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To Whom It May Concern:

Millennium Consulting Group reviewed Family Health Partner's 2003 Annual Statement for errors, omissions and inaccuracies. They also assisted in responding to NAIC and state inquiries throughout 2004. Beginning third quarter 2004, Family Health Partners contracted with Millennium Consulting Group to prepare the quarterly and annual statements including risk-based capital and supplemental filings. In addition, Millennium Consulting Group prepares a regional competitor analysis based off of quarterly statutory financial statements for Family Health Partner's management.

Millennium provides prompt response to inquiries and keeps our company updated on changes in NAIC statutory regulations and annual filing instructions pertinent to our company.

For preparation of NAIC filings, all communications with Millennium are conducted electronically or by telephone. FHP provides Millennium with trial balance and report summaries. Millennium provides electronic and paper copies of report filings and supporting workpapers.

Family Health Partners is a Missouri based HMO, established in 1996, that provides medical, dental, pharmacy and behavioral health benefits for 50,000+ Missouri Medicaid lives.

I recommend Millennium Consulting group as a solution to filing timely and accurate statutory financial statements.

Sincerely,

Suzie Dunaway
Director of Finance
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