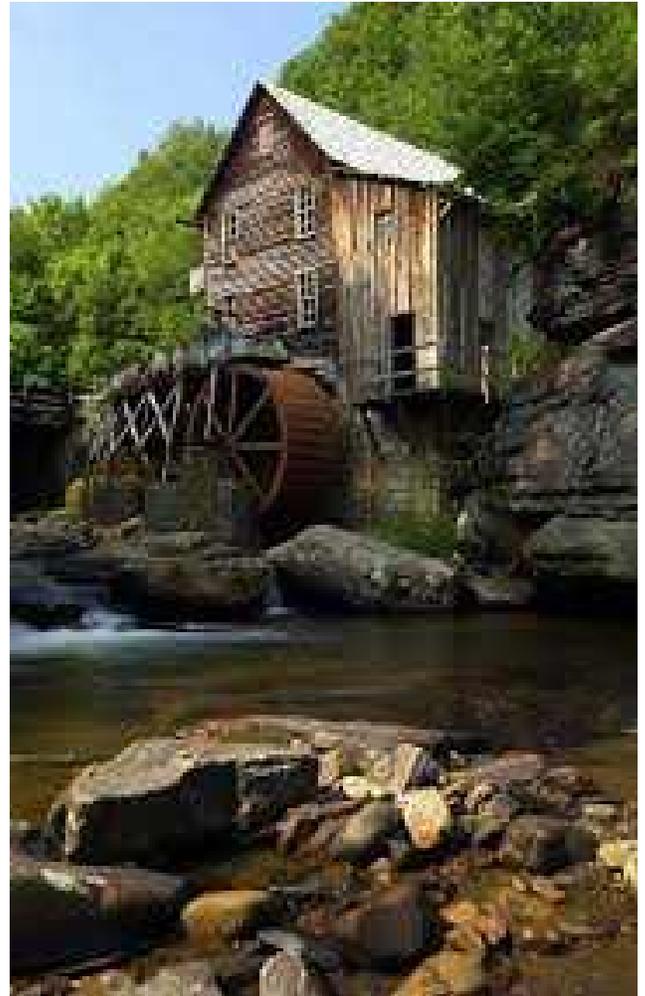


ACCIDENT AND HEALTH INSURANCE MARKET REPORT 2016

Including data from 2010-2015
July 20, 2016



State of West Virginia
Offices of the Insurance
Commissioner
900 Pennsylvania Avenue
Charleston, WV 25305-0540

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I. Introduction

Healthcare has changed over the past six years since the passage of the Patient Protection and Affordable Care Act (PPACA), commonly referred to as the Affordable Care Act (ACA). This report will provide an overview of the ACA and the other lines of private health and accident insurance that are regulated by the West Virginia Offices of the Insurance Commissioner (WVOIC).

There are two basic types of Health Insurance Coverage, private and public. Private health insurance is offered by insurance companies to individuals and businesses. Public health insurance is offered by government agencies to the lower income and elderly population. The WVOIC regulates Private Health Insurance. Group self-insured plans are regulated by the Federal Government under The Employee Retirement Income Security Act of 1974 (ERISA). ERISA pre-empts state law.

The lines of Private Health Insurance that WVOIC regulate are: Comprehensive Major Medical, Dental, Vision, Disability, Long-term Care, Medicare Supplements and Mini-Medical Plans (Limited Benefit Plans).

II. Comprehensive Major Medical Coverage

The Affordable Care Act

The ACA was signed in to United States federal law on March 23, 2010. Its stated purpose was to increase the quality and affordability of health insurance, lower the uninsured rate by expanding public and private insurance coverage, and reduce the costs of healthcare for individuals and the government. The law introduced mandates, subsidies and insurance marketplaces. The law requires insurance companies to cover all applicants within new minimum standards and offer the same rates regardless of pre-existing conditions or gender.

Some of the significant reforms of the ACA are:

- J) Guaranteed issue – prohibits insurers from denying coverage to individuals due to pre-existing conditions, and it requires insurance companies to offer the same premium price to all applicants of the same age and geographical location without regard to gender. The only condition a policy can be additionally rated is tobacco use.
- J) Essential Health Benefits (EHBs) for health insurance policies are established. The ten benefits include:
 - o Ambulatory patient services
 - o Emergency services
 - o Hospitalization
 - o Maternity and newborn care
 - o Mental health and substance use disorder services, including behavioral health treatment
 - o Prescription drugs
 - o Rehabilitative and habilitative services and devices
 - o Laboratory services
 - o Preventative and wellness services and chronic disease management
 - o Pediatric services, including dental and vision care (pediatric oral services may be provided by a stand-alone plan)
- J) Policies having the EHB's and meeting the other guidelines of the ACA are called "Qualified Health Plans" (QHPs)
- J) The Individual Shared Responsibility Payment Mandate that requires all individuals not covered by an employer sponsored health plan, Medicaid, Medicare or other public insurance programs to secure an ACA approved policy or pay a penalty (unless certain requirements are met to receive an exemption from the Internal Revenue Service (IRS)).

- J Advanced Premium Tax Credits (APTC) can be received to help individuals pay their health insurance premium. The APTC can be available to individuals and families whose incomes are between 100% and 400% of the federal poverty level (FPL). The FPL changes annually at open enrollment.
- J The Health Insurance Marketplace is a new way to buy health insurance. West Virginia uses the Federal Marketplace platform at Healthcare.gov to offer plans to our consumers.
- J Medicaid expansion is an available option to states under the ACA. The Medicaid expansion includes coverage for individuals and families whose income is below 139% of the federal poverty level. West Virginia expanded Medicaid in 2014.
- J Dependents regardless if married, a student, or no longer living with their parents are eligible to remain on their parents insurance until the age of 26.
- J Insurance companies cannot impose a lifetime dollar limit on Essential Health Benefits.
- J Insurance companies are prohibited from charging co-payments, co-insurance, or deductibles for preventative care with a Level A or B rating from the United States Prevention Services Task Force (USPSTF).
- J An employer mandate is in effect for businesses employing fifty or more fulltime equivalent employees. If the business does not offer health insurance or does not offer affordable health insurance and their employees buy health insurance and receive an APTC, then the business will pay a tax penalty.

Partnership State

West Virginia is a “Partnership State”. Meaning that the State has chosen to take on the functionalities of Consumer Assistance (education and outreach) and Plan Management (prior approval) related to the Marketplace. WV received an Establishment Grant and Cooperative Agreement Grant for Establishing In-Person Assistance from the Centers for Medicare and Medicaid Services (CMS). These Grants provided the State funds to carry out the new requirements of the ACA.

As a Partnership State, West Virginia consumers experience ‘The Marketplace’ as an online portal at Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive APTCs, if financially eligible.

Consumer Assistance

The Consumer Assistance function required the State to develop an In-Person Assistance (IPA) Program to help individuals with the enrollment process. The assister/navigator is an impartial and free service to consumers. The IPA program was active in 2014 and 2015. Certified Application Counselors (CACs) and navigators are available throughout West Virginia. In addition, licensed health insurance agents and brokers may enroll individuals, small employers and employees in coverage through the Marketplace. Federal and state training and certification requirements apply to agents, brokers, navigators and CACs who enroll or assist consumers in the Marketplace.

Plan Management

West Virginia is a prior approval state. A prior approval state requires insurance companies to file their rates, forms, rules and advertising and receive approval from the state before implementing. W. Va. Code §33-6-8, 33-15-1b & 33-16B-1, is the primary authority for WV to review and recommend Qualified Health Plans (QHPs) for certification.

West Virginia Marketplace Enrollment

The ACA only allows enrollment during the Open Enrollment Period (OE) for each plan year, unless an individual has a qualifying event that allows for a “Special Enrollment Period” (SEP). Following are the Open Enrollment dates.

Marketplace Open Enrollment		
	Enrollment Dates	Marketplace Plan Year
Open Enrollment 1 (OE1)	October 1, 2013 - March 31, 2014	2014
Open Enrollment 2 (OE2)	November 15, 2014 - February 15, 2015	2015
Open Enrollment 3 (OE3)	November 1, 2015 - January 31, 2016	2016
Open Enrollment 4 (OE4)	November 1, 2016 - January 31, 2017	2017
Open Enrollment 5 (OE5)	November 1, 2017 - January 31, 2018	2018
Open Enrollment 6 (OE6)	November 1, 2018 - December 15, 2018	2019
All Future Years	November 1 - December 15	

During OE1 and OE2, Highmark West Virginia was the only insurance carrier offering coverage on the Marketplace through Healthcare.gov. In OE3, Highmark WV continued offering statewide coverage and was joined by CareSource which offered coverage in ten counties.

Following are the enrollment numbers for individuals that enrolled directly through Healthcare.gov for a Marketplace Plan in West Virginia.

- ❖ 2016 – 37,284
- ❖ 2015 – 33,421
- ❖ 2014 – 19,856

West Virginia expanded their Medicaid program under the ACA. This has increased the number of West Virginians on Medicaid by approximately 160,000. Medicaid is regulated by WV Department of Health and Human Resources. For more information about Medicaid and the WV expansion please click [here](#).

Following are snapshots of the Health Insurance Market in 2015 and in 2010 before the ACA was enacted.

Individual Comprehensive Major Medical

In 2015 the West Virginia Individual Comprehensive Major Medical Insurance earned premiums were \$226,619,749 with enrollment of 46,211 covered lives compared to 2010 (pre-ACA) earned premiums of \$71,700,703 and enrollment of 22,255.

2015 Top 10 Carriers of Individual Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 212,324,154	42,431
707	62286	Golden Rule Ins Co	\$ 9,316,017	2,693
19	69477	Time Ins Co	\$ 2,477,174	423
1	95109	Aetna Hlth Inc PA Corp	\$ 400,687	103
707	97179	UnitedHealthcare Life/Am Medical Securi	\$ 384,001	63
176	25178	State Farm Mut Auto Ins Co	\$ 362,705	50
19	65080	John Alden Life Ins Co	\$ 350,860	96
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 282,517	58
707	79413	UnitedHealthcare Ins Co	\$ 238,213	61
264	66087	Mid West Natl Life Ins Co Of TN	\$ 215,513	-
		Others (16 Companies)	\$ 267,908	233
			\$ 226,619,749	46,211

2010 Top 10 Carriers of Individual Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 35,710,164	9,248
707	62286	Golden Rule Ins Co	\$ 12,757,438	5,150
19	69477	Time Ins Co	\$ 5,133,719	1,785
264	97055	Mega Life & Hlth Ins Co The	\$ 4,051,896	1,341
19	65080	John Alden Life Ins Co	\$ 2,236,031	753
3527	70629	World Ins Co	\$ 1,600,001	618
1	60054	Aetna Life Ins Co	\$ 1,298,817	444
707	97179	American Medical Security Life Ins C	\$ 1,297,269	323
707	79413	UnitedHealthcare Ins Co	\$ 1,284,885	396
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 1,246,860	265
		Others (39 Companies)	\$ 5,083,623	1,932
			\$ 71,700,703	22,255

Small Group Comprehensive Major Medical

In 2015 the West Virginia Small Group Comprehensive Major Medical Insurance earned premiums were \$264,062,473 with 46,785 covered lives compared to 2010 (pre-ACA) earned premiums of \$321,514,811 with 73,758 covered lives.

2015 Top 10 Carriers of Small Group Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 209,689,345	37,975
1137	81973	Coventry Hlth & Life Ins Co*	\$ 17,299,065	-
1	60054	Aetna Life Ins Co	\$ 12,490,810	5,630
1	95408	Carelink Hlth Plans Inc/Coventry*	\$ 10,198,286	-
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 7,247,488	1,252
707	79413	UnitedHealthcare Ins Co	\$ 2,434,397	490
7	13935	Federated Mut Ins Co	\$ 1,849,044	433
1297	60016	THP Ins Co	\$ 1,041,644	177
1	95109	Aetna Hlth Inc PA Corp	\$ 942,743	729
707	96940	Optimum Choice Inc	\$ 379,166	50
		Other (4 Companies)	\$ 490,485	49
			\$ 264,062,473	46,785
		*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna Life Ins Co		

2010 Top 10 Carriers of Small Group Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 161,027,423	35,493
1137	81973	Coventry Hlth & Life Ins Co	\$ 85,835,794	24,132
707	79413	UnitedHealthcare Ins Co	\$ 20,256,392	3,559
1	95408	Carelink Hlth Plans Inc	\$ 9,597,553	1,358
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 9,394,593	2,044
276	62863	Trustmark Life Ins Co	\$ 6,911,578	1,142
332	61271	Principal Life Ins Co	\$ 6,646,350	1,258
19	65080	John Alden Life Ins Co	\$ 3,911,028	786
1297	60016	THP Ins Co	\$ 3,573,464	1,040
	74322	Medical Benefits Mut Life Ins Co	\$ 2,870,714	950
		Other (14 Companies)	\$ 11,489,922	1,996
			\$ 321,514,811	73,758

Large Group Comprehensive Major Medical

In 2015 the West Virginia Large Group Comprehensive Major Medical Insurance earned premiums were \$736,736,635 with 145,314 covered lives compared to 2010 (pre-ACA) earned premiums of \$728,531,395 with 156,224 covered lives.

2015 Top 10 Carriers of Large Group Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 606,950,490	112,030
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 68,828,082	18,750
1297	60016	THP Ins Co	\$ 22,535,328	5,647
1	60054	Aetna Life Ins Co	\$ 13,957,223	3,854
1	81973	Coventry Hlth & Life Ins Co*	\$ 8,989,117	-
1	95408	Carelink Hlth Plans Inc/Coventry*	\$ 7,009,242	-
901	67369	Cigna Hlth & Life Ins Co	\$ 4,756,711	761
707	79413	UnitedHealthcare Ins Co	\$ 1,790,366	3,709
450	65781	Madison Natl Life Ins Co Inc	\$ 641,002	131
1	95109	Aetna Hlth Inc PA Corp	\$ 631,787	148
		Other (4 Companies)	\$ 647,287	284
			\$ 736,736,635	145,314
		*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna Life Ins Co		

2010 Top 10 Carriers of Large Group Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 558,320,180	117,697
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 74,762,186	21,012
1	95408	Carelink /Coventry Hlth*	\$ 35,452,633	4,245
1	81973	Coventry Hlth & Life Ins Co	\$ 28,979,757	7,136
707	96940	Optimum Choice Inc	\$ 9,618,039	1,873
707	79413	UnitedHealthcare Ins Co	\$ 6,804,205	736
901	62308	Connecticut Gen Life Ins Co	\$ 6,462,602	1,160
1297	60016	THP Ins Co	\$ 5,980,235	1,607
812	62375	Consumers Life Ins Co	\$ 1,647,413	401
730	61271	Principal Life Ins Co	\$ 174,319	-
		Other (4 Companies)	\$ 329,826	357
			\$ 728,531,395	156,224

III. Medicare Coverage

Medicare is the national health insurance program for people age 65 or older, some people under age 65 with disabilities and people with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or kidney transplant. ONLY the Medicare Supplement is regulated by WVOIC.

-) **Medicare Part A** is government-provided hospital insurance under Medicare that helps cover inpatient care in hospitals, skilled nursing facility, hospice, and home health care. There is usually no cost for Part A coverage, it is referred to as “Premium Free Part A”. If you are required to pay a premium for Part A it can cost up to \$411 monthly. This may apply if you and your spouse have not worked or only paid into Medicare for a minimum number of quarters.
-) **Medicare Part B** is optional government-provided medical insurance under Medicare that helps cover medically-necessary services like doctors’ services, outpatient care, durable medical equipment, home health services, and other medical services, along with some preventive services. Unlike Part A, Part B requires covered individuals to pay premiums.
-) **Medicare Part C** or Medicare Advantage is a private company alternative to the original Medicare plan. Medicare Advantage plans provide care under contract to Medicare. They may provide benefits like coordination of care or reducing out-of-pocket expenses. Some plans may offer additional benefits, such as prescription drugs. There are two types of Medicare Advantage plans: Medicare Managed Care Plan and Medicare Private Fee-for-Service plans.
-) **Medicare Part D** is optional prescription drug coverage under Medicare. Part D may be offered as a benefit under Medicare Parts A, B, or C or under a stand-alone private policy.
-) **Medicare Supplement** or Medigap Policy is a private sector health plan filling gaps in Medicare Part A and B coverage that arise from deductibles, copays and exclusions. Medicare Supplement plans must meet one of a set of defined benefit schedules and only one may be sold to any individual. These plans are regulated both by the state and the federal government. Medicare Supplements are regulated under WV Code §33-16-3d and WV Code §33-28-5b.

Following is an Exhibit of the West Virginia Medicare Supplement Market in 2015.

2015 Medicare Supplement Carriers				
Group Code	Cocode	Name	Earned Premium	Covered Lives
707	79413	UnitedHealth	84,206,296	38,902
812	54828	Highmark	18,406,344	7,477
261	69868	United of	10,748,551	4,037
1	68500	Contiental Tenn	9,178,456	5,057
261	13100	Omaha Ins Nebraska	6,779,482	5,499
233	61263	Bankers Life II	3,985,433	1,063
176	25179	State Farm	3,982,114	1,794
233	62065	Colonial Penn	3,618,382	1,973
587	61239	Bankers F	3,506,744	1,411
119	73288	Humana	3,374,755	1,534
		Other(67 Companies)	25,170,049	*
		Total Premiums	172,956,606	
		* Number of covered lives is not available for all companies.		

IV. Long-Term Care Coverage

Long-term care insurance is a way you can pay for long-term care. This type of insurance will pay or reimburse you for some or all of your long-term care costs. It was first introduced as nursing home insurance but now often covers services in other facilities, home health and care management services. WVOIC regulates long-term care insurance under WV Code §33-15A. To learn more about Long-term care insurance please click [here](#) for the NAIC Shopper's Guide.

Following are exhibits of the West Virginia Long-Term Care Individual Markets in 2015 and 2010.

2015 Top 10 Carriers of Individual Long-Term Care			
Cocode	Name	Earned Premium	Covered Lives
70025	Genworth Life Ins Co	\$ 8,257,358	4,489
69000	Northwestern Long Term Care Ins Co	\$ 4,220,030	1,731
61263	Bankers Life & Cas Co	\$ 2,467,643	1,618
65838	John Hancock Life Ins Co USA	\$ 1,807,493	886
65978	Metropolitan Life Ins Co	\$ 1,454,819	833
65005	RiverSource Life Ins Co	\$ 1,197,683	711
71412	Mutual Of Omaha Ins Co	\$ 925,192	461
25178	State Farm Mut Auto Ins Co	\$ 912,883	512
66915	New York Life Ins Co	\$ 737,188	420
68241	Prudential Ins Co Of Amer	\$ 503,509	199
	Others (55 Companies)	\$ 5,020,440	3,279
		\$ 27,504,238	15,139

2010 Top 10 Carriers of Individual Long-Term Care			
Cocode	Name	Earned Premium	Covered Lives
70025	Genworth Life Ins Co	\$ 7,774,642	4,459
61263	Bankers Life & Cas Co	\$ 3,215,937	1,806
69000	Northwestern Long Term Care Ins Co	\$ 2,687,892	1,376
65838	John Hancock Life Ins Co USA	\$ 1,641,787	902
65978	Metropolitan Life Ins Co	\$ 1,623,108	937
65005	RiverSource Life Ins Co	\$ 1,328,450	924
25178	State Farm Mut Auto Ins Co	\$ 763,283	565
71412	Mutual Of Omaha Ins Co	\$ 715,665	418
20443	Continental Cas Co	\$ 666,545	477
76325	Senior Hlth Ins Co of PA	\$ 617,577	264
	Others (51 Companies)	\$ 5,757,091	3,704
		\$ 26,791,977	15,832

Following are exhibits of the Group Long-Term Care Markets in 2015 and 2010.

2015 Top 10 Carriers of Group Long-Term Care			
Cocode	Name	Earned Premium	Covered Lives
65978	Metropolitan Life Ins Co	\$ 1,355,919	1,218
62235	Unum Life Ins Co Of Amer	\$ 1,173,090	7,565
70025	Genworth Life Ins Co	\$ 659,631	640
65838	John Hancock Life Ins Co USA	\$ 562,439	594
63479	United Teacher Assoc Ins Co	\$ 301,622	193
71412	Mutual Of Omaha Ins Co	\$ 67,148	43
86231	Transamerica Life Ins Co	\$ 59,851	27
93610	John Hancock Life & Hlth Ins Co	\$ 55,750	55
60410	American Fidelity Assur Co	\$ 10,345	13
66915	New York Life Ins Co	\$ 9,339	10
	Others (7 Companies)	\$ 19,740	40
		\$ 4,274,874	10,398

2010 Top 10 Carriers of Group Long-Term Care			
Cocode	Name	Earned Premium	Covered Lives
65978	Metropolitan Life Ins Co	\$ 1,357,128	1,495
62235	Unum Life Ins Co Of Amer	\$ 935,078	6,368
70025	Genworth Life Ins Co	\$ 270,149	447
65838	John Hancock Life Ins Co USA	\$ 497,333	671
63479	United Teacher Assoc Ins Co	\$ 364,485	237
71412	Mutual Of Omaha Ins Co	\$ 54,640	39
86231	Transamerica Life Ins Co	\$ 63,700	31
93610	John Hancock Life & Hlth Ins Co	\$ 52,625	56
60410	American Fidelity Assur Co	\$ 11,523	17
66915	New York Life Ins Co	\$ 38,562	18
	Others (8 Companies)	\$ 254,977	427
		\$ 3,900,200	9,806

V. Other Healthcare Insurance Products

Dental Insurance provides only dental coverage issued as stand-alone dental or as a rider to a medical policy that is not related to the medical policy through deductibles or out-of-pocket limits.

2015 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 24,409,091	93,837
812	85766	UNITED CONCORDIA INS CO	\$ 5,437,124	24,942
477	61700	RENAISSANCE LIFE & HLTH INS CO OF A	\$ 2,188,566	7,425
2479	81396	DELTA DENTAL INS CO	\$ 1,031,804	17,338
119	73288	HUMANA INS CO	\$ 867,503	3,054
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 722,129	1,450
119	60984	COMPBENEFITS INS CO	\$ 306,923	1,021
1	81973	COVENTRY HLTH & LIFE INS CO*	\$ 253,355	-
2479	73474	DENTEGRA INS CO	\$ 118,598	305
4667	67660	PENNSYLVANIA LIFE INS CO	\$ 4,394	9
			\$ 35,339,487	149,381
		*Coventry did not report their covered lives		

Vision Insurance provides only vision coverage issued as a stand-alone vision or as a rider to a medical policy that is not related to the medical policy through deductibles or out-of-pocket limits.

2015 Vision Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
1189	39616	VISION SERV PLAN INS CO	\$2,863,158	33,422
812	54828	HIGHMARK WEST VIRGINIA INC.	\$2,018,793	815
4696	53953	VISION BENEFITS OF AMER INC	\$ 266,289	6,348
119	73288	HUMANA INS CO	\$ 153,770	1,005
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 134,608	4,097
119	60984	COMPBENEFITS INS CO	\$ 82,842	1,233
812	85766	UNITED CONCORDIA INS CO	\$ 8,801	103
			\$5,528,261	47,023

Mini-Med Health Plan (Aka: Limited Benefit Indemnity Health Insurance Plan) - A form of a health plan that has a maximum annual limit. These plans do not meet the requirements of the ACA, therefore, if a consumer does not have other health insurance they will pay a tax penalty.

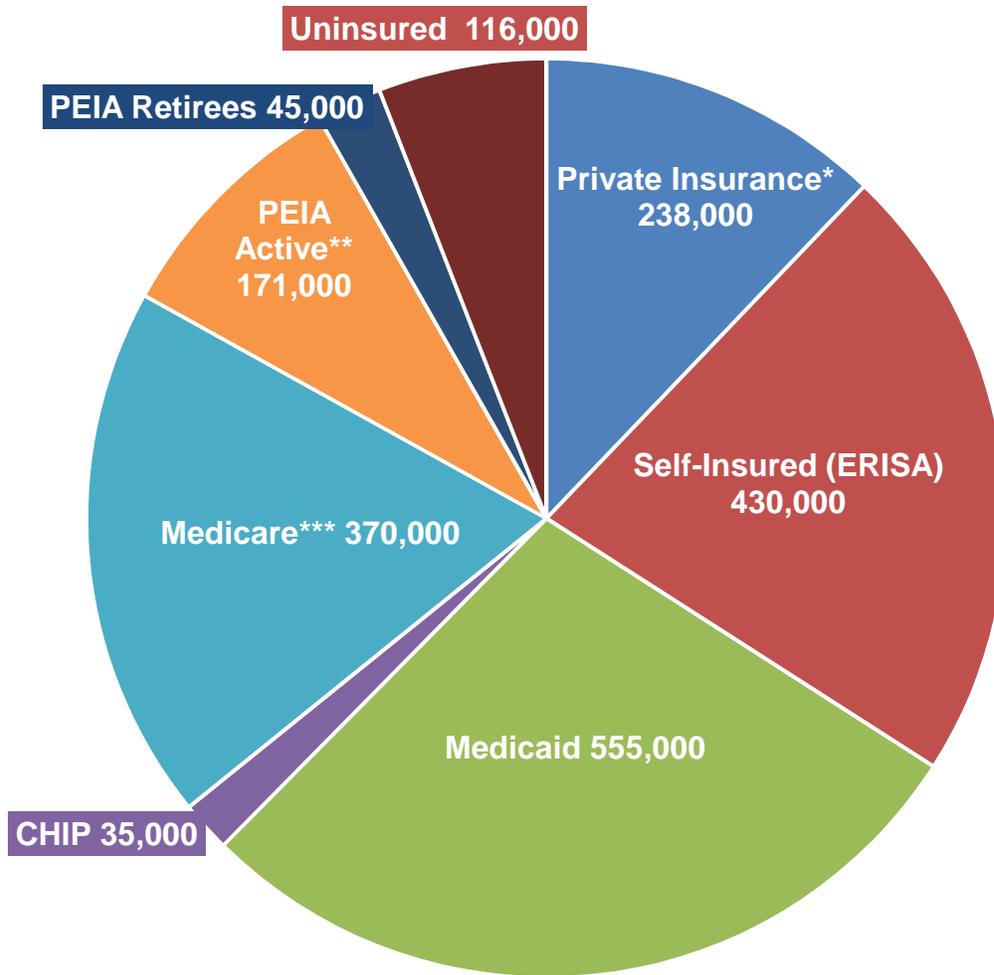
Federal Employee Health Benefit Plans - Is business allocable to the Federal Employees Health Benefit Plan premium that are exempted from state taxes or other fees by Section 8909 (f) (1) of Title 5 of the United States Code.

Disability Income - provides payment of income benefits when a person's income is reduced or eliminated as a result of an illness or injury incurred while the policy was in force. The benefit is in proportion to the amount of lost income or total policy benefit.

Other Health - Includes stop loss, disability income, long-term care, prescription drugs, Administrative Services Only, Administrative Services Contracts and any other coverages not included in one of the other reports.

VI. WV Public & Private Health Insurance Market

2015 WV Covered Lives



2015 Population in West Virginia 1,844,000

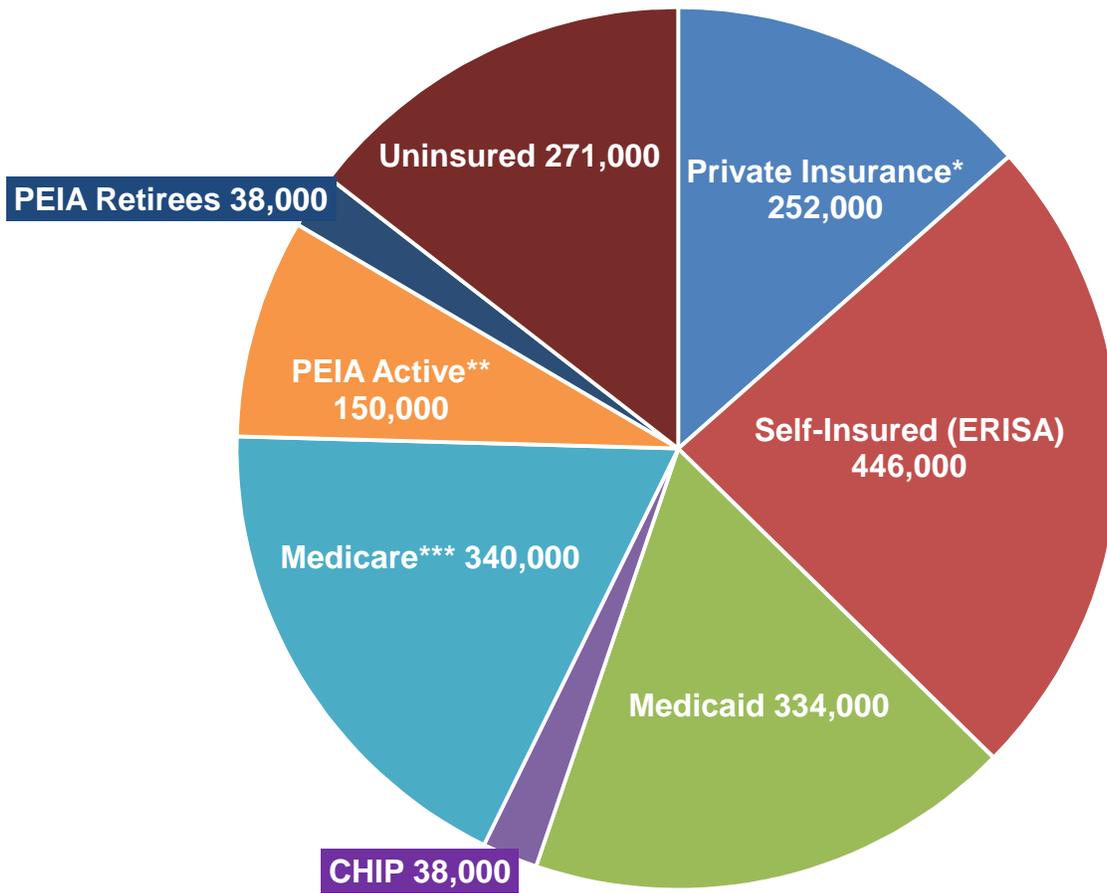
*The WVOIC regulates 238,000 private insurance policies.

**The PEIA Active number does not include PEIA members insured under The Health Plan. These members are included in the private insurance number.

***Medicare has 304,000 in traditional Medicare + 113,000 Medicare Advantage Plans = 417,000 – 45,000 (PEIA Retirees in Medicare Advantage) = 372,000

(Numbers are estimated from the references in section VII).

2010 WV Covered Lives



2010 Population in West Virginia 1,853,000

*The WVOIC regulates 252,000 private insurance policies.

**The PEIA Active number does not include PEIA members insured under The Health Plan. These members are included in the private insurance number.

***Medicare has 296,000 in traditional Medicare + 82,000 Medicare Advantage Plans = 378,000 – 38,000(PEIA Retirees in Medicare Advantage) = 340,000.

(Numbers are estimated from the references in section VII).

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https://www.ebri.org/pdf/notespdf/EBRI_Notes_11_Nov-12.Slf-Insrd-RetRdines.pdf

2015 Health Annual Statement Handbook, *Booke, December 2015*

National Association of Insurance Commissioners (NAIC), iSite Insurance Company Annual Statements, 2010-2015

Comments and questions about items contained in this report should be directed to:

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VIII. Appendix A: Tables of Health Products 2010 - 2015

Comprehensive Health Insurance

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Title XIX Medicaid

-) Title XIX Medicaid – Table 11

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Some of the companies listed in the charts have earned premiums and no covered lives. The covered lives were not reported on the companies' annual statement unless otherwise noted.

Table 1: 2010-2015 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 212,324,154	42,431	\$ 137,560,001	36,376	\$ 53,927,186	15,870	\$ 52,124,453	15,313	\$ 38,196,650	12351	\$ 35,710,164	9,248
707	62286	Golden Rule Ins Co	\$ 9,316,017	2,693	\$ 11,849,109	3,564	\$ 14,235,070	5,198	\$ 13,633,629	5,066	\$ 13,387,526	4958	\$ 12,757,438	5,150
19	69477	Time Ins Co	\$ 2,477,174	423	\$ 3,510,174	640	\$ 3,437,745	1,080	\$ 3,664,279	982	\$ 4,352,224	1108	\$ 5,133,719	1,785
1	95109	Aetna Hlth Inc PA Corp	\$ 400,687	103	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ -	-
707	97179	UnitedHealthcare Life/Am Medical Security	\$ 384,001	63	\$ 526,730	90	\$ 668,786	130	\$ 779,012	172	\$ 1,054,615	234	\$ 1,297,269	323
176	25178	State Farm Mut Auto Ins Co	\$ 362,705	50	\$ 436,427	67	\$ 650,231	110	\$ 8,111	-	\$ -	0	\$ 818,063	186
19	65080	John Alden Life Ins Co	\$ 350,860	96	\$ 527,212	111	\$ 903,619	226	\$ 1,229,848	267	\$ 1,833,213	449	\$ 2,236,031	753
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 282,517	58	\$ 152,551	76	\$ 1,068,657	216	\$ 1,102,587	231	\$ 1,146,826	246	\$ 1,246,860	265
707	79413	UnitedHealthcare Ins Co	\$ 238,213	61	\$ 376,706	43	\$ 590,274	73	\$ 684,760	236	\$ 744,166	125	\$ 1,284,885	396
264	66087	Mid West Natl Life Ins Co Of TN	\$ 215,513	-	\$ 1,400,210	394	\$ 13,297	9	\$ 12,882	9	\$ 18,503	9	\$ 24,578	12
119	65110	Kanawha Ins Co	\$ 132,167	96	\$ 132,391	106	\$ 123,987	131	\$ 146,315	120	\$ 146,557	101	\$ -	-
408	71773	American Natl Life Ins Co Of TX	\$ 85,716	30	\$ 91,906	37	\$ 103,560	42	\$ -	-	\$ 136,749	54	\$ 151,044	71
1	60054	Aetna Life Ins Co	\$ 82,886	17	\$ 126,403	23	\$ 632,606	166	\$ 1,228,524	246	\$ 1,335,376	389	\$ 1,298,817	444
839	62324	Freedom Life Ins Co Of Amer	\$ 75,688	38	\$ 105,964	42	\$ 150,477	71	\$ 189,148	88	\$ 137,647	108	\$ 65,875	35
408	86355	Standard Life & Accident Ins Co	\$ 50,678	34	\$ 72,542	37	\$ 107,037	51	\$ 138,748	60	\$ 180,005	78	\$ 266,422	106
408	60739	American Natl Ins Co	\$ 17,523	2	\$ 17,437	2	\$ 17,077	2	\$ 24,079	2	\$ 46,869	3	\$ 79,810	8
	11121	Unified Life Ins Co	\$ 6,520	2	\$ 2,975	2	\$ 5,373	3	\$ 3,792	4	\$ 3,847	3	\$ 4,753	5
901	67369	Cigna Hlth & Life Ins Co	\$ 6,154	2	\$ 12,919	3	\$ 39,810	6	\$ 16,418	5	\$ 9,816	2	\$ -	2
520	78743	New Era Life Ins Co	\$ 725	2	\$ 524	3	\$ 1,320	3	\$ 1,320	2	\$ 1,320	1	\$ 1,320	3
520	67784	Philadelphia Amer Life Ins Co	\$ 703	1	\$ 797	2	\$ 5,275	2	\$ 4,649	2	\$ 8,541	3	\$ 6,641	4
953	62359	Constitution Life Ins Co	\$ 448	1	\$ 448	1	\$ 337	1	\$ -	-	\$ -	0	\$ -	-
12	60488	American Gen Life Ins Co	\$ 420	6	\$ 702	12	\$ 702	12	\$ 689	12	\$ -	0	\$ -	-
429	64246	Guardian Life Ins Co Of Amer	\$ 261	1	\$ 242	1	\$ 1,145	1	\$ 8,079	2	\$ 42,367	3	\$ 77,979	15
12	70106	United States Life Ins Co In NYC	\$ 132	1	\$ 191	1	\$ 176	1	\$ 184	1	\$ 58,282	296	\$ 303	2
661	77828	Companion Life Ins Co	\$ 25	-	\$ 87,842	255	\$ 64,717	336	\$ -	-	\$ 91,561	64	\$ -	-
111	19704	American States Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 1,547	4
111	23043	Liberty Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 729	-	\$ -	0	\$ -	-
450	26581	Independence Amer Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 69	0	\$ 4,684	1
2938	56014	Thrivent Financial For Lutherans	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 8,405	1
1297	60016	THP Ins Co	\$ -	-	\$ -	-	\$ 30,784	7	\$ 13,162	3	\$ 6,733	0	\$ 9,348	2
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ 17,425	3	\$ 33,537	3	\$ 130,512	17	\$ 1,137,558	22
233	61263	Bankers Life & Cas Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 2,164	1
41	61409	National Benefit Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 285	-
276	61425	Trustmark Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 33,868	3
264	61832	Chesapeake Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 2,168	-
1117	61883	Central United Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 4,528	1	\$ 8,663	3
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ 8	-	\$ (103)	-	\$ 11,813	1	\$ -	0	\$ -	-
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ 3,112	1	\$ 2,665	1	\$ 31,862	4	\$ 33,346	8
408	63126	Farm Family Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 2,574	2
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ 7,617	-	\$ 16,337	3	\$ 23,971	8	\$ 28,287	11	\$ 150,113	19
20	65676	Lincoln Natl Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 954	-

Table 1: 2010-2015 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ (298)	-	\$ 20,667	2	\$ 30,680	5	\$ 35,391	12	\$ 31,949	8
241	65978	Metropolitan Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 200,199	589
12	66672	American Gen Life & Acc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 624	12	\$ 624	4
826	66915	New York Life Ins Co	\$ -	-	\$ (12,142)	-	\$ 909,157	190	\$ 896,576	220	\$ 831,041	172	\$ 959,019	169
304	68241	Prudential Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 30,639	7	\$ 55,814	302
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ (100)	-	\$ 35,648	11	\$ 33,039	14	\$ 55,866	10	\$ 74,818	17
953	69701	Union Bankers Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 459	1	\$ 424	7	\$ 413	1
3527	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 373,366	-	\$ 2,028,412	352	\$ 1,600,001	618
451	71870	Fidelity Security Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 998	-
3527	79987	World Corp Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 449	4
671	80314	Unicare Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 175	-
1295	80799	Celtic Ins Co	\$ -	-	\$ 16,269	-	\$ 1,251,208	231	\$ 1,433,406	403	\$ 651,082	229	\$ 723,774	304
549	80926	Sun Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	2,490	\$ -	0	\$ -	-
2538	82538	National Hlth Ins Co	\$ -	-	\$ 16	3	\$ -	-	\$ -	-	\$ -	0	\$ 142,813	18
872	94250	Banner Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	0	\$ 113	1
264	97055	Mega Life & Hlth Ins Co The	\$ -	-	\$ -	-	\$ 1,973,669	584	\$ 2,513,253	743	\$ 3,199,865	1038	\$ 4,051,896	1,341
1	81973	Coventry Hlth & Life Ins Co	\$ (68,312)	-	\$ -	-	\$ 91,582	-	\$ -	-	\$ -	0	\$ -	-
1	95408	Coventry Hlth Care of W VA Inc	\$ (123,826)	-	\$ 628,938	401	\$ -	-	\$ -	-	\$ -	0	\$ -	-
Totals			\$ 226,619,749	46,211	\$ 157,632,711	42,292	\$ 81,097,950	24,772	\$ 80,368,162	26,712	\$ 69,967,995	22,457	\$ 71,700,703	22,255

Table 2: 2010-2015 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 209,689,345	37,975	\$ 198,494,769	36,527	\$ 230,231,082	51,931	\$ 191,069,768	45,552	\$ 172,117,691	42,406	\$ 161,027,423	35,493
1	81973	Coventry Hlth & Life Ins Co*	\$ 17,299,065	-	\$ 31,781,946	5,818	\$ 43,214,440	9,078	\$ 56,552,222	12,212	\$ 79,756,075	16,304	\$ 85,835,794	24,132
1	60054	Aetna Life Ins Co	\$ 12,490,810	5,630	\$ 136,401	-	\$ 195,099	35	\$ 384,517	4	\$ 510,775	54	\$ 425,494	63
1	95408	Carelink Hlth Plans Inc/Coventry*	\$ 10,198,286	-	\$ 22,257,559	2,716	\$ 34,194,490	6,918	\$ 29,292,389	7,841	\$ 20,109,851	6,269	\$ 9,597,553	1,358
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 7,247,488	1,252	\$ 7,922,848	1,087	\$ 9,824,050	1,642	\$ 9,374,382	1,620	\$ 9,285,329	1,750	\$ 9,394,593	2,044
707	79413	UnitedHealthcare Ins Co	\$ 2,434,397	490	\$ 3,157,863	406	\$ 4,326,079	549	\$ 6,390,635	882	\$ 10,464,127	1,439	\$ 20,256,392	3,559
7	13935	Federated Mut Ins Co	\$ 1,849,044	433	\$ 1,608,582	247	\$ 1,708,214	308	\$ 1,392,310	319	\$ 1,177,632	193	\$ 1,049,076	193
1297	60016	THP Ins Co	\$ 1,041,644	177	\$ 1,855,372	330	\$ 2,160,321	396	\$ 2,592,599	525	\$ 3,169,723	984	\$ 3,573,464	1,040
1	95109	Aetna Hlth Inc PA Corp	\$ 942,743	729	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
707	96940	Optimum Choice Inc	\$ 379,166	50	\$ 261,223	31	\$ 387,742	52	\$ 360,297	28	\$ 437,381	31	\$ 818,638	90
19	65080	John Alden Life Ins Co	\$ 293,370	29	\$ 950,114	106	\$ 1,882,958	293	\$ 2,468,807	367	\$ 3,424,760	583	\$ 3,911,028	786
19	69477	Time Ins Co	\$ 190,273	20	\$ 1,069,198	162	\$ 801,527	236	\$ 802,874	176	\$ 1,119,595	185	\$ 750,562	214
	74322	Medical Benefits Mut Life Ins Co	\$ 2,848	-	\$ 87,880	12	\$ 1,364,020	184	\$ 1,122,592	228	\$ 2,235,550	316	\$ 2,870,714	950
661	77828	Companion Life Ins Co	\$ 2,552	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
276	62863	Trustmark Life Ins Co	\$ 1,442	-	\$ 238,660	-	\$ 1,624,778	93	\$ 3,360,924	278	\$ 5,245,491	688	\$ 6,911,578	1,142
707	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 4,030	-	\$ 353,834	6
330	60801	American Public Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 22,856	21
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ 362,053	-	\$ -	-	\$ -	-	\$ 1,204,981	-
332	61271	Principal Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,834,903	76	\$ 6,646,350	1,258
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ 319,475	16	\$ 586,548	47	\$ 1,324,677	155	\$ 2,385,489	445
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ 77,521	-	\$ 399,408	7	\$ 769,585	83
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ (209)	-	\$ 209	-	\$ 4,622	-	\$ 49,445	9	\$ 524,149	121
901	67369	Cigna Hlth & Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ 47,778	-	\$ 68,883	8	\$ 203,916	47	\$ 202,863	49	\$ 218,760	62
12	70106	United States Life Ins Co in the Cit	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
19	70408	Union Security Ins Co	\$ -	-	\$ 33,755	-	\$ 753,519	6	\$ 1,335,090	164	\$ 1,590,304	202	\$ 2,281,505	263
3527	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,600,804	129	\$ 1,990,250	382	\$ 686,786	435
1137	90328	First Hlth Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (1,793)	-
*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna Life			\$ 264,062,473	46,785	\$ 269,903,739	\$ 47,442	\$ 333,418,939	\$ 71,745	\$ 308,972,817	\$ 70,419	\$ 317,449,860	\$ 72,082	\$ 321,514,811	\$ 73,758

Table 3: 2010-2015 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 606,950,490	112,030	\$ 606,968,560	115,476	\$ 562,762,638	112,859	\$ 535,813,741	112,725	\$ 515,107,570	113,222	\$ 558,320,180	\$ 117,697
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 68,828,082	18,750	\$ 74,537,746	19,136	\$ 35,117,269	6,437	\$ 37,959,832	7,506	\$ 37,059,953	20,452	\$ 74,762,186	\$ 21,012
1297	60016	THP Ins Co	\$ 22,535,328	5,647	\$ 14,491,924	3,721	\$ 13,849,324	4,412	\$ 11,402,902	2,825	\$ 8,382,972	2,438	\$ 5,980,235	\$ 1,607
1	60054	Aetna Life Ins Co	\$ 13,957,223	3,854	\$ 1,478,653	486	\$ 569,748	74	\$ 257,690	113	\$ -	-	\$ -	\$ -
1	81973	Coventry Hlth & Life Ins Co *	\$ 8,989,117	-	\$ 20,081,196	4,309	\$ 18,651,993	3,061	\$ 24,726,445	4,856	\$ 31,807,245	6,887	\$ 28,979,757	\$ 7,136
1	95408	Carelink Hlth Plans Inc/Coventry*	\$ 7,009,242	-	\$ 21,446,462	3,735	\$ 23,232,466	4,376	\$ 26,311,127	5,464	\$ 21,005,946	5,408	\$ 35,452,633	\$ 4,245
901	67369	Cigna Hlth & Life Ins Co	\$ 4,756,711	761	\$ 5,649,535	503	\$ 3,626,009	542	\$ -	-	\$ -	-	\$ -	\$ -
707	79413	UnitedHealthcare Ins Co	\$ 1,790,366	3,709	\$ 3,400,985	385	\$ 4,881,903	818	\$ 6,931,660	725	\$ 11,736,662	1,588	\$ 6,804,205	\$ 736
450	65781	Madison Natl Life Ins Co Inc	\$ 641,002	131	\$ 764,475	124	\$ 808,735	123	\$ 793,919	144	\$ 661,489	130	\$ -	\$ -
1	95109	Aetna Hlth Inc PA Corp	\$ 631,787	148	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
707	96940	Optimum Choice Inc	\$ 539,890	69	\$ 582,310	51	\$ 3,641,704	716	\$ 3,863,881	953	\$ 2,330,136	645	\$ 9,618,039	\$ 1,873
19	65080	John Alden Life Ins Co	\$ 72,846	6	\$ -	-	\$ -	-	\$ -	-	\$ 95,144	19	\$ -	\$ -
12	70106	United States Life Ins Co in the Cit	\$ 34,523	209	\$ 113,619	317	\$ 130,431	246	\$ 152,905	248	\$ -	-	\$ 47,271	\$ 316
276	62863	Trustmark Life Ins Co	\$ 28	-	\$ 22,028	-	\$ 46,362	-	\$ 94,702	24	\$ 94,706	32	\$ 109,635	\$ 23
7	13935	Federated Mut Ins Co	\$ -	-	\$ 58,329	-	\$ 184,858	30	\$ -	-	\$ -	-	\$ -	\$ -
7	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 10,420	\$ -
330	60801	American Public Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
730	61271	Principal Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 154,958	-	\$ 174,319	\$ -
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ 97,182	-	\$ 3,696,078	547	\$ 6,925,523	1,181	\$ 6,462,602	\$ 1,160
812	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ 749,568	56	\$ 1,010,591	208	\$ 1,390,029	222	\$ 1,647,413	\$ 401
1297	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 162,500	\$ 18
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
707	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 32,113	-	\$ -	\$ -
3527	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
901	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ 13,217	-	\$ 492,176	207	\$ 1,061,460	496	\$ -	\$ -
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
1137	90328	First Hlth Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	\$ -
*In 2015 Aetna acquried Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna			\$ 736,736,635	145,314	\$ 749,595,822	148,243	\$ 668,363,407	133,750	\$ 653,507,649	136,545	\$ 637,845,906	152,720	\$ 728,531,395	156,224

Table 4: 2010-2015 Total Small & Large Group Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 816,639,835	150,005	\$ 805,463,329	152,003	\$ 792,993,720	164,790	\$ 726,883,509	158,277	\$ 687,225,261	155,628	\$ 719,347,603	153,190
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 76,075,570	20,002	\$ 82,460,594	20,223	\$ 44,941,319	8,079	\$ 47,334,214	9,126	\$ 46,345,282	22,202	\$ 84,156,779	23,056
1	60054	Aetna Life Ins Co	\$ 26,448,033	9,484	\$ 1,615,054	486	\$ 764,847	109	\$ 642,207	117	\$ 510,775	54	\$ 425,494	63
1	81973	Coventry Hlth & Life Ins Co *	\$ 26,288,182	-	\$ 51,863,142	10,127	\$ 61,866,433	12,139	\$ 81,278,667	17,068	\$ 111,563,320	23,191	\$ 114,815,551	31,268
1297	60016	THP Ins Co	\$ 23,576,972	5,824	\$ 16,347,296	4,051	\$ 16,009,645	4,808	\$ 13,995,501	3,350	\$ 11,552,695	3,422	\$ 9,553,699	2,647
812	95408	Carelink Hlth Plans Inc /Coventry*	\$ 17,207,528	-	\$ 43,704,021	6,451	\$ 57,426,956	11,294	\$ 55,603,516	13,305	\$ 41,115,797	11,677	\$ 45,050,186	5,603
901	67369	Cigna Hlth & Life Ins Co	\$ 4,756,711	761	\$ 5,649,535	503	\$ 3,626,009	542	\$ -	-	\$ -	-	\$ -	-
707	79413	UnitedHealthcare Ins Co	\$ 4,224,763	4,199	\$ 6,558,848	791	\$ 9,207,982	1,367	\$ 13,322,295	1,607	\$ 22,200,789	3,027	\$ 27,060,597	4,295
7	13935	Federated Mut Ins Co	\$ 1,849,044	433	\$ 1,666,911	247	\$ 1,893,072	338	\$ 1,392,310	319	\$ 1,177,632	193	\$ 1,049,076	193
1	95109	Aetna Hlth Inc PA Corp	\$ 1,574,530	877	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
707	96940	Optimum Choice Inc	\$ 919,056	119	\$ 843,533	82	\$ 4,029,446	768	\$ 4,224,178	981	\$ 2,767,517	676	\$ 10,436,677	1,963
450	65781	Madison Natl Life Ins Co Inc	\$ 641,002	131	\$ 764,266	124	\$ 808,944	123	\$ 798,541	144	\$ 710,934	139	\$ 524,149	121
19	65080	John Alden Life Ins Co	\$ 366,216	35	\$ 950,114	106	\$ 1,882,958	293	\$ 2,468,807	367	\$ 3,519,904	602	\$ 3,911,028	786
1137	69477	Time Ins Co	\$ 190,273	20	\$ 1,069,198	162	\$ 801,527	236	\$ 802,874	176	\$ 1,119,595	185	\$ 750,562	214
12	70106	United States Life Ins Co in the Cit	\$ 34,523	209	\$ 113,619	317	\$ 130,431	246	\$ 152,905	248	\$ -	-	\$ 47,271	316
901	74322	Medical Benefits Mut Life Ins Co	\$ 2,848	-	\$ 87,880	12	\$ 1,377,237	184	\$ 1,614,768	435	\$ 3,297,010	812	\$ 2,870,714	950
1	77828	Companion Life Ins Co	\$ 2,552	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
276	62863	Trustmark Life Ins Co	\$ 1,470	-	\$ 260,688	-	\$ 1,671,140	93	\$ 3,455,626	302	\$ 5,340,197	720	\$ 7,021,213	1,165
730	61271	Principal Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,989,861	76	\$ 6,820,669	1,258
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ 97,182	-	\$ 3,696,078	547	\$ 6,925,523	1,181	\$ 6,462,602	1,160
812	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ 1,069,043	72	\$ 1,597,139	255	\$ 2,714,706	377	\$ 4,032,902	846
707	70408	Union Security Ins Co	\$ -	-	\$ 33,755	-	\$ 753,519	6	\$ 1,335,090	164	\$ 1,622,417	202	\$ 2,281,505	263
1297	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ 362,053	-	\$ -	-	\$ -	-	\$ 1,204,981	-
1297	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ 77,521	-	\$ 399,408	7	\$ 932,085	101
7	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,600,804	129	\$ 1,990,250	382	\$ 686,786	435
7	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 4,030	-	\$ 364,254	6
707	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ 47,778	-	\$ 68,883	8	\$ 203,916	47	\$ 202,863	49	\$ 218,760	62
1	60801	American Public Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 22,856	21
1297	90328	First Hlth Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (1,793)	-
*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna			\$ 1,000,799,108	192,099	\$ 1,019,499,561	195,685	\$ 1,001,782,346	205,495	\$ 962,480,466	206,964	\$ 955,295,766	224,802	\$ 1,050,046,206	229,982

Table 5: 2010-2015 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 1,028,963,989	192,436	\$ 943,023,330	188,379	\$ 846,920,906	180,660	\$ 779,007,962	173,590	\$ 725,421,911	167,979	\$ 755,057,767	162,438
1297	95677	The Hlth Plan Upper OH Valley In	\$ 76,358,087	20,060	\$ 82,613,145	20,299	\$ 46,009,976	8,295	\$ 48,436,801	9,357	\$ 47,492,108	22,448	\$ 85,403,639	23,321
1	60054	Aetna Life Ins Co	\$ 26,530,919	9,501	\$ 1,741,457	509	\$ 1,397,453	275	\$ 1,870,731	363	\$ 1,846,151	443	\$ 1,724,311	507
1	81973	Coventry Hlth & Life Ins Co *	\$ 26,219,870	-	\$ 51,863,142	10,127	\$ 61,958,015	12,139	\$ 81,278,667	17,068	\$ 111,563,320	23,191	\$ 114,815,551	31,268
1297	60016	THP Ins Co	\$ 23,576,972	5,824	\$ 16,347,296	4,051	\$ 16,040,429	4,815	\$ 14,008,663	3,353	\$ 11,559,428	3,422	\$ 9,563,047	2,649
1	95408	Carelink Hlth Plans Inc /Coventry*	\$ 17,083,702	-	\$ 44,332,959	6,852	\$ 57,426,956	11,294	\$ 55,603,516	13,305	\$ 41,115,797	11,677	\$ 45,050,186	5,603
707	62286	Golden Rule Ins Co	\$ 9,316,017	2,693	\$ 11,849,109	3,564	\$ 14,235,070	5,198	\$ 13,633,629	5,066	\$ 13,387,526	4,958	\$ 12,757,438	5,150
901	67369	Cigna Hlth & Life Ins Co	\$ 4,762,865	763	\$ 5,662,454	506	\$ 3,665,819	548	\$ 16,418	5	\$ 9,816	2	\$ -	2
707	79413	UnitedHealthcare Ins Co	\$ 4,462,976	4,260	\$ 6,935,554	834	\$ 9,798,256	1,440	\$ 14,007,055	1,843	\$ 22,944,955	3,152	\$ 28,345,482	4,691
19	69477	Time Ins Co	\$ 2,667,447	443	\$ 4,579,372	802	\$ 4,239,272	1,316	\$ 4,467,153	1,158	\$ 5,471,819	1,293	\$ 5,884,281	1,999
1	95109	Aetna Hlth Inc PA Corp	\$ 1,975,217	980	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
1	13935	Federated Mut Ins Co	\$ 1,849,044	433	\$ 1,666,911	247	\$ 1,893,072	338	\$ 1,392,310	319	\$ 1,177,632	193	\$ 1,049,076	193
1	96940	Optimum Choice Inc	\$ 919,056	119	\$ 843,533	82	\$ 4,029,446	768	\$ 4,224,178	981	\$ 2,767,517	676	\$ 10,436,677	1,963
19	65080	John Alden Life Ins Co	\$ 717,076	131	\$ 1,477,326	217	\$ 2,786,577	519	\$ 3,698,655	634	\$ 5,353,117	1,051	\$ 6,147,059	1,539
450	65781	Madison Natl Life Ins Co Inc	\$ 641,002	131	\$ 763,968	124	\$ 829,611	125	\$ 829,221	149	\$ 746,325	151	\$ 556,098	129
707	97179	UnitedHealthcare/Am Med Security	\$ 384,001	63	\$ 526,730	90	\$ 668,786	130	\$ 779,012	172	\$ 1,054,615	234	\$ 1,297,269	323
176	25178	State Farm Mut Auto Ins Co	\$ 362,705	50	\$ 436,427	67	\$ 650,231	110	\$ 8,111	-	\$ -	-	\$ 818,063	186
264	66087	Mid West Natl Life Ins Co Of TN	\$ 215,513	-	\$ 1,400,210	394	\$ 13,297	9	\$ 12,882	9	\$ 18,503	9	\$ 24,578	12
119	65110	Kanawha Ins Co	\$ 132,167	96	\$ 132,391	106	\$ 123,987	131	\$ 146,315	120	\$ 146,557	101	\$ -	-
408	71773	American Natl Life Ins Co Of TX	\$ 85,716	30	\$ 91,906	37	\$ 103,560	42	\$ -	-	\$ 136,749	54	\$ 151,044	71
839	62324	Freedom Life Ins Co Of Amer	\$ 75,688	38	\$ 105,964	42	\$ 150,477	71	\$ 189,148	88	\$ 137,647	108	\$ 65,875	35
408	86355	Standard Life & Accident Ins Co	\$ 50,678	34	\$ 72,542	37	\$ 107,037	51	\$ 138,748	60	\$ 180,005	78	\$ 266,422	106
1	70106	United States Life Ins Co in the Cit	\$ 34,655	210	\$ 113,810	318	\$ 130,607	247	\$ 153,089	249	\$ 58,282	296	\$ 47,574	318
408	60739	American Natl Ins Co	\$ 17,523	2	\$ 17,437	2	\$ 17,077	2	\$ 24,079	2	\$ 46,869	3	\$ 79,810	8
	11121	Unified Life Ins Co	\$ 6,520	2	\$ 2,975	2	\$ 5,373	3	\$ 3,792	4	\$ 3,847	3	\$ 4,753	5
1297	74322	Medical Benefits Mut Life Ins Co	\$ 2,848	-	\$ 87,880	12	\$ 1,377,237	184	\$ 1,614,768	435	\$ 3,297,010	812	\$ 2,870,714	950
661	77828	Companion Life Ins Co	\$ 2,577	-	\$ 87,842	255	\$ 64,717	336	\$ -	-	\$ 91,561	64	\$ -	-
1	62863	Trustmark Life Ins Co	\$ 1,470	-	\$ 260,688	-	\$ 1,671,140	93	\$ 3,455,626	302	\$ 5,340,197	720	\$ 7,021,213	1,165
520	78743	New Era Life Ins Co	\$ 725	2	\$ 524	3	\$ 1,320	3	\$ 1,320	2	\$ 1,320	1	\$ 1,320	3
520	67784	Philadelphia Amer Life Ins Co	\$ 703	1	\$ 797	2	\$ 5,275	2	\$ 4,649	2	\$ 8,541	3	\$ 6,641	4
953	62359	Constitution Life Ins Co	\$ 448	1	\$ 448	1	\$ 337	1	\$ -	-	\$ -	-	\$ -	-
12	60488	American Gen Life Ins Co	\$ 420	6	\$ 702	12	\$ 702	12	\$ 689	12	\$ -	-	\$ -	-
429	64246	Guardian Life Ins Co Of Amer	\$ 261	1	\$ 242	1	\$ 1,145	1	\$ 85,600	2	\$ 441,775	10	\$ 1,010,064	116
111	19704	American States Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,547	4
111	23043	Liberty Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 729	-	\$ -	-	\$ -	-
450	26581	Independence Amer Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 69	-	\$ 4,684	1
2938	56014	Thrivent Financial For Lutherans	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 8,405	1
812	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 4,030	-	\$ 364,254	6
707	60801	American Public Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 22,856	21
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ 379,478	3	\$ 33,537	3	\$ 130,512	17	\$ 2,342,539	22

Table 5: 2010-2015 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
233	61263	Bankers Life & Cas Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,164	1
7	61271	Principal Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,989,861	76	\$ 6,820,669	1,258
41	61409	National Benefit Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 285	-
276	61425	Trustmark Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 33,868	3
264	61832	Chesapeake Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,168	-
1117	61883	Central United Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 4,528	1	\$ 8,663	3
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ 8	-	\$ 97,079	-	\$ 3,707,891	548	\$ 6,925,523	1,181	\$ 6,462,602	1,160
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ 1,072,155	73	\$ 1,599,804	256	\$ 2,746,568	381	\$ 4,066,248	854
408	63126	Farm Family Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,574	2
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ 7,617	-	\$ 16,337	3	\$ 23,971	8	\$ 28,287	11	\$ 150,113	19
20	65676	Lincoln Natl Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 954	-
241	65978	Metropolitan Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 200,199	589
12	66672	American Gen Life & Acc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 624	12	\$ 624	4
826	66915	New York Life Ins Co	\$ -	-	\$ (12,142)	-	\$ 909,157	190	\$ 896,576	220	\$ 831,041	172	\$ 959,019	169
304	68241	Prudential Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 30,639	7	\$ 55,814	302
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ 47,678	-	\$ 104,531	19	\$ 236,955	61	\$ 258,729	59	\$ 293,578	79
953	69701	Union Bankers Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 459	1	\$ 424	7	\$ 413	1
707	70408	Union Security Ins Co	\$ -	-	\$ 33,755	-	\$ 753,519	6	\$ 1,335,090	164	\$ 1,622,417	202	\$ 2,281,505	263
3527	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,974,170	129	\$ 4,018,662	734	\$ 2,286,787	1,053
451	71870	Fidelity Security Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 998	-
3527	79987	World Corp Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 449	4
671	80314	Unicare Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 175	-
1295	80799	Celtic Ins Co	\$ -	-	\$ 16,269	-	\$ 1,251,208	231	\$ 1,433,406	403	\$ 651,082	229	\$ 723,774	304
549	80926	Sun Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	2,490	\$ -	-	\$ -	-
2538	82538	National Hlth Ins Co	\$ -	-	\$ 16	3	\$ -	-	\$ -	-	\$ -	-	\$ 142,813	18
450	90328	First Hlth Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (1,793)	-
872	94250	Banner Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 113	1
264	97055	Mega Life & Hlth Ins Co The	\$ -	-	\$ -	-	\$ 1,973,669	584	\$ 2,513,253	743	\$ 3,199,865	1,038	\$ 4,051,896	1,341
*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna			\$ 1,227,418,857	238,310	\$ 1,177,132,272	237,977	\$ 1,082,880,296	230,267	\$ 1,042,848,628	233,676	\$ 1,025,263,761	247,259	\$ 1,121,746,909	252,237

Table 6: Medicare Supplement Premiums 2013-2015

Cocode	Company Name	2015 Premiums	2014 Premiums	2013 Premiums
79413	UnitedHealthcare Ins Co	\$84,206,296	\$80,410,221	\$74,263,817
54828	Highmark West Virginia Inc.	\$18,406,344	\$17,438,995	\$17,313,458
69868	United Of Omaha Life Ins Co	\$10,748,551	\$11,494,184	\$12,554,365
68500	Continental Life Ins Co Brentwood	\$9,178,456	\$8,449,260	\$6,934,350
13100	Omaha Ins Co	\$6,779,482	\$4,059,475	\$2,534,527
61263	Bankers Life & Cas Co	\$3,985,433	\$4,644,201	\$5,247,077
25178	State Farm Mut Auto Ins Co	\$3,982,114	\$3,881,413	\$3,821,538
62065	Colonial Penn Life Ins Co	\$3,618,382	\$3,228,673	\$2,652,866
61239	Bankers Fidelity Life Ins Co	\$3,506,744	\$3,582,993	\$3,548,491
73288	Humana Ins Co	\$3,374,755	\$3,010,493	\$2,575,280
88366	American Retirement Life Ins Co	\$2,847,634	\$1,663,522	\$238,105
72850	United World Life Ins Co	\$2,499,333	\$2,788,069	\$3,220,655
71412	Mutual Of Omaha Ins Co	\$2,109,899	\$2,421,946	\$2,778,118
92916	United Amer Ins Co	\$1,923,310	\$2,021,973	\$2,001,391
86231	Transamerica Life Ins Co	\$1,271,759	\$1,286,115	\$1,265,233
31119	Medico Ins Co	\$1,032,081	\$1,125,573	\$1,048,320
69663	USAA Life Ins Co	\$951,915	\$790,523	\$639,181
62952	Equitable Life & Cas Ins Co	\$869,107	\$537,238	\$0
62146	Combined Ins Co Of Amer	\$867,819	\$795,756	\$733,345
11121	Unified Life Ins Co	\$789,092	\$907,342	\$232,689
60016	THP Ins Co	\$710,582	\$472,472	\$46,568
71404	Continental Gen Ins Co	\$692,696	\$770,058	\$808,921
65722	Loyal Amer Life Ins Co	\$644,571	\$305,683	\$306,407
66869	Nationwide Life Ins Co	\$634,478	\$634,478	\$699,191
63053	Family Life Ins Co	\$615,177	\$696,928	\$791,989
70939	Gerber Life Ins Co	\$602,028	\$659,493	\$709,767
91642	Forethought Life Ins Co	\$583,471	\$626,320	\$652,449
78700	Aetna Hlth & Life Ins Co	\$477,570	\$0	\$0
79987	Medico Corp Life Ins Co	\$475,640	\$28,692	\$0
86355	Standard Life & Accident Ins Co	\$407,271	\$462,631	\$505,084

Table 6: Medicare Supplement Premiums 2013-2015

Cocode	Company Name	2015 Premiums	2014 Premiums	2013 Premiums
63479	United Teacher Assoc Ins Co	\$364,777	\$385,514	\$440,341
62359	Constitution Life Ins Co	\$343,142	\$358,979	\$422,393
62286	Golden Rule Ins Co	\$291,168	\$322,919	\$345,668
60380	American Family Life Assur Co of Col	\$271,088	\$318,695	\$368,120
61271	Principal Life Ins Co	\$271,905	\$288,111	\$304,908
91472	Globe Life & Accident Ins Co	\$239,589	\$127,950	\$91,160
69132	State Mut Ins Co	\$227,802	\$44,255	\$35,715
80578	Physicians Mut Ins Co	\$228,134	\$294,425	\$367,806
34274	Central States Ind Co Of Omaha	\$204,957	\$135,068	\$82,030
60054	Aetna Life Ins Co	\$143,721	\$119,347	\$63,365
65870	Manhattan Life Ins Co	\$137,134	\$77,055	\$1,337
70319	Washington Natl Ins Co	\$129,439	\$137,558	\$163,520
89184	Sterling Investors Life Ins Co	\$115,660	\$137,083	\$149,933
71773	American Natl Life Ins Co Of TX	\$107,262	\$120,743	\$132,453
77399	Sterling Life Ins Co	\$104,139	\$110,391	\$108,674
60488	American Gen Life Ins Co	\$96,020	\$0	\$110,220
67903	Provident Amer Life & Hlth Ins Co	\$84,898	\$126,222	\$151,518
68845	Shenandoah Life Ins Co	\$82,758	\$79,531	\$85,793
66281	Transamerica Premier Life Ins Co	\$70,786	\$85,591	\$111,693
65536	Genworth Life & Ann Ins Co	\$67,700	\$62,150	\$76,602
65927	Lincoln Heritage Life Ins Co	\$64,197	\$369,346	\$466,056
63967	Government Personnel Mut Life Ins Co	\$60,293	\$63,162	\$61,761
67784	Philadelphia Amer Life Ins Co	\$53,836	\$7,116	\$0
66915	New York Life Ins Co	\$46,050	\$53,616	\$64,130
65331	Liberty Natl Life Ins Co	\$33,169	\$31,653	\$39,274
62308	Connecticut Gen Life Ins Co	\$28,908	\$41,613	\$46,678
90328	First Hlth Life & Hlth Ins Co	\$27,064	\$0	\$0
80799	Celtic Ins Co	\$25,166	\$31,612	\$32,211
61751	Central States H & L Co Of Omaha	\$26,293	\$28,087	\$30,590
81779	Individual Assur Co Life Hlth & Acc	\$23,560	\$0	\$0

Table 6: Medicare Supplement Premiums 2013-2015

Cocode	Company Name	2015 Premiums	2014 Premiums	2013 Premiums
92703	United Natl Life Ins Co Of Amer	\$24,230	\$31,615	\$33,600
71919	Bankers Fidelity Assur Co	\$21,977	\$0	\$0
65900	Wilco Life Ins Co	\$23,146	\$30,189	\$36,067
62596	Union Fidelity Life Ins Co	\$21,067	\$24,783	\$36,553
80314	Unicare Life & Hlth Ins Co	\$14,890	\$23,707	\$22,032
70785	Pacificare Life & Hlth Ins Co	\$15,365	\$16,234	\$20,837
60836	American Republic Ins Co	\$13,088	\$18,021	\$19,348
61727	Central Reserve Life Ins Co	\$14,450	\$14,283	\$17,914
78743	New Era Life Ins Co	\$10,307	\$16,496	\$15,868
76112	Oxford Life Ins Co	\$11,159	\$10,850	\$10,660
63312	Great Amer Life Ins Co	\$7,202	\$6,469	\$6,133
20796	21st Century Premier Ins Co	\$4,454	\$4,898	\$4,634
70025	Genworth Life Ins Co	\$5,909	\$8,727	\$18,521
68462	Reserve Natl Ins Co	\$3,572	\$3,353	\$3,056
77828	Companion Life Ins Co	\$1,328	\$1,328	\$1,328
69744	Union Labor Life Ins Co	\$1,606	\$1,432	\$1,571
60577	American Income Life Ins Co	\$0	\$9,224	\$8,952
68241	Prudential Ins Co Of Amer	\$0	\$0	\$124
61999	Americo Fin Life & Ann Ins Co	\$251	\$0	\$0
	Totals	\$172,956,606	\$163,374,121	\$152,734,329

Table 7: 2010-2015 WV Dental Plans Earned Premium and Enrollment

Group Code	Cocode	Name	2015	2015	2014	2014	2013	2013	2012	2012	2011	2011	2010	2010
			Earned Premium	Covered Lives										
2479	12329	DELTA DENTAL OF W VA	\$ 24,409,091	93,837	\$ 23,388,665	90,137	\$ 21,483,547	85,711	\$ 19,759,515	80,586	\$ 17,472,820	77,641	\$ 15,101,408	64,897
812	85766	UNITED CONCORDIA INS CO	\$ 5,437,124	24,942	\$ 5,166,310	18,349	\$ 4,758,992	17,620	\$ 4,951,016	18,178	\$ 4,876,245	18,369	\$ 4,697,242	17,763
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 2,188,566	7,425	\$ 1,855,159	6,721	\$ 1,499,908	5,220	\$ 1,134,915	4,072	\$ 1,166,510	4,492	\$ 544,441	3,849
2479	81396	DELTA DENTAL INS CO	\$ 1,031,804	17,338	\$ 903,706	1,579	\$ 830,801	1,451	\$ 834,068	1,320	\$ 1,072,267	1,312	\$ 706,196	1,108
119	73288	HUMANA INS CO	\$ 867,503	3,054	\$ 621,741	4,629	\$ -	-	\$ -	-	\$ -	-	\$ -	-
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 722,129	1,450	\$ 484,538	1,458	\$ 141,412	1,009	\$ 69,225	988	\$ -	971	\$ -	1,212
119	60984	COMPBENEFITS INS CO	\$ 306,923	1,021	\$ 310,003	1,079	\$ -	-	\$ -	-	\$ -	-	\$ -	-
1	81973	COVENTRY HLTH & LIFE INS CO	\$ 253,355	-	\$ 687,608	-	\$ 743,470	-	\$ 713,623	-	\$ 646,385	-	\$ 328,674	-
2479	73474	DENTEGRA INS CO	\$ 118,598	305	\$ 373,383	1,734	\$ -	-	\$ -	-	\$ -	-	\$ -	-
4667	67660	PENNSYLVANIA LIFE INS CO	\$ 4,394	9	\$ 5,387	10	\$ 6,557	14	\$ 7,053	17	\$ -	-	\$ -	-
477	48127	Dental Choice Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 185	-	\$ 987,730	1,222
707	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 13,183	-
119	70580	Humanadental Ins Co	\$ -	-	\$ 578,174	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
917	70670	HEALTH CARE SERV CORP A MUT LEGAL RE	\$ -	-	\$ 228	7	\$ 514	12	\$ 149	7	\$ 84	8	\$ -	6
Totals			\$ 35,339,487	149,381	\$ 34,374,902	125,703	\$ 29,465,201	111,037	\$ 27,469,564	105,168	\$ 25,234,496	102,793	\$ 22,378,874	90,057

Table 8: 2010-2015 WV Vision Plans Earned Premium and Covered Lives

Group Code	Cocode	Name	2015	2015	2014	2014	2013	2013	2012	2012	2011	2011	2010	2010
			Earned Premium	Covered Lives										
1189	39616	VISION SERV PLAN INS CO	\$ 2,863,158	33,422	\$ 5,166,109	33,513	\$ 7,008,511	94,600	\$ 6,408,756	87,786	\$ 5,831,451	79,894	\$ 5,135,985	72,457
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,018,793	815	\$ 2,081,690	820	\$ 1,904,553	567	\$ 1,862,071	555	\$ 680,894	546	\$ 468,827	681
4696	53953	VISION BENEFITS OF AMER INC	\$ 266,289	6,348	\$ 268,903	6,460	\$ 293,008	6,752	\$ 310,446	7,566	\$ 308,067	7,491	\$ 281,651	7,109
119	73288	HUMANA INS CO	\$ 153,770	1,005	\$ 303,233	2,025	\$ -	-	\$ -	-	\$ -	-	\$ -	-
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 134,608	4,097	\$ 73,929	106	\$ -	-	\$ -	-	\$ -	-	\$ -	-
119	60984	COMPBENEFITS INS CO	\$ 82,842	1,233	\$ 80,402	1,215	\$ -	-	\$ -	-	\$ -	-	\$ -	-
812	85766	UNITED CONCORDIA INS CO	\$ 8,801	103	\$ 8,178	110	\$ 7,303	95	\$ 3,269	98	\$ -	-	\$ -	-
Totals			\$ 5,528,261	47,023	\$ 7,982,444	44,249	\$ 9,213,375	102,014	\$ 8,584,542	96,005	\$ 6,820,412	87,931	\$ 5,886,463	80,247

Table 9: 2010-2015 WV Individual Long-Term Care Earned Premium and Enrollment

Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
70025	Genworth Life Ins Co	\$ 8,257,358	4,489	\$ 8,168,048	4,692	\$ 7,745,772	4,865	\$ 8,146,122	4,940	\$ 8,028,703	4,393	\$ 7,774,642	4,459
69000	Northwestern Long Term Care Ins Co	\$ 4,220,030	1,731	\$ 4,175,670	1,700	\$ 4,017,608	1,674	\$ 3,714,221	1,635	\$ 3,267,230	1,504	\$ 2,687,892	1,376
61263	Bankers Life & Cas Co	\$ 2,467,643	1,618	\$ 2,701,238	1,767	\$ 2,879,620	1,914	\$ 3,033,025	2,044	\$ 3,132,894	1,748	\$ 3,215,937	1,806
65838	John Hancock Life Ins Co USA	\$ 1,807,493	886	\$ 1,814,638	900	\$ 1,840,752	900	\$ 1,775,614	916	\$ 1,677,279	920	\$ 1,641,787	902
65978	Metropolitan Life Ins Co	\$ 1,454,819	833	\$ 1,509,537	849	\$ 1,551,497	877	\$ 1,570,259	895	\$ 1,605,069	918	\$ 1,623,108	937
65005	RiverSource Life Ins Co	\$ 1,197,683	711	\$ 1,210,745	756	\$ 1,207,882	795	\$ 1,238,719	829	\$ 1,271,590	884	\$ 1,328,450	924
71412	Mutual Of Omaha Ins Co	\$ 925,192	461	\$ 837,736	451	\$ 808,701	433	\$ 791,308	423	\$ 732,860	432	\$ 715,665	418
25178	State Farm Mut Auto Ins Co	\$ 912,883	512	\$ 878,497	531	\$ 810,372	564	\$ 769,298	568	\$ 768,564	562	\$ 763,283	565
66915	New York Life Ins Co	\$ 737,188	420	\$ 674,713	424	\$ 2,434,385	1,321	\$ 628,025	432	\$ 564,972	416	\$ 553,696	402
68241	Prudential Ins Co Of Amer	\$ 503,509	199	\$ 481,767	221	\$ 514,058	232	\$ 516,730	247	\$ 454,601	250	\$ 426,523	228
65935	Massachusetts Mut Life Ins Co	\$ 490,198	248	\$ 493,430	246	\$ 486,486	244	\$ 482,296	237	\$ 430,104	154	\$ 462,710	148
62235	Unum Life Ins Co Of Amer	\$ 385,829	279	\$ 399,187	286	\$ 410,597	290	\$ 431,173	299	\$ 481,418	305	\$ 494,633	313
90611	Allianz Life Ins Co Of N Amer	\$ 343,526	203	\$ 349,003	200	\$ 319,998	211	\$ 324,747	218	\$ 335,282	198	\$ 345,916	201
56014	Thrivent Financial For Lutherans	\$ 307,912	179	\$ 319,118	184	\$ 324,351	192	\$ 313,985	183	\$ 344,822	198	\$ 332,920	207
86231	Transamerica Life Ins Co	\$ 299,833	171	\$ 230,259	142	\$ 235,095	153	\$ 201,921	134	\$ 189,708	121	\$ 229,292	121
63479	United Teacher Assoc Ins Co	\$ 269,461	265	\$ 273,844	281	\$ 271,064	289	\$ 286,474	309	\$ 292,923	316	\$ 301,857	329
76325	Senior Hlth Ins Co of PA	\$ 255,126	137	\$ 307,355	156	\$ 374,619	185	\$ 449,624	227	\$ 463,373	219	\$ 617,577	264
87726	Metlife Ins Co USA	\$ 227,776	97	\$ 226,031	115	\$ 246,277	128	\$ 261,791	131	\$ 277,573	139	\$ 267,830	149
60380	American Family Life Assur Co of Col	\$ 209,559	217	\$ 186,241	227	\$ 205,532	244	\$ 219,792	267	\$ 227,387	248	\$ 245,636	263
69345	Teachers Ins & Ann Assoc Of Amer	\$ 178,319	81	\$ 183,027	86	\$ 172,644	93	\$ 139,669	93	\$ 133,509	97	\$ 148,349	99
71714	Berkshire Life Ins Co of Amer	\$ 178,013	60	\$ 167,400	60	\$ 174,399	60	\$ 170,783	61	\$ 148,549	39	\$ 125,351	34
91642	Forethought Life Ins Co	\$ 174,065	137	\$ 137,152	108	\$ 97,612	76	\$ -	-	\$ -	-	\$ -	-
69868	United Of Omaha Life Ins Co	\$ 158,679	77	\$ 159,327	81	\$ 155,352	81	\$ 112,013	68	\$ 77,071	50	\$ 58,124	35
70408	Union Security Ins Co	\$ 128,995	70	\$ 138,777	71	\$ 137,439	75	\$ 143,611	76	\$ 124,744	77	\$ 127,529	80
58033	Knights Of Columbus	\$ 126,802	77	\$ 120,219	79	\$ 85,970	71	\$ 77,900	66	\$ -	-	\$ -	-
71404	Continental Gen Ins Co	\$ 116,594	71	\$ 133,633	75	\$ 129,488	78	\$ 130,018	79	\$ 137,139	55	\$ 150,806	56
60410	American Fidelity Assur Co	\$ 100,960	93	\$ 106,171	97	\$ 114,974	97	\$ 107,971	106	\$ 94,664	64	\$ 86,005	57
66281	Transamerica Premier Life Ins Co	\$ 99,346	146	\$ 102,612	148	\$ 106,280	151	\$ 125,048	167	\$ 124,474	169	\$ 123,431	172
69515	Medamerica Ins Co	\$ 93,115	70	\$ 75,959	73	\$ 85,359	69	\$ 88,166	76	\$ 91,201	81	\$ 94,373	81
65080	John Alden Life Ins Co	\$ 89,660	82	\$ 90,495	86	\$ 100,593	91	\$ 99,837	96	\$ 99,940	71	\$ 111,400	74
65595	Lincoln Benefit Life Co	\$ 87,702	69	\$ 106,444	71	\$ 113,915	71	\$ 128,961	71	\$ 132,257	46	\$ 133,259	46
68195	Provident Life & Accident Ins Co	\$ 83,130	66	\$ 79,243	67	\$ 87,349	66	\$ 86,555	66	\$ 97,433	68	\$ 105,390	71
69477	Time Ins Co	\$ 71,244	56	\$ 71,317	60	\$ 76,451	66	\$ 91,578	72	\$ 77,693	76	\$ 88,987	81
60142	TIAA Cref Life Ins Co	\$ 64,891	40	\$ 64,794	41	\$ 64,213	42	\$ 62,193	43	\$ 57,662	43	\$ 58,780	43
92916	United Amer Ins Co	\$ 63,110	45	\$ 65,621	51	\$ 74,835	53	\$ 95,011	59	\$ 96,745	60	\$ 109,509	67
77720	LifeSecure Ins Co	\$ 43,483	-	\$ 18,071	14	\$ 4,299	7	\$ -	-	\$ -	-	\$ -	-
60488	American Gen Life Ins Co	\$ 43,224	14	\$ 451,387	114	\$ 46,726	14	\$ 49,082	20	\$ 4,878	1	\$ 4,878	1
65110	Kanawha Ins Co	\$ 35,430	30	\$ 38,006	31	\$ 39,434	33	\$ 40,940	36	\$ 56,983	47	\$ 62,075	44
62553	Country Life Ins Co	\$ 30,309	9	\$ 20,581	9	\$ 12,346	4	\$ 11,751	4	\$ 9,674	4	\$ 9,248	3
62626	CMFG Life Ins Co	\$ 26,717	16	\$ 26,793	16	\$ 25,404	16	\$ 26,098	16	\$ 27,699	18	\$ 26,245	19
65676	Lincoln Natl Life Ins Co	\$ 26,485	11	\$ 19,974	12	\$ 31,713	15	\$ 40,113	16	\$ 42,649	18	\$ 44,669	19
80578	Physicians Mut Ins Co	\$ 23,229	15	\$ 23,015	18	\$ 25,024	20	\$ 30,956	19	\$ 38,548	22	\$ 39,957	23
69116	State Life Ins Co	\$ 22,830	22	\$ 18,044	22	\$ 23,702	22	\$ 22,733	22	\$ 32,349	15	\$ 33,860	15
57320	Woodmen World Life Ins Soc	\$ 22,465	17	\$ 24,198	17	\$ 26,822	-	\$ 26,793	-	\$ 26,986	17	\$ 27,797	17
70319	Washington Natl Ins Co	\$ 22,217	13	\$ 24,425	14	\$ 27,908	18	\$ 39,272	20	\$ 57,195	25	\$ 59,765	28

Table 9: 2010-2015 WV Individual Long-Term Care Earned Premium and Enrollment

Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
35963	AF&L Ins Co	\$ 14,361	7	\$ 20,527	10	\$ 21,551	10	\$ 26,465	11	\$ 29,899	14	\$ 28,032	14
61271	Principal Life Ins Co	\$ 12,739	10	\$ 12,598	10	\$ 12,670	10	\$ 13,022	11	\$ 12,876	11	\$ 13,372	11
86355	Standard Life & Accident Ins Co	\$ 11,857	13	\$ 11,630	14	\$ 14,560	18	\$ 14,533	16	\$ 20,721	16	\$ -	22
62146	Combined Ins Co Of Amer	\$ 11,590	7	\$ 12,627	7	\$ 12,190	9	\$ 13,324	9	\$ 15,861	11	\$ -	-
65056	Jackson Natl Life Ins Co	\$ 11,220	7	\$ 11,793	9	\$ 11,258	9	\$ 9,845	9	\$ -	-	\$ -	-
76236	Cincinnati Life Ins Co	\$ 9,168	5	\$ 9,168	5	\$ 7,628	5	\$ 9,137	3	\$ 12,944	4	\$ 12,289	5
42129	United Security Assur Co Of PA	\$ 8,839	9	\$ 14,626	10	\$ 12,280	10	\$ 12,405	10	\$ 12,266	10	\$ 12,799	10
92657	Nationwide Life & Ann Ins Co	\$ 8,048	12	\$ 2,686	8	\$ -	-	\$ -	-	\$ -	-	\$ -	-
62952	Equitable Life & Cas Ins Co	\$ 6,274	3	\$ 2,800	2	\$ 3,013	2	\$ 3,078	3	\$ 3,078	5	\$ 3,078	3
65536	Genworth Life & Ann Ins Co	\$ 6,190	6	\$ 7,277	6	\$ 7,153	6	\$ 7,752	6	\$ 9,152	6	\$ 12,892	6
62359	Constitution Life Ins Co	\$ 4,054	2	\$ 4,594	3	\$ 5,150	3	\$ -	-	\$ -	-	\$ -	-
71471	Ability Ins Co	\$ 3,934	2	\$ 3,934	2	\$ 3,856	2	\$ 4,818	3	\$ 4,814	3	\$ 4,816	3
92703	United Natl Life Ins Co Of Amer	\$ 3,744	2	\$ 3,744	2	\$ 3,744	2	\$ 3,744	2	\$ 3,744	2	\$ 3,501	2
71439	Assurity Life Ins Co	\$ 3,245	3	\$ 3,147	3	\$ 3,300	3	\$ 3,232	3	\$ 3,411	2	\$ 1,212	1
68500	Continental Life Ins Co Brentwood	\$ 1,152	1	\$ 1,286	1	\$ 1,300	1	\$ 1,300	1	\$ 1,309	1	\$ 1,481	1
88072	Hartford Life Ins Co	\$ 1,106	1	\$ 980	1	\$ 1,288	1	\$ 1,872	1	\$ 841	1	\$ 980	1
67199	Old Amer Ins Co	\$ 940	2	\$ 938	2	\$ 977	2	\$ 1,407	3	\$ 1,406	3	\$ 1,331	3
60534	American Heritage Life Ins Co	\$ 735	2	\$ 734	2	\$ 731	2	\$ 732	2	\$ 737	2	\$ 727	2
64211	Guarantee Trust Life Ins Co	\$ 517	1	\$ 517	1	\$ 517	1	\$ 521	1	\$ 517	1	\$ 998	1
61239	Bankers Fidelity Life Ins Co	\$ 493	1	\$ 2,544	2	\$ 3,110	5	\$ 3,113	5	\$ 3,197	5	\$ -	-
20443	Continental Cas Co	\$ -	-	\$ 583,478	345	\$ 587,996	378	\$ 582,000	409	\$ 601,643	448	\$ 666,545	477
61883	Central United Life Ins Co	\$ -	-	\$ -	-	\$ (130)	-	\$ 4,561	-	\$ -	-	\$ -	-
70106	United States Life Ins Co in the Cit	\$ -	-	\$ 5,110	2	\$ -	-	\$ -	-	\$ -	-	\$ -	-
65021	Stonebridge Life Ins Co	\$ -	-	\$ 68,271	35	\$ 79,750	40	\$ 95,672	48	\$ 101,564	52	\$ 111,712	56
69701	Union Bankers Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 5,511	5	\$ 5,913	4	\$ 6,206	4
60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 30,268	29	\$ -	-
66842	American Gen Life Ins Co of DE	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 41,398	20	\$ 39,089	21
67660	Pennsylvania Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 967	1	\$ 937	2
70211	Reassure Amer Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 11,527	10	\$ 10,839	10
Totals		\$ 27,504,238	15,139	\$ 28,488,751	16,131	\$ 29,518,809	17,419	\$ 27,920,220	16,847	\$ 27,266,447	15,749	\$ 26,791,977	15,832

Table 10: 2010-2015 Group Long-Term Earned Premiums and Covered Lives

Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
65978	Metropolitan Life Ins Co	\$ 1,355,919	1,218	\$ 1,412,448	1,267	\$ 1,244,126	1,313	\$ 1,242,056	1,359	\$ 1,304,406	1,429	\$ 1,357,128	1,495
62235	Unum Life Ins Co Of Amer	\$ 1,173,090	7,565	\$ 1,349,697	7,298	\$ 908,307	6,060	\$ 969,574	6,792	\$ 993,160	6,772	\$ 935,078	6,368
70025	Genworth Life Ins Co	\$ 659,631	640	\$ 668,897	655	\$ 602,138	665	\$ 518,111	635	\$ 299,328	546	\$ 270,149	447
65838	John Hancock Life Ins Co USA	\$ 562,439	594	\$ 551,095	609	\$ 564,049	630	\$ 555,913	647	\$ 499,158	663	\$ 497,333	671
63479	United Teacher Assoc Ins Co	\$ 301,622	193	\$ 331,593	204	\$ 347,563	213	\$ 346,984	224	\$ 355,698	233	\$ 364,485	237
71412	Mutual Of Omaha Ins Co	\$ 67,148	43	\$ 66,376	42	\$ 62,516	42	\$ 60,247	38	\$ 60,132	38	\$ 54,640	39
86231	Transamerica Life Ins Co	\$ 59,851	27	\$ 60,590	27	\$ 63,266	29	\$ 66,316	31	\$ 66,341	31	\$ 63,700	31
93610	John Hancock Life & Hlth Ins Co	\$ 55,750	55	\$ 64,504	56	\$ 64,467	56	\$ 66,539	56	\$ 70,777	58	\$ 52,625	56
60410	American Fidelity Assur Co	\$ 10,345	13	\$ 9,896	14	\$ 9,658	14	\$ 9,290	14	\$ 9,810	16	\$ 11,523	17
66915	New York Life Ins Co	\$ 9,339	10	\$ 12,870	11	\$ 44,483	39	\$ 33,164	13	\$ 35,978	14	\$ 38,562	18
68195	Provident Life & Accident Ins Co	\$ 7,571	14	\$ 7,512	14	\$ 6,104	12	\$ 6,200	12	\$ 6,162	12	\$ 5,827	11
68241	Prudential Ins Co Of Amer	\$ 4,689	2	\$ 6,087	3	\$ 6,251	3	\$ 6,251	3	\$ 6,213	3	\$ 6,251	3
62308	Connecticut Gen Life Ins Co	\$ 4,673	13	\$ 6,562	13	\$ 8,686	17	\$ 8,638	18	\$ 8,678	18	\$ 7,634	18
76325	Senior Hlth Ins Co of PA	\$ 1,089	1	\$ 1,092	1	\$ 543	1	\$ 3,839	2	\$ 4,329	2	\$ 4,056	2
69515	Medamerica Ins Co	\$ 1,044	6	\$ 1,016	6	\$ 1,019	6	\$ 1,042	6	\$ 1,038	6	\$ 1,057	-
87726	Metlife Ins Co USA	\$ 398	3	\$ 415	3	\$ 426	3	\$ 426	3	\$ 426	3	\$ 723	3
70319	Washington Natl Ins Co	\$ 276	1	\$ 620	1	\$ 1,558	2	\$ 1,438	3	\$ 1,353	3	\$ 2,380	4
20443	Continental Cas Co	\$ -	-	\$ 234,728	302	\$ 244,301	319	\$ 223,060	334	\$ 242,531	382	\$ 227,049	386
Totals		\$ 4,274,874	10,398	\$ 4,785,998	10,526	\$ 4,179,461	9,424	\$ 4,119,088	10,190	\$ 3,965,518	10,229	\$ 3,900,200	9,806

Table 11: 2010-2015 Title XIX Medicaid Earned Premiums and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
671	11810	Unicare Hlth Plan of WV Inc	\$ 314,670,030	126,548	\$ 275,467,103	88,546	\$ 215,514,864	86,911	\$ 167,132,725	82,234	\$ 160,140,700	83,753	\$ 151,336,155	80,555
1	95408	Coventry Hlth Care of W VA Inc	\$ 295,374,554	121,537	\$ 237,908,177	72,819	\$ 180,240,760	69,776	\$ 135,271,251	63,616	\$ 127,018,614	60,177	\$ 117,171,293	54,775
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 146,901,078	67,735	\$ 106,299,315	33,386	\$ 74,733,992	29,595	\$ 52,838,119	27,050	\$ 52,768,816	27,104	\$ 54,051,878	27,564
812	15020	West Virginia Family Hlth Plan Inc	\$ 92,859,360	157,586	\$ 1,698,059	3,202	\$ -	-	\$ -	-	\$ -	-	\$ -	-
Totals			\$ 849,805,022	473,406	\$ 621,372,654	197,953	\$ 470,489,616	186,282	\$ 355,242,095	172,900	\$ 339,928,130	171,034	\$ 322,559,326	162,894

Table 12: 2010-2015 Other Health Business Earned Premium and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
707	79413	UnitedHealthcare Ins Co	\$ 86,623,510	47,642	\$ 84,206,411	48,060	\$ 78,501,737	47,377	\$ 72,111,266	43,053	\$ 964,623	54	\$ 957,680	36
429	64246	Guardian Life Ins Co Of Amer	\$ 15,188,895	78,116	\$ 14,025,246	80,219	\$ 13,187,615	72,169	\$ 11,803,200	65,517	\$ 10,835,366	55,318	\$ 11,200,201	54,210
176	25178	State Farm Mut Auto Ins Co	\$ 6,434,465	7,772	\$ 6,292,755	8,028	\$ 6,154,039	8,194	\$ 6,798,854	8,575	\$ -	-	\$ 1,003,606	2,778
468	66281	Transamerica Premier Life Ins Co	\$ 5,186,972	70,058	\$ 4,676,149	60,044	\$ 3,152,995	18,451	\$ 2,920,240	18,384	\$ 2,378,900	13,774	\$ 2,848,830	3,431
901	67369	Cigna Hlth & Life Ins Co	\$ 4,906,817	6,117	\$ 4,711,629	5,216	\$ 3,703,098	2,480	\$ 4,020,874	-	\$ 429	43	\$ 354	2
661	77828	Companion Life Ins Co	\$ 4,558,453	11,729	\$ 3,787,199	5,688	\$ 2,981,564	5,414	\$ 2,623,947	3,909	\$ 1,177,990	3,404	\$ -	-
158	21113	United States Fire Ins Co	\$ 2,761,247	53,980	\$ 3,012,601	8,698	\$ 2,032,320	12,578	\$ 2,139,195	2,580	\$ -	-	\$ -	-
4852	63479	United Teacher Assoc Ins Co	\$ 2,261,258	5,694	\$ 2,388,989	6,133	\$ 2,611,089	6,707	\$ 2,756,265	7,021	\$ 2,815,986	7,229	\$ 2,936,209	7,113
8	60534	American Heritage Life Ins Co	\$ 2,167,872	8,165	\$ 1,944,286	7,724	\$ 2,038,213	9,141	\$ 1,837,063	8,341	\$ 1,527,715	6,724	\$ -	-
290	92916	United Amer Ins Co	\$ 2,101,972	1,112	\$ 2,217,004	1,211	\$ 2,205,518	1,320	\$ 2,718,009	1,380	\$ 97,503	71	\$ -	-
1	60054	Aetna Life Ins Co	\$ 1,635,470	5,893	\$ 612,571	3,642	\$ 317,594	381	\$ 306,404	509	\$ 105,658	304	\$ 386,488	1,618
435	65935	Massachusetts Mut Life Ins Co	\$ 1,561,794	930	\$ 1,555,579	943	\$ 1,596,416	986	\$ 1,630,975	1,031	\$ 1,565,272	1,255	\$ 1,613,749	1,292
276	62863	Trustmark Life Ins Co	\$ 1,347,087	706	\$ 929,513	706	\$ 278,097	432	\$ 77,531	349	\$ 90,147	401	\$ 88,144	438
19	70408	Union Security Ins Co	\$ 1,342,537	3,835	\$ 1,905,623	5,661	\$ 1,980,957	6,413	\$ 1,749,835	6,170	\$ 1,759,092	6,486	\$ 2,025,720	6,756
408	86355	Standard Life & Accident Ins Co	\$ 1,297,316	1,652	\$ 2,012,180	3,379	\$ 2,032,730	3,093	\$ 2,082,293	2,752	\$ 24,496	30	\$ 32,017	28
	11121	Unified Life Ins Co	\$ 1,246,410	1,002	\$ 1,174,374	821	\$ 389,155	680	\$ 105,213	328	\$ 12,718	142	\$ 12,504	2
826	66915	New York Life Ins Co	\$ 1,244,793	2,209	\$ 1,185,462	2,163	\$ 1,129,432	1,758	\$ 1,182,689	1,817	\$ 1,046,459	1,778	\$ 891,563	1,695
1211	66583	National Guardian Life Ins Co	\$ 1,185,554	13,718	\$ 1,195,739	11,292	\$ 1,139,679	12,835	\$ -	-	\$ -	-	\$ -	-
450	69078	Standard Security Life Ins Co Of NY	\$ 1,164,294	2,853	\$ 1,812,242	2,781	\$ 1,918,442	15,861	\$ 1,492,008	1,573	\$ 313,403	1,934	\$ 799,996	1,865
707	62286	Golden Rule Ins Co	\$ 1,137,331	1,354	\$ 1,073,789	1,660	\$ 953,818	1,665	\$ 883,454	1,460	\$ 160,595	803	\$ 85,681	96
901	65722	Loyal Amer Life Ins Co	\$ 1,079,765	2,183	\$ 770,215	2,017	\$ -	-	\$ 905,881	-	\$ 839,883	5,169	\$ 810,248	5,705
361	19720	American Alt Ins Corp	\$ 921,958	3,032	\$ 738,275	3,003	\$ 532,243	395	\$ 709,554	449	\$ 650,882	1,122	\$ 214,964	1,734
839	62324	Freedom Life Ins Co Of Amer	\$ 903,692	1,691	\$ 785,123	1,379	\$ 692,450	1,330	\$ 407,201	902	\$ 708	2	\$ 738	2
218	20443	Continental Cas Co	\$ 883,834	695	\$ 916,347	685	\$ 938,425	773	\$ 935,603	823	\$ 981,693	916	\$ 1,040,503	919
3098	68381	Reliance Standard Life Ins Co	\$ 815,867	1,580	\$ 1,007,278	3,398	\$ 713,379	3,608	\$ 693,861	3,371	\$ 653,414	2,415	\$ -	-
781	69744	Union Labor Life Ins Co	\$ 764,616	9,225	\$ 707,633	9,614	\$ 565,503	9,782	\$ 524,028	9,024	\$ 23,002	6,386	\$ 46,960	6,240
19	69477	Time Ins Co	\$ 717,908	1,019	\$ 1,121,584	1,918	\$ 1,087,527	1,838	\$ 689,146	1,351	\$ 175,663	525	\$ 658,658	541
12	70106	United States Life Ins Co in the Cit	\$ 621,115	2,950	\$ 616,016	2,428	\$ 892,230	4,792	\$ 1,905,340	27,131	\$ 653,423	1,428	\$ 735,177	605
812	71768	HM Hlth Ins Co	\$ 581,853	-	\$ 7,308,716	3,910	\$ 6,571,485	4,386	\$ 3,503,956	6,030	\$ -	-	\$ -	-
264	61832	Chesapeake Life Ins Co	\$ 392,554	1,992	\$ 335,007	1,831	\$ 280,406	1,794	\$ 165,602	1,511	\$ 46,080	514	\$ 1,202	83
12	60488	American Gen Life Ins Co	\$ 371,769	15,507	\$ 1,444,889	13,857	\$ 1,471,852	14,889	\$ 1,487,589	16,123	\$ 99,551	222	\$ 206,107	752
953	62359	Constitution Life Ins Co	\$ 351,456	134	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
	71439	Assurity Life Ins Co	\$ 343,130	609	\$ 361,873	665	\$ 380,918	696	\$ 393,079	746	\$ 391,395	858	\$ 429,088	804
119	65110	Kanawha Ins Co	\$ 275,624	859	\$ 273,645	711	\$ 189,855	665	\$ 196,355	707	\$ 274,366	1,125	\$ -	-
140	66869	Nationwide Life Ins Co	\$ 230,911	931	\$ 1,384,343	519	\$ 907,157	1,779	\$ 3,409	25	\$ 3,801	29	\$ 1,297,133	1,855
2538	82538	National Hlth Ins Co	\$ 219,434	492	\$ 2,967	37	\$ 1,605	6	\$ 1,854	4	\$ -	-	\$ -	-
450	65781	Madison Natl Life Ins Co Inc	\$ 186,486	367	\$ 133,871	315	\$ 243,032	349	\$ 61,326	111	\$ 388,562	280	\$ 418,820	1,209
1	90328	First Hlth Life & Hlth Ins Co	\$ 139,358	220	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
19	65080	John Alden Life Ins Co	\$ 133,693	170	\$ 152,403	316	\$ 174,018	366	\$ 179,422	480	\$ 167,407	612	\$ 476,840	770
	58033	Knights Of Columbus	\$ 128,177	84	\$ 121,660	85	\$ 87,229	76	\$ 79,183	71	\$ 78,721	65	\$ 75,346	61
	89184	Sterling Investors Life Ins Co	\$ 119,306	38	\$ 132,934	55	\$ 147,993	69	\$ -	-	\$ -	-	\$ -	-
408	71773	American Natl Life Ins Co Of TX	\$ 108,267	36	\$ 122,188	44	\$ 127,506	59	\$ -	-	\$ 1,093	7	\$ 557	5
215	68462	Reserve Natl Ins Co	\$ 69,862	101	\$ 14,139	68	\$ 5,621	21	\$ 753	3	\$ 11	1	\$ -	-
408	60739	American Natl Ins Co	\$ 69,584	495	\$ 70,383	261	\$ 73,287	282	\$ 159,495	266	\$ 44,265	175	\$ 85,743	64

Table 12: 2010-2015 Other Health Business Earned Premium and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
520	67784	Philadelphia Amer Life Ins Co	\$ 61,542	81	\$ 14,677	51	\$ 7,686	37	\$ 6,765	35	\$ 8,439	36	\$ 8,526	38
707	97179	UnitedHealthcare Life Ins Co	\$ 57,031	275	\$ 8,224	84	\$ 1,629	4	\$ 1,996	5	\$ 2,271	135	\$ 4,030	-
264	66087	Mid West Natl Life Ins Co Of TN	\$ 51,044	482	\$ 99,130	801	\$ 6,003	13	\$ 6,790	16	\$ 8,613	16	\$ 9,191	6
7	13935	Federated Mut Ins Co	\$ 50,755	208	\$ 54,337	188	\$ 71,756	260	\$ 38,975	272	\$ 20,315	117	\$ 19,310	107
4670	38318	Starr Ind & Liab Co	\$ 49,549	10,354	\$ 23,995	1,205	\$ 181,928	1,343	\$ 271,582	453	\$ -	-	\$ -	-
707	91529	Unimerica Ins Co	\$ 27,880	35	\$ 424,077	1,542	\$ 372,403	1,541	\$ 313,278	1,597	\$ -	-	\$ -	-
23	38245	BCS Ins Co	\$ 27,408	51	\$ 70,644	49	\$ 62,938	396	\$ 163,574	55	\$ 170,741	51	\$ -	-
520	78743	New Era Life Ins Co	\$ 10,477	11	\$ 16,685	11	\$ 16,057	13	\$ 17,958	13	\$ 19,415	17	\$ 24,715	18
671	80314	Unicare Life & Hlth Ins Co	\$ 7,497	60	\$ 38,964	296	\$ 34,128	272	\$ 69,073	259	\$ 12,195	129	\$ 10,723	125
	74322	Medical Benefits Mut Life Ins Co	\$ 5,546	34	\$ 13,416	60	\$ 96,754	65	\$ 88,548	32	\$ 23,598	42	\$ 110,126	43
23	80985	4 Ever Life Ins Co	\$ 1,248	7	\$ 377	2	\$ 332	21	\$ 398	2	\$ 16,392	87	\$ 14,057	112
4750	61409	National Benefit Life Ins Co	\$ 884	4	\$ 1,004	6	\$ 1,421	8	\$ 1,426	8	\$ 1,712	10	\$ 1,900	-
12	19445	National Union Fire Ins Co Of Pitts	\$ -	-	\$ 1,128,324	-	\$ 2,117,888	-	\$ 1,754,579	-	\$ -	-	\$ -	-
450	26581	Independence Amer Ins Co	\$ -	-	\$ 11,280	16	\$ 943	2	\$ 326	2	\$ 118	2	\$ -	-
	27928	Amex Assur Co	\$ -	-	\$ 143,463	99,627	\$ -	-	\$ -	-	\$ -	-	\$ -	-
3416	37273	Axis Ins Co	\$ -	-	\$ 63,605	2,218	\$ 70,119	61,279	\$ 40,851	65,463	\$ -	-	\$ -	-
707	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 16,788	-
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ 17,023	5	\$ 18,331	19	\$ -	-	\$ 57,765	-
332	61271	Principal Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,199,777	7,296	\$ 2,106,012	7,417
229	61360	Reliastar Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 21,783	-
276	61425	Trustmark Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,327,584	2,684
4734	61689	Aviva Life & Ann Co	\$ -	-	\$ 3,194	10	\$ 3,068	10	\$ 3,362	10	\$ 4,854	11	\$ 11,048	15
1117	61883	Central United Life Ins Co	\$ -	-	\$ 208,907	372	\$ 213,132	376	\$ 175,079	342	\$ -	-	\$ -	-
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 4,422	3
	63290	Fidelity Life Assn A Legal Reserve L	\$ -	-	\$ -	-	\$ 633	12	\$ 698	12	\$ 312	6	\$ 283	5
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ 390,781	1,304	\$ 263,235	637	\$ 234,026	414	\$ 50,050	261	\$ 71,545	352
	64580	Illinois Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 155,286	156	\$ 155,901	222
12	66672	American Gen Life & Acc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 412,704	11,818	\$ -	-
12	66842	American Gen Life Ins Co of DE	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 143,356	-	\$ 122,214	306
704	67172	Ohio Natl Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 156,236	92	\$ 158,251	100	\$ 158,736	110
525	67539	Pan Amer Life Ins Co	\$ -	-	\$ -	-	\$ 320,998	584	\$ -	-	\$ 100,021	-	\$ -	-
304	68241	Prudential Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 6,034,935	20,389	\$ -	-
	69132	State Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 129	3	\$ -	-
3891	69140	First Allmerica Fin Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 190	-	\$ -	-
	69353	Teachers Protective Mut Life Ins Co	\$ -	-	\$ 265	3	\$ 318	3	\$ 330	4	\$ 395	4	\$ 534	6
3527	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 36,664	48	\$ 35,495	37	\$ 44,291	-
707	70785	Pacificare Life & Hlth Ins Co	\$ -	-	\$ 16,234	6	\$ 20,837	9	\$ 24,053	10	\$ 360	-	\$ 1,110	69
451	71870	Fidelity Security Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 199,421	4,036
244	76236	Cincinnati Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 104,567	1,361
572	77720	LifeSecure Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 197	6
1295	80799	Celtic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 8,758	-	\$ 30,143	28	\$ 12,530	3
549	80802	US Br Sun Life Assur Co of Canada	\$ -	-	\$ -	-	\$ 3,373,667	11,537	\$ -	-	\$ -	-	\$ -	-
549	80926	Sun Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ 601,215	1,510	\$ 932,824	-	\$ 1,020,571	2,897	\$ -	-
	81426	Commercial Travelers Mut Ins Co	\$ -	-	\$ 1,712	1,229	\$ 1,071	1,247	\$ -	-	\$ -	-	\$ -	-

Table 12: 2010-2015 Other Health Business Earned Premium and Covered Lives

Group Code	Cocode	Name	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives	2011 Earned Premium	2011 Covered Lives	2010 Earned Premium	2010 Covered Lives
468	86231	Transamerica Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,875,838	2,974	\$ 1,860,163	853
449	90212	Great Southern Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,931	4
863	92649	American Underwriters Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 619	2
812	93440	HM Life Ins Co	\$ -	-	\$ 7,631,352	89,946	\$ 5,944,147	128,516	\$ -	-	\$ -	-	\$ -	-
936	93688	QCC Ins Co	\$ -	-	\$ 1,806,186	786	\$ 1,605,074	1,121	\$ 1,964,933	1,431	\$ 2,778,056	1,690	\$ 9,969,836	8,819
872	94250	Banner Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 113	1	\$ -	-
264	97055	Mega Life & Hlth Ins Co The	\$ -	-	\$ -	-	\$ 123,079	1,077	\$ 151,252	1,338	\$ 163,980	1,534	\$ 205,186	2,018
901	62308	Connecticut Gen Life Ins Co	\$ (124)	-	\$ 64,851	-	\$ 403,055	2,258	\$ 1,072,520	4,032	\$ 583,871	2,295	\$ 416,289	6,504
Totals			\$ 156,135,002	380,549	\$ 171,476,514	\$ 510,997	\$ 160,320,766	\$ 490,046	\$ 139,797,137	319,841	\$ 46,382,769	173,743	\$ 48,454,158	137,953

IX. Appendix B: Glossary of Health Insurance Terms



Glossary of Health Insurance Terms

On March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act (PPACA) into law. When making decisions about health coverage, consumers should know the specific meanings of terms used to discuss health insurance. Below are definitions for some of the more commonly used terms and how PPACA impacts their use.

A

Actuarial justification — The demonstration by an insurer that the premiums collected are reasonable, given the benefits provided under the plan or that the distribution of *premiums* among policyholders are proportional to the distribution of their expected costs, subject to limitations of state and federal law. PPACA requires insurers to publicly disclose the actuarial justifications behind unreasonable premium increases.

Adjusted community rating — A way of pricing insurance where *premiums* are not based upon a policyholder's health status, but may be based upon other factors, such as age and geographic location. PPACA requires the use of adjusted community rating, with maximum variation for age of 3:1 and for tobacco use of 1.5:1.

Annual limit — Many health insurance plans place dollar limits upon the claims the insurer will pay over the course of a plan year. PPACA prohibits annual limits for *essential benefits* for plan years beginning after Sept. 23, 2010.

B

Balance billing — When you receive services from a health care provider that does not participate in your insurer's network, the health care provider is not obligated to accept the insurer's payment as payment in full and may bill you for unpaid amount. This is known as "balance billing."

C

CHIP — The Children's Health Insurance Program (CHIP) provides coverage to low- and moderate-income children. Like *Medicaid*, it is jointly funded and administered by the states and the federal government. It was originally called the State Children's Health Insurance Program (SCHIP).

COBRA coverage — Congress passed the Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986. COBRA provides certain former employees, retirees, spouses, former spouses and dependent children the right to temporary continuation of health coverage at group rates. The law generally covers health plans maintained by private-sector employers with 20 or more employees, employee organizations, or state or local governments. Many states have "mini-COBRA" laws that apply to the employees of employers with less than 20 employees.

Coinsurance — A percentage of a health care provider's charge for which the patient is financially responsible under the terms of the policy.

Community rating — A way of pricing insurance, where every policyholder pays the same premium, regardless of health status, age or other factors.

Co-Op Plan — A health insurance plan that will be sold by member-owned and operated non-profit organizations through *Exchanges* when they open in 2014. PPACA provides grants and loans to help Co-Op plans enter the marketplace.

Co-payment — A flat-dollar amount which a patient must pay when visiting a health care provider.

Cost-sharing — Health care provider charges for which a patient is responsible under the terms of a health plan. Common forms of cost-sharing include *deductibles*, *coinsurance* and *co-payments*. *Balance-billed* charges from *out-of-network physicians* are not considered cost-sharing. PPACA prohibits total cost-sharing exceed \$5,950 for an individual and \$11,900 for a family. These amounts will be adjusted annually to reflect the growth of premiums.

D

Deductible — A dollar amount that a patient must pay for health care services each year before the insurer will begin paying claims under a policy. PPACA limits annual deductibles for small group policies to \$2,000 for policies that cover an individual, and \$4,000 for other policies. These amounts will be adjusted annually to reflect the growth of premiums.

Disease management — A broad approach to appropriate coordination of the entire disease treatment process that often involves shifting away from more expensive inpatient and acute care to areas such as preventive medicine, patient counseling and education, and outpatient care. The process is intended to reduce health care costs and improve the quality of life for individuals by preventing or minimizing the effects of a disease, usually a chronic condition.

E

ERISA — The Employee Retirement Income Security Act of 1974 (ERISA) is a comprehensive and complex statute that federalizes the law of employee benefits. ERISA applies to most kinds of employee benefit plans, including plans covering health care benefits, which are called employee welfare benefit plans.

Essential Benefits — PPACA requires all health insurance plans sold after 2014 to include a basic package of benefits including hospitalization, outpatient services, maternity care, prescription drugs, emergency care and preventive services among other benefits. It also places restrictions on the amount of *cost-sharing* that patients must pay for these services.

Exchange — PPACA creates new “American Health Benefit Exchanges” in each state to assist individuals and small businesses in comparing and purchasing *qualified health insurance plans*. Exchanges will also determine who qualifies for subsidies and make subsidy payments to insurers on behalf of individuals receiving them. They will also accept applications for other health coverage programs such as *Medicaid* and *CHIP*.

External review — The review of a health plan’s determination that a requested or provided health care service or treatment is not or was not medically necessary by a person or entity with no affiliation or connection to the health plan. PPACA requires all health plans to provide an external review process that meets minimum standards.

F

Formulary — The list of drugs covered fully or in part by a health plan.

G

Grandfathered plan — A health plan that an individual was enrolled in prior to March 23, 2010. Grandfathered plans are exempted from most changes required by PPACA. New employees may be added to group plans that are grandfathered, and new family members may be added to all grandfathered plans.

Group health plan — An employee welfare benefit plan that is established or maintained by an employer or by an employee organization (such as a union), or both, that provides medical care for participants or their dependents directly or through insurance, reimbursement or otherwise.

Guaranteed issue — A requirement that health insurers sell a health insurance policy to any person who requests coverage. PPACA requires that all health insurance be sold on a guaranteed-issue basis beginning in 2014.

Guaranteed renewability — A requirement that health insurers renew coverage under a health plan except for failure to pay premium or fraud. *HIPAA* requires that all health insurance be guaranteed renewable.

H

Health Maintenance Organization (HMO) — A type of managed care organization (health plan) that provides health care coverage through a network of hospitals, doctors and other health care providers. Typically, the HMO only pays for care that is provided from an *in-network provider*. Depending on the type of coverage you have, state and federal rules govern disputes between enrolled individuals and the plan.

Health Savings Account (HSA) — The Medicare bill signed by President Bush on Dec. 8, 2003 created HSAs. Individuals covered by a *qualified high deductible health plan (HDHP)* (and have no other first dollar coverage) are able to open an HSA on a tax preferred basis to save for future qualified medical and retiree health expenses. Additional information about HSAs can be found on the U.S. Treasury Web site:
<http://www.treas.gov/offices/public-affairs/hsa/>.

High Deductible Health Plan (HDHP) — A type of health insurance plan that, compared to traditional health insurance plans, requires greater *out-of-pocket spending*, although *premiums* may be lower. In 2010, an HSA-qualifying HDHP must have a deductible of at least \$1,200 for single coverage and \$2,400 for family coverage. The plan must also limit the total amount of out-of-pocket *cost-sharing* for covered benefits each year to \$5,950 for single coverage and \$11,900 for families.

High risk pool — A state-subsidized health plan that provides coverage for individuals *with pre-existing health care conditions* who cannot purchase it in the private market. PPACA creates a temporary federal high risk pool program, which may be administered by the states, to provide coverage to individuals with pre-existing conditions who have been uninsured for at least 6 months.

HIPAA (Health Insurance Portability and Accountability Act of 1996) — The federal law enacted in 1996 which eased the “job lock” problem by making it easier for individuals to move from job to job without the risk of being unable to obtain health insurance or having to wait for coverage due to *pre-existing medical conditions*.

I

In-Network provider — A health care provider (such as a hospital or doctor) that is contracted to be part of the network for a managed care organization (such as an *HMO* or *PPO*). The provider agrees to the managed care organization’s rules and fee schedules in order to be part of the network and agrees not to *balance bill* patients for amounts beyond the agreed upon fee.

Individual mandate — A requirement that everyone maintain health insurance coverage. PPACA requires that everyone who can purchase health insurance for less than 8% of their household income do so or pay a tax penalty.

Individual market — The market for health insurance coverage offered to individuals other than in connection with a *group health plan*. PPACA makes numerous changes to the rules governing insurers in the individual market.

Internal review — The review of the health plan’s determination that a requested or provided health care service or treatment health care service is not or was not medically necessary by an individual(s) associated with the health plan. PPACA requires all plans to conduct an internal review upon request of the patient or the patient’s representative.

Interstate compact — An agreement between two or more states. PPACA provides guidelines for states to enter into interstate compacts to allow health insurance policies to be sold in multiple states.

J

Job Lock — The situation where individuals remain in their current job because they have an illness or condition that may make them unable to obtain health insurance coverage if they leave that job. PPACA would eliminate job lock by prohibiting insurers from refusing to cover individuals due to health status.

L

Lifetime limit — Many health insurance plans place dollar limits upon the claims that the insurer will pay over the course of an individual’s life. PPACA prohibits lifetime limits on benefits beginning with on Sept. 23, 2010.

Limited Benefits Plan — A type of health plan that provides coverage for only certain specified health care services or treatments or provides coverage for health care services or treatments for a certain amount during a specified period.

M

Mandated benefit — A requirement in state or federal law that all health insurance policies provide coverage for a specific health care service.

Medicaid — A joint state and federal program that provides health care coverage to eligible categories of low- income individuals. Rules for eligible categories (such as children, pregnant women, people with disabilities, etc), and for income and asset requirements, vary by state. Coverage is generally available to all individuals who meet these state eligibility requirements. Medicaid often pays for long-term care (such as nursing home care). PPACA

extends eligibility for Medicaid to all individuals earning up to \$29,326 for a family of four.

Medical loss ratio — The percentage of health insurance *premiums* that are spent by the insurance company on health care services. PPACA requires that large group plans spend 85% of premiums on clinical services and other activities for the quality of care for enrollees. *Small group* and *individual market* plans must devote 80% of premiums to these purposes.

Medicare — A federal government program that provides health care coverage for all eligible individuals age 65 or older or under age 65 with a disability, regardless of income or assets. Eligible individuals can receive coverage for hospital services (Medicare Part A), medical services (Medicare Part B), and prescription drugs (Medicare Part D). Together, Medicare Part A and B are known as Original Medicare. Benefits can also be provided through a *Medicare Advantage* plan (Medicare Part C).

Medicare Advantage — An option *Medicare* beneficiaries can choose to receive most or all of their Medicare benefits through a private insurance company. Also known as Medicare Part C. Plans contract with the federal government and are required to offer at least the same benefits as original Medicare, but may follow different rules and may offer additional benefits. Unlike original Medicare, enrollees may not be covered at any health care provider that accepts Medicare, and may be required to pay higher costs if they choose an *out-of-network provider* or one outside of the plan’s service area.

Medicare Supplement (Medigap) Insurance — Private insurance policies that can be purchased to “fill-in the gaps” and pay for certain out-of-pocket expenses (like deductibles and coinsurance) not covered by original *Medicare* (Part A and Part B).

Multi-state plan — A plan, created by PPACA and overseen by the U.S. Office of Personnel Management (OPM), that will be available in every state through *Exchanges* beginning in 2014.

O

Open enrollment period — A specified period during which individuals may enroll in a health insurance plan each year. In certain situations, such as if one has had a birth, death or divorce in their family, individuals may be allowed to enroll in a plan outside of the open enrollment period.

Out-of-network provider — A health care provider (such as a hospital or doctor) that is not contracted to be part of a managed care organization’s network (such as an *HMO* or *PPO*). Depending on the managed care organization’s rules, an individual may not be covered at all or may be required to pay a higher portion of the total costs when he/she seeks care from an out-of-network provider.

Out-of-pocket limit — An annual limitation on all *cost-sharing* for which patients are responsible under a health insurance plan. This limit does not apply to *premiums*, *balance-billed* charges from out of network health care providers or services that are not covered by the plan. PPACA requires out-of-pocket limits of \$5,950 per individual and \$11,900 per family, beginning in 2014. These amounts will be adjusted annually to account for the growth of health insurance *premiums*.

P

Patient Protection and Affordable Care Act (PPACA) — Legislation (Public Law 111-148) signed by President Obama on March 23, 2010. Commonly referred to as the health reform law.

Pre-existing condition exclusion — The period of time that an individual receives no benefits under a health benefit plan for an illness or medical condition for which an individual received medical advice, diagnosis, care or treatment within a specified period of time prior to the date of enrollment in the health benefit plan. PPACA prohibits pre-existing condition exclusions for all plans beginning January 2014.

Preferred Provider Organization (PPO) — A type of managed care organization (health plan) that provides health care coverage through a network of providers. Typically the PPO requires the policyholder to pay higher costs when they seek care from an *out-of-network provider*. Depending on the type of coverage you have, state and federal rules govern disputes between enrolled individuals and the plan.

Premium — The periodic payment required to keep a policy in force.

Preventive benefits — Covered services that are intended to prevent disease or to identify disease while it is more easily treatable. PPACA requires insurers to provide coverage for preventive benefits without *deductibles*, *co-payments* or *coinsurance*.

Q

Qualified health plan — A health insurance policy that is sold through an *Exchange*. PPACA requires Exchanges to certify that qualified health plans meet minimum standards contained in the law.

R

Rate review — Review by insurance regulators of proposed *premiums* and premium increases. During the rate review process, regulators will examine proposed premiums to ensure that they are sufficient to pay all claims, that they are not unreasonably high in relation to the benefits being provided, and that they are not unfairly discriminatory to any individual or group of individuals.

Reinsurance — Insurance purchased by insurers from other insurers to limit the total loss an insurer would experience in case of a disaster or unexpectedly high claims. PPACA directs states to create temporary reinsurance programs to stabilize their *individual markets* during the implementation of health reform.

Rescission — The process of voiding a health plan from its inception usually based on the grounds of material misrepresentation or omission on the application for insurance coverage that would have resulted in a different decision by the health insurer with respect to issuing coverage. PPACA prohibits rescissions except in cases of fraud or intentional misrepresentation of a relevant fact.

Risk adjustment — A process through which insurance plans that enroll a disproportionate number of sick individuals are reimbursed for that risk by other plans who enroll a disproportionate number of healthy individuals. PPACA requires states to conduct risk adjustment for all non-*grandfathered* health insurance plans.

Risk corridor — A temporary provision in PPACA that requires plans whose costs are lower than anticipated to make payments into a fund that reimburses plans whose costs are higher than expected.

S

Self-insured — *Group health plans* may be self-insured or fully insured. A plan is self-insured (or self-funded), when the employer assumes the financial risk for providing health care benefits to its employees. A plan is fully insured when all benefits are guaranteed under a contract of insurance that transfers that risk to an insurer.

Small group market — The market for health insurance coverage offered to small businesses – those with between 2 and 50 employees in most states. PPACA will broaden the market to those with between 1 and 100 employees.

Solvency — The ability of a health insurance plan to meet all of its financial obligations. State insurance regulators carefully monitor the solvency of all health insurance plans and require corrective action if a plan's financial situation becomes hazardous. In extreme circumstances, a state may seize control of a plan that is in danger of insolvency.

U

Usual, Customary and Reasonable charge (UCR) — The cost associated with a health care service that is consistent with the going rate for identical or similar services within a particular geographic area. Reimbursement for *out-of-network providers* is often set at a percentage of the usual, customary and reasonable charge, which may differ from what the provider actually charges for a service.

W

Waiting period — A period of time that an individual must wait either after becoming employed or submitting an application for a health insurance plan before coverage becomes effective and claims may be paid. *Premiums* are not collected during this period.