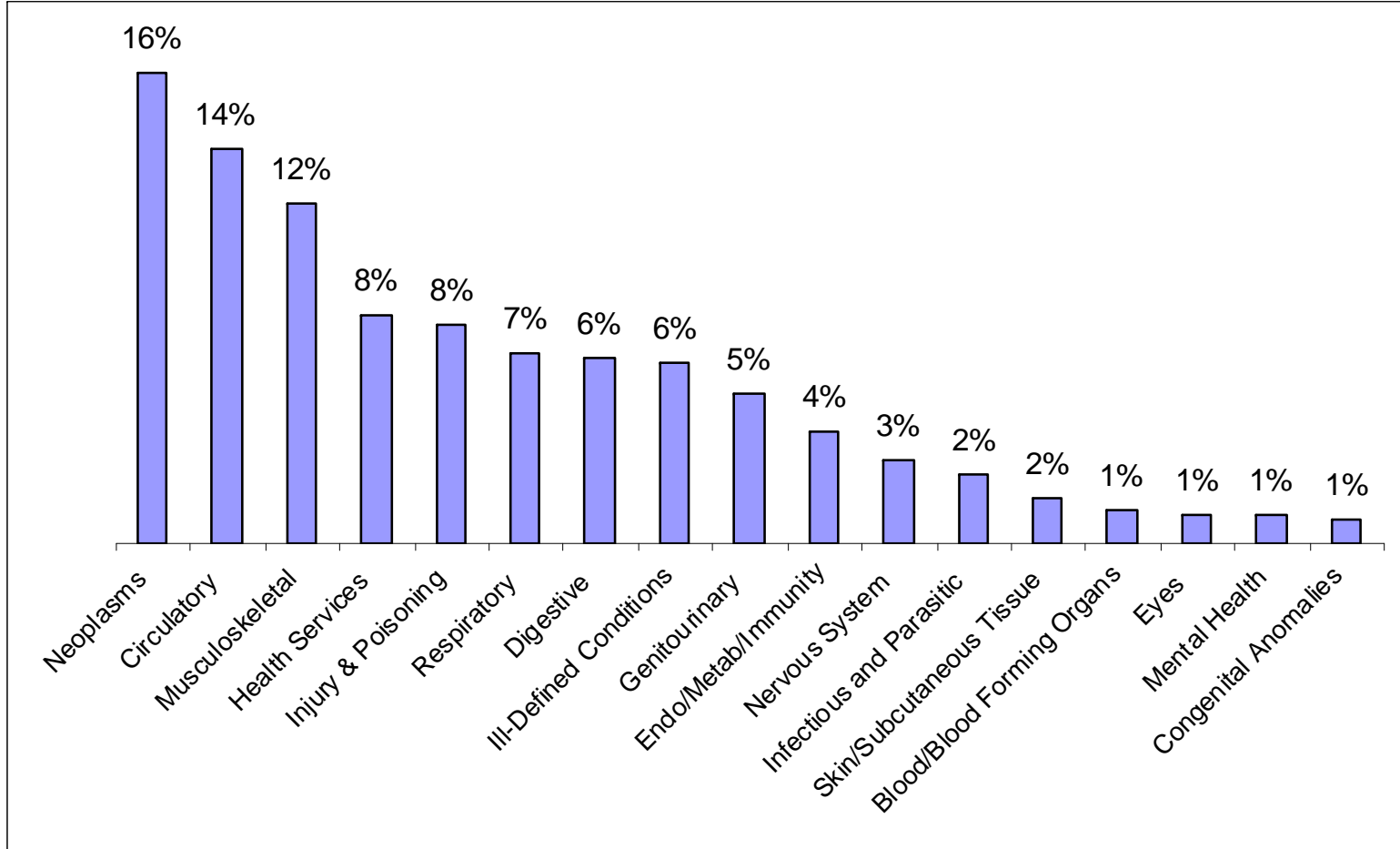


Exhibit B

Texas Health Insurance Pool
 Year 2009 Medical Claims Expenditures
 By ICD-9 Diagnostic Category¹
 By % of Total Benefits Paid



1. ICD-9 Diagnostic Category = a grouping of diagnosis codes into categories that largely correlate with body systems

Source: Blue Cross and Blue Shield of Texas

(Notes: See attached ICD-9 category descriptions and examples on page 21. Prescription drug program data shown separately.)

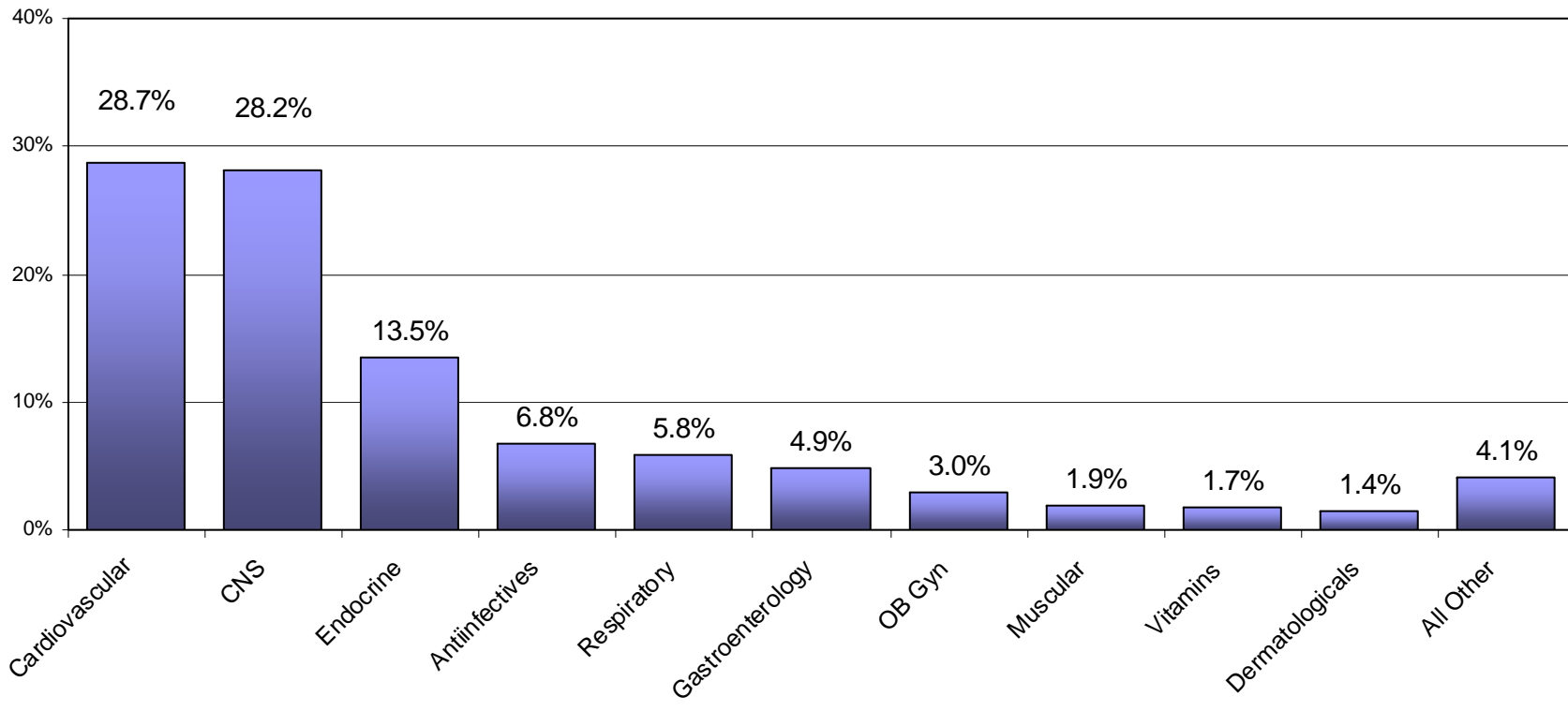
**TEXAS HEALTH INSURANCE POOL
ICD-9 DIAGNOSTIC CATEGORIES
DESCRIPTIONS AND EXAMPLES**

<u>ICD-9 DIAGNOSTIC CATEGORIES</u>	<u>DESCRIPTION</u>	<u>EXAMPLES</u>
Neoplasms	Benign, malignant and unspecified tumors	Hodgkins disease, leukemia, cancer
Circulatory System	Diseases and disorders of the circulatory system	Heart attack, angina, high blood pressure, aneurysm, stroke
Musculoskeletal System	Diseases and disorders of muscle/connective tissue	Arthritis, osteoporosis, spine disorders
Health Services	Factors influencing health status	Rehabilitation, immunization, annual physical
Injury and Poisoning	Injuries, poisonings, and toxic effect of drugs	Heat exhaustion, open wounds, poisoning
Respiratory System	Diseases and disorders of the respiratory system	Asthmas, bronchitis, emphysema
Digestive System	Diseases and disorders of the digestive system	Appendicitis, ulcer, hernia, gallbladder disorders
Ill-Defined Conditions	Symptoms, signs, abnormal lab results or other investigative procedures of unknown etiology	Fatigue, fever, cough
Genitourinary System	Diseases and disorders of the kidney, bladder and genitalia	Urinary obstruction, prostate disorders, renal failure, ovarian cyst
Endocrine/Metabolic/Immunity Disorders	Endocrine, nutritional, metabolic diseases and disorders, human immunodeficiency virus infections	Goiter, diabetes, malnutrition, vitamin deficiency, PKU, AIDS, HIV, autoimmune disease
Nervous System/Sense Organ Diseases	Diseases and disorders of the nervous system	Meningitis, cerebral palsy, Parkinson's, paraplegia, glaucoma
Infections and Parasitic Diseases	Infectious/parasitic diseases	Diphtheria, blood poisoning, measles, Lyme disease
Skin/Subcutaneous Tissue Disease	Diseases and disorders of skin and subcutaneous tissue	Boils, cysts, eczema, psoriasis
Blood Related Diseases	Diseases and disorders of blood/blood forming organs	Anemia, transfusion reaction, hemophilia
Eyes	Diseases and disorders of the eyes	Cataracts, macular degeneration, glaucoma
Mental Disorders	Mental diseases and disorders	Depression, psychosis, neurosis
Congenital Anomalies	Congenital conditions and disorders	Spina bifida, cleft palate, congenital anomalies of organs

ICD-9 Diagnostic Category = a grouping of diagnosis codes into categories that largely correlate with body systems

Exhibit C

**Texas Health Insurance Pool
Year 2009 Prescription Drug Program
Claims by Drug Class by Percent of Total Number of Prescriptions**



Source: Medco Health Solutions

(Notes: See attached Drug Class category descriptions and examples on page 23.)

Texas Health Insurance Pool
 Prescription Drug Program Drug Classes
 Descriptions and Examples

Therapeutic Category	Examples of Drug Categories	Examples of Common Drugs
Cardiovascular, Hypertension, & Lipids	Lipid/cholesterol lowering agents, beta blockers, angiotensin II receptor blockers, ACE inhibitors, thiazide & related diuretics	Lipitor, lisinopril, simvastatin, Crestor, amlodipine besylate
Autonomic & CNS Drugs, Neurology, & Psychology	Anticonvulsants, misc. antidepressants, combination narcotic analgesics, SSRIs, anxiolytics	Hydrocodone/acetaminophen, alprazolam, zolpidem tartrate, clonazepam, Cymbalta
Endocrine/Diabetes	Oral hypoglycemic agents, thyroid hormones, insulin therapy, adrenal hormones, blood glucose monitoring devices & supplies	Levothyroxine sodium, Synthroid, metformin, Actos, prednisone
Anti-Infectives	fluoroquinolones, erythromycins & other macrolides, HIV/AIDS therapy, penicillins, miscellaneous antivirals	Azithromycin, Levaquin, amoxicillin, ciprofloxacin, SMZ/TMP
Respiratory, Allergy, Cough & Cold	Misc. Pulmonary Agents, antihistamines, intranasal steroids, beta agonist inhalers, antitussive combinations	Singulair, fexofenadine HCl, fluticasone propionate, Advair Diskus, promethazine HCl
Gastroenterology	Proton Pump Inhibitors, Misc. Gastrointestinal Agents, antispasmodics, bowel evacuants, antivertigo & antiemetic agents	Nexium, omeprazole, pantoprazole sodium, metoclopramide HCl, Prevacid
Obstetrics & Gynecology	Estrogens, monophasic/biphasic/triphasic agents, estrogen combinations, progestins, diaphragms & other non-oral contraceptives	Premarin, estradiol, Vivelle-DOT, Prempro, Vagifem
Musculoskeletal & Rheumatology	Osteoporosis therapy, gout therapy, misc. rheumatological agents	allopurinol, Boniva, alendronate sodium, Enbrel, Evista
Vitamins, Hematinics, & Electrolytes	Potassium, vitamins & hematinics, misc. nutrition products, other electrolytes	potassium chloride, Vitamin D, folic acid, Klor-Con, Metanx
Dermatologicals/Topical Therapy	Therapy for acne, topical antifungals, topical antibacterials, topical corticosteroids, misc. dermatologicals	Mupirocin, clobetasol propionate, triamcinolone acetonide, clotrimazole/betamethasone, fluocinonide